

Zurich Insurance-only Superannuation Plan
Annual Statement



S1-045-8681

Mrs Alice Ya-Ju Yoong
58 Farnham Road
Ashford SA 5035

Your adviser
Maurizio Nistico

Policy number
03522741

www.zurich.com.au
Zurich Plan member enquiries:
Phone (03) 9621 7275
zurich.enquiries@iasas.com.au
PO Box 810 South Melbourne VIC 3205

Dear Mrs Yoong,

We are pleased to enclose your annual statement for the period ending 30 June 2018.

In taking out cover under the Zurich Super policy you became a member of the Zurich Insurance-only Superannuation Plan (the Plan), a division of the Aon Master Trust ABN 68 964 712 340 (the Fund), under a policy issued by Zurich Australia Limited ABN 92 000 010 195 (Zurich) to the trustee of the Plan, Equity Trustees Superannuation Limited ABN 50 055 641 757.

The trustee will provide you with information that you reasonably require to understand your benefit entitlements and you can obtain further information by contacting us as shown above.

This statement shows details of your account including the cover provided by the policy, the amount of premiums paid during the period (including any fees or costs paid), together with other important information.

It is very important that you take time to review your statement and then keep it in a safe place. If you have any questions about your annual statement, please speak to your financial adviser, Maurizio Nistico, or contact Zurich.

Yours sincerely,

Marika Mellas
Insurance & Superannuation Administration Services Pty Ltd
For the Administrator of the Zurich Insurance-only Superannuation Plan



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Statement details

Statement Period: 01 February 2018 to 30 June 2018

Policy details

Life Insured: Mrs Alice Ya-Ju Yoong

Tax File Number supplied: Yes

Plan: Zurich Insurance-only Superannuation Plan

Trustee: Equity Trustees Superannuation Limited

Insurance benefits

| Benefit type | Benefit amount |
|---------------------|----------------|
| Death Benefit | \$1,276,281.00 |
| Disablement Benefit | \$638,142.00 |

The Death benefit is the amount that may be payable on death while you are a member of the Plan. A benefit may be payable on terminal illness of 100% of your Death benefit.

The Disablement benefit is the amount that may be payable upon total and permanent disability while you are a member of the Fund.

All benefits are subject to the terms and conditions of the applicable policy and the Trust Deed. In order for a benefit to be paid, an applicable condition of release under superannuation law must be satisfied. You can contact us for further information regarding conditions of release.

You can refer to the Product Disclosure Statement you were issued on joining or contact Zurich Customer Care on 131 551 for further information regarding these insurance benefits including the options chosen. The amounts reflect the information we have about you at 30 June 2018. The amount might change, depending on circumstances such as your age. The insured benefit is subject to the acceptance and payment by the insurer pursuant to the terms and conditions of the applicable insurance policy.

Benefits:

This Plan provides insurance only and is not a savings plan. Your withdrawal benefit is nil.

If you become ineligible to contribute to a regulated superannuation fund under superannuation law, your cover may cease. Your cover may also cease in other circumstances.

Fees and costs

| | |
|-------------------------------|----------|
| The total premium paid | \$476.75 |
| Total fees and costs you paid | \$476.75 |

The entire premium received during the period was paid to Zurich to provide the insurance cover under the policy. Zurich may pay commissions to your financial adviser from the money it receives. Commissions are not paid by the trustee and are not additional to these premiums, fees and other costs.

