

# AMP Life

Part of the Resolution Life Group

28 January 2021



R04

T'es Twenty Twenty Super Fund  
U 3/46 Foxtton St  
INDOOROPILLY QLD 4068

## Your contacts

LIFEBROKER PTY LTD

(03) 9285 4500

OUT@LIFEBROKER.COM.AU

E askamplife@amplife.com.au

W amplife.com.au

T 133 731

F 03 8688 5799

AMP Customer Service

PO Box 14330 Melbourne VIC 8001

## Your details

PLAN NUMBER

P400713858

Dear Sir/Madam,

## We've changed some medical definitions

### AMP Insurance

We'd like to let you know we've changed some medical definitions that may apply to your **trauma** cover held in the above plan. The changes applied from 31 March 2020.

By reviewing your medical definitions, we're keeping your cover up to date with current medical technology and treatments. When assessing your claim, we'll consider both the new definition and your original definition and then apply the one that benefits you most.

Please see **your updated medical definitions** section for more details. We suggest you read this information together with your plan documentation and keep this letter for future reference.

Please note, **there's no change** to your other terms and conditions or to your current premium that's shown in your annual statement.

### We're here for you

**At AMP Life we've been providing insurance to Australians since 1849**, so you know you're in good hands.

If you have any questions or would like to review your insurance, please talk with your financial adviser or call us on **133 731** from 8.30am to 7pm (Sydney time) Monday to Friday.

Yours sincerely,

Melissa Hall  
General Manager, Customer and Business Partnerships

## Your updated medical definitions

We've changed the following medical definitions. Some or all of these medical definitions may apply to your cover depending on the options you've chosen in your plan. Please see your plan documentation to find out which of these medical definitions apply to your cover.

The changes described below don't apply to any claim for a condition that occurred before 31 March 2020.

### What is it?

#### Encephalitis

The severe inflammation of brain substance that results in significant and permanent neurological sequelae:

- with at least 25% impairment of whole body function, or
- the insured person being totally and permanently unable to perform at least one of the 'activities of daily living'.

#### Viral encephalitis

The severe inflammation of brain substance that results in significant and permanent neurological sequelae, with at least 25% impairment of whole body function.

#### Cancer early payment – Carcinoma in situ of the cervix

**Note:** This is not the full cancer early payment definition. It's a partial extract that shows the section of the definition that was updated.

Cancer as defined in this policy means an abnormal growth of cells that is confirmed on pathology tests to include the uncontrolled spread of malignant cells and the invasion and destruction of normal tissue. Carcinoma in situ means new growth of malignant cells in a specific location that have not yet invaded normal tissues and have been diagnosed by biopsy.

The condition defined below is not eligible for a full benefit payment but we will make an early payment of the greater of 20% of the Trauma insurance sum insured or \$10,000, up to a maximum of \$100,000:

- Carcinoma in situ of the cervix that is classified as TNM Stage Tis or that is graded HSIL (CIN3) on histopathology.

### What we've changed

We've removed the HIV infection exclusion under this definition. This means we'll cover encephalitis caused directly or indirectly by HIV infection.

We've removed the HIV infection exclusion under this definition. This means we'll cover viral encephalitis as a result of HIV infection.

We've now included the new cervical screening test used for diagnosing carcinoma in situ of the cervix. This means we'll consider both the existing and updated diagnostic tools when assessing a claim.

### What you need to know

The product issuer, AMP Life Limited ABN 84 079 300 379, AFSL No. 233671 (AMP Life), is part of the Resolution Life Group. Any advice in this letter is general in nature and is provided by AMP Life. It does not take into account your personal objectives, financial situation or needs. Therefore, before acting on this advice, you should consider the appropriateness of the advice having regard to those matters as well as the relevant product disclosure statement (PDS) or plan documentation available from AMP Life by calling 133 731, before making a decision about the product. Consider speaking to a financial adviser if you have any concerns.

