

Zurich Protection Plus Cover increase advice



000233



Napper Family Super Fund
Napper Family Super P/L A/F/F
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Your adviser

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Policy number

03545976

8 May 2016

Policy owner:

Napper Family Super Fund
(Superannuation, held by external trustee)

Premium amount: **\$155.50**

Policy type:

Zurich Protection Plus

Period of cover:

3 June 2016 to 2 July 2016

Billing amount: **\$155.50**

Payment frequency:

Monthly

via direct debit deduction

Next billing date: **5 Jun 2016**

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 above.

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 \$155.50 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.

Management fee

The in-built management fee increases annually on the anniversary of the policy. The fee is currently \$9.12.



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