

5th October 2021

Jenkin Family Superannuation Fund
Glengarry
907 Doorroombah Road
TOORAWEEAH NSW 2831

Dear Trustees

**2021 Annual Statement Insurance through Superannuation
Policy number: 1367066**

We're pleased to provide an update about your policy for the year ended 30 June 2021.

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 (Cth)*.

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 jwjcjenkin@bigpond.com. 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 Vicki O'Connor by phone on 268002780 or by email to vicki@hell-yes.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

TAL Life Limited

ABN 70 050 109 450 | AFSL 237848
GPO Box 5380, Sydney NSW 2001
Level 16, 363 George Street
Sydney NSW 2000

Customer Service
P 1300 209 088
F 1300 351 133
E customerservice@tal.com.au

W tal.com.au

Superannuation

Annual Statement

1 July 2020 to 30 June 2021

Life Insured	: Benn William John Jenkin	Commencement date	: 03/09/2010
Policy number	: 1367066		
Adviser	: Vicki O'Connor		
Adviser number	: 51854		
Policy Owner	: Jenkin Family Superannuation Fund		
Issuer	: TAL Life Limited		
AFSL	: 237848	ABN	: 70 050 109 450

Insurance Benefits as at 30 June 2021

Benn William John Jenkin's Benefits	\$
Death Sum Insured	2445715.35

Summary

	\$
Withdrawal Value as at 01/07/2020	0.00
Total Premiums and Rollovers	2519.88
Total Insurance Premiums	(2519.88)
Withdrawal Value as at 30/06/2021	0.00
Total Policy Fees (included in total insurance premiums paid)	102.00

TAL Life Limited

ABN 70 050 109 450 | AFSL 237848
 GPO Box 5380, Sydney NSW 2001
 Level 16, 363 George Street
 Sydney NSW 2000

Customer Service
 P 1300 209 088
 F 1300 351 133
 E customerservice@tal.com.au

W tal.com.au

Superannuation

Annual Statement

Life Insured : Benn William John Jenkin

Policy number : 1367066

Transaction listing

Date	Transaction	Amount \$
03/07/2020	Premium	160.40
03/08/2020	Premium	160.40
03/09/2020	Premium	169.16
06/10/2020	Premium	169.16
03/11/2020	Premium	169.16
03/12/2020	Premium	169.16
05/01/2021	Premium	169.16
03/02/2021	Premium	169.16
03/03/2021	Premium	169.16
06/04/2021	Premium	169.16
03/05/2021	Premium	169.16
03/05/2021	Premium	507.48
03/05/2021	Premium	169.16
03/07/2020	Insurance Premium	(160.40)
03/08/2020	Insurance Premium	(160.40)
03/09/2020	Insurance Premium	(169.16)
06/10/2020	Insurance Premium	(169.16)
03/11/2020	Insurance Premium	(169.16)
03/12/2020	Insurance Premium	(169.16)
05/01/2021	Insurance Premium	(169.16)
03/02/2021	Insurance Premium	(169.16)
03/03/2021	Insurance Premium	(169.16)
06/04/2021	Insurance Premium	(169.16)
03/05/2021	Insurance Premium	(169.16)
03/05/2021	Insurance Premium	(507.48)
03/05/2021	Insurance Premium	(169.16)

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 June 2021 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. The information contained within this statement is of a general nature only and does not take into account your particular objectives, financial situation and needs. You should obtain appropriate independent financial and tax advice and read the Product Disclosure Statement (or, if applicable, other disclosure documents) before making a decision about your insurance.

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 policy 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 an issue or complaint, please contact our Customer Service Team on 1300 209 088, Monday to Friday, between 8.00am - 7.00pm (AEST/AEDT). Alternatively, you may wish to address your complaint in writing to:

Internal Dispute Resolution
GPO BOX 5380
Sydney NSW 2001
IDRcomplaints@tal.com.au

We aim to resolve all complaints quickly and fairly. If you are not satisfied with our final response to your complaint, or you have not received our final response to your complaint within 45 days or 90 days in relation to death benefit distributions of the date we received your complaint, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA is an external dispute resolution scheme that provides a fair and independent complaint resolution service that is free to consumers:

Online: www.afca.org.au
Email: info@afca.org.au
Phone: 1800 931 678 (free call within Australia)
Mail: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

Time limits may apply to complain to AFCA, so you should act quickly. Please consult the AFCA website, or call them, to find out if or when the time limit relevant to your circumstances expires. AFCA has authority to hear certain complaints and can advise if they can assist you.

