

14 October 2020

000161/01/038



RODNEY LEVIEN & NATALIE LEVIEN A TF
CINDERLAKE SUPERANNUATIO
PO BOX 6243
UPPER MOUNT GRAVATT QLD 4122

Product name
ClearView LifeSolutions

Policy number
511432513

Policy owner
RODNEY LEVIEN & NATALIE
LEVIEN A TF CINDERLAKE
SUPERANNUATION FUND

✓

ClearView LifeSolutions

Dear Trustee, **Total Premium Rodney: $(\$1,349.87 * 8 + \$2,699.74) = \$13,498.70$**

We confirm that the frequency on the above policy has been changed to monthly as requested, effective 5 September 2020.

Your new monthly premium is now **\$1,349.87**.

As your policy is in arrears, a debit of **\$2,699.74** for September and October premium will occur on 14 October. Regular monthly premiums of \$1,349.87 will then commence on or around the 5th of each month from your nominated bank account.

However, please note that if the deduction date falls on a weekend or public holiday, your account will be debited the next working day.

Easy access, fast answers

If you have any questions about your cover, please contact your financial adviser, STEPHEN WILSON on 07 3170 3707.

Alternatively, you can contact our Customer Service Centre on 132 979. We're committed to great service and that means we're always ready to help. Simply give us a call between 8am and 7pm (Sydney time), Monday to Friday, or email us at life@clearview.com.au.

Yours sincerely



Deborah Lowe
General Manager, People and Operations

Here are some of the great benefits of your cover:

Worldwide cover

You are covered 24 hours a day anywhere in the world.

Guaranteed renewable

We won't cancel your cover or increase your premium because of any change in your health, occupation or pastimes.

Guaranteed upgrade of new benefits

You will automatically receive any future product enhancements which don't result in a premium increase.

23 OCT 2020

Renewal notice

LEV06S/
RGL

14 October 2020

001266/01/038



RODNEY LEVIEN & NATALIE LEVIEN A TF
CINDERLAKE SUPERANNUATIO
PO BOX 6243
UPPER MOUNT GRAVATT QLD 4122

Policy number 511432513

Renewal date 05 September 2020

Payment due \$1,349.87

Payment frequency Monthly

Payment method Direct Debit

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Worldwide cover

You are covered 24 hours a day anywhere in the world.

Guaranteed renewable

We won't cancel your cover or increase your premium because of any change in your health, occupation or pastimes.

Payment Options



Call 132 979

Set up a direct debit from a bank account, Visa or Mastercard.



Need help?

Contact your adviser, STEPHEN WILSON on 07 3170 3707 or call us on 132 979

Dear Trustee,

Your policy is due for renewal soon and we're looking forward to covering you for another year.

There is nothing for you to do

As you have a direct debit set up on your policy we will continue to debit your nominated bank account or credit card as usual. This notice is for your information only.

Indexation Benefit

Your benefit amount automatically increases each year so it keeps up with the increased cost of living, unless you choose to opt out. The increases are set at a minimum of 5% for policies that commenced prior to 1 October 2018 - please notify us if you would like to use our updated Indexation Benefit that will only increase your benefit amount at the rate of inflation.

Understanding your premium

You have cover with a stepped premium type, which means your premiums are recalculated each year based on your changing benefit amounts, your increase in age and any change we have made to our premium rate tables.

ClearView recently reviewed its stepped premium rate tables. Revised rates will apply from 22 April 2020 for new customers, and for existing customers at policy renewal after their policy has been in-force for two years.

The increase in premium rates for income protection cover is significant in some cases, and we have provided a notice with more information at the end of this letter.

Did you know your cover is guaranteed renewable?

We cannot cancel or further restrict the terms of your cover after the cover start date because of any change in your health, occupation or pastimes.

Please be aware that if you cancel your cover, this protection ceases and there is a risk that any adverse changes in your health, occupation and pastimes since your cover started may cause you to be worse off under any replacement policy. A financial adviser may be able to help assess whether this is a risk for you.

Easy access, fast answers

If you have any questions about your policy or policy terms, are having difficulty making payments, or if you are lodging a claim, please speak to your financial adviser or contact our Customer Service Centre on 132 979, Monday to Friday 8am to 7pm (AEST). Alternatively you may email life@clearview.com.au. We're committed to great service and that means we're always ready to help.

Thank you for choosing us for your life insurance needs.

Yours sincerely

A handwritten signature in black ink, appearing to read 'Deborah', with a long, sweeping horizontal stroke extending to the right.

Deborah Lowe

General Manager, People and Operations

Your cover and premium details

Policy number : 511432513

Policy owner : RODNEY LEVIEN & NATALIE LEVIEN A TF CINDERLAKE SUPERANNUATION FUND

Life insured : RODNEY LEVIEN Non smoker

RODNEY LEVIEN

Cover type	Non indexed details		Renewal details		Indexed
	Benefit	Premium	Benefit	Premium	
Life Cover	\$8,508,542	\$1,285.59	\$8,933,968	\$1,349.87	Yes

Premium and payment summary

RODNEY LEVIEN \$1,349.87

Monthly premium \$1,349.87

Your premiums may have increased in accordance with your policy terms due to: indexation, an increase in your age under stepped premiums, changes in stamp duty rates, and changes to our premium rates.

