

Group Name:				
Superfund Name: <i>The trustee for Taylor Super fund</i>				
<input type="checkbox"/> FFR		Year: 2021	Consultant	Reviewer
			Initial: <i>MB</i>	
			Date: <i>08/11/21</i>	
Notes:				
1. Prestart checks				Yes
Check Trust Deed details check addresses and trustees, beneficiaries are up to date XPM				✓
Confirm Individual office holders address and DOB, Check email, bank account details on client engagement form are correct in XPM				
Check Lodgment Status - If download/print prefills and applicable reports and discuss with client				
Setup Job in XPM and Create all Tax Returns to be completed under this job, add tax Return and Upload Prefills				
Accounting Software used	<input checked="" type="checkbox"/> BGL360	<input type="checkbox"/> MYOB	<input type="checkbox"/> Source Records	<input type="checkbox"/> Other write details
2. Workpapers				
Print Trial Balance				
General ledger Review for reallocations				

Profit & Loss items	
Review income (Rental agreements are at market rate, Employer Contributions, Interest, Dividends and Franking amounts)	
Review for non-deductible expenses (Penalties and fines)	
Check interest claimed, loans, ATO SIC or GIC	
Review Depreciation expense	
Check insurance expense	
Reconcile Investment expenses	
Other (please write details)	
Balance sheet items	
Reconcile Cash/bank	
Reconcile Receivables/debtors and write off bad debts	
Reconcile members balances	
Update Assets and Depreciation schedule	
Reconcile Payables/creditors	
Update Financial liabilities including HPs, loans etc.	
Reconcile GST, Taxation and PAYGI Instalments	
Check all assets have been revalued	
Other (please write details)	
Prepare Journals and post	
Print final Trial Balance	
Sent to Auditor and Auditors Report Received	
Print Financials	
Prepare and print tax returns	
Compile for checking	

Order of file for checking:

1. Checklist and client notes
2. Superannuation Engagement letter
3. Return (Already in SuiteFiles)
4. Financials (Already in SuiteFiles)
5. Workpapers
 - a. Final Comparative trial balance after complete
 - b. Journals
 - c. Trial balance or General ledger summary from client software before adjustments
 - d. Supporting evidence in the order of the trial balance (account code noted on top RHS)
 - e. General ledger
 - f. Other
6. ATO printouts
 - a. Balance of ITA & ICA account as at 30th June XXXX
 - b. Client account running balance account
 - c. PAYG Instalments report
7. ASIC printout

Taylor Super Fund
Statement of Taxable Income

For the year ended 30 June 2021

	2021
	\$
Benefits accrued as a result of operations	113,982.58
Less	
Non Taxable Transfer In	125,249.97
	<u>125,249.97</u>
Add	
Decrease in MV of investments	12,468.99
	<u>12,468.99</u>
SMSF Annual Return Rounding	1.40
	<u>1,203.00</u>
Taxable Income or Loss	<u>1,203.00</u>
Income Tax on Taxable Income or Loss	180.45
	<u>180.45</u>
CURRENT TAX OR REFUND	<u>180.45</u>
Supervisory Levy	259.00
Supervisory Levy Adjustment for New Funds	259.00
	<u>698.45</u>
AMOUNT DUE OR REFUNDABLE	<u>698.45</u>

**Taylor Super Fund
Trial Balance**

As at 30 June 2021

AFTER
CREATE
ENTRIES

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	24200	Contributions			
	24200/TAYGLE00001A	(Contributions) Taylor, Glenn - Accumulation			999.77
	24700	Changes in Market Values of Investments		12,468.99	
	28000	Property Income			
	28000/U12, 8 Pickard Ave	Unit12, 8 Pickard Ave, Rockingham			6,870.00
	28500	Transfers In			
	28500/TAYGLE00001A	(Transfers In) Taylor, Glenn - Accumulation			76,345.24
	28500/TAYSAR00001A	(Transfers In) Taylor, Sarah - Accumulation			48,904.73
	31500	Bank Charges		45.00	
	31800	Borrowing Expenses			
	31800/00001	Borrowing Expenses		289.97	
	39000	Life Insurance Premiums			
	39000/TAYGLE00001A	(Life Insurance Premiums) Taylor, Glenn - Accumulation		497.10	
	39000/TAYSAR00001A	(Life Insurance Premiums) Taylor, Sarah - Accumulation		273.56	
	42010	Property Expenses - Interest on Loans			
	42010/U12, 8 Pickard Ave	Unit12, 8 Pickard Ave, Rockingham		4,479.33	
	42100	Property Expenses - Strata Levy Fees			
	42100/U12, 8 Pickard Ave	Unit12, 8 Pickard Ave, Rockingham		861.68	
	42150	Property Expenses - Water Rates			
	42150/U12, 8 Pickard Ave	Unit12, 8 Pickard Ave, Rockingham		221.53	
	48500	Income Tax Expense		180.45	
	49000	Profit/Loss Allocation Account		113,802.13	
	52420	Contributions			
	52420/TAYGLE00001A	(Contributions) Taylor, Glenn - Accumulation			999.77
	52850	Transfers In			
	52850/TAYGLE00001A	(Transfers In) Taylor, Glenn - Accumulation			76,345.24
	52850/TAYSAR00001A	(Transfers In) Taylor, Sarah - Accumulation			48,904.73
	53100	Share of Profit/(Loss)			

**Taylor Super Fund
Trial Balance**

As at 30 June 2021

AFTER
CREATE
ENTRIES

Last Year	Code	Account Name	Units	Debits	Credits
				\$	\$
	53100/TAYGLE00001A	(Share of Profit/(Loss)) Taylor, Glenn - Accumulation		7,257.74	
	53100/TAYSAR00001A	(Share of Profit/(Loss)) Taylor, Sarah - Accumulation		4,238.76	
	53330	Income Tax			
	53330/TAYGLE00001A	(Income Tax) Taylor, Glenn - Accumulation		17.66	
	53330/TAYSAR00001A	(Income Tax) Taylor, Sarah - Accumulation		12.83	
	53800	Contributions Tax			
	53800/TAYGLE00001A	(Contributions Tax) Taylor, Glenn - Accumulation		149.96	
	53920	Life Insurance Premiums			
	53920/TAYGLE00001A	(Life Insurance Premiums) Taylor, Glenn - Accumulation		497.10	
	53920/TAYSAR00001A	(Life Insurance Premiums) Taylor, Sarah - Accumulation		273.56	
	60400	Bank Accounts			
	60400/BWA0962301	Business Zero Tran		7,266.27	
	64000	Formation Expenses		4,725.00	
	67000	Borrowing Costs			
	67000/00002	U12, 8 Pickard Way		6,447.84	
	77250	Real Estate Properties (Australian - Non Residential)			
	77250/U12, 8 Pickard Ave	Unit12, 8 Pickard Ave, Rockingham	1.0000	308,500.00	
	85000	Income Tax Payable/Refundable			180.45
	85500	Limited Recourse Borrowing Arrangements			
	85500/U12, 8 Pickard Way	La Trobe Financial - U12, 8 Pickard Way			212,956.53
				<u>472,506.46</u>	<u>472,506.46</u>

Current Year Profit/(Loss): 113,982.58

**Taylor Super Fund
Trial Balance**

As at 30 June 2021

*Before
Create
Entries*

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	24200	Contributions			
	24200/TAYGLE00001A	(Contributions) Taylor, Glenn - Accumulation			999.77
	28000	Property Income			
	28000/U12, 8 Pickard Ave	Unit12, 8 Pickard Ave, Rockingham			6,870.00
	28500	Transfers In			
	28500/TAYGLE00001A	(Transfers In) Taylor, Glenn - Accumulation			76,345.24
	28500/TAYSAR00001A	(Transfers In) Taylor, Sarah - Accumulation			48,904.73
	31500	Bank Charges		45.00	
	31800	Borrowing Expenses			
	31800/00001	Borrowing Expenses		289.97	
	39000	Life Insurance Premiums			
	39000/TAYGLE00001A	(Life Insurance Premiums) Taylor, Glenn - Accumulation		497.10	
	39000/TAYSAR00001A	(Life Insurance Premiums) Taylor, Sarah - Accumulation		273.56	
	42010	Property Expenses - Interest on Loans			
	42010/U12, 8 Pickard Ave	Unit12, 8 Pickard Ave, Rockingham		4,479.33	
	42100	Property Expenses - Strata Levy Fees			
	42100/U12, 8 Pickard Ave	Unit12, 8 Pickard Ave, Rockingham		861.68	
	42150	Property Expenses - Water Rates			
	42150/U12, 8 Pickard Ave	Unit12, 8 Pickard Ave, Rockingham		221.53	
	49000	Profit/Loss Allocation Account		125,444.71	
	52420	Contributions			
	52420/TAYGLE00001A	(Contributions) Taylor, Glenn - Accumulation			999.77
	52850	Transfers In			
	52850/TAYGLE00001A	(Transfers In) Taylor, Glenn - Accumulation			76,345.24
	52850/TAYSAR00001A	(Transfers In) Taylor, Sarah - Accumulation			48,904.73
	53330	Income Tax			
	53330/TAYGLE00001A	(Income Tax) Taylor, Glenn - Accumulation			74.56
	53330/TAYSAR00001A	(Income Tax) Taylor, Sarah - Accumulation			41.03

**Taylor Super Fund
Trial Balance**

As at 30 June 2021

*Before
Create
Entrees*

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	53800	Contributions Tax			
	53800/TAYGLE00001A	(Contributions Tax) Taylor, Glenn - Accumulation		149.96	
	53920	Life Insurance Premiums			
	53920/TAYGLE00001A	(Life Insurance Premiums) Taylor, Glenn - Accumulation		497.10	
	53920/TAYSAR00001A	(Life Insurance Premiums) Taylor, Sarah - Accumulation		273.56	
	60400	Bank Accounts			
	60400/BWA0962301	Business Zero Tran		7,266.27	
	64000	Formation Expenses		4,725.00	
	67000	Borrowing Costs			
	67000/00002	U12, 8 Pickard Way		6,447.84	
	77250	Real Estate Properties (Australian - Non Residential)			
	77250/U12, 8 Pickard Ave	Unit12, 8 Pickard Ave, Rockingham	1.0000	320,968.99	
	85500	Limited Recourse Borrowing Arrangements			
	85500/U12, 8 Pickard Way	La Trobe Financial - U12, 8 Pickard Way			212,956.53
				472,441.60	472,441.60

Current Year Profit/(Loss): 126,451.57

Rollover benefits statement

28500 / TAYLOR IA

Section A: Receiving fund

1 Australian business number (ABN)

2 Fund name

3 Postal address

Suburb/town/locality State/territory Postcode

Country if outside Australia

4 (a) Unique Superannuation Identifier (USI)

(b) Member Client Identifier

Section B: Member details

5 Tax file number (TFN)

6 Full name
Title
Family name
First given name Other given names

7 Residential address
Street address

Suburb/town/locality State/territory Postcode

Country if outside Australia

8 Date of birth Day/Month/Year

9 Sex Male Female

10 Daytime phone number (include area Code)

11 Email address (if applicable)

28500 / 18/11/20

Section C: Rollover transaction details

Day/Month/Year

12 Service period start date

09/01/2004

13 Tax components:

Tax-free component

\$ 0.00

KiwiSaver tax-free component

\$ 0.00

Taxable component:

Element taxed in the fund

\$ 60,000.00

Element untaxed in the fund

\$ 0.00

TOTAL Tax components \$ 60,000.00

14 Preservation amounts:

Preserved amount

\$ 60,000.00

KiwiSaver preserved amount

\$ 0.00

Restricted non-preserved amount

\$ 0.00

Unrestricted non-preserved amount

\$ 0.00

TOTAL Preservation amounts \$ 60,000.00

Section D: Non-complying funds

15 Contributions made to a non-complying fund on or after 10 May 2006

\$ 0.00

Section E: Transferring fund

16 Fund's ABN

65 | 714 | 394 | 898

17 Fund's name

AustralianSuper

18 Contact name

AustralianSuper Contact Centre

19 Daytime phone number (include area Code)

1300 300 273

20 Email address (if applicable)

australiansuper.com/email

Section F: Declaration

AUTHORISED REPRESENTATIVE DECLARATION:

Complete this declaration if you are an authorised representative of the superannuation fund or other provider shown in section E.

