

Shute & Douglas Retirement Fund

Operating Statement

For the year ended 30 June 2020

	Note	2020 \$	2019 \$
Income			
Investment Income			
Interest Received	13a	121	237
Other Investment Income	13b	78	57
Rental Property Income	7 63a	15,880	17,168
Contribution Income			
Employer Contributions	General Ledger	18,717	18,883
Personal Non Concessional		0	313
Total Income		<u>34,796</u>	<u>36,658</u>
Expenses			
Accountancy Fees	67	1,300	3,700
Administration Costs		0	695
ATO Supervisory Levy	5	259	777
Auditor's Remuneration	67	350	385
ASIC Fees	67	347	263
Bank Charges	p. 17. 1300 + 15 p/m 75	480	180
Prepaid Borrowing Expenses		2,486	2,486
Depreciation	74	3,491	4,344
Property Expenses - Advertising		150	0
Property Expenses - Agents Management Fees	63	1,823	1,357
Property Expenses - Council Rates		1,832	1,775
Property Expenses - Insurance Premium		349	336
Property Expenses - Interest on Loans	p. 59a General Ledger	10,191	11,731
Property Expenses - Repairs Maintenance		0	996
Property Expenses - Strata Levy Fees	63	2,017	2,045
Property Expenses - Sundry Expenses		0	1,244
Property Expenses - Water Rates		1,326	810
Investment Losses			
Changes in Market Values	68	77,087	6,091
Total Expenses		<u>103,488</u>	<u>39,215</u>
Benefits accrued as a result of operations before income tax			
Income Tax Expense	9	0	0
Benefits accrued as a result of operations		<u>(68,692)</u>	<u>(2,558)</u>

The accompanying notes form part of these financial statements.

Refer to compilation report

Shute & Douglas Retirement Fund

Statement of Financial Position

As at 30 June 2020

	Note	2020 \$	2019 \$
Assets			
Investments			
Real Estate Properties (Australian - Residential)	68 2	254,422	335,000
Total Investments		<u>254,422</u>	<u>335,000</u>
Other Assets			
Macquarie #8254	13	36,123	26,697
Prepaid Borrowing Expenses		2,593	5,080
Total Other Assets		<u>38,716</u>	<u>31,777</u>
Total Assets		<u>293,138</u>	<u>366,777</u>
Less:			
Liabilities			
Sundry Creditors	FY19ATO 5	259	0
La Trobe Loan Account	61	235,484	240,689
Total Liabilities		<u>235,743</u>	<u>240,689</u>
Net assets available to pay benefits		<u>57,395</u>	<u>126,088</u>
Represented by:			
Liability for accrued benefits allocated to members' accounts	4, 5		
Shute, Janelle Carmel - Accumulation		35,786	76,602
Douglas, Darrin Sean - Accumulation		21,609	49,486
Total Liability for accrued benefits allocated to members' accounts		<u>57,395</u>	<u>126,088</u>

The accompanying notes form part of these financial statements.

Refer to compilation report

Shute & Douglas Retirement Fund

Trial Balance

As at 30 June 2020

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	24200	Contributions			
(7,970.99)	24200/DOUDAR00001 A	(Contributions) Douglas, Darrin Sean - Accumulation			6,070.50
(11,225.02)	24200/SHUJAN00001A	(Contributions) Shute, Janelle Carmel - Accumulation			12,646.35
6,090.51	24700	Changes in Market Values of Investments		77,087.00	
	25000	Interest Received			
	25000/INT	Interest Received			121.00
(236.78)	25000/Macquarie8254	Macquarie #8254			
	26500	Other Investment Income			
(57.37)	26500/Rebate	Rebate of adviser commission			78.37
	28000	Rental Property Income			
(17,167.71)	28000/BROAD	17/3 Broadleaf Parade, Redbank, QLD 4301			15,880.00
3,700.00	30100	Accountancy Fees		1,300.00	
695.00	30200	Administration Costs			
777.00	30400	ATO Supervisory Levy		259.00	
385.00	30700	Auditor's Remuneration		350.00	
263.00	30800	ASIC Fees		347.00	
180.00	31500	Bank Charges		480.00	
2,486.28	32601	Prepaid Borrowing Expenses		2,486.28	
	33400	Depreciation			
4,343.90	33400/BROAD	17/3 Broadleaf Parade, Redbank, QLD 4301		3,491.00	
	41920	Property Expenses - Advertising			
	41920/BROAD	17/3 Broadleaf Parade, Redbank, QLD 4301		150.00	
	41930	Property Expenses - Agents Management Fees			
1,356.68	41930/BROAD	17/3 Broadleaf Parade, Redbank, QLD 4301		1,823.14	
	41960	Property Expenses - Council Rates			
1,775.40	41960/BROAD	17/3 Broadleaf Parade, Redbank, QLD 4301		1,831.65	
	41980	Property Expenses - Insurance Premium			
336.00	41980/BROAD	17/3 Broadleaf Parade, Redbank, QLD 4301		349.00	

Shute & Douglas Retirement Fund

Trial Balance

As at 30 June 2020

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	42010	Property Expenses - Interest on Loans			
11,731.41	42010/BROAD	17/3 Broadleaf Parade, Redbank, QLD 4301		10,191.06	
	42060	Property Expenses - Repairs Maintenance			
995.50	42060/BROAD	17/3 Broadleaf Parade, Redbank, QLD 4301			
	42100	Property Expenses - Strata Levy Fees			
2,045.00	42100/BROAD	17/3 Broadleaf Parade, Redbank, QLD 4301		2,016.85	
	42110	Property Expenses - Sundry Expenses			
1,244.50	42110/BROAD	17/3 Broadleaf Parade, Redbank, QLD 4301			
	42150	Property Expenses - Water Rates			
810.35	42150/BROAD	17/3 Broadleaf Parade, Redbank, QLD 4301		1,326.37	
(2,557.66)	49000	Profit/Loss Allocation Account			68,692.17
	50010	Opening Balance			
(50,148.72)	50010/DOUDAR00001 A	(Opening Balance) Douglas, Darrin Sean - Accumulation			49,486.17
(78,496.18)	50010/SHUJAN00001A	(Opening Balance) Shute, Janelle Carmel - Accumulation			76,601.07
	52420	Contributions			
(7,970.99)	52420/DOUDAR00001 A	(Contributions) Douglas, Darrin Sean - Accumulation			6,070.50
(11,225.02)	52420/SHUJAN00001A	(Contributions) Shute, Janelle Carmel - Accumulation			12,646.39
	53100	Share of Profit/(Loss)			
8,551.37	53100/DOUDAR00001 A	(Share of Profit/(Loss)) Douglas, Darrin Sean - Accumulation		34,133.22	
13,202.30	53100/SHUJAN00001A	(Share of Profit/(Loss)) Shute, Janelle Carmel - Accumulation		53,275.80	
	53330	Income Tax			
(1,113.48)	53330/DOUDAR00001 A	(Income Tax) Douglas, Darrin Sean - Accumulation			1,096.39
(1,719.08)	53330/SHUJAN00001A	(Income Tax) Shute, Janelle Carmel - Accumulation			1,711.29
	53800	Contributions Tax			
1,195.65	53800/DOUDAR00001 A	(Contributions Tax) Douglas, Darrin Sean - Accumulation		910.58	
1,636.91	53800/SHUJAN00001A	(Contributions Tax) Shute, Janelle Carmel - Accumulation		1,896.98	
	60400	Bank Accounts			

Shute & Douglas Retirement Fund

Trial Balance

As at 30 June 2020

Last Year	Code	Account Name	Units	Debits \$	Credits \$
26,696.82	60400/Macquarie8254	Macquarie #8254		36,122.99	
5,079.67	64100	Prepaid Borrowing Expenses		2,593.39	
	77200	Real Estate Properties (Australian - Residential)			
335,000.00	77200/BROAD	17/3 Broadleaf Parade, Redbank, QLD 4301	1.0000	254,422.00	
0.00	88000	Sundry Creditors			259.00
(240,689.25)	88101	La Trobe Loan Account			235,484.31
				486,843.31	486,843.31

Current Year Profit/(Loss): (68,692.17)

Shute & Douglas Retirement Fund

General Ledger

For The Period 01 July 2019 - 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Contributions (24200)					
<u>(Contributions) Douglas, Darrin Sean - Accumulation (DOUDAR00001A)</u>					
01/07/2019	Quicksuper			608.00	608.00 CR
30/07/2019	Quicksuper			608.00	1,216.00 CR
03/09/2019	Quicksuper			753.35	1,969.35 CR
07/10/2019	Quicksuper			608.00	2,577.35 CR
04/11/2019	Quicksuper			608.00	3,185.35 CR
02/12/2019	Quicksuper			304.00	3,489.35 CR
24/12/2019	Quicksuper			288.80	3,778.15 CR
30/01/2020	Quicksuper			554.80	4,332.95 CR
28/02/2020	Q [Quick Super]			266.00	4,598.95 CR
30/03/2020	Quicksuper			545.30	5,144.25 CR
28/04/2020	Quicksuper			547.20	5,691.45 CR
08/06/2020	Quicksuper			379.05	6,070.50 CR
				6,070.50	6,070.50 CR
<u>(Contributions) Shute, Janelle Carmel - Accumulation (SHUJAN00001A)</u>					
01/07/2019	Superchoice			865.50	865.50 CR
01/08/2019	Superchoice			878.48	1,743.98 CR
04/09/2019	Superchoice			1,337.19	3,081.17 CR
07/10/2019	Superchoice			891.46	3,972.63 CR
07/11/2019	Superchoice			891.46	4,864.09 CR
28/11/2019	Superchoice			891.46	5,755.55 CR
08/01/2020	Superchoice			987.07	6,742.62 CR
07/02/2020	Superchoice			1,337.19	8,079.81 CR
05/03/2020	Superchoice			891.46	8,971.27 CR
03/04/2020	Superchoice			918.77	9,890.04 CR
30/04/2020	Superchoice			918.77	10,808.81 CR
29/05/2020	Superchoice			918.77	11,727.58 CR
29/06/2020	Superchoice			918.77	12,646.35 CR
				12,646.35	12,646.35 CR
Changes in Market Values of Investments (24700)					
<u>Changes in Market Values of Investments (24700)</u>					
30/06/2020	Revaluation - 30/06/2020 @ \$519,382.000000 (Net Asset Value) - 1.000000 Units on hand (BROAD)			187,873.00	187,873.00 CR
30/06/2020	Revaluation - 30/06/2020 @ \$254,422.000000 (Net Asset Value) - 1.000000 Units on hand (BROAD)		264,960.00		77,087.00 DR
			264,960.00	187,873.00	77,087.00 DR
Interest Received (25000)					
<u>Interest Received (INT)</u>					
31/07/2019	Interest Paid			16.28	16.28 CR
30/08/2019	Interest Paid			16.01	32.29 CR
30/09/2019	Interest Paid			16.29	48.58 CR
31/10/2019	Interest Paid			12.42	61.00 CR
29/11/2019	Interest Paid			11.53	72.53 CR
31/12/2019	Interest Paid			12.33	84.86 CR
31/01/2020	Interest Paid			12.68	97.54 CR

Shute & Douglas Retirement Fund

General Ledger

For The Period 01 July 2019 - 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
28/02/2020	Interest Paid			12.19	109.73 CR
31/03/2020	Interest Paid			6.79	116.52 CR
30/04/2020	Interest Paid			1.47	117.99 CR
29/05/2020	Interest Paid			1.54	119.53 CR
29/06/2020	Interest Paid			1.49	121.02 CR
				121.02	121.02 CR
Other Investment Income (26500)					
<u>Rebate of adviser commission (Rebate)</u>					
02/07/2019	rebate Adviser			5.45	5.45 CR
02/08/2019	rebate Adviser			5.93	11.38 CR
03/09/2019	rebate Adviser			6.07	17.45 CR
02/10/2019	rebate Adviser			6.11	23.56 CR
04/11/2019	rebate Adviser			6.46	30.02 CR
03/12/2019	rebate Adviser			6.28	36.30 CR
03/01/2020	rebate Adviser			6.66	42.96 CR
04/02/2020	rebate Adviser			6.82	49.78 CR
03/03/2020	rebate Adviser			6.57	56.35 CR
02/04/2020	rebate Adviser			7.19	63.54 CR
04/05/2020	rebate Adviser			7.17	70.71 CR
02/06/2020	rebate Adviser			7.60	78.31 CR
				78.31	78.31 CR
Rental Property Income (28000)					
<u>17/3 Broadleaf Parade, Redbank, QLD 4301 (BROAD)</u>					
11/07/2019	H & U Property			81.69	81.69 CR
18/07/2019	H & U Property			287.28	368.97 CR
01/08/2019	H & U Property			91.56	460.53 CR
08/08/2019	H & U Property			367.53	828.06 CR
02/09/2019	H & U Property			228.44	1,056.50 CR
09/09/2019	H & U Property			282.88	1,339.38 CR
16/09/2019	H & U Property			287.28	1,626.66 CR
25/09/2019	H & U Property			287.28	1,913.94 CR
04/10/2019	H & U Property			62.70	1,976.64 CR
14/10/2019	H & U Property			287.28	2,263.92 CR
23/10/2019	H & U Property			287.28	2,551.20 CR
04/11/2019	H & U Property			125.01	2,676.21 CR
08/11/2019	H & U Property			282.88	2,959.09 CR
19/11/2019	H & U Property			287.28	3,246.37 CR
25/11/2019	H & U Property			291.84	3,538.21 CR
02/12/2019	H & U Property			287.44	3,825.65 CR
06/12/2019	H & U Property			291.84	4,117.49 CR
13/12/2019	H & U Property			291.84	4,409.33 CR
20/12/2019	H & U Property			291.84	4,701.17 CR
27/12/2019	H & U Property			287.28	4,988.45 CR
03/01/2020	H & U Property			287.44	5,275.89 CR
17/01/2020	H & U Property			227.36	5,503.25 CR
24/01/2020	H & U Property			291.84	5,795.09 CR

Shute & Douglas Retirement Fund

General Ledger

For The Period 01 July 2019 - 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
02/03/2020	H & U Property			254.04	6,049.13 CR
06/03/2020	H & U Property			291.84	6,340.97 CR
13/03/2020	H & U Property			269.84	6,610.81 CR
20/03/2020	H & U Property			291.84	6,902.65 CR
26/03/2020	H & U Property			291.84	7,194.49 CR
14/04/2020	H & U Property			66.62	7,261.11 CR
17/04/2020	H & U Property			291.84	7,552.95 CR
01/05/2020	H & U Property			129.73	7,682.68 CR
08/05/2020	H & U Property			291.84	7,974.52 CR
15/05/2020	H & U Property			286.02	8,260.54 CR
19/06/2020	H & U Property			106.65	8,367.19 CR
23/06/2020	H & U Property			364.80	8,731.99 CR
30/06/2020	Add back property expenses from Agent statement			7,148.01	15,880.00 CR
				15,880.00	15,880.00 CR
Accountancy Fees (30100)					
<u>Accountancy Fees (30100)</u>					
12/11/2019	Sydney Tax Practice		1,300.00		1,300.00 DR
			1,300.00		1,300.00 DR
ATO Supervisory Levy (30400)					
<u>ATO Supervisory Levy (30400)</u>					
18/05/2020	FY19 Supervisory Levy Payable		259.00		259.00 DR
			259.00		259.00 DR
Auditor's Remuneration (30700)					
<u>Auditor's Remuneration (30700)</u>					
12/11/2019	Sydney Tax Practice		350.00		350.00 DR
			350.00		350.00 DR
ASIC Fees (30800)					
<u>ASIC Fees (30800)</u>					
09/06/2020	ASIC		347.00		347.00 DR
			347.00		347.00 DR
Bank Charges (31500)					
<u>Bank Charges (31500)</u>					
30/06/2020	record loan interest		480.00		480.00 DR
			480.00		480.00 DR
Prepaid Borrowing Expenses (32601)					
<u>Prepaid Borrowing Expenses (32601)</u>					
30/06/2020	amortise borrowing expenses		2,486.28		2,486.28 DR
			2,486.28		2,486.28 DR
Depreciation (33400)					
<u>17/3 Broadleaf Parade, Redbank, QLD 4301 (BROAD)</u>					
30/06/2020	Record depreciation expenses as per depreciation report		3,491.00		3,491.00 DR
			3,491.00		3,491.00 DR
Property Expenses - Advertising (41920)					

p. 63a

p. 67

p. 5

p. 67

p. 75

p. 5 - \$300 +
- \$15 p/m

480.00

p. 74

Shute & Douglas Retirement Fund

General Ledger

For The Period 01 July 2019 - 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
<u>17/3 Broadleaf Parade, Redbank, QLD 4301 (BROAD)</u>					
30/06/2020	Add back property expenses from Agent statement	p. 63c	150.00		150.00 DR
			150.00		150.00 DR
Property Expenses - Agents Management Fees (41930)					
<u>17/3 Broadleaf Parade, Redbank, QLD 4301 (BROAD)</u>					
30/06/2020	Add back property expenses from Agent statement		1,765.94		1,765.94 DR
30/06/2020	Add back property expenses from Agent statement	p. 63d	57.20		1,823.14 DR
			1,823.14		1,823.14 DR
Property Expenses - Council Rates (41960)					
<u>17/3 Broadleaf Parade, Redbank, QLD 4301 (BROAD)</u>					
30/06/2020	Add back property expenses from Agent statement	p. 63b	1,831.65		1,831.65 DR
			1,831.65		1,831.65 DR
Property Expenses - Insurance Premium (41980)					
<u>17/3 Broadleaf Parade, Redbank, QLD 4301 (BROAD)</u>					
16/09/2019	Terri Scheer	p. 65	349.00		349.00 DR
			349.00		349.00 DR
Property Expenses - Interest on Loans (42010)					
<u>17/3 Broadleaf Parade, Redbank, QLD 4301 (BROAD)</u>					
30/06/2020	record loan interest	Total paid 10,071.06 less bank fee (480)	10,191.06		10,191.06 DR
			10,191.06		10,191.06 DR
Property Expenses - Strata Levy Fees (42100)					
<u>17/3 Broadleaf Parade, Redbank, QLD 4301 (BROAD)</u>					
30/06/2020	Add back property expenses from Agent statement	p. 63e	2,016.85		2,016.85 DR
			2,016.85		2,016.85 DR
Property Expenses - Water Rates (42150)					
<u>17/3 Broadleaf Parade, Redbank, QLD 4301 (BROAD)</u>					
30/06/2020	Add back property expenses from Agent statement	p. 63f	1,326.37		1,326.37 DR
			1,326.37		1,326.37 DR
Profit/Loss Allocation Account (49000)					
<u>Profit/Loss Allocation Account (49000)</u>					
01/07/2019	System Member Journals		516.80		516.80 DR
01/07/2019	System Member Journals		735.67		1,252.47 DR
30/07/2019	System Member Journals		516.80		1,769.27 DR
01/08/2019	System Member Journals		746.71		2,515.98 DR
03/09/2019	System Member Journals		640.35		3,156.33 DR
04/09/2019	System Member Journals		1,136.61		4,292.94 DR
07/10/2019	System Member Journals		516.80		4,809.74 DR
07/10/2019	System Member Journals		757.74		5,567.48 DR
04/11/2019	System Member Journals		516.80		6,084.28 DR
07/11/2019	System Member Journals		757.74		6,842.02 DR
28/11/2019	System Member Journals		757.74		7,599.76 DR

