

Transaction Details (continued)

Date	Particulars	Debits	Credits	Balance
	Brought forward			19,116.87 Cr
	326860.....		210.00	19,326.87 Cr
20 Sep 2018	INT18/00505806 Woodside			
	458106.....		349.45	19,676.32 Cr
21 Sep 2018	1372711-99970016 Tal Life Limited			
	245397.....	833.50		18,842.82 Cr
25 Sep 2018	AF377/00845950 BHP Ltd Dividend			
	458106.....		770.34	19,613.16 Cr
27 Sep 2018	001219800934 TLS Fnl Div			
	088147.....		458.81	20,071.97 Cr
28 Sep 2018	Interest.....		14.76	20,086.73 Cr

Summary of Government Charges

	From 1 July to date	Last year to 30 June
Government		
Withholding tax	\$0.00	\$0.00
Bank Account Debit (BAD) tax	\$0.00	\$0.00

Bank Accounts Debits (BAD) Tax or State Debits Duty has been abolished for all states & territories effective 1/7/2005. Any amount shown on this statement applies to debits processed on or before 30/06/2005.

For further information on any applicable rebates, fees or government charges, please refer to the NAB's "A Guide to Fees & Charges" booklet. Please retain this statement for taxation purposes

Explanatory Notes

Please check all entries and report any apparent error or possible unauthorised transaction immediately.

We may subsequently adjust debits and credits, which may result in a change to your account balance to accurately reflect the obligations between us.

For information on resolving problems or disputes, contact us on 1800 152 015, or ask at any NAB branch.



NAB Cash Manager

For further information call the
Business Servicing Team on 13 10 12



031/001943



THE TRUSTEES
THE LIBBIS FAMILY SUPERANNUATION FUND
PO BOX 166
MENTONE VIC 3194

Account Balance Summary

Opening balance	\$62,334.37	Cr
Total credits	\$1,872.44	
Total debits	\$44,120.08	
Closing balance	\$20,086.73	Cr

Statement starts 30 June 2018

Statement ends 28 September 2018

Outlet Details

NAB Cash Manager
2802 Ub, 800 Bourke St
Docklands VIC 3008

Account Details

SIMON JOHN LIBBIS AND WENDY JOY LIBBIS
ATF LIBBIS FAMILY SUPERANNUATION FUND
NAB CASH MANAGER
BSB number 083-088
Account number 53-667-9824

Transaction Details

Date	Particulars	Debits	Credits	Balance
30 Jun 2018	Brought forward			62,334.37 Cr
2 Jul 2018	*****			
	The Following Information Concerning This Account Is Provided To Assist In Preparing Your 2017/18 Tax Return			
	Credit Interest Paid - 2017/18 Financial Year	139.46		
	Resident Withholding Tax - 2017/18 Financial Year	0.00		
	If You Have Any Queries, Please Call The Account Enquiries Number On The Top Of This Statement.			

	Internet Bpay Tax Office Payments			
	771761039000173277.....	1,062.57		
	Internet Transfer Ttr			
	Libbis Super.....	30,000.00		31,271.80 Cr
3 Jul 2018	1002503693/1M9Js Onepath Life Ltd			
	219313.....	422.67		30,849.13 Cr
16 Jul 2018	Internet Transfer Ttr			
	Libbis Super.....	8,000.00		22,849.13 Cr
18 Jul 2018	Internet Bpay Tax Office Payments			
	403047722469460.....	1,289.00		21,560.13 Cr
20 Jul 2018	1372711-98531759 Tal Life Limited			
	245397.....	833.50		20,726.63 Cr
31 Jul 2018	Interest.....		25.64	20,752.27 Cr
3 Aug 2018	1002503693/1N3cj Onepath Life Ltd			
	219313.....	422.67		20,329.60 Cr
20 Aug 2018	1372711-99211552 Tal Life Limited			
	245397.....	833.50		19,496.10 Cr
31 Aug 2018	Interest.....		17.04	19,513.14 Cr
4 Sep 2018	001218791609 Dhg Div			
	513282.....		4.80	
	1002503693/1Nucr Onepath Life Ltd			
	219313.....	422.67		19,095.27 Cr
6 Sep 2018	001218876469 FXJ Fnl Div			
	302169.....		21.60	19,116.87 Cr
17 Sep 2018	SEP18/00800651 CPU Div			19,116.87 Cr
	Carried forward			

031/001943 7837802Z/2/1005513

365778/06/N/008465/S/01.2915/7025830

Summary of Government Charges

	From 1 July to date	Last year to 30 June
Government		
Withholding tax	\$0.00	\$0.00
Bank Account Debit (BAD) tax	\$0.00	\$0.00

Bank Accounts Debits (BAD) Tax or State Debits Duty has been abolished for all states & territories effective 1/7/2005. Any amount shown on this statement applies to debits processed on or before 30/06/2005.

