

**Statement of Account**  
**HOME LOAN**

St.George Bank  
A Division of  
Westpac Banking Corporation  
ABN 33 007 457 141  
AFSL and Australian credit licence 233714



MR A J BELL & MRS B BELL  
19 KIRKWOOD CRESCENT  
COLEBEE NSW 2761

**Customer Enquiries** 13 33 30  
(8am to 8pm (EST), Mon-Sat)

**Loan Acct Number** S411 0615161 00

**BSB/Acct ID No.** 114-911 061516100

**Statement Start Date** 23/10/2021

**Statement End Date** 22/04/2022

**Page** 1 of 3

**Loan Account**

BELL FAMILY SF PTY LTD ACN 166 767 264 ATF BELL FAMILY SUPER FUND

**Account Summary as at 22 Apr 2022**



<b>Opening Balance</b>		<b>Interest Charge for the Period</b>		<b>Total Debits excluding Interest</b>		<b>Total Credits</b>		<b>Closing Balance</b>
152,534.16	+	\$4,434.01	+	48.00	-	7,050.00	=	149,966.17
<b>Payments in Advance</b>		<b>Contract Term Remaining</b>		<b>Forecasted Term</b>		<b>Interest Offset Benefit for Statement Period</b>		<b>Annual Percentage Rate</b>
\$20,000.00		22yrs 00mths		16yrs 11mths		\$0.00		5.870%

**Repayment Details as at 22 Apr 2022**

**Monthly Repayment**  
\$1,175.00

**Monthly Repayment Due Date**  
due on the 22nd

AS AT 22 APR 2022 YOUR REPAYMENTS WERE IN ADVANCE BY \$20,000.00.



**Bill Code: 808220**  
**Ref: 114911061516100**

\*\*Please note: If your loan is currently at a fixed rate, then break costs may be payable if you make a prepayment (a payment exceeding your required repayment).\*

Please check all entries on this statement. Please inform the Bank promptly of any error or unauthorised transaction.

Loan Acct Number S411 0615161 00

BSB/Acct ID No. 114-911 061516100

Statement Start Date 23/10/2021

Statement End Date 22/04/2022

Page 2 of 3

Phone Banking Plus

☎ 13 33 22

### Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
23 Oct 2021	<i>Opening Balance</i> Interest Rate 5.870% PA			152,534.16
21 Nov 2021	INTEREST	760.46		153,294.62
21 Nov 2021	LOAN ACCOUNT FEE	8.00		153,302.62
22 Nov 2021	OUTWARD D/E		1,175.00	152,127.62
21 Dec 2021	INTEREST	733.96		152,861.58
21 Dec 2021	LOAN ACCOUNT FEE	8.00		152,869.58
22 Dec 2021	OUTWARD D/E		1,175.00	151,694.58
21 Jan 2022	INTEREST	756.27		152,450.85
21 Jan 2022	LOAN ACCOUNT FEE	8.00		152,458.85
22 Jan 2022	OUTWARD D/E		1,175.00	151,283.85
21 Feb 2022	INTEREST	754.22		152,038.07
21 Feb 2022	LOAN ACCOUNT FEE	8.00		152,046.07
22 Feb 2022	OUTWARD D/E		1,175.00	150,871.07
21 Mar 2022	INTEREST	679.37		151,550.44
21 Mar 2022	LOAN ACCOUNT FEE	8.00		151,558.44
22 Mar 2022	OUTWARD D/E		1,175.00	150,383.44
21 Apr 2022	INTEREST	749.73		151,133.17
21 Apr 2022	LOAN ACCOUNT FEE	8.00		151,141.17
22 Apr 2022	OUTWARD D/E		1,175.00	149,966.17
22 Apr 2022	<i>Closing Balance</i>			149,966.17

From 22/11/21: No fees apply for dishonours, paying in branch or by cheque or cash, or requesting a progress payment, loan increase, switch/split or security substitution. Arrears Letter Fee renamed Missed Payment Fee is \$15. Admin. Fee renamed Loan Account Fee is \$8 for all loans if applies. Fees renamed with no change to amount: Valuation Fee now Property Valuer Fee, Settlement Processing Fee now Document Processing Fee & Mortgage Discharge Fee now Loan Discharge Fee.

In September 2022, the redraw daily limit will increase to \$100,000 via internet and phone banking.

Your Loan Agreement will be amended to provide clarity if an interest rate discount results in a rate of less than zero. It deems your annual percentage rate to be zero until your relevant variable rate increases or discount period expires. This change takes effect 30 days from the date of this statement. A reminder if the Residential Loan Agreement forms part of your Loan Agreement, it is available at [stgeorge.com.au/personal/home-loans](http://stgeorge.com.au/personal/home-loans) or by calling 13 33 30.

# Statement of Account

## HOME LOAN

St.George Bank  
 A Division of  
 Westpac Banking Corporation  
 ABN 33 007 457 141  
 AFSL and Australian credit licence 233714

 008

MR A J BELL & MRS B BELL  
 19 KIRKWOOD CRESCENT  
 COLEBEE NSW 2761

**Customer Enquiries** 13 33 30  
 (8am to 8pm (EST), Mon-Sat)

**Loan Acct Number** S411 0615161 00

**BSB/Acct ID No.** 114-911 061516100

**Statement Start Date** 01/07/2021

**Statement End Date** 22/10/2021

**Page** 1 of 3

### Loan Account

BELL FAMILY SF PTY LTD ACN 166 767 264 ATF BELL FAMILY SUPER FUND

### Account Summary as at 22 Oct 2021



<b>Opening Balance</b>		<b>Interest Charge for the Period</b>		<b>Total Debits excluding Interest</b>		<b>Total Credits</b>		<b>Closing Balance</b>
154,189.06	+	\$3,013.10	+	48.00	-	4,716.00	=	152,534.16
<b>Payments in Advance</b>		<b>Contract Term Remaining</b>		<b>Forecasted Term</b>		<b>Interest Offset Benefit for Statement Period</b>		<b>Annual Percentage Rate</b>
\$20,000.00		22yrs 06mths		17yrs 06mths		\$0.00		5.870%

### Repayment Details as at 22 Oct 2021

**Monthly Repayment**  
 \$1,179.00

**Monthly Repayment Due Date**  
 due on the 22nd

AS AT 22 OCT 2021 YOUR REPAYMENTS WERE IN ADVANCE BY \$20,000.00.



**Biller Code: 808220**  
**Ref: 114911061516100**

\*\*Please note: If your loan is currently at a fixed rate, then break costs may be payable if you make a prepayment (a payment exceeding your required repayment).\*

Please check all entries on this statement. Please inform the Bank promptly of any error or unauthorised transaction.

Loan Acct Number S411 0615161 00

BSB/Acct ID No. 114-911 061516100

Statement Start Date 01/07/2021

Statement End Date 22/10/2021

Page 2 of 3

**Phone Banking Plus**

**☎ 13 33 22**

**Transaction Details**

Date	Transaction Description	Debit	Credit	Loan Balance
01 Jul 2021	<i>Opening Balance</i> Interest Rate 5.870% PA			154,189.06
21 Jul 2021	INTEREST	743.91		154,932.97
21 Jul 2021	ADMIN FEE	12.00		154,944.97
22 Jul 2021	OUTWARD D/E		1,179.00	153,765.97
21 Aug 2021	INTEREST	766.60		154,532.57
21 Aug 2021	ADMIN FEE	12.00		154,544.57
22 Aug 2021	OUTWARD D/E		1,179.00	153,365.57
21 Sep 2021	INTEREST	764.60		154,130.17
21 Sep 2021	ADMIN FEE	12.00		154,142.17
22 Sep 2021	OUTWARD D/E		1,179.00	152,963.17
21 Oct 2021	INTEREST	737.99		153,701.16
21 Oct 2021	ADMIN FEE	12.00		153,713.16
22 Oct 2021	OUTWARD D/E		1,179.00	152,534.16
22 Oct 2021	<i>Closing Balance</i>			152,534.16

A reminder to check with your insurer that the insurance on your property has adequate cover, as your mortgage terms require you to fully insure the property. Find out more at the Australian Securities and Investments Commission website: [moneysmart.gov.au](http://moneysmart.gov.au). If you have a strata title, you may be covered by body corporate insurance. To talk through your specific insurance needs, contact your current insurer, body corporate, or visit [stgeorge.com.au/building-insurance](http://stgeorge.com.au/building-insurance)

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

\$68,867.48

15 March 2022

000066 008



Bell Family Super Fund  
19 Kirkwood Cres  
COLEBEE NSW 2761

Netwealth Investments Ltd  
ABN 85 090 569 109  
AFSL 230975  
PO Box 336  
South Melbourne VIC 3205

## Confirmation Statement

### Wealth Accelerator

This Statement provides transaction details for your Wealth Accelerator account for the month of February.

A statement will only be issued if one of the following transactions have taken place during the month:

- Deposits into your Netwealth account
- Investment purchases, sales and corporate actions
- Outstanding investment transactions for which we have not yet received confirmation as at the date of this statement

### Your Details

**Client name**  
Bell Family Super Fund

**Client number**  
208959

**Account number**  
WRAP047536

### Adviser Details

**Name**  
Bruce Moss

**Phone number**  
(03) 8420 9682



### Did you know?

You can now access many of the great Netwealth features from any mobile device. Simply log into your account from your mobile phone or tablet to view:

- Your portfolio information and balance;
- Price and value of the assets in your portfolios;
- Daily finance and business news; and
- All your portfolio reports, including performance reports.

