



Elizabeth Meiklejohn

## Your Westpac Protection Plans Renewal Summary for Term Life

Effective: 14 Feb 2021

<b>Policy owner</b>	The O & S Samarski Super Fund	<b>New Policy</b>
<b>Address</b>	THE O & S SAMARSKI SUPER FUND 40 NEWBURY PLACE CARINDALE QLD 4152	

### Your policy details

<b>Portfolio number</b>	W0118043-A	Old Policy = \$366.34 x 7 New Policy = \$441.70 x 5  Total Premium = \$4,772.88
<b>Policy number</b>	Y0118043	
<b>Product name</b>	Term Life	
<b>Policy risk commencement date</b>	14 Feb 2014	
<b>Renewal date</b>	14 Feb each year	

### Premium details

<b>Premium</b>	\$413.48	Death sum insured = \$516,545 (\$491,947 + \$24,598) TPD sum insured = \$516,545 (\$491,947 + \$24,598)
<b>Policy fee</b>	\$8.79	
<b>Stamp duty</b>	\$19.43	
<b>Total premium payable</b>	<b>\$441.70</b>	
<b>Premiums payable</b>	14 <sup>th</sup> February and then at a monthly frequency	
<b>CPI increase</b>	3%	

### Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions	
Oleg Vladimirovich Samarski (29992397)	11 Sep 1965	Male	Non-Smoker	No	
<b>Oleg Vladimirovich Samarski</b>					
Benefit type	Expiry date	Benefit amount	Premium option	Loadings	Occupation category
<b>Death Benefit</b>	14 Feb 2064	<b>\$491,947</b>	Stepped	No	N/A
<b>TPD Benefit (Any)</b>	14 Feb 2064	<b>\$491,947</b>	Stepped	No	A
<b>PTO</b>					

The following product is linked to this policy. It may impact on the benefits payable under this policy.

Product	Policy number	Insured person	Commencement date
<b>Flexible Linking Plus</b>	YF118043	Oleg Vladimirovich Samarski	14 Feb 2014

Policy: Y0118043 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. WLISL and BTFM are wholly owned subsidiaries of the Westpac Banking Corporation ABN 33 007 457 141, 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.

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**Loyalty benefit details**

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**Oleg Vladimirovich Samarski**

<b>Benefit type</b>	<b>Loyalty benefit</b>	<b>Loyalty benefit effective date</b>
<b>Death Benefit</b>	<b>\$24,598</b>	14 Feb 2017
<b>TPD Benefit (Any)</b>	<b>\$24,598</b>	14 Feb 2017

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**Discount details**

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**Policy discounts** Pap Protection Plans

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.

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## Your Westpac Protection Plans Renewal Summary for Term Life

Effective: 14 Feb 2020

Old Policy

**Policy owner** The O & S Samarski Super Fund

**Address** THE O & S SAMARSKI SUPER FUND  
40 NEWBURY PLACE  
CARINDALE QLD 4152

### Your policy details

**Portfolio number** W0118043-A

**Policy number** Y0118043

**Product name** Term Life

**Policy risk commencement date** 14 Feb 2014

**Renewal date** 14 Feb each year

### Premium details

**Premium** \$342.14

**Policy fee** \$8.61

**Stamp duty** \$15.59

**Total premium payable** **\$366.34**

**Premiums payable** 14<sup>th</sup> February and then at a monthly frequency

**CPI increase** 3%

### Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions
Oleg Vladimirovich Samarski (29992397)	11 Sep 1965	Male	Non-Smoker	No

### Oleg Vladimirovich Samarski

Benefit type	Expiry date	Benefit amount	Premium option	Loadings	Occupation category
Death Benefit	14 Feb 2064	\$477,619	Stepped	No	N/A
TPD Benefit (Any)	14 Feb 2064	\$477,619	Stepped	No	A

The following product is linked to this policy. It may impact on the benefits payable under this policy.

