



25 Jun 2020

000003 000  
THE TRUSTEES  
LANE FAMILY SUPER FUND  
5 WOODVIEW STREET  
SAMFORD VALLEY QLD 4520

Portfolio No: BL664174-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 financially protect you and your loved ones.

### Your policy is guaranteed renewable

Your renewal date is 16 Jul 2020. 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  |
|---------------|-------------------|-------------------|-----------------|-------------------|-----------------|
| YL664174      | Anne Lane         | Term Life         | \$1,517.88      | Yearly            | 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 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.

Insurer: Westpac Life Insurance Services Limited ABN 31 003 149 157 AFSL 233728  
Call: 1300 553 764 Fax: 02 9274 5442 Mail: GPO BOX 5467, Sydney NSW 2001

The issuer for BT Protection Plans, except for Term Life as Superannuation and Income Protection as Superannuation, is the insurer. For Term Life as Superannuation and Income Protection as Superannuation (part of Retirement Wrap ABN 39 827 542 991), the issuer is BT Funds Management Limited ABN 63 002 916 458 AFSL 233724.

## 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 553 764** between 8.00am and 6.30pm (Sydney and Melbourne time), Monday to Friday.

Yours sincerely,

**Head of Customer Service**

## Your BT Protection Plans Renewal Summary for Term Life

Effective: 16 Jul 2020

**Policy owner** Lane Family Superannuation Fund

**Address** LANE FAMILY SUPER FUND  
5 WOODVIEW STREET  
SAMFORD VALLEY QLD 4520

### Your policy details

**Portfolio number** BL664174-A  
**Policy number** YL664174  
**Product name** Term Life  
**Policy risk commencement date** 16 Jul 2013  
**Renewal date** 16 Jul each year

### Premium details

**Premium** \$1,423.08  
**Policy fee** \$94.80  
**Total premium payable** **\$1,517.88**  
**Premiums payable** 16<sup>th</sup> July and then at a yearly frequency  
**CPI increase** 3%

### Insured person details

| Insured person          | Date of birth | Gender | Smoker status | Exclusions |
|-------------------------|---------------|--------|---------------|------------|
| Anne Lane<br>(29366871) | 10 Jun 1977   | Female | Non-Smoker    | No         |

| Anne Lane | Benefit type  | Expiry date | Benefit amount | Premium option | Loadings | Occupation category |
|-----------|---------------|-------------|----------------|----------------|----------|---------------------|
|           | Death Benefit | 16 Jul 2075 | \$1,229,872    | Stepped        | Yes      | N/A                 |

### Loyalty benefit details

| Anne Lane | Benefit type  | Loyalty benefit | Loyalty benefit effective date |
|-----------|---------------|-----------------|--------------------------------|
|           | Death Benefit | \$61,494        | 16 Jul 2016                    |

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**Loadings and exclusions for Term Life**

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**Portfolio number** BL664174-A  
**Policy number** YL664174

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**Loadings**

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| <b>Insured Person</b> | <b>Death Benefit</b> | <b>TPD Benefit</b> | <b>Living Benefit</b> |
|-----------------------|----------------------|--------------------|-----------------------|
| Anne Lane             | 100%                 |                    |                       |

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# How we're protecting your information

Our Privacy Policy describes how BT protects and safeguards your financial information.

For our customers located in the European Union (EU), our EU Data Protection Policy describes how we manage your personal data under the General Data Protection Regulation (GDPR).

GDPR regulates the collection, use, disclosure or other processing of personal data under EU law. Personal data means any information relating to you from which you are either identified or may be identifiable. The GDPR aims to protect the personal data of individuals located in the EU and harmonise data protection laws across EU Member States.

Our collection, use, disclosure and other processing of your personal data is regulated by the GDPR if:

- you interact with our Westpac UK branch,
- we offer products or services to you whilst you are located in the EU, and/or
- we monitor your behaviour whilst you are located in the EU (such as through our use of cookies when you interact with us online or for our fraud detection and prevention purposes).

For further information, refer to our Privacy Policy and EU Data Protection Policy located in the Privacy Policy section at [www.bt.com.au](http://www.bt.com.au).

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The issuer of your insurance is 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 BT Funds Management Limited ABN 63 002 916 458, AFSL 233724, RSE License No. L0001090 (BTFM) as the trustee of Retirement Wrap ABN 39 827 542 991. WLIS and BTFM are wholly owned subsidiaries of Westpac Banking Corporation ABN 33 007 457 141 (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 (PDS) to see if this insurance is right for you. Call 1300 553 764 or visit [www.bt.com.au](http://www.bt.com.au) to obtain a PDS.

BT 00084 05/20

Helping you through  
the tough times



**BT** Life insurance



## For more information

bt.com.au

1300 553 764

GPO Box 5467 Sydney NSW 2001



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### Things you should know

\*The claims stories are based on real life claims but altered to protect the customer identities. 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.

#Life insurance testimonials have been sourced from real customers and we have obtained their permission to use them.

§Smart Money ASIC 2018.

†Canstar April 2019.

^Claims statistics are from the period between 1 October 2018 and 30 September 2019 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.

<sup>1</sup>Please note that yearly adjustments (which may be based on CPI increases and the age of the Insured Person) to your premium amount will continue under your policy.

<sup>2</sup>Increases in the sum insured will be greater if inflation in future rises above 3%.

BT 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. WLIS and WSAL are wholly owned subsidiaries of Westpac Banking Corporation ABN 33 007 457 141 (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 (PDS) to see if this insurance is right for you. Call 1300 553 764 or ask your BT Financial Planner for a PDS.

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