



25 January 2020



Ding Family Superannuation P/L
32 Yarra Valley Boulevard
BULLEEN VIC 3105

Your contacts

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AMP Customer Service
PO Box 14330 Melbourne VIC 8001

Policy details

INSURED PERSON

Hao Ding

POLICY NUMBER

P811388633

Sir/Madam,

We've updated your insurance schedule

You've made a great decision in choosing to protect your future. At AMP we've been providing insurance to Australians since 1849, so you know you're in good hands.

Your AMP Life and Income insurance policy gives you peace of mind—knowing that your family will have financial security should the unthinkable happen.

We're pleased to let you know that we've reinstated your insurance.

Your new insurance schedule

You'll find your new **insurance schedule** enclosed—it shows your updated policy details.

This new **insurance schedule** replaces the previous one.

Please check your new schedule carefully to make sure your information is correct. It forms part of your policy so keep it in a safe place for future reference.

Reminder - your duty of disclosure

You have previously been given a notice informing you of your duty of disclosure in relation to a life insurance contract.

It's important to remember you have a duty to tell us anything that you know, or could reasonably be expected to know, may affect the insurer's decision to insure you and the terms of your insurance. This includes answering all the questions in the application honestly, making sure you include all the information we ask for.

Where a policy owned by one person covers the life of another person, it's important that the other person also gives us all the information that is required under the duty. If he or she doesn't, then it can be treated as a failure by the owner of the policy to tell us something that the owner must tell us.

You have this duty until the insurer agrees to provide the insurance. If you remember more information you'll need to let us know.

Have your needs changed?

Life insurance is one of the important ways you've helped secure your family's future should the unthinkable happen. However as your life changes, your insurance needs can change too. It's important to regularly review your insurance to make sure your cover continues to meet your current needs. Also, there may be ways that you can save on your insurance like reducing the amount of cover you have.

So if your needs have changed or you're having difficulty paying premiums for your insurance cover, we suggest you contact us or talk to your financial adviser to discuss your options.

We're here to help

If you have any questions, please contact us or talk to your financial adviser.

Yours sincerely,

A handwritten signature in black ink that reads "Megan Beer". The signature is written in a cursive, flowing style.

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.

Our privacy policy covers how we handle your personal information and is available at amp.com.au/privacy or by calling 131 267 (131 AMP).



Insurance schedule

This schedule was issued on 24 January 2020. It provides information about your policy and is valid unless we give you another schedule to replace it.

Policy & personal details

Policy number	P811388633
Policy commencement date	1 February 2018
Policy owner	Ding Family Superannuation Pty Ltd
Insured person	Hao Ding
Insured person's month and year of birth	December 1981
Annual review date	1 February each year
Payment method	Direct debit

Insurance details

Life Insurance SMSF Plan

Sum insured	\$1,500,000.00
Commencement date	01/02/2018
Expiry date	03/12/2056
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.
- For further details about this plan, see your **policy document** and any other updates we've provided to you.

Options

Option name	Sum insured	Commencement date	Expiry date	Premium structure
Total and Permanent Disability Insurance Option (Any)	\$1,500,000.00	01/02/2018	03/12/2056	Stepped
Life Buy-Back (TPD) Option [†]	\$1,500,000.00	01/02/2018	03/12/2046	Stepped

- Stepped premiums change each year according to the insured person's age. Generally, they increase as the insured person gets older.
- [†]If you make a TPD claim, we'll let you know when you're eligible to exercise the life buy back on TPD option.

Income Insurance SMSF Plan

Sum insured (per month)	\$6,875.00
Commencement date	01/02/2018
Expiry date	03/12/2046
Occupation category	B
Plan type	Indemnity
Premium structure	Stepped
Automatic inflation	Active
Waiting period	30 days
Benefit period for injury	To Age 65
Benefit period for sickness	To Age 65

- Stepped premiums change each year according to the insured person's age. Generally, they increase as the insured person gets older.
- For further details about this plan, see your **policy document** and any other updates we've provided to you.

