

SMSF AUDIT WORKPAPERS

Client name	KOUROS STOW SUPERANNUATION FUND	Fin Accounts Prepared by	MICHAEL URSINO
Client code	KOUSTO / 310	Date prepared	30-Sep-2019
Year ended	30-Jun-2019	Reviewed by	
SRN/HIN	X0070592002	AB Reviewed	Y / N
Postcode	2069	Start of next FY	01-Jul-2019

Checklist

WP INDEX

WP NAME

CHK	Current WIP
NYP	Check List
PMR	Points for Attention Next Year
QUE	Partner/Manager Review Point
	Queries
A1	Trust Deed Summary
A2	Governing Rules
A3	Minutes and Documentation
A5	Engagement Check List
A6	Audit Risks
A7	Audit Completion
A8	Financial Analysis (Going Concern)
B	Record Keeping
C	Financial Reporting
E	Investments
F	Cash and Receivables
G	Income Tax
L	Liabilities/Pensions
M	Members' Benefits
N	Contributions & Transfers In
R	Revenue
X	Expenses
X1	Benefit Paid and Transfer Out
U	General Workpapers & Correspondence

NOTES:

Client name	KOUROS STOW SUPERANNUATION FUND	Fin Accounts Prepared by	MICHAEL URSINO
Client code	KOUSTO / 310	Date prepared	30-Sep-2019
Year ended	30-Jun-2019	Reviewed by	
SRN/HIN	X0070592002	Date reviewed	
Post code	2069	Back to Cover	

ITEM: PREPARATION CHECKLIST BEFORE HAND IN FOR REVIEW

FINANCIAL STATEMENTS

Prior Yr Computer Records Saved:	Yes	Prior Yr Workpapers Complete & Scanned:	Yes
----------------------------------	-----	---	-----

TAX RETURNS

Supporting Schedules Complete:	Yes	ITR agrees to Class ITR:	Yes
--------------------------------	-----	--------------------------	-----

SECRETARIAL

Last Year Minutes Signed & Filed:	Yes
Last Year Accounts Signed & Filed:	Yes
Register Updated:	Yes
All Minutes (incl pension commencement) prepared:	Yes
Annual Return Complete:	Yes
Emailed Catherine to update BDBN:	N/A
Provide Catherine Minimum Pension Figures:	Yes
Checked Trust Deed Date, is it older than 6 years?	Yes

COMPLIANCE WITH ACCOUNTING STANDARDS

Potential Reasons for Non-Compliance:	
Minute Completed:	Yes

Notes for Future Returns:

Client name	KOUROS STOW SUPERANNUATION FUND	Fin Accounts Prepared by	MICHAEL URSINO
Client code	KOUSTO / 310	Date prepared	02-Oct-2019
Year ended	30-Jun-2019	Reviewed by	
SRN/HIN	X0070592002	Date reviewed	
Postcode	2069	Back to Cover	

ITEM: PARTNER / MANAGER REVIEW POINTS

Sch Ref	Question	Response	
Recontribution Strategy	Have you considered a recontribution strategy for members of this super fund? Please note members over 65 MUST pass the work test	N/A	
Statement of Advice	Sighted signed copy of Statement of Advice and recorded on SOA register: - Establishment of SMSF - Non-concessional contribution/personal contribution - Pension Commencement - Re-Contribution Strategy - Spouse Splitting - Transitional CGT Relief - Advise Client to prepare BDBN	Yes	SOA Register
Trust Deed	Update Trust Deed	22/10/1998	
BDBN Dates		1/08/2019	
GST checked Annual/Quarterly GST prepared for lodgement?		Not Registered	
	Not required to request actuary certificate as there is nil tax payable, as per consulting actuary director.		

Client name	KOUROS STOW SUPERANNUATION FUND	Fin Accounts Prepared by	MICHAEL URSINO
Client code	KOUSTO / 310	Date prepared	30-Sep-2019
Year ended	30-Jun-2019	Reviewed by	
SRN/HIN	X0070592002	Date reviewed	
Postcode	2069	Back to Cover	

1 Membership of Fund

Was there a new member joining the fund during the financial year?

No

(Please ensure that each new member has been given a PDS and a copy of the Trust Deed)

2 Contributions & Investments:

- a Trustees cannot accept contributions other than that permitted by Superannuation Law
- b Contributions can be cash or non cash (fair value)
Contributions shall be vested and can be used by the trustees to invest in accordance with investment strategies
- c strategies
- d Can be used to invest in arms length arrangements with related parties
- e Shall not borrow except in limited circumstances (7 days to settle trade, 90 days for payment of benefits)
- f Unallocated earnings must be held in reserves
- g Trustees must formulate investment strategies and objectives and regularly review them

3 Member not to deal with benefit

Members are not allowed to deal with his or her interests in the fund

4 Actuarial Appointment

As and when required by SIS Act and Regulations

5 Vesting of Benefits

Benefits shall vest in the individual when accrue

6 Payment of Benefits

Minimum requirements for payment of pensions - refer to section 8 in Deed

Minimum requirements for payment of lump sum benefits - refer to section 8 in Deed

7 Trustees to Provide Certificate

When a person ceases to become a member

8 Transfer of Benefits

Upon request of a member to transfer benefits to another fund

9 Auditor

Trustees to appoint independent registered auditor

10 Trustees Responsibilities

- Fit and proper person
- Comply with the sole purpose test
- Manage the fund's investments
- Pay benefits in accordance with the rules
- Meet administrative obligations
- Each member has been provided with a PDS

11 SMSF Requirements

- Less than 5 members
- All members are trustees or directors of the corporate trustee
- Election to become regulated by SISA (1993)
- No member of the fund is an employee of another

Client name	KOUROS STOW SUPERANNUATION FUND	Fin Accounts Prepared by	MICHAEL URSINO
Client code	KOUSTO / 310	Date prepared	30-Sep-2019
Year ended	30-Jun-2019	Reviewed by	
SRN/HIN	X0070592002	Date reviewed	
Postcode	2069	Back to Cover	

12 Trustees

Appointment and removal of trustees
 Record Keeping - 10 years - written records for all decisions
 Record Keeping - 5 years for accounting records
 Ensure proper accounting including maintenance of member accounts

13 Amendments to Trust Deed

Deed was reviewed and there were no amendments made to the trust deed
Check to make sure there is an "Evergreen" clause to ensure that it is up to date with legislation
 All deeds dated in 2002 should be updated. If this is your case, please let Catherine know so she can prepare all the necessary documentations

14 Binding Death Benefit Nominations

Does the trust deed provide for non-lapsing binding death benefit nominations?
(All Trust Deeds from Patricia Holdings should have this, please check para 51.2.8 or relevant paragraph. Members without dependants should amend their deed immediately)

Yes

Inquires 1300 300 630

Issue date 22 Oct 18

Company Statement

Extract of particulars - s346A(1) Corporations Act 2001

CORPORATE KEY: 89327150

Check this statement carefully

You are legally obligated to ensure that all your company details listed on this company statement are complete and correct. This is required under s346C (1) and/or s346B and s346C (2) of the *Corporations Act 2001*.

You must check this statement carefully and inform ASIC of any changes or corrections immediately. **Do not return this statement.** You must notify ASIC within 28 days after the date of change, and within 28 days after the date of issue of your annual company statement. Late lodgement of changes will result in late fees. These requirements do not apply to the **Additional company information**.

You must notify ASIC of any changes to company details — Do not return this statement



To make changes to company details or amend incorrect information

- go to www.asic.gov.au/changes
- log in to our online services and make the required updates
- first time users will need to use the corporate key provided on this company statement



Phone if you've already notified ASIC of changes but they are not shown correctly in this statement.
Ph: 1300 300 630



Use your agent.

Company Statement

These are the current company details held by ASIC. You must check this statement carefully and inform ASIC of any changes or corrections immediately. Late fees apply. **Do not return this statement.**

1 Registered office
ROACH & BRUCE CONSULTING PTY LTD SUITE 7 LEVEL 5 66 HUNTER STREET SYDNEY NSW 2000

2 Principal place of business
UNIT 2 713-715 MILITARY ROAD MOSMAN NSW 2088

3 Officeholders

Name: STAN KOUROS
Born: MELBOURNE VIC
Date of birth: 22/06/1957
Address: 3 BLUE GUM PLACE ROSEVILLE NSW 2069
Office(s) held: DIRECTOR, APPOINTED 22/10/1998; SECRETARY, APPOINTED 22/10/1998

Name: GLYNIS STOW
Born: SYDNEY NSW
Date of birth: 23/03/1960
Address: 3 BLUE GUM PLACE ROSEVILLE NSW 2069
Office(s) held: DIRECTOR, APPOINTED 22/10/1998

4 Company share structure

Share class	Shares description	Number issued	Total amount paid on these shares	Total amount unpaid on these shares
ORD1	ORDINARY SHARES	12	\$24.00	\$0.00

5 Members

These details continue on the next page

KOUROS STOW SUPERANNUATION FUND PTY. LTD ACN 084 849 016

Page 1 of 2

Company statement continued

Name: GLYNIS STOW

Address: 3 BLUE GUM PLACE ROSEVILLE NSW 2069

Share Class	Total number held	Fully paid	Beneficially held
ORD1	6	Yes	Yes

Name: STAN KOUROS

Address: 3 BLUE GUM PLACE ROSEVILLE NSW 2069

Share Class	Total number held	Fully paid	Beneficially held
ORD1	6	Yes	Yes

You must notify ASIC within 28 days of the date of change, and within 28 days of the issue date of the annual company statement. Late lodgement of changes will result in late fees.

End of company statement

This concludes the information to which the company must respond (if incorrect) under s346C of the *Corporations Act 2001*.

Additional company information

This information is optional under the *Corporations Act 2001*. Late lodgement fees or late review fees do not apply to this information. To add, remove or change a contact address, see www.asic.gov.au/addresses.

6 Contact address for ASIC use only

Registered agent name: ROACH & BRUCE CONSULTING PTY LTD

Registered agent number: 3218

Address: SUITE 7 LEVEL 5 66 HUNTER STREET SYDNEY NSW 2000

**ASIC**

Australian Securities & Investments Commission

ABN 86 768 265 615

KOUROS STOW SUPERANNUATION FUND PTY. LTD
 ROACH & BRUCE CONSULTING PTY LTD
 SE 7 L 5
 66 HUNTER ST SYDNEY NSW 2000

INVOICE STATEMENT

Issue date 22 Oct 18

KOUROS STOW SUPERANNUATION FUND PTY. LTD.

ACN 084 849 016

Account No. 22 084849016

Summary

Balance outstanding	\$0.00
New items	\$53.00
Payments & credits	\$0.00
TOTAL DUE	\$53.00

- Amounts are not subject to GST. (Treasurer's determination - exempt taxes, fees and charges).
- Payment of your annual review fee will maintain your registration as an Australian company.

Transaction details are listed on the back of this page

Inquiries

www.asic.gov.au/invoices

1300 300 630

Please pay

Immediately	\$0.00
By 22 Dec 18	\$53.00

If you have already paid please ignore this invoice statement.

- Late fees will apply if you do NOT
 - tell us about a change during the period that the law allows
 - bring your company or scheme details up to date within 28 days of the date of issue of the annual statement, or
 - pay your review fee within 2 months of the annual review date.
- Information on late fee amounts can be found on the ASIC website.

**ASIC**

Australian Securities & Investments Commission

PAYMENT SLIP**KOUROS STOW SUPERANNUATION FUND PTY. LTD.**

ACN 084 849 016

Account No: 22 084849016



22 084849016

TOTAL DUE	\$53.00
Immediately	\$0.00
By 22 Dec 18	\$53.00

Payment options are listed on the back of this payment slip



Biller Code: 17301
Ref: 2290848490160



*814 129 0002290848490160 72

Transaction details:

page 2 of 2

	Transactions for this period	ASIC reference	\$ Amount
	Unpaid or partially paid		
2018-10-22	Annual Review - Special Purpose Pty Co	3X0016057480P A	\$53.00

PAYMENT OPTIONS



Billpay Code: 8929
Ref: 2290 8484 9016 072

Australia Post

Present this payment slip. Pay by cash, cheque or EFTPOS

Phone

Call 13 18 16 to pay by Mastercard or Visa

On-line

Go to postbillpay.com.au to pay by Mastercard or Visa

Mail

Mail this payment slip and cheque (do not staple) to ASIC,
Locked Bag 5000, Gippsland Mail Centre VIC 3841

Biller Code: 17301
Ref: 2290848490160

Telephone & Internet Banking – BPAY®
Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au

Client name	KOUROS STOW SUPERANNUATION FUND	Fin Accounts Prepared by	MICHAEL URSINO
Client code	KOUSTO / 310	Date prepared	30-Sep-2019
Year ended	30-Jun-2019	Reviewed by	
SRN/HIN	X0070592002	Date reviewed	
Postcode	2069	Back to Cover	

- (i) Access the link below for a print out compliance status of the super fund
<http://superfundlookup.gov.au/Index.aspx> Yes
- (ii) Reviewed Trustee Covenants - consistent with governing rules as per section 51 SISA (1993) Refer to Trust deed summary Yes
1. Act honestly in all matters affecting the entity
 2. To exercise the degree of care skill and diligence of an ordinary prudent person
 3. To act in the best interests of beneficiaries
 4. To keep fund assets separate
 5. Not to do anything that would impede the proper performance of functions and powers
 6. To formulate and give effect to an investment strategy
 7. To manage reserves responsibly
 8. To allow a beneficiary access to certain information
- Note: super fund's governing rules are consistent with trustees' covenants as per s52 SISA (1993)*
- (iii) Reviewed the governing rules which appeared to allow for the the operations of the fund to be "indefinitely continuing". Refer to Summary of Governing Rules
- (iv) Super fund activities complied with the investment strategy permitted by the trust deed and that the purpose is to provide retirement benefits to members

KOUROS STOW SUPERANNUATION FUND

ABN:	34 605 525 829 View record on ABN Lookup	
ABN Status:	Active from 07 May 2000	
Fund type:	ATO Regulated Self-Managed Superannuation Fund	
Contact details:	Se 7 L 5 66 HUNTER ST SYDNEY NSW 2000	
Status:	Complying	
Previous fund name	From	To
THE TRUSTEE FOR KOUROS STOW SUPERANNUATION FUND	23 Feb 2005	16 Apr 2009
KOUROS STOW SUPERANNUATION FUND	07 May 2000	23 Feb 2005
ABN last updated: 30 Jul 2019	Record extracted: 25 Sep 2019	

What does 'Complying' mean?

A 'Complying' SMSF:

- is a regulated fund
- is a resident of Australia, and
- has been issued with a [Notice of compliance](#)

APRA Funds

See the [guidance](#) issued by APRA for further assistance in managing transfers and rollovers to SMSFs. Use the [ATO Business Portal](#) to verify a person is a member of the SMSF before completing a transfer or rollover.

Superannuation guarantee payments

Contributions made to complying funds can qualify as Superannuation Guarantee (SG) payments. This record extract can be used to confirm this fund has been issued with a *Notice of Compliance* and is currently entitled to receive employer SG payments.

Tax rates

Complying funds that meet [Superannuation Industry \(Supervision\) Act 1993](#) (SISA) standards qualify for [concessional tax rates](#).

Also refer to [frequently asked questions](#).

Disclaimer

This extract is based on information supplied by superannuation entities to the Commissioner of Taxation.

Important Neither the Australian Government nor the ATO endorse or guarantee the performance of super funds.

Client name	KOUROS STOW SUPERANNUATION FUND	Fin Accounts Prepared by	MICHAEL URSINO
Client code	KOUSTO / 310	Date prepared	30-Sep-2019
Year ended	30-Jun-2019	Reviewed by	
SRN/HIN	X0070592002	Date reviewed	
Postcode	2069	Back to Cover	

Objective To ensure that records are maintained in accordance with the trust deed and are consistent with SISA (1993) and general accepted accounting principles

Accounting Records

1 Maintenance of Records

The super fund's financial records were inspected and appeared to be kept in order
Minutes were inspected and it appeared that all decisions relating to the super fund were recorded
(Attach minutes of significant matters such as appointment of auditor, commencement of pension)

Was there options trading during the financial year?

No

If yes, please ensure a derivative risk statement is included in the financial accounts.

Documentation of Investment Decisions

The super fund's minute book was reviewed and there were no matters noted that would materially effect the financial statements

2 ATO Correspondence

Reviewed correspondence with ATO and there were no outstanding matters of audit significance

Client name	KOUROS STOW SUPERANNUATION FUND	Fin Accounts Prepared by	MICHAEL URSINO
Client code	KOUSTO / 310	Date prepared	30-Sep-2019
Year ended	30-Jun-2019	Reviewed by	
SRN/HIN	X0070592002	Date reviewed	
Postcode	2069	Back to Cover	

Objective To ensure the audit engagement is planned properly and performed efficiently

All Engagements

- 5 Copy of Trust Deed**
Obtained a copy of the trust deed - Refer to Deed Summary (A1 & A2)
- There were no amendments
- 6 Issues Relating to Fund History**
Reviewed prior year accounts and workpapers and there were no ongoing issues
- 7 Audit Plan**
Audit plan is prepared and approved by partner
- 8 Minutes**
Reviewed Minutes of meetings for the super fund for the year and there were no items of audit significance. (If significant, please document)
- 9 Legal Advice**
Reviewed correspondence and there was no legal advice received by the trustee during the year
- 10 Trustee Declaration**
Sighted ATO Trustee declaration for new trustees appointed after 30th June 2007.

New Engagements

No

Client name	KOUROS STOW SUPERANNUATION FUND	Fin Accounts Prepared by	MICHAEL URSINO
Client code	KOUSTO / 310	Date prepared	30-Sep-2019
Year ended	30-Jun-2019	Reviewed by	
SRN/HIN	X0070592002	Date reviewed	
Postcode	2069	Back to Cover	

- 1 Contribution Risks**
 All Contributions were allocated to the appropriate member(s) and agreed to employers contributions received and individual tax returns

 Confirmed member contributions were received by the fund (see attached) and compared to the member's individual tax return to ensure the correct amount have been claimed as deduction.
- 2 Other Income Risks**
 A random sample was selected (see attached chess statements) and were confirmed to share registry records. From the sample selected it was reasonable to suggest that all incomes are reported and are at correct amounts
- 3 Expenditure Risks**
 A sample was selected (see attached) and vouched to source documents. From the sample selected it is reasonable to suggest that all expenditures incurred were related to S/F and were correctly reported
- 4 Benefits Payments Risks**
 See Attached Member's Benefits Calculation Statement. Reviewed calculations were reasonable and in accordance with current requirements
- 5 Investments and Other Assets Risks**
 A sample was selected and vouched to bank statements, chess statements and portfolio valuations. From the selected sample, it was reasonable that investments and other assets were held in the super fund's name (See Attached Chess Statements)
 From the sample selected, market values agreed with those published in AFR and were appropriately reported in the accounts
- 6 Liabilities and Members Benefits Risks**
 All investments are shares and cash and therefore the only reasonable risk of unrecorded liability is tax which was brought to balance sheet

Client name	KOUROS STOW SUPERANNUATION FUND	Fin Accounts Prepared by	MICHAEL URSINO
Client code	KOUSTO / 310	Date prepared	30-Sep-2019
Year ended	30-Jun-2019	Reviewed by	
SRN/HIN	X0070592002	Date reviewed	
Postcode	2069	Back to Cover	

Audit Completion

- 10 Assessment and Documentation of Going Concern**
Super fund has no debt other than tax and accrued members benefits
Super fund's assets are adequate to meet any short and long term liabilities (payments of benefits)
- 11 Commitments and Contingencies Properly Disclosed**
Reviewed accounts and all contingencies and commitments have been adequately review and disclosed in the financial report
- 13 Subsequent Events**
Reviewed correspondence and activity post year end and there were no material events Post balance date
- 14 ATO Return**
Viewed super fund's signed tax return and lodged and compared with audit WP
- 16 Financial Accounts**
All Reports in financial accounts have been signed

Client name	KOUROS STOW SUPERANNUATION FUND	Fin Accounts Prepared by	MICHAEL URSINO
Client code	KOUSTO / 310	Date prepared	30-Sep-2019
Year ended	30-Jun-2019	Reviewed by	
SRN/HIN	X0070592002	Date reviewed	
Postcode	2069	Back to Cover	

Objective To ensure that records are maintained in accordance with the trust deed and are consistent with general accounting principles.

Accounting Records

- 1 Opening Balances**
Obtained trial balance and agreed the current year's opening balances to the closing balances from last year
- 2 Comparative Balances Agreed to Prior Year Audited Financial Statements**
Obtained trial balance and agreed audited financial report from last year
- 3 Maintenance of Records**
The super fund's financial records were inspected and appeared to be kept in order (5 years)
Minutes were inspected and it appeared that all decisions relating to the S/F were recorded (Attach minutes of significance matters - these are kept for 10 years)
- 4 Other Records**
Investment decisions were documented and updated in minute book

Investment strategy was prepared and reviewed regularly (at least annually) to take into account of risk, return, liquidity, diversification and the super fund's ability to meet its short and long term commitments.

The super fund's investments were reviewed and are within guidelines of its investment strategy.

Kouros Stow Superannuation Fund

Detailed Trial Balance as at 30 June 2018

Prior Year		Description	Current Year	
Debits	Credits		Debits	Credits
		INCOME		
		Contributions - Employer		
-	4,730.06	Mr Stan Kouros	-	4,054.36
-	3,600.00	Mrs Glynis Stow	-	4,625.00
		Distributions - Managed Investments		
-	848.52	Ubs Australian Share Fund	-	228.41
		Distributions - Stapled Securities		
-	617.40	Abacus Property Group - Units/Ordinary Fully Paid Stapled Securities	-	636.03
-	931.54	Apa Group - Units Fully Paid Stapled Securities	-	-
-	583.49	Duet Group - Stapled Securities Us Prohibited	-	-
		Distributions - Units In Listed Unit Trusts		
-	445.06	Russell Australian Value ETF - Exchange Traded Fund Units Fully Paid	-	702.04
-	327.14	Russell High Dividend Australian Shares ETF - Exchange Traded Fund Units Fully Paid	-	573.21
		Dividends - Shares in Listed Companies		
-	231.00	AGL Energy Limited.	-	-
-	-	Amcors Limited	-	523.40
-	840.00	AMP Limited	-	2,030.00
-	398.03	Argo Investments Limited - Ordinary Fully Paid	-	-
-	1,280.00	Australia And New Zealand Banking Group Limited	-	1,280.00
-	428.40	Australian Foundation Investment Company Limited - Ordinary Fully Paid	-	960.00
-	272.00	Bendigo And Adelaide Bank Limited	-	897.00
-	222.27	Bhp Billiton Limited - Ordinary Fully Paid	-	1,346.53
-	1,263.00	Commonwealth Bank Of Australia.	-	1,290.00
-	363.00	Dicker Data Limited	-	-
-	29.12	Insurance Australia Group Limited	-	-
-	1,710.72	National Australia Bank Limited	-	2,340.36
-	499.20	Perpetual Limited - Ordinary Fully Paid	-	518.40
-	391.50	Qbe Insurance Group Limited - Ordinary Fully Paid	-	-
-	1,712.50	Ramsay Health Care Limited - Ordinary Fully Paid	-	1,904.30
-	-	Regis Healthcare Limited	-	185.60
-	4.09	South32 Limited	-	-
-	620.00	Steadfast Group Limited	-	720.00
-	212.66	Tabcorp Holdings Limited - Ordinary Fully Paid	-	-
-	1,550.00	Telstra Corporation Limited.	-	1,855.00
-	127.50	The Star Entertainment Group Limited	-	-
-	823.68	Wesfarmers Limited - Ordinary Fully Paid	-	927.68
-	2,351.88	Westpac Banking Corporation - Ordinary Fully Paid	-	2,351.88
-	402.00	Woolworths Limited - Ordinary Fully Paid	-	-
		Foreign Income - Foreign Dividend - Units In Listed Unit Trusts		
-	278.26	Ishares Global 100 ETF - Chess Depositary Interests 1:1 Ishg1b100	-	264.59
-	301.04	Vanguard Us Total Market Shares Index ETF - Chess Depositary Interests 1:1	-	300.66
		Interest - Cash At Bank		

Kouros Stow Superannuation Fund

Detailed Trial Balance as at 30 June 2018

Prior Year		Description	Current Year	
Debits	Credits		Debits	Credits
-	37.82	Cash at Bank - ANZ CMA	-	30.30
-	2.26	ATO Interest Payments	-	-
EXPENSE				
23,543.26	-	Insurance Premiums - Mr Stan Kouros Accumulation	11,311.88	-
13,847.95	-	Insurance Premiums - Mrs Glynis Stow Accumulation	8,380.81	-
3,320.00	-	Accountancy Fee	3,498.75	-
500.00	-	Adviser Fee	1,000.00	-
275.00	-	Auditor Fee	330.00	-
70.92	-	Bank Fees - Cash At Bank Cash at Bank - ANZ CMA	43.90	-
316.00	-	Fine	-	-
9.50	-	General Expense	-	-
-	-	Interest Paid - Cash At Bank Cash at Bank - ANZ CMA	11.41	-
47.00	-	Regulatory Fees	48.00	-
259.00	-	SMSF Supervisory Levy	259.00	-
Realised Capital Losses - Managed Investments				
-	889.58	Aqua Hi Income Fund	-	-
-	-	Ubs Australian Share Fund	8,457.85	-
Realised Capital Losses - Shares in Listed Companies				
-	3,280.92	AGL Energy Limited.	-	-
-	1,263.15	Argo Investments Limited - Ordinary Fully Paid	-	-
-	87.36	Cybg PLC - Cdi 1:1 Foreign Exempt Lse	-	-
-	2,039.00	Dicker Data Limited	-	-
-	151.28	Insurance Australia Group Limited	-	-
10,998.78	-	Qbe Insurance Group Limited - Ordinary Fully Paid	-	-
-	265.40	South32 Limited	-	-
1,769.96	-	Tabcorp Holdings Limited - Ordinary Fully Paid	-	-
2,947.00	-	The Star Entertainment Group Limited	-	-
-	2,644.89	Woolworths Limited - Ordinary Fully Paid	-	-
Realised Capital Losses - Stapled Securities				
-	8,517.96	Apa Group - Units Fully Paid Stapled Securities	-	-
-	325.00	Duet Group - Stapled Securities Us Prohibited	-	-
Realised Capital Losses - Units In Listed Unit Trusts				
408.00	-	Betashares Gold Bullion ETF - Currency Hedged - Exchange Traded Fund Units Fully Paid	-	-
6,529.04	-	Hastings High Yield Fund - Ordinary Units Fully Paid	-	-
-	-	Russell Australian Value ETF - Exchange Traded Fund Units Fully Paid	1,117.12	-
Decrease in Market Value - Managed Investments				
-	1,581.91	Ubs Australian Share Fund	-	9,735.06
Decrease in Market Value - Shares in Listed Companies				
1,005.00	-	AGL Energy Limited.	-	-

