



13 Jan 2020

000016 000



THE TRUSTEES  
WEI AND LEI'S MUTUAL BENEFICIA  
PO BOX 675  
HURSTVILLE BC NSW 1481

Portfolio No: WL880746-A

## Your Westpac Protection Plans renewal

Dear Sir/madam,

Thank you for choosing Westpac 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 28 Feb 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
YL880746	Jining Lei	Term Life	\$2,873.02	Yearly	Automatic debit
YLF80746	Jining Lei	Flexible Linking Plus	\$2,941.52	Yearly	Automatic debit
CL880747	Jining Lei	Income Protection	\$3,180.16	Yearly	Automatic debit
CLF80747	Jining Lei	Income Linking Plus	\$446.47	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.

The insurer is Westpac Life Insurance Services Limited ABN 31 003 149 157 AFSL 233 728 (Westpac Life)  
Telephone: 131 817 Fax: (02) 9274 5764 GPO Box 524 Sydney NSW 2001

Westpac Life 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 and Westpac Personal Superannuation Fund ABN 36 369 876 939), which is issued by Westpac Securities Administration Limited ABN 77 000 049 472.

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.

### **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 **131 817** between 8.00am and 6.30pm (Sydney and Melbourne time), Monday to Friday.

Yours sincerely,

**Head of Customer Service**



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

Effective: 28 Feb 2020

**Policy owner** Jining Lei (29201021)  
**Address** 51A DONALD STREET  
HURSTVILLE NSW 2220

### Your policy details

**Portfolio number** WL880746-A  
**Policy number** YLF80746  
**Product name** Flexible Linking Plus  
**Policy risk commencement date** 28 Feb 2013  
**Renewal date** 28 Feb each year

### Premium details

**Premium** \$2,801.45  
**Policy fee** \$0.00  
**Stamp duty** \$140.07  
**Total premium payable** **\$2,941.52**  
**Premiums payable** 28<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
Jining Lei (29201021)	22 Apr 1971	Female	Non-Smoker	No

Jining Lei	Benefit type	Expiry date	Benefit amount	Premium option	Loadings	Occupation category
	Living Plus Benefit	28 Feb 2047	\$455,050	Stepped	No	N/A
	Super Plus TPD Benefit (Own)	28 Feb 2037	\$959,298	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	YL880746	Jining Lei	28 Feb 2013

Policy: YLF80746 Page: 1

The insurer is Westpac Life Insurance Services Limited ABN 31 003 149 157 AFSL 233 728 (Westpac Life)  
Telephone: 131 817 Fax: (02) 9274 5764 GPO Box 524 Sydney NSW 2001

Westpac Life 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 and Westpac Personal Superannuation Fund ABN 36 369 876 939), which is issued by Westpac Securities Administration Limited ABN 77 000 049 472.

---

**Loyalty benefit details**

---

<b>Jining Lei</b>		
<b>Benefit type</b>	<b>Loyalty benefit</b>	<b>Loyalty benefit effective date</b>
<b>Living Plus Benefit</b>	\$22,753	28 Feb 2016
<b>Super Plus TPD Benefit (Own)</b>	\$47,965	28 Feb 2016

---

**Discount details**

---

<b>Policy discounts</b>	Premier Advantage / Advantage Package	
<b>Insured person discounts</b>	<b>Discount</b>	<b>Applies to</b>
Jining Lei	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 Westpac Protection Plans Renewal Summary for Term Life

Effective: 28 Feb 2020

<b>Policy owner</b>	Q Wei J Lei G Lei M Zhu Atf Wei & Lei'S Mutual Beneficial Superannuati
<b>Address</b>	Q WEI, J LEI, G LEI, M ZHU ATF WEI & LEI'S MUTUAL BENEFICIAL 51A DONALD STREET HURSTVILLE NSW 2220

### Your policy details

<b>Portfolio number</b>	WL880746-A
<b>Policy number</b>	YL880746
<b>Product name</b>	Term Life
<b>Policy risk commencement date</b>	28 Feb 2013
<b>Renewal date</b>	28 Feb each year

### Premium details

<b>Premium</b>	\$2,778.22
<b>Policy fee</b>	\$94.80
<b>Total premium payable</b>	<b>\$2,873.02</b>
<b>Premiums payable</b>	3 <sup>rd</sup> February and then at a yearly frequency
<b>CPI increase</b>	3%

### Insured person details

<b>Insured person</b>	<b>Date of birth</b>	<b>Gender</b>	<b>Smoker status</b>	<b>Exclusions</b>	
Jining Lei (29201021)	22 Apr 1971	Female	Non-Smoker	No	
<b>Jining Lei</b>					
<b>Benefit type</b>	<b>Expiry date</b>	<b>Benefit amount</b>	<b>Premium option</b>	<b>Loadings</b>	<b>Occupation category</b>
<b>Death Benefit</b>	28 Feb 2070	\$1,561,937	Stepped	No	N/A
<b>TPD Benefit (Any)</b>	28 Feb 2070	\$959,298	Stepped	No	A

The following product is linked to this policy. It may impact on the benefits payable under this policy.

