



Elizabeth Muecklejohn  
AIA Australia Limited  
(ABN 79 004 837 661 AFSL 330043)

PO Box 6111  
Melbourne VIC 3004  
Phone : 1800 333 613  
Fax : 1800 832 266

AIA.COM.AU

15 July 2021

DAME SUPERANNUATION FUND,  
72 WESTON DRIVE  
BUNYA QLD 4055  
AUSTRALIA

|   |
|---|
| <b>Premium Receipt</b>                  |
| Period ending 30 June 2021              |
| <b>Any questions? Call 1800 333 613</b> |

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 2021:

| Description                    | Base Premium | Stamp Duty | Total Premiums Received |
|--------------------------------|--------------|------------|-------------------------|
| LIFE COVER (SUPER)             | \$3,096.44   | \$0.00     | \$3,096.44              |
| TPD (SUPER) (ANY OCCUPATION)   | \$2,949.64   | \$0.00     | \$2,949.64              |
| TPD BUY-BACK (SUPER) (ANY OCC) | \$176.03     | \$0.00     | \$176.03                |
| Policy Fee                     |              |            | \$110.37                |
| Total                          |              |            | <b>\$6,332.48*</b>      |

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).

Yours sincerely,

Pina Sciarrone  
Chief Retail Insurance Officer

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

Adviser: MORGANS: MARCIA SENN

PS1118



**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

04 January 2021

### 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, **Life Insured:** SMITH, MR DAVID  
**Commence Date:** 28/10/2015 **Date Paid to:** 28/01/2021

**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<br>\$ | Current Premium<br>\$ | Stamp Duty<br>\$ | Total Premium<br>\$ |
|---|-------------------|-----------------------|------------------|---------------------|
| PP15, Superannuation Life Cover, Stepped, Expiry age 100  | 1,276,281.60      | 223.99                |                  | 223.99              |
| PP15, Super Tot&Perm Dis, Any Occ, Stepped, Expiry age 70 | 1,276,281.60      | 214.80                |                  | 214.80              |
| PP15, Super TPD Buy Back, Any Occ, Stepped, Expiry age 70 | 1,276,281.60      | 12.64                 |                  | 12.64               |

Policy Fee: \$7.70 **Total Monthly Premium \$459.13**

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 Sciarro

Chief Retail Insurance Officer



Dame Super Pty Ltd  
Dame Superannuation Fund  
Via: dameconsultingptyltd@gmail.com

Product name: OneCare  
Policy owner(s): Dame Super Pty Ltd  
Dame Superannuation Fund  
Policy number: 1002917736  
OnePath reference: 1002917736/FYL

13 July 2021

## 2020/2021 INSURANCE PREMIUM SUMMARY

Dear policy owner,

### Important information for your 2020/2021 tax return.

Thank you for choosing OnePath Life to help protect you and your family.

To help with preparation of your fund's tax return for the year ending 30 June 2021, the following table shows the premium paid on your policy throughout the financial year, and (if applicable) the portion of that premium considered to be for benefits that replace income.

| Life insured     | Cover type          | Total premium paid | Portion of total premium paid for income benefit/s |
|------------------|---------------------|--------------------|--|
| Mrs Melita Smith | Life Cover          | \$1,277.24         | -  |
| Mrs Melita Smith | TPD Cover (Working) | \$1,402.18         | -  |
|                  |                     | <b>Total</b>       | <b>\$2,679.42</b>                                  |

The information contained in this letter does not constitute tax advice. We recommend you seek independent tax advice specific to your personal circumstances, from an accountant or registered tax agent.

### Any questions?

If you have any questions or need any further help, please:

- contact your financial adviser, Marcia Senn on 0733344673
- call Customer Services on 133 667, weekdays between 8.30am and 6.00pm (AEST)
- email us at [customer.risk@onepath.com.au](mailto:customer.risk@onepath.com.au)

Yours sincerely,

Jay Tutt  
Head of Customer Service & Operations

27 July 2020

**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 4).

**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).

### 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                         | \$1,861,590 |
| Total & Permanent Disability Cover | \$1,861,590 |

### 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**  
\$2,679.42

**Payment method**  
Annual Direct Debit

**We will automatically deduct \$2,679.42 from your nominated account on 5 September 2020.**

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.

## What you need to do next



## You're in control of your insurance cover

Your OnePath Life policy is flexible, and you may wish to consider making changes to your policy to ensure it is right for you. You're in control and can make choices that affect your premium, such as:

- ✓ Changing your cover levels
- ✓ Linking multiple insurance policies with us
- ✓ Changing your premium payment frequency
- ✓ Adding or removing any extra cost options
- ✓ Turning indexation on or off

Head to our [OnePath Clarity educational site to learn more](#) →

## Do you need to change your cover?

Read your Policy Schedule carefully and talk to your adviser so you can ensure your cover suits your circumstances. Here are **some** things that you might want to consider during your review:



Have you expanded your family?



