

Zurich Wealth Protection

Welcome



Rykenton Super Fund
34 Whitewood Cres
KELLYVILLE RIDGE NSW 2155

Your adviser
Mr David Rylah

www.zurich.com.au
Customer Care: 131 551
client.service@zurich.com.au
Locked Bag 994
North Sydney NSW 2059

Policy number
91051971

10 December 2019

Dear Sir/Madam,

Welcome and thank you for choosing Zurich to assist you with your life insurance.

Your Zurich Protection Plus policy has been established and your policy schedule is enclosed. The policy schedule confirms the benefits that apply to your policy. You will be sent information about each of your related policies separately.

Please take the time to review the policy schedule carefully to ensure all your details are correct.

This policy has been issued on the basis of the information disclosed to us in your application and, if applicable, the Life Insured's Statement. Your duty of disclosure, which was set out in the PDS and the Life Insured's Statement, applies right up until we agree to provide insurance and issue a policy, so if anything has changed since you applied that you know, or could reasonably be expected to know, may affect our decision to insure you and on what terms, you should tell us about it right away, as it could affect your cover.

We will write to you on your policy anniversary each year to tell you about changes in premium, and to outline any upgraded benefits that apply to your policy. If you require any further information, your financial adviser, Mr David Rylah, should be your first point of contact. If you need to change or update any of your details, please don't hesitate to contact us on 131 551.

Yours sincerely,

Sasho Briskoski
Head of Customer Service Operations



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Policy schedule

Policy number
91051971**Your adviser**
Mr David Rylah

This policy schedule forms part of the policy and the policy conditions are contained in the Zurich Wealth Protection Product Disclosure Statement.

Policy commencement date: 9 December 2019
Document issue date: 10 December 2019

Policy details

Policy: Zurich Protection Plus
Policy owner/s: Rykenton Super Fund
(Superannuation, held by external trustee)
Life insured: Nicole Wickman
Date of birth: 3 August 1981
Smoker status: non-smoker
Occupation class: A3
Superannuation optimiser: Superannuation optimiser applies to this policy and this is the related superannuation policy
Related non-superannuation policy: Zurich Protection Plus policy number 91051972

Insurance coverage details

Life insured: Nicole Wickman

Item	Benefit type	Benefit amount	Start date	Expiry date	Premium type
1	Death & terminal illness benefit	\$1,230,000	9 Dec 2019	9 Dec 2080	level
2	Buy back death benefit (TPD)	\$1,230,000	9 Dec 2019	9 Dec 2047	level
3	TPD any occupation (linked to Death) - superannuation component*	\$1,230,000	9 Dec 2019	9 Dec 2080	level

The table above shows the TPD definition applicable up to the policy anniversary following the life insured's 65th birthday. After that time, a more limited definition applies to all TPD policies, with a TPD benefit only payable under limited specific circumstances - a benefit cap also applies. Refer to the policy terms and conditions in the Product Disclosure Statement.

* The total TPD benefit amount is shown on both related policies, but a benefit is only payable under one policy. Please refer to the policy terms and conditions relating to the TPD benefit under superannuation optimiser.

Premiums

Premium frequency: monthly
Instalment premium: \$187.17
SmartValue discount included: 10%
Management fee: \$9.61

Total instalment premium: **\$196.78**
Next premium due date: 9 December 2019
Payment method: direct debit

Special conditions and exclusions

In the event of claim, in addition to the need to meet the definition of total and permanent disablement, your TPD insurance will be subject to a permanent incapacity restriction.