

Brett Philipp Super Fund General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Insurance (38000)					
Insurance (38000)					
05/07/2021	Zurich Life		399.02		399.02 DR
05/08/2021	Zurich Life		399.02		798.04 DR
06/09/2021	Zurich Life		399.02		1,197.06 DR
05/10/2021	Zurich Life		399.02		1,596.08 DR
05/11/2021	Zurich Life		502.25		2,098.33 DR
06/12/2021	Zurich Life		502.25		2,600.58 DR
05/01/2022	Zurich Life		502.25		3,102.83 DR
07/02/2022	Zurich Life		502.25		3,605.08 DR
07/03/2022	Zurich Life		502.25		4,107.33 DR
05/04/2022	Zurich Life		502.25		4,609.58 DR
05/05/2022	Zurich Life		502.25		5,111.83 DR
06/06/2022	Zurich Life		502.25		5,614.08 DR
			5,614.08		5,614.08 DR

Total Debits: 5,614.08

Total Credits: 0.00

Zurich Protection Plus Annual statement



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Brett Philipp Super Fund
Brett Philipp ENT P/L ATF
PO Box 1025
SURREY HILLS NORTH VIC 3127

Your adviser

Amanda Freeman
03 9290 9200

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Locked Bag 994

North Sydney NSW 2059

Policy number

03558723

5 August 2022

Dear Trustee/s,

We are pleased to enclose your annual statement for the period ending 30 June 2022.

This statement is provided for information purposes only to assist you in preparing the annual return for your fund. Enclosed you will find details of the policy including cover provided, the amount of premiums paid during the statement period (including any fees or costs paid), together with other important policy information.

Please note that if you hold an Income Replacement or Income Protector policy with Zurich also, you will receive a separate Tax Deduction Notice for that policy.

It is very important that you take time to review your statement and then keep it in a safe place. If you have any questions about your annual statement or any of Zurich's other services, please speak to your financial adviser, Amanda Freeman, or contact Zurich.

Yours sincerely,

Brendan Norton
Head of Customer & Adviser Experience



**COMPLETE CLAIMS
CONFIDENCE.**



Statement details

Statement period: 1 July 2021 to 30 June 2022

Your adviser
Amanda Freeman
03 9290 9200

Policy details

Policy owner: Brett Philipp Super Fund
(Superannuation, held by external trustee)

Policy type: Zurich Protection Plus

Life insured: Mr Brett Philipp

Insurance benefits

Benefit type	Benefit amount	Annual premium	Premium paid
TPD any occupation	\$422,130	\$3,573.72	\$3,323.72
premium loading		\$1,786.92	\$1,661.92

The Total and permanent disablement (TPD) benefit is the amount that may be payable upon total and permanent disability of the life insured which prevents them from working again in the future in accordance with the policy description.

All benefits are subject to the terms and conditions of the applicable policy and payable to the trustee of the fund. You must ensure any benefits paid are in accordance with your fund's trust deed and superannuation law.

The Annual premium is the annualised cost of cover as at the statement date.

The Premium paid is the amount of premium paid for the benefit during the statement period.

Fees and costs

The total premium paid for this policy **\$5,614.08**

Management fee

This approximate amount has been included in the total premium paid for this policy: **\$118.08**

The 'Management fee' is reviewed each year and increased by the percentage change in the Consumer Price Index over the preceding calendar year.

Stamp duty

This amount has been included in your premium: **\$510.36**

Taxation

Insurance premiums for cover that would meet a condition of release are generally tax deductible to the complying superannuation fund. The information on premium amounts provided above is based on the price of the insurance policy and not necessarily the amount your fund can claim as a tax deduction. The amount of premium that is deductible varies depending on the type of cover. For example, premiums for life insurance cover are fully deductible whilst premiums for trauma cover are not deductible. Premiums may only be partially deductible such as for 'own' occupation disablement cover (TPD). Please contact your adviser or accountant for further information regarding the tax deductibility of premiums to your SMSF.