

# Operating Statement

For the year ended 30 June 2019

	Note	2019 \$	2018 \$
<b>Income</b>			
<b>Investment Income</b>			
Dividends Received	7	61,995.52	75,577.39
Interest Received		33,846.87	26,541.42
<b>Investment Gains</b>			
Changes in Market Values	8	35,314.48	(65,063.81)
<b>Total Income</b>		<u>131,156.87</u>	<u>37,055.00</u>
<b>Expenses</b>			
Accountancy Fees		3,465.00	3,190.00
ATO Supervisory Levy		259.00	259.00
Auditor's Remuneration		605.00	550.00
Bank Charges		29.00	0.00
<b>Member Payments</b>			
Pensions Paid		239,386.90	175,031.19
<b>Total Expenses</b>		<u>243,744.90</u>	<u>179,030.19</u>
<b>Benefits accrued as a result of operations before income tax</b>		<u>(112,588.03)</u>	<u>(141,975.19)</u>
Income Tax Expense	9	(26,547.25)	0.00
<b>Benefits accrued as a result of operations</b>		<u>(86,040.78)</u>	<u>(141,975.19)</u>

Refer to compilation report

## Detailed Operating Statement

For the year ended 30 June 2019

	2019	2018
	\$	\$
<b>Income</b>		
<b>Investment Income</b>		
Dividends Received		
Australia And New Zealand Banking Group Limited	11,939.20	16,140.57
Bank Of Queensland Limited.	1,085.66	1,711.20
Bendigo And Adelaide Bank Limited	961.10	1,270.86
Commonwealth Bank Of Australia.	19,958.53	26,874.57
Cybg Plc	51.93	16.18
National Australia Bank Limited	8,628.84	11,526.43
Suncorp Group Limited	3,066.90	3,690.49
Westpac Banking Corporation	16,303.36	14,347.09
	<u>61,995.52</u>	<u>75,577.39</u>
Interest Received		
Cash At Bank - Macquarie #3670	0.00	14.19
Cash At Bank - NAB #9083	0.90	2.48
Cash At Bank - WBC #4190	64.01	24.36
Cash At Bank - WBC #4570	0.06	0.12
Cash At Bank - WBC #4589	33.09	80.21
Cash at Bank WBC #1878	75.86	0.00
Term Deposit CBA #3136	5,552.06	0.00
Term Deposit CBA #4125	0.00	7,873.12
Term Deposit NAB #0519	0.00	318.38
Term Deposit WBC #0659	19,808.13	13,457.37
Term Deposit WBC #4693	4,365.20	0.00
Term Deposit WBC #4693	0.00	3,486.89
Term Deposit WBC #4706	0.00	1,284.30
Term Deposit WBC #8046	3,947.56	0.00
	<u>33,846.87</u>	<u>26,541.42</u>
<b>Investment Gains</b>		
Unrealised Movements in Market Value		
Shares in Listed Companies (Australian)		
Australia And New Zealand Banking Group Limited	380.48	(3,599.39)
Bank Of Queensland Limited.	(932.36)	(1,781.70)
Bendigo And Adelaide Bank Limited	1,128.20	(315.02)
Commonwealth Bank Of Australia.	48,020.44	(43,526.60)
Cybg Plc	(2,061.93)	858.36
National Australia Bank Limited	(2,405.65)	(9,378.76)
Suncorp Group Limited	(4,350.36)	(525.67)
Westpac Banking Corporation	(4,464.34)	(6,795.03)
	<u>35,314.48</u>	<u>(65,063.81)</u>
<b>Changes in Market Values</b>	<u>35,314.48</u>	<u>(65,063.81)</u>
<b>Total Income</b>	<u>131,156.87</u>	<u>37,055.00</u>
<b>Expenses</b>		
Accountancy Fees	3,465.00	3,190.00
ATO Supervisory Levy	259.00	259.00
Auditor's Remuneration	605.00	550.00
Bank Charges	29.00	0.00
	<u>4,358.00</u>	<u>3,999.00</u>
<b>Member Payments</b>		
Pensions Paid		

Refer to compilation report

## MURFET INVESTMENTS SUPERANNUATION FUND

# Detailed Operating Statement

For the year ended 30 June 2019

	2019	2018
	\$	\$
Murfet, Barbara May - Pension (BM_ABP_1)	119,693.45	83,032.21
Murfet, Colin John - Pension (CM_ABP_1)	119,693.45	91,998.98
	<u>239,386.90</u>	<u>175,031.19</u>
<b>Total Expenses</b>	<u>243,744.90</u>	<u>179,030.19</u>
<b>Benefits accrued as a result of operations before income tax</b>	<u>(112,588.03)</u>	<u>(141,975.19)</u>
<b>Income Tax Expense</b>		
Income Tax Expense	(26,547.25)	0.00
<b>Total Income Tax</b>	<u>(26,547.25)</u>	<u>0.00</u>
<b>Benefits accrued as a result of operations</b>	<u>(86,040.78)</u>	<u>(141,975.19)</u>

Refer to compilation report

**MURFET INVESTMENTS SUPERANNUATION FUND**  
**Statement of Financial Position**

As at 30 June 2019

	Note	2019 \$	2018 \$
<b>Assets</b>			
<b>Investments</b>			
Shares in Listed Companies (Australian)	2	1,007,215.79	909,996.13
<b>Total Investments</b>		<u>1,007,215.79</u>	<u>909,996.13</u>
<b>Other Assets</b>			
Dividend Reinvestment - Residual Account		0.00	48.02
Sundry Debtors		68.11	16.18
Reinvestment Residual Account		86.43	0.00
Cash At Bank - NAB #9083		3,382.89	4,276.62
Cash At Bank - Macquarie #3670		2,048.38	1,998.38
Cash At Bank - WBC #4190		37,832.76	2,768.75
Cash At Bank - WBC #4589		813.75	13,538.30
Cash At Bank - WBC #4570		20.51	20.45
Term Deposit WBC #4693		0.00	107,289.07
Term Deposit WBC #0659		386,893.45	420,542.68
Term Deposit WBC #8046		0.00	350,088.38
Cash at Bank WBC #1878		22,733.23	0.00
Term Deposit CBA #3136		359,588.00	0.00
Income Tax Refundable		26,547.25	22,688.37
<b>Total Other Assets</b>		<u>840,014.76</u>	<u>923,275.20</u>
<b>Total Assets</b>		<u>1,847,230.55</u>	<u>1,833,271.33</u>
Less:			
<b>Liabilities</b>			
Sundry Creditors		100,000.00	0.00
<b>Total Liabilities</b>		<u>100,000.00</u>	<u>0.00</u>
<b>Net assets available to pay benefits</b>		<u>1,747,230.55</u>	<u>1,833,271.33</u>
Represented by:			
<b>Liability for accrued benefits allocated to members' accounts</b>	4, 5		
Murfet, Colin John - Pension (CM_ABP_1)		924,759.88	963,578.59
Murfet, Barbara May - Pension (BM_ABP_1)		822,470.67	869,692.74
<b>Total Liability for accrued benefits allocated to members' accounts</b>		<u>1,747,230.55</u>	<u>1,833,271.33</u>

Refer to compilation report

**MURFET INVESTMENTS SUPERANNUATION FUND**  
**Detailed Statement of Financial Position**

As at 30 June 2019

	Note	2019 \$	2018 \$
<b>Assets</b>			
<b>Investments</b>			
Shares in Listed Companies (Australian)	2		
Australia And New Zealand Banking Group Limited		220,038.00	207,733.44
Bank Of Queensland Limited.		15,238.47	15,081.20
Bendigo And Adelaide Bank Limited		16,733.10	14,644.84
Commonwealth Bank Of Australia.		400,489.64	332,505.81
Cybg Plc		3,190.86	5,252.79
National Australia Bank Limited		123,526.56	117,314.80
Suncorp Group Limited		52,479.12	53,764.15
Westpac Banking Corporation		175,520.04	163,699.10
<b>Total Investments</b>		<u>1,007,215.79</u>	<u>909,996.13</u>
<b>Other Assets</b>			
Bank Accounts	3		
Cash At Bank - Macquarie #3670		2,048.38	1,998.38
Cash At Bank - NAB #9083		3,382.89	4,276.62
Cash At Bank - WBC #4190		37,832.76	2,768.75
Cash At Bank - WBC #4570		20.51	20.45
Cash At Bank - WBC #4589		813.75	13,538.30
Cash at Bank WBC #1878		22,733.23	0.00
Term Deposits	3		
Term Deposit CBA #3136		359,588.00	0.00
Term Deposit WBC #0659		386,893.45	420,542.68
Term Deposit WBC #4693		0.00	107,289.07
Term Deposit WBC #8046		0.00	350,088.38
Dividend Reinvestment - Residual Account		0.00	48.02
Reinvestment Residual Account			
Australia And New Zealand Banking Group Limited		15.49	0.00
Bank Of Queensland Limited.		2.71	0.00
Bendigo And Adelaide Bank Limited		2.38	0.00
Commonwealth Bank Of Australia.		17.27	0.00
National Australia Bank Limited		12.69	0.00
Suncorp Group Limited		16.89	0.00
Westpac Banking Corporation		19.00	0.00
Sundry Debtors		68.11	16.18
Income Tax Refundable		26,547.25	22,688.37
<b>Total Other Assets</b>		<u>840,014.76</u>	<u>923,275.20</u>
<b>Total Assets</b>		<u>1,847,230.55</u>	<u>1,833,271.33</u>

Refer to compilation report

**MURFET INVESTMENTS SUPERANNUATION FUND**

**Detailed Statement of Financial Position**

As at 30 June 2019

	Note	2019	2018
		\$	\$
Less:			
<b>Liabilities</b>			
Sundry Creditors		100,000.00	0.00
<b>Total Liabilities</b>		<u>100,000.00</u>	<u>0.00</u>
<b>Net assets available to pay benefits</b>		<u>1,747,230.55</u>	<u>1,833,271.33</u>
Represented By :			
<b>Liability for accrued benefits allocated to members' accounts</b>	4, 5		
Murfet, Colin John - Pension (CM_ABP_1)		924,759.88	963,578.59
Murfet, Barbara May - Pension (BM_ABP_1)		822,470.67	869,692.74
<b>Total Liability for accrued benefits allocated to members' accounts</b>		<u>1,747,230.55</u>	<u>1,833,271.33</u>

*Refer to compilation report*

MURFET INVESTMENTS SUPERANNUATION FUND

General Ledger



For The Period 01 July 2018 - 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Dividends Received (23900)</b>					
<u>Australia And New Zealand Banking Group Limited (ANZ.AX)</u>					
02/07/2018	80C FRANKED @ 30%; DRP & BSP NIL DISC			5,884.80	5,884.80 CR
18/12/2018	80C FRANKED @ 30%; DRP & BSP NIL DISC			6,054.40	11,939.20 CR
				<b>11,939.20</b>	<b>11,939.20 CR</b>
<u>Bendigo And Adelaide Bank Limited (BEN.AX)</u>					
28/09/2018	35C FRANKED@30%;DRP NIL DIS;BSP NIL DIS			472.85	472.85 CR
29/03/2019	35C FRANKED@30%;DRP NIL DIS;BSP NIL DIS			488.25	961.10 CR
				<b>961.10</b>	<b>961.10 CR</b>
<u>Bank Of Queensland Limited. (BOQ.AX)</u>					
14/11/2018	38C FRANKED @30%; DRP			562.40	562.40 CR
22/05/2019	34C FRANKED @30%; DRP			523.26	1,085.66 CR
				<b>1,085.66</b>	<b>1,085.66 CR</b>
<u>Commonwealth Bank Of Australia. (CBA.AX)</u>					
28/09/2018	231C FRANKED@30%; DRP NIL DISCOUNT			10,540.53	10,540.53 CR
28/03/2019	200C FRANKED@30%; DRP NIL DISCOUNT			9,418.00	19,958.53 CR
				<b>19,958.53</b>	<b>19,958.53 CR</b>
<u>Cybg Plc (CYB.AX)</u>					
30/06/2019	to take up CYB dividend banked 1/11/2019			51.93	51.93 CR
				<b>51.93</b>	<b>51.93 CR</b>
<u>National Australia Bank Limited (NAB.AX)</u>					
05/07/2018	99C FR@ 30%; DRP; BSP NIL DISCOUNT			4,237.20	4,237.20 CR
14/12/2018	99C FR@ 30%; DRP; BSP NIL DISCOUNT			4,391.64	8,628.84 CR
				<b>8,628.84</b>	<b>8,628.84 CR</b>
<u>Suncorp Group Limited (SUN.AX)</u>					
19/09/2018	48C FRANKED@30%; 8C SPECIAL; DRP NIL DIS			1,768.80	1,768.80 CR
02/04/2019	26C FRANKED@30%; DRP NIL DISC			988.26	2,757.06 CR
03/05/2019	8C FRANKED@30%; SPECIAL; DRP NIL DISC			309.84	3,066.90 CR
				<b>3,066.90</b>	<b>3,066.90 CR</b>
<u>Westpac Banking Corporation (WBC.AX)</u>					
04/07/2018	94C FRANKED@30%; DRP NIL DISCOUNT			5,251.78	5,251.78 CR
20/12/2018	DRP - WBC.AX allotted 211 units @ \$25.82			5,426.62	10,678.40 CR
24/06/2019	94C FRANKED@30%; DRP			5,624.96	16,303.36 CR
				<b>16,303.36</b>	<b>16,303.36 CR</b>
<b>Changes in Market Values of Investments (24700)</b>					
<u>Changes in Market Values of Investments (24700)</u>					
30/06/2019	Revaluation - 28/06/2019 @ \$13.470000 (System Price) - 3,896.000000 Units on hand (SUN.AX)		4,350.36		4,350.36 DR
30/06/2019	Revaluation - 28/06/2019 @		2,061.93		6,412.29 DR

**MURFET INVESTMENTS SUPERANNUATION FUND**

**General Ledger**

For The Period 01 July 2018 - 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
30/06/2019	\$3.420000 (System Price) - 933.000000 Units on hand (CYB.AX) Revaluation - 28/06/2019 @ \$26.720000 (System Price) - 4,623.000000 Units on hand (NAB.AX)		2,405.65		8,817.94 DR
30/06/2019	Revaluation - 28/06/2019 @ \$28.360000 (System Price) - 6,189.000000 Units on hand (WBC.AX)		4,464.34		13,282.28 DR
30/06/2019	Revaluation - 28/06/2019 @ \$82.780000 (System Price) - 4,838.000000 Units on hand (CBA.AX)			48,020.44	34,738.16 CR
30/06/2019	Revaluation - 28/06/2019 @ \$9.530000 (System Price) - 1,599.000000 Units on hand (BOQ.AX)		932.36		33,805.80 CR
30/06/2019	Revaluation - 28/06/2019 @ \$28.210000 (System Price) - 7,800.000000 Units on hand (ANZ.AX)			380.48	34,186.28 CR
30/06/2019	Revaluation - 28/06/2019 @ \$11.580000 (System Price) - 1,445.000000 Units on hand (BEN.AX)			1,128.20	35,314.48 CR
			<b>14,214.64</b>	<b>49,529.12</b>	<b>35,314.48 CR</b>

**Interest Received (25000)**

Term Deposit CBA #3136 (CBA50193136)

27/04/2019	interest			5,552.06	5,552.06 CR
				<b>5,552.06</b>	<b>5,552.06 CR</b>

Cash At Bank - NAB #9083 (NAB9083)

28/09/2018	interest			0.10	0.10 CR
31/12/2018	interest			0.47	0.57 CR
29/03/2019	interest			0.25	0.82 CR
28/06/2019	interest			0.08	0.90 CR
				<b>0.90</b>	<b>0.90 CR</b>

Cash At Bank - WBC #4190 (WBC4190)

31/07/2018	interest			1.32	1.32 CR
31/08/2018	interest			1.17	2.49 CR
28/09/2018	interest			1.06	3.55 CR
31/10/2018	interest			1.25	4.80 CR
30/11/2018	interest			1.13	5.93 CR
31/12/2018	interest			1.17	7.10 CR
30/01/2019	interest			1.21	8.31 CR
31/01/2019	interest			1.17	9.48 CR
28/02/2019	interest			1.06	10.54 CR
29/03/2019	interest			1.10	11.64 CR
31/05/2019	interest			1.18	12.82 CR
28/06/2019	interest			40.43	53.25 CR
28/06/2019	interest			10.76	64.01 CR
				<b>64.01</b>	<b>64.01 CR</b>

Cash At Bank - WBC #4570 (WBC4570)

31/07/2018	interest			0.01	0.01 CR
------------	----------	--	--	------	---------



