

$\$591.24 \times 12 = \$7,094.88$ Yrly
actual premium paid = \$7,089.43 - reasonable

Brenda Wishey
See page two, prior year premium
amount for comparison

Asteron
Life

Asteron Life Complete Statement

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Candemir Nominees Pty Ltd
Candemir Superannuation Trust Fund
PO Box 344
CANNON HILL QLD 4170

Policy Number/Linked Policy

81442271/81442263

Cover
Life
TPD

Insured Person

Dr Oben Ogun Candemir

Policy Owner

Candemir Superannuation
Trust Fund

Important Dates

- Policy anniversary
13 July each year
- Policy commencement
13/07/2012

Your Adviser

Mr Justin Tyne
1300 796 577

Customer Service

1800 221 727 8am-6pm
07 3325 8500

Internet

www.asteronlife.com.au

13 June 2022

Dear Policy Owner

This is your insurance policy statement.

**New premium \$591.24 applies
from 13 July 2022**

Your policy provides the opportunity to increase your cover from the upcoming policy anniversary to protect against inflation. The Benefit Table in this notice shows the cover and premium details if you wish to accept or decline the increase. The account from which it will be deducted is shown below.

As premiums are being deducted from your account **there is no need to send any payment.**

We take this opportunity to thank you for allowing us to provide your valuable cover. Asteron Life has a proud history of providing protection and financial security and we look forward to continuing our association with you for years to come.

If you wish to decline the increase in cover please contact us. We'll be happy to help.

An important change to our complaint handling timeframe

From 5 October 2021, the timeframe to resolve a complaint you may have about your policy, our service or staff has reduced from 45 days to **30 days**. Please refer to the enclosed 'Things you should know' factsheet for details on how to make a complaint.

Yours sincerely
Asteron Life Customer Service

► See your Policy Benefits
and Features over

Amount debited from your Commonwealth Bank Of Aus
Cannon Hill account ending with the numbers 916 each
month.

\$591.24

When calculating the premiums on this policy, Asteron has taken into account there are other current policies on your life.

Please turn over for important information

Customer Service GPO Box 68, Sydney NSW 2001
Ph: 1800 221 727 or 07 3325 8500 8am to 6pm AEST Mon to Fri
Fax: 1300 766 833
Email: life_customerservice@asteronlife.com.au
Web: www.asteronlife.com.au

Policy Number

81442271

Benefits and Features

- | | |
|---|---|
| <ul style="list-style-type: none"> • Level Premium to Age 65 • Guaranteed Future Insurability | <ul style="list-style-type: none"> • Flexible Policy Linking & Split TPD |
|---|---|

Benefit Table

	If you decline Automatic Increase		If you accept Automatic Increase		Expiry Date
	Sum Insured	Monthly Premium	Sum Insured	Monthly Premium	
Life Cover	\$2,739,347	\$414.66	\$2,876,315	\$459.48	13/07/2070
Linked TPD - Split TPD any occupation definition	\$775,664	\$108.84	\$814,447	\$123.23	13/07/2036
Policy Fee		\$8.53		\$8.53	
Total		\$532.03	FY2023	\$591.24	

When calculating the premiums on this policy, Asteron has taken into account there are other current policies on your life.

* Please note, your Policy is subject to revised terms, if you require full details regarding these terms please refer to your original Policy Schedule and Document.

Asteron Life Complete

Review of your premium

Asteron
Life

001332



Candemir Nominees Pty Ltd
Candemir Superannuation Trustfund
PO Box 344
CANNON HILL QLD 4170

Date	27 May 2023
Policy Owner	Candemir Superannuation TrustFund
Insured Person	Oben Candemir
Policy Number	81442271
Policy Anniversary	13 July 2023
Premium Basis	Level

Dear Policy Owner,

Changes to your premiums

As a valued customer, we're writing to let you know that we have reviewed our premium rates and they will be increasing soon. As a result, your premiums will increase.

We've worked hard to keep any premium increases as small as possible, but due to factors such as rising business and future claim costs (occurring across the industry), we have adjusted the underlying premium rates, which means your premiums will increase. Increasing premium rates is important so we can continue to support our customers when they need us most at claim time.

The importance of being covered

As a loyal customer since 2012, we know you value your cover and the peace of mind it may provide. Every day our claims team sees the reality of this brought to life, paying out \$2.7 billion in claims last financial year. We provided support to 39,628 customers and their families who have been impacted by various conditions including cancer, injuries, fractures and heart attacks*.

Your new premiums

FY2023 premium = \$591.24 / month

Your current monthly total premium payable is \$591.24. On 13 July 2023, your monthly premium will change as outlined in the following table and will be included in your upcoming annual statement.

FY2024

Benefit/s	Your Sum Insured and new premium without automatic indexation increase		Your new Sum Insured and premium with automatic indexation increase	
	Sum Insured	Monthly Premium	Sum Insured	Monthly Premium
Benefit				
Life Cover	\$2,876,315	\$514.60	\$3,086,286	\$563.26
Linked TPD	\$814,447	\$141.68	\$873,901	\$170.59
- Split TPD any occupation definition				
Policy Fee		\$9.15		\$9.15
Total		\$665.43		\$743.00