

\$746.18
+ \$2,034.88
Total \$2,781.06



Asteron Life Complete Income Protection summary

014449 002



Alex Pty Ltd
Alex Pty Ltd ATF The Alex Superannuation Fund
PO Box 206
MOOLOOLABA QLD 4557

11 July 2022

Dear Policy Owner

Thank you for choosing us for your insurance.

Please find set out in the table below, a breakdown of the amount you paid for Income Protection insurance from 1 July 2021 to 30 June 2022.

Please contact your financial adviser or us if you would like further information about the amounts paid and the benefits that have been included in the categories displayed in the table/tables. Please refer to your Product Disclosure Statement (PDS) or Policy Document for a description of the benefits and options (if applicable) under your policy.

	Income Protection insurance
Amount paid for benefits and options designed to: <ul style="list-style-type: none"> • replace income • reduce premium in certain circumstances. 	\$2,034.88
Amount paid for Crisis Benefit (if applicable).	\$0.00
Amount paid for other benefits and options*.	\$0.00

* The following benefits are included at nil cost: Death Benefit, Rehabilitation Benefit, Return to Work Benefit and Return to Business Benefit.

GST is not charged on the above amounts.

The information displayed in this document was correct at the time it was produced.

The information provided in this letter does not constitute tax advice. It is factual information only. We recommend that you obtain professional tax advice that is specific to your personal circumstances to determine whether you can claim all or a part of the amounts shown above as a tax deduction.

More information

If you have any questions or would like information about your policy, please contact your adviser or speak to our Customer Service team on 1800 221 727 between 8.00am - 6.00pm AEST Monday to Friday. We'll be happy to help.

Yours sincerely
Asteron Life Customer Service

Policy Number

81457839

Type of Cover

Income Protection

Insured Person

Mr Michael Polkinghorne

Policy Owner

Alex Pty Ltd ATF The Alex Superannuation Fund

Your Adviser

Mr Hayden White Acct#
07 5450 9898

Customer Service



1800 221 727
8am-6pm (AEST)

Internet



www.asteronlife.com.au

Please turn over for important information

Customer Service GPO Box 68, Sydney NSW 2001
Ph: 1800 221 727 8am to 6pm AEST Monday to Friday
Email: life_customerservice@asteronlife.com.au
Web: www.asteronlife.com.au



3 November 2022

└ 000001 000
Alex Pty Ltd
Alex Pty Ltd ATF The Alex Superannuation Fund
PO Box 206
MOOLOOLABA QLD 4557

Policy Number

81457837
Asteron Life Complete

Insured Person

Mr Michael Polkinghorne

Policy Owner

Alex Pty Ltd ATF The Alex
Superannuation Fund

Your Adviser

Mr HAYDEN WHITE (HW)
07 5450 9898

Customer Service

 1800 221 727

Internet

 www.asteronlife.com.au

Dear Policy Owner,

We refer to your recent request regarding your policy.

Shown below is the total value of premiums paid to us for your policy during the previous financial years.

Financial Year	Benefit Description	Premium Paid
2021/2022	Asteron Life Complete	\$746.18

If you have any further enquiries, please contact Customer Service.

Yours sincerely

Administration Team
Customer Service Officer
Asteron Life Customer Service

cc: Mr HAYDEN WHITE (HW)

Customer Service GPO Box 68 Sydney NSW 2001 AUS
Freecall 1800 221 727 8am to 6pm AEST Mon to Fri Telephone 07 3325 8500 Facsimile 1300 766 833
Email life_customerservice@asteronlife.com.au Web www.asteronlife.com.au

TAL Life Limited ABN 70 050 109 450 AFSL 237848 (TAL Life) is part of the TAL Dai-ichi Life Australia Pty Limited ABN 97 150 070 483 group of companies (TAL). The different entities of TAL group of companies are not responsible for, or liable in respect of, products and services provided by the other.

Asteron Life Complete Statement



001475 000



Alex Pty Ltd
Alex Pty Ltd ATF The Alex Superannuation Fund
PO Box 206
MOOLOOLABA QLD 4557

31 January 2022

Dear Policy Owner

This is your insurance policy statement.

Your policy provides the opportunity to increase your cover from the upcoming policy anniversary to protect against inflation. The Benefit Table in this notice shows the cover and premium details if you wish to accept or decline the increase. The account from which it will be deducted is shown below.

