



ASIC

Australian Securities &amp; Investments Commission

ABN 86 768 265 615

## Inquiries

www.asic.gov.au/invoices

1300 300 630

14/9/18

Paid \$53.00 by BPay  
from Super Account

Rcpt: N091483874523

KOVAC SUPER COMPANY PTY LTD  
60-62 PARK AVE CLAYFIELD QLD 4011

## INVOICE STATEMENT

Issue date 13 Sep 18

KOVAC SUPER COMPANY PTY LTD

ACN 621 675 278

Account No. 22 621675278

## Summary

Balance outstanding	\$0.00
New items	\$53.00
Payments & credits	\$0.00
<b>TOTAL DUE</b>	<b>\$53.00</b>

- Amounts are not subject to GST. (Treasurer's determination - exempt taxes, fees and charges).
- Payment of your annual review fee will maintain your registration as an Australian company.

Transaction details are listed on the back  
of this page

## Please pay

Immediately	\$0.00
By 13 Nov 18	\$53.00

If you have already paid please ignore this  
invoice statement.

- Late fees will apply if you do NOT
  - tell us about a change during the period that the law allows
  - bring your company or scheme details up to date within 28 days of the date of issue of the annual statement, or
  - pay your review fee within 2 months of the annual review date.
- Information on late fee amounts can be found on the ASIC website.



ASIC

Australian Securities &amp; Investments Commission

## PAYMENT SLIP

KOVAC SUPER COMPANY PTY LTD

ACN 621 675 278

Account No: 22 621675278



22 621675278

<b>TOTAL DUE</b>	<b>\$53.00</b>
Immediately	\$0.00
By 13 Nov 18	\$53.00

Payment options are listed on the back  
of this payment slipBiller Code: 17301  
Ref: 2296216752784

\*814 129 0002296216752784 68



## TAX INVOICE

**Bill To:**

**Invoice:**

**1-003**

Kovac Super Company Pty Limited  
As Trustee for the Kovac Family Super Fund  
62 Park Avenue  
CLAYFIELD QLD 4011

**Invoice Date:** 4 April 2018

**Due Date:** Recurring monthly payment of \$183.33

**Terms of Payment:** Strictly 14 Days from receipt of invoice or as per contract terms and conditions

Description	Qty	Amount (Ex GST)	GST	
Ongoing advice fees (recurring monthly payments of \$183.33)	1	\$2,000.00	\$200.00	\$2,200.00
				<b>Total: \$2,200.00</b>

Receipts are not issued unless requested.

This account is an estimate only of our fees and is rendered on the basis that payment thereof will be accepted in full settlement of our fees outlined herein if such payment is received by us within 14 days of the date hereof. If full payment of this account is not received as aforesaid, then we reserve the right to deliver to you a fully itemised account which will include the cost of preparation of the aforesaid account in addition to the amount shown in this invoice.

*[Signature]*

Please send this remittance with payment or if **Electronic Transfer** please indicate invoice number with transfer.

**Invoice Number:** 1-003

**Client Name:** Kovac Family Super Fund

**Please make cheque payable to:** Advice Evolution Pty Ltd, Post to Suite 1, 270 Robinson Road East, Geebung QLD 4034

**EFT Payment Info:**  
**Account Name:** Advice Evolution Operations  
**Bank:** Regional Australia Bank  
**BSB:** 932-000, **A/C No:** 749369

**Credit Card Payment:** Please call our office.





# TAX INVOICE

Kovac Family Super Fund

**Invoice Date**  
18 Jan 2019

Green Frog Super  
PO Box 227  
BALLINA NSW 2478

**Invoice Number**  
INV-1158

**Reference**  
1158

**ABN**  
50 251 898 623

Description	GST	Amount AUD
Audit Fee - 2018	10%	359.09
Review, edit and input fund transactions for the year ended 30 June 2018 - Accumulation Mode	10%	863.64
Preparation of financial statements, member statements, declarations, resolutions and income tax return for the year.		
	Subtotal	1,222.73
	TOTAL GST 10%	122.27
	<b>TOTAL AUD</b>	<b>1,345.00</b>

## Due Date: 2 Feb 2019

Bank Account Details: ANZ BSB 014-221 ac #3815-83042  
Please include invoice number.

Cheques should be made payable to Green Frog Super.

Thank you for using our services.  
Your prompt payment is greatly appreciated.

## PAYMENT ADVICE

To: Green Frog Super  
PO Box 227  
BALLINA NSW 2478

**Customer** Kovac Family Super Fund  
**Invoice Number** INV-1158  
**Amount Due** 1,345.00  
**Due Date** 2 Feb 2019  
**Amount Enclosed**

Enter the amount you are paying above

*Paid via EFT  
30/1/19  
From SMSF CBA Account*

# Zurich Active Welcome



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Jane Kovac  
Kovac Super Company Pty Ltd  
60-62 Park Avenue  
CLAYFIELD QLD 4011

## Your adviser

Mr Steven Putt  
07 3359 3359

[www.zurich.com.au](http://www.zurich.com.au)

Customer Care: 131 551  
[client.service@zurich.com.au](mailto:client.service@zurich.com.au)  
Locked Bag 994  
North Sydney NSW 2059

Policy number

**03643147**

20 August 2018

Dear Sir/Madam,

Welcome and thank you for choosing Zurich to assist you with your life insurance.

Your Zurich Active Cover policy has been established and your policy schedule is enclosed. The policy schedule confirms the benefits that apply to your policy.

