



29 March 2020



MR R CUPITT  
4 JOYCE AVE  
OAKLEIGH SOUTH VIC 3167

R03

**Your contacts**

E askamp@amp.com.au  
W amp.com.au  
T 131 267 (131 AMP) F 1300 301 267  
AMP Life Limited  
PO Box 300 PARRAMATTA NSW 2124

**Plan details**

PLAN OWNER(S)  
Lisa & Robert Atf L & B Superfund P/L SF  
PLAN NUMBER  
VT5217661L

# Flexible Lifetime® – Protection Plan

Annual Statement 7 May 2020 to 6 May 2021

BASIC PREMIUM	+	PLAN FEE	+	STAMP DUTY	=	MONTHLY AMOUNT DUE
\$397.15		\$10.68		\$0.00		\$407.83

## Plan summary

Plan start date	7 May 2015
Payment frequency	Monthly
Payment method	From your Bank account (or other account)
Plan Fee	The plan fee we charge you is made up of \$8.92 for the first insured person and \$1.76 for each additional insured person.
CPI Rate	This year, the <b>change</b> to the CPI was 1.7%

## Make paper statements a thing of the past

With My AMP you can view your statements and manage your accounts online. Log in at [amp.com.au](http://amp.com.au) and change your preferences today.



### Your plan details

Plan owner(s)	Lisa & Robert Atf L & B Superfund P/L Sf
Insured person(s)	Robert Allan Cupitt Lisa Maree Edwards

### Robert Allan Cupitt

Date of Birth	15 September 1959
Premium type	Stepped

### Your insurance cover

Benefit	Previous sum insured \$	New sum insured \$	Premium* \$	CPI	Expiry date
Death cover	\$405,036.00	\$425,288.00	\$336.78	Yes	07/05/2059

- We will either pay the Death cover of \$425,288.00 upon death or up to 100% of Death cover should the insured person be diagnosed as terminally ill.
- \*The premium for your insurance cover is made up of the basic premium plus any applicable stamp duty.
- 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.
- Under the indexation feature, we've increased your sum insured by either the increase to the consumer price index (CPI) or a fixed percentage of 5.0% (whichever is higher).
- Stepped premiums change each year according to the insured person's age. Generally, they increase as the insured person gets older.
- A non-smoker status has been applied to all insurance benefits.

### Lisa Maree Edwards

Date of Birth	7 December 1970
Premium type	Stepped

### Your insurance cover

Benefit	Previous sum insured \$	New sum insured \$	Premium* \$	CPI	Expiry date
Death cover	\$405,036.00	\$425,288.00	\$60.37	Yes	07/05/2070

- We will either pay the Death cover of \$425,288.00 upon death or up to 100% of Death cover should the insured person be diagnosed as terminally ill.
- \*The premium for your insurance cover is made up of the basic premium plus any applicable stamp duty.
- 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.
- Under the indexation feature, we've increased your sum insured by either the increase to the consumer price index (CPI) or a fixed percentage of 5.0% (whichever is higher).
- Stepped premiums change each year according to the insured person's age. Generally, they increase as the insured person gets older.
- A non-smoker status has been applied to all insurance benefits.

*5.34 Plan fee each*

## Your plan details

Plan owner(s)	Lisa & Robert AtFL & B Superfund P/L SF
Insured person(s)	Robert Allan Cupitt Lisa Maree Edwards

### Robert Allan Cupitt

Date of Birth	15 September 1959
Premium type	Stepped

### Your insurance cover

Benefit	Previous sum insured \$	New sum insured \$	Premium* \$	CPI	Expiry date
Death cover	\$385,749.00	\$405,036.00	\$279.59	Yes	07/05/2059

- We will either pay the Death cover of \$405,036.00 upon death or up to 100% of Death cover should the insured person be diagnosed as terminally ill.
- \*The premium for your insurance cover is made up of the basic premium plus any applicable stamp duty.
- 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.
- Under the indexation feature, we've increased your sum insured by either the increase to the consumer price index (CPI) or a fixed percentage of 5.0% (whichever is higher).
- Stepped premiums change each year according to the insured person's age. Generally, they increase as the insured person gets older.
- A non-smoker status has been applied to all insurance benefits.