I declare that:

- I have prepared the statement with the information supplied by the superannuation provider
- I have received a declaration made by the superannuation provider that the information provided to me for the preparation of this statement is true and correct
- I am authorised by the superannuation provider to give the information in the statement to the ATO.

Name

JOE NEKIC

Authorised representative signature

JOE NEKIC

Date 18/11/2020

Rollover benefits statement

28500 / TAYLOR / 1A

Section A: Receiving fund

1 Australian business number (ABN)

2 Fund name

3 Postal address

Suburb/town/locality	State/territory	Postcode
<input type="text" value="ROCKINGHAM"/>	<input type="text" value="WA"/>	<input type="text" value="6168"/>

Country if outside Australia

4 (a) Unique Superannuation Identifier (USI)

(b) Member Client Identifier

Section B: Member details

5 Tax file number (TFN)

6 Full name
Title
Family name
First given name Other given names

7 Residential address
Street address

Suburb/town/locality	State/territory	Postcode
<input type="text" value="HILLMAN"/>	<input type="text" value="WA"/>	<input type="text" value="6168"/>

Country if outside Australia

8 Date of birth Day/Month/Year

9 Sex Male Female

10 Daytime phone number (include area Code)

11 Email address (if applicable)

Section C: Rollover transaction details

	Day/Month/Year	<input type="text" value="09/01/2004"/>
12	Service period start date	
13	Tax components:	
	Tax-free component	<input type="text" value="\$ 0.00"/>
	KiwiSaver tax-free component	<input type="text" value="\$ 0.00"/>
	Taxable component:	
	Element taxed in the fund	<input type="text" value="\$ 16,345.24"/>
	Element untaxed in the fund	<input type="text" value="\$ 0.00"/>
	TOTAL Tax components	<input type="text" value="\$ 16,345.24"/>
14	Preservation amounts:	
	Preserved amount	<input type="text" value="\$ 16,345.24"/>
	KiwiSaver preserved amount	<input type="text" value="\$ 0.00"/>
	Restricted non-preserved amount	<input type="text" value="\$ 0.00"/>
	Unrestricted non-preserved amount	<input type="text" value="\$ 0.00"/>
	TOTAL Preservation amounts	<input type="text" value="\$ 16,345.24"/>

Section D: Non-complying funds

15	Contributions made to a non-complying fund on or after 10 May 2006	<input type="text" value="\$ 0.00"/>
----	--	--------------------------------------

Section E: Transferring fund

16	Fund's ABN	<input type="text" value="65 714 394 898"/>
17	Fund's name	<input type="text" value="AustralianSuper"/>
18	Contact name	<input type="text" value="AustralianSuper Contact Centre"/>
19	Daytime phone number (include area Code)	<input type="text" value="1300 300 273"/>
20	Email address (if applicable)	<input type="text" value="australiansuper.com/email"/>

Section F: Declaration

AUTHORISED REPRESENTATIVE DECLARATION:

Complete this declaration if you are an authorised representative of the superannuation fund or other provider shown in section E.

I declare that:

- I have prepared the statement with the information supplied by the superannuation provider
- I have received a declaration made by the superannuation provider that the information provided to me for the preparation of this statement is true and correct
- I am authorised by the superannuation provider to give the information in the statement to the ATO.

Name

Authorised representative signature

	Day / Month / Year
Date	<input type="text" value="06/01/2021"/>

Rollover Benefits Statement

28500 / TAYSAR

SECTION A: Receiving fund

The Trustee for TAYLOR SUPER FUND
 Unit 12 8 PICKARD AV
 ROCKINGHAM WA 6168

Australian Business Number (ABN)
 11251704340
 Unique superannuation identifier(USI)

 Member client identifier
 306060/0962301

SECTION B: Member's details

Tax file number (TFN) 884602559

Full name

Title Mrs

Family name TAYLOR

First given name SARAH LOUISE

Other given names

Residential address 44 Milina St

Suburb/town/locality HILLMAN **State** WA **Postcode** 6168

Country if other than Australia

Date of birth 28/09/1993 **Sex** Male Female

Daytime Phone

Email address sarahlTaylor93@outlook.com

SECTION C: Rollover transaction details

Service period start date 17/02/2008

Tax components:

Tax free component \$0.00

KiwiSaver tax-free component \$0.00

Taxable component:

Element taxed in the fund \$30,000.00

Element untaxed in the fund \$0.00

Tax Components TOTAL \$30,000.00

Preservation Amounts:

Preserved amount \$30,000.00

KiwiSaver preserved amount \$0.00

Restricted non-preserved \$0.00

Unrestricted non-preserved \$0.00

Preservation amounts TOTAL \$30,000.00

Rollover Benefits Statement

28500 / TAYSAR

Section D: Non-complying funds

Contributions made to a non-complying fund on or after 10 May 2006 \$0.00

Section E: Transferring fund

Fund ABN 61 808 189 263
Fund name Retirement Portfolio Service
Contact name CUSTOMER SERVICES
Email address anzsmartchoice@anz.com
Daytime phone number 13 12 87

Section F: Declaration

Authorised officer declaration

I declare that the information contained in the statement is true and correct.

Name JOSHUA CROSS

Authorised officer signature



Date November 26, 2020

Rollover Benefits Statement

28500/TAYLOR

Section A: Receiving fund

The Trustee for TAYLOR SUPER FUND
Unit 12 8 PICKARD AV
ROCKINGHAM WA 6168

Australian Business Number (ABN)

11251704340

Unique superannuation identifier(USI)

Member client identifier

306060/0962301



SECTION B: Member's details

Tax file number (TFN) 884602559

Full name

Title Mrs

Family name TAYLOR

First given name SARAH LOUISE

Other given names

Residential address 44 Milina St

Suburb/town/locality HILLMAN

State WA

Postcode 6168

Country if other than Australia

Date of birth 28/09/1993

Sex Male Female

Daytime Phone

Email address sarahlTaylor93@outlook.com

SECTION C: Rollover transaction details

Service period start date 17/02/2008

Tax components:

Tax free component \$0.00

KiwiSaver tax-free component \$0.00

Taxable component:

Element taxed in the fund \$18,904.73

Element untaxed in the fund \$0.00

Tax Components TOTAL \$18,904.73

Preservation Amounts:

Preserved amount \$18,904.73

KiwiSaver preserved amount \$0.00

Restricted non-preserved \$0.00

Unrestricted non-preserved \$0.00

Preservation amounts TOTAL \$18,904.73

8300100075/05

Rollover Benefits Statement

28500 / TARSAR

Section D: Non-complying funds

Contributions made to a non-complying fund
on or after 10 May 2006 \$0.00

Section E: Transferring fund

Fund ABN 61 808 189 263
Fund name Retirement Portfolio Service
Contact name CUSTOMER SERVICES
Email address anzsmartchoice@anz.com
Daytime phone number 13 12 87

Section F: Declaration

Authorised officer declaration

I declare that the information contained in the statement is true and correct.

Name JOSHUA CROSS

Authorised officer signature



Date January 11, 2021

31800 / 101

3. Description of Cost: Taylor Super Fund

Peron Accountants

No. of years to amortise (usually 5 years): 5

Total Borrowing Cost: 4,725.00

First Year End 30/06/21 112 Days in Yr 1:

Date Cost paid: 10/03/21

Amortisation Schedule:

Year 1	2021	289.97
Year 2	2022	945.00
Year 3	2023	945.00
Year 4	2024	945.00
Year 5	2025	945.00
Year 6	2026	655.03
		4,725.00

39000/TANGLE

Accelerated Protection

Policy number 1868510

Policy Owner G A S L Taylor Super Pty Ltd Atf Taylor Super

YOUR POLICY

Issue date	24 December 2020
Policy start date	19 December 2020
Policy anniversary date	19 December 2021 each year, starting on 19 December 2021
First premium payable	\$989.56 Premiums may be adjusted from time to time, where there is a credit or outstanding amount owed on your Policy.
Premium frequency	Yearly
Premium due date	19 December 2020 Your premium will be deducted yearly from your nominated account.
State in which Policy is registered	WA
Stamp duty	Paid in accordance with relevant State legislation and included in the yearly premium amount.

Information about special conditions and exclusions

During the underwriting process, we may be required to apply special conditions on the Policy that we issue to cover the increase in risk, based on your personal situation. For example, we may apply exclusions to a particular health condition or pastime, require an increased premium payment or reduce the benefit.

The wording of our exclusions includes language that describes symptoms, rather than diagnosed conditions. They are based on research and are formed in consultation with medical and legal advisers to ensure they are as comprehensive as possible.

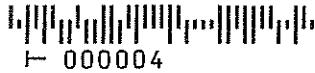
If special conditions have been applied to your Policy, you can be assured that we will assess any claim you make fairly, and make our decisions based on the evidence available at the time. If your health or lifestyle changes after you've taken out the Policy please let us know, because we may be able to alter some of these special conditions.

Where we have relied on medical evidence to make our decision and you would like a copy of this, we will provide this either directly to you or your doctor within 10 business days of receiving your request.



TAL

39000/TAYGLE
Your new TAL Policy



G A S L Taylor Super Pty Ltd Atf Taylor Super
44 Milina Street
HILLMAN WA 6168

24 December 2020

ACCELERATED PROTECTION

Policy number 1868510

Policy start date 19 December 2020

Dear Trustee

We have accepted your application

Welcome to TAL – your Accelerated Protection application has been accepted and your insurance cover is in place. You can feel confident to get on with living your life, knowing we'll be there if you need us.

Your important documents

The following documents are included with this letter:

- **Policy Schedule** – provides specific details of your cover including any different/special terms you may have previously agreed to.
- **Combined PDS and Policy Document** – sets out the terms and conditions of your policy

What do you need to do?

Please take the time to read your Policy Schedule and Combined PDS and Policy Document, to check that all details are correct and that the terms remain suitable to your needs. If there are any details that require changing, please let us know as soon as possible.

You should keep these documents in a safe place as they hold information that will be important if you ever need to make a claim.

More information

If you have any questions or would like more information, please contact your financial adviser Gehan Fernando by phone on 0433 139 724 or by email to gee.fernando1@bigpond.com. You can also get in touch with us directly by phone on 1300 209 088 or by email to customerservice@tal.com.au.

Thank you for choosing TAL for your life insurance.

Yours sincerely,

TAL Customer Service

Office use only: 36

6935702

cep_6935702_AP_Series_36_2853_2855_print/000004/000012

Zurich Wealth Protection Welcome

39000/TATSAR



000181 000
[Barcode]

Sarah & Glenn Taylor
Taylor Super Fund
C/- The Trustees
44 Milina St
HILLMAN WA 6168

Your adviser
Mr Gee Fernando

zurich.com.au
Customer Care: 131 551
client.service@zurich.com.au
Locked Bag 994
North Sydney NSW 2059

Policy number
91097303

17 December 2020

Dear Trustees,

Welcome and thank you for choosing Zurich to assist you with your life insurance.

Your Zurich Protection Plus policy has been established and your policy schedule is enclosed. The policy schedule confirms the benefits that apply to your policy. You will be sent information about each of your related policies separately.

Please take the time to review the policy schedule carefully to ensure all your details are correct.

This policy has been issued on the basis of the information disclosed to us in your application and, if applicable, the Life Insured's Statement. Your duty of disclosure, which was set out in the PDS and the Life Insured's Statement, applies right up until we agree to provide insurance and issue a policy, so if anything has changed since you applied that you know, or could reasonably be expected to know, may affect our decision to insure you and on what terms, you should tell us about it right away, as it could affect your cover.

As the life insured is joining the Zurich LiveWell wellness benefits program, they will receive an email from us containing registration instructions to access all of the tools and resources the program has to offer.

Zurich has adopted the Life Insurance Code of Practice. It's the life insurance industry's commitment to mandatory customer service standards and it's designed to protect you, our customer. The Code sets out the life insurance industry's key commitments and obligations to customers on standards of practice, disclosure and principles of conduct for their life insurance services, such as being open, fair and honest. It also sets out timeframes for insurers to respond to claims, complaints and requests for information from customers. The Code can be found on the Financial Services Council (FSC) website fsc.org.au.



