

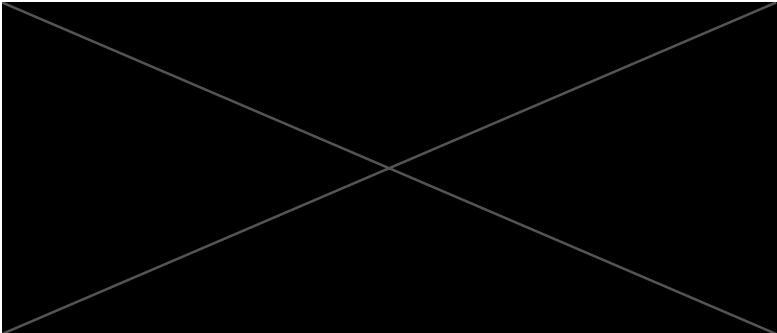
Alteration quotation



Issue date: 3/07/2025
Quote expiry: 17/07/2025

Zurich Australia Limited
ABN 92 000 010 195, AFSLN 232510

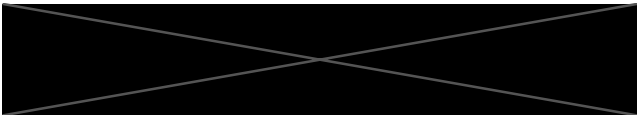
Customer Care
Telephone: 133 667
Email: client.onepath@zurich.com.au

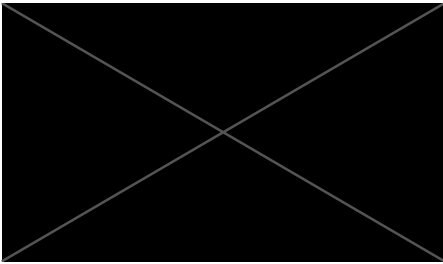


	Indexation	Amount insured	Monthly premium
Income Secure Cover			
Income Secure Cover - Variable age-stepped, Indemnity, Standard, 90 Days, To Age 65, I - Indoor sedentary, Increasing Claims option	Yes	\$14,505	\$531.68
Policy totals			
Premium for all cover and options			\$531.68
Management fee			\$0.00
NSW stamp duty			\$26.59
Total monthly premium			\$558.27

Discounts applied to this policy

5.0% Group discount





	Indexation	Amount insured	Monthly premium
Income Secure Cover			
Income Secure Cover - Variable age-stepped, Indemnity, Standard, 90 Days, To Age 65, I - Indoor sedentary, Increasing Claims option	Yes	\$12,813	\$469.66

Policy totals

Premium for all cover and options	\$469.66
Management fee	\$0.00
NSW stamp duty	\$23.48
Total monthly premium	\$493.14

Quote discounts applied to this policy

5.0% Group discount

AUTHORITY TO PROCEED

Policy Owner 1: _____
Name Signature Date

Policy Owner 2: _____
(if applicable) Name Signature Date

The premium/s quoted in this Illustration are indicative only and alterations are subject to assessment and confirmation by OnePath. The final premium may differ because of factors including health, occupation, pastimes and the date the application is submitted. OnePath reserves the right to update premiums to reflect current age at date of application and to maintain premiums on existing cover. Premiums (including any applicable discounts) are subject to change after the alteration has been made. All exclusions on an existing type of cover will continue to apply and will also apply to any revised sum insured for that cover. Please refer to the Product Disclosure Statement (PDS) for full details of the insurance and the terms and conditions that apply.

If this quote is for an alteration to an existing policy, the new premiums will be calculated using the current base rates for your policy which may have increased since your last anniversary.



Projections - Future benefits and premiums

Income Secure, Super_Contributions, Business Expenses and Living Expenses

Year (Age)	Income Secure Cover	Annualised premium (as selected)
1(50)	\$12,813	\$5,917.68
2(51)	\$13,197	\$6,732.72
3(52)	\$13,593	\$7,628.88
4(53)	\$14,001	\$8,636.64
5(54)	\$14,421	\$9,734.40
6(55)	\$14,854	\$10,661.16
7(56)	\$15,300	\$11,657.52
8(57)	\$15,759	\$12,868.68
9(58)	\$16,232	\$14,083.92
10(59)	\$16,719	\$15,231.24

If indexation applies to your cover, the projection will assume an indexation rate of 5.0% for Life, TPD, Trauma, Extra Care and Child Cover amount insured, and 3.0% for Income Secure, Business Expense and Living Expense Cover amount insured.

Premiums are not guaranteed and can change. For both variable age-stepped and variable premium structures, overall policy premium will increase if we change the premium rates for all policies in the same category.