

28 May 2021

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THE TRUSTEES
AD LOVE FAMILY SUPER FUND
36/2 VICTORIA STREET
BOTANY NSW 2019

Portfolio No: BL756894-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 help financially protect you and your loved ones.

Your policy is guaranteed renewable

Your renewal date is 26 Jun 2021. 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
YL756894	Adrienne Love	Term Life	\$1,280.35	Yearly	Automatic debit
CL756895	Adrienne Love	Income Protection	\$2,137.94	Yearly	Automatic debit
CF756895	Adrienne Love	Income Linking Plus	\$327.94	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.

The insurer and issuer of the product is Westpac Life Insurance Services Limited (WLISL) ABN 31 003 149 157, AFSL 233728, except for Term Life as Superannuation and Income Protection as Superannuation which are issued by BT Funds Management Limited ABN 63 002 916 458, AFSL Number 233 724, RSE License Number L0001090 (BTFM) as trustee of the Retirement Wrap ABN 39 827 542 991, SPIN BTA0280AU, USI BTA0280AU, RSE Registration Number R1001327. BT Financial Group is a division of the Westpac Banking Corporation ABN 33 007 457 141, AFSL 233714 (the Bank). WLISL and BTFM are wholly owned subsidiaries of 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. Read the Product Disclosure Statement to see if this insurance is right for you.

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, please 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

Options to reduce your premiums

Your Protection Plans cover is flexible

Please note that these options may or may not be suitable for you as they do not consider any of your personal objectives, financial situation or needs. We recommend you speak to your financial adviser to discuss whether these options may be appropriate for you, before making any changes to your cover. If you do not have one, we recommend obtaining independent financial advice.

Your Protection Plans policy is designed so that you can change the structure of your cover as your life and financial situation changes, or your premiums are becoming unaffordable.

Here are some options on how you can alter your Income Protection policy to reduce your premiums. You may consider making multiple changes to your cover.

#	Options available to reduce your premiums*				
1	Reduce monthly benefit	This is the amount you will be eligible to receive if you make a claim. Reducing your monthly benefit amount will generally lower your premium.			
2	Increase waiting period	90 days (3 months)	180 days (6 months)	360 days (1 year)	720 days (2 years)
		Your waiting period is the length of time before you are eligible to receive your monthly benefit when you make a claim. Generally, the longer your waiting period, the lower your premium will be.			
3	Decrease benefit period	2 years	5 years	To age 55	
		Reducing your benefit period will generally reduce your premium.			
4	Change from Income Protection Plus to Income Protection	Income Protection Plus offers more comprehensive cover with extra benefits, which come at an additional cost. Moving your cover from Income Protection Plus to Income Protection will reduce your premiums.			
5	Remove Accident benefit	Accident benefit pays a benefit if the Insured Person is totally disabled for a specified number of days during the waiting period due to an accidental injury. Not having this benefit on your policy will lead to lower premiums.			
6	Change benefit type from 'Agreed value' to 'Indemnity**	An 'Agreed Value' policy means a specific \$ benefit amount will be paid if you make a claim, which would have been arranged when you took the policy out. An Indemnity policy will use your income at the time of claim to calculate your monthly benefit, and the premiums are lower. Please note that Agreed Value and Endorsed Agreed Value are no longer available in the market. This means that if you change your cover from Agreed or Endorsed value to Indemnity cover, and you change your mind later – you cannot change it back.			

* The changes in the table will not require any medical questions to be completed with regards to your health. However, if you decide to make changes in the future that will increase your cover and features, please note that they may be subject to an assessment and additional terms and conditions.

We're here to help

If you have any questions or concerns you can speak to your financial adviser, or one of our dedicated insurance specialists by calling 1300 553 764 (Mon–Fri 8.00am–6.30pm Sydney & Melbourne time).