Kouros Stow Superannuation Fund

Detailed Trial Balance as at 30 June 2018

Prior Year		Description	Current Year	
Debits	Credits		Debits	Credits
-	-	Amcor Limited	1,666.76	-
-	309.64	AMP Limited	11,410.00	-
978.85	-	Argo Investments Limited - Ordinary Fully Paid	-	-
-	3,680.00	Australia And New Zealand Banking Group Limited	384.00	-
-	375.31	Australian Foundation Investment Company Limited - Ordinary Fully Paid	-	1,400.00
-	383.31	Bendigo And Adelaide Bank Limited	312.00	-
-	769.33	Bhp Billiton Limited - Ordinary Fully Paid	-	11,586.70
-	2,532.00	Commonwealth Bank Of Australia.	2,982.00	-
34.56	-	Cybg PLC - Cdi 1:1 Foreign Exempt Lse	-	-
384.00	-	Dicker Data Limited	-	-
67.20	-	Insurance Australia Group Limited	-	-
-	3,477.94	National Australia Bank Limited	3,270.00	-
-	3,330.00	Origin Energy Limited	-	9,510.00
-	2,832.00	Perpetual Limited - Ordinary Fully Paid	2,739.84	-
-	12,762.71	Qbe Insurance Group Limited - Ordinary Fully Paid	-	-
-	2,520.80	Ramsay Health Care Limited - Ordinary Fully Paid	26,879.40	-
-	-	Regis Healthcare Limited	834.72	-
-	74.70	South32 Limited	-	-
-	6,850.00	Steadfast Group Limited	-	1,500.00
-	1,756.04	Tabcorp Holdings Limited - Ordinary Fully Paid	-	-
6,545.00	-	Telstra Corporation Limited.	11,760.00	-
-	2,745.00	The Star Entertainment Group Limited	-	-
-	-	Tpg Telecom Limited	135.00	-
-	8.32	Wesfarmers Limited - Ordinary Fully Paid	-	3,843.84
-	1,388.61	Westpac Banking Corporation - Ordinary Fully Paid	1,513.71	-
-	317.41	Woolworths Limited - Ordinary Fully Paid	-	-
Decrease in Market Value - Stapled Securities				
-	317.52	Abacus Property Group - Units/Ordinary Fully Paid Stapled Securities	-	1,869.84
8,402.85	-	Apa Group - Units Fully Paid Stapled Securities	-	-
-	1,366.50	Duet Group - Stapled Securities Us Prohibited	-	-
Decrease in Market Value - Units In Listed Unit Trusts				
-	73.00	Betashares Gold Bullion ETF - Currency Hedged - Exchange Traded Fund Units Fully Paid	-	-
-	6,486.54	Hastings High Yield Fund - Ordinary Units Fully Paid	-	-
-	1,485.00	Ishares Global 100 ETF - Chess Depository Interests 1:1 Ishglb100	4,776.00	-
-	1,062.50	Russell Australian Value ETF - Exchange Traded Fund Units Fully Paid	-	859.20
-	288.50	Russell High Dividend Australian Shares ETF - Exchange Traded Fund Units Fully Paid	195.00	-
-	1,953.00	Vanguard Us Total Market Shares Index ETF - Chess Depository Interests 1:1	-	2,861.00

INCOME TAX

Kouros Stow Superannuation Fund

Detailed Trial Balance as at 30 June 2018

Prior Year		Description	Current Year	
Debits	Credits		Debits	Credits
3,054.80	-	Income Tax Expense	-	1,459.95
178.52	-	Excessive Foreign Tax Credit Writeoff Expense	171.52	-
-	349.56	Imputation Credits - Managed Investments Ubs Australian Share Fund	-	66.05
Imputation Credits - Shares in Listed Companies				
-	88.46	AGL Energy Limited.	-	-
-	324.00	AMP Limited	-	783.00
-	170.58	Argo Investments Limited - Ordinary Fully Paid	-	-
-	548.58	Australia And New Zealand Banking Group Limited	-	548.58
-	183.60	Australian Foundation Investment Company Limited - Ordinary Fully Paid	-	411.43
-	116.58	Bendigo And Adelaide Bank Limited	-	384.43
-	95.26	Bhp Billiton Limited - Ordinary Fully Paid	-	577.08
-	541.29	Commonwealth Bank Of Australia.	-	552.85
-	155.57	Dicker Data Limited	-	-
-	12.48	Insurance Australia Group Limited	-	-
-	733.16	National Australia Bank Limited	-	1,003.01
-	213.94	Perpetual Limited - Ordinary Fully Paid	-	222.18
-	83.89	Qbe Insurance Group Limited - Ordinary Fully Paid	-	-
-	733.93	Ramsay Health Care Limited - Ordinary Fully Paid	-	816.13
-	-	Regis Healthcare Limited	-	79.54
-	265.72	Steadfast Group Limited	-	308.57
-	91.14	Tabcorp Holdings Limited - Ordinary Fully Paid	-	-
-	664.28	Telstra Corporation Limited.	-	795.00
-	54.64	The Star Entertainment Group Limited	-	-
-	353.00	Wesfarmers Limited - Ordinary Fully Paid	-	397.57
-	1,007.94	Westpac Banking Corporation - Ordinary Fully Paid	-	1,007.94
-	172.29	Woolworths Limited - Ordinary Fully Paid	-	-
Imputation Credits - Stapled Securities				
-	47.34	Apa Group - Units Fully Paid Stapled Securities	-	-
Imputation Credits - Units In Listed Unit Trusts				
-	179.32	Russell Australian Value ETF - Exchange Traded Fund Units Fully Paid	-	256.02
-	101.92	Russell High Dividend Australian Shares ETF - Exchange Traded Fund Units Fully Paid	-	171.07
PROFIT & LOSS CLEARING ACCOUNT				
30,423.55	-	Profit & Loss Clearing Account	-	19,937.88
ASSETS				
Managed Investments				
25,294.94	-	Ubs Australian Share Fund	-	-
Shares in Listed Companies				
-	-	Amcors Limited	28,820.00	-
36,330.00	-	AMP Limited	24,920.00	-
22,976.00	-	Australia And New Zealand Banking Group Limited	22,592.00	-
23,240.00	-	Australian Foundation Investment Company Limited - Ordinary Fully Paid	24,640.00	-

Kouros Stow Superannuation Fund

Detailed Trial Balance as at 30 June 2018

Prior Year			Current Year		
Debits	Credits	Description	Debits	Credits	
14,404.00	-	Bendigo And Adelaide Bank Limited	14,092.00	-	
25,375.20	-	Bhp Billiton Limited - Ordinary Fully Paid	36,961.90	-	
24,843.00	-	Commonwealth Bank Of Australia.	21,861.00	-	
44,385.00	-	National Australia Bank Limited	41,115.00	-	
20,580.00	-	Origin Energy Limited	30,090.00	-	
10,727.04	-	Perpetual Limited - Ordinary Fully Paid	7,987.20	-	
100,832.00	-	Ramsay Health Care Limited - Ordinary Fully Paid	73,952.60	-	
-	-	Regis Healthcare Limited	6,560.00	-	
26,600.00	-	Steadfast Group Limited	28,100.00	-	
30,100.00	-	Telstra Corporation Limited.	18,340.00	-	
-	-	Tpg Telecom Limited	5,170.00	-	
16,689.92	-	Wesfarmers Limited - Ordinary Fully Paid	20,533.76	-	
38,168.01	-	Westpac Banking Corporation - Ordinary Fully Paid	36,654.30	-	
11,430.72	-	Stapled Securities Abacus Property Group - Units/Ordinary Fully Paid Stapled Securities	13,300.56	-	
Units In Listed Unit Trusts					
10,966.00	-	Ishares Global 100 ETF - Chess Depository Interests 1:1 Ishglb100	6,190.00	-	
13,428.00	-	Russell Australian Value ETF - Exchange Traded Fund Units Fully Paid	-	-	
8,892.00	-	Russell High Dividend Australian Shares ETF - Exchange Traded Fund Units Fully Paid	8,697.00	-	
16,189.00	-	Vanguard Us Total Market Shares Index ETF - Chess Depository Interests 1:1	19,050.00	-	
Cash At Bank					
31,326.79	-	Cash at Bank - ANZ CMA	40,842.28	-	
Receivables - Investment Income Receivable - Distributions					
89.96	-	Ubs Australian Share Fund	-	-	
Receivables - Investment Income Receivable - Distributions					
308.70	-	Abacus Property Group - Units/Ordinary Fully Paid Stapled Securities	317.52	-	
Receivables - Investment Income Receivable - Distributions					
141.31	-	Russell Australian Value ETF - Exchange Traded Fund Units Fully Paid	38.48	-	
179.68	-	Russell High Dividend Australian Shares ETF - Exchange Traded Fund Units Fully Paid	181.86	-	
Deferred Tax Assets					
8,742.60	-	Carried Forward Accounting Losses	6,738.15	-	
4,572.30	-	Carried Forward Capital Losses	5,471.80	-	
Current Tax Assets					
799.80	-	Provision for Income Tax	-	1,104.95	
Current Tax Assets - Franking Credits - Managed Investments					
349.56	-	Ubs Australian Share Fund	66.05	-	
Current Tax Assets - Franking Credits - Shares in Listed Companies					
88.46	-	AGL Energy Limited.	-	-	
324.00	-	AMP Limited	783.00	-	

Kouros Stow Superannuation Fund

Detailed Trial Balance as at 30 June 2018

Prior Year			Current Year	
Debits	Credits	Description	Debits	Credits
170.58	-	Argo Investments Limited - Ordinary Fully Paid	-	-
548.58	-	Australia And New Zealand Banking Group Limited	548.58	-
183.60	-	Australian Foundation Investment Company Limited - Ordinary Fully Paid	411.43	-
116.58	-	Bendigo And Adelaide Bank Limited	384.43	-
95.26	-	Bhp Billiton Limited - Ordinary Fully Paid	577.08	-
541.29	-	Commonwealth Bank Of Australia.	552.85	-
155.57	-	Dicker Data Limited	-	-
12.48	-	Insurance Australia Group Limited	-	-
733.16	-	National Australia Bank Limited	1,003.01	-
213.94	-	Perpetual Limited - Ordinary Fully Paid	222.18	-
83.89	-	Qbe Insurance Group Limited - Ordinary Fully Paid	-	-
733.93	-	Ramsay Health Care Limited - Ordinary Fully Paid	816.13	-
-	-	Regis Healthcare Limited	79.54	-
265.72	-	Steadfast Group Limited	308.57	-
91.14	-	Tabcorp Holdings Limited - Ordinary Fully Paid	-	-
664.28	-	Telstra Corporation Limited.	795.00	-
54.64	-	The Star Entertainment Group Limited	-	-
353.00	-	Wesfarmers Limited - Ordinary Fully Paid	397.57	-
1,007.94	-	Westpac Banking Corporation - Ordinary Fully Paid	1,007.94	-
172.29	-	Woolworths Limited - Ordinary Fully Paid	-	-
Current Tax Assets - Franking Credits - Stapled Securities				
47.34	-	Apa Group - Units Fully Paid Stapled Securities	-	-
Current Tax Assets - Franking Credits - Units In Listed Unit Trusts				
179.32	-	Russell Australian Value ETF - Exchange Traded Fund Units Fully Paid	256.02	-
101.92	-	Russell High Dividend Australian Shares ETF - Exchange Traded Fund Units Fully Paid	171.07	-
Current Tax Assets - Foreign Tax Credits - Managed Investments				
3.91	-	Ubs Australian Share Fund	0.59	-
Current Tax Assets - Foreign Tax Credits - Stapled Securities				
-	-	Abacus Property Group - Units/Ordinary Fully Paid Stapled Securities	0.99	-
Current Tax Assets - Foreign Tax Credits - Units In Listed Unit Trusts				
83.48	-	Ishares Global 100 ETF - Chess Depository Interests 1:1 Ishg1b100	79.38	-
0.82	-	Russell Australian Value ETF - Exchange Traded Fund Units Fully Paid	0.37	-
90.31	-	Vanguard Us Total Market Shares Index ETF - Chess Depository Interests 1:1	90.19	-
Current Tax Assets				
-	178.52	Excessive Foreign Tax Credit Writeoff	-	171.52
-	799.80	Change in Carried Forward Losses	1,104.95	-

Kouros Stow Superannuation Fund

Detailed Trial Balance as at 30 June 2018

Prior Year		Description	Current Year	
Debits	Credits		Debits	Credits
LIABILITIES				
-	259.00	SMSF Supervisory Levy	-	259.00
-	5,781.90	Unrealised Gains/Losses	-	3,217.00
MEMBER ENTITLEMENTS				
-	254,111.49	Mr Stan Kouros Accumulation	-	243,216.08
-	313,948.25	Mrs Glynis Stow Accumulation	-	304,905.78
<u>690,994.70</u>	<u>690,994.70</u>		<u>656,363.00</u>	<u>656,363.00</u>

Client name	KOUROS STOW SUPERANNUATION FUND	Fin Accounts Prepared by	MICHAEL URSINO
Client code	KOUSTO / 310	Date prepared	30-Sep-2019
Year ended	30-Jun-2019	Reviewed by	
SRN/HIN	X0070592002	Date reviewed	
Postcode	2069	Back to Cover	

Objective To ensure that financial report complies with AAS, UIG's and trust deed

Accounting Records

- 1 Financial Report Disclosures Complied with AAS and UIG's Listed in Note 1**
Reviewed super fund's financial disclosures and it appeared to comply

- 2 Consistency in Treatment of Accounting Policies**
The basis of accounting is accrual and is consistent with prior year. There were no changes made and hence zero impact on financial statements

- 3 Financial Prepared in Accordance with Trust Deed**
Financial reports were prepared in accordance with trust deed requirements

Kouros Stow Superannuation Fund

Detailed Trial Balance as at 30 June 2019

Prior Year		Description	Current Year	
Debits	Credits		Debits	Credits
INCOME				
Contributions - Employer				
-	4,054.36	Mr Stan Kouros	-	-
-	4,625.00	Mrs Glynis Stow	-	2,900.00
Contributions - Government Co-Contributions				
-	-	Mr Stan Kouros	-	251.50
-	-	Mrs Glynis Stow	-	251.50
Realised Capital Gains - Managed Investments				
8,457.85	-	Ubs Australian Share Fund	-	-
Realised Capital Gains - Shares in Listed Companies				
-	-	Coles Group Limited.	-	1,050.98
-	-	Origin Energy Limited	6,262.37	-
-	-	Ramsay Health Care Limited - Ordinary Fully Paid	-	62,269.79
-	-	Tpg Telecom Limited	-	1,940.00
Realised Capital Gains - Stapled Securities				
-	-	Abacus Property Group - Units/Ordinary Fully Paid Stapled Securities	3,975.51	-
Realised Capital Gains - Units In Listed Unit Trusts				
1,117.12	-	Russell Australian Value ETF - Exchange Traded Fund Units Fully Paid	-	-
-	-	Russell High Dividend Australian Shares ETF - Exchange Traded Fund Units Fully Paid	348.50	-
Distributions - Managed Investments				
-	-	Allan Gray Australia Balanced Fund	-	651.16
-	228.41	Ubs Australian Share Fund	-	-
Distributions - Stapled Securities				
-	636.03	Abacus Property Group - Units/Ordinary Fully Paid Stapled Securities	-	-
Distributions - Units In Listed Unit Trusts				
-	-	Ishares Global 100 ETF - Chess Depository Interests 1:1 Ishglb100	-	311.71
-	702.04	Russell Australian Value ETF - Exchange Traded Fund Units Fully Paid	-	-
-	573.21	Russell High Dividend Australian Shares ETF - Exchange Traded Fund Units Fully Paid	-	-
-	-	SPDR S&P World Ex Australia (Hedged) Fund - Exchange Traded Fund Units Fully Paid	-	725.55
-	-	Vanguard Australian Fixed Interest Index ETF - Exchange Traded Fund Units Fully Paid	-	677.34
-	-	Vanguard Diversified Conservative Index ETF - Exchange Traded Fund Units Fully Paid	-	211.28
-	-	Vanguard International Fixed Interest Index (Hedged) ETF - Exchange Traded Fund Units Fully Paid	-	487.18
Dividends - Shares in Listed Companies				
-	523.40	Amcor Limited	-	653.00
-	2,030.00	AMP Limited	-	988.32
-	1,280.00	Australia And New Zealand Banking Group Limited	-	1,280.00

Kouros Stow Superannuation Fund

Detailed Trial Balance as at 30 June 2019

Prior Year		Description	Current Year	
Debits	Credits		Debits	Credits
-	960.00	Australian Foundation Investment Company Limited - Ordinary Fully Paid	-	1,296.20
-	897.00	Bendigo And Adelaide Bank Limited	-	910.00
-	1,346.53	Bhp Billiton Limited - Ordinary Fully Paid	-	3,417.53
-	1,290.00	Commonwealth Bank Of Australia.	-	1,311.00
-	2,340.36	National Australia Bank Limited	-	2,970.00
-	518.40	Perpetual Limited - Ordinary Fully Paid	-	516.30
-	1,904.30	Ramsay Health Care Limited - Ordinary Fully Paid	-	-
-	185.60	Regis Healthcare Limited	-	335.40
-	720.00	Steadfast Group Limited	-	795.15
-	1,855.00	Telstra Corporation Limited.	-	1,349.20
-	-	Tpg Telecom Limited	-	20.00
-	927.68	Wesfarmers Limited - Ordinary Fully Paid	-	1,349.20
-	2,351.88	Westpac Banking Corporation - Ordinary Fully Paid	-	3,570.12
-	-	Foreign Income - Foreign Dividend - Shares in Listed Companies Amcor Limited	-	961.01
-	264.59	Foreign Income - Foreign Dividend - Units In Listed Unit Trusts Ishares Global 100 ETF - Chess Depository Interests 1:1 Ishglb100	-	174.11
-	-	Vanguard All-World Ex-Us Shares Index ETF - Chess Depository Interests 1:1	-	350.05
-	300.66	Vanguard Us Total Market Shares Index ETF - Chess Depository Interests 1:1	-	388.08
-	-	Interest - Cash and Cash Equivalents LA Trobe Term Deposit @ 5.20% maturing 10/08/2019	-	1,880.52
-	30.30	Interest - Cash At Bank Cash at Bank - ANZ CMA	-	35.34
EXPENSE				
-	-	Pensions Paid - Mr Stan Kouros Pension 01.10.18	8,000.00	-
11,311.88	-	Insurance Premiums - Mr Stan Kouros Accumulation	919.54	-
-	-	Pension 01.10.18	4,819.68	-
8,380.81	-	Insurance Premiums - Mrs Glynis Stow Accumulation	4,527.67	-
3,498.75	-	Accountancy Fee	122.95	-
1,000.00	-	Adviser Fee	500.00	-
330.00	-	Auditor Fee	-	-
43.90	-	Bank Fees - Cash At Bank Cash at Bank - ANZ CMA	1.20	-
11.41	-	Interest Paid - Cash At Bank Cash at Bank - ANZ CMA	-	-
48.00	-	Regulatory Fees	106.00	-
259.00	-	SMSF Supervisory Levy	259.00	-
-	-	Decrease in Market Value - Managed Investments Allan Gray Australia Balanced Fund	-	460.76
-	9,735.06	Ubs Australian Share Fund	-	-
Decrease in Market Value - Shares in Listed Companies				

Kouros Stow Superannuation Fund

Detailed Trial Balance as at 30 June 2019

Prior Year		Description	Current Year	
Debits	Credits		Debits	Credits
1,666.76	-	Amcor Limited	-	3,754.21
11,410.00	-	AMP Limited	10,362.09	-
384.00	-	Australia And New Zealand Banking Group Limited	-	28.32
-	1,400.00	Australian Foundation Investment Company Limited - Ordinary Fully Paid	-	405.98
312.00	-	Bendigo And Adelaide Bank Limited	-	962.00
-	11,586.70	Bhp Billiton Limited - Ordinary Fully Paid	-	8,185.28
2,982.00	-	Commonwealth Bank Of Australia.	-	3,155.70
3,270.00	-	National Australia Bank Limited	835.29	-
-	9,510.00	Origin Energy Limited	-	4,694.63
2,739.84	-	Perpetual Limited - Ordinary Fully Paid	-	126.82
26,879.40	-	Ramsay Health Care Limited - Ordinary Fully Paid	60,912.60	-
834.72	-	Regis Healthcare Limited	1,300.00	-
-	1,500.00	Steadfast Group Limited	-	7,129.02
11,760.00	-	Telstra Corporation Limited.	-	8,885.50
135.00	-	Tpg Telecom Limited	-	135.00
-	3,843.84	Wesfarmers Limited - Ordinary Fully Paid	1,488.42	-
1,513.71	-	Westpac Banking Corporation - Ordinary Fully Paid	1,016.64	-
-	1,869.84	Decrease in Market Value - Stapled Securities Abacus Property Group - Units/Ordinary Fully Paid Stapled Securities	-	3,937.44
4,776.00	-	Decrease in Market Value - Units In Listed Unit Trusts Ishares Global 100 ETF - Chess Depository Interests 1:1 Ishglb100	-	7,874.00
-	859.20	Russell Australian Value ETF - Exchange Traded Fund Units Fully Paid	-	-
195.00	-	Russell High Dividend Australian Shares ETF - Exchange Traded Fund Units Fully Paid	-	392.50
-	-	SPDR S&P World Ex Australia (Hedged) Fund - Exchange Traded Fund Units Fully Paid	345.90	-
-	-	Vanguard All-World Ex-Us Shares Index ETF - Chess Depository Interests 1:1	-	324.85
-	-	Vanguard Australian Fixed Interest Index ETF - Exchange Traded Fund Units Fully Paid	-	1,688.81
-	-	Vanguard Diversified Conservative Index ETF - Exchange Traded Fund Units Fully Paid	-	838.39
-	-	Vanguard International Fixed Interest Index (Hedged) ETF - Exchange Traded Fund Units Fully Paid	-	811.90
-	2,861.00	Vanguard Us Total Market Shares Index ETF - Chess Depository Interests 1:1	-	2,230.00
-	1,459.95	INCOME TAX Income Tax Expense	7,583.55	-
171.52	-	Excessive Foreign Tax Credit Writeoff Expense	389.24	-
-	-	Imputation Credits - Managed Investments Allan Gray Australia Balanced Fund	-	130.94
-	66.05	Ubs Australian Share Fund	-	-
		Imputation Credits - Shares in Listed		

Kouros Stow Superannuation Fund

Detailed Trial Balance as at 30 June 2019

Prior Year		Description	Current Year	
Debits	Credits		Debits	Credits
		Companies		
-	783.00	AMP Limited	-	261.21
-	548.58	Australia And New Zealand Banking Group Limited	-	548.58
-	411.43	Australian Foundation Investment Company Limited - Ordinary Fully Paid	-	555.51
-	384.43	Bendigo And Adelaide Bank Limited	-	390.00
-	577.08	Bhp Billiton Limited - Ordinary Fully Paid	-	1,464.66
-	552.85	Commonwealth Bank Of Australia.	-	561.86
-	1,003.01	National Australia Bank Limited	-	1,272.86
-	222.18	Perpetual Limited - Ordinary Fully Paid	-	221.27
-	816.13	Ramsay Health Care Limited - Ordinary Fully Paid	-	-
-	79.54	Regis Healthcare Limited	-	143.74
-	308.57	Steadfast Group Limited	-	340.78
-	795.00	Telstra Corporation Limited.	-	578.23
-	-	Tpg Telecom Limited	-	8.57
-	397.57	Wesfarmers Limited - Ordinary Fully Paid	-	578.23
-	1,007.94	Westpac Banking Corporation - Ordinary Fully Paid	-	1,530.04
		Imputation Credits - Units In Listed Unit Trusts		
-	256.02	Russell Australian Value ETF - Exchange Traded Fund Units Fully Paid	-	-
-	171.07	Russell High Dividend Australian Shares ETF - Exchange Traded Fund Units Fully Paid	-	-
-	-	Vanguard Diversified Conservative Index ETF - Exchange Traded Fund Units Fully Paid	-	29.27
		PROFIT & LOSS CLEARING ACCOUNT		
-	19,937.88	Profit & Loss Clearing Account	46,839.23	-
		ASSETS		
		Cash and Cash Equivalents		
-	-	LA Trobe Term Deposit @ 5.20% maturing 10/08/2019	41,880.52	-
		Managed Investments		
-	-	Allan Gray Australia Balanced Fund	20,460.76	-
		Shares in Listed Companies		
28,820.00	-	Ancor Limited	33,837.10	-
24,920.00	-	AMP Limited	15,545.96	-
22,592.00	-	Australia And New Zealand Banking Group Limited	23,245.04	-
24,640.00	-	Australian Foundation Investment Company Limited - Ordinary Fully Paid	26,337.50	-
14,092.00	-	Bendigo And Adelaide Bank Limited	15,054.00	-
36,961.90	-	Bhp Billiton Limited - Ordinary Fully Paid	46,963.56	-
21,861.00	-	Commonwealth Bank Of Australia.	26,324.04	-
41,115.00	-	National Australia Bank Limited	41,763.36	-
30,090.00	-	Origin Energy Limited	-	-
7,987.20	-	Perpetual Limited - Ordinary Fully Paid	8,616.96	-
73,952.60	-	Ramsay Health Care Limited - Ordinary Fully Paid	-	-
6,560.00	-	Regis Healthcare Limited	5,260.00	-
28,100.00	-	Steadfast Group Limited	36,023.13	-
18,340.00	-	Telstra Corporation Limited.	28,574.70	-
5,170.00	-	Tpg Telecom Limited	-	-

Kouros Stow Superannuation Fund

Detailed Trial Balance as at 30 June 2019

Prior Year			Current Year		
Debits	Credits	Description	Debits	Credits	
20,533.76	-	Wesfarmers Limited - Ordinary Fully Paid	16,272.00	-	
36,654.30	-	Westpac Banking Corporation - Ordinary Fully Paid	38,030.76	-	
13,300.56	-	Stapled Securities Abacus Property Group - Units/Ordinary Fully Paid Stapled Securities	-	-	
6,190.00	-	Units In Listed Unit Trusts Ishares Global 100 ETF - Chess Depository Interests 1:1 Ishg1b100	14,064.00	-	
8,697.00	-	Russell High Dividend Australian Shares ETF - Exchange Traded Fund Units Fully Paid	-	-	
-	-	SPDR S&P World Ex Australia (Hedged) Fund - Exchange Traded Fund Units Fully Paid	14,625.60	-	
-	-	Vanguard All-World Ex-Us Shares Index ETF - Chess Depository Interests 1:1	20,280.40	-	
-	-	Vanguard Australian Fixed Interest Index ETF - Exchange Traded Fund Units Fully Paid	27,081.60	-	
-	-	Vanguard Diversified Conservative Index ETF - Exchange Traded Fund Units Fully Paid	15,895.25	-	
-	-	Vanguard International Fixed Interest Index (Hedged) ETF - Exchange Traded Fund Units Fully Paid	20,966.88	-	
19,050.00	-	Vanguard Us Total Market Shares Index ETF - Chess Depository Interests 1:1	21,280.00	-	
40,842.28	-	Cash At Bank Cash at Bank - ANZ CMA	16,786.86	-	
-	-	DRP Residual AMP Limited	0.27	-	
-	-	Australia And New Zealand Banking Group Limited	15.28	-	
-	-	Australian Foundation Investment Company Limited - Ordinary Fully Paid	4.68	-	
-	-	Bhp Billiton Limited - Ordinary Fully Paid	21.70	-	
-	-	Commonwealth Bank Of Australia.	3.66	-	
-	-	National Australia Bank Limited	1.35	-	
-	-	Perpetual Limited - Ordinary Fully Paid	13.36	-	
-	-	Steadfast Group Limited	1.04	-	
-	-	Vanguard Australian Fixed Interest Index ETF - Exchange Traded Fund Units Fully Paid	20.12	-	
-	-	Vanguard Diversified Conservative Index ETF - Exchange Traded Fund Units Fully Paid	1.79	-	
-	-	Vanguard International Fixed Interest Index (Hedged) ETF - Exchange Traded Fund Units Fully Paid	13.97	-	
-	-	Wesfarmers Limited - Ordinary Fully Paid	26.52	-	
-	-	Westpac Banking Corporation - Ordinary Fully Paid	1.08	-	
-	-	Receivables - Investment Income Receivable - Distributions Allan Gray Australia Balanced Fund	635.09	-	
317.52	-	Receivables - Investment Income Receivable - Distributions Abacus Property Group -	-	-	

