



LIFE INSURANCE

21 September 2020



348398-005 000913(5662) RQLD H1
Super AT Pty Ltd
1 Dickson Terrace
HAMILTON QLD 4007

Policy number

92110827

Product type

MLC Insurance (Wrap or SMSF)

Life Insured

Anthony Barakat

Your reference number

858580

Your policy has changed

To Super AT Pty Ltd,

We've updated your cover as requested.

Your premium has been adjusted due to this change. Your new Monthly premium is \$3633.34.

Your revised policy schedule is included. The schedule provides an up-to-date summary of your current premium and benefits and forms part of your policy document, so please keep this schedule with your policy documents.

If you need help

If you have any questions please:

- contact your adviser DAVID BOURKE 'BFS' on 0732063154
- send an email to enquiries.retail@mlcinsurance.com.au, or
- call **13 65 25** Monday to Friday

Yours sincerely

Paul Borg
Chief Operations Officer
MLC Life Insurance



Did you know that we have a dedicated MLC Life Insurance — Retail Insurance Support Team?

Call 13 65 25
Monday to Friday

Insurer
MLC Limited
ABN 90 000 000 402
AFSL 230694

PO Box 23455
Docklands
VIC 3008

Tel 136 525
mlcinsurance.com.au

MLC Limited uses the MLC brand under licence. MLC Limited is part of the Nippon Life Insurance Group and not part of the NAB Group of Companies.



LIFE INSURANCE

MLC Life Insurance Policy Schedule

This Policy Schedule replaces any previous Policy Schedules. Effective date 29 August 2020

Policy details

Policy Owner	Super AT Pty Ltd ATF A&T Barakat Super Fund		
Product name	MLC Insurance (Wrap or SMSF)		
Policy number	92110827	Policy start date	29 July 2019
Annual renewal date	29 July	Monthly premium	\$3,633.34
Monthly policy fee	\$0.00	Stamp Duty state	QLD
Monthly Stamp Duty	\$0.00		

Life Insured Details

Life Insured

Life Insured	Mr Anthony Barakat	Date of Birth	23 April 1961
Age next birthday	60	Occupation Class	AAA

What you're covered for

Mr Anthony Barakat Life Insured

Benefit type	Premium structure	Benefit amount	Monthly Premium	Benefit expiry date	Smoker status	Inflation Linked
Life Cover	Stepped	\$3,350,000	\$3,633.34	29 July 2035	Smoker	Yes
Extra benefits (benefit details)						

The premium details in this Schedule will be valid until the next review date. This Schedule is current as at the effective date shown, and replaces any Schedule previously issued. You should refer to the Policy Document for full details of when we will pay a Benefit.

Keeping your nomination valid and up-to-date

It is important that you keep your beneficiary nomination up to date, taking into account changes in your personal circumstances.

Please speak with your advisor and read the latest PDS for your product for more information about nominating a beneficiary. You can change your beneficiary nomination by completing the Beneficiary Nomination Form. The PDS and form are available on mlclifeinsurance.com.au or you can call us for a copy.



LIFE INSURANCE

MLC Life Insurance Policy Schedule

This Policy Schedule replaces any previous Policy Schedules. Effective date 29 July 2020

Policy details

Policy Owner	Super AT Pty Ltd ATF A&T Barakat Super Fund		
Product name	MLC Insurance (Wrap or SMSF)		
Policy number	92110827	Policy start date	29 July 2019
Annual renewal date	29 July	Monthly premium	\$4,277.26
Monthly policy fee	\$0.00	Stamp Duty state	QLD
Monthly Stamp Duty	\$0.00		

Life Insured Details

Life Insured

Life Insured	Mr Anthony Barakat	Date of Birth	23 April 1961
Age next birthday	60	Occupation Class	AAA

What you're covered for

Mr Anthony Barakat Life Insured

Benefit type	Premium structure	Benefit amount	Monthly Premium	Benefit expiry date	Smoker status	Inflation Linked
Life Cover	Stepped	\$3,943,710	\$4,277.26	29 July 2035	Smoker	Yes

Extra benefits (benefit details)

The premium details in this Schedule will be valid until the next review date. This Schedule is current as at the effective date shown, and replaces any Schedule previously issued. You should refer to the Policy Document for full details of when we will pay a Benefit.

Keeping your nomination valid and up-to-date

It is important that you keep your beneficiary nomination up to date, taking into account changes in your personal circumstances.

Please speak with your advisor and read the latest PDS for your product for more information about nominating a beneficiary. You can change your beneficiary nomination by completing the Beneficiary Nomination Form. The PDS and form are available on mlclifeinsurance.com.au or you can call us for a copy.

Policy Schedule

Effective Date: 02 October 2019

Policy Number	92110827
Policy Owner(s)	Super AT Pty Ltd ATF A&T Barakat Super Fund
State Register	QLD
Policy Start Date	29/07/2019
Policy Expiry Date	29/07/2035
Annual Review Date	29 Jul each year
Premium Payment Date	11 Aug and 11th day of each month thereafter
Premium Frequency	Monthly

Insured Details	Name	Date of Birth	Smoker Status	Occupation Group
Life Insured	Anthony Barakat	23/04/1961	Smoker	AAA

Benefit Details	Type of Insurance	Premium Type	Benefit Amount	Start Date	Expiry Date	Frequency Premium
Lump Sum	Life Cover	Stepped	\$3,755,914	29/07/2019	29/07/2035	\$3,630.50
Total	Policy Fee					\$0.00
	Total Premium					\$3,630.50

Client service centre contact details	1300 428 482
--	--------------

The premium details in this Schedule will be valid until the next review date. This schedule is current as at the effective date shown, and replaces any schedule previously issued. You should refer to the Policy Document for full details of when we will pay a Benefit.

TJ - NUP1