

28 February 2022

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Damien and Greta Pappin  
The DZ and GJ Pappin Superfund  
3 Belah Court  
ALBANY CREEK QLD 4035

**Policy Number**

E2135550  
Stand Alone Total and  
Permanent Disablement

**Insured Person**

Mr Damien Pappin

**Policy Owner**

The DZ and GJ Pappin  
Superfund

**Your Adviser**

Mr LUKE MARSHALL  
07 3369 0010

**Customer Service**

1800 221 727

**Internet**

www.asteronlife.com.au

Dear Trustees,

We refer to your recent request regarding your policy.

Shown below is the total value of premiums paid to us for your policy during the previous financial years.

Financial Year	Benefit Description	Premium Paid
2020-2021	Stand Alone Total and Permanent Disablement	\$1,816.74

any occupation - see below

If you have any further enquiries, please contact Customer Service.

Yours sincerely

Total insurance = \$3,281.58

Administration Team  
Customer Service Officer  
Asteron Life Customer Service

cc: Mr LUKE MARSHALL

**Customer Service** GPO Box 68 Sydney NSW 2001 AUS  
Freecall 1800 221 727 8am to 6pm AEST Mon to Fri Telephone 07 3325 8500 Facsimile 1300 766 833  
Email life\_customerservice@asteronlife.com.au Web www.asteronlife.com.au

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.



# Total and Permanent Disablement Stand Alone

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Damien and Gretta Pappin  
The Dz and Gj Pappin Superfund  
3 Belah Court  
ALBANY CREEK QLD 4035

25 February 2022

Dear Policy Owner

This is a Certificate of Currency to confirm the details of your insurance policy.

Your current premium and the current benefits that your policy provides are listed on the reverse of this notice.

If you have any questions, please contact us. We'll be happy to help.

Yours sincerely

Administration Team  
Customer Service Officer

## Policy Number

E2135550

## Insured Person

Mr Damien Pappin

## Policy Owner

The Dz and Gj Pappin  
Superfund

## Important Dates

- Policy anniversary  
23 January each year
- Policy commencement  
23/01/2012
- Policy paid to 23/03/2022


## Your Adviser

Luke Marshall  
07 3369 0010

## 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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# Total and Permanent Disablement Stand Alone Certificate of Currency

This certificate of currency contains details of your Total and Permanent Disablement Stand Alone insurance policy.  
This is an **IMPORTANT DOCUMENT**, please keep on file for future reference.

## Benefits and Features

<ul style="list-style-type: none"><li>• Future Cover Benefit</li><li>• Stepped Premium</li><li>• TPD Cover - Any Occupation definition</li><li>• Financial Planning Benefit Loyalty Reward – Additional \$1,000</li><li>• Limited Death Benefit of \$10,000</li></ul>	<ul style="list-style-type: none"><li>• Limited Death Benefit Loyalty Reward – Additional \$10,000</li><li>• Permanent Disability Increase Benefit</li><li>• Automatic Increase Benefit</li><li>• Financial Planning Benefit of \$1,500</li></ul>
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Benefit Table	Sum Insured	Monthly Premium	Expiry Date
Total and Permanent Disablement Stand Alone Any Occupation definition	\$814,447	\$178.15	23/01/2037
Stamp Duty		\$13.36	
Amount debited from your Macquarie Bank Limited Sydney account ending with the numbers 502 each month.		<b>\$191.51</b>	

\* Please note, your Policy is subject to revised terms, if you require full details regarding these terms please refer to your original Policy Schedule and Document.

## Policy Number

E2135550

## Insured Person

Mr Damien Pappin  
Non-Smoker  
Born 28/07/1971

## Policy Owner

The Dz and Gj Pappin  
Superfund

## Important Dates

- Policy anniversary  
23 January each year  
- Policy commencement  
23/01/2012  
- Policy paid to 23/03/2022

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28 February 2022

└ 000001 000

Damien and Gretta Pappin  
The DZ and GJ Pappin Superfund  
3 Belah Court  
ALBANY CREEK QLD 4035

**Policy Number**

E2135549

Life Cover

**Insured Person**

Mr Damien Pappin

**Policy Owner**

The DZ and GJ Pappin  
Superfund

**Your Adviser**

Mr LUKE MARSHALL  
07 3369 0010

**Customer Service**

1800 221 727

**Internet**

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

Dear Trustees,

We refer to your recent request regarding your policy.

Shown below is the total value of premiums paid to us for your policy during the previous financial years.

Financial Year	Benefit Description	Premium Paid
2020-2021	Life Cover	\$1,464.84

If you have any further enquiries, please contact Customer Service.

Yours sincerely

Administration Team  
Customer Service Officer  
Asteron Life Customer Service

cc: Mr LUKE MARSHALL

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# Life Cover

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Damien and Gretta Pappin  
The Dz and Gj Pappin Superfund  
3 Belah Court  
ALBANY CREEK QLD 4035

25 February 2022

Dear Policy Owner

This is a Certificate of Currency to confirm the details of your insurance policy.

