

Zurich Wealth Protection

Annual statement

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Albrecht Family Superannuation Fund
C/- The Trustees
PO Box 1071
HUMPTY DOO NT 0836

Your adviser

Jorge Lay
08 8941 7555

www.zurich.com.au

Phone: 131 551
client.service@zurich.com.au
Fax: (02) 9995 3797
Locked Bag 994
North Sydney NSW 2059

Policy number

03656825

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, Jorge Lay, or contact Zurich.

Yours sincerely,



Sasho Briskoski
Head of Customer Service Operations



**COMPLETE CLAIMS
CONFIDENCE.**



ZURICH

Statement details

Statement period: 1 July 2020 to 30 June 2021

Your adviser
Jorge Lay
08 8941 7555

Policy details

Policy owner: Albrecht Family Superannuation Fund (Superannuation, held by external trustee) ✓

Policy type: Zurich Protection Plus

Life insured: Mr Barry Albrecht ✓

Insurance benefits

Benefit type	Benefit amount	Annual premium	Premium paid
Death & terminal illness benefit ✓	\$670,047	\$15,312.40	\$15,312.40

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 ✓ **\$15,410.18**

Management fee

This approximate amount has been included in the total premium paid for this policy: **\$97.78**

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.



11 January 2022

└ 000001 000
A.F. Superannuation Pty Ltd
Albrecht Family Super Fund
PO Box 841
HUMPTY DOO NT 0836

Policy Number

81448359
Asteron Life Complete

Insured Person

Mrs Susan Albrecht

Policy Owner

Albrecht Family Super Fund

Your Adviser

Mr JORGE LAY
08 8941 7555

Customer Service

 1800 221 727

Internet

 www.asteronlife.com.au

Dear Trustees,

We refer to your recent request regarding your policy.

Shown below is the total value of premiums paid to us for your policy during the previous financial years.

Financial Year	Benefit Description	Premium Paid
2020-2021	Asteron Life Complete	\$17,028.26

If you have any further enquiries, please contact Customer Service.

Yours sincerely

Administration Team
Customer Service Officer
Asteron Life Customer Service

cc: Mr JORGE LAY

Customer Service GPO Box 68 Sydney NSW 2001 AUS
Freecall 1800 221 727 8am to 6pm AEST Mon to Fri Telephone 07 3325 8500 Facsimile 1300 766 833
Email life_customerservice@asteronlife.com.au Web www.asteronlife.com.au

TAL Life Limited ABN 70 050 109 450 AFSL 237848 (TAL Life) is part of the TAL Dai-ichi Life Australia Pty Limited ABN 97 150 070 483 group of companies (TAL). The different entities of TAL group of companies are not responsible for, or liable in respect of, products and services provided by the other.



Policy Information

Last updated on 17/01/2021

Policy Details

Policy Details 81448359 for Susan Ena Albrecht ✓

Product Type	Life Complete Ordinary
Commencement Date	13 Jul 2012
Policy Status	In Force
Instalment Premium	\$17,028.26
Frequency	Yearly
Annual Renewal Date	13 Jul
Auto Increase Applies	Yes
Class of Business	Ordinary

Policy Owner	Albrecht Family Super Fund ✓
Mailing Address	Po Box 841 HUMPTY DOO NT 0836
Servicing Adviser	59399 Jorge Lay
Policy Fee Waived	No
FlexiRate Applies	No

Benefit Details for Insured -

Susan Ena Albrecht

DOB: 6 Oct 1951

Gender: Female

Description	Monthly Amount/ Sum Insured	Features	Modified Terms
Life Cover	✓ \$1,325,618	Stepped Premium Non Smoker	

Billing Details

Instal Premium	\$17,028.26 ✓
Paid to Date	13 Jul 2021
Frequency	Yearly on 13th Jul
Payment Method	Direct Debit

Account Name	Albrecht Family Super Fund
Account Number	XXXXXX500
Bank Name	Bankers Trust Australia Ltd.
Branch	SYDNEY

