Issue Date: 18 December 2017

Zurich Insurance-only Superannuation Plan

Product Disclosure Statement

This Product Disclosure Statement ('PDS') is issued by Equity Trustees Superannuation Limited ABN 50 055 641 757 AFSL 229757 RSEL L0001458 (the 'Trustee') as trustee of the Zurich Insurance-only Superannuation Plan, a division of the Aon Master Trust ABN 68 964 712 340 (the 'Zurich Plan') and Zurich Australia Limited ABN 92 000 010 195 AFSL 232510 ('Zurich') who is the issuer of the insurance policies to the Trustee for the benefits provided from the Zurich Plan. This PDS dated 18 December 2017 (Zurich Plan PDS) covers financial products issued by the Trustee and insurance products issued by Zurich under Zurich Wealth Protection, Zurich Active and Zurich FutureWise policies. The Trustee and Zurich each take full responsibility for the whole of the Zurich Plan PDS.

This page has been left blank intentionally.

Contents

Introducing the Zurich Insurance-only Superannuation Plan	**1**
The insurance benefits available	1
Fees and costs	3
Paying for insurance through superannuation	3
Benefit payments and tax	6
Death benefit nominations	7
Risks of holding insurance through superannuation	9
Your adviser and how to apply	9
Tax file number collection	9
Privacy	10
Anti-money laundering and counter terrorism financing requirements	10
The Aon Master Trust	11
Who to contact	11
What to do if you have a complaint	12

This PDS contains important information about the Zurich Insurance-only Superannuation Plan, a division of the Aon Master Trust ABN 68 964 712 340 (the 'Zurich Plan'). The trustee is Equity Trustees Superannuation Limited (the 'Trustee') ABN 50 055 641 757 AFSL 229757 RSEL L0001458. The Plan provides members with access to death and disablement cover through superannuation, and accepts contributions and rollovers only for the purposes of paying premiums for that cover. Members do not have an account balance in the Zurich Plan.

This PDS incorporates by reference the Zurich Wealth Protection and Zurich Active PDSs issued by Zurich Australia Limited with an issue date of 15 May 2017 and the Zurich FutureWise PDS issued by Zurich Australia Limited with an issue date of 1 October 2016, as supplemented or replaced from time to time, for which Zurich is responsible. The Zurich Wealth Protection, Zurich Active and Zurich FutureWise PDSs may be obtained from the Trustee or Zurich on request, at no charge or are available from your financial adviser. Unless otherwise indicated, a reference to this 'PDS' or 'product disclosure statement' includes both this PDS for the Zurich Plan and the applicable PDS for the insurance product issued by Zurich. The Trustee is not the issuer of the insurance policies or the Zurich Wealth Protection, Zurich Active and Zurich FutureWise PDSs.

The Trustee is the provider of death and disablement superannuation benefits in the Zurich Plan which are wholly insured benefits. Zurich Australia Limited ABN 92 000 010 195 AFSL 232510 ('Zurich') is the provider of insurance cover to members of the Zurich Plan. Further information about the insurance cover you can apply for under this PDS is in the separate PDSs issued by Zurich ('Zurich PDSs'). Applications to the Trustee for membership of the Zurich Plan must be made along with an application for insurance. The application for membership of the Zurich Plan and application for insurance can be submitted electronically by your adviser acting on your behalf or on a current paper application form. You should consider both this PDS issued jointly by the Trustee and Zurich and the relevant PDS issued by Zurich (which also forms part of this jointly issued PDS) before completing the application for membership of the Zurich Plan and any application for insurance.

The Trustee has delegated administration of the Zurich Plan to Aon Hewitt Limited ABN 48 002 288 646. Aon Hewitt Limited may (with the Trustee's consent) engage other service providers (for example, Zurich Australia Limited and Insurance & Superannuation Administration Services Pty Ltd (IASAS) to assist with aspects of the Plan's administration.

The information contained in this Zurich Plan PDS is general information only. Your objectives, financial situation or needs have not been taken into account. You should consider the appropriateness of the information in this Zurich Plan PDS, taking into account your objectives, financial situation and needs, before acting on any information in the PDS. Information about tax provided in this Zurich Plan PDS is a guide only and is based on our understanding of the tax laws current at the date of the Zurich Plan PDS. These laws can change, so you should speak to your tax adviser regarding the tax consequences of holding insurance cover through superannuation. References to *superannuation law* in this Zurich Plan PDS include the Superannuation Industry (Supervision) Act 1993 (Cth) and associated regulations as amended from time to time.

All of the information contained in this Zurich Plan PDS is current at the time of preparation of this PDS. Information contained in this Zurich Plan PDS can change from time to time. If the change is to information that is not materially adverse information, the updated information will be available at zurich.com.au and aonmastertrust.com.au. A paper copy of any updated information will be given, or an electronic copy will be made available, to you on request without charge by contacting Zurich (see the contact details on page 11).

Preparation Date: 3 November 2017

Introducing the Zurich Insurance-only Superannuation Plan

The Zurich Insurance-only Superannuation Plan of the Aon Master Trust (the Zurich Plan) provides members with access to death and disablement insurance cover within superannuation. It does not provide superannuation account balances or investment returns to members. Some of the key features of the Zurich Plan are:

- The Trustee accepts contributions and rollovers to pay the premiums for insurance policies held through the Zurich Plan, subject to the terms and conditions summarised in this Zurich Plan PDS. The Zurich Plan does not offer a superannuation savings or investments facility.
- The Trustee can generally claim a tax deduction for the premium it pays and it may offset this against the tax payable on any contributions made by your employer or contributions made by you that are tax deductible.
- An amount will only be payable from the Zurich Plan if Zurich pays a benefit because an insured event happens under the policy. The Trustee will only pay the amount it is entitled to receive from Zurich less any tax that must be withheld. All amounts are paid as superannuation benefits, in accordance with *superannuation law*, and applicable tax treatment.
- The Trustee will only accept your application for membership of the Zurich Plan on or after the date of this Zurich Plan PDS if your application for insurance is accepted by Zurich and you have provided the Trustee with your Tax File Number. Other than interim cover that may be provided by Zurich while your insurance application is being assessed, your insurance cover in the Zurich Plan only commences once applicable premiums are paid from contributions and/or rollovers received. Membership of the Zurich Plan is subject to terms and conditions determined by the Trustee from time to time. You are not required by law to provide us with your Tax File Number and we cannot compel you to do so. However, if you would like to participate in this product, your Tax File Number is necessary.

