
BT Life Insurance

BT Protection Plans Reserve

Adviser Guide

1 August 2022



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BT Reserve Adviser Guide

In this guide you'll find tools to help you with the smooth running of your business.

There is essential underwriting information at your fingertips for the efficient processing and assessment of risk for BT Reserve business.

This guide will make it easier to assess applications, be responsive, manage expectations, and avoid surprises – whether you're on the phone, at your desk, or in the field.

Welcome to BT Protection Plans Reserve. We look forward to working with you.

It is important that you and your clients get the highest standards of service. That's why we've adopted the Life Insurance Code of Practice.

It reinforces our commitment to mandatory customer service standards protecting you and your customers when you need us most.

To find out about us and the Life Insurance Code of Practice, please visit bt.com.au.

Important information

On 9 August 2021 Westpac announced it had agreed with TAL Dai-ichi Life Australia Pty Limited to sell Westpac Life Insurance Services Limited and enter an exclusive 20-year strategic alliance for the provision of life insurance products to Westpac's Australian clients.

BT Reserve is closed to new clients effective 1 August 2022.



1. Introduction

1.1 High net worth clients have unique needs

We understand that the right range of products will help you meet the needs of your high net worth clients more effectively. It's crucial to both growing your business and giving your clients the best possible service.

BT Protection Plans Reserve (BT Reserve) is a perfect example of this approach. It's been built specifically to help you meet the needs of your high net worth clients — clients with high incomes and significant debt — who need higher levels of protection.

BT Reserve gives you an insurance offer pitched to the needs of the independently wealthy; whether they be individuals, business owners, or senior executives.

The higher benefit options and first-class services built into this offer will help you work with your high net worth clients more effectively.

Who is BT Reserve designed for?

- clients with very high ongoing earnings
- clients with significant debt
- clients with major financial responsibilities to family or business partners, and
- business owners, especially those involved in business transactions such as buy-sell deals.

As you read this Guide you'll see how we've designed BT Reserve to offer both higher levels of cover and more services, all packaged into the overall BT Protection Plans structure. This gives you more flexibility when it comes to crafting a complete insurance solution tailored to all your clients' needs.

Want to know more?

To see how BT Protection Plans Reserve can help your high net worth clients and fit into your business model call us on 1800 025 127.

1.2 Higher benefits

BT Reserve helps you meet the needs of high net worth clients with benefit levels that are significantly higher than those available through BT Protection Plans.

BT Reserve Income Protection policies are available for existing customers replacing an existing BT Reserve Income Protection policy, where the replacement is first approved by us.

BT Reserve Income Protection is not available with Income Protection Assured or Income Protection Assured as Superannuation.

The maximum levels available via BT Reserve for each type of cover are outlined in the table below:

Protection type	Maximum cover
Death Benefit	Any financially justifiable amount ¹
TPD Benefit	\$15 million ²
Living (Trauma) Benefit	\$10 million ³
Income Protection, Income Protection Plus	\$60,000 per month ⁴

1 Please contact the underwriting team for any amounts over \$25m.

2 TPD Benefit amounts above \$5 million are subject to additional terms and conditions outlined in BT Protection Plans Reserve Reference Document.

3 Living Benefit amounts above \$2 million are subject to additional terms and conditions outlined in BT Protection Plans Reserve Reference Document.

4 Income Protection and Income Protection Plus Benefits above \$30,000 per month are limited to a maximum 10 year benefit period.

Note that amendments to the terms and conditions apply to the benefit amounts over those provided in standard BT Protection Plans. Not all policy options are available on BT Reserve Benefits.

Death Benefit

BT Reserve is structured so that you can offer high net worth clients the existing unlimited Death Benefit available as part of BT Protection Plans, along with the higher TPD, Living and Income Protection benefits available under BT Reserve.

