



Term Deposit

MACQUARIE BANK LIMITED
ABN 46 008 583 542 AFSL 237502

enquiries 1300 739 980
fax 1300 736 967
www.macquarie.com.au

GPO Box 2520
Sydney, NSW 2001

1 Shelley Street
Sydney, NSW 2000



Private & Confidential
Dawn Makeham & Gregory Allan Makeham ATF Greg & Dawn Makeham
Po Box 486
ULLADULLA NSW 2539

account balance **\$0.00**
as at 29 Nov 18

account name DAWN MAKEHAM & GREGORY ALLAN MAKEHAM ATF GREG & DAWN
MAKEHAM SUPERANNUATION FUND
account no. 239350705

	transactions	debits	credits	balance
30.06.18	OPENING BALANCE			952,040.55
03.07.18	Interest Paid		1,853.22	953,893.77
01.08.18	Interest Paid		1,856.83	955,750.60
03.09.18	Interest Paid		2,168.90	957,919.50
02.10.18	Interest Paid		1,910.33	959,829.83
30.10.18	Interest Paid		1,848.13	961,677.96
29.11.18	Interest Paid		1,580.84	963,258.80
29.11.18	Closing Entry - 239350705	963,258.80		0.00
	CLOSING BALANCE AS AT 29 NOV 18	963,258.80	11,218.25	0.00

annual interest summary 2018/2019

Interest Paid to Account	11,218.25
Withholding Tax (non-provision of TFN/ABN)	0.00



Term Deposit

enquiries 1300 739 980

account name DAWN MAKEHAM & GREGORY ALLAN MAKEHAM ATF GREG & DAWN MAKEHAM SUPERANNUATION FUND
account no. 239350705

about your account

- Interest rate effective 30 October 2018 : 2.00% pa.
- If you need further information about your account or the fees and charges, please read the current Product Information Statement or call the enquiries number at the top right of this statement.
- If your statement displays a transaction with the description "Withholding tax" then withholding tax has been deducted from your interest at the applicable rate. This is deducted if you have indicated to us that you are a non-resident of Australia for taxation purpose or if you have not provided all Tax File Numbers, an Australian Business Number or an appropriate exemption reason.

resolving disputes

- If you have a complaint we will try to resolve the matter within 45 business days of receiving it. Macquarie Bank Limited is a member of the Financial Ombudsman Service (FOS) ABN 67 131 124 448, an independent external complaints resolution scheme.
- If you are not satisfied with our resolution, phone FOS on 1300 780 808 (within Australia) or +61 3 9613 7366 and quote our membership number 10019.

changing your personal details

- If your personal details change, please let us know by completing the appropriate form from our website.



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ULLADULLA NSW 2539

account balance **\$0.00**
as at 31 Oct 18

account name DAWN MAKEHAM & GREGORY ALLAN MAKEHAM ATF GREG & DAWN
MAKEHAM SUPERANNUATION FUND
account no. 269248688

	transactions	debits	credits	balance
30.06.18	OPENING BALANCE			501,073.97
03.07.18	Interest Paid		975.38	502,049.35
01.08.18	Interest Paid		977.28	503,026.63
03.09.18	Interest Paid		1,141.53	504,168.16
02.10.18	Interest Paid		1,005.44	505,173.60
30.10.18	Interest Paid		972.70	506,146.30
31.10.18	Interest Paid		27.73	506,174.03
31.10.18	Closing Entry - 269248688	506,174.03		0.00
	CLOSING BALANCE AS AT 31 OCT 18	506,174.03	5,100.06	0.00

annual interest summary 2018/2019

Interest Paid to Account	5,100.06
Withholding Tax (non-provision of TFN/ABN)	0.00



Term Deposit

enquiries 1300 739 980

account name DAWN MAKEHAM & GREGORY ALLAN MAKEHAM ATF GREG & DAWN MAKEHAM SUPERANNUATION FUND
account no. 269248688

about your account

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- If you need further information about your account or the fees and charges, please read the current Product Information Statement or call the enquiries number at the top right of this statement.
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changing your personal details

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17 September 2018



000340

Private & Confidential

G & D Makeham Superannuation Fund
 Po Box 486
 ULLADULLA NSW 2539

**Anniversary notice for TAL Risk Policy
 Policy Number: 1336966**

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
Dawn Makeham		
Life Protection	\$407,223	
You pay your policy monthly		\$304.96

The automatic increase in benefits feature of your policy finishes the year the insured person turns 65. As a result, this is the last year your benefit amount will be automatically adjusted.

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 15th of each month following your policy anniversary on 17 October 2018.

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 Sandy Dunshea at Visionplan Management
 Pty Ltd • (02) 6884 2222 • sdunshea@fortnumdubbo.com.au

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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

TAL Customer Service

1 November 2018



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Private & Confidential

Dawn & Greg Makeham Superannuation Fund
 P O Box 486
 ULLADULLA NSW 2539

**Anniversary notice for TAL Risk Policy
 Policy Number: 1325661**

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
Gregory Allan Makeham		
Life Protection	\$419,440	\$5,686.23
You pay your policy yearly		

The automatic increase in benefits feature of your policy finishes the year the insured person turns 65. As a result, this is the last year your benefit amount will be automatically adjusted.

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 15th of December.

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 Sandy Dunshea at Visionplan Management
 Pty Ltd • (02) 6884 2222 • sdunshea@fortnumdubbo.com.au



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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

TAL Customer Service