

A photograph of two men in business suits. The man on the left is older, with grey hair and glasses, wearing a dark blue suit jacket over a light blue shirt. He is holding a tablet and looking towards the other man. The man on the right is younger, with dark hair, wearing a light blue suit jacket over a white shirt and a dark tie. He is gesturing with his hands as if explaining something. The background is a blurred office environment with a blue lamp visible in the top left corner.

Protection Plans Welcome Guide

Our commitment. Your success.

Adviser use only

The FSC Life Insurance Code of Practice

When your clients take out life insurance with BT, it's important to us that they receive the highest standards of service as they prepare for their best financial future. That's why we've adopted the FSC Life Insurance Code of Practice (The Code). It reinforces our commitment to mandatory customer service standards and to protecting your clients when they need us most.

The Code sets out our commitments and obligations to your clients on standards of fair practice and principles of conduct for our services, such as being open, fair and honest. It also sets out timeframes for us to respond to claims, complaints and requests for information.

The Code is monitored by an independent committee within the Financial Ombudsman Service to ensure effective compliance, and we can be sanctioned if we do not correct breaches of the Code.

You can get a copy of the Code on the Financial Services Council's website at www.fsc.org.au.

Please note: From 1 November 2018, the Australian Financial Complaints Authority (AFCA) will replace the existing Financial Ombudsman Service, and Superannuation Complaints Tribunal. For more details please visit Australian Financial Complaints Authority website at www.afca.org.au.

BT Financial Group is a full member of the Financial Services Council (FSC) Limited.

We comply with FSC Standards which are designed to promote industry best practice.



Welcome to Life Insurance with BT

We believe that relationships hold the key to shared success. As your insurance partner, we are committed to working with you to help you protect more of your clients.

Our strategy has been developed with a long term sustainable view. Our Life Insurance business is a division of BT Financial Group which is the wealth management arm of the Westpac Group. We have been protecting Australians for over 30 years and we understand that the products and services that we provide have a profound impact on the lives of people.

We are committed to being there for your clients when they need us most.

By working with us, you will have access to:

- BT Protection Plans, our comprehensive range of award winning* personal and business insurance products with innovative features and solutions to meet the needs of a diverse group of people including families, individuals, employed, self-employed, homemakers, business owners, and high net worth clients
- local knowledge and expertise with State based Business Development, Underwriting and New Business (Case Management) teams who know your business and your market
- an extensive team of accessible experts (including Technical, Product, Policy Servicing and Retention) – our people are here to support your business and help protect more of your clients
- our experienced and dedicated Life Insurance Claims team, who have been recognised and awarded for innovation, service and experience*
- a range of solutions that have been designed to create efficiencies for your business, freeing up time so you can focus on what's important – your clients
- our commitment to continue to invest into our offer and enhance the solutions available to you and your clients – we have made an investment into improving our application software by introducing new functionality and enabling integration into life insurance research software – which will drive efficiency for your business.

As you read this Guide, you'll see how we've designed our life insurance offer to suit your needs, as well as making it easier for you to deliver these solutions to your clients. We're excited to work with you to provide a quality insurance solution for your clients, while building a profitable and growing practice for yourself.

Want to know more?

For more information on how we can support your business model, please speak to your Business Development Manager, or call us on 1800 025 127.

Regards,



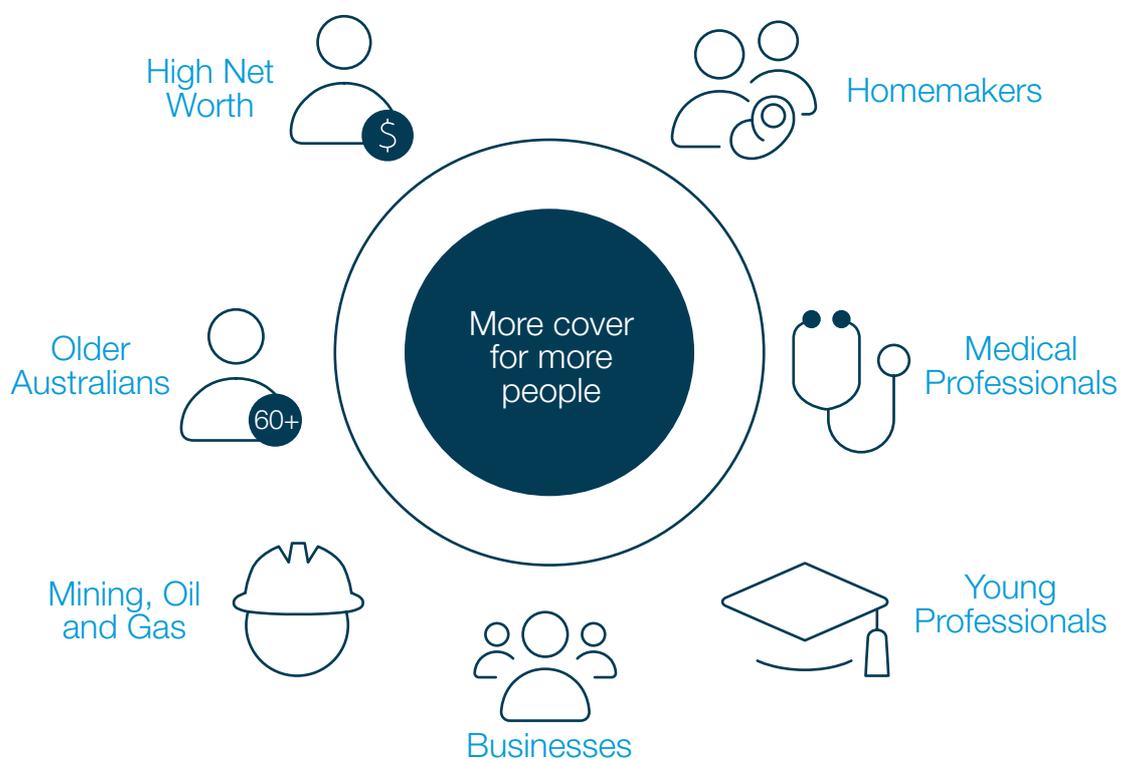
Scott Moffitt
Head of Life Insurance Operations

* For a list of awards, please refer to bt.com.au/personal/insurance/learn/why-bt-insurance.html and the section headed "Our award winning products and claims experience".