Kouros Stow Superannuation Fund

Detailed Trial Balance as at 30 June 2019

Prior Year		Description	Current Year	
Debits	Credits		Debits	Credits
		Units/Ordinary Fully Paid Stapled Securities		
		Receivables - Investment Income Receivable - Distributions		
-	-	Ishares Global 100 ETF - Chess	163.94	-
38.48	-	Depository Interests 1:1 Ishglb100	-	-
		Russell Australian Value ETF - Exchange Traded Fund Units Fully Paid		
181.86	-	Russell High Dividend Australian Shares ETF - Exchange Traded Fund Units Fully Paid	-	-
-	-	SPDR S&P World Ex Australia (Hedged) Fund - Exchange Traded Fund Units Fully Paid	677.94	-
-	-	Vanguard Australian Fixed Interest Index ETF - Exchange Traded Fund Units Fully Paid	161.11	-
-	-	Vanguard Diversified Conservative Index ETF - Exchange Traded Fund Units Fully Paid	50.53	-
-	-	Vanguard International Fixed Interest Index (Hedged) ETF - Exchange Traded Fund Units Fully Paid	90.08	-
		Deferred Tax Assets		
6,738.15	-	Carried Forward Accounting Losses	2,610.00	-
5,471.80	-	Carried Forward Capital Losses	-	-
		Current Tax Assets		
-	-	Income Tax Payable	8,380.45	-
-	1,104.95	Provision for Income Tax	-	9,599.95
		Current Tax Assets - Franking Credits - Managed Investments		
-	-	Allan Gray Australia Balanced Fund	130.94	-
66.05	-	Ubs Australian Share Fund	-	-
		Current Tax Assets - Franking Credits - Shares in Listed Companies		
783.00	-	AMP Limited	261.21	-
548.58	-	Australia And New Zealand Banking Group Limited	548.58	-
411.43	-	Australian Foundation Investment Company Limited - Ordinary Fully Paid	555.51	-
384.43	-	Bendigo And Adelaide Bank Limited	390.00	-
577.08	-	Bhp Billiton Limited - Ordinary Fully Paid	1,464.66	-
552.85	-	Commonwealth Bank Of Australia.	561.86	-
1,003.01	-	National Australia Bank Limited	1,272.86	-
222.18	-	Perpetual Limited - Ordinary Fully Paid	221.27	-
816.13	-	Ramsay Health Care Limited - Ordinary Fully Paid	-	-
79.54	-	Regis Healthcare Limited	143.74	-
308.57	-	Steadfast Group Limited	340.78	-
795.00	-	Telstra Corporation Limited.	578.23	-
-	-	Tpg Telecom Limited	8.57	-
397.57	-	Wesfarmers Limited - Ordinary Fully Paid	578.23	-
1,007.94	-	Westpac Banking Corporation - Ordinary Fully Paid	1,530.04	-
		Current Tax Assets - Franking Credits - Units In Listed Unit Trusts		
256.02	-	Russell Australian Value ETF - Exchange Traded Fund Units Fully Paid	-	-
171.07	-	Russell High Dividend Australian Shares ETF - Exchange Traded Fund Units Fully Paid	-	-

Kouros Stow Superannuation Fund

Detailed Trial Balance as at 30 June 2019

Prior Year		Description	Current Year	
Debits	Credits		Debits	Credits
-	-	Vanguard Diversified Conservative Index ETF - Exchange Traded Fund Units Fully Paid	29.27	-
-	-	Current Tax Assets - Foreign Tax Credits - Managed Investments		
0.59	-	Allan Gray Australia Balanced Fund	16.07	-
	-	Ubs Australian Share Fund	-	-
0.99	-	Current Tax Assets - Foreign Tax Credits - Stapled Securities		
	-	Abacus Property Group - Units/Ordinary Fully Paid Stapled Securities	-	-
79.38	-	Current Tax Assets - Foreign Tax Credits - Units In Listed Unit Trusts		
	-	Ishares Global 100 ETF - Chess Depository Interests 1:1 Ishglb100	98.59	-
0.37	-	Russell Australian Value ETF - Exchange Traded Fund Units Fully Paid	-	-
-	-	SPDR S&P World Ex Australia (Hedged) Fund - Exchange Traded Fund Units Fully Paid	47.61	-
-	-	Vanguard All-World Ex-Us Shares Index ETF - Chess Depository Interests 1:1	105.01	-
-	-	Vanguard Diversified Conservative Index ETF - Exchange Traded Fund Units Fully Paid	5.52	-
90.19	-	Vanguard Us Total Market Shares Index ETF - Chess Depository Interests 1:1	116.44	-
-	171.52	Current Tax Assets		
1,104.95	-	Excessive Foreign Tax Credit Writeoff	-	389.24
	-	Change in Carried Forward Losses	9,599.95	-
		LIABILITIES		
-	259.00	SMSF Supervisory Levy	-	518.00
-	3,217.00	Unrealised Gains/Losses	-	1,200.60
		MEMBER ENTITLEMENTS		
		Mr Stan Kouros		
-	243,216.08	Accumulation	-	-
-	-	Pension 01.10.18	-	259,813.04
		Mrs Glynis Stow		
-	304,905.78	Accumulation	-	335,148.05
<u>656,363.00</u>	<u>656,363.00</u>		<u>767,584.26</u>	<u>767,584.26</u>

Kouros Stow Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2018 to 30 June 2019

Date	Description	Quantity	Debits	Credits	Balance
Income					
Member Receipts					
Contributions - Employer					
Mrs Glynis Stow					
01/07/2018	Opening Balance				0.00
10/09/2018	ANZ INTERNET BANKING FUNDS TFER TRANSFER 26348			500.00	500.00 CR
27/11/2018	ANZ INTERNET BANKING FUNDS TFER TRANSFER 12115			500.00	1,000.00 CR
05/12/2018	ANZ INTERNET BANKING FUNDS TFER TRANSFER 31565			500.00	1,500.00 CR
17/12/2018	ANZ INTERNET BANKING FUNDS TFER TRANSFER 82725			400.00	1,900.00 CR
31/12/2018	ANZ INTERNET BANKING FUNDS TFER TRANSFER 15511			1,000.00	2,900.00 CR
30/06/2019	Closing Balance				2,900.00 CR
Contributions - Government Co-Contributions					
Mr Stan Kouros					
01/07/2018	Opening Balance				0.00
27/09/2018	TRANSFER FROM ATO ATO008000010148401			251.50	251.50 CR
30/06/2019	Closing Balance				251.50 CR
Mrs Glynis Stow					
01/07/2018	Opening Balance				0.00
27/09/2018	TRANSFER FROM ATO ATO008000010148401			251.50	251.50 CR
30/06/2019	Closing Balance				251.50 CR
Investment Gains					
Realised Capital Gains - Shares in Listed Companies					
Coles Group Limited.					
01/07/2018	Opening Balance				0.00
14/02/2019	TRANSFER FROM FINCLEAR PTY LTD 19694			1,050.98	1,050.98 CR
30/06/2019	Closing Balance				1,050.98 CR
Origin Energy Limited					
01/07/2018	Opening Balance				0.00
18/07/2018	TRANSFER FROM FINCLEAR PTY LTD 10297		6,262.37		6,262.37 DR
30/06/2019	Closing Balance				6,262.37 DR
Ramsay Health Care Limited - Ordinary Fully Paid					
01/07/2018	Opening Balance				0.00
18/07/2018	TRANSFER FROM FINCLEAR PTY LTD 10297			62,269.79	62,269.79 CR
30/06/2019	Closing Balance				62,269.79 CR
Tpg Telecom Limited					
01/07/2018	Opening Balance				0.00
14/02/2019	TRANSFER FROM FINCLEAR PTY LTD 19694			1,940.00	1,940.00 CR
30/06/2019	Closing Balance				1,940.00 CR
Realised Capital Gains - Stapled Securities					
Abacus Property Group - Units/Ordinary Fully Paid Stapled Securities					
01/07/2018	Opening Balance				0.00
18/07/2018	TRANSFER FROM FINCLEAR PTY LTD 10297		3,975.51		3,975.51 DR
30/06/2019	Closing Balance				3,975.51 DR
Realised Capital Gains - Units In Listed Unit Trusts					
Russell High Dividend Australian Shares ETF - Exchange Traded Fund Units Fully Paid					
01/07/2018	Opening Balance				0.00
18/07/2018	TRANSFER FROM FINCLEAR PTY LTD 10297		348.50		348.50 DR
30/06/2019	Closing Balance				348.50 DR

Kouros Stow Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2018 to 30 June 2019

Date	Description	Quantity	Debits	Credits	Balance
Income					
Disposal Suspense - Shares in Listed Companies					
 Coles Group Limited.					
01/07/2018	Opening Balance	0.00000			0.00
14/02/2019	TRANSFER FROM FINCLEAR PTY LTD 19694	425.00000		5,147.00	5,147.00 CR
14/02/2019	TRANSFER FROM FINCLEAR PTY LTD 19694	-425.00000	5,147.00		0.00 CR
30/06/2019	Closing Balance	0.00000			0.00
 Origin Energy Limited					
01/07/2018	Opening Balance	0.00000			0.00
18/07/2018	TRANSFER FROM FINCLEAR PTY LTD 10297	3,000.00000		28,522.26	28,522.26 CR
18/07/2018	TRANSFER FROM FINCLEAR PTY LTD 10297	-3,000.00000	28,522.26		0.00 CR
30/06/2019	Closing Balance	0.00000			0.00
 Ramsay Health Care Limited - Ordinary Fully Paid					
01/07/2018	Opening Balance	0.00000			0.00
18/07/2018	TRANSFER FROM FINCLEAR PTY LTD 10297	1,370.00000		75,309.79	75,309.79 CR
18/07/2018	TRANSFER FROM FINCLEAR PTY LTD 10297	-1,370.00000	75,309.79		0.00 CR
30/06/2019	Closing Balance	0.00000			0.00
 Tpg Telecom Limited					
01/07/2018	Opening Balance	0.00000			0.00
14/02/2019	TRANSFER FROM FINCLEAR PTY LTD 19694	1,000.00000		7,245.00	7,245.00 CR
14/02/2019	TRANSFER FROM FINCLEAR PTY LTD 19694	-1,000.00000	7,245.00		0.00 CR
30/06/2019	Closing Balance	0.00000			0.00
Disposal Suspense - Stapled Securities					
 Abacus Property Group - Units/Ordinary Fully Paid Stapled Securities					
01/07/2018	Opening Balance	0.00000			0.00
18/07/2018	TRANSFER FROM FINCLEAR PTY LTD 10297	3,528.00000		13,262.49	13,262.49 CR
18/07/2018	TRANSFER FROM FINCLEAR PTY LTD 10297	-3,528.00000	13,262.49		0.00 CR
30/06/2019	Closing Balance	0.00000			0.00
Disposal Suspense - Units In Listed Unit Trusts					
 Russell High Dividend Australian Shares ETF - Exchange Traded Fund Units Fully Paid					
01/07/2018	Opening Balance	0.00000			0.00
18/07/2018	TRANSFER FROM FINCLEAR PTY LTD 10297	300.00000		8,741.00	8,741.00 CR
18/07/2018	TRANSFER FROM FINCLEAR PTY LTD 10297	-300.00000	8,741.00		0.00 CR
30/06/2019	Closing Balance	0.00000			0.00
Investment Income					
Distributions - Managed Investments					
 Allan Gray Australia Balanced Fund					
01/07/2018	Opening Balance				0.00
30/06/2019	Distribution - Tax Statement			16.07	16.07 CR
30/06/2019	ETL4654AU Distribution - Cash			635.09	651.16 CR
30/06/2019	Closing Balance				651.16 CR
Distributions - Units In Listed Unit Trusts					
 Ishares Global 100 ETF - Chess Depositary Interests 1:1 Ishglb100					
01/07/2018	Opening Balance				0.00
16/01/2019	DIVIDEND FROM IOO PAYMENT JAN19/00814565			101.40	101.40 CR
30/06/2019	Distribution - Tax Statement			17.72	119.12 CR
30/06/2019	Distribution - Tax Statement			28.65	147.77 CR
30/06/2019	IOO DRP			163.94	311.71 CR
30/06/2019	Closing Balance				311.71 CR

Kouros Stow Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2018 to 30 June 2019

Date	Description	Quantity	Debits	Credits	Balance
Income					
SPDR S&P World Ex Australia (Hedged) Fund - Exchange Traded Fund Units Fully Paid					
01/07/2018	Opening Balance				0.00
27/06/2019	WXHG EST 46.5984C FOREIGN SOURCE; DRP			677.94	677.94 CR
30/06/2019	Distribution - Tax Statement			47.61	725.55 CR
30/06/2019	Closing Balance				725.55 CR
Vanguard Australian Fixed Interest Index ETF - Exchange Traded Fund Units Fully Paid					
01/07/2018	Opening Balance				0.00
01/10/2018	VAF 4.469C FOREIGN SRC; DRP			134.81	134.81 CR
02/01/2019	VAF EST 2.8431C FOREIGN SOURCE; DRP			183.80	318.61 CR
01/04/2019	VAF EST 5.2813C FOREIGN SOURCE; DRP			197.62	516.23 CR
30/06/2019	Distribution - Tax Statement				516.23 CR
30/06/2019	Distribution - Tax Statement				516.23 CR
30/06/2019	Distribution - Tax Statement				516.23 CR
30/06/2019	Distribution - Tax Statement				516.23 CR
30/06/2019	VAF EST 2.3175C FOREIGN SOURCE; DRP			161.11	677.34 CR
30/06/2019	Closing Balance				677.34 CR
Vanguard Diversified Conservative Index ETF - Exchange Traded Fund Units Fully Paid					
01/07/2018	Opening Balance				0.00
01/10/2018	VDCO 7.35C FR@30%; 4.7C FOREIGN SRC; DRP			52.74	52.74 CR
02/01/2019	VDCO EST 4.2629C FRANKED@30%;0.8485C CFI; DRP			48.90	101.64 CR
01/04/2019	VDCO EST 5.6709C FR@30%; 0.2423C CFI; DRP			53.59	155.23 CR
30/06/2019	Distribution - Tax Statement			0.96	156.19 CR
30/06/2019	Distribution - Tax Statement			0.98	157.17 CR
30/06/2019	Distribution - Tax Statement			1.14	158.31 CR
30/06/2019	Distribution - Tax Statement			2.44	160.75 CR
30/06/2019	VDCO EST 3.963C FR@30%; 0.4277C CFI; DRP			50.53	211.28 CR
30/06/2019	Closing Balance				211.28 CR
Vanguard International Fixed Interest Index (Hedged) ETF - Exchange Traded Fund Units Fully P:					
01/07/2018	Opening Balance				0.00
01/10/2018	VIF DRP			63.36	63.36 CR
02/01/2019	VIF EST 43.7237C FOREIGN SOURCE; DRP			296.10	359.46 CR
01/04/2019	VIF EST 0.371C FOREIGN SOURCE; DRP			37.64	397.10 CR
30/06/2019	Distribution - Tax Statement				397.10 CR
30/06/2019	Distribution - Tax Statement				397.10 CR
30/06/2019	Distribution - Tax Statement				397.10 CR
30/06/2019	Distribution - Tax Statement				397.10 CR
30/06/2019	VIF DRP			90.08	487.18 CR
30/06/2019	Closing Balance				487.18 CR
Dividends - Shares in Listed Companies					
Amcor Limited					
01/07/2018	Opening Balance				0.00
16/10/2018	AMC UNFRANKED; 100% CFI; DRP NIL DISC			653.00	653.00 CR
30/06/2019	Closing Balance				653.00 CR
AMP Limited					
01/07/2018	Opening Balance				0.00
28/09/2018	AMP 5C FRANKED@30%; 5C CFI; DRP NIL DISC			700.00	700.00 CR
28/03/2019	AMP 3.6C FRANKED@30%;0.4C CFI;DRP NIL DISC			288.32	988.32 CR
30/06/2019	Closing Balance				988.32 CR
Australia And New Zealand Banking Group Limited					
01/07/2018	Opening Balance				0.00
02/07/2018	DIVIDEND FROM ANZ DIVIDEND A065/00380673			640.00	640.00 CR
18/12/2018	ANZ 80C FRANKED @ 30%; DRP & BSP NIL DISC			640.00	1,280.00 CR
30/06/2019	Closing Balance				1,280.00 CR

Kouros Stow Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2018 to 30 June 2019

Date	Description	Quantity	Debits	Credits	Balance
Income					
Australian Foundation Investment Company Limited - Ordinary Fully Paid					
01/07/2018	Opening Balance				0.00
31/08/2018	AFI 14C FR@30%;DRP & DSSP; 2.86C LIC CG			560.00	560.00 CR
25/02/2019	AFI 18C FRANKED@30%; 8C SPECIAL; DRP & DSSP			736.20	1,296.20 CR
30/06/2019	Closing Balance				1,296.20 CR
Bendigo And Adelaide Bank Limited					
01/07/2018	Opening Balance				0.00
28/09/2018	DIVIDEND FROM BENDIGO S00094075432			455.00	455.00 CR
29/03/2019	DIVIDEND FROM BENDIGO S00094075432			455.00	910.00 CR
30/06/2019	Closing Balance				910.00 CR
Bhp Billiton Limited - Ordinary Fully Paid					
01/07/2018	Opening Balance				0.00
25/09/2018	BHP USD 63C FRANKED@30%; DRP NIL DISCOUNT			965.14	965.14 CR
30/01/2019	DIVIDEND FROM BHP GROUP DIV AS378/01224228			1,579.45	2,544.59 CR
26/03/2019	BHP USD 55C FRANKED@30%; DRP NIL DISC			872.94	3,417.53 CR
30/06/2019	Closing Balance				3,417.53 CR
Commonwealth Bank Of Australia.					
01/07/2018	Opening Balance				0.00
28/09/2018	CBA 231C FRANKED@30%; DRP NIL DISCOUNT			693.00	693.00 CR
28/03/2019	CBA 200C FRANKED@30%; DRP NIL DISCOUNT			618.00	1,311.00 CR
30/06/2019	Closing Balance				1,311.00 CR
National Australia Bank Limited					
01/07/2018	Opening Balance				0.00
05/07/2018	DIVIDEND FROM NAB INTERIM DIV DV191/00669174			1,485.00	1,485.00 CR
14/12/2018	NAB 99C FR@ 30%; DRP; BSP NIL DISCOUNT			1,485.00	2,970.00 CR
30/06/2019	Closing Balance				2,970.00 CR
Perpetual Limited - Ordinary Fully Paid					
01/07/2018	Opening Balance				0.00
08/10/2018	PPT 140C FRANKED@30%; DRP NIL DISCOUNT			268.80	268.80 CR
29/03/2019	PPT 125C FRANKED@30%; DRP NIL DISCOUNT			247.50	516.30 CR
30/06/2019	Closing Balance				516.30 CR
Regis Healthcare Limited					
01/07/2018	Opening Balance				0.00
26/09/2018	DIVIDEND FROM REG FNL DIV 001221698895			173.00	173.00 CR
11/04/2019	DIVIDEND FROM REG ITM DIV 001228352473			162.40	335.40 CR
30/06/2019	Closing Balance				335.40 CR
Steadfast Group Limited					
01/07/2018	Opening Balance				0.00
20/09/2018	SDF 4.7C FRANKED @ 30%; DRP NIL DISCOUNT			470.00	470.00 CR
21/03/2019	SDF 3.2C FRANKED @ 30%; DRP NIL DISCOUNT			325.15	795.15 CR
30/06/2019	Closing Balance				795.15 CR
Telstra Corporation Limited.					
01/07/2018	Opening Balance				0.00
27/09/2018	TLS 11C FRANKED@30%; 3.5C SPECIAL; DRP			770.00	770.00 CR
29/03/2019	TLS 8C FRANKED@30%;3C SPECIAL;DRP NIL DISC			579.20	1,349.20 CR
30/06/2019	Closing Balance				1,349.20 CR
Tpg Telecom Limited					
01/07/2018	Opening Balance				0.00
20/11/2018	DIVIDEND FROM TPM DIVIDEND NOV18/00818963			20.00	20.00 CR
30/06/2019	Closing Balance				20.00 CR

Kouros Stow Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2018 to 30 June 2019

Date	Description	Quantity	Debits	Credits	Balance
Income					
Wesfarmers Limited - Ordinary Fully Paid					
01/07/2018	Opening Balance				0.00
27/09/2018	WES 120C FRANKED@30%; DRP NIL DISCOUNT			499.20	499.20 CR
10/04/2019	WES 200C FR @30%;100C SPECIAL;DRP NIL DISC			850.00	1,349.20 CR
30/06/2019	Closing Balance				1,349.20 CR
Westpac Banking Corporation - Ordinary Fully Paid					
01/07/2018	Opening Balance				0.00
04/07/2018	WBC 94C FRANKED@30%; DRP NIL DISCOUNT			1,175.94	1,175.94 CR
20/12/2018	WBC 94C FRANKED@30%; DRP NIL DISCOUNT			1,175.94	2,351.88 CR
24/06/2019	WBC 94C FRANKED@30%; DRP			1,218.24	3,570.12 CR
30/06/2019	Closing Balance				3,570.12 CR
Foreign Income - Foreign Dividend - Shares in Listed Companies					
Amcor Limited					
01/07/2018	Opening Balance				0.00
01/04/2019	AMC UNFRANKED; 100% CFI; DRP NIL DISC			609.89	609.89 CR
13/05/2019	AMC 12C USD UNFRANKED; 100% CFI; DRP SUSP			351.12	961.01 CR
30/06/2019	Closing Balance				961.01 CR
Foreign Income - Foreign Dividend - Units In Listed Unit Trusts					
Ishares Global 100 ETF - Chess Depository Interests 1:1 Ishglb100					
01/07/2018	Opening Balance				0.00
17/07/2018	IOO US64.8375C PER CDI; 15% W/TAX			174.11	174.11 CR
30/06/2019	Closing Balance				174.11 CR
Vanguard All-World Ex-Us Shares Index ETF - Chess Depository Interests 1:1					
01/07/2018	Opening Balance				0.00
24/10/2018	DIVIDEND FROM VEU DIVIDEND VEU35/00811234			107.41	107.41 CR
24/01/2019	DIVIDEND FROM VEU DIVIDEND VEU36/00810856			173.09	280.50 CR
24/04/2019	DIVIDEND FROM VEU DIVIDEND VEU37/00810729			69.55	350.05 CR
30/06/2019	Closing Balance				350.05 CR
Vanguard Us Total Market Shares Index ETF - Chess Depository Interests 1:1					
01/07/2018	Opening Balance				0.00
20/07/2018	VTS US 60.34C PER CDI; 15% W/H TAX			81.01	81.01 CR
26/10/2018	VTS US 71.42C PER CDI; 15% W/H TAX			99.91	180.92 CR
24/01/2019	VTS US 72.09C PER CDI; 15% W/H TAX			99.90	280.82 CR
24/04/2019	VTS US 77.2C PER CDI; 15% W/H TAX			107.26	388.08 CR
30/06/2019	Closing Balance				388.08 CR
Interest - Cash and Cash Equivalents					
LA Trobe Term Deposit @ 5.20% maturing 10/08/2019					
01/07/2018	Opening Balance				0.00
30/06/2019	Investment Income			1,880.52	1,880.52 CR
30/06/2019	Closing Balance				1,880.52 CR
Interest - Cash At Bank					
Cash at Bank - ANZ CMA					
01/07/2018	Opening Balance				0.00
31/07/2018	CREDIT INTEREST PAID			10.11	10.11 CR
31/08/2018	CREDIT INTEREST PAID			4.59	14.70 CR
28/09/2018	CREDIT INTEREST PAID			1.68	16.38 CR
31/10/2018	CREDIT INTEREST PAID			2.04	18.42 CR
30/11/2018	CREDIT INTEREST PAID			1.71	20.13 CR
31/12/2018	CREDIT INTEREST PAID			1.62	21.75 CR
31/01/2019	CREDIT INTEREST PAID			1.53	23.28 CR
28/02/2019	CREDIT INTEREST PAID			2.09	25.37 CR
29/03/2019	CREDIT INTEREST PAID			2.67	28.04 CR
30/04/2019	CREDIT INTEREST PAID			2.77	30.81 CR
31/05/2019	CREDIT INTEREST PAID			2.47	33.28 CR
28/06/2019	CREDIT INTEREST PAID			2.06	35.34 CR

Kouros Stow Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2018 to 30 June 2019

Date	Description	Quantity	Debits	Credits	Balance
Income					
30/06/2019	Closing Balance				35.34 CR
Expenses					
Member Payments					
Pensions Paid - Mr Stan Kouros					
Pension 01.10.18					
01/07/2018	Opening Balance				0.00
20/11/2018	Pension Drawdown - Gross		1,000.00		1,000.00 DR
10/12/2018	Pension Drawdown - Gross		1,000.00		2,000.00 DR
10/01/2019	Pension Drawdown - Gross		1,000.00		3,000.00 DR
11/02/2019	Pension Drawdown - Gross		1,000.00		4,000.00 DR
11/03/2019	Pension Drawdown - Gross		1,000.00		5,000.00 DR
09/04/2019	Pension Drawdown - Gross		1,000.00		6,000.00 DR
09/05/2019	Pension Drawdown - Gross		1,000.00		7,000.00 DR
12/06/2019	Pension Drawdown - Gross		1,000.00		8,000.00 DR
30/06/2019	Closing Balance				8,000.00 DR
Insurance Premiums - Mr Stan Kouros					
Accumulation					
01/07/2018	Opening Balance				0.00
31/07/2018	PAYMENT TO AIA AUSTRALIA . 50438761 02/08/18		459.77		459.77 DR
29/08/2018	PAYMENT TO AIA AUSTRALIA . 50438761 02/09/18		459.77		919.54 DR
30/06/2019	Closing Balance				919.54 DR
Pension 01.10.18					
01/07/2018	Opening Balance				0.00
01/10/2018	PAYMENT TO AIA AUSTRALIA . 50438761 02/10/18		535.52		535.52 DR
30/10/2018	PAYMENT TO AIA AUSTRALIA . 50438761 02/11/18		535.52		1,071.04 DR
29/11/2018	PAYMENT TO AIA AUSTRALIA . 50438761 02/12/18		535.52		1,606.56 DR
31/12/2018	PAYMENT TO AIA AUSTRALIA . 50438761 02/01/19		535.52		2,142.08 DR
30/01/2019	PAYMENT TO AIA AUSTRALIA . 50438761 02/02/19		535.52		2,677.60 DR
01/03/2019	PAYMENT TO AIA AUSTRALIA . 50438761 02/03/19		535.52		3,213.12 DR
29/03/2019	PAYMENT TO AIA AUSTRALIA . 50438761 02/04/19		535.52		3,748.64 DR
30/04/2019	PAYMENT TO AIA AUSTRALIA . 50438761 02/05/19		535.52		4,284.16 DR
29/05/2019	PAYMENT TO AIA AUSTRALIA . 50438761 02/06/19		535.52		4,819.68 DR
30/06/2019	Closing Balance				4,819.68 DR
Insurance Premiums - Mrs Glynis Stow					
Accumulation					
01/07/2018	Opening Balance				0.00
10/07/2018	PAYMENT TO AIA AUSTRALIA . 12801550 15/07/18		219.74		219.74 DR
10/07/2018	PAYMENT TO AIA AUSTRALIA . 15245597 15/07/18		147.02		366.76 DR
08/08/2018	PAYMENT TO AIA AUSTRALIA . 12801550 15/08/18		219.74		586.50 DR
08/08/2018	PAYMENT TO AIA AUSTRALIA . 15245597 15/08/18		147.02		733.52 DR
10/09/2018	PAYMENT TO AIA AUSTRALIA . 12801550 15/09/18		219.74		953.26 DR
10/09/2018	PAYMENT TO AIA AUSTRALIA . 15245597 15/09/18		147.02		1,100.28 DR
09/10/2018	PAYMENT TO AIA AUSTRALIA . 12801550 15/10/18		232.62		1,332.90 DR
09/10/2018	PAYMENT TO AIA AUSTRALIA . 15245597 15/10/18		147.02		1,479.92 DR
08/11/2018	PAYMENT TO AIA AUSTRALIA . 12801550 15/11/18		232.62		1,712.54 DR
08/11/2018	PAYMENT TO AIA AUSTRALIA . 15245597 15/11/18		147.02		1,859.56 DR
10/12/2018	PAYMENT TO AIA AUSTRALIA . 12801550 15/12/18		232.62		2,092.18 DR
10/12/2018	PAYMENT TO AIA AUSTRALIA . 15245597 15/12/18		147.02		2,239.20 DR
08/01/2019	PAYMENT TO AIA AUSTRALIA . 12801550 15/01/19		232.62		2,471.82 DR
08/01/2019	PAYMENT TO AIA AUSTRALIA . 15245597 15/01/19		147.02		2,618.84 DR
08/02/2019	PAYMENT TO AIA AUSTRALIA . 12801550 15/02/19		232.62		2,851.46 DR
08/02/2019	PAYMENT TO AIA AUSTRALIA . 15245597 15/02/19		147.02		2,998.48 DR
08/03/2019	PAYMENT TO AIA AUSTRALIA . 12801550 15/03/19		232.62		3,231.10 DR
08/03/2019	PAYMENT TO AIA AUSTRALIA . 15245597 15/03/19		147.02		3,378.12 DR
09/04/2019	PAYMENT TO AIA AUSTRALIA . 12801550 15/04/19		232.62		3,610.74 DR
09/04/2019	PAYMENT TO AIA AUSTRALIA . 15245597 15/04/19		147.02		3,757.76 DR

