



47530314

T 117365
044



Quarterly PAYG instalment notice

**THE TRUSTEE FOR MORRIS SUPERANNUATION
FUND**
216 KELSEY RD
BOWEN QLD 4805

April to June 2018

Contribution ID **39 413 067 446**

ABN **80 527 146 424**

First due on
of varying amount: **30 Jul 2018**

Payment due on **30 Jul 2018**

Income tax instalment

ATO instalment amount
to the ATO. See the above table. **223** From 2017 assessment

If you are paying the above amount – do not send this form to the ATO
payment can be made using one of the 'Methods of payment' options below

OR

If you wish to VARY this amount, you must complete the section
at the bottom of this page. Send this form to the ATO and pay the amount
using one of the 'Methods of payment' options below.

METHODS OF PAYMENT

EFT
You can pay your instalment by direct debit from your bank account.
EFT Code: 75556
Reference: Your EFT code is on the top right of this page.

Credit card
You can pay your instalment using a credit card.
Go to ato.gov.au/howtopay or call 1300 896 069.

Other payment options
You can pay your instalment using other payment options.
Go to ato.gov.au/howtopay or call 1300 816 888.

Handwritten note: 22/07/18

149ATBA Form R QLD 7/11/17365/117365/3

PAYMENT SLIP - 60

**THE TRUSTEE FOR MORRIS SUPERANNUATION
FUND**

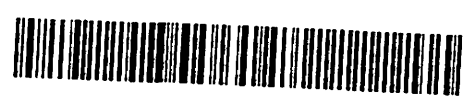
ATO code 0000 0156 03

ABN 80 527 146 424

Amount paid \$.00

EFT Code 80527 146 424 2260

Australian Taxation Office
Locked Bag 1936
ALBURY NSW 1936



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Australian Government
Australian Taxation Office

Agent RICHARDSONS TAXATION SERVICES
Client THE TRUSTEE FOR MORRIS SUPERANNUATION FUND
ABN 80 527 146 424
TFN 623 655 425

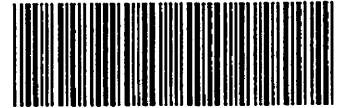
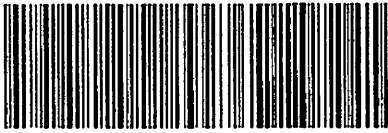
Income tax 552

Date generated	20/02/2020
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

2 results found - from 20 February 2018 to 20 February 2020 sorted by processed date ordered newest to oldest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
27 Feb 2019	28 Feb 2019	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 17 to 30 Jun 18	\$382.40		\$0.00
22 Oct 2018	19 Oct 2018	Payment received		\$382.40	\$382.40 CR



47530314

Quarterly PAYG instalment notice

July to September 2018

T 114537
044



THE TRUSTEE FOR MORRIS SUPERANNUATION FUND
216 KELSEY RD
BOWEN QLD 4805

Document ID **39 545 686 477**

ABN **80 527 146 424**

Form due on (if varying amount) **29 Oct 2018**

Payment due on **29 Oct 2018**

PAYG income tax instalment

ATO instalment amount for the period shown above is

T7 S

228

From 2017 assessment



If you are paying the above amount – do not send this form to the ATO
(payment can be made using one of the 'Methods of payment' options below)

OR

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METHODS OF PAYMENT

BPAY

Contact your financial institution to make this payment from your cheque or savings account. You will need the details listed below.



Billir Code: 75556 ✓

Reference: Your EFT code (shown on the front of your payment slip directly above the barcode)

pd 19/10/18

Credit card

Payments can be made online or by phone, visit our website at ato.gov.au/howtopay or phone 1300 898 089. A card payment fee applies.

Other payment options

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Payments can also be made in person at any of our branches or shopfronts.