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.

5th October 2021

Jenkin Family Superannuation Fund
907 Doorroombah Road
TOORAWREENAH NSW 2831

Dear Trustee

**2021 Annual Statement Insurance through Superannuation
Policy number: 1587518**

We're pleased to provide an update about your policy for the year ended 30 June 2021.

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 (Cth)*.

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 nadinedent7@gmail.com. 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 Vicki O'Connor by phone on 268002780 or by email to vicki@hell-yes.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

TAL Life Limited

ABN 70 050 109 450 | AFSL 237848
GPO Box 5380, Sydney NSW 2001
Level 16, 363 George Street
Sydney NSW 2000

Customer Service
P 1300 209 088
F 1300 351 133
E customerservice@tal.com.au

W tal.com.au

Superannuation

Annual Statement

1 July 2020 to 30 June 2021

Life Insured	: Nadine Jenkin	Commencement date	: 13/10/2015
Policy number	: 1587518		
Adviser	: Vicki O'Connor		
Adviser number	: 51854		
Policy Owner	: Jenkin Family Superannuation Fund		
Issuer	: TAL Life Limited		
AFSL	: 237848	ABN	: 70 050 109 450

Insurance Benefits as at 30 June 2021

Nadine Jenkin's Benefits	\$
Death Sum Insured	1467723.78
Total and Permanent Disablement Sum Insured	1467723.78

Summary

	\$
Withdrawal Value as at 01/07/2020	0.00
Total Premiums and Rollovers	2654.91
Total Insurance Premiums	(2654.91)
Withdrawal Value as at 30/06/2021	0.00
Total Policy Fees (included in total insurance premiums paid)	0.00

TAL Life Limited

ABN 70 050 109 450 | AFSL 237848
 GPO Box 5380, Sydney NSW 2001
 Level 16, 363 George Street
 Sydney NSW 2000

Customer Service
 P 1300 209 088
 F 1300 351 133
 E customerservice@tal.com.au

W tal.com.au

Superannuation

Annual Statement

Life Insured : Nadine Jenkin

Policy number : 1587518

Transaction listing

Date	Transaction	Amount \$
15/07/2020	Premium	504.39
15/10/2020	Premium	537.63
15/01/2021	Premium	537.63
15/04/2021	Premium	537.63
03/05/2021	Premium	537.63
15/07/2020	Insurance Premium	(504.39)
15/10/2020	Insurance Premium	(537.63)
15/01/2021	Insurance Premium	(537.63)
15/04/2021	Insurance Premium	(537.63)
03/05/2021	Insurance Premium	(537.63)

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 June 2021 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. The information contained within this statement is of a general nature only and does not take into account your particular objectives, financial situation and needs. You should obtain appropriate independent financial and tax advice and read the Product Disclosure Statement (or, if applicable, other disclosure documents) before making a decision about your insurance.

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 policy 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 an issue or complaint, please contact our Customer Service Team on 1300 209 088, Monday to Friday, between 8.00am - 7.00pm (AEST/AEDT). Alternatively, you may wish to address your complaint in writing to:

Internal Dispute Resolution
GPO BOX 5380
Sydney NSW 2001
IDRcomplaints@tal.com.au

We aim to resolve all complaints quickly and fairly. If you are not satisfied with our final response to your complaint, or you have not received our final response to your complaint within 45 days or 90 days in relation to death benefit distributions of the date we received your complaint, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA is an external dispute resolution scheme that provides a fair and independent complaint resolution service that is free to consumers:

Online: www.afca.org.au
Email: info@afca.org.au
Phone: 1800 931 678 (free call within Australia)
Mail: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

Time limits may apply to complain to AFCA, so you should act quickly. Please consult the AFCA website, or call them, to find out if or when the time limit relevant to your circumstances expires. AFCA has authority to hear certain complaints and can advise if they can assist you.

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.



