

## Statement of Financial Position

As at 30 June 2023

	Note	2023 \$	2022 \$
<b>INVESTMENTS</b>			
Property - Residential	8	617,000 <i>67A</i>	576,926
		<b>617,000</b>	<b>576,926</b>
<b>OTHER ASSETS</b>			
Accumulated Depreciation	9	(59,032) <i>20</i>	(51,926)
Cash at Bank	10	28,966 <i>77</i>	30,745
Sundry Debtors - Fund Level	11	87 <i>65</i>	-
Formation Costs	12	990 <i>A</i>	990
		<b>(28,989)</b>	<b>(20,191)</b>
<b>TOTAL ASSETS</b>		<b>588,011</b>	<b>556,735</b>
<b>LIABILITIES</b>			
Provisions for Tax - Fund	13	19,050 <i>77</i>	15,043
Loans	14	178,356 <i>19</i>	185,877
		<b>197,406</b>	<b>200,920</b>
<b>TOTAL LIABILITIES</b>		<b>197,406</b>	<b>200,920</b>
<b>NET ASSETS AVAILABLE TO PAY BENEFITS</b>		<b>390,605</b>	<b>355,815</b>
<b>REPRESENTED BY: LIABILITY FOR MEMBERS' BENEFITS</b>			
Allocated to Members' Accounts	15	390,605	355,815
		<b>390,605</b>	<b>355,815</b>

This Statement is to be read in conjunction with the notes to the Financial Statements

# Operating Statement

For the year ended 30 June 2023

	Note	2023 \$	2022 \$
<b>REVENUE</b>			
<b>Investment Revenue</b>			
Property - Residential	2	21,039	18,052
		<b>21,039</b>	<b>18,052</b>
<b>Contribution Revenue</b>			
Member Non-Concessional Contributions		165	500
Employer Concessional Contributions		16,684	14,582
		<b>16,849</b>	<b>15,082</b>
<b>Other Revenue</b>			
Cash at Bank	3	476	15
Market Movement Non-Realised	4	40,074	51,926
		<b>40,550</b>	<b>51,941</b>
		<b>78,438</b>	<b>85,075</b>
<b>Total Revenue</b>			
<b>EXPENSES</b>			
<b>General Expense</b>			
Fund Administration Expenses	5	2,444	3,231
Property / Real Estate Expenses - Residential 1	6	26,265	20,597
Member Insurance Premium Fully Deductible		10,932	11,064
		<b>39,641</b>	<b>34,892</b>
<b>BENEFITS ACCRUED AS A RESULT OF OPERATIONS BEFORE INCOME TAX</b>		<b>38,797</b>	<b>50,183</b>
<b>Tax Expense</b>			
Fund Tax Expenses	7	4,007	5,193
		<b>4,007</b>	<b>5,193</b>
<b>BENEFITS ACCRUED AS A RESULT OF OPERATIONS</b>		<b>34,790</b>	<b>44,990</b>

This Statement is to be read in conjunction with the notes to the Financial Statements



AA Taranto Super Fund

# Member Account Balances

For the year ended 30 June 2023

Member Accounts	Opening Balance	Transfers & Tax Free Contributions	Taxable Contributions	Transfers to Pension Membership	Less: Member Tax	Less: Member Expenses	Less: Withdrawals	Distributions	Closing Balance
<b>Taranto, Anthony (57)</b>									
<b>Accumulation</b>									
Accum (00001)	244,906.24	165.00	12,281.50	-	781.38	7,072.27	-	20,466.75	269,965.84
	<b>244,906.24</b>	<b>165.00</b>	<b>12,281.50</b>	<b>-</b>	<b>781.38</b>	<b>7,072.27</b>	<b>-</b>	<b>20,466.75</b>	<b>269,965.84</b>
<b>Taranto, Antoinetta (51)</b>									
<b>Accumulation</b>									
Accum (00002)	110,908.88	-	4,402.68	-	81.42	3,859.89	-	9,268.63	120,638.88
	<b>110,908.88</b>	<b>-</b>	<b>4,402.68</b>	<b>-</b>	<b>81.42</b>	<b>3,859.89</b>	<b>-</b>	<b>9,268.63</b>	<b>120,638.88</b>
<b>Reserve</b>	-	-	-	-	-	-	-	-	-
<b>TOTALS</b>	<b>355,815.12</b>	<b>165.00</b>	<b>16,684.18</b>	<b>-</b>	<b>862.80</b>	<b>10,932.16</b>	<b>-</b>	<b>29,735.38</b>	<b>390,604.72</b>

CALCULATED FUND EARNING RATE: 8.3570 %  
 APPLIED FUND EARNING RATE: 8.3570 %

## Trial Balance

As at 30 June 2023

Account Number	Account Description	Units	2023		2022	
			Debit \$	Credit \$	Debit \$	Credit \$
<b>125</b>	<b>Accumulation Member Balance</b>					
125 00001	Taranto, Anthony			244,906.24		214,618.95
125 00002	Taranto, Antoinetta Maria			110,908.88		96,204.73
<b>211</b>	<b>Property - Residential</b>					
211 0001	Property - 35 Painted Hill Road, Doreen		617,000.00		576,926.00	
<b>233</b>	<b>Accumulated Depreciation</b>					
233 0001	Accumulated Depreciation Account 1		(59,032.00)		(51,926.00)	
<b>290</b>	<b>Cash at Bank</b>					
290 0001	Cash at Bank		23,215.88		23,661.70	
290 0002	Cash at Bank		5,750.09		7,083.14	
<b>300</b>	<b>Sundry Debtors - Fund Level</b>					
300 0001	Sundry Debtors Number 1		87.00		-	
<b>310</b>	<b>Formation Costs</b>					
310 0012	Formation Expenses		990.00		990.00	
<b>450</b>	<b>Provisions for Tax - Fund</b>					
450 0006	Provision for Deferred Tax (Fund)			19,049.96		15,042.56
<b>495</b>	<b>Loans</b>					
495 0001	Loans - Other			178,356.29		185,877.16
<b>611</b>	<b>Property - Residential</b>					
611 0001	Property - Residential Account 1			21,038.58		18,052.14
<b>690</b>	<b>Cash at Bank</b>					
690 0001	Cash at Bank - Bank Interest			421.05		0.57
690 0002	Cash at Bank - Trading (Fund)			52.91		14.33
690 0003	Cash at Bank - Other (Fund)			2.04		-
<b>700</b>	<b>Member Non-Concessional Contributions</b>					
700 00001	Taranto, Anthony			165.00		-
700 00002	Taranto, Antoinetta Maria			-		500.00
<b>702</b>	<b>Employer Concessional Contributions</b>					
702 00001	Taranto, Anthony			12,281.50		10,834.60
702 00002	Taranto, Antoinetta Maria			4,402.68		3,747.49
<b>780</b>	<b>Market Movement Non-Realised</b>					
780 0013	Market Movement Non-Realised - Real Property			40,074.00		51,926.00
<b>801</b>	<b>Fund Administration Expenses</b>					
801 0011	Professional Fees		1,584.00		2,640.00	
801 0017	Bank Charges (Admin)		252.00		-	
801 0019	Subscriptions and Registrations (Admin)		608.00		591.00	
<b>808</b>	<b>Property / Real Estate Expenses - Residential 1</b>					

## Trial Balance

As at 30 June 2023

Account Number	Account Description	Units	2023		2022	
			Debit \$	Credit \$	Debit \$	Credit \$
808 0002	Property - Residential 1 - Agent Fees / Commissions		1,242.66		-	
808 0005	Property - Residential 1 - Depreciation		7,106.00		7,374.00	
808 0009	Property - Residential 1 - Insurance		1,330.01		1,071.69	
808 0010	Property - Residential 1 - Interest		11,159.13		9,820.02	
808 0016	Property - Residential 1 - Rates		1,698.50		1,619.50	
808 0017	Property - Residential 1 - Other		680.00		-	
808 0018	Property - Residential 1 - Repairs & Maintenance		2,327.00		-	
808 0023	Property - Residential 1 - Water Charges		721.30		710.54	
<b>828</b>	<b>Member Insurance Premium Fully Deductible</b>					
828 00001	Taranto, Anthony		7,072.27		8,915.48	
828 00002	Taranto, Antoinetta Maria		3,859.89		2,148.86	
<b>860</b>	<b>Fund Tax Expenses</b>					
860 0008	Tax Accrued During Period (Deferred Tax)		4,007.40		5,192.60	
			<b>631,659.13</b>	<b>631,659.13</b>	<b>596,818.53</b>	<b>596,818.53</b>

# Tax Reconciliation

For the year ended 30 June 2023

<b>INCOME</b>		
<b>Gross Interest Income</b>		476.00
<b>Gross Dividend Income</b>		
Imputation Credits	-	
Franked Amounts	-	
Unfranked Amounts	-	-
<b>Gross Rental Income</b>		21,038.00
<b>Gross Foreign Income</b>		-
<b>Gross Trust Distributions</b>		-
<b>Gross Assessable Contributions</b>		
Employer Contributions/Untaxed Transfers	16,684.00	
Member Contributions	-	16,684.00
<b>Gross Capital Gain</b>		
Net Capital Gain	-	
Pension Capital Gain Revenue	-	-
<b>Non-arm's length income</b>		-
<b>Net Other Income</b>		-
<b>Gross Income</b>		<b>38,198.00</b>
Less Exempt Current Pension Income		-
<b>Total Income</b>		<b>38,198.00</b>
<b>LESS DEDUCTIONS</b>		
<b>Other Deduction</b>		39,641.00
<b>Prior Year Losses Recouped</b>		45,320.00
<b>Total Deductions</b>		<b>84,961.00</b>
<b>Current Year Loss</b>		<b>(46,763.00)</b>
<b>TAXABLE INCOME</b>		<b>-</b>
Gross Income Tax Expense (15% of Standard Component)		-
(45% of Non-arm's length income)		-
Less Foreign Tax Offset	-	
Less Other Tax Credit	-	-
<b>Tax Assessed</b>		<b>-</b>
Less Imputed Tax Credit		-
Less Amount Already paid (for the year)		-
<b>TAX DUE OR REFUNDABLE</b>		<b>-</b>
<b>Supervisory Levy</b>		<b>259.00</b>
<b>AMOUNT DUE OR REFUNDABLE</b>		<b>259.00</b>

**No Tax to be paid. Loss to be carried forward to next year: \$ 46,763.00**

**Note: Refund of tax file credits will be \$ 0.00**

**Note: Refund of imputation credits will be \$ 0.00**

**Note 1: Summary of Significant Accounting Policies**

The financial statements are special purpose financial statements that have been prepared in order to meet the requirements of the Superannuation Industry (Supervision) Act 1993 and accompanying Regulations, the trust deed of the fund and the needs of members.

The financial statements have also been prepared on a cash basis unless otherwise stated and are based on historical costs, except for investments, which have been measured at market values.

The following significant accounting policies, which are consistent with the policies applied in the previous period unless otherwise stated, have been adopted in the preparation of the financial statements.

**a. Measurement of Investments**

The fund initially recognises:

- i. an investment when it controls the future economic benefits expected to flow from the asset. For financial assets, the trade date is considered the date on which control of the future economic benefits attributable to the asset passes to the fund; and
- ii. a financial liability on the date it becomes a party to the contractual provisions of the instrument.

Investments of the fund have been measured at their market values, which is the amount that a willing buyer of the asset could reasonably be expected to pay to acquire the asset from a willing seller if the following assumptions were made:

- that the buyer and seller deal with each other at arm's length in relation to the sale;
- that the sale occurred after proper marketing of the asset; and
- that the buyer and the seller acted knowledgeably and prudentially in relation to the sale.

Market values have been determined as follows:

- i. shares and other securities listed on the Australian Securities Exchange by reference to the relevant market quotations at the end of the reporting period;
- ii. units in managed funds by reference to the unit redemption price at the end of the reporting period;
- iii. fixed interest securities by reference to the redemption price at the end of the reporting period; and
- iv. investment properties at trustees' assessment of their realisable value.

Financial liabilities, such as trade creditors and other payables, are measured at the gross value of the outstanding balance at the reporting date. The trustees have determined that the gross values of the fund's financial liabilities are equivalent to their market values. Any remeasurement changes in the gross values of non-current financial liabilities (including liabilities for members accrued benefits) are recognised in the operating statement in the periods in which they occur.

**b. Cash and Cash Equivalents**

Cash and cash equivalents include cash on hand and at call, deposits with banks and short-term, highly liquid investments that are readily convertible to cash and are subject to an insignificant risk of change in value.

**c. Revenue**

Revenue is recognised at the market value of the consideration received or receivable.

Interest revenue

## AA Taranto Super Fund

# Notes to the Financial Statements

For the year ended 30 June 2023

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Interest revenue is recognised in respect of fixed-interest securities, and cash and cash equivalent balances. Interest revenue is recognised upon receipt.

### Dividend revenue

Dividend revenue is recognised when the dividend has been paid or, in the case of dividend reinvestment schemes, when the dividend is credited to the benefit of the fund.

### Rental revenue

Rental revenue arising from operating leases on investment properties is recognised upon receipt.

### Distribution revenue

Distributions from trusts are recognised as at the date the unit value is quoted ex-distributions and if not received at the end of the reporting period, are reflected in the statement of financial position as a receivable.

### Contributions and Transfers

Contributions received and transfers in are recognised when the control and the benefits from the revenue is transferred to the fund. Contributions and transfers in are recognised gross of any taxes.

### Remeasurement changes in market values

Remeasurement changes in the market values of assets are recognised as income and are determined as the difference between the market value at year-end or consideration received (if sold during the year) and the market value as at the prior year-end or cost (if the investment was acquired during the period).

## d. Expenses

Expense are recognised and reflected in the operating statement when they are incurred.

## e. Benefits Paid

Benefits are recognised when a valid withdrawal notice is received and approved by the trustee(s) in accordance with the fund's Trust Deed.

## f. Liability for Accrued Benefits

The liability for accrued benefits represents the fund's present obligation to pay benefits to members and beneficiaries and has been calculated as the difference between the carrying amount of the assets and the carrying amount of the other payables and income tax liabilities as at the end of the reporting period.

## g. Income Tax

The income tax expense (revenue) for the year comprises current income tax expense (revenue) and deferred income tax expense (revenue).

Current income tax expense charged to the profit or loss is the tax payable (refundable) on taxable income. Current tax liabilities (assets) are therefore measured at the amounts expected to be paid to (refunded from) the relevant taxation authority.

Deferred income tax expense reflects movements in deferred tax liability balances during the year as well as unused tax losses.

Except for business combinations, no deferred income tax is recognised from the initial recognition of an asset or liability where there is no effect on accounting or taxable profit or loss.

## AA Taranto Super Fund

# Notes to the Financial Statements

For the year ended 30 June 2023

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Deferred tax assets and liabilities are calculated at the tax rates that are expected to apply to the period when the asset is realised or the liability is settled and their measurement also reflects the manner in which the trustees expect to recover or settle the carrying amount of the related asset or liability.

Deferred tax assets relating to temporary differences and unused tax losses are recognised only to the extent that it is probable that future taxable profit will be available against which the benefits of the deferred tax asset can be utilised.

Current tax assets and liabilities are offset where a legally enforceable right of set-off exists and it is intended that net settlement or simultaneous realisation and settlement of the respective asset and liability will occur. Deferred tax assets and liabilities are offset where:

(a) a legally enforceable right of set-off exists; and

(b) the deferred tax assets and liabilities relate to income taxes levied by the same taxation authority on either the same taxable entity or different taxable entities, where it is intended that net settlement or simultaneous realisation and settlement of the respective asset and liability will occur in future periods in which significant amounts of deferred tax assets or liabilities are expected to be recovered or settled.

The rate of tax used to determine income tax expense (revenue) and current tax liabilities (assets) is 15%, the applicable rate for a complying superannuation fund. This rate is applied to taxable income, after any claim for exempt current pension income, where applicable. The top personal marginal tax rate is applied to a non-complying superannuation fund and to non-arm's length income (NALI).

h. Goods and Services Tax (GST)

Revenues, expenses and assets are recognised net of the amount of GST, except where the amount of GST incurred is not recoverable from the Australian Taxation Office (ATO).

The net amount of GST recoverable from, or payable to, the ATO is included with other receivables or other payables in the statement of financial position.

i. Critical Accounting Estimates and Judgments

The preparation of financial statements requires the trustees to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. Actual results may differ from these estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised and in any future period affected.

j. Events Subsequent to Balance Date

The superannuation fund is an Accumulation fund and consequently any reduction or increment in market value of the fund is a reduction in member benefits. Any significant movement in the market value of investments after balance date has not been brought to account. Investments are in principle held for the long term and it is not appropriate to bring any subsequent reduction or increment in market values to account as at year end. Net movement in market values subsequent to balance date will be recognised in the next financial year.

