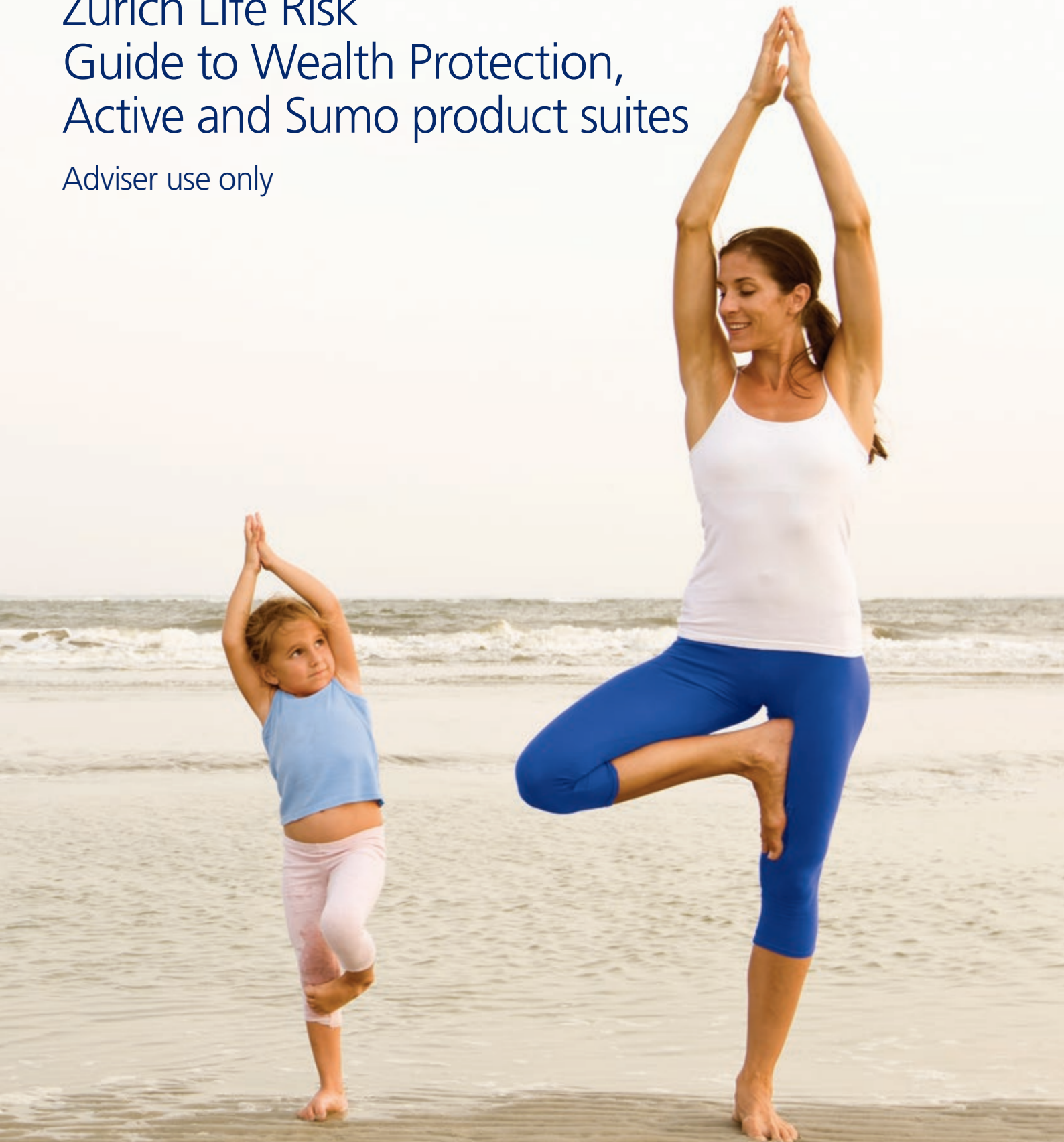


Zurich Life Risk Guide to Wealth Protection, Active and Sumo product suites

Adviser use only



| Product suite | Zurich Wealth Protection | | |
|---|--|--|---|
| Policy | Zurich Income Protector/Plus* *Plus policy not available to Special Risk occupations (SR) | Zurich Business Expenses | Zurich Child Cover |
| Product description | Provides an income while the life insured is totally or partially disabled | Provides a monthly benefit that reimburses allowable business expenses or key person replacement costs if the life insured is disabled | Provides death, terminal illness and limited trauma benefits for children, and a carer benefit for parents |
| Ownership | Individual, business, SMSF/external trustee, approved platform, Zurich Insurance-only Superannuation Plan | Individual, business | Individual |
| Super optimiser | Available (cover can be split across two policies) | N/A | N/A |
| Entry ages (current) | 19 to 60* (19 to 53 for SR) Min 20 hours per week for full-time, part-time permanent & self-employed (24 hours per week for fixed term contractors & casual workers) *cover may be available up to age 61, conditions apply | 19 to 60 (working a minimum of 20 hours per week) (19 to 53 for SR) | 2 to 17 |
| Yearly renewable to policy anniversary following: | 70th birthday (for age 70 benefit period), otherwise 65th birthday (60th birthday for SR) (Cover terminates on 12 months unemployment for SR) | 65th birthday (60th birthday for SR) | 18th birthday |
| Indexation | Actual CPI | Actual CPI | Higher of 5% and CPI |
| Configurable policy parameters | Benefit periods: 1, 2 or 5 years or to age 65 or 70* *A1, A1L, A1M, A2, A3 (1, 2 or 5 years for SR) Waiting periods: • 14, 30, 60, 90, 180 days • 1 or 2 years (Split periods are available) (30, 60, 90 for SR) | Benefit period: 12 times the insured monthly benefit over a period of 24 months Waiting periods: 14, 30, 60, 90 days (30, 60, 90 for SR) | N/A Application is via parent policy on eApp, but cover is issued as a stand-alone policy. |
