



8 June 2018

The Trustees
Ricca Superannuation Scheme
Lot 5 Hargraves Place
Wetherill Park NSW 2164

Welcome to BT Protection Plans

Dear Sir/Madam,

We are pleased to tell you that your application for insurance has been approved. Thank you for choosing us as your life insurance provider.

The following insurance has been accepted:

Policy No	Product	Insured Person	Commencement Date
YL605564	Term Life	Carlo Chiavaroli	7 Jun 2018

Policy Schedule enclosed

With this letter you'll find a Policy Schedule that shows all your policy details. Please take the time to read it carefully and check that all the details are correct. If you believe this information is incorrect, or if you have any questions, please contact your adviser, or call BT. Your Policy Schedule is an important document, and together with your combined Product Disclosure Statement and Policy Document, forms part of your contract of insurance, so please keep it in a safe place.

Any questions?

If you have questions, please contact your adviser, or call us on **1300 553 764**, Monday to Friday, 8.00 am to 6.30 pm (Sydney time).

Yours sincerely,

Scott Moffitt
Head of Life Insurance Operations

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.