Product	Policy number	Insured person	Commencement date
Flexible Linking Plus	YF118043	Oleg Vladimirovich Samarski	14 Feb 2014

Policy: Y0118043 Page: 1

The insurer is Westpac Life Insurance Services Limited ABN 31 003 149 157 AFSL 233 728 (Westpac Life)  
Telephone: 131 817 Fax: (02) 9274 5764 GPO Box 524 Sydney NSW 2001

Westpac Life is also the issuer of the product, except for Term Life as Superannuation and Income Protection as Superannuation (part of Westpac MasterTrust – Superannuation Division ABN 81 236 903 448 and Westpac Personal Superannuation Fund ABN 36 369 876 939), which is issued by Westpac Securities Administration Limited ABN 77 000 049 472.

**Loyalty benefit details**

**Oleg Vladimirovich Samarski**

<b>Benefit type</b>	<b>Loyalty benefit</b>	<b>Loyalty benefit effective date</b>
<b>Death Benefit</b>	\$23,881	14 Feb 2017
<b>TPD Benefit (Any)</b>	\$23,881	14 Feb 2017

**Discount details**

**Policy discounts**                      Pap Protection Plans

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.



## Your Westpac Protection Plans Renewal Summary for Term Life

Effective: 14 Feb 2021

Policy owner The O & S Samarski Super Fund

New Policy

Address THE O & S SAMARSKI SUPER FUND  
40 NEWBURY PLACE  
CARINDALE QLD 4152

Old Policy = \$232.71 x 7  
New Policy = \$277.73 x 5

Total Premium = \$3,017.62

### Your policy details

Portfolio number W0118043-A

Policy number Y0118047

Product name Term Life

Policy risk commencement date 14 Feb 2014

Renewal date 14 Feb each year

Death sum insured = \$516,545 (\$491,947 + \$24,598)  
TPD sum insured = \$516,545 (\$491,947 + \$24,598)

### Premium details

Premium \$255.43

Policy fee \$8.79

Stamp duty \$13.51

Total premium payable **\$277.73**

Premiums payable 14<sup>th</sup> February and then at a monthly frequency

CPI increase 3%

### Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions
Svetlana Vladislavovna Samarski (29992567)	23 Nov 1967	Female	Non-Smoker	No

### Svetlana Vladislavovna Samarski

Benefit type	Expiry date	Benefit amount	Premium option	Loadings	Occupation category
<b>Death Benefit</b>	14 Feb 2066	<b>\$491,947</b>	Stepped	No	N/A
<b>TPD Benefit (Any)</b>	14 Feb 2066	<b>\$491,947</b>	Stepped	No	A

PTO

The following product is linked to this policy. It may impact on the benefits payable under this policy.

Product	Policy number	Insured person	Commencement date
Flexible Linking Plus	YF118047	Svetlana Vladislavovna Samarski	14 Feb 2014

Policy: Y0118047 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. WLISL and BTFM are wholly owned subsidiaries of the Westpac Banking Corporation ABN 33 007 457 141, 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.

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**Loyalty benefit details**

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**Svetlana Vladislavovna Samarski**

<b>Benefit type</b>	<b>Loyalty benefit</b>	<b>Loyalty benefit effective date</b>
<b>Death Benefit</b>	<b>\$24,598</b>	14 Feb 2017
<b>TPD Benefit (Any)</b>	<b>\$24,598</b>	14 Feb 2017

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**Discount details**

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**Policy discounts** Pap Protection Plans

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## Your Westpac Protection Plans Renewal Summary for Term Life

Effective: 14 Feb 2020

Old Policy

**Policy owner** The O & S Samarski Super Fund

**Address** THE O & S SAMARSKI SUPER FUND  
40 NEWBURY PLACE  
CARINDALE QLD 4152

### Your policy details

**Portfolio number** W0118043-A  
**Policy number** Y0118047  
**Product name** Term Life  
**Policy risk commencement date** 14 Feb 2014  
**Renewal date** 14 Feb each year

### Premium details

**Premium** \$213.12  
**Policy fee** \$8.61  
**Stamp duty** \$10.98  
**Total premium payable** **\$232.71**  
**Premiums payable** 14<sup>th</sup> February and then at a monthly frequency  
**CPI increase** 3%

### Insured person details

Insured person	Date of birth	Gender	Smoker status	Exclusions
Svetlana Vladislavovna Samarski (29992567)	23 Nov 1967	Female	Non-Smoker	No

### Svetlana Vladislavovna Samarski

Benefit type	Expiry date	Benefit amount	Premium option	Loadings	Occupation category
Death Benefit	14 Feb 2066	\$477,619	Stepped	No	N/A
TPD Benefit (Any)	14 Feb 2066	\$477,619	Stepped	No	A

The following product is linked to this policy. It may impact on the benefits payable under this policy.