| Cover (per life insured) | Minimum: \$1,500 per month Maximum: \$30,000 per month, plus up to \$30,000 per month restricted to a one or two year benefit period (\$10,000 per month for SR) | Minimum: \$1,000 per month Maximum: \$60,000 per month (\$10,000 per month for SR) | Minimum: \$10,000 Maximum: \$500,000 (all child trauma cover) Death & terminal illness benefit is capped at \$200,000 |
| Included benefits | <ul style="list-style-type: none"> Total and partial disability benefits NS S Specified injury benefit NS Rehabilitation benefit NS Funeral benefit NS S Confined to bed benefit (Plus only) NS S | <ul style="list-style-type: none"> Total & partial disability benefits Funeral benefit Future insurability | <ul style="list-style-type: none"> Trauma benefit Injury advancement benefit Carer benefit Death & terminal illness benefit |
| Included features (vary by product) | <ul style="list-style-type: none"> Waiver of premium NS S Accommodation expenses (Plus only) NS Medical professionals feature NS S Waiting period reduction feature NS S Involuntary unemployment NS S | <ul style="list-style-type: none"> Waiver of premium | <ul style="list-style-type: none"> Cover increase provision Continuation of cover |
| Included features (standard) | <ul style="list-style-type: none"> Inflation protection NS S Interim cover NS S Premium holiday (not platform) NS S | <ul style="list-style-type: none"> Inflation protection Interim cover Premium holiday | <ul style="list-style-type: none"> Inflation protection Interim cover Premium holiday |
| Optional benefits | <ul style="list-style-type: none"> Increasing claims option NS S Super contributions option NS S Day 4 accident option NS S Family care option NS Home support option NS Future insurability option NS S Lump sum accident option NS Trauma advancement option NS Needlestick cover option NS <p>(SR can only access Increasing claims, Family care, Home support & Needlestick cover options)</p> | <ul style="list-style-type: none"> Day 4 accident option | |
| Premium structure | Choice of stepped or level | Choice of stepped or level | N/A |
| Management fee | \$97.78 pa, CPI indexed each 1 March | | N/A |

