

**YOUR BT PROTECTION PLANS POLICY SCHEDULE FOR  
TERM LIFE****EFFECTIVE: 31 December 2015**

<b>Policy Owner</b>	ALJ FAMILY INVESTMENTS PTY LTD
<b>Address</b>	ALJ FAMILY INVESTMENTS PTY LTD 10 Langlands Road Glen Oak NSW 2320

**YOUR POLICY DETAILS**

<b>Portfolio Number</b>	BL675324-A
<b>Policy Number</b>	YL675324
<b>Product Name</b>	Term Life
<b>Policy Risk Commencement Date</b>	31 December 2015
<b>Renewal Date</b>	<b>31 December each year</b>

**PREMIUM DETAILS**

<b>Premium</b>	\$57.43
<b>Policy Fee</b>	\$8.08
<b>Total Premium Payable</b>	<b>\$65.51</b>
<b>Premiums Payable</b>	Monthly

**INSURED PERSON DETAILS**

<b>Insured Person</b>	<b>Date Of Birth</b>	<b>Gender</b>	<b>Smoker Status</b>	<b>Exclusions</b>
Mark Branson	11/09/1981	Male	Non-Smoker	No

**Mark Branson**

<b>Benefit Type</b>	<b>Expiry Date</b>	<b>Benefit Amount</b>	<b>Premium Option</b>	<b>Loadings</b>	<b>Occupation Category</b>
<b>Death Benefit</b>	31/12/2079	\$730,000	Stepped	No	N/A
<b>TPD Benefit (Any)</b>	31/12/2079	\$730,000	Stepped	No	A

**Your Duty of Disclosure**

You and every person to be insured under your policy have a duty to tell us every matter that you know, or which a reasonable person in the circumstances could be expected to know, is relevant to our decision whether to insure you and, if so, on what terms. If any information provided to us changed (including any change to an insured person's health, occupation or pastimes) before we sent the policy schedule, membership certificate or other written confirmation to you, you had an obligation to tell us. Please refer to the Product Disclosure Statement for full details of your duty of disclosure.

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**DISCOUNT DETAILS**

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<b>Insured Person Discount</b>	<b>Discount</b>	<b>Applies to</b>
Mark Branson	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.

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**YOUR BT PROTECTION PLANS POLICY SCHEDULE FOR  
INCOME PROTECTION****EFFECTIVE: 31 December 2015**

<b>Policy Owner</b>	ALJ FAMILY INVESTMENTS PTY LTD
<b>Address</b>	ALJ FAMILY INVESTMENTS PTY LTD 10 Langlands Road Glen Oak NSW 2320

**YOUR POLICY DETAILS**

<b>Portfolio Number</b>	BL675324-A
<b>Policy Number</b>	CL675366
<b>Product Name</b>	Income Protection
<b>Policy Risk Commencement Date</b>	31 December 2015
<b>Renewal Date</b>	<b>31 December each year</b>

**PREMIUM DETAILS**

<b>Premium</b>	\$69.20
<b>Policy Fee</b>	\$8.08
<b>Stamp Duty</b>	\$3.86
<b>Total Premium Payable</b>	<b>\$81.14</b>
<b>Premiums Payable</b>	Monthly

**INSURED PERSON DETAILS**

<b>Insured Person</b>	<b>Date Of Birth</b>	<b>Gender</b>	<b>Smoker Status</b>	<b>Exclusions</b>	
Mark Branson	11/09/1981	Male	Non-Smoker	No	
	<b>Monthly Benefit</b>	<b>Expiry Date</b>	<b>Premium Option</b>	<b>Loadings</b>	<b>Occupation Category</b>
<b>Income Protection (Own)</b>	\$8,440	31/12/2046	Stepped	No	S
<b>Benefit Type</b>	Indemnity				
<b>Waiting Period</b>	30 days				
<b>Benefit Period</b>	Age 65				

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**DISCOUNT DETAILS**

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<b>Insured Person Discount</b>	<b>Discount</b>	<b>Applies to</b>
Mark Branson	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.

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**YOUR BT PROTECTION PLANS POLICY SCHEDULE FOR  
TERM LIFE****EFFECTIVE: 31 December 2015****Policy Owner** ALJ FAMILY INVESTMENTS PTY LTD**Address** ALJ FAMILY INVESTMENTS PTY LTD  
10 Langlands Road  
Glen Oak NSW 2320**YOUR POLICY DETAILS****Portfolio Number** BL675371-A  
**Policy Number** YL675371  
**Product Name** Term Life  
**Policy Risk Commencement Date** 30 December 2015  
**Renewal Date** 30 December each year**PREMIUM DETAILS****Premium** \$53.76  
**Policy Fee** \$8.08  
**Total Premium Payable** \$61.84  
**Premiums Payable** Monthly**INSURED PERSON DETAILS**

<b>Insured Person</b>	<b>Date Of Birth</b>	<b>Gender</b>	<b>Smoker Status</b>	<b>Exclusions</b>
Melissa Branson	29/10/1980	Female	Non-Smoker	No

**Melissa Branson**

<b>Benefit Type</b>	<b>Expiry Date</b>	<b>Benefit Amount</b>	<b>Premium Option</b>	<b>Loadings</b>	<b>Occupation Category</b>
<b>Death Benefit</b>	30/12/2078	\$820,000	Stepped	No	N/A
<b>TPD Benefit (Any)</b>	30/12/2078	\$820,000	Stepped	No	A

**Your Duty of Disclosure**

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**DISCOUNT DETAILS**

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<b>Insured Person Discount</b>	<b>Discount</b>	<b>Applies to</b>
Melissa Branson	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.

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**YOUR BT PROTECTION PLANS POLICY SCHEDULE FOR  
INCOME PROTECTION****EFFECTIVE: 31 December 2015**

<b>Policy Owner</b>	ALJ FAMILY INVESTMENTS PTY LTD
<b>Address</b>	ALJ FAMILY INVESTMENTS PTY LTD 10 Langlands Road Glen Oak NSW 2320

**YOUR POLICY DETAILS**

<b>Portfolio Number</b>	BL675371-A
<b>Policy Number</b>	CL675372
<b>Product Name</b>	Income Protection
<b>Policy Risk Commencement Date</b>	30 December 2015
<b>Renewal Date</b>	<b>30 December each year</b>

**PREMIUM DETAILS**

<b>Premium</b>	\$67.08
<b>Policy Fee</b>	\$8.08
<b>Stamp Duty</b>	\$3.76
<b>Total Premium Payable</b>	<b>\$78.92</b>
<b>Premiums Payable</b>	Monthly

**INSURED PERSON DETAILS**

<b>Insured Person</b>	<b>Date Of Birth</b>	<b>Gender</b>	<b>Smoker Status</b>	<b>Exclusions</b>	
Melissa Branson	29/10/1980	Female	Non-Smoker	No	
	<b>Monthly Benefit</b>	<b>Expiry Date</b>	<b>Premium Option</b>	<b>Loadings</b>	<b>Occupation Category</b>
<b>Income Protection (Own)</b>	\$3,250	30/12/2045	Stepped	No	A
<b>Benefit Type</b>	Indemnity				
<b>Waiting Period</b>	30 days				
<b>Benefit Period</b>	Age 65				

**Your Duty of Disclosure**

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**DISCOUNT DETAILS**

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<b>Insured Person Discount</b>	<b>Discount</b>	<b>Applies to</b>
Melissa Branson	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.

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