

Profit + loss

24200

Keates Balmer Family Super Fund
Contributions Breakdown Report
 For The Period 01 July 2018 - 30 June 2019

Summary

Member	D.O.B	Age (at 30/06/2018)	Total Super Balance (at 30/06/2018) *1	Concessional	Non-Concessional	Other	Reserves	Total
Balmer, Amanda	04/05/1972	46	149,871.03	20,825.02	0.00	0.00	0.00	20,825.02
Keates, Warwick	17/07/1967	50	149,438.58	21,750.00	0.00	0.00	0.00	21,750.00
All Members				42,575.02	0.00	0.00	0.00	42,575.02

*1 Total Super Balance is per individual across funds within a firm.

Contribution Caps

Member	Contribution Type	Contributions	Cap	Current Position
Balmer, Amanda	Concessional	20,825.02	25,000.00	4,174.98 Below Cap
	Non-Concessional	0.00	100,000.00	100,000.00 Below Cap
Keates, Warwick	Concessional	21,750.00	25,000.00	3,250.00 Below Cap
	Non-Concessional	0.00	100,000.00	100,000.00 Below Cap

NCC Bring Forward Caps

Member	Bring Forward Cap	2016	2017	2018	2019	Total	Current Position
Balmer, Amanda	N/A	0.00	0.00	1,955.41	0.00	N/A	Bring Forward Not Triggered
Keates, Warwick	N/A	0.00	0.00	1,955.42	0.00	N/A	Bring Forward Not Triggered

Balmer, Amanda

Date	Transaction Description	Ledger Data				SuperStream Data					
		Contribution Type	Concessional	Non-Concession	Other	Reserves	Contribution	Employer	Concessional	Non-Concess	Other
04/07/2018	SUPER	Personal - Concessional	12,500.00								
27/07/2018	SUPER	Employer	770.83								
05/11/2018	SUPER	Employer	2,466.67								
25/01/2019	AB	Employer	2,543.76								
03/05/2019	amanda	Employer	2,543.76								
Total - Balmer, Amanda			20,825.02	0.00	0.00	0.00					

Handwritten notes for Balmer, Amanda:
 8325.02
 - 770.83
 + 2543.76 (paid 29/7/19)
 10097.95
 (a)

Keates, Warwick

Date	Transaction Description	Ledger Data				SuperStream Data					
		Contribution Type	Concessional	Non-Concession	Other	Reserves	Contribution	Employer	Concessional	Non-Concess	Other
04/07/2018	SUPER	Personal - Concessional	12,500.00								
27/07/2018	SUPER	Employer	925.00								
05/11/2018	SUPER	Employer	2,775.00								
25/01/2019	wk	Employer	2,775.00								
03/05/2019	warwick	Employer	2,775.00								
Total - Keates, Warwick			21,750.00	0.00	0.00	0.00					
Total for all members			42,575.02	0.00	0.00	0.00					

Handwritten notes for Keates, Warwick:
 9250.-
 - 925.-
 + 2775.- (paid 29/7/19)
 11100
 (b)



Pre-filing report 2019

Report created: 10/03/2020

! You should not rely exclusively on this report but use it to assist you in preparing your client's income tax return. For more information refer to [portal help \(http://portalhelp.ato.gov.au/TAP/TA/Index/Reports/Reports/#Pre_filing\)](http://portalhelp.ato.gov.au/TAP/TA/Index/Reports/Reports/#Pre_filing) or [www.ato.gov.au/taprefilling_\(https://www.ato.gov.au/taprefilling\)](https://www.ato.gov.au/taprefilling_(https://www.ato.gov.au/taprefilling))

TAXPAYER DETAILS

Tax file number	188257009
Title	MS
Given names	AMANDA
Family name and suffix	BALMER
Australian resident as at 10/03/2020	Yes
Postal address	PO BOX 3685 RUNDLE MALL RUNDLE MALL SA 5000
Residential address	41 REGENT ST KENSINGTON SA 5068
Date of birth	04/05/1972

2018-19 PAYG PAYMENT SUMMARIES as at 3 July 2019

Type of payment summary:	INB payment summary (Original)			
Available for pre-filing:	03/07/2019			
ABN:	74250383949/1			
Employer's name:	WAX DESIGN (Type S)			
Period from:	01/07/2018			
Period to:	30/06/2019			
Description	Type	Tax withheld	Income	Label
Gross payments			\$109,166.00	1
Total tax withheld		\$30,095.00		1

