



## Life Cover

Invoice	Accountancy Fees	Life Insurance	Audit Fees	Administration Fees No GST	Advisor Fees	Total
Asteron 81345091		\$ 39,582.22				\$ 39,582.22
Virtu Super 12061	\$ 3,740.00	\$ -	\$ 770.00			\$ 4,510.00
Audit Insurance	\$ 390.00					\$ 390.00
Macquarie				\$ 667.78	\$ 2,226.49	\$ 2,894.27
Macquarie				\$ 313.92		\$ 313.92
<b>Total</b>	<b>\$ 4,130.00</b>	<b>\$ 39,582.22</b>	<b>\$ 770.00</b>	<b>\$ 981.70</b>	<b>\$ 2,226.49</b>	<b>\$ 47,690.41</b>
Less GST	\$ 281.59					
<b>Net Expense</b>	<b>\$ 3,848.41</b>	<b>\$ 39,582.22</b>	<b>\$ 770.00</b>	<b>\$ 981.70</b>	<b>\$ 2,226.49</b>	

H 000043 000



The Trustees  
The De Marco Superannuation Fund  
19 Gerry Street  
STAFFORD HEIGHTS QLD 4053

Note: July 22 &amp; July 23 premium paid in 2023 year

7 July 2023

Dear Trustee/s

We are pleased to confirm that the following change has been made to your Life Cover insurance policy.

- Decrease Sum Insured

As a result of the change, your yearly premium is now \$17,328.83.

Please note the attached Endorsement is confirmation of the change made to your policy. This document contains updated details of your cover. Please read it carefully and file it with your Policy Schedule and Policy Document for future reference.

If you have any questions, please contact your adviser or Customer Service for assistance.

Yours sincerely

Aaliyah.Craft  
Customer Service Officer

## Policy Number

81345091

## Insured Person/Member

Mr Nicholas De Marco

## Policy Owner/Trustee

The De Marco  
Superannuation Fund  
Mrs Olga De Marco

## Important Dates

- Policy anniversary  
18 July each year
- Policy commencement  
18/07/2007

## Your Adviser

Shanebridge Pty Ltd (Gw) Ho  
Acct  
07 5577 3544

## Customer Service

1800 221 727  
8am to 6pm AEST

## Internet

[www.asteronlife.com.au](http://www.asteronlife.com.au)

► See your Policy Benefits  
and Features over

TAL Life Limited ABN 70 050 109 450 AFSL 237848 (TAL Life) is part of the TAL Dai-ichi Life Australia Pty Limited ABN 97 150 070 483 group of companies (TAL). The different entities of TAL group of companies are not responsible for, or liable in respect of, products and services provided by the other.

**Customer Service** GPO Box 68, Sydney NSW 2001  
Ph: 1800 221 727 8am to 6pm AEST Mon to Fri  
Email: [life\\_customerservice@asteronlife.com.au](mailto:life_customerservice@asteronlife.com.au) Web: [www.asteronlife.com.au](http://www.asteronlife.com.au)

# Life Cover Endorsement

This endorsement contains updated details of your Life Cover insurance policy. This is an **IMPORTANT DOCUMENT**, please file with your Policy Schedule and Policy Document for future reference.

## Policy Benefits and Features

- Automatic Increase Benefit
- Financial Planning Benefit of \$1,500
- Financial Planning Benefit Loyalty Reward – Additional \$1,000
- Stepped Premium Policy Group

## Optional Benefits

✓	Waiver of Premium		
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## Benefit Table

	Sum Insured	Yearly Premium	Expiry Date
Life Cover	\$2,000,000	\$17,224.83	18/07/2061
Policy Fee		\$104.00	
		<b>\$17,328.83</b>	

## Policy Number

81345091

## Insured Person/Member

Mr Nicholas De Marco  
Non-Smoker  
Born 29/10/1961

## Policy Owner/Trustee

The De Marco  
Superannuation Fund  
Mrs Olga De Marco

## Important Dates

- Policy anniversary  
18 July each year
- Policy commencement  
18/07/2007

## Effective Date

This change will take effect from 18/07/2023 and all other terms and conditions will remain unaltered.

TAL Life Limited ABN 70 050 109 450 AFSL 237848 (TAL Life) is part of the TAL Dai-ichi Life Australia Pty Limited ABN 97 150 070 483 group of companies (TAL). The different entities of TAL group of companies are not responsible for, or liable in respect of, products and services provided by the other.