Premium details

Your insurance premium is the cost you pay for your insurance cover and depends on many factors. You need to pay your insurance premium from when your cover starts until it stops.

Plan/Option	Sum insured \$	Yearly instalment \$
Life Insurance SMSF Plan	1,500,000.00	1,092.00
Total and Permanent Disability Insurance Option (Any)	1,500,000.00	738.00
Life Buy-Back (TPD) Option	1,500,000.00	72.00
(Less Multi plan and Large sum insured discounts)	–	- 587.76
Life Insurance SMSF Plan Total	\$1,500,000.00	\$1,314.24
Income Insurance SMSF Plan (per month)	6,875.00	2,058.79
(Less Large sum insured discount)	–	- 247.03
Income Insurance SMSF Plan Total	\$6,875.00	\$1,811.76
Plan fee		\$69.96
Stamp duty		\$246.36
Total annual premium		\$3,442.32

- If you pay your instalments yearly you don't have to pay an instalment loading charge. If you pay more often than yearly, you'll have to pay this charge. See your **policy document** for more details.

Your nominated beneficiaries

You have not nominated any beneficiaries.

Note: You can always confirm, change or cancel your nomination at any time by completing a **beneficiary nomination** form. Your new nomination cancels any previous nomination. You can download a form from our website at amp.com.au/forms or call us for a copy.

Important information

We must give you the information you need to understand your plan and benefit entitlements. The additional information below supports and explains the details shown in this document. You can also see your **policy document** or visit **amp.com.au** for more details.

If you have any more questions about your plan including insurance benefits, fees and charges that apply or how to make payments, please contact us or talk to your financial adviser.

Please note that some of the information below may not apply to your plan.

Statement notes

The following may be referred to in your **insurance schedule**.

Statutory Fund

Your plan is backed by our Australian Statutory Fund No. 1.

Changes to premiums

We may review and change our premium rates from time to time. If we change our premium rates, we'll apply the change to all plans that we consider to be similar to your plan. For more details, please see your **policy document**.

Automatic inflation increases

You may have chosen automatic inflation increases to protect your insurance benefits against inflation. This will be shown in the section **insurance details**. Each year we'll increase your sum insured by either the increase to the consumer price index (CPI) or a fixed percentage (whichever is higher). If you don't want us to increase your sum insured, please contact us.

Your premium may also change in line with your new sum insured. This change would apply in addition to any other premium increases that are set out in this section.

Stamp Duty

Stamp duty is a State/Territory Government levy payable on certain types of insurance cover and may be included with your insurance premium or be an additional amount payable. If the stamp duty amount is an additional amount, it will be shown separately on this statement.

The charge for stamp duty may vary from time to time due to changes imposed by the State/Territory Revenue Office. As stamp duty charges are based on our recorded address of the insured person on this plan, changes or corrections to the insured person's address may affect the amount of stamp duty payable with your next premium after that change is notified.

Please note it is your responsibility to inform us of any corrections or changes to the insured person's address.

Smoker status

If the insured person is a non-smoker and you haven't told us, your premium may reduce in the future if you complete a **non-smoker declaration**. Please contact us for a form or visit our website.

Risks of cancelling and replacing your insurance

If you're thinking of cancelling your current insurance cover and replacing it with other cover, you need to know about certain risks that are 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. Also, if you cancel your current insurance while you're applying or before the new cover starts, there may be a period when you won't be protected.

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

Personal details

If any of your details in this statement are incorrect or missing, please contact us.

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 **amp.com.au/claims** and lodge your claim using our online claims notification service.

Call us on 1300 366 214 Monday to Friday, 8.30am – 5pm (AEST).

Write to: AMP 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 **policy document**.

We want to hear from you

If you have feedback on an AMP product or service or you want to make a complaint, we want to hear from you so please contact us.

We hope to resolve any issues straight away. If we can't, we'll aim to give you a response within 10 working days.

If you're not satisfied with our response, you can get an independent resolution by referring your complaint to the Australian Financial Complaints Authority. You can call them on 1800 931 678.