

Note: Both Policies Cancelled



	TOTALS	DEDUCTIBLE
Matt	\$504.13	\$403.30
Kristin	\$1,514.30	\$1,211.44
	\$2,018.43	\$1,614.74



Brenda Wishey

23 Nov 2020

2 X \$757.15 = \$1,514.30

000451 000



MR M NEIBLING
LOCKED BAG 1
FORTITUDE VALLEY BC QLD 4006

Portfolio No: BL866952-A

Your BT Protection Plans renewal

Dear Mr Neibling,

Thank you for choosing BT insurance. Should the unexpected happen, you have insurance in place to help financially protect you and your loved ones.

Your policy is guaranteed renewable

Your renewal date is 14 Dec 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	Premium on renewal	Payment frequency	Payment method
YL866952	Matthew Neibling	Term Life	\$757.15	Monthly	Automatic debit

Other cover in your Protection Plans portfolio

You also hold other insurance policies within your Protection Plans portfolio, which we have listed below. We will write to you when the renewal date for these policies is approaching.

Policy number	Insured person(s)	Type of Insurance	Commencement date
TL866953	Matthew Neibling	Standalone Living Insurance	13 Dec 2012

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 BTA0280AU, USI BTA0280AU, RSE Registration Number R1001327. BT Financial Group is a division of the Westpac Banking Corporation ABN 33 007 457 141, AFSL 233714 (the Bank). WLISL and BTFM are wholly owned subsidiaries of 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.

27 August 2021

Policy No: YL866952

Policy: BT Term Life

THE TRUSTEES
ECHELON SUPERANNUATION FUND
LOCKED BAG 1
FORTITUDE VALLEY BC QLD 4006

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 this cover.

Cancellation date

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

14 September 2021

Any questions?

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

Yours sincerely,

Head of Customer Service

Insurer Westpac Life Insurance Services Limited
ABN 31 003 149 157 AFSL 233728

Contact BT Phone: 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 the Retirement Wrap ABN 39 827 542 991 RSE R1001327), the issuer is BT Funds Management Limited ABN 63 002 916 458 AFSL 233724 (BTFM)

WBCBT14231 0420vx



Cancellation Notification

The completed form can be returned using either of the following methods:
SCAN & EMAIL lifecancellation@btfinancialgroup.com
POST BT Protection Plans GPO Box 5467 Sydney, NSW 2001
BT Customer Relations ☎ 132 135 (8.00am–6.30pm Mon–Fri Sydney time)

BT Protection Plans are issued by Westpac Life Insurance Services Limited ABN 31 003 149 157 AFSL Number 233728 (the Insurer) 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 233724 RSE License No. L0001090 (BTFM) as trustee of Retirement Wrap ABN 39 827 542 991. The Insurer and BTFM are wholly owned subsidiaries of Westpac Banking Corporation ABN 33 007 457 141 AFSL Number 233714 ('the Bank'). Neither the Bank nor any member of the Westpac Group (other than the Insurer) guarantees the benefit payable in relation to BT Protection Plans.

CANCELLATION REQUEST

Policy Number(s)	1. <u>YL866952</u>	2.	3.
	4.	5.	6.
	7.	8.	9.

I/We would hereby like to cancel the above policy(ies) effective immediately.

Note: Please be aware, when cancelling your policy there may be further linked benefits which will automatically be cancelled in this process. Please view your most recent renewal letter or call 1300 553 764 to find out if you have any linked benefits.

To be completed by the Policy Owner, or the Insured Person (for policies paid through a Super Fund). We recommend that you seek financial advice before deciding to cancel your policy.

- a. The signatures of all Policy Owners must be received to enable us to proceed with your request. **This means that if there is more than one Policy Owner, all Policy Owners must sign.**
- b. Where the policy is jointly owned by an individual Policy Owner/s and a company, institution or trust, the cancellation form must be signed on behalf of that company, institution or trust in addition to the individual Policy Owner/s.

IF THE POLICY(IES) IS/ARE OWNED BY AN INDIVIDUAL OR INDIVIDUALS, PLEASE SIGN BELOW:

Policy Owner 1/Insured Person

Given name(s)

MATTHEW JAMES NEIBLING

Date of birth (dd/mm/yy)

11 / 03 / 68

Signature

Date (dd/mm/yy)

31 / 08 / 21

Policy Owner 2

Given name(s)

Date of birth (dd/mm/yy)

/ /

Signature

Date (dd/mm/yy)

/ /

Policy Owner 3

Given name(s)

Date of birth (dd/mm/yy)

/ /

Signature

Date (dd/mm/yy)

/ /

▶▶ If the policy(ies) is/are owned by a company, institution or trust, please complete and sign the section overleaf.

Policy Owner 4

Given name(s)

Date of birth (dd/mm/yy)

Signature

Date (dd/mm/yy)

Policy Owner 5

Given name(s)

Date of birth (dd/mm/yy)

Signature

Date (dd/mm/yy)

IF THE POLICY(IES) IS/ARE OWNED BY A COMPANY, INSTITUTION OR TRUST, PLEASE SIGN BELOW:

Must be signed by:

- two directors of the company, or
- a director and company secretary, or
- for a company with a sole director who is also the company secretary, that director.