MURFET INVESTMENTS SUPERANNUATION FUND

General Ledger

For The Period 01 July 2018 - 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
31/08/2018	interest			0.01	0.02 CR
31/10/2018	interest			0.01	0.03 CR
31/12/2018	interest			0.01	0.04 CR
31/01/2019	interest			0.01	0.05 CR
30/04/2019	interest			0.01	0.06 CR
				<b>0.06</b>	<b>0.06 CR</b>
<u>Cash At Bank - WBC #4589 (WBC4589)</u>					
31/07/2018	interest			7.67	7.67 CR
31/08/2018	interest			4.55	12.22 CR
28/09/2018	interest			0.25	12.47 CR
31/10/2018	interest			0.29	12.76 CR
30/11/2018	interest			5.15	17.91 CR
31/12/2018	interest			5.45	23.36 CR
31/01/2019	interest			3.97	27.33 CR
28/02/2019	interest			3.48	30.81 CR
29/03/2019	interest			0.38	31.19 CR
30/04/2019	interest			0.42	31.61 CR
31/05/2019	interest			0.41	32.02 CR
28/06/2019	interest			0.34	32.36 CR
28/06/2019	interest			0.73	33.09 CR
				<b>33.09</b>	<b>33.09 CR</b>
<u>Cash at Bank WBC #1878 (WBC491878)</u>					
31/08/2018	interest			11.71	11.71 CR
28/09/2018	interest			20.01	31.72 CR
31/10/2018	interest			7.91	39.63 CR
30/11/2018	interest			5.96	45.59 CR
31/12/2018	interest			2.52	48.11 CR
31/01/2019	interest			0.22	48.33 CR
28/02/2019	interest			0.20	48.53 CR
29/03/2019	interest			7.03	55.56 CR
30/04/2019	interest			7.32	62.88 CR
31/05/2019	interest			8.63	71.51 CR
28/06/2019	interest			4.35	75.86 CR
				<b>75.86</b>	<b>75.86 CR</b>
<u>Term Deposit WBC #0659 (WBCTD0659)</u>					
07/11/2018	interest TD 440659			13,457.36	13,457.36 CR
07/06/2019	TD interest 440659			6,350.77	19,808.13 CR
				<b>19,808.13</b>	<b>19,808.13 CR</b>
<u>Term Deposit WBC #4693 (WBCTD4696)</u>					
08/03/2019	interest TD 464693			878.30	878.30 CR
30/06/2019	to take up interest on term deposit WBC 4693 deposited into personal account			3,486.90	4,365.20 CR
				<b>4,365.20</b>	<b>4,365.20 CR</b>
<u>Term Deposit WBC #8046 (WBCTD8046)</u>					
10/10/2018	td iINTEREST 8046			3,947.56	3,947.56 CR
				<b>3,947.56</b>	<b>3,947.56 CR</b>

# MURFET INVESTMENTS SUPERANNUATION FUND

## General Ledger

For The Period 01 July 2018 - 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Accountancy Fees (30100)</b>					
<u>Accountancy Fees (30100)</u>					
18/10/2018	cleave		3,465.00		3,465.00 DR
			<b>3,465.00</b>		<b>3,465.00 DR</b>
<b>ATO Supervisory Levy (30400)</b>					
<u>ATO Supervisory Levy (30400)</u>					
19/10/2018	ATO		259.00		259.00 DR
			<b>259.00</b>		<b>259.00 DR</b>
<b>Auditor's Remuneration (30700)</b>					
<u>Auditor's Remuneration (30700)</u>					
18/10/2018	cleave		605.00		605.00 DR
			<b>605.00</b>		<b>605.00 DR</b>
<b>Bank Charges (31500)</b>					
<u>Bank Charges (31500)</u>					
03/09/2018	bank fee		5.00		5.00 DR
01/11/2018	bank fee		4.00		9.00 DR
03/12/2018	bank fee		5.00		14.00 DR
01/03/2019	bank fee		5.00		19.00 DR
01/04/2019	bank fee		2.50		21.50 DR
01/05/2019	bank fee		5.00		26.50 DR
03/06/2019	bank fee		2.50		29.00 DR
			<b>29.00</b>		<b>29.00 DR</b>
<b>Pensions Paid (41600)</b>					
<u>(Pensions Paid) Murfet, Barbara May - Pension (BM ABP 1) (MURBAR00001P)</u>					
20/08/2018	transfer		6,500.00		6,500.00 DR
24/08/2018	withdrawal		20,000.00		26,500.00 DR
12/09/2018	withdrawal		10,000.00		36,500.00 DR
17/09/2018	withdrawal		2,500.00		39,000.00 DR
20/11/2018	withdrawal		600.00		39,600.00 DR
21/11/2018	withdrawal		10,000.00		49,600.00 DR
18/12/2018	withdrawal		2,500.00		52,100.00 DR
24/12/2018	withdrawal		7,000.00		59,100.00 DR
10/01/2019	top up		125.00		59,225.00 DR
10/01/2019	pay credit card		750.00		59,975.00 DR
14/01/2019	withdrawal		500.00		60,475.00 DR
22/01/2019	withdrawal		500.00		60,975.00 DR
25/01/2019	withdrawal		5,000.00		65,975.00 DR
13/02/2019	withdrawal		500.00		66,475.00 DR
27/02/2019	withdrawal		2,100.00		68,575.00 DR
27/02/2019	withdrawal		3,500.00		72,075.00 DR
08/03/2019	withdrawal		2,500.00		74,575.00 DR
11/03/2019	withdrawal		5,000.00		79,575.00 DR
20/03/2019	withdrawal		500.00		80,075.00 DR
22/03/2019	withdrawal		7,500.00		87,575.00 DR
01/04/2019	withdrawal		1,000.00		88,575.00 DR

**MURFET INVESTMENTS SUPERANNUATION FUND**

**General Ledger**

For The Period 01 July 2018 - 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
05/04/2019	withdrawal		1,000.00		89,575.00 DR
12/04/2019	withdrawal		12,500.00		102,075.00 DR
09/05/2019	withdrawal		5,500.00		107,575.00 DR
22/05/2019	withdrawal		500.00		108,075.00 DR
27/05/2019	top up		125.00		108,200.00 DR
30/05/2019	withdrawal		7,250.00		115,450.00 DR
24/06/2019	withdrawal		2,500.00		117,950.00 DR
30/06/2019	to take up interest on term deposit WBC 4693 deposited into personal account		1,743.45		119,693.45 DR
			<b>119,693.45</b>		<b>119,693.45 DR</b>

(Pensions Paid) Murfet, Colin John - Pension (CM ABP 1) (MURCOL00001P)

20/08/2018	transfer		6,500.00		6,500.00 DR
24/08/2018	withdrawal		20,000.00		26,500.00 DR
12/09/2018	withdrawal		10,000.00		36,500.00 DR
17/09/2018	withdrawal		2,500.00		39,000.00 DR
20/11/2018	withdrawal		600.00		39,600.00 DR
21/11/2018	withdrawal		10,000.00		49,600.00 DR
18/12/2018	withdrawal		2,500.00		52,100.00 DR
24/12/2018	withdrawal		7,000.00		59,100.00 DR
10/01/2019	top up		125.00		59,225.00 DR
10/01/2019	pay credit card		750.00		59,975.00 DR
14/01/2019	withdrawal		500.00		60,475.00 DR
22/01/2019	withdrawal		500.00		60,975.00 DR
25/01/2019	withdrawal		5,000.00		65,975.00 DR
13/02/2019	withdrawal		500.00		66,475.00 DR
27/02/2019	withdrawal		2,100.00		68,575.00 DR
27/02/2019	withdrawal		3,500.00		72,075.00 DR
08/03/2019	withdrawal		2,500.00		74,575.00 DR
11/03/2019	withdrawal		5,000.00		79,575.00 DR
20/03/2019	withdrawal		500.00		80,075.00 DR
22/03/2019	withdrawal		7,500.00		87,575.00 DR
01/04/2019	withdrawal		1,000.00		88,575.00 DR
05/04/2019	withdrawal		1,000.00		89,575.00 DR
12/04/2019	withdrawal		12,500.00		102,075.00 DR
09/05/2019	withdrawal		5,500.00		107,575.00 DR
22/05/2019	withdrawal		500.00		108,075.00 DR
27/05/2019	top up		125.00		108,200.00 DR
30/05/2019	withdrawal		7,250.00		115,450.00 DR
24/06/2019	withdrawal		2,500.00		117,950.00 DR
30/06/2019	to take up interest on term deposit WBC 4693 deposited into personal account		1,743.45		119,693.45 DR
			<b>119,693.45</b>		<b>119,693.45 DR</b>

**Income Tax Expense (48500)**

Income Tax Expense (48500)

30/06/2019	Create Entries - Franking Credits Adjustment - 30/06/2019			26,547.25	26,547.25 CR
				<b>26,547.25</b>	<b>26,547.25 CR</b>

**MURFET INVESTMENTS SUPERANNUATION FUND**

**General Ledger**

For The Period 01 July 2018 - 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Profit/Loss Allocation Account (49000)</b>					
<u>Profit/Loss Allocation Account (49000)</u>					
20/08/2018	System Member Journals			6,500.00	6,500.00 CR
20/08/2018	System Member Journals			6,500.00	13,000.00 CR
24/08/2018	System Member Journals			20,000.00	33,000.00 CR
24/08/2018	System Member Journals			20,000.00	53,000.00 CR
12/09/2018	System Member Journals			10,000.00	63,000.00 CR
12/09/2018	System Member Journals			10,000.00	73,000.00 CR
17/09/2018	System Member Journals			2,500.00	75,500.00 CR
17/09/2018	System Member Journals			2,500.00	78,000.00 CR
20/11/2018	System Member Journals			600.00	78,600.00 CR
20/11/2018	System Member Journals			600.00	79,200.00 CR
21/11/2018	System Member Journals			10,000.00	89,200.00 CR
21/11/2018	System Member Journals			10,000.00	99,200.00 CR
18/12/2018	System Member Journals			2,500.00	101,700.00 CR
18/12/2018	System Member Journals			2,500.00	104,200.00 CR
24/12/2018	System Member Journals			7,000.00	111,200.00 CR
24/12/2018	System Member Journals			7,000.00	118,200.00 CR
10/01/2019	System Member Journals			125.00	118,325.00 CR
10/01/2019	System Member Journals			125.00	118,450.00 CR
10/01/2019	System Member Journals			750.00	119,200.00 CR
10/01/2019	System Member Journals			750.00	119,950.00 CR
14/01/2019	System Member Journals			500.00	120,450.00 CR
14/01/2019	System Member Journals			500.00	120,950.00 CR
22/01/2019	System Member Journals			500.00	121,450.00 CR
22/01/2019	System Member Journals			500.00	121,950.00 CR
25/01/2019	System Member Journals			5,000.00	126,950.00 CR
25/01/2019	System Member Journals			5,000.00	131,950.00 CR
13/02/2019	System Member Journals			500.00	132,450.00 CR
13/02/2019	System Member Journals			500.00	132,950.00 CR
27/02/2019	System Member Journals			2,100.00	135,050.00 CR
27/02/2019	System Member Journals			2,100.00	137,150.00 CR
27/02/2019	System Member Journals			3,500.00	140,650.00 CR
27/02/2019	System Member Journals			3,500.00	144,150.00 CR
08/03/2019	System Member Journals			2,500.00	146,650.00 CR
08/03/2019	System Member Journals			2,500.00	149,150.00 CR
11/03/2019	System Member Journals			5,000.00	154,150.00 CR
11/03/2019	System Member Journals			5,000.00	159,150.00 CR
20/03/2019	System Member Journals			500.00	159,650.00 CR
20/03/2019	System Member Journals			500.00	160,150.00 CR
22/03/2019	System Member Journals			7,500.00	167,650.00 CR
22/03/2019	System Member Journals			7,500.00	175,150.00 CR
01/04/2019	System Member Journals			1,000.00	176,150.00 CR
01/04/2019	System Member Journals			1,000.00	177,150.00 CR
05/04/2019	System Member Journals			1,000.00	178,150.00 CR
05/04/2019	System Member Journals			1,000.00	179,150.00 CR
12/04/2019	System Member Journals			12,500.00	191,650.00 CR

**MURFET INVESTMENTS SUPERANNUATION FUND**

**General Ledger**

For The Period 01 July 2018 - 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
12/04/2019	System Member Journals			12,500.00	204,150.00 CR
09/05/2019	System Member Journals			5,500.00	209,650.00 CR
09/05/2019	System Member Journals			5,500.00	215,150.00 CR
22/05/2019	System Member Journals			500.00	215,650.00 CR
22/05/2019	System Member Journals			500.00	216,150.00 CR
27/05/2019	System Member Journals			125.00	216,275.00 CR
27/05/2019	System Member Journals			125.00	216,400.00 CR
30/05/2019	System Member Journals			7,250.00	223,650.00 CR
30/05/2019	System Member Journals			7,250.00	230,900.00 CR
24/06/2019	System Member Journals			2,500.00	233,400.00 CR
24/06/2019	System Member Journals			2,500.00	235,900.00 CR
30/06/2019	System Member Journals			1,743.45	237,643.45 CR
30/06/2019	System Member Journals			1,743.45	239,386.90 CR
30/06/2019	Create Entries - Profit/Loss Allocation - 30/06/2019		80,874.74		158,512.16 CR
30/06/2019	Create Entries - Profit/Loss Allocation - 30/06/2019		72,471.38		86,040.78 CR
			<b>153,346.12</b>	<b>239,386.90</b>	<b>86,040.78 CR</b>

**Opening Balance (50010)**

(Opening Balance) Murfet, Barbara May - Pension (BM\_ABP\_1) (MURBAR00001P)

01/07/2018	Opening Balance				869,692.74 CR
					<b>869,692.74 CR</b>

(Opening Balance) Murfet, Colin John - Pension (CM\_ABP\_1) (MURCOL00001P)

01/07/2018	Opening Balance				963,578.59 CR
01/07/2018	Fund Ledger Balance Forward at		10.00		963,568.59 CR
01/07/2018	Fund Ledger Balance Forward at			10.00	963,578.59 CR
			<b>10.00</b>	<b>10.00</b>	<b>963,578.59 CR</b>

**Share of Profit/(Loss) (53100)**

(Share of Profit/(Loss)) Murfet, Barbara May - Pension (BM\_ABP\_1) (MURBAR00001P)

30/06/2019	Create Entries - Profit/Loss Allocation - 30/06/2019			72,471.38	72,471.38 CR
				<b>72,471.38</b>	<b>72,471.38 CR</b>

(Share of Profit/(Loss)) Murfet, Colin John - Pension (CM\_ABP\_1) (MURCOL00001P)

30/06/2019	Create Entries - Profit/Loss Allocation - 30/06/2019			80,874.74	80,874.74 CR
				<b>80,874.74</b>	<b>80,874.74 CR</b>

**Pensions Paid (54160)**

(Pensions Paid) Murfet, Barbara May - Pension (BM\_ABP\_1) (MURBAR00001P)

20/08/2018	System Member Journals		6,500.00		6,500.00 DR
24/08/2018	System Member Journals		20,000.00		26,500.00 DR
12/09/2018	System Member Journals		10,000.00		36,500.00 DR
17/09/2018	System Member Journals		2,500.00		39,000.00 DR
20/11/2018	System Member Journals		600.00		39,600.00 DR
21/11/2018	System Member Journals		10,000.00		49,600.00 DR
18/12/2018	System Member Journals		2,500.00		52,100.00 DR
24/12/2018	System Member Journals		7,000.00		59,100.00 DR
10/01/2019	System Member Journals		125.00		59,225.00 DR
10/01/2019	System Member Journals		750.00		59,975.00 DR

# MURFET INVESTMENTS SUPERANNUATION FUND

## General Ledger

For The Period 01 July 2018 - 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
14/01/2019	System Member Journals		500.00		60,475.00 DR
22/01/2019	System Member Journals		500.00		60,975.00 DR
25/01/2019	System Member Journals		5,000.00		65,975.00 DR
13/02/2019	System Member Journals		500.00		66,475.00 DR
27/02/2019	System Member Journals		2,100.00		68,575.00 DR
27/02/2019	System Member Journals		3,500.00		72,075.00 DR
08/03/2019	System Member Journals		2,500.00		74,575.00 DR
11/03/2019	System Member Journals		5,000.00		79,575.00 DR
20/03/2019	System Member Journals		500.00		80,075.00 DR
22/03/2019	System Member Journals		7,500.00		87,575.00 DR
01/04/2019	System Member Journals		1,000.00		88,575.00 DR
05/04/2019	System Member Journals		1,000.00		89,575.00 DR
12/04/2019	System Member Journals		12,500.00		102,075.00 DR
09/05/2019	System Member Journals		5,500.00		107,575.00 DR
22/05/2019	System Member Journals		500.00		108,075.00 DR
27/05/2019	System Member Journals		125.00		108,200.00 DR
30/05/2019	System Member Journals		7,250.00		115,450.00 DR
24/06/2019	System Member Journals		2,500.00		117,950.00 DR
30/06/2019	System Member Journals		1,743.45		119,693.45 DR
			<b>119,693.45</b>		<b>119,693.45 DR</b>