### For more information

 1800 888 223  
 [contact@netwealth.com.au](mailto:contact@netwealth.com.au)  
 [netwealth.com.au](http://netwealth.com.au)

## Transactions summary

From 01 February 2022 - 28 February 2022

Date	Description	Units	Price	Amount
25/02/2022	Investment Sale - Dimensional World Allocation 70/30 Trust	-5.8751	\$18,4645	\$108,48

### Note:

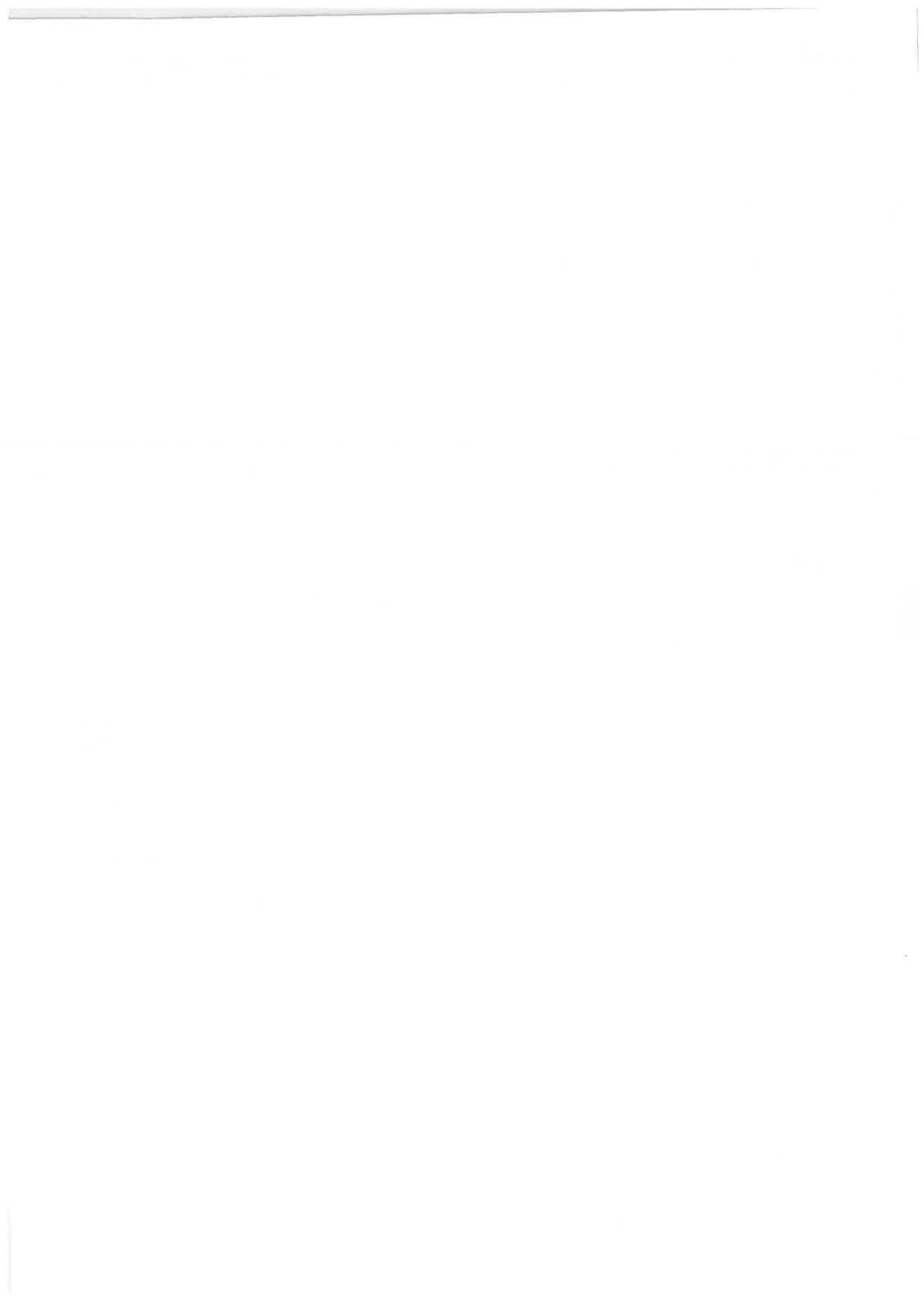
- The above amounts show the effect on your Netwealth cash account
- If it is a purchase the funds have been deducted from the cash account and invested into the listed asset
  - If it is a sale the amount refers to the proceeds paid into your cash account



Important Information

\*The information in this document reflects all the information relating to your account that was available to Netwealth at the time this communication was produced.







Mail Address:  
GPO Box 3025  
Brisbane Qld 4001

# Rivergreen Villas CTS 45705

Body Corporate for

Telephone: (07) 3220 9400

Fax: (07) 3220 9499

Office Address:  
Level 4, 97 Creek Street  
Brisbane Qld 4000

**TAX INVOICE**  
ABN 55 318 872 081

## Body Corporate and Community Management Act 1997 NOTICE OF CONTRIBUTIONS



Bell Family S/F Property  
Pty Ltd as trustee  
19 Kirkwood Crescent  
COLEBEE NSW 2761

*Receipt 1/5/22  
# 219676673*

Date of Notice	21 March 2022		
A/c No	15		
Lot No	14	Unit Number	50
Contrib Ent.	10		
Interest Ent.	308		

Body Corporate for

# Rivergreen Villas CTS 45705

Account	Period	Due Date	Amount	Discount	If paid by	Net Amount
Administrative Fund	01/05/22 to 31/07/22	01/05/22	574.32	114.86	01/05/22	459.46
Sinking Fund	01/05/22 to 31/07/22	01/05/22	325.17	65.03	01/05/22	260.14
Insurance Fund	01/05/22 to 31/07/22	01/05/22	151.26	30.25	01/05/22	121.01
<b>Totals (Levies include GST)</b>			<b>1,050.75</b>	<b>210.14</b>		<b>\$840.61</b>
GST component on gross of \$955.23 is \$95.52 or on net of \$764.19 is \$76.42						

If paying by DEFT Direct Debit, ensure payment covers amount due.  
Please make your cheque payable to The body corporate for, Rivergreen Villas CTS 45705  
Please visit [www.deft.com.au](http://www.deft.com.au) for any fees that may be applied when making payments via credit cards.

### IMPORTANT NOTICE

If Levies are NOT received by the due date above, any discounts will be lost and penalty interest incurred where applicable. The following arrears procedures will then apply:-

- \* 1st Notice - (payment not received within 10 days of Levy Notice Due Date) - cost to owner \$27.50
- \* 2nd Notice - (payment not received within 24 days of Levy Notice Due Date) - cost to owner \$38.50
- \* Final Notice - (payment not received within 40 days of Levy Notice Due Date) - cost to owner \$60.50. If not paid within 7 days of the final notice being sent the matter may be referred to a debt collection agency at a cost to the owner in excess of \$99.00.



**DEFT**  
PAYMENT SYSTEMS

### ARCHERS BODY CORPORATE M'MENT

DEFT Reference Number: 305337420 1000 0000 159



Pay over the Internet from your \*\*Credit Card or  
\*pre-registered bank a/c at [www.deft.com.au](http://www.deft.com.au).  
\*\* A surcharge may apply to credit card transactions



Billers Code: 96503  
Ref: 305337420 1000 0000 159



By phone from your \*\*Credit Card or \*pre-registered bank account.  
Call 1300 301 090 Int +612 8232 7395

Contact your participating financial institution to make this payment from your cheque or savings account.

Account	Body Corporate for Rivergreen Villas CTS 45705 ABN 55 318 872 081
Lot No.	14
Owner	BELL FAMILY S/F PROPERTY PTY L

\*Payments by phone or internet from your cheque or savings account require registration. Please complete a Customer Initiated Direct Debit registration form available at [www.deft.com.au](http://www.deft.com.au) or call 1300 30 10 90



Pay by mailing this payment slip with your cheque to:  
DEFT Payment Systems  
GPO Box 141  
Brisbane Qld 4001

All cheques must be made payable to:  
Body Corporate For Rivergreen Villas CTS 45705  
ABN 55 318 872 081



Pay in-store at Australia Post by cheque or EFTPOS

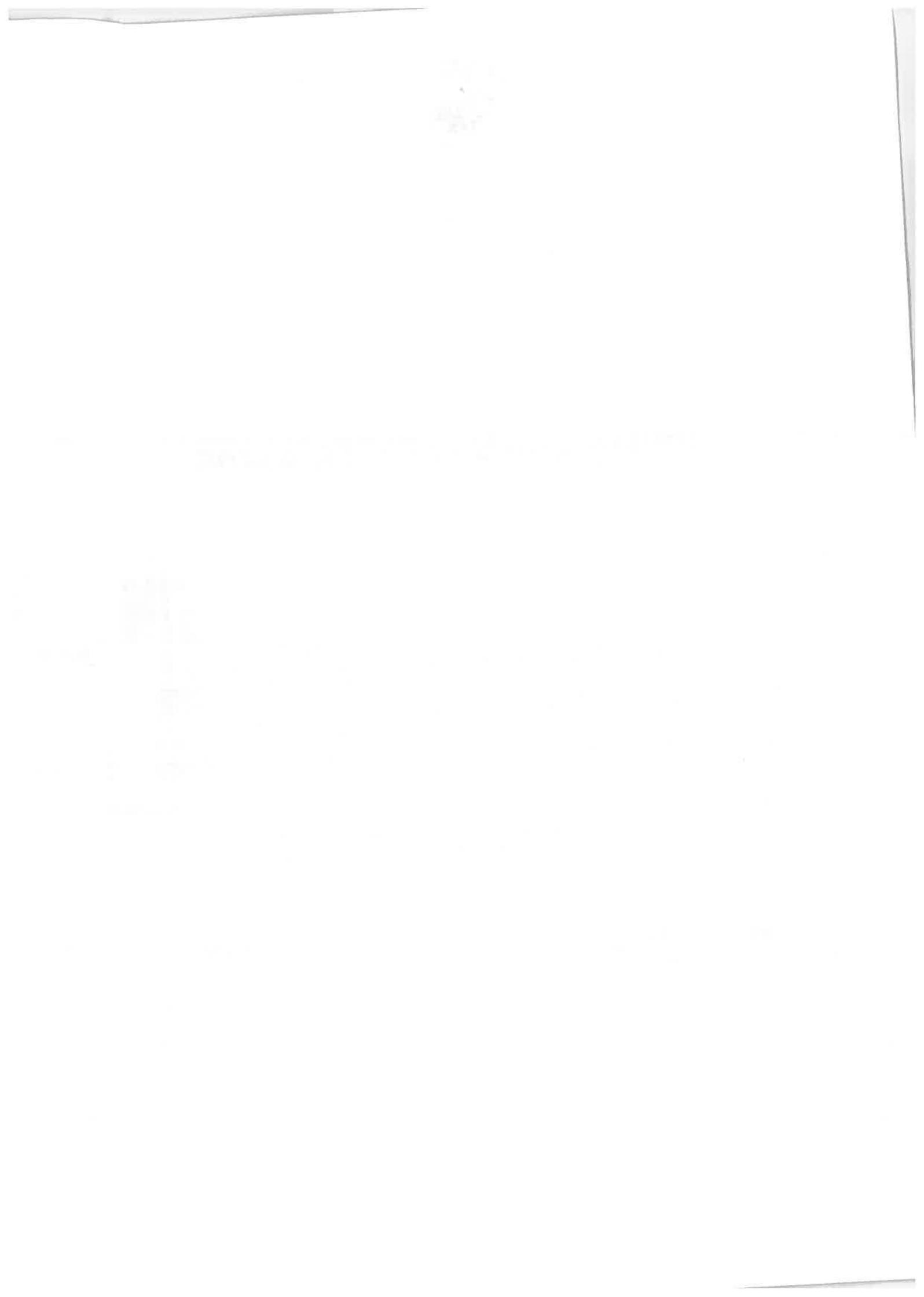


\*496 305337420 10000000159

NET AMOUNT DUE  
DUE DATE 01/05/22

**\$840.61**

+30533742010000000159<000084061<4+







\$66,655.19

14 June 2022

000069 008



Bell Family Super Fund  
19 Kirkwood Cres  
COLEBEE NSW 2761

Netwealth Investments Ltd  
ABN 85 090 569 109  
AFSL 230975  
PO Box 336  
South Melbourne VIC 3205

## Confirmation Statement Wealth Accelerator

This Statement provides transaction details for your Wealth Accelerator account for the month of May.