Jenkin Family Superannuation Fund
Glengarry
907 Doorroombah Road
TOORAWEEAH NSW 2831

16 October 2021

Dear Trustees

Notice of Missed Premium Payment

Our records show that the premium due on 15 September 2021 is outstanding.

To ensure your insurance cover continues, please make a payment of **\$1,799.51** today through one of the following:

- call **1300 209 088** and have your bank account details and credit card details ready
- or complete the enclosed form and return to us by email or post.

What could happen

If payment isn't received by **20 December 2021**, your policy will be cancelled and any claim relating to an event that occurs on or after **20 December 2021** cannot be paid.

If you would like to change the terms of your policy or if you are having trouble meeting your premium payments, we may be able to assist. Please call us on the number below to discuss the options that might be available to you.

We also recommend that you seek financial advice specific to your circumstances from your financial adviser.

Reminder

Your payment is overdue

ACCELERATED PROTECTION	
Policy number See page 3 for Policy Owner and Life Insured	1367066
Payment frequency	Yearly
Premium Due Date	15 September 2021
Overdue Amount	\$1,799.51
Overdue Amount Due Date	20 December 2021

Payment methods

- BPAY® – see BPAY payment details below.
- Payment by phone – call us on 1300 209 088 and provide us with your bank account/card details.
- Payment by card or direct debit – complete the enclosed Payment Advice form and return it to us by mail, email or fax.
- Payment by cheque – please make cheques payable to TAL Life Limited and include your policy number on the back of your cheque.



Billers Code: 7955
Ref: 00 1367066 61

Telephone & Internet Banking – BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au

®Registered to BPAY Pty Ltd 69 079 137 518

7814303

IMPORTANT: If your policy is cancelled, you may not be able to reinstate

Generally, TAL will not offer the option to reinstate your policy if your policy is cancelled due to non-payment of premiums. Reinstatement may only be available within a very limited timeframe if your policy has been cancelled due to non-payment of premiums, and if this is available it will be communicated to you once your policy is cancelled. If you wish to have insurance cover again, you will need to apply for a new policy. Please be aware the same cover may not be available to you, you may not be eligible for any cover, or you may be offered cover on different terms. If you choose to apply for a new policy, this will be subject to an underwriting assessment and the terms and premiums that apply for the new policy will be based on the current on-sale product available at the time of application. You will also need to serve qualifying periods for some claims, as applicable.

Choose how and when you pay

If you've changed your account, would like to change your current payment method or discuss other payment options, please call us on 1300 209 088 any time between 8.00am and 7.00pm, Monday to Friday.

More information

If you have any questions or would like information about your policy, please contact your financial adviser. You can also get in touch with us directly – our contact details are sent out below.

Thank you for trusting TAL with your life insurance.

Your policy

ACCELERATED PROTECTION

16 October 2021

Policy number 1367066

Policy owner(s) Jenkin Family Superannuation Fund

Life insured Benn William John Jenkin

Your adviser Vicki O'connor
(02) 6800 2780
Vicki@hell-yes.com.au

1. YOUR POLICY

Policy Owner(s)

Policy number

Your contact number(s)*
 Mobile phone Home phone

Email address*

Premium payment
 Amount Payment due Payment frequency

*If we have sent you a form that has been filled in with your phone number and email address, please check that these details are still current. If not, please provide your current contact details.

2. PAYMENT OPTIONS

Please select a payment option (credit/debit card or direct debit from your nominated account).

Credit/Debit card payment

Account holder(s)

Type of card MASTERCARD VISA Expiry date

Card number

This authority covers This and future payments* This payment only

*I/We request that you debit the account above with any amounts which TAL Life Limited may charge me/us until further notice, which I/we will provide to you in writing.

Direct debit request

Account holder(s)

Name of financial institution

BSB number

Account number

This authority covers This and future payments* This payment only

2. PAYMENT OPTIONS (continued)

*I/We request that you debit the account above with any amounts which TAL Life Limited (User ID 245397) may debit or charge me/us through the Bulk Electronic Clearing System in accordance with the payment arrangement between us until further notice, which I/we will provide to you in writing.

By signing this form, I/we acknowledge and agree that:

- this Direct Debit Request is governed by the Direct Debit Terms and Conditions set out on page 3 of this form, and
- I am/we are bound by all of those terms and conditions.