Annual Renewal Date	13 Jul
Lodgement Day	13th
Direct Debit Status	Active
BSB Number	262-785

Policy Owner Details

Name	Albrecht Family Super Fund	Telephone (Home)	08 8984 9000
FAO	A.F. Superannuation Pty Ltd	Telephone (Bus)	0428881981
Address	Po Box 841 HUMPTY DOO NT 0836	Fax Number	
		E-mail Address	arnhemproduce@gmail.com

Instalment Premium

Benefit	Monthly Amount/Sum Insured	Yearly Premium	Expiry Date
Life Cover	\$1,325,618	\$16,934.82	13 Jul 2051
Policy Fee		\$93.44	
Total		\$17,028.26	

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Asteron Life & Superannuation Limited ABN 87 073 979 530, AFSL 229880 (Asteron) is part of the TAL Dai-ichi Life Australia Pty Limited ABN 97 150 070 483 group of companies (TAL). Suncorp Portfolio Services Limited ABN 61 063 427 958, AFSL 237905, RSE Licence No L0002059 (SPSL or Trustee) is part of the Suncorp group of companies (Suncorp). SPSL is a related body corporate of Suncorp Group Limited ABN 66 145 290 124 and Suncorp-Metway Limited ABN 66 010 831 722 (Suncorp Bank) (Suncorp). This product is not a bank deposit or other bank liability of the Suncorp Bank. The obligations of the different entities of TAL and Suncorp are not guaranteed by other entities.

Tax Invoice

ABN 53 574 469 796



Albrecht Family Superannuation Fund
PO Box 1071
HUMPTY DOO NT 836

Invoice Date 27 January 2021
Invoice Number 9516
Client Code ALB04S

PROFESSIONAL SERVICES RENDERED

AMOUNTS

Preparation of annual Financial Statements for the year ended 30th June 2020.
Preparation of Income Tax Return and lodgement with the Australian Taxation Office.
Checking of Tax Assessment received and notification as to payment of tax as and when due. 2,200.00

Fee for administration of pension accounts during the year including calculation of minimum and maximum amounts, recording of pension payments and tax components, and review of accounts to ensure annual requirements are met before 30th June 2020. 200.00

Preparation of the Fund's Section 295-390 Actuarial Certificate for the year ended 30th June 2020, required to substantiate the Fund's partially tax exempt status, including outlays paid to the Actuarial Firm, Accurium Pty Ltd. 300.00

Preparation and lodgement of Business Activity statements for the following periods:
30/06/2020 150.00

Preparation of documentation to commence a pension for Barry & Susan Albrecht on 1st July 2020 including:
- Application for pension 500.00
- Minute of Meeting
- Lodgement of Transfer Balance Account Report with the ATO.

Outlays paid to Marsh Tincknell for attending to the Audit of the Fund including preparation of Statutory forms for the year ended 30th June 2020. 500.00

Sub Total	✓ Audit fees \$550	3,850.00
GST	Gross Acc fees \$3,685 + \$307 = \$3,992	385.00
Total Amount Inclusive of GST	Net Acc fees \$3,719.82	\$4,235.00

THIS ACCOUNT IS DUE AND PAYABLE IN 14 DAYS

PAYMENT ADVICE

Direct Credit

Please make payment into the following account:-
Please use the reference **ALB04S**.

Client Albrecht Family Superannuation Fund
Client Code ALB04S
Invoice Number 9516
Due Date 10 Feb 21
Total Due **\$4,235.00**

Account Name Virtu Super Pty Ltd
BSB Number 084-435
Account Number 8930 77696



Liability limited by a scheme approved under Professional Standards legislation. ACN 134 260 512 www.virtusuper.com.au

6 April 2021

A.F. SUPERANNUATION PTY LIMITED
30 CAIN ROAD
LAMBELLS LAGOON NT 0822

Dear Barry & Sue

**RE: A.F. SUPERANNUATION PTY LIMITED
2021 YEAR COMPANY ANNUAL STATEMENT**

Please find attached the relevant documents in relation to the annual review of the Company as required by the Australian Securities & Investments Commission.