### Lisa Maree Edwards

Date of Birth	7 December 1970
Premium type	Stepped

### Your insurance cover

Benefit	Previous sum insured \$	New sum insured \$	Premium* \$	CPI	Expiry date
Death cover	\$385,749.00	\$405,036.00	\$51.94	Yes	07/05/2070

- We will either pay the Death cover of \$405,036.00 upon death or up to 100% of Death cover should the insured person be diagnosed as terminally ill.
- \*The premium for your insurance cover is made up of the basic premium plus any applicable stamp duty.
- 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.
- Under the indexation feature, we've increased your sum insured by either the increase to the consumer price index (CPI) or a fixed percentage of 5.0% (whichever is higher).
- Stepped premiums change each year according to the insured person's age. Generally, they increase as the insured person gets older.
- A non-smoker status has been applied to all insurance benefits.



31 March 2019



MR R CUPITT  
4 JOYCE AVE  
OAKLEIGH SOUTH VIC 3167

027

**Your contacts**

E askamp@amp.com.au  
W amp.com.au  
T 131 267 (131 AMP) F 1300 301 267  
AMP Life Limited  
PO Box 300 PARRAMATTA NSW 2124

**Plan details**

PLAN OWNER(S)  
Lisa & Robert Att L & B Superfund P/L Sf  
PLAN NUMBER  
VT5217661L

# Flexible Lifetime<sup>®</sup> – Protection Plan

Annual Statement 7 May 2019 to 6 May 2020

BASIC PREMIUM	+	PLAN FEE	+	STAMP DUTY	=	MONTHLY AMOUNT DUE
\$331.53		\$10.51		\$0.00		\$342.04

## Plan summary

Plan start date	7 May 2015
Payment frequency	Monthly
Payment method	From your Bank account (or other account)
Plan Fee	The plan fee we charge you is made up of \$8.78 for the first insured person and \$1.73 for each additional insured person.
CPI Rate	This year, the change to the CPI was 1.9%

## Make paper statements a thing of the past

With My AMP you can view your statements and manage your accounts online.  
Log in at [amp.com.au](http://amp.com.au) and change your preferences today.



### Your plan details

Plan owner(s)	Lisa & Robert Atf L & B Superfund P/L Sf
Insured person(s)	Robert Allan Cupitt
	Lisa Maree Edwards

### Robert Allan Cupitt

Date of Birth	15 September 1959
Premium type	Stepped

### Your insurance cover

Benefit	Previous sum insured \$	New sum insured \$	Premium* \$	CPI	Expiry date
Death cover	\$385,749.00	\$405,036.00	\$279.59	Yes	07/05/2059

- We will either pay the Death cover of \$405,036.00 upon death or up to 100% of Death cover should the insured person be diagnosed as terminally ill.
- \*The premium for your insurance cover is made up of the basic premium plus any applicable stamp duty.
- 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.
- Under the indexation feature, we've increased your sum insured by either the increase to the consumer price index (CPI) or a fixed percentage of 5.0% (whichever is higher).
- Stepped premiums change each year according to the insured person's age. Generally, they increase as the insured person gets older.
- A non-smoker status has been applied to all insurance benefits.

### Lisa Maree Edwards

Date of Birth	7 December 1970
Premium type	Stepped

### Your insurance cover

Benefit	Previous sum insured \$	New sum insured \$	Premium* \$	CPI	Expiry date
Death cover	\$385,749.00	\$405,036.00	\$51.94	Yes	07/05/2070

- We will either pay the Death cover of \$405,036.00 upon death or up to 100% of Death cover should the insured person be diagnosed as terminally ill.
- \*The premium for your insurance cover is made up of the basic premium plus any applicable stamp duty.
- 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.
- Under the indexation feature, we've increased your sum insured by either the increase to the consumer price index (CPI) or a fixed percentage of 5.0% (whichever is higher).
- Stepped premiums change each year according to the insured person's age. Generally, they increase as the insured person gets older.
- A non-smoker status has been applied to all insurance benefits.

525

**L & B Super Fund (continued)**

The following information is provided to assist in preparing your 2019/20 tax return

Account Number	NT2064993-005
Credit interest paid 2019/20 financial year	\$963.01
Withholding Tax	\$0.00

Please check all entries and report apparent errors or possible unauthorised transactions immediately. NAB may subsequently adjust debits or credits, which may result in a change to your account balance to accurately reflect the obligations between us. For information on resolving problems or disputes call 13 13 80. Please retain this statement for tax purposes.