

# Contributions Breakdown Report

For The Period 01 July 2021 - 30 June 2022



## Summary

Member	D.O.B	Age (at 30/06/2021)	Total Super Balance (at 30/06/2021) *1	Concessional	Non-Concessional	Other	Reserves	Total
Watkins, Krisanne Kelli	20/07/1983	37	85,921.62	23,203.95	0.00	0.00	0.00	23,203.95
Watkins, Troy	22/08/1974	46	259,618.29	24,872.69	0.00	0.00	0.00	24,872.69
<b>All Members</b>				<b>48,076.64</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>48,076.64</b>

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

## Contribution Caps

Member	Contribution Type	Contributions	Cap	Current Position
Watkins, Krisanne Kelli	Concessional (5 year carry forward cap available)	23,203.95	63,514.42	40,310.47 Below Cap
	Non-Concessional	0.00	110,000.00	110,000.00 Below Cap
Watkins, Troy	Concessional (5 year carry forward cap available)	24,872.69	34,976.24	10,103.55 Below Cap
	Non-Concessional	0.00	110,000.00	110,000.00 Below Cap

## Carry Forward Unused Concessional Contribution Cap

Member	2017	2018	2019	2020	2021	2022	Current Position
Watkins, Krisanne Kelli							
Concessional Contribution Cap	30,000.00	25,000.00	25,000.00	25,000.00	25,000.00	27,500.00	
Concessional Contribution	18,000.00	23,559.15	15,577.78	12,407.80	11,000.00	23,203.95	
Unused Concessional Contribution	0.00	0.00	9,422.22	12,592.20	14,000.00	4,296.05	
Cumulative Carry Forward Unused	N/A	N/A	0.00	9,422.22	22,014.42	36,014.42	
Maximum Cap Available	30,000.00	25,000.00	25,000.00	34,422.22	47,014.42	63,514.42	40,310.47 Below Cap
Total Super Balance	0.00	30,789.14	50,972.27	64,839.66	77,163.12	85,921.62	
Watkins, Troy							
Concessional Contribution Cap	30,000.00	25,000.00	25,000.00	25,000.00	25,000.00	27,500.00	
Concessional Contribution	29,259.90	22,007.92	22,507.92	22,507.92	22,507.92	24,872.69	
Unused Concessional Contribution	0.00	0.00	2,492.08	2,492.08	2,492.08	2,627.31	
Cumulative Carry Forward Unused	N/A	N/A	0.00	2,492.08	4,984.16	7,476.24	
Maximum Cap Available	30,000.00	25,000.00	25,000.00	27,492.08	29,984.16	34,976.24	10,103.55 Below Cap
Total Super Balance	0.00	191,267.97	214,486.81	237,284.69	254,614.06	259,618.29	

**NCC Bring Forward Caps**

Member	Bring Forward Cap	2019	2020	2021	2022	Total	Current Position
Watkins, Krisanne Kelli	N/A	0.00	0.00	0.00	0.00	N/A	Bring Forward Not Triggered
Watkins, Troy	N/A	0.00	0.00	0.00	0.00	N/A	Bring Forward Not Triggered

**Watkins, Krisanne Kelli**

Date	Transaction Description	Ledger Data			SuperStream Data						
		Contribution Type	Concessional	Non-Concession	Other	Reserves	Contribution	Employer	Concessional	Non-Concess	Other
15/07/2021	Remitter=QUICKSU PER Ref=QUICKSPR300 6000700	Employer	13.42				Employer	WESTPAC BANKING CORPORATION (PAYROLL)	13.42		
25/08/2021	Remitter=WPACDE Ref=1 112215058 3430 Email in from Krisanne 28/06/23 to advise Westpac SG	Employer	8,190.53	#1.5							
28/06/2022	Remitter=PRECISIO N CH Ref=PASCH220623 0013175 \$15000 Krisanne RESC per ATO Prefilling report	Employer	15,000.00								
<b>Total - Watkins, Krisanne Kelli</b>			<b>23,203.95</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>			<b>13.42</b>	<b>0.00</b>	<b>0.00</b>

**Watkins, Troy**

Date	Transaction Description	Ledger Data			SuperStream Data						
		Contribution Type	Concessional	Non-Concession	Other	Reserves	Contribution	Employer	Concessional	Non-Concess	Other
25/10/2021	Remitter=PRECISIO N CH Ref=PASCH211019 0012286	Employer	2,261.04								
25/01/2022	Remitter=PRECISIO	Employer	2,370.55								

29/04/2022	Ref=PASCH220120 0006281	Employer	2,370.55		
	Remitter=PRECISIO N CH				
	Ref=PASCH220422 0014962				
20/06/2022	Remitter=PRECISIO N CH	Employer	729.40		
	Ref=PASCH220615 0005130				
24/06/2022	Remitter=PRECISIO N CH	Employer	911.75		
	Ref=PASCH220621 0003122				
28/06/2022	Remitter=PRECISIO N CH	Employer	547.05		
	Ref=PASCH220623 0007154				
28/06/2022	Remitter=PRECISIO N CH	Employer	15,682.35		
	Ref=PASCH220623 0013175				
	\$15000 Krisanne RESC per ATO Prefiling report				
<b>Total - Watkins, Troy</b>			<b>24,872.69</b>	<b>0.00</b>	<b>0.00</b>

<b>Total for All Members</b>			<b>48,076.64</b>	<b>0.00</b>	<b>0.00</b>
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### View Contributions

\* Required Information

Display Contribution Transactions as reported via the SuperStream system.

Please select a fund by either Name or ABN

Select fund by name \*

The trustee for Treks Superannuation Fund - 29 339 334 508

OR

Select fund by ABN \*

— Please select a fund —

Download an Annual Statement of the current and previous financial year for the selected fund.

Download

Start date \*

2020-07-01

End date \*

2022-05-31

Search

Date (Type)	From	Amount	Details
2021-07-15 Contribution	QuickSuper (71088314827)	\$ 13.42	<a href="#">Hide details</a>
	Member name	MS Krisanne WATKINS	
	Member number	UNKNQWN	
	Payment reference	QUICKSPR3006000700	
	Pay period start date	2021-07-02	
	Pay period end date	2021-07-15	
	<b>Contribution amounts</b>		
	Super guarantee amount	\$ 13.42	

Note: Transaction information searches may take up to 60 seconds.

Save as CSV

Return to Funds List

Leeza Cox

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**From:** Krisanne Watkins <krisanne@live.com.au>  
**Sent:** Wednesday, 28 June 2023 7:59 AM  
**To:** Leeza Cox  
**Subject:** Fwd: Super Tax - urgent please

Good morning,

It looks like it's from westpac from when I worked there?  
Krisanne

Sent from my iPhone

On 20 Jun 2023, at 11:45 am, Krisanne Watkins <krisanne@live.com.au> wrote:

Hi babe can you please ask Deb to advise what the below is and provide any documentation we need?  
Also, can you please print, sign and bring home for me?  
Thanks hon love ya

Sent from my iPhone

Begin forwarded message:

**From:** Leeza Cox <Leeza@simmonsivingstone.com.au>  
**Date:** 20 June 2023 at 11:39:21 am AEST  
**To:** Krisanne Watkins <krisanne@live.com.au>  
**Subject:** FW: Super Tax - urgent please

Hi Krisanne

I just tried to ring you... can you please do these last two things so we can finish off the 2022 year:-

1. Can you please advise what this deposit into the Super Fund bank account was for \$8190.53 on 25/08/21 (and send through related documents too please).
2. Please sign and return the attached minute

Please let me know if you have any questions.  
My usual office hours are 7am – 2pm weekdays.

Kind Regards,

Leeza Cox  
ACCOUNTANT





**TROY WATKINS AND KRISANNE KELLI WATKINS AS TRUSTEES FOR TREKS  
SUPERANNUATION FUND**

**AND**

**MICROPILE HOLDINGS PTY LTD**

**AND**

**ROBERT MICHAEL BOLLMAN**

**AND**

**SIMONE LUCY BOLLMAN**

**AND**

**ALLAN JOHN HERSE**

**AND**

**NATASHA JO HERSE**

**AND**

**TROY WATKINS**

**AND**

**KRISANNE KELLI WATKINS**

**AND**

**THE BOLLMAN TRUST**

**AND**

**HERSE FAMILY TRUST**

**AND**

**TREKS FAMILY TRUST**

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**DEED OF LOAN**

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THIS DEED dated 1<sup>st</sup> December 2021

**BETWEEN** Troy Watkins and Krisanne Kelli Watkins as trustees of Treks Superannuation Fund  
ABN 29 339 334 508 of 20 Erave Avenue, Runaway Bay, Queensland 4216 (Lender)

**AND** Micropile Holdings Pty Ltd ABN 73 157 976 915 of Level 2, Corporate Centre One, 2  
Corporate Court, Bundall Qld 4217 (Borrower)

**AND** Robert Michael Bollman and Simone Lucy Bollman of 3 Samarai Avenue, Runaway  
Bay, Queensland 4216

And

Allan John Herse and Natasha Jo Herse of 15 Drysdale Place Paradise Point,  
Queensland 4216

And

Troy Watkins and Krisanne Kelli Watkins of 20 Erave Avenue, Runaway Bay,  
Queensland 4216

And

The Bollman Trust ABN 48 008 167 605 of Level 2, Corporate Centre One, 2 Corporate  
Court, Bundall Qld 4217

And

Herse Family Trust ABN 74 683 977 328 of 15 Drysdale Place Paradise Point,  
Queensland 4216

And

Treks Family Trust ABN 51 913 074 007 of 20 Erave Avenue, Runaway Bay, Queensland  
4216 (Guarantors)

**RECITALS**

- A. The Lender has, at the request of the Guarantors, agreed to lend money to the Borrower in accordance with and subject to the terms of this deed.
  
- B. The Guarantors and the Borrower acknowledge that the money referred to in this deed has been received by the Borrower.

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**OPERATIVE PART****1. Loan**

- a) The Lender has at the request of the Guarantors, if applicable, agreed to lend to the Borrower the principal sum shown in the first schedule on the drawdown dates shown in the first schedule.
- b) The Lender may at the request of the Borrower lend further amounts of money to the Borrower and all such amounts shall be deemed to be money lent by the Lender to the Borrower pursuant to this clause provided always that the Lender shall not be obliged or required to lend such further money to the Borrower hereunder.

**2. Interest**

The Borrower covenants with the Lender to pay to the Lender interest in respect of the principal sum calculated in accordance with the provisions of the schedule at the time and in the manner therein set forth and to duly and punctually observe and perform every other obligation contained in the second schedule.

**3. Repayment**

- a. The Borrower covenants with the Lender to repay the principal sum or so much thereof as is then unpaid to the Lender on the due date shown in the first schedule.
- b. The Borrower further covenants with the Lender that the money owing will be repaid upon written demand being made by the Lender at any time after the happening of any of the following events:
  - i. Default being made by the Borrower in the due or punctual payment to the Lender of any money which comprises part of the money owing;
  - ii. The Failure of the Borrower to rectify a default in the due or punctual observance or performance of any other obligations on the part of the Borrower under this deed within 7 days of being requested to do so by the Lender.

**4. Early repayment**

The Borrower shall be entitled to repay the whole of the principal sum or the amount then unpaid at any time with interest calculated to the date of repayment.

**5. Governing laws and jurisdiction**

The laws in force in Queensland govern this deed.

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## 6. Guarantors guarantee and indemnity

- a) The Guarantors warrants that before execution hereof they have sought such advice as they deem necessary to understand the full import of their responsibilities under this guarantee and in particular the financial impositions on them consequential on default by the Borrower in performance of their obligations and payment of any money due under this agreement. They have acquainted themselves with this documentation and sought such advice as they deem necessary. They have satisfied themselves as to the financial position of the Borrower and its capacity to comply with its obligations.
- b) The Guarantors hereby guarantees to the Lender the due and punctual performance of all the obligations of the Borrower under this agreement and hereby indemnifies the Lender against all losses, expenditures, costs and expenses of whatever nature suffered or incurred directly or indirectly by the Lender in recovering any money owing as a result of default in such performance.
- c) The guarantee and indemnity is continuing and irrevocable and the obligations of the Guarantors are absolute and unconditional in all circumstances and must continue notwithstanding that there is any change in the name style constitution or otherwise of the Borrower.
- d) This guarantee continues despite the payment of any part of the amount owing and despite any time or other concession or compromise extended by the Lender to the Borrower or any other person.
- e) This guarantee will not be affected by the neglect or omission of the Lender to enforce any of its right in whole or in part or if a Lender dies or becomes of unsound mind or bankrupt or being a Company goes into liquidation or any other obligation of the Lender for any reason becoming unenforceable in whole or in part.
- f) This guarantee and indemnity is a principal obligation and is not to be treated as ancillary or collateral to any obligation to the intent that this guarantee and indemnity will be enforceable notwithstanding that any of the agreements and other obligations arising between the Lender and the Borrower are in whole or part unenforceable for any reason.
- g) The Lender need not first exercise its rights against the Borrower before exercising its rights under this guarantee against the Guarantors.
- h) The Guarantors agrees that the guarantee and indemnity is a continuing guarantee, and extends to the ultimate balance owing under this deed, and that the Guarantors remains fully liable under the guarantee and indemnity despite the fact that the Lender might have done something which may otherwise have the effect at law or in equity of varying or discharging the Guarantors liability.

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7. **Costs**

The Borrower shall pay all costs fees and duties in relation to this deed.

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THE FIRST SCHEDULE

First Tranche

- Item 1                      Principal sum \$214,500.00      B
- Item 2                      Due Date 31<sup>st</sup> December 2026
- Item 3                      Drawdown date 1<sup>st</sup> December 2021

Second Tranche

- Item 1                      Principal sum \$50,000.00      A
- Item 2                      Due Date 31<sup>st</sup> December 2024
- Item 3                      Drawdown date 23<sup>rd</sup> December 2021

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**THE SECOND SCHEDULE****Repayment of principal and interest payments.**

The Borrower will pay to the Lender the principal sum and interest effective from the Drawdown Date.

