

10 November 2020

Mr D Beckham & Mrs V Beckham  
David Beckham  
1 Blue Street  
Springfield SA 5011

Dear David,

**Review Report**

We have pleasure in enclosing your Review Report for the period ending 10 November 2020.

Your report includes various components including:

- Market Update
- Your Basic Details
- Asset and Liability Summary
- Asset Allocation for your Portfolio
- Personal Insurance Policies

If you have any questions about your portfolio or this report, please do not hesitate to contact us.

Yours sincerely,

**Opex Helpdesk3**

Financial Adviser  
Opex Advisory  
Corporate Authorised Representative of  
**Opex Financial Services P/L | ABN 111 222 333 44 | AFSL 123456**



# Review Report

Prepared for  
**David Beckham**



Prepared by  
**Opex Helpdesk3**

Level 4 / 26 Flinders Street Adelaide SA 5000

**10 November 2020**

**Opex Advisory**

Corporate Authorised Representative of

**Opex Financial Services P/L**

**ABN 111 222 333 44 | AFSL 123456**



## Market Update

### Market and economic overview

After the significant market decline in March, we saw equities rebound strongly in April. While the pandemic continues to spread, countries that have introduced effective measures in controlling the virus begun putting in place plans to gradually reopen their economies.

Governments and central banks continued to roll out stimulus measures to mitigate the damage caused by the economic shutdown providing support to markets over the month. However, despite the market rebound, uncertainty remains over the pandemic's ongoing impact to societal aspects of how populations will live post COVID-19, and the trajectory of global growth over the coming quarters.

### Developments in the global economy

#### Australia

The latest NAB Monthly Business Survey indicated business confidence fell 64 points to -66 in March, its lowest level in the history of the survey (since 1997). The collapse in business sentiment was not unexpected given its already fragile footing preceding the pandemic, due to weak consumer demand and the impact of the 2019/2020 bushfires, and the unprecedented measures taken to control COVID-19 outbreaks. The scale of the drop and the significant impact on employment and forward-looking measures suggests that businesses may be bracing for a deep downturn.

The Westpac-Melbourne Institute Index of Consumer Sentiment similarly recorded the largest monthly decline in its 47-year history over April. Consumer sentiment fell 17.7% to 75.6 in April from 91.9 in March. The dramatic fall highlights the uncertainty facing households. April's survey included special questions around employment and working

arrangements, which provided a stark warning for the labour market. Of the employed labour market in March, 7% reported losing their job and a further 14% reported being temporarily stood down without pay in April.

Chart 1: Australian Unemployment Rate



Source: BTIS/Bloomberg

The underemployment rate edged up from 8.7% to 8.8%, its highest level in nearly three years. The Federal Government's Job Keeper package will mean that those receiving the wage subsidy will be still counted as employed, even if they are not working any hours. The package aims to help limit job losses, but the scale of job losses is still expected to be significant.

In its recent meeting the Reserve Bank of Australia (RBA) was dovish on GDP suggesting that it could "fall significantly in the June quarter and remain subdued in the September quarter". However, for retailers the RBA noted that there had been a larger shift in household spending in March, and a trend towards spending on grocery items (away from clothing and other services seen in February) The RBA noted there was a marked decline in spending in the cafes, restaurants & takeaway sector, as well as identified deferrals and cancellations of business investment plans The RBA highlighted weak demand for short-term rental accommodation, which would contribute to weakness in residential construction.



Data released by the Australian Bureau of Statistics (ABS) indicates that retail sales increased 8.2% in March compared with a final result of 0.5% in February. The monthly increase was the highest since the series began in 1982, beating the 8.1% increase recorded in June 2000 when households brought forward purchases ahead of the GST. Sales however, related to stockpiling and working from home led the increase.

Food retailing rose 23.5% in March while the supermarket subgroup rose 22.4%. The ABS reported that monthly turnover doubled for toilet paper, flour and pasta while canned food, medicinal and cleaning products rose by 50%. There was a marked decline in spending in the cafes, restaurants & takeaway sector. Clothing & department store sales also decreased as social distancing protocols limited the operational capability of businesses.

