

Brenda Wishey

Net Premium  
= \$728.66 X 8 + \$790.81 x 2  
= \$7,410.90 - \$1,581.62 refund  
= \$5,829.28  
Total Insurance refund  
= \$183.58 + \$1,398.04  
= \$1,581.62



19 April 2022

Policy No: S3010692

Policy: Standalone Total and Permanent  
Disablement

THE TRUSTEES  
MELAND FAMILY SUPER FUND  
PO BOX 138  
THE GAP QLD 4061

## As requested, we've cancelled your policy

Dear Sir/Madam,

Thank you for taking the time to contact us about cancelling this policy. We're sorry to learn that you no longer want to continue with your cover.

### Cancellation date

We confirm that we've cancelled your policy as at:

11 March 2022

### Your refund

We've credited the following amount to your account for the balance of the premiums you've paid, calculated from the last payment date to the cancellation date.

\$1,398.04

### Any questions?

If you have any questions, please contact your financial adviser or call our Customer Relations Consultants on 1300 553 764.

Yours sincerely,

**Head of Customer Service**

A target market determination has been made for each BT Protection Plans product. Please visit [bt.com.au/tmd](http://bt.com.au/tmd) for the target market determination.

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](http://bt.com.au) or calling 1300 553 764.

WBCBT14231 0921



Total Sum insured  
= Nil

Net Premium  
= \$728.66 X 8 + \$790.81 x 2  
= \$7,410.90 - \$1,581.62 refund  
= \$5,829.28

## Your Westpac Protection Plans Renewal Summary for Standalone Total and Permanent Disablement

Effective: 11 Mar 2022

**Policy owner** Meland Family Super Fund  
**SMSF indicator** Yes  
**Address** MELAND FAMILY SUPER FUND  
PO BOX 138  
THE GAP QLD 4061

### Your policy details

**Portfolio number** W3010692-A  
**Policy number** S3010692  
**Product name** Standalone Total and Permanent Disablement  
**Policy risk commencement date** 11 Mar 2009  
**Renewal date** 11 Mar each year

### Premium details

**Premium** \$641.37  
**Policy fee** \$8.88  
**Stamp duty** \$48.77  
**Total premium payable** \$699.02  
**Premiums payable** 11<sup>th</sup> March and then at a monthly 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
Hellen Meland	5 Aug 1964	Female	Non-Smoker	No	18867458

  

Hellen Meland	Expiry date	Benefit amount	Premium option	Loadings	Occupation category
<b>Benefit type</b>					
<b>TPD Benefit (Any)</b>	11 Mar 2064	\$1,431,564	Stepped	No	A

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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 BTAG2BDAU, USI BTAG2BDAU, RSE Registration Number R1001327. WLISL and BTFM are wholly owned subsidiaries of the 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. Read the Product Disclosure Statement to see if this insurance is right for you.



## Your Westpac Protection Plans Renewal Summary for Standalone Total and Permanent Disablement

Effective: 11 Mar 2021

**Policy owner** Meland Family Super Fund

**Address** MELAND FAMILY SUPER FUND  
34 GRESHAM STREET  
ASHGROVE QLD 4060

### Your policy details

**Portfolio number** W3010692-A

**Policy number** S3010692

**Product name** Standalone Total and Permanent Disablement

**Policy risk commencement date** 11 Mar 2009

**Renewal date** 11 Mar each year

### Premium details

**Premium** \$588.38

**Policy fee** \$8.79

**Stamp duty** \$44.79

**Total premium payable** **\$641.96**

**Premiums payable** 11<sup>th</sup> March and then at a monthly frequency

**CPI increase** 3%

### Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions
Hellen Meland (18867458)	5 Aug 1964	Female	Non-Smoker	No

Hellen Meland Benefit type	Expiry date	Benefit amount	Premium option	Loadings	Occupation category
TPD Benefit (Any)	11 Mar 2063	\$1,389,868	Stepped	No	A

### Loyalty benefit details

Hellen Meland Benefit type	Loyalty benefit	Loyalty benefit effective date
TPD Benefit (Any)	\$69,494	19 Oct 2012

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