As premiums are being deducted from your account **there is no need to send any payment.**

We take this opportunity to thank you for allowing us to provide your valuable cover. Asteron Life has a proud history of providing protection and financial security and we look forward to continuing our association with you for years to come.

If you wish to decline the increase in cover please contact us. We'll be happy to help.

An important change to our complaint handling timeframe

From 5 October 2021, the timeframe to resolve a complaint you may have about your policy, our service or staff has reduced from 45 days to **30 days**. Please refer to the enclosed 'Things you should know' factsheet for details on how to make a complaint.

Yours sincerely
Asteron Life Customer Service

Policy Number

81457839

Cover

Income Protection

Insured Person

Mr Michael Polkinghorne
Occupation Code AP

Policy Owner

Alex Pty Ltd ATF The Alex
Superannuation Fund

Important Dates

- Policy anniversary
2 March each year
- Policy commencement
02/03/2013

Your Adviser

Mr Hayden White Acct#
07 5450 9898

Customer Service

1800 221 727 8am-6pm
07 3325 8500

Internet

www.asteronlife.com.au

► See your Policy Benefits
and Features over

Amount debited from your Macquarie Bank Limited
Sydney account ending with the numbers 004 each year.

\$2,034.88

Please turn over for important information

Customer Service GPO Box 68, Sydney NSW 2001
Ph: 1800 221 727 or 07 3325 8500 8am to 6pm AEST Mon to Fri
Fax: 1300 766 833
Email: life_customerservice@asteronlife.com.au
Web: www.asteronlife.com.au



Policy Number

81457839

Benefits and Features

<ul style="list-style-type: none">Stepped Premium3 Tier DefinitionGuaranteed Future Insurability	<ul style="list-style-type: none">Death BenefitIndemnity Contract
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Optional Benefits

	Increasing Claim Option		
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Benefit Table

	If you decline Automatic Increase		If you accept Automatic Increase		Expiry Date
	Monthly Benefit	Yearly Premium	Monthly Benefit	Yearly Premium	
Income Protection - Benefit Period to age 65 - Waiting Period 30 days	\$10,551	\$1,746.42	\$10,868	\$1,798.80	02/03/2046
Policy Fee		\$94.10		\$94.10	
Stamp Duty		\$138.03		\$141.98	
Total		\$1,978.55		\$2,034.88	

* Please note, your Policy is subject to revised terms, if you require full details regarding these terms please refer to your original Policy Schedule and Document.

"Things you should know"

Please consider this important information alongside your Product Disclosure Statement, Policy Document and Schedule.

Explaining premium increases

Insurance premiums increase from time to time and if you have noticed an increase to your premium in this letter it may be for a number of reasons including, but not limited to:

- If your policy includes an indexation benefit to help maintain the value of your insurance against inflation, this will trigger an increase to your level of cover or sum insured and may cause an increase in the premiums you pay for your insurance.
- The indexation benefit may still be applied to level premiums and cause an increase to your premiums.
- If you have chosen, or the policy includes a stepped premium your premium may increase each year as you get older.
- We can also change our policy fees or the premium rates we use to determine your premium.
- We will act reasonably when making decisions to change our premium rates or policy fees and will only make changes to the extent reasonably necessary to protect our legitimate business interests. When we do this we won't single your policy out for a premium increase. If we do apply an increase to your policy, we'll provide you with at least 30 days' notice and you'll be charged the new premium from your next policy anniversary.

If you have any further questions in regards to your premiums, please contact us.

Risks of cancelling or replacing an existing Life Insurance Policy

When you started your policy, your age, medical history, lifestyle and occupation may have been taken into consideration to calculate your premium and offer you cover. If you cancel your policy and re-apply for life insurance at a later date, either with us or another insurer, you may not be able to obtain the same level of cover for the same price or conditions, especially if your health has changed.

When you are considering replacing an existing policy it is important to remember that a new policy may offer different benefits and conditions. There may for example be different benefit waiting periods, limits and exclusions. You should ensure that any replacement cover continues to meet your needs and that you will not be disadvantaged in cancelling your existing cover.

Cancelling your insurance means you could be losing a valuable safety net. Even if you have some default cover inside super, this may not be accessible or provide enough cover to meet your needs at claim time.

If you have any further questions in regards to cancelling or replacing a Life Insurance policy, please contact us or speak to a financial adviser.

If your circumstances change

If you want to change the terms of your policy or are having difficulty meeting your payments, our friendly team of insurance specialists can answer all your questions.

