



21 October 2020

L400M99

Infensus Pty Ltd ATF Infensus Superannuation Fund
PO BOX 4
WARDELL NSW 2477

Dear Sir/Madam

Product Name: Total Care Plan

Policy Number: 00984299

On the life of: David Oliver

We've cancelled your policy

We received your request to cancel your policy. Your last day of cover is 14 September 2020.

Should you require further information, please email us at cservice@cba.com.au or call us on 13 1056 (or +61 2 8058 0314 if calling from overseas) between 8 AM and 6 PM (AEST/AEDT), Monday to Friday.

Yours sincerely
Customer Service Team

Servicing Agent: A1526 WCA Wealth Management Pty Ltd



018 01191

INFENSUS PTY LTD ATF INFENSUS SUPERANNUATION
FUND
16 SAPPHIRE COURT
LISMORE HEIGHTS NSW 2480

25 August 2020

Your valuable cover remains secure

This letter provides you with important information about your CommInsure Total Care Plan policy. It's important that you read and understand the policy document for full terms and conditions of the benefits that apply to you because this letter is only a summary of your policy details.

No one knows what's ahead today or tomorrow or in 12 months' time. That's why your choice to protect your financial future through your CommInsure Total Care Plan policy is likely one of the most important decisions you've ever made.

As a reward for your loyalty we give you additional cover at no extra cost to you. See the final page for details.

What you need to know

- Shortly you'll receive your payment notice which you'll need to pay by the due date to remain protected.
- Please read this letter including the section regarding your premium and indexation on the next page and keep this letter for future reference. Please also read any flyers we have included, these are designed to help you.


Policy owner(s)
**Infensus Pty Ltd ATF Infensus
Superannuation Fund**


Policy type
Total Care Plan

Policy number
00984299

Policy anniversary date
14 September 2020

Annual premium
\$673.08

 Customer Service Centre
Phone: 13 1056
Fax: 1300 852 076
Monday to Friday
8.00 am - 6.00 pm (AEST/ADST)

 **PO Box 320**
Silverwater NSW 2128

 **commbank.com.au**

Your financial adviser
WCA Management Pty Ltd
02 6619 1939

**In 2019 we paid
around \$980 million
in claims under our
retail, direct and
group insurance
policies.**

Premium rate increases

We can at any time change our stepped or level premium rates for all our policy owners. If we increase premium rates, we'll tell you before it happens.

Need help?

If we can help you in any way, please contact our Customer Service Centre or your financial adviser at the numbers provided. If you have a complaint please refer to 'How to make a complaint' in our PDS. This is available from www.commbank.com.au/insurance/brochures-forms.html and scroll down to the Life Insurance section. For advice related questions or complaints please contact your financial adviser or Wealth Management Matters Pty Ltd.

Thank you for choosing CommInsure. We look forward to protecting your financial security again this year.

Yours sincerely,
Customer Service Team



Your policy summary

Policy owner(s)	Infensus Pty Ltd ATF Infensus Superannuation Fund
Policy number	00984299
Date insured from	14 September 2005
Policy anniversary date	14 September 2020
Premium type*	Stepped
Annual premium	\$673.08

This amount includes your premium, indexation, policy fee and stamp duty, less any discounts you're eligible for.

As you have opted to receive indexation on your policy, your benefits stated below have been increased by 2.20% indexation. This affects your premium, if you don't want indexation applied to your policy, please call us.

As you have chosen to pay stepped premium rates, your premium rate will generally be higher as you get older.

Life insured	D G Oliver
Smoking status	Non-smoker
Life Care	This cover pays a lump sum benefit if you die or become terminally ill.
Cover amount	\$709,125.00
Cover expiry date	14 September 2075
Loyalty Bonus benefit	\$35,456.25

The Loyalty Bonus benefit amount is added to the amount paid.

* Premium type descriptions

Stepped - your annual premium increases as the life insured gets older. We calculate the premium according to the life insured's age on each policy anniversary date.

Level - your premium rate doesn't increase as the life insured gets older. The level premium rate is calculated according to the life insured's age on the date cover started. We change your premium rate to 'stepped' on and from the policy anniversary date before the life insured's 65th birthday.

Loyalty Bonus benefit

You've now held this policy for five consecutive years, so to reward your loyalty we will increase the benefit that may become payable under your policy by five per cent at no additional cost to you.