**AA Taranto Super Fund**

Notes to the Financial Statements

For the year ended 30 June 2023

	<b>2023</b>	<b>2022</b>
	<b>\$</b>	<b>\$</b>
<b>Note 2: Property - Residential</b>		
Property - Residential Account 1	21,039	18,052
	<b>21,039</b>	<b>18,052</b>
<b>Note 3: Cash at Bank</b>		
Cash at Bank - Bank Interest	421	1
Cash at Bank - Other (Fund)	2	-
Cash at Bank - Trading (Fund)	53	14
	<b>476</b>	<b>15</b>
<b>Note 4: Market Movement Non-Realised</b>		
Market Movement Non-Realised - Real Property	40,074	51,926
	<b>40,074</b>	<b>51,926</b>
<b>Note 5: Fund Administration Expenses</b>		
Bank Charges (Admin)	252	-
Professional Fees	1,584	2,640
Subscriptions and Registrations (Admin)	608	591
	<b>2,444</b>	<b>3,231</b>
<b>Note 6: Property / Real Estate Expenses - Residential 1</b>		
Property - Residential 1 - Agent Fees / Commissions	1,243	-
Property - Residential 1 - Depreciation	7,106	7,374
Property - Residential 1 - Insurance	1,330	1,072
Property - Residential 1 - Interest	11,159	9,820
Property - Residential 1 - Other	680	-
Property - Residential 1 - Rates	1,699	1,620
Property - Residential 1 - Repairs & Maintenance	2,327	-
Property - Residential 1 - Water Charges	721	711
	<b>26,265</b>	<b>20,597</b>
<b>Note 7: Fund Tax Expenses</b>		
Tax Accrued During Period (Deferred Tax)	4,007	5,193
	<b>4,007</b>	<b>5,193</b>
<b>Note 8: Property - Residential</b>		
Property - 35 Painted Hill Road, Doreen	617,000	576,926
	<b>617,000</b>	<b>576,926</b>
<b>Note 9: Accumulated Depreciation</b>		
Accumulated Depreciation Account 1	(59,032)	(51,926)
	<b>(59,032)</b>	<b>(51,926)</b>



**AA Taranto Super Fund**

Notes to the Financial Statements

For the year ended 30 June 2023

	<b>2023</b>	<b>2022</b>
	<b>\$</b>	<b>\$</b>
<b>Note 10: Cash at Bank</b>		
Cash at Bank	23,216	23,662
Cash at Bank	5,750 9	7,083
	<b>28,966</b>	<b>30,745</b>
<b>Note 11: Sundry Debtors - Fund Level</b>		
Sundry Debtors Number 1	87	-
	<b>87</b>	<b>-</b>
<b>Note 12: Formation Costs</b>		
Formation Expenses	990	990
	<b>990</b>	<b>990</b>
<b>Note 13: Provisions for Tax - Fund</b>		
Provision for Deferred Tax (Fund)	19,050	15,043
	<b>19,050</b>	<b>15,043</b>
<b>Note 14: Loans</b>		
Loans - Other	178,356	185,877
	<b>178,356</b>	<b>185,877</b>
<b>Note 15A: Movements in Members' Benefits</b>		
Liability for Members' Benefits Beginning:	355,815	310,824
Add: Increase (Decrease) in Members' Benefits	34,790	44,991
<b>Liability for Members' Benefits End</b>	<b>390,605</b>	<b>355,815</b>
<b>Note 15B: Members' Other Details</b>		
Total Unallocated Benefits	-	-
Total Forfeited Benefits	-	-
Total Preserved Benefits	390,605	355,815
Total Vested Benefits	390,605	355,815

# Net Capital Gain/Loss Summary

For the year ended 30 June 2023

## CAPITAL GAINS SUMMARY

Assessable Current year CG revenue - discount method	-
Assessable Current year CG revenue - indexation method	-
Assessable Current year CG revenue - other method	-
PLUS indexed capital gain	-
PLUS discount capital gain	-
PLUS non-indexed/-discounted-gain	-
LESS capital loss from last year	33,574.00
LESS current year capital loss	-
LESS discounting where applicable	-
Net capital gain	-

## CAPITAL LOSSES SUMMARY

### Non-collectables

Capital gain (including deferred notional capital gain (realised))	-
Capital loss from last year	33,574.00
Capital loss from current year	-
Capital loss to be recouped	-
Capital gain remaining (excluding deferred notional capital gain (realised))	-
Capital loss remaining	33,574.00

### Collectables

Capital gain	-
Capital loss from last year	-
Capital loss from current year	-
Capital loss to be recouped	-
Capital gain remaining	-

Non-collectable capital loss carried forward	33,574.00
Collectable capital loss carried forward	-

AA Taranto Super Fund

# Notes to the Tax Reconciliation Deductions

For the year ended 30 June 2023

Account	Member	Date	Description	Transaction Amount	Deductible %	Deductible \$	Pension Exempt Apportionment	Apportionment Factor	Tagged to Member	Deduction
801 0011		30/06/2023	wp	1,584.00	100.00	1,584.00	Yes	1.0000		1,584.00
801 0017		30/06/2023	wrap solution	252.00	100.00	252.00	Yes	1.0000		252.00
801 0019		30/06/2023	asic	349.00	100.00	349.00	Yes	1.0000		349.00
801 0019		30/06/2023	ato	259.00	100.00	259.00	Yes	1.0000		259.00
808 0002		30/06/2023	Property - Residential 1 - Agent Fees / Commis	1,242.66	100.00	1,242.66	Yes	1.0000		1,242.66
808 0005		30/06/2023	dep 2023	7,106.00	100.00	7,106.00	Yes	1.0000		7,106.00
808 0009		30/06/2023	racv	1,330.01	100.00	1,330.01	Yes	1.0000		1,330.01
808 0010		30/06/2023	interest paid on loan	11,159.13	100.00	11,159.13	Yes	1.0000		11,159.13
808 0016		30/06/2023	council rates	1,698.50	100.00	1,698.50	Yes	1.0000		1,698.50
808 0017		30/06/2023	Property - Residential 1 - Other	680.00	100.00	680.00	Yes	1.0000		680.00
808 0018		30/06/2023	Property - Residential 1 - Repairs & Maintainan	2,327.00	100.00	2,327.00	Yes	1.0000		2,327.00
808 0023		30/06/2023	yarra v	721.30	100.00	721.30	Yes	1.0000		721.30
828	00001	30/06/2023	NEOS life ins	7,072.27	100.00	7,072.27	No	-	SUPER	7,072.27
828	00002	30/06/2023	zurich life	3,859.89	100.00	3,859.89	No	-	SUPER	3,859.89
		30/06/2023	Prior Year Losses Recouped	45,320.00	100.00	45,320.00				45,320.00
<b>TOTALS</b>				<b>84,960.76</b>		<b>84,960.76</b>				<b>84,960.76</b>

# Notes to the Tax Reconciliation

## Revenue Summary

For the year ended 30 June 2023

Account	Description	Date	Revenue Amount	TFN Credit	TFN Closely Held Trusts	ABN Credit	Notes
<b>Assessable Revenue Accounts</b>							
611 0001	Property - Residential Account 1	30/06/2023	87.00	-	-	-	
611 0001	Property - Residential Account 1	30/06/2023	20,951.58	-	-	-	
690 0001	Cash at Bank - Bank Interest	30/06/2023	421.05	-	-	-	
690 0002	Cash at Bank - Trading (Fund)	30/06/2023	52.91	-	-	-	
690 0003	Cash at Bank - Other (Fund)	30/06/2023	2.04	-	-	-	
	<b>Total Assessable Revenue</b>		<b>21,514.58</b>	-	-	-	
<b>Non-assessable Revenue Accounts</b>							
	<b>Total Non-assessable Revenue</b>		-	-	-	-	
	<b>Total Revenue</b>		<b>21,514.58</b>	-	-	-	

**Notes:**

FMIS - Forestry Managed Investment Scheme (FMIS) income, NZL - Australian franking credits from a New Zealand company, ABN - Payment where ABN not quoted, PARTNERSHIP - Distribution from partnership

# Notes to the Tax Reconciliation

## Non-Trust Income - Assessable Amounts

For the year ended 30 June 2023

Account	Description	Date	Rent	Unfranked	Unfranked CFI	Franked	Imputation Credit	NALI	Interest	Other Taxable	Total
611 0001	Property - Residential Account 1	30/06/2023	87.00	-	-	-	-	-	-	-	87.00
611 0001	Property - Residential Account 1	30/06/2023	20,951.58	-	-	-	-	-	-	-	20,951.58
690 0001	Cash at Bank - Bank Interest	30/06/2023	-	-	-	-	-	-	421.05	-	421.05
690 0002	Cash at Bank - Trading (Fund)	30/06/2023	-	-	-	-	-	-	52.91	-	52.91
690 0003	Cash at Bank - Other (Fund)	30/06/2023	-	-	-	-	-	-	2.04	-	2.04
<b>TOTALS</b>			<b>21,038.58</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>476.00</b>	<b>-</b>	<b>21,514.58</b>

# Notes to the Tax Reconciliation

## Exempt Pension Income / Deduction Apportionment

For the year ended 30 June 2023

---

### EXEMPT CURRENT PENSION INCOME

The Exempt Current Pension Income is calculated using segregation of assets and income.

The calculation is outlined below using only transactions tagged to segregated pension members:

<b>Gross Interest Income</b>		-
<b>Gross Dividend Income</b>		-
Imputation Credits	-	-
Franked Amounts	-	-
Unfranked Amounts	<u>-</u>	-
<b>Gross Rental Income</b>		-
<b>Gross Foreign Income</b>		-
<b>Gross Trust Distributions</b>		-
<b>Net Capital Gains</b>		-
<b>Net Other Income</b>	<u>-</u>	-
<b>Exempt Current Pension Income</b>		-

---

# Notes to the Tax Reconciliation

Exempt Pension Income / Deduction Apportionment

For the year ended 30 June 2023

## APPORTIONMENT FACTOR FOR GENERAL ADMINISTRATIVE EXPENSES

### Fund Income:

Gross Income	38,198.00
PLUS Non-assessable Contributions	165.00
PLUS Rollins	<u>-</u>
	38,363.00

### Reduced Fund Income:

Fund Income	38,363.00
LESS Exempt Current Pension Income	<u>-</u>
	38,363.00

### Apportionment Factor:

<u>Reduced Fund Income</u>	<u>38,363.00</u>
Fund Income	38,363.00
	<u>1.0000000000</u>

## APPORTIONMENT FACTOR FOR INVESTMENT EXPENSES

### Assessable Investment Income:

Gross Income	38,198.00
LESS Gross Taxable Contributions	16,684.00
LESS Exempt Current Pension Income	<u>-</u>
	21,514.00

### Total Investment Income:

Gross Income	38,198.00
LESS Gross Taxable Contributions	<u>16,684.00</u>
	21,514.00

### Apportionment Factor:

<u>Assessable Investment Income</u>	<u>21,514.00</u>
Total Investment Income	21,514.00
	<u>1.0000000000</u>

AA Taranto Super Fund

# Accrued Capital Gains

For the year ended 30 June 2023

	Date Acquired	Units	Market Value	Cost Base Used	Cost Base Adjustment	Gain Method	Adjusted Cost	Gain/Loss
<b>Capital Gains Tax Assets</b>								
211 0001 Property - 35 Painted Hill Road, Doreen	24/07/2015	-	1,570.27	1,000.00	-	Discount	1,000.00	570.27
	5/08/2015	-	6,752.15	4,300.00	-	Discount	4,300.00	2,452.15
	22/12/2015	-	314.05	200.00	-	Discount	200.00	114.05
	22/12/2015	-	2,355.40	1,500.00	-	Discount	1,500.00	855.40
	22/12/2015	-	2,245.48	1,430.00	-	Discount	1,430.00	815.48
	22/12/2015	-	18,287.35	11,646.00	-	Discount	11,646.00	6,641.35
	22/12/2015	-	1,956.55	1,246.00	-	Discount	1,246.00	710.55
	22/12/2015	-	288,894.86	183,978.00	-	Discount	183,978.00	104,916.86
	22/12/2015	-	284,181.59	180,976.43	-	Discount	180,976.43	103,205.16
	14/01/2016	-	7,301.75	4,650.00	-	Discount	4,650.00	2,651.75
	25/01/2016	-	3,140.54	2,000.00	-	Discount	2,000.00	1,140.54
		-	<b>616,999.99</b>	<b>392,926.43</b>	-		<b>392,926.43</b>	<b>224,073.56</b>
Less Carried Capital Loss								(33,574.00)
Less Discounting								(63,499.85)
<b>TOTALS</b>			<b>616,999.99</b>	<b>392,926.43</b>	-		<b>392,926.43</b>	<b>126,999.71</b>
<b>GRAND TOTAL</b>								<b>126,999.71</b>

Provision for Deferred Income Tax = 126,999.71 x 0.15 = 19,049.96



AA Taranto Super Fund

# Market Value Movements

From 01/07/2022 to 30/06/2023

Account Number	Account Description	Code	Opening Balance	Purchases	Sales	Adjustments	Closing Market Value	Realised Movement	Unrealised Movement
2110001	Property - 35 Painted Hill Road, Doreen		576,926.00	-	-	-	617,000.00	-	40,074.00
	<b>TOTALS</b>		<b>576,926.00</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>617,000.00</b>	<b>-</b>	<b>40,074.00</b>

AA Taranto Super Fund

# Investment Summary

As at 30 June 2023

Investment	Code	Units	Average Unit Cost \$	Market Price \$	Adjusted Cost \$	Market Value \$	Gain / Loss \$	Gain / Loss %	Portfolio Weight %
<b>Cash</b>									
Cash at Bank	-	-	-	-	23,215.88	23,215.88	-	-	3.59
Cash at Bank	-	-	-	-	5,750.09	5,750.09	-	-	0.89
					<b>28,965.97</b>	<b>28,965.97</b>	<b>-</b>	<b>-</b>	<b>4.48</b>
<b>Property</b>									
Property - 35 Painted Hill Road, Doreen	-	-	-	-	392,926.43	617,000.00	224,073.57	57.03	95.52
					<b>392,926.43</b>	<b>617,000.00</b>	<b>224,073.57</b>	<b>57.03</b>	<b>95.52</b>
<b>Total Investments</b>					<b>421,892.40</b>	<b>645,965.97</b>	<b>224,073.57</b>	<b>53.11</b>	<b>100.00</b>

Gain / Loss \$ is equal to Market Value \$ less Adjusted Cost \$  
 Gain / Loss % is equal to Gain Loss \$ divided by Adjusted Cost \$, expressed as a percentage.

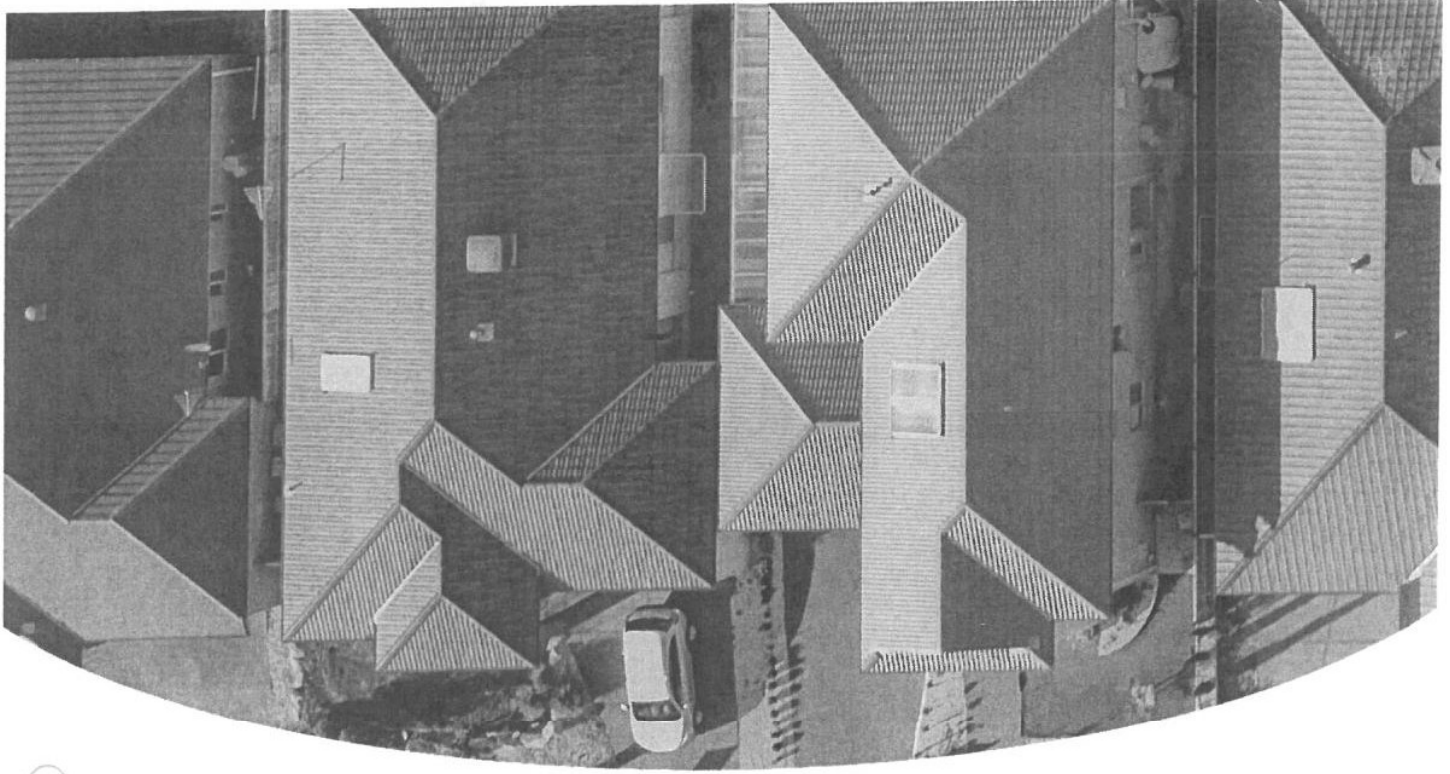
# Jellis Craig

## Folio Summary

Folio: OWWN01765  
From: 1/07/2022  
To: 30/06/2023  
Created: 1/07/2023

AA Taranto Super Pty Ltd -  
AA Taranto Super Pty Ltd  
AA Taranto Super Pty Ltd  
22 Stoneligh Road  
CRANBOURNE NORTH  
VIC 3977

Money In	Money Out	Balance
<b>\$24,488.42</b>	<b>\$6,144.08</b>	<b>\$18,344.34</b>



(w) 9431 1222 | [www.jellisraig.com.au](http://www.jellisraig.com.au)  
4/94 Grimshaw Street | Greensborough VIC 3088 | ABN: 44 609 934 483

# YOUR PROPERTY PROFILE



House 3 2 2

35 Painted Hills Rd, Doreen 3754

**Lot/Plan number:** Lot 140/PS721241  
**Property type:** House  
**Land size:** Approximately 301 sqm  
**Land use:** Residential

**Points of interest:**

- Laurimar Cricket Club Inc. (216m)
- Doreen Fire Station (1.3km)
- Laurimar Primary School (237m)

powered by Google

Melbourne CBD  
**29.6km**

Primary school  
**237m**

**Current market price range estimate:**

\$586,150 - \$647,850

**Midpoint:**

\$617,000

This price range estimate<sup>1</sup> isn't a valuation<sup>2</sup> of the property or guarantee of its market value or future sale price, it is an estimate only based on certain available information. Price ranges may change daily and the actual sale price (if the property is sold) may be different.

You should make your own enquiries and obtain independent financial and legal advice before deciding whether to invest in property or deciding the price you are willing to pay for a property. Sales history and past performance are not indicative of future price or performance.