Name of Company/Institution/Trust

Name of Director/Sole Director

Position

Signature

Date (dd/mm/yy)

Name of Company/Institution/Trust

Name of Director/Secretary

Position

Signature

Date (dd/mm/yy)



26 August 2021

Policy No: YL866952

Policy: BT Term Life

THE TRUSTEES
ECHELON SUPERANNUATION FUND
LOCKED BAG 1
FORTITUDE VALLEY BC QLD 4006

We've received your request

Dear Sir/Madam,

Thank you for your recent request to cancel your policy.

Please note that under our policy Terms and Conditions, we require the signature of the Policy Owner in order to proceed with your request.

As your policy is owned by Echelon Superannuation Fund, we require the signature of two Trustees to cancel your policy.

For this reason we have enclosed your correspondence to be signed and returned to our office in the reply paid envelope provided.

Important: please reply within 14 days

If the above requirement is not received **within 14 days** of the date of this letter, we will assume you do not wish to proceed.

Any questions?

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

Yours sincerely,

Head of Customer Service

Insurer Westpac Life Insurance Services Limited
ABN 31 003 149 157 AFSL 233728

Contact BT Phone: 1300 553 764 Fax: 02 9274 5442
Mail: GPO BOX 5467, Sydney NSW 2001

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WBCBT14231 0420vx



LIFE INSURANCE

01 September 2021

Echelon Superannuation Pty Ltd
Locked Bag 1
FORTITUDE VALLEY QLD 4006

Policy number

8441128 blueprint Protection - Life 1
0 External Super

Life Insured

Kristen Sanders

Product type

Your reference number
715347

Exit statement

To Echelon Superannuation Pty Ltd,

This statement confirms your MLC Life Insurance policy has been cancelled.

This statement briefly sets out what the major benefits of your policy were prior to the cancellation. Please ensure you read the important information notes section at the end of this statement. Full details are set out in your policy document and are subject to the terms and conditions therein.

If you need help

If you have any questions please:

- send an email to enquiries.retail@mlcinsurance.com.au, or
- call **13 65 25** Monday to Friday

Yours sincerely

Michael Rogers
Chief Life Insurance Officer
MLC Life Insurance



Insurer
MLC Limited
ABN 90 000 000 402
AFSL 230694

PO Box 23455
Docklands VIC 3008

Tel 13 65 25
mlcinsurance.com.au

MLC Limited uses the MLC brand under licence. MLC Limited is part of the Nippon Life Insurance Group and is not part of the IOOF Group.

Your policy benefit summary at 17 August 2021

Insurance	Benefit Amount	Monthly Premium Amount
Permanent Total Disability	\$1,795,857.00	\$284.00
Accidental Death Benefit	\$1,477,455.00	\$50.54
Life Cover	\$1,795,857.00	\$124.32
Waiver	\$5,554.92	\$41.22
Policy Fee		\$4.05

Total Monthly premium (including policy fee)

\$504.13

Your transaction history

The information shown reflects payments received by the MLC Super Fund and Insurance costs due within the statement period.

Important Note:

As the policy has been cancelled, you'll no longer receive an annual statement. If this is your only policy under the MLC Super Fund, your membership in the fund will also cease.

Contributions into a superannuation fund are typically preserved under superannuation law. On cancellation of your policy, unused premium contributions are refunded or rolled over to your preferred superannuation fund as required by law.

Your transaction history

	Date	Amount
Total premium contributions received		\$504.13
Total insurance cost		\$504.13

How to get more information

The Trustee's Annual Report contains further information. If you have any queries on your statement or insurance cover, you may:

- contact your adviser on
- call us on 13 65 25
- write to us: PO Box 23455, Docklands, VIC - 3008
- Visit our website at mlcinsurance.com.au

We'll respond to your enquiry within 20 business days of receipt of the enquiry. We'll notify you if there is anything that may prevent this from happening.

Your financial adviser is available to provide you with advice in relation to your superannuation insurance and other financial needs.

Complaint resolution

In most cases, your questions can be answered over the phone by calling us on 13 65 25. If you have a complaint that is not resolved by calling us, you may write to us at:

The Complaints Manager
MLC Life Insurance Resolve
PO Box 23501
Docklands VIC 3008

Please include your policy number and details of your complain to help us respond to you as quickly as possible.

For superannuation services complaints, the Trustee has 90 days to respond to your complaint.

For complaints about other products and services, MLC Life Insurance has 45 days to respond.

If the complaint will take longer to resolve than the time allowed, MLC Life Insurance or the Trustee will let you know and tell you the reasons for any delay. MLC Life Insurance or the Trustee will also keep you updated on the progress of your complaint.

If you are dissatisfied with the final outcome of your complaint, if MLC Life Insurance or the Trustee is unable to provide you with a final outcome in the time allowed, or if you believe that MLC Life Insurance or the Trustee has not provided you with the reasons for the decision, you have the right to lodge a dispute with an external dispute resolution body.

For all product and services disputes (including superannuation), the external dispute resolution body is:

Australian Financial Complaints Authority
GPO Box 3 Melbourne VIC 3001
Ph: 1800 931 678 (cost of a local call)
Email: info@afca.org.au



LIFE INSURANCE

01 September 2021

Echelon Superannuation Pty Ltd
Locked Bag 1
FORTITUDE VALLEY QLD 4006

Policy number	Product type
8441128	blueprint Protection - Life 1 0 External Super
Life Insured	Your reference number
Kristen Sanders	715347

Exit statement

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Total Monthly premium (including policy fee) **\$504.13**

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