

Elizabeth Meiklejohn



037 00721

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

14 July 2017

Policy anniversary date
6 August 2017

Monthly premium
\$442.30

Your valuable cover remains secure

This letter provides you with important information about your CommInsure Total Care Plan policy. 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.

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.

If we can help you in any way, please contact our Customer Service Centre or your financial adviser at the numbers opposite.

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



Customer Service Centre
Phone: 13 1056
Fax: 1300 852 076
Monday to Friday
8am - 8pm (Sydney time)



PO Box 320
Silverwater NSW 2128



commbank.com.au

Your financial adviser
Francis Liddell
07 3846 6888

**We pay claims of over
\$400,000 every working
hour, over \$3.4 million
every working day and
over \$16 million every
week.**

**Group, Retail and Direct claims
statistics combined.**

Policy owner(s)	Dougal J Hains & Peta M Hains
Policy number	00768369
Policy anniversary date	6 August 2017
Premium type	Stepped
Monthly premium	\$442.30

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 2.10% 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.

Premium Renewal August
1 x \$381.79 = \$381.79
11 x \$442.30 = \$4,865.30
Total paid = \$5,247.09

B3

Life insured	D J Hains
Life Care	This cover pays a lump sum benefit if you die or become terminally ill.
Benefit amount	\$1,669,700.00
Loyalty Bonus benefit	\$83,485.00
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.
Benefit amount	\$1,669,700.00
Loyalty Bonus benefit	\$83,485.00
The Loyalty Bonus benefit amount is added to the amount paid.	

Total \$1,753,185.00

C

Total \$1,753,185.00

C

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.

The benefits of maintaining your cover

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- If you are having difficulty meeting your premium payments or would like to change the terms of your policy there are a number of options that can be considered. Please contact your financial adviser or call us to discuss your options.
- Should you choose to replace your policy with another insurer, you may be required to go through underwriting and new medical checks and may not be offered the same cover.
- Should you choose to cancel your cover and be uninsured, you will not be able to make a claim for an illness or injury that occurs after the policy is cancelled.



037 00787

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15 July 2016

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


Policy type
Total Care Plan

Policy number
00768369

Policy anniversary date
6 August 2016

Monthly premium
\$381.79


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**Group, Retail and Direct claims
statistics combined.**

Policy owner(s)	Dougal J Hains & Peta M Hains
Policy number	00768369
Policy anniversary date	6 August 2016
Premium type	Stepped
Monthly premium	\$381.79
<p>This amount includes your premium, indexation, policy fee and stamp duty, less any discounts or rewards you're eligible for.</p> <p>As you have opted to receive indexation on your policy, your benefits stated below have been increased by 1.30% indexation. If you don't want indexation applied to your policy, please call us.</p>	<p>Premium Renewal August</p> <p>1 x \$329.00 = \$329.00</p> <p>11 x \$381.79 = \$4,199.69</p> <p>Total paid = \$4,528.69</p>

Life insured	D J Hains
Life Care	This cover pays a lump sum if you die or become terminally ill.
Benefit amount	\$1,635,358.00 Total \$1,717,125.90
Loyalty Bonus benefit	\$81,767.90
The Loyalty Bonus benefit amount is added to the amount paid.	
TPD Cover any occupation - see below	This cover pays you a lump sum if you're totally and permanently disabled due to illness or injury.
Benefit amount	\$1,635,358.00 Total \$1,717,125.90
Loyalty Bonus benefit	\$81,767.90
The Loyalty Bonus benefit amount is added to the amount paid.	

Loyalty Bonus benefit

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Important information: Any advice that has been prepared has not taken account of your objectives, financial situation or needs. Because of that, before acting on the advice, you should consider the appropriateness of the advice in regards to your objectives, financial situation and needs. This information is provided by CommInsure, a registered business name of The Colonial Mutual Life Assurance Society Limited ABN 12 004 021 809 AFSL 235035 (CMLA) which is a wholly owned but non-guaranteed subsidiary of Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945. We can be contacted by phone, our website or you can write to us. For illustration purposes only, the term 'you' in this letter assumes the policy owner and life insured are the same. This information is only a brief summary of features of this policy. Please check your policy documentation for full details and conditions. You pay us premiums or fees for the products that we provide to you. We do not charge you any additional fees for providing you with any general financial product advice. Staff of CommInsure, who provide a service, do not receive specific payments or commissions for the giving of that service but do receive salaries. Bonuses and other benefits may also be paid to employees.



037 00676

MR DOUGAL JOHN HAINS AND MRS PETA MAREE HAINS
ATF THE HAINS SUPER FUND
22 EVELEIGH STREET
WOOLLOOWIN QLD 4030

Policy owner(s)
Mr Dougal John Hains and Mrs Peta Maree Hains

Policy type
Total Care Plan

Policy number
00768310

15 September 2017

Policy anniversary date
6 October 2017

Monthly premium
\$205.71

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Group, Retail and Direct claims statistics combined.

Policy owner(s)	Mr Dougal John Hains and Mrs Peta Maree Hains
Policy number	00768310
Policy anniversary date	6 October 2017
Premium type	Stepped
Monthly premium	\$205.71

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

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premium increases in October

$\$184.31 \times 3 = \552.93

$\$205.71 \times 9 = \$1,851.39$

total premiums = \$2,404.32

B3

Life insured	P M Hains
Life Care	This cover pays a lump sum benefit if you die or become terminally ill.
Benefit amount	\$1,016,337.00
Loyalty Bonus benefit	\$50,816.85
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.
Benefit amount	\$725,951.00
Loyalty Bonus benefit	\$36,297.55
The Loyalty Bonus benefit amount is added to the amount paid.	

Total \$1,067,153.85

C

Total \$762,248.55

C

Loyalty Bonus benefit

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037 00785

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WOOLLOOWIN QLD 4030

Policy owner(s)
Mr Dougal John Hains and Mrs Peta Maree Hains

Policy type
Total Care Plan

Policy number
00768310

16 September 2016

Policy anniversary date
6 October 2016

Monthly premium
\$184.31

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statistics combined.**

Policy owner(s)	Mr Dougal John Hains and Mrs Peta Maree Hains
Policy number	00768310
Policy anniversary date	6 October 2016
Premium type	Stepped
Monthly premium	\$184.31

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premium increases in October
 $\$159.08 \times 3 = \477.24
 $\$184.31 \times 9 = \$1,658.79$
total premiums = \$2,136.03

Life insured	P M Hains
Life Care	This cover pays a lump sum if you die or become terminally ill.
Benefit amount	\$995,433.00
Loyalty Bonus benefit	\$49,771.65
The Loyalty Bonus benefit amount is added to the amount paid.	
TPD Cover any occupation - see below	This cover pays you a lump sum if you're totally and permanently disabled due to illness or injury.
Benefit amount	\$711,020.00
Loyalty Bonus benefit	\$35,551.00
The Loyalty Bonus benefit amount is added to the amount paid.	

Total \$1,045,204.65

Total \$746,571.00

Loyalty Bonus benefit

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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.