

13 November 2021

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Energy-Care Australia P/L ATF Murray SMSF R0 11/15 Sherbrook Rd HORNSBY NSW 2077

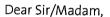
#### Your contacts

William Rainger 02 9955 1988 billr@wealthpartners.net.au

- askamplife@amplife.com.au
- amplife.com.au
- 133 731

AMP Life Customer Service GPO Box 5441 Sydney NSW 2001

PLAN NUMBER P200854821



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**, 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

**Total monthly premium** 

\$352.23

### 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**.

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 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

Plan number: P200854821

### 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 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 commencement date

Energy-Care Australia P/L ATF Murray SMSF
Insured person
Rosalinde Jill Pethybridge
Insured person's month and year of pirts
October 1960
Policy commencement date
Policy commencement date

Energy-Care Australia P/L ATF Murray SMSF
Insured person
Rosalinde Jill Pethybridge
Insured person's month and year of pirts
October 1960
Policy commencement date

Insured person
In

### Insurance details

#### Life Insurance Plan

 Standauren
 \$173,596.00

 Lowmencement date
 14/01/2009

 Faciny date
 06/10/2059

 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.

#### **Options**

Option name The state of the st	Sam inspec	normencement date	landy state	Substance Static trace
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.