A statement will only be issued if one of the following transactions have taken place during the month:

- Deposits into your Netwealth account
- Investment purchases, sales and corporate actions
- Outstanding investment transactions for which we have not yet received confirmation as at the date of this statement

### Your Details

**Client name**  
Bell Family Super Fund

**Client number**  
208959

**Account number**  
WRAP047536

### Adviser Details

**Name**  
Bruce Moss

**Phone number**  
(03) 8420 9682



### Did you know?

You can now access many of the great Netwealth features from any mobile device. Simply log into your account from your mobile phone or tablet to view:

- Your portfolio information and balance;
- Price and value of the assets in your portfolios;
- Daily finance and business news; and
- All your portfolio reports, including performance reports.

### For more information

 1800 888 223  
 [contact@netwealth.com.au](mailto:contact@netwealth.com.au)  
 [netwealth.com.au](http://netwealth.com.au)

## Transactions summary

From 01 May 2022 - 31 May 2022

Date	Description	Units	Price	Amount
25/05/2022	Investment Sale - Dimensional World Allocation 70/30 Trust	-5.7578	\$17.7621	\$102.27

### Note:

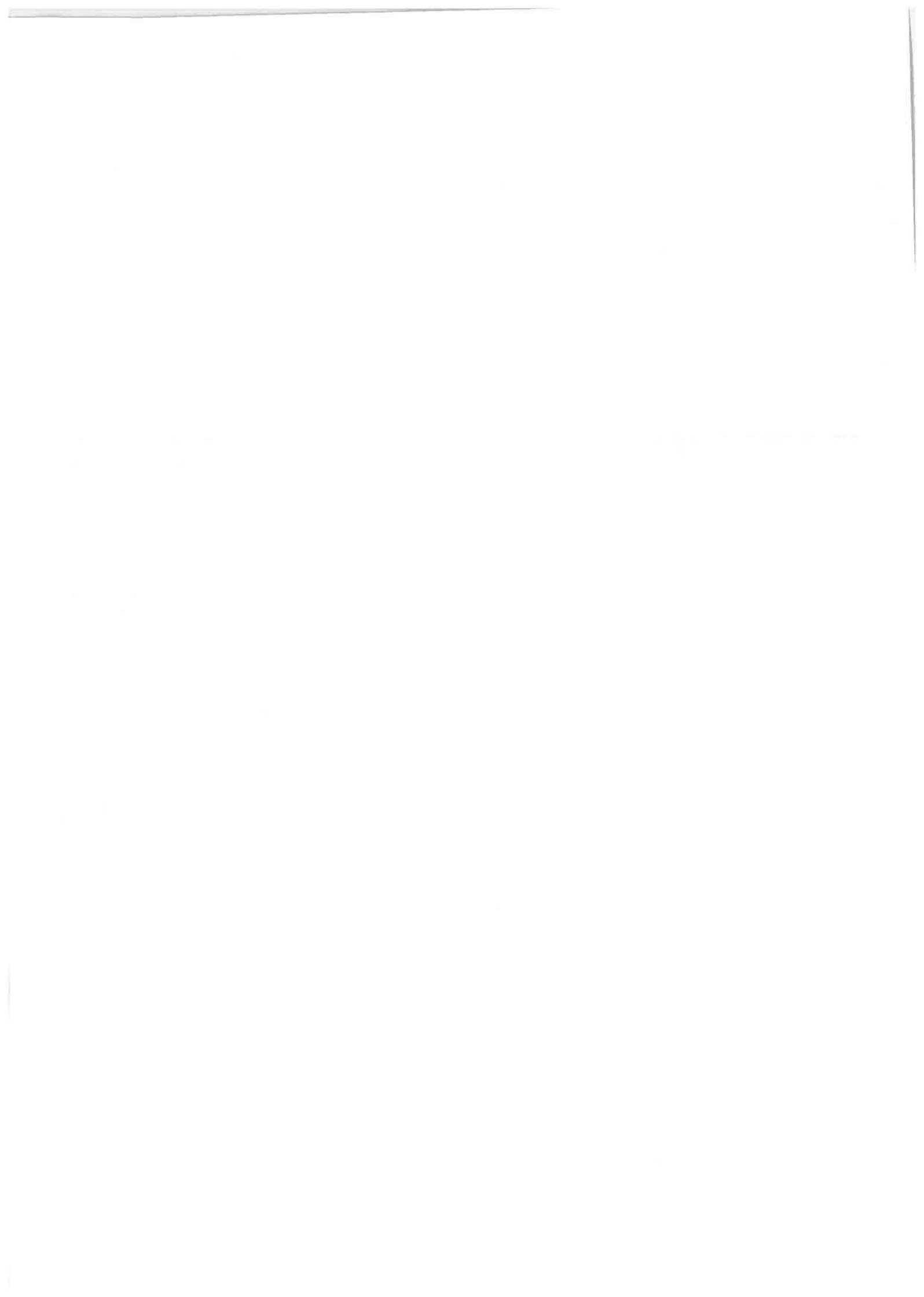
- The above amounts show the effect on your Netwealth cash account
- If it is a purchase the funds have been deducted from the cash account and invested into the listed asset
  - If it is a sale the amount refers to the proceeds paid into your cash account



Important information

\*The information in this document reflects all the information relating to your account that was available to Netwealth at the time this communication was produced.







008 / 1212 /  
MR ASHLEY BELL  
19 KIRKWOOD CRES  
COLEBEE NSW 2761

paid  
31/5/22  
8280

### Important Information

#### We can help during COVID-19

We are here to support you in this challenging time. If you need help head to [originenergy.com.au/coronavirus](http://originenergy.com.au/coronavirus) to learn more.

## Your natural gas bill

Tax invoice for 19 KIRKWOOD, COLEBEE, NSW 2761

03 Feb 22 - 08 May 22

Amounts include GST unless otherwise specified

### ACCOUNT DETAILS

**Account number**

A-E056630B

**Billing reference**

4572904

**Issue date**

11 May 22

**Total amount due**

See the Account Breakdown on page 2

### DUE DATE

**31 May 22**

### AMOUNT DUE

**\$218.00**

### COMPARE YOUR ENERGY USAGE

**Your average daily usage**

Average daily usage **49.38 MJ**

Same time last year **41.49 MJ**

Average cost per day **\$2.32**

**19.01% increase**

in usage since last year

### ABOUT YOUR PLAN

Origin Basic

### We're here if you need us

Call 1300 832 854

Email [hello@origin.com.au](mailto:hello@origin.com.au)

### Emergencies & gas leaks

Call Jemena Gas Networks 24/7

131 909

### Help & support online

Got a question about your bill? We've got answers: [originenergy.com.au/help](http://originenergy.com.au/help)

### HOW TO PAY



**DIRECT DEBIT**

Register online at [originenergy.com.au/myaccount](http://originenergy.com.au/myaccount) or call **1300 832 854** to arrange automatic payment of future accounts\*



**VISA OR MASTERCARD\*\***

Call **1300 658 783** or visit [originenergy.com.au/paynow](http://originenergy.com.au/paynow)

**Biller Code: 41**

**Ref: 200 035 448 246**



**MAIL**

Send this slip with your cheque made payable to: Origin Energy Holdings Limited, GPO Box 2951 SYDNEY NSW 2001



**IN PERSON**

Pay at any Post Office+\*

**Billpay Code: 2958**

**Ref: 1200 0354 4824 6**



**TELEPHONE & INTERNET BANKING - BPAY®**

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card\* or transaction account. More info: [www.bpay.com.au](http://www.bpay.com.au)

**Biller Code: 130112**

**Ref: 200 035 448 246**

\*Card payment fee may apply to the total payment amount (incl GST) debit card (Visa 0.25%, Mastercard 0.20%), credit card (Visa 0.59%, Mastercard 0.73%); for NSW customers 0.49% if payment made at Australia Post. Conditions apply. +Payment processing fee of the higher of \$2.70 or 0.49% may apply (excl NSW). Origin Energy LPG Ltd ABN 77 000 508 369

## BILLING DETAILS

### Supply Address

19 Kirkwood, Colebee, NSW 2761

### Your billing period:

03 Feb 2022 - 08 May 2022 (95 days)

## NATURAL GAS

### Meter Installation Registration Number

52447004081

### Charges based on

Actual meter read

### Last meter read date

08 May 22

### Next scheduled read date

08 Aug 22 (+/- 2 business days)

## ACCOUNT SUMMARY

### Your account summary at a glance, with your total amount due.

Previous balance		\$197.83
<b>Payment received since your last bill</b>		
14 Apr 22	BPAY	\$200.00 CR
<b>Balance carried forward</b>		\$2.17 CR
<b>New charges and adjustments</b>		
08 May 22	Total natural gas charges (incl GST of \$20.02)	\$220.17
<b>Total amount due</b>		\$218.00
(incl net GST charges of \$20.02)		

## BREAKDOWN OF CHARGES

**BILLING PERIOD: 03 FEB 22 - 08 MAY 22 (95 DAYS)**

A detailed breakdown of your new charges. Charges include any energy plan benefits as detailed on page 1.

### Your natural gas charges

Your rate: General Usage

Meter No	Previous read	Current read	Volume	Correction Factor	Heating Value	Usage (MJ)
EC316933 (A = Actual, E = Estimated)	4624.0 (A)	4745.0 (A)	121.0	1.0152	38.19	4691
					<b>Total MJ</b>	<b>4691.0000</b>
Charges	Bill Days	Usage	Charge (incl GST)	Amount (incl GST)		
Usage						
First 0-1967	95	1967	4.130 c/MJ	\$81.24		
Remaining	95	2724	2.720 c/MJ	\$74.09		
Daily Supply	95		68.250 c/Day	\$64.84		
			<b>Total natural gas charges</b>	<b>\$220.17</b>		



## PAYMENT SLIP

**Due date**  
(for new charges only)

**31 / May / 22**

**Amount due**

**\$ 218.00**



\*2958 1 200035448246

User code

009241

Customer reference number

00200035448246

+00200035448246>

+009241+

<0000000000>

<0000021800>

+444+



31 March 2022

000792 008



Mrs Belinda Bell  
19 Kirkwood Cres  
COLEBEE NSW 2761



## Your insurance

Policy number  
**RD-1239855-LLP**

Insured Address  
**Level G  
Unit 14  
51 River Rd  
Bundamba QLD 4304**

Monthly premium  
**\$47.94**

Due for renewal on  
**5 May 2022**

## Important news about your insurance: Your policy wording is being replaced

Dear Belinda,

Thank you for choosing Westpac Landlord insurance. Ensuring that you remain covered is important.

### A reminder to renew your insurance policy by 5 May 2022

Your current Landlord insurance policy is due to expire at 4pm on 5 May 2022. You'll find all the information you need to review and renew your policy with this letter.

### Changes to your policy wording

Your cover is changing. A new policy wording is replacing the existing wording and will be underwritten by Allianz Australia Insurance Limited, a global insurance specialist with a proud history of supporting Australians for over 100 years.

It is important that you understand what you're covered for from renewal. We have enclosed your updated Policy Schedule and the new Landlord Insurance Product Disclosure Statement (**PDS**), which sets out your renewal terms and cover options, as well as standard conditions, limits and exclusions applicable to your cover.

Also enclosed is a **Summary of Changes** document which summarises some of the key changes to your cover.

