



12/05/2021
12:56

VAN ZYL SUPER FUND
Achieive Holdings Pty Ltd (Trustee)
ABN 81 820 329 438

Comparative Trial Balance as at 30 June 2020

	2020 \$ Dr	2020 \$ Cr	2019 \$ Dr	2019 \$ Cr
Income				
0567		7,457.00		6,668.00
0575				431.55
0716				
0716.01		32,563.12		14,757.15
		32,563.12		14,757.15
Expenses				
1510	1,340.00		240.00	
1535	550.00			
1675	259.00		259.00	
1685	54.00		53.00	
1970				
1970.01	8,163.54		7,390.02	
1970.02	2,903.45		2,675.20	
	11,066.99		10,065.22	
1998				
1998.01		491.34		653.27
1998.02		380.63		1,006.58
		871.97		1,659.85
1999				
1999.01	4,884.47		2,213.57	
	4,884.47		2,213.57	
Current Assets				
2000	41,396.58		15,192.91	
2001	1,159.51		1,123.05	
2101	7,437.00		6,668.00	
Non Current Assets				
2640	131,500.00		131,500.00	
Current Liabilities				
3325		5,444.22		1,172.72

Handwritten numbers: 3, 6, 12, 17

These financial statements are unaudited. They must be read in conjunction with the attached Accountant's Compilation Report and Notes which form part of these financial statements.

2

VAN ZYL SUPER FUND
 Achieive Holdings Pty Ltd (Trustee)
ABN 81 820 329 438
 Comparative Trial Balance as at 30 June 2020

		2020	2020	2019	2019
		\$ Dr	\$ Cr	\$ Dr	\$ Cr
Equity					
4000	Opening balance - Members fund				
4000.01	- Opening balance - Members fund		142,631.83		130,819.44
4000.02	- Opening balance - Members fund		10,679.41		11,806.04
			153,311.24		142,625.48
			199,647.55		167,314.75
	Net Profit		22,737.63		10,685.76

These financial statements are unaudited. They must be read in conjunction with the attached Accountant's Compilation Report and Notes which form part of these financial statements.



TRANSACTION HISTORY

Account

Business Account #9773
086-275 728249773

Search



1 Jul 2019 to 1 Jul 2020

Showing 22 transactions for the last financial year

Export as

Spreadsheet (CSV-comma separated values)

<u>Date</u>	<u>Transaction details</u>	<u>Debit</u>	<u>Credit</u>	<u>Balance*</u>
01 Jul 20	ONLINE B0239266004 Super June2020-HvZ PGCS CONSULTING TRANSFER CREDIT		+\$1,080.49	+\$42,477.07
30 Jun 20	ONLINE B6953645801 Sup-Q3-FY17-18-HvZ PGCS CONSULTING TRANSFER CREDIT		+\$1,820.84	+\$41,396.58
30 Jun 20	ONLINE B9659908901 S-Q3-Q4-FY16-17HvZ PGCS CONSULTING TRANSFER CREDIT		+\$4,120.10	+\$39,575.74
30 Jun 20	ONLINE K2473938201 S-Q1-Q2-FY17-18HvZ PGCS CONSULTING TRANSFER CREDIT		+\$5,462.52	+\$35,455.64
29 Jun 20	ONLINE Y7717635126 SUPERQ4-2019-20HvZ PGCS CONSULTING TRANSFER CREDIT		+\$2,160.98	+\$29,993.12
29 Jun 20	ONLINE H9353958726 S-Q1-Q2-FY16-17-HZ PGCS CONSULTING TRANSFER CREDIT		+\$5,462.52	+\$27,832.14
27 May 20	PLEASE NOTE FROM TODAY YOUR DR INTEREST RATE IS 6.470%		+\$0.00	+\$22,369.62
15 May 20	ONLINE G6260968987 SUPER-HvZ-Jun2019 PGCS CONSULTING TRANSFER CREDIT		+\$1,080.49	+\$22,369.62
08 May 20	ONLINE L8760645182 Fund for TAL VAN ZYL SUPE TRANSFER DEBIT	-\$8,200.00		+\$21,289.13



6

TRANSACTION HISTORY

Account

Savings Account #9604
096-275 728239604

Search



Show filter

1 Jul 2019 to 1 Jul 2020

Showing 17 transactions for the last financial year

Export as

Spreadsheet (CSV-comma separated values)

Export

<u>Date</u>	<u>Transaction details</u>	<u>Debit</u>	<u>Credit</u>	<u>Balance*</u>
09 Jun 20	1738678-A6771540 TAL Life Limited VAN ZYL SUPERFUN AUTOMATIC DRAWING	- \$5,187.16		\$1,159.51
28 May 20	1738062-A6582949 TAL Life Limited VAN ZYL SUPERFUN AUTOMATIC DRAWING	- \$2,976.38		+\$6,346.67
27 May 20	PLEASE NOTE FROM TODAY YOUR DR INTEREST RATE IS 6.470%		+\$0.00	+\$9,323.05
08 May 20	ONLINE L8760645182 Fund for TAL VAN ZYL SUPE TRANSFER CREDIT		+\$8,200.00	+\$9,323.05
05 May 20	REVERSAL OF DEBIT TAL LIFE LTD PDC 1738678-A6047111 REVERSAL CREDIT		+\$5,187.16	+\$1,123.05
04 May 20	1738678-A6047111 TAL Life Limited VAN ZYL SUPERFUN AUTOMATIC DRAWING	- \$5,187.16		-\$4,064.11
04 May 20	REVERSAL OF DEBIT TAL LIFE LTD PDC 1738069-A6024106 REVERSAL CREDIT		+\$2,903.45	+\$1,123.05
01 May 20	1738069-A6024106 TAL Life Limited VAN ZYL SUPERFUN AUTOMATIC DRAWING	- \$2,903.45		-\$1,780.40
27 Apr 20	PLEASE NOTE FROM TODAY YOUR DR INTEREST RATE IS 4.500%		+\$0.00	+\$1,123.05
27 Apr 20	REVERSAL OF DEBIT TAL LIFE LTD PDC 1738062-A5856763 REVERSAL CREDIT		+\$2,976.38	+\$1,123.05
24 Apr 20	1738062-A5856763 TAL Life Limited VAN ZYL SUPERFUN AUTOMATIC DRAWING	- \$2,976.38		-\$1,853.33

Transaction History



<u>Date</u>	<u>Transaction details</u>	<u>Debit</u>	<u>Credit</u>	<u>Balance*</u>
30 Mar 20	PLEASE NOTE FROM TODAY YOUR DR INTEREST RATE IS 6.470%		+ \$0.00	+ \$1,123.05
30 Mar 20	REVERSAL OF DEBIT TAL LIFE LTD PDC 1738069-A5256716 REVERSAL CREDIT		+ \$2,903.45	+ \$1,123.05
27 Mar 20	1738069-A5256716 TAL Life Limited VAN ZYL SUPERFUN AUTOMATIC DRAWING	- \$2,903.45		- \$1,780.40
13 Mar 20	PLEASE NOTE FROM TODAY YOUR DR INTEREST RATE IS 6.720%		+ \$0.00	+ \$1,123.05
28 Feb 20	PLEASE NOTE FROM TODAY YOUR DR INTEREST RATE IS 6.970%		+ \$0.00	+ \$1,123.05
11 Oct 19	PLEASE NOTE FROM TODAY YOUR DR INTEREST RATE IS 16.220%		+ \$0.00	+ \$1,123.05

Use the filter to view transactions beyond the displayed dates

Credit balance	+ \$22,170.44
Debit balance	- \$22,133.98
Fees	- \$0.00
Net position	+ \$36.46

***Important information**

[Return to top](#)

Trust Tax Return

2020

1 Jul 2019—30 Jun 2020

TFN Recorded

PART A ELECTRONIC LODGMENT DECLARATION (FORM T)

This declaration is to be completed where the tax return is to be lodged to the ATO electronically. It is the responsibility of the taxpayer to retain this declaration for a period of five years after the declaration is made, penalties may apply for failure to do so.

