

12 March 2023



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R06

Your contacts

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Plan details

PLAN OWNER(S)
Acmaa Pty Ltd Atf Spinella Sf
PLAN NUMBER
VT5221587D

Firstcare - Lifetime Protection

Annual Statement 18 April 2023 to 17 April 2024

BASIC PREMIUM		PLAN FEE		STAMP DUTY		YEARLY AMOUNT DUE
\$5,486.13	+	\$110.70	+	\$319.03	=	\$5,915.86

Plan summary

Plan start date	18 April 2017
Payment frequency	Yearly
Payment method	From your Bank account (or other account)
CPI Rate	This year, the change to the CPI was 7.3%

Welcome to your first Resolution Life statement

Our rebrand from AMP Life to Resolution Life is complete, and is now reflected on all our correspondence to you. There has been no change to your investment/policy and no action required from you as your terms and conditions remain the same. In some cases your product and investment option (if applicable) names have been updated, which you will see in this statement.

Manage your policy online

My Resolution Life is your online portal to stay in control of your policy. Easily access your account details in one place and make changes to your products when it's convenient for you. Register today at resolutionlife.com.au/login

Plan details

Your plan details

Plan owner(s)	Acmaa Pty Ltd Atf Spinella Sf
Insured person(s)	Cristina Spinella

Cristina Spinella

Cover type	Linked
Premium type	Stepped

Your insurance cover

Benefit	Previous sum insured \$	New sum insured \$	Premium* \$	CPI	Expiry date
Death cover	\$2,135,247.00	\$2,291,120.00	\$2,358.94	Yes	18/04/2075
Total and Permanent Disablement cover	\$2,376,192.00	\$2,549,654.00	\$3,439.91	Yes	18/04/2075

- We will either pay the Death cover of \$2,291,120.00 upon death or up to 100% of Death cover should the insured person be diagnosed as terminally ill.
- *The premium for your insurance cover is made up of the basic premium plus any applicable stamp duty.
- Your insurance premium is the cost you pay for your insurance cover and depends on many factors. You need to pay your insurance premium from when your cover starts until it stops.
- Stepped premiums change each year according to the insured person's age. Generally, they increase as the insured person gets older.
- Your plan provides **Linked cover** for the above benefits. So if we pay you under one of the benefits shown, the insured amount for each remaining benefit will reduce by the amount we paid you.
- A non-smoker status has been applied to all insurance benefits.

Important

We must give you the information you need to understand your plan and benefit entitlements. The additional information below supports and explains the details shown in this document. You can also see the **product disclosure statement (PDS)** and **plan rules** for your product, or other plan documentation, or visit resolutionlife.com.au for more details.

If you have any more questions about your plan including insurance benefits, fees and charges that apply or how to make payments, please contact us or talk to your financial adviser.

Please note that some of the information below may not apply to your plan.

Statement notes

The following may be referred to in your statement:

Statutory Fund

Your plan is backed by our Australian Statutory Fund No. 1.

Changes to premiums

We may review and change our premium rates from time to time. If we change our premium rates, we'll apply the change to all plans that we consider to be similar to your plan. For more details, please see your **plan rules**.

Stamp duty

Stamp duty is a State/Territory Government levy payable on certain types of insurance cover and may be included with your insurance premium or be an additional amount payable. If the stamp duty amount is an additional amount, it will be shown separately on this statement.

The charge for stamp duty may vary from time to time due to changes imposed by the State/Territory Revenue Office. As stamp duty charges are based on our recorded address of the insured person on this plan, changes or corrections to the insured person's address may affect the amount of stamp duty payable with your next premium after that change is notified.

Please note it is your responsibility to inform us of any corrections or changes to the insured person's address.

Plan fee

This year the plan fee has increased in line with CPI.

You are in control of your cover

Is the cost and amount of cover you have still right for you? It's important to regularly review your insurance to make sure your cover meets your current needs and is appropriate to your financial objectives. Also, there may be ways to save on your insurance like reducing the amount of cover you have. To find out more on how you can control your cover visit resolutionlife.com.au/insurance-affordability.

If your needs, objectives or financial situation have changed, for example you have other insurance or are having difficulty paying your premiums, please contact us or talk to your financial adviser to discuss your options.

Thinking of reviewing your cover?

If you are thinking of changing or cancelling your insurance cover and replacing it with other cover, it's important to know about the risks involved. For example, you'll probably need to provide current medical and financial information for the new application and, if the insured person's health has changed, this may affect the terms of the new cover. Also, if you cancel your current insurance while you're applying or before the new cover starts, there may be a period when you won't be protected.

If you want more details, please contact us or talk with your financial adviser.

Personal details

If any of your details in this statement are incorrect or missing, please contact us.

We want to hear from you

If you have feedback on our product or service or you want to make a complaint, we want to hear from you so please contact us.

We hope to resolve any issues straight away. If we can't, we'll aim to give you a response within 10 working days.

If you're not satisfied with our response, you can get an independent resolution by referring your complaint to the Australian Financial Complaints Authority. You can call them on 1800 931 678.

What you need to know

This document does not take into account your financial situation, objectives and needs. Before you make any investment decision, it is important that you consider these matters and read the **policy document**.

Any information in this document is provided by Resolution Life Australasia Limited, ABN 84 079 300 379, AFSL No. 233671.

The product issuer, Resolution Life Australasia Limited, ABN 84 079 300 379 (Resolution Life), is part of the Resolution Life Group.

Automatic inflation increases

The indexation feature protects your insurance benefits against inflation. Each year we'll increase your sum insured by either the increase to the consumer price index (CPI) or a fixed percentage (whichever is higher). If you don't want us to increase your sum insured, please contact us.

Your premium may also change in line with your new sum insured. This change would apply in addition to any other premium increases that are set out in this section.

If you need to make a claim

As life happens we're here for you especially at claim time. You can make a claim in the following ways.

Visit resolutionlife.com.au/claims and lodge your claim using our online claims notification service.

Call us on 133 731 (option 2) Monday to Friday, 8.30am – 5pm (Sydney time).

Write to: Resolution Life
GPO Box 5441
Sydney NSW 2001

Please note that qualifying or waiting periods may apply in some cases before we pay any benefits. For more details, please see your plan rules.