

Contributions Breakdown Report

For The Period 01 July 2021 - 30 June 2022



Summary

Member	D.O.B	Age (at 30/06/2021)	Total Super Balance (at 30/06/2021) *1	Concessional	Non-Concessional	Other	Reserves	Total
Callander, Peter Andrew	08/02/1983	38	346,334.18	18,277.71	0.00	0.00	0.00	18,277.71
Callander, Tiffany Elizabeth	15/06/1992	29	55,747.68	5,681.17	2,156.37	0.00	0.00	7,837.54
All Members				23,958.88	2,156.37	0.00	0.00	26,115.25

*1 TSB can include information external to current fund's transaction records. The amount is per individual across all funds.

Contribution Caps

Member	Contribution Type	Contributions	Cap	Current Position
Callander, Peter Andrew	Concessional (5 year carry forward cap available)	18,277.71	75,864.41	57,586.70 Below Cap
	Non-Concessional	0.00	110,000.00	110,000.00 Below Cap
Callander, Tiffany Elizabeth	Concessional (5 year carry forward cap available)	5,681.17	95,072.06	89,390.89 Below Cap
	Non-Concessional	2,156.37	110,000.00	107,843.63 Below Cap

Carry Forward Unused Concessional Contribution Cap

Member	2017	2018	2019	2020	2021	2022	Current Position
Callander, Peter Andrew							
Concessional Contribution Cap	30,000.00	25,000.00	25,000.00	25,000.00	25,000.00	27,500.00	
Concessional Contribution	0.00	0.00	0.00	9,163.95	17,471.64	18,277.71	
Unused Concessional Contribution	0.00	0.00	25,000.00	15,836.05	7,528.36	9,222.29	
Cumulative Carry Forward Unused	N/A	N/A	0.00	25,000.00	40,836.05	48,364.41	
Maximum Cap Available	30,000.00	25,000.00	25,000.00	50,000.00	65,836.05	75,864.41	57,586.70 Below Cap
Total Super Balance	0.00	0.00	0.00	0.00	229,803.70	346,334.18	
Callander, Tiffany Elizabeth							
Concessional Contribution Cap	30,000.00	25,000.00	25,000.00	25,000.00	25,000.00	27,500.00	
Concessional Contribution	0.00	0.00	0.00	3,509.46	3,918.48	5,681.17	
Unused Concessional Contribution	0.00	0.00	25,000.00	21,490.54	21,081.52	21,818.83	
Cumulative Carry Forward Unused	N/A	N/A	0.00	25,000.00	46,490.54	67,572.06	
Maximum Cap Available	30,000.00	25,000.00	25,000.00	50,000.00	71,490.54	89,390.89 Below Cap	
Total Super Balance	0.00	0.00	0.00	0.00	36,160.66	55,747.68	

NCC Bring Forward Caps

Member	Bring Forward Cap	2019	2020	2021	2022	Total	Current Position
Callander, Peter Andrew	N/A	0.00	0.00	0.00	0.00	N/A	Bring Forward Not Triggered
Callander, Tiffany Elizabeth	N/A	0.00	1,376.24	1,484.42	2,156.37	N/A	Bring Forward Not Triggered

Date	Transaction Description	Ledger Data				SuperStream Data					
		Contribution Type	Concessional	Non-Concession	Other	Reserves	Contribution	Employer	Concessional	Non-Concess	Other
05/07/2021	SuperChoice P/L PC020721-	Employer	681.91				Employer	DEPARTMENT OF EDUCATION	681.91		
19/07/2021	021522670 50 SuperChoice P/L PC160721-	Employer	695.48				Employer	DEPARTMENT OF EDUCATION	695.48		
02/08/2021	043979008 50 SuperChoice P/L PC300721-	Employer	695.48				Employer	DEPARTMENT OF EDUCATION	695.48		
16/08/2021	017363058 50 SuperChoice P/L PC130821-	Employer	695.48				Employer	DEPARTMENT OF EDUCATION	695.48		
30/08/2021	033815393 50 SuperChoice P/L PC270821-	Employer	695.48				Employer	DEPARTMENT OF EDUCATION	695.48		
13/09/2021	033829872 50 SuperChoice P/L PC100921-	Employer	695.48				Employer	DEPARTMENT OF EDUCATION	695.48		
27/09/2021	094067581 50 SuperChoice P/L PC240921-	Employer	695.48				Employer	DEPARTMENT OF EDUCATION	695.48		
12/10/2021	094081847 50 SuperChoice P/L PC081021-	Employer	695.48				Employer	DEPARTMENT OF EDUCATION	695.48		
25/10/2021	094095889 50 SuperChoice P/L PC221021-	Employer	695.48				Employer	DEPARTMENT OF EDUCATION	695.48		
08/11/2021	038676100 50 SuperChoice P/L PC051121-	Employer	695.48				Employer	DEPARTMENT OF EDUCATION	695.48		
22/11/2021	071603509 50 SuperChoice P/L PC191121-	Employer	695.48				Employer	DEPARTMENT OF EDUCATION	695.48		
06/12/2021	071618018 50 SuperChoice P/L	Employer	695.48				Employer	DEPARTMENT OF EDUCATION	695.48		

20/12/2021	071633435 50 SuperChoice P/L PC171221-	Employer	695.48	Employer	DEPARTMENT OF EDUCATION	695.48
24/12/2021	071647853 50 SuperChoice P/L PC231221-	Employer	695.48	Employer	DEPARTMENT OF EDUCATION	695.48
17/01/2022	016959418 50 SuperChoice P/L PC140122-	Employer	712.88	Employer	DEPARTMENT OF EDUCATION	712.88
31/01/2022	062852676 50 SuperChoice P/L PC280122-	Employer	712.88	Employer	DEPARTMENT OF EDUCATION	712.88
14/02/2022	062867408 50 SuperChoice P/L PC110222-	Employer	499.02	Employer	DEPARTMENT OF EDUCATION	499.02
28/02/2022	062882172 50 SuperChoice P/L PC250222-	Employer	712.88	Employer	DEPARTMENT OF EDUCATION	712.88
14/03/2022	062896665 50 SuperChoice P/L PC110322-	Employer	926.74	Employer	DEPARTMENT OF EDUCATION	926.74
28/03/2022	063469731 50 SuperChoice P/L PC250322-	Employer	712.88	Employer	DEPARTMENT OF EDUCATION	712.88
11/04/2022	063484581 50 SuperChoice P/L PC080422-	Employer	712.88	Employer	DEPARTMENT OF EDUCATION	712.88
26/04/2022	063500277 50 SuperChoice P/L PC220422-	Employer	712.88	Employer	DEPARTMENT OF EDUCATION	712.88
09/05/2022	031437282 50 SuperChoice P/L PC060522-	Employer	712.88	Employer	DEPARTMENT OF EDUCATION	712.88
23/05/2022	031452295 50 SuperChoice P/L PC200522-	Employer	712.88	Employer	DEPARTMENT OF EDUCATION	712.88
06/06/2022	031467190 50 SuperChoice P/L PC030622-	Employer	712.88	Employer	DEPARTMENT OF EDUCATION	712.88
20/06/2022	014868373 50 SuperChoice P/L PC170622-	Employer	712.88	Employer	DEPARTMENT OF EDUCATION	712.88
	093160804 50					
Total - Callander, Peter Andrew			18,277.71	0.00	0.00	18,277.71
						0.00

Callander, Tiffany Elizabeth

Date	Transaction Description	Ledger Data			SuperStream Data						
		Contribution Type	Concessional	Non-Concession	Other	Reserves	Contribution	Employer	Concessional	Non-Concess	Other
09/07/2021	SuperChoice P/L PC080721- 008907846 50	Employer	203.94				Employer	QUEENSLAND HEALTH	203.94		
09/07/2021	SuperChoice P/L PC080721- 008907846 50	Personal - Non-Concessional		79.98			Personal - Non-Concessional	QUEENSLAND HEALTH		79.98	
23/07/2021	SuperChoice P/L PC220721- 043982900 50	Employer	223.83				Employer	QUEENSLAND HEALTH	223.83		
23/07/2021	SuperChoice P/L PC220721- 043982900 50	Personal - Non-Concessional		79.98			Personal - Non-Concessional	QUEENSLAND HEALTH		79.98	
06/08/2021	SuperChoice P/L PC050821- 017367948 50	Employer	203.94				Employer	QUEENSLAND HEALTH	203.94		
06/08/2021	SuperChoice P/L PC050821- 017367948 50	Personal - Non-Concessional		79.98			Personal - Non-Concessional	QUEENSLAND HEALTH		79.98	
20/08/2021	SuperChoice P/L PC190821- 033819636 50	Employer	242.93				Employer	QUEENSLAND HEALTH	242.93		
20/08/2021	SuperChoice P/L PC190821- 033819636 50	Personal - Non-Concessional		79.98			Personal - Non-Concessional	QUEENSLAND HEALTH		79.98	
03/09/2021	SuperChoice P/L PC020921- 061953069 50	Employer	203.94				Employer	QUEENSLAND HEALTH	203.94		
03/09/2021	SuperChoice P/L PC020921- 061953069 50	Personal - Non-Concessional		79.98			Personal - Non-Concessional	QUEENSLAND HEALTH		79.98	
17/09/2021	SuperChoice P/L PC160921- 094071811 50	Employer	203.94				Employer	QUEENSLAND HEALTH	203.94		
17/09/2021	SuperChoice P/L PC160921- 094071811 50	Personal - Non-Concessional		79.98			Personal - Non-Concessional	QUEENSLAND HEALTH		79.98	
01/10/2021	SuperChoice P/L PC300921- 094085748 50	Employer	203.94				Employer	QUEENSLAND HEALTH	203.94		
01/10/2021	SuperChoice P/L PC300921- 094085748 50	Personal - Non-Concessional		79.98			Personal - Non-Concessional	QUEENSLAND HEALTH		79.98	
15/10/2021	SuperChoice P/L PC141021- 002668188 50	Employer	205.98				Employer	QUEENSLAND HEALTH	205.98		

15/10/2021	SuperChoice P/L PC141021- 002668188 50	Personal - Non- Concessional	80.78	80.78	Personal - Non- Concessional	QUEENSLAND HEALTH	274.28	80.78
29/10/2021	SuperChoice P/L PC281021- 071593457 50	Employer		274.28	Employer	QUEENSLAND HEALTH		
29/10/2021	SuperChoice P/L PC281021- 071593457 50	Personal - Non- Concessional	81.98	81.98	Personal - Non- Concessional	QUEENSLAND HEALTH		81.98
12/11/2021	SuperChoice P/L PC111121- 071608404 50	Employer		209.04	Employer	QUEENSLAND HEALTH		
12/11/2021	SuperChoice P/L PC111121- 071608404 50	Personal - Non- Concessional	81.98	81.98	Personal - Non- Concessional	QUEENSLAND HEALTH		81.98
26/11/2021	SuperChoice P/L PC251121- 071622470 50	Employer		210.48	Employer	QUEENSLAND HEALTH		
26/11/2021	SuperChoice P/L PC251121- 071622470 50	Personal - Non- Concessional	81.98	81.98	Personal - Non- Concessional	QUEENSLAND HEALTH		81.98
10/12/2021	SuperChoice P/L PC091221- 071637717 50	Employer		211.65	Employer	QUEENSLAND HEALTH		
10/12/2021	SuperChoice P/L PC091221- 071637717 50	Personal - Non- Concessional	83.00	83.00	Personal - Non- Concessional	QUEENSLAND HEALTH		83.00
24/12/2021	SuperChoice P/L PC231221- 016957033 50	Employer		206.43	Employer	QUEENSLAND HEALTH		
24/12/2021	SuperChoice P/L PC231221- 016957033 50	Personal - Non- Concessional	80.95	80.95	Personal - Non- Concessional	QUEENSLAND HEALTH		80.95
07/01/2022	SuperChoice P/L PC060122- 062842178 50	Employer		209.04	Employer	QUEENSLAND HEALTH		
07/01/2022	SuperChoice P/L PC060122- 062842178 50	Personal - Non- Concessional	81.98	81.98	Personal - Non- Concessional	QUEENSLAND HEALTH		81.98
21/01/2022	SuperChoice P/L PC200122- 062856360 50	Employer		260.28	Employer	QUEENSLAND HEALTH		
21/01/2022	SuperChoice P/L PC200122- 062856360 50	Personal - Non- Concessional	81.98	81.98	Personal - Non- Concessional	QUEENSLAND HEALTH		81.98
04/02/2022	SuperChoice P/L PC030222- 062871950 50	Employer		209.04	Employer	QUEENSLAND HEALTH		
04/02/2022	SuperChoice P/L PC030222- 062871950 50	Personal - Non- Concessional	81.98	81.98	Personal - Non- Concessional	QUEENSLAND HEALTH		81.98

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18/02/2022	062871950 50 SuperChoice P/L PC170222-	Employer	227.00	Employer	QUEENSLAND HEALTH	227.00
18/02/2022	062886215 50 SuperChoice P/L PC170222-	Personal - Non- Concessional	89.02	Personal - Non- Concessional	QUEENSLAND HEALTH	89.02
04/03/2022	062886215 50 SuperChoice P/L PC030322-	Employer	261.62	Employer	QUEENSLAND HEALTH	261.62
04/03/2022	062901162 50 SuperChoice P/L PC030322-	Personal - Non- Concessional	102.60	Personal - Non- Concessional	QUEENSLAND HEALTH	102.60
18/03/2022	063474241 50 SuperChoice P/L PC170322-	Employer	218.02	Employer	QUEENSLAND HEALTH	218.02
18/03/2022	063474241 50 SuperChoice P/L PC170322-	Personal - Non- Concessional	85.50	Personal - Non- Concessional	QUEENSLAND HEALTH	85.50
01/04/2022	063489244 50 SuperChoice P/L PC310322-	Employer	218.02	Employer	QUEENSLAND HEALTH	218.02
01/04/2022	063489244 50 SuperChoice P/L PC310322-	Personal - Non- Concessional	85.50	Personal - Non- Concessional	QUEENSLAND HEALTH	85.50
19/04/2022	063504898 50 SuperChoice P/L PC140422-	Employer	171.42	Employer	QUEENSLAND HEALTH	171.42
19/04/2022	063504898 50 SuperChoice P/L PC140422-	Personal - Non- Concessional	67.22	Personal - Non- Concessional	QUEENSLAND HEALTH	67.22
29/04/2022	031441119 50 SuperChoice P/L PC280422-	Employer	223.79	Employer	QUEENSLAND HEALTH	223.79
29/04/2022	031441119 50 SuperChoice P/L PC280422-	Personal - Non- Concessional	85.50	Personal - Non- Concessional	QUEENSLAND HEALTH	85.50
13/05/2022	031456580 50 SuperChoice P/L PC120522-	Employer	218.02	Employer	QUEENSLAND HEALTH	218.02
13/05/2022	031456580 50 SuperChoice P/L PC120522-	Personal - Non- Concessional	85.50	Personal - Non- Concessional	QUEENSLAND HEALTH	85.50
27/05/2022	031471799 50 SuperChoice P/L PC260522-	Employer	239.82	Employer	QUEENSLAND HEALTH	239.82
27/05/2022	031471799 50 SuperChoice P/L PC260522-	Personal - Non- Concessional	94.05	Personal - Non- Concessional	QUEENSLAND HEALTH	94.05

10/06/2022	SuperChoice P/L PC090622- 011660197 50	Employer	202.76		QUEENSLAND HEALTH	202.76	
10/06/2022	SuperChoice P/L PC090622- 011660197 50	Personal - Non- Concessional	79.51		QUEENSLAND HEALTH	79.51	
24/06/2022	SuperChoice P/L PC230622- 093842798 50	Employer	218.02		QUEENSLAND HEALTH	218.02	
24/06/2022	SuperChoice P/L PC230622- 093842798 50	Personal - Non- Concessional	85.50		QUEENSLAND HEALTH	85.50	
Total - Callander, Tiffany Elizabeth			5,681.17	2,156.37		5,681.17	2,156.3

Total for All Members			23,958.88	2,156.37		23,958.88	0.00
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Callander SMSF
Rental Summary

Brand new build

29 McConnell Esplanade, Strathpine Qld 4500
1st rented 02/04/2020

	Statement Number	Gross Rent	Advertising	Cleaning	Gardening	Letting fees	Property Agent fees	R&M	Stationery, Postage etc	Net Rent	Bankings
15/07/2021	1	900.00					69.30		5.50	825.20	825.20
02/08/2021	2	915.00					70.45			844.55	844.55
31/08/2021	3	2340.00					180.15			2159.85	2159.85
30/09/2021	4	2027.61					143.20		5.50	1878.91	1878.91
01/11/2021	5	1860.00					143.20		11.00	1705.80	1705.80
30/11/2021	6	2496.51					179.00			2317.51	2317.51
31/12/2021	7	1860.00					143.20		5.50	1711.30	1711.30
01/02/2022	8	2325.00					179.00		11.00	2135.00	2135.00
01/03/2022	9	2039.31					143.20		5.50	1890.61	1890.61
01/04/2022	10	1860.00					143.20			1716.80	1716.80
03/05/2022	11	1860.00					143.20		11.00	1705.80	1705.80
01/06/2022	12	2325.00					179.00	320.00	5.50	1820.50	1820.50
01/07/2022	13	2074.38					143.20	99.00	5.50	1826.68	1826.68 o/s
										0.00	
										0.00	
										0.00	
		<u>24882.81</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>1859.30</u>	<u>419.00</u>	<u>66.00</u>	<u>22538.51</u>	<u>22538.51</u>

POSTED

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paula@daviddeane.com.au
ABN: 36 151 700 702
Licence: 3477807

Callander Property Pty LTD
17 Moorinya Circuit
Pimpama QLD 4209

Tax Invoice

Account OWN01014
Statement #1
15 Jul 2021

Money In	\$900.00
Money Out	\$74.80
You Received	\$825.20

Details for Account OWN01014

	Money Out	Money In
Balance brought forward		\$0.00
29 McConnell Esplanade, Strathpine QLD 4500		
Rented for \$450.00 per week		
Rebecca Rosser & Stephen Gardner paid to 18/07/2021		
Rent paid to 11/07/2021 (previously paid to 4/07/2021)		\$450.00
Rent paid to 18/07/2021 (previously paid to 11/07/2021)		\$450.00
Management Fee *	\$69.30	
Total	\$69.30	\$900.00

Account Transactions

Administration Fee *	\$5.50	
Withdrawal by EFT to owner Callander SMSF Pty LTD Callander SMSF [EFT Transfer to: Callander SMSF Pty LTD Callander SMSF, (182512) - ***292]	\$825.20	
Balance remaining		\$0.00

GST Summary

Total Tax on agency fees \$6.80
(* includes Tax)



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Callander Property Pty LTD
17 Moorinya Circuit
Pimpama QLD 4209

Tax Invoice
Account OWN01014
Statement #2
2 Aug 2021

Money In	\$920.50
Money Out	\$75.95
You Received	\$844.55

Details for Account OWN01014

	Money Out	Money In
Balance brought forward		\$0.00
29 McConnell Esplanade, Strathpine QLD 4500		
Rented for \$465.00 per week		
Rebecca Rosser & Stephen Gardner paid to 1/08/2021		
Rent paid to 18/07/2021 with part payment of \$450.00 (previously paid to 18/07/2021) , rent increased to \$465.00 on 19/07/2021		\$450.00
Rent paid to 25/07/2021 with part payment of \$450.00 (previously paid to 18/07/2021 + \$450.00) , rent increased to \$465.00 on 19/07/2021		\$465.00
Management Fee *	\$70.45	
Total	\$70.45	\$915.00

