



Brenda Wishey

**AIA Australia Limited**  
(ABN 79 004 837 861 AFSL 230043)  
PO Box 6111  
Melbourne VIC 3004  
Phone 1800 333 613  
Fax 1800 832 266  
AIA.COM.AU

Refunds: \$5,261.49 + \$898.15 + \$302.80 + \$121.72 = \$6,584.16

05 August 2022

SANDIAN SUPERFUND  
18 ATTENBOROUGH CCT  
REDLAND BAY QLD 4165

**Policy Number:** 68117085  
**Life Insured:** ROELOFS, MR IAN

We refer to the above mentioned policy and advise that we have listed below a history of premiums paid from 29/01/2019 to 29/01/2024.

<b>Life Insured:</b>	ROELOFS, MR IAN		
<b>Benefit Name</b>	<b>Premium Due Date</b>	<b>Payment Transaction Date</b>	<b>Amount</b>
TERM LIFE COVER (SUPER)	05/05/2024	24/11/2023	\$-985.05
LIFE COVER (SUPER)	05/05/2023	28/04/2023	\$2,158.85
<b>Premium Paid 2023</b>			<b>\$1,173.80</b>
LIFE COVER (SUPER)	05/05/2023	05/08/2022	\$612.74
LIFE COVER (SUPER)	05/05/2023	05/08/2022	\$-898.15
LIFE COVER (SUPER)	05/05/2023	04/08/2022	\$-612.74
LIFE COVER (SUPER)	05/05/2022	28/04/2022	\$2,675.42
<b>Premium Paid 2022</b>			<b>\$1,777.27</b>
LIFE COVER (SUPER)	05/05/2022	28/06/2021	\$-536.99
LIFE COVER (SUPER)	05/05/2021	28/04/2021	\$2,711.90
<b>Premium Paid 2021</b>			<b>\$2,174.91</b>
LIFE COVER (SUPER)	05/05/2020	05/05/2020	\$1,976.19
<b>Premium Paid 2020</b>			<b>\$1,976.19</b>

Dear Policyholder,

### Policy Cancellation

**Policy Number:** 68117103  
**Life Insured:** IAN ROELOFS

We're sorry to hear that you've decided to cancel your policy.

We've processed your request and the cancellation will take effect from **03/08/2022**.

We have credited your nominated account **\$5,261.49** for premiums paid in advance.

It's important to remember that an insurance policy provides valuable protection and peace of mind for you and your family. We would encourage you to fully consider the potential risks of foregoing your insurance cover.

You should also be aware that it may be more difficult to get replacement cover in the future, particularly if your health or financial circumstances change.

Your financial adviser will be able to give you guidance on your future insurance options.

If you change your mind, we'd be happy to reinstate your policy.

To do this, we'll need to receive written confirmation that you'd like to withdraw your cancellation within seven days of the date of this letter or the policy cancellation date, whichever is the later.

If you have any questions, please call us on 1800 333 613.

We hope we can be of assistance in the future.

Kind regards,  
Customer Care Team  
**AIA Australia**

cc: KDM: SAHIL BHULLER-MT WEALTH

At AIA Australia we understand that real life is always changing. That's why we offer products that protect your income and cover you in the event of serious illness such as cancer or a heart attack.

Talk to your Financial Adviser to make sure you are financially protected for whatever life throws your way.

Life's better with the right partner.



**AIA Australia Limited**  
(ABN 79 004 837 861 AFSL 230043)  
PO Box 6111  
Melbourne VIC 3004  
T: 1800 333 613  
F: 1800 832 266  
AIA.COM.AU

SANDIAN SUPERFUND  
18 ATTENBOROUGH CCT  
REDLAND BAY QLD 4165

22 November 2022

**Product Name:** Priority Protection  
**Policy Number:** 68117103  
**Policy Owner:** SANDIAN SUPERFUND  
**On the life/lives of:** Ian ROELOFS

Dear SANDIAN SUPERFUND

### **Important information about your previously held Priority Protection insurance**

We recently undertook a review of your previously held Priority Protection policy and identified that your original quote did not clearly outline that the Initial Selection Discount reduces in the second year. We apologise for this error.

