



7 Jan 2020

000218 000



THE SECRETARY
STEEL SUPER FUND T/A
VIVID MIND P/L
7 MOORHEN PL
BURLEIGH WATERS QLD 4220

Portfolio No: W0618499-A

Your Westpac Protection Plans renewal

Dear Sir/madam,

Thank you for choosing Westpac 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 28 Jan 2020. 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
Y0618499	Irene Steel	Term Life	\$130.83	Monthly	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.

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 insurer is Westpac Life Insurance Services Limited ABN 31 003 149 157 AFSL 233 728 (Westpac Life)
Telephone: 131 817 Fax: (02) 9274 5764 GPO Box 524 Sydney NSW 2001

Westpac Life is also the issuer of the product, except for Term Life as Superannuation and Income Protection as Superannuation (part of Westpac MasterTrust - Superannuation Division ABN 81 236 903 448 and Westpac Personal Superannuation Fund ABN 36 369 876 939), which is issued by Westpac Securities Administration Limited ABN 77 000 049 472.



Your Westpac Protection Plans Renewal Summary for Term Life

Effective: 28 Jan 2020

Policy owner Steel Super Fund T/as Vivid Mind PI

Address STEEL SUPER FUND T/A
VIVID MIND P/L
7 MOORHEN PL
BURLEIGH WATERS QLD 4220

Your policy details

Portfolio number W0618499-A

Policy number Y0618499

Product name Term Life

Policy risk commencement date 28 Jan 2011

Renewal date 28 Jan each year

Premium details

Premium \$122.22

Policy fee \$8.61

Total premium payable \$130.83

Premiums payable 28th January and then at a monthly frequency

CPI increase 3%

Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions
Irene Steel (27429128)	17 Sep 1965	Female	Non-Smoker	No

Irene Steel	Benefit type	Expiry date	Benefit amount	Premium option	Loadings	Occupation category
	Death Benefit	28 Jan 2064	\$515,000	Stepped	No	N/A

Loyalty benefit details

Irene Steel	Benefit type	Loyalty benefit	Loyalty benefit effective date
	Death Benefit	\$25,750	28 Jan 2014

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