



**Your BT Protection Plans  
Renewal Summary for Income Protection**

**Effective: 24 Dec 2021**

**Policy owner** Jt Still Super Fund

**Address** JT STILL SUPER FUND  
29 GILBRETH BEND  
TAPPING WA 6065

**Your policy details**

**Portfolio number** B0784889-A

**Policy number** C0784889

**Product name** Income Protection

**Policy risk commencement date** 24 Dec 2018

**Renewal date** 24 Dec each year

**Premium details**

**Premium** \$1,580.36

**Policy fee** \$0.00

**Stamp duty** \$158.04

**Total premium payable** \$1,738.40

**Premiums payable** 24<sup>th</sup> December and then at a yearly frequency. If this falls on a weekend or NSW public holiday, the payment will be processed on the next business day.

**CPI increase** 0%

**Insured person details**

Insured person	Date of birth	Gender	Smoker status	Exclusions	Client ID
Jason Still	10 Feb 1978	Male	Non-Smoker	No	28152334

Jason Still Benefit type	Monthly benefit	Expiry date	Premium option	Loadings	Occupation category
Income Protection (Own)	\$6,250	24 Dec 2043	Stepped	No	AA

<b>Benefit type</b>	Indemnity
<b>Waiting period</b>	30 days
<b>Benefit period</b>	To Age 65

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The insurer and issuer of the product is Westpac Life Insurance Services Limited (WLISL) ABN 31 003 149 167, AFSL 233728, except for Term Life as Superannuation and Income Protection as Superannuation which are issued by BT Funds Management Limited ABN 63 002 916 458, AFSL Number 233 724, RSE License Number L0001090 (BTFM) as trustee of the Retirement Wrap ABN 39 827 542 991, SPIN BTA0280AU, USI BTA0280AU, RSE Registration Number R1001327. BT Financial Group is a division of the Westpac Banking Corporation ABN 33 007 457 141, AFSL 233714 (the Bank). WLISL and BTFM are wholly owned subsidiaries of 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 to see if this insurance is right for you.



## Your BT Protection Plans Renewal Summary for Term Life

Effective: 24 Dec 2021

**Policy owner** Jt Still Super Fund

**Address**  
JT STILL SUPER FUND  
29 GILBRETH BEND  
TAPPING WA 6065

### Your policy details

**Portfolio number** B0784889-A

**Policy number** Y0784889

**Product name** Term Life

**Policy risk commencement date** 24 Dec 2018

**Renewal date** 24 Dec each year

### Premium details

**Premium** \$1,778.49

**Policy fee** \$0.00

**Stamp duty** \$83.11

**Total premium payable** \$1,861.60

**Premiums payable** 24<sup>th</sup> December and then at a yearly frequency. If this falls on a weekend or NSW public holiday, the payment will be processed on the next business day.

**CPI increase** 0%

### Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions	Client ID
Jason Still	10 Feb 1978	Male	Non-Smoker	No	28152334

### Jason Still

Benefit type	Expiry date	Benefit amount	Premium option	Loadings	Occupation category
Death Benefit	24 Dec 2077	\$1,100,000	Stepped	No	N/A
Death Benefit	24 Dec 2077	\$100,000	Level 65	No	N/A
TPD Benefit (Any)	24 Dec 2077	\$1,100,000	Stepped	No	A
TPD Benefit (Any)	24 Dec 2077	\$100,000	Level 65	No	A

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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	YF784889	Jason Still	24 Dec 2018

**Loyalty benefit details**

Jason Still Benefit type	Loyalty benefit	Loyalty benefit effective date
Death Benefit	\$55,000	24 Dec 2018
Death Benefit	\$5,000	24 Dec 2018
TPD Benefit (Any)	\$55,000	24 Dec 2018
TPD Benefit (Any)	\$5,000	24 Dec 2018

**Discount details**

Insured person discounts	Discount	Applies to
Jason Still	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.

