

Superannuation

Annual Statement

For the period 1 October 2017 to 30 September 2018

Life Insured	: James Eldon Lingwood	Commencement:	10/04/2013
Policy number	: 1454628		
Adviser name	: Colin Flynn		
Adviser number	: 36393		
Policy Owner	: Lingwood Superannuation Fund		
Issuer	: TAL Life Limited		
AFSL	: 237848	ABN	: 70 050 109 450

Insurance Benefits as at 30 September 2018

James Eldon Lingwood's Benefits	
	\$
Death Sum Insured	893397.08
Total and Permanent Disablement Sum Insured	893397.08

Summary

	\$
Withdrawal Value as at 01/10/2017	0.00
Total Premiums and Rollovers	2167.77
Total Insurance Premiums	(2167.77)
Withdrawal Value as at 30/09/2018	0.00
Total Policy Fees (included in total insurance premiums paid)	98.01

Superannuation

Annual Statement

Life Insured : James Eldon Lingwood

Policy number : 1454628

Transaction Listing

Date	Transaction	Amount \$
10/04/2018	Premium	2167.77
10/04/2018	Insurance Premium	(2167.77)



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 September 2018 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. As the information contained within this statement is of a general nature only and does not consider your particular objectives, financial situation and needs, we recommend you seek independent financial and tax advice.

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 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 a complaint related to your investment, we will do our best to resolve the matter for you as quickly as possible, and will always attempt to resolve your complaint within 45 days of the date we receive it. To lodge a complaint, contact us by phone on 1300 209 088, in writing to Complaints Department, TAL Life Limited, GPO Box 5380, Sydney NSW 2001, by email to customerResolutionTeam@tal.com.au or online at www.tal.com.au/Contact-TAL.

Australian Financial Complaints Authority

If an issue has not been resolved to your satisfaction, or we have not resolved the matter within 45 days of receiving your complaint, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

YOUR ONECARE ANNUAL SUMMARY



029 / 00182

Mr James Lingwood & Mrs Tracy Lingwood
ATF The Lingwood Superannuation Fund
47 Highland Avenue
CROYDON VIC 3136

YOUR NEW ANNUAL
PREMIUM IS
\$1,465.20

7 February 2019

Dear policy owners,

The anniversary of the start of your OneCare held through super insurance policy is 21 March 2019.

Each year before your policy anniversary we provide an Annual Summary to let you know about any changes to your policy, cover and premium. This information, with a breakdown of how your premium is calculated, is included in the enclosed Policy Schedule.

We have included information about the indexation increase to your cover to help you decide whether or not you wish to accept a higher amount insured. As the amount insured increases with indexation, your premium will usually also increase. See over for details.

NEXT STEPS: STAY PROTECTED 1-2-3

- 1 To ensure your cover continues to meet your needs review your Policy Schedule and the information on the following pages on Indexation.
- 2 If you are happy, you don't need to do anything. The changes will take effect from 21 March 2019.
- 3 Keep your Policy Schedule in a secure place.

WE'RE HERE TO HELP

Thank you for choosing OnePath.

If you have questions or changes, please contact us or your financial adviser, Colin Lindsay Flynn. For more information visit <http://www.onepath.com.au/covered-online.aspx>

Kind regards

Customer Services Team

YOUR COVER

See the enclosed Policy Schedule

POLICY OWNER(S)

James Lingwood
Tracy Lingwood

FUND NAME

The Lingwood Superannuation Fund

POLICY NUMBER

1003791220

PAYMENT DUE

21 March 2019

LIFE INSURED

Tracy Lingwood

QUESTIONS OR CHANGES?



Call us:

133 667 weekdays
8.30am to 6.00pm (AEST)



Email us:

customer.risk@onepath.com.au



Your Financial Adviser:

Colin Lindsay Flynn
0397397444

038FELOC001_R_M01/E-182/S-673/I-1345

XPRELU023

ABOUT YOUR COVER AND PREMIUM

Your premium and cover changes every year on your policy anniversary, which is 21 March. Your premium is calculated based on our premium rates, the amount and type of your cover, your age, premium type, and any discounts. It also includes the Policy Fee(s) applicable to your cover. Note that your premium will reflect the indexation increase to your cover.

YOUR PAYMENT

We will automatically deduct \$1,465.20 from your nominated account on 21 March 2019.

If you are considering cancelling your cover, you should be aware of the risks. This includes having no cover if an insurable event occurs. Also, if you are considering cancelling your cover and replacing it with another policy with us or another insurer, you may not be able to get cover on the same terms, or at all, or you may have to pay a higher premium if your health has changed. The same may apply if you cancel your cover and at a later time apply again for cover.

If you need assistance with paying your premiums or adjusting your cover, call us on 133 667 or contact your financial adviser, Colin Lindsay Flynn. We're flexible and we may be able to help.

NEED TO CLAIM?

Call 1300 555 250
or contact your
financial adviser

CUSTOMER STORY - ONE LESS THING TO WORRY ABOUT*

Helen[^], 45, held a OneCare Policy that included Trauma cover to shield her family from financial hardship in the event of illness or injury. At the time Helen was seriously fit and needed to be – juggling the needs of three young children with her career.