3. PAYMENT FREQUENCY

If you have chosen to have future payments debited from your card or account (see Question 2), please indicate the frequency:

Monthly Quarterly Half-yearly Yearly

4. AUTHORISATION

Signatory 1

Full name

Signing as

Individual Director

Signature

Date

Signatory 2

Full name

Signing as

Individual Director Company Secretary

Signature

Date

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 the 'Your Privacy' section of the PDS and 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.

SUBMITTING THIS FORM

Please return your completed form to:

TAL Life Limited

Reply Paid 5380


Sydney NSW 2001

(no stamp required)

You can also submit this form by email or fax.

CONTACTING TAL

 1300 209 088

 1300 351 133

 customerservice@tal.com.au

 tal.com.au

1. The Bulk Electronic Clearing System (BECS)

TAL is a Debit User under the BECS and has entered into a Debit User agreement with certain banks. Accordingly the bank has agreed to sponsor TAL in an electronic payments clearing system for the purposes of direct debit drawings provided you have authorised TAL to do so under the Direct Debit Request.

2. Your authority to TAL

- 2.1** You acknowledge that by signing the Direct Debit Request, you have requested, authorised and given your consent to TAL to debit your account.
- 2.2** TAL will not be obliged to effect a direct debit drawing if the information on the Direct Debit Request is incomplete and/or inaccurate.
- 2.3** All your instructions in relation to the Direct Debit Request must be given to TAL and not to the Bank.

3. Direct Debit Service Agreement

By signing the Direct Debit Request you:

- have agreed to these terms and conditions; and
- acknowledge that the signed Direct Debit Request and these terms and conditions will together form the Direct Debit Service Agreement.

4. Direct debit procedures

- 4.1** TAL will issue instructions to the Bank to debit your Account on the date, with the Payment Amount and for the Frequency nominated until you inform TAL otherwise.
- 4.2** TAL's instructions to the Bank will be immediate and irrevocable and means that you must exercise care when you complete the Direct Debit Request.
- 4.3** If the day nominated in the Direct Debit Request is not a Banking Business Day, the drawing will occur on the next business day.

5. Your Account

- 5.1** You will ensure that your Account can accept Direct Debit drawings.
- 5.2** You will ensure that your Account has sufficient clear funds to cover the Direct Debit drawing for the Payment Amount on the dates on which the direct debit drawings are made. If your Account does not have sufficient clear funds, TAL may issue instructions to the Bank for the direct debit drawing of the Payment Amount as soon as your Account has sufficient clear funds or seek payment from you separately.
- 5.3** If TAL is informed by the Bank that a direct debit drawing cannot be made from your Account for any reason whatsoever, you can either make a payment of the amount due to TAL separately or TAL in their discretion will debit your account for the arrears. No action or inaction by TAL will operate as a waiver of your obligation to make a relevant payment to TAL.
- 5.4** The bank may collect fees and charges (including fees and charges for dishonoured direct debit drawings) in relation to your Account. Such fees and charges are subject to the terms and conditions relating to your account as established by the Bank. Information on all fees and charges should be requested from the Bank.

6. Variation and termination of your authority

- 6.1** You may vary any of the Direct Debit arrangements as set out in the Direct Debit Request (whether it is to stop, cancel or suspend those arrangements) by providing instructions in writing to TAL at least five business days prior to the date on which the Direct Debit arrangements are to be varied.
- 6.2** TAL is only obliged to act on any instruction issued to it within five business days after the date on which it receives the instruction.
- 6.3** You must inform TAL of any direct debit drawing which has been made from your Account which is not authorised or if there is any mistake in processing any direct debit drawing from your Account.
- 6.4** If you discover that the amount TAL was authorised to draw from your account:
 - is greater than the amount due to TAL, you may contact TAL for a refund
 - is less than the amount due to TAL, you must make a separate payment for the shortfall to TAL. You remain at all times responsible to make full and complete payment of each amount due to TAL.
- 6.5** You may terminate the authority under the Direct Debit Request at any time by giving written notice to TAL.
- 6.6** TAL may terminate your Direct Debit Request by giving written notice to you at the address you have notified to TAL.

7. Variations by TAL

TAL agrees that it will provide notice in writing of no less than four calendar days to you if it proposes to vary any of these terms and conditions. Any variation to these terms and conditions will take effect immediately on the date specified in such a notice by TAL.

