

Nicole Cosgrove

From: Northlakes <Northlakes@afanorthlakes.com>
Sent: 13 April 2022 9:43 AM
To: Tony Carbone
Subject: RE: Zurich policy alteration processed
Attachments: Capture Zurich processed alteration A Carbone.PNG

Good morning Tony,

Confirming Zurich have processed your alteration request, see attached.

Have a great day.

Kind regards,
Lynn

Lynn McKeough
Client Services Officer

T: (07) 3385 0565
E: northlakes@afanorthlakes.com

A: Australian Financial Advisers
Unit 15B, 12 Discovery Drive
North Lakes QLD 4509
PO Box 1250, North Lakes QLD 4509

W: www.afafp.com.au



Craig Fenton is an Authorised Representatives of Australian Adviser Group Pty Ltd ACN 626 952 627 an Australian Financial Services Licensee with its registered office at Corporate House, Kings Row, Building 1, 52 McDougall Street, Milton QLD 4064.

ATTENTION: The information in this communication is privileged and confidential, intended only for the use of the person nominated. If you are not the intended recipient, any dissemination, copying or use of the information is strictly prohibited. If you have received this communication in error, please immediately destroy all copies. Any views expressed in this Communication are those of the individual sender, except where the sender specifically states them to be the views of Australian Financial Advisers.

From: Tony Carbone <Tony@carbonedevelopments.com.au>
Sent: Tuesday, 12 April 2022 3:43 PM
To: Northlakes <Northlakes@afanorthlakes.com>
Subject: RE: Signature Requirements - Carbone (Tajn Superannuation Fund) - 50116496/8

Regards,

Tony Carbone



246 Gympie Road Kedron QLD 4031

Phone: 07 3857 0211

Mobile 0418 877 488

Carbonedevelopments.com.au

Please send invoices to; Accounts@carbonedevelopments.com.au

This email and any files transmitted with it are confidential and intended solely for the use of the individual or entity to whom they are addressed. If you have received this email in error please notify Carbone Developments Pty Ltd on 07 3857 0211

This message has been swept for the presence of computer viruses. However, no warranty is given that this message upon its receipt is virus free and no liability is accepted by the sender in this respect.

This email is a message only it does not constitute advice and should not be relied upon as such. Any drawings or documents attached are for information only. Printed copies take precedence in all cases.

From: Northlakes <Northlakes@afanorthlakes.com>

Sent: Tuesday, 12 April 2022 12:08 PM

To: Tony Carbone <Tony@carbonedevelopments.com.au>

Subject: FW: Signature Requirements - Carbone (Tajn Superannuation Fund) - 50116496/8

Good morning Tony,

As per below, Zurich cannot proceed with the policy alteration without both trustees' signatures and if they haven't received the signed form before the 21st of April, they will close the case. I have attached a letter to alter the policy if you could get signed by the two trustees and return, please.

Thank you.

Kind regards,
Lynn

Lynn McKeough
Client Services Officer

T: (07) 3385 0565

E: northlakes@afanorthlakes.com

A: Australian Financial Advisers
Unit 15B, 12 Discovery Drive
North Lakes QLD 4509
PO Box 1250, North Lakes QLD 4509

W: www.afafp.com.au





Craig Fenton is an Authorised Representative of Australian Adviser Group Pty Ltd ACN 626 952 627 an Australian Financial Services Licensee with its registered office at Corporate House, Kings Row, Building 1, 52 McDougall Street, Milton QLD 4064.

ATTENTION: The information in this communication is privileged and confidential, intended only for the use of the person nominated. If you are not the intended recipient, any dissemination, copying or use of the information is strictly prohibited. If you have received this communication in error, please immediately destroy all copies. Any views expressed in this Communication are those of the individual sender, except where the sender specifically states them to be the views of Australian Financial Advisers.

From: Adviser Service <adviser.service@zurich.com.au>
Sent: Tuesday, 12 April 2022 8:10 AM
To: Northlakes <Northlakes@afanorthlakes.com>
Cc: Craig Fenton <CF@afanorthlakes.com>
Subject: RE: Signature Requirements - Carbone (Tajn Superannuation Fund) - 50116496/8 [ref:_00D90mRjm._5008ty05S:ref]

Dear Lynn,

Please be advised that we have not yet received the updated request with both signatures of the Trustees, which would allow us to proceed with the policy alteration.

Kindly please forward a signed letter with both Trustees signatures at your earliest convenience. If there is only a sole Trustee, please clearly state on the letter "Sole Trustee".

Email:

Please scan and email the signed request to: adviser.service@zurich.com.au

Post:

Zurich Financial Services Australia Limited Locked Bag 994 North Sydney,
NSW 2059

We will process your request once we have the required documents.

Kindly note that if no updated request is received by 21 April 2022, no further action will be taken and this case will be closed.

Should you have any further enquiries or wish to discuss any of the above information, please do not hesitate to contact our Adviser Service line on 1800 500 655 and we will be happy to assist.

Please note that any reply to this email will be responded to within 5 days.

Yours sincerely

Emma Nobrega
Adviser Service Consultant

Zurich Financial Services Australia Limited

Locked Bag 994
North Sydney, NSW 2059
W: www.zurich.com.au



----- Original Message -----

From: Adviser Service [adviser.service@zurich.com.au]

Sent: 4/04/2022 3:19 PM

To: northlakes@afanorthlakes.com

Subject: Signature Requirements - Carbone (Tajn Superannuation Fund) - 50116496/8 [ref:_00D90mRjm._5008ty05S:ref]

Dear Lynn,

Thank you for your recent email.