Then six years later Helen started to notice some changes. She became quite anxious and socially withdrawn. Her memory slowly deteriorated and parts of her body became weak. Extensive tests by a specialist revealed the presence of multiple sclerosis.

Helen lodged a Trauma claim and subsequently received a lump sum payment to assist with her recovery.

* This case study is shown for illustrative purposes only and is not a prediction or estimate of a benefit that may be payable to you.

[^] Name, age and occupation have been changed to protect the claimant's identity.

Earn Qantas Points with your policy

If you're a Qantas Frequent Flyer member, you can earn 1 Qantas Point per dollar of premium paid on your eligible policy. Not a Qantas Frequent Flyer member? OnePath have arranged to waive the join fee for eligible policy holders if you join at qantas.com/onepathjoin[^]. To start earning points, go to onepath.com.au/qff and enter your Qantas Frequent Flyer membership number.



Important Information

[^] You must be a Qantas Frequent Flyer member and correctly register your Qantas Frequent Flyer membership details with OnePath Life to start earning Qantas Points on eligible premiums you pay. A joining fee usually applies, however OnePath Life are offering complimentary membership to eligible policy holders. This complimentary offer may be withdrawn at any time. Membership and Qantas Points are subject to Qantas Frequent Flyer program terms and conditions. Qantas Points accrue in accordance with and subject to the 'OnePath and Qantas Frequent Flyer Rewards terms and conditions'. Eligible policies are OneCare, OneCare Super and SmartCare. The maximum number of points you can earn on eligible policies is capped at 20,000 points per year, per policy.

INDEXATION

To help your insurance keep up with the rising cost of living the amount insured increases automatically at each policy anniversary. This is called indexation. This year's increase is 5.0% for Life, TPD, Trauma, Extra Care and Child Cover. These changes will take place on 21 March 2019.

Indexation will affect your premium. As the amount insured increases due to indexation, your premium will usually increase. In some cases your premium may reduce if your increased amount insured moves your cover to a higher discount band.

Below is a summary of your cover and premiums with indexation, and without indexation. You may decline indexation on all or some covers on your policy.

Cover	With Indexation		Without Indexation	
	Amount Insured	Annual Premium	Amount Insured	Annual Premium
Tracy Lingwood				
Life Cover	\$938,064	\$698.43	\$893,395	\$667.20
TPD Cover (Working)	\$938,064	\$766.77	\$893,395	\$732.48

WE'RE
FLEXIBLE

Amend your cover and premium or the way you pay.

ACCEPT OR DECLINE INDEXATION

To accept indexation:

You don't need to do anything. Indexation will automatically increase the amount insured on 21 March 2019.

To decline indexation:

Speak to your financial adviser or our Customer Services Team on 133 667, weekdays 8.30am to 6.00pm (AEST) by 20 April 2019.

Important Information

OneCare held through super is issued by OnePath Life Limited (ABN 33 009 657 176 AFSL 238341) (OnePath Life).

This information is of a general nature and has been prepared without taking account of your objectives, financial situation and needs. You should consider whether the information is appropriate for you having regard to your objectives, financial situation and needs. OnePath recommends you read the enclosed information and the OneCare PDS before deciding whether to continue to hold this product.



038FELOC001_R_M01/E-182/S-674/I-1347



OnePath Life Limited
ABN 33 009 657 176 AFSL 238341
onpath.com.au

DATE

7 February 2019

YOUR POLICY SUMMARY

Policy number: 1003791220
Policy owner(s):
James Lingwood
Tracy Lingwood
Fund name:
The Lingwood Superannuation Fund
Policy start date: 21 March 2013
Policy anniversary date: 21 March

ONECARE POLICY SCHEDULE

	First name	Surname	Date of birth	Gender
Life/lives insured:	Tracy	Lingwood	10 December 1974	Female
Annual premium*:				\$1,465.20
Includes:				
Policy Fee(s)*:				\$89.25

*Includes stamp duty if applicable.

You should keep this Policy Schedule in a secure place, along with your other insurance policy documents, as they will be required when you make a claim. If you lose the Policy Schedule, Policy Terms or any of your other insurance documents you can contact us for a replacement copy. We may charge a fee to cover our costs in issuing a replacement. The amounts insured under this policy are subject to the Policy Schedule, Policy Terms and any other notice issued by us to you. OnePath Life Limited (ABN 33 009 657 176, AFSL 238341) ('OnePath Life') is the issuer of the product and is a wholly owned subsidiary of ANZ. ANZ is an authorised deposit taking institution (Bank) under the Banking Act 1959 (Cth). Although OnePath Life is owned by ANZ, OnePath Life is not a Bank. Except as set out in the PDS and Policy Terms, the obligations of OnePath Life do not represent a deposit or other liability of ANZ or its related group companies. None of them stands behind or guarantees the obligations of the issuer or the products.

