

Policy upgrade information sent to members with Superannuation Term Life Plus
Between 1 March 2014 and 28 February 2015

Zurich Superannuation Term Life Plus Policy upgrade information for Death cover

We have upgraded some of the features of your <Zurich Protection Plus><Zurich Superannuation Term Life Plus> policy. The upgrades are summarised in the table below which sets out each change and its applicable effective date.

No action is required. If your policy includes any of the upgraded features, those features of your policy have been automatically upgraded at no extra cost. Any new injury or medical condition arising after the effective date will be assessed under the new terms.

You can find out whether your policy includes any of the features we've upgraded by checking your Policy schedule – some upgrades only apply if you have selected certain covers or options.

Effective date	Product feature	Description of change
27 September 2013	Funeral benefit payment	The Advancement for funeral expenses benefit can now be paid on a 'cause of death' certificate which is available earlier than a 'death certificate'.
1 March 2014	New Premium holiday feature forms part of the policy	Premium holiday - allows a 3, 6, 9, or 12 month break in cover (max 12 months over life of policy) to ease financial pressure. No cover is provided for any insured event which becomes apparent at any time up to 90 days after the end of the premium holiday. The policy must be in force for 12 months before this benefit is available and the feature is not available to cover issued via a platform arrangement.

The above is a summary only of the product changes. Full changes to terms and conditions are set out in the Zurich Wealth Protection PDS. We have also updated our privacy policy and updated the policy terms and conditions to clarify that your premium shall include all applicable taxes. To access the most up to date policy terms and conditions for Wealth Protection products and the privacy policy, visit our website at www.zurich.com.au/pds or call us on 131 551 and we will send you a copy. If you have any specific queries about wording applicable on the dates set out above, then please call us for a copy of the relevant past PDS or Supplementary PDS, or contact your adviser.

Thank you for choosing Zurich to assist you with your financial needs.