Would you please attend to the completion of the documents as set out in the attached "Procedures and Checklist". Kindly complete the checklist and return a copy of the signed Solvency Resolution, together with your payment for \$362.00, to our office by **27 April 2021** to ensure payment of the annual fees by the due date.

Kindly note that this payment covers not only the ASIC annual fee, but also the costs associated with the preparation, review and processing of the company's annual statement and resolution.

Should you have any queries or would like to discuss the above, please feel free to call.

Kind Regards

*Therese Kreutzer*Therese Kreutzer
Corporate Affairs Administrator
therese@mtaccountants.com.au

TAX INVOICE

Marsh Tincknell Pty Ltd

ACN 137 316 815

ABN 58 616 576 454

Date: 6 April 2021

CREDIT CARD PAYMENT OPTION

Please visit our website www.marshtincknell.com.au
click on the [payment portal](#) and follow the prompts

A processing fee applies to all credit card payments.

ELECTRONIC PAYMENT OPTION

Account Name: Marsh Tincknell Pty Ltd - ASIC
BSB Number: 084 435
Account Number: 89 433 1342

Reference: A.F. SUPERANNUATION PTY LIMITED

Fees associated with the review of the company's affairs and ASIC annual fees total **\$362.00** as detailed below:

ASIC Annual Fee:	\$ 55.00	✓
Marsh Tincknell Review Fee:	\$279.09	
GST:	\$ 27.91	

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platform2
Miscellaneous expenses - Schedule G
Year ended 30-Jun-2021

Investor number
M01165499
Investor name
Albrecht Family Superannuation Fund

a/c keeping fee = admin fee

ongoing adviser fee = investment advice

Details ^	Payment date	Deductible (\$)	Not deductible (\$)
Working Cash Account: Fee - Account Keeping Fee	1/07/2020	61.50	0.00
Working Cash Account: Fee - Ongoing Adviser Fee	1/07/2020	727.40	0.00
Working Cash Account: Fee - Account Keeping Fee	4/08/2020	64.17	0.00
Working Cash Account: Fee - Ongoing Adviser Fee	4/08/2020	761.97	0.00
Working Cash Account: Fee - Expense Recovery - Legislative	20/08/2020	3.67	0.00
Working Cash Account: Fee - Account Keeping Fee	24/08/2020	41.29	0.00
Working Cash Account: Fee - Ongoing Adviser Fee	24/08/2020	335.59	0.00
TOTAL (\$)		1,995.59	0.00

Breakdown for Platform 1	✓	
Admin fees (no GST) 166.96		
✓ Reg fees 3.67		\$1,995.59
Gross Investment Advice Fees 1,824.96		
Net Investment Advice fees \$1,700.53		

^Adviser Initial Establishment Fee, Additional Deposit Fee, Regular Savings Fee are collectively referred to as Adviser Contribution Fees in the Investor Guide.