Your current premium and the current benefits that your policy provides are listed on the reverse of this notice.

If you have any questions, please contact us. We'll be happy to help.

Yours sincerely

Administration Team  
Customer Service Officer

## Policy Number

E2135549

## Insured Person

Mr Damien Pappin

## Policy Owner

The Dz and Gj Pappin  
Superfund


## Important Dates

- Policy anniversary  
23 January each year
- Policy commencement  
23/01/2012
- Policy paid to 23/03/2022


## Your Adviser

Luke Marshall  
07 3369 0010

## Customer Service

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

## Internet

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► See your Policy Benefits  
and Features over

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



# Life Cover Certificate of Currency

This certificate of currency contains details of your Life Cover insurance policy.  
This is an **IMPORTANT DOCUMENT**, please keep on file for future reference.

## Benefits and Features

<ul style="list-style-type: none"><li>Stepped Premium Policy Group</li><li>Automatic Increase Benefit</li><li>Funeral Advancement Benefit of \$10,000</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>Funeral Advancement Benefit Loyalty Reward – Additional \$10,000</li><li>Special Events Increase Option</li></ul>
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Benefit Table	Sum Insured	Monthly Premium	Expiry Date
Life Cover	\$911,629	\$148.24	23/01/2071
Policy Fee		\$8.28	
Amount debited from your Macquarie Bank Limited Sydney account ending with the numbers 502 each month.		<b>\$156.52</b>	

\* Please note, your Policy is subject to revised terms, if you require full details regarding these terms please refer to your original Policy Schedule and Document.

## Policy Number

E2135549

## Insured Person

Mr Damien Pappin  
Non-Smoker  
Born 28/07/1971

## Policy Owner

The Dz and Gj Pappin  
Superfund

## Important Dates

- Policy anniversary  
23 January each year
- Policy commencement  
23/01/2012
- Policy paid to 23/03/2022

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28 February 2022

└ 000001 000

Damien and Gretta Pappin  
The DZ and GJ Pappin Superfund  
3 Belah Court  
ALBANY CREEK QLD 4035

**Policy Number**

E2135975  
Life Cover

**Insured Person**

Mrs Gretta Pappin

**Policy Owner**

The DZ and GJ Pappin  
Superfund

**Your Adviser**

Mr LUKE MARSHALL  
07 3369 0010

**Customer Service**

1800 221 727

**Internet**

www.asteronlife.com.au

Dear Trustees,

We refer to your recent request regarding your policy.

Shown below is the total value of premiums paid to us for your policy during the previous financial years.

Financial Year	Benefit Description	Premium Paid
2020-2021	Life Cover	\$1,373.55

If you have any further enquiries, please contact Customer Service.

Yours sincerely

Administration Team  
Customer Service Officer  
Asteron Life Customer Service

cc: Mr LUKE MARSHALL

**Customer Service** GPO Box 68 Sydney NSW 2001 AUS  
Freecall 1800 221 727 8am to 6pm AEST Mon to Fri Telephone 07 3325 8500 Facsimile 1300 766 833  
Email life\_customerservice@asteronlife.com.au Web www.asteronlife.com.au

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# Life Cover

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Damien and Gretta Pappin  
The Dz and Gj Pappin Superfund  
3 Belah Court  
ALBANY CREEK QLD 4035

25 February 2022

Dear Policy Owner

This is a Certificate of Currency to confirm the details of your insurance policy.

Your current premium and the current benefits that your policy provides are listed on the reverse of this notice.

If you have any questions, please contact us. We'll be happy to help.

Yours sincerely

Administration Team  
Customer Service Officer

## Policy Number

E2135975

## Insured Person

Mrs Gretta Pappin

## Policy Owner

The Dz and Gj Pappin  
Superfund

## Important Dates

- Policy anniversary  
2 February each year
- Policy commencement  
02/02/2012
- Policy paid to 02/03/2022


## Your Adviser

Luke Marshall  
07 3369 0010

## 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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# Life Cover Certificate of Currency

This certificate of currency contains details of your Life Cover insurance policy.  
This is an **IMPORTANT DOCUMENT**, please keep on file for future reference.

## Benefits and Features

<ul style="list-style-type: none"><li>Automatic Increase Benefit</li><li>Financial Planning Benefit of \$1,500</li><li>Financial Planning Benefit Loyalty Reward – Additional \$1,000</li><li>Stepped Premium Policy Group</li><li>Funeral Advancement Benefit of \$10,000</li></ul>	<ul style="list-style-type: none"><li>TPD - Double payout with any occupation definition</li><li>Funeral Advancement Benefit Loyalty Reward – Additional \$10,000</li><li>Special Events Increase Option</li><li>Permanent Disability Increase Benefit</li></ul>
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Benefit Table	Sum Insured	Monthly Premium	Expiry Date
Life Cover	\$651,557	\$75.34	02/02/2071
TPD - Double payout with any occupation definition	\$325,778	\$72.47	02/02/2071
Amount debited from your Macquarie Bank Limited Sydney account ending with the numbers 502 each month.		<b>\$147.81</b>	

\* Please note, your Policy is subject to revised terms, if you require full details regarding these terms please refer to your original Policy Schedule and Document.

