

# MND Accounting Services

1/91-111 Brice Avenue  
Mooroolbark Vic 3138

## Tax Invoice

Liberty4 Super Fund  
13 Rockys Way  
Lilydale Vic 3140

Date: 29/05/2018  
Invoice #: 00001726  
A.B.N. 75 613 473 971

## Memorandum of Professional Fees

	Amount	Code
Preparation and lodgement of 2017 SMSF Financial's and Income Tax Return	\$880.00	GST
Audit2017	\$550.00	GST

Payment by Credit Card

VISA                      MASTERCARD                      SIGNATURE: \_\_\_\_\_

CARD NUMBER \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

Expiry \_\_\_\_ / \_\_\_\_                      AMOUNT \$ \_\_\_\_\_                      CCV: \_\_\_\_\_

### PLEASE NOTE NEW BANKING DETAILS

Banking Details for EFT  
CBA - MND Accounting Services  
BSB 063109 ACC 12365006

GST:	\$130.00
Total Inc GST:	\$1,430.00
Amount Applied:	\$0.00
<b>Balance Due:</b>	<b>\$1,430.00</b>

Terms Strictly 14 Days from Date of invoice E & O E

# Allianz Life Plan Policy

Insurance solutions from A-Z



6th August 2019

Mrs Lesley K Favaloro and Mr Darren P Favaloro  
13 Rockys Way  
LILYDALE VIC 3140

Dear Mrs Favaloro and Mr Favaloro

Re: Policy anniversary

Policy number: 6356017615ALP  
Type of cover: Allianz Life Plan  
Anniversary Date: 11/09/2019

Your Allianz Life Plan policy will be renewed on 11/09/2019. In accordance with the policy conditions, we will increase your renewing Cover Amount(s) by 5.00% to ensure your cover keeps pace with inflation.

From your policy anniversary your premium will be adjusted as a result of the above change(s) and based on your age at renewal. We will continue to debit your bank account with the revised premium. You do not need to contact us to continue this policy. Unless you tell us otherwise, we will increase your renewing Cover Amount(s) by 5.00% and charge you the 'Renewal Premium with Inflation Proofing'. Call us before the next anniversary date if you do not want this 5% increase in your Cover Amount(s).

The table below summarises the change(s) to your cover amounts and premium(s). All changes are effective from your policy anniversary date above.

Life Insured: Lesley K Favaloro

Cover Type	Cover Amount Without Inflation Proofing	Cover Amount With Inflation Proofing	Renewal Premium Without Inflation Proofing	Renewal Premium With Inflation Proofing
Life cover	\$289,406	\$303,876	\$66.90	\$70.04
Permanently unable to work cover (combined) - Any Occupation	\$289,406	\$303,876	\$75.82	\$79.61
		Total:	\$142.72	\$149.65

Policy No. 6356017615ALP

Policy Owner(s) Lesley K Favaloro  
Darren P Favaloro

Policy Anniversary Date 11/09/2019

Policy Expiry Date 11/09/2065

Life Insured: Darren P Favaloro

Cover Type	Cover Amount Without Inflation Proofing	Cover Amount With Inflation Proofing	Renewal Premium Without Inflation Proofing	Renewal Premium With Inflation Proofing
Life cover	\$289,406	\$303,876	\$138.77	\$145.51
Total:			\$138.77	\$145.51

The enclosed Allianz Life Plan Policy Schedule is your updated record of your policy. This is an important document and should be kept with your original policy document.

We trust that you will continue to enjoy peace of mind knowing that if the unexpected happens, the people you love are protected.

If you have any queries about your policy, or have any other insurance needs please contact us on 13 1000.

Yours sincerely,



Santiago Nolan  
 Head of Life Insurance  
 Allianz Australia Life Insurance Limited

# Allianz Life Plan Policy Schedule

Policy No. 6356017615ALP	Schedule Date 11/09/2019
Policy Owner(s)	Lesley K Favaloro Darren P Favaloro
Policy Anniversary Date	11/09/2019
Policy Expiry Date	11/09/2065

This schedule contains details of your policy.

## Policy Contact Details

Mobile Phone	0413 372 398
Contact Email	favalous13@gmail.com

Please visit [Allianz.com.au/preferences](http://Allianz.com.au/preferences) to update your contact details

## Life Insured **Lesley K Favaloro**

Date of Birth	21/05/1966
Gender	Female
Smoking Status	Non-Smoker
Occupation Type	Managerial, administrative and clerical occupations

Type of Cover	Cover Amount	Start Date	Expiry Date	Special Terms	Underwriting Class	Premium <sup>†</sup>
Life cover	\$303,876	11/09/2015	11/09/2065	No	Class 2	\$70.04
Permanently unable to work cover (combined) - Any Occupation	\$303,876	11/09/2015	11/09/2031	No	-	\$79.61

# Allianz Life Plan Policy Schedule

Policy No. 6356017615ALP	Schedule Date 11/09/2019
Policy Owner(s)	Lesley K Favaloro Darren P Favaloro
Policy Anniversary Date	11/09/2019
Policy Expiry Date	11/09/2065

This schedule contains details of your policy.