*Detailed Report is attached separately.*

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### 35 Painted Hills Rd, Doreen VIC

	Jul 2022	Aug 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022	Jan 2023	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Tax	Total
<b>MONEY IN</b>														
Rent	\$1,738.00	\$1,738.00	\$1,738.00	\$1,738.00	\$3,476.00	\$1,738.00	\$1,738.00	\$3,476.00	\$3,476.00	\$1,738.00	\$87.00	\$0.00	-	\$22,681.00
	<b>\$1,738.00</b>	<b>\$1,738.00</b>	<b>\$1,738.00</b>	<b>\$1,738.00</b>	<b>\$3,476.00</b>	<b>\$1,738.00</b>	<b>\$1,738.00</b>	<b>\$3,476.00</b>	<b>\$3,476.00</b>	<b>\$1,738.00</b>	<b>\$87.00</b>	<b>\$0.00</b>	<b>-</b>	<b>\$22,681.00</b>
<b>MONEY OUT</b>														
Commission on Rental	\$95.59	\$95.59	\$95.59	\$95.59	\$95.59	\$191.18	\$95.59	\$191.18	\$191.18	\$95.58	\$0.00	\$0.00	\$112.96	\$1,242.66
Maintenance	\$0.00	\$0.00	\$0.00	\$165.00	\$1,210.00	\$0.00	\$0.00	\$270.00	\$0.00	\$0.00	\$0.00	\$0.00	\$149.55	\$1,645.00
Plumbing	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$682.00	\$0.00	\$0.00	\$0.00	\$0.00	\$62.00	\$682.00
Safety Inspection	\$680.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$61.82	\$680.00
	<b>\$775.59</b>	<b>\$95.59</b>	<b>\$95.59</b>	<b>\$260.59</b>	<b>\$1,305.59</b>	<b>\$191.18</b>	<b>\$95.59</b>	<b>\$1,143.18</b>	<b>\$191.18</b>	<b>\$95.58</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$386.33</b>	<b>\$4,249.66</b>
<b>SUBTOTAL</b>	<b>\$962.41</b>	<b>\$1,642.41</b>	<b>\$1,642.41</b>	<b>\$1,477.41</b>	<b>\$2,470.41</b>	<b>\$1,546.82</b>	<b>\$1,642.41</b>	<b>\$2,332.82</b>	<b>\$3,284.82</b>	<b>\$1,642.42</b>	<b>\$87.00</b>	<b>\$0.00</b>	<b>-</b>	<b>\$18,431.34</b>

Less Rent \$1,642.41  
 \$21,039

### Account Transactions

	Jul 2022	Aug 2022	Sep 2022	Oct 2022	Nov 2022	Dec 2022	Jan 2023	Feb 2023	Mar 2023	Apr 2023	May 2023	Jun 2023	Tax	Total
<b>MONEY IN</b>														
Maintenance Repairs	\$0.00	\$0.00	\$0.00	\$165.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$15.00	\$165.00
Owner Contribution	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,642.42	\$149.31	\$1,642.42
	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$165.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$1,642.42</b>	<b>\$164.31</b>	<b>\$1,807.42</b>

**MONEY OUT**

Miscellaneous Payments	\$0.00	\$0.00	\$0.00	\$165.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$15.00	\$165.00
Rent	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$87.00	\$0.00	\$0.00	-	\$87.00
Rental Refund	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,642.42	\$149.31	\$1,642.42	\$1,642.42
	\$0.00	\$0.00	\$0.00	\$165.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$87.00	\$1,642.42	\$164.31	\$1,894.42	\$1,894.42
<b>SUBTOTAL</b>	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	(\$87.00)	\$0.00	-	(\$87.00)	(\$87.00)

<b>TOTAL</b>	\$962.41	\$1,642.41	\$1,477.41	\$2,170.41	\$1,546.82	\$1,642.41	\$2,332.82	\$3,284.82	\$1,642.42	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$18,344.34
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Total Tax on Money Out: **\$550.64**

Total Tax on Money In: **\$164.31**





Po Box 564  
 Hurstbridge VIC 3099  
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 mwmrealestate.com.au  
 hurstbridge@mwmhurstbridge.com.au  
 ABN: 390 97 326 317  
 Licence: 066165L

**Tax Invoice**

Account OWN00733  
 Statement #28  
 9 Mar 2023

AA Taranto Super Pty Ltd  
 AA Taranto Super Pty Ltd  
 22 Stoneligh Road  
 CRANBOURNE NORTH VIC 3977

Money In	\$1,738.00
Money Out	\$95.59
<b>You Received</b>	<b>\$1,642.41</b>

**Details for Account OWN00733**

Balance brought forward

**35 Painted Hills Rd, Doreen VIC 3754**

Rented for \$1,738.00 per month  
 Belinda Smith paid to 16/06/2023

Rent paid to 16/06/2023 (previously paid to 16/05/2023)  
 Management fee \*

Total

	Money Out	Money In
Balance brought forward		\$0.00
Rent paid to 16/06/2023 (previously paid to 16/05/2023)		\$1,738.00
Management fee *	\$95.59	
<b>Total</b>	<b>\$95.59</b>	<b>\$1,738.00</b>

**Account Transactions**

Withdrawal by EFT to owner Antoinetta Taranto  
 [EFT Transfer to: Antoinetta Taranto, (182512) - \*\*\*325]

\$1,642.41

Balance remaining

\$0.00

**GST Summary**

Total Tax on agency fees \$8.69  
 (\* includes Tax)





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AA Taranto Super Pty Ltd  
 AA Taranto Super Pty Ltd  
 22 Stoneligh Road  
 CRANBOURNE NORTH VIC 3977

**Tax Invoice**  
 Account OWN00733  
 Statement #27  
 23 Feb 2023

Money In	\$1,738.00
Money Out	\$95.59
<b>You Received</b>	<b>\$1,642.41</b>

**Details for Account OWN00733**

Balance brought forward

**35 Painted Hills Rd, Doreen VIC 3754**

Rented for \$1,738.00 per month  
 Belinda Smith paid to 16/05/2023

Rent paid to 16/05/2023 (previously paid to 16/04/2023)  
 Management fee \*

Total

	Money Out	Money In
Balance brought forward		\$0.00
Rent paid to 16/05/2023 (previously paid to 16/04/2023)		\$1,738.00
Management fee *	\$95.59	
<b>Total</b>	<b>\$95.59</b>	<b>\$1,738.00</b>

**Account Transactions**

Withdrawal by EFT to owner Antoinetta Taranto  
 EFT Transfer to: Antoinetta Taranto, (182512) - \*\*\*325]

\$1,642.41

Balance remaining

\$0.00

**GST Summary**

Total Tax on agency fees  
 (\* includes Tax)

\$8.69



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 Licence: 066165L

AA Taranto Super Pty Ltd  
 AA Taranto Super Pty Ltd  
 22 Stoneligh Road  
 CRANBOURNE NORTH VIC 3977

**Tax Invoice**  
 Account OWN00733  
 Statement #26  
 9 Feb 2023

Money In	\$1,738.00
Money Out	\$1,047.59
<b>You Received</b>	<b>\$690.41</b>

**Details for Account OWN00733**

Balance brought forward

Money Out	Money In
	\$0.00

**35 Painted Hills Rd, Doreen VIC 3754**

Rented for \$1,738.00 per month  
 Belinda Smith paid to 16/04/2023

Rent paid to 16/04/2023 (previously paid to 16/03/2023)  
 Replace Skirting Boards - Jbees Property Maintenance \*  
 Pump repairs - W & G Frith Plumbing Pty Ltd \*  
 Management fee \*

	\$1,738.00
\$270.00	
\$682.00	
\$95.59	
<b>\$1,047.59</b>	<b>\$1,738.00</b>

Total

**Account Transactions**

Withdrawal by EFT to owner Antoinetta Taranto  
 [EFT Transfer to: Antoinetta Taranto, (182512) - \*\*\*325]

\$690.41

Balance remaining

\$0.00

**GST Summary**

Total Tax on attached expenses \$86.55  
 Total Tax on agency fees \$8.69  
 (\* includes Tax)





# TAX INVOICE

Mason White McDougall Real Estate  
784 Main Road  
HURSTBRIDGE VICTORIA 3099

**Invoice Date**  
30 Jan 2023

**Invoice Number**  
INV-10160

**Reference**  
35 Painted Hills Rd  
Doreen

**ABN**  
33 089 792 950

FRITH PLUMBING P/L  
P.O. Box 717

Hurstbridge, VIC. 3099  
email:

waynefrith@msn.com  
mobile: 0418 333 054 -  
Wayne

mobile: 0430 108 078 -  
Jase

Description	Quantity	Unit Price	GST	Amount AUD
Re; 35 Painted Hills Rd Doreen, Call out to investigate noisy hot water pump, Supply and install new circulating pump on solar hot water system, As per quotation.	1.00	620.00	10%	620.00
			Subtotal	620.00
			TOTAL GST 10%	62.00
			<b>TOTAL AUD</b>	<b>682.00</b>

## Due Date: 6 Feb 2023

BANK DETAILS FOR DIRECT DEPOSIT  
BENDIGO BANK  
BSB: 633000  
ACCOUNT NO: 137421889  
(Please use invoice number as reference)

# PAYMENT ADVICE

To: FRITH PLUMBING P/L  
P.O. Box 717  
Hurstbridge, VIC. 3099  
email: waynefrith@msn.com  
mobile: 0418 333 054 - Wayne  
mobile: 0430 108 078 - Jase

**Customer** Mason White McDougall Real Estate

**Invoice Number** INV-10160

**Amount Due** 682.00

**Due Date** 6 Feb 2023

**Amount Enclosed**

Enter the amount you are paying above



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 hurstbridge@mwmhurstbridge.com.au  
 ABN: 390 97 326 317  
 Licence: 066165L

AA Taranto Super Pty Ltd  
 AA Taranto Super Pty Ltd  
 22 Stoneligh Road  
 CRANBOURNE NORTH VIC 3977

**Tax Invoice**  
 Account OWN00733  
 Statement #25  
 13 Jan 2023

<b>Money In</b>	<b>\$1,738.00</b>
<b>Money Out</b>	<b>\$95.59</b>
<b>You Received</b>	<b>\$1,642.41</b>

**Details for Account OWN00733**

	Money Out	Money In
Balance brought forward		\$0.00
<b>35 Painted Hills Rd, Doreen VIC 3754</b>		
Rented for \$1,738.00 per month		
Belinda Smith paid to 16/03/2023		
Rent paid to 16/03/2023 (previously paid to 16/02/2023)		\$1,738.00
Management fee *	\$95.59	
<b>Total</b>	<b>\$95.59</b>	<b>\$1,738.00</b>

**Account Transactions**

Withdrawal by EFT to owner Antoinetta Taranto [EFT Transfer to: Antoinetta Taranto. (182512) - ***325]	\$1,642.41	
Balance remaining		\$0.00

**GST Summary**

Total Tax on agency fees	\$8.69
(* includes Tax)	



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 ABN: 390 97 326 317  
 Licence: 066165L

AA Taranto Super Pty Ltd  
 AA Taranto Super Pty Ltd  
 22 Stoneligh Road  
 CRANBOURNE NORTH VIC 3977

**Tax Invoice**  
 Account OWN00733  
 Statement #24  
 29 Dec 2022

Money In	\$1,738.00
Money Out	\$95.59
<b>You Received</b>	<b>\$1,642.41</b>

**Details for Account OWN00733**

Balance brought forward

\$0.00

**35 Painted Hills Rd, Doreen VIC 3754**

Rented for \$1,738.00 per month  
 Belinda Smith paid to 16/02/2023

Rent paid to 16/02/2023 (previously paid to 16/01/2023)  
 Management fee \*

\$1,738.00

\$95.59

Total

\$95.59 \$1,738.00

**Account Transactions**

Withdrawal by EFT to owner Antoinetta Taranto

\$1,642.41

EFT Transfer to: Antoinetta Taranto, (182512) - \*\*\*325]

Balance remaining

\$0.00

**GST Summary**

Total Tax on agency fees  
 (\* includes Tax)

\$8.69



Po Box 564  
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 Licence: 066165L

AA Taranto Super Pty Ltd  
 AA Taranto Super Pty Ltd  
 22 Stoneligh Road  
 CRANBOURNE NORTH VIC 3977

**Tax Invoice**  
 Account OWN00733  
 Statement #23  
 1 Dec 2022

Money In	\$1,738.00
Money Out	\$95.59
<b>You Received</b>	<b>\$1,642.41</b>

**Details for Account OWN00733**

Balance brought forward

Money Out	Money In
	\$0.00

**35 Painted Hills Rd, Doreen VIC 3754**

Rented for \$1,738.00 per month  
 Belinda Smith paid to 16/01/2023

Rent paid to 16/01/2023 (previously paid to 16/12/2022)  
 Management fee \*

	\$1,738.00
\$95.59	

Total

\$95.59	\$1,738.00
---------	------------

**Account Transactions**

Withdrawal by EFT to owner Antoinetta Taranto  
 EFT Transfer to: Antoinetta Taranto, (182512) - \*\*\*325]

\$1,642.41
------------

Balance remaining

\$0.00
--------

**GST Summary**

Total Tax on agency fees  
 (\* includes Tax)

\$8.69



Po Box 564  
 Hurstbridge VIC 3099  
 (w) (03)9438 5678  
 mwmrealestate.com.au  
 hurstbridge@mwmhurstbridge.com.au  
 ABN: 390 97 326 317  
 Licence: 066165L

AA Taranto Super Pty Ltd  
 AA Taranto Super Pty Ltd  
 22 Stoneligh Road  
 CRANBOURNE NORTH VIC 3977

**Tax Invoice**  
 Account OWN00733  
 Statement #22  
 3 Nov 2022

Money In	\$1,738.00
Money Out	\$1,305.59
<b>You Received</b>	<b>\$432.41</b>

**Details for Account OWN00733**

Balance brought forward

Money Out Money In  
 \$0.00

**35 Painted Hills Rd, Doreen VIC 3754**

Rented for \$1,738.00 per month  
 Belinda Smith paid to 16/12/2022

Rent paid to 16/12/2022 (previously paid to 16/11/2022)  
 Mould maintenance - The Mould Doctor \*  
 Management fee \*

\$1,738.00  
 \$1,210.00  
 \$95.59

Total

\$1,305.59 \$1,738.00

**Account Transactions**

Withdrawal by EFT to owner Antoinetta Taranto  
 [EFT Transfer to: Antoinetta Taranto, (182512) - \*\*\*325]

\$432.41

Balance remaining

\$0.00

**GST Summary**

Total Tax on attached expenses \$110.00  
 Total Tax on agency fees \$8.69  
 (\* includes Tax)





# TAX INVOICE

Mason White McDougall Diamond Creek  
60D Main Hurstbridge Road  
DIAMOND CREEK VIC 3089

**Invoice Date**  
07 Oct 2022

**Invoice Number**  
20426

**Reference**  
35 Painted Hills Road

**ABN**  
68 152 180 419

The Mould Doctor Pty Ltd  
PO Box 190  
Bentleigh Vic 3204

Phone: 03 9578 8822

Email:  
[accounts@themoulddoctor.com.au](mailto:accounts@themoulddoctor.com.au)

Web: [www.themoulddoctor.com.au](http://www.themoulddoctor.com.au)

Description	Quantity	Unit Price	Total
<b>Account to Owner</b>			
<b>C/- Mason White McDougall (Hurstbridge) Pty Ltd</b>			
<b>35 Painted Hills Road, Doreen, Victoria, 3754</b>			
Decontamination fogging of all internal living areas of the property to eliminate airborne mould spores, contaminants and other bacteria.	1.00	550.00	550.00
Supply Cool Seasons Premium Desiccant Dehumidifier #55174 : Angelique Morello	1.00	550.00	550.00
		Subtotal	1,100.00
		Total GST	110.00
		10%	
		Invoice Total	1,210.00
		Total Net	0.00
		Payments	
		<b>Amount Due</b>	<b>1,210.00</b>

Mason White McDougall Diamond Creek

## Remittance Advice

This invoice has been assigned to Scottish Pacific (BFS) Pty Ltd. All payments must be made payable and sent to Scottish Pacific (BFS) Pty Ltd, Locked Bag 2706, Strawberry Hills, NSW 2012	Invoice :	20426
	Due Date:	06 Nov 2022
EFT Details: The Mould Doctor Pty Ltd Bank: Westpac BSB: 032 028 Account No: 546052 Reference : 20426	Amount Due	1,210.00
	Mail Payment to:	Scottish Pacific (BFS) Pty Ltd Locked Bag 2706 Strawberry Hills NSW 2012



Po Box 564  
 Hurstbridge VIC 3099  
 (w) (03)9438 5678  
 mwmrealestate.com.au  
 hurstbridge@mwmhurstbridge.com.au  
 ABN: 390 97 326 317  
 Licence: 066165L

AA Taranto Super Pty Ltd  
 AA Taranto Super Pty Ltd  
 22 Stoneligh Road  
 CRANBOURNE NORTH VIC 3977

**Tax Invoice**  
 Account OWN00733  
 Statement #19  
 13 Sep 2022

Money In	\$1,738.00
Money Out	\$95.59
<b>You Received</b>	<b>\$1,642.41</b>

**Details for Account OWN00733**

	Money Out	Money In
Balance brought forward		\$0.00
<b>35 Painted Hills Rd, Doreen VIC 3754</b>		
<b>Rented for \$1,738.00 per month</b>		
<b>Belinda Smith paid to 16/10/2022</b>		
Rent paid to 16/10/2022 (previously paid to 16/09/2022)		\$1,738.00
Management fee *	\$95.59	
<b>Total</b>	<b>\$95.59</b>	<b>\$1,738.00</b>

**Account Transactions**

Withdrawal by EFT to owner Antoinetta Taranto	\$1,642.41	
[EFT Transfer to: Antoinetta Taranto, (182512) - ****325]		
<b>Balance remaining</b>		<b>\$0.00</b>

**GST Summary**

Total Tax on agency fees	\$8.69
(* includes Tax)	



Po Box 564  
 Hurstbridge VIC 3099  
 (w) (03)9438 5678  
 mwmrealestate.com.au  
 hurstbridge@mwmhurstbridge.com.au  
 ABN: 390 97 326 317  
 Licence: 066165L

AA Taranto Super Pty Ltd  
 AA Taranto Super Pty Ltd  
 22 Stoneligh Road  
 CRANBOURNE NORTH VIC 3977

**Tax Invoice**  
 Account OWN00733  
 Statement #17  
 15 Jul 2022

Money In	\$1,738.00
Money Out	\$775.59
<b>You Received</b>	<b>\$962.41</b>

**Details for Account OWN00733**

Balance brought forward

Money Out Money In  
 \$0.00

**35 Painted Hills Rd, Doreen VIC 3754**

Rented for \$1,738.00 per month  
 Belinda Smith paid to 16/08/2022

Rent paid to 16/08/2022 (previously paid to 16/07/2022)  
 Compliance Testing - Syncom Auditing \*  
 Management fee \*

\$1,738.00  
 \$680.00  
 \$95.59

Total

\$775.59 \$1,738.00

**Account Transactions**

Withdrawal by EFT to owner Antoinetta Taranto  
 [EFT Transfer to: Antoinetta Taranto, (182512) - \*\*\*325]

\$962.41

Balance remaining

\$0.00

**GST Summary**

Total Tax on attached expenses \$61.82  
 Total Tax on agency fees \$8.69

(\* includes Tax)



# TAX INVOICE

Mason White McDougall - Hurstbridge  
60 D, 60 Main Hurstbridge Rd  
DIAMOND CREEK VIC 3089  
AUSTRALIA

**Invoice Date** 5 Aug 2021 Home Safety Inspections Pty Ltd  
**Invoice Number** INV-0974 T/A Syncom Auditing  
3 Wega Court  
**Reference** DIAMOND CREEK  
AA Taranto Super Pty Ltd VICTORIA 3089  
- 35 Painted Hills Road, AUSTRALIA  
Doreen, VIC 3754  
**ABN**  
91 160 046 864

Description	Quantity	Unit Price	GST	Amount AUD
Rental Assurance Plus Package - Initial Electrical, Gas & Smoke Alarm Safety Check, plus 2nd year's Smoke Alarm Safety Check	1.00	618.18	10%	618.18
			Subtotal	618.18
			TOTAL GST 10%	61.82
			<b>TOTAL AUD</b>	<b>680.00</b>

**Due Date: 19 Sep 2021**

Direct Deposit:

Reference Number - Enter your Invoice Number

Commonwealth Bank  
Home Safety Inspections PTY LTD  
BSB: 063-594  
Account: 10413888

# PAYMENT ADVICE

To: Home Safety Inspections Pty Ltd  
T/A Syncom Auditing  
3 Wega Court  
DIAMOND CREEK VICTORIA 3089  
AUSTRALIA

**Customer** Mason White McDougall - Hurstbridge  
**Invoice Number** INV-0974  
**Amount Due** 680.00  
**Due Date** 19 Sep 2021

**Amount Enclosed** \_\_\_\_\_  
Enter the amount you are paying above



Po Box 564  
 Hurstbridge VIC 3099  
 (w) (03)9438 5678  
 mwmrealestate.com.au  
 hurstbridge@mwmhurstbridge.com.au  
 ABN: 390 97 326 317  
 Licence: 066165L

AA Taranto Super Pty Ltd  
 AA Taranto Super Pty Ltd  
 22 Stoneligh Road  
 CRANBOURNE NORTH VIC 3977

**Tax Invoice**

Account OWN00733  
 Statement #18  
 12 Aug 2022

Money In	\$1,738.00
Money Out	\$95.59
<b>You Received</b>	<b>\$1,642.41</b>

**Details for Account OWN00733**

Balance brought forward

**Money Out**      **Money In**  
 \$0.00

**35 Painted Hills Rd, Doreen VIC 3754**

Rented for \$1,738.00 per month  
 Belinda Smith paid to 16/09/2022

Rent paid to 16/09/2022 (previously paid to 16/08/2022)  
 Management fee \*

\$1,738.00  
 \$95.59

Total

\$95.59      \$1,738.00

**Account Transactions**

Withdrawal by EFT to owner Antoinetta Taranto  
 [EFT Transfer to: Antoinetta Taranto, (182512) - \*\*\*325]

\$1,642.41

Balance remaining

\$0.00

**GST Summary**

Total Tax on agency fees  
 (\* includes Tax)

\$8.69



# Income protection insurance 2022/23 insurance premium summary



004835 000  
Aa Taranto Super Fund  
C/- THE TRUSTEES  
22 STONELEIGH ROAD  
CRANBOURNE NORTH VIC 3977

Your adviser  
Mr Ferras Merhi

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

Policy number  
**91147946**

2 July 2023

Dear Anthony Taranto,

Over the last financial year the premiums you have paid for your Zurich income protection policy have helped protect your most valuable asset – your income.

