



28 March 2022

002024/01/038



CROZIER ENTERPRISES PTY LTD A T F THE
CROZIER SUPERANNUATION
PO BOX 83
MOUNT GRAVATT QLD 4122

Policy number 512077952

Renewal date 07 May 2022

Payment due \$22.53

Payment frequency Monthly

Payment method Direct Debit

ClearView LifeSolutions

Here are some of the great benefits of your cover:

Worldwide cover

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

ClearView has you covered

In 2020-21 ClearView paid \$93.8 million in benefits, supporting our customers through especially tough times.

Payment Options



Call 132 979

Set up a direct debit from a bank account, Visa or Mastercard.



Need help?

Please contact your adviser or call our Australia based Contact Centre on 132 979.

Dear Trustee,

Your financial protection policy is due for renewal soon and we're looking forward to covering you for another year. Thank you for choosing us for your life insurance needs.

There is nothing for you to do

As you have a direct debit set up on your policy we will continue to debit your nominated bank account or credit card as usual. This notice is for your information only.

Benefits of continuing your cover

ClearView cannot cancel or further restrict your cover, regardless of any change in your health, occupation or pastimes.

If you cancel your cover or don't pay your premium, your cover will end and you may not be able to get the same (or in some cases any) cover elsewhere. A financial adviser may be able to help assess whether this is a risk for you.

Our approach to Claims

Our Claims Philosophy sets out our commitment to supporting you by helping identify eligible benefits and paying them as quickly as possible. More details at clearview.com.au/life-insurance/claims.

Your premium for the next 12 months

Each year your premium is recalculated and your new premium for the coming year is set out at the top of this page.

Below we set out the factors that affect your premium.

On the last page of this letter, there are further details of the amount insured and premium for each type of cover you hold.

Some of the factors affecting your cover and premium

It is important that your cover remains appropriate for you. The following table provides some areas of your cover. You may wish to discuss your cover with your financial adviser or you may call us directly on **132 979**.

Your cover and premium details

Policy number : 512077952

Policy owner : Crozier Enterprises Pty Ltd A T F The Crozier Superannuation Fund

Life insured : Tanya Crozier Non smoker

Tanya Crozier

Cover type	Non indexed details		Renewal details		
	Benefit	Premium	Benefit	Premium	Indexed
Life Cover	\$295,488	\$21.46	\$310,262	\$22.53	Yes

Premium and payment summary

Tanya Crozier	\$22.53
Monthly premium	\$22.53

10 * 19.39 (Old policy) = \$193.90

2* 22.53 (New Policy) = \$45.06

TOTAL Premium paid = \$238.96
(Tanya Crozier)

Need help?

Your adviser	STEPHEN WILSON	07 3170 3707 admin@hfbwilsons.com.au
Customer Service Centre	132 979 8am to 7pm (Sydney time), Monday to Friday	life@clearview.com.au

22 March 2021

002059/01/038



CROZIER ENTERPRISES PTY LTD A T F THE
CROZIER SUPERANNUATION
PO BOX 83
MOUNT GRAVATT QLD 4122

Policy number 512077952

Renewal date 07 May 2021

Payment due **\$19.39**

Payment frequency Monthly

Payment method Direct Debit

ClearView LifeSolutions

Here are some of the great benefits of your cover:

Worldwide cover

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

Guaranteed renewable

We won't cancel your cover or increase your premium because of any change in your health, occupation or pastimes.

Payment Options



Call 132 979

Set up a direct debit from a bank account, Visa or Mastercard.



Need help?

Contact your adviser,
STEPHEN WILSON
on
07 3170 3707
or call us on 132 979

Dear Trustee,

Your policy is due for renewal soon and we're looking forward to covering you for another year.

There is nothing for you to do

As you have a direct debit set up on your policy we will continue to debit your nominated bank account or credit card as usual. This notice is for your information only.

Indexation Benefit

Your benefit amount automatically increases each year so it keeps up with the increased cost of living, unless you choose to opt out. The increases are set at a minimum of 5% for policies that commenced prior to 1 October 2018 - please notify us if you would like to use our updated Indexation Benefit that will only increase your benefit amount at the rate of inflation.

Understanding your premium

You have cover with a stepped premium type, which means your premiums are recalculated each year based on your changing benefit amounts, your increase in age and any change we have made to our premium rate tables.

Last year we reviewed our premium rates as communicated on your previous renewal notice. If your cover, or part of your cover, is now in its second renewal, these rate changes did not apply at the first renewal, but do apply now.

Did you know your cover is guaranteed renewable?

We cannot cancel or further restrict the terms of your cover after the cover start date because of any change in your health, occupation or pastimes.

Please be aware that if you cancel your cover, this protection ceases and there is a risk that any adverse changes in your health, occupation and pastimes since your cover started may cause you to be worse off under any replacement policy. A financial adviser may be able to help assess whether this is a risk for you.

Your cover and premium details

Policy number : 512077952

Policy owner : Crozier Enterprises Pty Ltd A T F The Crozier Superannuation Fund

Life insured : Tanya Crozier Non smoker

Tanya Crozier

Cover type	Non indexed details		Renewal details		
	Benefit	Premium	Benefit	Premium	Indexed
Life Cover	\$281,418	\$18.47	\$295,488	\$19.39	Yes

Premium and payment summary

Tanya Crozier	\$19.39
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Monthly premium	\$19.39
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Your premiums may have increased in accordance with your policy terms due to: indexation, an increase in your age under stepped premiums, changes in stamp duty rates, and changes to our premium rates.

Need help?

Your adviser	STEPHEN WILSON	07 3170 3707 admin@hfbwilsons.com.au
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