## Policy Number

E2135975

## Insured Person

Mrs Greta Pappin  
Non-Smoker  
Born 25/06/1971

## Policy Owner

The Dz and Gj Pappin  
Superfund

## Important Dates

- Policy anniversary  
2 February each year  
- Policy commencement  
02/02/2012  
- Policy paid to 02/03/2022

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VIRTU SUPER PTY LTD

Debtors Transaction  
For Client Name DZ, Sort By Date From Jul 01 2020 to Jun 30 2021

06:23 PM Feb 28 2022

Date	Transaction Type	Payment Type	Debtor	Reference	Amount
Oct 20 2020	Invoice		DZ & GJ Pappin Superfund	9110	3,685.00
Nov 03 2020	Payment	Direct Credit	DZ & GJ Pappin Superfund	9110	(3,685.00)
					<hr/>
					0.00
					<hr/>

Total Fees during FY: \$3,685.00  
Add: Acc fees on           \$307.00  
      ASIC  
Less: Audit Fees:       (\$605.00)  
Less: GST               (\$307.91)  
Add: Adviser Fees       \$855.47  
                              

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                              \$3,934.56

# Tax Invoice

ABN 53 574 469 796



DZ & GJ Pappin Superfund  
3 Belah Court  
ALBANY CREEK QLD 4035

**Invoice Date** 20 October 2020

**Invoice Number** 9110

**Client Code** PAP02S

## 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. 2,800.00

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. 550.00

Sub Total 3,350.00

GST 335.00

**Total Amount Inclusive of GST \$3,685.00**

## THIS ACCOUNT IS DUE AND PAYABLE IN 14 DAYS

### PAYMENT ADVICE

#### Direct Credit

Please make payment into the following account:-  
Please use the reference **PAP02S**.

**Client** DZ & GJ Pappin Superfund

**Client Code** PAP02S

**Invoice Number** 9110

**Due Date** 3 Nov 20

**Total Due** **\$3,685.00**

**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)

22 February 2021

DG PAPPIN PROPERTIES PTY LTD  
3 BELAH COURT  
ALBANY CREEK QLD 4035

Dear Damien &amp; Gretta

**RE: DG PAPPIN PROPERTIES PTY LTD  
2021 YEAR COMPANY ANNUAL STATEMENT**

Please find attached the relevant documents in relation to the annual review of the Company as required by the Australian Securities & Investments Commission.

Would you please attend to the completion of the documents as set out in the attached "Procedures and Checklist". Kindly complete the checklist and return a copy of the signed Solvency Resolution, together with your payment for \$362.00, to our office by **15 March 2021** to ensure payment of the annual fees by the due date.

Kindly note that this payment covers not only the ASIC annual fee, but also the costs associated with the preparation, review and processing of the company's annual statement and resolution.

Should you have any queries or would like to discuss the above, please feel free to call.

Kind Regards

*Therese Kreutzer*Therese Kreutzer  
Corporate Affairs Administrator  
[theresek@mtaccountants.com.au](mailto:theresek@mtaccountants.com.au)

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## TAX INVOICE

Marsh Tincknell Pty Ltd

ACN 137 316 815

ABN 58 616 576 454

Date: 22 February 2021

**CREDIT CARD PAYMENT OPTION**

Please visit our website [www.marshtincknell.com.au](http://www.marshtincknell.com.au)  
click on the [payment portal](#) and follow the prompts

*A processing fee applies to all credit card payments.*

**ELECTRONIC PAYMENT OPTION**

Account Name: Marsh Tincknell Pty Ltd - ASIC  
BSB Number: 084 435  
Account Number: 89 433 1342

**Reference: DG PAPPIN PROPERTIES PTY LTD**

Fees associated with the review of the company's affairs and ASIC annual fees total **\$362.00** as detailed below:

ASIC Annual Fee:	<b>\$ 55.00</b>
Marsh Tincknell Review Fee:	<b>\$279.09</b>
GST:	<b>\$ 27.91</b>

**Achieve financial success to maximise your freedom of choice.**

Liability limited by a scheme approved under Professional Standards Legislation. Marsh Tincknell Pty Ltd ACN 137 316 815

FEES AND EXPENSES (F)

In respect of		Total payments	Deductible	Non-deductible	Unallocated
References					
Government Charges	F1				
Adviser Fees	F2				
- Adviser Establishment Fees	F3				
- Adviser Service Fees	F4	1,000.73	1,000.73	no GST - see decription from feed	
- Adviser Transaction Fees	F5				
Administration Fees	F6	855.47	855.47	on summary above	
Interest Paid (Margin Loan)	F7				
Dealer Service Fee	F8				
Total		1,856.20	1,856.20	0.00	0.00

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,**

**Luke Marshall on 07 3369 0010.**

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.