

19th March 2018

☒ 001800 000  
Mirtap Superannuation Fund  
4 Hideaway Mountain Court  
CORNUBIA QLD 4130



Dear Trustee

**2017 Annual Statement Insurance through Superannuation**  
**Policy number: 1696469**

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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 [tapel.cafer@cfb.net.au](mailto:tapel.cafer@cfb.net.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](mailto: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	: Tapel Cafer	Commencement:	10/07/2017
Policy number	: 1696469		
Adviser name	: Complete Financial Balance - Tapel Cafer		
Adviser number	: 64710		
Policy Owner	: Mirtap Superannuation Fund		
Issuer	: TAL Life Limited		
AFSL	: 237848	ABN	: 70 050 109 450

### Insurance Benefits as at 30 September 2017

Tapel Cafer's Benefits	\$
Death Sum Insured	500000.00
Total and Permanent Disablement Sum Insured	500000.00

### Summary

	\$
Withdrawal Value as at 01/10/2016	0.00
Total Premiums	541.64
Total Insurance Premiums	( 541.64 )
Withdrawal Value as at 30/09/2017	0.00
Total Policy Fees (included in total insurance premiums paid)	77.00

# Superannuation

## Annual Statement

Life Insured : Tapel Cafer

Policy number : 1696469

### Transaction Listing

Date	Transaction	Amount
13/07/2017	Premium	\$ 541.64
13/07/2017	Insurance Premium	( 541.64 )



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 accrue 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 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.  
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





## **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](http://www.tal.com.au/privacy-policy) (all policies) and [www.mercer.com.au/privacy.html](http://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](mailto: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](mailto: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.