You should review your new policy wording and schedule in detail as coverage terms have changed, been amended or removed. Please consider if the cover offered suits your needs, financial situation and objectives. Note your Policy number will also change.

### How to renew in 3 easy steps

#### 1. Check your attached Policy Schedule details are up to date and correct and that your cover level is appropriate to your needs.

Much can change in a year, from your contact details to the cover you require. If anything needs to be changed, call **1300 650 255** as soon as possible to update your Policy.

Please also check whether the cover and sums insured remain appropriate. Your new policy will no longer include a sum insured safety net so you can use our sum insured calculator at [westpac.com.au/insurance-calculators](http://westpac.com.au/insurance-calculators) to check that you are properly covered.

Don't forget you need to comply with your duty to take reasonable care not to make a misrepresentation. This is set out in your PDS and applies until you enter into your policy.

## Did you know..?

- ✓ There are no extra costs if you pay monthly\*
- ✓ We provide a quick and easy claims service
- ✓ You're covered by an award winning insurer

If there are any changes to the previous information you supplied, please call us.

## **2. Read the Product Disclosure Statement (PDS) to be sure this policy meets your needs.**

The enclosed PDS explains exactly what you're covered for, and provides you with the features, benefits and terms and conditions of your cover.

## **3. We'll renew your policy automatically**

As you've previously chosen to pay by direct debit, your policy will renew automatically upon expiry. You can see the terms of the new Direct Debit Request Service Agreement with the insurer, Allianz Australia Insurance Limited, enclosed.

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 instalment from your Macquarie Bank account.

## **We are here to help if you have any questions**

Please call us on **1300 650 255** if you need help or have any questions. Ensuring you have cover in place from 5 May 2022 is our priority.

Kind regards,

**The General Insurance Team**

With Westpac, you can make a claim online at [allianzclaims.com.au](http://allianzclaims.com.au) or call 1300 650 255

Westpac Landlord Insurance is issued by Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708 (Allianz). Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 (the Bank) arranges the insurance under a distribution agreement with Allianz Insurance, but does not guarantee the insurance. This information does not take into account your personal circumstances. Before making a decision, please consider the relevant Product Disclosure Statement. The PDS is available from [westpac.com.au/homeinsurance](http://westpac.com.au/homeinsurance). Policy terms, conditions and exclusions apply. The relevant Target Market Determination is available by calling 1300 650 255.

\*There are no extra costs if you pay monthly- If you choose to pay your premium by instalments you do not pay us any more than if you pay your premium in one lump sum annually. The premiums payable by instalments may be subject to minor adjustments (upwards or downwards) due to rounding. Note: Your financial institution may apply transaction fees to instalment payments.



# Statement of Account HOME LOAN

St.George Bank  
A Division of  
Westpac Banking Corporation  
ABN 33 007 457 141  
AFSL and Australian credit licence 233714



MR A J BELL & MRS B BELL  
19 KIRKWOOD CRESCENT  
COLEBEE NSW 2761

**Customer Enquiries** 13 33 30  
(8am to 8pm (EST), Mon-Sat)

**Loan Acct Number** S411 0615161 00

**BSB/Acct ID No.** 114-911 061516100

**Statement Start Date** 23/04/2022

**Statement End Date** 30/06/2022

**Page** 1 of 2

## Loan Account

BELL FAMILY SF PTY LTD ACN 166 767 264 ATF BELL FAMILY SUPER FUND

### Account Summary as at 30 Jun 2022

	<b>Opening Balance</b> 149,966.17	+	<b>Interest Charge for the Period</b> \$1,507.94	+	<b>Total Debits excluding Interest</b> 16.00	-	<b>Total Credits</b> 2,350.00	=	<b>Closing Balance</b> 149,140.11
	<b>Payments in Advance</b> \$20,000.00		<b>Contract Term Remaining</b> 21yrs 10mths		<b>Forecasted Term</b> 18yrs 06mths		<b>Interest Offset Benefit for Statement Period</b> \$0.00		<b>Annual Percentage Rate</b> 6.620%

### Repayment Details as at 30 Jun 2022

**Monthly Repayment**  
\$1,175.00

**Monthly Repayment Due Date**  
due on the 22nd

AS AT 30 JUN 2022 YOUR REPAYMENTS WERE IN ADVANCE BY \$20,000.00.

INTEREST CHARGED FOR FINANCIAL YEAR END 30/06/2022 IS \$8,955.05.



**Bill Code: 808220**  
**Ref: 114911061516100**

\*\*Please note: If your loan is currently at a fixed rate, then break costs may be payable if you make a prepayment (a payment exceeding your required repayment).\*\*

Please check all entries on this statement. Please inform the Bank promptly of any error or unauthorised transaction.

**Phone Banking Plus**  
☎ 13 33 22

**Loan Acct Number** S411 0615161 00

**BSB/Acct ID No.** 114-911 061516100

**Statement Start Date** 23/04/2022

**Statement End Date** 30/06/2022

**Page** 2 of 2

#### Transaction Details

Date	Transaction Description	Debit	Credit	Loan Balance
				149,966.17
23 Apr 2022	<i>Opening Balance</i> Interest Rate 5.870% PA			
17 May 2022	INTEREST RATE CHANGE TO 6.12% PA			149,966.17
21 May 2022	INTEREST	728.67		150,694.84
21 May 2022	LOAN ACCOUNT FEE	8.00		150,702.84
22 May 2022	OUTWARD D/E		1,175.00	149,527.84
21 Jun 2022	INTEREST RATE CHANGE TO 6.62% PA			149,527.84
21 Jun 2022	INTEREST	779.27		150,307.11
21 Jun 2022	LOAN ACCOUNT FEE	8.00		150,315.11
22 Jun 2022	OUTWARD D/E		1,175.00	149,140.11
30 Jun 2022	<i>Closing Balance</i>			149,140.11

In September 2022, the redraw daily limit will increase to \$100,000 via internet and phone banking.

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

#### Complaints

If you have a complaint, contact our dedicated Customer Solutions team on 13 33 30 or write to us at St. George Customer Solutions, Reply Paid 5265, Sydney NSW 2001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

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

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

Phone 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

# Income protection insurance 2021/22 insurance premium summary



001796 000



Bell Family Super Fund  
BELL FAMILY TRUST SF P/L ATF  
19 KIRKWOOD CRESCENT  
COLEBEE NSW 2761

Your adviser  
Mr Bruce Moss  
-(transparent)

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

Policy number  
**03534635**

2 July 2022

Dear Ashley and Belinda Bell,

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

To help with preparation of your fund's tax return for the year ending 30 June 2022 the following table shows the premium paid on your policy throughout the financial year, and the portion of that premium considered to be for benefits that replace income.

Life insured	Cover type	Total premium paid	Portion of total premium paid for replacement of income benefit/s
Ashley Bell	Income protection	\$2,656.45	\$2,656.45

The information contained in this letter does not constitute tax advice. We recommend you seek independent tax advice specific to your personal circumstances, from an accountant or registered tax agent.

If you have any questions, please speak to your financial adviser Mr Bruce Moss -(transparent) or contact Zurich Customer Care on 131 551. We look forward to helping you.

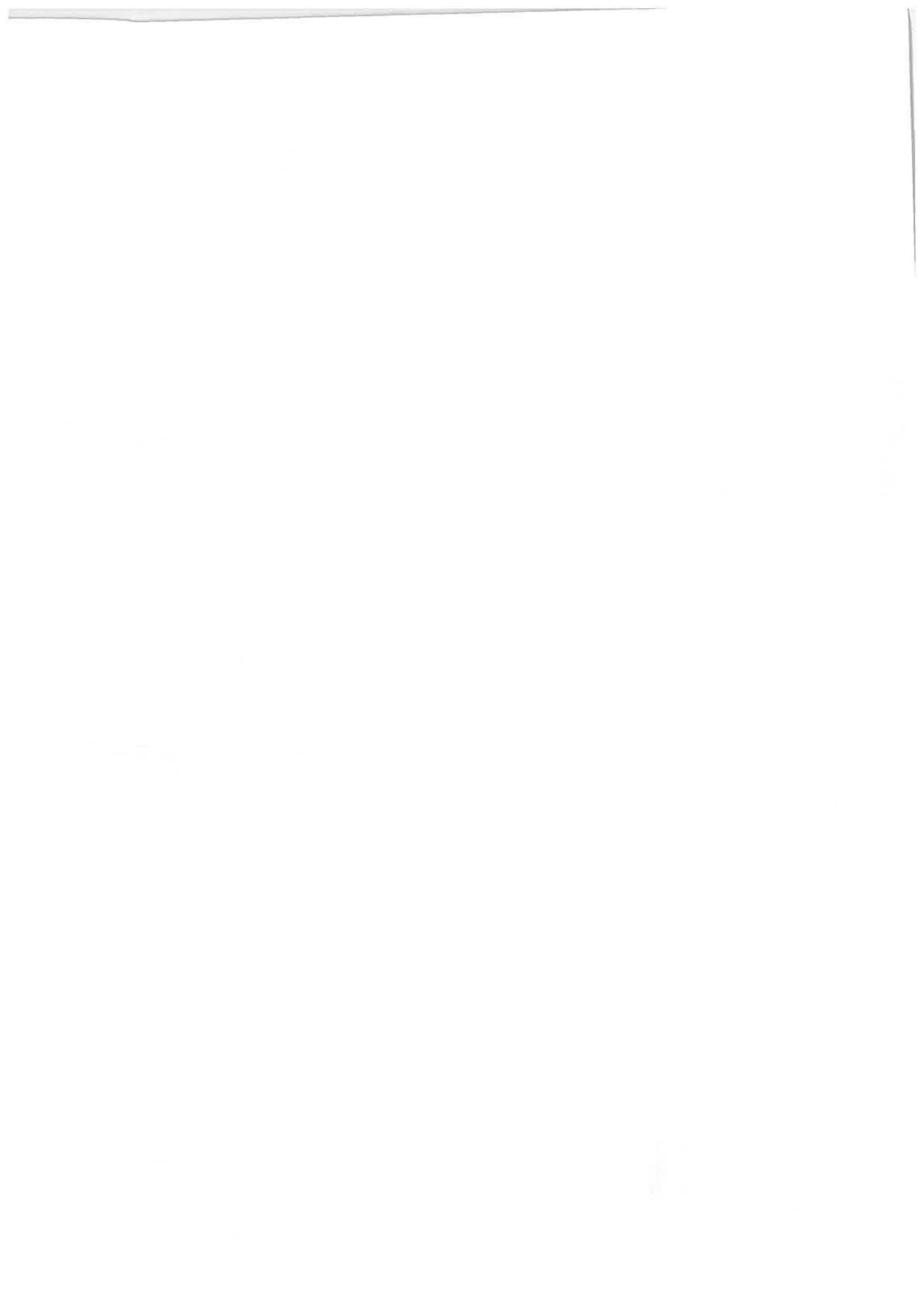
Yours sincerely

Brendan Norton  
Head of Customer & Adviser Experience, Life & Investments



Simplify your life with My Zurich

Find out more about our 24/7 customer portal at [zurich.com.au/myzurich](http://zurich.com.au/myzurich)



# Zurich Protection Plus Annual statement



000 004334



Bell Family Super Fund  
Bell Family Trust Sf P/L ATF  
19 Kirkwood Crescent  
COLEBEE NSW 2761

Your adviser

Bruce Moss

03 8420 9682

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

Phone: 131 551

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

Fax: (02) 9995 3797

Locked Bag 994

North Sydney NSW 2059

Policy number

**03534634**

5 August 2022

Dear Trustee/s,

We are pleased to enclose your annual statement for the period ending 30 June 2022.

