

Zurich Protection Plus
Annual statement

Policy number
03442881

Your adviser
Yourshare Financial
Services Pty Ltd
13 0055 4774

Statement details

Statement period: 1 July 2019 to 30 June 2020

Policy details

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

Policy type: Zurich Protection Plus

Life insured: Mr Scott Buley

Insurance benefits

Benefit type	Benefit amount	Annual premium	Premium paid
Death & terminal illness benefit	\$1,667,677	\$1,853.96	\$1,784.02
TPD any occupation (linked to Death)	\$853,231	\$934.00	\$893.58

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.

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 **\$2,869.33**

Management fee

This approximate amount has been included in the total premium paid for this policy: **\$114.69**

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: **\$77.04**



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.

Zurich Protection Plus Annual statement



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Perry Superannuation Fund
Murtle (Sa) Pty Ltd A/t/f
10 Short Street
WAYVILLE SA 5034

Your adviser
Yourshare Financial
Services Pty Ltd
13 0055 4774

www.zurich.com.au
Phone: 131 551
client.service@zurich.com.au
Fax: (02) 9995 3797
Locked Bag 994
North Sydney NSW 2059

Policy number
03442881

26 August 2020

Dear Trustee/s,

We are pleased to enclose your annual statement for the period ending 30 June 2020.

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, Yourshare Financial Services Pty Ltd, or contact Zurich.

Yours sincerely,

Sasho Briskoski
Head of Customer Service Operations



MMEA-007320-2013-1



Zurich Protection Plus Annual statement



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Perry Superannuation Fund
Murtle (Sa) Pty Ltd A/t/f
10 Short Street
WAYVILLE SA 5034

Your adviser

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13 0055 4774

www.zurich.com.au

Phone: 131 551

client.service@zurich.com.au

Fax: (02) 9995 3797

Locked Bag 994

North Sydney NSW 2059

Policy number

03442883

26 August 2020

Dear Trustee/s,

We are pleased to enclose your annual statement for the period ending 30 June 2020.

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, Yourshare Financial Services Pty Ltd, or contact Zurich.

Yours sincerely,

Sasho Briskoski
Head of Customer Service Operations



MIMEA-007320-2013-1



Statement details

Statement period: 1 July 2019 to 30 June 2020

Policy details

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

Policy type: Zurich Protection Plus

Life insured: Mrs Nicola Buley

Insurance benefits

Benefit type	Benefit amount	Annual premium	Premium paid
Death & terminal illness benefit	\$1,667,677	\$895.36	\$868.14
TPD any occupation (linked to Death)	\$853,231	\$526.08	\$502.61

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.

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 **\$1,528.85**

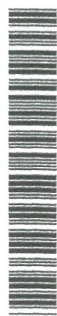
Management fee

This approximate amount has been included in the total premium paid for this policy: **\$114.69**

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: **\$43.41**



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.

Zurich Protection Plus

Policy anniversary notice



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Perry Superannuation Fund
Murtle (SA) Pty Ltd A/T/F
10 Short Street
WAYVILLE SA 5034

Your adviser

Yourshare Financial
Services Pty Ltd
1300 554 774

www.zurich.com.au

Customer Care: 131 551
client.service@zurich.com.au
Locked Bag 994
North Sydney NSW 2059

Policy number

03442883

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

Policy type: Zurich Protection Plus

Period of cover: 23 December 2019 to 22 March 2020

Payment frequency: Quarterly
via direct debit deduction

10 November 2019

Premium amount	\$406.77
Less loyalty discount	\$8.14

Billing amount:	\$398.63
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Next billing date:	10 Dec 2019
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Thank you for choosing Zurich

As you consider your life insurance protection for the year ahead, we wanted to say 'thank you' for continuing to entrust your financial future – and that of your loved ones – to Zurich. Our promise is that we will be there when it matters most, providing protection that represents quality and value for money. It's a commitment to Australian individuals, families and businesses that we have been honouring for more than 50 years.

This is your policy anniversary update

We are writing to tell you about changes to your insurance premium for the next policy year.

We'll use your direct debit details to arrange payment

An automatic deduction from your nominated bank account will occur on the next billing date, and on a quarterly basis after that, for the billing amount shown.

