

# Brett Philipp Super Fund General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Insurance (38000)</b>					
Insurance (38000)					
06/07/2020	Zurich Life		295.12		295.12 DR
05/08/2020	Zurich life		295.12		590.24 DR
07/09/2020	Zurich life		295.12		885.36 DR
06/10/2020	Zurich life		295.12		1,180.48 DR
05/11/2020	Zurich life		399.02		1,579.50 DR
07/12/2020	Zurich life		399.02		1,978.52 DR
05/01/2021	Zurich life		399.02		2,377.54 DR
05/02/2021	Zurich life		399.02		2,776.56 DR
05/03/2021	Zurich life		399.02		3,175.58 DR
06/04/2021	Zurich life		399.02		3,574.60 DR
05/05/2021	Zurich life		399.02		3,973.62 DR
07/06/2021	Zurich life		399.02		4,372.64 DR
			<b>4,372.64</b>		<b>4,372.64 DR</b>

**Total Debits: 4,372.64**

**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**

12 July 2021

Dear Trustee/s,

We are pleased to enclose your annual statement for the period ending 30 June 2021.

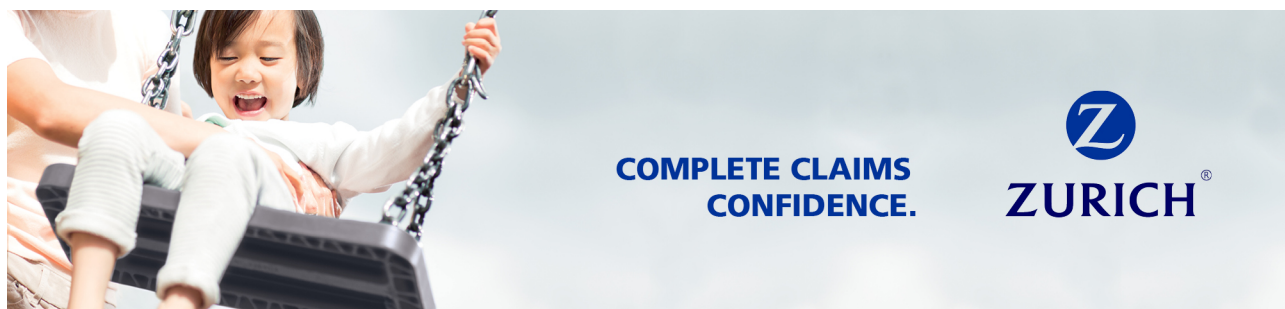
This statement is provided for information purposes only to assist you in preparing the annual return for your fund. Enclosed you will find details of the policy including cover provided, the amount of premiums paid during the statement period (including any fees or costs paid), together with other important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

Sasho Briskoski  
Head of Customer Service Operations



## Statement details

**Statement period:** 1 July 2020 to 30 June 2021

**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

<b>Benefit type</b>	<b>Benefit amount</b>	<b>Annual premium</b>	<b>Premium paid</b>
TPD any occupation	\$402,029	\$2,823.72	\$2,572.28
premium loading		\$1,411.92	\$1,286.20

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** **\$4,372.64**

### Management fee

This approximate amount has been included in the total premium paid for this policy: **\$116.68**

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: **\$397.48**

## 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.