



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

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.

Life Insured:	ROELOFS, MR IAN		
Benefit Name	Premium Due Date	Payment Transaction Date	Amount
TERM LIFE COVER (SUPER)	05/05/2024	24/11/2023	\$-985.05
LIFE COVER (SUPER)	05/05/2023	28/04/2023	\$2,158.85
Premium Paid 2023			\$1,173.80
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
Note: Paid \$2,158.85 1/5/23 Premium Paid 2022			\$1,777.27
LIFE COVER (SUPER)	05/05/2022	28/06/2021	\$-536.99
LIFE COVER (SUPER)	05/05/2021	28/04/2021	\$2,711.90
Premium Paid 2021			\$2,174.91
LIFE COVER (SUPER)	05/05/2020	05/05/2020	\$1,976.19
Premium Paid 2020			\$1,976.19

Dear Policyholder,

Policy Endorsement

Policy Number: 68117085
Life Insured: IAN ROELOFS
Commencement Date: 05/05/20
Date Paid to: 05/05/23

We're pleased to confirm that your insurance policy contract has been amended as requested. The changes, as described in this letter, have been made with effect from 02/08/22.

Our records show that your Priority Protection policy also includes an AIA Vitality membership.

As a result of the changes, you are entitled to a premium refund of \$898.15. We will refund this amount to your nominated account.

The table below outlines your new benefits, which replace the benefits listed in your policy document, including any previous amendments.

Summary of Policy Benefits

Life(s) Insured	Benefits	Sum Insured \$	Current Premium \$	Stamp Duty \$
IAN ROELOFS	LIFE COVER (SUPER)	\$350,000.00	\$1,398.80	\$0.00
Total Yearly Premium (including policy fee \$88.85)				\$1,487.65

Because this Policy Endorsement letter affects the terms of your policy, make sure you keep it with your Policy Document for future reference.

If you have any questions, please call us on 1800 333 613 or speak with your financial adviser.

Yours sincerely,

Pina Sciarrone
CEO and MD, AIA Financial Services

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.

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,

Note: Paid \$952.93 in Dec 22

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.

Yours sincerely



John Perosh
Manager, Life Operations

09 August 2022

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

ClearView LifeSolutions



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,

Please find enclosed a replacement Policy Certificate.

This policy certificate replaces any previous policy certificates issued and forms part of your policy and should be kept with the Product Disclosure Statement and Policy Document which outline the full terms and conditions.

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.

We look forward to continuing to provide you with peace of mind in the future.

Yours sincerely



John Perosh
Manager, Life Operations



Policy Certificate

ClearView LifeSolutions

This policy certificate, dated 09 August 2022 replaces any previous policy certificates issued and forms part of your policy. This should be kept with the Product Disclosure Statement and Policy Document which outline the full terms and conditions.

Policy details

Policy number	511595049
Policy owner	Sandian Superfund Pty Ltd A T F Sandian SuperFund
Policy start date	03 December 2014

Premium details

Frequency	Yearly
Premium	\$810.81
Stamp duty	\$0.00
Total premium	\$810.81

Person insured – Mrs Sandra Ann Roelofs

Date of birth	06 July 1967	Gender	Female
Smoker status	Non smoker		

Lump sum cover details

Cover Type	Benefit amount	Premium type	Indexation benefit	Start date	Expiry date
Life Cover	\$350,000	Stepped	Yes	03 Dec 2014	02 Dec 2066

Need help?

Your adviser	Sahil Bhuller	1300 731 372 sahil@kdmfinancial.com.au
Customer Service Centre	132 979 8am to 7pm (Sydney time), Monday to Friday	life@clearview.com.au

Brenda Wishey

From: Julian McBean <jules@wealthmt.com.au>
Sent: Monday, 20 November 2023 3:31 PM
To: Brenda Wishey
Cc: Robert Larin
Subject: RE: SANDIAN SUPERANNUATION FUND - INSURANCE
Attachments: AIA Life Reduction Confirmation - Roelofs, I - 08.08.2022.pdf; AIA Policy Cancellation Confirmation (68117103) - Roelofs, I - 05.08.2022.pdf; ClearView Life Reduction Confirmation - Roelofs, S - 09.08.2022.pdf

Hi Brenda,

Sandi & Ian have just signed cancellation forms to cancel ALL their insurances. (both SMSF & personal) Life & Trauma coverage. So, as a heads up, they will no longer have any personal insurances once submitted and finalised shortly. This was part of advice we recently provided to them, and we will be submitting the cancellation forms to AIA (Ian) and ClearView (Sandi) today.

They did cancel/reduce some of their insurances back in 2022 (Income protection & reduction in Life coverage) that was recommended by Sahil at the time, hence the refunds back into the SMSF in August – November 2022. I'll attach what I have available on file of confirmation that relates to insurance funded from the SMSF ONLY.

Cheers
Jules

Julian McBean CFP®
Senior Financial Adviser · AR 1002616

P 1300 731 372 · M 0491 068 883
Brisbane

Leave us a review!



If you are happy with MT Wealth and our service, please pass our details on to your friends and family

KDM Financial and Estate Planning Pty Ltd is an Australian Financial Services Licensee (AFSL No. 516642). KDM Financial also markets under MT Wealth, a company name licensed under Marsh Tinchell Accountants. The information in this email and any attachments are confidential. If you are not the intended recipient, you must not use or disseminate the information.

From: Brenda Wishey <BrendaW@virtusuper.com.au>
Sent: Monday, November 20, 2023 1:58 PM
To: Julian McBean <jules@wealthmt.com.au>
Cc: Robert Larin <rob@wealthmt.com.au>
Subject: SANDIAN SUPERANNUATION FUND - INSURANCE

Hi Jules

Sandi has asked that I contact MT regarding the below:

1. Insurance Premium Notices for Ian & Sandra, showing:

- i. Policy Owner
- ii. Insured person
- iii. Type of Insurance
- iv. Sum Insured

It looks like the AIA policies were cancelled and refunds were received. If this is the case, can you please provide documentation which explains the refund.

2. We have an email dated 9/11/23 advising cancellation of all personally held insurances, but not mention of the SMSF held insurance.

Date	CashOut	CashIn	Description
5/08/2022		\$ 5,261.49	AIA AUSTRALIA LT 68117103
9/08/2022		\$ 898.15	AIA AUSTRALIA LT 68117085
10/08/2022		\$ 213.76	CLEARVIEWLIFEINV 511595049014211276
22/11/2022		\$ 121.72	AIA AUSTRALIA LT 68117085
22/11/2022		\$ 302.80	AIA AUSTRALIA LT 68117103

TIA
Brenda



Brenda Wishey
Senior Accountant

VIRTU | *self managed super specialists*
1454 Logan Road, Mount Gravatt Q 4122

☎ 07 3349 1452

✉ PO BOX 83 Mount Gravatt Q 4122

🌐 www.virtusuper.com.au

Liability limited by a scheme approved under Professional Standards legislation
Virtu Super Pty Ltd ACN 134 260 512

Please note that collection, use and storage of all information held by the Virtu Super is governed by our Privacy Policy.

This email and any attachment are confidential. If you are not the intended recipient, please notify Virtu Super by reply email and delete this email.

Please note that you must not access or use this email or any information in it. Virtu Super accepts no liability for viruses in this email or in any attachment to it.