

SELF MANAGED SUPER FUNDS
COMPUTER FILE INDEX & JOURNALS

CLIENT: J & G Swindells Pty Ltd CODE: SW101
ATF J & G Swindells Super Fund YEAR: 2021

Superfund

<input checked="" type="checkbox"/>
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Please tick

STS:	YES / <input checked="" type="radio"/> NO
GST:	YES / <input checked="" type="radio"/> NO
Please circle	

Prepared by: FC

Reviewed by: 

INDUSTRY: Investments

e.g fishing, advertising, road freight haulage - please be specific

Schedule Reference	INDEX	Tick If Applicable
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J & G SWINDELLS SUPERANNUATION FUND

ABN 23 128 261 641

Comparative Trial Balance as at 30 June 2021

	2021	2021	2020	2020
	\$ Dr	\$ Cr	\$ Dr	\$ Cr
Income				
0567		5,146.16		5,987.79
0575		32.78		54.46
0716				
0716.01		18,330.10		17,651.26
0716.02		18,863.51		4,817.00
0940		14,855.00	7,867.00	
Expenses				
1510	3,230.00		3,025.00	
1545	3.60		1.20	
1685	55.00		253.00	
1765	259.00		259.00	
1970				
1970.01	12,075.47			
1970.02	13,599.10			
1998				
1998.01		890.30	340.42	
1998.02		2,722.84	90.49	
1999				
1999.01	2,749.52		2,647.69	
1999.02	2,829.52		722.55	
Current Assets				
2000	65,717.16		56,565.63	
2001	10,246.95		10,245.93	
2005	401.94			
2101	5,402.90		5,457.22	
Non Current Assets				
2522	79,731.00		83,111.00	
2524	90,114.00		71,879.00	
Current Liabilities				
3325	1,968.93		284.62	
3390		3,161.00		3,161.00

These financial statements are unaudited. They must be read in conjunction with the attached Accountant's Compilation Report and Notes which form part of these financial statements.

J & G SWINDELLS SUPERANNUATION FUND
ABN 23 128 261 641
Comparative Trial Balance as at 30 June 2021

	2021	2021	2020	2020
	\$ Dr	\$ Cr	\$ Dr	\$ Cr
Equity				
4000	Opening balance - Members fund			
4000.01		55,289.17		44,839.20
4000.02		169,093.23		166,239.04
	288,384.09	288,384.09	242,749.75	242,749.75
	Net Profit		26,039.48	13,304.16

These financial statements are unaudited. They must be read in conjunction with the attached Accountant's Compilation Report and Notes which form part of these financial statements.



FIONA CHELLEN <fiona.c@dbaker.com.au>

J & G Swindells Super Fund

1 message

FIONA CHELLEN <fiona.c@dbaker.com.au>
To: Steven Kerbel <steven@southcitybrokers.com.au>

Fri, Mar 11, 2022 at 4:30 PM

Hi Steve,

I just have a few queries relating to the J & G Swindells Super Fund as per below:

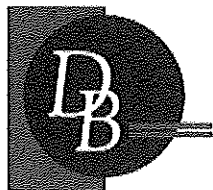
1. Withdrawal of \$15,000 on 13/07/2020 - ANZ Banking BPay - "Panorama" - can you please let me know what this was for & for which member if applicable? ✓
2. Withdrawal of \$10,000 on 17/05/2021 - ANZ Banking Payment 223868 - "to JG Swindells Super Fund" - as above. ✓
3. Withdrawal of \$1,074.00 on 24/05/2021 - ANZ Banking Payment 416205 - "to JG Swindells Trust Superannuation" - as above. ✓
4. A copy of the Blythe Group invoice for \$3,230.00 paid on 24/06/2021. ✓

If any of these were rollovers, can you please send through copies of the rollover benefits statements as well. - N/A

--

Kind Regards,

FIONA CHELLEN



D BAKER & ASSOCIATES PTY LTD - CHARTERED ACCOUNTANTS

Ph: 08 9274 6637 Fax: 08 9250 1804
1/4 Farrall Road MIDVALE WA 6056

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J & G SWINDELLS SUPERANNUATION FUND
ABN 23 128 261 641
Detailed Operating Statement
For the year ended 30 June 2021

	Note	2021 \$	2020 \$
Revenue			
Employers contributions			
Employers contributions	^	18,330	17,651
Employers contributions	^	18,864	4,817
Distribution from trusts	^	5,146	5,988
Interest received		33	54
Changes in NMV - Investments		14,855	(7,867)
Total revenue		<u>57,228</u>	<u>20,644</u>
Expenses			
Accountancy and audit fees	^	3,230	3,025
Bank fees & charges		4	1
Filing fees		55	253
Supervisory levy		259	259
Group life premiums			
Group life premiums	^	12,075	
Group life premiums	^	13,599	
Total expenses		<u>29,222</u>	<u>3,538</u>
Benefits Accrued as a Result of Operations Before Income Tax		28,005	17,105
Income tax expense	^ 6	1,966	3,801
Benefits Accrued as a Result of Operations	7	<u><u>26,039</u></u>	<u><u>13,304</u></u>

These financial statements are unaudited. They must be read in conjunction with the attached Accountant's Compilation Report and Notes which form part of these financial statements.

J & G SWINDELLS SUPERANNUATION FUND
ABN 23 128 261 641
Detailed Statement of Financial Position as at 30 June 2021

	2021	2020
	\$	\$
Investments		
Vanguard Investment (VAF)	M 79,731 E1	83,111
Vanguard Investment (VAS)	M 90,114 E2	71,879
Total Investments	169,845	154,990
Other Assets		
ANZ - 8341	M 65,717 D1	56,566
ANZ - 6031	M 10,247 D2	10,246
BT Panorma	M 402 D3	
Distribution Receivable	^ 5,403 G1	5,457
Total other assets	81,769	72,269
Total assets	251,614	227,259
Liabilities		
Taxation	(1,969) C1	(285)
PAYG Instalment payable	3,161 C1/U	3,161
Total liabilities	1,192	2,876
Net Assets Available to Pay Benefits	250,422	224,382
Represented by:		
Liability for Accrued Members' Benefits		
Allocated to members' accounts	250,422 B3	224,382
	250,422	224,382

These financial statements are unaudited. They must be read in conjunction with the attached Accountant's Compilation Report and Notes which form part of these financial statements.

J & G Swindells SMSF 2021 - Member Balances

1. Jeffrey Swindells		2. Gillian Swindells		Totals		Jeffrey	Gillian	Earnings	Profit	Tax
Opening Bal 1/7/20	\$ 55,289.17	Opening Bal 1/7/20	\$ 169,093.23	\$	224,382.40	24.64%	75.36%		-\$	-33%
Contributions	\$ 18,330.10	Contributions	\$ 18,863.51	\$	37,193.61	49%	51%			
Share of Tax	-\$ 2,749.52	Share of Tax	-\$ 2,829.53	\$	5,579.04	\$ 2,749.52	\$ 2,829.53			
Group Life Premiums	-\$ 12,075.47	Group Life Premiums	-\$ 13,599.10	\$	-	\$	\$			
Share of Profit	\$ 4,062.33	Share of Profit	\$ 12,424.01	\$	16,486.34	\$ 4,062.33	\$ 12,424.01		\$ 9,188.23	133%
Share of Tax	\$ 890.30	Share of Tax	\$ 2,722.84	-\$	3,613.14	890.30	-\$ 2,722.84		\$ 37,193.61	
	\$ <u>63,746.92</u>		\$ <u>186,674.96</u>						\$ <u>28,005.38</u>	
										\$ <u>1,965.90</u>
										\$ <u>5,579.04</u>
										\$ <u>1,965.90</u>
										\$ <u>3,613.14</u>

***Net earnings distributed in proportion to member contributions
(As per trustee minute)

J & G SWINDELLS SUPERANNUATION FUND
ABN 23 128 261 641
Member's Information Statement
For the year ended 30 June 2021

	2021	2020
	\$	\$
<hr/>		
Swindells Jeffrey		
Opening balance - Members fund	55,289.17	44,839.20
Allocated earnings	4,062.34	(4,213.18)
Employers contributions	18,330.10	17,651.26
Group life premiums	(12,075.47)	
Income tax expense - Earnings	890.30	(340.42)
Income tax expense - Contribution	(2,749.52)	(2,647.69)
Balance as at 30 June 2021	63,746.92	55,289.17
Withdrawal benefits at the beginning of the year	55,289.17	44,839.20
Withdrawal benefits at 30 June 2021	63,746.92	55,289.17

Withdrawal Benefit

Your withdrawal benefit is the amount you are entitled to on resignation or retirement and represent the sum of:

- member contributions
 - superannuation guarantee contributions
 - award contributions
 - other employer contributions made on your behalf
- and earnings (after income tax) associated with the above contributions.

The preserved portion of your withdrawal benefit is the amount which cannot be paid out until you permanently retire from the workforce on or after age 55. The preservation age is to be increased from 55 to 60, on a phased in basis, by 2025.

Contact Details

If you require further information on your withdrawal benefit please contact J Swindells or write to The Trustee, J & G SWINDELLS SUPERANNUATION FUND.

J & G SWINDELLS SUPERANNUATION FUND
ABN 23 128 261 641
Member's Information Statement
For the year ended 30 June 2021

	2021 \$	2020 \$
Swindells Gillian		
Opening balance - Members fund	169,093.23	166,239.04
Allocated earnings	12,424.00	(1,149.77)
Employers contributions	18,863.51	4,817.00
Group life premiums	(13,599.10)	
Income tax expense - Earnings	2,722.84	(90.49)
Income tax expense - Contribution	(2,829.52)	(722.55)
Balance as at 30 June 2021	<u>186,674.96</u>	<u>169,093.23</u>
Withdrawal benefits at the beginning of the year	169,093.23	166,239.04
Withdrawal benefits at 30 June 2021	186,674.96	169,093.23

Withdrawal Benefit

Your withdrawal benefit is the amount you are entitled to on resignation or retirement and represent the sum of:

- member contributions
 - superannuation guarantee contributions
 - award contributions
 - other employer contributions made on your behalf
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J & G SWINDELLS SUPERANNUATION FUND
ABN 23 128 261 641
Member's Information Statement
For the year ended 30 June 2021

	2021	2020
	\$	\$
Amounts Allocatable to Members		
Yet to be allocated at the beginning of the year		
Benefits accrued as a result of operations as per the operating statement	26,039.48	13,304.16
Amount allocatable to members	26,039.48	13,304.16
Allocation to members		
Swindells Jeffrey	8,457.75	10,449.97
Swindells Gillian	17,581.73	2,854.19
Total allocation	26,039.48	13,304.16
Yet to be allocated	26,039.48	13,304.16
Members Balances		
Swindells Jeffrey	63,746.92	55,289.17
Swindells Gillian	186,674.96	169,093.23
Allocated to members accounts	250,421.88	224,382.40
Yet to be allocated	250,421.88	224,382.40
Liability for accrued members benefits	250,421.88	224,382.40

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J & G Swindells SMSF

Tax Reconciliation **2021**

Taxable Profit for the Year 28,005

Add Backs

Change in mkt value (14,855) E1 / E2
 ASIC Penalty 0
 Accounting Distribution (5,146)

	8,004	VAS	VAF	
Add Taxation Distribution	5,102	3,050	2,052	5,102
Taxable Income after Add backs	13,106	C2	C2/1	

Profit/(Loss) for the Year 13,106

Tax at 15% 1,965.90

Tax Paid Sept 20 -
 Tax Paid Dec 20 -
 Tax Paid Mar 21 -
 Tax Paid Jun 21 - 3,161.00 C1/2
 Less Franking Credits - 746.16 C2
 Less Foreign Tax Credits - 2.05 C2

Tax Shortfall/(Refund) I/S - 1,943.31

Tax Liability B/S

Opening Balance 2020 - 284.62
 Less Tax Instalment Paid -
 Add 2020 Tax Refund -
 - 284.62

Add Current Year Provision 1,965.90
 1,681.28

ATO Supervisory Levy 259.00
 Less Instalments Paid - 3,161.00
 Franking Credits - 746.16
 Foreign Income Tax Offset - 2.05
 - 1,968.93

2021 Balance - 1,968.93

Contributions 37,194
 Tax @ 15% 5,579.04
 Earnings (24,088)
 Tax @ 15% (3,613.14)
 1,965.90

Taxation A/C Reconciliation 2021

Opening Balance		
	1/07/2020	- 284.62
		<u>284.62</u>
2020 Income Tax		-
		<u>- 284.62</u>

