

Choosing the right insurance cover is a crucial element of any financial plan. So we are excited to announce that from 1 July 2013, Asgard clients will be able to choose our market-leading BT Protection Plans through the Asgard suite of platforms.



For more information



to your Business Development Manager.



1800 025 127



lifecentral.com.au.

This information is current at 15 April 2013 but is subject to change.

The Insurer of BT Protection Plans is Westpac Life Insurance Services Limited ABN 31 003 149 157, AFSL Number 233728 ('the Insurer').

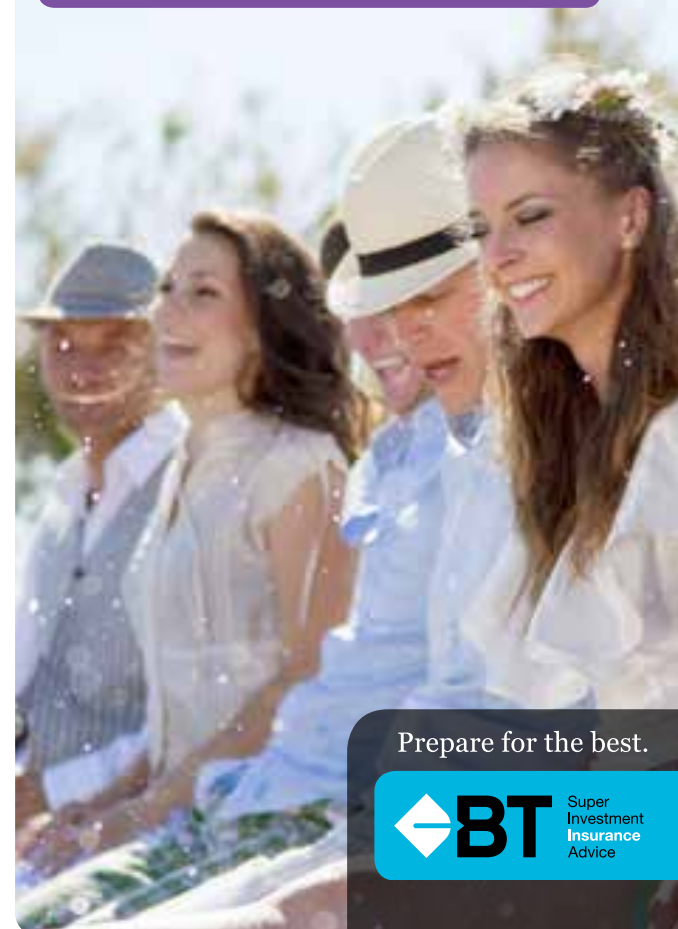
BT Protection Plans is issued by the Insurer except for Term Life as Superannuation and Income Protection as Superannuation which are issued by Westpac Securities Administration Limited ABN 77 000 049 472, AFSL Number 233731 ('WSAL') as trustee of the Westpac MasterTrust ABN 81 236 903 448. The Insurer and WSAL are wholly owned subsidiaries of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714, ('the Bank'). Neither the Bank nor any member of the Westpac Group (other than the Insurer) guarantees the benefits payable in relation to BT Protection Plans.

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For terms and conditions relating to BT Protection Plans, including limits and exclusions, please refer to the appropriate Product Disclosure Statement, available at our website bt.com.au. BT14316-0413cl

Prepare for the best

BT Protection Plans available to Asgard clients from 1 July 2013



Prepare for the best.



Solutions for everyone

Insurance is an important part of any financial plan. We offer coverage options to suit all kinds of people, from homemakers to medical professionals, from off-shore oil workers to super high net worth. With our comprehensive range of insurance options, you can be certain your clients are getting the best possible cover at the most affordable price.

Flexibility

Policies can be stepped, level or nearly any combination of both. They can be split inside and outside of superannuation, including income protection allowing clients to enjoy the cash flow advantages of cover in superannuation.

Personalised service

At BT, we focus on relationships. Our BDMs work to build a true relationship and real understanding of you, your business model and your staff. This means they can offer practical solutions and ideas to help you grow your business. Our underwriters take the time to get to know you and to understand your clients' individual circumstances so that every client gets the right cover.

Helping you add value

Add value to your discussions with clients by using BT's client-facing tools such as needs analysis, which helps determine how much money a client may need if they're unable to work, and how much coverage they should take out. Our easy-quote software takes the time and hassle out of quoting, and our application process is fast and efficient..


When the unexpected happens

We know that behind every policy is a real person. So when a claim is made, it means more to us than just the writing of a cheque. Your client or their beneficiaries receive the genuine care and attention they deserve.

A dedicated case officer works closely with your client or their beneficiaries, staying in regular contact by phone and meeting face-to-face throughout the claims process where required. You control how much time you spend on the process: the case officer will involve you as much or as little as you wish.

Our teleclaims system means there are no forms to fill in when a client makes an income protection claim. We offer clients professional, qualified case managers and services such as in-house rehabilitation, occupational therapy and psychotherapy.

We are here to support you in helping your clients choose the best protection for their wealth.



For more than 40 years, Australians have trusted BT's insurance products to help them prepare for the best outcome if the unexpected happens.