Do you need to update your beneficiaries?



Has your health improved – can you apply to review any loadings or medical exclusions?



Have you increased or decreased your debts?



Have key people left or joined the business?



Have you entered into any new agreements with other owners or parties in your business?

## Your premiums

### How your premium is calculated

There are many factors that can affect how your premium is calculated. These can include (but are not limited to):

- ✓ The amount and type of cover
- ✓ Higher risk occupations or hobbies
- ✓ Your smoking status
- ✓ Your health
- ✓ Your age and gender
- ✓ Whether you've chosen to pay stepped or level premiums
- ✓ Whether you've selected indexation
- ✓ How many lives you cover in your policy
- ✓ How frequently you pay your premium
- ✓ Where you live

[You can learn more about your premiums here](#) →

### Stepped and level premiums

#### Your cover is on a stepped premium

The difference between stepped and level premiums can be a major factor in how your premium is calculated.

With **stepped premiums**, the cost of your cover is recalculated each year based on your age at your policy anniversary. As you get older, your health and personal risks generally increase, as does the likelihood that you may claim. This generally means your premium will increase each year as you age.

With **level premiums**, the cost of your cover is based on your age when any cover started. Your premium is generally averaged out over a number of years, so you avoid increases in your premium due to age. Your cover is more expensive than stepped premiums at the start of your policy, but generally gets cheaper than stepped premiums through the life of your policy.

Please note that level premiums are not guaranteed, and life insurers have increased level premiums in the past (and may do so again in the future). It's important to remember that age is only one factor in calculating premiums. Others, such as claims trends and interest rates, can also have an impact.

You can also choose a combination of stepped and level premiums on the same policy.

[Read here more about stepped and level premiums](#) →



If any of your circumstances regarding these factors changes, or if you have questions about any of them, please contact your financial adviser Marcia Senn on 0733344673 or call us at 133 667 for help.

## 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 |
| <b>Melita Smith</b> |                 |                |                    |                |
| Life Cover          | \$1,861,590     | \$1,277.24     | \$1,772,943        | \$1,218.52     |
| TPD Cover (Working) | \$1,861,590     | \$1,402.18     | \$1,772,943        | \$1,337.71     |

Being a OnePath Life customer means you get more than just the cover offered by your life insurance.



### Get the clarity you deserve

You deserve to know exactly how your insurance works. Head to OnePath Clarity to learn about types of cover, maximising the value of your cover, how your premium is calculated and how to make a claim.

**Head to our OnePath Clarity educational site to learn more** [→](#)



### Earn Qantas Points on your premiums



\*You must be a Qantas Frequent Flyer member and correctly register your Qantas Frequent Flyer membership details with OnePath Life Limited (OnePath Life) to earn Qantas Points on eligible insurance policies. Eligible insurance policies are OneCare, OneCare Super, SmartCare and World of Protection. Membership and points are subject to Qantas Frequent Flyer program terms and conditions available at [qantas.com/terms](http://qantas.com/terms). The maximum number of points you can earn on eligible policies is capped at 20,000 points per year, per policy. Qantas Points accrue in accordance with and subject to the 'OnePath and Qantas Frequent Flyer Rewards terms and conditions' available at [onepath.com.au/qff-terms-conditions](http://onepath.com.au/qff-terms-conditions). Qantas does not endorse, is not responsible for and does not provide any advice, opinion or recommendation about this product or the information provided by OnePath Life in this communication.



Call us: 133 667



Email us: [customer.risk@onepath.com.au](mailto:customer.risk@onepath.com.au)



Your Financial Adviser: Marcia Senn  
Phone: 0733344673

## Important things to remember

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### Have you had any medical events, injuries or illness?

It can sometimes be easy to forget what you're covered for, and you may be able to claim against something that's happened to you since you took your policy out.

**Please consider if anything has happened to you, and call us at 1300 555 250** if you wish to make a claim. Our Life Insurance specialists will advise you on what's claimable on your policy, as well as guide you and make sure you're taken care of from the first step in the claims process to the last.

**To learn more about the claims process and what it means for you and your beneficiaries, please visit our OnePath Clarity educational website for more information** 



We're in the business of paying claims

It's our job to be there for you when you need to make a claim, to provide you with complete support when it matters most.

**It's why we pay over 9 of every 10 claims<sup>1</sup> we get – because we're in the business of paying claims.**

Visit [onpathclarity.com.au](http://onpathclarity.com.au) to learn more about the claims process, read claims stories and see why some claims aren't paid.