Opening balance	
- 284.50	Jun 20 Tax Refund
- 0.12	Rounding
<u>- 284.62</u>	

PAYG Instalments

	Sep-20	-
	Dec-20	-
	Mar-21	-
	Jun-21	- 3,161.00
		<u>- 3,161.00</u>

	-	3,445.62
ATO Supervisory Levy		259.00
Franking Credits	-	746.16
Foreign Income Tax Offset	-	2.05

2021 Income Tax		1,965.90
		<u>- 1,968.93</u>

Balance made up of:

2021 Tax Refund		1,943.31
2020 Tax Refund		25.50
Rounding		0.12
		<u>1,968.93</u>



Australian Government
Australian Taxation Office

Agent D BAKER & ASSOCIATES PTY LTD
Client THE TRUSTEE FOR J & G
 SWINDELLS SUPERANNUATION
 FUND
ABN 23 128 261 641
TFN 965 520 005

Income tax 002

Date generated	11/03/2022
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

4 results found - from 11 March 2020 to 11 March 2022 sorted by processed date ordered newest to oldest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
6 Jul 2021	9 Jul 2021	EFT refund for Income Tax for the period from 01 Jul 19 to 30 Jun 20	\$25.50		\$0.00
6 Jul 2021	15 Jun 2021	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 19 to 30 Jun 20		\$25.50	\$25.50 CR
6 May 2020	11 May 2020	EFT refund for Income Tax for the period from 01 Jul 18 to 30 Jun 19	\$829.98		\$0.00
6 May 2020	6 May 2020	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 18 to 30 Jun 19		\$829.98	\$829.98 CR



Australian Government
Australian Taxation Office

PAYG Instalments report 2021

Tax Agent 74081009
Last Updated 05/03/2022

TFN	Client Name	Quarter 1 (\$)	Quarter 2 (\$)	Quarter 3 (\$)	Quarter 4 (\$)	Total Instalment (\$)
965520005	THE TRUSTEE FOR J & G SWINDELLS SUPERANNUATION FUND	Not Applicable	Not Applicable	Not Applicable	3,161.00	3,161.00 ^

Total No of Clients: 1



Australian Government
Australian Taxation Office

Agent D BAKER & ASSOCIATES PTY LTD
Client THE TRUSTEE FOR J & G
SWINDELLS SUPERANNUATION
FUND
ABN 23 128 261 641
TFN 965 520 005

Activity statement 004

Date generated	11/03/2022
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

6 results found - from 11 March 2020 to 11 March 2022 sorted by processed date ordered newest to oldest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
4 Nov 2021	4 Nov 2021	General interest charge			\$0.00
4 Nov 2021	3 Nov 2021	Payment received		\$3,161.00	\$0.00
1 Nov 2021	1 Nov 2021	General interest charge			\$3,161.00 DR
24 Oct 2021	21 Oct 2021	Original Activity Statement for the period ending 30 Jun 21 - PAYG Instalments	\$3,161.00		\$3,161.00 DR
25 Oct 2020	21 Oct 2020	Original Activity Statement for the period ending 30 Jun 20 - PAYG Instalments	\$3,161.00		\$0.00
28 Jul 2020	27 Jul 2020	Payment received		\$3,161.00	\$3,161.00 CR

195898 000 VAS



J & G SWINDELLS PTY LTD
 <J & G SWINDELLS S/F A/C>
 1 THE GRANGE
 THE VINES WA 6069

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 GPO Box 2975 Melbourne
 Victoria 3001 Australia

Enquiries:

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 (international) +61 3 9415 4813

Holder Identification Number (HIN)

HIN WITHHELD

ATTRIBUTION MANAGED INVESTMENT TRUST MEMBER ANNUAL TAX STATEMENT FOR YEAR ENDED 30 JUNE 2021

The following tax return items are valid for Australian resident individual unitholders only.

PART A – SUMMARY OF 2021 TAX RETURN (SUPPLEMENTARY SECTION) ITEMS

Item	Tax Return Label	Amount
Share of net income from trusts, less net capital gains, foreign income and franked distributions	13U	\$483.94
Franked distributions from trusts	13C	\$2,404.27
Share of franking credits from franked dividends	13Q	\$746.16 ✓
Share of credit for TFN amounts withheld	13R	\$0.00
Share of credit for foreign resident withholding amounts	13A	\$0.00
Net capital gain	18A	\$71.23 ✓
Total current year capital gains	18H	\$142.46
Assessable foreign source income	20E	\$66.53
Other net foreign source income	20M	\$66.53
Foreign income tax offset	20C	\$2.05 ✓

PART B – COMPONENTS OF ATTRIBUTION

Item	Cash Distribution	Tax Paid/Offsets	Attribution
Australian Income			
Unfranked distributions	\$91.90		\$69.33
Unfranked CFI distributions	\$158.34		\$159.22
Interest - subject to non resident WHT	\$11.91		\$13.50
Interest - not subject to non resident WHT	\$8.11		\$8.15
Other income - clean building MIT income	\$0.00		\$0.00
Other income - excluded from NCMI	\$1.80		\$2.40
Other income - NCMI	\$3.40		\$4.05
Other income	\$138.25		\$227.29
Non primary production income	\$413.71		\$483.94 ✓
Franked distributions	\$1,651.98	\$746.16 ✓	\$2,404.27 ✓
Capital Gains			
Discounted capital gains TAP - clean building MIT income	\$0.00		\$0.00
Discounted capital gains TAP - excluded from NCMI	\$0.00		\$0.00
Discounted capital gains TAP - NCMI	\$0.00		\$0.00
Discounted capital gains TAP	\$9.56		\$0.00
Discounted capital gains NTAP	\$36.51		\$71.23 ✓
Capital gains – other method TAP - clean building MIT income	\$0.00		\$0.00
Capital gains – other method TAP - excluded from NCMI	\$0.00		\$0.00
Capital gains – other method TAP - NCMI	\$0.00		\$0.00
Capital gains – other method TAP	\$9.75		\$0.00
Capital gains – other method NTAP	\$0.00		\$0.00
Net capital gain	\$55.82		\$71.23
AMIT CGT gross up amount			\$71.23
Other capital gains distribution	\$46.07		
Total current year capital gains	\$101.89		\$142.46 ✓
Foreign Income			
Assessable foreign source income	\$63.58	\$2.05 ✓	\$66.53 ✓
Other Non-assessable Amounts			
Non-assessable non-exempt amount	\$0.00		\$0.00
Net exempt income	\$0.00		
Other non-attributable amounts	\$0.00		
Gross Amount	\$2,231.16		\$3,097.20 (47.48)
AMIT cost base net amount - excess (Reduce cost base)			\$0.00
AMIT cost base net amount - shortfall (Increase cost base)			\$117.83
Less TFN amounts withheld	\$0.00		
Less non-resident withholding tax			
- Interest / dividend amounts withheld	\$0.00		
- Fund payment amounts withheld	\$0.00		
Net Cash Distribution	\$2,231.16		\$3,304.9721

263923 000 VAF



J & G SWINDELLS PTY LTD
 <J & G SWINDELLS S/F A/C>
 1 THE GRANGE
 THE VINES WA 6069

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 (international) +61 3 9415 4813

Holder Identification Number (HIN)

HIN WITHHELD

ATTRIBUTION MANAGED INVESTMENT TRUST MEMBER ANNUAL TAX STATEMENT FOR YEAR ENDED 30 JUNE 2021

The following tax return items are valid for Australian resident individual unitholders only.

PART A - SUMMARY OF 2021 TAX RETURN (SUPPLEMENTARY SECTION) ITEMS

Item	Tax Return Label	Amount
Share of net income from trusts, less net capital gains, foreign income and franked distributions	13U	\$1,690.16
Franked distributions from trusts	13C	\$0.00
Share of franking credits from franked dividends	13Q	\$0.00
Share of credit for TFN amounts withheld	13R	\$0.00
Share of credit for foreign resident withholding amounts	13A	\$0.00
Net capital gain	18A	\$0.00
Total current year capital gains	18H	\$0.00
Assessable foreign source income	20E	\$362.06
Other net foreign source income	20M	\$362.06
Foreign income tax offset	20O	\$0.00

PART B - COMPONENTS OF ATTRIBUTION

Item	Cash Distribution	Tax Paid/Offsets	Attribution
Australian Income			
Unfranked distributions	\$0.00		\$0.00
Unfranked CFI distributions	\$0.00		\$0.00
Interest - subject to non resident WHT	\$21.04		\$18.39
Interest - not subject to non resident WHT	\$1,746.74		\$1,671.77
Other income - clean building MIT income	\$0.00		\$0.00
Other income - excluded from NCMi	\$0.00		\$0.00
Other income - NCMi	\$0.00		\$0.00
Other income	\$204.01		\$0.00
Non primary production income	\$1,971.79		\$1,690.16 ✓
Franked distributions	\$0.00	\$0.00	\$0.00
Capital Gains			
Discounted capital gains TAP - clean building MIT income	\$0.00		\$0.00
Discounted capital gains TAP - excluded from NCMi	\$0.00		\$0.00
Discounted capital gains TAP - NCMi	\$0.00		\$0.00
Discounted capital gains TAP	\$0.00		\$0.00
Discounted capital gains NTAP	\$0.00		\$0.00
Capital gains - other method TAP - clean building MIT income	\$0.00		\$0.00
Capital gains - other method TAP - excluded from NCMi	\$0.00		\$0.00
Capital gains - other method TAP - NCMi	\$0.00		\$0.00
Capital gains - other method TAP	\$0.00		\$0.00
Capital gains - other method NTAP	\$0.00		\$0.00
Net capital gain	\$0.00		\$0.00
AMIT CGT gross up amount			\$0.00
Other capital gains distribution	\$0.00		\$0.00
Total current year capital gains	\$0.00		\$0.00
Foreign Income			
Assessable foreign source income	\$195.00	\$0.00	\$362.06 ✓
Other Non-assessable Amounts			
Non-assessable non-exempt amount	\$0.00		\$0.00
Net exempt income	\$0.00		\$0.00
Other non-attributable amounts	\$0.00		\$0.00
Gross Amount	\$2,166.79		\$2,052.22 /
AMIT cost base net amount - excess (Reduce cost base)			\$114.56
AMIT cost base net amount - shortfall (Increase cost base)			\$0.00
Less TFN amounts withheld	\$0.00		
Less non-resident withholding tax			
- Interest / dividend amounts withheld	\$0.00		
- Fund payment amounts withheld	\$0.00		
Net Cash Distribution	\$2,166.79		



ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 65

02 JUNE 2021 TO 02 JULY 2021

THE TRUSTEES
J & G SWINDELLS SUPERANNUATION FUND
1 THE GRANGE
THE VINES WA 6069
AUSTRALIA

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

J & G SWINDELLS PTY LTD ATF
J & G SWINDELLS SUPERANNUATION FUND

Branch Number (BSB)

016-352

Account Number

2980-18341

Opening Balance:

\$65,547.51

Total Deposits:

\$3,399.65

Total Withdrawals:

\$3,230.00

Closing Balance:

\$65,717.16

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Lost/Stolen Cards: 1800 033 844

ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 2980-18341

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2021				
02 JUN	OPENING BALANCE			65,547.51
15 JUN	TRANSFER FROM SUPERCHOICE P/L PC110621-154333693		489.54 716.01	66,037.05
18 JUN	TRANSFER FROM SUPERCHOICE P/L PC06C001-6059221		1,732.48 716.02	67,769.53
24 JUN	ANZ MOBILE BANKING PAYMENT 500393 TO BLYTHE GROUP	3,230.00 1510		64,539.53
29 JUN	TRANSFER FROM SUPERCHOICE P/L PC280621-153740711		1,174.92 716.01	65,714.45
30 JUN	CREDIT INTEREST PAID		2.71 0575	65,717.16 ^
	TOTALS AT END OF PAGE	\$3,230.00	\$3,399.65	
	TOTALS AT END OF PERIOD	\$3,230.00	\$3,399.65	\$65,717.16

This Statement Includes

Interest earned on deposits	\$2.71
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Yearly Summary

	Previous Year to 30/06/2021 (\$)
Interest earned on deposits	29.24
Fees Charged	
ANZ bank account fee	3.60
Total	\$3.60

Fee Summary

Fees Charged for period: 01 JUN 2021 to 30 JUN 2021

Summary of ANZ Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
Transaction Fees				
EFTPOS/PHONE BANKING WDL	3.00	3.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 02/07/21 and the monthly fee cycle, as appears above, ended on 30/06/21.