Inflation protection – maintaining the value of your cover

Your policy has in-built inflation protection to help maintain the value of your cover over time without health assessment, which is why your sum insured has been increased by a factor reflecting the inflation rate.

Your new premium is \$398.63 per quarter, which will provide you with an increase in cover as set out in the product information table. No action is required if you'd like to accept the increase. However if you no longer need your sum insured to increase each year, or if you just want to decline the increase for this year, contact us on 131 551 before the next billing date so that we can reduce your premium accordingly.



Welcome to My Zurich

Find out more about our 24/7 self service customer portal at zurich.com.au/myzurich

The cost of cover usually increases each year with age

Some or all of the benefits on this policy have a stepped premium structure, which means the cost of cover will generally increase each year based on the age of the life insured. The premium for each item of cover in the next policy year is shown in the product information table.

Changes to the cost of your cover

Your life insurance cover represents our promise to be there for you when it matters most, should you need to submit a claim. Maximising our ability to pay claims remains our unwavering priority and means our premium rates must reflect the true cost of providing that protection.

The cost of providing cover has increased. To ensure we continue to meet our claims promise, we are now charging for the cost of applicable stamp duty based on the life insured's state of residency. You will now see an itemised state stamp duty amount on your policy in addition to the premium you pay.

Management fee

The in-built management fee increases annually on the anniversary of the policy. The fee is currently \$28.80 based on your chosen payment frequency of quarterly.

Guarantee of upgrade

We have improved some of the terms of your policy. As your policy includes a guarantee of upgrade provision, the following improvements automatically apply to you for insured events which occur on or after 27 May 2019.

- The Future insurability provision will now allow a cover increase when the life insured's child turns 18. And exercising the benefit is now more flexible - increases can be made within 30 days of either when the event occurs or the next policy anniversary.

This is only a summary. Please refer to the Wealth Protection Policy Updates on our website: zurich.com.au/existingcustomers where we provide full details.

Valuable insurance benefits

This policy provides valuable insurance cover that will not change due to changes in the life insured's health or pastimes. If you decide to cancel and apply for a replacement policy, the duty of disclosure will apply again and the new policy will generally be based on the life insured's health and other circumstances at that time. A new policy may also not cover conditions existing at that time. This could result in you not being covered, paying a higher premium or having less comprehensive cover.

A summary of the insurance benefits which apply to this policy is set out in the product information table. More detail can be found in the relevant PDS. If you don't have the PDS, please visit www.zurich.com.au/lifepds or contact us and we will send one to you.

If you need to make a claim

You should alert us to an insured event as soon as you can. The best way to do that is to send us a completed claim form which captures the information we need. You can access claim forms on our website www.zurich.com.au or by contacting us on 131 551. Your financial adviser may be able to help with completing the paperwork or you may prefer to deal with us directly. It's entirely up to you. Any premiums due on the policy must continue to be paid in order to keep the policy in force while we assess your claim and the sum insured at the date of the event giving rise to the claim will apply.

If a Total & Permanent Disablement claim is accepted under an 'any occupation' or 'own occupation' policy definition, the amount payable is calculated as at the date the life insured ceased work as a result of the sickness or injury that led to the claim. We will confirm this amount as part of our assessment of the claim.

Life insurance code of practice

As a member of the Financial Services Council of Australia (the FSC), we are bound by the Life Insurance Code of Practice, which outlines the standards that we are committed to in providing life insurance services to you. The Code can be found at www.fsc.org.au.

Policy anniversary notice

Policy number
03442883

More information

If you have any questions about the information on this notice or you need to change or update any of your details, please don't hesitate to contact us on 131 551. Our Sydney call centre is open from 8.30am until 7pm AEST Monday to Thursday and 8.30am until 5.30pm AEST Friday.

If you are finding it difficult to keep up with your premium payments, we'll try our best to help. We can't provide financial advice, but we may be able to alert you to a feature in your policy that can help or action a request to reduce the amount of cover you have in place.

Thank you for continuing to be a Zurich customer.

