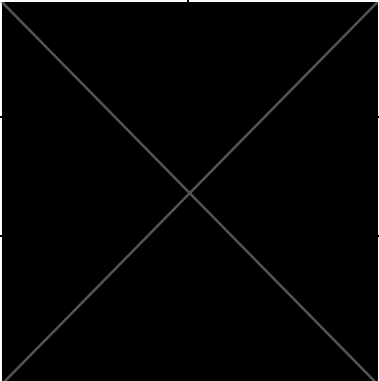
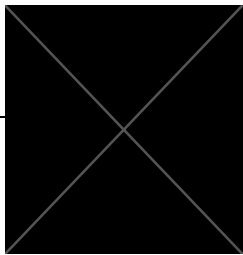




INSURANCE SCHEDULE



POLICY NO.	INSURED	OWNER	TYPE OF COVER	SUM INSURED	PREMIUM	COMMENTS	SPECIAL LOADINGS OR EXCLUSIONS
		Equity Trustees Super Ltd (Super)	Life	\$1,757,275	\$256.05 Monthly	Stepped Premiums Indexation: Yes	Standard
			TPD	\$1,757,275 Own Occupation Buy Back: No Linked	\$294.17 Monthly	Stepped Premiums Indexation: Yes	Standard
			Income Protection	\$14,505 Indemnity 90 Days Waiting To Age 65 Benefit Clim Esc: Yes	\$558.27 Monthly	Stepped Premiums Indexation: Yes	Standard

Insurance type	Sum Insured	Paid via Super	Paid Personally
LIFE INSURANCE pays the sum insured, generally as a lump sum, to the policy owner if the insured person dies. The benefit is normally not taxable.	\$1,757,275	\$3,072.60	\$0
TOTAL AND PERMANENT DISABLEMENT INSURANCE (TPD) insurance pays the sum insured, generally as a lump sum, to the policy owner if the insured person who was gainfully employed when the disability began is medically certified as totally and permanently disabled due to accident or severe physical or mental illness. The benefit is normally not taxable if personally owned but may be subject to some tax if owned via superannuation.	\$1,757,275	\$0	\$3,530.04
TRAUMA INSURANCE (also known as Critical Illness) insurance pays the sum insured if the insured suffers a trauma, such as cancer, stroke or heart attack, as defined in the policy. Sometimes partial payments apply for less serious trauma events. The benefit is normally tax free.	\$0	\$0	\$0
INCOME PROTECTION INSURANCE or Salary Continuance insurance pays the monthly benefit, after the wait period, while the insured is unable to work due to illness or injury. The premium can normally be claimed as a tax deduction and the benefit is normally taxable.	\$14,505	\$0	\$6,699.24
Total		\$3,072.60	\$10,229.28

Please note: your actual policy documents remains the definitive authority on your policy(ies).