Shute & Douglas Retirement Fund

General Ledger

For The Period 01 July 2019 - 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
02/12/2019	System Member Journals		258.40		7,858.16 DR
24/12/2019	System Member Journals		245.48		8,103.64 DR
08/01/2020	System Member Journals		839.01		8,942.65 DR
30/01/2020	System Member Journals		471.58		9,414.23 DR
07/02/2020	System Member Journals		1,136.61		10,550.84 DR
28/02/2020	System Member Journals		226.10		10,776.94 DR
05/03/2020	System Member Journals		757.74		11,534.68 DR
30/03/2020	System Member Journals		463.50		11,998.18 DR
03/04/2020	System Member Journals		780.95		12,779.13 DR
28/04/2020	System Member Journals		465.12		13,244.25 DR
30/04/2020	System Member Journals		780.95		14,025.20 DR
29/05/2020	System Member Journals		780.95		14,806.15 DR
08/06/2020	System Member Journals		322.19		15,128.34 DR
29/06/2020	System Member Journals		780.95		15,909.29 DR
30/06/2020	Create Entries - Profit/Loss Allocation - 30/06/2020			53,275.80	37,366.51 CR
30/06/2020	Create Entries - Profit/Loss Allocation - 30/06/2020			34,133.22	71,499.73 CR
30/06/2020	Create Entries - Income Tax Expense Allocation - 30/06/2020		1,711.21		69,788.52 CR
30/06/2020	Create Entries - Income Tax Expense Allocation - 30/06/2020		1,096.35		68,692.17 CR
			18,716.85	87,409.02	68,692.17 CR
Opening Balance (50010)					
<u>(Opening Balance) Douglas, Darrin Sean - Accumulation (DOUDAR00001A)</u>					
01/07/2019	Opening Balance				50,148.72 CR
01/07/2019	Close Period Journal		662.55		49,486.17 CR
			662.55		49,486.17 CR
<u>(Opening Balance) Shute, Janelle Carmel - Accumulation (SHUJAN00001A)</u>					
01/07/2019	Opening Balance				78,496.18 CR
01/07/2019	Close Period Journal		1,895.11		76,601.07 CR
			1,895.11		76,601.07 CR
Contributions (52420)					
<u>(Contributions) Douglas, Darrin Sean - Accumulation (DOUDAR00001A)</u>					
01/07/2019	Opening Balance				7,970.99 CR
01/07/2019	System Member Journals			608.00	8,578.99 CR
01/07/2019	Close Period Journal		7,970.99		608.00 CR
30/07/2019	System Member Journals			608.00	1,216.00 CR
03/09/2019	System Member Journals			753.35	1,969.35 CR
07/10/2019	System Member Journals			608.00	2,577.35 CR
04/11/2019	System Member Journals			608.00	3,185.35 CR
02/12/2019	System Member Journals			304.00	3,489.35 CR
24/12/2019	System Member Journals			288.80	3,778.15 CR
30/01/2020	System Member Journals			554.80	4,332.95 CR
28/02/2020	System Member Journals			266.00	4,598.95 CR
30/03/2020	System Member Journals			545.30	5,144.25 CR
28/04/2020	System Member Journals			547.20	5,691.45 CR
08/06/2020	System Member Journals			379.05	6,070.50 CR

Shute & Douglas Retirement Fund

General Ledger

For The Period 01 July 2019 - 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
			7,970.99	6,070.50	6,070.50 CR
<u>(Contributions) Shute, Janelle Carmel - Accumulation (SHUJAN00001A)</u>					
01/07/2019	Opening Balance				11,225.02 CR
01/07/2019	System Member Journals			865.50	12,090.52 CR
01/07/2019	Close Period Journal		11,225.02		865.50 CR
01/08/2019	System Member Journals			878.48	1,743.98 CR
04/09/2019	System Member Journals			1,337.19	3,081.17 CR
07/10/2019	System Member Journals			891.46	3,972.63 CR
07/11/2019	System Member Journals			891.46	4,864.09 CR
28/11/2019	System Member Journals			891.46	5,755.55 CR
08/01/2020	System Member Journals			987.07	6,742.62 CR
07/02/2020	System Member Journals			1,337.19	8,079.81 CR
05/03/2020	System Member Journals			891.46	8,971.27 CR
03/04/2020	System Member Journals			918.77	9,890.04 CR
30/04/2020	System Member Journals			918.77	10,808.81 CR
29/05/2020	System Member Journals			918.77	11,727.58 CR
29/06/2020	System Member Journals			918.77	12,646.35 CR
			11,225.02	12,646.35	12,646.35 CR
<u>Share of Profit/(Loss) (53100)</u>					
<u>(Share of Profit/(Loss)) Douglas, Darrin Sean - Accumulation (DOUDAR00001A)</u>					
01/07/2019	Opening Balance				8,551.37 DR
01/07/2019	Close Period Journal			8,551.37	0.00 DR
30/06/2020	Create Entries - Profit/Loss Allocation - 30/06/2020		34,133.22		34,133.22 DR
			34,133.22	8,551.37	34,133.22 DR
<u>(Share of Profit/(Loss)) Shute, Janelle Carmel - Accumulation (SHUJAN00001A)</u>					
01/07/2019	Opening Balance				13,202.30 DR
01/07/2019	Close Period Journal			13,202.30	0.00 DR
30/06/2020	Create Entries - Profit/Loss Allocation - 30/06/2020		53,275.80		53,275.80 DR
			53,275.80	13,202.30	53,275.80 DR
<u>Income Tax (53330)</u>					
<u>(Income Tax) Douglas, Darrin Sean - Accumulation (DOUDAR00001A)</u>					
01/07/2019	Opening Balance				1,113.48 CR
01/07/2019	Close Period Journal		1,113.48		0.00 DR
30/06/2020	Create Entries - Income Tax Expense Allocation - 30/06/2020			1,096.35	1,096.35 CR
			1,113.48	1,096.35	1,096.35 CR
<u>(Income Tax) Shute, Janelle Carmel - Accumulation (SHUJAN00001A)</u>					
01/07/2019	Opening Balance				1,719.08 CR
01/07/2019	Close Period Journal		1,719.08		0.00 DR
30/06/2020	Create Entries - Income Tax Expense Allocation - 30/06/2020			1,711.21	1,711.21 CR
			1,719.08	1,711.21	1,711.21 CR
<u>Contributions Tax (53800)</u>					
<u>(Contributions Tax) Douglas, Darrin Sean - Accumulation (DOUDAR00001A)</u>					
01/07/2019	Opening Balance				1,195.65 DR
01/07/2019	System Member Journals		91.20		1,286.85 DR

Shute & Douglas Retirement Fund

General Ledger

For The Period 01 July 2019 - 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
01/07/2019	Close Period Journal			1,195.65	91.20 DR
30/07/2019	System Member Journals		91.20		182.40 DR
03/09/2019	System Member Journals		113.00		295.40 DR
07/10/2019	System Member Journals		91.20		386.60 DR
04/11/2019	System Member Journals		91.20		477.80 DR
02/12/2019	System Member Journals		45.60		523.40 DR
24/12/2019	System Member Journals		43.32		566.72 DR
30/01/2020	System Member Journals		83.22		649.94 DR
28/02/2020	System Member Journals		39.90		689.84 DR
30/03/2020	System Member Journals		81.80		771.64 DR
28/04/2020	System Member Journals		82.08		853.72 DR
08/06/2020	System Member Journals		56.86		910.58 DR
			910.58	1,195.65	910.58 DR
<u>(Contributions Tax) Shute, Janelle Carmel - Accumulation (SHUJAN00001A)</u>					
01/07/2019	Opening Balance				1,636.91 DR
01/07/2019	System Member Journals		129.83		1,766.74 DR
01/07/2019	Close Period Journal			1,636.91	129.83 DR
01/08/2019	System Member Journals		131.77		261.60 DR
04/09/2019	System Member Journals		200.58		462.18 DR
07/10/2019	System Member Journals		133.72		595.90 DR
07/11/2019	System Member Journals		133.72		729.62 DR
28/11/2019	System Member Journals		133.72		863.34 DR
08/01/2020	System Member Journals		148.06		1,011.40 DR
07/02/2020	System Member Journals		200.58		1,211.98 DR
05/03/2020	System Member Journals		133.72		1,345.70 DR
03/04/2020	System Member Journals		137.82		1,483.52 DR
30/04/2020	System Member Journals		137.82		1,621.34 DR
29/05/2020	System Member Journals		137.82		1,759.16 DR
29/06/2020	System Member Journals		137.82		1,896.98 DR
			1,896.98	1,636.91	1,896.98 DR
<u>Bank Accounts (60400)</u>					
<u>Macquarie #8254 (Macquarie8254)</u>					
01/07/2019	Opening Balance				26,696.82 DR
01/07/2019	Quicksuper		608.00		27,304.82 DR
01/07/2019	Superchoice		865.50		28,170.32 DR
02/07/2019	rebate Adviser		5.45		28,175.77 DR
11/07/2019	H & U Property		81.69		28,257.46 DR
18/07/2019	H & U Property		287.28		28,544.74 DR
22/07/2019	LaTrobe Financial			1,323.00	27,221.74 DR
30/07/2019	Quicksuper		608.00		27,829.74 DR
31/07/2019	Interest Paid		16.28		27,846.02 DR
01/08/2019	Superchoice		878.48		28,724.50 DR
01/08/2019	H & U Property		91.56		28,816.06 DR
02/08/2019	rebate Adviser		5.93		28,821.99 DR
08/08/2019	H & U Property		367.53		29,189.52 DR
20/08/2019	LaTrobe Financial			1,323.00	27,866.52 DR
30/08/2019	Interest Paid		16.01		27,882.53 DR

Shute & Douglas Retirement Fund

General Ledger

For The Period 01 July 2019 - 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
02/09/2019	H & U Property		228.44		28,110.97 DR
03/09/2019	rebate Adviser		6.07		28,117.04 DR
03/09/2019	Quicksuper		753.35		28,870.39 DR
04/09/2019	Superchoice		1,337.19		30,207.58 DR
09/09/2019	H & U Property		282.88		30,490.46 DR
16/09/2019	H & U Property		287.28		30,777.74 DR
16/09/2019	Terri Scheer			349.00	30,428.74 DR
20/09/2019	LaTrobe Financial			1,323.00	29,105.74 DR
25/09/2019	H & U Property		287.28		29,393.02 DR
30/09/2019	Interest Paid		16.29		29,409.31 DR
02/10/2019	rebate Adviser		6.11		29,415.42 DR
04/10/2019	H & U Property		62.70		29,478.12 DR
07/10/2019	Quicksuper		608.00		30,086.12 DR
07/10/2019	Superchoice		891.46		30,977.58 DR
14/10/2019	H & U Property		287.28		31,264.86 DR
21/10/2019	LaTrobe Financial			1,323.00	29,941.86 DR
23/10/2019	H & U Property		287.28		30,229.14 DR
31/10/2019	Interest Paid		12.42		30,241.56 DR
04/11/2019	rebate Adviser		6.46		30,248.02 DR
04/11/2019	H & U Property		125.01		30,373.03 DR
04/11/2019	Quicksuper		608.00		30,981.03 DR
07/11/2019	Superchoice		891.46		31,872.49 DR
08/11/2019	H & U Property		282.88		32,155.37 DR
12/11/2019	Sydney Tax Practice			1,650.00	30,505.37 DR
19/11/2019	H & U Property		287.28		30,792.65 DR
20/11/2019	LaTrobe Financial			1,323.00	29,469.65 DR
25/11/2019	H & U Property		291.84		29,761.49 DR
28/11/2019	Superchoice		891.46		30,652.95 DR
29/11/2019	Interest Paid		11.53		30,664.48 DR
02/12/2019	Quicksuper		304.00		30,968.48 DR
02/12/2019	H & U Property		287.44		31,255.92 DR
03/12/2019	rebate Adviser		6.28		31,262.20 DR
06/12/2019	H & U Property		291.84		31,554.04 DR
13/12/2019	H & U Property		291.84		31,845.88 DR
20/12/2019	H & U Property		291.84		32,137.72 DR
20/12/2019	LaTrobe Financial			1,323.00	30,814.72 DR
24/12/2019	Quicksuper		288.80		31,103.52 DR
27/12/2019	H & U Property		287.28		31,390.80 DR
31/12/2019	Interest Paid		12.33		31,403.13 DR
03/01/2020	rebate Adviser		6.66		31,409.79 DR
03/01/2020	H & U Property		287.44		31,697.23 DR
08/01/2020	Superchoice		987.07		32,684.30 DR
17/01/2020	H & U Property		227.36		32,911.66 DR
20/01/2020	LaTrobe Financial			1,323.00	31,588.66 DR
24/01/2020	H & U Property		291.84		31,880.50 DR
30/01/2020	Quicksuper		554.80		32,435.30 DR
31/01/2020	Interest Paid		12.68		32,447.98 DR

Shute & Douglas Retirement Fund

General Ledger

For The Period 01 July 2019 - 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
04/02/2020	rebate Adviser		6.82		32,454.80 DR
07/02/2020	Superchoice		1,337.19		33,791.99 DR
20/02/2020	LaTrobe Financial			1,323.00	32,468.99 DR
28/02/2020	Interest Paid		12.19		32,481.18 DR
28/02/2020	Q [Quick Super]		266.00		32,747.18 DR
02/03/2020	H & U Property		254.04		33,001.22 DR
03/03/2020	rebate Adviser		6.57		33,007.79 DR
05/03/2020	Superchoice		891.46		33,899.25 DR
06/03/2020	H & U Property		291.84		34,191.09 DR
13/03/2020	H & U Property		269.84		34,460.93 DR
20/03/2020	H & U Property		291.84		34,752.77 DR
20/03/2020	LaTrobe Financial			1,323.00	33,429.77 DR
26/03/2020	H & U Property		291.84		33,721.61 DR
30/03/2020	Quicksuper		545.30		34,266.91 DR
31/03/2020	Interest Paid		6.79		34,273.70 DR
02/04/2020	rebate Adviser		7.19		34,280.89 DR
03/04/2020	Superchoice		918.77		35,199.66 DR
14/04/2020	H & U Property		66.62		35,266.28 DR
17/04/2020	H & U Property		291.84		35,558.12 DR
20/04/2020	LaTrobe Financial			1,323.00	34,235.12 DR
28/04/2020	Quicksuper		547.20		34,782.32 DR
30/04/2020	Interest Paid		1.47		34,783.79 DR
30/04/2020	Superchoice		918.77		35,702.56 DR
01/05/2020	H & U Property		129.73		35,832.29 DR
04/05/2020	rebate Adviser		7.17		35,839.46 DR
08/05/2020	H & U Property		291.84		36,131.30 DR
15/05/2020	H & U Property		286.02		36,417.32 DR
20/05/2020	LaTrobe Financial			1,323.00	35,094.32 DR
29/05/2020	Interest Paid		1.54		35,095.86 DR
29/05/2020	Superchoice		918.77		36,014.63 DR
02/06/2020	rebate Adviser		7.60		36,022.23 DR
08/06/2020	Quicksuper		379.05		36,401.28 DR
09/06/2020	ASIC			347.00	36,054.28 DR
19/06/2020	H & U Property		106.65		36,160.93 DR
22/06/2020	LaTrobe Financial			1,323.00	34,837.93 DR
23/06/2020	H & U Property		364.80		35,202.73 DR
29/06/2020	Superchoice		918.77		36,121.50 DR
29/06/2020	Interest Paid		1.49		36,122.99 DR
			27,648.17	18,222.00	36,122.99 DR
Prepaid Borrowing Expenses (64100)					
<u>Prepaid Borrowing Expenses (64100)</u>					
01/07/2019	Opening Balance				5,079.67 DR
30/06/2020	amortise borrowing expenses			2,486.28	2,593.39 DR
				2,486.28	2,593.39 DR
Real Estate Properties (Australian - Residential) (77200)					
<u>17/3 Broadleaf Parade, Redbank, QLD 4301 (BROAD)</u>					

p.13c

Shute & Douglas Retirement Fund

General Ledger

For The Period 01 July 2019 - 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
01/07/2019	Opening Balance	1.00			335,000.00 DR
30/06/2020	Record depreciation expenses as per depreciation report			3,491.00	331,509.00 DR
30/06/2020	Revaluation - 30/06/2020 @ \$519,382.000000 (Net Asset Value) - 1.000000 Units on hand		187,873.00		519,382.00 DR
30/06/2020	Revaluation - 30/06/2020 @ \$254,422.000000 (Net Asset Value) - 1.000000 Units on hand			264,960.00	254,422.00 DR
30/06/2020	Create Entries - Capital Works Expenditure Adjustment - 30/06/2020				254,422.00 DR
		1.00	187,873.00	268,451.00	254,422.00 DR

Sundry Creditors (88000)

Sundry Creditors (88000)

18/05/2020	FY19 Supervisory Levy Payable			259.00	259.00 CR
				259.00	259.00 CR

La Trobe Loan Account (88101)

La Trobe Loan Account (88101)

01/07/2019	Opening Balance				240,689.25 CR
22/07/2019	LaTrobe Financial		1,323.00		239,366.25 CR
20/08/2019	LaTrobe Financial		1,323.00		238,043.25 CR
20/09/2019	LaTrobe Financial		1,323.00		236,720.25 CR
21/10/2019	LaTrobe Financial		1,323.00		235,397.25 CR
20/11/2019	LaTrobe Financial		1,323.00		234,074.25 CR
20/12/2019	LaTrobe Financial		1,323.00		232,751.25 CR
20/01/2020	LaTrobe Financial		1,323.00		231,428.25 CR
20/02/2020	LaTrobe Financial		1,323.00		230,105.25 CR
20/03/2020	LaTrobe Financial		1,323.00		228,782.25 CR
20/04/2020	LaTrobe Financial		1,323.00		227,459.25 CR
20/05/2020	LaTrobe Financial		1,323.00		226,136.25 CR
22/06/2020	LaTrobe Financial		1,323.00		224,813.25 CR
30/06/2020	record loan interest			10,671.06	235,484.31 CR
			15,876.00	10,671.06	235,484.31 CR

Total Debits: 656,278.18

Total Credits: 656,278.18

p. 59a

p. 61a

← SHUTE & DOUGLAS RETIREMENT FUND FY20 - SMSF Annual Work

Add or edit questions

Resend query



Bank Statements 2 of 2

All changes will be saved

Bank Statements

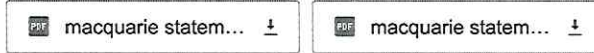
Investments - Listed Companies and Trusts

Investments - Property

Other Information

Additional Comments

Bank Statements - Please attach bank statements of ALL bank accounts for the entire financial year ended 30 June. - Macquarie #8254.



Answered by Janelle Douglas on 1 Sep 2020

Term Deposits - Did the fund have any term deposits during the year? If yes, please attach a copy of any term deposit statements.

No

Answered by Janelle Douglas on 1 Sep 2020



14 of 18

Submitted 1 Sep 2020

Details

Edit

Created

11 Aug 2020 by James Forbes

Due

24 Aug 2020

Financial period

1 Jul 2019 - 30 Jun 2020

Sent to

Janelle Shute 11 Aug 2020

JDouglas@tmbl.com.au

Investments - Listed Companies and Trusts 7 of 7

Trading Account Statements - Does the fund have any investments in listed companies and/or trusts? If yes, please attach a copy of the trading account statements for the full year ending 30 June.

No

Answered by Janelle Douglas on 1 Sep 2020

Investments Held - Please attach a statement confirming the listed investments held at 30 June.

N/A - No listed investments

Answered by Janelle Douglas on 1 Sep 2020

Market Value - Please attach a statement confirming the market value of the listed investments held at 30 June.

N/A - No listed investments

Answered by Janelle Douglas on 1 Sep 2020

Transaction History - Please attach a copy of the transaction history for any trading accounts.