| Product suite | Zurich Wealth Protection | | |
|---|--|--|---|
| Policy | Zurich Protection Plus Death cover | Zurich Protection Plus TPD cover | Zurich Protection Plus Trauma cover |
| Product description | Provides a lump sum payment if the life insured dies or is diagnosed with a terminal illness | Provides a lump sum payment if the life insured suffers total and permanent disablement | Provides a lump sum payment if the life insured suffers a specified trauma condition |
| Ownership | Individual, business, SMSF/external trustee, approved platform, Zurich Insurance-only Superannuation Plan | Individual, business, SMSF/external trustee, approved platform, Zurich Insurance-only Superannuation Plan | Individual, business, approved platform |
| Super optimiser | Available (held on the super policy) | Available (held on either policy, or split across the two) | Available (held on the non-super policy) |
| Entry ages (current) | 10 to 70* (stepped) 10 to 63 (level) *cover may be available up to age 75, conditions apply | 15 to 60* 15 to 65 (modified TPD) *cover may be available up to age 63, conditions apply | 15 to 59* *cover may be available up to age 63, conditions apply |
| Yearly renewable to policy anniversary following: | 99th birthday | 99th birthday 65th birthday if linked to trauma Limited cover applies from age 65 (the definition changes to modified TPD, the sum insured is capped at \$3,000,000, and Double TPD becomes standard TPD) | 99th birthday if linked to Death cover 75th birthday in all other cases Limited cover applies from age 75 (only loss of independence and loss of limbs or sight) |
| Indexation | Higher of 5% and CPI | Higher of 5% and CPI | Higher of 5% and CPI |
| Configurable policy parameters | N/A | Choice of: • Platinum TPD NS • TPD NS S TPD can be: Own occupation, Any occupation, Domestic duties or Modified TPD | Choice of: • Platinum trauma (25% partial payment) • Extended trauma (10% partial payment) |
| Cover (per life insured) | Minimum: \$50,000 No maximum (depends on individual needs) | Minimum: \$50,000 Maximum: \$5m (\$2m domestic duties TPD) | Minimum: \$50,000 Maximum \$2m |
| Included benefits | <ul style="list-style-type: none"> • Death & terminal illness benefit NS S • Advancement for funeral expenses NS • Accidental injury benefit NS S • Future insurability business benefit NS | <ul style="list-style-type: none"> • TPD benefit NS S • TPD advancement benefit NS • Funeral benefit NS S • Partial impairment benefit (Platinum TPD only) NS | <ul style="list-style-type: none"> • Trauma benefit • Partial trauma benefit • Paralysis booster benefit • Funeral benefit |
| Included features (standard) | <ul style="list-style-type: none"> • Inflation protection NS S • Future insurability NS S • Accommodation expenses NS • Financial planning advice NS S • Interim cover NS S • Premium holiday (not platform) NS S | <ul style="list-style-type: none"> • Inflation protection NS S • Future insurability NS S • Accommodation expenses NS • Financial planning advice NS S • Interim cover NS S • Premium holiday (not platform) NS S | <ul style="list-style-type: none"> • Inflation protection • Future insurability • Accommodation expenses • Financial planning advice • Interim cover • Premium holiday (not platform) |
| Optional benefits (vary by product) | | <ul style="list-style-type: none"> • Double TPD option NS S • Buy back death option NS S | <ul style="list-style-type: none"> • Trauma reinstatement option • Double trauma option • Buy back TPD option • Buy back death option |
| Optional benefits (standard) | <ul style="list-style-type: none"> • Premium waiver option NS S • Business future cover option NS S • Needlestick cover option NS | <ul style="list-style-type: none"> • Premium waiver option NS S • Business future cover option NS S • Needlestick cover option NS | <ul style="list-style-type: none"> • Premium waiver option • Business future cover option • Needlestick cover option |
| Premium structure | Choice of stepped or level | | |
| Management fee | \$97.78 pa, CPI indexed each 1 March | | |

