

Zurich Active

Supplementary Product Disclosure Statement

Issue date: 10 February 2023

This document is a **Supplementary Product Disclosure Statement (SPDS)** for the **Zurich Active Product Disclosure Statement (PDS)** dated 27 September 2021 and must be read together with the PDS.

This SPDS has been issued to specify conditions excluded from the definition of *carcinoma in situ*.

Change to the PDS:

The following definition replaces the definition on page 83 of the PDS.

carcinoma in situ means a focal autonomous new growth of carcinomatous cells which has not yet resulted in the invasion of normal tissues.

'Invasion' means one or both of the following:

- an infiltration of normal tissue beyond the basement membrane
- an active destruction of normal tissue beyond the basement membrane.

The tumour must be classified as Tis according to the TNM staging method or FIGO Stage 0. FIGO means the staging method of The Federation Internationale de Gynecologie et d'Obstetrique.

Carcinoma in situ of the fallopian tube is limited to the tubal mucosa.

Carcinoma in situ of the vulva also requires high grade dysplasia of the cervix at CIN-3 or above, confirmed histologically by biopsy.

Carcinoma in situ doesn't include any of the following:

- hyperkeratoses, basal cell carcinomas, and squamous cell or intra-epidermal carcinomas of skin unless there has been a spread to other organs
- pTa bladder tumours
- stage 0 bowel cancer.

Issuer information

This SPDS and the life insurance products described in it are issued by Zurich Australia Limited

ABN 92 000 010 195, AFSL 232510.

If you take out Zurich Active via a superannuation fund, Zurich issues life insurance policies to the trustee.

Our contact details are as follows:



131 551



client.service@zurich.com.au



Zurich Customer Care
Locked Bag 994
North Sydney NSW 2059

General information only

The information contained in this SPDS is general information only. It does not take into account your individual objectives, financial situation or particular needs. You should consider the appropriateness of each product having regard to your objectives, financial situation and needs.

We recommend you seek professional financial and taxation advice before making any decisions regarding these products.

Zurich Australia Limited
ABN 92 000 010 195, AFSL 232510
Website: zurich.com.au