

# Asteron Life Complete Superannuation Statement

☎ 034774 052



Mrs Larelle Moxham  
5 Emberson Road  
MORLEY WA 6062

15 August 2022

Dear Mrs Moxham

## Your Life Insurance Annual Statement

Taking out life insurance could be one of the most valuable decisions you can make for your family. This annual statement confirms your level of cover and contributions you've made over the last financial year. Please note that if we refunded any excess premium payments during the year, they have not been included in the total insurance premium contribution amount(s) shown on this statement.

## You could be eligible for a tax deduction

From 1 July 2017, most people under 75 years old can claim a tax deduction for personal super contributions subject to concessional contributions cap limits. Additional eligibility criteria apply if you are under 18 or aged between 67-75 years of age.

It is worth discussing the details with your registered tax agent or registered financial adviser first.

To make a claim, just complete the enclosed Notice of intent to claim or vary a deduction for personal super contributions form, and return it to SPSL Limited, GPO Box 68, Sydney NSW 2001.

## Life changes

When your circumstances change, it makes sense to revisit your level and type of life insurance cover. So if you've recently changed your job, had a child, married or divorced, or bought a new house, get in touch with your financial adviser to discuss your options.

## Annual report

Your Superannuation Annual Report will be available online at [www.asteronlife.com.au/investments-and-superannuation](http://www.asteronlife.com.au/investments-and-superannuation) by 31 December 2022. Alternatively, you may elect to have a hard copy of the annual report sent to you at no charge.

## Policy Number/Linked Policy

E3016951/E3016952

**Cover**  
Life

**Insured Person/Member**  
Mrs Larelle Moxham

**Important Dates**  
- Policy anniversary  
16 October each year  
- Policy commencement  
16/10/2012

**Class of Business**  
Superannuation

**Fund**  
SPSL Limited as Trustee for  
SPSL Master Trust

**Statement Period**  
01/07/2021 to 30/06/2022

**Non-concessional Contributions**  
Member - \$1,625.78  
**Concessional Contributions**  
\$0.00

**Your Adviser**  
Mr Stuart Howes  
08 6189 2665

## Customer Service

☎ 1800 221 727  
8am-6pm AEST

## Internet

🌐 [www.asteronlife.com.au](http://www.asteronlife.com.au)

▶ **See your Policy Benefits and Features over**

Please turn over for important information

**Customer Service** GPO Box 68, Sydney NSW 2001  
Ph: 1800 221 727 8am to 6pm AEST Mon to Fri  
Email: [life\\_customerservice@asteronlife.com.au](mailto:life_customerservice@asteronlife.com.au)  
Web: [www.asteronlife.com.au](http://www.asteronlife.com.au)

**We're here to help**

We want to make sure you're comfortable with your policy and the benefits it provides you and your family. So feel free to give us a call on 1800 221 727. We'll be happy to help.

Yours sincerely  
Asteron Life Customer Service

This information is general advice only and does not take into account your individual needs, objectives or financial situation. Before you decide to buy or to continue to hold an insurance product, you must read the Product Disclosure Statement (PDS) and Policy Document issued to you at the time you joined. The PDS contains important information which will help you understand the product, including what's covered and what's not covered and to help you decide whether it is appropriate for you. The Target Market Determination, where applicable, for the product is available on our website.

Issued by SPSL Limited ABN 61 063 427 958 AFSL 237905 RSE L0002059 as  
Trustee for SPSL Master Trust ABN 98 350 952 022 RSE R1056655  
Insurer - TAL Life Limited ABN 70 050 109 450 AFSL 237848

TAL Life Limited ABN 70 050 109 450 AFSL 237848 (TAL Life) is part of the TAL Dai-ichi Life Australia Pty Limited ABN 97 150 070 483 group of companies (TAL). SPSL Limited ABN 61 063 427 958 AFSL 237905, RSE Licence No L0002059 (Trustee) is the trustee of the SPSL Master Trust ABN 98 350 952 022, RSE Fund Registration No. R1056655. The Trustee is wholly owned by LGIASuper Trustee as trustee for LGIASuper (LGIASuper) and is not part of the TAL group of companies. The Trustee uses the Asteron Life brand under licence from the TAL group of companies. The TAL group of companies are not part of the LGIASuper Group. The different entities of TAL and the LGIASuper Group of companies are not responsible for, or liable in respect of, products and services provided by the other.