(Pensions Paid) Murfet, Colin John - Pension (CM ABP 1) (MURCOL00001P)

20/08/2018	System Member Journals		6,500.00		6,500.00 DR
24/08/2018	System Member Journals		20,000.00		26,500.00 DR
12/09/2018	System Member Journals		10,000.00		36,500.00 DR
17/09/2018	System Member Journals		2,500.00		39,000.00 DR
20/11/2018	System Member Journals		600.00		39,600.00 DR
21/11/2018	System Member Journals		10,000.00		49,600.00 DR
18/12/2018	System Member Journals		2,500.00		52,100.00 DR
24/12/2018	System Member Journals		7,000.00		59,100.00 DR
10/01/2019	System Member Journals		125.00		59,225.00 DR
10/01/2019	System Member Journals		750.00		59,975.00 DR
14/01/2019	System Member Journals		500.00		60,475.00 DR
22/01/2019	System Member Journals		500.00		60,975.00 DR
25/01/2019	System Member Journals		5,000.00		65,975.00 DR
13/02/2019	System Member Journals		500.00		66,475.00 DR
27/02/2019	System Member Journals		2,100.00		68,575.00 DR
27/02/2019	System Member Journals		3,500.00		72,075.00 DR
08/03/2019	System Member Journals		2,500.00		74,575.00 DR
11/03/2019	System Member Journals		5,000.00		79,575.00 DR
20/03/2019	System Member Journals		500.00		80,075.00 DR
22/03/2019	System Member Journals		7,500.00		87,575.00 DR
01/04/2019	System Member Journals		1,000.00		88,575.00 DR
05/04/2019	System Member Journals		1,000.00		89,575.00 DR
12/04/2019	System Member Journals		12,500.00		102,075.00 DR
09/05/2019	System Member Journals		5,500.00		107,575.00 DR
22/05/2019	System Member Journals		500.00		108,075.00 DR
27/05/2019	System Member Journals		125.00		108,200.00 DR

# MURFET INVESTMENTS SUPERANNUATION FUND

## General Ledger

For The Period 01 July 2018 - 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
30/05/2019	System Member Journals		7,250.00		115,450.00 DR
24/06/2019	System Member Journals		2,500.00		117,950.00 DR
30/06/2019	System Member Journals		1,743.45		119,693.45 DR
			<b>119,693.45</b>		<b>119,693.45 DR</b>
<b>Bank Accounts (60400)</b>					
<u>Cash At Bank - Macquarie #3670 (MBL3670)</u>					
01/07/2018	Opening Balance				1,998.38 DR
27/02/2019	withdrawal [deposit]		50.00		2,048.38 DR
			<b>50.00</b>		<b>2,048.38 DR</b>
<u>Cash At Bank - NAB #9083 (NAB9083)</u>					
01/07/2018	Opening Balance				4,276.62 DR
28/09/2018	interest		0.10		4,276.72 DR
18/10/2018	cleave			4,070.00	206.72 DR
19/10/2018	ATO		22,429.37		22,636.09 DR
01/11/2018	bank fee			4.00	22,632.09 DR
31/12/2018	interest		0.47		22,632.56 DR
10/01/2019	top up			250.00	22,382.56 DR
10/01/2019	pay credit card			1,500.00	20,882.56 DR
14/01/2019	withdrawal			1,000.00	19,882.56 DR
22/01/2019	withdrawal			1,000.00	18,882.56 DR
25/01/2019	withdrawal			10,000.00	8,882.56 DR
13/02/2019	withdrawal			1,000.00	7,882.56 DR
27/02/2019	withdrawal [deposit]			50.00	7,832.56 DR
27/02/2019	withdrawal			4,200.00	3,632.56 DR
29/03/2019	interest		0.25		3,632.81 DR
27/05/2019	top up			250.00	3,382.81 DR
28/06/2019	interest		0.08		3,382.89 DR
			<b>22,430.27</b>	<b>23,324.00</b>	<b>3,382.89 DR</b>
<u>Cash At Bank - WBC #4190 (WBC4190)</u>					
01/07/2018	Opening Balance				2,768.75 DR
31/07/2018	interest		1.32		2,770.07 DR
31/08/2018	interest		1.17		2,771.24 DR
28/09/2018	interest		1.06		2,772.30 DR
31/10/2018	interest		1.25		2,773.55 DR
30/11/2018	interest		1.13		2,774.68 DR
31/12/2018	interest		1.17		2,775.85 DR
30/01/2019	interest		1.21		2,777.06 DR
31/01/2019	interest		1.17		2,778.23 DR
28/02/2019	interest		1.06		2,779.29 DR
29/03/2019	interest		1.10		2,780.39 DR
31/05/2019	interest		1.18		2,781.57 DR
07/06/2019	TD interest 440659		6,350.77		9,132.34 DR
07/06/2019	Principal 440659		33,649.23		42,781.57 DR
24/06/2019	withdrawal			5,000.00	37,781.57 DR
28/06/2019	interest		10.76		37,792.33 DR
28/06/2019	interest		40.43		37,832.76 DR

**MURFET INVESTMENTS SUPERANNUATION FUND**

**General Ledger**

For The Period 01 July 2018 - 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
			<b>40,064.01</b>	<b>5,000.00</b>	<b>37,832.76 DR</b>
<u>Cash At Bank - WBC #4570 (WBC4570)</u>					
01/07/2018	Opening Balance				20.45 DR
31/07/2018	interest		0.01		20.46 DR
31/08/2018	interest		0.01		20.47 DR
31/10/2018	interest		0.01		20.48 DR
31/12/2018	interest		0.01		20.49 DR
31/01/2019	interest		0.01		20.50 DR
30/04/2019	interest		0.01		20.51 DR
			<b>0.06</b>		<b>20.51 DR</b>
<u>Cash At Bank - WBC #4589 (WBC4589)</u>					
01/07/2018	Opening Balance				13,538.30 DR
31/07/2018	interest		7.67		13,545.97 DR
20/08/2018	transfer			13,000.00	545.97 DR
31/08/2018	interest		4.55		550.52 DR
03/09/2018	bank fee			5.00	545.52 DR
28/09/2018	interest		0.25		545.77 DR
31/10/2018	interest		0.29		546.06 DR
07/11/2018	interest TD 440659		13,457.36		14,003.42 DR
20/11/2018	withdrawal			1,200.00	12,803.42 DR
30/11/2018	interest		5.15		12,808.57 DR
03/12/2018	bank fee			5.00	12,803.57 DR
18/12/2018	withdrawal			5,000.00	7,803.57 DR
31/12/2018	interest		5.45		7,809.02 DR
31/01/2019	interest		3.97		7,812.99 DR
27/02/2019	withdrawal			7,000.00	812.99 DR
28/02/2019	interest		3.48		816.47 DR
01/03/2019	bank fee			5.00	811.47 DR
29/03/2019	interest		0.38		811.85 DR
30/04/2019	interest		0.42		812.27 DR
31/05/2019	interest		0.41		812.68 DR
28/06/2019	interest		0.34		813.02 DR
28/06/2019	interest		0.73		813.75 DR
			<b>13,490.45</b>	<b>26,215.00</b>	<b>813.75 DR</b>
<u>Cash at Bank WBC #1878 (WBC491878)</u>					
21/08/2018	deposit not able to accepted by the super fund		100,000.00		100,000.00 DR
24/08/2018	withdrawal			40,000.00	60,000.00 DR
31/08/2018	interest		11.71		60,011.71 DR
12/09/2018	withdrawal			20,000.00	40,011.71 DR
17/09/2018	withdrawal			5,000.00	35,011.71 DR
28/09/2018	interest		20.01		35,031.72 DR
31/10/2018	interest		7.91		35,039.63 DR
21/11/2018	withdrawal			20,000.00	15,039.63 DR
30/11/2018	interest		5.96		15,045.59 DR
24/12/2018	withdrawal			14,000.00	1,045.59 DR
31/12/2018	interest		2.52		1,048.11 DR



**MURFET INVESTMENTS SUPERANNUATION FUND**

**General Ledger**

For The Period 01 July 2018 - 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
31/01/2019	interest		0.22		1,048.33 DR
28/02/2019	interest		0.20		1,048.53 DR
08/03/2019	interest TD 464693		878.30		1,926.83 DR
08/03/2019	Principal TD 464693		107,289.07		109,215.90 DR
08/03/2019	withdrawal			5,000.00	104,215.90 DR
11/03/2019	withdrawal			10,000.00	94,215.90 DR
20/03/2019	withdrawal			1,000.00	93,215.90 DR
22/03/2019	withdrawal			15,000.00	78,215.90 DR
29/03/2019	interest		7.03		78,222.93 DR
01/04/2019	bank fee			2.50	78,220.43 DR
01/04/2019	withdrawal			2,000.00	76,220.43 DR
05/04/2019	withdrawal			2,000.00	74,220.43 DR
12/04/2019	withdrawal			25,000.00	49,220.43 DR
30/04/2019	interest		7.32		49,227.75 DR
01/05/2019	bank fee			5.00	49,222.75 DR
09/05/2019	withdrawal			11,000.00	38,222.75 DR
13/05/2019	deposit [deposit in error]		30,000.00		68,222.75 DR
13/05/2019	withdrawal [ refund of deposit in error]			30,000.00	38,222.75 DR
22/05/2019	withdrawal			1,000.00	37,222.75 DR
30/05/2019	withdrawal			14,500.00	22,722.75 DR
31/05/2019	interest		8.63		22,731.38 DR
03/06/2019	bank fee			2.50	22,728.88 DR
28/06/2019	interest		4.35		22,733.23 DR
			<b>238,243.23</b>	<b>215,510.00</b>	<b>22,733.23 DR</b>

**Term Deposits (60800)**

Term Deposit CBA #3136 (CBA50193136)

10/10/2018	to take up new term deposit		354,035.94		354,035.94 DR
27/04/2019	interest		5,552.06		359,588.00 DR
			<b>359,588.00</b>		<b>359,588.00 DR</b>

Term Deposit WBC #0659 (WBCTD0659)

01/07/2018	Opening Balance				420,542.68 DR
07/06/2019	Principal 440659			33,649.23	386,893.45 DR
				<b>33,649.23</b>	<b>386,893.45 DR</b>

Term Deposit WBC #4693 (WBCTD4696)

01/07/2018	Opening Balance				107,289.07 DR
08/03/2019	Principal TD 464693			107,289.07	0.00 DR
				<b>107,289.07</b>	<b>0.00 DR</b>

Term Deposit WBC #8046 (WBCTD8046)

01/07/2018	Opening Balance				350,088.38 DR
10/10/2018	td iINTEREST 8046		3,947.56		354,035.94 DR
10/10/2018	to take up new term deposit			354,035.94	0.00 DR
			<b>3,947.56</b>	<b>354,035.94</b>	<b>0.00 DR</b>

**Dividend Reinvestment - Residual Account (62500)**

Dividend Reinvestment - Residual Account (62500)

01/07/2018	Opening Balance				48.02 DR
------------	-----------------	--	--	--	----------

# MURFET INVESTMENTS SUPERANNUATION FUND

## General Ledger

For The Period 01 July 2018 - 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
30/06/2019	to take up DRP			48.02	0.00 DR
				<b>48.02</b>	<b>0.00 DR</b>
<b>Reinvestment Residual Account (62550)</b>					
<u>Australia And New Zealand Banking Group Limited (ANZ.AX)</u>					
02/07/2018	80C FRANKED @ 30%; DRP & BSP NIL DISC		0.05		0.05 DR
18/12/2018	80C FRANKED @ 30%; DRP & BSP NIL DISC		15.49		15.54 DR
18/12/2018	80C FRANKED @ 30%; DRP & BSP NIL DISC			0.05	15.49 DR
			<b>15.54</b>	<b>0.05</b>	<b>15.49 DR</b>
<u>Bendigo And Adelaide Bank Limited (BEN.AX)</u>					
28/09/2018	35C FRANKED@30%;DRP NIL DIS;BSP NIL DIS		1.63		1.63 DR
29/03/2019	35C FRANKED@30%;DRP NIL DIS;BSP NIL DIS		2.38		4.01 DR
29/03/2019	35C FRANKED@30%;DRP NIL DIS;BSP NIL DIS			1.63	2.38 DR
			<b>4.01</b>	<b>1.63</b>	<b>2.38 DR</b>
<u>Bank Of Queensland Limited. (BOQ.AX)</u>					
14/11/2018	38C FRANKED @30%; DRP		6.09		6.09 DR
22/05/2019	34C FRANKED @30%; DRP		2.71		8.80 DR
22/05/2019	34C FRANKED @30%; DRP			6.09	2.71 DR
			<b>8.80</b>	<b>6.09</b>	<b>2.71 DR</b>
<u>Commonwealth Bank Of Australia. (CBA.AX)</u>					
28/09/2018	231C FRANKED@30%; DRP NIL DISCOUNT		43.36		43.36 DR
28/03/2019	200C FRANKED@30%; DRP NIL DISCOUNT		17.27		60.63 DR
28/03/2019	200C FRANKED@30%; DRP NIL DISCOUNT			43.36	17.27 DR
			<b>60.63</b>	<b>43.36</b>	<b>17.27 DR</b>
<u>National Australia Bank Limited (NAB.AX)</u>					
05/07/2018	99C FR@ 30%; DRP; BSP NIL DISCOUNT		24.90		24.90 DR
14/12/2018	99C FR@ 30%; DRP; BSP NIL DISCOUNT		12.69		37.59 DR
14/12/2018	99C FR@ 30%; DRP; BSP NIL DISCOUNT			24.90	12.69 DR
			<b>37.59</b>	<b>24.90</b>	<b>12.69 DR</b>
<u>Suncorp Group Limited (SUN.AX)</u>					
19/09/2018	48C FRANKED@30%; 8C SPECIAL; DRP NIL DIS		7.00		7.00 DR
02/04/2019	26C FRANKED@30%; DRP NIL DISC		13.18		20.18 DR
02/04/2019	26C FRANKED@30%; DRP NIL DISC			7.00	13.18 DR
03/05/2019	8C FRANKED@30%; SPECIAL; DRP NIL DISC		16.89		30.07 DR
03/05/2019	8C FRANKED@30%; SPECIAL; DRP NIL DISC			13.18	16.89 DR
			<b>37.07</b>	<b>20.18</b>	<b>16.89 DR</b>
<u>Westpac Banking Corporation (WBC.AX)</u>					
04/07/2018	94C FRANKED@30%; DRP NIL DISCOUNT		24.24		24.24 DR
20/12/2018	DRP - WBC.AX allotted 211 units @ \$25.82		2.84		27.08 DR

# MURFET INVESTMENTS SUPERANNUATION FUND

## General Ledger

For The Period 01 July 2018 - 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
20/12/2018	DRP - WBC.AX allotted 211 units @ \$25.82			24.24	2.84 DR
24/06/2019	94C FRANKED@30%; DRP		19.00		21.84 DR
24/06/2019	94C FRANKED@30%; DRP			2.84	19.00 DR
			<b>46.08</b>	<b>27.08</b>	<b>19.00 DR</b>
<b>Sundry Debtors (68000)</b>					
<u>Sundry Debtors (68000)</u>					
01/07/2018	Opening Balance				16.18 DR
30/06/2019	to take up CYB dividend banked 1/11/2019		51.93		68.11 DR
			<b>51.93</b>		<b>68.11 DR</b>
<b>Shares in Listed Companies (Australian) (77600)</b>					
<u>Australia And New Zealand Banking Group Limited (ANZ.AX)</u>					
01/07/2018	Opening Balance	7,356.00			207,733.44 DR
02/07/2018	80C FRANKED @ 30%; DRP & BSP NIL DISC	212.00	5,884.75		213,618.19 DR
18/12/2018	80C FRANKED @ 30%; DRP & BSP NIL DISC	232.00	6,038.96		219,657.15 DR
30/06/2019	to take up DRP	0.00	0.37		219,657.52 DR
30/06/2019	Revaluation - 28/06/2019 @ \$28.210000 (System Price) - 7,800.000000 Units on hand		380.48		220,038.00 DR
		<b>7,800.00</b>	<b>12,304.56</b>		<b>220,038.00 DR</b>
<u>Bendigo And Adelaide Bank Limited (BEN.AX)</u>					
01/07/2018	Opening Balance	1,351.00			14,644.84 DR
28/09/2018	35C FRANKED@30%;DRP NIL DIS;BSP NIL DIS	44.00	471.22		15,116.06 DR
29/03/2019	35C FRANKED@30%;DRP NIL DIS;BSP NIL DIS	50.00	487.50		15,603.56 DR
30/06/2019	to take up DRP	0.00	1.34		15,604.90 DR
30/06/2019	Revaluation - 28/06/2019 @ \$11.580000 (System Price) - 1,445.000000 Units on hand		1,128.20		16,733.10 DR
		<b>1,445.00</b>	<b>2,088.26</b>		<b>16,733.10 DR</b>
<u>Bank Of Queensland Limited. (BOQ.AX)</u>					
01/07/2018	Opening Balance	1,480.00			15,081.20 DR
14/11/2018	38C FRANKED @30%; DRP	59.00	556.31		15,637.51 DR
22/05/2019	34C FRANKED @30%; DRP	60.00	526.64		16,164.15 DR
30/06/2019	to take up DRP	0.00	6.68		16,170.83 DR
30/06/2019	Revaluation - 28/06/2019 @ \$9.530000 (System Price) - 1,599.000000 Units on hand			932.36	15,238.47 DR
		<b>1,599.00</b>	<b>1,089.63</b>	<b>932.36</b>	<b>15,238.47 DR</b>
<u>Commonwealth Bank Of Australia. (CBA.AX)</u>					
01/07/2018	Opening Balance	4,563.00			332,505.81 DR
28/09/2018	231C FRANKED@30%; DRP NIL DISCOUNT	146.00	10,497.17		343,002.98 DR
28/03/2019	200C FRANKED@30%; DRP NIL DISCOUNT	129.00	9,444.09		352,447.07 DR
30/06/2019	to take up DRP	0.00	22.13		352,469.20 DR
30/06/2019	Revaluation - 28/06/2019 @ \$82.780000 (System Price) - 4,838.000000 Units on hand		48,020.44		400,489.64 DR
		<b>4,838.00</b>	<b>67,983.83</b>		<b>400,489.64 DR</b>

