

30 July 2021



001137

**Private & Confidential**

The Wackett Family Superannuation Fund  
77 Vincent Street  
NEDLANDS WA 6009

**Anniversary notice for Accelerated Protection  
Policy Number: 1808168**

*Paid 13/9*

*MBL 2021 0913 2148 20080*

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 **15 September 2021**.

**Policy Summary**

**Life Insured:** Andrew Crawford Wackett

Your Plan	Premium Type	Inflation Protection	Benefit Amount	Premium (yearly)
Life Insurance Plan	Stepped	X	\$3,000,000	\$4,600.20
TPD Insurance (Attached) - Superlink	Stepped	X	\$1,345,000	\$2,500.08

**Discount applied**

Your Health Sense Plus discount of 5% has been applied to all eligible plans. **This will expire effective 14 September 2023.**

**New total yearly premium is \$7,100.28\***

\*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.

We have also reviewed the premium rates across the product to meet future costs, including future claim costs. Due to this review, we have increased the underlying premium rates used to calculate your premium.

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.

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## Privacy

TAL Privacy Policy is available on our website at [www.tal.com.au/Privacy-Policy](http://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

TAL Customer Service

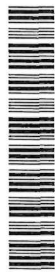


**Bill Code: 7955**  
**Ref: 00 1808168 49**

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## Glossary

To understand more about pricing, refer to the original PDS issued to you.

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### Agreed Value

If you have chosen 'Agreed Value' and we have received complete and accurate financial evidence to establish the Benefit Amount, then we will pay the Benefit Amount shown in the last Policy Schedule.

If you have chosen 'Agreed Value' and we haven't received complete and accurate financial evidence to establish the Benefit Amount (including any subsequent application for increases), in the event of a claim you will be required to provide complete and accurate financial evidence to support the Benefit Amount. The financial evidence provided must be to our satisfaction.

### Any Occupation TPD

If you choose "Any Occupation" TPD cover, you may be eligible to claim if you suffer illness or injury and are totally and permanently disabled to the extent that you are unlikely to ever work in *any* jobs suited to your education, training or experience.

### Benefit Amount

Benefit or Benefit Amount means the monthly amount or lump sum amount, as shown on your Policy Schedule, that we will pay you upon receipt of and acceptance by us, of a valid claim for the respective Plan on your Policy. For Income Protection (Standard and Premier), the amount we pay you is determined by the option you have chosen (Agreed Value or Indemnity) plus increases under Inflation Protection and less any Income Protection Adjustments if applicable.

### Cover

Cover or Covered refers to the circumstances in which a Benefit Amount is payable in accordance with your Policy. The Cover your Policy provides is shown in your Policy Schedule.

### Indemnity

If you have chosen 'Indemnity' as specified in your Policy Schedule, your monthly Earnings will be used to determine the Benefit Amount payable. In some circumstances, the full Benefit Amount may not be payable and may be reduced to reflect your income prior to claim. For example, if your income has reduced or the Benefit Amount has increased due to Inflation Protection but your income has not increased to the same extent, the amount payable to you may be reduced to reflect your actual income. Refer to your Policy Schedule, Policy Document or financial adviser for more information.

### Inflation Protection

If you selected Inflation Protection, we will increase the Benefit Amount to keep up with inflation as per the terms stated in your Policy Document. If this applies to your policy, we will increase your Benefit Amount at each policy anniversary and a new premium will be calculated to reflect the increased Benefit Amount using your current Age and Premium Type (i.e. Stepped or Level Premium).

You can choose to decline this increase at each policy anniversary or remove Inflation Protection for future policy anniversaries.

### Level Premium

If you choose Level Premiums, the premium is based on your age at the Plan start date. The below are some factors to help you understand what can cause your Level Premiums to increase:

- your Benefit Amount increases (including as a result of Inflation Protection);
- you include a new Plan or benefit option;
- we review our costs and pricing;
- if we increase the premium rate across all policyholders;
- If you choose 'Level to 65' premiums, your premiums will convert to Stepped premiums on the policy anniversary before age 65.
- If you choose 'Level to 70' premiums, your premiums will convert to Stepped premiums on the policy anniversary before age 70.
- If a Policy discount no longer applies or Government duties or charges increase.