BUSINESS PREMIUM SAVER STATEMENT

Account Number 2980-18341

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2020				
02 JUN	OPENING BALANCE			52,747.65
04 JUN	TRANSFER FROM NAB SUPER PAY 18008852784000CVV9		482.31	53,229.96
09 JUN	TRANSFER FROM SUPERCHOICE P/L PC06C001-5822991		1,345.83	54,575.79
09 JUN	TRANSFER FROM BT PORTFOLIO SER BT563514		0.01	54,575.80
17 JUN	TRANSFER FROM SUPERCHOICE P/L PC06C001-5835145		1,504.17	56,079.97
17 JUN	TRANSFER FROM NAB SUPER PAY 18008852784000CXBI		482.31	56,562.28
30 JUN	CREDIT INTEREST PAID		3.35	56,565.63
01 JUL	TRANSFER FROM NAB SUPER PAY 18008852784000CZFG		1,157.52 <i>716.01</i>	57,723.15
02 JUL	TRANSFER FROM BT PORTFOLIO SER BT415906		0.01 <i>0.575</i>	57,723.16
	TOTALS AT END OF PAGE	\$0.00	\$4,975.51	
	TOTALS AT END OF PERIOD	\$0.00	\$4,975.51	\$57,723.16

This Statement Includes

Interest earned on deposits	\$3.35
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Yearly Summary

	Previous Year to 30/06/2020 (\$)
Interest earned on deposits	46.80
Fees Charged	
ANZ bank account fee	1.20
Total	\$1.20

Fee Summary

Fees Charged for period: 30 MAY 2020 to 30 JUN 2020

Summary of ANZ Transaction Fees

Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
EFTPOS/PHONE BANKING WDL	5.00	5.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

BUSINESS PREMIUM SAVER STATEMENT

Account Number 2980-18341

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2020				
02 JUL	OPENING BALANCE			57,723.16
13 JUL	ANZ INTERNET BANKING BPAY - BT - NEW a/c PANORAMA {909993}	15,000.00	2005	42,723.16
15 JUL	TRANSFER FROM NAB SUPER PAY 18008852784000D0TZ		482.31 716.01	43,205.47
16 JUL	DIVIDEND FROM VAS PAYMENT JUL20/00826472		197.37 2101	43,402.84
16 JUL	DIVIDEND FROM VAF PAYMENT JUL20/00807679		1,014.46 2101	44,417.30
22 JUL	TRANSFER FROM SUPERCHOICE P/L PC06C001-5861451		1,425.00 716.02	45,842.30
27 JUL	ANZ INTERNET BANKING BPAY TAX OFFICE PAYMENT {852571}	3,161.00	3390	42,681.30
29 JUL	TRANSFER FROM NAB SUPER PAY 18008852784000D2NF		482.31 716.01	43,163.61
29 JUL	ANZ INTERNET BANKING BPAY ASIC {766652}	55.00	1685	43,108.61
31 JUL	CREDIT INTEREST PAID		2.11 0515	43,110.72
31 JUL	3 EXCESS EFTPOS, PHONE BANKING, AUTOMATIC TRANSACTIONS - FEE	1.80	1545	43,108.92
31 JUL	2 EXCESS INTERNET/ONLINE TRANSACTIONS - FEE	1.20	1545	43,107.72
	TOTALS AT END OF PAGE	\$18,219.00	\$3,603.56	
	TOTALS AT END OF PERIOD	\$18,219.00	\$3,603.56	\$43,107.72

This Statement Includes

Interest earned on deposits	\$2.11
ANZ bank charges	\$3.00

Fee Summary

Fees Charged for period: 01 JUL 2020 to 31 JUL 2020

Summary of ANZ Transaction Fees

Transaction Fees	Transactions			Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free	Additional		
INTERNET/ONLINE WDL	3.00	1.00	2.00	0.60	1.20
EFTPOS/PHONE BANKING WDL	7.00	4.00	3.00	0.60	1.80
Total Transaction Fees Charged					\$3.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

BUSINESS PREMIUM SAVER STATEMENT

Account Number 2980-18341

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2020				
03 AUG	OPENING BALANCE			43,107.72
12 AUG	TRANSFER FROM NAB SUPER PAY 18008852784000D4EQ		482.31 716.01	43,590.03
24 AUG	TRANSFER FROM SUPERCHOICE P/L PC06C001-5886702		1,425.00 716.02	45,015.03
24 AUG	TRANSFER FROM SUPERCHOICE P/L PC210820-190636137		482.31 716.01	45,497.34
31 AUG	CREDIT INTEREST PAID		1.86 0575	45,499.20
TOTALS AT END OF PAGE		\$0.00	\$2,391.48	
TOTALS AT END OF PERIOD		\$0.00	\$2,391.48	\$45,499.20

This Statement Includes

Interest earned on deposits	\$1.86
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Fee Summary

Fees Charged for period: 01 AUG 2020 to 31 AUG 2020

Summary of ANZ Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
Transaction Fees				
EFTPOS/PHONE BANKING WDL	3.00	3.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 02/09/20 and the monthly fee cycle, as appears above, ended on 31/08/20.

Summary of Relationship Benefit for this account	Amount (\$)
Your Relationship Benefit	1.80
This is made up of:	
Value of Free Transactions	1.80

BUSINESS PREMIUM SAVER STATEMENT

Account Number 2980-18341

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2020				
02 SEP	OPENING BALANCE			45,499.20
04 SEP	TRANSFER FROM SUPERCHOICE P/L PC030920-189593275		482.31 716.01	45,981.51
18 SEP	TRANSFER FROM SUPERCHOICE P/L PC170920-109716681		3,012.00 716.01	48,993.51
23 SEP	TRANSFER FROM SUPERCHOICE P/L PC06C001-5900131		1,425.00 716.02	50,418.51
30 SEP	CREDIT INTEREST PAID		1.96 0575	50,420.47
02 OCT	TRANSFER FROM SUPERCHOICE P/L PC300920-110460202		489.54 716.01	50,910.01
TOTALS AT END OF PAGE		\$0.00	\$5,410.81	
TOTALS AT END OF PERIOD		\$0.00	\$5,410.81	\$50,910.01

This Statement Includes

Interest earned on deposits	\$1.96
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Fee Summary

Fees Charged for period: 01 SEP 2020 to 30 SEP 2020

Summary of ANZ Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
Transaction Fees				
EFTPOS/PHONE BANKING WDL	3.00	3.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 02/10/20 and the monthly fee cycle, as appears above, ended on 30/09/20.

Summary of Relationship Benefit for this account	Amount (\$)
Your Relationship Benefit	1.80
This is made up of:	
Value of Free Transactions	1.80

BUSINESS PREMIUM SAVER STATEMENT

Account Number 2980-18341

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2020				
02 OCT	OPENING BALANCE			50,910.01
16 OCT	DIVIDEND FROM VAF PAYMENT OCT20/00807797		533.83 0567	51,443.84
16 OCT	DIVIDEND FROM VAS PAYMENT OCT20/00826355		544.54 0567	51,988.38
21 OCT	TRANSFER FROM SUPERCHOICE P/L PC06C001-5923582		1,425.00 716.02	53,413.38
21 OCT	TRANSFER FROM SUPERCHOICE P/L PC161020-106158913		489.54 716.01	53,902.92
30 OCT	CREDIT INTEREST PAID		2.13 0575	53,905.05
TOTALS AT END OF PAGE		\$0.00	\$2,995.04	
TOTALS AT END OF PERIOD		\$0.00	\$2,995.04	\$53,905.05

This Statement Includes

Interest earned on deposits	\$2.13
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Fees Charged for period: 01 OCT 2020 to 30 OCT 2020

Summary of ANZ Transaction Fees

Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
EFTPOS/PHONE BANKING WDL	5.00	5.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 02/11/20 and the monthly fee cycle, as appears above, ended on 30/10/20.

Summary of Relationship Benefit for this account

Amount (\$)

Your Relationship Benefit 3.00

This is made up of:

Value of Free Transactions 3.00

BUSINESS PREMIUM SAVER STATEMENT

Account Number 2980-18341

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2020				
02 NOV	OPENING BALANCE			53,905.05
09 NOV	TRANSFER FROM SUPERCHOICE P/L PC291020-135778686		489.54 716.01	54,394.59
13 NOV	TRANSFER FROM SUPERCHOICE P/L PC111120-162738256		489.54 716.01	54,884.13
30 NOV	TRANSFER FROM SUPERCHOICE P/L PC261120-163357353		489.54 716.01	55,373.67
30 NOV	CREDIT INTEREST PAID		2.31 0575	55,375.98
02 DEC	TRANSFER FROM SUPERCHOICE P/L PC06C001-5952640		1,425.00 716.02	56,800.98
TOTALS AT END OF PAGE		\$0.00	\$2,895.93	
TOTALS AT END OF PERIOD		\$0.00	\$2,895.93	\$56,800.98

This Statement Includes

Interest earned on deposits	\$2.31
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Fee Summary

Fees Charged for period: 31 OCT 2020 to 30 NOV 2020

Summary of ANZ Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
Transaction Fees				
EFTPOS/PHONE BANKING WDL	3.00	3.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 02/12/20 and the monthly fee cycle, as appears above, ended on 30/11/20.

Summary of Relationship Benefit for this account	Amount (\$)
Your Relationship Benefit	1.80
This is made up of:	
Value of Free Transactions	1.80

BUSINESS PREMIUM SAVER STATEMENT

Account Number 2980-18341

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2020				
02 DEC	OPENING BALANCE			56,800.98
11 DEC	TRANSFER FROM SUPERCHOICE P/L PC101220-178440359		489.54 716.01	57,290.52
24 DEC	TRANSFER FROM SUPERCHOICE P/L PC06C001-5960682		1,425.00 716.02	58,715.52
29 DEC	TRANSFER FROM SUPERCHOICE P/L PC241220-179997646		1,174.92 716.01	59,890.44
31 DEC	CREDIT INTEREST PAID		2.44 0575	59,892.88
TOTALS AT END OF PAGE		\$0.00	\$3,091.90	
TOTALS AT END OF PERIOD		\$0.00	\$3,091.90	\$59,892.88

This Statement Includes

Interest earned on deposits	\$2.44
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Fee Summary

Fees Charged for period: 01 DEC 2020 to 31 DEC 2020

Summary of ANZ Transaction Fees

Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
EFTPOS/PHONE BANKING WDL	4.00	4.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 04/01/21 and the monthly fee cycle, as appears above, ended on 31/12/20.

Summary of Relationship Benefit for this account	Amount (\$)
Your Relationship Benefit	2.40
This is made up of:	
Value of Free Transactions	2.40

BUSINESS PREMIUM SAVER STATEMENT

Account Number 2980-18341

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2021				
04 JAN	OPENING BALANCE			59,892.88
19 JAN	DIVIDEND FROM VAS PAYMENT JAN21/00827051		415.94 0567	60,308.82
19 JAN	DIVIDEND FROM VAF PAYMENT JAN21/00807805		653.78 0567	60,962.60
19 JAN	TRANSFER FROM SUPERCHOICE P/L PC060121-184336393		489.54 716.01	61,452.14
22 JAN	TRANSFER FROM SUPERCHOICE P/L PC200121-195110933		489.54 716.01	61,941.68
28 JAN	TRANSFER FROM SUPERCHOICE P/L PC06C001-5981501		1,425.00 716.02	63,366.68
29 JAN	CREDIT INTEREST PAID		2.41 0575	63,369.09
TOTALS AT END OF PAGE		\$0.00	\$3,476.21	
TOTALS AT END OF PERIOD		\$0.00	\$3,476.21	\$63,369.09

This Statement Includes

Interest earned on deposits	\$2.41
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Fee Summary

Fees Charged for period: 01 JAN 2021 to 29 JAN 2021

Summary of ANZ Transaction Fees

Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
EFTPOS/PHONE BANKING WDL	5.00	5.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 02/02/21 and the monthly fee cycle, as appears above, ended on 29/01/21.

BUSINESS PREMIUM SAVER STATEMENT

Account Number 2980-18341

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2021				
02 FEB	OPENING BALANCE			63,369.09
16 FEB	TRANSFER FROM SUPERCHOICE P/L PC090221-134132915		489.54 716.01	63,858.63
19 FEB	TRANSFER FROM SUPERCHOICE P/L PC180221-134794190		489.54 716.01	64,348.17
24 FEB	TRANSFER FROM SUPERCHOICE P/L PC06C001-5998578		1,425.00 716.03	65,773.17
26 FEB	CREDIT INTEREST PAID		2.45 0575	65,775.62
TOTALS AT END OF PAGE		\$0.00	\$2,406.53	
TOTALS AT END OF PERIOD		\$0.00	\$2,406.53	\$65,775.62

This Statement Includes

Interest earned on deposits	\$2.45
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Fee Summary

Fees Charged for period: 30 JAN 2021 to 26 FEB 2021

Summary of ANZ Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
Transaction Fees				
EFTPOS/PHONE BANKING WDL	3.00	3.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 02/03/21 and the monthly fee cycle, as appears above, ended on 26/02/21.