# MURFET INVESTMENTS SUPERANNUATION FUND

## General Ledger

For The Period 01 July 2018 - 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
<u>Cybg Plc (CYB.AX)</u>					
01/07/2018	Opening Balance	933.00			5,252.79 DR
30/06/2019	Revaluation - 28/06/2019 @ \$3.420000 (System Price) - 933.000000 Units on hand			2,061.93	3,190.86 DR
		<b>933.00</b>		<b>2,061.93</b>	<b>3,190.86 DR</b>
<u>National Australia Bank Limited (NAB.AX)</u>					
01/07/2018	Opening Balance	4,280.00			117,314.80 DR
05/07/2018	99C FR@ 30%; DRP; BSP NIL DISCOUNT	156.00	4,212.30		121,527.10 DR
14/12/2018	99C FR@ 30%; DRP; BSP NIL DISCOUNT	187.00	4,403.85		125,930.95 DR
30/06/2019	to take up DRP	0.00	1.26		125,932.21 DR
30/06/2019	Revaluation - 28/06/2019 @ \$26.720000 (System Price) - 4,623.000000 Units on hand			2,405.65	123,526.56 DR
		<b>4,623.00</b>	<b>8,617.41</b>	<b>2,405.65</b>	<b>123,526.56 DR</b>
<u>Suncorp Group Limited (SUN.AX)</u>					
01/07/2018	Opening Balance	3,685.00			53,764.15 DR
19/09/2018	48C FRANKED@30%; 8C SPECIAL; DRP NIL DIS	116.00	1,761.80		55,525.95 DR
02/04/2019	26C FRANKED@30%; DRP NIL DISC	72.00	982.08		56,508.03 DR
03/05/2019	8C FRANKED@30%; SPECIAL; DRP NIL DISC	23.00	306.13		56,814.16 DR
30/06/2019	to take up DRP	0.00	15.32		56,829.48 DR
30/06/2019	Revaluation - 28/06/2019 @ \$13.470000 (System Price) - 3,896.000000 Units on hand			4,350.36	52,479.12 DR
		<b>3,896.00</b>	<b>3,065.33</b>	<b>4,350.36</b>	<b>52,479.12 DR</b>
<u>Westpac Banking Corporation (WBC.AX)</u>					
01/07/2018	Opening Balance	5,587.00			163,699.10 DR
04/07/2018	94C FRANKED@30%; DRP NIL DISCOUNT	186.00	5,227.54		168,926.64 DR
20/12/2018	DRP - WBC.AX allotted 211 units @ \$25.82	211.00	5,448.02		174,374.66 DR
24/06/2019	94C FRANKED@30%; DRP	205.00	5,608.80		179,983.46 DR
30/06/2019	to take up DRP	0.00	0.92		179,984.38 DR
30/06/2019	Revaluation - 28/06/2019 @ \$28.360000 (System Price) - 6,189.000000 Units on hand			4,464.34	175,520.04 DR
		<b>6,189.00</b>	<b>16,285.28</b>	<b>4,464.34</b>	<b>175,520.04 DR</b>
<b>Income Tax Payable/Refundable (85000)</b>					
<u>Income Tax Payable/Refundable (85000)</u>					
01/07/2018	Opening Balance				22,688.37 DR
19/10/2018	ATO			22,688.37	0.00 DR
30/06/2019	Create Entries - Franking Credits Adjustment - 30/06/2019		26,547.25		26,547.25 DR
			<b>26,547.25</b>	<b>22,688.37</b>	<b>26,547.25 DR</b>
<b>Sundry Creditors (88000)</b>					
<u>Sundry Creditors (88000)</u>					
21/08/2018	deposit not able to accepted by the super fund			100,000.00	100,000.00 CR
13/05/2019	deposit [deposit in error]			30,000.00	130,000.00 CR
13/05/2019	withdrawal [ refund of deposit in		30,000.00		100,000.00 CR

MURFET INVESTMENTS SUPERANNUATION FUND

**General Ledger**

For The Period 01 July 2018 - 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
	error]		30,000.00	130,000.00	100,000.00 CR
<b>Total Debits:</b>	<b>1,496,759.34</b>				
<b>Total Credits:</b>	<b>1,496,759.34</b>				

MURFET INVESTMENTS SUPERANNUATION FUND

Investment Income Report

As at 30 June 2019



Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income (Excl. Capital Gains) * 2	TFN Credits	Other Deductions	Distributed Capital Gains	Non-Assessable Payments
<b>Bank Accounts</b>												
Cash At Bank - NAB #9083	0.90			0.90	0.00	0.00	0.00	0.90			0.00	0.00
Cash At Bank - WBC #4190	64.01			64.01	0.00	0.00	0.00	64.01			0.00	0.00
Cash At Bank - WBC #4570	0.06			0.06	0.00	0.00	0.00	0.06			0.00	0.00
Cash At Bank - WBC #4589	33.09			33.09	0.00	0.00	0.00	33.09			0.00	0.00
Cash at Bank WBC #1878	75.86			75.86	0.00	0.00	0.00	75.86			0.00	0.00
	<b>173.92</b>			<b>173.92</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>173.92</b>			<b>0.00</b>	<b>0.00</b>
<b>Shares in Listed Companies (Australian)</b>												
ANZ.AX Australia And New Zealand Banking Group Limited	11,939.20	11,939.20	0.00		5,116.80			17,056.00		0.00		
BOQ.AX Bank Of Queensland Limited.	1,085.66	1,085.66	0.00		465.28			1,550.94		0.00		
BEN.AX Bendigo And Adelaide Bank Limited	961.10	961.10	0.00		411.90			1,373.00		0.00		
CBA.AX Commonwealth Bank Of Australia.	19,958.53	19,958.53	0.00		8,553.66			28,512.19		0.00		
CYB.AX Cybg Plc	51.93		51.93					51.93		0.00		
NAB.AX National Australia Bank Limited	8,628.84	8,628.84	0.00		3,698.07			12,326.91		0.00		
SUN.AX Suncorp Group Limited	3,066.90	3,066.90	0.00		1,314.39			4,381.29		0.00		
WBC.AX Westpac Banking Corporation	16,303.36	16,303.36	0.00		6,987.15			23,290.51		0.00		
	<b>61,995.52</b>	<b>61,943.59</b>	<b>51.93</b>		<b>26,547.25</b>			<b>88,542.77</b>		<b>0.00</b>		
<b>Term Deposits</b>												
Term Deposit CBA #3136	5,552.06			5,552.06	0.00	0.00	0.00	5,552.06			0.00	0.00
Term Deposit WBC #0659	19,808.13			19,808.13	0.00	0.00	0.00	19,808.13			0.00	0.00
Term Deposit WBC #4693	4,365.20			4,365.20	0.00	0.00	0.00	4,365.20			0.00	0.00
Term Deposit WBC #8046	3,947.56			3,947.56	0.00	0.00	0.00	3,947.56			0.00	0.00
	<b>33,672.95</b>			<b>33,672.95</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>33,672.95</b>			<b>0.00</b>	<b>0.00</b>

**MURFET INVESTMENTS SUPERANNUATION FUND**  
**Investment Income Report**



As at 30 June 2019

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income	TFN Credits	Other Deductions	Distributed Capital Gains	Non- Assessable Payments
								(Excl. Capital Gains) * 2				
	95,842.39	61,943.59	51.93	33,846.87	26,547.25	0.00	0.00	122,389.64		0.00	0.00	0.00

Assessable Income (Excl. Capital Gains) **122,389.64**

Net Capital Gain **0.00**

**Total Assessable Income 122,389.64**

\* 1 Includes foreign credits from foreign capital gains.

\* 2 Assessable Income in the SMSF Annual Return will be different as capital gains and losses from disposals of assets have not been included.

For a breakdown of Distributed Capital Gains and Non-Assessable Payments refer to Distributions Reconciliation Report.

MURFET INVESTMENTS SUPERANNUATION FUND

Dividend Reconciliation Report

For The Period 01 July 2018 - 30 June 2019



Date	Net Payment Received	Australian Income			Foreign Income			Withheld		
		Unfranked	Franked	Franking Credits	Foreign Income	Foreign Credits	NZ Credits	TFN Withheld	Non-Resident	LIC Deduction
<b>Shares in Listed Companies (Australian)</b>										
ANZ.AX Australia And New Zealand Banking Group Limited										
02/07/2018	5,884.80	0.00	5,884.80	2,522.06						
18/12/2018	6,054.40	0.00	6,054.40	2,594.74						
	11,939.20	0.00	11,939.20	5,116.80						
BEN.AX Bendigo And Adelaide Bank Limited										
28/09/2018	472.85	0.00	472.85	202.65						
29/03/2019	488.25	0.00	488.25	209.25						
	961.10	0.00	961.10	411.90						
BOQ.AX Bank Of Queensland Limited.										
14/11/2018	562.40	0.00	562.40	241.03						
22/05/2019	523.26	0.00	523.26	224.25						
	1,085.66	0.00	1,085.66	465.28						
CBA.AX Commonwealth Bank Of Australia.										
28/09/2018	10,540.53	0.00	10,540.53	4,517.37						
28/03/2019	9,418.00	0.00	9,418.00	4,036.29						
	19,958.53	0.00	19,958.53	8,553.66						



**MURFET INVESTMENTS SUPERANNUATION FUND**

**Dividend Reconciliation Report**

For The Period 01 July 2018 - 30 June 2019

Date	Net Payment Received	Australian Income			Foreign Income			Withheld		
		Unfranked	Franked	Franking Credits	Foreign Income	Foreign Credits	NZ Credits	TFN Withheld	Non-Resident	LIC Deduction
CYB.AX Cybg Plc										
30/06/2019	51.93	51.93								
	51.93	51.93								
NAB.AX National Australia Bank Limited										
05/07/2018	4,237.20	0.00	4,237.20	1,815.94						
14/12/2018	4,391.64	0.00	4,391.64	1,882.13						
	8,628.84	0.00	8,628.84	3,698.07						
SUN.AX Suncorp Group Limited										
19/09/2018	1,768.80	0.00	1,768.80	758.06						
02/04/2019	988.26	0.00	988.26	423.54						
03/05/2019	309.84	0.00	309.84	132.79						
	3,066.90	0.00	3,066.90	1,314.39						
WBC.AX Westpac Banking Corporation										
04/07/2018	5,251.78	0.00	5,251.78	2,250.76						
20/12/2018	5,426.62	0.00	5,426.62	2,325.69						
24/06/2019	5,624.96	0.00	5,624.96	2,410.70						
	16,303.36	0.00	16,303.36	6,987.15						

**MURFET INVESTMENTS SUPERANNUATION FUND**

**Dividend Reconciliation Report**

For The Period 01 July 2018 - 30 June 2019

Date	Net Payment Received	Australian Income			Foreign Income			Withheld		
		Unfranked	Franked	Franking Credits	Foreign Income	Foreign Credits	NZ Credits	TFN Withheld	Non-Resident	LIC Deduction
	61,995.52	51.93	61,943.59	26,547.25						
<b>TOTAL</b>	<b>61,995.52</b>	<b>51.93</b>	<b>61,943.59</b>	<b>26,547.25</b>						

**Tax Return Reconciliation**

	Totals	Tax Return Label
Unfranked	51.93	J
Franked Dividends	61,943.59	K
Franking Credits	26,547.25	L

MURFET INVESTMENTS SUPERANNUATION FUND

Interest Reconciliation Report

For The Period 01 July 2018 - 30 June 2019



Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
<b>Bank Accounts</b>					
NAB9083 Cash At Bank - NAB #9083					
28/09/2018	0.10	0.10			
31/12/2018	0.47	0.47			
29/03/2019	0.25	0.25			
28/06/2019	0.08	0.08			
	0.90	0.90			
WBC4190 Cash At Bank - WBC #4190					
31/07/2018	1.32	1.32			
31/08/2018	1.17	1.17			
28/09/2018	1.06	1.06			
31/10/2018	1.25	1.25			
30/11/2018	1.13	1.13			
31/12/2018	1.17	1.17			
30/01/2019	1.21	1.21			
31/01/2019	1.17	1.17			
28/02/2019	1.06	1.06			
29/03/2019	1.10	1.10			
31/05/2019	1.18	1.18			
28/06/2019	40.43	40.43			
28/06/2019	10.76	10.76			

**MURFET INVESTMENTS SUPERANNUATION FUND**

**Interest Reconciliation Report**

For The Period 01 July 2018 - 30 June 2019

<b>Date</b>	<b>Payment Amount</b>	<b>Gross Interest</b>	<b>TFN Withheld</b>	<b>Foreign Income</b>	<b>Foreign Credits</b>
	64.01	64.01			
WBC4570 Cash At Bank - WBC #4570					
31/07/2018	0.01	0.01			
31/08/2018	0.01	0.01			
31/10/2018	0.01	0.01			
31/12/2018	0.01	0.01			
31/01/2019	0.01	0.01			
30/04/2019	0.01	0.01			
	0.06	0.06			
WBC4589 Cash At Bank - WBC #4589					
31/07/2018	7.67	7.67			
31/08/2018	4.55	4.55			
28/09/2018	0.25	0.25			
31/10/2018	0.29	0.29			
30/11/2018	5.15	5.15			
31/12/2018	5.45	5.45			
31/01/2019	3.97	3.97			
28/02/2019	3.48	3.48			
29/03/2019	0.38	0.38			
30/04/2019	0.42	0.42			
31/05/2019	0.41	0.41			

MURFET INVESTMENTS SUPERANNUATION FUND

# Interest Reconciliation Report

For The Period 01 July 2018 - 30 June 2019

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
28/06/2019	0.34	0.34			
28/06/2019	0.73	0.73			
	33.09	33.09			
WBC491878 Cash at Bank WBC #1878					
31/08/2018	11.71	11.71			
28/09/2018	20.01	20.01			
31/10/2018	7.91	7.91			
30/11/2018	5.96	5.96			
31/12/2018	2.52	2.52			
31/01/2019	0.22	0.22			
28/02/2019	0.20	0.20			
29/03/2019	7.03	7.03			
30/04/2019	7.32	7.32			
31/05/2019	8.63	8.63			
28/06/2019	4.35	4.35			
	75.86	75.86			
	<b>173.92</b>	<b>173.92</b>			

**Term Deposits**

CBA50193136 Term Deposit CBA #3136

27/04/2019	5,552.06	5,552.06			
	5,552.06	5,552.06			

**MURFET INVESTMENTS SUPERANNUATION FUND**

**Interest Reconciliation Report**

For The Period 01 July 2018 - 30 June 2019

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
WBCTD0659 Term Deposit WBC #0659					
07/11/2018	13,457.36	13,457.36			
07/06/2019	6,350.77	6,350.77			
	<b>19,808.13</b>	<b>19,808.13</b>			
WBCTD4696 Term Deposit WBC #4693					
08/03/2019	878.30	878.30			
30/06/2019	3,486.90	3,486.90			
	<b>4,365.20</b>	<b>4,365.20</b>			
WBCTD8046 Term Deposit WBC #8046					
10/10/2018	3,947.56	3,947.56			
	3,947.56	3,947.56			
	<b>33,672.95</b>	<b>33,672.95</b>			
<b>TOTAL</b>	<b>33,846.87</b>	<b>33,846.87</b>			

