



**AIA Australia Limited**  
(ABN 79 004 837 861 AFSL 230043)  
PO Box 6111  
Melbourne VIC 3004  
Phone: 1800 333 613  
Fax: 1800 832 266  
AIA.COM.AU

13 December 2018

Mr Gary Forrester  
18 Twenty Second Ave  
WEST HOXTON NSW 2171

Dear Mr Forrester,

**POLICY NUMBER:** 67355109  
**PRODUCT NAME:** Priority Protection  
**LIFE INSURED:** Mr Gary Forrester

Thank you for choosing AIA Australia for your insurance needs.

At AIA Australia, we understand that life can be unpredictable and your insurance needs often change over time. We look forward to supporting your needs by providing insurance cover that can change with you – ensuring you're financially protected no matter what life throws your way.

With AIA, you're in safe hands. We've been a market leader in life insurance, right across the Asia Pacific region, for over 90 years. And for more than 40 years, AIA Australia has offered quality life, disability, crisis and income protection insurance products.

We currently provide valuable cover to more than 2.5 million Australians and pay well over \$2 million in claims every working day. AIA Australia is proud to be here for you and your family today and into the future.

In relation to your new policy, you'll find these important documents enclosed:

1. Your Policy Schedule listing the insurance benefits you've purchased
2. Your Policy Document outlining the key policy features, and the policy terms and conditions

Please read through the documents carefully and ensure that they accurately reflect your requested insurance requirements. Where applicable, please be advised that any complimentary interim cover previously in place has now ceased.

Your future monthly premiums will be deducted from your account on the 7<sup>th</sup> of each month, or the next business day if the 7<sup>th</sup> falls on a weekend or public holiday.

Congratulations on also selecting an AIA Vitality membership with your Priority Protection policy.

Your AIA Vitality membership contributions will be collected together with your monthly premium payments as specified on your application.

Monthly Premium Payable	\$73.80
Monthly AIA Vitality Contribution (GST Inclusive)	\$10.00
<b>Monthly Total Amount Payable</b>	<b>\$83.80</b>

For further information about AIA Australia, and to hear from some of our other customers, go to [aia.com.au](http://aia.com.au), if you have any questions about your cover, please call us on 1800 333 613 or contact your adviser, MYPPS:VIVID ADVISORY GROUP P/L.

At AIA Australia we understand that real life is always changing. That's why we offer products that protect your income and cover you in the event of serious illness such as cancer or a heart attack.  
Talk to your Financial Adviser to make sure you are financially protected for whatever life throws your way.

Life's better with the right partner.

Again, thank you for choosing AIA Australia.

Yours sincerely,



Pina Sciarrone  
**Chief Retail Insurance Officer**



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Phone: 1800 333 613  
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<b>Policy Number</b>	67355109
<b>Life Insured</b>	Mr Gary Forrester
<b>Policy Owner</b>	Mr Gary Forrester
<b>Beneficiary</b>	AS NOMINATED
<b>Register</b>	NSW

<b>Sum Insured Indexed</b>	NO
<b>Age Next Birthday</b>	51 MALE NON-SMOKER
<b>Occupation Code</b>	C
<b>Commencement Date</b>	13/12/2018
<b>First Premium Due</b>	13/12/2018
<b>Policy Expiry Date</b>	13/12/2037

## POLICY SCHEDULE

PRIORITY PROTECTION				
Benefit(s)	Benefit Details	Sum Insured	Premium Expiry date	Premium Payable
CRISIS RECOVERY STAND ALONE PLAN				
CRISIS RECOVERY STAND ALONE	Premium Type: STEPPED	\$100,000.00	13/12/2037	\$66.38
CRISIS REINSTATEMENT	Premium Type: STEPPED	\$100,000.00	13/12/2032	\$3.90
<b>Policy Fee (Yearly)</b>				<b>\$0.00</b>
<b>Stamp Duty (Yearly)</b>				<b>\$39.05</b>
<b>Total Yearly Premium Payable (In First year)</b>				<b>\$819.98</b>
<b>Total Monthly Premium Payable (In First year)</b>				<b>\$73.80</b>

### NOTES

1. As long as the Life Insured remains a member of the AIA Vitality Program, AIA Australia Limited may discount your premium in accordance with the rules mentioned in the Premium Discounts - AIA Vitality membership section of the Priority Protection PDS. AIA Australia Limited may vary or withdraw the rules from time to time. The premium discounts are not guaranteed.

