

22nd January 2018



Ibanez Super Fund
267 Benowa Road
BENOWA QLD 4217

Dear Trustee

**2017 Annual Statement Insurance through Superannuation
Policy number: 1465761**

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 ray@accrual.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. You can also get in touch with us 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 2016 to 30 September 2017

Life Insured	: Minerva Ibanez	Commencement:	30/05/2013
Policy number	: 1465761		
Adviser name	: Future Assist Financial Services Group		
Adviser number	: 69781		
Policy Owner	: Ibanez Super Fund		
Issuer	: TAL Life Limited		
AFSL	: 237848	ABN	: 70 050 109 450

Insurance Benefits as at 30 September 2017

Minerva Ibanez's Benefits	
	\$
Death Sum Insured	692838.56

Summary

	\$
Withdrawal Value as at 01/10/2016	0.00
Total Premiums	367.22
Total Insurance Premiums	(367.22)
Withdrawal Value as at 30/09/2017	0.00
Total Policy Fees (included in total insurance premiums paid)	0.00

Superannuation

Annual Statement

Life Insured : Minerva Ibanez

Policy number : 1465761

Transaction Listing

Date	Transaction	Amount \$
28/10/2016	Premium	28.91
28/11/2016	Premium	28.91
29/12/2016	Premium	28.91
30/01/2017	Premium	28.91
28/02/2017	Premium	28.91
28/03/2017	Premium	28.91
28/04/2017	Premium	28.91
29/05/2017	Premium	32.97
28/06/2017	Premium	32.97
28/07/2017	Premium	32.97
28/08/2017	Premium	32.97
28/09/2017	Premium	32.97
28/10/2016	Insurance Premium	(28.91)
28/11/2016	Insurance Premium	(28.91)
29/12/2016	Insurance Premium	(28.91)
30/01/2017	Insurance Premium	(28.91)
28/02/2017	Insurance Premium	(28.91)
28/03/2017	Insurance Premium	(28.91)
28/04/2017	Insurance Premium	(28.91)
29/05/2017	Insurance Premium	(32.97)
28/06/2017	Insurance Premium	(32.97)
28/07/2017	Insurance Premium	(32.97)
28/08/2017	Insurance Premium	(32.97)
28/09/2017	Insurance Premium	(32.97)

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 2017 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 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 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.

If you are not satisfied with how we have resolved your complaint, or we have not resolved the matter within 45 days of receiving your complaint, you can contact the Financial Ombudsman Service by phone on 1800 367 287 or in writing to info@fos.org.au or GPO Box 3 Melbourne VIC 3001.

The Financial Ombudsman Service is independent of TAL, and provides a free service to customers who have been unable to satisfactorily resolve a complaint related to their financial product. Information about this service, including time limits that may apply, is available at www.fos.org.au.

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.