

8 Jul 2020

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THE TRUSTEES  
SHORT STREET PTY LTD ATF  
JETCAT SUPER FUND  
2/4 WILGRA AVENUE  
ASHBOURTON VIC 3147

Portfolio No: BL383282-A

## Your BT Protection Plans renewal

Dear Sir/madam,

Thank you for choosing BT insurance. Should the unexpected happen, you have insurance in place to financially protect you and your loved ones.

### Your policy is guaranteed renewable

Your renewal date is 29 Jul 2020. 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	Renewal premium	Payment frequency	Payment method
YL383282	John Tessarolo	Term Life	\$181.72	Monthly	Automatic debit
CL383283	John Tessarolo	Income Protection	\$335.47	Monthly	Automatic debit
CF383283	John Tessarolo	Income Linking Plus	\$47.85	Monthly	Automatic debit

### Other cover in your Protection Plans portfolio

You also hold other insurance policies within your Protection Plans portfolio, which we have listed below. We will write to you when the renewal date for these policies is approaching.

Policy number	Insured person(s)	Type of Insurance	Commencement date
YL383284	Christine Tessarolo	Term Life	5 Jul 2016

### 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.

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.

The enclosed booklet forms part of this annual notice and contains more information about your premiums, how to increase or decrease your cover, and how to make a claim.

### Any questions?

If you have any questions, would like to discuss your cover or want to make a claim, call your financial adviser or one of our insurance specialists on **1300 553 764** between 8.00am and 6.30pm (Sydney and Melbourne time), Monday to Friday.

Yours sincerely,

**Head of Customer Service**

## Your BT Protection Plans Renewal Summary for Term Life

Effective: 29 Jul 2020

**Policy owner** SHORT STREET PTY LTD ATF JETCAT SUPER FUND

**Address** SHORT STREET PTY LTD ATF  
JETCAT SUPER FUND  
2/4 WILGRA AVENUE  
ASHBOURTON VIC 3147

### Your policy details

**Portfolio number** BL383282-A  
**Policy number** YL383282  
**Product name** Term Life  
**Policy risk commencement date** 29 Jul 2016  
**Renewal date** 29 Jul each year

### Premium details

**Premium** \$173.11  
**Policy fee** \$8.61  
**Total premium payable** **\$181.72**  
**Premiums payable** 29<sup>th</sup> (or the last day) July and then at a monthly frequency  
**CPI increase** 3%

### Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions
John Tessarolo (31651583)	22 Jan 1972	Male	Non-Smoker	No

John Tessarolo Benefit type	Expiry date	Benefit amount	Premium option	Loadings	Occupation category
Death Benefit	29 Jul 2070	\$1,472,164	Stepped	No	N/A

### Loyalty benefit details

John Tessarolo Benefit type	Loyalty benefit	Loyalty benefit effective date
Death Benefit	\$73,609	29 Jul 2019

Policy: YL383282 Page: 1

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 Retirement Wrap ABN 39 827 542 991), the issuer is BT Funds Management Limited ABN 63 002 916 458 AFSL 233724.

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**Discount details**

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<b>Insured person discounts</b>	<b>Discount</b>	<b>Applies to</b>
John Tessarolo	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 BT Protection Plans Renewal Summary for Income Linking Plus

Effective: 29 Jul 2020

**Policy owner** John Tessarolo (31651583)

**Address** 2/4 WILGRA AVENUE  
ASHBOURTON VIC 3147

### Your policy details

**Portfolio number** BL383282-A  
**Policy number** CF383283  
**Product name** Income Linking Plus  
**Policy risk commencement date** 29 Jul 2016  
**Renewal date** 29 Jul each year

### Premium details

**Premium** \$43.50  
**Policy fee** \$0.00  
**Stamp duty** \$4.35  
**Total premium payable** **\$47.85**  
**Premiums payable** 29<sup>th</sup> (or the last day) July and then at a monthly frequency  
**CPI increase** 3%

### Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions
John Tessarolo (31651583)	22 Jan 1972	Male	Non-Smoker	No

### John Tessarolo

Benefit type	Monthly benefit	Expiry date	Premium option	Loadings	Occupation category
Super Plus IP Benefit (Own)	\$13,965	29 Jul 2037	Stepped	No	S

**Benefit type** Endorsed Agreed  
**Waiting period** 90 days  
**Benefit period** To Age 65  
**Income ratio** 80.00%

Policy: CF383283 Page: 1

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 Retirement Wrap ABN 39 827 542 991), the issuer is BT Funds Management Limited ABN 63 002 916 458 AFSL 233724.

