

25 Jul 2019

000226 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 2019. 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	\$1,410.36	Yearly	Automatic debit
YLF27655	John-Paul Chitti	Flexible Linking Plus	\$202.55	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.

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 the Superannuation Division of Westpac MasterTrust ABN 81 236 903 448), the issuer is Westpac Securities Administration Limited ABN 77 000 049 472 AFSL 233731.

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

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 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, 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,



Scott Moffitt
Head of Life Insurance Operations

Your BT Protection Plans Renewal Summary for Flexible Linking Plus

Effective: 15 Aug 2019

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 \$182.48
Policy fee \$0.00
Stamp duty \$20.07
Total premium payable **\$202.55**
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	\$447,767	Stepped	No	A
Super Plus TPD Benefit (Own)	15 Aug 2044	\$447,767	Level 65	No	A

Optional benefits selected TPD Buy Back

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

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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

Loyalty benefit details

John-Paul Chitti Benefit type	Loyalty benefit	Loyalty benefit effective date
Super Plus TPD Benefit (Own)	\$22,389	15 Aug 2016
Super Plus TPD Benefit (Own)	\$22,389	15 Aug 2016

Discount details

Insured person discounts	Discount	Applies to
John-Paul Chitti	Multi Policy	All benefits

The discount information set out in this table is based on your current policy details. Ongoing discount eligibility may be subject to change and any variation will be reflected in your next Renewal Summary.

Your BT Protection Plans Renewal Summary for Term Life

Effective: 15 Aug 2019

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 \$1,266.68

Policy fee \$93.60

Stamp duty \$50.08

Total premium payable **\$1,410.36**

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	\$835,834	Stepped	No	N/A
Death Benefit	15 Aug 2077	\$835,834	Level 65	No	N/A
TPD Benefit (Any)	15 Aug 2077	\$447,767	Stepped	No	A
TPD Benefit (Any)	15 Aug 2077	\$447,767	Level 65	No	A

Optional benefits selected TPD Buy Back

Policy: YL827655 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

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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
Flexible Linking Plus	YLF27655	John-Paul Chitti	15 Aug 2013

Loyalty benefit details

John-Paul Chitti Benefit type	Loyalty benefit	Loyalty benefit effective date
Death Benefit	\$41,792	15 Aug 2016
Death Benefit	\$41,792	15 Aug 2016
TPD Benefit (Any)	\$22,389	15 Aug 2016
TPD Benefit (Any)	\$22,389	15 Aug 2016

Discount details

Insured person discounts	Discount	Applies to
John-Paul Chitti	Multi Policy	All benefits

The discount information set out in this table is based on your current policy details. Ongoing discount eligibility may be subject to change and any variation will be reflected in your next Renewal Summary.

8 Jul 2019

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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 2019. 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	Term Life	\$515.55	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.

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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

Details of your policy

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Yours sincerely,



Scott Moffitt
Head of Life Insurance Operations

Your BT Protection Plans Renewal Summary for Term Life

Effective: 29 Jul 2019

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 \$404.07
Policy fee \$93.60
Stamp duty \$17.88
Total premium payable **\$515.55**
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	\$298,511	Stepped	No	N/A
Death Benefit	29 Jul 2078	\$298,511	Level 65	No	N/A
TPD Benefit (Home Duties)	29 Jul 2078	\$149,254	Stepped	No	N/A
TPD Benefit (Home Duties)	29 Jul 2078	\$149,254	Level 65	No	N/A

Optional benefits selected TPD Buy Back

Policy: YL827657 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

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Loyalty benefit details

Janine Chitti Benefit type	Loyalty benefit	Loyalty benefit effective date
Death Benefit	\$14,926	29 Jul 2016
Death Benefit	\$14,926	29 Jul 2016
TPD Benefit (Home Duties)	\$7,463	29 Jul 2016
TPD Benefit (Home Duties)	\$7,463	29 Jul 2016

Loadings and exclusions for Term Life

Portfolio number	BL827655-A
Policy number	YL827657

Exclusions

Insured person
Janine Chitti

Please note that the following exclusions apply

No benefit shall be payable under the TPD Benefit if the claim is directly or indirectly related to any disease or disorder of, or injury to the right knee joint and its associated cartilage, tendons, ligaments, nerves and supporting musculature unless in the opinion of independent medical assessments acceptable to us, the disability was in no way associated with, not aggravated nor complicated by the pre-existing condition relating to the excluded disorder.
