

# Zurich Wealth Protection

## Policy anniversary notice



000425 000  
MK Day Super Fund

C/- The Trustees  
45 Carrington Street  
MAYFIELD NSW 2304

### Your adviser

Dene Kilpatrick  
02 4926 7100

[www.zurich.com.au](http://www.zurich.com.au)

Customer Care: 131 551  
[client.service@zurich.com.au](mailto:client.service@zurich.com.au)  
Locked Bag 994  
North Sydney NSW 2059

### Policy number

**83065774**

26 August 2019

**Policy owner:** MK Day Super Fund  
(Superannuation, held by external trustee)  
**Policy type:** Zurich Protection Plus  
**Period of cover:** 25 September 2019 to 24 September 2020  
**Payment frequency:** Yearly  
via direct debit deduction

Premium amount **\$988.45**

Billing amount: **\$988.45**

Next billing date: **25 Sep 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.

### 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 yearly basis after that, for the billing amount shown.

### 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 been increased by a factor reflecting the inflation rate.

Your new premium is \$988.45 per year, 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.



### Welcome to My Zurich

Find out more about our 24/7 self service customer portal at [zurich.com.au/myzurich](http://zurich.com.au/myzurich)

## Product information

Life Insured	Cover	Sum insured without cover increase	Sum insured	Premium without cover increase	Premium
Kate Day	Death & terminal illness	\$1,375,000	\$1,443,750	\$397.69	\$417.57
	Buy back death (TPD)	\$1,375,000	\$1,443,750	\$31.26	\$32.83
	TPD insurance (super component)	\$1,375,000	\$1,443,750	\$420.95	\$442.00
	Management fee	N/A	N/A	\$96.05	\$96.05
	<b>Total</b>			<b>\$945.95</b>	<b>\$988.45</b>

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.
Buy back death (TPD)	If a TPD benefit is paid under this policy, the Death benefit is reduced by the amount of the TPD benefit paid. This option reinstates Death cover automatically, 12 months later.
TPD insurance (super component)	<p>A lump sum payment on the life insured meeting the total and permanent disability definition relevant to your policy.</p> <p>This is the super component of a superannuation optimiser arrangement, where cover is held across two related policies. Although the total sum insured is shown on both related policies, the maximum benefit payable across the two policies is the sum insured stated above.</p>

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.



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North Sydney NSW 2059

### Policy number

**83065772**

26 August 2019

**Policy owner:** MK Day Super Fund  
(Superannuation, held by external trustee)  
**Policy type:** Zurich Protection Plus  
**Period of cover:** 28 September 2019 to 27 September 2020  
**Payment frequency:** Yearly  
via direct debit deduction

Premium amount **\$1,215.94**

Billing amount: **\$1,215.94**

Next billing date: **25 Sep 2019**

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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.

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### 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 been increased by a factor reflecting the inflation rate.

Your new premium is \$1,215.94 per year, 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.



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## Product information

Life Insured	Cover	Sum insured without cover increase	Sum insured	Premium without cover increase	Premium
Matthew Day	Death & terminal illness	\$1,375,000	\$1,443,750	\$586.71	\$616.05
	Buy back death (TPD)	\$1,375,000	\$1,443,750	\$33.44	\$35.12
	TPD insurance (super component)	\$1,375,000	\$1,443,750	\$446.40	\$468.72
	Management fee	N/A	N/A	\$96.05	\$96.05
	<b>Total</b>			<b>\$1,162.60</b>	<b>\$1,215.94</b>

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.
Buy back death (TPD)	If a TPD benefit is paid under this policy, the Death benefit is reduced by the amount of the TPD benefit paid. This option reinstates Death cover automatically, 12 months later.
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