30 July 2021

*Pa'd 13/9*  
*MR. 20210913214820087*



001135

**Private & Confidential**

The Wackett Family Superannuation Fund  
77 Vincent Street  
NEDLANDS WA 6009

**Anniversary notice for Accelerated Protection**  
**Policy Number: 1808169**

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 **15 September 2021**.

**Policy Summary**

**Life Insured:** Kathryn Jane Wackett

Your Plan	Premium Type	Inflation Protection	Benefit Amount	Premium (yearly)
<b>Life Insurance Plan</b>	Stepped	X	\$1,100,000	\$1,948.32
<b>TPD Insurance (Attached)</b>	Stepped	X	\$1,100,000	\$5,633.21

**New total yearly premium is \$7,581.53\***  
\*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.

We have also reviewed the premium rates across the product to meet future costs, including future claim costs. Due to this review, we have increased the underlying premium rates used to calculate your premium.

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.

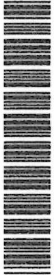


Billor Code: 7955  
Ref: 00 1808169 60

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- we review our costs and pricing;
- if we increase the premium rate across all policyholders;
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- If you choose 'Level to 70' premiums, your premiums will convert to Stepped premiums on the policy anniversary before age 70.
- If a Policy discount no longer applies or Government duties or charges increase.





28th September 2022

☰ 019817 049



The Wackett Family Superannuation Fund  
77 Vincent Street  
NEDLANDS WA 6009

Dear Trustee

**2022 Annual Statement Insurance through Superannuation**  
**Policy number: 1808168**

We're pleased to provide an update about your policy for the year ended 30 June 2022.

Your Annual Statement contains a summary of your policy and details of your insurance benefits. This statement is for general information only and does not constitute an annual statement for the purposes of Section 1017D of the *Corporations Act 2001 (Cth)*.

**Important**

Please note that this statement outlines details of your insurance through superannuation only.

**Are your contact details up to date?**

The email address we have on file for you is [andreww@fleetwood.com.au](mailto:andreww@fleetwood.com.au). If your email or any other contact details have changed, please let us know and we'll update them for you.

**More information**

If you have any questions or would like more information, please contact your financial adviser Richard Stone by phone on 08 9409 9183 or by email to [richard@lifecyclefinaancialsolutions.com.au](mailto:richard@lifecyclefinaancialsolutions.com.au). You can also get in touch with us directly by phone on 1300 209 088, or by email to [customerservice@tal.com.au](mailto:customerservice@tal.com.au).

Thank you for choosing TAL for your insurance needs.

Yours sincerely

TAL Customer Service

**TAL Life Limited**

ABN 70 050 109 450 | AFSL 237848  
GPO Box 5380, Sydney NSW 2001  
Level 16, 363 George Street  
Sydney NSW 2000

**Customer Service**  
P 1300 209 088  
F 1300 351 133  
E [customerservice@tal.com.au](mailto:customerservice@tal.com.au)

W [tal.com.au](http://tal.com.au)



## Superannuation

### Annual Statement

1 July 2021 to 30 June 2022

Life Insured	: Andrew Crawford Wackett	Commencement date	: 15/09/2019
Policy number	: 1808168		
Adviser	: Richard Stone		
Adviser number	: 84284		
Policy Owner	: The Wackett Family Superannuation Fund		
Issuer	: TAL Life Limited		
AFSL	: 237848	ABN	: 70 050 109 450

### Insurance Benefits as at 30 June 2022

Andrew Crawford Wackett's Benefits	\$
Death Sum Insured	3000000.00
Total and Permanent Disablement Sum Insured	1345000.00

### Summary

	\$
Withdrawal Value as at 01/07/2021	0.00
Total Premiums and Rollovers	7100.28
Total Insurance Premiums	( 7100.28 )
Withdrawal Value as at 30/06/2022	0.00
Total Policy Fees (included in total insurance premiums paid)	84.81

#### TAL Life Limited

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W [tal.com.au](http://tal.com.au)



