

17 October 2019



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Private & Confidential

Watkins Super Fund

PO Box 431

BIRDWOOD SA 5234

**Anniversary notice for Accelerated Protection
Policy Number: 1535124**

Dear Trustee

We are writing to let you know that your **policy is approaching its anniversary**. In this letter, you'll find important information that explains any updates to your policy and premium changes. To assist you to understand some important Life Insurance terminology, we have included a more detailed explanation in the Glossary at the end of this letter.

Your benefit amount and new premium is set out below:

Person Insured	Benefit Amount	Your New Premium
Deann Watkins		
Life Insurance Plan	\$1,997,380	
TPD Insurance (Attached)	\$1,997,380	
You pay your policy monthly		\$240.57

Your next payment amount may differ from your new premium if you have a credit or outstanding amount due on your policy.

How is your premium calculated?

When you first purchased your policy, we used the information you provided, including your health and product choices, to set your initial premium. Each year we review your premiums. The premium type you chose, such as stepped or level premium, and whether you selected inflation protection which increases your benefit amount with inflation, affects how your premium may rise. Finally, we look at discounts that may need to be applied.

We, like the wider insurance industry, continue to experience higher than expected claims. Due to this, we have also increased the underlying premium rates used to calculate your premium. This ensures future claims are well funded.

The Glossary gives you more information about stepped and level premiums & inflation protection. You can also find complete details of your cover and your chosen options in the last Policy Schedule issued to you.

What you need to do

Because you have chosen to pay via direct debit, your premium will be debited from your account on the 1st of each month following your policy anniversary on 01 December 2019.

- Please take the time to check your policy details are correct and ensure you have funds available to pay your premium.
- Now is also a good time to think about whether your circumstances have changed. Many events like a marriage, the birth of a child, or a change to your mortgage debt can be worth discussing with your adviser, to ensure your policy still aligns with your goals.

Your adviser is PDK Financial Solutions Pty Ltd • (08) 8271 9555 • Maddie.jones@hillross.com.au

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