



28 Jun 2019

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THE TRUSTEES
EAGLE SWORD PTY LTD ATF
EAGLE SWORD SUPER FUND
47 WILEY ST
WAVERLEY NSW 2024

Portfolio No: W0619925-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 19 Jul 2019. 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
Y0619925	Alphonse Luke Edwards	Term Life	\$5,067.45	Quarterly	Automatic debit
YF619925	Alphonse Luke Edwards	Flexible Linking Plus	\$3,118.87	Quarterly	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 Master Trust - 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.

The enclosed booklet forms part of this annual notice and contains more information about your premiums, how to increase or decrease your cover, and how to make a claim.

Any questions?

If you have any questions, would like to discuss your cover or want to make a claim, call your financial adviser or one of our insurance specialists on **131 817** between 8.00am and 6.30pm (Sydney and Melbourne time), Monday to Friday.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Scott Moffitt', with a stylized flourish at the end.

Scott Moffitt
Head of Life Insurance Operations



Your Westpac Protection Plans Renewal Summary for Term Life

Effective: 19 Jul 2019

Policy owner EAGLE SWORD PTY LTD ATF EAGLE SWORD SUPERANNUATION FUND

Address EAGLE SWORD PTY LTD ATF
EAGLE SWORD SUPER FUND
47 WILEY ST
WAVERLEY NSW 2024

Your policy details

Portfolio number W0619925-A

Policy number Y0619925

Product name Term Life

Policy risk commencement date 19 Jul 2011

Renewal date 19 Jul each year

Premium details

Premium \$5,041.95

Policy fee \$25.50

Total premium payable \$5,067.45

Premiums payable 19th July and then at a quarterly frequency

CPI increase 0%

Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions
Alphonse Luke Edwards (15981619)	19 Jul 1965	Male	Non-Smoker	No

Alphonse Luke Edwards

Benefit type	Expiry date	Benefit amount	Premium option	Loadings	Occupation category
Death Benefit	19 Jul 2064	\$3,500,000	Stepped	No	N/A
TPD Benefit (Any)	19 Jul 2064	\$3,500,000	Stepped	No	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
Flexible Linking Plus	YF619925	Alphonse Luke Edwards	19 Jul 2011

Policy: Y0619925 Page: 1

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.

Loyalty benefit details**Alphonse Luke Edwards**

Benefit type	Loyalty benefit	Loyalty benefit effective date
Death Benefit	\$175,000	19 Jul 2014
TPD Benefit (Any)	\$175,000	19 Jul 2014

Discount details**Policy discounts** Premier Advantage / Advantage Package

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.



Your Westpac Protection Plans Renewal Summary for Flexible Linking Plus

Effective: 19 Jul 2019

Policy owner Alphonse Luke Edwards (15981619)
Address 47 WILEY ST
WAVERLEY NSW 2024

Your policy details

Portfolio number W0619925-A
Policy number YF619925
Product name Flexible Linking Plus
Policy risk commencement date 19 Jul 2011
Renewal date **19 Jul each year**

Premium details

Premium \$2,970.35
Policy fee \$0.00
Stamp duty \$148.52
Total premium payable **\$3,118.87**
Premiums payable 19th July and then at a quarterly frequency
CPI increase 0%

Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions
Alphonse Luke Edwards (15981619)	19 Jul 1965	Male	Non-Smoker	No

Alphonse Luke Edwards

Benefit type	Expiry date	Benefit amount	Premium option	Loadings	Occupation category
Living Plus Benefit	19 Jul 2041	\$1,000,000	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	Y0619925	Alphonse Luke Edwards	19 Jul 2011

Policy: YF619925 Page: 1

The insurer is Westpac Life Insurance Services Limited ABN 31 003 149 157 AFSL 233 728 (Westpac Life)
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Loyalty benefit details

Alphonse Luke Edwards
Benefit type

Loyalty benefit

**Loyalty benefit
effective date**

Living Plus Benefit

\$50,000

19 Jul 2014

Discount details

Policy discounts

Premier Advantage / Advantage Package

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.