### United States

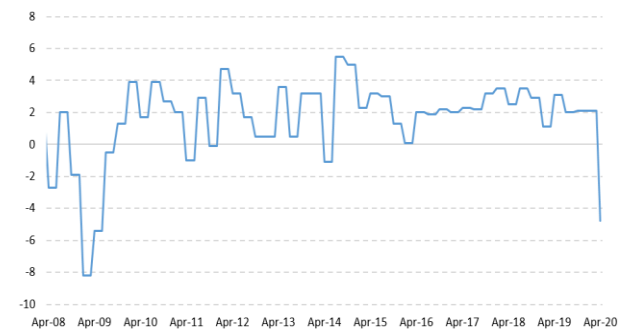
Over the month, the Federal Reserve (Fed) announced it would commit to unlimited government bond purchases. The Fed surprised the market by saying it would also buy investment grade corporate bonds and high yield bonds (provided that the issuer had an investment grade rating prior to 22 March). In addition, the Fed will purchase corporate bond exchange-traded funds (ETFs), including some high yield ETFs. The impact of this move kept yields low despite the degree of fiscal stimulus being injected into the economy.

April saw jobless claims hit 30 million in the United States— an increase of alarming proportions in comparison to January, during where weekly claims were around 220,000. This unprecedented surge in layoffs as businesses shutdown to combat the pandemic has pushed the unemployment rate to the highest levels since the Great Depression of the 1930s. In support of the newly unemployed, the US government has boosted aid and loosened eligibility standards to help

more Americans whose finances have been impacted by widespread business closures and stay-at-home orders.

U.S. gross domestic product (GDP), fell at a 4.8% annualised rate in the first quarter of the year, which is the first decline since 2014, and the worst quarterly contraction since 2008, when the country was in a deep recession as a result of the GFC.

Chart 2: US GDP (annualised)



Source: BTIS/Bloomberg

Over the month Consumer spending fell at a 7.6% rate. Business investment, which had already been struggling in part because of the trade war, fell for the fourth straight quarter. Imports and exports both declined sharply as the pandemic brought global trade to a near standstill.

### Asia

Factory output across several Asian countries slumped to record lows in April, signalling a deeper contraction in the world's manufacturing hub even as China begins restarting some operations. Over April, China announced that its economy will be gradually reopening. First-quarter real GDP declined by 6.8% year on year (-5.2% for the service sector). It has been reported however that since March, there has been a recovery in production, retail sales and investment. The China Urban Survey unemployment rate fell to 5.9% in March from 6.2% in February.

The People's Bank of China increased its monetary stimulus, cutting the one-year targeted medium-term lending facility (TMLF) rate by 20 basis points (bps) to below 3% and



the one-year and five-year prime rate loans (PRL) by 20bps and 10bps respectively. Social financing data showed an acceleration in loan issuance, reducing liquidity risks.

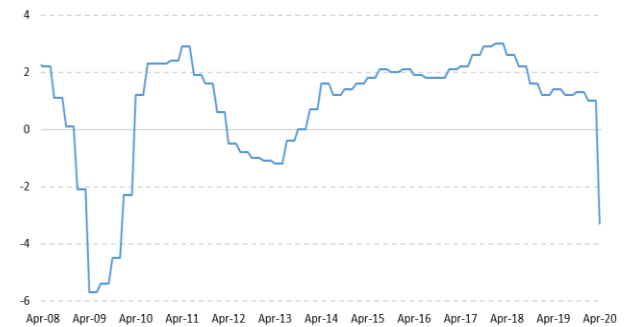
Purchasing managers indexes (PMI's) across Southeast Asia slumped further below 50, the dividing line between contraction and expansion, to post their weakest readings since the series began, according to data released by IHS Markit on Monday. Taiwan, Japan and South Korea dropped to their lowest levels since 2009. The slump in South Korea, a bellwether of global trade, shows that even as China re-emerges from its lockdown, it isn't yet offering enough demand to jumpstart output, according to IHS Markit.

Consumer prices in Japan's capital Tokyo fell for the first time in three years, slipped by 0.1% in April from a year earlier, government data showed, against expectations for a 0.1% rise and following a 0.4% increase in March.

## Europe

Over April reports emerged that Europe experienced a downturn not seen since the end of World War II, with potentially the worst is yet to come, according to Christine Lagarde, president of the European Central Bank (ECB). Lagarde warned that the eurozone economy could shrink by as much as 12 percent over 2020. This bleak assessment of the economic impact of the coronavirus crisis was delivered following the European Union's statistics agency estimations that economic output in the eurozone fell 3.8% in the first three months of the year, the region's worst performance since the common currency was introduced in 1999.