Fully featured cover

BT Protection Plans offers comprehensive and flexible range of personal and business life insurance solutions, designed to help protect your clients and their loved ones should the unexpected happen.

BT Protection Plans have been designed to meet the protection needs of many people. We understand that you may have certain clients who have different or specialised needs. As such, a range of information is available to assist with protection in one of these specialised segments, as well as your broader client groups.



Speak to your Business Development Manager about how BT can help protect these clients. For full details about the features and benefits of the Protection Plans range, please refer to the Product Disclosure Statement (PDS) and Adviser Guide.

The flexibility of BT Protection Plans allows you to recommend a solution for your clients which is structured to suit their needs and will help protect them from the financial effects of injury, illness, permanent disability and death throughout their life stages.

Below is a summary of the types of cover available and examples of what they can protect. Please refer to the relevant section of the PDS for more detailed information and any limitations and exclusions that apply.

Types of cover		What it could protect			
		Home	Income	Family and lifestyle	Business
					
	Term Life Terminal illness or death of the Insured Person.	✓	✓	✓	✓
	Total and Permanent Disablement (TPD) The Insured Person being unlikely to ever be able to: – work – perform household duties, or – perform activities of daily living depending on the definition selected.	✓	✓	✓	✓
	Living Insurance The Insured Person has a specified medical event (a specified sickness, injury or surgery).	✓	✓	✓	✓
	Income Protection The Insured Person is, due to sickness or injury, unable to: – work – perform household duties, or – perform activities of daily living depending on the definition selected.	✓	✓	✓	
	Business Overheads Protects the Business Owner against any expense that remain when they may be temporarily unable to work due to sickness or injury.				✓
	Key Person Income Protects the Business Owner or Key Person if they are temporarily unable to work due to sickness or injury.		✓		✓
	Needlestick Benefit The Insured Person contracts occupationally acquired HIV, hepatitis B or hepatitis C.		✓	✓	✓
	Children's Benefit The Insured Child dies or has a specified children's event (a specified sickness, injury or surgery).			✓	

BT also offers BT Protection Plans Reserve (BT Reserve) for those clients who require higher levels of cover than what is offered under the standard BT Protection Plans terms. For more information on BT Reserve, please speak to your Business Development Manager.

Innovative ownership structures and linking options

BT Protection Plans provides flexibility to your clients, by offering a number of different ways to structure their policies.

Flexibility of structure and ownership

BT Protection Plans policies can be held inside or outside superannuation. The following table outlines the ownership options available. The ownership options available are determined by the type of cover selected.

	 Term Life	 Standalone TPD	 Standalone Living Insurance	 Income Protection and Income Protection Plus	 Business Overheads and Key Person Income	 Children's Benefit and Needlestick Benefit
Ownership option						
Outside superannuation						
– Self owned						
– Another individual	✓	✓	✓	✓ ¹	✓ ¹	✓
– Trustee of a trust or a business entity						
Inside superannuation						
Trustee of:						
– SMSF	✓	✓ ²	✗	✓	✗	✗
– Westpac MasterTrust						
– Platform Super						

1 Income Protection and Business Overheads Policies must be owned by the Insured Person or a trust/business entity that the Insured Person has direct control of (eg the Insured Person is the trustee of the trust, or the partner or director of a business entity). A Key Person Income Policy must be owned by the business entity of which the key person has a share of ownership, or is employed by.

2 Standalone TPD is not available through *Westpac Mastertrust*.

Your clients will be able to have up to five policy owners listed on their Term Life, Standalone TPD and Standalone Living Insurance policies held outside superannuation.