platform2
Miscellaneous expenses - Schedule G
Year ended 30-Jun-2021

Investor number
M05270747
Investor name
Albrecht Family Superannuation Fund

Details ^	Payment date	Deductible (\$)	Not deductible (\$)
Working Cash Account: Fee - Account Keeping Fee	1/07/2020	23.08	0.00
Working Cash Account: Fee - Ongoing Adviser Fee	1/07/2020	54.32	0.00
Working Cash Account: Fee - Account Keeping Fee	4/08/2020	23.48	0.00
Working Cash Account: Fee - Ongoing Adviser Fee	4/08/2020	56.00	0.00
Working Cash Account: Fee - Expense Recovery - Legislative	20/08/2020	3.67	0.00
Working Cash Account: Fee - Account Keeping Fee	1/09/2020	23.62	0.00
Working Cash Account: Fee - Ongoing Adviser Fee	1/09/2020	57.28	0.00
Working Cash Account: Fee - Account Keeping Fee	1/10/2020	22.93	0.00
Working Cash Account: Fee - Ongoing Adviser Fee	1/10/2020	55.61	0.00
Working Cash Account: Fee - Account Keeping Fee	2/11/2020	23.67	0.00
Working Cash Account: Fee - Ongoing Adviser Fee	2/11/2020	57.38	0.00
Working Cash Account: Fee - Account Keeping Fee	1/12/2020	23.44	0.00
Working Cash Account: Fee - Ongoing Adviser Fee	1/12/2020	57.05	0.00
Working Cash Account: Fee - Account Keeping Fee	4/01/2021	24.91	0.00
Working Cash Account: Fee - Ongoing Adviser Fee	4/01/2021	60.81	0.00
Working Cash Account: Fee - Account Keeping Fee	1/02/2021	25.07	0.00
Working Cash Account: Fee - Ongoing Adviser Fee	1/02/2021	61.33	0.00
Working Cash Account: Fee - Account Keeping Fee	24/02/2021	15.98	0.00
Working Cash Account: Fee - Ongoing Adviser Fee	24/02/2021	37.04	0.00
TOTAL (\$)		706.67	0.00

Breakdown for Platform 2	✓
Admin fees (no GST) 206.18	
✓ Reg fees 3.67	\$706.67
Gross Investment Advice Fees 496.82	
Net Investment Advice fees \$462.92	✓

^Adviser Initial Establishment Fee, Additional Deposit Fee, Regular Savings Fee are collectively referred to as Adviser Contribution Fees in the Investor Guide.

Wrap Tax Statement

Financial Year ended 30/06/2021

netwealth

Administration Costs = Admin Fees
Ongoing Advice Fee = Investment Advice

Schedule 5 - Deductions and expenses

Expense	Effective date	Deductible \$	Non-deductible \$	Total \$
Administration Costs				
Administration Costs	31/08/2020	160.19	0.00	160.19
Administration Costs	30/09/2020	174.86	0.00	174.86
Administration Costs	31/10/2020	181.36	0.00	181.36
Administration Costs	30/11/2020	176.63	0.00	176.63
Administration Costs	31/12/2020	183.35	0.00	183.35
Administration Costs	31/01/2021	183.48	0.00	183.48
Administration Costs	28/02/2021	166.90	0.00	166.90
Administration Costs	31/03/2021	185.80	0.00	185.80
Administration Costs	30/04/2021	180.83	0.00	180.83
Administration Costs	31/05/2021	187.07	0.00	187.07
Administration Costs	30/06/2021	182.53	0.00	182.53
Subtotal		1,963.00	0.00	1,963.00
Ongoing Advice Fee				
Ongoing Advice Fee	31/08/2020	597.32	0.00	597.32
Ongoing Advice Fee	30/09/2020	712.68	0.00	712.68
Ongoing Advice Fee	31/10/2020	752.92	0.00	752.92
Ongoing Advice Fee	30/11/2020	756.27	0.00	756.27
Ongoing Advice Fee	31/12/2020	801.87	0.00	801.87
Ongoing Advice Fee	31/01/2021	805.11	0.00	805.11
Ongoing Advice Fee	28/02/2021	756.09	0.00	756.09
Ongoing Advice Fee	31/03/2021	862.18	0.00	862.18
Ongoing Advice Fee	30/04/2021	859.63	0.00	859.63
Ongoing Advice Fee	31/05/2021	893.36	0.00	893.36
Ongoing Advice Fee	30/06/2021	901.33	0.00	901.33
Subtotal		8,698.76	0.00	8,698.76
Total deductions and expenses		10,661.76	0.00	10,661.76

Excluding GST: \$8,105.66 [8,698.76 - \$593.10 (GST 75%)]