PDS: Version 18  
Adviser ID: 2H3400433



## Indirect costs of your investment continued

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### Other fees of your investment

This approximate amount has been deducted from your investment and covers fees that are not reflected as transactions on this statement.

Note: Other fees may be reported by the type of fees charged.

The total fees you paid do not include any buy-sell spread fees, because it is not reasonably practicable for us to include buy-sell spread fees that you incurred during the period. For example, the maximum buy/sell spread that could have been charged over the period is \$350.00. This is assuming total transactions of \$50,000.00 during the period and using the maximum buy/sell spread from our full Investment options menu.

If you want more information about the buy/sell spread charged, please contact your financial adviser or our Client Services Team on 1800 062 963.

## Total fees and costs

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### Total fees and costs you paid

This approximate amount includes all the fees and costs which affected your investment during the period.

Taxes	-\$1,113.83
Fees and costs deducted directly from your account	-\$5,234.41
Indirect costs of your investment	-\$238.63
<b>Total fees and costs you paid</b>	<b>-\$6,586.87</b>

## Additional explanation of fees and costs

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The indirect costs of your investment do not include any transactional and operational costs incurred by the underlying investments, because it is not reasonably practicable for us to include these costs during the period. If you want more information about the transactional and operational costs applicable to your underlying investments, please refer to the relevant product disclosure statement.

The total fees you paid are the total of all fees and costs disclosed in this statement. All fees and costs disclosed in this statement are inclusive of GST, where applicable. We are able to claim a reduced input tax credit for the GST incurred on certain fees and costs.

We are able to claim a tax deduction for any fees and insurance premiums deducted from your account. The benefit of these tax deductions is passed on to you and effectively reduces the impact of the fees and any insurance premiums charged to your account.

## Definitions & Further Information

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**The administration system** calculates the value of investments and income received to six decimal places. This statement displays these values to two decimal places which may result in rounding differences.

**Income distribution** comprises distributions and interest amounts paid into your Cash Account.

**Movement in investment value** reflects the changing value of the underlying investments during the reporting period. This includes realised and unrealised capital gains (where applicable).

### Investment options

If you are invested in a product that offers underlying managed funds and direct shares, 'investment options' refers to those managed funds and/or direct shares, and if you are invested in a product that offers only managed funds, 'investment options' refers to those managed funds.

### Internal transfer

Is the transfer of your investment between accounts or products within the same superannuation fund.

### How to switch investment options?

You can switch between investment options at any time. No switching fees apply. Please note, a buy/sell spread and capital gains tax may be incurred when switching between investment options. Further information regarding the available investment options, including investment objectives and strategies, is set out in our product disclosure statement and the underlying product disclosure statement for the relevant investment option.

### Where to go for more information

We are required to provide you with any information that you reasonably require to understand your benefit entitlements. Further details relating to investment options, contribution levels, available insurance cover and any other information relating to your investment are available from us on request by contacting our client services team. You may also obtain this information by contacting your financial adviser or by downloading it from our website. We cannot provide you with any information about which investment, contribution or insurance options are appropriate for your personal circumstances or needs. For personal financial advice of this nature, we recommend that you speak to a financial adviser.

### Client Services

Telephone: 1800 062 963 (8:00am to 6:00pm EST)  
Fax: 03 8614 4431  
Postal address: GPO Box 264  
Melbourne VIC 3001  
Email: [clientservices@ioof.com.au](mailto:clientservices@ioof.com.au)  
Web: [www.ioof.com.au](http://www.ioof.com.au)

### Complaints

We have procedures in place for complaints. If you have a complaint, you may contact the Manager, Customer Care on 1800 062 963 or write to:

Manager, Customer Care  
IOOF Investment Management Limited  
Reply Paid 264  
MELBOURNE VIC 8060

We must consider and respond to you within 90 days of receiving details of your complaint, although we aim to consider and respond to complaints much sooner than that. If you are not satisfied with our handling of the complaint or a decision we have made in relation to your complaint, you may refer your complaint to:

Australian Financial Complaints Authority  
GPO Box 3  
MELBOURNE VIC 3001  
[www.afca.org.au](http://www.afca.org.au)  
You can contact the AFCA on 1800 931 678 (free call).

This service is available free of charge.

