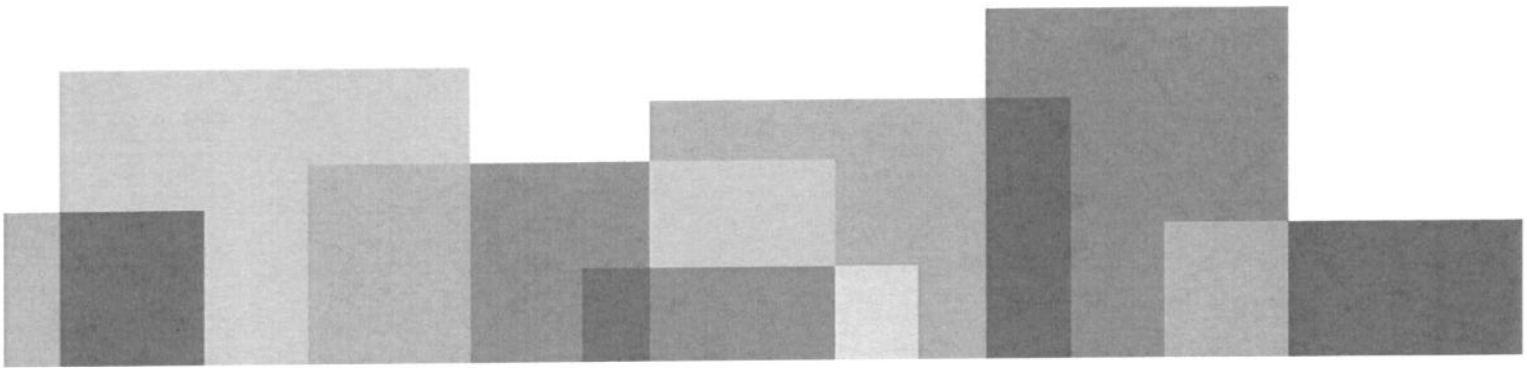


F & G Smith Superannuation Fund



Financial Statements

For the year ended 30 June 2022

F & G Smith Superannuation Fund

Compilation Report

For the year ended 30 June 2022

We have compiled the accompanying special purpose financial statements of F & G Smith Superannuation Fund, which comprise the statement of financial position as at 30 June 2022, the operating statement for the year then ended, a summary of significant accounting policies and other explanatory notes. The specific purpose for which the special purpose financial statements have been prepared is set out in Note 1 to the financial statements.

The Responsibility of the Directors of the Trustee Company

The Directors of the Trustee Company of F & G Smith Superannuation Fund are solely responsible for the information contained in the special purpose financial statements, the reliability, accuracy and completeness of the information and for the determination that the financial reporting framework used is appropriate to meet their needs and for the purpose that the financial statements were prepared.

Our Responsibility

On the basis of information provided by the Directors of the Trustee Company, we have compiled the accompanying special purpose financial statements in accordance with the financial reporting framework described in Note 1 to the financial statements and APES 315: *Compilation of Financial Information*.

We have applied our expertise in accounting and financial reporting to compile these financial statements in accordance with the financial reporting framework described in Note 1 to the financial statements. We have complied with the relevant ethical requirements of APES 110: *Code of Ethics for Professional Accountants*.

Assurance Disclaimer

Since a compilation engagement is not an assurance engagement, we are not required to verify the reliability, accuracy or completeness of the information provided to us by management to compile these financial statements. Accordingly, we do not express an audit opinion or a review conclusion on these financial statements.

The special purpose financial statements were compiled exclusively for the benefit of the Directors of the Trustee Company who are responsible for the reliability, accuracy and completeness of the information used to compile them. We do not accept responsibility for the contents of the special purpose financial statements.

Firm: Walker Partners (Aust) Pty Ltd
Address: PO Box 706
Burgundy Street
HEIDELBERG VIC 3084

Signature: _____

Date: _____

Statement of Financial Position

As at 30 June 2022

	Note	2022 \$	2021 \$
INVESTMENTS			
Australian Listed Shares	13	70,277	73,835
Australian Listed Unit Trust	14	146,607	169,744
Unit Trusts (Unlisted)	15	214,586	223,513
Overseas Unit Trusts	16	65,746	81,374
		497,216	548,466
OTHER ASSETS			
Cash at Bank	17	26,593	84,455
Sundry Debtors - Fund Level	18	9,492	14,618
		36,085	99,073
TOTAL ASSETS		533,301	647,539
LIABILITIES			
Provisions for Tax - Fund	19	(3,419)	(1,372)
Financial Position Rounding		1	1
		(3,418)	(1,371)
TOTAL LIABILITIES		(3,418)	(1,371)
NET ASSETS AVAILABLE TO PAY BENEFITS		536,719	648,910
REPRESENTED BY: LIABILITY FOR MEMBERS' BENEFITS			
Allocated to Members' Accounts	20	536,719	648,910
		536,719	648,910