149ATBA_Form R_QLD_92/114537/1145376

149ATBA_Form R_QLD_92/114537/1145376

PAYMENT SLIP - 60

THE TRUSTEE FOR MORRIS SUPERANNUATION FUND

ATO code 0000 0156 03

ABN 80 527 146 424

Amount paid \$.00

EFT Code 80527 146 424 2260 ✓

Australian Taxation Office
Locked Bag 1936
ALBURY NSW 1936



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24 October 2018



Trustees Morris Super Fund
216 Kelsey Rd
BOWEN QLD 4805

R04

Your contacts

PROGRESSIVE WEALTH SOLUTIONS
(07) 4783 5151
DAMIEN@PROGRESSIVEWEALTH.COM.AU
askamp@amp.com.au
amp.com.au
131 267 (131 AMP) · 03 8688 5799
AMP Customer Service
PO Box 14330 Melbourne VIC 8001

Policy details

Lawrence Mervyn Morris

P810841073

Dear Sir/Madam,

It's our commitment to you — keeping you informed.

Thank you for choosing AMP to help you own your tomorrow. Your AMP Life insurance policy helps protect your future should the unthinkable happen.

Your new insurance schedule

To keep you informed, we send you a new **insurance schedule** every year on your policy anniversary date. The schedule shows any updates to your policy features and benefits.

This new schedule replaces the previous one.

Please check your new schedule carefully to make sure all of your information is correct. This schedule forms part of your policy—be sure to keep it in a safe place for future reference.

Have your needs changed?

Life insurance is one of the important ways you've helped secure your family's future should the unthinkable happen. However as your life changes, your insurance needs can change too. It's important to regularly review your insurance to make sure your cover continues to meet your current needs. Also, there may be ways that you can save on your insurance like reducing the amount of cover you have.

So if your needs have changed or you're having difficulty paying premiums for your insurance cover, we suggest you contact us or talk to your financial adviser to discuss your options.

We're here to help

If you have any questions, please contact us or talk to your financial adviser.

Yours sincerely,

Megan Beer

Megan Beer
Group Executive, Insurance

What you need to know

This document does not take into account your financial situation, objectives and needs. It is important you consider these matters before making any investment decision based on the information contained in this document. Any advice in this document is provided by AMP Life Limited, ABN 84 079 300 379, AFSL No. 233671, which is part of the AMP group of companies.

Our privacy policy covers how we handle your personal information and is available at amp.com.au/privacy or by calling 131 267 (131 AMP).



Lawrence schedule

This schedule was issued on 23 October 2018. It provides information about your policy and is valid unless we give you another schedule to replace it.

Policy & personal details

Policy number	P810841073
Issue date	23 October 2014
Policyholder	Mr Lawrence & Mrs Lori Morris ATF Morris SMSF
Insured person	Lawrence Mervyn Morris
Insured person's date of birth	November 1962
Policy term	23 October each year
Payment method	Direct payment

Insurance details

Life Insurance SMSF Plan

Sum insured	\$210,000.00
Issue date	23/10/2014
Policy term	01/11/2037
Premium type	Stepped
Policy status	Active

- Stepped premiums change each year according to the insured person's age. Generally, they increase as the insured person gets older.
- For further details about this plan, see your **policy document** and any other updates we've provided to you.

Options

	Sum insured	Issue date	Policy term	Policy status
Total and Permanent Disability Insurance Option (Any)	\$105,000.00	23/10/2014	01/11/2037	Stepped
Life Buy-Back (TPD) Option ¹	\$105,000.00	23/10/2014	01/11/2027	Stepped

- Stepped premiums change each year according to the insured person's age. Generally, they increase as the insured person gets older.
- ¹If you make a TPD claim, we'll let you know when you're eligible to exercise the life buy back on TPD option.

Exclusions and endorsements

The following exclusions and endorsements apply to your plan. These are changes to the standard terms we offer and may apply because of health concerns, hazardous pastimes or pursuits, or for occupation or financial reasons.

Exclusion or endorsement	Description
Knee disorder	No benefit will be payable under the Total and Permanent Disablement provisions of the policy where in AMP's opinion the disability giving rise to the claim is due wholly or in part to any disease or disorder of the left knee, or any complication thereof.

Premium details

Your insurance premium is the cost you pay for your insurance cover and depends on many factors. You need to pay your insurance premium from when your cover starts until it stops.

Insurance cover	Sum insured	Annual premium
Life Insurance SMSF Plan	210,000.00	1,169.64
Total and Permanent Disability Insurance Option (Any)	105,000.00	771.00
Life Buy-Back (TPD) Option	105,000.00	176.76
Total annual premium	420,000.00	\$2,186.16

- If you pay your instalments yearly you don't have to pay an instalment loading charge. If you pay more often than yearly, you'll have to pay this charge. See your **policy document** for more details.

