

21/11/2016

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**Private & Confidential**Ibanez Super Fund  
267 Benowa Road  
BENOWA QLD 4217

Dear Trustee

**2016 Annual Statement: Insurance through Superannuation**  
**Policy Number: 1465760**

Thank you for choosing TAL for your members' insurance needs.

We are pleased to enclose your Annual Statement for the year ended 30 September 2016. Your statement provides information about each member's insurance benefits.

Please note that this statement is for general information only and does not constitute an annual statement for the purposes of Section 1017D of the Corporations Act 2001.

**More information**

If you have any questions or would like more information, please contact your financial adviser. You can also get in touch with us by phone on 1300 209 088 or by email to [customerservice@tal.com.au](mailto:customerservice@tal.com.au).

Yours sincerely

Jen Rufati  
General Manager, Customer Service



## Superannuation

### Annual Statement

For the period 1 October 2015 to 30 September 2016

Life Insured	: REYNALDO IBANEZ	Commencement:	30/05/2013
Policy Number	: 1465760		
Adviser Name	: FUTURE ASSIST FINANCIAL SERVICES GROUP		
Adviser No	: 69781		
Policy Owner	: IBANEZ SUPER FUND		
Issuer	: TAL Life Limited		
AFSL No	: 237848	ABN	: 70 050 109 450

### Insurance Benefits as at 30 September 2016

REYNALDO IBANEZ's Benefits		\$
Death Sum Insured		659846.25
Total and Permanent Disablement Sum Insured		636693.75

### Summary

	\$
Withdrawal Value as at 01/10/2015	0.00
Total Contributions	2053.16
Total Insurance Premiums	2053.16
Withdrawal Value as at 30/09/2016	0.00
Total Policy Fees (included in total insurance premiums paid)	94.80



## Superannuation

### Annual Statement

Life Insured : REYNALDO IBANEZ

Policy Number : 1465760

### Transaction Listing

Date	Transaction	Amount \$
28/10/2015	Regular Contribution	157.88
30/11/2015	Regular Contribution	157.88
30/12/2015	Regular Contribution	157.88
28/01/2016	Regular Contribution	157.88
29/02/2016	Regular Contribution	157.88
29/03/2016	Regular Contribution	157.88
28/04/2016	Regular Contribution	157.88
30/05/2016	Regular Contribution	189.60
28/06/2016	Regular Contribution	189.60
28/07/2016	Regular Contribution	189.60
29/08/2016	Regular Contribution	189.60
28/09/2016	Regular Contribution	189.60
28/10/2015	Insurance Premium	( 157.88 )
30/11/2015	Insurance Premium	( 157.88 )
30/12/2015	Insurance Premium	( 157.88 )
28/01/2016	Insurance Premium	( 157.88 )
29/02/2016	Insurance Premium	( 157.88 )
29/03/2016	Insurance Premium	( 157.88 )
28/04/2016	Insurance Premium	( 157.88 )
30/05/2016	Insurance Premium	( 189.60 )
28/06/2016	Insurance Premium	( 189.60 )
28/07/2016	Insurance Premium	( 189.60 )
29/08/2016	Insurance Premium	( 189.60 )
28/09/2016	Insurance Premium	( 189.60 )

### **Your Insurance Benefits**

TAL allows you the flexibility to alter your insurance benefit as your personal circumstances change. You should seek advice from your financial adviser about the appropriate level of insurance cover for your individual circumstances.

### **Assets of the Fund**

Under superannuation law you should be aware that assets of the Self-Managed Superannuation Fund (SMSF) remain the responsibility of the trustee of the SMSF and should be kept separate from your personal assets.

We act on instructions from the trustee of your SMSF in relation to the life risk policies insured.

### **Additional Explanation of Fees and Costs**

For full details on the fees, expenses and charges applicable to your insurance cover, please refer to the disclosure document(s).

### **Withdrawal Value**

This statement relates to your life insurance which does not acquire a withdrawal value. If you terminate this insurance at any time (when you are not eligible to make a claim) no cash value will be payable.

TAL has taken reasonable care in preparing this statement but reserves the right to make amendments in the event of an error. The information contained within this statement is of a general nature only and does not consider your particular objectives, financial situation and needs, and we therefore recommend you seek independent financial and tax advice.

### **Contact Details**

#### **Enquiries and Further Information**

If you have any questions about your TAL product, call us on 1300 209 088, Monday to Friday between 8.00am - 7.00pm (AEST/AEDT) or email [customerservice@tal.com.au](mailto:customerservice@tal.com.au) quoting your policy number 1465760. You can also write to us at TAL Life Limited, GPO Box 5380, Sydney NSW 2001.

If you have an enquiry specific to your individual circumstances, please contact your financial adviser. If you do not have a financial adviser, please call us and we'll put you in contact with one.

## Complaints

If you have a complaint regarding your TAL product, please write to the **TAL Complaints Manager** at TAL Life Limited, GPO Box 5380, Sydney NSW 2001.

If your complaint has not been resolved to your satisfaction within 45 days of lodgement, you may refer the matter to the **Financial Ombudsman Service (FOS)** by writing to GPO Box 3, Melbourne VIC 3001 or by calling 1300 780 808 or 1800 367 287.

FOS is an independent body designed to help you resolve complaints relating to financial products, financial advice and sales of financial and investment products. Complaints with FOS may be resolved by a conciliation process or arbitration. This procedure is free of charge. Decisions made by FOS are binding on us.

## Important Information

This Annual Statement has been prepared by TAL Life Limited, ABN 70 050 109 450 (TAL). It outlines the value of the benefits that your insurance provided as at 30 September 2016, and the transactions that occurred during the prior 12 month period. This statement is for information purposes and should be read in conjunction with the disclosure document(s) you received when you commenced this insurance.