**Tax Return Reconciliation**

	Totals	Tax Return Label
<b>Gross Interest</b>	33,846.87	11C

**MURFET INVESTMENTS SUPERANNUATION FUND**  
**Investment Summary with Market Movement**

As at 30 June 2019

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised		Realised Movement	
						Overall	Current Year		
<b>Cash/Bank Accounts</b>									
Cash At Bank - Macquarie #3670		2,048.380000	2,048.38	2,048.38	2,048.38				
Cash At Bank - NAB #9083		3,382.890000	3,382.89	3,382.89	3,382.89				
Cash At Bank - WBC #4190		37,832.760000	37,832.76	37,832.76	37,832.76				
Cash At Bank - WBC #4570		20.510000	20.51	20.51	20.51				
Cash At Bank - WBC #4589		813.750000	813.75	813.75	813.75				
Cash at Bank WBC #1878		22,733.230000	22,733.23	22,733.23	22,733.23				
Term Deposit CBA #3136		359,588.000000	359,588.00	359,588.00	359,588.00				
Term Deposit WBC #0659		386,893.450000	386,893.45	386,893.45	386,893.45				
			<b>813,312.97</b>		<b>813,312.97</b>				
<b>Shares in Listed Companies (Australian)</b>									
ANZ.AX	Australia And New Zealand Banking Group Limited	7,800.00	28.210000	220,038.00	25.54	199,221.48	20,816.52	380.48	0.00
BOQ.AX	Bank Of Queensland Limited.	1,599.00	9.530000	15,238.47	7.91	12,648.62	2,589.85	(932.36)	0.00
BEN.AX	Bendigo And Adelaide Bank Limited	1,445.00	11.580000	16,733.10	10.06	14,532.60	2,200.50	1,128.20	0.00
CBA.AX	Commonwealth Bank Of Australia.	4,838.00	82.780000	400,489.64	47.31	228,904.75	171,584.89	48,020.44	0.00
CYB.AX	Cybg Plc	933.00	3.420000	3,190.86	4.01	3,741.33	(550.47)	(2,061.93)	0.00
NAB.AX	National Australia Bank Limited	4,623.00	26.720000	123,526.56	26.32	121,678.82	1,847.74	(2,405.65)	0.00
SUN.AX	Suncorp Group Limited	3,896.00	13.470000	52,479.12	12.66	49,333.41	3,145.71	(4,350.36)	0.00
WBC.AX	Westpac Banking Corporation	6,189.00	28.360000	175,520.04	22.27	137,813.14	37,706.90	(4,464.34)	0.00
			<b>1,007,215.79</b>		<b>767,874.15</b>	<b>239,341.64</b>	<b>35,314.48</b>	<b>0.00</b>	
			<b>1,820,528.76</b>		<b>1,581,187.12</b>	<b>239,341.64</b>	<b>35,314.48</b>	<b>0.00</b>	

**MURFET INVESTMENTS SUPERANNUATION FUND**  
**Detailed Schedule of Fund Assets**

As at 30 June 2019

Transaction Date	Description	Units	Amount \$
<b>Shares in Listed Companies (Australian) (77600)</b>			
<u>Australia And New Zealand Banking Group Limited (ANZ.AX)</u>			
23/01/2008	BUY 4000.00000000 ANZ	4,000.00	103,748.36
01/07/2008	BUY 119.00000000 ANZ	119.00	2,479.89
18/12/2008	BUY 225.00000000 ANZ	225.00	3,047.85
01/07/2009	BUY 132.00000000 ANZ	132.00	1,998.12
18/12/2009	BUY 115.00000000 ANZ	115.00	2,506.46
01/07/2010	BUY 112.00000000 ANZ	112.00	2,387.22
17/12/2010	BUY 154.00000000 ANZ	154.00	3,480.08
01/07/2011	BUY 143.00000000 ANZ	143.00	3,108.35
16/12/2011	BUY 199.00000000 ANZ	199.00	3,799.82
02/07/2012	BUY 168.00000000 ANZ	168.00	3,431.18
19/12/2012	BUY 179.00000000 ANZ	179.00	4,239.78
01/07/2013	BUY 140.00000000 ANZ	140.00	4,048.45
16/12/2013	BUY 163.00000000 ANZ	163.00	5,174.11
01/07/2014	BUY 145.00000000 ANZ	145.00	4,854.54
16/12/2014	BUY 178.00000000 ANZ	178.00	5,694.14
01/07/2015	BUY 166.00000000 ANZ	166.00	5,307.77
16/12/2015	BUY 223.00000000 ANZ	223.00	6,020.89
01/07/2016	BUY 211.00000000 ANZ	211.00	5,248.61
16/12/2016	BUY 193.00000000 ANZ	193.00	5,417.42
30/06/2017	ANZ REVALUATION AT 30/06/2017		24,035.43
03/07/2017	ANZ 80C FRANKED 30; DRP BSP NIL DISC	193.00	5,558.40
18/12/2017	ANZ 80C FRANKED 30; DRP BSP NIL DISC	198.00	5,745.96
30/06/2018	CYB REVALUATION AT 30/06/2018		(3,599.39)
02/07/2018	80C FRANKED @ 30%; DRP & BSP NIL DISC	212.00	5,884.75
18/12/2018	80C FRANKED @ 30%; DRP & BSP NIL DISC	232.00	6,038.96
30/06/2019	to take up DRP	0.00	0.37
30/06/2019	Revaluation - 28/06/2019 @ \$28.210000 (System Price) - 7,800.000000 Units on hand		380.48
		<b>7,800.00</b>	<b>220,038.00</b>
<u>Bendigo And Adelaide Bank Limited (BEN.AX)</u>			
23/01/2008	BUY 339.00000000 BEN	339.00	4,154.45
31/03/2008	BUY 44.00000000 BEN	44.00	419.84
30/09/2008	BUY 52.00000000 BEN	52.00	571.09
31/03/2009	BUY 73.00000000 BEN	73.00	446.61
30/09/2009	BUY 31.00000000 BEN	31.00	250.24
31/03/2010	BUY 50.00000000 BEN	50.00	475.82
30/09/2010	BUY 57.00000000 BEN	57.00	524.79
31/03/2011	BUY 60.00000000 BEN	60.00	541.88
30/09/2011	BUY 70.00000000 BEN	70.00	559.84
30/03/2012	BUY 79.00000000 BEN	79.00	580.81
28/09/2012	BUY 82.00000000 BEN	82.00	604.50
28/03/2013	BUY 63.00000000 BEN	63.00	629.17
30/09/2013	BUY 28.00000000 BEN	28.00	319.51
30/09/2013	BUY 31.00000000 BEN	31.00	309.88
21/08/2014	BUY 28.00000000 BEN	28.00	349.37



# MURFET INVESTMENTS SUPERANNUATION FUND

## Detailed Schedule of Fund Assets

As at 30 June 2019

Transaction Date	Description	Units	Amount \$
31/03/2015	BUY 28.00000000 BEN	28.00	358.61
30/09/2015	BUY 35.00000000 BEN	35.00	367.82
31/03/2016	BUY 43.00000000 BEN	43.00	390.84
07/09/2016	BUY 40.00000000 BEN	40.00	405.47
31/03/2017	BUY 37.00000000 BEN	37.00	419.08
30/06/2017	BEN REVALUATION AT 30/06/2017		1,387.32
29/09/2017	BUY 38.00000000 BEN	38.00	432.82
29/03/2018	BUY 43.00000000 BEN	43.00	460.10
30/06/2018	BEN REVALUATION AT 30/06/2018		(315.02)
28/09/2018	35C FRANKED@30%;DRP NIL DIS;BSP NIL DIS	44.00	471.22
29/03/2019	35C FRANKED@30%;DRP NIL DIS;BSP NIL DIS	50.00	487.50
30/06/2019	to take up DRP	0.00	1.34
30/06/2019	Revaluation - 28/06/2019 @ \$11.580000 (System Price) - 1,445.000000 Units on hand		1,128.20
		1,445.00	16,733.10
<u>Bank Of Queensland Limited. (BOQ.AX)</u>			
31/10/2001	BUY 500.00000000 BOQ	500.00	3,121.79
23/05/2002	BUY 326.00000000 BOQ	326.00	2,389.52
25/05/2012	BUY 151.00000000 BOQ	151.00	963.19
10/12/2012	BUY 148.00000000 BOQ	148.00	1,002.46
04/12/2013	BUY 28.00000000 BOQ	28.00	337.38
23/05/2014	BUY 31.00000000 BOQ	31.00	368.83
27/11/2014	BUY 33.00000000 BOQ	33.00	402.42
12/05/2015	BUY 34.00000000 BOQ	34.00	437.98
24/11/2015	BUY 36.00000000 BOQ	36.00	475.23
19/05/2016	BUY 44.00000000 BOQ	44.00	488.88
22/11/2016	BUY 50.00000000 BOQ	50.00	505.57
17/05/2017	BUY 45.00000000 BOQ	45.00	524.60
30/06/2017	BOQ REVALUATION AT 30/06/2017		5,303.91
17/05/2018	BOQ 38C FRANKED 30; DRP	54.00	541.14
30/06/2018	BOQ REVALUATION AT 30/06/2018		(1,781.70)
14/11/2018	38C FRANKED @30%; DRP	59.00	556.31
22/05/2019	34C FRANKED @30%; DRP	60.00	526.64
30/06/2019	to take up DRP	0.00	6.68
30/06/2019	Revaluation - 28/06/2019 @ \$9.530000 (System Price) - 1,599.000000 Units on hand		(932.36)
		1,599.00	15,238.47
<u>Commonwealth Bank Of Australia. (CBA.AX)</u>			
11/09/1998	BUY 351.00000000 CBA	351.00	7,636.83
05/03/1999	BUY 200.00000000 CBA	200.00	5,001.32
02/06/1999	BUY 500.00000000 CBA	500.00	12,792.60
30/03/2001	BUY 22.00000000 CBA	22.00	703.81
30/03/2001	BUY 7.00000000 CBA	7.00	216.51
23/04/2001	BUY 500.00000000 CBA	500.00	14,576.81
08/10/2001	BUY 29.00000000 CBA	29.00	809.83
28/03/2002	BUY 23.00000000 CBA	23.00	753.98
08/10/2002	BUY 29.00000000 CBA	29.00	928.07
28/03/2003	BUY 33.00000000 CBA	33.00	800.90

# MURFET INVESTMENTS SUPERANNUATION FUND

## Detailed Schedule of Fund Assets

As at 30 June 2019

Transaction Date	Description	Units	Amount \$
08/10/2003	BUY 36.00000000 CBA	36.00	1,014.69
30/03/2004	BUY 31.00000000 CBA	31.00	971.52
25/06/2004	BUY 150.00000000 CBA	150.00	4,703.12
24/09/2004	BUY 48.00000000 CBA	48.00	1,467.16
31/03/2005	BUY 35.00000000 CBA	35.00	1,239.94
23/09/2005	BUY 45.00000000 CBA	45.00	1,673.01
05/04/2006	BUY 33.00000000 CBA	33.00	1,446.47
18/08/2006	BUY 45.00000000 CBA	45.00	2,043.33
23/02/2007	BUY 34.00000000 CBA	34.00	1,729.99
05/10/2007	BUY 59.00000000 CBA	59.00	3,204.64
23/01/2008	BUY 300.00000000 CBA	300.00	15,719.23
02/04/2008	BUY 72.00000000 CBA	72.00	2,835.88
01/10/2008	BUY 93.00000000 CBA	93.00	3,949.91
23/03/2009	BUY 106.00000000 CBA	106.00	3,022.13
01/10/2009	BUY 72.00000000 CBA	72.00	3,197.73
01/04/2010	BUY 64.00000000 CBA	64.00	3,423.22
01/10/2010	BUY 96.00000000 CBA	96.00	4,958.33
01/04/2011	BUY 75.00000000 CBA	75.00	3,976.72
06/10/2011	BUY 122.00000000 CBA	122.00	5,804.72
05/04/2012	BUY 90.00000000 CBA	90.00	4,397.17
05/10/2012	BUY 119.00000000 CBA	119.00	6,500.31
05/04/2013	BUY 82.00000000 CBA	82.00	5,606.68
03/10/2013	BUY 95.00000000 CBA	95.00	7,001.44
03/04/2014	BUY 87.00000000 CBA	87.00	6,580.17
02/10/2014	BUY 100.00000000 CBA	100.00	8,028.35
02/04/2015	BUY 82.00000000 CBA	82.00	7,489.86
01/10/2015	BUY 115.00000000 CBA	115.00	8,579.62
31/03/2016	BUY 109.00000000 CBA	109.00	7,879.76
29/09/2016	BUY 124.00000000 CBA	124.00	9,076.85
04/04/2017	BUY 101.00000000 CBA	101.00	8,383.28
30/06/2017	CBA REVALUATION AT 30/06/2017		167,091.05
29/09/2017	BUY 131.00000000 CBA	131.00	9,920.63
28/03/2018	CBA 200C FRANKED30; DRP NIL DISCOUNT	118.00	8,894.84
30/06/2018	CBA REVALUATION AT 30/06/2018		(43,526.60)
28/09/2018	231C FRANKED@30%; DRP NIL DISCOUNT	146.00	10,497.17
28/03/2019	200C FRANKED@30%; DRP NIL DISCOUNT	129.00	9,444.09
30/06/2019	to take up DRP	0.00	22.13
30/06/2019	Revaluation - 28/06/2019 @ \$82.780000 (System Price) - 4,838.000000 Units on hand		48,020.44
		4,838.00	400,489.64
<u>Cybg Plc (CYB.AX)</u>			
08/02/2016	BUY 933.00000000 CYB	933.00	3,741.33
30/06/2017	CYB REVALUATION AT 30/06/2017		653.10
30/06/2018	CYB REVALUATION AT 30/06/2018		858.36
30/06/2019	Revaluation - 28/06/2019 @ \$3.420000 (System Price) - 933.000000 Units on hand		(2,061.93)
		933.00	3,190.86
<u>National Australia Bank Limited (NAB.AX)</u>			

# MURFET INVESTMENTS SUPERANNUATION FUND

## Detailed Schedule of Fund Assets

As at 30 June 2019

Transaction Date	Description	Units	Amount \$
05/03/1999	BUY 300.00000000 NAB	300.00	7,994.18
02/06/1999	BUY 700.00000000 NAB	700.00	17,585.34
21/01/2000	BUY 250.00000000 NAB	250.00	5,384.97
11/04/2000	BUY 300.00000000 NAB	300.00	6,681.23
04/07/2001	BUY 31.00000000 NAB	31.00	1,007.39
12/12/2001	BUY 34.00000000 NAB	34.00	1,040.95
03/07/2002	BUY 33.00000000 NAB	33.00	1,129.68
11/12/2002	BUY 39.00000000 NAB	39.00	1,196.85
02/07/2003	BUY 41.00000000 NAB	41.00	1,308.45
10/12/2003	BUY 50.00000000 NAB	50.00	1,384.05
14/07/2004	BUY 51.00000000 NAB	51.00	1,424.55
08/12/2004	BUY 55.00000000 NAB	55.00	1,462.86
13/07/2005	BUY 51.00000000 NAB	51.00	1,512.53
19/12/2005	BUY 50.00000000 NAB	50.00	1,555.86
13/07/2006	BUY 49.00000000 NAB	49.00	1,598.36
12/12/2006	BUY 45.00000000 NAB	45.00	1,663.39
12/07/2007	BUY 45.00000000 NAB	45.00	1,763.56
18/12/2007	BUY 51.00000000 NAB	51.00	1,966.61
10/07/2008	BUY 79.00000000 NAB	79.00	2,030.46
17/12/2008	BUY 117.00000000 NAB	117.00	2,068.94
04/07/2009	BUY 81.00000000 NAB	81.00	1,649.53
17/12/2009	BUY 65.00000000 NAB	65.00	1,724.72
08/07/2010	BUY 74.00000000 NAB	74.00	1,788.30
17/12/2010	BUY 87.00000000 NAB	87.00	1,933.66
06/07/2011	BUY 93.00000000 NAB	93.00	2,156.18
19/12/2011	BUY 108.00000000 NAB	108.00	2,330.08
16/07/2012	BUY 118.00000000 NAB	118.00	2,472.66
18/12/2012	BUY 114.00000000 NAB	114.00	2,582.87
16/07/2013	BUY 100.00000000 NAB	100.00	2,792.85
18/12/2013	BUY 91.00000000 NAB	91.00	3,023.33
08/07/2014	BUY 98.00000000 NAB	98.00	3,170.62
16/12/2014	BUY 106.00000000 NAB	106.00	3,259.60
03/07/2015	BUY 103.00000000 NAB	103.00	3,367.56
15/12/2015	BUY 125.00000000 NAB	125.00	3,447.44
13/12/2016	BUY 139.00000000 NAB	139.00	3,831.05
13/12/2016	BUY 136.00000000 NAB	136.00	3,696.42
30/06/2017	NAB REVALUATION AT 30/06/2017		13,632.15
05/07/2017	NAB 99C FRANKED 30;DRPBSP NIL DISCOUNT	132.00	3,961.32
13/12/2017	NAB 99C FR 30; DRP; BSP NIL DISCOUNT	139.00	4,113.01
30/06/2018	NAB REVALUATION AT 30/06/2018		(9,378.76)
05/07/2018	99C FR@ 30%; DRP; BSP NIL DISCOUNT	156.00	4,212.30
14/12/2018	99C FR@ 30%; DRP; BSP NIL DISCOUNT	187.00	4,403.85
30/06/2019	to take up DRP	0.00	1.26
30/06/2019	Revaluation - 28/06/2019 @ \$26.720000 (System Price) - 4,623.000000 Units on hand		(2,405.65)
		4,623.00	123,526.56
<u>Suncorp Group Limited (SUN.AX)</u>			
30/11/2001	BUY 235.00000000 SUN	235.00	2,998.98

