



30 Nov 2022

000006 000
THE TRUSTEES
BLTJ SUPER FUND
PO BOX 7550
SIPPY DOWNS QLD 4556

Portfolio No: BL868473-A

Your BT Protection Plans renewal

Dear Sir/madam,

Thank you for choosing BT insurance.

Your policy is guaranteed renewable

Your renewal date is 14 Jan 2023. 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
YL868473	Brett Ridley	Term Life	\$397.73	Monthly	Automatic debit
YLF68473	Brett Ridley	Flexible Linking Plus	\$108.43	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.

The Insurer and Issuer is TAL Life Insurance Services Limited ABN 31 003 149 157 AFSL 233728 (TLISL), 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. BTFM is a subsidiary of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 (Westpac). Westpac does not guarantee the insurance. TLISL is part of the TAL Dai-ichi Life Australia Pty Limited ABN 97 150 070 483 group of companies (TAL). TAL companies are not part of the Westpac Group. BT is a trade mark of BT Financial Group Pty Limited ABN 38 087 480 331 and is used by TLISL under licence. Asgard is a trade mark of Asgard Wealth Solutions Ltd ABN 28 009 143 597 and is used by TLISL under licence. This information does not take into account your individual needs, objectives or financial situation. You should read the Product Disclosure Statement (PDS) before making a decision to purchase or continue to hold a product. A PDS can be obtained by visiting bt.com.au or calling 1300 553 764.



Your BT Protection Plans Renewal Summary for Flexible Linking Plus

Effective: 14 Jan 2023

Policy owner / Client ID Brett Ridley 27103641

Your policy details

Portfolio number BL868473-A
Policy number YLF68473
Product name Flexible Linking Plus
Policy risk commencement date 14 Jan 2013
Renewal date 14 Jan each year

Premium details

Premium \$100.87
Policy fee \$0.00
Stamp duty \$7.56
Total premium payable **\$108.43**
Premiums payable 27th January 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 5.1%

Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions	Client ID
Brett Ridley	2 Sep 1972	Male	Non-Smoker	No	27103641

Brett Ridley	Benefit type	Expiry date	Benefit amount	Premium option	Loadings	Occupation category
	Living Plus Benefit	14 Jan 2048	\$137,128	Stepped	No	N/A

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	YL868473	Brett Ridley	14 Jan 2013

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Your BT Protection Plans Renewal Summary for Term Life

Effective: 14 Jan 2023

Policy owner Bltj Super Fund

SMSF indicator Yes

Your policy details

Portfolio number BL868473-A
Policy number YL868473
Product name Term Life
Policy risk commencement date 14 Jan 2013
Renewal date 14 Jan each year

Premium details

Premium \$376.13
Policy fee \$9.33
Stamp duty \$12.27
Total premium payable **\$397.73**
Premiums payable 27th January 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 5.1%

Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions	Client ID
Brett Ridley	2 Sep 1972	Male	Non-Smoker	No	27103641

Brett Ridley

Benefit type	Expiry date	Benefit amount	Premium option	Loadings	Occupation category
Death Benefit	14 Jan 2072	\$828,035	Stepped	No	N/A
TPD Benefit (Any)	14 Jan 2072	\$828,035	Stepped	No	C

Optional benefits selected TPD Buy Back

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