



5th October 2021

☰ 015322 000



The Wackett Family Superannuation Fund
77 Vincent Street
NEDLANDS WA 6009

Dear Trustee

2021 Annual Statement Insurance through Superannuation
Policy number: 1808168

We're pleased to provide an update about your policy for the year ended 30 June 2021.

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. 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

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

W tal.com.au



Superannuation

Annual Statement

1 July 2020 to 30 June 2021

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 2021

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

Summary

	\$
Withdrawal Value as at 01/07/2020	0.00
Total Premiums and Rollovers	6031.30
Total Insurance Premiums	(6031.30)
Withdrawal Value as at 30/06/2021	0.00
Total Policy Fees (included in total insurance premiums paid)	80.85

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

W tal.com.au

Superannuation

Annual Statement

Life Insured : Andrew Crawford Wackett

Policy number : 1808168

Transaction listing

Date	Transaction	Amount \$
15/09/2020	Premium	6031.30
15/09/2020	Insurance Premium	(6031.30)

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
Email: 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 (all policies) and 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.

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. 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.

Paul 12/19
 Ref # MBL 2020 0915 19389 8930

30 July 2020



000502

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 2020**.

Policy Summary

Life Insured: Kathryn Jane Wackett

Your Plan	Premium Type	Inflation Protection	Benefit Amount	Premium (yearly)
Life Insurance Plan	Stepped	×	\$1,100,000	\$1,600.28
TPD Insurance (Attached)	Stepped	×	\$1,100,000	\$4,068.68

New total yearly premium is \$5,668.96*

*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 and product choices, to set your initial premium. Each year we review your premiums. The premium type you chose (such as Stepped or Level premium) and whether you selected Inflation Protection (which increases your Benefit Amount with inflation), affects how your premium may rise. Finally, we look at any 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 or the original Product Disclosure Statement (PDS) and Policy Document issued to you. You can also find complete 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.

Glossary

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

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.

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.

Guaranteed level premium – Life insurance only

Level premium rates for Life insurance are guaranteed not to increase until the Policy anniversary date before your:

- 65th birthday, where Level premium to age 65 is selected; or
- 70th birthday, where Level premium to age 70 is selected,

Except if there is any increase in tax, duty or charge introduced by government. This does not apply to Critical Illness, Child's Critical Illness, TPD or Income Protection insurance or Business Expense.



Payment Advice

1. YOUR POLICY

Policy Owner(s)

Policy number

Mobile phone

Home phone

Your contact number(s)*

Email address*

Amount

Payment due

Payment frequency

Premium payment

*If we have sent you a form that has been filled in with your phone number and email address, please check that these details are still current. If not, please provide your current contact details.

2. PAYMENT OPTIONS

Please select a payment option (credit/debit card or direct debit from your nominated account).

Credit/Debit card payment

Account holder(s)

Type of card

MASTERCARD

VISA

Expiry date

Card number

This authority covers

This and future payments*

This payment only

*I/We request that you debit the account above with any amounts which TAL Life Limited may charge me/us until further notice, which I/we will provide to you in writing.

Direct debit request

Account holder(s)

Name of financial institution

BSB number

Account number

This authority covers

This and future payments*

This payment only

1. The Bulk Electronic Clearing System (BECS)

TAL is a Debit User under the BECS and has entered into a Debit User agreement with certain banks. Accordingly the bank has agreed to sponsor TAL in an electronic payments clearing system for the purposes of direct debit drawings provided you have authorised TAL to do so under the Direct Debit Request.

2. Your authority to TAL

- 2.1 You acknowledge that by signing the Direct Debit Request, you have requested, authorised and given your consent to TAL to debit your account.
- 2.2 TAL will not be obliged to effect a direct debit drawing if the information on the Direct Debit Request is incomplete and/or inaccurate.
- 2.3 All your instructions in relation to the Direct Debit Request must be given to TAL and not to the Bank.

3. Direct Debit Service Agreement

By signing the Direct Debit Request you:

- have agreed to these terms and conditions; and
- acknowledge that the signed Direct Debit Request and these terms and conditions will together form the Direct Debit Service Agreement.

4. Direct debit procedures

- 4.1 TAL will issue instructions to the Bank to debit your Account on the date, with the Payment Amount and for the Frequency nominated until you inform TAL otherwise.
- 4.2 TAL's instructions to the Bank will be immediate and irrevocable and means that you must exercise care when you complete the Direct Debit Request.
- 4.3 If the day nominated in the Direct Debit Request is not a Banking Business Day, the drawing will occur on the next business day.

