



Sydbane Saunders Super Fund  
14 Scampi Place  
REDLAND BAY QLD 4165

18 February 2020

## Your new TAL Policy

### ACCELERATED PROTECTION

<b>Policy number</b>	1824018
<b>Policy start date</b>	17 February 2020

Dear Trustee

Welcome to TAL – your Accelerated Protection application has been accepted and your insurance cover is in place. Now you can feel confident to get on with living your life, knowing we'll be there if you need us.

#### Your important documents

The following documents are included with this letter:

- **Policy Schedule** – provides details of your specific cover
- **Policy Document** – sets out the formal terms and conditions of your policy.

#### What do you need to do?

Please take the time to read your Policy Schedule, to check that all details are correct.

You should keep your Policy Schedule and Policy Document in a safe place as they contain information that will be important if you ever need to make a claim.

#### More information

If you have any questions or would like more information, please contact your financial adviser Stephen Wilson by phone on (07) 3170 3707 or by email to [admin@hfbwilsons.com.au](mailto:admin@hfbwilsons.com.au). You can also get in touch with us directly by phone on 1300 209 088 or by email to [customerservice@tal.com.au](mailto:customerservice@tal.com.au).

Thank you for choosing TAL for your life insurance.

Yours sincerely,



TAL Customer Service

Office use only: 37

## Accelerated Protection

**Policy number** 1824018

**Policy Owner** Sydbane Saunders Super Fund

### YOUR POLICY

<b>Issue date</b>	18 February 2020
<b>Policy start date</b>	17 February 2020
<b>Policy anniversary date</b>	17 February 2021 each year, starting on 17 February 2021
<b>First premium payable</b>	\$4,660.15  Premiums may be adjusted from time to time, where there is a credit or outstanding amount owed on your Policy.
<b>Premium frequency</b>	Yearly
<b>Premium due date</b>	17 February 2021  Your premium will be deducted yearly from your nominated account.
<b>Policy fee</b>	\$77.00 (included in the yearly premium amount)
<b>State in which Policy is registered</b>	QLD
<b>Stamp duty</b>	Paid in accordance with relevant State legislation and included in the yearly premium amount.

#### Information about special conditions and exclusions

During the underwriting process, we may be required to apply special conditions on the Policy that we issue to cover the increase in risk, based on your personal situation. For example, we may apply exclusions to a particular health condition or pastime, require an increased premium payment or reduce the benefit.

The wording of our exclusions includes language that describes symptoms, rather than diagnosed conditions. They are based on research and are formed in consultation with medical and legal advisers to ensure they are as comprehensive as possible.

If special conditions have been applied to your Policy, you can be assured that we will assess any claim you make fairly, and make our decisions based on the evidence available at the time. If your health or lifestyle changes after you've taken out the Policy please let us know, because we may be able to alter some of these special conditions.

Where we have relied on medical evidence to make our decision and you would like a copy of this, we will provide this either directly to you or your doctor within 10 business days of receiving your request.

## PAYMENT DETAILS

<b>Payment method</b>	Direct Debit
<b>Account name</b>	SYDBANE HOLDINGS PTY LTD
<b>Account number</b>	XXXXXX515
<b>BSB</b>	XXX-799

### Your financial adviser

Stephen Wilson  
(07) 3170 3707  
admin@hfbwilsons.com.au

## Policy Schedule (continued)

### LIFE INSURED

<b>Name</b>	Grant Saunders
<b>Date of birth</b>	4 January 1958
<b>Gender</b>	Male
<b>Smoker status</b>	Non-smoker
<b>Occupation class</b>	AA

### Life Insurance Plan

<b>Policy number</b>	1824018
<b>Benefit Amount</b>	\$602,000.00
<b>Issue date</b>	18 February 2020
<b>Plan start date</b>	17 February 2020
<b>Plan end date</b>	17 February 2057
<b>Premium basis</b>	Stepped

#### Special conditions and exclusions

Nil

### CONTACTING TAL

 [customerservice@tal.com.au](mailto:customerservice@tal.com.au)

 1300 351 133

 1300 209 088

 [tal.com.au](http://tal.com.au)

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