

JK MCKAIN SMSF
GENERAL LEDGER FOR THE PERIOD 01/07/2019 TO 30/06/2020
FROM ACCOUNT 390/001 TO 390/001 - ENTRIES: ALL

10-1

Printed: Wednesday 12 May, 2021 @ 12:44:28

Date	Ref	Type	Units	Debits \$	Credits \$	Balance \$
390 <u>Life Insurance Premiums - Preserved</u>						
390/001 <u>McKain, Joshua Douglas</u>						
10/07/2019	100719	Bank Statement		177.02		177.02
		Narration: ZURICH LIFE 4715540 3G - part of \$219.12				
12/08/2019	120819	Bank Statement		177.02		354.04
		Narration: ZURICH LIFE 4715540 3G - part of \$219.12				
10/09/2019	100919	Bank Statement		177.02		531.06
		Narration: ZURICH LIFE 4715540 3G - part of \$219.12				
10/10/2019	101019	Bank Statement		84.25		615.31
		Narration: Zurich part of \$235.01				
10/10/2019	101019	Bank Statement		102.20		717.51
		Narration: Zurich part of \$235.01				
11/11/2019	111119	Bank Statement		84.25		801.76
		Narration: Zurich part of \$235.01				
11/11/2019	111119	Bank Statement		102.20		903.96
		Narration: Zurich part of \$235.01				
10/12/2019	101219	Bank Statement		84.25		988.21
		Narration: Zurich part of \$235.01				
10/12/2019	101219	Bank Statement		102.20		1,090.41
		Narration: Zurich part of \$235.01				
10/01/2020	100120	Bank Statement		84.25		1,174.66
		Narration: Zurich part of \$235.01				
10/01/2020	100120	Bank Statement		102.20		1,276.86
		Narration: Zurich part of \$235.01				
10/02/2020	100220	Bank Statement		84.25		1,361.11
		Narration: Zurich part of \$235.01				
10/02/2020	100220	Bank Statement		102.20		1,463.31
		Narration: Zurich part of \$235.01				
10/03/2020	100320	Bank Statement		84.25		1,547.56
		Narration: Zurich part of \$235.01				
10/03/2020	100320	Bank Statement		102.20		1,649.76
		Narration: Zurich part of \$235.01				
14/04/2020	140420	Bank Statement		84.25		1,734.01
		Narration: Zurich part of \$235.01				
14/04/2020	140420	Bank Statement		102.20		1,836.21
		Narration: Zurich part of \$235.01				
11/05/2020	110520	Bank Statement		84.25		1,920.46
		Narration: Zurich part of \$235.01				
11/05/2020	110520	Bank Statement		102.20		2,022.66
		Narration: Zurich part of \$235.01				
29/05/2020	290520	Bank Statement		1,127.19		3,149.85
		Narration: AIA AUSTRALIA . 68139135 28/05/20				
29/05/2020	290520	Bank Statement		719.85		3,869.70
		Narration: AIA AUSTRALIA . 68139111 28/05/20				
10/06/2020	100620	Bank Statement		84.25		3,953.95
		Narration: ZURICH LIFE 4715540 3G				

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11-3

11-4

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10-3

Total Debits: **\$3,953.95**
Total Credits:
Current Year Profit/(Loss): **N/A**



10.2

AIA Australia Limited
(ABN 79 004 837 861 AFSL 230043)
PO Box 6111
Melbourne VIC 3004
Phone 1800 333 613
Fax 1800 832 266
AIA.COM.AU

JK MCKAIN P/L ATF JK MCKAIN SM
24 MANORDOWNS DR
D'AGUILAR QLD 4514

20 November 2020

Dear Policyholder,

General Information

Policy Number: 68139111
Life Insured: JOSHUA MCKAIN

Thanks for your enquiry in relation to the above policy.

Please be advised that as per your request, the Policy Owner's name has been altered from JK Mckain SMSF to JK Mckain Pty Ltd ATF JK Mckain SMSF. However, we are unable to fit this full name in our system due to character limitations. Therefore our system reflects this as JK Mckain P/L ATF JK Mckain SM.

If you have any questions, please call us on 1800 333 613 or speak with your financial adviser.

Yours sincerely,

Pina Sciarrone
GM Banca, Partnerships & Advice

cc: INFOCUS: SAMUEL YOUNG



10.3
AIA Australia Limited
(ABN 79 004 837 861 AFSL 230043)

PO Box 6111
Melbourne VIC 3004
Phone : 1800 333 613
Fax : 1800 832 266

AIA.COM.AU

1 July 2020

JK MCKAIN SMSF,
24 MANORDOWNS DR
D'AGUILAR QLD 4514
AUSTRALIA

Premium Receipt
Period ending 30 June 2020
Any questions? Call 1800 333 613

Dear Policyholder,

Policy Number: 68139111
Life Insured: MCKAIN, MR JOSHUA
Policy Owner: JK MCKAIN SMSF,

We wish to advise that according to our records, the total premiums we received in respect of your policy for the financial year ending 30th June 2020 is as follows:

Description	Base Premium	Stamp Duty	Total Premiums Received
LIFE COVER (SUPER)	\$ 297.68	\$ 0.00	\$ 297.68
TPD (SUPER) (ANY OCCUPATION)	\$ 336.57	\$ 0.00	\$ 336.57
Policy Fee			\$ 85.60
Total			\$ 719.85

This is not a request for payment but confirmation of premiums received.

If you are unsure whether the premiums under your policy are tax deductible items, we recommend you seek professional tax advice.

If you have any questions about this letter please contact your adviser or contact us on 1800 333 613.

Yours sincerely,

Pina Sciarrone
Chief Retail Insurance Officer

Adviser: INFOCUS: SAMUEL YOUNG



10-4
AIA Australia Limited
(ABN 79 004 837 861 AFSL 230043)
PO Box 6111
Melbourne VIC 3004
Phone 1800 333 613
Fax 1800 832 266
AIA.COM.AU

JK MCKAIN P/L ATF JK MCKAIN SM
24 MANORDOWNS DR
D'AGUILAR QLD 4514

20 November 2020

Dear Policyholder,

General Information

Policy Number: 68139135
Life Insured: JOSHUA MCKAIN

Thanks for your enquiry in relation to the above policy.

Please be advised that as per your request, the Policy Owner's name has been altered from JK Mckain SMSF to JK Mckain Pty Ltd ATF JK Mckain SMSF. However, we are unable to fit this full name in our system due to character limitations. Therefore our system reflects this as JK Mckain P/L ATF JK Mckain SM.

If you have any questions, please call us on 1800 333 613 or speak with your financial adviser.

Yours sincerely,

Pina Sciarrone
GM Banca, Partnerships & Advice

cc: INFOCUS: SAMUEL YOUNG



10.5
AIA Australia Limited
(ABN 79 004 837 861 AFSL 230043)

PO Box 6111
Melbourne VIC 3004
Phone : 1800 333 613
Fax : 1800 832 266

AIA.COM.AU

1 July 2020

JK MCKAIN SMSF,
24 MANORDOWNS DR
D'AGUILAR QLD 4514
AUSTRALIA

Premium Receipt
Period ending 30 June 2020
Any questions? Call 1800 333 613

Dear Policyholder,

Policy Number: 68139135
Life Insured: MCKAIN, MR JOSHUA
Policy Owner: JK MCKAIN SMSF,

We wish to advise that according to our records, the total premiums we received in respect of your policy for the financial year ending 30th June 2020 is as follows:

Description	Base Premium	Stamp Duty	Total Premiums Received
INCOME PROTECTION	\$ 991.03	\$ 89.19	\$ 1,080.22
CLAIM ESCALATION	\$ 43.09	\$ 3.88	\$ 46.97
Policy Fee			\$ 0.00
Total			\$ 1,127.19

This is not a request for payment but confirmation of premiums received.

If you are unsure whether the premiums under your policy are tax deductible items, we recommend you seek professional tax advice.

If you have any questions about this letter please contact your adviser or contact us on 1800 333 613.

Yours sincerely,

Pina Sciarrone
Chief Retail Insurance Officer

Adviser: INFOCUS: SAMUEL YOUNG

10.6

28 May 2020

JK MCKAIN SMSF
24 Manordowns Dr
D'AGUILAR QLD 4514

Policy Number: 68139111
Life Insured: Mr Joshua McKain
Product: Priority Protection

Dear Policyholder,

Thank you for choosing AIA Australia. We are delighted to advise that your application for life insurance has been approved.

Policyholder, rest assured – you're in safe hands with AIA. As one of the world's largest life insurers, we've been providing cover to Australians for over 45 years and understand that life can be unpredictable. We're proud to be the partner who will be there for you into the future.

Your policy

Enclosed you'll find a copy of your Policy Schedule. This outlines all the insurance benefits you've purchased. We recommend you keep this document with the Product Disclosure Statement your adviser would have issued you.

It's important that you read through both these documents carefully to ensure they reflect your insurance needs. You'll require them if you need to make a claim or change your cover, so please store them somewhere safe.

What happens next

As your full cover has now come into effect, your complimentary interim cover no longer applies. Going forward, policy payments will be deducted from your account every year on 22nd of May (or the next business day if the date falls on a weekend or public holiday).

For further information about AIA Australia, and to hear from some of our other customers, visit aia.com.au. If you have any questions about your cover, please call AIA Australia on 1800 333 613 or contact your adviser, INFOCUS: SAMUEL YOUNG.

Again, thank you for choosing AIA Australia.

Yours sincerely,



Pina Sciarrone
Chief Retail Insurance Officer

At AIA Australia we understand that real life is always changing. That's why we offer products that protect your income and cover you in the event of serious illness such as cancer or a heart attack.

Talk to your Financial Adviser to make sure you are financially protected for whatever life throws your way.

Life's better with the right partner.

10.7

As you go through life, your insurance needs change. AIA Australia offers a range of protection options that will ensure you're covered for whatever life throws your way, from serious illness to permanent disability to a traumatic event. Speak to your Financial Adviser to make sure you're insured against the unforeseeable.

At AIA Australia we understand that real life is always changing. That's why we offer products that protect your income and cover you in the event of serious illness such as cancer or a heart attack.

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Life's better with the right partner.

10-8

Policy Number	68139111
Life Insured	Mr Joshua McKain
Policy Owner	JK MCKAIN SMSF
Beneficiary	AS NOMINATED
Register	QLD

Sum Insured Indexed	YES
Age Next Birthday	38 MALE NON-SMOKER
Occupation Code	A3
Commencement Date	28/05/2020
First Premium Due	28/05/2020
Policy Expiry Date	28/05/2082

POLICY SCHEDULE

PRIORITY PROTECTION				
Benefit(s)	Benefit Details	Sum Insured	Premium Expiry date	Premium Payable
SUPERANNUATION LIFE COVER PLAN				
LIFE COVER (SUPER)	Premium Type: STEPPED	\$700,000.00	28/05/2082	\$297.68
TPD (SUPER) (ANY OCCUPATION)	Premium Type: STEPPED The premium for this benefit has increased by 75.00% for medical reasons.	\$700,000.00	28/05/2052	\$336.57
Policy Fee (Yearly)				\$85.60
Stamp Duty (Yearly)				\$0.00
Total Yearly Premium Payable (In First year)				\$719.85

NOTES

1. Our agreement to enter into this Policy is subject to the cancellation of any other existing policy as at the Commencement Date which you or the Life Insured indicated in the application for insurance that this Policy would be replacing. Notwithstanding any other terms of the Policy to the contrary, no liability arises under this Policy for any insured event until such time as any policy you or the Life Insured indicated would be cancelled, has in fact been cancelled.

PDS: V19 - NO PD
Adviser ID: 4B8300106

At AIA Australia we understand that real life is always changing. That's why we offer products that protect your income and cover you in the event of serious illness such as cancer or a heart attack.

Talk to your Financial Adviser to make sure you are financially protected for whatever life throws your way.

Life's better with the right partner.

ClearView LifeSolutions

Policy details

Policy number 518240599 Policy start date 17 Apr 2020
Owner(s) JK McKain Super Fund Pty Ltd A T F JK Policy status In-Force
MCKAIN SMSF Paid to date 17 Apr 2022

Person insured details

Names Kathleen McKain

Premium transactions

Tax Year	Date Received	Renewal Period	Instalment	Payment Method	Amount Applied	Amount Received	Total Received
FY2020	17 Apr 2020	Year 1	01 of 01	Direct Debit	\$229.32	\$229.32	
Total for Prior Financial Year							\$229.32
FY2021	19 Apr 2021	Year 2	01 of 01	Direct Debit	\$249.58	\$249.58	
Total for Current Financial Year							\$249.58
Grand Total							\$478.90

Need help?

Your Adviser

Samuel Young

0425 761 255 07 5561 8800

cherie@simmonslivingstone.com.au

Customer Service Centre

132 979 8am to 7pm (Sydney time), Monday to Friday
life@clearview.com.au

10.10

28 May 2020

JK MCKAIN SMSF
24 Manordowns Dr
D'AGUILAR QLD 4514

Policy Number: 68139135
Life Insured: Mr Joshua McKain
Product: Priority Protection

Dear Policyholder,

Thank you for choosing AIA Australia. We are delighted to advise that your application for life insurance has been approved.

Policyholder, rest assured – you're in safe hands with AIA. As one of the world's largest life insurers, we've been providing cover to Australians for over 45 years and understand that life can be unpredictable. We're proud to be the partner who will be there for you into the future.

Your policy

Enclosed you'll find a copy of your Policy Schedule. This outlines all the insurance benefits you've purchased. We recommend you keep this document with the Product Disclosure Statement your adviser would have issued you.

It's important that you read through both these documents carefully to ensure they reflect your insurance needs. You'll require them if you need to make a claim or change your cover, so please store them somewhere safe.

What happens next

As your full cover has now come into effect, your complimentary interim cover no longer applies. Going forward, policy payments will be deducted from your account every year on 22nd of May (or the next business day if the date falls on a weekend or public holiday).

For further information about AIA Australia, and to hear from some of our other customers, visit aia.com.au. If you have any questions about your cover, please call AIA Australia on 1800 333 613 or contact your adviser, INFOCUS: SAMUEL YOUNG.

Again, thank you for choosing AIA Australia.

Yours sincerely,



Pina Sciarrone
Chief Retail Insurance Officer

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Talk to your Financial Adviser to make sure you are financially protected for whatever life throws your way.

Life's better with the right partner.

10.11

As you go through life, your insurance needs change. AIA Australia offers a range of protection options that will ensure you're covered for whatever life throws your way, from serious illness to permanent disability to a traumatic event. Speak to your Financial Adviser to make sure you're insured against the unforeseeable.

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Life's better with the right partner.

