



14 Jan 2022

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THE TRUSTEES  
Q WEI J LEI G LEI M ZHU ATF WE  
I & LEI'S MUTUAL BENEFICIAL SF  
77 PORTLAND STREET  
DOVER HEIGHTS NSW 2030

Portfolio No: WL880746-A

## Your Westpac Protection Plans renewal

Dear Sir/madam,

Thank you for choosing Westpac insurance.

### Your policy is guaranteed renewable

Your renewal date is 28 Feb 2022. 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     | Premium on renewal | Payment frequency | Payment method  |
|---------------|-------------------|-----------------------|--------------------|-------------------|-----------------|
| YL880746      | Jining Lei        | Term Life             | \$3,279.70         | Yearly            | Automatic debit |
| YLF80746      | Jining Lei        | Flexible Linking Plus | \$3,403.55         | Yearly            | Automatic debit |
| CL880747      | Jining Lei        | Income Protection     | \$4,624.49         | Yearly            | Automatic debit |
| CLF80747      | Jining Lei        | Income Linking Plus   | \$503.52           | Yearly            | Automatic debit |

### 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.

The insurer and issuer of the product is Westpac Life Insurance Services Limited (WLISL) ABN 31 003 149 157, AFSL 233728, except for Term Life as Superannuation and Income Protection as Superannuation which are issued by BT Funds Management Limited ABN 63 002 916 458, AFSL Number 233 724, RSE License Number L0001090 (BTFM) as trustee of the Retirement Wrap ABN 39 827 542 991, SPIN BTA0280AU, USI BTA0280AU, RSE Registration Number R1001327. WLISL and BTFM are wholly owned subsidiaries of the Westpac Banking Corporation ABN 33 007 457 141, AFSL 233714 (the Bank). The Bank does not guarantee the insurance. This information does not take into account your personal circumstances. Terms and conditions, and limitations and exclusions apply. Read the Product Disclosure Statement to see if this insurance is right for you.

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.

### **Enhancements to your Protection Plans policy**

We're committed to continually reviewing our life insurance features and benefits, ensuring the protection available to you includes up-to-date terms and conditions. For more information on the latest enhancements to your policy, visit [www.westpac.com.au/lifeenhancements](http://www.westpac.com.au/lifeenhancements).

### **Any questions?**

If you have any questions, would like to discuss your cover, or want to make a claim, please call your financial adviser. You can also talk to our Customer Relations Consultants on **131 817** between 8.00am and 6.30pm (Sydney and Melbourne time), Monday to Friday.

Yours sincerely,

**Head of Customer Service**



## Consider the risks of cancelling or replacing your cover

We're providing the following information as part of our commitment under the Life Insurance Code of Practice to help you understand the risks of cancelling and/or replacing your cover.

Life insurance is designed to offer an amount of financial protection should the unforeseen occur, or if you are unable to work due to sickness or injury. There can be risks when cancelling or replacing your insurance cover that we need to make sure you are aware of. These could include:

**The consequences of being medically underwritten for a new insurance policy in the future.** When you apply for a new insurance policy, you will need to answer medical questions and go through an underwriting process. This means your health, income and pastimes may be assessed again at that time, and changes to your health since your existing policy was taken out could affect you. It may result in limitations or exclusions on what you can claim for, loadings being placed on the premiums to be paid for your new cover making it more expensive, or even being declined for the provision of cover.

**Not all policies are the same.** It may appear that you can get the same cover for less if you shop around, however, not all life insurance policies are alike. You should carefully consider the terms and conditions in both the current and new Product Disclosure Statements (and any other associated policy documentation). If you cancel and replace cover under a new policy, it will likely be subject to different terms and conditions to the current policy you have now, and may affect what you can claim for and how much your benefit will be.

**Claiming after cancellation.** You may not be able to claim for a condition that arises after your existing cover is cancelled.

**Timing of replacement cover.** You may want to consider not cancelling your existing cover until any replacement cover is in place.

