

Policy upgrade information sent to members with Superannuation Term Life Plus
Between 4 November 2012 and 3 November 2013

Zurich Superannuation Term Life Plus
Policy upgrade information

We have upgraded the Zurich Superannuation Term Life Plus policy, effective 1 March 2012. The changes are summarised in the table below.

No action is required. The new built-in benefits outlined below have been automatically added to your insurance cover at no extra cost. Any new injury or medical condition arising after the effective date will be assessed under the new terms.

Upgraded features	Changes effective 1 March 2012
Buy back death benefit	Inflation protection (indexation) is now available on bought back Death cover following exercise of the Buy back death benefit (following a TPD claim).
Financial planning benefit	The benefit payable has increased from \$1,000 to \$3,000 to reflect the increase in the cost of advice.

The above is a summary of the changes only. Full changes to terms and conditions are set out in the relevant Wealth Protection PDS. To access the most up to date policy terms and conditions for Wealth Protection products, 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 contact your adviser.

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