If you have any questions please contact your adviser, or our Customer Service Centre on 13 1056, from 8.00 am to 6.00 pm (AEST/AEDT), Monday to Friday.
www.commbank.com.au



Date of issue 24/09/2020

OVERDUE NOTICE

	Date due	Premium amount	Payment status details
Overdue notice	14 September 2020	\$673.08	If we do not receive this overdue premium your cover will end on 04 November 2020 .
Total premium payable		\$673.08	Please ignore this notice if you have paid the total premium payable in the last few days.

Please allow sufficient time for the payment to be processed.

Call us immediately on 13 1056 to discuss your options.

Did you know you can pay by Direct Debit?

A simple and convenient way to pay your premium. It's easy to set up too – call us on 13 1056 today.

POLICY INFORMATION

Policy number	00984299
Customer number	10590770
Policy	Total Care Plan (K08)
Payment frequency	Annual
Name of life/lives insured	David Gregory Oliver

CINS2009.24-4076609-000013-XXXXXX-000000



*837 200984299 9 10590770 9



Read other barcode first



Biller Code: 303156
Ref: 2600 9842 993

Telephone & Internet Banking - Bpay®
Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au

Pay by credit card
Call us on 13 1056 to pay by Visa or MasterCard.



Pay in person: Please present this notice with payment to any Australia Post office where a receipt will be issued.

PAYMENT SLIP

Policy number	00984299
Customer number	10590770
Amount payable	\$673.08

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00000-018

INFENSUS PTY LTD ATF INFENSUSSUPERANNUATION
FUND
16 SAPPHIRE COURT
LISMORE HEIGHTS NSW 2480

We're here to help

We value the loyalty of our customers and that's why we would like the opportunity to see if we can help you keep your valuable cover for the future. Did you know that if your circumstances have changed, your CommInsure policy can change with you? There are options to reduce the premium. Keep in mind, reducing cover is easy, whilst reinstating or increasing benefits may require the completion of a new application form and medical underwriting.

Issued by The Colonial Mutual Life Assurance Society Limited (CMLA) ABN 12 004 021 809 AFSL 235035, PO Box 320 Silverwater NSW 2128.
'CommInsure' is used under licence by CMLA.



01 October 2020

000036/000036



000014/000001
Infensus Pty Ltd Atf Infensus Superannuation Fund
Po Box 4
WARDELL NSW 2477

Dear Client(s)

Product Name: Total Care Plan
Policy Number: 00984299
In The Name Of: Infensus Pty Ltd ATF Infensus Superannuation Fund

Thank you for your recent request to change your address details.

Please accept this letter as confirmation that your details have been updated.

Should you require further information, please email us at cservice@cba.com.au or call us on 13 1056 (or +61 2 8058 0314 if calling from overseas) between 8 AM and 6 PM (AEST/AEDT), Monday to Friday.

Yours sincerely
Customer Service Team



AIA Australia
PO Box 6111
Melbourne VIC 3004
T: 13 1056
aia.com.au



MARVEL_GEN_2021 018/000996
INFENSUS PTY LTD ATF INFENSUSSUPERANNUATION
FUND
PO BOX 4
WARDELL NSW 2477

Policy owner(s)
**Infensus Pty Ltd ATF
InfensusSuperannuation Fund**

Policy type
Total Care Plan

Policy number
00984299

August 2021

Dear Infensus Pty Ltd Atf Infensussuperannuation Fund

Please take a moment to read the enclosed Important News notice. It contains information about the updates that were made retrospectively from 23 August 2020 to your policy. Even though your cover has since ended, these updates may still be relevant you.

If you require additional information, please contact your adviser or call us on **13 1056** between 8 am and 6 pm (AEST/ADST), Monday to Friday.

Yours sincerely,

Andrew Barker
General Manager, Product and Strategic Business Delivery
AIA Australia

Important information: This document has been prepared by AIA Australia Limited ABN 79 004 837 861 AFSL 230043 (AIA Australia). We can be contacted by phone, our website or you can write to us. As this letter has been prepared without considering your objectives, financial situation or needs, you should, before acting on the letter, consider its appropriateness to your circumstances and seek advice, if necessary.

aia.com.au | PO Box 6111 Melbourne VIC 3004 | Phone 13 1056

MARVEL_GEN_2021_K08_00984299_BULK

Important news

We've improved your cover from 23 August 2020

Thank you for continuing your insurance protection with us.

