

8-1



Harper Swarz SMSF Pty Ltd  
Harper Swarz SMSF  
Via: daryle111@gmail.com

Product name: OneCare  
Policy owner(s): Harper Swarz Smsf Pty Ltd  
Harper Swarz SMSF  
Policy number: 1006949513  
OnePath reference: 1006949513/FYL

13 July 2021

2020/2021 INSURANCE PREMIUM SUMMARY

Dear policy owner,

**Important information for your 2020/2021 tax return.**

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

To help with preparation of your fund's tax return for the year ending 30 June 2021, the following table shows the premium paid on your policy throughout the financial year, and (if applicable) the portion of that premium considered to be for benefits that replace income.

Life insured	Cover type	Total premium paid	Portion of total premium paid for income benefit/s
Miss Rachel Harper	Life Cover	\$494.30	-
Miss Rachel Harper	Super TPD (Working)	\$1,618.45	-

Handwritten note: } \$2112.75

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.

**Any questions?**

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

- contact your financial adviser, Samuel John Young on 0755618800
- call Customer Services on 133 667, weekdays between 8.30am and 6.00pm (AEST)
- email us at customer.risk@onepath.com.au

Yours sincerely,

Jay Tutt  
Head of Customer Service & Operations



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Harper Swarz SMSF Pty Ltd  
ATF Harper Swarz SMSF  
12 EDLESTEN CT  
CARRARA QLD 4211

# OnePath

8 March 2021

**POLICY OWNER(S)**

Harper Swarz SMSF Pty Ltd

**POLICY NUMBER**

1006949513

**LINKED POLICY**

1006949495

## It's time to review your life insurance.

Thank you for continuing to trust us to protect what matters through your OneCare held through super policy.

As your life changes, so should your insurance. This Annual Review Pack includes important information about any changes to your policy, cover and premium, and what you can do to make sure it suits your needs best.

### WHAT'S CHANGED WITH YOUR PREMIUM

One or more of your covers has **indexation** applied to the amount you're insured for. This acts as 'inflation protection' for your cover (see page 4).

Your cover has a **combination of stepped and level premium**. Age increases apply to your stepped premium, and not to level, although your level premium may still have changed (see page 3).

We have **increased the premium for your cover in addition to the usual annual changes (such as age and indexation increases)**. This increase applies to all policies like yours, and is necessary due to a significant rise in claims, amongst other factors.

**Take a look at the information guide accompanying this letter for more details.**

### What's included in this Review Pack

- ✓ A quick summary of your cover
- ✓ A detailed overview of your cover in the Policy Schedule
- ✓ Information about your premium and any changes to your premium, policy or cover
- ✓ Things you need to know when reviewing your cover
- ✓ How to make a claim.

Your annual premium is  
**\$2,112.75**

This includes an annual  
**reduction of  
\$107.04**

Payment method  
Annual Direct Debit

We will automatically  
**deduct \$2,112.75 from your  
nominated account on 17 April  
2021.**

If you don't need to make changes, you don't need to do anything. Because you pay your premium annually, you are saving 6% compared with monthly payments.

**POSTED**

### YOUR COVER SNAPSHOT

Here is a view of some of your cover. For a detailed look, please see the attached Policy Schedule.



**Rachel**  
you are now insured for

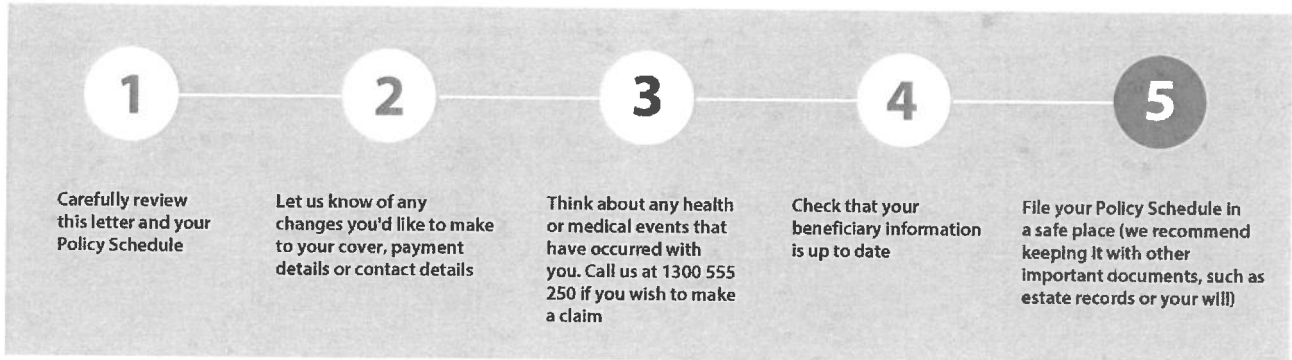
Life Cover	\$617,399
Total & Permanent Disability Cover	\$870,974

Call us: 133 667

Email us: [customer.risk@onepath.com.au](mailto:customer.risk@onepath.com.au)

Your Financial Adviser: Samuel John Young  
Phone: 0755618800

## What you need to do next



## You're in control of your insurance cover

Your OnePath Life policy is flexible, and you may wish to consider making changes to your policy to ensure it is right for you. You're in control and can make choices that affect your premium, such as:

- ✓ Changing your cover levels
- ✓ Linking multiple insurance policies with us
- ✓ Changing your premium payment frequency
- ✓ Adding or removing any extra cost options
- ✓ Turning indexation on or off

Head to our OnePath Clarity educational site to learn more [→](#)

## Do you need to change your cover?

Read your Policy Schedule carefully and talk to your adviser so you can ensure your cover suits your circumstances. Here are **some** things that you might want to consider during your review:



Have you expanded your family?



Do you need to update your beneficiaries?



Has your health improved – can you apply to review any loadings or medical exclusions?



Have you increased or decreased your debts?



Have key people left or joined the business?



Have you entered into any new agreements with other owners or parties in your business?

# Your premiums

## How your premium is calculated

There are many factors that can affect how your premium is calculated. These can include (but are not limited to):

- ✓ The amount and type of cover
- ✓ Higher risk occupations or hobbies
- ✓ Your smoking status
- ✓ Your health
- ✓ Your age and gender
- ✓ Whether you've chosen to pay stepped or level premiums
- ✓ Whether you've selected indexation
- ✓ How many lives you cover in your policy
- ✓ How frequently you pay your premium
- ✓ Where you live

You can learn more about your premiums here →

## Premium Reductions

Your premium amount includes reductions that we've applied to your policy. Reductions include things like **premium discounts**, as well as **certain factors** we use to calculate your premium. These factors reduce your overall premium because you have a lower insurance risk than someone whose circumstances are more risky.

Examples of discounts can include multiple cover and multiple life discounts, amongst others. Examples of factors that can reduce premiums can include large sums insured, smoker status and age factors, amongst others.

These discounts and factors generally operate in different ways:

- ✓ Some discounts stay in place for the life of the policy, unless you make a change that removes the reason for the discount
- ✓ Other discounts are for a limited time only, and automatically reduce every year until their time period ends
- ✓ Claims experience for a favourable risk factor can increase. This results in it no longer being favourable, which means we may need to change your premium. We can change how we rate risk factors by letting you know the effect of the change at least 30 days before it takes effect.

Please refer to your Policy contract, and the Product Disclosure Statement, for details of discounts and factors that can be applied to your policy including those that are guaranteed, and those that we can change.

## Stepped and level premiums

<b>Your cover is on a combination of stepped and level premiums</b>	
The difference between stepped and level premiums can be a major factor in how your premium is calculated.	
<p><b>With stepped premiums</b>, the cost of your cover is recalculated each year based on your age at your policy anniversary. As you get older, your health and personal risks generally increase, as does the likelihood that you may claim. This generally means your premium will increase each year as you age.</p>	<p><b>With level premiums</b>, the cost of your cover is based on your age when any cover started. Your premium is generally averaged out over a number of years, so you avoid increases in your premium due to age. Your cover is more expensive than stepped premiums at the start of your policy, but generally gets cheaper than stepped premiums through the life of your policy.</p>

Please note that level premiums are not guaranteed, and life insurers have increased level premiums in the past (and may do so again in the future). It's important to remember that age is only one factor in calculating premiums. Others, such as claims trends and interest rates, can also have an impact.

You can also choose a combination of stepped and level premiums on the same policy.

Read here more about stepped and level premiums →

If any of your circumstances regarding these factors changes, or if you have questions about any of them, please contact your financial adviser Samuel John Young on 0755618800 or call us at 133 667 for help.

## Indexation

Indexation applies to one or more of your covers, which means your sum insured has been increased to keep up with the cost of living. As your sum insured increases, so does your premium.

Think of indexation as a kind of "inflation protection" that helps to maintain the value of your cover over time, as living costs increase.

This indexation rate is 5% for your lump sum cover.

**If you want to accept indexation on your cover, you don't need to do anything.**

**If you've changed your mind, you can decline to accept indexation on some or all of your covers (either for this year or permanently), and keep your amount insured at the same level, but it may not give you the same value in the future as it does today.**

Please speak to your financial adviser Samuel John Young on 0755618800, or call us on 133 667 to make any changes or ask any questions.

To learn what indexation might mean for you in the future, head to our guide on [OnePath Clarity](#) →

Cover	With Indexation		Without Indexation	
	Amount Insured	Annual Premium	Amount Insured	Annual Premium
<b>Rachel Harper</b>				
Life Cover	\$245,857	\$121.64	\$234,150	\$115.98
Super TPD (Working)	\$245,857	\$275.95	\$234,150	\$263.11
Life Cover	\$371,542	\$372.66	\$353,850	\$352.09
Super TPD (Working)	\$371,542	\$946.96	\$353,850	\$889.93
Super TPD (Working)	\$253,575	\$395.54	\$241,500	\$377.13

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## Go further with OnePath Life

Being a OnePath Life customer means you get more than just the cover offered by your life insurance.



### Get the clarity you deserve

You deserve to know exactly how your insurance works. Head to OnePath Clarity to learn about types of cover, maximising the value of your cover, how your premium is calculated and how to make a claim.

Head to our [OnePath Clarity educational site to learn more](#) 



### Earn Qantas Points on your premiums

**FREQUENT FLYER** 

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**EARN 1 POINT**  
FOR EVERY \$1 OF PREMIUM PAID ON ELIGIBLE ONEPATH POLICIES\*

Conditions apply


\*You must be a Qantas Frequent Flyer member and correctly register your Qantas Frequent Flyer membership details with OnePath Life Limited (OnePath Life) to earn Qantas Points on eligible insurance policies. Eligible insurance policies are OneCare, OneCare Super, SmartCare and World of Protection. A joining fee usually applies. However, OnePath Life has arranged for this to be waived for new customers who join at [qantas.com/onepathjoin](https://qantas.com/onepathjoin). This complimentary join offer may be withdrawn at any time. Membership and points are subject to Qantas Frequent Flyer program terms and conditions available at [qantas.com/terms](https://qantas.com/terms). The maximum number of points you can earn on eligible policies is capped at 20,000 points per year, per policy. Qantas Points accrue in accordance with and subject to the 'OnePath and Qantas Frequent Flyer Rewards terms and conditions' available at [onepath.com.au/qff-terms-conditions](https://onepath.com.au/qff-terms-conditions). Qantas does not endorse, is not responsible for and does not provide any advice, opinion or recommendation about this product or the information provided by OnePath Life in this communication.

## Important things to remember

### Have you had any medical events, injuries or illness?

It can sometimes be easy to forget what you're covered for, and you may be able to claim against something that's happened to you since you took your policy out.

**Please consider if anything has happened to you, and call us at 1300 555 250** if you wish to make a claim. Our Life Insurance specialists will advise you on what's claimable on your policy, as well as guide you and make sure you're taken care of from the first step in the claims process to the last.

To learn more about the claims process and what it means for you and your beneficiaries, please visit our OnePath Clarity educational website for more information 



We're in the business of paying claims

It's our job to be there for you when you need to make a claim, to provide you with complete support when it matters most.

**It's why we pay over 9 of every 10 claims<sup>1</sup> we get – because we're in the business of paying claims.**

Visit [onepathclarity.com.au](http://onepathclarity.com.au) to learn more about the claims process, read claims stories and see why some claims aren't paid.

### Have confidence in your cover

Your OneCare held through super is a Guaranteed Renewable policy. This means that as long as you keep paying your premiums, your coverage continues, and your policy terms and conditions **cannot** be reduced or cancelled – even if your health declines or your personal risks increase. For example, if you're diagnosed with diabetes or even choose to start base jumping two days after you take out your policy, you're guaranteed to have the same cover, for the same price. In fact, you don't even have to tell us about these changes.

Head to our OnePath Clarity site to learn more 

<sup>1</sup>2018 OnePath Claims, ASIC Claims Comparison 2019

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## Are you in difficulty?

Life insurance is all about long-term certainty, but sometimes that certainty comes under immediate pressure.

As your life insurer, we take very seriously our responsibility to ensure you are supported if you are experiencing financial hardship.

Your product is flexible, and there are various ways that we can support you to make sure you can stay protected as you navigate through the difficulties you might be experiencing.

Click [here](#) to see some options you can consider to reduce the costs of your cover, and give you valuable breathing space.

To discuss lowering your premium, or for anything else to do with your cover, please speak to your financial adviser, Samuel John Young at 0755618800, or call us on 133 667. We're here to support you.

## Considering your need for cover at all?

If you are thinking about cancelling your cover, it's important to consider the risks to you and your beneficiaries if life takes an unexpected turn for the worse – specifically, that you'll have no cover in place should a claimable event occur.

Also, if you are considering replacing your cover with another policy with us or another insurer, you may not be able to get cover at all or have access to the same terms, or you may have to pay a higher premium if your health has changed. The same may apply if you cancel your cover and at a later time apply again for cover.

## We're here for you

If you have any questions about your cover or you wish to change something, please call your financial adviser, Samuel John Young on 0755618800, or call us at 133 667. Thank you for your trust – we're here to protect you.

Sincerely,

Customer Service Team

OnePath Life


### Important Information

OnePath Life Limited ABN 33 009 657 176, AFSL 238341 (OnePath Life) is the issuer of OneCare. This includes OneCare External Master Trust and OneCare SMSF. OnePath Custodians Pty Limited ABN 12 008 508 496, AFSL 238346 (OnePath Custodians) is the issuer of OneCare Super. OnePath Custodians is not a related body corporate of OnePath Life.

This information is of a general nature and does not take into account your personal needs and financial circumstances. You should consider the appropriateness of the information, having regard to your objectives, financial situation and needs.

You should read the OneCare Product Disclosure Statement and policy terms (PDS) available online at [onepath.com.au](http://onepath.com.au) or by calling 133 667 before deciding whether to acquire, or to continue to hold, this product.

MJAE-016220-2020

 Call us: 133 667

 Email us: [customer.risk@onepath.com.au](mailto:customer.risk@onepath.com.au)

 Your Financial Adviser: Samuel John Young  
Phone: 0755618800





OnePath Life Limited  
ABN 33 009 657 176 AFSL 238341  
onepath.com.au

## ONECARE POLICY SCHEDULE

DATE  
8 March 2021

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### YOUR POLICY SUMMARY

Policy number: 1006949513  
Policy owner(s):  
Harper Swarz SMSF Pty Ltd  
Fund name:  
Harper Swarz SMSF  
Policy start date: 17 April 2019  
Policy anniversary date: 17 April  
Linked policy number: 1006949495

	First name	Surname	Date of birth	Gender
Life/lives insured:	Rachel	Harper	1 October 1978	Female
Annual premium*:				\$2,219.79
Reduction(s) - Package:				\$107.04
Annual premium after reduction(s)*:				\$2,112.75
Includes:				
	Policy Fee(s)*:			\$47.01

\*Includes stamp duty if applicable.

