

# MLC Life Insurance

## Policy Schedule

LIFE INSURANCE

This Policy Schedule replaces any previous Policy Schedules. Effective date 6 July 2021

### Policy details

Policy Owner	Brinstones Pty Ltd ATF Brinstones Super		
Product name	MLC Insurance (Wrap or SMSF)		
Policy number	93241794	Policy start date	6 July 2018
Annual renewal date	6 July	Yearly premium*	\$4,506.59
Yearly policy fee	\$0.00	Stamp Duty state	QLD
Yearly Stamp Duty	\$0.00		

\* Your Yearly premium includes the policy fee and stamp duty

### Connected Policies

Connected policy number	93241795	Connected benefit/s	Critical Illness Plus
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### Life Insured Details

#### Life Insured

Life Insured	Mr Donald Hill	Date of Birth	20 July 1966
Age next birthday	55	Occupation Class	AA

### What you're covered for

#### Mr Donald Hill Life Insured

Benefit type	Premium structure	Benefit amount	Yearly Premium	Benefit expiry date	Smoker status	Inflation Linked
Total and Permanent Disability (extension to Life Cover)	Stepped	\$1,157,625	\$2,034.63	6 July 2041	Non-smoker	Yes
Extra benefits (benefit details)						

Any occupation

- Any Occupation in Total and Permanent Disability applied

### Special Conditions

- Exclusion: This insurance is being issued on the basis that it is to replace existing insurance cover. If the existing cover is not cancelled, any Benefit that is payable on the occurrence of an event under this insurance cover will be reduced by any benefit payable on the occurrence of the same event under your existing cover.
- Exclusion: We will not pay any Total and Permanent Disability benefits under this Policy for any claim that is caused or contributed to by any disease or disorder of the left ankle. We will however, give consideration to a claim where the medical evidence clearly shows that the claim has not in any way been caused by, aggravated or complicated by any condition associated with the left ankle that was diagnosed, or where symptoms became apparent prior to the commencement of this cover.
- Exclusion: We will not pay any Total and Permanent Disability benefits under this Policy for any claim that is caused or contributed to by any disease or disorder of the lumbo sacral spine, its intervertebral discs, nerve roots, supporting musculature or ligaments. We will however, give consideration to a claim where the medical evidence clearly shows that the claim has not in any way been caused by, aggravated or complicated by any condition associated with the lumbo sacral spine that was diagnosed, or where symptoms became apparent prior to the commencement of this cover.
- Exclusion: We will not pay any Total and Permanent Disability benefits under this Policy for any claim that is caused or contributed to by any disease or disorder of the inner ear (cochlea, vestibule and semi-circular canals).

Life Cover	Stepped	\$1,284,964	\$2,471.96	6 July 2041	Non-smoker	Yes
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### Extra benefits (benefit details)

### Special Conditions

- Exclusion: This insurance is being issued on the basis that it is to replace existing insurance cover. If the existing cover is not cancelled, any Benefit that is payable on the occurrence of an event under this insurance cover will be reduced by any benefit payable on the occurrence of the same event under your existing cover.

The premium details in this Schedule will be valid until the next review date. This Schedule is current as at the effective date shown, and replaces any Schedule previously issued. You should refer to the Policy Document for full details of when we will pay a Benefit.

VIRTU SUPER PTY LTD

Debtors Transaction

For Client Name Brinstones Super, Sort By Date From Jul 01 2021 to Aug 31 2022

03:47 PM Mar 22 2023

Date	Transaction Type	Payment Type	Debtor	Reference	Amount
Jun 09 2022	Invoice		Brinstones Super	11470	4,840.00
Aug 26 2022	Payment	Direct Credit	Brinstones Super	11470	(4,840.00)
					0.00