Privacy

The ATO is authorised by the Taxation Administration Act 1953 to request the provision of tax file numbers (TFNs). The ATO will use the TFNs to identify each partner or beneficiary or entity in our records. It is not an offence not to provide the TFNs. However, you cannot lodge your tax return electronically if you do not quote your TFN. Taxation law authorises the ATO to collect information and disclose it to other government agencies, including personal information about the person authorised to sign the declaration. For information about privacy go to ato.gov.au/privacy

The Australian Business Register

The Commissioner of Taxation, as Registrar of the Australian Business Register, may use the ABN and business details which you provide on this tax return to maintain the integrity of the register. Please refer to the privacy statement on the Australian Business Register (ABR) website (www.abr.gov.au) for further information – it outlines our commitment to safeguarding your details.

Tax File Number Name of trust Year

TFN Recorded VanZyl & Thomas Unit Trust 2020

Important

Before making this declaration please check to ensure that all income has been disclosed and the tax return is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the Tax Office. The tax law provides heavy penalties for false or misleading statements on tax returns.

Declaration - I declare that:

- the information provided to my registered tax agent for the preparation of this tax return, including any applicable schedules is true and correct, and
- the agent is authorised to lodge this tax return.

Signature

Date

PART D TAX AGENTS CERTIFICATE (SHARED FACILITIES USERS ONLY)

Client Ref	Agent Ref No.	Contact Name	Contact No.
VANZ0004	76696008	Sunil Adiyodi	08 9274 2844

Declaration - I declare that:

- I have prepared this tax return and/or family tax benefit tax claim in accordance with the information supplied by the taxpayer
- I have received a declaration made by the taxpayer that the information provided to me for the preparation of this document is true and correct, and
- I am authorised by the taxpayer to lodge this tax return and any applicable schedules that are attached.

Agent's Signature

Date

Trust Tax Return

2020

1 Jul 2019—30 Jun 2020

TFN Recorded

PART B ELECTRONIC FUNDS TRANSFER CONSENT

This declaration is to be completed when an electronic funds transfer EFT of a refund is requested and the tax return is being lodged through the electronic lodgment service ELS.

Where you have requested an EFT direct debit some of your details will be provided to your financial institution and the Tax Office's sponsor bank to facilitate the payment of your taxation liability from your nominated account. This declaration must be signed by the taxpayer prior to the EFT details being transmitted to the Tax Office. If you elect for an EFT, all details below must be completed.

Important

Care should be taken when completing EFT details as the payment of any refund, including any family tax benefit, will be made to the account specified.

Agent Ref No. Account Name

76696008 Van Zyl & Thomas Un

I authorise the refund to be deposited directly to the account specified.

Signature

Date

Trust Tax Return

1 Jul 2019—30 Jun 2020

2020

TFN Recorded

TRUST DETAILS

Name of Trust VanZyl & Thomas Unit Trust		Previous name of Trust	
Tax File Number TFN Recorded		Australian Business Number 44 746 115 901	
CURRENT POSTAL ADDRESS PO Box 238 Midland		PREVIOUS POSTAL ADDRESS	
State WA	Postcode 6936	State	Postcode
Country Australia			

FULL NAME OF THE NON-INDIVIDUAL TRUSTEE TO WHOM NOTICES SHOULD BE SENT

Name of non-individual
VanZyl & Thomas Investments Pty Ltd

ABN
Contact number

YOUR BANKING INFORMATION (EFT DETAILS)

BSB Number 086492	Account Number 387848152	Account Name Van Zyl & Thomas Un	Financial Institution name NAB
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CONTACT DETAILS

Name
Sunil Adiyodi

Phone number
08 92742844

Hours taken to prepare and complete this return

Trust information

TYPE OF TRUST

U - Fixed unit trust,
other than a public
unit trust described
in P or Q

Is any tax payable by the trustee?
No

Final tax return?
No

1 DESCRIPTION OF MAIN BUSINESS ACTIVITY

Renting or leasing of non-residential property as owner or leaseholder

Income excluding foreign income

5 BUSINESS INCOME AND EXPENSES

Income	Primary production	Non-primary production	Totals
Other business income		\$0.00	\$0.00
Total other business income	G	H	\$0.00
Total business income		\$0.00	\$0.00

Reconciliation expenses

Reconciliation expenses	Primary production	Non-primary production	Totals
Net income or loss from business	Q	R	S

Is the trust a small business entity?
No

Net small business income

Net small business income	Primary production	Non-primary production	Totals
9 RENT			
Gross rent		F \$49,407.00	
Interest deductions		G \$10,034.00	
Capital works deductions		X \$10,123.00	
Other rental deductions		H \$12,243.00	
Net rent		(F - G - X - H)	\$17,007.00
15 Total of Items 5 to 14			\$17,007

Deductions

18 OTHER DEDUCTIONS	Q	\$2,093.00
19 TOTAL OF ITEMS 16 TO 18		\$2,093.00
20 NET AUSTRALIAN INCOME - OTHER THAN CAPITAL GAINS		\$14,914.00

Capital gains and foreign income

21 CAPITAL GAINS

Prior year losses brought forward

Did you have a CGT event during the year? **G** No

59 NON-RESIDENT TRUST

Is the trust a non-resident trust?

No

Losses carried forward

\$0.00

Net Capital Losses from Collectables

Other Net Capital Losses

\$0.00

Foreign income

22 ATTRIBUTED FOREIGN INCOME

Did you have overseas branch operations or a direct or indirect interest in a foreign trust, foreign company, controlled foreign entity or transferor trust?

No

24 TOTAL OF ITEMS 20 TO 23

\$14,914.00

26 TOTAL NET INCOME

\$14,914.00

29 OVERSEAS TRANSACTIONS

Was the aggregate amount of your transactions or dealings with international related parties greater than \$2 million?

No

Thin capitalisation

Did the thin capitalisation provisions affect you?

No

Was any beneficiary who was not a resident of Australia at any time during the income year 'presently entitled' to a share of the income of the trust?