The Borrower will calculate interest to the Lender on any amount payable under this deed at the rate of 10% per annum calculated on the monthly accumulated closing balance and payable on the first working day of each month commencing in January 2022.

The Borrower agrees, as an independent obligation which will not merge in any judgement or order, to pay interest on any judgement or order for the payment of all or any part of the money secured at the rate payable under the judgment or order or interest calculated at the rate and in the manner set out in the preceding sub-clause.

Execution page

EXECUTED AS A DEED

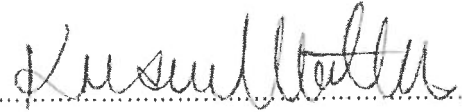
SIGNED SEALED AND DELIVERED BY  
TROY WATKINS AS A TRUSTEE OF THE TREKS  
SUPERANNUATION FUND in the presence of:

)  
)  
  
Signature

  
Signature of Witness

Debbie Nayda  
Print name of witness

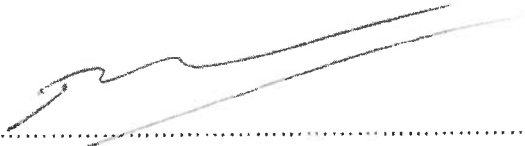
SIGNED SEALED AND DELIVERED BY  
KRISANNE KELLI WATKINS AS A TRUSTEE OF THE  
TREKS SUPERANNUATION FUND in the presence of:

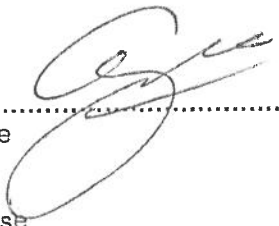
)  
)  
  
Signature

  
Signature of Witness

Debbie Nayda  
Print name of witness

EXECUTED BY MICROPILE HOLDINGS PTY LTD in the  
presence of:

)  
)  
  
Signature

  
Director Signature

Robert Bollman  
Director Name

Name: Allan Herse

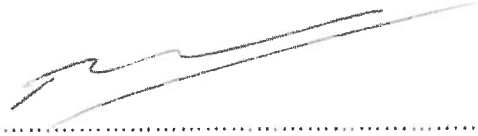
By signing this guarantee, you are acknowledging that you have received, read and understood the agreement to which this guarantee relates. In other words, you understand the obligations that must be performed failing which you will become liable.

If there are 2 or more of you then individually you undertake to observe the agreements and pay any money owing if the Company whose obligations, you are guaranteeing fails to meet those obligations.

This guarantee is also an indemnity. This means that if for any reason the obligations of the Company you are guaranteeing are invalid or unenforceable, you are still liable to make the payment.

**SIGNED SEALED AND DELIVERED BY  
ROBERT MICHAEL BOLLMAN AS A GUARANTOR** in  
the presence of:

)  
)



.....  
Signature

*Debbie Nayda*  
.....  
Signature of Witness

*Debbie Nayda*  
.....  
Print name of witness

**SIGNED SEALED AND DELIVERED BY  
SIMONE LUCY BOLLMAN AS GUARANTOR** in the  
presence of:

)  
)



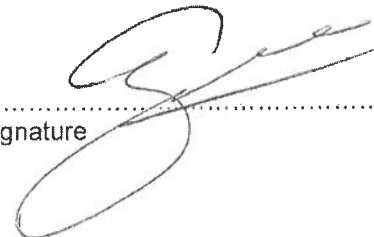
.....  
Signature

*Debbie Nayda*  
.....  
Signature of Witness

*Debbie Nayda*  
.....  
Print name of witness

**SIGNED SEALED AND DELIVERED BY  
ALLAN JOHN HERSE AS GUARANTOR** in the presence  
of:

)  
)



.....  
Signature

*Debbie Nayda*  
.....  
Signature of Witness

*Debbie Nayda*  
.....  
Print name of witness



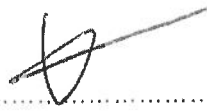
By signing this guarantee, you are acknowledging that you have received, read and understood the agreement to which this guarantee relates. In other words, you understand the obligations that must be performed failing which you will become liable.

If there are 2 or more of you then individually you undertake to observe the agreements and pay any money owing if the company whose obligations, you are guaranteeing fails to meet those obligations.

This guarantee is also an indemnity. This means that if for any reason the obligations of the company you are guaranteeing are invalid or unenforceable, you are still liable to make the payment.

**SIGNED SEALED AND DELIVERED BY  
NATASHA JO HERSE AS A GUARANTOR** in the  
presence of:

)  
)



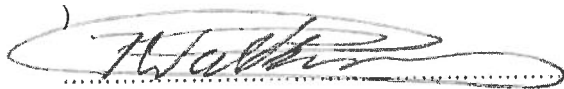
.....  
Signature

*DNayda*  
.....  
Signature of Witness

*Debbie Nayda*  
.....  
Print name of witness

**SIGNED SEALED AND DELIVERED BY  
TROY WATKINS AS GUARANTOR** in the presence of:

)




.....  
Signature

*DNayda*  
.....  
Signature of Witness

*Debbie Nayda*  
.....  
Print name of witness

**SIGNED SEALED AND DELIVERED BY  
KRISANNE KELLI WATKINS AS GUARANTOR** in the  
presence of:

)  
)



.....  
Signature

*DNayda*  
.....  
Signature of Witness

*Debbie Nayda*  
.....  
Print name of witness

By signing this guarantee, you are acknowledging that you have received, read and understood the agreement to which this guarantee relates. In other words, you understand the obligations that must be performed failing which you will become liable.

If there are 2 or more of you then individually you undertake to observe the agreements and pay any money owing if the company whose obligations, you are guaranteeing fails to meet those obligations.

This guarantee is also an indemnity. This means that if for any reason the obligations of the company you are guaranteeing are invalid or unenforceable, you are still liable to make the payment.

EXECUTED BY OZSTEEL PTY LTD ACN 134 664 850 )  
AS TRUSTEE FOR THE BOLLMAN TRUST ABN 48 008 )  
167 605 AS GUARANTOR



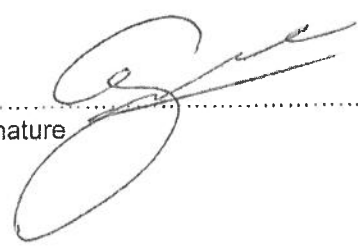
.....  
Director/Secretary

.....  
Director – Not Applicable

Name *Robert Bollman*

.....  
Name

SIGNED SEALED AND DELIVERED BY )  
ALLAN JOHN HERSE AS TRUSTEE FOR HERSE )  
FAMILY TRUST ABN 74 683 977 328 AS A )  
GUARANTOR in the presence of:



.....  
Signature

*Arnyda*  
.....  
Signature of Witness

*Debbie Nayda*  
.....  
Print name of witness

By signing this guarantee, you are acknowledging that you have received, read and understood the agreement to which this guarantee relates. In other words, you understand the obligations that must be performed failing which you will become liable.

If there are 2 or more of you then individually you undertake to observe the agreements and pay any money owing if the company whose obligations, you are guaranteeing fails to meet those obligations.

This guarantee is also an indemnity. This means that if for any reason the obligations of the company you are guaranteeing are invalid or unenforceable, you are still liable to make the payment.

**SIGNED SEALED AND DELIVERED BY  
NATASHA JO HERSE AS TRUSTEE FOR HERSE  
FAMILY TRUST ABN 74 683 977 328 AS A  
GUARANTOR** in the presence of:

)  
)

Signature



*Nayda*

Signature of Witness

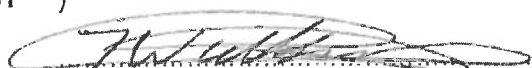
*Nayda*

Print name of witness

**EXECUTED BY T & K CONSTRUCTIONS PTY LTD ACN  
137 328 940 AS TRUSTEE FOR TREKS FAMILY TRUST  
ABN 51 913 074 007 AS A GUARANTOR :**

)  
)

Director/Secretary



*Troy Watkins*

Name

Director – Not Applicable

Name



Troy & Krisanne Watkins  
Treks Superannuation Fund  
20 Erave Avenue  
RUNAWAY BAY QLD 4216

**Tax Invoice**  
**027117**  
  
Ref: WATKTS1  
24 June, 2021

Description	Amount
Preparation of Financial Statements for the fund for the year ended 30th June 2020 including the following:-  - Operating Statement, Statement of Financial Position & Notes to the Financial Statements  - Trustee's declaration  - Preparation and lodgement of income tax and regulatory return  - Calculation of tax estimate  - Memorandum of Resolutions  - Preparation of Member's Statements  - Processing Superstream renewal including payment of disbursement to AUSPOSTSMSF  - Several correspondences with yourselves & Debbie Nayda regarding obtaining loan agreements for Micropile Holdings & PCA  - Preparation of records in accordance with the auditor's requirements including payment of disbursement to Super Audits.	2,800.00
	2,800.00
<b>Please note that this invoice is now due.</b>	<b>GST: \$ 280.00</b>
<b>*Credit card payments attract a surcharge</b>	<b>Amount Due: \$ 3,080.00</b>

Acc Audit 2750  
330  

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3080

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

**(EFT) - Transfer to our account** Ref: WATKTS1  
Invoice: 027117  
24 June, 2021  
 Account Name Simmons Livingstone & Associates  
 BSB: 064 445 Account: 1052 7520 **Amount Due: \$ 3,080.00**

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

Cardholder ..... Signature ..... Expiry ...../...../.....  
 Note that credit card payments attract a surcharge. Liability limited by a scheme approved under Professional Standards Legislation

## SUPER AUDITS

TAX INVOICE

**Supplier:** Super Audits

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

**Address:** Box 3376  
Rundle Mall 5000

**ABN:** 20 461 503 652

**Services:** Auditing

**Date:** 24 June 2022

**Recipient:** Treks Super Fund

**Address:** C/- PO Box 806, OXENFORD QLD 4210

Description of Services

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

**Fee:** \$300.00

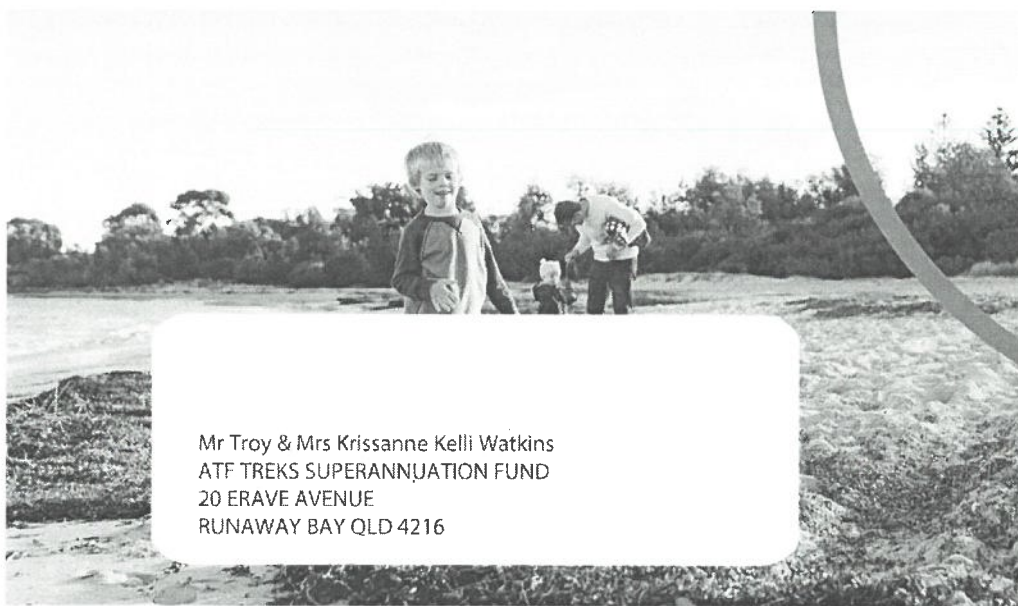
**GST:** \$30.00

**Total:** \$330.00

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



5-1



Mr Troy & Mrs Krissanne Kelli Watkins  
ATF TREKS SUPERANNUATION FUND  
20 ERAVE AVENUE  
RUNAWAY BAY QLD 4216

# OnePath

21 June 2021

**POLICY OWNER(S)**

Krisanne Kelli Watkins

Troy Watkins

**POLICY NUMBER**

1007009949

**LINKED POLICY**

1007009901

## It's time to review your life insurance.

Thank you for continuing to trust us to protect what matters through your OneCare held through super policy.

As your life changes, so should your insurance. This Annual Review Pack includes important information about any changes to your policy, cover and premium, and what you can do to make sure it suits your needs best.

### WHAT'S CHANGED WITH YOUR PREMIUM

One or more of your covers has **indexation** applied to the amount you're insured for. This acts as 'inflation protection' for your cover (see page 4).

**Your cover is on a stepped premium, which means it's increased due to age.** There may be other changes that apply as well (see page 3).

**We have increased the premium for your cover in addition to the usual annual changes (such as age and indexation increases).** This increase applies to all policies like yours, and is necessary due to a significant rise in claims, amongst other factors.

**Take a look at the information guide accompanying this letter for more details.**

### What's included in this Review Pack

- ✓ A quick summary of your cover
- ✓ A detailed overview of your cover in the Policy Schedule
- ✓ Information about your premium and any changes to your premium, policy or cover
- ✓ Things you need to know when reviewing your cover
- ✓ How to make a claim.

**Your annual premium is \$869.43** ✓

**This includes an annual reduction of \$43.30**

**Payment method**  
Annual Direct Debit

**We will automatically deduct \$869.43 from your nominated account on 31 July 2021.**

If you don't need to make changes, you don't need to do anything. Because you pay your premium annually, you are saving 6% compared with monthly payments.

### YOUR COVER SNAPSHOT

Here is a view of some of your cover. For a detailed look, please see the attached Policy Schedule.

