



25 July 2019



Mrs Bilge Basafacan
4 Hassarati Pl
CASULA NSW 2170

Dear Mrs Basafacan,

Important information - documents enclosed

AMP Insurance

Life insured name(s): Mrs Bilge Basafacan

We're here to help

Thank you for choosing AMP to help you own your tomorrow. If you have any questions, please contact us or talk to your financial adviser.

Yours sincerely,

Megan Beer
Group Executive, Insurance

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 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, which is part of the AMP group of companies.

Your contacts

Insure Secure Invest Pty Ltd
0297406688
MICHAEL@ISINET.COM.AU

E askamp@amp.com.au

W amp.com.au

T 131 267 (131 AMP) **F** 03 8688 5799

Customer Service Centre
PO Box 14330 Melbourne VIC 8001

Your details

ACCOUNT NAME

Bilge Basafacan

POLICY NUMBER

P130165585



16 February 2018



Mrs Bilge Basafacan
4 Hassarati Pl
CASULA NSW 2170

Your contacts

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PO Box 14330 Melbourne VIC 8001

Policy details

INSURED PERSON

Bilge Basafacan

POLICY NUMBER

P130165585

Dear Mrs Basafacan,

Your annual statement—keeping you informed

Thank you for choosing AMP to help you own your tomorrow. Your AMP Trauma and Income 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,

A handwritten signature in black ink that reads "Megan Beer". The signature is written in a cursive style with a large, looped 'M' and 'B'.

Megan Beer
Group Executive, Insurance

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Our privacy policy covers how we handle your personal information and is available at amp.com.au/privacy or by calling 131 267 (131 AMP).



Insurance schedule

This schedule was issued on 15 February 2017. It provides information about your policy and is valid unless we give you another schedule to replace it.

Policy & personal details

Policy number	P130165585
Policy commencement date	15 February 2017
Policy owner	Bilge Basafacan
Insured person	Bilge Basafacan
Insured person's month and year of birth	February 1967
Annual review date	15 February each year
Payment method	Direct debit

Insurance details

Trauma Insurance Plan

Sum insured	\$477,750.00
Commencement date	15/02/2017
Expiry date	08/02/2066
Premium structure	Stepped
Automatic inflation	Active

- Stepped premiums change each year according to the insured person's age. Generally, they increase as the insured person gets older.
- For further details about this plan, see your **policy document** and any other updates we've provided to you.

PremierLink Income Insurance (Agreed value)

Sum insured (per month)	\$3,699.76
Commencement date	15/02/2017
Expiry date	08/02/2032
Occupation category	A
Plan type	Agreed value
Premium structure	Stepped
Automatic inflation	Active
Waiting period	30 days
Benefit period for injury	To Age 65
Benefit period for sickness	To Age 65

- Stepped premiums change each year according to the insured person's age. Generally, they increase as the insured person gets older.
- For further details about this plan, see your **policy document** and any other updates we've provided to you.

Exclusions and endorsements

The following exclusions and endorsements apply to your plan. These are changes to the standard terms we offer and may apply because of health concerns, hazardous pastimes or pursuits, or for occupation or financial reasons.

Exclusion/Endorsement	Description
PremierLink	<p>The PremierLink option is linked to an income insurance plan on P130184646.</p> <p>If the income insurance plan under policy P130184646 ends, the PremierLink option will be cancelled and you will not be able to claim a benefit under this option.</p> <p>If we pay you a benefit under the PremierLink option, the amount paid is a top-up amount that will bring the total amount paid on the PremierLink option and the income insurance plan under policy P130184646 equal to the Total disability or Partial disability (whichever applicable) benefit amount on the PremierLink option. This top-up amount can be zero when the full value of the Total disability or Partial disability benefit amount on the PremierLink option is already paid out on the income insurance plan under policy P130184646.</p>

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 \$	Monthly instalment \$
Trauma Insurance Plan	477,750.00	345.05
(Less Business rewards and Large sum insured discounts)	–	- 50.03
Trauma Insurance Plan Total	\$477,750.00	\$295.02
PremierLink Income Insurance (Agreed value)	–	–
Monthly benefit (per month)	3,295.76	–
Superannuation contribution benefit 9.5% (per month)	404.00	–
Total	–	113.26
(Less Large sum insured discount)	–	- 3.39
PremierLink Income Insurance (Agreed value) Total	\$3,699.76	\$109.87
Plan fee*		\$0.00
Stamp duty		\$20.24
Total monthly instalment		\$425.13
Total annual premium		\$5,101.56

- *Some policies may be linked for various reasons—including charging purposes. In this instance, we have applied the policy fee to the first (or primary) policy but waived it on any linked policies.
- 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.