**MURFET INVESTMENTS SUPERANNUATION FUND****Detailed Schedule of Fund Assets**

As at 30 June 2019

<b>Transaction Date</b>	<b>Description</b>	<b>Units</b>	<b>Amount \$</b>
02/04/2002	BUY 36.00000000 SUN	36.00	433.59
28/05/2002	BUY 500.00000000 SUN	500.00	6,114.83
01/10/2002	BUY 43.00000000 SUN	43.00	513.40
01/10/2002	BUY 13.00000000 SUN	13.00	144.94
31/03/2003	BUY 15.00000000 SUN	15.00	133.32
31/03/2003	BUY 51.00000000 SUN	51.00	471.42
03/10/2003	BUY 49.00000000 SUN	49.00	559.29
13/10/2003	BUY 14.00000000 SUN	14.00	158.34
09/03/2004	BUY 42.00000000 SUN	42.00	574.02
09/03/2004	BUY 12.00000000 SUN	12.00	162.55
01/10/2004	BUY 16.00000000 SUN	16.00	221.53
01/10/2004	BUY 54.00000000 SUN	54.00	782.17
01/04/2005	BUY 44.00000000 SUN	44.00	844.01
01/04/2005	BUY 13.00000000 SUN	13.00	239.34
03/10/2005	BUY 47.00000000 SUN	47.00	924.10
03/10/2005	BUY 14.00000000 SUN	14.00	262.29
03/04/2006	BUY 51.00000000 SUN	51.00	987.25
03/04/2006	BUY 15.00000000 SUN	15.00	280.52
02/10/2006	BUY 50.00000000 SUN	50.00	1,705.78
02/10/2006	BUY 14.00000000 SUN	14.00	305.94
16/03/2007	BUY 15.00000000 SUN	15.00	325.45
16/03/2007	BUY 53.00000000 SUN	53.00	1,144.81
01/10/2007	BUY 81.00000000 SUN	81.00	1,563.30
01/10/2007	BUY 1.00000000 SUN	1.00	29.15
01/04/2008	BUY 119.00000000 SUN	119.00	1,519.95
01/04/2008	BUY 2.00000000 SUN	2.00	28.07
01/10/2008	BUY 4.00000000 SUN	4.00	30.78
09/10/2008	BUY 174.00000000 SUN	174.00	1,672.90
01/04/2009	BUY 2.00000000 SUN	2.00	11.99
01/04/2009	BUY 109.00000000 SUN	109.00	642.94
01/10/2009	BUY 84.00000000 SUN	84.00	664.84
01/10/2009	BUY 2.00000000 SUN	2.00	12.39
01/04/2010	BUY 61.00000000 SUN	61.00	511.24
01/04/2010	BUY 1.00000000 SUN	1.00	9.60
01/10/2010	BUY 77.00000000 SUN	77.00	693.87
01/10/2010	BUY 1.00000000 SUN	1.00	13.00
01/04/2011	BUY 67.00000000 SUN	67.00	531.91
01/04/2011	BUY 2.00000000 SUN	2.00	9.89
03/10/2011	BUY 90.00000000 SUN	90.00	722.61
03/10/2011	BUY 1.00000000 SUN	1.00	13.60
02/04/2012	BUY 92.00000000 SUN	92.00	740.60
02/04/2012	BUY 2.00000000 SUN	2.00	13.79
01/10/2012	BUY 3.00000000 SUN	3.00	24.84
01/10/2012	BUY 145.00000000 SUN	145.00	1,328.32
02/04/2013	BUY 1.00000000 SUN	1.00	18.50
02/04/2013	BUY 84.00000000 SUN	84.00	985.13
01/10/2013	BUY 158.00000000 SUN	158.00	2,012.31
01/10/2013	BUY 3.00000000 SUN	3.00	37.49

# MURFET INVESTMENTS SUPERANNUATION FUND

## Detailed Schedule of Fund Assets

As at 30 June 2019

Transaction Date	Description	Units	Amount \$
01/04/2014	BUY 118.00000000 SUN	118.00	1,463.89
01/04/2014	BUY 2.00000000 SUN	2.00	27.29
01/10/2014	BUY 134.00000000 SUN	134.00	1,960.82
01/10/2014	BUY 4.00000000 SUN	4.00	55.98
01/04/2015	BUY 2.00000000 SUN	2.00	31.91
01/04/2015	BUY 82.00000000 SUN	82.00	1,115.32
22/09/2015	BUY 117.00000000 SUN	117.00	1,508.49
22/09/2015	BUY 4.00000000 SUN	4.00	42.98
01/04/2016	BUY 2.00000000 SUN	2.00	26.99
01/04/2016	BUY 81.00000000 SUN	81.00	940.15
21/09/2016	BUY 95.00000000 SUN	95.00	1,221.67
21/09/2016	BUY 3.00000000 SUN	3.00	34.95
03/04/2017	BUY 2.00000000 SUN	2.00	31.34
03/04/2017	BUY 82.00000000 SUN	82.00	1,092.27
30/06/2017	SUN REVALUATION AT 30/06/2017		8,021.74
20/09/2017	SUN 40C FRANKED 30; D.R.P. NIL DISCOUNT	108.00	1,392.12
05/04/2018	SUN 33C FRANKED 30; D.R.P. NIL DISCOUNT	87.00	1,191.03
30/06/2018	SUN REVALUATION AT 30/06/2018		(525.67)
19/09/2018	48C FRANKED@30%; 8C SPECIAL; DRP NIL DIS	116.00	1,761.80
02/04/2019	26C FRANKED@30%; DRP NIL DISC	72.00	982.08
03/05/2019	8C FRANKED@30%; SPECIAL; DRP NIL DISC	23.00	306.13
30/06/2019	to take up DRP	0.00	15.32
30/06/2019	Revaluation - 28/06/2019 @ \$13.470000 (System Price) - 3,896.000000 Units on hand		(4,350.36)
		3,896.00	52,479.12
<u>Westpac Banking Corporation (WBC.AX)</u>			
02/07/2001	BUY 275.00000000 WBC	275.00	3,994.42
23/05/2002	BUY 1000.00000000 WBC	1,000.00	16,940.25
23/05/2002	BUY 1000.00000000 WBC	1,000.00	16,325.15
05/07/2002	BUY 26.00000000 WBC	26.00	433.37
20/12/2002	BUY 33.00000000 WBC	33.00	468.20
04/07/2003	BUY 23.00000000 WBC	23.00	379.89
04/07/2003	BUY 31.00000000 WBC	31.00	506.77
19/12/2003	BUY 26.00000000 WBC	26.00	409.07
19/12/2003	BUY 35.00000000 WBC	35.00	545.83
01/07/2004	BUY 26.00000000 WBC	26.00	440.45
01/07/2004	BUY 35.00000000 WBC	35.00	587.83
15/12/2004	BUY 34.00000000 WBC	34.00	631.23
15/12/2004	BUY 26.00000000 WBC	26.00	472.87
01/07/2005	BUY 37.00000000 WBC	37.00	719.63
01/07/2005	BUY 27.00000000 WBC	27.00	539.36
14/12/2005	BUY 35.00000000 WBC	35.00	767.89
14/12/2005	BUY 26.00000000 WBC	26.00	575.15
03/07/2006	BUY 38.00000000 WBC	38.00	862.78
03/07/2006	BUY 29.00000000 WBC	29.00	646.10
13/12/2006	BUY 30.00000000 WBC	30.00	709.65
13/12/2006	BUY 40.00000000 WBC	40.00	947.21
02/07/2007	BUY 68.00000000 WBC	68.00	1,783.83

# MURFET INVESTMENTS SUPERANNUATION FUND

## Detailed Schedule of Fund Assets

As at 30 June 2019

Transaction Date	Description	Units	Amount \$
18/12/2007	BUY 72.00000000 WBC	72.00	1,971.65
02/07/2008	BUY 92.00000000 WBC	92.00	2,079.95
17/12/2008	BUY 138.00000000 WBC	138.00	2,205.41
02/07/2009	BUY 97.00000000 WBC	97.00	1,792.65
21/12/2009	BUY 83.00000000 WBC	83.00	1,979.00
02/07/2010	BUY 98.00000000 WBC	98.00	2,197.82
20/12/2010	BUY 119.00000000 WBC	119.00	2,574.62
04/07/2011	BUY 126.00000000 WBC	126.00	2,734.64
19/12/2011	BUY 146.00000000 WBC	146.00	2,979.30
02/07/2012	BUY 156.00000000 WBC	156.00	3,173.47
20/12/2012	BUY 136.00000000 WBC	136.00	3,382.01
02/07/2013	BUY 138.00000000 WBC	138.00	3,995.81
19/12/2013	BUY 130.00000000 WBC	130.00	4,214.35
02/07/2014	BUY 116.00000000 WBC	116.00	3,987.34
19/12/2014	BUY 128.00000000 WBC	128.00	4,182.62
02/07/2015	BUY 136.00000000 WBC	136.00	4,347.09
21/12/2015	BUY 142.00000000 WBC	142.00	4,521.65
04/07/2016	BUY 153.00000000 WBC	153.00	4,655.07
21/12/2016	BUY 153.00000000 WBC	153.00	4,798.90
30/06/2017	WBC REVALUATION AT 30/06/2017		48,966.27
04/07/2017	WBC 94C FRANKED30; DRP	166.00	4,945.14
22/12/2017	BUY 162.00000000 WBC	162.00	5,122.44
30/06/2018	WBC REVALUATION AT 30/06/2018		(6,795.03)
04/07/2018	94C FRANKED@30%; DRP NIL DISCOUNT	186.00	5,227.54
20/12/2018	DRP - WBC.AX allotted 211 units @ \$25.82	211.00	5,448.02
24/06/2019	94C FRANKED@30%; DRP	205.00	5,608.80
30/06/2019	to take up DRP	0.00	0.92
30/06/2019	Revaluation - 28/06/2019 @ \$28.360000 (System Price) - 6,189.000000 Units on hand		(4,464.34)
		6,189.00	175,520.04

**MURFET INVESTMENTS SUPERANNUATION FUND**  
**Unrealised Capital Gains Report**

As at 30 June 2019

Investment	Units	Cost	Tax Deferred /Depreciation	CGT Cost Base	Market Value	Projected Profit /Loss	Taxable Profit Indexation	Taxable Profit Discounted	Taxable Profit Notional
<b>Shares in Listed Companies (Australian)</b>									
Australia And New Zealand Banking Group Limited	7,800.00	199,221.48	0.00	199,221.48	220,038.0000	20,816.52	0.00	15,484.20	0.00
Bendigo And Adelaide Bank Limited	1,445.00	14,532.60	0.00	14,532.60	16,733.1000	2,200.50	0.00	1,573.58	0.00
Bank Of Queensland Limited.	1,599.00	12,648.62	0.00	12,648.62	15,238.4700	2,589.85	0.00	2,162.86	0.00
Commonwealth Bank Of Australia.	4,838.00	228,904.75	0.00	228,904.75	400,489.6400	171,584.89	0.00	113,005.45	0.00
Cybg Plc	933.00	3,741.33	0.00	3,741.33	3,190.8600	(550.47)	0.00	0.00	0.00
National Australia Bank Limited	4,623.00	121,678.82	0.00	121,678.82	123,526.5600	1,847.74	0.00	5,351.81	0.00
Suncorp Group Limited	3,896.00	49,333.41	0.00	49,333.41	52,479.1200	3,145.71	0.00	4,595.77	0.00
Westpac Banking Corporation	6,189.00	137,813.14	0.00	137,813.14	175,520.0400	37,706.90	0.00	27,536.82	0.00
		<b>767,874.15</b>	<b>0.00</b>	<b>767,874.15</b>	<b>1,007,215.7900</b>	<b>239,341.64</b>	<b>0.00</b>	<b>169,710.50</b>	<b>0.00</b>
		<b>767,874.15</b>	<b>0.00</b>	<b>767,874.15</b>	<b>1,007,215.7900</b>	<b>239,341.64</b>	<b>0.00</b>	<b>169,710.50</b>	<b>0.00</b>

# Members Statement

Colin John Murfet  
69 Whiteside Road  
Whiteside, Queensland, 4503, Australia

## Your Details

Date of Birth : 19/08/1946  
Age: 72  
Tax File Number: Provided  
Date Joined Fund: 24/02/2000  
Service Period Start Date: 01/10/1991  
Date Left Fund:  
Member Code: MURCOL00001P  
Account Start Date: 01/07/2016  
Account Phase: Retirement Phase  
Account Description: CM\_ABP\_1

Nominated Beneficiaries N/A  
Vested Benefits 924,759.88  
Total Death Benefit 924,759.88  
Current Salary 0.00  
Previous Salary 0.00  
Disability Benefit 0.00

## Your Balance

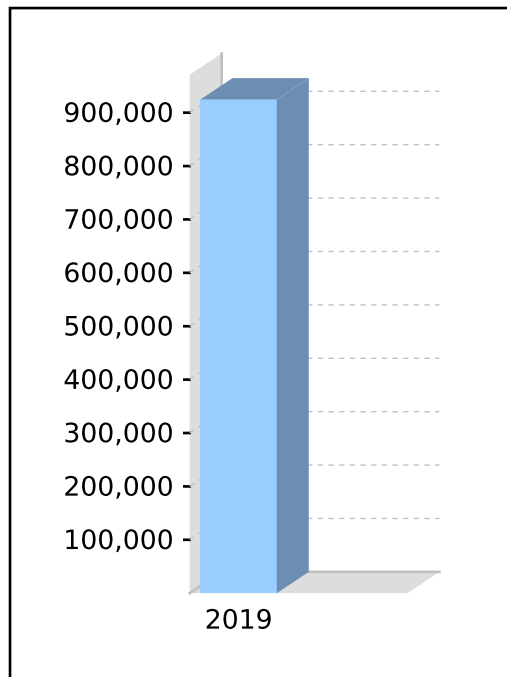
Total Benefits 924,759.88

### Preservation Components

Preserved  
Unrestricted Non Preserved 924,759.88  
Restricted Non Preserved

### Tax Components

Tax Free (24.81%) 229,450.78  
Taxable 695,309.10



## Your Detailed Account Summary

	This Year
Opening balance at 01/07/2018	963,578.59
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	80,874.74
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	119,693.45
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2019	924,759.88



# Members Statement

Barbara May Murfet  
69 Whiteside Road  
Whiteside, Queensland, 4503, Australia

## Your Details

Date of Birth : 27/03/1949  
Age: 70  
Tax File Number: Provided  
Date Joined Fund: 24/02/2000  
Service Period Start Date: 06/10/1997  
Date Left Fund:  
Member Code: MURBAR00001P  
Account Start Date 01/07/2016  
Account Phase: Retirement Phase  
Account Description: BM\_ABP\_1

Nominated Beneficiaries N/A  
Vested Benefits 822,470.67  
Total Death Benefit 822,470.67  
Current Salary 0.00  
Previous Salary 0.00  
Disability Benefit 0.00