No

Transactions with specified countries

No

30 PERSONAL SERVICES INCOME

Does your income include an individual's personal services income? (PSI)

No

Key financial information

33 ALL CURRENT ASSETS

\$50,396.00

34 TOTAL ASSETS

\$508,540.00

35 ALL CURRENT LIABILITIES

\$3,540.00

36 TOTAL LIABILITIES

\$228,540.00

Business and professional items

37 BUSINESS NAME OF MAIN BUSINESS

Van Zyl & Thomas Unit tr

38 BUSINESS ADDRESS OF MAIN BUSINESS

Address	Town/City	State	Postcode
Unit 7 Level 1 / 80 Walters Drive	Osborne Park	WA	6017

42 TRADE DEBTORS

\$31,163.00

43 TRADE CREDITORS

\$1,703.00

55 INCOME OF THE TRUST ESTATE

\$0.00

Beneficiary not entitled

58 BENEFICIARY UNDER LEGAL DISABILITY WHO IS PRESENTLY ENTITLED TO INCOME FROM ANOTHER TRUST

No

10

Beneficiary - Thomas & Zachariah Super Fund

SMALL BUSINESS INCOME TAX OFFSET INFORMATION

Tax File Number: TFN Recorded: Entity code: U S - SMSF Share of net small business income: Y \$0.00

NAME OF COMPANY / PARTNERSHIP / TRUST ETC: Thomas & Zachariah Super Fund

RESIDENTIAL / BUSINESS ADDRESS: Address: Town/City: State: Postcode: Country: 12 Banool Crescent: CITY BEACH: WA: 6015: au: Distribution type: Percentage: Distribution Percentage: 50%: Assessment calculation code: V 30

Inter Vivos - Resident beneficiary - Not under legal disability: W \$0.00: Credit for tax withheld - foreign resident withholding (excluding capital gains): L \$0.00: Australian franking credits from a New Zealand franking company: N \$0.00

SHARE OF INCOME		
Primary production	A	
PP - NCMi	A1	\$0.00
PP - Excluded from NCMi	A2	\$0.00
Non-primary production	B	\$7,457.00
NPP - NCMi	B1	\$0.00
NPP - Excluded from NCMi	B2	\$0.00
Credit for tax withheld where ABN not quoted	C	\$0.00
Franked distributions	U	\$0.00
Franking credit	D	\$0.00
TFN amounts withheld	E	\$0.00
Share of credit for TFN amounts withheld from payments from closely held trusts	O	\$0.00
Capital gains	F	\$0.00
NCMI capital gains	F1	\$0.00
Excluded from NCMi capital gains	F2	\$0.00
Share of credit for foreign resident capital gains withholding amounts	Z	\$0.00
Attributed foreign income	G	\$0.00
Other assessable foreign source income	H	\$0.00
Foreign income tax offset	I	\$0.00
Share of national rental affordability scheme tax offset	R	\$0.00
Exploration credits distributed	M	\$0.00
Early stage venture capital limited partnership tax offset	T	
Early stage investor tax offset	J	
Div 6AA Eligible income	CI	

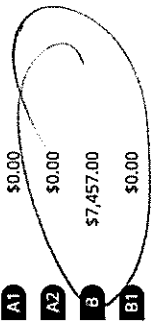
Beneficiary – Van Zyl Super Fund

SMALL BUSINESS INCOME TAX OFFSET INFORMATION

Share of net small business income **Y** \$0.00

Tax File Number	TEN Recorded	Entity code	S - SMSF
NAME OF COMPANY / PARTNERSHIP / TRUST ETC Van Zyl Super Fund			
RESIDENTIAL / BUSINESS ADDRESS			
Address	Town/City	State	Postcode
15 Bankfield Retreat	Ocean Reef	WA	6027
Distribution type	Percentage	Distribution Percentage	50%
Assessment calculation code			V 30
Inter Vivos - Resident beneficiary - Not under legal disability			
Share of income of the trust estate			W \$0.00
Credit for tax withheld – foreign resident withholding (excluding capital gains)			L \$0.00
Australian franking credits from a New Zealand franking company			N \$0.00

	A	A1	A2	B	B1	B2	C	U	D	E	O	F	F1	F2	Z	G	H	I	R	M	T	J	C1	
SHARE OF INCOME																								
Primary production																								
PP - NCM1																								
PP - Excluded from NCM1																								
Non-primary production																								
NPP - NCM1																								
NPP - Excluded from NCM1																								
Credit for tax withheld where ABN not quoted																								
Franked distributions																								
Franking credit																								
TFN amounts withheld																								
Share of credit for TFN amounts withheld from payments from closely held trusts																								
Capital gains																								
NCM1 capital gains																								
Excluded from NCM1 capital gains																								
Share of credit for foreign resident capital gains withholding amounts																								
Attributed foreign income																								
Other assessable foreign source income																								
Foreign income tax offset																								
Share of national rental affordability scheme tax offset																								
Exploration credits distributed																								
Early stage venture capital limited partnership tax offset																								
Early stage investor tax offset																								
Div 6AA Eligible income																								



R

Rental schedule — UNIT 7 LEVEL 1/80 WALTERS DRIVE, OSBORNE PARK WA...

Address: UNIT 7 LEVEL 1/80 WALTERS DRIVE, OSBORNE PARK WA, 6017
 Town/City: OSBORNE PARK WA, 6017
 State: WA
 Postcode: 6017

Date property first earned rental income: 03/07/2018
 Number of weeks property was rented this year: 52
 The number of weeks the property was available for rent this year: 52
 Entity's % ownership: 100
 Has the loan for the property been renegotiated this year?: No

Acquisitions and Disposal

Acquisition	Date	Amount
Acquisition	03 Jul 2018	\$415,000.00

Disposal
 Capital gain/loss on sale of this property
 Value of capital allowances (depreciation on plant) recouped on the sale of the property
 Value of capital works deductions (special building write-off) recouped on the sale of the property

Owners

Name	TFN	TFN Recorded	Percentage
VanZyl & Thomas Unit Trust			100%
			100%

Income / Expenses	Gross	My share
Income		
Rental income	A \$49,407.00	\$49,407.00
Gross rent	C \$49,407.00	\$49,407.00
Expenses		
Body corporate fees	E \$7,337.00	\$7,337.00
Borrowing expenses	F \$140.00	\$140.00
Council rates	H \$2,513.00	\$2,513.00
Interest	L \$10,034.00	\$10,034.00
Capital works deductions	R \$10,123.00	\$10,123.00
Water	U \$1,653.00	\$1,653.00
Sundry	V \$600.00	\$600.00
Total expenses	W \$32,400.00	\$32,400.00
Total net rent	X \$17,007.00	\$17,007.00

Rental schedule worksheets — UNIT 7 LEVEL 1/80 WALTERS DRIVE, OSBORNE...

SUNDRY

Description	Amount
Bank Fees	\$600.00
Total	\$600.00

3

Worksheets

18 OTHER DEDUCTIONS

Name of each item of deduction	Amount
Accounting	\$1,426.00
Amortisation expense	\$400.00
Filing fee	\$267.00
Total	\$2,093.00

14

VanZyl & Thomas Unit Trust
Trustee Company VanZyl & Thomas Investments Pty Ltd
ABN 44 746 115 901

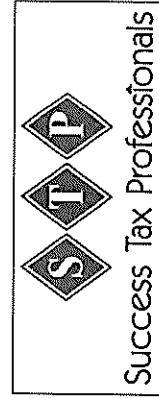
Contents

- Detailed Profit and Loss Statement
- Detailed Balance Sheet
- Notes to the Financial Statements
- Depreciation Schedule
- Pool Depreciation Report
- Trustee's Declaration
- Compilation Report

VanZyl & Thomas Unit Trust

Trustee Company VanZyl & Thomas
ABN 44 746 115 901

Financial Statements
For the year ended 30 June 2020



Phone 92742844
Email: admin@stpmidland.com.au

15

VanZyl & Thomas Unit Trust
Trustee Company VanZyl & Thomas Investments Pty Ltd
ABN 44 746 115 901
Detailed Profit and Loss Statement
For the year ended 30 June 2020