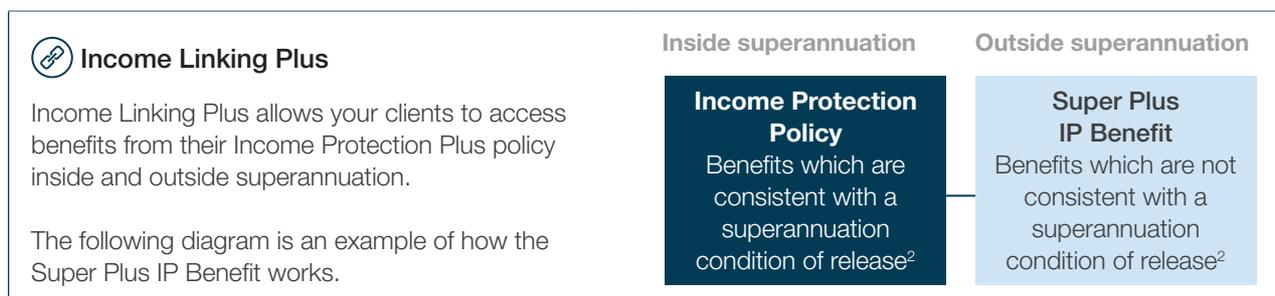
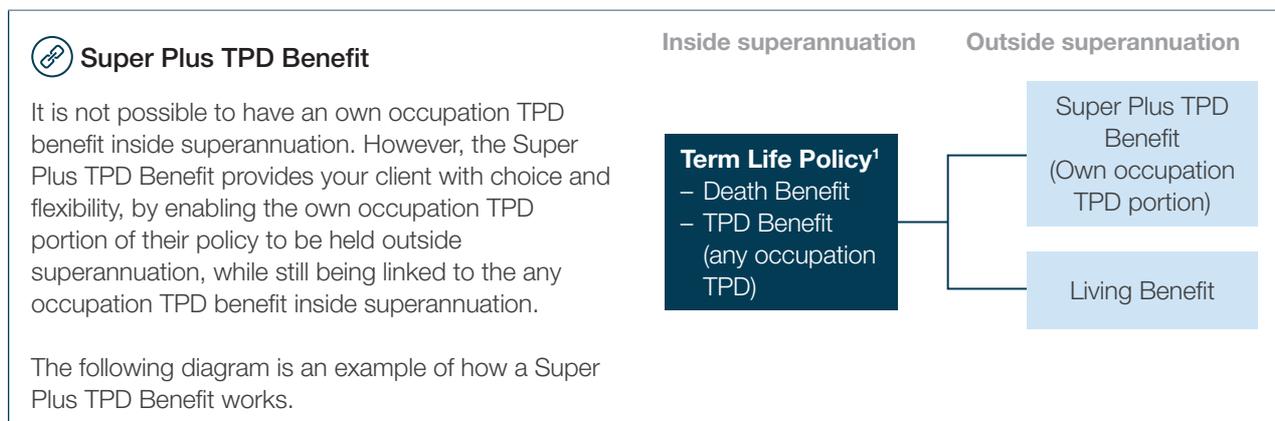
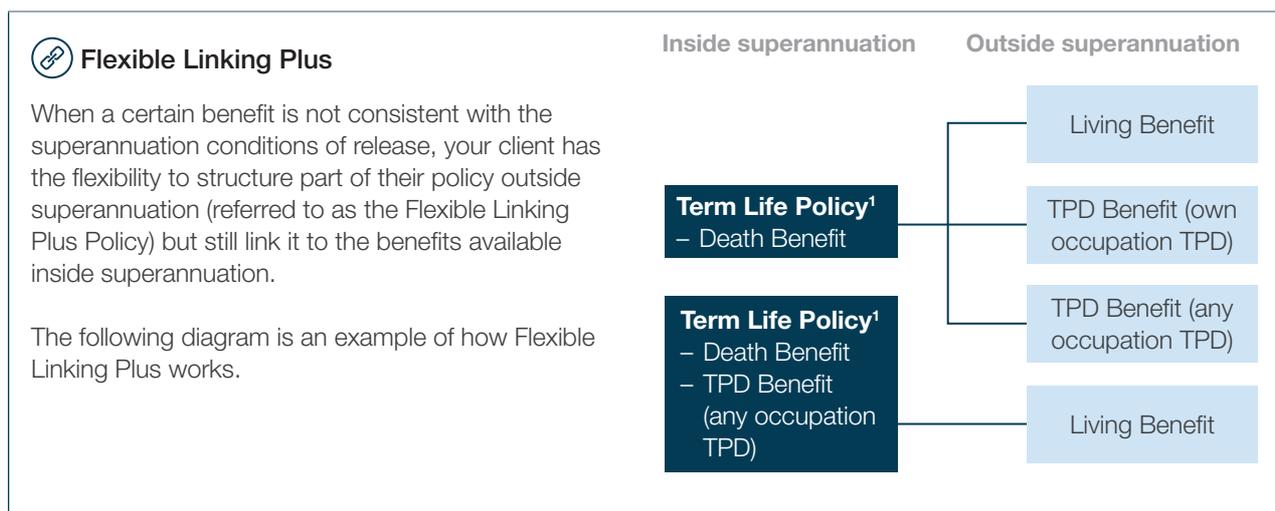
Your client may structure their TPD and/or Living benefits as additional benefits under a Term Life or Term Life as Superannuation policy. This may be under the same or different ownership option.

If your client takes out Income Linking Plus together with Income Protection, they will have the same amount of cover to that provided by the Income Protection Plus policy.

Policies held through Westpac MasterTrust are called Term Life as Superannuation and Income Protection as Superannuation.

Linking policies inside and outside of superannuation

Superannuation law provides restrictions and limitations on the type of insurance cover that your client can have inside superannuation. As such, BT's flexible linking options allow your client to link benefits under two policies held inside and outside superannuation.



1 Benefits which are not consistent with a superannuation condition of release, such as the Financial Planning Benefit and Counselling Benefit, will be held under the Flexible Linking Plus Policy.

2 Benefits offered under an Income Protection Plus Policy which are not consistent with a superannuation condition of release (such as the Crisis Benefit, Specified Injury Benefit, Counselling Benefit and Nursing Care Benefit), will be held outside superannuation under the Income Linking Plus Policy.

Flexible payment options

BT Protection Plans has a number of payment options to suit your client's needs.

Stepped, level and hybrid premiums

Premium structures including:

- stepped premium
- level to age 55 premium
- level to age 65 premium
- a combination of stepped and level premiums.

Payment options

Depending on the ownership structure selected, different payment options will be available.

Payment options	Frequency	
	Yearly	Half-yearly/ quarterly/ monthly
Direct debit	✓	✓
Credit card	✓	✓
Cheque	✓	✗
Platform Investment account	✓	✓
Platform Super account	✓	✓
Partial rollover	✓	✗

- ⓘ – Payment by partial rollover is only available for eligible superannuation funds and products.
- Payment from a Wrap account is not available for Key Person Income Policies.
- Credit card payments can only be made from an accepted credit card.

