



## We completed your alteration request

**CUSTOMER NAME** V Hyde-Smith Pty LTD Atf Vhs Sf

**ACCOUNT NO**  
NT5216521Y

**REQUEST ID**  
7000458848

### Flexible Lifetime® – Protection Plan

Dear Directors,

We have altered your plan as requested. The enclosed Memorandum of Alteration confirms these changes.

#### The Memorandum of Alteration

Please keep your Memorandum of Alteration with your Certificate of Insurance and Plan Rules for future reference as it forms part of your contract with us.

If any details are incorrect, please inform us as soon as possible.

#### Your premium

Your new Monthly premium of \$540.25 will be deducted from your nominated account. The plan is renewed until 15 November 2021.

Please be advised your premium may change on 15 December 2021, due to your plan anniversary date the new monthly premium of \$661.32 will apply.

#### Your refund

We have refunded \$411.76 to your bank account.

#### We're here to help

Thank you for choosing us to meet your financial needs. If you have any questions, please contact us.

#### Your contacts

**W** [amplife.com.au](http://amplife.com.au)

**E** [askamplife@amplife.com.au](mailto:askamplife@amplife.com.au)

**T** 133 731



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You have previously been informed about 'The Duty to Take Reasonable Care Not to Make a Misrepresentation' that applies in relation to a life insurance contract.

It is important to remember that you must take reasonable care not to make a misrepresentation. A misrepresentation is a false answer, an answer that is only partially true, or an answer which does not fairly reflect the truth. Please ensure you answer every question truthfully, accurately and completely.

Where a policy owned by one person covers the life of another person, it's important that the other person does not make a misrepresentation when providing information to the insurer. If the other person does make a misrepresentation, then it may be treated as a failure by the owner of the policy in their Duty to Take Reasonable Care Not to Make a Misrepresentation. Therefore, you must take reasonable care not to make a misrepresentation when giving us information whether you're the owner of the policy or an insured person under it.

If, after the cover starts, you think you may not have met your duty, please contact us immediately.