



AIA Australia Limited
(ABN 79 004 837 861 AFSL 230043)

PO Box 6111
Melbourne VIC 3004
Phone : 1800 333 613
Fax : 1800 832 266

AIA.COM.AU

9 July 2022



000403 018

ML & MD SUPER FUND,
20 OCEAN VIEW DR
ALSTONVILLE NSW 2477
AUSTRALIA

Premium Receipt

Period ending 30 June 2022

Any questions? Call 1800 333 613

Dear Policyholder,

Policy Number: 64263095
Life Insured: BUCKLER, MR MICHAEL
Policy Owner: ML & MD SUPER FUND,

We wish to advise that the following is the summary of the total premiums we received for covers under your policy for the financial year ending 30th June 2022:

Description	Base Premium	Stamp Duty	Total Premiums Received
LIFE COVER (SUPER)	\$4,333.55	\$0.00	\$4,333.55
TPD (SUPER) (ANY OCCUPATION)	\$1,195.70	\$0.00	\$1,195.70
Policy Fee			\$88.85
Total			\$5,618.10*

Please note that this is not a request for payment, but a confirmation of premiums received.

To determine whether premiums paid under your policy are tax deductible, you should speak with your tax adviser.

If you have any questions about this letter, please speak with your financial adviser or contact our Client Services Team on 1800 333 613 Monday to Friday, 8am-6pm AEST or email us at au.customer@aia.com.

Kind regards,

AIA Australia

**Any transaction that occurs after the reporting period will be recorded on your next statement.*

Adviser: INVEST PROF: ROSS RICKARD



Zurich Active Annual statement



003925
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ML and MD Super Fund
20 Ocean View Road
ALSTONVILLE NSW 2477

Your adviser
Investment Professionals
Pty Ltd
07 5555 5400

www.zurich.com.au
Phone: 131 551
client.service@zurich.com.au
Fax: (02) 9995 3797
Locked Bag 994
North Sydney NSW 2059

Policy number
50200692

5 August 2022

Dear Trustee/s,

We are pleased to enclose your annual statement for the period ending 30 June 2022.

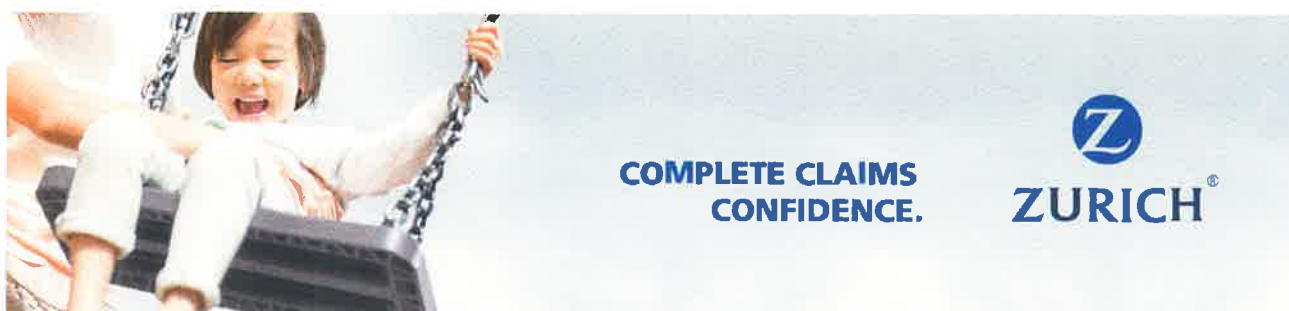
This statement is provided for information purposes only to assist you in preparing the annual return for your fund. Enclosed you will find details of the policy including cover provided, the amount of premiums paid during the statement period (including any fees or costs paid), together with other important policy information.

Please note that if you hold an Income Replacement or Income Protector policy with Zurich also, you will receive a separate Tax Deduction Notice for that policy.

It is very important that you take time to review your statement and then keep it in a safe place. If you have any questions about your annual statement or any of Zurich's other services, please speak to your financial adviser, Investment Professionals Pty Ltd, or contact Zurich.