Given that life insurance is intended to provide financial protection in the event of your death or specified illness or injury, you should fully consider your personal financial obligations before cancelling your existing cover.



**Important:** If your Westpac Protections Plans policy is cancelled, a 'Reinstatement of cover' is now only available for policies which commenced on or after 28 April 2006. Reinstatement of cover is no longer available for policies which commenced before 28 April 2006.

### If you're experiencing financial hardship/loss of income/difficulty in paying premiums.

When premiums increase it might become challenging to manage the rising cost of staying covered and financially protected. Our policies are designed to be flexible, so there may be ways you can adjust your cover amount, reduce your benefits and/or remove or alter benefit options to reduce your premiums, if your policy allows you to do so, rather than having to cancel it. You may also be able to apply for a Premium Holiday for a period of time.

If you are facing financial hardship or finding it difficult to pay your premiums, please talk to your financial adviser or call us on 1300 551 431 for assistance.

Before you make any changes to your cover, you should consider obtaining independent financial advice to decide whether your insurance cover is suitable for your personal requirements. Your adviser can assess your financial situation and explore options and strategies for your current and long-term needs.

### If you need to make a claim.

Call us as soon as you can on 1300 551 431 between 8.00am to 6:30pm, Monday to Friday (Sydney and Melbourne time). Alternatively, email us at [lifecclaims@westpac.com.au](mailto:lifecclaims@westpac.com.au)

We may ask you a few questions to help us work out what type of claim you need to make so that we can send you the correct information. You will be assigned a Claims Consultant, who will assist you with your claim. For selected Income Protection and Living Insurance claims we may be able to assess your claim on the spot, over the phone. Further information on claiming and the steps involved can be found online at [westpac.com.au/lifecclaims](http://westpac.com.au/lifecclaims)

# Providing Feedback and Complaints

## Delivering on our service promise.

We're constantly striving to provide the best possible service, and we'll do our best to resolve any concern you have efficiently and fairly.

## Our commitment to you.

If you're ever unhappy about something we've done – or perhaps not done – please give us the opportunity to put things right.

Our aim is to resolve your complaint within 5 business days, and where possible we will resolve your complaint on the spot. If we need additional time to get back to you, we will let you know. Should we be unable to resolve your concern at your first point of contact, we will then refer the complaint to our dedicated Customer Managers in our Customer Solutions team. They are here to find a solution for you and will ensure that you're regularly updated about the progress we are making to resolve your complaint.

## You can contact us:

Over the phone

Please call us from anywhere in Australia on 1300 551 431.

If you are overseas, please call +61 2 9155 7700.

By post

You can write to us at:

Westpac Customer Solutions – Life Insurance

GPO Box 524, Sydney NSW 2001

In Branch

If you prefer to tell us in person, go to our website to locate your nearest branch.

Online

Using the secure feedback form at [westpac.com.au/feedback-form](https://westpac.com.au/feedback-form)

For further information go to our website and search 'Feedback and Complaints'.

## If you are still unhappy.

If you are not satisfied with our response or handling of your complaint, you can contact the external dispute resolution scheme, the Australian Financial Complaints Authority (AFCA).

Australian Financial Complaints Authority

The Australian Financial Complaints Authority (AFCA) provides a free and independent service to resolve complaints by consumers and small businesses about financial firms (e.g., banks), where that complaint falls within AFCA's terms of reference.

The contact details for AFCA are set out below.

Australian Financial Complaints Authority

Online: [www.afca.org.au](https://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone: 1800 931 678 (free call)

Post: Australian Financial Complaints Authority

GPO Box 3 Melbourne VIC 3001

**Things you should know:** The insurer and issuer of the product is Westpac Life Insurance Services Limited (WLISL) ABN 31 003 149 157 AFSL 233728, except for Term Life as Superannuation USI 81 236 903 448 001 and Income Protection as Superannuation USI 81 236 903 448 004 which are issued by BT Funds Management Limited (BTFM) ABN 63 002 916 458 AFSL Number 233724 RSE Licence Number L0001090 as Trustee of the Retirement Wrap ABN 39 827 542 991 SPIN BTA0280AU, USI BTA0280AU RSE Registration Number R1001327. WLISL and BTFM are wholly owned subsidiaries of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 (the Bank). The Bank does not guarantee the insurance. This information does not take into account your personal circumstances. Terms and conditions, and limitation and exclusions apply. Read the Product Disclosure Statement to see if this insurance is right for you. This document accompanies your annual renewal notice and the two documents should be read together.

