

Zurich Active

Your policy anniversary



000165 000



The Trustee For Simmons Superannuation Fund
16 Haig Street
WOMBARRA NSW 2515

Life insured:
Theresa Simmons

Policy number:
50202590

Policy type:
Zurich Active Cover
(Superannuation, held by
external trustee)

Policy owner:
**The Trustee
For Simmons
Superannuation Fund**

3 May 2022

Thank you for being a Zurich customer

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

! Premium increases

The cost of providing protection has continued to increase, resulting in a premium rate increase being applied to your policy at this anniversary. More information about the rate increase is provided in this notice and at zurich.com.au/lifepremiums.

If you've altered your premium since 24 September 2021, the premium rate increase has already been applied to your policy when the alteration was processed.

You've selected Premium with cover increase

Policy anniversary date:
8 June 2022

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 diagnosis/occurrence of a range of covered events as specified in the policy conditions.

This policy is part of an optimiser arrangement and contains the super benefits. This policy is related to the Zurich Active Cover policy shown on your policy schedule. Premiums for the related policy are not included in this notice.

Premium monthly:
\$122.53

Due on:
13 June 2022

Your monthly 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). If you ask us to change your policy before your next policy anniversary and we have a premium adjustment underway, your policy will automatically attract the new premium rates at the time of change which means they will apply earlier than they otherwise would.

Detailed policy breakdown

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

Life Insured		Amount	Increased Amount	Premium without cover increase	Premium with cover increase
Theresa Simmons	Initial amount of cover for Health events, death & terminal illness	\$378,124	\$389,468	\$50.10	\$53.28
	Benefit category	Maximum amount payable			
	Death & terminal illness	\$378,124	\$389,468		
	A Health events	\$378,124	\$389,468		
	B Health events	\$0	\$0		
	C Health events	\$0	\$0		
	D Health events	\$0	\$0		
	E Health events	\$0	\$0		
	Additional death cover	\$1,107,361	\$1,140,582	\$65.37	\$69.25
	Total instalment premium			\$115.47	\$122.53

Cover type	Additional notes (refer to the policy conditions for full details)
Health events, death & terminal illness (super component)	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 maximum amount payable stated above.

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

Some benefits and features of your cover change at certain ages

Some benefits and features of your cover change or end at certain ages. This reminder includes a summary, but please check your PDS and policy schedule to make sure you understand the impact of any changes.

- From the policy anniversary when the life insured is 65, cover for occupational impairment ends.
- From the policy anniversary when the life insured is 70, cover for all health events ceases and cover is only provided for loss of independent existence (under benefit category A), death and terminal illness.
- We'll stop offering you inflation protection increases from the policy anniversary when the life insured is 65.

An Inflation protection increase has been applied to your policy

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. You don't have to accept the increase. If you'd like to maintain the same cover amount, or arrange a lower cover increase, please contact your local insurance specialist on 131 551 before the next due date so that we can reduce your premium.

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.
- Claim protector ensures 25% of the initial amount of cover remains available (up to age 65 and product limits) in the event of multiple health event claims.



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'.

The Life insurance code of practice is our promise to you

When you take out life insurance, it's important that you get the highest standards of service in all your dealings with us. That's why we've adopted the Life Insurance Code of Practice. It's the life insurance industry's commitment to mandatory customer service standards and it's designed to protect you, our customer. The Code can be found at fsc.org.au.

At each anniversary, different factors can affect your premium

Your life insurance cover represents our promise to be there for you when it matters most, should you need to submit a claim. Maximising our ability to pay claims remains our unwavering priority and means our premium rates must reflect the true cost of providing that protection. Our premium rates aren't guaranteed and can change. If you'd like to know more about why premiums increase, please visit zurich.com.au/lifepremiums.



Age increases don't apply

The benefits on this policy have level premiums until the policy anniversary when the life insured is 65, which means that age increases don't apply this year.



Inflation protection applies

Unless you have declined inflation protection, your cover amount will automatically be increased each year to ensure you're protected. We'll use the life insured's age at the date of the increase to calculate the cost of the extra cover.



Premium rate adjustment

To ensure we continue to meet our claims promise, we're increasing premium rates for all policies in this category.

Base premium rates for Health Events insurance are increasing by 20%.

You are currently paying: monthly via direct debit



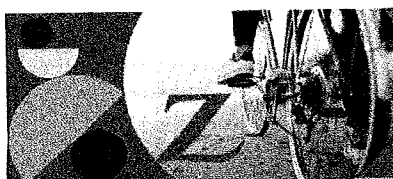
We offer different payment options to suit you, whether it's monthly, quarterly, half-yearly or annually. Don't forget it's cheaper to pay annually.

Have your circumstances changed?

We understand that life's unpredictable. Fortunately, we're here to help. While we can't provide financial advice, we can alert you to features in your policy that could benefit you if you want to make changes or if you are finding it difficult to keep up with your premium payments.

This policy provides valuable insurance cover that will not change due to changes in health or pastimes. If you decide to cancel and apply for a replacement policy, the duty to take reasonable care not to make a misrepresentation will apply again and the new policy will be based on health and other circumstances at that time. A new policy may not cover conditions existing at that time which could result in you not being covered, paying a higher premium or having less comprehensive cover.

Contact your local insurance specialist today so we can ensure you remain protected without leaving yourself or your family financially vulnerable.



Simplify your life with My Zurich


Find out more about our 24/7 customer portal at zurich.com.au/myzurich

Your contacts


If you have any questions please don't hesitate to contact us. We look forward to helping you.

Peter Wilson


Your financial adviser

 02 9251 2500

Your local Zurich insurance specialist

 131 551
Monday to Thursday 8.30am – 7.00pm AEST
Friday 8.30am – 5.30pm AEST

 client.service@zurich.com.au

 Locked Bag 994 North Sydney NSW 2059

How else can we help?

Update your details

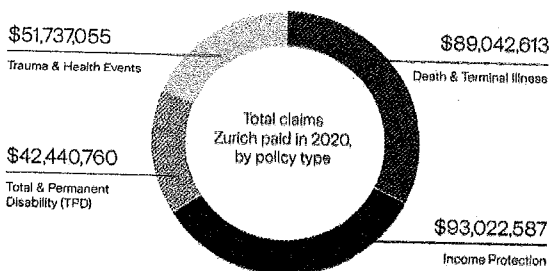
It is important that your details remain up-to-date. If your circumstances have changed, you can update your details 24/7 on our self service customer portal at zurich.com.au/myzurich. Alternatively, please call your local insurance specialist on **131 551**, or email us at client.service@zurich.com.au

Need to make a claim?

Let us know as soon as you can by completing the claim form on our website: zurich.com.au or by calling 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. Please note that any premiums due on your policy must continue to be paid to keep the policy in force while we assess your claim and the amount at the date of the event giving rise to the claim will apply.

Total claims paid

\$276,243,015



Ben's one of many Australians we've helped. This is his story.

As a lawyer I'm very good at foreseeing variables and scheduling for them. Sometimes you just don't see things coming though. My adviser told me there were a few options to protect my family, but it was a policy from Zurich, that was the best fit to my lifestyle at the time. Not long after taking out the cover I got the initial diagnosis of pancreatic cancer and we knew it wasn't good.

The initial claim payout was a huge help. But being protected financially meant I was able to focus on what was most important.

This information does not take into account your personal objectives, financial situation or needs. You should consider these factors, the appropriateness of the information and the relevant PDS, if applicable, before making any decisions. This product has been designed to meet certain objectives, financial situations and needs, which are described in our Target Market Determination available on our website zurich.com.au/tmd