



20 Nov 2019

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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 financially protect you and your loved ones.

Your policy is guaranteed renewable

Your renewal date is 11 Dec 2019. 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
Y0781837	Tara Still	Term Life	\$990.28	Yearly	Automatic debit
YF781837	Tara Still	Flexible Linking Plus	\$726.43	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.

Insurer: Westpac Life Insurance Services Limited ABN 31 003 149 157 AFSL 233728
Call: 1300 553 784 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 the Superannuation Division of Westpac MasterTrust ABN 81 236 903 448), the issuer is Westpac Securities Administration Limited ABN 77 000 049 472 AFSL 233731.



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 renewal

Dear Sir/Madam,

Thank you for choosing BT Insurance. We are pleased to provide you with the information to help you understand your policy and how to make a claim.

Your policy is guaranteed renewable

Your renewal date is 1 Dec 2018. Each year your policy automatically renews, and we send you a renewal notice. This provides you with an extended Renewal Guarantee that details your cover and premium to be paid for the next year.

Your renewal details at a glance

Policy number	Insured person(s)	Type of insurance	Renewal date	Annual premium	Payment frequency
Y0781837	Tara Gill	Term Life	28 Dec 2018	\$900.28	Yearly
Y1781837	Tara Gill	Flexible Living Plus	18 Dec 2018	\$128.40	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) increases) 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. It may 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.

BT Insurance Limited, 100 Phillip Street, Sydney NSW 2000. Phone: 1300 553 764. Email: btinsurance@bt.com.au

The cover is provided by BT Insurance Limited, a company registered in Australia. The cover is provided under a policy issued by BT Insurance Limited, a company registered in Australia. The cover is provided under a policy issued by BT Insurance Limited, a company registered in Australia.



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

Effective: 11 Dec 2019

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 \$660.39
Policy fee \$0.00
Stamp duty \$66.04
Total premium payable **\$726.43**
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	\$72,100	Stepped	No	N/A
	Living Plus Benefit	11 Dec 2051	\$51,500	Level 65	No	N/A

Optional benefits selected Living Reinstatement



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	Loyalty benefit	Loyalty benefit effective date
Benefit type		
Living Plus Benefit	\$3,605	19 Dec 2018
Living Plus Benefit	\$2,575	19 Dec 2018

Benefit type	Benefit amount	Benefit option	Premium loadings	Occupation category
Living Plus Benefit	\$21,500	Level 85	No	NA
Living Plus Benefit	\$25,100	Stepped	No	NA



Your BT Protection Plans Renewal Summary for Term Life

Effective: 11 Dec 2019

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 \$936.32

Policy fee \$0.00

Stamp duty \$53.96

Total premium payable **\$990.28**

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

Policy: Y0781837 Page: 1

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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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

Renewal date	Premium details	Policy fee	Stamp duty	Total premium payable	Premium payable	CPI increase	Insured person details	Insured person	Date of birth	Gender	Smoker status	Exclusions	Benefit type	Expiry date	Benefit amount	Benefit option	Premium	Loadings	Occupation category
11 Dec 2018		\$0.00	\$0.00	\$0.00	\$0.00	0%	Tara Still	Tara Still	10 Jan 1978	Female	Non-Smoker	No	Death Benefit	11 Dec 2018	\$400,000	Stepped	No	No	N/A
		\$0.00	\$0.00	\$0.00	\$0.00	0%	Tara Still	Tara Still	10 Jan 1978	Female	Non-Smoker	No	Death Benefit	11 Dec 2018	\$100,000	Level BS	No	No	N/A
		\$0.00	\$0.00	\$0.00	\$0.00	0%	Tara Still	Tara Still	10 Jan 1978	Female	Non-Smoker	No	TPD Benefit (Home Duties)	11 Dec 2018	\$400,000	Stepped	No	No	A
		\$0.00	\$0.00	\$0.00	\$0.00	0%	Tara Still	Tara Still	10 Jan 1978	Female	Non-Smoker	No	TPD Benefit (Home Duties)	11 Dec 2018	\$100,000	Level BS	No	No	A