**Superannuation**

**Annual Statement**

Life Insured : Andrew Crawford Wackett

Policy number : 1808168

**Transaction listing**

Date	Transaction	Amount \$
13/09/2021	Premium	7100.28
13/09/2021	Insurance Premium	( 7100.28 )

We aim to resolve all complaints quickly and fairly. If you are not satisfied with our final response to your complaint, or you have not received our final response to your complaint within 45 days or 90 days in relation to death benefit distributions of the date we received your complaint, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA is an external dispute resolution scheme that provides a fair and independent complaint resolution service that is free to consumers:

Online: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone: 1800 931 678 (free call within Australia)

Mail: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Time limits may apply to complain to AFCA, so you should act quickly. Please consult the AFCA website, or call them, to find out if or when the time limit relevant to your circumstances expires. AFCA has authority to hear certain complaints and can advise if they can assist you.

### **Your privacy**

In this section, the words 'we' and 'our' refer to both TAL and the Trustee.

The way in which we collect, secure, hold, use and disclose personal and sensitive information (your information) is explained in our privacy policies. These policies can be obtained online at [www.tal.com.au/privacy-policy](http://www.tal.com.au/privacy-policy) (all policies) and [www.mercer.com.au/privacy.html](http://www.mercer.com.au/privacy.html) (TAL Super policies only) or by contacting us.

If you have any questions about the way in which your information is managed, or would like a paper copy of our privacy policies, please contact us by phone on 1300 209 088 or by email to [customerservice@tal.com.au](mailto:customerservice@tal.com.au).

### **Contacting TAL**

If you have any questions or would like more information about your TAL product, you can contact us by phone on 1300 209 088 or by email to [customerservice@tal.com.au](mailto:customerservice@tal.com.au). You can also write to us at TAL Life Limited, GPO Box 5380 Sydney NSW 2001.

If you have a question specific to your individual circumstances, please contact your financial adviser. If you do not have a financial adviser, please call us and we'll put you in touch with one.



28th September 2022

019818 049



The Wackett Family Superannuation Fund  
77 Vincent Street  
NEDLANDS WA 6009

Dear Trustee

**2022 Annual Statement Insurance through Superannuation**  
**Policy number: 1808169**

We're pleased to provide an update about your policy for the year ended 30 June 2022.

Your Annual Statement contains a summary of your policy and details of your insurance benefits. This statement is for general information only and does not constitute an annual statement for the purposes of Section 1017D of the *Corporations Act 2001 (Cth)*.

**Important**

Please note that this statement outlines details of your insurance through superannuation only.

**Are your contact details up to date?**

The email address we have on file for you is wackett@inet.net.au. If your email or any other contact details have changed, please let us know and we'll update them for you.

**More information**

If you have any questions or would like more information, please contact your financial adviser Richard Stone by phone on 08 9409 9183 or by email to richard@lifecyclefinancialsolutions.com.au. You can also get in touch with us directly by phone on 1300 209 088, or by email to customerservice@tal.com.au.

Thank you for choosing TAL for your insurance needs.

Yours sincerely

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W tal.com.au



## Superannuation

### Annual Statement

1 July 2021 to 30 June 2022

Life Insured	: Kathryn Jane Wackett	Commencement date	: 15/09/2019
Policy number	: 1808169		
Adviser	: Richard Stone		
Adviser number	: 84284		
Policy Owner	: The Wackett Family Superannuation Fund		
Issuer	: TAL Life Limited		
AFSL	: 237848	ABN	: 70 050 109 450

### Insurance Benefits as at 30 June 2022

Kathryn Jane Wackett's Benefits	\$
Death Sum Insured	1100000.00
Total and Permanent Disablement Sum Insured	1100000.00

### Summary

	\$
Withdrawal Value as at 01/07/2021	0.00
Total Premiums and Rollovers	7581.53
Total Insurance Premiums	( 7581.53 )
Withdrawal Value as at 30/06/2022	0.00
Total Policy Fees (included in total insurance premiums paid)	0.00

#### TAL Life Limited

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**Superannuation**

**Annual Statement**

Life Insured : Kathryn Jane Wackett

Policy number : 1808169

**Transaction listing**

Date	Transaction	Amount \$
13/09/2021	Premium	7581.53
13/09/2021	Insurance Premium	( 7581.53 )

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