

5 October 2018



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Private & Confidential

The Armstrong Superannuation Fund
 P O Box 905
 BEENLEIGH QLD 4207

**Anniversary notice for Accelerated Protection
 Policy Number: 1443993**

Dear Trustee

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
Joan Armstrong		
Life Insurance Plan	\$500,000	
You pay your policy yearly		\$8,348.12

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

You don't need to do anything. This is simply a courtesy letter for your information.

Because you have chosen to pay via direct debit, your premium will be debited from your account on the 5th of November.

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.

Your adviser is Peter Johnson & Associates • (07) 5593 7473 • amandal@genesisbro.com.au

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



Payment Advice

1. YOUR POLICY

Policy Owner(s)

Policy number

Mobile phone

Home phone

Your contact number(s)*

Email address*

Amount

Payment due

Payment frequency

Premium payment

*If we have sent you a form that has been filled in with your phone number and email address, please check that these details are still current. If not, please provide your current contact details.

2. PAYMENT OPTIONS

Please select a payment option (credit/debit card or direct debit from your nominated account).

Credit/Debit card payment

Account holder(s)

Type of card

MASTERCARD

VISA

Expiry date

MM / YYYY

Card number

This authority covers

This and future payments*

This payment only

*I/We request that you debit the account above with any amounts which TAL Life Limited may charge me/us until further notice, which I/we will provide to you in writing.

Direct debit request

Account holder(s)

Name of financial institution

BSB number

Account number

This authority covers

This and future payments*

This payment only

2. PAYMENT OPTIONS (continued)

*I/We request that you debit the account above with any amounts which TAL Life Limited (User ID 245397) may debit or charge me/us through the Bulk Electronic Clearing System in accordance with the payment arrangement between us until further notice, which I/we will provide to you in writing.

By signing this form, I/we acknowledge and agree that:

- this Direct Debit Request is governed by the Direct Debit Terms and Conditions set out on page 3 of this form, and
- I am/we are bound by all of those terms and conditions.

3. PAYMENT FREQUENCY

If you have chosen to have future payments debited from your card or account (see Question 2), please indicate the frequency:

Monthly Quarterly Half-yearly Yearly

4. AUTHORISATION

Signatory 1

Full name

Signing as

Individual Director

Signature

Date

DD / MM / YYYY

Signatory 2

Full name

Signing as

Individual Director Company Secretary

Signature

Date

DD / MM / YYYY

PRIVACY

In this section, the words 'we' and 'our' refer to both TAL and the Trustee.

The way in which we collect, secure, hold, use and disclose personal and sensitive information (your information) is explained in the 'Your Privacy' section of the PDS and in our privacy policies. These policies can be obtained online at www.tal.com.au/privacy-policy (all policies) and www.mercer.com.au/privacy.html (TAL Super policies only) or by contacting us.

If you have any questions about the way in which your information is managed, or would like a paper copy of our privacy policies, please contact us by phone on 1300 209 088 or by email to customerservice@tal.com.au.

SUBMITTING THIS FORM

Please return your completed form to:

TAL Life Limited

Reply Paid 5380


Sydney NSW 2001

(no stamp required)

You can also submit this form by email or fax.

CONTACTING TAL

 1300 209 088

 1300 351 133

 customerservice@tal.com.au

 tal.com.au

1. The Bulk Electronic Clearing System (BECS)

TAL is a Debit User under the BECS and has entered into a Debit User agreement with certain banks. Accordingly the bank has agreed to sponsor TAL in an electronic payments clearing system for the purposes of direct debit drawings provided you have authorised TAL to do so under the Direct Debit Request.

2. Your authority to TAL

- 2.1** You acknowledge that by signing the Direct Debit Request, you have requested, authorised and given your consent to TAL to debit your account.
- 2.2** TAL will not be obliged to effect a direct debit drawing if the information on the Direct Debit Request is incomplete and/or inaccurate.
- 2.3** All your instructions in relation to the Direct Debit Request must be given to TAL and not to the Bank.

3. Direct Debit Service Agreement

By signing the Direct Debit Request you:

- have agreed to these terms and conditions; and
- acknowledge that the signed Direct Debit Request and these terms and conditions will together form the Direct Debit Service Agreement.

