

**CommInsure**

001 01732

MR DAVID WALKER ATF WALKER  
SUPERANNUATION FUND  
GPO BOX 667  
DARWIN NT 0801

Policy owner(s)  
**Mr David Walker ATF Walker**

Policy type  
**SMSF Plan**

Policy number  
**02721791**

13 January 2021

Policy anniversary date  
**5 February 2021**

Annual premium  
**\$15,567.68**

## Your valuable cover remains secure

This letter provides you with important information about your CommInsure SMSF Plan policy. It's important that you read and understand the policy document for full terms and conditions of the benefits that apply to you because this letter is only a summary of your policy details.

No one knows what's ahead today or tomorrow or in 12 months' time. That's why your choice to protect your financial future through your CommInsure SMSF Plan policy is likely one of the most important decisions you've ever made.

As a reward for your loyalty we give you additional cover at no extra cost to you. See the final page for details.

  
Customer Service Centre  
**Phone: 13 1056**  
Fax: 1300 852 076  
Monday to Friday  
8.00 am - 6.00 pm (AEST/ADST)

  
**PO Box 320**  
**Silverwater NSW 2128**

  
**commbank.com.au**

Your financial adviser  
**Luke Marshall**  
**07 3369 0010**

## What you need to know

- Shortly you'll receive your payment notice which you'll need to pay by the due date to remain protected.
- Please read this letter including the section regarding your premium and indexation on the next page and keep this letter for future reference. Please also read any flyers we have included, these are designed to help you.

**In 2019 we paid  
around \$980 million  
in claims under our  
retail, direct and  
group insurance  
policies.**

## Your policy summary

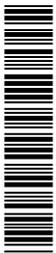
<b>Policy owner(s)</b>	<b>Mr David Walker ATF Walker</b>
<b>Policy number</b>	<b>02721791</b>
<b>Date insured from</b>	<b>5 February 2020</b>
<b>Policy anniversary date</b>	<b>5 February 2021</b>
<b>Premium type*</b>	<b>Stepped</b>

<b>Annual premium</b>	<b>\$15,567.68</b>
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This amount includes your premium, indexation, policy fee and stamp duty, less any discounts you're eligible for.

As you have opted to receive indexation on your policy, your benefits stated below have been increased by 3.00% indexation. This affects your premium, if you don't want indexation applied to your policy, please call us.

As you have chosen to pay stepped premium rates, your premium rate will generally be higher as you get older.



<b>Life insured</b>	<b>D Walker</b>	
<b>Smoking status</b>	Non-smoker	
<b>Life Care</b>	This cover pays a lump sum benefit if you die or become terminally ill.	
<b>Cover amount</b>	<b>\$2,121,800.00</b>	<b>Total Sum assured amount</b> = 2121800+106090 = \$2,227,890.00
<b>Cover expiry date</b>	<b>5 February 2065</b>	
<b>Loyalty Bonus benefit</b>	<b>\$106,090.00</b>	
The Loyalty Bonus benefit amount is added to the amount paid.		

**\* Premium type descriptions**

**Stepped** - your annual premium increases as the life insured gets older. We calculate the premium according to the life insured's age on each policy anniversary date.

**Level** - your premium rate doesn't increase as the life insured gets older. The level premium rate is calculated according to the life insured's age on the date cover started. We change your premium rate to 'stepped' on and from the policy anniversary date before the life insured's 65th birthday.

**Loyalty Bonus benefit**

You've now held this policy for five consecutive years, so to reward your loyalty we will increase the benefit that may become payable under your policy by five per cent at no additional cost to you.

# VIRTU SUPER PTY LTD

Debtors Transaction

For Client Name Walker Superannuation Fund, Sort By Date From Mar 17 2019 to Mar 31 2022

02:26 PM Mar 17 2022

Date	Transaction Type	Payment Type	Debtor	Reference	Amount
Jun 28 2019	Invoice		Walker Superannuation Fund	7581	2,750.00
Oct 18 2019	Invoice		Walker Superannuation Fund	7913	2,200.00
Oct 18 2019	Invoice		Walker Superannuation Fund	7910	2,090.00
Nov 12 2019	Payment	Direct Credit	Walker Superannuation Fund	7581	(2,750.00)
Nov 12 2019	Payment	Direct Credit	Walker Superannuation Fund	7913	(2,200.00)
Nov 12 2019	Payment	Direct Credit	Walker Superannuation Fund	7910	(2,090.00)
Mar 18 2020	Invoice		Walker Superannuation Fund	8406	3,300.00
May 20 2020	Payment	Direct Credit	Walker Superannuation Fund	8406	(3,300.00)
Jun 03 2021	Invoice		Walker Superannuation Fund	10084	1,815.00
Aug 06 2021	Transfer		Walker Superannuation Fund		(1,815.00)
Transfer to 'Walker Superannuation Fund' from 'Walker Medical Australia Pty Ltd'					
					0.00

Invoice	Accountancy Fees	Audit Fee	GST	Total
				\$ -
10084	\$ 1,178.75	\$ 550.00	\$ 86.25	\$ 1,815.00
				\$ -
				\$ -
<b>Total</b>	<b>\$ 1,178.75</b>	<b>\$ 550.00</b>	<b>\$ 86.25</b>	<b>\$ 1,815.00</b>

