

**Policy Amendment Schedule – Extension**

**Issue date:** 14 December 2018  
**Policy number:** 501499093  
**Policy name:** HANNA AND MARY BECHARA  
 SUPERANNUATION FUND

**Contact details**

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 02 9994 7777  
 GPO Box 3698  
 Sydney NSW 2001

Nassir Bechara & Mary Bechara ATF Hannah and Mary  
 3 Tristram Street  
 ERMINGTON NSW 2115

**Product name:** Guaranteed Annuity

**Policy owner details**

**Policy owner** HANNA AND MARY BECHARA  
 SUPERANNUATION FUND

**Annuity details**

**Extension date** 13 December 2018

**Rolled over amount** \$400,000.00

**Type of money invested** Ordinary money (non-superannuation)

**Extension term** 2 years

**Rate** 3.15% p.a. (paid monthly)

**Date of first regular payment** 13 January 2019

**Regular payment frequency** Monthly

**Indexation of regular payments** Regular payments are not indexed.

**Maturity date** 13 December 2020  
 This is when your regular payments end.

**Residual capital value (RCV)** RCV100 - This means the rolled over amount is returned at the end of the term.

## Payment details

<b>Financial institution</b>	Westpac Banking Corporation
<b>Account number</b>	#####941
<b>Account name</b>	MARY BECHARA & NASSIR BECHARA ATF HANNA AND MARY B

## Taxation information

<b>Tax file number recorded</b>	No
<b>Australian Business Number recorded</b>	Yes

## First year regular payment schedule

<b>Payment date</b>	<b>Gross payment</b>	<b>Tax-free amount</b>	<b>Assessable amount</b>	<b>Tax</b>	<b>Net payment*</b>
13 Jan 2019	\$1,051.34	\$0.00	\$1,051.34	\$0.00	\$1,051.34
13 Feb 2019	\$1,051.34	\$0.00	\$1,051.34	\$0.00	\$1,051.34
13 Mar 2019	\$1,051.34	\$0.00	\$1,051.34	\$0.00	\$1,051.34
13 Apr 2019	\$1,051.34	\$0.00	\$1,051.34	\$0.00	\$1,051.34
13 May 2019	\$1,051.34	\$0.00	\$1,051.34	\$0.00	\$1,051.34
13 Jun 2019	\$1,051.34	\$0.00	\$1,051.34	\$0.00	\$1,051.34
13 Jul 2019	\$1,051.34	\$0.00	\$1,051.34	\$0.00	\$1,051.34
13 Aug 2019	\$1,051.34	\$0.00	\$1,051.34	\$0.00	\$1,051.34
13 Sep 2019	\$1,051.34	\$0.00	\$1,051.34	\$0.00	\$1,051.34
13 Oct 2019	\$1,051.34	\$0.00	\$1,051.34	\$0.00	\$1,051.34
13 Nov 2019	\$1,051.34	\$0.00	\$1,051.34	\$0.00	\$1,051.34
13 Dec 2019	\$1,051.34	\$0.00	\$1,051.34	\$0.00	\$1,051.34
<b>Total</b>	<b>\$12,616.08</b>	<b>\$0.00</b>	<b>\$12,616.08</b>	<b>\$0.00</b>	<b>\$12,616.08</b>

The details illustrated above are based on taxation laws and regulations current at the commencement date and are subject to change without notice. For further information about taxation please speak to the Australian Taxation Office and/or your taxation adviser.

\*If you have agreed to pay your financial adviser an ongoing adviser service fee, it will be deducted from the net payment above. Please see the financial adviser details section for more information.

## Financial adviser details

Tony Du - WESTPAC BANKING CORPORATION

Phone: 02 8253 7569

Adviser service fees reflect your arrangement with your financial adviser. To discuss these fees please contact your adviser. The following adviser service fees apply to your annuity:

<b>Upfront adviser service fee</b>	\$0.00
<b>Ongoing adviser service fee</b>	\$0.00 p.a.

## More information

For more information, please contact your financial adviser, log into InvestorOnline or contact our Investor Services team on 13 35 66.



## Maturity Rollover Statement

**Issue date:** 14 December 2018  
**Policy number:** 500886894  
**Policy name:** HANNA AND MARY BECHARA  
 SUPERANNUATION FUND

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**Product name:** Guaranteed Annuity

**Statement for the reporting period 1 July 2018 to 13 December 2018**

### Transaction statement - 1 July 2018 to 13 December 2018

Date	Transaction type	Gross payment	Tax	Net payment	Ongoing adviser service fee	Payment made
11 Jul 2018	Regular payment	\$1,571.32	\$0.00	\$1,571.32	\$0.00	\$1,571.32
10 Aug 2018	Regular payment	\$1,571.32	\$0.00	\$1,571.32	\$0.00	\$1,571.32
11 Sep 2018	Regular payment	\$1,571.32	\$0.00	\$1,571.32	\$0.00	\$1,571.32
11 Oct 2018	Regular payment	\$1,571.32	\$0.00	\$1,571.32	\$0.00	\$1,571.32
9 Nov 2018	Regular payment	\$1,571.32	\$0.00	\$1,571.32	\$0.00	\$1,571.32
11 Dec 2018	Regular payment	\$1,571.32	\$0.00	\$1,571.32	\$0.00	\$1,571.32
13 Dec 2018	Maturity - Rollover	\$400,000.00	\$0.00	\$400,000.00	\$0.00	\$400,000.00
<b>Total</b>		<b>\$409,427.92</b>	<b>\$0.00</b>	<b>\$409,427.92</b>	<b>\$0.00</b>	<b>\$409,427.92</b>

### Your feedback

We welcome your feedback, whether it's a compliment, suggestion or a complaint. We have a complaints resolution process, which is explained in the product disclosure statement, and can be accessed by contacting our Investor Services team on 13 35 66.

### More information

For more information, please contact your financial adviser, log into InvestorOnline or contact our Investor Services team on 13 35 66. You can also refer to the product disclosure statement and Policy Document received at the time of investment.