Alternatively, if you feel your financial requirements are more complex and you require financial advice, you can turn to a financial adviser for help.

What to do in the event of a claim

In the unfortunate event you need to make claim, one of our friendly staff will be there to help take care of you, your nominated beneficiaries or your legal personal representative. Please call us as soon as practical to notify us of the claim and we will provide you with a claim pack detailing what information we may need to assess your claim. For further information on what may be required please view our website or contact us using the details provided in this letter.

What is the Life Insurance Code of Practice?

We are committed to the Life Insurance Code of Practice (the Code). The Code outlines the life insurance industry's key commitments and obligations to our customers, ensuring that we act with honesty, fairness and transparency. For more information on the Code, please visit our website.

How do I make a complaint?

We have an internal dispute resolution service to assist you with any concerns you may have about your policy, our services or your privacy.

In the first instance, we hope that our friendly team can handle any concern you may have. Please contact us using the details in the annual notice. If you are not satisfied with our initial response, please ask to speak to a Manager or a representative from the Internal Dispute Resolutions Team.

We will attempt to resolve your complaint within 30 days for standard complaints or 45 days for products involving superannuation trustees. If we are unable to resolve your complaint within that period, we will inform you of the reasons for the delay and let you know when we expect to provide a response to your complaint.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Time limits may apply to complaints to AFCA.

You may wish to consult the AFCA website or contact AFCA directly to find out if there is a time limit on lodging a complaint with AFCA.

Asteron Life Complete Statement



001474 000



Alex Pty Ltd
Alex Pty Ltd ATF The Alex Superannuation Fund
PO Box 206
MOOLOOLABA QLD 4557

31 January 2022

Dear Policy Owner

This is your insurance policy statement.

Your policy provides the opportunity to increase your cover from the upcoming policy anniversary to protect against inflation. The Benefit Table in this notice shows the cover and premium details if you wish to accept or decline the increase. The account from which it will be deducted is shown below.

As premiums are being deducted from your account **there is no need to send any payment.**

We take this opportunity to thank you for allowing us to provide your valuable cover. Asteron Life has a proud history of providing protection and financial security and we look forward to continuing our association with you for years to come.

If you wish to decline the increase in cover please contact us. We'll be happy to help.

An important change to our complaint handling timeframe

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Yours sincerely
Asteron Life Customer Service

Policy Number/Linked Policy

81457837/81461061

Cover

Life
TPD

Insured Person

Mr Michael Polkinghorne

Policy Owner

Alex Pty Ltd ATF The Alex Superannuation Fund

Important Dates

- Policy anniversary
2 March each year
- Policy commencement
02/03/2013

Your Adviser

Mr Hayden White Acct#
07 5450 9898

Customer Service

1800 221 727 8am-6pm
07 3325 8500

Internet

www.asteronlife.com.au

► See your Policy Benefits and Features over

Amount debited from your Macquarie Bank Limited
Sydney account ending with the numbers 004 each year.

\$746.18

When calculating the premiums on this policy, Asteron has taken into account there are other current policies on your life.

Please turn over for important information

Customer Service GPO Box 68, Sydney NSW 2001
Ph: 1800 221 727 or 07 3325 8500 8am to 6pm AEST Mon to Fri
Fax: 1300 766 833
Email: life_customerservice@asteronlife.com.au
Web: www.asteronlife.com.au



Policy Number

81457837

Benefits and Features

<ul style="list-style-type: none">Stepped PremiumGuaranteed Future Insurability	<ul style="list-style-type: none">Flexible Policy Linking
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Benefit Table

	If you decline Automatic Increase		If you accept Automatic Increase		Expiry Date
	Sum Insured	Yearly Premium	Sum Insured	Yearly Premium	
Life Cover	\$984,970	\$364.47	\$1,034,218	\$361.13	02/03/2081
Linked TPD - Any occupation definition	\$984,970	\$366.72	\$1,034,218	\$385.05	02/03/2081
Policy Fee		\$0.00		\$0.00	
Total		\$731.19		\$746.18	

When calculating the premiums on this policy, Asteron has taken into account there are other current policies on your life.

* Please note, your Policy is subject to revised terms, if you require full details regarding these terms please refer to your original Policy Schedule and Document.

Special Conditions on the policy

We have discounted your premium by 5% as you have two or more policies of a different type with us.

We have discounted your premium by 10% as you have purchased your policy in association with other individuals.