We must give you the information you need to understand your plan and benefit entitlements. The additional information below supports and explains the details shown in this document. You can also see your **policy document** or visit **amp.com.au** for more details.

If you have any more questions about your plan including insurance benefits, fees and charges that apply or how to make payments, please contact us or talk to your financial adviser.

Please note that some of the information below may not apply to your plan.

Insurance schedule

The following may be referred to in your **insurance schedule**.

Your plan is backed by our Australian Statutory Fund No. 1.

We may review and change our premium rates from time to time. If we change our premium rates, we'll apply the change to all plans that we consider to be similar to your plan. For more details, please see your **policy document**.

You may have chosen automatic inflation increases to protect your insurance benefits against inflation. This will be shown in the section **insurance details**. Each year we'll increase your sum insured by either the increase to the consumer price index (CPI) or a fixed percentage (whichever is higher). If you don't want us to increase your sum insured, please contact us.

Your premium may also change in line with your new sum insured. This change would apply in addition to any other premium increases that are set out in this section.

Stamp duty is a State/Territory Government levy payable on certain types of insurance cover and may be included with your insurance premium or be an additional amount payable. If the stamp duty amount is an additional amount, it will be shown separately on this statement.

The charge for stamp duty may vary from time to time due to changes imposed by the State/Territory Revenue Office. As stamp duty charges are based on our recorded address of the insured person on this plan, changes or corrections to the insured person's address may affect the amount of stamp duty payable with your next premium after that change is notified.

Please note it is your responsibility to inform us of any corrections or changes to the insured person's address.

Non-smoker

If the insured person is a non-smoker and you haven't told us, your premium may reduce in the future if you complete a **non-smoker declaration**. Please contact us for a form or visit our website.

What if you're thinking you

will switch to another insurance

If you're thinking of cancelling your current insurance cover and replacing it with other cover, you need to know about certain risks that are involved.

For example, you'll probably need to provide current medical and financial information for the new application and, if the insured person's health has changed, this may affect the terms of the new cover. Also, if you cancel your current insurance while you're applying or before the new cover starts, there may be a period when you won't be protected.

If you want more details, please contact us or talk to your financial adviser.

Changing your family

If any of your details in this statement are incorrect or missing, please contact us.

How to make a claim or complaint

As life happens we're here for you especially at claim time. You can make a claim in the following ways.

Visit **amp.com.au/claims** and lodge your claim using our online claims notification service.

Call us on 1300 366 214 Monday to Friday, 8.30am – 5pm (AEST).

Write to: AMP Claims
PO Box 181

PARRAMATTA NSW 2124

Please note that qualifying or waiting periods may apply in some cases before we pay any benefits. For more details, please see your **policy document**.

Feedback and complaints

If you have feedback on an AMP product or service or you want to make a complaint, we want to hear from you so please contact us.

We hope to resolve any issues straight away. If we can't, we'll aim to give you a response within 10 working days.

If you're not satisfied with our response, you can get an independent resolution by referring your complaint to the Financial Ombudsman Service Australia. You can call them on 1800 367 287.



YOUR ONECARE ANNUAL SUMMARY



044 / 01839

Mr Lawrence M Morris & Ms Lori J Morris
ATF Morris Superannuation Fund
216 Kelsey Road
BOWEN QLD 4805

YOUR NEW ANNUAL PREMIUM IS

\$702.84

3 September 2018

Dear policy owners,

The anniversary of the start of your OneCare held through super insurance policy is 15 October 2018.

Each year before your policy anniversary we provide an Annual Summary to let you know about any changes to your policy, cover and premium. This information, with a breakdown of how your premium is calculated, is included in the enclosed Policy Schedule.

We have included information about the indexation increase to your cover to help you decide whether or not you wish to accept a higher amount insured. As the amount insured increases with indexation, your premium will usually also increase. See over for details.

NEXT STEPS: STAY PROTECTED 1-2-3

- To ensure your cover continues to meet your needs review your Policy Schedule and the information on the following pages on Indexation.
- If you are happy, you don't need to do anything. The changes will take effect from 15 October 2018.
- Keep your Policy Schedule in a secure place.

