



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

## Statement details

**Statement period:** 1 July 2017 to 30 June 2018

**Your adviser**  
Jacie Taylor  
13 0045 1339

## 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.