This Statement is to be read in conjunction with the notes to the Financial Statements

Operating Statement

For the year ended 30 June 2022

	Note	2022 \$	2021 \$
REVENUE			
Investment Revenue			
Australian Listed Shares	2	1,896	1,797
Australian Listed Unit Trust	3	417	417
Unit Trusts (Unlisted)	4	18,514	22,752
Australian Artwork & Collectables	5	-	399
Miscellaneous Rebates	6	-	4
		20,827	25,369
Other Revenue			
Cash at Bank	7	9	129
Market Movement Non-Realised	8	(51,251)	32,910
Market Movement Realised	9	-	2,423
		(51,242)	35,462
Total Revenue		(30,415)	60,831
EXPENSES			
General Expense			
Fund Administration Expenses	10	315	5,187
Investment Expenses	11	4,481	-
		4,796	5,187
BENEFITS ACCRUED AS A RESULT OF OPERATIONS BEFORE INCOME TAX		(35,211)	55,644
Tax Expense			
Fund Tax Expenses	12	(3,419)	(1,372)
		(3,419)	(1,372)
BENEFITS ACCRUED AS A RESULT OF OPERATIONS		(31,792)	57,016

This Statement is to be read in conjunction with the notes to the Financial Statements

F & G Smith Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2022

Note 1: Summary of Significant Accounting Policies

The financial statements are special purpose financial statements that have been prepared in order to meet the requirements of the Superannuation Industry (Supervision) Act 1993 and accompanying Regulations, the trust deed of the fund and the needs of members.

The financial statements have also been prepared on a cash basis unless otherwise stated and are based on historical costs, except for investments, which have been measured at market values.

The following significant accounting policies, which are consistent with the policies applied in the previous period unless otherwise stated, have been adopted in the preparation of the financial statements.

a. Measurement of Investments

The fund initially recognises:

- i. an investment when it controls the future economic benefits expected to flow from the asset. For financial assets, the trade date is considered the date on which control of the future economic benefits attributable to the asset passes to the fund; and
- ii. a financial liability on the date it becomes a party to the contractual provisions of the instrument.

Investments of the fund have been measured at their market values, which is the amount that a willing buyer of the asset could reasonably be expected to pay to acquire the asset from a willing seller if the following assumptions were made:

- that the buyer and seller deal with each other at arm's length in relation to the sale;
- that the sale occurred after proper marketing of the asset; and
- that the buyer and the seller acted knowledgeably and prudentially in relation to the sale.

Market values have been determined as follows:

- i. shares and other securities listed on the Australian Securities Exchange by reference to the relevant market quotations at the end of the reporting period;
- ii. units in managed funds by reference to the unit redemption price at the end of the reporting period;
- iii. fixed interest securities by reference to the redemption price at the end of the reporting period; and
- iv. investment properties at trustees' assessment of their realisable value.

Financial liabilities, such as trade creditors and other payables, are measured at the gross value of the outstanding balance at the reporting date. The trustees have determined that the gross values of the fund's financial liabilities are equivalent to their market values. Any remeasurement changes in the gross values of non-current financial liabilities (including liabilities for members accrued benefits) are recognised in the operating statement in the periods in which they occur.

b. Cash and Cash Equivalents

Cash and cash equivalents include cash on hand and at call, deposits with banks and short-term, highly liquid investments that are readily convertible to cash and are subject to an insignificant risk of change in value.

c. Revenue

Revenue is recognised at the market value of the consideration received or receivable.

Interest revenue

F & G Smith Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2022

Interest revenue is recognised in respect of fixed-interest securities, and cash and cash equivalent balances. Interest revenue is recognised upon receipt.

Dividend revenue

Dividend revenue is recognised when the dividend has been paid or, in the case of dividend reinvestment schemes, when the dividend is credited to the benefit of the fund.

Rental revenue

Rental revenue arising from operating leases on investment properties is recognised upon receipt.

Distribution revenue

Distributions from trusts are recognised as at the date the unit value is quoted ex-distributions and if not received at the end of the reporting period, are reflected in the statement of financial position as a receivable.

Contributions and Transfers

Contributions received and transfers in are recognised when the control and the benefits from the revenue is transferred to the fund. Contributions and transfers in are recognised gross of any taxes.