N/A

Answered by Janelle Douglas on 1 Sep 2020

Buy/Sell Details - Please attach a statement showing all listed investments bought/sold during the financial year. If you did not buy/sell any listed

1

investments, please write N/A.

N/A - No buy/sell during the year

Answered by Janelle Douglas on 1 Sep 2020

Dividend Statements - Please attach a copy of the dividend statements for the full year ending 30 June.

N/A - No dividends during the year

Answered by Janelle Douglas on 1 Sep 2020



Trust Distributions - Please attach a copy of any trust distribution statements for the full year ending 30 June. If there are no investments in listed trusts, please write N/A.

N/A - No trust distributions during the year

Answered by Janelle Douglas on 1 Sep 2020

Investments - Property 2 of 4

Rental Statement - Please attach a copy of the rental statement/lease agreement for the property.

 income and expe... 

Answered by Janelle Douglas on 1 Sep 2020

Rental Expenses - Please attach copies of invoices of any rental expenses paid directly by the fund.

Insurance Policy - Please attach a full copy of the insurance policy for the property.

Loan Details - Please attach a copies of the loan details for the new property.
- La Trobe Loan Account

Attached

 july 19.pdf 	 aug 19.pdf 
 sep 19.pdf 	 oct 19.pdf 
 nov 19.pdf 	 dec 19.pdf 
 jan 20.pdf 	 feb 20.pdf 
 mar 20.pdf 	 apr 20.pdf 
 may 20.pdf 	 jun 20.pdf 

Answered by Janelle Douglas on 1 Sep 2020

Other Information 2 of 4

2

Superstream - Does the fund use Superstream? If yes, please attach a copy of the fund's Superstream contributions report.

No

Answered by Janelle Douglas on 1 Sep 2020

Rollover Statement - Do you have any rollovers? If yes, please attach a copy of the rollover statement for any transfers/rollovers into or out of the fund.

No

Answered by Janelle Douglas on 1 Sep 2020

Insurance Policy - Please attach a full copy of any member insurance policies held by the fund.

Other Documents - Please attach a copies of receipts/documents related to any other transaction in the fund.

Additional Comments 1 of 1

Do you have any additional comments? If no, please write "N/A".

will get copies of landlord insurance and upload soon

Answered by Janelle Douglas on 1 Sep 2020



Activity statement 004

Date generated	06/10/2020
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

0 results found - from **06 October 2018** to **06 October 2020** sorted by **processed date** ordered **newest to oldest**



Income tax 002

Date generated	06/10/2020
Overdue	\$259.00 DR
Not yet due	\$0.00
Balance	\$259.00 DR

Transactions

7 results found - from 06 October 2018 to 06 October 2020 sorted by processed date ordered newest to oldest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
1 Oct 2020	1 Oct 2020	General interest charge			\$259.00 DR
3 Aug 2020	3 Aug 2020	General interest charge			\$259.00 DR
1 Jul 2020	1 Jul 2020	General interest charge			\$259.00 DR
1 Jun 2020	1 Jun 2020	General interest charge			\$259.00 DR
12 Nov 2019	18 May 2020	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 18 to 30 Jun 19	\$259.00		\$259.00 DR
10 May 2019	9 May 2019	Payment received		\$259.00	\$0.00
9 May 2019	15 May 2019	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 17 to 30 Jun 18	\$259.00		\$259.00 DR

5



Macquarie Cash Management Account

MACQUARIE BANK LIMITED
ABN 46 008 583 542 AFSL 237502

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

GPO Box 2520
Sydney, NSW 2001



SHUTE & DOUGLAS RETIREMENT FUND
U 11 184 BIRDWOOD ROAD
GEORGES HALL NSW 2198

1 Shelley Street
Sydney, NSW 2000

account balance **\$31,403.13**
as at 31 Dec 19

account name J C SHUTE & D S DOUGLAS ATF SHUTE
& DOUGLAS RETIREMENT FUND
account no. 965258254

transaction	description	debits	credits	balance
30.06.19	OPENING BALANCE			26,696.82
01.07.19	Deposit QUICKSUPER QUICKSPR2465442226		608.00	27,304.82
01.07.19	Deposit SuperChoice P/L PC06C037-5575327		865.50	28,170.32
02.07.19	Interest REBATE OF ADVISER COMMISSION		5.45	28,175.77
11.07.19	Deposit H & U Property G RENT PAYMENT		81.69	28,257.46
18.07.19	Deposit H & U Property G RENT PAYMENT		287.28	28,544.74
22.07.19	Direct debit LaTrobeFinancial Repay 40 507 655 9	1,323.00		27,221.74
30.07.19	Deposit QUICKSUPER QUICKSPR2485890942		608.00	27,829.74
31.07.19	Interest MACQUARIE CMA INTEREST PAID*		16.28	27,846.02
01.08.19	Deposit SuperChoice P/L PC06C037-5595979		878.48	28,724.50
01.08.19	Deposit H & U Property G RENT PAYMENT		91.56	28,816.06
02.08.19	Interest REBATE OF ADVISER COMMISSION		5.93	28,821.99

how to make a transaction

online
Log in to www.macquarie.com.au/personal

by phone
Call 133 275 to make a phone transaction

transfers from another bank account
Transfer funds from another bank to this account:
BSB 182 512
ACCOUNT NO. 965258254

deposits using BPay
From another bank



Bill code: 667022
Ref: 965 258 254

continued on next

6



Macquarie Cash Management Account

enquiries 1800 806 310

account name J C SHUTE & D S DOUGLAS ATF SHUTE
& DOUGLAS RETIREMENT FUND
account no. 965258254

transaction	description	debits	credits	balance
08.08.19	Deposit		H & U Property G RENT PAYMENT 367.53	29,189.52
20.08.19	Direct debit	LaTrobeFinancial Repay 40 507 655 9 1,323.00		27,866.52
30.08.19	Interest		MACQUARIE CMA INTEREST PAID* 16.01	27,882.53
02.09.19	Deposit		H & U Property G RENT PAYMENT 228.44	28,110.97
03.09.19	Interest		REBATE OF ADVISER COMMISSION 6.07	28,117.04
03.09.19	Deposit		QUICKSUPER QUICKSPR2511205800 <i>D-Toni</i> 753.35	28,870.39
04.09.19	Deposit		SuperChoice P/L PC06C036-5630386 <i>Janelle</i> 1,337.19	30,207.58
09.09.19	Deposit		H & U Property G RENT PAYMENT 282.88	30,490.46
16.09.19	Deposit		H & U Property G RENT PAYMENT 287.28	30,777.74
16.09.19	BPAY	BPAY TO TERRI SCHEER 349.00		30,428.74
20.09.19	Direct debit	LaTrobeFinancial Repay 40 507 655 9 1,323.00		29,105.74
25.09.19	Deposit		H & U Property G RENT PAYMENT 287.28	29,393.02
30.09.19	Interest		MACQUARIE CMA INTEREST PAID* 16.29	29,409.31
02.10.19	Interest		REBATE OF ADVISER COMMISSION 6.11	29,415.42
04.10.19	Deposit		H & U Property G RENT PAYMENT 62.70	29,478.12
07.10.19	Deposit		QUICKSUPER QUICKSPR2535639664 608.00	30,086.12
07.10.19	Deposit		SuperChoice P/L PC06C036-5646878 891.46	30,977.58
14.10.19	Deposit		H & U Property G RENT PAYMENT 287.28	31,264.86
21.10.19	Direct debit	LaTrobeFinancial Repay 40 507 655 9 1,323.00		29,941.86
23.10.19	Deposit		H & U Property G RENT PAYMENT 287.28	30,229.14
31.10.19	Interest		MACQUARIE CMA INTEREST PAID* 12.42	30,241.56
04.11.19	Interest		REBATE OF ADVISER COMMISSION 6.46	30,248.02
04.11.19	Deposit		H & U Property G RENT PAYMENT 125.01	30,373.03
04.11.19	Deposit		QUICKSUPER QUICKSPR2557116235 608.00	30,981.03
07.11.19	Deposit		SuperChoice P/L PC06C036-5683119 891.46	31,872.49
08.11.19	Deposit		H & U Property G RENT PAYMENT 282.88	32,155.37
12.11.19	Funds transfer	TRANSACT FUNDS TFR TO SYDNEY TAX PRACTIC 1,650.00		30,505.37

continued on next

7



Macquarie Cash Management Account

enquiries 1800 806 310

account name J C SHUTE & D S DOUGLAS ATF SHUTE
& DOUGLAS RETIREMENT FUND
account no. 965258254

transaction	description	debits	credits	balance
19.11.19	Deposit		287.28	30,792.65
20.11.19	Direct debit	1,323.00		29,469.65
25.11.19	Deposit		291.84	29,761.49
28.11.19	Deposit		891.46	30,652.95
29.11.19	Interest		11.53	30,664.48
02.12.19	Deposit		304.00	30,968.48
02.12.19	Deposit		287.44	31,255.92
03.12.19	Interest		6.28	31,262.20
06.12.19	Deposit		291.84	31,554.04
13.12.19	Deposit		291.84	31,845.88
20.12.19	Deposit		291.84	32,137.72
20.12.19	Direct debit	1,323.00		30,814.72
24.12.19	Deposit		288.80	31,103.52
27.12.19	Deposit		287.28	31,390.80
31.12.19	Interest		12.33	31,403.13



Macquarie Cash Management Account

enquiries 1800 806 310

account name J C SHUTE & D S DOUGLAS ATF SHUTE
& DOUGLAS RETIREMENT FUND
account no. 965258254

transaction	description	debits	credits	balance
	CLOSING BALANCE AS AT 31 DEC 19	9,937.00	14,643.31	31,403.13

* Stepped interest rates as at 31 December 2019: balances \$0.00 to \$4,999.99 earned 0.00%; balances \$5,000.00 and above earned 0.55%

9



enquiries 1800 806 310

Macquarie Cash Management Account

account name J C SHUTE & D S DOUGLAS ATF SHUTE
& DOUGLAS RETIREMENT FUND
account no. 965258254

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

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

About your account

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

Protect your account

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

Access to and sharing your data

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

Visit our Help Centre

- Here you'll find answers to common questions about your account. For more information, please visit help.macquarie.com

10



Macquarie Cash Management Account

MACQUARIE BANK LIMITED
ABN 46 008 583 542 AFSL 237502

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

GPO Box 2520
Sydney, NSW 2001



SHUTE & DOUGLAS RETIREMENT FUND
U 11 184 BIRDWOOD ROAD
GEORGES HALL NSW 2198

1 Shelley Street
Sydney, NSW 2000

account balance **\$36,122.99**
as at 30 Jun 20

account name J C SHUTE & D S DOUGLAS ATF SHUTE
& DOUGLAS RETIREMENT FUND
account no. 965258254

transaction	description	debits	credits	balance
31.12.19	OPENING BALANCE			31,403.13
03.01.20	Interest REBATE OF ADVISER COMMISSION		6.66	31,409.79
03.01.20	Deposit H & U Property G RENT PAYMENT		287.44	31,697.23
08.01.20	Deposit SuperChoice P/L PC06C036-5721343		987.07	32,684.30
17.01.20	Deposit H & U Property G RENT PAYMENT		227.36	32,911.66
20.01.20	Direct debit LaTrobeFinancial Repay 40 507 655 9	1,323.00		31,588.66
24.01.20	Deposit H & U Property G RENT PAYMENT		291.84	31,880.50
30.01.20	Deposit QUICKSUPER QUICKSPR2622257406		554.80	32,435.30
31.01.20	Interest MACQUARIE CMA INTEREST PAID*		12.68	32,447.98
04.02.20	Interest REBATE OF ADVISER COMMISSION		6.82	32,454.80
07.02.20	Deposit SuperChoice P/L PC06C037-5747363		1,337.19	33,791.99
20.02.20	Direct debit LaTrobeFinancial Repay 40 507 655 9	1,323.00		32,468.99

how to make a transaction

online
Log in to www.macquarie.com.au/personal

by phone
Call 133 275 to make a phone transaction

transfers from another bank account
Transfer funds from another bank to this account:
BSB 182 512
ACCOUNT NO. 965258254

deposits using BPay
From another bank



Bill code: 667022
Ref: 965 258 254

continued on next



Macquarie Cash Management Account

enquiries 1800 806 310

account name J C SHUTE & D S DOUGLAS ATF SHUTE
& DOUGLAS RETIREMENT FUND
account no. 965258254

transaction	description	debits	credits	balance
28.02.20	Interest		MACQUARIE CMA INTEREST PAID* 12.19	32,481.18
28.02.20	Deposit		QUICKSUPER QUICKSPR2645207373 266.00	32,747.18
02.03.20	Deposit		H & U Property G RENT PAYMENT 254.04	33,001.22
03.03.20	Interest		REBATE OF ADVISER COMMISSION 6.57	33,007.79
05.03.20	Deposit		SuperChoice P/L PC06C037-5764817 891.46	33,899.25
06.03.20	Deposit		H & U Property G RENT PAYMENT 291.84	34,191.09
13.03.20	Deposit		H & U Property G RENT PAYMENT 269.84	34,460.93
20.03.20	Deposit		H & U Property G RENT PAYMENT 291.84	34,752.77
20.03.20	Direct debit	LaTrobeFinancial Repay 40 507 655 9 1,323.00		33,429.77
26.03.20	Deposit		H & U Property G RENT PAYMENT 291.84	33,721.61
30.03.20	Deposit		QUICKSUPER QUICKSPR2667406109 545.30	34,266.91
31.03.20	Interest		MACQUARIE CMA INTEREST PAID* 6.79	34,273.70
02.04.20	Interest		REBATE OF ADVISER COMMISSION 7.19	34,280.89
03.04.20	Deposit		SuperChoice P/L PC06C036-5782567 918.77	35,199.66
14.04.20	Deposit		H & U Property G RENT PAYMENT 66.62	35,266.28
17.04.20	Deposit		H & U Property G RENT PAYMENT 291.84	35,558.12
20.04.20	Direct debit	LaTrobeFinancial Repay 40 507 655 9 1,323.00		34,235.12
28.04.20	Deposit		QUICKSUPER QUICKSPR2683893543 547.20	34,782.32
30.04.20	Interest		MACQUARIE CMA INTEREST PAID* 1.47	34,783.79
30.04.20	Deposit		SuperChoice P/L PC06C035-5804209 918.77	35,702.56
01.05.20	Deposit		H & U Property G RENT PAYMENT 129.73	35,832.29
04.05.20	Interest		REBATE OF ADVISER COMMISSION 7.17	35,839.46
08.05.20	Deposit		H & U Property G RENT PAYMENT 291.84	36,131.30
15.05.20	Deposit		H & U Property G RENT PAYMENT 286.02	36,417.32
20.05.20	Direct debit	LaTrobeFinancial Repay 40 507 655 9 1,323.00		35,094.32
29.05.20	Interest		MACQUARIE CMA INTEREST PAID* 1.54	35,095.86
29.05.20	Deposit		SuperChoice P/L PC06C034-5825771 918.77	36,014.63

continued on next

12



Macquarie Cash Management Account

enquiries 1800 806 310

account name J C SHUTE & D S DOUGLAS ATF SHUTE
 & DOUGLAS RETIREMENT FUND
 account no. 965258254

transaction	description	debits	credits	balance
02.06.20	Interest REBATE OF ADVISER COMMISSION		7.60	36,022.23
08.06.20	Deposit QUICKSUPER QUICKSPR2708647755		379.05	36,401.28
09.06.20	BPAY BPAY TO ASIC	347.00		36,054.28
19.06.20	Deposit H & U Property G RENT PAYMENT		106.65	36,160.93
22.06.20	Direct debit LaTrobeFinancial Repay 40 507 655 9	1,323.00		34,837.93
23.06.20	Deposit H & U Property G RENT PAYMENT		364.80	35,202.73
29.06.20	Deposit SuperChoice P/L PC06C035-5848054		918.77	36,121.50
30.06.20	Interest MACQUARIE CMA INTEREST PAID*		1.49	36,122.99
	CLOSING BALANCE AS AT 30 JUN 20	8,285.00	13,004.86	36,122.99

* Stepped interest rates for the period 1 January to 5 March: balances \$0.00 to \$4,999.99 earned 0.00%
 balances \$5,000.00 and above earned 0.55% pa (65 days); 6 March to 23 March: balances \$0.00 to \$4,999.99
 earned 0.00% balances \$5,000.00 and above earned 0.30% pa (18 days); 24 March to 30 June: balances
 \$0.00 to \$4,999.99 earned 0.05% balances \$5,000.00 and above earned 0.05% pa (99 days)

annual interest summary 2019/2020

INTEREST PAID		121.02
TOTAL REBATE OF ADVISER COMMISSION	78.31	
TOTAL INCOME PAID		199.33

b a

13



Macquarie Cash Management Account

enquiries 1800 806 310

account name J C SHUTE & D S DOUGLAS ATF SHUTE
& DOUGLAS RETIREMENT FUND
account no. 965258254

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

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

About your account

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

Protect your account

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

Access to and sharing your data

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

Visit our Help Centre

- Here you'll find answers to common questions about your account. For more information, please visit help.macquarie.com

Download the Macquarie Mobile Banking app

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



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

14



La Trobe Financial Services Pty Limited • ACN 006 479 527
La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213
Account Number 40 507 655 9
Page No 1 of 3
Statement Period 01.07.19 to 31.07.19

Shute & Douglas Investments Pty Ltd IIOR

BPAY® Biller Code 18309 Reference No. 40 507 655 9
ONLINE STATEMENTS NOW AVAILABLE on our website -
Login, My Home Loan, New Registration

Loan Account Detail Summary

Security Address: 17/3 Broadleaf Parade REDBANK PLAINS QLD 4301

Current Interest Rate at 02 Aug 2019 (calculated (Daily Rests) - Variable)	4.42% p.a.
Loan Approved Amount	\$ 248, 000. 00
Closing Loan Balance at 31 Jul 2019	\$ 240, 618. 03
Loan Settlement Month	July 2017
Original Loan Maturity	July 2047
Contract Term Remaining	28 years
Forecast Term (based on current repayment profile)	27 years 9 months
National Credit Code Regulated	No
Privacy Password Protected	Yes
Interest Charges for Statement Period	\$ 936. 78
Repayments Received during Statement Period	\$ 1, 323. 00
Minimum Monthly Repayment Amount	\$ 1, 267. 00
Monthly Repayment Due Date	20th each month
Loan Account Ahead by	\$ 49. 53

Loan Guarantor Details

Mr DS Douglas - same address as Borrower - separate statement not issued
Mrs JC Shute - same address as Borrower - separate statement not issued

RECEIVE THIS STATEMENT BY EMAIL:

Please email customerservices@latrobefinancial.com.au to update your contact details.

15



La Trobe Financial Services Pty Limited • ACN 006 479 527
La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213
Account Number 40 507 655 9
Page No 2 of 3
Statement Period 01.07.19 to 31.07.19

Shute & Douglas Investments Pty Ltd IIOR

BPAY® Biller Code 18309 Reference No. 40 507 655 9
ONLINE STATEMENTS NOW AVAILABLE on our website -
Login, My Home Loan, New Registration

La Trobe Financial LoanManager App now available

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

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

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

You can also save money with La Trobe Financial

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

You can invest with us too

Voted Australia's Best Mortgage Fund 10 years in a row by *Money* magazine and currently offering a return of **5.05% p.a.*** for the 12 Month Term Account.