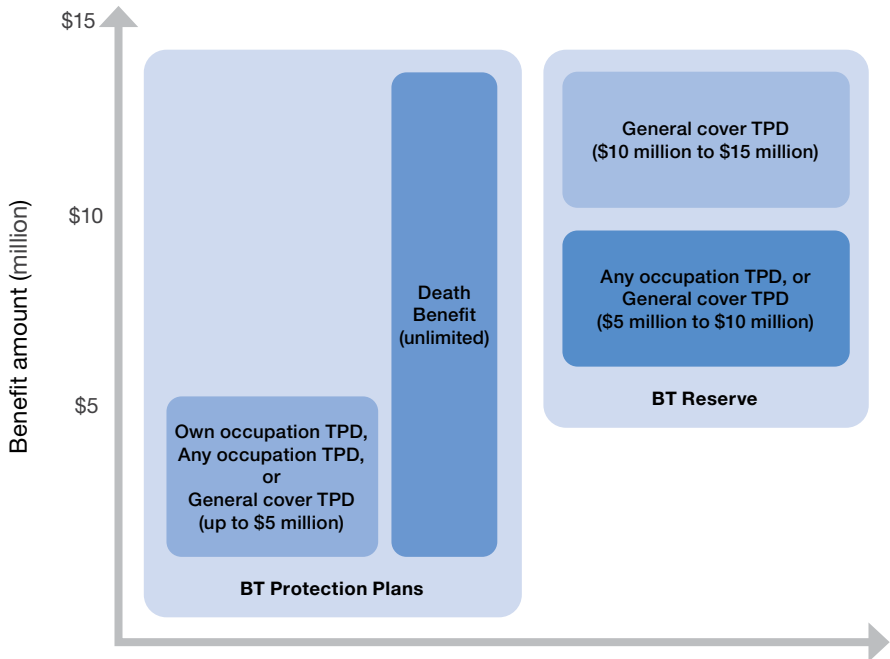
TPD Benefit

As the illustration below shows, BT Reserve allows you to offer a TPD Benefit of up to \$15 million. This cover is structured as follows:

- a TPD Benefit of up to \$5 million under BT Protection Plans
- a TPD Benefit between \$5 million and \$10 million under BT Reserve cover that is restricted to an any occupation, or general cover TPD definition
- a TPD Benefit above \$10 million and up to the limit of \$15 million under BT Reserve cover that is restricted to a general cover TPD definition.

Any BT Reserve TPD Benefit must be an additional benefit on a Term Life policy or linked to a Term Life policy through Flexible Linking Plus. The total of the TPD sum insured cannot exceed the total Death benefit sum insured.

The BT Reserve TPD Benefit excludes claims as a result of alcohol abuse, alcohol dependence, drug use, mental illness or fatigue syndromes.



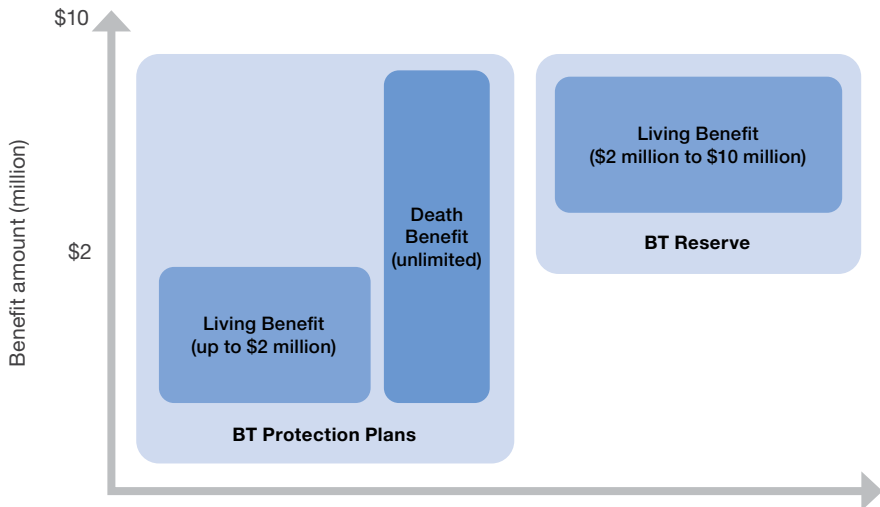
Living (Trauma) Benefit

The Illustration below shows how BT Reserve allows you to offer a Living Benefit of up to \$10 million. This cover is structured as follows:

- a Living Benefit of up to \$2 million under BT Protection Plans (your client can still choose between Living Benefit and Living Benefit Plus)
- a Living Benefit between \$2 million and \$10 million under BT Reserve. The BT Reserve Living Benefit is restricted to the definitions for cancer (severe) with specified requirements, paralysis, heart attack (severe) with specified requirements and loss of independent existence – with a specified level of impairment. These definitions may differ to those offered under BT Protection Plans.

