

# Term Life Insurance Premium Advice

000013 000



The Trustees  
Margaret Lim Superannuation Fund  
PO Box 392  
EPPING NSW 1710

20 September 2021

Dear Policy Owner

This advice is in relation to the valuable cover provided by your insurance policy.

Your policy provides the opportunity to increase your cover from the upcoming policy anniversary to protect against inflation.

**The table on the reverse of this notice shows the cover and premium details if you wish to accept or decline the increase.**

If you would like to **decline** the CHANGE in cover, please call Customer Service OR tick the refusal box on the tear off slip below and pay the premium in the 'If you decline Automatic Increase' box in the comparison table on this notice.

To keep the valuable benefits your policy provides we require payment of the **total amount due** by the **due date** shown on the tear off slip below.

Please take advantage of the various payment options shown on the slip below. If paying by cheque please include the slip with your payment.

If you have any questions or would like to discuss the payment options, please contact us. We'll be happy to help.

Yours sincerely  
Asteron Life Customer Service

## Policy Number

80043987

## Insured Person/Member

Mr Edward Lim

## Policy Owner/Trustee

Margaret Lim Superannuation Fund

## Important Dates

- Policy anniversary  
15 October each year
- Policy commencement  
15/10/1995

## Class of Business

Superannuation

## Your Adviser

Afpgnsw  
02 8268 7000

## Customer Service

1800 221 727 8am-6pm  
07 3325 8500

## Internet

[www.asteronlife.com.au](http://www.asteronlife.com.au)

► See your Policy Benefits and Features over



## Premium Payment Options

Call **1300 361 255**  
Ref: 7032561009  
24 hours 7 days

**d** Direct Debit - 1800 221 727



**Biller Code:** 8268  
**Ref:** 7032561009



Cheque Payment - **payable to Asteron Life & Superannuation Limited**

GPO Box 68  
Sydney NSW 2001



**DECLINE Automatic Increase Option (tick box). If declining Automatic Increase, see reverse for the premium due.**

## Due Date

18/10/2021

## Yearly Premium Due

\$15,269.67

## Total Amount Due

\$15,269.67

Asteron Life & Superannuation Limited ABN 87 073 979 530, AFSL 229880 (Asteron) is part of the TAL Dai-ichi Life Australia Pty Limited ABN 97 150 070 483 group of companies (TAL). The obligations of the different entities of TAL are not guaranteed by other entities.

**Customer Service** GPO Box 68, Sydney NSW 2001  
Ph: 1800 221 727 or 07 3325 8500 8am to 6pm EST  
Fax: 1300 766 833  
Email: [life\\_customerservice@asteronlife.com.au](mailto:life_customerservice@asteronlife.com.au)  
Web: [www.asteronlife.com.au](http://www.asteronlife.com.au)

00357434 80043987



# Term Life Insurance

000001 \* 000



The Trustees  
Margaret Lim Superannuation Fund  
PO Box 392  
EPPING NSW 1710

3 November 2021

Dear Trustee/s

We are pleased to confirm that the following change has been made to your Term Life Insurance policy.

- Decrease Sum Insured

As a result of the change, your yearly premium is now \$11,575.00.

Please note the attached Endorsement is confirmation of the change made to your policy. This document contains updated details of your cover. Please read it carefully and file it with your Policy Schedule and Policy Document for future reference.

A refund of \$3,552.96 is enclosed.

If you have any questions, please contact your adviser or Customer Service for assistance.

Yours sincerely

Administration Team  
Customer Service Officer

## Policy Number

80043987

## Insured Person/Member

Mr Edward Lim

## Policy Owner/Trustee

Margaret Lim Superannuation Fund

## Important Dates

- Policy anniversary  
15 October each year
- Policy commencement  
15/10/1995

## Your Adviser

Afpgnsw  
02 8268 7000

## Customer Service

1800 221 727 8am to  
6pm AEST  
(07) 3325 8500

## Internet

 [www.asteronlife.com.au](http://www.asteronlife.com.au)

► See your Policy Benefits and Features over

TAL Life Limited ABN 70 050 109 450 AFSL 237848 (TAL Life) is part of the TAL Dai-ichi Life Australia Pty Limited ABN 97 150 070 483 group of companies (TAL). The different entities of TAL group of companies are not responsible for, or liable in respect of, products and services provided by the other.

**Customer Service** GPO Box 68, Sydney NSW 2001  
Ph: 1800 221 727 8am to 6pm AEST Mon to Fri or (07) 3325 8500 Fax: 1300 766 833  
Email: [life\\_customerservice@asteron.com.au](mailto:life_customerservice@asteron.com.au) Web: [www.asteronlife.com.au](http://www.asteronlife.com.au)



# Term Life Insurance Endorsement

This endorsement contains updated details of your Term Life Insurance policy. This is an **IMPORTANT DOCUMENT**, please file with your Policy Schedule and Policy Document for future reference.

## Policy Number

80043987

## Insured Person/Member

Mr Edward Lim  
Non-Smoker  
Born 27/12/1952

## Policy Owner/Trustee

Margaret Lim Superannuation Fund

## Important Dates

- Policy anniversary  
15 October each year
- Policy commencement  
15/10/1995

## Policy Benefits and Features

- Stepped Premium Policy Group
- Automatic Increase Option

## Benefit Table

	Sum Insured	Yearly Premium	Expiry Date
Benefit 1 Term Life cover	\$500,000	\$11,575.00	15/10/2052
		<b>\$11,575.00</b>	

TAL Life Limited ABN 70 050 109 450 AFSL 237848 (TAL Life) is part of the TAL Dai-ichi Life Australia Pty Limited ABN 97 150 070 483 group of companies (TAL). The different entities of TAL group of companies are not responsible for, or liable in respect of, products and services provided by the other.

**Customer Service** GPO Box 68, Sydney NSW 2001  
Ph: 1800 221 727 8am to 6pm AEST Mon to Fri or (07) 3325 8500 Fax: 1300 766 833  
Email: life\_customerservice@asteron.com.au Web: www.asteronlife.com.au

## Effective Date

This change will take effect from 01/11/2021 and all other terms and conditions will remain unaltered.