

20 May 2019

000304/01/008

JA & CO PTY LTD A T F THE BASTAC FAMILY SMSF  
PO BOX 120  
MULGOA NSW 2745

Policy number	513414540
Renewal date	28 June 2019
Payment due	\$1,664.79
Payment frequency	Yearly
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

Billers code: 196568  
Ref: 513414540

Call 132 979  
Set up a direct debit from a bank account, Visa or Mastercard.



Need help?  
Contact your adviser, Errol Rabaud on 02 9687 0604 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 level premium type, which generally only goes up due to any benefit increases from the Indexation Benefit or any change we have made to our premium tables.

The premium rate tables are subject to change, whether up or down. We will give you at least 30 days' notice prior to the effective policy anniversary if this occurs.

### 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 :** 513414540

**Policy owner :** JA & CO Pty Ltd A T F The Bastac Family SMSF

**Life insured :** Veronika Rakic      Non smoker      New Cover Reward discount reset to 10%

### Veronika Rakic

Cover type	Non indexed details		Renewal details		
	Benefit	Premium	Benefit	Premium	Indexed
Life Cover	\$551,250	\$769.28	\$578,812	\$807.74	Yes
TPD Cover (Any) linked to Life Cover	\$551,250	\$816.24	\$578,812	\$857.05	Yes

### Premium and payment summary

Veronika Rakic	\$1,664.79
<b>Yearly premium</b>	<b>\$1,664.79</b>

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?

<b>Your adviser</b>	Errol Rabaud	02 9687 0604 errol.rabaud@bigpond.com
<b>Customer Service Centre</b>	132 979 8am to 7pm (Sydney time), Monday to Friday	life@clearview.com.au