To help with preparation of your fund's tax return for the year ending 30 June 2023 the following table shows the premium paid on your policy throughout the financial year, and the portion of that premium considered to be for benefits that replace income.

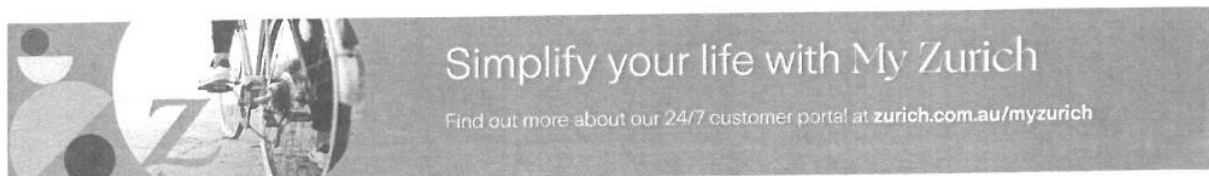
Life insured	Cover type	Total premium paid	Portion of total premium paid for replacement of income benefit/s
Antoinetta Taranto	Income protection	\$2,213.31	\$2,213.31

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.

If you have any questions, please speak to your financial adviser Mr Ferras Merhi or contact Zurich Customer Care on 131 551. We look forward to helping you.

Yours sincerely

Brendan Norton  
Head of Customer & Adviser Experience  
Life & Investments



MMEA-016858-2021

# Zurich Wealth Protection Annual statement



007947  
000  
AA Taranto Super Fund  
C/- The Trustees  
22 Stoneleigh Road  
CRANBOURNE NORTH VIC 3977

### Your adviser

Ferras Merhi  
03 9937 2600

[www.zurich.com.au](http://www.zurich.com.au)

Phone: 131 551

[client.service@zurich.com.au](mailto:client.service@zurich.com.au)

Fax: (02) 9995 3797

Locked Bag 994

North Sydney NSW 2059

Policy number

**91147945**

25 July 2023

Dear Trustee/s,

We are pleased to enclose your annual statement for the period ending 30 June 2023.

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, Ferras Merhi, or contact Zurich.

Yours sincerely,

Brendan Norton  
Head of Customer & Adviser Experience



**COMPLETE CLAIMS  
CONFIDENCE.**



MMEA-007320-2013-3

Zurich Australia Limited ABN 92 000 010 195 AFSL 232510

Page 1 of 1  
P18323 175449 TL00 33706



Zurich Wealth Protection  
**Annual statement**

Policy number  
**91147945**

**Your adviser**  
Ferras Merhi  
03 9937 2600

## Statement details

**Statement period:**

1 July 2022 to 30 June 2023

## Policy details

**Policy owner:**

AA Taranto Super Fund  
(Superannuation, held by external trustee)

**Policy type:**

Zurich Protection Plus

**Life insured:**

Mrs Antoinetta Taranto

## Insurance benefits

<b>Benefit type</b>	<b>Benefit amount</b>	<b>Annual premium</b>	<b>Premium paid</b>
Death & terminal illness benefit	\$643,800	\$722.99	\$722.99
TPD any occupation (linked to Death)	\$643,800	\$839.63	\$839.63

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**

**\$1,646.58**

**Stamp duty**

This amount has been included in your premium:

**\$83.96**



## Cancellation of your Policy

Date of Issue 30 December 2022  
 Policy Number HPL071945051  
 Page 1 of 1



032-01346-

AA TARANTO SUPER PTY LTD  
 22 STONELEIGH RD  
 CRANBOURNE NORTH VIC 3977

## Landlord Insurance

Dear Policy Holder,

This insurance account has been sent following your recent policy cancellation effective 23 December 2022.

If a refund is owing, this will be sent to you.

If you have been sent an offer to renew this policy, it is withdrawn effective immediately.

If you have any questions, please do not hesitate to contact us on 13 22 44.

Take care,

The AAMI Team

### Cancellation Date

23 December 2022

Premium Adjustment \$0.00

### Tax Invoice Adjustment

### Insured Address

35 PAINTED HILLS RD, DOREEN VIC 3754

### Policy Type

Landlord Building

Building Base Premium \$0.00

Stamp Duty \$0.00

GST \$0.00

Total Amount for Building \$0.00

### Policy Type

Landlord Contents

Contents Base Premium \$0.00

Stamp Duty \$0.00

GST \$0.00

Total Amount for Contents \$0.00

For complaints concerning AAMI products or services, you can phone us on 1300 240 437; write to us at: AAMI Customer Relations Team, PO Box 14180, Melbourne City Mail Centre VIC 8001; or email us on [idr@aami.com.au](mailto:idr@aami.com.au). You may have spoken about your policy with a Distributor providing financial services appointed under AFSL 230859 and representing AAI Limited ABN 48 005 297 807 trading as AAMI (AAI). Distributors include EXL Service Philippines Inc. and/or WNS Global Services Philippines Inc. and their staff. AAI remunerates corporate distributors on a fee for service basis while their staff receive a salary comprising commission where they meet sales, risk, quality and behavioural targets.

AAI Limited ABN 48 005 297 807 trading as AAMI.



## Payment receipt

Payment receipt number is **MBL20221129224515878**  
Date and time of request: **29 November 2022 15:00 (AEDT)**

<b>Amount</b>	\$1,330.01
<b>From</b>	Cash Management Account Aa Taranto Super Pty Ltd Atf Aa Taranto Super Fund 182-512   000963520325
<b>To</b>	Land Lord Insurance Racv R A C V Insurance 315853   8078214667446222566
<b>When</b>	Paying Tuesday, 29 Nov 2022 Arriving Tuesday, 29 Nov 2022 (AEDT)
<b>Description</b>	BPAY Payment
<b>Payment type</b>	BPAY



# 2022-2023 Certificate of Insurance Landlord Insurance



032

00000-0000001-00001

Aa Taranto Super Pty Ltd  
22 Stoneleigh Road  
CRANBOURNE NORTH VIC 3977

Dear Policyholder,

Thank you for choosing RACV. You will find a summary of your policy opposite and when the payment is due.

### Next steps:

1. Review the information on the following pages and if you need to make changes call 13 RACV (13 7228) or +61 3 8627 0122.
2. Please pay by 13 January 2023. If paying in person, take your payment slip with you.
3. On full payment, this document becomes your Certificate of Insurance. Please keep this document in a safe place.

## Make the most of your membership

With RACV Insurance, you get rewarded with more than just cover. As an RACV Member, take advantage of discounts and offers on groceries, movie tickets, holidays and more with our wide range of retail partners around Australia. Visit [racv.com.au/benefits](http://racv.com.au/benefits).

### Your policy summary

<b>Policy number:</b>	HOM 744 622 256	
<b>Annual premium:</b>	\$1,330.01	
<b>New policy valid:</b>	From 12:01am, 23 December 2022 to 11:59pm, 23 December 2023	
<b>Payment due:</b>	13 January 2023	
<b>Rental property insured:</b>	35 Painted Hills Road, Doreen VIC 3754	
<b>The insured:</b>	Aa Taranto Super Pty Ltd	
<b>Sum insured:</b>	Buildings:	\$580,000
	Contents:	\$0
<b>Weekly rental amount:</b>	\$400	
<b>Basic excess:</b>	\$1,000 See over for all excesses that apply.	
<b>Credit Provider</b>	1st Mortgagee Westpac Banking Corporation	

### Your premium (Includes government charges)

<b>Pay annually:</b>	<b>\$1,330.01</b>
You have chosen to pay this way	
<b>Please pay by 13 January 2023</b>	
For how to pay, see page 4.	

### Your discounts

These discounts have already been deducted from your premium.

25% No Claim Bonus Discount	\$366.39
-----------------------------	----------

Enquiries 13 RACV  
Payments 132 582

Claims 13 19 03  
Visit [racv.com.au](http://racv.com.au)

HOM74462256000001



# 2022-2023 Certificate of Insurance Landlord Insurance

Policy number: **HOM 744 622 256**

**CONTACT US**  
Enquiries **13 RACV**  
Payments **13 25 82**  
Claims **13 19 03**  
Visit **racv.com.au**

## Discounts

### Discounts you currently receive

These discounts have already been deducted from your premium. Please refer to the Premium Excess and Discounts guide for details on how they have been calculated. Please check that you are receiving all the discounts you are entitled to. If there are any discounts you believe you are entitled to that are not listed here, please call us on 13 RACV.

- 25% No Claim Bonus Discount \$366.39

### Additional discounts

For details on how to qualify for the following discounts contact us, or refer to the Premium Excess and Discounts guide.

- Multi-Policy Discount
- RACV Years of Membership Benefit

## Insurance history

Details of insurance and claim history for each insured are listed here.

### Aa Taranto Super Pty Ltd

#### In the last 5 years

- had no insurance refused, cancelled, treated as never having operated, or renewal not offered
- had no claim refused

#### In the last 2 years

- had no previous landlord insurance claims



Page 3 of 4

## Payment slip



\*2369 HOM744622256 130123

**Important!** Take this payment slip with you when paying in person.

Name: Aa Taranto Super Pty Ltd  
 Policy number: HOM 744 622 256  
 Payment amount: **\$1,330.01**  
 Due date: **13 January 2023**



Receipt ID 02

0218252374462225613300100000008

HOMCOI Issued at 2.04pm on 29/11/2022

HOM744622256000001

42

## What is this document?

This guide contains information to help you decide whether to use our services to purchase any of the products listed below.

It explains:

- Who provides these products and services
- What products and services can be arranged
- How you can get more information
- Who issues these products
- What we are paid for providing these products and services
- What to do if you have any concerns

## Who provides these RACV products and services?

RACV Insurance Services Pty Ltd  
Level 7, 485 Bourke Street, Melbourne, VIC, 3000,  
ABN 74 004 131 800 AFS Licence No. 230039

## We can arrange the following RACV Insurance products:

- Motor Insurance
- Home Insurance
- Landlord Insurance
- Boat Insurance
- Caravan or Trailer Insurance
- On-Site Caravan Insurance
- Veteran, Vintage and Classic Vehicle Insurance (VVC)

We can also provide you with information on our range of Farm and Business Insurance products.

## How can you get more information about these products?

Just ask for a Product Disclosure Statement and Policy Booklet (PDS). A PDS includes useful information about a product to help you decide whether or not to purchase it. It outlines the key features and benefits of the cover offered (including some important exclusions) and explains that once you have taken out a policy, you have a 21 day cooling-off period. You will receive a PDS automatically when you buy a policy.

If you would like to know the cost of a policy, ask us for a premium estimate.

## Who issues these products?

For Motor, Home, Landlord, Boat, Caravan or Trailer, On-Site Caravan and VVC Insurance the product issuer is:

Insurance Manufacturers of Australia Pty Limited (IMA)  
GPO Box 244  
Sydney  
NSW 2001  
ABN 93 004 208 084 AFS Licence No. 227678

## What are we paid for arranging RACV Insurance cover?

We receive a commission from IMA for each Motor, Home and Landlord Insurance policy arranged. This amount is not an additional charge to you and represents 13-20% of the gross premium.

We receive a commission from IMA for each Boat, Caravan or Trailer, On-Site Caravan and VVC Insurance policy arranged. This amount is not an additional charge to you and represents 5-12% of the gross premium.

In the course of normal business, staff may be involved in promotional activities whereby they may receive incentives, vouchers and other prizes.

## What to do if you have any concerns

### Step 1

Call us on 13 RACV (13 7228) or come into your local RACV Shop and talk to one of our staff.

### Step 2

If we can't help we will refer you to the RACV Insurance Member Relations Department.

### Step 3

If the RACV Insurance - Member Relations Department can't resolve the issue they will advise you of the various external dispute resolution bodies available to help you.

You can lodge a complaint with the Australian Financial Complaints Authority (AFCA).

AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority,  
GPO Box 3, Melbourne VIC 3001



## Unpaid Reminder

Date of Issue 28 December 2022  
 Policy Number HPL071945051  
 Page 1 of 1



032-00290-

AA TARANTO SUPER PTY LTD  
 22 STONELEIGH RD  
 CRANBOURNE NORTH VIC 3977

*CANCELLED*

### Landlord Insurance

Dear Policy Holder,

Our records show that we have not received payment for your Landlord Building and Contents Insurance which was due on 23 December 2022.

To restore your cover, please ensure payment is made by 6 January 2023.

If we do not receive your payment by 6 January 2023, you will need to contact us to obtain a new policy. You will not be covered for a claim occurring in the period between 23 December 2022 and the time payment is received by us.

If you have any questions, please call us on 13 22 44.

Please disregard this letter if you have recently paid your premium.

Take care,

The AAMI Team

#### Insured Address

35 PAINTED HILLS RD, DOREEN VIC 3754

#### Policy Type

Landlord Building

Building Base Premium	\$1,095.33
Stamp Duty	\$120.49
GST	\$109.53
<b>Total Amount Payable for Building</b>	<b>\$1,325.35</b>

#### Policy Type

Landlord Contents

Contents Base Premium	\$97.12
Stamp Duty	\$10.68
GST	\$9.71
<b>Total Amount Payable for Contents</b>	<b>\$117.51</b>

### Payment Options



**Internet:** Visit [aami.com.au](http://aami.com.au)



**Phone:** To pay via our automated card payment system call 1300 764 135. We accept VISA, Mastercard and American Express.



**By Mail:** Send this payment slip with your cheque made payable to: AAMI GPO Box 5356, Sydney NSW 1176



**In Person:** At any Post Office in Australia.



**Direct Debit:** Call 13 22 44 to arrange payment by monthly instalments.



**BPAY** Biller Code: 655902  
Ref: 15344071945051

Telephone & Internet Banking - BPAY®  
Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: [www.bpay.com.au](http://www.bpay.com.au)

**Total Amount Payable \$1,442.86**

**Due Date 23 December 2022**

**Reference Number 15344071945051**



\*4060 06012023 HPL071945051

Once payment is made this document is a Tax Invoice for GST, enabling you to claim input tax credits if applicable to your business.

# Zurich Wealth Protection

## Your policy anniversary



000461 000



AA Taranto Super Fund  
C/- The Trustees  
22 Stoneleigh Road  
CRANBOURNE NORTH VIC 3977

Life insured:  
**Antoinetta Taranto**

Policy number:  
**91147945**

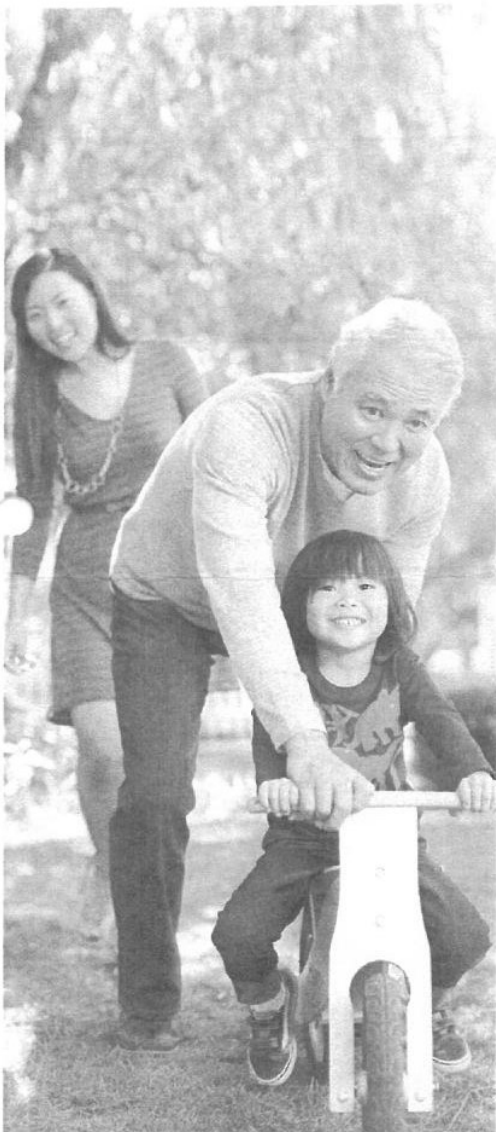
Policy type:  
**Zurich Protection Plus**  
(Superannuation, held by  
external trustee)

Policy owner:  
**AA Taranto Super Fund**

10 December 2022

### Thank you for being a Zurich customer

We're writing to tell you about changes to your insurance premium for the next policy year and to remind you that your premium is due soon. We'll automatically direct debit this from your nominated bank account, so you can relax knowing that you're protected. We'll let you know if any payments are unsuccessful.



### You've selected Premium with cover increase

Policy anniversary date:  
**21 January 2023**

With inflation protection

Your policy has in-built inflation protection to help maintain the value of your cover over time.

#### Cover summary

Your policy provides:

- a lump sum payment on the life insured's death or terminal illness during the term of the policy.
- a lump sum payment in the event the life insured meets the total and permanent disability definition relevant to your policy.

#### Discounts factored into your premium

SmartValue discount of 17.5%.

Zurich+ discount of 5%.

Premium yearly:  
**\$1,646.58**

Due on:  
**21 January 2023**

Your yearly premium is detailed in the policy breakdown on page 2 and will apply for the remainder of the policy year (unless you make a change to your policy). If you ask us to change your policy before your next policy anniversary and we have a premium adjustment underway, your policy will automatically attract the new premium rates at the time of change which means they will apply earlier than they otherwise would.

MNMEA-017826-2021-W3



At each anniversary, different factors can affect your premium

Your life insurance cover represents our promise to be there for you when it matters most, should you need to submit a claim. Maximising our ability to pay claims remains our unwavering priority and means our premium rates must reflect the true cost of providing that protection. Our premium rates aren't guaranteed and can change. If you'd like to know more about why premiums increase, please visit [zurich.com.au/lifepremiums](http://zurich.com.au/lifepremiums).



Age increase

As we get older, the risk of death and illness generally increases and this is reflected in the cost of providing cover.



Inflation protection applies

Unless you have declined inflation protection, your cover amount will automatically be increased each year to ensure you're protected. We'll use the life insured's age at the date of the increase to calculate the cost of the extra cover.



You are currently paying: yearly via direct debit



We offer different payment options to suit you, whether it's monthly, quarterly, half-yearly or annually. Don't forget it's cheaper to pay annually.

Have your circumstances changed?

We understand that life's unpredictable. Fortunately, we're here to help. While we can't provide financial advice, we can alert you to features in your policy that could benefit you if you want to make changes or if you are finding it difficult to keep up with your premium payments.

This policy provides valuable insurance cover that will not change due to changes in health or pastimes. If you decide to cancel and apply for a replacement policy, the duty to take reasonable care not to make a misrepresentation will apply again and the new policy will be based on health and other circumstances at that time. A new policy may not cover conditions existing at that time which could result in you not being covered, paying a higher premium or having less comprehensive cover.

Contact your local insurance specialist today so we can ensure you remain protected without leaving yourself or your family financially vulnerable.

Simplify your life with My Zurich  
Find out more about our 24/7 customer portal at [zurich.com.au/myzurich](http://zurich.com.au/myzurich)

## Your NEOS Protection Plan Schedule

This schedule forms part of the NEOS Benefit Fund Rules. It shows the important details of your plan as at the plan commencement date shown below.

