

28 December 2016

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## Netwealth Super Wrap/Accelerator [Employer Sponsored Super] Upcoming changes to your life insurance cover

Dear client,

We are writing to advise of important changes to your life insurance cover which you currently hold in your Netwealth Super Wrap/Accelerator [Employer Sponsored Super] account.

The Netwealth group insurance policy is currently held with AIA Australia Limited (ABN 79 004 837 861, AFSL 230043), which has a rate guarantee period expiring on 31 January 2017.

As part of our role as trustee of the Netwealth Superannuation Master Fund, we have reviewed the group insurance policy. This review has been undertaken with a view to obtaining the most appropriate group insurance arrangement for Netwealth members. As part of this process we completed a tender to the broader market to ensure we continue to provide market leading cover, including premiums, conditions and service. This has led to us reappointing AIA Australia Limited as our group insurance provider, as once again they have demonstrated their competitive product and service offering.

This review has meant there will be a change to premium rates from 1 February 2017:

- Death cover rates will decrease.
- Total & Permanent disability rates will increase.
- Income Protection rates will remain the same.

Type of Cover	Current Annual Premium	New Annual Premium
Death	\$ <i>current premium</i>	\$ <i>new premium</i>
TPD	\$ <i>current premium</i>	\$ <i>new premium</i>
Income Protection	\$ <i>current premium</i>	\$ <i>new premium</i>
<b>Total</b>	<b>\$ <i>total current premium</i></b>	<b>\$ <i>total new premium</i></b>

Please note that the information in this document reflects all the information relating to your account that was available to Netwealth as at 22 December 2016. If there have been any recent changes to your cover this will not be reflected in the table above.

To view the amount of your cover and any applicable details, please log in to your Netwealth account online or contact your adviser.

### Your Details

**Account name**  
SAMPLE

**Client number**  
SAMPLE

**Account number**  
SAMPLE

### For more information

1800 888 223

[contact@netwealth.com.au](mailto:contact@netwealth.com.au)

[netwealth.com.au](http://netwealth.com.au)

These new premium rates have been set for 3 years, however premiums may vary periodically due to circumstances out of our control such as government imposed levies or costs. Please be mindful also that the amount of your premiums will continue to vary each year as your age changes.

These premium changes reflect general market conditions in the insurance industry and the claims benefits paid for Netwealth members. We are pleased with the outcome of the review and the relative stability of our insurance terms and premiums, particularly in light of the current market conditions.

As well as the premium rates changes, there have been other enhancements to the insurance for Netwealth members that will come in to effect on 1 February 2017. To view these changes please go to [netwealth.com.au/nw/Access/Superannuation/Super-Wrap-Insurance](http://netwealth.com.au/nw/Access/Superannuation/Super-Wrap-Insurance) and click on the 'Group Insurance policy changes – 1 February 2017' link.

In addition to the above, a new Insurance Guide outlining full details of our insurance arrangements will be available from 1 February 2017, on our website [netwealth.com.au](http://netwealth.com.au) or by contacting us on 1800 888 223.

**More information**

For more information regarding the insurance changes please go to our website, contact Investor Services on Freecall 1800 888 223 or via email to [contact@netwealth.com.au](mailto:contact@netwealth.com.au)

Thank you for using Netwealth.

Yours sincerely,  
Netwealth Investments Ltd

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