Welcome to My Zurich

Find out more about our 24/7 self service customer portal at zurich.com.au/myzurich

AWAS-015487-2020-3

Zurich Australia Limited ABN 92 000 010 195 AFSL 232510

GV_NR_4608/000181/000366

Page 1 of 2
E35220 223356 NR00 00155

39000/TAY SAR

Zurich Wealth Protection
Policy schedule

Policy number
91097303

This policy schedule forms part of the policy and the policy conditions are contained in the Zurich Wealth Protection Product Disclosure Statement.

Your adviser
 Mr Gee Fernando

Policy commencement date: 17 December 2020
Document issue date: 17 December 2020

Policy details

Policy: Zurich Protection Plus
Policy owner/s: Taylor Super Fund
 (Superannuation, held by external trustee)
Life insured: Sarah Taylor
Date of birth: 28 September 1993
Smoker status: non-smoker
Occupation class: DD
Superannuation optimiser: Superannuation optimiser applies to this policy and this is the related superannuation policy
Related non-superannuation policy: Zurich Protection Plus policy number 91097304

Insurance coverage details

Life insured: Sarah Taylor

Item	Benefit type	Benefit amount	Start date	Expiry date	Premium type
1	Death & terminal illness benefit	\$200,000	17 Dec 2020	17 Dec 2092	stepped
2	Platinum TPD domestic duties (linked to Death) - superannuation component*	\$200,000	17 Dec 2020	17 Dec 2092	stepped
3	Buy back death benefit (TPD)	\$200,000	17 Dec 2020	17 Dec 2059	stepped

The table above shows the TPD definition applicable up to the policy anniversary following the life insured's 65th birthday. After that time, a more limited definition applies to all TPD policies, with a TPD benefit only payable under limited specific circumstances - a benefit cap also applies. Refer to the policy terms and conditions in the Product Disclosure Statement.

* The total TPD benefit amount is shown on both related policies, but a benefit is only payable under one policy. Please refer to the policy terms and conditions relating to the TPD benefit under superannuation optimiser.

Premiums

Premium frequency: yearly
Instalment premium: \$165.76
SmartValue discount included: 12.5%
Zurich+ discount included: 5%
Management fee: \$97.78
Stamp duty: \$10.02

Total instalment premium: **\$273.56**
Next premium due date: 17 December 2020
Payment method: direct debit

Special conditions and exclusions

In the event of claim, in addition to the need to meet the definition of total and permanent disablement, your TPD insurance will be subject to a permanent incapacity restriction.

AWAS-012772-2017-3



For enquiries, message us on the Bankwest App or
Bankwest Online Banking, or call us on 13 17 19
If you're a business customer, call 13 7000

BUSINESS ZERO TRAN ACCOUNT STATEMENT

BSB Number	306-060
Account Number	096230-1
Period	13 Nov 20 - 28 Jan 21
Page 1 of 1	Statement Number 1



BS0283AN02 006843-000000 (051D)
THE DIRECTORS
TAYLOR SUPER FUND
44 MILINA STREET
HILLMAN WA 6168

Account of: **G.A. & S.L. TAYLOR SUPER PTY LTD**

TRANSACTION DETAILS FOR ACCOUNT NUMBER: 096230-1

Date	Particulars	Debit	Credit	Balance
13 NOV 20	OPENING BALANCE			0.00
19 NOV 20	AUSTRALIANSUPER 005788521		60,000.00	
19 NOV 20	12/8 Pickard Ave Deposit	10,000.00		50,000.00
30 NOV 20	ONEPATH CUSTODIA 1 10145426 3361		30,000.00	80,000.00
18 DEC 20	ZURICH LIFE 8182975 3L17122020	273.56		79,726.44
29 DEC 20	TAL Life Limited 1868510-B0975118	989.56		78,736.88
04 JAN 21	workshop evaluation	1,265.00		77,471.88
07 JAN 21	AUSTRALIANSUPER 005828098		16,345.24	93,817.12
14 JAN 21	ONEPATH CUSTODIA 1 10145426 3391		18,904.73	112,721.85
15 JAN 21	TAL Life Limited PAS1764014		492.46	113,214.31
18 JAN 21	QUICKSUPER QUICKSPR2869024980		318.76	113,533.07
28 JAN 21	CLOSING BALANCE			113,533.07
	TOTAL DEBITS	\$12,528.12		
	TOTAL CREDITS		\$126,061.19	

Make sure you check the entries on this statement carefully. If you see something that doesn't seem right, call us on 13 17 19. For more info about your account or disputing transactions, see the relevant Product Information Statement - it's available on our website, at your local Bankwest branch or by calling us on 13 17 19. If you don't want to receive promotional info from us, let us know by calling 13 17 19.



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BUSINESS ZERO TRAN ACCOUNT STATEMENT

BSB Number **306-060**
Account Number **096230-1**
Period **29 Jan 21 - 28 Apr 21**
Page 1 of 1 Statement Number 2

BS1183AN02 006968-000000 (051D)
THE DIRECTORS
TAYLOR SUPER FUND
44 MILINA STREET
HILLMAN WA 6168

Account of: **G.A. & S.L. TAYLOR SUPER PTY LTD**

TRANSACTION DETAILS FOR ACCOUNT NUMBER: 096230-1

Date	Particulars	Debit	Credit	Balance
29 JAN 21	OPENING BALANCE			113,533.07
12 FEB 21	To Lumley Legal 09:37PM 11Feb 1981	825.00		112,708.07
17 FEB 21	INV 017867	3,900.00		108,808.07
26 FEB 21	200480	100,000.00		8,808.07
01 MAR 21	200480	3,520.31		5,287.76
11 MAR 21	LORENZA DE LUCA RFND PICKARD AVE		878.51	6,166.27
30 MAR 21	INV 0001 March Ren TAYLOR,GLENN AARON		1,717.50	
30 MAR 21	DEFT PAYMENTS DEFT 22722571	430.84		7,452.93
09 APR 21	LaTrobeFinancial Repay 40 538 412 8	593.15		6,859.78
16 APR 21	LaTrobeFinancial Repay 40 538 412 8	593.15		6,266.63
19 APR 21	QUICKSUPER QUICKSPR2940683338		681.01	6,947.64
23 APR 21	LaTrobeFinancial Repay 40 538 412 8	593.15		6,354.49 ✓
28 APR 21	CLOSING BALANCE			6,354.49
	TOTAL DEBITS	\$110,455.60		
	TOTAL CREDITS		\$3,277.02	

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BS1183AN02 / 006968 / 0004309



BUSINESS ZERO TRAN ACCOUNT STATEMENT

For enquiries, message us on the Bankwest App or Bankwest Online Banking, or call us on 13 17 19
If you're a business customer, call 13 7000

BSB Number	306-060
Account Number	096230-1
Period	29 Apr 21 - 28 Jul 21
Page 1 of 3	Statement Number 3

BS2093AN02 007187-000000 (051D)
THE DIRECTORS
TAYLOR SUPER FUND
 44 MILINA STREET
 HILLMAN WA 6168

Account of: **G.A. & S.L. TAYLOR SUPER PTY LTD**

TRANSACTION DETAILS FOR ACCOUNT NUMBER: 096230-1

Date	Particulars	Debit	Credit	Balance
29 APR 21	OPENING BALANCE			6,354.49
29 APR 21	rent TAYLOR,GLENN AARON		1,717.50	8,071.99
30 APR 21	LaTrobeFinancial Repay 40 538 412 8	593.15		7,478.84
07 MAY 21	LaTrobeFinancial Repay 40 538 412 8	374.40		7,104.44
10 MAY 21	IB BPAY 580393225 TO WATER CORPORATION WA 9016778280 AT	221.53		6,882.91
14 MAY 21	LaTrobeFinancial Repay 40 538 412 8	374.40		6,508.51
21 MAY 21	LaTrobeFinancial Repay 40 538 412 8	374.40		6,134.11
28 MAY 21	LaTrobeFinancial Repay 40 538 412 8	374.40		5,759.71
31 MAY 21	INV 0003 TAYLOR,GLENN AARON		1,717.50	7,477.21
04 JUN 21	LaTrobeFinancial Repay 40 538 412 8	374.40		7,102.81
11 JUN 21	LaTrobeFinancial Repay 40 538 412 8	374.40		6,728.41
18 JUN 21	LaTrobeFinancial Repay 40 538 412 8	374.40		6,354.01
25 JUN 21	LaTrobeFinancial Repay 40 538 412 8	374.40		5,979.61
29 JUN 21	rent june TAYLOR,GLENN AARON		1,717.50	7,697.11
30 JUN 21	DEFT PAYMENTS DEFT 23504077	430.84		7,266.27
02 JUL 21	LaTrobeFinancial Repay 40 538 412 8	374.40		6,891.87
09 JUL 21	IB BPAY 593575824 TO WATER CORPORATION WA 9016778280 AT	221.53		6,670.34
09 JUL 21	LaTrobeFinancial Repay 40 538 412 8	374.40		6,295.94
12 JUL 21	QUICKSUPER QUICKSPR3003503718		1,011.79	7,307.73
16 JUL 21	LaTrobeFinancial Repay 40 538 412 8	374.40		6,933.33
23 JUL 21	LaTrobeFinancial Repay 40 538 412 8	374.40		6,558.93
28 JUL 21	CLOSING BALANCE			6,558.93
	TOTAL DEBITS	\$5,959.85		
	TOTAL CREDITS		\$6,164.29	

Make sure you check the entries on this statement carefully. If you see something that doesn't seem right, call us on 13 17 19. For more info about your account or disputing transactions, see the relevant Product Information Statement - it's available on our website, at your local Bankwest branch or by calling us on 13 17 19. If you don't want to receive promotional info from us, let us know by calling 13 17 19.

64000

 GLENN & SARAH TAYLOR
 TAYLOR SUPER FUND
 44 MILINA STREET
 HILLMAN WA 6168

Tax Invoice
 017867

 Ref: TAYLM048
 12 October, 2020

Description	Amount
PROFESSIONAL SERVICES Registration of Self-Managed Superannuation Fund including Trustee Company, Custodian Company and Bare Trust <i>paid 17/2/21</i> <i>originally paid from personal acc. -> reimbursement</i>	3,900.00
Terms: Seven Days The Amount Due Includes GST of \$354.55	Amount Due: \$ 3,900.00

Please detach the portion below and forward with your payment

Remittance Advice

TAYLOR SUPER FUND

Please make cheques payable to Growth Partners Pty Ltd

Invoice: 017867

Ref: TAYLM048

12 October, 2020

Amount Due: \$ 3,900.00

 Card Number

Bank Account Details for EFT payments : BSB : 086 805 Account Number : 203295654

Cardholder Signature Expiry Date

Balcatta 08 9344 5511 | Joondalup 08 9300 9633 | Midland 08 9274 5575 | Morley 08 9275 8460 | Mt Hawthorn 08 9444 0209 | Northam 08 9622 2883 | Woodvale 08 9309 4311
 Albany 08 9841 5511 | Bunbury 08 9721 6922 | Busselton 08 9752 4214 | Katanning 08 9821 1166 | Mandurah 08 9535 5566 | Margaret River 08 9757 3887

Total Financial Solutions | We're with you for the journey
 P: 08 9535 5566 F: 08 9535 5939 info@growthpartners.com.au
 110 Pinjarra Road Mandurah WA 6210 | PO Box 594 Mandurah WA 6210
growthpartners.com.au

 ITP
 LICENSED
 AGENT 

Axiom Financial Pty Ltd T/A ITP The Income Tax Professionals West Coast ABN 49 163 449 081 • Nanga Nominees Pty Ltd T/A ITP The Income Tax Professionals (Southwest Zone) ABN 26 008 869 841 • Vlad Corporation Pty Ltd T/A Growth Partners Accounting ABN 37 101 695 863 • Davenir Nominees Pty Ltd T/A Growth Partners Financial Planning ABN 52 140 801 167 Australian Financial Services Licence no. 355114

64000



LUMLEY LEGAL
Barristers and Solicitors

TAX INVOICE

Mr & Mrs GA Taylor
44 Milina Street
HILLMAN WA 6168

Invoice Date: 11-02-2021
Invoice No: 1981
Due Date: 11-02-2021
Our Ref: 14462

Security Property:

Professional Fees

Date	Description	Units	Amount
10/02/2021	Fixed Fee. Provide Independent legal advice for joint guarantors. Provide Certificate of Independent Legal Advice and complete 100 point identification check for Glenn Aaron Taylor and Sarah Louise Taylor.		\$750.00
Total		0	\$750.00

Subtotal	<u>\$750.00</u>
GST	<u>\$75.00</u>
Total this Invoice	<u>\$825.00</u>

With Compliments
LUMLEY LEGAL

paid 11/2/21

E & O.E

Direct Payments to:

Lumley Legal | BSB: 086-805 | Account No: 771 55 0633

Please quote invoice number: 1981

Legal Professional Act 2008 section 291(3)

Your rights in relation to legal costs

The following avenues are available to you if you are not happy with this bill:-

- requesting an itemised bill
- discussing your concerns with us
- having our costs assessed
- applying to set aside our costs agreement

216 McLarty Road Halls Head WA 6210
PO Box 814 Mandurah WA 6210

Phone 08 9582 7870
Fax 08 9581 2437



La Trobe Financial Services Pty Limited • ACN 006 479 527
La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213
Account Number 40 538 412 8

G.A. & S.L. Taylor Super Pty Ltd ATF Taylor Super Fund
44 Milina St
HILLMAN WA 6168

26 March 2021

Dear La Trobe Financial Customer(s),

**Congratulations and
welcome to La Trobe Financial**

Unit 12 8 Pickard Ave ROCKINGHAM WA 6168

Settlement of your loan took place on 10 March 2021 and we are pleased you've chosen La Trobe Financial to be your lender.