ONECARE POLICY SCHEDULE

DATE

7 February 2019

POLICY NUMBER

1003791220

Life Insured: Tracy Lingwood

LIFE COVER WITH OPTIONAL TPD COVER

Cover type	Amount insured	Annual premium	Indexation	Cover start date	Cover expiry date
Life Cover	\$938,064	\$698.43	Yes	21 March 2013	20 March 2105
TPD Cover (Working)	\$938,064	\$766.77	Yes	21 March 2013	20 March 2040

Options

Benefit payment type: Lump sum
Premium type: Stepped premium
Occupation category†: C
TPD definition: Home-maker
Smoker†: No

Optional extras

Premium Waiver Disability Option: No
Business Guarantee Option: No
Double TPD Option: No



Date: 21 August, 2018

Inv No: 9634

James Lingwood
Lingwood Super Fund
47 Highland Avenue
CROYDON VIC 3136

AR Quayle & Co.
Certified Practising Accountants

ABN : 87 154 423 756

T : 03 9898 1633
F : 03 9898 1644
E : enquiries@arquayle.com

Suite 8, 857 Doncaster Road
Doncaster East VIC 3109
PO Box 1300, Doncaster Heights VIC 3109

www.arquayle.com

Tax Invoice

For Professional Services Rendered

Amount Including GST

Accounting Taxation and Professional Services in respect of the period ended 21st August, 2018 including:-

Preparation and audit of financial statements for the year ended 30th June 2018 as required by the Superannuation Industry (Supervision) Act for The Lingwood Super Fund.

Preparation and lodgement of Income Tax Return and regulatory information for the year ended 30th June 2018 for The Lingwood Super Fund.

Preparation of all necessary Trustee Minutes for the year ended 30th June 2018 for The Lingwood Super Fund.

2,200.00

Total Amount Due: 2,200.00

Includes GST of: 200.00

Payment Terms: Payment Due On Invoice:

**** EFTPOS Facilities Now Available - Call Fiona 9898 1633 ****

Payment Of Your Account May Be Made By The Following Ways :- Cash

Cheque: made payable to A R Quayle & Co - And Sent to : P O Box 1300, Doncaster Heights, VIC, 3109

Direct Deposit To Bank Account - A R Quayle & Co, BSB: 123628, Account No: 21510901



Date: 21 December, 2018

Inv No: 9825

AR Quayle & Co.
Certified Practising Accountants

ABN : 87 154 423 756

T : 03 9898 1633

F : 03 9898 1644

E : enquiries@arquayle.com

Suite 8, 857 Doncaster Road

Doncaster East VIC 3109

PO Box 1300, Doncaster Heights VIC 3109

www.arquayle.com

James Lingwood
Lingwood Super Fund
47 Highland Avenue
CROYDON VIC 3136

Tax Invoice

For Professional Services Rendered

Amount Including GST

Accounting Taxation and Professional Services in respect of the period ended 21st
December, 2018 including:-

Downloading of Company Statement and review of details contained within together
with the preparation of minutes and resolutions as required, filing and incidental services.

198.00

Total Amount Due: 198.00

Includes GST of: 18.00

Payment Terms: Payment Due On Invoice:

Payment Of Your Account May Be Made By The Following Ways :- EFPOS/Cash/Cheque/Direct Deposit
EFPOS : Please call (03) 9898 1633 to process EFPOS payment

Direct Deposit To Bank Account - A R Quayle & Co, BSB: 123628, Account No: 21510901

**Cheque: made payable to A R Quayle & Co - And Sent to : PO Box 1300, Doncaster Heights, VIC, 3109 - PLEASE NOTE
NEW PO BOX**



Australian Government
Australian Taxation Office

Agent AR QUAYLE & CO
Client THE TRUSTEE FOR LINGWOOD
SUPERANNUATION FUND
ABN 13 656 040 851
TFN :

Activity statement 001

Date generated	22/07/2020
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

8 results found - from **22 July 2018** to **22 July 2020** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
24 Nov 2018	24 Nov 2018	General interest charge			\$0.00
2 Nov 2018	7 Nov 2018	Credit transferred in from Income tax account		\$261.00	\$0.00
2 Nov 2018	2 Nov 2018	General interest charge			\$261.00 DR
27 Oct 2018	27 Oct 2018	General interest charge			\$261.00 DR
29 Sep 2018	29 Sep 2018	General interest charge			\$261.00 DR
25 Aug 2018	25 Aug 2018	General interest charge			\$261.00 DR
28 Jul 2018	28 Jul 2018	General interest charge			\$261.00 DR
28 Jul 2018	1 Jul 2018	General interest charge			\$261.00 DR



Australian Government
Australian Taxation Office

Agent AR QUAYLE & CO
Client THE TRUSTEE FOR LINGWOOD
SUPERANNUATION FUND
ABN 13 656 040 851
TFN

Income tax 551

Date generated	22/07/2020
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

3 results found - from **22 July 2018** to **22 July 2020** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
2 Nov 2018	7 Nov 2018	EFT refund for Income Tax for the period from 01 Jul 17 to 30 Jun 18	\$261.12		\$0.00
2 Nov 2018	7 Nov 2018	Credit offset to integrated client account	\$261.00		\$261.12 CR
2 Nov 2018	24 Oct 2018	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 17 to 30 Jun 18		\$522.12	\$522.12 CR