Partial rollover (with 15% Tax Rebate Benefit)

The annual premiums for Term Life as Superannuation and Income Protection as Superannuation policies can be funded via partial rollover from a taxed and complying superannuation fund.

A 15% upfront Tax Rebate Benefit is available for every annual premium paid via partial rollover. This means your client is only required to rollover an amount equivalent to 85% of their annual premium.

Multi-policy discount

If your client is covered by multiple eligible BT Protection Plans policies, they will receive a multi-policy discount of 5% on all Protection Plans premiums applicable to the insured client.

The eligible policies are Term Life, Term Life as Superannuation, Standalone Living Insurance, Standalone TPD, Business Overheads, Key Person Income and Income Protection.

Platform Investment and Platform Super discount*

If your client pays their benefit premiums through a Platform Investment or Platform Super account, they will receive a 10% premium discount for those premiums.

* Platform Investment includes Wrap and Panorama Investment. Platform Super includes SuperWrap, Panorama Super and SMSF, and policies paid via the Asgard Platform.

Other features and benefits

BT Protection Plans include a range of other innovative features and benefits for your clients.

Guaranteed renewable

We won't cancel the policy before the end of the term specified provided the client continues to pay the premiums when they are due.

Guaranteed upgrades

If future benefits and features become available that don't result in an increase in premium, we will automatically upgrade the policy and notify the client in writing. At claim time, we will always give the client the best terms applicable to the policy.

The guaranteed upgrades feature is available to all policies which were taken out from April 2006 onwards. This means that our pass-back guarantee ensures all policyholders on the 'current series' of Protection Plans have the same terms and conditions as new clients who are taking out their policies today.

Worldwide cover – 24 hours a day

We will provide the client with full coverage anytime, anywhere in the world.

Loyalty Benefit

After your client has held their policy for three years from commencement date, we will automatically add an extra 5% of the sum insured to any death, TPD Benefit, Living Benefit or Children's Benefit amount payable at the time of the claim without any additional charge.

For Income Protection, Business Overheads and Key Person Income, after your client has held their policy for three years we will add a Death Benefit of \$50,000 to the policy without additional charge.

Premium Holiday

If the policy has been in force and premiums paid for at least six months, we will allow the client to suspend their policy for up to 12 months in certain circumstances of financial hardship.

CPI increases

To help the value of your clients benefits keep up with the cost of living, we will automatically increase the amount of certain benefits each year on their review date in line with CPI.

Policy type	CPI increase
Term Life, Term Life as Superannuation, Standalone Living Insurance, Standalone TPD and Children's Benefit	CPI with a minimum of 3%
Income protection Policies with own occupation IP definition ¹ , Business Overheads and Key Person Income	CPI with a minimum of 3%. Note: While you are receiving a monthly benefit from us, the insured monthly benefit will only be increased by the CPI on each review date
Income protection Policies with home duties IP and general cover IP definitions ¹	CPI

Your client may decline a CPI increase in any year or request that CPI increases never apply again.

Interim Accident and Sickness Cover

From the moment we receive your client's completed application form and personal statement they are covered by Interim Accident and Sickness Cover. We won't charge them any extra premium for this cover.

Medical Improvements Statement

To provide your clients with comfort that we will honour our intent, our PDS includes an overarching statement covering our medical conditions. This statement provides your clients greater certainty that their insurance policy terms will always remain relevant and in line with advancements in medical practice. Our Medical Improvements Statement states:

If the method for diagnosing one of the events in this Medical Glossary has been superseded due to medical improvements, we will consider other appropriate and medically recognised methods or tests that conclusively diagnose the event to at least the same severity.

¹ For more information on the own occupation IP, home duties IP and general cover IP definitions, please see chapter 3 of the PDS.

Flexible remuneration choices

BT offers you a range of innovative and flexible remuneration solutions, allowing you to tailor your remuneration to the cash flow needs of your business and clients.

Commission

You can choose either the upfront or level commission option as described below:

Effective	1 Jan 18	1 Jan 19	1 Jan 20
Upfront initial (year 1)*	88.00%	77.00%	66.00%
Upfront ongoing (year 2+)	22.00%	22.00%	22.00%
Level	30.25%	30.25%	30.25%

* The Upfront Year 1 commission percentage changes annually over 2 years until Jan 2020.

Commission is calculated as a percentage of the 'commissionable premium' of your client's policy, or 'Policy Cost'. 'Policy Cost' continues to include premiums and underwriting loadings. It also includes the Policy Fee and any frequency loading for clients who pay their annual premiums by installment.

Split commission

Commission may be split between two advisers, and in any percentage that you nominate. If no split percentage is nominated on the application form, the commission will be paid to the primary adviser.

Initial only commission

You can choose to be paid only the initial commission under an upfront or hybrid commission structure. If you choose this option, your client's premium will be reduced by the same percentage of renewal commission you would have received in year two onwards (excluding GST).

Commission dial down

You can reduce the premiums your clients pay by reducing the commission you will receive. Premiums can be discounted by any whole percentage up to 27.5%.

Commission rebates

For your clients with an existing Protection Plans policy, should you wish to cease receiving renewal commission payments from us, you have the option to reduce your client's premium by the amount of commission you were due (excluding GST). This option is available to you only while you continue to be the servicing agent on the policy.

Advice Service Fee

The Advice Service Fee is a flexible and transparent remuneration option which allows you and your client to openly discuss the fee you will receive for helping them with their BT Protection Plans cover. You and your client can negotiate any dollar value for the services you provide. The fee is not linked to the underlying life insurance premium that your client pays.