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	CL383283	John Tessarolo	29 Jul 2016

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**Loyalty benefit details**

<b>John Tessarolo</b>	<b>Loyalty benefit</b>	<b>Loyalty benefit effective date</b>
Benefit type		
Death Benefit	\$50,000	29 Jul 2019

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**Discount details**

<b>Insured person discounts</b>	<b>Discount</b>	<b>Applies to</b>
John Tessarolo	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 BT Protection Plans Renewal Summary for Income Protection

Effective: 29 Jul 2020

**Policy owner** SHORT STREET PTY LTD ATF JETCAT SUPER FUND

**Address** SHORT STREET PTY LTD ATF  
JETCAT SUPER FUND  
2/4 WILGRA AVENUE  
ASHBOURTON VIC 3147

### Your policy details

**Portfolio number** BL383282-A  
**Policy number** CL383283  
**Product name** Income Protection  
**Policy risk commencement date** 29 Jul 2016  
**Renewal date** **29 Jul each year**

### Premium details

**Premium** \$296.36  
**Policy fee** \$8.61  
**Stamp duty** \$30.50  
**Total premium payable** **\$335.47**  
**Premiums payable** 29<sup>th</sup> (or the last day) July and then at a monthly frequency  
**CPI increase** 3%

### Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions
John Tessarolo (31651583)	22 Jan 1972	Male	Non-Smoker	No

John Tessarolo	Monthly benefit	Expiry date	Premium option	Loadings	Occupation category
Income Protection (Own)	\$13,965	29 Jul 2037	Stepped	No	S

**Benefit type** Endorsed Agreed  
**Waiting period** 90 days  
**Benefit period** To Age 65  
**Income ratio** 80.00%

Policy: CL383283 Page: 1

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

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the issuer is BT Funds Management Limited ABN 63 002 916 458 AFSL 233724.

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 Linking Plus	CF383283	John Tessarolo	29 Jul 2016

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#### Loyalty benefit details

<b>John Tessarolo Benefit type</b>	<b>Loyalty benefit</b>	<b>Loyalty benefit effective date</b>
Death Benefit	\$50,000	29 Jul 2019

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#### Discount details

<b>Insured person discounts</b>	<b>Discount</b>	<b>Applies to</b>
John Tessarolo	Multi Policy	All benefits

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14 Jun 2021

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THE TRUSTEES  
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Portfolio No: BL383282-A

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Your renewal date is 5 Jul 2021. 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
YL383284	Christine Tessarolo	Term Life	\$987.51	Yearly	Automatic debit

### Other cover in your Protection Plans portfolio

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Policy number	Insured person(s)	Type of Insurance	Commencement date
YL383282	John Tessarolo	Term Life	29 Jul 2016
CL383283	John Tessarolo	Income Protection	29 Jul 2016
CF383283	John Tessarolo	Income Linking Plus	29 Jul 2016

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. BT Financial Group is a division of the Westpac Banking Corporation ABN 33 007 457 141, AFSL 233714 (the Bank). WLISL and BTFM are wholly owned subsidiaries of 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.

## Details of your policy

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Yours sincerely,

**Head of Customer Service**

## Your BT Protection Plans Renewal Summary for Term Life

Effective: 5 Jul 2021

**Policy owner** SHORT STREET PTY LTD ATF JETCAT SUPER FUND

**Address** SHORT STREET PTY LTD ATF  
JETCAT SUPER FUND  
2/4 WILGRA AVENUE  
ASHBOURTON VIC 3147

### Your policy details

**Portfolio number** BL383282-A

**Policy number** YL383284

**Product name** Term Life

**Policy risk commencement date** 5 Jul 2016

**Renewal date** 5 Jul each year

### Premium details

**Premium** \$890.71

**Policy fee** \$96.80

**Total premium payable** **\$987.51**

**Premiums payable** 5<sup>th</sup> July 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** 3%

### Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions	Client ID
Christine Tessarolo	22 Sep 1975	Female	Non-Smoker	No	31651606

### Christine Tessarolo

Benefit type	Expiry date	Benefit amount	Premium option	Loadings	Occupation category
Death Benefit	5 Jul 2074	\$1,263,608	Stepped	No	N/A

Policy: YL383284 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. BT Financial Group is a division of the Westpac Banking Corporation ABN 33 007 457 141, AFSL 233714 (the Bank). WLISL and BTFM are wholly owned subsidiaries of 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.