### Your plan details

Plan number	112115686
Plan commencement date	02/09/2021
Plan owner(s)	AA Taranto Super Fund
State register	VIC

### Your payment details

Premium frequency	Yearly
Yearly premium	\$7,072.27
Payment method	Direct debit
Account number	963520325
Premium due date	02/09/2022
	<i>Your premium will be deducted yearly.</i>

### Insured person details

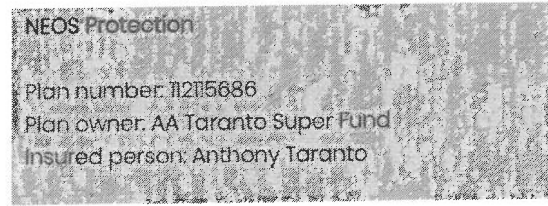
Name	Anthony Taranto
Date of birth	03/09/1965
Gender	Male



neoslifelife.com.au  
 GPO Box 239, Sydney NSW 2001  
 e: customerservice@neoslifelife.com.au t: 1300 090 188

NEOS Life is a registered business name of Australian Life Development Pty Ltd ABN 96 617 129 914 AFSL 502759. NEOS Protection is issued by NobleOak Life Limited (NobleOak) ABN 85 087 648 708 AFSL 247302. NEOS Life provides administration services in relation to NEOS Protection on behalf of NobleOak.

Optional benefits	Indexation Benefit
Commencement date	02/09/2021
Expiry date	01/09/2031
Occupation class	WCA
Special conditions, loadings and exclusions	No claim shall be payable under the insured benefits where the condition or event giving rise to the claim results from any disease, condition or disorder of the lumbar spine its intervertebral discs, joints, nerve roots, spinal cord or supportive musculature and ligaments, or any treatment/surgery/complications thereof.
Premium category	Standard



22 July 2022

Dear Anthony,

Thank you for choosing NEOS Life to provide your life insurance.

We're writing to let you know that your NEOS Protection plan anniversary is on 2 September 2022. This notice, along with your updated plan schedule, provides important information about your cover for the year ahead.

### Your updated plan schedule

Your plan schedule has been updated to show the increase in your sum(s) insured and premium as a result of the Indexation Benefit (if applicable). It also provides information about your NEOS Protection plan including the cover types you've chosen and the options and conditions that apply.

We encourage you to read this updated document and keep a copy in a safe place. Please note your plan schedule is subject to correction in the event of any error.

You may also wish to refer to the NEOS Protection Product Disclosure Statement available [here](#) and our Financial Services Guide available [here](#).

### Your premium

As outlined above, your Yearly premium has been adjusted to \$7,327.81 to reflect your increased sum insured (if the Indexation Benefit applies). It has also been adjusted to reflect the increase in the insured person's age.

Your new premium amount will be debited from your nominated account on 2 September 2022.

If you're having trouble meeting your premium payments, please speak to your financial adviser or contact us to discuss the options that may be available to you.



[neoslife.com.au](http://neoslife.com.au)

GPO Box 239, Sydney NSW 2001

e: [customerservice@neoslife.com.au](mailto:customerservice@neoslife.com.au) t: 1300 090 188

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## Changing your cover

If you wish to make any changes to your life insurance, we recommend that you contact your financial adviser in the first instance.

If you're considering replacing this cover with another insurer, there are also some risks you need to consider. These risks include that you may not be able to obtain cover on the same terms, you may have to pay a higher premium, or you may not be able to obtain cover at all – especially if your health has changed. Your financial adviser can discuss these and any other risks with you.

## Do you have any feedback?

It means a lot to us that you've decided to protect yourself and your loved ones with NEOS. So please don't hesitate to let us know if you have any feedback or suggestions for how we can improve our service to you.

If you have a complaint, please contact us on **1300 090 188** or via email to [customerservice@neoslife.com.au](mailto:customerservice@neoslife.com.au).

Further information on the complaints process is available [here](#).

## Need to make a claim?

If you wish to make a claim, please contact us to obtain a claims pack. This will explain the information we need to assess the claim.

## Questions?

Don't forget that we're here to help. Please don't hesitate to contact us on **1300 090 188** between 8am and 6pm (Sydney time) Monday to Friday or reply to this email.

Thank you again for choosing NEOS Life. We look forward to continuing to help you protect what's important to you.

Yours sincerely,



Gemma Wheeler  
Head of Underwriting and Operations  
NEOS Life

## Your NEOS Protection Plan Schedule

This schedule forms part of the NEOS Benefit Fund Rules. It shows the important details of your plan as at the plan commencement date shown below.

### Your plan details

Plan number	112115686
Plan commencement date	02/09/2021
Plan owner(s)	AA Taranto Super Fund
State register	VIC

### Your payment details

Premium frequency	Yearly
Yearly premium	\$7,327.81
Payment method	Direct debit
Account number	963520325
Premium due date	02/09/2022
	<i>Your premium will be deducted yearly.</i>

### Insured person details

Name	Anthony Taranto
Date of birth	03/09/1965
Gender	Male



neolife.com.au

GPO Box 238, Sydney NSW 2001

e: customerservice@neolife.com.au t: 1300 090 188

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### Your cover details

Cover	<b>Life Cover</b>
Ownership	Super
Sum insured	\$630,000
Yearly premium	\$2,162.95
Premium type	Stepped
Optional benefits	Indexation Benefit
Commencement date	02/09/2021
Expiry date	01/09/2065
Occupation class	C
Special conditions, loadings and exclusions	None
Premium category	Standard

Cover	<b>Attached TPD Cover</b>
Ownership	Super
Sum insured	\$630,000
Yearly premium	\$1,970.64
Premium type	Stepped
TPD definition	Super
Optional benefits	Indexation Benefit
Commencement date	02/09/2021
Expiry date	01/09/2065
Occupation class	WCA
Special conditions, loadings and exclusions	No claim shall be payable under the insured benefits where the condition or event giving rise to the claim results from any disease, condition or disorder of the lumbar spine its intervertebral discs, joints, nerve roots, spinal cord or supportive musculature and ligaments, or any treatment/surgery/complications thereof.
Premium category	Standard

Cover	<b>Income Protection Cover</b>
Ownership	Super
Sum insured	\$6,759
Superannuation contribution option amount	\$0
Yearly premium	\$3,194.22
Premium type	Stepped
Cover level	Super
Waiting period	4 weeks
Benefit period	2 years

Optional benefits	Indexation Benefit
Commencement date	02/09/2021
Expiry date	01/09/2031
Occupation class	WCA
Special conditions, loadings and exclusions	No claim shall be payable under the insured benefits where the condition or event giving rise to the claim results from any disease, condition or disorder of the lumbar spine its intervertebral discs, joints, nerve roots, spinal cord or supportive musculature and ligaments, or any treatment/surgery/complications thereof.
Premium category	Standard





*LIBRARY*  
*5-45%*  
*Vanilla*  
*put a*  
*RAM*



032/006371  
The Director  
22 Stoneleigh Rd  
CRANBOURNE NORTH VIC 3977

23 August 2022

# Your home loan repayments are changing.

Hi Customer,

We want to let you know about some important changes to your Westpac home loan. The variable interest rate on your home loan has recently increased in July 22 to 6.38% p.a.

### Your new minimum repayment is changing.

Your new minimum monthly repayment from 25 October 2022 is \$1,480.00.

### What you need to do.

You'll need to ensure your repayment is updated to your new amount by 25 October 2022, to avoid falling behind on your home loan repayments. Please keep this letter along with your other home loan documents for future reference.

### How can I make changes?

- To make changes to your home loan:
- Sign into Online Banking or the Westpac App to change your repayment frequency or amount, or visit [Westpac.com.au/directdebit](http://Westpac.com.au/directdebit) to set up a direct debit so you don't need to worry about missing a payment.
- Call us to discuss whether your loan is still right for you.

### We're here to help.

[westpac.com.au/home-loan-repayments](http://westpac.com.au/home-loan-repayments) for all you need to know about repayments

**1300 653 338** (or +618 8426 9052 if overseas)  
8am to 8pm, 7 days (Sydney time)

Thanks for choosing Westpac.

The Westpac Home Ownership team.

Home loan account number  
**033009 631539**

Interest rate change on 20 July 2022 to  
**6.38% p.a.**

New minimum monthly repayment  
**\$1,480.00**

New repayment payable from  
**25 October 2022**

Loan details are correct as  
at 28/07/2022

*6.38%*  
*2022*

*ZHANG*  
*Sherry*  
*Kerry*  
*1,480*  
*3425*  
*6.09%*  
*1402*  
*2413*  
*5.99%*  
*0422 070 762*  
*12.12*  
*Sherry*

*Marguerite Bouch*

*1300 558 556*

*SZHANG @ westpac - loan - au*



032/006020  
The Director  
22 Stoneleigh Rd  
CRANBOURNE NORTH VIC 3977

22 July 2022

## Your home loan repayments are changing.

Hi Customer,

We want to let you know about some important changes to your Westpac home loan. The variable interest rate on your home loan has recently increased in May 22 and in June 22 and is now 5.88% p.a.

### Your new minimum repayment is changing.

Your new minimum monthly repayment from 25 September 2022 is \$1,425.00.

### What you need to do.

You'll need to ensure your repayment is updated to your new amount by 25 September 2022, to avoid falling behind on your home loan repayments. Please keep this letter along with your other home loan documents for future reference.

### How can I make changes?

To make changes to your home loan:

- Sign into Online Banking or the Westpac App to change your repayment frequency or amount, or visit [Westpac.com.au/directdebit](http://Westpac.com.au/directdebit) to set up a direct debit so you don't need to worry about missing a payment.
- Call us to discuss whether your loan is still right for you.

### We're here to help.



**[westpac.com.au/home-loan-repayments](http://westpac.com.au/home-loan-repayments)**  
for all you need to know about repayments



**1300 653 338** (or +618 8426 9052 if overseas)  
8am to 8pm, 7 days (Sydney time)

Thanks for choosing Westpac.

**The Westpac Home Ownership team.**

Home loan account number  
**033009 631539**

Home loan interest rate  
**5.88% p.a.**

Current minimum monthly repayment  
**\$1,335.00**

New minimum monthly repayment  
**\$1,425.00**

New repayment payable from  
**25 September 2022**

Loan details are correct as  
at 27/06/2022



032/006271

The Director  
22 Stoneleigh Rd  
CRANBOURNE NORTH VIC 3977

15 September 2022

## Your home loan repayments are changing.

Hi Customer,

We want to let you know about some important changes to your Westpac home loan. The variable interest rate on your home loan has recently increased in August 2022 to 6.88% p.a.

### Your new minimum repayment is changing.

Your new minimum monthly repayment from 25 October 2022 is \$1,532.00.

### What you need to do.

You'll need to ensure your repayment is updated to your new amount by 25 October 2022, to avoid falling behind on your home loan repayments. Please keep this letter along with your other home loan documents for future reference.

### How can I make changes?

To make changes to your home loan:

- Sign into Online Banking or the Westpac App to change your repayment frequency or amount, or visit [Westpac.com.au/directdebit](http://Westpac.com.au/directdebit) to set up a direct debit so you don't need to worry about missing a payment.
- Call us to discuss whether your loan is still right for you.

### We're here to help.



**[westpac.com.au/home-loan-repayments](http://westpac.com.au/home-loan-repayments)**  
for all you need to know about repayments



**1300 653 338** (or +618 8426 9052 if overseas)  
8am to 8pm, 7 days (Sydney time)

Thanks for choosing Westpac.

The Westpac Home Ownership team.

Home loan account number  
**033009 631539**

Interest rate change on 18 August 2022 to  
**6.88% p.a.**

New minimum monthly repayment  
**\$1,532.00**

New repayment payable from  
**25 October 2022**

Loan details are correct as  
at 25/08/2022

*Rolyn*  
0466 425 216  
*Rolyn*  
0466 425 216

E-62/115-62/111-12941 000000



This form must only be used for Trading Bank Investment Property Loans and returned to BLO

# IPL Fixed Rate Loan IOA Request – Letter of Variation.

## Section 1 - loan details.

Customer Name (1)		Customer Z Number (1)	
<input type="text" value="AA TARANTO SUPER P/L ATF AA TARANTO SUPER FUND"/>		<input type="text" value="93125821"/>	
Customer Name (2)		Customer Z Number (2)	
<input type="text"/>		<input type="text"/>	
BSB	Account Number	IOA Maturity Date	Fixed Rate Maturity Date
<input type="text" value="033009"/>	<input type="text" value="631539"/>	<input type="text" value="/ /"/>	<input type="text" value="/ /"/>
Limit As At	Amount	Outstanding Balance As At	Amount
<input type="text" value="05 / 09 / 2022"/>	<input type="text" value="\$ 190,826.00"/>	<input type="text" value="05 / 09 / 2022"/>	<input type="text" value="\$ 184,968.65"/>

## Section 2 - for loans with maturing fixed rate period or variable rate loans switching to a fixed rate.

Complete details of the fixed rate term and rate required

Fixed Rate Term	<input type="text" value="3"/> years	Rate	<input type="text" value="6.09 % p.a."/>
		- Package Discount	<input type="text"/> % p.a. if applicable
Is loan being switched from a variable rate? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>		- IOA Discount	<input type="text"/> % p.a. if applicable
		Effective Rate	<input type="text" value="6.09 % p.a."/>
		Fixed Repayment Amount	<input type="text" value="\$"/> if applicable

## Section 3 - new Interest Only In Advance (IOA) details.

Complete details of the new Interest Only In Advance term and amount.

IOA Commencement Date	IOA Term	IO Maturity Date	Amount of Loan to be Switched to Fixed Rate IOA
<input type="text" value="/ /"/>	<input type="text"/> days	<input type="text" value="/ /"/>	<input type="text" value="\$"/>

Must mature on a weekday

<b>Fees Applicable</b>	<input type="text" value="\$"/>
Total Loan Account Fee applicable over IOA term	

Principal	Effective Rate	No. of Days in the IOA Period	IOA Amount
( <input type="text" value="\$"/> X <input type="text"/> % p.a. X <input type="text"/> days ) / 365 =			<input type="text" value="\$"/>

Note: IOA is calculated based on limit Total amount to be collected (IOA + fees)

Alternate Account (TBK) for interest and fees (if applicable) ➤	BSB	Account Number
	<input type="text"/>	<input type="text"/>

Additional Information

**Section 4 – “to help you better understand interest rates”  
– explanatory handout – housing loans and investment property loans.**

This handout has been produced to help you understand the features of the two common forms of finance – **Fixed Interest Rate Loans** and **Variable Interest Rate Loans**.

**What is a variable interest rate loan?**

It is a loan where the interest rate may be varied by the Bank at its discretion. Over the term of the loan the interest rate may rise and fall substantially. There is no limit on the amount of interest for which you may be liable.

If interest rates change your repayment amount may need to be altered.

**What is a fixed interest rate loan?**

It is a loan where the interest rate is fixed (stays the same) for an agreed period.

The fixed interest rate period may be different from the overall loan term.

At the end of the fixed interest rate period the loan will revert to a variable interest rate.

Alternatively you may choose one of the following:

- fix the interest rate for another period at the rate then available (conditions apply)
- reduce the amount of the loan
- repay the loan.

(This is subject to the original terms of the loan offer.)

**What is the best type of facility – variable or fixed?**

The answer depends upon your individual financial circumstances and your opinion on interest rate movements in the future. There are risks involved. Factors you should consider include:

**Predicting future interest rate movements.**

No one can accurately forecast future interest rates. However, there are a number of sources of information that may help you in coming to your own conclusions. These include economic papers produced by the government, the Reserve Bank, and comment by economic writers in the newspapers. The Bank’s branch staff are not able to advise you on possible future interest rate movements.

**Falling interest rates.**

If you think that interest rates will fall during your proposed fixed interest rate period, then a variable interest rate facility may be your preferred option.

**Rising interest rates.**

If you think there is a risk that interest rates will rise during this period, then the fixed interest rate facility may be your preferred option.

**Final decision.**

It is your decision which option is best for you. You should discuss your decision with your Accountant or Financial Adviser.

**What are the main advantages of fixed interest rate borrowing?**

Your interest rate is fixed for the chosen period. During that time you are unaffected by interest rate increases. Also, because repayments are a known cost you can budget more effectively.

**What are the main disadvantages of fixed interest rate borrowing?**

If interest rates fall, you will not get the benefit of the fall. You will continue paying the agreed fixed interest rate throughout the fixed interest rate period. Your repayment amount is set even though other customers on variable rate loans are paying lower rates or we later offer new fixed interest rates during your fixed interest rate period which are lower. If you make a lump sum payment or repay the loan early there may be a cost (see below).

**Can i change from the variable interest rate to another interest rate?**

Yes, except when you have a First Option Home Loan where a switch is not allowed. For this product you can apply to upgrade to another product. For all other home loan products this is call a “switch”. You can change the variable interest rate to a fixed interest rate.

**What if i wish to switch the loan from the fixed interest rate?**

If before the end of a fixed interest rate period you want to switch the loan from the fixed interest rate to a new fixed interest rate or to a variable interest rate, then you will need to enter into a new contract with the Bank. It will be a requirement of that contract that you prepay any amount which you still owe under the original loan (in which case the prepayment amount described in Section 6 will apply).

## Section 5 – fees and charges as a result of this variation

If you are applying for a new fixed rate term, your loan contract is amended to include fees 1 and 2 below. All other fees and charges of your loan remain unchanged.

### 1. Fixed Rate – Re-fix Fee:

A flat fee currently \$150, but subject to change. Payable if you select a new fixed term at the end of the loan's current fixed rate period. Fee is waived for Premier Advantage Packages and Employee Advantage packages.

### 2. Break Cost:

Full details of how the cost is calculated and when it is payable by you are contained in your Loan Contract.

## Section 6 – additional terms and conditions of your fixed rate loan

- a) If you are switching from a variable rate loan to a fixed rate loan, or you are applying for a new fixed rate term, your loan contract is amended to include clauses 1 to 4 below. All other terms and conditions of your loan remain unchanged. The security described in the Loan Offer Letter extends to cover the new or varied facilities.
- b) If your loan already has a fixed rate and you are not applying for a new fixed rate term, your loan contract is amended to include clauses 3.2 and 3.3 below. All other terms and conditions of your loan remain unchanged. The security described in the Loan Offer Letter extends to cover the new or varied facilities.

### 1. Fixed interest rate.

The fixed interest rate that applies to the loan will not vary during the fixed rate period of the loan, except where stated below. Before the end of any fixed rate period, the Bank may quote you a new fixed rate for a further period, if available. If you accept it within 14 days, the new fixed rate will apply for the further period. If you do not accept it, or the Bank does not quote you a new fixed rate, the interest rate will be the Bank's variable rate current at the time together with any applicable margin.

While your loan has a fixed interest rate, we will not vary:

- the repayments, unless you make a prepayment, or you do not make payment when due, or the rate of applicable government charges (if any) changes or the loan account fee changes;
- the annual percentage rate, unless any interest rate discount which applied because you elected to make Interest in Advance payments no longer applies;
- the method of calculation of a fee, cost or charge payable on prepayment.

### 2. Prepayment.

#### 2.1 Prepayment.

While a fixed interest rate applies to the loan you can make partial prepayments or prepay the loan in full at any time. Under the mortgage, the Bank may also require prepayment in full following a default.

While your interest rate is fixed, you can repay extra amounts up to a total of \$30,000 over the fixed rate period, without attracting a break cost. Where the total of prepayments made during the fixed rate period exceeds \$30,000 a break cost may apply to the prepayment amounts exceeding that \$30,000.

If at any time during the fixed rate period you choose to prepay the amount owing in full the Bank will calculate whether or not a prepayment cost applies. Any applicable break cost will be calculated on the following balance.

Total amount outstanding minus (\$30,000 minus any previous prepayments made during the fixed rate period).

#### 2.2 Break Costs.

A break cost is a fee that represents our loss if you repay your loan early or switch your product, interest rate or payment type during a fixed rate period.