### Have confidence in your cover

Your OneCare held through super is a Guaranteed Renewable policy. This means that as long as you keep paying your premiums, your coverage continues, and your policy terms and conditions **cannot** be reduced or cancelled – even if your health declines or your personal risks increase. For example, if you're diagnosed with diabetes or even choose to start base jumping two days after you take out your policy, you're guaranteed to have the same cover, for the same price. In fact, you don't even have to tell us about these changes.

**Head to our OnePath Clarity site to learn more** 

<sup>1</sup>2018 OnePath Claims, ASIC Claims Comparison 2019



## Are you in difficulty?

If you are having difficulty paying your premiums, please call us on 133 667 or contact your financial adviser, Marcia Senn. We're flexible and may be able to help.

Please note: if you are unemployed, call us or speak to your financial adviser regarding how this may affect your policy.

## Considering your need for cover at all?

If you are thinking about cancelling your cover, it's important to consider the risks to you and your beneficiaries if life takes an unexpected turn for the worse – specifically, that you'll have no cover in place should a claimable event occur.

Also, if you are considering replacing your cover with another policy with us or another insurer, you may not be able to get cover at all or have access to the same terms, or you may have to pay a higher premium if your health has changed. The same may apply if you cancel your cover and at a later time apply again for cover.

## We're here for you

If you have any questions about your cover or you wish to change something, please call your financial adviser, Marcia Senn on 0733344673, or call us at 133 667. Thank you for your trust – we're here to protect you.

Sincerely,  
Customer Service Team  
OnePath Life

### Important Information

OnePath Life Limited ABN 33 009 657 176, AFSL 238341 (OnePath Life) is the issuer of OneCare. This includes OneCare External Master Trust and OneCare SMSF. OnePath Custodians Pty Limited ABN 12 008 508 496, AFSL 238346 (OnePath Custodians) is the issuer of OneCare Super. OnePath Custodians is not a related body corporate of OnePath Life.

This information is of a general nature and does not take into account your personal needs and financial circumstances. You should consider the appropriateness of the information, having regard to your objectives, financial situation and needs.

You should read the OneCare Product Disclosure Statement and policy terms (PDS) available online at [onepath.com.au](http://onepath.com.au) or by calling 133 667 before deciding whether to acquire, or to continue to hold, this product.

LPAR-015474-2020



Call us: 133 667



Email us: [customer.risk@onepath.com.au](mailto:customer.risk@onepath.com.au)



Your Financial Adviser: Marcia Senn  
Phone: 0733344673





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

## ONECARE POLICY SCHEDULE

### DATE

27 July 2020

### 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            |
|----------------------------|-----------------|---------|------------------|-------------------|
| <b>Life/lives insured:</b> | Melita          | Smith   | 20 November 1975 | Female            |
| <b>Annual premium *:</b>   |                 |         |                  | <b>\$2,679.42</b> |
| <b>Includes:</b>           |                 |         |                  |                   |
|                            | Policy Fee(s)*: |         |                  | \$92.55           |

\*Includes stamp duty if applicable.

## ONECARE POLICY SCHEDULE

### DATE

27 July 2020

### 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          | \$1,861,590    | \$1,277.24     | Yes        | 5 September 2011 | 4 September 2106  |
| TPD Cover (Working) | \$1,861,590    | \$1,402.18     | 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.

# VIRTU SUPER PTY LTD

## Debtors Transaction

For Client Name DAME Superannuation Fund, Sort By Date From Jul 01 2020 to Jun 30 2021

