

Your Quote Illustration

Your illustration has been prepared by xxxxx. Your adviser can be contacted on xxxxxxxx.

Your quote details

Reference number	xxxxxxx
Date of quote	15/04/23

Insured person details

Name	xxxxxxx
Date of birth	Xx/xx/xxxx
Gender	Male
State	xxx
Smoker status	Non-smoker
Occupation	xxxxxxxxxxxxxxxxxxxx

Your proposed cover summary

Super	Total yearly premium	\$8,715.69
	Stamp duty ¹	\$544.15
	Policy fee	\$0.00
<i>If Rollover²</i>	Tax rebate amount	\$1,307.35
	Rollover amount	\$7,408.34
Ordinary	Total monthly premium	\$268.21
	Stamp duty ¹	\$24.39
	Policy fee	\$0.00
	Total annualised premium	\$11,934.21

¹ Stamp duty is included in the total premium.

² Where Rollover is from your eligible superannuation fund.

Your proposed cover details

Cover	Stand alone Critical Illness Cover
Sum insured	\$900,000
Monthly premium	\$123.08
Ownership	Ordinary
Premium type	Stepped
Cover level	Plus
Optional benefits	Indexation Benefit
Occupation class	A
Loadings	None
Premium category	Standard

Cover	Income Protection Cover
Sum insured	\$4,444
Superannuation contribution option amount	\$444
Monthly premium	\$85.64
Ownership	Ordinary
Premium type	Stepped
Waiting period	30 days
Benefit period	To age 65
Optional benefits	Indexation Benefit Increasing Claims Option
Linked benefits	None
Occupation class	WCP
Loadings	None
Premium category	Standard

Cover	Life Cover
Sum insured	\$2,000,000
Yearly premium	\$2,144.61
Ownership	Super
Premium type	Level to age 65
Optional benefits	Indexation Benefit
Linked benefits	None
Occupation class	A
Loadings	None
Premium category	Standard

Cover	Life Cover
Sum insured	\$505,000
Yearly premium	\$585.41
Ownership	Super
Premium type	Level to age 65
Optional benefits	Indexation Benefit
Linked benefits	Linked TPD Linked CI

Occupation class	A
Loadings	None
Premium category	Standard

Cover	Linked TPD Cover
Sum insured	\$202,000
Monthly premium	\$15.45
Ownership	Ordinary
Premium type	Level to age 65
TPD definition	Any Occupation
Optional benefits	Indexation Benefit Life Cover Buy Back Option
Linked benefits	None
Occupation class	WCP
Loadings	None
Premium category	Standard

Cover	Linked Critical Illness Cover
Sum insured	\$55,555
Monthly premium	\$19.65
Ownership	Ordinary
Premium type	Level to age 65
Cover level	Standard
Optional benefits	Indexation Benefit Life Cover Buy Back Option
Linked benefits	None
Occupation class	A
Loadings	None
Premium category	Standard

Cover	Income Protection Cover
Sum insured	\$15,000
Superannuation contribution option amount	\$5,500
Yearly premium	\$5,441.52
Ownership	Super
Premium type	Level to age 65
Waiting period	
Benefit period	To age 65
Optional benefits	Indexation Benefit Increasing Claims Option
Linked benefits	None
Occupation class	WCP
Loadings	None
Premium category	Standard

Your underwriting requirements

In some circumstances, we require further information to assist us in the assessment of an application. Whether further information is required is determined by your age at your next birthday (ANB), the sum insured being applied for and/or your occupation.

Medical requirements

Life and TPD Cover

1 = Mini-check 2 = MBA20

Sum insured	Age next birthday					
	Up to 45	46-50	51-55	56-60*	61-65*	66+*
\$0 - \$500,000	Nil	Nil	Nil	Nil	Nil	Nil
\$500,001 - \$750,000	Nil	Nil	Nil	Nil	1+2	1+2
\$750,001 - \$1,000,000	Nil	Nil	Nil	1+2	1+2	1+2
\$1,000,001 - \$1,500,000	Nil	Nil	1+2	1+2	1+2	1+2
\$1,500,001 - \$2,000,000	Nil	1+2	1+2	1+2	1+2	1+2
\$2,000,001 - \$2,500,001*	Nil	1+2	1+2	1+2	1+2	1+2
\$2,500,001 - \$3,000,000*	1+2	1+2	1+2	1+2	1+2	1+2

*Note: the maximum sum insured available for TPD is \$2,000,000, and the maximum entry age is 55 ANB.

Critical Illness

There are no mandatory medical requirements up to the product limit of \$1,000,000.

Income Protection Cover

1 = Mini-check 2 = MBA20 3 = FBC and 4 = PMAR

Sum insured	Age next birthday	
	Up to 50	51+
\$0 - \$10,000	Nil	Nil
\$10,001 - \$12,500	Nil	1+2
\$12,501 - \$15,000	1	1+2
\$15,001 - \$20,000	1+2	1+2
\$20,001 - \$30,000*	1+2+3+4	1+2+3+4

*Note: the monthly benefit for the purposes of determining mandatory requirements will be the combination of the Income Protection sum insured, Income Booster sum insured and Superannuation Contribution Option sum insured. Please refer to the Encompass PDS for product limits.

Financial requirements

There are no mandatory financial requirements if the sum insured applied for is within age-based multiples of income for Life, TPD and Critical Illness. Where cover exceeds the age-based multiples of income, further requirements will be requested such as an SOA or Financial Questionnaire. For Income Protection the maximum amount that can be applied for is based on replacement ratios as detailed in the PDS.

Important information

Premiums

The premiums shown in this illustration are an estimation only and any discounts shown are not guaranteed.

Your exact premiums will be determined after your application and other requested documents have been provided and processed.

If you chose to pay your premiums yearly, you'll receive a discount. Paying premiums monthly attracts a frequency loading. This means that you'll pay a higher premium if you choose to pay monthly.

If cover is held through the Protect Super Plan, the amount requested via rollover from your other superannuation fund will be reduced by 15%, which represents the tax deduction available to the Trustee. See the Protect Super Plan PDS for further information.

Product Disclosure Statement

Before making any decision to purchase an Encompass Protection policy, you must read the Encompass Protection Product Disclosure Statement and Policy Document (PDS) available [here](#). This document contains important information which will help you understand the product and to decide whether it's appropriate for your needs.

Indexation

If your illustration shows that indexation applies, your sum insured will increase by the greater of the Consumer Price Index (CPI) and 3% per annum for Life Cover, TPD Cover and Critical Illness Cover, and the lesser of CPI and 3% per annum for Income Protection Cover. This also means that your premium will increase each year.

Taxation

Income Protection Cover premiums are generally tax deductible. This taxation information is a general statement only and is based on the continuance of present taxation laws and rulings and their interpretation. Your individual circumstances may differ.