Product	Policy number	Insured person	Commencement date
Flexible Linking Plus	YF118047	Svetlana Vladislavovna Samarski	14 Feb 2014

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**Loyalty benefit details**

**Svetlana Vladislavovna Samarski**

<b>Benefit type</b>	<b>Loyalty benefit</b>	<b>Loyalty benefit effective date</b>
<b>Death Benefit</b>	\$23,881	14 Feb 2017
<b>TPD Benefit (Any)</b>	\$23,881	14 Feb 2017

**Discount details**

**Policy discounts**                      Pap Protection Plans

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.

# Tax Invoice

ABN 53 574 469 796



The O&S Samarski Superannuation Fund  
12 Windermere Crescent  
CARINDALE QLD 4152

**Invoice Date** 10 March 2021  
**Invoice Number** 9729  
**Client Code** SAM07S

PROFESSIONAL SERVICES RENDERED	AMOUNTS
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Preparation of annual Financial Statements for the year ended 30th June 2020. 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.	1,850.00
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Outlays paid to Marsh Tincknell for attending to the Audit of the Fund including preparation of Statutory forms for the year ended 30th June 2020.	450.00
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Sub Total	2,300.00
GST	230.00
<b>Total Amount Inclusive of GST</b>	<b>\$2,530.00</b>

Accountancy Fees = \$2,035 + \$370 = \$2,405.00  
Audit Fees = \$495.00

## THIS ACCOUNT IS DUE AND PAYABLE IN 14 DAYS

### PAYMENT ADVICE

#### Direct Credit

Please make payment into the following account:-  
Please use the reference **SAM07S**.

**Client** The O&S Samarski Superannuation Fund  
**Client Code** SAM07S  
**Invoice Number** 9729  
**Due Date** 24 Mar 21  
**Total Due** **\$2,530.00**

**Account Name** Virtu Super Pty Ltd  
**BSB Number** 084-435  
**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)

**AUDIT SHIELD SERVICE  
TAX RECEIPT  
ABN: 53 574 469 796**

The O&S Samarski Superannuation Fund  
12 Windermere Cres  
CARINDALE QLD 4152

**Date**  
2 August 2021

**Invoice No.**  
TAI-21368510

**Client Code**  
SAM07S

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**Details**

Expiry Date: 30 November 2021 at 4p.m.  
Level of Cover: \$ 10,000.00  
Turnover Category: Self-Managed Super Fund

**Payment**

Fee for Audit Shield service participation:	\$ 336.36
GST Added:	\$ 33.64
Amount Paid:	\$ 370.00
Paid Date:	*26 November 2020

\* Participation in the Audit Shield service is active the next business day upon receipt of payment.

Name of Entities / Individuals to be covered:  
**The O&S Samarski Superannuation Fund**

**Samarski Group**

Neil Dedrie

Commonwealth Private Ltd

**Commonwealth Private - Investment Service**

**Samarski Pty Ltd ATF The O & S Samarski Superannuation Fund Commonwealth Private - Investment Service-SMSF (6675640)**

<b>Opening Balance</b>	<b>\$274,631.32</b>
<b>Add Amounts Received</b>	
Contributions	\$50,000.00
<b>Add Investment Earnings</b>	
Income Received	\$9,904.62
Growth	\$57,883.68
<b>Less Expenses</b>	
Management Fees	\$705.39
<b>Closing Balance</b>	<b>\$391,714.23</b>

**Notes**

Opening balance is calculated using the last known price as at 30 June 2020.

Managed Fund information generally provided by Morningstar Australasia Pty Ltd ABN 95 090 665 544.

Australian Listed Security share prices generally provided by the ASX Limited, ABN 98 008 624 691.

Unlisted Investments and Property Syndicate information generally provided by the relevant investment manager.

**Report Criteria**

The Transaction Summary includes the following accounts:

Samarski Pty Ltd ATF The O & S Samarski Superannuation Fund Commonwealth Private - Investment Service-SMSF (6675640)