Monthly Loan Repayments

Your monthly loan repayment will commence on 20 April 2021 and are due monthly unless otherwise advised:

April 2021	\$ 2,372.57
May 2021	\$ 1,497.57

Please note your first repayment is higher because it includes accrued interest of 875.00 which represents interest charged from the date of settlement until the end of the month.

As per your Direct Debit request authority requesting that La Trobe Financial deduct 100% of your mortgage payments from your nominated account, the next six (6) deductions have been scheduled as set out below:

Date	Amount \$	Frequency	From Account
09/04/21	593.15	one-off	306XXX XXX2301 G.A. & S.L. Taylor Superfund
16/04/21	593.15	one-off	306XXX XXX2301 G.A. & S.L. Taylor Superfund
23/04/21	593.15	one-off	306XXX XXX2301 G.A. & S.L. Taylor Superfund
30/04/21	593.15	one-off	306XXX XXX2301 G.A. & S.L. Taylor Superfund
07/05/21	374.40	weekly	306XXX XXX2301 G.A. & S.L. Taylor Superfund
14/05/21	374.40	weekly	306XXX XXX2301 G.A. & S.L. Taylor Superfund

If you have any queries in regards to your loan or if you require any further information, please contact our Customer Service Team on 13 80 10 or email customerservices@latrobefinancial.com.au.

If you would like to find out more about La Trobe Financial and how we may be able to further assist your financial needs please visit our website: www.latrobefinancial.com.au.

Thank you for choosing La Trobe Financial.

Kind regards,

Jacki Jennings
Head of Settlements

MELBOURNE | SYDNEY | SHANGHAI | HONG KONG

t:13 80 10 e:info@latrobefinancial.com.au w:latrobefinancial.com



La Trobe Financial Services Pty Limited - ACN 006 479 527
La Trobe Financial Asset Management Limited - ACN 007 332 363 - AFSL 222213
Account Number 40 538 412 8
Page No 1 of 3
Statement Period 01.04.21 to 30.06.21

G.A. & S.L. Taylor Super Pty Ltd ATF Tayl
44 Milina St
HILLMAN WA 6168

BPAY® Biller Code 18309 Reference No. 40 538 412 8
ONLINE STATEMENTS NOW AVAILABLE on our website -
Login, My Home Loan, New Registration

Interest Certificate for Year Ended 30 June 2021

Interest Charges - 01.07.20 to 30.06.21 \$ 4,479.33

Loan Detail Summary

Security Address: Unit 12 8 Pickard Ave ROCKINGHAM WA 6168

Current Interest Rate at 07 Jul 2021 (calculated (Daily Rests) - Variable) 6.79% p.a.
Loan Approved Amount \$ 213,800.00
Closing Loan Balance at 30 Jun 2021 \$ 212,956.53
Loan Settlement Month March 2021
Original Loan Maturity March 2046
Contract Term Remaining 24 years 9 months
Forecast Term (based on current repayment profile) 24 years 8 months
National Credit Code Regulated No
Privacy Password Protected No

Repayments Received during Statement Period \$ 5,367.80
Minimum Monthly Repayment Amount \$ 1,497.57
Monthly Repayment Due Date 20th each month
Loan Account Ahead by \$ 0.09

Loan Guarantor Details

rd Avenue Bare Trust Pickard 12 Custodian Pty Ltd ATF Unit 12 / 8 Picka - same address as Borrower - separate statement not issued
Mr GA Taylor - same address as Borrower - separate statement not issued
Mrs SL Taylor - same address as Borrower - separate statement not issued

La Trobe Financial LoanManager App now available

Download the App and access your Loan Account for the following options:

- View your Loan balance;
- Check your Redraw balance; and
- Request a Statement.

Visit App Store for Apple devices or Play Store for Android devices and search, **La Trobe Financial LoanManager**.

You can also save money with La Trobe Financial

Did you know that you can reduce the amount of interest you pay and your loan term by making extra weekly, fortnightly or monthly payments?

You can invest with us too

Judged Australia's Best Credit Fund - Mortgages 12 years in a row by *Money* magazine and currently offering a return of 4.35% p.a.* for the 12 Month Term Account.

La Trobe Financial Asset Management Limited ACN 007 332 363 Australian Financial Services Licence 222213 Australian Credit Licence 222213 is the issuer and manager of the La Trobe Australian Credit Fund ARSN 088 178 321. It is important for you to consider the PDS for the Credit Fund in deciding whether to invest, or to continue to invest, in the Credit Fund. You can read the PDS on our website, or ask for a copy by phoning us. *Returns on our investments are variable and paid monthly. Past performance is not a reliable indicator of future performance. The rates of return from the Credit Fund are not guaranteed and are determined by the future revenue of the Credit Fund and may be lower than expected. Investors risk losing some or all of their principal investment. An investment in the Credit Fund is not a bank deposit. Withdrawal rights are subject to liquidity and may be delayed or suspended. Visit our website for further information.



Loan Activity Statement

Head Office
1 Trobe Way, 333 Collins Street, Melbourne VIC 3000
GPO Box 2289, Melbourne VIC 3000
Enquiries 13 80 00
customerservices@latrobefinancial.com.au
latrobefinancial.com.au



La Trobe Financial Services Pty Limited - ACN 006 479 527
La Trobe Financial Asset Management Limited - ACN 007 332 363 - AFSL 222213
Account Number 40 538 412 8

Page No 2 of 3
Statement Period 01.04.21 to 30.06.21

G.A. & S.L. Taylor Super Pty Ltd ATF Tayl
44 Millina St

HILLMAN WA 6168

BPAY® Biller Code 18309 Reference No. 40 538 412 8
ONLINE STATEMENTS NOW AVAILABLE on our website -
Login, My Home Loan, New Registration

DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01. 04. 21	Opening Loan Balance			214, 673. 58
09. 04. 21	La Trobe Financial Quick Pay Repayment		593. 15	214, 080. 43
16. 04. 21	La Trobe Financial Quick Pay Repayment		593. 15	213, 487. 28
23. 04. 21	La Trobe Financial Quick Pay Repayment		593. 15	212, 894. 13
30. 04. 21	La Trobe Financial Quick Pay Repayment		593. 15	212, 300. 98
30. 04. 21	Account Service Fee	15. 00		212, 315. 98
30. 04. 21	Interest (30 days 6.79% p.a.)	1, 192. 98		213, 508. 96
07. 05. 21	La Trobe Financial Quick Pay Repayment		374. 40	213, 134. 56
14. 05. 21	La Trobe Financial Quick Pay Repayment		374. 40	212, 760. 16
21. 05. 21	La Trobe Financial Quick Pay Repayment		374. 40	212, 385. 76
28. 05. 21	La Trobe Financial Quick Pay Repayment		374. 40	212, 011. 36
31. 05. 21	Account Service Fee	15. 00		212, 026. 36
31. 05. 21	Interest (31 days 6.79% p.a.)	1, 227. 24		213, 253. 60
04. 06. 21	La Trobe Financial Quick Pay Repayment		374. 40	212, 879. 20
11. 06. 21	La Trobe Financial Quick Pay Repayment		374. 40	212, 504. 80
18. 06. 21	La Trobe Financial Quick Pay Repayment		374. 40	212, 130. 40
25. 06. 21	La Trobe Financial Quick Pay Repayment		374. 40	211, 756. 00
30. 06. 21	Account Service Fee	15. 00		211, 771. 00
30. 06. 21	Interest (30 days 6.79% p.a.)	1, 185. 53		212, 956. 53 ✓
30. 06. 21	Closing Loan Balance			212, 956. 53

From 1 May 2021 the Priority Discharge Fee will increase from \$190.00 to \$299.00.

Please check all entries on this statement and inform us promptly of any error or unauthorised transactions.



La Trobe Financial Services Pty Limited - ACN 006 479 527
La Trobe Financial Asset Management Limited - ACN 007 332 363 - AFSL 222213
Account Number 40 538 412 8

Page No 1 of 3

Statement Period 01.01.21 to 31.03.21

G.A. & S.L. Taylor Super Pty Ltd ATF Tayl
44 Milina St
HILLMAN WA 6168

BPAY® Biller Code 18309 Reference No. 40 538 412 8
ONLINE STATEMENTS NOW AVAILABLE on our website -
Login, My Home Loan, New Registration

Loan Account Detail Summary

Security Address:

Unit 12 8 Pickard Ave ROCKINGHAM WA 6168

Current Interest Rate at 06 Apr 2021 (calculated (Daily Rests) - Variable)	6.79% p.a.
Loan Approved Amount	\$ 213, 800. 00
Closing Loan Balance at 31 Mar 2021	\$ 214, 673. 58
Loan Settlement Month	March 2021
Original Loan Maturity	March 2046
Contract Term Remaining	25 years
National Credit Code Regulated	No
Privacy Password Protected	No
Interest Charges - 01.07.20 to 31.03.21	\$ 873. 58
Minimum Monthly Repayment Amount	\$ 1, 497. 57
Monthly Repayment Due Date	20th each month

Loan Guarantor Details

rd Avenue Bare Trust Pickard 12 Custodian Pty Ltd ATF Unit 12 / 8 Picka - same address as Borrower - separate statement not issued

GA Taylor - same address as Borrower - separate statement not issued

Mrs SL Taylor - same address as Borrower - separate statement not issued

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- View your Loan balance;
- Check your Redraw balance; and
- Request a Statement.

Visit App Store for Apple devices or Play Store for Android devices and search, La Trobe Financial LoanManager.

You can also save money with La Trobe Financial

Did you know that you can reduce the amount of interest you pay and your loan term by making extra weekly, fortnightly or monthly payments?

You can invest with us too

Judged Australia's Best Credit Fund - Mortgages 12 years in a row by Money magazine and currently offering a return of 4.35% p.a.* for the 12 Month Term Account.

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La Trobe Financial Services Pty Limited • ACN 006 479 527
La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213
Account Number 40 538 412 8

Page No 2 of 3
Statement Period 01.01.21 to 31.03.21

G.A. & S.L. Taylor Super Pty Ltd ATF Tayl
44 Milina St
HILLMAN WA 6168

BPAY® Biller Code 18309 Reference No. 40 538 412 8
ONLINE STATEMENTS NOW AVAILABLE on our website -
Login, My Home Loan, New Registration

DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
26.02.21	Opening Loan Balance			0.00
01.03.21	Repayment Received Thank You		1,265.00	1,265.00-
10.03.21	Balance Of Upfront Fees	2,672.50		1,407.50
10.03.21	Electronic File Fee	180.00		1,587.50
10.03.21	Advances	210,827.50		212,415.00
10.03.21	Settlement Disbursement Fee	120.00		212,535.00
16.03.21	Valuation/Inspection Fee	1,265.00		213,800.00
31.03.21	Interest (31 days 6.79% p.a.)	873.58		214,673.58
31.03.21	Closing Loan Balance			214,673.58

From 1 May 2021 the Priority Discharge Fee will increase from \$190.00 to \$299.00.