### IOOF Portfolio Service Superannuation Fund Personal Superannuation

ABN 70 815 369 818  
Trustee: IOOF Investment Management Limited  
ABN 53 006 695 021, AFS Licence No. 230524  
RSE Licence No. L0000406  
Registered address:  
Level 6, 161 Collins Street, Melbourne, VIC 3000

This statement does not describe all of the conditions affecting the amount and availability of benefits and is not a promise of any particular benefit. All benefits are determined in accordance with the governing rules of the Fund, any applicable insurance policy and government legislation. While every effort has been made to ensure that the information contained in this statement is correct, you should not make any financial decisions based on the amounts shown. We reserve the right to correct any errors or omissions. Please contact our client services team if any of your details require amendment.



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13 December 2018

Mr Gary Forrester  
18 Twenty Second Ave  
WEST HOXTON NSW 2171

Dear Mr Forrester,

**POLICY NUMBER:** 67355122  
**PRODUCT NAME:** Priority Protection  
**LIFE INSURED:** Mr Gary Forrester

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Again, thank you for choosing AIA Australia.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Pina', written in a cursive style.

Pina Sciarrone  
**Chief Retail Insurance Officer**





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13 December 2018

Super Forrester  
18 Twenty Second Ave  
WEST HOXTON NSW 2171

Dear Policyholder,

**POLICY NUMBER:** 67355110  
**PRODUCT NAME:** Priority Protection  
**LIFE INSURED:** Mr Gary Forrester

Thank you for choosing AIA Australia for your insurance needs.

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Please read through the documents carefully and ensure that they accurately reflect your requested insurance requirements. Where applicable, please be advised that any complimentary interim cover previously in place has now ceased.

Your future yearly payments will be deducted from your account on the 7<sup>th</sup> of December, or the next business day if the 7<sup>th</sup> of December falls on a weekend or public holiday.

For further information about AIA Australia, and to hear from some of our other customers, go to [aia.com.au](http://aia.com.au), if you have any questions about your cover, please call us on 1800 333 613 or contact your adviser, MYPPS:VIVID ADVISORY GROUP P/L.

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Yours sincerely,

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Pina Sciarrone  
**Chief Retail Insurance Officer**



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 Phone: 1800 333 613  
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<b>Policy Number</b>	67355110
<b>Life Insured</b>	Mr Gary Forrester
<b>Policy Owner</b>	Super Forrester
<b>Beneficiary</b>	AS NOMINATED
<b>Register</b>	NSW

<b>Sum Insured Indexed</b>	NO
<b>Age Next Birthday</b>	51 MALE NON-SMOKER
<b>Occupation Code</b>	C
<b>Commencement Date</b>	13/12/2018
<b>First Premium Due</b>	13/12/2018
<b>Policy Expiry Date</b>	13/12/2067

## POLICY SCHEDULE

PRIORITY PROTECTION				
Benefit(s)	Benefit Details	Sum Insured	Premium Expiry date	Premium Payable
SUPERANNUATION LIFE COVER PLAN				
LIFE COVER (SUPER)	Premium Type: STEPPED	\$1,025,000.00	13/12/2067	\$1,146.57
TPD (SUPER) (ANY OCCUPATION)	Premium Type: STEPPED	\$775,000.00	13/12/2032	\$1,616.83
TPD BUY-BACK (SUPER) (ANY OCC)	Premium Type: STEPPED	\$775,000.00	13/12/2032	\$97.99
Benefit(s)	Benefit Details	Sum Insured	Premium Expiry date*	Premium Payable
SUPERANNUATION INCOME PROTECTION INDEMNITY PLAN				
INCOME PROTECTION	Premium Type: STEPPED Waiting Period: 60 DAY Benefit Period: TO AGE 65*	\$5,625.00	13/12/2032	\$3,340.66
* Your Income Protection benefit payments will expire on the Premium Expiry Date shown above, or at the end of the Benefit Period - whichever is earlier.				
<b>Policy Fee (Yearly)</b>				<b>\$0.00</b>
<b>Stamp Duty (Yearly)</b>				<b>\$167.03</b>
<b>Total Yearly Premium Payable (In First year)</b>				<b>\$6,369.08</b>

### NOTES

- As long as the Life Insured remains a member of the AIA Vitality Program, AIA Australia Limited may discount your premium in accordance with the rules mentioned in the Premium Discounts - AIA Vitality membership section of the Priority Protection PDS. AIA Australia Limited may vary or withdraw the rules from time to time. The premium discounts are not guaranteed.
- Our agreement to enter into this Policy is subject to the cancellation of any other existing policy as at the Commencement Date which you or the Life Insured indicated in the application for insurance that this Policy would be replacing. Notwithstanding any other terms of the Policy to the contrary, no liability arises under this Policy for any insured event until such time as any policy you or the Life Insured indicated would be cancelled, has in fact been cancelled.