Account Transactions

Reversal of transaction ref# 1451 (audit# 2491) - Charged in error * (Transaction reversed from previous statement)		\$5.50
Administration Fee *	\$5.50	
Withdrawal by EFT to owner Callander SMSF Pty LTD Callander SMSF [EFT Transfer to: Callander SMSF Pty LTD Callander SMSF, (182512) - ***292]	\$844.55	

Balance remaining		\$0.00
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GST Summary

Total Tax on income	\$0.50
Total Tax on agency fees	\$6.90
(* includes Tax)	

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Callander Property Pty LTD
17 Moorinya Circuit
Pimpama QLD 4209

Tax Invoice

Account OWN01014
Statement #3
31 Aug 2021

Money In	\$2,340.00
Money Out	\$180.15
You Received	\$2,159.85

Details for Account OWN01014

Balance brought forward

Money Out	Money In
	\$0.00

29 McConnell Esplanade, Strathpine QLD 4500

Rented for \$465.00 per week

Rebecca Rosser & Stephen Gardner paid to 5/09/2021

Rent paid to 8/08/2021 (previously paid to 25/07/2021 + \$450.00)

\$480.00

Rent paid to 15/08/2021 (previously paid to 8/08/2021)

\$465.00

Rent paid to 22/08/2021 (previously paid to 15/08/2021)

\$465.00

Rent paid to 29/08/2021 (previously paid to 22/08/2021)

\$465.00

Rent paid to 5/09/2021 (previously paid to 29/08/2021)

\$465.00

Management Fee *

\$180.15

Total

\$180.15 \$2,340.00

Account Transactions

Withdrawal by EFT to owner Callander SMSF Pty LTD Callander SMSF

\$2,159.85

[EFT Transfer to: Callander SMSF Pty LTD Callander SMSF, (182512) - ***292]

Balance remaining

\$0.00

GST Summary

Total Tax on agency fees

\$16.35

(* includes Tax)



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Callander Property Pty LTD
17 Moorinya Circuit
Pimpama QLD 4209

Tax Invoice
Account OWN01014
Statement #4
30 Sep 2021

Money In	\$2,027.61
Money Out	\$148.70
You Received	\$1,878.91

Details for Account OWN01014

	Money Out	Money In
Balance brought forward		\$0.00
29 McConnell Esplanade, Strathpine QLD 4500		
Rented for \$465.00 per week		
Rebecca Rosser & Stephen Gardner paid to 3/10/2021		
Rent paid to 12/09/2021 (previously paid to 5/09/2021)		\$465.00
Rent paid to 19/09/2021 (previously paid to 12/09/2021)		\$465.00
Rent paid to 26/09/2021 (previously paid to 19/09/2021)		\$465.00
Rent paid to 3/10/2021 (previously paid to 26/09/2021)		\$465.00
Water Usage:22.04.21 - 16.07.21 44KL		\$167.61
Management Fee *	\$143.20	
Total	\$143.20	\$2,027.61

Account Transactions

Administration Fee *	\$5.50	
Withdrawal by EFT to owner Callander SMSF Pty LTD Callander SMSF [EFT Transfer to: Callander SMSF Pty LTD Callander SMSF, (182512) - ***292]	\$1,878.91	
Balance remaining		\$0.00

GST Summary

Total Tax on agency fees	\$13.50
(* includes Tax)	



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Callander Property Pty LTD
17 Moorinya Circuit
Pimpama QLD 4209

Tax Invoice
Account OWN01014
Statement #5
1 Nov 2021

Money In	\$1,860.00
Money Out	\$154.20
You Received	\$1,705.80

Details for Account OWN01014

Balance brought forward

Money Out Money In
\$0.00

29 McConnell Esplanade, Strathpine QLD 4500

Rented for \$465.00 per week

Rebecca Rosser & Stephen Gardner paid to 31/10/2021

Rent paid to 10/10/2021 (previously paid to 3/10/2021)		\$465.00
Rent paid to 17/10/2021 (previously paid to 10/10/2021)		\$465.00
Rent paid to 24/10/2021 (previously paid to 17/10/2021)		\$465.00
Rent paid to 31/10/2021 (previously paid to 24/10/2021)		\$465.00
Management Fee *	\$143.20	
Total	\$143.20	\$1,860.00

Account Transactions

Administration Fee *		\$11.00
Withdrawal by EFT to owner Callander SMSF Pty LTD Callander SMSF [EFT Transfer to: Callander SMSF Pty LTD Callander SMSF, (182512) - ***292]	\$1,705.80	
Balance remaining		\$0.00

GST Summary

Total Tax on agency fees \$14.00
(* includes Tax)



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PO Box 392
Strathpine QLD 4500
(w) 07 3817 6666
www.daviddeane.com.au
paula@daviddeane.com.au
ABN: 36 151 700 702
Licence: 3477807

Callander Property Pty LTD
17 Moorinya Circuit
Pimpama QLD 4209

Tax Invoice
Account OWN01014
Statement #6
30 Nov 2021

Money In	\$2,496.51
Money Out	\$179.00
You Received	\$2,317.51

Details for Account OWN01014

	Money Out	Money In
Balance brought forward		\$0.00
29 McConnell Esplanade, Strathpine QLD 4500		
Rented for \$465.00 per week		
Rebecca Rosser & Stephen Gardner paid to 5/12/2021		
Rent paid to 7/11/2021 (previously paid to 31/10/2021)		\$465.00
Rent paid to 14/11/2021 (previously paid to 7/11/2021)		\$465.00
Rent paid to 21/11/2021 (previously paid to 14/11/2021)		\$465.00
Rent paid to 28/11/2021 (previously paid to 21/11/2021)		\$465.00
Rent paid to 5/12/2021 (previously paid to 28/11/2021)		\$465.00
Water usage 17.07.21 - 20.10.21 : 44 KL		\$171.51
Management Fee *	\$179.00	
Total	\$179.00	\$2,496.51

Account Transactions

Withdrawal by EFT to owner Callander SMSF Pty LTD Callander SMSF [EFT Transfer to: Callander SMSF Pty LTD Callander SMSF, (182512) - ***292]	\$2,317.51	
Balance remaining		\$0.00

GST Summary

Total Tax on agency fees \$16.25
(* includes Tax)



2-8

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Strathpine QLD 4500
(w) 07 3817 6666
www.daviddeane.com.au
paula@daviddeane.com.au
ABN: 36 151 700 702
Licence: 3477807

Callander Property Pty LTD
17 Moorinya Circuit
Pimpama QLD 4209

Tax Invoice
Account OWN01014
Statement #7
31 Dec 2021

Money In	\$1,860.00
Money Out	\$148.70
You Received	\$1,711.30

Details for Account OWN01014

	Money Out	Money In
Balance brought forward		\$0.00
29 McConnell Esplanade, Strathpine QLD 4500		
Rented for \$465.00 per week		
Rebecca Rosser & Stephen Gardner paid to 2/01/2022		
Rent paid to 12/12/2021 (previously paid to 5/12/2021)		\$465.00
Rent paid to 19/12/2021 (previously paid to 12/12/2021)		\$465.00
Rent paid to 26/12/2021 (previously paid to 19/12/2021)		\$465.00
Rent paid to 2/01/2022 (previously paid to 26/12/2021)		\$465.00
Management Fee *	\$143.20	
Total	\$143.20	\$1,860.00

Account Transactions

Administration Fee *	\$5.50	
Withdrawal by EFT to owner Callander SMSF Pty LTD Callander SMSF [EFT Transfer to: Callander SMSF Pty LTD Callander SMSF, (182512) - ****292]	\$1,711.30	
Balance remaining		\$0.00

GST Summary

Total Tax on agency fees	\$13.50
(* includes Tax)	



2-9

PO Box 392
Strathpine QLD 4500
(w) 07 3817 6666
www.daviddeane.com.au
paula@daviddeane.com.au
ABN: 36 151 700 702
Licence: 3477807

Callander Property Pty LTD
17 Moorinya Circuit
Pimpama QLD 4209

Tax Invoice
Account OWN01014
Statement #8
1 Feb 2022

Money In	\$2,325.00
Money Out	\$190.00
You Received	\$2,135.00

Details for Account OWN01014

	Money Out	Money In
Balance brought forward		\$0.00
29 McConnell Esplanade, Strathpine QLD 4500		
Rented for \$465.00 per week		
Rebecca Rosser & Stephen Gardner paid to 6/02/2022		
Rent paid to 9/01/2022 (previously paid to 2/01/2022)		\$465.00
Rent paid to 16/01/2022 (previously paid to 9/01/2022)		\$465.00
Rent paid to 23/01/2022 (previously paid to 16/01/2022)		\$465.00
Rent paid to 30/01/2022 (previously paid to 23/01/2022)		\$465.00
Rent paid to 6/02/2022 (previously paid to 30/01/2022)		\$465.00
Management Fee *	\$179.00	
Total	\$179.00	\$2,325.00

Account Transactions

Administration Fee *	\$11.00	
Withdrawal by EFT to owner Callander SMSF Pty LTD Callander SMSF [EFT Transfer to: Callander SMSF Pty LTD Callander SMSF, (182512) - ***292]	\$2,135.00	
Balance remaining		\$0.00

GST Summary

Total Tax on agency fees (* includes Tax)	\$17.25
--	---------



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PO Box 392
Strathpine QLD 4500
(w) 07 3817 6666
www.daviddeane.com.au
paula@daviddeane.com.au
ABN: 36 151 700 702
Licence: 3477807

Callander Property Pty LTD
17 Moorinya Circuit
Pimpama QLD 4209

Tax Invoice

Account OWN01014
Statement #9
1 Mar 2022

Money In	\$2,039.31
Money Out	\$148.70
You Received	\$1,890.61

Details for Account OWN01014

Balance brought forward

Money Out	Money In
	\$0.00

29 McConnell Esplanade, Strathpine QLD 4500

Rented for \$465.00 per week

Rebecca Rosser & Stephen Gardner paid to 6/03/2022

	Money Out	Money In
Rent paid to 13/02/2022 (previously paid to 6/02/2022)		\$465.00
Rent paid to 20/02/2022 (previously paid to 13/02/2022)		\$465.00
Rent paid to 27/02/2022 (previously paid to 20/02/2022)		\$465.00
Rent paid to 6/03/2022 (previously paid to 27/02/2022)		\$465.00
Water Usage 21.10.21 - 20.01.22 46KL		\$179.31
Management Fee *	\$143.20	
Total	\$143.20	\$2,039.31

Account Transactions

Administration Fee *	\$5.50
Withdrawal by EFT to owner Callander SMSF Pty LTD Callander SMSF [EFT Transfer to: Callander SMSF Pty LTD Callander SMSF, (182512) - ***292]	\$1,890.61

Balance remaining \$0.00

GST Summary

Total Tax on agency fees \$13.50
(* includes Tax)

2-11



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Strathpine QLD 4500
(w) 07 3817 6666
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Callander Property Pty LTD
17 Moorinya Circuit
Pimpama QLD 4209

Tax Invoice
Account OWN01014
Statement #10
1 Apr 2022

Money In	\$1,860.00
Money Out	\$143.20
You Received	\$1,716.80

Details for Account OWN01014

	Money Out	Money In
Balance brought forward		\$0.00
29 McConnell Esplanade, Strathpine QLD 4500		
Rented for \$465.00 per week		
Rebecca Rosser & Stephen Gardner paid to 3/04/2022		
Rent paid to 13/03/2022 (previously paid to 6/03/2022)		\$465.00
Rent paid to 20/03/2022 (previously paid to 13/03/2022)		\$465.00
Rent paid to 27/03/2022 (previously paid to 20/03/2022)		\$465.00
Rent paid to 3/04/2022 (previously paid to 27/03/2022)		\$465.00
Management Fee *	\$143.20	
Total	\$143.20	\$1,860.00

Account Transactions

Withdrawal by EFT to owner Callander SMSF Pty LTD Callander SMSF [EFT Transfer to: Callander SMSF Pty LTD Callander SMSF, (182512) - ***292]	\$1,716.80	
Balance remaining		\$0.00

GST Summary

Total Tax on agency fees	\$13.00
(* includes Tax)	



2-12

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Strathpine QLD 4500
(w) 07 3817 6666
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paula@daviddeane.com.au
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Callander Property Pty LTD
17 Moorinya Circuit
Pimpama QLD 4209

Tax Invoice
Account OWN01014
Statement #11
3 May 2022

Money In	\$1,860.00
Money Out	\$154.20
You Received	\$1,705.80

Details for Account OWN01014

	Money Out	Money In
Balance brought forward		\$0.00
29 McConnell Esplanade, Strathpine QLD 4500		
Rented for \$465.00 per week		
Rebecca Rosser & Stephen Gardner paid to 1/05/2022		
Rent paid to 10/04/2022 (previously paid to 3/04/2022)		\$465.00
Rent paid to 17/04/2022 (previously paid to 10/04/2022)		\$465.00
Rent paid to 24/04/2022 (previously paid to 17/04/2022)		\$465.00
Rent paid to 1/05/2022 (previously paid to 24/04/2022)		\$465.00
Management Fee *	\$143.20	
Administration Fee *	\$5.50	
Total	\$148.70	\$1,860.00

Account Transactions

Administration Fee *	\$5.50	
Withdrawal by EFT to owner Callander SMSF Pty LTD Callander SMSF [EFT Transfer to: Callander SMSF Pty LTD Callander SMSF, (182512) - ***292]	\$1,705.80	
Balance remaining		\$0.00

GST Summary

Total Tax on agency fees	\$14.00
(* includes Tax)	



2-13

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www.daviddeane.com.au
paula@daviddeane.com.au
ABN: 36 151 700 702
Licence: 3477807

Callander Property Pty LTD
17 Moorinya Circuit
Pimpama QLD 4209

Tax Invoice
Account OWN01014
Statement #12
1 Jun 2022

Money In	\$2,325.00
Money Out	\$504.50
You Received	\$1,820.50

Details for Account OWN01014

	Money Out	Money In
Balance brought forward		\$0.00
29 McConnell Esplanade, Strathpine QLD 4500		
Rented for \$465.00 per week		
Rebecca Rosser & Stephen Gardner paid to 5/06/2022		
Rent paid to 8/05/2022 (previously paid to 1/05/2022)		\$465.00
Rent paid to 15/05/2022 (previously paid to 8/05/2022)		\$465.00
Rent paid to 22/05/2022 (previously paid to 15/05/2022)		\$465.00
Rent paid to 29/05/2022 (previously paid to 22/05/2022)		\$465.00
Rent paid to 5/06/2022 (previously paid to 29/05/2022)		\$465.00
replace oven temp overload switches - SEQ DATA & ELECTRICAL PTY LTD *	\$320.00	
Management Fee *	\$179.00	
Total	\$499.00	\$2,325.00

Account Transactions

Administration Fee *	\$5.50	
Withdrawal by EFT to owner Callander SMSF Pty LTD Callander SMSF [EFT Transfer to: Callander SMSF Pty LTD Callander SMSF, (182512) - ****292]	\$1,820.50	
Balance remaining		\$0.00

GST Summary

Total Tax on attached expenses	\$29.09
Total Tax on agency fees	\$16.75
(* includes Tax)	



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PO Box 392
Strathpine QLD 4500
(w) 07 3817 6666
www.daviddeane.com.au
paula@daviddeane.com.au
ABN: 36 151 700 702
Licence: 3477807

Callander Property Pty LTD
17 Moorinya Circuit
Pimpama QLD 4209

Tax Invoice
Account OWN01014
Statement #13
1 Jul 2022

Money In	\$2,074.38
Money Out	\$247.70
You Received	\$1,826.68

Details for Account OWN01014

Balance brought forward

Money Out Money In
\$0.00

29 McConnell Esplanade, Strathpine QLD 4500

Rented for \$465.00 per week

Rebecca Rosser & Stephen Gardner paid to 3/07/2022

Rent paid to 12/06/2022 (previously paid to 5/06/2022)

\$465.00

Rent paid to 19/06/2022 (previously paid to 12/06/2022)

\$465.00

Rent paid to 26/06/2022 (previously paid to 19/06/2022)

\$465.00

Rent paid to 3/07/2022 (previously paid to 26/06/2022)

\$465.00

Water Usage 21.01.22 - 26.04.22 55KL

\$214.38

Annual Smoke Alarm Service Plan - Smoke Alarm Integrity *

\$99.00

Management Fee *

\$143.20

Total

\$242.20 \$2,074.38

Account Transactions

Administration Fee *

\$5.50

Withdrawal by EFT to owner Callander SMSF Pty LTD Callander SMSF

\$1,826.68

[EFT Transfer to: Callander SMSF Pty LTD Callander SMSF, (182512) - ***292]

Balance remaining

\$0.00

GST Summary

Total Tax on attached expenses

\$9.00

Total Tax on agency fees

\$13.50

(* includes Tax)



Data & Electrical

12/05/2022
SEQ Data and Electrical
PH: 1300 40 30 50
ABN: 90 615 750 457

2-15

BALANCE DUE

\$320.00

Callander Property PTY LTD The Owner C/-
David Deane Real Estate
29 McConnell Esplanade
Strathpine QLD 4500

Tax Invoice

Due: 7 Days
Invoice No: **39317**

RE: 29 McConnell Esplanade, Strathpine QLD 4500

Attended site to inspect oven issues-

Tested appliance functionality and electrical components

Found oven to be tripping power

Tested element
- element pass

By passed temperature overload switches
- oven heated up correctly

Oven disconnected for safety until repairs can be made

Replacement required of 2 x oven temp overload switches

Item	Qty	Total
Parts and labour	1	
		Subtotal
		GST
		Total
		\$290.91
		\$29.09
		\$320.00

Thank you for your business

How to Pay:
We accept payment by: Bank Deposit, Card or Cash

SEQ Data & Electrical Pty Ltd

SEQ

Data & Electrical

12/05/2022

SEQ Data and Electrical

PH: 1300 40 30 50

ABN: 90 615 750 457

2-16

BSB: 124 004

Account Number: 2253 6031

Reference: 39317

For electrical installations, this certifies that the electrical installation, to the extent it is affected by the electrical work, has been tested to ensure that it is electrically safe and is in accordance with the requirements of the wiring rules and any other standard applying under the Electrical Safety Regulation 2013 to the electrical installation. For electrical equipment, this certifies that the electrical equipment, to the extent it is affected by the electrical work, is electrically safe.



THE TRUSTEE FOR CALLANDER SMSF
PO BOX 806
OXENFORD QLD 4210

Our reference: 7129226176572
Phone: 13 10 20

13 May 2022

Rollover benefits statement for unclaimed superannuation money

Dear Sir/Madam

The following member has nominated to rollover their unclaimed superannuation money held by the Australian Taxation Office.

If you're unable to accept this rollover superannuation benefit payment you will need to complete a *Superannuation payment variation advice* form and return it with the payment on or before 14 June 2022. You will need to include the contributions reference number for that member.

To obtain the payment reference number or to request more information about making a payment, phone **1800 815 886**.

Where any amount is not repaid by the due date, a general interest charge accrues on the outstanding balance until the entire amount has been paid. Interest is calculated on a daily compounding basis and is currently imposed at a rate of 7.07% per annum.

You can claim a general interest charge as a tax deduction in the same financial year that it accrues against your account.

For more information

If you have any questions, you can:

- visit our website at www.ato.gov.au
- phone **13 10 20** between 8.00am and 6.00pm, Monday to Friday
- email us at superprt@ato.gov.au

Be aware that sending emails has the risk of potential compromise of personal information, as their transmission is along a public medium. Phoning is the more secure option. If you do call, please quote the organisation's tax file number or Australian business number and 'Our reference' from the top of this letter.