10.12

Policy Number	68139135
Life Insured	Mr Joshua McKain
Policy Owner	JK MCKAIN SMSF
Beneficiary	AS NOMINATED
Register	QLD

Sum Insured Indexed	YES
Age Next Birthday	38 MALE NON-SMOKER
Occupation Code	A3
Commencement Date	28/05/2020
First Premium Due	28/05/2020
Policy Expiry Date	28/05/2047

POLICY SCHEDULE

PRIORITY PROTECTION				
Benefit(s)	Benefit Details	Sum Insured	Premium Expiry date*	Premium Payable
SUPERANNUATION INCOME PROTECTION INDEMNITY PLAN				
INCOME PROTECTION	Premium Type: STEPPED Waiting Period: 30 DAY Benefit Period: 2 YEAR* The premium for this benefit has increased by 75.00% for medical reasons.	\$6,159.00	28/05/2047	\$991.03
CLAIM ESCALATION	Premium Type: STEPPED Waiting Period: 30 DAY Benefit Period: 2 YEAR* The premium for this benefit has increased by 75.00% for medical reasons.	\$6,159.00	28/05/2047	\$43.09
* Your Income Protection benefit payments will expire on the Premium Expiry Date shown above, or at the end of the Benefit Period - whichever is earlier.				
Policy Fee (Yearly)				\$0.00
Stamp Duty (Yearly)				\$93.07
Total Yearly Premium Payable (In First year)				\$1,127.19

PDS: V19 - NO PD
Adviser ID: 4B8300106

At AIA Australia we understand that real life is always changing. That's why we offer products that protect your income and cover you in the event of serious illness such as cancer or a heart attack.
Talk to your Financial Adviser to make sure you are financially protected for whatever life throws your way.

Life's better with the right partner.

ClearView LifeSolutions

Policy details

Policy number	518240599	Linked policy number	518240472
Owner(s)	JK McKain Super Fund Pty Ltd A T F JK MCKAIN SMSF	Adviser name	Samuel Young
Policy start date	17 Apr 2020	Adviser sales code	XP170690
Policy status	In-Force	Adviser Authority	No

Billing details

Instalment premium	\$249.58
Frequency	Yearly
Paid to date	17 Apr 2022
Payment method	Direct Debit
Account name	Jk McKain Smsf
Account number	96XXXX66 (182-512)

Annual premium details

Policy fee	\$0.00
Stamp duty	\$0.00
Total premium	\$249.58

Policy owner details for Jk McKain Super Fund Pty Ltd A T F Jk McKain Smsf

Address	Date Of Birth	Mobile	Email
24 Manordwons Drive D'aguilar QLD 4514		0457663803	kathleenandjosh@outlook.com

Person insured Kathleen McKain (17 Feb 1980, Female, Non Smoker)

Benefit	Benefit Amount	Premium Type	Benefit Payment Type (IP)	Waiting Period (IP)	Benefit Period (IP)	Instalment Premium	Index. Benefit	Premium Status
Life Cover	\$203,600	Stepped	N/A	N/A	N/A	\$125.34	Yes	Current
TPD Cover (Any) linked to Life Cover	\$203,600	Stepped	N/A	N/A	N/A	\$124.24	Yes	Current

Nominated beneficiaries

No Nominated Beneficiaries

Need help?

Your Adviser	Samuel Young 07 5561 8800 0425 761 255 cherie@simmonsivingstone.com.au
Customer Service Centre	132 979 8am to 7pm (Sydney time), Monday to Friday life@clearview.com.au

Not all details of your policy are listed in this document. For full details, please refer to your most recent policy certificate.

VELVERS | PRIDEAUX | GROUP

INSURANCE & SUPERANNUATION SOLUTIONS

390/1
390/2

Schedule of Insurances

Joshua McKain N/S 30/10/1982 Store Manager
 Kathleen McKain N/S 17/02/1980 Policy Manager

25th June 2019

Insurer / Policy Number	Policy Owner	Life Insured	Benefit Description	Sum Insured / Balance	Premium	Start Date
Zurich 03587462	J K McKain Super Fund Pty Ltd	Joshua	Zurich Wealth Protection - Income Replacement	\$4,673	\$66.47	07/10/15
			Income Replacement - Indemnity - 2 year Benefit Period; 30 days wait	Monthly Benefit	\$6.84	
			Stamp Duty		\$82.75	
Zurich 03587460	J K McKain Super Fund Pty Ltd	Joshua	Monthly Level Premium			07/10/15
			Zurich Wealth Protection - Protection Plus	\$578,813	\$43.13	
			Term Life	\$555,660	\$28.41	
Zurich 03587464	J K McKain Super Fund Pty Ltd	Kathleen	TPD - Any Occupation	\$370,440	\$22.73	06/10/15
			Stand Alone TPD - Any Occupation		\$94.27	
			Monthly Level Premium	\$347,288	\$32.66	
			TPD Stand Alone "Any Occupation"		\$9.44	
			Policy Fees		\$42.10	
			Monthly Level Premium			

\$219-12

11-1

Insurer / Policy Number	Policy Owner	Life Insured	Benefit Description	Sum Insured / Balance	Premium	Start Date
*QSuper 194991095	Kathleen	Kathleen	QSuper Super Balance as at 30/06/16 Balance as at 01/07/15 - 100% Lifetime Outlook Life Cover Total & Permanent Disability Income Protection Terminal Medical Condition	\$15,560.62 \$193,461.16 \$500,000 \$500,000 75% of fortnightly salary \$500,000		

**No authority on Kathleen's QSuper Policy*



J K Mckain Super Fund Pty Ltd
Joshua & Kathleen Mckain Atf
31 Mckenziue Avenue
Narangba QLD 4504

Date 12 May 2021

Policy number: 03587462
Policy Owner: J K McKain Super Fund Pty Ltd
Life Insured: Joshua McKain
Policy Type: Income Replacement

Dear Trustees

Zurich Australia Limited
ABN 92 000 010 195
AFSL 232510

118 Mount Street
North Sydney NSW 2060

Locked Bag 994
NORTH SYDNEY NSW 2059

General Enquiries
Phone 131 551
Fax (02) 9995 3797

email: client.service@zurich.com.au

This notice serves to confirm the premium payments received in relation to the above mentioned policy during the period 2019/2020 Financial Year, 01 Jul 2019 to 30 Jun 2020 :

Payment Date	Payment Type	Payment Amount
09 Jun 2020	Direct Debit	\$84.25
08 May 2020	Direct Debit	\$84.25
09 Apr 2020	Direct Debit	\$84.25
09 Mar 2020	Direct Debit	\$84.25
07 Feb 2020	Direct Debit	\$84.25
09 Jan 2020	Direct Debit	\$84.25
09 Dec 2019	Direct Debit	\$84.25
08 Nov 2019	Direct Debit	\$84.25
09 Oct 2019	Direct Debit	\$84.25
09 Sep 2019	Direct Debit	\$82.75
09 Aug 2019	Direct Debit	\$82.75
09 Jul 2019	Direct Debit	\$82.75
Total		\$1,006.50

Should you have any further questions or wish to discuss any of the above details, please contact our Client Service Centre on 131 551 and we will be happy to assist.

Yours sincerely

Susan Sherwood
Client Services
Zurich Australia Limited

11-3 82.75
11.4 94.27

\$ 177.02



J K Mckain Super Fund Pty Ltd
Joshua & Kathleen Mckain Atf
31 Mckenziue Avenue
Narangba QLD 4504

Date 12 May 2021

Policy number: 03587460
Policy Owner: J K McKain Super Fund Pty Ltd
Life Insured: Joshua McKain
Policy Type: Protection Plus

Dear Trustees

Zurich Australia Limited
ABN 92 000 010 195
AFSL 232510

118 Mount Street
North Sydney NSW 2060

Locked Bag 994
NORTH SYDNEY NSW 2059

General Enquiries
Phone 131 551
Fax (02) 9995 3797

email: client.service@zurich.com.au

This notice serves to confirm the premium payments received in relation to the above mentioned policy during the period 2019/2020 Financial Year, 01 Jul 2019 to 30 Jun 2020 :

Payment Date	Payment Type	Payment Amount
08 May 2020	Direct Debit	\$102.20
09 Apr 2020	Direct Debit	\$102.20
09 Mar 2020	Direct Debit	\$102.20
07 Feb 2020	Direct Debit	\$102.20
09 Jan 2020	Direct Debit	\$102.20
09 Dec 2019	Direct Debit	\$102.20
08 Nov 2019	Direct Debit	\$102.20
09 Oct 2019	Direct Debit	\$102.20
09 Sep 2019	Direct Debit	\$94.27
09 Aug 2019	Direct Debit	\$94.27
09 Jul 2019	Direct Debit	\$94.27
Total		\$1,100.41

Should you have any further questions or wish to discuss any of the above details, please contact our Client Service Centre on 131 551 and we will be happy to assist.

Yours sincerely

Susan Sherwood
Client Services
Zurich Australia Limited

11-4 A



ZURICH®

Zurich Protection Plus Policy anniversary notice

001275 000



J K McKain Super Fund Pty Ltd
Joshua & Kathleen McKain ATF
31 McKenzie Avenue
NARANGBA QLD 4504

Your adviser

Kieran Prideaux
07 3352 8000

www.zurich.com.au

Customer Care: 131 551
client.service@zurich.com.au
Locked Bag 994
North Sydney NSW 2059

Policy number

03587460

10 September 2019

Policy owner: J K McKain Super Fund Pty Ltd
(Superannuation, held by external trustee)
Policy type: Zurich Protection Plus
Period of cover: 7 October 2019 to 6 November 2019
Payment frequency: Monthly
via direct debit deduction

Premium amount	\$112.93
Less loyalty discount	\$10.73
Billing amount:	\$102.20
Next billing date:	10 Oct 2019

Thank you for choosing Zurich

As you consider your life insurance protection for the year ahead, we wanted to say 'thank you' for continuing to entrust your financial future – and that of your loved ones – to Zurich. Our promise is that we will be there when it matters most, providing protection that represents quality and value for money. It's a commitment to Australian individuals, families and businesses that we have been honouring for more than 50 years.

This is your policy anniversary update

We are writing to tell you about changes to your insurance premium for the next policy year.

We'll use your direct debit details to arrange payment

An automatic deduction from your nominated bank account will occur on the next billing date, and on a monthly basis after that, for the billing amount shown.

Inflation protection – maintaining the value of your cover

Your policy has in-built inflation protection to help maintain the value of your cover over time without health assessment, which is why your sum insured has been increased by a factor reflecting the inflation rate.

Your new premium is \$102.20 per month, which will provide you with an increase in cover as set out in the product information table. No action is required if you'd like to accept the increase. However if you no longer need your sum insured to increase each year, or if you just want to decline the increase for this year, contact us on 131 551 before the next billing date so that we can reduce your premium accordingly.



Welcome to My Zurich

Find out more about our 24/7 self service customer portal at zurich.com.au/myzurich

AWAS-014392-2019-W1

Changes to the cost of your cover

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.

The cost of providing cover has increased. To ensure we continue to meet our claims promise, we are now charging for the cost of applicable stamp duty based on the life insured's state of residency. You will now see an itemised state stamp duty amount on your policy in addition to the premium you pay.

Guarantee of upgrade

We have improved some of the terms of your policy. As your policy includes a guarantee of upgrade provision, the following improvements automatically apply to you for insured events which occur on or after 27 May 2019.

- The Future insurability provision will now allow a cover increase when the life insured's child turns 18. And exercising the benefit is now more flexible - increases can be made within 30 days of either when the event occurs or the next policy anniversary.

This is only a summary. Please refer to the Wealth Protection Policy Updates on our website: zurich.com.au/existingcustomers where we provide full details.

Valuable insurance benefits

This policy provides valuable insurance cover that will not change due to changes in the life insured's health or pastimes. If you decide to cancel and apply for a replacement policy, the duty of disclosure will apply again and the new policy will generally be based on the life insured's health and other circumstances at that time. A new policy may also not cover conditions existing at that time. This could result in you not being covered, paying a higher premium or having less comprehensive cover.

A summary of the insurance benefits which apply to this policy is set out in the product information table. More detail can be found in the relevant PDS. If you don't have the PDS, please visit www.zurich.com.au/lifepds or contact us and we will send one to you.

If you need to make a claim

You should alert us to an insured event as soon as you can. The best way to do that is to send us a completed claim form which captures the information we need. You can access claim forms on our website www.zurich.com.au or by contacting us on 131 551. Your financial adviser may be able to help with completing the paperwork or you may prefer to deal with us directly. It's entirely up to you. Any premiums due on the policy must continue to be paid in order to keep the policy in force while we assess your claim and the sum insured at the date of the event giving rise to the claim will apply.

If a Total & Permanent Disablement claim is accepted under an 'any occupation' or 'own occupation' policy definition, the amount payable is calculated as at the date the life insured ceased work as a result of the sickness or injury that led to the claim. We will confirm this amount as part of our assessment of the claim.

Life insurance code of practice

As a member of the Financial Services Council of Australia (the FSC), we are bound by the Life Insurance Code of Practice, which outlines the standards that we are committed to in providing life insurance services to you. The Code can be found at www.fsc.org.au.

More information

If you have any questions about the information on this notice or you need to change or update any of your details, please don't hesitate to contact us on 131 551. Our Sydney call centre is open from 8.30am until 7pm AEST Monday to Thursday and 8.30am until 5.30pm AEST Friday.

If you are finding it difficult to keep up with your premium payments, we'll try our best to help. We can't provide financial advice, but we may be able to alert you to a feature in your policy that can help or action a request to reduce the amount of cover you have in place.

Thank you for continuing to be a Zurich customer.

Zurich Protection Plus
Policy anniversary notice

11-4C

Policy number
03587460

Product information

Life Insured	Cover	Sum insured without cover increase	Sum insured	Premium without cover increase	Premium
Joshua McKain	Death & terminal illness	\$578,813	\$607,754	\$43.13	\$45.57
	TPD insurance	\$926,100	\$972,405	\$51.14	\$54.45
	Stamp duty	N/A	N/A	\$2.05	\$2.18
	Total			\$96.32	\$102.20

Cover	Description summary
	Refer to the policy conditions for full details.
Death & terminal illness	A lump sum payment on the life insured's death or terminal illness during the term of the policy.
TPD insurance	A lump sum payment on the life insured meeting the total and permanent disability definition relevant to your policy.

Any special conditions and exclusions which apply to this policy are outlined in the most recently issued policy schedule.

A loyalty discount applies to this policy and is already factored into the premiums shown above.



J K Mckain Super Fund Pty Ltd
Joshua & Kathleen Mckain Atf
31 Mckenziue Avenue
Narangba QLD 4504

Date 12 May 2021

Policy number: 03587464
Policy Owner: J K McKain Super Fund Pty Ltd
Life Insured: Kathleen McKain
Policy Type: Protection Plus

Dear Trustees

Zurich Australia Limited
ABN 92 000 010 195
AFSL 232510

118 Mount Street
North Sydney NSW 2060

Locked Bag 994
NORTH SYDNEY NSW 2059

General Enquiries
Phone 131 551
Fax (02) 9995 3797

email: client.service@zurich.com.au

This notice serves to confirm the premium payments received in relation to the above mentioned policy during the period 2019/2020 Financial Year, 01 Jul 2019 to 30 Jun 2020 :

Payment Date	Payment Type	Payment Amount
29 May 2020	Refund	-\$48.56
08 May 2020	Direct Debit	\$48.56
09 Apr 2020	Direct Debit	\$48.56
09 Mar 2020	Direct Debit	\$48.56
07 Feb 2020	Direct Debit	\$48.56
09 Jan 2020	Direct Debit	\$48.56
09 Dec 2019	Direct Debit	\$48.56
08 Nov 2019	Direct Debit	\$48.56
09 Oct 2019	Direct Debit	\$48.56
09 Sep 2019	Direct Debit	\$42.10
09 Aug 2019	Direct Debit	\$42.10
09 Jul 2019	Direct Debit	\$42.10
		\$466.22

Total

Should you have any further questions or wish to discuss any of the above details, please contact our Client Service Centre on 131 551 and we will be happy to assist.

