

28 Dec 2021

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THE TRUSTEES
MUSA FAMILY SUPERANNUATION FUN
26 CARROLL CRESCENT
PLUMPTON NSW 2761

Portfolio No: BL651760-A

Your BT Protection Plans renewal

Dear Sir/madam,

Thank you for choosing BT insurance.

Your policy is guaranteed renewable

Your renewal date is 11 Feb 2022. 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	Premium on renewal	Payment frequency	Payment method
YL651760	Gerard Joseph Cervantes Musa Iii	Term Life	\$968.18	Yearly	Automatic debit
YF651760	Gerard Joseph Cervantes Musa Iii	Flexible Linking Plus	\$169.55	Yearly	Automatic debit

Other cover in your Protection Plans portfolio

You also hold other insurance policies within your Protection Plans portfolio, which we have listed below. We will write to you when the renewal date for these policies is approaching.

The Insurer and Issuer is Westpac Life Insurance Services Limited ABN 31 003 149 157 AFSL 233728 (WLISL), 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. WLISL and BTFM are wholly owned subsidiaries of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 (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. Please read the Product Disclosure Statement to see if this insurance is right for you. This can be obtained by visiting bt.com.au or calling 1300 553 764.

Policy number	Insured person(s)	Type of Insurance	Commencement date
YL651762	Lenie Joy L Musa	Term Life	30 Jan 2017
YF651762	Lenie Joy L Musa	Flexible Linking Plus	30 Jan 2017

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.

Enhancements to your Protection Plans policy

We're committed to continually reviewing our life insurance features and benefits, ensuring the protection available to you includes up-to-date terms and conditions. For more information on the latest enhancements to your policy, visit www.bt.com.au/lifeenhancements.

Any questions?

If you have any questions, would like to discuss your cover, or want to make a claim, please call your financial adviser. You can also talk to our Customer Relations Consultants on **1300 553 764** between 8.00am and 6.30pm (Sydney and Melbourne time), Monday to Friday.

Yours sincerely,

Head of Customer Service

Consider the risks of cancelling or replacing your cover

We're providing the following information as part of our commitment under the Life Insurance Code of Practice to help you understand the risks of cancelling and/or replacing your cover.

Life insurance is designed to offer an amount of financial protection should the unforeseen occur, or if you are unable to work due to sickness or injury. There can be risks when cancelling or replacing your insurance cover that we need to make sure you are aware of. These could include:

The consequences of being medically underwritten for a new insurance policy in the future. When you apply for a new insurance policy, you will need to answer medical questions and go through an underwriting process. This means your health, income and pastimes may be assessed again at that time, and changes to your health since your existing policy was taken out could affect you. It may result in limitations or exclusions on what you can claim for, loadings being placed on the premiums to be paid for your new cover making it more expensive, or even being declined for the provision of cover.

Not all policies are the same. It may appear that you can get the same cover for less if you shop around, however, not all life insurance policies are alike. You should carefully consider the terms and conditions in both the current and new Product Disclosure Statements (and any other associated policy documentation). If you cancel and replace cover under a new policy, it will likely be subject to different terms and conditions to the current policy you have now, and may affect what you can claim for and how much your benefit will be.

Claiming after cancellation. You may not be able to claim for a condition that arises after your existing cover is cancelled.

Timing of replacement cover. You may want to consider not cancelling your existing cover until any replacement cover is in place.

Given that life insurance is intended to provide financial protection in the event of your death or specified illness or injury, you should fully consider your personal financial obligations before cancelling your existing cover.



Important: If your policy is cancelled, you may not be able to reinstate your cover. The 'reinstatement of cover' option is only available for policies which commenced under a Product Disclosure Statement (PDS) dated on or after 28 April 2006. Policies which commenced under an earlier PDS (dated prior to 28 April 2006) cannot be reinstated after they are cancelled.

If you're experiencing financial hardship/loss of income/difficulty in paying premiums

When premiums increase it might become challenging to manage the rising cost of staying covered and financially protected. Our policies are designed to be flexible, so there may be ways you can adjust your cover amount, reduce your benefits and/or remove or alter benefit options to reduce your premiums, if your policy allows you to do so, rather than having to cancel it. You may also be able to apply for a Premium Holiday for a period of time.

If you are facing financial hardship or finding it difficult to pay your premiums, please talk to your financial adviser or call us on 1300 553 764 for assistance.