Remeasurement changes in market values

Remeasurement changes in the market values of assets are recognised as income and are determined as the difference between the market value at year-end or consideration received (if sold during the year) and the market value as at the prior year-end or cost (if the investment was acquired during the period).

d. Expenses

Expense are recognised and reflected in the operating statement when they are incurred.

e. Benefits Paid

Benefits are recognised when a valid withdrawal notice is received and approved by the trustee(s) in accordance with the fund's Trust Deed.

f. Liability for Accrued Benefits

The liability for accrued benefits represents the fund's present obligation to pay benefits to members and beneficiaries and has been calculated as the difference between the carrying amount of the assets and the carrying amount of the other payables and income tax liabilities as at the end of the reporting period.

g. Income Tax

The income tax expense (revenue) for the year comprises current income tax expense (revenue) and deferred income tax expense (revenue).

Current income tax expense charged to the profit or loss is the tax payable (refundable) on taxable income. Current tax liabilities (assets) are therefore measured at the amounts expected to be paid to (refunded from) the relevant taxation authority.

Deferred income tax expense reflects movements in deferred tax liability balances during the year as well as unused tax losses.

Except for business combinations, no deferred income tax is recognised from the initial recognition of an asset or liability where there is no effect on accounting or taxable profit or loss.

F & G Smith Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2022

Deferred tax assets and liabilities are calculated at the tax rates that are expected to apply to the period when the asset is realised or the liability is settled and their measurement also reflects the manner in which the trustees expect to recover or settle the carrying amount of the related asset or liability.

Deferred tax assets relating to temporary differences and unused tax losses are recognised only to the extent that it is probable that future taxable profit will be available against which the benefits of the deferred tax asset can be utilised.

Current tax assets and liabilities are offset where a legally enforceable right of set-off exists and it is intended that net settlement or simultaneous realisation and settlement of the respective asset and liability will occur. Deferred tax assets and liabilities are offset where:

(a) a legally enforceable right of set-off exists; and

(b) the deferred tax assets and liabilities relate to income taxes levied by the same taxation authority on either the same taxable entity or different taxable entities, where it is intended that net settlement or simultaneous realisation and settlement of the respective asset and liability will occur in future periods in which significant amounts of deferred tax assets or liabilities are expected to be recovered or settled.

The rate of tax used to determine income tax expense (revenue) and current tax liabilities (assets) is 15%, the applicable rate for a complying superannuation fund. This rate is applied to taxable income, after any claim for exempt current pension income, where applicable. The top personal marginal tax rate is applied to a non-complying superannuation fund and to non-arm's length income (NALI).

h. Goods and Services Tax (GST)

Revenues, expenses and assets are recognised net of the amount of GST, except where the amount of GST incurred is not recoverable from the Australian Taxation Office (ATO).

The net amount of GST recoverable from, or payable to, the ATO is included with other receivables or other payables in the statement of financial position.

i. Critical Accounting Estimates and Judgments

The preparation of financial statements requires the trustees to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. Actual results may differ from these estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised and in any future period affected.

j. Events Subsequent to Balance Date

The superannuation fund is an Accumulation fund and consequently any reduction or increment in market value of the fund is a reduction in member benefits. Any significant movement in the market value of investments after balance date has not been brought to account. Investments are in principle held for the long term and it is not appropriate to bring any subsequent reduction or increment in market values to account as at year end. Net movement in market values subsequent to balance date will be recognised in the next financial year.

In March 2020, the WHO classified the COVID-19 outbreak as a pandemic, based on the rapid increase in exposure globally. The full impact of the COVID-19 outbreak continues to evolve as of the date of this report. As such, it is uncertain as to the impact this will have on the superannuation fund.

F & G Smith Superannuation Fund
Notes to the Financial Statements
For the year ended 30 June 2022

	2022	2021
	\$	\$
Note 2: Australian Listed Shares		
CBA Perls XI	790	790
Macquarie Group Ltd Capital Note 3	347	347
Macquarie Group Ltd Capital Note 4	359	360
Valley Community Finance Ltd	400	300
	1,896	1,797
Note 3: Australian Listed Unit Trust		
CBA Perls VII	417	417
	417	417
Note 4: Unit Trusts (Unlisted)		
Managed Investments	18,514	22,752
	18,514	22,752
Note 5: Australian Artwork & Collectables		
Asset Income for National Income Securities	-	399
	-	399
Note 6: Miscellaneous Rebates		
Miscellaneous Rebate	-	4
	-	4
Note 7: Cash at Bank		
Bank Interest - Macquarie Acc. No. 183334 117683128	3	-
Cash at Bank - Bank Interest	-	129
Cash at Bank - Other (Fund)	6	-
	9	129
Note 8: Market Movement Non-Realised		
Market Movement Non-Realised - Other Assets	(289)	424
Market Movement Non-Realised - Other Managed Investments	(2,246)	3,274
Market Movement Non-Realised - Overseas Assets	(15,627)	8,165
Market Movement Non-Realised Listed Shares and Options	(17,331)	13,824
Market Movement Non-Realised Non-Public and Non-PST UT	47	3,275
Market Movement Non-Realised Public Securities	(1,272)	(448)
Market Movement Non-Realised Unit Trusts	(14,533)	4,396
	(51,251)	32,910