*@ 5.1% = 10,370 @
minor diff.*

2018-19 INTEREST INCOME as at 3 July 2019

Description	Gross	Apportioned	Label
TOTAL GROSS INTEREST	\$21.65	\$10.83	10L
TOTAL TFN AMOUNTS WITHHELD FROM GROSS INTEREST	\$0.00	\$0.00	10M

Company:	ING DIRECT BANK		
Available for pre-filing:	03/07/2019		
Account:	12259097		
Name:	EATHAN		
Investment owners:	2		
Description	Gross	Apportioned	Label
Gross interest	\$11.78	\$5.89	

Company:	ING DIRECT BANK		
Available for pre-filing:	03/07/2019		
Account:	70091994		



Pre-filing report 2019

Report created: 10/03/2020

! You should not rely exclusively on this report but use it to assist you in preparing your client's income tax return. For more information refer to [portal help \(http://portalhelp.ato.gov.au/TAP/TA/Index/Reports/Reports/#Pre_filing\)](http://portalhelp.ato.gov.au/TAP/TA/Index/Reports/Reports/#Pre_filing) or [www.ato.gov.au/taprefilling_\(https://www.ato.gov.au/taprefilling\)](https://www.ato.gov.au/taprefilling_(https://www.ato.gov.au/taprefilling))

TAXPAYER DETAILS

Tax file number	363474373
Title	MR
Given names	WARWICK DIGBY CHARLES
Family name and suffix	KEATES
Australian resident as at 10/03/2020	Yes
Postal address	PO BOX 3685 RUNDLE MALL RUNDLE MALL SA 5000
Residential address	41 REGENT ST KENSINGTON SA 5068
Date of birth	17/07/1967

2018-19 PAYG PAYMENT SUMMARIES as at 3 July 2019

Type of payment summary:	INB payment summary (Original)			
Available for pre-filing:	03/07/2019			
ABN:	74250383949/1			
Employer's name:	WAX DESIGN (Type S)			
Period from:	01/07/2018			
Period to:	30/06/2019			
Description	Type	Tax withheld	Income	Label
Gross payments			\$120,000.00	1
Total tax withheld		\$34,320.00		1

Handwritten notes: @9.5% = 11,400 (circled), mmandiff.

2018-19 INTEREST INCOME as at 25 October 2019

Description	Gross	Apportioned	Label
TOTAL GROSS INTEREST	\$11.92	\$6.03	10L
TOTAL TFN AMOUNTS WITHHELD FROM GROSS INTEREST	\$0.00	\$0.00	10M

Company:	ING DIRECT BANK		
Available for pre-filing:	03/07/2019		
Account:	12259097		
Name:	EATHAN		
Investment owners:	2		
Description	Gross	Apportioned	Label
Gross interest	\$11.78	\$5.89	

Company:	MEMBERS EQUITY BANK		
Available for pre-filing:	25/10/2019		
Account:	016047680		

28000

Keates Balmer Family Super Fund

General Ledger

For The Period 01 July 2018 - 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Income (28000)					
<u>Unit 3 / 241 Pirie Street, Adelaide SA 5000 (KBFSF)</u>					
02/07/2018	Rent Received			2,500.00	2,500.00 CR
06/08/2018	Rent Received			2,500.00	5,000.00 CR
10/09/2018	Rent Received			2,500.00	7,500.00 CR
08/10/2018	Rent Received			2,500.00	10,000.00 CR
05/11/2018	Rent Received			2,500.00	12,500.00 CR
04/12/2018	Rent Received			2,500.00	15,000.00 CR
15/01/2019	Rent Received			2,500.00	17,500.00 CR
11/02/2019	Rent Received			2,500.00	20,000.00 CR
04/03/2019	Rent Received			2,500.00	22,500.00 CR
08/04/2019	Rent Received			2,500.00	25,000.00 CR
13/05/2019	Rent Received			2,500.00	27,500.00 CR
11/06/2019	Rent Received			2,500.00	30,000.00 CR
				<u>30,000.00</u>	<u>30,000.00 CR</u>

Total Debits: 0.00

Total Credits: 30,000.00

30/90

TAX INVOICE

Invoice Date 26 November 2018

Invoice No. 41131

Client Code KBFSF

Keates Balmer Family Super Fund
Suite 3
241 Pirie Street
ADELAIDE SA 5000

To our Professional Fees and Charges in attending to the following :-

Preparation of Financial Statements and Statutory Minutes for the Keates Balmer Family Super Fund for the year ended 30 June 2018.