AMP Life has proudly served customers in Australia since 1849. AMP Limited ABN 49 079 354 519 has sold AMP Life to the Resolution Life Group whilst retaining a minority economic interest. AMP Limited has no day-to-day involvement in the management of AMP Life whose products and services are not affiliated with or guaranteed by AMP Limited. AMP Limited is not liable for products issued by AMP Life or any statements or representations made in the PDS or plan documentation for those products. "AMP", "AMP Life" and any other AMP trade marks are used by AMP Life under licence from AMP Limited. AMP Life is part of the Resolution Life Group and can be contacted on 133 731 or [askamplife@amplife.com.au](mailto:askamplife@amplife.com.au).

**AMP**  **Resolution Life**



9 December 2020

R04



Mrs Raylee Whiting  
3/46 Foxtton Street  
INDOOROOPILLY QLD 4068

### Your contacts

E info@ampbanking.com.au  
W amp.com.au  
T 13 30 30 F 1300 555 503  
AMP Bank  
Reply Paid 79702 Parramatta NSW 2124

### Account details

BSB ACCOUNT NUMBER  
939 200 065724817

## AMP Saver Account

### Account summary

Account name Raylee Anne Whiting - Mrs R. A. Whiting ATF the late Henry Whiting Estate  
Statement period 1 July 2020 - 7 December 2020  
Statement number 23

### Transaction details

Date	Transaction description	Debits \$	Credits \$	Balance \$
	Opening balance			3.76 cr
07/12/2020	Withdrawal Direct Credit - Payout Balance	3.76		0.00 cr
	Closing balance			0.00 cr
<b>Total</b>		<b>\$3.76</b>	<b>\$0.00</b>	<b>\$0.00 cr</b>

Account number: 065724817  
1451027361|112198426200150.14

Issued by AMP Bank Limited ABN 15 081 596 009  
Australian credit license 234517, AFSL No. 234517

Page 1 of 3

00750



Raylee Anne Whiting - Mrs R. A. Whiting ATF the late Henry Whiting Estate

Mail this deposit slip with your cheque to:  
AMP Bank  
Customer Transaction Services  
Reply Paid 79702  
Parramatta NSW 2124

### Deposit slip



\*873 065724817

BSB | Account number

939 200 | 065724817

Date

Number of cheques

Amount enclosed \$

(complete cheque details over)

⑈ 939 200 065724817 50

## Interest details

Interest period	Interest earned	Interest charged
This financial year	\$0.00	\$0.00
This statement period	\$0.00	\$0.00

## If you want to dispute any transactions on your account

You should always check the transactions on your statement to make sure they're correct. If you'd like to dispute a transaction, refer to the **account access and operating terms and conditions**. It outlines our internal dispute resolution process and includes other details about using your account. You can get a copy at [amp.com.au/bankterms](http://amp.com.au/bankterms) or by calling us on 13 30 30.

Account number: 065724817

Page 2 of 3



AMP Bank Limited ABN 15 081 596 009 AFSL 234517  
2-12 Macquarie Street Parramatta NSW 2123

If paying by cheque, please detach and return this slip with your cheque(s) to the reply paid address on the front of this pay slip (no stamp required). Please write your name and account number on the reverse of the cheque(s).

Drawer - Account name on cheque	Bank	Branch   BSB	\$	Amount
Drawer - Account name on cheque	Bank	Branch   BSB	\$	Amount
Drawer - Account name on cheque	Bank	Branch   BSB	\$	Amount
				\$ Total

**Note:** Proceeds of cheques will not be available until cleared.



Life insurance

25 July 2020



T'es Twenty Twenty Super Fund  
U 3/46 Foxtton St  
INDOOROPILLY QLD 4068

R04

### Your contacts

LIFEBROKER PTY LTD  
(03) 9285 4500  
OUT@LIFEBROKER.COM.AU  
E askamp@amp.com.au  
W amp.com.au  
T 133 731 F 03 8688 5799  
AMP Customer Service  
PO Box 14330 Melbourne VIC 8001

### Policy details

INSURED PERSON  
Raylee Anne Whiting  
POLICY NUMBER  
P400713858

Dear Sir/Madam,

## Your annual statement—keeping you informed

Thank you for choosing us. Your AMP Life insurance policy helps protect your future should the unthinkable happen.