Any BT Reserve Living Benefit must be an additional benefit on a Term Life policy or linked to a Term Life policy through Flexible Linking Plus. The total of the Living Benefit sum insured cannot exceed the total Death benefit sum insured.

The BT Reserve Living Benefit excludes claims as a result of alcohol abuse, alcohol dependence or drug use.



Income Protection

BT Reserve Income Protection policies are available for existing customers replacing an existing BT Reserve Income Protection policy, where the replacement is first approved by us.

BT Reserve Income Protection is not available with Income Protection Assured or Income Protection Assured as Superannuation.

To give you maximum flexibility when working with your clients earning very high incomes, the BT Reserve maximum Income Protection Benefit is \$60,000 per month. BT Reserve also allows for longer benefit periods and is structured as follows:

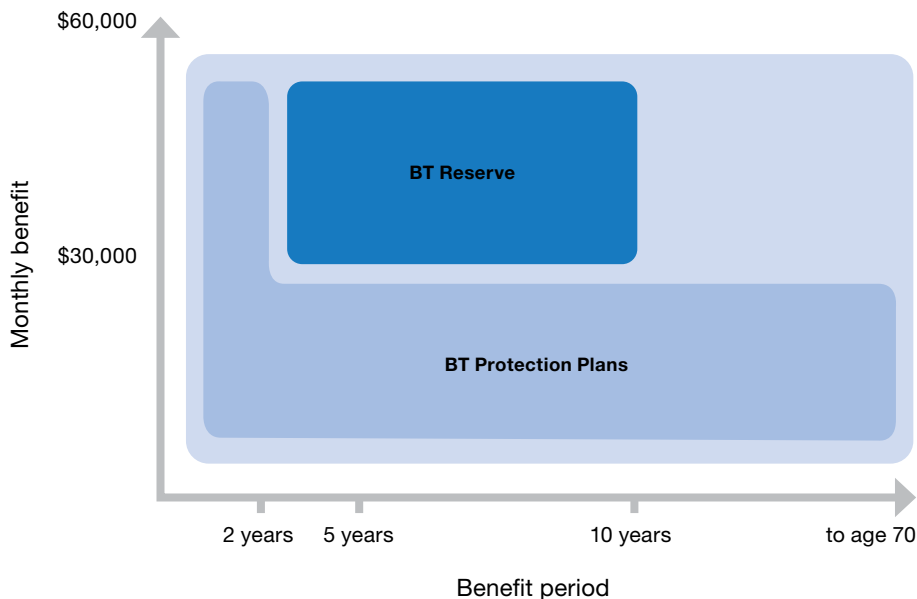
- an Income Protection Benefit of \$30,000 per month with a maximum benefit period of to age 70
- an additional Income Protection Benefit of \$30,000 per month with a maximum 10 year benefit period
- after 2 years on claim, monthly benefits exceeding \$30,000 per month are paid under the BT Reserve terms and conditions.

BT Reserve Income Protection Benefit excludes claims as a result of alcohol abuse, alcohol dependence, drug use, mental illness or fatigue syndromes.

BT Reserve Income Protection policies are available for existing customers replacing an existing BT Reserve Income Protection policy, where the replacement is first approved by us.

New business applications for BT Reserve Income Protection policies will only be considered if applied for by 30 September 2021 and the application is received by us by 29 October 2021.

BT Reserve Income Protection is not available with Income Protection Assured or Income Protection Assured as Superannuation.



1.3 Special features

Policy flexibility

In addition to higher benefits, BT Reserve maintains all of the flexibility built into the overall BT Protection Plans offers:

- your client still has access to Flexible Linking Plus (Living Benefit, TPD Benefit and Super Plus TPD Benefit) and Income Linking Plus¹ (Super Plus IP Benefit), meaning they can pay for their cover in the most tax-effective way for them
- your client is still eligible for multi-policy and platform discounts
- BT Reserve is available for clients both off platform and via eligible platform investment and platform super accounts.

