

AMP Life

Part of the Resolution Life Group

25 January 2021



Whitson Superannuation Fund
C/O Alan Geldard
53/9 Bradford St
NORTH MACKAY QLD 4740

R04

Your contacts

U-First Financial Solutions Pty Ltd
07 4942 3366
noel@u-first.com.au

E askamplife@amplife.com.au

W amplife.com.au

T 133 731

F 03 8688 5799

AMP Customer Service
PO Box 14330 Melbourne VIC 8001

Your details

PLAN OWNER(S)

Whitson Superannuation Fund

PLAN NUMBER

5240,668/3

Open Ended Premier Lifestyle Protection Plan

Annual statement 26 January 2020 to 25 January 2021

Plan summary

Plan start date	25 January 1992
Instalment amount	\$1,160.63
Annual premium amount	\$2,250.61
Payment frequency	Half-yearly
Payment cease date	25 January 2033
Policy fee	\$45.00

Important information

You have some actions required to help you make the most of your plan. See the **action required** section at the back of this statement for details.

Your plan details

Plan owner(s)	Whitson Superannuation Fund
Insured person(s)	Mr Alan Geldard

Mr Alan Geldard

Month/Year of birth	February 1948
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Benefit details

Withdrawal benefit

Withdrawal benefit details	Amount at start of period \$ 26 January 2020	Amount at end of period \$ 25 January 2021
Gross surrender value	45,017.00	50,316.00
Plus suspense	1,160.63	1,160.63
Withdrawal benefit	46,177.63	51,476.63

- The suspense amount is extra money you paid in the past and doesn't earn interest. You can leave this amount on your plan and we'll pay it as part of the benefit amount when your plan ends. Or contact us if you'd like to use the suspense amount to help pay future premiums.

Insurance benefits at 25 January 2021

Insurance type	Insured benefit \$	Annual bonus allotted in this period \$	Previous annual bonuses \$	End bonuses \$	Benefit expiry date	Total benefit amount \$
Basic Life insurance	59,304.00	669.00	21,488.00	20,745.13	25/01/2043	102,206.13

- The above benefits would be reduced by any outstanding debts against your plan.
- The annual bonus is calculated at a bonus rate of \$7.50 per \$1,000 of Basic Life Insurance and \$10.40 per \$1,000 of previous annual bonuses.
- The end bonus is calculated at a bonus rate of \$10.60 per \$1,000 of Basic Life Insurance and previous annual bonuses. Please note that end bonuses are not guaranteed — see the **statement notes** section for more information.
- Your insurance details reflect your benefit as at the closing statement date and are subject to change.
- Your Terminal Illness Benefit ends when the death benefit ends.

Transaction summary

Transaction type	Transaction description	Amount \$
+ Funds in	Insurance Premium applied for the previous statement period	1,160.63
	Premium Payment	1,160.63
	Premiums in Suspense	1,160.63
	Total funds in	\$3,481.89
- Funds out	Insurance premiums during period	-2,321.26
	Total funds out	-\$2,321.26

Transaction details

Transaction description	Date	Additions \$	Deductions \$
Insurance Premium applied for the previous statement period	25/01/2020	1,160.63	
Premium Payment	27/07/2020	1,160.63	
Premiums in Suspense	14/01/2021	1,160.63	
Insurance premiums during period			-2,321.26

Action required

You haven't nominated a beneficiary

Make sure your money ends up where you want it to by nominating a beneficiary.

Lodge your nomination details any time by logging into your online account or by downloading and completing a **nomination of beneficiary** form at amplife.com.au.

Important

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

If you have any questions about your account, including investment options, benefits (including insurance benefits), fees and charges that apply or how to make contributions to your account, please contact us or call 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 statement.

Bonuses

Annual bonuses

Annual bonuses (like interest), accumulate and compound. This means that the annual bonuses added to your plan this year will accumulate an additional portion of bonuses next year and so on. This compounding effect adds significant value to your plan over the long term.

Note: Any contractual alterations to your plan may have an effect on the value of your bonuses.

End bonuses

End bonuses are paid on death or maturity, based on the number of years your plan has been in force. They are calculated as a rate per thousand dollars of the sum insured and annual bonuses.

On your bonus statement the end bonus illustrates the projected benefit based on the current economic climate. The variable nature of this measure is such that the end bonus is not guaranteed.

Note: Any contractual alterations to your plan may have an effect on the value of your bonuses.

Setting bonus rates

Bonus rates are generally reviewed each year with revised rates taking effect from 1 April. Bonus rates are set taking into account a number of factors— including the investment earning rate for the previous year, plus the profits generated and the expected future earnings from the assets supporting this type of plan. Changes are generally not expected throughout the year— however, if there is a significant fall in the value of assets, bonus rates may be reviewed earlier to protect policyholders' interests.

For more information, you can visit amplife.com.au/bonusrates and download our bonus rates flyer in the **Documents & downloads** section.

Life insurance policy loans

AMP Life has revised its lending policy and guidelines for loans against life insurance policies. From 1 July 2012, AMP Life will enter into a maximum of two loan agreements against any eligible life insurance policy per calendar year. AMP Life may extend this policy on grounds of financial hardship.

If you currently have a loan or are thinking of taking out a loan against your plan, you should be aware that if you do not repay the loan:

- interest will accrue on the loan amount
- your **total death benefit** may be significantly reduced and
- if the loan amount (plus interest) exceeds the value of your plan, the plan will terminate and the **total death benefit** will cease.

Premiums

Premiums indicated on the statement detail the total received for the reporting period. These premiums include the policy fee which goes towards administration costs of the policy.