Chart 3: Eurozone GDP (annualised)



Source: BTIS/Bloomberg

In a bid to prevent another financial crisis that would generate years of economic woe, the ECB's Governing Council announced that it would in effect pay banks to lend money, and vowed to "do whatever was necessary" to counteract the economic impact of the coronavirus pandemic. The ECB continued, stating it was prepared to further increase its purchases of government and corporate bonds, a form of money printing intended to keep market interest rates low and make it easier for businesses and consumers to get credit. The central bank had previously earmarked more than €1 trillion for asset purchases. But announced over April that it was prepared to raise that sum "as much as necessary and for as long as needed."

Despite this display of monetary firepower, which could see the ECB pump more than \$4 trillion into the economy, many economists and government leaders agree it will not be enough to guarantee the survival of the eurozone without help from governments. With March quarter data available, the French economy declined by 5.8 percent, Spain's by 5.2 percent and Italy's by 4.7 percent, their steepest downturns in the post-war period.

Unemployment in the Eurozone however rose modestly in March, to 7.4 percent from 7.3 percent in February, interrupting a jobs recovery that had been underway since the low point of the eurozone debt crisis in 2013.

PMI indicators for the UK for April followed a similar trajectory to Europe, with the



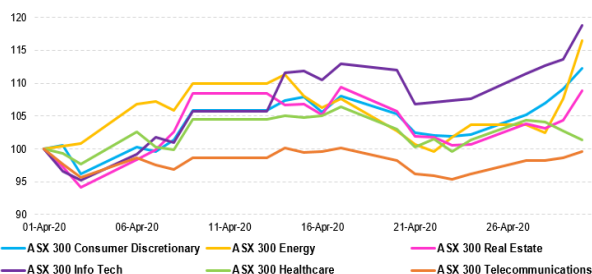
composite business survey falling to 12.9. Retail sales in March fell by 5.1% month on month (-19.4% excluding food).

## Developments in financial markets

### Australian shares

In a complete turn-around, the Australian share market (ASX 300) posted a strong, but bumpy (+9%) gain, led by the Energy sector (+25%), and Consumer Services (+23%). The AREIT sector, one of the hardest sectors hit as a result on the pandemic, recovered somewhat with a (+13.7%) gain in April. The Small Ordinaries Index also rose strongly with a (+14.3%) gain. Both sectors still remain down -29.7% and -19.0%, respectively, over the last 3 months to end-April. The ASX300 index was also solidly in the red at -20.4% over the last 3 months.

Chart 4: Australian shares (rebased to 100)



Source: BTIS/Bloomberg

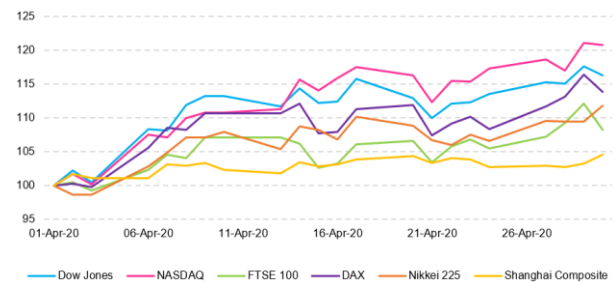
### International shares

Global share markets rebounded in April from the lows reached in the previous month. Record levels of monetary and fiscal stimulus drove the gains, with Investors being encouraged by the supportive nature of fiscal stimulus towards company profits and a decline in new virus infections.

Recovery of global markets was spearheaded by the US, the Dow Jones posting the strongest monthly performance since 1987. At close of the month of April, the US Dow Jones rose by 11.1% the S&P 500 lifted 12.8%, and the Nasdaq was up by 15.5%. European shares, not to be outdone, had their best month since October 2015, led by the German DAX index up 9.3%, the UK FTSE index rose

4.0%, and the broad based European STOXX 600 rising +6.2%.

Chart 5: Major Market Indices (rebased to 100)



Source: BTIS/Bloomberg

In Asia, Korea led performance its Korea KOSPI up 10.99%, followed by Japan's Nikkei index lifted 6.7%. The Hang Seng and Shanghai Composite also posted positive returns up 4.41% and 4.0%, respectively.