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NAB Cash Manager

For further information call the
Business Servicing Team on 13 10 12

031/008465



THE TRUSTEES
THE LIBBIS FAMILY SUPERANNUATION FUND
PO BOX 166
MENTONE VIC 3194

Account Balance Summary

Opening balance	\$20,086.73	Cr
Total credits	\$327.89	
Total debits	\$6,315.51	
Closing balance	\$14,099.11	Cr

Statement starts 29 September 2018
Statement ends 31 December 2018

Outlet Details

NAB Cash Manager
2802 Ub, 800 Bourke St
Docklands VIC 3008

Account Details

SIMON JOHN LIBBIS AND WENDY JOY LIBBIS
ATF LIBBIS FAMILY SUPERANNUATION FUND
NAB CASH MANAGER
BSB number 083-088
Account number 53-667-9824

Transaction Details

Date	Particulars	Debits	Credits	Balance
29 Sep 2018	Brought forward			20,086.73 Cr
3 Oct 2018	1002503693/1OnrS Onepath Life Ltd			
	219313.....	422.67		19,664.06 Cr
5 Oct 2018	OCT18/00803894 Atlas Arteria			
	450035.....		65.00	
	FIN18/00810628 Treasury Wines			
	423365.....		111.86	19,840.92 Cr
11 Oct 2018	AF005/00863533 SOUTH32 Dividend			
	458106.....		75.33	19,916.25 Cr
17 Oct 2018	Internet Bpay Tax Office Payments			
	403047722469460.....	547.00		19,369.25 Cr
22 Oct 2018	1372711-725517 Tal Life Limited			
	245397.....	833.50		18,535.75 Cr
26 Oct 2018	Please Note From Today Your Dr Interest Rate Is	13.270%		18,535.75 Cr
31 Oct 2018	Interest.....		17.58	18,553.33 Cr
5 Nov 2018	1002503693/1PfoJ Onepath Life Ltd			
	219313.....	422.67		18,130.66 Cr
20 Nov 2018	1372711-1397020 Tal Life Limited			
	245397.....	833.50		17,297.16 Cr
30 Nov 2018	Interest.....		14.73	17,311.89 Cr
4 Dec 2018	1002503693/1QVpP Onepath Life Ltd			
	219313.....	422.67		16,889.22 Cr
7 Dec 2018	001223588754 Fairfax Media Li			
	524366.....		30.00	16,919.22 Cr
17 Dec 2018	Internet Transfer Ttr			
	Libbis super	2,000.00		14,919.22 Cr
20 Dec 2018	1372711-2101768 Tal Life Limited			
	245397.....	833.50		14,085.72 Cr
31 Dec 2018	Interest.....		13.39	14,099.11 Cr

365/78/06/M008465/S012915/1025829

Transaction Details (continued)

Date	Particulars	Debits	Credits	Balance
	Brought forward			583.46 Cr
	513282.....		2.40	585.86 Cr
13 Mar 2019	PC080319-129593756 Superchoice P/L			
	481471.....		901.54	1,487.40 Cr
15 Mar 2019	MAR19/00800632 CPU Div			
	326860.....		210.00	1,697.40 Cr
20 Mar 2019	FIN18/00505671 Woodside			
	458106.....		609.89	
	1372711-4135667 Tal Life Limited			
	245397.....	988.29		1,319.00 Cr
25 Mar 2019	Partial Prepayment From A/C 89-424-7132		43,398.70	44,717.70 Cr
26 Mar 2019	AI379/00844346 BHP Group Div			
	458106.....		679.30	45,397.00 Cr
29 Mar 2019	001226316127 TLS Int Div			
	088147.....		333.68	
	Interest.....		5.74	
	PC250319-130207329 Superchoice P/L			
	481471.....		901.54	
	Internet Transfer distribution			
	libbis super.....	5,000.00		41,637.96 Cr

Summary of Government Charges

Government	From 1 July to date	Last year to 30 June
Withholding tax	\$0.00	\$0.00
Bank Account Debit (BAD) tax	\$0.00	\$0.00

Bank Accounts Debits (BAD) Tax or State Debits Duty has been abolished for all states & territories effective 1/7/2005. Any amount shown on this statement applies to debits processed on or before 30/06/2005.

