

8 Jul 2020

H 000275 000
MR J CHITTI
43 TORRENS AVENUE
LOCKLEYS SA 5032

Portfolio No: BL827655-A

Your BT Protection Plans renewal

Dear Mr Chitti,

Thank you for choosing BT insurance. Should the unexpected happen, you have insurance in place to financially protect you and your loved ones.

Your policy is guaranteed renewable

Your renewal date is 29 Jul 2020. Each year your policy automatically renews, and we send you a renewal notice that provides you with an updated Renewal Summary that details your cover and premiums to be paid for the next year.

Your renewal details at a glance

Policy number	Insured person(s)	Type of insurance	Renewal premium	Payment frequency	Payment method
YL827657	Janine Chitti	<i>change to CBA</i> Term Life	\$549.91	Yearly	Automatic debit

Other cover in your Protection Plans portfolio

You also hold other insurance policies within your Protection Plans portfolio, which we have listed below. We will write to you when the renewal date for these policies is approaching.

Policy number	Insured person(s)	Type of Insurance	Commencement date
YL827655	John-Paul Chitti	Term Life	15 Aug 2013
YLF27655	John-Paul Chitti	Flexible Linking Plus	15 Aug 2013
CL827656	John-Paul Chitti	Income Protection Plus	9 Aug 2013

Insurer: Westpac Life Insurance Services Limited ABN 31 003 149 157 AFSL 233728
Call: 1300 553 764 Fax: 02 9274 5442 Mail: GPO BOX 5467, Sydney NSW 2001

The issuer for BT Protection Plans, except for Term Life as Superannuation and Income Protection as Superannuation, is the insurer. For Term Life as Superannuation and Income Protection as Superannuation (part of Retirement Wrap ABN 39 827 542 991), the issuer is BT Funds Management Limited ABN 63 002 916 458 AFSL 233724.

Your BT Protection Plans Renewal Summary for Term Life

Effective: 29 Jul 2020

Policy owner JANINE CHITTI PTY LTD ATF J AND J CHITTI SUPER FUND

Address JANINE CHITTI PTY LTD ATF J AN
43 TORRENS AVENUE
LOCKLEYS SA 5032

Your policy details

Portfolio number BL827655-A
Policy number YL827657
Product name Term Life
Policy risk commencement date 29 Jul 2013
Renewal date **29 Jul each year**

Premium details

Premium \$435.57
Policy fee \$94.80
Stamp duty \$19.54
Total premium payable **\$549.91**
Premiums payable 29th (or the last day) July and then at a yearly frequency
CPI increase 3%

Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions
Janine Chitti (29420968)	1 Apr 1980	Female	Non-Smoker	Yes

Janine Chitti	Benefit type	Expiry date	Benefit amount	Premium option	Loadings	Occupation category
	Death Benefit	29 Jul 2078	\$307,466	Stepped	No	N/A
	Death Benefit	29 Jul 2078	\$307,466	Level 65	No	N/A
	TPD Benefit (Home Duties)	29 Jul 2078	\$153,731	Stepped	No	N/A
	TPD Benefit (Home Duties)	29 Jul 2078	\$153,731	Level 65	No	N/A

Optional benefits selected TPD Buy Back

27 Jul 2020

000635 000

 MR J CHITTI
 43 TORRENS AVENUE
 LOCKLEYS SA 5032

Portfolio No: BL827655-A

Your BT Protection Plans renewal

Dear Mr Chitti,

Thank you for choosing BT insurance. Should the unexpected happen, you have insurance in place to financially protect you and your loved ones.

Your policy is guaranteed renewable

Your renewal date is 15 Aug 2020. Each year your policy automatically renews, and we send you a renewal notice that provides you with an updated Renewal Summary that details your cover and premiums to be paid for the next year.

Your renewal details at a glance

Policy number	Insured person(s)	Type of insurance	Renewal premium	Payment frequency	Payment method
YL827655	John-Paul Chitti	Term Life <i>change to A</i>	\$1,526.76	Yearly	Automatic debit
YLF27655	John-Paul Chitti	Flexible Linking Plus	\$220.06	Yearly	Automatic debit

Other cover in your Protection Plans portfolio

You also hold other insurance policies within your Protection Plans portfolio, which we have listed below. We will write to you when the renewal date for these policies is approaching.

