

# Zurich FutureWise Annual statement



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Tonks Superannuation Fund  
55 John Fisher Road  
BELMONT NORTH NSW 2280

## Your adviser

Stacey Sykes  
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North Sydney NSW 2059

Policy number

**50042603**

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, Stacey Sykes, or contact Zurich.

Yours sincerely,

Sasho Briskoski  
Head of Customer Service Operations



**COMPLETE CLAIMS  
CONFIDENCE.**



MMEA-007320-2013-F

## Statement details

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

**Your adviser**  
Stacey Sykes  
02 4962 1300

## Policy details

**Policy owner:** Tonks Superannuation Fund  
(Superannuation, held by external trustee)  
**Policy type:** Zurich Life Insurance  
**Life insured:** Mr Daryl Tonks

## Insurance benefits

Benefit type	Benefit amount	Annual premium	Premium paid
Death & terminal illness benefit	\$106,090	\$1,296.60	\$1,171.00

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** **\$1,273.96**

### Management fee

This approximate amount has been included in the total premium paid for this policy: **\$102.96**

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

## 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.





LIFE INSURANCE

# MLC Life Insurance

## Policy Schedule

This Policy Schedule replaces any previous Policy Schedules. Effective date 12 May 2021

### Policy details

Policy Owner	Mr Daryl Tonks ATF Tonks Superannuation Fund		
Policy Owner	Mrs Sharon Tonks ATF Tonks Superannuation Fund		
Product name	MLC Insurance (Wrap or SMSF)		
Policy number	93205181	Policy start date	12 May 2017
Annual renewal date	12 May	Yearly premium*	\$675.02
Yearly policy fee	\$0.00	Stamp Duty state	NSW
Yearly Stamp Duty	\$0.00		

\* Your Yearly premium includes the policy fee and stamp duty

### Life Insured Details

#### Life Insured

Life Insured	Mrs Sharon Tonks	Date of Birth	1 December 1960
Age next birthday	61	Occupation Class	BB

### What you're covered for

#### Mrs Sharon Tonks Life Insured

Benefit type	Premium structure	Benefit amount	Yearly Premium	Benefit expiry date	Smoker status	Inflation Linked
Life Cover	Stepped	\$115,763	\$675.02	12 May 2035	Non-smoker	Yes

#### Extra benefits (benefit details)

##### Special Conditions

- Exclusion: This insurance is being issued on the basis that it is to replace existing insurance cover. If the existing cover is not cancelled, any Benefit that is payable on the occurrence of an event under this insurance cover will be reduced by any benefit payable on the occurrence of the same event under your existing cover.

The premium details in this Schedule will be valid until the next review date. This Schedule is current as at the effective date shown, and replaces any Schedule previously issued. You should refer to the Policy Document for full details of when we will pay a Benefit.