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Explanatory Notes

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NAB Cash Manager

For further information call the
Business Servicing Team on 13 10 12

031/003590



THE TRUSTEES
THE LIBBIS FAMILY SUPERANNUATION FUND
PO BOX 166
MENTONE VIC 3194

Account Balance Summary

Opening balance	\$14,099.11 Cr
Total credits	\$51,979.09
Total debits	\$24,440.24
Closing balance	\$41,637.96 Cr

Statement starts 1 January 2019
Statement ends 29 March 2019

Outlet Details

NAB Cash Manager
2802 Ub, 800 Bourke St
Docklands VIC 3008

Account Details

SIMON JOHN LIBBIS AND WENDY JOY LIBBIS
ATF LIBBIS FAMILY SUPERANNUATION FUND
NAB CASH MANAGER

BSB number 083-088
Account number 53-667-9824

Transaction Details

Date	Particulars	Debits	Credits	Balance
1 Jan 2019	Brought forward			14,099.11 Cr
2 Jan 2019	Internet Transfer Ttr Libbis Super.....	2,000.00		12,099.11 Cr
3 Jan 2019	1002503693/1RONE Onepath Life Ltd 219313.....	422.67		11,676.44 Cr
7 Jan 2019	Internet Transfer Ttr Libbis Super.....	2,500.00		9,176.44 Cr
17 Jan 2019	PC140119-126676664 Superchoice P/L 481471.....		992.88	10,169.32 Cr
21 Jan 2019	1372711-2800559 Tal Life Limited 245397.....	988.29		9,181.03 Cr
23 Jan 2019	PC170119-127026009 Superchoice P/L 481471.....		450.77	9,631.80 Cr
30 Jan 2019	AS378/00846832 BHP Group Div 458106.....		1,229.09	10,860.89 Cr
31 Jan 2019	Interest..... PC240119-127615200 Superchoice P/L 481471.....		8.65 450.77	11,320.31 Cr
1 Feb 2019	Internet Transfer distribution Libbis Super.....	10,000.00		1,320.31 Cr
5 Feb 2019	1002503693/1SFZZ Onepath Life Ltd 219313.....	502.85		817.46 Cr
6 Feb 2019	PC010219-128121969 Superchoice P/L 481471.....		450.77	1,268.23 Cr
20 Feb 2019	1372711-3484348 Tal Life Limited 245397.....	988.29		279.94 Cr
27 Feb 2019	PC220219-129044782 Superchoice P/L 481471.....		1,352.31	1,632.25 Cr
28 Feb 2019	Interest.....		1.06	1,633.31 Cr
1 Mar 2019	Internet Bpay Tax Office Payments 403047722469460.....	547.00		1,086.31 Cr
5 Mar 2019	1002503693/1T6w2 Onepath Life Ltd 219313.....	502.85		583.46 Cr
7 Mar 2019	001225309992 Dhg Div Carried forward			583.46 Cr

088/78/06/M003590/S005303/1010605

Transaction Details (continued)

Date	Particulars	Debits	Credits	Balance
	Brought forward			27,042.51 Cr
17 May 2019	Internet Transfer	Account	1,820.00	25,222.51 Cr
20 May 2019	1372711-5508661	Tal Life Limited		
	245397.....		988.29	24,234.22 Cr
23 May 2019	PC200519-134442715	Superchoice P/L		
	481471.....		502.37	24,736.59 Cr
28 May 2019	Internet Transfer	distribution		
	libbis super.....		20,000.00	4,736.59 Cr
31 May 2019	Interest.....		20.56	4,757.15 Cr
4 Jun 2019	1002503693/1VapH	Onepath Life Ltd		
	219313.....		502.85	4,254.30 Cr
7 Jun 2019	Ew	Super	650.70	4,905.00 Cr
14 Jun 2019	Please Note Your	Current Credit Interest Rate Is	0.750% pa.	4,905.00 Cr
20 Jun 2019	1372711-6212894	Tal Life Limited		
	245397.....		988.29	3,916.71 Cr
24 Jun 2019	T/D Interest	From A/C 89-424-7132	641.10	
	Principal Matured	From A/C 89-424-7132	130,000.00	
	Internet Transfer	Distribution		
	Libbis super		15,000.00	119,557.81 Cr
28 Jun 2019	Interest.....		12.56	119,570.37 Cr

Summary of Government Charges

Government	From 1 July to date	Last year to 30 June
Withholding tax	\$0.00	\$0.00
Bank Account Debit (BAD) tax	\$0.00	\$0.00

Bank Accounts Debits (BAD) Tax or State Debits Duty has been abolished for all states & territories effective 1/7/2005. Any amount shown on this statement applies to debits processed on or before 30/06/2005.

