

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

Insurer Westpac Life Insurance Services Limited
ABN 31 003 149 157 AFSL 233728

Contact BT Phone: 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 Retirement Wrap ABN 39 827 542 991 RSE R1001327), the issuer is BT Funds Management Limited ABN 63 002 916 458 AFSL 233724 (BTFM)

WBCBT14231 0420vx



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

Benefits Cover & Options

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

The information contained in this statement is given in good faith and has been derived from sources believed to be accurate at the report request date. However, it is general information only and should not be considered a comprehensive statement on any matter nor relied upon as such. Westpac Banking Corporation ABN 33 007 457 141 nor any of their related entities, employees or directors gives any warranty of reliability or accuracy or accepts any responsibility arising in any other way including by reason of negligence for errors or omissions. This disclaimer is subject to any requirement of the law.

**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

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

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