5. Your Account

- 5.1 You will ensure that your Account can accept Direct Debit drawings.
- 5.2 You will ensure that your Account has sufficient clear funds to cover the Direct Debit drawing for the Payment Amount on the dates on which the direct debit drawings are made. If your Account does not have sufficient clear funds, TAL may issue instructions to the Bank for the direct debit drawing of the Payment Amount as soon as your Account has sufficient clear funds or seek payment from you separately.
- 5.3 If TAL is informed by the Bank that a direct debit drawing cannot be made from your Account for any reason whatsoever, you can either make a payment of the amount due to TAL separately or TAL in their discretion will debit your account for the arrears. No action or inaction by TAL will operate as a waiver of your obligation to make a relevant payment to TAL.
- 5.4 The bank may collect fees and charges (including fees and charges for dishonoured direct debit drawings) in relation to your Account. Such fees and charges are subject to the terms and conditions relating to your account as established by the Bank. Information on all fees and charges should be requested from the Bank.

6. Variation and termination of your authority

- 6.1 You may vary any of the Direct Debit arrangements as set out in the Direct Debit Request (whether it is to stop, cancel or suspend those arrangements) by providing instructions in writing to TAL at least five business days prior to the date on which the Direct Debit arrangements are to be varied.
- 6.2 TAL is only obliged to act on any instruction issued to it within five business days after the date on which it receives the instruction.
- 6.3 You must inform TAL of any direct debit drawing which has been made from your Account which is not authorised or if there is any mistake in processing any direct debit drawing from your Account.
- 6.4 If you discover that the amount TAL was authorised to draw from your account:
 - is greater than the amount due to TAL, you may contact TAL for a refund
 - is less than the amount due to TAL, you must make a separate payment for the shortfall to TAL. You remain at all times responsible to make full and complete payment of each amount due to TAL.
- 6.5 You may terminate the authority under the Direct Debit Request at any time by giving written notice to TAL.
- 6.6 TAL may terminate your Direct Debit Request by giving written notice to you at the address you have notified to TAL.

7. Variations by TAL

TAL agrees that it will provide notice in writing of no less than four calendar days to you if it proposes to vary any of these terms and conditions. Any variation to these terms and conditions will take effect immediately on the date specified in such a notice by TAL.

8. Privacy and confidentiality

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 the 'Your Privacy' section of the PDS and in our privacy policies. These policies can be obtained online at www.tal.com.au/privacy-policy (all policies) and 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.

9. Notices, queries and problem resolution

Any notice or communication in connection with these terms and conditions must be:

- in writing, signed and addressed, to Customer Service Centre, TAL Life Limited, GPO Box 5380 Sydney NSW 2001
- delivered or posted to the above address, or sent by fax (in a legible form) to the number of the addressee.

10. General matters

- 10.1 The Direct Debit Service Agreement is governed by the laws of New South Wales.
- 10.2 You acknowledge that TAL (nor any person acting on its behalf) has not made any representation or offered other inducement to you to sign the Direct Debit Request.
- 10.3 TAL will not be liable for:
 - any failure or delay on the part of the Bank in fulfilling an instruction from TAL for direct debit drawing to be made from your Account
 - indirect, special or consequential loss or damage caused, including negligence; and events beyond TAL's reasonable control.

30 July 2020



H 000499

Private & Confidential

The Wackett Family Superannuation Fund
77 Vincent Street
NEDLANDS WA 6009

Paid 14/9
Rey MBL 2020 09159359665

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

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 2020**.

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	\$3,981.34
TPD Insurance (Attached) - Superlink	Stepped	x	\$1,345,000	\$2,049.96

New total yearly premium is \$6,031.30*

**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 and product choices, to set your initial premium. Each year we review your premiums. The premium type you chose (such as Stepped or Level premium) and whether you selected Inflation Protection (which increases your Benefit Amount with inflation), affects how your premium may rise. Finally, we look at any 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 or the original Product Disclosure Statement (PDS) and Policy Document issued to you. You can also find complete 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.

Glossary

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

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.

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.

Guaranteed level premium – Life insurance only

Level premium rates for Life insurance are guaranteed not to increase until the Policy anniversary date before your:

- 65th birthday, where Level premium to age 65 is selected; or
- 70th birthday, where Level premium to age 70 is selected,

Except if there is any increase in tax, duty or charge introduced by government. This does not apply to Critical Illness, Child's Critical Illness, TPD or Income Protection insurance or Business Expense.



Payment Advice

1. YOUR POLICY

Policy Owner(s)

Policy number

Your contact number(s)*
 Mobile phone Home phone

Email address*

Premium payment
 Amount Payment due Payment frequency

*If we have sent you a form that has been filled in with your phone number and email address, please check that these details are still current. If not, please provide your current contact details.

2. PAYMENT OPTIONS

Please select a payment option (credit/debit card or direct debit from your nominated account).

Credit/Debit card payment

Account holder(s)

Type of card MASTERCARD VISA Expiry date

Card number

This authority covers This and future payments* This payment only

*I/We request that you debit the account above with any amounts which TAL Life Limited may charge me/us until further notice, which I/we will provide to you in writing.