**Customer Service** GPO Box 68, Sydney NSW 2001

Ph: 1800 221 727 8am to 6pm AEST Mon to Fri

Email: life\_customerservice@asteronlife.com.au Web: www.asteronlife.com.au

# Life Cover Illustration

000001 000



The Trustees  
The De Marco Superannuation Fund  
19 Gerry Street  
STAFFORD HEIGHTS QLD 4053

27 June 2023

Dear Trustee/s

We are pleased to provide the attached illustration for your Life Cover insurance policy.

- Decrease Sum Insured

If you decide to proceed with this change, your new yearly premium will be \$17,328.83.

If you have any questions, please contact your adviser or Customer Service for assistance.

Yours sincerely

The Asteron Life Team

*N De Marco*  
*N De Marco*

27/6/23  
\$17328.83  
Pd BPay

TAL Life Limited ABN 70 050 109 450 AFSL 237848 (TAL Life) is part of the TAL Dai-ichi Life Australia Pty Limited ABN 97 150 070 483 group of companies (TAL). The different entities of TAL group of companies are not responsible for, or liable in respect of, products and services provided by the other.

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## Policy Number

81345091

## Insured Person/Member

Mr Nicholas De Marco

## Important Dates

- Policy anniversary  
18 July each year
- Policy commencement  
18/07/2007

## Customer Service



1800 221 727  
8am to 6pm AEST

## Internet



www.asteronlife.com.au

Life Cover  
Illustration

Policy Number

81345091

Insured Person/Member

Mr Nicholas De Marco

Illustration Date: 27/06/2023

Policy Owner/Trustee

The De Marco

Superannuation Fund

Mrs Olga De Marco

Proposed Changes

- Decrease Sum Insured

Benefit Table

	Current Benefit/s		Proposed Benefit/s	
	Sum Insured	Yearly Premium	Sum Insured	Yearly Premium
Life Cover	\$3,000,000	\$25,837.25	<b>\$2,000,000</b>	<b>\$17,224.83</b>
Policy Fee		\$104.00		\$104.00
<b>Total</b>		\$25,941.25		<b>\$17,328.83</b>

Note: the impact of the proposed changes is shown in bold under Proposed Benefits in the table above.

This illustration is valid for 14 days from the illustration date shown.

This illustration is based on your requested changes to cover and should only be used as a guide.

If you elect to proceed with any of the proposed changes:

- Further medical and/or financial evidence may be required.
- You may be asked for other additional payments.
- There may be a need for a premium payment or  
A refund of premiums may be due.

Your policy is issued by TAL Life Limited ("us"). The proposed changes are subject to acceptance by us.



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## Confirmation

### Processing

Your payment will be received within our standard [cut-off times](#).

### Payment summary

BPAY® receipt number **7337063**

### Payer

From **Check account for Super 734-086 xx6986**

Description **Asteron Premium**

### Payee

To **ASTERON LIFE 7067815007  
ASTERON LIFE - Biller code 8268**

Customer reference number **7067815007**

### Payment details

Amount **\$17,328.83**

Scheduled payment date **27 Jun 2023**

Payment ID **d980de60-0f41-45b8-ab0e-c81a2e252c46**

# Life Cover

000038 000



The Trustees  
The De Marco Superannuation Fund  
19 Gerry Street  
STAFFORD HEIGHTS QLD 4053

14 July 2022

Dear Trustee/s

We are pleased to confirm that the following change has been made to your Life Cover insurance policy.

- Decrease Sum Insured

As a result of the change, your yearly premium is now \$22,253.39.

Please note the attached Endorsement is confirmation of the change made to your policy. This document contains updated details of your cover. Please read it carefully and file it with your Policy Schedule and Policy Document for future reference.

If you have any questions, please contact your adviser or Customer Service for assistance.

Yours sincerely

Administration Team  
Customer Service Officer

19/7/22  
B Pay



## Policy Number

81345091

## Insured Person/Member

Mr Nicholas De Marco

## Policy Owner/Trustee

The De Marco  
Superannuation Fund  
Mrs Olga De Marco

## Important Dates

- Policy anniversary  
18 July each year
- Policy commencement  
18/07/2007

## Your Adviser

Shanebridge Pty Ltd (Gw) Ho  
Acct  
07 5577 3544

## Customer Service

1800 221 727 8am to  
6pm AEST  
(07) 3325 8500

## Internet

 [www.asteronlife.com.au](http://www.asteronlife.com.au)

► See your Policy Benefits  
and Features over

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Ph: 1800 221 727 8am to 6pm AEST Mon to Fri or (07) 3325 8500 Fax: 1300 766 833

Email: [life\\_customerservice@asteron.com.au](mailto:life_customerservice@asteron.com.au) Web: [www.asteronlife.com.au](http://www.asteronlife.com.au)

# Life Cover Endorsement

This endorsement contains updated details of your Life Cover insurance policy. This is an **IMPORTANT DOCUMENT**, please file with your Policy Schedule and Policy Document for future reference.