# Tax Invoice

ABN 53 574 469 796



Walker Superannuation Fund  
GPO Box 667  
DARWIN NT 0801

**Invoice Date** 03 June 2021  
**Invoice Number** 10084  
**Client Code** WAL37S

## 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. 3,150.00

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. 500.00

### Special Work:

Meetings with David Walker and Rachel Green-Luther on 11 July 2019 and 23 September 2019. Liaising with David Walker, Bernadette Walker, and all parties involved, regarding the progress of the rollin of David Walker and rollout of Bernadette Walker. Following up on progression of rollin and rollout. Processing of the insurance payments. 1,000.00  
[Our time spent in excess of \$2,400, but for you say]

Less previous invoices (3,000.00)

Sub Total 1,650.00  
GST 165.00  
**Total Amount Inclusive of GST \$1,815.00**

## THIS ACCOUNT IS DUE AND PAYABLE IN 14 DAYS

### PAYMENT ADVICE

#### Direct Credit

Please make payment into the following account:-  
Please use the reference **WAL37S**.

**Client** Walker Superannuation Fund  
**Client Code** WAL37S  
**Invoice Number** 10084  
**Due Date** 17 Jun 21  
**Total Due** **\$1,815.00**

**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)

**FEES AND EXPENSES (F)**

**\*\* adviser on-going fees at 1.03% (see below & auto matched by DF)  
\$250,660.12 x 1.03% = \$2,581.80, so \$2,175.52 seems reasonable.**

In respect of	References	Total payments	Deductible	Non-deductible	Unallocated
Government Charges	F1				
Adviser Fees	F2				
- Adviser Establishment Fees	F3				
- Adviser Service Fees	F4	2,175.52			2,175.52
- Adviser Transaction Fees	F5				
Administration Fees	F6	468.15	468.15		
Interest Paid (Margin Loan)	F7				
Dealer Service Fee	F8				
SMA Fees	F9	254.45	254.45		
<b>Total</b>		<b>2,898.12</b>	<b>722.60</b>	<b>0.00</b>	<b>2,175.52</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,**

**Sahil Bhuller on 1300 731 372.**

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.

# Account Details

as at 19 June 2020

**Account Name:** WALKER MEDICAL AUSTRALIA PTY LTD ATF  
WALKER SUPERANNUATION FUND  
**Account No:** D75479

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## Account Details

Account Type Macquarie Investment Manager II  
Account Status Active  
Account Open Date 17/04/2020  
Account Transition Date 01/06/2020  
Category Superfund  
TFN Received Y

## Mailing Address Details

1454 LOGAN ROAD  
MOUNT GRAVATT  
AUSTRALIA  
Contact Number  
Email

QLD  
4122  
N/A

## Cash Hub Details

Cash Hub BSB 182512  
Cash Hub Number 967919531

## Account Features

Dollar Cost Averaging N  
Periodic Rebalancing N  
Regular Investment Plan N  
Periodic Payment N  
Cheque Writing Facility N  
Automatic Cash Management N

## Nominated Account Details

BSB N/A  
Account Number N/A

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## Reporting Details

Setup for ClientView Y  
Reporting Election<sup>1</sup> CV  
Australian Residency Y

## Share Trading Details

Setup for Online Share Trading Y  
**Authorised Broker(s)**  
Macquarie Equities Australia Limited

## Adviser Details

Adviser Code LMAMTW  
Adviser Name Luke Marshall  
Dealer Code D010  
Dealer Name KDM Financial and Est Planning P/L  
Contact Name Mr L Marshall

<sup>1</sup> Reporting Election

HC = Hard Copy reports posted each quarter for investment clients and half yearly for super and pension clients

CV = Online access via ClientView

# Fee Summary

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## MANAGEMENT COSTS

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### ADMINISTRATION FEE

Tiered administration fee	\$0.00 - \$50,000.00	0.49	%	p.a.
	\$50,000.01 - \$999,999,999.99	0.10	%	p.a.
	Minimum monthly administration fee	\$ 33.00		
Dom fixed inc sub-custody fee	\$0.00 - \$999,999,999.99	0.05	%	p.a.
Intl eq and dom fixed inc admin fee	\$0.00 - \$999,999,999.99	\$ 25.00		p.a.
Intl eq sub-custody fee	\$0.00 - \$500,000.00	0.25	%	p.a.
	\$500,000.01 - \$1,000,000.00	0.10	%	p.a.
	\$1,000,000.01 - \$999,999,999.99	0.05	%	p.a.

### SWITCHING FEES <sup>1</sup>

Dom fixed inc trading fee	\$ 50.00
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### OTHER FEES

Failed trade fee	\$ 36.00
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## ADVISER FEES

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### ADVISER FEE

Adviser service fee	\$0.00 - \$999,999,999.99	1.03	%	p.a. ALLCA
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### OTHER ADVISER FEES

Initial advice fee	\$ 1257.95
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Notes :

\* Fee rates displayed include GST.

\* For further information please refer to the most recent offer document for the product.

\* The fees displayed above do not include manual or ad hoc fees charged to the account. These fees are charged separately.

\* The fee summary shown is as at the report generation date. It does not reflect the reporting period shown in the Account Details section.

1. Investment switching fee rates displayed are per transaction.

Legend :

ALLCA - on all investments, including cash % pa