Specialised service

High net worth clients are often financially rich, but time poor. As a result they place a premium on services that save them time and hassle. BT Reserve provides a number of specialised services that deliver just that.

¹ Income Linking Plus contracts can no longer be issued. References to Income Linking Plus relate to alterations and replacement of existing policies only.

Premium Case Manager service

If your client is required to undergo medical tests or exams, an Insurance Case Manager will arrange the requirements for your client to ensure the process is as convenient, simple and as comfortable as possible.

The Case Manager will:

- ascertain your client's preferred time and location for an appointment, make reminder calls where required and follow-up to ensure they received exceptional service
- coordinate all appointments with medical providers (eg nurses, GPs or specialists). In cases where the medical providers are chosen by us, the Case Manager will ensure they meet the highest quality and service standards.

The Case Manager will make sure the process is proceeding smoothly, attempt to ensure that all medical requirements can be met in one appointment, at one location and provide all the required paperwork to medical staff.

Access to dedicated underwriters and Case Managers

BT Reserve applications will be given a high priority by our underwriting and case management team enabling the best servicing and review of these applications.

In addition, you will have access to our specialist financial underwriters to assist you through complex financial arrangements and help you to determine the appropriate amount of cover that your client may need.

1.4 How BT Reserve works

Two policies, one insurance portfolio

Your clients will be insured under BT Protection Plans, with cover being split into:

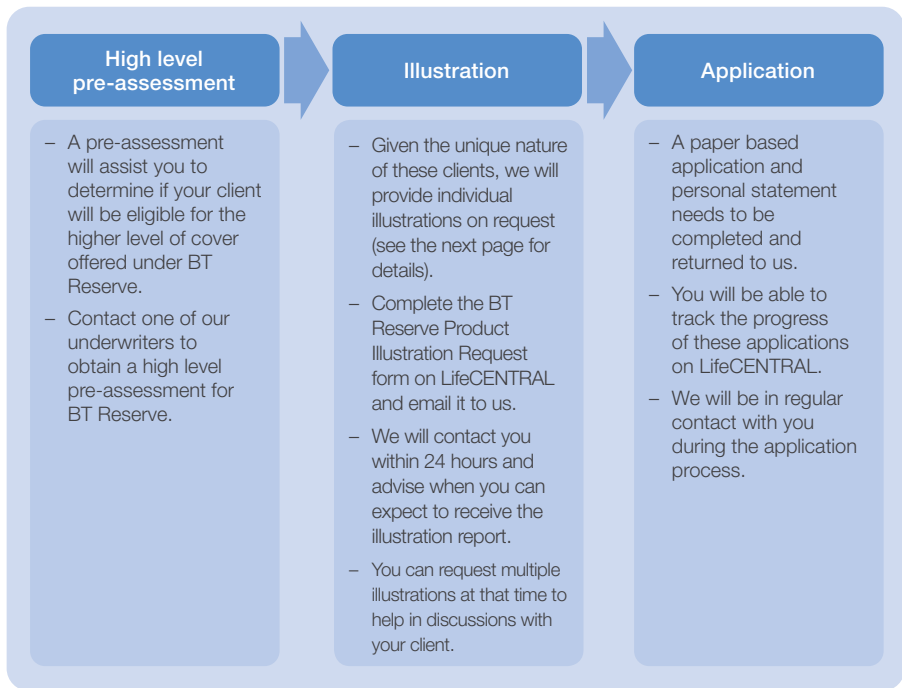
- cover provided under the existing BT Protection Plans terms and conditions, and
- cover provided under BT Reserve terms and conditions for the higher levels of cover.

To ensure it is clear to you and your client, the insurance will be issued under multiple policies but linked into a single insurance portfolio for each client. Policy documentation — such as the policy schedules and renewal letters — will display the parts of the cover that are covered under BT Protection Plans and BT Reserve.

Your client will receive a single welcome pack and a single renewal pack that covers all of their policies.

