

Please find additional queries after receiving financials and tax return.  
19/07/2023

Please arrange statements of bank/ term deposit accounts pertaining to the period 01/07/2021 to 30/06/2022. All previously supplied – Refer W/Paper Ref 7.23–7.58

In respect to other investment of \$220, please arrange supporting documents. Preliminary Costs from prior to 2004

As per legislative requirement, Trustees of SMSF are required to obtain property valuation every year. In this connection, We seek copy of property valuation report basis of which following properties have been valued as of 30 June 2022 a) 169 Eaglehawk Road, LONG GULLY VIC 3550 b) 64 Station Road , MARSHALL VIC 3216 – Both previously supplied- Refer W/Paper Ref 7.1 and 7.2

In respect to following properties, we seek rental statements or lease agreement to verify rental income for the year 2022. Please also advise if property has been let out at arms length. a) 169 Eaglehawk Road, LONG GULLY VIC 3550 b) 64 Station Road , MARSHALL VIC 3216 – Previously supplied – refer W/Paper Ref 7.19. 169 Eaglehawk Rd rented to related Party at Arms Length market value

In respect to both member's life insurance policy, we seek policy documents depicting the policy amount, title, policy cover and life insured. A) Martin Leach - \$8,824 b) Cathy Leach - \$2,105 - Attached

19/07/2023

Please arrange depreciation schedule for the period 01/07/2021 to 30/06/2022. – Attached



6 February 2022



M & C LEACH ATF LEACH S/F  
PO BOX 150  
BENDIGO VIC 3552

## Your contacts

ANDREW QUAYLE  
(03) 9898 1633  
A.QUAYLE@ARQUAYLE.COM  
E askus@resolutionlife.com.au  
W resolutionlife.com.au  
T 133 731  
Customer Service  
GPO Box 5441 Sydney NSW 2001

## Plan details

**PLAN OWNER(S)**  
Martin & Catherine Leach  
**PLAN NUMBER**  
VT5145532K

## Flexible Lifetime<sup>®</sup> – Protection Plan

Annual Statement 17 March 2022 to 16 March 2023

BASIC PREMIUM		PLAN FEE		STAMP DUTY		MONTHLY AMOUNT DUE
\$1,027.13		\$11.07		\$0.00		\$1,038.20

## Plan summary

Plan start date	17 March 2006
Payment frequency	Monthly
Payment method	From your Bank account (or other account)
Plan Fee	The plan fee we charge you is made up of \$9.25 for the first insured person and \$1.82 for each additional insured person.
CPI Rate	This year, the change to the CPI was 3.0%

## Make paper statements a thing of the past

With our portal, you can view your statements and manage your accounts online.  
Learn more at [resolutionlife.com.au](https://resolutionlife.com.au) and change your preferences today.

## Your plan details

Plan owner(s)	Martin & Catherine Leach
Insured person(s)	Martin F R P Leach
	Catherine Mary Leach

## Martin F R P Leach

Premium type	Stepped
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## Your insurance cover

Benefit	Previous sum insured \$	New sum insured \$	Premium* \$	CPI	Expiry date
Death cover	\$1,440,005.00	\$1,512,005.00	\$834.97	Yes	17/03/2062

- We will either pay the Death cover of \$1,512,005.00 upon death or up to 100% of Death cover should the insured person be diagnosed as terminally ill.
- \*The premium for your insurance cover is made up of the basic premium plus any applicable stamp duty.
- Your insurance premium is the cost you pay for your insurance cover and depends on many factors. You need to pay your insurance premium from when your cover starts until it stops.
- Under the indexation feature, we've increased your sum insured by either the increase to the consumer price index (CPI) or a fixed percentage of 5.0% (whichever is higher).
- Stepped premiums change each year according to the insured person's age. Generally, they increase as the insured person gets older.
- A non-smoker status has been applied to all insurance benefits.