The PDS provides important information that will help you understand the types of insurance benefits available through the Zurich Plan and the tax treatment that may apply, your options for meeting the costs of the insurance, and the potential risks of holding insurance through the Zurich Plan.

In this Zurich Plan PDS, 'you' means the person who will become the life insured (since the owner of the policy will be the Trustee) as a member of the Zurich Plan.

The insurance benefits available

The benefits available from the Zurich Plan are insured superannuation benefits pursuant to available insurance cover.

Zurich is the provider of insurance cover to members of the Zurich Plan. If your application for cover is accepted, Zurich will issue an insurance policy to the Trustee and you will be the life insured under the policy. The Zurich Plan provides you with access to various types of insurance cover from which you may select provided you meet relevant eligibility criteria and other terms and conditions relating to the acceptance of cover (for example, entry ages and minimum and maximum sums insured).

The insurance products available through the Zurich Plan under this PDS are:

- **Zurich Wealth Protection and Zurich FutureWise** which provide the following types of insurance:
  - Life insurance – providing cover for death and terminal illness
  - TPD insurance – providing cover for total and permanent disablement or 'permanent incapacity'
  - Income protection insurance – providing cover for 'temporary incapacity' where you are unable to work to earn income due to sickness or injury.

Note: A FutureWise insurance product is only available through the Zurich Plan under this PDS to individuals that have an existing FutureWise policy at the date of application for membership of the Zurich Plan who wish to replace all or part of the policy with insurance cover through the Zurich Plan.

- **Zurich Active** which provides the following types of insurance:
  - Cover for Death, terminal illness and a range of specified health events that also result in 'permanent incapacity'
  - Income protection insurance – providing cover for 'temporary incapacity' where you are unable to work to earn income due to sickness or injury.

As a member of the Zurich Plan, you may be provided with insurance cover through one insurance product or multiple insurance products. Also, your insurance cover may give rise to multiple superannuation interests ('interests') in the Zurich Plan, in relation to a single insurance product or multiple insurance products.

The terms and conditions of the available insurance cover under this PDS, including limitations and exclusions, are described in Zurich Wealth Protection PDS, Zurich Active PDS and Zurich FutureWise PDS current at the date when cover is applied for, as supplemented or replaced from time to time. The amount of cover you select and

any special conditions Zurich applies to your cover will be set out in a policy schedule. A copy of the policy schedule will be sent to you by Zurich if your application for insurance is accepted.

Transferring cover to the Zurich Plan

The Trustee may also accept the transfer of an existing insurance policy in respect of a member of the Zurich Plan provided:

- the policy was issued to the trustee of the Zurich Master Superannuation Fund or to the trustee of the Macquarie Superannuation Plan (the 'transferring trustee');
- the life insured under the policy requests the transfer of the policy in the form required by the Trustee and Zurich from time to time (for a copy of the current form contact Zurich using the General Enquiries details shown on page 11). By completing this form the life insured will also be applying for membership of the Zurich Plan;
- the transferring trustee agrees to assign the policy to Equity Trustees Superannuation Limited in its capacity as trustee of the Aon Master Trust;
- Equity Trustees Superannuation Limited agrees to accept the transfer of the policy having regard to any internal policies or procedures it determines from time to time for the 'acceptance' of such transfers.

If the transferring trustee or Equity Trustees Superannuation Limited does not agree, you cannot be a member of the Zurich Plan. If they agree, Equity Trustees Superannuation Limited will become the owner of the policy.

In these circumstances, the insured superannuation benefits applicable to a Zurich Plan member with a transferred policy (Transferred insurance-only member) will be in accordance with the transferred policy and any terms and conditions including limitations and exclusions, as described in disclosure documents previously provided to the Transferred-insurance only member while a member of the Zurich Master Superannuation Fund or the Macquarie Superannuation Plan. These disclosure documents can be obtained on request by contacting Zurich using the General Enquiries details shown on page 11. Note this means:

- this Zurich Plan PDS applies to the Transferred-insurance only member, subject to any modifications applicable only to Transferred-insurance only members shown in the PDS; and
- the Zurich Wealth Protection PDS, Zurich Active PDS and Zurich FutureWise PDS (and insurance cover described therein) do not apply.

It is important to note that there are differences between holding insurance cover directly from Zurich and holding insurance cover through the Zurich Plan. These differences include:

- When you have insurance cover through the Zurich Plan, the Trustee is the owner of the insurance policy and holds it on your behalf as the life insured. You cannot apply for cover on the life of another person (e.g. spouse or child) via the Zurich Plan.
- Insurance cover held in the Zurich Plan is subject to *superannuation law* which governs the type of insurance benefits that can be provided via a superannuation fund. These rules do not apply to insurance cover obtained directly by you outside of superannuation. This means that not all types of insurance cover described in the Zurich Wealth Protection PDS, Zurich Active PDS and Zurich FutureWise PDS can be held in the Zurich Plan. For example, trauma cover is not available through the Zurich Plan.
- Not all the insurance features (including definitions), benefits or options available in respect of insurance cover described in the Zurich Wealth Protection PDS, Zurich Active PDS and Zurich FutureWise PDS apply to insurance cover held in the Zurich Plan. For example, TPD cover through the Zurich Plan cannot be based on your permanent incapacity to perform your own occupation only. Also insurance cover described in the FutureWise PDS is only available through the Zurich Plan if you hold an existing FutureWise policy and wish to replace all or part of the policy with insurance cover through the Zurich Plan.
- The Zurich Wealth Protection PDS, Zurich Active PDS and Zurich FutureWise PDS explain which insurance benefits are not included, or are subject to additional terms, when held through super. Benefits not included through super may be accessed via a second policy owned directly by you through the Zurich Superannuation Optimiser structure - for more details, refer to the relevant Zurich PDS.
- The terms and conditions applicable to insurance cover differ depending on whether you have insurance cover directly under the Zurich Wealth Protection PDS, Zurich Active PDS or Zurich FutureWise PDS or you have insurance cover through the Zurich Plan.
- To the extent premiums are paid to superannuation as a contribution (ie not rollovers), the contribution may be deductible against your income if you lodge a valid Notice of Intent to Deduct Contribution and the Trustee issues an acknowledgement of that notice. The Trustee is not required to issue an acknowledgement in certain circumstances including if the Trustee is unable to pay the contributions tax applicable to contributions that are treated as deductible against your income. The Trustee can generally claim a tax deduction for premiums paid to Zurich in respect of insurance including premiums paid by a partial rollover. For partial rollovers, you are not able to claim the premiums as a deduction against your income. Instead, the tax deduction received by the Trustee on premiums paid by partial rollovers will usually be passed on to you in the form of a reduced premium. Situations where this premium reduction may cease in the future are explained in the section "Paying premiums by rollover from another superannuation fund" on page 5.
- If you have a complaint relating to insurance cover held via the Zurich Plan, it must be dealt with through the Trustee's complaint handling process, not Zurich's complaints handling process. However, Zurich will assist with the processing of such complaints.