This statement is provided for information purposes only to assist you in preparing the annual return for your fund. Enclosed you will find details of the policy including cover provided, the amount of premiums paid during the statement period (including any fees or costs paid), together with other important policy information.

Please note that if you hold an Income Replacement or Income Protector policy with Zurich also, you will receive a separate Tax Deduction Notice for that policy.

**It is very important that you take time to review your statement and then keep it in a safe place.** If you have any questions about your annual statement or any of Zurich's other services, please speak to your financial adviser, Bruce Moss, or contact Zurich.

Yours sincerely,

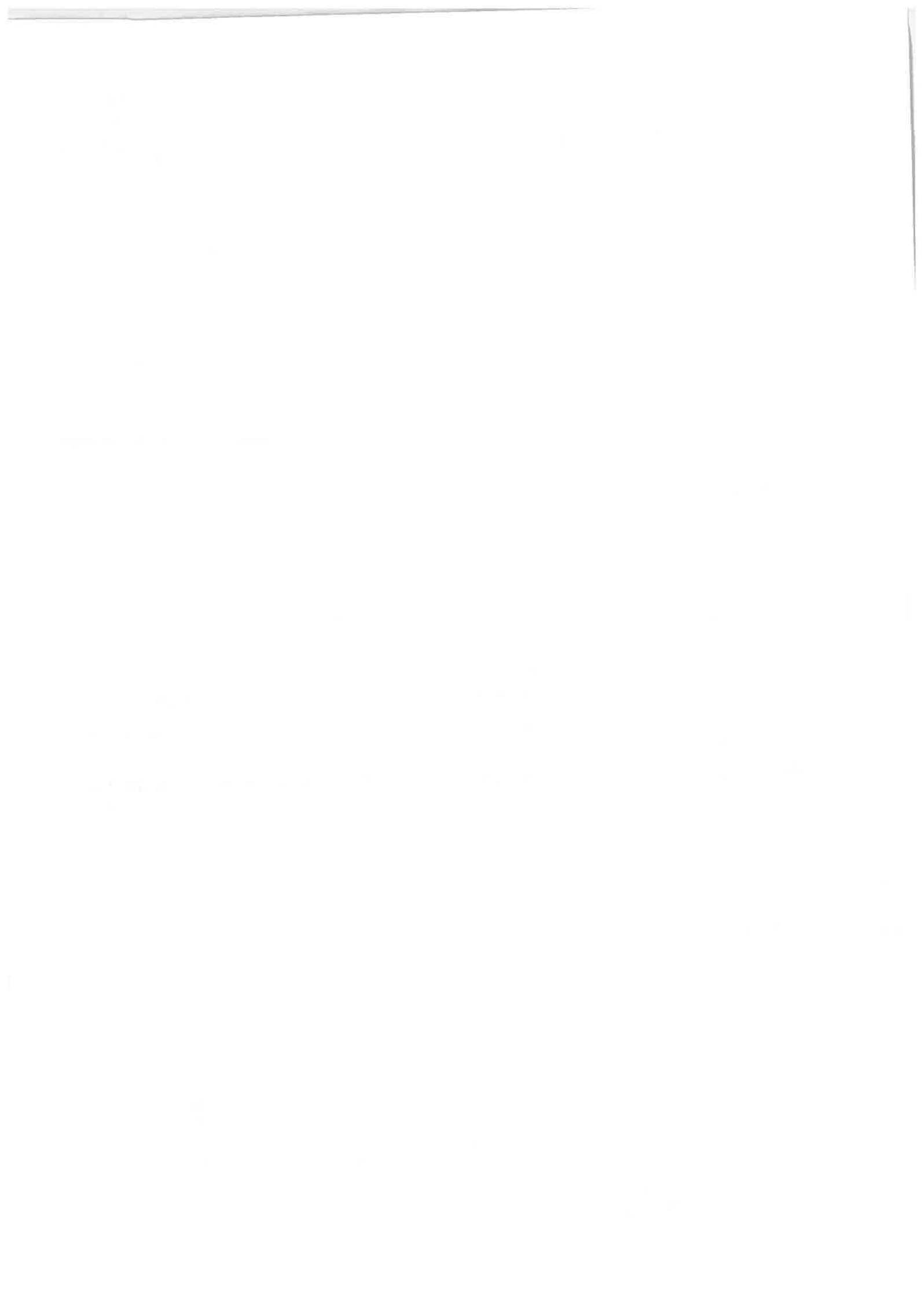
Brendan Norton  
Head of Customer & Adviser Experience



COMPLETE CLAIMS  
CONFIDENCE.



MMEA-007320-2013-1



# Zurich Protection Plus Annual statement

Policy number  
**03534634**

## Statement details

**Statement period:** 1 July 2021 to 30 June 2022

**Your adviser**  
Bruce Moss  
03 8420 9682

## Policy details

**Policy owner:** Bell Family Super Fund  
(Superannuation, held by external trustee)

**Policy type:** Zurich Protection Plus

**Life insured:** Mr Ashley Bell

## Insurance benefits

Benefit type	Benefit amount	Annual premium	Premium paid
Death & terminal illness benefit	\$1,218,902	\$1,180.08	\$1,107.58
TPD any occupation (linked to Death)	\$1,196,739	\$1,265.16	\$1,164.16

The Death benefit is the amount that may be payable on death of the life insured. A benefit may be payable on terminal illness of 100% of your Death benefit.

The Total and permanent disablement (TPD) benefit is the amount that may be payable upon total and permanent disability of the life insured which prevents them from working again in the future in accordance with the policy description.

All benefits are subject to the terms and conditions of the applicable policy and payable to the trustee of the fund. You must ensure any benefits paid are in accordance with your fund's trust deed and superannuation law.

The Annual premium is the annualised cost of cover as at the statement date.

The Premium paid is the amount of premium paid for the benefit during the statement period.

Additional optional other benefits selected  
Premium waiver option

## Fees and costs

**The total premium paid for this policy** **\$2,271.74**

## Taxation

Insurance premiums for cover that would meet a condition of release are generally tax deductible to the complying superannuation fund. The information on premium amounts provided above is based on the price of the insurance policy and not necessarily the amount your fund can claim as a tax deduction. The amount of premium that is deductible varies depending on the type of cover. For example, premiums for life insurance cover are fully deductible whilst premiums for trauma cover are not deductible. Premiums may only be partially deductible such as for 'own' occupation disablement cover (TPD). Please contact your adviser or accountant for further information regarding the tax deductibility of premiums to your SMSF.

# Zurich Protection Plus Annual statement



004333  
000  
Bell Family Super Fund  
Bell Family Trust Sf P/L ATF  
19 Kirkwood Crescent  
COLEBEE NSW 2761

**Your adviser**  
Bruce Moss  
03 8420 9682

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

Policy number  
**03534633**

5 August 2022

Dear Trustee/s,

We are pleased to enclose your annual statement for the period ending 30 June 2022.

This statement is provided for information purposes only to assist you in preparing the annual return for your fund. Enclosed you will find details of the policy including cover provided, the amount of premiums paid during the statement period (including any fees or costs paid), together with other important policy information.

Please note that if you hold an Income Replacement or Income Protector policy with Zurich also, you will receive a separate Tax Deduction Notice for that policy.

**It is very important that you take time to review your statement and then keep it in a safe place.** If you have any questions about your annual statement or any of Zurich's other services, please speak to your financial adviser, Bruce Moss, or contact Zurich.

Yours sincerely,

Brendan Norton  
Head of Customer & Adviser Experience



MMEA-007320-2013-1



Zurich Protection Plus  
**Annual statement**

Policy number  
**03534633**

## Statement details

**Statement period:** 1 July 2021 to 30 June 2022

**Your adviser**  
Bruce Moss  
03 8420 9682

## Policy details

**Policy owner:** Bell Family Super Fund  
(Superannuation, held by external trustee)

**Policy type:** Zurich Protection Plus

**Life insured:** Mrs Belinda Bell

## Insurance benefits

<b>Benefit type</b>	<b>Benefit amount</b>	<b>Annual premium</b>	<b>Premium paid</b>
Death & terminal illness benefit	\$775,665	\$659.40	\$606.48
premium loading		\$329.76	\$303.30
TPD any occupation (linked to Death)	\$753,501	\$862.08	\$778.92
premium loading		\$646.68	\$584.28

The Death benefit is the amount that may be payable on death of the life insured. A benefit may be payable on terminal illness of 100% of your Death benefit.

The Total and permanent disablement (TPD) benefit is the amount that may be payable upon total and permanent disability of the life insured which prevents them from working again in the future in accordance with the policy description.

All benefits are subject to the terms and conditions of the applicable policy and payable to the trustee of the fund. You must ensure any benefits paid are in accordance with your fund's trust deed and superannuation law.

The Annual premium is the annualised cost of cover as at the statement date.

The Premium paid is the amount of premium paid for the benefit during the statement period.

Additional optional other benefits selected  
Premium waiver option

## Fees and costs

**The total premium paid for this policy** **\$2,390.88**

### Management fee

This approximate amount has been included in the total premium paid for this policy: **\$117.90**

The 'Management fee' is reviewed each year and increased by the percentage change in the Consumer Price Index over the preceding calendar year.

## Taxation

Insurance premiums for cover that would meet a condition of release are generally tax deductible to the complying superannuation fund. The information on premium amounts provided above is based on the price of the insurance policy and not necessarily the amount your fund can claim as a tax deduction. The amount of premium that is deductible varies depending on the type of cover. For example, premiums for life insurance cover are fully deductible whilst premiums for trauma cover are not deductible. Premiums may only be partially deductible such as for 'own' occupation disablement cover (TPD). Please contact your adviser or accountant for further information regarding the tax deductibility of premiums to your SMSF.



# Wrap Tax Statement

## Financial Year ended 30/06/2022

### Account details

Client number	208959
Product	Wealth Accelerator Plus
Account number	WRAP047536
Account name	Bell Family Super Fund
Address	19 Kirkwood Cres Colebee NSW 2761
Entity type	Self-Managed Superannuation Fund

**i** Netwealth have the ability to produce your Wrap Tax Statement in a format relevant for an Individual, a Self-Managed Superannuation Fund, Trust or a Company.

If you would like to change your entity type please contact Netwealth.

### Contact details

**Netwealth Investments Limited**  
 PO Box 336  
 South Melbourne VIC 3205

**Netwealth details**  
 Freecall 1800 888 223 (within Australia)  
 Email contact@netwealth.com.au

### Table of contents

Summary of taxable income	
Summary of capital gains	
Supporting schedules	Schedule 1 - Interest
	Schedule 2 - Distributions and dividends
	Schedule 3 - Capital gains distributions from a trust
	Schedule 4 - Foreign source income
	Schedule 5 - Deductions and expenses
	Schedule 6 - Realised gains/losses
	Schedule 7 - Unrealised gains/losses

### Portfolio valuation

**i** Please read the "Netwealth Wrap Service Tax Statement Guide" where the information contained in this statement is further explained. The Guide can be found online at Forms & Research>Forms & Disclosure Documents>Wealth Accelerator.