Administration Fee

The Insurance Administration Fee is a percentage based remuneration option which allows you to adjust your client's premium to match your effort. You can select any whole percentage between 0–27.5% and the fee is calculated as a percentage of premium paid (excluding policy fee and stamp duty) starting in the first year of the policy. The Insurance Administration Fee is included in the premium paid by your client and affects the total amount payable.

Award winning life insurance solutions

We've been consistently recognised by the industry for the quality of our business and our focus on innovation.

Awarded Best Life Insurance Company, Australia (2015 – 2017), Life Insurance Company of the Year (2016-2017), Underwriting & New Business Team of the Year (2017), SMSF Insurance Provider of the Year (2018) and recognised for Innovation Excellence (2018) and the quality of our claims process and staff (2017).



Accessible experts supporting you and your business

By partnering with BT, you can feel confident that you have a team of accessible experts supporting you every step of the way.

Business development support

Your Business Development Manager is your primary point of contact at the BT. They will provide the key relationship between yourself and the BT Life Insurance business.

Your Business Development Manager will work with you to familiarise yourself on the many features and benefits of our BT Protection Plans suite of products. This guidance will assist you in how to position and recommend BT's insurance solution with your clients.

In addition, they will also:

- provide training on LifeCENTRAL and LifeCENTRAL+
- connect you with local underwriters to help with acceptance terms for more complex occupations and cases
- assist advisers with life insurance strategies and positioning
- provide access to quality marketing material
- assist with the induction of new advisers in your practice
- act as an escalation point as required.

Working alongside your Business Development Manager are Business Development Officers and Business Support Officers. These support staff are able to provide relevant administrative support to yourself and your support staff, including assisting with quotes, applications and product queries.

State-based underwriting and new business

With BT, you're supported by a team of dedicated local underwriters and new business contacts who provide a seamless service to ensure your clients are covered efficiently with common-sense and contemporary underwriting solutions. The teams are managed by a local State Underwriting Manager based in regional offices who have control and responsibility for all underwriting decisions. You will have direct access to a designated underwriter to provide you with personalised support and guidance throughout the application process.

Technical support and professional development

The BT Life Insurance Product Technical team provide training, publications and ongoing technical support to advisers and their practices. A wide range of 'on demand' training is conducted year round to help keep you abreast of industry issues, developments and strategies.

You will have access to our highly successful and popular LifeTech Masterclasses. Each topic includes a workshop made up of a presentation and an in-depth discussion on relevant concepts and how they affect insurance advice, as well as an interactive case study component. Past topics have included:

- LIF & Longevity
- Life insurance legal concepts
- Business Advice Insurance
- Implications of superannuation ownerships
- Where to for insurance definitions?

In addition to the adviser training and education, you will also have access to a range of adviser support tools, Fact Sheets, calculators and publications on matters such as:

- legislative and regulatory change, including our annual Federal Budget review specifically for life insurance implications
- tax and superannuation strategies and changes
- BT product and strategy training
- Life Insurance advice strategies for advisers and their clients.

The team are available to answer any questions that you might have via their inbox: lifetechnical@btfinancialgroup.com

Working with you to protect more of your clients

We know that advisers engage with their clients and run their businesses in different ways. So, as an insurance provider, we are committed to being flexible and accessible when working with you throughout the application and underwriting process to get the best possible outcome for your clients.

Underwriting

We understand that the relationship between an adviser and an underwriter is an incredibly important part of the process of obtaining cover for your clients. Our underwriters are here to work with you to achieve the best outcomes possible.

Flexible application options

At BT, we offer you the flexibility to submit your client's Protection Plans applications in a way that works best for you and them. We have a number of solutions available to help you in getting your clients protected quickly and as efficiently as possible.

Using LifeCENTRAL+ you can electronically submit a completed quote, application and personal statement online without a signature. For some of your clients, this may be the fastest and easiest way to obtain cover. However, if your preference is to submit a paper based application, then this option is available to you as well.

LifeCENTRAL+ provides capabilities such as data sharing and centralised back up for sharing quotes, IRESS data integration with quotes and application auto-fill leading to a straight through processing. This tool can be accessible online with desktop functionality offering flexibility of using any device, anytime and anywhere in the world.

Tele-interviews save time and effort

Our tele-interview service helps save you time as we telephone interview your client to complete the LIFECENTRAL+ personal statement at a time convenient for your client. This service is conducted by one of our skilled tele-interviewers and gives you more time to focus on your business and less time on completing forms. All our tele-interviewers are carefully trained to provide your client with the reassurance that they are talking with a professional staff member who will assist them in a friendly, helpful and sensitive manner.

The tele-interview service is a quick and efficient way to complete the personal statement, with average call durations between 20–45 minutes depending on the complexity of the personal statement.

Exclusions and loadings

At BT, we always strive to achieve the best outcome possible. There are a number of options we explore for your clients and we will discuss these with you to determine the most appropriate one to maximise acceptance of terms and cover.

Options could include loadings, exclusions, limited term, reducing expiry age, using General Definition wording, waiting and benefit period adjustments, or a combination.

Client pre-assessment

Our BT pre-assessment service aims to help you during the advice process to manage potential issues and provide more clarity on your client's outcome. As part of the pre-assessment, we will:

- identify any issues that may trigger additional underwriting requirements or revised terms
- provide you with our rationale for potential outcomes and options which will help in your client discussions
- honour any pre-assessment made based on full disclosure.

Our dedicated underwriting team is available to assist you with pre-assessments and we encourage you to contact them directly so that they can provide you with a quick response and determine the best outcome for your client.



Our commitment to you

Our philosophy is underpinned by four pillars which ensure a consistent and superior experience every time.

