

Donna,



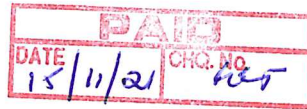
2 October 2021



000560

Private & Confidential
Evans Superannuation Fund
16 Blackboy Road
GREENMOUNT WA 6056

Anniversary notice for TAL Risk Policy
Policy Number: 1338450



Dear Trustees

Please find enclosed your annual renewal notice. We are proud to say that in the last 12 months TAL has paid over \$2.5 million in claims every working day, making a real difference to the lives of thousands of Australians.

Your insurance cover will soon renew

This means your benefit amount and premium will be adjusted.

The new premium reflects an increase in the life insured's age and any CPI (Consumer Price Index) adjustment – keeping your cover in line with the cost of living.

If you don't want your benefit amount to increase with inflation, simply notify us within 14 days of the date of this letter.

Person Insured	Benefit Amount	Your New Premium
Donna Marie Evans		
Life Protection	\$500,000	
You pay your policy yearly		\$3,385.69

Your next payment amount may differ from your new premium if you have a credit or outstanding amount due on your policy.

What you need to do

Your payment of \$3,385.69 is due on 15 November 2021.

You can pay by cheque (payable to TAL Life Limited), from your bank account, or by direct debit (see enclosed Payment Advice form). You can also use BPAY (see below for details).

Do you know you can manage your cover anywhere, anytime with myTAL. Just log in at tal.com.au and register using your email address.

An important change to our complaint handling timeframe

From 5 October 2021, the timeframe to resolve a complaint you may have about your policy, our service or staff has reduced from 45 days to **30 days**. Please refer to the information below for details on how to make a complaint.

How do I make a complaint?

We have an internal dispute resolution service to assist you with any concerns you may have about your policy, our services or your privacy.

In the first instance, we hope that our friendly team can handle any concern you may have. Please call our customer service team on **1300 209 088** or email us at customerservice@tal.com.au. If you

Your adviser is Joshua Stone at Advised Life Insurance • (08) 6424 8966 • josh@advisedlife.com.au



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Thank you for entrusting TAL with your life insurance.

Yours sincerely

TAL

TAL Customer Service



Billers Code: 7955
Ref: 00 1338450 60

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

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Due 14/4/22

GARY

TAL ✓

1 March 2022



F 000693

Private & Confidential

Evans Superannuation Fund
16 Blackboy Road
GREENMOUNT WA 6056

Anniversary notice for Accelerated Protection
Policy Number: 1555486

Dear Trustee,

We are writing to let you know that your **policy is approaching its anniversary**. In this letter, you'll find important information that explains any updates to your policy and premium changes. To assist with your understanding of some important Life Insurance terminology, we have included a more detailed explanation in the Glossary at the end of this letter.

The below table includes a summary of your cover, including your new Benefit Amounts and Premiums, applicable from **14 April 2022**.

Policy Summary

Life Insured: Gary John Evans

Your Plan	Premium Type	Inflation Protection	Benefit Amount	Premium (yearly)
Life Insurance Plan	Stepped	X	\$500,000	\$7,674.04

New total yearly premium is \$7,674.04*

*includes Policy Fee and Stamp Duty (if applicable)

Your next payment amount may differ from your new premium if you have a credit or outstanding amount due on your policy.

How is your premium calculated?

When you first purchased your policy, we used the information you provided, including your health, lifestyle and product choices, to set your initial premium. Each year we recalculate your premiums based on premium type (such as Stepped or Level) and whether Inflation Protection applies (which increases your Benefit Amount with inflation). This affects how your premium may rise. Finally, we look at any fees or discounts that may need to be applied.

More information about Stepped & Level premiums and Inflation Protection can be found in the Glossary at the end of this letter and the original Product Disclosure Statement (PDS) and Policy Document issued to you. You can also find details of your cover and your chosen options in the last Policy Schedule issued to you.

What you need to do?

- Please take the time to check your policy details are correct and ensure you have funds available to pay your premium.
- Now is also a good time to think about whether your circumstances have changed. Many events like a marriage, birth of child, a change in your income or a change to your mortgage debt can be worth discussing with your adviser, to ensure your policy still aligns with your goals.

PAID
 DATE 14/4/22
 CHQ. NO. 487

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Your payment of \$7,674.04 is due on 14 April 2022.

You can pay by cheque (payable to TAL Life Limited), from your bank account, or by direct debit (see enclosed Payment Advice form). You can also use BPAY (see below for details).

How to manage your policy

- If you wish to change your payment method or direct debit details for your insurance premiums, please contact us or complete the enclosed payment advice form.
- If you would like to review anything else regarding your policy, simply contact TAL or your financial adviser using the contact details below.

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How do I make a complaint?

We have an internal dispute resolution service to assist you with any concerns you may have about your policy, our services or your privacy.

In the first instance, we hope that our friendly team can handle any concern you may have. Please call our customer service team on **1300 209 088** or email us at customerservice@tal.com.au. If you are not satisfied with our initial response, please ask to speak to a Manager or a representative from the Internal Dispute Resolution Team.

We will attempt to resolve your complaint within 30 days of the date it is received. If we are unable to resolve your complaint within that period, we will inform you of the reasons for the delay and let you know when we expect to provide a response to your complaint.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Time limits may apply to complaints to AFCA.

You may wish to consult the AFCA website or contact AFCA directly to find out if there is a time limit on lodging a complaint with AFCA.

What is the Life Insurance Code of Practice?

We are committed to the Life Insurance Code of Practice (the Code). The Code outlines the life insurance industry's key commitments and obligations to our customers, ensuring that we act with honesty, fairness and transparency. For more information on the Code, please visit our website.

What you need to know about your policy

As part of our commitment to the Life Insurance Code of Practice, it is important to inform you that before making any changes, such as cancelling or replacing this policy, there are risks you need to consider. For example, if cover is cancelled, the same cover may not be available to you, you may not be eligible for any cover, or you may be offered cover on different terms, even if your new policy is with TAL.

If you wish to make a claim, please contact us on the details below to obtain a claims pack. This will explain the information we need to assess the claim. You can also refer to the Product Disclosure Statement and your Policy Document for information on what may be required in the event of a claim.

If you would like to change the terms of your policy or if you are having trouble meeting your premium payments, we may be able to offer you options to assist. Please speak to your financial adviser or call us on the number below to discuss the options that might be available to you.

Do you need help?

<p>For any assistance, clarification or concerns, please contact TAL's Customer Service team:</p> <p>Phone: 1300 209 088 Email: customerservice@tal.com.au</p>	<p>For advice on your cover and financial strategy, please contact your financial adviser:</p> <p>Joshua Stone Advised Life Insurance Phone: (08) 6424 8966 Email: josh@advisedlife.com.au</p>
<p>You can manage your cover anywhere, anytime with myTAL. Just log in at www.tal.com.au and register using your email address.</p> <p>TAL regularly introduces improvements to Accelerated Protection to provide the best protection we can offer to you, your family or your business. The upgrade booklet outlines what improvements have been introduced to Accelerated Protection over time that may now apply to your policy.</p> <p>To obtain a copy of your Product Disclosure Statement, Policy Document and Upgrade Booklet you can log onto myTAL via tal.com.au or contact us.</p>	

Privacy

TAL Privacy Policy is available on our website at www.tal.com.au/Privacy-Policy or is available free of charge on request.

Thank you for entrusting TAL with your life insurance.

Yours sincerely

TAL Customer Service

	<p>Biller Code: 7955 Ref: 00 1555486 54</p>
<p>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</p>	

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