Preparation and lodgement of Fund Income Tax Return for the Keates Balmer Family Super Fund for the year ended 30 June 2018 including schedules as required.

Preparation and lodgement of Australian Securities and Investments Commission Annual Company Statement for Keates Balmer Investment Pty Ltd.

Preparation and Lodgement of Solvency Resolution.

Attendance to Lodgement, Signatures, Photocopying etc.

Our Fee Total
Plus: GST
TOTAL FEE

2,400.00
240.00

\$2,640.00

Remittance Advice - Please return with your payment

Payment required within Fourteen (14) Days from date of Invoice

Invoice Due Date - 10 December 2018

Please forward cheques to:
PDK Financial Synergy P/L
PO Box 3685
ADELAIDE SA 5000

Credit Card: Mastercard/Visa (Please circle)

Card No:

Expires: ___ / ___

For Direct Deposit:
BSB: 035-000
Account No: 683075

Name on Card: _____

Signature: _____

Client Code: KBFSF

Invoice No: 41131

Amount Due: \$2,640.00

Amount Paid: \$ _____

Liability limited by a scheme approved under Professional Standards Legislation

30/10

TAX INVOICE

Invoice Date 26 November 2018

Invoice No. 41130

Client Code KBFSF

Keates Balmer Family Super Fund
Suite 3
241 Pirie Street
ADELAIDE SA 5000

To our Professional Fees and Charges in attending to the following :-

Annual audit of the records, financial statements and tax return of the Keates Balmer Family Super Fund for the year ended 30 June 2018 as required under SIS Regulations.

Preparation of Audit Report.

Review of statutory minute book documentation for history of fund per requirements under SIS Legislation.

Limited recourse borrowing arrangement.

Our Fee Total
Plus: GST
TOTAL FEE

900.00
90.00

\$ 990.00

Remittance Advice - Please return with your payment

Payment required within Fourteen (14) Days from date of Invoice

Invoice Due Date - 10 December 2018

Please forward cheques to:
PDK Financial Synergy P/L
PO Box 3685
ADELAIDE SA 5000

Credit Card: Mastercard/Visa (Please circle)

Card No:

Expires: ___ / ___

For Direct Deposit:
BSB: 035-000
Account No: 683075

Name on Card: _____

Signature: _____

Client Code: KBFSF

Invoice No: 41130

Amount Due: \$ 990.00

Amount Paid: \$ _____

Liability limited by a scheme approved under Professional Standards Legislation

3080



ASIC
Australian Securities & Investments Commission

ABN 86 768 265 615

Inquiries
www.asic.gov.au/invoices
1300 300 630

KEATES BALMER SUPERANNUATION NOMINEES PT
PDK FINANCIAL SYNERGY PTY LTD
PO BOX 3685 ADELAIDE SA 5000

INVOICE STATEMENT
Issue date 15 Jan 19
KEATES BALMER SUPERANNUATION NOMINEES PTY LTD

ACN 167 566 565
Account No. 22 167566565

Summary

Balance outstanding	\$0.00
New items	\$53.00
Payments & credits	\$0.00
TOTAL DUE	\$53.00

- Amounts are not subject to GST. (Treasurer's determination - exempt taxes, fees and charges).
- Payment of your annual review fee will maintain your registration as an Australian company.

Transaction details are listed on the back of this page

Please pay

Immediately
By 15 Mar 19

\$0.00
\$53.00

If you have already paid please ignore this invoice statement.

- Late fees will apply if you do NOT
 - tell us about a change during the period that the law allows
 - bring your company or scheme details up to date within 28 days of the date of issue of the annual statement, or
 - pay your review fee within 2 months of the annual review date.
- Information on late fee amounts can be found on the ASIC website.



