



Elizabeth Meiklejohn

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

22 August 2022

Certificate of Currency

A summary of your current active benefits is contained below.

Any questions? Call 1800 333 613

Dear Policyholder,

Product: TERM LIFE (SUP)

Policy Number: 63354240

Policy Owner: DAME SUPERANNUATION FUND,

Commence Date: 28/10/2015

Life Insured: SMITH, MR DAVID

Date Paid to: 28/10/2022

Please keep this with your policy documents which provide a full description of the terms and conditions of your insurance policy.

Summary of Policy Benefits

Benefits	Sum Insured \$	Current Premium \$	Stamp Duty \$	Total Premium \$
PP15, Superannuation Life Cover, Stepped, Expiry age 100	1,340,095.70	2,961.61		2,961.61
PP15, Super Tot&Perm Dis, Any Occ, Stepped, Expiry age 70	1,340,095.70	3,001.81		3,001.81
PP15, Super TPD Buy Back, Any Occ, Stepped, Expiry age 70	1,340,095.70	174.21		174.21

Policy Fee: \$88.85

Total Annual Premium \$6,226.48

This document is provided for information purposes only and is current as of the date of issue. The document serves as a summary only and does not provide any details or create additional rights or entitlements under the policy.

Should you have any enquiries concerning your policy, please do not hesitate to contact our office on 1800 333 613.

Signature:

Pina Sciarrone

Chief Retail Insurance Officer



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9 July 2022

DAME SUPERANNUATION FUND,
72 WESTON DRIVE
BUNYA QLD 4055
AUSTRALIA

Premium Receipt

Period ending 30 June 2022

Any questions? Call 1800 333 613

Dear Policyholder,

Policy Number: 63354240
Life Insured: SMITH, MR DAVID
Policy Owner: DAME 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)	\$2,961.61	\$0.00	\$2,961.61
TPD (SUPER) (ANY OCCUPATION)	\$3,001.81	\$0.00	\$3,001.81
TPD BUY-BACK (SUPER) (ANY OCC)	\$174.21	\$0.00	\$174.21
Policy Fee			\$88.85
Total			\$6,226.48*

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.

Kind regards,

AIA Australia

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

Adviser: MORGANS: MARCIA SENN



26 July 2021

POLICY OWNER(S)

Dame Super Pty Ltd

POLICY NUMBER

1002917736

Dame Super Pty Ltd
ATF Dame Superannuation Fund
72 Weston Drive
BUNYA QLD 4055

It's time to review your life insurance.

Thank you for continuing to trust us to protect what matters through your OneCare held through super policy.

As your life changes, so should your insurance. This Annual Review Pack includes important information about any changes to your policy, cover and premium, and what you can do to make sure it suits your needs best.

WHAT'S CHANGED WITH YOUR PREMIUM

One or more of your covers has **indexation** applied to the amount you're insured for. This acts as 'inflation protection' for your cover (see page 2).

Your cover is on a stepped premium, which means it's increased due to age. There may be other changes that apply as well (see page 3).

We have increased the premium for your cover in addition to the usual annual changes (such as age and indexation increases). This increase applies to all policies like yours, and is necessary due to a significant rise in claims, amongst other factors.

Take a look at the information guide accompanying this letter for more details.

What's included in this Review Pack

- ✓ A quick summary of your cover
- ✓ A detailed overview of your cover in the Policy Schedule
- ✓ Information about your premium and any changes to your premium, policy or cover
- ✓ Things you need to know when reviewing your cover
- ✓ How to make a claim.

Your annual premium is
\$3,414.77

Payment method
Annual Direct Debit

We will automatically deduct \$3,414.77 from your nominated account on 5 September 2021.

If you don't need to make changes, you don't need to do anything.

Because you pay your premium annually, you are saving 6% compared with monthly payments.

YOUR COVER SNAPSHOT

Here is a view of some of your cover. For a detailed look, please see the attached Policy Schedule.



Melita
you are now insured for

Life Cover	\$1,954,669
Total & Permanent Disability Cover	\$1,954,669

Call us: 133 667

Email us: customer.risk@onepath.com.au

Your Financial Adviser: Marcia Senn
Phone: 0733344673

Indexation

Indexation applies to one or more of your covers, which means your sum insured has been increased to keep up with the cost of living. As your sum insured increases, so does your premium.

Think of indexation as a kind of "inflation protection" that helps to maintain the value of your cover over time, as living costs increase.

This indexation rate is 5% for your lump sum cover.

If you want to accept indexation on your cover, you don't need to do anything.

If you've changed your mind, you can decline to accept indexation on some or all of your covers (either for this year or permanently), and keep your amount insured at the same level, but it may not give you the same value in the future as it does today.

Please speak to your financial adviser Marcia Senn on 0733344673, or call us on 133 667 to make any changes or ask any questions.

To learn what indexation might mean for you in the future, head to our guide on OnePath Clarity 

Cover	With Indexation		Without Indexation	
	Amount Insured	Annual Premium	Amount Insured	Annual Premium
Melita Smith				
Life Cover	\$1,954,669	\$1,519.29	\$1,861,590	\$1,448.92
TPD Cover (Working)	\$1,954,669	\$1,895.48	\$1,861,590	\$1,807.69



OnePath Life Limited
ABN 33 009 657 176 AFSL 238341
onepath.com.au

ONECARE POLICY SCHEDULE

DATE

26 July 2021

YOUR POLICY SUMMARY

Policy number: 1002917736

Policy owner(s):
Dame Super Pty Ltd

Fund name:
Dame Superannuation Fund

Policy start date: 5 September
2011

Policy anniversary date: 5 September

	First name	Surname	Date of birth	Gender
Life/lives insured:	Melita	Smith	20 November 1975	Female
Annual premium*:				\$3,414.77
Includes:				
Policy Fee(s)*:				\$93.40

*Includes stamp duty if applicable.

ONECARE POLICY SCHEDULE

DATE

26 July 2021

Policy Number

1002917736

Life Insured: Melita Smith

LIFE COVER WITH OPTIONAL TPD COVER

Cover type	Amount insured	Annual premium	Indexation	Cover start date	Cover expiry date
Life Cover	\$1,954,669	\$1,519.29	Yes	5 September 2011	4 September 2106
TPD Cover (Working)	\$1,954,669	\$1,895.48	Yes	5 September 2011	4 September 2041

Options

Benefit payment type: Lump sum
Premium type: Stepped premium
Occupation category†: C
TPD definition: Home-maker
Smoker†: No

Optional extras

Premium Waiver Disability Option: No
Business Guarantee Option: No
Double TPD Option: No

† Last recorded details. If any of this information has changed, you can let us know by contacting Customer Services on 133 667.