



12 June 2017

The Trustees
Bingham Superannuation Fund
PO Box 5116
Wonga Park VIC 3115

Welcome to BT Protection Plans

Dear Sir/Madam,

We are pleased to tell you that your application for insurance has been approved. Thank you for choosing us as your life insurance provider.

The following insurance has been accepted:

Policy No	Product	Insured Person	Commencement Date
Y0998694	Term Life	Craigjohn Bingham	9 Jun 2017

Policy Schedule enclosed

With this letter you'll find a Policy Schedule that shows all your policy details. Please take the time to read it carefully and check that all the details are correct. If you believe this information is incorrect, or if you have any questions, please contact your adviser, or call BT. Your Policy Schedule is an important document, and together with your combined Product Disclosure Statement and Policy Document, forms part of your contract of insurance, so please keep it in a safe place.

Any questions?

If you have questions, please contact your adviser, or call us on **1300 553 764**, Monday to Friday, 8.00 am to 6.30 pm (Sydney time).

Yours sincerely,

Phil Hay
Head of Life Insurance, BT

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

16 September 2016

B0970095A

Mr C Bingham
2 Leisha Court
WONGA PARK VIC 3115



029

Your insurance policy now covers you for more – we've made enhancements to your BT Protection Plans policy

Dear Mr Bingham,

Policy Number: L0970095 Term Life as Superannuation

As part of our commitment to ensure your insurance remains comprehensive, we frequently review the policy features and benefits and automatically apply upgrades where possible.

The enclosed booklet provides the details of the enhancements which were implemented from 1 October 2015. You can use the policy information referenced above, along with the icons in the booklet to read how these enhancements apply.

Do the enhancements change what I am protected against?

You are still protected with all the features and benefits within the Product Disclosure Statement (PDS) that was issued to you when you took out your policy. These enhancements are part of the 'guaranteed upgrades' feature included at no extra cost to you.

Please note that yearly adjustments to your premium amount (which may be based on CPI increases and the age of the Insured Person) will continue under your policy.

Importantly, if you ever need to claim we will always give you the best definition available under your policy, from the time you took out your policy to the date of sickness or injury.