<p>1</p> <p>Timely and efficient processes</p> <p>We will always work hard to find ways to get your clients covered faster by making continual improvements to our processes so that applications are processed as quickly and efficiently as possible.</p>	<p>2</p> <p>Accessible experts</p> <p>We will keep you and your clients connected to our team of empowered and experienced people who know your business and continuously strive for excellence.</p>	<p>3</p> <p>Commercially sound underwriting</p> <p>We will provide common-sense and contemporary underwriting solutions that are commercially sound.</p>	<p>4</p> <p>Customer trust</p> <p>We will provide a transparent, fair and equitable treatment for all of your clients and go above and beyond to ensure the best outcome possible.</p>
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Service standards

The FSC Life Insurance Code of Practice (The Code) sets out service standards required during the new business and underwriting process. We consistently meet our obligations under The Code by focussing on end to end times.

Regular updates and reporting

Our approach at BT is to work closely with you and your practice to maximise the best outcome as efficiently as possible. The progress and outcomes of all applications will be communicated with you by phone and email by our dedicated New Business Consultants.

We will provide weekly suspense updates on all of your clients' applications. These are also made available on LifeCENTRAL.

You can simply send any outstanding requirements to gold.life@btfinancialgroup.com. This box is continuously monitored and entered into our workflow tracking system to ensure prompt attention and follow up.

Ensuring that your clients remain protected

At BT, we understand that your clients' needs and situations change throughout their lives. As such, we deliver a proactive engagement and retention program for your clients, which ensures that remain protected.

Proactive retention activity

To understand behaviour a bit better and to gain insights on how we can improve the service we provide to your clients throughout the life of their policy with us, we conducted in-depth customer research.

As a result of the research, we have introduced various programs to improve retention and engagement. These initiatives ensure that we are able to work with you to support you to keep your clients protected if their circumstances change.

Future Insurability Benefit

We know that your clients need for greater levels of cover can occur as their career progresses. The Future Insurability Benefit (FIB) gives your clients the ability to increase their cover, at certain life events, without going

through medical underwriting. This allows their level of cover to change as their needs change, even if they've suffered ill-health. BT Protection Plans Future Insurability Benefit covers 13 exercisable events, including every three years, and can be used up to age 65.

Changes in circumstances may lead to changes in affordability

If someone is experiencing financial hardship, takes maternity leave, becomes unemployed or takes a sabbatical or extended period of time off work, they might look at ways to cut their costs and may consider cancelling their life insurance.

BT Protection Plans contains features and benefits which allow your client to modify their cover – so that their cover and premium can be adjusted to suit their circumstances – to ensure that they remain protected.

Over the past four years, BT's insurers paid over \$1.15 billion in claims[#], including over \$44 million in payments on policies where our customer originally called us to cancel.

[#] Westpac Group's life insurers (Westpac Life Insurance Services Limited ABN 31 003 149 157 (WLIS) and St. George Life Limited ABN 88 076 763 936 (SGLL)) paid \$1,154,577,901 in claims between 1 October 2013 and 30 September 2017.

We're here when your clients need it most

At BT, we believe every claims circumstance is unique. We understand that to manage your clients' claims effectively, we need to treat people with empathy and consider their situation holistically. We will seek to improve health outcomes through targeted Health Support Services.

Our Claims team

Our Claims team is highly skilled, experienced and empowered to assess claims promptly and provide helpful support. We understand the importance of the claims assessment and payment processes to your client and view our responsibilities in this regards as an essential aspect of our business.

Between October 2016 and September 2017, BT's insurers paid over \$1million a day in claims*



Making a claim

If your client needs to make a claim, they will receive:

- a personal claims consultant; with regular contact and updates
- easy service; assessing claims fairly and quickly
- more than just insurance; additional support such as rehabilitation and counselling.

Tele-claims make it easy

We believe in making the claims process as easy as possible. Our award winning tele-claims service for certain Income Protection and Trauma claims means that claims assessment for your clients can be conducted easily over the phone.

Decisions about the claim can be decided live on the phone without forms and signatures, once a medical certificate is received. If the claim is accepted, our Claims team will then deposit a payment in your client's account the same day following receipt of the medical certificate.

Since launching the tele-claims in March 2010 we have seen:

- tele-claims make up approximately 33% of claims processed
- tele-trauma claims make up 37% and tele-income protection 26% of processed claims
- income protection claims paid without the requirement of claim forms
- end-to-end times reduced by up to 4 weeks
- the average time spent on processing a tele-claim cumulatively is 45 minutes.

* BT Financial Group's life insurers (Westpac Life Insurance Services Limited ABN 31 003 149 157 ("WLISL") and St. George Life Limited ABN 88 076 763 936 ("SGLL")) paid \$384,000,000 in claims during BT's 2017 financial year (i.e. October 2016 to September 2017 inclusive). Figures have been rounded to the nearest \$100,000 and are based on the total amount paid during the financial year. Past claims payment statistics are not an indicator of future claims payments.

Striving for better health outcomes

Wherever possible, we're here to help your clients achieve a better health outcome and prepare for the best after the unexpected happens.

Research has shown that long-term work absence, work disability and unemployment generally have a negative impact on one's overall state. We offer more than just a monetary pay out if your clients are sick or injured. We also give you real support to help get them back to health and work. We offer assistance and access to a range of rehabilitation services that work closely with you, your client and their doctor to help them to prepare for the best possible recovery.

Recovery differs for everyone – and we're proud to offer the personalised assistance your clients need to get back on-track, when they need it.