## Policy Benefits and Features

<ul style="list-style-type: none"> <li>Stepped Premium Policy Group</li> <li>Automatic Increase Benefit</li> <li>Financial Planning Benefit of \$1,500</li> </ul>	<ul style="list-style-type: none"> <li>Financial Planning Benefit Loyalty Reward – Additional \$1,000</li> <li>Special Events Increase Option</li> </ul>
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## Optional Benefits

<input checked="" type="checkbox"/>	Waiver of Premium		
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## Benefit Table

	Sum Insured	Yearly Premium	Expiry Date
Life Cover	\$3,000,000	\$22,156.47	18/07/2061
Policy Fee		\$96.92	

**\$22,253.39**

## Policy Number

81345091

## Insured Person/Member

Mr Nicholas De Marco  
Non-Smoker  
Born 29/10/1961

## Policy Owner/Trustee

The De Marco  
Superannuation Fund  
Mrs Olga De Marco

## Important Dates

- Policy anniversary  
18 July each year
- Policy commencement  
18/07/2007

## Effective Date

This change will take effect from 18/07/2022 and all other terms and conditions will remain unaltered.

TAL Life Limited ABN 70 050 109 450 AFSL 237848 (TAL Life) is part of the TAL Dai-ichi Life Australia Pty Limited ABN 97 150 070 483 group of companies (TAL). The different entities of TAL group of companies are not responsible for, or liable in respect of, products and services provided by the other.

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# Life Cover Premium Advice

000275 000



The Trustees  
The De Marco Superannuation Fund  
19 Gerry Street  
STAFFORD HEIGHTS QLD 4053

## Policy Number

81345091

**Insured Person/Member**  
Mr Nicholas De Marco

**Policy Owner/Trustee**  
The De Marco  
Superannuation Fund Olga De  
Marco

## Important Dates

- Policy anniversary  
18 July each year
- Policy commencement  
18/07/2007

**Class of Business**  
Superannuation

## Your Adviser

Shanebridge Pty Ltd (Gw) Ho  
Acct  
07 5577 3544

## Customer Service

1800 221 727 8am-6pm  
07 3325 8500

## Internet

 [www.asteronlife.com.au](http://www.asteronlife.com.au)

12 July 2022

Dear Policy Owners

This advice is in relation to the valuable cover provided by your insurance policy.

The current benefits that your policy provides are listed on the Benefit Table in this notice.

To keep the valuable benefits your policy provides we require payment of the **total amount due** by the **due date** shown on the tear-off slip.

Please take advantage of the various payment options shown on the tear-off slip. If paying by cheque please include the slip with your payment.

If you have any questions or would like to discuss the payment options, please contact us. We'll be happy to help.

Yours sincerely  
Asteron Life Customer  
Service

► See your Policy Benefits  
and Features over



## Premium Payment Options



Call **1300 361 255**  
**Ref: 7067815007**  
24 hours 7 days



Direct Debit - 1800 221 727



Cheque Payment - **payable to**  
**TAL Life Limited**  
GPO Box 68  
Sydney NSW 2001



**Biller Code: 8268**  
**Ref: 7067815007**

## Due Date

18/07/2022

## Yearly Premium Due

\$22,253.39

## Total Amount Due

\$22,253.39

Please turn over for important information

**Customer Service** GPO Box 68, Sydney NSW 2001  
Ph: 1800 221 727 or 07 3325 8500 8am to 6pm AEST Mon to Fri  
Fax: 1300 766 833  
Email: [life\\_customerservice@asteronlife.com.au](mailto:life_customerservice@asteronlife.com.au)  
Web: [www.asteronlife.com.au](http://www.asteronlife.com.au)

02449743 81345091





## Confirmation

### Processing

Your payment will be received within our standard [cut-off times](#).