| Product suite | Zurich Active | | |
|---|--|---|---|
| Policy | Zurich Income Protector/Plus* *Plus policy not available to Special Risk occupations (SR) | Zurich Active Cover | Zurich Child Cover |
| Product description | Provides an income while the life insured is totally or partially disabled | Provides a lump sum payment if the life insured suffers a covered health event, is diagnosed with a terminal illness or dies | Provides death, terminal illness and limited trauma benefits for children, and a carer benefit for parents |
| Ownership | Individual, business, SMSF/external trustee, approved platform, Zurich Insurance-only Superannuation Plan | Individual, business, SMSF/external trustee, approved platform, Zurich Insurance-only Superannuation Plan | Individual |
| Super optimiser | Available (cover can be split across two policies) | Automatic for super ownership (cover is split across two policies) | Not available |
| Entry ages (current) | 19 to 60* (19 to 53 for SR) Min 20 hours per week for full-time, part-time permanent & self-employed (24 hours per week for fixed term contractors & casual workers) *cover may be available up to age 61, conditions apply | 15 to 65 (stepped) 15 to 60 (level) | 2 to 17 |
| Yearly renewable to policy anniversary following: | 70th birthday (for age 70 benefit period), otherwise 65th birthday (60th birthday for SR) (Cover terminates on 12 months unemployment for SR) | 99th birthday Limited Health events cover applies from age 70 (only loss of independent existence) | 18th birthday |
| Indexation | Actual CPI | Higher of 5% and CPI | Higher of 5% and CPI |
| Configurable policy parameters | Benefit periods: 1, 2 or 5 years or to age 65 or 70* *A1, A1L, A1M, A2, A3 (1, 2 or 5 years for SR) Waiting periods: • 14, 30, 60, 90, 180 days • 1 or 2 years (Split periods are available) (30, 60, 90 for SR) | N/A | N/A Application is via parent policy on eApp, but cover is issued as a stand-alone policy. |
| Cover (per life insured) | Minimum: \$1,500 per month Maximum: \$30,000 per month, plus up to \$30,000 per month restricted to a one or two year benefit period (\$10,000 per month for SR) | Minimum: \$100,000 Maximum Health events cover: \$4m (including Extended care option) Maximum Death & terminal illness cover: no maximum (depends on individual needs) | Minimum: \$10,000 Maximum: \$500,000 (all child trauma cover) Death & terminal illness benefit is capped at \$200,000 |
| Included benefits | <ul style="list-style-type: none"> Total and partial disability benefits NS S Specified injury benefit NS Rehabilitation benefit NS Funeral benefit NS S Confined to bed benefit (Plus only) NS S | <ul style="list-style-type: none"> Health events benefit NS S* Death & terminal illness benefit NS S Claim protector NS S Advancement for funeral expenses NS <p>* Super component covers Category A events which meet the definition of permanent incapacity</p> | <ul style="list-style-type: none"> Trauma benefit Injury advancement benefit Carer benefit Death & terminal illness benefit |
| Included features (vary by product) | <ul style="list-style-type: none"> Waiver of premium NS S Accommodation expenses (Plus only) NS Medical professionals feature NS S Waiting period reduction feature NS S Involuntary unemployment NS S | | <ul style="list-style-type: none"> Cover increase provision Continuation of cover |
| Included features (standard) | <ul style="list-style-type: none"> Inflation protection NS S Interim cover NS S Premium holiday (not platform) NS S | <ul style="list-style-type: none"> Inflation protection NS S Future insurability NS S Financial planning advice NS Interim cover NS S Premium holiday (not platform) NS S | <ul style="list-style-type: none"> Inflation protection Interim cover Premium holiday |
| Optional benefits | <ul style="list-style-type: none"> Increasing claims option NS S Super contributions option NS S Day 4 accident option NS S Family care option NS Home support option NS Future insurability option NS S Lump sum accident option NS Trauma advancement option NS Needlestick cover option NS <p>(SR can only access Increasing claims, Family care, Home support & Needlestick cover options)</p> | <ul style="list-style-type: none"> Additional death cover option NS S Extended care option NS S | |
| Premium structure | Choice of stepped or level | Choice of stepped or level | N/A |
| Management fee | N/A | N/A | N/A |

