

16 November 2018



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Flecks Future Fund
82 Ash Drive
BANORA POINT NSW 2486

Dear Trustees

**2018 Annual Statement Insurance through Superannuation
Policy number: 1689548**

We're pleased to provide an update about your policy for the year ended 30 September 2017.

Your Annual Statement contains a summary of your policy and details of your insurance benefits. 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*.

Important

Please note that this statement outlines details of your insurance through superannuation only.

Are your contact details up to date?

The email address we have on file for you is flecks1@optusnet.com.au. If your email or any other contact details have changed, please let us know and we'll update them for you.

More information

If you have any questions or would like more information, please contact your financial adviser Qantas Airways Limited by phone on 02 9578 4016 or by email to adviser.admin@tal.com.au. You can also get in touch with us directly by phone on 1300 209 088 or by email to customerservice@tal.com.au.

Thank you for choosing TAL for your insurance needs.

Yours sincerely



TAL Customer Service



Superannuation

Annual Statement

For the period 1 October 2017 to 30 September 2018

Life Insured	: Stephen Flecknoe	Commencement:	10/05/2017
Policy number	: 1689548		
Adviser name	: Qantas Airways Limited		
Adviser number	: 23233		
Policy Owner	: Flecks Future Fund		
Issuer	: TAL Life Limited		
AFSL	: 237848	ABN	: 70 050 109 450

Insurance Benefits as at 30 September 2018

Stephen Flecknoe's Benefits	
	\$
Death Sum Insured	630000.00

Summary

	\$
Withdrawal Value as at 01/10/2017	0.00
Total Premiums and Rollovers	4244.24
Total Insurance Premiums	(4244.24)
Withdrawal Value as at 30/09/2018	0.00
Total Policy Fees (included in total insurance premiums paid)	0.00

Superannuation

Annual Statement

Life Insured : Stephen Flecknoe

Policy number : 1689548

Transaction Listing

Date	Transaction	Amount \$
10/10/2017	Premium	326.42
10/11/2017	Premium	326.42
11/12/2017	Premium	326.42
10/01/2018	Premium	326.42
12/02/2018	Premium	326.42
12/03/2018	Premium	326.42
10/04/2018	Premium	326.42
10/05/2018	Premium	391.86
12/06/2018	Premium	391.86
10/07/2018	Premium	391.86
10/08/2018	Premium	391.86
10/09/2018	Premium	391.86
10/10/2017	Insurance Premium	(326.42)
10/11/2017	Insurance Premium	(326.42)
11/12/2017	Insurance Premium	(326.42)
10/01/2018	Insurance Premium	(326.42)
12/02/2018	Insurance Premium	(326.42)
12/03/2018	Insurance Premium	(326.42)
10/04/2018	Insurance Premium	(326.42)
10/05/2018	Insurance Premium	(391.86)
12/06/2018	Insurance Premium	(391.86)
10/07/2018	Insurance Premium	(391.86)
10/08/2018	Insurance Premium	(391.86)
10/09/2018	Insurance Premium	(391.86)

Important information

This 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 2018 and the transactions that occurred during the prior twelve month period. This statement is for information purposes and should be read in conjunction with the disclosure documents you received when you commenced this insurance.

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

Your insurance benefits

TAL allows you the flexibility to alter your insurance benefits 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 documents.

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.

Complaints

If you have a complaint related to your investment, we will do our best to resolve the matter for you as quickly as possible, and will always attempt to resolve your complaint within 45 days of the date we receive it. To lodge a complaint, contact us by phone on 1300 209 088, in writing to Complaints Department, TAL Life Limited, GPO Box 5380, Sydney NSW 2001, by email to customerResolutionTeam@tal.com.au or online at www.tal.com.au/Contact-TAL.

Australian Financial Complaints Authority

If an issue has not been resolved to your satisfaction, or we have not resolved the matter within 45 days of receiving your complaint, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Your privacy

In this section, the words 'we' and 'our' refer to both TAL and the Trustee.

The way in which we collect, secure, hold, use and disclose personal and sensitive information (your information) is explained in our privacy policies. These policies can be obtained online at www.tal.com.au/privacy-policy (all policies) and www.mercer.com.au/privacy.html (TAL Super policies only) or by contacting us.

If you have any questions about the way in which your information is managed, or would like a paper copy of our privacy policies, please contact us by phone on 1300 209 088 or by email to customerservice@tal.com.au.

Contacting TAL

If you have any questions or would like more information about your TAL product, you can contact us by phone on 1300 209 088 or by email to customerservice@tal.com.au. You can also write to us at TAL Life Limited, GPO Box 5380 Sydney NSW 2001.

If you have a question 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 touch with one.