Kouros Stow Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2018 to 30 June 2019

Date	Description	Quantity	Debits	Credits	Balance
Expenses					
08/05/2019	PAYMENT TO AIA AUSTRALIA . 12801550 15/05/19		232.62		3,990.38 DR
08/05/2019	PAYMENT TO AIA AUSTRALIA . 15245597 15/05/19		147.02		4,137.40 DR
11/06/2019	PAYMENT TO AIA AUSTRALIA . 12801550 15/06/19		232.62		4,370.02 DR
11/06/2019	PAYMENT TO AIA AUSTRALIA . 15245597 15/06/19		157.65		4,527.67 DR
30/06/2019	Closing Balance				4,527.67 DR
Other Expenses					
Accountancy Fee					
01/07/2018	Opening Balance				0.00
20/08/2018	ANZ INTERNET BANKING PAYMENT 284047 TO JOYCE C		57.95		57.95 DR
05/11/2018	ANZ INTERNET BANKING PAYMENT 810252 TO J C Lofts		65.00		122.95 DR
30/06/2019	Closing Balance				122.95 DR
Adviser Fee					
01/07/2018	Opening Balance				0.00
28/06/2019	ANZ INTERNET BANKING PAYMENT 108525 TO K J HERBI		500.00		500.00 DR
30/06/2019	Closing Balance				500.00 DR
Bank Fees - Cash At Bank					
Cash at Bank - ANZ CMA					
01/07/2018	Opening Balance				0.00
31/07/2018	2 EXCESS EFTPOS, PHONE BANKING, AUTOMATIC TRAN		1.20		1.20 DR
30/06/2019	Closing Balance				1.20 DR
Regulatory Fees					
01/07/2018	Opening Balance				0.00
20/12/2018	ANZ INTERNET BANKING BPAY ASIC {309160}		53.00		53.00 DR
21/12/2018	ANZ INTERNET BANKING BPAY ASIC {490642}		53.00		106.00 DR
30/06/2019	Closing Balance				106.00 DR
SMSF Supervisory Levy					
01/07/2018	Opening Balance				0.00
30/06/2019	SMSF Supervisory Levy		259.00		259.00 DR
30/06/2019	Closing Balance				259.00 DR
Investment Losses					
Decrease in Market Value - Managed Investments					
Allan Gray Australia Balanced Fund					
01/07/2018	Opening Balance				0.00
30/09/2018	Market Value Adjustment			476.40	476.40 CR
30/06/2019	Market Value Adjustment		15.64		460.76 CR
30/06/2019	Closing Balance				460.76 CR
Decrease in Market Value - Shares in Listed Companies					
Amcors Limited					
01/07/2018	Opening Balance				0.00
30/09/2018	Market Value Adjustment		1,460.00		1,460.00 DR
30/06/2019	Market Value Adjustment			5,214.21	3,754.21 CR
30/06/2019	Closing Balance				3,754.21 CR
AMP Limited					
01/07/2018	Opening Balance				0.00
30/09/2018	Market Value Adjustment		2,623.28		2,623.28 DR
30/06/2019	Market Value Adjustment		7,738.81		10,362.09 DR
30/06/2019	Closing Balance				10,362.09 DR

Kouros Stow Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2018 to 30 June 2019

Date	Description	Quantity	Debits	Credits	Balance
Expenses					
Australia And New Zealand Banking Group Limited					
01/07/2018	Opening Balance				0.00
30/09/2018	Market Value Adjustment		48.00		48.00 DR
30/06/2019	Market Value Adjustment			76.32	28.32 CR
30/06/2019	Closing Balance				28.32 CR
Australian Foundation Investment Company Limited - Ordinary Fully Paid					
01/07/2018	Opening Balance				0.00
30/09/2018	Market Value Adjustment			325.40	325.40 CR
30/06/2019	Market Value Adjustment			80.58	405.98 CR
30/06/2019	Closing Balance				405.98 CR
Bendigo And Adelaide Bank Limited					
01/07/2018	Opening Balance				0.00
30/09/2018	Market Value Adjustment		117.00		117.00 DR
30/06/2019	Market Value Adjustment			1,079.00	962.00 CR
30/06/2019	Closing Balance				962.00 CR
Bhp Billiton Limited - Ordinary Fully Paid					
01/07/2018	Opening Balance				0.00
30/09/2018	Market Value Adjustment			801.02	801.02 CR
30/06/2019	Market Value Adjustment			7,384.26	8,185.28 CR
30/06/2019	Closing Balance				8,185.28 CR
Commonwealth Bank Of Australia.					
01/07/2018	Opening Balance				0.00
30/09/2018	Market Value Adjustment		443.76		443.76 DR
30/06/2019	Market Value Adjustment			3,599.46	3,155.70 CR
30/06/2019	Closing Balance				3,155.70 CR
National Australia Bank Limited					
01/07/2018	Opening Balance				0.00
30/09/2018	Market Value Adjustment			600.00	600.00 CR
30/06/2019	Market Value Adjustment		1,435.29		835.29 DR
30/06/2019	Closing Balance				835.29 DR
Origin Energy Limited					
01/07/2018	Opening Balance				0.00
30/09/2018	Market Value Adjustment			4,694.63	4,694.63 CR
30/06/2019	Closing Balance				4,694.63 CR
Perpetual Limited - Ordinary Fully Paid					
01/07/2018	Opening Balance				0.00
30/09/2018	Market Value Adjustment			186.24	186.24 CR
30/06/2019	Market Value Adjustment		59.42		126.82 CR
30/06/2019	Closing Balance				126.82 CR
Ramsay Health Care Limited - Ordinary Fully Paid					
01/07/2018	Opening Balance				0.00
30/09/2018	Market Value Adjustment		60,912.60		60,912.60 DR
30/06/2019	Closing Balance				60,912.60 DR
Regis Healthcare Limited					
01/07/2018	Opening Balance				0.00
30/09/2018	Market Value Adjustment		780.00		780.00 DR
30/06/2019	Market Value Adjustment		520.00		1,300.00 DR
30/06/2019	Closing Balance				1,300.00 DR

Kouros Stow Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2018 to 30 June 2019

Date	Description	Quantity	Debits	Credits	Balance
Expenses					
Steadfast Group Limited					
01/07/2018	Opening Balance				0.00
30/09/2018	Market Value Adjustment			390.28	390.28 CR
30/06/2019	Market Value Adjustment			6,738.74	7,129.02 CR
30/06/2019	Closing Balance				7,129.02 CR
Telstra Corporation Limited.					
01/07/2018	Opening Balance				0.00
30/09/2018	Market Value Adjustment			3,985.60	3,985.60 CR
30/06/2019	Market Value Adjustment			4,899.90	8,885.50 CR
30/06/2019	Closing Balance				8,885.50 CR
Tpg Telecom Limited					
01/07/2018	Opening Balance				0.00
30/09/2018	Market Value Adjustment			3,370.00	3,370.00 CR
30/06/2019	Market Value Adjustment		3,235.00		135.00 CR
30/06/2019	Closing Balance				135.00 CR
Wesfarmers Limited - Ordinary Fully Paid					
01/07/2018	Opening Balance				0.00
30/09/2018	Market Value Adjustment			190.04	190.04 CR
30/06/2019	Market Value Adjustment		1,678.46		1,488.42 DR
30/06/2019	Closing Balance				1,488.42 DR
Westpac Banking Corporation - Ordinary Fully Paid					
01/07/2018	Opening Balance				0.00
30/09/2018	Market Value Adjustment		1,713.87		1,713.87 DR
30/06/2019	Market Value Adjustment			697.23	1,016.64 DR
30/06/2019	Closing Balance				1,016.64 DR
Decrease in Market Value - Stapled Securities					
Abacus Property Group - Units/Ordinary Fully Paid Stapled Securities					
01/07/2018	Opening Balance				0.00
30/09/2018	Market Value Adjustment			3,937.44	3,937.44 CR
30/06/2019	Closing Balance				3,937.44 CR
Decrease in Market Value - Units In Listed Unit Trusts					
Ishares Global 100 ETF - Chess Depository Interests 1:1 Ishglb100					
01/07/2018	Opening Balance				0.00
30/09/2018	Market Value Adjustment			7,410.00	7,410.00 CR
30/06/2019	Market Value Adjustment			464.00	7,874.00 CR
30/06/2019	Closing Balance				7,874.00 CR
Russell High Dividend Australian Shares ETF - Exchange Traded Fund Units Fully Paid					
01/07/2018	Opening Balance				0.00
30/09/2018	Market Value Adjustment			392.50	392.50 CR
30/06/2019	Closing Balance				392.50 CR
SPDR S&P World Ex Australia (Hedged) Fund - Exchange Traded Fund Units Fully Paid					
01/07/2018	Opening Balance				0.00
30/09/2018	Market Value Adjustment			432.90	432.90 CR
30/06/2019	Market Value Adjustment		778.80		345.90 DR
30/06/2019	Closing Balance				345.90 DR
Vanguard All-World Ex-Us Shares Index ETF - Chess Depository Interests 1:1					
01/07/2018	Opening Balance				0.00
30/09/2018	Market Value Adjustment			439.65	439.65 CR
30/06/2019	Market Value Adjustment		114.80		324.85 CR
30/06/2019	Closing Balance				324.85 CR

Kouros Stow Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2018 to 30 June 2019

Date	Description	Quantity	Debits	Credits	Balance
Expenses					
Vanguard Australian Fixed Interest Index ETF - Exchange Traded Fund Units Fully Paid					
01/07/2018	Opening Balance				0.00
30/09/2018	Market Value Adjustment		23.98		23.98 DR
30/06/2019	Market Value Adjustment			1,712.79	1,688.81 CR
30/06/2019	Closing Balance				1,688.81 CR
Vanguard Diversified Conservative Index ETF - Exchange Traded Fund Units Fully Paid					
01/07/2018	Opening Balance				0.00
30/09/2018	Market Value Adjustment			8.38	8.38 CR
30/06/2019	Market Value Adjustment			830.01	838.39 CR
30/06/2019	Closing Balance				838.39 CR
Vanguard International Fixed Interest Index (Hedged) ETF - Exchange Traded Fund Units Fully Paid					
01/07/2018	Opening Balance				0.00
30/09/2018	Market Value Adjustment		276.35		276.35 DR
30/06/2019	Market Value Adjustment			1,088.25	811.90 CR
30/06/2019	Closing Balance				811.90 CR
Vanguard Us Total Market Shares Index ETF - Chess Depository Interests 1:1					
01/07/2018	Opening Balance				0.00
30/09/2018	Market Value Adjustment			1,729.00	1,729.00 CR
30/06/2019	Market Value Adjustment			501.00	2,230.00 CR
30/06/2019	Closing Balance				2,230.00 CR
Income Tax					
Income Tax Expense					
Income Tax Expense					
01/07/2018	Opening Balance				0.00
10/07/2018	Fund Income Tax			22.05	22.05 CR
10/07/2018	Fund Income Tax			32.96	55.01 CR
31/07/2018	Fund Income Tax			68.97	123.98 CR
08/08/2018	Fund Income Tax			22.05	146.03 CR
08/08/2018	Fund Income Tax			32.96	178.99 CR
29/08/2018	Fund Income Tax			68.97	247.96 CR
10/09/2018	Fund Income Tax			22.05	270.01 CR
10/09/2018	Fund Income Tax			32.96	302.97 CR
10/09/2018	Fund Income Tax		75.00		227.97 CR
30/09/2018	Change in provision for deferred tax			3,938.70	4,166.67 CR
30/09/2018	Fund Income Tax		7,053.22		2,886.55 DR
01/10/2018	Fund Income Tax			80.33	2,806.22 DR
09/10/2018	Fund Income Tax			22.05	2,784.17 DR
09/10/2018	Fund Income Tax			34.89	2,749.28 DR
30/10/2018	Fund Income Tax			80.33	2,668.95 DR
08/11/2018	Fund Income Tax			22.05	2,646.90 DR
08/11/2018	Fund Income Tax			34.89	2,612.01 DR
27/11/2018	Fund Income Tax		75.00		2,687.01 DR
29/11/2018	Fund Income Tax			80.33	2,606.68 DR
05/12/2018	Fund Income Tax		75.00		2,681.68 DR
10/12/2018	Fund Income Tax			22.05	2,659.63 DR
10/12/2018	Fund Income Tax			34.89	2,624.74 DR
17/12/2018	Fund Income Tax		60.00		2,684.74 DR
31/12/2018	Fund Income Tax			80.33	2,604.41 DR
31/12/2018	Fund Income Tax		150.00		2,754.41 DR
08/01/2019	Fund Income Tax			22.05	2,732.36 DR
08/01/2019	Fund Income Tax			34.89	2,697.47 DR
30/01/2019	Fund Income Tax			80.33	2,617.14 DR
08/02/2019	Fund Income Tax			22.05	2,595.09 DR
08/02/2019	Fund Income Tax			34.89	2,560.20 DR
01/03/2019	Fund Income Tax			80.33	2,479.87 DR
08/03/2019	Fund Income Tax			22.05	2,457.82 DR

Kouros Stow Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2018 to 30 June 2019

Date	Description	Quantity	Debits	Credits	Balance
Income Tax					
08/03/2019	Fund Income Tax			34.89	2,422.93 DR
29/03/2019	Fund Income Tax			80.33	2,342.60 DR
09/04/2019	Fund Income Tax			22.05	2,320.55 DR
09/04/2019	Fund Income Tax			34.89	2,285.66 DR
30/04/2019	Fund Income Tax			80.33	2,205.33 DR
08/05/2019	Fund Income Tax			22.05	2,183.28 DR
08/05/2019	Fund Income Tax			34.89	2,148.39 DR
29/05/2019	Fund Income Tax			80.33	2,068.06 DR
11/06/2019	Fund Income Tax			23.65	2,044.41 DR
11/06/2019	Fund Income Tax			34.89	2,009.52 DR
30/06/2019	Change in provision for deferred tax		1,922.30		3,931.82 DR
30/06/2019	Fund Income Tax		3,651.73		7,583.55 DR
30/06/2019	Closing Balance				7,583.55 DR
Excessive Foreign Tax Credit Writeoff Expense					
01/07/2018	Opening Balance				0.00
30/09/2018	Excessive foreign tax credit written off		76.52		76.52 DR
30/06/2019	Excessive foreign tax credit written off		312.72		389.24 DR
30/06/2019	Closing Balance				389.24 DR
Imputation Credits - Managed Investments					
Allan Gray Australia Balanced Fund					
01/07/2018	Opening Balance				0.00
30/06/2019	Distribution - Tax Statement			130.94	130.94 CR
30/06/2019	Closing Balance				130.94 CR
Imputation Credits - Shares in Listed Companies					
AMP Limited					
01/07/2018	Opening Balance				0.00
28/09/2018	AMP 5C FRANKED@30%; 5C CFI; DRP NIL DISC			150.00	150.00 CR
28/03/2019	AMP 3.6C FRANKED@30%;0.4C CFI;DRP NIL DISC			111.21	261.21 CR
30/06/2019	Closing Balance				261.21 CR
Australia And New Zealand Banking Group Limited					
01/07/2018	Opening Balance				0.00
02/07/2018	DIVIDEND FROM ANZ DIVIDEND A065/00380673			274.29	274.29 CR
18/12/2018	ANZ 80C FRANKED @ 30%; DRP & BSP NIL DISC			274.29	548.58 CR
30/06/2019	Closing Balance				548.58 CR
Australian Foundation Investment Company Limited - Ordinary Fully Paid					
01/07/2018	Opening Balance				0.00
31/08/2018	AFI 14C FR@30%;DRP & DSSP; 2.86C LIC CG			240.00	240.00 CR
25/02/2019	AFI 18C FRANKED@30%; 8C SPECIAL; DRP & DSSP			315.51	555.51 CR
30/06/2019	Closing Balance				555.51 CR
Bendigo And Adelaide Bank Limited					
01/07/2018	Opening Balance				0.00
28/09/2018	DIVIDEND FROM BENDIGO S00094075432			195.00	195.00 CR
29/03/2019	DIVIDEND FROM BENDIGO S00094075432			195.00	390.00 CR
30/06/2019	Closing Balance				390.00 CR
Bhp Billiton Limited - Ordinary Fully Paid					
01/07/2018	Opening Balance				0.00
25/09/2018	BHP USD 63C FRANKED@30%; DRP NIL DISCOUNT			413.63	413.63 CR
30/01/2019	DIVIDEND FROM BHP GROUP DIV AS378/01224228			676.91	1,090.54 CR
26/03/2019	BHP USD 55C FRANKED@30%; DRP NIL DISC			374.12	1,464.66 CR
30/06/2019	Closing Balance				1,464.66 CR

Kouros Stow Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2018 to 30 June 2019

Date	Description	Quantity	Debits	Credits	Balance
Income Tax					
Commonwealth Bank Of Australia.					
01/07/2018	Opening Balance				0.00
28/09/2018	CBA 231C FRANKED@30%; DRP NIL DISCOUNT			297.00	297.00 CR
28/03/2019	CBA 200C FRANKED@30%; DRP NIL DISCOUNT			264.86	561.86 CR
30/06/2019	Closing Balance				561.86 CR
National Australia Bank Limited					
01/07/2018	Opening Balance				0.00
05/07/2018	DIVIDEND FROM NAB INTERIM DIV DV191/00669174			636.43	636.43 CR
14/12/2018	NAB 99C FR@ 30%; DRP; BSP NIL DISCOUNT			636.43	1,272.86 CR
30/06/2019	Closing Balance				1,272.86 CR
Perpetual Limited - Ordinary Fully Paid					
01/07/2018	Opening Balance				0.00
08/10/2018	PPT 140C FRANKED@30%; DRP NIL DISCOUNT			115.20	115.20 CR
29/03/2019	PPT 125C FRANKED@30%; DRP NIL DISCOUNT			106.07	221.27 CR
30/06/2019	Closing Balance				221.27 CR
Regis Healthcare Limited					
01/07/2018	Opening Balance				0.00
26/09/2018	DIVIDEND FROM REG FNL DIV 001221698895			74.14	74.14 CR
11/04/2019	DIVIDEND FROM REG ITM DIV 001228352473			69.60	143.74 CR
30/06/2019	Closing Balance				143.74 CR
Steadfast Group Limited					
01/07/2018	Opening Balance				0.00
20/09/2018	SDF 4.7C FRANKED @ 30%; DRP NIL DISCOUNT			201.43	201.43 CR
21/03/2019	SDF 3.2C FRANKED @ 30%; DRP NIL DISCOUNT			139.35	340.78 CR
30/06/2019	Closing Balance				340.78 CR
Telstra Corporation Limited.					
01/07/2018	Opening Balance				0.00
27/09/2018	TLS 11C FRANKED@30%; 3.5C SPECIAL; DRP			330.00	330.00 CR
29/03/2019	TLS 8C FRANKED@30%;3C SPECIAL;DRP NIL DISC			248.23	578.23 CR
30/06/2019	Closing Balance				578.23 CR
Tpg Telecom Limited					
01/07/2018	Opening Balance				0.00
20/11/2018	DIVIDEND FROM TPM DIVIDEND NOV18/00818963			8.57	8.57 CR
30/06/2019	Closing Balance				8.57 CR
Wesfarmers Limited - Ordinary Fully Paid					
01/07/2018	Opening Balance				0.00
27/09/2018	WES 120C FRANKED@30%; DRP NIL DISCOUNT			213.94	213.94 CR
10/04/2019	WES 200C FR @30%;100C SPECIAL;DRP NIL DISC			364.29	578.23 CR
30/06/2019	Closing Balance				578.23 CR
Westpac Banking Corporation - Ordinary Fully Paid					
01/07/2018	Opening Balance				0.00
04/07/2018	WBC 94C FRANKED@30%; DRP NIL DISCOUNT			503.97	503.97 CR
20/12/2018	WBC 94C FRANKED@30%; DRP NIL DISCOUNT			503.97	1,007.94 CR
24/06/2019	WBC 94C FRANKED@30%; DRP			522.10	1,530.04 CR
30/06/2019	Closing Balance				1,530.04 CR
Imputation Credits - Units In Listed Unit Trusts					
Vanguard Diversified Conservative Index ETF - Exchange Traded Fund Units Fully Paid					
01/07/2018	Opening Balance				0.00
30/06/2019	Distribution - Tax Statement			5.71	5.71 CR
30/06/2019	Distribution - Tax Statement			6.30	12.01 CR
30/06/2019	Distribution - Tax Statement			7.48	19.49 CR
30/06/2019	Distribution - Tax Statement			9.78	29.27 CR
30/06/2019	Closing Balance				29.27 CR

Kouros Stow Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2018 to 30 June 2019

Date	Description	Quantity	Debits	Credits	Balance
Assets					
Investments - LA Trobe Term Deposit @ 5.20% maturing 10/08/2019					
01/07/2018	Opening Balance	0.00000			0.00
10/08/2018	Term Deposit Acquisition	40,000.00000	40,000.00		40,000.00 DR
30/06/2019	Investment Income	1,880.52000	1,880.52		41,880.52 DR
30/06/2019	Closing Balance	41,880.52000			41,880.52 DR
Investments - Allan Gray Australia Balanced Fund					
01/07/2018	Opening Balance	0.00000			0.00
13/08/2018	PAYMENT TO AG ORBIS BF 100048131	17,842.80500	20,000.00		20,000.00 DR
30/09/2018	Market Value Adjustment		476.40		20,476.40 DR
30/06/2019	Market Value Adjustment			15.64	20,460.76 DR
30/06/2019	Closing Balance	17,842.80500			20,460.76 DR
Investments - Amcor Limited					
01/07/2018	Opening Balance	2,000.00000			28,820.00 DR
30/09/2018	Market Value Adjustment			1,460.00	27,360.00 DR
16/10/2018	AMC UNFRANKED; 100% CFI; DRP NIL DISC	48.00000	653.00		28,013.00 DR
01/04/2019	AMC UNFRANKED; 100% CFI; DRP NIL DISC	42.00000	609.89		28,622.89 DR
30/06/2019	Market Value Adjustment		5,214.21		33,837.10 DR
30/06/2019	Closing Balance	2,090.00000			33,837.10 DR
Investments - AMP Limited					
01/07/2018	Opening Balance	7,000.00000			24,920.00 DR
28/09/2018	AMP 5C FRANKED@30%; 5C CFI; DRP NIL DISC	208.00000	696.80		25,616.80 DR
30/09/2018	Market Value Adjustment			2,623.28	22,993.52 DR
28/03/2019	AMP 3.6C FRANKED@30%;0.4C CFI;DRP NIL DISC	125.00000	291.25		23,284.77 DR
30/06/2019	Market Value Adjustment			7,738.81	15,545.96 DR
30/06/2019	Closing Balance	7,333.00000			15,545.96 DR
Investments - Australia And New Zealand Banking Group Limited					
01/07/2018	Opening Balance	800.00000			22,592.00 DR
30/09/2018	Market Value Adjustment			48.00	22,544.00 DR
18/12/2018	ANZ 80C FRANKED @ 30%; DRP & BSP NIL DISC	24.00000	624.72		23,168.72 DR
30/06/2019	Market Value Adjustment		76.32		23,245.04 DR
30/06/2019	Closing Balance	824.00000			23,245.04 DR
Investments - Australian Foundation Investment Company Limited - Ordinary Fully Pa					
01/07/2018	Opening Balance	4,000.00000			24,640.00 DR
31/08/2018	AFI 14C FR@30%;DRP & DSSP; 2.86C LIC CG	90.00000	556.20		25,196.20 DR
30/09/2018	Market Value Adjustment		325.40		25,521.60 DR
25/02/2019	AFI 18C FRANKED@30%; 8C SPECIAL; DRP & DSSP	124.00000	735.32		26,256.92 DR
30/06/2019	Market Value Adjustment		80.58		26,337.50 DR
30/06/2019	Closing Balance	4,214.00000			26,337.50 DR
Investments - Bendigo And Adelaide Bank Limited					
01/07/2018	Opening Balance	1,300.00000			14,092.00 DR
30/09/2018	Market Value Adjustment			117.00	13,975.00 DR
30/06/2019	Market Value Adjustment		1,079.00		15,054.00 DR
30/06/2019	Closing Balance	1,300.00000			15,054.00 DR
Investments - Bhp Billiton Limited - Ordinary Fully Paid					
01/07/2018	Opening Balance	1,090.00000			36,961.90 DR
25/09/2018	BHP USD 63C FRANKED@30%; DRP NIL DISCOUNT	28.00000	953.42		37,915.32 DR
30/09/2018	Market Value Adjustment		801.02		38,716.34 DR
26/03/2019	BHP USD 55C FRANKED@30%; DRP NIL DISC	23.00000	862.96		39,579.30 DR
30/06/2019	Market Value Adjustment		7,384.26		46,963.56 DR
30/06/2019	Closing Balance	1,141.00000			46,963.56 DR

Kouros Stow Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2018 to 30 June 2019

