

09 July 2018

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THE TRUSTEES  
ALJ FAMILY INVESTMENTS PTY LTD  
10 LANGLANDS ROAD  
GLEN OAK NSW 2320

Dear Secretary,

**Your BT Income Protection Policy**  
**Policy Number: CL675366**

Thank you for being a valued BT customer.

I am writing to advise you that the total of your premiums paid for the year to 30 June 2018 was \$1143.66.

Under current tax legislation, premiums paid for income protection policies may be tax deductible. We recommend you seek advice from your tax professional if you have any specific questions in relation to your personal financial situation and the associated tax implications.

If you have any questions, please contact your financial adviser or call us on 1300 553 764 Monday to Friday between 8:00am to 6:30pm (Sydney time).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Scott Moffitt', with a long horizontal flourish extending to the right.

**Scott Moffitt**  
**Head of Life Insurance Operations**