

Zurich FutureWise Policy anniversary notice



000830 000



Soares Superannuation Fund
146 Lake View Boulevard
KEYSBOROUGH VIC 3173

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

Policy number
50065706

26 March 2019

Policy owner: Soares Superannuation Fund
(Superannuation, held by external trustee)
Policy type: Zurich Disability Income Insurance
Period of cover: 24 April 2019 to 23 April 2020
Payment frequency: Yearly
via direct debit deduction

Premium amount	\$1,319.65
Billing amount:	\$1,319.65
Next billing date:	25 Apr 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 monthly benefit has been increased by a factor reflecting the inflation rate.

Your new premium is \$1,319.65 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 monthly benefit 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.



Confidence.
When you need it the most.

Product information

Life Insured	Cover	Monthly benefit without cover increase	Monthly benefit	Premium without cover increase	Premium
Alston Soares	Income protection insurance	\$4,363	\$4,446	\$1,076.90	\$1,097.39
	Stamp duty	N/A	N/A	\$117.92	\$119.97
	Management fee	N/A	N/A	\$102.29	\$102.29
	Total			\$1,297.11	\$1,319.65

Cover**Description summary**

Refer to the policy conditions for full details.

Income protection insurance

A monthly benefit payable if the life insured is unable to work due to sickness or injury.

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

Zurich FutureWise

Policy anniversary notice



000829 000



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KEYSBOROUGH VIC 3173

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

Policy number
50065705

26 March 2019

Policy owner: Soares Superannuation Fund
(Superannuation, held by external trustee)
Policy type: Zurich Life Insurance
Period of cover: 24 April 2019 to 23 April 2020
Payment frequency: Yearly
via direct debit deduction

Premium amount	\$1,063.41
Billing amount:	\$1,063.41
Next billing date:	25 Apr 2019

Thank you for choosing Zurich

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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 \$1,063.41 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.



Confidence.
When you need it the most.

AWAS-013374-2018-FW

Product information

Life Insured	Cover	Sum insured without cover increase	Sum insured	Premium without cover increase	Premium
Alston Soares	Death & terminal illness	\$544,680	\$561,020	\$462.98	\$476.87
	TPD insurance	\$544,680	\$561,020	\$569.47	\$586.54
	Total			\$1,032.45	\$1,063.41

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.
TPD insurance	A lump sum payment on the life insured meeting the total and permanent disability definition relevant to your policy.

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