



4 Sep 2020

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THE TRUSTEES  
THE MCKASAH FAMILY SUPER FUND  
PO BOX 3102  
NORTH TURRAMURRA NSW 2074

Portfolio No: BL601802-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 25 Sep 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
SL601802	Wadih McKasah	Standalone Total and Permanent Disablement	\$319.88	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
YL601803	Wadih McKasah	Term Life	21 Sep 2017

### 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.

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.

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

Effective: 25 Sep 2020

### Renewal Summary for Standalone Total and Permanent Disablement

<b>Policy owner</b>	Wadih McKasah (32254300)
<b>Address</b>	PO BOX 3102 NORTH TURRAMURRA NSW 2074

#### Your policy details

<b>Portfolio number</b>	BL601802-A
<b>Policy number</b>	SL601802
<b>Product name</b>	Standalone Total and Permanent Disablement
<b>Policy risk commencement date</b>	25 Sep 2017
<b>Renewal date</b>	<b>25 Sep each year</b>

#### Premium details

<b>Premium</b>	\$296.04
<b>Policy fee</b>	\$8.61
<b>Stamp duty</b>	\$15.23
<b>Total premium payable</b>	<b>\$319.88</b>
<b>Premiums payable</b>	25 <sup>th</sup> September and then at a monthly frequency
<b>CPI increase</b>	3%

#### Insured person details

<b>Insured person</b>	<b>Date of birth</b>	<b>Gender</b>	<b>Smoker status</b>	<b>Exclusions</b>		
Wadih McKasah (32254300)	3 Oct 1966	Male	Smoker	Yes		
<b>Wadih McKasah</b>						
<b>Benefit type</b>	<b>Expiry date</b>	<b>Benefit amount</b>	<b>Premium option</b>	<b>Loadings</b>	<b>Occupation category</b>	
<b>TPD Benefit (Own)</b>	25 Sep 2065	\$218,545	Stepped	No	B	

#### Loyalty benefit details

<b>Wadih McKasah</b>		
<b>Benefit type</b>	<b>Loyalty benefit</b>	<b>Loyalty benefit effective date</b>
<b>TPD Benefit (Own)</b>	\$10,928	25 Sep 2020

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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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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>
Wadih McKasah	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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### Loadings and exclusions for Standalone Total and Permanent Disablement

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<b>Portfolio number</b>	BL601802-A
<b>Policy number</b>	SL601802

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### Exclusions

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**Insured person**  
**Wadih McKasah**

**Please note that the following exclusions apply**

No benefit shall be payable under the TPD Benefit if the claim is directly or indirectly related to any disease or disorder of, or injury to the right knee joint and its associated cartilage, tendons, ligaments, nerves and supporting musculature unless in the opinion of independent medical assessments acceptable to us, the disability was in no way associated with, not aggravated nor complicated by the pre-existing condition relating to the excluded disorder.

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## How we're protecting your information

Our Privacy Policy describes how BT protects and safeguards your financial information.

For our customers located in the European Union (EU), our EU Data Protection Policy describes how we manage your personal data under the General Data Protection Regulation (GDPR).

GDPR regulates the collection, use, disclosure or other processing of personal data under EU law. Personal data means any information relating to you from which you are either identified or may be identifiable. The GDPR aims to protect the personal data of individuals located in the EU and harmonise data protection laws across EU Member States.

Our collection, use, disclosure and other processing of your personal data is regulated by the GDPR if:

- you interact with our Westpac UK branch,
- we offer products or services to you whilst you are located in the EU, and/or
- we monitor your behaviour whilst you are located in the EU (such as through our use of cookies when you interact with us online or for our fraud detection and prevention purposes).

For further information, refer to our Privacy Policy and EU Data Protection Policy located in the Privacy Policy section at [www.bt.com.au](http://www.bt.com.au).

The issuer of your insurance is Westpac Life Insurance Services Limited ABN 31 003 149 157 (WLIS), 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 233724, RSE License No. L0001090 (BTFM) as the trustee of Retirement Wrap ABN 39 827 542 991. WLIS and BTFM are wholly owned subsidiaries of Westpac Banking Corporation ABN 33 007 457 141 (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 (PDS) to see if this insurance is right for you. Call 1300 553 764 or visit [www.bt.com.au](http://www.bt.com.au) to obtain a PDS.

BT 00084 05/20

Helping you through  
the tough times



**BT** Life insurance



## For more information

bt.com.au

1300 553 764

GPO Box 5467 Sydney NSW 2001



### Things you should know

\*The claims stories are based on real life claims but altered to protect the customer identities. The stories illustrate the potential risk of policy cancellation and the nature of the claims service provided, but not the type of claim that can be made on all policies.

#Life insurance testimonials have been sourced from real customers and we have obtained their permission to use them.

<sup>3</sup>Smart Money ASIC 2018.

<sup>†</sup>Canstar April 2019.

<sup>^</sup>Claims statistics are from the period between 1 October 2018 and 30 September 2019 inclusive by BT Financial Group's life insurers Westpac Life Insurance Services Limited ABN 31 003 149 157 (WLIS) and St. George Life Limited ABN 88 076 763 936. Past payment statistics are not an indicator of future claims payments.

<sup>1</sup>Please note that yearly adjustments (which may be based on CPI increases and the age of the Insured Person) to your premium amount will continue under your policy.

<sup>-</sup>Increases in the sum insured will be greater if inflation in future rises above 3%.

BT Protection Plans are issued by Westpac Life Insurance Services Limited ABN 31 003 149 157 (WLIS), except for Term Life as Superannuation and Income Protection as Superannuation which are issued by Westpac Securities Administration Limited ABN 77 000 049 472 (WSAL) as trustee of the Westpac MasterTrust ABN 81 236 903 448. WLIS and WSAL are wholly owned subsidiaries of Westpac Banking Corporation ABN 33 007 457 141 (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 (PDS) to see if this insurance is right for you. Call 1300 553 764 or ask your BT Financial Planner for a PDS.

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