### Your new insurance schedule

To keep you informed, we send you a new **insurance schedule** every year on your policy anniversary date. The schedule shows any updates to your policy features and benefits.

This new schedule replaces the previous one.

Please check your new schedule carefully to make sure all of your information is correct. This schedule forms part of your policy—be sure to keep it in a safe place for future reference.

### Have your needs changed?

Life insurance is one of the important ways you've helped secure your family's future should the unthinkable happen. However as your life changes, your insurance needs can change too. It's important to regularly review your insurance to make sure your cover continues to meet your current needs. Also, there may be ways that you can save on your insurance like reducing the amount of cover you have.

So if your needs have changed or you're having difficulty paying premiums for your insurance cover, we suggest you contact us or talk to your financial adviser to discuss your options.

### We're here to help

If you have any questions, please contact us or talk to your financial adviser.

Yours sincerely,

Megan Beer

Megan Beer  
CEO, AMP Life



**What you need to know**

This document does not take into account your financial situation, objectives and needs. It is important you consider these matters before making any investment decision based on the information contained in this document. Any advice in this document is provided by AMP Life Limited, ABN 84 079 300 379, AFSL No. 233671.

Our privacy policy covers how we handle your personal information and is available at [amp.com.au/privacy](http://amp.com.au/privacy) or by calling 133 731. Please also refer to the plan documentation for your product or visit [amp.com.au](http://amp.com.au) for more information.

Thank you for choosing AMP Life. We will ensure your future should be bright.

**Your new insurance schedule**

In order to ensure you are covered for your new insurance schedule every year, you should review your policy and ensure it is up to date. This new schedule replaces the previous one. Please check your new schedule carefully to make sure all of your information is correct. If you have any questions, please contact your broker or call 133 731.

**Have your needs changed?**

Life is a journey and your needs change over time. We want to help you review your schedule to make sure it meets your needs. If you have any questions, please contact your broker or call 133 731. We are here to help.

**We're here to help**

If you have any questions, please contact your broker or call 133 731.



## Insurance schedule

This schedule was issued on 24 July 2020. It provides information about your policy and is valid unless we give you another schedule to replace it.

### Policy & personal details

Policy number	P400713858
Policy commencement date	24 July 2009
Policy owner	Ms R Whiting ATF Twenty Twenty SMSF
Insured person	Raylee Anne Whiting
Insured person's month and year of birth	April 1964
Annual review date	24 July each year
Payment method	Direct debit

### Insurance details

#### Life Insurance Plan

Sum insured	\$1,710,339.35
Commencement date	24/07/2009
Expiry date	17/04/2029
Premium structure	Level
Automatic inflation	Active

- Level premiums don't increase each year as the insured person gets older and generally stay the same for each layer of cover during the term of your plan. However, they're not guaranteed. For example, level premiums will increase if you increase the sum insured or you've selected automatic inflation increases for your plan or if we review the premium rates. A layer of cover is made up of your initial sum insured plus any automatic inflation increases or increases you apply for.

#### Options

Option name	Sum insured	Commencement date	Expiry date	Premium structure
Total and Permanent Disability Insurance Option (Any)	\$342,067.87	24/07/2009	17/04/2029	Level
Trauma Insurance Plus Option	\$171,033.94	24/07/2009	17/04/2029	Level

- Level premiums don't increase each year as the insured person gets older and generally stay the same for each layer of cover during the term of your plan. However, they're not guaranteed. For example, level premiums will increase if you increase the sum insured or you've selected automatic inflation increases for your plan or if we review the premium rates. A layer of cover is made up of your initial sum insured plus any automatic inflation increases or increases you apply for.

