

1 September 2022

H- 000297

**Private & Confidential**

Hardman Superannuation Fund  
Unit 2, 117 Frederick Street  
MEREWETHER NSW 2291

**Anniversary notice for Accelerated Protection  
Policy Number: 1440718**

Dear Trustee,

We are writing to let you know that your **policy is approaching its anniversary**. In this letter, you'll find important information that explains any updates to your policy and premium changes. To assist with your understanding of some important Life Insurance terminology, we have included a more detailed explanation in the Glossary at the end of this letter.

The below table includes a summary of your cover, including your new Benefit Amounts and Premiums, applicable from **15 October 2022**.

**Policy Summary****Life Insured:** Greig Hardman

Your Plan	Premium Type	Inflation Protection	Benefit Amount	Premium (half yearly)
Life Insurance Plan	Stepped	✓	\$232,850	\$2,919.67

**New total half yearly premium is \$2,919.67\***

\*includes Policy Fee and Stamp Duty (if applicable)

Your next payment amount may differ from your new premium if you have a credit or outstanding amount due on your policy.

**How is your premium calculated?**

When you first purchased your policy, we used the information you provided, including your health, lifestyle and product choices, to set your initial premium. Each year we recalculate your premiums based on premium type (such as Stepped or Level) and whether Inflation Protection applies (which increases your Benefit Amount with inflation). This affects how your premium may rise. Finally, we look at any fees or discounts that may need to be applied.

More information about Stepped & Level premiums and Inflation Protection can be found in the Glossary at the end of this letter and the original Product Disclosure Statement (PDS) and Policy Document issued to you. You can also find details of your cover and your chosen options in the last Policy Schedule issued to you.

**Does Inflation Protection continue to meet your needs?**

Inflation Protection automatically increases your Benefit Amount annually to keep in-line with inflation (also referred to as Consumer Price Index in the Product Disclosure Statement) and by doing so, your premium increases. Talk to your adviser to discuss if Inflation Protection continues to meet your needs or refer to the Policy Schedule, Policy Document and Product Disclosure Statement to understand further information about your policy.

**What you need to do?**

- Please take the time to check your policy details are correct and ensure you have funds available to pay your premium.

28th September 2022

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Hardman Superannuation Fund  
Unit 2 117 Frederick Street  
MEREWETHER NSW 2291

Dear Trustee

**2022 Annual Statement Insurance through Superannuation**  
**Policy number: 1440718**

We're pleased to provide an update about your policy for the year ended 30 June 2022.

Your Annual Statement contains a summary of your policy and details of your insurance benefits. This statement is for general information only and does not constitute an annual statement for the purposes of Section 1017D of the *Corporations Act 2001 (Cth)*.

**Important**

Please note that this statement outlines details of your insurance through superannuation only.

**Are your contact details up to date?**

The email address we have on file for you is ghardman@suki.com.au. If your email or any other contact details have changed, please let us know and we'll update them for you.

**More information**

If you have any questions or would like more information, please contact your financial adviser Robert Vitnell by phone on 1300 364 341 or by email to adminmelb@afm.com.au. You can also get in touch with us directly by phone on 1300 209 088, or by email to customerservice@tal.com.au.

Thank you for choosing TAL for your insurance needs.

Yours sincerely

TAL Customer Service

GPO Box 5380, Sydney NSW 2001  
Level 16, 363 George Street  
Sydney NSW 2000

**P** 1300 209 088  
**F** 1300 351 133  
**E** customerservice@tal.com.au

## Superannuation

### Annual Statement

1 July 2021 to 30 June 2022

Life Insured	: Greig Hardman	Commencement date	: 15/10/2012
Policy number	: 1440718		
Adviser	: Robert Vitnell		
Adviser number	: 56872		
Policy Owner	: Hardman Superannuation Fund		
Issuer	: TAL Life Limited		
AFSL	: 237848	ABN	: 70 050 109 450

### Insurance Benefits as at 30 June 2022

Greig Hardman's Benefits	\$
Death Sum Insured	221762.33

### Summary

	\$
Withdrawal Value as at 01/07/2021	0.00
Total Premiums and Rollovers	4941.74
Total Insurance Premiums	■ ( 4941.74 )
Withdrawal Value as at 30/06/2022	0.00
Total Policy Fees (included in total insurance premiums paid)	0.00