	<b>Krisanne Kelli</b> you are now insured for	Life Cover	\$1,102,500
		Total & Permanent Disability Cover	\$1,102,500

# POSTED

Call us: 133 667

Email us: [customer.risk@onepath.com.au](mailto:customer.risk@onepath.com.au)

Your Financial Adviser: Tom Graham  
Phone: 0755018800

# What you need to do next



## You're in control of your insurance cover

Your OnePath Life policy is flexible, and you may wish to consider making changes to your policy to ensure it is right for you. You're in control and can make choices that affect your premium, such as:

- ✓ Changing your cover levels
- ✓ Linking multiple insurance policies with us
- ✓ Changing your premium payment frequency
- ✓ Adding or removing any extra cost options
- ✓ Turning indexation on or off

Head to our [OnePath Clarity educational site](#) to learn more

## Do you need to change your cover?

Read your Policy Schedule carefully and talk to your adviser so you can ensure your cover suits your circumstances. Here are **some** things that you might want to consider during your review:

- Have you expanded your family?
- Have you downsized or upgraded your home?
- Do you need to update your beneficiaries?
- Has your income changed?
- Has your mortgage increased or decreased?
- Has your health improved – can you apply to review any loadings or medical exclusions?
- Would you like to pay your premium through your super?

# Your premiums

## How your premium is calculated

There are many factors that can affect how your premium is calculated. These can include (but are not limited to):

- ✓ The amount and type of cover
- ✓ Higher risk occupations or hobbies
- ✓ Your smoking status
- ✓ Your health
- ✓ Your age and gender
- ✓ Whether you've chosen to pay stepped or level premiums
- ✓ Whether you've selected indexation
- ✓ How many lives you cover in your policy
- ✓ How frequently you pay your premium
- ✓ Where you live

You can [learn more about your premiums here](#)

## Premium Reductions

Your premium amount includes reductions that we've applied to your policy. Reductions include things like **premium discounts**, as well as **certain factors** we use to calculate your premium. These factors reduce your overall premium because you have a lower insurance risk than someone whose circumstances are more risky.

Examples of discounts can include multiple cover and multiple life discounts, amongst others. Examples of factors that can reduce premiums can include large sums insured, smoker status and age factors, amongst others.

These discounts and factors generally operate in different ways:

- ✓ Some discounts stay in place for the life of the policy, unless you make a change that removes the reason for the discount
- ✓ Other discounts are for a limited time only, and automatically reduce every year until their time period ends
- ✓ Claims experience for a favourable risk factor can increase. This results in it no longer being favourable, which means we may need to change your premium. We can change how we rate risk factors by letting you know the effect of the change at least 30 days before it takes effect.

Please refer to your Policy contract, and the Product Disclosure Statement, for details of discounts and factors that can be applied to your policy including those that are guaranteed, and those that we can change.

## Stepped and level premiums

Your cover is on a stepped premium	
The difference between stepped and level premiums can be a major factor in how your premium is calculated.	
<p>With <b>stepped premiums</b>, the cost of your cover is recalculated each year based on your age at your policy anniversary. As you get older, your health and personal risks generally increase, as does the likelihood that you may claim. This generally means your premium will increase each year as you age.</p>	<p>With <b>level premiums</b>, the cost of your cover is based on your age when any cover started. Your premium is generally averaged out over a number of years, so you avoid increases in your premium due to age. Your cover is more expensive than stepped premiums at the start of your policy, but generally gets cheaper than stepped premiums through the life of your policy.</p>

Please note that level premiums are not guaranteed, and life insurers have increased level premiums in the past (and may do so again in the future). It's important to remember that age is only one factor in calculating premiums. Others, such as claims trends and interest rates, can also have an impact.

You can also choose a combination of stepped and level premiums on the same policy.

[Read here more about stepped and level premiums](#)

If any of your circumstances regarding these factors changes, or if you have questions about any of them, please contact your financial adviser Tom Graham on 0755618800 or call us at 133 667 for help.



## Your premiums

### Indexation

Indexation applies to one or more of your covers, which means your sum insured has been increased to keep up with the cost of living. As your sum insured increases, so does your premium.

Think of indexation as a kind of "inflation protection" that helps to maintain the value of your cover over time, as living costs increase.

This indexation rate is 5% for your lump sum cover.

**If you want to accept indexation on your cover, you don't need to do anything.**

**If you've changed your mind, you can decline to accept indexation on some or all of your covers (either for this year or permanently), and keep your amount insured at the same level, but it may not give you the same value in the future as it does today.**

Please speak to your financial adviser Tom Graham on 0755618800, or call us on 133 667 to make any changes or ask any questions.

To learn what indexation might mean for you in the future, head to our guide on OnePath Clarity

Cover	With Indexation		Without Indexation	
	Amount Insured	Annual Premium	Amount Insured	Annual Premium
Krisanne Kelli Watkins				
Life Cover	\$1,102,500	\$430.33	\$1,050,000	\$410.94
Super TPD (Working)	\$1,102,500	\$430.10	\$1,050,000	\$419.32

## Go further with OnePath Life



Being a OnePath Life customer means you get more than just the cover offered by your life insurance.



### Get the clarity you deserve

You deserve to know exactly how your insurance works. Head to OnePath Clarity to learn about types of cover, maximising the value of your cover, how your premium is calculated and how to make a claim.

Head to our OnePath Clarity educational site to [learn more](#).



### Earn Qantas Points on your premiums



\*You must be a Qantas Frequent Flyer member and correctly register your Qantas Frequent Flyer membership details with OnePath Life Limited (OnePath Life) to earn Qantas Points on eligible insurance policies. Eligible insurance policies are OneCare, OneCare Super, SmartCare and World of Protection. A joining fee usually applies. However, OnePath Life has arranged for this to be waived for new customers who join at [qantas.com/onepathjoin](https://qantas.com/onepathjoin). This complimentary join offer may be withdrawn at any time. Membership and points are subject to Qantas Frequent Flyer program terms and conditions available at [qantas.com/terms](https://qantas.com/terms). The maximum number of points you can earn on eligible policies is capped at 20,000 points per year, per policy. Qantas Points accrue in accordance with and subject to the 'OnePath and Qantas Frequent Flyer Rewards terms and conditions' available at [onepath.com.au/qff-terms-conditions](https://onepath.com.au/qff-terms-conditions). Qantas does not endorse, is not responsible for and does not provide any advice, opinion or recommendation about this product or the information provided by OnePath Life in this communication.



Call us: 133 667



Email us: [customer.risk@onepath.com.au](mailto:customer.risk@onepath.com.au)



Your Financial Adviser: Tom Graham  
Phone: 0755618800

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## Important things to remember

### Have you had any medical events, injuries or illness?

It can sometimes be easy to forget what you're covered for, and you may be able to claim against something that's happened to you since you took your policy out.

**Please consider if anything has happened to you, and call us at 1300 555 250** if you wish to make a claim. Our Life Insurance specialists will advise you on what's claimable on your policy, as well as guide you and make sure you're taken care of from the first step in the claims process to the last.

To learn more about the claims process and what it means for you and your beneficiaries, please visit our OnePath Clarity educational website for more information

**9/10** We're in the business of paying claims

It's our job to be there for you when you need to make a claim, to provide you with complete support when it matters most.

**It's why we pay over 9 of every 10 claims<sup>1</sup> we get – because we're in the business of paying claims.**

Visit [onepathclarity.com.au](http://onepathclarity.com.au) to learn more about the claims process, read claims stories and see why some claims aren't paid.

### Have confidence in your cover

Your OneCare held through super is a Guaranteed Renewable policy. This means that as long as you keep paying your premiums, your coverage continues, and your policy terms and conditions **cannot** be reduced or cancelled – even if your health declines or your personal risks increase. For example, if you're diagnosed with diabetes or even choose to start base jumping two days after you take out your policy, you're guaranteed to have the same cover, for the same price. In fact, you don't even have to tell us about these changes.

Head to our OnePath Clarity site to learn more

<sup>1</sup>2018 OnePath Claims, ASIC Claims Comparison 2019



## Are you in difficulty?

Life insurance is all about long-term certainty, but sometimes that certainty comes under immediate pressure.

As your life insurer, we take very seriously our responsibility to ensure you are supported if you are experiencing financial hardship.

Your product is flexible, and there are various ways that we can support you to make sure you can stay protected as you navigate through the difficulties you might be experiencing.

Click [here](#) to see some options you can consider to reduce the costs of your cover, and give you valuable breathing space.

To discuss lowering your premium, or for anything else to do with your cover, please speak to your financial adviser, Tom Graham at 0755618800, or call us on 133 667. We're here to support you.

## Considering your need for cover at all?

If you are thinking about cancelling your cover, it's important to consider the risks to you and your beneficiaries if life takes an unexpected turn for the worse – specifically, that you'll have no cover in place should a claimable event occur.

Also, if you are considering replacing your cover with another policy with us or another insurer, you may not be able to get cover at all or have access to the same terms, or you may have to pay a higher premium if your health has changed. The same may apply if you cancel your cover and at a later time apply again for cover.

## We're here for you

If you have any questions about your cover or you wish to change something, please call your financial adviser, Tom Graham on 0755618800, or call us at 133 667. Thank you for your trust – we're here to protect you.

Sincerely,

Customer Service Team

OnePath Life

### Important Information

OnePath Life Limited ABN 33 009 657 176, AFSL 238341 (OnePath Life) is the issuer of OneCare. This includes OneCare External Master Trust and OneCare SMSF. OnePath Custodians Pty Limited ABN 12 008 508 496, AFSL 233346 (OnePath Custodians) is the issuer of OneCare Super. OnePath Custodians is not a related body corporate of OnePath Life.

This information is of a general nature and does not take into account your personal needs and financial circumstances. You should consider the appropriateness of the information, having regard to your objectives, financial situation and needs.

You should read the OneCare Product Disclosure Statement and policy terms (PDS) available online at [onepath.com.au](http://onepath.com.au) or by calling 133 667 before deciding whether to acquire, or to continue to hold, this product.

MJA1-016220-2020



Call us: 133 667



Email us: [customer.risk@onepath.com.au](mailto:customer.risk@onepath.com.au)



Your Financial Adviser: Tom Graham  
Phone: 0755618800



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OnePath Life Limited  
ABN 33 009 657 176 AFSL 238341  
onepath.com.au

## ONECARE POLICY SCHEDULE

DATE  
21 June 2021

### YOUR POLICY SUMMARY

Policy number: 1007009949  
Policy owner(s):  
Krisanne Kelli Watkins  
Troy Watkins  
Fund name:  
ATF TREKS SUPERANNUATION FUND  
Policy start date: 31 July 2019  
Policy anniversary date: 31 July  
Linked policy number: 1007009901

	First name	Surname	Date of birth	Gender
Life/lives insured:	Krisanne Kelli	Watkins	20 July 1983	Female
Annual premium*:				\$912.73
Reduction(s) - Package:				\$43.30
Annual premium after reduction(s)*:				\$869.43
Includes:				
Policy Fee(s)*:				\$46.70

\*Includes stamp duty if applicable.

You should keep this Policy Schedule in a secure place, along with your other insurance policy documents, as they will be required when you make a claim. If you lose the Policy Schedule, Policy Terms or any of your other insurance documents you can contact us for a replacement copy. We may charge a fee to cover our costs in issuing a replacement. The amounts insured under this policy are subject to the Policy Schedule, Policy Terms and any other notice issued by us to you. OnePath Life Limited (ABN 33 009 657 176, AFSL 238341) ('OnePath Life') is the issuer of the product.

# ONECARE POLICY SCHEDULE

## DATE

21 June 2021

## Policy Number

1007009949

Life Insured: Krisanne Kelli Watkins

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## LIFE COVER WITH OPTIONAL TRAUMA AND TPD COVER

Cover type	Amount insured	Annual premium	Indexation	Cover start date	Cover expiry date
Life Cover	\$1,102,500	\$430.33	Yes	31 July 2019	30 July 2113
Super TPD (Working)	\$1,102,500	\$439.10	Yes	31 July 2019	30 July 2048

### Exclusions

Please note that the specific exclusions listed in the table below are in addition to any general exclusion that may apply to your Policy.

Cover type	Cover start date	Exclusions
Super TPD (Working)	31 July 2019	No claim shall be payable under this cover for total and permanent disability arising from or contributed to by stress (including post traumatic stress), fatigue, physical symptoms of a psychiatric illness or condition, anxiety, depression, psychoneurotic, psychotic, personality, emotional or behavioural disorders or disorders related to substance abuse or dependency (which includes alcohol, drug or chemical abuse or dependency)

### Options

Benefit payment type: Lump sum  
Premium type: Stepped premium  
Occupation category: I  
TPD definition: Any Occupation  
Smokert: No

### Optional extras

Premium Waiver Disability Option: No  
Business Guarantee Option: No  
Double TPD Option: No

This Policy is linked to policy number 1007009901 under a Superlink arrangement. Therefore the sum insured in this policy will be reduced by the amount of benefits paid out under any linked policy. Please read your Policy Terms for full details of how Superlink arrangements operate.

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# Treks Superannuation Fund General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Life Insurance Premiums (39000)</b>					
<i>(Life Insurance Premiums) Watkins, Troy - Accumulation (WATTRO00001A)</i>					
07/07/2021	PAYMENT BY AUTHORITY TO WESTPAC LIFE LIMITED BT Life Insuranc YL495108 034-292		352.36	6-2	352.36 DR
28/07/2021	PAYMENT BY AUTHORITY TO WESTPAC LIFE LIMITED BT Life Insuranc CL495109 034-292		347.81	7-1	700.17 DR
09/08/2021	PAYMENT BY AUTHORITY TO WESTPAC LIFE LIMITED BT Life Insuranc YL495108 034-292		352.36	6-2	1,052.53 DR
30/08/2021	PAYMENT BY AUTHORITY TO WESTPAC LIFE LIMITED BT Life Insuranc CL495109 034-292		347.81	7-1	1,400.34 DR
07/09/2021	PAYMENT BY AUTHORITY TO WESTPAC LIFE LIMITED BT Life Insuranc YL495108 034-292		352.36	6-2	1,752.70 DR
07/09/2021	Remitter=BT Insurance Ref=CL495109			347.81 7-1	1,404.89 DR
28/09/2021	PAYMENT BY AUTHORITY TO ONEPATHLIFE OnePath Life Ltd 1007009925/1rPFg		13,334.66	8-1	14,739.55 DR
07/10/2021	PAYMENT BY AUTHORITY TO WESTPAC LIFE LIMITED BT Life Insuranc YL495108 034-292		370.44		15,109.99 DR
12/10/2021	Remitter=BT Insurance Ref=YL495108			7,755.28 9-1	7,354.71 DR
27/10/2021	Remitter=BT Insurance Ref=CL495109			5,871.25 9-2	1,483.46 DR
			<b>15,457.80</b>	<b>13,974.34</b>	<b>1,483.46 DR</b>

**Total Debits: 15,457.80**

**Total Credits: 13,974.34**

6-2



16 Jun 2021

000188 000



THE TRUSTEES  
TREKS SUPERANNUATION FUND  
20 ERAVE AVENUE  
RUNAWAY BAY QLD 4216

Portfolio No: BL495108-A

## Your BT Protection Plans renewal

Dear Sir/madam,

Thank you for choosing BT insurance. Should the unexpected happen, you have insurance in place to help financially protect you and your loved ones.