	2020	2019
	\$	\$
Income		
Rents received	49,406.69	40,011.81
Total income	<u>49,406.69</u>	<u>40,011.81</u>
Expenses		
Accountancy	1,427.27	1,018.18
Amortisation expense	400.00	400.00
Bank fees & charges	600.00	567.50
Borrowing expenses	140.00	140.00
Depreciation - Other	10,123.00	5,955.00
Filing fees	267.00	263.00
Interest - Australia	10,033.58	11,291.04
Sirata	7,336.50	5,805.21
Water Charge	1,652.69	1,110.54
Rates & taxes	2,513.89	
Total expenses	<u>34,493.93</u>	<u>26,550.47</u>
Net Profit from Ordinary Activities before income tax	<u>14,912.76</u>	<u>13,461.34</u>

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VanZyl & Thomas Unit Trust
Trustee Company VanZyl & Thomas Investments Pty Ltd
ABN 44 746 115 901
Detailed Balance Sheet as at 30 June 2020

	2020	2019
	\$	\$
Current Assets		
Cash Assets		
Cash at bank	17,125.54	11,685.20
	<u>17,125.54</u>	<u>11,685.20</u>
Receivables		
Trade debtors	31,162.74	22,202.40
Beneficiary loan: Achieve Holdings Pty Ltd	1,053.70	1,832.08
Beneficiary loan: ABM Investments Pty Ltd	1,053.70	1,832.08
	<u>33,270.14</u>	<u>25,866.56</u>
	<u>50,395.68</u>	<u>37,551.76</u>
Non-Current Assets		
Property, Plant and Equipment		
Buildings - At cost	433,828.64	433,828.64
Office Fitouts - At cost	38,896.78	38,896.78
Less: Accumulated depreciation	<u>(16,078.00)</u>	<u>(5,955.00)</u>
	<u>456,647.42</u>	<u>466,770.42</u>
Other		
Preliminary expenses	1,079.00	1,479.00
Borrowing expenses	418.00	538.00
	<u>1,497.00</u>	<u>2,037.00</u>
Total Non-Current Assets	<u>458,144.42</u>	<u>468,807.42</u>
Total Assets	<u>508,540.10</u>	<u>506,359.18</u>

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Vanzyl & Thomas Unit Trust
Trustee Company Vanzyl & Thomas Investments Pty Ltd
ABN 44 746 115 901
Detailed Balance Sheet as at 30 June 2020

	2020	2019
Note	\$	\$
Current Liabilities		
Payables		
- Trade creditors	1,703.42	
	<u>1,703.42</u>	
Current Tax Liabilities		
GST payable control account	1,979.41	1,359.18
Input tax credit control account	(142.73)	
	<u>1,836.68</u>	<u>1,359.18</u>
Total Current Liabilities	<u>3,540.10</u>	<u>1,359.18</u>
Non-Current Liabilities		
Financial Liabilities		
Secured:		
- Bank loans NAB- 3176	225,000.00	225,000.00
	<u>225,000.00</u>	<u>225,000.00</u>
Total Non-Current Liabilities	<u>225,000.00</u>	<u>225,000.00</u>
Total Liabilities	<u>228,540.10</u>	<u>226,359.18</u>
Net Assets	<u>280,000.00</u>	<u>280,000.00</u>
Equity		
Subscribed units	280,000.00	280,000.00
Total Equity	<u>280,000.00</u>	<u>280,000.00</u>

These financial statements are unaudited. They must be read in conjunction with the attached Accountant's Compilation Report and Notes which form part of these financial statements.

Vanzyl & Thomas Unit Trust
Trustee Company Vanzyl & Thomas Investments Pty Ltd
ABN 44 746 115 901
Notes to the Financial Statements
For the year ended 30 June 2020

Note 1: Summary of Significant Accounting Policies

The directors of the trustee company have prepared the financial statements of the trust on the basis that the trust is a non-reporting entity because there are no users dependent on general purpose financial statements. The financial statements are therefore special purpose financial statements that have been prepared in order to meet the requirements of the trust deed, the information needs of the stakeholders and for the basis of preparation of the income tax return.

The financial statements have been prepared in accordance with the significant accounting policies disclosed below, which the directors of the trustee company have determined are appropriate to meet the purposes of preparation. Such accounting policies are consistent with the previous period unless stated otherwise.

The financial statements have been prepared on an accrual basis and are based on historical costs unless otherwise stated in the notes. The amounts presented in the financial statements have been rounded to the nearest dollar. The accounting policies that have been adopted in the preparation of the statements are as follows:

- (a) **Property, Plant and Equipment (PPE)**
Property, Plant and Equipment are carried at cost or at independent of directors' valuation. All assets, excluding freehold land and buildings are depreciated over the useful lives of the assets to the trust. Increases in the carrying amount arising on revaluation of land and buildings are credited to a revaluation reserve in shareholders' equity. Decreases that offset previous increases of the same asset are charged against fair value reserves directly in equity; all other decreases are charged to the income statement. Each year the difference between depreciation based on the revalued carrying amount of the assets charged to the income statement and depreciation based on the asset's original cost is transferred from the revaluation reserve to retained earnings.
The carrying amount of plant and equipment is reviewed annually by directors to ensure it is not in excess of the recoverable amount from these assets. The recoverable amount is assessed on the basis of the expected net cash flows that will be received from the asset's employment and subsequent disposal. The expected net cash flows have not been discounted in determining recoverable amounts.
Subsequent costs are included in the asset's carrying amount or recognised as a separate asset, as appropriate, only when it is probable that future economic benefits associated with the item will flow to the company and the cost of the item can be measured reliably. All other repairs and maintenance are recognised as expenses in profit or loss during the financial period in which they are incurred.
- (b) **Trade and Other Receivables**
Trade and other receivables include amounts due from customers for goods sold and services performed in the ordinary course of business. Receivables expected to be collected within 12 months of the end of the reporting period are classified as current assets. All other receivables are classified as non-current assets.
Trade and other receivables are recognised at the nominal transaction value without taking into account the time value of money.
- (c) **Cash and Cash Equivalents**
Cash and cash equivalents include cash on hand, deposits held at call with banks, other short-term highly liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities on the balance sheet.

These notes should be read in conjunction with the attached financial statements and compilation report of .

VanZyl & Thomas Unit Trust
Trustee Company VanZyl & Thomas Investments Pty Ltd
ABN 44 746 115 901
Notes to the Financial Statements
For the year ended 30 June 2020

(d) Revenue and Other Income

Revenue is measured at the fair value of the consideration received or receivable after taking into account any trade discounts and volume rebates allowed. For this purpose, deferred consideration is not discounted to present values when recognising revenue.

Interest revenue is recognised using the effective interest rate method, which, for floating rate financial assets, is the rate inherent in the instrument. Dividend revenue is recognised when the right to receive a dividend has been established.

Revenue recognised related to the provision of services is determined with reference to the stage of completion of the transaction at the reporting date and where outcome of the contract can be estimated reliably. Stage of completion is determined with reference to the services performed to date as a percentage of total anticipated services to be performed. Where the outcome cannot be estimated reliably, revenue is recognised only to the extent that related expenditure is recoverable.

All revenue is stated net of the amount of goods and services tax (GST).

(e) Goods and Services Tax (GST)

Revenues, expenses and assets are recognised net of the amount of GST, except where the amount of GST incurred is not recoverable from the Australian Tax Office. In these circumstances, the GST is recognised as part of the cost of acquisition of the asset or as part of an item of the expense. Receivables and payables in the balance sheet are shown inclusive of GST.

(f) Trade and Other Payables

Trade and other payables, including bank borrowings and distributions payable, are recognised at the nominal transaction value without taking into account the time value of money.

