

Insurance schedule

This schedule was issued on 4 December 2022. It provides information about your policy and is valid unless we give you another schedule to replace it.

Policy & personal details

Policy number	P810855801
Policy commencement date	4 December 2014
Policy owner	Adams Family (SA) P/L ATF The Adams Family S F
Insured person	Timothy James Adams
Insured person's month and year of birth	May 1975
Annual review date	4 December each year
Payment method	Direct debit

Insurance details

Life Insurance SMSF Plan	
Sum insured	\$660,000.00
Commencement date	04/12/2014
Expiry date	12/05/2050
Premium structure	Stepped

- Stepped premiums change each year according to the insured person's age. Generally, they increase as the insured person gets older.
- For further details about this plan, see your **policy document** and any other updates we've provided to you.

Exclusions and endorsements

The following exclusions and endorsements apply to your plan. These are changes to the standard terms we offer and may apply because of health concerns, hazardous pastimes or pursuits, or for occupation or financial reasons.

Exclusion/Endorsement	Description
Conversion Option declined	The Conversion Option of the Life Insurance SMSF Plan is not available.
CPI declined	The yearly CPI increase for the Life Insurance SMSF Plan is not available.

Premium details

Your insurance premium is the cost you pay for your insurance cover and depends on many factors. You need to pay your insurance premium from when your cover starts until it stops.

Plan/Option	Sum insured \$	Monthly instalment \$
Life Insurance SMSF Plan	660,000.00	310.29
(Less Large sum insured discount)	–	- 71.37
Life Insurance SMSF Plan Total	\$660,000.00	\$238.92
Plan fee		\$6.32
Total monthly instalment		\$245.24
Total annual premium		\$2,942.88

- If you pay your instalments yearly you don't have to pay an instalment loading charge. If you pay more often than yearly, you'll have to pay this charge. See your **policy document** for more details.