PDS: Version 18  
 Adviser ID: 2H3400433





16 November 2019

## RENEWAL INFORMATION FOR

Mr G Forrester  
18 Twenty Second Ave  
WEST HOXTON NSW 2171

AIA Australia Limited  
(ABN 79 004 837 861 AFSL 230043)  
PO Box 6111  
Melbourne VIC 3004  
Phone: 1800 333 613  
Fax: 1800 832 266  
AIA.COM.AU

**Policy Number:** 67355109

**Policy Type:** PRIORITY PROTECTION

**Total payment this month:** \$ 96.39

Monthly policy premium \$ 98.15

Less AIA Vitality discount -\$ 11.76

Sub-total \$ 86.39

AIA Vitality Contribution (GST inclusive) \$ 10.00

### Adviser Details:

**Name:** MYPPS:VIVID ADVISORY GROUP  
P/L

**Phone:**

**Mobile:** 0410 016 230

**Email:** hello@vividadvisory.com

### AIA Vitality Status:

Bronze

### Policy Anniversary Date:

13 December 2019

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, 13 December 2019, your payment is \$86.39. Your regular monthly deductions will also be \$86.39 and will continue on the same day as your current deductions.

## Summary of Policy Benefits<sup>†</sup>

Life Insured: FORRESTER, MR GARY

Benefits	Sum Insured	Premium	AIA Vitality Discount	Stamp Duty	Total Premium
CRISIS REC STAL	\$ 100,000.00	\$ 88.69	-\$ 11.09	\$ 3.88	\$ 81.48
CR REINSTATE	\$ 100,000.00	\$ 5.35	-\$ 0.67	\$ 0.23	\$ 4.91
Sub total (including policy fee \$0.00)					\$ 86.39

<sup>†</sup>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](http://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

**Privacy Policy and Notification – Your privacy is important to us**

AIA Australia handles and collects personal information for purposes which include the administration of your policy and to send communications that may be of interest to you. In order to provide our products and services, we assume that our customers (including members, policy holders and life insured's) have reviewed and consented to the latest version of the Privacy Policy on our website <http://www.aia.com.au/en/privacy-statement/privacy-statement.html> before providing personal or sensitive information to us. The Privacy Policy may be updated from time to time. Please refer to the latest version on our website. If you have any concerns or you would like to request a hard copy of the Privacy Policy, please contact us on 1800 333 613.



16 November 2019

## RENEWAL INFORMATION FOR

Super Forrester  
18 Twenty Second Ave  
WEST HOXTON NSW 2171

AIA Australia Limited  
(ABN 79 004 837 861 AFSL 230043)  
PO Box 6111  
Melbourne VIC 3004  
Phone: 1800 333 613  
Fax: 1800 832 266  
AIA.COM.AU

**Policy Number:** 67355110  
**Policy Type:** PRIORITY PROTECTION  
**Total payment this year:** \$ 7,690.32

Yearly policy premium \$ 8,405.27  
Less AIA Vitality discount -\$ 714.95  
Sub-total \$ 7,690.32

### Adviser Details:

**Name:** MYPPS:VIVID ADVISORY GROUP  
P/L  
**Phone:**  
**Mobile:** 0410 016 230  
**Email:** hello@vividadvisory.com

### AIA Vitality Status:

Bronze

### Policy Anniversary Date:

13 December 2019

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 yearly premiums continue to be paid.

Thank you for having your policy with us.

As at your policy anniversary date, 13 December 2019, your payment is \$7,690.32.