Summary of Relationship Benefit for this account	Amount (\$)
Your Relationship Benefit	1.80
This is made up of:	
Value of Free Transactions	1.80

BUSINESS PREMIUM SAVER STATEMENT

Account Number 2980-18341

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2021				
02 MAR	OPENING BALANCE			65,775.62
05 MAR	TRANSFER FROM SUPERCHOICE P/L PC040321-127364306		489.54 716.01	66,265.16
19 MAR	TRANSFER FROM SUPERCHOICE P/L PC180321-191041706		1,077.01 716.01	67,342.17
24 MAR	TRANSFER FROM SUPERCHOICE P/L PC06C001-6012072		1,425.00 716.02	68,767.17
31 MAR	CREDIT INTEREST PAID		3.02 0575	68,770.19
TOTALS AT END OF PAGE		\$0.00	\$2,994.57	
TOTALS AT END OF PERIOD		\$0.00	\$2,994.57	\$68,770.19

This Statement Includes

Interest earned on deposits	\$3.02
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Fee Summary

Fees Charged for period: 27 FEB 2021 to 31 MAR 2021

Summary of ANZ Transaction Fees

Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
EFTPOS/PHONE BANKING WDL	3.00	3.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 01/04/21 and the monthly fee cycle, as appears above, ended on 31/03/21.

Summary of Relationship Benefit for this account	Amount (\$)
Your Relationship Benefit	1.80
This is made up of:	
Value of Free Transactions	1.80

BUSINESS PREMIUM SAVER STATEMENT

Account Number 2980-18341

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2021				
01 APR	OPENING BALANCE			68,770.19
09 APR	TRANSFER FROM SUPERCHOICE P/L PC080421-193191442		489.54 716.01	69,259.73
20 APR	DIVIDEND FROM VAF PAYMENT APR21/00807715		354.73 0567	69,614.46
20 APR	DIVIDEND FROM VAS PAYMENT APR21/00827177		737.62 0567	70,352.08
21 APR	TRANSFER FROM SUPERCHOICE P/L PC200421-196916954		489.54 716.01	70,841.62
22 APR	TRANSFER FROM SUPERCHOICE P/L PC06C001-6024361		2,573.55 716.02	73,415.17
30 APR	TRANSFER FROM SUPERCHOICE P/L PC290421-172957447		489.54 716.01	73,904.71
30 APR	CREDIT INTEREST PAID		2.89 0575	73,907.60
30 APR	1 EXCESS EFTPOS, PHONE BANKING, AUTOMATIC TRANSACTIONS - FEE	0.60 1545		73,907.00
TOTALS AT END OF PAGE		\$0.60	\$5,137.41	
TOTALS AT END OF PERIOD		\$0.60	\$5,137.41	\$73,907.00

This Statement Includes

Interest earned on deposits	\$2.89
ANZ bank charges	\$0.60

Fee Summary

Fees Charged for period: 01 APR 2021 to 30 APR 2021

Summary of ANZ Transaction Fees

Transaction Fees	Transactions			Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free	Additional		
EFTPOS/PHONE BANKING WDL	6.00	5.00	1.00	0.60	0.60
Total Transaction Fees Charged					\$0.60

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 03/05/21 and the monthly fee cycle, as appears above, ended on 30/04/21.

ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 2980-18341

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2021				
03 MAY	OPENING BALANCE			73,907.00
17 MAY	ANZ INTERNET BANKING PAYMENT 223868 TO J G SWINDELLS SUPERANNUATION FU -BT	10,000.00	2000\$	63,907.00
18 MAY	TRANSFER FROM SUPERCHOICE P/L PC170521-134693019		489.54 716.01	64,396.54
24 MAY	ANZ INTERNET BANKING PAYMENT 416205 TO J G SWINDELLS TRUST SUPERANNUA EFFECTIVE DATE 23 MAY 2021 -BT	1,074.00	2000\$	63,322.54
28 MAY	TRANSFER FROM SUPERCHOICE P/L PC06C001-6047664		1,732.48 716.00	65,055.02
28 MAY	TRANSFER FROM SUPERCHOICE P/L PC270521-170588387		489.54 716.01	65,544.56
31 MAY	CREDIT INTEREST PAID		2.95 057\$	65,547.51
TOTALS AT END OF PAGE		\$11,074.00	\$2,714.51	
TOTALS AT END OF PERIOD		\$11,074.00	\$2,714.51	\$65,547.51

This Statement Includes

Interest earned on deposits	\$2.95
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Fee Summary

Fees Charged for period: 01 MAY 2021 to 31 MAY 2021

Summary of ANZ Transaction Fees

Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
INTERNET/ONLINE WDL	2.00	2.00	0.60	0.00
EFTPOS/PHONE BANKING WDL	3.00	3.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 02/06/21 and the monthly fee cycle, as appears above, ended on 31/05/21.

ANZ CASH INVESTMENT ACCT STATEMENT

Account Number 4577-86031

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2021				
14 MAY	OPENING BALANCE			10,246.78
31 MAY	CREDIT INTEREST PAID		0.09	10,246.87
30 JUN	CREDIT INTEREST PAID		0.08	10,246.95
30 JUL	CREDIT INTEREST PAID		0.08	10,247.03
31 AUG	CREDIT INTEREST PAID		0.09	10,247.12
30 SEP	CREDIT INTEREST PAID		0.09	10,247.21
29 OCT	CREDIT INTEREST PAID		0.02	10,247.23
TOTALS AT END OF PAGE		\$0.00	\$0.45	
TOTALS AT END OF PERIOD		\$0.00	\$0.45	\$10,247.23

This Statement Includes

Interest earned on deposits	\$0.45
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Yearly Summary

Previous Year to 30/06/2021 (\$)

Interest earned on deposits	1.02
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No transaction fees* for ANZ cardholders across the new atmX by Armaguard network

As an ANZ cardholder you can withdraw cash or make a balance enquiry, with no transaction fee* at any atmX by Armaguard ATM.

*Terms and conditions apply.

Visit www.anz.com.au/ways-to-bank/atmX for further detail and terms and conditions.

IMPORTANT INFORMATION

PLEASE CHECK THE ENTRIES AND CALL 13 13 14 REGARDING ANY ERRORS ON THIS STATEMENT.

All entries generated are subject to authorisation and verification and if necessary, adjustments will appear on a later statement.

If you have a complaint or unresolved issue with ANZ's product or service please call our National Feedback Line **1800 805 154** and advise us. Further information in relation to ANZ's dispute resolution process and this product (including details of benefits or fees and charges) is available on request and you can access this information by reviewing the Terms and Conditions, and Fees and Charges brochures which can be found at www.anz.com or by calling **13 13 14**.



ANZ CASH INVESTMENT ACCT STATEMENT

STATEMENT NUMBER 11
14 MAY 2021 TO 16 NOVEMBER 2021

J AND G SWINDELLS P/L
1 THE GRANGE
THE VINES WA 6069
AUSTRALIA

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

SHARE INVESTING LIMITED
J AND G SWINDELLS S/F

Branch Number (BSB)

012-012

Account Number

4577-86031

Account Descriptor

TRUST ACCOUNT

Opening Balance:

\$10,246.78

Total Deposits:

\$0.45

Total Withdrawals:

\$0.00

Closing Balance:

\$10,247.23

NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



Enquiries: 133350
Lost/Stolen Cards: 1800 033 844

ANZ CASH INVESTMENT ACCT STATEMENT

Account Number 4577-86031

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2020				
15 MAY	OPENING BALANCE			10,245.75
29 MAY	CREDIT INTEREST PAID		0.09	10,245.84
30 JUN	CREDIT INTEREST PAID		0.09	10,245.93
31 JUL	CREDIT INTEREST PAID		0.08	10,246.01
31 AUG	CREDIT INTEREST PAID		0.09	10,246.10
30 SEP	CREDIT INTEREST PAID		0.08	10,246.18
30 OCT	CREDIT INTEREST PAID		0.09	10,246.27
TOTALS AT END OF PAGE		\$0.00	\$0.52	
TOTALS AT END OF PERIOD		\$0.00	\$0.52	\$10,246.27

This Statement Includes

Interest earned on deposits	\$0.52
-----------------------------	--------

Yearly Summary

Previous Year to 30/06/2020 (\$)

Interest earned on deposits	7.65
-----------------------------	------

Update your profile in the ANZ App or ANZ Internet Banking

New mobile number or email address? No worries. You can update your details via Profile in the ANZ App or ANZ Internet Banking. By keeping your details up to date, we can contact you for security purposes (e.g. send you an SMS one-time passcode or verify transactions), or send you account information.

Forgot your password? We've all been there. You can also securely reset your ANZ App PIN or change ANZ Internet Banking password too. It's all in one place – your Profile.

Visit www.anz.com.au/ways-to-bank to learn about how you can manage your money, simply and securely.

Daily cash deposit limit at ANZ ATMs

A daily transaction limit now applies for all cash deposits at ANZ ATMs that accept cash deposits, as previously advised by ANZ in the Australian Financial Review on 20 January 2020.

You can find out the current ATM Cash deposit limit on your account, as well as other options which may be available to make cash deposits into your account by contacting ANZ on 13 13 14.

ANZ CASH INVESTMENT ACCT STATEMENT

Account Number 4577-86031

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2020				
16 NOV	OPENING BALANCE			10,246.27
30 NOV	CREDIT INTEREST PAID		0.08	10,246.35
31 DEC	CREDIT INTEREST PAID		0.09	10,246.44
2021				
29 JAN	CREDIT INTEREST PAID		0.08	10,246.52
26 FEB	CREDIT INTEREST PAID		0.08	10,246.60
31 MAR	CREDIT INTEREST PAID		0.09	10,246.69
30 APR	CREDIT INTEREST PAID		0.09	10,246.78
TOTALS AT END OF PAGE		\$0.00	\$0.51	
TOTALS AT END OF PERIOD		\$0.00	\$0.51	\$10,246.78

This Statement Includes

Interest earned on deposits	\$0.51
-----------------------------	--------

No transaction fees* for ANZ cardholders across the new atm by Armaguard network

As an ANZ cardholder you can withdraw cash or make a balance enquiry, with no transaction fee* at any atm by Armaguard.

*Terms and conditions apply.

Visit www.anz.com.au/ways-to-bank/atms for further detail and terms and conditions.

IMPORTANT INFORMATION

PLEASE CHECK THE ENTRIES AND CALL 13 13 14 REGARDING ANY ERRORS ON THIS STATEMENT.

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Cash statement

01 Jul 2020 to 30 Jun 2021

* 9005

Date	Description	Credit	Debit	Balance
30 Jun 2021	Interest payment for Cash Management Account	0575 \$0.08		\$401.94
07 Jun 2021	Insurance premium - Income Protection - Gillian		1970.02 \$6,450.09	\$401.86
31 May 2021	Interest payment for Cash Management Account	0575 \$0.18		\$6,851.95
24 May 2021	Direct Credit from Swindells , Swindells Receipt no. 147954718	2000 \$1,074.00		\$6,851.77
24 May 2021	Insurance premium - Term Life - Jeff		1970.01 \$4,623.38	\$5,777.77
17 May 2021	Direct Credit from J G Swindells Su, Life Cover Receipt no. 142533979	2000 \$10,000.00		\$10,401.15
30 Apr 2021	Interest payment for Cash Management Account	0575 \$0.02		\$401.15
31 Mar 2021	Interest payment for Cash Management Account	" \$0.02		\$401.13
28 Feb 2021	Interest payment for Cash Management Account	" \$0.02		\$401.11
31 Jan 2021	Interest payment for Cash Management Account	" \$0.02		\$401.09
31 Dec 2020	Interest payment for Cash Management Account	" \$0.07		\$401.07
30 Nov 2020	Interest payment for Cash Management Account	" \$0.08		\$401.00
31 Oct 2020	Interest payment for Cash Management Account	" \$0.08		\$400.92
30 Sep 2020	Interest payment for Cash Management Account	" \$0.08		\$400.84
31 Aug 2020	Interest payment for Cash Management Account	" \$1.03		\$400.76
31 Aug 2020	Insurance premium - Income Protection - Jeff		1970.01 \$4,482.60	\$399.73
31 Jul 2020	Interest payment for Cash Management Account	0575 \$0.83		\$4,882.33
17 Jul 2020	Insurance premium - Term Life		1970.01 \$2,969.49	\$4,881.50
16 Jul 2020	Insurance premium - Term Life - Gillian		1970.02 \$1,061.64	\$7,850.99
16 Jul 2020	Insurance premium - Income Protection - Gillian		1970.02 \$6,087.37	\$8,912.63
13 Jul 2020	BPAY deposit ANZ202007139099936644 Receipt no. 93850203	2000 \$15,000.00		\$15,000.00

If you have any questions or require further information please contact your adviser.