F & G Smith Superannuation Fund
Notes to the Financial Statements
For the year ended 30 June 2022

	2022	2021
	\$	\$
Note 9: Market Movement Realised		
Market Movement Realised - Cash	-	4,130
Market Movement Realised Listed Shares and Options	-	857
Market Movement Realised Unit Trusts	-	(2,564)
	-	2,423
Note 10: Fund Administration Expenses		
Administration Fee	-	1,322
Advisor Advice Fee	-	3,538
Bank Charges	-	13
Subscriptions and Registrations	315	314
	315	5,187
Note 11: Investment Expenses		
Bank Charges	1,275	-
Investment Advisor Fee	3,206	-
	4,481	-
Note 12: Fund Tax Expenses		
Income Tax Expense	(3,419)	(1,372)
	(3,419)	(1,372)
Note 13: Australian Listed Shares		
CBA Perls XI	30,660	31,320
Macquarie Group Ltd Capital Note 3	10,280	10,527
Maquarie Group Ltd Capital Note 4	10,314	10,771
Qualitas Real Estate Income Fund	8,594	10,188
Unibail-Rodamco-Westfield	4,429	6,691
Valley Community Finance Ltd	6,000	4,338
	70,277	73,835
Note 14: Australian Listed Unit Trust		
CBA Perls VII	20,792	21,081
Magellan Global Fund (Open Class) (Managed Fund)	63,239	74,960
Vanguard Australian Fixed Interest Index	8,792	10,063
Vngd Aus Prop Sec	11,780	14,026
VNGD AUS Shares ETF Units	19,430	21,817
Vngd Intl Shares H	22,574	27,797
	146,607	169,744

F & G Smith Superannuation Fund
Notes to the Financial Statements
For the year ended 30 June 2022

	2022 \$	2021 \$
Note 15: Unit Trusts (Unlisted)		
CC JCB Active Bond Fund	47,248	53,560
Eley Griffiths Group Emerging Companies Fund	8,047	9,614
RARE Infrastructure Value Fund - Unhedged	31,393	30,436
RARE Series Value	46,076	43,220
Schroder Hybrid Securities	18,802	19,792
Solaris Australian Equity Long Short Fund	51,493	53,546
Vanguard Int Property Securities Index	11,527	13,345
	214,586	223,513
Note 16: Overseas Unit Trusts		
Aberdeen Asian Opportunities	25,259	33,485
EQT PIMCO Wholesale Global Bond	18,961	21,257
Franklin Global Growth W	21,526	26,632
	65,746	81,374
Note 17: Cash at Bank		
Cash at Bank - Macquarie Acc. No. 183334 117683128	5,482	5,422
Cash at Bank - Other (Fund)	21,111	79,033
	26,593	84,455
Note 18: Sundry Debtors - Fund Level		
Sundry Debtors	9,492	14,618
	9,492	14,618
Note 19: Provisions for Tax - Fund		
Provision for Income Tax	(3,419)	(1,372)
	(3,419)	(1,372)
Note 20A: Movements in Members' Benefits		
Liability for Members' Benefits Beginning:	648,910	671,409
Add: Increase (Decrease) in Members' Benefits	(31,791)	57,016
Less: Benefit Paid	80,400	79,514
Liability for Members' Benefits End	536,719	648,910
Note 20B: Members' Other Details		
Total Unallocated Benefits	-	-
Total Forfeited Benefits	-	-
Total Preserved Benefits	-	-
Total Vested Benefits	536,719	648,910

Tax Reconciliation

For the year ended 30 June 2022

INCOME		
Gross Interest Income		9.00
Gross Dividend Income		
Imputation Credits	3,285.79	
Franked Amounts	1,496.60	
Unfranked Amounts	-	4,782.00
Gross Rental Income		-
Gross Foreign Income		2,058.00
Gross Trust Distributions		533.00
Gross Assessable Contributions		
Employer Contributions/Untaxed Transfers	-	
Member Contributions	-	-
Gross Capital Gain		
Net Capital Gain	-	
Pension Capital Gain Revenue	9,648.00	9,648.00
Non-arm's length income		-
Net Other Income		6,970.00
Gross Income		24,000.00
Less Exempt Current Pension Income		24,000.00
ECPI Calculation Method = Deemed Segregation		-
Total Income		-
LESS DEDUCTIONS		
Other Deduction		-
Total Deductions		-
Current Year Loss		-
TAXABLE INCOME		
Gross Income Tax Expense (15% of Standard Component)		-
(45% of Non-arm's length income)		-
Less Foreign Tax Offset	-	
Less Other Tax Credit	-	
Tax Assessed		-
Less Imputed Tax Credit		3,419.12
Less Amount Already paid (for the year)		-
TAX DUE OR REFUNDABLE		(3,419.12)
Supervisory Levy		259.00
AMOUNT DUE OR REFUNDABLE		(3,160.12)

