

Zurich Income
Safeguard.
Confidence
today, certainty
tomorrow

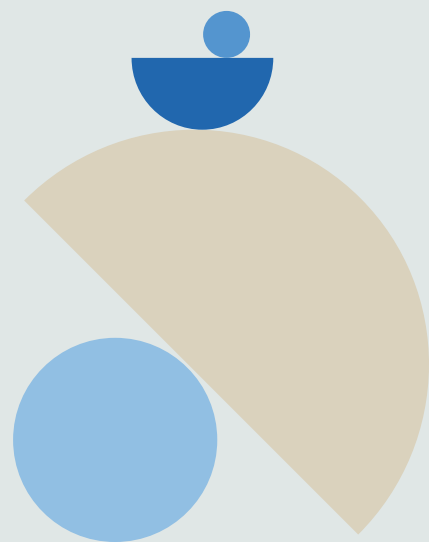


Introducing a new era of income protection

As we enter a new era of income protection, Zurich has taken the opportunity to revisit the core customer needs - and adviser challenges - in this vital category.

In partnership with advisers and licensees, and with customer input along the way, we have taken a truly customer-centric approach to designing risk solutions for a new era.

These solutions are not only more suited to an evolving world, they are better aligned to a community that expects - and deserves - more quality, value, and certainty in their life insurance.



The way forward,
with confidence





Safeguarding your clients' lifestyles

Zurich Income Safeguard is our new income protection solution, offering the features and flexibility to suit all occupations - including high earning professionals - and the peace of mind you get from a claims team consistently rated #1.

More importantly, it's designed with the future in mind, with a focus on simple product design, and more stable and affordable pricing. Which means confidence for you, and your client.

Zurich Income Safeguard

Certainty

- Insurable amount 70% of income³, for duration of claim (offsets may still apply)
- One simple 'own occupation' definition of total disability for first 2 years of claim, any suitable² occupation thereafter
- Monthly benefit of up to \$60,000¹
- Total and partial disability benefits

Flexibility

- Wide choice of waiting and benefit periods
- Optional benefits include severity booster, future insurability and increasing claims
- Tailored rehabilitation and return to work support
- Super contributions up to 15% (optional)

Confidence

- Dedicated care from the market's leading claims team
- Designed for more stable, affordable, pricing

1. Insured amounts over \$30,000 per month are not available to all occupations and are subject to a maximum 2-year benefit period.