Cash statement

01 Jul 2020 to 30 Jun 2021

J & G Swindells Superannuation Fund - SMSF

Cash Management Account

Account ID 120488440

BSB 262786 Account number 120488440

The information contained in this report is given in good faith and has been derived from sources believed to be accurate at the report request date. However, it is general information or an overview only and should not be considered a comprehensive statement on any matter nor relied upon as such. No company in the Westpac Group nor any of their related entities, employees, or directors gives any warranty of reliability or accuracy or accepts any responsibility arising in any other way including by reason of negligence for errors or omissions. This disclaimer is subject to any requirement of the law.



Account details

J & G Swindells Superannuation Fund
SMSF
Cash Management Account
120488440
BSB 262786 Account 120488440



Primary contact

Gillian Swindells
+61 436 422 632
1 The Grange THE VINYS WOODM
Australia 0069



Adviser

ANZ
0120 406 300
BANK OF AUSTRALIA



ABN 72 072 881 086. AFS License 227263.

Vanguard® Australian Fixed Interest Index ETF



Computershare Investor Services Pty Limited
GPO Box 2975
Melbourne VIC 3001 Australia
Enquiries (within Australia) 1300 757 905
(outside Australia) 61 3 9415 4813
Facsimile 61 2 8235 8209
www.investorcentre.com/au

032940 000 VAF
J & G SWINDELLS PTY LTD
<J & G SWINDELLS S/F A/C>
1 THE GRANGE
THE VINES WA 6069

Date: 29th September 2021
Holder Number: SRN WITHHELD
ASX Code: VAF

Annual Statement

Vanguard Australian Fixed Interest Index ETF

Statement for period: 1 July 2020 to 30 June 2021

This statement represents an Annual Statement for the period 1 July 2020 to 30 June 2021 for your holding in Vanguard Australian Fixed Interest Index ETF (VAF). Please refer to the last page for the glossary of terms and calculation methodologies.

Date ¹	Transaction	Unit Transactions	Unit Price ²	Units Held ³	Unit Value ⁴
30/06/2020	Opening Balance		\$52.84	1573	\$83,111.00
30/06/2021	Closing Balance		\$50.69	1573	\$79,731.00
	Cash Distribution Received				\$2,167.00
	Distribution Reinvestment Cash Balance				
Date ¹					Balance
30/06/2020					-
30/06/2021					-
	Return on Investment for period 1 July 2020 to 30 June 2021				\$-1,212.00
Fees					Amount
	Directly charged managed costs paid				-
	Indirect cost of your investment ⁵				\$161.89
	Total fees paid⁶				\$161.89



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Vanguard® Australian Shares Index ETF



Computershare Investor Services Pty Limited

GPO Box 2975

Melbourne VIC 3001 Australia

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(outside Australia) 61 3 9415 4813

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024203 000 VAS

J & G SWINDELLS PTY LTD
<J & G SWINDELLS S/F A/C>
1 THE GRANGE
THE VINES WA 6069

Date: 30th September 2021

Holder Number: SRN WITHHELD

ASX Code: VAS

Annual Statement

Vanguard Australian Shares Index ETF

Statement for period: 1 July 2020 to 30 June 2021

This statement represents an Annual Statement for the period 1 July 2020 to 30 June 2021 for your holding in Vanguard Australian Shares Index ETF (VAS). Please refer to the last page for the glossary of terms and calculation methodologies.

Date ¹	Transaction	Unit Transactions	Unit Price ²	Units Held ³	Unit Value ⁴
30/06/2020	Opening Balance		\$75.03	958	\$71,879.00
30/06/2021	Closing Balance		\$94.06	958	\$90,114.00

Cash Distribution Received	\$2,231.00
----------------------------	------------

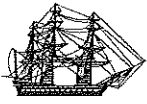
Distribution Reinvestment Cash Balance

Date ¹	Balance
30/06/2020	-
30/06/2021	-

Return on Investment for period 1 July 2020 to 30 June 2021	\$20,466.00
---	-------------

Fees	Amount
Directly charged managed costs paid	-
Indirect cost of your investment ⁵	\$80.26
Total fees paid⁶	\$80.26

J & G Swindells Pty Ltd						
<u>Vanguard Distributions - 2021</u>						
		<u>VAS</u>	<u>Ref</u>	<u>VAF</u>	<u>Ref</u>	<u>Total</u>
	<u>Payment Date</u>	<u>\$\$</u>		<u>\$\$</u>		<u>\$\$</u>
<u>Opening Balance 2021</u>						5,457.22
<u>Less Paid:</u>						
<u>2020</u>						
	2/07/2020	16/07/2020	197.37	G-1/1	1,014.46	G-1/2
						1,211.83
<u>Plus Unpaid:</u>						4,245.39
<u>2021</u>						
	2/07/2021	16/07/2021	533.06	G-1/3	624.45	G-1/4
						1,157.51
<u>Distributions Receivable 2020</u>						5,402.90



Vanguard®

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Vanguard® Australian Shares Index ETF

Computershare

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054598 000 VAS



J & G SWINDELLS PTY LTD
<J & G SWINDELLS S/F A/C>
1 THE GRANGE
THE VINES WA 6069

Holder Identification Number (HIN)

HIN WITHHELD

ASX Code VAS
TFN/ABN Status Quoted
Record Date 2 July 2020
Payment Date 16 July 2020

Vanguard Australian Shares Index ETF
Distribution Payment for the Period Ending 30 June 2020
Direct Credit Advice

Class Description	Rate Per Security	Securities Held	Gross Amount
ETF	\$0.20602331	958	\$197.37

Withholding tax: \$0.00

NET PAYMENT: \$197.37

Note: You should retain this statement to assist you in preparing your tax return. Please keep this in a safe place as a charge may be levied for a replacement. If you require your payment to be re-issued, you may be charged an administrative fee which will be deducted from your payment. Fees are applicable to certain types of payments valued at over \$100 AUD.

For additional information regarding the distribution, including estimated tax components and Fund Payment information, please visit the Announcements section of the Vanguard Investments Australia web page www.vanguard.com.au/etf

Your Payment Instruction

Bank: ANZ
BSB: 016-352
ACC: XXXXXX41

Amount Deposited

\$197.37

If payment cannot be made to the above instruction, a direct credit form will be forwarded to your registered address and your dividend entitlement shown above will be held as a non-interest bearing deposit until your new direct credit instructions are received.



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Vanguard® Australian Fixed Interest Index ETF

025075 000 VAF



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<J & G SWINDELLS S/F A/C>
1 THE GRANGE
THE VINES WA 6069

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(outside Australia) 61 3 9415 4813
Facsimile 61 2 8235 8209
www.investorcentre.com/au/contact
www.computershare.com

Holder Identification Number (HIN)

HIN WITHHELD

ASX Code	VAF
TFN/ABN Status	Quoted
Record Date	2 July 2020
Payment Date	16 July 2020

Vanguard Australian Fixed Interest Index ETF
Distribution Payment for the Period Ending 30 June 2020
Direct Credit Advice

Class Description	Rate Per Security	Securities Held	Gross Amount
ETF	\$0.64491923	1,573	\$1,014.46

Withholding tax: \$0.00

NET PAYMENT: \$1,014.46

Note: You should retain this statement to assist you in preparing your tax return. Please keep this in a safe place as a charge may be levied for a replacement. If you require your payment to be re-issued, you may be charged an administrative fee which will be deducted from your payment. Fees are applicable to certain types of payments valued at over \$100 AUD.

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Your Payment Instruction

Bank: ANZ
BSB: 016-352
ACC: XXXXXXX41

Amount Deposited

\$1,014.46

If payment cannot be made to the above instruction, a direct credit form will be forwarded to your registered address and your dividend entitlement shown above will be held as a non-interest bearing deposit until your new direct credit instructions are received.

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Vanguard® Australian Shares Index ETF

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┌ 072486 000 VAS



J & G SWINDELLS PTY LTD
 <J & G SWINDELLS S/F A/C>
 1 THE GRANGE
 THE VINES WA 6069

Holder Identification Number (HIN)**HIN WITHHELD**

ASX Code	VAS
TFN/ABN Status	Quoted
Record Date	2 July 2021
Payment Date	16 July 2021

**Vanguard Australian Shares Index ETF
 Distribution Payment for the Period Ending 30 June 2021
 Direct Credit Advice**

Class Description	Rate Per Security	Securities Held	Gross Amount
ETF	\$0.55643098	958	\$533.06

Withholding tax: \$0.00

NET PAYMENT: \$533.06

Note: You should retain this statement to assist you in preparing your tax return. Please keep this in a safe place as a charge may be levied for a replacement. If you require your payment to be re-issued, you may be charged an administrative fee which will be deducted from your payment. Fees are applicable to certain types of payments valued at over \$100 AUD.

For additional information regarding the distribution, including estimated tax components and Fund Payment information, please visit the Announcements section of the Vanguard Investments Australia web page www.vanguard.com.au/etf

Your Payment Instruction

Bank: ANZ
 BSB: 016-352
 ACC: XXXXXXX41

Amount Deposited**\$533.06**

If payment cannot be made to the above instruction, a direct credit form will be forwarded to your registered address and your dividend entitlement shown above will be held as a non-interest bearing deposit until your new direct credit instructions are received.

Vanguard

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Vanguard® Australian Fixed Interest Index ETF

Computershare

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 Victoria 3001 Australia
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J & G SWINDELLS PTY LTD
 <J & G SWINDELLS S/F A/C>
 1 THE GRANGE
 THE VINES WA 6069

Holder Identification Number (HIN)**HIN WITHHELD**

ASX Code	VAF
TFN/ABN Status	Quoted
Record Date	2 July 2021
Payment Date	16 July 2021

Vanguard Australian Fixed Interest Index ETF
Distribution Payment for the Period Ending 30 June 2021
Direct Credit Advice

Class Description	Rate Per Security	Securities Held	Gross Amount
ETF	\$0.39697758	1,573	\$624.45

Withholding tax: \$0.00

NET PAYMENT: \$624.45

Note: You should retain this statement to assist you in preparing your tax return. Please keep this in a safe place as a charge may be levied for a replacement. If you require your payment to be re-issued, you may be charged an administrative fee which will be deducted from your payment. Fees are applicable to certain types of payments valued at over \$100 AUD.

For additional information regarding the distribution, including estimated tax components and Fund Payment information, please visit the Announcements section of the Vanguard Investments Australia web page www.vanguard.com.au/etf

Your Payment Instruction

Bank: ANZ
 BSB: 016-352
 ACC: XXXXXXX41

Amount Deposited**\$624.45**

If payment cannot be made to the above instruction, a direct credit form will be forwarded to your registered address and your dividend entitlement shown above will be held as a non-interest bearing deposit until your new direct credit instructions are received.