Yours faithfully

Chris Jordan
Commissioner of Taxation

Our reference: 7129226176572
 Phone: 13 10 20
 ABN: 38 262 498 585

THE TRUSTEE FOR CALLANDER SMSF
 PO BOX 806
 OXFENFORD QLD 4210

Rollover benefits statement for unclaimed superannuation

Our details

Name: Australian Taxation Office
 ABN: 51 824 753 556

Member's details		Rollover payment details	
Original contribution reference number:	7027817065466	Member account number:	SMSF120541487708
Service period start date:	5 March 2006	Member client identifier:	not provided
TFN:	433 842 216	Unique superannuation identifier:	\$8.43
Name:	MR PETER A CALLANDER	Tax free component:	\$0.00
Address:	17 MOORINYA CCT PIMPAMA QLD 4209	Taxable component:	\$1,272.42
Date of birth:	8 February 1983	Taxed element	Untaxed element
Sex:	Male	Preserved amount:	\$1,280.85

Chris Jordan
 Commissioner of Taxation

RECEIVED
18 MAY 2022



CALLPSI
33
Australian Government
Australian Taxation Office



THE TRUSTEE FOR CALLANDER SMSF
PO BOX 806
OXENFORD QLD 4210

041

Statement period

18 FEB 21 to 12 MAY 22

Tax file number

559 336 327

Date of issue

17 MAY 22

Statement number

3

Our reference

7129225314956

Internet: www.ato.gov.au

Account enquiries: 13 10 20

Statement of account

This statement has been issued to provide account information in relation to THE TRUSTEE FOR CALLANDER SMSF, Superannuation account

Transaction list - Superannuation - USM Remittance

This statement shows transactions for the period 18 FEB 21 to 12 MAY 22 (inclusive)

Process date	Effective date	Description of transaction	Debit \$	Credit \$	Balance \$
18 FEB 21		STATEMENT OPENING BALANCE			0.00
12 MAY 22	12 MAY 22	Aggregated transfer from individual		1,280.85	1,280.85 CR
12 MAY 22	17 MAY 22	EFT refund for USM Remittance for the period from 11 Feb 21 to 31 Dec 99	1,280.85		0.00
12 MAY 22		STATEMENT CLOSING BALANCE			0.00

Your USM Remittance refund of \$1,280.85 ATO002000016426751 has been forwarded to your nominated financial institution.

Grant Brodie
Deputy Commissioner of Taxation

Please see over for important information about your statement

3-4

Payment details

When you make a payment you need to specify which sub-accounts you are paying by using the payment reference details below. If you don't, we will allocate the amount to one of your debts according to a payment hierarchy; this may not include the debt you wanted to pay.

Customer reference number	3 00559 336 327 3021
Return payment details for USM Remittance	



4-1

Callander SMSF General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Accountancy Fees (30100)					
<u>Accountancy Fees (30100)</u>					
29/11/2021	2 INVOICES 028505 028504 TD		440.00		440.00 DR
12/05/2022	CALLPSI 031856 TD		2,530.00	4-4	2,970.00 DR
			2,970.00		2,970.00 DR

4-2 \$ 120
4-3 \$ 220

Total Debits: 2,970.00

Total Credits: 0.00

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Simmons Livingstone & Associates

A.B.N. 45 163 871 958
PO Box 806, Oxenford 4210 Queensland
Tele 07 5561 8800 | Fax 07 5561 8700
simmonslivingstone.com.au

Peter & Tiffany Callander
Callander SMSF Pty Ltd
17 Moorinya Circuit
PIMPAMA QLD 4217

Tax Invoice
028505

Ref: CALLPC1
7 September, 2021

Description	Amount
<p>Fee for Professional Service rendered in relation to the following:</p> <ul style="list-style-type: none"> • Callander SMSF Pty Ltd <p>The following gives details of the work undertaken:</p> <p><u>Callander SMSF Pty Ltd</u></p> <p>Attending to secretarial matters of the company on your behalf throughout the year including acting as your registered office checking and updating your company details as required with the Australian Securities & Investments Commission (ASIC) checking and forwarding of your annual Company Statement preparation of required ASIC advices preparation of director's meeting minutes to meet solvency requirements of the ASIC and maintenance of your electronic company register and documentation contained therein.</p>	200.00
<p>Please note that this invoice is now due.</p> <p style="text-align: right;">GST: \$ 20.00 Amount Due: \$ 220.00</p>	

The firm reserves the right to charge interest of 11.5% compounding daily on outstanding amounts. The firm reserves the right to refer the outstanding invoices to a debt collection agency or legal practitioner, at a cost to the client. Such costs may include commission, administration fees, legal costs and interest as charged by the debt collection agency or legal practitioner.

(EFT) - Transfer to our account Ref: CALLPC1
Invoice: 028505
7 September, 2021
 Account Name Simmons Livingstone & Associates
 BSB: 064 445 Account: 1052 7520 **Amount Due: \$ 220.00**

Credit Card (Please indicate type) Mastercard Visa Card CCV
 Card Number:

Cardholder Signature Expiry/.....

Liability limited by a scheme approved under Professional Standards Legislation

4-3



Simmons Livingstone & Associates

A.B.N. 45 163 871 958
PO Box 806, Oxenford 4210 Queensland
Tele 07 5561 8800 | Fax 07 5561 8700
simmonslivingstone.com.au

Peter Callander
Callander Property Pty Ltd
17 Moorinya Circuit
PIMPAMA QLD 4217

Tax Invoice
028504

Ref: CALLPC2
7 September, 2021

Description	Amount
<p>Fee for Professional Service rendered in relation to the following:</p> <ul style="list-style-type: none"> • Callander Property Pty Ltd <p>The following gives details of the work undertaken:</p> <p><u>Callander Property Pty Ltd</u></p> <p>Attending to secretarial matters of the company on your behalf throughout the year including acting as your registered office checking and updating your company details as required with the Australian Securities & Investments Commission (ASIC) checking and forwarding of your annual Company Statement preparation of required ASIC advices preparation of director's meeting minutes to meet solvency requirements of the ASIC and maintenance of your electronic company register and documentation contained therein.</p>	200.00
<p>Please note that this invoice is now due.</p> <p style="text-align: right;">GST: \$ 20.00 Amount Due: \$ 220.00</p>	

The firm reserves the right to charge interest of 11.5% compounding daily on outstanding amounts. The firm reserves the right to refer the outstanding invoices to a debt collection agency or legal practitioner, at a cost to the client. Such costs may include commission, administration fees, legal costs and interest as charged by the debt collection agency or legal practitioner.

<input type="checkbox"/> (EFT) - Transfer to our account Account Name Simmons Livingstone & Associates BSB: 064 445 Account: 1052 7520		Ref: CALLPC2 Invoice: 028504 7 September, 2021 Amount Due: \$ 220.00
<input type="checkbox"/> Credit Card (Please indicate type) <input type="checkbox"/> Mastercard <input type="checkbox"/> Visa		Card CCV
Card Number:	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
Cardholder	Signature	Expiry/.....
<small>Liability limited by a scheme approved under Professional Standards Legislation</small>		



The Trustees
Callander SMSF
17 Moorinya Circuit
PIMPAMA QLD 4217

Tax Invoice
031856

Ref: CALLPS1
5 May, 2022

Description	Amount
Preparation of Financial Statements for the fund for the year ended 30th June 2021 including the following:- - Operating Statement, Statement of Financial Position & Notes to the Financial Statements - Trustee's declaration - Preparation and lodgement of income tax and regulatory return - Calculation of tax estimate - Memorandum of Resolutions - Calculations in relation to changes in market value of investments - Preparation of Member's Statements - Preparation of records in accordance with the auditor's requirements including payment of disbursement to Super Audits.	2,600.00
	2,600.00
Please note that this invoice is now due.	GST: \$ 260.00
	Amount Due: \$ 2,860.00

Acc 2530
Audit 330

2860

The firm reserves the right to charge interest of 11.5% compounding daily on outstanding amounts. The firm reserves the right to refer the outstanding invoices to a debt collection agency or legal practitioner, at a cost to the client. Such costs may include commission, administration fees, legal costs and interest as charged by the debt collection agency or legal practitioner.

(EFT) - Transfer to our account
 Account Name Simmons Livingstone & Associates
 BSB: 064 445 Account: 1052 7520
 Amount Due: \$ **2,860.00**

Ref: CALLPS1
Invoice: 031856
5 May, 2022

Credit Card (Please indicate type) Mastercard Visa Card CCV

Card Number:

Cardholder Signature Expiry/.....

Liability limited by a scheme approved under Professional Standards Legislation

CALLANDER SMSF

Formation Costs

\$2,500.00 establishment costs

SLA Invoice 17861

Year

2020	500.00	2,000.00
2021	500.00	1,500.00
2022	500.00	1,000.00
2023	500.00	500.00
2024	500.00	0.00

POSTED

TAX INVOICE

Supplier: Super Audits

Auditor: A.W. Boys
SMSF Auditor Number (SAN) 100014140
Registered Company Auditor (67793)

Address: Box 3376
Rundle Mall 5000

ABN: 20 461 503 652

Services: Auditing

Date: 3 May 2022

Recipient: Callander Super Fund

Address: C/- PO Box 806, Oxenford QLD 4210

Description of Services

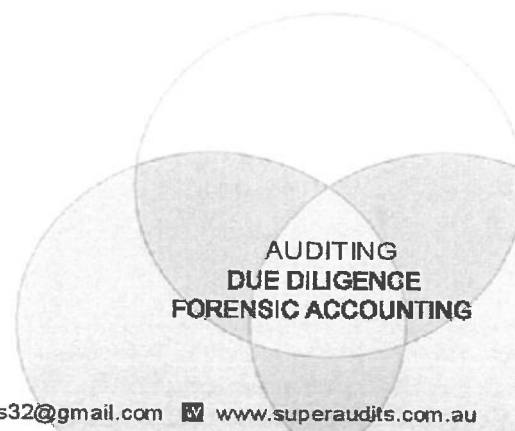
Statutory audit of the Callander Super Fund for the financial year ending 30 June 2021.

Fee: \$300.00

GST: \$30.00

Total: \$330.00

Payment can be made with a cheque payable to Super Audits postal address being Box 3376 Rundle Mall 5000 or alternatively an EFT can be made BSB 015-056 Account No. 387392386.



7-1

Callander SMSF General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
ASIC Fees (30800)					
<u>ASIC Fees (30800)</u>					
17/11/2021	BPAY TO AUSTRALIAN SECURITIES & INV BP		56.00	7-2	56.00 DR
17/11/2021	BPAY TO AUSTRALIAN SECURITIES & INV BP		276.00	7-5	332.00 DR
			332.00		332.00 DR

Total Debits: 332.00

Total Credits: 0.00



ASIC
Australian Securities & Investments Commission

ABN 86 768 265 615

Inquiries
www.asic.gov.au/invoices
1300 300 630

CALLANDER SMSF PTY. LTD.
SIMMONS LIVINGSTONE AND ASSOCIATES PTY L
PO BOX 806 OXENFORD QLD 4210

INVOICE STATEMENT

Issue date 08 Nov 21
CALLANDER SMSF PTY. LTD.

ACN 635 997 367
Account No. 22 635997367

Summary

Opening Balance	\$56.00
New items	\$83.00
Payments & credits	\$0.00
TOTAL DUE	\$139.00

- Amounts are not subject to GST. (Treasurer's determination - exempt taxes, fees and charges).
- Payment of your annual review fee will maintain your registration as an Australian company.

Transaction details are listed on the back of this page

Please pay

Immediately \$139.00

If you have already paid please ignore this invoice statement.

- Late fees will apply if you do NOT
 - tell us about a change during the period that the law allows
 - bring your company or scheme details up to date within 28 days of the date of issue of the annual statement, or
 - pay your review fee within 2 months of the annual review date.
- Information on late fee amounts can be found on the ASIC website.



ASIC
Australian Securities & Investments Commission

PAYMENT SLIP
CALLANDER SMSF PTY. LTD.

ACN 635 997 367 Account No: 22 635997367



22 635997367

TOTAL DUE \$139.00
Immediately \$139.00

Payment options are listed on the back of this payment slip

B PAY	Billor Code: 17301
	Ref: 2296359973676



*814 129 0002296359973676 47

7-3

Transaction details:

page 2 of 2

	Transactions for this period	ASIC reference	\$ Amount
2021-11-08	Late Payment Fee 1	3X8010235480P A	\$83.00
	Outstanding transactions		
2021-09-05	Annual Review - Special Purpose Pty Co	3X8010235480P A	\$56.00
2021-11-08	Late Payment Fee 1	3X8010235480P A	\$83.00

PAYMENT OPTIONS



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Locked Bag 5000, Gippsland Mail Centre VIC 3841



Bill Code: 17301
Ref: 2296359973676

Telephone & Internet Banking – BPAY*
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Company: CALLANDER SMSF PTY. LTD. ACN 635 997 367

Company details

Date company registered 05-09-2019
 Company next review date 05-09-2023
 Company type Australian Proprietary Company
 Company status Registered
 Home unit company No
 Superannuation trustee company Yes
 Non profit company No

Registered office

UNIT 30 , 340 HOPE ISLAND ROAD , HOPE ISLAND QLD 4212

Principal place of business

8 PATTERSON COURT , UPPER COOMERA QLD 4209

Officeholders

CALLANDER, PETER ANDREW
 Born 08-02-1983 at DURBAN SOUTH AFRICA
 8 PATTERSON COURT , UPPER COOMERA QLD 4209
 Office(s) held: Director, appointed 05-09-2019

CALLANDER, TIFFANY ELIZABETH
 Born 15-06-1992 at SOUTHPORT QLD
 8 PATTERSON COURT , UPPER COOMERA QLD 4209
 Office(s) held: Director, appointed 05-09-2019
 Secretary, appointed 05-09-2019

Company share structure

Share class	Share description	Number issued	Total amount paid	Total amount unpaid
ORD	ORDINARY	2	2.00	0.00

Members

CALLANDER , PETER ANDREW				
8 PATTERSON COURT , UPPER COOMERA QLD 4209				
Share class	Total number held	Fully paid	Beneficially held	
ORD	1	Yes	Yes	
CALLANDER , TIFFANY ELIZABETH				
8 PATTERSON COURT , UPPER COOMERA QLD 4209				
Share class	Total number held	Fully paid	Beneficially held	
ORD	1	Yes	Yes	

Document history

These are the documents most recently received by ASIC from this organisation.

Received	Number	Form	Description	Status
17-10-2022	3ELS19443	484	CHANGE TO COMPANY DETAILS	Processed and imaged
17-10-2022	3ELS19444	484	CHANGE TO COMPANY DETAILS	Processed and imaged
05-09-2019	0ETF65721	201	APPLICATION FOR INCORPORATION (DIVN 1)	Processed and imaged



ASIC
Australian Securities & Investments Commission

ABN 86 768 265 615

Inquiries
www.asic.gov.au/invoices
1300 300 630

CALLANDER PROPERTY PTY LTD
SIMMONS LIVINGSTONE AND ASSOCIATES PTY L
PO BOX 806 OXENFORD QLD 4210

INVOICE STATEMENT

Issue date 08 Nov 21

CALLANDER PROPERTY PTY LTD

ACN 636 002 670

Account No. 22 636002670

Summary

Opening Balance	\$276.00
New items	\$83.00
Payments & credits	\$0.00
TOTAL DUE	\$359.00

- Amounts are not subject to GST. (Treasurer's determination - exempt taxes, fees and charges).
- Payment of your annual review fee will maintain your registration as an Australian company.

Transaction details are listed on the back of this page

Please pay

Immediately **\$359.00**

If you have already paid please ignore this invoice statement.

- Late fees will apply if you do NOT
 - tell us about a change during the period that the law allows
 - bring your company or scheme details up to date within 28 days of the date of issue of the annual statement, or
 - pay your review fee within 2 months of the annual review date.
- Information on late fee amounts can be found on the ASIC website.



ASIC
Australian Securities & Investments Commission

PAYMENT SLIP

CALLANDER PROPERTY PTY LTD

ACN 636 002 670

Account No: 22 636002670



22 636002670

TOTAL DUE **\$359.00**
Immediately **\$359.00**

Payment options are listed on the back of this payment slip



Billier Code: 17301
Ref: 2296360026704



*814 129 0002296360026704 96

Transaction details:

page 2 of 2

7-6

	Transactions for this period	ASIC reference	\$ Amount
2021-11-08	Late Payment Fee 1	3X8010407480B A	\$83.00
	Outstanding transactions		
2021-09-05	Annual Review - Pty Co	3X8010407480B A	\$276.00
2021-11-08	Late Payment Fee 1	3X8010407480B A	\$83.00

PAYMENT OPTIONS



Billpay Code: 8929
Ref: 2296 3600 2670 496

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Locked Bag 5000, Gippsland Mail Centre VIC 3841



Biller Code: 17301
Ref: 2296360026704

Telephone & Internet Banking – BPAY*

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au



7-7

Company: CALLANDER PROPERTY PTY LTD ACN 636 002 670

Company details

Date company registered 05-09-2019
 Company next review date 05-09-2023
 Company type Australian Proprietary Company
 Company status Registered
 Home unit company No
 Superannuation trustee company No
 Non profit company No

Registered office

UNIT 30 , 340 HOPE ISLAND ROAD , HOPE ISLAND QLD 4212

Principal place of business

8 PATTERSON COURT , UPPER COOMERA QLD 4209

Officeholders

CALLANDER, PETER ANDREW
 Born 08-02-1983 at DURBAN SOUTH AFRICA
 8 PATTERSON COURT , UPPER COOMERA QLD 4209
 Office(s) held: Director, appointed 05-09-2019

CALLANDER, TIFFANY ELIZABETH
 Born 15-06-1992 at SOUTHPORT QLD
 8 PATTERSON COURT , UPPER COOMERA QLD 4209
 Office(s) held: Director, appointed 05-09-2019
 Secretary, appointed 05-09-2019

Company share structure

Share class	Share description	Number issued	Total amount paid	Total amount unpaid
ORD	ORDINARY	2	2.00	0.00

Members

Member Name	Address	Share class	Total number held	Fully paid	Beneficially held
CALLANDER , PETER ANDREW	8 PATTERSON COURT , UPPER COOMERA QLD 4209	ORD	1	Yes	Yes
CALLANDER , TIFFANY ELIZABETH	8 PATTERSON COURT , UPPER COOMERA QLD 4209	ORD	1	Yes	Yes

Document history

These are the documents most recently received by ASIC from this organisation.