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



La Trobe Financial Services Pty Limited - ACN 006 479 527
La Trobe Financial Asset Management Limited - ACN 007 332 363 - AFSL 222213
Account Number 40 507 655 9

Page No 3 of 3
Statement Period 01.07.19 to 31.07.19

BPAY® Biller Code 18309 Reference No. 40 507 655 9
ONLINE STATEMENTS NOW AVAILABLE on our website -
Login, My Home Loan, New Registration

=====
=====
=====
Shute & Douglas Investments Pty Ltd IIOR

DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01. 07. 19	Opening Loan Balance			240, 689. 25
22. 07. 19	La Trobe Financial Quick Pay Repayment		1, 323. 00	239, 366. 25
28. 07. 19	Packet Review Fee	300. 00		239, 666. 25
31. 07. 19	Account Service Fee	15. 00		239, 681. 25
31. 07. 19	Interest (31 days 4.59% p.a.)	936. 78		240, 618. 03
31. 07. 19	Closing Loan Balance			240, 618. 03

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

17

Loan Account Information

Interest: rates and methods of calculation

The interest rate used to calculate any interest on this statement and a clear explanation of how it has been calculated are available on request.

Payment assistance: how we can help you

We offer different types of payment assistance, including more frequent repayments which assist with budgeting and arrears repayment arrangements for customers experiencing repayment difficulties. If you experience difficulties in paying promptly, please advise us immediately and help us to help you. Please contact our Asset Management Team on our toll free national service number 1800 620 639.

Renting, vacating property or changing address

If you are renting or vacating the security property for more than one (1) month or changing address, please call our Customer Service Team on 13 80 10 so we can amend our records immediately.

Insurance

La Trobe Financial offers property, contents and landlord insurance for your needs. The advantages of insuring through La Trobe Financial include competitive premiums, ability to settle eligible claims promptly and ability to pay premiums monthly. Once you indicate your requirements, insurance is effective immediately, including twenty million dollars (\$20M) of public liability insurance coverage. Please contact our Insurance Team on 13 80 10 for a competitive quote for your insurance needs.

Renovation refinance and debt consolidation available

We can provide additional funding for renovations or extensions by increasing your existing loan or providing a new loan depending on your own requirements. Should you be considering refinancing your existing loans or any other form of debt consolidation we can assist you with this at competitive rates. Contact our Loan Hotline on 13 80 10 for more information. Our Loan Hotline is open 8.30am – 5.30pm weekdays.

Reduce your loan term and save interest

Did you know that you can save interest and shorten your loan term by making extra payments weekly, fortnightly or monthly? Please contact our Customer Service Team on 13 80 10 for details.

Changes to fees and charges

The fees and charges applicable to your account are payable by you as a borrower. All fees and charges are subject to change and may be varied, or additional new fees may apply, from time to time without your consent. You will be notified of any change to the fees and charges which apply to your loan.

Repayment advice

All loan repayments are due on or before your advised repayment date. To help you pay on time we now offer a variety of repayment options to suit your needs:

Direct Debit	Free
BPAY® – Savings or Cheque Account	\$1.05 per transaction amount, deducted from the repayment
BPAY® – Visa or MasterCard	0.5% of the transaction amount, deducted from the repayment
Cash, Cheque or Bank Transfer	\$2.50 per transaction amount, deducted from the repayment
By telephone – Visa or MasterCard	1.0% of the transaction amount, deducted from the repayment



Billers Code – 18309

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

Your BPAY® reference is noted on the front of this statement. Please contact our Customer Service Team to organise your preferred repayment method.

Email address

If you wish to clarify any matters regarding your statement by email please send your questions direct to:

La Trobe Statement Assistance

Email: customerservices@latrobefinancial.com.au

Please include your full name, address and account number with your correspondence, so that we may respond to you immediately.

Mistakes

No mistake in this statement or in any document rendered by La Trobe Financial shall prevent the recovery of any amount due, or make us liable to any action, liability, claim or demand from such mistake.

Privacy

We comply with the Privacy Act in handling your personal information. A copy of La Trobe Financial's Privacy Policy is available at latrobefinancial.com or upon request.

Complaints

If you have a complaint, we have an internal dispute resolution process that can assist you. Please contact our Chief Risk Officer, who will guide you through this process on 13 80 10.

More information?

For more information call us on 13 80 10, or visit our website latrobefinancial.com



La Trobe Financial Services Pty Limited • ACN 006 479 527
La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213
Account Number 40 507 655 9

Page No 1 of 3
Statement Period 01.08.19 to 31.08.19

BPAY® Biller Code 18309 Reference No. 40 507 655 9
ONLINE STATEMENTS NOW AVAILABLE on our website -
Login, My Home Loan, New Registration

Shute & Douglas Investments Pty Ltd IIOR

Loan Account Detail Summary

Security Address: 17/3 Broadleaf Parade REDBANK PLAINS QLD 4301

Current Interest Rate at 04 Sep 2019 (calculated (Daily Rests) - Variable)	4.42% p.a.
Loan Approved Amount	\$ 248,000.00
Closing Loan Balance at 31 Aug 2019	\$ 240,211.38
Loan Settlement Month	July 2017
Original Loan Maturity	July 2047
Contract Term Remaining	27 years 11 months
Forecast Term (based on current repayment profile)	27 years 7 months
National Credit Code Regulated	No
Privacy Password Protected	Yes
Interest Charges - 01.07.19 to 31.08.19	\$ 1,838.13
Repayments Received during Statement Period	\$ 1,323.00
Minimum Monthly Repayment Amount	\$ 1,267.00
Monthly Repayment Due Date	20th each month
Loan Account Ahead by	\$ 105.53

Loan Guarantor Details

Mr DS Douglas - same address as Borrower - separate statement not issued
Mrs JC Shute - same address as Borrower - separate statement not issued

RECEIVE THIS STATEMENT BY EMAIL:

Please email customerservices@latrobefinancial.com.au to update your contact details.



La Trobe Financial Services Pty Limited • ACN 006 479 527
La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213
Account Number 40 507 655 9

Page No 2 of 3

Statement Period 01.08.19 to 31.08.19

_____ Shute & Douglas Investments Pty Ltd IIOR

BPAY® Biller Code 18309 Reference No. 40 507 655 9
ONLINE STATEMENTS NOW AVAILABLE on our website -
Login, My Home Loan, New Registration

La Trobe Financial LoanManager App now available

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

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

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

You can also save money with La Trobe Financial

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

You can invest with us too

Voted Australia's Best Mortgage Fund 10 years in a row by *Money* magazine and currently offering a return of **5.05% p.a.*** for the 12 Month Term Account.

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

20



La Trobe Financial Services Pty Limited • ACN 006 479 527
La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213
Account Number 40 507 655 9
Page No 3 of 3
Statement Period 01.08.19 to 31.08.19

=====
=====
=====
=====

Shute & Douglas Investments Pty Ltd IIOR

BPAY® Biller Code 18309 Reference No. 40 507 655 9
ONLINE STATEMENTS NOW AVAILABLE on our website -
Login, My Home Loan, New Registration

DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01. 08. 19	Opening Loan Balance			240, 618. 03
20. 08. 19	La Trobe Financial Quick Pay Repayment		1, 323. 00	239, 295. 03
31. 08. 19	Account Service Fee	15. 00		239, 310. 03
31. 08. 19	Interest (31 days 4.42% p.a.)	901. 35		240, 211. 38
31. 08. 19	Closing Loan Balance			240, 211. 38

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

21

Loan Account Information

Interest: rates and methods of calculation

The interest rate used to calculate any interest on this statement and a clear explanation of how it has been calculated are available on request.

Payment assistance: how we can help you

We offer different types of payment assistance, including more frequent repayments which assist with budgeting and arrears repayment arrangements for customers experiencing repayment difficulties. If you experience difficulties in paying promptly, please advise us immediately and help us to help you. Please contact our Asset Management Team on our toll free national service number 1800 620 639.

Renting, vacating property or changing address

If you are renting or vacating the security property for more than one (1) month or changing address, please call our Customer Service Team on 13 80 10 so we can amend our records immediately.

Insurance

La Trobe Financial offers property, contents and land/lord insurance for your needs. The advantages of insuring through La Trobe Financial include competitive premiums, ability to settle eligible claims promptly and ability to pay premiums monthly. Once you indicate your requirements, insurance is effective immediately, including twenty million dollars (\$20M) of public liability insurance coverage. Please contact our Insurance Team on 13 80 10 for a competitive quote for your insurance needs.

Renovation refinance and debt consolidation available

We can provide additional funding for renovations or extensions by increasing your existing loan or providing a new loan depending on your own requirements. Should you be considering refinancing your existing loans or any other form of debt consolidation we can assist you with this at competitive rates. Contact our Loan Hotline on 13 80 10 for more information. Our Loan Hotline is open 8.30am – 5.30pm weekdays.

Reduce your loan term and save interest

Did you know that you can save interest and shorten your loan term by making extra payments weekly, fortnightly or monthly? Please contact our Customer Service Team on 13 80 10 for details.


Changes to fees and charges

The fees and charges applicable to your account are payable by you as a borrower. All fees and charges are subject to change and may be varied, or additional new fees may apply, from time to time without your consent. You will be notified of any change to the fees and charges which apply to your loan.

Repayment advice

All loan repayments are due on or before your advised repayment date. To help you pay on time we now offer a variety of repayment options to suit your needs:

Direct Debit	Free
BPAY® – Savings or Cheque Account	\$1.05 per transaction amount, deducted from the repayment
BPAY® – Visa or MasterCard	0.5% of the transaction amount, deducted from the repayment
Cash, Cheque or Bank Transfer	\$2.50 per transaction amount, deducted from the repayment
By telephone – Visa or MasterCard	1.0% of the transaction amount, deducted from the repayment



Billers Code – 18309

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

Your BPAY® reference is noted on the front of this statement. Please contact our Customer Service Team to organise your preferred repayment method.

Email address

If you wish to clarify any matters regarding your statement by email please send your questions direct to:

La Trobe Statement Assistance

Email: customerservices@latrobefinancial.com.au

Please include your full name, address and account number with your correspondence, so that we may respond to you immediately.

Mistakes

No mistake in this statement or in any document rendered by La Trobe Financial shall prevent the recovery of any amount due, or make us liable to any action, liability, claim or demand from such mistake.

Privacy

We comply with the Privacy Act in handling your personal information. A copy of La Trobe Financial's Privacy Policy is available at latrobefinancial.com or upon request.

Complaints

If you have a complaint, we have an internal dispute resolution process that can assist you. Please contact our Chief Risk Officer, who will guide you through this process on 13 80 10.

More information?

For more information call us on 13 80 10, or visit our website latrobefinancial.com



La Trobe Financial Services Pty Limited • ACN 006 479 527
La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213
Account Number 40 507 655 9
Page No 1 of 3
Statement Period 01.09.19 to 30.09.19

Shute & Douglas Investments Pty Ltd IIOR

BPAY® Biller Code 18309 Reference No. 40 507 655 9
ONLINE STATEMENTS NOW AVAILABLE on our website -
Login, My Home Loan, New Registration

Loan Account Detail Summary

Security Address: 17/3 Broadleaf Parade REDBANK PLAINS QLD 4301

Current Interest Rate at 03 Oct 2019 (calculated (Daily Rests) - Variable)	4.42% p.a.
Loan Approved Amount	\$ 248, 000. 00
Closing Loan Balance at 30 Sep 2019	\$ 239, 774. 28
Loan Settlement Month	July 2017
Original Loan Maturity	July 2047
Contract Term Remaining	27 years 10 months
Forecast Term (based on current repayment profile)	27 years 5 months
National Credit Code Regulated	No
Privacy Password Protected	Yes
Interest Charges - 01.07.19 to 30.09.19	\$ 2, 709. 03
Repayments Received during Statement Period	\$ 1, 323. 00
Minimum Monthly Repayment Amount	\$ 1, 267. 00
Monthly Repayment Due Date	20th each month
Loan Account Ahead by	\$ 161. 53

Loan Guarantor Details

Mr DS Douglas - same address as Borrower - separate statement not issued
Mrs JC Shute - same address as Borrower - separate statement not issued

RECEIVE THIS STATEMENT BY EMAIL:

Please email customerservices@latrobefinancial.com.au to update your contact details.

RECEIVE THIS STATEMENT BY EMAIL:

Please email customerservices@latrobefinancial.com.au to update your contact details.

23



La Trobe Financial Services Pty Limited • ACN 006 479 527
La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213
Account Number 40 507 655 9
Page No 2 of 3
Statement Period 01.09.19 to 30.09.19

Shute & Douglas Investments Pty Ltd IIOR

BPAY® Biller Code 18309 Reference No. 40 507 655 9
ONLINE STATEMENTS NOW AVAILABLE on our website -
Login, My Home Loan, New Registration

La Trobe Financial LoanManager App now available

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

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

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

You can also save money with La Trobe Financial

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

You can invest with us too

Voted Australia's Best Mortgage Fund 10 years in a row by *Money* magazine and currently offering a return of **5.05% p.a.*** for the 12 Month Term Account.

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

24



La Trobe Financial Services Pty Limited • ACN 006 479 527
La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213
Account Number 40 507 655 9

Page No 3 of 3

Statement Period 01.09.19 to 30.09.19

BPAY® Biller Code 18309 Reference No. 40 507 655 9
ONLINE STATEMENTS NOW AVAILABLE on our website -
Login, My Home Loan, New Registration

_____ Shute & Douglas Investments Pty Ltd IIOR

DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01. 09. 19	Opening Loan Balance			240, 211. 38
20. 09. 19	La Trobe Financial Quick Pay Repayment		1, 323. 00	238, 888. 38
30. 09. 19	Account Service Fee	15. 00		238, 903. 38
30. 09. 19	Interest (30 days 4.42% p.a.)	870. 90		239, 774. 28
30. 09. 19	Closing Loan Balance			239, 774. 28

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

25

Loan Account Information

Interest: rates and methods of calculation

The interest rate used to calculate any interest on this statement and a clear explanation of how it has been calculated are available on request.

Payment assistance: how we can help you

We offer different types of payment assistance, including more frequent repayments which assist with budgeting and arrears repayment arrangements for customers experiencing repayment difficulties. If you experience difficulties in paying promptly, please advise us immediately and help us to help you. Please contact our Asset Management Team on our toll free national service number 1800 620 639.

Renting, vacating property or changing address

If you are renting or vacating the security property for more than one (1) month or changing address, please call our Customer Service Team on 13 80 10 so we can amend our records immediately.

Insurance

La Trobe Financial offers property, contents and landlord insurance for your needs. The advantages of insuring through La Trobe Financial include competitive premiums, ability to settle eligible claims promptly and ability to pay premiums monthly. Once you indicate your requirements, insurance is effective immediately, including twenty million dollars (\$20M) of public liability insurance coverage. Please contact our Insurance Team on 13 80 10 for a competitive quote for your insurance needs.

Renovation refinance and debt consolidation available

We can provide additional funding for renovations or extensions by increasing your existing loan or providing a new loan depending on your own requirements. Should you be considering refinancing your existing loans or any other form of debt consolidation we can assist you with this at competitive rates. Contact our Loan Hotline on 13 80 10 for more information. Our Loan Hotline is open 8.30am – 5.30pm weekdays.

Reduce your loan term and save interest

Did you know that you can save interest and shorten your loan term by making extra payments weekly, fortnightly or monthly? Please contact our Customer Service Team on 13 80 10 for details.

Changes to fees and charges

The fees and charges applicable to your account are payable by you as a borrower. All fees and charges are subject to change and may be varied, or additional new fees may apply, from time to time without your consent. You will be notified of any change to the fees and charges which apply to your loan.

Repayment advice

All loan repayments are due on or before your advised repayment date. To help you pay on time we now offer a variety of repayment options to suit your needs:

Direct Debit	Free
BPAY® – Savings or Cheque Account	\$1.05 per transaction amount, deducted from the repayment
BPAY® – Visa or MasterCard	0.5% of the transaction amount, deducted from the repayment
Cash, Cheque or Bank Transfer	\$2.50 per transaction amount, deducted from the repayment
By telephone – Visa or MasterCard	1.0% of the transaction amount, deducted from the repayment



Billers Code – 18309

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

Your BPAY® reference is noted on the front of this statement. Please contact our Customer Service Team to organise your preferred repayment method.

Email address

If you wish to clarify any matters regarding your statement by email please send your questions direct to:

La Trobe Statement Assistance

Email: customerservices@latrobefinancial.com.au

Please include your full name, address and account number with your correspondence, so that we may respond to you immediately.

Mistakes

No mistake in this statement or in any document rendered by La Trobe Financial shall prevent the recovery of any amount due, or make us liable to any action, liability, claim or demand from such mistake.

Privacy

We comply with the Privacy Act in handling your personal information. A copy of La Trobe Financial's Privacy Policy is available at latrobefinancial.com or upon request.

Complaints

If you have a complaint, we have an internal dispute resolution process that can assist you. Please contact our Chief Risk Officer, who will guide you through this process on 13 80 10.

More information?

For more information call us on 13 80 10, or visit our website latrobefinancial.com



La Trobe Financial Services Pty Limited • ACN 006 479 527
La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213
Account Number 40 507 655 9

Page No 1 of 3

Statement Period 01.10.19 to 31.10.19

Shute & Douglas Investments Pty Ltd IIOR

BPAY® Biller Code 18309 Reference No. 40 507 655 9
ONLINE STATEMENTS NOW AVAILABLE on our website -
Login, My Home Loan, New Registration

Loan Account Detail Summary

Security Address: 17/3 Broadleaf Parade REDBANK PLAINS QLD 4301

Current Interest Rate at 04 Nov 2019 (calculated (Daily Rests) - Variable)	4.27% p.a.
Loan Approved Amount	\$ 248,000.00
Closing Loan Balance at 31 Oct 2019	\$ 239,364.62
Loan Settlement Month	July 2017
Original Loan Maturity	July 2047
Contract Term Remaining	27 years 9 months
Forecast Term (based on current repayment profile)	27 years 2 months
National Credit Code Regulated	No
Privacy Password Protected	Yes
Interest Charges - 01.07.19 to 31.10.19	\$ 3,607.37
Repayments Received during Statement Period	\$ 1,323.00
Minimum Monthly Repayment Amount	\$ 1,248.00
Monthly Repayment Due Date	20th each month
Loan Account Ahead by	\$ 217.53

Loan Guarantor Details

Mr DS Douglas - same address as Borrower - separate statement not issued
Mrs JC Shute - same address as Borrower - separate statement not issued

RECEIVE THIS STATEMENT BY EMAIL:

Please email customerservices@latrobefinancial.com.au to update your contact details.

RECEIVE THIS STATEMENT BY EMAIL:

Please email customerservices@latrobefinancial.com.au to update your contact details.

27



La Trobe Financial Services Pty Limited • ACN 006 479 527
La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213
Account Number 40 507 655 9
Page No 2 of 3
Statement Period 01.10.19 to 31.10.19

Shute & Douglas Investments Pty Ltd IIOR

BPAY® Biller Code 18309 Reference No. 40 507 655 9
ONLINE STATEMENTS NOW AVAILABLE on our website -
Login, My Home Loan, New Registration

La Trobe Financial LoanManager App now available

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

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

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

You can also save money with La Trobe Financial

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

You can invest with us too

Voted Australia's Best Mortgage Fund 10 years in a row by *Money* magazine and currently offering a return of **5.05% p.a.*** for the 12 Month Term Account.