Direct debit request

Account holder(s)

Name of financial institution

BSB number

Account number

This authority covers This and future payments* This payment only

6-04_Anniversary_Email_2620/000499/001858

1. The Bulk Electronic Clearing System (BECS)

TAL is a Debit User under the BECS and has entered into a Debit User agreement with certain banks. Accordingly the bank has agreed to sponsor TAL in an electronic payments clearing system for the purposes of direct debit drawings provided you have authorised TAL to do so under the Direct Debit Request.

2. Your authority to TAL

- 2.1 You acknowledge that by signing the Direct Debit Request, you have requested, authorised and given your consent to TAL to debit your account.
- 2.2 TAL will not be obliged to effect a direct debit drawing if the information on the Direct Debit Request is incomplete and/or inaccurate.
- 2.3 All your instructions in relation to the Direct Debit Request must be given to TAL and not to the Bank.

3. Direct Debit Service Agreement

By signing the Direct Debit Request you:

- have agreed to these terms and conditions; and
- acknowledge that the signed Direct Debit Request and these terms and conditions will together form the Direct Debit Service Agreement.

4. Direct debit procedures

- 4.1 TAL will issue instructions to the Bank to debit your Account on the date, with the Payment Amount and for the Frequency nominated until you inform TAL otherwise.
- 4.2 TAL's instructions to the Bank will be immediate and irrevocable and means that you must exercise care when you complete the Direct Debit Request.
- 4.3 If the day nominated in the Direct Debit Request is not a Banking Business Day, the drawing will occur on the next business day.

5. Your Account

- 5.1 You will ensure that your Account can accept Direct Debit drawings.
- 5.2 You will ensure that your Account has sufficient clear funds to cover the Direct Debit drawing for the Payment Amount on the dates on which the direct debit drawings are made. If your Account does not have sufficient clear funds, TAL may issue instructions to the Bank for the direct debit drawing of the Payment Amount as soon as your Account has sufficient clear funds or seek payment from you separately.
- 5.3 If TAL is informed by the Bank that a direct debit drawing cannot be made from your Account for any reason whatsoever, you can either make a payment of the amount due to TAL separately or TAL in their discretion will debit your account for the arrears. No action or inaction by TAL will operate as a waiver of your obligation to make a relevant payment to TAL.
- 5.4 The bank may collect fees and charges (including fees and charges for dishonoured direct debit drawings) in relation to your Account. Such fees and charges are subject to the terms and conditions relating to your account as established by the Bank. Information on all fees and charges should be requested from the Bank.

6. Variation and termination of your authority

- 6.1 You may vary any of the Direct Debit arrangements as set out in the Direct Debit Request (whether it is to stop, cancel or suspend those arrangements) by providing instructions in writing to TAL at least five business days prior to the date on which the Direct Debit arrangements are to be varied.
- 6.2 TAL is only obliged to act on any instruction issued to it within five business days after the date on which it receives the instruction.
- 6.3 You must inform TAL of any direct debit drawing which has been made from your Account which is not authorised or if there is any mistake in processing any direct debit drawing from your Account.
- 6.4 If you discover that the amount TAL was authorised to draw from your account:
 - is greater than the amount due to TAL, you may contact TAL for a refund
 - is less than the amount due to TAL, you must make a separate payment for the shortfall to TAL. You remain at all times responsible to make full and complete payment of each amount due to TAL.
- 6.5 You may terminate the authority under the Direct Debit Request at any time by giving written notice to TAL.
- 6.6 TAL may terminate your Direct Debit Request by giving written notice to you at the address you have notified to TAL.

7. Variations by TAL

TAL agrees that it will provide notice in writing of no less than four calendar days to you if it proposes to vary any of these terms and conditions. Any variation to these terms and conditions will take effect immediately on the date specified in such a notice by TAL.

8. Privacy and confidentiality

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 the 'Your Privacy' section of the PDS and in our privacy policies. These policies can be obtained online at www.tal.com.au/privacy-policy (all policies) and 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.

9. Notices, queries and problem resolution

Any notice or communication in connection with these terms and conditions must be:

- in writing, signed and addressed, to Customer Service Centre, TAL Life Limited, GPO Box 5380 Sydney NSW 2001
- delivered or posted to the above address, or sent by fax (in a legible form) to the number of the addressee.

10. General matters

- 10.1 The Direct Debit Service Agreement is governed by the laws of New South Wales.
- 10.2 You acknowledge that TAL (nor any person acting on its behalf) has not made any representation or offered other inducement to you to sign the Direct Debit Request.
- 10.3 TAL will not be liable for:
 - any failure or delay on the part of the Bank in fulfilling an instruction from TAL for direct debit drawing to be made from your Account
 - indirect, special or consequential loss or damage caused, including negligence; and events beyond TAL's reasonable control.