

# AMP Life

Part of the Resolution Life Group

13 November 2021



Energy-Care Australia P/L ATF Murray SMSF R02  
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HORNSBY NSW 2077

## Your contacts

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PLAN NUMBER  
P200854821

Dear Sir/Madam,

## Your new insurance premium—keeping you protected

Choosing to protect your future should the unthinkable happen is an important decision. AMP Life is the insurer of your plan and is now proudly owned by the Resolution Life group. In 2019 we paid **\$1.144 billion** in claims to **10,421 customers**, that's about **\$3.1 million paid every day**. So, you can rest assured we'll be there for you when you need us.

### Your premium has been changed

Like all insurance providers, we review our premiums regularly. Any increase in premium is in accordance with the policy documents.

Your new monthly premium will be \$352.23 and applies from 14 January 2022. We'll deduct this premium on your next billing date which is 14 January 2022.

For full details of your current premium, and other payment options, visit [amplife.com.au](https://amplife.com.au), login to MyAMP and go to **statements & correspondence**.

### Why your premium has changed

- **Your age** – Your cover has a stepped premium structure, meaning your premiums generally increase each year as you get older.

### Your insurance and premium details

Here's a brief summary of your insurance and your new total premium. Please see your **insurance schedule** for full details of your cover and any exclusions.

## AMP Insurance

Rosalinde Jill Pethybridge	Life Insurance Plan	173,596.00
	Total and Permanent Disability Insurance Option (Any)	173,596.00
<b>Total monthly premium</b>		<b>\$352.23</b>

### You are in control of your cover

Is the cost and amount of cover you have still right for you? It's important to regularly review your insurance to make sure your cover meets your current needs and is appropriate to your financial objectives. Also, there may be ways to save on your insurance like reducing the amount of cover you have. To find out more on how you can control your policy visit [amplife.com.au/insurance-affordability](http://amplife.com.au/insurance-affordability).

If your needs, objectives or financial situation have changed, for example you have other insurance or are having difficulty paying your premiums, please contact us or talk to your financial adviser to discuss your options.

### Thinking of reviewing your cover?

If you're thinking of changing or cancelling your insurance cover and replacing it with other cover, it's important to know about the risks involved. For example:

- You'll probably need to provide current medical and financial information for the new application and, if the insured person's health has changed, this may affect the terms of the new cover, or even whether you'll be offered any cover.
- If you don't disclose all information, the new cover may be affected.
- If you cancel your current insurance before any new cover starts, there will be a period when you won't be protected.

If you want more details, please contact us or talk to your financial adviser.

### If you need to make a claim

As life happens we're here for you especially at claim time. You can make a claim in the following ways:

- Visit [amplife.com.au/claims](http://amplife.com.au/claims) and lodge your claim using our online claims notification service.
- Call us on 133 731 (option 2) Monday to Friday, 8.30am – 5pm (Sydney time).
- Write to: AMP Life Claims  
PO Box 181  
PARRAMATTA NSW 2124

Please note that qualifying or waiting periods may apply in some cases before we pay any benefits. For more details, please see your **product disclosure statement** or **policy document**.

### We're here for you

**At AMP Life we've been providing insurance to Australians since 1849**, so you know you're in good hands.

If you have any questions or would like to review your insurance, please talk with your financial adviser or call us on **133 731** from 8.30am to 7pm (Sydney time) Monday to Friday.

Yours sincerely,



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.

The product issuer, 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](http://amplife.com.au/privacy) or by calling 133 731.

## Insurance schedule

This schedule was issued on 14 January 2022. It provides information about your policy and is valid unless we give you another schedule to replace it.

### Policy & personal details

Policy number	P200854821
Policy commencement date	14 January 2009
Policy owner	Energy-Care Australia P/L ATF Murray SMSF
Insured person	Rosalinde Jill Pethybridge
Insured person's month and year of birth	October 1960
Annual review date	14 January each year
Payment method	Direct debit

### Insurance details

#### Life Insurance Plan

Sum insured	\$173,596.00
Commencement date	14/01/2009
Expiry date	06/10/2059
Premium structure	Stepped
Automatic initiation	Active

- Stepped premiums change each year according to the insured person's age. Generally, they increase as the insured person gets older.

#### Options

Option name	Sum insured	Commencement date	Expiry date	Premium structure
Total and Permanent Disability Insurance Option (Any)	\$173,596.00	14/01/2009	06/10/2059	Stepped

- Stepped premiums change each year according to the insured person's age. Generally, they increase as the insured person gets older.