Yours sincerely

Susan Sherwood
Client Services
Zurich Australia Limited

JK MCKAIN SMSF
GENERAL LEDGER FOR THE PERIOD 01/07/2019 TO 30/06/2020
FROM ACCOUNT 390/002 TO 390/002 - ENTRIES: ALL

11-6

Printed: Wednesday 12 May, 2021 @ 12:44:33

Date	Ref	Type	Units	Debits \$	Credits \$	Balance \$
390 <u>Life Insurance Premiums - Preserved</u>						
390/002 <u>McKain, Kathleen May</u>						
10/07/2019	100719	Bank Statement		42.10		42.10
		Narration: ZURICH LIFE 4715540 3G - part of \$219.12				
12/08/2019	120819	Bank Statement		42.10		84.20
		Narration: ZURICH LIFE 4715540 3G - part of \$219.12				
10/09/2019	100919	Bank Statement		42.10		126.30
		Narration: ZURICH LIFE 4715540 3G - part of \$219.12				
10/10/2019	101019	Bank Statement		48.56		174.86
		Narration: Zurich part of \$235.01				
11/11/2019	111119	Bank Statement		48.56		223.42
		Narration: Zurich part of \$235.01				
10/12/2019	101219	Bank Statement		48.56		271.98
		Narration: Zurich part of \$235.01				
10/01/2020	100120	Bank Statement		48.56		320.54
		Narration: Zurich part of \$235.01				
10/02/2020	100220	Bank Statement		48.56		369.10
		Narration: Zurich part of \$235.01				
10/03/2020	100320	Bank Statement		48.56		417.66
		Narration: Zurich part of \$235.01				
14/04/2020	140420	Bank Statement		48.56		466.22
		Narration: Zurich part of \$235.01				
20/04/2020	200420	Bank Statement		229.32		695.54
		Narration: CLEARVIEWLIFEINV 518240599012510344				
11/05/2020	110520	Bank Statement		48.56		744.10
		Narration: Zurich part of \$235.01				
29/05/2020	290520	Bank Statement			48.56	695.54
		Narration: ZURICH AUST. LTD 03587464 MRS K MCK				
			Total Debits:	\$744.10		
			Total Credits:	\$48.56		
			Current Year Profit/(Loss):	N/A		



12-1

10 August 2020

JK MCKAIN SUPER FUND PTY LTD A T F JK MCKAIN SMSF
24 MANORDWONS DRIVE
D'AGUILAR QLD 4514

Dear Trustees,

ClearView LifeSolutions

Policy No: 518240599

Thank you for your recent enquiry requesting premiums paid on the above policy, for the Payment Period of Financial Year 30/06/2020.

Life of: Mrs Kathleen McKain

The total premiums for Life Cover and Linked TPD on the above policy, for the Financial Year 30/06/2020 are \$229.32.

If you have any questions about your cover, please do not hesitate to contact our Customer Service Centre on 132 979, from 8am to 7pm (Sydney time), Monday to Friday.

We look forward to continuing to provide you with peace of mind in the future.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'David Gibbs'.

David Gibbs
Life Service Consultant
T: 132 979
F: +61 2 9233 1960
E: advisersupport@clearview.com.au

Advice, Superannuation and Investment Enquiries
T 132 977

Life Insurance Enquiries
T 132 979

GPO Box 4232 Sydney NSW 2001

www.clearview.com.au

ClearView Financial Management Limited
ABN 99 067 544 549 AFS Licence No. 227677

ClearView Life Nominees Pty Limited
ABN 37 003 682 175 AFS Licence No. 227683 RSE Licence No. L0000802
Trustee of the ClearView Retirement Plan RSE Registration No. R1001624

ClearView Life Assurance Limited
ABN 12 000 021 581 AFS Licence No. 227682

Borrowing Costs Schedule
INSERT NAME OF FIRM

Cells of this colour will auto-calculate

Client: JK McKain SF	Prepared By: AB	
Reviewed By:	Year: 2018	

1. Description of Expense: Borrowing Expenses

No. of years to amortise (usually 5 years):	5
Total of Expense:	\$1,194.63
First Financial Year	2017
End of First Financial Year	30/06/2017
Date Expense paid (dd/mm/yy):	16/08/2016

Amortisation Schedule:

Year 1	2017	\$238.93	Usually part-year claim (based on number of days) WE CLAIM
Year 2	2018	\$238.93	Usually full-year claim
Year 3	2019	\$238.93	Usually full-year claim
Year 4	2020	\$238.93	Usually full-year claim
Year 5	2021	\$238.93	Usually full-year claim
Year 6	2022	\$0.00	Usually part-year claim (being balance)
		\$1,194.63	

POSTED

141

JK MCKAIN SMSF
GENERAL LEDGER FOR THE PERIOD 01/07/2019 TO 30/06/2020
FROM ACCOUNT 425/000 TO 425/999 - ENTRIES: ALL

Printed: Friday 7 May, 2021 @ 13:25:25

Date	Ref	Type	Units	Debits \$	Credits \$	Balance \$
<u>425</u> <u>Rental Property Expenses</u>						
<u>425/003</u> <u>Bank charges</u>						
17/07/2019	810	Journal - Cash		10.00		10.00
17/08/2019	810	Journal - Cash		10.00		20.00
17/08/2019	810	Journal - Cash		50.00		70.00
		Narration: Expired insurance fee				
17/09/2019	810	Journal - Cash		10.00		80.00
17/10/2019	810	Journal - Cash		10.00		90.00
17/11/2019	810	Journal - Cash		10.00		100.00
17/12/2019	810	Journal - Cash		10.00		110.00
17/01/2020	810	Journal - Cash		10.00		120.00
17/02/2020	810	Journal - Cash		10.00		130.00
17/03/2020	810	Journal - Cash		10.00		140.00
17/04/2020	810	Journal - Cash		10.00		150.00
17/05/2020	810	Journal - Cash		10.00		160.00
17/06/2020	810	Journal - Cash		10.00		170.00
<u>425/005</u> <u>Borrowing costs</u>						
30/06/2020	42505	Journal - Non Cash		238.93		238.93
		Narration: Write of 2020 year borrowing costs				
<u>425/007</u> <u>Council rates</u>						
30/06/2020	280	Journal - Cash		382.05	14-3	382.05
		Narration: T/up agent statement				
30/06/2020	280	Journal - Cash		382.05	14-4	764.10
		Narration: T/up agent statement				
30/06/2020	280	Journal - Cash		382.20	14-5	1,146.30
		Narration: T/up agent statement				
30/06/2020	280	Journal - Cash		361.45	14-6	1,507.75
		Narration: T/up agent statement				
<u>425/009</u> <u>Insurance</u>						
16/07/2019	160719	Bank Statement		58.77		58.77
		Narration: ALLIANZ INSURE 601064QPB016919197				
16/08/2019	160819	Bank Statement		63.20		121.97
		Narration: ALLIANZ INSURE 601064QPB010619228				
16/09/2019	160919	Bank Statement		63.20		185.17
		Narration: ALLIANZ INSURE 601064QPB014319259				
16/10/2019	161019	Bank Statement		63.20		248.37
		Narration: ALLIANZ INSURE 601064QPB017819289				
18/11/2019	181119	Bank Statement		63.20		311.57
		Narration: ALLIANZ INSURE 601064QPB011819322				
16/12/2019	161219	Bank Statement		63.20		374.77
		Narration: ALLIANZ INSURE 601064QPB015119350				
16/01/2020	160120	Bank Statement		63.20		437.97
		Narration: ALLIANZ INSURE 601064QPB018720016				
17/02/2020	170220	Bank Statement		63.20		501.17
		Narration: ALLIANZ INSURE 601064QPB012620048				
16/03/2020	160320	Bank Statement		63.20		564.37
		Narration: ALLIANZ INSURE 601064QPB015920076				
16/04/2020	160420	Bank Statement		63.20		627.57
		Narration: ALLIANZ INSURE 601064QPB019520107				
18/05/2020	180520	Bank Statement		63.20		690.77

14-2

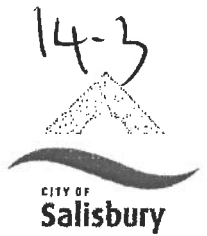
JK MCKAIN SMSF
GENERAL LEDGER FOR THE PERIOD 01/07/2019 TO 30/06/2020
FROM ACCOUNT 425/000 TO 425/999 - ENTRIES: ALL

Printed: Friday 7 May, 2021 @ 13:25:25

Date	Ref	Type	Units	Debits \$	Credits \$	Balance \$
Narration: ALLIANZ INSURE 601064QPB013420139						
16/06/2020	160620	Bank Statement		63.20		753.97
Narration: ALLIANZ INSURE 601064QPB016820168						
<u>425/011</u> <u>Interest</u>						
17/07/2019	810	Journal - Cash		1,045.08		1,045.08
17/08/2019	810	Journal - Cash		1,077.81		2,122.89
17/09/2019	810	Journal - Cash		1,064.03		3,186.92
17/10/2019	810	Journal - Cash		1,007.02		4,193.94
17/11/2019	810	Journal - Cash		1,038.41		5,232.35
17/12/2019	810	Journal - Cash		1,002.96		6,235.31
17/01/2020	810	Journal - Cash		1,032.78		7,268.09
17/02/2020	810	Journal - Cash		1,028.94		8,297.03
17/03/2020	810	Journal - Cash		960.81		9,257.84
17/04/2020	810	Journal - Cash		1,003.44		10,261.28
17/05/2020	810	Journal - Cash		949.85		11,211.13
17/06/2020	810	Journal - Cash		979.17		12,190.30
<u>425/013</u> <u>Property Agent Fees</u>						
30/06/2020	280	Journal - Cash		1,215.54		1,215.54
Narration: T/up agent statement						
<u>425/015</u> <u>Repairs & Maintenance</u>						
17/07/2019	170719	Bank Statement		99.00	14-7	99.00
Narration: TRANSACT FUNDS TFR TO PRIDE PLUMBING						
30/06/2020	280	Journal - Cash		108.50	14-8	207.50
Narration: T/up agent statement						
30/06/2020	280	Journal - Cash		150.00	14-9	357.50
Narration: T/up agent statement						
<u>425/016</u> <u>Stationery, postage & sundries</u>						
30/06/2020	280	Journal - Cash		157.89		157.89
Narration: T/up agent statement						
<u>425/017</u> <u>Water</u>						
30/06/2020	280	Journal - Cash		381.10	14-10	381.10
Narration: T/up agent statement						
30/06/2020	280	Journal - Cash		233.20	14-12	614.30
Narration: T/up agent statement						
30/06/2020	280	Journal - Cash		252.13	14-14	866.43
Narration: T/up agent statement						
30/06/2020	280	Journal - Cash		339.47	14-16	1,205.90
Narration: T/up agent statement						
				Total Debits:	\$17,797.78	
				Total Credits:		
				Current Year Profit/(Loss):	N/A	

**NOTICE OF RATES INSTALMENT
FOR YEAR ENDING 30 JUNE 2020
THIRD QUARTER**

Postal Address:
PO Box 8, Salisbury SA 5108
Location:
34 Church Street, Salisbury SA 5108
ABN 82 615 416 895



047-5089 (494)

Jk McKain Property Fund Pty Ltd
C/- 1840 Real Estate
160 Payneham Rd
EVANDALE SA 5069

17 JAN 2020

Arrears:	\$0.00
Current Quarterly Amount:	\$382.05
Total Due this Quarter including any Arrears:	\$382.05
Due Date:	02-Mar-2020
Full Year's Balance:	\$764.10

eServices ID: 419744

Council Rates exempt from GST

**General Enquiries to
City of Salisbury**

- 08 8406 8222
- 08 8281 5466
- city@salisbury.sa.gov.au
- salisbury.sa.gov.au

Assessment Number: 723533

Ward: 05 Para

Property Location: 29 Bivone Court , Salisbury Downs SA 5108

Description: Lot 28 D 111496

Capital Value: 350,000

Date Rate Declared: 24-Jun-19

Date of Rate Notice: 10 January 2020

Valuation Number: 4436720787

**Valuation Enquiries to the
Office of the Valuer-General**

- 1300 653 346
- GPO Box 1354,
Adelaide, SA 5001
- 101 Grenfell St
Adelaide, SA 5001
- lsgobjections@sa.gov.au

DETAILS OF CHARGES	RATE IN \$	RATEABLE VALUE	AMOUNT
NRM Levy - State Govt	0.00009666	350,000	33.85
General Residential Payments	0.00427000	350,000	1,494.50
			-764.25

Payment Options:



Pay Online

Pay your rates with ease. Simply visit www.salisbury.sa.gov.au for Online Payments (min \$10).



Pay by Phone

Phone payments 1300 401 578
Follow the prompts



Name: Jk McKain Property Fund Pty Ltd

Property Location: 29 Bivone Court
Salisbury Downs SA 5108

Assessment Number: 723533



Billor code: 8649
Assess No: 723533



BPAY® this payment via Internet or phone banking or use the QR code reader within your mobile banking app.

BPAY View® - View and pay this bill using internet banking.

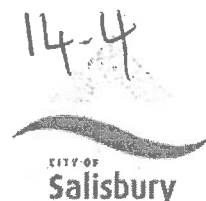


*541 00000000723533

Total Due this Quarter including any Arrears	\$382.05
Full Year's Balance	\$764.10
Due Date	02-Mar-2020

**NOTICE OF RATES INSTALMENT
FOR YEAR ENDING 30 JUNE 2020
SECOND QUARTER**

Postal Address:
PO Box 8, Salisbury SA 5108
Location:
12 James Street, Salisbury SA 5108
ABN 82 615 416 895



047-5069 (1434)

Jk McKain Property Fund Pty Ltd
C/- 1840 Real Estate
160 Payneham Rd
EVANDALE SA 5069

RECEIVED
16 OCT 2019

BY: *ND*

Arrears:	\$0.00
Current Quarterly Amount:	\$382.05
Total Due this Quarter including any Arrears:	\$382.05
Due Date:	02-Dec-2019
Full Year's Balance:	\$1,146.15

eServices ID: 419744

Council Rates exempt from GST

**General Enquiries to
City of Salisbury**

- 08 8406 8222
- 08 8281 5466
- city@salisbury.sa.gov.au
- salisbury.sa.gov.au

Assessment Number: 723533

Ward: 05 Para

Property Location: 29 Bivone Court , Salisbury Downs SA 5108

Description: Lot 28 D 111496

Capital Value: 350,000

Date Rate Declared: 24-Jun-2019

Date of Rate Notice: 08 October 2019

Valuation Number: 4436720787

**Valuation Enquiries to the
Office of the Valuer-General**

- 1300 653 346
- GPO Box 1354,
Adelaide, SA 5001
- 101 Grenfell St
Adelaide, SA 5001
- lsgobjections@sa.gov.au

DETAILS OF CHARGES
NRM Levy - State Govt
General Residential
Payments

RATE IN \$	RATEABLE VALUE	AMOUNT
0.00009666	350,000	33.85
0.00427000	350,000	1,494.50
		-382.20

Payment Options:



Pay Online
Pay your rates with ease. Simply visit www.salisbury.sa.gov.au for Online Payments (min \$10).



