



6 July 2022

Call: 1300 209 088
www.tal.com.au

Private & Confidential
Abr Superannuation Fund
10 Deviation Road
BELGRAVE SOUTH VIC 3160

Policy Number: 1365900

Dear Trustees

Your Request for Information.

Thank you for your enquiry. Please find attached your **Client Contribution Summary** as requested.

If you have any questions, please contact one of our Customer Service Consultants on **1300 209 088**, Monday to Friday, 8.00am-7.00pm (EST). Alternatively, you can email us at customerservice@tal.com.au quoting policy number 1365900.

Yours sincerely

Monika Pioterek
Service Consultant
TAL Life Limited

TAL Life Limited

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Sydney NSW 2000

Customer Service
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Client Contribution Summary

Client Number 1365900 - ABR SUPERANNUATION FUND
Adviser Number 38964 - MR ANDERS HUITFELDT

Date Produced
06/07/2022

Period 01/07/2020 - 30/06/2021

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Payment	Date Received	Amount Paid	Payment Type	Source	Description
123	17/08/2020	1,134.59	Regular		DDR
123	17/08/2020	-1,134.59	Regular		Dishonour
124	15/10/2020	3,403.77	Regular		Cheque
124	15/10/2020	-3,403.77	Regular		Dishonour
125	02/11/2020	1,134.59	Regular		Cheque
126	02/11/2020	1,134.59	Regular		Cheque
127	02/11/2020	1,134.59	Regular		Cheque
128	02/11/2020	1,134.59	Regular		Cheque
129	15/12/2020	1,134.59	Regular		DDR
129	15/12/2020	-1,134.59	Regular		Dishonour

Summary

Commenced: 11/08/2010 Terminated: 21/02/2021

Contributions	EE	ER	EP	Co Conts	Low Inc Conts	Total
Regular					10,211.31	10,211.31
Refunds/Dis					-5,672.95	-5,672.95
Single						
Refunds/Dis						
Rollover						
Refunds/Dis						
Sub Total					10,211.31	10,211.31
Rfnd/Dis Total					-5,672.95	-5,672.95
Grand Total					4538.36	4538.36

Please Note: Full and partial surrenders are not shown on the above contribution summary or reflected in the totals.

28 June 2020



Private & Confidential
 Abr Superannuation Fund
 10 Deviation Road
 BELGRAVE SOUTH VIC 3160

Anniversary notice for Accelerated Protection
Policy Number: 1365900

Dear Trustees,

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 **13 August 2020**.

Policy Summary

Life Insured: Bradd Ross

Your Plan	Premium Type	Inflation Protection	Benefit Amount	Premium (monthly)
Life Insurance Plan - Premium Relief Option	Stepped	✓	\$3,257,789	\$1,134.59

New total monthly premium is \$1,134.59*

*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.

Does Inflation Protection continue to meet your needs?

Inflation Protection automatically increases your Benefit Amount annually to keep in-line with inflation (also referred to as Consumer Price Index in the Product Disclosure Statement) and by doing so, your premium increases. Talk to your adviser to discuss if Inflation Protection continues to meet your needs or refer to the Policy Schedule, Policy Document and Product Disclosure Statement to understand further information about your policy.

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.

Because you have chosen to pay via direct debit from your Bank account, **your premium will be debited from your account on 15th of each month following your policy anniversary on 13 August 2020.** If the payment date falls on a weekend, your payment will be debited the following working day.

How to manage your policy

- If you wish to change your payment method or direct debit details for your insurance premiums, please contact us or complete the enclosed payment advice form.
- If you don't want your Benefit Amount to increase with inflation, simply notify us within 14 days of the date of this letter.
- If you would like to review anything else regarding your policy, simply contact TAL or your financial adviser using the contact details below.

What you need to know about your policy

As part of our commitment to the Life Insurance Life Code of Practice, it is important to inform you that before making any changes, such as cancelling or replacing this policy, there are risks you need to consider. For example, the same cover may not be available to you, you may not be eligible for any cover, or you may be offered cover on different terms, even if your new policy is with TAL.

Please talk to TAL or your adviser if you wish to change the terms of your policy, are having difficulty meeting your payments, or want information in the event of a claim.

Do you need help?

For any assistance, clarification or concerns, please contact TAL's Customer Service team:

Phone: 1300 209 088

Email: customerservice@tal.com.au

For advice on your cover and financial strategy, please contact your financial adviser:

Anders Huitfeldt

Phone: 0418 366 046

Email: anders@sblic.com

You can manage your cover anywhere, anytime with myTAL. Just log in at www.tal.com.au and register using your email address.

Privacy

TAL Privacy Policy is available on our website at 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 Customer Service