For further information about the differences, refer to the Zurich PDSs available from your adviser, or consult your adviser.

While the Trustee has determined that insurance cover described in the Zurich PDSs can be held through superannuation, this does not mean that the Trustee considers that an individual insurance policy available via the Zurich Plan is suitable for your personal situation, objectives or needs or that the performance of Zurich or any individual policy is guaranteed. The suitability of insurance cover available to you via the Zurich Plan depends on your individual circumstances. The Trustee is unable to provide personal financial advice to you in relation to insurance cover via the Zurich Plan. Before applying for insurance cover under an existing Zurich Wealth Protection or Active policy or before replacing an existing Zurich FutureWise policy, you should carefully read the relevant Zurich PDS which sets out important information including:

- Eligibility for insurance cover. If you are not eligible for insurance cover you will not be able to become a member of the Zurich Plan.
- Your duty of disclosure when completing an application for insurance. If you do not adhere to your duty of disclosure, adjustments to your insured benefits (including in some cases complete loss of your insurance cover) may occur.
- Insurance benefits provided including when cover starts and ends, minimum and maximum insured amounts and any applicable payment limits. Interim cover may apply while your application is being processed. (Refer to the relevant Zurich PDS for more information.) If you have multiple types of cover under related policies via the Zurich Plan, benefit payments under either of the related policies may reduce the benefits under the other policy.
- The cost of cover.
- The terms and conditions of those benefits, including important definitions.
- Exclusions and restrictions on the payment of those benefits.

As with any insurance provided to individuals, Zurich may impose additional conditions, exclusions, restrictions or premium loadings (depending on your personal circumstances) as a condition of the acceptance of cover. If you agree to these additional terms, they will be set out in a policy schedule, a copy of which will be provided to you.

You should also consider whether you need to consult an adviser before applying for insurance cover and becoming a member of the Zurich Plan. Your adviser can provide you with a Statement of Advice and other disclosure documents relevant to your insurance, taking into account your individual situation.

You will only be entitled to a benefit from the Zurich Plan if a benefit is paid by Zurich because an insured event occurs while you are covered under a policy, and you have satisfied a condition of release under *superannuation law*. In some cases where a benefit is payable, the Trustee may direct Zurich to pay it as a superannuation benefit instead of making the payment itself.

Fees and costs

The cost of insurance

The cost of insurance under a Zurich Wealth Protection, Active or FutureWise policy is referred to as the premium and is determined by Zurich. Zurich charges a management fee on Zurich Wealth Protection and Zurich FutureWise as part of the premium, depending on the frequency of your premium payments. Premiums can be paid monthly, quarterly, half-yearly or yearly in advance, with the management fee for a year being higher the more frequent your premium payments are.

The premium will also include any commission or other amounts or benefits paid (or payable) to your adviser by Zurich and stamp duty, where applicable. The Trustee pays the premium (including any management fee charged by Zurich, stamp duty or amounts payable to your adviser) with amounts you contribute or rollover to the Zurich Plan.

The actual cost for you will depend on the insurance cover you select and a range of factors as explained in the relevant Zurich PDS. Your financial adviser can provide you with a quotation that will set out the indicative cost of your insurance for the first year of the policy. Zurich may impose additional insurance costs (loadings) depending on your personal circumstances as a condition of the acceptance of cover. You will be advised of any loadings at the time of application.

The cost of insurance may be adjusted for any changes to your cover during a financial year.

Further information about insurance costs including management fees charged by Zurich, amounts payable to your adviser and stamp duty is shown in the relevant Zurich PDS. Transferred insurance-only members should refer to the disclosure documents previously provided to them while a member of the Zurich Master Superannuation Fund, or the Macquarie Superannuation Plan, which can be obtained on request by contacting Zurich using the General Enquiries details shown on page 11.

Other fees and costs

The Trustee does not charge any additional fees or costs to members of the Zurich Plan. The Trustee may bill you directly for any liability arising under any government charges or imposts relating to your Zurich Plan membership or deduct any such liability from an insured benefit that is or becomes payable to you.

Paying for insurance through superannuation

Premiums can be paid either by you or your employer making superannuation contributions to the Zurich Plan or by rolling over benefits from another superannuation fund. Some conditions apply to the types of contributions and rollovers that can be accepted by the Trustee as explained below. Under the administrative arrangements for the Zurich Plan, Zurich will accept contributions and initiate rollovers (where a member consents) to the Zurich Plan on behalf of the Trustee and then immediately apply the amounts collected to pay premiums.

Making contributions to superannuation

Contributions can be paid yearly, half-yearly, quarterly or monthly, and must be in Australian dollars.

As noted above, the frequency of your contributions will determine the amount of the management fee (and premiums) charged by Zurich.

The following table summarises what payment methods are available based on the contribution type:

Contribution type	Payment method				
	Direct Debit	BPAY®	Credit Card	Super-Stream compliant method*	Rollover
Personal	✔	✔	✔	✔	✘
Self-Employed	✔	✔	✔	✔	✘
Spouse	✔	✔	✔	✔	✘
Employer (Compulsory)	✘	✘	✘	✔	✘
Employer – Salary Sacrifice	✘	✘	✘	✔	✘
Employer – Voluntary	✘	✘	✘	✔	✘
Rollover	✘	✘	✘	✘	✔

To pay by credit card or direct debit from an Australian bank account, you must provide a valid authority to enable the contribution to be deducted when due. Any direct debit instruction you provide is subject to the terms of the Direct Debit Request Service Agreement as set out in the application form. Cheques are not accepted.

If you choose to pay the premium yearly, contributions can also be made by BPAY®. If you choose to make contributions by BPAY®, Zurich will provide you with payment instructions once a policy has been issued and when the policy becomes due for renewal each year.

As the Zurich Plan does not offer a superannuation savings or investments facility, the Trustee cannot accept contributions in excess of the premiums due for insurance held in the Zurich Plan. The Trustee is also unable to accept Government contributions into the Zurich Plan.

