

08 July 2021

039117 000  
R & S HARRIS SUPERANNUATION  
PTY LTD  
R & S HARRIS SUPERANNUATION  
5 BINEEN STRET  
CANNA QLD 4152

Dear Secretary,

**Your BT Income Protection Policy Number: C0454821**

Thank you for being a valued BT customer.

I am writing to advise you that the total of your premiums paid for the year to 30 June 2021 was \$351.80.

Under current Australian taxation legislation, the part of the income protection policy premium attributable to benefits deemed to be of an income nature, is generally deductible for tax purposes where you are gainfully employed.

We recommend you seek advice from your tax agent if you have any specific questions in relation to the associated tax implications.

Income Benefit	Total Premium Paid	Premium attributable to benefits of an income nature
Income Replacement Benefits	\$351.80	\$351.80

The above table reflects the income protection policy you held on 30 June 2021. If you made one of the following policy alterations between 1 July 2020 and 30 June 2021, the % of premium may be different:

- Amended your income protection policy from 'Standard' to 'Plus' (or vice versa)
- Added or removed accident benefit

If you have any questions, please contact your financial planner or call us on 1300 553 764 Monday to Friday between 8:00am to 6:30pm (Sydney time).

Yours sincerely,

**Head of Customer Service**



## Mr Russell Harris

Date of Birth: 30 Dec 1971  
Suburb: Carina, 4152  
Phone: 0733984598  
Phone: 0732513200  
Smoker: See Policy Details  
Wrap No: 402197685

## Term Life Policy

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### Benefits Cover & Options

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#### Death

**Benefit Cover**

Benefit: \$1,671,671  
Premium Type: Stepped

**Options**

Business Cover: No

**Benefit Premium**

Premium Instalment \$201.12  
Payment Method Direct Debit  
Date Paid To 18/08/2021

#### TPD Rider

**Benefit Cover**

Benefit: \$1,194,051  
Premium Type: Stepped  
TPD Definition: Any Occupation  
Occupation Class: A

**Options**

Double TPD: No  
Disability Buy Back: No  
Waiver of Life Premium: No  
Business Cover: No

**Benefit Premium**

Premium Instalment Included in Primary Benefit  
Payment Method Direct Debit  
Date Paid To 18/08/2021

#### Linked Flexible Linking Plus

##### Super Plus TPD

**Benefit Cover**

Benefit: \$1,194,051  
Premium Type: Stepped  
TPD Definition: Own Occupation  
Occupation Class: A

**Options**

Double TPD: No  
Disability Buy Back: No  
Business Cover: No

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**Benefit Premium**  
Premium Instalment \$55.70  
Payment Method Credit Card  
Date Paid To 18/08/2021

**Living Plus**

**Benefit Cover**  
Benefit: \$50,000  
Premium Type: Stepped

**Options**  
Double Living: No  
Living Reinstatement: Yes  
Business Cover: No

**Benefit Premium**  
Premium Instalment \$55.70  
Payment Method Credit Card  
Date Paid To 18/08/2021

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**Financial Details**

**Premium Details**

Annual Premium: \$3,081.84  
Premium Frequency: Monthly  
Premium Instalment: Breakdown provided in Benefit Cover & Options  
Payment Method: Breakdown provided in Benefit Cover & Options  
Date Paid To: Breakdown provided in Benefit Cover & Options

**Commission/Fee Details**

Revenue Type: Commission  
Ongoing Commission/Fee Payable: Yes  
Agent Dial Down: 30%  
Commission Structure: UpFront  
Split/Shared Commission: No  
Initial Commission/Fee: Please refer to your commission statement  
Ongoing Commission Fee: \$0.00

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## General Details

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**Portfolio Number:** B0454821A

Lives Insured: Russell Harris

Smoker Status: Non Smoker

Lodgement Date: 13 May 2021

Risk Start Date: 18 May 2021

Renewal Date: 18 May

Product Name: BTPP

Adviser: F0620015

### Primary Term Life

Policy Number: Y0454821

Policy Status: In Force

Policy Owner: R & S Harris Superannuation Fu

### Linked Flexible Linking Plus

Policy Number: YF454821

Policy Status: In Force

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