

31 May 2021

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QUINE INVESTMENTS PTY LTD A T F QUINE  
SUPERANNUATION FUND  
9 UMBANA COURT  
FERNY HILLS QLD 4055

Policy number 518338370

Renewal date 10 July 2021

Payment due \$512.65

Payment frequency Monthly

Payment method Direct Debit

## ClearView LifeSolutions

Here are some of the great benefits of your cover:

### Worldwide cover

You are covered 24 hours a day anywhere in the world.

### Guaranteed renewable

We won't cancel your cover or increase your premium because of any change in your health, occupation or pastimes.

### Payment Options



Call 132 979  
Set up a direct debit from a bank account, Visa or Mastercard.



Need help?  
Contact your adviser, Jinec Pty Ltd on 07 5495 6911 or call us on 132 979

Dear Trustee,

Your policy is due for renewal soon and we're looking forward to covering you for another year.

### There is nothing for you to do

As you have a direct debit set up on your policy we will continue to debit your nominated bank account or credit card as usual. This notice is for your information only.

### Indexation Benefit

Your benefit amount automatically increases each year so it keeps up with the increased cost of living, unless you choose to opt out. The increases are set at a minimum of 5% for policies that commenced prior to 1 October 2018 - please notify us if you would like to use our updated Indexation Benefit that will only increase your benefit amount at the rate of inflation.

### Understanding your premium

You have cover with a stepped premium type, which means your premiums are recalculated each year based on your changing benefit amounts, your increase in age and any change we have made to our premium rate tables.

Last year we reviewed our premium rates as communicated on your previous renewal notice. If your cover, or part of your cover, is now in its second renewal, these rate changes did not apply at the first renewal, but do apply now.

### Did you know your cover is guaranteed renewable?

We cannot cancel or further restrict the terms of your cover after the cover start date because of any change in your health, occupation or pastimes.

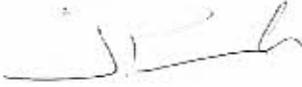
Please be aware that if you cancel your cover, this protection ceases and there is a risk that any adverse changes in your health, occupation and pastimes since your cover started may cause you to be worse off under any replacement policy. A financial adviser may be able to help assess whether this is a risk for you.

**Easy access, fast answers**

If you have any questions about your policy or policy terms, are having difficulty making payments, or if you are lodging a claim, please speak to your financial adviser or contact our Customer Service Centre on 132 979, Monday to Friday 8am to 7pm (AEST). Alternatively you may email [life@clearview.com.au](mailto:life@clearview.com.au). We're committed to great service and that means we're always ready to help.

Thank you for choosing us for your life insurance needs.

Yours sincerely



**John Perosh**  
Manager, Life Operations

## Your cover and premium details

Policy number : 518338370

Policy owner : Quine Investments Pty Ltd A T F Quine Superannuation Fund

Life insured : Darren Quine Non smoker New Cover Reward discount reset to 10%

**Darren Quine**

### Non indexed details

### Renewal details

Cover type	Benefit	Premium	Benefit	Premium	Indexed
Life Cover	\$1,102,500	\$205.65	\$1,111,981	\$207.42	Yes
TPD Cover (Any) linked to Life Cover	\$1,102,500	\$302.63	\$1,111,981	\$305.23	Yes

## Premium and payment summary

Darren Quine \$512.65

Monthly premium \$512.65

Annual Premium = \$512.65 \* 12 = \$6,151.80 ✓

Your premiums may have increased in accordance with your policy terms due to: indexation, an increase in your age under stepped premiums, changes in stamp duty rates, and changes to our premium rates.

## Need help?

Your adviser	Jinec Pty Ltd	07 5495 6911 admin@wealth-matters.net
Customer Service Centre	132 979 8am to 7pm (Sydney time), Monday to Friday	life@clearview.com.au

**Total Annual Premium = \$2,732.84 (\$1,450.54 + \$1,282.30)**

## Your NEOS Protection Plan Schedule

This schedule forms part of the NEOS Benefit Fund Rules. It shows the important details of your plan as at the plan commencement date shown below.