® Registered to BPAY Pty Ltd ABN 69 079 137 518. Only available in premiums are paid yearly.

* SuperStream is a government reform aimed at improving the efficiency of the superannuation system. As part of the SuperStream reforms, employers must make super contributions on behalf of their employees by submitting data and payments electronically in a consistent and simplified manner prescribed by the Australian Tax Office (ATO).

Eligibility to contribute to superannuation

To make contributions to the Zurich Plan, certain conditions must be met under *superannuation law*, depending on your age and who is making the contribution. Generally, you are eligible to contribute to superannuation (or have voluntary employer contributions made on your behalf) if you are under age 65, or aged 65 to 74 and have worked at least 40 hours in a period of not more than 30 consecutive days in the financial year in which contributions are made. Spouse contributions cannot be made for you unless you are aged under 70. Compulsory employer contributions can be made for you regardless of your age.

Under *superannuation law*, we cannot accept personal contributions from you or your spouse, including personal tax-deductible contributions, if we do not hold your Tax File Number (TFN).

To make contributions to the Zurich Plan, certain conditions must be met as determined by the Trustee as set out in this Zurich Plan PDS. This includes the condition that you provide us with your TFN when you apply for membership of the Zurich Plan.

Limits on superannuation contributions made each financial year

Government contribution caps limit the amount of contributions that can be paid into the superannuation system for you each financial year, whether they are made to one or more superannuation funds. It is your responsibility to ensure you do not exceed these caps. Taxation penalties may apply where these caps are exceeded, usually levied on you directly. For information about the contribution caps, refer to www.ato.gov.au.

Tax on contributions

Generally the Trustee is required to pay tax of 15% on concessional contributions (employer contributions and, if you are eligible, personal contributions that you advise the Trustee you intend to claim as a tax deduction against your personal income where the Trustee acknowledges your intended claim). However, premiums paid are generally tax deductible to the Trustee, so that any tax payable on contributions will be offset by the amount of the tax deduction available. If the amount of tax payable on contributions (including personal contributions for which you intend to claim a tax deduction against your income) cannot be met by the Trustee, the Trustee may not acknowledge your intended claim.

An additional tax of 15% applies to certain concessional contributions that do not exceed the concessional contributions cap, that, when added to an individual's taxable income and certain other amounts, exceed $250,000. This additional tax is levied on the individual, not the superannuation fund, and cannot be offset by the tax deduction available to the Trustee.

If you pay premiums by making non-concessional contributions (for example, where you are not eligible to claim a tax deduction for personal contributions, or your spouse makes non-deductible contributions for you) the Trustee will not pass on to you the benefit of any tax deduction on premiums.

Paying premiums by rollover from another superannuation fund

If your premiums are paid yearly, you may pay by rollover from another superannuation fund. If you choose this option, you must provide a valid authority that instructs the Trustee to request from your nominated fund the amount required. You may do this by providing an Enduring Rollover Authority, which allows the Trustee to request your nominated fund to roll over benefits each year until you revoke the instruction. Your nominated fund may apply limits or other conditions on rollovers, including partial rollovers, such as minimum withdrawals, and may charge fees for processing your request. You should check the terms and conditions with your nominated fund, and ensure there is a sufficient balance in your account to cover the rollover each year.

If you roll over from another complying taxed superannuation fund, the Trustee's current practice for members with cover through a Zurich Wealth Protection, Zurich Active or Zurich FutureWise policy is to pass on the benefit of the tax deduction available for premiums, by reducing the rollover amount required to cover the premium due by 15%. For example, if the premium due (including management fee and stamp duty) is $1000 and the value of the tax deduction is $150, the portion of the premium to be paid by the partial rollover is reduced to $850, resulting in a 15% reduction for you. You will be notified of the reduced amount required before the partial rollover request is sent to your nominated fund. Any changes to this practice will be communicated to you with advance notice. As the provision of this reduction relies on the Trustee exercising its discretion, the Trustee may reduce or cease applying this reduction at any time in the future where the Trustee considers it appropriate to do so.

The Trustee is unable to accept rollovers that have an untaxed element.

The Trustee is unable to accept rollovers that contain United Kingdom (UK) transfer or New Zealand KiwiSaver transfer amounts. The Trustee is also unable to accept rollovers that are not equal to the specific amount due. Rollovers that cannot be accepted will be returned to the transferring superannuation fund. If a rollover is returned, you will be requested to provide alternate instructions so that the premium can be paid.

Non-payment of premium

Contributions or rollovers must be received when the premium is due for payment. Under the administrative arrangement for the Zurich Plan, Zurich will notify you directly of the premium obligations. If contributions or rollovers are not received by Zurich when the premium is due, Zurich will be entitled to cancel the insurance after giving notice to you.

If a payment sufficient to meet the amount due is not made by the date notified, Zurich will then cancel the insurance and you will cease to be a member of the Zurich Plan.

The Trustee is not responsible for ensuring your insurance cover does not lapse due to insufficient or late premium payments. You may have to re-apply for insurance cover if it lapses.

Insurance cover may cease in other circumstances.

Cooling-off period

Zurich provides a 14 day cooling-off period during which time you can cancel your insurance if you decide that it does not meet your needs. If you cancel insurance during the cooling off period, your membership of the Zurich Plan will also cease. You will be entitled to a refund of the premium (including any management fee) paid to Zurich but subject to tax and superannuation preservation rules imposed by the law on the Trustee. See the section below titled 'Refunds' for more information.

If you wish to use the cooling-off period, you must not have made a claim and must notify Zurich (in writing or by phone – see Zurich's contact details on page 11) within 14 days of the earlier of:

- the date you receive your copy of the policy schedule from Zurich, or
- the end of the 5th day after the policy was issued, and your membership commenced.

Varying your insurance cover

After you become a member of the Zurich Plan, you can make changes to your insurance (such as vary the type or amount of insurance cover) at any time. For example, you may increase the amount of your death, TPD or income protection cover, subject to Zurich's assessment of your application and approval, and payment of applicable premiums. If you want to increase your cover, you will need to complete the Zurich Insurance Application Form. Other alterations to your cover can be made with a letter or a short application form, depending on the change. For information about the documentation needed to vary your cover, contact Zurich's Customer Care team on 131 551. Eligibility criteria and minimum and maximum insurance amounts apply. Refer to the relevant Zurich PDS for information or, in the case of Transferred insurance-only members, refer to the disclosure documents previously provided to you while a member of either the Zurich Master Superannuation Fund or the Macquarie Superannuation Plan. Any changes will be effective only if Zurich accepts your application and will be shown in a revised policy schedule, a copy of which will be provided to you.