VanZyl & Thomas Unit Trust
Trustee Company VanZyl & Thomas Investments Pty Ltd
ABN 44 746 115 901
Notes to the Financial Statements
For the year ended 30 June 2020

	2020	2019
Note 2: Revenue		
Operating Activities:		
Rents	49,406.69	40,011.81
	<u>49,406.69</u>	<u>40,011.81</u>

Note 3: Cash assets

Bank accounts:

- Cash at bank	17,125.54	11,685.20
	<u>17,125.54</u>	<u>11,685.20</u>

Note 4: Receivables

Current

Trade debtors	31,162.74	22,202.40
Beneficiary loan - Achieve Holdings Pty Ltd	1,053.70	1,832.08
Beneficiary loan - ABM Investments Pty Ltd	1,053.70	1,832.08
	<u>33,270.14</u>	<u>25,866.56</u>

Note 5: Other Assets

Non Current

Preliminary expenses	1,079.00	1,479.00
Less: accumulated amortisation		
Borrowing expenses	-418.00	558.00
Less: accumulated amortisation		
	<u>1,497.00</u>	<u>2,037.00</u>

VanZyl & Thomas Unit Trust
Trustee Company VanZyl & Thomas Investments Pty Ltd
ABN 44 746 115 901
Notes to the Financial Statements
For the year ended 30 June 2020

	2020	2019
Note 6: Property, Plant and Equipment		
Buildings:		
- At cost	433,828.64	433,828.64
	<u>433,828.64</u>	<u>433,828.64</u>
Plant and equipment:		
- At cost	38,896.78	38,896.78
- Less: Accumulated depreciation	(16,078.00)	(5,955.00)
	<u>22,818.78</u>	<u>32,941.78</u>
	<u>456,647.42</u>	<u>466,770.42</u>
Note 7: Investment Property		
Balance at beginning of year		
Balance at end of year		
Note 8: Payables		
Unsecured:		
- Trade creditors	1,703.42	
	<u>1,703.42</u>	
	<u>1,703.42</u>	

These notes should be read in conjunction with the attached financial statements and compilation report of .

VanZyl & Thomas Unit Trust
Trustee Company VanZyl & Thomas Investments Pty Ltd
ABN 44 746 115 901
Notes to the Financial Statements
For the year ended 30 June 2020

	2020	2019
Note 9: Financial Liabilities		
Non-Current		
Secured*:		
- Bank loans	225,000.00	225,000.00
	<u>225,000.00</u>	<u>225,000.00</u>
	<u>225,000.00</u>	<u>225,000.00</u>
* Total Current and Non-Current Secured Liabilities		
Bank loans	225,000.00	225,000.00
	<u>225,000.00</u>	<u>225,000.00</u>
Note 10: Tax Liabilities		
Current		
GST payable control account	1,979.41	1,359.18
Input tax credit control account	(142.73)	
	<u>1,836.68</u>	<u>1,359.18</u>
Note 11: Trust Capital		
Trust capital		
Subscribed units	280,000.00	280,000.00
	<u>280,000.00</u>	<u>280,000.00</u>

These notes should be read in conjunction with the attached financial statements and compilation report of .

These financial statements are unaudited. They must be read in conjunction with the attached Accountant's Compilation Report and Notes which form part of these financial statements.

Vanzyl & Thomas Unit Trust
Trustee Company Vanzyl & Thomas Investments Pty Ltd
ABN 44 746 115 901
Depreciation Schedule for the year ended 30 June, 2020

	Total	Priv	OWDV	Date	Disposal	Consid	Date	ADDITON	Value	T	Rate	Deprec	Priv	CWVDV	Uplo	+	Above	Total	LOSS
Borrowing Expenses	350	0.00	279					0	279	P	20.00	70	0	209	0	0	0	0	0
- Guarantee & Indem	350.00	2706/18						0	279	P	20.00	70	0	209	0	0	0	0	0
Varwood & Associates	350	0.00	279					0	279	P	20.00	70	0	209	0	0	0	0	0
- Guarantee & Indem	350.00	28/06/18						0	279	P	20.00	70	0	209	0	0	0	0	0
Net Depreciation	700		558					0	558			140	0	418					
Deduct Private Portion	0							0				0							
Net Depreciation	140							0				140	0						

12/05/2021 15:29

These financial statements are unaudited. They must be read in conjunction with the attached Accountant's Compilation Report and Notes which form part of these financial statements.

Vanzyl & Thomas Unit Trust
Trustee Company Vanzyl & Thomas Investments Pty Ltd
ABN 44 746 115 901
Depreciation Schedule for the year ended 30 June, 2020

	Total	Priv	OWDV	Date	Disposal	Consid	Date	ADDITON	Value	T	Rate	Deprec	Priv	CWVDV	Uplo	+	Above	Total	LOSS
Preliminary expenses	2,000	0.00	1,479					0	1,479	P	20.00	400	0	1,079	0	0	0	0	0
Company Setup	2,000.00	13/03/18						0	1,479	P	20.00	400	0	1,079	0	0	0	0	0
Net Depreciation	2,000		1,479					0	1,479			400	0	1,079					
Deduct Private Portion	0							0				0							
Net Depreciation	400							0				400	0						

12/05/2021 15:29

Vanzyl & Thomas Unit Trust
Trustee Company Vanzyl & Thomas Investments Pty Ltd
ABN 44 746 115 901
Depreciation Pools for the year ended 30 June, 2020

Pool : General Pool

Opening Value of the Pool:	33,742
Plus the taxable use percentage of assets allocated to the pool for the income year	0
Less deduction for the decline in value of depreciating assets of the pool for the income year	10,123
Less deduction for the decline in value of depreciating assets allocated to the pool for the income year	0
Less the taxable use percentage of the termination value of pooled assets disposed of during the income year	0
Closing Value of the Pool	23,620

Office Fitouts	0.00	0.00	11,794	0	11,794	D	30.00	2,538	0	8,256
Fitouts	0.00	0.00	14,391	0	14,391	D	30.00	4,317	0	10,074
Fitouts	0.00	0.00	7,558	0	7,558	D	30.00	2,267	0	5,291

These financial statements are unaudited. They must be read in conjunction with the attached Accountant's Compilation Report and Notes which form part of these financial statements.

Vanzyl & Thomas Unit Trust
Trustee Company Vanzyl & Thomas Investments Pty Ltd
ABN 44 746 115 901
Trustee's Declaration

The directors of Vanzyl & Thomas Investments Pty Ltd declare that the trust is not a reporting entity, and that this special purpose financial report should be prepared in accordance with the accounting policies outlined in Note 1 to the financial statements

The directors of the trustee company declare that:

- (i) the financial statements and notes, present fairly the trust's financial position as at 30 June 2020 and its performance for the year ended on that date in accordance with the accounting policies described in Note 1 to the financial statements; and
- (ii) in the directors' opinion there are reasonable grounds to believe that the trust will be able to pay its debts as and when they become due and payable.

The declaration is made in accordance with a resolution of the Board of Directors of the trustee company.

Babu Thomas , (Director)

Gideon H Van Zyl , (Director)

Date

21

VanZyl & Thomas Unit Trust
Trustee Company VanZyl & Thomas Investments Pty Ltd
ABN 44 746 115 901
Compilation Report to VanZyl & Thomas Unit Trust

We have compiled the accompanying special purpose financial statements of VanZyl & Thomas Unit Trust, which comprise the balance sheet as at 30 June 2020, the Statement of Profit and Loss for the year then ended, a summary of significant accounting policies and other explanatory notes. The specific purpose for which the special purpose financial statements have been prepared is to provide information relating to the performance and financial position of the trust that satisfies the information needs of the directors of the trustee company and of the beneficiaries.