Before you make any changes to your cover, you should consider obtaining independent financial advice to decide whether your insurance cover is suitable for your personal requirements. Your adviser can assess your financial situation and explore options and strategies for your current and long-term needs.

If you need to make a claim

Call us as soon as you can on 1300 553 764 between 8.00am to 6:30pm, Monday to Friday (Sydney and Melbourne time). Alternatively, email us at lifecclaims@btfinancialgroup.com

We may ask you a few questions to help us work out what type of claim you need to make so that we can send you the correct information. You will be assigned a Claims Consultant, who will assist you with your claim. For selected Income Protection and Living Insurance claims we may be able to assess your claim on the spot, over the phone. Further information on claiming and the steps involved can be found online at bt.com.au/lifecclaims

Providing Feedback and Complaints

Delivering on our service promise

We're constantly striving to provide the best possible service, and we'll do our best to resolve any concern you have efficiently and fairly.

Our commitment to you

If you're ever unhappy about something we've done – or perhaps not done – please give us the opportunity to put things right.

Our aim is to resolve your complaint within 5 business days, and where possible we will resolve your complaint on the spot. If we need some additional time to get back to you, we will let you know. Should we be unable to resolve your concern at your first point of contact, we will then refer the complaint to our dedicated Customer Managers in our Customer Solutions team. They are here to find a solution for you and will ensure that you're regularly updated about the progress we are making to resolve your complaint.

You can contact us:

Over the phone

Please call us from anywhere in Australia on 1300 553 764.

If you are overseas, please call +612 9155 4070.

By post

BT Life Insurance

GPO Box 5467 Sydney NSW 2001

Online

Using the secure feedback form at bt.com.au/feedback

For further information go to our website and search 'Feedback and Complaints'.

If you are still unhappy

If you are not satisfied with our response or handling of your complaint, you can contact the external dispute resolution scheme, the Australian Financial Complaints Authority (AFCA).

Australian Financial Complaints Authority

The Australian Financial Complaints Authority (AFCA) provides a free and independent service to resolve complaints by consumers and small businesses about financial firms (e.g., banks), where that complaint falls within AFCA's terms of reference.

The contact details for AFCA are set out below.

Australian Financial Complaints Authority

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

Post: Australian Financial Complaints Authority
GPO Box 3 Melbourne VIC 3001

Your BT Protection Plans Renewal Summary for Flexible Linking Plus

Effective: 11 Feb 2022

Policy owner / Client ID	Gerard Joseph Cervantes Musa Iii	31970416
Address	26 CARROLL CRESCENT PLUMPTON NSW 2761	

Your policy details

Portfolio number	BL651760-A
Policy number	YF651760
Product name	Flexible Linking Plus
Policy risk commencement date	11 Feb 2017
Renewal date	11 Feb each year

Premium details

Premium	\$161.48
Policy fee	\$0.00
Stamp duty	\$8.07
Total premium payable	\$169.55
Premiums payable	11 th February 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	3%

Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions	Client ID
Gerard Joseph Cervantes Musa Iii	11 Feb 1981	Male	Non-Smoker	Yes	31970416

Gerard Joseph Cervantes Musa Iii

Benefit type	Expiry date	Benefit amount	Premium option	Loadings	Occupation category
Super Plus TPD Benefit (Own)	11 Feb 2047	\$927,418	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
Term Life	YL651760	Gerard Joseph Cervantes Musa Iii	11 Feb 2017

Policy: YF651760 Page: 1

The Insurer and Issuer is Westpac Life Insurance Services Limited ABN 31 003 149 157 AFSL 233728 (WLISL), 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. WLISL and BTFM are wholly owned subsidiaries of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 (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. Please read the Product Disclosure Statement to see if this insurance is right for you. This can be obtained by visiting bt.com.au or calling 1300 553 764.

Loyalty benefit details

Gerard Joseph Cervantes Musa Iii

Benefit type	Loyalty benefit	Loyalty benefit effective date
Super Plus TPD Benefit (Own)	\$46,371	11 Feb 2020

Loadings and exclusions for Flexible Linking Plus

Portfolio number	BL651760-A
Policy number	YF651760

Exclusions

Insured person

Gerard Joseph Cervantes Musa Iii

Please note that the following exclusions apply

No benefit shall be payable under the TPD, if the claim is directly or indirectly related to any disease or disorder pertaining to Hiatal Hernia, or disorder, directly or indirectly related to oesophagitis including complications or complications arising from treatment thereof.