WE'RE HERE TO HELP

Thank you for choosing OnePath.

If you have questions or changes, please contact us or your financial adviser, Progressive Wealth Solutions.

Kind regards
Customer Services Team

YOUR COVER

See the enclosed Policy Schedule

POLICY OWNER(S)

Lawrence Mervyn Morris
Lori Jane Morris

FUND NAME

ATF Morris Superannuation Fund

POLICY NUMBER

1004772609

PAYMENT DUE

18 October 2018

*Deducted
Automatically*

LIFE INSURED

Lori Jane Morris

*19/10/18.
Super on*

QUESTIONS OR CHANGES?



Call us:

133 667 weekdays
8.30am to 6.00pm (AEST)



Email us:

customer.risk@onepath.com.au



Your Financial Adviser:

Progressive Wealth Solutions
0747835151

XPRFEL0023

244FELOC001_R_M01/E-1839/S-6753/I-13505



ABOUT YOUR COVER AND PREMIUM

Your premium and cover changes every year on your policy anniversary, which is 15 October. Your premium is calculated based on our premium rates, the amount and type of your cover, your age, premium type, and any discounts. It also includes the Policy Fee(s) applicable to your cover. Note that your premium will reflect the indexation increase to your cover.

YOUR PAYMENT

We will automatically deduct \$702.84 from your nominated account on 18 October 2018.

If you are considering cancelling your cover, you should be aware of the risks. This includes having no cover if an insurable event occurs. Also, if you are considering cancelling your cover and replacing it with another policy with us or another insurer, you may not be able to get cover on the same terms, or at all, or you may have to pay a higher premium if your health has changed. The same may apply if you cancel your cover and at a later time apply again for cover.

If you need assistance with paying your premiums or adjusting your cover, call us on 133 667 or contact your financial adviser, Progressive Wealth Solutions. We're flexible and we may be able to help.

NEED TO CLAIM?

Call 1300 555 250
or contact your
financial adviser

CUSTOMER STORY - ONE LESS THING TO WORRY ABOUT*

Helen[^], 45, held a OneCare Policy that included Trauma cover to shield her family from financial hardship in the event of illness or injury. At the time Helen was seriously fit and needed to be - juggling the needs of three young children with her career.

Then six years later Helen started to notice some changes. She became quite anxious and socially withdrawn. Her memory slowly deteriorated and parts of her body became weak. Extensive tests by a specialist revealed the presence of multiple sclerosis.

Helen lodged a Trauma claim and subsequently received a lump sum payment to assist with her recovery.

* This case study is shown for illustrative purposes only and is not a prediction or estimate of a benefit that may be payable to you.

[^] Name, age and occupation have been changed to protect the claimant's identity.

Continue to be rewarded
with Qantas Points

As a Qantas Frequent Flyer
member, you can earn 1

Qantas Point per dollar of
premium paid on your eligible policy[^]. To check
your points balance, or to see the ways that you can
use your points, go to Qantas.com/youraccount.



Important Information

[^] You must be a Qantas Frequent Flyer member and correctly register your Qantas Frequent Flyer membership details with OnePath Life to start earning Qantas Points on eligible premiums you pay. Membership and Qantas Points are subject to Qantas Frequent Flyer program terms and conditions. Qantas Points accrue in accordance with and subject to the 'OnePath and Qantas Frequent Flyer Rewards terms and conditions'. Eligible policies are OneCare, OneCare Super and SmartCare. The maximum number of points you can earn on eligible policies is capped at 20,000 points per year, per policy.

INDEXATION

To help your insurance keep up with the rising cost of living the amount insured increases automatically at each policy anniversary. This is called indexation. This year's increase is 5.0% for Life, TPD, Trauma, Extra Care and Child Cover. These changes will take place on 15 October 2018.

Indexation will affect your premium. As the amount insured increases due to indexation, your premium will usually increase. In some cases your premium may reduce if your increased amount insured moves your cover to a higher discount band.

Below is a summary of your cover and premiums with indexation, and without indexation. You may decline indexation on all or some covers on your policy.