Yours sincerely,

Brendan Norton
Head of Customer & Adviser Experience



MMEA-007320-2013-A

Statement details

Statement period: 1 July 2021 to 30 June 2022

Your adviser
Investment Professionals
Pty Ltd
07 5555 5400

Policy details

Policy owner: ML and MD Super Fund
(Superannuation, held by external trustee)

Policy type: Zurich Active Cover

Life insured: Mrs Margaret Buckler

Insurance benefits

Benefit type	Benefit amount	Annual premium	Premium paid
Initial amount of cover for Health events, death & terminal illness	\$139,096	\$1,330.44	\$1,191.64
Remaining amount of cover			
AA Death & terminal illness	\$83,458		
A Health events	\$83,458		
B Health events	\$0		
C Health events	\$0		
D Health events	\$0		
E Health events	\$0		
Additional death cover	\$208,642	\$1,426.32	\$1,254.82

This policy is related to the Active Cover policy shown on your Policy schedule. Premiums for the related policy are paid separately and are not included in the amounts shown in this notice. For more information about related policies, refer to the Zurich Active PDS.

The Death benefit is the amount that may be payable on death while you are a member of the Fund. A benefit may be payable on terminal illness of 100% of your Death benefit.

A benefit is only payable for Health events cover if you meet the policy definition for a specified health event and you satisfy the definition of permanent incapacity while you are a member of the fund.

All benefits are subject to the terms and conditions of the applicable policy and payable to the trustee of the fund. You must ensure any benefits paid are in accordance with your fund's trust deed and superannuation law.

The Annual premium is the annualised cost of cover as at the statement date.

The Premium paid is the amount of premium paid for the benefit during the statement period.

Fees and costs

The total premium paid for this policy

\$2,446.46

Taxation

Insurance premiums for cover that would meet a condition of release are generally tax deductible to the complying superannuation fund. The information on premium amounts provided above is based on the price of the insurance policy and not necessarily the amount your fund can claim as a tax deduction. The amount of premium that is deductible varies depending on the type of cover. For example, premiums for life insurance cover are fully deductible whilst premiums for trauma cover are not deductible. Premiums may only be partially deductible such as for 'own' occupation disablement cover (TPD). Please contact your adviser or accountant for further information regarding the tax deductibility of premiums to your SMSF.

Zurich Active

Your policy anniversary



000249 000



ML and MD Super Fund
20 Ocean View Road
ALSTONVILLE NSW 2477

Life insured:
Margaret Buckler

Policy number:
50200692

Policy type:
Zurich Active Cover
(Superannuation, held by
external trustee)

Policy owner:
ML and MD Super Fund

2 April 2022

Thank you for being a Zurich customer

We're writing to tell you about changes to your insurance premium for the next policy year and to remind you that your premium is due soon. We'll automatically direct debit this from your nominated bank account, so you can relax knowing that you're protected. We'll let you know if any payments are unsuccessful.



You've selected Premium with cover increase

Policy anniversary date:
5 May 2022

With inflation protection

Your policy has in-built inflation protection to help maintain the value of your cover over time.

Cover summary

Your policy provides:

- a lump sum payment on diagnosis/occurrence of a range of covered events as specified in the policy conditions.

This policy is part of an optimiser arrangement and contains the super benefits. This policy is related to the Zurich Active Cover policy shown on your policy schedule. Premiums for the related policy are not included in this notice.

Premium monthly:
\$229.73

Due on:
13 May 2022



MMEA-017826-2021-A1

Your monthly premium is detailed in the policy breakdown on page 2 and will apply for the remainder of the policy year (unless you make a change to your policy). If you ask us to change your policy before your next policy anniversary and we have a premium adjustment underway, your policy will automatically attract the new premium rates at the time of change which means they will apply earlier than they otherwise would.

Detailed policy breakdown

Below is a summary of the insurance benefits which apply to this policy.

Life Insured		Amount	Increased Amount	Premium without cover increase	Premium with cover increase
Margaret Buckler	Initial amount of cover for Health events, death & terminal illness	\$135,045	\$139,096	\$107.65	\$110.87
	Benefit category	Maximum amount payable			
	Death & terminal illness	\$81,027	\$83,458		
	A Health events	\$81,027	\$83,458		
	B Health events	\$0	\$0		
	C Health events	\$0	\$0		
	D Health events	\$0	\$0		
	E Health events	\$0	\$0		
	Additional death cover	\$202,565	\$208,642	\$115.40	\$118.86
	Total instalment premium			\$223.05	\$229.73

Cover type Additional notes (refer to the policy conditions for full details)

Health events, death & terminal illness (super component)	This is the super component of a superannuation optimiser arrangement, where cover is held across two related policies. Although the total sum insured is shown on both related policies, the maximum benefit payable across the two policies is the maximum amount payable stated above.
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Full terms and conditions of your cover, including any special conditions and exclusions, are outlined in the PDS and most recently issued policy schedule. If you don't have the PDS, visit zurich.com.au/lifepds or contact us.

