



25 May 2021

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THE TRUSTEES
S T BANKIER SUPER FUND
70 KOLORA CRESENT
FERNY HILLS QLD 4055

Portfolio No: BL506206-A

Your BT Protection Plans renewal

Dear Sir/madam,

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

Your policy is guaranteed renewable

Your renewal date is 15 Jun 2021. 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	Premium on renewal	Payment frequency	Payment method
YL506206	Christopher Wilson	Term Life	\$465.00	Monthly	Automatic debit

Details of your policy

Your premium and your level of cover may have changed. Each year your premium is reviewed based on age, level of cover (including any Consumer Price Indexation (CPI) increase) and a range of other aspects of your policy. From time to time we may also make changes to your premium rates as part of a review of our pricing. If we do increase the premium rates on your policy, we will always notify you prior to the increase taking effect.

We want to make sure that you know exactly what you're covered for so please read your Product Disclosure Statement and Policy Document (PDS) and the details of your insurance in the attached Policy Schedule, including any discounts or loyalty bonuses that may apply to your cover with us.

As life changes, often so does your requirement for protection. Your Protection Plans policy contains many features which allow you to pause, increase or decrease your cover - so your cover and premiums can be adjusted to suit your current circumstances.

The insurer and issuer of the product is Westpac Life Insurance Services Limited (WLISL) ABN 31 003 149 157, AFSL 233728, except for Term Life as Superannuation and Income Protection as Superannuation which are issued by BT Funds Management Limited ABN 63 002 916 458, AFSL Number 233 724, RSE License Number L0001090 (BTFM) as trustee of the Retirement Wrap ABN 39 827 542 991, SPIN BTA0280AU, USI BTA0280AU, RSE Registration Number R1001327. BT Financial Group is a division of the Westpac Banking Corporation ABN 33 007 457 141, AFSL 233714 (the Bank). WLISL and BTFM are wholly owned subsidiaries of the Bank. The Bank does not guarantee the insurance. This information does not take into account your personal circumstances. Terms and conditions, and limitations and exclusions apply. Read the Product Disclosure Statement to see if this insurance is right for you.

The enclosed booklet forms part of this annual notice and contains more information about your premiums, how to increase or decrease your cover, and how to make a claim.

Any questions?

If you have any questions, would like to discuss your cover or want to make a claim, please call your financial adviser or one of our insurance specialists on **1300 553 764** between 8.00am and 6.30pm (Sydney and Melbourne time), Monday to Friday.

Yours sincerely,

Head of Customer Service

Your BT Protection Plans Renewal Summary for Term Life

Effective: 15 Jun 2021

Policy owner	S T Bankier Super Fund
Address	S T BANKIER SUPER FUND 70 KOLORA CRESENT FERNY HILLS QLD 4055

Your policy details

Portfolio number	BL506206-A
Policy number	YL506206
Product name	Term Life
Policy risk commencement date	15 Jun 2015
Renewal date	15 Jun each year

Premium details

Premium	\$440.81
Policy fee	\$8.79
Stamp duty	\$15.40
Total premium payable	\$465.00
Premiums payable	15 th June and then at a monthly frequency. If this falls on a weekend or NSW public holiday, the payment will be processed on the next business day.
CPI increase	3%

Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions	Client ID
Christopher Wilson	27 Feb 1973	Male	Non-Smoker	No	31019383

Christopher Wilson

Benefit type	Expiry date	Benefit amount	Premium option	Loadings	Occupation category
Death Benefit	15 Jun 2071	\$2,179,143	Stepped	No	N/A
TPD Benefit (Any)	15 Jun 2071	\$716,430	Stepped	No	C

Policy: YL506206 Page: 1

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Loyalty benefit details

Christopher Wilson

Benefit type	Loyalty benefit	Loyalty benefit effective date
Death Benefit	\$108,958	15 Jun 2018
TPD Benefit (Any)	\$35,822	15 Jun 2018



How we're protecting your information

Our Privacy Policy describes how BT protects and safeguards your financial information.

For our customers located in the European Union (EU), our EU Data Protection Policy describes how we manage your personal data under the General Data Protection Regulation (GDPR).

GDPR regulates the collection, use, disclosure or other processing of personal data under EU law. Personal data means any information relating to you from which you are either identified or may be identifiable. The GDPR aims to protect the personal data of individuals located in the EU and harmonise data protection laws across EU Member States.

Our collection, use, disclosure and other processing of your personal data is regulated by the GDPR if:

- you interact with our Westpac UK branch,
- we offer products or services to you whilst you are located in the EU, and/or
- we monitor your behaviour whilst you are located in the EU (such as through our use of cookies when you interact with us online or for our fraud detection and prevention purposes).

For further information, refer to our Privacy Policy and EU Data Protection Policy located in the Privacy Policy section at www.bt.com.au.

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