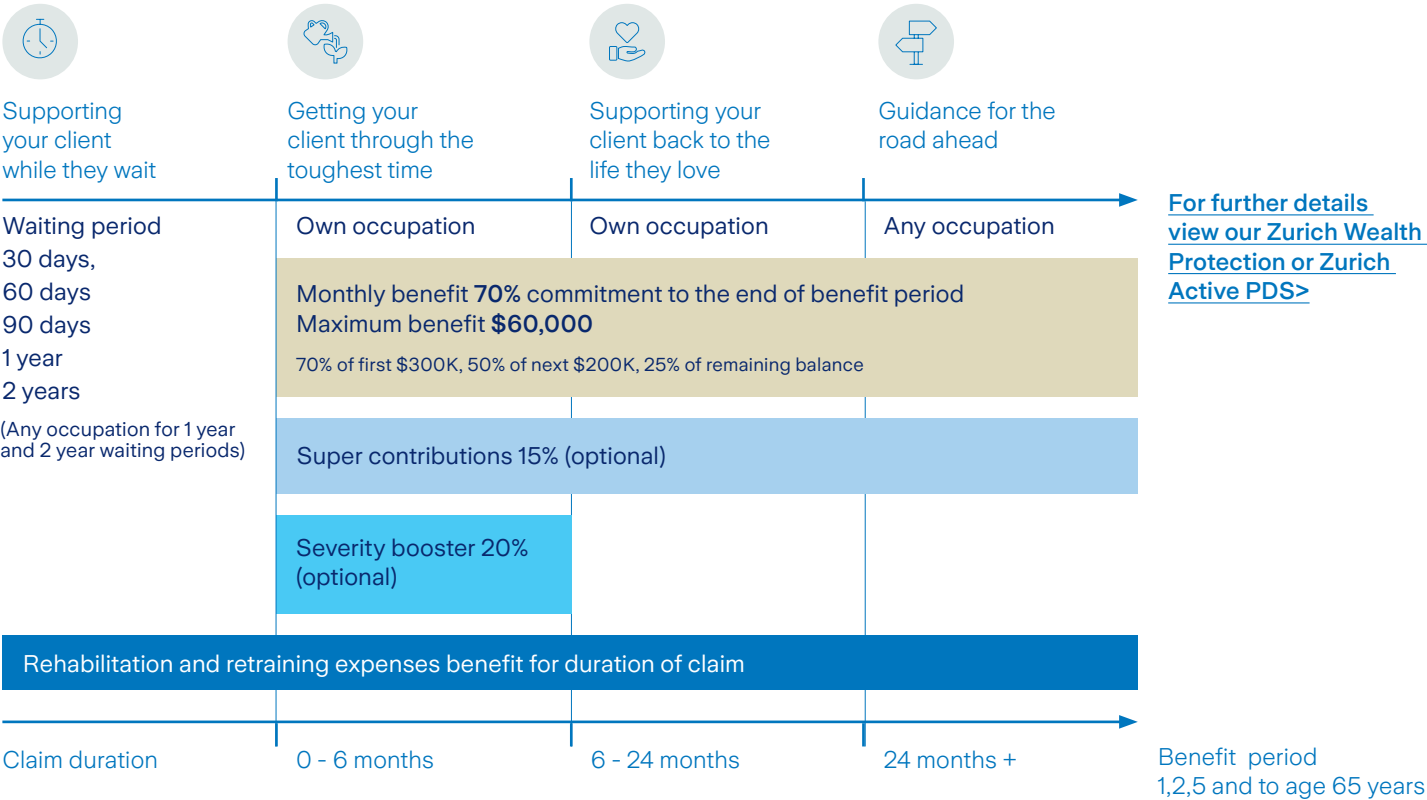
2. Suitable by education, training, or experience.

3. 70% of first \$300,000 income, 50% of next \$200,000, 25% of balance.

Zurich Income Safeguard in action

Claim time is when we honour the life insurance promise. During what can be a difficult time for your client, our priority is to minimise the burden and maximise the care.

We do this through a claims process which is simple, transparent, and designed to resolve claims quickly, while our award-winning claims team provides your client with dedicated care and support through their recovery journey.



Empathy, care and dedicated support

Life insurance claims are when we honour the promise made to your clients and repay your trust in us.

Claimable events are always difficult - and sometimes life changing - which is why our dedicated team of specialists gives nothing less than their utmost focus and care to each and every claimant, throughout their individual journey.

In 2020, our claims team paid out more than \$890 million in retail claims, providing vital protection and peace of mind to individuals, families, and small businesses around Australia.

Our award-winning claims team, continues to proudly deliver one of the fastest and highest claims payment rates across the market, meaning we deliver for your clients in their time of need.



In 2020, 70% of the claimants we supported with rehabilitation, wellness, or retraining returned to work.



Helping clients back to the careers and businesses they love

We know that all claimants want is to get back to their work - and their full earning potential - as soon as possible. That's why we offer a range of highly accessible rehabilitation services to support them on the journey back to wellness.



Tailored care

- Holistic and collaborative partnership with claimants
- Personalised Recovery Plan
- Onsite work assessments
- Needs based support for physical and mental health



Accessible support

- At any time while a claimant is unwell and has a claim with us
- If they are in the process of lodging a claim
- If they're waiting for their insurance payments to start
- If they're still working, but their health condition is making life difficult



Experience and expertise

- Our multidisciplinary team includes Occupational Therapists, Exercise Physiologists, Rehabilitation Counsellors and Psychologists
- Extensive experience in occupational rehabilitation, rehabilitation counselling, pain management and health.

Comprehensive support back to wellness

We can support with things like:

Initial needs assessment - to understand which health services will be most helpful for them while they're recovering.