You should keep this Policy Schedule in a secure place, along with your other insurance policy documents, as they will be required when you make a claim. If you lose the Policy Schedule, Policy Terms or any of your other insurance documents you can contact us for a replacement copy. We may charge a fee to cover our costs in issuing a replacement. The amounts insured under this policy are subject to the Policy Schedule, Policy Terms and any other notice issued by us to you. OnePath Life Limited (ABN 33 009 657 176, AFSL 238341) ('OnePath Life') is the issuer of the product.

# ONECARE POLICY SCHEDULE

DATE

8 March 2021

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Policy Number

1006949513

Life Insured: Rachel Harper

## LIFE COVER WITH OPTIONAL TPD COVER

Cover type	Amount insured	Annual premium	Indexation	Cover start date	Cover expiry date
Life Cover	\$245,857	\$121.64	Yes	17 April 2019	16 April 2109
Super TPD (Working)	\$245,857	\$275.95	Yes	17 April 2019	16 April 2044

### Exclusions

Please note that the specific exclusions listed in the table below are in addition to any general exclusion that may apply to your Policy.

Cover type	Cover start date	Exclusions
Super TPD (Working)	17 April 2019	No claim shall be payable under this cover for total and permanent disability arising from or contributed to by stress (including post traumatic stress), fatigue, physical symptoms of a psychiatric illness or condition, anxiety, depression, psychoneurotic, psychotic, personality, emotional or behavioural disorders or disorders related to substance abuse or dependency (which includes alcohol, drug or chemical abuse or dependency)
Super TPD (Working)	17 April 2019	No claim shall be payable under this Total and Permanent Disability cover where any claim arises in relation to the coccyx and/or sacrum, including any intervertebral discs, nerve roots or supporting musculature, or in relation to any treatment or any related complications from these.

### Options

Benefit payment type: Lump sum  
Premium type: Stepped premium  
Occupation category†: L  
TPD definition: Any Occupation  
Smoker†: No

### Optional extras

Premium Waiver Disability Option: No  
Business Guarantee Option: No  
Double TPD Option: No

## LIFE COVER WITH OPTIONAL TRAUMA AND TPD COVER

Cover type	Amount insured	Annual premium	Indexation	Cover start date	Cover expiry date
Life Cover	\$371,542	\$372.66	Yes	17 April 2019	16 April 2109
Super TPD (Working)	\$371,542	\$946.96	Yes	17 April 2019	16 April 2044

### Exclusions

Please note that the specific exclusions listed in the table below are in addition to any general exclusion that may apply to your Policy.

# ONECARE POLICY SCHEDULE

DATE

8 March 2021

8.11

Policy Number

1006949513

Life Insured: Rachel Harper

Cover type	Cover start date	Exclusions
Super TPD (Working)	17 April 2019	No claim shall be payable under this cover for total and permanent disability arising from or contributed to by stress (including post traumatic stress), fatigue, physical symptoms of a psychiatric illness or condition, anxiety, depression, psychoneurotic, psychotic, personality, emotional or behavioural disorders or disorders related to substance abuse or dependency (which includes alcohol, drug or chemical abuse or dependency)
Super TPD (Working)	17 April 2019	No claim shall be payable under this Total and Permanent Disability cover where any claim arises in relation to the coccyx and/or sacrum, including any intervertebral discs, nerve roots or supporting musculature, or in relation to any treatment or any related complications from these.

## Options

Benefit payment type: Lump sum  
 Premium type: Level premium  
 Occupation category†: L  
 TPD definition: Any Occupation  
 Smoker†: No

## Optional extras

Premium Waiver Disability Option: No  
 Business Guarantee Option: No  
 Double TPD Option: No

This Policy is linked to policy number 1006949495 under a Superlink arrangement. Therefore the sum insured in this policy will be reduced by the amount of benefits paid out under any linked policy. Please read your Policy Terms for full details of how Superlink arrangements operate.

## STAND ALONE TPD COVER

Cover type	Amount insured	Annual premium	Indexation	Cover start date	Cover expiry date
Super TPD (Working)	\$253,575	\$395.54	Yes	17 April 2019	16 April 2044

## Exclusions

Please note that the specific exclusions listed in the table below are in addition to any general exclusion that may apply to your Policy.

Cover type	Cover start date	Exclusions
Super TPD (Working)	17 April 2019	No claim shall be payable under this cover for total and permanent disability arising from or contributed to by stress (including post traumatic stress), fatigue, physical symptoms of a psychiatric illness or condition, anxiety, depression, psychoneurotic, psychotic, personality, emotional or behavioural disorders or disorders related to substance abuse or dependency (which includes alcohol, drug or chemical abuse or dependency)
Super TPD (Working)	17 April 2019	No claim shall be payable under this Total and Permanent Disability cover where any claim arises in relation to the coccyx and/or sacrum, including any intervertebral discs, nerve roots or supporting musculature, or in relation to any treatment or any related complications from these.

† Last recorded details. If any of this information has changed, you can let us know by contacting Customer Services on 133 667.

# ONECARE POLICY SCHEDULE

DATE

8 March 2021

8.12

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Policy Number

1006949513

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Life Insured: Rachel Harper

## Options

Benefit payment type: Lump sum  
Premium type: Stepped premium  
Occupation category: L  
TPD definition: Any Occupation  
Smoker: No

## Optional extras

Premium Waiver Disability Option: No  
Business Guarantee Option: No  
Life Cover Purchase Option - TPD: No

8.13



Harper Swarz SMSF Pty Ltd  
ATF Harper Swarz SMSF  
Via: daryle111@gmail.com

Product name: OneCare  
Policy owner(s): Harper Swarz Smsf Pty Ltd  
ATF Harper Swarz SMSF  
Policy number: 1006949501  
OnePath reference: 1006949501/FYL

13 July 2021

2020/2021 INSURANCE PREMIUM SUMMARY

Dear policy owner,

**Important information for your 2020/2021 tax return.**

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

To help with preparation of your fund's tax return for the year ending 30 June 2021, the following table shows the premium paid on your policy throughout the financial year, and (if applicable) the portion of that premium considered to be for benefits that replace income.

Life insured	Cover type	Total premium paid	Portion of total premium paid for income benefit/s
Mr Daryle Swarz	Life Cover	\$762.22	-
Mr Daryle Swarz	SuperLink SIS TPD	\$875.49	-

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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.

**Any questions?**

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

- contact your financial adviser, Samuel John Young on 0755618800
- call Customer Services on 133 667, weekdays between 8.30am and 6.00pm (AEST)
- email us at customer.risk@onepath.com.au

Yours sincerely,

Jay Tutt  
Head of Customer Service & Operations

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Harper Swarz SMSF Pty Ltd  
ATF Harper Swarz SMSF  
12 Eldesten CT  
CARRARA QLD 4211

# OnePath

15 March 2021  
**POLICY OWNER(S)**  
Harper Swarz SMSF Pty Ltd  
**POLICY NUMBER**  
1006949501  
**LINKED POLICY**  
1006949483



## It's time to review your life insurance.

Thank you for continuing to trust us to protect what matters through your OneCare held through super policy.

As your life changes, so should your insurance. This Annual Review Pack includes important information about any changes to your policy, cover and premium, and what you can do to make sure it suits your needs best.

### WHAT'S CHANGED WITH YOUR PREMIUM

One or more of your covers has **indexation** applied to the amount you're insured for. This acts as 'inflation protection' for your cover (see page 4).

Your cover has a **combination of stepped and level premium**. Age increases apply to your stepped premium, and not to level, although your level premium may still have changed (see page 3).

We have increased the **premium for your cover in addition to the usual annual changes (such as age and indexation increases)**. This increase applies to all policies like yours, and is necessary due to a significant rise in claims, amongst other factors. **Take a look at the information guide accompanying this letter for more details.**

### What's included in this Review Pack

- ✓ A quick summary of your cover
- ✓ A detailed overview of your cover in the Policy Schedule
- ✓ Information about your premium and any changes to your premium, policy or cover
- ✓ Things you need to know when reviewing your cover
- ✓ How to make a claim.

Your annual premium is  
**\$1,637.71**

This includes an annual reduction of  
**\$82.80**

Payment method  
Annual Direct Debit

We will automatically deduct **\$1,637.71** from your nominated account on **24 April 2021**.

If you don't need to make changes, you don't need to do anything. Because you pay your premium annually, you are saving 6% compared with monthly payments.

**POSTED**

### YOUR COVER SNAPSHOT

Here is a view of some of your cover. For a detailed look, please see the attached Policy Schedule.

	<b>Daryle</b> you are now insured for	Life Cover	\$617,399
		Total & Permanent Disability Cover	\$881,999

Call us: 133 667

Email us: [customer.risk@onepath.com.au](mailto:customer.risk@onepath.com.au)

Your Financial Adviser: **Samuel John Young**  
Phone: 0755618800

## What you need to do next



## You're in control of your insurance cover

Your OnePath Life policy is flexible, and you may wish to consider making changes to your policy to ensure it is right for you. You're in control and can make choices that affect your premium, such as:

- ✓ Changing your cover levels
- ✓ Linking multiple insurance policies with us
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- ✓ Turning indexation on or off

Head to our OnePath Clarity educational site to learn more

## Do you need to change your cover?

Read your Policy Schedule carefully and talk to your adviser so you can ensure your cover suits your circumstances. Here are **some** things that you might want to consider during your review:

- Have you expanded your family?
- Do you need to update your beneficiaries?
- Has your health improved – can you apply to review any loadings or medical exclusions?
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- Have key people left or joined the business?
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- ✓ The amount and type of cover
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- ✓ Your age and gender
- ✓ Whether you've chosen to pay stepped or level premiums
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You can learn more about your premiums here [↔](#)

### Premium Reductions

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Please refer to your Policy contract, and the Product Disclosure Statement, for details of discounts and factors that can be applied to your policy including those that are guaranteed, and those that we can change.

### Stepped and level premiums

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The difference between stepped and level premiums can be a major factor in how your premium is calculated.

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**With level premiums**, the cost of your cover is based on your age when any cover started. Your premium is generally averaged out over a number of years, so you avoid increases in your premium due to age. Your cover is more expensive than stepped premiums at the start of your policy, but generally gets cheaper through the life of your policy.

Please note that level premiums are not guaranteed, and life insurers have increased level premiums in the past (and may do so again in the future). It's important to remember that age is only one factor in calculating premiums. Others, such as claims trends and interest rates, can also have an impact.

You can also choose a combination of stepped and level premiums on the same policy.

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# Your premiums

## Indexation

Indexation applies to one or more of your covers, which means your sum insured has been increased to keep up with the cost of living. As your sum insured increases, so does your premium.

Think of indexation as a kind of "inflation protection" that helps to maintain the value of your cover over time, as living costs increase.

This indexation rate is 5% for your lump sum cover.

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**If you've changed your mind, you can decline to accept indexation on some or all of your covers (either for this year or permanently), and keep your amount insured at the same level, but it may not give you the same value in the future as it does today.**

Please speak to your financial adviser Samuel John Young on 0755618800, or call us on 133 667 to make any changes or ask any questions.

To learn what indexation might mean for you in the future, head to our guide on OnePath Clarity

Cover	With Indexation		Without Indexation	
	Amount Insured	Annual Premium	Amount Insured	Annual Premium
<b>Daryle Swarz</b>				
Life Cover	\$245,857	\$184.55	\$234,150	\$176.02
SuperLink SIS TPD	\$245,857	\$149.65	\$234,150	\$142.73
Life Cover	\$371,542	\$577.67	\$353,850	\$545.48
SuperLink SIS TPD	\$371,542	\$505.90	\$353,850	\$475.66
SuperLink SIS TPD	\$264,600	\$219.94	\$252,000	\$209.76

8/18



# Go further with OnePath Life

Being a OnePath Life customer means you get more than just the cover offered by your life insurance.



## Get the clarity you deserve

You deserve to know exactly how your insurance works. Head to OnePath Clarity to learn about types of cover, maximising the value of your cover, how your premium is calculated and how to make a claim.

Head to our [OnePath Clarity educational site](#) to learn more



## Earn Qantas Points on your premiums



\*You must be a Qantas Frequent Flyer member and correctly register your Qantas Frequent Flyer membership details with OnePath Life Limited (OnePath Life) to earn Qantas Points on eligible insurance policies. Eligible insurance policies are OneCare, OneCare Super, SmartCare and World of Protection. A joining fee usually applies. However, OnePath Life has arranged for this to be waived for new customers who join at [qantas.com/onepathjoin](https://qantas.com/onepathjoin). This complimentary join offer may be withdrawn at any time. Membership and points are subject to Qantas Frequent Flyer program terms and conditions available at [qantas.com/terms](https://qantas.com/terms). The maximum number of points you can earn on eligible policies is capped at 20,000 points per year, per policy. Qantas Points accrue in accordance with and subject to the 'OnePath and Qantas Frequent Flyer Rewards terms and conditions' available at [onepath.com.au/qff-terms-conditions](https://onepath.com.au/qff-terms-conditions). Qantas does not endorse, is not responsible for and does not provide any advice, opinion or recommendation about this product or the information provided by OnePath Life in this communication.

Call us: 133 667

Email us: [customer.risk@onepath.com.au](mailto:customer.risk@onepath.com.au)

Your Financial Adviser: Samuel John Young  
Phone: 0755618800

8.19

## Important things to remember

### Have you had any medical events, injuries or illness?

It can sometimes be easy to forget what you're covered for, and you may be able to claim against something that's happened to you since you took your policy out.

**Please consider if anything has happened to you, and call us at 1300 555 250** if you wish to make a claim. Our Life Insurance specialists will advise you on what's claimable on your policy, as well as guide you and make sure you're taken care of from the first step in the claims process to the last.

To learn more about the claims process and what it means for you and your beneficiaries, please visit our OnePath Clarity educational website for more information👉

**9/10** We're in the business of paying claims

It's our job to be there for you when you need to make a claim, to provide you with complete support when it matters most.

**It's why we pay over 9 of every 10 claims we get – because we're in the business of paying claims.**

Visit [onepathclarity.com.au](http://onepathclarity.com.au) to learn more about the claims process, read claims stories and see why some claims aren't paid.

### Have confidence in your cover

Your OneCare held through super is a Guaranteed Renewable policy. This means that as long as you keep paying your premiums, your coverage continues, and your policy terms and conditions **cannot** be reduced or cancelled – even if your health declines or your personal risks increase. For example, if you're diagnosed with diabetes or even choose to start base jumping two days after you take out your policy, you're guaranteed to have the same cover, for the same price. In fact, you don't even have to tell us about these changes.

Head to our OnePath Clarity site to learn more👉



## Are you in difficulty?

Life insurance is all about long-term certainty, but sometimes that certainty comes under immediate pressure.

As your life insurer, we take very seriously our responsibility to ensure you are supported if you are experiencing financial hardship.

Your product is flexible, and there are various ways that we can support you to make sure you can stay protected as you navigate through the difficulties you might be experiencing.

Click [here](#) to see some options you can consider to reduce the costs of your cover, and give you valuable breathing space.

To discuss lowering your premium, or for anything else to do with your cover, please speak to your financial adviser, Samuel John Young at 0755618800, or call us on 133 667. We're here to support you.

## Considering your need for cover at all?

8/20

If you are thinking about cancelling your cover, it's important to consider the risks to you and your beneficiaries if life takes an unexpected turn for the worse – specifically, that you'll have no cover in place should a claimable event occur.

Also, if you are considering replacing your cover with another policy with us or another insurer, you may not be able to get cover at all or have access to the same terms, or you may have to pay a higher premium if your health has changed. The same may apply if you cancel your cover and at a later time apply again for cover.

## We're here for you

If you have any questions about your cover or you wish to change something, please call your financial adviser, Samuel John Young on 0755618800, or call us at 133 667. Thank you for your trust – we're here to protect you.

