

21 October 2021

NICHOLAS ALLMAN AND LEANNE ALLMAN A T F  
ALLMAN SUPER FUND  
28 HILL STREET  
BULLI NSW 2516

**Product name**  
ClearView LifeSolutions

**Policy number**  
519389669

**Policy owner**  
Nicholas Allman and Leanne Allman  
A T F Allman Super Fund

## You've made the right choice



### Here are some of the great benefits of your cover:

#### **Worldwide cover**

You are covered 24 hours a day anywhere in the world.

#### **Provision for continuing cover**

We cannot cancel your cover, place any further restrictions on your cover or increase your individual premium because of any change to your health, occupation or pastimes.

#### **Provision for upgrades**

Any future enhancements to this product will be made available to you. These enhancements, unless otherwise specified, will not result in any increase in premium.

Dear Trustee,

Welcome to ClearView. We're pleased to confirm that your application has been accepted and cover has commenced.

Choosing the right partner to help protect your financial future is an important decision and we're delighted you've chosen us.

#### **The important details**

Enclosed you'll find your policy certificate which sets out the benefits of your cover. Please take a minute to check that all the details of your cover are correct before storing it somewhere safe.

#### **Reminder of your duty of disclosure**

At the time you took out cover you would have been advised that you have a duty to tell us about anything you know, or could reasonably be expected to know, that might affect our decision on whether to insure you and if so, on what terms. A notice about your duty of disclosure was included in the product disclosure statement (PDS) provided to you.

If you are taking out insurance on the life of someone else and that person doesn't tell us about anything they know, or could reasonably be expected to know, that might affect our decision on whether to insure them and if so, on what terms. This may be treated as if you failed to tell us something that you were required to tell us.

This duty applies right up until we confirm you are covered and issue you with a policy certificate. So if your circumstances have changed since you applied for cover and you think this information may have affected our decision to give you cover, you need to tell us about it to avoid any issues in the event you make a claim.

#### **Easy access, fast answers**

If you have any questions about your cover, please contact your financial adviser, Bain Stenos on 1300 975 999.

Alternatively, you can contact our Customer Service Centre on 132 979. We're committed to great service and that means we're always ready to help. Simply give us a call between 8am and 7pm (Sydney time), Monday to Friday, or email us at [life@clearview.com.au](mailto:life@clearview.com.au).

Thank you for choosing us for your life insurance needs.

Yours sincerely

A handwritten signature in dark ink, appearing to be 'J. Perosh', with a stylized flourish at the end.

**John Perosh**  
Manager, Life Operations

## Policy Certificate

## ClearView LifeSolutions

This policy certificate, dated 21 October 2021 forms part of your policy. This should be kept with the Product Disclosure Statement and Policy Document which outline the full terms and conditions.

## Policy details

<b>Policy number</b>	519389669
<b>Policy owner</b>	Nicholas Allman and Leanne Allman A T F Allman Super Fund
<b>Policy start date</b>	21 October 2021

## Premium details

<b>Frequency</b>	Yearly
<b>Premium</b>	\$4,658.74
<b>Stamp duty</b>	\$154.62
<b>Total premium</b>	\$4,813.36

## Person insured – Mrs Leanne Allman

<b>Date of birth</b>	05 June 1973	<b>Gender</b>	Female
<b>Smoker status</b>	Non smoker		

## Lump sum cover details

Cover Type	Benefit amount	Premium type	Indexation benefit	Start date	Expiry date
Life Cover	\$1,000,000	Stepped	No	21 Oct 2021	20 Oct 2072
TPD Cover (Any) linked to Life Cover	\$800,000	Stepped	No	21 Oct 2021	20 Oct 2072

## Occupation Category

<b>TPD Cover (Any) linked to Life Cover</b>	(start date 21 Oct 2021)	A
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## Monthly benefit cover details

### Income Protection Cover

<b>Monthly benefit</b>	\$3,500.00
<b>Premium type</b>	Stepped
<b>Benefit payment type</b>	Indemnity 75
<b>Waiting period</b>	30 days
<b>Benefit period</b>	To Age 65
<b>Start date</b>	21 October 2021
<b>Expiry date</b>	20 October 2038
<b>Indexation benefit</b>	Yes
<b>Occupation category</b>	A
<b>Increasing Claim Option</b>	Yes

Need help?		
<b>Your adviser</b>	Bain Stenos	1300 975 999 Bain@bluechipsuper.com.au
<b>Customer Service Centre</b>	132 979 8am to 7pm (Sydney time), Monday to Friday	life@clearview.com.au