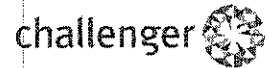


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Annual Statement

Issue date: 10 July 2018
Policy number: 501040079
Policy name: MICHAEL SMITH SUPERANNUATION FUND

Contact details

www.challenger.com.au
info@challenger.com.au
13 35 66
02 9994 7777
GPO Box 3698
Sydney NSW 2001

Mr Michael Smith & Mrs Dewi Smith
ATF Michael Smith Superannuation Fund
14 Walgarri Drive
TANAWHA QLD 4556

Product name: Guaranteed Annuity
Statement for the reporting period 1 July 2017 to 30 June 2018

Policy owner details

Policy owner MICHAEL SMITH SUPERANNUATION FUND

Annuity details

Commencement date 27 August 2015
Investment amount \$240,000.00
Type of money invested Ordinary money (non-superannuation)
Term 10 years
Indexation of regular payments Regular payments are not indexed.
Maturity date 27 August 2025
This is when your regular payments end.
Residual capital value (RCV) RCV100 - This means the investment amount is returned at the end of the term.

Transaction statement - 1 July 2017 to 30 June 2018

Date	Transaction type	Gross payment	Tax	Net payment	Ongoing adviser service fee	Payment made
25 Aug 2017	Regular payment	\$9,111.90	\$0.00	\$9,111.90	\$0.00	\$9,111.90
Total		\$9,111.90	\$0.00	\$9,111.90	\$0.00	\$9,111.90

Withdrawal value as at 30 June 2018

As at 30 June 2018 the withdrawal value was \$211,586.81. This is the amount you would have received had you withdrawn on that date.

The calculation of the withdrawal value depends on varying factors and can change over time. If you wish to withdraw, you should contact us to find out the withdrawal value at that time.

The withdrawal value may be subject to PAYG withholding tax, which may reduce the amount received.

Taxation information

Tax file number recorded	Yes
Australian Business Number recorded	Yes

Financial adviser details

Gary McNamara - Merit Wealth Pty Limited
Phone: 07 3354 0246

Adviser service fees reflect your arrangement with your financial adviser. To discuss these fees please contact your adviser. The following adviser service fee was paid during the reporting period:

Ongoing adviser service fee	\$0.00
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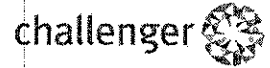
Your feedback

We welcome your feedback, whether it's a compliment, suggestion or a complaint. We have a complaints resolution process, which is explained in the product disclosure statement, and can be accessed by contacting our Investor Services team on 13 35 66.

More information

For more information, please contact your financial adviser, log into InvestorOnline or contact our Investor Services team on 13 35 66. You can also refer to the product disclosure statement and Policy Document received at the time of investment.

S3



Annual Statement

Issue date: 10 July 2018
Policy number: 501040103
Policy name: MICHAEL SMITH SUPERANNUATION FUND

Contact details

www.challenger.com.au
info@challenger.com.au
13 35 66
02 9994 7777
GPO Box 3698
Sydney NSW 2001

Mr Michael Smith & Mrs Dewi Smith
ATF Michael Smith Superannuation Fund
14 Walgarri Drive
TANAWHA QLD 4556

Product name: Guaranteed Annuity
Statement for the reporting period 1 July 2017 to 30 June 2018

Policy owner details

Policy owner MICHAEL SMITH SUPERANNUATION FUND

Annuity details

Commencement date 27 August 2015
Investment amount \$240,000.00
Type of money invested Ordinary money (non-superannuation)
Term 5 years
Indexation of regular payments Regular payments are not indexed.
Maturity date 27 August 2020
This is when your regular payments end.
Residual capital value (RCV) RCV100 - This means the investment amount is returned at the end of the term.

Transaction Statement - 1 July 2017 to 30 June 2018

Date	Transaction type	Gross payment	Tax	Net payment	Ongoing adviser service fee	Payment made
25 Aug 2017	Regular payment	\$8,139.49	\$0.00	\$8,139.49	\$0.00	\$8,139.49
Total		\$8,139.49	\$0.00	\$8,139.49	\$0.00	\$8,139.49

Withdrawal value as at 30 June 2018

As at 30 June 2018 the withdrawal value was \$234,488.36. This is the amount you would have received had you withdrawn on that date.

The calculation of the withdrawal value depends on varying factors and can change over time. If you wish to withdraw, you should contact us to find out the withdrawal value at that time.

The withdrawal value may be subject to PAYG withholding tax, which may reduce the amount received.

Taxation information

Tax file number recorded	Yes
Australian Business Number recorded	Yes

Financial adviser details

Gary McNamara - Merit Wealth Pty Limited
Phone: 07 3354 0246

Adviser service fees reflect your arrangement with your financial adviser. To discuss these fees please contact your adviser. The following adviser service fee was paid during the reporting period:

Ongoing adviser service fee	\$0.00
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Your feedback

We welcome your feedback, whether it's a compliment, suggestion or a complaint. We have a complaints resolution process, which is explained in the product disclosure statement, and can be accessed by contacting our Investor Services team on 13 35 66.

More information

For more information, please contact your financial adviser, log into InvestorOnline or contact our Investor Services team on 13 35 66. You can also refer to the product disclosure statement and Policy Document received at the time of investment.