

27 June 2020



000517

Private & Confidential

H D Richardson Super Fund
 Po Box 928
 BOWEN QLD 4805

**Anniversary notice for SLA Conversion of YRT
 (Superannuation)
 Policy Number: TL95073232**

Dear Trustees

Please find enclosed your annual renewal notice. We are proud to say that in the last 12 months TAL has paid over \$2.5 million in claims every working day, making a real difference to the lives of thousands of Australians.

Your insurance cover will soon renew

This means your benefit amount and premium will be adjusted.

The new premium reflects an increase in the life insured's age and any CPI (Consumer Price Index) adjustment - keeping your cover in line with the cost of living.

Person Insured	Benefit Amount	Your New Premium
Julie Patricia Richardson		
Yearly Renewable Term	\$436,574	
You pay your policy yearly		<u>\$2,370.55</u>

Your next payment amount may differ from your new premium if you have a credit or outstanding amount due on your policy.

What you need to do

Your payment of \$2,370.55 is due on 12 August 2020.

You can pay by cheque (payable to TAL Life Limited), from your bank account, or by direct debit (see enclosed Payment Advice form). You can also use BPAY (see below for details).

Do you know you can manage your cover anywhere, anytime with myTAL. Just log in at tal.com.au and register using your email address.

A Voice for Life

We believe it's important to share our life insurance expertise to help you make better informed decisions. That's why we've launched *A Voice for Life*, a new destination on our website giving you practical information on almost every aspect of life insurance. We'll be updating this regularly so visit tal.com.au/voice-for-life.

Privacy

We have recently updated the TAL Privacy Policy which is available on our website at www.tal.com.au/Privacy-Policy or is free of charge on request.

What you need to know about your policy

Before making any changes such as cancelling or replacing this policy, there are risks you need to consider, for example, the same cover may not be offered, or offered on different terms. If you wish to change the terms of your policy, are having difficulty meeting your payments, or want information in the event of a claim please refer to the contact details below.

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We're here to help

For any assistance, please contact TAL's Customer Service team on 1300 209 088 or customerservice@tal.com.au.

Thank you for entrusting TAL with your life insurance.

Yours sincerely

TAL

TAL Customer Service

Office use only: 1924431

	Biller Code: 7955 Ref: 00 1924431 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

Payment Receipt

TAL Insurance-Julie Richardson	\$2,370.55
BPAY Bill Payment	
Status	Paid
BPAY Biller Code	7955
BPAY Biller Name	TAL LIFE LTD
Customer Ref.	001 924 431 61
Payment Date	13 Jul 2020 at 8:58pm
Description	Julie Richardson Policy
Acknowledgement	119130969
FROM	SUPERANNUATION Cheque Account 633 000 / 121 687 081
Paid to	TAL Insurance-Julie Richardson

AMP Life

Part of the Resolution Life Group

9 January 2021



Trustees The HD Richardson SF
PO Box 928
BOWEN QLD 4805

R04

DAVID

Your contacts

WEALTH TECHNOLOGY FINANCIAL SERVICE
(07) 5641 4134
MARTIN@WTFP.COM.AU
E askamplife@amplife.com.au
W amplife.com.au
T 133 731 F 03 8688 5799
AMP Customer Service
PO Box 14330 Melbourne VIC 8001

Policy details

INSURED PERSON
David Richardson
POLICY NUMBER
P810515775

Dear Sir/Madam,

Your annual statement—keeping you informed

Thank you for choosing us. Your AMP Life and Total Permanent Disablement insurance policy helps protect your future should the unthinkable happen.

Your new insurance schedule

To keep you informed, we send you a new **insurance schedule** every year on your policy anniversary date. The schedule shows any updates to your policy features and benefits.

This new schedule replaces the previous one.

Please check your new schedule carefully to make sure all of your information is correct. This schedule forms part of your policy—be sure to keep it in a safe place for future reference.

Have your needs changed?

