

3 August 2020

**POLICY OWNER(S)**

**Midgley and Lynch Nominees  
Pty Ltd**

**POLICY NUMBER**

1004735297

Midgley and Lynch Nominees Pty Ltd  
ATF Midgley and Lynch Super Fund  
29 HERITAGE CRESCENT  
DAYBORO QLD 4521

## It's time to review your life insurance.

Thank you for continuing to trust us to protect what matters through your OneCare held through super policy.

As your life changes, so should your insurance. This Annual Review Pack includes important information about any changes to your policy, cover and premium, and what you can do to make sure it suits your needs best.

### WHAT'S CHANGED WITH YOUR PREMIUM

One or more of your covers has **indexation** applied to the amount you're insured for. This acts as 'inflation protection' for your cover (see page 4).

**Your cover is on a stepped premium, which means it's increased due to age.** There may be other changes that apply as well (see page 3).

### YOUR COVER SNAPSHOT

Here is a view of some of your cover. For a detailed look, please see the attached Policy Schedule.



**Karen Anne**  
**you are now insured for**

Life Cover

**\$1,340,095**

### What's included in this Review Pack

- ✓ A quick summary of your cover
- ✓ A detailed overview of your cover in the Policy Schedule
- ✓ Information about your premium and any changes to your premium, policy or cover
- ✓ Things you need to know when reviewing your cover
- ✓ How to make a claim.

**Your annual premium is**  
**\$2,173.29**

**This includes an annual discount of**  
**\$109.51**

**Payment method**  
**Annual Direct Debit**

**We will automatically deduct \$2,173.29 from your nominated account on 12 September 2020.**

If you don't need to make changes, you don't need to do anything.  
Because you pay your premium annually, you are saving 6% compared with monthly payments.

## Indexation

Indexation applies to one or more of your covers, which means your sum insured has been increased to keep up with the cost of living. As your sum insured increases, so does your premium.


Think of indexation as a kind of "inflation protection" that helps to maintain the value of your cover over time, as living costs increase.

This indexation rate is 5% for your lump sum cover.

**If you want to accept indexation on your cover, you don't need to do anything.**

**If you've changed your mind, you can decline to accept indexation on some or all of your covers (either for this year or permanently),** and keep your amount insured at the same level, but it may not give you the same value in the future as it does today.

Please speak to your financial adviser The Trustee for Vella Family Tru on 0478765432, or call us on 133 667 to make any changes or ask any questions.

**To learn what indexation might mean for you in the future, head to <https://www.onepathclarity.com.au/article/what-is-indexation-and-how-does-it-work>** 

Cover	With Indexation		Without Indexation	
	Amount Insured	Annual Premium	Amount Insured	Annual Premium
Karen Anne Lynch				
Life Cover	\$1,340,095	\$2,173.29	\$1,276,281	\$2,074.21



**OnePath Life Limited**  
ABN 33 009 657 176 AFSL 238341  
onpath.com.au

## ONECARE POLICY SCHEDULE

### DATE

3 August 2020

### YOUR POLICY SUMMARY

Policy number: 1004735297

Policy owner(s):  
Midgley and Lynch Nominees Pty Ltd

Fund name:  
Midgley and Lynch Super Fund

Policy start date: 12 September  
2014

Policy anniversary date: 12 September

	First name	Surname	Date of birth	Gender
Life/lives insured:	Karen Anne	Lynch	12 May 1969	Female
Annual premium before discount(s)*:				\$2,282.80
Discount(s) - Package:				\$109.51
Annual premium after discount(s)*:				\$2,173.29
Includes:				
Policy Fee(s)*:				\$92.55

\*Includes stamp duty if applicable.

## ONECARE POLICY SCHEDULE

### DATE

3 August 2020

### Policy Number

1004735297

Life Insured: Karen Anne Lynch

## LIFE COVER

Cover type	Amount insured	Annual premium	Indexation	Cover start date	Cover expiry date
Life Cover	\$1,340,095	\$2,173.29	Yes	12 September 2014	11 September 2099

### Options

Benefit payment type: Lump sum  
Premium type: Stepped premium  
Occupation category†: C  
Smoker†: No

### Optional extras

Premium Waiver Disability Option: No  
Business Guarantee Option: No

† Last recorded details. If any of this information has changed, you can let us know by contacting Customer Services on 133 667.

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Cover	With Indexation		Without Indexation	
	Amount Insured	Annual Premium	Amount Insured	Annual Premium
Neil Edward Midgley				
Life Cover	\$1,340,095	\$3,419.90	\$1,276,281	\$3,261.45



**OnePath Life Limited**  
ABN 33 009 657 176 AFSL 238341  
onepath.com.au

## ONECARE POLICY SCHEDULE

### DATE

3 August 2020

### YOUR POLICY SUMMARY

Policy number: 1004735388

Policy owner(s):  
Midgley and Lynch Nominees Pty Ltd

Fund name:  
Midgley and Lynch Super Fund

Policy start date: 12 September  
2014

Policy anniversary date: 12 September

	First name	Surname	Date of birth	Gender
Life/lives insured:	Neil Edward	Midgley	9 May 1968	Male
Annual premium before discount(s)*:				\$3,595.02
Discount(s) - Package:				\$175.12
Annual premium after discount(s)*:				\$3,419.90

Includes:

Policy Fee(s)\*: \$92.55

\*Includes stamp duty if applicable.