Onsite work assessment - to help them identify which duties from their job that they can safely take on now or in the future.

Funding for retraining - to enhance skills to help with getting back to work.

Support to return to work in a new role - if they won't be able to return to their own occupation.

Specialised equipment - to give them what they need for their work to be safe and sustainable.

Support for mental health - to help them with things like managing their routine or creating connections in their community.

Return-to-work program - to help them work with their employer to get back into a manageable work routine by gradually increasing their hours and duties.

Support for physical health - so they can focus on things like diet, exercise and sleep as part of their recovery.





Zurich Wealth Protection and Zurich Active

At Zurich, we recognise that not all your clients are the same, and that each client will have their own insurance needs. Zurich is proud to offer a range of life insurance products designed to meet the needs of our dynamic client base.

Zurich Wealth Protection and Zurich Active allow you to select a combination of traditional life insurances and ownership structures to meet your client's needs. The following covers are

Wealth Protection	Minimum	Maximum
Protection Plus Death cover Death cover provides a lump sum payment if the life insured dies or is diagnosed with a terminal illness.	\$50,000	Subject to individual assessment.
Total and permanent disablement (TPD) cover TPD cover provides a lump sum payment if the life insured suffers total and permanent disablement in accordance with the TPD definition provided by the life insured's policy. It can also provide partial payments at earlier stages of disablement and for less severe conditions via the Partial impairment benefit, if Platinum TPD is selected.	\$50,000	\$5 million for any combination of own, any or modified definitions ¹ \$2 million for domestic duties definition
Trauma cover Trauma cover provides a payment if the life insured suffers a trauma condition which is covered by the policy and meets our specific definition of that condition. It can also provide partial payments for some earlier stage defined conditions, if Trauma plus is selected.	\$50,000	\$2 million \$1 million domestic duties
Business expenses cover Business expenses cover provides a monthly benefit that reimburses either allowable business expenses or key person replacement costs if the life insured is disabled for longer than the specified waiting period.	\$1,500 per month	\$60,000 per month (combined maximum for business expenses and income protection) Restricted to \$10,000 per month for SR occupations
Child Cover Child cover provides a lump sum payment if the insured child suffers a trauma condition which is covered by the policy and meets our specific definition of that condition. It also includes a death and terminal illness benefit as well as a carer benefit.	\$10,000	\$500,000 Maximum applies to all child trauma cover combined across all insurers Death & terminal illness benefit is capped at \$200,000
Active		
Health events, terminal illness & death cover Active cover provides a lump sum payment if the life insured suffers one or more of the listed health events (such as heart attack, stroke, cancer, digestive conditions, psychiatric conditions and many others), is diagnosed with a terminal illness or dies. The amount payable for a health event depends on how serious the condition is. A higher proportion of benefit is paid for more serious events and multiple claims can be made over time.	\$100,000	\$4 million
Child cover Child cover provides a lump sum payment if the insured child suffers a trauma condition which is covered by the policy and meets our specific definition of that condition. It also includes a death and terminal illness benefit as well as a carer benefit.	\$10,000	\$500,000 Maximum applies to all child trauma cover combined across all insurers Death & terminal illness benefit is capped at \$200,000

¹ TPD cover maximum reduces to \$3 million on the policy anniversary when the life insured is 65.

Return to life, with confidence

You get to the heart of what matters to your clients. It's about life, not just wealth. And we understand what matters most in life protection. So when you recommend Zurich, you can do so with confidence.

At Zurich, we are committed to delivering on the promise you make to your clients.

Working together, we can ensure more Australians are protected with cover that is right for them, and by a company that will be there for them when they need us most.

For more information and support

Visit our Change Navigator hub
zurich.com.au/changenavigator

Ask your Zurich BDM

Call our Adviser Services Line on 1800 500 655

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This information is current as at September 2021 and may be subject to change. It is derived from sources believed to be accurate as at this date. It should not be considered to be a comprehensive statement on any matter and should not be relied on as such.

Zurich Australia Limited ABN 92 000 010 195, AFSL 232510 is the issuer of Zurich Wealth Protection and Zurich Active.