Asteron Life Complete  
**Superannuation Statement**



**Policy Number**

E3016951

**Benefits and Features**

<ul style="list-style-type: none"><li>• Stepped Premium</li><li>• Guaranteed Future Insurability</li></ul>	<ul style="list-style-type: none"><li>• Flexible Policy Linking</li></ul>
--	---

**Optional Benefits**

Healthy Life Option	
---------------------	--

**Benefit Table**

Sum Insured

Life Cover	\$500,000
------------	-----------

**Insurance Premiums**

Insurance premiums of \$1625.78 have been paid from your account through contributions or rollovers.

**Explanation of Terms**

**Concessional Contributions**

These are before-tax contributions and include, for example, the following contributions:

- Superannuation Guarantee;
- Salary sacrifice; and
- Personal contributions for which you have claimed a tax deduction.

**Non-concessional Contributions**

These are after-tax contributions and include personal contributions for which a tax deduction has not been claimed.

**We welcome your comments**

We're happy to provide you with any information you require to understand your entitlements, so please give us a call if you require additional assistance.

If you have any feedback - we'd like to hear from you. If something goes wrong, let us know so that we can try to help you. Our contact details are on the front page of your statement.

If you do need to make a complaint, we will try and resolve it to your satisfaction as quickly as possible. Please phone or write to us at the address below:

Mail: TAL Life Limited  
GPO Box 5380  
Sydney NSW 2001  
Email: IDRCComplaints@tal.com.au  
Phone: 1300 795 877

# Notice of intent to claim or vary a deduction for personal contributions form

Financial Year ending 30 June 2022



**Policy Number:** E3016951  
**Member Name:** Mrs Larelle Moxham  
**Address:** 5 Emberson Road  
MORLEY WA 6062  
**Fund Name:** SPSL Master Trust  
**Fund ABN:** 98 350 952 022

If you intend to claim a tax deduction for the personal super contributions you've made during the 2021 – 2022 financial year, you'll need to complete this form and return it to the address below before you lodge your tax return or 30 June 2023, whichever is earlier.

For it to be valid, the Trustee must acknowledge receipt of your original form. So we'll write to you to confirm we have received it.

Please note, if you are aged between 67-74 years, in order to be eligible to claim a deduction you are required to meet the work test or work test exemption. It is your responsibility to ensure that you satisfy the work test if you wish to claim a deduction for personal contributions. Further information is available on the ATO website ([www.ato.gov.au](http://www.ato.gov.au)).

This is a notice to the Trustee under section 290-170 of the Income Tax Assessment Act 1997.

My personal contributions to the fund in the financial year ended 30 June 2022 were \$ \_\_\_\_\_

The amount that I will claim as a tax deduction for the year ended 30 June 2022 is \$ \_\_\_\_\_

Is this varying an earlier Notice of intent to claim or vary a deduction for personal contributions form? (tick box if yes)

- Where this is a variation:
  - the Australian Tax Office has disallowed my claim for a deduction for the relevant year (this notice reduces the amount stated in my previous notice by the amount that has been disallowed), or
  - I wish to vary my previous notice by reducing the amount I advised in my previous notice.
- I am lodging this notice before the earlier of the following dates:
  - the day that I lodged my income tax return for the financial year stated on this form, and
  - 30 June 2023.
- At the time of completing this notice:
  - I intend to claim the amount of personal contributions shown above as a tax deduction.
  - I am a member of the SPSL Master Trust.
  - SPSL Master Trust still holds these contributions.
  - SPSL Master Trust has not begun to pay a superannuation income stream based in whole or part on these contributions.
  - Unless indicated above that this is a variation, I have not included these contributions in an earlier Notice of intent to claim or vary a deduction for personal contributions form.
  - I have not submitted a contribution splitting application in respect of these contributions.
  - I have not made any false or misleading statements in the completion of this form.
- I note that this notice cannot be withdrawn or revoked.

