

**Insurance cover —  
protecting your  
most valuable assets,  
you and your family**



## Life can bring surprises, good and bad

Insurance is an important part of anyone's financial plan, and the risks of injury and illness don't go away with economic changes. Death and disablement cover can be a valuable safety net for you and your family if something happens which prevents you from returning to work, or if you pass away.

### An automatic level of protection

You may already have cover attached to your superannuation account. Check your most recent Annual Super Statement, log onto [bt.com.au](http://bt.com.au), or call the BT Contact Centre on 132 135 to confirm your current insurance cover.

### Do you have enough?

Most Australian families would not be able to meet their financial obligations after three months if the main breadwinner were unable to work or were to pass away<sup>1</sup>. Your financial adviser can help you determine if you are adequately covered.

## Why insurance through super?

Cover through your employer-sponsored superannuation plan has several key benefits:

- **Group premium rates:** Group buying power means competitive premiums.
- **Access to cover without underwriting:** Automatic Acceptance Limits (AALs) means that most members can obtain a level of cover without needing to be underwritten.
- **No impact on take home pay:** Instead of having to pay for cover outside of super with your take-home pay, your premiums are deducted from your super account.
- **Tax-free death benefits:** On death of a super member, lump sum benefits paid from super to the deceased's tax dependants are tax-free<sup>2</sup>.

<sup>1</sup> AIST Media Release, June 2008.

<sup>2</sup> A 'death benefits dependant' for tax purposes include the deceased's spouse (including de-facto and same sex), former spouse, child aged less than 18, any person with whom the deceased had an interdependency relationship with just before their death and any person who was dependant on the deceased just before their death (ie Financial dependant).

## What to do next?

- See your financial adviser
- Call the BT Contact Centre on 132 135
- Visit [bt.com.au](http://bt.com.au).

BT Funds Management Limited ABN 63 002 916 458, AFSL 233724, RSE L0001090 is the trustee of BT Lifetime Super – Employer Plan ABN 39 827 542 991, RSE R1001327. Westpac Securities Administration Limited ABN 77 000 049 472, AFSL 233731, RSE L0001083 is the trustee of BT Business Super ABN 81 236 903 448, RSE R1003970. You should carefully read the relevant BT Lifetime Super– Employer Plan or BT Business Super ('BT Super') Product Disclosure Statements (PDSs) before making an investment decision regarding BT Super. This flyer is not a substitute for the BT Super PDSs and should be used as a guide only. The information contained in this flyer doesn't account for your investment objectives, particular needs or financial situation. These should be considered before investing or establishing a superannuation plan in BT Super, and we recommend you consult a financial adviser. The information contained in this flyer is based on current laws and their interpretation. The application of taxation laws depends upon an investor's individual circumstances. You should seek independent professional tax advice on the taxation implications of investing and should not rely on this information, which should be used as a guide only. Conditions, limits and exclusions on cover apply and are explained in the PDS and the insurance policy wording. An investment in BT Super is not a deposit with or any other liability of Westpac Banking Corporation ABN 33 007 457 141 or any other company in the Westpac Group of companies. It is subject to investment risk, including possible delays in repayment and loss of income and principal invested. None of Westpac Banking Corporation or its related entities stand behind or otherwise guarantee the capital value or investment performances of any investment portfolios offered in the BT Super. The information contained in this flyer is current as at November 2011. © BT Financial Group 2011

BT10154B-0911r