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

28



La Trobe Financial Services Pty Limited • ACN 006 479 527
La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213
Account Number 40 507 655 9
Page No 3 of 3
Statement Period 01.10.19 to 31.10.19

_____ Shute & Douglas Investments Pty Ltd IIOR

BPAY® Biller Code 18309 Reference No. 40 507 655 9
ONLINE STATEMENTS NOW AVAILABLE on our website -
Login, My Home Loan, New Registration

DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01. 10. 19	Opening Loan Balance			239, 774. 28
21. 10. 19	La Trobe Financial Quick Pay Repayment		1, 323. 00	238, 451. 28
31. 10. 19	Account Service Fee	15. 00		238, 466. 28
31. 10. 19	Interest (31 days 4.42% p.a.)	898. 34		239, 364. 62
31. 10. 19	Closing Loan Balance			239, 364. 62

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

29

Loan Account Information

Interest: rates and methods of calculation

The interest rate used to calculate any interest on this statement and a clear explanation of how it has been calculated are available on request.

Payment assistance: how we can help you

We offer different types of payment assistance, including more frequent repayments which assist with budgeting and arrears repayment arrangements for customers experiencing repayment difficulties. If you experience difficulties in paying promptly, please advise us immediately and help us to help you. Please contact our Asset Management Team on our toll free national service number 1800 620 639.

Renting, vacating property or changing address

If you are renting or vacating the security property for more than one (1) month or changing address, please call our Customer Service Team on 13 80 10 so we can amend our records immediately.

Insurance

La Trobe Financial offers property, contents and landlord insurance for your needs. The advantages of insuring through La Trobe Financial include competitive premiums, ability to settle eligible claims promptly and ability to pay premiums monthly. Once you indicate your requirements, insurance is effective immediately, including twenty million dollars (\$20M) of public liability insurance coverage. Please contact our Insurance Team on 13 80 10 for a competitive quote for your insurance needs.

Renovation refinance and debt consolidation available

We can provide additional funding for renovations or extensions by increasing your existing loan or providing a new loan depending on your own requirements. Should you be considering refinancing your existing loans or any other form of debt consolidation we can assist you with this at competitive rates. Contact our Loan Hotline on 13 80 10 for more information. Our Loan Hotline is open 8.30am – 5.30pm weekdays.

Reduce your loan term and save interest

Did you know that you can save interest and shorten your loan term by making extra payments weekly, fortnightly or monthly? Please contact our Customer Service Team on 13 80 10 for details.


Changes to fees and charges

The fees and charges applicable to your account are payable by you as a borrower. All fees and charges are subject to change and may be varied, or additional new fees may apply, from time to time without your consent. You will be notified of any change to the fees and charges which apply to your loan.

Repayment advice

All loan repayments are due on or before your advised repayment date. To help you pay on time we now offer a variety of repayment options to suit your needs:

Direct Debit	Free
BPAY® – Savings or Cheque Account	\$1.05 per transaction amount, deducted from the repayment
BPAY® – Visa or MasterCard	0.5% of the transaction amount, deducted from the repayment
Cash, Cheque or Bank Transfer	\$2.50 per transaction amount, deducted from the repayment
By telephone – Visa or MasterCard	1.0% of the transaction amount, deducted from the repayment



Billers Code – 18309

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

Your BPAY® reference is noted on the front of this statement. Please contact our Customer Service Team to organise your preferred repayment method.

Email address

If you wish to clarify any matters regarding your statement by email please send your questions direct to:

La Trobe Statement Assistance

Email: customerservices@latrobefinancial.com.au

Please include your full name, address and account number with your correspondence, so that we may respond to you immediately.

Mistakes

No mistake in this statement or in any document rendered by La Trobe Financial shall prevent the recovery of any amount due, or make us liable to any action, liability, claim or demand from such mistake.

Privacy

We comply with the Privacy Act in handling your personal information. A copy of La Trobe Financial's Privacy Policy is available at latrobefinancial.com or upon request.

Complaints

If you have a complaint, we have an internal dispute resolution process that can assist you. Please contact our Chief Risk Officer, who will guide you through this process on 13 80 10.

More information?

For more information call us on 13 80 10, or visit our website latrobefinancial.com



La Trobe Financial Services Pty Limited - ACN 006 479 527
La Trobe Financial Asset Management Limited - ACN 007 332 363 - AFSL 222213
Account Number 40 507 655 9

Page No 1 of 3
Statement Period 01.11.19 to 30.11.19

BPAY® Biller Code 18309 Reference No. 40 507 655 9
ONLINE STATEMENTS NOW AVAILABLE on our website -
Login, My Home Loan, New Registration

Shute & Douglas Investments Pty Ltd IIOR

Loan Account Detail Summary

Security Address: 17/3 Broadleaf Parade REDBANK PLAINS QLD 4301

Current Interest Rate at 03 Dec 2019 (calculated (Daily Rests) - Variable)	4.27% p.a.
Loan Approved Amount	\$ 248,000.00
Closing Loan Balance at 30 Nov 2019	\$ 238,894.98
Loan Settlement Month	July 2017
Original Loan Maturity	July 2047
Contract Term Remaining	27 years 8 months
Forecast Term (based on current repayment profile)	27 years
National Credit Code Regulated	No
Privacy Password Protected	Yes
Interest Charges - 01.07.19 to 30.11.19	\$ 4,445.73
Repayments Received during Statement Period	\$ 1,323.00
Minimum Monthly Repayment Amount	\$ 1,248.00
Monthly Repayment Due Date	20th each month
Loan Account Ahead by	\$ 292.53

Loan Guarantor Details

Mr DS Douglas - same address as Borrower - separate statement not issued
Mrs JC Shute - same address as Borrower - separate statement not issued

RECEIVE THIS STATEMENT BY EMAIL:

Please email customerservices@latrobefinancial.com.au to update your contact details.

RECEIVE THIS STATEMENT BY EMAIL:

Please email customerservices@latrobefinancial.com.au to update your contact details.

31



La Trobe Financial Services Pty Limited • ACN 006 479 527
La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213
Account Number 40 507 655 9

Page No 2 of 3

Statement Period 01.11.19 to 30.11.19

Shute & Douglas Investments Pty Ltd IIOR

BPAY® Biller Code 18309 Reference No. 40 507 655 9
ONLINE STATEMENTS NOW AVAILABLE on our website -
Login, My Home Loan, New Registration

La Trobe Financial LoanManager App now available

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

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

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

You can also save money with La Trobe Financial

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

You can invest with us too

Voted Australia's Best Mortgage Fund 10 years in a row by *Money* magazine and currently offering a return of **5.05% p.a.*** for the 12 Month Term Account.

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

32



Loan Activity Statement

Head Office
Level 25, 333 Collins Street, Melbourne VIC 3000
GPO Box 2289, Melbourne VIC 3001
Enquiries 13 80 10
customerservices@latrobefinancial.com.au
latrobefinancial.com



La Trobe Financial Services Pty Limited • ACN 006 479 527
La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213
Account Number 40 507 655 9
Page No 3 of 3
Statement Period 01.11.19 to 30.11.19

Shute & Douglas Investments Pty Ltd IIOR

BPAY® Biller Code 18309 Reference No. 40 507 655 9
ONLINE STATEMENTS NOW AVAILABLE on our website -
Login, My Home Loan, New Registration

DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01. 11. 19	Opening Loan Balance			239,364.62
20. 11. 19	La Trobe Financial Quick Pay Repayment		1,323.00	238,041.62
30. 11. 19	Account Service Fee	15.00		238,056.62
30. 11. 19	Interest (30 days 4.27% p.a.)	838.36		238,894.98
30. 11. 19	Closing Loan Balance			238,894.98

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

33

Loan Account Information

Interest: rates and methods of calculation

The interest rate used to calculate any interest on this statement and a clear explanation of how it has been calculated are available on request.

Payment assistance: how we can help you

We offer different types of payment assistance, including more frequent repayments which assist with budgeting and arrears repayment arrangements for customers experiencing repayment difficulties. If you experience difficulties in paying promptly, please advise us immediately and help us to help you. Please contact our Asset Management Team on our toll free national service number 1800 620 639.

Renting, vacating property or changing address

If you are renting or vacating the security property for more than one (1) month or changing address, please call our Customer Service Team on 13 80 10 so we can amend our records immediately.

Insurance

La Trobe Financial offers property, contents and landlord insurance for your needs. The advantages of insuring through La Trobe Financial include competitive premiums, ability to settle eligible claims promptly and ability to pay premiums monthly. Once you indicate your requirements, insurance is effective immediately, including twenty million dollars (\$20M) of public liability insurance coverage. Please contact our Insurance Team on 13 80 10 for a competitive quote for your insurance needs.

Renovation refinance and debt consolidation available

We can provide additional funding for renovations or extensions by increasing your existing loan or providing a new loan depending on your own requirements. Should you be considering refinancing your existing loans or any other form of debt consolidation we can assist you with this at competitive rates. Contact our Loan Hotline on 13 80 10 for more information. Our Loan Hotline is open 8.30am – 5.30pm weekdays.

Reduce your loan term and save interest

Did you know that you can save interest and shorten your loan term by making extra payments weekly, fortnightly or monthly? Please contact our Customer Service Team on 13 80 10 for details.


Changes to fees and charges

The fees and charges applicable to your account are payable by you as a borrower. All fees and charges are subject to change and may be varied, or additional new fees may apply, from time to time without your consent. You will be notified of any change to the fees and charges which apply to your loan.

Repayment advice

All loan repayments are due on or before your advised repayment date. To help you pay on time we now offer a variety of repayment options to suit your needs:

Direct Debit	Free
BPAY® – Savings or Cheque Account	\$1.05 per transaction amount, deducted from the repayment
BPAY® – Visa or MasterCard	0.5% of the transaction amount, deducted from the repayment
Cash, Cheque or Bank Transfer	\$2.50 per transaction amount, deducted from the repayment
By telephone – Visa or MasterCard	1.0% of the transaction amount, deducted from the repayment



Bill Code – 18309

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

Your BPAY® reference is noted on the front of this statement. Please contact our Customer Service Team to organise your preferred repayment method.

Email address

If you wish to clarify any matters regarding your statement by email please send your questions direct to:

La Trobe Statement Assistance

Email: customerservices@latrobefinancial.com.au

Please include your full name, address and account number with your correspondence, so that we may respond to you immediately.

Mistakes

No mistake in this statement or in any document rendered by La Trobe Financial shall prevent the recovery of any amount due, or make us liable to any action, liability, claim or demand from such mistake.

Privacy

We comply with the Privacy Act in handling your personal information. A copy of La Trobe Financial's Privacy Policy is available at latrobefinancial.com or upon request.

Complaints

If you have a complaint, we have an internal dispute resolution process that can assist you. Please contact our Chief Risk Officer, who will guide you through this process on 13 80 10.

More information?

For more information call us on 13 80 10, or visit our website latrobefinancial.com



La Trobe Financial Services Pty Limited - ACN 006 479 527
La Trobe Financial Asset Management Limited - ACN 007 332 363 - AFSL 222213
Account Number 40 507 655 9

Page No 1 of 3
Statement Period 01.12.19 to 31.12.19

BPAY® Biller Code 18309 Reference No. 40 507 655 9
ONLINE STATEMENTS NOW AVAILABLE on our website -
Login, My Home Loan, New Registration

Shute & Douglas Investments Pty Ltd IIOR

Loan Account Detail Summary

Security Address: 17/3 Broadleaf Parade REDBANK PLAINS QLD 4301

Current Interest Rate at 03 Jan 2020 (calculated (Daily Rests) - Variable)	4.27% p.a.
Loan Approved Amount	\$ 248,000.00
Closing Loan Balance at 31 Dec 2019	\$ 238,451.50
Loan Settlement Month	July 2017
Original Loan Maturity	July 2047
Contract Term Remaining	27 years 7 months
Forecast Term (based on current repayment profile)	26 years 9 months
National Credit Code Regulated	No
Privacy Password Protected	Yes
Interest Charges - 01.07.19 to 31.12.19	\$ 5,310.25
Repayments Received during Statement Period	\$ 1,323.00
Minimum Monthly Repayment Amount	\$ 1,248.00
Monthly Repayment Due Date	20th each month
Loan Account Ahead by	\$ 367.53

Loan Guarantor Details

Mr DS Douglas - same address as Borrower - separate statement not issued
Mrs JC Shute - same address as Borrower - separate statement not issued

RECEIVE THIS STATEMENT BY EMAIL:

Please email customerservices@latrobefinancial.com.au to update your contact details.

RECEIVE THIS STATEMENT BY EMAIL:

Please email customerservices@latrobefinancial.com.au to update your contact details.

38



La Trobe Financial Services Pty Limited • ACN 006 479 527
La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213
Account Number 40 507 655 9
Page No 2 of 3
Statement Period 01.12.19 to 31.12.19

Shute & Douglas Investments Pty Ltd IIOR

BPAY® Biller Code 18309 Reference No. 40 507 655 9
ONLINE STATEMENTS NOW AVAILABLE on our website -
Login, My Home Loan, New Registration

La Trobe Financial LoanManager App now available

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

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

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

You can also save money with La Trobe Financial

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

You can invest with us too

Voted Australia's Best Mortgage Fund 10 years in a row by *Money* magazine and currently offering a return of **4.90% p.a.*** for the 12 Month Term Account.

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

36



Loan Activity Statement

Head Office
Level 25, 333 Collins Street, Melbourne VIC 3000
GPO Box 2289, Melbourne VIC 3001
Enquiries 13 80 10
customerservices@latrobefinancial.com.au
latrobefinancial.com



La Trobe Financial Services Pty Limited • ACN 006 479 527
La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213
Account Number 40 507 655 9
Page No 3 of 3
Statement Period 01.12.19 to 31.12.19

===== Shute & Douglas Investments Pty Ltd IIOR

BPAY® Biller Code 18309 Reference No. 40 507 655 9
ONLINE STATEMENTS NOW AVAILABLE on our website -
Login, My Home Loan, New Registration

DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01. 12. 19	Opening Loan Balance			238, 894. 98
20. 12. 19	La Trobe Financial Quick Pay Repayment		1, 323. 00	237, 571. 98
31. 12. 19	Account Service Fee	15. 00		237, 586. 98
31. 12. 19	Interest (31 days)	864. 52		238, 451. 50
31. 12. 19	Closing Loan Balance			238, 451. 50

37

Loan Account Information

Interest: rates and methods of calculation

The interest rate used to calculate any interest on this statement and a clear explanation of how it has been calculated are available on request.

Payment assistance: how we can help you

We offer different types of payment assistance, including more frequent repayments which assist with budgeting and arrears repayment arrangements for customers experiencing repayment difficulties. If you experience difficulties in paying promptly, please advise us immediately and help us to help you. Please contact our Asset Management Team on our toll free national service number 1800 620 639.

Renting, vacating property or changing address

If you are renting or vacating the security property for more than one (1) month or changing address, please call our Customer Service Team on 13 80 10 so we can amend our records immediately.

Insurance

La Trobe Financial offers property, contents and landlord insurance for your needs. The advantages of insuring through La Trobe Financial include competitive premiums, ability to settle eligible claims promptly and ability to pay premiums monthly. Once you indicate your requirements, insurance is effective immediately, including twenty million dollars (\$20M) of public liability insurance coverage. Please contact our Insurance Team on 13 80 10 for a competitive quote for your insurance needs.

Renovation refinance and debt consolidation available

We can provide additional funding for renovations or extensions by increasing your existing loan or providing a new loan depending on your own requirements. Should you be considering refinancing your existing loans or any other form of debt consolidation we can assist you with this at competitive rates. Contact our Loan Hotline on 13 80 10 for more information. Our Loan Hotline is open 8.30am – 5.30pm weekdays.

Reduce your loan term and save interest

Did you know that you can save interest and shorten your loan term by making extra payments weekly, fortnightly or monthly? Please contact our Customer Service Team on 13 80 10 for details.


Changes to fees and charges

The fees and charges applicable to your account are payable by you as a borrower. All fees and charges are subject to change and may be varied, or additional new fees may apply, from time to time without your consent. You will be notified of any change to the fees and charges which apply to your loan.

Repayment advice

All loan repayments are due on or before your advised repayment date. To help you pay on time we now offer a variety of repayment options to suit your needs:

Direct Debit	Free
BPAY® – Savings or Cheque Account	\$1.05 per transaction amount, deducted from the repayment
BPAY® – Visa or MasterCard	0.5% of the transaction amount, deducted from the repayment
Cash, Cheque or Bank Transfer	\$2.50 per transaction amount, deducted from the repayment
By telephone – Visa or MasterCard	1.0% of the transaction amount, deducted from the repayment



Billers Code – 18309

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

Your BPAY* reference is noted on the front of this statement. Please contact our Customer Service Team to organise your preferred repayment method.

Email address

If you wish to clarify any matters regarding your statement by email please send your questions direct to:

La Trobe Statement Assistance

Email: customerservices@latrobefinancial.com.au

Please include your full name, address and account number with your correspondence, so that we may respond to you immediately.

Mistakes

No mistake in this statement or in any document rendered by La Trobe Financial shall prevent the recovery of any amount due, or make us liable to any action, liability, claim or demand from such mistake.

Privacy

We comply with the Privacy Act in handling your personal information. A copy of La Trobe Financial's Privacy Policy is available at latrobefinancial.com or upon request.

Complaints

If you have a complaint, we have an internal dispute resolution process that can assist you. Please contact our Chief Risk Officer, who will guide you through this process on 13 80 10.

More information?

For more information call us on 13 80 10, or visit our website latrobefinancial.com

38



La Trobe Financial Services Pty Limited - ACN 006 479 527
La Trobe Financial Asset Management Limited - ACN 007 332 363 - AFSL 222213
Account Number 40 507 655 9

Page No 1 of 3
Statement Period 01.01.20 to 31.01.20

BPAY® Biller Code 18309 Reference No. 40 507 655 9
ONLINE STATEMENTS NOW AVAILABLE on our website -
Login, My Home Loan, New Registration

_____ Shute & Douglas Investments Pty Ltd IIOR

Loan Account Detail Summary

Security Address: 17/3 Broadleaf Parade REDBANK PLAINS QLD 4301

Current Interest Rate at 04 Feb 2020 (calculated (Daily Rests) - Variable)	4.27% p.a.
Loan Approved Amount	\$ 248,000.00
Closing Loan Balance at 31 Jan 2020	\$ 238,004.04
Loan Settlement Month	July 2017
Original Loan Maturity	July 2047
Contract Term Remaining	27 years 6 months
Forecast Term (based on current repayment profile)	26 years 7 months
National Credit Code Regulated	No
Privacy Password Protected	Yes
Interest Charges - 01.07.19 to 31.01.20	\$ 6,170.79
Repayments Received during Statement Period	\$ 1,323.00
Minimum Monthly Repayment Amount	\$ 1,248.00
Monthly Repayment Due Date	20th each month
Loan Account Ahead by	\$ 442.53

Loan Guarantor Details

Mr DS Douglas - same address as Borrower - separate statement not issued
Mrs JC Shute - same address as Borrower - separate statement not issued

RECEIVE THIS STATEMENT BY EMAIL:

Please email customerservices@latrobefinancial.com.au to update your contact details.



La Trobe Financial Services Pty Limited • ACN 006 479 527
La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213
Account Number 40 507 655 9

Page No 2 of 3

Statement Period 01.01.20 to 31.01.20

Shute & Douglas Investments Pty Ltd IIOR

BPAY® Biller Code 18309 Reference No. 40 507 655 9
ONLINE STATEMENTS NOW AVAILABLE on our website -
Login, My Home Loan, New Registration

La Trobe Financial LoanManager App now available

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

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

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

You can also save money with La Trobe Financial

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

You can invest with us too

Judged Australia's Best Credit Fund - Mortgages 11 years in a row by *Money* magazine and currently offering a return of **4.90% p.a.*** for the 12 Month Term Account.