ASIC
Australian Securities & Investments Commission

PAYMENT SLIP
KEATES BALMER SUPERANNUATION NOMINEES PTY LTD

ACN 167 566 565 Account No: 22 167566565



22 167566565

TOTAL DUE	\$53.00
Immediately	\$0.00
By 15 Mar 19	\$53.00

Payment options are listed on the back of this payment slip



Biller Code: 17301
Ref: 2291675665650



*814 129 0002291675665650 41

30900

Keates Balmer Family Super Fund

General Ledger

For The Period 01 July 2018 - 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
Advisor Fees (30900)					
<u>Advisor Fees (30900)</u>					
25/07/2018	HillRoss		200.00		200.00 DR
27/08/2018	HillRoss		200.00		400.00 DR
25/09/2018	HillRoss		200.00		600.00 DR
25/10/2018	HillRoss		200.00		800.00 DR
26/11/2018	HillRoss		200.00		1,000.00 DR
27/12/2018	HillRoss		200.00		1,200.00 DR
25/01/2019	HillRoss		200.00		1,400.00 DR
25/02/2019	HillRoss		200.00		1,600.00 DR
25/03/2019	HillRoss		200.00		1,800.00 DR
26/04/2019	HillRoss		200.00		2,000.00 DR
27/05/2019	HillRoss		200.00		2,200.00 DR
25/06/2019	HillRoss		200.00		2,400.00 DR
			<u>2,400.00</u>		<u>2,400.00 DR</u>

Total Debits: 2,400.00

Total Credits: 0.00

ongoing advisor fees.

3/200

Keates Balmer Family Super Fund
For the year ended 30 June 2019
Borrowing Expenses

Amortisation of Borrowing Costs			AMOUNT	Date
			\$ 4,180.00	30/04/2014
	Expense	Balance		
30/06/2014	\$ 139.72	\$ 4,040.28		claim from date onwards
30/06/2015	\$ 836.00	\$ 3,204.28		
30/06/2016	\$ 836.00	\$ 2,368.28		
30/06/2017	\$ 836.00	\$ 1,532.28		
30/06/2018	\$ 836.00	\$ 696.28		
30/06/2019	\$ 696.28	\$ -		
	\$ 4,180.00			

29,000 / BALAMA

**Keates Balmer Family Super Fund
General Ledger**

For The Period 01 July 2018 - 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
Life Insurance Premiums (39000)					
<i>(Life Insurance Premiums) Balmer, Amanda - Accumulation (BALAMA00001A)</i>					
30/07/2018	AMP		212.87		212.87 DR
30/07/2018	TAL		304.58		517.45 DR
28/08/2018	AMP		212.87		730.32 DR
28/08/2018	TAL		304.58		1,034.90 DR
28/09/2018	AMP		212.87		1,247.77 DR
28/09/2018	tal		304.58		1,552.35 DR
29/10/2018	AMP		212.87		1,765.22 DR
30/10/2018	TAL		314.78		2,080.00 DR
28/11/2018	AMP		212.87		2,292.87 DR
28/11/2018	TAL		314.78		2,607.65 DR
28/12/2018	AMP		212.87		2,820.52 DR
28/12/2018	AMP		314.78		3,135.30 DR
25/01/2019	AMP		212.87		3,348.17 DR
29/01/2019	AMP		314.78		3,662.95 DR
28/02/2019	AMP		212.87		3,875.82 DR
28/02/2019	AMP		314.78		4,190.60 DR
28/03/2019	AMP		179.84		4,370.44 DR
28/03/2019	AMP		238.94		4,609.38 DR
29/04/2019	tal		238.94		4,848.32 DR
29/04/2019	AMP		179.84		5,028.16 DR
28/05/2019	tal		238.94		5,267.10 DR
28/05/2019	AMP		179.84		5,446.94 DR
28/06/2019	TAL		238.94		5,685.88 DR
28/06/2019	AMP		179.84		5,865.72 DR
			5,865.72		5,865.72 DR