| Product suite | Zurich Sumo | | | |
|---|--|--|---|---|
| Policy | Zurich Income Protection | Zurich Life Insurance | | |
| Product description | Provides an income while the life insured is totally or partially disabled | Provides a lump sum if the life insured dies or is diagnosed with a terminal illness. Optional TPD and/or Trauma cover are also available. | | |
| Ownership | Individual, business | Individual, business, SMSF | | |
| Super optimiser | Not available | Available (TPD is split across two policies and Trauma is held on the non-super policy) | | |
| Entry ages (current) | 19 to 60 (working a minimum of 30 hours per week) | Death cover: 15 to 70 TPD cover: 15 to 60 Trauma cover: 15 to 65 | | |
| Yearly renewable to policy anniversary following: | 65th birthday | 99th birthday TPD definition changes at age 65 Trauma cover changes at age 70 | | |
| Indexation | Actual CPI | Higher of 3% and CPI | | |
| Configurable policy parameters | Benefit periods: 1, 2, 5, 10 years or to age 65 Waiting periods: 60 or 90 days | N/A | | |
| Cover (per life insured) | Minimum: \$30,000 per month Maximum: \$60,000 per month (for the first 10 years, then reducing to \$30,000 to the expiry of the benefit period) | Minimum: \$2m No maximum (depends on individual needs) | Minimum: \$3m Maximum: \$15m (cannot exceed Death benefit) | Minimum: \$2m Maximum: \$10m (cannot exceed Death benefit) |
| Included benefits | <ul style="list-style-type: none"> Total & partial disability benefits Specified injury benefit Trauma benefit Bed confinement benefit Home care benefit Rehabilitation expenses benefit Accommodation benefit Death benefit | <ul style="list-style-type: none"> Death & terminal illness benefit Funeral advancement benefit | <ul style="list-style-type: none"> TPD benefit TPD advancement benefit Death cover buy back | <ul style="list-style-type: none"> Trauma benefit Death cover buy back |
| Included features (vary by product) | <ul style="list-style-type: none"> Claims escalation Cover extension Premium waiver Involuntary unemployment premium waiver | | Standard TPD tier: own occ (up to \$5m) Sumo TPD tier: any occ (up to \$10m when combined with standard tier), then ADW TPD for the excess | Standard Trauma tier: standard trauma conditions (up to \$2m) Sumo Trauma tier: sumo trauma conditions |
| Included features (standard) | <ul style="list-style-type: none"> Inflation protection Interim cover | <ul style="list-style-type: none"> Inflation protection Future increases Financial planning benefit Interim cover | | |
| Allowable policy combinations | When Sumo is applied for, all cover should be written as Sumo. However, if the higher 10 year benefit structure is not required, Wealth Protection may be substituted, ie. Sumo lump sum & Wealth Protection IP. | When Sumo is applied for, all cover should be written as Sumo. However, Sumo Death & TPD cover may be taken in conjunction with: <ul style="list-style-type: none"> Active* (health events cover) or Wealth Protection (Trauma cover). * Extended care option is not available | | |
| Premium structure | Stepped premium only | Stepped premium only | | |
| Management fee | \$327.78 pa, CPI indexed each 1 March (greater of 3% and CPI) | | | |

Financial underwriting requirements

Lump sum – mandatory financial requirements

Financial evidence is required where the multiple of income is not met or the cover exceeds the levels outlined in the table.

| Death, TPD and Health events | | |
|------------------------------|-----------------------------|------------------------|
| Occupation category | A1, A1M, A1L, A2 | A3, A4, B1, B2, B3, SR |
| up to \$3,000,000 | – | |
| \$3,000,001 – \$6,000,000 | SOA/Financial Questionnaire | Full financials |
| \$6,000,000 + | Full financials | |

| Trauma | |
|---------------------------|-----------------|
| Occupation category | Any |
| up to \$1,500,000 | – |
| \$1,500,001 – \$2,000,000 | Full financials |

Additional requirements may apply where the purpose of the cover is for business reasons. Where the purpose of the cover is business AND the Business future cover option is selected full financials will be required irrespective of the level of cover applied for.

Income protection and business expenses – mandatory financial requirements

When the life insured is seeking an insured monthly benefit amount greater than the amount shown in the tables below, full financials will be required. SR occupations are limited to 75% of income with a maximum insured monthly benefit of \$10,000 per month (ie. income of \$160,000pa).