Sincerely,

Customer Service Team

OnePath Life

### Important Information

OnePath Life Limited ABN 33 009 657 176, AFSL 238341 (OnePath Life) is the issuer of OneCare. This includes OneCare External Master Trust and OneCare SMSF. OnePath Custodians Pty Limited ABN 12 008 508 496, AFSL 238346 (OnePath Custodians) is the issuer of OneCare Super. OnePath Custodians is not a related body corporate of OnePath Life.

This information is of a general nature and does not take into account your personal needs and financial circumstances. You should consider the appropriateness of the information, having regard to your objectives, financial situation and needs.

You should read the OneCare Product Disclosure Statement and policy terms (PDS) available online at [onepath.com.au](http://onepath.com.au) or by calling 133 667 before deciding whether to acquire, or to continue to hold, this product.

MJAE-016220-2020

 Call us: 133 667

 Email us: [customer.risk@onepath.com.au](mailto:customer.risk@onepath.com.au)

 Your Financial Adviser: Samuel John Young  
Phone: 0755618800



OnePath Life Limited  
ABN 33 009 657 176 AFSL 238341  
onepath.com.au

## ONECARE POLICY SCHEDULE

DATE  
15 March 2021

821

### YOUR POLICY SUMMARY

Policy number: 1006949501  
Policy owner(s):  
Harper Swarz SMSF Pty Ltd  
Fund name:  
ATF Harper Swarz SMSF  
Policy start date: 24 April 2019  
Policy anniversary date: 24 April  
Linked policy number: 1006949483

	First name	Surname	Date of birth	Gender
Life/lives insured:	Daryle	Swarz	29 October 1977	Male
Annual premium*:				\$1,720.51
Reduction(s) - Package:				\$82.80
Annual premium after reduction(s)*:				\$1,637.71
Includes:				
Policy Fee(s)*:				\$46.80

\*Includes stamp duty if applicable.

8.22

# ONECARE POLICY SCHEDULE

DATE

15 March 2021

Policy Number

1006949501

Life Insured: Daryle Swarz

## LIFE COVER WITH OPTIONAL TPD COVER

Cover type	Amount insured	Annual premium	Indexation	Cover start date	Cover expiry date
Life Cover	\$245,857	\$184.55	Yes	24 April 2019	23 April 2108
SuperLink SIS TPD	\$245,857	\$149.65	Yes	24 April 2019	23 April 2043

### Exclusions

Please note that the specific exclusions listed in the table below are in addition to any general exclusion that may apply to your Policy.

Cover type	Cover start date	Exclusions
Life Cover	24 April 2019	No claim shall be payable under this cover for death as a direct or indirect result from any participation, training or preparation in any form of motor car racing.
SuperLink SIS TPD	24 April 2019	No claim shall be payable under this Total and Permanent Disability cover where any claim arises in relation to the practice or participation in any form of motor car racing.
SuperLink SIS TPD	24 April 2019	No claim shall be payable under this cover for total and permanent disability arising from or contributed to by stress (including post traumatic stress), fatigue, physical symptoms of a psychiatric illness or condition, anxiety, depression, psychoneurotic, psychotic, personality, emotional or behavioural disorders or disorders related to substance abuse or dependency (which includes alcohol, drug or chemical abuse or dependency)

### Options

Benefit payment type: Lump sum  
 Premium type: Stepped premium  
 Occupation category†: E  
 TPD definition: SuperLink SIS Any  
 Smoker†: No

### Optional extras

Premium Waiver Disability Option: No  
 Business Guarantee Option: No  
 Double TPD Option: No

This Policy is linked to policy number 1006949483 under a Superlink arrangement. Therefore the sum insured in this policy will be reduced by the amount of benefits paid out under any linked policy. Please read your Policy Terms for full details of how Superlink arrangements operate.

## LIFE COVER WITH OPTIONAL TRAUMA AND TPD COVER

Cover type	Amount insured	Annual premium	Indexation	Cover start date	Cover expiry date
Life Cover	\$371,542	\$577.67	Yes	24 April 2019	23 April 2108
SuperLink SIS TPD	\$371,542	\$505.90	Yes	24 April 2019	23 April 2043

### Exclusions

Please note that the specific exclusions listed in the table below are in addition to any general exclusion that may apply to your Policy.

† Last recorded details. If any of this information has changed, you can let us know by contacting Customer Services on 133 667.

# ONECARE POLICY SCHEDULE

8.23

## DATE

15 March 2021

## Policy Number

1006949501

Life Insured: Daryle Swarz

Cover type	Cover start date	Exclusions
Life Cover	24 April 2019	No claim shall be payable under this cover for death as a direct or indirect result from any participation, training or preparation in any form of motor car racing.
SuperLink SIS TPD	24 April 2019	No claim shall be payable under this Total and Permanent Disability cover where any claim arises in relation to the practice or participation in any form of motor car racing.
SuperLink SIS TPD	24 April 2019	No claim shall be payable under this cover for total and permanent disability arising from or contributed to by stress (including post traumatic stress), fatigue, physical symptoms of a psychiatric illness or condition, anxiety, depression, psychoneurotic, psychotic, personality, emotional or behavioural disorders or disorders related to substance abuse or dependency (which includes alcohol, drug or chemical abuse or dependency)

### Options

Benefit payment type: Lump sum  
 Premium type: Level premium  
 Occupation category†: E  
 TPD definition: SuperLink SIS Any  
 Smoker†: No

### Optional extras

Premium Waiver Disability Option: No  
 Business Guarantee Option: No  
 Double TPD Option: No

This Policy is linked to policy number 1006949483 under a Superlink arrangement. Therefore the sum insured in this policy will be reduced by the amount of benefits paid out under any linked policy. Please read your Policy Terms for full details of how Superlink arrangements operate.

## STAND ALONE TPD COVER

Cover type	Amount insured	Annual premium	Indexation	Cover start date	Cover expiry date
SuperLink SIS TPD	\$264,600	\$219.94	Yes	24 April 2019	23 April 2043

### Exclusions

Please note that the specific exclusions listed in the table below are in addition to any general exclusion that may apply to your Policy.

Cover type	Cover start date	Exclusions
SuperLink SIS TPD	24 April 2019	No claim shall be payable under this cover for total and permanent disability arising from or contributed to by stress (including post traumatic stress), fatigue, physical symptoms of a psychiatric illness or condition, anxiety, depression, psychoneurotic, psychotic, personality, emotional or behavioural disorders or disorders related to substance abuse or dependency (which includes alcohol, drug or chemical abuse or dependency)
SuperLink SIS TPD	24 April 2019	No claim shall be payable under this Total and Permanent Disability cover where any claim arises in relation to the practice or participation in any form of motor car racing.

† Last recorded details. If any of this information has changed, you can let us know by contacting Customer Services on 133 667.

# ONECARE POLICY SCHEDULE

## DATE

15 March 2021

8.24

## Policy Number

1006949501

Life Insured: Daryle Swarz

### Options

Benefit payment type: Lump sum  
Premium type: Stepped premium  
Occupation category†: E  
TPD definition: SuperLink SIS Any  
Smokert: No

### Optional extras

Premium Waiver Disability Option: No  
Business Guarantee Option: No  
Life Cover Purchase Option - TPD: No

This Policy is linked to policy number 1006949483 under a Superlink arrangement. Therefore the sum insured in this policy will be reduced by the amount of benefits paid out under any linked policy. Please read your Policy Terms for full details of how Superlink arrangements operate.

† Last recorded details. If any of this information has changed, you can let us know by contacting Customer Services on 133 667.



9-1

Harper Swarz SMSF  
Summary of Quantity Surveyor Report  
24 Chambers Ridge Blvd, Park Ridge

- Plant & Equipment

Year	Claim	Closing WDV
		23151.71 Total Cost
2019	4755.2	18396.51
2020	4065.55	14330.96
2021	3207.73	11123.23
2022	2419.46	8703.77
2023	1735.54	6968.23
2024	1367.89	5600.34
2025	1228.62	4371.72
2026	1043.64	3328.08
2027	613.53	2714.55
2028	732.62	1981.93
2029	573.46	1408.47
2030	732.28	676.19
2031	123.88	552.31
2032	552.31	0

POSTED

9-2

Taxation Depreciation Schedule for: 24 Chambers Ridge Blvd Park Ridge						
Clients Name:		Harper Swarz Property Pty Ltd				
Construction Complete:		7/06/2019		Commencement of Schedule:		7/06/2019
Job No:		19/17331		Date of Inspection:		30/05/2019
Year		Division 43 Yearly Claim	Div 40 Diminishing Value Yearly Claim	Div 40 Prime Cost Yearly Claim	Total Div 43 Plus Div 40 Diminishing Value	Total Div 43 Plus Div 40 Prime Cost
2018/2019	1st year	\$350.98	\$4,755.20	\$4,660.72	\$5,106.18	\$5,011.70
2019/2020	2nd year	\$5,569.96	\$4,065.55	\$2,664.43	\$9,635.51	\$8,234.39
2020/2021	3rd year	\$5,569.96	\$3,207.73	\$2,343.10	\$8,777.69	\$7,913.06
2021/2022	4th year	\$5,569.96	\$2,419.46	\$1,989.21	\$7,989.42	\$7,559.16
2022/2023	5th year	\$5,569.96	\$1,735.54	\$1,657.10	\$7,305.50	\$7,227.06
2023/2024	6th year	\$5,569.96	\$1,367.89	\$1,574.50	\$6,937.84	\$7,144.46
2024/2025	7th year	\$5,569.96	\$1,228.62	\$1,666.28	\$6,798.57	\$7,236.23
2025/2026	8th year	\$5,569.96	\$1,043.64	\$1,436.84	\$6,613.59	\$7,006.79
2026/2027	9th year	\$5,569.96	\$613.53	\$1,436.84	\$6,183.49	\$7,006.79
2027/2028	10th year	\$5,569.96	\$732.62	\$1,541.47	\$6,302.58	\$7,111.43
2028/2029	11th year	\$5,569.96	\$573.46	\$1,268.74	\$6,143.42	\$6,838.70
2029/2030	12th year	\$5,569.96	\$732.28	\$713.17	\$6,302.24	\$6,283.13
2030/2031	13th year	\$5,569.96	\$123.88	\$199.31	\$5,693.84	\$5,769.26
2031/2032	14th year	\$5,569.96	\$552.31		\$6,122.27	\$5,569.96
2032/2033	15th year	\$5,569.96			\$5,569.96	\$5,569.96
2033/2034	16th year	\$5,569.96			\$5,569.96	\$5,569.96
2034/2035	17th year	\$5,569.96			\$5,569.96	\$5,569.96
2035/2036	18th year	\$5,569.96			\$5,569.96	\$5,569.96
2036/2037	19th year	\$5,569.96			\$5,569.96	\$5,569.96
2037/2038	20th year	\$5,569.96			\$5,569.96	\$5,569.96
2038/2039	21st year	\$5,569.96			\$5,569.96	\$5,569.96
2039/2040	22nd year	\$5,569.96			\$5,569.96	\$5,569.96
2040/2041	23rd year	\$5,569.96			\$5,569.96	\$5,569.96
2041/2042	24th year	\$5,569.96			\$5,569.96	\$5,569.96
2042/2043	25th year	\$5,569.96			\$5,569.96	\$5,569.96
2043/2044	26th year	\$5,569.96			\$5,569.96	\$5,569.96
2044/2045	27th year	\$5,569.96			\$5,569.96	\$5,569.96
2045/2046	28th year	\$5,569.96			\$5,569.96	\$5,569.96
2046/2047	29th year	\$5,569.96			\$5,569.96	\$5,569.96
2047/2048	30th year	\$5,569.96			\$5,569.96	\$5,569.96
2048/2049	31st year	\$5,569.96			\$5,569.96	\$5,569.96
2049/2050	32nd year	\$5,569.96			\$5,569.96	\$5,569.96
2050/2051	33rd year	\$5,569.96			\$5,569.96	\$5,569.96
2051/2052	34th year	\$5,569.96			\$5,569.96	\$5,569.96
2052/2053	35th year	\$5,569.96			\$5,569.96	\$5,569.96
2053/2054	36th year	\$5,569.96			\$5,569.96	\$5,569.96
2054/2055	37th year	\$5,569.96			\$5,569.96	\$5,569.96
2055/2056	38th year	\$5,569.96			\$5,569.96	\$5,569.96
2056/2057	39th year	\$5,569.96			\$5,569.96	\$5,569.96
2057/2058	40th year	\$5,569.96			\$5,569.96	\$5,569.96
2058/2059	41st year	\$5,218.97			\$5,218.97	\$5,218.97
2059/2060	42nd year					
2060/2061	43rd year					
2061/2062	44th year					
		\$222,798.29	\$23,151.71	\$23,151.71	\$245,950.00	\$245,950.00

Only low cost assets with a value of less than \$1000 have been added to a low value pool and depreciated accordingly

POSTED

CGT done 15/4/19

**Budget Measure May 9th 2017: "Limit plant and equipment depreciation deductions to outlays actually incurred by investors"**. Changes apply from 1st of July 2017. If a contract to buy a property has been entered into after 7.30pm on May 9th 2017 equipment depreciation will only be included in the report if purchased new by the investor. The changes do not affect deductions that arise in the course of carrying on a business or for:

- > corporate tax entities
- > superannuation plans other than self-managed superannuation funds
- > public unit trusts
- > managed investment trusts corporate tax entities
- > unit trusts or partnerships whose members are the above listed entities

The Contents of this report should not be treated as advice in taxation, investing or financial strategy. The contents of the report should only be acted upon after consultation with a qualified Accountant or tax advisor.