8. Privacy and confidentiality

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 the 'Your Privacy' section of the PDS and 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.

9. Notices, queries and problem resolution

Any notice or communication in connection with these terms and conditions must be:

- in writing, signed and addressed, to Customer Service Centre, TAL Life Limited, GPO Box 5380 Sydney NSW 2001
- delivered or posted to the above address, or sent by fax (in a legible form) to the number of the addressee.

10. General matters

- 10.1** The Direct Debit Service Agreement is governed by the laws of New South Wales.
- 10.2** You acknowledge that TAL (nor any person acting on its behalf) has not made any representation or offered other inducement to you to sign the Direct Debit Request.
- 10.3** TAL will not be liable for:
 - any failure or delay on the part of the Bank in fulfilling an instruction from TAL for direct debit drawing to be made from your Account
 - indirect, special or consequential loss or damage caused, including negligence; and events beyond TAL's reasonable control.



Jenkin Family Superannuation Fund
907 Doorroombah Road
TOORAWEEAH NSW 2831

16 October 2021

Dear Trustee

Notice of Missed Premium Payment

Our records show that the premium due on 15 October 2021 is outstanding.

To ensure your insurance cover continues, please make a payment of **\$2,285.69** today through one of the following:

- call **1300 209 088** and have your bank account details and credit card details ready
- or complete the enclosed form and return to us by email or post.

What could happen

If payment isn't received by **20 December 2021**, your policy will be cancelled and any claim relating to an event that occurs on or after **20 December 2021** cannot be paid.

If you would like to change the terms of your policy or if you are having trouble meeting your premium payments, we may be able to assist. Please call us on the number below to discuss the options that might be available to you.

We also recommend that you seek financial advice specific to your circumstances from your financial adviser.

Reminder

Your payment is overdue

ACCELERATED PROTECTION

Policy number

See page 3 for Policy Owner and Life Insured

1587518

Payment frequency

Yearly

Premium Due Date

15 October 2021

Overdue Amount

\$2,285.69

Overdue Amount Due Date

20 December 2021

Payment methods

- BPAY® – see BPAY payment details below.
- Payment by phone – call us on 1300 209 088 and provide us with your bank account/card details.
- Payment by card or direct debit – complete the enclosed Payment Advice form and return it to us by mail, email or fax.
- Payment by cheque – please make cheques payable to TAL Life Limited and include your policy number on the back of your cheque.



Biller Code: 7955
Ref: 00 1587518 52

Telephone & Internet Banking – BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au

®Registered to BPAY Pty Ltd 69 079 137 518

7822204

TAL Life Limited ABN 70 050 109 450 | AFSL 237848 | GPO Box 5380, Sydney NSW 2001 | Level 16, 363 George Street, Sydney NSW 2000
P +612 9448 9000 | F +612 9448 9100 | W tal.com.au | Customer Service P 1300 209 088 | E customerservice@tal.com.au

You should read the relevant Product Disclosure Statement (PDS) when deciding whether to acquire or continue to hold a financial product. To obtain a copy of the PDS, contact your financial adviser or call us on 1300 209 088.

IMPORTANT: If your policy is cancelled, you may not be able to reinstate

Generally, TAL will not offer the option to reinstate your policy if your policy is cancelled due to non-payment of premiums. Reinstatement may only be available within a very limited timeframe if your policy has been cancelled due to non-payment of premiums, and if this is available it will be communicated to you once your policy is cancelled. If you wish to have insurance cover again, you will need to apply for a new policy. Please be aware the same cover may not be available to you, you may not be eligible for any cover, or you may be offered cover on different terms. If you choose to apply for a new policy, this will be subject to an underwriting assessment and the terms and premiums that apply for the new policy will be based on the current on-sale product available at the time of application. You will also need to serve qualifying periods for some claims, as applicable.

Choose how and when you pay

If you've changed your account, would like to change your current payment method or discuss other payment options, please call us on 1300 209 088 any time between 8.00am and 7.00pm, Monday to Friday.

More information

If you have any questions or would like information about your policy, please contact your financial adviser. You can also get in touch with us directly – our contact details are sent out below.

Thank you for trusting TAL with your life insurance.

