



7 Jan 2021

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THE SECRETARY  
STEEL SUPER FUND T/A  
VIVID MIND P/L  
PO BOX 931  
EDGE HILL QLD 4870

Portfolio No: W0618499-A

## Your Westpac Protection Plans renewal

Dear Sir/madam,

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

### Your policy is guaranteed renewable

Your renewal date is 28 Jan 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
Y0618499	Irene Steel	Term Life	\$149.93	Monthly	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.

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 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: 28 Jan 2021

**Policy owner** Steel Super Fund T/as Vivid Mind Pl

**Address** STEEL SUPER FUND T/A  
VIVID MIND P/L  
PO BOX 931  
EDGE HILL QLD 4870

### Your policy details

**Portfolio number** W0618499-A

**Policy number** Y0618499

**Product name** Term Life

**Policy risk commencement date** 28 Jan 2011

**Renewal date** 28 Jan each year

### Premium details

**Premium** \$141.14

**Policy fee** \$8.79

**Total premium payable** \$149.93

**Premiums payable** 28<sup>th</sup> January and then at a monthly frequency

**CPI increase** 3%

### Insured person details

<b>Insured person</b>	<b>Date of birth</b>	<b>Gender</b>	<b>Smoker status</b>	<b>Exclusions</b>
Irene Steel (27429128)	17 Sep 1965	Female	Non-Smoker	No

<b>Irene Steel</b>	<b>Expiry date</b>	<b>Benefit amount</b>	<b>Premium option</b>	<b>Loadings</b>	<b>Occupation category</b>
<b>Benefit type</b>					
<b>Death Benefit</b>	28 Jan 2064	\$530,450	Stepped	No	N/A

### Loyalty benefit details

<b>Irene Steel</b>	<b>Loyalty benefit</b>	<b>Loyalty benefit effective date</b>
<b>Benefit type</b>		
<b>Death Benefit</b>	\$26,523	28 Jan 2014

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