Pay by Phone
Phone payments 1300 401 578. Follow the prompts



Name: Jk McKain Property Fund Pty Ltd

Property Location: 29 Bivone Court
Salisbury Downs SA 5108

Assessment Number: 723533

B
PAY
Billers code: 8649
Assess No: 723533



BPAY® this payment via internet or phone banking or use the QR code reader within your mobile banking app.
BPAY View® - View and pay this bill using internet banking.

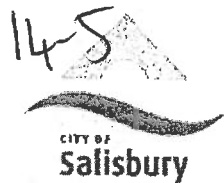


*541 00000000723533

Total Due this Quarter including any Arrears	\$382.05
or	
Full Year's Balance	\$1,146.15
Due Date	02-Dec-2019

**NOTICE OF RATES FOR YEAR
ENDING 30 JUNE 2020**

Correspondence:
PO Box 8, Salisbury SA 5108
Location:
12 James Street, Salisbury SA 5108
ABN 82 615 416 895



047-6089 (9347)
Jk McKain Property Fund Pty Ltd
C/- 1840 Real Estate
160 Payneham Rd
EVANDALE SA 5069

Arrears:	\$0.00
Current Quarterly Amount:	\$382.20
Total Due this Quarter including any Arrears:	\$382.20
Due Date:	02-Sep-2019
Full Year's Balance:	\$1,528.35

RECEIVED
29 JUL 2019

BY: *MS*

eServices ID: 419744

Council Rates exempt from GST

**General Enquiries to
City of Salisbury**

- 08 8406 8222
- 08 8281 5466
- city@salisbury.sa.gov.au
- salisbury.sa.gov.au

Assessment Number: 723533

Ward: 05 Para

Property Location: 29 Bivone Court, Salisbury Downs SA 5108

Description: Lot 28 D 111496

Capital Value: 350,000

Date Rate Declared: 24-Jun-2019

Date of Rate Notice: 12-Jul-2019

Valuation Number: 4436720787

**Valuation Enquiries to the
Office of the Valuer-General**

- 1300 653 346
- GPO Box 1354, Adelaide, SA 5001
- 101 Grenfell St Adelaide, SA 5001
- lsgobjections@sa.gov.au

DETAILS OF CHARGES

DETAILS OF CHARGES	RATE IN \$	RATEABLE VALUE	AMOUNT
NRM Levy - State Govt	0.00009666	350,000	33.85
General Residential	0.00427000	350,000	1,494.50

Payment Options:



Pay Online
Pay your rates with ease. Simply visit www.salisbury.sa.gov.au for Online Payments (min \$10).



Pay by Phone
Phone payments 1300 401 578 Follow the prompts (min \$10)



Name: Jk McKain Property Fund Pty Ltd

Property Location: 29 Bivone Court
Salisbury Downs SA 5108

Assessment Number: 723533

Bill code: 8649
Assess No: 723533



BPAY® this payment via internet or phone banking or use the QR code reader within your mobile banking app.
BPAY View® - View and pay this bill using internet banking.

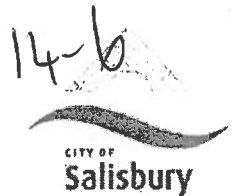


*541 00000000723533

Total Due this Quarter including any Arrears	\$382.20
or	
Full Year's Balance	\$1,528.35
Due Date	02-Sep-2019

**NOTICE OF RATES INSTALMENT
FOR YEAR ENDING 30 JUNE 2019
FOURTH QUARTER**

Postal Address:
PO Box 8, Salisbury SA 5108
Location:
12 James Street, Salisbury SA 5108
ABN 82 615 416 895



047-5069 (28950)

Jk McKain Property Fund Pty Ltd
C/- 1840 Real Estate
160 Payneham Rd
EVANDALE SA 5069

RECEIVED
26 APR 2019

BY:

Arrears:

\$0.00

Current Quarterly Amount:

\$361.45

Total Due this Quarter including any Arrears:

\$361.45

Due Date:

04-Jun-2019

Full Year's Balance:

\$361.45

eServices ID: 419744

Council Rates exempt from GST

**General Enquiries to
City of Salisbury**

- 08 8406 8222
- 08 8281 5486
- city@salisbury.sa.gov.au
- salisbury.sa.gov.au

Assessment Number: 723533

Ward: 05 Para

Property Location: 29 Bivone Court, Salisbury Downs SA 5108

Description: Lot 28 D 111496

Capital Value: 330,000

Date Rate Declared: 26-Jun-2018

Date of Rate Notice: 08 April 2019

Valuation Number: 4436720787

**TTY Phone Enquiries
for the deaf and hearing
impaired**

08 8406 8596

DETAILS OF CHARGES

NRM Levy - State Govt
General Residential
Payments

RATE IN \$

0.00009790
0.00428400

RATEABLE VALUE

330,000
330,000

AMOUNT

32.30
1,413.70
-1,084.55

**Valuation Enquiries to the
Office of the Valuer-General**

- 1300 653 345
- GPO Box 1354,
Adelaide, SA 5001
- lsgobjections@sa.gov.au

Payment Options:



Pay Online

Pay your rates with ease. Simply visit www.salisbury.sa.gov.au for Online Payments (min \$20).



Pay by Phone

Phone payments 1300 401 578 Follow the prompts

Name: Jk McKain Property Fund Pty Ltd

Property Location: 29 Bivone Court
Salisbury Downs SA 5108

Assessment Number: 723533



Billor code: 8649
Assess No: 723533

BPAY® this payment via internet or phone banking or use the QR code reader within your mobile banking app.
BPAY View® - View and pay this bill using internet banking.

Total Due this Quarter including any Arrears

\$361.45

Full Year's Balance

\$361.45

Due Date

04-Jun-2019



*541 00000000723533



P: 0403 791 719
 E: prideplumbingmaintenance@gmail.com
 W: www.prideplumbingadelaide.com.au
 ABN 54511541501
 PGE 245977

14.7

Tax Invoice

Bill To: Joshua McKain C/O JK McKain Property Fund LTD
 jmckain@samos.net.au
 31 McKenzie Ave
 Narangba, QLD, 4504
 RE: 29 Bivone Ct Salisbury Downs (Dishwasher)

Invoice No: 2348
Date: 17/07/2019
Terms: NET 7
Due Date: 24/07/2019

Description	Quantity	Rate	Amount
15/7/19 Install new dishwasher (supplied) & remove old one	1	\$99.00	\$99.00

Payment Details

Commonwealth bank
 Acc name: Pride Plumbing
 BSB:065165
 ACC:10357912

Subtotal	\$99.00
Includes GST 10%	\$9.00
Total	\$99.00
PAID	\$99.00

PLEASE USE INVOICE NUMBER AS A REFERENCE

Paid

Balance Due	\$0.00
--------------------	---------------





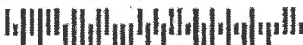
NOTICE OF EMERGENCY SERVICES LEVY ASSESSMENT

ABN 19 040 349 865
Emergency Services Funding Act 1998

The Emergency Services Levy working for all South Australians

148

DATE OF ISSUE 05/08/2019	ASSESSMENT PERIOD 01/07/2019 to 30/06/2020	FOR LAND OWNED AS AT 01/07/2019	OWNERSHIP NUMBER 71038604
-----------------------------	---	------------------------------------	------------------------------

 047-5089 (41622)
 JK MCKAIN PROPERTY FUND PTY. LTD.
 C/- 1840 REAL ESTATE
 POST OFFICE BOX 400
 STEPNEY SA 5069

RECEIVED
 14 AUG 2019
 BY: *[Signature]*

DUE DATE 17/09/2019
TOTAL AMOUNT DUE \$108.50

Pay by due date to avoid penalties

To sign up to email billing or change your postal address, visit www.revenuesa.sa.gov.au/updatedetails

ASSESS. NO. TENANCY.	CAPITAL VALUE	X	ESL FACTORS	=	VARIABLE CHARGE	+	FIXED CHARGE	-	GENERAL REMISSIONS	-	CONCESSIONS/ REMISSIONS	+	ARREARS/ PAYMENTS	=	TOTAL
PROPERTY LOCATION	\$	AREA	LAND USE	LEVY RATE	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
4436720787 29 BIVONE CT / SALISBURY DOWNS SA 5108	\$350,000	(R4) 1.0	(RE) 0.4	0.001267	\$177.35	\$50.00	\$118.85	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$108.50	\$108.50
TOTAL AMOUNT DUE														\$108.50	

REMISSIONS AND CONCESSIONS, INCLUDING THE IMPACT OF THE GOVERNMENT'S DECISION TO CUT ESL BILLS BY \$90 MILLION, TALLING \$118.85 ARE REFLECTED ABOVE



TO ARRANGE MONTHLY INSTALMENTS PLEASE VISIT
WWW.REVENUESA.SA.GOV.AU/ESLINSTALMENTS PRIOR TO YOUR DUE DATE

DETACH AND RETURN THE PAYMENT REMITTANCE ADVICE WITH YOUR PAYMENT



NOTICE OF EMERGENCY SERVICES LEVY ASSESSMENT

PREFERRED PAYMENT METHOD
See over for more payment options



Billar Code: 24257
Ref: 5074447516

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



*599 507444751600006

JK MCKAIN PROPERTY FUND PTY. LTD.

PAYMENT REMITTANCE ADVICE

OWNERSHIP NUMBER 71038604
DUE DATE 17/09/2019
TOTAL AMOUNT DUE \$108.50

© Registered to BPAY Pty Ltd ABN 69 079 137 516

+50744475160021> +001571+ <0550744475> <0000010850> +444+

14-9

THE APPLIANCE SPECIALIST ADELAIDE OVENMAN

1300 OVENMAN 1300 683 662

Andrew Mobile: 0419 979 615 Brad Mobile: 0414 999 516

Email: repairs@appliancetech.com.au

Website: www.appliancetech.com.au

Address: PO Box 4 Parkholme, Adelaide SA 5043

TAX INVOICE

ABN: 86 085 988 218

Tel: 1300683662

Contractor Licence: PGE 175809

Invoice # 21548

Job Contact
Isaac Wright

Phone:
0414 261 250

Celeste
1840 Real Estate
160 Payneham Road
Evandale, SA 5069

WORK CARRIED OUT AT: 29 Bivone Ct, Salisbury Downs SA 5108

DATE: 8th August 2019	CUST ORDER NO: 714a-654	JOB NO: 21548
Description of work Remove water from base pan in dishwasher. Fill and test operation, found main recirculation pump motor leaking from main seal. Unit uneconomical to repair, reassemble and reinstall unit. Quote to replace dishwasher. Quote Dishlex DSF6106X Stainless Steel dishwasher \$990 including gst Price includes delivery, professional installation, disposal of old unit and packaging, also includes the call fee and labour on this invoice. Please note, Payment is required in full prior to installation.		PRICE
Part Description 1 Labour (carried out on 20/06/19)		\$136.36

SUBTOTAL	\$136.36
GST	\$13.64
TOTAL CHARGE	\$150.00

The electrical work carried out on this appliance complies with AS3760.

- ✓ All parts fitted and paid for on this invoice have the guarantee as supplied by the manufacturer of the parts.
- ✓ Labour for work directly undertaken on this invoice has a 3 month Warranty.
- ✓ Subsequent calls unrelated to work undertaken on this invoice will incur standard charges.

REMITTANCE

INVOICE #21548

Payment Options: Direct Credit / Cheque / Cash

Our terms are strictly COD or 7 Day

Bank Details

Name: The Appliance Specialist at Glenelg
BSB: 105-131 Account #: 052829140

Customer Name: 1840 Real Estate

Please fax or email remittance to above details



RECEIVED
04 JUN 2019

BY: MD

000239 -0000

JK MCKAIN PROPERTY FUND PTY.
CT6167460
AGENCY 1755320

SA Water
250 Victoria Square / Tarntanyangga
Adelaide SA 5000
ABN 69 336 525 019
www.sawater.com.au

14-10

Enquiries

General, billing and
payment difficulties 1300 650 950
Monday to Friday 8.30am-5pm
customercare@sawater.com.au

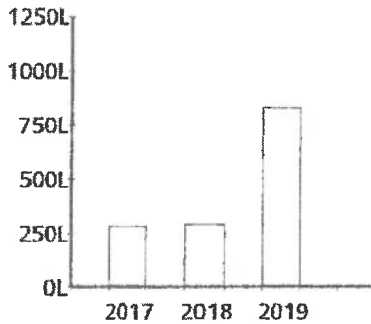
Service difficulties 1300 883 121
7 days per week 24 hours per day

Water Wise Hotline 1800 130 952

GPO 1751
Adelaide SA 5001

Daily water use

Your average daily water use compared with the
same quarter for previous years.



Find out more about water and wastewater
services at www.sawater.com.au.

Your account

Account number	44 36720 78 7
Invoice date	29 May 19
Pay by	21 Jun 19
Total due	\$381.10

Account summary

Residential property: 29 BIVONE CT
SALISBURY DOWNS LT28 D111496

Previous balance	\$318.13
Amount paid	\$318.13cr
New charges	\$381.10
Current balance	\$381.10

Date paid / /

Amount paid \$



Bill code: 8888

Ref: 4436720787

Telephone and Internet Banking - BPAY®. Call your bank
or financial institution to make this payment from your
cheque, savings, debit or transaction account.
More information: www.bpay.com.au

Trancode User code Commonwealth Bank ref

831

009915

4436720787



Payment slip

Account number	44 36720 78 7
Invoice date	29 May 19
Pay by	21 Jun 19
Total due	\$381.10



Please do not mark below

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<009915>

<000443672078013>

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Account details

Water

Meter reading

Quarterly meter reading, water use details (in kilolitres (kL) - 1kL = 1000L) and a supply charge to deliver the water

Meter	Previous reading	Current reading	Proposed next read between 18 Jul 19 and 02 Aug 19	
KK5120438	07 Feb 19 350	10 May 19 426	76 kL	
Total readings				76 kL

Water use	07 Feb 19 to 10 May 19 (92 days)	76.00 kL	30.25 kL at \$2.362	71.45	
			45.75 kL at \$3.370	154.18	\$225.63
Supply charge	01 Apr 19 to 30 Jun 19				\$74.45

\$300.08

Sewerage

Access charge	01 Apr 19 to 30 Jun 19	Property value: \$330,000 at 24.55 cents per \$1000 Quarterly charges for access to SA Water's sewerage network based on your property's value as determined by the Valuer General.			\$81.02
---------------	------------------------	--	--	--	---------

\$81.02

Total **\$381.10**

Total GST of this invoice \$0.00

14.11

Paying your bill



BPAY
Telephone and Internet Banking - BPAY®. Call your bank or financial institution to make this payment from your cheque, savings, debit or transaction account.
More information: www.bpay.com.au



Direct debit
To request a direct debit arrangement visit www.sawater.com.au/direct-debit or call us on 1300 650 950.



Paying by mail
Detach the payment slip and post it with your cheque or money order to SA Water GPO Box 4682 Melbourne Victoria 3001.
Due to banking industry changes, cheque processing now takes place in Victoria.