The Responsibility of the Directors of the Trustee Company

The directors of the trustee company are solely responsible for the information contained in the special purpose financial statements, the reliability, accuracy and completeness of the information and for the determination that the significant accounting policies used are appropriate to meet their needs and for the purpose that the financial statements were prepared.

Our Responsibility

On the basis of information provided by the directors of the trustee company, we have compiled the accompanying special purpose financial statements in accordance with the significant accounting policies as described in Note 1 to the financial statements and APES 315 Compilation of Financial Information.

We have applied our expertise in accounting and financial reporting to compile these financial statements in accordance with the significant accounting policies described in Note 1 to the financial statements. We have complied with the relevant ethical requirements of APES 110 Code of Ethics for Professional Accountants (including Independence Standards).

Assurance Disclaimer

Since a compilation engagement is not an assurance engagement, we are not required to verify the reliability, accuracy or completeness of the information provided to us by management to compile these financial statements. Accordingly, we do not express an audit opinion or a review conclusion on these financial statements.

The special purpose financial statements were compiled exclusively for the benefit of the directors of the trustee company who are responsible for the reliability, accuracy and completeness of the information used to compile them. Accordingly, these special purpose financial statements may not be suitable for other purposes. We do not accept responsibility for the contents of the special purpose financial statements.

15 Sayer Street Midland

12 May, 2021

22

23

Super Fund Components

Client Name	Gideon Hendrik Van Zyl
Fund Name	Van Zyl Super Fund
Total Superannuation Benefit at year end	\$ 167,526.30
Eligible Service Period	12 June 2006
Date of Calculation	30 June 2020
Tax free component at 30 June 2018	\$ -
Tax free components from rollovers during year	\$ -
Non-concessional contributions made during year	\$ -
Concessional contributions made during year	\$ -
Withdrawals from Tax free amount during year	\$ -

Super Fund Components	
30 June 2020	
Tax Free	\$ -
Taxable	
- Element Taxed	\$ 167,526.30
TOTAL	\$ 167,526.30

Preseved Benefits Report	
Preserved benefits	\$167,526
Restricted Non-Preserved benefits	\$0
Unrestricted Non-Preserved benefits	\$0
TOTAL	\$167,526

24

Super Fund Components

Client Name	Chalette Van Zyl
Fund Name	Van Zyl Super Fund
Total Superannuation Benefit at year end	\$ 8,522.37
Eligible Service Period	31 July 2006
Date of Calculation	30 June 2020
Tax free component at 30 June 2018	\$ -
Tax free components from rollovers during year	\$ -
Non-concessional contributions made during year	\$ -
Concessional contributions made during year	\$ -
Withdrawals from Tax free amount during year	\$ -

Super Fund Components		
30 June 2020		
Tax Free	\$	-
Taxable		
- Element Taxed	\$	8,522.37
TOTAL	\$	8,522.37

Preseved Benefits Report	
Preserved benefits	\$8,522
Restricted Non-Preserved benefits	\$0
Unrestricted Non-Preserved benefits	\$0
TOTAL	\$8,522

JK

SMSF Allocation of Tax Payable & Earnings

Do not put any data into the green cells
Only put Data into the blue cells

Name of Fund Van Zyl Super Fund

Year 2020

Income Tax Payable per Income Tax Reconciliation worksheet \$ 4,012.50

This amount represents the income tax attributable to the earnings of the SMSF
-\$ 871.97

Super Contributions:	Tax on Conts	
Member 1	\$ 32,563.12	\$ 4,884.47
Member 2	\$ -	\$ -
Member 3	\$ -	\$ -
Member 4	\$ -	\$ -
Total	\$ 32,563.12	\$ 4,884.47

Tax on Earnings Less Insurance Total Earnings Tax on Earnings to be Allocated

Earnings allocated				
Member 1	\$4,888.01	\$ 8,163.54	-\$3,275.53	-\$ 491.34
Member 2	\$365.99	\$ 2,903.45	-\$2,537.46	-\$ 380.63
Member 3	\$0.00	\$ -	\$0.00	\$ -
Member 4	\$0.00	\$ -	\$0.00	\$ -

Total Tax - this must match H10 -\$ 871.97

Allocation In Accounts		
Member 1		\$24,894.47
Member 2		-\$2,156.84
Member 3		\$0.00
Member 4		\$0.00
		\$22,737.63
Here is your entry		
ITE - Earnings Mem 1	-\$491.34	
ITE - Earnings Mem 2	-\$380.63	
ITE - Earnings Mem 3	\$0.00	
ITE - Earnings Mem 4	\$0.00	
ITE - Contributions Mem 1	\$4,884.47	
ITE - Contributions Mem 2	\$0.00	
ITE - Contributions Mem 3	\$0.00	
ITE - Contributions Mem 4	\$0.00	
Provision for Tax		\$4,012.50

Has any member paid Superannuation surcharge for year?
Enter amounts below

Member 1	\$ -
Member 2	\$ -
Member 3	\$ -
Member 4	\$ -

Enter - Co-Confs and Govt Co-confs into the SMSF & Trasfers In

Member 1	\$ -
Member 2	\$ -
Member 3	\$ -
Member 4	\$ -

Enter benefits paid out to members

Member 1	\$ -
Member 2	\$ -
Member 3	\$ -
Member 4	\$ -

26

SMSF Allocation of Earnings

Name of Fund	Van Zyl Super Fund		Insurances	If member is in pension phase enter "2" below
Members Opening Balance				
Member 1	\$ 142,631.83	\$ 8,163.54	1	
Member 2	\$ 10,679.41	\$ 2,903.45	1	
Member 3	\$ -		1	
Member 4	\$ -	\$ -	1	
Total	\$ 153,311.24	\$ 11,066.99		

Net Profit per Handiledger Accounts - \$26,750.13

Less Contributions \$ 32,563.12 \$ 10,679.41

Add Insurances \$ 11,066.99 100 \$ -
0 \$ -

Net Earnings of SMSF after adjusting for Contributions & Insurance \$5,254.00

Allocation of Earnings

Member 1	\$4,888.01
Member 2	\$365.99
Member 3	\$0.00
Member 4	\$0.00

Total \$5,254.00

SMSF Income Tax Reconciliation

27

Name of Fund

Van Zyl Super Fund

Year Ending

2020

Income (Loss) per the accounts at year end \$26,750.00

Add:

Unrealised Losses (per Handledger accs)	\$ -
Realised Losses (per Handledger accs)	\$ -
Non Deductible Expenses	\$ -
Other	\$ -

Total \$ -

Adjusted Taxable Income \$ 26,750.00

Less:

Unrealised Profits (per Handledger accs)	\$ -
Realised Profits (per Handledger accs)	\$ -
Non Taxable Income Audio Note on trust income	\$ -
Tax Loss Previous Year Audio note on 'other'	\$ -

Total \$ -

Adjusted Taxable Income \$ 26,750.00

Refer Comment

Add:

Capital Gains (loss) - shares Audio notes - shares	\$ -
Capital Gains (loss) - managed funds Audio notes managed funds	\$ -
Capital Gains (loss) - other Audio notes other	\$ -
Capital losses carried forward from prior year	\$ -

Current Year Capital
Losses Carried
Forward
\$0.00

Total \$ -

(This should match the total tax capital losses for the fund for the year)

