

Total Insurance Premium - Nickolas
= \$30,582.60 (\$5,971.13 + \$24,611.47)

10 August 2020



000436

Private & Confidential

The De Marco Superannuation Fund
19 Gerry Street
STAFFORD HEIGHTS QLD 4053

Dear Trustees

TAL Risk Policy

Policy Number: 1219271

First 19/20
BPAY

Peace of mind for the years ahead

You have made the important decision to safeguard your financial future with a TAL insurance policy. The security, stability and peace of mind this insurance provides are immeasurable.

Important news about your policy

Your policy is now approaching its annual renewal. This is when we review your policy, taking into consideration the cost of living and the age of the person insured on their next birthday.

We're increasing your benefit amount

On 26 September 2020 the amount we would pay if an eligible claim was made will increase to stay in line with the cost of living. That means even more money in the bank when it's needed most. We've listed your new benefit amount below.

Person Insured	Benefit Amount	Your New Premium
Nicholas De Marco Death	\$622,222	
You pay your policy yearly		\$5,971.13



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

If you decide you don't want your benefit amount to increase, simply notify us in writing within 14 days of the date of this letter and your benefit amount will stay at its current value.

You'll find other important policy details on the enclosed Policy Summary. Please take the time to check they're correct. Now is also a good time to think about whether your circumstances have changed in the past year and if your policy should be revised to suit your current needs.

What you need to do

Call us on 1300 209 088 to make a credit card payment.

You can pay by cheque (payable to TAL Life Limited), from your bank account, or by direct debit (see enclosed Payment Advice form). You can also use BPAY (see below for details).



Do you know you can manage your cover anywhere, anytime with myTAL. Just log in at tal.com.au and register using your email address.

On the move?

Has your address changed recently or is it about to? Please let us know your new details so we can be sure that you receive any important information we need to send you. Simply call us on the number listed below or advise us of your new address in writing.

A Voice for Life

We believe it's important to share our life insurance expertise to help you make better informed decisions. That's why we've launched *A Voice for Life*, a new destination on our website giving you practical information on almost every aspect of life insurance. We'll be updating this regularly so visit tal.com.au/voice-for-life.

Privacy

We have recently updated the TAL Privacy Policy which is available on our website at www.tal.com.au/Privacy-Policy or is free of charge on request.

What you need to know about your policy

Before making any changes such as cancelling or replacing this policy, there are risks you need to consider, for example, the same cover may not be offered, or offered on different terms. If you wish to change the terms of your policy, are having difficulty meeting your payments, or want information in the event of a claim please refer to the contact details below.

Here to help

If you have any questions, please contact your financial adviser Graham WYTHES at Elite Insurance Services on (07) 5577 3544 or call us on 1300 209 088, Monday to Friday between 8.00am and 7.00pm (AEST/AEDT). Alternatively email customerservice@tal.com.au quoting your Policy Number 1219271.

Thank you for choosing TAL. We look forward to taking care of your insurance needs in the years ahead.

Yours sincerely,

TAL

TAL Customer Service

	Biller Code: 7955 Ref: 00 1219271 61
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	

@Registered to BPAY Pty Ltd 69 079 137 518

Policy Summary

TAL Risk Policy

Your Policy Details

What it means

Policy Number: 1219271

This is your unique policy identification number.

Policy Owner: The De Marco
Superannuation Fund

This is the individual(s), trust or entity that controls or owns the policy.

Start Date: 26 September 2000

The date that this insurance cover started.

Insured and Benefit Details

Life Insured: Nicholas De Marco

This is the person being insured.

Date of Birth: 29 October 1961

Gender: Male

Smoking Status: Non-smoker

Benefit Name: Death

Benefit Amount: \$622,222

This is the value of your benefit.
Because you have chosen the indexation option we'll adjust the benefit amount each year, taking the cost of living into account.

Premium Basis: Stepped

Stepped premiums are based on the life insured's age at each policy anniversary and generally increase each year.

Modifications and Exclusions: Please refer to your latest Policy Schedule.

Important Note: This document is a summary only and is not intended to replace your Policy Schedule and Policy Certificate.

Payment Details

What it means

Total Yearly Premium: \$5,971.13



This is the amount you need to pay, it is the total of the Insurance Premium, Policy Fee, and Stamp Duty, which you have chosen to pay on a yearly basis. As the policy comes up to its yearly renewal or anniversary we will advise you of the next year's payment details.

Insurance Premium: \$5,854.97

This is the portion of your premium directly related to your insurance cover.

Policy Fee: \$116.16

This is our administration fee.

State Register: Queensland

This identifies the Australian state in which stamp duty is paid.

