

[Date]

[OWNER1_FIRST_NAME] [OWNER1_LAST_NAME]
[ADDRESS]
[SUBURB] [STATE] [POSTCODE]

Your old policy number: <Old policy number>
Your new policy number: <New policy number>

WE LOOK FORWARD TO CONTINUING TO PROTECT WHAT MATTERS MOST TO YOU

Dear [OWNER1_FIRST_NAME],



Important summary

- Your [OLD_PRODUCT_NAME] policy has been transferred to a new administration system
- There has been no change to your policy type, level of coverage or any claims payments in progress due to this transition



What do you need to do?

- From April 2022 for added convenience, security and as an alternative to paper-based communications, you will now be able to access all policy-related documents via My OnePath Life, our customer portal
- Visit onepath.com.au/changes-to-your-insurance for more details on how to register, update your mailing preference and access all the features of the portal, including OnePath Rewards, our health and rewards program
[As you have previously registered with My OnePath Life you will need to re-register with your new policy number [new policy number] to access the portal.]
- Otherwise, simply read this letter and the accompanying FAQs for more information on what this transfer means for you.

Here are 5 important things for you to know

1

Why your policy is being transferred

OnePath Life is the insurance provider that stands behind your policy. In 2019, Zurich Financial Services Australia (Zurich) purchased OnePath Life from the ANZ Banking Group. This means that, since 2019, OnePath Life is owned by Zurich.

As an important part of bringing our businesses – OnePath Life and Zurich – together, we are transitioning all products and policies to Zurich systems.

For you, this means:

- ✓ We have transferred your insurance policy to the Zurich administration system, and
- ✓ You are still insured by OnePath Life, and
- ✓ There is no change to the protection you have in place.



2

What has changed as a result of this transition

As part of the transition to Zurich, there are 4 important things that may have changed:

#1 Your policy number has changed

Your new policy number is [new policy number].

All future correspondence will include your new policy number. Keep this correspondence in a safe place so you can easily refer to your new policy number when making enquiries.

#2 The way we communicate with you is changing

For additional convenience, security and to help meet our environmental commitments, the way we communicate with our customers is changing.

Currently, your preference is to receive communication by mail. If you wish to change this preference to email, and benefit from the ease and security of having your policy-related documentation in one place, simply visit onepath.com.au/changes-to-your-insurance to learn more about My OnePath Life and how you can register.

[As you have previously registered with My OnePath Life you will need to re-register with your new policy number [new policy number] to access the portal.]

With My OnePath Life you can:

- Access policy-related documents 24/7, in one place, for additional ease and convenience
- Update your contact information, including address and phone number
- View your cover details and premium transactions
- Pay your overdue premiums online via credit card*
- Update payment details for your policy(ies)**
- Update your mailing preference
- Access OnePath Rewards, our health and rewards program

* Online payments for overdue premiums can only be made via Visa or Mastercard and only for eligible products. Please refer to your Product Disclosure Statement for further information.

** Updating payment details is only available for eligible products. Please refer to your Product Disclosure Statement for further information.

#3 How you get in contact may have changed

When you need to get in touch about your policy you will be contacting the OnePath Life Customer Care team. Our contact details are:

- Phone: 133 667
- Email: client.onepath@zurich.com.au
- Address: Locked Bag 994, North Sydney NSW 2059

#4 Update on Qantas Frequent Flyer points

You can continue to apply and earn Qantas Points for the premiums paid on OneCare or OneCare Super policies with Life Cover, Total and Permanent Disability ('TPD') Cover, Trauma Cover, Baby Care, Child Cover, and/or Extra Care Cover.

Confirming, you are no longer able to earn Qantas Frequent Flyer points on certain policies

From 1 March 2022, you are no longer eligible to apply to earn Qantas Points on premiums paid for the following policies:

- OneCare or OneCare Super policies with Income Secure Cover, Living Expense Cover or Business Expense Cover.

If you already supplied your Qantas Frequent Flyer membership number to OnePath and earned Qantas Points on any one of the policies mentioned above, we wrote to you to advise you of the changes and that you would no longer be able to earn Qantas Points after 1 March 2022.

If you did not apply to have your Qantas Frequent Flyer Number to earn Qantas Points on premiums paid on the above-mentioned policies before 1 March 2022, you can no longer apply to earn Qantas Points for the above-mentioned policies.

We made this change following a thorough review of all our products to ensure long-term customer value and business viability of your cover.

