

# Zurich FutureWise

## Your policy anniversary



000423 000



Soares Superannuation Fund  
146 Lake View Boulevard  
KEYSBOROUGH VIC 3173

Life insured:  
**Alston Soares**

Policy number:  
**50065705**

Policy type:  
**Zurich Life Insurance**  
(Superannuation, held by  
external trustee)

Policy owner:  
**Soares Superannuation  
Fund**

27 March 2020

### Thank you for being a Zurich customer

We are writing to tell you about changes to your insurance premium for the next policy year and to let you know that your premium is due soon. We will automatically direct debit this from your nominated bank account, so you can relax knowing that you're protected. We will let you know if any payments are unsuccessful.

### You've selected Premium with cover increase

Period of cover:

**24 April 2020 to 23 April 2021**

With inflation protection

Your policy has in-built inflation protection to help maintain the value of your cover over time.

#### Cover summary

Your policy provides:

- a lump sum payment on the life insured's death or terminal illness during the term of the policy.
- a lump sum payment in the event the life insured meets the total and permanent disability definition relevant to your policy.



AWAS-015212-2020-FW

Premium yearly:  
**\$1,203.38**

Due on:  
**25 April 2020**

Your yearly premium is detailed in the policy breakdown on page 2 and will apply for the remainder of the policy year (unless you make a change to your policy).

## Detailed policy breakdown

Below is a summary of the insurance benefits which apply to this policy.

Life Insured	Cover type	Current cover	Increased cover	Premium without cover increase	Premium with cover increase
Alston Soares	Death & terminal illness	\$561,020	\$577,851	\$515.02	\$530.47
	TPD insurance	\$561,020	\$577,851	\$653.31	\$672.91
<b>Total</b>				<b>\$1,168.33</b>	<b>\$1,203.38</b>

Full terms and conditions of your cover, including any special conditions and exclusions, are outlined in the most recently issued policy schedule and other policy documentation.

## Inflation protection

Your policy has in-built inflation protection to help maintain the value of your cover over time. If you opt out of inflation protection, your future insurance cover might not give you the same real value as it would today. If you would like to maintain the same cover amount, please contact your local insurance specialist on 131 551 before the next due date so that we can reduce your premium accordingly.

## Benefits of your policy

Some of the features of your policy include:

- Guaranteed renewal of your policy terms up until the expiry date, regardless of any change in health.
- Worldwide cover 24 hours a day, seven days a week.
- Cover increase without health evidence. For example if you've had a baby, a child start secondary school or a new mortgage you may be eligible for an increase in cover.



Good news, we've made some improvements which affect the cover provided under your policy. Please refer to the information about the changes set out under the heading 'Upgrades to your policy'.

## TPD amount payable

If a TPD claim is accepted under an 'any' or 'own' occupation policy definition, the amount payable is calculated as at the date the life insured ceased work as a result of the sickness or injury that led to the claim. We will confirm this amount as part of our assessment of the claim.

## Life insurance code of practice

As a member of the Financial Services Council of Australia (the FSC), we are bound by the Life Insurance Code of Practice, which outlines the standards that we are committed to in providing life insurance services to you. The Code can be found at [www.fsc.org.au](http://www.fsc.org.au).

## Upgrades to your policy effective from 27 May 2019

We have improved some of the terms of your policy. As your policy includes a guarantee of upgrade provision, the following improvements automatically apply to you for insured events which occur on or after 27 May 2019.

- The Future increases provision will now allow a cover increase when the life insured takes out a new investment property loan or when his/her child starts secondary school. And exercising the benefit is now more flexible - increases can be made either in the six months following the date when the event occurs or within 30 days of the next policy anniversary.
- The Premium and policy suspension feature has been replaced by the Premium holiday feature. This feature allows a break in cover (maximum of 12 months over the life of the policy) to ease financial pressure.

This is only a summary. Please refer to the Zurich FutureWise Policy Updates on our website: [zurich.com.au/existingcustomers](http://zurich.com.au/existingcustomers) where we provide more detail.

# Zurich FutureWise

## Your policy anniversary



000424 000



Soares Superannuation Fund  
146 Lake View Boulevard  
KEYSBOROUGH VIC 3173

Life insured:  
**Alston Soares**

Policy number:  
**50065706**

Policy type:  
**Zurich Disability Income Insurance**  
(Superannuation, held by external trustee)

Policy owner:  
**Soares Superannuation Fund**

27 March 2020

### Thank you for being a Zurich customer

We are writing to tell you about changes to your insurance premium for the next policy year and to let you know that your premium is due soon. We will automatically direct debit this from your nominated bank account, so you can relax knowing that you're protected. We will let you know if any payments are unsuccessful.