Concessional Contributions		J Swindells	G Swindells	
1/07/2020	NAB	\$ 1,157.52		
15/07/2020	NAB	\$ 482.31		
22/07/2020	Superchoice		\$ 1,425.00	
29/07/2020	NAB	\$ 482.31		
12/08/2020	NAB	\$ 482.31		
24/08/2020	Superchoice	\$ 482.31	\$ 1,425.00	
4/09/2020	Superchoice	\$ 482.31		
18/09/2020	Superchoice	\$ 3,012.00		
23/09/2020	Superchoice		\$ 1,425.00	
2/10/2020	Superchoice	\$ 489.54		
21/10/2020	Superchoice	\$ 489.54	\$ 1,425.00	
9/11/2020	Superchoice	\$ 489.54		
13/11/2020	Superchoice	\$ 489.54		
30/11/2020	Superchoice	\$ 489.54		
2/12/2020	Superchoice		\$ 1,425.00	
11/12/2020	Superchoice	\$ 489.54		
24/12/2020	Superchoice		\$ 1,425.00	
29/12/2020	Superchoice	\$ 1,174.92		
19/01/2021	Superchoice	\$ 489.54		
22/01/2021	Superchoice	\$ 489.54		
28/01/2020	Superchoice		\$ 1,425.00	
16/02/2021	Superchoice	\$ 489.54		
19/02/2021	Superchoice	\$ 489.54		
24/02/2021	Superchoice		\$ 1,425.00	
5/03/2021	Superchoice	\$ 489.54		
19/03/2021	Superchoice	\$ 1,077.01		
24/03/2021	Superchoice		\$ 1,425.00	
9/04/2020	Superchoice	\$ 489.54		
21/04/2021	Superchoice	\$ 489.54		
22/04/2021	Superchoice		\$ 2,573.55	
30/04/2021	Superchoice	\$ 489.54		
18/05/2021	Superchoice	\$ 489.54		
28/05/2021	Superchoice	\$ 489.54	\$ 1,732.48	
15/06/2021	Superchoice	\$ 489.54		
18/06/2021	Superchoice		\$ 1,732.48	
29/06/2021	Superchoice	\$ 1,174.92		
17/06/2020	Superchoice			
17/06/2020	Superchoice			
		\$ 18,330.10	\$ 18,863.51	\$ 37,193.61
		49%	51%	

J & G SWINDELLS SUPERANNUATION FUND

Page 1 of 2

ABN 23 128 261 641

Ledger Entries Report for the year ending 30 June, 2021

11/03/2022

15:45

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 0716.01 - Employers contributions							
01/07/2020	000000002	R	NAB SUPER PAY			1,157.52	(1,157.52)
15/07/2020	000000005	R	NAB SUPER PAY			482.31	(1,639.83)
29/07/2020	000000010	R	NAB SUPER PAY			482.31	(2,122.14)
12/08/2020	000000015	R	NAB SUPER PAY	FOA		482.31	(2,604.45)
24/08/2020	000000017	R	SUPERCHOIC E			482.31	(3,086.76)
04/09/2020	000000019	R	SUPERCHOIC E			482.31	(3,569.07)
18/09/2020	000000020	R	SUPERCHOIC E			3,012.00	(6,581.07)
02/10/2020	000000023	R	SUPERCHOIC E			489.54	(7,070.61)
21/10/2020	000000027	R	SUPERCHOIC E			489.54	(7,560.15)
09/11/2020	000000029	R	SUPERCHOIC E			489.54	(8,049.69)
13/11/2020	000000030	R	SUPERCHOIC E			489.54	(8,539.23)
30/11/2020	000000031	R	SUPERCHOIC E			489.54	(9,028.77)
11/12/2020	000000034	R	SUPERCHOIC E			489.54	(9,518.31)
29/12/2020	000000036	R	SUPERCHOIC E			1,174.92	(10,693.23)
19/01/2021	000000040	R	SUPERCHOIC E			489.54	(11,182.77)
22/01/2021	000000041	R	SUPERCHOIC E			489.54	(11,672.31)
16/02/2021	000000044	R	SUPERCHOIC E			489.54	(12,161.85)
19/02/2021	000000045	R	SUPERCHOIC E			489.54	(12,651.39)
05/03/2021	000000048	R	SUPERCHOIC E			489.54	(13,140.93)
19/03/2021	000000049	R	SUPERCHOIC E			1,077.01	(14,217.94)
09/04/2021	000000052	R	SUPERCHOIC E			489.54	(14,707.48)
21/04/2021	000000055	R	SUPERCHOIC E			489.54	(15,197.02)
30/04/2021	000000057	R	SUPERCHOIC E			489.54	(15,686.56)
18/05/2021	000000061	R	SUPERCHOIC E			489.54	(16,176.10)

J & G SWINDELLS SUPERANNUATION FUND

Page 2 of 2

ABN 23 128 261 641

Ledger Entries Report for the year ending 30 June, 2021

11/03/2022

15:45

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
28/05/2021	000000064	R	SUPERCHOICE			489.54	(16,665.64)
15/06/2021	000000066	R	SUPERCHOICE			489.54	(17,155.18)
29/06/2021	000000069	R	SUPERCHOICE			1,174.92	(18,330.10)
Total						<u>18,330.10</u>	
Account number 0716.02 - Employers contributions							
22/07/2020	000000008	R	SUPERCHOICE			1,425.00	(1,425.00)
24/08/2020	000000016	R	SUPERCHOICE			1,425.00	(2,850.00)
23/09/2020	000000021	R	SUPERCHOICE			1,425.00	(4,275.00)
21/10/2020	000000026	R	SUPERCHOICE			1,425.00	(5,700.00)
02/12/2020	000000033	R	SUPERCHOICE			1,425.00	(7,125.00)
24/12/2020	000000035	R	SUPERCHOICE			1,425.00	(8,550.00)
28/01/2021	000000042	R	SUPERCHOICE			1,425.00	(9,975.00)
24/02/2021	000000046	R	SUPERCHOICE			1,425.00	(11,400.00)
24/03/2021	000000050	R	SUPERCHOICE			1,425.00	(12,825.00)
22/04/2021	000000056	R	SUPERCHOICE			2,573.55	(15,398.55)
28/05/2021	000000063	R	SUPERCHOICE			1,732.48	(17,131.03)
18/06/2021	000000067	R	SUPERCHOICE			1,732.48	(18,863.51)
Total						<u>18,863.51</u>	

J & G SWINDELLS SUPERANNUATION FUND

Page 1 of 1

ABN 23 128 261 641

Ledger Entries Report for the year ending 30 June, 2021

29/03/2022

12:57

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 0575 - Interest received							
02/07/2020	000000003	R	BT PORTFOLIO			0.01	(0.01)
31/07/2020	000000012	R	INTEREST			2.11	(2.12)
31/07/2020	000000071	R	INTEREST			0.08	(2.20)
31/07/2020	000000090	R	INTEREST			0.83	(3.03)
31/08/2020	000000018	R	INTEREST			1.86	(4.89)
31/08/2020	000000072	R	INTEREST			0.09	(4.98)
31/08/2020	000000091	R	INTEREST			1.03	(6.01)
30/09/2020	000000022	R	INTEREST			1.96	(7.97)
30/09/2020	000000073	R	INTEREST			0.08	(8.05)
30/09/2020	000000096	R	INTEREST			0.08	(8.13)
30/10/2020	000000028	R	INTEREST			2.13	(10.26)
30/10/2020	000000074	R	INTEREST			0.09	(10.35)
31/10/2020	000000097	R	INTEREST			0.08	(10.43)
30/11/2020	000000032	R	INTEREST			2.31	(12.74)
30/11/2020	000000075	R	INTEREST			0.08	(12.82)
30/11/2020	000000098	R	INTEREST			0.08	(12.90)
31/12/2020	000000037	R	INTEREST			2.44	(15.34)
31/12/2020	000000076	R	INTEREST			0.09	(15.43)
31/12/2020	000000099	R	INTEREST			0.07	(15.50)
29/01/2021	000000043	R	INTEREST			2.41	(17.91)
29/01/2021	000000077	R	INTEREST			0.08	(17.99)
31/01/2021	000000100	R	INTEREST			0.02	(18.01)
26/02/2021	000000047	R	INTEREST			2.45	(20.46)
26/02/2021	000000078	R	INTEREST			0.08	(20.54)
28/02/2021	000000101	R	INTEREST			0.02	(20.56)
31/03/2021	000000051	R	INTEREST			3.02	(23.58)
31/03/2021	000000079	R	INTEREST			0.09	(23.67)
31/03/2021	000000102	R	INTEREST			0.02	(23.69)
30/04/2021	000000058	R	INTEREST			2.89	(26.58)
30/04/2021	000000080	R	INTEREST			0.09	(26.67)
30/04/2021	000000103	R	INTEREST			0.02	(26.69)
31/05/2021	000000065	R	INTEREST			2.95	(29.64)
31/05/2021	000000081	R	INTEREST			0.09	(29.73)
31/05/2021	000000105	R	INTEREST			0.18	(29.91)
30/06/2021	000000070	R	INTEREST			2.71	(32.62)
30/06/2021	000000082	R	INTEREST			0.08	(32.70)
30/06/2021	000000107	R	INTEREST			0.08	(32.78)
Total						<u>32.78</u>	

J & G Swindells Pty Ltd						
<u>Vanguard Distributions - 2021</u>						
		<u>VAS</u>	<u>Ref</u>	<u>VAF</u>	<u>Ref</u>	<u>Total</u>
	<u>Payment Date</u>	<u>\$\$</u>		<u>\$\$</u>		<u>\$\$</u>
2020						
2/10/2019	16/10/2019	1,025.98		371.37		1,397.35
3/01/2020	17/01/2020	691.07		530.10		1,221.17
2/04/2020	20/04/2020	644.40		588.39		1,232.79
						3,851.31
2021						
2/07/2020	16/07/2020	197.37	G-1/1	1,014.46	G-1/2	1,211.83
2/10/2020	16/10/2020	544.54	O-1/1	533.83	O-1/2	1,078.37
5/01/2021	19/01/2021	415.94	O-1/3	653.78	O-1/4	1,069.72
6/04/2021	20/04/2021	737.62	O-1/5	354.73	O-1/6	1,092.35
						4,452.27
Total Cash Distribution						8,303.58
Less Distributions Receivable Paid						- 5,063.14
						3,240.44
Plus Distributions Receivable Unpaid						G-1 1,157.51
Balances to Vanguard Annual Tax Statements						4,397.95
						VAF 2,166.79
						VAS 2,231.16
						4,397.95
Plus Franking Credits Received						C-2 746.16
Plus Foreign Income Tax Offset						C-2 2.05
Balances to financial statements						5,146.16

Vanguard

ABN 72 072 881 086. AFS License 227263.

Vanguard® Australian Shares Index ETF

Computershare

All correspondence to:
 Computershare Investor Services Pty Limited
 GPO Box 2975 Melbourne
 Victoria 3001 Australia
 Enquiries (within Australia) 1300 757 905
 (outside Australia) 61 3 9415 4813
 Facsimile 61 2 8235 8209
www.investorcentre.com/au/contact
www.computershare.com

F 050133 000 VAS



J & G SWINDELLS PTY LTD
 <J & G SWINDELLS S/F A/C>
 1 THE GRANGE
 THE VINES WA 6069

Holder Identification Number (HIN)**HIN WITHHELD**

ASX Code	VAS
TFN/ABN Status	Quoted
Record Date	2 October 2020
Payment Date	16 October 2020

Vanguard Australian Shares Index ETF
Distribution Payment for the Period Ending 30 September 2020
Direct Credit Advice

Class Description	Rate Per Security	Securities Held	Gross Amount
ETF	\$0.56841847	958	\$544.54

Withholding tax:	\$0.00
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NET PAYMENT:	\$544.54
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Note: You should retain this statement to assist you in preparing your tax return. Please keep this in a safe place as a charge may be levied for a replacement. If you require your payment to be re-issued, you may be charged an administrative fee which will be deducted from your payment. Fees are applicable to certain types of payments valued at over \$100 AUD.

For additional information regarding the distribution, including estimated tax components and Fund Payment information, please visit the Announcements section of the Vanguard Investments Australia web page www.vanguard.com.au/etf

Your Payment Instruction

Bank: ANZ
 BSB: 016-352
 ACC: XXXXXX41

Amount Deposited**\$544.54**

If payment cannot be made to the above instruction, a direct credit form will be forwarded to your registered address and your dividend entitlement shown above will be held as a non-interest bearing deposit until your new direct credit instructions are received.



ABN 72 072 881 086. AFS License 227263.

Vanguard® Australian Fixed Interest Index ETF



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www.computershare.com

021453 000 VAF
J & G SWINDELLS PTY LTD
<J & G SWINDELLS S/F A/C>
1 THE GRANGE
THE VINES WA 6069

Holder Identification Number (HIN)
HIN WITHHELD

ASX Code VAF
TFN/ABN Status Quoted
Record Date 2 October 2020
Payment Date 16 October 2020

Vanguard Australian Fixed Interest Index ETF
Distribution Payment for the Period Ending 30 September 2020
Direct Credit Advice

Class Description	Rate Per Security	Securities Held	Gross Amount
ETF	\$0.33936837	1,573	\$533.83
			Withholding tax: \$0.00
			NET PAYMENT: \$533.83

Note: You should retain this statement to assist you in preparing your tax return. Please keep this in a safe place as a charge may be levied for a replacement. If you require your payment to be re-issued, you may be charged an administrative fee which will be deducted from your payment. Fees are applicable to certain types of payments valued at over \$100 AUD.

For additional information regarding the distribution, including estimated tax components and Fund Payment information, please visit the Announcements section of the Vanguard Investments Australia web page www.vanguard.com.au/etf

Your Payment Instruction

Bank: ANZ
BSB: 016-352
ACC: XXXXXXX41

	Amount Deposited
	\$533.83

If payment cannot be made to the above instruction, a direct credit form will be forwarded to your registered address and your dividend entitlement shown above will be held as a non-interest bearing deposit until your new direct credit instructions are received.



ABN 72 072 881 086. AFS License 227263.