Received	Number	Form	Description	Status
17-10-2022	3ELS19445	484	CHANGE TO COMPANY DETAILS	Processed and imaged
17-10-2022	3ELS19446	484	CHANGE TO COMPANY DETAILS	Processed and imaged
05-09-2019	0ETF72924	201	APPLICATION FOR INCORPORATION (DIVN 1)	Processed and imaged

Diminishing value method summary

Date	Division 40 plant	Division 40 pooled plant	Total division 40	Total division 43	Total
21-Feb-20 to 30-Jun-20	2,153	1,787	3,940	2,626	6,566
1-Jul-20 to 30-Jun-21	4,135	2,905	7,040	7,336	14,376
1-Jul-21 to 30-Jun-22	3,284	1,815	5,099	7,336	12,435
1-Jul-22 to 30-Jun-23	2,474	1,447	3,921	7,336	11,257
1-Jul-23 to 30-Jun-24	1,744	1,240	2,984	7,336	10,320
1-Jul-24 to 30-Jun-25	1,253	1,106	2,359	7,336	9,695
1-Jul-25 to 30-Jun-26	248	2,083	2,331	7,336	9,667
1-Jul-26 to 30-Jun-27	207	1,301	1,508	7,336	8,844
1-Jul-27 to 30-Jun-28	172	813	985	7,336	8,321
1-Jul-28 to 30-Jun-29	0	830	830	7,336	8,166
1-Jul-29 to 30-Jun-30	0	521	521	7,336	7,857
1-Jul-30 to 30-Jun-31	0	325	325	7,336	7,661
1-Jul-31 to 30-Jun-32	0	205	205	7,336	7,541
1-Jul-32 to 30-Jun-33	0	129	129	7,336	7,465
1-Jul-33 to 30-Jun-34	0	80	80	7,336	7,416
1-Jul-34 to 30-Jun-35	0	49	49	7,336	7,385
1-Jul-35 to 30-Jun-36	0	29	29	7,336	7,365
1-Jul-36 to 30-Jun-37	0	19	19	7,336	7,355
1-Jul-37 to 30-Jun-38	0	13	13	7,336	7,349
1-Jul-38 to 30-Jun-39	0	7	7	7,336	7,343
1-Jul-39 to 30-Jun-40	0	5	5	7,336	7,341
1-Jul-40 to 30-Jun-41	0	2	2	7,336	7,338
1-Jul-41 to 30-Jun-42	0	1	1	7,336	7,337
1-Jul-42 to 30-Jun-43	0	0	0	7,336	7,336
1-Jul-43 to 30-Jun-44	0	0	0	7,336	7,336
1-Jul-44 to 30-Jun-45	0	0	0	7,336	7,336
1-Jul-45 to 30-Jun-46	0	0	0	7,336	7,336
1-Jul-46 to 30-Jun-47	0	0	0	7,336	7,336
1-Jul-47 to 30-Jun-48	0	0	0	7,336	7,336
1-Jul-48 to 30-Jun-49	0	0	0	7,336	7,336
1-Jul-49 to 30-Jun-50	0	0	0	7,336	7,336
1-Jul-50 to 30-Jun-51	0	0	0	7,336	7,336
1-Jul-51 to 30-Jun-52	0	0	0	7,336	7,336
1-Jul-52 to 30-Jun-53	0	0	0	7,336	7,336
1-Jul-53 to 30-Jun-54	0	0	0	7,336	7,336
1-Jul-54 to 30-Jun-55	0	0	0	7,336	7,336
1-Jul-55 to 30-Jun-56	0	0	0	7,336	7,336
1-Jul-56 to 30-Jun-57	0	0	0	7,336	7,336
1-Jul-57 to 30-Jun-58	0	0	0	7,336	7,336
1-Jul-58 to 30-Jun-59	0	0	0	7,336	7,336
1-Jul-59 to 30-Jun-60	0	0	0	4,715	4,715
Total	15,670	16,712	32,382	293,445	325,827

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The contents of this page are subject to and must be read in conjunction with the disclaimer on page 7

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Claim 2020-2022 in 2022 FY.

BMT Tax Depreciation
QUANTITY SURVEYORS

8.2

Capital Allowance and Tax Depreciation Schedule

Maximising the cash return from investment properties

Callander SMSF
29 Mcconnell Esplanade
STRATHPINE QLD 4500

83

26 July 2022

Callander SMSF

Dear Sir/Madam,

Thank you for selecting BMT Tax Depreciation to complete your Capital Allowance and Tax Depreciation Schedule.

This document outlines the relevant information, legislation and methodology used in the assessment of the potential capital works deductions for 29 McConnell Esplanade, STRATHPINE QLD 4500.

For your convenience we have included an explanation and summary of the calculations used in this schedule.

We trust our service and the deductions outlined in the following schedules will exceed your expectations. BMT strive for excellence and appreciate any feedback you may have.

Our commitment to the continuous development of our service ensures you receive the maximum depreciation deductions you're entitled to.

We invite you to register for our online portal MyBMT. MyBMT allows you to view and update your schedule, access and download existing schedules, upload property files including photos and receipts, add members of your investment team and share your schedule with your Accountant or Tax Adviser all in one convenient location. For more information and to register visit www.mybmt.bmtqs.com.au.

To learn more about property depreciation visit www.bmtqs.com.au. We have a range of free tools and resources to assist you on your property investing journey.

Should you require any further information or clarification, please contact one of our depreciation experts or our Chief Executive Officer, Mr Bradley Beer.

Once again, thank you for choosing BMT Tax Depreciation and we look forward to working with you in the future.

Yours sincerely,

BMT Tax Depreciation

BMT Tax Depreciation Pty Ltd
Quantity Surveyors
AIQS, RICS, AVAA, Tax Agent: 53712009

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BMT Capital Allowance and Tax Depreciation Schedule overview

The following is a summary of the information used by BMT Tax Depreciation when preparing this Capital Allowance and Tax Depreciation Schedule. The ownership details and structure play a significant part in the methodology that is used and subsequently changes the results of the schedule and the calculations used within it. Any changes to the ownership entity or structure may make this report inaccurate. To update your details please contact the expert team at BMT Tax Depreciation on 1300 728 726 or log in to MyBMT at www.mybmt.bmtqs.com.au.

Schedule prepared for:	Callander SMSF
Property address:	29 Mcconnell Esplanade, STRATHPINE QLD 4500
Ownership interest:	100 per cent

Co-owners must divide the income and expenses for the rental property in line with their 'interest' in the property. The two co-owner structures are:

- Joint tenants - each holds an equal interest in the property, or
- Tenants in common - may hold unequal interests in the property, for example, one may hold a 20 per cent interest and the other an 80 per cent interest

Co-owned depreciating assets, as outlined in section 40-35 of the Income Tax Assessment Act 1997 (ITAA 1997), are able to be calculated and deducted based on each owner's interest in the asset, and not the whole asset. For example, joint tenants with an equal 50 per cent share can claim an immediate write-off for items costing \$600 or less as each co-owner's share is no more than \$300 each. When an owner's share of an asset is valued at less than \$1,000, it can be added to a low-value pool assuming there is no immediate write-off.

Property type:	Residential
Purchase price:	\$509,500
Settlement date:	21 February 2020
Construction completion date:	21 February 2020
Schedule start date:	21 February 2020
Date available to provide income:	21 February 2020

The contents of this page are subject to and must be read in conjunction with the disclaimer on page 7

Methodology

The Capital Allowance and Tax Depreciation Schedule prepared for Callander SMSF on 29 McConnell Esplanade, STRATHPINE QLD 4500 has been prepared and calculated in accordance with the legislation applicable on 26 July 2022.

The Capital Allowance and Tax Depreciation Schedule is based on BMT Tax Depreciation's understanding of the Commissioner of Taxation's assumed intent and the interpretation of the relevant tax rulings and supportive documents:

- The Income Tax Assessment Act 1997, (ITAA) 1936, Part 3, Division 3A, Sections 54, 55, 56, 60, 61 and 62
- The basis of depreciation of an item of plant and equipment includes its purchase price (ITAA Sect 42-65) delivery and installation costs (IT 2197) and the costs associated with bringing the plant into full operation (ITAA97 Sect 8-1)
- Capital allowances in accordance with Division 10D, Sections 124ZF-ZH and Section 1234ZFB and ITAA 1997 Division 40 and 43
- Changes from the Ralph Review of Business Taxation of 21 September 1999
- Legislation by the Australian Taxation Office in Market Valuations for Tax Purposes
- Documentation and procedures defined in the Australian Accounting Standards AASB 116 Property, Plant and Equipment and AASB13 Fair Value Measurement
- Taxation Ruling 2022/1 – Income Tax: Effective Life of Depreciating Assets

It is a requirement to advise BMT Tax Depreciation when any actual costs in whole or part thereof are available prior to the preparation of the Capital Allowance and Tax Depreciation Schedule. Where costs have been provided, they have been used and noted accordingly in this schedule. In the event that costs are not available, BMT Tax Depreciation use estimating procedures and methodology provided to estimate a fair market value based on cost advice as at the 26 July 2022. Where applicable, all cost estimates are adjusted to that of the historical date in which the actual construction or installation took place.

The construction expenditure has been determined on the basis of the actual cost incurred in relation to the construction of a building.

Construction expenditure calculated includes:

- Preliminary expenses such as professional Architect, Engineer and Surveyor's fees and the cost of foundation excavations
- Builder's or Contractor's margin
- Contingencies
- All plant and equipment

The construction expenditure calculated excludes:

- Site clearance, earthworks that are permanent, can be economically maintained and are not integral to the installation or construction of a structure
- Demolition of existing structures
- Soft landscaping
- Cost of acquiring land
- Developer's profit and overheads

The following additional information has been used in the preparation of the Capital Allowance and Tax Depreciation Schedule:

- Written and verbal information provided by Callander SMSF
- Verbal information provided by Moreton Bay Council
- Site inspection conducted by BMT Tax Depreciation on 25 May 2022
- Purchase price of \$509,500
- Land value of \$212,500

The following assumptions have been made in the preparation of the Capital Allowance and Tax Depreciation Schedule.

- That all items of plant and equipment listed in the schedule are owned by the tax payer
- That you are not entitled to input tax credits and therefore GST is included in the appropriate items within the schedule
- That no schedule of depreciation allowances existed or formed a condition of the purchase documentation
- Qualifying expenditure and depreciation rates have been calculated with the understanding that the property is used for the production of assessable income, excluding short-term traveller's accommodation or non-residential usage
- No additional actual costs in whole or part thereof are available at this time
- The owners are not carrying on a rental property business

Owners are advised to discuss and confirm the above assumptions with their Tax Adviser prior to using this Capital Allowance and Tax Depreciation Schedule.

Disclaimer

The contents of this page and the totality of this document are subject to this disclaimer. The information contained within this document has been prepared by BMT Tax Depreciation Pty Ltd on the basis of estimated costs and information provided to BMT Tax Depreciation Pty Ltd. This document is intended for use by the client only. No information in this document may be interpreted as legal, accounting or taxation advice. Individuals should consult with their legal, accounting or taxation advisers before relying on any part of this document. This document is prepared in accordance with legislation in force at the time the asset was acquired and the date this document was produced.

Should the client not elect to use the pooling system, then the total cost figure can be used and the applicable depreciation rates applied. All pooled items have been depreciated at 18.75 per cent in the year of acquisition and 37.5 per cent each year thereafter. The cumulative capital loss total row of figures displays the amount of division 40 deductions that have not been able to be claimed during ownership up until the end of the financial year.

BMT Tax Depreciation Pty Ltd is not responsible for the result of any actions taken on the basis of the information provided in this document or any error in or omission from this document. BMT Tax Depreciation Pty Ltd does not accept any liability, in any form, for any consequences, loss, or damage as a result of any person acting upon or relying upon the information contained in this document. This document has been prepared for depreciation purposes only and it is not suitable for any other purpose. Neither the whole nor any part of this document may be provided to any party without the express prior written approval of BMT Tax Depreciation Pty Ltd.

Experience and qualifications

Quantity Surveyors are recognised by the Commissioner of Taxation to have appropriate construction costing skills to estimate building costs for the purpose of determining your capital works and tax depreciation deductions (see Tax Ruling 97/25).

Please find below BMT Tax Depreciation's relevant qualifications and associations with governing bodies:

- **AIQS - Australian Institute of Quantity Surveyors**

As a member of the AIQS, a professional standards body, BMT Tax Depreciation upholds its professionalism and standards to the highest level. The institute plays an important role by ensuring that industry standards and information are continuously updated.

- **RICS - Royal Institute of Chartered Surveyors**

BMT Tax Depreciation are proud members of RICS, allowing us access to the latest methodology used by Surveyors across Australia and the world.

- **AVAA - Auctioneers & Valuers Association of Australia**

BMT Tax Depreciation is also a member of the AVAA. The AVAA works to elevate and maintain the standards of professional knowledge and sound practice relating to accurately valuing a variety of plant and equipment.

- **PIPA - Property Investment Professionals of Australia**

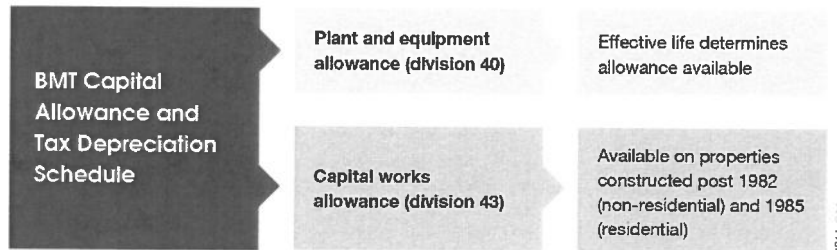
As a member of PIPA, BMT Tax Depreciation are committed to maintaining high levels of professional standards through their work in educating property investors on the benefits of tax depreciation.

- **Registered Tax Agent**

BMT Tax Depreciation are registered Tax Agents qualified to prepare depreciation schedules for any rental, commercial or investment property under the Tax Agents Services Act 2009. **Our Tax Agents number is 53712009.**

Summary of capital expenditure

Purchase price	\$509,500
Total expenditure	\$509,500



Division 40 - plant and equipment	\$32,382
--	-----------------

The calculations for plant and equipment assets have been prepared in accordance with the relevant Taxation Ruling in place at the time of preparing this report. This ruling discusses the methodology outlined by the Commissioner of Taxation to determine the effective life of depreciating assets under section 40-100 of the Income Tax Assessment Act 1997 (ITAA 1997).

Division 43 - capital works allowance	\$293,445
--	------------------

Division 43, as outlined in ITAA 1997, allows a deduction for capital expenditure incurred in the construction of any capital works. The deduction claimed as a capital works allowance depends on the type of construction and the date construction started. See the definition of division 43 and the table under this heading within the glossary of key terms for further clarification of the qualifying dates for capital works deductions. The deductible amount for division 43 excludes both division 40 above and any non-qualifying balance of capital expenditure.

Balance of capital expenditure	\$183,673
---------------------------------------	------------------

This represents all items that do not qualify for capital works deductions or decline in value and any capital works deductions which are already exhausted. Construction expenditure that cannot be claimed (as per Australian Taxation Office (ATO) guidelines) include:

- Land
- Expenditure on clearing the land prior to construction
- Earthworks that are permanent, and are not integral to the construction
- Expenditure on soft landscaping
- Demolition

Total capital expenditure	\$509,500
----------------------------------	------------------

Capital Allowance and Tax Depreciation Schedule summary

Total deductions - 40 year forecast

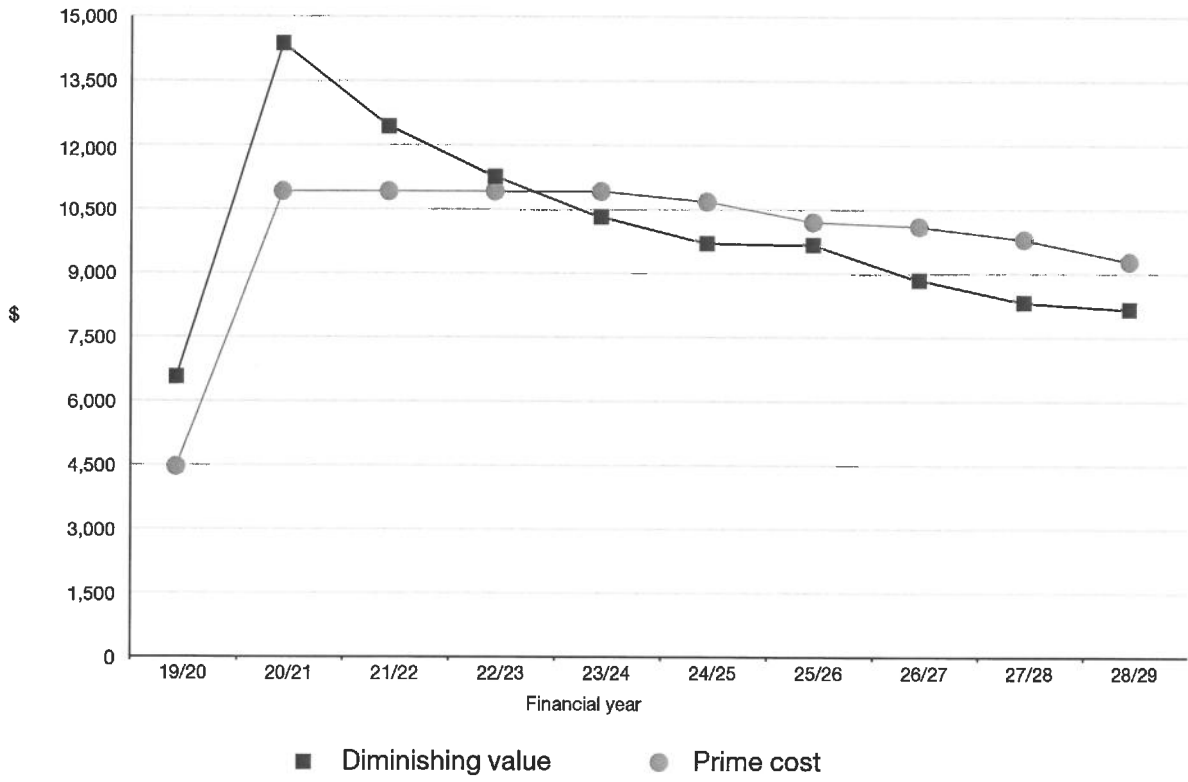
The forty year projection summary outlines the total yearly deductions available over the lifetime of the property. These totals include the division 43 and division 40 components as a total yearly deduction. Both the diminishing value (DV) and prime cost (PC) method values are shown for easy comparison.

Years 1-21			Years 22-41		
Period	Total deductions		Period	Total deductions	
	DV (\$)	PC (\$)		DV (\$)	PC (\$)
21-Feb-20 to 30-Jun-20	6,566	4,463	1-Jul-40 to 30-Jun-41	7,338	7,336
1-Jul-20 to 30-Jun-21	14,376	10,914	1-Jul-41 to 30-Jun-42	7,337	7,336
1-Jul-21 to 30-Jun-22	12,435	10,914	1-Jul-42 to 30-Jun-43	7,336	7,336
1-Jul-22 to 30-Jun-23	11,257	10,914	1-Jul-43 to 30-Jun-44	7,336	7,336
1-Jul-23 to 30-Jun-24	10,320	10,914	1-Jul-44 to 30-Jun-45	7,336	7,336
1-Jul-24 to 30-Jun-25	9,695	10,675	1-Jul-45 to 30-Jun-46	7,336	7,336
1-Jul-25 to 30-Jun-26	9,667	10,197	1-Jul-46 to 30-Jun-47	7,336	7,336
1-Jul-26 to 30-Jun-27	8,844	10,096	1-Jul-47 to 30-Jun-48	7,336	7,336
1-Jul-27 to 30-Jun-28	8,321	9,797	1-Jul-48 to 30-Jun-49	7,336	7,336
1-Jul-28 to 30-Jun-29	8,166	9,279	1-Jul-49 to 30-Jun-50	7,336	7,336
1-Jul-29 to 30-Jun-30	7,857	8,875	1-Jul-50 to 30-Jun-51	7,336	7,336
1-Jul-30 to 30-Jun-31	7,661	8,140	1-Jul-51 to 30-Jun-52	7,336	7,336
1-Jul-31 to 30-Jun-32	7,541	7,862	1-Jul-52 to 30-Jun-53	7,336	7,336
1-Jul-32 to 30-Jun-33	7,465	7,336	1-Jul-53 to 30-Jun-54	7,336	7,336
1-Jul-33 to 30-Jun-34	7,416	7,336	1-Jul-54 to 30-Jun-55	7,336	7,336
1-Jul-34 to 30-Jun-35	7,385	7,336	1-Jul-55 to 30-Jun-56	7,336	7,336
1-Jul-35 to 30-Jun-36	7,365	7,336	1-Jul-56 to 30-Jun-57	7,336	7,336
1-Jul-36 to 30-Jun-37	7,355	7,336	1-Jul-57 to 30-Jun-58	7,336	7,336
1-Jul-37 to 30-Jun-38	7,349	7,336	1-Jul-58 to 30-Jun-59	7,336	7,336
1-Jul-38 to 30-Jun-39	7,343	7,336	1-Jul-59 to 30-Jun-60	4,715	4,715
1-Jul-39 to 30-Jun-40	7,341	7,336	Total	325,827	325,827

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10 year forecast comparison graph

The below graphical representation of the diminishing value method and prime cost method compares the yearly claims from both methods. The graph demonstrates the diminishing value method's increased deductions over the initial years and the prime cost method's greater deductions in later years.