↑ TAL

AMP ↓ (B) → (A) ↓ TAL

5,865.72 DR

Total Debits: 5,865.72

Total Credits: 0.00

Superannuation**Annual Statement****1 October 2018 to 30 September 2019**

Life Insured : Amanda Balmer	Commencement date : 28/10/2016
Policy number : 1648204	
Adviser : Richard Lovell	
Adviser number : 17907	
Policy Owner : Keates & Balmer Super Fund	
Issuer : TAL Life Limited	
AFSL : 237848	ABN : 70 050 109 450

Insurance Benefits as at 30 September 2019

Amanda Balmer's Benefits	
	\$
Disability Sum Insured	5000.00

Summary

	\$
Withdrawal Value as at 01/10/2018	0.00
Total Premiums and Rollovers	3246.48
Total Insurance Premiums	(3246.48)
Withdrawal Value as at 30/09/2019	0.00
Total Policy Fees (included in total insurance premiums paid)	84.00

TAL Life Limited

ABN 70 050 109 450 | AFSL 237848
GPO Box 5380, Sydney NSW 2001
Level 16, 363 George Street
Sydney NSW 2000

Customer Service
P 1300 209 088
F 1300 351 133
E customerservice@tal.com.au

W tal.com.au

Superannuation

Annual Statement

Life Insured : Amanda Balmer

Policy number : 1648204

Transaction listing

Date	Transaction	Amount \$
29/10/2018	Premium	314.78
28/11/2018	Premium	314.78
28/12/2018	Premium	314.78
28/01/2019	Premium	314.78
28/02/2019	Premium	314.78
28/03/2019	Premium	238.94
29/04/2019	Premium	238.94
28/05/2019	Premium	238.94
28/06/2019	Premium	238.94
29/07/2019	Premium	238.94
28/08/2019	Premium	238.94
30/09/2019	Premium	238.94
29/10/2018	Insurance Premium	(314.78)
28/11/2018	Insurance Premium	(314.78)
28/12/2018	Insurance Premium	(314.78)
28/01/2019	Insurance Premium	(314.78)
28/02/2019	Insurance Premium	(314.78)
28/03/2019	Insurance Premium	(238.94)
29/04/2019	Insurance Premium	(238.94)
28/05/2019	Insurance Premium	(238.94)
28/06/2019	Insurance Premium	(238.94)
29/07/2019	Insurance Premium	(238.94)
28/08/2019	Insurance Premium	(238.94)
30/09/2019	Insurance Premium	(238.94)



Insurance schedule

This schedule was issued on 28 March 2019. It provides information about your policy and is valid unless we give you another schedule to replace it.

Policy & personal details

Policy number	P810730856
Policy commencement date	28 March 2014
Policy owner	W Keates & A Balmer ATF Keates Balmer Family SF
Insured person	Amanda Balmer
Insured person's month and year of birth	May 1972
Annual review date	28 March each year
Payment method	Direct debit

Insurance details

Life Insurance Plan

Sum insured	\$1,050,000.00
Commencement date	28/03/2014
Expiry date	04/05/2071
Premium structure	Stepped
Automatic inflation	Active

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

Options

Option name	Sum insured	Commencement date	Expiry date	Premium structure
Total and Permanent Disability Insurance Option (Any)	\$1,050,000.00	28/03/2014	04/05/2071	Stepped

- Stepped premiums change each year according to the insured person's age. Generally, they increase as the insured person gets older.

Exclusions and endorsements

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

Exclusion/Endorsement	Description
PremierLink	If we pay a Life Insurance, Terminal Illness or Total and Permanent Disability Insurance (Any) benefit the PremierLink option under policy P810730863 will be cancelled, and you will not be able to claim a benefit under this option. If this plan ends, the PremierLink option under policy P810730863 will be cancelled, and you will not be able to claim a benefit under this option.

Premium details

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

Plan/Option	Sum insured \$	Monthly instalment \$
Life Insurance Plan	1,050,000.00	112.35
Total and Permanent Disability Insurance Option (Any)	1,050,000.00	108.61
(Less Large sum insured discount)	—	- 57.79
Life Insurance Plan Total	\$1,050,000.00	\$163.17
Plan fee*		\$6.09
Stamp duty		\$10.58
Total monthly instalment		\$179.84
Total annual premium		\$2,158.08

- *As this is the primary plan, the full plan fee is charged.
- If you pay your instalments yearly you don't have to pay an instalment loading charge. If you pay more often than yearly, you'll have to pay this charge. See your **policy document** for more details.