Paying by phone - 1300 650 870
Call us to make a payment using Visa or Mastercard - 24 hours a day, seven days a week. Customers calling from overseas can contact us on +61 8 7424 1735.



Paying online - www.billpay.sawater.com.au
Visit www.billpay.sawater.com.au to make a payment using Visa or Mastercard.



Paying in person
Present your account and payment to a Commonwealth Bank branch (excluding Express Branches) or Australia Post. No credit card payment accepted. You can also pay in person at SA Water House, 250 Victoria Square / Tarntanyangga, Adelaide.

Cheque details

Drawer	Bank	Branch	Amount \$
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>



SA Water
 250 Victoria Square / Tarntanyangga
 Adelaide SA 5000
 ABN 69 336 525 019
 www.sawater.com.au

14.12

18 FEB 2020

000228 - 0000

JK MCKAIN PROPERTY FUND PTY,
 CT6167460
 AGENCY 1755320

Enquiries

General, billing and
 payment difficulties **1300 650 950**
 Monday to Friday 8.30am-5pm
 customercare@sawater.com.au

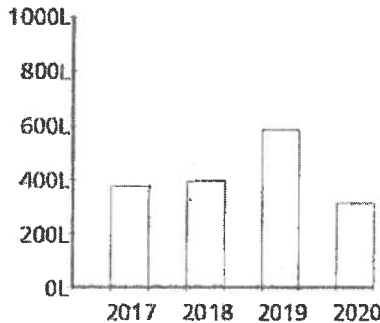
Service difficulties 1300 883 121
 7 days per week 24 hours per day

Water Wise Hotline 1800 130 952

GPO 1751
 Adelaide SA 5001

Daily water use

Your average daily water use compared with the
 same quarter for previous years.



Find out more about water and wastewater
 services at www.sawater.com.au.

Your account

Account number	44 36720 78 7
Invoice date	26 Feb 20
Pay by	20 Mar 20
Total due	\$233.20

Account summary

Residential property: 29 BIVONE CT
 SALISBURY DOWNS LT28 D111496

Previous balance	\$252.13
Amount paid	\$252.13cr
New charges	\$233.20
Current balance	\$233.20

Date paid / /

Amount paid \$

B
PAY

Bill code: 8888
Ref: 4436720787

Telephone and Internet Banking - BPAY®. Call your bank
 or financial institution to make this payment from your
 cheque, savings, debit or transaction account.
 More information: www.bpay.com.au

Trancode User code Commonwealth Bank ref
831 009915 4436720787



Payment slip

Account number	44 36720 78 7
Invoice date	26 Feb 20
Pay by	20 Mar 20
Total due	\$233.20



Please do not mark below

<0000023320> <009915> <000443672078013> >

Account details

Water

1413

Meter reading

Quarterly meter reading, water use details (In kilolitres (kL) - 1kL = 1000L) and a supply charge to deliver the water

Meter	Previous reading	Current reading	Proposed next read between 20 Apr 20 and 04 May 20			
KK5120438	04 Nov 19 524	12 Feb 20 555				31 kL
Total readings						31 kL
Water use	04 Nov 19 to 12 Feb 20 (100 days)	31.00 kL	31.00 kL at \$2.392	74.15		\$74.15
Supply charge	01 Jan 20 to 31 Mar 20					\$75.40
						\$149.55

Sewerage

Access charge	01 Jan 20 to 31 Mar 20	Property value: \$350,000 at 23.9 cents per \$1000 Quarterly charges for access to SA Water's sewerage network based on your property's value as determined by the Valuer General.				\$83.65
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\$83.65

Total

\$233.20

Total GST of this Invoice \$0.00

Paying your bill



BPAY

Telephone and Internet Banking - BPAY®. Call your bank or financial institution to make this payment from your cheque, savings, debit or transaction account.
More information: www.bpay.com.au



Direct debit

To request a direct debit arrangement visit www.sawater.com.au/direct-debit or call us on 1300 650 950.



Paying by mail

Detach the payment slip and post it with your cheque or money order to SA Water GPO Box 4682 Melbourne Victoria 3001. Due to banking industry changes, cheque processing now takes place in Victoria.



Paying by phone - 1300 650 870

Call us to make a payment using Visa or Mastercard - 24 hours a day, seven days a week. Customers calling from overseas can contact us on +61 8 7424 1735.



Paying online - www.billpay.sawater.com.au

Visit www.billpay.sawater.com.au to make a payment using Visa or Mastercard.



Paying in person

Present your account and payment to a Commonwealth Bank branch (excluding Express Branches) or Australia Post. No credit card payment accepted. You can also pay in person at SA Water House, 250 Victoria Square / Tarntanyangga, Adelaide.

Cheque details

Drawer

Bank

Branch

Amount \$



RECEIVED
05 DEC 2019

SA Water
250 Victoria Square / Tarntanyangga
Adelaide SA 5000
ABN 69 336 525 019
www.sawater.com.au

14/14

BY:

000295 - 0000

JK MCKAIN PROPERTY FUND PTY.
CT6167460
AGENCY 1755320

Enquiries

General, billing and
payment difficulties **1300 650 950**
Monday to Friday 8.30am-5pm
customer@saewater.com.au

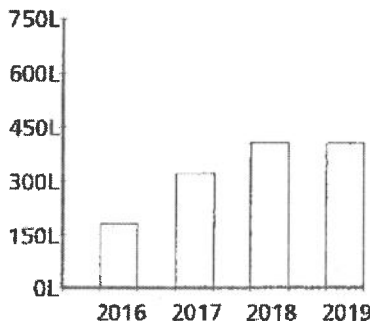
Service difficulties 1300 883 121
7 days per week 24 hours per day

Water Wise Hotline 1800 130 952

GPO 1751
Adelaide SA 5001

Daily water use

Your average daily water use compared with the same quarter for previous years.



Find out more about water and wastewater services at www.sawater.com.au.

Your account

Account number	44 36720 78 7
Invoice date	27 Nov 19
Pay by	20 Dec 19
Total due	\$252.13

Account summary

Residential property: 29 BIVONE CT
SALISBURY DOWNS LT28 D111496

Previous balance	\$339.47
Amount paid	\$339.47cr
New charges	\$252.13
Current balance	\$252.13

Date paid / /

Amount paid \$



Biller code: 8888

Ref: 4436720787

Telephone and Internet Banking - BPAY®. Call your bank or financial institution to make this payment from your cheque, savings, debit or transaction account.
More information: www.bpay.com.au

Trancode User code Commonwealth Bank ref

831

009915

4436720787



Payment slip

Account number	44 36720 78 7
Invoice date	27 Nov 19
Pay by	20 Dec 19
Total due	\$252.13



Please do not mark below

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Account details

Water

Meter reading

Quarterly meter reading, water use details (in kilolitres (kL) - 1kL = 1000L) and a supply charge to deliver the water

1415

Meter	Previous reading	Current reading	Proposed next read between 20 Jan 20 and 03 Feb 20		
KK5120438	07 Aug 19 488	04 Nov 19 524			36 kL
Total readings					36 kL
Water use	07 Aug 19 to 04 Nov 19 (89 days)	36.00 kL	29.18 kL at \$2.392	69.80	
			6.82 kL at \$3.413	23.28	\$93.08
Supply charge	01 Oct 19 to 31 Dec 19				\$75.40
					\$168.48

Sewerage

Access charge	01 Oct 19 to 31 Dec 19	Property value: \$350,000 at 23.9 cents per \$1000 Quarterly charges for access to SA Water's sewerage network based on your property's value as determined by the Valuer General.			\$83.65
---------------	------------------------	---	--	--	---------

\$83.65

Total

\$252.13

Total GST of this invoice \$0.00

Paying your bill



BPAY

Telephone and Internet Banking - BPAY®. Call your bank or financial institution to make this payment from your cheque, savings, debit or transaction account.
More information: www.bpay.com.au



Direct debit

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Paying by mail

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Paying by phone - 1300 650 870

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Paying online - www.billpay.sawater.com.au

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Paying in person

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Cheque details

Drawer

Bank

Branch

Amount \$



RECEIVED
04 SEP 2019

SA Water
250 Victoria Square / Tarntanyangga
Adelaide SA 5000
ABN 69 336 525 019
www.sawater.com.au

BY: *[Signature]*

14-16

000232 - 0000

JK MCKAIN PROPERTY FUND PTY.
CT6167460
AGENCY 1755320

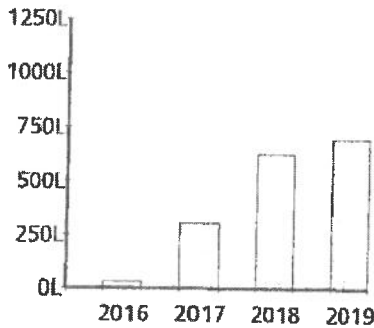
Enquiries

General, billing and
payment difficulties **1300 650 950**
Monday to Friday 8.30am-5pm
customercare@sawater.com.au

Service difficulties 1300 883 121
7 days per week 24 hours per day
Water Wise Hotline 1800 130 952
GPO 1751
Adelaide SA 5001

Daily water use

Your average daily water use compared with the same quarter for previous years.



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Your account

Account number	44 36720 78 7
Invoice date	28 Aug 19
Pay by	20 Sep 19
Total due	\$339.47

Account summary

Residential property: 29 BIVONE CT
SALISBURY DOWNS LT28 D111496

Previous balance	\$381.10
Amount paid	\$381.10cr
New charges	\$339.47
Current balance	\$339.47

Date paid / /

Amount paid \$



Biller code: 8888

Ref: 4436720787

Telephone and Internet Banking - BPAY®. Call your bank or financial institution to make this payment from your cheque, savings, debit or transaction account.
More information: www.bpay.com.au

Trancode	User code	Commonwealth Bank ref
831	009915	4436720787



Payment slip

Account number	44 36720 78 7
Invoice date	28 Aug 19
Pay by	20 Sep 19
Total due	\$339.47



Please do not mark below

<0000033947>

<009915>

<000443672078013>

Account details

Water

Meter reading

Quarterly meter reading, water use details (in kilolitres (kL) - 1kL = 1000L) and a supply charge to deliver the water

Meter	Previous reading	Current reading	Proposed next read between 18 Oct 19 and 04 Nov 19		
KK5120438	10 May 19	428	07 Aug 19	488	62 kL
Total readings					62 kL

Water use	10 May 19 to 30 Jun 19 (52 days)	36.22 kL	17.10 kL at \$2.362	40.39	
			19.12 kL at \$3.370	64.43	\$104.82
Water use	01 Jul 19 to 07 Aug 19 (37 days)	25.78 kL	12.13 kL at \$2.392	29.01	
			13.65 kL at \$3.413	46.59	\$75.60
Supply charge	01 Jul 19 to 30 Sep 19				\$75.40

\$255.82

Sewerage

Access charge	01 Jul 19 to 30 Sep 19	Property value: \$350,000 at 23.9 cents per \$1000			
		Quarterly charges for access to SA Water's sewerage network based on your property's value as determined by the Valuer General.			\$83.65

\$83.65

Total **\$339.47**

Total GST of this invoice \$0.00

14.17

Paying your bill



BPAY
Telephone and Internet Banking - BPAY®. Call your bank or financial institution to make this payment from your cheque, savings, debit or transaction account.
More information: www.bpay.com.au



Direct debit
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Paying online - www.billpay.sawater.com.au
Visit www.billpay.sawater.com.au to make a payment using Visa or Mastercard.



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Cheque details

Drawer	Bank	Branch	Amount \$
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

14-18

**Landlord Insurance**Policy number
21-0481109-LLPRisk address
**Lot 28 Bivone Ct
Salisbury Downs SA 5108**Monthly premium
\$63.20Your cover starts on
16 August 2019

8 June 2021

Company Secretary
Jk Mckain Property Fund Pty Ltd
31 McKenzie Ave
NARANGBA QLD 4504

We're renewing your insurance cover

To the Company Secretary,

Thank you for choosing us to cover your rental property. Your policy expires at 4pm on 16 August 2019 and we invite you to renew your insurance cover with us.

We'll renew your cover automatically

As you've chosen to pay by direct debit your policy will renew automatically upon expiry. Please tell us before the expiry date if you don't want to renew, need to update your Macquarie Bank account details, or wish to opt out of the automatic renewal process. Otherwise, we'll continue to deduct your monthly instalment of \$63.20 from your Macquarie Bank account.

Please check the details for your renewing policy

Since you took out your cover our Landlord product has changed, so we've included the new Product Disclosure Statement (PDS).

We want to be sure you know exactly what you're covered for on renewal. So please read the PDS and any applicable Supplementary PDS together with your Policy Schedule, as these set out the renewal terms and conditions.

Please ensure that everything is correct and call us to make any changes. If you need another copy of any of your policy documents, please call us.

Please also check whether the cover and sums insured remain appropriate. You can use our sum insured calculator at www.allianz.com.au/calculators.

Any questions?

Please call **13 1000** - we'll be happy to help you.

Kind regards,

Richard Feledy
Managing Director
Allianz Australia Insurance Limited**Did you know
Allianz also offer
these 4 covers?**

- 1 Home Insurance
- 2 Life Insurance
- 3 Car Insurance
- 4 Business Insurance

**Call 13 1000 or visit
allianz.com.au today**

14-19

If you need to make a claim, call us on 13 10 13
or go to allianzclaims.com.au

Important information

Insurance is issued by Allianz Australia Insurance Limited, ABN 15 000 122 850, AFS Licence No: 234708. We do not provide any advice on this insurance based on any consideration of your objectives, financial situation or needs. Before making a decision about it please refer to the Product Disclosure Statement, available from allianz.com.au or by calling us on **13 1000**.

Pay by instalments

Premiums payable by instalments include a 11% service fee. Instalments may also be subject to minor adjustments (upwards or downwards) due to rounding and financial institution transaction fees may apply.



Large General Insurance Company of the Year 2016, 2014, 2013, 2012, 2011 (Australian Insurance Industry Awards) and General Insurance Company of the Year 2014, 2012 (Australian Banking & Finance Insurance Awards).



Your landlord insurance policy schedule

Type of policy

Landlord Insurance

Risk address

Lot 28 Bivone Ct
Salisbury Downs SA 5108

Policy number

21-0481109-LLP

Policy

Insured	Jk Mckain Property Fund Ptyltd
<i>Policy contact details</i>	
Mobile phone:	0408 676 969
Email:	KATHLEENANDJOSH@OUTLOOK.COM
<i>Please visit allianz.com.au/preferences to update your contact details</i>	
Insurer	Allianz Australia Insurance Limited ABN 15 000 122 850 AFS Licence No. 234708
Period of insurance	
Effective date	16 August 2019
Expiry date	4pm on 16 August 2020
Interested party	Secure Funding Pty Ltd
No claim bonus	30%
Registered for GST?	No

Cover

	Sum insured	Excess
Buildings	\$251,133	\$600**
Contents	nil	nil**
Rent Default	\$10,000	\$600**
Legal liability	\$10,000,000	nil

**Comprises minimum basic excess \$600.

Premium

Base premium	\$555.24
Flood premium	\$65.88
Emergency/Fire Services Levy	\$0.00
Stamp Duty	\$75.12
GST	\$62.16
Annual premium	\$758.40
Monthly premium (Including 11% service fee and GST of \$5.18)	\$63.20
Last year's premium*	\$758.40

This document will be a Tax Invoice for GST when you make a payment.