Some benefits and features of your cover change at certain ages

Some benefits and features of your cover change or end at certain ages. This reminder includes a summary, but please check your PDS and policy schedule to make sure you understand the impact of any changes.

- From the policy anniversary when the life insured is 65, cover for occupational impairment ends.
- From the policy anniversary when the life insured is 70, cover for all health events ceases and cover is only provided for loss of independent existence (under benefit category A), death and terminal illness.
- We'll stop offering you inflation protection increases from the policy anniversary when the life insured is 65.

An Inflation protection increase has been applied to your policy

Your policy has in-built inflation protection to help maintain the value of your cover over time. If you opt out of inflation protection, your future insurance cover might not give you the same real value as it would today. You don't have to accept the increase. If you'd like to maintain the same cover amount, or arrange a lower cover increase, please contact your local insurance specialist on 131 551 before the next due date so that we can reduce your premium.

Benefits of your policy

Some of the features of your policy include:

- Guaranteed renewal of your policy terms up until the expiry date, regardless of any change in health.
- Worldwide cover 24 hours a day, seven days a week.
- Cover increase without health evidence. For example if you've had a baby, a child start secondary school or a new mortgage you may be eligible for an increase in cover.
- Claim protector ensures 25% of the initial amount of cover remains available (up to age 65 and product limits) in the event of multiple health event claims.



Good news, we've made some improvements which affect the cover provided under your policy. Please refer to the information about the changes set out under the heading 'Upgrades to your policy'.

The Life insurance code of practice is our promise to you

When you take out life insurance, it's important that you get the highest standards of service in all your dealings with us. That's why we've adopted the Life Insurance Code of Practice. It's the life insurance industry's commitment to mandatory customer service standards and it's designed to protect you, our customer. The Code can be found at fsc.org.au.

At each anniversary, different factors can affect your premium

Your life insurance cover represents our promise to be there for you when it matters most, should you need to submit a claim. Maximising our ability to pay claims remains our unwavering priority and means our premium rates must reflect the true cost of providing that protection. Our premium rates aren't guaranteed and can change. If you'd like to know more about why premiums increase, please visit zurich.com.au/lifepremiums.



Age increase

As we get older, the risk of death and illness generally increases and this is reflected in the cost of providing cover.



Inflation protection applies

Unless you have declined inflation protection, your cover amount will automatically be increased each year to ensure you're protected. We'll use the life insured's age at the date of the increase to calculate the cost of the extra cover.

You are currently paying: monthly via direct debit



We offer different payment options to suit you, whether it's monthly, quarterly, half-yearly or annually. Don't forget it's cheaper to pay annually.

Have your circumstances changed?

We understand that life's unpredictable. Fortunately, we're here to help. While we can't provide financial advice, we can alert you to features in your policy that could benefit you if you want to make changes or if you are finding it difficult to keep up with your premium payments.

This policy provides valuable insurance cover that will not change due to changes in health or pastimes. If you decide to cancel and apply for a replacement policy, the duty to take reasonable care not to make a misrepresentation will apply again and the new policy will be based on health and other circumstances at that time. A new policy may not cover conditions existing at that time which could result in you not being covered, paying a higher premium or having less comprehensive cover.

Contact your local insurance specialist today so we can ensure you remain protected without leaving yourself or your family financially vulnerable.



Simplify your life with My Zurich

Find out more about our 24/7 customer portal at zurich.com.au/myzurich

Your contacts

If you have any questions please don't hesitate to contact us. We look forward to helping you.

Investment Professionals Pty Ltd

Your financial adviser



07 5555 5400

Your local Zurich insurance specialist



131 551

Monday to Thursday 8.30am – 7.00pm AEST
Friday 8.30am – 5.30pm AEST



client.service@zurich.com.au



Locked Bag 994 North Sydney NSW 2059



Ben's one of many Australians we've helped. This is his story.

