

Mrs P Easley
9 Showgrounds Drive
HIGHVALE QLD 4520

Date 8 October 2018

Policy Number: 50143508
Life Insured: Mrs P Easley

Dear Mrs Easley

I am writing to confirm that the above mentioned policy has now been cancelled at your request effective from 08/10/2018.

Zurich Australia Limited
(ABN 92 000 010 195)
(AFSL 232510)

5 Blue Street
North Sydney NSW 2060

Locked Bag 994
NORTH SYDNEY NSW 2059

General Enquiries
Phone 131 551
Fax (02) 9995 3797

email: client.service@zurich.com.au

You are able to reinstate the valuable protection it provided by phoning us on 131 551. This offer to reinstate without underwriting will expire on 07/11/2018. Please carefully consider this reinstatement opportunity, as it may be difficult or more expensive for you to apply for cover again as you get older or if your health changes.

We would like to thank you for using Zurich as your life insurer. If you require any assistance with your future financial needs, please let us know and we'd be happy to help.

For more information, please contact your adviser, Better Path Financial Planning, on (041) 7883769 or Zurich's Client Service Centre on 131 551.

Yours sincerely



Ricky James Self
Zurich Australia Limited



13 September 2018



Trustees Englia Super Fund
9 Showgrounds Dr
HIGHVALE QLD 4520

R04

Your contacts

ALISON JOAN HUTCHINGS
(07) 5552 1100
ALISON@DIAGNO.COM.AU

E askamp@amp.com.au

W amp.com.au

T 131 267 (131 AMP) F 03 8688 5799

AMP Customer Service
PO Box 14330 Melbourne VIC 8001

Policy details

INSURED PERSON

John Easley

POLICY NUMBER

P130017113

Dear Sir/Madam,

Your annual statement—keeping you informed

Thank you for choosing AMP to help you own your tomorrow. Your AMP Life 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.



Insurance schedule

This schedule was issued on 12 September 2018. It provides information about your policy and is valid unless we give you another schedule to replace it.

Policy & personal details

Policy number	P130017113
Policy commencement date	12 September 2014
Policy owner	Mr J and Mrs P Easley ATD Englia Super Fund
Insured person	John Easley
Insured person's month and year of birth	December 1958
Annual review date	12 September each year
Payment method	Direct debit

Insurance details

Life Insurance SMSF Plan

Sum insured	\$551,250.00
Commencement date	12/09/2014
Expiry date	11/12/2033
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.

Options

Option name	Sum insured	Commencement date	Expiry date	Premium structure
Total and Permanent Disability Insurance Option (Any)	\$275,625.00	12/09/2014	11/12/2033	Stepped

- Stepped premiums change each year according to the insured person's age. Generally, they increase as the insured person gets older.

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
Skin Cancer/Tumour Exclusion	No payment will be payable under the Total And Permanent disablement provisions of this insurance where in AMP's opinion the disability giving rise to the claim is due wholly or in part to any cancer or malignant tumour of the skin or any complication thereof

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.



13 July 2018



Trustees Englia Super Fund
9 Showgrounds Dr
HIGHVALE QLD 4520

R04

Your contacts

ALISON JOAN HUTCHINGS
(07) 5552 1100
ALISON@DIAGNO.COM.AU

askamp@amp.com.au

amp.com.au

131 267 (131 AMP) 03 8688 5799

AMP Customer Service
PO Box 14330 Melbourne VIC 8001

PLAN NUMBER

P130017113

Dear Sir/Madam,

Your new insurance premium—keeping you protected

You've made a great decision in choosing to protect your future should the unthinkable happen. **At AMP we've been providing insurance to Australians since 1849**, so you know you're in good hands.

Your premium has changed

Like all insurance providers, we review our premiums from time to time. In doing this we aim to maintain highly competitive rates to help keep you protected.

The renewal date for your insurance is approaching. Your new monthly premium of \$685.60 applies from 12 September 2018. We'll deduct this premium on your next billing date which is 12 September 2018.

For full details of your current premium, and other payment options, visit **amp.com.au**, login to MyAMP and go to **statements & correspondence**.

Why it has changed

- **Your age changes** – Your cover has a stepped premium structure, meaning your premiums generally increase each year as you age.
- **Inflation** – So your insurance benefits keep up with the rising cost of living, we've automatically increased them for you without you needing to provide medical or other details. Each year we increase your sum insured by either the increase to the consumer price index (CPI) or a fixed percentage. We'll apply whichever of these is higher which means you'll get more cover. Your premium also changed in line with your new sum insured.

Your insurance and premium details

Here's a brief summary of your insurance which shows the inflation increase we applied to your sum insured as well as your new total premium. Please see your **insurance schedule** for full details of your cover and any exclusions.

Yours sincerely,

Megan Beer

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 investment 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.

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).



24 June 2019



Mr J And Mrs P Easley Atd Englia Super Fund
9 Showgrounds Dr
HIGHVALE QLD 4520

R04

Your contacts

CHRISTY CLEMENTS

0417883769

cclements@betterpath.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

Mr J and Mrs P Easley ATD Englia Super Fund

POLICY NUMBER

P130017113

REQUEST ID

6049837076

Dear Sir/Madam,

We've completed your request

AMP Insurance

Life insured name(s): Mr John Easley

We're writing to confirm the following changes have been made to this policy, as at 24 June 2019:

- Good news! We've reinstated this policy. The monthly premium is \$685.60. This policy is paid to 12 July 2019.

Benefit	Sum insured	Premium
Life Insurance SMSF Plan	\$551,250.00	\$330.60
Total and Permanent Disability Insurance Option (Any)	\$275,625.00	\$349.02

Please note, these figures don't include policy fees or stamp duty (if applicable).

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



29 May 2019



Trustees Englia Super Fund
9 Showgrounds Dr
HIGHVALE QLD 4520

R04

Your contacts

DAVID MCGRATH
(07) 5552 1100
ADVICE@DIAGNO.COM.AU

E askamp@amp.com.au

W amp.com.au

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AMP Customer Service
PO Box 14330 Melbourne VIC 8001

Policy details

INSURED PERSON

John Easley

POLICY NUMBER

P130017113

Dear Sir/Madam,

We've updated your insurance schedule

You've made a great decision in choosing to protect your future. At AMP we've been providing insurance to Australians since 1849, so you know you're in good hands.

Your AMP Life insurance policy gives you peace of mind—knowing that your family will have financial security should the unthinkable happen.

We're pleased to let you know that we've reinstated your insurance.

Your new insurance schedule

You'll find your new **insurance schedule** enclosed—it shows your updated policy details.

This new **insurance schedule** replaces the previous one.

Please check your new schedule carefully to make sure your information is correct. It forms part of your policy so keep it in a safe place for future reference.

Reminder - your duty of disclosure

You have previously been given a notice informing you of your duty of disclosure in relation to a life insurance contract.

It's important to remember you have a duty to tell us anything that you know, or could reasonably be expected to know, may affect the insurer's decision to insure you and the terms of your insurance. This includes answering all the questions in the application honestly, making sure you include all the information we ask for.

Where a policy owned by one person covers the life of another person, it's important that the other person also gives us all the information that is required under the duty. If he or she doesn't, then it can be treated as a failure by the owner of the policy to tell us something that the owner must tell us.

You have this duty until the insurer agrees to provide the insurance. If you remember more information you'll need to let us know.



Insurance schedule

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Policy & personal details

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Policy commencement date	12 September 2014
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Write to: AMP Claims
PO Box 181

PARRAMATTA NSW 2124

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We want to hear from you

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