11:27 AM Sep 16 2021

| Date        | Transaction Type | Payment Type  | Debtor                   | Reference | Amount   |
|-------------|------------------|---------------|--------------------------|-----------|----------|
| Sep 15 2020 | Invoice          |               | DAME Superannuation Fund | 8961      | 116.67   |
| Sep 15 2020 | Payment          | Direct Credit | DAME Superannuation Fund | 8961      | (116.67) |
| Oct 15 2020 | Invoice          |               | DAME Superannuation Fund | 9092      | 116.67   |
| Oct 15 2020 | Payment          | Direct Credit | DAME Superannuation Fund | 9092      | (116.67) |
| Nov 15 2020 | Invoice          |               | DAME Superannuation Fund | 9209      | 116.67   |
| Nov 16 2020 | Payment          | Direct Credit | DAME Superannuation Fund | 9209      | (116.67) |
| Dec 15 2020 | Invoice          |               | DAME Superannuation Fund | 9375      | 116.67   |
| Dec 15 2020 | Payment          | Direct Credit | DAME Superannuation Fund | 9375      | (116.67) |
| Jan 15 2021 | Invoice          |               | DAME Superannuation Fund | 9500      | 116.67   |
| Jan 15 2021 | Payment          | Direct Credit | DAME Superannuation Fund | 9500      | (116.67) |
| Feb 01 2021 | Invoice          |               | DAME Superannuation Fund | 9590      | 116.67   |
| Feb 15 2021 | Payment          | Direct Credit | DAME Superannuation Fund | 9590      | (116.67) |
| Feb 26 2021 | Invoice          |               | DAME Superannuation Fund | 9631      | 440.00   |
| Mar 15 2021 | Invoice          |               | DAME Superannuation Fund | 9708      | 116.67   |
| Mar 15 2021 | Payment          | Direct Credit | DAME Superannuation Fund | 9708      | (116.67) |
| Apr 15 2021 | Invoice          |               | DAME Superannuation Fund | 9840      | 116.67   |
| Apr 15 2021 | Payment          | Direct Credit | DAME Superannuation Fund | 9840      | (116.67) |
| May 04 2021 | Invoice          |               | DAME Superannuation Fund | 9950      | 116.67   |
| May 17 2021 | Payment          | Direct Credit | DAME Superannuation Fund | 9950      | (116.67) |
| May 25 2021 | Payment          | Direct Credit | DAME Superannuation Fund | 9631      | (440.00) |
| Jun 15 2021 | Invoice          |               | DAME Superannuation Fund | 10067     | 116.67   |
| Jun 15 2021 | Payment          | Direct Credit | DAME Superannuation Fund | 10067     | (116.67) |
|             |                  |               |                          |           | 0.00     |

| Invoice            | Accountancy Fees   | Adviser Fees | ASIC Fees        | Audit Fees       | Total              |
|--------------------|--------------------|--------------|------------------|------------------|--------------------|
| Virtu DDs          | \$ 1,166.70        |              |                  |                  | \$1,166.70         |
| Virtu 9631         |                    |              |                  | \$ 440.00        | \$ 440.00          |
| ASIC               | \$ 220.00          |              | \$ 110.00        |                  | \$ 330.00          |
| Audit Insurance    | \$ 246.67          |              |                  |                  | \$ 246.67          |
|                    |                    |              |                  |                  | \$ -               |
|                    |                    |              |                  |                  | \$ -               |
| <b>Total</b>       | <b>\$ 1,633.37</b> | <b>\$ -</b>  | <b>\$ 110.00</b> | <b>\$ 440.00</b> | <b>\$ 2,183.37</b> |
| Less GST           |                    |              |                  |                  |                    |
| <b>Net Expense</b> | <b>\$ 1,633.37</b> | <b>\$ -</b>  | <b>\$ 110.00</b> | <b>\$ 440.00</b> |                    |

# Tax Invoice

ABN 53 574 469 796



DAME Superannuation Fund  
72 Weston Drive  
BUNYA QLD 4055

**Invoice Date** 26 February 2021  
**Invoice Number** 9631  
**Client Code** SMI62S

## PROFESSIONAL SERVICES RENDERED

## AMOUNTS

Preparation of annual Financial Statements for the year ended 30th June 2020.  
Preparation of Income Tax Return and lodgement with the Australian Taxation Office.  
Checking of Tax Assessment received and notification as to payment of tax as and when due.

Outlays paid to Marsh Tincknell for attending to the Audit of the Fund including preparation of Statutory forms for the year ended 30th June 2020. 400.00

Less: Credit for payments made during the year ended 30th June 2020. 0.00

|                                      |                 |
|--------------------------------------|-----------------|
| Sub Total                            | 400.00          |
| GST                                  | 40.00           |
| <b>Total Amount Inclusive of GST</b> | <b>\$440.00</b> |

## THIS ACCOUNT IS DUE AND PAYABLE IN 14 DAYS

### PAYMENT ADVICE

**Client** DAME Superannuation Fund  
**Client Code** SMI62S  
**Invoice Number** 9631  
**Due Date** 12 Mar 21  
**Total Due** **\$440.00**

#### Direct Credit

Please make payment into the following account:-  
Please use the reference **SMI62S**.

**Account Name** Virtu Super Pty Ltd  
**BSB Number** 084-435  
**Account Number** 8930 77696



Liability limited by a scheme approved under Professional Standards legislation. ACN 134 260 512 [www.virtusuper.com.au](http://www.virtusuper.com.au)

**EXPENSE SUMMARY**

|                               | Description                          | Amount \$ (incl GST) | GST \$        |
|-------------------------------|--------------------------------------|----------------------|---------------|
| <b>Wealth+ Management Fee</b> |                                      |                      |               |
|                               | Annual Wealth+ Management Fees       | 3,486.65             | 316.97        |
|                               | <b>Total Wealth+ Management Fee:</b> | <b>3,486.65</b>      | <b>316.97</b> |