Keates Balmer Family Super Fund
General Ledger

For The Period 01 July 2018 - 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
Life Insurance Premiums (39000)					
<u>(Life Insurance Premiums) Keates, Warwick - Accumulation (KEAWAR00001A)</u>					
18/07/2018	AMP		486.30		486.30 DR
30/07/2018	TAL		245.62		731.92 DR
20/08/2018	AMP		486.30		1,218.22 DR
28/08/2018	TAL		245.62		1,463.84 DR
18/09/2018	AMP		486.30		1,950.14 DR
28/09/2018	tal		245.62		2,195.76 DR
18/10/2018	AMP		486.30		2,682.06 DR
30/10/2018	tal		253.58		2,935.64 DR
19/11/2018	AMP		486.30		3,421.94 DR
28/11/2018	TAL		253.58		3,675.52 DR
18/12/2018	AMP		486.30		4,161.82 DR
28/12/2018	AMP		253.58		4,415.40 DR
18/01/2019	AMP		486.30		4,901.70 DR
29/01/2019	AMP		253.58		5,155.28 DR
18/02/2019	AMP		486.30		5,641.58 DR
28/02/2019	AMP		253.58		5,895.16 DR
18/03/2019	AMP		555.93		6,451.09 DR
28/03/2019			191.81		6,642.90 DR
02/04/2019	amp			181.38	6,461.52 DR
18/04/2019	AMP		374.55		6,836.07 DR
29/04/2019	tal		191.81		7,027.88 DR
20/05/2019	AMP		374.55		7,402.43 DR
28/05/2019	tal		191.81		7,594.24 DR
18/06/2019	AMP		374.55		7,968.79 DR
28/06/2019	TAL		191.81		8,160.60 DR
			8,341.98	181.38	8,160.60 DR

Total Debits: 8,341.98

Total Credits: 181.38

Handwritten annotations:
 - A bracket on the right side of the table from 18/10/2018 to 30/10/2018 is labeled "TAL".
 - A bracket on the left side of the table from 18/03/2019 to 28/03/2019 is labeled "TAL" with a circled "A".
 - A bracket on the left side of the table from 18/04/2019 to 28/05/2019 is labeled "AMP" with a circled "B".
 - A line connects the value 181.38 in the Credit column to the handwritten number 374.55.

Superannuation**Annual Statement****1 October 2018 to 30 September 2019**

Life Insured	: Warwick Keates	Commencement date	: 28/10/2016
Policy number	: 1653211		
Adviser	: Richard Lovell		
Adviser number	: 17907		
Policy Owner	: Keates Balmer Family Super Fund		
Issuer	: TAL Life Limited		
AFSL	: 237848	ABN	: 70 050 109 450

Insurance Benefits as at 30 September 2019

Warwick Keates's Benefits	
	\$
Disability Sum Insured	5000.00

Summary

	\$
Withdrawal Value as at 01/10/2018	0.00
Total Premiums and Rollovers	2610.57
Total Insurance Premiums	(2610.57)
Withdrawal Value as at 30/09/2019	0.00
Total Policy Fees (included in total insurance premiums paid)	84.00

TAL Life Limited

ABN 70 050 109 450 | AFSL 237848
GPO Box 5380, Sydney NSW 2001
Level 16, 363 George Street
Sydney NSW 2000

Customer Service
P 1300 209 088
F 1300 351 133
E customerservice@tal.com.au

W tal.com.au

Superannuation

Annual Statement

Life Insured : Warwick Keates

Policy number : 1653211

Transaction listing

Date	Transaction	Amount \$
29/10/2018	Premium	253.58
28/11/2018	Premium	253.58
28/12/2018	Premium	253.58
28/01/2019	Premium	253.58
28/02/2019	Premium	253.58
28/03/2019	Premium	191.81
29/04/2019	Premium	191.81
28/05/2019	Premium	191.81
28/06/2019	Premium	191.81
29/07/2019	Premium	191.81
28/08/2019	Premium	191.81
30/09/2019	Premium	191.81
29/10/2018	Insurance Premium	(253.58)
28/11/2018	Insurance Premium	(253.58)
28/12/2018	Insurance Premium	(253.58)
28/01/2019	Insurance Premium	(253.58)
28/02/2019	Insurance Premium	(253.58)
28/03/2019	Insurance Premium	(191.81)
29/04/2019	Insurance Premium	(191.81)
28/05/2019	Insurance Premium	(191.81)
28/06/2019	Insurance Premium	(191.81)
29/07/2019	Insurance Premium	(191.81)
28/08/2019	Insurance Premium	(191.81)
30/09/2019	Insurance Premium	(191.81)