4. Direct debit procedures

- 4.1** TAL will issue instructions to the Bank to debit your Account on the date, with the Payment Amount and for the Frequency nominated until you inform TAL otherwise.
- 4.2** TAL's instructions to the Bank will be immediate and irrevocable and means that you must exercise care when you complete the Direct Debit Request.
- 4.3** If the day nominated in the Direct Debit Request is not a Banking Business Day, the drawing will occur on the next business day.

5. Your Account

- 5.1** You will ensure that your Account can accept Direct Debit drawings.
- 5.2** You will ensure that your Account has sufficient clear funds to cover the Direct Debit drawing for the Payment Amount on the dates on which the direct debit drawings are made. If your Account does not have sufficient clear funds, TAL may issue instructions to the Bank for the direct debit drawing of the Payment Amount as soon as your Account has sufficient clear funds or seek payment from you separately.
- 5.3** If TAL is informed by the Bank that a direct debit drawing cannot be made from your Account for any reason whatsoever, you can either make a payment of the amount due to TAL separately or TAL in their discretion will debit your account for the arrears. No action or inaction by TAL will operate as a waiver of your obligation to make a relevant payment to TAL.
- 5.4** The bank may collect fees and charges (including fees and charges for dishonoured direct debit drawings) in relation to your Account. Such fees and charges are subject to the terms and conditions relating to your account as established by the Bank. Information on all fees and charges should be requested from the Bank.

6. Variation and termination of your authority

- 6.1** You may vary any of the Direct Debit arrangements as set out in the Direct Debit Request (whether it is to stop, cancel or suspend those arrangements) by providing instructions in writing to TAL at least five business days prior to the date on which the Direct Debit arrangements are to be varied.
- 6.2** TAL is only obliged to act on any instruction issued to it within five business days after the date on which it receives the instruction.
- 6.3** You must inform TAL of any direct debit drawing which has been made from your Account which is not authorised or if there is any mistake in processing any direct debit drawing from your Account.
- 6.4** If you discover that the amount TAL was authorised to draw from your account:
 - is greater than the amount due to TAL, you may contact TAL for a refund
 - is less than the amount due to TAL, you must make a separate payment for the shortfall to TAL. You remain at all times responsible to make full and complete payment of each amount due to TAL.
- 6.5** You may terminate the authority under the Direct Debit Request at any time by giving written notice to TAL.
- 6.6** TAL may terminate your Direct Debit Request by giving written notice to you at the address you have notified to TAL.

7. Variations by TAL

TAL agrees that it will provide notice in writing of no less than four calendar days to you if it proposes to vary any of these terms and conditions. Any variation to these terms and conditions will take effect immediately on the date specified in such a notice by TAL.

8. Privacy and confidentiality

In this section, the words 'we' and 'our' refer to both TAL and the Trustee.

The way in which we collect, secure, hold, use and disclose personal and sensitive information (your information) is explained in the 'Your Privacy' section of the PDS and in our privacy policies. These policies can be obtained online at www.tal.com.au/privacy-policy (all policies) and www.mercer.com.au/privacy.html (TAL Super policies only) or by contacting us.

If you have any questions about the way in which your information is managed, or would like a paper copy of our privacy policies, please contact us by phone on 1300 209 088 or by email to customerservice@tal.com.au.

9. Notices, queries and problem resolution

Any notice or communication in connection with these terms and conditions must be:

- in writing, signed and addressed, to Customer Service Centre, TAL Life Limited, GPO Box 5380 Sydney NSW 2001
- delivered or posted to the above address, or sent by fax (in a legible form) to the number of the addressee.

10. General matters

- 10.1** The Direct Debit Service Agreement is governed by the laws of New South Wales.
- 10.2** You acknowledge that TAL (nor any person acting on its behalf) has not made any representation or offered other inducement to you to sign the Direct Debit Request.
- 10.3** TAL will not be liable for:
 - any failure or delay on the part of the Bank in fulfilling an instruction from TAL for direct debit drawing to be made from your Account
 - indirect, special or consequential loss or damage caused, including negligence; and events beyond TAL's reasonable control.