Life Insured	<b>Darren P Favaloro</b>
Date of Birth	22/04/1963
Gender	Male
Smoking Status	Non-Smoker

Type of Cover	Cover Amount	Start Date	Expiry Date	Special Terms	Underwriting Class	Premium <sup>†</sup>
Life cover	\$303,876	11/09/2015	11/09/2062	No	Class 3	\$145.51

**Total Monthly Premium<sup>†</sup> \$295.16**

<sup>†</sup>Premium details apply from the Schedule Date until the next Policy Anniversary Date

Insurance premiums paid by instalment may be subject to rounding. The rounding applied in this Schedule and what we instruct your bank to charge may differ.

## Important Information

Call 1300 362 108 to speak with our claims team for assistance in making a claim.

We pay all claims covered by our policy terms and conditions once all necessary information has been received and assessed.

Please be aware of the risks of cancelling an existing Life Insurance policy for another. You should not cancel any existing cover until your new application is accepted as you may be losing benefits you have accrued, you may have to re-wait any waiting periods and you will be applying on the basis of your current medical state.

If you wish to apply for an increase in cover or sum insured on your existing policy the increase will be on the basis of your current medical state, however your existing cover as noted in this document remains in place while you continue to pay.

Date	Transaction details	Amount	Total
08 Aug 2019	Direct Credit 501203 AUTOMATIC DATA P ADP201908081609896	+ \$517.64	+ \$4,054.38
16 Jul 2019	TAX OFFICE PAYMENTS NetBan k BPAY 75556 4499323856163960 LIBERTY4	- \$142.00	+ \$3,536.74
11 Jul 2019	Direct Debit 377946 ALLIANZ INSURE 60105RS8D016319192	- \$250.53	+ \$3,678.74
08 Jul 2019	Direct Credit 501203 AUTOMATIC DATA P ADP201907081588577	+ \$517.64	+ \$3,929.27
11 Jun 2019	Direct Debit 377946 ALLIANZ INSURE 60105RS8D012719162	- \$250.53	+ \$3,411.63
07 Jun 2019	Direct Credit 501203 AUTOMATIC DATA P ADP201906071566752	+ \$517.64	+ \$3,662.16
13 May 2019	Direct Debit 377946 ALLIANZ INSURE 60105RS8D019219133	- \$250.53	+ \$3,144.52
08 May 2019	Direct Credit 501203 AUTOMATIC DATA P ADP201905081545018	+ \$517.64	+ \$3,395.05
11 Apr 2019	Direct Debit 377946 ALLIANZ INSURE 60105RS8D015419101	- \$250.53	+ \$2,877.41
08 Apr 2019	Direct Credit 501203 AUTOMATIC DATA P ADP201904081521590	+ \$547.79	+ \$3,127.94
06 Apr 2019	TAX OFFICE PAYMENTS NetBan k BPAY 75556 4499323856183960 ATO	- \$142.00	+ \$2,580.15
11 Mar 2019	Direct Debit 377946 ALLIANZ INSURE 60105RS8D011819070	- \$250.53	+ \$2,722.15
08 Mar 2019	Direct Credit 501203 AUTOMATIC DATA P ADP201903081500515	+ \$502.56	+ \$2,972.68
02 Mar 2019	TAX OFFICE PAYMENTS Comm Bank app BPAY 75556 4499323856183960 tax payment	- \$142.00	+ \$2,470.12
11 Feb 2019	Direct Debit 377946 ALLIANZ INSURE 60105RS8D018419042	- \$250.53	+ \$2,612.12
06 Feb 2019	Direct Credit 501203 AUTOMATIC DATA P ADP201902081480602	+ \$502.56	+ \$2,862.65
11 Jan 2019	Direct Debit 377946 ALLIANZ INSURE 60105RS8D014719011	- \$250.53	+ \$2,360.09
08 Jan 2019	Direct Credit 501203 AUTOMATIC DATA P ADP201901081457448	+ \$502.56	+ \$2,610.62

There are no more transactions to display.