### Fixed interest

Over April Fixed Income yields fell across most major markets, with Australia an exception. The spread between US and Australia 10-year bond yields widened from 8bps to 25bps as the Australian yield increased while its US counterpart fell. At month end, the 3-year Exchange-traded Australian Commonwealth Government Bond (ACGB) yield had eased 0.25% (the RBA's target rate), 10-year yield had gained 15bps to 0.89%, and 20-year yield finished 7bps higher at 1.51%. The Federal Reserve kept its historic-low interest rate held at 0.25% and extended its \$600 billion small business lending programme to larger and riskier borrowers. Ratings agency Fitch lowered Italy's debt rating one level above "junk". This increased pressure on the European Central Bank to further ramp up its bond buying programme.

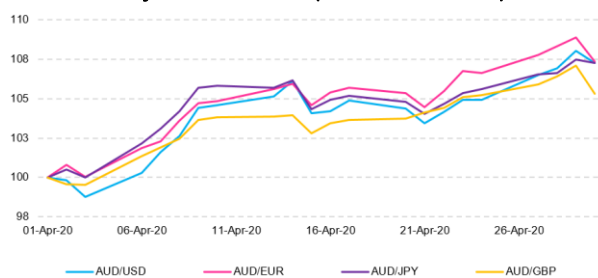
### Currencies

The USD was volatile over April, the US Dollar Index ending the month roughly flat after a volatile month. The index swung as risk sentiment seesawed throughout the month, seeing the AUD rally over (+9%) from a low during the month of 59.83 to a high of



65.54. Economic activity in the US continued to decline, confirmed by the sharp contraction of GDP in Q1 2020. The Fed kept the policy rate target range at 0.00 – 0.25%. The EUR was down just (-0.7%) versus the USD in April, but it was the weakest G10 currency of the month. EUR-USD also oscillated with risk sentiment and broad USD moves. The GBP was very much a risk-on currency in April, and swung wildly with risk sentiment, despite ending roughly unchanged against the USD.

Chart 6: Major currencies (rebased to 100)

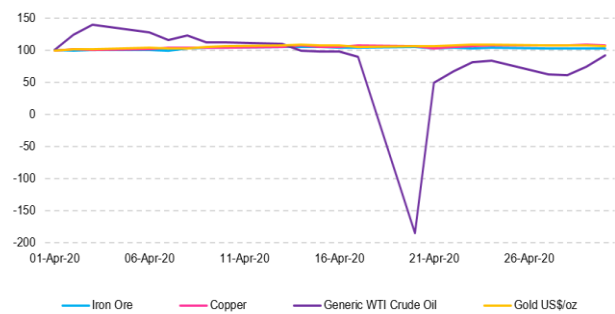


Source: BTIS/Bloomberg

### Commodities

Oil markets saw some positive signs over April that the pace of inventory increase may be slowing, with some commodity markets such as copper, which tends to be seen as an important barometer of the global economy, hit 6 week highs. While the improved tone has extended to some commodities including copper up (+5%) in April, the commodities that Australia specialises in exporting have not fared as well. Thermal coal lost (-20%) of its value in April, with metallurgical coal used in blast furnaces lost (-25%) of in April, along with Asian liquid natural gas prices dropping to fresh record lows. Iron ore prices held up better, the weakness in Australia commodities has focussed attention on the current strength of the Australian dollar.

Chart 7: Major commodities (rebased to 100)

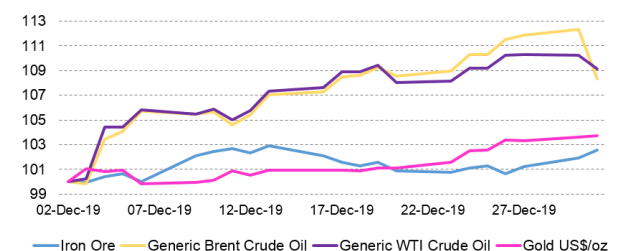


Source: BTIS/Bloomberg

### Commodities

The Bloomberg Commodity Index delivered a positive 4.90% return over December. Brent Crude Oil price increased to \$66/b, plus 24% since the start of the year. Traders were contemplating potential supply risks following US airstrikes on Iranian-backed militia in Iraq. Gold, the traditional 'safe haven' commodity, saw prices rise to \$1517 for the month as it's receiving an undercurrent of support into year-end from persistent geopolitical risks and ongoing US economic uncertainty. The quoted iron ore price over December climbed 2.6% to US\$92/tonne.