This statement was produced on 17/08/2022

# Wrap Tax Statement

Financial Year ended 30/06/2022



## Summary of taxable income

	Schedule	Section	Amount \$	Total \$	Tax return reference
<b>Interest</b>					
Interest	1		0.09	0.09	11C
TFN amounts withheld from interest	1		0.00 <sup>a</sup>		
<b>Dividends</b>					
Unfranked	2	2	0.00		11J
Franked	2	2	0.00	0.00	11K
Franking credit	2	2	0.00 <sup>b</sup>	0.00	11L
Exploration credits	2	2	0.00 <sup>f</sup>		
TFN amounts withheld from dividends	2	2	0.00 <sup>a</sup>		
<b>Trust income (non-primary production)</b>					
Franked (including franking credits)	2	1	940.21 <sup>c</sup>		
Other Australian income	2	1	100.29 <sup>c</sup>	1,040.50 <sup>c</sup>	11M
Franking credits	2	1	301.93 <sup>b</sup>		
Exploration credits	2	1	0.00 <sup>f</sup>	0.00 <sup>f</sup>	13E4
TFN amounts withheld from distributions	2	1	0.00 <sup>a</sup>		
<b>Foreign source income</b>					
Foreign source income (including foreign tax offsets)	4		321.76	321.76	11D & 11D1
Foreign tax offsets	4		55.36	55.36	13C1
Australian franking credits from New Zealand company	4		0.01	0.01	11E
TFN amounts withheld from foreign source dividends	4		0.00 <sup>a</sup>		
<b>Other income and deductions</b>					
Deductible expenses	5		550.00 <sup>d</sup>		
Disposal of traditional securities and foreign currencies - Losses	6	1	0.00 <sup>d</sup>	550.00 <sup>d</sup>	12L
Disposal of traditional securities and foreign currencies - Gains	6	1	0.00 <sup>e</sup>		
Other Income	2	3	0.00 <sup>e</sup>	0.00 <sup>e</sup>	11S
Total franking credits				301.93 <sup>b</sup>	13E1
Total TFN amounts withheld				0.00 <sup>a</sup>	13H3

a b c d e f indicates amounts are totalled and applied to the corresponding tax return reference.



# Wrap Tax Statement

Financial Year ended 30/06/2022

## Summary of capital gains

	Schedule	Section	Non-discounted gains \$	Discounted gains \$	Total \$	Tax return reference
<b>Realised capital gains</b>						
Capital gains on sales	6	2	5.87	0.00		
Capital gains without sale	6	4	0.00	0.00		
			<b>5.87</b>	<b>0.00</b>		
<b>Distributions</b>						
TARP <sup>a</sup> capital gains	3		0.00	0.00		
NTARP <sup>a</sup> capital gains	3		0.00	589.61		
Foreign capital gains	3		0.00	0.00		
Gross up amount			0.00	589.61		
			<b>0.00</b>	<b>1,179.22</b>		
<b>Total capital gains</b>			5.87	1,179.22	1,185.09	
<b>Capital losses applied</b>			(5.87)	(8.43)	(14.30)	
<b>Discount applied</b>			0.00	(390.26)	(390.26)	
<b>Net capital gains</b>					<b>780.53</b>	<b>11A</b>
<b>Total capital losses</b>	6	2			14.30	
<b>Capital losses applied</b>			(5.87)	(8.43)	(14.30)	
<b>Unused capital losses</b>					<b>0.00</b>	<b>14V</b>

<sup>a</sup>TARP - refers to taxable Australian real property.

<sup>a</sup>NTARP - refers to non-taxable Australian real property.

The information above relates to both:

- Distributed capital gains paid to you as income, as detailed in schedule 3 of this statement, and
- Realised capital gains and losses triggered by assets you sold, as detailed in schedule 6 of this statement.

Netwealth provides this data to the ATO to be used to pre-fill your annual tax information. Please check ATO data carefully and update it if there are discrepancies between the above and pre-filled data.

# Wrap Tax Statement

Financial Year ended 30/06/2022



## Schedule 1 - Interest

Asset	Effective date	Interest \$	No TFN withholding tax \$	Non-resident withholding tax \$	Net amount received \$
<b>Netwealth Cash Account</b>					
Cash Account	30/06/2022	0.09	0.00	0.00	0.09
<b>Subtotal</b>		<b>0.09</b>	<b>0.00</b>	<b>0.00</b>	<b>0.09</b>
<b>Total interest</b>		<b>0.09</b>	<b>0.00</b>	<b>0.00</b>	<b>0.09</b>

# Wrap Tax Statement

Financial Year ended 30/06/2022

## Schedule 2 - Distributions and dividends

Asset code	Record date	Receipt date	Franked \$	Unfranked / other \$	Non assessable \$	Cost base reductions \$	Capital gains \$	Foreign income \$	Total \$	Franking credits \$	AMIT cost base decrease/ (increase) \$	Exploration credits \$	No TFN withholding tax \$	Non-resident withholding tax \$	
<b>Section 1 - Managed Fund and Trust Distributions</b>															
Dimensional World Allocation 70/30 Trust															
DFA0029AU	04/01/2022	10/01/2022	0.00	454.42	0.00	0.00	0.00	0.00	454.42	0.00	0.00	0.00	0.00	0.00	
DFA0029AU	30/06/2022	07/07/2022	0.00	1,776.25	0.00	0.00	0.00	0.00	1,776.25	0.00	0.00	0.00	0.00	0.00	
DFA0029AU	30/06/2022	30/06/2022	638.28	(2,130.38)	46.48	0.00	1,167.17	278.45	0.00	301.93	0.00	0.00	0.00	0.00	
<b>Subtotal</b>			<b>638.28</b>	<b>100.29</b>	<b>46.48</b>	<b>0.00</b>	<b>1,167.17</b>	<b>278.45</b>	<b>2,230.67</b>	<b>301.93</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	
<b>Total managed fund and trust distributions</b>															
			<b>638.28</b>	<b>100.29</b>	<b>46.48</b>	<b>0.00</b>	<b>1,167.17</b>	<b>278.45</b>	<b>2,230.67</b>	<b>301.93</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	

## Section 2 - Dividends

No transactions are recorded during this financial year period.

## Section 3 - Investment Related Income

No transactions are recorded during this financial year period.

# Wrap Tax Statement

Financial Year ended 30/06/2022



## Schedule 3 - Capital gains distributions from a trust

Asset	Record date	Receipt date	Discounted capital gains TARP \$	Discounted capital gains NTARP \$	Concessional capital gains \$	Other capital gains TARP \$	Other capital gains NTARP \$	Discounted foreign capital gains \$	Other foreign capital gains \$	Total \$
Dimensional World Allocation 70/30 Trust										
DFA0029AU	30/06/2022	30/06/2022	0.00	589.61	577.56	0.00	0.00	0.00	0.00	1,167.17
			0.00	589.61	577.56	0.00	0.00	0.00	0.00	1,167.17
Total capital gains distributions from a trust			0.00	589.61	577.56	0.00	0.00	0.00	0.00	1,167.17



# Wrap Tax Statement

Financial Year ended 30/06/2022

## Schedule 4 - Foreign source income

Asset	Record date	Receipt date	Foreign income \$	Foreign capital gains income \$	Foreign tax offset \$	Aust franking credits from NZ company \$	No TFN withholding tax \$	Non-resident withholding tax \$
<b>Section 1 - Managed Fund and Trust Distributions</b>								
Dimensional World Allocation 70/30 Trust								
DFA0029AU	30/06/2022	30/06/2022	278.45	0.00	43.31	0.01	0.00	0.00
<b>Subtotal</b>			<b>278.45</b>	<b>0.00</b>	<b>43.31</b>	<b>0.01</b>	<b>0.00</b>	<b>0.00</b>
<b>Total managed fund and trust distributions</b>								
			<b>278.45</b>	<b>0.00</b>	<b>43.31</b>	<b>0.01</b>	<b>0.00</b>	<b>0.00</b>

## Section 2 - Dividends

No transactions are recorded during this financial year period.

## Summary of foreign source income

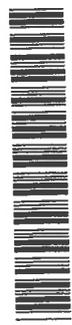
	Foreign income \$	Foreign tax offset \$	Gross foreign source income \$
Managed fund and trust distributions	278.45	43.31	321.76
Dividends	0.00	0.00	0.00
Discount and other capital gains	0.00	12.05	0.00
<b>Total</b>	<b>278.45</b>	<b>55.36</b>	<b>321.76</b>

There is a limit to the quantum of foreign income tax offsets that may be claimed, including instances where a foreign tax offset relates to a discounted capital gain. Please seek independent tax advice.

## Foreign tax withheld on discount and other capital gains

Asset code	Foreign tax offset on discount capital gains \$	Foreign tax offset on other capital gains \$	Foreign tax offset on capital gains \$
DFA0029AU	12.05	0.00	12.05
<b>Total</b>	<b>12.05</b>	<b>0.00</b>	<b>12.05</b>





# Wrap Tax Statement

Financial Year ended 30/06/2022

## Schedule 6 - Realised gains/losses

Asset	Units	Acquisition date	Disposal date	Cost base \$	Additional costs \$	Cost base reduction \$	AMIT		Indexed cost base \$	Proceeds \$	Capital gain/(loss) \$	Income / (deduction) \$	Method
							cost base decrease/(increase) \$	Adjusted cost \$					
<b>Section 1 - Income gains/losses</b>													
No transactions are recorded during this financial year period.													
<b>Section 2 - Realised capital gains/losses</b>													
Dimensional World Allocation 70/30 Trust													
DFA0029AU	6.051536	09/07/2021	27/08/2021	113.58	0.00	0.00	0.00	113.58	0.00	116.25	2.67	0.00	Non-Discourt
DFA0029AU	7.50564	09/07/2021	26/11/2021	140.87	0.00	0.00	0.00	140.87	0.00	144.07	3.20	0.00	Non-Discourt
DFA0029AU	5.875058	11/01/2022	25/02/2022	113.66	0.00	0.00	0.00	113.66	0.00	108.48	(5.18)	0.00	Loss
DFA0029AU	5.757765	11/01/2022	25/05/2022	111.39	0.00	0.00	0.00	111.39	0.00	102.27	(9.12)	0.00	Loss
<b>Subtotal</b>				<b>479.50</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>479.50</b>	<b>0.00</b>	<b>471.07</b>	<b>(8.43)</b>	<b>0.00</b>	
<b>Total realised capital gains/losses</b>				<b>479.50</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>479.50</b>	<b>0.00</b>	<b>471.07</b>	<b>(8.43)</b>	<b>0.00</b>	

## Section 3 - Non-assessable gains/losses

No transactions are recorded during this financial year period.

## Section 4 - Capital gains events without a sale

No transactions are recorded during this financial year period.