Your policy

ACCELERATED PROTECTION

16 October 2021

Policy number 1587518

Policy owner(s) Jenkin Family Superannuation Fund

Life insured Nadine Jenkin

Your adviser Vicki O'connor
(02) 6800 2780
Vicki@hell-yes.com.au

1. YOUR POLICY

Policy Owner(s)

Policy number

Your contact number(s)*
 Mobile phone Home phone

Email address*

Premium payment
 Amount Payment due Payment frequency

*If we have sent you a form that has been filled in with your phone number and email address, please check that these details are still current. If not, please provide your current contact details.

2. PAYMENT OPTIONS

Please select a payment option (credit/debit card or direct debit from your nominated account).

Credit/Debit card payment

Account holder(s)

Type of card
 MASTERCARD VISA Expiry date

Card number

This authority covers
 This and future payments* This payment only

*I/We request that you debit the account above with any amounts which TAL Life Limited may charge me/us until further notice, which I/we will provide to you in writing.

Direct debit request

Account holder(s)

Name of financial institution

BSB number

Account number

This authority covers
 This and future payments* This payment only

2. PAYMENT OPTIONS (continued)

*I/We request that you debit the account above with any amounts which TAL Life Limited (User ID 245397) may debit or charge me/us through the Bulk Electronic Clearing System in accordance with the payment arrangement between us until further notice, which I/we will provide to you in writing.

By signing this form, I/we acknowledge and agree that:

- this Direct Debit Request is governed by the Direct Debit Terms and Conditions set out on page 3 of this form, and
- I am/we are bound by all of those terms and conditions.

3. PAYMENT FREQUENCY

If you have chosen to have future payments debited from your card or account (see Question 2), please indicate the frequency:

Monthly Quarterly Half-yearly Yearly

4. AUTHORISATION

Signatory 1

Full name

Signing as

Individual Director

Signature

Date

Signatory 2

Full name

Signing as

Individual Director Company Secretary

Signature

Date

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 the 'Your Privacy' section of the PDS and 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.

SUBMITTING THIS FORM

Please return your completed form to:

TAL Life Limited


Reply Paid 5380

Sydney NSW 2001

(no stamp required)

You can also submit this form by email or fax.

CONTACTING TAL

 1300 209 088

 1300 351 133

 customerservice@tal.com.au

 tal.com.au

1. The Bulk Electronic Clearing System (BECS)

TAL is a Debit User under the BECS and has entered into a Debit User agreement with certain banks. Accordingly the bank has agreed to sponsor TAL in an electronic payments clearing system for the purposes of direct debit drawings provided you have authorised TAL to do so under the Direct Debit Request.

2. Your authority to TAL

- 2.1** You acknowledge that by signing the Direct Debit Request, you have requested, authorised and given your consent to TAL to debit your account.
- 2.2** TAL will not be obliged to effect a direct debit drawing if the information on the Direct Debit Request is incomplete and/or inaccurate.
- 2.3** All your instructions in relation to the Direct Debit Request must be given to TAL and not to the Bank.

3. Direct Debit Service Agreement

By signing the Direct Debit Request you:

- have agreed to these terms and conditions; and
- acknowledge that the signed Direct Debit Request and these terms and conditions will together form the Direct Debit Service Agreement.

4. Direct debit procedures

- 4.1** TAL will issue instructions to the Bank to debit your Account on the date, with the Payment Amount and for the Frequency nominated until you inform TAL otherwise.
- 4.2** TAL's instructions to the Bank will be immediate and irrevocable and means that you must exercise care when you complete the Direct Debit Request.
- 4.3** If the day nominated in the Direct Debit Request is not a Banking Business Day, the drawing will occur on the next business day.

5. Your Account

- 5.1** You will ensure that your Account can accept Direct Debit drawings.
- 5.2** You will ensure that your Account has sufficient clear funds to cover the Direct Debit drawing for the Payment Amount on the dates on which the direct debit drawings are made. If your Account does not have sufficient clear funds, TAL may issue instructions to the Bank for the direct debit drawing of the Payment Amount as soon as your Account has sufficient clear funds or seek payment from you separately.
- 5.3** If TAL is informed by the Bank that a direct debit drawing cannot be made from your Account for any reason whatsoever, you can either make a payment of the amount due to TAL separately or TAL in their discretion will debit your account for the arrears. No action or inaction by TAL will operate as a waiver of your obligation to make a relevant payment to TAL.
- 5.4** The bank may collect fees and charges (including fees and charges for dishonoured direct debit drawings) in relation to your Account. Such fees and charges are subject to the terms and conditions relating to your account as established by the Bank. Information on all fees and charges should be requested from the Bank.