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For information on resolving problems or disputes, contact us on 1800 152 015, or ask at any NAB branch.



NAB Cash Manager
 For further information call the
 Business Servicing Team on 13 10 12



031/007741

 THE TRUSTEES
 THE LIBBIS FAMILY SUPERANNUATION FUND
 PO BOX 166
 MENTONE VIC 3194

Account Balance Summary

Opening balance	\$41,637.96	Cr
Total credits	\$135,772.83	
Total debits	\$57,840.42	
Closing balance	\$119,570.37	Cr

Statement starts 30 March 2019
Statement ends 28 June 2019

Outlet Details

NAB Cash Manager
 2802 Ub, 800 Bourke St
 Docklands VIC 3008

Account Details

SIMON JOHN LIBBIS AND WENDY JOY LIBBIS
 ATF LIBBIS FAMILY SUPERANNUATION FUND
 NAB CASH MANAGER

BSB number 083-088
 Account number 53-667-9824

Transaction Details

Date	Particulars	Debits	Credits	Balance
30 Mar 2019	Brought forward			41,637.96 Cr
3 Apr 2019	1002503693/1TvVa Onepath Life Ltd 219313.....	502.85		41,135.11 Cr
4 Apr 2019	RAU19/00862571 SOUTH32 Dividend 458106.....		83.41	41,218.52 Cr
5 Apr 2019	APR19/00803868 Atlas Arteria 450035..... INT19/00807840 Treasury Wines 423365.....		82.50 118.44	41,419.46 Cr
9 Apr 2019	Internet Bpay Tax Office Payments 403047722469460.....	547.00		40,872.46 Cr
10 Apr 2019	PC040419-130712773 Superchoice P/L 481471.....		901.54	41,774.00 Cr
11 Apr 2019	Internet Transfer distribution libbis super.....	5,000.00		36,774.00 Cr
17 Apr 2019	PC110419-131336615 Superchoice P/L 481471.....		450.77	37,224.77 Cr
18 Apr 2019	001228549632 NEC Itm Div 302169..... Internet Transfer distribution libbis super.....	3,000.00	21.75	34,246.52 Cr
23 Apr 2019	1372711-4899772 Tal Life Limited 245397.....	988.29		33,258.23 Cr
30 Apr 2019	Interest.....		32.89	33,291.12 Cr
1 May 2019	Internet Transfer t s.....	3,000.00		30,291.12 Cr
2 May 2019	PC260419-132299664 Superchoice P/L 481471.....		450.77	30,741.89 Cr
3 May 2019	1002503693/1UIKb Onepath Life Ltd 219313.....	502.85		30,239.04 Cr
6 May 2019	Internet Transfer distribution libbis super.....	5,000.00		25,239.04 Cr
16 May 2019	ATO003000010646685 ATO 012721..... Carried forward		1,803.47	27,042.51 Cr 27,042.51 Cr

179/78/06/M007741/S011803/I023605

We're here to help

For any assistance, please contact TAL's Customer Service team on 1300 209 088 or customerservice@tal.com.au.

Thank you for entrusting TAL with your life insurance.

Yours sincerely



TAL Customer Service

20 December 2018



000701

Private & Confidential
 Libbis Family Super Fund
 P O Box 166
 MENTONE VIC 3194

**Anniversary notice for Accelerated Protection
 Policy Number: 1372711**

Dear Trustees

Please find enclosed your annual renewal notice. We are proud to say that in the last 12 months TAL has paid over \$2.5 million in claims every working day, making a real difference to the lives of thousands of Australians.

Your insurance cover will soon renew

This means your benefit amount and premium will be adjusted.

The new premium reflects an increase in the life insured's age and any CPI (Consumer Price Index) adjustment – keeping your cover in line with the cost of living.

Person Insured	Benefit Amount	Your New Premium
Simon Libbis		
Life Insurance Plan	\$738,727	
You pay your policy monthly		\$988.29

Your next payment amount may differ from your new premium if you have a credit or outstanding amount due on your policy.