Your BT Protection Plans Renewal Summary for Term Life

Effective: 11 Feb 2022

Policy owner	Musa Family Superannuation Fund
SMSF indicator	Yes
Address	MUSA FAMILY SUPERANNUATION FUN 26 CARROLL CRESCENT PLUMPTON NSW 2761

Your policy details

Portfolio number	BL651760-A
Policy number	YL651760
Product name	Term Life
Policy risk commencement date	11 Feb 2017
Renewal date	11 Feb each year

Premium details

Premium	\$870.38
Policy fee	\$97.80
Total premium payable	\$968.18
Premiums payable	11 th February 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	3%

Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions	Client ID
Gerard Joseph Cervantes Musa lii	11 Feb 1981	Male	Non-Smoker	Yes	31970416

Gerard Joseph Cervantes Musa lii

Benefit type	Expiry date	Benefit amount	Premium option	Loadings	Occupation category
Death Benefit	11 Feb 2081	\$900,406	Stepped	No	N/A
TPD Benefit (Any)	11 Feb 2081	\$900,406	Stepped	No	A

Policy: YL651760 Page: 1

The Insurer and Issuer is Westpac Life Insurance Services Limited ABN 31 003 149 157 AFSL 233728 (WLISL), 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. WLISL and BTFM are wholly owned subsidiaries of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 (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. Please read the Product Disclosure Statement to see if this insurance is right for you. This can be obtained by visiting bt.com.au or calling 1300 553 764.

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	YF651760	Gerard Joseph Cervantes Musa Iii	11 Feb 2017

Loyalty benefit details

Gerard Joseph Cervantes Musa Iii

Benefit type	Loyalty benefit	Loyalty benefit effective date
Death Benefit	\$45,021	11 Feb 2020
TPD Benefit (Any)	\$45,021	11 Feb 2020

Loadings and exclusions for Term Life

Portfolio number	BL651760-A
Policy number	YL651760

Exclusions

Insured person

Gerard Joseph Cervantes Musa Iii

Please note that the following exclusions apply

No benefit shall be payable under the TPD, if the claim is directly or indirectly related to any disease or disorder pertaining to Hiatal Hernia, or disorder, directly or indirectly related to oesophagitis including complications or complications arising from treatment thereof.

16 Dec 2021

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THE TRUSTEES
MUSA FAMILY SUPERANNUATION FUN
26 CARROLL CRESCENT
PLUMPTON NSW 2761

Portfolio No: BL651760-A

Your BT Protection Plans renewal

Dear Sir/madam,

Thank you for choosing BT insurance. Should the unexpected happen, you have insurance in place to help financially protect you and your loved ones.

Your policy is guaranteed renewable

Your renewal date is 30 Jan 2022. 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	Premium on renewal	Payment frequency	Payment method
YL651762	Lenie Joy L Musa	Term Life	\$1,338.44	Yearly	Automatic debit
YF651762	Lenie Joy L Musa	Flexible Linking Plus	\$257.24	Yearly	Automatic debit

Other cover in your Protection Plans portfolio

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Policy number	Insured person(s)	Type of Insurance	Commencement date
YL651760	Gerard Joseph Cervantes Musa iii	Term Life	11 Feb 2017
YF651760	Gerard Joseph Cervantes Musa iii	Flexible Linking Plus	11 Feb 2017

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Any questions?

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Yours sincerely,

Head of Customer Service

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If you need to make a claim

Call us as soon as you can on 1300 553 764 between 8.00am to 6:30pm, Monday to Friday (Sydney and Melbourne time). Alternatively, email us at lifecclaims@btfinancialgroup.com

We may ask you a few questions to help us work out what type of claim you need to make so that we can send you the correct information. You will be assigned a Claims Consultant, who will assist you with your claim. For selected Income Protection and Living Insurance claims we may be able to assess your claim on the spot, over the phone. Further information on claiming and the steps involved can be found online at bt.com.au/lifecclaims

Providing Feedback and Complaints

Delivering on our service promise

We're constantly striving to provide the best possible service, and we'll do our best to resolve any concern you have efficiently and fairly.