Chart 7: Major commodities (rebased to 100)



Source: BTIS/Bloomberg



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### April 2020 Market Data

Australian shares	1 Month	3 Months	1 Year	3 Years	5 Years
S&P/ASX 300 Accumulation	9.02%	-20.39%	-9.06%	1.98%	3.51%
S&P/ASX 300 Industrials Accumulation	7.32%	-21.24%	-9.07%	0.22%	2.85%
S&P/ASX 300 Resources Accumulation	16.33%	-16.78%	-8.89%	10.55%	6.28%
S&P/ASX 300 Accumulation A-REIT	13.69%	-29.74%	-20.10%	-1.42%	3.28%
S&P/ASX Small Ords Accumulation	14.27%	-19.00%	-13.31%	3.25%	4.95%

Global shares	1 Month	3 Months	1 Year	3 Years	5 Years
MSCI World ex Australia Unhedged in \$A	3.62%	-9.64%	3.50%	9.96%	9.05%
EPRA/NAREIT Developed Index Hedged A\$	6.14%	-25.23%	-18.99%	-2.30%	0.19%
STOXX Europe 600 Total Return	6.24%	-17.21%	-13.11%	-4.23%	-2.99%
S&P 500 Total Return	12.82%	-9.26%	0.86%	9.04%	9.12%
Nikkei 225 Total Return	6.75%	-12.10%	-7.23%	3.83%	2.72%

Fixed interest	1 Month	3 Months	1 Year	3 Years	5 Years
Bloomberg AusBond Bank Bill Index	0.05%	0.22%	1.12%	1.63%	1.80%
Bloomberg AusBond Composite (0+Y)	-0.07%	0.57%	6.42%	5.46%	4.46%
Barclays Global Aggregate TR Hedged A\$	1.50%	0.97%	7.20%	4.62%	4.33%

Commodities	Month End Price	1 Month	3 Months	1 Year	3 Years	5 Years
Bloomberg Commodity Index	60.8983	-1.55%	-18.63%	-24.42%	-10.17%	-10.11%
Generic Brent Crude Oil	25.27	11.13%	-56.55%	-65.29%	-21.24%	-17.66%
Generic WTI Crude Oil	18.84	-8.01%	-63.46%	-70.52%	-27.45%	-20.58%
Gold US\$/oz	1686.5	6.93%	6.13%	31.40%	9.97%	7.32%
Iron Ore	81.84	1.48%	-8.35%	-6.99%	7.70%	7.17%

Currencies	Month End Price	1 Month	3 Months	1 Year	3 Years	5 Years
AUD/USD	0.6512	6.21%	-2.69%	-7.60%	-4.55%	-3.80%
EUR/USD	1.0955	-0.69%	-1.24%	-2.32%	0.18%	-0.48%
USD/JPY	107.18	-0.33%	-1.08%	-3.81%	-1.31%	-2.13%
GBP/USD	1.2594	1.40%	-4.63%	-3.36%	-0.93%	-3.88%

