05 July 2019

Policy No: YL668090 Policy: BT Term Life Life Insured: Lyndell Webster

THE TRUSTEES HAYNAT PTY LTD ATF WEBSTER SUPER FUND 357 LIVINGSTONE ROAD MARRICKVILLE NSW 2204

Your 'My Wellbeing Reward' application

Dear Sir of Madam,

Congratulations! We are pleased to advise that your request for the My Wellbeing Reward has be approved.

Your reward

The following reward has been applied to your BT Term Life policy:

• My Health Discount and My Health Policy Fee Waiver

Your new premium

Effective June 2019, your yearly insurance premium will be \$455.64. \sub

Paid \$599.96 2019 premium Rebate \$144.22 ~ Net paid \$455.74 2020 premium

Please remember that your premium may also adjust at each policy anniversary due to age, indexation and a range of other aspects of your cover.

Premium refund

As your premiums have been paid in advance, we have calculated a pro-rata refund and credited the below amount to your nominated account for the balance of the premiums you've paid. The credit has been calculated from your last payment date to the effective date of the change.

<mark>\$144.22</mark>

Staying covered is important

In the event you need to make a claim, having financial protection can make all the difference at a very difficult time.

Any questions?

If you have any questions, please contact your Adviser or call our Customer Relations Consultants on 1300 553 764.

Yours sincerely,

Head of Customer Service