Cover	With Indexation		Without Indexation	
	Amount Insured	Annual Premium	Amount Insured	Annual Premium
Lori Jane Morris				
Life Cover	\$315,000	\$512.01	\$300,000	\$490.72
Super TPD (Working)	\$105,000	\$190.83	\$100,000	\$182.90



Amend your cover and premium or the way you pay.

ACCEPT OR DECLINE INDEXATION

To accept indexation:

You don't need to do anything. Indexation will automatically increase the amount insured on 15 October 2018.

To decline indexation:

Speak to your financial adviser or our Customer Services Team on 133 667, weekdays 8.30am to 6.00pm (AEST) or email us at customer.risk@onepath.com.au by 14 November 2018.

Important Information

OneCare held through super is issued by OnePath Life Limited (ABN 33 009 657 176 AFSL 238341) (OnePath Life).

This information is of a general nature and has been prepared without taking account of your objectives, financial situation and needs. You should consider whether the information is appropriate for you having regard to your objectives, financial situation and needs. OnePath recommends you read the enclosed information and the OneCare PDS before deciding whether to continue to hold this product.



244FELOC001_R_M01/E-1839/S-6754/I-13507



OnePath Life Limited
 ABN 33 009 657 176 AFSL 238341
 onepath.com.au

DATE
 3 September 2018

YOUR POLICY SUMMARY

Policy number: 1004772609
 Policy owner(s):
 Lawrence Mervyn Morris
 Lori Jane Morris
 Fund name:
 ATF Morris Superannuation Fund
 Policy start date: 15 October 2014
 Policy anniversary date: 15 October

**ONECARE
 POLICY SCHEDULE**

	First name	Surname	Date of birth	Gender
Life/lives insured:	Lori Jane	Morris	17 April 1969	Female

Annual premium*: \$702.84

Includes:

Policy Fee(s)*: \$89.25

*Includes stamp duty if applicable.

You should keep this Policy Schedule in a secure place, along with your other insurance policy documents, as they will be required when you make a claim. If you lose the Policy Schedule, Policy Terms or any of your other insurance documents you can contact us for a replacement copy. We may charge a fee to cover our costs in issuing a replacement. The amounts insured under this policy are subject to the Policy Schedule, Policy Terms and any other notice issued by us to you. OnePath Life Limited (ABN 33 009 657 176, AFSL 238341) ('OnePath Life') is the issuer of the product and is a wholly owned subsidiary of ANZ. ANZ is an authorised deposit taking institution (Bank) under the Banking Act 1959 (Cth). Although OnePath Life is owned by ANZ, OnePath Life is not a Bank. Except as set out in the PDS and Policy Terms, the obligations of OnePath Life do not represent a deposit or other liability of ANZ or its related group companies. None of them stands behind or guarantees the obligations of the issuer or the products.



244FELOC001_R_M01/E-1839/S-6755/I-13509

XPRH-E0023

ONECARE POLICY SCHEDULE

DATE

3 September 2018

POLICY NUMBER

1004772609

Life Insured: Lori Jane Morris

LIFE COVER WITH OPTIONAL TPD COVER

Cover type	Amount insured	Annual premium	Indexation	Cover start date	Cover expiry date
Life Cover	\$315,000	\$512.01	Yes	15 October 2014	14 October 2099
Super TPD (Working)	\$105,000	\$190.83	Yes	15 October 2014	14 October 2034

Exclusions

Please note that the specific exclusions listed in the table below are in addition to any general exclusion that may apply to your Policy.

Cover type	Cover start date	Exclusions
Super TPD (Working)	15 October 2014	No claim shall be payable under this cover for total and permanent disability arising out of any cause due to any disorder of either the left or the right hand, including the wrist.
Super TPD (Working)	15 October 2014	No claim shall be payable under this Total and Permanent Disablement cover where any claim arises in relation to the cervical spine, its intervertebral discs, nerve roots or supporting musculature including treatment or related complications.

Options

Benefit payment type: Lump sum
Premium type: Stepped premium
Occupation category†: P
TPD definition: Any Occupation
Smokert: No

Optional extras

Premium Waiver Disability Option: No
Business Guarantee Option: No
Double TPD Option: No

† Last recorded details. If any of this information has changed, you can let us know by contacting Customer Services on 133 667.