### Your plan details

Plan number	110685023
Plan commencement date	15/02/2020
Plan owner(s)	Quine Superannuation Fund
State register	QLD

July 2021 to Jan 2022 = \$207.22  
 $\$207.22 * 7 =$  \$1,450.54

### Your payment details

Premium frequency	Monthly	+ \$1,282.30 (below)
Monthly premium	\$207.22	\$2,732.84 ✓
Payment method	Direct debit	
Account number	839680806	
Premium due date	15/02/2021	
<i>Your premium will be deducted monthly.</i>		

### Insured person details

Name	Kerrie Quine
Date of birth	16/02/1971
Gender	Female



**neoslife.com.au**

GPO Box 239, Sydney NSW 2001

e: [customerservice@neoslife.com.au](mailto:customerservice@neoslife.com.au) t: 1300 090 188

## Your cover details

Cover	<b>Life Cover</b>
Ownership	Super
Sum insured	\$1,157,625
Monthly premium	\$104.01
Premium type	Stepped
Optional benefits	Indexation Benefit
Commencement date	15/02/2020
Expiry date	14/02/2071
Occupation class	C
Special conditions, loadings and exclusions	None
Premium category	Preferred

Cover	<b>Attached TPD Cover</b>
Ownership	Super
Sum insured	\$1,157,625
Monthly premium	\$103.21
Premium type	Stepped
TPD definition	Super
Optional benefits	Indexation Benefit
Commencement date	15/02/2020
Expiry date	14/02/2052
Occupation class	WCA
Special conditions, loadings and exclusions	None
Premium category	Preferred

## Your NEOS Protection Plan Schedule

This schedule forms part of the NEOS Benefit Fund Rules. It shows the important details of your plan as at the plan commencement date shown below.

### Your plan details

Plan number	110685023
Plan commencement date	15/02/2020
Plan owner(s)	Quine Superannuation Fund
State register	QLD

### Your payment details

Feb to June 2022 = \$256.46  
 $\$256.46 * 5 = \$1,282.30$

Premium frequency	Monthly
Monthly premium	\$256.46
Payment method	Direct debit
Account number	839680806
Premium due date	15/02/2022
	<i>Your premium will be deducted monthly.</i>

### Insured person details

Name	Kerrie Quine
Date of birth	16/02/1971
Gender	Female



[neoslifelife.com.au](https://neoslifelife.com.au)

GPO Box 239, Sydney NSW 2001

[e: customerservice@neoslifelife.com.au](mailto:customerservice@neoslifelife.com.au) [t: 1300 090 188](tel:1300090188)

## Your cover details

Cover	<b>Life Cover</b>	
Ownership	Super	
Sum insured	\$1,215,506	✓
Monthly premium	\$124.98	
Premium type	Stepped	
Optional benefits	Indexation Benefit	
Commencement date	15/02/2020	
Expiry date	14/02/2071	
Occupation class	C	
Special conditions, loadings and exclusions	None	
Premium category	Preferred	

Cover	<b>Attached TPD Cover</b>	
Ownership	Super	
Sum insured	\$1,215,506	✓
Monthly premium	\$131.48	
Premium type	Stepped	
TPD definition	Super	
Optional benefits	Indexation Benefit	
Commencement date	15/02/2020	
Expiry date	14/02/2052	
Occupation class	WCA	
Special conditions, loadings and exclusions	None	
Premium category	Preferred	

# VIRTU SUPER PTY LTD

Debtors Transaction

For Client Name Quine Superannuation Fund, Sort By Date From Jul 01 2021 to Jun 30 2022

