



Important Information

1st March 2009

Life Cover is issued and underwritten by St Andrew's Life Insurance Pty Ltd ABN 98 105 176 243, AFSL 281731. Once Life Pty Limited ABN 79 124 538 414, AFSL 320165 is responsible for the promotion and distribution of Life Cover policies. It is also responsible for the administration of the Life Cover policies under an agreement with St Andrew's Life Insurance Pty Ltd.

Please refer to the Product Disclosure Statement for a full explanation on the exclusions, terms and conditions of the product before proceeding to buy life insurance. You should also read the Financial Services Guide that explains the services that Once Life Pty Limited provide. Access to the PDS and FSG are available on this website.