



13 August 2014

Mr S Reddy
3 Tarwin Place
CRANBOURNE EAST VIC 3977

Dear Mr Reddy,

**MLC EASYCOVER - TOTAL TEMPORARY DISABLEMENT INSURANCE
POLICY NUMBER 36162007**

We refer to your claim lodged under the above Policy.

In review of the information available to us, we advise that we are not in a position to arrive at a decision on your claim.

Please note the following as stated in Policy document;

Income from other sources

If you are paid a regular income benefit under government legislation, such as workers' compensation or you receive:

- *a disability benefit from a superannuation or pension plan and/or any Policy of income protection, salary continuance, disability or total and permanent disability insurance; or*
- *any income provided or arranged by an employer, partnership or business, including sick leave we **will reduce the Monthly Benefit we pay so the total you receive is not more than 100% of your Earnings before Disability in the first two years** of your Benefit period, and 75% of your monthly Earnings (averaged over the 12 months prior to Disablement) for the remainder of the Benefit period.*

The reduction will be made to ensure that the amount we pay you together with the aggregate of other payments, is not more than 100% of the your Earnings before disability.

In order to determine the above please provide the following information:

- Your Individual Tax Return and Notice of Assessment for the financial year ending June 2013 & June 2014 or Payment Summaries for the 12 months prior to the date of Disablement i.e. 21 March 2014. If you have not lodged a tax return for these years, please provide a letter from the Australian Taxation Office confirming that you have an exemption. We require this information to confirm your income at the time you became disabled.

MLC Limited
ABN 90 000 000 402
AFSL 230694

MLC Nominees Pty Limited
ABN 93 002 814 959 AFSL 230702
RSE L0002998

PO Box 200
North Sydney
NSW 2059 Australia

In transacting with you and providing this confirmation, MLC Limited is acting as an administrator for MLC Nominees Pty Ltd, the issuer of the superannuation product and the Trustee of the Universal Super Scheme R1056778, ABN 44928361 101, SFN 281440944

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- Details of your Work Cover Claim i.e. Claim number, Name of Insurer, Contact Telephone number and Address.



Please note if the claim is accepted there is a 1 month Waiting Period which applies from the date you became Disabled, during which no benefits are payable.

On receipt of the above, we will continue with the assessment of your claim.

If you do not wish to continue with this claim at any stage or have returned to work, please advise this office as soon as possible.

If you have any questions or require further information, please telephone our Claims Department on **1300 125 246**. Please send any facsimiles directly to the Claims Department on **1800 550 081**, or alternatively email MLC at **claims.administration@mlc.com.au**.

Please quote the above Policy Number in any future correspondence.

Yours faithfully,

Gillian Rapose
Claims Consultant
MLC CLAIMS DEPARTMENT