How to apply

To ensure that you can manage the expectations of your clients, the following process has been put in place for BT Reserve applicants.



Requesting an illustration

We have developed an electronic product illustration (quote) request template which is available on LifeCENTRAL (under: Forms and Tools ► Marketing and Needs ► BT Reserve Toolkit).

- The template (excel form) includes instructions on how to complete the request.
- If you are unsure if this offer is suitable for your client, please speak to one of our underwriters who will be able to perform a pre-assessment on your client.
- Please make sure you enter a value for each of the fields included in the template specified so we can provide you with an accurate illustration.

Email the template and any supporting information to us at:
adviserfirst@btfinancialgroup.com

We will contact you within 24 hours to confirm receipt of your request.

On completion of your request we will email you the product illustration.

Adviser remuneration

BT Reserve offers the same remuneration options as BT Protection Plans policies.

Please refer to the Protection Plans Adviser Guide, dated 1 August 2022, for further information.

You can choose the remuneration option that is appropriate to your client's situation and your business model. Remuneration may include:

- Commission – upfront or level, and
- Insurance Administration Fee.

A three-year responsibility period applies for any portion of cover commenced under BT Reserve, as follows:

Time from payment of commission	Clawback of commission
0–12 months	100%
13–24 months	60%
25–36 months	30%

If the policyholder places their policy on a premium holiday or has their premiums waived under certain circumstances of financial hardship during the responsibility period, the responsibility period may be extended by the length of the premium holiday or the financial hardship support period.

If you have existing Protection Plans clients who upgrade to BT Reserve, no initial commission is payable, except where there is an increase in premium, initial commission will be paid on the increased portion.



2. Medical underwriting

Medical underwriting is the process we use to assess your client's medical history. All medical information gathered is strictly confidential and is only viewed by those who have a direct role in assessing your client's application.

2.1 Calculating medical requirements

Medical requirements will be based on the benefit amount being applied for and the age of your client. These requirements are set out in section 2.2.

Costs for the medical requirements will be covered by us, unless otherwise advised.

Should you wish to use medical information previously obtained, the evidence must be no more than 6 months old for the purposes of assessing benefits applied for under BT Reserve.

Lump sum benefits

For Term Life Policies, calculation of requirements for the Death Benefit, TPD Benefit, and Living Benefit will be based on the total Death Benefit being applied for.

Note: The Business Cover Benefit is not available under BT Reserve as increases under this option would exceed the maximum covers allowable.

Income Protection benefits

Requirements for Income Protection benefits over \$30,000 per month are the same irrespective of the client's age.

2.2 Mandatory medical requirements

The following tables outlines the mandatory medical requirements.

ECG_EX	Stress (exercise) Electrocardiogram
ECHOEX	Stress Echocardiogram
EMAR	Extended Medical Attendants Report
FBC	Full Blood Count
HEP B and C	Hepatitis B and C antibodies and antigens
HIV	Human Immunodeficiency Virus antibodies
MAM	Mammogram test or latest mammogram test results acquired within the last 12 months (females only)
MBA20	Multiple Biochemical Analysis (MBA20)
MSU	Microscopic Urinalysis
PSA	Prostate Specific Antigen (PSA) test or latest PSA test results acquired within the last 12 months (males only)
SPX	Specialist Physician Examination