## Summary of realised gains/losses

	Non-discounted gains \$	Discounted gains \$	Losses \$
Capital gains/(losses) on sales	5.87	0.00	(14.30)
Capital gains without a sale	0.00	0.00	0.00
<b>Total capital gains/(losses)</b>	<b>5.87</b>	<b>0.00</b>	<b>(14.30)</b>
Capital losses applied	(5.87)	0.00	5.87
Remaining capital gains	0.00	0.00	0.00
Discount applied		0.00	
<b>Net capital losses carried forward</b>			<b>8.43</b>

# Wrap Tax Statement

Financial Year ended 30/06/2022



## Summary of realised gains/losses

Non-discounted gains \$      Discounted gains \$      Losses \$

Where investments have been transferred into your Wrap Service account, the accuracy of the realised gains/losses information above is reliant on cost base information provided to Netwealth

# Wrap Tax Statement

Financial Year ended 30/06/2022

## Schedule 7 - Unrealised gains/losses

Asset	Units	Acquisition date	Cost base \$	Additional costs \$	Cost base reduction \$	AMIT cost base decrease/ (increase) \$	Adjusted cost \$	Market Value \$	Unrealised capital gain / (loss) \$	Income / (deduction) \$	Method
<b>Section 1 - Unrealised income gains/losses</b>											
No transactions are recorded during this financial year period.											
<b>Section 2 - Unrealised capital gains/losses</b>											
Dimensional World Allocation 70/30 Trust											
DFA0029AU	551.956617	08/10/2018	8,922.65	0.00	0.00	17.02	8,905.63	9,047.73	142.10	0.00	Discount
DFA0029AU	2015.671841	08/11/2018	31,736.35	0.00	0.00	62.11	31,674.24	33,041.09	1,366.85	0.00	Discount
DFA0029AU	74.232728	23/12/2019	1,285.31	0.00	0.00	2.24	1,283.07	1,216.83	(66.24)	0.00	Loss
DFA0029AU	28.415427	08/01/2020	489.72	0.00	0.00	0.86	488.86	465.79	(23.07)	0.00	Loss
DFA0029AU	552.504973	14/02/2020	9,750.00	0.00	0.00	16.70	9,733.30	9,056.72	(676.58)	0.00	Loss
DFA0029AU	5.721259	25/02/2020	97.98	0.00	0.00	0.17	97.81	93.78	(4.03)	0.00	Loss
DFA0029AU	3.600231	24/03/2020	49.15	0.00	0.00	0.11	49.04	59.02	9.98	0.00	Discount
DFA0029AU	51.173294	17/07/2020	811.24	0.00	0.00	1.55	809.69	838.84	29.15	0.00	Discount
DFA0029AU	248.951293	04/09/2020	4,000.00	0.00	0.00	7.53	3,992.47	4,080.83	88.36	0.00	Discount
DFA0029AU	52.21588	25/09/2020	835.24	0.00	0.00	1.58	833.66	855.93	22.27	0.00	Discount
DFA0029AU	43.276611	11/01/2021	753.29	0.00	0.00	1.31	751.98	709.39	(42.59)	0.00	Loss
DFA0029AU	37.845410	09/07/2021	710.32	0.00	0.00	0.00	710.32	620.37	(89.95)	0.00	Loss
DFA0029AU	11.856999	11/01/2022	229.38	0.00	0.00	0.00	229.38	194.36	(35.02)	0.00	Loss
<b>Subtotal</b>			<b>59,670.63</b>	<b>0.00</b>	<b>0.00</b>	<b>111.18</b>	<b>59,559.45</b>	<b>60,280.68</b>	<b>721.23</b>	<b>0.00</b>	
<b>Total unrealised capital gains/losses</b>											
			59,670.63	0.00	0.00	111.18	59,559.45	60,280.68	721.23	0.00	
<b>Section 3 - Non-assessable gains/losses</b>											
No transactions are recorded during this financial year period.											
<b>Summary of unrealised gains/losses</b>											
			<b>Non-discounted gains \$</b>			<b>Discounted gains \$</b>			<b>Losses \$</b>		
Capital gains/(losses) on sales			0.00			1,658.71			(937.48)		

# Wrap Tax Statement

Financial Year ended 30/06/2022



## Summary of unrealised gains/losses

	Non-discounted gains \$	Discounted gains \$	Losses \$
Capital losses applied	0.00	(937.48)	937.48
Remaining capital gains			
Discount applied	0.00	721.23	
Unused capital losses		(240.41)	
			0.00

# Wrap Tax Statement

Financial Year ended 30/06/2022

## Portfolio valuation as at 30 June 2022

Asset code	Asset name	Units	Price \$	Value \$
Netwealth Cash Account				
Asset				563.56
DFA0029AU	Dimensional World Allocation 70/30 Trust	3,677.4226	16,392.100	60,280.68
Subtotal				60,280.68
Income receivable				
DFA0029AU	Dimensional World Allocation 70/30 Trust			1,776.25
Subtotal				1,776.25
Portfolio valuation as at 30 June 2022				62,620.49



Handwritten notes on the right side of the page, including a checkmark and some illegible text.

Main body of handwritten text, appearing to be a list or series of notes, though the content is mostly illegible due to blurring.

\$71,505.92

16 September 2021

000077 008



Bell Family Super Fund  
19 Kirkwood Cres  
COLEBEE NSW 2761

Netwealth Investments Ltd  
ABN 85 090 569 109  
AFSL 230975  
PO Box 336  
South Melbourne VIC 3205

## Confirmation Statement

### Wealth Accelerator

This Statement provides transaction details for your Wealth Accelerator account for the month of August.

A statement will only be issued if one of the following transactions have taken place during the month:

- Deposits into your Netwealth account
- Investment purchases, sales and corporate actions
- Outstanding investment transactions for which we have not yet received confirmation as at the date of this statement

### Your Details

**Client name**  
Bell Family Super Fund

**Client number**  
208959

**Account number**  
WRAP047536

### Adviser Details

**Name**  
Bruce Moss

**Phone number**  
(03) 8420 9682



### Did you know?

You can now access many of the great Netwealth features from any mobile device. Simply log into your account from your mobile phone or tablet to view:

- Your portfolio information and balance;
- Price and value of the assets in your portfolios;
- Daily finance and business news; and
- All your portfolio reports, including performance reports.

### For more information

 1800 888 223  
 [contact@netwealth.com.au](mailto:contact@netwealth.com.au)  
 [netwealth.com.au](http://netwealth.com.au)

**Bell Family Super Fund**  
Wealth Accelerator WRAP047536

Report created: 16/09/2021

Page 1 of 2

## Transactions summary

From 01 August 2021 - 31 August 2021

Date	Description	Units	Price	Amount
27/08/2021	Investment Sale - Dimensional World Allocation 70/30 Trust	-6.0515	\$19,2100	\$116.25

### Note:

The above amounts show the effect on your Netwealth cash account

- If it is a purchase the funds have been deducted from the cash account and invested into the listed asset
- If it is a sale the amount refers to the proceeds paid into your cash account



Important Information

\*The information in this document reflects all the information relating to your account that was available to Netwealth at the time this communication was produced.

14 December 2021

000068 008



Bell Family Super Fund  
19 Kirkwood Cres  
COLEBEE NSW 2761

Your account balance as at 30/11/2021\*

## \$70,749.35

Netwealth Investments Ltd  
ABN 85 090 569 109  
AFSL 230975  
PO Box 336  
South Melbourne VIC 3205

## Confirmation Statement

### Wealth Accelerator

This Statement provides transaction details for your Wealth Accelerator account for the month of November.

A statement will only be issued if one of the following transactions have taken place during the month:

- Deposits into your Netwealth account
- Investment purchases, sales and corporate actions
- Outstanding investment transactions for which we have not yet received confirmation as at the date of this statement

### Your Details

**Client name**  
Bell Family Super Fund

**Client number**  
208959

**Account number**  
WRAP047536

### Adviser Details

**Name**  
Bruce Moss

**Phone number**  
(03) 8420 9682



### Did you know?

You can now access many of the great Netwealth features from any mobile device. Simply log into your account from your mobile phone or tablet to view:

- Your portfolio information and balance;
- Price and value of the assets in your portfolios;
- Daily finance and business news; and
- All your portfolio reports, including performance reports.

### For more information

1800 888 223  
 [contact@netwealth.com.au](mailto:contact@netwealth.com.au)  
 [netwealth.com.au](http://netwealth.com.au)

**Bell Family Super Fund**  
Wealth Accelerator WRAP047536

Netwealth Investments Limited (ABN 85 090 569 109, AFSL 230975) is the Operator of the Netwealth Wrap Service (AFN 73 092 895 154) and Russell Investments Wealth Series (the IDPS). Wealth Accelerator is a version of the IDPS.

Report created: 14/12/2021

Page 1 of 2

## Transactions summary

From 01 November 2021 - 30 November 2021

Date	Description	Units	Price	Amount
26/11/2021	Investment Sale - Dimensional World Allocation 70/30 Trust	-7.5056	\$19.1949	\$144.07

### Note:

The above amounts show the effect on your Netwealth cash account

- If it is a purchase the funds have been deducted from the cash account and invested into the listed asset
- If it is a sale the amount refers to the proceeds paid into your cash account



### Important Information

\*The information in this document reflects all the information relating to your account that was available to Netwealth at the time this communication was produced.

# Zurich Income Replacement (standard) Important Information



000300 000  
Bell Family Super Fund

Bell Family Trust SF P/L ATF  
19 Kirkwood Crescent  
COLEBEE NSW 2761

Your adviser

Bruce Moss  
03 8420 9682

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

Customer Care: 131 551  
[client.service@zurich.com.au](mailto:client.service@zurich.com.au)  
Locked Bag 994  
North Sydney NSW 2059

Policy number  
**03534635**

8 October 2021

Dear Sir/Madam,

## An important change to your insurance premium

Firstly, thank you for continuing to trust Zurich to protect what matters most.

As a valued customer, we're writing to let you know in advance that the base premium rates for your Zurich Income Replacement (standard) policy will be increasing from your next policy anniversary.

Base premium rates for Income protection insurance are increasing by 5%.

### Why are the base premium rates increasing?

There are a number of factors that can have an impact on the premium you pay. This includes your age and your policy type, as well as claims rates across the industry. Currently, Australia's life insurance industry is seeing more claims than anticipated overall, and for income protection, claims that continue for longer than expected. These increases take all of the relevant factors into account for each policy type. Some (but not all) of the factors driving increases include:

- Increasing cost of mental health claims
- Increasing cost of accident claims
- Increasing cost of cancer and cardiovascular claims
- Increasing length of income protection claims.

Our #1 priority is to provide you with the important protection you need if the worst should happen – and to do so we must ensure that premiums collected are sufficient to protect those who need to make a claim, both now and into the future. This means that, along with other proactive changes, we have to increase premium rates to ensure we can continue to keep Australians like you covered for the long term.

If you'd like to know more about why premiums increase, please visit [zurich.com.au/lifepremiums](http://zurich.com.au/lifepremiums)

### What happens next?

You don't need to do anything yet. This letter is simply to give you advanced notice, and you will receive further information from us before anything changes.