Need help?

Your adviser STEPHEN WILSON 07 3170 3707
admin@hfbwilsons.com.au

Customer Service Centre 132 979 8am to 7pm (Sydney time), Monday to Friday life@clearview.com.au

Important notice for holders of income protection cover

Increases to income protection premiums

Income protection insurance is often considered the cornerstone of a sound financial plan. It has helped countless Australians support their lifestyle and meet their financial obligations during extended periods of sickness or injury.

Unfortunately, claims costs for Income Protection business have been much higher than expected for the whole life insurance industry over recent years. While ClearView has partially absorbed the increasing claims costs to date, the claims experience and broader economic factors that impact premium rates have worsened.

Given the overall industry claims trends, we expect premium rate increases and product design changes will be made across the industry.

The Australian Prudential Regulation Authority (APRA) recognises the fundamental role of income protection and is concerned about the recent increasing claims costs and claims losses incurred by the industry. APRA wants to ensure income protection continues to be available into the future. They have asked all Australian life insurers to undertake a number of measures to address the sustainability of their income protection products.

This has required ClearView to reset its underlying premium rates from April 2020 for both new business and for existing policyholders. The increase is higher for cover with benefit periods to age 60, 65 or 70 than it is for cover with benefit periods of one, two or five years.

We understand that the level of premium increases the life insurance industry will be required to implement is unprecedented. In many cases policyholders will have options to reduce their premium cost such as switching to lower cost options or to remove extra cost options under their policy. Your financial adviser can help you to ensure your cover remains appropriate to your needs and circumstances.

If you would like further information on how these changes affect you, or information on your options, please speak to your financial adviser or feel free to contact us on 132 979.



24 August 2020

002263/01/038



R AND N LEVIEN A T F CINDERLAKE
SUPERANNUATION
MARSH TINCKNELL SUPER
PO BOX 6243
UPPER MOUNT GRAVATT QLD 4122

✓

Policy number 511489171

Renewal date 08 October 2020

Payment due \$1,767.69

Payment frequency Yearly

Payment method Direct Debit

ClearView LifeSolutions

Here are some of the great benefits of your cover:

Worldwide cover

You are covered 24 hours a day anywhere in the world.

Guaranteed renewable

We won't cancel your cover or increase your premium because of any change in your health, occupation or pastimes.

Payment Options



Biller code: 196568
Ref: 511489171



Call 132 979
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Yours sincerely

A handwritten signature in black ink, appearing to read 'Deborah', with a stylized flourish extending from the end.

Deborah Lowe

General Manager, People and Operations

Your cover and premium details

Policy number : 511489171

Policy owner : R and N Levien A T F Cinderlake Superannuation

Life insured : Natalie Levien Non smoker

Natalie Levien

Cover type	Non indexed details		Renewal details		Indexed
	Benefit	Premium	Benefit	Premium	
Life Cover	\$1,276,281	\$1,683.52	\$1,340,095	\$1,767.69	Yes

✓

Premium and payment summary

Natalie Levien	\$1,767.69
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Yearly premium	\$1,767.69
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Your premiums may have increased in accordance with your policy terms due to: indexation, an increase in your age under stepped premiums, changes in stamp duty rates, and changes to our premium rates.

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03 August 2020

002301/01/038



R AND N LEVIEN A T F CINDERLAKE
SUPERANNUATION
MARSH TINCKNELL SUPER
PO BOX 6243
UPPER MOUNT GRAVATT QLD 4122

Product name
ClearView LifeSolutions

Policy number
511489171

Person insured
Natalie Levien

Reset your insurance premium discount to 10%

Dear Trustee,

Your insurance policy is coming up for renewal and we'd like to ensure you get the maximum discount you are eligible for.

All you need to do is have the person insured, shown above, complete a short online survey. By answering just a few simple questions, and showing that they are pro-actively managing their health, your insurance premium discount will be reset to 10%. It's that simple!

But the person insured must complete the survey by 26 August 2020.

If they choose not to do the survey, or based on their answers you are not eligible for the reset, your discount will decrease by 1% each year from the initial 10% you received in the first year.

Of course, you can be no worse off by the person insured completing the survey. If there has been a change in their health we cannot re-assess your cover based on the answers they provide.

How to reset your discount:

Answer a few questions about your health

Reset your new cover reward discount to 10% by answering a few simple questions.

Take a 2 minute survey

The online survey about your health takes just 2 minutes to answer.

Complete the survey by 26 August 2020

Don't miss out on your discount. Take the survey today. Go to www.clearview.com.au and click on Clients on the top of the page.

How to complete the survey

Go to www.clearview.com.au and click on **Clients** on the top of the page. Under **Quick Links** go into **Health Maintenance Reward** and enter the following details of the person insured:

First name:	<input type="text"/>	Last name:	<input type="text"/>
Client ID number:	<input type="text" value="16593406"/>	Password:	<input type="text" value="16593406"/>

Easy access, fast answers

If you have any questions about your cover, please contact your financial adviser, STEPHEN WILSON on 07 3170 3707.