## NetBank - Transactions

Date	Transaction details	Amount	Total
11 Jul 2019	Direct Debit 377946 ALLIANZ INSURE 60105RS8D016319192	- \$250.53	+ \$3,678.74
08 Jul 2019	Direct Credit 501203 AUTOMATIC DATA P ADP201907081588577	+ \$517.64	+ \$3,929.27
11 Jun 2019	Direct Debit 377946 ALLIANZ INSURE 60105RS8D012719162	- \$250.53	+ \$3,411.63
07 Jun 2019	Direct Credit 501203 AUTOMATIC DATA P ADP201906071566752	+ \$517.64	+ \$3,662.16
13 May 2019	Direct Debit 377946 ALLIANZ INSURE 60105RS8D019219133	- \$250.53	+ \$3,144.52
08 May 2019	Direct Credit 501203 AUTOMATIC DATA P ADP201905081545018	+ \$517.64	+ \$3,395.05
11 Apr 2019	Direct Debit 377946 ALLIANZ INSURE 60105RS8D015419101	- \$250.53	+ \$2,877.41
08 Apr 2019	Direct Credit 501203 AUTOMATIC DATA P ADP201904081521590	+ \$547.79	+ \$3,127.94
06 Apr 2019	TAX OFFICE PAYMENTS NetBan k BPAY 75556 4499323856183960 ATO	- \$142.00	+ \$2,580.15
11 Mar 2019	Direct Debit 377946 ALLIANZ INSURE 60105RS8D011819070	- \$250.53	+ \$2,722.15
08 Mar 2019	Direct Credit 501203 AUTOMATIC DATA P ADP201903081500515	+ \$502.56	+ \$2,972.68
02 Mar 2019	TAX OFFICE PAYMENTS Comm Bank app BPAY 75556 4499323856183960 tax payment	- \$142.00	+ \$2,470.12
11 Feb 2019	Direct Debit 377946 ALLIANZ INSURE 60105RS8D018419042	- \$250.53	+ \$2,612.12
08 Feb 2019	Direct Credit 501203 AUTOMATIC DATA P ADP201902081480602	+ \$502.56	+ \$2,862.65
11 Jan 2019	Direct Debit 377946 ALLIANZ INSURE 60105RS8D014719011	- \$250.53	+ \$2,360.09
08 Jan 2019	Direct Credit 501203 AUTOMATIC DATA P ADP201901081457448	+ \$502.56	+ \$2,610.62

There are no more transactions to display.



## Bank Statement

Super

06 3231 1040 6526

Available	Balance
<b>+ \$4,553.77</b>	<b>+ \$4,553.77</b>

Date	Transaction details	Amount	Total
11 Dec 2019	Direct Debit 377946 ALLIANZ INSURE 60105RS8D014519345	- \$295.16	+ \$4,553.77
06 Dec 2019	Direct Credit 501203 AUTOMATIC DATA P ADP201912061684850	+ \$517.64	+ \$4,848.93
11 Nov 2019	Direct Debit 377946 ALLIANZ INSURE 60105RS8D011019315	- \$295.16	+ \$4,331.29
08 Nov 2019	Direct Credit 501203 AUTOMATIC DATA P ADP201911081667646	+ \$517.64	+ \$4,626.45
11 Oct 2019	Direct Debit 377946 ALLIANZ INSURE 60105RS8D017219284	- \$295.16	+ \$4,108.81
08 Oct 2019	Direct Credit 501203 AUTOMATIC DATA P ADP201910081647946	+ \$517.64	+ \$4,403.97
07 Oct 2019	TAX OFFICE PAYMENTS NetBan k BPAY 75556 4499323856183960 PAYG	- \$140.00	+ \$3,886.33
11 Sep 2019	Direct Debit 377946 ALLIANZ INSURE 60105RS8D013719254	- \$295.16	+ \$4,026.33
06 Sep 2019	Direct Credit 501203 AUTOMATIC DATA P ADP201909061629454	+ \$517.64	+ \$4,321.49
12 Aug 2019	Direct Debit 377946 ALLIANZ INSURE 60105RS8D010219224	- \$250.53	+ \$3,803.85
08 Aug 2019	Direct Credit 501203 AUTOMATIC DATA P ADP201908081609896	+ \$517.64	+ \$4,054.38
16 Jul 2019	TAX OFFICE PAYMENTS NetBan k BPAY 75556 4499323856183960 LIBERTY4	- \$142.00	+ \$3,536.74

There are no more transactions to display.