Important information

We must give you the information you need to understand your plan and benefit entitlements. The additional information below supports and explains the details shown in this document. You can also see your **policy document** or visit **amp.com.au** for more details.

If you have any more questions about your plan including insurance benefits, fees and charges that apply or how to make payments, please contact us or talk to your financial adviser.

Please note that some of the information below may not apply to your plan.

Statement notes

The following may be referred to in your **insurance schedule**.

Statutory Fund

Your plan is backed by our Australian Statutory Fund No. 1.

Changes to premiums

We may review and change our premium rates from time to time. If we change our premium rates, we'll apply the change to all plans that we consider to be similar to your plan. For more details, please see your **policy document**.

Automatic inflation increases

You may have chosen automatic inflation increases to protect your insurance benefits against inflation. This will be shown in the section **insurance details**. Each year we'll increase your sum insured by either the increase to the consumer price index (CPI) or a fixed percentage (whichever is higher). If you don't want us to increase your sum insured, please contact us.

Your premium may also change in line with your new sum insured. This change would apply in addition to any other premium increases that are set out in this section.

Stamp Duty

Stamp duty is a State/Territory Government levy payable on certain types of insurance cover and may be included with your insurance premium or be an additional amount payable. If the stamp duty amount is an additional amount, it will be shown separately on this statement.

The charge for stamp duty may vary from time to time due to changes imposed by the State/Territory Revenue Office. As stamp duty charges are based on our recorded address of the insured person on this plan, changes or corrections to the insured person's address may affect the amount of stamp duty payable with your next premium after that change is notified.

Please note it is your responsibility to inform us of any corrections or changes to the insured person's address.

Smoker status

If the insured person is a non-smoker and you haven't told us, your premium may reduce in the future if you complete a **non-smoker declaration**. Please contact us for a form or visit our website.

Risks of cancelling and replacing your insurance

If you're thinking of cancelling your current insurance cover and replacing it with other cover, you need to know about certain risks that are involved.

For example, you'll probably need to provide current medical and financial information for the new application and, if the insured person's health has changed, this may affect the terms of the new cover. Also, if you cancel your current insurance while you're applying or before the new cover starts, there may be a period when you won't be protected.

If you want more details, please contact us or talk to your financial adviser.

Personal details

If any of your details in this statement are incorrect or missing, please contact us.

If you need to make a claim

As life happens we're here for you especially at claim time. You can make a claim in the following ways.

Visit **amp.com.au/claims** and lodge your claim using our online claims notification service.

Call us on 1300 366 214 Monday to Friday, 8.30am – 5pm (AEST).

Write to: AMP Claims

PO Box 181

PARRAMATTA NSW 2124

Please note that qualifying or waiting periods may apply in some cases before we pay any benefits. For more details, please see your **policy document**.

We want to hear from you

If you have feedback on an AMP product or service or you want to make a complaint, we want to hear from you so please contact us.

We hope to resolve any issues straight away. If we can't, we'll aim to give you a response within 10 working days.

If you're not satisfied with our response, you can get an independent resolution by referring your complaint to the Financial Ombudsman Service Australia. You can call them on 1800 367 287.



14 July 2018



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AMP Customer Service
PO Box 14330 Melbourne VIC 8001

Your details

POLICY OWNER
Bilge Basafacan
POLICY NUMBER
P130165585

Dear Mrs Basafacan,

Helping you at tax time

Income protection plan

We want to make it easier for you to manage your insurance plan—especially at tax time.

To help you prepare for the end of financial year, we've provided a summary of your income protection premiums paid between 1 July 2017 and 30 June 2018. These premiums may be tax deductible under current Australian tax legislation.

Income protection premiums paid

Name of life insured	Income protection premiums paid
Bilge Basafacan	\$1,242.71

- This amount doesn't include premiums paid for lump-sum benefit(s) that may apply under your plan.

What you need to do

We recommend that you speak with your adviser or tax professional to see whether you can claim tax deductions for your income protection premiums.

We're here to help

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

Yours sincerely,

Megan Beer
Group Executive, Insurance

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