

08 July 2022

000566 003



MR R JAGGER
7 ADELAIDE ST
BALGOWLAH HEIGHTS NSW 2093

Dear Mr Jagger,

**Annual premiums for your BT Income Protection Plus
Policy Number: CL755712**

Thank you for being a valued BT customer.

For the financial year to 30 June 2022, the total of your premiums paid on your policy were \$4188.01.

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 professional if you have any specific questions in relation to your personal financial situation and the associated tax implications.

Income Benefit	Total Premium Paid	Premium attributable to benefits of an income nature
Income Replacement Benefits	\$4188.01	\$3517.92

The above table reflects the income protection policy you held on 30 June 2022.

If you have any questions, please contact your financial planner or call us on 1300 553 764 Monday to Friday between 8:00am to 6:30pm (Sydney time).

Yours sincerely,

Head of Customer Service

A target market determination has been made for each BT Protection Plans product. Please visit bt.com.au/tmd for the target market determination.

The Insurer and Issuer is Westpac Life Insurance Services Limited ABN 31 003 149 157 AFSL 233728 (WLISL), except for Term Life as Superannuation, Income Protection as Superannuation and Income Protection Assured as Superannuation, which are issued by BT Funds Management Limited ABN 63 002 916 458 AFSL 233724 (BTFM) as Trustee of the Retirement Wrap ABN 39 827 542 991. WLISL and BTFM are wholly owned subsidiaries of 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. Please read the Product Disclosure Statement to see if this insurance is right for you. This can be obtained by visiting bt.com.au or calling 1300 553 764.

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8 Jul 2022

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THE TRUSTEE(S)
GIRICH PTY LTD ATF THE JAGGER
7 ADELAIDE ST
BALGOWLAH HEIGHTS NSW 2093

Portfolio No: BL755711-A

Your BT Protection Plans renewal

Dear Sir/madam,

Thank you for choosing BT insurance.

Your policy is guaranteed renewable

Your renewal date is 22 Aug 2022. 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
YL755711	Richard Jagger	Term Life	\$255.11	Monthly	Automatic debit
YLF55711	Richard Jagger	Flexible Linking Plus	\$76.34	Monthly	Automatic debit
CL755712	Richard Jagger	Income Protection Plus	\$474.27	Monthly	Automatic debit

Other cover in your Protection Plans portfolio

You also hold other insurance policies within your Protection Plans portfolio, which we have listed below. We will write to you when the renewal date for these policies is approaching.

The Insurer and Issuer is Westpac Life Insurance Services Limited ABN 31 003 149 157 AFSL 233728 (WLISL), except for Term Life as Superannuation, Income Protection as Superannuation and Income Protection Assured as Superannuation, which are issued by BT Funds Management Limited ABN 63 002 916 458 AFSL 233724 (BTFM) as Trustee of the Retirement Wrap ABN 39 827 542 991. WLISL and BTFM are wholly owned subsidiaries of 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. Please read the Product Disclosure Statement to see if this insurance is right for you. This can be obtained by visiting bt.com.au or calling 1300 553 764.

Policy number	Insured person(s)	Type of Insurance	Commencement date
YL755713	Gillian Jagger	Term Life	20 Aug 2012
YF755713	Gillian Jagger	Flexible Linking Plus	20 Oct 2019

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.

Enhancements to your Protection Plans policy

We're committed to continually reviewing our life insurance features and benefits, ensuring the protection available to you includes up-to-date terms and conditions. For more information on the latest enhancements to your policy, visit www.bt.com.au/lifeenhancements.

Any questions?

If you have any questions, would like to discuss your cover, or want to make a claim, please call your financial adviser. You can also talk to our Customer Relations Consultants 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 Summary for Flexible Linking Plus

Effective: 22 Aug 2022

Policy owner / Client ID Richard Jagger 28758211

Your policy details

Portfolio number BL755711-A
 Policy number YLF55711
 Product name Flexible Linking Plus
 Policy risk commencement date 22 Aug 2012
 Renewal date **22 Aug each year**

Premium details

Premium \$72.71
 Policy fee \$0.00
 Stamp duty \$3.63
 Total premium payable **\$76.34**
 Premiums payable 22nd August and then at a monthly frequency. If this falls on a weekend or NSW public holiday, the payment will be processed on the next business day.
 CPI increase 3%

Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions	Client ID
Richard Jagger	29 Oct 1976	Male	Non-Smoker	No	28758211

Richard Jagger

Benefit type	Expiry date	Benefit amount	Premium option	Loadings	Occupation category
Living Plus Benefit	22 Aug 2052	\$67,193	Stepped	No	N/A
Super Plus TPD Benefit (Own)	22 Aug 2042	\$1,343,914	Stepped	No	A

Optional benefits selected TPD Buy Back
 Living Reinstatement

Policy: YLF55711 Page: 1

The Insurer and Issuer is Westpac Life Insurance Services Limited ABN 31 003 149 157 AFSL 233728 (WLISL), except for Term Life as Superannuation, Income Protection as Superannuation and Income Protection Assured as Superannuation, which are issued by BT Funds Management Limited ABN 63 002 916 458 AFSL 233724 (BTFM) as Trustee of the Retirement Wrap ABN 39 827 542 991. WLISL and BTFM are wholly owned subsidiaries of 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. Please read the Product Disclosure Statement to see if this insurance is right for you. This can be obtained by visiting bt.com.au or calling 1300 553 764.