##### Why do we charge break costs?

When we agree to lend you money at a fixed interest rate, we obtain money from the money market at wholesale interest rates based on you making your payments as agreed until the end of the fixed rate period. If you don't, and wholesale interest rates change, we can make a loss.

##### When a break cost applies.

If you prepay part of or your entire loan before the end of your fixed rate period, you must pay us the prepayment break cost we calculate, unless the amount you prepay doesn't exceed the prepayment threshold.

If you switch to another product, interest rate or payment type before the end of your fixed rate period, you must pay us the switching break cost we calculate.

## **IPL Fixed Rate Loan IOA Request – Letter of Variation.**

### **How break costs are calculated.**

Our break costs formula is complex. This is a simplified description.

We will incur a loss and you will have to pay break costs if, on the day a prepayment or switch is made, the wholesale interest rate applicable for your remaining fixed rate term is less than the wholesale interest rate applicable when you began your fixed rate period. We refer to this as the 'difference in wholesale interest rates'.

To calculate the amount of the break costs, we multiply the difference in wholesale interest rates with the remaining term in your fixed rate period and the average loan account balance that would have applied during that time if you had not made any prepayments. The amount is then converted to its value in today's dollars.

Please contact us if you would like to see the formula used to work out the break costs.

### **Be careful with break costs.**

Break costs may be high – sometimes tens of thousands of dollars. Ask us for an estimate of the break costs and seek independent financial advice before you repay early or change your loan.

## **3. Instalments and repayment.**

### **3.1 Fixed Rate Loan.**

When a fixed interest rate applies to the loan, you cannot pay extra or greater amounts to the loan account unless the Bank accepts a prepayment. After the fixed rate period has expired and for any subsequent fixed rate period, or if the interest rate is switched to a variable rate, the amount of your instalments will be set by the Bank. If the Bank accepts a partial prepayment of the loan, the amount of your instalments will be set by the Bank based on the reduced loan balance and the remaining term.

### **3.2 Interest Only Fixed Rate Loan.**

If this Letter of Variation states that the instalments payable by you are for interest only, then at the end of:

- a) the fixed rate period; or
- b) 10 years after the loan is drawn

(whichever comes first), you will pay principal and interest instalments for the rest of the loan term. The amount of those instalments will be set by the Bank.

### **3.3 Interest In Advance.**

If you elect to pay Interest Only in Advance, you will pay interest in advance for the period specified in this Letter of Variation. If you prepay the loan during the interest in advance period, the Bank may make a pro rata adjustment for any interest prepaid when calculating the break cost.

The Bank may need to make an adjusting interest entry to another Westpac account in your name at the end of the interest in advance period if the end of that period falls on a day when the Bank is not open for business. If you do not currently hold another account, the Bank may open one on your behalf. Account-keeping fees may be incurred on that account.

The amount of interest you are required to pay now is specified in this Letter of Variation. That amount is payable upon the Bank's acceptance of your IOA Request.

Your Interest in Advance payment is calculated on certain assumptions (including that there is no change in interest rates, and you do not prepay the loan during the interest in advance period). It is unlikely these assumptions will turn out to be true, for example if the interest rate changes or you prepay the loan during the interest in advance period, your interest charges will be different.

- Where the fixed rate period is for more than 12 months, if you have elected to make Interest in Advance payments and an interest rate discount has been provided in this Letter of Variation, that discount will no longer apply if any of the following occur:
- your loan is in default or you do not pay any amount due to the Bank; or
- you do not make any Interest in Advance payment at the time and amount specified by the Bank; or
- you switch to a loan type which isn't eligible to receive the discount.

If any of the above occurs, we will:

- remove the IOA discount from your interest rate; and
- require you to make monthly repayments of interest, fees and any applicable government charges for the rest of your fixed rate period.

**Section 7 - customer signature (s) (all borrowers must sign).**

I acknowledge that:

- Details of my loan variation are set out in this Letter of Variation and the Special Form of Acknowledgement
- **This Letter of Variation and the Special Form of Acknowledgement must be signed and returned before the variation can take effect**
- All other terms and conditions of my loan remain the same
- A break cost may apply if I cancel or vary this request (outlined in my original terms and conditions letter).

I/We:

Enclose a cheque for the total Interest Only in Advance amount payable.

**OR**

Authorise the Bank to debit the following account for:

- the Interest Only in Advance amount payable, and
- Any interest adjustments and government charges

Westpac transaction account to debit:      BSB      Account Number  
033009      627740

Customer's Signature (1)      Customer's Signature (2)      Date  
 [Signature]       [Signature]      / /

Customer's Signature (3)      Customer's Signature (4)      Date  
 [Signature]       [Signature]      / /

Company Borrowers (**All borrowers to sign**)  
For and On Behalf Of      Date  
AA TARANTO SUPER P/L ATF AA TARANTO SUPER FUND      / /

Sole Director & Sole Secretary's Signature      Director's Signature      Director / Secretary's Signature  
 [Signature]       [Signature]       [Signature]

**Section 8 - Bank Use Only:**  
**Account Manager to complete and send to the relevant processing team in Business Lending Operations (BLO). NB: If credit approval is required, submit request via TLA and do not use this form.**

Manager's Signature      Manager's Name      Manager's Phone Number  
 [Signature]      [Name]      ( )

Branch/Site Name      BSB      Branch/Site Fax Number      Date  
[Name]      [BSB]      [Fax]      / /

Customer Manager Name      Customer Manager Phone Number  
[Name]      ( )

Note: Please ensure the original copy of the form is sent to the relevant processing Team in BLO



**Special form of acknowledgement.**

**Warning: it is advisable to seek financial advice on all aspects of fixed interest rate borrowing and prepayment before making a commitment.**

Before you accept the Bank's loan offer please answer the following questions and sign this form.

Tick (✓) Yes or No

1. Have you read the section <b>“To help you better understand Interest Rates”</b> carefully?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
If no, did you have it read out or translated for you?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
2. The Bank recommends that before you accept the Bank's loan offer you should get advice from your own financial adviser (such as an Accountant). Did you get that advice?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
3. Do you understand that if you did not get advice, that is your risk? • <b>No one can predict whether interest rates will rise or fall</b> • <b>You cannot rely on the Bank to advise you, nor expect the</b> • <b>Bank or any of its employees to manage your interest rate exposure.</b>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
4. Do you understand that if you enter into a fixed interest rate loan for a fixed period you <b>will not</b> have the benefit of a lower interest rate, if the Bank's variable interest rate falls during that period or the Bank's new fixed interest rates offered later during that period are lower?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
5. Do you understand that if you enter into a variable interest rate loan you <b>will not</b> have the benefit of a fixed interest rate and fixed repayments? If the variable interest rate rises, your rate will rise. There is no limit on the amount of interest you could pay.	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
6. Do you understand that where you have a <b>fixed interest rate</b> loan you may be required to pay a break cost to the Bank if you: • repay ahead of time all or part of the fixed interest rate loan during any fixed interest rate period? • repay all or part of the loan ahead of time and after you have chosen a new fixed rate period but that period has not yet started? • tell the Bank in writing you would like an amount of credit of less than the amount originally stated in your contract? • switch to another product, interest rate, or repayment type?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
7. Do you understand that if you have an Investment Property Loan with a fixed rate period and you elect to make Interest in Advance payments that: • if the fixed rate period is longer than one year, you will be required to make Interest in Advance payments in respect of the whole fixed rate period at the times and in the Amounts notified by the Bank? • if you fail to make any Interest in Advance payment at the time and in the amount specified in the Letter of Variation (or as advised by the Bank), that the Bank will remove the interest rate discount and require you to make monthly interest payments for the rest of the fixed rate period?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>

**Special form of acknowledgement – continued.**

A separate Form of Acknowledgement must be completed and signed by each Borrower.

**\*SIGNED** by the Borrower (Individual Borrower)

Borrower's Signature

Date

X

/ /

Borrower's Name

**\*SIGNED** by the Borrower (Company Borrower)

For and On Behalf Of

Date

AA TARANTO SUPER P/L ATF AA TARANTO SUPER FUND

5/9/2022

Sole Director & Sole Secretary's Signature

Director's Signature

Director / Secretary's Signature

X

X *A. Taranto*

X A Taranto

**\*SIGNED** the authorised representatives of Individual Borrower's Name

Authorised Representative's Signature (1)

Authorised Representative's Signature (2)

X

X

Authorised Representative's Name (1)

Authorised Representative's Name (2)

Office held

Office held

Date

Date

/ /

/ /

**\*I translated the above for**

Borrower's Name

Date

/ /

Translator's Name

Translator's Signature

X

\*Delete whichever execution clauses are not applicable.

**(This acknowledgement to be printed for each borrower.)**



Year	Diminishing Value Method	Prime Cost Method
1 2016	X \$5,756 <small>Calculate for 6 months period To be varied as per day of income generation</small>	\$4,333
2 2017	\$10,576	\$8,473
3 2018	\$9,425	\$8,279
4 2019	\$8,698	\$8,279
5 2020	\$8,143	\$8,279
6 2021	\$7,710	\$8,279
7 2022	\$7,374	\$8,238
8 2023	\$7,106	\$8,198
9 2024	\$6,893	\$8,198
10 2025	\$6,724	\$8,198
<b>Total</b>	<b>\$78,405</b>	<b>\$78,755</b>

\$51,926  
\$7,106  

---

\$59,032



# Account activity

SMSF Investment  
Property Loan  
033-009 631539

-\$178,356.29

- Account details
- Statements
- Account settings
- Exports and reports
- Bank Feeds

Description, date or amount

Search

[Advanced search](#)

Date ▼	Description	Debit	Credit	Balance <u>1</u>
26 Jun 2023	<u>INTEREST</u>	-\$954.89		-\$178,356.29
26 Jun 2023	<u>PERIODICAL PAYMENT FROM AA TARANTO SUPER RPMT_631539</u>		\$1,446.00	-\$177,401.40
25 May 2023	<u>INTEREST</u>	-\$868.17		-\$178,847.40
25 May 2023	<u>PERIODICAL PAYMENT FROM AA TARANTO SUPER RPMT_631539</u>		\$1,446.00	-\$177,979.23
26 Apr 2023	<u>INTEREST</u>	-\$900.83		-\$179,425.23
26 Apr 2023	<u>PERIODICAL PAYMENT FROM AA TARANTO SUPER RPMT_631539</u>		\$1,446.00	-\$178,524.40
27 Mar 2023	<u>INTEREST</u>	-\$843.59		-\$179,970.40
27 Mar 2023	<u>PERIODICAL PAYMENT FROM AA TARANTO SUPER RPMT_631539</u>		\$1,446.00	-\$179,126.81
27 Feb 2023	<u>INTEREST</u>	-\$996.71		-\$180,572.81
27 Feb 2023	<u>PERIODICAL PAYMENT FROM AA TARANTO SUPER RPMT_631539</u>		\$1,446.00	-\$179,576.10
25 Jan 2023	<u>INTEREST</u>	-\$848.48		-\$181,022.10
25 Jan 2023	<u>PERIODICAL PAYMENT FROM AA TARANTO SUPER RPMT_631539</u>		\$1,446.00	-\$180,173.62
28 Dec 2022	<u>INTEREST</u>	-\$1,002.44		-\$181,619.62
28 Dec 2022	<u>PERIODICAL PAYMENT FROM AA TARANTO SUPER RPMT_631539</u>		\$1,446.00	-\$180,617.18
25 Nov 2022	<u>INTEREST</u>	-\$944.28		-\$182,063.18
25 Nov 2022	<u>PERIODICAL PAYMENT FROM AA TARANTO SUPER RPMT_631539</u>		\$1,446.00	-\$181,118.90
25 Oct 2022	<u>INTEREST</u>	-\$886.07		-\$182,564.90

<u>Date</u>	<u>Description</u>	<u>Debit</u>	<u>Credit</u>	<u>Balance</u> 1
25 Oct 2022	<u>PERIODICAL PAYMENT FROM AA TARANTO SUPER RPMT_631539</u>		\$1,446.00	-\$181,678.83
26 Sep 2022	<u>INTEREST</u>	-\$1,042.18		-\$183,124.83
26 Sep 2022	<u>PERIODICAL PAYMENT FROM AA TARANTO SUPER RPMT_631539</u>		\$1,446.00	-\$182,082.65
20 Sep 2022	<u>DEPOSIT ONLINE 2408582 TFR Westpac DIY SMSF Investment Pr</u>		\$1,440.00	-\$183,528.65
25 Aug 2022	<u>INTEREST</u>	-\$1,021.50		-\$184,968.65
22 Aug 2022	<u>DEPOSIT ONLINE 2472372 TFR Westpac DIY SMSF Investment Pr</u>		\$1,440.00	-\$183,947.15
25 Jul 2022	<u>INTEREST</u>	-\$849.99		-\$185,387.15
20 Jul 2022	<u>DEPOSIT ONLINE 2669428 TFR Westpac DIY SMSF Investment Pr</u>		\$1,340.00	-\$184,537.16
27 Jun 2022	<u>INTEREST</u>	-\$919.98		-\$185,877.16
20 Jun 2022	<u>DEPOSIT ONLINE 2538170 TFR Westpac DIY SMSF Investment Pr</u>		\$1,340.00	-\$184,957.18
5 May 2022	<u>INTEREST</u>	-\$770.89		-\$186,297.18
20 May 2022	<u>DEPOSIT ONLINE 2438454 TFR Westpac DIY SMSF Investment Pr</u>		\$1,340.00	-\$185,526.29
26 Apr 2022	<u>INTEREST</u>	-\$841.54		-\$186,866.29
20 Apr 2022	<u>DEPOSIT ONLINE 2645983 TFR Westpac DIY SMSF Investment Pr</u>		\$1,340.00	-\$186,024.75
25 Mar 2022	<u>INTEREST</u>	-\$738.95		-\$187,364.75
21 Mar 2022	<u>DEPOSIT ONLINE 2430191 TFR Westpac DIY SMSF Investment Pr</u>		\$1,340.00	-\$186,625.80
25 Feb 2022	<u>INTEREST</u>	-\$820.47		-\$187,965.80
21 Feb 2022	<u>DEPOSIT ONLINE 2419845 TFR Westpac DIY SMSF Investment Pr</u>		\$1,340.00	-\$187,145.33
25 Jan 2022	<u>INTEREST</u>	-\$716.68		-\$188,485.33
20 Jan 2022	<u>DEPOSIT ONLINE 2577499 TFR Westpac DIY SMSF Investment Pr</u>		\$1,340.00	-\$187,768.65
9 Dec 2021	<u>INTEREST</u>	-\$904.06		-\$189,108.65
20 Dec 2021	<u>DEPOSIT ONLINE 2542403 TFR Westpac DIY SMSF Investment Pr</u>		\$1,339.00	-\$188,204.59
25 Nov 2021	<u>INTEREST</u>	-\$827.50		-\$189,543.59
22 Nov 2021	<u>DEPOSIT ONLINE 2422909 TFR Westpac DIY SMSF Investment Pr</u>		\$1,339.00	-\$188,716.09
25 Oct 2021	<u>INTEREST</u>	-\$750.62		-\$190,055.09
20 Oct 2021	<u>DEPOSIT ONLINE 2611597 TFR Westpac DIY SMSF Investment Pr</u>		\$1,339.00	-\$189,304.47
4 Oct 2021	<u>DEPOSIT ONLINE 2375456 TFR Westpac DIY Superfund Loan Sep</u>		\$1,339.00	-\$190,643.47
27 Sep 2021	<u>INTEREST</u>	-\$886.31		-\$191,982.47
25 Aug 2021	<u>INTEREST</u>	-\$807.04		-\$191,096.16
20 Aug 2021	<u>DEPOSIT ONLINE 2642204 TFR Westpac DIY SMSF Investment Pr</u>		\$1,339.00	-\$190,289.12
26 Jul 2021	<u>INTEREST</u>	-\$835.98		-\$191,628.12
20 Jul 2021	<u>DEPOSIT ONLINE 2549418 TFR Westpac DIY SMSF Investment Pr</u>		\$1,339.00	-\$190,792.14



# SMSF Investment Property Loan



THE DIRECTOR  
22 STONELEIGH RD  
CRANBOURNE NORTH VIC 3977

032

Statement Period

30 September 2022 - 31 January 2023

Account No.

033-009 63-1539

## YOUR ACCOUNT SUMMARY

Opening Balance	- \$183,124.83
Total Credits	+ \$5,784.00
Total Debits	- \$3,681.27
<b>Closing Balance <sup>1</sup></b>	<b>- \$181,022.10</b>

## YOUR ACCOUNT STATUS as at 31 JAN 2023

Limit	\$188,323.00
<b>Funds Available <sup>1</sup></b>	<b>\$0.00</b>

## YOUR ACCOUNT DETAILS

**Account Name**  
AA TARANTO SUPER PTY LTD  
AS TRUSTEE FOR AA TARANTO SUPER FUND

## YOUR CUSTOMER DETAILS

<b>Your Name</b>	<b>Your Customer Number</b>
AA TARANTO SUPER PTY LTD	9312 5821

## YOUR LOAN SUMMARY

Repayment Type <sup>2</sup>	Principal and Interest
Fixed Rate Expiry Date	07 September 2025
Loan Expiry Date <sup>3</sup>	21 December 2040

## TRANSACTIONS

033-009 63-1539

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
<b>30/09/22</b>	<b>Statement Opening Balance</b>			<b>-183,124.83</b>
25/10/22	Periodical Payment From Aa Taranto Super Rpmt_631539		1,446.00	-181,678.83
25/10/22	Interest	886.07		-182,564.90
25/11/22	Periodical Payment From Aa Taranto Super Rpmt_631539		1,446.00	-181,118.90
25/11/22	Interest	944.28		-182,063.18
28/12/22	Periodical Payment From Aa Taranto Super Rpmt_631539		1,446.00	-180,617.18
28/12/22	Interest	1,002.44		-181,619.62
25/01/23	Periodical Payment From Aa Taranto Super Rpmt_631539		1,446.00	-180,173.62

S010821 / M004515 / 032 / CN3CNCPW

**TRANSACTIONS**

033-009 63-1539

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
25/01/23	Interest	848.48		-181,022.10
31/01/23	<b>Closing Balance</b>			<b>-181,022.10</b>

**CONVENIENCE AT YOUR FINGERTIPS**

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more

**INTEREST RATES SUMMARY****Annual Percentage Rate (per annum) on Debit Balances**

Effective Date	Annual Rate
08 Sep 2022	6.09 %

Your current rate above is a fixed rate due to expire on 07 September 2025

**MORE INFORMATION**

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at [westpac.com.au/dispute](http://westpac.com.au/dispute). If you are a business customer, please go to [westpac.com.au/businessdispute](http://westpac.com.au/businessdispute)

**Information for customers that have a Westpac Transaction account for personal use, and have a Commonwealth Concession or Health Care card (Concession card).**

The Westpac Choice Concession account is a transaction account designed for Concession card holders and offers no monthly service fees, no outward dishonour fees, no account overdrawn fees and there are no informal overdrafts (except where it is impossible or reasonably impractical for us to prevent your account from being overdrawn).

To be eligible for this account, you must have your government payments paid into the account. There is a limit of one Westpac Choice Concession account per customer, this includes joint account holders. All account holders must be eligible.

If you would like more information or would like to apply for the Westpac Choice Concession account please visit [www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/](http://www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/), call 132 032 or visit your local branch.

Before making a decision about any of our products, please read all the terms and conditions available at [westpac.com.au](http://westpac.com.au) and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit [www.westpac.com.au/personal-banking/bank-accounts/transaction/](http://www.westpac.com.au/personal-banking/bank-accounts/transaction/)

If any loan you hold with us is secured by a real property mortgage; the mortgage terms require the property to be insured. Please review the replacement value of the property and check with your insurer to ensure you have adequate cover. For general information on property insurance, visit the Australian Securities and Investments Commission's MoneySmart website: [www.moneysmart.gov.au](http://www.moneysmart.gov.au).