Adjusted Taxable Income \$ 26,750.00

Calculate and enter (if applicable) 33.33% discount on capital gains \$ - 0
Audio Notes 1/3 Discount

Final Taxable Income \$ 26,750.00

Income Tax Payable 4,012.50



Australian Government
Australian Taxation Office

Agent SUCCESS TAX PROFESSIONALS
(MIDLAND)
Client THE TRUSTEE FOR VAN ZYL
SUPER FUND
ABN 81 820 329 438
TFN 494 946 555

28

Activity statement 004

Date generated	09/05/2021
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

7 results found - from 09 May 2019 to 09 May 2021 sorted by processed date ordered newest to oldest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
4 May 2021	3 May 2021	Payment received		\$421.00	\$0.00
3 May 2021	3 May 2021	General interest charge			\$421.00 DR
2 May 2021	28 Apr 2021	Original Activity Statement for the period ending 31 Mar 21 - PAYG Instalments	\$421.00		\$421.00 DR
7 Apr 2021	7 Apr 2021	General interest charge			\$0.00
7 Apr 2021	6 Apr 2021	Payment received		\$421.00	\$0.00
1 Apr 2021	1 Apr 2021	General interest charge			\$421.00 DR
8 Mar 2021	2 Mar 2021	Original Activity Statement for the period ending 31 Dec 20 - PAYG Instalments	\$421.00		\$421.00 DR



Australian Government
Australian Taxation Office

Agent SUCCESS TAX PROFESSIONALS
(MIDLAND)
Client THE TRUSTEE FOR VAN ZYL
SUPER FUND
ABN 81 820 329 438
TFN 494 946 555

29

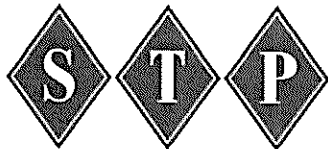
Income tax 002

Date generated	09/05/2021
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

6 results found - from 09 May 2019 to 09 May 2021 sorted by processed date ordered newest to oldest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
16 Nov 2020	16 Nov 2020	General interest charge			\$0.00
16 Nov 2020	13 Nov 2020	Payment received		\$1,172.72	\$0.00
19 Oct 2020	1 Jul 2020	General interest charge			\$1,172.72 DR
17 Oct 2020	30 Jun 2020	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 18 to 30 Jun 19	\$789.72		\$1,172.72 DR
1 Jul 2019	1 Jul 2019	General interest charge			\$383.00 DR
12 Jun 2019	28 Feb 2019	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 17 to 30 Jun 18	\$383.00		\$383.00 DR



Success Tax Professionals Midland

REGISTERED TAX AGENTS
& PUBLIC ACCOUNTANTS
ESSAY BUSINESS SERVICES PTY LTD
ABN:50 131 907 232

30

PO Box 238, Midland WA 6936
15 Sayer Street, Midland WA 6056
Tel: (08) 9274 2844

Email: admin@stpmidland.com.au
www.stpmidland.com.au

Tax Invoice

VAN ZYL SUPER FUND
15 Bankfield Retreat
OCEAN REEF WA 6027

Inv No: 012844
Ref: THET0018
Date: 21 March, 2019

Description	Amount
ACCOUNT TO PROFESSIONAL SERVICES RENDERED:	1,650.00
\$1100	
Preparation of Superannuation Fund Income Tax Return for the year ended 30th June 2018.	
Preparation of Financial Statements and Minutes for the year ended 30th June 2018.	
Compiling and lodging Income Tax Return for the year ended 30th June 2018.	
Attended to various Compliance's for Superannuation Fund.	
Preparation of Minutes.	
<ul style="list-style-type: none">• Code And Reconcile Bank Account.• Review Interest Income Received.• Review Dividends Received.• Review ATO Running Balance Account.• Review expenditure.• Liaise with auditor.• Calculate Net Market Re-valuations.• Prepare Superannuation Fund Minutes.• Calculate Member Balances, Preservation And Components.• Meeting At The Office To Sign And Collect Accounts.• Electronic Lodgement Of All Returns.• Typing, Postage And Secretarial.	
ACCOUNT TO PROFESSIONAL SERVICES RENDERED: \$550	
Preparation of the compliance and financial audit for the year ended 30 June 2018	
Work completed for:	
- Preparation of supporting work papers	
- Preparation of audit report.	
- Lodgement of Audit Report with ATO	

Description**Amount**ADD DISBURSEMENTS
POSTAGE, PETTIES AND FACSIMILIES ETC.

"F" - VAN ZYL SUPER FUND

ADD DISBURSEMENTS
POSTAGE, PETTIES AND FACSIMILIES ETC.**(Inc GST) Amount Due: \$ 1,650.00****Terms: Payment upon completion of work**

Please note: unpaid accounts are liable for an 18% debt collection service fee to be added to the unpaid balance.

Please detach the portion below and forward with your payment

Remittance Advice

VAN ZYL SUPER FUND

Invoice: 012844

Ref: THET0018

21 March, 2019

Cheque Mastercard Visa Eftpos

Amount Due (Exc Credit Card Fee): \$ 1,650.00

Card Number

Amount Due (Inc Credit Card Fee*): \$ 1,650.00

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Cardholder Signature Expiry Date

* Payment Processing fee of 2.5%, is applicable to all Credit Card Payments of \$200.00 & above

Account Details**Success Tax Professionals Midland - NEW ACCOUNT DETAILS**

BSB : 086 - 334

Acc No : 31 209 2709

11 February 2020



Private & Confidential

Achieve Holdings Pty Ltd Atf Van Zyl Super Fund
 15 Bankfield Retreat
 OCEAN REEF WA 6027

**Anniversary notice for Accelerated Protection
 Policy Number: 1738069**

Dear Trustee,

We are writing to let you know that your policy is approaching its anniversary. In this letter, you'll find important information that explains any updates to your policy and premium changes. To assist with your understanding of some important Life Insurance terminology, we have included a more detailed explanation in the Glossary at the end of this letter.

The below table includes a summary of your cover, including your new Benefit Amounts and Premiums, applicable from **27 March 2020**.

Policy Summary

Life Insured: Chalette Van Zyl

Your Plan	Premium Type	Inflation Protection	Benefit Amount	Premium (yearly)
Life Insurance Plan	Level Premium to Age 65	✓	\$882,000	\$1,134.21
TPD Insurance (Attached) - Superlink - Death Buy-Back Option	Level Premium to Age 65	✓	\$882,000	\$1,769.24

New total yearly premium is \$2,903.45*

*Includes Policy Fee and Stamp Duty (if applicable)

Your next payment amount may differ from your new premium if you have a credit or outstanding amount due on your policy.

How is your premium calculated?

When you first purchased your policy, we used the information you provided, including your health and product choices, to set your initial premium. Each year we review your premiums. The premium type you chose (such as Stepped or Level premium) and whether you selected Inflation Protection (which increases your Benefit Amount with inflation), affects how your premium may rise. Finally, we look at any discounts that may need to be applied.

We, like the wider insurance industry, continue to experience higher than expected claims. Due to this, we have also increased the underlying premium rates used to calculate your premium. This ensures future claims are well funded.

More information about stepped & level premiums and inflation protection can be found in the Glossary at the end of this letter or the original Product Disclosure Statement (PDS) and Policy Document issued to you. You can also find complete details of your cover and your chosen options in the last Policy Schedule issued to you.

Does Inflation Protection continue to meet your needs?