Cessation of cover (and membership)

Insurance cover ceases in certain circumstances as described in the applicable Zurich PDS including termination of the applicable insurance policy by you (in writing, by a notice provided to Zurich Australia Limited), on your death or when the benefit expiry date is reached. Your insurance cover in the Zurich Plan may also cease if you have related cover under a non-superannuation Zurich insurance policy. For further information, refer to the relevant Zurich PDS and your policy schedule. Transferred insurance-only members should refer to the disclosure documents previously provided to them while a member of the Zurich Master Superannuation Fund, or the Macquarie Superannuation Plan, which can be obtained on request by contacting Zurich using the General Enquiries details shown on page 11.

Refunds

Superannuation contributions and rollovers received into the Zurich Plan (which the Zurich Plan cannot accept or retain because it does not offer a superannuation savings or investments facility) are subject to superannuation preservation rules. In cases where a premium is refunded by Zurich to the Trustee (for example, a part refund of yearly premium where cover is cancelled before the next cover anniversary, or a full refund of the initial premium paid where cover is cancelled in the cooling off period), whether or not preservation rules apply, the refund must be rolled over to another complying superannuation fund. The amount refunded for a premium you paid by rollover will be calculated on the rollover amount received, not the higher gross premium before any reduction in the premium amount by 15% (due to tax deductions received, and passed on, by the Trustee).

The Trustee may transfer any refund of premiums to an Eligible Rollover Fund (ERF) if you do not nominate a superannuation fund for the transfer, or if for whatever reason your nominated fund cannot accept the payment. The ERF presently nominated by the Trustee for this purpose is the Aon Eligible Rollover Fund (Aon ERF).

The Australian Prudential Regulation Authority (APRA) has approved the Aon Eligible Rollover Fund to operate as an ERF. The Trustee reserves the right to change the chosen ERF without prior notice to you.

Should an amount be transferred to the Aon ERF:

- you will become a member of the Aon ERF and will be subject to its governing rules
- your account will be invested according to the investment strategy of the Aon ERF
- the Aon ERF may charge fees to your account and other costs that may apply
- you may not be offered insurance cover, and
- all subsequent enquiries relating to your benefit should be directed to:

Aon Eligible Rollover Fund
PO Box 1949
WOLLONGONG NSW 2500
Email: contactaon@pillar.com.au
Phone: 1300 880 588
Fax: 1300 267 582

You should refer to the PDS for the Aon ERF for more information.

Benefit payments and tax

Death, terminal illness and permanent incapacity benefits can only be paid to eligible members of the Zurich Plan in the form of a lump sum. Income protection benefits are paid to eligible members of the Zurich Plan in the form of a regular income.

To claim a benefit, you must satisfy Zurich's claim requirements. For information about this, refer to the relevant Zurich PDS.

Zurich will pay the insurance benefit as soon as the requirements in your policy have been satisfied. Payments are made to the Trustee (other than income protection benefits which Zurich pays direct to you, on behalf of the Trustee). It is then up to the Trustee to be satisfied the benefit can be paid from the Zurich Plan and to determine to whom the benefit will be paid. This might be you, your legal personal representative or one or more of your dependants. In the case of death benefits, you may nominate your beneficiaries (see page 7).

Benefits paid from the Zurich Plan are treated as superannuation benefits for tax purposes. Where required, tax payable on a benefit will be withheld before an amount is paid from the Zurich Plan by or on behalf of the Trustee.

Lump sum benefits

Lump sum benefits will not be paid until the Trustee has determined to whom the benefit will be paid. If a lump sum benefit becomes payable, tax may be deducted before a benefit is paid. As the Zurich Plan does not offer a superannuation savings or investments facility, any insurance benefit received by the Trustee from Zurich will not attract investment earnings for the period that it is held in the Plan.

The taxation of lump sum death benefits will depend on the relationship between the deceased member of the Zurich Plan and the beneficiary. If the beneficiary is a dependant (as defined under taxation law) of the deceased member the benefit may be paid free of tax. Otherwise, the taxable component of the death benefit will generally be taxed at up to 15% plus the Medicare levy. If the benefit contains an untaxed element then a tax of 30% plus the Medicare levy can apply. Refer to page 8 for information about who qualifies as a 'dependant'. You should note that an adult child (aged 18 or more) is not a dependant for taxation purposes, unless they otherwise are financially dependent on the deceased member or in an interdependency relationship with the deceased as defined in *superannuation law*.

The taxation of lump sum benefits that qualify as a permanent incapacity benefit (requiring the Trustee to be reasonably satisfied that your ill-health, whether physical or mental, makes it unlikely that you will engage in gainful employment for which you are reasonably qualified by education, training or experience) depends on your age and other circumstances. If you are 60 or more, the benefit is tax free unless the benefit includes an untaxed element. If you are under age 60, any tax-free component can be received free of tax and the balance of the benefit may be taxable, depending on whether or not you have reached your preservation age.

Your preservation age depends on your date of birth as follows:

Before 1/7/60	age 55
1/7/60 - 30/6/61	age 56
1/7/61 - 30/6/62	age 57
1/7/62 - 30/6/63	age 58
1/7/63 - 30/6/64	age 59
From 1/7/64	age 60

If you are at or above your preservation age but under age 60, the taxable component up to the low rate cap amount ($200,000 for the 2017/18 financial year, which may be indexed in future years) is received tax free. The taxable component above the low rate cap

amount will be taxed at a maximum rate of 15% plus the Medicare levy. If you are under your preservation age, the taxable component of the benefit will be taxed at a maximum of 20% plus the Medicare levy.

Terminal illness benefits that qualify as the payment of a benefit to a person with a terminal medical condition (requiring the Trustee to be satisfied that you are suffering a terminal medical condition as defined in *superannuation law*) are tax-free. This tax treatment applies if, in summary, the following circumstances exist:

- two registered medical practitioners have, jointly or separately, certified that the person suffers from an illness, or has incurred an injury, that is likely to result in the death of the person within a 24 month period after the date of the certification (the certification period);
- at least one of the medical practitioners is a specialist practicing in an area relating to the illness or injury suffered by the person; and
- for each of the certificates, the certification period has not ended.