As a lawyer I'm very good at foreseeing variables and scheduling for them. Sometimes you just don't see things coming though. My adviser told me there were a few options to protect my family, but it was a policy from Zurich, that was the best fit to my lifestyle at the time. Not long after taking out the cover I got the initial diagnosis of pancreatic cancer and we knew it wasn't good.

The initial claim payout was a huge help. But being protected financially meant I was able to focus on what was most important.

How else can we help?

Update your details

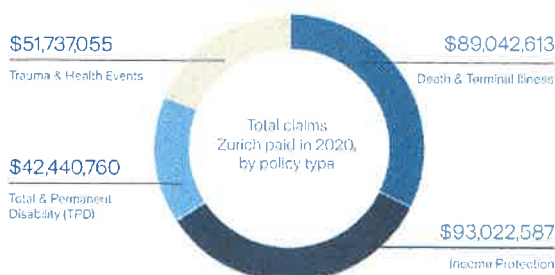
It is important that your details remain up-to-date. If your circumstances have changed, you can update your details 24/7 on our self service customer portal at zurich.com.au/myzurich. Alternatively, please call your local insurance specialist on **131 551**, or email us at client.service@zurich.com.au

Need to make a claim?

Let us know as soon as you can by completing the claim form on our website: zurich.com.au or by calling us on **131 551**. Your financial adviser may be able to help with completing the paperwork or you may prefer to deal with us directly. It's entirely up to you. Please note that any premiums due on your policy must continue to be paid to keep the policy in force while we assess your claim and the amount at the date of the event giving rise to the claim will apply.

Total claims paid

\$276,243,015





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Melbourne VIC 3004
Phone: 1800 333 613
Fax: 1800 832 266
AIA.COM.AU

ML & MD SUPER FUND
20 OCEAN VIEW DR
ALSTONVILLE NSW 2477

16 March 2022

Policy Number: 64263095

Dear MICHAEL,

An Important Notification - Your Premiums Are Changing

We hope you (and your family) have peace of mind in knowing that you have security and protection with your AIA Australia Priority Protection insurance cover.

Your insurance premiums are changing. Here's why...

Over recent years there's been an increase in claims we've paid for cancer, musculoskeletal and mental health conditions. This has impacted the insurance industry overall and has required us to raise our premium rates.

We are still committed to keeping premium increases as low as possible, as we reduce expenses, manage claims effectively and introduce new benefits to help our customers live healthier, longer, better lives.

Your premium changes...

Your existing premiums are \$4,732.20 per year and this amount will be changing effective from your next policy anniversary (21 April 2022). These premium changes plus benefit indexation, age or any other applicable increases give you a new premium of **\$5,618.10** per year*. See your policy anniversary renewal statement coming shortly for more information.

Your Financial Adviser is there to help

Your Financial Adviser has recommended cover tailored to your needs. If your circumstances have changed, or you want to explore options to reduce your premiums, speak to your Financial Adviser to determine how you can safeguard your long-term financial security.

Some examples of what your Financial Adviser could recommend as an adjustment are shown below:

- Change Product Features & Benefits

If you require further information

There is no action required from you. However, if you have any queries there are a few options. You can:

- 1) Contact your Financial Adviser, INVEST PROF: ROSS RICKARD, on 07 5555 5400 or invest@finprof.com.au, for support and advice on how to utilise your benefits, best manage or reduce your premiums. Contact your Adviser in the first instance as your policy is managed through them.

- 2) Review our frequently asked questions (FAQ) page using the QR code or type in the URL code below



<https://www.aia.com.au/en/individual/life-insurance/priority-protection-income-protection-core/managing-premium-affordability.html>

- 3) Alternatively, for other enquiries please email our friendly Customer Care Team at au.customer@aia.com. You can also call us on 1800 333 613 between 8am-6pm (AEST/AEDT), Monday to Friday, excluding public holidays.

Thank you for choosing AIA Australia. We appreciate your continued support and giving us the opportunity to protect you.

A handwritten signature in black ink, appearing to read 'Renae Smith', positioned above the printed name.

Renae Smith
Chief Customer Officer
AIA Australia Limited

*Your premium may change if you have recently made any changes to your policy or changed AIA Vitality Status.