## Premium details

Your insurance premium is the cost you pay for your insurance cover and depends on many factors. You need to pay your insurance premium from when your cover starts until it stops.

Plan/Option	Sum insured \$	Yearly instalment \$
Life Insurance Plan	1,710,339.35	5,710.52
Total and Permanent Disability Insurance Option (Any)	342,067.87	1,398.67
Trauma Insurance Plus Option	171,033.94	2,072.28
(Less Large sum insured discount)	-	- 2,011.95
<b>Life Insurance Plan Total</b>	<b>\$1,710,339.35</b>	<b>\$7,169.52</b>
Plan fee		\$71.04
<b>Total annual premium</b>		<b>\$7,240.56</b>

- If you pay your instalments yearly you don't have to pay an instalment loading charge. If you pay more often than yearly, you'll have to pay this charge. See your **policy document** for more details.



# AMP Life

Part of the Resolution Life Group

24 September 2020



Ms R Whiting ATF Twenty Twenty SMSF  
U 3/46 Foxtton St  
INDOOROPILLY QLD 4068

R04

## Your contact details

LIFEBROKER PTY LTD  
(03) 9285 4500  
OUT@LIFEBROKER.COM.AU  
E askamplife@amplife.com.au  
W amplife.com.au  
T 133 731 F 1300 301 267  
AMP Life Limited  
PO Box 300 PARRAMATTA NSW 2124

## Your product details

Product name  
AMP Insurance  
Plan name  
Ms R Whiting ATF Twenty Twenty SMSF  
Plan number  
P400713858

Dear Customer,

## An important update from AMP Life

Over recent months we have been in touch to keep you informed as to the progress of the AMP Life sale and to address recent regulatory requirements. I want to thank you for your continued support and understanding during this period.

I am pleased to share that AMP Life is now proudly owned by Resolution Life. We will continue to operate under the AMP Life name for the time being. In addition, AMP Limited will retain a minority economic interest in Resolution Life Australia.

### What this means for you

Importantly, the terms and conditions of your plan will not change due to the sale. We will continue to deliver on customer promises and services and you will also benefit from Resolution Life's experience, expertise and track record in delivering a high level of customer service and policyholder benefits in a secure, well capitalised environment.

Rest assured managing your super, investments and insurance and paying customer claims will continue to be our utmost priority. By becoming part of the Resolution Life Group, we are now part of a business solely focused on existing customers like you.

### How you can continue to engage with us

You can continue to contact us in the same way you always have. You can still find us on the [amp.com.au](http://amp.com.au) website and use My AMP with your existing login details. You can still make changes and updates to your plan including varying your cover or nominating a beneficiary.

### About Resolution Life

Resolution Life is a global manager of in-force life insurance businesses who provide policyholders with peace of mind that their insurance is in safe and trusted hands for the long term.

Since 2003, prior Resolution entities have deployed US\$16bn of equity in the acquisition, reinsurance, consolidation and management of 28 life insurance companies. Together, these companies have served the needs of 11.5 million policyholders while managing over US\$320bn of assets.

Resolution Life Australia and AMP Life will continue to use AMP's trade marks under licence from AMP Limited for a transitional period. We will keep you informed when major brand changes happen.

To read frequently asked questions about the sale, visit [amp.com.au/lifesale](http://amp.com.au/lifesale).

Account number:  
P400713858  
MCD\_L606 | 100019070 |  
4263

Your product, as specified in this letter above, is issued by AMP Life Limited ABN 84 079 300 379.

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## The governance and management of AMP Life

AMP Life is regulated by the Australian Prudential Regulation Authority (APRA) and will be subject to the same conditions as it has in the past.

AMP Life will continue to be governed by a board of directors, the majority of whom are independent. I will also continue to lead AMP Life as Chief Executive Officer and Managing Director and want to reassure you that our management team and dedicated employees will remain the same under Resolution Life.

