

18/19



6 June 2018

Hope Superannuation Fund  
Attn A Hope  
320 Pitt Rd  
VERVALE VIC 3814

MLC Limited  
ABN 90 000 000 402  
AFSL 230694

GPO Box 4397  
Melbourne  
VIC 3001

Tel 13 22 95  
Fax (03) 8634 4490  
mlc.com.au

Dear Sir/Madam

**Your insurance for the year ahead**  
**MLC Term Insurance Policy Number: L0428392**  
**Life Insured: Brian J Hope**

Thank you for continuing your insurance with us. We hope your insurance gives you confidence, knowing you're looked after through life's ups and downs.

As your policy anniversary of 6 September 2018 is approaching, now may be a good time to review your insurance and make sure it suits your current needs.

To help you do this, we've given you a summary of your insurance benefits, along with the premium you pay.

#### Your insurance benefits

Life insured: Brian J Hope

Benefit Type	Sum Insured (or Benefit Amount or Cover Amount, as applicable)
Life Cover	\$762,495

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#### Your insurance premium

Each year your insurance increases in line with the Consumer Price Index. This year the increase will be 1.80%.

Your premium is based on the increased amount of insurance and the applicable age-based premium rates and any stamp duty payable. If you'd rather not index your cover this year please write to us within the next two months.

Your new monthly premium will be \$343.03. We'll start debiting your nominated account for this premium on or around 6 September 2018.

18/1/9



30 May 2018

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[mlc.com.au](http://mlc.com.au)

Dear Sir/Madam

**Your insurance for the year ahead**  
**MLC Term Insurance Policy Number: L0428390**  
**Life Insured: Kevin J Hope**

Thank you for continuing your insurance with us. We hope your insurance gives you confidence, knowing you're looked after through life's ups and downs.

As your policy anniversary of 30 August 2018 is approaching, now may be a good time to review your insurance and make sure it suits your current needs.

To help you do this, we've given you a summary of your insurance benefits, along with the premium you pay.

#### Your insurance benefits

Life insured: Kevin J Hope

Benefit Type	Sum Insured (or Benefit Amount or Cover Amount, as applicable)
Life Cover	\$762,495

#### Your insurance premium

Each year your insurance increases in line with the Consumer Price Index. This year the increase will be 1.80%.

Your premium is based on the increased amount of insurance and the applicable age-based premium rates and any stamp duty payable. If you'd rather not index your cover this year please write to us within the next two months.

Your new monthly premium will be \$886.35. We'll start debiting your nominated account for this premium on or around 30 August 2018.