The Initial Selection Discount is:

- 10% when the policy commences
- 5% from the first policy anniversary
- 0% from the second policy anniversary.

As it was not clear from the quote that the discount rate reduced from the first policy anniversary, we have amended your discount as follows:

- 10% when the policy commences
- 10% from the first policy anniversary
- 0% from the second policy anniversary.

For more information on the Initial Selection Discount, please refer to your AIA Priority Protection Product Disclosure Statement and Policy Document.

### **How your refund has been calculated**

We will refund you the overpaid premiums from your second policy year with interest. The interest will be backdated to your second policy anniversary date, calculated using the Reserve Bank of Australia's Cash Rate during this period, plus six per cent per year.

<b>Refund of premiums</b>	\$273.54
<b>Interest calculated to 30 November 2022</b>	\$29.26
<b>Total refund payment</b>	<b>\$302.80</b>

Please contact your tax agent should you have any questions in relation to this refund and any potential tax implications.



**AIA Australia Limited**  
(ABN 79 004 837 861 AFSL 230043)  
PO Box 6111  
Melbourne VIC 3004  
T: 1800 333 613  
F: 1800 832 266  
AIA.COM.AU

SANDIAN SUPERFUND  
36/9 DUX DR  
BONGAREE QLD 4507

22 November 2022

**Product Name:** Priority Protection  
**Policy Number:** 68117085  
**Policy Owner:** SANDIAN SUPERFUND  
**On the life/lives of:** Ian ROELOFS

Dear SANDIAN SUPERFUND

### Important information about your Priority Protection insurance premiums

We recently undertook a review of your Priority Protection policy and identified that your original quote did not clearly outline that the Initial Selection Discount reduces in the second year. We apologise for this error.

The Initial Selection Discount is:

- 10% when the policy commences
- 5% from the first policy anniversary
- 0% from the second policy anniversary.

As it was not clear from the quote that the discount rate reduced from the first policy anniversary, we have amended your discount as follows:

- 10% when the policy commences
- 10% from the first policy anniversary
- 0% from the second policy anniversary.

For more information on the Initial Selection Discount, please refer to your AIA Priority Protection Product Disclosure Statement and Policy Document.

### How your refund has been calculated

We will refund you the overpaid premiums from your second policy year with interest. The interest will be backdated to your second policy anniversary date, calculated using the Reserve Bank of Australia's Cash Rate during this period, plus six per cent per year.

<b>Refund of premiums</b>	\$109.96
<b>Interest calculated to 30 November 2022</b>	\$11.76
<b>Total refund payment</b>	<b>\$121.72</b>

Please contact your tax agent should you have any questions in relation to this refund and any potential tax implications.

09 August 2022

000174/01/038



SANDIAN SUPERFUND PTY LTD A T F SANDIAN  
SUPERFUND  
18 ATTENBOROUGH CIRCUIT  
REDLAND BAY QLD 4165

**Product name**  
ClearView LifeSolutions

**Policy number**  
511595049

**Policy owner**  
Sandian Superfund Pty Ltd A T F  
Sandian SuperFund

## Your requested changes to your cover



### Here are some of the great benefits of your cover:

#### Worldwide cover

You are covered 24 hours a day anywhere in the world.

#### Provision for continuing cover

We cannot cancel your cover, place any further restrictions on your cover or increase your individual premium because of any change to your health, occupation or pastimes.

#### Provision for upgrades

Any future enhancements to this product will be made available to you. These enhancements, unless otherwise specified, will not result in any increase in premium.

Dear Trustee,

We received your recent request to alter your cover.

This change has now been applied effective from 03 August 2022.

Your new annual premium for this policy is \$810.81.

A refund of **\$213.76** has been paid to your bank account as a refund of your premiums already paid in advance.

Please find enclosed your updated policy certificate.

#### Easy access, fast answers

If you have any questions about your cover, please contact your financial adviser, Sahil Bhuller on 1300 731 372.

Alternatively, you can contact our Customer Service Centre on 132 979. We're committed to great service and that means we're always ready to help. Simply give us a call between 8am and 7pm (Sydney time), Monday to Friday, or email us at [life@clearview.com.au](mailto:life@clearview.com.au).

Yours sincerely



**John Perosh**  
Manager, Life Operations