6. Variation and termination of your authority

- 6.1** You may vary any of the Direct Debit arrangements as set out in the Direct Debit Request (whether it is to stop, cancel or suspend those arrangements) by providing instructions in writing to TAL at least five business days prior to the date on which the Direct Debit arrangements are to be varied.
- 6.2** TAL is only obliged to act on any instruction issued to it within five business days after the date on which it receives the instruction.
- 6.3** You must inform TAL of any direct debit drawing which has been made from your Account which is not authorised or if there is any mistake in processing any direct debit drawing from your Account.
- 6.4** If you discover that the amount TAL was authorised to draw from your account:
 - is greater than the amount due to TAL, you may contact TAL for a refund
 - is less than the amount due to TAL, you must make a separate payment for the shortfall to TAL. You remain at all times responsible to make full and complete payment of each amount due to TAL.
- 6.5** You may terminate the authority under the Direct Debit Request at any time by giving written notice to TAL.
- 6.6** TAL may terminate your Direct Debit Request by giving written notice to you at the address you have notified to TAL.

7. Variations by TAL

TAL agrees that it will provide notice in writing of no less than four calendar days to you if it proposes to vary any of these terms and conditions. Any variation to these terms and conditions will take effect immediately on the date specified in such a notice by TAL.

8. Privacy and confidentiality

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 the 'Your Privacy' section of the PDS and 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.

9. Notices, queries and problem resolution

Any notice or communication in connection with these terms and conditions must be:

- in writing, signed and addressed, to Customer Service Centre, TAL Life Limited, GPO Box 5380 Sydney NSW 2001
- delivered or posted to the above address, or sent by fax (in a legible form) to the number of the addressee.

10. General matters

- 10.1** The Direct Debit Service Agreement is governed by the laws of New South Wales.
- 10.2** You acknowledge that TAL (nor any person acting on its behalf) has not made any representation or offered other inducement to you to sign the Direct Debit Request.
- 10.3** TAL will not be liable for:
 - any failure or delay on the part of the Bank in fulfilling an instruction from TAL for direct debit drawing to be made from your Account
 - indirect, special or consequential loss or damage caused, including negligence; and events beyond TAL's reasonable control.

Cash statement

01 Oct 2021 to 31 Oct 2021

Date	Description	Credit	Debit	Balance
31 Oct 2021	Interest payment for Cash Management Account	\$0.70		\$10,235.08
29 Oct 2021	BPAY payment to TAL LIFE LTD		\$5,074.85	\$10,234.38
28 Oct 2021	Payment to Jenkin Family Superannuation Fund Interest monthly		\$1,105.69	\$15,309.23
25 Oct 2021	BPAY payment to TAL LIFE LTD Nadine life insura		\$2,285.69	\$16,414.92
25 Oct 2021	BPAY payment to TAL LIFE LTD Benn life insuranc		\$1,799.51	\$18,700.61
21 Oct 2021	Direct Credit from B N JENKIN , Gowen RENT	\$4,000.00		\$20,500.12

If you have any questions or require further information please contact your adviser.

The information contained in this report is given in good faith and has been derived from sources believed to be accurate at the report request date. However, it is general information or an overview only and should not be considered a comprehensive statement on any matter nor relied upon as such. No company in the Westpac Group nor any of their related entities, employees, or directors gives any warranty of reliability or accuracy or accepts any responsibility arising in any other way including by reason of negligence for errors or omissions. This disclaimer is subject to any requirement of the law.



Account details

Jenkin Family Superannuation Fund
SMSF
Cash Management Account
121092027
BSB 262786 Account 121092027



Primary contact

Benn Jenkin
+61 428 485 314
907 Dooroombah Road Glangarry
TOORAWEEENAH New South Wales
2817



Adviser

Vicki O'Connor
0438 826 262
Viridian Advisory Pty Ltd (Viridian
Select)