### Referenced Documents

1. Rental Properties Guide - NAT 1729-06-2014 Australian Taxation Office
2. Guide to Depreciating Assets - NAT 1996-06 2014 Australian Taxation Office
3. Property Depreciation Handbook - The Australian Institute of Quantity Surveyors
4. Australian Institute of Quantity Surveyors Building Cost Index
5. Australian Institute of Quantity Surveyors Building Cost Guide

# Depreciation Schedule

For The Period 01 July 2020 - 30 June 2021



Investment	Purchase Date	Cost	Opening Written Down Value	Adjustments		Total Value For Depreciation <sup>1</sup>	Method	Rate	Depreciation			
				Disposals/ Decrease	Additions/ Increase				Calculated Depreciation <sup>2</sup>	Posted Depreciation <sup>3</sup>	Closing Written Down Value	
<b>Plant and Equipment (at written down value) - Unitised</b>												
Doors												
	30/06/2021				760.00	2.08	Diminishing Value	2.50 %	0.05	0.05	0.05	759.95
					<b>760.00</b>	<b>2.08</b>			<b>0.05</b>	<b>0.05</b>	<b>0.05</b>	<b>759.95</b>
					<b>760.00</b>	<b>2.08</b>			<b>0.05</b>	<b>0.05</b>	<b>0.05</b>	<b>759.95</b>

<sup>1</sup> Amounts have been pro rated based on number of days in the year

<sup>2</sup> Depreciation calculated as per depreciation method

<sup>3</sup> Depreciation amounts posted to the ledger

9.4



# Security Screens & Shutters

15 Meakin Rd Meadowbrook. 4131  
Phone 32009152 Fax 3386 0666

**Tax Invoice**

ABN : 62 308 290 580

9-5

**Bill To RAY WHITE IMS**

PO BOX 3565  
LOGANHOLME

4129

**Ship To RAY WH**

24 CHAMBERS RIDGE BL  
PARK RIDGE  
24 CHAMBERS RIDGE BLVD

Order Number

**Order Date:** 11/05/2021 **Date Fitted** 17/06/2021 **Salesman** Franklin **Invoice Number** **23611**

Qty	Description	Colour
1	Hinged 7mm Door	Notre Dame
1	Hinged 7mm Door	Anodic Mat Nat
2	Hinged Door Triple Lock	
2	Bug Seal (Narrow)	

**Bank Details**

BSB: 064 184 Acc No: 1026 0305

When making a payment use your  
Invoice Number **23611** as a Reference

<b>Sale Price</b>	\$760.00
<b>Deposit</b>	\$0.00
<b>Payment Rec.</b>	\$380.00
<b>Balance Due</b>	\$380.00

**This Invoice Includes** \$69.09 **G.S.T:**

10.1

# Harper Swarz SMSF General Ledger



As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Property Expenses - Council Rates (41960)</b>					
<u>24 Chambers Ridge Boulevard, Park Ridge Q 4125 (24CHAMBERS)</u>					
15/09/2020	BPAY TO LOGAN CITY RATES BP		863.13		863.13 DR
11/11/2020	BPAY TO LOGAN CITY RATES BP		864.44		1,727.57 DR
30/06/2021	T/up agent statement		915.60		2,643.17 DR
30/06/2021	T/up agent statement		878.30		3,521.47 DR
			<b>3,521.47</b>		<b>3,521.47 DR</b>

Total Debits: 3,521.47

Total Credits: 0.00



# Logan City Council Rate Notice

ABN: 21 627 796 435

10.2



INNOVATIVE. DYNAMIC. CITY OF THE FUTURE

## APRIL - JUNE 2021 QUARTER

ASSESSMENT NC



11174179

152211/A/018105

D-038

HARPER SWARZ PROPERTY PTY LTD (TRUSTEE)

C/- Ray White IMS

PO Box 3565

LOGANHOLME QLD 4129

28 APR 2021

ISSUE DATE

16-Apr-2021

DUE DATE

21-May-2021

*Rates and charges levied by the issue of this notice are due and payable by the due date.  
Interest of 8.53%pa compounding daily is charged on overdue rates and charges.*

**Property Location:** 24 Chambers Ridge Boulevard, PARK RIDGE QLD 4125

**RPD:** Lot 46 SP 297354

### COUNCIL

General Rate - Residential 2 (Rateable Value 181,666)

280.50

Garbage Charge - 240W + 140R or 240R

73.50

Environmental Charge

19.95

Community Services Charge

98.50

### STATE GOVERNMENT

State Emergency Levy Group 2 (No Discount applies)

56.50

### WATER AND WASTEWATER (Sewerage) CHARGES

410.29

(see information attached)

**Total Amount**

**939.24**

**Less Discount for prompt payment**

**23.64 CR**

Receive your rates notice via email. Visit: [myportal.logan.qld.gov.au](http://myportal.logan.qld.gov.au) to register.

Rate Notice data is processed as at 7/04/2021.

**IF PAID BY 21-May-2021**

**\$915.60**

<b>Total</b>	<b>939.24</b>
<b>Discount</b>	<b>23.64 CR</b>
<b>Net</b>	<b>915.60</b>

**IF PAID BY 21-May-2021**

on the internet  
Go to [logan.qld.gov.au](http://logan.qld.gov.au)

**Biller Code : 17392**  
**Ref : 5 1117 4179**

paying by phone

**Biller Code : 17392**  
**Ref : 5 1117 4179**

Phone 1300 276 468 or from overseas +61 1300 276 468

in person

**POST billpay™**



\*0459 11174179

\*Transaction fees apply (see reverse)

# Logan City Council

## Water and Wastewater Information

ABN: 21 627 796 435

10-3



**LOGAN**  
CITY COUNCIL

INNOVATIVE. DYNAMIC. CITY OF THE FUTURE

**Distribution and retail charges for the period 01/04/2021 to 30/06/2021 have been totalled and included on the accompanying Rate Notice for payment.**

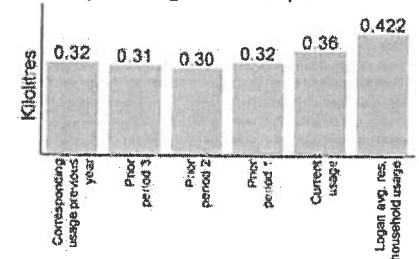
**Property Location:** 24 Chambers Ridge Boulevard, PARK RIDGE QLD 4125

Water Service Charge - Res	74.80
Wastewater (Sewerage) Charge	178.00
Water Consumption	157.49

**Water Consumption Detail** (PLEASE NOTE: Meters that have zero consumption during the period are not shown)

Meter No.	Current Reading/Date	Previous Reading/Date	Usage (kL)	Period Days	Daily Avg. Usage (kL)
18V010292	249 23-Feb-2021	211 09-Nov-2020	38	106	0.358
	Council Water Consumption Charge	38.00 @ 1.0224		38.85	
	State Govt Bulk Water Charge	38.00 @ 3.1220		118.64	

Daily Average Consumption kL



**Due to the ongoing COVID-19 situation, please check our website or call us for customer service centre availability.**

**Logan City Council** ABN 21 627 796 435

**Postal Address**

PO Box 3226, LOGAN CITY DC QLD 4114

**General enquiries** 07 3412 3412

**Rates enquiries** 07 3412 5230

**Web** [logan.qld.gov.au](http://logan.qld.gov.au)

**Business hours**

8am to 5pm (AEST)

Monday to Friday (except public holidays)



# Logan City Council Rate Notice

ABN: 21 627 796 435



## JANUARY - MARCH 2021 QUARTER

ASSESSMENT NC



11174179

151298/A/019224

D-038

HARPER SWARZ PROPERTY PTY LTD (TRUSTEE)

ISSUE DATE

C/- Ray White IMS

15-Jan-2021

PO Box 3565

LOGANHOLME QLD 4129

10% FEB 2021

DUE DATE

19-Feb-2021

*Rates and charges levied by the issue of this notice are due and payable by the due date. Interest of 8.53%pa compounding daily is charged on overdue rates and charges.*

**Property Location:** 24 Chambers Ridge Boulevard, PARK RIDGE QLD 4125

**RPD:** Lot 46 SP 297354

### COUNCIL

General Rate - Residential 2 (Rateable Value 181,666)

280.50

Garbage Charge - 240W + 140R or 240R

73.50

Environmental Charge

19.95

Community Services Charge

98.50

### STATE GOVERNMENT

State Emergency Levy Group 2 (No Discount applies)

56.50

### WATER AND WASTEWATER (Sewerage) CHARGES

(see information attached)

372.99

**Total Amount**

**901.94**

**Less Discount for prompt payment**

**23.64 CR**

Receive your rates notice via email. Visit: [myportal.logan.qld.gov.au](http://myportal.logan.qld.gov.au) to register.

Rate Notice data is processed as at 5/01/2021.

**IF PAID BY 19-Feb-2021**

**\$878.30**

Total	901.94
Discount	23.64 CR
Net	878.30

**IF PAID BY 19-Feb-2021**



on the internet

Go to [logan.qld.gov.au](http://logan.qld.gov.au)



**Biller Code : 17392**  
**Ref : 5 1117 4179**



paying by phone

**Biller Code : 17392**  
**Ref : 5 1117 4179**

Phone 1300 276 468 or from overseas +61 1300 276 468



in person

**POST billpay™**



\*0459 11174179

\*Transaction fees apply (see reverse)

# Logan City Council

## Water and Wastewater Information

AEN: 21 627 706 435

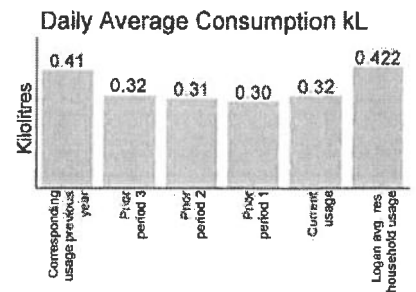
**Distribution and retail charges for the period 01/01/2021 to 31/03/2021 have been totalled and included on the accompanying Rate Notice for payment.**

**Property Location:** 24 Chambers Ridge Boulevard, PARK RIDGE QLD 4125

Water Service Charge - Res	74.80
Wastewater (Sewerage) Charge	178.00
Water Consumption	120.19

**Water Consumption Detail** (PLEASE NOTE: Meters that have zero consumption during the period are not shown)

Meter No.	Current Reading/Date	Previous Reading/Date	Usage (kL)	Period Days	Daily Avg. Usage (kL)
18V010292	211 09-Nov-2020	182 11-Aug-2020	29	90	0.322
Council Water Consumption Charge			29.00 @ 1.0224	29.64	
State Govt Bulk Water Charge			29.00 @ 3.1220	90.55	



**Due to the ongoing COVID-19 situation, please check our website or call us for customer service centre availability.**

**Logan City Council** AEN: 21 627 706 435

**Postal Address**

PO Box 3226, LOGAN CITY DC QLD 4114

**General enquiries** 07 3412 3412

**Rates enquiries** 07 3412 5230

**Web** [logan.qld.gov.au](http://logan.qld.gov.au)

**Business hours**

8am to 5pm (AEST)

Monday to Friday (except public holidays)

10.6



# Logan City Council Rate Notice

ABN 21 627 736 435

## JULY-SEPTEMBER 2020 QUARTER

ASSESSMENT NO.



11174179

148972W077063 111 D-041  
HARPER SWARZ PROPERTY PTY LTD (TRUSTEE)  
12 Edelsten Ct  
CARRARA QLD 4211

ISSUE DATE

10-Aug-2020

DUE DATE

18-Sep-2020

Rates and charges levied by the issue of this notice are due and payable by the due date. Interest of 8.53%pa compounding daily is charged on overdue rates and charges. NOTE: All overdue amounts are interest free until 30 September 2020.

Property Location: 24 Chambers Ridge Boulevard, PARK RIDGE QLD 4125

RPD: Lot 46 SP 297354

<b>COUNCIL</b>	280.50
General Rate - Residential 2 (Rateable Value 181,666)	73.50
Garbage Charge - 240W + 140R or 240R	19.95
Environmental Charge	98.50
Community Services Charge	

<b>STATE GOVERNMENT</b>	56.50
State Emergency Levy Group 2 (No Discount applies)	

<b>WATER AND WASTEWATER (Sewerage) CHARGES</b>	357.82
(see information attached)	

<b>Total Amount</b>	<b>886.77</b>
<b>Less Discount for prompt payment</b>	<b>23.64 CR</b>

Receive your rates notice via email. Visit [myportal.logan.qld.gov.au](http://myportal.logan.qld.gov.au) to register.

*Paid 15.9.20*

Rate Notice data is processed as at 22/07/2020.

IF PAID BY 18-Sep-2020

**\$863.13**

Total	886.77
Discount	23.64 CR
Net	863.13
<b>IF PAID BY 18-Sep-2020</b>	

on the internet  
Go to [logan.qld.gov.au](http://logan.qld.gov.au)

**Billers Code : 17392**  
**Ref : 5 1117 4179**

paying by phone

**Billers Code : 17392**  
**Ref : 5 1117 4179**

Phone 1300 276 468 or from overseas +61 1300 276 468

in person

\*0459 11174179  
\*Transaction fees apply (see reverse)

10.7

# Logan City Council Rate Notice

ASN 21 627 796 430



MOVING DYNAMIC CITY OF THE FUTURE

## OCTOBER-DECEMBER 2020 QUARTER

ASSESSMENT NO.

11174179

ISSUE DATE

21-Oct-2020

DUE DATE

20-Nov-2020



1508221A1983587

D-041

HARPER SWARZ PROPERTY PTY LTD (TRUSTEE)  
12 Edelsten Ct  
CARRARA QLD 4211

*Rates and charges levied by the issue of this notice are due and payable by the due date.  
Interest of 8.53%pa compounding daily is charged on overdue rates and charges.*

Property Location: 24 Chambers Ridge Boulevard, PARK RIDGE QLD 4125  
RPD: Lot 46 SP 297354

### COUNCIL

General Rate - Residential 2 (Rateable Value 181,666)	280.50
Garbage Charge - 240W + 140R or 240R	73.50
Environmental Charge	19.95
Community Services Charge	98.50

### STATE GOVERNMENT

State Emergency Levy Group 2 (No Discount applies) 56.50

### WATER AND WASTEWATER (Sewerage) CHARGES

(see information attached) 359.13

**Total Amount** 888.08

**Less Discount for prompt payment** 23.64 CR

Receive your rates notice via email. Visit [myportal.logan.qld.gov.au](http://myportal.logan.qld.gov.au) to register.

*paid B PAY 11.11.20*

Rate Notice data is processed as at 7/10/2020

IF PAID BY 20-Nov-2020

**\$864.44**

Total	888.08
Discount	23.64 CR
Net	864.44
<b>IF PAID BY 20-Nov-2020</b>	

on the internet  
Go to [logan.qld.gov.au](http://logan.qld.gov.au)

Biller Code : 17392  
Ref : 5 1117 4179

paying by phone

Biller Code : 17392  
Ref : 5 1117 4179

Phone 1300 276 468 or from  
overseas +61 1300 276 468

in person



\*0459 11174179

\*Transaction fees apply (see reverse)

**PAYMENT OPTIONS - SEE REVERSE FOR PAYMENT OPTIONS**

11-1

# Harper Swarz SMSF General Ledger



As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Property Expenses - Insurance Premium (41980)</b>					
<u>24 Chambers Ridge Boulevard, Park Ridge Q 4125 (24CHAMBERS)</u>					
14/07/2020	SHANNONS PTY LIM SHH013800673 13		55.26		55.26 DR
12/08/2020	SHANNONS PTY LIM SHH013800673 13		55.26		110.52 DR
14/09/2020	SHANNONS PTY LIM SHH013800673 13		55.26		165.78 DR
13/10/2020	SHANNONS PTY LIM SHH013800673 13		55.26		221.04 DR
12/11/2020	SHANNONS PTY LIM SHH013800673 13		55.26		276.30 DR
14/12/2020	SHANNONS PTY LIM SHH013800673 13		68.89		345.19 DR
12/01/2021	SHANNONS PTY LIM SHH013800673 13		68.89		414.08 DR
12/02/2021	SHANNONS PTY LIM SHH013800673 13		68.89		482.97 DR
12/03/2021	SHANNONS PTY LIM SHH013800673 13		68.89		551.86 DR
13/04/2021	SHANNONS PTY LIM SHH013800673 13		68.89		620.75 DR
12/05/2021	SHANNONS PTY LIM SHH013800673 13		68.89		689.64 DR
14/06/2021	SHANNONS PTY LIM SHH013800673 13		68.89		758.53 DR
			<b>758.53</b>		<b>758.53 DR</b>

11-2

Total Debits: 758.53

Total Credits: 0.00

# Home Insurance Tax Invoice



SHARE THE PASSION

Ph: 13 46 46 Web: shannons.com.au  
State Branch: 107 Fison Avenue West, Eagle Farm QLD 4009

HARPER SWARZ SMSF PTY LTD ATF HARPER  
SWARZ SMSF  
12 EDELSTEN CT  
CARRARA QLD 4211

Policy Number

**SHH013800673**

Period of Insurance

**11 Dec 2020 to 11 Dec 2021**

18 January 2022

Dear Policy Holder,

Please note that in accordance with the GST Legislation relating to insurance premiums, the GST amount may be less than 1/11th of the total premium paid. This is because the total premium you have paid includes a charge for Stamp Duty and Stamp Duty is not subject to GST.

If you have any questions or if we can help you with any other insurance needs, please call us on 13 46 46.

\* This is not a request for payment

For full details of insurance provided (including excesses), please refer to Certificate of Insurance and Product Disclosure Statement.