We have discounted your Life Cover premium by 11% as you have been accepted into the Healthy Plus Option.

"Things you should know"

Please consider this important information alongside your Product Disclosure Statement, Policy Document and Schedule.

Explaining premium increases

Insurance premiums increase from time to time and if you have noticed an increase to your premium in this letter it may be for a number of reasons including, but not limited to:

- If your policy includes an indexation benefit to help maintain the value of your insurance against inflation, this will trigger an increase to your level of cover or sum insured and may cause an increase in the premiums you pay for your insurance.
- The indexation benefit may still be applied to level premiums and cause an increase to your premiums.
- If you have chosen, or the policy includes a stepped premium your premium may increase each year as you get older.
- We can also change our policy fees or the premium rates we use to determine your premium.
- We will act reasonably when making decisions to change our premium rates or policy fees and will only make changes to the extent reasonably necessary to protect our legitimate business interests. When we do this we won't single your policy out for a premium increase. If we do apply an increase to your policy, we'll provide you with at least 30 days' notice and you'll be charged the new premium from your next policy anniversary.

If you have any further questions in regards to your premiums, please contact us.

Risks of cancelling or replacing an existing Life Insurance Policy

When you started your policy, your age, medical history, lifestyle and occupation may have been taken into consideration to calculate your premium and offer you cover. If you cancel your policy and re-apply for life insurance at a later date, either with us or another insurer, you may not be able to obtain the same level of cover for the same price or conditions, especially if your health has changed.

When you are considering replacing an existing policy it is important to remember that a new policy may offer different benefits and conditions. There may for example be different benefit waiting periods, limits and exclusions. You should ensure that any replacement cover continues to meet your needs and that you will not be disadvantaged in cancelling your existing cover.

Cancelling your insurance means you could be losing a valuable safety net. Even if you have some default cover inside super, this may not be accessible or provide enough cover to meet your needs at claim time.

If you have any further questions in regards to cancelling or replacing a Life Insurance policy, please contact us or speak to a financial adviser.

If your circumstances change

If you want to change the terms of your policy or are having difficulty meeting your payments, our friendly team of insurance specialists can answer all your questions.

Alternatively, if you feel your financial requirements are more complex and you require financial advice, you can turn to a financial adviser for help.

What to do in the event of a claim

In the unfortunate event you need to make claim, one of our friendly staff will be there to help take care of you, your nominated beneficiaries or your legal personal representative. Please call us as soon as practical to notify us of the claim and we will provide you with a claim pack detailing what information we may need to assess your claim. For further information on what may be required please view our website or contact us using the details provided in this letter.

What is the Life Insurance Code of Practice?

We are committed to the Life Insurance Code of Practice (the Code). The Code outlines the life insurance industry's key commitments and obligations to our customers, ensuring that we act with honesty, fairness and transparency. For more information on the Code, please visit our website.

How do I make a complaint?

We have an internal dispute resolution service to assist you with any concerns you may have about your policy, our services or your privacy.

In the first instance, we hope that our friendly team can handle any concern you may have. Please contact us using the details in the annual notice. If you are not satisfied with our initial response, please ask to speak to a Manager or a representative from the Internal Dispute Resolutions Team.

We will attempt to resolve your complaint within 30 days for standard complaints or 45 days for products involving superannuation trustees. If we are unable to resolve your complaint within that period, we will inform you of the reasons for the delay and let you know when we expect to provide a response to your complaint.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Time limits may apply to complaints to AFCA.

You may wish to consult the AFCA website or contact AFCA directly to find out if there is a time limit on lodging a complaint with AFCA.



3 November 2022

✉ 000001 000
Mrs Sarah Polkinghorne
PO Box 206
MOOLOOLABA QLD 4557

Policy Number

E3031803
Asteron Life Complete

Insured Person

Mrs Sarah Polkinghorne

Policy Owner

The Alex Superannuation
Fund

Dear Policy Owner,

We refer to your recent request regarding your policy.

Shown below is the total value of premiums paid to us for your policy during the previous financial years.

Financial Year	Benefit Description	Premium Paid
2021/2022	Asteron Life Complete	\$1,156.86

If you have any further enquiries, please contact Customer Service.