Inflation Protection automatically increases your Benefit Amount annually to keep in-line with inflation (also referred to as Consumer Price Index in the Product Disclosure Statement) and by doing so, your premium increases. Talk to your adviser to

32



Certificate of Currency

TAL Life Limited ABN 70 050 109 450 AFSL Number 237848

Policy Number **1738069**
 Status **Inforce**
 Life Insured **CHALETTE VAN ZYL**
 Address **15 BANKFIELD RETREAT OCEAN REEF WA 6027**

POLICY DETAILS

Product Accelerated Protection
 Policy Ownership ACHIEVE HOLDINGS PTY LTD ATF VAN ZYL SUPER FUND
 Payment Frequency Annual
 Total Instalment Premium \$3,160.63
 Total Annual Premium \$3,160.63
 Next Bill Date 27/03/2022
 Arrears Amount

BENEFIT DETAILS

SUMMARY FOR CHALETTE VAN ZYL

Sum Insured	Instalment Premium	Annual Premium	Annual Stamp Duty	Annual Policy Fee	Premium Type	CPI	Start Date	Expiry Date
Life Insurance Plan								
\$926,100	\$1,208.68	\$1,208.68	\$0.00	\$0.00	Level	Y	27/03/2018	27/03/2074
TPD Insurance (Attached) - Superlink								
Definition: Any Occupation								
\$926,100	\$1,951.95	\$1,951.95	\$177.43	\$0.00	Level	Y	27/03/2018	27/03/2074

Your policy may have other options connected to your benefits which are not listed in this document. For full details, please refer to your most recent policy schedule.

This document confirms that the above policy is current and paid until 27/03/2022, subject to all payments being cleared by your financial institution.

If you have any questions please call the Customer Service Centre on 1300 209 088, Monday to Friday, 8am - 7pm (AEST). Alternately, you can email customerservice@tal.com.au quoting Policy Number 1738069

33



Policy Summary

TAL Life Limited ABN 70 050 109 450 AFSL Number 237848

Policy Number **1738062**
 Status **Inforce**
 Adviser Name **Sunil Adiyodi**
 Adviser Number **94601**

POLICY DETAILS

Product Accelerated Protection
 Policy Ownership ACHIEVE HOLDINGS PTY LTD
 Payer ACHIEVE HOLDINGS PTY LTD
 Payment Frequency Annual
 Payment Method Direct Debit
 Payment Details BSB: 086- 275 72XXXXXXXXX
 Total Instalment Premium \$3,549.59
 Total Annual Premium \$3,549.59
 Annual Policy Fee \$0.00
 Next Bill Date 24/04/2022
 Arrears Amount

APPLICANT DETAILS

GIDEON VAN ZYL

Date of Birth 24/10/1973 Gender Male Smoker Status Non Smoker
 Address 15 BANKFIELD RETREAT, OCEAN REEF WA, 6027
 Telephone 0419 106 130

BENEFIT DETAILS

SUMMARY FOR GIDEON VAN ZYL

Sum Insured	Instalment Premium	Annual Premium	Annual Stamp Duty	Annual Policy Fee	Premium Type	CPI	Start Date	Expiry Date
Income Protection Plan Super								
IP Agreed/Indemnity: Indemnity		Waiting Period: 4 Weeks			Benefit Period: 65/65			
\$8,742	\$3,549.59	\$3,549.59	\$322.74	\$0.00	Level	Y	24/04/2018	24/04/2038

CONDITIONS**GIDEON VAN ZYL**

Benefit Type	Percentage Loading	Per Mille Loading	Has Exclusion(s)
Income Protection Plan Super			Yes

LAPSES

There are no lapsed benefits.

INVESTMENT DETAILS

There are no investment details.

19 March 2020



Private & Confidential
 Achieve Holdings Pty Ltd
 15 Bankfield Retreat
 OCEAN REEF WA 6027

Anniversary notice for Accelerated Protection
Policy Number: 1738678

Dear Trustee,

We are writing to let you know that your **policy is approaching its anniversary**. In this letter, you'll find important information that explains any updates to your policy and premium changes. To assist with your understanding of some important Life Insurance terminology, we have included a more detailed explanation in the Glossary at the end of this letter.

The below table includes a summary of your cover, including your new Benefit Amounts and Premiums, applicable from **4 May 2020**.

Policy Summary

Life Insured: Gideon Van Zyl

Your Plan	Premium Type	Inflation Protection	Benefit Amount	Premium (yearly)
Life Insurance Plan	Level Premium to Age 65	✓	\$1,378,125	\$2,386.56
TPD Insurance (Attached) - Superlink - Death Buy-Back Option	Level Premium to Age 65	✓	\$1,378,125	\$2,800.60

New total yearly premium is \$5,187.16*
 *includes Policy Fee and Stamp Duty (if applicable)

Your next payment amount may differ from your new premium if you have a credit or outstanding amount due on your policy.

How is your premium calculated?

When you first purchased your policy, we used the information you provided, including your health and product choices, to set your initial premium. Each year we review your premiums. The premium type you chose (such as Stepped or Level premium) and whether you selected inflation Protection (which increases your Benefit Amount with inflation), affects how your premium may rise. Finally, we look at any discounts that may need to be applied.

We, like the wider insurance industry, continue to experience higher than expected claims. Due to this, we have also increased the underlying premium rates used to calculate your premium. This ensures future claims are well funded.

More information about stepped & level premiums and inflation protection can be found in the Glossary at the end of this letter or the original Product Disclosure Statement (PDS) and Policy Document issued to you. You can also find complete details of your cover and your chosen options in the last Policy Schedule issued to you.

Does Inflation Protection continue to meet your needs?

Inflation Protection automatically increases your Benefit Amount annually to keep in-line with inflation (also referred to as Consumer Price Index in the Product Disclosure Statement) and by doing so, your premium increases. Talk to your adviser to

35



Policy Summary

TAL Life Limited ABN 70 050 109 450 AFSL Number 237848

Policy Number **1738678**
 Status **Inforce**
 Adviser Name **Sunil Adiyodi**
 Adviser Number **94601**

POLICY DETAILS

Product Accelerated Protection
 Policy Ownership ACHIEVE HOLDINGS PTY LTD
 Payer ACHIEVE HOLDINGS PTY LTD
 Payment Frequency Annual
 Payment Method Direct Debit
 Payment Details BSB: 086- 275 72XXXXXXXXXX
 Total Instalment Premium \$5,685.35
 Total Annual Premium \$5,685.35
 Annual Policy Fee \$0.00
 Next Bill Date 04/05/2022
 Arrears Amount

APPLICANT DETAILS

GIDEON VAN ZYL

Date of Birth 24/10/1973 Gender Male Smoker Status Non Smoker
 Address 15 BANKFIELD RETREAT, OCEAN REEF WA, 6027
 Telephone 0419 106 130

BENEFIT DETAILS

SUMMARY FOR GIDEON VAN ZYL

Sum Insured	Instalment Premium	Annual Premium	Annual Stamp Duty	Annual Policy Fee	Premium Type	CPI	Start Date	Expiry Date
Life Insurance Plan								
\$1,447,031	\$2,553.76	\$2,553.76	\$0.00	\$0.00	Level	Y	04/05/2018	04/05/2073
TPD Insurance (Attached) - Superlink								
Definition: Any Occupation								
\$1,447,031	\$3,131.59	\$3,131.59	\$284.68	\$0.00	Level	Y	04/05/2018	04/05/2073

CONDITIONS

