

RE: Current Insurances

Securitas Financial Group - Jason <Jason@securitasfg.com.au>

Wed 7/22/2020 1:46 PM

To: Troy Tatam <troy@advancedwa.com.au>

Hi Troy,

No problems, please see below a summary;

Troy – Personal Cover

Cover	Insurer	Sum Insured	Ownership	Super Premium	Non-Super Premium
Death	AIA	\$2,100,000	SMSF	\$106.93/ month	
TPD	AIA	\$2,315,250	Troy		\$222.23/ month
Trauma	AIA	\$289,406	Troy		
Income Protection	MLC	\$8,727/ month	Troy		\$183.38/ month

Troy – Buy/Sell Cover

Death	TAL	\$600,000	Troy		\$63.48/ month
TPD	TAL	\$600,000	Troy		

Bryony – Personal Cover

Cover	Insurer	Sum Insured	Ownership	Super Premium	Non-Super Premium
Death	MLC	\$1,157,625	SMSF	\$47.57/ month	
TPD	AIA	\$1,157,625	Bryony		\$56.62/ month
Trauma	MLC	\$289,406	Bryony		\$56.52/ month

I hope that all makes sense, however if you have any queries just let me know.

Regards

Jason Ward

www.securitasfg.com.au



SECURITAS
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6017

From: Troy Tatam [mailto:troy@advancedwa.com.au]**Sent:** Wednesday, 22 July 2020 9:39 AM**To:** Securitas Financial Group - Jason**Subject:** Current Insurances

Hi Jason,

Sorry to be painful but given the change of insurances of late I was hoping to get a current snapshot of each cover including:

1. Premium
2. Ownership
3. Insurance provider

Troy:

Life/TPD

Trauma

Income Protection

Key Life

Bryony:

Life/TPD

Trauma

Thanks,

 test

Troy Tatam CA, SSA

Director

Advanced Accounting and Advisory

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LIFE INSURANCE

MLC Life Insurance Policy Schedule

This Policy Schedule replaces any previous Policy Schedules. Effective date 5 February 2021

Policy details

Policy Owner	Hotstar Enterprises Pty Ltd ATF The Ann Elliott Super Fund		
Product name	MLC Insurance (Wrap or SMSF)		
Policy number	93302158	Policy start date	5 February 2020
Annual renewal date	5 February	Monthly premium	\$51.49
Monthly policy fee	\$0.00	Stamp Duty state	WA
Monthly Stamp Duty	\$0.00		

Connected Policies

Connected policy number	93302159	Connected benefit/s	Critical Illness Plus , Life Cover
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Life Insured Details

Life Insured

Life Insured	Mrs Bryony Tatam	Date of Birth	14 October 1980
Age next birthday	41	Occupation Class	A

What you're covered for

Mrs Bryony Tatam Life Insured

Benefit type	Premium structure	Benefit amount	Monthly Premium	Benefit expiry date	Smoker status	Inflation Linked
Life Cover	Stepped	\$1,215,506	\$51.49	5 February 2055	Non-smoker	Yes

Extra benefits (benefit details)

Special Conditions

- **Exclusion:** This insurance is being issued on the basis that it is to replace existing insurance cover. If the existing cover is not cancelled, any Benefit that is payable on the occurrence of an event under this insurance cover will be reduced by any benefit payable on the occurrence of the same event under your existing cover.

The premium details in this Schedule will be valid until the next review date. This Schedule is current as at the effective date shown, and replaces any Schedule previously issued. You should refer to the Policy Document for full details of when we will pay a Benefit.

Keeping your nomination valid and up-to-date

It is important that you keep your beneficiary nomination up to date, taking into account changes in your personal circumstances.

Please speak with your advisor and read the latest PDS for your product for more information about nominating a

beneficiary. You can change your beneficiary nomination by completing the Beneficiary Nomination Form. The PDS and form are available on mlclifeinsurance.com.au or you can call us for a copy.



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8 January 2020

RENEWAL INFORMATION FOR

The Ann Elliott Super Fund
Po Box 1
WEMBLEY WA 6913

Policy Number: 17375174
Policy Type: PRIORITY PROTECTION
Total payment this month: \$ 106.93

Monthly policy premium \$ 121.11
Less AIA Vitality discount -\$ 14.18
Sub-total \$ 106.93

Adviser Details:

Name: INFOCUS: SECURITAS FIN.
GROUP
Phone: 08 9446 7732
Mobile:
Email: securitas@securitasfg.com.au

AIA Vitality Status:

Bronze

Policy Anniversary Date:

10 February 2020

This is not a bill or request for payment. This notice confirms that your policy has been automatically renewed for a further period of 12 months provided your monthly premiums continue to be paid.

Thank you for having your policy with us.

As at your policy anniversary date, 10 February 2020, your payment is \$106.93. Your regular monthly deductions will also be \$106.93 and will continue on the same day as your current deductions.

Summary of Policy Benefits[†]

Life Insured: TATAM, MR TROY

Benefits	Sum Insured	Premium	AIA Vitality Discount	Stamp Duty	Total Premium
TERM LIFE (SUP)	\$ 2,100,000.00	\$ 113.41	-\$ 14.18	\$ 0.00	\$ 99.23
			Sub total (including policy fee \$7.70)		\$ 106.93

[†]The benefits shown are those applicable at the date of this notice. The benefit and premium amounts reflect indexation (where applicable) calculated as per your policy terms. Your premium may also be affected by age, loadings, discounts and/or any changes in premium rates (communicated previously). AIA Australia has the right to correct any error on this notice.

Save 5% on your life insurance premiums when you take out a myOwn health insurance policy.
Ask your financial adviser for more details.

Cancelling and replacing your cover may carry risks including but not limited to the loss of any accrued benefits, the possibility of waiting periods starting again, and the implications of any non-disclosure on your policy, to understand your options please contact your adviser to discuss your needs and/ or refer to your Policy Terms and Conditions.

If you need to change the terms of your Life Insurance Policy, are having difficulty meeting your payments or in the event of a claim you can contact your adviser or our Client Service Team for assistance on 1800 333 613.

As the life insured is an AIA Vitality member, you are entitled to a premium discount in accordance with the rules mentioned in the "AIA Vitality Premium Adjustment Rules" available at aiavitality.com.au. Your policy premium has been discounted based on the life insured's AIA Vitality status of Bronze. Should the life insured's AIA Vitality status improve by your Policy anniversary date your discount will be recalculated and your Policy premium reduced accordingly.

If you require further assistance with respect to your policy please contact your adviser or call our office on 1800 333 613.

Yours sincerely,



Pina Sciarrone
Chief Retail Insurance Officer
AIA Australia

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