Policy number	Insured person(s)	Type of Insurance	Commencement date
CL827656	John-Paul Chitti	Income Protection Plus	9 Aug 2013
YL827657	Janine Chitti	Term Life	29 Jul 2013

Insurer: Westpac Life Insurance Services Limited ABN 31 003 149 157 AFSL 233728
 Call: 1300 553 764 Fax: 02 9274 5442 Mail: GPO BOX 5467, Sydney NSW 2001

The issuer for BT Protection Plans, except for Term Life as Superannuation and Income Protection as Superannuation, is the insurer. For Term Life as Superannuation and Income Protection as Superannuation (part of Retirement Wrap ABN 39 827 542 991), the issuer is BT Funds Management Limited ABN 63 002 916 458 AFSL 233724.

Your BT Protection Plans Renewal Summary for Flexible Linking Plus

Effective: 15 Aug 2020

Policy owner John-Paul Chitti (29420942)

Address 43 TORRENS AVENUE
LOCKLEYS SA 5032

Your policy details

Portfolio number BL827655-A
Policy number YLF27655
Product name Flexible Linking Plus
Policy risk commencement date 15 Aug 2013
Renewal date 15 Aug each year

Premium details

Premium \$198.25
Policy fee \$0.00
Stamp duty \$21.81
Total premium payable **\$220.06**
Premiums payable 3rd weekend of August and then at a yearly frequency
CPI increase 3%

Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions
John-Paul Chitti (29420942)	13 Feb 1979	Male	Non-Smoker	No

John-Paul Chitti	Benefit type	Expiry date	Benefit amount	Premium option	Loadings	Occupation category
	Super Plus TPD Benefit (Own)	15 Aug 2044	\$461,200	Stepped	No	A
	Super Plus TPD Benefit (Own)	15 Aug 2044	\$461,200	Level 65	No	A

Optional benefits selected TPD Buy Back

The following product is linked to this policy. It may impact on the benefits payable under this policy.

Product	Policy number	Insured person	Commencement date
Term Life	YL827655	John-Paul Chitti	15 Aug 2013

Policy: YLF27655 Page: 1

Insurer: Westpac Life Insurance Services Limited ABN 31 003 149 157 AFSL 233728
Call: 1300 553 764 Fax: 02 9274 5442 Mail: GPO BOX 5467, Sydney NSW 2001

The issuer for BT Protection Plans, except for Term Life as Superannuation and Income Protection as Superannuation, is the insurer. For Term Life as Superannuation and Income Protection as Superannuation (part of Retirement Wrap ABN 39 827 542 991), the issuer is BT Funds Management Limited ABN 63 002 916 458 AFSL 233724.

Your BT Protection Plans Renewal Summary for Term Life

Effective: 15 Aug 2020

Policy owner JANINE CHITTI PTY LTD ATF J AND J CHITTI SUPER FUND

Address 43 TORRENS AVENUE
LOCKLEYS SA 5032

Your policy details

Portfolio number BL827655-A

Policy number YL827655

Product name Term Life

Policy risk commencement date 15 Aug 2013

Renewal date 15 Aug each year

Premium details

Premium \$1,377.68

Policy fee \$94.80

Stamp duty \$54.28

Total premium payable **\$1,526.76**

Premiums payable 15th August and then at a yearly frequency

CPI increase 3%

Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions
John-Paul Chitti (29420942)	13 Feb 1979	Male	Non-Smoker	No

John-Paul Chitti

Benefit type	Expiry date	Benefit amount	Premium option	Loadings	Occupation category
Death Benefit	15 Aug 2077	\$860,909	Stepped	No	N/A
Death Benefit	15 Aug 2077	\$860,909	Level 65	No	N/A
TPD Benefit (Any)	15 Aug 2077	\$461,200	Stepped	No	A
TPD Benefit (Any)	15 Aug 2077	\$461,200	Level 65	No	A

Optional benefits selected TPD Buy Back