

Zurich Wealth Protection

Your policy anniversary



000908 000
Reltuc Superannuation Fund
PO Box 599
ST GEORGE QLD 4487

Life insured:
Catherine Cutler

Policy number:
91053866

Policy type:
Zurich Protection Plus
(Superannuation, held by
external trustee)

Policy owner:
**Reltuc Superannuation
Fund**

18 November 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. Please arrange payment of \$1,582.46 by 18 December 2020 using one of the payment options offered.



You've selected Premium with cover increase

Period of cover:

18 December 2020 to 17 June 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.

Discounts factored into your premium

A smartvalue discount applies to this policy.

Premium half yearly:
\$1,582.46

Due on:
18 December 2020

Your half 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
Catherine Cutler	Death & terminal illness	\$750,000	\$787,500	\$1,460.54	\$1,533.57
	Management fee	N/A	N/A	\$48.89	\$48.89
	Total			\$1,509.43	\$1,582.46

Full terms and conditions of your cover, including any special conditions and exclusions, are outlined in the most recently issued policy schedule and PDS. If you don't have the PDS, visit zurich.com.au/lifepds or contact us and we will send one to you.

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 or simply pay the lower premium amount of \$1,509.43 before the due date.

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.

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 fsc.org.au.