

# YOUR ONECARE ANNUAL SUMMARY



Wann Holdings Pty Ltd  
ATF Wann Holdings Pty Ltd Super Fund  
4 The Piazza  
PASADENA SA 5042

**YOUR NEW MONTHLY  
PREMIUM IS**

**\$384.71**

**THIS INCLUDES A  
DISCOUNT OF \$17.60**

Your Current Monthly  
premium is \$324.27

24 August 2017

Dear policy owner,

The anniversary of the start of your OneCare held through super insurance policy is 5 October 2017.

Each year before your policy anniversary we provide an Annual Summary to let you know about any changes to your policy, cover and premium. This information, with a breakdown of how your premium is calculated, is included in the enclosed Policy Schedule.

We have included information about the indexation increase to your cover to help you decide whether or not you wish to accept a higher amount insured. As the amount insured increases with indexation, your premium will usually also increase. See over for details.

## NEXT STEPS: STAY PROTECTED 1-2-3

- 1 To ensure your cover continues to meet your needs review your Policy Schedule and the information on the following pages on Indexation.
- 2 If you are happy, you don't need to do anything. The changes will take effect from 5 October 2017.
- 3 Keep your Policy Schedule in a secure place.

## WE'RE HERE TO HELP

Thank you for choosing OnePath.

If you have questions or changes, please contact us or your financial adviser, Timothy Rogers.

Kind regards  
Customer Services Team

## YOUR COVER

See the enclosed Policy Schedule

## POLICY OWNER(S)

Wann Holdings Pty Ltd

## FUND NAME

ATF Wann Holdings Pty Ltd Super Fund

## POLICY NUMBER

1002236332

## PAYMENT DUE

5 October 2017

## LIFE INSURED

Michael Wann

## QUESTIONS OR CHANGES?



### Call us:

133 667 weekdays  
8.30am to 6.00pm (Sydney time)



### Email us:

customer.risk@onepath.com.au



### Your Financial Adviser:

Timothy Rogers  
0882912111

## ABOUT YOUR COVER AND PREMIUM

Your premium and cover changes every year on your policy anniversary, which is 5 October. Your premium is calculated based on the amount and type of your cover, your age, premium type, and any discounts. It also includes the Policy Fee(s) applicable to your cover. Note that your premium will reflect the indexation increase to your cover.

## YOUR PAYMENT

We will automatically deduct \$384.71 from your nominated account on 5 October 2017.

If you are considering cancelling your cover, you should be aware of the risks. This includes having no cover if an insurable event occurs. Also, if you are considering cancelling your cover and replacing it with another policy with us or another insurer, you may not be able to get cover on the same terms, or at all, or you may have to pay a higher premium if your health has changed. The same may apply if you cancel your cover and at a later time apply again for cover.

If you need assistance with paying your premiums or adjusting your cover, call us on 133 667 or contact your financial adviser, Timothy Rogers. We're flexible and we may be able to help.

## NEED TO CLAIM?

Call 1300 555 250  
or contact your  
financial adviser

## CUSTOMER STORY - ONE LESS THING TO WORRY ABOUT\*

Stan<sup>^</sup>, a 46-year old building foreman, took out a OneCare policy for Life, Total Permanent Disability and Trauma. Shortly afterwards, he experienced minor chest pain but was not overly concerned - he was too busy to take time off work to have it checked out.

A year and a half later, while at work Stan experienced severe chest pain and alerted work mates. He was transferred to hospital where doctors determined that he had suffered a heart attack.

Stan lodged a Trauma claim and subsequently received a lump sum payment to assist with his recovery.

\* This case study is shown for illustrative purposes only and is not a prediction or estimate of a benefit that may be payable to you.

<sup>^</sup> Name, age and occupation have been changed to protect the claimant's identity.

## Continue to be rewarded with Qantas Points

As a Qantas Frequent Flyer member, you can earn 1 Qantas Point per dollar of premium paid on your eligible policy<sup>^</sup>. To check your points balance, or to see the ways that you can use your points, go to [Qantas.com/youraccount](https://www.qantas.com/youraccount).



### Important Information

<sup>^</sup> You must be a Qantas Frequent Flyer member and correctly register your Qantas Frequent Flyer membership details with OnePath Life to start earning Qantas Points on eligible premiums you pay. Membership and Qantas Points are subject to Qantas Frequent Flyer program terms and conditions. Qantas Points accrue in accordance with and subject to the 'OnePath and Qantas Frequent Flyer Rewards terms and conditions'. Eligible policies are OneCare, OneCare Super and SmartCare. The maximum number of points you can earn on eligible policies is capped at 20,000 points per year, per policy.

## INDEXATION

To help your insurance keep up with the rising cost of living the amount insured increases automatically at each policy anniversary. This is called indexation. This year's increase is 5.0% for Life, TPD, Trauma, Extra Care and Child Cover. These changes will take place on 5 October 2017.

Indexation will affect your premium. As the amount insured increases due to indexation, your premium will usually increase. In some cases your premium may reduce if your increased amount insured moves your cover to a higher discount band.