If you do not want to receive any further information regarding these 'Options to reduce your premiums' or do not want to receive any marketing communications, please contact us on the above number to 'Opt Out' of this message. Please note that an 'Opt Out' received by Westpac Life Insurance Services Limited (WLISL) will not be associated with any other Westpac Group products you may hold.

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Your BT Protection Plans Renewal Summary for Term Life

Effective: 26 Jun 2021

Policy owner	Ad Love Family Super Fund
Address	AD LOVE FAMILY SUPER FUND 36/2 VICTORIA STREET BOTANY NSW 2019

Your policy details

Portfolio number	BL756894-A
Policy number	YL756894
Panorama account number	120123369
Product name	Term Life
Policy risk commencement date	26 Jun 2017
Renewal date	26 Jun each year

Premium details

Premium	\$1,183.55
Policy fee	\$96.80
Total premium payable	\$1,280.35
Premiums payable	26 th June and then at a yearly 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
Adrienne Love	1 Feb 1973	Female	Non-Smoker	No	32133627

Adrienne Love

Benefit type	Expiry date	Benefit amount	Premium option	Loadings	Occupation category
Death Benefit	26 Jun 2071	\$1,125,508	Stepped	No	N/A
TPD Benefit (Any)	26 Jun 2071	\$168,262	Stepped	No	A

Policy: YL756894 Page: 1

The insurer and issuer of the product is Westpac Life Insurance Services Limited (WLISL) ABN 31 003 149 157, AFSL 233728, except for Term Life as Superannuation and Income Protection as Superannuation which are issued by BT Funds Management Limited ABN 63 002 916 458, AFSL Number 233 724, RSE License Number L0001090 (BTFM) as trustee of the Retirement Wrap ABN 39 827 542 991, SPIN BTA0280AU, USI BTA0280AU, RSE Registration Number R1001327. BT Financial Group is a division of the Westpac Banking Corporation ABN 33 007 457 141, AFSL 233714 (the Bank). WLISL and BTFM are wholly owned subsidiaries of 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. Read the Product Disclosure Statement to see if this insurance is right for you.

Loyalty benefit details

Adrianne Love Benefit type	Loyalty benefit	Loyalty benefit effective date
Death Benefit	\$56,276	26 Jun 2020
TPD Benefit (Any)	\$8,414	26 Jun 2020

Discount details

Policy discounts	Platform	
Insured person discounts	Discount	Applies to
Adrianne Love	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 Linking Plus

Effective: 26 Jun 2021

Policy owner / Client ID	Adrienne Love	32133627
Address	36/2 VICTORIA STREET BOTANY NSW 2019	

Your policy details

Portfolio number	BL756894-A
Policy number	CF756895
Product name	Income Linking Plus
Policy risk commencement date	26 Jun 2017
Renewal date	26 Jun each year

Premium details

Premium	\$312.32
Policy fee	\$0.00
Stamp duty	\$15.62
Total premium payable	\$327.94
Premiums payable	30 th June and then at a yearly 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
Adrienne Love	1 Feb 1973	Female	Non-Smoker	No	32133627

Adrienne Love

Benefit type	Monthly benefit	Expiry date	Premium option	Loadings	Occupation category
Super Plus IP Benefit (Own)	\$3,802	26 Jun 2038	Stepped	No	A
Benefit type	Indemnity				
Waiting period	90 days				
Benefit period	To Age 65				

Policy: CF756895 Page: 1

The insurer and issuer of the product is Westpac Life Insurance Services Limited (WLISL) ABN 31 003 149 157, AFSL 233728, except for Term Life as Superannuation and Income Protection as Superannuation which are issued by BT Funds Management Limited ABN 63 002 916 458, AFSL Number 233 724, RSE License Number L0001090 (BTFM) as trustee of the Retirement Wrap ABN 39 827 542 991, SPIN BTA0280AU, USI BTA0280AU, RSE Registration Number R1001327. BT Financial Group is a division of the Westpac Banking Corporation ABN 33 007 457 141, AFSL 233714 (the Bank). WLISL and BTFM are wholly owned subsidiaries of 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. Read the Product Disclosure Statement to see if this insurance is right for you.