## Summary of Policy Benefits<sup>†</sup>

Life Insured: FORRESTER, MR GARY

Benefits	Sum Insured	Premium	AIA Vitality Discount	Stamp Duty	Total Premium
TERM LIFE (SUP)	\$ 1,025,000.00	\$ 1,592.05	-\$ 199.01	\$ 0.00	\$ 1,393.04
TOT & PERM DIS	\$ 775,000.00	\$ 2,337.83	-\$ 292.23	\$ 0.00	\$ 2,045.60
TPD BUY BACK	\$ 775,000.00	\$ 130.54	-\$ 16.32	\$ 0.00	\$ 114.22
SPLIT INC PROT	\$ 5,625.00	\$ 4,147.83	-\$ 207.39	\$ 197.02	\$ 4,137.46



health  
insurance  
with AIA Vitality

**Save 5% on your life insurance premiums when you take out a myOwn health insurance policy.**

Ask your financial adviser for more details.

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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.

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Yours sincerely,



Pina Sciarrone  
Chief Retail Insurance Officer  
AIA Australia

**Privacy Policy and Notification – Your privacy is important to us**

AIA Australia handles and collects personal information for purposes which include the administration of your policy and to send communications that may be of interest to you. In order to provide our products and services, we assume that our customers (including members, policy holders and life insured's) have reviewed and consented to the latest version of the Privacy Policy on our website <http://www.aia.com.au/en/privacy-statement/privacy-statement.html> before providing personal or sensitive information to us. The Privacy Policy may be updated from time to time. Please refer to the latest version on our website. If you have any concerns or you would like to request a hard copy of the Privacy Policy, please contact us on 1800 333 613.





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16 November 2019

## RENEWAL INFORMATION FOR

Mr G Forrester  
 18 Twenty Second Ave  
 WEST HOXTON NSW 2171

**Policy Number:** 67355122  
**Policy Type:** PRIORITY PROTECTION  
**Total payment this month:** \$ 19.51

Monthly policy premium \$ 20.49  
 Less AIA Vitality discount -\$ 0.98  
 Sub-total \$ 19.51

### Adviser Details:

**Name:** MYPPS:VIVID ADVISORY GROUP P/L  
**Phone:**  
**Mobile:** 0410 016 230  
**Email:** hello@vividadvisory.com

### AIA Vitality Status:

Bronze

### Policy Anniversary Date:

13 December 2019

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, 13 December 2019, your payment is \$19.51. Your regular monthly deductions will also be \$19.51 and will continue on the same day as your current deductions.

## Summary of Policy Benefits<sup>†</sup>

Life Insured: FORRESTER, MR GARY

Benefits	Sum Insured	Premium	AIA Vitality Discount	Stamp Duty	Total Premium
SPLIT INC PROT	\$ 5,625.00	\$ 19.56	-\$ 0.98	\$ 0.93	\$ 19.51
Sub total (including policy fee \$0.00)					\$ 19.51

<sup>†</sup>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.



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Ask your financial adviser for more details.

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Yours sincerely,



Pina Sciarrone  
Chief Retail Insurance Officer  
AIA Australia

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Phone : 1800 333 613  
Fax : 1800 832 266

AIA.COM.AU

1 July 2020

**Premium Receipt**

Period ending 30 June 2020

**Any questions? Call 1800 333 613**



001600 014

SUPER FORRESTER,  
18 TWENTY SECOND AVE  
WEST HOXTON NSW 2171  
AUSTRALIA

Dear Policyholder,

**Policy Number:** 67355110  
**Life Insured:** FORRESTER, MR GARY  
**Policy Owner:** SUPER FORRESTER,

We wish to advise that according to our records, the total premiums we received in respect of your policy for the financial year ending 30th June 2020 is as follows:

Description	Base Premium	Stamp Duty	Total Premiums Received
LIFE COVER (SUPER)	\$ 1,393.04	\$ 0.00	\$ 1,393.04
TPD (SUPER) (ANY OCCUPATION)	\$ 2,045.60	\$ 0.00	\$ 2,045.60
TPD BUY-BACK (SUPER) (ANY OCC)	\$ 114.22	\$ 0.00	\$ 114.22
INCOME PROTECTION	\$ 3,940.44	\$ 197.02	\$ 4,137.46
Policy Fee			\$ 0.00
Total			\$ 7,690.32

This is not a request for payment but confirmation of premiums received.

If you are unsure whether the premiums under your policy are tax deductible items, we recommend you seek professional tax advice.

If you have any questions about this letter please contact your adviser or contact us on 1800 333 613.

Yours sincerely,

Pina Sciarrone  
Chief Retail Insurance Officer

Adviser: THOR-BJORN MCDOWELL #2

PS1118