3

Importantly, what has not changed as a result of this transition

Although there are some changes that have occurred, you can be confident that the transition has not changed the following aspects of your policy:

- **Your policy terms and conditions** – these have not changed and remain the same
- **Your level of cover** – you are still protected for the same amounts
- **Premium rates** – the same premium rates applied to your policy after the transition[#]
- **Claims or benefit payments already underway** – the processing of claims and benefit payments will not be affected and will continue to be handled in the same way as they are now
- **Your Financial Adviser** – the relationship you have with your Adviser has not changed, including any authority they have to transact or access information on your behalf
- **Your peace of mind** – you can rest assured that you and your family's protection has not changed
- **Our exceptional service** – you will continue to receive the same level of service you are accustomed to.

[#] Premiums paid on your cover may slightly change due to rounding adjustments, and any repricing for your policy effective from the next policy anniversary.

4

You can be confident you are in the right spot

You made the important decision to purchase life insurance. Since then, your policy has provided you with protection to feel confident that you and your family will be financially supported when you might need it most. If you become ill, injured or were to pass away your life insurance may help to:

- Eliminate debts,
- Provide ongoing support for you family,
- Help with mortgage repayments, and
- Provide for your child(ren)'s education.

You can be confident you are in good hands with The Zurich Australia Group:

- ✓ The Zurich Australia Group are one of Australia's largest life insurers – together, Zurich and OnePath Life service more than 2 million customers in Australia
- ✓ You can count on us to deliver when it matters most – we've been insuring Australians for more than 100 years
- ✓ You can be confident that if things go wrong, we will be there – in 2021 alone, The Zurich Australia Group paid claims totalling more than \$1.28 billion.

5

We are here to support you

If you need more information, you can:

1. **Refer to the enclosed FAQs** – containing additional information relating to this transition.
2. **Contact our dedicated Customer Care team** – we are here to help:
 - Phone: 133 667
 - Email: client.onepath@zurich.com.au
 - Address: Locked Bag 994, North Sydney NSW 2059
3. **Speak to your Financial Adviser** – your Adviser is here to support you with any questions you have about your individual circumstances, as always.

Ensuring you are protected is our #1 priority, and we look forward to continuing to protect what matters most to you.

Kind regards,



Brendan Norton
Head of Customer & Adviser Experience
Life & Investments

onepath.com.au

OnePath Life Limited ABN 33 009 657 176, AFSL 238341 (OnePath Life) is the issuer of OneCare. This includes OneCare External Master Trust and OneCare SMSF.

This information is of a general nature and does not take into account your personal objectives, financial situation or needs. You should consider these factors, the appropriateness of the information and the OneCare Product Disclosure Statement and policy terms (PDS) available online at onepath.com.au or by calling 133 667 before making any decisions.



WE LOOK FORWARD TO CONTINUING TO PROTECT WHAT MATTERS MOST TO YOU

Your old policy number: <Old policy number>
Your new policy number: <New policy number>

Dear Sam,



Important summary

- Your [OLD_PRODUCT_NAME] policy has been transferred to a new administration system
- There has been no change to your policy type, level of coverage or any claims payments in progress due to this transition



What do you need to do?

- From April 2022 for added convenience and security you will now be able to access all policy-related documents via My OnePath Life, our customer portal
- Visit onepath.com.au/changes-to-your-insurance for more details on how to register and access all the features of the portal, including OnePath Rewards, our health and rewards program
- [As you have previously registered with My OnePath Life you will need to re-register with your new policy number [new policy number] to access the portal.]
- Otherwise, simply read this email and the FAQs for more information on what this transfer means for you.

Here are 5 important things for you to know

1

Why your policy is being transferred

OnePath Life is the insurance provider that stands behind your policy. In 2019, Zurich Financial Services Australia (Zurich) purchased OnePath Life from the ANZ Banking Group. This means that, since 2019, OnePath Life is owned by Zurich.

As an important part of bringing our businesses – OnePath Life and Zurich – together, we are transitioning all products and policies to Zurich systems.

For you, this means:

- ✓ We have transferred your insurance policy to the Zurich administration system, and
- ✓ You are still insured by OnePath Life, and
- ✓ There is no change to the protection you have in place.



What has changed as a result of this transition

As part of the transition to Zurich, there are 4 important things that may have changed:

#1 Your policy number has changed

Your new policy number is [\[new policy number\]](#).

All future correspondence will include your new policy number. Keep this correspondence in a safe place so you can easily refer to your new policy number when making enquiries.

#2 The way we communicate with you is changing

For additional convenience and security the way we communicate electronically with our customers is changing.

Your preference is to receive correspondence by email, and we will continue to contact you via email. However, to help keep your policy-related documents safe, we will now provide a secure link for you to access these documents via My OnePath Life, our customer portal. We will always alert you via email when new documents arrive and provide guidance on how to access these.

For more information on this change and how to register for My OnePath Life, simply visit our [Changes to Your Insurance](#) page.