Signature of Member  Date / /

Contact Numbers  Hm ( )  Wk ( )  Mob ( )

Email

For further instructions on completing this form, please refer to ATO website ([www.ato.gov.au/forms](http://www.ato.gov.au/forms)).

Issued by SPSL Limited ABN 61 063 427 958 AFSL 237905 RSE L0002059 as Trustee for SPSL Master Trust ABN 98 350 952 022 RSE R1056655 Insurer - TAL Life Limited ABN 70 050 109 450 AFSL 237848

TAL Life Limited ABN 70 050 109 450 AFSL 237848 (TAL Life) is part of the TAL Dai-ichi Life Australia Pty Limited ABN 97 150 070 483 group of companies (TAL). SPSL Limited ABN 61 063 427 958 AFSL 237905, RSE Licence No L0002059 (Trustee) is the trustee of the SPSL Master Trust ABN 98 350 952 022, RSE Fund Registration No. R1056655. The Trustee is wholly owned by LGIAsuper Trustee as trustee for LGIAsuper (LGIAsuper) and is not part of the TAL group of companies. The Trustee uses the Asteron Life brand under licence from the TAL group of companies. The TAL group of companies are not part of the LGIAsuper Group. The different entities of TAL and the LGIAsuper Group of companies are not responsible for, or liable in respect of, products and services provided by the other.

**Customer Service** GPO Box 68, Sydney NSW 2001  
Ph: 1800 221 727 8am to 6pm AEST Mon to Fri  
Email: [life\\_customerservice@asteronlife.com.au](mailto:life_customerservice@asteronlife.com.au)  
Web: [www.asteronlife.com.au](http://www.asteronlife.com.au)

# Asteron Life Complete Superannuation Statement

☎ 034621 052



Mr Jamie Moxham  
56 Chesteron Road  
BASSENDEAN WA 6054

15 August 2022

Dear Mr Moxham

## Your Life Insurance Annual Statement

Taking out life insurance could be one of the most valuable decisions you can make for your family. This annual statement confirms your level of cover and contributions you've made over the last financial year. Please note that if we refunded any excess premium payments during the year, they have not been included in the total insurance premium contribution amount(s) shown on this statement.

## You could be eligible for a tax deduction

From 1 July 2017, most people under 75 years old can claim a tax deduction for personal super contributions subject to concessional contributions cap limits. Additional eligibility criteria apply if you are under 18 or aged between 67-75 years of age.

It is worth discussing the details with your registered tax agent or registered financial adviser first.

To make a claim, just complete the enclosed Notice of intent to claim or vary a deduction for personal super contributions form, and return it to SPSL Limited, GPO Box 68, Sydney NSW 2001.

## Life changes

When your circumstances change, it makes sense to revisit your level and type of life insurance cover. So if you've recently changed your job, had a child, married or divorced, or bought a new house, get in touch with your financial adviser to discuss your options.

## Annual report

Your Superannuation Annual Report will be available online at [www.asteronlife.com.au/investments-and-superannuation](http://www.asteronlife.com.au/investments-and-superannuation) by 31 December 2022. Alternatively, you may elect to have a hard copy of the annual report sent to you at no charge.