Yours sincerely


Administration Team
Customer Service Officer
Asteron Life Customer Service

cc: Mr HAYDEN WHITE (HW)

Your Adviser

Mr HAYDEN WHITE (HW)
07 5450 9898

Customer Service

 1800 221 727

Internet

 www.asteronlife.com.au

Customer Service GPO Box 68 Sydney NSW 2001 AUS
Freecall 1800 221 727 8am to 6pm AEST Mon to Fri Telephone 07 3325 8500 Facsimile 1300 766 833
Email life_customerservice@asteronlife.com.au Web www.asteronlife.com.au

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Asteron Life Complete Statement



000479 000



Mrs Sarah Polkinghorne
PO Box 206
MOOLOOLABA QLD 4557

13 April 2022

Dear Mrs Polkinghorne

This is your insurance policy statement.

Your policy provides the opportunity to increase your cover from the upcoming policy anniversary to protect against inflation. The Benefit Table in this notice shows the cover and premium details if you wish to accept or decline the increase. The account from which it will be deducted is shown below.

As premiums are being deducted from your account **there is no need to send any payment.**

We take this opportunity to thank you for allowing us to provide your valuable cover. Asteron Life has a proud history of providing protection and financial security and we look forward to continuing our association with you for years to come.

If you wish to decline the increase in cover please contact us. We'll be happy to help.

An important change to our complaint handling timeframe

From 5 October 2021, the timeframe to resolve a complaint you may have about your policy, our service or staff has reduced from 45 days to **30 days**. Please refer to the enclosed 'Things you should know' factsheet for details on how to make a complaint.

Yours sincerely
Asteron Life Customer Service

Policy Number/Linked Policy

E3031803/E3031804

Cover

Life
TPD

Insured Person

Mrs Sarah Polkinghorne

Policy Owner

The Alex Superannuation
Fund

Important Dates

- Policy anniversary
14 May each year
- Policy commencement
14/05/2013

Your Adviser

Mr Hayden White Acct#
07 5450 9898

Customer Service

1800 221 727 8am-6pm
07 3325 8500

Internet

www.asteronlife.com.au

► See your Policy Benefits
and Features over

Amount debited from your Macquarie Bank Limited
Sydney account ending with the numbers 004 each year.

\$1,156.86

Please turn over for important information

Customer Service GPO Box 68, Sydney NSW 2001
Ph: 1800 221 727 or 07 3325 8500 8am to 6pm AEST Mon to Fri
Fax: 1300 766 833
Email: life_customerservice@asteronlife.com.au
Web: www.asteronlife.com.au



Policy Number

E3031803

Benefits and Features

<ul style="list-style-type: none">Stepped PremiumGuaranteed Future Insurability	<ul style="list-style-type: none">Flexible Policy Linking
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Optional Benefits

Healthy Life Option	
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Benefit Table

	If you decline Automatic Increase		If you accept Automatic Increase		Expiry Date
	Sum Insured	Yearly Premium	Sum Insured	Yearly Premium	
Life Cover	\$850,853	\$298.16	\$893,396	\$313.06	14/05/2081
Linked TPD - Any occupation definition	\$850,853	\$711.31	\$893,396	\$746.88	14/05/2081
Policy Fee		\$96.92		\$96.92	
Total		\$1,106.39		\$1,156.86	

* Please note, your Policy is subject to revised terms, if you require full details regarding these terms please refer to your original Policy Schedule and Document.

Special Conditions on the policy

We have discounted your premium by 5% as you have purchased your policy in association with other individuals.

We have discounted your Life Cover premium by 10% as you have been accepted into the Healthy Life Option.

"Things you should know"

Please consider this important information alongside your Product Disclosure Statement, Policy Document and Schedule.

Explaining premium increases

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If you have any further questions in regards to your premiums, please contact us.

Risks of cancelling or replacing an existing Life Insurance Policy

When you started your policy, your age, medical history, lifestyle and occupation may have been taken into consideration to calculate your premium and offer you cover. If you cancel your policy and re-apply for life insurance at a later date, either with us or another insurer, you may not be able to obtain the same level of cover for the same price or conditions, especially if your health has changed.

When you are considering replacing an existing policy it is important to remember that a new policy may offer different benefits and conditions. There may for example be different benefit waiting periods, limits and exclusions. You should ensure that any replacement cover continues to meet your needs and that you will not be disadvantaged in cancelling your existing cover.

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If you have any further questions in regards to cancelling or replacing a Life Insurance policy, please contact us or speak to a financial adviser.

If your circumstances change

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Alternatively, if you feel your financial requirements are more complex and you require financial advice, you can turn to a financial adviser for help.

What to do in the event of a claim

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Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

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