## Catherine Mary Leach

Premium type	Stepped
--------------	---------

## Your insurance cover

Benefit	Previous sum insured \$	New sum insured \$	Premium* \$	CPI	Expiry date
Death cover	\$1,440,005.00	\$1,512,005.00	\$192.16	Yes	17/03/2071

- We will either pay the Death cover of \$1,512,005.00 upon death or up to 100% of Death cover should the insured person be diagnosed as terminally ill.
- \*The premium for your insurance cover is made up of the basic premium plus any applicable stamp duty.
- Your insurance premium is the cost you pay for your insurance cover and depends on many factors. You need to pay your insurance premium from when your cover starts until it stops.
- Under the indexation feature, we've increased your sum insured by either the increase to the consumer price index (CPI) or a fixed percentage of 5.0% (whichever is higher).
- Stepped premiums change each year according to the insured person's age. Generally, they increase as the insured person gets older.
- A non-smoker status has been applied to all insurance benefits.

## Important

We must give you the information you need to understand your plan and benefit entitlements. The additional information below supports and explains the details shown in this document. You can also see the **product disclosure statement (PDS)** and **plan rules** for your product, or other plan documentation, or visit [resolutionlife.com.au](http://resolutionlife.com.au) for more details.

If you have any more questions about your plan including insurance benefits, fees and charges that apply or how to make payments, please contact us or talk to your financial adviser.

Please note that some of the information below may not apply to your plan.

### Statement notes

The following may be referred to in your statement:

#### Statutory Fund

Your plan is backed by our Australian Statutory Fund No. 1.

#### Changes to premiums

We may review and change our premium rates from time to time. If we change our premium rates, we'll apply the change to all plans that we consider to be similar to your plan. For more details, please see your **plan rules**.

#### Stamp duty

Stamp duty is a State/Territory Government levy payable on certain types of insurance cover and may be included with your insurance premium or be an additional amount payable. If the stamp duty amount is an additional amount, it will be shown separately on this statement.

The charge for stamp duty may vary from time to time due to changes imposed by the State/Territory Revenue Office. As stamp duty charges are based on our recorded address of the insured person on this plan, changes or corrections to the insured person's address may affect the amount of stamp duty payable with your next premium after that change is notified.

Please note it is your responsibility to inform us of any corrections or changes to the insured person's address.

#### Automatic inflation increases

The indexation feature protects your insurance benefits against inflation. Each year we'll increase your sum insured by either the increase to the consumer price index (CPI) or a fixed percentage (whichever is higher). If you don't want us to increase your sum insured, please contact us.

Your premium may also change in line with your new sum insured. This change would apply in addition to any other premium increases that are set out in this section.

#### Plan fee

This year the plan fee has increased in line with CPI.

#### You are in control of your cover

Is the cost and amount of cover you have still right for you? It's important to regularly review your insurance to make sure your cover meets your current needs and is appropriate to your financial objectives. Also, there may be ways to save on your insurance like reducing the amount of cover you have. To find out more on how you can control your cover visit [resolutionlife.com.au/insurance-affordability](http://resolutionlife.com.au/insurance-affordability).

If your needs, objectives or financial situation have changed, for example you have other insurance or are having difficulty paying your premiums, please contact us or talk to your financial adviser to discuss your options.

#### Thinking of reviewing your cover?

If you are thinking of changing or cancelling your insurance cover and replacing it with other cover, it's important to know about the risks involved. For example, you'll probably need to provide current medical and financial information for the new application and, if the insured person's health has changed, this may affect the terms of the new cover. Also, if you cancel your current insurance while you're applying or before the new cover starts, there may be a period when you won't be protected.

If you want more details, please contact us or talk with your financial adviser.

#### If you need to make a claim

As life happens we're here for you especially at claim time. You can make a claim in the following ways.

Visit [resolutionlife.com.au/claims](http://resolutionlife.com.au/claims) and lodge your claim using our online claims notification service.

Call us on 133 731 (option 2) Monday to Friday, 8.30am – 5pm (Sydney time).

Write to: Resolution Life  
GPO Box 5441  
Sydney NSW 2001

Please note that qualifying or waiting periods may apply in some cases before we pay any benefits. For more details, please see your plan rules.

### Personal details

If any of your details in this statement are incorrect or missing, please contact us.

### We want to hear from you

If you have feedback on our product or service or you want to make a complaint, we want to hear from you so please contact us.

We hope to resolve any issues straight away. If we can't, we'll aim to give you a response within 10 working days.

If you're not satisfied with our response, you can get an independent resolution by referring your complaint to the Australian Financial Complaints Authority. You can call them on 1800 931 678.