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Division 43 – capital works allowance

The table below outlines the division 43 building write-off allowance available to be claimed over forty years from the construction completion date. The depreciation calculated has been deemed to be on structural elements only completed after the legislated dates.

Works	Date	Rate	Original cost (\$)
Original works	21-Feb-20	2.5%	293,445

Calculation for write-off provision:

Period	Original division 43 (\$)
21-Feb-20 to 30-Jun-20	2,626
1-Jul-20 to 30-Jun-21	7,336
1-Jul-21 to 30-Jun-22	7,336
1-Jul-22 to 30-Jun-23	7,336
1-Jul-23 to 30-Jun-24	7,336
1-Jul-24 to 30-Jun-25	7,336
1-Jul-25 to 30-Jun-26	7,336
1-Jul-26 to 30-Jun-27	7,336
1-Jul-27 to 30-Jun-28	7,336
1-Jul-28 to 30-Jun-29	7,336

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Diminishing value method summary

Date	Division 40 plant	Division 40 pooled plant	Total division 40	Total division 43	Total
21-Feb-20 to 30-Jun-20	2,153	1,787	3,940	2,626	6,566
1-Jul-20 to 30-Jun-21	4,135	2,905	7,040	7,336	14,376
1-Jul-21 to 30-Jun-22	3,284	1,815	5,099	7,336	12,435
1-Jul-22 to 30-Jun-23	2,474	1,447	3,921	7,336	11,257
1-Jul-23 to 30-Jun-24	1,744	1,240	2,984	7,336	10,320
1-Jul-24 to 30-Jun-25	1,253	1,106	2,359	7,336	9,695
1-Jul-25 to 30-Jun-26	248	2,083	2,331	7,336	9,667
1-Jul-26 to 30-Jun-27	207	1,301	1,508	7,336	8,844
1-Jul-27 to 30-Jun-28	172	813	985	7,336	8,321
1-Jul-28 to 30-Jun-29	0	830	830	7,336	8,166
1-Jul-29 to 30-Jun-30	0	521	521	7,336	7,857
1-Jul-30 to 30-Jun-31	0	325	325	7,336	7,661
1-Jul-31 to 30-Jun-32	0	205	205	7,336	7,541
1-Jul-32 to 30-Jun-33	0	129	129	7,336	7,465
1-Jul-33 to 30-Jun-34	0	80	80	7,336	7,416
1-Jul-34 to 30-Jun-35	0	49	49	7,336	7,385
1-Jul-35 to 30-Jun-36	0	29	29	7,336	7,365
1-Jul-36 to 30-Jun-37	0	19	19	7,336	7,355
1-Jul-37 to 30-Jun-38	0	13	13	7,336	7,349
1-Jul-38 to 30-Jun-39	0	7	7	7,336	7,343
1-Jul-39 to 30-Jun-40	0	5	5	7,336	7,341
1-Jul-40 to 30-Jun-41	0	2	2	7,336	7,338
1-Jul-41 to 30-Jun-42	0	1	1	7,336	7,337
1-Jul-42 to 30-Jun-43	0	0	0	7,336	7,336
1-Jul-43 to 30-Jun-44	0	0	0	7,336	7,336
1-Jul-44 to 30-Jun-45	0	0	0	7,336	7,336
1-Jul-45 to 30-Jun-46	0	0	0	7,336	7,336
1-Jul-46 to 30-Jun-47	0	0	0	7,336	7,336
1-Jul-47 to 30-Jun-48	0	0	0	7,336	7,336
1-Jul-48 to 30-Jun-49	0	0	0	7,336	7,336
1-Jul-49 to 30-Jun-50	0	0	0	7,336	7,336
1-Jul-50 to 30-Jun-51	0	0	0	7,336	7,336
1-Jul-51 to 30-Jun-52	0	0	0	7,336	7,336
1-Jul-52 to 30-Jun-53	0	0	0	7,336	7,336
1-Jul-53 to 30-Jun-54	0	0	0	7,336	7,336
1-Jul-54 to 30-Jun-55	0	0	0	7,336	7,336
1-Jul-55 to 30-Jun-56	0	0	0	7,336	7,336
1-Jul-56 to 30-Jun-57	0	0	0	7,336	7,336
1-Jul-57 to 30-Jun-58	0	0	0	7,336	7,336
1-Jul-58 to 30-Jun-59	0	0	0	7,336	7,336
1-Jul-59 to 30-Jun-60	0	0	0	4,715	4,715
Total	15,670	16,712	32,382	293,445	325,827

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Prime cost method summary

Date	Division 40	Division 43	Total
21-Feb-20 to 30-Jun-20	1,837	2,626	4,463
1-Jul-20 to 30-Jun-21	3,578	7,336	10,914
1-Jul-21 to 30-Jun-22	3,578	7,336	10,914
1-Jul-22 to 30-Jun-23	3,578	7,336	10,914
1-Jul-23 to 30-Jun-24	3,578	7,336	10,914
1-Jul-24 to 30-Jun-25	3,339	7,336	10,675
1-Jul-25 to 30-Jun-26	2,861	7,336	10,197
1-Jul-26 to 30-Jun-27	2,760	7,336	10,096
1-Jul-27 to 30-Jun-28	2,461	7,336	9,797
1-Jul-28 to 30-Jun-29	1,943	7,336	9,279
1-Jul-29 to 30-Jun-30	1,539	7,336	8,875
1-Jul-30 to 30-Jun-31	804	7,336	8,140
1-Jul-31 to 30-Jun-32	526	7,336	7,862
1-Jul-32 to 30-Jun-33	0	7,336	7,336
1-Jul-33 to 30-Jun-34	0	7,336	7,336
1-Jul-34 to 30-Jun-35	0	7,336	7,336
1-Jul-35 to 30-Jun-36	0	7,336	7,336
1-Jul-36 to 30-Jun-37	0	7,336	7,336
1-Jul-37 to 30-Jun-38	0	7,336	7,336
1-Jul-38 to 30-Jun-39	0	7,336	7,336
1-Jul-39 to 30-Jun-40	0	7,336	7,336
1-Jul-40 to 30-Jun-41	0	7,336	7,336
1-Jul-41 to 30-Jun-42	0	7,336	7,336
1-Jul-42 to 30-Jun-43	0	7,336	7,336
1-Jul-43 to 30-Jun-44	0	7,336	7,336
1-Jul-44 to 30-Jun-45	0	7,336	7,336
1-Jul-45 to 30-Jun-46	0	7,336	7,336
1-Jul-46 to 30-Jun-47	0	7,336	7,336
1-Jul-47 to 30-Jun-48	0	7,336	7,336
1-Jul-48 to 30-Jun-49	0	7,336	7,336
1-Jul-49 to 30-Jun-50	0	7,336	7,336
1-Jul-50 to 30-Jun-51	0	7,336	7,336
1-Jul-51 to 30-Jun-52	0	7,336	7,336
1-Jul-52 to 30-Jun-53	0	7,336	7,336
1-Jul-53 to 30-Jun-54	0	7,336	7,336
1-Jul-54 to 30-Jun-55	0	7,336	7,336
1-Jul-55 to 30-Jun-56	0	7,336	7,336
1-Jul-56 to 30-Jun-57	0	7,336	7,336
1-Jul-57 to 30-Jun-58	0	7,336	7,336
1-Jul-58 to 30-Jun-59	0	7,336	7,336
1-Jul-59 to 30-Jun-60	0	4,715	4,715
Total	32,382	293,445	325,827

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Diminishing value method schedule (years 1 - 5)

Tax grouping	Total cost @ 21-Feb-20 (\$)	Effective life (Years)	Basic rate (DV)	Depreciation allowance					TWDV @ 1-Jul-24 (\$)
				21-Feb-20 30-Jun-20 Year 1 (\$)	1-Jul-20 30-Jun-21 Year 2 (\$)	1-Jul-21 30-Jun-22 Year 3 (\$)	1-Jul-22 30-Jun-23 Year 4 (\$)	1-Jul-23 30-Jun-24 Year 5 (\$)	
Division 40 - plant & equipment (Based on effective life rates)									
Existing unit specific									
Air Conditioner - Split Systems	6,106	10	20.0%	437	1,134	907	726	580	2,322
Automatic Garage Door - Controls	178	5	100.0%	178	0	0	0	0	0
Automatic Garage Door - Motors	721	10	37.5%	0*	0	0	0	0	89
Bathroom Accessories - Freestanding	75	3	100.0%	75	0	0	0	0	0
Blinds	4,023	10	37.5%	0*	0	0	0	0	499
Carpet	4,197	8	25.0%	376	955	717	537	403	1,209
Ceiling Fans	1,665	5	37.5%	0*	0	0	0	0	207
Cooktops	2,498	12	16.7%	149	392	326	272	227	1,132
Dishwashers	2,332	8	25.0%	209	531	398	299	0*	559
Exhaust Fans	544	10	37.5%	0*	0	0	0	0	67
Garbage Bins	286	10	100.0%	286	0	0	0	0	0
Garden Lights Solar	16	5	100.0%	16	0	0	0	0	0
Hot Water Systems	1,943	12	16.7%	116	305	254	211	176	881
Light Fittings and Shades	1,648	5	37.5%	0*	0	0	0	0	204
Ovens	3,942	12	16.7%	235	618	515	429	358	1,787
Rangehoods	1,276	12	16.7%	76	200	167	0*	0	326
Smoke Alarms	932	6	37.5%	0*	0	0	0	0	116
Subtotal	32,382			2,153	4,135	3,284	2,474	1,744	9,398
Total division 40 - plant	22,849			2,153	4,135	3,284	2,474	1,744	6,450
Total division 40 - pooled plant (Page 19)	9,533			1,787	2,905	1,815	1,447	1,240	2,948
Total division 40	32,382			3,940	7,040	5,099	3,921	2,984	9,398
Division 43 - capital works allowance									
Total division 43 (Page 12)	293,445			2,626	7,336	7,336	7,336	7,336	261,475
Total depreciation	325,827			6,566	14,376	12,435	11,257	10,320	270,873

*Low cost assets and low value assets have been allocated to the low value pooling table.

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Diminishing value method schedule (years 6 - 10)

Tax grouping	Total cost @ 1-Jul-24 (\$)	Effective life (Years)	Basic rate (DV)	Depreciation allowance					TWDV @ 1-Jul-29 (\$)
				1-Jul-24 30-Jun-25 Year 6 (\$)	1-Jul-25 30-Jun-26 Year 7 (\$)	1-Jul-26 30-Jun-27 Year 8 (\$)	1-Jul-27 30-Jun-28 Year 9 (\$)	1-Jul-28 30-Jun-29 Year 10 (\$)	
Division 40 - plant & equipment (Based on effective life rates)									
Existing unit specific									
Air Conditioner - Split Systems	2,322	10	20.0%	464	0*	0	0	0	284
Automatic Garage Door - Controls	0	5	100.0%	0	0	0	0	0	0
Automatic Garage Door - Motors	89	10	37.5%	0	0	0	0	0	9
Bathroom Accessories - Freestanding	0	3	100.0%	0	0	0	0	0	0
Blinds	499	10	37.5%	0	0	0	0	0	47
Carpet	1,209	8	25.0%	302	0*	0	0	0	138
Ceiling Fans	207	5	37.5%	0	0	0	0	0	20
Cooktops	1,132	12	16.7%	189	0*	0	0	0	144
Dishwashers	559	8	37.5%	0	0	0	0	0	53
Exhaust Fans	67	10	37.5%	0	0	0	0	0	6
Garbage Bins	0	10	100.0%	0	0	0	0	0	0
Garden Lights Solar	0	5	100.0%	0	0	0	0	0	0
Hot Water Systems	881	12	37.5%	0*	0	0	0	0	84
Light Fittings and Shades	204	5	37.5%	0	0	0	0	0	19
Ovens	1,787	12	16.7%	298	248	207	172	0*	539
Rangehoods	326	12	37.5%	0	0	0	0	0	31
Smoke Alarms	116	6	37.5%	0	0	0	0	0	11
Subtotal	9,398			1,253	248	207	172	0	1,385
Total division 40 - plant	6,450			1,253	248	207	172	0	0
Total division 40 - pooled plant (Page 20)	2,948			1,106	2,083	1,301	813	830	1,385
Total division 40	9,398			2,359	2,331	1,508	985	830	1,385
Division 43 - capital works allowance									
Total division 43 (Page 12)	261,475			7,336	7,336	7,336	7,336	7,336	224,795
Total depreciation	270,873			9,695	9,667	8,844	8,321	8,166	226,180

*Low cost assets and low value assets have been allocated to the low value pooling table.

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Diminishing value method schedule (years 11 - 15)

Tax grouping	Total cost @ 1-Jul-29 (\$)	Effective life (Years)	Basic rate (DV)	Depreciation allowance					TWDV @ 1-Jul-34 (\$)
				1-Jul-29 30-Jun-30 Year 11 (\$)	1-Jul-30 30-Jun-31 Year 12 (\$)	1-Jul-31 30-Jun-32 Year 13 (\$)	1-Jul-32 30-Jun-33 Year 14 (\$)	1-Jul-33 30-Jun-34 Year 15 (\$)	
Division 40 - plant & equipment (Based on effective life rates)									
Existing unit specific									
Air Conditioner - Split Systems	284	10	37.5%	0	0	0	0	0	27
Automatic Garage Door - Controls	0	5	100.0%	0	0	0	0	0	0
Automatic Garage Door - Motors	9	10	37.5%	0	0	0	0	0	0
Bathroom Accessories - Freestanding	0	3	100.0%	0	0	0	0	0	0
Blinds	47	10	37.5%	0	0	0	0	0	4
Carpet	138	8	37.5%	0	0	0	0	0	13
Ceiling Fans	20	5	37.5%	0	0	0	0	0	1
Cooktops	144	12	37.5%	0	0	0	0	0	14
Dishwashers	53	8	37.5%	0	0	0	0	0	5
Exhaust Fans	6	10	37.5%	0	0	0	0	0	0
Garbage Bins	0	10	100.0%	0	0	0	0	0	0
Garden Lights Solar	0	5	100.0%	0	0	0	0	0	0
Hot Water Systems	84	12	37.5%	0	0	0	0	0	7
Light Fittings and Shades	19	5	37.5%	0	0	0	0	0	1
Ovens	539	12	37.5%	0	0	0	0	0	51
Rangehoods	31	12	37.5%	0	0	0	0	0	2
Smoke Alarms	11	6	37.5%	0	0	0	0	0	0
Subtotal	1,385			0	0	0	0	0	125
Total division 40 - plant	0			0	0	0	0	0	0
Total division 40 - pooled plant (Page 21)	1,385			521	325	205	129	80	125
Total division 40	1,385			521	325	205	129	80	125
Division 43 - capital works allowance									
Total division 43 (Page 12)	224,795			7,336	7,336	7,336	7,336	7,336	188,115
Total depreciation	226,180			7,857	7,661	7,541	7,465	7,416	188,240

*Low cost assets and low value assets have been allocated to the low value pooling table.

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Diminishing value method schedule (years 16 - 20)

Tax grouping	Total cost @ 1-Jul-34 (\$)	Effective life (Years)	Basic rate (DV)	Depreciation allowance					TWDV @ 1-Jul-39 (\$)
				1-Jul-34 30-Jun-35 Year 16 (\$)	1-Jul-35 30-Jun-36 Year 17 (\$)	1-Jul-36 30-Jun-37 Year 18 (\$)	1-Jul-37 30-Jun-38 Year 19 (\$)	1-Jul-38 30-Jun-39 Year 20 (\$)	
Division 40 - plant & equipment (Based on effective life rates)									
Existing unit specific									
Air Conditioner - Split Systems	27	10	37.5%	0	0	0	0	0	2
Automatic Garage Door - Controls	0	5	100.0%	0	0	0	0	0	0
Automatic Garage Door - Motors	0	10	37.5%	0	0	0	0	0	0
Bathroom Accessories - Freestanding	0	3	100.0%	0	0	0	0	0	0
Blinds	4	10	37.5%	0	0	0	0	0	0
Carpet	13	8	37.5%	0	0	0	0	0	1
Ceiling Fans	1	5	37.5%	0	0	0	0	0	0
Cooktops	14	12	37.5%	0	0	0	0	0	1
Dishwashers	5	8	37.5%	0	0	0	0	0	0
Exhaust Fans	0	10	37.5%	0	0	0	0	0	0
Garbage Bins	0	10	100.0%	0	0	0	0	0	0
Garden Lights Solar	0	5	100.0%	0	0	0	0	0	0
Hot Water Systems	7	12	37.5%	0	0	0	0	0	0
Light Fittings and Shades	1	5	37.5%	0	0	0	0	0	0
Ovens	51	12	37.5%	0	0	0	0	0	4
Rangehoods	2	12	37.5%	0	0	0	0	0	0
Smoke Alarms	0	6	37.5%	0	0	0	0	0	0
Subtotal	125			0	0	0	0	0	8
Total division 40 - plant	0			0	0	0	0	0	0
Total division 40 - pooled plant (Page 22)	125			49	29	19	13	7	8
Total division 40	125			49	29	19	13	7	8
Division 43 - capital works allowance									
Total division 43 (Page 12)	188,115			7,336	7,336	7,336	7,336	7,336	151,435
Total depreciation	188,240			7,385	7,365	7,355	7,349	7,343	151,443

*Low cost assets and low value assets have been allocated to the low value pooling table.

Diminishing value method pooling schedule (years 1 - 5)

Tax grouping	Total cost @ Pooling start (\$)	Effective life (Years)	Basic rate (DV)	Depreciation allowance					TWDV @ 1-Jul-24 (\$)
				21-Feb-20 30-Jun-20 Year 1 (\$)	1-Jul-20 30-Jun-21 Year 2 (\$)	1-Jul-21 30-Jun-22 Year 3 (\$)	1-Jul-22 30-Jun-23 Year 4 (\$)	1-Jul-23 30-Jun-24 Year 5 (\$)	
Division 40 - plant & equipment (Based on pooling rates)									
Existing unit specific									
Air Conditioner - Split Systems	*1,858	10	0.0%	0	0	0	0	0	0
Automatic Garage Door - Controls	0	5	0.0%	0	0	0	0	0	0
Automatic Garage Door - Motors	721	10	37.5%	135	220	137	86	54	89
Bathroom Accessories - Freestanding	0	3	0.0%	0	0	0	0	0	0
Blinds	4,023	10	37.5%	754	1,226	766	479	299	499
Carpet	*907	8	0.0%	0	0	0	0	0	0
Ceiling Fans	1,665	5	37.5%	312	507	317	198	124	207
Cooktops	*943	12	0.0%	0	0	0	0	0	0
Dishwashers	*895	8	37.5%	0	0	0	0	336	559
Exhaust Fans	544	10	37.5%	102	166	104	65	40	67
Garbage Bins	0	10	0.0%	0	0	0	0	0	0
Garden Lights Solar	0	5	0.0%	0	0	0	0	0	0
Hot Water Systems	*881	12	0.0%	0	0	0	0	0	881
Light Fittings and Shades	1,648	5	37.5%	309	502	314	196	123	204
Ovens	*862	12	0.0%	0	0	0	0	0	0
Rangehoods	*833	12	37.5%	0	0	0	312	195	326
Smoke Alarms	932	6	37.5%	175	284	177	111	69	116
Subtotal	9,533			1,787	2,905	1,815	1,447	1,240	2,948
Total - pooled items	9,533			1,787	2,905	1,815	1,447	1,240	2,948

Items marked by an * are allocated to the low-value pool in later years.

