

Asteron Life Complete Premium Advice

5/10

000470 000



Steven Jennifer Marcus Heisig
Heisig Arber Superannuation Fund
PO Box 422
CAPALABA QLD 4157

Policy Number/Linked Policy

81448980/81448981

Cover Life TPD

Insured Person

Mr Marcus Laith Arber

Policy Owner

Heisig Arber Superannuation
Fund

Important Dates

- Policy anniversary
30 October each year
- Policy commencement
30/10/2012

Your Adviser

Sherrin Partners Pty Ltd
07 3012 8524

Customer Service

1800 221 727 8am-6pm
02 8275 3999

Internet

www.asteronlife.com.au

► See your Policy Benefits
and Features over

Dear Policy Owner

This advice is in relation to the valuable cover provided by your insurance policy.

Your policy provides the opportunity to increase your cover from the upcoming policy anniversary to protect against inflation.

The table on the reverse of this notice shows the cover and premium details if you wish to accept or decline the increase.

If you would like to **decline** the CHANGE in cover, please call Customer Service OR tick the refusal box on the tear off slip below and pay the premium in the 'If you decline Automatic Increase' box in the comparison table on this notice.

To keep the valuable benefits your policy provides we require payment of the **total amount due** by the **due date** shown on the tear off slip below.

Please take advantage of the various payment options shown on the tear off slip below. If paying by cheque please include the tear off slip with your payment.

If you have any questions or would like to discuss the payment options, please contact us. We'll be happy to help.

Yours sincerely
Asteron Life Customer Service

3 October 2019



Premium Payment Options



Call **1300 361 255**
Ref: 7088363604
24 hours 7 days



Direct Debit - 1800 221 727



Biller Code: 8268
Ref: 7088363604



Cheque Payment - **payable to
Asteron Life & Superannuation
Limited**

GPO Box 68
Sydney NSW 2001



**DECLINE Automatic Increase Option (tick
box). If declining Automatic Increase, see
reverse for the premium due.**

Due Date

30/10/2019

Yearly Premium Due

\$2,002.30

Total Amount Due

\$2,002.30

1911 33

Asteron Life & Superannuation Limited ABN 87 073 979 530, AFSL 229880 (Asteron) is part of the TAL Dai-ichi Life Australia Pty Limited ABN 97 150 070 483 group of companies (TAL). The obligations of the different entities of TAL are not guaranteed by other entities.

Customer Service GPO Box 68, Sydney NSW 2001
Ph: 1800 221 727 or 02 8275 3999 8am to 6pm EST
Fax: 1300 766 833 Email: life_customerservice@asteronlife.com.au
Web: www.asteronlife.com.au

02653378 81448980

Asteron Life Complete
Premium Advice

Policy Number

81448980

Benefits and Features

<ul style="list-style-type: none">• Stepped Premium• Guaranteed Future Insurability	<ul style="list-style-type: none">• Flexible Policy Linking & Split TPD
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Optional Benefits

<input checked="" type="checkbox"/>	Waiver of Premium		
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Benefit Table

	If you decline Automatic Increase		If you accept Automatic Increase		Expiry Date
	Sum Insured	Yearly Premium	Sum Insured	Yearly Premium	
Life Cover	\$1,300,000	\$979.16	\$1,365,000	\$1,028.11	30/10/2079
Linked TPD - Split TPD any occupation definition	\$1,300,000	\$840.29	\$1,365,000	\$882.31	30/10/2045
Policy Fee		\$91.88		\$91.88	
Total		\$1,911.33		\$2,002.30	

* Please note, your Policy is subject to revised terms, if you require full details regarding these terms please refer to your original Policy Schedule and Document.



J457S8LPCY-BP03

**BPAY Receipt**

Account Number	22189928
Account Type	Superannuation Savings
Biller Code	787853
Biller Name	ZAL LIFE INSURANCE
Customer Reference	035013572
Payment Amount	\$324.98
Payment Frequency	Once Only
Payment Date	01/11/2019

A red handwritten signature, possibly reading 'Joh', is written over the payment amount and frequency fields.

Your BPAY payment has been created and will be processed on the due date

Zurich Protection Plus Policy anniversary notice



000610 000



Heisig Arber Superannuation Fund

P O Box 422

CAPALABA QLD 4157

Your adviser

Sherrin Partners Pty Ltd

07 3012 8524

www.zurich.com.au

Customer Care: 131 551

client.service@zurich.com.au

Locked Bag 994

North Sydney NSW 2059

Policy number

03501357

Policy owner: Heisig Arber Superannuation Fund
(Superannuation, held by external trustee)
Policy type: Zurich Protection Plus
Period of cover: 1 November 2019 to 31 October 2020
Payment frequency: Yearly

2 October 2019

Premium amount **\$359.09**

Less loyalty discount **\$34.11**

Amount due: **\$324.98**

Due date: **1 Nov 2019**

Thank you for choosing Zurich

As you consider your life insurance protection for the year ahead, we wanted to say 'thank you' for continuing to entrust your financial future – and that of your loved ones – to Zurich. Our promise is that we will be there when it matters most, providing protection that represents quality and value for money. It's a commitment to Australian individuals, families and businesses that we have been honouring for more than 50 years.

This is your policy anniversary update

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


Your next premium is now due

Please arrange payment of \$324.98 by 1 November 2019 using one of the payment options offered.

The cost of cover usually increases each year with age

Some or all of the benefits on this policy have a stepped premium structure, which means the cost of cover will generally increase each year based on the age of the life insured. The premium for each item of cover in the next policy year is shown in the product information table.

Payment options



Bill Code: 787853
Ref: 035013572

Telephone & Internet Banking – Bpay®
Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au



Pay by Direct Debit

Setting up a direct debit or updating your direct debit details is easy. Please contact us on 131 551 to arrange payment from a bank account, Visa or Mastercard, or to request a direct debit form.

Guarantee of upgrade

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 insurability provision will now allow a cover increase when the life insured's child turns 18. And exercising the benefit is now more flexible - increases can be made within 30 days of either when the event occurs or the next policy anniversary.

This is only a summary. Please refer to the Wealth Protection Policy Updates on our website: zurich.com.au/existingcustomers where we provide full details.

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/lifepds 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.

Product information

Life Insured	Cover	Sum insured	Premium
Marcus Arber	Death & terminal illness	\$750,000	\$324.98
	Total		\$324.98

Cover	Description summary
	Refer to the policy conditions for full details.
Death & terminal illness	A lump sum payment on the life insured's death or terminal illness during the term of the policy.

This policy is related to the Zurich Protection Plus policy shown on your policy schedule. Premiums for the related policy are paid separately and are not included in this notice. For more information about related policies, refer to the PDS.

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

A loyalty discount applies to this policy and is already factored into the premiums shown above.