

6 September 2021



Finckler Nominees P/L  
PO Box 2533  
WHYALLA NORRIE SA 5608

R05

## Your contact details

**E** askamplife@amplife.com.au

**W** amplife.com.au

**T** 133 731

AMP Life Limited  
GPO Box 5441 Sydney NSW 2001

## Your details

**ACCOUNT NAME**

Finckler Nominees P/L

**PLAN NUMBER**

P810122124

Dear Customer,

## We've made a payment to you

### AMP Insurance

We want to let you know that due to an error in how our system was calculating stamp duty, we've overcharged stamp duty on the cover that you hold, or previously held, in your insurance plan.

Stamp duty is a government levy we're required to add to the cost of your insurance premium and collect on behalf of the government. The rate depends on the state/territory you live in.

We're sorry for this and have paid a refund of \$36.64 for the overcharged stamp duty to the bank account that you provided us to pay for your insurance premiums. This payment includes an amount for potential missed earnings.

### Your payment details

Item	Period overcharged	Overcharged amount	Missed earnings*	Total payment
Plan fee	16/12/2012 to 04/02/2021	\$26.04	\$10.60	\$36.64

- \*Missed earnings are calculated using the RBA Cash rate + 6% up to and including 30 September 2021.
- To find out if this payment will affect your taxable income, please speak to your financial adviser or a tax professional.

### We're here to help

If you have any questions about this issue call us on 133 731 from 8.30am to 7pm (Sydney time) Monday to Friday. If your needs have changed and you would like to review your insurance, please talk with your financial adviser, call us on the above number or visit [amplife.com.au/insurance-affordability](http://amplife.com.au/insurance-affordability).

Yours sincerely,

Megan Beer  
Chief Executive Officer Australasia, Resolution Life and AMP Life Limited

**What you need to know**

AMP Insurance is issued by AMP Life Limited ABN 84 079 300 379, AFSL No. 233671 (AMP Life) which is part of the Resolution Life Group. AMP Life has proudly served customers in Australia since 1849. AMP Limited ABN 49 079 354 519 has sold AMP Life to the Resolution Life Group whilst retaining a minority economic interest. AMP Limited has no day-to-day involvement in the management of AMP Life whose products and services are not affiliated with or guaranteed by AMP Limited. AMP Limited is not liable for products issued by AMP Life or any statements or representations made in the PDS for those products. "AMP", "AMP Life" and any other AMP trademarks are used by AMP Life under licence from AMP Limited.

Any advice in this letter is general in nature and is provided by AMP Life. It does not take into account your personal objectives, financial situation or needs. Therefore, before acting on this advice, you should consider the appropriateness of the advice having regard to those matters as well as the relevant product disclosure statement or plan documentation, available from AMP Life at [amplife.com.au](http://amplife.com.au) or by calling 133 731, before making a decision about the product. Consider speaking to a financial adviser if you have any concerns. If you decide to purchase or vary a financial product, AMP Life and/or other companies within the Resolution Life Group may receive fees and other benefits, which will be a dollar amount or a percentage of either the premium you pay or the value of your investments. You can ask us for more details. AMP Life is part of the Resolution Life Group and can be contacted on 133 731 or [askamplife@amplife.com.au](mailto:askamplife@amplife.com.au).