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Transaction summary

| Date | Type | Amount |
|------------|-----------------------------|-----------|
| 09/02/2018 | Self Employed Contributions | \$95.35 |
| 09/02/2018 | Insurance Premium | (\$95.35) |
| 09/03/2018 | Self Employed Contributions | \$95.35 |
| 09/03/2018 | Insurance Premium | (\$95.35) |
| 09/04/2018 | Self Employed Contributions | \$95.35 |
| 09/04/2018 | Insurance Premium | (\$95.35) |
| 09/05/2018 | Self Employed Contributions | \$95.35 |
| 09/05/2018 | Insurance Premium | (\$95.35) |
| 09/06/2018 | Self Employed Contributions | \$95.35 |
| 09/06/2018 | Insurance Premium | (\$95.35) |

Death Benefit nomination

| Beneficiary | Relationship | Beneficiary Type | Percentage of death benefit | Expiry Date |
|---------------------------------|--------------|------------------|-----------------------------|-------------|
| No Nomination Has Been Recorded | | N/A | 0 | N/A |

Legislation requires that the trustee may only pay the death benefit in accordance with a death benefit nomination if you have nominated one or more of your dependents (as defined under superannuation law) and/or your legal personal representative (as defined under superannuation law).

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Further Information

This Annual Statement has been prepared by Insurance & Superannuation Administration Services Pty Ltd ABN 31 058 682 876, the sub-administrator on behalf of the Fund Administrator Aon Hewitt Limited ABN 48 002 288 646 AFSL No 236667. This statement is issued on behalf of the trustee of the Fund, Equity Trustees Superannuation Limited ABN 50 055 641 757 AFSL No 229757 RSE License L0001458.

This Statement outlines the insured benefits payable under your policy at the date shown (this amount may change) and the transactions that have occurred during the year.

This Annual Statement does not describe all of the conditions affecting the amount and availability of benefits and is not a promise of any particular benefit. All benefits are determined in accordance with the Trust Deed of the Fund, the insurance policy and applicable Government regulations. Whilst every effort is made to ensure that the information contained in this Statement is correct, the trustee reserves the right to correct any error or omission. Please advise the Fund Administrator should any of your personal details appear incorrect. Although all due care has been taken when calculating the benefits included in this Statement, financial decisions or commitments should not be based on the amounts shown.

The trustee will provide you with any information you may reasonably need to receive. You may request further information about your policy or the Plan by contacting either your adviser or us at the address and telephone number shown on this statement.

Additionally, certain information can be obtained from our website, www.smartMonday.com.au. The trustee will, upon receipt of a valid request, make available free of charge copies of the latest audited Fund accounts, a copy of the relevant provisions of the Trust Deed which apply to members or their benefits, and a copy of the trustee annual report. The provision of other information may be subject to charge.

The annual report is available on our website at www.smartMonday.com.au/Governance.aspx. If you prefer to receive a hardcopy, please contact us.

Other insurance coverage may be available in the Plan on request to the trustee.

You have the option to convert the policy under this Plan to an ordinary (non-superannuation) policy, if Zurich Australia Limited agrees.

You may apply to affect this conversion:

- at any time while you are a member of the Plan; or
- within 30 days of ceasing to be a member of the Plan.

The trustee cannot provide you with information or advice about which insurance and contribution options are appropriate for your personal circumstances or needs. For personal financial advice of this nature, we recommend you speak to an appropriately qualified financial adviser.

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Enquiries and complaints resolution

If you have a complaint regarding the Plan, or the way in which you have been treated by the trustee, you should contact the Complaints Officer, Zurich Insurance-only Superannuation Plan, PO Box 810, South Melbourne VIC 3205. The telephone number is (03) 9621 7275. We aim to acknowledge any complaint within 5 days and to resolve the complaint within 90 days.

You can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. You can contact AFCA at:

Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001
Phone: 1800 931 678
Email: info@afca.org.au
Online: www.afca.org.au

If you have any enquiries regarding this document, please contact your financial adviser or the Plan Administrator.

Further Information

If you have an enquiry or if you require further information about your membership of the Plan, please contact:

Fund Administrator
c/- Insurance & Superannuation Administration Services Pty Ltd - Zurich Superannuation Plan
PO Box 810
SOUTH MELBOURNE VIC 3205
Email: zurich.enquiries@iasas.com.au
Ph: (03) 9621 7275
Fax: (03) 9621 7100