

AMP Life

Part of the Resolution Life Group

6 September 2021



HDR Enterprises Pty Ltd ATF The HD Richardson^{R04}
SMSF
PO Box 928
BOWEN QLD 4805

DAVID

Your contact details

E askamplife@amplife.com.au

W amplife.com.au

T 133 731

AMP Life Limited
GPO Box 5441 Sydney NSW 2001

Your details

ACCOUNT NAME

HDR Enterprises Pty Ltd ATF The HD Richardson SMSF

PLAN NUMBER

P810515775

Dear Customer,

We've made a payment to you

AMP Insurance

We want to let you know that due to an error in how our system was calculating stamp duty, we've overcharged stamp duty on the cover that you hold, or previously held, in your insurance plan.

Stamp duty is a government levy we're required to add to the cost of your insurance premium and collect on behalf of the government. The rate depends on the state/territory you live in.

We're sorry for this and have paid a refund of \$27.12 for the overcharged stamp duty to the bank account that you provided us to pay for your insurance premiums. This payment includes an amount for potential missed earnings.

Your payment details

Item	Period overcharged	Overcharged amount	Missed earnings*	Total payment
Plan fee	10/01/2013 to 09/02/2021	\$19.20	\$7.92	\$27.12

- *Missed earnings are calculated using the RBA Cash rate + 6% up to and including 30 September 2021.
- To find out if this payment will affect your taxable income, please speak to your financial adviser or a tax professional.

We're here to help

If you have any questions about this issue call us on 133 731 from 8.30am to 7pm (Sydney time) Monday to Friday. If your needs have changed and you would like to review your insurance, please talk with your financial adviser, call us on the above number or visit amplife.com.au/insurance-affordability.

Yours sincerely,

Megan Beer

Megan Beer
Chief Executive Officer Australasia, Resolution Life and AMP Life Limited

What you need to know

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