We've improved your policy, providing you and your family with even more protection. Take a moment to understand the improvements to your cover.

Important note

The improved terms and conditions apply to the products you hold with us. The improvements don't, however, apply to any medical conditions which the life insured already had as at **22 August 2020**.

It is important to read the improvements described in this notice together with your existing policy document and any other policy notices previously provided in relation to it (together, the **Policy Document**).

Except where otherwise indicated, words in italics in this document are defined in the Policy Document.

Medical definitions

Renamed medical definitions

For clarity we've renamed the following medical definitions:

Previous name	New name
<i>benign brain tumour</i>	<i>benign brain tumour or tumour of the spinal cord</i>
<i>coronary artery angioplasty</i>	<i>coronary artery angioplasty – single or double vessel</i>
<i>critical care</i>	<i>intensive care (prolonged)</i>
<i>loss of hearing</i>	<i>loss of hearing in both ears</i>
<i>partial loss of hearing</i>	<i>loss of hearing in one ear</i>
<i>major head trauma</i>	<i>major head trauma with permanent neurological deficit</i>

Each of these terms has a new meaning as set out in the tables which follow.

Improved medical definitions

We've improved the following medical definitions. You should check your Policy Document to work out what definitions apply to your cover.

This term...	Means...
<i>advanced diabetes mellitus</i>	<p>Severe diabetes mellitus, either insulin or non-insulin dependent, as certified by a <i>relevant medical specialist</i> and resulting in at least two of the following criteria:</p> <ul style="list-style-type: none"> • severe diabetic retinopathy resulting in visual acuity (uncorrected and corrected) of 6/36 or worse in both eyes despite treatment; • diabetic gangrene resulting in the need for surgical amputation and Loss of Digit* • severe diabetic nephropathy causing chronic irreversible renal impairment as measured by a corrected creatinine clearance less than 28ml/min (CKD stage 4, International Chronic Kidney Disease classification); • Neuropathy including: <ul style="list-style-type: none"> • irreversible autonomic neuropathy resulting in postural hypotension, and/or motility problems in the gut with intractable diarrhoea or • Polyneuropathy leading to significant mobility problems due to sensory and/or motor deficits. <p>*'Loss of Digit' means the surgical removal of a finger or toe from the hand or foot at the proximal interphalangeal joint.</p>
<i>benign brain tumour or tumour of the spinal cord</i>	<p>Diagnosis of:</p> <ul style="list-style-type: none"> • a non-malignant tumour arising in the brain or spinal cord or • an acoustic neuroma or • a meningioma <p>which results in neurological deficit.</p> <p>The condition must require:</p> <ul style="list-style-type: none"> • chemotherapy or • radiotherapy or • cranial or spinal surgery <p>for its treatment or removal within 12 months.</p> <p>The diagnosis must be confirmed by a <i>relevant medical specialist</i>. The presence of the condition must be confirmed by imaging studies such as CT scan or MRI.</p> <p>The definition excludes diagnosis of cysts, granulomas, cerebral abscesses, malformations in or of the arteries or veins of the brain, haematomas, and tumours in the pituitary gland.</p>
<i>chronic lung disease</i>	<p>End stage respiratory failure requiring permanent, long term oxygen therapy as certified by the <i>relevant medical specialist</i>.</p>
<i>intensive care (prolonged)</i>	<p>A <i>sickness or injury</i> that has resulted in the person requiring continuous mechanical ventilation by means of tracheal intubation for seven consecutive days (24 hours per day) in an intensive care unit of an acute care hospital.</p> <p><i>Sickness or injury</i> as a result of self-inflicted means is excluded.</p>
<i>loss of hearing in both ears</i>	<p>The permanent and irreversible loss of hearing in both ears as a result of <i>sickness or injury</i>, to the extent that the person has an average hearing threshold of 91dB or greater as measured at 500, 1000, 1500, 2000 and 3000 Hz even with amplification. The loss must be certified by a <i>relevant medical specialist</i>.</p> <p>The definition isn't met if the person's level of hearing is lower than the above threshold with the assistance of any type of hearing device, other than a cochlear implant.</p>