AMP Insurance (P810732693)

Summary

Policy details	
Class of business	Ordinary
Commencement date	18 Mar 2014
Expiry date	17 Jul 2066
Status	A
TFN provided	No
Insured	Warwick Keates
Frequency loaded policy fee	\$6.09
Frequency loaded stamp duty on policy fee	\$19.31
Last update	01 Apr 2019
CPI status	Yes

Contact address	
Address	Trustees Keates Balmer Family 41 Regent St KENSINGTON SA 5068 Australia

Interested parties	
Insured name	Warwick Keates
Insured date of birth	17 Jul 1967
Owner name	Mr W Keates ATF Keates Balmer Family Super Fund
Contact person	Mr W Keates ATF Keates Balmer Family Super Fund
Payer of premiums	Keates Balmer Family Super Fund

Financial planner details	
Financial planner name	MR RICHARD LOVELL
Business telephone number	08 8373 6420

Payment details

Payment details	
Instalment premium	\$374.55 B
Payment frequency	Monthly
Payment method	Bank direct debit
Next premium due	18 Oct 2019
Premium cease date	17 Jul 2066

Insurance details

Life Insurance Plan for Warwick Keates	
Sum insured	\$1,000,000.00
Smoker status	Non-Smoker
Commencement date	18 Mar 2014
Expiry date	17 Jul 2066
Premium amount	\$179.67
Premium frequency	Monthly
CPI status	Yes
Premium structure	Stepped
Increasing claim option	No

Discount		
Discount type	Discount amount	Discount percentage
Large sum (percentage)		35.00%

Underwriting	
Exclusions (May/may not apply to entire benefit)	No exclusions
Loadings	No loadings

Total and Permanent Disability Insurance Option (Any) for Warwick Keates	
Sum insured	\$1,000,000.00
Occupation	TPD occupation A
Smoker status	Non-Smoker
Commencement date	18 Mar 2014
Expiry date	17 Jul 2066
Premium amount	\$169.48
Premium frequency	Monthly
Stamp duty	\$18.64
CPI status	Yes
Premium structure	Stepped
Increasing claim option	No

Discount		
Discount type	Discount amount	Discount percentage
Large sum (percentage)		17.00%

42010
42110

Keates Balmer Family Super Fund
General Ledger

For The Period 01 July 2018 - 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Interest on Loans (42010)					
<u>Unit 3 / 241 Pirie Street, Adelaide SA 5000 (KBFSF)</u>					
31/07/2018	Interest		1,041.28		1,041.28 DR
31/08/2018	Interest		1,001.70		2,042.98 DR
28/09/2018	Interest		902.31		2,945.29 DR
31/10/2018	Interest		1,078.37		4,023.66 DR
30/11/2018	Interest		973.75		4,997.41 DR
31/12/2018	Interest		999.57		5,996.98 DR
31/01/2019	Interest		993.79		6,990.77 DR
28/02/2019	Interest		892.06		7,882.83 DR
29/03/2019	Interest		884.97		8,767.80 DR
30/03/2019	Interest		897.57		9,665.37 DR
31/03/2019	Interest		861.56		10,526.93 DR
28/06/2019	Interest		763.14		11,290.07 DR
			11,290.07		11,290.07 DR
Property Expenses - Sundry Expenses (42110)					
<u>Unit 3 / 241 Pirie Street, Adelaide SA 5000 (KBFSF)</u>					
28/09/2018	Loan Service Fee		120.00		120.00 DR
31/12/2018	Loan Service Fee		120.00		240.00 DR
29/03/2019	Loan Service Fee		120.00		360.00 DR
28/06/2019	Loan Service Fee		120.00		480.00 DR
			480.00		480.00 DR
Total Debits:	11,770.07				
Total Credits:	0.00				