

Policy Number



03694495

Commencement date	18/12/2019	Product	Zurich Wealth
Status	IN FORCE		Protection - Zurich
Agent number	P675		Protection Plus
LIF Flag	Yes	Superannuation	Yes
LiveWell Policy	Yes	Series	3
Policy Anniversary Tier			

Client Role(s)

Client role	Name	DOB
LIFE INSURED	Toya Tran Nguyen	13/01/1978
POLICY OWNER, PAYOR	Tran Nguyen Self Managed Super Fund	

Payor/Payment details

Payor name	Tran Nguyen Self Managed Super Fund
Payor address	C/- The Trustees 9 Lindsay St, Vale Park, SA, 5081
Billing frequency	Yearly
Total premium*	1,936.62
Paid to date	18/12/2022
Method of Payment	Direct Debit
Account name	Tran Nguyen Smsf Pty Ltd
Account number	967425885
BSB	182512
Institution	MacQuarie Bank Limited

* Total premiums are inclusive of any management fee or stamp duty where applicable.

Policy & benefit details

Life insured **Toya Tran Nguyen**

Zurich Protection Plus

Date of birth	13/01/1978
Gender	Female
Smoker status	Non Smoker
Total premium* / frequency	1,936.62 / Yearly
BPAY reference number	036944957
Related non-superannuation policy	Protection Plus policy number 03694496
CPI option	Yes
Super type	External Trustee

Renewal Indexation Details

Cover	Without cover increase		With cover increase	
	Sum insured	Premium	Sum insured	Premium
Death & terminal illness	\$633,938.00	\$358.94	\$672,608.00	\$380.83
Stamp Duty	N/A	\$94.12	N/A	\$100.87
Management Fee	N/A	\$102.11	N/A	\$102.11
Total		\$1,815.68		\$1,936.62

Death & terminal illness

Current sum insured	\$672,608
Current premium	\$380.83
Description	Death Step
Cover commencement date	18/12/2019 (41 years)
Responsibility period	24 months
Original sum insured	\$575,000
Current sum insured	\$672,608
Contribution type	Employer
Tax flag	Yes
Premium / Cover Term	58 years, 00 months
Premium / Cover Cessation	18/12/2077 (99 years)
Premium	\$380.83
Premium style	Stepped
Premium Waiver	No

Renewal Indexation Details

Cover	Without cover increase		With cover increase	
	Sum insured	Premium	Sum insured	Premium
TPD insurance	\$633,938.00	\$370.31	\$672,608.00	\$392.90
Stamp Duty	N/A	\$94.12	N/A	\$100.87
Management Fee	N/A	\$102.11	N/A	\$102.11
Total		\$1,815.68		\$1,936.62

TPD insurance

Current sum insured	\$672,608
Current premium	\$392.90
Description	TPD Any Non-Linked Step
Cover commencement date	18/12/2019 (41 years)
Responsibility period	24 months
Original sum insured	\$575,000
Current sum insured	\$672,608
Premium / Cover Term	58 years, 00 months
Premium / Cover Cessation	18/12/2077 (99 years)
Premium	\$392.90
Premium style	Stepped
Premium Waiver	No
TPD Class	A1L

Exclusions

Exclusion:

In the event of claim, in addition to the need to meet the definition of total and permanent disablement, your TPD insurance will be subject to a permanent incapacity restriction.

Exclusion:

No benefit will be payable for any claim where the condition or event giving rise to the claim is directly or indirectly related to any disease or disorder of the right arm, including complications, treatment or complications arising from treatment thereof.

If, in the opinion of a medical practitioner acceptable to us, the claim has arisen from a condition or event that is not directly or indirectly caused by, contributed to by or complicated by any condition which contributed to the placement of this exclusion, then this exclusion will not apply.

Renewal Indexation Details

Cover	Without cover increase		With cover increase	
	Sum insured	Premium	Sum insured	Premium
Death & terminal illness	\$330,750.00	\$404.88	\$350,926.00	\$435.78
Stamp Duty	N/A	\$94.12	N/A	\$100.87
Management Fee	N/A	\$102.11	N/A	\$102.11
Total		\$1,815.68		\$1,936.62

Death & terminal illness

Current sum insured	\$350,926
Current premium	\$435.78

Description	Death Lvl
Cover commencement date	18/12/2019 (41 years)
Responsibility period	24 months
Original sum insured	\$300,000
Current sum insured	\$350,926
Contribution type	Employer
Tax flag	Yes
Premium / Cover Term	58 years, 00 months
Premium / Cover Cessation	18/12/2077 (99 years)
Premium	\$435.78
Premium style	Level
Premium Waiver	No

Renewal Indexation Details

Cover	Without cover increase		With cover increase	
	Sum insured	Premium	Sum insured	Premium
TPD insurance	\$330,750.00	\$485.32	\$350,926.00	\$524.13
Stamp Duty	N/A	\$94.12	N/A	\$100.87
Management Fee	N/A	\$102.11	N/A	\$102.11
Total		\$1,815.68		\$1,936.62

TPD insurance

Current sum insured	\$350,926
Current premium	\$524.13
Description	TPD Any Non-Linked Lvl
Cover commencement date	18/12/2019 (41 years)
Responsibility period	24 months
Original sum insured	\$300,000
Current sum insured	\$350,926
Premium / Cover Term	58 years, 00 months
Premium / Cover Cessation	18/12/2077 (99 years)
Premium	\$524.13
Premium style	Level
Premium Waiver	No
TPD Class	A1L

Exclusions

Exclusion:

In the event of claim, in addition to the need to meet the definition of total and permanent disablement, your TPD insurance will be subject to a permanent incapacity restriction.

Exclusion:

No benefit will be payable for any claim where the condition or event giving rise to the claim is directly or indirectly related to any disease or disorder of the right arm, including complications, treatment or complications arising from

treatment thereof.

If, in the opinion of a medical practitioner acceptable to us, the claim has arisen from a condition or event that is not directly or indirectly caused by, contributed to by or complicated by any condition which contributed to the placement of this exclusion, then this exclusion will not apply.

Policy Stamp Duty

Total amount \$100.87

* Total premiums are inclusive of any management fee or stamp duty where applicable.

Accounting History (Last 12 months)

Process date	Effective date	Transaction description	Amount paid
17/12/2021	18/12/2021	Premium Allocation	\$1580.97

Dates displayed are the effective date of the accounting transaction. Accounting transaction history may not show accounting transactions that are not yet processed at the date of enquiry.

Policy correspondence (Last 12 months)

Issue date	Agent number	Client name	Document type	Distribution method
05/11/2022	P675	Tran Nguyen Self Managed Super Fund	Life Risk Renewal Notices RC	Emailed
05/08/2022	P675	Tran Nguyen Self Managed Super Fund	Term Life Annual Statements TL	Emailed
18/11/2021	P675	Tran Nguyen Self Managed Super Fund	Life Risk Renewal Notices RC	Emailed

Zurich's document archive provides a select list of statements, letters, notices and other documents in a PDF format that is best viewed with the latest version of Adobe Acrobat reader (<https://get.adobe.com/reader/>).

Service Requests (Last 24 months)

Beneficiary details

We do not accept nomination of beneficiaries for this policy ownership type. Please contact the trustee of your fund for information about nominating beneficiaries.

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