Vanguard® Australian Shares Index ETF



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(outside Australia) 61 3 9415 4813
Facsimile 61 2 8235 8209
www.investorcentre.com/au/contact
www.computershare.com

061463 000 VAS



J & G SWINDELLS PTY LTD
<J & G SWINDELLS S/F A/C>
1 THE GRANGE
THE VINES WA 6069

Holder Identification Number (HIN)

HIN WITHHELD

ASX Code VAS
TFN/ABN Status Quoted
Record Date 5 January 2021
Payment Date 19 January 2021

Vanguard Australian Shares Index ETF
Distribution Payment for the Period Ending 31 December 2020
Direct Credit Advice

Class Description	Rate Per Security	Securities Held	Gross Amount
ETF	\$0.43417096	958	\$415.94

Withholding tax: \$0.00

NET PAYMENT: \$415.94

Note: You should retain this statement to assist you in preparing your tax return. Please keep this in a safe place as a charge may be levied for a replacement. If you require your payment to be re-issued, you may be charged an administrative fee which will be deducted from your payment. Fees are applicable to certain types of payments valued at over \$100 AUD.

For additional information regarding the distribution, including estimated tax components and Fund Payment information, please visit the Announcements section of the Vanguard Investments Australia web page www.vanguard.com.au/etf

Your Payment Instruction

Bank: ANZ
BSB: 016-352
ACC: XXXXXXX41

Amount Deposited
\$415.94

If payment cannot be made to the above instruction, a direct credit form will be forwarded to your registered address and your dividend entitlement shown above will be held as a non-interest bearing deposit until your new direct credit instructions are received.

Vanguard

ABN 72 072 881 086. AFS License 227263.

Vanguard® Australian Fixed Interest Index ETF

Computershare

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F 027398 000 VAF



J & G SWINDELLS PTY LTD
 <J & G SWINDELLS S/F A/C>
 1 THE GRANGE
 THE VINES WA 6069

Holder Identification Number (HIN)**HIN WITHHELD**

ASX Code	VAF
TFN/ABN Status	Quoted
Record Date	5 January 2021
Payment Date	19 January 2021

**Vanguard Australian Fixed Interest Index ETF
 Distribution Payment for the Period Ending 31 December 2020
 Direct Credit Advice**

Class Description	Rate Per Security	Securities Held	Gross Amount
ETF	\$0.41562657	1,573	\$653.78

Withholding tax: \$0.00

NET PAYMENT: \$653.78

Note: You should retain this statement to assist you in preparing your tax return. Please keep this in a safe place as a charge may be levied for a replacement. If you require your payment to be re-issued, you may be charged an administrative fee which will be deducted from your payment. Fees are applicable to certain types of payments valued at over \$100 AUD.

For additional information regarding the distribution, including estimated tax components and Fund Payment information, please visit the Announcements section of the Vanguard Investments Australia web page www.vanguard.com.au/etf

Your Payment Instruction

Bank: ANZ
 BSB: 016-352
 ACC: XXXXXXX41

Amount Deposited

\$653.78

If payment cannot be made to the above instruction, a direct credit form will be forwarded to your registered address and your dividend entitlement shown above will be held as a non-interest bearing deposit until your new direct credit instructions are received.

Vanguard

ABN 72 072 881 086, AFS License 227263.

Vanguard® Australian Shares Index ETF

Computershare

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www.computershare.com

F 058440 000 VAS



J & G SWINDELLS PTY LTD
 <J & G SWINDELLS S/F A/C>
 1 THE GRANGE
 THE VINES WA 6069

Holder Identification Number (HIN)**HIN WITHHELD**

ASX Code	VAS
TFN/ABN Status	Quoted
Record Date	6 April 2021
Payment Date	20 April 2021

Vanguard Australian Shares Index ETF
Distribution Payment for the Period Ending 31 March 2021
Direct Credit Advice

Class Description	Rate Per Security	Securities Held	Gross Amount
ETF	\$0.76996077	958	\$737.62

Withholding tax: \$0.00

NET PAYMENT: \$737.62

Note: You should retain this statement to assist you in preparing your tax return. Please keep this in a safe place as a charge may be levied for a replacement. If you require your payment to be re-issued, you may be charged an administrative fee which will be deducted from your payment. Fees are applicable to certain types of payments valued at over \$100 AUD.

For additional information regarding the distribution, including estimated tax components and Fund Payment information, please visit the Announcements section of the Vanguard Investments Australia web page www.vanguard.com.au/etf

Your Payment Instruction

Bank: ANZ
 BSB: 016-352
 ACC: XXXXXXX41

Amount Deposited**\$737.62**

If payment cannot be made to the above instruction, a direct credit form will be forwarded to your registered address and your dividend entitlement shown above will be held as a non-interest bearing deposit until your new direct credit instructions are received.

Vanguard

ABN 72 072 881 086. AFS License 227263.

Vanguard® Australian Fixed Interest Index ETF

Computershare

All correspondence to:
 Computershare Investor Services Pty Limited
 GPO Box 2975 Melbourne
 Victoria 3001 Australia
 Enquiries (within Australia) 1300 757 905
 (outside Australia) 61 3 9415 4813
 Facsimile 61 2 8235 8209
www.investorcentre.com/au/contact
www.computershare.com

┌ 024157 000 VAF



J & G SWINDELLS PTY LTD
 <J & G SWINDELLS S/F A/C>
 1 THE GRANGE
 THE VINES WA 6069

Holder Identification Number (HIN)**HIN WITHHELD**

ASX Code	VAF
TFN/ABN Status	Quoted
Record Date	6 April 2021
Payment Date	20 April 2021

Vanguard Australian Fixed Interest Index ETF
Distribution Payment for the Period Ending 31 March 2021
Direct Credit Advice

Class Description	Rate Per Security	Securities Held	Gross Amount
ETF	\$0.22551226	1,573	\$354.73

Withholding tax: \$0.00

NET PAYMENT: \$354.73

Note: You should retain this statement to assist you in preparing your tax return. Please keep this in a safe place as a charge may be levied for a replacement. If you require your payment to be re-issued, you may be charged an administrative fee which will be deducted from your payment. Fees are applicable to certain types of payments valued at over \$100 AUD.

For additional information regarding the distribution, including estimated tax components and Fund Payment information, please visit the Announcements section of the Vanguard Investments Australia web page www.vanguard.com.au/etf

Your Payment Instruction

Bank: ANZ
 BSB: 016-352
 ACC: XXXXXX41

Amount Deposited**\$354.73**

If payment cannot be made to the above instruction, a direct credit form will be forwarded to your registered address and your dividend entitlement shown above will be held as a non-interest bearing deposit until your new direct credit instructions are received.

TAX INVOICE

J & G Swindells SMSF
1 The Grange
THE VINES WA 6069
AUSTRALIA

Invoice Date
18 Jun 2021

Invoice Number
20162018

Reference
20160330

ABN
99 109 650 704

South City Brokers Pty Ltd
37 Blythe Avenue
YOKINE WA 6060
Authorised Rep. of:
Blythe Group Pty Ltd ABN 66
638 101 425
AFSL 520958

Description	Quantity	Unit Price	GST	Amount AUD
SMSF Annual Management incl. Liaising with D Baker & Associates for Tax Return 2020	1.00	1,718.18	10%	1,718.18
SMSF Annual Accounts, Tax Returns and Audit (provided by D Baker & Associates)	1.00	1,218.18	10%	1,218.18
			Subtotal	2,936.36
			TOTAL GST 10%	293.64
			TOTAL AUD	3,230.00
			Less Amount Paid	3,230.00
			AMOUNT DUE AUD	0.00

Due Date: 25 Jun 2021

By bank transfer to:

Blythe Group Pty Ltd
BSB: 182 512
Account number: 967716036
Bank: Macquarie



Your BT Protection Plans Policy Schedule for Income Protection

Effective: 20 August 2020

Policy owner J & G Swindells Superannuation Fund

Address J & G Swindells Superannuation
Fund
1 The Grange
The Vines WA 6069

Your policy details

Portfolio number B0787377-A
Policy number C0787378
Panorama account number 120488440
Product name Income Protection
Policy risk commencement date 19 August 2020
Renewal date 19 August each year

Premium details

Premium \$3,980.29
Policy fee \$94.80
Stamp duty \$407.51
Total premium payable \$4,482.60 ✓
Premiums payable Yearly

Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions
Jeffrey Swindells (30142971)	26/10/1958	Male	Non-Smoker	Yes

Policy: C0787378 Page: 1

Insurer: Westpac Life Insurance Services Limited ABN 31 003 149 157 AFSL 233728
Call: 1300 553 764 Fax: 02 9274 5442 Mail: GPO BOX 5467, Sydney NSW 2001

The issuer for BT Protection Plans, except for Term Life as Superannuation and Income Protection as Superannuation, is the insurer. For Term Life as Superannuation and Income Protection as Superannuation (part of Retirement Wrap ABN 39 827 542 991), the issuer is BT Funds Management Limited ABN 63 002 918 458 AFSL 233724.



	Monthly benefit	Expiry date	Premium option	Loadings	Occupation category
Income Protection (Own)	\$8,490	19/08/2024	Stepped	No	AA
Benefit type	Agreed Value				
Waiting period	90 days				
Benefit period	Age 65				

Your Duty of Disclosure

You and every person to be insured under your policy have a duty to tell us every matter that you know, or which a reasonable person in the circumstances could be expected to know, is relevant to our decision whether to insure you and, if so, on what terms. If any information provided to us changed (including any change to an insured person's health, occupation or pastimes) before we sent the Policy Schedule, membership certificate or other written confirmation to you, you had an obligation to tell us. Please refer to the Product Disclosure Statement for full details of your duty of disclosure.

Genetic testing:

You do not need to tell us about any genetic test you have previously had, or intend to have unless we specifically ask you.

You are obliged to inform us of any diagnosis of a medical condition, even if the diagnosis resulted directly or indirectly from a genetic test.

You may volunteer results of genetics tests where the outcome is favourable.

The following product is linked to this policy. It may impact on the benefits payable under this policy.

Product	Policy number	Insured person	Commencement date
Income Linking Plus	CF787378	Jeffrey Swindells	19/08/2020

Discount details

Policy discount	Platform	
Insured person discount	Discount	Applies to
Jeffrey Swindells	Multi Policy	All benefits

The discount information set out in this table is based on your current policy details. Ongoing discount eligibility may be subject to change and any variation will be reflected in your next Renewal Summary.

Policy: C0787378 Page: 2

Insurer: Westpac Life Insurance Services Limited ABN 31 003 149 157 AFSL 233728
Call: 1300 563 764 Fax: 02 9274 5442 Mail: GPO BOX 5487, Sydney NSW 2001

The issuer for BT Protection Plans, except for Term Life as Superannuation and Income Protection as Superannuation, is the insurer. For Term Life as Superannuation and Income Protection as Superannuation (part of Retirement Wrap ABN 39 827 542 991), the issuer is BT Funds Management Limited ABN 63 002 916 458 AFSL 233724.



26 Mar 2021

000316 000



J & G SWINDELLS PTY LTD
J & G SWINDELLS SUPERANNUATION
FUND
1 THE GRANGE
THE VINES WA 6069

Portfolio No: B0787377-A

Your BT Protection Plans renewal

Dear Sir/madam,

Thank you for choosing BT insurance. Should the unexpected happen, you have insurance in place to help financially protect you and your loved ones.

Year 1 Introductory 25% discount is concluding

When your policy commenced, a Year 1 introductory offer of a 25% premium discount was applied. The period covered by this offer has come to an end and the discount no longer applies.

Your policy is guaranteed renewable

Your renewal date is 24 Apr 2021. Each year your policy automatically renews, and we send you a renewal notice that provides you with an updated Renewal Summary that details your cover and premiums to be paid for the next year.

Your renewal details at a glance

Policy number	Insured person(s)	Type of Insurance	Premium on renewal	Payment frequency	Payment method
Y0787378	Jeffrey Swindells	Term Life	\$4,623.38	Yearly	Automatic debit

Other cover in your Protection Plans portfolio

You also hold other insurance policies within your Protection Plans portfolio, which we have listed below. We will write to you when the renewal date for these policies is approaching.

The insurer and issuer of the product is Westpac Life Insurance Services Limited (WLISL) ABN 31 003 149 157, AFSL 233728, except for Term Life as Superannuation and Income Protection as Superannuation which are issued by BT Funds Management Limited ABN 63 002 916 458, AFSL Number 233 724, RSE License Number L0001090 (BTFM) as trustee of the Retirement Wrap ABN 39 827 542 991, SPIN BTA0280AU, USI BTA0280AU, RSE Registration Number R1001327. BT Financial Group is a division of the Westpac Banking Corporation ABN 33 007 457 141, AFSL 233714 (the Bank). WLISL and BTFM are wholly owned subsidiaries of the Bank. The Bank does not guarantee the insurance. This information does not take into account your personal circumstances. Terms and conditions, and limitations and exclusions apply. Read the Product Disclosure Statement to see if this insurance is right for you.