# Tax Invoice

ABN 53 574 469 796



Brinstones Super  
39 Geera Street  
COORPAROO QLD 4151

**Invoice Date** 09 June 2022  
**Invoice Number** 11470  
**Client Code** HIL12S

## PROFESSIONAL SERVICES RENDERED

## AMOUNTS

Preparation of annual Financial Statements for the year ended 30th June 2021.  
Preparation of Income Tax Return and lodgement with the Australian Taxation Office.  
Checking of Tax Assessment received and notification as to payment of tax as and when due. 3,100.00

Amendment to the 2020 tax return including:  
Capital gains tax calculations  
Minutes of the meeting  
Liaising the with auditor 600.00

Discussions with Elizabeth Meiklejohn and Brenda Wishey during the year regarding Susan's US residency and the implications on the SMSF. 200.00

Attending to the Audit of the Fund for the year ended 30th June 2021, including outlays paid to Super Audits. 500.00

Sub Total	4,400.00
GST	440.00
<b>Total Amount Inclusive of GST</b>	<b>\$4,840.00</b>

Accountancy fee = \$4,290

Audit fee = \$550

## THIS ACCOUNT IS DUE AND PAYABLE IN 14 DAYS

### PAYMENT ADVICE

#### Direct Credit

Please make payment into the following account:-  
Please use the reference **HIL12S**.

**Client** Brinstones Super

**Client Code** HIL12S

**Invoice Number** 11470

**Due Date** 23 Jun 22

**Total Due** **\$4,840.00**

**Account Name** Virtu Super Pty Ltd  
**BSB Number** 084-129  
**Account Number** 8930 77696



Liability limited by a scheme approved under Professional Standards legislation. ACN 134 260 512 [www.virtusuper.com.au](http://www.virtusuper.com.au)



**ASIC**

Australian Securities &amp; Investments Commission

ABN 86 768 265 615

**Inquiries**

www.asic.gov.au/invoices

1300 300 630

BRINSTONES PTY LTD  
39 GEERA ST COORPAROO QLD 4151

**INVOICE STATEMENT**

Issue date 20 Jun 22

**BRINSTONES PTY LTD**

ACN 151 569 363

Account No. 22 151569363

**Summary**

Opening Balance	\$0.00
New items	\$56.00
Payments & credits	\$0.00
<b>TOTAL DUE</b>	<b>\$56.00</b>

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

*Transaction details are listed on the back of this page*

**Please pay**

Immediately	<b>\$0.00</b>
By 20 Aug 22	<b>\$56.00</b>

*If you have already paid please ignore this invoice statement.*

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

**ASIC**

Australian Securities &amp; Investments Commission

**PAYMENT SLIP****BRINSTONES PTY LTD**

ACN 151 569 363

Account No: 22 151569363



22 151569363

<b>TOTAL DUE</b>	<b>\$56.00</b>
Immediately	<b>\$0.00</b>
By 20 Aug 22	<b>\$56.00</b>

*Payment options are listed on the back of this payment slip*



**Biller Code:** 17301  
**Ref:** 2291515693631



\*814 129 0002291515693631 55

## Transaction details:

page 2 of 2

	Transactions for this period	ASIC reference	\$ Amount
2022-06-20	Annual Review - Special Purpose Pty Co	4X0292074480P A	\$56.00
	<b>Outstanding transactions</b>		
2022-06-20	Annual Review - Special Purpose Pty Co	4X0292074480P A	\$56.00

### PAYMENT OPTIONS



Billpay Code: 8929  
Ref: 2291 5156 9363 155

#### Australia Post

Present this payment slip. Pay by cash, cheque or EFTPOS

#### Phone

Call 13 18 16 to pay by Mastercard or Visa

#### On-line

Go to [postbillpay.com.au](http://postbillpay.com.au) to pay by Mastercard or Visa

#### Mail

Mail this payment slip and cheque (do not staple) to ASIC,  
Locked Bag 5000, Gippsland Mail Centre VIC 3841



Biller Code: 17301  
Ref: 2291515693631

#### Telephone & Internet Banking – BPAY®

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