Source: BTIS – Westpac Financial Services Limited – April 2020

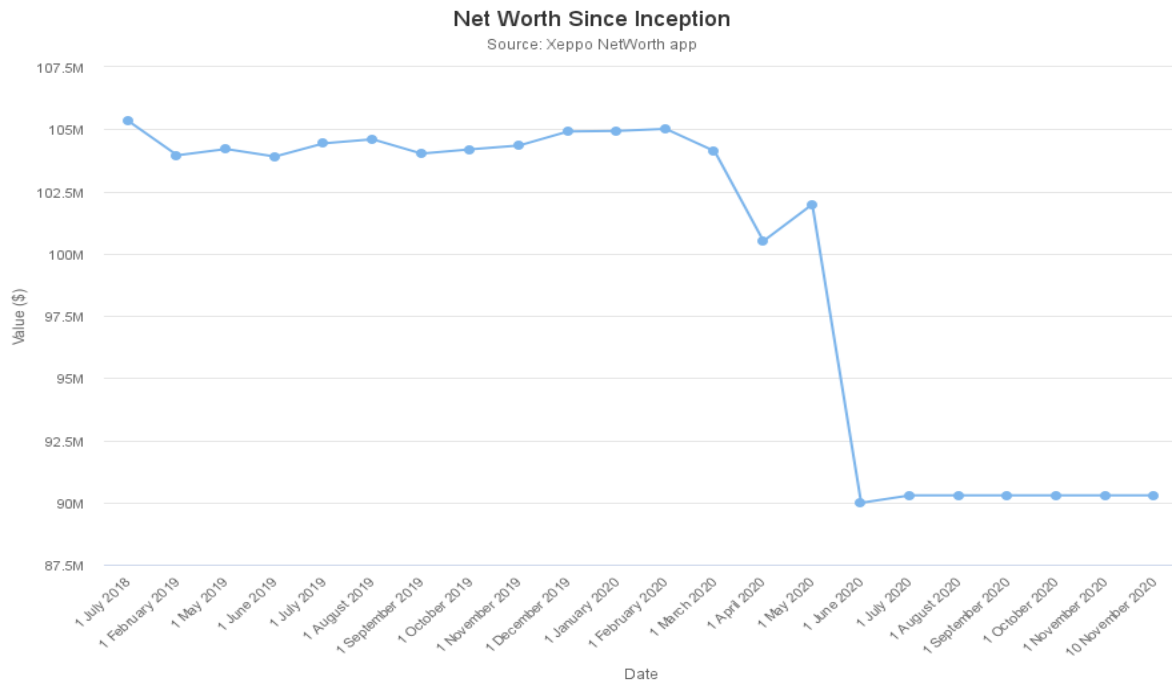




## Asset and Liability Summary

The below illustrates your Net Worth over time.

### Net Worth Over Time Chart



### Net Worth Summary Table

	1 September 2020	1 October 2020	1 November 2020	Current 10 November 2020
Total Assets	\$93,733,089	\$93,733,089	\$93,733,089	\$93,733,089
Total Liabilities	\$3,448,804	\$3,448,804	\$3,448,804	\$3,448,804
<b>Total Net Worth</b>	<b>\$90,284,285</b>	<b>\$90,284,285</b>	<b>\$90,284,285</b>	<b>\$90,284,285</b>



## Assets and Liabilities

Description	Amount
<b>Assets</b>	
<b>Business</b>	
<i>Business</i>	<b>\$4,525,027</b>
<b>Beckham Investments</b>	
Accounts Receivable	\$16,007
Computer Equipment	\$1,970
Office Equipment	\$7,050
Nike Apparell	\$4,500,000
<b>Sub-Total for Beckham Investments</b>	<b>\$4,525,027</b>
<b>Cash</b>	<b>\$-4,407</b>
<b>Beckham Investments</b>	
Business Bank Account	\$-9,082
Business Savings Account	\$6,878
Business Bank Account	\$-9,082
Business Savings Account	\$6,878
<b>Sub-Total for Beckham Investments</b>	<b>\$-4,407</b>
<b>Total for Business</b>	<b>\$4,520,620</b>
<b>Investment</b>	
<i>Property</i>	<b>\$677,000</b>
<b>Lauren Peterson</b>	
13 BRENTWOOD DRIVE AVONDALE HEIGHTS VIC 3034	\$677,000
<b>Sub-Total for Lauren Peterson</b>	<b>\$677,000</b>
<b>Total for Investment</b>	<b>\$677,000</b>
<b>Personal</b>	
<i>Cash</i>	<b>\$8,358</b>
<b>Lauren Peterson</b>	
** Cash Account	\$8,358
<b>Sub-Total for Lauren Peterson</b>	<b>\$8,358</b>
<i>LifeStyle</i>	<b>\$2,300,000</b>
<b>Beckham, David</b>	
Aston Martin	\$300,000
No asset name entered!	\$500,000
No asset name entered!	\$500,000
No asset name entered!	\$300,000
<b>Sub-Total for Beckham, David</b>	<b>\$1,600,000</b>
<b>Beckham, Victoria</b>	
No asset name entered!	\$200,000
No asset name entered!	\$500,000
<b>Sub-Total for Beckham, Victoria</b>	<b>\$700,000</b>
<i>Property</i>	<b>\$45,000,000</b>
<b>Beckham, David</b>	