Our commitment to you

If you're ever unhappy about something we've done – or perhaps not done – please give us the opportunity to put things right.

Our aim is to resolve your complaint within 5 business days, and where possible we will resolve your complaint on the spot. If we need some additional time to get back to you, we will let you know. Should we be unable to resolve your concern at your first point of contact, we will then refer the complaint to our dedicated Customer Managers in our Customer Solutions team. They are here to find a solution for you and will ensure that you're regularly updated about the progress we are making to resolve your complaint.

You can contact us:

Over the phone

Please call us from anywhere in Australia on 1300 553 764.

If you are overseas, please call +612 9155 4070.

By post

BT Life Insurance

GPO Box 5467 Sydney NSW 2001

Online

Using the secure feedback form at bt.com.au/feedback

For further information go to our website and search 'Feedback and Complaints'.

If you are still unhappy

If you are not satisfied with our response or handling of your complaint, you can contact the external dispute resolution scheme, the Australian Financial Complaints Authority (AFCA).

Australian Financial Complaints Authority

The Australian Financial Complaints Authority (AFCA) provides a free and independent service to resolve complaints by consumers and small businesses about financial firms (e.g., banks), where that complaint falls within AFCA's terms of reference.

The contact details for AFCA are set out below.

Australian Financial Complaints Authority

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

Post: Australian Financial Complaints Authority
GPO Box 3 Melbourne VIC 3001

Your BT Protection Plans Renewal Summary for Flexible Linking Plus

Effective: 30 Jan 2022

Policy owner / Client ID Lenie Joy L Musa 31970432

Address 26 CARROLL CRESCENT
PLUMPTON NSW 2761

Your policy details

Portfolio number BL651760-A
Policy number YF651762
Product name Flexible Linking Plus
Policy risk commencement date 30 Jan 2017
Renewal date 30 Jan each year

Premium details

Premium \$244.99
Policy fee \$0.00
Stamp duty \$12.25
Total premium payable **\$257.24**
Premiums payable 30th January 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 3%

Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions	Client ID
Lenie Joy L Musa	13 Mar 1977	Female	Non-Smoker	No	31970432

Lenie Joy L Musa

Benefit type	Expiry date	Benefit amount	Premium option	Loadings	Occupation category
Super Plus TPD Benefit (Own)	30 Jan 2043	\$927,418	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
Term Life	YL651762	Lenie Joy L Musa	30 Jan 2017

Policy: YF651762 Page: 1

The insurer and issuer of the product is Westpac Life Insurance Services Limited (WLISL) ABN 31 003 149 157, 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 L0001080 (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.

Loyalty benefit details

Lenie Joy L Musa

Benefit type

Loyalty benefit

Loyalty benefit

effective date

Super Plus TPD Benefit (Own) \$46,371

30 Jan 2020

Your BT Protection Plans Renewal Summary for Term Life

Effective: 30 Jan 2022

Policy owner	Musa Family Superannuation Fund
Address	MUSA FAMILY SUPERANNUATION FUN 26 CARROLL CRESCENT PLUMPTON NSW 2761

Your policy details

Portfolio number	BL651760-A
Policy number	YL651762
Product name	Term Life
Policy risk commencement date	30 Jan 2017
Renewal date	30 Jan each year

Premium details

Premium	\$1,240.64
Policy fee	\$97.80
Total premium payable	\$1,338.44
Premiums payable	28 th January 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	3%

Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions	Client ID
Lenie Joy L Musa	13 Mar 1977	Female	Non-Smoker	No	31970432

Lenie Joy L Musa

Benefit type	Expiry date	Benefit amount	Premium option	Loadings	Occupation category
Death Benefit	30 Jan 2077	\$1,294,335	Stepped	No	N/A
TPD Benefit (Any)	30 Jan 2077	\$900,406	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	YF651762	Lenie Joy L Musa	30 Jan 2017

Policy: YL651762 Page: 1

The insurer and issuer of the product is Westpac Life Insurance Services Limited (WLISL) ABN 31 003 149 157, 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 39 627 542 991, 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.

Loyalty benefit details

Lenie Joy L Musa

Benefit type

Loyalty benefit

Loyalty benefit
effective date

Death Benefit

\$64,717

30 Jan 2020

TPD Benefit (Any)

\$45,021

30 Jan 2020