Income benefits

The benefits paid under your income protection insurance (in the form of regular income payments that qualify as temporary incapacity benefits under *superannuation law*) must be included in your tax return and will be taxed at your marginal income tax rate. This tax treatment applies if, in summary, you ceased to be gainfully employed (including if you have ceased temporarily to receive any gain or reward under a continuing arrangement for you to be gainfully employed) due to ill-health (whether physical or mental) but the ill-health does not constitute permanent incapacity.

Death benefit nominations

This section of this Zurich Plan PDS sets out rules relating to death benefit nominations for your benefits in the Zurich Plan. These rules apply to all members of the Zurich Plan; however special arrangements may apply to members transferred to the Zurich Plan under a successor fund arrangement. If you become a member of the Zurich Plan as a result of a successor fund transfer, you should refer to the significant event notice provided to you by the trustee of the transferring fund.

You have the option of nominating to whom a death benefit from the Zurich Plan will be paid. Where the Trustee has consented to your nomination, your benefit will be paid as a lump sum to the person(s) that you have nominated as long as your nomination remains valid and effective, and has been made in the prescribed manner.

The nomination will be a non-lapsing nomination unless certain prescribed life events ('prescribed circumstances') occur after you give us the nomination, which cause the nomination to lapse.

The prescribed circumstances are:

- you marry or enter a de facto relationship; or
- you divorce or end a de facto relationship.

The Trustee will not accept such a nomination if it is made by an attorney or any other agent. The Trustee can only consent to a nomination if:

- it is made in writing and signed by you in the presence of two witnesses who are over 18 years of age and not named as beneficiaries in your nomination;
- it clearly identifies the proportions in which the death benefit is to be allocated between nominated beneficiaries, if more than one;
- it complies with any other form and content requirements of the Trustee from time to time.

To make a nomination simply complete the death benefit nomination section of the application for membership, or complete and return the Binding Death Benefit Nomination (non-lapsing) form available on the Zurich website zurich.com.au or by calling Zurich's Customer Care team on 131 551.

The Trustee can only consent to a nomination in respect of one or more of your dependants (as defined in *superannuation law*) or a legal personal representative. To remain a valid and effective nomination, a nominated beneficiary must still be a dependant or a legal personal representative at the time of death. If the Trustee has consented to your nomination and that nomination, or a part of it, is no longer valid and effective at the time of payment, the Trustee will not pay the death benefit in accordance with the nomination, or that part of it that is not valid and effective and will, instead, apply the process set out below.

The nomination will cease to be valid and effective if you revoke it, it lapses in prescribed circumstances or you make a new valid and effective nomination.

A nomination only applies to the death benefit payable under each particular insurance product you hold in the Zurich Plan, for which a nomination has been made. There can only be one nomination in place for each insurance product at any given time. Therefore if you hold multiple products in the Zurich Plan any subsequent nomination in respect of a product revokes a prior nomination in respect of that product only - which may mean you need to make multiple nominations. You may revoke or change your nomination in respect of a product at any time by completing a new non-lapsing death benefit nomination form. It will come into effect once the Trustee has consented to it.

You should periodically review each of your nominations to ensure you still wish for the Trustee to pay the person(s) you have nominated, because it will not automatically become invalid after a fixed period of time. To amend or revoke a nomination, you must complete and return another Binding Death Benefit Nomination (non-lapsing) form.

Details of any nomination that the Trustee has consented to will be included in your annual statement, however the validity and effectiveness of any nomination is finally determined by the Trustee at the date of death.

Definition of dependant

Under *superannuation law*, a dependant includes:

- your current spouse (including de facto spouse) of either gender,
- your children of any age (including adopted children, stepchildren and your spouse's children),
- someone who is financially dependent on you, or
- someone with whom you have an 'interdependency relationship'.

Two people have an 'interdependency relationship' if criteria in *superannuation law* is satisfied. This includes:

- they have a close personal relationship; and
- they live together; and
- one or each of them provides the other with financial support; and
- one or each of them provides the other with:
  - domestic support and personal care, but not if one of them provides domestic support and personal care to the other under an employment contract or a contract for services or on behalf of another person or organisation such as a government agency, a body corporate or a benevolent or charitable organisation; or
  - support or care of a type and quality normally provided in a close personal relationship, rather than by a mere friend or flatmate.

Two people also have an interdependency relationship if they have a close personal relationship but they do not meet the other requirements of interdependency because:

- either or both of them suffer from a disability including a physical, intellectual or psychiatric disability, or
- they are temporarily living apart.

Please note, children aged 18 or more are not considered to be dependants for taxation purposes unless they satisfy the definition of dependant in the *superannuation law* in some other way. Depending on who you nominate there may be different taxation consequences. You should obtain taxation advice about this, having regard to your personal circumstances.

Definition of legal personal representative

Your legal personal representative, for the purpose of any distribution of death benefits, usually means the executor of the will or administrator of the estate of a deceased person.

What prescribed circumstances will cause the binding nomination to lapse?

The nomination will lapse if, after the nomination is made, you marry, or enter a de facto relationship or you divorce or end a de facto relationship.

What if the binding nomination lapses in prescribed circumstances?

In such cases, your nomination will become wholly ineffective.

What if a nominated beneficiary is not your dependant or your legal personal representative?

In such cases, the nomination relating to the portion of the benefit attributable to that nominated beneficiary will be ineffective.

No nomination

Where there is no binding death benefit nomination or a binding death nomination has been made but it is ineffective in whole or in part, the Trustee must pay the death benefit (or applicable proportion) in accordance with the trust deed. This generally means that the benefit will be paid to your legal personal representative (which may include an executor named in your Will without a grant of probate where the death benefit is less than $100,000 or such other probate limit determined by the Trustee from time to time), unless the Trustee:

- has not identified your legal personal representative or a person who has filed an application for grant of probate or letters of administration within 6 months of the Trustee being notified of your death; or
- is notified, by a person that the Trustee considers reasonably qualified to form the view, that your estate (excluding, for this purpose, the death benefit) is insolvent because the estate's assets (excluding, for this purpose, the death benefit payable from the Fund) will be exhausted in meeting the estate's liabilities.

If either of the above apply, the benefit is instead paid to your spouse or, if none, your children (including an unborn child) in equal shares (where there are more than one). If you have more than one spouse at the date of death, the benefit is paid to them in equal shares.

Note that a person is only a 'spouse' or a 'child' if the Trustee is aware of the person's existence and is satisfied of their status as such.

If you have no spouse or children, the benefit is paid to your legal personal representative (even if your estate is insolvent) or, if the benefit is not paid to your legal personal representative, it must be dealt with as unclaimed money under government legislation.

