

## Your BT Protection Plans Policy Schedule for Term Life

Effective: 12 June 2017

**Policy owner** BINGHAM SUPERANNUATION FUND

**Address** Bingham Superannuation Fund  
PO Box 5116  
Wonga Park VIC 3115

### Your policy details

**Portfolio number** B0998694-A  
**Policy number** Y0998694  
**Product name** Term Life  
**Policy risk commencement date** 9 June 2017  
**Renewal date** 9 June each year

#### Premium details

**Premium** \$3,387.33  
**Policy fee** \$90.10  
**Total premium payable** **\$3,477.43**  
**Premiums payable** Yearly

#### Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions
Craigjohn Bingham	10/02/1962	Male	Non-Smoker	No

#### Craigjohn Bingham

Benefit type	Expiry date	Benefit amount	Premium option	Loadings	Occupation category
Death Benefit	09/06/2060	\$900,406	Stepped	No	N/A

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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.

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**Your Duty of Disclosure**

You and every person to be insured under your policy have a duty to tell us every matter that you know, or which a reasonable person in the circumstances could be expected to know, is relevant to our decision whether to insure you and, if so, on what terms. If any information provided to us changed (including any change to an insured person's health, occupation or pastimes) before we sent the Policy Schedule, membership certificate or other written confirmation to you, you had an obligation to tell us. Please refer to the Product Disclosure Statement for full details of your duty of disclosure.

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