



31 Jul 2017

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THE TRUSTEES  
RICCA SUPERANNUATION SCHEME  
LOT 5 HARGRAVES PLACE  
WETHERILL PARK NSW 2164

Portfolio No: BL986638-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 21 Aug 2017. 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
YL986638	Carlo Chiavaroli	Term Life	\$1,719.79	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.

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 Renewal Summary, 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.

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

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.

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