Risks of holding insurance through superannuation

There are risks you should consider before deciding to hold insurance through superannuation, including:

- In addition to the terms and conditions of the applicable insurance policy which govern the grant of insurance cover, and payment of benefits, by Zurich to the Trustee, insurance benefits through superannuation are also subject to *superannuation law* and the Trust Deed and Rules of the Aon Master Trust. In relation to the insurance benefits provided by the Trustee from the Zurich Plan, if there is any inconsistency between the applicable insurance policy and the Trust Deed, the Trust Deed prevails.
- If you change your mind about holding insurance through the Zurich Plan (during the cooling off period – see page 5) you will not usually be able to obtain a refund of premiums in cash (preservation rules mean that the refund will usually have to be paid to another superannuation product).
- A benefit paid from the Zurich Plan is a superannuation benefit for tax purposes. Depending on your tax circumstances, it may be subject to more tax than would otherwise apply if the benefit was paid from the same insurance held outside of superannuation.
- Limits apply to the amount you can contribute to superannuation each year. Any contributions you make to the Zurich Plan in order to pay premiums will reduce the amount you may be able to contribute to other superannuation accounts you hold for retirement savings purposes.
- Where you choose to pay premiums by rollover from another superannuation fund, your retirement savings will be reduced so that you may have less available to you on retirement than otherwise may have been the case.
- Taxation or *superannuation law* may change in the future, altering the suitability of holding insurance in superannuation.

Your adviser and how to apply

This superannuation product (including the insurance available through this product) is available through financial advisers, referred to in this Zurich Plan PDS as 'your adviser'. Your adviser may act as your agent and lodge on your behalf an application for membership of the Zurich Plan. If your application is accepted, Zurich may pay your adviser a commission for selling the insurance. You can obtain details from your adviser of any commission paid. The commission is paid by Zurich out of insurance premiums it receives from the Zurich Plan. Commissions are not paid by the Trustee.

Your adviser can assist you to make an application for membership of the Zurich Plan, along with an application for insurance. If your adviser lodges an online application on your behalf, the adviser is required to confirm that they have authorisation to act as your agent. It is your responsibility to ensure that the information provided to Zurich and the Trustee by your adviser is accurate and complete. The Trustee and Zurich will rely on the accuracy of the information provided via the online application as if a paper application was signed and submitted by you.

Applications for membership of the Zurich Plan can only be accepted after the insurance application has been accepted by Zurich. In accepting your application, the Trustee and Zurich will rely on declarations and authorisations made by you, either directly or via your agent, relating to the following matters:

- You have appointed your adviser to act on your behalf in relation to the application and, if you choose to submit an online application, you have appointed your adviser to complete and lodge an application as your agent.
- You have received this Zurich Plan PDS and the relevant Zurich PDS for the insurance product(s) you have chosen to apply for.
- You confirm the information supplied in connection with the application is true and correct and no information material to the application has been withheld.
- You authorise the collection of premiums from the account designated in the application, and where you have designated a bank account, you confirm you have received a copy of the Direct Debit Request Service Agreement.
- You have read the Privacy Statement (see page 10) and the Anti-money laundering and counter terrorism-financing requirements (see page 10) contained in this Zurich Plan PDS.
- Where you have chosen to have premiums paid by making new contributions to superannuation, you are eligible to do so under *superannuation law*.

Tax file number collection

Collection, use and disclosure of tax file numbers (TFNs) by superannuation funds is authorised under *superannuation law*. The Trustee will only use your TFN for purposes authorised by law. The purposes may change in the future as a result of legislative change. The purposes currently authorised include:

- taxing benefit payments at lower rates than may otherwise apply
- passing your TFN to the Australian Taxation Office
- allowing the Trustee to provide your TFN to another superannuation provider if your benefit is transferred to that provider. However, the Trustee will not do so if you advise in writing that you do not want it to be passed on, and
- locating accounts in the Aon Master Trust or, with your consent, consolidating certain accounts within the superannuation environment.

Declining to quote your TFN is not an offence, however, if you do not provide your TFN:

- the Trustee cannot accept contributions made by you or someone on your behalf (other than your employer)
- certain concessional contributions and other amounts may be subject to an additional no-TFN tax
- you may pay more tax on your superannuation benefits than you have to, and
- it may be more difficult to find your superannuation benefits if you lose contact with your superannuation fund.

As a consequence, the Trustee has determined that it will not accept your application for membership of the Zurich Plan until you provide your TFN.

Trustee Privacy Statement

Important: You should also read Zurich's privacy statement in the Zurich PDSs. A more detailed Zurich Privacy policy is also available on the Zurich website, www.zurich.com.au.

When you provide instructions to Equity Trustees Superannuation Limited and/or any related bodies corporate under EQT Holdings Limited ("the EQT Group"), the EQT Group will be collecting personal information about you. This information is needed to admit you as a Member of the Fund, administer your benefits and identify when you may become entitled to your benefits and to comply with Australian taxation laws and other applicable laws and regulations. If the information requested is not provided, the EQT Group may be unable to process your application or administer your benefits, or your benefits may be restricted.

Use and Disclosure

The information that you provide may be disclosed to certain organisations to which the EQT Group has outsourced functions, or which provide advice to the EQT Group and/or to Government bodies, including but not limited to:

- Organisations involved in providing, administration and custody services for the Fund, the Fund's insurers, accountants, auditors, legal advisers, and/or those that provide mailing and/or printing services
- In the event that you make a claim for a disablement benefit, the insurer may be required to disclose information about you to doctors and other experts for the purposes of assessing your claim
- The ATO, APRA, ASIC, AUSTRAC, Centrelink and/or other government or regulatory bodies
- Those where you have consented to the disclosure and/or as required by law.

In some cases, these organisations may be situated in Australia or offshore though it is not practicable to list all of the countries in which such recipients are likely to be located.

A copy of the Fund Administrator's Privacy Statement is available online at www.aonmastertrust.com.au/privacy.htm A copy of the Insurer's Privacy Statement is available in the Zurich PDSs and online at www.zurich.com.au.

Collection of Tax File Number ("TFN")

We are authorised by law to collect your TFN under the Superannuation (Industry) Supervision Act 1993 (Cth). We will only use your TFN for legal purposes including calculating the tax on payments, providing information to the ATO, transferring or rolling over your benefits to another superannuation fund and for identifying or finding your superannuation benefits where other information is insufficient.