Alternatively, you can contact our Customer Service Centre on 132 979. We're committed to great service and that means we're always ready to help. Simply give us a call between 8am and 7pm (Sydney time), Monday to Friday, or email us at life@clearview.com.au.

Thank you for choosing us for your life insurance needs.

Yours sincerely



Deborah Lowe
General Manager, People and Operations

VIRTU SUPER PTY LTD

Debtors Transaction

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

05:15 PM Jun 02 2022

Date	Transaction Type	Payment Type	Debtor	Reference	Amount
Feb 26 2021	Invoice		The Cinderlake Superannuation Fund	9633	3,995.00
Feb 26 2021	Invoice		The Cinderlake Superannuation Fund	9632	2,345.00
Mar 12 2021	Payment	Direct Credit	The Cinderlake Superannuation Fund	8689, 9633, 9632	(8,540.00)
Jun 23 2021	Invoice		The Cinderlake Superannuation Fund	10109	770.00
Jun 30 2021	Payment	Direct Credit	The Cinderlake Superannuation Fund	10109	(770.00)
					(2,200.00)

Total Acc Fee: \$1,685 + \$3,335 + \$770 = \$5,790 ✓
Total Audit Fee = \$660 +\$660 = \$1,320 ✓

Tax Invoice

ABN 53 574 469 796



Cinderlake Superannuation Fund
PO Box 2111
FORTITUDE VALLEY BC QLD 4006

Invoice Date 26 February 2021
Invoice Number 9632
Client Code LEV06S

PROFESSIONAL SERVICES RENDERED	AMOUNTS
Preparation of annual Financial Statements for the year ended 30th June 2019. 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.	1,681.82
Preparation of in-house asset loan schedules, calculation of interest thereon	750.00
Dealing with in-house asset breach, multiple discussions with Marsh Tincknell and client regarding evidence on nature of payments, and discussions with fund auditor	500.00
Outlays paid to Marsh Tincknell for attending to the Audit of the Fund including preparation of Statutory forms for the year ended 30th June 2019.	600.00
Preparation of breach disclosure via audit contravention report, as required by law	600.00
Less previous invoices	(2,000.00)
Sub Total	2,131.82
GST	213.18
Total Amount Inclusive of GST	\$2,345.00

THIS ACCOUNT IS DUE AND PAYABLE IN 14 DAYS

PAYMENT ADVICE

Client Cinderlake Superannuation Fund
Client Code LEV06S
Invoice Number 9632
Due Date 12 Mar 21
Total Due **\$2,345.00**

Direct Credit

Please make payment into the following account:-
Please use the reference **LEV06S**.

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



Virtu Super Pty Ltd ACN 134 260 512
Liability limited by a scheme approved under Professional Standards legislation.

www.virtusuper.com.au

Tax Invoice

ABN 53 574 469 796



Cinderlake Superannuation Fund
PO Box 2111
FORTITUDE VALLEY BC QLD 4006

Invoice Date 26 February 2021
Invoice Number 9633
Client Code LEV06S

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.	1,681.82
Preparation of in-house asset loan schedules, calculation of interest thereon	750.00
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.	600.00
Preparation of breach disclosure via audit contravention report, as required by law	600.00
Sub Total	3,631.82
GST	363.18
Total Amount Inclusive of GST	\$3,995.00

THIS ACCOUNT IS DUE AND PAYABLE IN 14 DAYS

PAYMENT ADVICE

Client Cinderlake Superannuation Fund
Client Code LEV06S
Invoice Number 9633
Due Date 12 Mar 21
Total Due **\$3,995.00**

Direct Credit

Please make payment into the following account:-
Please use the reference **LEV06S**.

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



Virtu Super Pty Ltd ACN 134 260 512
Liability limited by a scheme approved under Professional Standards legislation.

www.virtusuper.com.au

Tax Invoice

ABN 53 574 469 796



The Cinderlake Superannuation Fund
PO Box 2111
FORTITUDE VALLEY BC QLD 4006

Invoice Date 23 June 2021
Invoice Number 10109
Client Code LEV06S

PROFESSIONAL SERVICES RENDERED

AMOUNTS

Fee for preparation of a Deed of Variation and Resignation of Trustee and associated documents in relation to the same, including outlays paid to Pro Super. 600.00

Preparation of documentation for Yvonne's Lump Sum withdrawal in June 2021, including:

Calculations to revalue all assets of the fund and allocate benefits to members before withdrawal date as per statutory requirements. 100.00
Application for lump sum from the member
Minutes of Meeting
Confirmation letter

Sub Total 700.00
GST 70.00
Total Amount Inclusive of GST \$770.00

THIS ACCOUNT IS DUE AND PAYABLE IN 14 DAYS

PAYMENT ADVICE

Direct Credit

Please make payment into the following account:-
Please use the reference **LEV06S**.

Client The Cinderlake Superannuation Fund
Client Code LEV06S
Invoice Number 10109
Due Date 7 Jul 21
Total Due **\$770.00**

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