

Statement details

Statement period: 1 July 2020 to 30 June 2021

Policy details

Policy owner: Bell Superannuation Fund
(Superannuation, held by external trustee)

Policy type: Zurich Protection Plus

Life insured: Mr Darren Bell

Insurance benefits

Benefit type	Benefit amount	Annual premium	Premium paid
Death & terminal illness benefit	\$1,050,000	\$1,861.40	\$1,861.40

The Death benefit is the amount that may be payable on death of the life insured. A benefit may be payable on terminal illness of 100% of your Death benefit.

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 **\$1,861.40**

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.

Statement details

Statement period: 1 July 2020 to 30 June 2021

Policy details

Policy owner: Bell Superannuation Fund
(Superannuation, held by external trustee)

Policy type: Zurich Protection Plus

Life insured: Mrs Joyleen Bell

Insurance benefits

Benefit type	Benefit amount	Annual premium	Premium paid
Death & terminal illness benefit	\$1,050,000	\$610.77	\$610.77

The Death benefit is the amount that may be payable on death of the life insured. A benefit may be payable on terminal illness of 100% of your Death benefit.

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 **\$610.77**

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.

Certificate of Currency

Zurich Protection Plus



Darren C Bell
15 Euvista St
Haynes
WA
6112

Your adviser is
Policy number
Date certificate requested
Phone
Email

Samantha Magarry
91067750
2 July 2021
131 551
client.service@zurich.com.au

Policy Details

Commencement date	15/05/2020
Policy owners(s)	Bell Superannuation Fund
Life insured	Darren C Bell
Date of birth	24/11/1968
Smoker status	Non Smoker

Insurance Coverage Details

Life insured: Darren C Bell

Benefit type	Benefit amount	Benefit start date	Benefit expiry date
Death & terminal illness	\$1,050,000	15/05/2020	15/05/2068
Premium frequency selected	Yearly		
Total current instalment premium	\$1,861.40		
Next premium due date	15/05/2022		
Premium payment method	Cash		

* Cover is subject to policy terms and conditions. Payment of death benefits under policies can be subject to death beneficiary nominations made prior to death. In many cases, nominations do not lapse or expire over time, and continue despite changes such as marriage and divorce. Customers can confirm details of current nominations by contacting Zurich. To the fullest extent possible under law, Zurich accepts no liability to any person relying on this Certificate of Currency.

Certificate of Currency

Zurich Protection Plus



Joyleen M Bell
15 Euvista St
Haynes
WA
6112

Your adviser is
Policy number
Date certificate requested
Phone
Email

Samantha Magarry
91067985
2 July 2021
131 551
client.service@zurich.com.au

Policy Details

Commencement date	15/05/2020
Policy owners(s)	Bell Superannuation Fund
Life insured	Joyleen M Bell
Date of birth	23/10/1975
Smoker status	Non Smoker

Insurance Coverage Details

Life insured: Joyleen M Bell

Benefit type	Benefit amount	Benefit start date	Benefit expiry date
Death & terminal illness	\$1,050,000	15/05/2020	15/05/2075
Premium frequency selected	Yearly		
Total current instalment premium	\$610.77		
Next premium due date	15/05/2022		
Premium payment method	Cash		

* Cover is subject to policy terms and conditions. Payment of death benefits under policies can be subject to death beneficiary nominations made prior to death. In many cases, nominations do not lapse or expire over time, and continue despite changes such as marriage and divorce. Customers can confirm details of current nominations by contacting Zurich. To the fullest extent possible under law, Zurich accepts no liability to any person relying on this Certificate of Currency.