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## Your Westpac Protection Plans Renewal Summary for Flexible Linking Plus

Effective: 28 Feb 2022

|                          |  |          |
|--------------------------|--|----------|
| Policy owner / Client ID | Jining Lei                                   | 29201021 |
| Address                  | 77 PORTLAND STREET<br>DOVER HEIGHTS NSW 2030 |          |

### Your policy details

|                               |                       |
|-------------------------------|-----------------------|
| Portfolio number              | WL880746-A            |
| Policy number                 | YLF80746              |
| Product name                  | Flexible Linking Plus |
| Policy risk commencement date | 28 Feb 2013           |
| Renewal date                  | 28 Feb each year      |

### Premium details

|                       |   |
|-----------------------|---|
| Premium               | \$3,241.48  |
| Policy fee            | \$0.00  |
| Stamp duty            | \$162.07  |
| Total premium payable | <b>\$3,403.55</b>   |
| Premiums payable      | 28 <sup>th</sup> February and then at a yearly frequency. If this falls on a weekend or NSW public holiday, the payment will be processed on the next business day. |
| CPI increase          | 0%  |

### Insured person details

| Insured person | Date of birth | Gender | Smoker status | Exclusions | Client ID |
|----------------|---------------|--------|---------------|------------|-----------|
| Jining Lei     | 22 Apr 1971   | Female | Non-Smoker    | No         | 29201021  |

### Jining Lei

| Benefit type                 | Expiry date | Benefit amount | Premium option | Loadings | Occupation category |
|------------------------------|-------------|----------------|----------------|----------|---------------------|
| Living Plus Benefit          | 28 Feb 2047 | \$450,000      | Stepped        | No       | N/A                 |
| Super Plus TPD Benefit (Own) | 28 Feb 2037 | \$800,000      | Stepped        | No       | A                   |

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 | YL880746      | Jining Lei     | 28 Feb 2013       |

Policy: YLF80746 Page: 1

The insurer and issuer of the product is Westpac Life Insurance Services Limited (WLISL) ABN 31 003 149 157, AFSL 233728, except for Term Life as Superannuation and Income Protection as Superannuation which are issued by BT Funds Management Limited ABN 63 002 916 458, AFSL Number 233 724, RSE License Number L0001090 (BTFM) as trustee of the Retirement Wrap ABN 39 827 542 991, SPIN BTA0280AU, USI BTA0280AU, RSE Registration Number R1001327. WLISL and BTFM are wholly owned subsidiaries of the Westpac Banking Corporation ABN 33 007 457 141, AFSL 233714 (the Bank). The Bank does not guarantee the insurance. This information does not take into account your personal circumstances. Terms and conditions, and limitations and exclusions apply. Read the Product Disclosure Statement to see if this insurance is right for you.

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**Loyalty benefit details**

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| <b>Jining Lei</b>                   |                        |                                       |
|-------------------------------------|------------------------|---------------------------------------|
| <b>Benefit type</b>                 | <b>Loyalty benefit</b> | <b>Loyalty benefit effective date</b> |
| <b>Living Plus Benefit</b>          | \$22,500               | 28 Feb 2016                           |
| <b>Super Plus TPD Benefit (Own)</b> | \$40,000               | 28 Feb 2016                           |

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**Discount details**

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|                                 |                                       |                   |
|---------------------------------|---------------------------------------|-------------------|
| <b>Policy discounts</b>         | Premier Advantage / Advantage Package |                   |
| <b>Insured person discounts</b> | <b>Discount</b>                       | <b>Applies to</b> |
| Jining Lei                      | 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.