## Your Balance

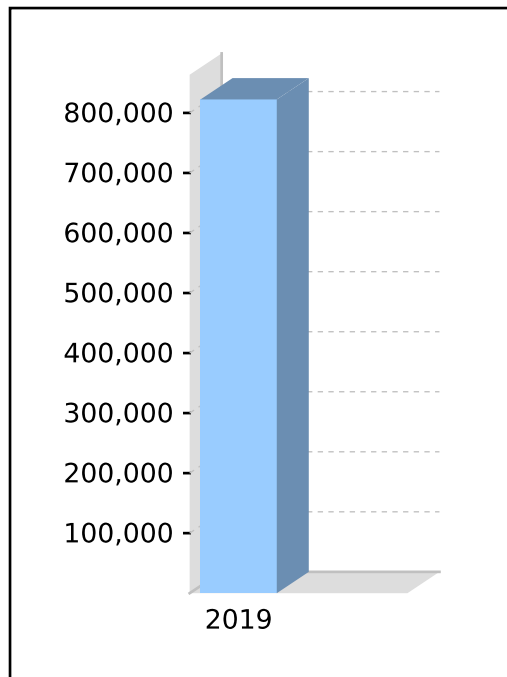
Total Benefits 822,470.67

### Preservation Components

Preserved  
Unrestricted Non Preserved 822,470.67  
Restricted Non Preserved

### Tax Components

Tax Free (25.14%) 206,807.58  
Taxable 615,663.09



## Your Detailed Account Summary

	This Year
Opening balance at 01/07/2018	869,692.74
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	72,471.38
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	119,693.45
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2019	822,470.67

# Members Statement

Barbara May Murfet  
69 Whiteside Road  
Whiteside, Queensland, 4503, Australia

## Your Details

Date of Birth : 27/03/1949  
Age: 70  
Tax File Number: Provided  
Date Joined Fund: 24/02/2000  
Service Period Start Date:  
Date Left Fund:  
Member Code: MURBAR00003A  
Account Start Date 01/07/2018  
Account Phase: Accumulation Phase  
Account Description: Accumulation

Nominated Beneficiaries N/A  
Vested Benefits  
Total Death Benefit

## Your Balance

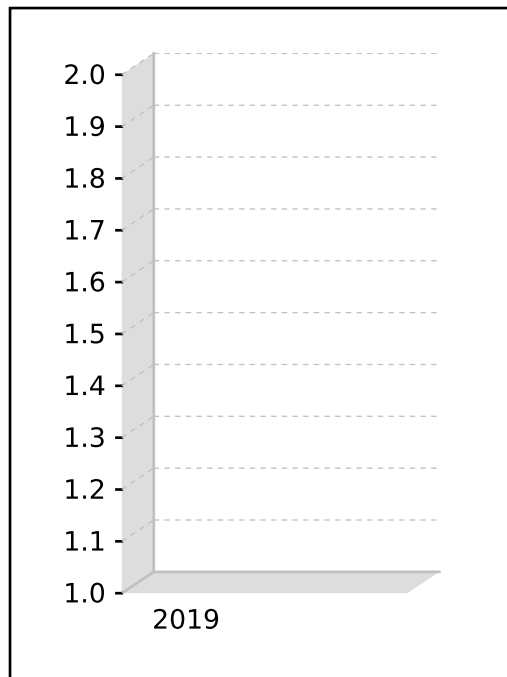
### Total Benefits

#### Preservation Components

Preserved  
Unrestricted Non Preserved  
Restricted Non Preserved

#### Tax Components

Tax Free  
Taxable



## Your Detailed Account Summary

This Year

Opening balance at 01/07/2018

#### Increases to Member account during the period

Employer Contributions  
Personal Contributions (Concessional)  
Personal Contributions (Non Concessional)  
Government Co-Contributions  
Other Contributions  
Proceeds of Insurance Policies  
Transfers In  
Net Earnings  
Internal Transfer In

#### Decreases to Member account during the period

Pensions Paid  
Contributions Tax  
Income Tax  
No TFN Excess Contributions Tax  
Excess Contributions Tax  
Refund Excess Contributions  
Division 293 Tax  
Insurance Policy Premiums Paid  
Management Fees  
Member Expenses  
Benefits Paid/Transfers Out  
Superannuation Surcharge Tax  
Internal Transfer Out

Closing balance at 30/06/2019

0.00

# Members Statement

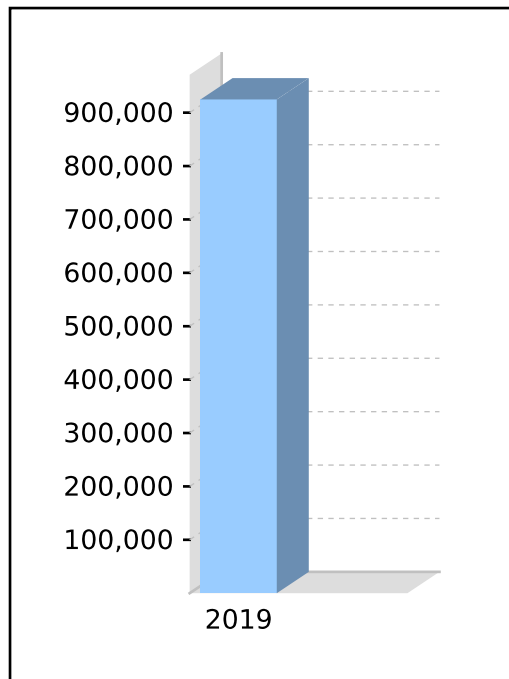
Colin John Murfet  
69 Whiteside Road  
Whiteside, Queensland, 4503, Australia

## Your Details

Date of Birth :	19/08/1946	Vested Benefits	924,759.88
Age:	72	Total Death Benefit	924,759.88
Tax File Number:	Provided	Current Salary	0.00
Date Joined Fund:	24/02/2000	Previous Salary	0.00
Service Period Start Date:	01/10/1991	Disability Benefit	0.00
Date Left Fund:		Nominated Beneficiaries	N/A
Member Code:	Consolidated		
Account Start Date	01/07/2016		
Account Type:	Consolidated		
Account Description:	Consolidated		

## Your Balance

<b>Total Benefits</b>	<b>924,759.88</b>
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	924,759.88
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	229,450.78
Taxable	695,309.10



## Your Detailed Account Summary

	This Year
Opening balance at 01/07/2018	963,578.59
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	80,874.74
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	119,693.45
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2019	924,759.88

# Members Statement

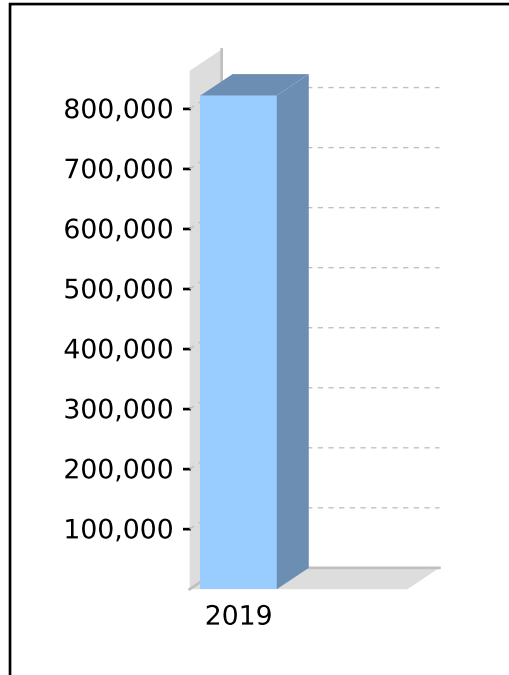
Barbara May Murfet  
69 Whiteside Road  
Whiteside, Queensland, 4503, Australia

### Your Details

Date of Birth :	27/03/1949	Vested Benefits	822,470.67
Age:	70	Total Death Benefit	822,470.67
Tax File Number:	Provided	Current Salary	0.00
Date Joined Fund:	24/02/2000	Previous Salary	0.00
Service Period Start Date:	06/10/1997	Disability Benefit	0.00
Date Left Fund:		Nominated Beneficiaries	N/A
Member Code:	Consolidated		
Account Start Date	01/07/2016		
Account Type:	Consolidated		
Account Description:	Consolidated		

### Your Balance

<b>Total Benefits</b>	<b>822,470.67</b>
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	822,470.67
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	206,807.58
Taxable	615,663.09



### Your Detailed Account Summary

		<b>This Year</b>
Opening balance at	01/07/2018	869,692.74
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings		72,471.38
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		119,693.45
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at	30/06/2019	822,470.67

MURFET INVESTMENTS SUPERANNUATION FUND

Members Summary Report

As at 30 June 2019



Opening Balance	Increases				Decreases					Closing Balance	
	Contributions	Transfers In	Net Earnings	Insurance Proceeds	Pensions Paid	Contributions Tax	Taxes Paid	Benefits Paid/ Transfers Out	Insurance Premiums		Member Expenses
<b>Colin John Murfet (Age: 72)</b>											
MURCOL00001P - CM_ABP_1 - Tax Free: 24.81%											
963,578.59			80,874.74		119,693.45						924,759.88
<b>963,578.59</b>			<b>80,874.74</b>		<b>119,693.45</b>						<b>924,759.88</b>
<b>Barbara May Murfet (Age: 70)</b>											
MURBAR00001P - BM_ABP_1 - Tax Free: 25.14%											
869,692.74			72,471.38		119,693.45						822,470.67
<b>869,692.74</b>			<b>72,471.38</b>		<b>119,693.45</b>						<b>822,470.67</b>
MURBAR00003A - Accumulation											
<b>1,833,271.33</b>			<b>153,346.12</b>		<b>239,386.90</b>						<b>1,747,230.55</b>

## Minutes of a meeting of the Trustee(s)

held on 30 June 2019 at 69 Whiteside Road, Whiteside, Queensland 4503

<b>PRESENT:</b>	Barbara May Murfet and Colin John Murfet
<b>MINUTES:</b>	The Chair reported that the minutes of the previous meeting had been signed as a true record.
<b>FINANCIAL STATEMENTS OF SUPERANNUATION FUND:</b>	<p>It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the trustee(s), the superannuation fund is a non-reporting entity and therefore is not required to comply with all Australian Accounting Standards.</p> <p>The Chair tabled the financial statements and notes to the financial statements of the superannuation fund in respect of the year ended 30 June 2019 and it was resolved that such statements be and are hereby adopted as tabled.</p>
<b>TRUSTEE'S DECLARATION:</b>	It was resolved that the trustee's declaration of the superannuation fund be signed.
<b>ANNUAL RETURN:</b>	Being satisfied that the fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2019, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.
<b>TRUST DEED:</b>	The Chair tabled advice received from the fund's legal adviser confirming that the fund's trust deed is consistent with all relevant superannuation and trust law.
<b>INVESTMENT STRATEGY:</b>	The allocation of the fund's assets and the fund's investment performance over this financial year were reviewed and found to be within the acceptable ranges outlined in the investment strategy. After considering the risk, rate of return and liquidity of the investments and the ability of the fund to discharge its existing liabilities, it was resolved that the investment strategy continues to reflect the purposes and circumstances of the fund and its members. Accordingly, no changes in the investment strategy were required.
<b>INSURANCE COVER:</b>	The trustee(s) reviewed the current life and total and permanent disability insurance coverage on offer to the members and resolved that the current insurance arrangements were appropriate for the fund.
<b>ALLOCATION OF INCOME:</b>	It was resolved that the income of the fund would be allocated to the members based on their average daily balance (an alternative allocation basis may be percentage of opening balance).
<b>INVESTMENT ACQUISITIONS:</b>	It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2019.
<b>INVESTMENT DISPOSALS:</b>	It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2019.
<b>AUDITORS:</b>	<p>It was resolved that</p> <p>ANTHONY BOYS</p> <p>of</p> <p>SUPER AUDITS BOX 3376, RUNDALL MALL, South Australia 5000</p> <p>act as auditors of the Fund for the next financial year.</p>
<b>TAX AGENTS:</b>	It was resolved that

## Minutes of a meeting of the Trustee(s)

held on 30 June 2019 at 69 Whiteside Road, Whiteside, Queensland 4503

---

Cleave Accounting Pty Ltd

act as tax agents of the Fund for the next financial year.

**TRUSTEE STATUS:**

Each of the trustee(s) confirmed that they are qualified to act as trustee(s) of the fund and that they are not disqualified persons as defined by s 120 of the SISA.

**PAYMENT OF BENEFITS:**

The trustee has ensured that any payment of benefits made from the Fund, meets the requirements of the Fund's deed and does not breach the superannuation laws in relation to:

1. making payments to members; and,
2. breaching the Fund or the member investment strategy.

The trustee has reviewed the payment of the benefit and received advice that the transfer is in accordance with the Deed and the superannuation laws. As such the trustee has resolved to allow the payment of the benefits on behalf of the member.

**CLOSURE:**

All resolutions for this meeting were made in accordance with the SISA and Regulations.

There being no further business the meeting then closed.

Signed as a true record –

.....  
Barbara May Murfet

Chairperson

**MURFET INVESTMENTS SUPERANNUATION FUND**

**Pension Summary Report**

As at 30/06/2019

**Member Name :** Murfet, Colin John

**Member Age :** 71 (Date of Birth : 19/08/1946)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
MURCOL00001P	Account Based Pension	01/07/2016	24.81%	5.00%	\$48,180.00	N/A	\$119,693.45	\$0.00	\$119,693.45	NIL
					<b>\$48,180.00</b>	<b>\$0.00</b>	<b>\$119,693.45</b>	<b>\$0.00</b>	<b>\$119,693.45</b>	<b>\$0.00</b>

**Member Name :** Murfet, Barbara May

**Member Age :** 69 (Date of Birth : 27/03/1949)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
MURBAR00001P	Account Based Pension	01/07/2016	25.14%	5.00%	\$43,480.00	N/A	\$119,693.45	\$0.00	\$119,693.45	NIL
					<b>\$43,480.00</b>	<b>\$0.00</b>	<b>\$119,693.45</b>	<b>\$0.00</b>	<b>\$119,693.45</b>	<b>\$0.00</b>

**Total :**

					<b>\$91,660.00</b>	<b>\$0.00</b>	<b>\$239,386.90</b>	<b>\$0.00</b>	<b>\$239,386.90</b>	<b>\$0.00</b>
--	--	--	--	--	--------------------	---------------	---------------------	---------------	---------------------	---------------



**MURFET INVESTMENTS SUPERANNUATION FUND**  
**Yearly Projected Pension Calculation Report**



As at 01 July 2019

Member Name	Member Code	Pension Type	Pension Start/ Conversion Date	Age (as at 01/07/2019)	Opening Balance	Minimum Amount	Maximum Amount	Tax Free %	Min Tax Free Payments	Min Taxable Payments
Murfet, Colin John	MURCOL00001P	Account Based Pension	01/07/2016	72	924,759.88	46,240.00	N/A	24.81	11,472.14	34,767.86
					<b>924,759.88</b>	<b>46,240.00</b>			<b>11,472.14</b>	<b>34,767.86</b>
Murfet, Barbara May	MURBAR00001P	Account Based Pension	01/07/2016	70	822,470.67	41,120.00	N/A	25.14	10,337.57	30,782.43
					<b>822,470.67</b>	<b>41,120.00</b>			<b>10,337.57</b>	<b>30,782.43</b>
					<b>1,747,230.55</b>	<b>87,360.00</b>			<b>21,809.71</b>	<b>65,550.29</b>

19 December 2019

ANTHONY BOYS  
SUPER AUDITS BOX 3376, RUNDALL MALL, South Australia 5000

Dear Sir/Madam,

**Re: MURFET INVESTMENTS SUPERANNUATION FUND  
Trustee Representation Letter**

This representation letter is provided in connection with your audit of the financial report of the MURFET INVESTMENTS SUPERANNUATION FUND (the Fund) and the Fund's compliance with the Superannuation Industry (Supervision) Act 1993 (SISA) and SIS Regulations (SISR), for the year ended 30/06/2019, for the purpose of you expressing an opinion as to whether the financial report is, in all material respects, presented fairly in accordance with the accounting policies adopted by the Fund and the Fund complied, in all material respects, with the relevant requirements of SISA and SISR.

The Trustees have determined that the Fund is not a reporting entity for the year ended 30/06/2019 and that the requirement to apply Australian Accounting Standards and other mandatory reporting requirements do not apply to the Fund. Accordingly, the financial report prepared is a special purpose financial report which is for distribution to members of the Fund and to satisfy the requirements of the SISA and SISR. We acknowledge our responsibility for ensuring that the financial report is in accordance with the accounting policies as selected by ourselves and requirements of the SISA and SISR, and confirm that the financial report is free of material misstatements, including omissions.

We confirm, to the best of our knowledge and belief, the following representations are made to you during your audit.

**1. Sole Purpose Test**

The Fund is maintained for the sole purpose of providing benefits for each member on their retirement, death, termination of employment or ill-health.

**2. Trustees are not disqualified**

No disqualified person acts as a director of the trustee company/an individual trustee.