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	YL755711	Richard Jagger	22 Aug 2012

Loyalty benefit details

Richard Jagger	Loyalty benefit	Loyalty benefit effective date
Benefit type		
Living Plus Benefit	\$3,360	22 Aug 2015
Super Plus TPD Benefit (Own)	\$67,196	22 Aug 2015

Discount details

Policy discounts	Premier Advantage / Advantage Package	
Insured person discounts	Discount	Applies to
Richard Jagger	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: 22 Aug 2022

Policy owner GIRICH PTY LTD ATF THE JAGGER

Your policy details

Portfolio number BL755711-A
Policy number YL755711
Product name Term Life
Policy risk commencement date 22 Aug 2012
Renewal date 22 Aug each year

Premium details

Premium \$246.23
Policy fee \$8.88
Total premium payable \$255.11
Premiums payable 22nd August and then at a monthly frequency. If this falls on a weekend or NSW public holiday, the payment will be processed on the next business day.
CPI increase 3%

Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions	Client ID
Richard Jagger	29 Oct 1976	Male	Non-Smoker	No	28758211

Richard Jagger

Benefit type	Expiry date	Benefit amount	Premium option	Loadings	Occupation category
Death Benefit	22 Aug 2076	\$1,881,479	Stepped	No	N/A
TPD Benefit (Any)	22 Aug 2076	\$1,343,914	Stepped	No	A

Optional benefits selected TPD Buy Back

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	YLF55711	Richard Jagger	22 Aug 2012

Policy: YL755711 Page: 1

The Insurer and Issuer is Westpac Life Insurance Services Limited ABN 31 003 149 157 AFSL 233728 (WLISL), except for Term Life as Superannuation, Income Protection as Superannuation and Income Protection Assured as Superannuation, which are issued by BT Funds Management Limited ABN 63 002 916 458 AFSL 233724 (BTFM) as Trustee of the Retirement Wrap ABN 39 827 542 991. WLISL and BTFM are wholly owned subsidiaries of 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. Please read the Product Disclosure Statement to see if this insurance is right for you. This can be obtained by visiting bt.com.au or calling 1300 553 764.

Loyalty benefit details

Richard Jagger Benefit type	Loyalty benefit	Loyalty benefit effective date
Death Benefit	\$94,074	22 Aug 2015
TPD Benefit (Any)	\$67,196	22 Aug 2015

Discount details

Policy discounts	Premier Advantage / Advantage Package	
Insured person discounts	Discount	Applies to
Richard Jagger	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 Plus

Effective: 22 Aug 2022

Policy owner / Client ID Richard Jagger 28758211

Your policy details

Portfolio number BL755711-A
Policy number CL755712
Product name Income Protection Plus
Policy risk commencement date 22 Aug 2012
Renewal date 22 Aug each year

Premium details

Premium \$442.81
Policy fee \$8.88
Stamp duty \$22.58
Total premium payable \$474.27
Premiums payable 22nd August and then at a monthly frequency. If this falls on a weekend or NSW public holiday, the payment will be processed on the next business day.
CPI increase 3%

Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions	Client ID
Richard Jagger	29 Oct 1976	Male	Non-Smoker	No	28758211

Richard Jagger	Benefit type	Monthly benefit	Expiry date	Premium option	Loadings	Occupation category
	Income Protection (Own)	\$13,434	22 Aug 2042	Stepped	No	AA
	Benefit type	Agreed Value				
	Waiting period	90 days				
	Benefit period	To Age 65				

Policy: CL755712 Page: 1

The Insurer and Issuer is Westpac Life Insurance Services Limited ABN 31 003 149 157 AFSL 233728 (WLISL), except for Term Life as Superannuation, Income Protection as Superannuation and Income Protection Assured as Superannuation, which are issued by BT Funds Management Limited ABN 63 002 916 458 AFSL 233724 (BTFM) as Trustee of the Retirement Wrap ABN 39 827 542 991. WLISL and BTFM are wholly owned subsidiaries of 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. Please read the Product Disclosure Statement to see if this insurance is right for you. This can be obtained by visiting bt.com.au or calling 1300 553 764.