**Please take the time to review the policy schedule carefully to ensure all your details are correct.**

This policy has been issued on the basis of the information disclosed to us in your application and, if applicable, the Life Insured's Statement. Your duty of disclosure, which was set out in the PDS and the Life Insured's Statement, applies right up until we agree to provide insurance and issue a policy, so if anything has changed since you applied that you know, or could reasonably be expected to know, may affect our decision to insure you and on what terms, you should tell us about it right away, as it could affect your cover.

We will write to you on your policy anniversary each year to tell you about changes in premium, and to outline any upgraded benefits that apply to your policy. If you require any further information, your financial adviser, Mr Steven Putt, should be your first point of contact. If you need to change or update any of your details, please don't hesitate to contact us on 131 551.

Yours sincerely,

Sasho Briskoski  
Head of Customer Service Operations





Zurich Active

## Policy schedule

Policy number

**03643147**

Your adviser

Mr Steven Putt

07 3359 3359

This policy schedule forms part of the policy and the policy conditions are contained in the Zurich Active Product Disclosure Statement.

**Policy commencement date:** 18 August 2018

**Document issue date:** 20 August 2018

### Policy details

**Policy:**

Zurich Active Cover

**Policy owner/s:**

Kovac Super Company Pty Ltd  
(Superannuation, held by external trustee)

**Life insured:**

Jane Kovac

**Date of birth:**

27 May 1978

**Smoker status:**

non-smoker

**Occupation class:**

A1

### Cover for health events, death & terminal illness

**Life insured:** Jane Kovac

Item	Amount	Start date	Expiry date	Premium type
1 Initial amount of cover	\$327,818	18 Aug 2018	18 Aug 2077	level

#### Benefit category

#### Maximum amount payable

Death & terminal illness

\$327,818

A Health events

\$327,818

B Health events

\$0

C Health events

\$0

D Health events

\$0

E Health events

\$0

#### Protected amount

Protected amount: \$81,955

#### Definition of occupational impairment

Not applicable

Item	Benefit type	Benefit amount	Start date	Expiry date	Premium type
2	Additional death cover	\$710,273	18 Aug 2018	18 Aug 2077	level

### Premiums

**Premium frequency:**

yearly

**Instalment premium:**

\$1,083.47

**Total instalment premium:**

**\$1,083.47**

**Next premium due date:**

18 August 2018

**Payment method:**

direct debit

# Zurich Active Welcome



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Jane Kovac  
Kovac Super Company Pty Ltd  
60-62 Park Avenue  
CLAYFIELD QLD 4011

## Your adviser

Mr Steven Putt  
07 3359 3359

[www.zurich.com.au](http://www.zurich.com.au)

Customer Care: 131 551  
[client.service@zurich.com.au](mailto:client.service@zurich.com.au)  
Locked Bag 994  
North Sydney NSW 2059

Policy number

**03647293**

25 September 2018

Dear Sir/Madam,

Welcome and thank you for choosing Zurich to assist you with your life insurance.

Your Zurich Active Cover policy has been established and your policy schedule is enclosed. The policy schedule confirms the benefits that apply to your policy. You will be sent information about each of your related policies separately.

**Please take the time to review the policy schedule carefully to ensure all your details are correct.**

This policy has been issued on the basis of the information disclosed to us in your application and, if applicable, the Life Insured's Statement. Your duty of disclosure, which was set out in the PDS and the Life Insured's Statement, applies right up until we agree to provide insurance and issue a policy, so if anything has changed since you applied that you know, or could reasonably be expected to know, may affect our decision to insure you and on what terms, you should tell us about it right away, as it could affect your cover.

We will write to you on your policy anniversary each year to tell you about changes in premium, and to outline any upgraded benefits that apply to your policy. If you require any further information, your financial adviser, Mr Steven Putt, should be your first point of contact. If you need to change or update any of your details, please don't hesitate to contact us on 131 551.

Yours sincerely,

Sasho Briskoski  
Head of Customer Service Operations





Zurich Active

## Policy schedule

Policy number

**03647293**

This policy schedule forms part of the policy and the policy conditions are contained in the Zurich Active Product Disclosure Statement.

Your adviser

Mr Steven Putt

07 3359 3359

**Policy commencement date:** 20 August 2018  
**Document issue date:** 25 September 2018

### Policy details

**Policy:** Zurich Active Cover  
**Policy owner/s:** Kovac Super Company Pty Ltd  
(Superannuation, held by external trustee)  
**Life insured:** Steven Kovac  
**Date of birth:** 3 May 1978  
**Smoker status:** non-smoker  
**Occupation class:** A1  
**Superannuation optimiser:** Superannuation optimiser applies to this policy and this is the related superannuation policy  
**Related non-superannuation policy:** Zurich Active Cover policy number 03647294

### Cover for health events, death & terminal illness

**Life insured:** Steven Kovac

Item	Amount	Start date	Expiry date	Premium type
1 Initial amount of cover *	\$633,782	20 Aug 2018	20 Aug 2077	level

\* The total benefit amount is shown on both related policies, but a benefit is only payable under one policy. Please refer to the policy terms and conditions relating to the benefits under superannuation optimiser.

Benefit category	Maximum amount payable
Death & terminal illness	\$633,782
A Health events	\$633,782
B Health events	\$0
C Health events	\$0
D Health events	\$0
E Health events	\$0

#### Protected amount

Protected amount: \$158,446

#### Definition of occupational impairment

Own occupation

Item	Benefit type	Benefit amount	Start date	Expiry date	Premium type
2	Additional death cover	\$327,818	20 Aug 2018	20 Aug 2077	level