Property

Built	2016
External walls	Brick Veneer
Roof material	Metal/Iron/Colourbond
Building type	House on Slab/Foundations
Strata title plan	No
Licensed property manager	Yes
Weekly rent	\$310

Certain words in this Policy Schedule and the PDS have special meanings that are set out in the PDS or in other policy documentation we provide you with.

* This includes any amendments made during the last policy period.

14-21

List of insured events

See the PDS for the standard policy terms, conditions, limits and exclusions that apply. This should be read together with this Policy Schedule and any other document we tell you forms part of your policy.

	Covered?
Accidental breakage (of glass)	✓
Earthquake/Tsunami [^]	✓
Explosion	✓
Fire or smoke	✓
Impact damage	✓
Lightning or thunderbolt	✓
Malicious acts	✓
Riot or civil commotion	✓
Storm, rainwater or run-off	✓
Theft, burglary or housebreaking	✓
Water or other liquid damage	✓

Optional additional covers

Rent Default and Theft by Tenant	✓
Flood	✓

[^] Additional excess applies, refer to your PDS for details.

Minimum premiums

Minimum premiums may apply. Any discounts/ entitlements may be subject to rounding and only apply to the extent any minimum premium is not reached. If you are eligible for more than one, we also apply each of them in a predetermined order to the premium (excluding taxes and government charges) as reduced by any prior applied discounts/entitlements. Discounts may not be applied to any flood component of the premium (if applicable).

Insured Name: **Jk Mckain Property Fund Pty Ltd**
 Policy Number: **21-0481109-LLP**

14-22 ✓

YOUR COMPARISON TO LAST YEAR'S PREMIUM

The following comparative information is included to help you understand how your renewal premium compares to last year.

1. Address: Lot 28 Bivone Ct, Salisbury Downs SA 5108

	Last year's Aggregated Premium*		Current Renewal Premium
Base Premium	\$ 621.12	\$	621.12
ESL/FSL**	\$ 0.00	\$	0.00
GST	\$ 62.16	\$	62.16
Stamp Duty	\$ 75.12	\$	75.12
Total Premium	\$ 758.40	\$	758.40
Overall Total	\$ 758.40	\$	758.40

* Important qualification

Last year's Aggregate Premium is the total premium paid to us for your insurance in the last year. If you have changed your cover in any way mid term during the last year's policy period and/or at renewal (for example, increasing your cover amount or adding additional cover), the above premium comparison may not be on a like-for-like basis. You can ask for more information.

** ESL - Emergency Services Levy / FSL - Fire Services Levy

15.1



Macquarie Cash Management Account

MACQUARIE BANK LIMITED
ABN 46 008 583 542 AFSL 237502

enquiries 1800 806 310
transact@macquarie.com
www.macquarie.com.au

GPO Box 1459
Brisbane, QLD 4001



JK MCKAIN SUPER FUND PTY LTD
C/- FUTURE ASSIST FIN SERVICES GRP
31 MCKENZIE AVE
NARANGBA QLD 4504

Level 16A
345 Queen St
Brisbane, QLD 4000

account balance **\$208,423.97**
as at 31 Dec 19

account name JK MCKAIN SUPER FUND PTY LTD ATF
JK MCKAIN SMSF
account no. 963640966

transaction	description	debits	credits	balance
30.06.19	OPENING BALANCE			180,605.92
02.07.19	Deposit 1840 REAL ESTATE RENT PAYMENT		1,370.59	181,976.51
04.07.19	Funds transfer TRANSACT FUNDS TFR TO JOSHUA AND KATHLEE	574.00		181,402.51
05.07.19	Direct debit SECURE FUNDING P 2452540	659.42		180,743.09
10.07.19	Direct debit ZURICH LIFE 4715540 3G	219.12		180,523.97
16.07.19	Direct debit ALLIANZ INSURE 601064QPB016919197	58.77		180,465.20
17.07.19	Funds transfer TRANSACT FUNDS TFR TO PRIDE PLUMBING	99.00		180,366.20
19.07.19	Direct debit SECURE FUNDING P 2452540	659.42		179,706.78
25.07.19	Deposit QUICKSUPER QUICKSPR2483174499		720.55	180,427.33
31.07.19	Interest MACQUARIE CMA INTEREST PAID*		124.05	180,551.38
02.08.19	Deposit 1840 REAL ESTATE RENT PAYMENT		1,199.28	181,750.66
02.08.19	Direct debit SECURE FUNDING P 2452540	659.42		181,091.24

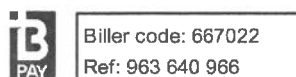
how to make a transaction

online
Log in to 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. 963640966

deposits using BPay
From another bank



continued on next



Macquarie Cash Management Account

enquiries 1800 806 310

account name JK MCKAIN SUPER FUND PTY LTD ATF
JK MCKAIN SMSF
account no. 963640966

transaction	description	debits	credits	balance
12.08.19	Direct debit ZURICH LIFE 4715540 3G	219.12		180,872.12
16.08.19	Direct debit SECURE FUNDING P 2452540	659.42		180,212.70
16.08.19	Direct debit ALLIANZ INSURE 601064QPB010619228	63.20		180,149.50
22.08.19	Deposit QUICKSUPER QUICKSPR2503235644		720.55	180,870.05
30.08.19	Interest MACQUARIE CMA INTEREST PAID*		119.38	180,989.43
30.08.19	Direct debit SECURE FUNDING P 2452540	659.42		180,330.01
02.09.19	Deposit 1840 REAL ESTATE RENT PAYMENT		558.58	180,888.59
04.09.19	Deposit DEPOSIT		29,268.90	210,157.49
10.09.19	Funds transfer TRANSACT FUNDS TFR TO JOSHUA AND KATHLEE	440.00		209,717.49
10.09.19	Direct debit ZURICH LIFE 4715540 3G	219.12		209,498.37
13.09.19	Direct debit SECURE FUNDING P 2452540	659.42		208,838.95
16.09.19	Direct debit ALLIANZ INSURE 601064QPB014319259	63.20		208,775.75
27.09.19	Direct debit SECURE FUNDING P 2452540	659.42		208,116.33
30.09.19	Interest MACQUARIE CMA INTEREST PAID*		132.36	208,248.69
01.10.19	Deposit QUICKSUPER QUICKSPR2531518634		720.55	208,969.24
02.10.19	Deposit 1840 REAL ESTATE RENT PAYMENT		1,367.77	210,337.01
09.10.19	Funds transfer TRANSACT FUNDS TFR TO INFOCUS SECURITIES	1,650.00		208,687.01
10.10.19	Direct debit ZURICH LIFE 4715540 3G	235.01		208,452.00
11.10.19	BPAY BPAY TO ASIC	54.00		208,398.00
11.10.19	BPAY BPAY TO ASIC	267.00		208,131.00
11.10.19	Direct debit SECURE FUNDING P 2452540	659.42		207,471.58
16.10.19	Direct debit ALLIANZ INSURE 601064QPB017819289	63.20		207,408.38
24.10.19	Deposit QUICKSUPER QUICKSPR2548770936		742.03	208,150.41
25.10.19	Direct debit SECURE FUNDING P 2452540	659.42		207,490.99
31.10.19	Interest MACQUARIE CMA INTEREST PAID*		99.13	207,590.12
04.11.19	Deposit 1840 REAL ESTATE RENT PAYMENT		1,207.54	208,797.66
08.11.19	Direct debit SECURE FUNDING P 2452540	659.42		208,138.24

continued on next



Macquarie Cash Management Account

enquiries 1800 806 310

account name JK MCKAIN SUPER FUND PTY LTD ATF
JK MCKAIN SMSF
account no. 963640966

	transaction	description	debits	credits	balance
11.11.19	Direct debit	ZURICH LIFE 4715540 3G	235.01		207,903.23
18.11.19	Deposit	QUICKSUPER QUICKSPR2568629910		727.90	208,631.13
18.11.19	Direct debit	ALLIANZ INSURE 601064QPB011819322	63.20		208,567.93
22.11.19	Direct debit	SECURE FUNDING P 2452540	659.42		207,908.51
29.11.19	Interest	MACQUARIE CMA INTEREST PAID*		91.83	208,000.34
02.12.19	Deposit	1840 REAL ESTATE RENT PAYMENT		1,217.88	209,218.22
06.12.19	Direct debit	SECURE FUNDING P 2452540	659.42		208,558.80
10.12.19	Direct debit	ZURICH LIFE 4715540 3G	235.01		208,323.79
13.12.19	Deposit	QUICKSUPER QUICKSPR2588816526		727.71	209,051.50
16.12.19	Direct debit	ALLIANZ INSURE 601064QPB015119350	63.20		208,988.30
20.12.19	Direct debit	SECURE FUNDING P 2452540	659.42		208,328.88
31.12.19	Interest	MACQUARIE CMA INTEREST PAID*		95.09	208,423.97
		CLOSING BALANCE AS AT 31 DEC 19	13,393.62	41,211.67	208,423.97

* Stepped interest rates as at 31 December 2019: balances \$0.00 to \$4,999.99 earned 0.00%; balances \$5,000.00 and above earned 0.55%



Macquarie Cash Management Account

enquiries 1800 806 310

account name JK MCKAIN SUPER FUND PTY LTD ATF
JK MCKAIN SMSF
account no. 963640966

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- Electronic funds transfers up to \$20,000 a day using online banking.
- Increase your limit to \$100,000 temporarily or nominate an account for unlimited transfers by contacting us.
- BPAY payments (subject to BPAY biller code limits) free of charge via online and mobile banking.
- Make the switch to free online statements by updating your preference online.

About your account

- Interest is calculated on daily balances and paid monthly. The interest rate is variable and may change at any time without prior notice.
- If you have a complaint about our service, or you'd like more information about your account including fees and charges, mistaken payments or unauthorised transactions, please read the terms and conditions for your account or contact us.

Protect your account

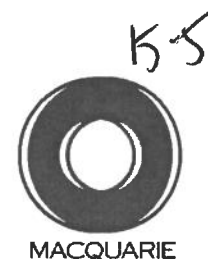
- Please check each entry on this statement. If you think there is an error or unauthorised transaction, please contact us right away.
- If you have new contact details, please contact us to update them.
- This statement should be kept in a safe place at all times. Please read the Product Information Statement for more details about keeping your account secure.

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- Here you'll find answers to common questions about your account. For more information, please visit help.macquarie.com



Macquarie Cash Management Account

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ABN 46 008 583 542 AFSL 237502

enquiries 1800 806 310
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GPO Box 2520
Sydney, NSW 2001



JK MCKAIN SUPER FUND PTY LTD
C/- FUTURE ASSIST FIN SERVICES GRP
31 MCKENZIE AVE
NARANGBA QLD 4504

1 Shelley Street
Sydney, NSW 2000

account balance **\$202,823.40**
as at 30 Jun 20

account name JK MCKAIN SUPER FUND PTY LTD ATF
JK MCKAIN SMSF
account no. 963640966

transaction	description	debits	credits	balance
31.12.19	OPENING BALANCE			208,423.97
02.01.20	Deposit 1840 REAL ESTATE RENT PAYMENT		1,429.78	209,853.75
03.01.20	Direct debit SECURE FUNDING P 2452540	659.42		209,194.33
10.01.20	Direct debit ZURICH LIFE 4715540 3G	235.01		208,959.32
16.01.20	Deposit QUICKSUPER QUICKSPR2612803960		727.71	209,687.03
16.01.20	Direct debit ALLIANZ INSURE 601064QPB018720016	63.20		209,623.83
17.01.20	Direct debit SECURE FUNDING P 2452540	659.42		208,964.41
31.01.20	Interest MACQUARIE CMA INTEREST PAID*		95.08	209,059.49
31.01.20	Direct debit SECURE FUNDING P 2452540	659.42		208,400.07
03.02.20	Deposit 1840 REAL ESTATE RENT PAYMENT		682.49	209,082.56
10.02.20	Direct debit ZURICH LIFE 4715540 3G	235.01		208,847.55
14.02.20	Direct debit SECURE FUNDING P 2452540	659.42		208,188.13

how to make a transaction

online
Log in to 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. 963640966

deposits using BPay
From another bank



Bill code: 667022
Ref: 963 640 966

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account name JK MCKAIN SUPER FUND PTY LTD ATF
JK MCKAIN SMSF
account no. 963640966

transaction	description	debits	credits	balance
17.02.20	Direct debit ALLIANZ INSURE 601064QPB012620048	63.20		208,124.93
19.02.20	Deposit QUICKSUPER QUICKSPR2638384715		727.71	208,852.64
28.02.20	Interest MACQUARIE CMA INTEREST PAID*		88.75	208,941.39
28.02.20	Direct debit SECURE FUNDING P 2452540	659.42		208,281.97
02.03.20	Deposit 1840 REAL ESTATE RENT PAYMENT		1,371.21	209,653.18
10.03.20	Direct debit ZURICH LIFE 4715540 3G	235.01		209,418.17
12.03.20	Deposit QUICKSUPER QUICKSPR2656109007		727.71	210,145.88
13.03.20	Direct debit SECURE FUNDING P 2452540	659.42		209,486.46
16.03.20	Direct debit ALLIANZ INSURE 601064QPB015920076	63.20		209,423.26
27.03.20	Direct debit SECURE FUNDING P 2452540	659.42		208,763.84
31.03.20	Interest MACQUARIE CMA INTEREST PAID*		47.89	208,811.73
02.04.20	Deposit 1840 REAL ESTATE RENT PAYMENT		1,398.45	210,210.18
07.04.20	Deposit ABN98002348352 ET200407CTR06554AF		321.54	210,531.72
09.04.20	Direct debit SECURE FUNDING P 2452540	659.42		209,872.30
14.04.20	Deposit QUICKSUPER QUICKSPR2676049793		165.39	210,037.69
14.04.20	Direct debit ZURICH LIFE 4715540 3G	235.01		209,802.68
16.04.20	Direct debit ALLIANZ INSURE 601064QPB019520107	63.20		209,739.48
20.04.20	Direct debit CLEARVIEWLIFEINV 518240599012510344	229.32		209,510.16
24.04.20	Direct debit SECURE FUNDING P 2452540	659.42		208,850.74
30.04.20	Interest MACQUARIE CMA INTEREST PAID*		8.65	208,859.39
04.05.20	Deposit 1840 REAL ESTATE RENT PAYMENT		779.78	209,639.17
07.05.20	Deposit ABN98002348352 ET200507CTR065F44C		643.08	210,282.25
08.05.20	Direct debit SECURE FUNDING P 2452540	659.42		209,622.83
11.05.20	Direct debit ZURICH LIFE 4715540 3G	235.01		209,387.82
18.05.20	Direct debit ALLIANZ INSURE 601064QPB013420139	63.20		209,324.62
22.05.20	Direct debit SECURE FUNDING P 2452540	659.42		208,665.20
29.05.20	Interest MACQUARIE CMA INTEREST PAID*		8.93	208,674.13

continued on next



Macquarie Cash Management Account

enquiries 1800 806 310

account name JK MCKAIN SUPER FUND PTY LTD ATF
JK MCKAIN SMSF
account no. 963640966

transaction	description	debits	credits	balance
29.05.20	Deposit		48.56	208,722.69
29.05.20	Direct debit	AIA AUSTRALIA . 68139111 28/05/20	719.85	208,002.84
29.05.20	Direct debit	AIA AUSTRALIA . 68139135 28/05/20	1,127.19	206,875.65
05.06.20	Direct debit	SECURE FUNDING P 2452540	659.42	206,216.23
09.06.20	Deposit	ABN98002348352 ET200609CTR0656941	964.62	207,180.85
10.06.20	Direct debit	ZURICH LIFE 4715540 3G	84.25	207,096.60
16.06.20	Direct debit	ALLIANZ INSURE 601064QPB016820168	63.20	207,033.40
19.06.20	Direct debit	SECURE FUNDING P 2452540	659.42	206,373.98
23.06.20	BPAY	BPAY TO TAX OFFICE PAYMENTS	259.00	206,114.98
23.06.20	Funds transfer	TRANSACT FUNDS TFR TO SIMMONS LIVINGSTON	3,300.00	202,814.98
30.06.20	Interest	MACQUARIE CMA INTEREST PAID*	8.42	202,823.40
	CLOSING BALANCE AS AT 30 JUN 20	15,846.32	10,245.75	202,823.40