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
Income Protection	CL756895	Adrienne Love	26 Jun 2017

Loyalty benefit details

Adrienne Love Benefit type	Loyalty benefit	Loyalty benefit effective date
Death Benefit	\$50,000	26 Jun 2020

Discount details

Insured person discounts	Discount	Applies to
Adrienne Love	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

Effective: 26 Jun 2021

Policy owner	Ad Love Family Super Fund
Address	AD LOVE FAMILY SUPER FUND 36/2 VICTORIA STREET BOTANY NSW 2019

Your policy details

Portfolio number	BL756894-A
Policy number	CL756895
Panorama account number	120123369
Product name	Income Protection
Policy risk commencement date	26 Jun 2017
Renewal date	26 Jun each year

Premium details

Premium	\$1,939.33
Policy fee	\$96.80
Stamp duty	\$101.81
Total premium payable	\$2,137.94
Premiums payable	26 th June and then at a yearly 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
Adrienne Love	1 Feb 1973	Female	Non-Smoker	No	32133627

Adrienne Love

Benefit type	Monthly benefit	Expiry date	Premium option	Loadings	Occupation category
Income Protection (Own)	\$3,802	26 Jun 2038	Stepped	No	A
Benefit type	Indemnity				
Waiting period	90 days				

Policy: CL756895 Page: 1

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Benefit period To Age 65

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
Income Linking Plus	CF756895	Adrienne Love	26 Jun 2017

Loyalty benefit details

Adrienne Love Benefit type	Loyalty benefit	Loyalty benefit effective date
Death Benefit	\$50,000	26 Jun 2020

Discount details

Policy discounts	Platform	
Insured person discounts	Discount	Applies to
Adrienne Love	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.

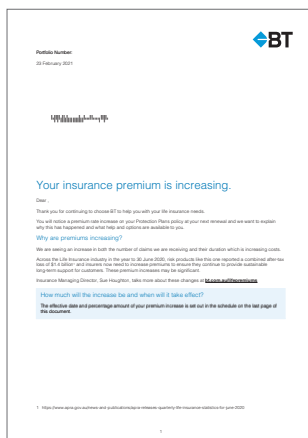
Understanding your renewal pack and premium changes

The purpose of this information is to make it is easier to understand your premium increases, what's included in your renewal pack, and what you can do before the new premium starts.

Notification letter

We recently sent you a notification letter advising that your premiums will increase after your next renewal. On the last page of the notification letter, we provided you with the percentage increase.

Here is an example of where the percentage increase is shown in the notification letter:

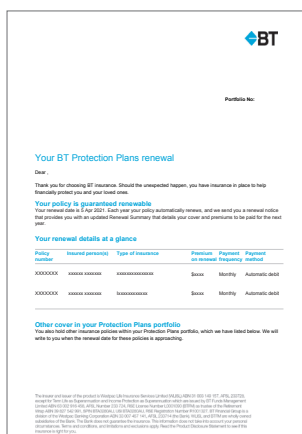


Policy number	XXXXXXXX	Insured person	XXXX XXX
Effective date	XX/XX/XX	Policy owner/s	XXXXX XXX
Type of insurance	XXXXXXXX XXXXXXXXX	Premium Increase	X%

Your renewal pack


Now you are receiving your renewal pack which includes your:

1. Renewal letter - It provides you with the new premium on the front page, after the premium increase for your policy(ies). Your new premium also includes the amount of your premium that is re-calculated every year. This may be impacted by a range of factors; including any eligible discounts and loyalty bonuses applied, your age and level of cover, whether you are paying stepped or level premiums, and if your sum insured is increased in line with the Consumer Price Index (CPI).



