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Client Name:	Pritpal Saini	
DOB:	22/08/1984	41
Occupation:	Management	** Previously Chef

Current Product	
Base Salary	$100,000.00
Bonus	$0.00
Salary + Bonus	$100,000.00
SG Rate	12.00%
Super	$12,000.00
Salary inclu Super	$112,000.00
Raplacement Ratio	70%
Replacement Salary	$70,000
Monthly Benefit	$5,833
Super	$1,000.00

Old Product	
Base Salary	$100,000.00
Bonus	$0.00
Salary without Super	$100,000
SG Rate	12%
Super	$12,000.00
Salary inclu Super	$112,000.00
Raplacement Ratio	75%
Replacement Salary	$75,000
Monthly Benefit	$6,250
Super	$1,000.00

Existing Cover

Life Insured	Policy Owner	Product	Insurer	Sum Insured	Premium (pm)	Premium (pa)	Policy details	Premium Type
Pritpal Saini	One Path Custodians	Income Protection	OnePath	$6,214		$1,906.38	Waiting Period: 90 days, Benefit Period: To age 65, Benefit Type: Indemnity, Claim Benefit: Yes, **Paid via rollover**, 15% rebate, **Replacement Ratio: 70%**	Variable Aged (Stepped)
	AustralianSuper	Life	TAL Group Life	$600,000	$45.75	$549.00	Insurance inside superannuation - Premium deducted from the super balance	Fixed
	Mercer Super	Life	TAL	$721,700		$454.19	Linked to Below	Variable Aged (Stepped)
		TPD				$708.95	Life Buy Back: NO, Occupation: Any, Linked to Above	
	Pritpal Singh				$41.12	$493.44	Life Buy Back: NO, Occupation: Own, Linked to Below	
		Trauma		$144,340	$52.08	$624.96	Life Buy Back: NO, Linked to Above	

Super	$45.75	$3,618.52
Out-of-pocket	$93.20	$1,118.40
Total		**$4,736.92**

Life Cover $1.6M and IP Increase Consolidate Life (Management)

Life Insured	Policy Owner	Product	Insurer	Sum Insured	Premium (pm)	Premium (pa)	Policy details	Premium Type
Life Insured	One Path Custodians	Income Protection	OnePath	$6,533		$2,146.98	Waiting Period: 90 days, Benefit Period: To age 65, Benefit Type: Indemnity, Claim Benefit: Yes, **Paid via rollover**, 15% rebate, Replacement Ratio: 70%	Variable Aged (Stepped)
	Mercer Super	Life	TAL	$1,600,000		$431.42	Insurance inside superannuation - Premium deducted from the super balance	
		TPD		$721,700		$221.65	Life Buy Back: NO, Occupation: Any, Linked to below	
	Pritpal Singh				$9.50	$114.00	Life Buy Back: NO, Occupation: Own, Linked to Below	
		Trauma		$150,000	$30.19	$362.28	Life Buy Back: NO, Linked to Above	

Super	$0.00	$2,800.05
Out-of-pocket	$39.69	$476.28
Total		**$3,276.33**

Life Cover $1.6M and IP Increase Consolidate Life (Management)

Life Insured	Policy Owner	Product	Insurer	Sum Insured	Premium (pm)	Premium (pa)	Policy details	Premium Type
Life Insured	One Path Custodians	Income Protection	OnePath	$6,533		$1,515.52	Waiting Period: 90 days, Benefit Period: To age 65, Benefit Type: Indemnity, Claim Benefit: Yes, **Paid via rollover**, 15% rebate, Replacement Ratio: 70%	Variable Aged (Stepped)
	Mercer Super	Life	TAL	$1,600,000		$848.32	Insurance inside superannuation - Premium deducted from the super balance	
		TPD		$721,700		$426.80	Life Buy Back: NO, Occupation: Any, Linked to below	
	Pritpal Singh				$24.75	$297.00	Life Buy Back: NO, Occupation: Own, Linked to Below	
		Trauma		$200,000	$64.15	$769.80	Life Buy Back: NO, Linked to Above	

Super	$0.00	$2,790.64
Out-of-pocket	$88.90	$1,066.80
Total		**$3,857.44**

Life Cover $1.6M and IP Increase Consolidate Life (Management)

Life Insured	Policy Owner	Product	Insurer	Sum Insured	Premium (pm)	Premium (pa)	Policy details	Premium Type
Life Insured	One Path Custodians	Income Protection	OnePath	$6,533		$1,515.52	Waiting Period: 90 days, Benefit Period: To age 65, Benefit Type: Indemnity, Claim Benefit: Yes, **Paid via rollover**, 15% rebate, Replacement Ratio: 70%	Variable Aged (Stepped)
	Mercer Super	Life	TAL	$1,600,000		$848.32	Insurance inside superannuation - Premium deducted from the super balance	
		TPD		$721,700		$426.80	Life Buy Back: NO, Occupation: Any, Linked to below	
	Pritpal Singh				$24.75	$297.00	Life Buy Back: NO, Occupation: Own, Linked to Below	
		Trauma		$300,000	$99.56	$1,194.72	Life Buy Back: NO, Linked to Above	

Super	$0.00	$2,790.64
Out-of-pocket	$124.31	$1,491.72
Total		**$4,282.36**