**Superannuation**

**Annual Statement**

Life Insured : Greig Hardman

Policy number : 1440718

**Transaction listing**

Date	Transaction	Amount \$
15/10/2021	Premium	2470. 87
19/04/2022	Premium	2470. 87
15/10/2021	Insurance Premium	( 2470. 87 )
19/04/2022	Insurance Premium	( 2470. 87 )



**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

16 September 2021

## RENEWAL INFORMATION FOR

Hardman Superannuation Fund  
Unit 2/117 Frederick Street  
MEREWETHER NSW 2291

**Policy Number:** 76935395

**Policy Type:** PRIORITY PROTECTION

**Total payment this year:** \$ 1,982.70

### Adviser Details:

**Name:** AFRM: ROB VITNELL #2

**Phone:** 1300 364 341

**Mobile:** 0416 745 550

**Email:** adminmelb@afirm.com.au

### Policy Anniversary Date:

17 October 2021

**This is not a bill or request for payment. This notice confirms that your policy has been automatically renewed for a further period of 12 months provided your yearly premiums continue to be paid.**

Thank you for having your policy with us.

As at your policy anniversary date, 17 October 2021, your payment is \$1,982.70.

### Summary of Policy Benefits<sup>†</sup>

Life/Lives Insured	Benefits	Sum Insured	Premium	Stamp Duty	Total Premium
HARDMAN, MRS SANDY	TERM LIFE (SUP)	\$ 221,762.20	\$ 1,893.85	\$ 0.00	\$ 1,893.85
Total Premium (including policy fee \$88.85)					\$ 1,982.70

<sup>†</sup>The benefits shown are those applicable at the date of this notice. The benefit and premium amounts reflect indexation (where applicable) calculated as per your policy terms. Your premium may also be affected by age, loadings, discounts and/or any changes in premium rates (communicated previously). AIA Australia has the right to correct any error on this notice.



**Care for  
when you  
need it  
most**

We've partnered with Medix, a global healthcare management company that provides world-class support to those dealing with serious illness. It's another way we're helping our customers live **healthier, longer, better lives**.

Visit [aia.com.au/medix](http://aia.com.au/medix) for more information.



Cancelling and replacing your cover may carry risks including but not limited to the loss of any accrued benefits, the possibility of waiting periods starting again, and the implications of any non-disclosure on your policy, to understand your options please contact your adviser to discuss your needs and/ or refer to your Policy Terms and Conditions.

If you need to change the terms of your Life Insurance Policy, are having difficulty meeting your payments or in the event of a claim you can contact your adviser or our Client Service Team for assistance on 1800 333 613.

#### **Policy upgrades**

We regularly review the benefits provided on the policy and make enhancements. For information on policy enhancements that may benefit you, visit [www.aia.com.au/upgrades](http://www.aia.com.au/upgrades)

Yours sincerely,



Pina Sciarrone  
Chief Retail Insurance Officer  
AIA Australia

#### **Privacy Policy and Notification – Your privacy is important to us**

AIA Australia handles and collects personal information for purposes which include the administration of your policy and to send communications that may be of interest to you. In order to provide our products and services, we assume that our customers (including members, policy holders and life insured's) have reviewed and consented to the latest version of the Privacy Policy on our website <http://www.aia.com.au/en/privacy-statement/privacy-statement.html> before providing personal or sensitive information to us. The Privacy Policy may be updated from time to time. Please refer to the latest version on our website. If you have any concerns or you would like to request a hard copy of the Privacy Policy, please contact us on 1800 333 613.