Date	Description	Quantity	Debits	Credits	Balance
Assets					
Investments - Coles Group Limited.					
01/07/2018	Opening Balance	0.00000			0.00
28/11/2018	1:1 DIST OF SHARES IN COLES GROUP	9.00000	133.69		133.69 DR
28/11/2018	1:1 DIST OF SHARES IN COLES GROUP	46.00000	385.41		519.10 DR
28/11/2018	1:1 DIST OF SHARES IN COLES GROUP	370.00000	3,576.92		4,096.02 DR
14/02/2019	TRANSFER FROM FINCLEAR PTY LTD 19694	-425.00000		4,096.02	0.00 CR
30/06/2019	Closing Balance	0.00000			0.00
Investments - Commonwealth Bank Of Australia.					
01/07/2018	Opening Balance	300.00000			21,861.00 DR
28/09/2018	CBA 231C FRANKED@30%; DRP NIL DISCOUNT	9.00000	648.45		22,509.45 DR
30/09/2018	Market Value Adjustment			443.76	22,065.69 DR
28/03/2019	CBA 200C FRANKED@30%; DRP NIL DISCOUNT	9.00000	658.89		22,724.58 DR
30/06/2019	Market Value Adjustment		3,599.46		26,324.04 DR
30/06/2019	Closing Balance	318.00000			26,324.04 DR
Investments - National Australia Bank Limited					
01/07/2018	Opening Balance	1,500.00000			41,115.00 DR
30/09/2018	Market Value Adjustment		600.00		41,715.00 DR
14/12/2018	NAB 99C FR@ 30%; DRP; BSP NIL DISCOUNT	63.00000	1,483.65		43,198.65 DR
30/06/2019	Market Value Adjustment			1,435.29	41,763.36 DR
30/06/2019	Closing Balance	1,563.00000			41,763.36 DR
Investments - Origin Energy Limited					
01/07/2018	Opening Balance	3,000.00000			30,090.00 DR
18/07/2018	TRANSFER FROM FINCLEAR PTY LTD 10297	-3,000.00000		34,784.63	4,694.63 CR
30/09/2018	Market Value Adjustment		4,694.63		0.00 CR
30/06/2019	Closing Balance				0.00
Investments - Perpetual Limited - Ordinary Fully Paid					
01/07/2018	Opening Balance	192.00000			7,987.20 DR
30/09/2018	Market Value Adjustment		186.24		8,173.44 DR
08/10/2018	PPT 140C FRANKED@30%; DRP NIL DISCOUNT	6.00000	253.19		8,426.63 DR
29/03/2019	PPT 125C FRANKED@30%; DRP NIL DISCOUNT	6.00000	249.75		8,676.38 DR
30/06/2019	Market Value Adjustment			59.42	8,616.96 DR
30/06/2019	Closing Balance	204.00000			8,616.96 DR
Investments - Ramsay Health Care Limited - Ordinary Fully Paid					
01/07/2018	Opening Balance	1,370.00000			73,952.60 DR
18/07/2018	TRANSFER FROM FINCLEAR PTY LTD 10297	-1,370.00000		13,040.00	60,912.60 DR
30/09/2018	Market Value Adjustment			60,912.60	0.00 CR
30/06/2019	Closing Balance				0.00
Investments - Regis Healthcare Limited					
01/07/2018	Opening Balance	2,000.00000			6,560.00 DR
30/09/2018	Market Value Adjustment			780.00	5,780.00 DR
30/06/2019	Market Value Adjustment			520.00	5,260.00 DR
30/06/2019	Closing Balance	2,000.00000			5,260.00 DR
Investments - Steadfast Group Limited					
01/07/2018	Opening Balance	10,000.00000			28,100.00 DR
20/09/2018	SDF 4.7C FRANKED @ 30%; DRP NIL DISCOUNT	161.00000	468.57		28,568.57 DR
30/09/2018	Market Value Adjustment		390.28		28,958.85 DR
21/03/2019	SDF 3.2C FRANKED @ 30%; DRP NIL DISCOUNT	102.00000	325.54		29,284.39 DR
30/06/2019	Market Value Adjustment		6,738.74		36,023.13 DR
30/06/2019	Closing Balance	10,263.00000			36,023.13 DR

Kouros Stow Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2018 to 30 June 2019

Date	Description	Quantity	Debits	Credits	Balance
Assets					
Investments - Telstra Corporation Limited.					
01/07/2018	Opening Balance	7,000.00000			18,340.00 DR
27/09/2018	TLS 11C FRANKED@30%; 3.5C SPECIAL; DRP	240.00000	770.00		19,110.00 DR
30/09/2018	Market Value Adjustment		3,985.60		23,095.60 DR
29/03/2019	TLS 8C FRANKED@30%;3C SPECIAL;DRP NIL DISC	182.00000	579.20		23,674.80 DR
30/06/2019	Market Value Adjustment		4,899.90		28,574.70 DR
30/06/2019	Closing Balance	7,422.00000			28,574.70 DR
Investments - Tpg Telecom Limited					
01/07/2018	Opening Balance	1,000.00000			5,170.00 DR
30/09/2018	Market Value Adjustment		3,370.00		8,540.00 DR
14/02/2019	TRANSFER FROM FINCLEAR PTY LTD 19694	-1,000.00000		5,305.00	3,235.00 DR
30/06/2019	Market Value Adjustment			3,235.00	0.00 CR
30/06/2019	Closing Balance				0.00
Investments - Wesfarmers Limited - Ordinary Fully Paid					
01/07/2018	Opening Balance	416.00000			20,533.76 DR
27/09/2018	WES 120C FRANKED@30%; DRP NIL DISCOUNT	9.00000	462.45		20,996.21 DR
30/09/2018	Market Value Adjustment		190.04		21,186.25 DR
28/11/2018	1:1 DIST OF SHARES IN COLES GROUP			133.69	21,052.56 DR
28/11/2018	1:1 DIST OF SHARES IN COLES GROUP			385.41	20,667.15 DR
28/11/2018	1:1 DIST OF SHARES IN COLES GROUP			3,576.92	17,090.23 DR
10/04/2019	WES 200C FR @30%;100C SPECIAL;DRP NIL DISC	25.00000	860.23		17,950.46 DR
30/06/2019	Market Value Adjustment			1,678.46	16,272.00 DR
30/06/2019	Closing Balance	450.00000			16,272.00 DR
Investments - Westpac Banking Corporation - Ordinary Fully Paid					
01/07/2018	Opening Balance	1,251.00000			36,654.30 DR
30/09/2018	Market Value Adjustment			1,713.87	34,940.43 DR
20/12/2018	WBC 94C FRANKED@30%; DRP NIL DISCOUNT	45.00000	1,161.90		36,102.33 DR
24/06/2019	WBC 94C FRANKED@30%; DRP	45.00000	1,231.20		37,333.53 DR
30/06/2019	Market Value Adjustment		697.23		38,030.76 DR
30/06/2019	Closing Balance	1,341.00000			38,030.76 DR
Investments - Abacus Property Group - Units/Ordinary Fully Paid Stapled Securities					
01/07/2018	Opening Balance	3,528.00000			13,300.56 DR
18/07/2018	TRANSFER FROM FINCLEAR PTY LTD 10297	-3,528.00000		17,238.00	3,937.44 CR
30/09/2018	Market Value Adjustment		3,937.44		0.00 CR
30/06/2019	Closing Balance				0.00
Investments - Ishares Global 100 ETF - Chess Depository Interests 1:1 Ishglb100					
01/07/2018	Opening Balance	100.00000			6,190.00 DR
24/09/2018	2 for 1 split of IOO	100.00000			6,190.00 DR
30/09/2018	Market Value Adjustment		7,410.00		13,600.00 DR
30/06/2019	Market Value Adjustment		464.00		14,064.00 DR
30/06/2019	Closing Balance	200.00000			14,064.00 DR
Investments - Russell High Dividend Australian Shares ETF - Exchange Traded Fund					
01/07/2018	Opening Balance	300.00000			8,697.00 DR
18/07/2018	TRANSFER FROM FINCLEAR PTY LTD 10297	-300.00000		9,089.50	392.50 CR
30/09/2018	Market Value Adjustment		392.50		0.00 CR
30/06/2019	Closing Balance				0.00

Kouros Stow Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2018 to 30 June 2019

Date	Description	Quantity	Debits	Credits	Balance
Assets					
Investments - SPDR S&P World Ex Australia (Hedged) Fund - Exchange Traded Fund I					
01/07/2018	Opening Balance	0.00000			0.00
25/07/2018	PAYMENT TO FINCLEAR PTY LTD 10633	660.00000	14,971.50		14,971.50 DR
30/09/2018	Market Value Adjustment		432.90		15,404.40 DR
30/06/2019	Market Value Adjustment			778.80	14,625.60 DR
30/06/2019	Closing Balance	660.00000			14,625.60 DR
Investments - Vanguard All-World Ex-Us Shares Index ETF - Chess Depository Interest					
01/07/2018	Opening Balance	0.00000			0.00
25/07/2018	PAYMENT TO FINCLEAR PTY LTD 10633	280.00000	19,955.55		19,955.55 DR
30/09/2018	Market Value Adjustment		439.65		20,395.20 DR
30/06/2019	Market Value Adjustment			114.80	20,280.40 DR
30/06/2019	Closing Balance	280.00000			20,280.40 DR
Investments - Vanguard Australian Fixed Interest Index ETF - Exchange Traded Fund I					
01/07/2018	Opening Balance	0.00000			0.00
25/07/2018	PAYMENT TO FINCLEAR PTY LTD 10633	510.00000	24,896.68		24,896.68 DR
30/09/2018	Market Value Adjustment			23.98	24,872.70 DR
16/10/2018	VAF 4.469C FOREIGN SRC; DRP	2.00000	97.05		24,969.75 DR
17/01/2019	VAF EST 2.8431C FOREIGN SOURCE; DRP	4.00000	196.97		25,166.72 DR
16/04/2019	VAF EST 5.2813C FOREIGN SOURCE; DRP	4.00000	202.09		25,368.81 DR
30/06/2019	Market Value Adjustment		1,712.79		27,081.60 DR
30/06/2019	Closing Balance	520.00000			27,081.60 DR
Investments - Vanguard Diversified Conservative Index ETF - Exchange Traded Fund I					
01/07/2018	Opening Balance	0.00000			0.00
25/07/2018	PAYMENT TO FINCLEAR PTY LTD 10633	290.00000	14,903.42		14,903.42 DR
30/09/2018	Market Value Adjustment		8.38		14,911.80 DR
16/10/2018	VDCO 7.35C FR@30%; 4.7C FOREIGN SRC; DRP	1.00000	51.16		14,962.96 DR
17/01/2019	VDCO EST 4.2629C FRANKED@30%;0.8485C CFI; DRP	1.00000	49.92		15,012.88 DR
16/04/2019	VDCO EST 5.6709C FR@30%; 0.2423C CFI; DRP	1.00000	52.36		15,065.24 DR
30/06/2019	Market Value Adjustment		830.01		15,895.25 DR
30/06/2019	Closing Balance	293.00000			15,895.25 DR
Investments - Vanguard International Fixed Interest Index (Hedged) ETF - Exchange Traded Fund I					
01/07/2018	Opening Balance	0.00000			0.00
25/07/2018	PAYMENT TO FINCLEAR PTY LTD 10633	410.00000	19,771.85		19,771.85 DR
30/09/2018	Market Value Adjustment			276.35	19,495.50 DR
16/10/2018	VIF DRP	1.00000	47.45		19,542.95 DR
17/01/2019	VIF EST 43.7237C FOREIGN SOURCE; DRP	6.00000	286.83		19,829.78 DR
16/04/2019	VIF EST 0.371C FOREIGN SOURCE; DRP	1.00000	48.85		19,878.63 DR
30/06/2019	Market Value Adjustment		1,088.25		20,966.88 DR
30/06/2019	Closing Balance	418.00000			20,966.88 DR
Investments - Vanguard Us Total Market Shares Index ETF - Chess Depository Interest					
01/07/2018	Opening Balance	100.00000			19,050.00 DR
30/09/2018	Market Value Adjustment		1,729.00		20,779.00 DR
30/06/2019	Market Value Adjustment		501.00		21,280.00 DR
30/06/2019	Closing Balance	100.00000			21,280.00 DR
Cash At Bank - Cash at Bank - ANZ CMA					
01/07/2018	Opening Balance				40,842.28 DR
02/07/2018	DIVIDEND FROM ANZ DIVIDEND A065/00380673		640.00		41,482.28 DR
04/07/2018	DIVIDEND FROM WBC DIVIDEND 001216409081		1,175.94		42,658.22 DR
05/07/2018	DIVIDEND FROM NAB INTERIM DIV DV191/00669174		1,485.00		44,143.22 DR
10/07/2018	PAYMENT TO AIA AUSTRALIA . 12801550 15/07/18			219.74	43,923.48 DR
10/07/2018	PAYMENT TO AIA AUSTRALIA . 15245597 15/07/18			147.02	43,776.46 DR
16/07/2018	DIVIDEND FROM RDV PAYMENT JUL18/00803221		181.86		43,958.32 DR

Kouros Stow Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2018 to 30 June 2019

Date	Description	Quantity	Debits	Credits	Balance
Assets					
Cash At Bank - Cash at Bank - ANZ CMA					
17/07/2018	DIVIDEND FROM IOO DIVIDEND JUL18/00815469		121.89		44,080.21 DR
18/07/2018	TRANSFER FROM FINCLEAR PTY LTD 10297		125,835.54		169,915.75 DR
23/07/2018	DIVIDEND FROM VTS DIVIDEND VTS34/00812119		56.71		169,972.46 DR
25/07/2018	PAYMENT TO FINCLEAR PTY LTD 10633			94,499.00	75,473.46 DR
31/07/2018	2 EXCESS EFTPOS, PHONE BANKING, AUTOMATIC TRAN			1.20	75,472.26 DR
31/07/2018	CREDIT INTEREST PAID		10.11		75,482.37 DR
31/07/2018	PAYMENT TO AIA AUSTRALIA . 50438761 02/08/18			459.77	75,022.60 DR
08/08/2018	PAYMENT TO AIA AUSTRALIA . 12801550 15/08/18			219.74	74,802.86 DR
08/08/2018	PAYMENT TO AIA AUSTRALIA . 15245597 15/08/18			147.02	74,655.84 DR
10/08/2018	PAYMENT TO LATROBE FUND PMO INVESTMENT 241244			40,000.00	34,655.84 DR
13/08/2018	PAYMENT TO AG ORBIS BF 100048131			20,000.00	14,655.84 DR
20/08/2018	ANZ INTERNET BANKING PAYMENT 284047 TO JOYCE C			57.95	14,597.89 DR
24/08/2018	DEBENTURE/NOTE INTEREST FROM RVL PAYMENT AUG		38.48		14,636.37 DR
29/08/2018	PAYMENT TO AIA AUSTRALIA . 50438761 02/09/18			459.77	14,176.60 DR
31/08/2018	CREDIT INTEREST PAID		4.59		14,181.19 DR
31/08/2018	DIVIDEND FROM ABACUS TRUST DIS S00094075432		317.52		14,498.71 DR
10/09/2018	ANZ INTERNET BANKING FUNDS TFER TRANSFER 26348		500.00		14,998.71 DR
10/09/2018	PAYMENT TO AIA AUSTRALIA . 12801550 15/09/18			219.74	14,778.97 DR
10/09/2018	PAYMENT TO AIA AUSTRALIA . 15245597 15/09/18			147.02	14,631.95 DR
26/09/2018	DIVIDEND FROM REG FNL DIV 001221698895		173.00		14,804.95 DR
27/09/2018	TRANSFER FROM ATO ATO008000010148401		503.00		15,307.95 DR
28/09/2018	CREDIT INTEREST PAID		1.68		15,309.63 DR
28/09/2018	DIVIDEND FROM BENDIGO S00094075432		455.00		15,764.63 DR
01/10/2018	PAYMENT TO AIA AUSTRALIA . 50438761 02/10/18			535.52	15,229.11 DR
09/10/2018	PAYMENT TO AIA AUSTRALIA . 12801550 15/10/18			232.62	14,996.49 DR
09/10/2018	PAYMENT TO AIA AUSTRALIA . 15245597 15/10/18			147.02	14,849.47 DR
24/10/2018	DIVIDEND FROM VEU DIVIDEND VEU35/00811234		75.19		14,924.66 DR
26/10/2018	DIVIDEND FROM VTS DIVIDEND VTS35/00812296		69.93		14,994.59 DR
30/10/2018	PAYMENT TO AIA AUSTRALIA . 50438761 02/11/18			535.52	14,459.07 DR
31/10/2018	CREDIT INTEREST PAID		2.04		14,461.11 DR
05/11/2018	ANZ INTERNET BANKING PAYMENT 810252 TO J C Lofts			65.00	14,396.11 DR
08/11/2018	PAYMENT TO AIA AUSTRALIA . 12801550 15/11/18			232.62	14,163.49 DR
08/11/2018	PAYMENT TO AIA AUSTRALIA . 15245597 15/11/18			147.02	14,016.47 DR
20/11/2018	ANZ M-BANKING PAYMENT TRANSFER 066829 TO DAILY			1,000.00	13,016.47 DR
20/11/2018	DIVIDEND FROM TPM DIVIDEND NOV18/00818963		20.00		13,036.47 DR
27/11/2018	ANZ INTERNET BANKING FUNDS TFER TRANSFER 12115		500.00		13,536.47 DR
29/11/2018	PAYMENT TO AIA AUSTRALIA . 50438761 02/12/18			535.52	13,000.95 DR
30/11/2018	CREDIT INTEREST PAID		1.71		13,002.66 DR
05/12/2018	ANZ INTERNET BANKING FUNDS TFER TRANSFER 31565		500.00		13,502.66 DR
10/12/2018	ANZ M-BANKING PAYMENT TRANSFER 486670 TO DAILY			1,000.00	12,502.66 DR
10/12/2018	PAYMENT TO AIA AUSTRALIA . 12801550 15/12/18			232.62	12,270.04 DR
10/12/2018	PAYMENT TO AIA AUSTRALIA . 15245597 15/12/18			147.02	12,123.02 DR
17/12/2018	ANZ INTERNET BANKING FUNDS TFER TRANSFER 82725		400.00		12,523.02 DR
20/12/2018	ANZ INTERNET BANKING BPAY ASIC {309160}			53.00	12,470.02 DR
21/12/2018	ANZ INTERNET BANKING BPAY ASIC {490642}			53.00	12,417.02 DR
31/12/2018	ANZ INTERNET BANKING FUNDS TFER TRANSFER 15511		1,000.00		13,417.02 DR
31/12/2018	CREDIT INTEREST PAID		1.62		13,418.64 DR
31/12/2018	PAYMENT TO AIA AUSTRALIA . 50438761 02/01/19			535.52	12,883.12 DR
08/01/2019	PAYMENT TO AIA AUSTRALIA . 12801550 15/01/19			232.62	12,650.50 DR
08/01/2019	PAYMENT TO AIA AUSTRALIA . 15245597 15/01/19			147.02	12,503.48 DR
10/01/2019	ANZ M-BANKING PAYMENT TRANSFER 672591 TO DAILY			1,000.00	11,503.48 DR
16/01/2019	DIVIDEND FROM IOO PAYMENT JAN19/00814565		101.40		11,604.88 DR
24/01/2019	DIVIDEND FROM VEU DIVIDEND VEU36/00810856		121.17		11,726.05 DR
24/01/2019	DIVIDEND FROM VTS DIVIDEND VTS36/00812271		69.92		11,795.97 DR
30/01/2019	DIVIDEND FROM BHP GROUP DIV AS378/01224228		1,579.45		13,375.42 DR
30/01/2019	PAYMENT TO AIA AUSTRALIA . 50438761 02/02/19			535.52	12,839.90 DR
31/01/2019	CREDIT INTEREST PAID		1.53		12,841.43 DR
08/02/2019	PAYMENT TO AIA AUSTRALIA . 12801550 15/02/19			232.62	12,608.81 DR

Kouros Stow Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2018 to 30 June 2019

Date	Description	Quantity	Debits	Credits	Balance
Assets					
Cash At Bank - Cash at Bank - ANZ CMA					
08/02/2019	PAYMENT TO AIA AUSTRALIA . 15245597 15/02/19			147.02	12,461.79 DR
11/02/2019	ANZ M-BANKING PAYMENT TRANSFER 258207 TO DAILY			1,000.00	11,461.79 DR
14/02/2019	TRANSFER FROM FINCLEAR PTY LTD 19694		12,392.00		23,853.79 DR
28/02/2019	CREDIT INTEREST PAID		2.09		23,855.88 DR
01/03/2019	PAYMENT TO AIA AUSTRALIA . 50438761 02/03/19			535.52	23,320.36 DR
08/03/2019	PAYMENT TO AIA AUSTRALIA . 12801550 15/03/19			232.62	23,087.74 DR
08/03/2019	PAYMENT TO AIA AUSTRALIA . 15245597 15/03/19			147.02	22,940.72 DR
11/03/2019	ANZ INTERNET BANKING PAYMENT 377706 TO Daily Expe			1,000.00	21,940.72 DR
29/03/2019	CREDIT INTEREST PAID		2.67		21,943.39 DR
29/03/2019	DIVIDEND FROM BENDIGO S00094075432		455.00		22,398.39 DR
29/03/2019	PAYMENT TO AIA AUSTRALIA . 50438761 02/04/19			535.52	21,862.87 DR
09/04/2019	ANZ INTERNET BANKING PAYMENT 847237 TO Daily Expe			1,000.00	20,862.87 DR
09/04/2019	PAYMENT TO AIA AUSTRALIA . 12801550 15/04/19			232.62	20,630.25 DR
09/04/2019	PAYMENT TO AIA AUSTRALIA . 15245597 15/04/19			147.02	20,483.23 DR
11/04/2019	DIVIDEND FROM REG ITM DIV 001228352473		162.40		20,645.63 DR
24/04/2019	DIVIDEND FROM VEU DIVIDEND VEU37/00810729		48.68		20,694.31 DR
24/04/2019	DIVIDEND FROM VTS DIVIDEND VTS37/00812280		75.08		20,769.39 DR
30/04/2019	CREDIT INTEREST PAID		2.77		20,772.16 DR
30/04/2019	PAYMENT TO AIA AUSTRALIA . 50438761 02/05/19			535.52	20,236.64 DR
08/05/2019	PAYMENT TO AIA AUSTRALIA . 12801550 15/05/19			232.62	20,004.02 DR
08/05/2019	PAYMENT TO AIA AUSTRALIA . 15245597 15/05/19			147.02	19,857.00 DR
09/05/2019	ANZ M-BANKING PAYMENT TRANSFER 459152 TO DAILY			1,000.00	18,857.00 DR
13/05/2019	DIVIDEND FROM AMC DIVIDEND 001229060525		351.12		19,208.12 DR
29/05/2019	PAYMENT TO AIA AUSTRALIA . 50438761 02/06/19			535.52	18,672.60 DR
31/05/2019	CREDIT INTEREST PAID		2.47		18,675.07 DR
11/06/2019	PAYMENT TO AIA AUSTRALIA . 12801550 15/06/19			232.62	18,442.45 DR
11/06/2019	PAYMENT TO AIA AUSTRALIA . 15245597 15/06/19			157.65	18,284.80 DR
12/06/2019	ANZ M-BANKING PAYMENT TRANSFER 256065 TO DAILY			1,000.00	17,284.80 DR
28/06/2019	ANZ INTERNET BANKING PAYMENT 108525 TO K J HERBI			500.00	16,784.80 DR
28/06/2019	CREDIT INTEREST PAID		2.06		16,786.86 DR
30/06/2019	Closing Balance				16,786.86 DR
Other Assets - Unsettled Trades					
Acquisitions - Cash and Cash Equivalents					
LA Trobe Term Deposit @ 5.20% maturing 10/08/2019					
01/07/2018	Opening Balance				0.00
10/08/2018			40,000.00		40,000.00 DR
10/08/2018	Term Deposit Acquisition			40,000.00	0.00 CR
30/06/2019			1,880.52		1,880.52 DR
30/06/2019	Investment Income			1,880.52	0.00 CR
30/06/2019	Closing Balance				0.00
Acquisitions - Managed Investments					
Allan Gray Australia Balanced Fund					
01/07/2018	Opening Balance				0.00
13/08/2018	PAYMENT TO AG ORBIS BF 100048131			20,000.00	20,000.00 CR
13/08/2018	PAYMENT TO AG ORBIS BF 100048131		20,000.00		0.00 CR
30/06/2019	Closing Balance				0.00
Acquisitions - Shares in Listed Companies					
Amcor Limited					
01/07/2018	Opening Balance				0.00
16/10/2018	AMC UNFRANKED; 100% CFI; DRP NIL DISC			653.00	653.00 CR
16/10/2018	AMC UNFRANKED; 100% CFI; DRP NIL DISC		653.00		0.00 CR
01/04/2019	AMC UNFRANKED; 100% CFI; DRP NIL DISC			609.89	609.89 CR
01/04/2019	AMC UNFRANKED; 100% CFI; DRP NIL DISC		609.89		0.00 CR
30/06/2019	Closing Balance				0.00

Kouros Stow Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2018 to 30 June 2019

Date	Description	Quantity	Debits	Credits	Balance
Assets					
AMP Limited					
01/07/2018	Opening Balance				0.00
28/09/2018	AMP 5C FRANKED@30%; 5C CFI; DRP NIL DISC			700.00	700.00 CR
28/09/2018	AMP 5C FRANKED@30%; 5C CFI; DRP NIL DISC		700.00		0.00 CR
28/03/2019	AMP 3.6C FRANKED@30%;0.4C CFI;DRP NIL DISC			288.32	288.32 CR
28/03/2019	AMP 3.6C FRANKED@30%;0.4C CFI;DRP NIL DISC		288.32		0.00 CR
30/06/2019	Closing Balance				0.00
Australia And New Zealand Banking Group Limited					
01/07/2018	Opening Balance				0.00
18/12/2018	ANZ 80C FRANKED @ 30%; DRP & BSP NIL DISC			640.00	640.00 CR
18/12/2018	ANZ 80C FRANKED @ 30%; DRP & BSP NIL DISC		640.00		0.00 CR
30/06/2019	Closing Balance				0.00
Australian Foundation Investment Company Limited - Ordinary Fully Paid					
01/07/2018	Opening Balance				0.00
31/08/2018	AFI 14C FR@30%;DRP & DSSP; 2.86C LIC CG			560.00	560.00 CR
31/08/2018	AFI 14C FR@30%;DRP & DSSP; 2.86C LIC CG		560.00		0.00 CR
25/02/2019	AFI 18C FRANKED@30%; 8C SPECIAL; DRP & DSSP			736.20	736.20 CR
25/02/2019	AFI 18C FRANKED@30%; 8C SPECIAL; DRP & DSSP		736.20		0.00 CR
30/06/2019	Closing Balance				0.00
Bhp Billiton Limited - Ordinary Fully Paid					
01/07/2018	Opening Balance				0.00
25/09/2018	BHP USD 63C FRANKED@30%; DRP NIL DISCOUNT			965.14	965.14 CR
25/09/2018	BHP USD 63C FRANKED@30%; DRP NIL DISCOUNT		965.14		0.00 CR
26/03/2019	BHP USD 55C FRANKED@30%; DRP NIL DISC			872.94	872.94 CR
26/03/2019	BHP USD 55C FRANKED@30%; DRP NIL DISC		872.94		0.00 CR
30/06/2019	Closing Balance				0.00
Commonwealth Bank Of Australia.					
01/07/2018	Opening Balance				0.00
28/09/2018	CBA 231C FRANKED@30%; DRP NIL DISCOUNT			693.00	693.00 CR
28/09/2018	CBA 231C FRANKED@30%; DRP NIL DISCOUNT		693.00		0.00 CR
28/03/2019	CBA 200C FRANKED@30%; DRP NIL DISCOUNT			618.00	618.00 CR
28/03/2019	CBA 200C FRANKED@30%; DRP NIL DISCOUNT		618.00		0.00 CR
30/06/2019	Closing Balance				0.00
National Australia Bank Limited					
01/07/2018	Opening Balance				0.00
14/12/2018	NAB 99C FR@ 30%; DRP; BSP NIL DISCOUNT			1,485.00	1,485.00 CR
14/12/2018	NAB 99C FR@ 30%; DRP; BSP NIL DISCOUNT		1,485.00		0.00 CR
30/06/2019	Closing Balance				0.00
Perpetual Limited - Ordinary Fully Paid					
01/07/2018	Opening Balance				0.00
08/10/2018	PPT 140C FRANKED@30%; DRP NIL DISCOUNT			268.80	268.80 CR
08/10/2018	PPT 140C FRANKED@30%; DRP NIL DISCOUNT		268.80		0.00 CR
29/03/2019	PPT 125C FRANKED@30%; DRP NIL DISCOUNT			247.50	247.50 CR
29/03/2019	PPT 125C FRANKED@30%; DRP NIL DISCOUNT		247.50		0.00 CR
30/06/2019	Closing Balance				0.00
Steadfast Group Limited					
01/07/2018	Opening Balance				0.00
20/09/2018	SDF 4.7C FRANKED @ 30%; DRP NIL DISCOUNT			470.00	470.00 CR
20/09/2018	SDF 4.7C FRANKED @ 30%; DRP NIL DISCOUNT		470.00		0.00 CR
21/03/2019	SDF 3.2C FRANKED @ 30%; DRP NIL DISCOUNT			325.15	325.15 CR
21/03/2019	SDF 3.2C FRANKED @ 30%; DRP NIL DISCOUNT		325.15		0.00 CR
30/06/2019	Closing Balance				0.00

Kouros Stow Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2018 to 30 June 2019