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Spain holiday house	\$45,000,000
<b>Sub-Total for Beckham, David</b>	<b>\$45,000,000</b>
<b>Total for Personal</b>	<b>\$47,308,358</b>
<b>Super</b>	
<b>Aus Equities</b>	<b>\$1,806,235</b>
<b>ABC Superfund</b>	
BHP Group Limited	\$418,416
CSL Limited	\$742,056
QBE Insurance Group Limited	\$324,272
Qantas Airways Limited	\$321,491
<b>Sub-Total for ABC Superfund</b>	<b>\$1,806,235</b>
<b>Cash</b>	<b>\$5,000,000</b>
<b>ABC Superfund</b>	
No asset name entered!	\$3,500,000
CFS FirstChoice W'sale - FirstRate WS Term Deposit 2 Yr	\$1,500,000
<b>Sub-Total for ABC Superfund</b>	<b>\$5,000,000</b>
<b>Fixed Interest</b>	<b>\$3,970,514</b>
<b>ABC Superfund</b>	
Treasury Bond 5.75% 15-07-22 Semi	\$980,119
Treasury Bond 5.50% 21-04-23 Semi	\$990,395
MLC Super Term Deposit (2 Years)	\$2,000,000
<b>Sub-Total for ABC Superfund</b>	<b>\$3,970,514</b>
<b>Managed Fund</b>	<b>\$4,082,087</b>
<b>Lauren Peterson</b>	
** Super Fund	\$82,087
<b>Sub-Total for Lauren Peterson</b>	<b>\$82,087</b>
<b>ABC Superfund</b>	
No asset name entered!	\$2,000,000
No asset name entered!	\$2,000,000
<b>Sub-Total for ABC Superfund</b>	<b>\$4,000,000</b>
<b>Property</b>	<b>\$26,368,275</b>
<b>ABC Superfund</b>	
No asset name entered!	\$10,000,000
No asset name entered!	\$4,000,000
Investment Property	\$2,000,000
Mirvac Group	\$1,488,370
AMP Capital Global Property Securities Fund - Class H Units	\$4,190,124
Blackwall Property Trust	\$4,689,781
<b>Sub-Total for ABC Superfund</b>	<b>\$26,368,275</b>
<b>Total for Super</b>	<b>\$41,227,111</b>
<b>Total Assets</b>	<b>\$93,733,089</b>



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<b>Liabilities</b>	
<b>Business</b>	
<b>Non-Deductible debt</b>	<b>\$75,669</b>
<b>Beckham Investments</b>	
Accounts Payable	\$8,966
GST	\$1,497
Historical Adjustment	\$19,212
Net Assets	\$-16,719
PAYG Withholdings Payable	\$9,042
<b>Sub-Total for Beckham Investments</b>	<b>\$21,998</b>
<b>Lauren Peterson</b>	
666-666-666 666-666-666	\$53,670
<b>Sub-Total for Lauren Peterson</b>	<b>\$53,670</b>
<b>Total for Business</b>	<b>\$75,669</b>
<b>Investment</b>	
<b>Deductible Debt</b>	<b>\$2,500,000</b>
<b>Beckham Investments</b>	
Line of credit	\$2,500,000
<b>Sub-Total for Beckham Investments</b>	<b>\$2,500,000</b>
<b>Total for Investment</b>	<b>\$2,500,000</b>
<b>Personal</b>	
<b>Deductible Debt</b>	<b>\$408,483</b>
<b>Lauren Peterson</b>	
111-111-111 111-111-111	\$408,483
<b>Sub-Total for Lauren Peterson</b>	<b>\$408,483</b>
<b>Non-Deductible debt</b>	<b>\$464,653</b>
<b>Beckham, David</b>	
111-111-111 111-111-111	\$408,483
666-666-666 666-666-666	\$53,670
<b>Sub-Total for Beckham, David</b>	<b>\$462,153</b>
<b>Lauren Peterson</b>	
** Credit Card	\$2,500
<b>Sub-Total for Lauren Peterson</b>	<b>\$2,500</b>
<b>Total for Personal</b>	<b>\$873,135</b>
<b>Total Liabilities</b>	<b>\$3,448,804</b>
<b>Total Net Worth</b>	<b>\$90,284,285</b>