#### Insured Address

24 CHAMBERS RIDGE BVD  
PARK RIDGE QLD 4125

#### Policy Term

Month/Year

Monthly

December 2020

<b>Total Paid</b>	<b>\$826.74*</b>
Includes:	
Stamp Duty/Insurance Duty	\$68.26*
GST	\$68.95*

*\$68-89 per month.*



12.1

# Harper Swarz SMSF General Ledger



As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Property Expenses - Interest on Loans (42010)</b>					
<u>24 Chambers Ridge Boulevard, Park Ridge Q 4125 (24CHAMBERS)</u>					
12/07/2020	Interest charged		1,025.93		1,025.93 DR
12/08/2020	Interest charged		1,055.42		2,081.35 DR
12/09/2020	Interest charged		1,050.51		3,131.86 DR
12/10/2020	Interest charged		1,012.18		4,144.04 DR
12/11/2020	Interest charged		1,041.09		5,185.13 DR
12/12/2020	Interest charged		1,002.90		6,188.03 DR
12/01/2021	Interest charged		1,032.75		7,220.78 DR
12/02/2021	Interest charged		1,029.61		8,250.39 DR
12/03/2021	Interest charged		925.97		9,176.36 DR
12/04/2021	Interest charged		1,020.23		10,196.59 DR
12/05/2021	Interest charged		982.71		11,179.30 DR
12/06/2021	Interest charged		974.91		12,154.21 DR
			<b>12,154.21</b>		<b>12,154.21 DR</b>

} 19.

**Total Debits: 12,154.21**  
**Total Credits: 0.00**





# EZPZ Property Maintenance Pty Ltd

PO Box 3088  
Brown Plains QLD 4118  
07 3063 0633  
sales@ezpzpm.com.au  
ABN 94629485230  
QBCC License:15218475



## Tax Invoice

### INVOICE TO

Ray White IMS Loganholme  
12/3986 Pacific Highway  
Loganholme QLD 4129  
JOB: 24 Chambers Ridge Boulevard,  
Park Ridge QLD 4125

**INVOICE NO.** I20454  
**DATE** 9/6/2021  
**DUE DATE** 9/6/2021  
**TERMS** 30 Days

16947a-3095

DESCRIPTION	AMOUNT (EX GST)
Remove loose toilet seats x2 and refit using existing fittings.	\$85.00

Thank you for your Business...

Until full payment has been received all materials and goods remain the property of EZPZ Property Maintenance.

Should the full invoiced amount not be received by the due date, the debt may be referred to a debt collection agent and all debt collection, court and other recovery costs will be charged to the client.

SUBTOTAL	\$85.00
GST TOTAL	\$8.50
TOTAL	\$93.50
PAID TO DATE	\$0.00
BALANCE DUE	<b>\$93.50</b>

Harper Swarz SMSF

15.1

Borrowing Costs start date 01/06/2019

Liberty Loan 3063351 for property 24 Chambers Ridge Boulevard, Park Ridge 4125  
\$1,015

Year	Expense	Balance
2019	\$17	\$998
2020	\$203	\$795
2021	\$203	\$592
2022	\$203	\$389
2023	\$203	\$186
2024	\$186	\$0

POSTED

16.1



MACQUARIE

# Macquarie Cash Management Account

MACQUARIE BANK LIMITED  
ABN 46 008 583 542 AFSL 237502

enquiries 1800 806 310  
transact@macquarie.com  
www.macquarie.com.au

GPO Box 2520  
Sydney, NSW 2001



041 441699

HARPER SWARZ SMSF PTY LTD  
12 EDELSTEN COURT  
CARRARA QLD 4211

1 Shelley Street  
Sydney, NSW 2000

account balance **\$41,898.14**  
as at 31 Dec 20

account name HARPER SWARZ SMSF PTY LTD ATF  
HARPER SWARZ SMSF  
account no. 966915209

transaction	description	debits	credits	balance
30.06.20	OPENING BALANCE			43,331.19
01.07.20	Fees & charges PAPER STATEMENT FEE	2.50		43,328.69
01.07.20	Direct debit SECURE FUNDING P 3063351	464.76		42,863.93
08.07.20	Direct debit SECURE FUNDING P 3063351	464.76		42,399.17
08.07.20	Direct debit Infocus Infocus	81.33		42,317.84
14.07.20	Direct debit SHANNONS PTY LIM SHH013800673	55.26		42,262.58
15.07.20	Deposit PIMS (Qld) Pty L RENT PAYMENT		711.79	42,974.37
15.07.20	Direct debit SECURE FUNDING P 3063351	464.76		42,509.61
22.07.20	Direct debit SECURE FUNDING P 3063351	464.76		42,044.85
23.07.20	Deposit SuperChoice P/L PC210720-157972704		1,341.24	43,386.09
29.07.20	Direct debit SECURE FUNDING P 3063351	464.76		42,921.33
31.07.20	Interest MACQUARIE CMA INTEREST PAID*		1.84	42,923.17

## how to make a transaction

online  
Log in to [www.macquarie.com.au/personal](http://www.macquarie.com.au/personal)

by phone  
Call 133 275 to make a phone transaction

transfers from another bank account  
Transfer funds from another bank to this account:  
BSB 182 512  
ACCOUNT NO. 966915209

deposits using BPay  
From another bank



Bill code: 667022  
Ref: 966 915 209

continued on next



## Macquarie Cash Management Account

enquiries 1800 806 310

account name HARPER SWARZ SMSF PTY LTD ATF  
HARPER SWARZ SMSF  
account no. 966915209

transaction	description	debits	credits	balance
31.07.20	Deposit		PIMS (Qld) Pty L RENT PAYMENT 1,069.61	43,992.78
04.08.20	Deposit		ATO ATO005000012749515 463.12	44,455.90
05.08.20	Direct debit	SECURE FUNDING P 3063351 464.76		43,991.14
10.08.20	Direct debit	Infocus Infocus 81.33		43,909.81
12.08.20	Direct debit	SECURE FUNDING P 3063351 464.76		43,445.05
12.08.20	Direct debit	SHANNONS PTY LIM SHH013800673 55.26		43,389.79
14.08.20	Deposit		PIMS (Qld) Pty L RENT PAYMENT 582.79	43,972.58
19.08.20	Direct debit	SECURE FUNDING P 3063351 464.76		43,507.82
26.08.20	Direct debit	SECURE FUNDING P 3063351 464.76		43,043.06
28.08.20	Deposit		SuperChoice P/L PC250820-190819454 1,505.15	44,548.21
31.08.20	Interest		MACQUARIE CMA INTEREST PAID* 1.86	44,550.07
31.08.20	Deposit		PIMS (Qld) Pty L RENT PAYMENT 711.79	45,261.86
02.09.20	Direct debit	SECURE FUNDING P 3063351 464.76		44,797.10
08.09.20	Direct debit	Infocus Infocus 81.33		44,715.77
09.09.20	Direct debit	SECURE FUNDING P 3063351 464.76		44,251.01
14.09.20	Direct debit	SHANNONS PTY LIM SHH013800673 55.26		44,195.75
15.09.20	Deposit		PIMS (Qld) Pty L RENT PAYMENT 667.79	44,863.54
15.09.20	BPAY	BPAY TO LOGAN CITY RATES 863.13		44,000.41
16.09.20	Direct debit	SECURE FUNDING P 3063351 464.76		43,535.65
23.09.20	Direct debit	SECURE FUNDING P 3063351 464.76		43,070.89
25.09.20	Deposit		SuperChoice P/L PC230920-110059622 1,341.24	44,412.13
30.09.20	Interest		MACQUARIE CMA INTEREST PAID* 1.80	44,413.93
30.09.20	Deposit		PIMS (Qld) Pty L RENT PAYMENT 711.79	45,125.72
30.09.20	Direct debit	SECURE FUNDING P 3063351 464.76		44,660.96
07.10.20	Direct debit	SECURE FUNDING P 3063351 464.76		44,196.20
08.10.20	Direct debit	Infocus Infocus 81.33		44,114.87
13.10.20	Direct debit	SHANNONS PTY LIM SHH013800673 55.26		44,059.61

continued on next



Macquarie Cash Management Account

enquiries 1800 806 310

account name HARPER SWARZ SMSF PTY LTD ATF  
HARPER SWARZ SMSF  
account no. 966915209

transaction	description	debits	credits	balance
14.10.20	Direct debit SECURE FUNDING P 3063351	464.76		43,594.85
15.10.20	Deposit PIMS (Qld) Pty L RENT PAYMENT		1,069.61	44,664.46
20.10.20	BPAY BPAY TO AUDIT SHIELD	165.00		44,499.46
21.10.20	Direct debit SECURE FUNDING P 3063351	464.76		44,034.70
23.10.20	Deposit SuperChoice P/L PC211020-137755334		1,341.24	45,375.94
28.10.20	Direct debit SECURE FUNDING P 3063351	464.76		44,911.18
30.10.20	Deposit PIMS (Qld) Pty L RENT PAYMENT		711.79	45,622.97
04.11.20	Direct debit SECURE FUNDING P 3063351	464.76		45,158.21
10.11.20	Deposit ATO ATO004000013739309		461.35	45,619.56
10.11.20	Direct debit Infocus Infocus	81.33		45,538.23
11.11.20	BPAY BPAY TO LOGAN CITY RATES	864.44		44,673.79
11.11.20	Direct debit SECURE FUNDING P 3063351	464.76		44,209.03
12.11.20	Direct debit SHANNONS PTY LIM SHH013800673	55.26		44,153.77
13.11.20	Deposit PIMS (Qld) Pty L RENT PAYMENT		711.79	44,865.56
18.11.20	Direct debit SECURE FUNDING P 3063351	464.76		44,400.80
20.11.20	Deposit SuperChoice P/L PC181120-119618393		1,341.24	45,742.04
25.11.20	Direct debit SECURE FUNDING P 3063351	464.76		45,277.28
30.11.20	Deposit PIMS (Qld) Pty L RENT PAYMENT		711.79	45,989.07
02.12.20	Direct debit SECURE FUNDING P 3063351	464.76		45,524.31
08.12.20	Direct debit Infocus Infocus	81.33		45,442.98
09.12.20	Direct debit SECURE FUNDING P 3063351	464.76		44,978.22
14.12.20	Direct debit SHANNONS PTY LIM SHH013800673	68.89		44,909.33
15.12.20	Deposit PIMS (Qld) Pty L RENT PAYMENT		711.79	45,621.12
16.12.20	Direct debit SECURE FUNDING P 3063351	464.76		45,156.36
23.12.20	Deposit PIMS (Qld) Pty L RENT PAYMENT		460.30	45,616.66
23.12.20	BPAY BPAY TO TAX OFFICE PAYMENTS	259.00		45,357.66
23.12.20	Funds transfer TRANSACT FUNDS TFR TO SIMMONS LIVINGSTON	2,530.00		42,827.66



## Macquarie Cash Management Account

enquiries 1800 806 310

account name HARPER SWARZ SMSF PTY LTD ATF  
HARPER SWARZ SMSF  
account no. 966915209

	transaction	description	debits	credits	balance
23.12.20	Direct debit	SECURE FUNDING P 3063351	464.76		42,362.90
30.12.20	Direct debit	SECURE FUNDING P 3063351	464.76		41,898.14
		CLOSING BALANCE AS AT 31 DEC 20	18,065.76	16,632.71	41,898.14

\* Stepped interest rates for the period 1 July to 30 September: balances \$0.00 to \$4,999.99 earned 0.05%  
balances \$5,000.00 and above earned 0.05% pa (92 days); 1 October to 31 December: balances \$0.00 to  
\$4,999.99 earned 0.00% balances \$5,000.00 and above earned 0.00% pa (92 days)



## Macquarie Cash Management Account

enquiries 1800 806 310

account name HARPER SWARZ SMSF PTY LTD ATF  
HARPER SWARZ SMSF  
account no. 966915209

### We offer several options that allow you to make payments and view transactions free of charge

- Electronic funds transfers up to \$20,000 a day using online banking.
- Increase your limit to \$100,000 temporarily or nominate an account for unlimited transfers by contacting us.
- BPAY payments (subject to BPAY biller code limits) free of charge via online and mobile banking.
- Make the switch to free online statements by updating your preference online.

### About your account

- Interest is calculated on daily balances and paid monthly. The interest rate is variable and may change at any time without prior notice.
- If you have a complaint about our service, or you'd like more information about your account including fees and charges, mistaken payments or unauthorised transactions, please read the terms and conditions for your account or contact us.

### Protect your account

- Please check each entry on this statement. If you think there is an error or unauthorised transaction, please contact us right away.
- If you have new contact details, please contact us to update them.
- This statement should be kept in a safe place at all times. Please read the Product Information Statement for more details about keeping your account secure.

### Access to and sharing your data

- We may provide access to or share an electronic copy of your data (account details, balance, transaction history and personal information) with other parties at your or your Financial Services Professional's request. This includes people who work with or for your Financial Services Professional such as accountants, consultants, technology platform owner/operators and others, some of whom may not be in Australia.
- Please refer to the current offer document for more information and speak with your Financial Services Professional if you have questions about how your data may be used, disclosed and/or protected.

### Visit our Help Centre

- Here you'll find answers to common questions about your account. For more information, please visit [help.macquarie.com](http://help.macquarie.com)

### Download the Macquarie Mobile Banking app

- The Macquarie Mobile Banking app makes managing your money simple and convenient.



*The Apple logo is a trademark of Apple Inc, registered in the U.S. and other countries.  
App Store is a service mark of Apple Inc. Google Logo is a trademark of Google LLC.*



## Macquarie Cash Management Account

MACQUARIE BANK LIMITED  
ABN 46 008 583 542 AFSL 237502

enquiries 1800 806 310  
transact@macquarie.com  
www.macquarie.com.au

GPO Box 2520  
Sydney, NSW 2001



HARPER SWARZ SMSF PTY LTD  
12 EDELSTEN COURT  
CARRARA QLD 4211

1 Shelley Street  
Sydney, NSW 2000

account balance **\$42,859.34**  
as at 30 Jun 21

account name HARPER SWARZ SMSF PTY LTD ATF  
HARPER SWARZ SMSF  
account no. 966915209

transaction	description	debits	credits	balance
31.12.20	OPENING BALANCE			41,898.14
04.01.21	Deposit PIMS (Qld) Pty L RENT PAYMENT		711.79	42,609.93
06.01.21	Direct debit SECURE FUNDING P 3063351	464.76		42,145.17
08.01.21	Direct debit Infocus Infocus	81.33		42,063.84
12.01.21	Direct debit SHANNONS PTY LIM SHH013800673	68.89		41,994.95
13.01.21	Direct debit SECURE FUNDING P 3063351	464.76		41,530.19
15.01.21	Deposit PIMS (Qld) Pty L RENT PAYMENT		715.64	42,245.83
20.01.21	Direct debit SECURE FUNDING P 3063351	464.76		41,781.07
21.01.21	Deposit ATO ATO005000014089072		325.60	42,106.67
27.01.21	Direct debit SECURE FUNDING P 3063351	464.76		41,641.91
29.01.21	Deposit PIMS (Qld) Pty L RENT PAYMENT		711.79	42,353.70
03.02.21	Direct debit SECURE FUNDING P 3063351	464.76		41,888.94

### how to make a transaction

online  
Log in to [www.macquarie.com.au/personal](http://www.macquarie.com.au/personal)

by phone  
Call 133 275 to make a phone transaction

transfers from another bank account  
Transfer funds from another bank to this account:  
BSB 182 512  
ACCOUNT NO. 966915209