### What you need to know

This document does not take into account your financial situation, objectives and needs. Before you make any investment decision, it is important that you consider these matters and read the **policy document**.

Any advice in this document is provided by Resolution Life Australasia Limited, ABN 84 079 300 379, AFSL No. 233671.

The product issuer, Resolution Life Australasia Limited, ABN 84 079 300 379 (Resolution Life), is part of the Resolution Life Group.



## Change to your insurance premium

Choosing to protect your future should the unthinkable happen is an important decision. Resolution Life is now the insurer of your plan and is proudly owned and managed by Resolution Life Group. In 2020 we paid \$1.142 billion in claims to 9,180 customers. That's about \$3.1 million paid every day. So, you can rest assured we'll be there for you when you need us.

### Why your premium has changed

**Your premium rate** - Each year we review our premiums and this year we have increased them to ensure we can support future claims. This increase is in addition to changes that will result from increases relating to age or cost of living (if applicable). It's important to note that Resolution Life is increasing your premium in accordance with your policy.

**Your age** - Your cover has a stepped premium structure, meaning your premiums generally increase each year as you get older.

**The cost of living** - The amount your insurance covers you for each year will increase in line with the cost of living. As your cover amount increases, your premium increases accordingly. You may turn off this feature whenever you like, please contact us or talk to your financial adviser if you would like to discuss.

You can see your new premium on your enclosed annual statement.

### You are in control of your cover

Is the cost and amount of cover you have still right for you? It's important to regularly review your insurance to make sure your cover meets your current needs and is appropriate to your financial objectives. Also, there may be ways to save on your insurance like reducing the amount of cover you have. To find out more on how you can control your policy visit [resolutionlife.com.au/insurance-affordability](https://resolutionlife.com.au/insurance-affordability).

If your needs, objectives or financial situation have changed, for example you have other insurance or are having difficulty paying your premiums, please contact us or talk to your financial adviser to discuss your options.

### We're here to help

If you have any questions or would like to review your insurance, please talk with your financial adviser or call us on **133 731** from 8.30am to 7pm (Sydney time) Monday to Friday.

Yours sincerely,



Megan Beer  
CEO, Resolution Life





# SCHEDULE OF PROPERTY TAX ALLOWANCES

FOR THE

ACQUISITION OF

169 Eaglehawk Rd, Long Gully

BY

CATHERINE M & MARTIN F LEACH

*Residential Area.*

ACQUIRED:

23 November 2009

SETTLED:

14 March 2010

our ref : 63505-H-1

ACQUISITION OF 169 EAGLEHAWK RD, LONG GULLY  
BY CATHERINE M & MARTIN F LEACH

1.0 SUMMARY OF ENTITLEMENTS

Financial Year	SUMMARY OF CLAIM BY USING DIMINISHING VALUE METHOD			OR	SUMMARY OF CLAIM BY USING PRIME COST METHOD		
	Depreciation on Plant	Capital Allowances	Yearly Total		Depreciation on Plant	Capital Allowances	Yearly Total
	Low Value Pooling						
	\$	\$	\$		\$	\$	\$
15/3/2010 - 2010	849 +	846 +	292 =	1,987	765 +	292 =	1,057
2010 - 2011	1,336 +	1,374 +	988 =	3,698	1,135 +	988 =	2,123
2011 - 2012	1,069 +	859 +	988 =	2,916	1,135 +	988 =	2,123
2012 - 2013	855 +	537 +	988 =	2,380	1,135 +	988 =	2,123
2013 - 2014	684 +	895 +	988 =	2,567	1,135 +	988 =	2,123
2014 - 2015	547 +	0 +	988 =	1,535	1,114 +	988 =	2,102
2015 - 2016	438 +	0 +	988 =	1,426	1,065 +	988 =	2,053
2016 - 2017	350 +	0 +	988 =	1,338	1,065 +	988 =	2,053
2017 - 2018	280 +	0 +	988 =	1,268	1,065 +	988 =	2,053
2018 - 2019	224 +	0 +	988 =	1,212	1,065 +	988 =	2,053
2019 - 2020	179 +	0 +	988 =	1,167	823 +	988 =	1,811
2020 - 2021	143 +	0 +	988 =	1,131	247 +	988 =	1,235
2021 - 2022	115 +	0 +	988 =	1,103	186 +	988 =	1,174
2022 - 2023	92 +	0 +	988 =	1,080	39 +	988 =	1,027
2023 - 2024	73 +	0 +	988 =	1,061	39 +	988 =	1,027
2024 - 2025	59 +	0 +	988 =	1,047	27 +	988 =	1,015
2025 - 2026	47 +	0 +	988 =	1,035	0 +	988 =	988
2026 - 2027	38 +	0 +	988 =	1,026	0 +	988 =	988
2027 - 2028	30 +	0 +	988 =	1,018	0 +	988 =	988
2028 - 2029	24 +	0 +	988 =	1,012	0 +	988 =	988
2029 - 2030	19 +	0 +	988 =	1,007	0 +	988 =	988
2030 - 2031	15 +	0 +	988 =	1,003	0 +	988 =	988
2031 - 2032	12 +	0 +	988 =	1,000	0 +	988 =	988
2032 - 2033	10 +	0 +	988 =	998	0 +	988 =	988
2033 - 2034	8 +	0 +	988 =	996	0 +	988 =	988
2034 - 2035	6 +	0 +	988 =	994	0 +	988 =	988
2035 - 2036	5 +	0 +	988 =	993	0 +	988 =	988
2036 - 2037	4 +	0 +	988 =	992	0 +	988 =	988
2037 - 2038	3 +	0 +	988 =	991	0 +	988 =	988
2038 - 2039	3 +	0 +	988 =	991	0 +	988 =	988
2039 - 2040	2 +	0 +	988 =	990	0 +	988 =	988
2040 - 2041	2 +	0 +	988 =	990	0 +	988 =	988
2041 - 2042	1 +	0 +	988 =	989	0 +	988 =	988
2042 - 2043	1 +	0 +	988 =	989	0 +	988 =	988
2043 - 2044	1 +	0 +	988 =	989	0 +	988 =	988
2044 - 2045	1 +	0 +	988 =	989	0 +	988 =	988
2045 - 2046	1 +	0 +	988 =	989	0 +	988 =	988
2046 - 2047	0 +	0 +	988 =	988	0 +	988 =	988
2047 - 2048	0 +	0 +	988 =	988	0 +	988 =	988
2048 - 2049	1 +	0 +	1,669 =	1,670	0 +	1,669 =	1,669
<b>Total</b>	<b>\$7,529 +</b>	<b>\$4,511 +</b>	<b>\$39,505 =</b>	<b>\$51,545</b>	<b>\$12,040 +</b>	<b>\$39,505 =</b>	<b>\$51,545</b>



Brisbane

Phone: (07) 3420 5755

Fax : (07) 3420 5766

# SCHEDULE OF PROPERTY TAX ALLOWANCES

FOR THE

ACQUISITION OF

169 Eaglehawk Rd, Long Gully

*Commercial Area*

BY

CATHERINE M & MARTIN F LEACH

ACQUIRED:

23 November 2009

SETTLED:

14 March 2010

our ref : 63505-comm-1

Brisbane

T 07 3420 5755  
F 07 3420 5766

Cairns

T 07 4081 9255  
F 07 4081 9756

Sydney

T 02 8328 9300  
F 02 9322 1500

Melbourne

T 05 9338 6188  
F 03 9275 9899

Perth

T 08 9331 6100  
F 08 9351 6188

Adelaide

T 08 3261 2000  
F 08 3261 2101



ACQUISITION OF 169 EAGLEHAWK RD, LONG GULLY  
BY CATHERINE M & MARTIN F LEACH

1.0 SUMMARY OF ENTITLEMENTS

Financial Year	SUMMARY OF CLAIM BY USING DIMINISHING VALUE METHOD				OR	SUMMARY OF CLAIM BY USING PRIME COST METHOD		
	Depreciation on Plant	Capital Allowances	Yearly Total	Depreciation on Plant		Capital Allowances	Yearly Total	
	\$	\$	\$	\$		\$	\$	\$
15/3/2010 - 2010	1,656 +	1,085 +	347 =	3,087	1,314 +	347 =	1,661	
2010 - 2011	3,177 +	1,763 +	1,174 =	6,113	2,196 +	1,174 =	3,370	
2011 - 2012	2,619 +	1,102 +	1,174 =	4,895	2,196 +	1,174 =	3,370	
2012 - 2013	2,172 +	689 +	1,174 =	4,034	2,196 +	1,174 =	3,370	
2013 - 2014	1,811 +	1,148 +	1,174 =	4,132	2,196 +	1,174 =	3,370	
2014 - 2015	1,518 +	0 +	1,174 =	2,692	2,196 +	1,174 =	3,370	
2015 - 2016	1,280 +	0 +	1,174 =	2,454	2,196 +	1,174 =	3,370	
2016 - 2017	1,084 +	0 +	1,174 =	2,258	2,001 +	1,174 =	3,175	
2017 - 2018	924 +	0 +	1,174 =	2,098	1,753 +	1,174 =	2,927	
2018 - 2019	790 +	0 +	1,174 =	1,964	1,437 +	1,174 =	2,611	
2019 - 2020	680 +	0 +	1,174 =	1,854	1,255 +	1,174 =	2,429	
2020 - 2021	587 +	0 +	1,174 =	1,761	825 +	1,174 =	1,999	
2021 - 2022	509 +	0 +	1,174 =	1,683	825 +	1,174 =	1,999	
2022 - 2023	443 +	0 +	1,174 =	1,617	825 +	1,174 =	1,999	
2023 - 2024	387 +	0 +	1,174 =	1,561	719 +	1,174 =	1,893	
2024 - 2025	339 +	0 +	1,174 =	1,513	715 +	1,174 =	1,889	
2025 - 2026	297 +	0 +	1,174 =	1,471	715 +	1,174 =	1,889	
2026 - 2027	262 +	0 +	1,174 =	1,436	715 +	1,174 =	1,889	
2027 - 2028	231 +	0 +	1,174 =	1,405	715 +	1,174 =	1,889	
2028 - 2029	205 +	0 +	1,174 =	1,379	715 +	1,174 =	1,889	
2029 - 2030	181 +	0 +	1,174 =	1,355	509 +	1,174 =	1,683	
2030 - 2031	161 +	0 +	1,174 =	1,335	19 +	1,174 =	1,193	
2031 - 2032	143 +	0 +	1,174 =	1,317	19 +	1,174 =	1,193	
2032 - 2033	128 +	0 +	1,174 =	1,302	19 +	1,174 =	1,193	
2033 - 2034	114 +	0 +	1,174 =	1,288	19 +	1,174 =	1,193	
2034 - 2035	102 +	0 +	1,174 =	1,276	19 +	1,174 =	1,193	
2035 - 2036	91 +	0 +	1,174 =	1,265	19 +	1,174 =	1,193	
2036 - 2037	81 +	0 +	1,174 =	1,255	19 +	1,174 =	1,193	
2037 - 2038	73 +	0 +	1,174 =	1,247	19 +	1,174 =	1,193	
2038 - 2039	65 +	0 +	1,174 =	1,239	19 +	1,174 =	1,193	
2039 - 2040	58 +	0 +	1,174 =	1,232	19 +	1,174 =	1,193	
2040 - 2041	52 +	0 +	1,174 =	1,226	19 +	1,174 =	1,193	
2041 - 2042	47 +	0 +	1,174 =	1,221	19 +	1,174 =	1,193	
2042 - 2043	42 +	0 +	1,174 =	1,216	19 +	1,174 =	1,193	
2043 - 2044	38 +	0 +	1,174 =	1,212	1 +	1,174 =	1,175	
2044 - 2045	34 +	0 +	1,174 =	1,208	0 +	1,174 =	1,174	
2045 - 2046	30 +	0 +	1,174 =	1,204	0 +	1,174 =	1,174	
2046 - 2047	27 +	0 +	1,174 =	1,201	0 +	1,174 =	1,174	
2047 - 2048	25 +	0 +	1,174 =	1,199	0 +	1,174 =	1,174	
2048 - 2049	219 +	0 +	2,027 =	2,246	0 +	2,027 =	2,027	
<b>Total</b>	<b>\$22,678 +</b>	<b>\$5,785 +</b>	<b>\$46,986 =</b>	<b>\$75,449</b>	<b>\$28,463 +</b>	<b>\$46,986 =</b>	<b>\$75,449</b>	