Under the law, you do not have to supply your TFN but if you do not, your benefits may be subject to tax at the highest marginal rate on withdrawal plus the Medicare Levy. (Note, however, that you cannot participate in the Zurich Plan if you do not provide your TFN).

Direct Marketing

The EQT Group may from time to time provide you with direct marketing and/or educational material about products and services the EQT Group believes may be of interest to you. Should you not wish to receive this information from the EQT Group (including by email or electronic communication), you have the right to "opt out" by advising the EQT Group by telephoning (03) 8623 5000, or alternatively via email at privacy@eqt.com.au.

Access and Correction

Subject to some exceptions allowed by law, you can ask for access to your personal information. We will give you reasons if we deny you access to this information. The EQT Group Privacy Statement outlines how you can request to access and seek the correction of your personal information.

Privacy complaints

The EQT Group Privacy Statement contains information about how you can make a complaint if you think the EQT Group has breached your privacy and about how EQT will deal with your complaint.

Privacy Policy

The EQT Privacy policy is available at www.eqt.com.au/global/privacystatement and can be obtained by contacting the EQT Group's Privacy Officer on (03) 8623 5000, or alternatively by contacting us via email at privacy@eqt.com.au. You should refer to the EQT Group Privacy policy for more detail about the personal information the EQT Group collects and how the EQT Group collects, uses and discloses your personal information.

Anti-money laundering and counter terrorism financing requirements

As a result of anti-money laundering and counter terrorism financing requirements in Government legislation, you may be required to provide proof of identity prior to being able to access your benefits in cash (called "customer identification and verification" requirements).

These requirements may also be applied by the Trustee from time to time in relation to the administration of your superannuation benefits as required or considered appropriate under the Government's legislation. You will be notified of any requirements when applicable. If you do not comply with these requirements there may be consequences for you, for example, a delay in the payment of your benefits.

As a result of the requirements, the Trustee is subject to the supervision of another regulatory body (called AUSTRAC) that has responsibility for the Government's legislation. The Trustee is required to provide yearly compliance reports to AUSTRAC and notify AUSTRAC of suspicious transactions. This may involve the provision of personal information about you to AUSTRAC.

You must not knowingly do anything to put the Trustee or Zurich in breach of the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) (AML/CTF Laws) and/or its internal policies and procedures, rules and other subordinate instruments. You undertake to notify the Trustee and Zurich if you are aware of anything that would put them in breach of AML/CTF Laws.

If requested, you agree to provide additional information and assistance and comply with all reasonable requests to facilitate the Trustee's and Zurich's compliance with AML/CTF Laws in Australia or an equivalent law in an overseas jurisdiction and/or its internal policies and procedures.

You undertake that you are not aware and have no reason to suspect that:

- the money used to fund the insurance is derived from or related to money laundering, terrorism financing or similar activities (illegal activities), and
- proceeds of insurance made in connection with this product will fund illegal activities.

In making an application pursuant to this Zurich Plan PDS, you consent to the Trustee disclosing, in connection with AML/CTF Laws and/or its internal policies and procedures, any of your personal information as defined in the Privacy Act 1988 (Cth) we have.

In certain circumstances, we may be obliged to freeze or block a payment receipt or benefit payment where it is used in connection with illegal activities or suspected illegal activities. Freezing or blocking can arise as a result of the monitoring that is required by AML/CTF Laws and/or its internal policies and procedures. If this occurs, we are not liable to you for any consequences or losses whatsoever and you agree to indemnify the Trustee and Zurich if they are found liable to a third party in connection with the freezing or blocking of a payment or benefit payment.

The Trustee and Zurich retains the right not to provide services to any applicant that either Trustee or Zurich decides, in its sole discretion, that it does not wish to supply.

The Aon Master Trust

The Aon Master Trust is a resident, complying and regulated superannuation fund within the meaning of *superannuation law*. The Aon Master Trust is not subject to a direction from APRA under Section 63 of the Superannuation Industry (Supervision) Act 1993 (Cth). A direction under Section 63 would prohibit acceptance of any contributions made by an employer sponsor.

The Trust Deed and Rules of the Aon Master Trust set out the powers and duties of the Trustee and the rights and obligations of the members of the Fund. A copy of the Trust Deed and Rules is available at aonmastertrust.com.au or a copy can be sent to you on request.

An annual report about the management and financial condition of the Aon Master Trust for the period to 30 June is prepared each year. If you do not elect to receive a hard copy annual report you can view the annual report online at aonmastertrust.com.au You may elect to have a hard copy of the annual report sent to you free of charge.

Who to contact

In the first instance, enquiries should be directed to Zurich:

General enquiries

Telephone: 131 551
Email: client.service@zurich.com.au
Post: Zurich Insurance-only Superannuation Plan
C/- Zurich Australia Limited
Locked Bag 994
North Sydney NSW 2059

Claims

Telephone: 131 551
Email: life.claims@zurich.com.au
Post: Zurich Insurance-only Superannuation Plan
C/- Zurich Life Claims
Locked Bag 994
North Sydney NSW 2059

You should be aware that all telephone conversations with you or your adviser are recorded.

Privacy Officer

Aon Master Trust
Telephone: (03) 8623 5000
Email: privacy@eqt.com.au

Zurich Australia Limited
Telephone: 132 687
Email: privacy.officer@zurich.com.au

What to do if you have a complaint

Superannuation law requires the Trustee to take all reasonable steps to ensure that complaints are properly considered and dealt with within 90 days. If you have a complaint:

- contact the Zurich Plan administrator on 1800 333 613, or
- write to us.

Complaints Officer
Equity Trustees Superannuation Limited
PO Box 810
South Melbourne VIC 3205

We will ordinarily respond to your complaint as soon as possible but within 45 days of receipt. If you are still not satisfied with our response, or we do not respond within 90 days, you may wish to refer the matter to the Superannuation Complaints Tribunal (SCT), an independent body set up by the Federal Government to review trustee decisions relating to individual members.

You can contact the SCT on 1300 884 114 or info@sct.gov.au

Equity Trustees Superannuation Limited
ABN 50 055 641 757 AFSL 229757 RSEL L0001458
Level 1, 575 Bourke Street
Melbourne VIC 3000
GPO Box 2307Melbourne VIC 3001

Zurich Australia Limited
ABN 92 000 010 195 AFSL 232510
5 Blue Street
North Sydney NSW 2059
Telephone: 131 551
Email client.service@zurich.com.au
www.zurich.com.au

ZU23475 V1 06/17 KDEG-012586-2017

ZURICH®