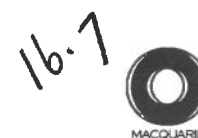
deposits using BPay  
From another bank



Bill code: 667022  
Ref: 966 915 209

continued on next





## Macquarie Cash Management Account

enquiries 1800 806 310

account name HARPER SWARZ SMSF PTY LTD ATF  
HARPER SWARZ SMSF  
account no. 966915209

transaction	description	debits	credits	balance
04.02.21	Deposit ATO ATO005000014134200		511.82	42,400.76
08.02.21	Deposit SuperChoice P/L PC040221-109043345		1,341.24	43,742.00
08.02.21	Direct debit Infocus Infocus	81.33		43,660.67
10.02.21	Direct debit SECURE FUNDING P 3063351	464.76		43,195.91
12.02.21	Deposit SuperChoice P/L PC100221-126519177		1,341.24	44,537.15
12.02.21	Direct debit SHANNONS PTY LIM SHH013800673	68.89		44,468.26
17.02.21	Direct debit SECURE FUNDING P 3063351	464.76		44,003.50
24.02.21	Direct debit SECURE FUNDING P 3063351	464.76		43,538.74
26.02.21	Deposit PIMS (Qld) Pty L RENT PAYMENT		145.28	43,684.02
03.03.21	Direct debit SECURE FUNDING P 3063351	464.76		43,219.26
08.03.21	Direct debit Infocus Infocus	81.33		43,137.93
09.03.21	Deposit SuperChoice P/L PC050321-127447187		1,341.24	44,479.17
10.03.21	Direct debit SECURE FUNDING P 3063351	464.76		44,014.41
12.03.21	Direct debit SHANNONS PTY LIM SHH013800673	68.89		43,945.52
15.03.21	Deposit PIMS (Qld) Pty L RENT PAYMENT		831.89	44,777.41
17.03.21	Direct debit SECURE FUNDING P 3063351	464.76		44,312.65
24.03.21	Direct debit SECURE FUNDING P 3063351	464.76		43,847.89
31.03.21	Deposit PIMS (Qld) Pty L RENT PAYMENT		711.88	44,559.77
31.03.21	Direct debit SECURE FUNDING P 3063351	464.76		44,095.01
07.04.21	Direct debit SECURE FUNDING P 3063351	464.76		43,630.25
08.04.21	Deposit SuperChoice P/L PC060421-192876258		1,341.24	44,971.49
13.04.21	Direct debit SHANNONS PTY LIM SHH013800673	68.89		44,902.60
14.04.21	Direct debit SECURE FUNDING P 3063351	464.76		44,437.84
15.04.21	Deposit PIMS (Qld) Pty L RENT PAYMENT		1,069.61	45,507.45
20.04.21	Direct debit OnePath Life Ltd 1006949513/1nUUP	2,112.75		43,394.70
21.04.21	Direct debit SECURE FUNDING P 3063351	464.76		42,929.94
27.04.21	Direct debit OnePath Life Ltd 1006949501/1nds2	1,637.71		41,292.23

continued on next

16-8



Macquarie Cash Management Account

enquiries 1800 806 310

account name HARPER SWARZ SMSF PTY LTD ATF  
HARPER SWARZ SMSF  
account no. 966915209

transaction	description	debits	credits	balance
28.04.21	Direct debit SECURE FUNDING P 3063351	464.76		40,827.47
05.05.21	Direct debit SECURE FUNDING P 3063351	464.76		40,362.71
07.05.21	Deposit ATO ATO009000014548755		342.60	40,705.31
11.05.21	Funds transfer TRANSACT FUNDS TFR TO SIMMONS LIVINGSTON	220.00		40,485.31
11.05.21	BPAY BPAY TO ASIC	273.00		40,212.31
12.05.21	Direct debit SECURE FUNDING P 3063351	464.76		39,747.55
12.05.21	Direct debit SHANNONS PTY LIM SHH013800673	68.89		39,678.66
19.05.21	Direct debit SECURE FUNDING P 3063351	464.76		39,213.90
26.05.21	BPAY BPAY TO ASIC	137.00		39,076.90
26.05.21	Direct debit SECURE FUNDING P 3063351	464.76		38,612.14
27.05.21	Deposit SuperChoice P/L PC240521-158774249		2,475.81	41,087.95
31.05.21	Deposit PIMS (Qld) Pty L RENT PAYMENT		575.77	41,663.72
02.06.21	Direct debit SECURE FUNDING P 3063351	464.76		41,198.96
07.06.21	Deposit SuperChoice P/L PC020621-189268481		1,350.37	42,549.33
08.06.21	Funds transfer TRANSACT FUNDS TFR TO SIMMONS LIVINGSTON	220.00		42,329.33
09.06.21	Direct debit SECURE FUNDING P 3063351	464.76		41,864.57
14.06.21	Direct debit SHANNONS PTY LIM SHH013800673	68.89		41,795.68
15.06.21	Deposit PIMS (Qld) Pty L RENT PAYMENT		775.78	42,571.46
16.06.21	Direct debit SECURE FUNDING P 3063351	464.76		42,106.70
22.06.21	Deposit SuperChoice P/L PC180621-192686293		1,350.37	43,457.07
23.06.21	Direct debit SECURE FUNDING P 3063351	464.76		42,992.31
30.06.21	Deposit PIMS (Qld) Pty L RENT PAYMENT		331.79	43,324.10
30.06.21	Direct debit SECURE FUNDING P 3063351	464.76		42,859.34

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### Macquarie Cash Management Account

enquiries 1800 806 310

account name HARPER SWARZ SMSF PTY LTD ATF  
HARPER SWARZ SMSF  
account no. 966915209

transaction	description	debits	credits	balance
	CLOSING BALANCE AS AT 30 JUN 21	17,341.55	18,302.75	42,859.34

\* Stepped interest rates for the period 1 January to 30 June: balances \$0.00 to \$4,999.99 earned 0.00%  
balances \$5,000.00 and above earned 0.00% pa (181 days)

#### annual interest summary 2020/2021

INTEREST PAID	5.50
TOTAL INCOME PAID	5.50

## Macquarie Cash Management Account

enquiries 1800 806 310

account name HARPER SWARZ SMSF PTY LTD ATF  
HARPER SWARZ SMSF  
account no. 966915209

### We offer several options that allow you to make payments and view transactions free of charge

- Electronic funds transfers up to \$20,000 a day using online banking.
- Increase your limit to \$100,000 temporarily or nominate an account for unlimited transfers by contacting us.
- BPAY payments (subject to BPAY biller code limits) free of charge via online and mobile banking.
- Make the switch to free online statements by updating your preference online.

### About your account

- Interest is calculated on daily balances and paid monthly. The interest rate is variable and may change at any time without prior notice.
- If you have a complaint about our service, or you'd like more information about your account including fees and charges, mistaken payments or unauthorised transactions, please read the terms and conditions for your account or contact us.

### Protect your account

- Please check each entry on this statement. If you think there is an error or unauthorised transaction, please contact us right away.
- If you have new contact details, please contact us to update them.
- This statement should be kept in a safe place at all times. Please read the Product Information Statement for more details about keeping your account secure.

### Access to and sharing your data

- We may provide access to or share an electronic copy of your data (account details, balance, transaction history and personal information) with other parties at your or your Financial Services Professional's request. This includes people who work with or for your Financial Services Professional such as accountants, consultants, technology platform owner/operators and others, some of whom may not be in Australia.
- Please refer to the current offer document for more information and speak with your Financial Services Professional if you have questions about how your data may be used, disclosed and/or protected.

### Visit our Help Centre

- Here you'll find answers to common questions about your account. For more information, please visit [help.macquarie.com](http://help.macquarie.com)

### Download the Macquarie Mobile Banking app

- The Macquarie Mobile Banking app makes managing your money simple and convenient.



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App Store is a service mark of Apple Inc. Google Logo is a trademark of Google LLC.*



**St. George Bank - Payment**

Receipt Number: M3080 4529

Date: 15/01/2022

Time: 08:54 AM Sydney Time

Transfer From: Joint Offset Complete Freedom Offset #####1718

Transfer To: Harper Swarz SMSF

ESB: 182512

Account Number: #####5209

Amount: \$165.00

Transfer Made by: DARYLE S SWARZ

Description: Audit shield 2020 Rachel

**Note:** Please allow at least two working days for the payment to be received.

For assistance, please call the St. George Bank Internet Banking Helpdesk on 1300 555 203, 24 hours a day, seven days.

Thank you for using Internet Banking.

**Important Information:**

St. George Bank will NEVER send an email which includes a link that redirects you to Internet Banking or asks you to verify your account details, PIN, passwords or personal information.

Issued by St. George Bank - A Division of Westpac Banking Corporation

ABN 33 007 457 141 AFSL 233714

#680  
Error made  
- Proof of funds repaid

17-1

772

18-1

RayWhite

## 24 CHAMBERS RIDGE BOULEVARD, PARK RIDGE, QLD

4425



### Owner Details

Owner Name(s): HARPER SWARZ PROPERTY PTY LTD (TTE)  
 Owner Address: N/A  
 Phone(s):

Owner Type: Owner Occupied

### Property Details

Property Type: House - Freehold [Issuing]  
 RPD: L46 SP297354  
 Valuation Amount: \$187,500 - Site Value on 30/06/2019  
 Valuation Amount: \$170,000 - Site Value on 12/09/2018  
 Land Use: SINGLE UNIT DWELLING  
 Zoning:  
 Council: LOGAN CITY  
 Features:



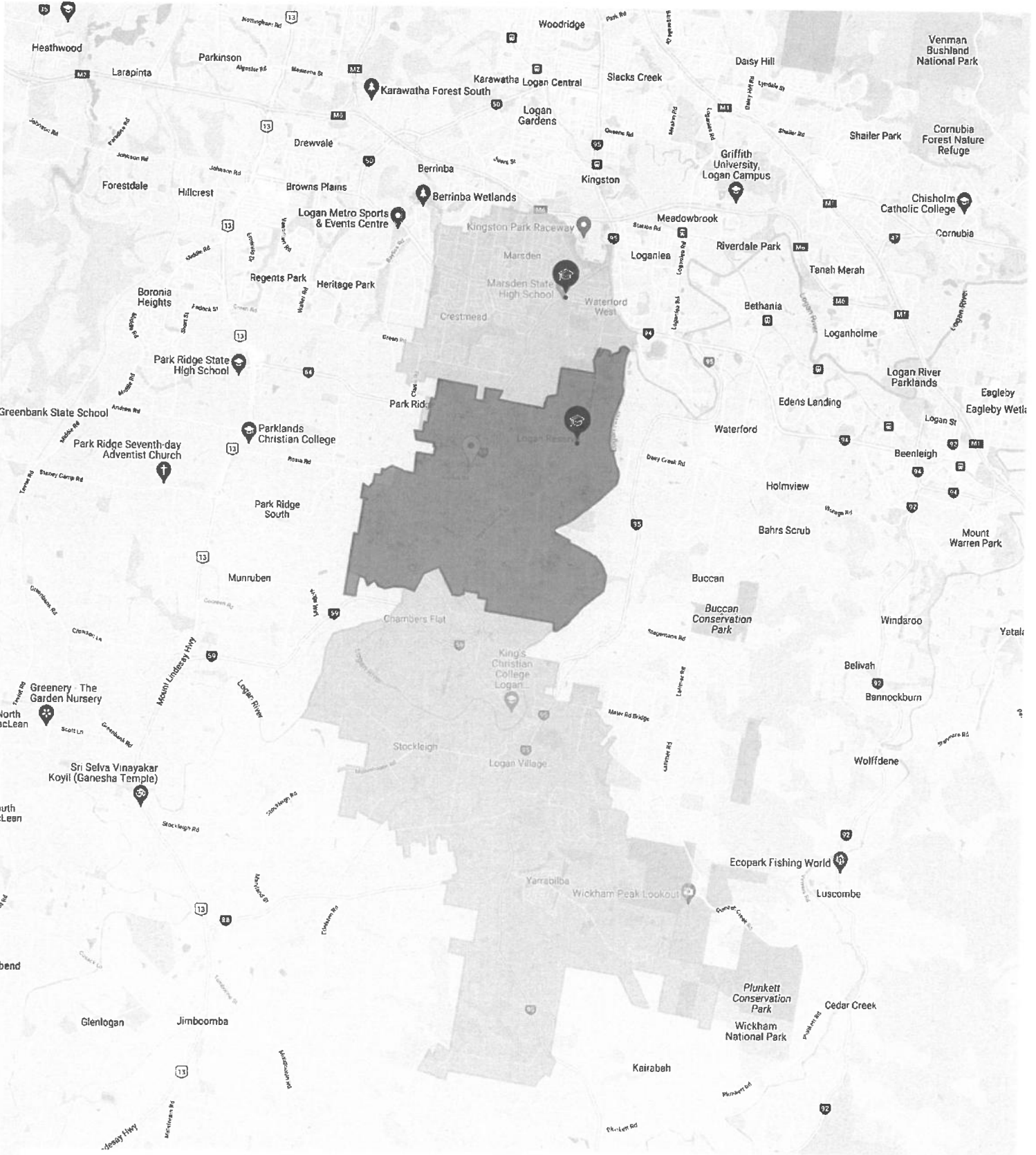
Area: 350 m<sup>2</sup>  
 Area \$/m<sup>2</sup>: \$1,281  
 Water/Sewerage:  
 Property ID: 1504462676 /  
 UBD Ref: UBD Ref: 281 G2

### Sales History

Sale Amount:	Sale Date:	Vendor:	Area:	Sale Type:	Related:
\$ 448,500	05/04/2019	VILLA WORLD PROPERTIES PTY LTD	350 m <sup>2</sup>	Normal Sale	No

182

# School Catchment Areas



**Logan Reserve State School**

**Prep - 6**

**Co-ed**



**Marsden State High School**

**7 - 12**

**Co-ed**



183



# Nearby Sold Properties (Price Range)

propertydata  
solutions



**Price Range**  
\$250k \$500k \$750k \$1000k \$1500k \$2000k > \$2000k

80m  
< 565m view >



184



# Nearby Sold Properties (Sale Date)

propertydata  
solutions



**Sale Period**  
■ last 36 months ■ last 24 months ■ last 12 months

80m  
565m view

18.5



# Nearby Properties For Sale

propertydata  
solutions



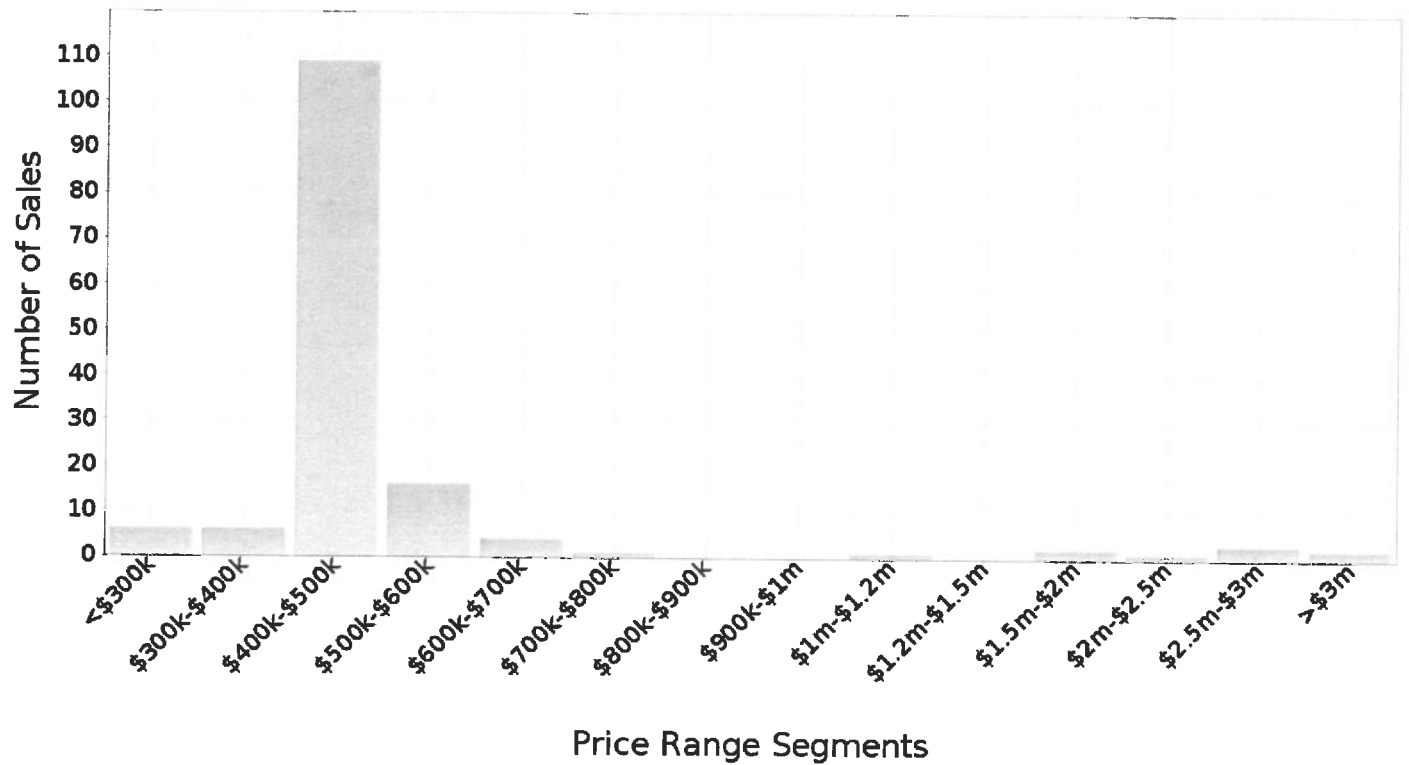
**For Sale Price Range**  
■ \$250k ■ \$500k ■ \$750k ■ \$1000k ■ \$1500k ■ \$2000k ■ > \$2000k

