

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

*Final 19/08  
 BPAY*

**TAL Risk Policy**

**Policy Number:** 1219271

**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).

W04\_Anniversary\_Email\_2639/000436001602



Do you know you can manage your cover anywhere, anytime with myTAL. Just log in at [tal.com.au](http://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](http://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](http://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](mailto: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 Customer Service

	<b>Biller Code: 7955</b> <b>Ref: 00 1219271 61</b>
<b>Telephone &amp; Internet Banking – BPAY®</b> Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: <a href="http://www.bpay.com.au">www.bpay.com.au</a>	

@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

<b>Total Yearly Premium:</b>	\$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.
<b>Insurance Premium:</b>	\$5,854.97		This is the portion of your premium directly related to your insurance cover.
<b>Policy Fee:</b>	\$116.16		This is our administration fee.
<b>State Register:</b>	Queensland		This identifies the Australian state in which stamp duty is paid.
<b>Payment Method:</b>	Direct		
<b>Next Premium Due Date:</b>	15 September 2020 and yearly after that		
<b>Policy Anniversary Date:</b>	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



000845 000  


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

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

ENCLOSURE 324611-47

## Policy Number

81345091

## Insured Person/Member

Mr. Nicholas De Marco

## Policy Owner/Trustee

The De Marco  
 Superannuation Fund Olga De Marco

## Important Dates

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

## Class of Business

Superannuation

## Your Adviser

Shanebridge Pty Ltd (Gw) Ho  
 Acct  
 07 5577 3544

## Customer Service

1800 221 727 8am-6pm  
 07 3325 3500

## Internet

 [www.asteronlife.com.au](http://www.asteronlife.com.au)

► See your Policy Benefits  
 and Features over





## 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**

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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 Account Number  
034-086 202 556

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