No Tax to be paid. Loss to be carried forward to next year: \$ 0.00

Note: Refund of tax file credits will be \$ 0.00

Note: Refund of imputation credits will be \$ 3,419.12

Member Account Balances

For the year ended 30 June 2022

Member Accounts	Opening Balance	Transfers & Tax Free Contributions	Taxable Contributions	Transfers to Pension Membership	Less: Member Tax	Less: Member Expenses	Less: Withdrawals	Distributions	Closing Balance
Smith, Frank (75)									
Accumulation	-	-	-	-	-	-	-	-	-
Accum (00001)	-	-	-	-	-	-	-	-	-
Pension	-	-	-	-	-	-	-	-	-
ABP (00016) - 4.48%	351,890.77	-	-	-	-	-	43,593.35	(17,239.29)	291,058.13
ABP (00023) - 99.96%	351,890.77	-	-	-	-	-	43,593.35	(17,239.29)	291,058.13
	351,890.77	-	-	-	-	-	43,593.35	(17,239.29)	291,058.13
Smith, Geraldine (71)									
Accumulation	-	-	-	-	-	-	-	-	-
Accum (00002)	-	-	-	-	-	-	-	-	-
Pension	-	-	-	-	-	-	-	-	-
ABP (00020) - 35.43%	297,019.12	-	-	-	-	-	36,806.65	(14,551.11)	245,661.36
ABP (00025) - 99.64%	297,019.12	-	-	-	-	-	36,806.65	(14,551.11)	245,661.36
ABP (00026) - 36.78%	297,019.12	-	-	-	-	-	36,806.65	(14,551.11)	245,661.36
	297,019.12	-	-	-	-	-	36,806.65	(14,551.11)	245,661.36
Reserve	-	-	-	-	-	-	-	-	-
TOTALS	648,909.89	-	-	-	-	-	80,400.00	(31,790.40)	536,719.49