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

40



La Trobe Financial Services Pty Limited • ACN 006 479 527
La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213
Account Number 40 507 655 9
Page No 3 of 3
Statement Period 01.01.20 to 31.01.20

===== Shute & Douglas Investments Pty Ltd IIOR

BPAY® Biller Code 18309 Reference No. 40 507 655 9
ONLINE STATEMENTS NOW AVAILABLE on our website -
Login, My Home Loan, New Registration

DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01. 01. 20	Opening Loan Balance			238, 451. 50
20. 01. 20	La Trobe Financial Quick Pay Repayment		1, 323. 00	237, 128. 50
31. 01. 20	Account Service Fee	15. 00		237, 143. 50
31. 01. 20	Interest (31 days 4.27% p.a.)	860. 54		238, 004. 04
31. 01. 20	Closing Loan Balance			238, 004. 04

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

41

Loan Account Information

Interest: rates and methods of calculation

The interest rate used to calculate any interest on this statement and a clear explanation of how it has been calculated are available on request.

Payment assistance: how we can help you

We offer different types of payment assistance, including more frequent repayments which assist with budgeting and arrears repayment arrangements for customers experiencing repayment difficulties. If you experience difficulties in paying promptly, please advise us immediately and help us to help you. Please contact our Asset Management Team on our toll free national service number 1800 620 639.

Renting, vacating property or changing address

If you are renting or vacating the security property for more than one (1) month or changing address, please call our Customer Service Team on 13 80 10 so we can amend our records immediately.

Insurance

La Trobe Financial offers property, contents and landlord insurance for your needs. The advantages of insuring through La Trobe Financial include competitive premiums, ability to settle eligible claims promptly and ability to pay premiums monthly. Once you indicate your requirements, insurance is effective immediately, including twenty million dollars (\$20M) of public liability insurance coverage. Please contact our Insurance Team on 13 80 10 for a competitive quote for your insurance needs.

Renovation refinance and debt consolidation available

We can provide additional funding for renovations or extensions by increasing your existing loan or providing a new loan depending on your own requirements. Should you be considering refinancing your existing loans or any other form of debt consolidation we can assist you with this at competitive rates. Contact our Loan Hotline on 13 80 10 for more information. Our Loan Hotline is open 8.30am – 5.30pm weekdays.

Reduce your loan term and save interest

Did you know that you can save interest and shorten your loan term by making extra payments weekly, fortnightly or monthly? Please contact our Customer Service Team on 13 80 10 for details.


Changes to fees and charges

The fees and charges applicable to your account are payable by you as a borrower. All fees and charges are subject to change and may be varied, or additional new fees may apply, from time to time without your consent. You will be notified of any change to the fees and charges which apply to your loan.

Repayment advice

All loan repayments are due on or before your advised repayment date. To help you pay on time we now offer a variety of repayment options to suit your needs:

Direct Debit	Free
BPAY® – Savings or Cheque Account	\$1.05 per transaction amount, deducted from the repayment
BPAY® – Visa or MasterCard	0.5% of the transaction amount, deducted from the repayment
Cash, Cheque or Bank Transfer	\$2.50 per transaction amount, deducted from the repayment
By telephone – Visa or MasterCard	1.0% of the transaction amount, deducted from the repayment



Billers Code – 18309

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

Your BPAY® reference is noted on the front of this statement. Please contact our Customer Service Team to organise your preferred repayment method.

Email address

If you wish to clarify any matters regarding your statement by email please send your questions direct to:

La Trobe Statement Assistance

Email: customerservices@latrobefinancial.com.au

Please include your full name, address and account number with your correspondence, so that we may respond to you immediately.

Mistakes

No mistake in this statement or in any document rendered by La Trobe Financial shall prevent the recovery of any amount due, or make us liable to any action, liability, claim or demand from such mistake.

Privacy

We comply with the Privacy Act in handling your personal information. A copy of La Trobe Financial's Privacy Policy is available at latrobefinancial.com or upon request.

Complaints

If you have a complaint, we have an internal dispute resolution process that can assist you. Please contact our Chief Risk Officer, who will guide you through this process on 13 80 10.

More information?

For more information call us on 13 80 10, or visit our website latrobefinancial.com

42



La Trobe Financial Services Pty Limited • ACN 006 479 527
La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213
Account Number 40 507 655 9

Page No 1 of 3

Statement Period 01.02.20 to 29.02.20

Shute & Douglas Investments Pty Ltd IIOR

BPAY® Biller Code 18309 Reference No. 40 507 655 9
ONLINE STATEMENTS NOW AVAILABLE on our website -
Login, My Home Loan, New Registration

Loan Account Detail Summary

Security Address:

17/3 Broadleaf Parade REDBANK PLAINS QLD 4301

Current Interest Rate at 03 Mar 2020 (calculated (Daily Rests) - Variable)	4.27% p.a.
Loan Approved Amount	\$ 248,000.00
Closing Loan Balance at 29 Feb 2020	\$ 237,499.75
Loan Settlement Month	July 2017
Original Loan Maturity	July 2047
Contract Term Remaining	27 years 5 months
Forecast Term (based on current repayment profile)	26 years 5 months
National Credit Code Regulated	No
Privacy Password Protected	Yes
Interest Charges - 01.07.19 to 29.02.20	\$ 6,974.50
Repayments Received during Statement Period	\$ 1,323.00
Minimum Monthly Repayment Amount	\$ 1,248.00
Monthly Repayment Due Date	20th each month
Loan Account Ahead by	\$ 517.53

Loan Guarantor Details

Mr DS Douglas - same address as Borrower - separate statement not issued

Mrs JC Shute - same address as Borrower - separate statement not issued

RECEIVE THIS STATEMENT BY EMAIL:

Please email customerservices@latrobefinancial.com.au to update your contact details.

43



La Trobe Financial Services Pty Limited • ACN 006 479 527
La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213
Account Number 40 507 655 9

Page No 2 of 3

Statement Period 01.02.20 to 29.02.20

Shute & Douglas Investments Pty Ltd IIOR

BPAY® Biller Code 18309 Reference No. 40 507 655 9
ONLINE STATEMENTS NOW AVAILABLE on our website -
Login, My Home Loan, New Registration

La Trobe Financial LoanManager App now available

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

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

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

You can also save money with La Trobe Financial

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

You can invest with us too

Judged Australia's Best Credit Fund - Mortgages 11 years in a row by *Money* magazine and currently offering a return of **4.90% p.a.*** for the 12 Month Term Account.

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

44



La Trobe Financial Services Pty Limited • ACN 006 479 527
La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213
Account Number 40 507 655 9

Page No 3 of 3
Statement Period 01.02.20 to 29.02.20

BPAY® Biller Code 18309 Reference No. 40 507 655 9
ONLINE STATEMENTS NOW AVAILABLE on our website -
Login, My Home Loan, New Registration

_____ Shute & Douglas Investments Pty Ltd IIOR

DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01. 02. 20	Opening Loan Balance			238, 004. 04
20. 02. 20	La Trobe Financial Quick Pay Repayment		1, 323. 00	236, 681. 04
29. 02. 20	Account Service Fee	15. 00		236, 696. 04
29. 02. 20	Interest (29 days 4.27% p.a.)	803. 71		237, 499. 75
29. 02. 20	Closing Loan Balance			237, 499. 75

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

45

Loan Account Information

Interest: rates and methods of calculation

The interest rate used to calculate any interest on this statement and a clear explanation of how it has been calculated are available on request.

Payment assistance: how we can help you

We offer different types of payment assistance, including more frequent repayments which assist with budgeting and arrears repayment arrangements for customers experiencing repayment difficulties. If you experience difficulties in paying promptly, please advise us immediately and help us to help you. Please contact our Asset Management Team on our toll free national service number 1800 620 639.

Renting, vacating property or changing address

If you are renting or vacating the security property for more than one (1) month or changing address, please call our Customer Service Team on 13 80 10 so we can amend our records immediately.

Insurance

La Trobe Financial offers property, contents and landlord insurance for your needs. The advantages of insuring through La Trobe Financial include competitive premiums, ability to settle eligible claims promptly and ability to pay premiums monthly. Once you indicate your requirements, insurance is effective immediately, including twenty million dollars (\$20M) of public liability insurance coverage. Please contact our Insurance Team on 13 80 10 for a competitive quote for your insurance needs.

Renovation refinance and debt consolidation available

We can provide additional funding for renovations or extensions by increasing your existing loan or providing a new loan depending on your own requirements. Should you be considering refinancing your existing loans or any other form of debt consolidation we can assist you with this at competitive rates. Contact our Loan Hotline on 13 80 10 for more information. Our Loan Hotline is open 8.30am – 5.30pm weekdays.

Reduce your loan term and save interest

Did you know that you can save interest and shorten your loan term by making extra payments weekly, fortnightly or monthly? Please contact our Customer Service Team on 13 80 10 for details.


Changes to fees and charges

The fees and charges applicable to your account are payable by you as a borrower. All fees and charges are subject to change and may be varied, or additional new fees may apply, from time to time without your consent. You will be notified of any change to the fees and charges which apply to your loan.

Repayment advice

All loan repayments are due on or before your advised repayment date. To help you pay on time we now offer a variety of repayment options to suit your needs:

Direct Debit	Free
BPAY® – Savings or Cheque Account	\$1.05 per transaction amount, deducted from the repayment
BPAY® – Visa or MasterCard	0.5% of the transaction amount, deducted from the repayment
Cash, Cheque or Bank Transfer	\$2.50 per transaction amount, deducted from the repayment
By telephone – Visa or MasterCard	1.0% of the transaction amount, deducted from the repayment



Billers Code – 18309

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

Your BPAY® reference is noted on the front of this statement. Please contact our Customer Service Team to organise your preferred repayment method.

Email address

If you wish to clarify any matters regarding your statement by email please send your questions direct to:

La Trobe Statement Assistance

Email: customerservices@latrobefinancial.com.au

Please include your full name, address and account number with your correspondence, so that we may respond to you immediately.

Mistakes

No mistake in this statement or in any document rendered by La Trobe Financial shall prevent the recovery of any amount due, or make us liable to any action, liability, claim or demand from such mistake.

Privacy

We comply with the Privacy Act in handling your personal information. A copy of La Trobe Financial's Privacy Policy is available at latrobefinancial.com or upon request.

Complaints

If you have a complaint, we have an internal dispute resolution process that can assist you. Please contact our Chief Risk Officer, who will guide you through this process on 13 80 10.

More information?

For more information call us on 13 80 10, or visit our website latrobefinancial.com



La Trobe Financial Services Pty Limited - ACN 006 479 527
La Trobe Financial Asset Management Limited - ACN 007 332 363 - AFSL 222213
Account Number 40 507 655 9

Page No 1 of 3
Statement Period 01.03.20 to 31.03.20

BPAY® Biller Code 18309 Reference No. 40 507 655 9
ONLINE STATEMENTS NOW AVAILABLE on our website -
Login, My Home Loan, New Registration

Shute & Douglas Investments Pty Ltd IIOR

Loan Account Detail Summary

Security Address: 17/3 Broadleaf Parade REDBANK PLAINS QLD 4301

Current Interest Rate at 02 Apr 2020 (calculated (Daily Rests) - Variable)	4.02% p.a.
Loan Approved Amount	\$ 248, 000. 00
Closing Loan Balance at 31 Mar 2020	\$ 237, 048. 85
Loan Settlement Month	July 2017
Original Loan Maturity	July 2047
Contract Term Remaining	27 years 4 months
Forecast Term (based on current repayment profile)	26 years 3 months
National Credit Code Regulated	No
Privacy Password Protected	Yes
Interest Charges - 01.07.19 to 31.03.20	\$ 7, 831. 60
Repayments Received during Statement Period	\$ 1, 323. 00
Minimum Monthly Repayment Amount	\$ 1, 215. 00
Monthly Repayment Due Date	20th each month
Loan Account Ahead by	\$ 592. 53

Loan Guarantor Details

Mr DS Douglas - same address as Borrower - separate statement not issued
Mrs JC Shute - same address as Borrower - separate statement not issued

RECEIVE THIS STATEMENT BY EMAIL:

Please email customerservices@latrobefinancial.com.au to update your contact details.

47



La Trobe Financial Services Pty Limited • ACN 006 479 527
La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213
Account Number 40 507 655 9
Page No 2 of 3
Statement Period 01.03.20 to 31.03.20

Shute & Douglas Investments Pty Ltd IIOR

BPAY® Biller Code 18309 Reference No. 40 507 655 9
ONLINE STATEMENTS NOW AVAILABLE on our website -
Login, My Home Loan, New Registration

La Trobe Financial LoanManager App now available

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

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

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

You can also save money with La Trobe Financial

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

You can invest with us too

Judged Australia's Best Credit Fund - Mortgages 11 years in a row by *Money* magazine and currently offering a return of **4.70% p.a.*** for the 12 Month Term Account.

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

48



Loan Activity Statement

Head Office
Level 25, 333 Collins Street, Melbourne VIC 3000
GPO Box 2289, Melbourne VIC 3001
Enquiries 13 80 10
customerservices@latrobefinancial.com.au
latrobefinancial.com



La Trobe Financial Services Pty Limited - ACN 006 479 527
La Trobe Financial Asset Management Limited - ACN 007 332 363 - AFSL 222213
Account Number 40 507 655 9
Page No 3 of 3
Statement Period 01.03.20 to 31.03.20

Shute & Douglas Investments Pty Ltd IIOR

BPAY® Biller Code 18309 Reference No. 40 507 655 9
ONLINE STATEMENTS NOW AVAILABLE on our website -
Login, My Home Loan, New Registration

DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01. 03. 20	Opening Loan Balance			237, 499. 75
20. 03. 20	La Trobe Financial Quick Pay Repayment		1, 323. 00	236, 176. 75
31. 03. 20	Account Service Fee	15. 00		236, 191. 75
31. 03. 20	Interest (31 days 4.27% p.a.)	857. 10		237, 048. 85
31. 03. 20	Closing Loan Balance			237, 048. 85

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

49

Loan Account Information

Interest: rates and methods of calculation

The interest rate used to calculate any interest on this statement and a clear explanation of how it has been calculated are available on request.

Payment assistance: how we can help you

We offer different types of payment assistance, including more frequent repayments which assist with budgeting and arrears repayment arrangements for customers experiencing repayment difficulties. If you experience difficulties in paying promptly, please advise us immediately and help us to help you. Please contact our Asset Management Team on our toll free national service number 1800 620 639.

Renting, vacating property or changing address

If you are renting or vacating the security property for more than one (1) month or changing address, please call our Customer Service Team on 13 80 10 so we can amend our records immediately.

Insurance

La Trobe Financial offers property, contents and landlord insurance for your needs. The advantages of insuring through La Trobe Financial include competitive premiums, ability to settle eligible claims promptly and ability to pay premiums monthly. Once you indicate your requirements, insurance is effective immediately, including twenty million dollars (\$20M) of public liability insurance coverage. Please contact our Insurance Team on 13 80 10 for a competitive quote for your insurance needs.

Renovation refinance and debt consolidation available

We can provide additional funding for renovations or extensions by increasing your existing loan or providing a new loan depending on your own requirements. Should you be considering refinancing your existing loans or any other form of debt consolidation we can assist you with this at competitive rates. Contact our Loan Hotline on 13 80 10 for more information. Our Loan Hotline is open 8.30am – 5.30pm weekdays.

Reduce your loan term and save interest

Did you know that you can save interest and shorten your loan term by making extra payments weekly, fortnightly or monthly? Please contact our Customer Service Team on 13 80 10 for details.


Changes to fees and charges

The fees and charges applicable to your account are payable by you as a borrower. All fees and charges are subject to change and may be varied, or additional new fees may apply, from time to time without your consent. You will be notified of any change to the fees and charges which apply to your loan.

Repayment advice

All loan repayments are due on or before your advised repayment date. To help you pay on time we now offer a variety of repayment options to suit your needs:

Direct Debit	Free
BPAY® – Savings or Cheque Account	\$1.05 per transaction amount, deducted from the repayment
BPAY® – Visa or MasterCard	0.5% of the transaction amount, deducted from the repayment
Cash, Cheque or Bank Transfer	\$2.50 per transaction amount, deducted from the repayment
By telephone – Visa or MasterCard	1.0% of the transaction amount, deducted from the repayment



Billers Code – 18309

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

Your BPAY® reference is noted on the front of this statement. Please contact our Customer Service Team to organise your preferred repayment method.

Email address

If you wish to clarify any matters regarding your statement by email please send your questions direct to:

La Trobe Statement Assistance

Email: customerservices@latrobefinancial.com.au

Please include your full name, address and account number with your correspondence, so that we may respond to you immediately.

Mistakes

No mistake in this statement or in any document rendered by La Trobe Financial shall prevent the recovery of any amount due, or make us liable to any action, liability, claim or demand from such mistake.

Privacy

We comply with the Privacy Act in handling your personal information. A copy of La Trobe Financial's Privacy Policy is available at latrobefinancial.com or upon request.

Complaints

If you have a complaint, we have an internal dispute resolution process that can assist you. Please contact our Chief Risk Officer, who will guide you through this process on 13 80 10.

More information?

For more information call us on 13 80 10, or visit our website latrobefinancial.com



La Trobe Financial Services Pty Limited - ACN 006 479 527
La Trobe Financial Asset Management Limited - ACN 007 332 363 - AFSL 222213
Account Number 40 507 655 9

Page No 1 of 3
Statement Period 01.04.20 to 30.04.20

BPAY® Biller Code 18309 Reference No. 40 507 655 9
ONLINE STATEMENTS NOW AVAILABLE on our website -
Login, My Home Loan, New Registration

Shute & Douglas Investments Pty Ltd IIOR

Loan Account Detail Summary

Security Address: 17/3 Broadleaf Parade REDBANK PLAINS QLD 4301

Current Interest Rate at 04 May 2020 (calculated (Daily Rests) - Variable)	4.02% p.a.
Loan Approved Amount	\$ 248, 000. 00
Closing Loan Balance at 30 Apr 2020	\$ 236, 520. 35
Loan Settlement Month	July 2017
Original Loan Maturity	July 2047
Contract Term Remaining	27 years 3 months
Forecast Term (based on current repayment profile)	26 years
National Credit Code Regulated	No
Privacy Password Protected	Yes
Interest Charges - 01.07.19 to 30.04.20	\$ 8, 611. 10
Repayments Received during Statement Period	\$ 1, 323. 00
Minimum Monthly Repayment Amount	\$ 1, 215. 00
Monthly Repayment Due Date	20th each month
Loan Account Ahead by	\$ 700. 53

Loan Guarantor Details

Mr DS Douglas - same address as Borrower - separate statement not issued
Mrs JC Shute - same address as Borrower - separate statement not issued

RECEIVE THIS STATEMENT BY EMAIL:

Please email customerservices@latrobefinancial.com.au to update your contact details.

51



La Trobe Financial Services Pty Limited • ACN 006 479 527
La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213
Account Number 40 507 655 9

Page No 2 of 3

Statement Period 01.04.20 to 30.04.20

Shute & Douglas Investments Pty Ltd IIOR

BPAY® Biller Code 18309 Reference No. 40 507 655 9
ONLINE STATEMENTS NOW AVAILABLE on our website -
Login, My Home Loan, New Registration

La Trobe Financial LoanManager App now available

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

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

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

You can also save money with La Trobe Financial

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

You can invest with us too

Judged Australia's Best Credit Fund - Mortgages 11 years in a row by *Money* magazine and currently offering a return of **4.70% p.a.*** for the 12 Month Term Account.