* Stepped interest rates for the period 1 January to 5 March: balances \$0.00 to \$4,999.99 earned 0.00%
balances \$5,000.00 and above earned 0.55% pa (65 days); 6 March to 23 March: balances \$0.00 to \$4,999.99
earned 0.00% balances \$5,000.00 and above earned 0.30% pa (18 days); 24 March to 30 June: balances
\$0.00 to \$4,999.99 earned 0.05% balances \$5,000.00 and above earned 0.05% pa (99 days)

annual interest summary 2019/2020

INTEREST PAID	919.56
TOTAL INCOME PAID	919.56

Macquarie Cash Management Account

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JK MCKAIN SMSF
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772/1

16-1

IntelliVal Automated Valuation Estimate

Prepared on 16 April 2020



28 Bivone Court Salisbury Downs SA 5108

Estimated Value:
\$340,000

Estimated Value Confidence:



Estimated Price Range:

\$306,000 - \$374,000

Property Attributes:



Year Built
-

Land Area
316m²

Property Type
House

Land Use
House With Unestablished Grounds/Gardens

Development Zoning
Residential

Sales History

Sale Date	Sale Price	Sale Type
19 Aug 2016	\$327,500	Consideration Represents Whole Interest For Property

Estimated Value as at 13 April 2020. An automated valuation model estimate (Estimated Value) is a statistically derived estimate of the value of the subject property. An Estimated Value must not be relied upon as a professional valuation or an accurate representation of the market value of the subject property as determined by the valuer.

For further information about confidence levels, please refer to the end of this document.

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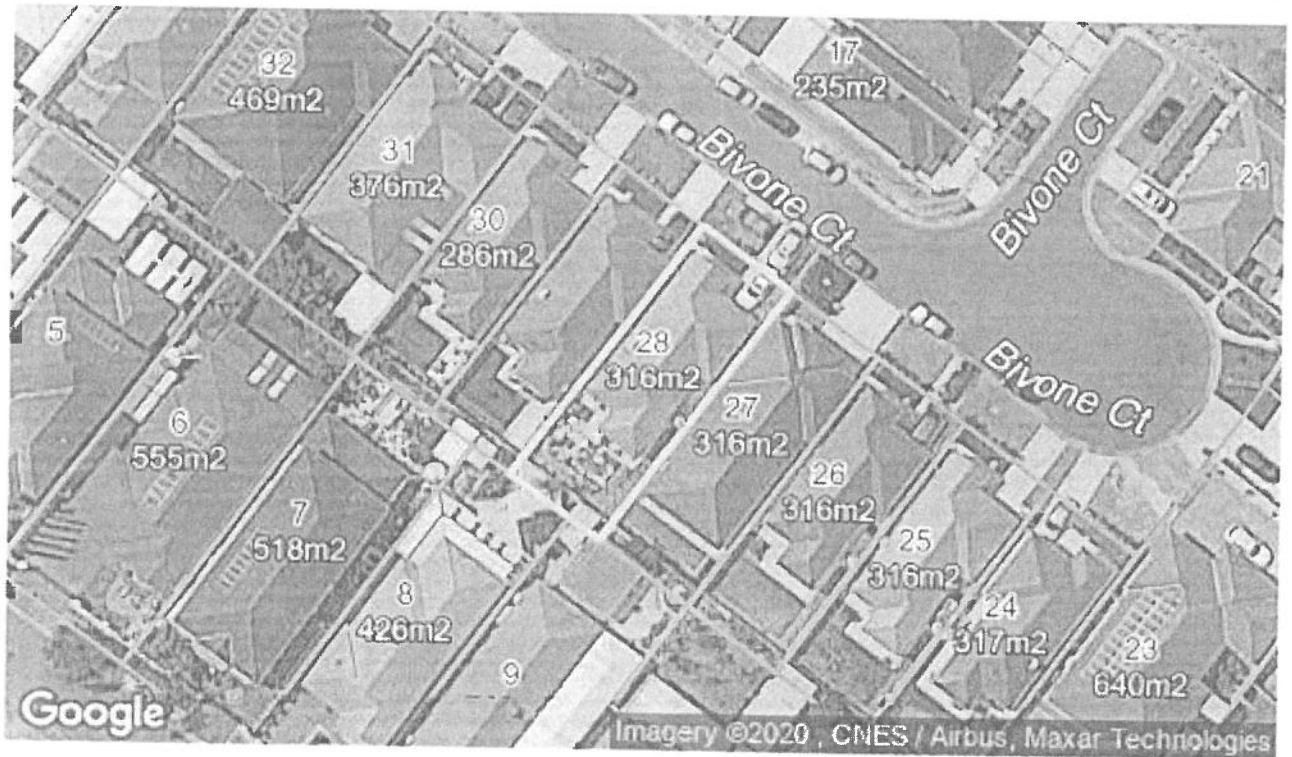
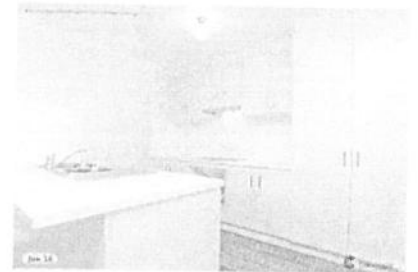
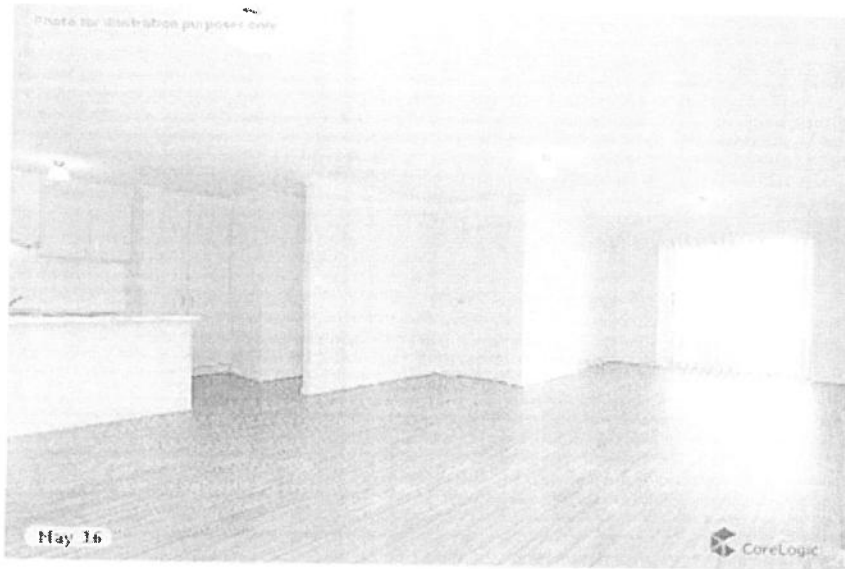
CoreLogic IntelliVal Automated Valuation Estimate

28 Bivone Court Salisbury Downs SA 5108



Prepared on 16 April 2020

Location Highlights



CoreLogic IntelliVal Automated Valuation Estimate

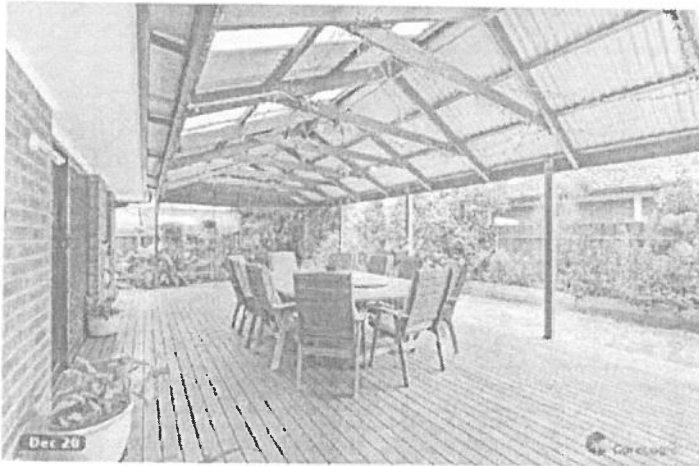
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28 Bivone Court Salisbury Downs SA 5108



Prepared on 16 April 2020

Recently Sold Properties



3	2	2	120m ²	352m ²

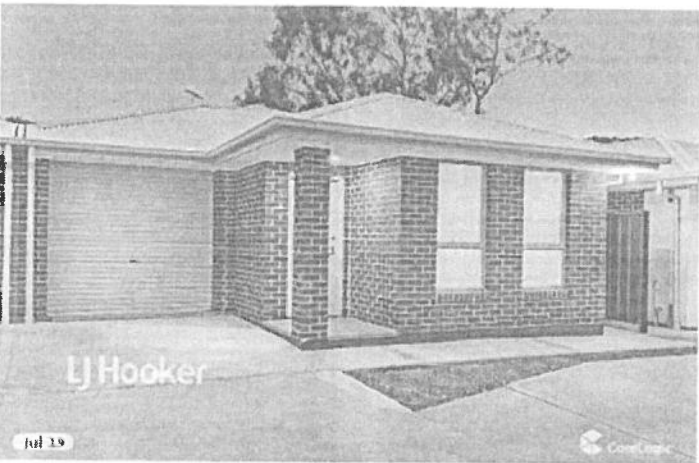
13C Martins Road Salisbury Downs SA 5108

Sold Price: \$350,000

Sold Date: 04 March 2020

Distance from Subject: 0.8km

Features: Conventional, Good, Residential, Internal Laundry, 5 Main Rooms, Bath, Dishwasher, Gas, Wall / ceiling insulation,



3	2	2	109m ²	224m ²

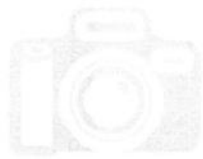
11/7 O'Connell Street Salisbury Downs SA 5108

Sold Price: \$315,000

Sold Date: 25 July 2019

Distance from Subject: 0.7km

Features: Private, UNF HSE



No photo available

3	2	-	107m ²	224m ²

4/7 O'Connell Street Salisbury Downs SA 5108

Sold Price: \$320,000

Sold Date: 26 July 2019

Distance from Subject: 0.7km

Features: Private, UNF HSE

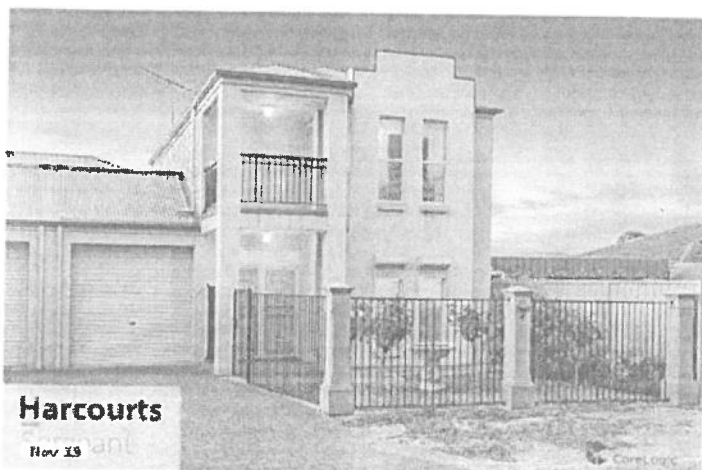
CoreLogic IntelliVal Automated Valuation Estimate

16.4

28 Bivone Court Salisbury Downs SA 5108



Prepared on 16 April 2020



2 2 1 145m² 220m²

4/221 Martins Road Parafield Gardens SA 5107

Sold Price: \$320,000

Sold Date: 02 January 2020

Distance from Subject: 1.1km

Features: High Quality Conventional, Good, Residential, 0, 1 Lounge Rooms, 6 Main Rooms, 3 Other Rooms, Private, 6H G RV, 2 Toilets, 2 Total



3 2 1 139m² 350m²

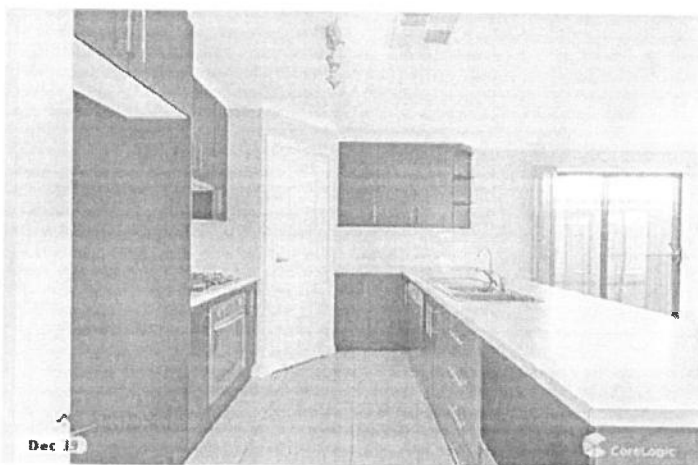
10 Amelia Court Paralowie SA 5108

Sold Price: \$339,000

Sold Date: 17 December 2019

Distance from Subject: 1.3km

Features: Conventional, Good, Residential, Dishwasher, 5 Main Rooms, Private, 5HG V



3 2 2 145m² 354m²

9 Virginia Drive Parafield Gardens SA 5107

Sold Price: \$388,000

Sold Date: 12 February 2020

Distance from Subject: 1.4km

Features: Single Fronted Cottage/Villa, Good, Residential, Internal Laundry, 5 Main Rooms, Dishwasher, Private, 5HG 2XCP