Please check all entries on this statement and inform us promptly of any error or unauthorised transactions.



T 08 9443 6969
F 08 9443 1740
M 0420 360 030
E ldlsettlements@bigpond.com

Postal Address
PO Box 99, Leederville, WA 6902
Address (by appointment only)
484 Charles Street, North Perth, WA 6006

10 March 2021

Pickard 12 Custodian Pty Ltd as custodian for
G.A. & S.L. Taylor Super Pty Ltd ATF Taylor Super Fund
44 Milina Street
HILLMAN WA 6168

Dear Sir/Madam

RE: PURCHASE OF UNIT 12, 8 PICKARD AVENUE ROCKINGHAM

We have pleasure in advising you that settlement on the abovementioned property was effected today.

Enclosed herewith is a copy of the following for your reference:

- * *Final Settlement Statement*
- * *Our GST Tax Invoice (Paid)*
- * *Copy of Certificate of Title Volume 2702 Folio 140, now showing you as the registered proprietor of the land.*

As per your settlement statement, the balance due to you is \$878.51. Please provide our office with your bank account details so we can attend the refund for you.

As you obtained finance for your purchase of this property, the Certificate of Title. On completion of same the Certificate of Title shall be held by your Mortgagee until such time as you have paid out the Mortgage held by them.

Should you have any queries or require any further information, please do not hesitate to contact the writer.

Yours faithfully
LDL SETTLEMENT SERVICES

Lorenza De Luca
lorenza@ldlsettlementservices.com.au
Encl

www.ldlsetts.com.au

Licensee is: Lorenza A De Luca trading as LDL Settlement Services
Licensed Real Estate Settlement Agent



LDL SETTLEMENT SERVICES

772501

T 08 9443 6969
F 08 9443 1740
M 0420 360 030
E ldlsettlements@bigpond.com

Postal Address
PO Box 99, Leederville, WA 6902
Address (by appointment only)
484 Charles Street, North Perth, WA 6006

10 March 2021

STATEMENT

**PURCHASE OF UNIT 12, 8 PICKARD AVENUE, ROCKINGHAM
PICKARD 12 CUSTODIAN PTY LTD**

	Debit	Credit
Purchase Price	308,500.00 ✓	
Deposit Paid		10,000.00 ✓
Transfer Duty on the Contract (General)	10,568.75	
Our Professional Fee (incl GST)	880.00	
PEXA/Attendance Fee	116.60	
Landgate Enquiry Processing Fee	25.00	
Water Corporation Rate Enquiry Fee	49.64	
Landgate Title Document Search Fee	98.01	
Company Search	9.90	
Council Rate Enquiry Fee	107.80	
DLI Clause 42 Processing Fee	29.70	
Land Tax Enquiry Fee	55.39	
Strata Company Enquiry Fee	280.00	
Registration of the Transfer	248.20	
<u>ADJUSTMENT OF RATES/TAXES</u>		
<u>AS AT 10-03-2021</u>		
Water Corp 2020/2021 Rates Nil Adjustment.		
City of Rockingham 2020/2021 Rates Nil Adjustment.		
Land Tax 2020/2021 Nil Adjustment		
Strata Levies Nil Adjustment		
Funds available from La Trobe Financial		208,327.19
Funds received by you		103,520.31 ✓
Balance due to you after settlement	878.51	
E & O E	<u>\$321,847.50</u>	<u>\$321,847.50</u>

www.ldlsetts.com.au

Licencee is: Lorenza A De Luca trading as LDL Settlement Services
Licensed Real Estate Settlement Agent



LDL SETTLEMENT SERVICES

T 08 9443 6969
F 08 9443 1740
M 0420 360 030
E ldlsettlements@bigpond.com

Postal Address
PO Box 99, Leederville, WA 6902
Address (by appointment only)
484 Charles Street, North Perth, WA 6006

10 March 2021

Pickard 12 Custodian Pty Ltd as custodian for
G.A. & S.L. Taylor Super Pty Ltd ATF Taylor Super Fund
44 Milina Street
HILLMAN WA 6168

TAX INVOICE (ABN: 68 054 691 497)

PURCHASE OF UNIT 12, 8 PICKARD AVENUE, ROCKINGHAM PICKARD 12 CUSTODIAN PTY LTD

Description	Price	GST	Total
Our Professional Fee	800.00	80.00	880.00
PEXA/Attendance Fee	106.00	10.60	116.60
Government, Statutory & Other Charges			
Landgate Enquiry Processing Fee	22.73	2.27	25.00
Water Corporation Rate Enquiry Fee	45.13	4.51	49.64
Landgate Title Document Search Fee	89.10	8.91	98.01
Company Search	9.00	0.90	9.90
Council Rate Enquiry Fee	98.00	9.80	107.80
DLI Clause 42 Processing Fee	27.00	2.70	29.70
Land Tax Enquiry Fee	50.35	5.04	55.39
Strata Company Enquiry Fee	280.00	0.00	280.00
Service Amount	\$1,527.31	\$124.73	\$1,652.04
TOTAL INCLUDING GST \$1,652.04			

www.ldlsetts.com.au

Licensee is: Lorenza A De Luca trading as LDL Settlement Services
Licensed Real Estate Settlement Agent

WESTERN



AUSTRALIA

REGISTER NUMBER 12/SP55770	
DUPLICATE EDITION 1	DATE DUPLICATE ISSUED 14/10/2008

RECORD OF CERTIFICATE OF TITLE
 UNDER THE TRANSFER OF LAND ACT 1893 AND THE
 STRATA TITLES ACT OF 1985

VOLUME **2702** FOLIO **140**

The person described in the first schedule is the registered proprietor of an estate in fee simple in the land described below subject to the reservations, conditions and depth limit contained in the original grant (if a grant issued) and to the limitations, interests, encumbrances and notifications shown in the second schedule.

BGRoberts
 REGISTRAR OF TITLES



LAND DESCRIPTION:

LOT 12 ON STRATA PLAN 55770
 TOGETHER WITH A SHARE IN COMMON PROPERTY (IF ANY) AS SET OUT ON THE STRATA PLAN

REGISTERED PROPRIETOR:
 (FIRST SCHEDULE)

PICKARD 12 CUSTODIAN PTY LTD OF UNIT 12 8 PICKARD AVENUE ROCKINGHAM WA 6168
 (T O666514) REGISTERED 10/3/2021

LIMITATIONS, INTERESTS, ENCUMBRANCES AND NOTIFICATIONS:
 (SECOND SCHEDULE)

- INTERESTS NOTIFIED ON THE STRATA PLAN AND ANY AMENDMENTS TO LOTS OR COMMON PROPERTY NOTIFIED THEREON BY VIRTUE OF THE PROVISIONS OF THE STRATA TITLES ACT OF 1985 AS AMENDED.
- *O666515 MORTGAGE TO PERPETUAL CORPORATE TRUST LIMITED OF LEVEL 18 123 PITT STREET SYDNEY NSW 2000 REGISTERED 10/3/2021.

Warning: A current search of the sketch of the land should be obtained where detail of position, dimensions or area of the lot is required.
 * Any entries preceded by an asterisk may not appear on the current edition of the duplicate certificate of title.

-----END OF CERTIFICATE OF TITLE-----

STATEMENTS:

The statements set out below are not intended to be nor should they be relied on as substitutes for inspection of the land and the relevant documents or for local government, legal, surveying or other professional advice.

SKETCH OF LAND: SP55770
 PREVIOUS TITLE: 2649-194
 PROPERTY STREET ADDRESS: UNIT 12 8 PICKARD AV, ROCKINGHAM.
 LOCAL GOVERNMENT AUTHORITY: CITY OF ROCKINGHAM

NOTE 1: DUPLICATE CERTIFICATE OF TITLE NOT ISSUED AS REQUESTED BY DEALING O666515

contract for sale of land or strata title by offer and acceptance (commercial)



REGISTERED
DELEGATED ACTIVITY
OPERATOR IN AUSTRALIA
CORPORATE & COMMERCIAL
FINANCE & GENERAL
COUNSELLORS
6000 689 3832



NOTICE: Contracts must be lodged with the Office of State Revenue for duty assessment within two (2) months of the date the last person signs the Contract
WARNING - If the Buyer is not an Australian Citizen or Permanent Resident or a New Zealand Citizen then FIRB approval (and a special condition to this Contract) may be required.
WARNING - If the Purchase Price is \$750,000 or more, Withholding Tax may apply to this Contract (see 2018 General Condition 3.7).
WARNING - If GST is relevant to this transaction then the relevant GST provision should be outlined in the Special Conditions or an attached GST Annexure.

To: De Freitas & Ryan Commercial Pty Ltd T/As De Freitas & Ryan Commercial

Street: Unit 2, 9 Parkes Street

Suburb: COCKBURN CENTRAL State: WA Postcode: 6164

ABN: 65 610 951 552 Email: info@dfrccommercial.com.au

Phone: (08) 6399 6800 Mobile: Fax: (08) 6399 6899

As Agent for the Seller / Buyer

THE BUYER

Name: PICKARD 12 CUSTODIAN PTY LTD AS CUSTODIAN FOR G.A. & S.L. TAYLOR SUPER PTY LTD ATF TAYLOR SUPER FUND

Address: 44 Milina Street, Hillman WA 6168

EMAIL: The Buyer consents to Notices being served at:

OFFERS TO PURCHASE (as joint tenants/tenants in common specifying the undivided shares) the Land and Property (chattels set out in the Schedule ("the Property") with vacant possession unless stated otherwise in the Special Conditions at the Purchase Price on the terms set out in the Schedule, the Conditions and the Special Conditions.

SCHEDULE

The Property at:

Address: Unit 12/B Pickard Avenue

Suburb: Rockingham State: WA Postcode: 6168

Lot: 12 Deposited/Survey/Strata/Diagram/Plan: 55770 Whole / Part Vol: 2702 Folio: 140

A deposit of \$ 10,000 of which \$ Nil is paid now and \$ 10,000 to be paid within 7 days of acceptance to be held by De Freitas & Ryan Commercial Trust account

("the Deposit Holder"). The balance of the Purchase Price to be paid on the Settlement Date.

Purchase Price: ~~300,000~~ ^{going concern} ~~275,000~~ ^{CT ST} \$308,500

Settlement Date: Within 30 days From Finance Approval ^{CT ST}

Property Chattels including: AS inspected 12/11/20 16/11/20

GST

GST is APPLICABLE to this Contract. See Special Conditions or attached GST Annexure (which forms part of this Contract) OR GST is NOT applicable to this Contract.

FINANCE CLAUSE IS APPLICABLE

LENDER: Moneyquest

(NB, if blank, can be any Lender)

LATEST TIME: 4pm on: within 45 days of acceptance

AMOUNT OF LOAN: UP TO 90% OF PURCHASE PRICE

SIGNATURE OF BUYER: *[Signature]*

FINANCE CLAUSE IS NOT APPLICABLE

Signature of the Buyer if Finance Clause is NOT applicable

SPECIAL CONDITIONS

- 1. Annexure "A" & the GST Annexure attached form part of this agreement. *[Signature]*
- 2. The buyer hereby acknowledges receipt of copies of the current Certificate of Title and the Sellers-Blockchain-Statement. *[Signature]*
- 3. The buyer will be purchasing the property as GST being a going concern. *[Signature]*

[Signatures]

NOTE: IF THIS DOCUMENT IS ON SEPARATE PAGES OR IS TO BE FAXED THEN ALL PARTIES SHOULD SIGN ALL PAGES.

contract for sale of land or strata title by offer and acceptance (commercial)



APPROVED BY THE REGULATOR OF THE REAL ESTATE INSTITUTE OF WESTERN AUSTRALIA (REIWA) FOR THE SALE OF REAL PROPERTY
80002693035



1. SUBJECT TO FINANCE

If the Buyer signs the "Finance Clause is not Applicable" box in the Schedule, or if no information is completed in the "Finance Clause is Applicable" box in the Schedule, then this Clause 1 does not apply to the Contract.

