

G & D Lusk Super 2022 Queries

Please provide supporting documents (like notice of employer contributions, Payslips, etc) to verify Employer's contribution of members received for the period 01/07/2021 to 30/06/2022: 1. Garry Lusk - \$3,784 2. Denise Lusk - \$3,784

ATTACHED

In respect to member's life insurance policy for the member Denise Luks of \$6,565, we seek policy documents depicting the policy amount, title, policy cover and life insured.

09/02/2023

DENISE'S INSURANCE ~~IS~~ WAS INCLUDED - REFER WP REF 7-20.

I ASSUME YOU MEAN TO ASK FOR GARRY'S DETAILS - PLEASE REFER ATTACHED

If there is any changes in permanent docs then please provide. Thanks

09/02/2023

NO CHANGES





029 00748

MR G I & MRS D LUSK ATF THE G & D LUSK  
SUPERANNUATION FUND  
30 BOTTINGS LANE  
YARRA GLEN VIC 3775

Policy owner(s)  
**Mr G I & Mrs D Lusk ATF The G & D  
Lusk**

Policy type  
**Total Care Plan**

Policy number  
**01554572**

26 October 2022

Policy anniversary date  
**15 November 2022**

Monthly premium  
**\$636.54**

## Your valuable cover remains secure


This letter provides you with important information about your AIA Total Care Plan policy. It's important that you read and understand the policy document for full terms and conditions of the benefits that apply to you because this letter is only a summary of your policy details.

No one knows what's ahead today or tomorrow or in 12 months' time. That's why your choice to protect your financial future through your AIA Total Care Plan policy is likely one of the most important decisions you've ever made.

As a reward for your loyalty we give you additional cover at no extra cost to you. See the final page for details.

## What you need to know

- Because you pay by direct debit, payment is automatic and you don't need to do anything to remain protected.
- Please read this letter including the section regarding your premium and indexation on the next page and keep this letter for future reference. Please also read any flyers we have included, these are designed to help you.

  
Customer Service Centre  
**Phone: 13 1056**  
Monday to Friday  
(excluding public holidays)  
9.00 am - 5.00 pm (AEST/AEDT)

  
**PO Box 320**  
**Silverwater NSW 2128**

  
**aia.com.au**

Call us to put you in touch with an  
adviser.

**Access to Medix is now  
included in your policy,  
find out more by visiting  
[www.aia.com.au/medix](http://www.aia.com.au/medix)**

## Premium rate increases

We can at any time change our stepped or level premium rates for all our policy owners. If we increase premium rates, we'll tell you before it happens.

## Need help?

As life changes, it's really important to regularly review your insurance needs. Visit [www.aia.com.au](http://www.aia.com.au) or speak with your financial adviser. If we can help you in any way, please contact our Customer Service Centre at the numbers provided. If you have a complaint please refer to 'How to make a complaint' in our PDS. This is available from <https://www.aia.com.au/en/individual/help-support/forms-docs.html> and scroll down to the Life Insurance section.

Thank you for choosing AIA Australia. We look forward to protecting your financial security again this year.

Yours sincerely,  
Customer Service Team



## Your policy summary

<b>Policy owner(s)</b>	<b>Mr G I &amp; Mrs D Lusk ATF The G &amp; D Lusk</b>
<b>Policy number</b>	<b>01554572</b>
<b>Date insured from</b>	<b>15 November 2010</b>
<b>Policy anniversary date</b>	<b>15 November 2022</b>
<b>Premium type*</b>	<b>Stepped</b>
<b>Monthly premium</b>	<b>\$636.54</b>

This amount includes your premium, indexation, policy fee and stamp duty, less any discounts you're eligible for.

As you have opted to receive indexation on your policy, your benefits stated below have been increased by 6.10% indexation. This affects your premium, if you don't want indexation applied to your policy, please call us.

As you have chosen to pay stepped premium rates, your premium rate will generally be higher as you get older.



**Life insured**

**G I Lusk**

**Smoking status**

Non-smoker

**Life Care**

This cover pays a lump sum benefit if you die or become terminally ill.

**Cover amount**

**\$1,339,824.00**

**Cover expiry date**

**15 November 2062**

**Loyalty Bonus benefit**

**\$66,991.20**

The Loyalty Bonus benefit amount is added to the amount paid.

### **\* Premium type descriptions**

**Stepped** - your annual premium increases as the life insured gets older. We calculate the premium according to the life insured's age on each policy anniversary date.

**Level** - your premium rate doesn't increase as the life insured gets older. The level premium rate is calculated according to the life insured's age on the date cover started. We change your premium rate to 'stepped' on and from the policy anniversary date before the life insured's 65th birthday.

### **Loyalty Bonus benefit**

You've now held this policy for five consecutive years, so to reward your loyalty we will increase the benefit that may become payable under your policy by five per cent at no additional cost to you.



## Updated policy terms

We are committed to regularly reviewing our life insurance products for our customers. In keeping with our obligations under the upgrade provision in your policy, we have enhanced your policy by providing more comprehensive cover for you and your loved ones.

We keep you up to date with the most recent enhancements to your policy via our website and we encourage you to read about these enhancements each year at [www.aia.com.au/upgrades](http://www.aia.com.au/upgrades). It is important that you take the time to review these changes as they improve your cover and your prospects of making a successful claim.

If you are unsure how these enhancements impact you, please contact your financial adviser or call us on **13 1056** from 9.00 am to 5.00 pm (AEST/AEDT), Monday to Friday.

## The benefits of maintaining your cover

By maintaining your policy you have continuity of valuable protection cover. If you are considering changes to your cover or cancelling your cover altogether you should be aware of the following important information.