<i>loss of hearing in one ear</i>	<p>The permanent and irreversible loss of hearing in one ear as a result of <i>sickness or injury</i>, to the extent that the person has an average hearing threshold of 91dB or greater as measured at 500, 1000, 1500, 2000 and 3000 Hz. The loss must be certified by a <i>relevant medical specialist</i>.</p> <p>The definition isn't met if the person's level of hearing is lower than the above threshold with the assistance of any type of hearing device, other than a cochlear implant.</p>
<i>meningococcal disease</i>	The diagnosis of meningococcal septicaemia resulting in a permanent neurological deficit causing permanent and significant functional impairment as certified by the <i>relevant medical specialist</i> .
<i>multiple sclerosis of limited extent</i>	The diagnosis of multiple sclerosis as certified by a <i>relevant medical specialist</i> and evidenced by magnetic resonance imaging or other investigations acceptable to us; and has not resulted in persisting neurological abnormalities.
<i>multiple sclerosis with impairment</i>	The diagnosis of multiple sclerosis as certified by a <i>relevant medical specialist</i> and evidenced by magnetic resonance imaging or other investigations acceptable to us; and has resulted in persisting neurological abnormalities.
<i>occupationally acquired hepatitis B or C</i>	<p>Occupationally acquired hepatitis B or hepatitis C where:</p> <ul style="list-style-type: none"> ◆ the virus was acquired by the person as a result of an <i>accident</i> occurring while they were engaging in their occupation as a medical professional and ◆ there is proof of sero-conversion from: <ul style="list-style-type: none"> a) Hepatitis B surface antigen negative to hepatitis B surface antigen positive; or b) Hepatitis C antibody negative to hepatitis C antibody positive <p>which is demonstrated by testing within six months after the <i>accident</i>.</p> <p>Hepatitis B or hepatitis C acquired in any other manner is excluded.</p> <p>Any <i>accident</i> that gives rise to a claim must be treated in accordance with the relevant infection control guidelines for the relevant practice body or state health service including, at a minimum, baseline screening with regular screening at six weeks, twelve weeks and six months post event. This screening requires a supporting negative hepatitis B or hepatitis C test performed on material taken after the date of the <i>accident</i>. Blood product and all other blood samples used need to be made available to us for independent testing.</p> <p>Also, we won't pay a <i>Trauma Cover</i> benefit for occupationally acquired hepatitis B or C if:</p> <ul style="list-style-type: none"> ◆ before the <i>accident</i> occurred, a cure has been found for hepatitis B and/or hepatitis C or ◆ the <i>life insured</i> has elected not to take available mandatory medical treatment which, if taken, would have prevented the infection with hepatitis B and/or hepatitis C.
<i>severe rheumatoid arthritis</i>	<p>The diagnosis of severe rheumatoid arthritis by a <i>relevant medical specialist</i>.</p> <p>The diagnosis must be supported by, and evidence, all of the following criteria:</p> <ul style="list-style-type: none"> ◆ the person has undergone and is non-responsive to all reasonable conventional therapy*, and ◆ the person has failed treatment with one biological disease-modifying anti rheumatic drugs (bDMARD), as recommended by a <i>relevant medical specialist</i>. <p>Degenerative osteoarthritis and all other arthritides are excluded.</p> <p>*Conventional therapy includes those medications available through the Australian Pharmaceutical Benefits Scheme excluding those on the 'specialised drugs' list for Rheumatoid Arthritis.</p>
<i>surgery of the aorta</i>	Surgery that has occurred to correct a narrowing, dissection, aneurysm or traumatic injury of the thoracic or abdominal aorta but not its branches.

Clarified medical definitions

We've clarified the following medical definitions:

This term...	Means...
<i>bacterial meningitis</i>	The diagnosis of bacterial meningitis resulting in a permanent neurological deficit causing permanent and significant functional impairment as certified by the <i>relevant medical specialist</i> .
<i>cancer</i>	<p>Cancer is the presence of one or more malignant tumours diagnosed by a <i>relevant medical specialist</i> and includes each of the following conditions:</p> <ol style="list-style-type: none"> 1. Lymphoma (including Hodgkin's and non-Hodgkin's disease) 2. Leukaemia other than Chronic Lymphocytic Leukaemia equivalent to Rai Stage 0 3. Multiple myeloma 4. Malignant bone marrow disorders 5. Carcinoma in situ of the breast which has resulted in: <ol style="list-style-type: none"> i. the removal of the entire breast, or ii. breast conserving surgery and radiotherapy, or iii. breast conserving surgery and chemotherapy (chemotherapy means the use of drugs specifically designed to kill or destroy cancer cells) 6. Carcinoma in situ of the testis 7. Sarcoma 8. Prostatic cancers that are classified as: <ol style="list-style-type: none"> i. T1bN0M0 or greater, or ii. T1aN0M0 with a Gleason Score of 6 or more. <p>This definition of 'cancer' excludes each of the following conditions:</p> <ol style="list-style-type: none"> 1. All tumours which are histologically described as benign, pre-malignant, borderline malignant, low malignant potential, all grades of dysplasia, all grades of squamous intraepithelial lesions (HSIL and LSIL), and all grades of intra-epithelial neoplasia. 2. Non melanoma skin cancers including: <ol style="list-style-type: none"> i. intraepidermal carcinomas ii. basal cell carcinomas, and iii. squamous cell carcinomas of skin which have not spread to another organ. 3. Melanomas which are classified as less than stage T1bN0M0. 4. Monoclonal gammopathy of unknown significance (MGUS) 5. A prostatic cancer that is not included in the definition of 'cancer' under the list of inclusions above. 6. Chronic Lymphocytic Leukaemia equivalent to Rai Stage 0. 7. A tumour which meets both of the following: <ol style="list-style-type: none"> i. it is described histologically as premalignant or carcinoma in situ; and ii. it is not included in the definition of 'cancer' under the list of inclusions above. 8. A cancer which meets both of the following: <ol style="list-style-type: none"> i. it is classified as less than T1N0M0 as defined by the American Joint Committee for Cancer (AJCC); and ii. it is not included in the definition of 'cancer' under the list of inclusions above.
<i>coronary artery bypass surgery</i>	Coronary artery bypass surgery that has occurred to treat coronary artery disease but excluding angioplasty and intra-arterial procedures.
<i>coronary artery angioplasty – single or double vessel</i>	<p>The person undergoes coronary artery angioplasty to one or two different coronary arteries but only if, in the opinion of a <i>relevant medical specialist</i>, the procedure was necessary to treat coronary artery disease.</p> <p>The <i>relevant medical specialist's</i> opinion must be supported by angiographic evidence.</p>
<i>diplegia</i>	The total and permanent loss of use of both arms or both legs, resulting from <i>sickness or injury</i> of the brain or spinal cord.
<i>heart attack</i>	The death of part of the heart muscle (myocardial infarction) as a result of inadequate blood supply to the relevant area.

The diagnosis of myocardial infarction must be confirmed by a *relevant medical specialist* and evidenced by:

- a. a typical rise and/or fall of cardiac biomarkers with at least one biomarker result above the upper limit of the reference range, and
- b. at least one of the following:
 - ◆ signs and symptoms of ischaemia consistent with a myocardial infarction;
 - ◆ confirmatory new, or presumed new, electrocardiogram (ECG) changes consistent with myocardial infarction;
 - ◆ imaging evidence confirming the new loss of viable myocardium or new regional wall motion abnormality.

If the above evidence is inconclusive or superseded by technological advances, we will consider other appropriate and medically recognised tests that unequivocally diagnose the occurrence of a myocardial infarction of at least the degree of severity set out above.

Other acute coronary syndromes where death of the heart muscle has not occurred, myocarditis, pericarditis and any cardiomyopathy such as but not limited to takotsubo cardiomyopathy are excluded.

<i>hemiplegia</i>	The total and permanent loss of use of one arm and one leg on the same side of the body, resulting from <i>sickness</i> or <i>injury</i> of the brain or spinal cord.
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<i>loss of use of limbs or sight</i>	The person has suffered, as a result of <i>sickness</i> or <i>injury</i> and as certified by a <i>relevant medical specialist</i> , any of the following: <ul style="list-style-type: none">◆ the total and permanent loss of use of both hands◆ the total and permanent loss of use of both feet◆ the total and permanent loss of use of one hand and one foot◆ the total and permanent loss of use of one hand and blindness in one eye◆ the total and permanent loss of use of one foot and blindness in one eye; or◆ blindness in both eyes.
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Blindness means the permanent loss of sight to the extent that:

- ◆ visual acuity is 6/60 or less or
- ◆ the visual field is reduced to 20 degrees or less of arc whether aided or unaided.