Source: Xeppo Net Worth



## Asset Allocation for your Portfolio

### Asset Allocation

Asset Class	Owner	Amount
<b>Domestic Cash</b>		
CFS FirstChoice W'sale - FirstRate WS Term Deposit 2 Yr	ABC Superfund	\$1,500,000.00
	<b>Sub Total:</b>	<b>\$1,500,000.00</b>
<b>Domestic Equity</b>		
BHP Group Limited	ABC Superfund	\$418,416.10
CSL Limited	ABC Superfund	\$742,055.84
QBE Insurance Group Limited	ABC Superfund	\$324,272.16
Qantas Airways Limited	ABC Superfund	\$321,491.22
	<b>Sub Total:</b>	<b>\$1,806,235.32</b>
<b>Domestic Fixed Interest</b>		
MLC Super Term Deposit (2 Years)	ABC Superfund	\$2,000,000.00
Treasury Bond 5.50% 21-04-23 Semi	ABC Superfund	\$990,394.56
Treasury Bond 5.75% 15-07-22 Semi	ABC Superfund	\$980,119.00
	<b>Sub Total:</b>	<b>\$3,970,513.56</b>
<b>Domestic Property</b>		
Blackwall Property Trust	ABC Superfund	\$4,689,780.98
Investment Property	ABC Superfund	\$2,000,000.00
Mirvac Group	ABC Superfund	\$1,488,370.24
	<b>Sub Total:</b>	<b>\$8,178,151.22</b>
<b>International Property</b>		
AMP Capital Global Property Securities Fund - Class H Units	ABC Superfund	\$4,190,123.61
	<b>Sub Total:</b>	<b>\$4,190,123.61</b>
	<b>Total:</b>	<b>\$19,645,023.71</b>

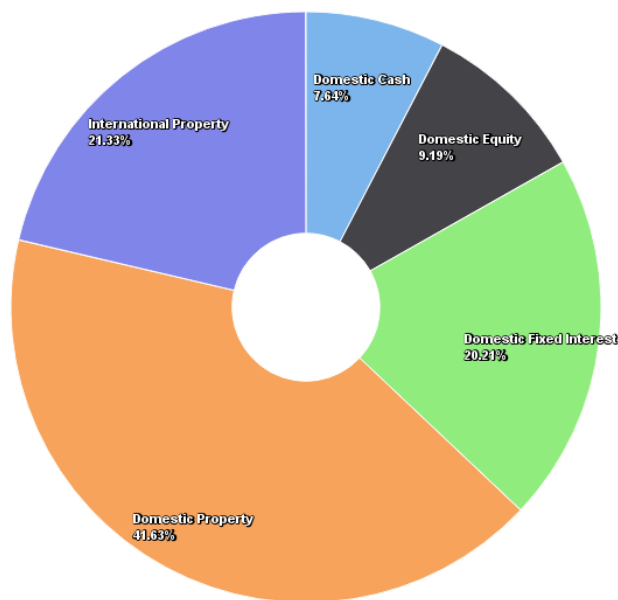


## Asset Class Summary

Asset Class	Amount
Domestic Cash	\$1,500,000.00
Domestic Equity	\$1,806,235.32
Domestic Fixed Interest	\$3,970,513.56
Domestic Property	\$8,178,151.22
International Property	\$4,190,123.61
<b>Total:</b>	<b>\$19,645,023.71</b>

### Net Worth Summary

Asset Class Breakdown





## Personal Insurance Policies

### Insurances

Description	Policy Number	Cover	Premium
None			
-	XEPDEMO1234	Income Monthly Benefit - \$291.67	\$15,000.00
-	XEPDEMO1234	Trauma - \$425,000.00	\$15,000.00
-	XEPDEMO1234	Trauma - \$125,000.00	\$15,000.00
-	XEPDEMO1234	Trauma - \$125,000.00	\$15,000.00



## Appendix: Your Basic Details

### Personal Details

	David
Title	Mr
Given Name(s)	David
Surname	Beckham
Gender	Male
Date of Birth	02 May 1974
Marital Status	Married
Occupation	Professional Football Player
Tax Resident Status	Non-tax resident
Health Status	Excellent
Smoker Status	
Home Address	1 Blue Street Springfield SA 5011 Springfield SA 5011

### Dependant Information

Name	Dependant of	Relationship	Age	Gender
Mr Brooke Beckham	Beckham, David	Son	04 Aug 1999(20)	Male

### Income

Description	Owner	Amount
Advertising		\$2,272.73
Bank Fees		\$300.00
Cleaning		\$155.00
Consulting & Accounting		\$49.00
General Expenses		\$118.18
Interest Income		\$97.05
Legal expenses		\$4,090.91
Light, Power, Heating		\$399.73
Motor Vehicle Expenses		\$568.04
Office Expenses		\$129.93
Printing & Stationery		\$19.91
Purchases		\$763.64
Rent		\$2,573.86
Sales		\$12,720.05
Subscriptions		\$120.00
Telephone & Internet		\$49.21
Travel - National		\$220.00
Wages and Salaries		\$13,400.00
<b>Total</b>		<b>\$38,047.24</b>