

# Great news.

You now have access to a host of new product features and benefits following the September 3, 2007 release of the enhanced Westpac Protection Plans (WPP).

These enhancements are available retrospectively to customers that have policies linked to the WPP Product Disclosure Statement (PDS) dated April 28, 2006.

It is recommended that you review your protection needs on a regular basis, so now is a good time to meet with your Westpac Financial Planner to reassess your situation and your financial goals, and to find out if your existing benefits have increased as a result of the release of the enhanced WPP.

If you don't have a Financial Planner, please contact 131 817.

A large red graphic with a white curved shape on the left side, containing the text 'The Enhanced Westpac Protection Plans' in white, sans-serif font.

The Enhanced  
Westpac  
Protection Plans

### Westpac Term Life and Westpac Term Life as Superannuation

- An increase in the available Future Insurability Benefit<sup>1</sup>.
- The addition of new and ancillary benefits, including:
  - A Financial Planning Benefit reimbursing the cost of obtaining financial advice is paid in addition to any Death Benefit (not available under Westpac Term Life as Superannuation)<sup>2</sup>.
  - A Funeral Advancement Benefit covering the funeral expenses and other immediate costs upon the Insured Person's death. The sum insured will be reduced by the amount paid under the Funeral Advancement Benefit (not available under Westpac Term Life as Superannuation).

### Westpac Living Insurance

- An increase in the available Living Benefit maximum sum insured<sup>1</sup>.
- The option of applying for the Reinstatement of your Living Benefit<sup>1</sup>.
- Revised and improved definitions.
- The addition of the Financial Planning Benefit, which is paid in addition to any Living Benefit<sup>2</sup>.

### Westpac Total and Permanent Disability (TPD)

- An increase in the available Disability Benefit maximum sums insured<sup>1</sup>.
- Improved TPD definition.
- The addition of the Financial Planning Benefit, which is paid in addition to any Disability Benefit<sup>2</sup>.

### Westpac Income Protection

- Improved offsets for Total Disability and Partial Disability Benefits for occupational categories AA and A (Agreed Value only).

### Westpac Income Protection Plus

- An increase in the Death Benefit while in receipt of a Disability Benefit from 3 times the monthly benefit to 6 times the monthly Total Disability Benefit.
- An increase in the Home Care Benefit.
- Improved offsets for Total Disability and Partial Disability Benefits for occupational categories AA and A (Agreed Value only).

This information is an overview only and has been prepared without taking into account your objectives, financial situation or needs. Because of this you should, before acting on this information, consider its appropriateness, in regards to your objectives, financial situation, and needs. All Westpac Protection Plans products except Westpac Term Life as Superannuation are issued by Westpac Life Insurance Services Ltd ABN 31 003 149 157 and distributed by Westpac Banking Corporation ABN 33 007 457 141 (the Bank). Westpac Term Life as Superannuation is issued by Westpac Securities Administration Ltd ABN 77 000 049 472. The policy is not an investment in or deposit with the Bank. The Bank does not guarantee payments under the policy.

A Product Disclosure Statement (PDS) is available for the Westpac Protection Plans by calling 131 817 or visiting <http://www.westpac.com.au>. You should obtain and consider the PDS before deciding whether to acquire, continue to hold or dispose of the insurance. Further information and the full terms and conditions of the product features referred to above are contained in the PDS.

# The Enhanced Westpac Protection Plans

1. Subject to Underwriting.

2. To a maximum of \$1,500. The Financial Planning Benefit will only be paid once per policy per Insured Person across all policies issued by us in respect of the Insured Person.