

Lifesaver Superannuation Fund
Loan from Koolen Holding Pty Ltd

Principal	\$ 315,000.00		
Loan Date	Nov-15		From 1 Sept 2018
Regular Repayment	\$ 4,519.09 (x 84)	\$ 4,520.20	\$ 4,720.00
Final Payment	\$ 3,345.68 (x 1)		

Interest Rate RBA Indicator Lending Rates (As per ATO guidance regarding safe harbour)
<http://www.dbalawyers.com.au/announcements/ato-releases-safe-harbours-non-bank-smf-limited-recourse-borrowing-arrangements/>
<https://www.ato.gov.au/law/view.htm?DocID=COG/PCG20165/NAT/ATO/00001>

Total Payments 85 7.08 (Years)

Total Repaid \$ 362,015.07
Total Interest Paid \$ 47,015.07

2015/16 FY			Interest Rate	Interest	Principal	Principal Balance
	1	Jan-16	5.75%	\$ 1,538.32	\$ 2,980.77	\$ 312,019.23
	2	Feb-16	5.75%	\$ 1,425.46	\$ 3,093.63	\$ 308,925.60
	3	Mar-16	5.75%	\$ 1,508.66	\$ 3,010.43	\$ 305,915.17
	4	Apr-16	5.75%	\$ 1,445.76	\$ 3,073.33	\$ 302,841.84
	5	May-16	5.75%	\$ 1,478.95	\$ 3,040.14	\$ 299,801.70
	6	Jun-16	5.75%	\$ 1,416.87	\$ 3,102.22	\$ 296,699.48
				\$ 8,814.02		\$ 296,699.48

INTEREST EXPENSE 2016 FY \$ 8,814.02
BALANCE AT 30 JUNE 2016 \$ 296,699.48

2016/17						
	7	Jul-16	5.65%	\$ 1,423.75	\$ 3,095.34	\$ 293,604.14
	8	Aug-16	5.50%	\$ 1,371.49	\$ 3,147.60	\$ 290,456.54
	9	Sep-16	5.50%	\$ 1,313.02	\$ 3,206.07	\$ 287,250.48
	10	Oct-16	5.50%	\$ 1,341.81	\$ 3,177.28	\$ 284,073.20
	11	Nov-16	5.50%	\$ 1,284.17	\$ 3,234.92	\$ 280,838.28
	12	Dec-16	5.55%	\$ 1,323.79	\$ 3,195.30	\$ 277,642.97
	13	Jan-17	5.55%	\$ 1,308.73	\$ 3,210.36	\$ 274,432.61
	14	Feb-17	5.55%	\$ 1,168.41	\$ 3,350.68	\$ 271,081.92
	15	Mar-17	5.70%	\$ 1,312.33	\$ 3,206.76	\$ 267,875.17
	16	Apr-17	5.70%	\$ 1,254.98	\$ 3,264.11	\$ 264,611.05
	17	May-17	5.80%	\$ 1,261.43	\$ 3,257.66	\$ 261,353.40
	18	Jun-17	5.80%	\$ 1,287.43	\$ 3,231.66	\$ 258,121.74
				\$ 15,651.34		\$ 258,121.74