### You've selected Premium with cover increase

Period of cover:

**24 April 2020 to 23 April 2021**

With inflation protection

Your policy has in-built inflation protection to help maintain the value of your cover over time.

As you have indemnity cover which is capped at 75% of your pre-tax income measured from the time of claim, you should consider declining inflation protection if it will result in over-insurance. We recommend you consult your PDS to familiarise yourself with what you can claim.

#### Cover summary

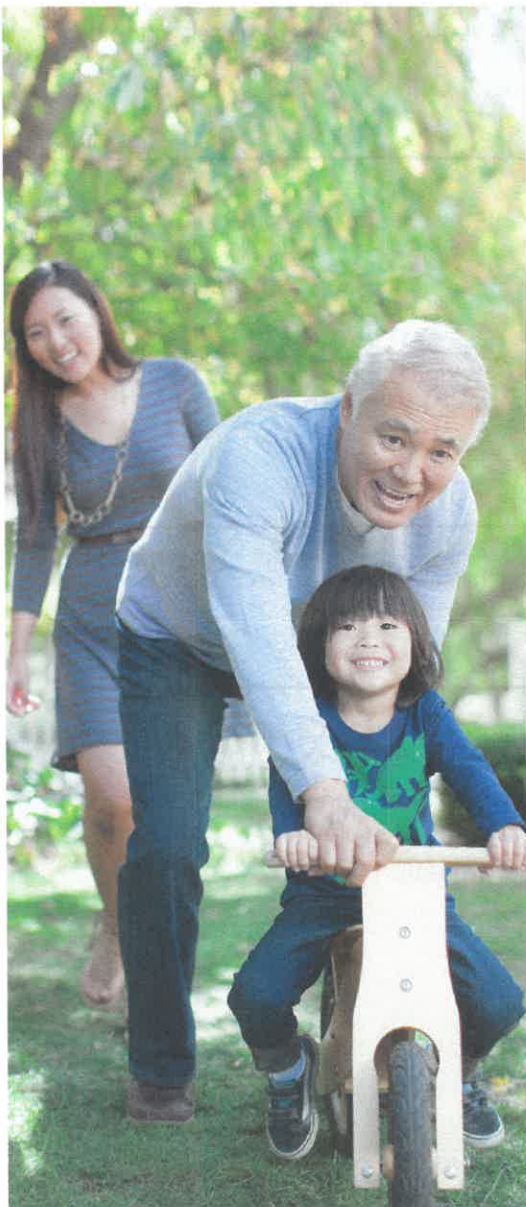
Your policy provides:

- a monthly benefit if the life insured is unable to work due to sickness or injury.

Premium yearly:  
**\$1,427.99**

Due on:  
**25 April 2020**

Your yearly premium is detailed in the policy breakdown on page 2 and will apply for the remainder of the policy year (unless you make a change to your policy).





## Detailed policy breakdown

Below is a summary of the insurance benefits which apply to this policy.

Life Insured	Cover type	Current monthly benefit	Increased monthly benefit	Premium without cover increase	Premium with cover increase
Alston Soares	Income protection insurance	\$4,446	\$4,522	\$1,174.07	\$1,194.14
	Stamp duty	N/A	N/A	\$127.81	\$129.82
	Management fee	N/A	N/A	\$104.03	\$104.03
	<b>Total</b>			<b>\$1,405.91</b>	<b>\$1,427.99</b>

Full terms and conditions of your cover, including any special conditions and exclusions, are outlined in the most recently issued policy schedule and other policy documentation.

## Inflation protection

Your policy has in-built inflation protection to help maintain the value of your cover over time. If you opt out of inflation protection, your future insurance cover might not give you the same real value as it would today. If you would like to maintain the same cover amount, please contact your local insurance specialist on 131 551 before the next due date so that we can reduce your premium accordingly.

## Benefits of your policy

Some of the features of your policy include:

- Guaranteed renewal of your policy terms up until the expiry date, regardless of any change in health.
- Worldwide cover 24 hours a day, seven days a week.
- Waiver of premiums for any period while a claim is payable.



Good news, we've made some improvements which affect the cover provided under your policy. Please refer to the information about the changes set out under the heading 'Upgrades to your policy'.

## Life insurance code of practice

As a member of the Financial Services Council of Australia (the FSC), we are bound by the Life Insurance Code of Practice, which outlines the standards that we are committed to in providing life insurance services to you. The Code can be found at [www.fsc.org.au](http://www.fsc.org.au).

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