<b>Product</b>	<b>Policy number</b>	<b>Insured person</b>	<b>Commencement date</b>
<b>Flexible Linking Plus</b>	YLF80746	Jining Lei	28 Feb 2013

Policy: YL880746 Page: 1

The insurer is Westpac Life Insurance Services Limited ABN 31 003 149 157 AFSL 233 728 (Westpac Life)  
Telephone: 131 817 Fax: (02) 9274 5764 GPO Box 524 Sydney NSW 2001

Westpac Life 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 and Westpac Personal Superannuation Fund ABN 36 369 876 939), which is issued by Westpac Securities Administration Limited ABN 77 000 049 472.

---

**Loyalty benefit details**

---

<b>Jining Lei Benefit type</b>	<b>Loyalty benefit</b>	<b>Loyalty benefit effective date</b>
<b>Death Benefit</b>	\$78,097	28 Feb 2016
<b>TPD Benefit (Any)</b>	\$47,965	28 Feb 2016

---

**Discount details**

---

<b>Policy discounts</b>	Premier Advantage / Advantage Package	
<b>Insured person discounts</b>	<b>Discount</b>	<b>Applies to</b>
Jining Lei	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 Westpac Protection Plans Renewal Summary for Income Linking Plus

Effective: 28 Feb 2020

**Policy owner** Jining Lei (29201021)  
**Address** 51A DONALD STREET  
HURSTVILLE NSW 2220

### Your policy details

**Portfolio number** WL880746-A  
**Policy number** CLF80747  
**Product name** Income Linking Plus  
**Policy risk commencement date** 28 Feb 2013  
**Renewal date** 28 Feb each year

### Premium details

**Premium** \$425.21  
**Policy fee** \$0.00  
**Stamp duty** \$21.26  
**Total premium payable** **\$446.47**  
**Premiums payable** 28<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
Jining Lei (29201021)	22 Apr 1971	Female	Non-Smoker	No

Jining Lei	Monthly benefit	Expiry date	Premium option	Loadings	Occupation category
<b>Super Plus IP Benefit (Own)</b>	\$8,938	28 Feb 2037	Stepped	No	AA
<b>Benefit type</b>	Indemnity				
<b>Waiting period</b>	90 days				
<b>Benefit period</b>	To Age 65				
<b>Income ratio</b>	80.00%				

Policy: CLF80747 Page: 1

The insurer is Westpac Life Insurance Services Limited ABN 31 003 149 157 AFSL 233 728 (Westpac Life)  
Telephone: 131 817 Fax: (02) 9274 5764 GPO Box 524 Sydney NSW 2001

Westpac Life 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 and Westpac Personal Superannuation Fund ABN 36 369 876 939), which is issued by Westpac Securities Administration Limited ABN 77 000 049 472.

The following product is linked to this policy. It may impact on the benefits payable under this policy.

<b>Product</b>	<b>Policy number</b>	<b>Insured person</b>	<b>Commencement date</b>
Income Protection	CL880747	Jining Lei	28 Feb 2013

---

**Loyalty benefit details**

---

<b>Jining Lei</b>	<b>Loyalty benefit</b>	<b>Loyalty benefit effective date</b>
<b>Benefit type</b>		
Death Benefit	\$50,000	28 Feb 2016

---

**Discount details**

---

**Policy discounts** Premier Advantage / Advantage Package

**Insured person discounts**

<b>Insured person</b>	<b>Discount</b>	<b>Applies to</b>
Jining Lei	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 Westpac Protection Plans Renewal Summary for Income Protection

Effective: 28 Feb 2020

**Policy owner** Q Wei J Lei G Lei M Zhu Atf Wei & Lei'S Mutual Beneficial Superannuati

**Address** Q WEI, J LEI, G LEI, M ZHU ATF  
WEI & LEI'S MUTUAL BENEFICIAL  
51A DONALD STREET  
HURSTVILLE NSW 2220

### Your policy details

**Portfolio number** WL880746-A

**Policy number** CL880747

**Product name** Income Protection

**Policy risk commencement date** 28 Feb 2013

**Renewal date** 28 Feb each year

### Premium details

**Premium** \$2,933.92

**Policy fee** \$94.80

**Stamp duty** \$151.44

**Total premium payable** **\$3,180.16**

**Premiums payable** 3<sup>rd</sup> February and then at a yearly frequency

**CPI increase** 3%

### Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions
Jining Lei (29201021)	22 Apr 1971	Female	Non-Smoker	No