80m  
565m view v

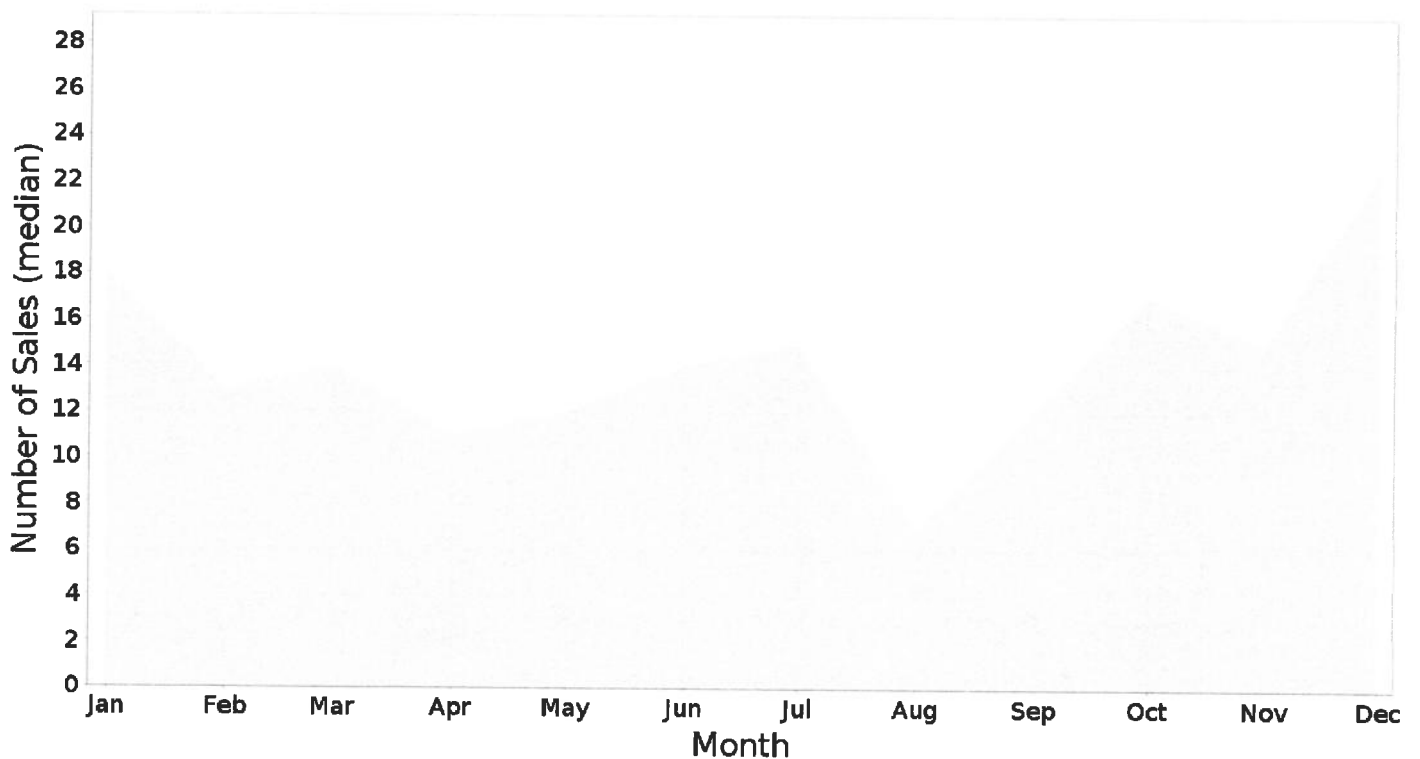
18.6



## Price Segmentation



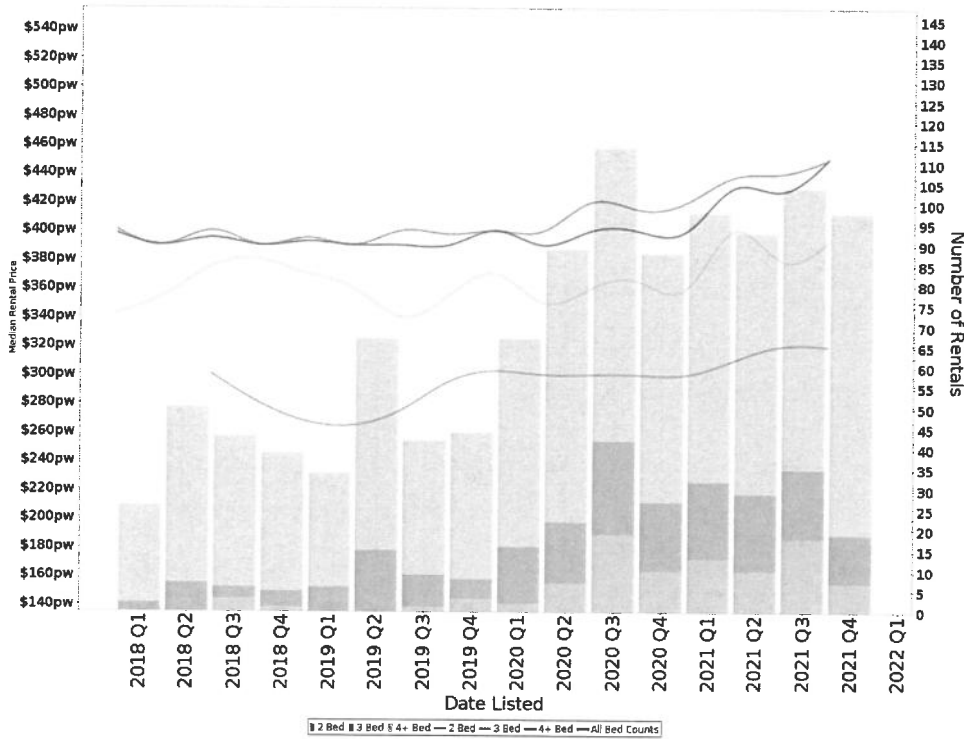
## Peak Selling Periods



187



## Median Weekly Rents (Houses)



### Suburb Sale Price Growth

**+8.6%**

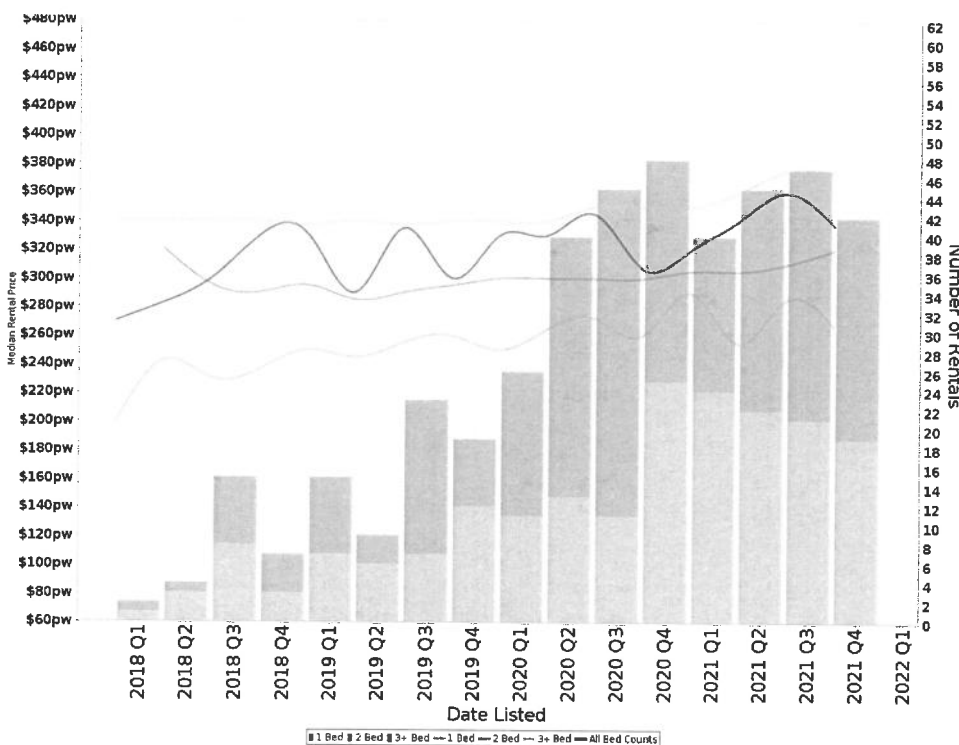
Current Median Price: \$494,500  
Previous Median Price: \$455,500  
Based on 369 registered House sales compared over the last two rolling 12 month periods.

### Suburb Rental Yield

**+4.1%**

Current Median Price: \$494,500  
Current Median Rent: \$390  
Based on 158 registered House rentals compared over the last 12 months.

## Median Weekly Rents (Units)



### Suburb Sale Price Growth

**+20.7%**

Current Median Price: \$435,000  
Previous Median Price: \$360,500  
Based on 31 registered Unit sales compared over the last two rolling 12 month periods.

### Suburb Rental Yield

**+3.7%**

Current Median Price: \$435,000  
Current Median Rent: \$310  
Based on 28 registered Unit rentals compared over the last 12 months.

188



# Comparable Properties Map



18-9

## Nearby Comparable Rental Properties

There are 6 rental properties selected within the radius of 500.0m from the focus property. The lowest for rent price is \$400 and the highest for rent price is \$450 with a median rental price of \$435. Days listed ranges from 6 to 58 days with the average currently at 20 days for these selected properties.

### 22 CHAMBERS RIDGE BVD, PARK RIDGE 4125

UBD Ref: Brisbane - 281 G2  4  2  2



Property Type: House  
Area: 392 m<sup>2</sup>  
RPD: L45 SP297354

Features:

Current Rent Price: **\$440 per week**  
First Rent Price: **\$440 per week**  
Month Listed: **September 2021\* (Rented)**  
Days on Market: **10 Days**



### 28 FRANKLIN AVE, PARK RIDGE 4125

UBD Ref: Brisbane - 281 H2  4  2  2



Property Type: House  
Area: 441 m<sup>2</sup>  
RPD: L30 SP297354

Features:

Current Rent Price: **\$430**  
First Rent Price: **\$430**  
Month Listed: **July 2021\* (Rented)**  
Days on Market: **13 Days**



### 14 CHAMBERS RIDGE BVD, PARK RIDGE 4125

UBD Ref: Brisbane - 281 G1  4  2  2



Property Type: House  
Area: 350 m<sup>2</sup>  
RPD: L41 SP297354

Features:

Current Rent Price: **\$450 weekly**  
First Rent Price: **\$450 weekly**  
Month Listed: **December 2021**  
Days on Market: **6 Days**



### 8 FRANKLIN AVE, PARK RIDGE 4125

UBD Ref: Brisbane - 281 G1  4  2  2



Property Type: House  
Area: 350 m<sup>2</sup>  
RPD: L18 SP297353

Features:

Current Rent Price: **\$400 weekly**  
First Rent Price: **\$400 weekly**  
Month Listed: **November 2021**  
Days on Market: **58 Days**



### 17 BRUNNER DR, PARK RIDGE 4125

UBD Ref: Brisbane - 281 H2  4  2  2



Property Type: House  
Area: 356 m<sup>2</sup>  
RPD: L95 SP303608

Features:

Current Rent Price: **\$425**  
First Rent Price: **\$425**  
Month Listed: **August 2021\* (Rented)**  
Days on Market: **20 Days**



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18'10

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## 46 CHAMBERS RIDGE BVD, PARK RIDGE 4125

UBD Ref: Brisbane - 281 H2



4



2



2



Property Type: House  
Area: 375 m<sup>2</sup>  
RPD: L127 SP303608

Features:

Current Rent Price: **\$450 weekly**  
First Rent Price: **\$450 weekly**  
Month Listed: **September 2021\* (Rented)**  
Days on Market: **13 Days**



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18-11



# Nearby Comparable For Sale Properties

There are 7 properties selected within the radius of 500.0m from the focus property. The lowest for sale price is \$408,500 and the highest for sale price is \$554,544 with a median sale price of \$494,304. Days listed ranges from 14 to 222 days with the average currently at 116 days for these selected properties.

**33 FLINT PL, PARK RIDGE 4125** 🏠 4 🚗 2 🚘 2




Property Type: House  
Area:  
RPD:

Features:

Current List Price: **\$539,000**  
 First List Price: \$540,000  
 Date Listed: 22/12/2021 Days Listed: **14 Days**  
 Listed Price Change: **-0.2%**

**39 MOUNT BARNEY CRES, PARK RIDGE 4125** UBD Ref: Brisbane - 281 F1  
Distance from Property: 391m 🏠 4 🚗 2 🚘 2




Property Type: House  
Area: 313 m<sup>2</sup> (173 m<sup>2</sup>)  
RPD: L53 SP276981

Features:

Current List Price: **Offers above \$439,000 (Under**  
 First List Price: Offers above \$439,000  
 Date Listed: **14/12/2021** Days Listed: **23 Days**  
 Listed Price Change:

**40 MOUNT PLEASANT ST, PARK RIDGE 4125** UBD Ref: Brisbane - 261 F20  
Distance from Property: 564m 🏠 4 🚗 2 🚘 4



Property Type: House  
Area: 375 m<sup>2</sup> (190 m<sup>2</sup>)  
RPD: L138 SP282111

Features:

Current List Price: **MAKE AN OFFER**  
 First List Price: MAKE AN OFFER  
 Date Listed: **25/11/2021** Days Listed: **42 Days**  
 Listed Price Change:

**10 MOUNT GLORIOUS ST, PARK RIDGE 4125** UBD Ref: Brisbane - 261 G20  
Distance from Property: 407m 🏠 4 🚗 2 🚘 1




Property Type: House  
Area: 300 m<sup>2</sup>  
RPD: L178 SP284834

Features:

Current List Price: **Offer over \$450,000**  
 First List Price: Auction 30/10/21  
 Date Listed: **05/10/2021** Days Listed: **92 Days**  
 Listed Price Change:

**7 LOT DIAMANTINA BURDEKIN ROAD LOGAN RESERVE QLD ,,,,,** 🏠 4 🚗 2 🚘 2



Property Type: House  
Area: 420 m<sup>2</sup>  
RPD:

Features:

Current List Price: **\$514,900**  
 First List Price: \$514,900  
 Date Listed: **11/06/2021** Days Listed: **209 Days**  
 Listed Price Change:



18-12



### 1 BIRCHWOOD RD LOGAN RESERVE QLD, LOGAN RESERVE 4133

4 2 2



Property Type:House  
Area: 950 m<sup>2</sup>  
RPD:

Features:

Current List Price:**\$577,650**  
First List Price:\$577,650  
Date Listed: 07/06/2021 Days Listed: **213 Days**  
Listed Price Change:

### 19 DIAMANTINA ST, LOGAN RESERVE 4133

4 2 2



Property Type:House  
Area: 350 m<sup>2</sup>  
RPD:

Features:

Current List Price:**\$499,900**  
First List Price:\$499,900  
Date Listed: 28/05/2021 Days Listed: **222 Days**  
Listed Price Change:

1813

RayWhite

## Nearby Comparable Sold Properties

There are 7 sold properties selected within the radius of 500.0m from the focus property. The lowest sale price is \$370,000 and the highest sale price is \$601,000 with a median sale price of \$470,000. Days listed ranges from 4 to 267 days with the average currently at 89 days for these selected properties.