Health support services

The nature of Health Support intervention that our team can provide will depend on the specific type of support your client needs to assist on their journey to recovery. These services can include:

Physical recovery	Psychological recovery	Cognitive recovery	Return to work
<ul style="list-style-type: none">– Work conditioning program– Fatigue management plans– Functional restoration program– Provision of assistive devices– Healthy eating programs	<ul style="list-style-type: none">– Adjustment to disability counselling– Mindfulness programs– Resilience Box– Enrich Program– Relaxation programs– Graded exposure programs	<ul style="list-style-type: none">– Activity scheduling– Cognitive re-training programs– Memory strategies	<ul style="list-style-type: none">– Return to work plans– Ergonomic assessment– Vocational assessment– Business coaching– Job seeking assistance– Executive coaching– Short-training courses

Our Health Outcome Measure

The Health Outcome Measure is an industry first tool that tracks the improvement in overall health of people who have engaged in a program of support offered by our Health Support team. It is derived from 12 questions that cover six domains of health including: cognition, getting along, self-care, participation, mobility and life activities.

This information is obtained during the initial needs conversation with your client to assist the Health Support team in developing a support program consisting of various interventions and services tailored to the unique circumstances of your client.

By understanding where your client has the greatest deficits we are able to tailor our programs specific to their needs, with the goal being to optimise their health in the identified areas and in turn assist them to achieve a return to meaningful and sustainable work or activity.

Medical e-certificates — designed to benefit you and your clients

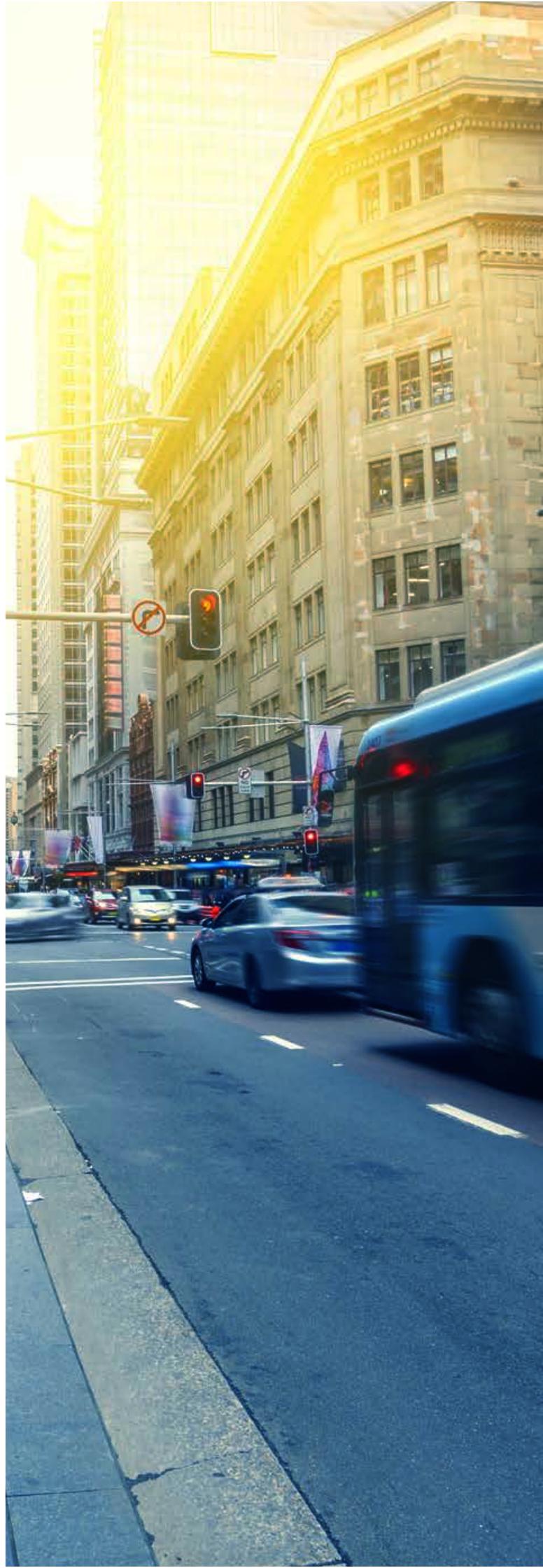
BT is the first Australian insurer to launch a digital medical e-certificate solution (e-Certs). Developed in conjunction with Unified Healthcare Group (UHG), e-Certs makes it easier for Doctors to issue medical certificates for clients who are making a claim.

We are extremely proud of this latest innovation to deliver a customer-focused solution which replaces paper certificates for Doctors. As part of our ongoing drive to simplify the claims process, e-Certs support our focus on excellence in claims management and on continuous improvement.

Our e-Cert is pre-populated with the claimant's information and is securely delivered directly to the Doctor's workflow via their existing medical practice software. Reflexive questioning makes it faster to complete and increases the quality of data, making it easier for our claims team to assess the claimant's situation and determine outcomes with greater speed and confidence. The Doctor can attach supporting test results or correspondence and copies can be saved to the patient's file as well as the claims file.

By timing requests to coincide with patient visits it also eliminates the additional pressure on your clients, who are better served by allowing them to focus on their recovery. This approach works with BT's 'milestone management' approach to claims, which tailors timing of events to suit a claimant's recovery plan, instead of automatically requesting the forms each month.

Our e-Cert process is stepped-improvement in the claims experience and supports us to deliver our main goal of returning claimants to wellness.



