

15 Sep 2020

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THE TRUSTEES
LEVEY SUPERANNUATION FUND
48 PORTLAND PLACE
NEW LAMBTON NSW 2305

Portfolio No: SL775725-A

Your St.George Protection Plans renewal

Dear Sir/madam,

Thank you for choosing St.George 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 4 Oct 2020. 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 |
|---------------|-------------------|-------------------|-----------------|-------------------|-----------------|
| YL775725 | Andrew Levey | Term Life | \$344.43 | Monthly | Automatic debit |
| CL775726 | Andrew Levey | Income Protection | \$354.03 | 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.

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 233728 (Insurer)
Telephone: 1300 366 416 Fax: (02) 9274 5238 GPO Box 5455 Sydney NSW 2001

The insurer is also the issuer of the product, except for Term Life as Superannuation and Income Protection as Superannuation (part of Retirement Wrap ABN 39 827 542 991) which is issued by BT Funds Management Limited ABN 63 002 916 458.

St. George Bank - A Division of Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714.

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 **1300 366 416** between 8.00am and 6.30pm (Sydney and Melbourne time), Monday to Friday.

Yours sincerely,

Head of Customer Service

Your St.George Protection Plans Renewal Summary for Term Life

Effective: 4 Oct 2020

| | |
|---------------------|--|
| Policy owner | Levey Superannuation Fund |
| Address | LEVEY SUPERANNUATION FUND 48 PORTLAND PLACE NEW LAMBTON NSW 2305 |

Your policy details

| | |
|--------------------------------------|------------------------|
| Portfolio number | SL775725-A |
| Policy number | YL775725 |
| Product name | Term Life |
| Policy risk commencement date | 4 Oct 2013 |
| Renewal date | 4 Oct each year |

Premium details

| | |
|------------------------------|---|
| Premium | \$335.64 |
| Policy fee | \$8.79 |
| Total premium payable | \$344.43 |
| Premiums payable | 4 th October and then at a monthly frequency |
| CPI increase | 3% |

Insured person details

| Insured person | Date of birth | Gender | Smoker status | Exclusions |
|----------------------------|---------------|--------|---------------|------------|
| Andrew Levey (29710800) | 26 Feb 1971 | Male | Non-Smoker | No |

| Andrew Levey Benefit type | Expiry date | Benefit amount | Premium option | Loadings | Occupation category |
|------------------------------|-------------|----------------|----------------|----------|---------------------|
| Death Benefit | 4 Oct 2069 | \$1,721,821 | Stepped | No | N/A |
| TPD Benefit (Any) | 4 Oct 2069 | \$983,897 | Stepped | No | A |

Loyalty benefit details

| Andrew Levey Benefit type | Loyalty benefit | Loyalty benefit effective date |
|------------------------------|-----------------|--------------------------------|
| Death Benefit | \$86,092 | 4 Oct 2016 |
| TPD Benefit (Any) | \$49,195 | 4 Oct 2016 |

Policy: YL775725 Page: 1

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Discount details

Policy discounts Premier Advantage / Advantage Package

| Insured person discounts | Discount | Applies to |
|---------------------------------|-----------------|-------------------|
| Andrew Levey | 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.

Your St.George Protection Plans Renewal Summary for Income Protection

Effective: 4 Oct 2020

| | |
|---------------------|---|
| Policy owner | Andrew Levey (29710800) |
| Address | 48 PORTLAND PLACE NEW LAMBTON NSW 2305 |

Your policy details

| | |
|--------------------------------------|------------------------|
| Portfolio number | SL775725-A |
| Policy number | CL775726 |
| Product name | Income Protection |
| Policy risk commencement date | 4 Oct 2013 |
| Renewal date | 4 Oct each year |

Premium details

| | |
|------------------------------|---|
| Premium | \$328.38 |
| Policy fee | \$8.79 |
| Stamp duty | \$16.86 |
| Total premium payable | \$354.03 |
| Premiums payable | 4 th October and then at a monthly frequency |
| CPI increase | 3% |

Insured person details

| Insured person | Date of birth | Gender | Smoker status | Exclusions |
|----------------------------|----------------------|---------------|----------------------|-------------------|
| Andrew Levey (29710800) | 26 Feb 1971 | Male | Non-Smoker | No |