<p><b>16 MOUNT BARNEY CRES, PARK RIDGE, QLD 4125</b> Also known as: 7 MOUNT PETRIE LANE</p>  <p>Property Type: House Area: 329 m<sup>2</sup> Area \$/m<sup>2</sup>: \$1,429 RPD: L63 SP276981</p> <p>Features:</p>	<p>UBD Ref: Brisbane - 261 F20 Distance from Property: 465m</p> <p>🏠 4 🚗 2 🚘 2</p> <p>Sale Price: <b>\$470,000 (Agents Advice - Sale)</b> Sale Date: 07/12/2021 Days to Sell: <b>45 Days</b> Last Price: Offers above \$439,000 Chg %: First Price: Offers above \$439,000 Chg %:</p> <p>A</p>
<p><b>5 MOUNT GLORIOUS ST, PARK RIDGE, QLD 4125</b></p>  <p>Property Type: House Area: 321 m<sup>2</sup> Area \$/m<sup>2</sup>: \$1,153 RPD: L171 SP284834</p> <p>Features:</p>	<p>UBD Ref: Brisbane - 261 G20 Distance from Property: 452m</p> <p>🏠 4 🚗 2 🚘 1</p> <p>Sale Price: <b>\$370,000 (Normal Sale)</b> Sale Date: 28/10/2021 Days to Sell: <b>N/A</b> Last Price: Chg %: First Price: Chg %:</p> <p>B</p>
<p><b>7 MOUNT WHEELER ST, PARK RIDGE, QLD 4125</b></p>  <p>Property Type: House Area: 375 m<sup>2</sup> Area \$/m<sup>2</sup>: \$1,453 RPD: L66 SP305876</p> <p>Features:</p>	<p>UBD Ref: Brisbane - 281 H1 Distance from Property: 248m</p> <p>🏠 4 🚗 2 🚘 2</p> <p>Sale Price: <b>\$545,000 (Normal Sale)</b> Sale Date: 21/10/2021 Days to Sell: <b>N/A</b> Last Price: Chg %: First Price: Chg %:</p> <p>C</p>
<p><b>11 ALLERTON PARK DR, PARK RIDGE, QLD 4125</b></p>  <p>Property Type: House Area: 480 m<sup>2</sup> Area \$/m<sup>2</sup>: \$1,252 RPD: L6 SP284084</p> <p>Features:</p>	<p>UBD Ref: Brisbane - 261 F20 Distance from Property: 676m</p> <p>🏠 4 🚗 2 🚘 2</p> <p>Sale Price: <b>\$601,000 (Normal Sale)</b> Sale Date: 09/10/2021 Days to Sell: <b>4 Days</b> Last Price: UNDER CONTRACT Chg %: First Price: FRESH TO MARKET Chg %:</p> <p>D</p>
<p><b>13 AUSTIN WAY, PARK RIDGE, QLD 4125</b></p>  <p>Property Type: House Area: 375 m<sup>2</sup> Area \$/m<sup>2</sup>: \$1,200 RPD: L165 SP309244</p> <p>Features: STUDY, BUILT IN ROBES, AIR CONDITIONED, FULLY FENCED, IMPROVEMENTS: GARDEN / COURTYARD, DISHWASHER</p>	<p>UBD Ref: Brisbane - 281 G1 Distance from Property: 204m</p> <p>🏠 4 🚗 2 🚘 2</p> <p>Sale Price: <b>\$450,000 (Normal Sale)</b> Sale Date: 21/07/2021 Days to Sell: <b>N/A</b> Last Price: Chg %: First Price: Chg %:</p> <p>E</p>

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18/14

### 30 MOUNT BARNEY CRES, PARK RIDGE, QLD 4125

UBD Ref: Brisbane - 261 F20  
Distance from Property: 426m

4 2 2



Property Type: House  
Area: 375 m<sup>2</sup>  
Area \$/m<sup>2</sup>: \$1,260  
RPD: L74 SP276981

Sale Price: **\$472,500 (Normal Sale)**  
Sale Date: 07/07/2021 Days to Sell: **41 Days**  
Last Price: Contact Agent Chg %:  
First Price: Contact Agent Chg %:

Features: BUILD YR: 2016, LOWSET, BRICK AND TILE, CONTEMPORARY, ENSUITE, STUDY, BUILT IN ROBES, MODERN KITCHEN, AIR CONDITIONED



### 5 MOUNT BALLOW ST, PARK RIDGE, QLD 4125

UBD Ref: Brisbane - 261 G20  
Distance from Property: 487m

4 2 1



Property Type: House  
Area: 250 m<sup>2</sup>  
Area \$/m<sup>2</sup>: \$1,540  
RPD: L167 SP284834

Sale Price: **\$385,000 (Normal Sale)**  
Sale Date: 02/07/2021 Days to Sell: **267 Days**  
Last Price: Offers Over \$380,000 Chg %:  
First Price: Offers Over \$375,000 Chg %:

Features:



18/15



## 24 CHAMBERS RIDGE BOULEVARD, PARK RIDGE, QLD 4125



### Appraisal Price

This market analysis has been prepared on 05/01/2022 and all information given has been based on a current market analysis for the property listed above. Based on this, we believe this property to be estimated in the following range:

**447,000 to 492,000**

\$410pw to \$450pw

Median \$469,500

### Contact your agent for further information:



Agent Name: Rachel Phillips  
Mobile: +61 403 225 141  
Office: Ray White IMS  
Office Phone: 07 3263 0600  
Email: pm9.ims@raywhite.com

# ACCOUNT STATEMENT

Customer Enquiries 13 11 33

19.1



#855

Daryle Swarz  
12 Edelsten Port  
CARRARA QLD 4211

#### Borrowers/Guarantors

Daryle Shane Swarz  
Harper Swarz SMSF  
Rachel Harper

Loan Account Number:

3063351

<b>Start Date:</b>	1 July 2020	<b>End Date:</b>	31 December 2020
<b>Opening Rate:</b>	5.70%	<b>Closing Rate:</b>	5.70%
<b>Monthly Repayment:</b>	\$1,794.79	<b>Account Status:</b>	Current
<b>Default Rate (if applicable):</b>	7.70%	<b>Payment Frequency:</b>	Weekly
<b>BPAY Biller Code:</b>	64956	<b>BPAY CRN:</b>	30633515

Account Summary as at 31 December 2020

Opening Balance	+	Interest Charged	+	Other Debits	-	Total Credits	=	Closing Balance
\$219,553.82		\$6,188.03		\$110.00		\$12,548.52		\$213,303.33

#### Get online today!

Access your statements online. Simply log on to Liberty Customer Online to view. You can also:

- Withdraw funds
- Pay bills
- Make BPAY payments

To setup an online account in minutes, please visit [activate.liberty.com.au](http://activate.liberty.com.au).

#### Building Insurance for your Property

Insurance helps you mitigate the risk of financial loss in events such as fire or storm. It is also a requirement of your loan contract that you have building insurance for your property. Please ensure a copy of your current certificate has been provided, noting Secure Funding Pty Ltd. Fees may apply if a current certificate is not on file. To update your account, send your certificate to [service@liberty.com.au](mailto:service@liberty.com.au).

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# ACCOUNT STATEMENT

## Customer Enquiries 13 11 33

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Date	Transaction	Debit	Credit	Balance
30/12/20	Direct Debit Repayment		-\$464.76	\$213,303.33
23/12/20	Direct Debit Repayment		-\$464.76	\$213,768.09
16/12/20	Direct Debit Repayment		-\$464.76	\$214,232.85
12/12/20	Expired Insurance Fee	\$50.00		\$214,697.61
12/12/20	Service Fee	\$10.00		\$214,647.61
12/12/20	Interest Charged	\$1,002.90		\$214,637.61
09/12/20	Direct Debit Repayment		-\$464.76	\$213,634.71
02/12/20	Direct Debit Repayment		-\$464.76	\$214,099.47
25/11/20	Direct Debit Repayment		-\$464.76	\$214,564.23
18/11/20	Direct Debit Repayment		-\$464.76	\$215,028.99
12/11/20	Service Fee	\$10.00		\$215,493.75
12/11/20	Interest Charged	\$1,041.09		\$215,483.75
11/11/20	Direct Debit Repayment		-\$464.76	\$214,442.66
04/11/20	Direct Debit Repayment		-\$464.76	\$214,907.42
28/10/20	Direct Debit Repayment		-\$464.76	\$215,372.18
21/10/20	Direct Debit Repayment		-\$464.76	\$215,836.94
14/10/20	Direct Debit Repayment		-\$464.76	\$216,301.70
12/10/20	Service Fee	\$10.00		\$216,766.46
12/10/20	Interest Charged	\$1,012.18		\$216,756.46
07/10/20	Direct Debit Repayment		-\$464.76	\$215,744.28
30/09/20	Direct Debit Repayment		-\$464.76	\$216,209.04
23/09/20	Direct Debit Repayment		-\$464.76	\$216,673.80
16/09/20	Direct Debit Repayment		-\$464.76	\$217,138.56
12/09/20	Service Fee	\$10.00		\$217,603.32
12/09/20	Interest Charged	\$1,050.51		\$217,593.32
09/09/20	Direct Debit Repayment		-\$464.76	\$216,542.81
02/09/20	Direct Debit Repayment		-\$464.76	\$217,007.57
26/08/20	Direct Debit Repayment		-\$464.76	\$217,472.33
19/08/20	Direct Debit Repayment		-\$464.76	\$217,937.09
12/08/20	Direct Debit Repayment		-\$464.76	\$218,401.85
12/08/20	Service Fee	\$10.00		\$218,866.61
12/08/20	Interest Charged	\$1,055.42		\$218,856.61
05/08/20	Direct Debit Repayment		-\$464.76	\$217,801.19
29/07/20	Direct Debit Repayment		-\$464.76	\$218,265.95
22/07/20	Direct Debit Repayment		-\$464.76	\$218,730.71
15/07/20	Direct Debit Repayment		-\$464.76	\$219,195.47
12/07/20	Service Fee	\$10.00		\$219,660.23
12/07/20	Interest Charged	\$1,025.93		\$219,650.23
08/07/20	Direct Debit Repayment		-\$464.76	\$218,624.30
01/07/20	Direct Debit Repayment		-\$464.76	\$219,089.06
01/07/20	Opening balance			\$219,553.82
<b>Totals</b>		<b>\$6,298.03</b>	<b>-\$12,548.52</b>	

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# ACCOUNT STATEMENT

Customer Enquiries 13 11 33



Daryle Swarz  
12 Edelsten Port  
CARRARA QLD 4211

**Borrowers/Guarantors**  
Daryle Shane Swarz  
Harper Swarz SMSF  
Rachel Harper

**Loan Account Number:** 3063351

<b>Start Date:</b>	1 January 2021	<b>End Date:</b>	30 June 2021
<b>Opening Rate:</b>	5.70%	<b>Closing Rate:</b>	5.50%
<b>Monthly Repayment:</b>	\$1,767.88	<b>Account Status:</b>	Current
<b>Default Rate (if applicable):</b>	7.50%	<b>Payment Frequency:</b>	Weekly
<b>BPAY Biller Code:</b>	64956	<b>BPAY CRN:</b>	30633515

Account Summary as at 30 June 2021

Opening Balance	+	Interest Charged	+	Other Debits	-	Total Credits	=	Closing Balance
\$213,303.33		\$5,966.18		\$60.00		\$12,083.76		\$207,245.75

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# ACCOUNT STATEMENT

## Customer Enquiries 13 11 33

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- Pay bills
- Make BPAY payments

To setup an online account in minutes, please visit [activate.liberty.com.au](http://activate.liberty.com.au).

Date	Transaction	Debit	Credit	Balance
30/06/21	Direct Debit Repayment		-\$464.76	\$207,245.75
23/06/21	Direct Debit Repayment		-\$464.76	\$207,710.51
16/06/21	Direct Debit Repayment		-\$464.76	\$208,175.27
12/06/21	Service Fee	\$10.00		\$208,640.03
12/06/21	Interest Charged	\$974.91		\$208,630.03
09/06/21	Direct Debit Repayment		-\$464.76	\$207,655.12
02/06/21	Direct Debit Repayment		-\$464.76	\$208,119.88
26/05/21	Direct Debit Repayment		-\$464.76	\$208,584.64
19/05/21	Direct Debit Repayment		-\$464.76	\$209,049.40
12/05/21	Direct Debit Repayment		-\$464.76	\$209,514.16
12/05/21	Service Fee	\$10.00		\$209,978.92
12/05/21	Interest Charged	\$982.71		\$209,968.92
05/05/21	Direct Debit Repayment		-\$464.76	\$208,986.21
28/04/21	Direct Debit Repayment		-\$464.76	\$209,450.97
21/04/21	Direct Debit Repayment		-\$464.76	\$209,915.73
14/04/21	Direct Debit Repayment		-\$464.76	\$210,380.49
12/04/21	Service Fee	\$10.00		\$210,845.25
12/04/21	Interest Charged	\$1,020.23		\$210,835.25
07/04/21	Direct Debit Repayment		-\$464.76	\$209,815.02
31/03/21	Direct Debit Repayment		-\$464.76	\$210,279.78
24/03/21	Direct Debit Repayment		-\$464.76	\$210,744.54
17/03/21	Direct Debit Repayment		-\$464.76	\$211,209.30
12/03/21	Service Fee	\$10.00		\$211,674.06
12/03/21	Interest Charged	\$925.97		\$211,664.06
10/03/21	Direct Debit Repayment		-\$464.76	\$210,738.09
03/03/21	Direct Debit Repayment		-\$464.76	\$211,202.85
24/02/21	Direct Debit Repayment		-\$464.76	\$211,667.61
17/02/21	Direct Debit Repayment		-\$464.76	\$212,132.37
12/02/21	Service Fee	\$10.00		\$212,597.13
12/02/21	Interest Charged	\$1,029.61		\$212,587.13
10/02/21	Direct Debit Repayment		-\$464.76	\$211,557.52
03/02/21	Direct Debit Repayment		-\$464.76	\$212,022.28
27/01/21	Direct Debit Repayment		-\$464.76	\$212,487.04
20/01/21	Direct Debit Repayment		-\$464.76	\$212,951.80
13/01/21	Direct Debit Repayment		-\$464.76	\$213,416.56
12/01/21	Service Fee	\$10.00		\$213,881.32
12/01/21	Interest Charged	\$1,032.75		\$213,871.32
06/01/21	Direct Debit Repayment		-\$464.76	\$212,838.57
01/01/21	Opening balance			\$213,303.33
<b>Totals</b>		<b>\$6,026.18</b>	<b>-\$12,083.76</b>	

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## Income tax 002

<b>Date generated</b>	08/12/2021
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

## Transactions

4 results found - from **08 December 2019** to **08 December 2021** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
24 Dec 2020	23 Dec 2020	Payment received		\$259.00	\$0.00
1 Dec 2020	17 May 2021	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 19 to 30 Jun 20	\$259.00		\$259.00 DR
18 Feb 2020	17 Feb 2020	Payment received		\$518.00	\$0.00
16 Jan 2020	28 Feb 2020	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 18 to 30 Jun 19	\$518.00		\$518.00 DR