Your renewal details at a glance					
Policy number	Insured person(s)	Type of insurance	Premium on renewal	Payment frequency	Payment method
XXXXXXXX	XXXXXXXX XXXXXXXX	XXXXXXXXXXXXXXXXXXXX	\$xxxx	Monthly	Automatic debit

2. Policy Schedule - Your policy schedule provides more detailed information regarding your cover and premiums.



Your BT Protection Plans
Renewal Summary for Term Life Effective: X XXXXX

Policy owner XXXXXXXXXXXXXXXXXXXXXXXX
Address XXXXXXXXXXXXXXXXXXXXXXXX
XXXXXXXXXXXXXXXXXXXXXXXXXXXX

Your policy details

Portfolio number	XXXXXXXXXX
Policy number	XXXXXXXXXX
Premium account number	XXXXXXXXXX
Product name	XXXXXXXXXX
Policy risk commencement date	XXXXXXXXXX
Renewal date	XXXXXXXXXX

Premium details

Premium	\$xxx
Policy fee	\$xxx
Stamp duty	\$xxx
Total premium payable	\$xxx
Premium payable	XXXXXXXXXXXXXXXXXXXXXXXXXXXX
CFI increase	XXXXXXXXXXXXXXXXXXXXXXXXXXXX

Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions
XXXXXXXXXX	XX/XX/XXXX	XXX	XXX	X

XXXXXXXXXXXXXXXXXXXXXXXXXXXX

Benefit type	Expiry date	Benefit amount	Premium option	Loadings	Occupation category
Death Benefit	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXX	XXXX
TPD Benefit	XXXXXXXXXX	XXXXXXXXXX	XXXX	XXXX	XXXX
TPD Benefit (any)	XXXXXXXXXX	XXXXXXXXXX	XXXX	XXXX	XXXX

The cover of the product is provided by Westpac Life Insurance Services Limited (WLISL) ABN 31 003 149 157, AFSL 233728, except for the Superannuation and Income Protection as Superannuation which are issued by BT Funds Management Limited ABN 63 002 916 458, AFSL Number 233 724, RSE Licence Number L0001090 (BTFM) as trustee of the Retirement Wrap ABN 39 827 542 991, SPIN BTA0280AU, USI BTA0280AU, RSE Registration Number R1001327. WLISL and BTFM are wholly owned subsidiaries of the Westpac Banking Corporation ABN 33 007 451 141, 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. Read the Product Disclosure Statement to see if this insurance is right for you.

Benefit type	Expiry date	Benefit amount	Premium option	Loadings	Occupation category
TPD Benefit (any)	XXXXXXXXXX	XXXXXXXXXX	XXXX	XXXX	XXXX

Optional benefits selected

Benefit type	Expiry date	Benefit amount	Premium option	Loadings	Occupation category
Death Benefit	XXXXXXXXXX	XXXXXXXXXX	XXXXXXXXXX	XXXX	XXXX
Death Benefit	XXXXXXXXXX	XXXXXXXXXX	XXXX	XXXX	XXXX
TPD Benefit (any)	XXXXXXXXXX	XXXXXXXXXX	XXXX	XXXX	XXXX
TPD Benefit (any)	XXXXXXXXXX	XXXXXXXXXX	XXXX	XXXX	XXXX

Loyalty benefit details


Benefit type	Loyalty benefit effective date
Death Benefit	XXXXXXXXXX
TPD Benefit (any)	XXXXXXXXXX
TPD Benefit (any)	XXXXXXXXXX

Discount details

Policy discounts	Discount amount	Applied to
Insured person discounts	XXXXXXXXXX	XXXXXXXXXX
Platform	XXXXXXXXXX	XXXXXXXXXX

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.

3. Options to reduce your premiums - This document provides you general information around potential options on how premiums may be reduced if they are becoming unaffordable.



Options to reduce your premiums
Your Protection Plans cover is flexible

Please note that these options may or may not be suitable for you as they do not consider any of your personal objectives, financial situation or needs. We recommend you speak to your financial adviser to discuss whether these options may be appropriate for you, before making any changes to your cover. If you do not have one, we recommend obtaining independent financial advice.