Benefit type	Expiry date	Benefit amount	Frequency	Loadings	Jason Still
TPD Benefit (Any)	24 Dec 2017	\$100,000	Level 25	No	Jason Still
TPD Benefit (Any)	24 Dec 2017	\$100,000	Level 25	No	Jason Still
Death Benefit	24 Dec 2017	\$100,000	Level 25	No	Jason Still
Death Benefit	24 Dec 2017	\$100,000	Level 25	No	Jason Still



## Your BT Protection Plans Renewal Summary for Term Life

Effective: **11 Dec 2021**

**Policy owner** Jt Still Super Fund  
**Address** JT STILL SUPER FUND  
29 GILBRETH BEND  
TAPPING WA 6065

### Your policy details

**Portfolio number** B0781837-A  
**Policy number** Y0781837  
**Product name** Term Life  
**Policy risk commencement date** 11 Dec 2018  
**Renewal date** 11 Dec each year

### Premium details

**Premium** \$1,127.24  
**Policy fee** \$0.00  
**Stamp duty** \$65.29  
**Total premium payable** **\$1,192.53**  
**Premiums payable** 11<sup>th</sup> December and then at a yearly frequency. If this falls on a weekend or NSW public holiday, the payment will be processed on the next business day.  
**CPI increase** 0%

### Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions	Client ID
Tara Still	16 Jan 1976	Female	Non-Smoker	No	28152350

### Tara Still

Benefit type	Expiry date	Benefit amount	Premium option	Loadings	Occupation category
Death Benefit	11 Dec 2075	\$400,000	Stepped	No	N/A
Death Benefit	11 Dec 2075	\$100,000	Level 65	No	N/A
TPD Benefit (Home Duties)	11 Dec 2075	\$400,000	Stepped	No	A
TPD Benefit (Home Duties)	11 Dec 2075	\$100,000	Level 65	No	A

**Optional benefits selected** TPD Buy Back

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The insurer and issuer of the product is Westpac Life Insurance Services Limited (WLISL) ABN 31 003 149 157, AFSL 233726, except for Term Life as Superannuation and Income Protection as Superannuation which are issued by BT Funds Management Limited ABN 63 002 916 458, AFSL Number 233 724, RSE License Number L0001090 (BTFM) as trustee of the Retirement Wrap ABN 39 827 542 991, SPIN BTA0280AU, USI BTA0280AU, RSE Registration Number R1001327. BT Financial Group is a division of the Westpac Banking Corporation ABN 33 007 457 141, AFSL 233714 (the Bank). WLISL and BTFM are wholly owned subsidiaries of 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 to see if this insurance is right for you.

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	YF781837	Tara Still	11 Dec 2018

**Loyalty benefit details**

Tara Still Benefit type	Loyalty benefit	Loyalty benefit effective date
Death Benefit	\$20,000	19 Dec 2018
Death Benefit	\$5,000	19 Dec 2018
TPD Benefit (Home Duties)	\$20,000	19 Dec 2018
TPD Benefit (Home Duties)	\$5,000	19 Dec 2018

Benefit type	Benefit amount	Effective date	Expiry date
Death Benefit	\$20,000	19 Dec 2018	31 Dec 2024
Death Benefit	\$5,000	19 Dec 2018	31 Dec 2024
TPD Benefit (Home Duties)	\$20,000	19 Dec 2018	31 Dec 2024
TPD Benefit (Home Duties)	\$5,000	19 Dec 2018	31 Dec 2024

Benefit type	Benefit amount	Effective date	Expiry date
Death Benefit	\$20,000	11 Dec 2018	31 Dec 2024
Death Benefit	\$5,000	11 Dec 2018	31 Dec 2024
TPD Benefit (Home Duties)	\$20,000	11 Dec 2018	31 Dec 2024
TPD Benefit (Home Duties)	\$5,000	11 Dec 2018	31 Dec 2024