## ONECARE POLICY SCHEDULE

### DATE

3 August 2020

### Policy Number

1004735388

Life Insured: Neil Edward Midgley

## LIFE COVER

Cover type	Amount insured	Annual premium	Indexation	Cover start date	Cover expiry date
Life Cover	\$1,340,095	\$3,419.90	Yes	12 September 2014	11 September 2098

### Options

Benefit payment type: Lump sum  
Premium type: Stepped premium  
Occupation category†: E  
Smoker†: No

### Optional extras

Premium Waiver Disability Option: No  
Business Guarantee Option: No

† Last recorded details. If any of this information has changed, you can let us know by contacting Customer Services on 133 667.



# VIRTU SUPER PTY LTD

## Debtors Transaction

For Client Name Midgley and Lynch Superannuation Fund, Sort By Date From Jul 01 2020 to Jun

30 2021

06:52 AM Sep 09 2021

Date	Transaction Type	Payment Type	Debtor	Reference	Amount
Oct 15 2020	Invoice		Midgley and Lynch Superannuation	9098	116.67
Oct 15 2020	Payment	Direct Credit	Midgley and Lynch Superannuation	9098	(116.67)
Nov 15 2020	Invoice		Midgley and Lynch Superannuation	9215	116.67
Nov 16 2020	Payment	Direct Credit	Midgley and Lynch Superannuation	9215	(116.67)
Dec 15 2020	Invoice		Midgley and Lynch Superannuation	9380	116.67
Dec 15 2020	Payment	Direct Credit	Midgley and Lynch Superannuation	9380	(116.67)
Jan 15 2021	Invoice		Midgley and Lynch Superannuation	9505	116.67
Jan 15 2021	Payment	Direct Credit	Midgley and Lynch Superannuation	9505	(116.67)
Feb 01 2021	Invoice		Midgley and Lynch Superannuation	9594	116.67
Feb 15 2021	Payment	Direct Credit	Midgley and Lynch Superannuation	9594	(116.67)
Mar 15 2021	Invoice		Midgley and Lynch Superannuation	9712	116.67
Mar 15 2021	Payment	Direct Credit	Midgley and Lynch Superannuation	9712	(116.67)
Apr 15 2021	Invoice		Midgley and Lynch Superannuation	9844	116.67
Apr 15 2021	Payment	Direct Credit	Midgley and Lynch Superannuation	9844	(116.67)
May 04 2021	Invoice		Midgley and Lynch Superannuation	9954	116.67
May 17 2021	Payment	Direct Credit	Midgley and Lynch Superannuation	9954	(116.67)
Jun 15 2021	Invoice		Midgley and Lynch Superannuation	10071	116.67
Jun 15 2021	Payment	Direct Credit	Midgley and Lynch Superannuation	10071	(116.67)
					<u>0</u>

Invoice	Accountancy Fees	Fines	ASIC Fees	Audit Fees	Total
Virtu 10202	\$ 1,050.03				\$ 1,050.03
ASIC		\$ 164.00	\$ 328.00		\$ 492.00
					\$ -
					\$ -
<b>Total</b>	<b>\$ 1,050.03</b>	<b>\$ 164.00</b>	<b>\$ 328.00</b>	<b>\$ -</b>	<b>\$ 1,542.03</b>
Less GST	\$ -			\$ -	
<b>Net Expense</b>	<b>\$ 1,050.03</b>	<b>\$ 164.00</b>	<b>\$ 328.00</b>	<b>\$ -</b>	

### Accounting Fee

9 x \$116.67 = \$1,050.03

2021 Invoice dated 9/7/21

### Audit Fee

2020 Fee billed in 2022 financial year

**ASIC**

Australian Securities &amp; Investments Commission

ABN 86 768 265 615

MIDGLEY AND LYNCH CUSTODIAN PTY LTD  
MARSH TINCKNELL  
PO BOX 83 MOUNT GRAVATT QLD 4122

**INVOICE STATEMENT**

Issue date 23 Dec 20

**MIDGLEY AND LYNCH CUSTODIAN PTY LTD**

ACN 153 848 938

Account No. 22 153848938

**Summary**

Opening Balance	\$273.00
New items	\$82.00
Payments & credits	\$0.00
<b>TOTAL DUE</b>	<b>\$355.00</b>

- Amounts are not subject to GST. (Treasurer's determination - exempt taxes, fees and charges).
- Payment of your annual review fee will maintain your registration as an Australian company.

