



Wayne Nielsen Smsf
Po Box 151
Underwood QLD 4119

Date 23 April 2020

Policy number: 50138522
Policy Owner: Wayne Nielsen Smsf
Life Insured: Wayne Nielsen
Policy Type: FutureWise Disability

Dear Sir/Madam

This notice serves to confirm the premium payments received in relation to the above mentioned policy during the period 2018/2019 Financial Year, 01 Jul 2018 to 30 Jun 2019 :

Zurich Australia Limited
ABN 92 000 010 195
AFSL 232510

5 Blue Street
North Sydney NSW 2060

Locked Bag 994
NORTH SYDNEY NSW 2059

General Enquiries
Phone 131 551
Fax (02) 9995 3797

email: client.service@zurich.com.au

Payment Date	Payment Type	Payment Amount
27 Jun 2019	Direct Debit	\$471.45
27 May 2019	Direct Debit	\$471.45
26 Apr 2019	Direct Debit	\$471.45
27 Mar 2019	Direct Debit	\$471.45
27 Feb 2019	Direct Debit	\$471.45
25 Jan 2019	Direct Debit	\$411.81
27 Dec 2018	Direct Debit	\$411.81
27 Nov 2018	Direct Debit	\$411.81
26 Oct 2018	Direct Debit	\$411.81
27 Sep 2018	Direct Debit	\$411.81
27 Aug 2018	Direct Debit	\$411.81
27 Jul 2018	Direct Debit	\$411.81
Total		\$5,239.92

Should you have any further questions or wish to discuss any of the above details, please our Client Service Centre on 131 551 and we will be happy to assist.

Yours sincerely

Rohan Jaitha
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Zurich Australia Limited

Zurich FutureWise Policy anniversary notice



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Wayne Nielsen Smsf
61 Hilltop Drive
Gowrie Junction 4352

Your adviser

Paul Langdale

07 5538 8988

www.zurich.com.au

Customer Care: 131 551

client.service@zurich.com.au

Locked Bag 994

North Sydney NSW 2059

Policy number

50138522

29 January 2018

Policy owner: Wayne Nielsen Smsf
(Superannuation, held by external trustee)
Policy type: Zurich Disability Income Insurance
Period of cover: 28 February 2018 to 27 March 2018
Payment frequency: Monthly
via direct debit deduction

Premium amount **\$411.81**

Billing amount: **\$411.81**

Next billing date: **28 Feb 2018**

New look insurance documents

We've refreshed your anniversary notice to reflect the Zurich branding and we've allocated you a new policy number. As previously advised, the change of insurer does not affect the terms and conditions of your policy.

This is your policy anniversary update

We are writing to tell you about changes to your insurance premium for the next policy year.

We'll use your direct debit details to arrange payment

An automatic deduction from your nominated bank account will occur on the next billing date, and on a monthly basis after that, for the billing amount shown on page 1.



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FOR THOSE WHO
TRULY LOVE.**



Product information

Life Insured	Cover	Monthly benefit without cover increase	Monthly benefit	Premium without cover increase	Premium
Mr Wayne Nielsen	Income protection insurance (super component)	\$2,336	\$2,366	\$364.91	\$369.59
	Stamp duty	N/A	N/A	\$33.58	\$34.00
	Management fee	N/A	N/A	\$8.22	\$8.22
	Total			\$406.71	\$411.81

Cover**Description summary**

Refer to the policy conditions for full details.

Income protection insurance (super component)

A monthly benefit payable if the life insured is unable to work due to sickness or injury.

This is the super component of a superannuation optimiser arrangement, where cover is held across two related policies. Although the total insured monthly benefit is shown on both related policies, the maximum benefit payable across the two policies is the Monthly benefit stated above.

Any special conditions and exclusions which apply to this policy are outlined in the most recently issued policy schedule.

Inflation protection - maintaining the value of your cover

Your policy has in-built inflation protection to help maintain the value of your cover over time without health assessment, which is why your sum insured has automatically been increased by a factor reflecting the inflation rate.

Your new premium is \$411.81 per month, which will provide you with an increase in cover as set out in the product information table. No action is required if you'd like to accept the increase. However if you no longer need your sum insured to increase each year, or if you just want to decline the increase for this year, contact us on 131 551 before the next billing date so that we can reduce your premium accordingly.

The cost of cover increases each year with age

The cost of cover has increased as this policy has stepped premiums and the life insured has had a birthday since the last policy anniversary. The premium for each item of cover in the next policy year is shown in the product information table.

Valuable insurance benefits

This policy provides valuable insurance cover that will not change due to changes in the life insured's health or pastimes. If you decide to cancel and apply for a replacement policy, the duty of disclosure will apply again and the new policy will generally be based on the life insured's health and other circumstances at that time. A new policy may also not cover conditions existing at that time. This could result in you not being covered, paying a higher premium or having less comprehensive cover.

A summary of the insurance benefits which apply to this policy is set out in the product information table. More detail can be found in the relevant PDS. If you don't have the PDS, please visit www.zurich.com.au/pds or contact us and we will send one to you.

If you need to make a claim

You should alert us to an insured event as soon as you can. The best way to do that is to send us a completed claim form which captures the information we need. You can access claim forms on our website www.zurich.com.au or by contacting us on 131 551. Your financial adviser may be able to help with completing the paperwork or you may prefer to deal with us directly. It's entirely up to you. Any premiums due on the policy must continue to be paid in order to keep the policy in force while we assess your claim and the sum insured at the date of the event giving rise to the claim will apply.

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.

More information

If you have any questions about the information on this notice or you need to change or update any of your details, please don't hesitate to contact us on 131 551. Our Sydney call centre is open from 8.30am until 7pm AEST Monday to Thursday and 8.30am until 5.30pm AEST Friday.

If you are finding it difficult to keep up with your premium payments, we'll try our best to help. We can't provide financial advice, but we may be able to alert you to a feature in your policy that can help or action a request to reduce the amount of cover you have in place.

Thank you for continuing to be a Zurich customer.