



Elizabeth Meiklejohn



037 00741

DOUGAL J HAINS & PETA M HAINS
ATF THE HAINS SUPER FUND
22 EVELEIGH STREET
WOOLLOOWIN QLD 4030

13 July 2021

Your valuable cover remains secure

This letter provides you with important information about your AIA Total Care Plan policy. It's important that you read and understand the policy document for full terms and conditions of the benefits that apply to you because this letter is only a summary of your policy details.

No one knows what's ahead today or tomorrow or in 12 months' time. That's why your choice to protect your financial future through your AIA Total Care Plan policy is likely one of the most important decisions you've ever made.

As a reward for your loyalty we give you additional cover at no extra cost to you. See the final page for details.

What you need to know

- Because you pay by direct debit, payment is automatic and you don't need to do anything to remain protected.
- Please read this letter including the section regarding your premium and indexation on the next page and keep this letter for future reference. Please also read any flyers we have included, these are designed to help you.


Policy owner(s)
Dougal J Hains & Peta M Hains


Policy type
Total Care Plan

Policy number
00768369

Policy anniversary date
6 August 2021

Monthly premium
\$799.95


Customer Service Centre
Phone: 13 1056
Monday to Friday
(excluding public holidays)
8.00 am - 6.00 pm (AEST/AEDT)


PO Box 320
Silverwater NSW 2128


aia.com.au

Your financial adviser
Francis Liddell
07 3154 3206

**Access to Medix is now
included in your policy,
find out more by visiting
www.aia.com.au/medix**

Premium rate increases

We can at any time change our stepped or level premium rates for all our policy owners. If we increase premium rates, we'll tell you before it happens.

Need help?

If we can help you in any way, please contact our Customer Service Centre or your financial adviser at the numbers provided. If you have a complaint please refer to 'How to make a complaint' in our PDS. This is available from <https://www.aia.com.au/en/individual/help-support/forms-docs.html> and scroll down to the Life Insurance section. For advice related questions or complaints please contact your financial adviser or Lifespan Financial Planning Pty Ltd.

Thank you for choosing AIA Australia. We look forward to protecting your financial security again this year.

Yours sincerely,
Customer Service Team

Insurance premium amount for Dougal Hains

$\$678.76 * 1 = \678.76

$\$799.95 * 11 = \8799.45

TOTAL = \$ 9,478.21



Your policy summary

Policy owner(s)	Dougal J Hains & Peta M Hains
Policy number	00768369
Date insured from	6 August 2002
Policy anniversary date	6 August 2021
Premium type*	Stepped
Monthly premium	\$799.95
<p>This amount includes your premium, indexation, policy fee and stamp duty, less any discounts you're eligible for.</p> <p>As you have opted to receive indexation on your policy, your benefits stated below have been increased by 1.10% indexation. This affects your premium, if you don't want indexation applied to your policy, please call us.</p> <p>As you have chosen to pay stepped premium rates, your premium rate will generally be higher as you get older.</p>	

Life insured	D J Hains
Smoking status	Non-smoker
Life Care	This cover pays a lump sum benefit if you die or become terminally ill.
Cover amount	\$1,780,835.00
Cover expiry date	6 August 2068
Loyalty Bonus benefit	\$89,041.75
The Loyalty Bonus benefit amount is added to the amount paid.	
TPD Cover	This cover pays you a lump sum benefit if you're totally and permanently disabled due to illness or injury up to the policy anniversary before the life insured's 65th birthday. After this date you're covered for 'loss of independent existence' (LOIE) only. LOIE is explained in the Product Disclosure Statement and Policy Document.
Cover amount	\$1,780,835.00
Cover expiry date	6 August 2049
Loyalty Bonus benefit	\$89,041.75
The Loyalty Bonus benefit amount is added to the amount paid.	

* Premium type descriptions

Stepped - your annual premium increases as the life insured gets older. We calculate the premium according to the life insured's age on each policy anniversary date.

Level - your premium rate doesn't increase as the life insured gets older. The level premium rate is calculated according to the life insured's age on the date cover started. We change your premium rate to 'stepped' on and from the policy anniversary date before the life insured's 65th birthday.

Loyalty Bonus benefit

You've now held this policy for five consecutive years, so to reward your loyalty we will increase the benefit that may become payable under your policy by five per cent at no additional cost to you.



037 00809

DOUGAL J HAINS & PETA M HAINS
ATF THE HAINS SUPER FUND
22 EVELEIGH STREET
WOOLLOOWIN QLD 4030

Policy owner(s)
Dougal J Hains & Peta M Hains

Policy type
Total Care Plan

Policy number
00768369

15 July 2020

Policy anniversary date
6 August 2020


Monthly premium
\$678.76

Your valuable cover remains secure

This letter provides you with important information about your CommInsure Total Care Plan policy. It's important that you read and understand the policy document for full terms and conditions of the benefits that apply to you because this letter is only a summary of your policy details.

