



PRODUCT DISCLOSURE STATEMENT PART 2 — PROTECTION PAYMENT AUTHORITY

Quotation No: _____ CML Member No: _____

CML Member Name: _____

If your application for Protection is successful, your annual Capricorn Mutual Limited (CML) membership fee and annual contribution will be due for payment. The contribution is shown on your Schedule of Protection. Your annual CML membership fee is \$10.00 (plus GST in Australia).

Because CML is a Capricorn Society Limited (CSL) supplier, you will have your annual CML membership fee and contribution debited to your CSL account. Please complete this document and return it to us. You may nominate whether to have the amount debited as a lump sum, which will show up on your next CSL member's statement, or as a monthly instalment. If you elect to pay in instalments then your contribution will be divided equally into monthly instalments, with the first two instalments shown on your next CSL member's statement, followed by one monthly instalment shown on each subsequent monthly CSL member statement until the contribution is paid in full.

Your contribution may vary subject to changes that you may make on your protection from time to time.

Your Protections may be cancelled by CML in the event of payments not being received by CML. Your authority for the amounts to be added to your member's statement made monthly in advance will remain in force until the Authority is revoked in writing.

Authority to pay Contributions

This document is an authority for Capricorn Society Limited to debit my contributions to my monthly CSL member's statement in accordance with my selected option.

Please select your option:

Option 1: Lump Sum \$ _____

Option 2: Monthly amounts with the first instalment of \$ _____ followed
by _____ equal amounts of \$ _____

Capricorn Society Member No: _____

Signed _____ (member) Date: _____

This is the amended Part 2 of the PDS dated 2 January 2007 issued by

Capricorn Mutual Limited

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