



For more information

If you have any questions about Life Insurance, speak to your financial planner, who will be able to assist.



CUSTOMER RELATIONS CENTRE

131 817

8.00am to 6.30pm (Sydney time)

Monday to Friday

GPO Box 524

Sydney, NSW 2001



INTERNET:

www.westpac.com.au



BUSINESS ADDRESS:

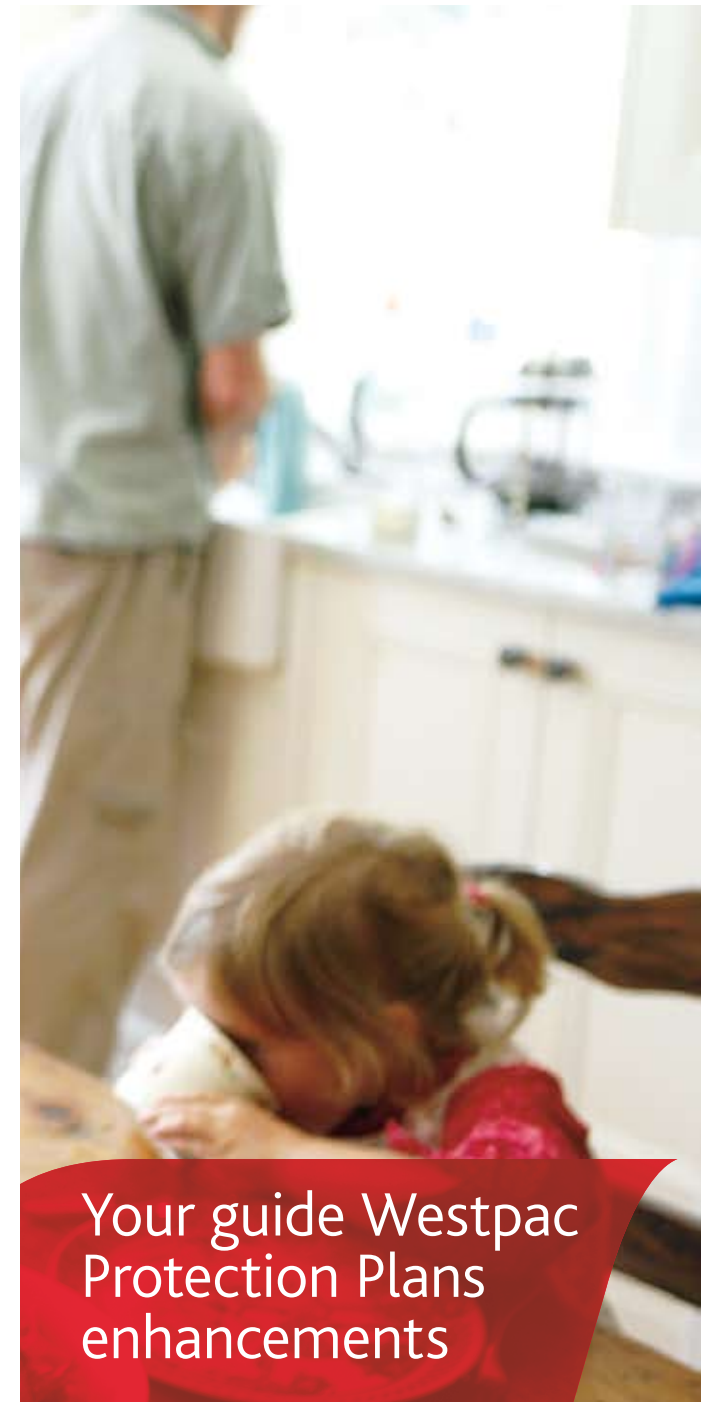
Westpac Place

275 Kent Street

Sydney, NSW 2000

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The information in this brochure has been prepared without taking into consideration your personal objectives, financial situation or needs. Because of this you should, before acting on this information, consider its appropriateness, having regard to your objectives, financial situation and needs. Conditions, limits and exclusions on cover apply and are explained in the Product Disclosure Statement and policy wording (PDS). You should consider the PDS before making any decision in relation to the insurance. A PDS for Westpac Protection Plans can be obtained by calling 131 817, visiting www.westpac.com.au or from a Westpac Financial Planner.



Your guide Westpac Protection Plans enhancements

More cover for you and your loved ones

Your Westpac Protection Plans Life Insurance policy helps you manage the impact unexpected events may have, by providing an integrated package of comprehensive and competitively-priced life insurance solutions.

You can't predict the future, but Westpac Protection Plans can help you prepare for it.