CALCULATED FUND EARNING RATE: (4.8990)%
 APPLIED FUND EARNING RATE: (4.8990)%

Investment Summary

As at 30 June 2022

Investment	Code	Units	Average Unit Cost \$	Market Price \$	Adjusted Cost \$	Market Value \$	Gain / Loss \$	Gain / Loss %	Portfolio Weight %
Cash									
Cash at Bank - Macquarie Acc. No. 18333	-	-	5,482.16	-	5,482.16	5,482.16	-	-	1.05
Cash at Bank - Other (Fund)	-	-	21,111.26	-	21,111.26	21,111.26	-	-	4.03
			26,593.42		26,593.42	-			5.08
Domestic Shares									
CBA Peris XI	CBAPH	300.0000	103.7313	102.1990	31,119.39	30,659.70	(459.69)	(1.48)	5.85
Macquarie Group Ltd Capital Note 3	MQGPC	100.0000	100.0000	102.8000	10,000.00	10,280.00	280.00	2.80	1.96
Magellan Global Fund (Open Class) (Man	MGOC	27,258.0000	2.5300	2.3200	68,962.74	63,238.56	(5,724.18)	(8.30)	12.07
Macquarie Group Ltd Capital Note 4	MQGPD	100.0000	100.0000	103.1400	10,000.00	10,314.00	314.00	3.14	1.97
Qualitas Real Estate Income Fund	QRI	6,250.0000	1.6000	1.3750	10,000.00	8,593.75	(1,406.25)	(14.06)	1.64
Solaris Australian Equity Long Short Fund	WHT3859AU	38,491.6958	1.4029	1.3378	54,000.00	51,493.11	(2,506.89)	(4.64)	9.83
Unibail-Rodamco-Westfield	URW	1,178.0000	12.8111	3.7600	15,091.49	4,429.28	(10,662.21)	(70.65)	0.85
Valley Community Finance Ltd	BVLY	10,000.0000	1.0000	0.6000	10,000.00	6,000.00	(4,000.00)	(40.00)	1.15
			209,173.62		185,008.40	(24,165.22)		(11.55)	35.32
Fixed Interest Securities									
Vanguard Australian Fixed Interest Index	VAF	199.0000	49.1941	44.1800	9,789.62	8,791.82	(997.80)	(10.19)	1.68
			9,789.62		8,791.82	(997.80)		(10.19)	1.68
Foreign Assets									
Aberdeen Asian Opportunities	EQI0028AU	18,873.3790	2.4214	1.3383	45,700.00	25,259.07	(20,440.93)	(44.73)	4.82
EQT PIMCO Wholesale Global Bond	ETL0018AU	21,318.2526	1.0050	0.8894	21,424.84	18,960.97	(2,463.87)	(11.50)	3.62
Franklin Global Growth W	FRT0009AU	10,998.0345	1.8185	1.9573	20,000.00	21,526.10	1,526.10	7.63	4.11
			87,124.84		65,746.14	(21,378.70)		(24.54)	12.55
Non-Public & Non-PST Trusts									
RARE Series Value	TGP0016AU	30,790.2840	1.4615	1.4964	45,000.00	46,075.63	1,075.63	2.39	8.80
Schroder Hybrid Securities	SCH0103AU	19,277.1084	1.0375	0.9754	20,000.00	18,802.14	(1,197.86)	(5.99)	3.59
Vanguard Int Property Securities Index	VAN0018AU	11,573.3921	1.1307	0.9960	13,086.04	11,527.13	(1,558.91)	(11.91)	2.20
			78,086.04		76,404.90	(1,681.14)		(2.15)	14.59
Other Assets									
CBA Peris VII	CBAPD	208.0000	95.9223	99.9600	19,951.83	20,791.68	839.85	4.21	3.97
			19,951.83		20,791.68	839.85		4.21	3.97
Other Investments									
Vngd Aus Prop Sec	VAP	155.0000	83.3816	76.0000	12,924.15	11,780.00	(1,144.15)	(8.85)	2.25
			12,924.15		11,780.00	(1,144.15)		(8.85)	2.25
Unit Trusts									
Basis Yield	-	16.4900	1,131.9879	-	18,666.48	-	(18,666.48)	(100.00)	-
CC JCB Active Bond Fund	CHN0005AU	52,975.0674	1.0494	0.8919	55,592.88	47,248.46	(8,344.42)	(15.01)	9.02

F & G Smith Superannuation Fund

Investment Summary

As at 30 June 2022

Investment	Code	Units	Average Unit Cost \$	Market Price \$	Adjusted Cost \$	Market Value \$	Gain / Loss \$	Gain / Loss %	Portfolio Weight %
Eley Griffiths Group Emerging Company	PIM5346AU	4,781.9428	2.0912	1.6828	10,000.00	8,047.05	(1,952.95)	(19.53)	1.54
RARE Infrastructure Value Fund - Unhedg	TGP0034AU	23,997.3289	1.3252	1.3082	31,800.14	31,393.11	(407.03)	(1.28)	5.99
VNGD AUS Shares ETF Units	VAS	232.0000	85.7142	83.7500	19,885.69	19,430.00	(455.69)	(2.29)	3.71
Vngd Intl Shares H	VGAD	303.0000	82.1703	74.5000	24,897.60	22,573.50	(2,324.10)	(9.33)	4.31
					160,842.79	128,692.13	(32,150.66)	(19.99)	24.57
Total Investments					604,486.31	523,808.49	(80,677.82)	(13.35)	100.00

Gain / Loss \$ is equal to Market Value \$ less Adjusted Cost \$

Gain / Loss % is equal to Gain Loss \$ divided by Adjusted Cost \$, expressed as a percentage.

Member Statement

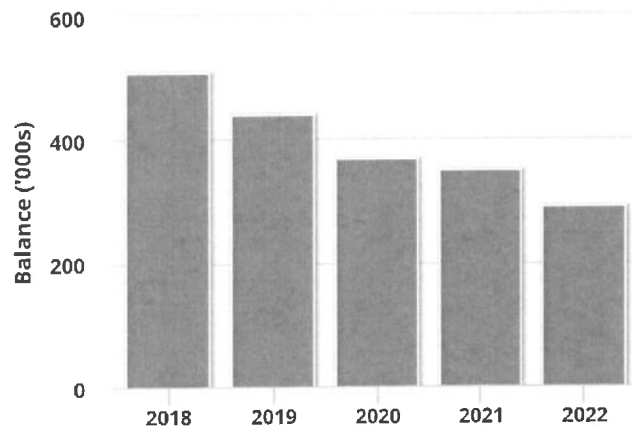
For the year ended 30 June 2022

Member details

Mr Frank Lawrence Smith
50 Thompson Crescent
RESEARCH VIC 3095
AUSTRALIA

Date of Birth: 17/01/1947
 Eligible Service Date: 21/06/1985

Your recent balance history



YOUR OPENING BALANCE

\$351,890.77

(\$60,832.64)
 Balance Decrease

YOUR CLOSING BALANCE

\$291,058.13

Your Net Fund Return

(4.8990)%

Your account at a glance

Opening Balance as at 01/07/2021

\$351,890.77

What has been deducted from your account

Pension Payments During Period

\$43,593.35

New Earnings

(\$17,239.29)