The contents of this page are subject to and must be read in conjunction with the disclaimer on page 7

Diminishing value method pooling schedule (years 6 - 10)

Tax grouping	Total cost @ Pooling start (\$)	Effective life (Years)	Basic rate (DV)	Depreciation allowance					TWDV @ 1-Jul-29 (\$)
				1-Jul-24 30-Jun-25 Year 6 (\$)	1-Jul-25 30-Jun-26 Year 7 (\$)	1-Jul-26 30-Jun-27 Year 8 (\$)	1-Jul-27 30-Jun-28 Year 9 (\$)	1-Jul-28 30-Jun-29 Year 10 (\$)	
Division 40 - plant & equipment (Based on pooling rates)									
Existing unit specific									
Air Conditioner - Split Systems	*1,858	10	37.5%	0	697	435	272	170	284
Automatic Garage Door - Controls	0	5	0.0%	0	0	0	0	0	0
Automatic Garage Door - Motors	89	10	37.5%	33	21	13	8	5	9
Bathroom Accessories - Freestanding	0	3	0.0%	0	0	0	0	0	0
Blinds	499	10	37.5%	187	117	73	46	29	47
Carpet	*907	8	37.5%	0	340	213	133	83	138
Ceiling Fans	207	5	37.5%	78	48	30	19	12	20
Cooktops	*943	12	37.5%	0	354	221	138	86	144
Dishwashers	559	8	37.5%	210	131	82	51	32	53
Exhaust Fans	67	10	37.5%	25	16	10	6	4	6
Garbage Bins	0	10	0.0%	0	0	0	0	0	0
Garden Lights Solar	0	5	0.0%	0	0	0	0	0	0
Hot Water Systems	881	12	37.5%	330	207	129	81	50	84
Light Fittings and Shades	204	5	37.5%	77	48	30	18	12	19
Ovens	*862	12	37.5%	0	0	0	0	323	539
Rangehoods	326	12	37.5%	122	77	48	30	18	31
Smoke Alarms	116	6	37.5%	44	27	17	11	6	11
Subtotal	2,948			1,106	2,083	1,301	813	830	1,385
Total - pooled items	2,948			1,106	2,083	1,301	813	830	1,385

Items marked by an * are allocated to the low-value pool in later years.

Diminishing value method pooling schedule (years 11 - 15)

Tax grouping	Total cost @ Pooling start (\$)	Effective life (Years)	Basic rate (DV)	Depreciation allowance					TWDV @ 1-Jul-34 (\$)
				1-Jul-29 30-Jun-30 Year 11 (\$)	1-Jul-30 30-Jun-31 Year 12 (\$)	1-Jul-31 30-Jun-32 Year 13 (\$)	1-Jul-32 30-Jun-33 Year 14 (\$)	1-Jul-33 30-Jun-34 Year 15 (\$)	
Division 40 - plant & equipment (Based on pooling rates)									
Existing unit specific									
Air Conditioner - Split Systems	284	10	37.5%	107	66	42	26	16	27
Automatic Garage Door - Controls	0	5	0.0%	0	0	0	0	0	0
Automatic Garage Door - Motors	9	10	37.5%	3	2	2	1	1	0
Bathroom Accessories - Freestanding	0	3	0.0%	0	0	0	0	0	0
Blinds	47	10	37.5%	18	11	7	4	3	4
Carpet	138	8	37.5%	52	32	20	13	8	13
Ceiling Fans	20	5	37.5%	8	5	3	2	1	1
Cooktops	144	12	37.5%	54	34	21	13	8	14
Dishwashers	53	8	37.5%	20	12	8	5	3	5
Exhaust Fans	6	10	37.5%	2	2	1	1	0	0
Garbage Bins	0	10	0.0%	0	0	0	0	0	0
Garden Lights Solar	0	5	0.0%	0	0	0	0	0	0
Hot Water Systems	84	12	37.5%	32	20	12	8	5	7
Light Fittings and Shades	19	5	37.5%	7	5	3	2	1	1
Ovens	539	12	37.5%	202	126	79	50	31	51
Rangehoods	31	12	37.5%	12	7	5	3	2	2
Smoke Alarms	11	6	37.5%	4	3	2	1	1	0
Subtotal	1,385			521	325	205	129	80	125
Total - pooled items	1,385			521	325	205	129	80	125

Items marked by an * are allocated to the low-value pool in later years.

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Diminishing value method pooling schedule (years 16 - 20)

Tax grouping	Total cost @ Pooling start (\$)	Effective life (Years)	Basic rate (DV)	Depreciation allowance					TWDV @ 1-Jul-39 (\$)
				1-Jul-34 30-Jun-35 Year 16 (\$)	1-Jul-35 30-Jun-36 Year 17 (\$)	1-Jul-36 30-Jun-37 Year 18 (\$)	1-Jul-37 30-Jun-38 Year 19 (\$)	1-Jul-38 30-Jun-39 Year 20 (\$)	
Division 40 - plant & equipment (Based on pooling rates)									
Existing unit specific									
Air Conditioner - Split Systems	27	10	37.5%	10	6	4	3	2	2
Automatic Garage Door - Controls	0	5	0.0%	0	0	0	0	0	0
Automatic Garage Door - Motors	0	10	0.0%	0	0	0	0	0	0
Bathroom Accessories - Freestanding	0	3	0.0%	0	0	0	0	0	0
Blinds	4	10	37.5%	2	1	1	0	0	0
Carpet	13	8	37.5%	5	3	2	1	1	1
Ceiling Fans	1	5	37.5%	1	0	0	0	0	0
Cooktops	14	12	37.5%	5	3	2	2	1	1
Dishwashers	5	8	37.5%	2	1	1	1	0	0
Exhaust Fans	0	10	0.0%	0	0	0	0	0	0
Garbage Bins	0	10	0.0%	0	0	0	0	0	0
Garden Lights Solar	0	5	0.0%	0	0	0	0	0	0
Hot Water Systems	7	12	37.5%	3	2	1	1	0	0
Light Fittings and Shades	1	5	37.5%	1	0	0	0	0	0
Ovens	51	12	37.5%	19	12	8	5	3	4
Rangehoods	2	12	37.5%	1	1	0	0	0	0
Smoke Alarms	0	6	0.0%	0	0	0	0	0	0
Subtotal	125			49	29	19	13	7	8
Total - pooled items	125			49	29	19	13	7	8

Items marked by an * are allocated to the low-value pool in later years.

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BMT Tax Depreciation

QUANTITY SURVEYORS

Prime cost method schedule (years 1 - 5)

Tax grouping	Total cost @ 21-Feb-20 (\$)	Effective life (Years)	Basic rate (FC)	Depreciation allowance					TWDV @ 1-Jul-24 (\$)
				21-Feb-20 30-Jun-20 Year 1 (\$)	1-Jul-20 30-Jun-21 Year 2 (\$)	1-Jul-21 30-Jun-22 Year 3 (\$)	1-Jul-22 30-Jun-23 Year 4 (\$)	1-Jul-23 30-Jun-24 Year 5 (\$)	
Division 40 - plant & equipment (Based on effective life rates)									
Existing unit specific									
Air Conditioner - Split Systems	6,106	10	10.0%	219	611	611	611	611	3,443
Automatic Garage Door - Controls	178	5	100.0%	178	0	0	0	0	0
Automatic Garage Door - Motors	721	10	10.0%	26	72	72	72	72	407
Bathroom Accessories - Freestanding	75	3	100.0%	75	0	0	0	0	0
Blinds	4,023	10	10.0%	144	402	402	402	402	2,271
Carpet	4,197	8	12.5%	188	525	525	525	525	1,909
Ceiling Fans	1,665	5	20.0%	119	333	333	333	333	214
Cooktops	2,498	12	8.3%	75	208	208	208	208	1,591
Dishwashers	2,332	8	12.5%	104	292	292	292	292	1,060
Exhaust Fans	544	10	10.0%	19	54	54	54	54	309
Garbage Bins	286	10	100.0%	286	0	0	0	0	0
Garden Lights Solar	16	5	100.0%	16	0	0	0	0	0
Hot Water Systems	1,943	12	8.3%	58	162	162	162	162	1,237
Light Fittings and Shades	1,648	5	20.0%	118	330	330	330	330	210
Ovens	3,942	12	8.3%	118	328	328	328	328	2,512
Rangehoods	1,276	12	8.3%	38	106	106	106	106	814
Smoke Alarms	932	6	16.7%	56	155	155	155	155	256
Subtotal	32,382			1,837	3,578	3,578	3,578	3,578	16,233
Total division 40 - plant	32,382			1,837	3,578	3,578	3,578	3,578	16,233
Division 43 - capital works allowance									
Total division 43 (Page 12)	293,445			2,626	7,336	7,336	7,336	7,336	261,475
Total depreciation	325,827			4,463	10,914	10,914	10,914	10,914	277,708

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Prime cost method schedule (years 6 - 10)

Tax grouping	Total cost @ 1-Jul-24 (\$)	Effective life (Years)	Basic rate (PC)	Depreciation allowance					TWDV @ 1-Jul-29 (\$)
				1-Jul-24 30-Jun-25 Year 6 (\$)	1-Jul-25 30-Jun-26 Year 7 (\$)	1-Jul-26 30-Jun-27 Year 8 (\$)	1-Jul-27 30-Jun-28 Year 9 (\$)	1-Jul-28 30-Jun-29 Year 10 (\$)	
Division 40 - plant & equipment (Based on effective life rates)									
Existing unit specific									
Air Conditioner - Split Systems	3,443	10	10.0%	611	611	611	611	611	388
Automatic Garage Door - Controls	0	5	100.0%	0	0	0	0	0	0
Automatic Garage Door - Motors	407	10	10.0%	72	72	72	72	72	47
Bathroom Accessories - Freestanding	0	3	100.0%	0	0	0	0	0	0
Blinds	2,271	10	10.0%	402	402	402	402	402	261
Carpet	1,909	8	12.5%	525	525	525	334	0	0
Ceiling Fans	214	5	20.0%	214	0	0	0	0	0
Cooktops	1,591	12	8.3%	208	208	208	208	208	551
Dishwashers	1,060	8	12.5%	292	292	292	184	0	0
Exhaust Fans	309	10	10.0%	54	54	54	54	54	39
Garbage Bins	0	10	100.0%	0	0	0	0	0	0
Garden Lights Solar	0	5	100.0%	0	0	0	0	0	0
Hot Water Systems	1,237	12	8.3%	162	162	162	162	162	427
Light Fittings and Shades	210	5	20.0%	210	0	0	0	0	0
Ovens	2,512	12	8.3%	328	328	328	328	328	872
Rangehoods	814	12	8.3%	106	106	106	106	106	284
Smoke Alarms	256	6	16.7%	155	101	0	0	0	0
Subtotal	16,233			3,339	2,861	2,760	2,461	1,943	2,869
Total division 40 - plant	16,233			3,339	2,861	2,760	2,461	1,943	2,869
Division 43 - capital works allowance									
Total division 43 (Page 12)	261,475			7,336	7,336	7,336	7,336	7,336	224,795
Total depreciation	277,708			10,675	10,197	10,096	9,797	9,279	227,664

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Prime cost method schedule (years 11 - 15)

Tax grouping	Total cost @ 1-Jul-29 (\$)	Effective life (Years)	Basic rate (PC)	Depreciation allowance					TWDV @ 1-Jul-34 (\$)
				1-Jul-29 30-Jun-30 Year 11 (\$)	1-Jul-30 30-Jun-31 Year 12 (\$)	1-Jul-31 30-Jun-32 Year 13 (\$)	1-Jul-32 30-Jun-33 Year 14 (\$)	1-Jul-33 30-Jun-34 Year 15 (\$)	
Division 40 - plant & equipment (Based on effective life rates)									
Existing unit specific									
Air Conditioner - Split Systems	388	10	10.0%	388	0	0	0	0	0
Automatic Garage Door - Controls	0	5	100.0%	0	0	0	0	0	0
Automatic Garage Door - Motors	47	10	10.0%	47	0	0	0	0	0
Bathroom Accessories - Freestanding	0	3	100.0%	0	0	0	0	0	0
Blinds	261	10	10.0%	261	0	0	0	0	0
Carpet	0	8	12.5%	0	0	0	0	0	0
Ceiling Fans	0	5	20.0%	0	0	0	0	0	0
Cooktops	551	12	8.3%	208	208	135	0	0	0
Dishwashers	0	8	12.5%	0	0	0	0	0	0
Exhaust Fans	39	10	10.0%	39	0	0	0	0	0
Garbage Bins	0	10	100.0%	0	0	0	0	0	0
Garden Lights Solar	0	5	100.0%	0	0	0	0	0	0
Hot Water Systems	427	12	8.3%	162	162	103	0	0	0
Light Fittings and Shades	0	5	20.0%	0	0	0	0	0	0
Ovens	872	12	8.3%	328	328	216	0	0	0
Rangehoods	284	12	8.3%	106	106	72	0	0	0
Smoke Alarms	0	6	16.7%	0	0	0	0	0	0
Subtotal	2,869			1,539	804	526	0	0	0
Total division 40 - plant	2,869			1,539	804	526	0	0	0
Division 43 - capital works allowance									
Total division 43 (Page 12)	224,795			7,336	7,336	7,336	7,336	7,336	188,115
Total depreciation	227,664			8,875	8,140	7,862	7,336	7,336	188,115

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Prime cost method schedule (years 16 - 20)

Tax grouping	Total cost @ 1-Jul-34 (\$)	Effective life (Years)	Basic rate (PC)	Depreciation allowance					TWDV @ 1-Jul-39 (\$)
				1-Jul-34 30-Jun-35 Year 16 (\$)	1-Jul-35 30-Jun-36 Year 17 (\$)	1-Jul-36 30-Jun-37 Year 18 (\$)	1-Jul-37 30-Jun-38 Year 19 (\$)	1-Jul-38 30-Jun-39 Year 20 (\$)	
Division 40 - plant & equipment (Based on effective life rates)									
Existing unit specific									
Air Conditioner - Split Systems	0	10	10.0%	0	0	0	0	0	0
Automatic Garage Door - Controls	0	5	100.0%	0	0	0	0	0	0
Automatic Garage Door - Motors	0	10	10.0%	0	0	0	0	0	0
Bathroom Accessories - Freestanding	0	3	100.0%	0	0	0	0	0	0
Blinds	0	10	10.0%	0	0	0	0	0	0
Carpet	0	8	12.5%	0	0	0	0	0	0
Ceiling Fans	0	5	20.0%	0	0	0	0	0	0
Cooktops	0	12	8.3%	0	0	0	0	0	0
Dishwashers	0	8	12.5%	0	0	0	0	0	0
Exhaust Fans	0	10	10.0%	0	0	0	0	0	0
Garbage Bins	0	10	100.0%	0	0	0	0	0	0
Garden Lights Solar	0	5	100.0%	0	0	0	0	0	0
Hot Water Systems	0	12	8.3%	0	0	0	0	0	0
Light Fittings and Shades	0	5	20.0%	0	0	0	0	0	0
Ovens	0	12	8.3%	0	0	0	0	0	0
Rangehoods	0	12	8.3%	0	0	0	0	0	0
Smoke Alarms	0	6	16.7%	0	0	0	0	0	0
Subtotal	0			0	0	0	0	0	0
Total division 40 - plant	0			0	0	0	0	0	0
Division 43 - capital works allowance									
Total division 43 (Page 12)	188,115			7,336	7,336	7,336	7,336	7,336	151,435
Total depreciation	188,115			7,336	7,336	7,336	7,336	7,336	151,435

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Grouped depreciation rates - diminishing value method

BMT Tax Depreciation has allocated each asset into a group based on their rate of depreciation. The following tables provide a summary of the total deductions available for each depreciation rate for both the diminishing value method and the prime cost method of depreciation. This may assist when entering depreciation into accounting software packages.

Basic rate (%)	Years				
	1-Jul-20 30-Jun-21 Year 2 (\$)	1-Jul-21 30-Jun-22 Year 3 (\$)	1-Jul-22 30-Jun-23 Year 4 (\$)	1-Jul-23 30-Jun-24 Year 5 (\$)	1-Jul-24 30-Jun-25 Year 6 (\$)
2.5	7,336	7,336	7,336	7,336	7,336
16.67	1,515	1,262	912	761	487
20	1,134	907	726	580	464
25	1,486	1,115	836	403	302
37.5	2,905	1,815	1,447	1,240	1,106
Total	14,376	12,435	11,257	10,320	9,695

Basic rate (%)	Years				
	1-Jul-25 30-Jun-26 Year 7 (\$)	1-Jul-26 30-Jun-27 Year 8 (\$)	1-Jul-27 30-Jun-28 Year 9 (\$)	1-Jul-28 30-Jun-29 Year 10 (\$)	1-Jul-29 30-Jun-30 Year 11 (\$)
2.5	7,336	7,336	7,336	7,336	7,336
16.67	248	207	172	0	0
20	0	0	0	0	0
25	0	0	0	0	0
37.5	2,083	1,301	813	830	521
Total	9,667	8,844	8,321	8,166	7,857

Grouped depreciation rates - prime cost method

Basic rate (%)	Years				
	1-Jul-20 30-Jun-21 Year 2 (\$)	1-Jul-21 30-Jun-22 Year 3 (\$)	1-Jul-22 30-Jun-23 Year 4 (\$)	1-Jul-23 30-Jun-24 Year 5 (\$)	1-Jul-24 30-Jun-25 Year 6 (\$)
2.5	7,336	7,336	7,336	7,336	7,336
8.33	804	804	804	804	804
10	1,139	1,139	1,139	1,139	1,139
12.5	817	817	817	817	817
16.67	155	155	155	155	155
20	663	663	663	663	424
Total	10,914	10,914	10,914	10,914	10,675

Basic rate (%)	Years				
	1-Jul-25 30-Jun-26 Year 7 (\$)	1-Jul-26 30-Jun-27 Year 8 (\$)	1-Jul-27 30-Jun-28 Year 9 (\$)	1-Jul-28 30-Jun-29 Year 10 (\$)	1-Jul-29 30-Jun-30 Year 11 (\$)
2.5	7,336	7,336	7,336	7,336	7,336
8.33	804	804	804	804	804
10	1,139	1,139	1,139	1,139	735
12.5	817	817	518	0	0
16.67	101	0	0	0	0
20	0	0	0	0	0
Total	10,197	10,096	9,797	9,279	8,875

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Glossary of terms

Building first use

Refers to a new property which has not been previously used. Capital works deductions can be claimed for forty years from the construction completion date. When a purchaser becomes the first owner of a brand new investment property, they are entitled to claim both the capital works deduction and depreciation of plant and equipment assets as long as they own the property and it is being used to produce income for a taxable purpose.

Building cost index

The building cost index is a statistical based method of measuring building price movements over time. It is a composite index with weighted factors on an industry-wide basis.

Division 40 - plant and equipment

Division 40 refers to the plant and equipment assets contained within the property. These assets are deemed to be mechanical or easily removed from the property as opposed to items that are permanently fixed to the structure of the building. These are assets which are also listed as recognised plant and equipment assets by the ATO. Unlike deductions available for division 43, depreciation of plant and equipment is not limited by its age. It is the condition and quality of each item as well as the individual effective life of the asset as set by the ATO which contributes to the depreciable amount. Examples of plant and equipment assets include carpet, blinds, ovens as well as less obvious items such as door closers.

For an easy way to search for all depreciable plant and equipment assets in residential properties download our app BMT Resi Rates. Alternatively, to search for plant and equipment assets in other property types download our app BMT Rate Finder. Both of these apps are available free of charge in the App Store™ and Google Play™.

Division 43

Division 43 refers to a deduction available for the structural element of a building and assets that are fixed to the building. This is commonly referred to as a capital works deduction. A deduction can be claimed for the building, structural improvements and fixed assets of a property at a rate of either 2.5 per cent or 4 per cent each year depending on the classification of the property's use and the property's construction commencement date.