Lump sum requirements

Sum insured	Age next birthday					
	Up to 45	46–50	51–55	56–60	61–65	66–70
Death \$5,000,001 – \$10,000,000	MBA20, FBC, SPX, EMAR, ECG_EX, MSU	MBA20, FBC, SPX, EMAR, ECG_EX, MSU, PSA	MBA20, FBC, SPX, EMAR, ECG_EX, MSU, PSA	MBA20, FBC, SPX, EMAR, ECG_EX, MSU, PSA	MBA20, FBC, SPX, EMAR, ECG_EX, MSU, PSA	MBA20, FBC, SPX, EMAR, ECG_EX, MSU, PSA
Living \$2,000,001 – \$5,000,000	As per Death \$5,000,001 – \$10,000,000, however MAM or PSA is also required.					
Death \$10,000,000 +	MBA20, FBC, HEP B & C, HIV, SPX, EMAR, MSU, ECHOEX, PSA or MAM	MBA20, FBC, HEP B & C, HIV, SPX, EMAR, MSU, ECHOEX, PSA or MAM	MBA20, FBC, HEP B & C, HIV, SPX, EMAR, MSU, ECHOEX, PSA or MAM	MBA20, FBC, HEP B & C, HIV, SPX, EMAR, MSU, ECHOEX, PSA or MAM	MBA20, FBC, HEP B & C, HIV, SPX, EMAR, MSU, ECHOEX, PSA or MAM	MBA20, FBC, HEP B & C, HIV, SPX, EMAR, MSU, ECHOEX, PSA or MAM
TPD & Living \$5,000,000 +	MBA20, FBC, HEP B & C, HIV, SPX, EMAR, MSU, ECHOEX, PSA or MAM	MBA20, FBC, HEP B & C, HIV, SPX, EMAR, MSU, ECHOEX, PSA or MAM	MBA20, FBC, HEP B & C, HIV, SPX, EMAR, MSU, ECHOEX, PSA or MAM	MBA20, FBC, HEP B & C, HIV, SPX, EMAR, MSU, ECHOEX, PSA or MAM	MBA20, FBC, HEP B & C, HIV, SPX, EMAR, MSU, ECHOEX, PSA or MAM	MBA20, FBC, HEP B & C, HIV, SPX, EMAR, MSU, ECHOEX, PSA or MAM

Income Protection requirements

Monthly benefit	Income Protection and Income Protection Plus requirements
\$30,000 +	MBA20, FBC, HEP B & C, HIV, SPX, EMAR, ECG_EX, MSU

2.3 Arranging mandatory medical requirements

It is important to arrange the medical evidence only once the financial pre-assessment has been approved.

The illustration provided will give an indication of medical requirements for your client based on the information entered and will be confirmed by your underwriter. Subject to underwriting, there may be further requirements based on the disclosures within the personal statement.

You can choose to arrange the medical requirements on behalf of your client, or we can organise these for you.

Medical requirements may be arranged with paramedical service provider, UHG.

UHG provides the following health screening services:

- Mobile Paramedical Examinations and Mini Health Checks
- Mobile Pathology Services
- GP Examinations and ECGs
- Specialist Examinations
- Exercise Stress Tests, Echocardiographs and Lung Function Tests.

Telephone: 1300 558 583

Website: www.uhg.com.au

2.4 Obtaining a medical pre-assessment

A medical pre-assessment will assist you in discussing a likely underwriting assessment and requirements with your client upfront. This is especially important where your client has disclosed pre-existing medical conditions on their personal statement. If a pre-assessment is required, please contact our underwriting team to discuss.

A pre-assessment reference number will be provided to confirm the underwriting advice given. This reference number should be recorded on the personal statement.



3. Financial underwriting

Financial underwriting involves consideration of relevant information to assess the appropriateness of the levels of cover proposed, and alignment to the advice provided by the financial adviser, wherever possible.

Each and every one of your clients will be different. Some will be looking to protect their personal position, others will be looking for protection for their business, and some may seek to protect both.

This section outlines some standard considerations made when assessing benefit limits under different circumstances.

Given the higher level of cover offered under BT Reserve, additional consideration is given to information provided at application, in particular when:

- multiple benefits are being applied for and where the potential exists that the client may not suffer a financial loss to the extent of the cover applied for, in the event of a claim
- the client has accumulated assets or large amounts of ongoing investment income
- the client has ongoing business income.

3.1 Assessing financials for multiple benefits

When your client is applying for various types of cover, the financial justification will be assessed against both the individual benefit and the combined benefits.

The underwriting principles applied to the financial assessment of BT Reserve applications will predominately depend on the mix of cover applied for, the purpose of the cover, and the rationale applied during the advice process. Other variables will include the net asset position, the type of assets held, and the amount of investment or ongoing income that will continue to be received post disablement.

It is important that we fully understand the basis on which the financial advice was made when assessing the financial information provided. This will assist us in securing support for the cover requested. There may be instances where the benefits are reduced to ensure that over-insurance is not a factor.