Policy number	Insured person(s)	Type of Insurance	Commencement date
C0787377	Gillian Swindells	Income Protection	6 May 2020
CF787377	Gillian Swindells	Income Linking Plus	6 May 2020
Y0787377	Gillian Swindells	Term Life	6 Jul 2020
C0787378	Jeffrey Swindells	Income Protection	19 Aug 2020
CF787378	Jeffrey Swindells	Income Linking Plus	19 Aug 2020

Details of your policy

Your premium and your level of cover may have changed. Each year your premium is reviewed based on age, level of cover (including any Consumer Price Indexation (CPI) increase) and a range of other aspects of your policy. From time to time we may also make changes to your premium rates as part of a review of our pricing. If we do increase the premium rates on your policy, we will always notify you prior to the increase taking effect.

We want to make sure that you know exactly what you're covered for so please read your Product Disclosure Statement and Policy Document (PDS) and the details of your insurance in the attached Policy Schedule, including any discounts or loyalty bonuses that may apply to your cover with us.

As life changes, often so does your requirement for protection. Your Protection Plans policy contains many features which allow you to pause, increase or decrease your cover - so your cover and premiums can be adjusted to suit your current circumstances.

The enclosed booklet forms part of this annual notice and contains more information about your premiums, how to increase or decrease your cover, and how to make a claim.

Any questions?

If you have any questions, would like to discuss your cover or want to make a claim, please call your financial adviser or one of our insurance specialists on **1300 553 764** between 8.00am and 6.30pm (Sydney and Melbourne time), Monday to Friday.

Yours sincerely,

Head of Customer Service



**Your BT Protection Plans
Policy Schedule for Income Protection**

Effective: 7 July 2020

Policy owner J & G Swindels Superannuation Fund

Address J & G Swindels Superannuation
1 The Grange
The Vines WA 6069

Your policy details

Portfolio number B0787377-A

Policy number C0787377

Panorama account number 120488440

Product name Income Protection

Policy risk commencement date 6 July 2020

Renewal date 6 July each year

Premium details

Premium \$5,439.17

Policy fee \$94.80

Stamp duty \$553.40

Total premium payable **\$6,087.37** ✓

Premiums payable Yearly

Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions
Gillian Swindells (30142963)	29/02/1964	Female	Non-Smoker	No

Insurer: Westpac Life Insurance Services Limited ABN 31 003 149 157 AFSL 233728
Call: 1300 553 764 Fax: 02 9274 5442 Mail: GPO BOX 5467, Sydney NSW 2001

The issuer for BT Protection Plans, except for Term Life as Superannuation and Income Protection as Superannuation, is the insurer. For Term Life as Superannuation and Income Protection as Superannuation (part of Retirement Wrap ABN 39 827 542 991), the issuer is BT Funds Management Limited ABN 63 002 916 458 AFSL 233724.

	Monthly benefit	Expiry date	Premium option	Loadings	Occupation category
Income Protection (Own)	\$8,490	06/07/2029	Stepped	No	S
Benefit type	Agreed Value				
Waiting period	90 days				
Benefit period	Age 65				

Your Duty of Disclosure

You and every person to be insured under your policy have a duty to tell us every matter that you know, or which a reasonable person in the circumstances could be expected to know, is relevant to our decision whether to insure you and, if so, on what terms. If any information provided to us changed (including any change to an insured person's health, occupation or pastimes) before we sent the Policy Schedule, membership certificate or other written confirmation to you, you had an obligation to tell us. Please refer to the Product Disclosure Statement for full details of your duty of disclosure.

Genetic testing:

You do not need to tell us about any genetic test you have previously had, or intend to have unless we specifically ask you.

You are obliged to inform us of any diagnosis of a medical condition, even if the diagnosis resulted directly or indirectly from a genetic test.

You may volunteer results of genetics tests where the outcome is favourable.

The following product is linked to this policy. It may impact on the benefits payable under this policy.

Product	Policy number	Insured person	Commencement date
Income Linking Plus	CF787377	Gillian Swindells	06/07/2020

Discount details

Policy discount	Discount	Applies to
	Platform	
Insured person discount	Discount	Applies to
Gillian Swindells	Multi Policy	All benefits

The discount information set out in this table is based on your current policy details. Ongoing discount eligibility may be subject to change and any variation will be reflected in your next Renewal Summary.



Your BT Protection Plans Policy Schedule for Term Life

Effective: 7 July 2020

Policy owner J & G SWINDELS SUPERANNUATION FUND

Address J & G Swindels Superannuation
1 The Grange
The Vines WA 6069

Your policy details

Portfolio number B0787377-A

Policy number Y0787377

Panorama account number 120488440

Product name Term Life

Policy risk commencement date 6 July 2020

Renewal date 6 July each year

Premium details

Premium \$966.84

Policy fee \$94.80

Total premium payable **\$1,061.64** ✓

Premiums payable Yearly

Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions
Gillian Swindells (30142963)	29/02/1964	Female	Non-Smoker	No

Gillian Swindells

Benefit type	Expiry date	Benefit amount	Premium option	Loadings	Occupation category
Death Benefit	06/07/2062	\$530,450	Stepped	No	N/A

Policy: Y0787377 Page: 1

Insurer: Westpac Life Insurance Services Limited ABN 31 003 149 157 AFSL 233728
Call: 1300 553 761 Fax: 02 9274 6442 Mail: GPO BOX 5467, Sydney NSW 2001

The issuer for BT Protection Plans, except for Term Life as Superannuation and Income Protection as Superannuation, is the insurer. For Term Life as Superannuation and Income Protection as Superannuation (part of Retirement Wrap ABN 39 827 542 991), the issuer is BT Funds Management Limited ABN 63 002 916 458 AFSL 233724.



7 Apr 2021

E 000329 000



J & G SWINDELLS PTY LTD
 J & G SWINDELLS SUPERANNUATION
 FUND
 1 THE GRANGE
 THE VINES WA 6069

Portfolio No: B0787377-A

Your BT Protection Plans renewal

Dear Sir/madam,

Thank you for choosing BT insurance. Should the unexpected happen, you have insurance in place to help financially protect you and your loved ones.

Year 1 Introductory 25% discount is concluding

When your policy commenced, a Year 1 introductory offer of a 25% premium discount was applied. The period covered by this offer has come to an end and the discount no longer applies.

Your policy is guaranteed renewable

Your renewal date is 6 May 2021. Each year your policy automatically renews, and we send you a renewal notice that provides you with an updated Renewal Summary that details your cover and premiums to be paid for the next year.

Your renewal details at a glance

Policy number	Insured person(s)	Type of insurance	Premium on renewal	Payment frequency	Payment method
C0787377	Gillian Swindells	Income Protection	\$6,450.09	Yearly	Automatic debit
CF787377	Gillian Swindells	Income Linking Plus	\$52.04	Monthly	Automatic debit

Other cover in your Protection Plans portfolio

You also hold other insurance policies within your Protection Plans portfolio, which we have listed below. We will write to you when the renewal date for these policies is approaching.

The insurer and issuer of the product is Westpac Life Insurance Services Limited (WLISL) ABN 31 003 149 157, AFSL 233728, except for Term Life as Superannuation and Income Protection as Superannuation which are issued by BT Funds Management Limited ABN 63 002 916 458, AFSL Number 233 724, RSE License Number L0001090 (BTFM) as trustee of the Retirement Wrap ABN 39 827 542 991, SPIN BTA0280AU, USI BTA0280AU, RSE Registration Number R1001327. BT Financial Group is a division of the Westpac Banking Corporation ABN 33 007 457 141, AFSL 233714 (the Bank). WLISL and BTFM are wholly owned subsidiaries of the Bank. The Bank does not guarantee the insurance. This information does not take into account your personal circumstances. Terms and conditions, and limitations and exclusions apply. Read the Product Disclosure Statement to see if this insurance is right for you.

Policy number	Insured person(s)	Type of Insurance	Commencement date
Y0787377	Gillian Swindells	Term Life	6 Jul 2020
C0787378	Jeffrey Swindells	Income Protection	19 Aug 2020
CF787378	Jeffrey Swindells	Income Linking Plus	19 Aug 2020
Y0787378	Jeffrey Swindells	Term Life	24 Apr 2020

Details of your policy

Your premium and your level of cover may have changed. Each year your premium is reviewed based on age, level of cover (including any Consumer Price Indexation (CPI) increase) and a range of other aspects of your policy. From time to time we may also make changes to your premium rates as part of a review of our pricing. If we do increase the premium rates on your policy, we will always notify you prior to the increase taking effect.

We want to make sure that you know exactly what you're covered for so please read your Product Disclosure Statement and Policy Document (PDS) and the details of your insurance in the attached Policy Schedule, including any discounts or loyalty bonuses that may apply to your cover with us.

As life changes, often so does your requirement for protection. Your Protection Plans policy contains many features which allow you to pause, increase or decrease your cover - so your cover and premiums can be adjusted to suit your current circumstances.

The enclosed booklet forms part of this annual notice and contains more information about your premiums, how to increase or decrease your cover, and how to make a claim.

Any questions?

If you have any questions, would like to discuss your cover or want to make a claim, please call your financial adviser or one of our insurance specialists on **1300 553 764** between 8.00am and 6.30pm (Sydney and Melbourne time), Monday to Friday.

Yours sincerely,

Head of Customer Service



Product Illustration

BT Protection Plans

22 May 2020

Portfolio #

Illustration prepared by: Sandra Bartsos
BT
Barangaroo
Barangaroo, NSW 2000

Phone (02) 9155 3283
Fax
Email sandra.bartsos@btfinancialgroup.com

Agent No. F0500638
AFSL No. 123456

Head Office User

The premium/s quoted is indicative only and subject to confirmation by the Insurer. The quote (which is not an offer of insurance) may be based on loadings provided by your adviser, which are estimates only. Please refer to the product disclosure statement and policy document for full details of the insurance and the terms and conditions which apply.

Office use: NC 2, CF 0.95, IFA

JEFFREY SWINDELLS

Office use: L01, Multi

Gender	Male	Smoker Status	Non-smoker
Date of Birth	26 October 1958	Age	61
Annual Income	\$180,000	Employment Status	Employed
Principal Occupation	Other: Occupation not specified - AA rates		
Pastime	I do not currently or intend to engage in any pastimes/pursuits on this listing		

Ratings/Loadings

	Occupation	Pastime	Health	
Death Benefit	A	OR		
Income Protection	AA	OR		

Key

OR Standard premium rates

The Occupation Category displayed above is based on the occupation you disclosed in your application.

UNDERWRITING REQUIREMENTS

Medical Requirements

- Quick Check, consisting of full measurements, pulse & blood pressure, urinalysis, and information on current treatment.

The insurer for the policies referred to in this document is Westpac Life Insurance Services Limited ABN 31 003 149 157, AFSL 233728 ("Insurer")

Policy Group 1

Ownership Structure

SMSF

Flexible ownership applies to this policy group

Platform Discount (Super only) applied to this Policy Group

Office use: Upfront, Agent DD: 0%

Income Protection Plus Policy

Office use: CL-P01

JEFFREY SWINDELLS

Office use: L01, Multi

	Monthly Benefit	Super (Annually)	Non-Super (Annually)
Super Plus IP (AA) *	\$8,490	\$3,980.29	\$356.05
Total Premium		\$3,980.29	\$356.05

* Monthly Benefit has been rounded to the next \$10.

* This benefit exists under a Income Linking Plus structure. Please refer to your PDS for more information.

Options

Waiting Period	90 days	Benefit Period	To age 65
Payment Type	Agreed	Premium Type	Stepped
Definition	Own	Super Contribution Option	No
Accident Benefit	No	Income Ratio	56.60%

Super Premium (Annual)

Premium for all lives	\$3,980.29
Policy Fee	\$94.80
WA Stamp Duty	\$407.51
Total Annual Premium	\$4,482.60

Non-Super Premium (Annually)

Premium for all lives	\$356.05
Policy Fee	\$0.00
WA Stamp Duty	\$35.61
Total Annual Premium	\$391.66

Office use: Super: \$4,482.60 / Non-Super: \$391.66

Term Life Policy

Office use: YL-P02

JEFFREY SWINDELLS

Office use: L01, Multi

25% First Year Discount applied

	Stepped		Super (Annually)
Death Benefit	\$530,450		\$2,874.68
		Total Premium	\$2,874.68

Options

Business Cover Death	No	TPD Buy Back	No
Living Reinstatement	No	Double TPD	No
Double Living	No	Business Cover TPD	No
Business Cover Living	No	Waiver of Life Premium	No

Super Premium (Annually)

Premium for all lives	\$2,874.68
Policy Fee	\$94.80
WA Stamp Duty	\$0.00
Total Annual Premium	\$2,969.48