## Policy Number/Linked Policy

E3016958/E3016959

**Cover**  
Life

**Insured Person/Member**  
Mr Jamie Peter Moxham

**Important Dates**  
- Policy anniversary  
16 October each year  
- Policy commencement  
16/10/2012

**Class of Business**  
Superannuation

**Fund**  
SPSL Limited as Trustee for  
SPSL Master Trust

**Statement Period**  
01/07/2021 to 30/06/2022

**Non-concessional Contributions**  
Member - \$2,308.09  
**Concessional Contributions**  
\$0.00

**Your Adviser**  
Mr Stuart Howes  
08 6189 2665

## Customer Service

☎ 1800 221 727  
8am-6pm AEST

## Internet

🌐 [www.asteronlife.com.au](http://www.asteronlife.com.au)

▶ **See your Policy Benefits and Features over**

Please turn over for important information

**Customer Service** GPO Box 68, Sydney NSW 2001

Ph: 1800 221 727 8am to 6pm AEST Mon to Fri

Email: [life\\_customerservice@asteronlife.com.au](mailto:life_customerservice@asteronlife.com.au)

Web: [www.asteronlife.com.au](http://www.asteronlife.com.au)

**We're here to help**

We want to make sure you're comfortable with your policy and the benefits it provides you and your family. So feel free to give us a call on 1800 221 727. We'll be happy to help.

Yours sincerely  
Asteron Life Customer Service

This information is general advice only and does not take into account your individual needs, objectives or financial situation. Before you decide to buy or to continue to hold an insurance product, you must read the Product Disclosure Statement (PDS) and Policy Document issued to you at the time you joined. The PDS contains important information which will help you understand the product, including what's covered and what's not covered and to help you decide whether it is appropriate for you. The Target Market Determination, where applicable, for the product is available on our website.

Issued by SPSL Limited ABN 61 063 427 958 AFSL 237905 RSE L0002059 as  
Trustee for SPSL Master Trust ABN 98 350 952 022 RSE R1056655  
Insurer - TAL Life Limited ABN 70 050 109 450 AFSL 237848

TAL Life Limited ABN 70 050 109 450 AFSL 237848 (TAL Life) is part of the TAL Dai-ichi Life Australia Pty Limited ABN 97 150 070 483 group of companies (TAL). SPSL Limited ABN 61 063 427 958 AFSL 237905, RSE Licence No L0002059 (Trustee) is the trustee of the SPSL Master Trust ABN 98 350 952 022, RSE Fund Registration No. R1056655. The Trustee is wholly owned by LGIASuper Trustee as trustee for LGIASuper (LGIASuper) and is not part of the TAL group of companies. The Trustee uses the Asteron Life brand under licence from the TAL group of companies. The TAL group of companies are not part of the LGIASuper Group. The different entities of TAL and the LGIASuper Group of companies are not responsible for, or liable in respect of, products and services provided by the other.

Asteron Life Complete  
**Superannuation Statement**



**Policy Number**

E3016958

**Benefits and Features**

<ul style="list-style-type: none"><li>• Stepped Premium</li><li>• Guaranteed Future Insurability</li></ul>	<ul style="list-style-type: none"><li>• Flexible Policy Linking</li></ul>
--	---

**Optional Benefits**

Healthy Life Option	
---------------------	--

**Benefit Table**

Sum Insured

Life Cover	\$1,200,000
------------	-------------

**Insurance Premiums**

Insurance premiums of \$2308.09 have been paid from your account through contributions or rollovers.

**Explanation of Terms**

**Concessional Contributions**

These are before-tax contributions and include, for example, the following contributions:

- Superannuation Guarantee;
- Salary sacrifice; and
- Personal contributions for which you have claimed a tax deduction.

**Non-concessional Contributions**

These are after-tax contributions and include personal contributions for which a tax deduction has not been claimed.

**We welcome your comments**

We're happy to provide you with any information you require to understand your entitlements, so please give us a call if you require additional assistance.

If you have any feedback - we'd like to hear from you. If something goes wrong, let us know so that we can try to help you. Our contact details are on the front page of your statement.