### Payment summary

BPAY® receipt number **9255005**

### Payer

From **Check account for Super 734-086 xx6986**

Description **Policy No 81345091**

### Payee

To **ASTERON LIFE 7067815007  
ASTERON LIFE - Biller code 8268**

Customer reference number **7067815007**

### Payment details

Amount **\$22,253.39**

Scheduled payment date **19 Jul 2022**

Payment ID **24177bfe-3265-4b2d-9342-72da22055501**

# Tax Invoice

ABN 53 574 469 796



The De Marco Superannuation Fund  
PO Box 313  
KEDRON QLD 4031

**Invoice Date** 16 November 2022  
**Invoice Number** 12061  
**Client Code** DEM04s

## PROFESSIONAL SERVICES RENDERED

## AMOUNTS

Preparation of annual Financial Statements for the year ended 30th June 2022.  
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. 3,400.00

Assistance with the preparation and lodgement of the Quarterly Business Activity statements. 0.00

Attending to the Audit of the Fund for the year ended 30th June 2022, including outlays paid to Super Audits. 700.00

Sub Total	4,100.00
GST	410.00
<b>Total Amount Inclusive of GST</b>	<b>\$4,510.00</b>

## THIS ACCOUNT IS DUE AND PAYABLE IN 14 DAYS

### PAYMENT ADVICE

#### Direct Credit

Please make payment into the following account:-  
Please use the reference **DEM04s**.

**Client** The De Marco Superannuation Fund  
**Client Code** DEM04s  
**Invoice Number** 12061  
**Due Date** 30 Nov 22  
**Total Due** **\$4,510.00**

**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)

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

The De Marco Superannuation Fund  
PO Box 313  
KEDRON QLD 4031

**Date**  
12 June 2023

**Invoice No.**  
TAI-25882773

**Client Code**  
DEM04S

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**Details**

Expiry Date: 30 November 2023 at 4p.m.  
Level of Cover: \$ 10,000.00  
Turnover Category: Self-Managed Super Fund

**Payment**

Fee for Audit Shield service participation:	\$ 354.55
GST Added:	\$ 35.45
Amount Paid:	\$ 390.00

**Paid Date:** \*8 December 2022

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

Name of Entities / Individuals to be covered:  
**The De Marco Superannuation Fund**

## FEES AND EXPENSES (F)

In respect of		Total payments	Deductible	Non-deductible	Unallocated
<i>References</i>					
Government Charges	<i>F1</i>				
Adviser Fees	<i>F2</i>				
- Adviser Establishment Fees	<i>F3</i>				
- Adviser Service Fees	<i>F4</i>	2,226.49			2,226.49
- Adviser Transaction Fees	<i>F5</i>				
Administration Fees	<i>F6</i>	667.78	667.78		
Interest Paid (Margin Loan)	<i>F7</i>				
Dealer Service Fee	<i>F8</i>				
SMA Fees	<i>F9</i>	313.92	313.92		
<b>Total</b>		<b>3,208.19</b>	<b>981.70</b>	<b>0.00</b>	<b>2,226.49</b>

For a full list of the assumptions used to calculate the amounts in this report, please refer to the Tax Guide, which is available online.

This report does not include the interest and borrowing fees that may be applicable to instalment warrants held in the Service. A separate Issuer Instalment Warrant Tax Report is available from an investor's financial adviser which contains this information.

**Disclaimer:** The information provided in this Tax Report reflect only those related to this account. These amounts will need to be adjusted for any additional income earned or expenses incurred elsewhere by the investor in the current tax year.

The Tax Report only discloses current year capital losses incurred from assets held within the Service. Where the investor has any prior year capital losses or current year capital losses incurred from assets held outside the Service, we recommend the investor seek independent taxation advice to determine the correct capital losses amount.

We have treated all Establishment Fees as non-deductible. For all other "adviser" fees, we have treated them as unallocated or classified them based on instructions received and have not considered whether the classification is correct.

We recommend investors seek independent taxation advice to determine the deductibility or otherwise of these fees.

References to "we", "us", or "our" are references to Macquarie Investment Management Limited ABN 66 002 867 003 AFSL 237492 as operator of the Investor Directed Portfolio Service (the Service).

**For all enquiries regarding this report please call,**

**Julian McBean on 0491 068 883.**

This Tax Report has been prepared without taking into account an investor's objectives, financial situation or needs. This Tax Report does not constitute personal tax advice. Therefore, before preparing an income tax return, investors should consider the appropriateness and relevance of the Tax Report, taking into account their specific circumstances. This report has been prepared on the basis that an investor is an Australian resident individual investor for tax purposes. Where this is not the case, particular amounts may need to be recalculated.

If investors have any doubt about the taxation position of their investment, or require any further information about their personal tax position, we strongly recommend they talk to their accountant or tax adviser.

Information in this report is provided by Macquarie Investment Management Limited. While the information in this report is given in good faith and is believed to be reliable and accurate, neither Macquarie Investment Management Limited, nor any member of the Macquarie Group, provides any warranty as to the reliability or accuracy of the information, nor accepts any responsibility for any errors or omissions.