Current ATO legislation states that a property owner is eligible to claim a deduction for the division 43 on income producing properties that commenced construction after the 15th of September 1987 and the present time. The capital works deduction can only be claimed for a maximum of forty years after the construction completion date. Examples of assets that will qualify for division 43 include walls, roof, tiles, built in robes, cabinets, fixed bathroom fittings and vanities.

Property owners may also be able to claim building write-off for renovations that have been completed to a property, even if these renovations were completed by a previous owner of the property.

Diminishing value method

The diminishing value method is one of two methods used to claim depreciation for plant and equipment assets. Under the diminishing value method the decline in value is calculated using the asset's base value. The base value of an asset is, broadly, its cost plus any costs incurred on the asset since you first held it less the decline in value of the asset up to the end of the prior year.

The formulas for the diminishing value method are:

Diminishing value method				
For depreciating assets you started to hold on or after 10th May 2006				
Base value*	X	Days held ----- 365	X	200 per cent ----- asset's effective life
For depreciating assets you started to hold prior to 10th May 2006				
Base value*	X	Days held ----- 365	X	150 per cent ----- asset's effective life

* For the income year in which an asset is first used or installed ready for use for any purpose, the **base value** is the asset's cost. For a later income year, the base value is the asset's opening adjustable value plus any amounts included in the asset's second element of cost for that year.

This method assumes that the decline in value each year is a constant proportion of the amount not yet written off and produces a progressively smaller decline in value over time.

This method results in a higher rate of depreciation deductions in the first five to ten years of owning the property.

Once a method has been chosen, this cannot be changed. For this reason, it is recommended that the property owner consult with an Accountant or a Financial Adviser for advice on which method will best suit their individual investment strategy and to ensure the best results are obtained.

Effective life

The effective life of depreciable assets is set by the Tax Commissioner and is used to show how long an asset is likely to last and be effective. Legislation in place at the time this schedule is completed provides an effective life for each individual asset claimable as plant and equipment. The value of depreciation is determined based upon this effective life.

Immediate write-off

Individual assets which cost \$300 or less can usually be written off as an immediate deduction in the year of their acquisition. This means an investor can claim 100 per cent of the value of an asset in the same financial year as its purchase so long as the asset meets certain criteria as set by the ATO.

To be eligible for the immediate write-off, an asset must be used for the purpose of producing assessable income that was not income from carrying out a business. The asset also cannot be part of a set of assets acquired in the income year that together cost more than \$300. The cost of individual assets that have been acquired after the 1 July 2001 that are the same asset type (or are considered to be identical or substantially identical in accordance with ATO legislation) must be added together when applying the \$300 threshold. If their combined total cost is more than \$300, they cannot be written off in the year of purchase (unless there are multiple owners and their interest in the asset is less than \$300). Alternatively, you may be able to allocate the asset to a low-value pool.

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Low-value pooling

From 1 July 2000, an optional low-value pooling arrangement for plant was introduced. This applied to certain plant and equipment costing less than \$1,000 or having an undeducted cost of less than \$1,000.

Under Uniform Capital Allowance (UCA) rules, you can allocate low-cost assets and low value assets to a low-value pool.

You work out the decline in value of an asset you hold jointly with others based on the cost of your interest in the asset. This means if you hold an asset jointly and the cost of your interest in the asset or the opening adjustable value of your interest is less than \$1,000, you can allocate your interest in the asset to your low-value pool. Once you choose to create a low-value pool and allocate a low-cost asset to it, you must pool all other low-cost assets you start to hold in that income year and in later income years. However, this rule does not apply to low-value assets. You can decide whether to allocate low-value assets to the pool on an asset-by-asset basis.

Assets which are placed into a low-value pool are able to be claimed by the property owner at an accelerated rate of 18.75 per cent in the year of purchase and 37.5 per cent every year thereafter.

Low-cost assets

A low-cost asset is a depreciable asset that has an opening value of less than \$1,000 in the year of acquisition.

Low-value assets

A low-value asset is a depreciable asset that has a written down value of less than \$1,000. That is, the value of the asset may have been greater than \$1,000 in the year of acquisition however the value remaining after a previous year's depreciation deduction is less than \$1,000.

Non-depreciable components

Examples of non-depreciable components include land value, market premiums, rates, taxes, holding costs and assets which have not been deemed to be depreciable according to current legislation, for example soft landscaping.

Preliminaries

Construction preliminaries refers to the associated expenses or costs that contractors incur in the completion of a project, for example a site office or temporary fencing, rather than the actual materials and fees used during construction such as bricks and mortar and labour costs.

Prime cost method

The prime cost method is one of two methods used to claim depreciation for plant and equipment. Under the prime cost method the decline in value is generally calculated as a constant percentage of the asset's cost and reflects a uniform decline in value over time. The formula is:

Prime cost method				
Asset's cost	X	Days held ----- 365	X	100 per cent ----- asset's effective life

* The cost of an asset includes both the amount you pay for it as well as any additional amounts you spend on transporting it and installing it. Cost also includes amounts you spend on improving the asset.

Once a method has been chosen, this cannot be changed. For this reason, it is recommended that the property owner consult with an Accountant or a Financial Adviser for advice on which method will best suit their individual investment strategy and to ensure the best results are obtained.

Pro-rata calculations

Pro-rata calculations are used to show a portion of a total quantity. When an investment property is rented partway through a year, capital works deductions and plant and equipment depreciation deductions are required to be based on a pro-rata calculation of the time that the property (or asset acquired and installed within the property) was income producing.

Substantial renovations

Substantial renovations of a building is defined under Section 195-1 of the GST Act as renovations in which all, or substantially all, of a building is removed or replaced. However, the renovations need not involve removal or replacement of foundations, external walls, interior supporting walls, floors, roof or staircases.

Split schedule

Ownership structures influence how depreciation deductions are calculated. Properties with multiple owners can create a complex tax situation. A BMT Tax Depreciation Schedule makes the process easier for Accountants by splitting depreciation deductions to ensure the owners' claims are maximised. BMT Tax Depreciation can take into account any number of owners and ownership percentages from two owners at 60:40 or even four owners at 70:15:10:5.

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Perth

Level 28, 140
St Georges Terrace
Perth WA 6000
Ph: 08 6318 8700

Cairns

181 Mulgrave Road
Cairns QLD 4870
Ph: 07 4031 5699

Canberra

Level 5, 15 Moore Street
Canberra ACT
Ph: 02 6257 4800

Adelaide

Level 5, 121 King William Street
Adelaide SA 5000
Ph: 08 8193 5900

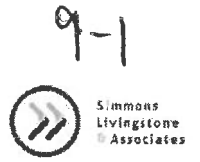
Hobart

Hobart Corporate Centre
Level 3, 85 Macquarie Street
Hobart TAS 7000
Ph: 03 6231 7100

BMT Tax Depreciation
QUANTITY SURVEYORS

Callander SMSF
General Ledger

As at 30 June 2022



Transaction Date	Description	Units	Debit	Credit	Balance \$
Fines (38200)					
<u>Fines (38200)</u>					
17/11/2021	BPAY TO AUSTRALIAN SECURITIES & INV BP		83.00	7-2	83.00 DR
17/11/2021	BPAY TO AUSTRALIAN SECURITIES & INV BP		83.00	7-6	166.00 DR
			166.00		166.00 DR

Total Debits: 166.00

Total Credits: 0.00

10-1



28th September 2022

Callander Smsf Pty Ltd Atf Callander Smsf
17 Moorinya Circuit
PIMPAMA QLD 4209

Dear Trustee

2022 Annual Statement Insurance through Superannuation
Policy number: 1814752

We're pleased to provide an update about your policy for the year ended 30 June 2022.

Your Annual Statement contains a summary of your policy and details of your insurance benefits. This statement is for general information only and does not constitute an annual statement for the purposes of Section 1017D of the *Corporations Act 2001 (Cth)*.

Important

Please note that this statement outlines details of your insurance through superannuation only.

Are your contact details up to date?

The email address we have on file for you is pcall12@eq.edu.au. If your email or any other contact details have changed, please let us know and we'll update them for you.

More information

If you have any questions or would like more information, please contact your financial adviser Samuel Young by phone on 07 5561 8800 or by email to sam@simmonsivingstone.com.au. 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 insurance needs.

Yours sincerely



TAL Customer Service

Superannuation

Annual Statement

1 July 2021 to 30 June 2022

Life Insured	: Peter Andrew Callander	Commencement date	: 18/10/2019
Policy number	: 1814752		
Adviser	: Samuel Young		
Adviser number	: 81352		
Policy Owner	: Callander Smsf Pty Ltd Atf Callander Smsf		
Issuer	: TAL Life Limited		
AFSL	: 237848	ABN	: 70 050 109 450

Insurance Benefits as at 30 June 2022

Peter Andrew Callander's Benefits		\$
Death Sum Insured		441000.00
Total and Permanent Disablement Sum Insured	900139	893025.00
Disability Sum Insured		7114.39

Summary

	\$
Withdrawal Value as at 01/07/2021	0.00
Total Premiums and Rollovers	2318.80
Total Insurance Premiums	(2318.80)
Withdrawal Value as at 30/06/2022	0.00
Total Policy Fees (included in total insurance premiums paid)	84.81

TAL Life Limited

ABN 70 050 109 450 | AFSL 237848
 GPO Box 5380, Sydney NSW 2001
 Level 16, 363 George Street
 Sydney NSW 2000

Customer Service
 P 1300 209 088
 F 1300 351 133
 E customerservice@tal.com.au

W tal.com.au

10.3

Superannuation

Annual Statement

Life Insured : Peter Andrew Callander

Policy number : 1814752

Transaction listing

Date	Transaction	Amount \$
18/10/2021	Premium	2318.80
18/10/2021	Insurance Premium	(2318.80)

10'4

Important information

This statement has been prepared by TAL Life Limited, ABN 70 050 109 450 (TAL). It outlines the value of the benefits that your insurance provided as at 30 June 2022 and the transactions that occurred during the prior twelve month period. This statement is for information purposes and should be read in conjunction with the disclosure documents you received when you commenced this insurance.

TAL has taken reasonable care in preparing this statement but reserves the right to make amendments in the event of an error. The information contained within this statement is of a general nature only and does not take into account your particular objectives, financial situation and needs. You should obtain appropriate independent financial and tax advice and read the Product Disclosure Statement (or, if applicable, other disclosure documents) before making a decision about your insurance.

Your insurance benefits

TAL allows you the flexibility to alter your insurance benefits as your personal circumstances change. You should seek advice from your financial adviser about the appropriate level of insurance cover for your individual circumstances.

Assets of the fund

Under superannuation law you should be aware that assets of the self-managed superannuation fund (SMSF) remain the responsibility of the trustee of the SMSF and should be kept separate from your personal assets.

We act on instructions from the trustee of your SMSF in relation to the life risk policies insured.

Additional explanation of policy fees and costs

For full details on the fees, expenses and charges applicable to your insurance cover, please refer to the disclosure documents.

Withdrawal value

This statement relates to your life insurance which does not acquire a withdrawal value. If you terminate this insurance at any time (when you are not eligible to make a claim) no cash value will be payable.

Complaints

If you have an issue or complaint, please contact our Customer Service Team on 1300 209 088, Monday to Friday, between 8.00am - 7.00pm (AEST/AEDT). Alternatively, you may wish to address your complaint in writing to:

Mail: Internal Dispute Resolution, GPO BOX 5380, Sydney NSW 2001
Email: IDRcomplaints@tal.com.au

10-5

We aim to resolve all complaints quickly and fairly. If you are not satisfied with our final response to your complaint, or you have not received our final response to your complaint within 45 days or 90 days in relation to death benefit distributions of the date we received your complaint, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA is an external dispute resolution scheme that provides a fair and independent complaint resolution service that is free to consumers:

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call within Australia)

Mail: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Time limits may apply to complain to AFCA, so you should act quickly. Please consult the AFCA website, or call them, to find out if or when the time limit relevant to your circumstances expires. AFCA has authority to hear certain complaints and can advise if they can assist you.

Your privacy

In this section, the words 'we' and 'our' refer to both TAL and the Trustee.

The way in which we collect, secure, hold, use and disclose personal and sensitive information (your information) is explained in our privacy policies. These policies can be obtained online at www.tal.com.au/privacy-policy (all policies) and www.mercer.com.au/privacy.html (TAL Super policies only) or by contacting us.

If you have any questions about the way in which your information is managed, or would like a paper copy of our privacy policies, please contact us by phone on 1300 209 088 or by email to customerservice@tal.com.au.

Contacting TAL

If you have any questions or would like more information about your TAL product, you can contact us by phone on 1300 209 088 or by email to customerservice@tal.com.au. You can also write to us at TAL Life Limited, GPO Box 5380 Sydney NSW 2001.

If you have a question specific to your individual circumstances, please contact your financial adviser. If you do not have a financial adviser, please call us and we'll put you in touch with one.

28th September 2022

TAL

11-1

Callander Smsf Pty Ltd Atf Callander Smsf
17 Moorinya Circuit
PIMPAMA QLD 4209

Dear Trustee

2022 Annual Statement Insurance through Superannuation
Policy number: 1814754

We're pleased to provide an update about your policy for the year ended 30 June 2022.

Your Annual Statement contains a summary of your policy and details of your insurance benefits. This statement is for general information only and does not constitute an annual statement for the purposes of Section 1017D of the *Corporations Act 2001 (Cth)*.

Important

Please note that this statement outlines details of your insurance through superannuation only.

Are your contact details up to date?

We don't have a current email address for you. If you'd like to register an email address with us so that we can communicate with you by email, please contact us. And if any of your contact details have changed, please let us know and we'll update them for you.

More information

If you have any questions or would like more information, please contact your financial adviser Samuel Young by phone on 07 5561 8800 or by email to sam@simmonsivingstone.com.au. 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 insurance needs.

Yours sincerely

POSTED

TAL Customer Service

TAL Life Limited

ABN 70 050 109 450 | AFSL 237848
GPO Box 5380, Sydney NSW 2001
Level 16, 363 George Street
Sydney NSW 2000

Customer Service
P 1300 209 088
F 1300 351 133
E customerservice@tal.com.au

W tal.com.au

Superannuation

Annual Statement

1 July 2021 to 30 June 2022

Life Insured	: Tiffany Elizabeth Callander	Commencement date	: 18/10/2019
Policy number	: 1814754		
Adviser	: Samuel Young		
Adviser number	: 81352		
Policy Owner	: Callander Smsf Pty Ltd Atf Callander Smsf		
Issuer	: TAL Life Limited		
AFSL	: 237848	ABN	: 70 050 109 450

Insurance Benefits as at 30 June 2022

Tiffany Elizabeth Callander's Benefits		\$
Death Sum Insured		441000.00
Total and Permanent Disablement Sum Insured		771750.00
Disability Sum Insured	776106	4356.05

Summary

	\$
Withdrawal Value as at 01/07/2021	0.00
Total Premiums and Rollovers	2087.03
Total Insurance Premiums	(2087.03)
Withdrawal Value as at 30/06/2022	0.00
Total Policy Fees (included in total insurance premiums paid)	0.00

TAL Life Limited

ABN 70 050 109 450 | AFSL 237848
 GPO Box 5380, Sydney NSW 2001
 Level 16, 363 George Street
 Sydney NSW 2000

Customer Service
 P 1300 209 088
 F 1300 351 133
 E customerservice@tal.com.au

W tal.com.au

11.3

Superannuation

Annual Statement

Life Insured : Tiffany Elizabeth Callander

Policy number : 1814754

Transaction listing

Date	Transaction	Amount \$
18/10/2021	Premium	2087.03
18/10/2021	Insurance Premium	(2087.03)

Important information

This statement has been prepared by TAL Life Limited, ABN 70 050 109 450 (TAL). It outlines the value of the benefits that your insurance provided as at 30 June 2022 and the transactions that occurred during the prior twelve month period. This statement is for information purposes and should be read in conjunction with the disclosure documents you received when you commenced this insurance.

TAL has taken reasonable care in preparing this statement but reserves the right to make amendments in the event of an error. The information contained within this statement is of a general nature only and does not take into account your particular objectives, financial situation and needs. You should obtain appropriate independent financial and tax advice and read the Product Disclosure Statement (or, if applicable, other disclosure documents) before making a decision about your insurance.

Your insurance benefits

TAL allows you the flexibility to alter your insurance benefits as your personal circumstances change. You should seek advice from your financial adviser about the appropriate level of insurance cover for your individual circumstances.

Assets of the fund

Under superannuation law you should be aware that assets of the self-managed superannuation fund (SMSF) remain the responsibility of the trustee of the SMSF and should be kept separate from your personal assets.

We act on instructions from the trustee of your SMSF in relation to the life risk policies insured.

Additional explanation of policy fees and costs

For full details on the fees, expenses and charges applicable to your insurance cover, please refer to the disclosure documents.

Withdrawal value

This statement relates to your life insurance which does not acquire a withdrawal value. If you terminate this insurance at any time (when you are not eligible to make a claim) no cash value will be payable.

Complaints

If you have an issue or complaint, please contact our Customer Service Team on 1300 209 088, Monday to Friday, between 8.00am - 7.00pm (AEST/AEDT). Alternatively, you may wish to address your complaint in writing to:

Mail: Internal Dispute Resolution, GPO BOX 5380, Sydney NSW 2001
Email: IDRcomplaints@tal.com.au

11-5

We aim to resolve all complaints quickly and fairly. If you are not satisfied with our final response to your complaint, or you have not received our final response to your complaint within 45 days or 90 days in relation to death benefit distributions of the date we received your complaint, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA is an external dispute resolution scheme that provides a fair and independent complaint resolution service that is free to consumers:

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call within Australia)

Mail: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Time limits may apply to complain to AFCA, so you should act quickly. Please consult the AFCA website, or call them, to find out if or when the time limit relevant to your circumstances expires. AFCA has authority to hear certain complaints and can advise if they can assist you.

Your privacy

In this section, the words 'we' and 'our' refer to both TAL and the Trustee.

The way in which we collect, secure, hold, use and disclose personal and sensitive information (your information) is explained in our privacy policies. These policies can be obtained online at www.tal.com.au/privacy-policy (all policies) and www.mercer.com.au/privacy.html (TAL Super policies only) or by contacting us.

If you have any questions about the way in which your information is managed, or would like a paper copy of our privacy policies, please contact us by phone on 1300 209 088 or by email to customerservice@tal.com.au.

Contacting TAL

If you have any questions or would like more information about your TAL product, you can contact us by phone on 1300 209 088 or by email to customerservice@tal.com.au. You can also write to us at TAL Life Limited, GPO Box 5380 Sydney NSW 2001.

If you have a question specific to your individual circumstances, please contact your financial adviser. If you do not have a financial adviser, please call us and we'll put you in touch with one.