Closing Balance at 30/06/2022

\$291,058.13

Member Statement

For the year ended 30 June 2022

Consolidated - Mr Frank Lawrence Smith

ACCESS TO YOUR BENEFITS

Unrestricted non-preserved (Generally available to be withdrawn)	\$291,058.13
Restricted non-preserved (Generally available when you leave your employer)	\$0.00
Preserved (Generally available once you retire, after reaching your preservation age)	\$0.00

YOUR TAX COMPONENTS

Tax Free Component	\$290,949.53
Taxable Component	\$108.60

YOUR INSURANCE COVER

Death Benefit	\$0.00
Disability Benefit	\$0.00
Salary Continuance (Annual Insured Benefit)	\$0.00

YOUR TOTAL SUPERANNUATION BALANCE

Your total superannuation balance	\$291,058.13
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NOTE: This amount does not include any entitlements from external super funds

INVESTMENT RETURN

The return on your investment for the year	(4.90)%
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Member Statement

For the year ended 30 June 2022

Account Based Pension - Mr Frank Lawrence Smith

PENSION ACCOUNT DETAILS

Member ID	00016
Pension Type	ACCOUNT
Pension Commencement Date	1/07/2011
Reversionary Pension	No

ACCOUNT SUMMARY

Opening Balance as at 01/07/2021	\$0.00
New Earnings	\$0.00
Closing Balance at 30/06/2022	\$0.00

ACCESS TO YOUR BENEFITS

Unrestricted non-preserved (Generally available to be withdrawn)	\$0.00
Restricted non-preserved (Generally available when you leave your employer)	\$0.00
Preserved (Generally available once you retire, after reaching your preservation age)	\$0.00

YOUR TAX COMPONENTS

Tax Free Component	\$0.00
Tax Free Proportion %	4.48%
Taxable Component	\$0.00

Member Statement

For the year ended 30 June 2022

Account Based Pension - Mr Frank Lawrence Smith

PENSION ACCOUNT DETAILS

Member ID	00023
Pension Type	ACCOUNT
Pension Commencement Date	1/07/2014
Reversionary Pension	No

ACCOUNT SUMMARY

Opening Balance as at 01/07/2021	\$351,890.77
What has been deducted from your account	
Pension Payments During Period	\$43,593.35
New Earnings	(\$17,239.29)
Closing Balance at 30/06/2022	\$291,058.13

ACCESS TO YOUR BENEFITS

Unrestricted non-preserved (Generally available to be withdrawn)	\$291,058.13
Restricted non-preserved (Generally available when you leave your employer)	\$0.00
Preserved (Generally available once you retire, after reaching your preservation age)	\$0.00

YOUR TAX COMPONENTS

Tax Free Component	\$290,949.53
Tax Free Proportion %	99.96%
Taxable Component	\$108.60

Member Statement

For the year ended 30 June 2022

YOUR BENEFICIARY(s) - Mr Frank Lawrence Smith

No beneficiaries have been recorded.