What you need to do

You don't need to do anything. This is simply a courtesy letter for your information.

Because you have chosen to pay via direct debit, your premium will be debited from your account on the 20th of each month following your policy anniversary on 20 January 2019.

A Voice for Life

We believe it's important to share our life insurance expertise to help you make better informed decisions. That's why we've launched *A Voice for Life*, a new destination on our website giving you practical information on almost every aspect of life insurance. We'll be updating this regularly so visit tal.com.au/voice-for-life.

Privacy

We have recently updated the TAL Privacy Policy which is available on our website at www.tal.com.au/Privacy-Policy or is free of charge on request.

What you need to know about your policy

Before making any changes such as cancelling or replacing this policy, there are risks you need to consider, for example, the same cover may not be offered, or offered on different terms. If you wish to change the terms of your policy, are having difficulty meeting your payments, or want information in the event of a claim please refer to the contact details below.

Your adviser is Alex Braun at Halstead Financial Services Pty Ltd • (03) 9509 1400 • info@halsteadfs.com.au



OnePath
 M. Wendy Lippie
 Policy Manager
 1300 730 000

Mr Simon J & Mrs Wendy Lippie
 1300 730 000

Mr Simon J & Mrs Wendy Lippie
 Via: slippie@gmail.com

18 July 2019

Important information for your 2018/2019 tax return

Dear policy owners

Thank you for choosing OnePath. It's to help protect you and your family.
 To help you prepare your income tax return for the year ending 30 June 2019, the following table shows the premiums paid on your policy throughout the financial year.
 Certain premium payments may be claimed as a tax deduction, and certain associated costs may be included as taxable income.
 The information contained in this letter does not constitute tax advice. We recommend you seek independent tax advice specific to your personal circumstances, from an accountant or registered tax agent.

Please keep this letter for your records.

Name of person insured	Cover type	Total premium paid
Mrs Wendy Lippie	Life Cover	\$14,739

Any questions?

If you have any questions or need any further help, please:

- contact your financial adviser,
- call Customer Services on 130 067 weekdays between 8:00am and 6:00pm (3 days a week),
- email us at customer.risk@onepath.com.au.

Yours sincerely,

Jay Huff
 Head of Insurance Operations



Mr Simon J & Mrs Wendy J Libbis
Via: slibbis@gmail.com

Product name: OneCare
Policy owner(s): Mr Simon John Libbis
Mrs Wendy Libbis
Policy number: 1002503693
OnePath reference: 1002503693/FYL

18 July 2019

Important information for your 2018/2019 tax return

Dear policy owners

Thank you for choosing OnePath Life to help protect you and your family.

To help you prepare your income tax return for the year ending 30 June 2019 the following table shows the premiums paid on your policy throughout the financial year.

Certain premiums payments may be claimed as a tax deduction, and certain insurance claims may be included as taxable income.

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

Please keep this letter for your records.

Name of person insured	Cover type	Total premium paid	
Mrs Wendy Libbis	Life Cover	\$5,472.94	Paid

Any questions?

If you have any questions or need any further help, please:

- contact your financial adviser,
- call Customer Services on 133 667, weekdays between 8.30am and 6.00pm (Sydney time)
- email us at customer.risk@onepath.com.au.

Yours sincerely,

Jay Tutt
Head of Insurance Operations

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248VNTM01/04253/012582



5 September 2018

3-885



031 / 04253

THE LIBBIS FAMILY SUPERANNUATION FUND
PO BOX 166
MENTONE VIC 3194



Hi Sir/Madam

Your NAB Term Deposit will mature soon

We're writing to remind you that your NAB Term Deposit will mature on 25 September 2018 and to confirm your maturity instructions.

NAB Term Deposit account 89-424-7132

Account name	The Libbis Family Superannuation Fund
Amount	\$170,000.00
Term	5 months
Interest rate p.a.	2.30%
Interest frequency	At maturity
Interest	\$1,653.71
Start date	25 April 2018
Maturity date	25 September 2018

*GWS
25/9/18*



What you've instructed us to do at maturity



Important information

Term Deposit and interest

To be reinvested as a new NAB Term Deposit at Maturity on the same terms and conditions

New amount \$171,653.71

Term 5 months

Rate The indicative interest rate for your new NAB Term Deposit is 2.00% p.a. and is subject to change. The actual rate may be higher or lower than your current rate. You can find our current interest rates by visiting nab.com.au/tldrates

We will send you a confirmation letter upon reinvestment of your new NAB Term Deposit

At maturity you have 7 calendar days to make any changes to your new NAB Term Deposit or withdraw your money without cost

If you think you'll need immediate access to your money, then an 'at call' product may be more suitable

If you need to withdraw part or all of your Term Deposit before maturity, you must give 31 days' notice and a reduction in interest will apply

If you would like to make any changes to your maturity instructions or have any questions, contact your NAB Banker, give us a call on 13 13 12 or visit your nearest NAB branch.