[\[As you have previously registered with My OnePath Life you will need to re-register with your new policy number \[new policy number\] to access the portal.\]](#)

With My OnePath Life you can:

- Access policy-related documents 24/7, in one place, for additional ease and convenience
- Update your contact information, including address and phone number
- View your cover details and premium transactions
- Pay your overdue premiums online via credit card*
- Update payment details for your policy(ies)**
- Update your mailing preference
- Access OnePath Rewards, our health and rewards program

* Online payments for overdue premiums can only be made via Visa or Mastercard and only for eligible products. Please refer to your Product Disclosure Statement for further information.

** Updating payment details is only available for eligible products. Please refer to your Product Disclosure Statement for further information.

If you do not wish to access your policy-related documents via My OnePath Life, you will need to change your mailing preference to mail. This will mean that in the future you will receive all communications by mail instead of email. You can change your preference by registering with My OnePath Life and selecting the mail preference or alternatively you can contact our Customer Care team to help you with this change.

#3 How you get in contact may have changed

When you need to get in touch about your policy you will be contacting the OnePath Life Customer Care team. Our contact details are:

- Phone: 133 667
- Email: client.onepath@zurich.com.au
- Address: Locked Bag 994, North Sydney NSW 2059

#4 Update on Qantas Frequent Flyer points

You can continue to apply and earn Qantas Points for the premiums paid on OneCare or OneCare Super policies with Life Cover, Total and Permanent Disability ('TPD') Cover, Trauma Cover, Baby Care, Child Cover, and/or Extra Care Cover.

Confirming, you are no longer able to earn Qantas Frequent Flyer points on certain policies

From 1 March 2022, you are no longer eligible to apply to earn Qantas Points on premiums paid for the following policies:

- OneCare or OneCare Super policies with Income Secure Cover, Living Expense Cover or Business Expense Cover.

If you already supplied your Qantas Frequent Flyer membership number to OnePath and earned Qantas Points on any one of the policies mentioned above, we wrote to you to advise you of the changes and that you would no longer be able to earn Qantas Points after 1 March 2022.

If you did not apply to have your Qantas Frequent Flyer Number to earn Qantas Points on premiums paid on the above-mentioned policies before 1 March 2022, you can no longer apply to earn Qantas Points for the above mentioned policies.

We made this change following a thorough review of all our products to ensure long-term customer value and business viability of your cover.

3

Importantly, what has not changed as a result of this transition

Although there are some changes that have occurred, you can be confident that the transition has not changed the following aspects of your policy:

- **Your policy terms and conditions** – these have not changed and remain the same
- **Your level of cover** – you are still protected for the same amounts
- **Premium rates** – the same premium rates apply to your policy after the transition[#]
- **Claims or benefit payments already underway** – the processing of claims and benefit payments will not be affected and will continue to be handled in the same way as they are now
- **Your Financial Adviser** – the relationship you have with your Adviser has not changed, including any authority they have to transact or access information on your behalf
- **Your peace of mind** – you can rest assured that you and your family's protection has not changed
- **Our exceptional service** – you will continue to receive the same level of service you are accustomed to.

[#] Premiums paid on your cover may slightly change due to rounding adjustments, and any repricing for your policy effective from the next policy anniversary.

4

You can be confident you are in the right spot

You made the important decision to purchase life insurance. Since then, your policy has provided you with protection to feel confident that you and your family will be financially supported when you might need it most. If you become ill, injured or were to pass away your life insurance may help to:

- Eliminate debts,
- Provide ongoing support for you family,
- Help with mortgage repayments, and
- Provide for your child(ren)'s education.

You can be confident you are in good hands with The Zurich Australia Group:

- ✓ The Zurich Australia Group are one of Australia's largest life insurers – together, Zurich and OnePath Life service more than 2 million customers in Australia
- ✓ You can count on us to deliver when it matters most – we've been insuring Australians for more than 100 years
- ✓ You can be confident that if things go wrong, we will be there – in 2021 alone, The Zurich Australia Group paid claims totalling more than \$1.28 billion.

5

We are here to support you

If you need more information, you can:

1. **Refer to the FAQs** – containing additional information relating to this transition.
2. **Contact our dedicated Customer Care team** – we are here to help:
 - Phone: 133 667
 - Email: client.onepath@zurich.com.au
 - Address: Locked Bag 994, North Sydney NSW 2059
3. **Speak to your Financial Adviser** – your Adviser is here to support you with any questions you have about your individual circumstances, as always.

Ensuring you are protected is our #1 priority, and we look forward to continuing to protect what matters most to you.

Kind regards,



Brendan Norton
Head of Customer & Adviser Experience
Life & Investments