



## Your BT Protection Plans Renewal Summary for Children's Benefit

Effective: 24 Dec 2020

**Policy owner** Jason Still (28152334)

**Address** 29 GILBRETH BEND  
TAPPING WA 6065

### Your policy details

**Portfolio number** B0784889-A  
**Policy number** YC784889  
**Product name** Children's Benefit  
**Policy risk commencement date** 24 Dec 2018  
**Renewal date** 24 Dec each year

### Premium details

**Premium** \$256.50  
**Policy fee** \$0.00  
**Total premium payable** **\$256.50**  
**Premiums payable** 24<sup>th</sup> December and then at a yearly frequency  
**CPI increase** 0%

### Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions
Ava Still	15 Apr 2009	Female	Non-Smoker	No
Zacc Still	22 Feb 2011	Male	Non-Smoker	No

Zacc Still	Benefit type	Expiry date	Benefit amount	Premium option	Loadings	Occupation category
	Children's Benefit	24 Dec 2027	\$112,500	Stepped	No	N/A
Ava Still	Benefit type	Expiry date	Benefit amount	Premium option	Loadings	Occupation category
	Children's Benefit	24 Dec 2025	\$112,500	Stepped	No	N/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. 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.

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 Protection	C0784889	Jason Still	24 Dec 2018

**Loyalty benefit details**

<b>Zacc Still</b>			
<b>Benefit type</b>	<b>Loyalty benefit</b>	<b>Loyalty benefit effective date</b>	
<b>Children's Benefit</b>	\$5,625	24 Dec 2018	
<b>Ava Still</b>			
<b>Benefit type</b>	<b>Loyalty benefit</b>	<b>Loyalty benefit effective date</b>	
<b>Children's Benefit</b>	\$5,625	24 Dec 2018	



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

Effective: 24 Dec 2020

**Policy owner** Jason Still (28152334)

**Address** 29 GILBRETH BEND  
TAPPING WA 6065

### Your policy details

**Portfolio number** B0784889-A  
**Policy number** YF784889  
**Product name** Flexible Linking Plus  
**Policy risk commencement date** 24 Dec 2018  
**Renewal date** 24 Dec each year

### Premium details

**Premium** \$627.52  
**Policy fee** \$0.00  
**Stamp duty** \$62.75  
**Total premium payable** **\$690.27**  
**Premiums payable** 24<sup>th</sup> December and then at a yearly frequency  
**CPI increase** 0%

### Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions
Jason Still (28152334)	10 Feb 1978	Male	Non-Smoker	No

Jason Still	Benefit type	Expiry date	Benefit amount	Premium option	Loadings	Occupation category
	Living Plus Benefit	24 Dec 2053	\$70,000	Stepped	No	N/A
	Living Plus Benefit	24 Dec 2053	\$50,000	Level 65	No	N/A

**Optional benefits selected** Living Reinstatement

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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	Y0784889	Jason Still	24 Dec 2018

**Loyalty benefit details**

Jason Still Benefit type	Loyalty benefit	Loyalty benefit effective date
Living Plus Benefit	\$3,500	24 Dec 2018
Living Plus Benefit	\$2,500	24 Dec 2018

**Discount details**

Insured person discounts	Discount	Applies to
Jason Still	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 Term Life

Effective: 24 Dec 2020

**Policy owner** Jt Still Super Fund

**Address** JT STILL SUPER FUND  
29 GILBRETH BEND  
TAPPING WA 6065

### Your policy details

**Portfolio number** B0784889-A

**Policy number** Y0784889

**Product name** Term Life

**Policy risk commencement date** 24 Dec 2018

**Renewal date** 24 Dec each year

### Premium details

**Premium** \$1,601.49

**Policy fee** \$0.00

**Stamp duty** \$73.60

**Total premium payable** \$1,675.09

**Premiums payable** 24<sup>th</sup> December and then at a yearly frequency

**CPI increase** 0%

### Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions
Jason Still (28152334)	10 Feb 1978	Male	Non-Smoker	No

### Jason Still

Benefit type	Expiry date	Benefit amount	Premium option	Loadings	Occupation category
Death Benefit	24 Dec 2076	\$1,100,000	Stepped	No	N/A
Death Benefit	24 Dec 2076	\$100,000	Level 65	No	N/A
TPD Benefit (Any)	24 Dec 2076	\$1,100,000	Stepped	No	A
TPD Benefit (Any)	24 Dec 2076	\$100,000	Level 65	No	A

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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
Flexible Linking Plus	YF784889	Jason Still	24 Dec 2018

**Loyalty benefit details**

Jason Still Benefit type	Loyalty benefit	Loyalty benefit effective date
Death Benefit	\$55,000	24 Dec 2018
Death Benefit	\$5,000	24 Dec 2018
TPD Benefit (Any)	\$55,000	24 Dec 2018
TPD Benefit (Any)	\$5,000	24 Dec 2018

**Discount details**

Insured person discounts	Discount	Applies to
Jason Still	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: 24 Dec 2020

**Policy owner** Jt Still Super Fund

**Address** JT STILL SUPER FUND  
29 GILBRETH BEND  
TAPPING WA 6065

### Your policy details

**Portfolio number** B0784889-A

**Policy number** C0784889

**Product name** Income Protection

**Policy risk commencement date** 24 Dec 2018

**Renewal date** 24 Dec each year

### Premium details

**Premium** \$1,229.17

**Policy fee** \$0.00

**Stamp duty** \$122.92

**Total premium payable** **\$1,352.09**

**Premiums payable** 24<sup>th</sup> December and then at a yearly frequency

**CPI increase** 0%

### Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions
Jason Still (28152334)	10 Feb 1978	Male	Non-Smoker	No

#### Jason Still

Benefit type	Monthly benefit	Expiry date	Premium option	Loadings	Occupation category
Income Protection (Own)	\$6,250	24 Dec 2043	Stepped	No	AA

**Benefit type** Indemnity

**Waiting period** 30 days

**Benefit period** To Age 65

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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
Children's Benefit	YC784889	Ava Still	24 Dec 2018

**Loyalty benefit details**

Jason Still Benefit type	Loyalty benefit	Loyalty benefit effective date
Death Benefit	\$50,000	24 Dec 2018

**Discount details**

Insured person discounts	Discount	Applies to
Jason Still	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.