

# Zurich Protection Plus Annual statement



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S & D Ristic Retirement Fund  
C/- The Trustees  
18 Moir Road  
KARDINYA WA 6163

**Your adviser**

Luke Towers  
08 6336 9700

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

Phone: 131 551

[client.service@zurich.com.au](mailto:client.service@zurich.com.au)

Fax: (02) 9995 3797

Locked Bag 994

North Sydney NSW 2059

Policy number

**83015648**

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, Luke Towers, or contact Zurich.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Brendan Norton'.

Brendan Norton  
Head of Customer & Adviser Experience



**COMPLETE CLAIMS  
CONFIDENCE.**



Zurich Protection Plus  
**Annual statement**

Policy number  
**83015648**

## Statement details

**Statement period:** 1 July 2021 to 30 June 2022

**Your adviser**  
Luke Towers  
08 6336 9700

## Policy details

**Policy owner:** S & D Ristic Retirement Fund  
(Superannuation, held by external trustee)

**Policy type:** Zurich Protection Plus

**Life insured:** Mr Sasa Ristic

## Insurance benefits

<b>Benefit type</b>	<b>Benefit amount</b>	<b>Annual premium</b>	<b>Premium paid</b>
Death & terminal illness benefit	\$3,190,704	\$3,703.20	\$3,505.28
TPD any occupation (linked to Death & Trauma)	\$446,698	\$391.56	\$370.28
TPD any occupation (linked to Death)	\$1,148,654	\$1,369.32	\$1,293.84

This policy is related to the Protection Plus policy shown on your Policy schedule. Premiums for the related policy are paid separately and are not included in the amounts shown in this notice. For more information about related policies, refer to the Zurich Wealth Protection PDS.

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** **\$5,453.84**

### 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: **\$166.36**

## 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.



Mrs Danijela Ristic  
18 Moir Road  
Kardinya WA 6163

Date Monday, 24 April 2023

Policy number: 83015704  
Policy Owner: S & D Ristic Retirement Fund  
Life Insured: Danijela Ristic  
Policy Type: Protection Plus

Zurich Australia Limited  
ABN 92 000 010 195  
AFSL 232510

118 Mount Street  
North Sydney NSW 2060

Locked Bag 994  
NORTH SYDNEY NSW 2059

General Enquiries  
Phone 133 667

email: [client.service@zurich.com.au](mailto:client.service@zurich.com.au)

Dear Mrs Ristic

This notice serves to confirm the premium payments received in relation to the above mentioned policy during the period 2021/2022 Financial Year, 01 Jul 2021 to 30 Jun 2022 :

Payment Date	Payment Type	Payment Amount
17 Jun 2022	Direct Debit	\$189.54
19 May 2022	Direct Debit	\$189.54
19 Apr 2022	Direct Debit	\$189.54
18 Mar 2022	Direct Debit	\$189.54
18 Feb 2022	Direct Debit	\$189.54
19 Jan 2022	Direct Debit	\$189.54
17 Dec 2021	Direct Debit	\$189.54
19 Nov 2021	Direct Debit	\$189.54
19 Oct 2021	Direct Debit	\$189.54
17 Sep 2021	Direct Debit	\$189.54
19 Aug 2021	Direct Debit	\$164.77
19 Jul 2021	Direct Debit	\$164.77
<b>Total</b>		<b>\$2,224.94</b>

Should you have any further questions or wish to discuss any of the above details, please our Client Service Centre on 131 551 and we will be happy to assist.

Yours sincerely

Daryl Cheng  
Client Services  
Zurich Australia Limited