Payment Method: Direct

Next Premium Due Date: 15 September 2020 and yearly after that

Policy Anniversary Date: 26 September 2020 and each succeeding 26 September

This is the anniversary of the date your policy came into effect. It's the date we review your policy, taking into consideration your age next birthday, and the cost of living if you have chosen the indexation feature.



Life Cover Premium Advice



The Trustees
The De Marco Superannuation Fund
19 Gerry Street
STAFFORD HEIGHTS QLD 4053


81345091


Mr Nicholas De Marco

The De Marco
Superannuation Fund Olga De
Marco

- Policy anniversary
18 July each year
- Policy commencement
18/07/2007

Your Adviser
Shanebridge Pty Ltd (Gw) Ho
Acct
07 5577 3544

 1800 221 727 8am-6pm
07 3325 3500

 www.asteronlife.com.au

► See your Policy Benefits and Features over

21 June 2021

Dear Policy Owners

This advice is in relation to the valuable cover provided by your insurance policy.

Your policy provides the opportunity to increase your cover from the upcoming policy anniversary to protect against inflation.

The table on the reverse of this notice shows the cover and premium details if you wish to accept or decline the increase.

If you would like to **decline** the CHANGE in cover, please call Customer Service OR tick the refusal box on the tear off slip below and pay the premium in the 'If you decline Automatic Increase' box in the comparison table on this notice.

To keep the valuable benefits your policy provides we require payment of the **total amount due** by the **due date** shown on the tear off slip below.

Please take advantage of the various payment options shown on the slip below.
If paying by cheque please include the slip with your payment.

If you have any questions or would like to discuss the payment options, please contact us. We'll be happy to help.

Yours sincerely
Asteron Life Customer Service

POSTED 13/7/21

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Life Cover
Premium Advice

Asteron
Life

Policy Number

81345091

Benefit Table

	If you decline Automatic Increase		If you accept Automatic Increase		Expiry Date
	Sum Insured	Yearly Premium	Sum Insured	Yearly Premium	
Life Cover	\$4,035,930	\$24,517.37	\$4,237,726	\$25,743.24	18/07/2061
Policy Fee		\$94.10		\$94.10	
Total		\$24,611.47		\$25,837.34	

↑
PAY



Confirmation

Processing

Your payment will be received within our standard cut-off times.

Payment summary

BPAY® receipt number **3012562**

Payer

From **Check account for Super 734-086 xx6986**

Description **Policy #81345091**

Payee

To **ASTERON LIFE 7067815007
ASTERON LIFE - Biller code 8268**

Customer reference number **7067815007**

Payment details

Amount **\$24,611.47**

Scheduled payment date **13 Jul 2021**

Payment ID **5fda1a01-525d-43cb-9a13-e4389c0a0934**

Statement Period
30 April 2021 - 29 October 2021

Westpac eSaver

Account Name
MR NICHOLAS DE MARCO & MRS OLGA
DE MARCO ATF THE DE MARCO
SUPERANNUATION FUNDCustomer ID
0597 5481 DE MARCO, NICHOLAS
0199 1231 DE MARCO, OLGABSB
034-086 Account Number
202 556

Opening Balance	+ \$171,946.45
Total Credits	+ \$46,716.30
Total Debits	- \$142,774.19
Closing Balance	+ \$75,888.56

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	Over \$0
17 Mar 2020	0.05 %

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/04/21	STATEMENT OPENING BALANCE			171,946.45
04/05/21	Withdrawal Online 1345749 Tfr Westpac Cho to Chq 596986	93.54		171,852.91
12/05/21	Deposit Profile Build Gr Profile Build Grou		7,780.42	179,633.33
25/05/21	Withdrawal Online 1063278 Tfr Westpac Cho to Chq 596986	714.00		178,919.33
31/05/21	Interest Paid		7.49	178,926.82
16/06/21	Deposit Profile Build Gr Profile Build Grou		7,780.42	186,707.24
30/06/21	Interest Paid Asteron Life Premium - Paid next year		7.50	186,714.74
13/07/21	Withdrawal Online 1219517 Tfr Westpac Cho to Chq 596986	24,611.47		162,103.27
14/07/21	Deposit Profile Build Gr Profile Build Grou		7,780.42	169,883.69
27/07/21	Withdrawal Online 1107767 Tfr Westpac Cho to Chq 596986	1,935.90		167,947.79
30/07/21	Interest Paid		7.26	167,955.05
03/08/21	Withdrawal Online 1963355 Tfr Westpac Cho To Super chq 59698	837.28		167,117.77

Invoice not available, so attached bank statement