If any information is completed in or the Buyer signs the "Finance Clause is Applicable" box in the Schedule then this Clause 1 applies to the Contract.

1.1 Buyer's Obligation to Apply for Finance and Give Notice to the Seller

- (a) The Buyer must:
 - (i) immediately after the Contract Date make a Finance Application to the Lender using, if required by the Lender, the Property as security; and
 - (ii) use all best endeavours in good faith to obtain Finance Approval.
- (b) If the Buyer does not comply with Clause 1.1(a) or 1.1(ii) then the Contract will not come to an end under Clause 1.2 and the Buyer may not terminate the Contract under Clause 1.3. The rights of the Seller under this Clause 1 will not be affected if the Buyer does not comply with Clause 1.1.
- (c) The Buyer must immediately give to the Seller or Seller Agent:
 - (i) an Approval Notice if the Buyer obtains Finance Approval; or
 - (ii) a Non Approval Notice if the Finance Application is rejected; at any time while the Contract is in force and effect.

1.2 No Finance Approval by the Latest Time: Non Approval Notice Given

This Contract will come to an end without further action by either Party if on or before the Latest Time:

- (a) written Finance Approval has not been obtained or the Finance Application has been rejected; and
 - (b) the Buyer gives a Non Approval Notice to the Seller or Seller Agent.
- No Finance Approval until a later time: No Notice Given**

- (a) the Buyer has not given an Approval Notice to the Seller or Seller Agent; and
- (b) the Buyer has not given a Non Approval Notice to the Seller or Seller Agent; then this Contract will be in full force and effect, unless and until either the Seller gives written Notice of termination to the Buyer or the Buyer terminates this Contract by giving a Non Approval Notice to the Seller or Seller Agent.

1.4 Finance Approval: Approval Notice Given

If by the Latest Time, or if Clause 1.5 applies, before the Contract is terminated:

- (a) Finance Approval has been obtained; and
- (b) the Buyer has given an Approval Notice to the Seller or Seller Agent; then this Clause 1 is satisfied and the Contract is in full force and effect.

1.5 Notice Not Given by Latest Time: Seller Right to Terminate

If by the Latest Time the Buyer has not given an Approval Notice or a Non Approval Notice to the Seller or Seller Agent then at any time until an Approval Notice or a Non Approval Notice is given, the Seller may terminate this Contract by written Notice to the Buyer.

1.6 Buyer Must Keep Seller Informed: Evidence

- (a) If requested in writing by the Seller or Seller Agent the Buyer must:
 - (i) advise the Seller or Seller Agent of the progress of the Finance Application; and
 - (ii) provide evidence in writing of the making of a Finance Application in accordance with Clause 1.1(a) and of any loan offer made, or any rejection; and
 - (iii) if applicable, advise the Seller or Seller Agent of the reasons for the Buyer not accepting any loan offer.
- (b) If the Buyer does not comply with the request within 2 Business Days then the Buyer authorises the Seller or Seller Agent to obtain from the Lender the information referred to in Clause 1.5(a).

CONDITIONS

1.7 Right to Terminate

- If a Party has the right to terminate under Clause 1, then:
 - (a) termination must be effected by written Notice to the other Party;
 - (b) Clauses 23 and 24 of the 2018 General Conditions do not apply to the right to terminate;
 - (c) upon termination the Deposit and any other moneys paid by the Buyer must be repaid to the Buyer;
 - (d) upon termination neither Party will have any action or claim against the other for breach of this Contract except for a breach of Clause 11 by the Buyer.

1.8 Waiver

The Buyer may waive this Clause 1 by giving written Notice to the Seller or Seller Agent at any time before the Latest Time, or if Clause 1.5 applies, before the Contract is terminated. If waived this Clause is deemed satisfied.

1.9 Definitions

- In this Clause:**
- Amount of Loan** means either the amount referred to in the Schedule or any lesser amount of finance referred to in the Finance Application. If the amount referred to in the Schedule is blank, then the amount will be an amount equivalent to the Purchase Price.
 - Approval Notice** means a Notice in writing given by the Buyer or the Lender to the Seller or Seller Agent to the effect that Finance Approval has been obtained.
 - Finance Application** means an application made by or on behalf of the Buyer to the Lender to fund any moneys payable under the Contract.
 - Finance Approval** means:
 - (a) a written approval by the Lender of the Finance Application or a written offer to lend or a written indication of an intention to offer to lend made by the Lender; and
 - (b) for the Amount of Loan; and
 - (c) which is unconditional or subject to terms and conditions:
 - (i) which are the Lender's usual terms and conditions for finance of a nature similar to that applied for by the Buyer; or
 - (ii) which the Buyer has accepted by written communication to the Lender, but a condition which is in the sole control of the Buyer to satisfy will be treated as having been accepted for the purposes of this definition; or
 - (iii) which, if the condition is other than as referred to in paragraphs (i) and (ii) above includes:
 - (A) an acceptable valuation of any property;
 - (B) attaching a particular loan to value ratio;
 - (C) the sale of another property; or
 - (D) the obtaining of mortgage insurance; and has in fact been satisfied.

Latest Time means:

- (a) the time and date referred to in the Schedule; or
- (b) if no date is nominated in the Schedule, then 4pm on the day falling 15 Business Days after the Contract Date.

Lender means:

- (a) the lender nominated in the Schedule; or
- (b) if no lender is nominated in the Schedule, any bank, building society, credit union or other institution which makes loans and in each case carries on business in Australia.

Non Approval Notice means a Notice in writing given by the Buyer or the Lender to the Seller or Seller Agent to the effect that the Finance Application has been rejected or Finance Approval has not been obtained.

- 2. Acceptance of this offer will be sufficiently communicated to the Buyer if verbal or written notification is given by the Seller or Seller Agent to the Buyer that the acceptance has been signed by the Seller.
- 3. The 2018 General Conditions are incorporated into this Contract so far as they are not voided by or inconsistent with the Conditions or Special Conditions of this Contract.
- 4. The parties consent to the information in this Contract being used/disclosed by REIWA and the Seller Agent in accordance with the privacy collection notices pursuant to the Australian Privacy Principles that appear on the REIWA and Seller Agent's websites.

BUYER (If a corporation, then the Buyer executes this Contract pursuant to the Corporations Act.)

Signature:	Date: 12/11/20	Signature:	Date: <input type="text"/>
Signature:	Date: 12/11/20	Signature:	Date: <input type="text"/>

THE SELLER ACCEPTS the Buyer's offer

Name: Solarp Pty Ltd
Address: 1/12 Haydock Street, Forestdale 6112

EMAIL: The Seller consents to Notices being served at:

If a corporation, then the Seller executes this Contract pursuant to the Corporations Act.

Signature:	Date: 13/11/20	Signature:	Date: <input type="text"/>
Signature:	Date: <input type="text"/>	Signature:	Date: <input type="text"/>

RECEIPT OF DOCUMENTS

The Buyer acknowledges receipt of the following documents:

- 1. This offer and acceptance
- 2. Strata disclosure & attachments (if strata)
- 3. 2018 General Conditions
- 4. GST Annexure

Signature:	Signature:
------------	------------

RECEIPT OF DOCUMENTS

The Seller acknowledges receipt of the following documents:

- 1. This offer and acceptance
- 2. 2018 General Conditions
- 3.

Signature:	Signature:
------------	------------

CONVEYANCER The Parties appoint their Representative below to act on their behalf and consent to Notices being served on that Representative's email address:

BUYER'S REPRESENTATIVE		SELLER'S REPRESENTATIVE	
Name: LDC Settlements	Signature:	Name: ORION Settlements	Signature:

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The Law Society
OF WESTERN AUSTRALIA
The national law firm for Western Australia

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ANNEXURE (A)

ANNEXURE OF CHANGES TO THE 2018 GENERAL CONDITIONS CAUSED BY CHANGES TO THE STRATA TITLES ACT

THE PARTIES AGREE TO VARY THE 2018 GENERAL CONDITIONS IN THE FOLLOWING MANNER:

	CONDITION	CHANGES
1	1.3(a), 10.2(c), 10.2(d), 10.2(e), 10.2(f), 10.4(c)	Delete the words "Strata Scheme" and replace with "Strata Titles Scheme"
2	1.3(a), 1.3(b), 10.2(c)(2), 10.2(g), 10.2(i), 10.2(j), 10.7(a), 10.8, 13.6, 13.10(d) and in the definitions of "Strata Scheme" and "Subdivision Plan" in condition 26.1	Delete the words "Strata Plan" and replace with "Scheme Plan"
3	10.2(j)(6)	Replace "47(3)" with "102(6)(b)"
4	10.2(i)	Replace "disclosed in the Strata Regulations Form 28" with "referred to in Section 156 of the Strata Titles Act and"
5	10.2(m)(5)	Replace "33" with "103"
6	10.3(b)	Replace "V" with "10"
7	10.4(c), 10.4(c)(1)(A), 10.4(c)(1)(B), 10.4(c)(2), 10.4(c)(3), 10.4(e)	Replace "47(3)" with "102(6)(b)"
8	10.5	Replace "43" with "107"
9	10.6(a), 10.6(b), 10.6(c), 10.6(d) and 10.6(e)	Replace all instances of the words "Strata Special" with the words "Reserve Fund"
10	13.6	Replace "70(4)" with "163(3)(b)"
11	26.1 Proposed Strata Lot	Replace the words after " Proposed Strata Lot " with "means a Lot shown on a Scheme Plan which on the Contract Date has not been registered at Landgate, the subject of the Contract."
12	26.1 Section 47(3) Strata Notice	Replace "47(3)" with "102(6)(b)" and in the last line replace "47(3)" with "102(6)(b)"
13	26.1 Strata Contribution	Replace "(a) a Strata Regular Contribution; and (b) a Strata Special Contribution." with "(a) an Administrative Fund Contribution; and (b) a Reserve Fund Contribution."
14	26.1 Strata Lot	Replace "(as defined in the Strata Titles Act)" with "shown on a Scheme Plan"
15	26.1 Strata Plan	Change the words to " Scheme Plan " and delete the first 3 lines and replace with "means a strata plan or a survey- strata plan (as those terms are defined in the Strata Titles Act) if:"



The Law Society OF WESTERN AUSTRALIA

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ANNEXURE OF CHANGES TO THE 2018 GENERAL CONDITIONS CAUSED BY CHANGES TO THE STRATA TITLES ACT

16	26.1 Strata Regular Contribution	"Strata Regular" replace with "Administrative Fund" and replace "36(1)(a)" with "100(1)"
17	26.1 Strata Regulations	Replace "Strata Titles General Regulations 1996" with "Strata Titles (General) Regulations 2019."
18	26.1 Strata Scheme	Replace the first line to be "Strata Titles Scheme means the strata titles scheme as"
19	26.1 Strata Special Contribution	Replace "Strata Special" with "Reserve Fund" and replace "36(2)" with "100(2)"

Buyer		Seller	
Signature	<u></u>	Signature	<u></u>
Name	<u>Clark Taylor</u>	Name	<u>GRAHAM ROBERTS</u>
Date	<u>12/11/20</u>	Date	<u>12/11/20</u>
Signature	<u></u>	Signature	_____
Name	<u>Sarah Taylor</u>	Name	_____
Date	<u>12/11/20</u>	Date	_____
Signature	_____	Signature	_____
Name	_____	Name	_____
Date	_____	Date	_____
Signature	_____	Signature	_____
Name	_____	Name	_____
Date	_____	Date	_____

COMMERCIAL LEASE AGREEMENT

THIS LEASE (this "Lease") dated this 10th day of March 2021, .