Date	Description	Quantity	Debits	Credits	Balance
Assets					
Telstra Corporation Limited.					
01/07/2018	Opening Balance				0.00
27/09/2018	TLS 11C FRANKED@30%; 3.5C SPECIAL; DRP			770.00	770.00 CR
27/09/2018	TLS 11C FRANKED@30%; 3.5C SPECIAL; DRP		770.00		0.00 CR
29/03/2019	TLS 8C FRANKED@30%;3C SPECIAL;DRP NIL DISC			579.20	579.20 CR
29/03/2019	TLS 8C FRANKED@30%;3C SPECIAL;DRP NIL DISC		579.20		0.00 CR
30/06/2019	Closing Balance				0.00
Wesfarmers Limited - Ordinary Fully Paid					
01/07/2018	Opening Balance				0.00
27/09/2018	WES 120C FRANKED@30%; DRP NIL DISCOUNT			499.20	499.20 CR
27/09/2018	WES 120C FRANKED@30%; DRP NIL DISCOUNT		499.20		0.00 CR
10/04/2019	WES 200C FR @30%;100C SPECIAL;DRP NIL DISC			850.00	850.00 CR
10/04/2019	WES 200C FR @30%;100C SPECIAL;DRP NIL DISC		850.00		0.00 CR
30/06/2019	Closing Balance				0.00
Westpac Banking Corporation - Ordinary Fully Paid					
01/07/2018	Opening Balance				0.00
20/12/2018	WBC 94C FRANKED@30%; DRP NIL DISCOUNT			1,175.94	1,175.94 CR
20/12/2018	WBC 94C FRANKED@30%; DRP NIL DISCOUNT		1,175.94		0.00 CR
24/06/2019	WBC 94C FRANKED@30%; DRP			1,218.24	1,218.24 CR
24/06/2019	WBC 94C FRANKED@30%; DRP		1,218.24		0.00 CR
30/06/2019	Closing Balance				0.00
Acquisitions - Units In Listed Unit Trusts					
SPDR S&P World Ex Australia (Hedged) Fund - Exchange Traded Fund Units Fully Paid					
01/07/2018	Opening Balance				0.00
25/07/2018	PAYMENT TO FINCLEAR PTY LTD 10633			14,971.50	14,971.50 CR
25/07/2018	PAYMENT TO FINCLEAR PTY LTD 10633		14,971.50		0.00 CR
30/06/2019	Closing Balance				0.00
Vanguard All-World Ex-Us Shares Index ETF - Chess Depository Interests 1:1					
01/07/2018	Opening Balance				0.00
25/07/2018	PAYMENT TO FINCLEAR PTY LTD 10633			19,955.55	19,955.55 CR
25/07/2018	PAYMENT TO FINCLEAR PTY LTD 10633		19,955.55		0.00 CR
30/06/2019	Closing Balance				0.00
Vanguard Australian Fixed Interest Index ETF - Exchange Traded Fund Units Fully Paid					
01/07/2018	Opening Balance				0.00
25/07/2018	PAYMENT TO FINCLEAR PTY LTD 10633			24,896.68	24,896.68 CR
25/07/2018	PAYMENT TO FINCLEAR PTY LTD 10633		24,896.68		0.00 CR
16/10/2018	VAF 4.469C FOREIGN SRC; DRP			134.81	134.81 CR
16/10/2018	VAF 4.469C FOREIGN SRC; DRP		134.81		0.00 CR
17/01/2019	VAF EST 2.8431C FOREIGN SOURCE; DRP			183.80	183.80 CR
17/01/2019	VAF EST 2.8431C FOREIGN SOURCE; DRP		183.80		0.00 CR
16/04/2019	VAF EST 5.2813C FOREIGN SOURCE; DRP			197.62	197.62 CR
16/04/2019	VAF EST 5.2813C FOREIGN SOURCE; DRP		197.62		0.00 CR
30/06/2019	Closing Balance				0.00
Vanguard Diversified Conservative Index ETF - Exchange Traded Fund Units Fully Paid					
01/07/2018	Opening Balance				0.00
25/07/2018	PAYMENT TO FINCLEAR PTY LTD 10633			14,903.42	14,903.42 CR
25/07/2018	PAYMENT TO FINCLEAR PTY LTD 10633		14,903.42		0.00 CR
16/10/2018	VDCO 7.35C FR@30%; 4.7C FOREIGN SRC; DRP			52.74	52.74 CR
16/10/2018	VDCO 7.35C FR@30%; 4.7C FOREIGN SRC; DRP		52.74		0.00 CR
17/01/2019	VDCO EST 4.2629C FRANKED@30%;0.8485C CFI; DRP			48.90	48.90 CR
17/01/2019	VDCO EST 4.2629C FRANKED@30%;0.8485C CFI; DRP		48.90		0.00 CR
16/04/2019	VDCO EST 5.6709C FR@30%; 0.2423C CFI; DRP			53.59	53.59 CR
16/04/2019	VDCO EST 5.6709C FR@30%; 0.2423C CFI; DRP		53.59		0.00 CR
30/06/2019	Closing Balance				0.00

Kouros Stow Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2018 to 30 June 2019

Date	Description	Quantity	Debits	Credits	Balance
Assets					
Vanguard International Fixed Interest Index (Hedged) ETF - Exchange Traded Fund Units Fully P:					
01/07/2018	Opening Balance				0.00
25/07/2018	PAYMENT TO FINCLEAR PTY LTD 10633			19,771.85	19,771.85 CR
25/07/2018	PAYMENT TO FINCLEAR PTY LTD 10633		19,771.85		0.00 CR
16/10/2018	VIF DRP			63.36	63.36 CR
16/10/2018	VIF DRP		63.36		0.00 CR
17/01/2019	VIF EST 43.7237C FOREIGN SOURCE; DRP			296.10	296.10 CR
17/01/2019	VIF EST 43.7237C FOREIGN SOURCE; DRP		296.10		0.00 CR
16/04/2019	VIF EST 0.371C FOREIGN SOURCE; DRP			37.64	37.64 CR
16/04/2019	VIF EST 0.371C FOREIGN SOURCE; DRP		37.64		0.00 CR
30/06/2019	Closing Balance				0.00
Disposals - Shares in Listed Companies					
Coles Group Limited.					
01/07/2018	Opening Balance				0.00
14/02/2019	TRANSFER FROM FINCLEAR PTY LTD 19694			5,147.00	5,147.00 CR
14/02/2019	TRANSFER FROM FINCLEAR PTY LTD 19694		5,147.00		0.00 CR
30/06/2019	Closing Balance				0.00
Origin Energy Limited					
01/07/2018	Opening Balance				0.00
18/07/2018	TRANSFER FROM FINCLEAR PTY LTD 10297			28,522.26	28,522.26 CR
18/07/2018	TRANSFER FROM FINCLEAR PTY LTD 10297		28,522.26		0.00 CR
30/06/2019	Closing Balance				0.00
Ramsay Health Care Limited - Ordinary Fully Paid					
01/07/2018	Opening Balance				0.00
18/07/2018	TRANSFER FROM FINCLEAR PTY LTD 10297			75,309.79	75,309.79 CR
18/07/2018	TRANSFER FROM FINCLEAR PTY LTD 10297		75,309.79		0.00 CR
30/06/2019	Closing Balance				0.00
Tpg Telecom Limited					
01/07/2018	Opening Balance				0.00
14/02/2019	TRANSFER FROM FINCLEAR PTY LTD 19694			7,245.00	7,245.00 CR
14/02/2019	TRANSFER FROM FINCLEAR PTY LTD 19694		7,245.00		0.00 CR
30/06/2019	Closing Balance				0.00
Disposals - Stapled Securities					
Abacus Property Group - Units/Ordinary Fully Paid Stapled Securities					
01/07/2018	Opening Balance				0.00
18/07/2018	TRANSFER FROM FINCLEAR PTY LTD 10297			13,262.49	13,262.49 CR
18/07/2018	TRANSFER FROM FINCLEAR PTY LTD 10297		13,262.49		0.00 CR
30/06/2019	Closing Balance				0.00
Disposals - Units In Listed Unit Trusts					
Russell High Dividend Australian Shares ETF - Exchange Traded Fund Units Fully Paid					
01/07/2018	Opening Balance				0.00
18/07/2018	TRANSFER FROM FINCLEAR PTY LTD 10297			8,741.00	8,741.00 CR
18/07/2018	TRANSFER FROM FINCLEAR PTY LTD 10297		8,741.00		0.00 CR
30/06/2019	Closing Balance				0.00
Other Assets - DRP Residual					
AMP Limited					
01/07/2018	Opening Balance				0.00
28/09/2018	AMP 5C FRANKED@30%; 5C CFI; DRP NIL DISC		3.20		3.20 DR
28/03/2019	AMP 3.6C FRANKED@30%;0.4C CFI;DRP NIL DISC			2.93	0.27 DR
30/06/2019	Closing Balance				0.27 DR

Kouros Stow Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2018 to 30 June 2019

Date	Description	Quantity	Debits	Credits	Balance
Assets					
Australia And New Zealand Banking Group Limited					
01/07/2018	Opening Balance				0.00
18/12/2018	ANZ 80C FRANKED @ 30%; DRP & BSP NIL DISC		15.28		15.28 DR
30/06/2019	Closing Balance				15.28 DR
Australian Foundation Investment Company Limited - Ordinary Fully Paid					
01/07/2018	Opening Balance				0.00
31/08/2018	AFI 14C FR@30%;DRP & DSSP; 2.86C LIC CG		3.80		3.80 DR
25/02/2019	AFI 18C FRANKED@30%; 8C SPECIAL; DRP & DSSP		0.88		4.68 DR
30/06/2019	Closing Balance				4.68 DR
Bhp Billiton Limited - Ordinary Fully Paid					
01/07/2018	Opening Balance				0.00
25/09/2018	BHP USD 63C FRANKED@30%; DRP NIL DISCOUNT		11.72		11.72 DR
26/03/2019	BHP USD 55C FRANKED@30%; DRP NIL DISC		9.98		21.70 DR
30/06/2019	Closing Balance				21.70 DR
Commonwealth Bank Of Australia.					
01/07/2018	Opening Balance				0.00
28/09/2018	CBA 231C FRANKED@30%; DRP NIL DISCOUNT		44.55		44.55 DR
28/03/2019	CBA 200C FRANKED@30%; DRP NIL DISCOUNT			40.89	3.66 DR
30/06/2019	Closing Balance				3.66 DR
National Australia Bank Limited					
01/07/2018	Opening Balance				0.00
14/12/2018	NAB 99C FR@ 30%; DRP; BSP NIL DISCOUNT		1.35		1.35 DR
30/06/2019	Closing Balance				1.35 DR
Perpetual Limited - Ordinary Fully Paid					
01/07/2018	Opening Balance				0.00
08/10/2018	PPT 140C FRANKED@30%; DRP NIL DISCOUNT		15.61		15.61 DR
29/03/2019	PPT 125C FRANKED@30%; DRP NIL DISCOUNT			2.25	13.36 DR
30/06/2019	Closing Balance				13.36 DR
Steadfast Group Limited					
01/07/2018	Opening Balance				0.00
20/09/2018	SDF 4.7C FRANKED @ 30%; DRP NIL DISCOUNT		1.43		1.43 DR
21/03/2019	SDF 3.2C FRANKED @ 30%; DRP NIL DISCOUNT			0.39	1.04 DR
30/06/2019	Closing Balance				1.04 DR
Vanguard Australian Fixed Interest Index ETF - Exchange Traded Fund Units Fully Paid					
01/07/2018	Opening Balance				0.00
16/10/2018	VAF 4.469C FOREIGN SRC; DRP		37.76		37.76 DR
17/01/2019	VAF EST 2.8431C FOREIGN SOURCE; DRP			13.17	24.59 DR
16/04/2019	VAF EST 5.2813C FOREIGN SOURCE; DRP			4.47	20.12 DR
30/06/2019	Closing Balance				20.12 DR
Vanguard Diversified Conservative Index ETF - Exchange Traded Fund Units Fully Paid					
01/07/2018	Opening Balance				0.00
16/10/2018	VDCO 7.35C FR@30%; 4.7C FOREIGN SRC; DRP		1.58		1.58 DR
17/01/2019	VDCO EST 4.2629C FRANKED@30%;0.8485C CFI; DRP			1.02	0.56 DR
16/04/2019	VDCO EST 5.6709C FR@30%; 0.2423C CFI; DRP		1.23		1.79 DR
30/06/2019	Closing Balance				1.79 DR
Vanguard International Fixed Interest Index (Hedged) ETF - Exchange Traded Fund Units Fully Paid					
01/07/2018	Opening Balance				0.00
16/10/2018	VIF DRP		15.91		15.91 DR
17/01/2019	VIF EST 43.7237C FOREIGN SOURCE; DRP		9.27		25.18 DR
16/04/2019	VIF EST 0.371C FOREIGN SOURCE; DRP			11.21	13.97 DR
30/06/2019	Closing Balance				13.97 DR

Kouros Stow Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2018 to 30 June 2019

Date	Description	Quantity	Debits	Credits	Balance
Assets					
Wesfarmers Limited - Ordinary Fully Paid					
01/07/2018	Opening Balance				0.00
27/09/2018	WES 120C FRANKED@30%; DRP NIL DISCOUNT		36.75		36.75 DR
10/04/2019	WES 200C FR @30%;100C SPECIAL;DRP NIL DISC			10.23	26.52 DR
30/06/2019	Closing Balance				26.52 DR
Westpac Banking Corporation - Ordinary Fully Paid					
01/07/2018	Opening Balance				0.00
20/12/2018	WBC 94C FRANKED@30%; DRP NIL DISCOUNT		14.04		14.04 DR
24/06/2019	WBC 94C FRANKED@30%; DRP			12.96	1.08 DR
30/06/2019	Closing Balance				1.08 DR
Other Assets - Receivables					
Investment Income Receivable - Distributions - Managed Investments					
Allan Gray Australia Balanced Fund					
01/07/2018	Opening Balance				0.00
30/06/2019	ETL4654AU Distribution - Cash		635.09		635.09 DR
30/06/2019	Closing Balance				635.09 DR
Investment Income Receivable - Distributions - Stapled Securities					
Abacus Property Group - Units/Ordinary Fully Paid Stapled Securities					
01/07/2018	Opening Balance				317.52 DR
31/08/2018	ABP DRP NIL DISCOUNT			317.52	0.00 CR
30/06/2019	Closing Balance				0.00
Investment Income Receivable - Distributions - Units In Listed Unit Trusts					
Ishares Global 100 ETF - Chess Depositary Interests 1:1 Ishglb100					
01/07/2018	Opening Balance				0.00
16/01/2019	DIVIDEND FROM IOO PAYMENT JAN19/00814565			101.40	101.40 CR
16/01/2019	DIVIDEND FROM IOO PAYMENT JAN19/00814565		101.40		0.00 CR
30/06/2019	IOO DRP		163.94		163.94 DR
30/06/2019	Closing Balance				163.94 DR
Russell Australian Value ETF - Exchange Traded Fund Units Fully Paid					
01/07/2018	Opening Balance				38.48 DR
24/08/2018	Investment Income			38.48	0.00 CR
30/06/2019	Closing Balance				0.00
Russell High Dividend Australian Shares ETF - Exchange Traded Fund Units Fully Paid					
01/07/2018	Opening Balance				181.86 DR
16/07/2018	RDV 13.7271C FR@31.9258%; 0.6012C CFI; DRP			181.86	0.00 CR
30/06/2019	Closing Balance				0.00
SPDR S&P World Ex Australia (Hedged) Fund - Exchange Traded Fund Units Fully Paid					
01/07/2018	Opening Balance				0.00
27/06/2019	WXHG EST 46.5984C FOREIGN SOURCE; DRP		677.94		677.94 DR
30/06/2019	Closing Balance				677.94 DR
Vanguard Australian Fixed Interest Index ETF - Exchange Traded Fund Units Fully Paid					
01/07/2018	Opening Balance				0.00
01/10/2018	VAF 4.469C FOREIGN SRC; DRP		134.81		134.81 DR
16/10/2018	VAF 4.469C FOREIGN SRC; DRP			134.81	0.00 CR
02/01/2019	VAF EST 2.8431C FOREIGN SOURCE; DRP		183.80		183.80 DR
17/01/2019	VAF EST 2.8431C FOREIGN SOURCE; DRP			183.80	0.00 CR
01/04/2019	VAF EST 5.2813C FOREIGN SOURCE; DRP		197.62		197.62 DR
16/04/2019	VAF EST 5.2813C FOREIGN SOURCE; DRP			197.62	0.00 CR
30/06/2019	VAF EST 2.3175C FOREIGN SOURCE; DRP		161.11		161.11 DR
30/06/2019	Closing Balance				161.11 DR

Kouros Stow Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2018 to 30 June 2019

Date	Description	Quantity	Debits	Credits	Balance
Assets					
Vanguard Diversified Conservative Index ETF - Exchange Traded Fund Units Fully Paid					
01/07/2018	Opening Balance				0.00
01/10/2018	VDCO 7.35C FR@30%; 4.7C FOREIGN SRC; DRP		52.74		52.74 DR
16/10/2018	VDCO 7.35C FR@30%; 4.7C FOREIGN SRC; DRP			52.74	0.00 CR
02/01/2019	VDCO EST 4.2629C FRANKED@30%;0.8485C CFI; DRP		48.90		48.90 DR
17/01/2019	VDCO EST 4.2629C FRANKED@30%;0.8485C CFI; DRP			48.90	0.00 CR
01/04/2019	VDCO EST 5.6709C FR@30%; 0.2423C CFI; DRP		53.59		53.59 DR
16/04/2019	VDCO EST 5.6709C FR@30%; 0.2423C CFI; DRP			53.59	0.00 CR
30/06/2019	VDCO EST 3.963C FR@30%; 0.4277C CFI; DRP		50.53		50.53 DR
30/06/2019	Closing Balance				50.53 DR
Vanguard International Fixed Interest Index (Hedged) ETF - Exchange Traded Fund Units Fully Paid					
01/07/2018	Opening Balance				0.00
01/10/2018	VIF DRP		63.36		63.36 DR
16/10/2018	VIF DRP			63.36	0.00 CR
02/01/2019	VIF EST 43.7237C FOREIGN SOURCE; DRP		296.10		296.10 DR
17/01/2019	VIF EST 43.7237C FOREIGN SOURCE; DRP			296.10	0.00 CR
01/04/2019	VIF EST 0.371C FOREIGN SOURCE; DRP		37.64		37.64 DR
16/04/2019	VIF EST 0.371C FOREIGN SOURCE; DRP			37.64	0.00 CR
30/06/2019	VIF DRP		90.08		90.08 DR
30/06/2019	Closing Balance				90.08 DR
Investment Income Receivable - Dividends - Shares in Listed Companies					
Amcor Limited					
01/07/2018	Opening Balance				0.00
16/10/2018	AMC UNFRANKED; 100% CFI; DRP NIL DISC			653.00	653.00 CR
16/10/2018	AMC UNFRANKED; 100% CFI; DRP NIL DISC		653.00		0.00 CR
30/06/2019	Closing Balance				0.00
AMP Limited					
01/07/2018	Opening Balance				0.00
28/09/2018	AMP 5C FRANKED@30%; 5C CFI; DRP NIL DISC			700.00	700.00 CR
28/09/2018	AMP 5C FRANKED@30%; 5C CFI; DRP NIL DISC		700.00		0.00 CR
28/03/2019	AMP 3.6C FRANKED@30%;0.4C CFI;DRP NIL DISC			288.32	288.32 CR
28/03/2019	AMP 3.6C FRANKED@30%;0.4C CFI;DRP NIL DISC		288.32		0.00 CR
30/06/2019	Closing Balance				0.00
Australia And New Zealand Banking Group Limited					
01/07/2018	Opening Balance				0.00
02/07/2018	DIVIDEND FROM ANZ DIVIDEND A065/00380673			640.00	640.00 CR
02/07/2018	DIVIDEND FROM ANZ DIVIDEND A065/00380673		640.00		0.00 CR
18/12/2018	ANZ 80C FRANKED @ 30%; DRP & BSP NIL DISC			640.00	640.00 CR
18/12/2018	ANZ 80C FRANKED @ 30%; DRP & BSP NIL DISC		640.00		0.00 CR
30/06/2019	Closing Balance				0.00
Australian Foundation Investment Company Limited - Ordinary Fully Paid					
01/07/2018	Opening Balance				0.00
31/08/2018	AFI 14C FR@30%;DRP & DSSP; 2.86C LIC CG			560.00	560.00 CR
31/08/2018	AFI 14C FR@30%;DRP & DSSP; 2.86C LIC CG		560.00		0.00 CR
25/02/2019	AFI 18C FRANKED@30%; 8C SPECIAL; DRP & DSSP			736.20	736.20 CR
25/02/2019	AFI 18C FRANKED@30%; 8C SPECIAL; DRP & DSSP		736.20		0.00 CR
30/06/2019	Closing Balance				0.00
Bendigo And Adelaide Bank Limited					
01/07/2018	Opening Balance				0.00
28/09/2018	DIVIDEND FROM BENDIGO S00094075432			455.00	455.00 CR
28/09/2018	DIVIDEND FROM BENDIGO S00094075432		455.00		0.00 CR
29/03/2019	DIVIDEND FROM BENDIGO S00094075432			455.00	455.00 CR
29/03/2019	DIVIDEND FROM BENDIGO S00094075432		455.00		0.00 CR
30/06/2019	Closing Balance				0.00

Kouros Stow Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2018 to 30 June 2019

Date	Description	Quantity	Debits	Credits	Balance
Assets					
Bhp Billiton Limited - Ordinary Fully Paid					
01/07/2018	Opening Balance				0.00
25/09/2018	BHP USD 63C FRANKED@30%; DRP NIL DISCOUNT			965.14	965.14 CR
25/09/2018	BHP USD 63C FRANKED@30%; DRP NIL DISCOUNT		965.14		0.00 CR
30/01/2019	DIVIDEND FROM BHP GROUP DIV AS378/01224228			1,579.45	1,579.45 CR
30/01/2019	DIVIDEND FROM BHP GROUP DIV AS378/01224228		1,579.45		0.00 CR
26/03/2019	BHP USD 55C FRANKED@30%; DRP NIL DISC			872.94	872.94 CR
26/03/2019	BHP USD 55C FRANKED@30%; DRP NIL DISC		872.94		0.00 CR
30/06/2019	Closing Balance				0.00
Commonwealth Bank Of Australia.					
01/07/2018	Opening Balance				0.00
28/09/2018	CBA 231C FRANKED@30%; DRP NIL DISCOUNT			693.00	693.00 CR
28/09/2018	CBA 231C FRANKED@30%; DRP NIL DISCOUNT		693.00		0.00 CR
28/03/2019	CBA 200C FRANKED@30%; DRP NIL DISCOUNT			618.00	618.00 CR
28/03/2019	CBA 200C FRANKED@30%; DRP NIL DISCOUNT		618.00		0.00 CR
30/06/2019	Closing Balance				0.00
National Australia Bank Limited					
01/07/2018	Opening Balance				0.00
05/07/2018	DIVIDEND FROM NAB INTERIM DIV DV191/00669174			1,485.00	1,485.00 CR
05/07/2018	DIVIDEND FROM NAB INTERIM DIV DV191/00669174		1,485.00		0.00 CR
14/12/2018	NAB 99C FR@ 30%; DRP; BSP NIL DISCOUNT			1,485.00	1,485.00 CR
14/12/2018	NAB 99C FR@ 30%; DRP; BSP NIL DISCOUNT		1,485.00		0.00 CR
30/06/2019	Closing Balance				0.00
Perpetual Limited - Ordinary Fully Paid					
01/07/2018	Opening Balance				0.00
08/10/2018	PPT 140C FRANKED@30%; DRP NIL DISCOUNT			268.80	268.80 CR
08/10/2018	PPT 140C FRANKED@30%; DRP NIL DISCOUNT		268.80		0.00 CR
29/03/2019	PPT 125C FRANKED@30%; DRP NIL DISCOUNT			247.50	247.50 CR
29/03/2019	PPT 125C FRANKED@30%; DRP NIL DISCOUNT		247.50		0.00 CR
30/06/2019	Closing Balance				0.00
Regis Healthcare Limited					
01/07/2018	Opening Balance				0.00
26/09/2018	DIVIDEND FROM REG FNL DIV 001221698895			173.00	173.00 CR
26/09/2018	DIVIDEND FROM REG FNL DIV 001221698895		173.00		0.00 CR
11/04/2019	DIVIDEND FROM REG ITM DIV 001228352473			162.40	162.40 CR
11/04/2019	DIVIDEND FROM REG ITM DIV 001228352473		162.40		0.00 CR
30/06/2019	Closing Balance				0.00
Steadfast Group Limited					
01/07/2018	Opening Balance				0.00
20/09/2018	SDF 4.7C FRANKED @ 30%; DRP NIL DISCOUNT			470.00	470.00 CR
20/09/2018	SDF 4.7C FRANKED @ 30%; DRP NIL DISCOUNT		470.00		0.00 CR
21/03/2019	SDF 3.2C FRANKED @ 30%; DRP NIL DISCOUNT			325.15	325.15 CR
21/03/2019	SDF 3.2C FRANKED @ 30%; DRP NIL DISCOUNT		325.15		0.00 CR
30/06/2019	Closing Balance				0.00
Telstra Corporation Limited.					
01/07/2018	Opening Balance				0.00
27/09/2018	TLS 11C FRANKED@30%; 3.5C SPECIAL; DRP			770.00	770.00 CR
27/09/2018	TLS 11C FRANKED@30%; 3.5C SPECIAL; DRP		770.00		0.00 CR
29/03/2019	TLS 8C FRANKED@30%;3C SPECIAL;DRP NIL DISC			579.20	579.20 CR
29/03/2019	TLS 8C FRANKED@30%;3C SPECIAL;DRP NIL DISC		579.20		0.00 CR
30/06/2019	Closing Balance				0.00

Kouros Stow Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2018 to 30 June 2019