### Your policy is guaranteed renewable

Your renewal date is 7 Jul 2021. Each year your policy automatically renews, and we send you a renewal notice that provides you with an updated Renewal Summary that details your cover and premiums to be paid for the next year.

### Your renewal details at a glance

Policy number	Insured person(s)	Type of insurance	Premium on renewal	Payment frequency	Payment method
YL495108	Troy Watkins	Term Life	\$352.36	Monthly	Automatic debit

### Other cover in your Protection Plans portfolio

You also hold other insurance policies within your Protection Plans portfolio, which we have listed below. We will write to you when the renewal date for these policies is approaching.

Policy number	Insured person(s)	Type of Insurance	Commencement date
CL495109	Troy Watkins	Income Protection	28 Jul 2017

The insurer and issuer of the product is Westpac Life Insurance Services Limited (WLISL) ABN 31 003 149 157, AFSL 233728, except for Term Life as Superannuation and Income Protection as Superannuation which are issued by BT Funds Management Limited ABN 63 002 916 458, AFSL Number 233 724, RSE License Number L0001090 (BTFM) as trustee of the Retirement Wrap ABN 39 827 542 991, SPIN BTA0280AU, USI BTA0280AU, RSE Registration Number R1001327. BT Financial Group is a division of the Westpac Banking Corporation ABN 33 007 457 141, AFSL 233714 (the Bank). WLISL and BTFM are wholly owned subsidiaries of the Bank. The Bank does not guarantee the insurance. This information does not take into account your personal circumstances. Terms and conditions, and limitations and exclusions apply. Read the Product Disclosure Statement to see if this insurance is right for you.



## Details of your policy

Your premium and your level of cover may have changed. Each year your premium is reviewed based on age, level of cover (including any Consumer Price Indexation (CPI) increase) and a range of other aspects of your policy. From time to time we may also make changes to your premium rates as part of a review of our pricing. If we do increase the premium rates on your policy, we will always notify you prior to the increase taking effect.

We want to make sure that you know exactly what you're covered for so please read your Product Disclosure Statement and Policy Document (PDS) and the details of your insurance in the attached Policy Schedule, including any discounts or loyalty bonuses that may apply to your cover with us.

As life changes, often so does your requirement for protection. Your Protection Plans policy contains many features which allow you to pause, increase or decrease your cover - so your cover and premiums can be adjusted to suit your current circumstances.

The enclosed booklet forms part of this annual notice and contains more information about your premiums, how to increase or decrease your cover, and how to make a claim.

## Any questions?

If you have any questions, would like to discuss your cover or want to make a claim, please call your financial adviser or one of our insurance specialists on **1300 553 764** between 8.00am and 6.30pm (Sydney and Melbourne time), Monday to Friday.

Yours sincerely,

**Head of Customer Service**



## Your BT Protection Plans Renewal Summary for Term Life

Effective: 7 Jul 2021

**Policy owner** Treks Superannuation Fund

**Address** TREKS SUPERANNUATION FUND  
20 ERAVE AVENUE  
RUNAWAY BAY QLD 4216

### Your policy details

**Portfolio number** BL495108-A  
**Policy number** YL495108  
**Product name** Term Life  
**Policy risk commencement date** 7 Jul 2017  
**Renewal date** 7 Jul each year

### Premium details

**Premium** \$327.25  
**Policy fee** \$8.79  
**Stamp duty** \$16.32  
**Total premium payable** **\$352.36**  
**Premiums payable** 7<sup>th</sup> July and then at a monthly frequency. If this falls on a weekend or NSW public holiday, the payment will be processed on the next business day.  
**CPI increase** 3%

### Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions	Client ID
Troy Watkins	20 Aug 1974	Male	Non-Smoker	No	32199380

### Troy Watkins

Benefit type	Expiry date	Benefit amount	Premium option	Loadings	Occupation category
Death Benefit	7 Jul 2073	\$1,913,364	Stepped	No	N/A
TPD Benefit (Any)	7 Jul 2073	\$1,800,813	Stepped	No	B

Policy: YL495108 Page: 1

The insurer and issuer of the product is Westpac Life Insurance Services Limited (WLISL) ABN 31 003 149 157, AFSL 233728, except for Term Life as Superannuation and Income Protection as Superannuation which are issued by BT Funds Management Limited ABN 63 002 916 458, AFSL Number 233 724, RSE License Number L0001090 (BTFM) as trustee of the Retirement Wrap ABN 39 827 542 991, SPIN BTA0280AU, USI BTA0280AU, RSE Registration Number R1001327. BT Financial Group is a division of the Westpac Banking Corporation ABN 33 007 457 141, AFSL 233714 (the Bank). WLISL and BTFM are wholly owned subsidiaries of the Bank. The Bank does not guarantee the insurance. This information does not take into account your personal circumstances. Terms and conditions, and limitations and exclusions apply. Read the Product Disclosure Statement to see if this insurance is right for you.



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Loyalty benefit details

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**Troy Watkins**

<b>Benefit type</b>	<b>Loyalty benefit</b>	<b>Loyalty benefit effective date</b>
<b>Death Benefit</b>	\$95,669	7 Jul 2020
<b>TPD Benefit (Any)</b>	\$90,041	7 Jul 2020

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Discount details

<b>Policy discounts</b>	Personal Advice Staff	
<b>Insured person discounts</b>	<b>Discount</b>	<b>Applies to</b>
Troy Watkins	Multi Policy	All benefits

The discount information set out in this table is based on your current policy details. Ongoing discount eligibility may be subject to change and any variation will be reflected in your next Renewal Summary.



7 Jul 2021

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THE TRUSTEES  
 TREKS SUPERANNUATION FUND  
 20 ERAVE AVENUE  
 RUNAWAY BAY QLD 4216

Portfolio No: BL495108-A

## Your BT Protection Plans renewal

Dear Sir/madam,

Thank you for choosing BT insurance. Should the unexpected happen, you have insurance in place to help financially protect you and your loved ones.

### Your policy is guaranteed renewable

Your renewal date is 28 Jul 2021. Each year your policy automatically renews, and we send you a renewal notice that provides you with an updated Renewal Summary that details your cover and premiums to be paid for the next year.

### Your renewal details at a glance

Policy number	Insured person(s)	Type of insurance	Premium on renewal	Payment frequency	Payment method
CL495109	Troy Watkins	Income Protection	\$347.81	Monthly	Automatic debit

### Other cover in your Protection Plans portfolio

You also hold other insurance policies within your Protection Plans portfolio, which we have listed below. We will write to you when the renewal date for these policies is approaching.

Policy number	Insured person(s)	Type of Insurance	Commencement date
YL495108	Troy Watkins	Term Life	7 Jul 2017

The insurer and issuer of the product is Westpac Life Insurance Services Limited (WLISL) ABN 31 003 149 157, AFSL 233728, except for Term Life as Superannuation and Income Protection as Superannuation which are issued by BT Funds Management Limited ABN 63 002 916 458, AFSL Number 233 724, RSE License Number L0001090 (BTFM) as trustee of the Retirement Wrap ABN 39 627 542 991, SPIN BTA0280AU, USI BTA0280AU, RSE Registration Number R1001327. BT Financial Group is a division of the Westpac Banking Corporation ABN 33 007 457 141, AFSL 233714 (the Bank). WLISL and BTFM are wholly owned subsidiaries of the Bank. The Bank does not guarantee the insurance. This information does not take into account your personal circumstances. Terms and conditions, and limitations and exclusions apply. Read the Product Disclosure Statement to see if this insurance is right for you.

## Details of your policy

Your premium and your level of cover may have changed. Each year your premium is reviewed based on age, level of cover (including any Consumer Price Indexation (CPI) increase) and a range of other aspects of your policy. From time to time we may also make changes to your premium rates as part of a review of our pricing. If we do increase the premium rates on your policy, we will always notify you prior to the increase taking effect.

We want to make sure that you know exactly what you're covered for so please read your Product Disclosure Statement and Policy Document (PDS) and the details of your insurance in the attached Policy Schedule, including any discounts or loyalty bonuses that may apply to your cover with us.

As life changes, often so does your requirement for protection. Your Protection Plans policy contains many features which allow you to pause, increase or decrease your cover - so your cover and premiums can be adjusted to suit your current circumstances.

The enclosed booklet forms part of this annual notice and contains more information about your premiums, how to increase or decrease your cover, and how to make a claim.

## Any questions?

If you have any questions, would like to discuss your cover or want to make a claim, please call your financial adviser or one of our insurance specialists on **1300 553 764** between 8.00am and 6.30pm (Sydney and Melbourne time), Monday to Friday.

Yours sincerely,

**Head of Customer Service**



## Options to reduce your premiums

Your Protection Plans cover is flexible

Please note that these options may or may not be suitable for you as they do not consider any of your personal objectives, financial situation or needs. We recommend you speak to your financial adviser to discuss whether these options may be appropriate for you, before making any changes to your cover. If you do not have one, we recommend obtaining independent financial advice.

Your Protection Plans policy is designed so that you can change the structure of your cover as your life and financial situation changes, or your premiums are becoming unaffordable.

Here are some options on how you can alter your Income Protection policy to reduce your premiums. You may consider making multiple changes to your cover.

#	Options available to reduce your premiums*				
1	<b>Reduce monthly benefit</b>	This is the amount you will be eligible to receive if you make a claim. Reducing your monthly benefit amount will generally lower your premium.			
2	<b>Increase waiting period</b>	90 days (3 months)	180 days (6 months)	360 days (1 year)	720 days (2 years)
		Your waiting period is the length of time before you are eligible to receive your monthly benefit when you make a claim. Generally, the longer your waiting period, the lower your premium will be.			
3	<b>Decrease benefit period</b>	2 years	5 years	To age 55	
		Reducing your benefit period will generally reduce your premium.			
4	<b>Change from Income Protection Plus to Income Protection</b>	Income Protection Plus offers more comprehensive cover with extra benefits, which come at an additional cost. Moving your cover from Income Protection Plus to Income Protection will reduce your premiums.			
5	<b>Remove Accident benefit</b>	Accident benefit pays a benefit if the Insured Person is totally disabled for a specified number of days during the waiting period due to an accidental injury. Not having this benefit on your policy will lead to lower premiums.			
6	<b>Change benefit type from 'Agreed value' to 'Indemnity'</b> **	An 'Agreed Value' policy means a specific \$ benefit amount will be paid if you make a claim, which would have been arranged when you took the policy out. An Indemnity policy will use your income at the time of claim to calculate your monthly benefit, and the premiums are lower. Please note that Agreed Value and Endorsed Agreed Value are no longer available in the market. This means that if you change your cover from Agreed or Endorsed value to Indemnity cover, and you change your mind later – you cannot change it back.			

\* The changes in the table will not require any medical questions to be completed with regards to your health. However, if you decide to make changes in the future that will increase your cover and features, please note that they may be subject to an assessment and additional terms and conditions.

We're here to help

If you have any questions or concerns you can speak to your financial adviser, or one of our dedicated insurance specialists by calling 1300 553 764 (Mon–Fri 8.00am–6.30pm Sydney & Melbourne time).

If you do not want to receive any further information regarding these 'Options to reduce your premiums' or do not want to receive any marketing communications, please contact us on the above number to 'Opt Out' of this message. Please note that an 'Opt Out' received by Westpac Life Insurance Services Limited (WLISL) will not be associated with any other Westpac Group products you may hold.

The insurer and issuer of the product is Westpac Life Insurance Services Limited (WLISL) ABN 31 003 149 157, AFSL 233728, except for Term Life as Superannuation and Income Protection or Superannuation which are issued by ET Funds Management Limited ABN 63 002 916 456, AFSL Number 233 724, RSE License Number LC001090 (ETFM) as trustee of the Retirement Wrap ABN 33 827 542 091, SPIN BTAG230AU, USI BTAG230AU, RSE Registration Number R1001327. WLISL and ETFM are wholly owned subsidiaries of the Westpac Banking Corporation ABN 33 097 481 141, AFSL 233714 (The Bank). The Bank does not guarantee the insurance. This information does not take into account your personal circumstances. Terms and conditions, and limitations and exclusions apply. Read the Product Disclosure Statement to see if this insurance is right for you.



## Your BT Protection Plans Renewal Summary for Income Protection

Effective: 28 Jul 2021

**Policy owner** Treks Superannuation Fund

**Address** TREKS SUPERANNUATION FUND  
20 ERAVE AVENUE  
RUNAWAY BAY QLD 4216

### Your policy details

**Portfolio number** BL495108-A

**Policy number** CL495109

**Product name** Income Protection

**Policy risk commencement date** 28 Jul 2017

**Renewal date** 28 Jul each year

### Premium details

**Premium** \$310.30

**Policy fee** \$8.79

**Stamp duty** \$28.72

**Total premium payable** \$347.81

**Premiums payable** 28<sup>th</sup> July and then at a monthly frequency. If this falls on a weekend or NSW public holiday, the payment will be processed on the next business day.