**AIA Australia Limited**  
(ABN 79 004 837 861 AFSL 230043)

PO Box 6111  
Melbourne VIC 3004  
Phone : 1800 333 613  
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AIA.COM.AU

9 July 2022



001240 017

HARDMAN SUPERANNUATION FUND,  
UNIT 2/117 FREDERICK STREET  
MEREWETHER NSW 2291

**Premium Receipt**

Period ending 30 June 2022

**Any questions? Call 1800 333 613**

Dear Policyholder,

**Policy Number:** 76935395  
**Life Insured:** HARDMAN, MRS SANDY  
**Policy Owner:** HARDMAN SUPERANNUATION FUND,

We wish to advise that the following is the summary of the total premiums we received for covers under your policy for the financial year ending 30th June 2022:

Description	Base Premium	Stamp Duty	Total Premiums Received
LIFE COVER (SUPER)	\$1,893.85	\$0.00	\$1,893.85
Policy Fee			\$88.85
Total			\$1,982.70*

Please note that this is not a request for payment, but a confirmation of premiums received.

To determine whether premiums paid under your policy are tax deductible, you should speak with your tax adviser.

If you have any questions about this letter, please speak with your financial adviser or contact our Client Services Team on 1800 333 613 Monday to Friday, 8am-6pm AEST or email us at [au.customer@aia.com](mailto:au.customer@aia.com).

Kind regards,

**AIA Australia**

*\*Any transaction that occurs after the reporting period will be recorded on your next statement.*

Adviser: AFRM: ROB VITNELL #2



000173

Hardman Superannuation Fund  
Unit 2, 117 Frederick Street  
MEREWETHER NSW 2291

17 March 2022

Dear Trustee

We are writing to let you know that a premium instalment for your policy will be deducted from your nominated account on 15 April 2022.

Aside from checking your policy details, there is nothing you need to do because you've chosen the convenience of Direct Debit.

### More information

If you have any questions or would like information about your policy, please contact your financial adviser (see page 2 for contact details). You can also get in touch with us directly – our contact details are set out below.

**Thank you for choosing TAL for your life insurance.**

## Your payment is due

### ACCELERATED PROTECTION

#### Policy number

See page 2 for Policy Owner and Life Insured

1440718

#### Payment frequency

Half yearly

#### AMOUNT DUE

15 April 2022

**\$2,470.87**

### Payment methods

- BPAY® – see BPAY payment details below.
- Payment by phone – call us on 1300 209 088 and provide us with your bank account/card details.
- Payment by card or direct debit – complete the enclosed Payment Advice form and return it to us by mail, email or fax.
- Payment by cheque – please make cheques payable to TAL Life Limited and include your policy number on the back of your cheque.



**Billers Code: 7955**  
**Ref: 00 1440718 58**

#### 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)

®Registered to BPAY Pty Ltd 69 079 137 518

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TAL Life Limited ABN 70 050 109 450 | AFSL 237848 | GPO Box 5380, Sydney NSW 2001 | Level 16, 363 George Street, Sydney NSW 2000  
P +61 2 9448 9000 | F +61 2 9448 9100 | W [tal.com.au](http://tal.com.au) | Customer Service P 1300 209 088 | E [customerservice@tal.com.au](mailto:customerservice@tal.com.au)

You should read the relevant Product Disclosure Statement (PDS) when deciding whether to acquire or continue to hold a financial product. To obtain a copy of the PDS, contact your financial adviser or call us on 1300 209 088.



Your policy

ACCELERATED PROTECTION

17 March 2022

Policy number	1440718
Policy owner(s)	Hardman Superannuation Fund
Life insured	Greig Hardman
Your adviser	Robert Vitnell at Australian Financial Risk Management Pty Ltd  1300 364 341  adminmelb@afirm.com.au



000250

Hardman Superannuation Fund  
Unit 2, 117 Frederick Street  
MEREWETHER NSW 2291

16 March 2022

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Half yearly

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- Payment by card or direct debit – complete the enclosed Payment Advice form and return it to us by mail, email or fax.
- Payment by cheque – please make cheques payable to TAL Life Limited and include your policy number on the back of your cheque.



**Biller Code: 7955**  
**Ref: 00 1440718 58**

#### 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)

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8234822

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Your policy

ACCELERATED PROTECTION		16 March 2022
Policy number	1440718	
Policy owner(s)	Hardman Superannuation Fund	
Life insured	Greig Hardman	
Your adviser	Robert Vitnell at Australian Financial Risk Management Pty Ltd	
	1300 364 341	
	adminmelb@afirm.com.au	