For the underwriting process to be transparent, the following principles will generally apply:

- if the purpose of all benefits is clear, and there is no association between business cover and personal cover, no aggregation will occur
- if there is a crossover of personal TPD, Living and Income Protection benefits, there may be a reduction in some of the cover to ensure that no more than 100% of income is covered from all sources.

Example:

Julian, aged 49, has applied for the following:

- Income Protection of \$48,333 per month based on an annual income of \$1.75 million.
- Term Life policy with \$15 million Death Benefit and \$15 million TPD Benefit (\$2 million is based on debt protection and \$13 million is based on loss of future income).

Steps to assess

A	Personal exertion income	\$1,750,000
B	Annualised Income Protection	\$580,000
C	Multiple to convert TPD to annual income	10
D	TPD cover for loss of future income	\$13,000,000
E	TPD as annual income stream (= D/C)	\$1,300,000
F	Total protection against loss of future income (= B+E)	\$1,880,000
G	Total protection replacement ratio (= F/A)	107.43%

Outcome

Based on this example, we may decide to:

- Reduce TPD Benefit by \$1,300,000, or
- Reduce Income Protection policy by \$10,833 per month.

This example is for illustrative purposes, it is not based on actual circumstances. Individual situations may differ.

3.2 Assessing asset and investment income

Investment income is the income that is generated as a result of non-business activities that will continue to be paid to your client, even in the event of their disablement. This includes interest payments, rental income, royalties, annuities and/or dividend payments.

Net investment income is investment income less all related expenses (or eligible tax deductions) associated with this investment income.

Calculating net investment income

Example: Rental investment income

Rental income		\$4,000
Less expenses	Interest, maintenance, etc	-\$2,500
	Council rates and other expenses	-\$240
	Building allowances (depreciation)	-\$150
Net rental investment income		\$1,110

Example: Dividend investment income

Total value of share portfolio	\$2,000,000
Dividends received	\$130,000
Less interest	-\$100,000
Net dividend investment income	\$30,000

For an investment asset that is not producing an income (such as art, a wine collection or hobby farm) it will be assumed 5% of the asset value is the potential investment income for that asset. The assumed earning rate may differ depending on individual circumstances.

Example: Non income producing asset

Total value of non income producing asset	\$5,000,000
Potential net investment income (using 5% earning)	\$250,000

The income used to determine the level of cover will need to be reduced by the net investment income.

Where the net investment income exceeds \$250,000 per annum, an offset formula will apply to Income Protection. This is to ensure that income from all sources does not exceed the maximum replacement ratios.

Example

Earnings from personal exertion	\$2,200,000
Net investment income	\$300,000
Net asset position (excluding family home)	\$5,500,000
Assumed earning rate of investments of 5%	\$275,000

Therefore, the higher figure is the net investment income.

The formula used is:

Income from personal exertion + net investment income = total income

Replacement ratios calculated on total income – net investment income / 12 = maximum monthly benefit.

Step 1	$\$2,200,000 + \$300,000 = \$2,500,000$
Step 2	$75\% \text{ of } \$320,000 = \$240,000$ $50\% \text{ of } \$240,000 = \$120,000$ $20\% \text{ of } \$1,940,000 = \$388,000$ Replacement ratio on total income = \$748,000
Step 3	$\$748,000 - \$300,000 = \$448,000$
Step 4	$\$448,000 / 12 = \$37,334$ maximum monthly benefit

3.3 Ongoing business income

In certain circumstances where your client is an owner in their business, the business may continue to generate some income for your client even though they may no longer be able to work.

In assessing your client's insurable income in these circumstances, consideration will be given to any dividends, salary, wages and profit participation that will be received or is entitled to be received.

Should the amount of ongoing business income be greater than 25%, cover may be issued with an ongoing business income offset clause, or in some circumstances where business income will continue indefinitely, consideration will be given as to whether income protection cover is available.

3.4 Mandatory financial requirements

The following table shows the descriptions used when we request financial requirements, and their respective meaning.