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

52



La Trobe Financial Services Pty Limited • ACN 006 479 527
La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213
Account Number 40 507 655 9

Page No 3 of 3
Statement Period 01.04.20 to 30.04.20

BPAY® Biller Code 18309 Reference No. 40 507 655 9
ONLINE STATEMENTS NOW AVAILABLE on our website -
Login, My Home Loan, New Registration

_____ Shute & Douglas Investments Pty Ltd IIOR

DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01. 04. 20	Opening Loan Balance			237, 048. 85
20. 04. 20	La Trobe Financial Quick Pay Repayment		1, 323. 00	235, 725. 85
30. 04. 20	Account Service Fee	15. 00		235, 740. 85
30. 04. 20	Interest (30 days 4.02% p.a.)	779. 50		236, 520. 35
30. 04. 20	Closing Loan Balance			236, 520. 35

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

53

Loan Account Information

Interest: rates and methods of calculation

The interest rate used to calculate any interest on this statement and a clear explanation of how it has been calculated are available on request.

Payment assistance: how we can help you

We offer different types of payment assistance, including more frequent repayments which assist with budgeting and arrears repayment arrangements for customers experiencing repayment difficulties. If you experience difficulties in paying promptly, please advise us immediately and help us to help you. Please contact our Asset Management Team on our toll free national service number 1800 620 639.

Renting, vacating property or changing address

If you are renting or vacating the security property for more than one (1) month or changing address, please call our Customer Service Team on 13 80 10 so we can amend our records immediately.

Insurance

La Trobe Financial offers property, contents and landlord insurance for your needs. The advantages of insuring through La Trobe Financial include competitive premiums, ability to settle eligible claims promptly and ability to pay premiums monthly. Once you indicate your requirements, insurance is effective immediately, including twenty million dollars (\$20M) of public liability insurance coverage. Please contact our Insurance Team on 13 80 10 for a competitive quote for your insurance needs.

Renovation refinance and debt consolidation available

We can provide additional funding for renovations or extensions by increasing your existing loan or providing a new loan depending on your own requirements. Should you be considering refinancing your existing loans or any other form of debt consolidation we can assist you with this at competitive rates. Contact our Loan Hotline on 13 80 10 for more information. Our Loan Hotline is open 8.30am – 5.30pm weekdays.

Reduce your loan term and save interest

Did you know that you can save interest and shorten your loan term by making extra payments weekly, fortnightly or monthly? Please contact our Customer Service Team on 13 80 10 for details.

Changes to fees and charges

The fees and charges applicable to your account are payable by you as a borrower. All fees and charges are subject to change and may be varied, or additional new fees may apply, from time to time without your consent. You will be notified of any change to the fees and charges which apply to your loan.

Repayment advice

All loan repayments are due on or before your advised repayment date. To help you pay on time we now offer a variety of repayment options to suit your needs:

Direct Debit	Free
BPAY® – Savings or Cheque Account	\$1.05 per transaction amount, deducted from the repayment
BPAY® – Visa or MasterCard	0.5% of the transaction amount, deducted from the repayment
Cash, Cheque or Bank Transfer	\$2.50 per transaction amount, deducted from the repayment
By telephone – Visa or MasterCard	1.0% of the transaction amount, deducted from the repayment



Bill Code – 18309

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

Your BPAY® reference is noted on the front of this statement. Please contact our Customer Service Team to organise your preferred repayment method.

Email address

If you wish to clarify any matters regarding your statement by email please send your questions direct to:

La Trobe Statement Assistance

Email: customerservices@latrobefinancial.com.au

Please include your full name, address and account number with your correspondence, so that we may respond to you immediately.

Mistakes

No mistake in this statement or in any document rendered by La Trobe Financial shall prevent the recovery of any amount due, or make us liable to any action, liability, claim or demand from such mistake.

Privacy

We comply with the Privacy Act in handling your personal information. A copy of La Trobe Financial's Privacy Policy is available at latrobefinancial.com or upon request.

Complaints

If you have a complaint, we have an internal dispute resolution process that can assist you. Please contact our Chief Risk Officer, who will guide you through this process on 13 80 10.

More information?

For more information call us on 13 80 10, or visit our website latrobefinancial.com

54



La Trobe Financial Services Pty Limited • ACN 006 479 527
La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213
Account Number 40 507 655 9
Page No 1 of 3
Statement Period 01.05.20 to 31.05.20

Shute & Douglas Investments Pty Ltd IIOR

BPAY® Biller Code 18309 Reference No. 40 507 655 9
ONLINE STATEMENTS NOW AVAILABLE on our website -
Login, My Home Loan, New Registration

Loan Account Detail Summary

Security Address: 17/3 Broadleaf Parade REDBANK PLAINS QLD 4301

Current Interest Rate at 02 Jun 2020 (calculated (Daily Rests) - Variable)	4.02% p.a.
Loan Approved Amount	\$ 248,000.00
Closing Loan Balance at 31 May 2020	\$ 236,015.93
Loan Settlement Month	July 2017
Original Loan Maturity	July 2047
Contract Term Remaining	27 years 2 months
Forecast Term (based on current repayment profile)	25 years 10 months
National Credit Code Regulated	No
Privacy Password Protected	Yes
Interest Charges - 01.07.19 to 31.05.20	\$ 9,414.68
Repayments Received during Statement Period	\$ 1,323.00
Minimum Monthly Repayment Amount	\$ 1,215.00
Monthly Repayment Due Date	20th each month
Loan Account Ahead by	\$ 808.53

Loan Guarantor Details

Mr DS Douglas - same address as Borrower - separate statement not issued
Mrs JC Shute - same address as Borrower - separate statement not issued

RECEIVE THIS STATEMENT BY EMAIL:

Please email customerservices@latrobefinancial.com.au to update your contact details.

55



La Trobe Financial Services Pty Limited • ACN 006 479 527
La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213
Account Number 40 507 655 9

Page No 2 of 3

Statement Period 01.05.20 to 31.05.20

Shute & Douglas Investments Pty Ltd IIOR

BPAY® Biller Code 18309 Reference No. 40 507 655 9
ONLINE STATEMENTS NOW AVAILABLE on our website -
Login, My Home Loan, New Registration

La Trobe Financial LoanManager App now available

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

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

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

You can also save money with La Trobe Financial

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

You can invest with us too

Judged Australia's Best Credit Fund - Mortgages 11 years in a row by *Money* magazine and currently offering a return of **4.70% p.a.*** for the 12 Month Term Account.

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

56



La Trobe Financial Services Pty Limited - ACN 006 479 527
La Trobe Financial Asset Management Limited - ACN 007 332 363 - AFSL 222213
Account Number 40 507 655 9

Page No 3 of 3
Statement Period 01.05.20 to 31.05.20

BPAY® Biller Code 18309 Reference No. 40 507 655 9
ONLINE STATEMENTS NOW AVAILABLE on our website -
Login, My Home Loan, New Registration

=====
Shute & Douglas Investments Pty Ltd IIOR
=====

DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01. 05. 20	Opening Loan Balance			236, 520. 35
20. 05. 20	La Trobe Financial Quick Pay Repayment		1, 323. 00	235, 197. 35
31. 05. 20	Account Service Fee	15. 00		235, 212. 35
31. 05. 20	Interest (31 days 4.02% p.a.)	803. 58		236, 015. 93
31. 05. 20	Closing Loan Balance			236, 015. 93

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

57

Loan Account Information

Interest: rates and methods of calculation

The interest rate used to calculate any interest on this statement and a clear explanation of how it has been calculated are available on request.

Payment assistance: how we can help you

We offer different types of payment assistance, including more frequent repayments which assist with budgeting and arrears repayment arrangements for customers experiencing repayment difficulties. If you experience difficulties in paying promptly, please advise us immediately and help us to help you. Please contact our Asset Management Team on our toll free national service number 1800 620 639.

Renting, vacating property or changing address

If you are renting or vacating the security property for more than one (1) month or changing address, please call our Customer Service Team on 13 80 10 so we can amend our records immediately.

Insurance

La Trobe Financial offers property, contents and landlord insurance for your needs. The advantages of insuring through La Trobe Financial include competitive premiums, ability to settle eligible claims promptly and ability to pay premiums monthly. Once you indicate your requirements, insurance is effective immediately, including twenty million dollars (\$20M) of public liability insurance coverage. Please contact our Insurance Team on 13 80 10 for a competitive quote for your insurance needs.

Renovation refinance and debt consolidation available

We can provide additional funding for renovations or extensions by increasing your existing loan or providing a new loan depending on your own requirements. Should you be considering refinancing your existing loans or any other form of debt consolidation we can assist you with this at competitive rates. Contact our Loan Hotline on 13 80 10 for more information. Our Loan Hotline is open 8.30am – 5.30pm weekdays.

Reduce your loan term and save interest

Did you know that you can save interest and shorten your loan term by making extra payments weekly, fortnightly or monthly? Please contact our Customer Service Team on 13 80 10 for details.


Changes to fees and charges

The fees and charges applicable to your account are payable by you as a borrower. All fees and charges are subject to change and may be varied, or additional new fees may apply, from time to time without your consent. You will be notified of any change to the fees and charges which apply to your loan.

Repayment advice

All loan repayments are due on or before your advised repayment date. To help you pay on time we now offer a variety of repayment options to suit your needs:

Direct Debit	Free
BPAY® – Savings or Cheque Account	\$1.05 per transaction amount, deducted from the repayment
BPAY® – Visa or MasterCard	0.5% of the transaction amount, deducted from the repayment
Cash, Cheque or Bank Transfer	\$2.50 per transaction amount, deducted from the repayment
By telephone – Visa or MasterCard	1.0% of the transaction amount, deducted from the repayment



Bill Code – 18309

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

Your BPAY® reference is noted on the front of this statement. Please contact our Customer Service Team to organise your preferred repayment method.

Email address

If you wish to clarify any matters regarding your statement by email please send your questions direct to:

La Trobe Statement Assistance

Email: customerservices@latrobefinancial.com.au

Please include your full name, address and account number with your correspondence, so that we may respond to you immediately.

Mistakes

No mistake in this statement or in any document rendered by La Trobe Financial shall prevent the recovery of any amount due, or make us liable to any action, liability, claim or demand from such mistake.

Privacy

We comply with the Privacy Act in handling your personal information. A copy of La Trobe Financial's Privacy Policy is available at latrobefinancial.com or upon request.

Complaints

If you have a complaint, we have an internal dispute resolution process that can assist you. Please contact our Chief Risk Officer, who will guide you through this process on 13 80 10.

More information?

For more information call us on 13 80 10, or visit our website latrobefinancial.com

5A



La Trobe Financial Services Pty Limited • ACN 006 479 527
La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213
Account Number 40 507 655 9
Page No 1 of 3
Statement Period 01.06.20 to 30.06.20

Shute & Douglas Investments Pty Ltd IIOR

BPAY® Biller Code 18309 Reference No. 40 507 655 9
ONLINE STATEMENTS NOW AVAILABLE on our website -
Login, My Home Loan, New Registration

37

Interest Certificate for Year Ended 30 June 2020

Interest Charges - 01.07.19 to 30.06.20 \$ 10,191.06 - a

Loan Detail Summary

Security Address: 17/3 Broadleaf Parade REDBANK PLAINS QLD 4301

Current Interest Rate at 03 Jul 2020 (calculated (Daily Rests) - Variable)	4.02% p.a.
Loan Approved Amount	\$ 248,000.00
Closing Loan Balance at 30 Jun 2020	\$ 235,484.31 - 6
Loan Settlement Month	July 2017
Original Loan Maturity	July 2047
Contract Term Remaining	27 years 1 month
Forecast Term (based on current repayment profile)	25 years 8 months
National Credit Code Regulated	No
Privacy Password Protected	Yes
Repayments Received during Statement Period	\$ 1,323.00
Minimum Monthly Repayment Amount	\$ 1,215.00
Monthly Repayment Due Date	20th each month
Loan Account Ahead by	\$ 916.53

Loan Guarantor Details

Mr DS Douglas - same address as Borrower - separate statement not issued
Mrs JC Shute - same address as Borrower - separate statement not issued

RECEIVE THIS STATEMENT BY EMAIL:

Please email customerservices@latrobefinancial.com.au to update your contact details.

59



La Trobe Financial Services Pty Limited • ACN 006 479 527
La Trobe Financial Asset Management Limited • ACN 007 332 363 • AFSL 222213
Account Number 40 507 655 9
Page No 2 of 3
Statement Period 01.06.20 to 30.06.20

_____ Shute & Douglas Investments Pty Ltd IIOR

BPAY® Biller Code 18309 Reference No. 40 507 655 9
ONLINE STATEMENTS NOW AVAILABLE on our website -
Login, My Home Loan, New Registration

La Trobe Financial LoanManager App now available

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

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

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

You can also save money with La Trobe Financial

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

You can invest with us too

Judged Australia's Best Credit Fund - Mortgages 11 years in a row by *Money* magazine and currently offering a return of **4.50% p.a.*** for the 12 Month Term Account.

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

60



La Trobe Financial Services Pty Limited - ACN 006 479 527
La Trobe Financial Asset Management Limited - ACN 007 332 363 - AFSL 222213
Account Number 40 507 655 9
Page No 3 of 3
Statement Period 01.06.20 to 30.06.20

=====
=====
=====
Shute & Douglas Investments Pty Ltd IIOR

BPAY® Biller Code 18309 Reference No. 40 507 655 9
ONLINE STATEMENTS NOW AVAILABLE on our website -
Login, My Home Loan, New Registration

DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01. 06. 20	Opening Loan Balance			236, 015. 93
22. 06. 20	La Trobe Financial Quick Pay Repayment		1, 323. 00	234, 692. 93
30. 06. 20	Account Service Fee	15. 00		234, 707. 93
30. 06. 20	Interest (30 days 4.02% p.a.)	776. 38		235, 484. 31
30. 06. 20	Closing Loan Balance			235, 484. 31

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

a

61

Loan Account Information

Interest: rates and methods of calculation

The interest rate used to calculate any interest on this statement and a clear explanation of how it has been calculated are available on request.

Payment assistance: how we can help you

We offer different types of payment assistance, including more frequent repayments which assist with budgeting and arrears repayment arrangements for customers experiencing repayment difficulties. If you experience difficulties in paying promptly, please advise us immediately and help us to help you. Please contact our Asset Management Team on our toll free national service number 1800 620 639.

Renting, vacating property or changing address

If you are renting or vacating the security property for more than one (1) month or changing address, please call our Customer Service Team on 13 80 10 so we can amend our records immediately.

Insurance

La Trobe Financial offers property, contents and landlord insurance for your needs. The advantages of insuring through La Trobe Financial include competitive premiums, ability to settle eligible claims promptly and ability to pay premiums monthly. Once you indicate your requirements, insurance is effective immediately, including twenty million dollars (\$20M) of public liability insurance coverage. Please contact our Insurance Team on 13 80 10 for a competitive quote for your insurance needs.

Renovation refinance and debt consolidation available

We can provide additional funding for renovations or extensions by increasing your existing loan or providing a new loan depending on your own requirements. Should you be considering refinancing your existing loans or any other form of debt consolidation we can assist you with this at competitive rates. Contact our Loan Hotline on 13 80 10 for more information. Our Loan Hotline is open 8.30am – 5.30pm weekdays.

Reduce your loan term and save interest

Did you know that you can save interest and shorten your loan term by making extra payments weekly, fortnightly or monthly? Please contact our Customer Service Team on 13 80 10 for details.


Changes to fees and charges

The fees and charges applicable to your account are payable by you as a borrower. All fees and charges are subject to change and may be varied, or additional new fees may apply, from time to time without your consent. You will be notified of any change to the fees and charges which apply to your loan.

Repayment advice

All loan repayments are due on or before your advised repayment date. To help you pay on time we now offer a variety of repayment options to suit your needs:

Direct Debit	Free
BPAY® – Savings or Cheque Account	\$1.05 per transaction amount, deducted from the repayment
BPAY® – Visa or MasterCard	0.5% of the transaction amount, deducted from the repayment
Cash, Cheque or Bank Transfer	\$2.50 per transaction amount, deducted from the repayment
By telephone – Visa or MasterCard	1.0% of the transaction amount, deducted from the repayment



Bill Code – 18309

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

Your BPAY® reference is noted on the front of this statement. Please contact our Customer Service Team to organise your preferred repayment method.

Email address

If you wish to clarify any matters regarding your statement by email please send your questions direct to:

La Trobe Statement Assistance

Email: customerservices@latrobefinancial.com.au

Please include your full name, address and account number with your correspondence, so that we may respond to you immediately.

Mistakes

No mistake in this statement or in any document rendered by La Trobe Financial shall prevent the recovery of any amount due, or make us liable to any action, liability, claim or demand from such mistake.

Privacy

We comply with the Privacy Act in handling your personal information. A copy of La Trobe Financial's Privacy Policy is available at latrobefinancial.com or upon request.

Complaints

If you have a complaint, we have an internal dispute resolution process that can assist you. Please contact our Customer Resolutions Team, who will guide you through this process on 13 80 10.

More information?

For more information call us on 13 80 10, or visit our website latrobefinancial.com

62

35

Income & Expenditure Summary

Janelle Shute
11/184 Birdwood Road
George's Hall
NSW 2198

Date 2/07/2019 to 30/06/2020

From Statement: 5 (1/07/2019)
To Statement: 17 (30/06/2020)

Shute & Douglas Investments Pty Ltd (ID: 2409)

	Debit	Credit	Total
Opening Balance			\$0.00
Owner Contributions			\$0.00

Residential Properties

17/3 Broadleaf Parade, Redbank, QLD 4301

Property Income

Residential Rent	\$0.00	\$15,880.00	a - \$15,880.00 ✓
	\$0.00	\$15,880.00	\$15,880.00

(GST Total: \$0.00)

Property Expenses

Council Rates	\$1,831.65	\$0.00	b - \$1,831.65 ✓
General Advertising	\$136.36	\$0.00	c - [\$136.36]
+ GST	\$13.64	\$0.00	
Inspection Fee	\$20.00	\$0.00	d - [\$20.00]
+ GST	\$2.00	\$0.00	
Letting Fee	\$315.00	\$0.00	e - [\$315.00]
+ GST	\$31.50	\$0.00	
Management Fee	\$1,270.40	\$0.00	f - [\$1,270.40]
+ GST	\$127.04	\$0.00	
Strata Admin / Sinking Levies	\$1,833.49	\$0.00	g - [\$1,833.49]
+ GST	\$183.36	\$0.00	
Water Rates	\$1,594.75	\$268.38	f - \$1,326.37
	\$7,359.19	\$268.38	\$7,090.81

(GST Total: \$357.54)

PROPERTY BALANCE: \$8,789.19

(GST Balance: -\$357.54)

Ownership Expenses & Payments

Report shows all transactions reported on statements created within reporting period.

Income & Expenditure Summary

Owner Expenses

Administration Fee	\$52.00	\$0.00	\$52.00
+ GST	\$5.20	\$0.00	\$5.20
	\$57.20	\$0.00	\$57.20

(GST Total: \$5.20)

Owner Payments

JC Shute & DS Douglas			\$8,731.99
			\$8,731.99

CLOSING BALANCE: \$0.00

64

Report shows all transactions reported on statements created within reporting period.

Policy Schedule

Landlord Preferred Policy

To sign up to receive your policy documents electronically please visit terrischeer.com.au/paperless



009

SHUTE & DOUGLAS INVESTMENTS PTY LTD
11/184 Birdwood Road
GEORGES HALL NSW 2198

26 July 2019

POLICY NUMBER: TS0931400LPP

AMOUNT DUE: \$ 349.00

Insured: SHUTE & DOUGLAS INVESTMENTS PTY LTD

Insured Address: 17/3 Broadleaf Parade, REDBANK QLD 4301

Premium Type

Renewal

Expiry Date

4.00pm 14/09/2019. We invite you to renew your policy until 4.00pm
14/09/2020

Managing Agent

Privium Real Estate

Property Details

The land size is less than 2 acres.