*Transaction details are listed on the back  
of this page*

**Inquiries**

www.asic.gov.au/invoices

1300 300 630

**Please pay**

**Immediately \$355.00**

*If you have already paid please ignore this  
invoice statement.*

- Late fees will apply if you do NOT
  - tell us about a change during the period that the law allows
  - bring your company or scheme details up to date within 28 days of the date of issue of the annual statement, or
  - pay your review fee within 2 months of the annual review date.
- Information on late fee amounts can be found on the ASIC website.

**ASIC**

Australian Securities &amp; Investments Commission

**PAYMENT SLIP****MIDGLEY AND LYNCH CUSTODIAN PTY LTD**

ACN 153 848 938

Account No: 22 153848938

**22 153848938****TOTAL DUE****\$355.00****Immediately****\$355.00**

*Payment options are listed on the back  
of this payment slip*



**Bill Code:** 17301  
**Ref:** 2291538489389



\*814 129 0002291538489389 81

## Transaction details:

page 2 of 2

	Transactions for this period	ASIC reference	\$ Amount
2020-12-23	Late Payment Fee 1	3X5468762480B A	\$82.00
<b>Outstanding transactions</b>			
2020-10-20	Annual Review - Pty Co	3X5468762480B A	\$273.00
2020-12-23	Late Payment Fee 1	3X5468762480B A	\$82.00

### PAYMENT OPTIONS



Billpay Code: 8929  
Ref: 2291 5384 8938 981

#### Australia Post

Present this payment slip. Pay by cash, cheque or EFTPOS

#### Phone

Call 13 18 16 to pay by Mastercard or Visa

#### On-line

Go to [postbillpay.com.au](http://postbillpay.com.au) to pay by Mastercard or Visa

#### Mail

Mail this payment slip and cheque (do not staple) to ASIC,  
Locked Bag 5000, Gippsland Mail Centre VIC 3841



**Biller Code:** 17301  
**Ref:** 2291538489389

#### Telephone & Internet Banking – BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: [www.bpay.com.au](http://www.bpay.com.au)

**ASIC**

Australian Securities &amp; Investments Commission

ABN 86 768 265 615

MIDGLEY AND LYNCH NOMINEES PTY LTD  
MARSH TINCKNELL  
PO BOX 83 MOUNT GRAVATT QLD 4122

**INVOICE STATEMENT**

Issue date 23 Dec 20

**MIDGLEY AND LYNCH NOMINEES PTY LTD**

ACN 153 846 050

Account No. 22 153846050

**Summary**

Opening Balance	\$55.00
New items	\$82.00
Payments & credits	\$0.00
<b>TOTAL DUE</b>	<b>\$137.00</b>

- Amounts are not subject to GST. (Treasurer's determination - exempt taxes, fees and charges).
- Payment of your annual review fee will maintain your registration as an Australian company.

*Transaction details are listed on the back  
of this page*

**Inquiries**

www.asic.gov.au/invoices

1300 300 630

**Please pay**

**Immediately \$137.00**

***If you have already paid please ignore this  
invoice statement.***

- Late fees will apply if you do NOT
  - tell us about a change during the period that the law allows
  - bring your company or scheme details up to date within 28 days of the date of issue of the annual statement, or
  - pay your review fee within 2 months of the annual review date.
- Information on late fee amounts can be found on the ASIC website.

**ASIC**

Australian Securities &amp; Investments Commission

**PAYMENT SLIP****MIDGLEY AND LYNCH NOMINEES PTY LTD**

ACN 153 846 050

Account No: 22 153846050



22 153846050

**TOTAL DUE****\$137.00****Immediately****\$137.00**

*Payment options are listed on the back  
of this payment slip*



**Biller Code:** 17301  
**Ref:** 2291538460505



\*814 129 0002291538460505 58

## Transaction details:

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	Transactions for this period	ASIC reference	\$ Amount
2020-12-23	Late Payment Fee 1	3X5468714480P A	\$82.00
<b>Outstanding transactions</b>			
2020-10-20	Annual Review - Special Purpose Pty Co	3X5468714480P A	\$55.00
2020-12-23	Late Payment Fee 1	3X5468714480P A	\$82.00

### PAYMENT OPTIONS



Billpay Code: 8929  
Ref: 2291 5384 6050 558

#### Australia Post

Present this payment slip. Pay by cash, cheque or EFTPOS

#### Phone

Call 13 18 16 to pay by Mastercard or Visa

#### On-line

Go to [postbillpay.com.au](http://postbillpay.com.au) to pay by Mastercard or Visa

#### Mail

Mail this payment slip and cheque (do not staple) to ASIC,  
Locked Bag 5000, Gippsland Mail Centre VIC 3841



**Biller Code:** 17301  
**Ref:** 2291538460505

#### Telephone & Internet Banking – BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: [www.bpay.com.au](http://www.bpay.com.au)