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## Your Westpac Protection Plans Renewal Summary for Term Life

Effective: 28 Feb 2022

|                       |  |
|-----------------------|--|
| <b>Policy owner</b>   | Q Wei J Lei G Lei M Zhu Atf Wei & Lei'S Mutual Beneficial Superannuati   |
| <b>SMSF indicator</b> | Yes  |
| <b>Address</b>        | Q WEI J LEI G LEI M ZHU ATF WE<br>I & LEI'S MUTUAL BENEFICIAL SF<br>77 PORTLAND STREET<br>DOVER HEIGHTS NSW 2030 |

### Your policy details

|                                      |                  |
|--------------------------------------|------------------|
| <b>Portfolio number</b>              | WL880746-A       |
| <b>Policy number</b>                 | YL880746         |
| <b>Product name</b>                  | Term Life        |
| <b>Policy risk commencement date</b> | 28 Feb 2013      |
| <b>Renewal date</b>                  | 28 Feb each year |

### Premium details

|                              |  |
|------------------------------|--|
| <b>Premium</b>               | \$3,181.90   |
| <b>Policy fee</b>            | \$97.80  |
| <b>Total premium payable</b> | <b>\$3,279.70</b>  |
| <b>Premiums payable</b>      | 3 <sup>rd</sup> February and then at a yearly frequency. If this falls on a weekend or NSW public holiday, the payment will be processed on the next business day. |
| <b>CPI increase</b>          | 0%   |

### Insured person details

| Insured person | Date of birth | Gender | Smoker status | Exclusions | Client ID |
|----------------|---------------|--------|---------------|------------|-----------|
| Jining Lei     | 22 Apr 1971   | Female | Non-Smoker    | No         | 29201021  |

#### Jining Lei

| Benefit type             | Expiry date | Benefit amount | Premium option | Loadings | Occupation category |
|--------------------------|-------------|----------------|----------------|----------|---------------------|
| <b>Death Benefit</b>     | 28 Feb 2071 | \$1,500,000    | Stepped        | No       | N/A                 |
| <b>TPD Benefit (Any)</b> | 28 Feb 2071 | \$800,000      | Stepped        | No       | A                   |

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The insurer and issuer of the product is Westpac Life Insurance Services Limited (WLISL) ABN 31 003 149 157, AFSL 233728, except for Term Life as Superannuation and Income Protection as Superannuation which are issued by BT Funds Management Limited ABN 63 002 916 458, AFSL Number 233 724, RSE License Number L0001090 (BTFM) as trustee of the Retirement Wrap ABN 39 827 542 991, SPIN BTA0280AU, USI BTA0280AU, RSE Registration Number R1001327. WLISL and BTFM are wholly owned subsidiaries of the Westpac Banking Corporation ABN 33 007 457 141, AFSL 233714 (the Bank). The Bank does not guarantee the insurance. This information does not take into account your personal circumstances. Terms and conditions, and limitations and exclusions apply. Read the Product Disclosure Statement to see if this insurance is right for you.

The following product is linked to this policy. It may impact on the benefits payable under this policy.

| <b>Product</b>        | <b>Policy number</b> | <b>Insured person</b> | <b>Commencement date</b> |
|-----------------------|----------------------|-----------------------|--------------------------|
| Flexible Linking Plus | YLF80746             | Jining Lei            | 28 Feb 2013              |

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**Loyalty benefit details**

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| <b>Jining Lei</b>   |                        |                                       |
|---------------------|------------------------|---------------------------------------|
| <b>Benefit type</b> | <b>Loyalty benefit</b> | <b>Loyalty benefit effective date</b> |
| Death Benefit       | \$75,000               | 28 Feb 2016                           |
| TPD Benefit (Any)   | \$40,000               | 28 Feb 2016                           |