Sum Insured

Contents/Building	\$60,000
Liability to Other	\$20,000,000
Weekly rent	Up to \$1,000

Excess per claim

Loss of rent	\$0
Add. benefits in Sect 1, Liability and Tax audit	\$0
Tenant damage	\$500
Scorching or pet damage	\$250
Earthquake or Tsunami	\$200
Other claims	\$100

Annual Premium **\$349.00** ✓

Last year's annual premium \$336.00
Change on last year 3.9 %

If the information shown is incorrect, please call to advise us.

Insurer: AAI Limited ABN 48 005 297 807 AFSL 230859

Please turn over for important policy information

Special Conditions

This document will be a tax invoice for GST when you make payment

Payment Slip for: SHUTE & DOUGLAS INVESTMENTS PTY LTD - 17/3 Broadleaf Parade, REDBANK QLD 4301

Amount Payable

\$349.00

Due Date

14/09/2019

Policy Number

TS0931400LPP

Payment Reference No

709314009

Payment Options



By Phone: call us on 1800 804 016,
with your Visa or Mastercard, using
the Payment Reference No.



Billers Code: 63461

Ref: 709314009



Telephone & Internet Banking - BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. To use the **QR code**, use the reader within your mobile banking app.
More info: www.bpay.com.au

TS00033 01/03/14 A

This is a Supplementary Product Disclosure Statement (SPDS) issued by AAI Limited ABN 48 005 297 807 AFSL No. 230859, trading as Vero Insurance.

This SPDS supplements the following Product Disclosure Statements (PDS's):

- ◆ Terri Scheer Landlord Preferred Policy Product Disclosure Statement and Policy Wording TS00005
- ◆ Terri Scheer Landlord Residential Building Insurance Policy Product Disclosure Statement and Policy Wording TS00012
- ◆ Terri Scheer Landlord Preferred Policy Self Managed Product Disclosure Statement and Policy Wording TS00067
- ◆ Terri Scheer Short Stay Policy Product Disclosure Statement and Policy Wording TS00016

all with a prepared date of 2 November 2017 and must be read together with the PDS and any other SPDS we have given you or may give you for the PDS.

The purpose of this SPDS is to update the information in the PDS for seeking an external review of a complaint due to a change to the relevant external dispute resolution scheme.

The Financial Ombudsman Service (FOS) Australia will no longer accept new disputes on and from 1 November 2018. The Australian Financial Complaints Authority (AFCA) will deal with all new financial service disputes, on and from this date.

Change to the PDS

On page 7 of all the above PDS's, replace '**Step 3. Seek review by an external service**' with the following:

Step 3. Seek review by an external service

We expect our procedures will deal fairly and promptly with your complaint. However, if you remain dissatisfied, you may be able to access the services of the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. Any decision AFCA makes is binding on us, provided you also accept the decision. You do not have to accept their decision and you have the option of seeking remedies elsewhere.

AFCA has authority to hear certain complaints. Contact AFCA to confirm if they can assist you.

You can contact AFCA:

- ◆ By phone: 1800 931 678
- ◆ By email: info@afca.org.au
- ◆ In writing: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001
- ◆ By visiting: www.afca.org.au

66



TAX INVOICE

INVOICE TO
 SHUTE & DOUGLAS RETIREMENT
 FUND
 Unit 11 184 Birdwood Rd
 GEORGES HALL NSW 2198
 AUSTRALIA

Invoice Date
 30 Oct 2019

Invoice Number
 INV-0489

Sydney Tax Practice
 Level 8, 65 York St
 Sydney NSW 2000
 02 9211 9790
 service@SydneyTaxPractice.com.au
 www.SydneyTaxPractice.com.au
 ABN: 15430300458

Description	Discount	Amount
Preparation of SMSF Financials, Tax return and other compliance documents. Inclusive of software and external audit fee.		1,500.00

Subtotal	1,500.00
Total GST	150.00

Due Date: 15 Nov 2019

Invoice Total AUD 1,650.00 ✓

Accounting '1300
Audit '350

To pay by card: Click the pay now button on your online invoice. (1.5% surcharge applies)

Direct transfer details:

Name: Sydney Tax Practice
BSB: 062-005
Account Number: 1127-5811
Reference Number: INV-0489

Please Note: Irrespective of whether you decide to lodge your return with Sydney Tax Practice or not, you are still liable for our fees for work completed.

67

IntelliVal for Professionals Automated Valuation Estimate

Prepared on 12 October 2020



17/3 Broadleaf Parade Redbank QLD 4301

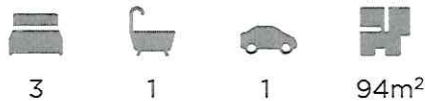
Lot/Plan: 17/SP282029

Estimated Value: As at:
\$254,422 29 Jun 2020

FSD*: (Forecast Standard Deviation)
7%

Estimated Price Range:
\$236,612 - \$272,232

Property Attributes:



Year Built	Land Area	Property Type	Land Use	Development Zoning
2016	139m ²	Unit	Building Units (Primary Use Only)	Not zoned (i/m)

The estimated value returned in this report is based on an historical date to the current date, and as such the property attributes utilised to calculate this estimate may not match the current property attributes showing in this report.

Sales History

Sale Date	Sale Price	Sale Type
05 May 2017	\$335,650	Normal Sale

Estimated Value as at 29 June 2020. An automated valuation model estimate (Estimated Value) is a statistically derived estimate of the value of the subject property. An Estimated Value must not be relied upon as a professional valuation or an accurate representation of the market value of the subject property as determined by the valuer.

A Forecast Standard Deviation is an estimate of the variation between the modelled estimate and the market value of a property. A smaller FSD indicates that our estimate of value is likely closer to the true market value of a property than a larger FSD.

For more information on estimated values: <https://www.corelogic.com.au/estimated-value-faqs>

CoreLogic IntelliVal for Professionals Automated Valuation Estimate

© Copyright 2020 | RP Data Pty Ltd trading as CoreLogic Asia Pacific (CoreLogic) and its licensors are the sole and exclusive owners of all rights, title and interest (including intellectual property rights) subsisting in this publication including any data, analytics, statistics and other information. All rights reserved. No reproduction, distribution, or transmission of the copyrighted materials is permitted. The information is deemed reliable but not guaranteed.

68

17/3 Broadleaf Parade Redbank QLD 4301



Prepared on 12 October 2020

Location Highlights



CoreLogic IntelliVal for Professionals Automated Valuation Estimate

© Copyright 2020 | RP Data Pty Ltd trading as CoreLogic Asia Pacific (CoreLogic) and its licensors are the sole and exclusive owners of all rights, title and interest (including intellectual property rights) subsisting in this publication including any data, analytics, statistics and other information. All rights reserved. No reproduction, distribution, or transmission of the copyrighted materials is permitted. The information is deemed reliable but not guaranteed.

17/3 Broadleaf Parade Redbank QLD 4301



Prepared on 12 October 2020

Recently Sold Properties



 3
  1
  1
  491m²

8/22 Buttler Street Bellbird Park QLD 4300

Sold Price: \$230,500

Sold Date: 06 February 2020

Distance from Subject: 1.1km

Features: Low Density Residential, Carpet Floor



 3
  2
  1
  144m²

27/3 Broadleaf Parade Redbank QLD 4301





Sold Price: \$231,000

Sold Date: 14 May 2020

Distance from Subject: 0.1km

Features: 3 Toilets



 3
  2
  1
  146m²

15/45 Blaxland Crescent Redbank Plains QLD 4301

Sold Price: \$232,000

Sold Date: 27 May 2020

Distance from Subject: 0.6km

Features: Low Density Residential, Dishwasher, 3 Toilets

CoreLogic IntelliVal for Professionals Automated Valuation Estimate

© Copyright 2020 | RP Data Pty Ltd trading as CoreLogic Asia Pacific (CoreLogic) and its licensors are the sole and exclusive owners of all rights, title and interest (including intellectual property rights) subsisting in this publication including any data, analytics, statistics and other information. All rights reserved. No reproduction, distribution, or transmission of the copyrighted materials is permitted. The information is deemed reliable but not guaranteed.

17/3 Broadleaf Parade Redbank QLD 4301



Prepared on 12 October 2020



No photo available

3 2 2 166m²

LOT 1/2 Belle Court Redbank
QLD 4301

Sold Price: \$295,000

Sold Date: 21 June 2020

Distance from Subject: 0.6km

Features: Low Density Residential



3 2 1 166m²

2/33 Law Street South Redbank
QLD 4301

Sold Price: \$255,000

Sold Date: 26 May 2020

Distance from Subject: 2.4km

Features: Medium Density Residential, Internal Laundry, Gas, City View



3 1 1 493m²

9B/51 Parker Street Goodna
QLD 4300

Sold Price: \$240,000

Sold Date: 01 March 2020

Distance from Subject: 2.7km

Features: Low Density Residential, Built-In Wardrobes, Close to Schools, Close to Shops, Close to Transport, Garden

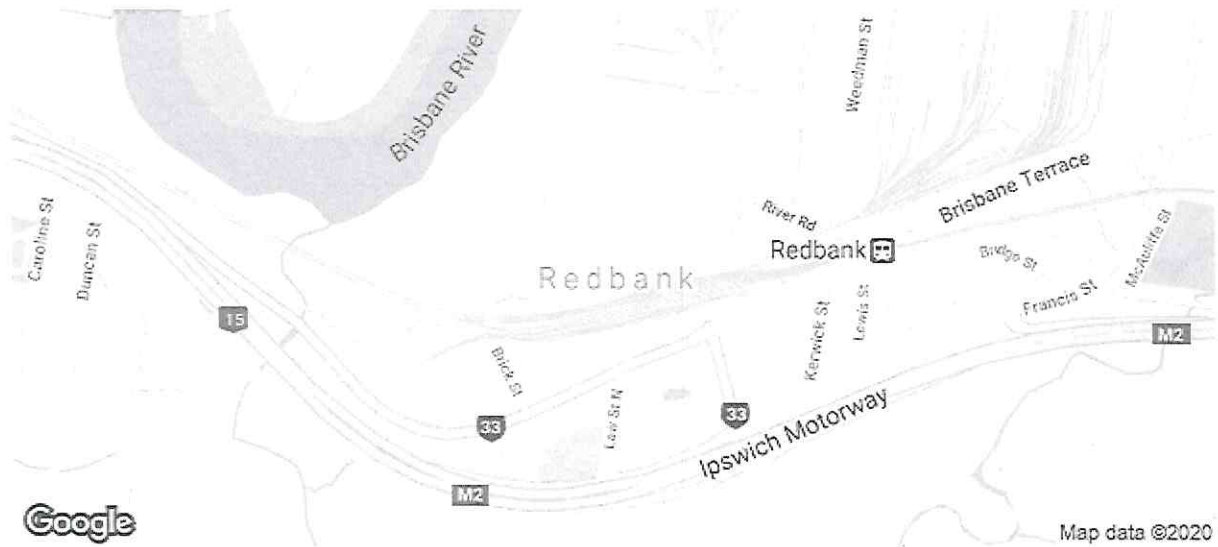
CoreLogic IntelliVal for Professionals Automated Valuation Estimate

© Copyright 2020 | RP Data Pty Ltd trading as CoreLogic Asia Pacific (CoreLogic) and its licensors are the sole and exclusive owners of all rights, title and interest (including intellectual property rights) subsisting in this publication including any data, analytics, statistics and other information. All rights reserved. No reproduction, distribution, or transmission of the copyrighted materials is permitted. The information is deemed reliable but not guaranteed.

71

Prepared on 12 October 2020

Redbank Insights: A Snapshot



Houses

Median Price
\$352,631

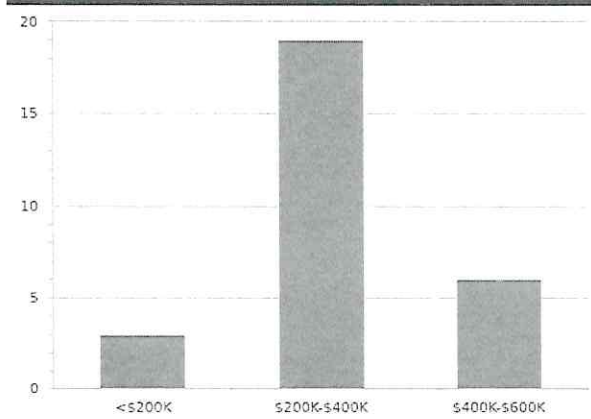
	Past Sales	Capital Growth
2020	28	↑ 6.52%
2019	23	↓ 2.38%
2018	27	↑ 1.94%
2017	31	↑ 1.21%
2016	28	↑ 9.68%

Units

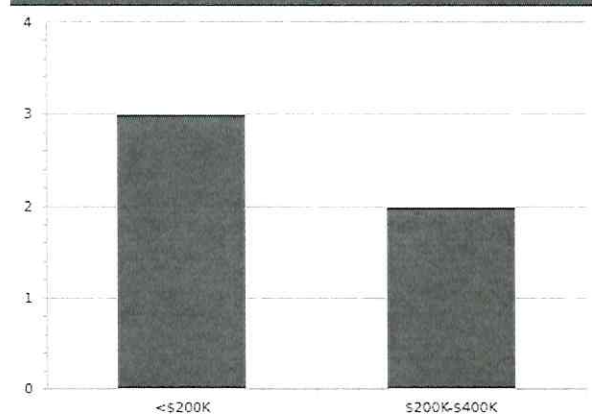
Median Price
\$203,751

	Past Sales	Capital Growth
2020	5	↓ 15.34%
2019	5	↓ 10.22%
2018	4	↑ 3.11%
2017	20	↑ 7.22%
2016	19	↑ 5.03%

House Sales by Price (Past 12 Months)



Unit Sales by Price (Past 12 Months)



CoreLogic IntelliVal for Professionals Automated Valuation Estimate

© Copyright 2020 | RP Data Pty Ltd trading as CoreLogic Asia Pacific (CoreLogic) and its licensors are the sole and exclusive owners of all rights, title and interest (including intellectual property rights) subsisting in this publication including any data, analytics, statistics and other information. All rights reserved. No reproduction, distribution, or transmission of the copyrighted materials is permitted. The information is deemed reliable but not guaranteed.

72

Prepared on 12 October 2020

Disclaimers

This publication reproduces materials and content owned or licenced by RP Data Pty Ltd trading as CoreLogic Asia Pacific (CoreLogic) and may include data, statistics, estimates, indices, photographs, maps, tools, calculators (including their outputs), commentary, reports and other information (CoreLogic Data).

The CoreLogic Data provided in this publication is of a general nature and should not be construed as specific advice or relied upon in lieu of appropriate professional advice.

While CoreLogic uses commercially reasonable efforts to ensure the CoreLogic Data is current, CoreLogic does not warrant the accuracy, currency or completeness of the CoreLogic Data and to the full extent permitted by law excludes all loss or damage howsoever arising (including through negligence) in connection with the CoreLogic Data.

Based on or contains data provided by the State of Queensland (Department of Natural Resources and Mines) 2020. In consideration of the State permitting use of this data you acknowledge and agree that the State gives no warranty in relation to the data (including accuracy, reliability, completeness, currency or suitability) and accepts no liability (including without limitation, liability in negligence) for any loss, damage or costs (including consequential damage) relating to any use of the data. Data must not be used for direct marketing or be used in breach of the privacy laws; more information at www.propertydatacodeofconduct.com.au

An Estimated Value is generated (i) by a computer driven mathematical model in reliance on available data; (ii) without the physical inspection of the subject property; (iii) without taking into account any market conditions (including building, planning, or economic), and/or (iv) without identifying observable features or risks (including adverse environmental issues, state of repair, improvements, renovations, aesthetics, views or aspect) which may, together or separately, affect the value.

The estimated value returned in this report is based on an historical date to the current date, and as such the property attributes utilised to calculate this estimate may not match the current property attributes showing in this report.

An Estimated Value is current only at the date of publication or supply. CoreLogic expressly excludes any warranties and representations that an Estimated Value is an accurate representation as to the market value of the subject property.

To the full extent permitted by law, CoreLogic excludes all liability for any loss or damage howsoever arising or suffered by the recipient, whether as a result of the recipient's reliance on the accuracy of an Estimated Value or otherwise arising in connection with an Estimated Value.

For more information on estimated values: <https://www.corelogic.com.au/estimated-value-faqs>

If you have any questions or concerns about the information in this report, please contact our Customer Engagement Team.

Within Australia: **1300 660 051**

Please do not hesitate to contact us via <https://valstatus.rpdata.com> if you have any questions about this notification.

CoreLogic IntelliVal for Professionals Automated Valuation Estimate

TAX DEPRECIATION AND CAPITAL ALLOWANCES SCHEDULE
Unit 17 "Villas on Broadleaf" 3 Broadleaf Pde, Redbank Plains

DEPRECIATION SUMMARY			
Tax Year Ending (30 June)	Capital Works Allowances	Depreciable Assets	Total
	\$	\$	\$
2018	4,313.7	3,767.4	8,081.1
2019	4,658.3	4,343.9	9,002.1
2020	4,658.3	3,491.0	8,149.3
2021	4,658.3	2,471.5	7,129.8
2022	4,658.3	1,791.7	6,450.0
2023	4,658.3	1,486.9	6,145.2
2024	4,658.3	1,078.1	5,736.4
2025	4,658.3	802.8	5,461.1
2026	4,658.3	613.6	5,271.8
2027	4,658.3	708.6	5,366.9
2028	4,658.3	496.4	5,154.7
2029	4,658.3	356.7	5,015.0
2030	4,658.3	263.1	4,921.4
2031	4,658.3	426.0	5,084.3
2032	4,658.3	266.3	4,924.5
2033	4,658.3	166.4	4,824.7
2034	4,658.3	104.0	4,762.3
2035	4,658.3	65.0	4,723.3
2036	4,658.3	40.6	4,698.9
2037	4,658.3	25.4	4,683.7
2038	4,658.3	15.9	4,674.2
2039	4,658.3	9.9	4,668.2
2040	4,658.3	6.2	4,664.5
2041	4,658.3	3.9	4,662.2
2042	4,658.3	2.4	4,660.7
2043	4,658.3	1.5	4,659.8
2044	4,658.3	0.9	4,659.2
2045	4,658.3	0.6	4,658.9
2046	4,658.3	0.4	4,658.7
2047	4,658.3	0.2	4,658.5
2048	4,658.3	0.1	4,658.4
2049	4,658.3	0.1	4,658.4
2050	4,658.3	0.1	4,658.3
2051	4,658.3	0.0	4,658.3
2052	4,658.3	0.0	4,658.3
2053	4,658.3	0.0	4,658.3
2054	4,658.3	0.0	4,658.3
2055	4,658.3	0.0	4,658.3
2056	4,658.3	0.0	4,658.3
2057	4,658.3	0.0	4,658.3
Balance After 40 Years	344.6	0.0	344.6
Total	\$ 186,331.4	\$ 22,807.7	\$ 209,139.1

74



ASIC

Australian Securities & Investments Commission

Forms Manager

Registered Agents

Company: SHUTE & DOUGLAS INVESTMENTS PTY LTD ACN 618 187 536

Debtor's Ledger report

The company requested SHUTE & DOUGLAS INVESTMENTS PTY LTD, 618187536 has no debt recorded at the time this report was generated.

Report criteria

Agent number	40247
Date requested	2020-10-09
Date/time prepared	2020-10-09 08:03:33
Number of companies listed	0

[ASIC Home](#) | [Privacy Statement](#) | [Conditions of use](#) | [Feedback](#)

Copyright 2003 Australian Securities & Investments Commission.

7F