



13 September 2020



MR D WALDIE
57 ABBOTT ST
NEW FARM QLD 4005

R04

Your contacts

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Elizabeth Meiklejohn

Plan details

PLAN NUMBER
Dagawal Pty Ltd Atf D & G Waldie Sf
NTS190228U



Flexible Lifetime® – Protection Plan

Annual Statement 20 October 2020 to 19 October 2021

BASIC PREMIUM	+	PLAN FEE	+	STAMP DUTY	-	MONTHLY AMOUNT DUE
\$877.64		\$8.91		\$0.00		\$886.55

Plan summary

Plan start date	20 October 2011
Payment frequency	Monthly
Payment method	From your Bank account (or other account)
CPI Rate	This year, the change to the CPI was 1.7%

Total Premium paid: \$2,148.84 (\$716.28 * 3) + \$7,978.95 (\$886.55 * 9)
= \$10,127.79

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Your plan details

Plan owner(s)	Dagewal Pty Ltd Atf D & G Waldie SF
Insured person(s)	David John Waldie

David John Waldie

Date of Birth	28 September 1969
Cover type	Linked
Premium type	Stepped

Your insurance cover

Benefit	Previous sum insured \$	New sum insured \$	Premium* \$	CPI	Expiry date
Death cover	\$2,216,184.00	\$2,326,993.00	\$384.09	Yes	20/10/2068
Total and Permanent Disablement cover	\$2,216,184.00	\$2,326,993.00	\$493.55	Yes	20/10/2068
TPD Plus option	-	-	-	-	20/10/2033

- We will either pay the Death cover of \$2,326,993.00 upon death or up to 100% of Death cover should the insured person be diagnosed as terminally ill.
- *The premium for your insurance cover is made up of the basic premium plus any applicable stamp duty.
- Your insurance premium is the cost you pay for your insurance cover and depends on many factors. You need to pay your insurance premium from when your cover starts until it stops.
- Under the indexation feature, we've increased your sum insured by either the increase to the consumer price index (CPI) or a fixed percentage of 1.0% (whichever is higher).
- Stepped premiums change each year according to the insured person's age. Generally, they increase as the insured person gets older.
- Your plan provides **linked cover** for the above benefits. So if we pay you under one of the benefits shown, the insured amount for each remaining benefit will reduce by the amount we paid you.
- A non-smoker status has been applied to all insurance benefits.



8 September 2019



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Your contacts

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Plan details

PLAN OWNER(S)
Dagewal Pty Ltd Atf D & G Waldie Sf
PLAN NUMBER
NT5190228U

Flexible Lifetime® – Protection Plan

Annual Statement 20 October 2019 to 19 October 2020

BASIC PREMIUM	+	PLAN FEE	+	STAMP DUTY	=	MONTHLY AMOUNT DUE
\$707.51		\$8.77		\$0.00		\$716.28
						\$2,148.84 (\$716.28 * 3)

Plan summary

Plan start date	20 October 2011
Payment frequency	Monthly
Payment method	From your Bank account (or other account)
CPI Rate	This year, the change to the CPI was 1.9%

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Statement details

Statement period: 1 July 2020 to 30 June 2021

Your adviser
Michael Nowak
07 3859 4100

Policy details

Policy owner: D & G Waldie Super Fund
(Superannuation, held by external trustee)
Policy type: Zurich Protection Plus
Life insured: Mrs Genevieve Waldie

Insurance benefits

Benefit type	Benefit amount	Annual premium	Premium paid
Death & terminal illness benefit	\$1,531,538	\$1,769.68	\$1,769.68
TPD any occupation (linked to Death & Trauma)	\$362,885	\$491.55	\$491.55
TPD any occupation (linked to Death)	\$1,148,654	\$1,882.79	\$1,882.79

This policy is related to the Protection Plus policy shown on your Policy schedule. Premiums for the related policy are paid separately and are not included in the amounts shown in this notice. For more information about related policies, refer to the Zurich Wealth Protection PDS.

The Death benefit is the amount that may be payable on death of the life insured. A benefit may be payable on terminal illness of 100% of your Death benefit.

The Total and permanent disablement (TPD) benefit is the amount that may be payable upon total and permanent disability of the life insured which prevents them from working again in the future in accordance with the policy description.

All benefits are subject to the terms and conditions of the applicable policy and payable to the trustee of the fund. You must ensure any benefits paid are in accordance with your fund's trust deed and superannuation law.

The Annual premium is the annualised cost of cover as at the statement date.

The Premium paid is the amount of premium paid for the benefit during the statement period.

Fees and costs

The total premium paid for this policy **\$4,242.68**

Management fee

This approximate amount has been included in the total premium paid for this policy. **\$98.66**

The 'Management fee' is reviewed each year and increased by the percentage change in the Consumer Price Index over the preceding calendar year.



See below