Jining Lei	Benefit type	Monthly benefit	Expiry date	Premium option	Loadings	Occupation category
	Income Protection (Own)	\$8,938	28 Feb 2037	Stepped	No	AA
	Benefit type	Indemnity				
	Waiting period	90 days				
	Benefit period	To Age 65				
	Income ratio	80.00%				

Policy: CL880747 Page: 1

The insurer is Westpac Life Insurance Services Limited ABN 31 003 149 157 AFSL 233 728 (Westpac Life)  
Telephone: 131 817 Fax: (02) 9274 5764 GPO Box 524 Sydney NSW 2001

Westpac Life 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 and Westpac Personal Superannuation Fund ABN 36 369 876 939), which is issued by Westpac Securities Administration Limited ABN 77 000 049 472.

The following product is linked to this policy. It may impact on the benefits payable under this policy.

<b>Product</b>	<b>Policy number</b>	<b>Insured person</b>	<b>Commencement date</b>
Income Linking Plus	CLF80747	Jining Lei	28 Feb 2013

---

**Loyalty benefit details**

---

<b>Jining Lei</b>	<b>Loyalty benefit</b>	<b>Loyalty benefit effective date</b>
<b>Benefit type</b>		
Death Benefit	\$50,000	28 Feb 2016

---

**Discount details**

---

**Policy discounts** Premier Advantage / Advantage Package

**Insured person discounts**

<b>Insured person</b>	<b>Discount</b>	<b>Applies to</b>
Jining Lei	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.

### We're here to help.

 Talk to your financial adviser or our life insurance specialists.

 131 817  
8.00am to 6.30pm  
(Sydney and Melbourne time),  
Monday to Friday.

 [westpac.com.au](http://westpac.com.au)



**200 years**  
proudly supporting Australia

Westpac Protection Plans are issued by Westpac Life Insurance Services Limited ABN 31 003 149 157, except for Term Life as Superannuation and Income Protection as Superannuation which are issued by Westpac Securities Administration Limited ABN 77 000 049 472 as trustee of the Westpac MasterTrust ABN 81 236 903 448. Westpac Banking Corporation ABN 33 007 457 141 distributes the insurance but 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. Call 13 18 17 or visit [westpac.com.au](http://westpac.com.au)

This document is current as at 14th February 2019 and is subject to change thereafter.  
© Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714 REN112 0219



# Helping you improve your wellbeing.

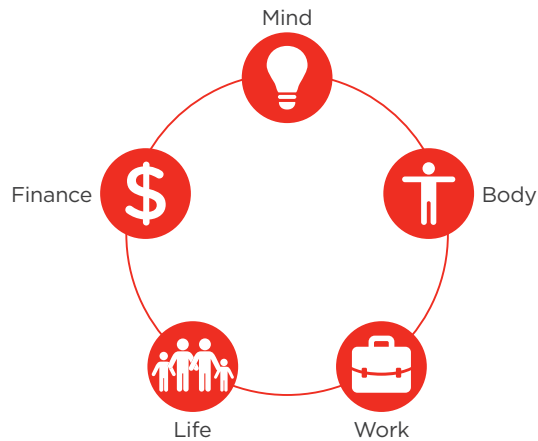
Offering more than  
financial protection.



**200 years**  
proudly supporting Australia

## What is wellbeing?

Wellbeing is how you feel about yourself and your life. It's often 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](http://btlifemywellbeing.com.au) and enter your unique Client ID located on your Renewal Summary.

Total premium payable	\$87.24	
Premiums payable	Monthly	
<a href="#">Insured person details</a>		
Insured person	Date of birth	Gender
Harvey Spencer 12345678	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 April 26 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



# Westpac Life Insurance.

Helping you through the tough times.

Help when it matters



DRAFT

**We're here to help.**

 13 18 17

 [westpac.com.au](http://westpac.com.au)

 GPO Box 524 Sydney NSW 2001

**Help when  
it matters** | 

**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.

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

+ Canstar April 2019.

- Claims statistics are from the period between 1 October 2016 and 30 September 2019 for 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.

1 Increase is dependent on the type of policy you hold and whether or not you are on claim. Please refer to the PDS for further information. 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. Increases in the sum insured will be greater if inflation in future rises above 3%.

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

3 Smart Money ASIC 2018

Westpac 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 13 18 17 or ask your Financial Planner for a PDS.

©2019 Westpac Banking Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714. REN102 1219