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<Firstname> <Surname>
<Address Line 1>
<Address Line 2>
<SUBURB> <STATE> <POSTCODE>

18 December 2017

Dear <Salutation> <Surname>,

**Important information about your Zurich Insurance
Policy Number: <number>**

**Significant Event Notice – Successor Fund Transfer to the
Zurich Insurance-only Superannuation Plan,
a division of the Aon Master Trust**

You should read this letter carefully as it contains information about an important change affecting your Zurich insurance.

We are writing to let you know that the trustee of the Zurich Master Superannuation Fund (**Zurich Fund**), Zurich Australian Superannuation Pty Limited, has decided it will no longer provide insurance only benefits as part of the Zurich Fund. Instead, we will transfer insurance only members to the Zurich Insurance-only Superannuation Plan, a division of the Aon Master Trust.

What you need to know is that you will continue to have your insurance benefits insured by Zurich Australia Limited in the Zurich Insurance-only Superannuation Plan.

Apart from the change of fund from the Zurich Fund to the Zurich Insurance-only Superannuation Plan, a division of the Aon Master Trust, and the change of trustee from the Zurich Trustee to Equity Trustees Superannuation Limited ABN 50 055 641 757, AFSL 229757, RSE Licence L0001458 (**Equity Trustees**), there will be limited changes for members. Most importantly, your current insurance benefits will not change.

The transfer will take place on or about 31 January 2018. You do not need to do anything.

The enclosed *Important Notice - Successor Fund Transfer of Zurich insurance-only members to the Zurich Insurance-only Superannuation Plan, a division of the Aon Master Trust* outlines information about the transfer, including the transfer process. It explains in detail how your insurance will continue to operate after the transfer and some minor differences in how the new Zurich Insurance-only Superannuation Plan operates.

If you have any questions regarding this transfer, please contact the Zurich Customer Care team on 131 551.

**Zurich Australian
Superannuation Pty Limited**

ABN 78 000 880 553 AFSL 232500

5 Blue Street
North Sydney NSW 2060

Phone: 131 551
email: client.service@zurich.com.au

KDEG-013054-2017

2017 Annual Fund Report

We would also like to bring to your attention that the Zurich Fund's Annual Fund Report for the year to 30 June 2017 is now available, and can be viewed online from our website, www.zurich.com.au/annualreports.

If you would prefer to receive a printed copy of the Annual Fund Report, you can do so free of charge. Simply call Zurich Customer Care on 131 551 and state that you would like to receive a printed version of the 2017 Annual Fund Report.

To ensure you continue to be made aware of important information, we have enclosed a flyer that summarises the key announcements affecting the Zurich Fund and the superannuation industry that are mentioned in the full Annual Fund Report.

Further information

If you have any further questions about the SFT, or wish to discuss any of the above information, please contact your financial adviser or Zurich's Customer Care Team on 131 551 and one of our professional team will be happy to assist.

We thank you for your continued support.

Yours sincerely
For and on behalf of the Trustee
Zurich Australian Superannuation Pty Limited



Sasho Briskoski
Head of Customer Service Operations

Important Information: Please note that the information in this letter does not take into account your objectives, financial situation or needs. You should consider these factors, the appropriateness of the information and the relevant Product Disclosure Statement* (PDS) before making a decision. Where you require personal advice it is highly recommended that you obtain investment and taxation advice specific to your investment objectives, financial situation and particular needs from your qualified Adviser.