47530314

Quarterly PAYG instalment notice

October to December 2018

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THE TRUSTEE FOR MORRIS SUPERANNUATION FUND
216 KELSEY RD
BOWEN QLD 4805

Document ID **40 872 402 945**

ABN **80 527 146 424**

Form due on (if varying amount) **28 Feb 2019**

Payment due on **28 Feb 2019**

PAYG income tax instalment

ATO instalment amount for the period shown above is

T7 S

228

From 2017 assessment



If you are paying the above amount – do not send this form to the ATO
(payment can be made using one of the 'Methods of payment' options below)

OR

If you wish to VARY this amount, you must complete the section over the page. Send this form to the ATO and pay varied amount (using one of the 'Methods of payment' options below).

METHODS OF PAYMENT

BPAY®

Ask your financial institution to make this payment from your credit or savings account. You will need the details listed below.



Billers Code: 75556

Reference: Your EFT code (shown on the front of your payment slip) directly above the barcode.

Credit card

Payments can be made online or by phone, visit our website at ato.gov.au/howtopay or phone 1300 898 089. A card payment fee applies.

Other payment options

For more information about other payment options, you can visit our website at ato.gov.au/hcwtopy phone us on 1800 815 886.

Payments can also be made in person at any of our branches or shopfronts.

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149ATBA_Form_R_QLD_113/116824/116824/i

PAYMENT SLIP - 60

ATO code 0000 0156 03

Australian Government
Australian Taxation Office

THE TRUSTEE FOR MORRIS SUPERANNUATION FUND

ABN 80 527 146 424

*Pod 29/12/18
Super Atc*

Amount paid \$.00

EFT Code 80527 146 424 2260

Australian Taxation Office
Locked Bag 1936
ALBURY NSW 1936



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47530314

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THE TRUSTEE FOR MORRIS SUPERANNUATION
FUND
216 KELSEY RD
BOWEN QLD 4805

Quarterly PAYG instalment notice

January to March 2019

Document ID 41 000 468 314

ABN 80 527 146 424

Form due on
(if varying amount) 29 Apr 2019

Payment due on 29 Apr 2019

PAYG income tax instalment

ATO instalment amount
for the period shown above is

T7 \$

351

From 2018 assessment ✓

If you are paying the above amount – do not send this form to the ATO
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✦ visit our website at ato.gov.au/howtopay
✦ phone us on 1800 815 886.

Payments cannot be made in person at any of our branches
or shopfronts.

AT 4753-03.2014 [JS 29444]

149ATBA_Form_R_QLD_125/125022/125022/i



PAYMENT SLIP - 60

THE TRUSTEE FOR MORRIS SUPERANNUATION
FUND

ATO code 0000 0156 03

ABN 80 527 146 424

Amount paid \$.00

EFT Code 80527 146 424 2260

Australian Taxation Office
Locked Bag 1936
ALBURY NSW 1936



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044



THE TRUSTEE FOR MORRIS SUPERANNUATION FUND
216 KELSEY RD
BOWEN QLD 4805

Quarterly PAYG instalment notice

April to June 2019

Document ID 41 132 890 467

ABN 80 527 146 424

Form due on (if varying amount) 29 Jul 2019

Payment due on 29 Jul 2019

PAYG income tax instalment

ATO instalment amount for the period shown above is T7 \$ **269** From 2018 assessment

If you are paying the above amount – do not send this form to the ATO
(payment can be made using one of the 'Methods of payment' options below)

OR

If you wish to VARY this amount, you must complete the section over the page. Send this form to the ATO and pay varied amount (using one of the 'Methods of payment' options below).

Ret 29/06/19

METHODS OF PAYMENT

BPAY®

Contact your financial institution to make this payment from your cheque or savings account. You will need the details listed below.



Billers Code: 75556 ✓
Reference: Your EFT code (shown on the front of your payment slip directly above the barcode)

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• visit our website at ato.gov.au/howtopay
• phone us on 1800 815 886.

Payments cannot be made in person at any of our branches or shopfronts.

NAT 4753-03.2014 [JS 29444]

149ATBA_Form_R_QLD_137/121775/121775/6



PAYMENT SLIP - 60

THE TRUSTEE FOR MORRIS SUPERANNUATION FUND

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ALBURY NSW 1936



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