



Your Westpac Protection Plans Renewal Summary for Income Protection

Effective: 15 Apr 2021

Policy owner Happy Hippo Superannuation Fund

Address
HAPPY HIPPO SUPER FUND
17 VASTO DRIVE
POINT COOK VIC 3030

Your policy details

Portfolio number W0626465-A
Policy number C0626465
Product name Income Protection
Policy risk commencement date 15 Apr 2011
Renewal date 15 Apr each year

Premium details

Premium \$185.89
Policy fee \$8.79
Stamp duty \$19.47
Total premium payable **\$214.15**
Premiums payable 15th April and then at a monthly frequency. If this falls on a weekend or NSW public holiday, the payment will be processed on the next business day.
CPI increase 3%

Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions
Kevin Tuan Anh Ta (20363818)	15 Aug 1974	Male	Non-Smoker	No

Kevin Tuan Anh Ta

Benefit type	Monthly benefit	Expiry date	Premium option	Loadings	Occupation category
Income Protection (Own)	\$5,991	15 Apr 2040	Stepped	No	AA
Benefit type	Indemnity				
Waiting period	30 days				
Benefit period	To Age 65				
Income ratio	77.06%				

Policy: C0626465 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.



Your Westpac Protection Plans Renewal Summary for Term Life

Effective: 15 Apr 2021

Policy owner Happy Hippo Superannuation Fund

Address HAPPY HIPPO SUPER FUND
17 VASTO DRIVE
POINT COOK VIC 3030

Your policy details

Portfolio number W0626465-A
Policy number Y0626465
Product name Term Life
Policy risk commencement date 15 Apr 2011
Renewal date 15 Apr each year

Premium details

Premium \$289.87
Policy fee \$8.79
Total premium payable \$298.66
Premiums payable 15th April and then at a monthly frequency. If this falls on a weekend or NSW public holiday, the payment will be processed on the next business day.
CPI increase 3%

Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions
Kevin Tuan Anh Ta (20363818)	15 Aug 1974	Male	Non-Smoker	No

Kevin Tuan Anh Ta

Benefit type	Expiry date	Benefit amount	Premium option	Loadings	Occupation category
Death Benefit	15 Apr 2073	\$1,617,393	Stepped	No	N/A
TPD Benefit (Any)	15 Apr 2073	\$1,617,393	Stepped	No	A

Loyalty benefit details

Kevin Tuan Anh Ta Benefit type	Loyalty benefit	Loyalty benefit effective date
Death Benefit	\$80,870	15 Apr 2014

Policy: Y0626465 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.



Your Westpac Protection Plans Renewal Summary for Term Life

Effective: 15 Apr 2022

Policy owner	Happy Hippo Superannuation Fund
SMSF indicator	Yes
Address	HAPPY HIPPO SUPER FUND 17 VASTO DRIVE POINT COOK VIC 3030

Your policy details

Portfolio number	W0626465-A
Policy number	Y0626465
Product name	Term Life
Policy risk commencement date	15 Apr 2011
Renewal date	15 Apr each year

Premium details

Premium	\$302.88
Policy fee	\$8.88
Total premium payable	\$311.76
Premiums payable	15 th April and then at a monthly frequency. If this falls on a weekend or NSW public holiday, the payment will be processed on the next business day.
CPI increase	3%

Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions	Client ID
Kevin Tuan Anh Ta	15 Aug 1974	Male	Non-Smoker	No	20363818

Kevin Tuan Anh Ta

Benefit type	Expiry date	Benefit amount	Premium option	Loadings	Occupation category
Death Benefit	15 Apr 2074	\$1,665,914	Stepped	No	N/A
TPD Benefit (Any)	15 Apr 2074	\$1,665,914	Stepped	No	A

Policy: Y0626465 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.

Loyalty benefit details

Kevin Tuan Anh Ta		
Benefit type	Loyalty benefit	Loyalty benefit effective date
Death Benefit	\$83,296	15 Apr 2014
TPD Benefit (Any)	\$83,296	15 Apr 2014

Discount details

Policy discounts		Pap Protection Plans
Insured person discounts	Discount	Applies to
Kevin Tuan Anh Ta	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 Protection

Effective: 15 Apr 2022

Policy owner	Happy Hippo Superannuation Fund
SMSF indicator	Yes
Address	HAPPY HIPPO SUPER FUND 17 VASTO DRIVE POINT COOK VIC 3030

Your policy details

Portfolio number	W0626465-A
Policy number	C0626465
Product name	Income Protection
Policy risk commencement date	15 Apr 2011
Renewal date	15 Apr each year

Premium details

Premium	\$183.57
Policy fee	\$8.88
Stamp duty	\$19.25
Total premium payable	\$211.70
Premiums payable	15 th April and then at a monthly frequency. If this falls on a weekend or NSW public holiday, the payment will be processed on the next business day.
CPI increase	3%

Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions	Client ID
Kevin Tuan Anh Ta	15 Aug 1974	Male	Non-Smoker	No	20363818

Kevin Tuan Anh Ta

Benefit type	Monthly benefit	Expiry date	Premium option	Loadings	Occupation category
Income Protection (Own)	\$6,170	15 Apr 2040	Stepped	No	AA
Benefit type	Indemnity				
Waiting period	30 days				
Benefit period	To Age 65				

Policy: C0626465 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.

Income ratio 77.06%

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
Income Linking Plus	CF626465	Kevin Tuan Anh Ta	15 Apr 2011

Loyalty benefit details

Kevin Tuan Anh Ta Benefit type	Loyalty benefit	Loyalty benefit effective date
Death Benefit	\$50,000	15 Apr 2014

Discount details

Policy discounts	Pap Protection Plans	
Insured person discounts	Discount	Applies to
Kevin Tuan Anh Ta	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.