Full financials will be required in the event of a claim to determine pre-disability income and the benefit payable.

| Employees | | |
|---------------------|-------------------------|------------------------|
| Occupation category | Insured monthly benefit | Income equivalent (pa) |
| All categories | \$20,000 | \$320,000 |

Employees generally have no ownership interest or control (directly or otherwise) in the business they are employed by.

| Self-employed (including contractors) | | |
|---------------------------------------|-------------------------|------------------------|
| Occupation category | Insured monthly benefit | Income equivalent (pa) |
| A1/A1M/A1L | \$20,000 | \$320,000 |
| A2/A3/A4 | \$15,000 | \$240,000 |
| B1/B2/B3 | \$10,000 | \$160,000 |
| SR | \$7,500 | \$120,000 |

Self-employed includes a life insured who is a contractor or an employee of their own business (that they have an ownership interest in or control of directly or otherwise).

For Sumo, the minimum insured monthly benefit available is \$30,000 and full financials are required for all applications regardless of the level of cover.

| Business expenses (ongoing fixed expenses and key person replacement) | |
|---|------------------------|
| Occupation category | Monthly benefit |
| All categories | \$20,000 (SR \$10,000) |

All applications for business expenses are required to complete the Business expenses questionnaire.

When applying for both income protection and business expenses, the financial requirements are based on the highest insured monthly benefit applied for.

| Multiples of income guidelines | | |
|--------------------------------|----------------------------|--------------------------|
| Age | Death, TPD & Health Events | Trauma |
| up to 40 | up to 25 x annual income | up to 15 x annual income |
| 41 – 50 | up to 20 x annual income | up to 10 x annual income |
| 51 – 55 | up to 15 x annual income | up to 8 x annual income |
| 56 – 60 | up to 10 x annual income | up to 5 x annual income |
| > 61 | up to 5 x annual income | up to 2 x annual income |

| Full Financials | |
|---|--|
| Employees only | |
| We require any one of the following: | |
| <ul style="list-style-type: none"> PITRs for the past two years PAYG Summaries or Group Certificates or Single Touch Payroll Income Statements for the past two years Most recent two payslips and either most recent years PITR, PAYG Summaries, Group Certificates or Single Touch Payroll Income Statements Signed and dated letter from employer on letterhead confirming employment status, commencement date, and clearly stating the remuneration package including details of salary/wage, superannuation and other benefits. | |
| Where commencement date with this employer was less than six months earlier please also provide either the most recent years PITR, PAYG Summaries, Group Certificates or Single Touch Payroll Income Statements. | |
| Self-Employed or Business owner | |
| (this includes a life insured who is an employee of their own business and contractors) | |
| <ul style="list-style-type: none"> PITRs for the past two years BETRs for the past two years Financial statements for the past two years | |

| Requirement | Description |
|-----------------------|--|
| PITR | Personal Income Tax Returns (Notices of Assessment not required) |
| BETR* | Business Entity Tax Returns |
| Financial Statements* | Include Profit and Loss Statements and balance Sheets for all business entities |
| SOA | Statement of Advice May be requested (or provided) to explain recommendation for the cover proposed |

* To be provided for all entities that the life insured has an ownership interest in or some control over (directly or otherwise).

Medical underwriting requirements

Wealth Protection and Active

| Death & TPD | | | | | | |
|-----------------------------|----------|------------------------------------|-------|-------|--|---------------|
| Benefit amount | Age | | | | | |
| | up to 45 | 46-50 | 51-55 | 55-60 | 61-65* | 66+* |
| up to \$500,000 | - | - | - | - | - | - |
| \$500,001 – \$750,000 | - | - | - | - | MBA, EE | |
| \$750,001 – \$1,000,000 | - | - | - | | MBA, EE | |
| \$1,000,001 – \$1,500,000 | - | - | | | MBA, EE | |
| \$1,500,001 – \$2,500,000 | - | | | | MBA, EE | |
| \$2,500,001 – \$5,000,000 | | | | | MBA, EE | MBA, ME, BrEx |
| \$5,000,001 – \$10,000,000* | | MBA, FBC, ME, MSU, SE | | | MBA, FBC, ME, MSU, BrEx, SE | |
| \$10,000,001+* | | MBA, FBC, HIV, HepB&C, ME, MSU, SE | | | MBA, FBC, HIV, HepB&C, ME, MSU, BrEx, SE, PMAR | |