Below is a summary of your cover and premiums with indexation, and without indexation. You may decline indexation on all or some covers on your policy.

Cover	With Indexation		Without Indexation	
	Amount Insured	Monthly Premium	Amount Insured	Monthly Premium
<b>Michael Wann</b>				
Life Cover	\$1,407,099	\$179.34	\$1,340,095	\$170.98
TPD Cover (Working)	\$1,407,099	\$205.37	\$1,340,095	\$195.80

WE'RE  
FLEXIBLE

Amend your cover and  
premium or the way you pay.

## ACCEPT OR DECLINE INDEXATION

### To accept indexation:

You don't need to do anything.  
Indexation will automatically increase  
the amount insured on 5 October 2017.

### To decline indexation:

Speak to your financial adviser or our  
Customer Services Team on 133 667,  
weekdays 8.30am to 6.00pm (Sydney  
time) or email us at  
[customer.risk@onepath.com.au](mailto:customer.risk@onepath.com.au) by 4  
November 2017.

### Important Information

OneCare held through super is issued by OnePath Life Limited (ABN 33 009 657 176 AFSL 238341) (OnePath Life).

This information is of a general nature and has been prepared without taking account of your objectives, financial situation and needs. You should consider whether the information is appropriate for you having regard to your objectives, financial situation and needs. OnePath recommends you read the enclosed information and the OneCare PDS before deciding whether to continue to hold this product.





**OnePath Life Limited**  
ABN 33 009 657 176 AFSL 238341  
onepath.com.au

## ONECARE POLICY SCHEDULE

### DATE

24 August 2017

### YOUR POLICY SUMMARY

Policy number: 1002236332

Policy owner(s):  
Wann Holdings Pty Ltd

Fund name:  
ATF Wann Holdings Pty Ltd Super  
Fund

Policy start date: 5 October 2010

Policy anniversary date: 5 October

	First name	Surname	Date of birth	Gender
<b>Life/lives insured:</b>	Michael	Wann	20 February 1969	Male

**Monthly premium before discount(s)\*: \$402.31**

Discount(s) - Multi Cover: \$17.60

**Monthly premium after discount(s)\*: \$384.71**

Includes:

Policy Fee(s)\*: \$8.17

\*Includes stamp duty and frequency loading if applicable.

If you pay premiums by instalment (either half yearly or monthly), we levy a frequency loading to cover the cost of administration. If you want to change your method of payment, please call Customer Services on 133 667.

You should keep this Policy Schedule in a secure place, along with your other insurance policy documents, as they will be required when you make a claim. If you lose the Policy Schedule, Policy Terms or any of your other insurance documents you can contact us for a replacement copy. We may charge a fee to cover our costs in issuing a replacement. The amounts insured under this policy are subject to the Policy Schedule, Policy Terms and any other notice issued by us to you. OnePath Life Limited (ABN 33 009 657 176, AFSL 238341) ('OnePath Life') is the issuer of the product and is a wholly owned subsidiary of ANZ. ANZ is an authorised deposit taking institution (Bank) under the Banking Act 1959 (Cth). Although OnePath Life is owned by ANZ, OnePath Life is not a Bank. Except as set out in the PDS and Policy Terms, the obligations of OnePath Life do not represent a deposit or other liability of ANZ or its related group companies. None of them stands behind or guarantees the obligations of the issuer or the products.

ONECARE POLICY SCHEDULE

DATE

24 August 2017

POLICY NUMBER

1002236332

Life Insured: Michael Wann

LIFE COVER WITH OPTIONAL TPD COVER

Cover type	Amount insured	Monthly premium	Indexation	Cover start date	Cover expiry date
Life Cover	\$1,407,099	\$179.34	Yes	5 October 2010	4 October 2044
TPD Cover (Working)	\$1,407,099	\$205.37	Yes	5 October 2010	4 October 2034

Premium loadings

Cover type	Cover start date	Loading type	Loading	Loading expiry date
Life Cover	5 October 2010	Medical loading	50.00%	4 October 2044
TPD Cover (Working)	5 October 2010	Medical loading	50.00%	4 October 2034

Exclusions

Please note that the specific exclusions listed in the table below are in addition to any general exclusion that may apply to your Policy.

Cover type	Cover start date	Exclusions
TPD Cover (Working)	5 October 2010	No claim shall be payable under this cover for total and permanent disability arising out of any cause due to any disorder of the right shoulder.
TPD Cover (Working)	5 October 2010	No claim shall be payable under this cover for total and permanent disability arising out of any cause due to any disorder of the left shoulder.

Options

Benefit payment type: Lump sum  
Premium type: Stepped premium  
Occupation category†: P  
TPD definition: Any Occupation  
Smoker†: No

Optional extras

Premium Waiver Disability Option: No  
Business Guarantee Option: No  
Double TPD Option: Yes

† Last recorded details. If any of this information has changed, you can let us know by contacting Customer Services on 133 667.