AIA Australia Limited
(ABN 79 004 837 861 AFSL 230043)
PO Box 6111
Melbourne VIC 3004
Phone: 1800 333 613
Fax: 1800 832 266
AIA.COM.AU

23 March 2022

RENEWAL INFORMATION FOR

MI & Md Super Fund
20 Ocean View Dr
ALSTONVILLE NSW 2477

Policy Number:	64263095
Policy Type:	PRIORITY PROTECTION
Total payment this year:	\$ 5,618.10

Adviser Details:

Name: INVEST PROF: ROSS RICKARD
Phone: 07 5555 5400
Mobile:
Email: invest@finprof.com.au

AIA Vitality Status:

Bronze

Policy Anniversary Date:

21 April 2022

This is not a bill or request for payment. This notice confirms that your policy has been automatically renewed for a further period of 12 months provided your yearly premiums continue to be paid.

Thank you for having your policy with us.

As at your policy anniversary date, 21 April 2022, your payment is \$5,618.10.

Summary of Policy Benefits[†]

Life Insured: BUCKLER, MR MICHAEL

Benefits	Sum Insured	Premium	AIA Vitality Discount	Stamp Duty	Total Premium
TERM LIFE (SUP)	\$ 565,000.00	\$ 4,333.55	-\$ 0.00	\$ 0.00	\$ 4,333.55
TOT & PERM DIS	\$ 110,000.00	\$ 1,195.70	-\$ 0.00	\$ 0.00	\$ 1,195.70

Care for when you need it most

We've partnered with Medix, a global healthcare management company that provides world-class support to those dealing with serious illness. It's another way we're helping our customers live **healthier, longer, better lives.**

Visit aia.com.au/medix for more information.

medix | **AIA**
It's a matter of life

Sub total (including policy fee \$88 85)

\$ 5,618.10

†The benefits shown are those applicable at the date of this notice. The benefit and premium amounts reflect indexation (where applicable) calculated as per your policy terms. Your premium may also be affected by age, loadings, discounts and/or any changes in premium rates (communicated previously). AIA Australia has the right to correct any error on this notice.

Cancelling and replacing your cover may carry risks including but not limited to the loss of any accrued benefits, the possibility of waiting periods starting again, and the implications of any non-disclosure on your policy, to understand your options please contact your adviser to discuss your needs and/ or refer to your Policy Terms and Conditions.

If you need to change the terms of your Life Insurance Policy, are having difficulty meeting your payments or in the event of a claim you can contact your adviser or our Client Service Team for assistance on 1800 333 613.

As the life insured is an AIA Vitality member, you are entitled to a premium discount in accordance with the rules mentioned in the "AIA Vitality Premium Adjustment Rules" available at aiavitality.com.au. Your policy premium has been discounted based on the life insured's AIA Vitality status of Bronze. Should the life insured's AIA Vitality status improve by your Policy anniversary date your discount will be recalculated and your Policy premium reduced accordingly.

Policy upgrades

We regularly review the benefits provided on the policy and make enhancements. For information on policy enhancements that may benefit you, visit www.aia.com.au/upgrades

Important information – Availability of AIA Priority Protection Income Protection or Income Protection Accident Only

Due to regulatory changes, from **1 October 2021**, the availability of AIA Priority Protection Income Protection or Income Protection Accident Only cover is solely limited to customers who already hold Income Protection or Income Protection Accident Only cover under an existing AIA Australia Priority Protection policy. Existing customers holding such cover can continue to make permitted alterations to those benefits in accordance with the policy's terms and conditions.

If you'd like to discuss these changes, please call us on 1800 333 613 or speak with your adviser.

Kind regards,

AIA Australia

Privacy Policy and Notification – Your privacy is important to us

AIA Australia handles and collects personal information for purposes which include the administration of your policy and to send communications that may be of interest to you. In order to provide our products and services, we assume that our customers (including members, policy holders and life insured's) have reviewed and consented to the latest version of the Privacy Policy on our website <http://www.aia.com.au/en/privacy-statement/privacy-statement.html> before providing personal or sensitive information to us. The Privacy Policy may be updated from time to time. Please refer to the latest version on our website. If you have any concerns or you would like to request a hard copy of the Privacy Policy, please contact us on 1800 333 613.