Date	Description	Quantity	Debits	Credits	Balance
Assets					
Tpg Telecom Limited					
01/07/2018	Opening Balance				0.00
20/11/2018	DIVIDEND FROM TPM DIVIDEND NOV18/00818963			20.00	20.00 CR
20/11/2018	DIVIDEND FROM TPM DIVIDEND NOV18/00818963		20.00		0.00 CR
30/06/2019	Closing Balance				0.00
Wesfarmers Limited - Ordinary Fully Paid					
01/07/2018	Opening Balance				0.00
27/09/2018	WES 120C FRANKED@30%; DRP NIL DISCOUNT			499.20	499.20 CR
27/09/2018	WES 120C FRANKED@30%; DRP NIL DISCOUNT		499.20		0.00 CR
10/04/2019	WES 200C FR @30%;100C SPECIAL;DRP NIL DISC			850.00	850.00 CR
10/04/2019	WES 200C FR @30%;100C SPECIAL;DRP NIL DISC		850.00		0.00 CR
30/06/2019	Closing Balance				0.00
Westpac Banking Corporation - Ordinary Fully Paid					
01/07/2018	Opening Balance				0.00
04/07/2018	WBC 94C FRANKED@30%; DRP NIL DISCOUNT			1,175.94	1,175.94 CR
04/07/2018	WBC 94C FRANKED@30%; DRP NIL DISCOUNT		1,175.94		0.00 CR
20/12/2018	WBC 94C FRANKED@30%; DRP NIL DISCOUNT			1,175.94	1,175.94 CR
20/12/2018	WBC 94C FRANKED@30%; DRP NIL DISCOUNT		1,175.94		0.00 CR
24/06/2019	WBC 94C FRANKED@30%; DRP			1,218.24	1,218.24 CR
24/06/2019	WBC 94C FRANKED@30%; DRP		1,218.24		0.00 CR
30/06/2019	Closing Balance				0.00
Amcor Limited					
01/07/2018	Opening Balance				0.00
01/04/2019	AMC UNFRANKED; 100% CFI; DRP NIL DISC			609.89	609.89 CR
01/04/2019	AMC UNFRANKED; 100% CFI; DRP NIL DISC		609.89		0.00 CR
13/05/2019	AMC 12C USD UNFRANKED; 100% CFI; DRP SUSP			351.12	351.12 CR
13/05/2019	AMC 12C USD UNFRANKED; 100% CFI; DRP SUSP		351.12		0.00 CR
30/06/2019	Closing Balance				0.00
Ishares Global 100 ETF - Chess Depository Interests 1:1 Ishglb100					
01/07/2018	Opening Balance				0.00
17/07/2018	IOO US64.8375C PER CDI; 15% W/TAX			121.89	121.89 CR
17/07/2018	IOO US64.8375C PER CDI; 15% W/TAX		121.89		0.00 CR
30/06/2019	Closing Balance				0.00
Vanguard All-World Ex-Us Shares Index ETF - Chess Depository Interests 1:1					
01/07/2018	Opening Balance				0.00
24/10/2018	DIVIDEND FROM VEU DIVIDEND VEU35/00811234			75.19	75.19 CR
24/10/2018	DIVIDEND FROM VEU DIVIDEND VEU35/00811234		75.19		0.00 CR
24/01/2019	DIVIDEND FROM VEU DIVIDEND VEU36/00810856			121.17	121.17 CR
24/01/2019	DIVIDEND FROM VEU DIVIDEND VEU36/00810856		121.17		0.00 CR
24/04/2019	DIVIDEND FROM VEU DIVIDEND VEU37/00810729			48.68	48.68 CR
24/04/2019	DIVIDEND FROM VEU DIVIDEND VEU37/00810729		48.68		0.00 CR
30/06/2019	Closing Balance				0.00
Vanguard Us Total Market Shares Index ETF - Chess Depository Interests 1:1					
01/07/2018	Opening Balance				0.00
20/07/2018	VTS US 60.34C PER CDI; 15% W/H TAX		56.71		56.71 DR
23/07/2018	VTS US 60.34C PER CDI; 15% W/H TAX			56.71	0.00 CR
26/10/2018	VTS US 71.42C PER CDI; 15% W/H TAX			69.93	69.93 CR
26/10/2018	VTS US 71.42C PER CDI; 15% W/H TAX		69.93		0.00 CR
24/01/2019	VTS US 72.09C PER CDI; 15% W/H TAX			69.92	69.92 CR
24/01/2019	VTS US 72.09C PER CDI; 15% W/H TAX		69.92		0.00 CR
24/04/2019	VTS US 77.2C PER CDI; 15% W/H TAX			75.08	75.08 CR
24/04/2019	VTS US 77.2C PER CDI; 15% W/H TAX		75.08		0.00 CR
30/06/2019	Closing Balance				0.00

Kouros Stow Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2018 to 30 June 2019

Date	Description	Quantity	Debits	Credits	Balance
Assets					
Investment Income Receivable - Interest - Cash and Cash Equivalents					
LA Trobe Term Deposit @ 5.20% maturing 10/08/2019					
01/07/2018	Opening Balance				0.00
30/06/2019	Investment Income			1,880.52	1,880.52 CR
30/06/2019	Investment Income		1,880.52		0.00 CR
30/06/2019	Closing Balance				0.00
Investment Income Receivable - Interest - Cash At Bank					
Cash at Bank - ANZ CMA					
01/07/2018	Opening Balance				0.00
31/07/2018	CREDIT INTEREST PAID			10.11	10.11 CR
31/07/2018	CREDIT INTEREST PAID		10.11		0.00 CR
31/08/2018	CREDIT INTEREST PAID			4.59	4.59 CR
31/08/2018	CREDIT INTEREST PAID		4.59		0.00 CR
28/09/2018	CREDIT INTEREST PAID			1.68	1.68 CR
28/09/2018	CREDIT INTEREST PAID		1.68		0.00 CR
31/10/2018	CREDIT INTEREST PAID			2.04	2.04 CR
31/10/2018	CREDIT INTEREST PAID		2.04		0.00 CR
30/11/2018	CREDIT INTEREST PAID			1.71	1.71 CR
30/11/2018	CREDIT INTEREST PAID		1.71		0.00 CR
31/12/2018	CREDIT INTEREST PAID			1.62	1.62 CR
31/12/2018	CREDIT INTEREST PAID		1.62		0.00 CR
31/01/2019	CREDIT INTEREST PAID			1.53	1.53 CR
31/01/2019	CREDIT INTEREST PAID		1.53		0.00 CR
28/02/2019	CREDIT INTEREST PAID			2.09	2.09 CR
28/02/2019	CREDIT INTEREST PAID		2.09		0.00 CR
29/03/2019	CREDIT INTEREST PAID			2.67	2.67 CR
29/03/2019	CREDIT INTEREST PAID		2.67		0.00 CR
30/04/2019	CREDIT INTEREST PAID			2.77	2.77 CR
30/04/2019	CREDIT INTEREST PAID		2.77		0.00 CR
31/05/2019	CREDIT INTEREST PAID			2.47	2.47 CR
31/05/2019	CREDIT INTEREST PAID		2.47		0.00 CR
28/06/2019	CREDIT INTEREST PAID			2.06	2.06 CR
28/06/2019	CREDIT INTEREST PAID		2.06		0.00 CR
30/06/2019	Closing Balance				0.00
Member Income Receivable - Contributions					
Mr Stan Kouros					
01/07/2018	Opening Balance				0.00
27/09/2018	Contribution Received			251.50	251.50 CR
27/09/2018	TRANSFER FROM ATO ATO008000010148401		251.50		0.00 CR
30/06/2019	Closing Balance				0.00
Mrs Glynis Stow					
01/07/2018	Opening Balance				0.00
10/09/2018	ANZ INTERNET BANKING FUNDS TFER TRANSFER 26348		500.00		500.00 DR
10/09/2018	Contribution Received			500.00	0.00 CR
27/09/2018	Contribution Received			251.50	251.50 CR
27/09/2018	TRANSFER FROM ATO ATO008000010148401		251.50		0.00 CR
27/11/2018	ANZ INTERNET BANKING FUNDS TFER TRANSFER 12115		500.00		500.00 DR
27/11/2018	Contribution Received			500.00	0.00 CR
05/12/2018	ANZ INTERNET BANKING FUNDS TFER TRANSFER 31565		500.00		500.00 DR
05/12/2018	Contribution Received			500.00	0.00 CR
17/12/2018	ANZ INTERNET BANKING FUNDS TFER TRANSFER 82725		400.00		400.00 DR
17/12/2018	Contribution Received			400.00	0.00 CR
31/12/2018	ANZ INTERNET BANKING FUNDS TFER TRANSFER 15511		1,000.00		1,000.00 DR
31/12/2018	Contribution Received			1,000.00	0.00 CR
30/06/2019	Closing Balance				0.00

Kouros Stow Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2018 to 30 June 2019

Date	Description	Quantity	Debits	Credits	Balance
Assets					
Other Assets - Accrued Income					
Accrued Investment Income - Interest					
LA Trobe Term Deposit @ 5.20% maturing 10/08/2019					
01/07/2018	Opening Balance				0.00
30/06/2019	Investment Income				0.00 CR
30/06/2019	Closing Balance				0.00
Other Assets - Deferred Tax Assets					
Carried Forward Accounting Losses					
01/07/2018	Opening Balance				6,738.15 DR
30/09/2018	Change In Carry Forward Loss			1,621.35	5,116.80 DR
30/06/2019	Change In Carry Forward Loss			2,506.80	2,610.00 DR
30/06/2019	Closing Balance				2,610.00 DR
Carried Forward Capital Losses					
01/07/2018	Opening Balance				5,471.80 DR
30/09/2018	Change In Carry Forward Loss			5,203.90	267.90 DR
30/06/2019	Change In Carry Forward Loss			267.90	0.00 CR
30/06/2019	Closing Balance				0.00
Other Assets - Current Tax Assets					
Income Tax Payable					
01/07/2018	Opening Balance				0.00
01/07/2018	Fund Tax Finalisation		8,380.45		8,380.45 DR
30/06/2019	Closing Balance				8,380.45 DR
Provision for Income Tax					
01/07/2018	Opening Balance				1,104.95 CR
01/07/2018	Fund Tax Finalisation		1,104.95		0.00 CR
10/07/2018	Tax Effect Of Income		22.05		22.05 DR
10/07/2018	Tax Effect Of Income		32.96		55.01 DR
31/07/2018	Tax Effect Of Income		68.97		123.98 DR
08/08/2018	Tax Effect Of Income		22.05		146.03 DR
08/08/2018	Tax Effect Of Income		32.96		178.99 DR
29/08/2018	Tax Effect Of Income		68.97		247.96 DR
10/09/2018	Tax Effect Of Income			75.00	172.96 DR
10/09/2018	Tax Effect Of Income		22.05		195.01 DR
10/09/2018	Tax Effect Of Income		32.96		227.97 DR
30/09/2018	Tax Effect Of Income			7,053.22	6,825.25 CR
01/10/2018	Tax Effect Of Income		80.33		6,744.92 CR
09/10/2018	Tax Effect Of Income		22.05		6,722.87 CR
09/10/2018	Tax Effect Of Income		34.89		6,687.98 CR
30/10/2018	Tax Effect Of Income		80.33		6,607.65 CR
08/11/2018	Tax Effect Of Income		22.05		6,585.60 CR
08/11/2018	Tax Effect Of Income		34.89		6,550.71 CR
27/11/2018	Tax Effect Of Income			75.00	6,625.71 CR
29/11/2018	Tax Effect Of Income		80.33		6,545.38 CR
05/12/2018	Tax Effect Of Income			75.00	6,620.38 CR
10/12/2018	Tax Effect Of Income		22.05		6,598.33 CR
10/12/2018	Tax Effect Of Income		34.89		6,563.44 CR
17/12/2018	Tax Effect Of Income			60.00	6,623.44 CR
31/12/2018	Tax Effect Of Income			150.00	6,773.44 CR
31/12/2018	Tax Effect Of Income		80.33		6,693.11 CR
08/01/2019	Tax Effect Of Income		22.05		6,671.06 CR
08/01/2019	Tax Effect Of Income		34.89		6,636.17 CR
30/01/2019	Tax Effect Of Income		80.33		6,555.84 CR
08/02/2019	Tax Effect Of Income		22.05		6,533.79 CR
08/02/2019	Tax Effect Of Income		34.89		6,498.90 CR
01/03/2019	Tax Effect Of Income		80.33		6,418.57 CR
08/03/2019	Tax Effect Of Income		22.05		6,396.52 CR

Kouros Stow Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2018 to 30 June 2019

Date	Description	Quantity	Debits	Credits	Balance
Assets					
08/03/2019	Tax Effect Of Income		34.89		6,361.63 CR
29/03/2019	Tax Effect Of Income		80.33		6,281.30 CR
09/04/2019	Tax Effect Of Income		22.05		6,259.25 CR
09/04/2019	Tax Effect Of Income		34.89		6,224.36 CR
30/04/2019	Tax Effect Of Income		80.33		6,144.03 CR
08/05/2019	Tax Effect Of Income		22.05		6,121.98 CR
08/05/2019	Tax Effect Of Income		34.89		6,087.09 CR
29/05/2019	Tax Effect Of Income		80.33		6,006.76 CR
11/06/2019	Tax Effect Of Income		23.65		5,983.11 CR
11/06/2019	Tax Effect Of Income		34.89		5,948.22 CR
30/06/2019	Tax Effect Of Income			3,651.73	9,599.95 CR
30/06/2019	Closing Balance				9,599.95 CR
Franking Credits - Managed Investments					
Allan Gray Australia Balanced Fund					
01/07/2018	Opening Balance				0.00
30/06/2019	Distribution - Tax Statement		130.94		130.94 DR
30/06/2019	Closing Balance				130.94 DR
Ubs Australian Share Fund					
01/07/2018	Opening Balance				66.05 DR
01/07/2018	Fund Tax Finalisation			66.05	0.00 CR
30/06/2019	Closing Balance				0.00
Franking Credits - Shares in Listed Companies					
AMP Limited					
01/07/2018	Opening Balance				783.00 DR
01/07/2018	Fund Tax Finalisation			783.00	0.00 CR
28/09/2018	AMP 5C FRANKED@30%; 5C CFI; DRP NIL DISC		150.00		150.00 DR
28/03/2019	AMP 3.6C FRANKED@30%;0.4C CFI;DRP NIL DISC		111.21		261.21 DR
30/06/2019	Closing Balance				261.21 DR
Australia And New Zealand Banking Group Limited					
01/07/2018	Opening Balance				548.58 DR
01/07/2018	Fund Tax Finalisation			548.58	0.00 CR
02/07/2018	DIVIDEND FROM ANZ DIVIDEND A065/00380673		274.29		274.29 DR
18/12/2018	ANZ 80C FRANKED @ 30%; DRP & BSP NIL DISC		274.29		548.58 DR
30/06/2019	Closing Balance				548.58 DR
Australian Foundation Investment Company Limited - Ordinary Fully Paid					
01/07/2018	Opening Balance				411.43 DR
01/07/2018	Fund Tax Finalisation			411.43	0.00 CR
31/08/2018	AFI 14C FR@30%;DRP & DSSP; 2.86C LIC CG		240.00		240.00 DR
25/02/2019	AFI 18C FRANKED@30%; 8C SPECIAL; DRP & DSSP		315.51		555.51 DR
30/06/2019	Closing Balance				555.51 DR
Bendigo And Adelaide Bank Limited					
01/07/2018	Opening Balance				384.43 DR
01/07/2018	Fund Tax Finalisation			384.43	0.00 CR
28/09/2018	DIVIDEND FROM BENDIGO S00094075432		195.00		195.00 DR
29/03/2019	DIVIDEND FROM BENDIGO S00094075432		195.00		390.00 DR
30/06/2019	Closing Balance				390.00 DR
Bhp Billiton Limited - Ordinary Fully Paid					
01/07/2018	Opening Balance				577.08 DR
01/07/2018	Fund Tax Finalisation			577.08	0.00 CR
25/09/2018	BHP USD 63C FRANKED@30%; DRP NIL DISCOUNT		413.63		413.63 DR
30/01/2019	DIVIDEND FROM BHP GROUP DIV AS378/01224228		676.91		1,090.54 DR
26/03/2019	BHP USD 55C FRANKED@30%; DRP NIL DISC		374.12		1,464.66 DR
30/06/2019	Closing Balance				1,464.66 DR

Kouros Stow Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2018 to 30 June 2019

Date	Description	Quantity	Debits	Credits	Balance
Assets					
Commonwealth Bank Of Australia.					
01/07/2018	Opening Balance				552.85 DR
01/07/2018	Fund Tax Finalisation			552.85	0.00 CR
28/09/2018	CBA 231C FRANKED@30%; DRP NIL DISCOUNT		297.00		297.00 DR
28/03/2019	CBA 200C FRANKED@30%; DRP NIL DISCOUNT		264.86		561.86 DR
30/06/2019	Closing Balance				561.86 DR
National Australia Bank Limited					
01/07/2018	Opening Balance				1,003.01 DR
01/07/2018	Fund Tax Finalisation			1,003.01	0.00 CR
05/07/2018	DIVIDEND FROM NAB INTERIM DIV DV191/00669174		636.43		636.43 DR
14/12/2018	NAB 99C FR@ 30%; DRP; BSP NIL DISCOUNT		636.43		1,272.86 DR
30/06/2019	Closing Balance				1,272.86 DR
Perpetual Limited - Ordinary Fully Paid					
01/07/2018	Opening Balance				222.18 DR
01/07/2018	Fund Tax Finalisation			222.18	0.00 CR
08/10/2018	PPT 140C FRANKED@30%; DRP NIL DISCOUNT		115.20		115.20 DR
29/03/2019	PPT 125C FRANKED@30%; DRP NIL DISCOUNT		106.07		221.27 DR
30/06/2019	Closing Balance				221.27 DR
Ramsay Health Care Limited - Ordinary Fully Paid					
01/07/2018	Opening Balance				816.13 DR
01/07/2018	Fund Tax Finalisation			816.13	0.00 CR
30/06/2019	Closing Balance				0.00
Regis Healthcare Limited					
01/07/2018	Opening Balance				79.54 DR
01/07/2018	Fund Tax Finalisation			79.54	0.00 CR
26/09/2018	DIVIDEND FROM REG FNL DIV 001221698895		74.14		74.14 DR
11/04/2019	DIVIDEND FROM REG ITM DIV 001228352473		69.60		143.74 DR
30/06/2019	Closing Balance				143.74 DR
Steadfast Group Limited					
01/07/2018	Opening Balance				308.57 DR
01/07/2018	Fund Tax Finalisation			308.57	0.00 CR
20/09/2018	SDF 4.7C FRANKED @ 30%; DRP NIL DISCOUNT		201.43		201.43 DR
21/03/2019	SDF 3.2C FRANKED @ 30%; DRP NIL DISCOUNT		139.35		340.78 DR
30/06/2019	Closing Balance				340.78 DR
Telstra Corporation Limited.					
01/07/2018	Opening Balance				795.00 DR
01/07/2018	Fund Tax Finalisation			795.00	0.00 CR
27/09/2018	TLS 11C FRANKED@30%; 3.5C SPECIAL; DRP		330.00		330.00 DR
29/03/2019	TLS 8C FRANKED@30%;3C SPECIAL;DRP NIL DISC		248.23		578.23 DR
30/06/2019	Closing Balance				578.23 DR
Tpg Telecom Limited					
01/07/2018	Opening Balance				0.00
20/11/2018	DIVIDEND FROM TPM DIVIDEND NOV18/00818963		8.57		8.57 DR
30/06/2019	Closing Balance				8.57 DR
Wesfarmers Limited - Ordinary Fully Paid					
01/07/2018	Opening Balance				397.57 DR
01/07/2018	Fund Tax Finalisation			397.57	0.00 CR
27/09/2018	WES 120C FRANKED@30%; DRP NIL DISCOUNT		213.94		213.94 DR
10/04/2019	WES 200C FR @30%;100C SPECIAL;DRP NIL DISC		364.29		578.23 DR
30/06/2019	Closing Balance				578.23 DR

Kouros Stow Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2018 to 30 June 2019

Date	Description	Quantity	Debits	Credits	Balance
Assets					
Westpac Banking Corporation - Ordinary Fully Paid					
01/07/2018	Opening Balance				1,007.94 DR
01/07/2018	Fund Tax Finalisation			1,007.94	0.00 CR
04/07/2018	WBC 94C FRANKED@30%; DRP NIL DISCOUNT		503.97		503.97 DR
20/12/2018	WBC 94C FRANKED@30%; DRP NIL DISCOUNT		503.97		1,007.94 DR
24/06/2019	WBC 94C FRANKED@30%; DRP		522.10		1,530.04 DR
30/06/2019	Closing Balance				1,530.04 DR
Franking Credits - Units In Listed Unit Trusts					
Russell Australian Value ETF - Exchange Traded Fund Units Fully Paid					
01/07/2018	Opening Balance				256.02 DR
01/07/2018	Fund Tax Finalisation			256.02	0.00 CR
30/06/2019	Closing Balance				0.00
Russell High Dividend Australian Shares ETF - Exchange Traded Fund Units Fully Paid					
01/07/2018	Opening Balance				171.07 DR
01/07/2018	Fund Tax Finalisation			171.07	0.00 CR
30/06/2019	Closing Balance				0.00
Vanguard Diversified Conservative Index ETF - Exchange Traded Fund Units Fully Paid					
01/07/2018	Opening Balance				0.00
30/06/2019	Distribution - Tax Statement		5.71		5.71 DR
30/06/2019	Distribution - Tax Statement		6.30		12.01 DR
30/06/2019	Distribution - Tax Statement		7.48		19.49 DR
30/06/2019	Distribution - Tax Statement		9.78		29.27 DR
30/06/2019	Closing Balance				29.27 DR
Foreign Tax Credits - Managed Investments					
Allan Gray Australia Balanced Fund					
01/07/2018	Opening Balance				0.00
30/06/2019	Distribution - Tax Statement		16.07		16.07 DR
30/06/2019	Closing Balance				16.07 DR
Ubs Australian Share Fund					
01/07/2018	Opening Balance				0.59 DR
01/07/2018	Fund Tax Finalisation			0.59	0.00 CR
30/06/2019	Closing Balance				0.00
Foreign Tax Credits - Stapled Securities					
Abacus Property Group - Units/Ordinary Fully Paid Stapled Securities					
01/07/2018	Opening Balance				0.99 DR
01/07/2018	Fund Tax Finalisation			0.99	0.00 CR
30/06/2019	Closing Balance				0.00
Foreign Tax Credits - Units In Listed Unit Trusts					
Ishares Global 100 ETF - Chess Depository Interests 1:1 Ishglb100					
01/07/2018	Opening Balance				79.38 DR
01/07/2018	Fund Tax Finalisation			79.38	0.00 CR
17/07/2018	IOO US64.8375C PER CDI; 15% W/TAX		52.22		52.22 DR
30/06/2019	Distribution - Tax Statement		17.72		69.94 DR
30/06/2019	Distribution - Tax Statement		28.65		98.59 DR
30/06/2019	Closing Balance				98.59 DR
Russell Australian Value ETF - Exchange Traded Fund Units Fully Paid					
01/07/2018	Opening Balance				0.37 DR
01/07/2018	Fund Tax Finalisation			0.37	0.00 CR
30/06/2019	Closing Balance				0.00

Kouros Stow Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2018 to 30 June 2019

Date	Description	Quantity	Debits	Credits	Balance
Assets					
SPDR S&P World Ex Australia (Hedged) Fund - Exchange Traded Fund Units Fully Paid					
01/07/2018	Opening Balance				0.00
30/06/2019	Distribution - Tax Statement		47.61		47.61 DR
30/06/2019	Closing Balance				47.61 DR
Vanguard All-World Ex-Us Shares Index ETF - Chess Depository Interests 1:1					
01/07/2018	Opening Balance				0.00
24/10/2018	DIVIDEND FROM VEU DIVIDEND VEU35/00811234		32.22		32.22 DR
24/01/2019	DIVIDEND FROM VEU DIVIDEND VEU36/00810856		51.92		84.14 DR
24/04/2019	DIVIDEND FROM VEU DIVIDEND VEU37/00810729		20.87		105.01 DR
30/06/2019	Closing Balance				105.01 DR
Vanguard Diversified Conservative Index ETF - Exchange Traded Fund Units Fully Paid					
01/07/2018	Opening Balance				0.00
30/06/2019	Distribution - Tax Statement		0.96		0.96 DR
30/06/2019	Distribution - Tax Statement		0.98		1.94 DR
30/06/2019	Distribution - Tax Statement		1.14		3.08 DR
30/06/2019	Distribution - Tax Statement		2.44		5.52 DR
30/06/2019	Closing Balance				5.52 DR
Vanguard Us Total Market Shares Index ETF - Chess Depository Interests 1:1					
01/07/2018	Opening Balance				90.19 DR
01/07/2018	Fund Tax Finalisation			90.19	0.00 CR
20/07/2018	VTS US 60.34C PER CDI; 15% W/H TAX		24.30		24.30 DR
26/10/2018	VTS US 71.42C PER CDI; 15% W/H TAX		29.98		54.28 DR
24/01/2019	VTS US 72.09C PER CDI; 15% W/H TAX		29.98		84.26 DR
24/04/2019	VTS US 77.2C PER CDI; 15% W/H TAX		32.18		116.44 DR
30/06/2019	Closing Balance				116.44 DR
Excessive Foreign Tax Credit Writeoff					
01/07/2018	Opening Balance				171.52 CR
01/07/2018	Fund Tax Finalisation		171.52		0.00 CR
30/09/2018	Excessive foreign tax credit written off			76.52	76.52 CR
30/06/2019	Excessive foreign tax credit written off			312.72	389.24 CR
30/06/2019	Closing Balance				389.24 CR
Change in Carried Forward Losses					
01/07/2018	Opening Balance				1,104.95 DR
01/07/2018	Fund Tax Finalisation			1,104.95	0.00 CR
30/09/2018	Change In Carry Forward Loss		6,825.25		6,825.25 DR
30/06/2019	Change In Carry Forward Loss		2,774.70		9,599.95 DR
30/06/2019	Closing Balance				9,599.95 DR
Liabilities					
Other Creditors and Accruals					
Accountancy Fee					
01/07/2018	Opening Balance				0.00
20/08/2018	ANZ INTERNET BANKING PAYMENT 284047 TO JOYCE C			57.95	57.95 CR
20/08/2018	ANZ INTERNET BANKING PAYMENT 284047 TO JOYCE C		57.95		0.00 CR
05/11/2018	ANZ INTERNET BANKING PAYMENT 810252 TO J C Lofts			65.00	65.00 CR
05/11/2018	ANZ INTERNET BANKING PAYMENT 810252 TO J C Lofts		65.00		0.00 CR
30/06/2019	Closing Balance				0.00
Adviser Fee					
01/07/2018	Opening Balance				0.00
28/06/2019	ANZ INTERNET BANKING PAYMENT 108525 TO K J HERBI			500.00	500.00 CR
28/06/2019	ANZ INTERNET BANKING PAYMENT 108525 TO K J HERBI		500.00		0.00 CR
30/06/2019	Closing Balance				0.00

Kouros Stow Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2018 to 30 June 2019

Date	Description	Quantity	Debits	Credits	Balance
Liabilities					
Bank Fees - Cash At Bank					
Cash at Bank - ANZ CMA					
01/07/2018	Opening Balance				0.00
31/07/2018	2 EXCESS EFTPOS, PHONE BANKING, AUTOMATIC TRAN			1.20	1.20 CR
31/07/2018	2 EXCESS EFTPOS, PHONE BANKING, AUTOMATIC TRAN		1.20		0.00 CR
30/06/2019	Closing Balance				0.00
Regulatory Fees					
01/07/2018	Opening Balance				0.00
20/12/2018	ANZ INTERNET BANKING BPAY ASIC {309160}			53.00	53.00 CR
20/12/2018	ANZ INTERNET BANKING BPAY ASIC {309160}		53.00		0.00 CR
21/12/2018	ANZ INTERNET BANKING BPAY ASIC {490642}			53.00	53.00 CR
21/12/2018	ANZ INTERNET BANKING BPAY ASIC {490642}		53.00		0.00 CR
30/06/2019	Closing Balance				0.00
SMSF Supervisory Levy					
01/07/2018	Opening Balance				259.00 CR
30/06/2019	SMSF Supervisory Levy			259.00	518.00 CR
30/06/2019	Closing Balance				518.00 CR
Member Payments					
Pensions Paid - Mr Stan Kouros					
Pension 01.10.18					
01/07/2018	Opening Balance				0.00
20/11/2018	Pension Drawdown - Net			1,000.00	1,000.00 CR
20/11/2018	Pension Drawdown - Paid		1,000.00		0.00 CR
10/12/2018	Pension Drawdown - Net			1,000.00	1,000.00 CR
10/12/2018	Pension Drawdown - Paid		1,000.00		0.00 CR
10/01/2019	Pension Drawdown - Net			1,000.00	1,000.00 CR
10/01/2019	Pension Drawdown - Paid		1,000.00		0.00 CR
11/02/2019	Pension Drawdown - Net			1,000.00	1,000.00 CR
11/02/2019	Pension Drawdown - Paid		1,000.00		0.00 CR
11/03/2019	Pension Drawdown - Net			1,000.00	1,000.00 CR
11/03/2019	Pension Drawdown - Paid		1,000.00		0.00 CR
09/04/2019	Pension Drawdown - Net			1,000.00	1,000.00 CR
09/04/2019	Pension Drawdown - Paid		1,000.00		0.00 CR
09/05/2019	Pension Drawdown - Net			1,000.00	1,000.00 CR
09/05/2019	Pension Drawdown - Paid		1,000.00		0.00 CR
12/06/2019	Pension Drawdown - Net			1,000.00	1,000.00 CR
12/06/2019	Pension Drawdown - Paid		1,000.00		0.00 CR
30/06/2019	Closing Balance				0.00
Insurance Premiums - Mr Stan Kouros					
Accumulation					
01/07/2018	Opening Balance				0.00
31/07/2018	Insurance Premium Paid		459.77		459.77 DR
31/07/2018	PAYMENT TO AIA AUSTRALIA . 50438761 02/08/18			459.77	0.00 CR
29/08/2018	Insurance Premium Paid		459.77		459.77 DR
29/08/2018	PAYMENT TO AIA AUSTRALIA . 50438761 02/09/18			459.77	0.00 CR
30/06/2019	Closing Balance				0.00
Pension 01.10.18					
01/07/2018	Opening Balance				0.00
01/10/2018	Insurance Premium Paid		535.52		535.52 DR
01/10/2018	PAYMENT TO AIA AUSTRALIA . 50438761 02/10/18			535.52	0.00 CR
30/10/2018	Insurance Premium Paid		535.52		535.52 DR
30/10/2018	PAYMENT TO AIA AUSTRALIA . 50438761 02/11/18			535.52	0.00 CR
29/11/2018	Insurance Premium Paid		535.52		535.52 DR
29/11/2018	PAYMENT TO AIA AUSTRALIA . 50438761 02/12/18			535.52	0.00 CR
31/12/2018	Insurance Premium Paid		535.52		535.52 DR
31/12/2018	PAYMENT TO AIA AUSTRALIA . 50438761 02/01/19			535.52	0.00 CR