**CPI increase** 3%

### Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions	Client ID
Troy Watkins	20 Aug 1974	Male	Non-Smoker	Yes	32199380

### Troy Watkins

Benefit type	Monthly benefit	Expiry date	Premium option	Loadings	Occupation category
Income Protection (Own)	\$9,003	28 Jul 2040	Stepped	No	BB

**Benefit type** Indemnity

**Waiting period** 90 days

**Benefit period** To Age 65

Policy: CL495109 Page: 1

The insurer and issuer of the product is Westpac Life Insurance Services Limited (WLISL) ABN 31 003 149 157, AFSL 233728, except for Term Life as Superannuation and Income Protection as Superannuation which are issued by BT Funds Management Limited ABN 63 002 916 456, AFSL Number 233 724, RSE License Number L0001090 (BTFM) as trustee of the Retirement Wrap ABN 39 827 542 001, SPIN BTA0280AU, USI BTA0280AU, RSE Registration Number R1001327. BT Financial Group is a division of the Westpac Banking Corporation ABN 33 007 457 141, AFSL 233714 (the Bank). WLISL and BTFM are wholly owned subsidiaries of the Bank. The Bank does not guarantee the insurance. This information does not take into account your personal circumstances. Terms and conditions, and limitations and exclusions apply. Read the Product Disclosure Statement to see if this insurance is right for you.

**Income ratio** 80.00%

Loyalty benefit details

<b>Troy Watkins</b>	<b>Loyalty benefit</b>	<b>Loyalty benefit effective date</b>
<b>Benefit type</b>		
<b>Death Benefit</b>	\$50,000	28 Jul 2020

Discount details

<b>Policy discounts</b>	<b>Personal Advice Staff</b>	
<b>Insured person discounts</b>	<b>Discount</b>	<b>Applies to</b>
Troy Watkins	Multi Policy	All benefits

The discount information set out in this table is based on your current policy details. Ongoing discount eligibility may be subject to change and any variation will be reflected in your next Renewal Summary.

Loadings and exclusions for Income Protection

<b>Portfolio number</b>	BL495108-A
<b>Policy number</b>	CL495109

Exclusions

**Insured person**  
**Troy Watkins**

**Please note that the following exclusions apply**

If the Insured Person continues to be partially or totally disabled after 6 months of benefit payments, any ongoing income will be taken into consideration in the calculation of the monthly disability benefit. The benefit will be:  $((A-B) \text{ divided by } A)$  multiplied by the monthly total disability benefit where: A) is the Insured Person's pre-disability monthly earnings; B) is the current monthly earnings. Monthly earnings include income received or income the Insured Person is entitled to receive from the current or former business whilst receiving a monthly benefit. This includes: the Insured Person's share of profits of the business from all business entities, after the deduction of business expenses and before income tax is deducted. This is determined in line with the usual manner that profits and/or losses of the business are divided between the Insured Person's and any co-owners, partners, shareholders or beneficiaries of the business; and any other remuneration, whether in the form of salary or wages, superannuation, director's fees, allowances or any other monetary or non-monetary benefit, the Insured Person receives or is entitled to receive (before income tax is deducted) directly or indirectly from his/her employment or from the business. Any amounts referred to above which are received or are entitled to be received as a lump sum, or at periods other than monthly, will be converted to a monthly amount in such manner as we, at our discretion, determine.



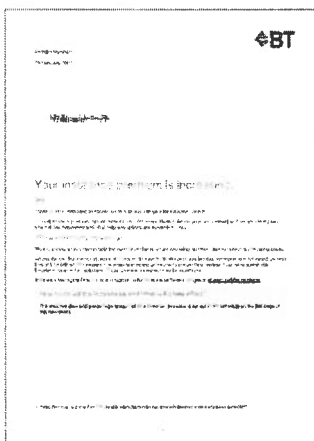
## Understanding your renewal pack and premium changes

The purpose of this information is to make it is easier to understand your premium increases, what's included in your renewal pack, and what you can do before the new premium starts.

### Notification letter

We recently sent you a notification letter advising that your premiums will increase after your next renewal. On the last page of the notification letter, we provided you with the percentage increase.

Here is an example of where the percentage increase is shown in the notification letter:



Policy number	XXXXXXXX	Insured person	XXXX XXX
Effective date	XX/XX/XX	Policy owner/s	XXXXX XXX
Type of insurance	XXXXXXXXXXXXXXXXXX	Premium Increase	X%

### Your renewal pack

Now you are receiving your renewal pack which includes your:

**1. Renewal letter** - It provides you with the new premium on the front page, after the premium increase for your policy(ies). Your new premium also includes the amount of your premium that is re-calculated every year. This may be impacted by a range of factors: including any eligible discounts and loyalty bonuses applied, your age and level of cover, whether you are paying stepped or level premiums, and if your sum insured is increased in line with the Consumer Price Index (CPI).



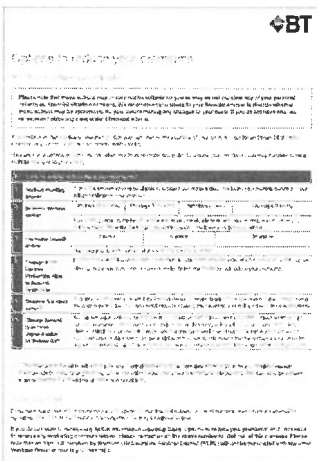
Your renewal details at a glance					
Policy number	Insured person(s)	Type of insurance	Premium on renewal	Payment frequency	Payment method
XXXXXXXX	XXXXXX XXXXXXXX	XXXXXXXXXXXXXXXXXX	\$XXXX	Monthly	Automatic debit

2. Policy Schedule - Your policy schedule provides more detailed information regarding your cover and premiums.

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3. Options to reduce your premiums - This document provides you general information around potential options on how premiums may be reduced if they are becoming unaffordable.



Your renewal pack provides you with the opportunity to review your cover before the new premium is debited.

**Important:** Before you make any changes to your cover, we recommend you speak to your financial adviser and consider your personal objectives, financial circumstances and needs. If you do not have one, we recommend you seek independent financial advice.

We're here to help

If you have any questions or concerns you can speak to your financial adviser, or one of our dedicated insurance specialists by calling 1300 553 764 8.00am – 6.30pm Monday to Friday (Sydney & Melbourne time).

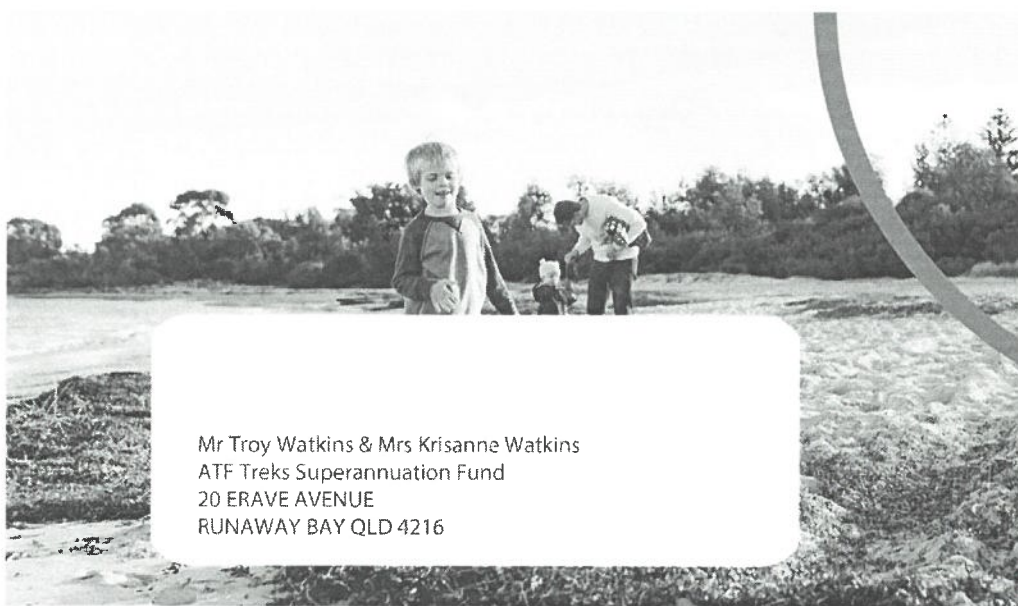
[bt.com.au](http://bt.com.au)



The insurer and issuer of the product is Westpac Life Insurance Services Limited (WLISL) ABN 31 003 149 157, AFSL 233728, except for Term Life as Superannuation and Income Protection as Superannuation which are issued by BT Funds Management Limited ABN 63 002 916 458, AFSL Number 233 724, RSE Licence Number L0001090 (BTFM) as trustee of the Retirement Wrap ABN 39 827 542 991, SPIN BTA0280AU, USI BTA0280AU, RSE Registration Number R1001327. WLISL and BTFM are wholly owned subsidiaries of the Westpac Banking Corporation ABN 33 007 451 141, AFSL 233714 (The Bank). The Bank does not guarantee the insurance. This information does not take into account your personal circumstances. Terms and conditions, and limitations and exclusions apply. Read the Product Disclosure Statement to see if this insurance is right for you.

BT60884\_0321vx

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Mr Troy Watkins & Mrs Krisanne Watkins  
ATF Treks Superannuation Fund  
20 ERAVE AVENUE  
RUNAWAY BAY QLD 4216

# OnePath

16 August 2021  
**POLICY OWNER(S)**  
Krisanne Kelli Watkins  
Troy Watkins  
**POLICY NUMBER**  
1007009925  
**LINKED POLICY**  
1007009895

## It's time to review your life insurance.

Thank you for continuing to trust us to protect what matters through your OneCare held through super policy.

As your life changes, so should your insurance. This Annual Review Pack includes important information about any changes to your policy, cover and premium, and what you can do to make sure it suits your needs best.

### WHAT'S CHANGED WITH YOUR PREMIUM

One or more of your covers has **indexation** applied to the amount you're insured for. This acts as 'inflation protection' for your cover (see page 4).

**Your cover is on a stepped premium, which means it's increased due to age.** There may be other changes that apply as well (see page 3).

**We have increased the premium for your cover in addition to the usual annual changes (such as age and indexation increases).** This Increase applies to all policies like yours, and is necessary due to a significant rise in claims, amongst other factors.

**Take a look at the information guide accompanying this letter for more details.**

### What's included in this Review Pack

- ✓ A quick summary of your cover
- ✓ A detailed overview of your cover in the Policy Schedule
- ✓ Information about your premium and any changes to your premium, policy or cover
- ✓ Things you need to know when reviewing your cover
- ✓ How to make a claim.

**Your annual premium is**  
\$13,334.66 ✓

**This includes an annual reduction of**  
\$1,068.18

**Payment method**  
Annual Direct Debit

**We will automatically deduct \$13,334.66 from your nominated account on 26 September 2021.**

If you don't need to make changes, you don't need to do anything. Because you pay your premium annually, you are saving 6% compared with monthly payments.

### YOUR COVER SNAPSHOT

Here is a view of some of your cover. For a detailed look, please see the attached Policy Schedule.

 <b>Troy</b> you are now insured for	Life Cover	\$2,205,000
	Total & Permanent Disability Cover	\$1,852,200
	Income Protection	\$10,543 (per month)

Call us 133 667

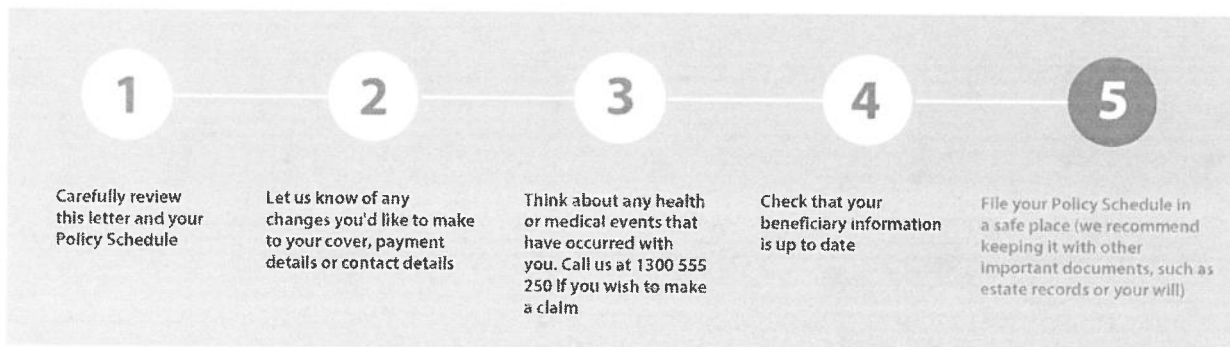
Email us: [customer.risk@onepath.com.au](mailto:customer.risk@onepath.com.au)

Your Financial Adviser: Troy Graham  
Phone: 0755618800



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# What you need to do next



## You're in control of your insurance cover

Your OnePath Life policy is flexible, and you may wish to consider making changes to your policy to ensure it is right for you. You're in control and can make choices that affect your premium, such as:

- ✓ Changing your cover levels
- ✓ Linking multiple insurance policies with us
- ✓ Changing your premium payment frequency
- ✓ Changing your benefit period
- ✓ Changing your waiting period
- ✓ Adding or removing any extra cost options
- ✓ Turning indexation on or off

Head to our OnePath Clarity educational site to learn more

## Do you need to change your cover?

Read your Policy Schedule carefully and talk to your adviser so you can ensure your cover suits your circumstances. Here are **some** things that you might want to consider during your review:

- Have you expanded your family?
- Have you downsized or upgraded your home?
- Do you need to update your beneficiaries?
- Has your income changed?
- Has your mortgage increased or decreased?
- Has your health improved – can you apply to review any loadings or medical exclusions?
- Would you like to pay your premium through your super?

