



08 July 2021

010440 000  
MR J STEFANI  
715 PORT RD  
WOODVILLE PARK SA 5011

Dear Mr Stefani,

Your Westpac Income Protection Plus Policy Number: C0817399

Thank you for being a valued Westpac customer.

I am writing to advise you that the total of your premiums paid for the year to 30 June 2021 was \$4657.68.

Under current Australian taxation legislation, the part of the income protection policy premium attributable to benefits deemed to be of an income nature, is generally deductible for tax purposes where you are gainfully employed.

We recommend you seek advice from your tax agent if you have any specific questions in relation to the associated tax implications.

Income Benefit	Total Premium Paid	Premium attributable to benefits of an income nature
Income Replacement Benefits	\$4657.68	\$4052.18

The above table reflects the income protection policy you held on 30 June 2021. If you made one of the following policy alterations between 1 July 2020 and 30 June 2021, the % of premium may be different:

- Amended your income protection policy from 'Standard' to 'Plus' (or vice versa)
- Added or removed accident benefit

If you have any questions, please contact your financial planner or call us on 131 817 Monday to Friday between 8:00am to 6:30pm (Sydney time).

Yours sincerely,

Head of Customer Service

Insurer Westpac Life Insurance Services Limited  
ABN 31 003 149 157 AFSL 233728

Contact Westpac Life Phone: 131 817 Fax: 9274 5763  
Mail: GPO BOX 5467, Sydney NSW 2001

Westpac Life Insurance Services Limited is also the issuer of the product, except Term Life as Superannuation and Income Protection as Superannuation (part of Retirement Wrap ABN 39 827 542 991 RSE R1001327), which is issued by BT Funds Management Limited ABN 63 002 916 458 AFSL 233724 (BTFM).

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2 Jul 2020

000314 000  
MR J STEFANI  
715 PORT RD  
WOODVILLE PARK SA 5011

Portfolio No: O0817399-A

## Your Westpac Protection Plans renewal

Dear Mr Stefani,

Thank you for choosing Westpac 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 13 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
C0817399	Julian Anthony Stefani	Income Protection Plus	\$388.14	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 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.

The insurer is Westpac Life Insurance Services Limited ABN 31 003 149 157 AFSL 233 728 (Westpac Life)  
Telephone: 131 817 Fax: (02) 9274 5764 GPO Box 524 Sydney NSW 2001

Westpac Life is also the issuer of the product, except for Term Life as Superannuation and Income Protection as Superannuation (part of Retirement Wrap ABN 39 827 542 991), which is issued by BT Funds Management Limited ABN 63 002 916 458.



## Your Westpac Protection Plans Renewal Summary for Income Protection Plus

Effective: 13 Jul 2020

**Policy owner** Julian Anthony Stefani (16935514)

**Address** 715 PORT RD  
WOODVILLE PARK SA 5011

### Your policy details

**Portfolio number** O0817399-A  
**Policy number** C0817399  
**Product name** Income Protection Plus  
**Policy risk commencement date** 13 Jul 2001  
**Renewal date** 13 Jul each year

### Premium details

**Premium** \$341.07  
**Policy fee** \$8.61  
**Stamp duty** \$38.46  
**Total premium payable** **\$388.14**  
**Premiums payable** 23<sup>rd</sup> July and then at a monthly frequency  
**CPI increase** 1.3%

### Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions
Julian Anthony Stefani (16935514)	17 Oct 1966	Male	Non-Smoker	Yes

### Julian Anthony Stefani

Benefit type	Monthly benefit	Expiry date	Premium option	Loadings	Occupation category
Income Protection (Own)	\$4,567	13 Jul 2031	Stepped	No	B

**Waiting period** 720 days  
**Benefit period** To Age 65

Policy: C0817399 Page: 1

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