Your withdrawal benefit

The withdrawal benefit shown in this statement is the amount we would pay you if you decided to end your plan before it matured. As this amount changes, your withdrawal benefit in the future may be different. Please contact us if you want us to calculate an updated withdrawal value.

Personal details

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

We want to hear from you

If you have feedback on our 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.

What you need to know

This document does not take into account your financial situation, objectives and needs. Before you make any decision, it is important that you consider these matters and read all product documentation which applies to your plan. Any advice in this document is provided by AMP Life Limited, ABN 84 079 300 379, AFSL No. 229757.

The product issuer, AMP Life Limited, ABN 84 079 300 379 (AMP Life), is part of the Resolution Life Group. 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 Limited is not liable for products issued by AMP Life or any statements or representations made in the PDS for those products. "AMP", "AMP Life" and any other AMP trade marks are used by AMP Life under licence from AMP Limited.



Please also refer to the plan documentation for your product or visit amplife.com.au for more information.



5 July 2020



WHITSON SUPERANNUATION FUND
C/O ALAN GELDARD
53/9 BRADFORD ST
NORTH MACKAY QLD 4740

R04

Your contacts

U-First Financial Solutions Pty Ltd
07 4942 3366
noel@u-first.com.au
E askamp@amp.com.au
W amp.com.au
T 133 731
Customer Service Centre
PO Box 14330 Melbourne VIC 8001

Your details

Life Insured
Alan Geldard
Policy owner(s)
Whitson Superannuation Fund
Policy number
5240,668/3

Payment due

Your Life Insurance Policy

Your premium

Your premium is now due.

Total due	\$1,160.63
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What we would like you to do

Please pay \$1,160.63 before 25 July 2020.
See the payment slip for how to pay.

Date due	25 July 2020
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Payment details

Half yearly premium	\$1,160.63
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We're here to help

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

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Policy Number: 5240,668/3
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AMP Life Limited ABN 84 079 300 379 AFSL No. 233671

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Payment slip

AMP Life Limited ABN 84 079 300 379 AFSL No. 233671

- You may pay by BPAY (see details on the back), cheque, money order or credit card or by cash or

Complete only if paying by credit card

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Li.
A/
G/
M.



National Australia Bank Limited
Mackay - Victoria & Sydney Streets Qld

Date 15/07/20

Pay AMP LIFE LTD
the sum of ONE THOUSAND ONE HUNDRED SIXTY FOUR DOLLARS 63c

\$ 1160.63

**THE WHITSON
SUPERANNUATION FUND**

[Signature]

000089 084 789 1804 212

000005 24066830

00 1 135 1300 18 1400

AMP Life

Part of the Resolution Life Group

4 January 2021



WHITSON SUPERANNUATION FUND
C/O ALAN GELDARD
53/9 BRADFORD ST
NORTH MACKAY QLD 4740

R04

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Life Insured
Alan Geldard
Policy owner(s)
Whitson Superannuation Fund
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Your premium

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Date due	25 January 2021
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Payment details

Half yearly premium

\$1,160.63

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00567

Policy Number: 5240,668/3
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AMP Life Limited ABN 84 079 300 379 AFSL No. 233671

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Payment slip

AMP Life Limited ABN 84 079 300 379 AFSL No. 233671

- You may pay by BPAY (see details on the back), cheque, money order or credit card or by cash or cheque at your post office. Please note that payment by credit card is not available at your post office.
- Please make cheques and money orders payable to AMP Life Limited, or complete credit card details on this payment slip.
- If paying by mail, post this section with your cheque or money order (made payable to AMP Life Limited) to:

AMP Life Limited
GPO Box 2519
MELBOURNE VIC 3001

Complete only if paying by credit card

Payable direct to AMP Life Limited only

Please deduct the amount from my

Visa Mastercard

Card number

Expiry date

____/____

Amount

\$ _____

Cardholder's signature

Total due

\$1,160.63

Date due

25 January 2021

What you need to know

This document does not take into account your financial before making any investment decision based on the inf Any advice in this document is provided by AMP Life Limi The product issuer, AMP Life Limited ABN 84 079 300 378 customers in Australia since 1849.

AMP Limited ABN 49 079 354 519 has sold AMP Life to th AMP Limited has no day-to-day involvement in the mana guaranteed by AMP Limited. AMP Limited is not liable for PDS for those products. "AMP", "AMP Life" and any other



A U S T R A L I A P O S T
Mackay North 4740
\$
AMP 1160.63
Ref No: 0000011852406683 62
Principal No: 108
TOTAL \$1160.63
Payment Tendered Details:
Cheque 1160.63

4/01/21 00/50541 bd/a 413956 09:08

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chance to win \$5,000*

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or phone 1800 443 930

Outlet ID: 413956
Receipt number: 0050541

*Enter before 11.59pm (AEDT) 28/03/21.
Draw: 9am (AEST) 07/04/21
Lvl 2, 219 Cleveland St,
Strawberry Hills, NSW
*See website for full T's & C's
Call charges may apply.

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Policy number

5240,668/3

Office use only

LIFE

Account key

18

Have your details changed?

Call us on 133 731 or complete your new details below and send them to us at:
Customer Service Centre, PO Box 14330, Melbourne VIC 8001

Title (circle one)

Mr

Mrs

Ms

Miss

Other

Full name

Address

Email

Contact phone

Mobile phone



Bill Code: 464131

Reference: 0181 4000 0524 0668 1036

Use internet or phone banking and make this payment from your bank account

* BPAY Pty Ltd. ABN 69 079 137 518