Your Protection Plans policy is designed so that you can change the structure of your cover to suit your life and financial situation changes, or your premiums are becoming unaffordable.

Here are some options on how you can alter your Income Protection policy to reduce your premiums. You may consider making these changes to your cover.

Options available to reduce your premiums*

- Reduce monthly benefit** - Your benefit payable is eligible to reduce if you make a claim. Reducing your monthly benefit amount will generally lower your premiums.

Benefit amount	90 days (continuous)	180 days (if inactive)	300 days (if part)	720 days (if part)
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- Reduce waiting period** - Your waiting period is the length of time before you are eligible to receive your monthly benefit when you make a claim. Generally, the longer your waiting period, the lower your premiums will be.

Waiting period	0 years	5 years	To age 65
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- Decrease benefit period** - Reducing your benefit period will generally reduce your premiums.
- Change from Income Protection to Income Protection Plus** - Income Protection Plus offers more comprehensive cover with more benefits, which cover at an additional cost. Merging your cover from Income Protection Plus to Income Protection will reduce your premiums.
- Reduce Accident cover** - Accident benefit pays a benefit if the Insured Person is totally disabled for a specified number of days during the waiting period due to an accident only. Not having accident cover will reduce your premiums.
- Change benefit type from Agreed value to "Volatility"** - An "Agreed Value" policy means a specific \$ benefit amount will be paid if you make a claim, which would be your benefit payable under the policy. An "Agreed Value" policy will allow your insurer to use their own method of claim to calculate your monthly benefit, and the premiums are lower. Please note that Agreed Value and "Volatility" cover are not eligible available in the market. This means that if you change your cover from Agreed or Enhanced value to "Volatility" cover, and you change your next year - you cannot change it back.

*The changes in the table will not require any medical questions to be completed with regards to your health. However, if you decide to make changes to the table that will increase your cover and features, please note that they may be subject to underwriting and additional terms and conditions.

We're here to help

If you have any questions or concerns you can speak to your financial adviser, or one of our dedicated insurance specialists by calling 1300 553 764 Monday to Friday 8.00am - 6.30pm (Sydney & Melbourne time).

If you do not want to receive any further information regarding these "Options to reduce your premiums" or do not want to receive any marketing communications, please contact us on the above number or "opt out" of this message. Please note that an "Opt Out" received by Westpac Life Insurance Services Limited (WLISL) will not be associated with any other Westpac Group products you may hold.

Your renewal pack provides you with the opportunity to review your cover before the new premium is debited.

Important: Before you make any changes to your cover, we recommend you speak to your financial adviser and consider your personal objectives, financial circumstances and needs. If you do not have one, we recommend you seek independent financial advice.

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If you have any questions or concerns you can speak to your financial adviser, or one of our dedicated insurance specialists by calling 1300 553 764 Monday to Friday (Sydney & Melbourne time).

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How we're protecting your information

Our Privacy Policy describes how BT protects and safeguards your financial information.

For our customers located in the European Union (EU), our EU Data Protection Policy describes how we manage your personal data under the General Data Protection Regulation (GDPR).

GDPR regulates the collection, use, disclosure or other processing of personal data under EU law. Personal data means any information relating to you from which you are either identified or may be identifiable. The GDPR aims to protect the personal data of individuals located in the EU and harmonise data protection laws across EU Member States.

Our collection, use, disclosure and other processing of your personal data is regulated by the GDPR if:

- you interact with our Westpac UK branch,
- we offer products or services to you whilst you are located in the EU, and/or
- we monitor your behaviour whilst you are located in the EU (such as through our use of cookies when you interact with us online or for our fraud detection and prevention purposes).

For further information, refer to our Privacy Policy and EU Data Protection Policy located in the Privacy Policy section at www.bt.com.au.

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