Product information

Life Insured	Cover	Sum insured without cover increase	Sum insured	Premium without cover increase	Premium
Nicola Buley	Death & terminal illness	\$1,588,264	\$1,667,677	\$213.18	\$223.84
	TPD insurance	\$812,601	\$853,231	\$125.25	\$131.52
	Stamp duty	N/A	N/A	\$13.78	\$14.47
	Management fee	N/A	N/A	\$28.80	\$28.80
	Total				\$381.01

Cover	Description summary
	Refer to the policy conditions for full details.
Death & terminal illness	A lump sum payment on the life insured's death or terminal illness during the term of the policy.
TPD insurance	A lump sum payment on the life insured meeting the total and permanent disability definition relevant to your policy.

Any special conditions and exclusions which apply to this policy are outlined in the most recently issued policy schedule.

A loyalty discount applies to this policy and is already factored into the premiums shown above.

Zurich Protection Plus Policy anniversary notice



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Perry Superannuation Fund
Murtle (SA) Pty Ltd A/T/F
10 Short Street
WAYVILLE SA 5034

Your adviser

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North Sydney NSW 2059

Policy number

03442881

10 November 2019

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

Policy type: Zurich Protection Plus

Period of cover: 22 December 2019 to 21 March 2020

Payment frequency: Quarterly
via direct debit deduction

Premium amount **\$766.81**
Less loyalty discount **\$15.34**

Billing amount: \$751.47

Next billing date: 10 Dec 2019

Thank you for choosing Zurich

As you consider your life insurance protection for the year ahead, we wanted to say 'thank you' for continuing to entrust your financial future – and that of your loved ones – to Zurich. Our promise is that we will be there when it matters most, providing protection that represents quality and value for money. It's a commitment to Australian individuals, families and businesses that we have been honouring for more than 50 years.

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Inflation protection – maintaining the value of your cover

Your policy has in-built inflation protection to help maintain the value of your cover over time without health assessment, which is why your sum insured has been increased by a factor reflecting the inflation rate.

Your new premium is \$751.47 per quarter, which will provide you with an increase in cover as set out in the product information table. No action is required if you'd like to accept the increase. However if you no longer need your sum insured to increase each year, or if you just want to decline the increase for this year, contact us on 131 551 before the next billing date so that we can reduce your premium accordingly.



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The cost of cover usually increases each year with age

Some or all of the benefits on this policy have a stepped premium structure, which means the cost of cover will generally increase each year based on the age of the life insured. The premium for each item of cover in the next policy year is shown in the product information table.

Changes to the cost of your cover

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The cost of providing cover has increased. To ensure we continue to meet our claims promise, we are now charging for the cost of applicable stamp duty based on the life insured's state of residency. You will now see an itemised state stamp duty amount on your policy in addition to the premium you pay.

Management fee

The in-built management fee increases annually on the anniversary of the policy. The fee is currently \$28.80 based on your chosen payment frequency of quarterly.

Guarantee of upgrade

We have improved some of the terms of your policy. As your policy includes a guarantee of upgrade provision, the following improvements automatically apply to you for insured events which occur on or after 27 May 2019.

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If a Total & Permanent Disablement claim is accepted under an 'any occupation' or 'own occupation' policy definition, the amount payable is calculated as at the date the life insured ceased work as a result of the sickness or injury that led to the claim. We will confirm this amount as part of our assessment of the claim.

Life insurance code of practice

As a member of the Financial Services Council of Australia (the FSC), we are bound by the Life Insurance Code of Practice, which outlines the standards that we are committed to in providing life insurance services to you. The Code can be found at www.fsc.org.au.

Policy anniversary notice

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Thank you for continuing to be a Zurich customer.

Product information

Life Insured	Cover	Sum insured without cover increase	Sum insured	Premium without cover increase	Premium
Scott Buley	Death & terminal illness	\$1,588,264	\$1,667,677	\$441.42	\$463.49
	TPD insurance	\$812,601	\$853,231	\$222.38	\$233.50
	Stamp duty	N/A	N/A	\$24.46	\$25.68
	Management fee	N/A	N/A	\$28.80	\$28.80
	Total				\$717.06

Cover	Description summary
	Refer to the policy conditions for full details.
Death & terminal illness	A lump sum payment on the life insured's death or terminal illness during the term of the policy.
TPD insurance	A lump sum payment on the life insured meeting the total and permanent disability definition relevant to your policy.

Any special conditions and exclusions which apply to this policy are outlined in the most recently issued policy schedule.

A loyalty discount applies to this policy and is already factored into the premiums shown above.