05:19 PM Nov 07 2022

Date	Transaction Type	Payment Type	Debtor	Reference	Amount
Jul 15 2021	Invoice		Quine Superannuation Fund	10178	116.67
Jul 15 2021	Payment	Direct Credit	Quine Superannuation Fund	10178	(116.67)
Aug 15 2021	Invoice		Quine Superannuation Fund	10273	116.67
Aug 16 2021	Payment	Direct Credit	Quine Superannuation Fund	10273	(116.67)
Sep 15 2021	Invoice		Quine Superannuation Fund	10389	116.67
Sep 15 2021	Payment	Direct Debit	Quine Superannuation Fund	10389	(116.67)
Oct 15 2021	Invoice		Quine Superannuation Fund	10538	116.67
Oct 15 2021	Payment	Direct Debit	Quine Superannuation Fund	10538	(116.67)
Nov 15 2021	Invoice		Quine Superannuation Fund	10639	116.67
Nov 15 2021	Payment	Direct Debit	Quine Superannuation Fund	10639	(116.67)
Dec 15 2021	Invoice		Quine Superannuation Fund	10755	116.67
Dec 15 2021	Payment	Direct Debit	Quine Superannuation Fund	10755	(116.67)
Dec 17 2021	Invoice		Quine Superannuation Fund	10780	556.67
Dec 24 2021	Payment	Direct Credit	Quine Superannuation Fund	10780	(556.67)
Jan 15 2022	Invoice		Quine Superannuation Fund	10848	116.67
Jan 17 2022	Payment	Direct Debit	Quine Superannuation Fund	10848	(116.67)
Feb 15 2022	Invoice		Quine Superannuation Fund	10957	116.67
Feb 15 2022	Payment	Direct Credit	Quine Superannuation Fund	10957	(116.67)
Mar 15 2022	Invoice		Quine Superannuation Fund	11074	116.67
Mar 15 2022	Payment	Direct Credit	Quine Superannuation Fund	11074	(116.67)
Apr 15 2022	Invoice		Quine Superannuation Fund	11216	116.67
Apr 19 2022	Payment	Direct Credit	Quine Superannuation Fund	11216	(116.67)
May 15 2022	Invoice		Quine Superannuation Fund	11333	116.67
May 16 2022	Payment	Direct Debit	Quine Superannuation Fund	11333	(116.67)
Jun 15 2022	Invoice		Quine Superannuation Fund	11452	116.67
Jun 15 2022	Payment	Direct Debit	Quine Superannuation Fund	11452	(116.67)
					0.00

$\$116.67 * 12$   
 $= \$1,400.04$

Total Virtu Invoice = \$1,956.71 (\$556.67 + \$1,400.04)

Accountancy fee = \$1,516.71      Audit Fee = \$440 ✓  
 Add: MT ASIC = \$220.00  
 Less: GST = \$157.88  
 Net Acc Fee = \$1,578.83 (Rounding Variance) ✓

# Tax Invoice

ABN 53 574 469 796



Quine Superannuation Fund  
9 Umbana Court  
FERNY HILLS QLD 4055

**Invoice Date** 17 December 2021  
**Invoice Number** 10780  
**Client Code** QUI11S

## PROFESSIONAL SERVICES RENDERED

## AMOUNTS

Preparation of annual Financial Statements for the year ended 30th June 2021. 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.	1,272.72
Attending to the Audit of the Fund for the year ended 30th June 2021, including outlays paid to Super Audits.	400.00
Less previous invoices	(1,166.66)
<b>Sub Total</b>	<b>506.06</b>
<b>GST</b>	<b>50.61</b>
<b>Total Amount Inclusive of GST</b>	<b>\$556.67</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 **QUI11S**.

**Client** Quine Superannuation Fund  
**Client Code** QUI11S  
**Invoice Number** 10780  
**Due Date** 31 Dec 21  
**Total Due** **\$556.67**

**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)

12 July 2021

QUINE INVESTMENTS PTY LTD  
9 UMBANA COURT  
FERNY HILLS QLD 4055

Dear Darren & Kerrie

**RE: QUINE INVESTMENTS PTY LTD  
2021 YEAR COMPANY ANNUAL STATEMENT**

On behalf of Virtu Super, 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 \$276.00, to our office by **2 August 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  
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: 12 July 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: QUINE INVESTMENTS PTY LTD**

Fees associated with the review of the company's affairs and ASIC annual fees total **\$276.00** as detailed below:

ASIC Annual Fee:	\$ 56.00
Marsh Tincknell Review Fee:	\$200.00
GST:	\$ 20.00

✓

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