*Applies to Death cover only. Sums insured in excess of \$5,000,000 are not available for TPD under Wealth Protection, or where the entry age is above 60.

| Trauma | | | | | |
|---------------------------|---------------------------|---------------------------------|---------------------------------------|--|---------|
| Benefit amount | Age | | | | |
| | up to 40 | 41-45 | 46-50 | 51-55 | 55-60 |
| up to \$500,000 | - | - | - | - | - |
| \$500,001 – \$1,000,000 | - | - | - | - | MBA, EE |
| \$1,000,001 – \$1,500,000 | | | | | MBA, EE |
| \$1,500,001 – \$2,000,000 | MBA, FBC, HIV, HepB&C, ME | MBA, FBC, HIV, HepB&C, ME, BrEx | MBA, FBC, HIV, HepB&C, ME, BrEx, PMAR | MBA, FBC, HIV, HepB&C, fPSA, ME, MSU, BrEx, SE, PMAR | |

When applying for Business future cover option the mandatory medical requirements will be based on three times the initial sum insured applied for (up to the available maximums for the cover type).

When applying for standalone TPD or Trauma, 50% of the sum insured should be added to the Death cover for determining mandatory medical requirements.

| Health events | | | | |
|---------------------------|---------------------------|-------|-------|---|
| Benefit amount | Age | | | |
| | up to 45 | 46-50 | 51-55 | 55-65 |
| up to \$500,000 | - | - | - | - |
| \$500,001 – \$1,000,000 | - | - | - | MBA, FBC, HIV, HepB&C, EE |
| \$1,000,001 – \$2,500,000 | - | | | MBA, FBC, HIV, HepB&C, EE |
| \$2,500,001 – \$3,000,000 | | | | MBA, FBC, HIV, HepB&C, EE |
| \$3,000,001 – \$4,000,000 | MBA, FBC, HIV, HepB&C, ME | | | MBA, FBC, HIV, HepB&C, fPSA, ME, MAMM, SE |

| Income protection & Business expenses | | |
|---------------------------------------|----------|--|
| Benefit amount | Age | |
| | up to 45 | 46+ |
| up to \$10,000 | - | - |
| \$10,001 – \$15,000 | - | MBA, EE |
| \$15,001 – \$20,000 | | MBA, EE |
| \$20,001 – \$30,000 | | MBA, FBC, ME, PMAR |
| \$30,001 – \$40,000 | | MBA, FBC, HIV, HepB&C, ME, PMAR |
| \$40,001 – \$60,000 | | MBA, FBC, HIV, HepB&C, ME, MSU, SE, PMAR |

When applying for both income protection and business expenses, the financial requirements are based on the highest insured monthly benefit applied for.

Sumo

| Death, TPD, Trauma | | | | |
|-----------------------------|----------|--|-----|--|
| Benefit amount | Age | Death | TPD | Trauma |
| \$2,000,000 – \$2,999,999 | up to 45 | - | n/a | MBA, FBC incl ESR, HIV, HepB&C, ME |
| | 46-55 | - | n/a | MBA, FBC incl ESR, HIV, HepB&C, fPSA ¹ , ME, SE |
| | 56+ | - | n/a | MBA, FBC incl ESR, HIV, HepB&C, fPSA ¹ , ME, SE, PMAR |
| \$3,000,000 – \$4,999,999 | All | MBA, FBC incl ESR, HIV, HepB&C, ME, SE, PMAR | | MBA, FBC incl ESR, HIV, HepB&C, fPSA ¹ , ME ³ , SE, PMAR |
| \$5,000,000 – \$7,499,999 | All | MBA, FBC incl ESR, HIV, HepB&C, ME, SE, PMAR | | MBA, FBC incl ESR, HIV, HepB&C, fPSA ¹ , Cotinine ² , ME ⁴ , MSU, UDS, SE, PMAR, PFTs |
| \$7,500,000 – \$10,000,000 | All | MBA, FBC incl ESR, HIV, HepB&C, ME, SE, PMAR | | MBA, FBC incl ESR, HIV, HepB&C, fPSA ¹ , Cotinine ² , ME ⁴ , MSU, UDS, SE, PMAR, PFTs |
| \$10,000,001 – \$15,000,000 | All | MBA, FBC incl ESR, HIV, HepB&C, ME, SE, PMAR | | MBA, FBC incl ESR, HIV, HepB&C, fPSA ¹ , Cotinine ² , ME ⁴ , MSU, UDS, SE, PMAR, PFTs |
| \$15,000,001 – \$24,999,999 | All | MBA, FBC incl ESR, HIV, HepB&C, ME, SE, PMAR | n/a | n/a |
| \$25,000,000+ | All | MBA, FBC incl ESR, HIV, HepB&C, fPSA ¹ , Cotinine ² , ME ⁴ , MSU, UDS, SE, PMAR, PFTs | n/a | n/a |