<i>loss of use of one limb</i>	The person has suffered, as a result of <i>sickness</i> or <i>injury</i> , the total and permanent loss of use of one hand or one foot.
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<i>major head trauma with permanent neurological deficit</i>	<i>Injury</i> to the head resulting in permanent neurological deficit causing either: <ul style="list-style-type: none">◆ the permanent and irreversible inability to perform without the assistance of another person any one of the <i>activities of daily living</i>, or◆ permanent cognitive impairment, where the person has a Mini-Mental State Examination score of 24 or less as certified by a <i>relevant medical specialist</i>.
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<i>paraplegia</i>	The total and permanent loss of use of both legs, resulting from <i>sickness</i> or <i>injury</i> of the brain or spinal cord.
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<i>quadriplegia</i>	The total and permanent loss of use of both arms and both legs, resulting from <i>sickness</i> or <i>injury</i> of the brain or spinal cord.
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<i>stroke</i>	An infarct or haemorrhage involving the brain or spinal cord, producing neurological symptoms. There must be evidence consistent with stroke on CT, MRI or other appropriate imaging scan. The following are excluded: <ul style="list-style-type: none">◆ migraines◆ transient ischemic attacks◆ brain injury resulting from trauma◆ vascular disease affecting the eye, optic nerve or vestibular function.
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Removed medical definitions

We've removed the following definitions, and all references to them in the PDS because these medical conditions are already incorporated into other existing definitions:

This term...

Parkinson's disease

tetraplegia

Need more information?

If you require additional information, please contact your adviser or call us on **13 1056** between 8 am and 6 pm (AEST/ADST), Monday to Friday.

Important information

This document has been prepared by AIA Australia Limited ABN 79 004 837 861 AFSL 230043 (AIA Australia). As this summary has been prepared without considering your objectives, financial situation or needs, you should, before acting on the summary, consider its appropriateness to your circumstances. AIA can be contacted by phone, our website or you can write to us.



1 October 2020

Mr David Oliver
16 Sapphire Court
LISMORE HEIGHTS NSW 2480

**AUTHORISED
REPRESENTATIVES**

T Bazzana
BBus, CA, DipFF, AFP®

RA Hatch
B Com, CFP®

L Hernandez
BBus, DipFR, CFP®

E Walsh
DipFR, Grad Cert Fin Plan

Dear David,

Third Party Payment Disclosure Statement (TPPDS)

As we are providing financial planning services to you, we are required to disclose annually the amount we received from Third Party Payments (or commissions). These payments are from either insurance products or payments received from Investment platform providers.

Statement Period: 1 Oct 2019 to 30 Sep 2020

Fees you paid (for ongoing services)	Amount (GST inclusive)
Third Party Payments (Commissions)	\$278.32

Notes:

All Third-Party Payments are inclusive of GST (where applicable).

Some of the Third-Party Payments may have been received by WCA Financial Planning Pty Ltd as a Corporate Authorised Representative of Wealth Management Matters Pty Ltd.

We have used our best endeavours to ensure that the information provided to you in this statement including the services provided and fees paid is accurate, however some of the information is based on records provided to us by third parties, on which we have relied.

We are required to obtain written informed consent for us to continue to receive these payments. Please sign the attached form on the following page and return to our office within the next 30 days.

If you have any questions about this statement or require a review of you financial planning needs, please contact us on (02) 6621 2581 or lhernandez@wca.com.au.

Yours sincerely,

E-SIGNED by Lucy Hernandez
on 2020-10-01 11:52:22 AEST

Lucy Hernandez
WCA Wealth Management Pty Ltd
Authorised Representative
Wealth Management Matters Pty Ltd | ABN 34 612 767 807 | AFSL 491 619

Lismore Office

B2 Woodlark St
PO Box 198
Lismore NSW 2480
t 02 6621 2581

Ballina Office

2/37-41 Cherry St
Ballina NSW 2478
t 02 6628 5855

e fpaadmin@wca.com.au
wca.com.au



More than just Numbers

Informed Consent Statement

WCA Wealth Management Pty Ltd
62 Woodlark Street
LISMORE NSW 2480

I provide consent for WCA Wealth Management and/or WCA Financial Planning to continue to receive Third Party Payments for the provision of Financial Planning Services.

David Oliver

E-SIGNED by David Oliver
on 2020-10-01 12:23:07 AEST

Signature

October 01, 2020

Date