Date	Transaction details	Amount	Total
11 Dec 2018	Direct Debit 377946 ALLIANZ INSURE 60105RS8D011118345	- \$250.53	+ \$2,108.06
07 Dec 2018	Direct Credit 501203 AUTOMATIC DATA P ADP201812071436510	+ \$502.56	+ \$2,358.59
12 Nov 2018	Direct Debit 377946 ALLIANZ INSURE 60105RS8D017618316	- \$250.53	+ \$1,856.03
06 Nov 2018	Direct Credit 501203 AUTOMATIC DATA P ADP201811081415592	+ \$502.56	+ \$2,106.56
16 Oct 2018	TAX OFFICE PAYMENTS NetBan k BPAY 75556 4499323856183960	- \$142.00	+ \$1,604.00
11 Oct 2018	Direct Debit 377946 ALLIANZ INSURE 60105RS8D013818284	- \$250.53	+ \$1,746.00
06 Oct 2018	Direct Credit 501203 AUTOMATIC DATA P ADP201810081392660	+ \$502.56	+ \$1,996.53
13 Sep 2018	Direct Credit 012721 ATO ATO008000010098269	+ \$273.50	+ \$1,493.97
12 Sep 2018	Transfer to CBA A/c CommBank app Tax return fee	- \$150.00	+ \$1,220.47
11 Sep 2018	Direct Debit 377946 ALLIANZ INSURE 60105RS8D010318254	- \$250.53	+ \$1,370.47
07 Sep 2018	Direct Credit 501203 AUTOMATIC DATA P ADP201809071371983	+ \$502.56	+ \$1,621.00
30 Aug 2018	Transfer to CBA A/c CommBank app SMSF	- \$150.00	+ \$1,118.44
23 Aug 2018	Transfer to CBA A/c NetBank SMSF	- \$200.00	+ \$1,268.44
16 Aug 2018	Transfer to CBA A/c CommBank app SMSF	- \$500.00	+ \$1,468.44
14 Aug 2018	Direct Credit 501203 AUTOMATIC DATA P ADP201808141355719	+ \$502.56	+ \$1,968.44
12 Aug 2018	Direct Debit 377946 ALLIANZ INSURE 60105RS8D016818225	- \$212.17	+ \$1,465.88
08 Aug 2018	Transfer to CBA A/c CommBank app SMSF	- \$430.00	+ \$1,678.05
11 Jul 2018	Direct Debit 377946 ALLIANZ INSURE 60105RS8D012918192	- \$212.17	+ \$2,108.05

There are no more transactions to display.

Date	Transaction details	Amount	Total
06 Jul 2018	Direct Credit 501203 AUTOMATIC DATA P ADP201807061329243	+ \$502.56	+ \$2,320.22
03 Jul 2018	TAX OFFICE PAYMENTS Comm Bank app BPAY 75556 002009681959216421 ATO	- \$457.51	+ \$1,817.66
11 Jun 2018	Direct Debit 377946 ALLIANZ INSURE 60105RS8D019218162	- \$212.17	+ \$2,275.17
08 Jun 2018	Direct Credit 501203 AUTOMATIC DATA P ADP201806081307646	+ \$502.56	+ \$2,487.34
06 Jun 2018	Transfer from xx6071 CommBank app transfer	+ \$300.00	+ \$1,984.78
16 May 2018	Transfer to CBA A/c CommBank app transfer	- \$300.00	+ \$1,684.78
11 May 2018	Direct Debit 377946 ALLIANZ INSURE 60105RS8D015518131	- \$212.17	+ \$1,984.78
08 May 2018	Direct Credit 501203 AUTOMATIC DATA P ADP201805081286230	+ \$502.56	+ \$2,196.95
11 Apr 2018	Direct Debit 377946 ALLIANZ INSURE 60105RS8D012018101	- \$212.17	+ \$1,694.39
09 Apr 2018	Direct Credit 501203 AUTOMATIC DATA P ADP201804091263693	+ \$531.83	+ \$1,906.56
05 Apr 2018	BILL BUDDY CommBank app BP AY 91488 8364201001790465 Crypto	- \$500.00	+ \$1,374.73
05 Apr 2018	TAX OFFICE PAYMENTS NetBan k BPAY 75556 4499323856183960 ATO PAYG	- \$172.00	+ \$1,874.73
22 Mar 2018	Direct Credit 501203 AUTOMATIC DATA P ADP201803221254490	+ \$487.92	+ \$2,046.73
12 Mar 2018	Direct Debit 377946 ALLIANZ INSURE 60105RS8D018418071	- \$212.17	+ \$1,558.81
27 Feb 2018	Direct Credit 012721 ATO ATO001100008994045	+ \$18.67	+ \$1,770.98
13 Feb 2018	BILL BUDDY NetBank BPAY 914 88 8364201001790465	- \$2,000.00	+ \$1,752.31
12 Feb 2018	Direct Debit 377946 ALLIANZ INSURE 60105RS8D015118043	- \$212.17	+ \$3,752.31
08 Feb 2018	Direct Credit 501203 AUTOMATIC DATA P ADP201802081223124	+ \$487.92	+ \$3,964.48

There are no more transactions to display.

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30.06.2019

# Liberty4 SMSF

$$\text{BTC } 17 \text{ units @ } \$15693.69 = \$266,792.73$$

$$\text{ETH } 33 \text{ units @ } \$420.00 = \$13,860.00$$

$$\text{LTC } 470.20851 \text{ units @ } \$184.06 = \$86,546.57$$

closing Value \$367,199.30

opening Value (216,191.24)

Increase in Value 151,008.06