

# Life Cover policy

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Burmester Refrigeration & Air  
S & K Burmester Family Superannuation Fund  
4 Polwarth Drive  
COFFS HARBOUR NSW 2450

26 June 2009

Dear Policy Owner

Welcome to Asteron.

We take this opportunity to thank you for allowing us to provide your valuable cover. Asteron has a proud history of providing protection and financial security and we look forward to continuing our association with you for years to come.

Please refer to the schedule and policy document for full details of your cover and the valuable features and benefits your policy provides.

We offer you a 28 day "cooling off" period from the date we issue this policy. You may cancel the policy within 28 days and receive a full refund, provided no claim has been made.

If you have any questions, please contact Customer Service for assistance.

Yours sincerely



Ken Morrison  
Senior Manager, Life Customer Service

## IMPORTANT INFORMATION

**The attached documents are important.** They contain all the details of your cover. Please read them carefully and keep them in a safe place for your future reference.


**COPY**  
Policy Number  
81398458

**Insured Person**

Mr Sheldon Ernest Burmester

**Policy Owner**S & K Burmester Family  
Superannuation Fund**Important Dates**

- Policy anniversary  
23 June each year
- Policy commencement  
23/06/2009
- Loyalty bonus date  
15/06/2009
- Policy issue  
26/06/2009

**Your Adviser**Hqb Financial Services Pty Ltd  
02 6652 2333**Customer Service** **1800 221 727** 8am-7pm  
(02) 9978 9999**Internet** [www.asteron.com.au](http://www.asteron.com.au)

► **See your Policy Benefits  
and Features over**

# Life Cover policy Schedule



This schedule contains details of your Life Cover policy.  
This is an **IMPORTANT DOCUMENT**, please keep on file for future reference.

## Benefits and Features

<ul style="list-style-type: none"><li>Stepped Premium Policy Group</li><li>Funeral Advancement Benefit</li><li>Special Events Increase Benefit</li></ul>	<ul style="list-style-type: none"><li>Automatic Increase Benefit</li><li>Financial Planning Benefit</li></ul>
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## Benefit Table

	Sum Insured	Yearly Premium	Expiry Date
Life Cover	\$300,000	\$269.04	23/06/2067
Policy Fee		\$74.94	
Amount debited from your National Australia Bank Ltd. Coffs Harbour account ending with the numbers 050 each year.		<b>\$343.98</b>	

NSW Stamp Duty Paid

**Policy Number**  
81393458

### Insured Person

Mr Sheldon Ernest Burmester  
Non-Smoker  
Born 01/10/1967

### Policy Owner

S & K Burmester Family  
Superannuation Fund

### Important Dates

- Policy anniversary  
23 June each year
- Policy commencement  
23/06/2009
- Loyalty bonus date  
15/06/2009
- Policy issue  
26/06/2009

### Special Conditions

(see over)

Life Cover

Schedule

Policy Number

81393458

### Special Conditions on the policy

If you advised that this policy would replace existing cover, you must cancel the existing cover immediately. If we discover that the existing cover was not cancelled we may:

\*rescind the new cover (which means treating it as having never existed), or

\*reduce the amount we pay under the new cover so that the total amount received under both does not exceed the amount we would otherwise pay under the new cover.

We have discounted your premium by 5% as you have two or more policies of a different type with us.