Please be advised that as policy 50116498 is held under the self managed super fund, we require both signatures of the Trustees to proceed with the policy alterations.

Kindly please forward a signed letter with both Trustees signatures at your earliest convenience.

Email:

Please scan and email the signed request to: adviser.service@zurich.com.au

Post:

Zurich Financial Services Australia Limited Locked Bag 994 North Sydney,
NSW 2059

We will process your request once we have the required documents.

Should you have any further enquiries or wish to discuss any of the above information, please do not hesitate to contact our Adviser Service line on 1800 500 655 and we will be happy to assist.

Please note that any reply to this email will be responded to within 5 days.

Yours sincerely

Emma Nobrega
Adviser Service Consultant

Zurich Financial Services Australia Limited

Locked Bag 994
North Sydney, NSW 2059
W: www.zurich.com.au



ref:_00D90mRjm._5008ty05S:ref

This is to confirm we have processed your client's request to reduce cover on the above policies.

The following refunds have been credited back to client's nominated accounts as a result of these changes:

50116496 - \$214.31 (personal bank account)

50116498 - \$419.69 (SMSF bank account)

Kindly also be advised that the quoted premiums for these policies are only relevant for the month of April 2022, as these policies renew 13 May 2022 and a new premium rate is applicable.

The increase in premium for the renewal period is a result of a Product rate increase (applicable since September 2021 and is applied to all Active Cover policies as they renew) as well as the Age Rate increase.

Zurich Active Alteration



— 001185 000

Tajn Superannuation Fund
246 Gympie Road
KEDRON QLD 4031

Your adviser

Mr Craig Fenton
07 3385 0565

zurich.com.au

Customer Care: 131 551
client.service@zurich.com.au
Locked Bag 994
North Sydney NSW 2059

Policy number
50116498

13 April 2022

Dear Sir/Madam,

We're committed to helping you keep your cover in line with your changing needs.

Your recently requested alteration to your Zurich Active Cover policy has been completed with effect from 13 April 2022 and your updated policy schedule is enclosed.

Please take the time to review the policy schedule carefully to ensure all your details are correct.

The instalment premium shown on your revised policy schedule is for the current period of cover. An updated notice, with the new premium amount, will be issued before the next policy anniversary. As the revised policy schedule confirms the details of your insurance cover, make sure you keep it with any other documents you have received from Zurich.

If you require any further information, your financial adviser, Mr Craig Fenton, should be your first point of contact. If you need to change or update any of your details, please don't hesitate to contact us on 131 551.

Sincerely,

Brendan Norton
Head of Customer & Adviser Experience, Life & Investments



Simplify your life with My Zurich

Find out more about our 24/7 customer portal at zurich.com.au/myzurich

Zurich Active

Policy schedule

Policy number
50116498

This policy schedule forms part of the policy and the policy conditions are contained in the Zurich Active Product Disclosure Statement.

Your adviser
Mr Craig Fenton
07 3385 0565

Policy start date: 11 May 2015

Document issue date: 13 April 2022

Policy details

Policy: Zurich Active Cover

Policy owner/s: Tajn Superannuation Fund
(Superannuation, held by external trustee)

Life insured: Antonio Carbone

Date of birth: 20 December 1971

Smoker status: non-smoker

Superannuation optimiser: Superannuation optimiser applies to this policy and this is the related superannuation policy

Related non-superannuation policy: Zurich Active Cover policy number 50116496

Cover for health events, death & terminal illness

Life insured: Antonio Carbone

Item	Amount	Start date	End date	Premium type
1 Initial amount of cover *	\$515,000	11 May 2015	N/A	stepped

* The total benefit amount is shown on both related policies, but a benefit is only payable under one policy. Please refer to the policy terms and conditions relating to the benefits under superannuation optimiser.

Benefit category	Maximum amount payable
Death & terminal illness	\$515,000
A Health events	\$515,000
B Health events	\$0
C Health events	\$0
D Health events	\$0
E Health events	\$0

Protected amount

Protected amount: \$128,750

Definition of occupational impairment

Own occupation

Additional optional benefit selected

Extended care option

From the policy anniversary when the life insured is 70, cover for all health events and safety-net conditions ends and cover is only provided for loss of independent existence, death & terminal illness. Refer to the policy terms and conditions in the Product Disclosure Statement.

The Extended care option ends on the policy anniversary when the life insured is 65. Refer to the policy terms and conditions in the Product Disclosure Statement.

Premiums

Premium frequency:	yearly	
Instalment premium:	\$2,203.30	
Total instalment premium:	\$2,203.30	
Next premium due date:	13 May 2022	New premium - paid
Payment method:	direct debit	13/05/2022

Special conditions and exclusions

The following exclusion applies to Antonio Carbone for the portion of Death & terminal illness benefit shown above:

This policy has been accepted on the condition that the existing Life cover, noted in the application for insurance to be replaced by this policy, has been cancelled. If not cancelled by the date that the claimable event occurs, the sum insured of this policy will be reduced by the total sum insured of the existing cover that was not cancelled.

The following exclusion applies to Antonio Carbone for the portion of Health events cover - category A shown above:

This policy has been accepted on the condition that the existing Total And Permanent Disablement cover, noted in the application for insurance to be replaced by this policy, has been cancelled. If not cancelled by the date that the claimable event occurs, the sum insured of this policy will be reduced by the total sum insured of the existing cover that was not cancelled. No claim will be payable where the condition or event giving rise to the claim is caused or contributed to by any disease, condition or disorder of the right elbow and any associated cartilage, tendons, ligaments, nerves and supporting musculature, including complications, treatment or complications arising from treatment thereof.