

10 July 2020

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THE TRUSTEES  
ALJ FAMILY INVESTMENTS PTY LTD  
10 LANGLANDS ROAD  
GLEN OAK NSW 2320

Dear Secretary,

**Your BT Income Protection Policy  
Number: CL675366**

Thank you for being a valued BT customer.

I am writing to advise you that the total of your premiums paid for the year to 30 June 2020 was \$1708.21.

Under current Australian taxation legislation, the part of the income protection policy premium attributable to benefits deemed to be of an income nature, is generally deductible for tax purposes where you are gainfully employed.

We recommend you seek advice from your tax professional if you have any specific questions in relation to your personal financial situation and the associated tax implications.

Benefit Name	Income Benefit	% of premium
Total Disability Benefit	Yes	100%
Partial Disability Benefit		
Increasing Claims Benefit		
Recurrent Disability Benefit		
Future Insurability Benefit		

\*Please note the remaining benefits under your policy are not deemed to be of an income nature (for taxation law purposes) and their cost, as a proportion of the total premium, is deemed to be immaterial.

If you have any questions, please contact your financial planner or call us on 1300 553 764 Monday to Friday between 8:00am to 6:30pm (Sydney time).

Yours sincerely,

**Head of Customer Service**