



Elizabeth Meiklejohn

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	

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

Old Policy = \$366.34 x 7
New Policy = \$441.70 x 5
Total Premium = \$4,772.88

Premium details

Premium	\$413.48
Policy fee	\$8.79
Stamp duty	\$19.43
Total premium payable	\$441.70
Premiums payable	14 th February and then at a monthly frequency
CPI increase	3%

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

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	\$491,947	Stepped	No	N/A
TPD Benefit (Any)	14 Feb 2064	\$491,947	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	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.

Loyalty benefit details

Oleg Vladimirovich Samarski**Benefit type****Loyalty benefit****Loyalty benefit
effective date****Death Benefit****\$24,598****14 Feb 2017****TPD Benefit (Any)****\$24,598****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 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 14th 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

Benefit type	Loyalty benefit	Loyalty benefit effective date
Death Benefit	\$23,881	14 Feb 2017
TPD Benefit (Any)	\$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 14th 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	\$491,947	Stepped	No	N/A
TPD Benefit (Any)	14 Feb 2066	\$491,947	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.

Loyalty benefit details

Svetlana Vladislavovna Samarski

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

Discount details

Policy discounts Pap Protection Plans

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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 14th 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

Policy: Y0118047 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

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Loyalty benefit details

Svetlana Vladislavovna Samarski

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

Discount details

Policy discounts **Pap Protection Plans**

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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

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

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

Sub Total	2,300.00
GST	230.00
Total Amount Inclusive of GST	\$2,530.00

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

THIS ACCOUNT IS DUE AND PAYABLE IN 14 DAYS

PAYMENT ADVICE

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

Direct Credit

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

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

**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

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)

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

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)