BETWEEN:

Taylor Super Fund of 44 Milina Street, Hillman WA 6168

Telephone _____ Fax: _____
: - 0403598802 (the "Landlord")

OF THE FIRST PART

- AND -

Glenn Aaron Taylor of 12/8 Pickard Way, Rockingham WA 6168

Telephone: () 0403514421 Fax: () _____
(the "Tenant")

OF THE SECOND PART

IN CONSIDERATION OF the Landlord leasing certain premises to the Tenant, the Tenant leasing those premises from the Landlord and the mutual benefits and obligations set forth in this Lease, the receipt and sufficiency of which consideration is hereby acknowledged, the parties to this Lease (the "Parties") agree as follows:

Definitions

1. When used in this Lease, the following expressions will have the meanings indicated:
 - a. "Additional Rent" means all amounts payable by the Tenant under this Lease except Base Rent, whether or not specifically designated as Additional Rent elsewhere in this Lease;
 - b. "Building" means all buildings, improvements, equipment, fixtures, property and facilities from time to time located at 12/8 Pickard Way, Rockingham WA 6168 as from time to time altered, expanded or reduced by the Landlord in its sole discretion;
 - c. "Common Areas and Facilities" mean:
 - i. those portions of the building areas, buildings, improvements, facilities, utilities, equipment and installations in or forming part of the Building which from time to time are not designated or intended by the Landlord to be let to

- tenants of the building including, without limitation, exterior weather walls, roofs, entrances and exits, carpark areas, driveways, loading docks and area, storage, mechanical and electrical rooms, areas above and below leasable premises and not included within leasable premises, security and alarm equipment, grassed and landscaped areas, retaining walls and maintenance, cleaning and operating equipment serving the Building; and
- ii. those lands, areas, buildings, improvements, facilities, utilities, equipment and installations which serve or are for the useful benefit of the building, the tenants of the Building or the Landlord and those having business with them, whether or not located within, adjacent to or near the Building and which are designated from time to time by the Landlord as part of the Common Areas and Facilities;
- d. "Leasable Area" means with respect to any rentable premises, the area expressed in square metres of all floor space including floor space of mezzanines, if any, determined, calculated and certified by the Landlord and measured from the exterior face of all exterior walls, doors and windows, including walls, doors and windows separating the rentable premises from enclosed Common Areas and Facilities, if any, and from the centre line of all interior walls separating the rentable premises from adjoining rentable premises. There will be no deduction or exclusion for any space occupied by or used for columns, ducts or other structural elements;
- e. "Premises" means the office space at 12/8 Pickard Way, Rockingham WA 6168 ;
- f. "Proportionate Share" means a fraction, the numerator of which is the Leasable Area of the Premises and the denominator of which is the aggregate of the Leasable Area of all rentable premises in the building.
- g. "Rent" means the total of Base Rent and Additional Rent.

Leased Premises

2. The Landlord agrees to rent to the Tenant the office space described as 12/8 Pickard Way, Rockingham WA 6168, (the "Premises").
3. The Premises will be used for only the following permitted use (the "Permitted Use"): Office, Retail Shop, Restaurant, Café, Machinery repair or service shop or Storage use. Neither the Premises nor any part of the Premises will be used at any time during the Term by Tenant for any

purpose other than the Permitted Use.

4. While the Tenant, or an assignee or subtenant approved by the Landlord, is using and occupying the Premises for the Permitted Use and is not in default under the Lease, the Landlord agrees not to Lease space in the building to any tenant who will be conducting in such premises as its principal business, the services of: Office, Retail Shop, Restaurant, Cafe, Machinery repair or service shop or Storage use.
5. The Premises are provided to the Tenant without any fixtures, chattels or leasehold improvements.
6. The Landlord reserves the right in its reasonable discretion to alter, reconstruct, expand, withdraw from or add to the building from time to time. In the exercise of those rights, the Landlord undertakes to use reasonable efforts to minimize any interference with the visibility of the Premises and to use reasonable efforts to ensure that direct entrance to and exit from the Premises is maintained.
7. The Tenant acknowledges that the Landlord or its agent will have the right to enter the Premises at all reasonable times to show them to prospective purchasers, encumbrancers, lessees or assignees, and may also during the ninety days preceding the termination of the terms of this Lease, place upon the Premises the usual type of notice to the effect that the Premises are for rent, which notice the Tenant will permit to remain on them.

Term

8. The term of the Lease commences on the 10th of March 2021 and ends on 10 March 2024 (the "Term").
9. Upon 60 days' notice, the Landlord may terminate the tenancy under this Lease if the Tenant has defaulted in the payment of any portion of the Rent when due.
10. Upon 60 days' notice, the Landlord may terminate the tenancy under this Lease if the Tenant fails to observe, perform and keep each and every of the covenants, agreements, stipulations, obligations, conditions and other provisions of this Lease to be observed, performed and kept by the Tenant and the Tenant persists in such default beyond the said 60 days' notice.
11. Should the Tenant remain in possession of the Premises with the consent of the Landlord after the natural expiration of this Lease, a new tenancy from month to month will be created between the Landlord and the Tenant which will be subject to all the terms and conditions of

this Lease but will be terminable upon either party giving one (1) months' notice to the other party.

Rent

12. Subject to the provisions of this Lease, the Tenant will pay a base rent, without setoff, abatement or deduction, of \$17,400.00, per year and payable monthly, for the Premises (the "Base Rent").
13. The Tenant will pay the Base Rent on or before the 15 of each and every month of the Term to the Landlord.
14. The Base Rent for the Premises will increase over the Term of the Lease as follows: CPI Increase of 2.5% per annum.

Outgoings

15. In addition to the Base Rent, the Tenant will pay as Additional Rent, without setoff, abatement or deduction, its Proportionate Share of all of the Landlord's recoverable costs, charges and expenses of operating, maintaining, repairing, replacing and insuring the building including the Common Areas and Facilities from time to time and the carrying out of all obligations of the Landlord under this Lease and similar leases with respect to the Building ("Outgoings").
16. Except as otherwise provided in this Lease, Outgoings will not include debt service, depreciation, costs determined by the Landlord from time to time to be fairly allocable to the correction of construction faults or initial maladjustments in operating equipment, all management costs not allocable to the actual maintenance, repair or operation of the Building (such as in connection with leasing and rental advertising), work performed in connection with the initial construction of the Building and the Premises and improvements and modernisation to the Building subsequent to the date of original construction which are not in the nature of a repair or replacement of an existing component, system or part of the Building.
17. Outgoings will also not include the following:
 - a. any increase in insurance premiums to the centre as a result of business activities of other Tenants;

- b. the costs of any capital replacements;
- c. the costs incurred or accrued due to the willful act or negligence of the Landlord or anyone acting on behalf of the Landlord;
- d. structural repairs;
- e. costs for which the Landlord is reimbursed by insurers or covered by warranties;
- f. costs incurred for repairs or maintenance for the direct account of a specific Tenant or vacant space;
- g. costs recovered directly from any Tenant for separate charges such as heating, ventilating, and air conditioning relating to that Tenant's leased premises, and in respect of any act, omission, neglect or default of any Tenant of its obligations under its Lease; or
- h. any expenses incurred as a result of the Landlord generating revenues from common area facilities will be paid from those revenues generated.

18. The Tenant will pay:

- a. To the Landlord, the Tenant's Proportionate Share of all real property taxes, rates, duties, levies and assessments which are levied, rated, charged, imposed or assessed by any lawful taxing authority (whether federal, municipal, school or otherwise) against the Building and the land or any part of the Building and land from time to time or any taxes payable by the Landlord which are charged in lieu of such taxes or in addition to such taxes, but excluding income tax upon the income of the Landlord to the extent that such taxes are not levied in lieu of real property taxes against the Building or upon the Landlord in respect of the Building.
- b. To the lawful taxing authorities, or to the Landlord, as it may direct, as and when the same become due and payable, all taxes, rates, use fees, duties, assessments and other charges that are levied, rated, charged or assessed against or in respect of all improvements, equipment and facilities of the Tenant on or in default by the Tenant and in respect of any business carried on in the Premises or in respect of the use or occupancy of the Premises by the Tenant and every subtenant, licensee, concessionaire or other person doing business on or from the Premises or occupying

any portion of the Premises.

Landlord's Estimate

19. The Landlord may, in respect of all taxes and Outgoings and any other items of Additional Rent referred to in this Lease compute bona fide estimates of the amounts which are anticipated to accrue in the next following lease year, calendar year or fiscal year, or portion of such year, as the Landlord may determine is most appropriate for each and of all items of Additional Rent, and the Landlord may provide the Tenant with written notice and a reasonable breakdown of the amount of any such estimate, and the Tenant, following receipt of such written notice of the estimated amount and breakdown will pay to the Landlord such amount, in equal consecutive monthly instalment throughout the applicable period with the monthly instalment of Base Rent. With respect to any item of Additional rent which the Landlord has not elected to estimate from time to time, the Tenant will pay to the Landlord the amount of such item of Additional Rent, determined under the applicable provisions of this Lease, immediately upon receipt of an invoice setting out such items of Additional Rent. Within one hundred and twenty (120) days of the conclusion of each year of the term or a portion of a year, as the case may be, calendar year or fiscal year, or portion of such year, as the case may be, for which the Landlord has estimated any item of Additional Rent, the Landlord will compute the actual amount of such item of Additional Rent, and make available to the Tenant for examination a statement providing the amount of such item of Additional Rent and the calculation of the Tenant's share of that Additional Rent for such year or portion of such year. If the actual amount of such items of Additional Rent, as set out in the any such statement, exceeds the aggregate amount of the instalment paid by the Tenant in respect of such item, the Tenant will pay to the Landlord the amount of excess within fifteen (15) days of receipt of any such statement. If the contrary is the case, any such statement will be accompanied by a refund to the Tenant of any such overpayment without interest, provided that the Landlord may first deduct from such refund any rent which is then in arrears.

Use and Occupation

20. The Tenant will use and occupy the Premises only for the Permitted Use and for no other purpose whatsoever. The Tenant will carry on business under the name of 4You Accounting and Taxation and will not change such name without the prior written consent of the Landlord, such consent not to be unreasonably withheld. The Tenant will open the whole of the Premises for business to the public fully fixtured, stocked and staffed on the date of commencement of the term and throughout the term, will continuously occupy and utilise the entire Premises in the active conduct of its business in a reputable manner on such days and during such hours of business as may be determined from time to time by the Landlord.

21. The Tenant covenants that the Tenant will carry on and conduct its business from time to time carried on upon the Premises in such manner as to comply with any statute, including any subordinate legislation, which is in force now or in the future and taking into account any amendment or re-enactment, or any government department, local authority, other public or competent authority or court of competent jurisdiction and of the insurers in relation to the use, occupation and enjoyment of the Building (including in relation to health and safety compliance with the proper practice recommended by all appropriate authorities).

Quiet Enjoyment

22. The Landlord covenants that on paying the Rent and performing the covenants contained in this Lease, the Tenant will peacefully and quietly have, hold, and enjoy the Premises for the agreed term.

Overholding

23. If the Tenant continues to occupy the Premises without the written consent of the Landlord after the expiration or other termination of the term, then, without any further written agreement, the Tenant will be a month-to-month tenant at a minimum monthly rental equal to twice the Base Rent and subject always to all of the other provisions of this Lease insofar as the same are applicable to a month-to-month tenancy and a tenancy from year to year will not be created by implication of law.