- If you are having difficulty meeting your premium payments or would like to change the terms of your policy there are a number of options that can be considered. Please contact your financial adviser or call us to discuss your options.
- Should you choose to replace your policy with another insurer, you may be required to go through underwriting and new medical checks and may not be offered the same cover.
- Should you choose to cancel your cover and be uninsured, you will not be able to make a claim for an illness or injury that occurs after the policy is cancelled.

## How to make a claim

If you wish to make a claim, please call us on **13 1056** from 9.00 am to 5.00 pm (AEST/AEDT), Monday to Friday (excluding public holidays) to obtain a claims kit. Please note that you must tell us in writing of any claim or potential claim within three months of the event that caused the claim. The claims kit will assist you to do this and will explain the information we need to process the claim. You can also refer to the Product Disclosure Statement and Policy document for information on what may be required in the event of a claim.

## This policy does not have a cash value when it ends

Your policy doesn't have a surrender value or cash-in payable at any point.

**Important information:** Any advice that has been prepared has not taken account of your objectives, financial situation or needs. Because of that, before acting on the advice, you should consider the appropriateness of the advice in regards to your objectives, financial situation and needs. This information is provided by AIA Australia Limited ABN 79 004 837 861 AFSL 230043 (AIA Australia). We can be contacted by phone, our website or you can write to us. For illustration purposes only, the term 'you' in this letter assumes the policy owner and life insured are the same. This information is only a brief summary of features of this policy. Please check your policy documentation for full details and conditions. You pay us premiums or fees for the products that we provide to you. We do not charge you any additional fees for providing you with any general financial product advice. Staff of AIA Australia, who provide a service, do not receive specific payments or commissions for the giving of that service but do receive salaries. Bonuses and other benefits may also be paid to employees.





Employee Super Via Fund

Period - Custom 01/04/2021 to 31/03/2022

- DENISE LUSK

01/04/2021 to 31/03/2022

29/08/2022 10:39:23

Lilydale Instant Lawn Pty Ltd

30 Bottings Lane

YARRA GLEN, VIC, 3775

03 9730 1128

Super processing log

Processes Time	Period Ending	Who	Group ID	Total	Message
28/07/2021 13:27	01/07/21	david_butler	all_employees	\$ 75,000.77	Success
28/10/2021 08:58	30/09/21	david_butler	all_employees	\$ 71,954.75	Success
09/11/2021 17:05	30/09/21	david_butler	dean_robinson	\$ 1,219.44	Success
25/01/2022 15:09	31/12/21	david_butler	all_employees	\$ 82,869.22	Success
28/04/2022 11:58	31/03/22	david_butler	all_employees	\$ 85,561.90	Success

Login to SuperChoice

SuperChoice clearing house payment gateway

Bank Name | Lilydale Instant Lawn Pty

Bank BSB | 063-856

Bank Number | 10077873

Super to be paid | \$ 3784.37

Enter confirm amount | \$

I have reviewed report |  I confirm

SUPER PAID DURING.  
FIN YR TO JUNE 2022

Review and confirm

G and D LUSK SUPER FUND - USI

Lilydale Instant Lawn Pty Ltd - 03 9730 1128

01/04/2021 to 31/03/2022

30 Bottings Lane , YARRA GLEN, VIC, 3775

Fund Employer Number

Employee superannuation for fund

Date 29/08/2022 Time 10:39:23

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Employee Name	Account Number	DOB	Employer	Additional Employer	Salary Sacrifice	After Tax Member	Total
DENISE LUSK	LUSK2	29/07/1967	\$1,812.24	\$1,972.13	\$0.00	\$0.00	\$3,784.37
Totals			\$1,812.24	\$1,972.13	\$0.00	\$0.00	\$3,784.37

Method



Employee Super Via Fund

Period - Custom 01/04/2021 to 31/03/2022

- GARRY LUSK

01/04/2021 to 31/03/2022

29/08/2022 10:40:21

Lilydale Instant Lawn Pty Ltd

30 Bottings Lane

YARRA GLEN, VIC, 3775

03 9730 1128

Super processing log

Processes Time	Period Ending	Who	Group ID	Total	Message
28/07/2021 13:27	01/07/21	david_butler	all_employees	\$ 75,000.77	Success
28/10/2021 08:58	30/09/21	david_butler	all_employees	\$ 71,954.75	Success
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28/04/2022 11:58	31/03/22	david_butler	all_employees	\$ 85,561.90	Success

Login to SuperChoice

SuperChoice clearing house  
payment gateway

Bank Name i Lilydale Instant Lawn Pty  
 Bank BSB i 063-856  
 Bank Number i 10077873  
 Super to be paid i \$ 3784.37  
 Enter confirm amount i \$   
 I have reviewed report i  I confirm

*SUPER PAID DURING  
FIN YR TO JUNE 2022*

Review and confirm

G and D LUSK SUPER FUND - USI

Lilydale Instant Lawn Pty Ltd - 03 9730 1128

01/04/2021 to 31/03/2022

30 Bottings Lane , YARRA GLEN, VIC, 3775

Fund Employer Number

Employee superannuation for fund

Date 29/08/2022 Time 10:40:21

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Employee Name	Account Number	DOB	Employer	Additional Employer	Salary Sacrifice	After Tax Member	Total
GARRY LUSK	LUSK1	18/09/1964	\$1,812.24	\$1,972.13	\$0.00	\$0.00	\$3,784.37
Totals			\$1,812.24	\$1,972.13	\$0.00	\$0.00	\$3,784.37

Method