FUND CONTACT DETAILS

Pablo Loriente

(03) 9480 5500

PO Box 706

Burgundy Street

HEIDELBERG VIC 3084

Member Statement

For the year ended 30 June 2022

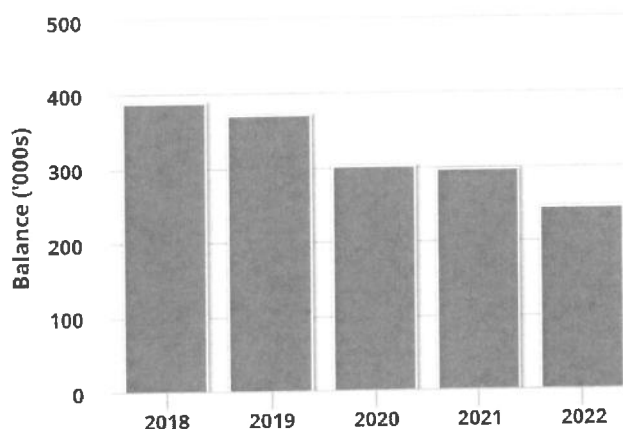
Member details

Mrs Geraldine Mary Smith
50 Thompson Crescent
RESEARCH VIC 3095
AUSTRALIA

Date of Birth: 19/10/1950

Eligible Service Date: 27/02/1997

Your recent balance history



YOUR OPENING BALANCE

\$297,019.12

(\$51,357.76)
 Balance Decrease

YOUR CLOSING BALANCE

\$245,661.36

Your Net Fund Return

(4.8990)%

Your account at a glance

Opening Balance as at 01/07/2021 **\$297,019.12**

What has been deducted from your account

Pension Payments During Period **\$36,806.65**

New Earnings **(\$14,551.11)**

Closing Balance at 30/06/2022 **\$245,661.36**

Member Statement

For the year ended 30 June 2022

Consolidated - Mrs Geraldine Mary Smith

ACCESS TO YOUR BENEFITS

Unrestricted non-preserved (Generally available to be withdrawn)	\$245,661.36
Restricted non-preserved (Generally available when you leave your employer)	\$0.00
Preserved (Generally available once you retire, after reaching your preservation age)	\$0.00

YOUR TAX COMPONENTS

Tax Free Component	\$244,787.26
Taxable Component	\$874.10

YOUR INSURANCE COVER

Death Benefit	\$0.00
Disability Benefit	\$0.00
Salary Continuance (Annual Insured Benefit)	\$0.00

YOUR TOTAL SUPERANNUATION BALANCE

Your total superannuation balance	\$245,661.36
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NOTE: This amount does not include any entitlements from external super funds

INVESTMENT RETURN

The return on your investment for the year	(4.90)%
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Member Statement

For the year ended 30 June 2022

Account Based Pension - Mrs Geraldine Mary Smith

PENSION ACCOUNT DETAILS

Member ID	00020
Pension Type	ACCOUNT
Pension Commencement Date	1/07/2013
Reversionary Pension	No

ACCOUNT SUMMARY

Opening Balance as at 01/07/2021	\$0.00
New Earnings	\$0.00
Closing Balance at 30/06/2022	\$0.00

ACCESS TO YOUR BENEFITS

Unrestricted non-preserved (Generally available to be withdrawn)	\$0.00
Restricted non-preserved (Generally available when you leave your employer)	\$0.00
Preserved (Generally available once you retire, after reaching your preservation age)	\$0.00

YOUR TAX COMPONENTS

Tax Free Component	\$0.00
Tax Free Proportion %	35.43%
Taxable Component	\$0.00

Member Statement

For the year ended 30 June 2022

Account Based Pension - Mrs Geraldine Mary Smith**PENSION ACCOUNT DETAILS**

Member ID	00025
Pension Type	ACCOUNT
Pension Commencement Date	25/03/2015
Reversionary Pension	No

ACCOUNT SUMMARY

Opening Balance as at 01/07/2021	\$297,019.12
What has been deducted from your account	
Pension Payments During Period	\$36,806.65
New Earnings	(\$14,551.11)
Closing Balance at 30/06/2022	\$245,661.36

ACCESS TO YOUR BENEFITS

Unrestricted non-preserved (Generally available to be withdrawn)	\$245,661.36
Restricted non-preserved (Generally available when you leave your employer)	\$0.00
Preserved (Generally available once you retire, after reaching your preservation age)	\$0.00

YOUR TAX COMPONENTS

Tax Free Component	\$244,787.26
Tax Free Proportion %	99.64%
Taxable Component	\$874.10

Member Statement

For the year ended 30 June 2022

Account Based Pension - Mrs Geraldine Mary Smith

PENSION ACCOUNT DETAILS

Member ID	00026
Pension Type	ACCOUNT
Pension Commencement Date	1/07/2019
Reversionary Pension	No

ACCOUNT SUMMARY

Opening Balance as at 01/07/2021	\$0.00
New Earnings	\$0.00
Closing Balance at 30/06/2022	\$0.00

ACCESS TO YOUR BENEFITS

Unrestricted non-preserved (Generally available to be withdrawn)	\$0.00
Restricted non-preserved (Generally available when you leave your employer)	\$0.00
Preserved (Generally available once you retire, after reaching your preservation age)	\$0.00

YOUR TAX COMPONENTS

Tax Free Component	\$0.00
Tax Free Proportion %	36.78%
Taxable Component	\$0.00

Member Statement

For the year ended 30 June 2022

YOUR BENEFICIARY(s) - Mrs Geraldine Mary Smith

No beneficiaries have been recorded.

FUND CONTACT DETAILS

Pablo Lorient

(03) 9480 5500

PO Box 706

Burgundy Street

HEIDELBERG VIC 3084