## Supporting you through COVID-19

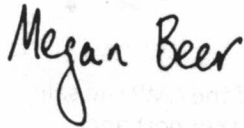
I acknowledge the disruption COVID-19 may be having on you and your family. AMP Life is here to help with solutions for customers who are experiencing financial hardship and having difficulties paying their premiums. The AMP website also has information for those experiencing hardship at this time, found at [amp.com.au/insurancehardship](http://amp.com.au/insurancehardship).

## We're here to help

If you have any queries, our team is here to help, you can contact us by calling 133 731.

If you have an adviser, you can also contact them should you wish to discuss your personal circumstances, products and policies.

Yours sincerely,



Megan Beer  
Chief Executive Officer Australasia, Resolution Life and AMP Life Limited

Any advice in this letter is general in nature and is provided by AMP Life Limited ABN 84 079 300 379, AFSL No. 233671 ("AMP Life"). It does not take into account your personal objectives, financial situation or needs. Therefore, before acting on this advice, you should consider the appropriateness of this advice, having regard to those matters and consider the relevant Product Disclosure Statement ("PDS") or your product documents. AMP Life is part of the Resolution Life Group and can be contacted on 133 731 or [askamplife@amplife.com.au](mailto:askamplife@amplife.com.au). If you decide to acquire or vary a financial product or service, AMP Life and/or other companies within the Resolution Life Group will receive fees and other benefits, which will be a dollar amount or a percentage of either the premium you pay or the value of your investments. You can ask us for more details.

AMP Life has proudly served customers in Australia since 1849. AMP Limited ABN 49 079 354 519 ("AMP") has sold AMP Life to Resolution Life Group whilst retaining a minority economic interest. AMP has no day-to-day involvement in the management of AMP Life whose products and services are not affiliated with or guaranteed by AMP. "AMP", "AMP Life" and any other AMP trade marks are used by AMP Life under licence from AMP Limited.

Before making a decision about your product you should consider its product disclosure statement, or your product documents available from AMP Life at [amplife.com.au](http://amplife.com.au) or by calling 133 731.

**AMP**  **Resolution Life**



MS R A WHITING  
3/46 FOXTON STREET  
INDOOROOPILLY QLD 4068

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11271010009901




**STATEMENT SUMMARY**

BSB No 704-966  
Customer No 5764  
Page No 1 of 1  
Statement No 58  
Statement Ends 30-JUN-2021  
Shares 10

**ACCOUNT SUMMARY**

ACCOUNT	Closing Balance
S21 - ACCESS PLUS ACCOUNT	\$3,091.96

## Are your contact details up to date?

You can check by:  Calling 4031 4460  
 Visiting our branch  
 Internet banking under 'My Preferences'

Posting Date	Transaction Details	Debit	Credit	Balance
<b>100009249 - S21 - R A WHITING - ACCESS PLUS ACCOUNT</b>				
	Opening Balance			3,091.96
	Closing Balance			3,091.96

**PRELIMINARY NOTICE OF ANNUAL GENERAL MEETING**

Notice is hereby given that the 122nd Annual General Meeting of Cairns Penny Savings & Loans Limited T/as Cairns Bank (ABN 68 087 933 757) will be held on Tuesday, 19th October 2021 at 6pm.

Due to the unusual circumstances presented through the COVID-19 measures and uncertainty of what guidelines might be in place on that date, the formal AGM Notice and Explanatory Notes will not be issued until 27th September 2021 and **will only be available in the branch and on our website at the following address** <https://cairnsbank.com.au/information-and-support/disclosure>.

Any shareholder wishing to nominate for Director should refer to the Nomination Pack information on our website. Those wishing to proceed should submit their nomination by 5 pm on 1st September 2021.

We have made a change to our Terms and Conditions. You can find the updated Terms and Conditions on our website and in our branch.

Further information in relation to your account, including details of product benefits and applicable fees and charges, is contained in our product brochures.