INTEREST EXPENSE 2017 FY \$ 15,651.34
BALANCE AT 30 JUNE 2017 \$ 258,121.74

2017/18						
	19	Jul-17	5.80%	\$ 1,271.51	\$ 3,247.58	\$ 254,874.17
	20	Aug-17	5.80%	\$ 1,255.52	\$ 3,263.57	\$ 251,610.59
	21	Sep-17	5.80%	\$ 1,199.46	\$ 3,319.63	\$ 248,290.96
	22	Oct-17	5.80%	\$ 1,223.09	\$ 3,296.00	\$ 244,994.96
	23	Nov-17	5.80%	\$ 1,167.92	\$ 3,351.17	\$ 241,643.79
	24	Dec-17	5.80%	\$ 1,190.34	\$ 3,328.75	\$ 238,315.05
	25	Jan-18	5.80%	\$ 1,173.95	\$ 3,345.14	\$ 234,969.90
	26	Feb-18	5.80%	\$ 1,045.46	\$ 3,473.63	\$ 231,496.27
	27	Mar-18	5.80%	\$ 1,140.36	\$ 3,378.73	\$ 228,117.53
	28	Apr-18	5.80%	\$ 1,087.46	\$ 3,431.63	\$ 224,685.91
	29	May-18	5.80%	\$ 1,106.81	\$ 3,412.28	\$ 221,273.63
	30	Jun-18	5.80%	\$ 1,054.84	\$ 3,464.25	\$ 217,809.38
				\$ 13,916.71		\$ 217,809.38

INTEREST EXPENSE 2018 FY \$ 13,916.71
BALANCE AT 30 JUNE 2018 \$ 217,809.38

2018/19							
	31	Jul-18	5.80%	\$ 1,072.93	\$ 3,446.16	\$ 214,363.22	RBA Lending Rates
	32	Aug-18	5.80%	\$ 1,055.96	\$ 3,463.13	\$ 210,900.09	
	33	Sep-18	5.80%	\$ 1,005.39	\$ 3,714.61	\$ 207,185.48	
	34	Oct-18	5.80%	\$ 1,020.60	\$ 3,699.40	\$ 203,486.08	
	35	Nov-18	5.80%	\$ 970.04	\$ 3,749.96	\$ 199,736.12	
	36	Dec-18	5.80%	\$ 983.91	\$ 3,736.09	\$ 196,000.03	
	37	Jan-19	5.80%	\$ 965.50	\$ 3,754.50	\$ 192,245.53	
	38	Feb-19	5.80%	\$ 855.36	\$ 3,864.64	\$ 188,380.89	
	39	Mar-19	5.80%	\$ 927.97	\$ 3,792.03	\$ 184,588.86	
	40	Apr-19	5.80%	\$ 879.96	\$ 3,840.04	\$ 180,748.82	
	41	May-19	5.80%	\$ 890.37	\$ 3,829.63	\$ 176,919.19	

42	Jun-19	5.80%	\$	843.40	\$	3,876.60	\$	173,042.59
			\$	11,471.39			\$	173,042.59

INTEREST EXPENSE 2019 FY	\$	11,471.39
BALANCE AT 30 JUNE 2019	\$	173,042.59

2019/20

43	Jul-19	5.94%	\$	872.99	\$	3,847.01	\$	169,195.57	RBA Lending Rates
44	Aug-19	5.94%	\$	853.58	\$	3,866.42	\$	165,329.15	
45	Sep-19	5.94%	\$	807.17	\$	3,912.83	\$	161,416.32	
46	Oct-19	5.94%	\$	814.33	\$	3,905.67	\$	157,510.66	
47	Nov-19	5.94%	\$	769.00	\$	3,951.00	\$	153,559.65	
48	Dec-19	5.94%	\$	774.70	\$	3,945.30	\$	149,614.35	
49	Jan-20	5.94%	\$	754.79	\$	3,965.21	\$	145,649.15	
50	Feb-20	5.94%	\$	71.11	\$	4,648.89	\$	141,000.26	Interest calc on 3 days
	Feb-20	5.94%	\$	596.60	\$	114,403.40	\$	26,596.86	Interest calc on 26 days - remainder of month
51	Mar-20	5.94%	\$	112.54	\$	3,887.46	\$	22,709.40	
52	Apr-20	5.94%	\$	110.87	\$	3,889.13	\$	18,820.27	
53	May-20	5.94%	\$	94.95	\$	3,905.05	\$	14,915.22	
54	Jun-20	5.94%	\$	72.82	\$	3,927.18	\$	10,988.04	
			\$	6,705.45			\$	10,988.04	

INTEREST EXPENSE 2020 FY	\$	6,705.45
BALANCE AT 30 JUNE 2020	\$	10,988.04

Client Repaid full loan on 1/7/20 \$10,988.04