Andrew Levey

| Benefit type | Monthly benefit | Expiry date | Premium option | Loadings | Occupation category |
|--------------------------------|------------------------|--------------------|-----------------------|-----------------|----------------------------|
| Income Protection (Own) | \$11,447 | 4 Oct 2036 | Stepped | No | S |

| | |
|-----------------------|-----------|
| Benefit type | Indemnity |
| Waiting period | 30 days |
| Benefit period | To Age 65 |

Policy: CL775726 Page: 1

The insurer is Westpac Life Insurance Services Limited ABN 31 003 149 157 AFSL 233728 (Insurer)
Telephone: 1300 366 416 Fax: (02) 9274 5238 GPO Box 5455 Sydney NSW 2001

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Loyalty benefit details

| | | |
|----------------------|------------------------|---------------------------------------|
| Andrew Levey | | |
| Benefit type | Loyalty benefit | Loyalty benefit effective date |
| Death Benefit | \$50,000 | 4 Oct 2016 |

Discount details

| | | |
|---------------------------------|---------------------------------------|-------------------|
| Policy discounts | Premier Advantage / Advantage Package | |
| Insured person discounts | Discount | Applies to |
| Andrew Levey | 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.

How we're protecting your information

Our Privacy Policy describes how St. George protects and safeguards your financial information.

For our customers located in the European Union (EU), our EU Data Protection Policy describes how we manage your personal data under the General Data Protection Regulation (GDPR).

GDPR regulates the collection, use, disclosure or other processing of personal data under EU law. Personal data means any information relating to you from which you are either identified or may be identifiable. The GDPR aims to protect the personal data of individuals located in the EU and harmonise data protection laws across EU Member States.

Our collection, use, disclosure and other processing of your personal data is regulated by the GDPR if:

- you interact with our Westpac UK branch;
- we offer products or services to you whilst you are located in the EU; and/or
- we monitor your behaviour whilst you are located in the EU (such as through our use of cookies when you interact with us online or for our fraud detection and prevention purposes).

For further information, refer to our Privacy Policy and EU Data Protection Policy located in the Privacy section at stgeorge.com.au

Helping you
through the
tough times



For further information



Call us on 1300 366 416



Visit stgeorge.com.au



GPO Box 4582 Sydney NSW 2001



[#] Life insurance testimonials have been sourced from real customers and we have obtained their permission to use them.

^{*} The claims stories are based on real life claims but altered to protect the customer identities. The stories illustrate the potential risk of policy cancellation and the nature of the claims service provided, but not the type of claim that can be made on all policies.

[^] Claims statistics are from the period between 1 October 2018 and 30 September 2019 inclusive by Westpac Life Insurance Services Limited ABN 31 003 149 157 (WLIS) and St.George Life Limited ABN 88 076 763 936. Past payment statistics are not an indicator of future claims payments.

⁺ Canstar April 2019.

[†] Claims statistics are from the period between 1 October 2016 and 30 September 2019 for Westpac Life Insurance Services Limited ABN 31 003 149 157 (WLIS) and St.George Life Limited ABN 88 076 763 936. Past payment statistics are not an indicator of future claims payments.

[‡] Smart Money ASIC 2018.

^² Increase is dependent on the type of policy you hold and whether or not you are on claim. Please refer to the PDS for further information. Note that yearly adjustments (which may be based on CPI increases and the age of the Insured Person) to your premium amount will continue under your policy.

^³ Increases in the sum insured will be greater if inflation in future rises above 3%.

St.George's Protection Plans are issued by Westpac Life Insurance Services Limited ABN 31 003 149 157 (WLIS), except for Term Life as Superannuation and Income Protection as Superannuation which are issued by Westpac Securities Administration Limited ABN 77 000 049 472 (WSAL) as trustee of the Westpac Master Trust ABN 81 236 903 448. WLIS and WSAL are wholly owned subsidiaries of Westpac Banking Corporation ABN 33 007 457 141 (the Bank). The Bank does not guarantee the insurance. This information does not take into account your personal circumstances. Terms and conditions, and limitations and exclusions apply. Read the Product Disclosure Statement (PDS) to see if this insurance is right for you. Call 1300 553 764 or ask your St.George's Financial Planner for a PDS.

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