



The insurer and issuer is TAL Life Insurance Services Limited ABN 31 003 149 157 AFSL 233728 (TLISL), except for Term Life as Superannuation, Income Protection as Superannuation, and Income Protection Assured as Superannuation, which are issued by BT Funds Management Limited ABN 63 002 916 458 AFSL 233724 (BTFM) as Trustee of the Retirement Wrap ABN 39 827 542 991. BTFM is a subsidiary of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 (Westpac). Westpac does not guarantee the insurance. TLISL is part of the TAL Dai-ichi Life Australia Pty Limited ABN 97 150 070483 group of companies (TAL). TAL companies are not part of the Westpac Group. BT is a trade mark of BT Financial Group Pty Limited ABN 38 087 480 331 and is used by TLISL under licence. This information does not take into account your individual needs, objectives or financial situation. You should read the Product Disclosure Statement (PDS) before making a decision to purchase or continue to hold a product. A PDS can be obtained by visiting bt.com.au or calling 1300 553 764.

GENERAL NOTICE

The completed form can be returned using either of the following methods:

SCAN & EMAIL life.insurance@btfinancialgroup.com
POST BT Protection Plans
GPO Box 5467
Sydney NSW 2001

To be completed by the Policy Owner, or the life insured (if the policy is held in Superannuation or BT Funds Management Limited is the Policy Owner).

We recommend that you seek financial advice before deciding to remove the annual CPI increase or reduce your cover.

PERSONAL DETAILS

Title

Mr Mrs Miss Ms Dr Mx Other (please specify)

Given name(s)

Muh-Ling

Surname

Chang

Postal address

38 Clyde Essex Dr
Suburb Gulmarrad State NSW Postcode 2463

Home phone number

()

Work phone number

()

Mobile phone number

0477705173

Email address

maureen@townview.com.au

This form can be used for two purposes:

- 1. To request changes to the annual increase based on the Consumer Price Index (CPI) feature.
- 2. To request or confirm changes to your life insurance sum insured/premiums.

SECTION 1 – REMOVING CONSUMER PRICE INDEX (CPI)

CPI is the annual increase in the sum insured, being the greater of: 3% or the rise in the consumer price index applied to your policy each year. CPI is designed to help keep the value of your benefit in line with inflation. For example, if your sum insured is \$50,000 when your policy starts, in 10 years' time with the addition of a 3% consumer price index, \$50,000 becomes \$67,196.

Please choose one of the following:

A Please stop the annual CPI increase for this current year being applied to my sum insured.

B Please stop the annual CPI increase for this year and all future years being applied to my sum insured.

Should you wish to cease CPI for this current year your policy will be eligible for CPI on your next policy anniversary.

Policy number(s)

Y0889241	YF889241	

SECTION 2 – REDUCTION OF COVER REQUEST

I require the following option to be applied to my policy (refer to your quote to complete):

Policy number	Cover type	Current sum insured	New sum insured requested
Y0889241	Death	\$ 1,082,530.00	\$ 200,000.00
Y0889241 & YF889241	TPD	\$ 1,082,530.00	\$ 200,000.00
YF889241	Trauma	\$ 216,506.00	\$ 50,000.00

Please attach another form/further instruction should more space be required.

DECLARATION

I/We declare and agree that:

- I/we have received and read the BT Protection Plans Product Disclosure Statement and Policy Document (PDS), current at the date of this application;
- I/we understand that my/our answers are important to the Insurer and that the Insurer relies on the answers I/we have given;
- I/we have read the section titled 'Protection of your privacy' in the PDS and I/we agree to the various uses and disclosures of my/our personal information set out in that section. I/we also agree to make any beneficiary nominated by me/us aware of the matters set out in that section;
- the email address(es) provided in this application may be used to electronically communicate with me/us, including information in relation to my/our application and my/our insurance;
- the reduction to my cover and/or CPI changes will change the premium payable from the date the Insurer receives this completed request.

To be completed by the Policy Owner, or the life insured (if the policy is held in Superannuation or BT Funds Management Limited is the Policy Owner)

Name of Policy Owner 1

Muh-Ling Chang


Date of birth (dd/mm/yyyy)

18 / 1 / 1968

Gender

M F

Signature

X 

Date (dd/mm/yyyy)

20/03/2023

Name of Policy Owner 2

Michael King

Date of birth (dd/mm/yyyy)

27 / 07 / 1966

Gender

M F

Signature

X 

Date (dd/mm/yyyy)

20/03/2023

DECLARATION (CONTINUED)

Name of Policy Owner 3

Date of birth (dd/mm/yyyy)

Gender

 M F

Signature

Date (dd/mm/yyyy)

Name of Policy Owner 4

Date of birth (dd/mm/yyyy)

Gender

 M F

Signature

Date (dd/mm/yyyy)

Name of Policy Owner 5

Date of birth (dd/mm/yyyy)

Gender

 M F

Signature

Date (dd/mm/yyyy)