Additional Rights on Reentry

24. If the Landlord reenters the Premises or terminates this Lease, then:
- a. notwithstanding any such termination or the term thereby becoming forfeited and void, the provisions of this Lease relating to the consequences of termination will survive;
 - b. the Landlord may use such reasonable force as it may deem necessary for the purpose of gaining admittance to and retaking possession of the Premises and the Tenant hereby releases the Landlord from all actions, proceedings, claims and demands whatsoever for and in respect of any such peaceable entry or any loss or damage in connection therewith or consequential thereupon;
 - c. the Landlord may expel and remove, forcibly, if necessary, the Tenant, those claiming under the Tenant and their effects, as allowed by law, without being taken or deemed to be guilty of any manner of trespass;

- d. in the event that the Landlord has removed the property of the Tenant, the Landlord may store such property in a public warehouse or at a place selected by the Landlord, at the expense of the Tenant. If the Landlord feels that it is not worth storing such property given its value and the cost to store it, then the Landlord may dispose of such property in its sole discretion and use such funds, if any, towards any indebtedness of the Tenant to the Landlord. The Landlord will not be responsible to the Tenant for the disposal of such property other than to provide any balance of the proceeds to the Tenant after paying any storage costs and any amounts owed by the Tenant to the Landlord;
- e. the Landlord may relet the Premises or any part of the Premises for a term or terms which may be less or greater than the balance of the Term remaining and may grant reasonable concessions in connection with such reletting including any alterations and improvements to the Premises;
- f. after reentry, the Landlord may procure the appointment of a receiver to take possession and collect rents and profits of the business of the Tenant, and, if necessary to collect the rents and profits the receiver may carry on the business of the Tenant and take possession of the personal property used in the business of the Tenant, including inventory, trade fixtures, and furnishings, and use them in the business without compensating the Tenant;
- g. after reentry, the Landlord may terminate the Lease on giving five (5) days' written notice of termination to the Tenant. Without this notice, reentry of the Premises by the Landlord or its agents will not terminate this Lease;
- h. the Tenant will pay to the Landlord on demand:
 - i. all rent, Additional Rent and other amounts payable under this Lease up to the time of reentry or termination, whichever is later;
 - ii. reasonable expenses as the Landlord incurs or has incurred in connection with the reentering, terminating, reletting, collecting sums due or payable by the Tenant, realizing upon assets seized; including without limitation, brokerage, fees and expenses and legal fees and disbursements and the expenses of keeping the Premises in good order, repairing the same and preparing them for reletting; and

- iii. as liquidated damages for the loss of rent and other income of the Landlord expected to be derived from this Lease during the period which would have constituted the unexpired portion of the term had it not been terminated, at the option of the Landlord, either:
 - i. an amount determined by reducing to present worth at an assumed interest rate of twelve percent (12%) per annum all Base Rent and estimated Additional Rent to become payable during the period which would have constituted the unexpired portion of the term, such determination to be made by the Landlord, who may make reasonable estimates of when any such other amounts would have become payable and may make such other assumptions of the facts as may be reasonable in the circumstances; or
 - ii. an amount equal to the Base Rent and estimated Additional Rent for a period of six (6) months.

Renewal of Lease

- 25. Upon giving written notice no later than 6 months before the expiration of the Term, the Tenant may renew this Lease for an additional term. All terms of the renewed lease will be the same except for any signing incentives/inducements and this renewal clause and the amount of the rent. If the Landlord and the Tenant cannot agree as to the amount of the Rent, the amount of the Rent will be determined by mediation. The Rent should be determined taking into consideration the market rent of similarly improved premises in the market, as well as the location, use, age, and size of premises.
- 26. The Tenant may request that the Landlord register this option to renew.

Landlord Improvements

- 27. The Landlord will make those improvements to the Premises that are set out in the list attached to this Lease.

Tenant Improvements

- 28. The Tenant will obtain written permission from the Landlord before doing any of the following:
 - a. painting, wallpapering, redecorating or in any way significantly altering the appearance of the Premises;

- b. removing or adding walls, or performing any structural alterations;
- c. changing the amount of heat or power normally used on the Premises as well as installing additional electrical wiring or heating units;
- d. subject to this Lease, placing or exposing or allowing to be placed or exposed anywhere inside or outside the Premises any placard, notice or sign for advertising or any other purpose;
- e. affixing to or erecting upon or near the Premises any radio or TV antenna or tower, or satellite dish; or
- f. installing or affixing upon or near the Premises any plant, equipment, machinery or apparatus without the Landlord's prior consent.

Utilities and Other Costs

- 29. The Tenant is responsible for the direct payment of the following utilities and other charges in relation to the Premises: electricity, natural gas, water, sewer, telephone, Internet and cable.
- 30. The Tenant will also directly pay for the following utilities and other charges in relation to the Premises: Cleaning, Gardening, Waste removal, repairs and maintenance.

Insurance

- 31. The Tenant is hereby advised and understands that the personal property of the Tenant is not insured by the Landlord for either damage or loss, and the Landlord assumes no liability for any such loss. The Tenant is advised that, if insurance coverage is desired by the Tenant, the Tenant should inquire of the Tenant's insurance agent regarding a tenant's policy of insurance.
- 32. The Tenant is responsible for insuring the Premises for liability insurance for the benefit of the Tenant and the Landlord.
- 33. The Tenant will provide proof of such insurance to the Landlord upon request.

Abandonment

34. If at any time during the Term, the Tenant abandons the Premises or any part of the Premises, the Landlord may, at its option, enter the Premises by any means without being liable for any prosecution for such entering, and without becoming liable to the Tenant for damages or for any payment of any kind whatever, and may, at the Landlord's discretion, as agent for the Tenant, relet the Premises, or any part of the Premises, for the whole or any part of the then unexpired term, and may receive and collect all rent payable by virtue of such reletting, and, at the Landlord's option, hold the Tenant liable for any difference between the Rent that would have been payable under this Lease during the balance of the unexpired term, if this Lease had continued in force, and the net rent for such period realised by the Landlord by means of the reletting. If the Landlord's right of reentry is exercised following abandonment of the premises by the Tenant, then the Landlord may consider any personal property belonging to the Tenant and left on the Premises to also have been abandoned, in which case the Landlord may dispose of all such personal property in any manner the Landlord will deem proper and is relieved of all liability for doing so.

Tenant's Indemnity

35. The Tenant will and does hereby indemnify and save harmless the Landlord of and from all loss and damage and all actions, claims, costs, demands, expenses, fines, liabilities and suits of any nature whatsoever for which the Landlord will or may become liable, incur or suffer by reason of a breach, violation or nonperformance by the Tenant of any covenant, term or provision hereof or by reason of any construction or other liens for any work done or materials provided or services rendered for alterations, improvements or repairs, made by or on behalf of the Tenant to the Premises, or by reason of any injury occasioned to or suffered by any person or damage to any property, or by reason of any wrongful act or omission, default or negligence on the part of the Tenant or any of its agents, concessionaires, contractors, customers, employees, invitees or licensees in or about the Building, or any losses caused, or contributed to, by any trespasser while that trespasser is on the Premises.

Governing Law

36. It is the intention of the Parties to this Lease that the tenancy created by this Lease and the performance under this Lease, and all suits and special proceedings under this Lease, be construed in accordance with and governed, to the exclusion of the law of any other forum, by the laws of the State of Western Australia, without regard to the jurisdiction in which any action or special proceeding may be instituted.

Severability

37. If there is a conflict between any provision of this Lease and the applicable legislation of the State of Western Australia (the "Act"), the Act will prevail and such provisions of the Lease will be amended or deleted as necessary in order to comply with the Act. Further, any provisions that are required by the Act are incorporated into this Lease.

Assignment and Subletting

38. The Tenant will not assign this Lease in whole or in part, nor sublet all or any part of the Premises, nor grant any license or part with possession of the Premises or transfer to any other person in whole or in part or any other right or interest under this Lease (except to a parent, subsidiary or affiliate of the Tenant), without the prior written consent of the Landlord in each instance, which consent will not be unreasonably withheld so long as the proposed assignment or sublease complies with the provisions of this Lease.
39. Before giving consent, the Landlord may require reasonable documentation to satisfy the Landlord that the proposed assignee or subtenant is capable of performing the Tenant's obligations under this Lease.
40. Notwithstanding any assignment or sublease, the Tenant will remain fully liable on this Lease and will not be released from performing any of the terms, covenants and conditions of this Lease.
41. If the Lease is assigned or if the Premises or any part of the Premises are sublet or occupied by anyone other than the Tenant, the Landlord may collect rent directly from the assignee, subtenant or occupant, and apply the net amount collected, or the necessary portion of that amount, to the rent owing under this Lease.
42. The prohibition against assigning or subletting without the consent required by this Lease will be constructed to include a prohibition against any assignment or sublease by operation of law or in equity.
43. The consent by the Landlord to any assignment or sublease will not constitute a waiver of the necessity of such consent to any subsequent assignment or sublease.

Bulk Sale

44. No bulk sale of goods and assets of the Tenant may take place without first obtaining the written consent of the Landlord, which consent will not be unreasonably withheld so long as the Tenant and the Purchaser are able to provide the Landlord with assurances, in a form

satisfactory to the Landlord, that the Tenant's obligations in this Lease will continue to be performed and respected, in the manner satisfactory to the Landlord, after completion of the said bulk sale.

Care and Use of Premises

45. The Tenant will promptly notify the Landlord of any damage, or of any situation that may significantly interfere with the normal use of the Premises.
46. The Tenant will not make (or allow to be made) any noise or nuisance which, in the reasonable opinion of the Landlord, disturbs the comfort or convenience of other tenants.
47. The Tenant will not engage in any illegal trade or activity on or about the Premises.
48. The Landlord and Tenant will comply with standards of health, sanitation, fire, housing and safety as required by law.

Surrender of Premises

49. At the expiration of the lease term, the Tenant will quit and surrender the Premises in as good a state and condition as they were at the commencement of this Lease, reasonable use and wear and damages by the elements excepted.

Hazardous Materials

50. The Tenant will not keep or have on the Premises any article or thing of a dangerous, flammable, or explosive character that might unreasonably increase the danger of fire on the Premises or that might be considered hazardous by any responsible insurance company without the priority consent of the Landlord.

Rules and Regulations

51. The Tenant will obey all rules and regulations posted by the Landlord regarding the use and care of the building, parking lot and other common facilities that are provided for the use of the Tenant in and around the Building on the Premises.

General Provisions

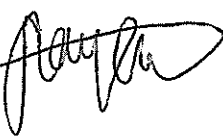
52. Any waiver by the Landlord of any failure by the Tenant to perform or observe the provisions of this Lease will not operate as a waiver of the Landlord's rights under this Lease in respect of any subsequent defaults, breaches or nonperformance and will not defeat or affect in any way the Landlord's rights in respect of any subsequent default or breach.

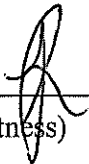
- 53. This Lease will extend to and be binding upon and inure to the benefit of the respective heirs, executors, administrators, successors and assigns, as the case may be, of each party to this Lease. All covenants are to be construed as conditions of this Lease.
- 54. All sums payable by the Tenant to the Landlord pursuant to any provision of this Lease will be deemed to be Additional Rent and will be recoverable by the Landlord as rental arrears.
- 55. Where there is more than one Tenant executing this Lease, all Tenants are jointly and severally liable for each other's acts, omissions and liabilities pursuant to this Lease.
- 56. Time is of the essence in this Lease.
- 57. This Lease will constitute the entire agreement between the Parties. Any prior understanding or representation of any kind preceding the date of this Lease will not be binding on either party to this Lease except to the extent incorporated in this Lease. In particular, no warranties of the Landlord not expressed in this Lease are to be implied.

IN WITNESS WHEREOF the Parties to this Lease have duly affixed their signatures under hand and seal, or by a duly authorised officer under seal, on this 10th day of March 2021,




 (Witness)

Taylor Super Fund (Landlord)
 Per:  (SEAL)



 (Witness)

Glenn Aaron Taylor
 (Tenant)
 Per:  (SEAL)

Dear Sir/Madam

<<Insert Employer Address>>

Dear Sir/Madam

SuperStream Electronic Service Address Notification

Please be advised that in accordance with the SuperStream Data and Payments Standards the trustees of TAYLOR SUPER FUND have subscribed to the Australia Post SuperStream Service.

The SMSF details including the Electronic Service Address (ESA) for all contribution data messages for SMSF are:

Electronic Service Address (ESA)	AUSPOSTSMSF
Fund Name	TAYLOR SUPER FUND
Fund ABN	11251704340
Fund BSB and Account Number	As previously advised

Please record the above details including the ESA in your payroll or clearing-house software.

Please acknowledge this request has been actioned and that all contribution payments made to my SMSF will be provided in a way that is compliant with the standard as soon as possible.

Sincerely

Trustee(s) of the TAYLOR SUPER FUND



Australian Government
Australian Taxation Office

Agent 4YOU ACCOUNTING & TAXATION
Client THE TRUSTEE FOR TAYLOR
SUPER FUND
ABN 11 251 704 340
TFN 534 466 787

Add client

Summary

Client name THE TRUSTEE FOR TAYLOR SUPER FUND
Client type Superannuation fund
TFN 534 466 787

Authorisation

Authorised accounts

Income tax

Activity statement 004 THE TRUSTEE FOR TAYLOR SUPER FUND (agent link removed)

Preferences

Mail to practice

Income Tax
Superannuation
Debt

Mail to client

Activity Statement Related

Postal address

PO BOX 840, ROCKINGHAM 6968, WA, AUSTRALIA

Activity statements lodged by

Practice