



Hirst Family Super Pty Ltd
34 BELLS ROAD
GLENGOWRIE SA 5044

Product Name: OneCare
Policy Owner(s): Hirst Family Super Pty Ltd
Group Number: 16473450
Policy Number: 1004070536
OnePath Reference: 1004070536/FYL

26 September 2018

Important information for your 2017/2018 tax return

Dear policy owner

Thank you for choosing OnePath Life to help protect you and your family.

To help you prepare your income tax return for the year ending 30 June 2018 the following table shows the premiums paid on your policy throughout the financial year.

Certain premiums payments may be claimed as a tax deduction, and certain insurance claims may be included as taxable income.

The information contained in this letter does not constitute tax advice. We recommend you seek independent tax advice specific to your personal circumstances, from an accountant or registered tax agent.

Please keep this letter for your records.

Name of person insured	Cover type	Total premium paid	
Mrs Kay Hirst	Life Cover	\$759.38	Paid
Mrs Kay Hirst	TPD Cover (Working)	\$463.82	Paid

Zurich Protection Plus
Annual statement

Policy number
83001893

Your adviser
Jacie Taylor
13 0045 1339

Statement details

Statement period: 1 July 2017 to 30 June 2018

Policy details

Policy owner: Hirst Family Super Fund
(Superannuation, held by external trustee)

Policy type: Zurich Protection Plus

Life insured: Mr Simon Hirst

Insurance benefits

Benefit type	Benefit amount	Annual premium	Premium paid
Death & terminal illness benefit	\$1,019,813	\$1,398.96	\$1,381.50
Double TPD any occupation (linked to Death)	\$775,058	\$1,375.68	\$1,286.88

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 **\$2,668.38**

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.

