



13 Sep 2019

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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 2019. 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	\$298.29	Monthly	Automatic debit
CL775726	Andrew Levey	Income Protection	\$308.20	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 Westpac MasterTrust - Superannuation Division ABN 81 236 903 448) which is issued by Westpac Securities Administration Limited ABN 77 000 049 472

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,

A handwritten signature in black ink, appearing to read 'Scott Moffitt', written in a cursive style.

Scott Moffitt
Head of Life Insurance Operations

Your St.George Protection Plans Renewal Summary for Term Life

Effective: 4 Oct 2019

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	\$289.68
Policy fee	\$8.61
Total premium payable	\$298.29
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	\$1,671,671	Stepped	No	N/A
TPD Benefit (Any)	4 Oct 2069	\$955,240	Stepped	No	A

Loyalty benefit details

Andrew Levey Benefit type	Loyalty benefit	Loyalty benefit effective date
Death Benefit	\$83,584	4 Oct 2016
TPD Benefit (Any)	\$47,762	4 Oct 2016

Policy: YL775725 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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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 2019

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 \$284.91

Policy fee \$8.61

Stamp duty \$14.68

Total premium payable **\$308.20**

Premiums payable 4th 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)	\$11,114	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)
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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.

Offering more than financial protection

We believe the wellbeing of our customers is important, so we've partnered with Healthlogix to develop the My Wellbeing Portal to help our customers get the most out of life.

For further information

-  Talk to your financial adviser or our life insurance specialists
-  Call us on 1300 366 416 , 8.00am to 6.30pm (Sydney and Melbourne time), Monday to Friday
-  Visit stgeorge.com.au

Unleash your potential with My Wellbeing



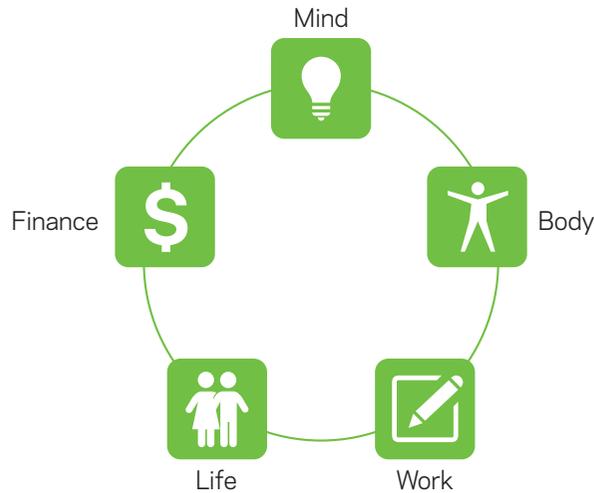
St.George Protection Plans are issued by Westpac Life Insurance Services Limited ABN 31 003 149 157 (WLIS), except for Term Life as Superannuation and Income Protection as Superannuation which are issued by Westpac Securities Administration Limited ABN 77 000 049 472 (WSAL) as trustee of the Westpac MasterTrust ABN 81 236 903 448. St.George Bank - a Division of Westpac Banking Corporation ABN 33 007 457 141 (the Bank) distributes the insurance but does not guarantee the insurance. WLIS and WSAL are subsidiaries of the Bank. 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. This document is current as at 14 February 2019 and is subject to change thereafter. Call 1300 366 416 or visit stgeorge.com.au

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What is wellbeing?

Wellbeing is a term used to describe how you feel about yourself and your life. It is often measured in terms of happiness and satisfaction and is underpinned by 5 major areas – mind, body, work, life and finance.



Improving your wellbeing

The My Wellbeing Portal provides:

- personalised wellness assessments
- thought-provoking articles
- delicious nutritional recipes
- fun wellbeing challenges
- useful financial tools.

Wellbeing information is provided by medical professionals.

How to access the My Wellbeing Portal

To start your wellbeing journey simply log on to btlifemywellbeing.com.au and enter your unique Client ID located on your Renewal Summary.

My Wellbeing

Login Register Forgot password

First name

Last name

Preferred email address

This email will be your username

Password

Confirm password

Unique Client ID

State

Post Code

Submit

Privacy Policy Unsubscribe Contact Us Disclaimer

Total premium payable	\$87.24	
Premiums payable	Monthly	
Insured person details		
Insured person	Date of birth	Gender
Harvey Spence	01/01/1980	Male

Note: Everyone with a unique Client ID listed on your policy is eligible to access the My Wellbeing Portal.

If you already have an existing account on the My Wellbeing Portal you will need to follow the registration steps to gain access to the My Wellbeing Rewards.

Please ensure you enter your first name, last name and Client ID exactly as it is presented on your Renewal Summary.

My Wellbeing Rewards

To help get you motivated, you'll have access to the My Wellbeing Rewards.

What rewards are included?

My Health discount – get 10% off your Term Life premiums*

My Health policy fee waiver – available for all Term Life policies.

Who can apply for the My Wellbeing Rewards?

To receive the My Wellbeing Rewards, the life insured must meet the following eligibility criteria.

1. Have a BMI between 18–28.
2. Be aged between 30 and 55.
3. Have a Term Life Protection Plans policy that commenced after 26 April 2006.

Note: If you have multiple lives insured on your portfolio not all lives insured may be eligible for the My Wellbeing Rewards. If a life insured does not meet eligibility criteria 2 or 3 the My Wellbeing panel will not be displayed on the My Wellbeing Portal when they log on.
* Policies with a Continuity or Platform discount are ineligible to receive the My Health discount.

How do I apply?

1. Log into the My Wellbeing Portal.
2. Click the My Wellbeing Rewards panel.
3. Enter your height and weight to calculate your BMI.
4. Answer the health questions.

What is BMI?

BMI stands for Body Mass Index. It is used to find out whether you're a healthy weight for your height and varies by gender.

DRAFT

Looking after the
ones you love



st.george start
something

For further information

 **Talk to your financial adviser
or our life insurance specialists**

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

 **Visit stgeorge.com.au**



Things you should know

#Westpac Group's life insurers (Westpac Life Insurance Services Limited ABN 31 003 149 157 and St.George Life Limited ABN 88 076 763 936) paid \$1,154,577,901 in claims during the period from 01/10/13 to 30/09/17.

^ 2016 ASIC's Money Smart financial guidance you can trust.

*Suzy and John (not their real names or photographs) are real customers and their stories have been used with permission. 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 2016 and 30 September 2017 inclusive by BT Financial Group's life insurers 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.

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

Your St.George life insurance policy is issued by Westpac Life Insurance Services Limited (Westpac Life) ABN 31 003 149 157 and distributed by Westpac Banking Corporation ABN 33 007 457 141 (the Bank). Neither the Bank nor any member of the Westpac Group (other than WLIS) guarantees the benefits payable. This information does not take into account your personal circumstances. Call 1300 366 416 for a policy document to see if this insurance remains right for you.

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