**3. Fund's Governing Rules, Trustees' Responsibilities and Fund Conduct**

The Fund meets the definition of a self-managed superannuation fund under SISA, including that no member is an employee of another member, unless they are relatives and no trustee/director of the corporate trustee receives any remuneration for any duties or services performed by the trustee/director in relation to the fund.

The Fund has been conducted in accordance with its governing rules at all times during the year and there were no amendments to the governing rules during the year, except as notified to you.

The Trustees have complied with all aspects of the trustee requirements of the SISA and SISR.

The Trustees are not subject to any contract or obligation which would prevent or hinder the Trustees in properly executing their functions and powers.

The Fund has been conducted in accordance with the SISA, the SISR and the governing rules of the Fund.

The Fund has complied with the requirements of the SISA and SISR specified in the approved form auditor's report as issued by the ATO, which are sections 17A, 35AE, 35B, 35C(2), 52B(2)(d), 52B(2)(e), 62, 65, 66, 67, 67A, 67B, 69-71E, 73-75, 80-85, 103, 104A, 105, 109 and 126K of the SISA and regulations 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14 and 13.18AA of the SISR.

All contributions accepted and benefits paid have been in accordance with the governing rules of the Fund and relevant provisions of the SISA and SISR.

There have been no communications from regulatory agencies concerning non-compliance with, or deficiencies in, financial reporting practices that could have a material effect on the financial report *or we have disclosed to you all known instances of non-compliance or suspected non-compliance with laws and regulations whose effects should be considered when preparing the financial report and the Auditor's/actuary contravention report.*

#### **4. Investment Strategy**

The investment strategy has been determined and reviewed with due regard to risk, including recoverability of investments, return, liquidity, diversity and the insurance needs of Fund members, and the assets of the Fund are in line with this strategy.

#### **5. Accounting Policies**

All the significant accounting policies of the Fund are adequately described in the Financial Report and the Notes attached thereto. These policies are consistent with the policies adopted last year.

#### **6. Fund Books and Records**

All transactions have been recorded in the accounting records and are reflected in the financial report. We have made available to you all financial records and related data, other information, explanations and assistance necessary for the conduct of the audit; and minutes of all meetings of the Trustees.

We acknowledge our responsibility for the design and implementation of internal controls to prevent and detect error and fraud. We have established and maintained an adequate internal control structure to facilitate the preparation of reliable financial reports, and adequate financial records have been maintained. There are no material transactions that have not been properly recorded in the accounting records underlying the financial report.

We have disclosed to you the results of our assessment of the risk that the financial report may be materially misstated as a result of fraud. We have disclosed to you all information in relation to fraud or suspected fraud that we are aware of and that affects the Fund and involves the Trustees or others.

In instances where the fund uses a custodian, we confirm we have not been advised of any fraud, non-compliance with laws and regulations or uncorrected misstatements that would affect the financial report of the fund.

Information retention obligations have been complied with, including:

- Accounting records and financial reports are being kept for five (5) years,
- Minutes and records of Trustees'/Directors of the corporate trustee meetings are being kept for ten (10) years;
- Records of Trustees'/Directors of the corporate trustees' changes and trustees' consents are being kept for at least ten (10) years;
- Copies of all member or beneficiary reports are being kept for ten (10) years; and
- Trustee declarations in the approved form have been signed and are being kept for each Trustee appointed after 30 June 2007.

#### **7. Fraud, error and non-compliance**

There have been no:

- a) Frauds, error or non-compliance with laws and regulations involving management or employees who have a significant role in the internal control structure that could have a material effect on the financial report.
- b) Communications from regulatory agencies concerning non-compliance with, or deficiencies in, financial reporting practices that could have a material effect on the financial report.
- c) Violations or possible violations of laws or regulations whose effects should have been considered for disclosure in the financial report or as a basis for recording an expense.

#### **8. Asset Form and Valuation**

The assets of the Fund are being held in a form suitable for the benefit of the Members of the Fund, and are in accordance with our investment strategy.

Investments are carried in the books at their net market value. Such amounts are considered reasonable in light of present circumstances.

We have no plans or intentions that may materially affect the carrying values, or classification, of assets and liabilities.

We have assessed their recoverability and we are comfortable that the fund will be able, if needed, to realise these assets.

There are no commitments, fixed or contingent, for the purchase or sale of long term investments.

## **9. Safeguarding Assets**

We have considered the importance of safeguarding the assets of the fund, and we confirm we have the following procedures in place to achieve this:

- Authorised signatories on bank and investment accounts are regularly reviewed and considered appropriate; and
- Tangible assets are, where appropriate, adequately insured and appropriately stored.

## **10. Significant Assumptions**

We believe that significant assumptions used by us in making accounting estimates are reasonable.

## **11. Uncorrected misstatements**

We believe the effects of those uncorrected financial report misstatements aggregated by the auditor during the audit are immaterial, both individually and in aggregate, to the financial report taken as a whole. If applicable, a summary of such items is attached.

## **12. Ownership and Pledging of Assets**

The Fund has satisfactory title to all assets appearing in the Statement of Financial Position. All investments are registered in the name of the Fund, where possible, and are in the custody of the respective Trustee.

There are no liens or encumbrances on any assets or benefits and no assets, benefits or interests in the Fund have been pledged or assigned to secure liabilities of others.

All assets of the Fund are held separately from the assets of the members, employers and the Trustees. All assets are acquired, maintained and disposed of on an arm's length basis and appropriate action is taken to protect the assets of the Fund.

## **13. Payment of benefits**

Benefits have been calculated and provided to members in accordance with the provisions of the Fund's governing rules and the relevant legislation.

The Trustee has revalued Member/s benefits to market value just prior to paying out a portion or all of a member's account balance.

## **14. Related Parties**

We have disclosed to you the identity of the Fund's related parties and all related party transactions and relationships. Related party transactions and related amounts receivable have been properly recorded or disclosed in the financial report.

*[Delete this paragraph if not applicable]*

Acquisitions from, loans to, leasing of assets to and investments in related parties have not exceeded the in-house asset restrictions in the SISA at the time of investment, acquisition or at year end.

The Fund has not made any loans or provided financial assistance to members of the Fund or their relatives.

If the Fund owns residential property the members of the Fund or associates or other related parties do not lease, or use the property for personal use.

## **15. Acquisitions from related parties**

No assets have been acquired by the Fund from members or associates or other related parties of the Fund other than those assets specifically exempted by Section 66 of SISA.

## **16. Borrowings**

The Fund has not borrowed money or maintained any borrowings during the period, with the exception of borrowings which were allowable under SISA.

### **17. Subsequent Events**

No events or transactions have occurred since the date of the financial report, or are pending, which would have a significant adverse effect on the Fund's financial position at that date, or which are of such significance in relation to the Fund as to require mention in the notes to the Financial Statements in order to ensure they are not misleading as to the financial position of the Fund or its operations.

### **18. Outstanding Legal Action**

*[Delete this paragraph if not applicable]*

We confirm that you have been advised of all significant legal matters, and that all known actual or possible litigation and claims have been adequately accounted for, and been appropriately disclosed in the financial report.

There have been no communications from the ATO concerning a contravention of the SISA or SISR which has occurred, is occurring or is about to occur.

### **19. Going Concern**

We confirm we have no knowledge of any event or conditions that would cast significant doubt on the fund's ability to continue as a going concern.

### **20. Residency**

The Trustees declare that the Fund was a resident Australian superannuation fund at all times during the year of income.

### **21. Investment Returns**

Investment returns of the Fund have been allocated to members in a manner that is fair and reasonable.

### **22. Insurance**

Where the Fund has taken out a life insurance policy on behalf of a member, the Trustee confirms that the Fund is the beneficial owner.

The Trustee also confirms that the Fund has not purchased a policy over the life of a member, where the purchase is a condition and consequence of a buy-sell agreement the member has entered into with another individual.

### **23. Limiting powers of Trustees**

The Trustees have not entered into a contract or done anything else, that would prevent the Trustees from, or hinder the Trustees in, properly performing or exercising the Trustees' functions and powers.

### **24. Collectables and Personal Use Assets**

If the Trustees own collectables and/or personal use assets these assets are not being used for personal use.

We understand that your examination was made in accordance with Australian Auditing Standards and applicable Standards on Assurance Engagements and was, therefore, designed primarily for the purpose of expressing an opinion on the financial report of the Fund taken as a whole, and on the compliance of the Fund with specified requirements of SISA and SISR, and that your tests of the financial and compliance records and other auditing procedures were limited to those which you considered necessary for that purpose.

Yours sincerely,

**For and on behalf of the Trustee(s)**

.....  
Barbara May Murfet

Trustee  
19 December 2019

.....  
Colin John Murfet

Trustee  
19 December 2019

19/12/2019

To the trustee of the  
MURFET INVESTMENTS SUPERANNUATION FUND  
69 Whiteside Road,  
Whiteside  
Queensland, 4503

Dear Trustee,

### **The Objective and Scope of the Audit**

You have requested that we audit the MURFET INVESTMENTS SUPERANNUATION FUND (the Fund):

1. financial report, which comprises the statement of financial position, as at 30/06/2019 and the operating statement for the year then ended and the notes to the financial statements; and
2. compliance during the same period with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and SIS Regulations (SISR) specified in the approved form auditor's report as issued by the ATO, which are sections 17A, 35AE, 35B, 35C(2), 62, 65, 66, 67, 67A, 67B, 82-85, 103, 104, 104A, 105, 109 and 126K of the SISA and regulations 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14 and 13.18AA of the SISR.

We are pleased to confirm our acceptance and our understanding of this engagement by means of this letter. Our audit will be conducted pursuant to the SISA with the objective of our expressing an opinion on the financial report and the fund's compliance with the specified requirements of the SISA and SISR.

### **The Responsibilities of the Auditor**

We will conduct our financial audit in accordance with Australian Auditing Standards and our compliance engagement in accordance with applicable Standards on Assurance Engagements, issued by the Auditing and Assurance Standards Board (AUASB). These standards require that we comply with relevant ethical requirements relating to audit and assurance engagements and plan and perform the audit to obtain reasonable assurance whether the financial report is free from material misstatement and that you have complied, in all material respects, with the specified requirements of the SISA and SISR.

The annual audit of the financial reports and records of the Fund must be carried out during and after the end of each year of income. In accordance with section 35C of the SISA, we are required to provide to the trustees of the Fund an auditor's report in the approved form within the prescribed time as set out in the SISR, 28 days after the trustees have provided all documents relevant to the preparation of the auditor's report.

### **Financial Audit**

A financial audit involves performing audit procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. A financial audit also includes evaluating the appropriateness of the financial reporting framework, accounting policies used and the reasonableness of accounting estimates made by the trustees, as well as evaluating the overall presentation of the financial report. Due to the test nature and other inherent limitations of an audit, together with the inherent limitations of any accounting and internal control system, there is an unavoidable risk that even some material misstatements may remain undiscovered.

In making our risk assessments, we consider internal controls relevant to the fund's preparation of the financial report in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the fund's internal controls. However, we expect to provide you with a separate letter concerning any significant deficiencies in the fund's system of accounting and internal controls that come to our attention during the audit of the financial report. This will be in the form of a letter to the Trustee.

### **Compliance Engagement**

A compliance engagement involves performing audit procedures to obtain audit evidence about the fund's compliance with the provisions of the SISA and SISR specified in the ATO's approved form auditor's report.

Our compliance engagement with respect to investments includes determining whether the investments are made for the sole purpose of funding members' retirement, death or disability benefits and whether you have an investment strategy for the fund, which has been reviewed regularly and gives due consideration to risk, return, liquidity, diversification and the insurance needs of members/managers. Our procedures will include testing whether the investments are made for the allowable purposes in accordance with the investment strategy, but not for the purpose of assessing the appropriateness of those investments to the members.

### **The Responsibilities of the Trustees**

We take this opportunity to remind you that it is the responsibility of the trustees to ensure that the fund, at all times, complies with the SISA and SISR as well as any other legislation relevant to the fund. The trustees are also responsible for the preparation and fair presentation of the financial report.

Our auditor's report will explain that the trustees are responsible for the preparation and the fair presentation of the financial report and for determining that the accounting policies used are consistent with the financial reporting requirements of the SMSF's governing rules, comply with the requirements of SISA and SISR and are appropriate to meet the needs of the members. This responsibility includes:

- Establishing and maintaining controls relevant to the preparation of a financial report that is free from misstatement, whether due to fraud or error. The system of accounting and internal control should be adequate in ensuring that all transactions are recorded and that the recorded transactions are valid, accurate, authorised, properly classified and promptly recorded, so as to facilitate the preparation of reliable financial information. This responsibility to maintain adequate internal controls also extends to the Fund's compliance with SIS including any Circulars and Guidelines issued by a relevant regulator to the extent applicable. The internal controls should be sufficient to prevent and/or detect material non-compliance with such legislative requirements.
- Selecting and applying appropriate accounting policies.
- Making accounting estimates that are reasonable in the circumstances; and
- Making available to us all the books of the Funds, including any registers and general documents, minutes and other relevant papers of all Trustee meetings and giving us any information, explanations and assistance we require for the purposes of our audit. Section 35C(2) of SIS requires that Trustees must give to the auditor any document that the auditor requests in writing within 14 days of the request.

As part of our audit process, we will request from the trustees written confirmation concerning representations made to us in connection with the audit.

Our audit report is prepared for the members of the Fund and we disclaim any assumption of responsibility for any reliance on our report, or on the financial report to which it relates, to any person other than the members of the fund, or for any purpose other than that for which it was prepared.

Our audit report should not be used in determining the amount to pay member's benefits. The Trustee should calculate the amount of the benefit payment based on the market value (if applicable) of Fund assets at the date of payment provided this is consistent with the Fund's trust deed, SISA, SISR, or any agreement reached with the member.

### **Independence**

We confirm that, to the best of our knowledge and belief, the engagement team meets the current independence requirements of the SISA and SISR including *APES 110 Code of Ethics for Professional Accountants* in relation to the audit of the Fund. In conducting our financial audit and compliance engagement, should we become aware that we have contravened the independence requirements, we shall notify you on a timely basis.

### **Report on Matters Identified**

Under section 129 of the SISA, we are required to report to you in writing, if during the course of, or in connection with, our audit, we become aware of any contravention of the SISA or SISR which we believe has occurred, is occurring or may occur. Furthermore, you should be aware that we are also required to notify the Australian Taxation Office (ATO) of certain contraventions of the SISA and SISR that we become aware of during the audit, which meet the tests stipulated by the ATO, irrespective of the materiality of the contravention or action taken by the trustees to rectify the matter. Finally, under section 130, we are required to report to you and the ATO if we believe the financial position of the Fund may be, or may be about to become unsatisfactory.



You should not assume that any matters reported to you, or that a report that there are no matters to be communicated, indicates that there are no additional matters, or matters that you should be aware of in meeting your responsibilities. The completed audit report may be provided to you as a signed hard copy or a signed electronic version.

**Compliance Program**

The conduct of our engagement in accordance with Australian Auditing Standards and applicable Standards on Assurance Engagements means that information acquired by us in the course of our engagement is subject to strict confidentiality requirements. Information will not be disclosed by us to other parties except as required or allowed for by law or professional standards, or with your express consent. Our audit files may, however, be subject to review as part of the compliance program of a professional accounting body or the ATO. We advise you that by signing this letter you acknowledge that, if requested, our audit files relating to this audit will be made available under these programs. Should this occur, we will advise you. The same strict confidentiality requirements apply under these programs as apply to us as your auditor.

**Limitation of Liability**

As a practitioner/firm participating in a scheme approved under the Professional Services Legislation, our liability may be limited under the scheme.

**Fees**

We look forward to full co-operation with you/your administrator and we trust that you will make available to us whatever records, documentation and other information are requested in connection with our audit.

Our fees, which will be billed as work progresses, are based on the time required by staff members assigned to the engagement plus out-of-pocket expenses. Individual hourly rates vary according to the degree of responsibility involved and the experience and skills required. Our annual audit fee will be revised and agreed upon each year with the Trustee. Any additional services required, that are outside the scope of this engagement, will be billed on a time basis.

If we are required to respond to requests for information from regulators in relation to our engagement as auditor, the Fund will reimburse us at standard billing rates for our professional time and expenses, including reasonable legal fees, incurred in responding to such requests.

**We would appreciate if you could sign and return the attached copy of this letter to indicate that it is in accordance with your understanding of the arrangements for our financial audit and compliance engagement of the Fund.**

Yours sincerely

ANTHONY BOYS

Acknowledged on behalf of the Trustee of the MURFET INVESTMENTS SUPERANNUATION FUND by:

(Signed) .....  
(dated)            /    /

Cannot generate Realised Capital Gain report. Realised Capital Gain has no data to prepare

Cannot generate Contributions Summary report. ERROR - There is no data. Contributions Summary Report cannot be displayed.