## Your premiums

### How your premium is calculated

There are many factors that can affect how your premium is calculated. These can include (but are not limited to):

- ✓ The amount and type of cover
- ✓ Higher risk occupations or hobbies
- ✓ Your smoking status
- ✓ Your health
- ✓ Your age and gender
- ✓ Whether you've chosen to pay stepped or level premiums
- ✓ Whether you've selected indexation
- ✓ How many lives you cover in your policy
- ✓ How frequently you pay your premium
- ✓ Where you live

You can learn more about your premiums here

### Premium Reductions

Your premium amount includes reductions that we've applied to your policy. Reductions include things like **premium discounts**, as well as **certain factors** we use to calculate your premium. These factors reduce your overall premium because you have a lower insurance risk than someone whose circumstances are more risky.

Examples of discounts can include multiple cover and multiple life discounts, amongst others. Examples of factors that can reduce premiums can include large sums insured, smoker status and age factors, amongst others.

These discounts and factors generally operate in different ways:

- ✓ Some discounts stay in place for the life of the policy, unless you make a change that removes the reason for the discount
- ✓ Other discounts are for a limited time only, and automatically reduce every year until their time period ends
- ✓ Claims experience for a favourable risk factor can increase. This results in it no longer being favourable, which means we may need to change your premium. We can change how we rate risk factors by letting you know the effect of the change at least 30 days before it takes effect.

Please refer to your Policy contract, and the Product Disclosure Statement, for details of discounts and factors that can be applied to your policy including those that are guaranteed, and those that we can change.

### Stepped and level premiums

#### Your cover is on a stepped premium

The difference between stepped and level premiums can be a major factor in how your premium is calculated.

With **stepped premiums**, the cost of your cover is recalculated each year based on your age at your policy anniversary. As you get older, your health and personal risks generally increase, as does the likelihood that you may claim. This generally means your premium will increase each year as you age.

With **level premiums**, the cost of your cover is based on your age when any cover started. Your premium is generally averaged out over a number of years, so you avoid increases in your premium due to age. Your cover is more expensive than stepped premiums at the start of your policy, but generally gets cheaper than stepped premiums through the life of your policy.

Please note that level premiums are not guaranteed, and life insurers have increased level premiums in the past (and may do so again in the future). It's important to remember that age is only one factor in calculating premiums. Others, such as claims trends and interest rates, can also have an impact.

You can also choose a combination of stepped and level premiums on the same policy.

Read here more about stepped and level premiums



If any of your circumstances regarding these factors changes, or if you have questions about any of them, please contact your financial adviser Tom Graham on 0755618800 or call us at 133 667 for help.



Call us: 133 667



Email us: [customer.risk@onepath.com.au](mailto:customer.risk@onepath.com.au)



Your Financial Adviser: Tom Graham  
Phone: 0755618800

## Your premiums

### Indexation

Indexation applies to one or more of your covers, which means your sum insured has been increased to keep up with the cost of living. As your sum insured increases, so does your premium.

Think of indexation as a kind of "inflation protection" that helps to maintain the value of your cover over time, as living costs increase.

This indexation rate is 5% for your lump sum cover and 0.9% for your non-lump sum cover.

**If you want to accept indexation on your cover, you don't need to do anything.**

**If you've changed your mind, you can decline to accept indexation on some or all of your covers (either for this year or permanently), and keep your amount insured at the same level, but it may not give you the same value in the future as it does today.**

Please speak to your financial adviser Tom Graham on 0755618800, or call us on 133 667 to make any changes or ask any questions.

To learn what indexation might mean for you in the future, head to our guide on [OnePath Clarity](#)

Cover	With Indexation		Without Indexation	
	Amount Insured	Annual Premium	Amount Insured	Annual Premium
Troy Watkins				
Life Cover	\$2,205,000	\$2,118.72	\$2,100,000	\$2,015.19
Super TPD (Working)	\$1,552,200	\$5,048.27	\$1,764,000	\$4,803.74
Income Secure SuperLink	\$10,513	\$5,167.67	\$10,149	\$6,112.99

## Go further with OnePath Life

Being a OnePath Life customer means you get more than just the cover offered by your life insurance.



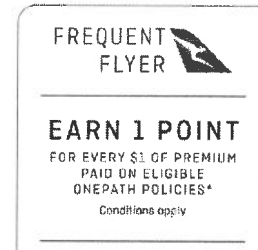
### Get the clarity you deserve

You deserve to know exactly how your insurance works. Head to OnePath Clarity to learn about types of cover, maximising the value of your cover, how your premium is calculated and how to make a claim.

Head to our [OnePath Clarity educational site](#) to learn more.



### Earn Qantas Points on your premiums



\*You must be a Qantas Frequent Flyer member and correctly register your Qantas Frequent Flyer membership details with OnePath Life Limited (OnePath Life) to earn Qantas Points on eligible insurance policies. Eligible insurance policies are OneCare, OneCare Super, SmartCare and World of Protection. A joining fee usually applies. However, OnePath Life has arranged for this to be waived for new customers who join at [qantas.com/onepathjoin](https://qantas.com/onepathjoin). This complimentary join offer may be withdrawn at any time. Membership and points are subject to Qantas Frequent Flyer program terms and conditions available at [qantas.com/terms](https://qantas.com/terms). The maximum number of points you can earn on eligible policies is capped at 20,000 points per year, per policy. Qantas Points accrue in accordance with and subject to the 'OnePath and Qantas Frequent Flyer Rewards terms and conditions' available at [onepath.com.au/qff-terms-conditions](https://onepath.com.au/qff-terms-conditions). Qantas does not endorse, is not responsible for and does not provide any advice, opinion or recommendation about this product or the information provided by OnePath Life in this communication.



Call us: 133 667



Email us: [customer.risk@onepath.com.au](mailto:customer.risk@onepath.com.au)




Your Financial Adviser: Tom Graham  
Phone: 07556 18800

## Important things to remember

### Have you had any medical events, injuries or illness?

It can sometimes be easy to forget what you're covered for, and you may be able to claim against something that's happened to you since you took your policy out.

**Please consider if anything has happened to you, and call us at 1300 555 250** if you wish to make a claim. Our Life Insurance specialists will advise you on what's claimable on your policy, as well as guide you and make sure you're taken care of from the first step in the claims process to the last.

To learn more about the claims process and what it means for you and your beneficiaries, please visit our OnePath Clarity educational website for more information 



We're in the business of paying claims

It's our job to be there for you when you need to make a claim, to provide you with complete support when it matters most.

**It's why we pay over 9 of every 10 claims we get – because we're in the business of paying claims.**

Visit [onepathclarity.com.au](http://onepathclarity.com.au) to learn more about the claims process, read claims stories and see why some claims aren't paid.

### Have confidence in your cover

Your OneCare held through super is a Guaranteed Renewable policy. This means that as long as you keep paying your premiums, your coverage continues, and your policy terms and conditions **cannot** be reduced or cancelled – even if your health declines or your personal risks increase. For example, if you're diagnosed with diabetes or even choose to start base jumping two days after you take out your policy, you're guaranteed to have the same cover, for the same price. In fact, you don't even have to tell us about these changes.

Head to our [OnePath Clarity site to learn more](#) 

### Are you unemployed?

You may not be eligible to receive a benefit or your benefit may change, depending on the type of cover you hold, and how long you have been unemployed.

If you are unemployed, please speak to your financial adviser Tom Graham on 0755618800, or call us on 133 667 regarding how this may affect your policy.

### Check your income

Your Income Secure SuperLink cover has been issued on Indemnity basis, which means that should you claim, the amount you'll receive will be determined by your actual income in the two years before the claim. This means that if your income has reduced in that period, you could receive less than the amount insured.

You should check your level of cover against your income to make sure it suits your needs and, importantly, let us know of any changes in your income to make sure you're not paying more than you need to.







## Are you in difficulty?

Life insurance is all about long-term certainty, but sometimes that certainty comes under immediate pressure.

As your life insurer, we take very seriously our responsibility to ensure you are supported if you are experiencing financial hardship.

Your product is flexible, and there are various ways that we can support you to make sure you can stay protected as you navigate through the difficulties you might be experiencing.

Click [here](#) to see some options you can consider to reduce the costs of your cover, and give you valuable breathing space.

To discuss lowering your premium, or for anything else to do with your cover, please speak to your financial adviser, Tom Graham at 0755618800, or call us on 133 667. We're here to support you.

## Considering your need for cover at all?

If you are thinking about cancelling your cover, it's important to consider the risks to you and your beneficiaries if life takes an unexpected turn for the worse – specifically, that you'll have no cover in place should a claimable event occur.

Also, if you are considering replacing your cover with another policy with us or another insurer, you may not be able to get cover at all or have access to the same terms, or you may have to pay a higher premium if your health has changed. The same may apply if you cancel your cover and at a later time apply again for cover.

## We're here for you

If you have any questions about your cover or you wish to change something, please call your financial adviser, Tom Graham on 0755618800, or call us at 133 667. Thank you for your trust – we're here to protect you.

Sincerely,

Customer Service Team

OnePath Life

### Important Information

OnePath Life Limited AEN 33 009 657 176, AFSL 2383 11 (OnePath Life) is the issuer of OneCare. This includes OneCare External Master Trust and OneCare SMSF. OnePath Custodians Pty Limited AEN 13 008 096 496, AFSL 230346 (OnePath Custodians) is the issuer of OneCare Super. OnePath Custodians is not a related body corporate of OnePath Life.

This information is of a general nature and does not take into account your personal needs and financial circumstances. You should consider the appropriateness of the information, having regard to your objectives, financial situation and needs.

You should read the OneCare Product Disclosure Statement and policy terms (PDS) available online at [onpath.com.au](http://onpath.com.au) or by calling 133 667 before deciding whether to acquire, or to continue to hold, the product.

MJAL-010200-2020



Call us: 133 667



Email us: [customer.risk@onpath.com.au](mailto:customer.risk@onpath.com.au)



Your Financial Adviser: Tom Graham  
Phone: 0755618800





OnePath Life Limited  
ABN 33 009 657 176 AFSL 238341  
onepath.com.au

## ONECARE POLICY SCHEDULE

### DATE

16 August 2021

8.9

### YOUR POLICY SUMMARY

Policy number: 1007009925

Policy owner(s):  
Krisanne Kelli Watkins  
Troy Watkins

Fund name:  
Treks Superannuation Fund

Policy start date: 26 September  
2019

Policy anniversary date: 26 September

Linked policy number: 1007009895

	First name	Surname	Date of birth	Gender
Life/lives insured:	Troy	Watkins	22 August 1974	Male
Annual premium*:				\$14,402.84
Reduction(s) - Multi Cover and Package:				\$1,068.18
Annual premium after reduction(s)*:				\$13,334.66
Includes:				
	Policy Fee(s)*:			\$48.55

\*Includes stamp duty if applicable.

You should keep this Policy Schedule in a secure place, along with your other insurance policy documents, as they will be required when you make a claim. If you lose the Policy Schedule, Policy Terms or any of your other insurance documents you can contact us for a replacement copy. We may charge a fee to cover our costs in issuing a replacement. The amounts insured under this policy are subject to the Policy Schedule, Policy Terms and any other notice issued by us to you. OnePath Life Limited (ABN 33 009 657 176, AFSL 238341) (OnePath Life) is the issuer of the product.

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# ONECARE POLICY SCHEDULE

**DATE**  
 16 August 2021  


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**Policy Number**  
 1007009925  


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Life Insured: Troy Watkins

## LIFE COVER WITH OPTIONAL TRAUMA AND TPD COVER

Cover type	Amount insured	Annual premium	Indexation	Cover start date	Cover expiry date
Life Cover	\$2,205,000	\$2,118.72	Yes	26 September 2019	25 September 2104
Super TPD (Working)	\$1,852,200	\$5,048.27	Yes	26 September 2019	25 September 2039

**Exclusions**

Please note that the specific exclusions listed in the table below are in addition to any general exclusion that may apply to your Policy.

Cover type	Cover start date	Exclusions
Life Cover	26 September 2019	No claim shall be payable under this cover for death that is a direct or indirect result of participation in any form of underwater diving activities.
Super TPD (Working)	26 September 2019	No benefit shall be payable under this cover for total or permanent disability that is a direct or indirect result of participation in any form of underwater diving activities.

**Options**

Benefit payment type: Lump sum  
 Premium type: Stepped premium  
 Occupation category: HH  
 TPD definition: Any Occupation  
 Smokert: No

**Optional extras**

Premium Waiver Disability Option: No  
 Business Guarantee Option: No  
 Double TPD Option: No

This Policy is linked to policy number 1007009895 under a Superlink arrangement. Therefore the sum insured in this policy will be reduced by the amount of benefits paid out under any linked policy. Please read your Policy Terms for full details of how Superlink arrangements operate.

## INCOME SECURE COVER

Cover type	Monthly amount insured	Annual premium	Indexation	Cover start date	Cover expiry date
Income Secure SuperLink	\$10,543	\$6,167.67	Yes	26 September 2019	25 September 2039

**Exclusions**

Please note that the specific exclusions listed in the table below are in addition to any general exclusion that may apply to your Policy.

† Last recorded details. If any of this information has changed, you can let us know by contacting Customer Services on 133 667.

## ONECARE POLICY SCHEDULE

## DATE

16 August 2021

## Policy Number

1007009925

Life Insured: Troy Watkins

Cover type	Cover start date	Exclusions
Income Secure SuperLink	26 September 2019	No claim shall be payable under this Income Secure cover where any claim arises in relation to the practice or participation in any form of underwater diving activities.
Income Secure SuperLink	26 September 2019	I acknowledge if I go on claim, any 'ongoing income' will not affect any total disability benefits I receive under my Income Secure policy for the first six months. If I am still on claim after six months, then OnePath will treat the 'ongoing income' as 'other payments' as defined in the OneCare Product Disclosure Statement and Policy Terms. This may result in the monthly amount insured payable reducing, so that any payment received in combination of business income and insured benefit does not exceed 75% of the pre-claim earnings (or 80% if Priority Income Option has been selected). 'Ongoing income' is the net profit (income less expenses) you or any related person/entity on your behalf receive, derive or are entitled to receive from your current or former employment/business.