No one knows what's ahead today or tomorrow or in 12 months' time. That's why your choice to protect your financial future through your CommInsure Total Care Plan policy is likely one of the most important decisions you've ever made.

As a reward for your loyalty we give you additional cover at no extra cost to you. See the final page for details.


Customer Service Centre
Phone: 13 1056
Fax: 1300 852 076
Monday to Friday
8.00 am - 6.00 pm (AEST/ADST)


PO Box 320
Silverwater NSW 2128


commbank.com.au

Your financial adviser
Francis Liddell
07 3154 3206

What you need to know

- Because you pay by direct debit, payment is automatic and you don't need to do anything to remain protected.
- Please read this letter including the section regarding your premium and indexation on the next page and keep this letter for future reference. Please also read any flyers we have included, these are designed to help you.

**In 2019 we paid
around \$980 million
in claims under our
retail, direct and
group insurance
policies.**

▲
Lift and
peel

Sender to keep

02 07041 99588 50060 70997



Your policy summary

Policy owner(s)	Dougal J Hains & Peta M Hains
Policy number	00768369
Date insured from	6 August 2002
Policy anniversary date	6 August 2020
Premium type*	Stepped
Monthly premium	\$678.76

This amount includes your premium, indexation, policy fee and stamp duty, less any discounts you're eligible for.

As you have opted to receive indexation on your policy, your benefits stated below have been increased by 2.20% indexation. This affects your premium, if you don't want indexation applied to your policy, please call us.

As you have chosen to pay stepped premium rates, your premium rate will generally be higher as you get older.



Life insured	D J Hains	
Smoking status	Non-smoker	
Life Care	This cover pays a lump sum benefit if you die or become terminally ill.	
Cover amount	\$1,761,459.00	
Cover expiry date	6 August 2068	\$1,849,531.95 Total "No Own Occupation"
Loyalty Bonus benefit	\$88,072.95	
The Loyalty Bonus benefit amount is added to the amount paid.		
TPD Cover	This cover pays you a lump sum benefit if you're totally and permanently disabled due to illness or injury up to the policy anniversary before the life insured's 65th birthday. After this date you're covered for 'loss of independent existence' (LOIE) only. LOIE is explained in the Product Disclosure Statement and Policy Document.	
No own occupation see below		
Cover amount	\$1,761,459.00	
Cover expiry date	6 August 2049	
Loyalty Bonus benefit	\$88,072.95	
The Loyalty Bonus benefit amount is added to the amount paid.		

* Premium type descriptions

Stepped - your annual premium increases as the life insured gets older. We calculate the premium according to the life insured's age on each policy anniversary date.

Level - your premium rate doesn't increase as the life insured gets older. The level premium rate is calculated according to the life insured's age on the date cover started. We change your premium rate to 'stepped' on and from the policy anniversary date before the life insured's 65th birthday.

Loyalty Bonus benefit

You've now held this policy for five consecutive years, so to reward your loyalty we will increase the benefit that may become payable under your policy by five per cent at no additional cost to you.

From: Frank Liddell
To: [Priyanka Luecke](#)
Subject: Re: Hains Super Fund
Date: Thursday, 5 January 2017 12:41:19 PM

Hi Priyanka

Both policies have an any occupation definition. We can change definition to Own Occupation without changing the policies or policy nos but not under super as this can only be any occupation.

Please let me know if you require any more information.

Regards
Frank.

Sent from my Samsung Galaxy smartphone.

----- Original message -----

From: Priyanka Luecke <PriyankaL@virtusuper.com.au>
Date: 5/01/2017 11:29 (GMT+10:00)
To: Frank Liddell <frank@liddellko.com>
Cc: Elizabeth Meiklejohn <ElizabethM@virtusuper.com.au>
Subject: Hains Super Fund

Hi Frank

My name is Priyanka and I work with Elizabeth Meiklejohn at Virtu Super.

You have previously provided us with information regarding the life insurance policies owned by the Hains Super Fund. I am currently finalizing the 2016 FY for Dougal and Peta Hains for their super fund. Would you please be able to advise whether the TPD definition in their insurance policies are own occupation or any occupation?

Peta's policy number is 00768310
Dougal's policy number is 00768369

Also as a hypothetical question: when one has a policy that has own occupation TPD and then changes their policy to have any occupation TPD, does a new policy get created (and therefore a new policy number issued) or does the policy just continue on as usual?

Kind regards,
Priyanka

Priyanka Luecke
Undergraduate Accountant

Virtu Super will be closed on Thursday 22nd December 2016 and will reopen 8:30am on Tuesday 3rd January 2017.

From everyone at Virtu Super we would like to wish you a Merry Christmas and a Happy New Year.