

Your BT Protection Plans Policy Schedule for Term Life

Effective: 24 December 2019

Policy owner	N AND F PORLEY SUPER FUND
Address	N And F Porley Super Fund 56 Fernadell Drive Pitt Town NSW 2756

Your policy details

Portfolio number	BL493813-A
Policy number	YL493813
Product name	Term Life
Policy risk commencement date	23 December 2019
Renewal date	23 December each year

Premium details

Premium	\$1,582.87
Policy fee	\$0.00
Total premium payable	\$1,582.87
Premiums payable	Yearly

Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions
Fiona Porley (34195285)	16/07/1968	Female	Non-Smoker	No

Fiona Porley

Benefit type	Expiry date	Benefit amount	Premium option	Loadings	Occupation category
Death Benefit	23/12/2066	\$750,000	Stepped	No	N/A
TPD Benefit (Any)	23/12/2066	\$570,000	Stepped	No	A

Policy: YL493813 Page: 1

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 the Superannuation Division of Westpac MasterTrust ABN 81 236 903 448) the issuer is Westpac Securities Administration Limited ABN 77 000 049 472 AFSL 233731.

Your Duty of Disclosure

You and every person to be insured under your policy have a duty to tell us every matter that you know, or which a reasonable person in the circumstances could be expected to know, is relevant to our decision whether to insure you and, if so, on what terms. If any information provided to us changed (including any change to an insured person's health, occupation or pastimes) before we sent the Policy Schedule, membership certificate or other written confirmation to you, you had an obligation to tell us. Please refer to the Product Disclosure Statement for full details of your duty of disclosure.

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
Flexible Linking Plus	YF493813	Fiona Porley	23/12/2019

Discount details

Policy discount	My Health Policy Fee Waiver		
Insured person discount	Discount	Applies to	
Fiona Porley	25% First Year Discount	All benefits	
	My Health Discount	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 BT Protection Plans

Policy Schedule for Flexible Linking Plus

Effective: 24 December 2019

Policy owner FIONA PORLEY (34195285)

Address 56 Fernadell Drive
Pitt Town NSW 2756

Your policy details

Portfolio number BL493813-A

Policy number YF493813

Product name Flexible Linking Plus

Policy risk commencement date 23 December 2019

Renewal date 23 December each year

Premium details

Premium \$73.09

Policy fee \$0.00

Stamp duty \$3.65

Total premium payable **\$76.74**

Premiums payable Monthly

Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions
Fiona Porley (34195285)	16/07/1968	Female	Non-Smoker	No

Fiona Porley

Benefit type	Expiry date	Benefit amount	Premium option	Loadings	Occupation category
Living Plus Benefit	23/12/2043	\$100,000	Stepped	No	N/A
Super Plus TPD Benefit (Own)	23/12/2033	\$570,000	Stepped	No	A

Policy: YF493813 Page: 1

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 the Superannuation Division of Westpac MasterTrust ABN 81 236 903 448), the issuer is Westpac Securities Administration Limited ABN 77 000 049 472 AFSL 233731.

Your Duty of Disclosure

You and every person to be insured under your policy have a duty to tell us every matter that you know, or which a reasonable person in the circumstances could be expected to know, is relevant to our decision whether to insure you and, if so, on what terms. If any information provided to us changed (including any change to an insured person's health, occupation or pastimes) before we sent the Policy Schedule, membership certificate or other written confirmation to you, you had an obligation to tell us. Please refer to the Product Disclosure Statement for full details of your duty of disclosure.

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	YL493813	Fiona Porley	23/12/2019

Discount details

Insured person discount	Discount	Applies to
Fiona Porley	25% First Year Discount	All benefits
	My Health Discount	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.