## Options

Benefit payment type: Indemnity  
 Premium type: Stepped premium  
 Waiting period: 90 days  
 Benefit period: 6 years  
 Occupation category†: HH  
 Smoker†: No

## Optional extras

Accident Option: No  
 Premier Accident Option: No  
 Increasing Claim Option: Yes  
 Priority Income Option:  
 - Mortgage Maintenance: No (0.00%)

This Policy is linked to policy number 1007009895 under a Superlink arrangement. For more information about your SuperLink arrangement, including under which policy we assess your claim, please see your PDS and Policy Terms.

9-1

08 October 2021

Policy No: YL495108 ✓

Policy: BT Term Life

THE TRUSTEES  
TREKS SUPERANNUATION FUND  
20 ERAVE AVENUE  
RUNAWAY BAY QLD 4216

## As requested, we've cancelled your policy

Dear Sir/Madam,

Thank you for taking the time to contact us about cancelling this policy. We're sorry to learn that you no longer want to continue with your cover.

### Cancellation date

We confirm that we've cancelled your policy as at:

7 September 2019

### Your refund

We've credited the following amount to your account for the balance of the premiums you've paid, calculated from the last payment date to the cancellation date.

\$7,755.28

### Any questions?

If you have any questions, please contact your financial adviser or call our Customer Relations Consultants on 1300 553 764.

Yours sincerely,

Head of Customer Service

9-2

**Leeza Cox**

**From:** Leeza Cox  
**Sent:** Wednesday, 10 May 2023 9:02 AM  
**To:** Jacob Battye  
**Subject:** Treks Super Fund - BT CL495109

Hi Jacob

Can you please send through the refund notice for this policy \$5871.25 paid in on 27/10/2021.

Please let me know if you have any questions.  
My usual office hours are 7am – 2pm weekdays.

Jacob advised he can't retrieve any paperwork for refund.

Kind Regards,

Leeza Cox

ACCOUNTANT

Tel [07 5561 8800](tel:0755618800) | Fax [07 5561 8700](tel:0755618700)

Email [leeza@simmons-livingstone.com.au](mailto:leeza@simmons-livingstone.com.au)

Web [simmons-livingstone.com.au](http://simmons-livingstone.com.au)

30/340 Hope Island Road, Hope Island QLD 4212

PO Box 806, Oxenford QLD 4210



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**TRANSACTIONS**

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/03/21	Payment By Authority To Bt Life Insuranc CI495109 034-292	262.77		311,941.84
31/03/21	Interest Paid		14.12	311,955.96
07/04/21	Payment By Authority To Bt Life Insuranc YI495108 034-292	305.98		311,649.98
22/04/21	Deposit Online 2709000 Pymt Micropile Micropile Holdings		435.41	312,085.39
22/04/21	Deposit Precision Ch Pasch2104190007843		2,251.98	314,337.37
28/04/21	Payment By Authority To Bt Life Insuranc CI495109 034-292	262.77		314,074.60
30/04/21	Interest Paid		12.83	314,087.43
07/05/21	Payment By Authority To Bt Life Insuranc YI495108 034-292	305.98		313,781.45
11/05/21	Withdrawal Mobile 1256438 Tfr Westpac Diy	9,687.45		304,094.00
28/05/21	Payment By Authority To Bt Life Insuranc CI495109 034-292	262.77		303,831.23
31/05/21	Interest Paid		13.06	303,844.29
31/05/21	Deposit Online 2696075 Tfr Westpac Diy Smsf Amendment		9,687.45	313,531.74
07/06/21	Payment By Authority To Bt Life Insuranc YI495108 034-292	305.98		313,225.76
11/06/21	Deposit Precision Ch Pasch2106080000266		1,501.32	314,727.08
23/06/21	Deposit Precision Ch Pasch2106170008558		25,250.66	339,977.74
28/06/21	Payment By Authority To Bt Life Insuranc CI495109 034-292	262.77		339,714.97
30/06/21	Interest Paid		13.15	339,728.12
30/06/21	Deposit Ato Ato006000014736877		1,300.10	341,028.22
07/07/21	Payment By Authority To Bt Life Insuranc YI495108 034-292	352.36		340,675.86
15/07/21	Deposit Quicksuper Quickspr3006000700		13.42	340,689.28
28/07/21	Payment By Authority To Bt Life Insuranc CI495109 034-292	347.81		340,341.47
30/07/21	Interest Paid		14.00	340,355.47
30/07/21	<b>CLOSING BALANCE</b>			<b>340,355.47</b>

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**TRANSACTION FEE SUMMARY**

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 034-292 34-5320

Transaction fee(s) period 01 JAN 2021 to 28 FEB 2021

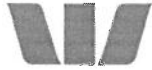
		<b>Charged</b>	<b>Unit Price</b>	<b>Fee</b>
Total	Non-internet/electronic tele-banking withd	3	\$5.00	\$15.00
<b>\$15.00</b>	<b>Total</b>	<b>3</b>		<b>\$15.00</b>

**ANNUAL INFORMATION  
FOR THE PERIOD 1 JULY 2020 TO 30 JUNE 2021**

**For account: 4292/345320**

Total interest credited \$157.46

These details are provided for your records and taxation purposes

**Westpac DIY Super Savings Account**

Statement Period  
30 July 2021 - 31 January 2022

Account Name  
MR TROY WATKINS & MRS KRISANNE  
KELLI WATKINS ATF TREKS  
SUPERANNUATION FUND

Customer ID  
2073 0437 WATKINS, TROY  
4747 9659 WATKINS, KRISANNE  
KELLI

BSB Account Number  
034-292 345 320

Opening Balance	+ \$340,355.47
Total Credits	+ \$41,148.05
Total Debits	- \$283,207.06
Closing Balance	+ \$98,296.46

**INTEREST RATES (PER ANNUM) ON CREDIT BALANCES**

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.05 %	0.05 %	0.05 %

Effective Date	Over \$499999
17 Mar 2020	0.05 %

**TRANSACTIONS**

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/07/21	STATEMENT OPENING BALANCE			340,355.47
03/08/21	Payment By Authority To Onepath Life Ltd 1007009949/1q3dd	869.43		339,486.04
09/08/21	Payment By Authority To Bt Life Insuranc YI495108 034-292	352.36		339,133.68
25/08/21	Deposit Wpacde 1 112215058 3430		8,190.53	347,324.21
30/08/21	Payment By Authority To Bt Life Insuranc CI495109 034-292	347.81		346,976.40
31/08/21	Interest Paid		14.94	346,991.34
07/09/21	Deposit Bt Insurance CI495109		347.81	347,339.15
07/09/21	Payment By Authority To Bt Life Insuranc YI495108 034-292	352.36		346,986.79

**TRANSACTIONS**

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
28/09/21	Payment By Authority To Onepath Life Ltd 1007009925/1rpfq	13,334.66		333,652.13
30/09/21	Interest Paid		14.22	333,666.35
07/10/21	Payment By Authority To Bt Life Insuranc YI495108 034-292	370.44		333,295.91
08/10/21	Deposit WBC Remediation Fee refund		279.48	333,575.39
12/10/21	Deposit Bt Insurance YI495108		7,755.28	341,330.67
25/10/21	Deposit Precision Ch Pasch2110190012286		2,261.04	343,591.71
27/10/21	Deposit Bt Insurance CI495109		5,871.25	349,462.96
29/10/21	Interest Paid		13.46	349,476.42
30/11/21	Interest Paid		15.31	349,491.73
01/12/21	Withdrawal Mobile 1735745 Tfr Westpac Diy	214,500.00		134,991.73
23/12/21	Withdrawal Mobile 1795271 Tfr Westpac Diy	50,000.00		84,991.73
31/12/21	Interest Paid		5.47	84,997.20
04/01/22	Deposit Online 2707331 Pymt Mph Cred Gpmt0032		6,836.60	91,833.80
20/01/22	Withdrawal Mobile 1027583 Tfr Westpac Diy	3,080.00		88,753.80
25/01/22	Deposit Precision Ch Pasch2201200006281		2,370.55	91,124.35
31/01/22	Interest Paid		3.83	91,128.18
31/01/22	Deposit Online 2901947 Pymt Mph Cred Gpmt0036		7,168.28	98,296.46
31/01/22	<b>CLOSING BALANCE</b>			<b>98,296.46</b>

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**MORE INFORMATION**

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9155 7700 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.



Statement Period  
31 January 2022 - 29 July 2022

## Westpac DIY Super Savings Account

Account Name  
MR TROY WATKINS & MRS KRISANNE  
KELLI WATKINS ATF TREKS  
SUPERANNUATION FUND

Customer ID  
2073 0437 WATKINS, TROY  
4747 9659 WATKINS, KRISANNE  
KELLI

BSB Account Number  
034-292 345 320

Opening Balance	+ \$98,296.46
Total Credits	+ \$70,158.92
Total Debits	- \$0.00
Closing Balance	+ \$168,455.38

## INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.05 %	0.05 %	0.05 %
17 May 2022	0.10 %	0.10 %	0.10 %	0.10 %
22 Jul 2022	0.25 %	0.25 %	0.25 %	0.25 %

Effective Date	Over \$499999
17 Mar 2020	0.05 %
17 May 2022	0.10 %
22 Jul 2022	0.25 %

## TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/01/22	STATEMENT OPENING BALANCE			98,296.46
28/02/22	Interest Paid		3.76	98,300.22
01/03/22	Deposit Online 2609481 Pymt Piling & C Feb Sfund Repay Gp		1,751.25	100,051.47
01/03/22	Deposit Online 2609576 Pymt Piling & C Feb Sfund Repaymen		5,165.63	105,217.10
31/03/22	Interest Paid		4.45	105,221.55



## TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
01/04/22	Deposit Online 2455520 Pymt Piling & C Mar Sfund Repay Gp		1,778.27	106,999.82
01/04/22	Deposit Online 2699217 Pymt Piling & C Mar Sfund Repaymen		5,305.69	112,305.51
29/04/22	Interest Paid		4.45	112,309.96
29/04/22	Deposit Precision Ch Pasch2204220014962		2,370.55	114,680.51
02/05/22	Deposit Online 2790114 Pymt Piling & C Apr Sfund Repay Gp		1,754.29	116,434.80
02/05/22	Deposit Online 2799430 Pymt Piling & C Apr Sfund Repaymen		5,220.48	121,655.28
31/05/22	Interest Paid		7.63	121,662.91
01/06/22	Deposit Online 2585166 Pymt Piling & C May Sfund Repaymen		5,244.97	126,907.88
01/06/22	Deposit Online 2586193 Pymt Piling & C May Sfund Repay Gp		1,754.67	128,662.55
20/06/22	Deposit Precision Ch Pasch2206150005130		729.40	129,391.95
23/06/22	Deposit Online 2845248 Pymt Piling & C Jun Sfund Repaymen		5,161.71	134,553.66
23/06/22	Deposit Online 2845473 Pymt Piling & C Jun Sfund Repay Gp		1,731.46	136,285.12
24/06/22	Deposit Precision Ch Pasch2206210003122		911.75	137,196.87
28/06/22	Deposit Precision Ch Pasch2206230007154		547.05	137,743.92
28/06/22	Deposit Precision Ch Pasch2206230013175		30,682.35	168,426.27
30/06/22	Interest Paid		10.89	168,437.16
29/07/22	Interest Paid		18.22	168,455.38
29/07/22	<b>CLOSING BALANCE</b>			<b>168,455.38</b>

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ANNUAL INFORMATION  
FOR THE PERIOD 1 JULY 2021 TO 30 JUNE 2022

For account: 4292/345320

Total interest credited

\$112.41

These details are provided for your records and taxation purposes

**Westpac DIY Super Working Account**

Statement Period  
31 May 2021 - 31 August 2021

Account Name  
MR TROY WATKINS & MRS KRISANNE  
KELLI WATKINS ATF TREKS  
SUPERANNUATION FUND

Customer ID  
2073 0437 WATKINS, TROY  
4747 9659 WATKINS, KRISANNE  
KELLI

BSB Account Number  
034-292 445 604

Opening Balance	+ \$2,089.48
Total Credits	+ \$0.03
Total Debits	- \$0.00
Closing Balance	+ \$2,089.51

**INTEREST RATES (PER ANNUM) ON CREDIT BALANCES**

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %

Effective Date	Over \$499999
17 Mar 2020	0.02 %

**TRANSACTIONS**

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
<b>31/05/21</b>	<b>STATEMENT OPENING BALANCE</b>			<b>2,089.48</b>
30/06/21	Interest Paid		0.01	2,089.49
30/07/21	Interest Paid		0.01	2,089.50
31/08/21	Interest Paid		0.01	2,089.51
<b>31/08/21</b>	<b>CLOSING BALANCE</b>			<b>2,089.51</b>

**CONVENIENCE AT YOUR FINGERTIPS**

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**Westpac DIY Super Working Account**

Statement Period  
31 August 2021 - 30 November 2021

Account Name  
MR TROY WATKINS & MRS KRISANNE  
KELLI WATKINS ATF TREKS  
SUPERANNUATION FUND

Customer ID  
2073 0437 WATKINS, TROY  
4747 9659 WATKINS, KRISANNE  
KELLI

BSB Account Number  
034-292 445 604

Opening Balance	+ \$2,089.51
Total Credits	+ \$0.03
Total Debits	- \$0.00
Closing Balance	+ \$2,089.54

**INTEREST RATES (PER ANNUM) ON CREDIT BALANCES**

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %

Effective Date	Over \$499999
17 Mar 2020	0.02 %

**TRANSACTIONS**

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
<b>31/08/21</b>	<b>STATEMENT OPENING BALANCE</b>			<b>2,089.51</b>
30/09/21	Interest Paid		0.01	2,089.52
29/10/21	Interest Paid		0.01	2,089.53
30/11/21	Interest Paid		0.01	2,089.54
<b>30/11/21</b>	<b>CLOSING BALANCE</b>			<b>2,089.54</b>

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Statement Period  
30 November 2021 - 28 February 2022

## Westpac DIY Super Working Account

Account Name  
MR TROY WATKINS & MRS KRISANNE  
KELLI WATKINS ATF TREKS  
SUPERANNUATION FUND

Customer ID  
2073 0437 WATKINS, TROY  
4747 9659 WATKINS, KRISANNE  
KELLI

BSB Account Number  
034-292 445 604

Opening Balance	+ \$2,089.54
Total Credits	+ \$267,580.09
Total Debits	- \$267,580.00
Closing Balance	+ \$2,089.63

### INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %

Effective Date	Over \$499999
17 Mar 2020	0.02 %

### TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
<b>30/11/21</b>	<b>STATEMENT OPENING BALANCE</b>			<b>2,089.54</b>
01/12/21	Deposit Online 2735746 Tfr Westpac Diy		214,500.00	216,589.54
02/12/21	Transfer Withdrawal At Runaway Bay QLD	214,500.00		2,089.54
23/12/21	Deposit Online 2795271 Tfr Westpac Diy		50,000.00	52,089.54
23/12/21	Withdrawal-Osko Payment 1807262 Micropile Holdings	50,000.00		2,089.54
31/12/21	Interest Paid		0.07	2,089.61
20/01/22	Deposit Online 2027583 Tfr Westpac Diy		3,080.00	5,169.61
20/01/22	Withdrawal-Osko Payment 1069158 Simmons Livingstone & Associates	3,080.00		2,089.61
31/01/22	Interest Paid		0.01	2,089.62
28/02/22	Interest Paid		0.01	2,089.63



**TRANSACTIONS**

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
28/02/22	CLOSING BALANCE			2,089.63

**CONVENIENCE AT YOUR FINGERTIPS**

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**MORE INFORMATION**

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9155 7700 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at [westpac.com.au/dispute](http://westpac.com.au/dispute). If you are a business customer, please go to [westpac.com.au/businessdispute](http://westpac.com.au/businessdispute)

**Information for customers that have a Westpac Transaction account for personal use, and have a Commonwealth Concession or Health Care card (Concession card).**

The Westpac Choice Concession account is a transaction account designed for Concession card holders and offers no monthly service fees, no outward dishonour fees, no account overdrawn fees and there are no informal overdrafts (except where it is impossible or reasonably impractical for us to prevent your account from being overdrawn).