If you do need to make a complaint, we will try and resolve it to your satisfaction as quickly as possible. Please phone or write to us at the address below:

Mail: TAL Life Limited  
GPO Box 5380  
Sydney NSW 2001  
Email: IDRComplaints@tal.com.au  
Phone: 1300 795 877

# Notice of intent to claim or vary a deduction for personal contributions form

Financial Year ending 30 June 2022



**Policy Number:** E3016958  
**Member Name:** Mr Jamie Peter Moxham  
**Address:** 56 Chesteron Road  
BASSENDEAN WA 6054  
**Fund Name:** SPSL Master Trust  
**Fund ABN:** 98 350 952 022

If you intend to claim a tax deduction for the personal super contributions you've made during the 2021 – 2022 financial year, you'll need to complete this form and return it to the address below before you lodge your tax return or 30 June 2023, whichever is earlier.

For it to be valid, the Trustee must acknowledge receipt of your original form. So we'll write to you to confirm we have received it.

Please note, if you are aged between 67-74 years, in order to be eligible to claim a deduction you are required to meet the work test or work test exemption. It is your responsibility to ensure that you satisfy the work test if you wish to claim a deduction for personal contributions. Further information is available on the ATO website ([www.ato.gov.au](http://www.ato.gov.au)).

This is a notice to the Trustee under section 290-170 of the Income Tax Assessment Act 1997.

My personal contributions to the fund in the financial year ended 30 June 2022 were \$ \_\_\_\_\_

The amount that I will claim as a tax deduction for the year ended 30 June 2022 is \$ \_\_\_\_\_

Is this varying an earlier Notice of intent to claim or vary a deduction for personal contributions form? (tick box if yes)

- Where this is a variation:
  - the Australian Tax Office has disallowed my claim for a deduction for the relevant year (this notice reduces the amount stated in my previous notice by the amount that has been disallowed), or
  - I wish to vary my previous notice by reducing the amount I advised in my previous notice.
- I am lodging this notice before the earlier of the following dates:
  - the day that I lodged my income tax return for the financial year stated on this form, and
  - 30 June 2023.
- At the time of completing this notice:
  - I intend to claim the amount of personal contributions shown above as a tax deduction.
  - I am a member of the SPSL Master Trust.
  - SPSL Master Trust still holds these contributions.
  - SPSL Master Trust has not begun to pay a superannuation income stream based in whole or part on these contributions.
  - Unless indicated above that this is a variation, I have not included these contributions in an earlier Notice of intent to claim or vary a deduction for personal contributions form.
  - I have not submitted a contribution splitting application in respect of these contributions.
  - I have not made any false or misleading statements in the completion of this form.
- I note that this notice cannot be withdrawn or revoked.

Signature of Member  Date / /

Contact Numbers  Hm ( )  Wk ( )  Mob ( )

Email

For further instructions on completing this form, please refer to ATO website ([www.ato.gov.au/forms](http://www.ato.gov.au/forms)).

Issued by SPSL Limited ABN 61 063 427 958 AFSL 237905 RSE L0002059 as Trustee for SPSL Master Trust ABN 98 350 952 022 RSE R1056655 Insurer - TAL Life Limited ABN 70 050 109 450 AFSL 237848

TAL Life Limited ABN 70 050 109 450 AFSL 237848 (TAL Life) is part of the TAL Dai-ichi Life Australia Pty Limited ABN 97 150 070 483 group of companies (TAL). SPSL Limited ABN 61 063 427 958 AFSL 237905, RSE Licence No L0002059 (Trustee) is the trustee of the SPSL Master Trust ABN 98 350 952 022, RSE Fund Registration No. R1056655. The Trustee is wholly owned by LGIAsuper Trustee as trustee for LGIAsuper (LGIAsuper) and is not part of the TAL group of companies. The Trustee uses the Asteron Life brand under licence from the TAL group of companies. The TAL group of companies are not part of the LGIAsuper Group. The different entities of TAL and the LGIAsuper Group of companies are not responsible for, or liable in respect of, products and services provided by the other.

**Customer Service** GPO Box 68, Sydney NSW 2001  
Ph: 1800 221 727 8am to 6pm AEST Mon to Fri  
Email: [life\\_customerservice@asteronlife.com.au](mailto:life_customerservice@asteronlife.com.au)  
Web: [www.asteronlife.com.au](http://www.asteronlife.com.au)