We have an internal process for handling and resolving any problem you have with, or complaints relating to, your account or this product. Information about this process can be found in our Financial Services Guide. If you require a copy of these or have any other enquiries, please telephone us on (07) 4031 4460.

It is your responsibility to protect your banking PINS and passwords. Make sure they're not easily guessed and don't write them down. Don't use your name and date of birth in passwords. If you need guidance, please contact us.

**Cairns Penny Savings & Loans Limited T/as Cairns Bank**

PO Box 5272, 22-24 Grafton Street, Cairns, Queensland 4870

T: (07) 4031 4460 E: [customer@cairnsbank.com.au](mailto:customer@cairnsbank.com.au) W: [www.cairnsbank.com.au](http://www.cairnsbank.com.au)

Australian Credit Licence & AFSL Number: 244324 ABN: 68 087 933 757

MR R A WHITING  
 288 FOXTON STREET  
 KILBOURNOHLY QLD 4155

Account No: 123456789  
 Branch: 123456789  
 Opening Date: 12/31/2021  
 Closing Balance: \$1,001.00



Transaction Details	Debit	Credit	Balance
Opening Balance			\$1,001.00
Closing Balance			\$1,001.00

**PLEASE ADVISE US OF ANY CHANGES TO YOUR CONTACT DETAILS**

We have made a change to our terms and conditions. The new terms and conditions apply to all accounts held with us from 1st January 2022. You can find the details of the new terms and conditions on our website.

Our annual general meeting will be held on Tuesday, 15th November 2021 at 10:00am. The agenda for the meeting is as follows:

- To receive and approve the financial statements for the year ended 30th September 2021.
- To receive and approve the directors' report for the year ended 30th September 2021.
- To receive and approve the auditors' report for the year ended 30th September 2021.
- To elect or re-elect directors to hold office for the year ending 30th September 2022.

**PLEASE ADVISE US OF ANY CHANGES TO YOUR CONTACT DETAILS**

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- To elect or re-elect directors to hold office for the year ending 30th September 2022.



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MS R A WHITING  
3/46 FOXTON STREET  
INDOOROOPILLY QLD 4068

**STATEMENT SUMMARY**

<b>BSB No</b>	704-966
<b>Customer No</b>	5764
<b>Page No</b>	1 of 1
<b>Statement No</b>	57
<b>Statement Ends</b>	31-DEC-2020
<b>Shares</b>	10

**ACCOUNT SUMMARY**

<b>ACCOUNT</b>	<b>Closing Balance</b>
S21 - ACCESS PLUS ACCOUNT	\$3,091.96

**Happy New Year and best wishes for 2021!**

*From  
The Cairns Bank Team*

Posting Date	Transaction Details	Debit	Credit	Balance
<b>100009249 - S21 - R A WHITING - ACCESS PLUS ACCOUNT</b>				
	Opening Balance			3,091.96
	Closing Balance			3,091.96

We have made a change to our Terms and Conditions. You can find the updated Terms and Conditions on our website and in our branch.

Our Christmas Club account interest rate has been changed. Please refer to our website or contact our branch.

Further information in relation to your account, including details of product benefits and applicable fees and charges, is contained in our product brochures.

We have an internal process for handling and resolving any problem you have with, or complaints relating to, your account or this product. Information about this process can be found in our Financial Services Guide. If you require a copy of these or have any other enquiries, please telephone us on (07) 4031 4460.

It is your responsibility to protect your banking PINS and passwords. Make sure they're not easily guessed and don't write them down. Don't use your name and date of birth in passwords. If you need guidance, please contact us.

**Cairns Penny Savings & Loans Limited T/as Cairns Bank**

PO Box 5272, 22-24 Grafton Street, Cairns, Queensland 4870

T: (07) 4031 4460 E: customer@cairnsbank.com.au W: www.cairnsbank.com.au

Australian Credit Licence & AFSL Number: 244324 ABN: 68 087 933 757