We'll be in touch 30 days before your policy anniversary, when we'll send you a notice which will give you:

- Your new premium for the next policy year
- A breakdown of your cover (where you hold more than one type), so you can see the cost of each cover, which will also reflect age and inflation protection increases if they apply
- What your options are, to make sure you are fully informed about how to stay in control of your cover
- What we are doing to support you, because we know how important your protection is.

Again, you'll have plenty of time to consider and discuss your options before anything changes.

Thank you for continuing to trust Zurich, we are here to support you when you need it most.

Yours sincerely



Brendan Norton  
Head of Customer & Adviser Experience  
Life & Investments

\$70,438.32

12 August 2021

000073 008



Bell Family Super Fund  
19 Kirkwood Cres  
COLEBEE NSW 2761

Netwealth Investments Ltd  
ABN 85 090 569 109  
AFSL 230975  
PO Box 336  
South Melbourne VIC 3205

## Confirmation Statement

### Wealth Accelerator

This Statement provides transaction details for your Wealth Accelerator account for the month of July.

A statement will only be issued if one of the following transactions have taken place during the month:

- Deposits into your Netwealth account
- Investment purchases, sales and corporate actions
- Outstanding investment transactions for which we have not yet received confirmation as at the date of this statement

### Your Details

**Client name**

Bell Family Super Fund

**Client number**

208959

**Account number**

WRAP047536

### Adviser Details

**Name**

Bruce Moss

**Phone number**

(03) 8420 9682



### Did you know?

You can now access many of the great Netwealth features from any mobile device. Simply log into your account from your mobile phone or tablet to view:

- Your portfolio information and balance;
- Price and value of the assets in your portfolios;
- Daily finance and business news; and
- All your portfolio reports, including performance reports.

### For more information



1800 888 223



[contact@netwealth.com.au](mailto:contact@netwealth.com.au)



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

Bell Family Super Fund

Wealth Accelerator WRAP047536

Report created: 12/08/2021

Page 1 of 2

## Transactions summary

From 01 July 2021 - 31 July 2021

Date	Description	Units	Price	Amount
09/07/2021	Investment Purchase - Dimensional World Allocation 70/30 Trust	51.4026	\$18,7689	-\$964.77

### Note:

- The above amounts show the effect on your Netwealth cash account
- If it is a purchase the funds have been deducted from the cash account and invested into the listed asset
  - If it is a sale the amount refers to the proceeds paid into your cash account

### Important Information

\*The information in this document reflects all the information relating to your account that was available to Netwealth at the time this communication was produced.

15 February 2022

000069 008



Bell Family Super Fund  
19 Kirkwood Cres  
COLEBEE NSW 2761

Your account balance as at 31/01/2022\*

\$69,828.96

Netwealth Investments Ltd  
ABN 85 090 569 109  
AFSL 230975  
PO Box 336  
South Melbourne VIC 3205

## Confirmation Statement

### Wealth Accelerator

This Statement provides transaction details for your Wealth Accelerator account for the month of January.

A statement will only be issued if one of the following transactions have taken place during the month:

- Deposits into your Netwealth account
- Investment purchases, sales and corporate actions
- Outstanding investment transactions for which we have not yet received confirmation as at the date of this statement

### Your Details

**Client name**  
Bell Family Super Fund

**Client number**  
208959

**Account number**  
WRAP047536

### Adviser Details

**Name**  
Bruce Moss

**Phone number**  
(03) 8420 9682



### Did you know?

You can now access many of the great Netwealth features from any mobile device. Simply log into your account from your mobile phone or tablet to view:

- Your portfolio information and balance;
- Price and value of the assets in your portfolios;
- Daily finance and business news; and
- All your portfolio reports, including performance reports.

### For more information

- 1800 888 223
- [contact@netwealth.com.au](mailto:contact@netwealth.com.au)
- [netwealth.com.au](http://netwealth.com.au)

**Bell Family Super Fund**  
Wealth Accelerator WRAP047536

Report created: 15/02/2022  
Page 1 of 2

## Transactions summary

From 01 January 2022 - 31 January 2022

Date	Description	Units	Price	Amount
11/01/2022	Investment Purchase - Dimensional World Allocation 70/30 Trust	23.4898	\$19.3454	-\$454.42

### Note:

- The above amounts show the effect on your Netwealth cash account
- If it is a purchase the funds have been deducted from the cash account and invested into the listed asset
  - If it is a sale the amount refers to the proceeds paid into your cash account

### Important information

\*The information in this document reflects all the information relating to your account that was available to Netwealth at the time this communication was produced.



## Detailed policy breakdown

Below is a summary of the insurance benefits which apply to this policy.

Life Insured	Cover type	Current cover	Increased cover	Premium without cover increase	Premium with cover increase
Ashley Bell	Death & terminal illness	\$1,160,859	\$1,218,902	\$93.65	\$98.34
	TPD insurance	\$1,139,751	\$1,196,739	\$100.41	\$105.43
<b>Total instalment premium</b>				<b>\$194.06</b>	<b>\$203.77</b>

Full terms and conditions of your cover, including any special conditions and exclusions, are outlined in the PDS and most recently issued policy schedule. If you don't have the PDS, visit [zurich.com.au/lifepds](http://zurich.com.au/lifepds) or contact us.

There are several ways to qualify for a TPD benefit under this policy. You've selected 'any occupation' as your key definition, which is based on the life insured's ability to work. If the life insured stops working for more than six consecutive months and takes on home duties, it will affect the cover provided by the policy. If you make a claim, we'll assess the claim using other criteria in the definition, but the 'any occupation' part of the TPD definition won't apply.

## Some benefits and features of your cover change at certain ages

Some benefits and features of your cover change or end at certain ages. This reminder includes a summary, but please check your PDS and policy schedule to make sure you understand the impact of any changes.

- The Premium waiver option ends on the policy anniversary when the life insured is 70.
- You can increase cover without health assessment under the Future insurability features up to the policy anniversary when the life insured is 54.

## An Inflation protection increase has been applied to your policy

Your policy has in-built inflation protection to help maintain the value of your cover over time. If you opt out of inflation protection, your future insurance cover might not give you the same real value as it would today. You don't have to accept the increase. If you'd like to maintain the same cover amount, or arrange a lower cover increase, please contact your local insurance specialist on 131 551 before the next due date so that we can reduce your premium.

## Benefits of your policy

Some of the features of your policy include:

- Guaranteed renewal of your policy terms up until the expiry date, regardless of any change in health.
- Worldwide cover 24 hours a day, seven days a week.
- Cover increase without health evidence. For example if you've had a baby, a child start secondary school or a new mortgage you may be eligible for an increase in cover.



Good news, we've made some improvements which affect the cover provided under your policy. Please refer to the information about the changes set out under the heading 'Upgrades to your policy'.

## A key date for TPD claims is when the life insured stops working

If a TPD claim is accepted under an 'any' 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'll confirm this amount as part of our assessment of the claim.

## The Life insurance code of practice is our promise to you

When you take out life insurance, it's important that you get the highest standards of service in all your dealings with us. That's why we've adopted the Life Insurance Code of Practice. It's the life insurance industry's commitment to mandatory customer service standards and it's designed to protect you, our customer. The Code can be found at [fsc.org.au](http://fsc.org.au).

# Zurich Income Replacement (standard)

## Your policy anniversary



000039 000



Bell Family Super Fund  
Bell Family Trust SF P/L ATF  
19 Kirkwood Crescent  
COLEBEE NSW 2761

Life insured:  
**Ashley Bell**

Policy number:  
**03534635**

Policy type:  
**Zurich Income Replacement**  
(Superannuation, held by external trustee)

Policy owner:  
**Bell Family Super Fund**

11 November 2021

## Thank you for being a Zurich customer

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

### Premium increases

The cost of providing protection has continued to increase, resulting in a premium rate increase being applied to your policy at this anniversary. More information about the rate increase is provided in this notice and at [zurich.com.au/lifepremiums](http://zurich.com.au/lifepremiums).

If you've altered your premium since 24 September 2021, the premium rate increase has already been applied to your policy when the alteration was processed.

## You've selected Premium with cover increase

Policy anniversary date:  
**12 December 2021**

With inflation protection

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

If you make a claim under your policy, the amount you'll receive will be limited by your actual income in the 24 months before the claim. This means that if your income has reduced in that period, you could receive less than the amount insured.

You should check your cover amount against your income to make sure it suits your needs. If your income has reduced, you may need to reduce your cover so that you're not insured for more than you could receive. If you're unsure, please call us or speak to your financial adviser.

### Cover summary

Your policy provides:

- a monthly benefit if the life insured is unable to work due to sickness or injury.
- a quarterly CPI benefit increase while on claim.

### Discounts factored into your premium

Loyalty discount of 7%.

Premium monthly:  
**\$236.45**

Due on:  
**11 December 2021**

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

## Detailed policy breakdown

Below is a summary of the insurance benefits which apply to this policy.

Life Insured	Cover type	Current monthly benefit	Increased monthly benefit	Premium without cover increase	Premium with cover increase
Ashley Bell	Income protection insurance	\$6,418	\$6,662	\$207.44	\$215.32
	Stamp duty	N/A	N/A	\$10.87	\$11.26
	Management fee	N/A	N/A	\$9.87	\$9.87
	<b>Total instalment premium</b>			<b>\$228.18</b>	<b>\$236.45</b>

Full terms and conditions of your cover, including any special conditions and exclusions, are outlined in the PDS and most recently issued policy schedule. If you don't have the PDS, visit [zurich.com.au/lifepds](http://zurich.com.au/lifepds) or contact us.

An important limitation affecting income protection held in super is that benefits can't be paid if you're not working at the time of claim. If you're unemployed, between jobs or on parental leave, for example, you are not covered under a superannuation policy. Please discuss this limitation with your financial adviser if you have any concerns.

Income benefits are paid 15 days after the waiting period ends, provided claim requirements are met, and monthly after that. Benefits are generally paid two weeks in arrears and two weeks in advance. However, if we need financial information in order to calculate a benefit amount, they are paid entirely in arrears.

## An Inflation protection increase has been applied to your policy

Your policy has in-built inflation protection to help maintain the value of your cover over time. If you opt out of inflation protection, your future insurance cover might not give you the same real value as it would today. You don't have to accept the increase. If you'd like to maintain the same cover amount, or arrange a lower cover increase, please contact your local insurance specialist on 131 551 before the next due date so that we can reduce your premium.

## Benefits of your policy

Some of the features of your policy include:

- Guaranteed renewal of your policy terms up until the expiry date, regardless of any change in health.
- Worldwide cover 24 hours a day, seven days a week.
- Waiver of premiums for any period while a claim is payable.



Good news, we've made some improvements which affect the cover provided under your policy. Please refer to the information about the changes set out under the heading 'Upgrades to your policy'.

## The Life insurance code of practice is our promise to you

When you take out life insurance, it's important that you get the highest standards of service in all your dealings with us. That's why we've adopted the Life Insurance Code of Practice. It's the life insurance industry's commitment to mandatory customer service standards and it's designed to protect you, our customer. The Code can be found at [fsc.org.au](http://fsc.org.au).