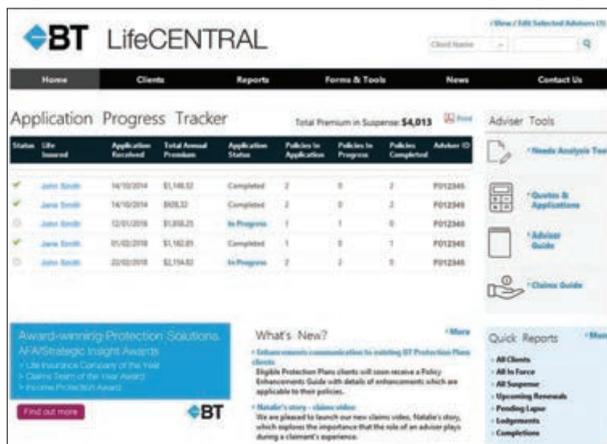
Getting started

Our aim is to make your financial advice practice grow faster and become easier to manage. We believe the solutions BT offers you and your clients can make that possible.

LifeCENTRAL

Getting started and on-track with BT can be made easier through LifeCENTRAL. LifeCENTRAL is our dedicated Life Insurance adviser portal which is like a virtual office for advisers, where you can quote, submit applications and administer your clients' policies. Using LifeCENTRAL, you can book tele-interviews and tele-underwriting online, track the application progress and status immediately after they are submitted, and access the underwriting notes.

LifeCENTRAL is an anywhere, anytime adviser tool. You can access the portal from the client's home, your office or any other location at any time of day, and receive underwriting assessments without even being connected to the internet. Using the system, you can receive underwriting assessments on the spot and don't need an underwriter to confirm the outcome. Contact your BDM to find out more about our LifeCENTRAL adviser portal.



Application Progress Tracker

- Track status and progress of new applications
- See outstanding requirements
- Generate suspense reports

Client Reporting

- Generate reports on clients and in-force business
- Generate commission reports
- Print copies of policy schedules and renewal letters

Online Bookings

- Book tele-interview appointments for your clients

Online Library

- Marketing material and tools
- Customer stories
- PDS and Adviser Guide
- Forms and questionnaires

LifeCENTRAL+

LifeCENTRAL+ is our quote, application and electronic underwriting system. It provides you with significant productivity benefits and added flexibility in quoting and applying for life insurance – anytime, anywhere.

With LifeCENTRAL+, you can submit applications for up to ten lives and five policies within each quote – catering for many variations of your client's needs and types.



Key contacts

Your Business Development Manager

Your Business Development Manager will provide you with the PDS, Adviser Guide and other collateral to use with your clients. They can also help arrange a training session for you.

Underwriting and New Business

If you want to find out how our underwriting team can make a difference in your business, please contact your respective State Underwriting Manager or State contact via the details below:

State contact	State(s)	Direct line
Dan Yianakis	– VIC – TAS	0432 858 051
Sheldon Hatzantonis	– NSW – ACT	0402 972 914
Peter Crawford	– QLD	0418 576 479
David Oliver	– WA	0403 843 533
James Duvall	– SA	0427 911 351
Daniel Savage	– NT	0401 367 597

You can also email our New Business team at gold.life@btfinancialgroup.com.

Life Insurance Technical

For any queries relating to BT Protection Plans, structuring cover, or tax implications for personal and business insurance, insurance inside superannuation, and liquidity cover for self-managed super funds lifetechnical@btfinancialgroup.com

Claims

For all claims queries or notifications, please contact the claims team by:

 Phone:	1800 025 127
 Claims email:	lifecclaims@btfinancialgroup.com
 Technical claims support email:	asklifecclaims@btfinancialgroup.com

For more information

Speak to your Business Development Manager

1800 025 127

lifecentral.com.au



This document is current as at 28 August 2018.

It has been prepared for use by advisers only.

The Insurer is Westpac Life Insurance Services Limited ABN 31 003 149 157, AFSL Number 233728. The issuer for all the products described in this Adviser Guide, except for Term Life as Superannuation (USI 81 236 903 448 001) and Income Protection as Superannuation (USI 81 236 903 448 004), is the Insurer. For Term Life as Superannuation and Income Protection as Superannuation (part of the Westpac MasterTrust ABN 81 236 903 448, SFN 281 412 940, SPIN WFS0341AU, RSE Registration R1003970 (Westpac MasterTrust)), the issuer is Westpac Securities Administration Limited ABN 77 000 049 472, AFSL Number 233731, RSE Licence Number L0001083 (WSAL). The trustee of Westpac MasterTrust is WSAL. The arranger of Policies paid via Platform Super, except for SuperWrap and Panorama Super, is Asgard Capital Management Limited ABN 92 009 279 592, AFSL Number 240695 (ACML). The arranger of Policies paid via Wrap, SuperWrap, Panorama Investments and Panorama Super is BT Portfolio Services Ltd ABN 73 095 055 208, AFSL Number 233715 (BTPS). Panorama Super is part of the superannuation fund known as Retirement Wrap ABN 39 827 542 991, RSE Registration Number R1001327. Panorama Investments is issued by BT Portfolio Services Ltd ABN 73 095 055 208 AFSL 233715 (BTPS). The Insurer and WSAL are wholly owned subsidiaries of Westpac Banking Corporation ABN 33 007 457 141 (the Bank). None of the Protection Plans, an interest in the Westpac MasterTrust or Platform Super, nor an investment in Platform Investment, are an investment in, deposit with or other liability of the Bank. Neither the Bank nor any member of the Westpac Group (other than the Insurer) guarantees the benefits payable in relation to Protection Plans. This information has been prepared by the Insurer and is for use by advisers only. It is not to be copied, used, reproduced or otherwise distributed, circulated or communicated to any retail client or any other party, or attributed to any member of the Bank. The information provided is an overview only, is general in nature and does not take into account any client's personal circumstances. Neither the Insurer, nor WSAL, intend that this publication be used as the primary source of the readers' information, but as an adjunct to their own resources and training.

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