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**Discount details**

**Policy discounts** Premier Advantage / Advantage Package

| <b>Insured person discounts</b> | <b>Discount</b> | <b>Applies to</b> |
|---------------------------------|-----------------|-------------------|
| Jining Lei                      | 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 Westpac Protection Plans Renewal Summary for Income Linking Plus

Effective: 28 Feb 2022

|                                 |  |          |
|---------------------------------|--|----------|
| <b>Policy owner / Client ID</b> | Jining Lei                                   | 29201021 |
| <b>Address</b>                  | 77 PORTLAND STREET<br>DOVER HEIGHTS NSW 2030 |          |

### Your policy details

|                                      |                     |
|--------------------------------------|---------------------|
| <b>Portfolio number</b>              | WL880746-A          |
| <b>Policy number</b>                 | CLF80747            |
| <b>Product name</b>                  | Income Linking Plus |
| <b>Policy risk commencement date</b> | 28 Feb 2013         |
| <b>Renewal date</b>                  | 28 Feb each year    |

### Premium details

|                              |   |
|------------------------------|---|
| <b>Premium</b>               | \$479.54  |
| <b>Policy fee</b>            | \$0.00  |
| <b>Stamp duty</b>            | \$23.98   |
| <b>Total premium payable</b> | <b>\$503.52</b>   |
| <b>Premiums payable</b>      | 28 <sup>th</sup> February and then at a yearly frequency. If this falls on a weekend or NSW public holiday, the payment will be processed on the next business day. |
| <b>CPI increase</b>          | 0%  |

### Insured person details

| <b>Insured person</b> | <b>Date of birth</b> | <b>Gender</b> | <b>Smoker status</b> | <b>Exclusions</b> | <b>Client ID</b> |
|-----------------------|----------------------|---------------|----------------------|-------------------|------------------|
| Jining Lei            | 22 Apr 1971          | Female        | Non-Smoker           | No                | 29201021         |

| <b>Jining Lei</b>                  |                        |                    |                       |                 |                            |
|------------------------------------|------------------------|--------------------|-----------------------|-----------------|----------------------------|
| <b>Benefit type</b>                | <b>Monthly benefit</b> | <b>Expiry date</b> | <b>Premium option</b> | <b>Loadings</b> | <b>Occupation category</b> |
| <b>Super Plus IP Benefit (Own)</b> | \$8,938                | 28 Feb 2037        | Stepped               | No              | AA                         |
| <b>Benefit type</b>                | Indemnity              |                    |                       |                 |                            |
| <b>Waiting period</b>              | 90 days                |                    |                       |                 |                            |
| <b>Benefit period</b>              | To Age 65              |                    |                       |                 |                            |
| <b>Income ratio</b>                | 80.00%                 |                    |                       |                 |                            |

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The insurer and issuer of the product is Westpac Life Insurance Services Limited (WLISL) ABN 31 003 149 157, AFSL 233728, except for Term Life as Superannuation and Income Protection as Superannuation which are issued by BT Funds Management Limited ABN 63 002 916 458, AFSL Number 233 724, RSE License Number L0001090 (BTFM) as trustee of the Retirement Wrap ABN 39 827 542 991, SPIN BTA0280AU, USI BTA0280AU, RSE Registration Number R1001327. WLISL and BTFM are wholly owned subsidiaries of the Westpac Banking Corporation ABN 33 007 457 141, AFSL 233714 (the Bank). The Bank does not guarantee the insurance. This information does not take into account your personal circumstances. Terms and conditions, and limitations and exclusions apply. Read the Product Disclosure Statement to see if this insurance is right for you.