BETR	Last 2 years Business Entities Taxation Returns, including Profit and Loss and Balance Sheets for each entity.
Buy-Sell Agreement (if available)	Partnership or Buy-Sell agreement.
Evidence of loan	Signed letter of offer from the financial institution, or a loan schedule (including details of the lender, borrower, purpose, type, amount, term, interest rate and credit rating).
FINQ	Financial Questionnaire (which can be signed by the Insured Person, Accountant or Business Banking Manager).
Key Person Statement	<p>For a key person who is an employee, a statement from Employer/Accountant regarding salary package, role, skills and duties which makes them a key person, and how the potential loss was calculated in determining the benefit amount.</p> <p>For a key person who is self employed, a statement outlining skills and duties, loss of earnings, in addition to the length of time it is anticipated for the key person to be replaced, and the cost of training and recruiting for a replacement.</p>
Letter from employer	A letter from employer confirming: <ul style="list-style-type: none">– base salary– superannuation– fringe benefits (eg motor vehicle, travel, or education allowances), and– commissions and bonuses.
PTR	Last 2 years Personal Taxation Returns.

Reason for cover	Statement outlining the reason for cover, and how benefit was calculated if not already supplied in the SOA or FINQ.
SOA	Statement of Advice.
Valuation (if available)	A copy of the most recent business valuation, partnership/share purchase agreement, or buy/sell agreement. This document needs to outline the valuation methodology used to determine the business value and the level of cover.

Financial requirements

- Fully completed Financial Questionnaire or Statement of Advice.
- Last 2 years full Personal Income Tax returns.
- Last 2 years full company/partnership/trust accounts, to include profit and loss accounts, balance sheets and tax for all associated entities in which the applicant has a share or equity (greater than 15%) or is a beneficiary. Also require details of number of partners and/or applicant's shareholding.
- For those clients who are involved in partnerships, copies of the partnership agreements will need to be provided.
- Full details will need to be supplied of the client's unearned or investment income. There may be instances where this income will need to be offset.
- Full details will need to be supplied of the client's assets and liabilities, and we may need to offset potential income derived from these assets.
- For applications with additional lump sum debt cover, we will require copies of loan documentation, including details of any guarantees underpinning loan(s) and clear justification of the need for both benefits.
- For applications with additional lump sum buy/sell cover, we will require copies of a current business valuation and a current Buy/Sell Agreement (if available) and clear justification of the need for both benefits.

To qualify for the income benefit level proposed, the client must have earned at least the required income for the last 2 years. Income will not be averaged.

What you know about your client is critical in the success of the BT Reserve application and it is important that you help us understand the full financial situation of your client, their business structures and any other relevant information that could impact the assessment. Other requirements may be requested subject to individual consideration.



4. Replacement of existing business

In all cases, normal underwriting guidelines will apply to replacement applications for BT Reserve.

If your client has undertaken any of the required medical tests in the last 6 months, please contact our underwriter and we can assess if the test will be required to be completed again.

Note: BT Reserve cannot be used to top-up existing cover held by us or another insurer. The BT Reserve component can only be applied for in conjunction with cover under a new BT Protection Plans policy.

It is important that you make your client aware that their existing BT Protection Plans policy will be cancelled and they will not be covered for conditions arising prior to the commencement of the new BT Protection Plans and BT Reserve policy except those fully disclosed to us on application for the BT Reserve and which we have agreed to cover.

Example 1

Client holds \$5 million of own occupation TPD Benefit with another insurer and they wish to top-up their total market cover to \$10 million.

Solution

The existing \$5 million own occupation TPD Benefit will need to be replaced with a new BT Protection Plans Term Life policy, and the remaining \$5 million written under a new 'linked' BT Reserve TPD Benefit.

Example 2

Client holds a \$2 million Living Insurance policy with us and wishes to increase their total market cover to \$10 million.

Solution

The existing \$2 million Living Insurance cover will need to be replaced under a new BT Protection Plans policy, and the additional \$8 million written under a new 'linked' BT Reserve Term Life policy with a Living Benefit.

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For more information

For more information

lifecentral.com.au

1800 025 127



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A target market determination has been made for Protection Plans products. Please visit bt.com.au/tmd for any of our target market determinations.

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