

We note that these pages are missing in the provided workpaper.
(W/Paper Ref 7.23-7.58 / W/Paper Ref 7.1 and 7.2 / W/Paper Ref 7.19)

23/07/2023 *attached - included in workpapers
2022 Audit paperword part*

Received insurance documents for the period 17/03/2022 to 16/03/2023 of
\$1,038.20 per month for the member Martin. Please advise for the
differential amount.

1 of 2

23/07/2023 *- attached*

AMP Life

Part of the Resolution Life Group

7 February 2021



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AMP Life Limited

PO Box 300 PARRAMATTA NSW 2124

Plan details

PLAN OWNER(S)

Martin & Catherine Leach

PLAN NUMBER

VT5145532K

Flexible Lifetime[®] – Protection Plan

Annual Statement 17 March 2021 to 16 March 2022

| | | | | | | |
|-----------------|--|----------------|--|---------------|--|--------------------|
| BASIC PREMIUM | | PLAN FEE | | STAMP DUTY | | MONTHLY AMOUNT DUE |
| \$836.34 | | \$10.75 | | \$0.00 | | \$847.09 |

Plan summary

| | |
|-------------------|---|
| Plan start date | 17 March 2006 |
| Payment frequency | Monthly |
| Payment method | From your Bank account (or other account) |
| Plan Fee | The plan fee we charge you is made up of \$8.98 for the first insured person and \$1.77 for each additional insured person. |
| CPI Rate | This year, the change to the CPI was 0.7% |

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Your plan details

| | |
|-------------------|--------------------------|
| Plan owner(s) | Martin & Catherine Leach |
| Insured person(s) | Martin F R P Leach |
| | Catherine Mary Leach |

Martin F R P Leach

| | |
|---------------|------------|
| Date of Birth | 2 May 1962 |
| Premium type | Stepped |

Your insurance cover

| Benefit | Previous sum insured \$ | New sum insured \$ | Premium* \$ | CPI | Expiry date |
|-------------|-------------------------|--------------------|-------------|-----|-------------|
| Death cover | \$1,371,433.00 | \$1,440,005.00 | \$677.38 | Yes | 17/03/2062 |

- We will either pay the Death cover of \$1,440,005.00 upon death or up to 100% of Death cover should the insured person be diagnosed as terminally ill.
- *The premium for your insurance cover is made up of the basic premium plus any applicable stamp duty.
- Your insurance premium is the cost you pay for your insurance cover and depends on many factors. You need to pay your insurance premium from when your cover starts until it stops.
- Under the indexation feature, we've increased your sum insured by either the increase to the consumer price index (CPI) or a fixed percentage of 5.0% (whichever is higher).
- Stepped premiums change each year according to the insured person's age. Generally, they increase as the insured person gets older.
- A non-smoker status has been applied to all insurance benefits.

Catherine Mary Leach

| | |
|---------------|-----------------|
| Date of Birth | 14 October 1971 |
| Premium type | Stepped |

Your insurance cover

| Benefit | Previous sum insured \$ | New sum insured \$ | Premium* \$ | CPI | Expiry date |
|-------------|-------------------------|--------------------|-------------|-----|-------------|
| Death cover | \$1,371,433.00 | \$1,440,005.00 | \$158.96 | Yes | 17/03/2071 |

- We will either pay the Death cover of \$1,440,005.00 upon death or up to 100% of Death cover should the insured person be diagnosed as terminally ill.
- *The premium for your insurance cover is made up of the basic premium plus any applicable stamp duty.
- Your insurance premium is the cost you pay for your insurance cover and depends on many factors. You need to pay your insurance premium from when your cover starts until it stops.
- Under the indexation feature, we've increased your sum insured by either the increase to the consumer price index (CPI) or a fixed percentage of 5.0% (whichever is higher).
- Stepped premiums change each year according to the insured person's age. Generally, they increase as the insured person gets older.
- A non-smoker status has been applied to all insurance benefits.

Important

We must give you the information you need to understand your plan and benefit entitlements. The additional information below supports and explains the details shown in this document. You can also see the **product disclosure statement (PDS)** and **plan rules** for your product, or other plan documentation, or visit amplife.com.au for more details.

If you have any more questions about your plan including insurance benefits, fees and charges that apply or how to make payments, please contact us or talk to your financial adviser.

Please note that some of the information below may not apply to your plan.

Statement notes

The following may be referred to in your statement:

Statutory Fund

Your plan is backed by our Australian Statutory Fund No. 1.

Changes to premiums

We may review and change our premium rates from time to time. If we change our premium rates, we'll apply the change to all plans that we consider to be similar to your plan. For more details, please see your **plan rules**.

Stamp duty

Stamp duty is a State/Territory Government Levy payable on certain types of insurance cover and may be included with your insurance premium or be an additional amount payable. If the stamp duty amount is an additional amount, it will be shown separately on this statement.

The charge for stamp duty may vary from time to time due to changes imposed by the State/Territory Revenue Office. As stamp duty charges are based on our recorded address of the insured person on this plan, changes or corrections to the insured person's address may affect the amount of stamp duty payable with your next premium after that change is notified.

Please note it is your responsibility to inform us of any corrections or changes to the insured person's address.

Automatic inflation increases

The indexation feature protects your insurance benefits against inflation. Each year we'll increase your sum insured by either the increase to the consumer price index (CPI) or a fixed percentage (whichever is higher). If you don't want us to increase your sum insured, please contact us.

Your premium may also change in line with your new sum insured. This change would apply in addition to any other premium increases that are set out in this section.

Plan fee

This year the plan fee has increased in line with CPI.

You are in control of your cover

Is the cost and amount of cover you have still right for you? It's important to regularly review your insurance to make sure your cover meets your current needs and is appropriate to your financial objectives. Also, there may be ways to save on your insurance like reducing the amount of cover you have. To find out more on how you can control your cover visit amplife.com.au/insurance-affordability.

If your needs, objectives or financial situation have changed, for example you have other insurance or are having difficulty paying your premiums, please contact us or talk to your financial adviser to discuss your options.

Thinking of reviewing your cover?

If you are thinking of changing or cancelling your insurance cover and replacing it with other cover, it's important to know about the risks involved. For example, you'll probably need to provide current medical and financial information for the new application and, if the insured person's health has changed, this may affect the terms of the new cover. Also, if you cancel your current insurance while you're applying or before the new cover starts, there may be a period when you won't be protected.

If you want more details, please contact us or talk with your financial adviser.

If you need to make a claim

As life happens we're here for you especially at claim time. You can make a claim in the following ways.

Visit amplife.com.au/claims and lodge your claim using our online claims notification service.

Call us on 133 731 (option 2) Monday to Friday, 8.30am – 5pm (Sydney time).

Write to: AMP Life Claims
PO Box 181
PARRAMATTA NSW 2124

Please note that qualifying or waiting periods may apply in some cases before we pay any benefits. For more details, please see your plan rules.

Personal details

If any of your details in this statement are incorrect or missing, please contact us.

We want to hear from you

If you have feedback on our product or service or you want to make a complaint, we want to hear from you so please contact us.

We hope to resolve any issues straight away. If we can't, we'll aim to give you a response within 10 working days.

If you're not satisfied with our response, you can get an independent resolution by referring your complaint to the Australian Financial Complaints Authority. You can call them on 1800 931 678.

What you need to know

This document does not take into account your financial situation, objectives and needs. Before you make any investment decision, it is important that you consider these matters and read the **policy document**.

Any advice in this document is provided by AMP Life Limited, ABN 84 079 300 379, AFSL No. 233671.

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