CoreLogic IntelliVal Automated Valuation Estimate

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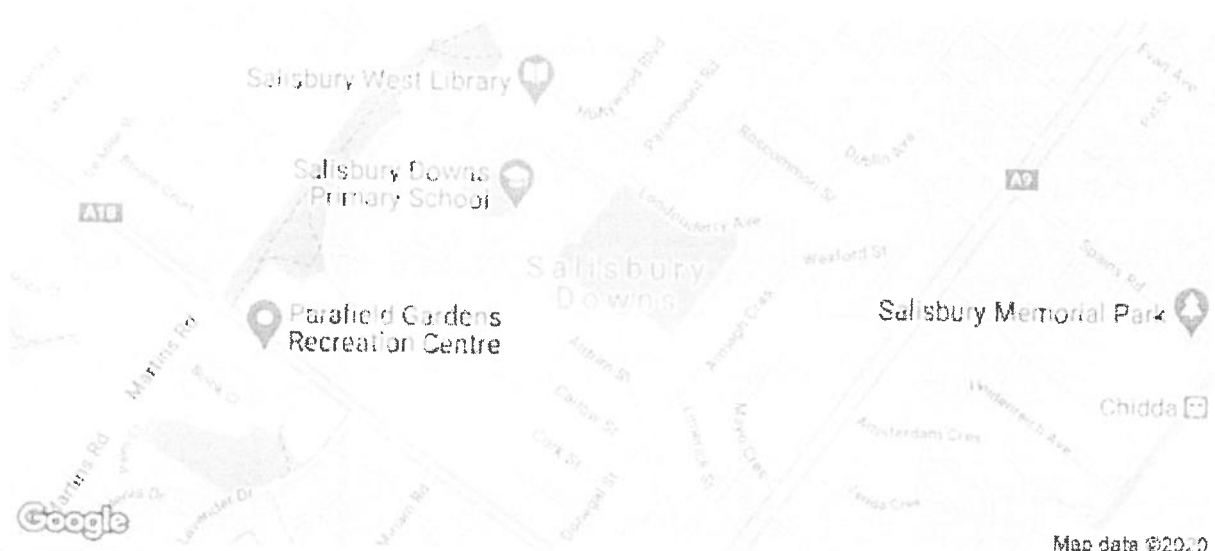
16-5

28 Bivone Court Salisbury Downs SA 5108



Prepared on 16 April 2020

Salisbury Downs Insights: A Snapshot



Houses

Median Price
\$288,804

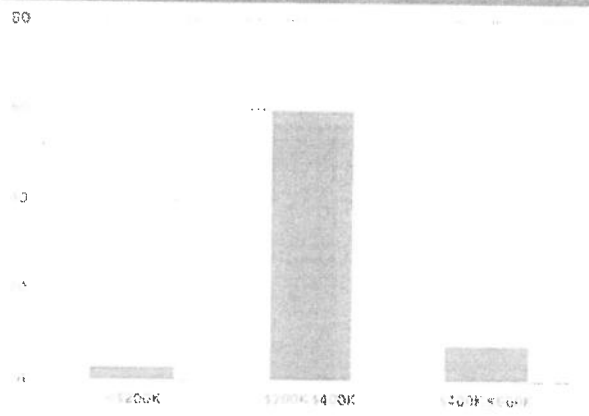
	Past Sales	Capital Growth
2020	72	↓ 1.07%
2019	76	↑ 3.26%
2018	66	↑ 1.80%
2017	73	↑ 0.73%
2016	64	↑ 4.04%

Units

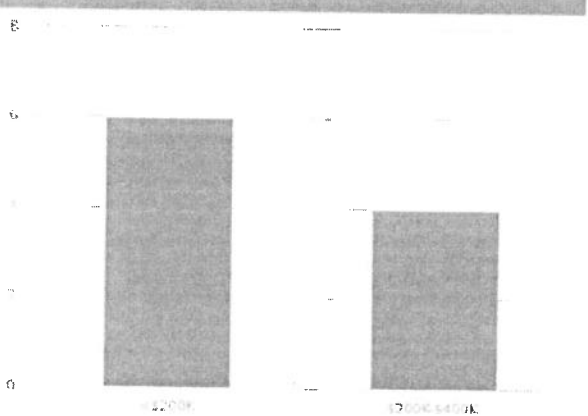
Median Price
\$182,198

	Past Sales	Capital Growth
2020	10	↓ -1.42%
2019	8	↓ 7.88%
2018	7	↑ 2.07%
2017	10	↑ 3.02%
2016	13	↑ 1.01%

House Sales by Price (Past 12 Months)



Unit Sales by Price (Past 12 Months)



CoreLogic IntelliVal Automated Valuation Estimate

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28 Bivone Court Salisbury Downs SA 5108



Prepared on 16 April 2020

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How to read Estimated Value

The Confidence is based on a statistical calculation as to the probability of the Estimated Value being accurate compared to market value. An Estimated Value with a 'High' confidence is considered more reliable than an Estimated Value with a 'Medium' or 'Low' confidence. The Confidence is a reflection of the amount of data we have on the property and similar properties in the surrounding areas. Generally, the more data we have for the local real estate market and subject property, the higher the Confidence level will be. Confidence should be considered alongside the Estimated Value.

Confidence is displayed as a colour coded range with red representing low confidence, through to amber which represents medium confidence to green for higher confidence.



For more information on estimated values: <https://www.corelogic.com.au/estimated-value-faqs>

If you have any questions or concerns about the information in this report, please contact our customer care team.

Within Australia: 1300 734 318
Email Us: customercare@corelogic.com.au

CoreLogic IntelliVal Automated Valuation Estimate

ACCOUNT STATEMENT

Customer Enquiries 13 11 33



Kathleen McKain
31 McKenzie Avenue
NARANGBA QLD 4504

Borrowers/Guarantors		Loan Account Number:	2452540
JK McKain Super Fund			
Joshua Douglas McKain			
Kathleen May McKain			
Start Date:	1 January 2020	End Date:	30 June 2020
Opening Rate:	6.23%	Closing Rate:	5.98%
Monthly Repayment:	\$1,262.18	Account Status:	Current
Default Rate (if applicable):	7.98%	Payment Frequency:	Fortnightly
BPAY Biller Code:	64956	BPAY CRN:	24525404

Account Summary as at 30 June 2020

Opening Balance	+	Interest Charged	+	Other Debits	-	Total Credits	=	Closing Balance
\$195,696.10		\$5,954.99		\$60.00		\$8,572.46		\$193,138.63

Get online today!

Access your statements online. Simply log on to Liberty Customer Online to view. You can also:

- Withdraw funds
- Pay bills
- Make BPAY payments

To setup an online account in minutes, please visit activate.liberty.com.au.

Building Insurance for your Property

Insurance helps you mitigate the risk of financial loss in events such as fire or storm. It is also a requirement of your loan contract that you have building insurance for your property. Please ensure a copy of your current certificate has been provided, noting Secure Funding Pty Ltd. Fees may apply if a current certificate is not on file. To update your account, send your certificate to service@liberty.com.au.

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ACCOUNT STATEMENT

Customer Enquiries 13 11 33

Date	Transaction	Debit	Credit	Balance
19/06/20	Direct Debit Repayment		-\$659.42	\$193,138.63
17/06/20	Service Fee	\$10.00		\$193,798.05
17/06/20	Interest Charged	\$979.17		\$193,788.05
05/06/20	Direct Debit Repayment		-\$659.42	\$192,808.88
22/05/20	Direct Debit Repayment		-\$659.42	\$193,468.30
17/05/20	Service Fee	\$10.00		\$194,127.72
17/05/20	Interest Charged	\$949.85		\$194,117.72
08/05/20	Direct Debit Repayment		-\$659.42	\$193,167.87
24/04/20	Direct Debit Repayment		-\$659.42	\$193,827.29
17/04/20	Service Fee	\$10.00		\$194,486.71
17/04/20	Interest Charged	\$1,003.44		\$194,476.71
09/04/20	Direct Debit Repayment		-\$659.42	\$193,473.27
27/03/20	Direct Debit Repayment		-\$659.42	\$194,132.69
17/03/20	Service Fee	\$10.00		\$194,792.11
17/03/20	Interest Charged	\$960.81		\$194,782.11
13/03/20	Direct Debit Repayment		-\$659.42	\$193,821.30
28/02/20	Direct Debit Repayment		-\$659.42	\$194,480.72
17/02/20	Service Fee	\$10.00		\$195,140.14
17/02/20	Interest Charged	\$1,028.94		\$195,130.14
14/02/20	Direct Debit Repayment		-\$659.42	\$194,101.20
31/01/20	Direct Debit Repayment		-\$659.42	\$194,760.62
17/01/20	Direct Debit Repayment		-\$659.42	\$195,420.04
17/01/20	Service Fee	\$10.00		\$196,079.46
17/01/20	Interest Charged	\$1,032.78		\$196,069.46
03/01/20	Direct Debit Repayment		-\$659.42	\$195,036.68
01/01/20	Opening balance			\$195,696.10
Totals		\$6,014.99	-\$8,572.46	

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Access your statements online. Simply log on to Liberty Customer Online to view. You can also:

- Withdraw funds
- Pay bills
- Make BPAY payments

To setup an online account in minutes, please visit activate.liberty.com.au.

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ACCOUNT STATEMENT

Customer Enquiries 13 11 33



Kathleen McKain
31 McKenzie Avenue
NARANGBA QLD 4504

Borrowers/Guarantors **Loan Account Number:** 2452540
JK McKain Super Fund
Joshua Douglas McKain
Kathleen May McKain

Start Date: 1 July 2019 **End Date:** 31 December 2019
Opening Rate: 6.43% **Closing Rate:** 6.23%
Monthly Repayment: \$1,293.27 **Account Status:** Current
Default Rate (if applicable): 8.23% **Payment Frequency:** Fortnightly

Account Summary as at 31 December 2019

Opening Balance	+	Interest Charged	+	Other Debits	-	Total Credits	=	Closing Balance
\$197,923.25		\$6,235.31		\$110.00		\$8,572.46		\$195,696.10

Building Insurance for your Property

Insurance helps you mitigate the risk of financial loss in events such as fire or storm. It is also a requirement of your loan contract that you have building insurance for your property. Please ensure a copy of your current certificate has been provided, noting Secure Funding Pty Ltd. Fees may apply if a current certificate is not on file. To update your account, send your certificate to service@liberty.com.au.

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ACCOUNT STATEMENT

Customer Enquiries 13 11 33

Date	Transaction	Debit	Credit	Balance
20/12/19	Direct Debit Repayment		-\$659.42	\$195,696.10
17/12/19	Service Fee	\$10.00		\$196,355.52
17/12/19	Interest Charged	\$1,002.96		\$196,345.52
06/12/19	Direct Debit Repayment		-\$659.42	\$195,342.56
22/11/19	Direct Debit Repayment		-\$659.42	\$196,001.98
17/11/19	Service Fee	\$10.00		\$196,661.40
17/11/19	Interest Charged	\$1,038.41		\$196,651.40
08/11/19	Direct Debit Repayment		-\$659.42	\$195,612.99
25/10/19	Direct Debit Repayment		-\$659.42	\$196,272.41
17/10/19	Service Fee	\$10.00		\$196,931.83
17/10/19	Interest Charged	\$1,007.02		\$196,921.83
11/10/19	Direct Debit Repayment		-\$659.42	\$195,914.81
27/09/19	Direct Debit Repayment		-\$659.42	\$196,574.23
17/09/19	Service Fee	\$10.00		\$197,233.65
17/09/19	Interest Charged	\$1,064.03		\$197,223.65
13/09/19	Direct Debit Repayment		-\$659.42	\$196,159.62
30/08/19	Direct Debit Repayment		-\$659.42	\$196,819.04
17/08/19	Expired Insurance Fee	\$50.00		\$197,478.46
17/08/19	Service Fee	\$10.00		\$197,428.46
17/08/19	Interest Charged	\$1,077.81		\$197,418.46
16/08/19	Direct Debit Repayment		-\$659.42	\$196,340.65
02/08/19	Direct Debit Repayment		-\$659.42	\$197,000.07
19/07/19	Direct Debit Repayment		-\$659.42	\$197,659.49
17/07/19	Service Fee	\$10.00		\$198,318.91
17/07/19	Interest Charged	\$1,045.08		\$198,308.91
05/07/19	Direct Debit Repayment		-\$659.42	\$197,263.83
01/07/19	Opening balance			\$197,923.25
Totals		\$6,345.31	-\$8,572.46	

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27 April 2020

Joshua McKain
24 Manordowns Drive
D'AGUILAR Queensland 4514

Re: Loan Account 2452540

Dear Joshua,

Thank you for your recent telephone call to our office.

As requested, please find attached a current statement of your loan account.

If you have any further questions please contact our customer service team on **13 11 33**.

Joshua Avitabile
Service Specialist

JK MCKAIN SMSF
Trial Balance at 30/06/2020
Printed: Thursday 20 August, 2020 @ 08:15:45

Last Year	Account	Account Name	Units	Debits \$	Credits \$
	242	Employer Contributions - Concessional			
(8,709.14)	242/001	McKain, Joshua Douglas			
(21,704.93)	247	Increase in Market Value of Investments			
	250	Interest Received			
(2,233.59)	250/001	Cash at Bank - Macquarie 182512 963640966			
	280	Rent Received			
(17,051.50)	280/001	28 Bivone Court, Salisbury Downs			
2,998.50	301	Accountancy Fees			
259.00	304	ATO Supervisory Levy			
490.00	307	Auditor's Remuneration			
	334	Depreciation			
2,596.97	334/001	Plant & Equipment 28 Bivone Court QSR report			
316.00	381	Filing fees - ASIC			
	390	Life Insurance Premiums - Preserved			
2,103.60	390/001	McKain, Joshua Douglas			
498.78	390/002	McKain, Kathleen May			
	425	Rental Property Expenses			
220.00	425/003	Bank charges			
238.93	425/005	Borrowing costs			
1,084.55	425/007	Council rates			
695.92	425/009	Insurance			
12,595.27	425/011	Interest			
103.85	425/012	Land tax			
1,311.16	425/013	Property Agent Fees			
649.00	425/015	Repairs & Maintenance			
105.60	425/016	Stationery, postage & sundries			
334.16	425/017	Water			
23,097.87	490	Profit/Loss Allocation Account			
	501	McKain, Joshua Douglas (Accumulation)			
(92,828.38)	501/001	Opening Balance - Preserved/Taxable			104,692.34
(8,709.14)	501/011	Employer Contributions - Concessional			
(5,258.42)	501/031	Share of Profit/(Loss) - Preserved/Taxable			
2,103.60	501/130	Life Insurance Premiums - Preserved/Taxable			
	502	McKain, Kathleen May (Accumulation)			
(214,203.67)	502/001	Opening Balance - Preserved/Taxable			225,437.58
(11,732.69)	502/031	Share of Profit/(Loss) - Preserved/Taxable			
498.78	502/130	Life Insurance Premiums - Preserved/Taxable			
180,605.92	604	Cash at Bank - Macquarie 182512 963640966		180,605.92	
477.84	645	Borrowing costs		477.84	
361.45	681	Rent debtor		361.45	
	765	Plant and Equipment (at written down value)			

30/10/82
Age @ 1/1/19 = 36

17/2/80
Age @ 1/1/19 = 39.

JK MCKAIN SMSF
Trial Balance at 30/06/2020
Printed: Thursday 20 August, 2020 @ 08:15:45

Last Year	Account	Account Name	Units	Debits \$	Credits \$
6,607.96	765/001	Plant & Equipment 28 Bivone Court QSR report	1.0000	6,607.96	
	772	Real Estate Properties (Australian)			
340,000.00	772/001	28 Bivone Court, Salisbury Downs	1.0000	340,000.00	
(197,923.25)	810	Loan - Liberty 2452540			197,923.25
0.00				528,053.17	528,053.17

Current Year Profit/(Loss): \$0.00