What's changing?

We've introduced a range of new benefits to our products, which will provide you with more extensive and comprehensive insurance cover. These new benefits will be available to you from 1 December 2008.

Total and Permanent Disablement (TPD) Partial Benefit

If one of the insured persons on your policy becomes partially disabled, then a partial benefit will be paid to you, helping the insured person get back on their feet and recover more quickly with access to money when it is needed most.

This new feature will be automatically available at no extra cost to Term Life policies with a Disability benefit, or Standalone TPD policies.

Waiver of Life Premium Benefit

It is now possible to add a waiver of premium option onto your policy. If an insured person becomes totally and temporarily disabled any premiums paid during the waiting period will be paid back and premiums payable while the insured person is totally and temporarily disabled after the waiting period will be waived. This will help ensure you are not out of pocket unnecessarily.

This new feature will be available at an additional cost to Term Life policies with a Disability benefit. This benefit is available by completing an Application for Additional Benefits form. Additional underwriting may apply. For a copy of this form, please phone us on 131 817.

More conditions now covered

To provide greater Living Insurance cover, we are now including the following conditions:

- Diabetes Complication / Advanced Diabetes
- Severe Rheumatoid Arthritis

If the insured person suffers from either of these conditions, then a benefit (either full or partial) will be paid (so long as the insured person meets the pre determined and specified requirements for the condition). For full details, please refer to the PDS.

This new feature will be automatically available at no extra cost to Term Life policies with a Living benefit, or Standalone Living Insurance policies.

Future Insurability

It is now possible to increase your insurance cover in the future, without requiring additional medical underwriting.

This feature is only available to Income Protection Plus policies. There is no immediate additional cost for this option; however if you wish to take up this feature in the future, premiums will be re-calculated based on the increase in cover applied for.

Terminal illness payments increased

It's now possible to claim the entire Death benefit payable on your policy if the insured person is diagnosed with a terminal illness. Previously, this amount was capped at \$2 million.

This enhanced feature will be automatically available at no extra cost to all Term Life policies.

Changes to TPD employment provisions

The changes being made to the TPD employment definitions ensure that the 'own' occupation definition continues to be attractive. Moving forward, the insured persons on your policy will continue to be assessed against 'own' occupation, even if they become unemployed.

This enhanced feature will be automatically available at no extra cost to Term Life policies with a Disability benefit, or Standalone TPD policies.

Angioplasty now pays more

To provide better cover for angioplasty, a greater partial benefit will now be payable, if the insured person undergoes this surgery (so long as they meet the specified requirements for the condition).

This enhanced feature will be automatically available at no extra cost to Term Life policies with a Living benefit, or Standalone Living Insurance policies.

We now cover more cancer conditions

Cancer is a major cause of illness in Australia and to provide the

best possible cover, we've broadened our definition of cancer to include a greater number of conditions payable.

This enhanced feature will be automatically available at no extra cost to Term Life policies with a Living benefit, or Standalone Living Insurance policies.

Living Benefit minimum cover abolished for Advancement Benefit

It's now easier to claim an Advancement benefit on your insurance policy because the minimum qualifying sum insured of \$100,000 has now been removed.

This enhanced feature will be automatically available at no extra cost to Term Life policies with a Living benefit, or Standalone Living Insurance policies.

We will pay Advancement benefits on the following conditions:

- Single or double vessel angioplasty
- Carcinoma in situ of female organs
- Prostate cancer (stages T1a, T1b and T1c)
- Alzheimer's disease and other dementias, Motor neurone disease, Multiple sclerosis, Muscular dystrophy, Parkinson's disease
- Major organ transplant, and
- Diabetes complications

Longer payment period for Nursing Care Benefit

We are extending the number of days a nursing care benefit will be paid for. If the insured person fulfils the 3 day waiting period, the nursing care benefit will now be paid back from day 1.

This enhanced feature will be automatically available at no extra cost to Income Protection Plus policies only.

Partial Disability Benefit

We are introducing a new partial disability benefit. The insured person no longer has to be totally disabled to qualify and be able to claim for this benefit.

This enhanced feature will be automatically available at no extra cost to Income Protection Plus policies (with an occupation class of AA or A) only.

Disability buy-back now more attractive

It is now possible to reinstate a Death benefit just 14 days after a Disability benefit claim has been paid. Previously, there was a 12 month waiting period for this optional benefit to be available.

This enhanced feature will be available at an additional cost to Term Life policies with a Disability benefit. This benefit is available by completing an Application for Additional Benefits form. Additional underwriting may apply. For a copy of this form, please phone us on 131 817.