præmium

ZURICH

Praemium SuperSMA

Zurich's range of life insurance is now available via the Praemium SuperSMA platform.

First month's premium waived

When it comes to making cover more affordable, Zurich has another ace up its sleeve. Every policy you write through Praemium which goes into force will have the first month's premium waived.

That's right, one whole month. (Of course you'll still be paid commission on the entire premium.)

How does it work?

Zurich's Wealth Protection and Active product suites are available via Praemium SuperSMA to provide protection solutions inside of super with the convenience of administration and premium deductions via the Praemium SuperSMA platform.

Types of Zurich cover available via the Praemium SuperSMA platform:

- Death cover
- Total & permanent disablement (TPD) cover (any occupation, domestic duties or modified TPD definitions)
- Income protection (indemnity cover)
- Zurich Active

Types of cover available to the life insured with Superannuation optimiser (explained on the next page):

- Trauma cover
- Health events
- Total & permanent disablement (TPD) cover (own occupation)
- Income protection (agreed value)

How to apply

1. Your client applies for a Praemium SuperSMA product

2. Log on to the Zurich Adviser Portal to use the online quote and apply system and select:

- Zurich Wealth Protection or
- Zurich Active

3. Lodge application

Lodge the application online (paper applications cannot be submitted.)

More advantages

✓ affordability

✓ tax advantages

✓ access to benefits

At a glance: Wealth Protection and Active via Praemium SuperSMA

Cover at a glance				
Product	**Wealth Protection**		**Active**	**Wealth Protection & Active**
Eligibility	**Death cover**	**TPD cover**	**Health events, terminal illness & death cover**	**Income protection**
Minimum entry age	10	15 (must work a min of 16 hours per week for any occupation cover)	15	19
Maximum entry age	70	60 65 (modified TPD)	65	60
Expiry age	99	99 (limited cover applies from age 65) 65 if linked to Trauma via superannuation optimiser	99 Limited Health events cover applies from age 70	65 (70 with age 70 benefit period)
Maximum benefit at time of application	No maximum (depends on individual needs)	$5,000,000 (reduces after age 65)	Health events cover: $4,000,000 includes any cover provided under the Extended care option (being an additional 50% of the initial amount of cover) at time of application. Death & terminal illness cover: No maximum (depends on individual needs)	$30,000 per month, plus an additional $30,000 per month restricted to a one or two year benefit period.

Please refer to the PDS for full product parameters.

Transfers into Praemium SuperSMA

To transfer an existing Zurich retail insurance policy into the Praemium SuperSMA arrangement without underwriting, complete the "Transfer of existing policy to platform (super)" form.

Superannuation optimiser

If you wish to hold as much of your cover as possible in super (via the platform), but you still wish to access benefits which cannot be held in super, superannuation optimiser could be the solution. Superannuation optimiser allows you to split your cover so that it is held across two policies. One policy is issued to a trustee of a superannuation fund via the platform while the other is issued to the life insured (or other entity who is not a trustee of a superannuation fund.) This enables you to hold those benefits that comply with a superannuation condition of release within superannuation and the remainder outside of superannuation. More information about superannuation optimiser can be found in the PDS.

Who to contact to find out more

Contact Zurich for your Zurich Wealth Protection and Active queries including:

- Registering for Zurich products
- Help with the insurance application process
- Insurance product features
- Commission queries
- Insurance processes and procedures
- Underwriting assessments

Contact details

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