



20 Nov 2020

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THE TRUSTEES
JT STILL SUPER FUND
29 GILBRETH BEND
TAPPING WA 6065

Portfolio No: B0781837-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 help financially protect you and your loved ones.

Your policy is guaranteed renewable

Your renewal date is 11 Dec 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	Premium on renewal	Payment frequency	Payment method
Y0781837	Tara Still	Term Life	\$1,054.73	Yearly	Automatic debit
YF781837	Tara Still	Flexible Linking Plus	\$781.03	Yearly	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.

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.



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, please 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

Your policy is guaranteed renewable. Your renewal date is 11 Dec 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	Annual premium	Payment frequency
Y0781837	Tate Jill	Term Life	\$1,004.73	Yearly
Y0781837	Tate Jill	Flexible Linking Plus	\$781.03	Yearly

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 factors. We want to make sure that you know exactly what you're covered for, so please read your Policy Disclosure Statement and Policy Location (PLUS) 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.





Your BT Protection Plans Renewal Summary for Flexible Linking Plus

Effective: 11 Dec 2020

Policy owner Tara Still (28152350)

Address 29 GILBRETH BEND
TAPPING WA 6065

Your policy details

Portfolio number B0781837-A

Policy number YF781837

Product name Flexible Linking Plus

Policy risk commencement date 11 Dec 2018

Renewal date 11 Dec each year

Premium details

Premium \$710.03

Policy fee \$0.00

Stamp duty \$71.00

Total premium payable **\$781.03**

Premiums payable 11th December and then at a yearly frequency

CPI increase 3%

Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions
Tara Still (28152350)	16 Jan 1976	Female	Non-Smoker	No

Tara Still

Benefit type	Expiry date	Benefit amount	Premium option	Loadings	Occupation category
Living Plus Benefit	11 Dec 2051	\$74,263	Stepped	No	N/A
Living Plus Benefit	11 Dec 2051	\$53,045	Level 65	No	N/A

Optional benefits selected Living Reinstatement

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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.

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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	Y0781837	Tara Still	11 Dec 2018

Loyalty benefit details

Tara Still Benefit type	Loyalty benefit	Loyalty benefit effective date
Living Plus Benefit	\$3,714	19 Dec 2018
Living Plus Benefit	\$2,653	19 Dec 2018

Benefit type	Benefit amount	Expiry date	Insured person	Date of birth	Gender	Smoker status	Exclusions
Living Plus Benefit	\$3,714	11 Dec 2018	Tara Still	18 Jan 1978	Female	Non-Smoker	No
Living Plus Benefit	\$2,653	11 Dec 2018	Tara Still	18 Jan 1978	Female	Non-Smoker	No

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Your BT Protection Plans Renewal Summary for Term Life

Effective: 11 Dec 2020

Policy owner Jt Still Super Fund

Address JT STILL SUPER FUND
29 GILBRETH BEND
TAPPING WA 6065

Your policy details

Portfolio number B0781837-A

Policy number Y0781837

Product name Term Life

Policy risk commencement date 11 Dec 2018

Renewal date 11 Dec each year

Premium details

Premium \$997.12

Policy fee \$0.00

Stamp duty \$57.61

Total premium payable **\$1,054.73**

Premiums payable 11th December and then at a yearly frequency

CPI increase 0%

Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions
Tara Still (28152350)	16 Jan 1976	Female	Non-Smoker	No

Tara Still

Benefit type	Expiry date	Benefit amount	Premium option	Loadings	Occupation category
Death Benefit	11 Dec 2074	\$400,000	Stepped	No	N/A
Death Benefit	11 Dec 2074	\$100,000	Level 65	No	N/A
TPD Benefit (Home Duties)	11 Dec 2074	\$400,000	Stepped	No	A
TPD Benefit (Home Duties)	11 Dec 2074	\$100,000	Level 65	No	A

Optional benefits selected TPD Buy Back

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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	YF781837	Tara Still	11 Dec 2018

Loyalty benefit details

Tara Still

Benefit type	Loyalty benefit	Loyalty benefit effective date
Death Benefit	\$20,000	19 Dec 2018
Death Benefit	\$5,000	19 Dec 2018
TPD Benefit (Home Duties)	\$20,000	19 Dec 2018
TPD Benefit (Home Duties)	\$5,000	19 Dec 2018

Benefit type	Benefit amount	Benefit effective date	Benefit expiry date	Benefit option	Benefit loading	Benefit category	Benefit occupation	Benefit exclusions	Benefit gender	Benefit status	Benefit date of birth	Benefit insured person	Benefit CHL increase	Benefit premium payable	Benefit stamp duty	Benefit policy fee	Benefit premium	Benefit renewal date
Death Benefit	\$20,000	19 Dec 2018	31 Dec 2024	Level 00	No	NA			Female	Non-Smoker	18 Jan 1978	Tara Still	0%	\$1,004.73	\$51.81	\$0.00	\$267.12	11 Dec each year
Death Benefit	\$5,000	19 Dec 2018	31 Dec 2024	Level 00	No	NA			Female	Non-Smoker	18 Jan 1978	Tara Still	0%	\$1,004.73	\$51.81	\$0.00	\$267.12	11 Dec each year
TPD Benefit (Home Duties)	\$20,000	19 Dec 2018	31 Dec 2024	Level 00	No	A			Female	Non-Smoker	18 Jan 1978	Tara Still	0%	\$1,004.73	\$51.81	\$0.00	\$267.12	11 Dec each year
TPD Benefit (Home Duties)	\$5,000	19 Dec 2018	31 Dec 2024	Level 00	No	A			Female	Non-Smoker	18 Jan 1978	Tara Still	0%	\$1,004.73	\$51.81	\$0.00	\$267.12	11 Dec each year