

28th September 2022



Gracias A Dios Super Fund
Unit 331 Level 1/241 Adelaide Street
BRISBANE CLUB TOWER BRISBANE CITY QLD 4000

Dear Trustee

**2022 Annual Statement Insurance through Superannuation
Policy number: 1493707**

We're pleased to provide an update about your policy for the year ended 30 June 2022.

Your Annual Statement contains a summary of your policy and details of your insurance benefits. This statement is for general information only and does not constitute an annual statement for the purposes of Section 1017D of the *Corporations Act 2001 (Cth)*.

Important

Please note that this statement outlines details of your insurance through superannuation only.

Are your contact details up to date?

We don't have a current email address for you. If you'd like to register an email address with us so that we can communicate with you by email, please contact us. And if any of your contact details have changed, please let us know and we'll update them for you.

More information

If you have any questions or would like more information, please contact your financial adviser Paul Davies by phone on 1800 674 435 or by email to paul@jarickson.com.au. You can also get in touch with us directly by phone on 1300 209 088, or by email to customerservice@tal.com.au.

Thank you for choosing TAL for your insurance needs.

Yours sincerely

TAL Customer Service

TAL Life Limited

ABN 70 050 109 450 | AFSL 237848
GPO Box 5380, Sydney NSW 2001
Level 16, 363 George Street
Sydney NSW 2000

Customer Service

P 1300 209 088
F 1300 351 133
E customerservice@tal.com.au

W tal.com.au

Superannuation**Annual Statement****1 July 2021 to 30 June 2022**

Life Insured	: Paul Wright	Commencement date	: 21/11/2013
Policy number	: 1493707		
Adviser	: Paul Davies		
Adviser number	: 72988		
Policy Owner	: Gracias A Dios Super Fund		
Issuer	: TAL Life Limited		
AFSL	: 237848	ABN	: 70 050 109 450

Insurance Benefits as at 30 June 2022

Paul Wright's Benefits	\$
Death Sum Insured	1477455.43

Summary

	\$
Withdrawal Value as at 01/07/2021	0.00
Total Premiums and Rollovers	6495.80
Total Insurance Premiums	(6495.80)
Withdrawal Value as at 30/06/2022	0.00
Total Policy Fees (included in total insurance premiums paid)	122.13

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Superannuation

Annual Statement

Life Insured : Paul Wright

Policy number : 1493707

Transaction listing

Date	Transaction	Amount \$
21/07/2021	Premium	479.91
23/08/2021	Premium	479.91
21/09/2021	Premium	479.91
21/10/2021	Premium	479.91
22/11/2021	Premium	572.02
21/12/2021	Premium	572.02
21/01/2022	Premium	572.02
21/02/2022	Premium	572.02
21/03/2022	Premium	572.02
21/04/2022	Premium	572.02
23/05/2022	Premium	572.02
21/06/2022	Premium	572.02
21/07/2021	Insurance Premium	(479.91)
23/08/2021	Insurance Premium	(479.91)
21/09/2021	Insurance Premium	(479.91)
21/10/2021	Insurance Premium	(479.91)
22/11/2021	Insurance Premium	(572.02)
21/12/2021	Insurance Premium	(572.02)
21/01/2022	Insurance Premium	(572.02)
21/02/2022	Insurance Premium	(572.02)
21/03/2022	Insurance Premium	(572.02)
21/04/2022	Insurance Premium	(572.02)
23/05/2022	Insurance Premium	(572.02)
21/06/2022	Insurance Premium	(572.02)

Important information

This statement has been prepared by TAL Life Limited, ABN 70 050 109 450 (TAL). It outlines the value of the benefits that your insurance provided as at 30 June 2022 and the transactions that occurred during the prior twelve month period. This statement is for information purposes and should be read in conjunction with the disclosure documents you received when you commenced this insurance.

TAL has taken reasonable care in preparing this statement but reserves the right to make amendments in the event of an error. The information contained within this statement is of a general nature only and does not take into account your particular objectives, financial situation and needs. You should obtain appropriate independent financial and tax advice and read the Product Disclosure Statement (or, if applicable, other disclosure documents) before making a decision about your insurance.

Your insurance benefits

TAL allows you the flexibility to alter your insurance benefits as your personal circumstances change. You should seek advice from your financial adviser about the appropriate level of insurance cover for your individual circumstances.

Assets of the fund

Under superannuation law you should be aware that assets of the self-managed superannuation fund (SMSF) remain the responsibility of the trustee of the SMSF and should be kept separate from your personal assets.

We act on instructions from the trustee of your SMSF in relation to the life risk policies insured.

Additional explanation of policy fees and costs

For full details on the fees, expenses and charges applicable to your insurance cover, please refer to the disclosure documents.

Withdrawal value

This statement relates to your life insurance which does not acquire a withdrawal value. If you terminate this insurance at any time (when you are not eligible to make a claim) no cash value will be payable.

Complaints

If you have an issue or complaint, please contact our Customer Service Team on 1300 209 088, Monday to Friday, between 8.00am - 7.00pm (AEST/AEDT). Alternatively, you may wish to address your complaint in writing to:

Mail: Internal Dispute Resolution, GPO BOX 5380, Sydney NSW 2001

Email: IDRcomplaints@tal.com.au

We aim to resolve all complaints quickly and fairly. If you are not satisfied with our final response to your complaint, or you have not received our final response to your complaint within 45 days or 90 days in relation to death benefit distributions of the date we received your complaint, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA is an external dispute resolution scheme that provides a fair and independent complaint resolution service that is free to consumers:

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call within Australia)

Mail: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Time limits may apply to complain to AFCA, so you should act quickly. Please consult the AFCA website, or call them, to find out if or when the time limit relevant to your circumstances expires. AFCA has authority to hear certain complaints and can advise if they can assist you.

Your privacy

In this section, the words 'we' and 'our' refer to both TAL and the Trustee.

The way in which we collect, secure, hold, use and disclose personal and sensitive information (your information) is explained in our privacy policies. These policies can be obtained online at www.tal.com.au/privacy-policy (all policies) and www.mercer.com.au/privacy.html (TAL Super policies only) or by contacting us.

If you have any questions about the way in which your information is managed, or would like a paper copy of our privacy policies, please contact us by phone on 1300 209 088 or by email to customerservice@tal.com.au.

Contacting TAL

If you have any questions or would like more information about your TAL product, you can contact us by phone on 1300 209 088 or by email to customerservice@tal.com.au. You can also write to us at TAL Life Limited, GPO Box 5380 Sydney NSW 2001.

If you have a question specific to your individual circumstances, please contact your financial adviser. If you do not have a financial adviser, please call us and we'll put you in touch with one.