| Income protection | | | |
|---------------------|-----|--|--|
| Benefit amount | Age | 1 or 2 year benefit period | 5 or 10 year benefit period or to age 65 |
| \$30,000 – \$39,999 | All | MBA, FBC incl ESR, HIV, HepB&C, ME, SE, PMAR | |
| \$40,000 – \$60,000 | All | MBA, FBC incl ESR, HIV, HepB&C, ME, SE, PMAR | MBA, FBC incl ESR, HIV, HepB&C, fPSA ¹ , Cotinine ² , ME ⁴ , MSU, UDS, SE, PMAR, PFTs |

¹ fPSA required only for males over age 50.

² Cotinine required only for non-smokers.

³ Mammogram required in females over age 40 who have a family history of breast cancer under age 60.

⁴ (a) Mammogram required in females over age 50, or females over age 40 who have a family history of breast cancer under age 60.

(b) faecal occult blood test over age 40 with a family history of bowel cancer under age 60.

(c) abdominal ultrasound in all cases over age 60.

Sum insured premium rating factors

For lump sum, the factor is based on the total Death, TPD or Trauma sum insured. For Income protection and Business expenses, the factor is based on the total of the insured monthly benefit and the Super contributions monthly benefit, or the total Business expenses monthly benefit. The factor is not adjusted for inflation protection increases.

Wealth Protection lump sum

| Death & TPD | |
|---------------------------|-----------------------|
| Sum insured | Premium rating factor |
| \$250,000 – \$499,999 | -11% |
| \$500,000 – \$749,999 | -21% |
| \$750,000 – \$999,999 | -22% |
| \$1,000,000 – \$1,999,999 | -29.5% |
| \$2,000,000+ | -30% |

| Trauma | |
|-----------------------|-----------------------|
| Sum insured | Premium rating factor |
| \$100,000 – \$149,999 | -3% |
| \$150,000 – \$249,999 | -16% |
| \$250,000 – \$749,999 | -24% |
| \$750,000 – \$999,999 | -27% |
| \$1,000,000+ | -31% |

Active lump sum

| Death and Health events | | |
|---------------------------|-----------------------------|-------------------------------------|
| Sum insured | Premium rating factor Death | Premium rating factor Health Events |
| \$0 – \$249,999 | – | – |
| \$250,000 – \$499,999 | -7% | -3% |
| \$500,000 – \$749,999 | -15% | -7% |
| \$750,000 – \$999,999 | -17% | -10% |
| \$1,000,000 – \$1,999,999 | -22% | -12% |
| \$2,000,000+ | -24% | -12% |

Wealth Protection income protection and business expenses Active income protection

| Income protection | |
|-------------------------|-----------------------|
| Insured monthly benefit | Premium rating factor |
| \$0 – \$2,499 | +15% |
| \$2,500 – \$3,499 | +12% |
| \$3,500 – \$4,999 | -5% |
| \$5,000 – \$7,499 | -8% |
| \$7,500 – \$9,999 | -10% |
| \$10,000 – \$14,999 | -12% |
| \$15,000+ | -15% |

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