# SMSF Investment Property Loan



THE DIRECTOR  
22 STONELEIGH RD  
CRANBOURNE NORTH VIC 3977

032

Statement Period

31 January 2023 - 31 May 2023

Account No.

033-009 63-1539

## YOUR ACCOUNT SUMMARY

Opening Balance	- \$181,022.10
Total Credits	+ \$5,784.00
Total Debits	- \$3,609.30
<b>Closing Balance <sup>1</sup></b>	<b>- \$178,847.40</b>

## YOUR ACCOUNT STATUS as at 31 MAY 2023

Limit	\$186,150.00
<b>Funds Available <sup>1</sup></b>	<b>\$0.00</b>

## YOUR ACCOUNT DETAILS

**Account Name**  
AA TARANTO SUPER PTY LTD  
AS TRUSTEE FOR AA TARANTO SUPER FUND

## YOUR CUSTOMER DETAILS

**Your Name** AA TARANTO SUPER PTY LTD  
**Your Customer Number** 9312 5821

## YOUR LOAN SUMMARY

Repayment Type <sup>2</sup>	Principal and Interest
Fixed Rate Expiry Date	07 September 2025
Loan Expiry Date <sup>3</sup>	21 December 2040

## TRANSACTIONS

033-009 63-1539

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
<b>31/01/23</b>	<b>Statement Opening Balance</b>			<b>-181,022.10</b>
27/02/23	Periodical Payment From Aa Taranto Super Rpmt_631539		1,446.00	-179,576.10
27/02/23	Interest	996.71		-180,572.81
27/03/23	Periodical Payment From Aa Taranto Super Rpmt_631539		1,446.00	-179,126.81
27/03/23	Interest	843.59		-179,970.40
26/04/23	Periodical Payment From Aa Taranto Super Rpmt_631539		1,446.00	-178,524.40
26/04/23	Interest	900.83		-179,425.23
25/05/23	Periodical Payment From Aa Taranto Super Rpmt_631539		1,446.00	-177,979.23

S010523 / M004511 / 152 / CN3CNCPCFW



**TRANSACTIONS**

033-009 63-1539

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
25/05/23	Interest	868.17		-178,847.40
31/05/23	<b>Closing Balance</b>			<b>-178,847.40</b>

**CONVENIENCE AT YOUR FINGERTIPS**

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more

**INTEREST RATES SUMMARY****Annual Percentage Rate (per annum) on Debit Balances**

Effective Date	Annual Rate
08 Sep 2022	6.09 %

Your current rate above is a fixed rate due to expire on 07 September 2025

**MORE INFORMATION**

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If you would like more information or would like to apply for the Westpac Choice Concession account please visit [www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/](http://www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/), call 132 032 or visit your local branch.

Before making a decision about any of our products, please read all the terms and conditions available at [westpac.com.au](http://westpac.com.au) and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit [www.westpac.com.au/personal-banking/bank-accounts/transaction/](http://www.westpac.com.au/personal-banking/bank-accounts/transaction/)

If any loan you hold with us is secured by a real property mortgage; the mortgage terms require the property to be insured. Please review the replacement value of the property and check with your insurer to ensure you have adequate cover. For general information on property insurance, visit the Australian Securities and Investments Commission's MoneySmart website: [www.moneysmart.gov.au](http://www.moneysmart.gov.au).



Statement Period  
29 July 2022 - 31 October 2022

**Westpac DIY Super Working Account**

Account Name  
**AA TARANTO SUPER PTY LTD ATF  
TARANTO SUPER FUND**



032  
THE DIRECTOR  
22 STONELEIGH RD  
CRANBOURNE NORTH VIC 3977

Customer ID  
**9312 5821 AA TARANTO SUPER PTY  
LTD**

BSB Account Number  
**033-009 627 740**

Opening Balance	+ \$7,085.52
Total Credits	+ \$4,362.66
Total Debits	- \$5,772.00
Closing Balance	+ \$5,676.18

**INTEREST RATES (PER ANNUM) ON CREDIT BALANCES**

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
22 Jul 2022	0.25 %	0.25 %	0.25 %	0.25 %
18 Aug 2022	0.75 %	0.75 %	0.75 %	0.75 %
20 Sep 2022	1.00 %	1.00 %	1.00 %	1.00 %

Effective Date	Over \$499999
22 Jul 2022	0.25 %
18 Aug 2022	0.75 %
20 Sep 2022	1.00 %

**TRANSACTIONS**

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
<b>29/07/22</b>	<b>STATEMENT OPENING BALANCE</b>			<b>7,085.52</b>
19/08/22	Deposit Aa Taranto Super Aa Taranto Super		1,450.00	8,535.52
22/08/22	Withdrawal Online 1472362 Tfr Smsf Invest Super Loan Payment	1,440.00		7,095.52
31/08/22	Interest Paid		2.95	7,098.47
20/09/22	Deposit Aa Taranto Super Aa Taranto Super		1,450.00	8,548.47
20/09/22	Withdrawal Online 1408570 Tfr Smsf Invest Super Loan Payment	1,440.00		7,108.47

S012328 / M005440 / 305 / CN3CNCNPW

**TRANSACTIONS**

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
26/09/22	Periodical Payment To Aa Taranto Super Rpmt_631539	1,446.00		5,662.47
30/09/22	Interest Paid		4.70	5,667.17
20/10/22	Deposit Aa Taranto Super Aa Taranto Super		1,450.00	7,117.17
25/10/22	Periodical Payment To Aa Taranto Super Rpmt_631539	1,446.00		5,671.17
31/10/22	Interest Paid		5.01	5,676.18
<b>31/10/22</b>	<b>CLOSING BALANCE</b>			<b>5,676.18</b>

**CONVENIENCE AT YOUR FINGERTIPS**

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more

**MORE INFORMATION**

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9155 7700 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at [westpac.com.au/dispute](http://westpac.com.au/dispute). If you are a business customer, please go to [westpac.com.au/businessdispute](http://westpac.com.au/businessdispute)

**Information for customers that have a Westpac Transaction account for personal use, and have a Commonwealth Concession or Health Care card (Concession card).**

The Westpac Choice Concession account is a transaction account designed for Concession card holders and offers no monthly service fees, no outward dishonour fees, no account overdrawn fees and there are no informal overdrafts (except where it is impossible or reasonably impractical for us to prevent your account from being overdrawn).

To be eligible for this account, you must have your government payments paid into the account. There is a limit of one Westpac Choice Concession account per customer, this includes joint account holders. All account holders must be eligible.

If you would like more information or would like to apply for the Westpac Choice Concession account please visit [www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/](http://www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/), call 132 032 or visit your local branch.



Statement Period  
31 October 2022 - 31 January 2023

## Westpac DIY Super Working Account



THE DIRECTOR  
22 STONELEIGH RD  
CRANBOURNE NORTH VIC 3977

032

Account Name  
AA TARANTO SUPER PTY LTD ATF  
TARANTO SUPER FUND

Customer ID  
9312 5821 AA TARANTO SUPER PTY  
LTD

BSB Account Number  
033-009 627 740

Opening Balance	+ \$5,676.18
Total Credits	+ \$4,365.12
Total Debits	- \$4,338.00
Closing Balance	+ \$5,703.30

### INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
20 Sep 2022	1.00 %	1.00 %	1.00 %	1.00 %

Effective Date	Over \$499999
20 Sep 2022	1.00 %

### TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/10/22	STATEMENT OPENING BALANCE			5,676.18
18/11/22	Deposit Aa Taranto Super Aa Taranto Super		1,450.00	7,126.18
25/11/22	Periodical Payment To Aa Taranto Super Rpmt_631539	1,446.00		5,680.18
30/11/22	Interest Paid		4.94	5,685.12
20/12/22	Deposit Aa Taranto Super Aa Taranto Super		1,450.00	7,135.12
28/12/22	Periodical Payment To Aa Taranto Super Rpmt_631539	1,446.00		5,689.12
30/12/22	Interest Paid		4.99	5,694.11
20/01/23	Deposit Aa Taranto Super Aa Taranto Super		1,450.00	7,144.11
25/01/23	Periodical Payment To Aa Taranto Super Rpmt_631539	1,446.00		5,698.11
31/01/23	Interest Paid		5.19	5,703.30
31/01/23	CLOSING BALANCE			5,703.30

5010819 / M004514 / 032 / CN3CNCNPW



Statement Period  
31 January 2023 - 28 April 2023

**Westpac DIY Super Working Account**



THE DIRECTOR  
22 STONELEIGH RD  
CRANBOURNE NORTH VIC 3977

032

Account Name  
AA TARANTO SUPER PTY LTD ATF  
TARANTO SUPER FUND

Customer ID  
9312 5821 AA TARANTO SUPER PTY  
LTD

BSB Account Number  
033-009 627 740

Opening Balance	+ \$5,703.30
Total Credits	+ \$4,364.39
Total Debits	- \$4,338.00
Closing Balance	+ \$5,729.69

**INTEREST RATES (PER ANNUM) ON CREDIT BALANCES**

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
20 Sep 2022	1.00 %	1.00 %	1.00 %	1.00 %

Effective Date	Over \$499999
20 Sep 2022	1.00 %

**TRANSACTIONS**

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction


DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
<b>31/01/23</b>	<b>STATEMENT OPENING BALANCE</b>			<b>5,703.30</b>
20/02/23	Deposit Aa Taranto Super Aa Taranto Super		1,450.00	7,153.30
27/02/23	Periodical Payment To Aa Taranto Super Rpmt_631539	1,446.00		5,707.30
28/02/23	Interest Paid		4.65	5,711.95
20/03/23	Deposit Aa Taranto Super Aa Taranto Super		1,450.00	7,161.95
27/03/23	Periodical Payment To Aa Taranto Super Rpmt_631539	1,446.00		5,715.95
31/03/23	Interest Paid		5.12	5,721.07
20/04/23	Deposit Aa Taranto Super Aa Taranto Super		1,450.00	7,171.07
26/04/23	Periodical Payment To Aa Taranto Super Rpmt_631539	1,446.00		5,725.07
28/04/23	Interest Paid		4.62	5,729.69
<b>28/04/23</b>	<b>CLOSING BALANCE</b>			<b>5,729.69</b>



Statement Period  
28 April 2023 - 31 July 2023

**Westpac DIY Super Working Account**

Account Name  
AA TARANTO SUPER PTY LTD ATF  
TARANTO SUPER FUND

 032  
THE DIRECTOR  
22 STONELEIGH RD  
CRANBOURNE NORTH VIC 3977

Customer ID  
9312 5821 AA TARANTO SUPER PTY  
LTD

BSB Account Number  
033-009 627 740

Opening Balance	+ \$5,729.69
Total Credits	+ \$4,367.48
Total Debits	- \$4,338.00
Closing Balance	+ \$5,759.17

**INTEREST RATES (PER ANNUM) ON CREDIT BALANCES**

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
20 Sep 2022	1.00 %	1.00 %	1.00 %	1.00 %

Effective Date	Over \$499999
20 Sep 2022	1.00 %

**TRANSACTIONS**

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
<b>28/04/23</b>	<b>STATEMENT OPENING BALANCE</b>			<b>5,729.69</b>
19/05/23	Deposit Aa Taranto Super Aa Taranto Super		1,450.00	7,179.69
25/05/23	Periodical Payment To Aa Taranto Super Rpmt_631539	1,446.00		5,733.69
31/05/23	Interest Paid		5.41	5,739.10
06/06/23	Deposit Ato Ato006000017884042		2.04	5,741.14
20/06/23	Deposit Aa Taranto Super Aa Taranto Super		1,450.00	7,191.14
26/06/23	Periodical Payment To Aa Taranto Super Rpmt_631539	1,446.00		5,745.14
30/06/23	Interest Paid		4.95	<u>5,750.09</u>
20/07/23	Deposit Aa Taranto Super Aa Taranto Super		1,450.00	7,200.09
25/07/23	Periodical Payment To Aa Taranto Super Rpmt_631539	1,446.00		5,754.09
31/07/23	Interest Paid		5.08	5,759.17

S008904 / MD03634 / 213 / CNCCNCPW



# Account activity

Westpac DIY Super Working Account  
033-009 627740

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\$5,750.09

- Account details
- Statements
- Account settings
- Activate card
- Exports and reports


[Advanced search](#)

<u>Date</u> ▼	<u>Description</u>	<u>Debit</u>	<u>Credit</u>	<u>Balance</u> <sup>1</sup>
30 Jun 2023	<u>INTEREST PAID</u>		\$4.95	\$5,750.09
26 Jun 2023	<u>PERIODICAL PAYMENT TO 0000000 AA TARANTO SUPER RPMT_631539</u>	-\$1,446.00		\$5,745.14
20 Jun 2023	<u>DEPOSIT AA TARANTO SUPER AA TARANTO SUPER</u>		\$1,450.00	\$7,191.14
6 Jun 2023	<u>DEPOSIT ATO ATO006000017884042</u>		\$2.04	\$5,741.14
31 May 2023	<u>INTEREST PAID</u>		\$5.41	\$5,739.10
25 May 2023	<u>PERIODICAL PAYMENT TO 0000000 AA TARANTO SUPER RPMT_631539</u>	-\$1,446.00		\$5,733.69
19 May 2023	<u>DEPOSIT AA TARANTO SUPER AA TARANTO SUPER</u>		\$1,450.00	\$7,179.69
28 Apr 2023	<u>INTEREST PAID</u>		\$4.62	\$5,729.69
16 Apr 2023	<u>PERIODICAL PAYMENT TO 0000000 AA TARANTO SUPER RPMT_631539</u>	-\$1,446.00		\$5,725.07
20 Apr 2023	<u>DEPOSIT AA TARANTO SUPER AA TARANTO SUPER</u>		\$1,450.00	\$7,171.07
31 Mar 2023	<u>INTEREST PAID</u>		\$5.12	\$5,721.07
27 Mar 2023	<u>PERIODICAL PAYMENT TO 0000000 AA TARANTO SUPER RPMT_631539</u>	-\$1,446.00		\$5,715.95
20 Mar 2023	<u>DEPOSIT AA TARANTO SUPER AA TARANTO SUPER</u>		\$1,450.00	\$7,161.95
28 Feb 2023	<u>INTEREST PAID</u>		\$4.65	\$5,711.95
27 Feb 2023	<u>PERIODICAL PAYMENT TO 0000000 AA TARANTO SUPER RPMT_631539</u>	-\$1,446.00		\$5,707.30
20 Feb 2023	<u>DEPOSIT AA TARANTO SUPER AA TARANTO SUPER</u>		\$1,450.00	\$7,153.30
31 Jan 2023	<u>INTEREST PAID</u>		\$5.19	\$5,703.30
25 Jan 2023	<u>PERIODICAL PAYMENT TO 0000000 AA TARANTO SUPER RPMT_631539</u>	-\$1,446.00		\$5,698.11
20 Jan 2023	<u>DEPOSIT AA TARANTO SUPER AA TARANTO SUPER</u>		\$1,450.00	\$7,144.11

Date	Description	Debit	Credit	Balance
30 Dec 2022	INTEREST PAID		\$4.99	\$5,694.11
28 Dec 2022	PERIODICAL PAYMENT TO 0000000 AA TARANTO SUPER RPMT_631539	-\$1,446.00		\$5,689.12
20 Dec 2022	DEPOSIT AA TARANTO SUPER AA TARANTO SUPER		\$1,450.00	\$7,135.12
30 Nov 2022	INTEREST PAID		\$4.94	\$5,685.12
25 Nov 2022	PERIODICAL PAYMENT TO 0000000 AA TARANTO SUPER RPMT_631539	-\$1,446.00		\$5,680.18
18 Nov 2022	DEPOSIT AA TARANTO SUPER AA TARANTO SUPER		\$1,450.00	\$7,126.18
31 Oct 2022	INTEREST PAID		\$5.01	\$5,676.18
25 Oct 2022	PERIODICAL PAYMENT TO 0000000 AA TARANTO SUPER RPMT_631539	-\$1,446.00		\$5,671.17
20 Oct 2022	DEPOSIT AA TARANTO SUPER AA TARANTO SUPER		\$1,450.00	\$7,117.17
30 Sep 2022	INTEREST PAID		\$4.70	\$5,667.17
26 Sep 2022	PERIODICAL PAYMENT TO 0000000 AA TARANTO SUPER RPMT_631539	-\$1,446.00		\$5,662.47
20 Sep 2022	WITHDRAWAL ONLINE 1408570 TFR SMSF Invest Super Loan Payment	-\$1,440.00		\$7,108.47
20 Sep 2022	DEPOSIT AA TARANTO SUPER AA TARANTO SUPER		\$1,450.00	\$8,548.47
31 Aug 2022	INTEREST PAID		\$2.95	\$7,098.47
22 Aug 2022	WITHDRAWAL ONLINE 1472362 TFR SMSF Invest Super Loan Payment	-\$1,440.00		\$7,095.52
19 Aug 2022	DEPOSIT AA TARANTO SUPER AA TARANTO SUPER		\$1,450.00	\$8,535.52
29 Jul 2022	INTEREST PAID		\$0.38	\$7,085.52
20 Jul 2022	WITHDRAWAL ONLINE 1669419 TFR SMSF Invest Super Loan Payment	-\$1,340.00		\$7,085.14
20 Jul 2022	DEPOSIT AA TARANTO SUPER AA TARANTO SUPER		\$1,342.00	\$8,425.14
30 Jun 2022	INTEREST PAID		\$0.05	\$7,083.14
20 Jun 2022	WITHDRAWAL ONLINE 1538162 TFR SMSF Invest Super Loan Payment	-\$1,340.00		\$7,083.09
20 Jun 2022	DEPOSIT AA TARANTO SUPER AA TARANTO SUPER		\$1,342.00	\$8,423.09
31 May 2022	INTEREST PAID		\$0.05	\$7,081.09
26 May 2022	DEPOSIT ATO ATO009000016200855		\$500.00	\$7,081.04
20 May 2022	WITHDRAWAL ONLINE 1438443 TFR SMSF Invest Super Loan Payment	-\$1,340.00		\$6,581.04
20 May 2022	DEPOSIT AA TARANTO SUPER AA TARANTO SUPER		\$1,342.00	\$7,921.04
29 Apr 2022	INTEREST PAID		\$0.05	\$6,579.04
20 Apr 2022	WITHDRAWAL ONLINE 1645970 TFR SMSF Invest Super Loan Payment	-\$1,340.00		\$6,578.99
20 Apr 2022	DEPOSIT AA TARANTO SUPER AA TARANTO SUPER		\$1,342.00	\$7,918.99