Thanks,

Branch Manager

248VNTM01/04253/012581

274VNTM0100996/002618

RTS-001

RTS-002

RTS-003

RTS-004

RTS-005

RTS-006

RTS-007

RTS-008

RTS-009

RTS-010

RTS-011

RTS-012

RTS-013

RTS-014

RTS-015

RTS-016

RTS-017

RTS-018

RTS-019

RTS-020

RTS-021

RTS-022

RTS-023

RTS-024

RTS-025

RTS-026

RTS-027

RTS-028

RTS-029

RTS-030



1 October 2018

3-885

2867 Ub
800 Bourke St
DOCKLANDS VIC 3008
T 13 13 12 nab.com.au
From overseas +61 3 8641 9083



031 / 00996

THE LIBBIS FAMILY SUPERANNUATION FUND
PO BOX 166
MENTONE VIC 3194

Hi Sir/Madam

Here are the details of your new NAB Term Deposit

Please check the updated details below. This letter replaces the one we previously sent you.

NAB Term Deposit account 89-424-7132

Account name	The Libbis Family Superannuation Fund
Amount	\$171,653.71
Term	6 months
Interest rate p.a.	2.05%
Interest frequency	At maturity
Interest	\$1,744.99
Start date	25 September 2018
Maturity date	25 March 2019



What you've instructed us to do at next maturity

Term Deposit and interest \$173,398.70
To be reinvested as a new NAB Term Deposit for the same term, with the interest rate that applies at maturity and on the same terms and conditions



Important information

If you need to withdraw part or all of your Term Deposit before maturity you must give 31 days' notice and a reduction in interest will apply

We will send you a reminder letter before your NAB Term Deposit matures

At maturity you have 7 calendar days to make any changes to your new NAB Term Deposit or withdraw your money without cost

The current terms and conditions for NAB Term Deposits are available at nab.com.au/termdeposits

If you would like to make any changes to your maturity instructions or have any questions, contact your NAB Banker, give us a call on 13 13 12 or visit your nearest NAB branch.

Thanks,

Branch Manager

274VNTM01/00996/002617



26 March 2019

3-885

2867 Ub
800 Bourke St
DOCKLANDS VIC 3008
T 13 13 12 nab.com.au
From overseas +61 3 8641 9083



031 / 01369

THE LIBBIS FAMILY SUPERANNUATION FUND
PO BOX 166
MENTONE VIC 3194

Hi Sir/Madam

Here are the details of your new NAB Term Deposit

Your NAB Term Deposit matured on 25 March 2019. Following your instructions we:

- Reinvested \$171,653.71 into a new NAB Term Deposit, plus an interest amount of \$1,744.99

Please check the details below. If you would like to make any changes or withdraw your money without cost, you need to let us know by 1 April 2019.

NAB Term Deposit account 89-424-7132

Account name	The Libbis Family Superannuation Fund
Amount	\$130,000.00
Term	90 days
Interest rate p.a.	2.00%
Interest frequency	At maturity
Interest	\$641.10
Start date	25 March 2019
Maturity date	23 June 2019



What you've instructed us to do at next maturity

Term Deposit and interest \$130,641.10
To be reinvested as a new NAB Term Deposit for the same term, with the interest rate that applies at maturity and on the same terms and conditions



Important information

If you need to withdraw part or all of your Term Deposit before maturity you must give 31 days' notice and a reduction in interest will apply

We will send you a reminder letter before your NAB Term Deposit matures

At maturity you have 7 calendar days to make any changes to your new NAB Term Deposit or withdraw your money without cost

The current terms and conditions for NAB Term Deposits are available at nab.com.au/termdeposits

If you would like to make any changes to your maturity instructions or have any questions, contact your NAB Banker, give us a call on 13 13 12 or visit your nearest NAB branch.

Thanks,

Branch Manager

085VNTM01/01369/003925