Life insurance is one of the important ways you've helped secure your family's future should the unthinkable happen. However as your life changes, your insurance needs can change too. It's important to regularly review your insurance to make sure your cover continues to meet your current needs. Also, there may be ways that you can save on your insurance like reducing the amount of cover you have.

So if your needs have changed or you're having difficulty paying premiums for your insurance cover, we suggest you contact us or talk to your financial adviser to discuss your options.

We're here to help

If you have any questions, please contact us or talk to your financial adviser.

Yours sincerely,

Megan Beer

Megan Beer
CEO, AMP Life

What you need to know

This document does not take into account your financial situation, objectives and needs. It is important you consider these matters before making any investment decision based on the information contained in this document. Any advice in this document is provided by AMP Life Limited, ABN 84 079 300 379, AFSL No. 233671.

AMP Life Limited ABN 84 079 300 379 (AMP Life) has proudly served customers in Australia since 1849. AMP Limited ABN 49 079 354 519 has sold AMP Life to the Resolution Life Group whilst retaining a minority economic interest. AMP Limited has no day-to-day involvement in the management of AMP Life whose products and services are not affiliated with or guaranteed by AMP Limited. "AMP", "AMP Life" and any other AMP trade marks are used by AMP Life under licence from AMP Limited.

Our privacy policy covers how we handle your personal information and is available at amplife.com.au/privacy or by calling 133 731.

AMP  **Resolution Life**

Please also refer to the plan documentation for your product or visit amplife.com.au for more information.

AMP Life

Part of the Resolution Life Group

Insurance schedule

This schedule was issued on 10 January 2021. It provides information about your policy and is valid unless we give you another schedule to replace it.

Policy & personal details

Policy number	P810515775
Policy commencement date	9 January 2013
Policy owner	HDR Enterprises Pty Ltd ATF The HD Richardson SMSF
Insured person	David Richardson
Insured person's month and year of birth	May 1991
Annual review date	9 January each year
Payment method	Direct debit

Insurance details

Life Insurance Plan

Sum insured	\$738,727.73
Commencement date	09/01/2013
Expiry date	25/05/2090
Premium structure	Stepped
Automatic inflation	Active

- Stepped premiums change each year according to the insured person's age. Generally, they increase as the insured person gets older.
- For further details about this plan, see your **policy document** and any other updates we've provided to you.

Options

Option name	Sum insured	Commencement date	Expiry date	Premium structure
Premium Waiver Option	–	09/01/2013	25/05/2056	Level

- Level premiums don't increase each year as the insured person gets older and generally stay the same for each layer of cover during the term of your plan. However, they're not guaranteed. For example, level premiums will increase if you increase the sum insured or you've selected automatic inflation increases for your plan or if we review the premium rates. A layer of cover is made up of your initial sum insured plus any automatic inflation increases or increases you apply for.

Total and Permanent Disability Insurance Plan (Any)

Sum insured	\$738,727.73
Commencement date	09/01/2013
Expiry date	25/05/2090
Premium structure	Stepped
Automatic inflation	Active

- Stepped premiums change each year according to the insured person's age. Generally, they increase as the insured person gets older.
- For further details about this plan, see your **policy document** and any other updates we've provided to you.

Premium details

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.

Plan/Option	Sum insured \$	Monthly instalment \$
Life Insurance Plan	738,727.73	52.33
Premium Waiver Option	—	3.93
(Less Large sum insured discount)	—	- 13.08
Life Insurance Plan Total	\$738,727.73	\$43.18
Total and Permanent Disability Insurance Plan (Any)	738,727.73	71.59
(Less Large sum insured discount)	—	- 12.88
Total and Permanent Disability Insurance Plan (Any) Total	\$738,727.73	\$58.71
Plan fee		\$6.19
Stamp duty		\$4.86
Total monthly instalment		\$112.94
Total annual premium		\$1,355.28

- If you pay your instalments yearly you don't have to pay an instalment loading charge. If you pay more often than yearly, you'll have to pay this charge. See your **policy document** for more details.