The following product is linked to this policy. It may impact on the benefits payable under this policy.

| <b>Product</b>    | <b>Policy number</b> | <b>Insured person</b> | <b>Commencement date</b> |
|-------------------|----------------------|-----------------------|--------------------------|
| Income Protection | CL880747             | Jining Lei            | 28 Feb 2013              |

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**Loyalty benefit details**

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| <b>Jining Lei</b>   | <b>Loyalty benefit</b> | <b>Loyalty benefit effective date</b> |
|---------------------|------------------------|---------------------------------------|
| <b>Benefit type</b> |                        |                                       |
| Death Benefit       | \$50,000               | 28 Feb 2016                           |

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**Discount details**

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**Policy discounts** Premier Advantage / Advantage Package

**Insured person discounts**

| <b>Insured person</b> | <b>Discount</b> | <b>Applies to</b> |
|-----------------------|-----------------|-------------------|
| Jining Lei            | 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.

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## Your Westpac Protection Plans Renewal Summary for Income Protection

Effective: 28 Feb 2022

|                       |  |
|-----------------------|--|
| <b>Policy owner</b>   | Q Wei J Lei G Lei M Zhu Atf Wei & Lei'S Mutual Beneficial Superannuati   |
| <b>SMSF indicator</b> | Yes  |
| <b>Address</b>        | Q WEI J LEI G LEI M ZHU ATF WE<br>I & LEI'S MUTUAL BENEFICIAL SF<br>77 PORTLAND STREET<br>DOVER HEIGHTS NSW 2030 |

### Your policy details

|                                      |                   |
|--------------------------------------|-------------------|
| <b>Portfolio number</b>              | WL880746-A        |
| <b>Policy number</b>                 | CL880747          |
| <b>Product name</b>                  | Income Protection |
| <b>Policy risk commencement date</b> | 28 Feb 2013       |
| <b>Renewal date</b>                  | 28 Feb each year  |

### Premium details

|                              |  |
|------------------------------|--|
| <b>Premium</b>               | \$4,306.48   |
| <b>Policy fee</b>            | \$97.80  |
| <b>Stamp duty</b>            | \$220.21   |
| <b>Total premium payable</b> | <b>\$4,624.49</b>  |
| <b>Premiums payable</b>      | 3 <sup>rd</sup> February and then at a yearly frequency. If this falls on a weekend or NSW public holiday, the payment will be processed on the next business day. |
| <b>CPI increase</b>          | 0%   |

### Insured person details

| Insured person | Date of birth | Gender | Smoker status | Exclusions | Client ID |
|----------------|---------------|--------|---------------|------------|-----------|
| Jining Lei     | 22 Apr 1971   | Female | Non-Smoker    | No         | 29201021  |

#### Jining Lei

| Benefit type            | Monthly benefit | Expiry date | Premium option | Loadings | Occupation category |
|-------------------------|-----------------|-------------|----------------|----------|---------------------|
| Income Protection (Own) | \$8,938         | 28 Feb 2037 | Stepped        | No       | AA                  |
| <b>Benefit type</b>     | Indemnity       |             |                |          |                     |

Policy: CL880747 Page: 1

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|                       |           |
|-----------------------|-----------|
| <b>Waiting period</b> | 90 days   |
| <b>Benefit period</b> | To Age 65 |
| <b>Income ratio</b>   | 80.00%    |

The following product is linked to this policy. It may impact on the benefits payable under this policy.

| <b>Product</b>             | <b>Policy number</b> | <b>Insured person</b> | <b>Commencement date</b> |
|----------------------------|----------------------|-----------------------|--------------------------|
| <b>Income Linking Plus</b> | CLF80747             | Jining Lei            | 28 Feb 2013              |

#### Loyalty benefit details

| <b>Jining Lei</b>    | <b>Loyalty benefit</b> | <b>Loyalty benefit effective date</b> |
|----------------------|------------------------|---------------------------------------|
| <b>Benefit type</b>  |                        |                                       |
| <b>Death Benefit</b> | \$50,000               | 28 Feb 2016                           |

#### Discount details

|                                 |                                       |                   |
|---------------------------------|---------------------------------------|-------------------|
| <b>Policy discounts</b>         | Premier Advantage / Advantage Package |                   |
| <b>Insured person discounts</b> | <b>Discount</b>                       | <b>Applies to</b> |
| Jining Lei                      | 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.