12-1

Callander SMSF General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Council Rates (41960)					
<u>29 McConnell Esplanade, Strathpine Qld 4500 (29MCCONN)</u>					
25/11/2021	BPAY TO MBRC RATES BP		940.71	12-2	940.71 DR
31/01/2022	BPAY TO MBRC RATES BP		475.38	12-3	1,416.09 DR
31/05/2022	BPAY TO MBRC RATES BP		469.74	12-4	1,885.83 DR
			1,885.83		1,885.83 DR

Total Debits: 1,885.83

Total Credits: 0.00

Rate notice

12-2

Customer Service Centres
Caboolture - 2 Hasking Street, Caboolture
Redcliffe - Irene Street, Redcliffe
Strathpine - 220 Gympie Road, Strathpine

Postal Address
PO Box 159
Caboolture Qld 4510

Customer Service
Ph: 1300 522 192

ABN: 92 967 232 136
www.moretonbay.qld.gov.au
mbrc@moretonbay.qld.gov.au



06776-041

Callander Property Pty Ltd
17 Moorinya Circuit
PIMPAMA QLD 4209

Property Details

29 McConnell Esplanade STRATHPINE QLD 4500
Lot 146 SP 303117
Rateable Valuation \$212,500

Property number
684911
Total Payable
\$940.71
Period of rating
1 October - 31 December 2021
Date of issue
7 October 2021
Due date for payment
24 November 2021

Balance from Last Period - Payable Now

Balance as at 29 September 2021 \$471.01

Council Rates & Charges

General Rate - Category R2 (minimum) 327.75

Regional Infrastructure and Environment Charge 22.50

Garbage Charge - Domestic 62.00

State Government Charges

Emergency Management Levy - Group 2A 57.45

TOTAL PAYABLE \$940.71

End of Quarter Processing Deadlines

Please note that due to processing deadlines, payments made after 29 September 2021 may not have been processed before the printing of this notice and may appear as an overdue balance.

Council has received a payment of \$14,442,388 from the State Government to mitigate any direct impacts of the State Waste Levy on households in the 2021/22 financial year.

BPAY: Use your Phone or Internet banking

PHONE: Call 07 3480 6349

ONLINE: Go to www.moretonbay.qld.gov.au/pay

AUSTRALIA POST: Pay over the counter at any post office

MAIL: Send your payment to PO Box 159, Caboolture, Qld 4510

IN PERSON: Pay at any Customer Service Centre

DIRECT DEBIT: Go to www.moretonbay.qld.gov.au/rates/directdebit

INTEREST: Interest at the rate of 8% per annum compounded on daily rests will be charged on current rates that remain unpaid immediately after the Due Date. Balances brought forward from a previous period will continue to accrue interest from the beginning of this period.

PENSIONERS: Are you the owner and occupier of this property or do you have life tenancy under a Will or Court Order? If so, you may be eligible for a State or Council rebate if one is not already shown on this notice. Please contact us for further information or an application form.

PAYMENT PLAN: Please do not hesitate to contact us if you are having difficulty paying your rates on time.

RATING CATEGORY STATEMENT: To access your current rating category statement visit: www.moretonbay.qld.gov.au/ratescalculation

PAYMENT REMITTANCE SLIP



*2471 500684911006849111



Billers Code: 339457
Ref: 50 0684 9110 0684 9111

Location: 29 McConnell Esplanade STRATHPINE QLD 4500
Customer Ref: 50 0684 9110 0684 9111

Property number
684911
Total Payable
\$940.71
Period of rating
1 October - 31 December 2021
Date of issue
7 October 2021
Due date for payment
24 November 2021

Rate notice

Customer Service Centres
Caboolture - 2 Hasking Street, Caboolture
Redcliffe - Irene Street, Redcliffe
Strathpine - 220 Gympie Road, Strathpine

Postal Address
PO Box 159
Caboolture Qld 4510

Customer Service
Ph: 1300 522 192

ABN: 92 967 232 136
www.moretonbay.qld.gov.au
mbrc@moretonbay.qld.gov.au



07862-041

Callander Property Pty Ltd
17 Moorinya Circuit
PIMPAMA QLD 4209

Property Details

29 McConnell Esplanade STRATHPINE QLD 4500
Lot 146 SP 303117
Rateable Valuation \$212,500

Property number

684911

Total Payable

\$475.38

Period of rating

1 January - 31 March 2022

Date of issue

10 January 2022

Due date for payment

16 February 2022

Balance from Last Period - Payable Now

Balance as at 31 December 2021 \$5.68

Council Rates & Charges

General Rate - Category R2 (minimum) 327.75

Regional Infrastructure and Environment Charge 22.50

Garbage Charge - Domestic 62.00

State Government Charges

Emergency Management Levy - Group 2A 57.45

TOTAL PAYABLE \$475.38

End of Quarter Processing Deadlines

Please note that due to processing deadlines, payments made after 31 December 2021 may not have been processed before the printing of this notice and may appear as an overdue balance.

Council has received a payment of \$14,442,388 from the State Government to mitigate any direct impacts of the State Waste Levy on households in the 2021/22 financial year.

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MAIL: Send your payment to PO Box 159, Caboolture, Qld 4510
IN PERSON: Pay at any Customer Service Centre
DIRECT DEBIT: Go to www.moretonbay.qld.gov.au/rates/directdebit

INTEREST: Interest at the rate of 8% per annum compounded on daily rests will be charged on current rates that remain unpaid immediately after the Due Date. Balances brought forward from a previous period will continue to accrue interest from the beginning of this period.
PENSIONERS: Are you the owner and occupier of this property or do you have life tenancy under a Will or Court Order? If so, you may be eligible for a State or Council rebate if one is not already shown on this notice. Please contact us for further information or an application form.
PAYMENT PLAN: Please do not hesitate to contact us if you are having difficulty paying your rates on time.
RATING CATEGORY STATEMENT: To access your current rating category statement visit: www.moretonbay.qld.gov.au/ratescalculation

PAYMENT REMITTANCE SLIP



*2471 500684911006849111



Billers Code: 339457
Ref: 50 0684 9110 0684 9111

Location: 29 McConnell Esplanade STRATHPINE QLD 4500
Customer Ref: 50 0684 9110 0684 9111

Property number

684911

Total Payable

\$475.38

Period of rating

1 January - 31 March 2022

Date of issue

10 January 2022

Due date for payment

16 February 2022

Rate notice

12-4

Customer Service Centres
Caboolture - 2 Hasking Street, Caboolture
Redcliffe - Irene Street, Redcliffe
Strathpine - 220 Gympie Road, Strathpine

Postal Address
PO Box 159
Caboolture Qld 4510

Customer Service
Ph: 1300 522 192

ABN: 92 967 232 136
www.moretonbay.qld.gov.au
mbrc@moretonbay.qld.gov.au



08550-041

Callander Property Pty Ltd
17 Moorinya Circuit
PIMPAMA QLD 4209

Property Details

29 McConnell Esplanade STRATHPINE QLD 4500
Lot 146 SP 303117
Rateable Valuation \$212,500

Property number

684911

Total Payable

\$469.74

Period of rating

1 April - 30 June 2022

Date of issue

6 April 2022

Due date for payment

6 June 2022

Balance from Last Period - Payable Now

Balance as at 31 March 2022 \$0.04

Council Rates & Charges

General Rate - Category R2 (minimum) 327.75

Regional Infrastructure and Environment Charge 22.50

Garbage Charge - Domestic 62.00

State Government Charges

Emergency Management Levy - Group 2A 57.45

TOTAL PAYABLE \$469.74

End of Quarter Processing Deadlines

Please note that due to processing deadlines, payments made after 30 March 2022 may not have been processed before the printing of this notice and may appear as an overdue balance.

Council has received a payment of \$14,442,388 from the State Government to mitigate any direct impacts of the State Waste Levy on households in the 2021/22 financial year

BPAY: Use your Phone or Internet banking

PHONE: Call 07 3480 6349

ONLINE: Go to www.moretonbay.qld.gov.au/pay

AUSTRALIA POST: Pay over the counter at any post office

MAIL: Send your payment to PO Box 159, Caboolture, Qld 4510

IN PERSON: Pay at any Customer Service Centre

DIRECT DEBIT: Go to www.moretonbay.qld.gov.au/rates/directdebit

INTEREST: Interest at the rate of 8% per annum compounded on daily rests will be charged on current rates that remain unpaid immediately after the Due Date. Balances brought forward from a previous period will continue to accrue interest from the beginning of this period.

PENSIONERS: Are you the owner and occupier of this property or do you have life tenancy under a Will or Court Order? If so, you may be eligible for a State or Council rebate if one is not already shown on this notice. Please contact us for further information or an application form.

PAYMENT PLAN: Please do not hesitate to contact us if you are having difficulty paying your rates on time.

RATING CATEGORY STATEMENT: To access your current rating category statement visit: www.moretonbay.qld.gov.au/ratescalculation

PAYMENT REMITTANCE SLIP



*2471 500684911006849111



Billor Code: 339457
Ref: 50 0684 9110 0684 9111

Location: 29 McConnell Esplanade STRATHPINE QLD 4500
Customer Ref: 50 0684 9110 0684 9111

Property number

684911

Total Payable

\$469.74

Period of rating

1 April - 30 June 2022

Date of issue

6 April 2022

Due date for payment

6 June 2022

30 December 2021

Company Secretary
Callander Property Pty Ltd
17 Moorinya Cct
PIMPAMA QLD 4209



13-1

Your insurance

Policy number
63-S019842-LLP

Insured Address
**29 Mcconnell Esp
Strathpine QLD 4500**

Amount due (See over for 'How to pay')
\$1,209.10

Due by 4pm on
30 January 2022

It's time to renew your insurance policy

To the Company Secretary,

Thank you for choosing us for your Landlord insurance. Your policy expires at 4pm on 30 January 2022 and we're looking forward to giving you another year of quality cover and our best service.

Renew now

To get all the benefits of another year of cover, please pay the annual payment of \$1,209.10 by 30 January 2022. See 'How to pay' for details.

Please check the details

Since you took out your policy, the terms and conditions of cover has changed, so included with this letter is the new Product Disclosure Statement (PDS).

Before you renew, don't forget that you need to comply with your Duty to take reasonable care not to make a misrepresentation. This is set out at the end of your policy schedule and applies until you renew your policy. If there are any changes to the previous information you supplied, please call us.

We want to be sure that you know exactly what you're covered for. So please read the PDS(s) together with your Policy Schedule, as these set out the renewal terms and conditions. If you need another copy of these policy documents, please call us.

Please also check whether the cover and sums insured remain appropriate. You can use our sum insured calculator at www.einsure.com.au/calculators.

Any questions?

Please call us on **1300 484 586**. We also offer a range of other insurance products - ask us for details. We'll be happy to help you.

Kind regards,



Richard Feledy
Managing Director
Allianz Australia Limited

Did you know..?

- There are no extra costs if you pay monthly*
- We provide a quick and easy claims process
- You are covered by an award winning insurer

**Renew your
cover today**



13-2

How to pay

Phone

Reference
116 300 010 883 77

Pay by phone with **Visa, MasterCard** or **AMEX**. Call 1300 368 808.

Cheque

All cheques must be payable to Allianz Australia Insurance Limited. A cheque with the amount due and this payment slip, should be forwarded to:
GPO Box 9870 Melbourne VIC 3001

BPAY[®]



Billers Code **90399**
Reference **116 300 010 883 77**

Telephone & Internet Banking- BPAY - Call your bank, credit union or building society to make this payment from your cheque, savings or credit card account.

Australia Post

All cheques must be payable to Allianz Australia Insurance Limited. Use the **Post Billpay** service at any **Australia Post** outlet paying with either cash, cheque or EFTPOS.



*71 133 63S019842LLP 03



Amount due
\$1,209.10

Due on
30 January 2022

Policy number
63-S019842-LLP

With Allianz, you can make a claim online at allianzclaims.com.au or call 1300 555 030

Allianz Australia Insurance Limited (Allianz) ABN 15 000 122 850 AFS Licence No. 234708. We do not provide any advice on this insurance based on any consideration of your objectives, financial situation or needs. Policy terms, conditions, limits and exclusions apply. Before making a decision, please consider the Product Disclosure Statement available by calling 1300 484 586. A Target Market Determination (TMD) that sets out the target market for this Product is available. If you would like one, please call us on 1300 484 586.

*There are no extra costs if you pay monthly - If you choose to pay your premium by instalments you do not pay us any more than if you pay your premium in one lump sum annually. The premiums payable by instalments may be subject to minor adjustments (upwards or downwards) due to rounding. Note: Your financial institution may apply transaction fees to instalment payments.



Large General Insurance Company of the Year 2014, 2013, 2012, 2011 (Australian Insurance Industry Awards) and General Insurance Company of the Year 2014, 2012 (Australia Banking & Finance Insurance Awards).

How to pay

Phone

Reference
116 300 010 883 77

Pay by phone with **Visa, MasterCard** or **AMEX**. Call 1300 368 808.

Cheque

All cheques must be payable to Allianz Australia Insurance Limited. A cheque with the amount due and this payment slip, should be forwarded to:
GPO Box 9870 Melbourne VIC 3001

BPAY®

B PAY Biller Code **90399**
Reference **116 300 010 883 77**

Telephone & Internet Banking- BPAY - Call your bank, credit union or building society to make this payment from your cheque, savings or credit card account.

Australia Post

All cheques must be payable to Allianz Australia Insurance Limited. Use the **Post Billpay** service at any **Australia Post** outlet paying with either cash, cheque or EFTPOS.



*71 133 63S019842LLP 03



Amount due
\$1,209.10

Due on
30 January 2022

Policy number
63-S019842-LLP

Your insurance policy schedule

Policy number

63-S019842-LLP

Cover

Insured	Callander Property Pty Ltd
Policy contact details	
Mobile phone	0425 199 205
Email	PETE_CALLANDER@HOTMAIL.COM
<i>Please visit allianz.com.au/paperless to update your contact details</i>	
Refer to your policy schedule for the period of insurance.	
Registered for GST?	No
Insurer	Allianz Australia Insurance Limited ABN 15 000 122 850 AFS Licence No. 234708

Premium

Base premium	\$1,008.43
Government charges	
Emergency/Fire Services Levy	\$0.00
GST	\$100.84
Stamp duty***	\$99.83
Annual premium	\$1,209.10
Last year's premium*	\$1,014.06

***Not a taxable supply

*This includes any amendments made during the last policy period.

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Your insurance premium breakdown

Type of cover	Base premium	Emergency / Fire Services Levy	GST	Stamp duty***	Total
Address: 29 Mcconnell Esp, Strathpine QLD 4500					
Buildings	\$1,008.43	\$0.00	\$100.84	\$99.83	\$1,209.10

***Not a taxable supply

Overall Total

Total annual premium	\$1,008.43	\$0.00	\$100.84	\$99.83	\$1,209.10
Last year's premium*					\$1,014.06

*This includes any amendments made during the last policy period.

This document will be a **Tax Invoice** for GST when you make a payment.

Insured Name:

Callander Property Pty Ltd

Policy Number:

63-S019842-LLP

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YOUR COMPARISON TO LAST YEAR'S PREMIUM

The following comparative information is included to help you understand how your renewal premium compares to last year.

1. Address: 29 McConnell Esp, Strathpine QLD 4500

	Last year's Aggregated Premium*	Current Renewal Premium
Base Premium	\$ 845.75	\$ 1,008.43
ESL/FSL**	\$ 0.00	\$ 0.00
GST	\$ 84.58	\$ 100.84
Stamp Duty	\$ 83.73	\$ 99.83
Total Premium	\$ 1,014.06	\$ 1,209.10
Overall Total	\$ 1,014.06	\$ 1,209.10

* Important qualification

Last year's Aggregate Premium is the total premium paid to us for your insurance in the prior policy period. If you have changed your cover in any way during the prior policy period and/or at renewal (for example, increasing your cover amount or adding additional cover), the above premium comparison may not be on a like-for-like basis. This price comparison may not be accurate if we have provided you with a refund of premium not related to a change in your cover or where an administrative adjustment was made to your policy. You can ask us for more information.

** ESL - Emergency Services Levy / FSL - Fire Services Levy

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Your landlord insurance policy schedule

Insured Address

29 Mcconnell Esp
Strathpine QLD 4500

Type of policy

Landlord Insurance

Policy number

63-S019842-LLP

Policy

Period of insurance	
Effective date	30 Jan 2022
Expiry date	4pm on 30 Jan 2023
Interested party	Perpetual Corporate Trust Limited
No claim bonus	30% ^

^Your base premium excluding taxes and government charges is discounted by this percentage but only to the extent any minimum premium is not reached. See the **Product Disclosure Statement** for more details.

Property

Built	2019
External walls	Brick Veneer
Building type	House on Slab/Foundations
Strata title plan	No
Licensed property manager	Yes
Weekly rent	\$485
Site greater than 20,000sqms	No
Security devices	There are no security devices listed on this policy

Cover

	Sum insured	Excess
Buildings	\$343,470	\$700 **
Contents	nil	nil
Legal liability	\$20,000,000	nil

** Comprises minimum basic excess \$600 and voluntary excess \$100.

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What you're covered for

See the PDS for the standard policy terms, conditions, limits and exclusions that apply. This should be read together with this Policy Schedule and any other document we tell you forms part of your policy.

	Covered?
Fire or smoke (including bushfires^^ and grassfires^^)	✓
Storm, cyclone^^, rainwater or run-off	✓
Water or other liquid damage	✓
Theft or burglary	✓
Explosion	✓
Accidental breakage of glass or ceramic items	✓
Impact damage	✓
Vandalism or malicious damage	✓
Lightning	✓
Earthquake or tsunami	✓
Riot or civil commotion	✓

Optional cover

Rent Default and Theft by Tenant	Not covered
Flood^^	Not covered

^^ A 72 hour exclusion period may apply for loss or damage caused by these events - see PDS for details.

You're not covered for flood

You have chosen not to apply for the optional cover for flood. This means that you are not covered for loss or damage to your buildings caused by or arising from flood. If you meet our eligibility criteria, you may be able to add this option. An additional premium is payable which may vary from time to time based on periodic reviews of our flood risk data. If you would like to enquire about adding optional cover for flood, please call us on 1300 484 586.

Your Duty to take reasonable care not to make a misrepresentation

Your Duty to take reasonable care not to make a misrepresentation

You must take reasonable care not to make a misrepresentation to us. This responsibility applies until we renew your policy so if anything changes prior to your policy's renewal date you need to tell us.

You must answer our questions honestly, accurately and to the best of your knowledge. A misrepresentation includes a statement that is false, partially false, or which does not fairly reflect the truth. It is not misrepresentation if you do not answer a question or your answer is obviously not complete or is irrelevant to the question asked.

The responsibility to take reasonable care not to make a misrepresentation applies to everyone who will be insured under the policy. If you are answering questions on behalf of anyone, we will treat your answers or representations as theirs.

Whether or not you have taken reasonable care not to make a misrepresentation is to be determined having regard to all relevant circumstances, including the type of insurance, who it is intended to be sold to, whether you are represented by a broker, your particular characteristics and circumstances we are aware of.

If you do not meet the above Duty, we may reject or not fully pay your claim and/or cancel your policy. If the misrepresentation was deliberate or reckless, this is an act of fraud, and we may treat your policy as if it never existed.

If our information or questions are unclear, you can contact us or visit www.allianz.com.au/misrepresentation

Callander SMSF General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Interest on Loans (42010)					
<u>La Trobe ***6633 (29MCCONN)</u>					
29/07/2021	CALLANDER SMSF TD [CALLANDER SMSF TD - funds needs to settle on the refinance]		989.48	19-5	989.48 DR
30/07/2021	Interest		1,286.98	19-4	2,276.46 DR
			2,276.46		2,276.46 DR
<u>Better Choice ***7349 (Betterchoice7349)</u>					
30/08/2021	Regular Interest Charge		999.44	20-1	999.44 DR
30/09/2021	Regular Interest Charge		996.27	20-2	1,995.71 DR
30/10/2021	Regular Interest Charge		961.12		2,956.83 DR
30/11/2021	Regular Interest Charge		990.35		3,947.18 DR
30/12/2021	Regular Interest Charge		954.98		4,902.16 DR
30/01/2022	Interest		983.56	20-5	5,885.72 DR
28/02/2022	Interest		917.37		6,803.09 DR
30/03/2022	Interest		945.53		7,748.62 DR
30/04/2022	Interest		973.77		8,722.39 DR
30/05/2022	Interest		964.89		9,687.28 DR
30/06/2022	Interest		1,077.45		10,764.73 DR
			10,764.73		10,764.73 DR

Total Debits: 13,041.19

Total Credits: 0.00