# Macquarie Cash Management Account

MACQUARIE BANK LIMITED  
ABN 46 008 583 542 AFSL 237502

enquiries 1800 025 063  
wrapsolutions@macquarie.com.au  
www.macquarie.com.au

PO Box N498  
Grosvenor Place  
Sydney, NSW 1220

1 Shelley Street  
Sydney, NSW 2000



AA TARANTO SUPER PTY LTD  
22 STONELEIGH ROAD  
CRANBOURNE NORTH VIC 3977

account balance **\$22,462.12**  
as at 30 Dec 22

account name AA TARANTO SUPER PTY LTD ATF  
AA TARANTO SUPER FUND  
account no. 963520325

transaction	description	debits	credits	balance
30.06.22	OPENING BALANCE			23,661.71
11.07.22	Funds transfer TRANSACT FUNDS TFR TO WALKER PARTNERS (A	132.00		23,529.71
13.07.22	Deposit QUICKSUPER QUICKSPR3250168339		23.29	23,553.00
15.07.22	Deposit Mason White McDo 35 Painted Hills R		962.41	24,515.41
20.07.22	Funds transfer PP TO WESTPAC LOAN ACCOUNT	1,342.00		23,173.41
27.07.22	Deposit SIMPLY GOOD FOOD Jul 22		792.75	23,966.16
29.07.22	Interest MACQUARIE CMA INTEREST PAID*		7.42	23,973.58
12.08.22	Deposit Mason White McDo 35 Painted Hills R		1,642.41	25,615.99
15.08.22	BPAY BPAY TO ASIC	290.00		25,325.99
15.08.22	BPAY BPAY TO YARRA VALLEY WATER	242.84		25,083.15
19.08.22	Funds transfer PP TO WESTPAC LOAN ACCOUNT	1,450.00		23,633.15
24.08.22	Deposit QUICKSUPER QUICKSPR3282398671		328.41	23,961.56

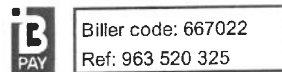
## how to make a transaction

online  
Log in to [www.macquarie.com.au/personal](http://www.macquarie.com.au/personal)

by phone  
Call 133 275 to make a phone transaction

transfers from another bank account  
Transfer funds from another bank to this account:  
BSB 182 512  
ACCOUNT NO. 963520325

deposits using BPay  
From another bank



continued on next



## Macquarie Cash Management Account

enquiries 1800 025 063

account name AA TARANTO SUPER PTY LTD ATF  
AA TARANTO SUPER FUND  
account no. 963520325

	transaction	description	debits	credits	balance
30.08.22	Deposit	SIMPLY GOOD FOOD Tonys Super Aug22		792.75	24,754.31
31.08.22	Interest	MACQUARIE CMA INTEREST PAID*		18.74	24,773.05
02.09.22	Direct debit	NEOS LIFE 112115686/10537430	7,072.27		17,700.78
13.09.22	Deposit	Mason White McDo 35 Painted Hills R		1,642.41	19,343.19
13.09.22	Funds transfer	TRANSACT FUNDS TFR TO WALKER PARTNERS (A	132.00		19,211.19
13.09.22	BPAY	BPAY TO CITY OF WHITTLESEA	1,698.50		17,512.69
20.09.22	Deposit	QUICKSUPER QUICKSPR3303043116		328.41	17,841.10
20.09.22	Funds transfer	PP TO WESTPAC LOAN ACCOUNT	1,450.00		16,391.10
30.09.22	Interest	MACQUARIE CMA INTEREST PAID*		18.48	16,409.58
03.10.22	Deposit	SIMPLY GOOD FOOD Sep22		831.25	17,240.83
05.10.22	Funds transfer	WRAP SOLUTIONS ADMIN FEE	28.00		17,212.83
06.10.22	Deposit	MASON WHITE MCDOUGALL (H'BRIDGE) P/L 35		165.00	17,377.83
06.10.22	Deposit	Mason White McDo 35 Painted Hills R		1,477.41	18,855.24
20.10.22	Funds transfer	PP TO WESTPAC LOAN ACCOUNT	1,450.00		17,405.24
25.10.22	Deposit	QUICKSUPER QUICKSPR3330415605		328.41	17,733.65
31.10.22	Deposit	SIMPLY GOOD FOODS AUSTRALIA PTY LTD Oct2		831.25	18,564.90
31.10.22	Interest	MACQUARIE CMA INTEREST PAID*		26.01	18,590.91
03.11.22	Funds transfer	WRAP SOLUTIONS ADMIN FEE	28.00		18,562.91
04.11.22	Deposit	Mason White McDo 35 Painted Hills R		432.41	18,995.32
18.11.22	Funds transfer	PP TO WESTPAC LOAN ACCOUNT	1,450.00		17,545.32
22.11.22	BPAY	BPAY TO YARRA VALLEY WATER	161.24		17,384.08
24.11.22	Deposit	QUICKSUPER QUICKSPR3353773063		328.41	17,712.49
29.11.22	BPAY	BPAY TO R A C V INSURANCE	1,330.01		16,382.48
30.11.22	Deposit	SIMPLY GOOD FOODS AUSTRALIA PTY LTD Nov2		3,046.75	19,429.23
30.11.22	Interest	MACQUARIE CMA INTEREST PAID*		29.06	19,458.29
01.12.22	Deposit	Mason White McDo 35 Painted Hills R		1,642.41	21,100.70
05.12.22	Funds transfer	WRAP SOLUTIONS ADMIN FEE	28.00		21,072.70

continued on next



## Macquarie Cash Management Account

enquiries 1800 025 063

account name AA TARANTO SUPER PTY LTD ATF  
AA TARANTO SUPER FUND  
account no. 963520325

	transaction	description	debits	credits	balance
16.12.22	Deposit	QUICKSUPER QUICKSPR3369846231		328.41	21,401.11
20.12.22	Funds transfer	PP TO WESTPAC LOAN ACCOUNT	1,450.00		19,951.11
28.12.22	Deposit	SIMPLY GOOD FOODS AUSTRALIA PTY LTD Dec2		831.25	20,782.36
29.12.22	Deposit	Mason White McDo 35 Painted Hills R		1,642.41	22,424.77
30.12.22	Interest	MACQUARIE CMA INTEREST PAID*		37.35	22,462.12
		CLOSING BALANCE AS AT 30 DEC 22	19,734.86	18,535.27	22,462.12

\* Interest rate for the period 1 July to 13 July: 0.20% pa (13 days); 14 July to 11 August: 0.55% pa (29 days); 12 August to 15 September: 1.05% pa (35 days); 16 September to 13 October: 1.55% pa (28 days); 14 October to 15 November: 1.80% pa (33 days); 16 November to 15 December: 2.05% pa (30 days); 16 December to 30 December: 2.30% pa (15 days)



# Macquarie Cash Management Account

MACQUARIE BANK LIMITED  
ABN 46 008 583 542 AFSL 237502

enquiries 1800 025 063  
wrapsolutions@macquarie.com.au  
www.macquarie.com.au

PO Box N498  
Grosvenor Place  
Sydney, NSW 1220

1 Shelley Street  
Sydney, NSW 2000



AA TARANTO SUPER PTY LTD  
22 STONELEIGH ROAD  
CRANBOURNE NORTH VIC 3977

account balance **\$23,215.88**  
as at 30 Jun 23

account name AA TARANTO SUPER PTY LTD ATF  
AA TARANTO SUPER FUND  
account no. 963520325

transaction	description	debits	credits	balance
30.12.22	OPENING BALANCE			22,462.12
05.01.23	Funds transfer WRAP SOLUTIONS ADMIN FEE	28.00		22,434.12
10.01.23	Deposit SuperChoice P/L PC040123-194694448		91.77	22,525.89
13.01.23	Deposit Mason White McDo 35 Painted Hills R		1,642.41	24,168.30
20.01.23	Deposit SIMPLY GOOD FOODS AUSTRALIA PTY LTD Jan		859.25	25,027.55
20.01.23	Funds transfer PP TO WESTPAC LOAN ACCOUNT	1,450.00		23,577.55
23.01.23	Direct debit ZURICH LIFE 3050852 35	1,646.58		21,930.97
23.01.23	Direct debit ZURICH LIFE 3350852 35	2,213.31		19,717.66
25.01.23	Deposit QUICKSUPER QUICKSPR3395579707		391.11	20,108.77
31.01.23	Interest MACQUARIE CMA INTEREST PAID*		44.89	20,153.66
03.02.23	Funds transfer WRAP SOLUTIONS ADMIN FEE	28.00		20,125.66
09.02.23	Deposit Mason White McDo 35 Painted Hills R		690.41	20,816.07

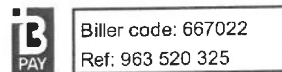
## how to make a transaction

online  
Log in to [www.macquarie.com.au/personal](http://www.macquarie.com.au/personal)

by phone  
Call 133 275 to make a phone transaction

transfers from another bank account  
Transfer funds from another bank to this account:  
BSB 182 512  
ACCOUNT NO. 963520325

deposits using BPay  
From another bank



continued on next



## Macquarie Cash Management Account

enquiries 1800 025 063

account name AA TARANTO SUPER PTY LTD ATF  
AA TARANTO SUPER FUND  
account no. 963520325

	transaction	description	debits	credits	balance
17.02.23	BPAY	BPAY TO YARRA VALLEY WATER	157.73		20,658.34
17.02.23	BPAY	BPAY TO TAX OFFICE PAYMENTS	259.00		20,399.34
20.02.23	Funds transfer	PP TO WESTPAC LOAN ACCOUNT	1,450.00		18,949.34
21.02.23	Deposit	QUICKSUPER QUICKSPR3415004963		328.41	19,277.75
23.02.23	Deposit	Mason White McDo 35 Painted Hills R		1,642.41	20,920.16
28.02.23	Deposit	SIMPLY GOOD FOODS AUSTRALIA PTY LTD Feb2		859.25	21,779.41
28.02.23	Interest	MACQUARIE CMA INTEREST PAID*		36.66	21,816.07
03.03.23	Funds transfer	WRAP SOLUTIONS ADMIN FEE	28.00		21,788.07
09.03.23	Deposit	Mason White McDo 35 Painted Hills R		1,642.41	23,430.48
17.03.23	Funds transfer	TRANSACT FUNDS TFR TO WALKER PARTNERS (A	1,320.00		22,110.48
20.03.23	Funds transfer	PP TO WESTPAC LOAN ACCOUNT	1,450.00		20,660.48
23.03.23	Deposit	Mason White McDo 35 Painted Hills R		1,642.41	22,302.89
27.03.23	Deposit	SIMPLY GOOD FOODS AUSTRALIA PTY LTD Marc		859.25	23,162.14
27.03.23	Deposit	QUICKSUPER QUICKSPR3439826306		385.21	23,547.35
31.03.23	Interest	MACQUARIE CMA INTEREST PAID*		47.39	23,594.74
05.04.23	Funds transfer	WRAP SOLUTIONS ADMIN FEE	28.00		23,566.74
17.04.23	Deposit	QUICKSUPER QUICKSPR3455249200		385.21	23,951.95
20.04.23	Funds transfer	PP TO WESTPAC LOAN ACCOUNT	1,450.00		22,501.95
24.04.23	Deposit	JC Greensborough 35 Painted Hills R		1,642.42	24,144.37
27.04.23	Deposit	SIMPLY GOOD FOODS AUSTRALIA PTY LTD Apr2		859.25	25,003.62
28.04.23	Interest	MACQUARIE CMA INTEREST PAID*		46.26	25,049.88
03.05.23	Funds transfer	WRAP SOLUTIONS ADMIN FEE	28.00		25,021.88
19.05.23	Funds transfer	PP TO WESTPAC LOAN ACCOUNT	1,450.00		23,571.88
19.05.23	BPAY	BPAY TO YARRA VALLEY WATER	159.49		23,412.39
23.05.23	Deposit	QUICKSUPER QUICKSPR3482804903		385.21	23,797.60
31.05.23	Deposit	SIMPLY GOOD FOODS AUSTRALIA PTY LTD Supe		859.25	24,656.85
31.05.23	Interest	MACQUARIE CMA INTEREST PAID*		57.04	24,713.89

continued on next



## Macquarie Cash Management Account

enquiries 1800 025 063

account name AA TARANTO SUPER PTY LTD ATF  
AA TARANTO SUPER FUND  
account no. 963520325

	transaction	description	debits	credits	balance
05.06.23	Funds transfer	WRAP SOLUTIONS ADMIN FEE	28.00		24,685.89
16.06.23	BPAY	BPAY TO ASIC	59.00		24,626.89
20.06.23	Deposit	QUICKSUPER QUICKSPR3504004630		385.21	25,012.10
20.06.23	Funds transfer	PP TO WESTPAC LOAN ACCOUNT	1,450.00		23,562.10
22.06.23	Funds transfer	Rent Refund	1,642.42		21,919.68
26.06.23	Deposit	QUICKSUPER QUICKSPR3508198390		385.21	22,304.89
30.06.23	Deposit	SIMPLY GOOD FOODS AUSTRALIA PTY LTD Jun2		859.25	23,164.14
30.06.23	Interest	MACQUARIE CMA INTEREST PAID*		51.74	23,215.88
		CLOSING BALANCE AS AT 30 JUN 23	16,325.53	17,079.29	23,215.88

\* Interest rate for the period 31 December to 21 February: 2.30% pa (53 days); 22 February to 21 March: 2.45% pa (28 days); 22 March to 18 May: 2.55% pa (58 days); 19 May to 22 June: 2.60% pa (35 days); 23 June to 30 June: 2.75% pa (8 days)

## Audit Trail

As at 30 June 2023

Date	Account Number	Cash/ Journal	Batch	Details	Debit \$	Credit \$
30/06/2023	290 0002	C	2	Loan repayment	-	18,680.00
30/06/2023	290 0002	C	3	transfer	17,292.00	-
30/06/2023	290 0002	C	4	int	52.91	-
30/06/2023	290 0002	C	5	ato	2.04	-
30/06/2023	290 0001	C	6	trf	-	17,292.00
30/06/2023	290 0001	C	7	NEOS life ins	-	7,072.27
30/06/2023	290 0001	C	8	zurich life	-	3,859.89
30/06/2023	290 0001	C	9	council rates	-	1,698.50
30/06/2023	290 0001	C	10	wp	-	1,584.00
30/06/2023	290 0001	C	11	racv	-	1,330.01
30/06/2023	290 0001	C	12	yarra v	-	721.30
30/06/2023	290 0001	C	13	asic	-	349.00
30/06/2023	290 0001	C	14	ato	-	259.00
30/06/2023	290 0001	C	15	wrap solution	-	252.00
30/06/2023	290 0001	C	16	rent	16,701.92	-
30/06/2023	290 0001	C	17	simply good	12,281.50	-
30/06/2023	290 0001	C	18	quick super	4,310.91	-
30/06/2023	290 0001	C	19	int	421.05	-
30/06/2023	290 0001	C	20	mason white	165.00	-
30/06/2023	290 0001	C	21	super choice	91.77	-
30/06/2023	801 0011	C	22	wp	1,584.00	-
30/06/2023	801 0019	C	23	asic	349.00	-
30/06/2023	690 0001	C	24	int	-	421.05
30/06/2023	808 0023	C	25	yarra v	721.30	-
30/06/2023	808 0016	C	26	council rates	1,698.50	-
30/06/2023	808 0009	C	27	racv	1,330.01	-
30/06/2023	828 00001	C	28	NEOS life ins	7,072.27	-
30/06/2023	828 00002	C	29	zurich life	3,859.89	-
30/06/2023	702 00001	C	30	Contribution Employer Concessional Contribu	-	12,281.50
30/06/2023	801 0017	C	31	wrap solution	252.00	-
30/06/2023	702 00002	C	32	Contribution Employer Concessional Contribu	-	4,310.91
30/06/2023	690 0002	C	33	int	-	52.91
30/06/2023	690 0003	C	34	ato	-	2.04
30/06/2023	801 0019	C	35	ato	259.00	-
30/06/2023	611 0001	C	36	rent	-	20,951.58
30/06/2023	702 00002	C	37	Contribution Employer Concessional Contribu	-	91.77
30/06/2023	808 0010	C	38	interest paid on loan	11,159.13	-
30/06/2023	495 0001	C	39	loan repayment	7,520.87	-
30/06/2023	700 00001	C	40	Contribution Member Non-Concessional Cont	-	165.00
30/06/2023	290 0003	C	41	dep 2023	-	7,106.00
30/06/2023	290 0003	C	42	accumulated Dep	7,106.00	-
30/06/2023	808 0005	C	43	dep 2023	7,106.00	-
30/06/2023	233 0001	C	44	accumulated Dep	-	7,106.00
30/06/2023	808 0002	C	36	Property - Residential 1 - Agent Fees / Commis	1,242.66	-

## Audit Trail

As at 30 June 2023

Date	Account Number	Cash/ Journal	Batch	Details	Debit \$	Credit \$
30/06/2023	808 0017	C	36	Property - Residential 1 - Other	680.00	-
30/06/2023	808 0018	C	36	Property - Residential 1 - Repairs & Maintenanc	2,327.00	-
30/06/2023	290 0003	C	45	rent	87.00	-
30/06/2023	290 0003	C	46	sd	-	87.00
30/06/2023	611 0001	C	47	rent	-	87.00
30/06/2023	300 0001	C	48	sd	87.00	-
30/06/2023	860 0008	J	1	Deferred tax expense	4,007.40	-
30/06/2023	450 0006	J	1	Provision for deferred tax	-	4,007.40
30/06/2023	211 0001	J	1	Unrealised market movement	40,074.00	-
30/06/2023	780 0013	J	1	Unrealised market movement - Property	-	40,074.00

Transactions that have been reconciled to each other within the Master Clearing Account in the selected report period have not been included in this report.



**AA Taranto Super Fund**  
**Capital Gains Analysis (2017)**

For the year ended 30 June 2017

Account Number	Account Description	Investment Code	Date Acquired	Units	Highest Price	Highest Market Value	Highest Price Date	Purchase/Sale	Adjusted Cost	Gain/Loss
<b>Capital Gains Tax Assets</b>										
211 0001	Property - 35 Painted Hill Road, Doreen		22/12/2015	0.0000	0.00	314.05	30/06/2023	Discount	200.00	114.05
211 0001	Property - 35 Painted Hill Road, Doreen		22/12/2015	0.0000	0.00	2,355.40	30/06/2023	Discount	1,500.00	855.40
211 0001	Property - 35 Painted Hill Road, Doreen		22/12/2015	0.0000	0.00	2,245.48	30/06/2023	Discount	1,430.00	815.48
211 0001	Property - 35 Painted Hill Road, Doreen		22/12/2015	0.0000	0.00	18,287.35	30/06/2023	Discount	11,646.00	6,641.35
211 0001	Property - 35 Painted Hill Road, Doreen		22/12/2015	0.0000	0.00	1,356.55	30/06/2023	Discount	1,246.00	710.55
211 0001	Property - 35 Painted Hill Road, Doreen		22/12/2015	0.0000	0.00	288,894.86	30/06/2023	Discount	183,978.00	104,916.86
211 0001	Property - 35 Painted Hill Road, Doreen		22/12/2015	0.0000	0.00	284,181.59	30/06/2023	Discount	180,976.43	103,205.16
211 0001	Property - 35 Painted Hill Road, Doreen		24/07/2015	0.0000	0.00	1,570.27	30/06/2023	Discount	1,000.00	570.27
211 0001	Property - 35 Painted Hill Road, Doreen		5/08/2015	0.0000	0.00	6,752.15	30/06/2023	Discount	4,300.00	2,452.15
211 0001	Property - 35 Painted Hill Road, Doreen		25/01/2016	0.0000	0.00	3,140.54	30/06/2023	Discount	2,000.00	1,140.54
211 0001	Property - 35 Painted Hill Road, Doreen		14/01/2016	0.0000	0.00	7,301.75	30/06/2023	Discount	4,650.00	2,651.75
						<u>6,16,999.99</u>			<u>392,926.43</u>	<u>224,073.56</u>
	<b>TOTALS</b>					<u><u>6,16,999.99</u></u>			<u><u>392,926.43</u></u>	<u><u>224,073.56</u></u>
	<b>GRAND TOTAL</b>					<u><u>6,16,999.99</u></u>			<u><u>392,926.43</u></u>	<u><u>224,073.56</u></u>

The Capital Gains Tax Relief measures allow an unsegregated super fund with members affected by the transfer balance cap or TRIS pension integrity measures, to apply CGT relief to all eligible assets as at 30 June 2017.  
This fund does not contain any active pensioners as at 30 June 2017.