To be eligible for this account, you must have your government payments paid into the account. There is a limit of one Westpac Choice Concession account per customer, this includes joint account holders. All account holders must be eligible.

If you would like more information or would like to apply for the Westpac Choice Concession account please visit [www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/](http://www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/), call 132 032 or visit your local branch.

Before making a decision about any of our products, please read all the terms and conditions available at [westpac.com.au](http://westpac.com.au) and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit [www.westpac.com.au/personal-banking/bank-accounts/transaction/](http://www.westpac.com.au/personal-banking/bank-accounts/transaction/)



Statement Period  
28 February 2022 - 31 May 2022

## Westpac DIY Super Working Account

Account Name  
MR TROY WATKINS & MRS KRISANNE  
KELLI WATKINS ATF TREKS  
SUPERANNUATION FUND

Customer ID  
2073 0437 WATKINS, TROY  
4747 9659 WATKINS, KRISANNE  
KELLI

BSB Account Number  
034-292 445 604

Opening Balance	+ \$2,089.63
Total Credits	+ \$0.03
Total Debits	- \$0.00
Closing Balance	+ \$2,089.66

### INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %

Effective Date	Over \$499999
17 Mar 2020	0.02 %

### TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
<b>28/02/22</b>	<b>STATEMENT OPENING BALANCE</b>			<b>2,089.63</b>
31/03/22	Interest Paid		0.01	2,089.64
29/04/22	Interest Paid		0.01	2,089.65
31/05/22	Interest Paid		0.01	2,089.66
<b>31/05/22</b>	<b>CLOSING BALANCE</b>			<b>2,089.66</b>

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11.6

## Westpac DIY Super Working Account

Statement Period  
31 May 2022 - 31 August 2022

Account Name  
MR TROY WATKINS & MRS KRISANNE  
KELLI WATKINS ATF TREKS  
SUPERANNUATION FUND

Customer ID  
2073 0437 WATKINS, TROY  
4747 9659 WATKINS, KRISANNE  
KELLI

BSB Account Number  
034-292 445 604

Opening Balance	+ \$2,089.66
Total Credits	+ \$0.36
Total Debits	- \$1,308.00
Closing Balance	+ \$782.02

## INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %
22 Jul 2022	0.25 %	0.25 %	0.25 %	0.25 %
18 Aug 2022	0.75 %	0.75 %	0.75 %	0.75 %

Effective Date	Over \$499999
17 Mar 2020	0.02 %
22 Jul 2022	0.25 %
18 Aug 2022	0.75 %

## TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/05/22	STATEMENT OPENING BALANCE			2,089.66
30/06/22	Interest Paid		0.01	2,089.67
01/07/22	Withdrawal Mobile 0888285 Bpay Tax Office Super Tax	1,308.00		781.67
29/07/22	Interest Paid		0.04	781.71
31/08/22	Interest Paid		0.31	782.02
31/08/22	CLOSING BALANCE			782.02



## CONVENIENCE AT YOUR FINGERTIPS

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## MORE INFORMATION

Further information in relation to your account, including details of product benefits and applicable fees and charges, is available on request. That information is also contained in the Product Disclosure Statement (PDS) or other disclosure document for your account. For a copy of that document, or if you have any other enquiries, you can call Telephone Banking on 132 032 from Australia or +61 2 9155 7700 from overseas.

The above Closing Balance amount may not be the same as the balance payable to you on closure of your account (the 'termination value'). Details of the termination value can be obtained by calling Telephone Banking on the numbers quoted above. Further information on how to close accounts, including calculation of the termination value, is contained in the Product Disclosure Statement (PDS) booklet or other disclosure document for your account.

We have an internal process for handling and resolving any problem you may have with, or complaints relating to, your account or this product. Information about this process can be found in the Product Disclosure Statement (PDS) or other disclosure document for your account, or you can contact us on 1300 130 467.

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode. To help you learn how you can protect your card against unauthorised transactions, you can find more information at [westpac.com.au/dispute](http://westpac.com.au/dispute). If you are a business customer, please go to [westpac.com.au/businessdispute](http://westpac.com.au/businessdispute)

### **Information for customers that have a Westpac Transaction account for personal use, and have a Commonwealth Concession or Health Care card (Concession card).**

The Westpac Choice Concession account is a transaction account designed for Concession card holders and offers no monthly service fees, no outward dishonour fees, no account overdrawn fees and there are no informal overdrafts (except where it is impossible or reasonably impractical for us to prevent your account from being overdrawn).

To be eligible for this account, you must have your government payments paid into the account. There is a limit of one Westpac Choice Concession account per customer, this includes joint account holders. All account holders must be eligible.

If you would like more information or would like to apply for the Westpac Choice Concession account please visit [www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/](http://www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/basic/), call 132 032 or visit your local branch.

Before making a decision about any of our products, please read all the terms and conditions available at [westpac.com.au](http://westpac.com.au) and consider whether the product is right for you. Please consider that the features of the Concession account may differ to the features and benefits of your existing account. To view our full range of transaction accounts visit [www.westpac.com.au/personal-banking/bank-accounts/transaction/](http://www.westpac.com.au/personal-banking/bank-accounts/transaction/)

If any loan you hold with us is secured by a real property mortgage; the mortgage terms require the property to be insured. Please review the replacement value of the property and check with your insurer to ensure you have adequate cover. For general information on property insurance, visit the Australian Securities and Investments Commission's MoneySmart website: [www.moneysmart.gov.au](http://www.moneysmart.gov.au).

### **Understanding comprehensive credit reporting**

It's more important than ever to pay on time as this is shown on your consumer credit report as part of comprehensive credit reporting (CCR).

CCR provides you with a more complete picture of your credit history including your on time and late repayments. You



can also see your consumer credit account open and closed dates, type of credit, credit limit and it now includes whether you are in a financial hardship arrangement.

For more information please see our website, our Privacy Statement or visit [CreditSmart.org.au](http://CreditSmart.org.au).

**Complaints**

If you have a complaint, contact our dedicated Customer Solutions team on 132 032 or write to us at Westpac Customer Solutions, Reply Paid 5265, Sydney NSW 2001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone 1800 931 678

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

**Westpac Live**



Find out about Online Banking at [westpac.com.au/westpaclive](http://westpac.com.au/westpaclive)

**Telephone Banking**



Call us on 132 032  
+61 2 9155 7700 if overseas

**Local Branch**



Find branches and ATMs at [westpac.com.au/locateus](http://westpac.com.au/locateus)

**THANK YOU FOR BANKING WITH WESTPAC**



**Australian Government**  
**Australian Taxation Office**

**Agent** SIMMONS LIVINGSTONE AND ASSOCIATES PTY 12-1  
**Client** THE TRUSTEE FOR TREKS SUPERANNUATION FUND  
**ABN** 29 339 334 508  
**TFN** 924 824 329

## Activity statement 001

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### Tax type summary

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**Income tax year** 2022  
**Period** 01 July 2021 - 30 June 2022  
**Type** Pay as you go Instalments  
**Balance** \$5,232.00 DR

### Transactions

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Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
31/10/2021	28/10/2021	Original Activity Statement for the period ending 30 Sep 21 - PAYG Instalments	\$1,308.00		\$1,308.00 DR
07/03/2022	28/02/2022	Original Activity Statement for the period ending 31 Dec 21 - PAYG Instalments	\$1,308.00		\$2,616.00 DR
01/05/2022	28/04/2022	Original Activity Statement for the period ending 31 Mar 22 - PAYG Instalments	\$1,308.00		\$3,924.00 DR
18/07/2022	28/07/2022	Original Activity Statement for the period ending 30 Jun 22 - PAYG Instalments	\$1,308.00		\$5,232.00 DR ✓

POSTED



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## Activity statement 001

<b>Date generated</b>	17 February 2023
<b>Overdue</b>	\$2,378.89 DR
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$2,378.89 DR

## Transactions

26 results found - from 17 February 2021 to 17 February 2023 sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
1 Nov 2022	1 Nov 2022	General interest charge			\$2,378.89 DR
30 Oct 2022	28 Oct 2022	Original Activity Statement for the period ending 30 Sep 22 - PAYG Instalments	\$619.00		\$2,378.89 DR
1 Aug 2022	4 Jul 2022	General interest charge			\$1,759.89 DR
18 Jul 2022	28 Jul 2022	Original Activity Statement for the period ending 30 Jun 22 - PAYG Instalments	\$1,308.00		\$1,759.89 DR
4 Jul 2022	4 Jul 2022	Credit transfer received from Income Tax Account		\$0.91	\$451.89 DR
4 Jul 2022	4 Jul 2022	General interest charge	X		\$452.80 DR
4 Jul 2022	1 Jul 2022	Payment received		\$1,308.00	\$452.80 DR
4 Jul 2022	1 Jul 2022	General interest charge			\$1,760.80 DR
4 Jul 2022	14 Jun 2022	Credit transfer received from Income Tax Account		\$855.20	\$1,760.80 DR
4 Jul 2022	14 Jun 2022	Credit transfer received from Income Tax Account		\$1,308.00	\$2,616.00 DR
4 Jul 2022	14 Jun 2022	Credit transfer received from Income Tax Account		\$1,617.00	\$3,924.00 DR
2 May 2022	2 May 2022	General interest charge			\$5,541.00 DR
1 May 2022	28 Apr 2022	Original Activity Statement for the period ending 31 Mar 22 - PAYG Instalments	\$1,308.00		\$5,541.00 DR
1 Apr 2022	1 Mar 2022	General interest charge			\$4,233.00 DR

\$3068.80

op.

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
7 Mar 2022	28 Feb 2022	Original Activity Statement for the period ending 31 Dec 21 - PAYG Instalments	\$1,308.00		\$4,233.00 DR
1 Nov 2021	1 Nov 2021	General interest charge			\$2,925.00 DR
31 Oct 2021	28 Oct 2021	Original Activity Statement for the period ending 30 Sep 21 - PAYG Instalments	\$1,308.00		\$2,925.00 DR
2 Aug 2021	2 Aug 2021	General interest charge			\$1,617.00 DR
1 Aug 2021	28 Jul 2021	Original Activity Statement for the period ending 30 Jun 21 - PAYG Instalments	\$1,617.00		\$1,617.00 DR
12 May 2021	12 May 2021	General interest charge			\$0.00
12 May 2021	11 May 2021	Payment received		\$7,623.00	\$0.00
3 May 2021	3 May 2021	General interest charge			\$7,623.00 DR
2 May 2021	28 Apr 2021	Original Activity Statement for the period ending 31 Mar 21 - PAYG Instalments	\$1,617.00		\$7,623.00 DR
1 Apr 2021	1 Apr 2021	General interest charge			\$6,006.00 DR
7 Mar 2021	2 Mar 2021	Original Activity Statement for the period ending 31 Dec 20 - PAYG Instalments	\$1,617.00		\$6,006.00 DR
1 Mar 2021	1 Mar 2021	General interest charge			\$4,389.00 DR

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12.4

## Income tax 551

<b>Date generated</b>	17 February 2023
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

## Transactions

8 results found - from 17 February 2021 to 17 February 2023 sorted by processed date ordered newest to oldest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
4 Jul 2022	4 Jul 2022	Credit transferred to Integrated Client Account	\$0.91		\$0.00
4 Jul 2022	4 Jul 2022	Interest on overpayment for Income Tax for the period from 01 Jul 20 to 30 Jun 21		\$0.91	\$0.91 CR
4 Jul 2022	14 Jun 2022	Credit transferred to Integrated Client Account	\$855.20		\$0.00 ✓
4 Jul 2022	14 Jun 2022	Credit transferred to Integrated Client Account	\$1,308.00		\$855.20 CR
4 Jul 2022	14 Jun 2022	Credit transferred to Integrated Client Account	\$1,617.00		\$2,163.20 CR
4 Jul 2022	14 Jun 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21		\$3,780.20	\$3,780.20 CR
25 Jun 2021	30 Jun 2021	EFT refund for Income Tax for the period from 01 Jul 19 to 30 Jun 20	\$1,300.10		\$0.00
25 Jun 2021	17 May 2021	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 19 to 30 Jun 20		\$1,300.10	\$1,300.10 CR

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