Loyalty benefit details

Richard Jagger		
Benefit type	Loyalty benefit	Loyalty benefit effective date
Death Benefit	\$50,000	22 Aug 2015

Discount details

Policy discounts	Premier Advantage / Advantage Package	
Insured person discounts	Discount	Applies to
Richard Jagger	Multi Policy	All benefits

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6 Jul 2022

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THE TRUSTEE(S)
GIRICH PTY LTD ATF THE JAGGER
7 ADELAIDE ST
BALGOWLAH HEIGHTS NSW 2093

Portfolio No: BL755711-A

Your BT Protection Plans renewal

Dear Sir/madam,

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Your policy is guaranteed renewable

Your renewal date is 20 Aug 2022. 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
YL755713	Gillian Jagger	Term Life	\$87.33	Monthly	Automatic debit
YF755713	Gillian Jagger	Flexible Linking Plus	\$56.11	Monthly	Automatic debit

Other cover in your Protection Plans portfolio

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Policy number	Insured person(s)	Type of Insurance	Commencement date
YL755711	Richard Jagger	Term Life	22 Aug 2012
YLF55711	Richard Jagger	Flexible Linking Plus	22 Aug 2012
CL755712	Richard Jagger	Income Protection Plus	22 Aug 2012

Details of your policy

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Any questions?

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Yours sincerely,

Head of Customer Service

Your BT Protection Plans Renewal Summary for Flexible Linking Plus

Effective: 20 Aug 2022

Policy owner / Client ID Gillian Jagger 28758237

Your policy details

Portfolio number BL755711-A
 Policy number YF755713
 Product name Flexible Linking Plus
 Policy risk commencement date 20 Oct 2019
 Renewal date **20 Aug each year**

Premium details

Premium \$53.44
 Policy fee \$0.00
 Stamp duty \$2.67
 Total premium payable **\$56.11**
 Premiums payable 20th August and then at a monthly frequency. If this falls on a weekend or NSW public holiday, the payment will be processed on the next business day.
 CPI increase 3%

Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions	Client ID
Gillian Jagger	30 Apr 1975	Female	Non-Smoker	No	28758237

Gillian Jagger	Benefit type	Expiry date	Benefit amount	Premium option	Loadings	Occupation category
	Living Plus Benefit	20 Aug 2050	\$98,345	Stepped	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	YL755713	Gillian Jagger	20 Aug 2012

Policy: YF755713 Page: 1

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Loyalty benefit details

Gillian Jagger
Benefit type**Loyalty benefit****Loyalty benefit
effective date****Living Plus Benefit**

\$4,918

20 Aug 2015

Your BT Protection Plans Renewal Summary for Term Life

Effective: 20 Aug 2022

Policy owner GIRICH PTY LTD ATF THE JAGGER

Your policy details

Portfolio number BL755711-A
Policy number YL755713
Product name Term Life
Policy risk commencement date 20 Aug 2012
Renewal date **20 Aug each year**

Premium details

Premium \$78.45
Policy fee \$8.88
Total premium payable **\$87.33**
Premiums payable 20th August and then at a monthly frequency. If this falls on a weekend or NSW public holiday, the payment will be processed on the next business day.
CPI increase 3%

Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions	Client ID
Gillian Jagger	30 Apr 1975	Female	Non-Smoker	No	28758237

Gillian Jagger	Benefit type	Expiry date	Benefit amount	Premium option	Loadings	Occupation category
	Death Benefit	20 Aug 2074	\$546,363	Stepped	No	N/A
	TPD Benefit (Home Duties)	20 Aug 2074	\$218,545	Stepped	No	N/A

Optional benefits selected TPD Buy Back

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	YF755713	Gillian Jagger	20 Oct 2019

Policy: YL755713 Page: 1

The Insurer and Issuer is Westpac Life Insurance Services Limited ABN 31 003 149 157 AFSL 233728 (WLISL), except for Term Life as Superannuation, Income Protection as Superannuation and Income Protection Assured as Superannuation, which are issued by BT Funds Management Limited ABN 63 002 916 458 AFSL 233724 (BTFM) as Trustee of the Retirement Wrap ABN 39 827 542 991. WLISL and BTFM are wholly owned subsidiaries of 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. Please read the Product Disclosure Statement to see if this insurance is right for you. This can be obtained by visiting bt.com.au or calling 1300 553 764.



Loyalty benefit details

Gillian Jagger		
Benefit type	Loyalty benefit	Loyalty benefit effective date
Death Benefit	\$27,319	20 Aug 2015
TPD Benefit (Home Duties)	\$10,928	20 Aug 2015

Discount details

Policy discounts Premier Advantage / Advantage Package

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.
