

## Your BT Protection Plans Renewal Summary for Flexible Linking Plus

Effective: 11 Feb 2021

**Policy owner** 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** \$140.56

**Policy fee** \$0.00

**Stamp duty** \$7.03

**Total premium payable** **\$147.59**

**Premiums payable** 11<sup>th</sup> February and then at a yearly frequency

**CPI increase** 3%

### Insured person details

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

### Gerard Joseph Cervantes Musa Iii

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

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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 39 827 542 991, 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

Gerard Joseph Cervantes Musa Iii

Benefit type Loyalty benefit

Loyalty benefit  
effective date

Super Plus TPD Benefit (Own) \$45,021

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.