Kouros Stow Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2018 to 30 June 2019

Date	Description	Quantity	Debits	Credits	Balance
Liabilities					
30/01/2019	Insurance Premium Paid		535.52		535.52 DR
30/01/2019	PAYMENT TO AIA AUSTRALIA . 50438761 02/02/19			535.52	0.00 CR
01/03/2019	Insurance Premium Paid		535.52		535.52 DR
01/03/2019	PAYMENT TO AIA AUSTRALIA . 50438761 02/03/19			535.52	0.00 CR
29/03/2019	Insurance Premium Paid		535.52		535.52 DR
29/03/2019	PAYMENT TO AIA AUSTRALIA . 50438761 02/04/19			535.52	0.00 CR
30/04/2019	Insurance Premium Paid		535.52		535.52 DR
30/04/2019	PAYMENT TO AIA AUSTRALIA . 50438761 02/05/19			535.52	0.00 CR
29/05/2019	Insurance Premium Paid		535.52		535.52 DR
29/05/2019	PAYMENT TO AIA AUSTRALIA . 50438761 02/06/19			535.52	0.00 CR
30/06/2019	Closing Balance				0.00
Insurance Premiums - Mrs Glynis Stow					
Accumulation					
01/07/2018	Opening Balance				0.00
10/07/2018	Insurance Premium Paid		147.02		147.02 DR
10/07/2018	Insurance Premium Paid		219.74		366.76 DR
10/07/2018	PAYMENT TO AIA AUSTRALIA . 12801550 15/07/18			219.74	147.02 DR
10/07/2018	PAYMENT TO AIA AUSTRALIA . 15245597 15/07/18			147.02	0.00 CR
08/08/2018	Insurance Premium Paid		147.02		147.02 DR
08/08/2018	Insurance Premium Paid		219.74		366.76 DR
08/08/2018	PAYMENT TO AIA AUSTRALIA . 12801550 15/08/18			219.74	147.02 DR
08/08/2018	PAYMENT TO AIA AUSTRALIA . 15245597 15/08/18			147.02	0.00 CR
10/09/2018	Insurance Premium Paid		147.02		147.02 DR
10/09/2018	Insurance Premium Paid		219.74		366.76 DR
10/09/2018	PAYMENT TO AIA AUSTRALIA . 12801550 15/09/18			219.74	147.02 DR
10/09/2018	PAYMENT TO AIA AUSTRALIA . 15245597 15/09/18			147.02	0.00 CR
09/10/2018	Insurance Premium Paid		147.02		147.02 DR
09/10/2018	Insurance Premium Paid		232.62		379.64 DR
09/10/2018	PAYMENT TO AIA AUSTRALIA . 12801550 15/10/18			232.62	147.02 DR
09/10/2018	PAYMENT TO AIA AUSTRALIA . 15245597 15/10/18			147.02	0.00 CR
08/11/2018	Insurance Premium Paid		147.02		147.02 DR
08/11/2018	Insurance Premium Paid		232.62		379.64 DR
08/11/2018	PAYMENT TO AIA AUSTRALIA . 12801550 15/11/18			232.62	147.02 DR
08/11/2018	PAYMENT TO AIA AUSTRALIA . 15245597 15/11/18			147.02	0.00 CR
10/12/2018	Insurance Premium Paid		147.02		147.02 DR
10/12/2018	Insurance Premium Paid		232.62		379.64 DR
10/12/2018	PAYMENT TO AIA AUSTRALIA . 12801550 15/12/18			232.62	147.02 DR
10/12/2018	PAYMENT TO AIA AUSTRALIA . 15245597 15/12/18			147.02	0.00 CR
08/01/2019	Insurance Premium Paid		147.02		147.02 DR
08/01/2019	Insurance Premium Paid		232.62		379.64 DR
08/01/2019	PAYMENT TO AIA AUSTRALIA . 12801550 15/01/19			232.62	147.02 DR
08/01/2019	PAYMENT TO AIA AUSTRALIA . 15245597 15/01/19			147.02	0.00 CR
08/02/2019	Insurance Premium Paid		147.02		147.02 DR
08/02/2019	Insurance Premium Paid		232.62		379.64 DR
08/02/2019	PAYMENT TO AIA AUSTRALIA . 12801550 15/02/19			232.62	147.02 DR
08/02/2019	PAYMENT TO AIA AUSTRALIA . 15245597 15/02/19			147.02	0.00 CR
08/03/2019	Insurance Premium Paid		147.02		147.02 DR
08/03/2019	Insurance Premium Paid		232.62		379.64 DR
08/03/2019	PAYMENT TO AIA AUSTRALIA . 12801550 15/03/19			232.62	147.02 DR
08/03/2019	PAYMENT TO AIA AUSTRALIA . 15245597 15/03/19			147.02	0.00 CR
09/04/2019	Insurance Premium Paid		147.02		147.02 DR
09/04/2019	Insurance Premium Paid		232.62		379.64 DR
09/04/2019	PAYMENT TO AIA AUSTRALIA . 12801550 15/04/19			232.62	147.02 DR
09/04/2019	PAYMENT TO AIA AUSTRALIA . 15245597 15/04/19			147.02	0.00 CR
08/05/2019	Insurance Premium Paid		147.02		147.02 DR
08/05/2019	Insurance Premium Paid		232.62		379.64 DR
08/05/2019	PAYMENT TO AIA AUSTRALIA . 12801550 15/05/19			232.62	147.02 DR
08/05/2019	PAYMENT TO AIA AUSTRALIA . 15245597 15/05/19			147.02	0.00 CR
11/06/2019	Insurance Premium Paid		157.65		157.65 DR

Kouros Stow Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2018 to 30 June 2019

Date	Description	Quantity	Debits	Credits	Balance
Liabilities					
11/06/2019	Insurance Premium Paid		232.62		390.27 DR
11/06/2019	PAYMENT TO AIA AUSTRALIA . 12801550 15/06/19			232.62	157.65 DR
11/06/2019	PAYMENT TO AIA AUSTRALIA . 15245597 15/06/19			157.65	0.00 CR
30/06/2019	Closing Balance				0.00
Deferred Tax Liability					
Unrealised Gains/Losses					
01/07/2018	Opening Balance				3,217.00 CR
30/09/2018	Change in provision for deferred tax		3,938.70		721.70 DR
30/06/2019	Change in provision for deferred tax			1,922.30	1,200.60 CR
30/06/2019	Closing Balance				1,200.60 CR
Fund Suspense					
Cash at Bank - ANZ CMA					
01/07/2018	Opening Balance				0.00
02/07/2018	DIVIDEND FROM ANZ DIVIDEND A065/00380673			640.00	640.00 CR
02/07/2018	DIVIDEND FROM ANZ DIVIDEND A065/00380673		640.00		0.00 CR
04/07/2018	DIVIDEND FROM WBC DIVIDEND 001216409081			1,175.94	1,175.94 CR
04/07/2018	DIVIDEND FROM WBC DIVIDEND 001216409081		1,175.94		0.00 CR
05/07/2018	DIVIDEND FROM NAB INTERIM DIV DV191/00669174			1,485.00	1,485.00 CR
05/07/2018	DIVIDEND FROM NAB INTERIM DIV DV191/00669174		1,485.00		0.00 CR
10/07/2018	PAYMENT TO AIA AUSTRALIA . 12801550 15/07/18			219.74	219.74 CR
10/07/2018	PAYMENT TO AIA AUSTRALIA . 12801550 15/07/18		219.74		0.00 CR
10/07/2018	PAYMENT TO AIA AUSTRALIA . 15245597 15/07/18			147.02	147.02 CR
10/07/2018	PAYMENT TO AIA AUSTRALIA . 15245597 15/07/18		147.02		0.00 CR
16/07/2018	DIVIDEND FROM RDV PAYMENT JUL18/00803221			181.86	181.86 CR
16/07/2018	DIVIDEND FROM RDV PAYMENT JUL18/00803221		181.86		0.00 CR
17/07/2018	DIVIDEND FROM IOO DIVIDEND JUL18/00815469			121.89	121.89 CR
17/07/2018	DIVIDEND FROM IOO DIVIDEND JUL18/00815469		121.89		0.00 CR
18/07/2018	TRANSFER FROM FINCLEAR PTY LTD 10297			125,835.54	125,835.54 CR
18/07/2018	TRANSFER FROM FINCLEAR PTY LTD 10297		8,741.00		117,094.54 CR
18/07/2018	TRANSFER FROM FINCLEAR PTY LTD 10297		13,262.49		103,832.05 CR
18/07/2018	TRANSFER FROM FINCLEAR PTY LTD 10297		28,522.26		75,309.79 CR
18/07/2018	TRANSFER FROM FINCLEAR PTY LTD 10297		75,309.79		0.00 CR
23/07/2018	DIVIDEND FROM VTS DIVIDEND VTS34/00812119			56.71	56.71 CR
23/07/2018	DIVIDEND FROM VTS DIVIDEND VTS34/00812119		56.71		0.00 CR
25/07/2018	PAYMENT TO FINCLEAR PTY LTD 10633			14,903.42	14,903.42 CR
25/07/2018	PAYMENT TO FINCLEAR PTY LTD 10633			14,971.50	29,874.92 CR
25/07/2018	PAYMENT TO FINCLEAR PTY LTD 10633			19,771.85	49,646.77 CR
25/07/2018	PAYMENT TO FINCLEAR PTY LTD 10633			19,955.55	69,602.32 CR
25/07/2018	PAYMENT TO FINCLEAR PTY LTD 10633			24,896.68	94,499.00 CR
25/07/2018	PAYMENT TO FINCLEAR PTY LTD 10633		94,499.00		0.00 CR
31/07/2018	2 EXCESS EFTPOS, PHONE BANKING, AUTOMATIC TRAN			1.20	1.20 CR
31/07/2018	2 EXCESS EFTPOS, PHONE BANKING, AUTOMATIC TRAN		1.20		0.00 CR
31/07/2018	CREDIT INTEREST PAID			10.11	10.11 CR
31/07/2018	CREDIT INTEREST PAID		10.11		0.00 CR
31/07/2018	PAYMENT TO AIA AUSTRALIA . 50438761 02/08/18			459.77	459.77 CR
31/07/2018	PAYMENT TO AIA AUSTRALIA . 50438761 02/08/18		459.77		0.00 CR
08/08/2018	PAYMENT TO AIA AUSTRALIA . 12801550 15/08/18			219.74	219.74 CR
08/08/2018	PAYMENT TO AIA AUSTRALIA . 12801550 15/08/18		219.74		0.00 CR
08/08/2018	PAYMENT TO AIA AUSTRALIA . 15245597 15/08/18			147.02	147.02 CR
08/08/2018	PAYMENT TO AIA AUSTRALIA . 15245597 15/08/18		147.02		0.00 CR
10/08/2018	PAYMENT TO LATROBE FUND PMO INVESTMENT 241244			40,000.00	40,000.00 CR
10/08/2018	PAYMENT TO LATROBE FUND PMO INVESTMENT 241244		40,000.00		0.00 CR
13/08/2018	PAYMENT TO AG ORBIS BF 100048131			20,000.00	20,000.00 CR
13/08/2018	PAYMENT TO AG ORBIS BF 100048131		20,000.00		0.00 CR
20/08/2018	ANZ INTERNET BANKING PAYMENT 284047 TO JOYCE C			57.95	57.95 CR
20/08/2018	ANZ INTERNET BANKING PAYMENT 284047 TO JOYCE C		57.95		0.00 CR
24/08/2018	DEBENTURE/NOTE INTEREST FROM RVL PAYMENT AUG			38.48	38.48 CR

Kouros Stow Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2018 to 30 June 2019

Date	Description	Quantity	Debits	Credits	Balance
Liabilities					
24/08/2018	DEBENTURE/NOTE INTEREST FROM RVL PAYMENT AUG		38.48		0.00 CR
29/08/2018	PAYMENT TO AIA AUSTRALIA . 50438761 02/09/18			459.77	459.77 CR
29/08/2018	PAYMENT TO AIA AUSTRALIA . 50438761 02/09/18		459.77		0.00 CR
31/08/2018	CREDIT INTEREST PAID			4.59	4.59 CR
31/08/2018	CREDIT INTEREST PAID		4.59		0.00 CR
31/08/2018	DIVIDEND FROM ABACUS TRUST DIS S00094075432			317.52	317.52 CR
31/08/2018	DIVIDEND FROM ABACUS TRUST DIS S00094075432		317.52		0.00 CR
10/09/2018	ANZ INTERNET BANKING FUNDS TFER TRANSFER 26348			500.00	500.00 CR
10/09/2018	ANZ INTERNET BANKING FUNDS TFER TRANSFER 26348		500.00		0.00 CR
10/09/2018	PAYMENT TO AIA AUSTRALIA . 12801550 15/09/18			219.74	219.74 CR
10/09/2018	PAYMENT TO AIA AUSTRALIA . 12801550 15/09/18		219.74		0.00 CR
10/09/2018	PAYMENT TO AIA AUSTRALIA . 15245597 15/09/18			147.02	147.02 CR
10/09/2018	PAYMENT TO AIA AUSTRALIA . 15245597 15/09/18		147.02		0.00 CR
26/09/2018	DIVIDEND FROM REG FNL DIV 001221698895			173.00	173.00 CR
26/09/2018	DIVIDEND FROM REG FNL DIV 001221698895		173.00		0.00 CR
27/09/2018	TRANSFER FROM ATO ATO008000010148401			503.00	503.00 CR
27/09/2018	TRANSFER FROM ATO ATO008000010148401		503.00		0.00 CR
28/09/2018	CREDIT INTEREST PAID			1.68	1.68 CR
28/09/2018	CREDIT INTEREST PAID		1.68		0.00 CR
28/09/2018	DIVIDEND FROM BENDIGO S00094075432			455.00	455.00 CR
28/09/2018	DIVIDEND FROM BENDIGO S00094075432		455.00		0.00 CR
01/10/2018	PAYMENT TO AIA AUSTRALIA . 50438761 02/10/18			535.52	535.52 CR
01/10/2018	PAYMENT TO AIA AUSTRALIA . 50438761 02/10/18		535.52		0.00 CR
09/10/2018	PAYMENT TO AIA AUSTRALIA . 12801550 15/10/18			232.62	232.62 CR
09/10/2018	PAYMENT TO AIA AUSTRALIA . 12801550 15/10/18		232.62		0.00 CR
09/10/2018	PAYMENT TO AIA AUSTRALIA . 15245597 15/10/18			147.02	147.02 CR
09/10/2018	PAYMENT TO AIA AUSTRALIA . 15245597 15/10/18		147.02		0.00 CR
24/10/2018	DIVIDEND FROM VEU DIVIDEND VEU35/00811234			75.19	75.19 CR
24/10/2018	DIVIDEND FROM VEU DIVIDEND VEU35/00811234		75.19		0.00 CR
26/10/2018	DIVIDEND FROM VTS DIVIDEND VTS35/00812296			69.93	69.93 CR
26/10/2018	DIVIDEND FROM VTS DIVIDEND VTS35/00812296		69.93		0.00 CR
30/10/2018	PAYMENT TO AIA AUSTRALIA . 50438761 02/11/18			535.52	535.52 CR
30/10/2018	PAYMENT TO AIA AUSTRALIA . 50438761 02/11/18		535.52		0.00 CR
31/10/2018	CREDIT INTEREST PAID			2.04	2.04 CR
31/10/2018	CREDIT INTEREST PAID		2.04		0.00 CR
05/11/2018	ANZ INTERNET BANKING PAYMENT 810252 TO J C Lofts			65.00	65.00 CR
05/11/2018	ANZ INTERNET BANKING PAYMENT 810252 TO J C Lofts		65.00		0.00 CR
08/11/2018	PAYMENT TO AIA AUSTRALIA . 12801550 15/11/18			232.62	232.62 CR
08/11/2018	PAYMENT TO AIA AUSTRALIA . 12801550 15/11/18		232.62		0.00 CR
08/11/2018	PAYMENT TO AIA AUSTRALIA . 15245597 15/11/18			147.02	147.02 CR
08/11/2018	PAYMENT TO AIA AUSTRALIA . 15245597 15/11/18		147.02		0.00 CR
20/11/2018	ANZ M-BANKING PAYMENT TRANSFER 066829 TO DAILY			1,000.00	1,000.00 CR
20/11/2018	ANZ M-BANKING PAYMENT TRANSFER 066829 TO DAILY		1,000.00		0.00 CR
20/11/2018	DIVIDEND FROM TPM DIVIDEND NOV18/00818963			20.00	20.00 CR
20/11/2018	DIVIDEND FROM TPM DIVIDEND NOV18/00818963		20.00		0.00 CR
27/11/2018	ANZ INTERNET BANKING FUNDS TFER TRANSFER 12115			500.00	500.00 CR
27/11/2018	ANZ INTERNET BANKING FUNDS TFER TRANSFER 12115		500.00		0.00 CR
29/11/2018	PAYMENT TO AIA AUSTRALIA . 50438761 02/12/18			535.52	535.52 CR
29/11/2018	PAYMENT TO AIA AUSTRALIA . 50438761 02/12/18		535.52		0.00 CR
30/11/2018	CREDIT INTEREST PAID			1.71	1.71 CR
30/11/2018	CREDIT INTEREST PAID		1.71		0.00 CR
05/12/2018	ANZ INTERNET BANKING FUNDS TFER TRANSFER 31565			500.00	500.00 CR
05/12/2018	ANZ INTERNET BANKING FUNDS TFER TRANSFER 31565		500.00		0.00 CR
10/12/2018	ANZ M-BANKING PAYMENT TRANSFER 486670 TO DAILY			1,000.00	1,000.00 CR
10/12/2018	ANZ M-BANKING PAYMENT TRANSFER 486670 TO DAILY		1,000.00		0.00 CR
10/12/2018	PAYMENT TO AIA AUSTRALIA . 12801550 15/12/18			232.62	232.62 CR
10/12/2018	PAYMENT TO AIA AUSTRALIA . 12801550 15/12/18		232.62		0.00 CR
10/12/2018	PAYMENT TO AIA AUSTRALIA . 15245597 15/12/18			147.02	147.02 CR
10/12/2018	PAYMENT TO AIA AUSTRALIA . 15245597 15/12/18		147.02		0.00 CR

Kouros Stow Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2018 to 30 June 2019

Date	Description	Quantity	Debits	Credits	Balance
Liabilities					
17/12/2018	ANZ INTERNET BANKING FUNDS TFER TRANSFER 82725			400.00	400.00 CR
17/12/2018	ANZ INTERNET BANKING FUNDS TFER TRANSFER 82725		400.00		0.00 CR
20/12/2018	ANZ INTERNET BANKING BPAY ASIC {309160}			53.00	53.00 CR
20/12/2018	ANZ INTERNET BANKING BPAY ASIC {309160}		53.00		0.00 CR
21/12/2018	ANZ INTERNET BANKING BPAY ASIC {490642}			53.00	53.00 CR
21/12/2018	ANZ INTERNET BANKING BPAY ASIC {490642}		53.00		0.00 CR
31/12/2018	ANZ INTERNET BANKING FUNDS TFER TRANSFER 15511			1,000.00	1,000.00 CR
31/12/2018	ANZ INTERNET BANKING FUNDS TFER TRANSFER 15511		1,000.00		0.00 CR
31/12/2018	CREDIT INTEREST PAID			1.62	1.62 CR
31/12/2018	CREDIT INTEREST PAID		1.62		0.00 CR
31/12/2018	PAYMENT TO AIA AUSTRALIA . 50438761 02/01/19			535.52	535.52 CR
31/12/2018	PAYMENT TO AIA AUSTRALIA . 50438761 02/01/19		535.52		0.00 CR
08/01/2019	PAYMENT TO AIA AUSTRALIA . 12801550 15/01/19			232.62	232.62 CR
08/01/2019	PAYMENT TO AIA AUSTRALIA . 12801550 15/01/19		232.62		0.00 CR
08/01/2019	PAYMENT TO AIA AUSTRALIA . 15245597 15/01/19			147.02	147.02 CR
08/01/2019	PAYMENT TO AIA AUSTRALIA . 15245597 15/01/19		147.02		0.00 CR
10/01/2019	ANZ M-BANKING PAYMENT TRANSFER 672591 TO DAILY			1,000.00	1,000.00 CR
10/01/2019	ANZ M-BANKING PAYMENT TRANSFER 672591 TO DAILY		1,000.00		0.00 CR
16/01/2019	DIVIDEND FROM IOO PAYMENT JAN19/00814565			101.40	101.40 CR
16/01/2019	DIVIDEND FROM IOO PAYMENT JAN19/00814565		101.40		0.00 CR
24/01/2019	DIVIDEND FROM VEU DIVIDEND VEU36/00810856			121.17	121.17 CR
24/01/2019	DIVIDEND FROM VEU DIVIDEND VEU36/00810856		121.17		0.00 CR
24/01/2019	DIVIDEND FROM VTS DIVIDEND VTS36/00812271			69.92	69.92 CR
24/01/2019	DIVIDEND FROM VTS DIVIDEND VTS36/00812271		69.92		0.00 CR
30/01/2019	DIVIDEND FROM BHP GROUP DIV AS378/01224228			1,579.45	1,579.45 CR
30/01/2019	DIVIDEND FROM BHP GROUP DIV AS378/01224228		1,579.45		0.00 CR
30/01/2019	PAYMENT TO AIA AUSTRALIA . 50438761 02/02/19			535.52	535.52 CR
30/01/2019	PAYMENT TO AIA AUSTRALIA . 50438761 02/02/19		535.52		0.00 CR
31/01/2019	CREDIT INTEREST PAID			1.53	1.53 CR
31/01/2019	CREDIT INTEREST PAID		1.53		0.00 CR
08/02/2019	PAYMENT TO AIA AUSTRALIA . 12801550 15/02/19			232.62	232.62 CR
08/02/2019	PAYMENT TO AIA AUSTRALIA . 12801550 15/02/19		232.62		0.00 CR
08/02/2019	PAYMENT TO AIA AUSTRALIA . 15245597 15/02/19			147.02	147.02 CR
08/02/2019	PAYMENT TO AIA AUSTRALIA . 15245597 15/02/19		147.02		0.00 CR
11/02/2019	ANZ M-BANKING PAYMENT TRANSFER 258207 TO DAILY			1,000.00	1,000.00 CR
11/02/2019	ANZ M-BANKING PAYMENT TRANSFER 258207 TO DAILY		1,000.00		0.00 CR
14/02/2019	TRANSFER FROM FINCLEAR PTY LTD 19694			12,392.00	12,392.00 CR
14/02/2019	TRANSFER FROM FINCLEAR PTY LTD 19694		5,147.00		7,245.00 CR
14/02/2019	TRANSFER FROM FINCLEAR PTY LTD 19694		7,245.00		0.00 CR
28/02/2019	CREDIT INTEREST PAID			2.09	2.09 CR
28/02/2019	CREDIT INTEREST PAID		2.09		0.00 CR
01/03/2019	PAYMENT TO AIA AUSTRALIA . 50438761 02/03/19			535.52	535.52 CR
01/03/2019	PAYMENT TO AIA AUSTRALIA . 50438761 02/03/19		535.52		0.00 CR
08/03/2019	PAYMENT TO AIA AUSTRALIA . 12801550 15/03/19			232.62	232.62 CR
08/03/2019	PAYMENT TO AIA AUSTRALIA . 12801550 15/03/19		232.62		0.00 CR
08/03/2019	PAYMENT TO AIA AUSTRALIA . 15245597 15/03/19			147.02	147.02 CR
08/03/2019	PAYMENT TO AIA AUSTRALIA . 15245597 15/03/19		147.02		0.00 CR
11/03/2019	ANZ INTERNET BANKING PAYMENT 377706 TO Daily Expe			1,000.00	1,000.00 CR
11/03/2019	ANZ INTERNET BANKING PAYMENT 377706 TO Daily Expe		1,000.00		0.00 CR
29/03/2019	CREDIT INTEREST PAID			2.67	2.67 CR
29/03/2019	CREDIT INTEREST PAID		2.67		0.00 CR
29/03/2019	DIVIDEND FROM BENDIGO S00094075432			455.00	455.00 CR
29/03/2019	DIVIDEND FROM BENDIGO S00094075432		455.00		0.00 CR
29/03/2019	PAYMENT TO AIA AUSTRALIA . 50438761 02/04/19			535.52	535.52 CR
29/03/2019	PAYMENT TO AIA AUSTRALIA . 50438761 02/04/19		535.52		0.00 CR
09/04/2019	ANZ INTERNET BANKING PAYMENT 847237 TO Daily Expe			1,000.00	1,000.00 CR
09/04/2019	ANZ INTERNET BANKING PAYMENT 847237 TO Daily Expe		1,000.00		0.00 CR
09/04/2019	PAYMENT TO AIA AUSTRALIA . 12801550 15/04/19			232.62	232.62 CR
09/04/2019	PAYMENT TO AIA AUSTRALIA . 12801550 15/04/19		232.62		0.00 CR

Kouros Stow Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2018 to 30 June 2019

Date	Description	Quantity	Debits	Credits	Balance
Liabilities					
09/04/2019	PAYMENT TO AIA AUSTRALIA . 15245597 15/04/19			147.02	147.02 CR
09/04/2019	PAYMENT TO AIA AUSTRALIA . 15245597 15/04/19		147.02		0.00 CR
11/04/2019	DIVIDEND FROM REG ITM DIV 001228352473			162.40	162.40 CR
11/04/2019	DIVIDEND FROM REG ITM DIV 001228352473		162.40		0.00 CR
24/04/2019	DIVIDEND FROM VEU DIVIDEND VEU37/00810729			48.68	48.68 CR
24/04/2019	DIVIDEND FROM VEU DIVIDEND VEU37/00810729		48.68		0.00 CR
24/04/2019	DIVIDEND FROM VTS DIVIDEND VTS37/00812280			75.08	75.08 CR
24/04/2019	DIVIDEND FROM VTS DIVIDEND VTS37/00812280		75.08		0.00 CR
30/04/2019	CREDIT INTEREST PAID			2.77	2.77 CR
30/04/2019	CREDIT INTEREST PAID		2.77		0.00 CR
30/04/2019	PAYMENT TO AIA AUSTRALIA . 50438761 02/05/19			535.52	535.52 CR
30/04/2019	PAYMENT TO AIA AUSTRALIA . 50438761 02/05/19		535.52		0.00 CR
08/05/2019	PAYMENT TO AIA AUSTRALIA . 12801550 15/05/19			232.62	232.62 CR
08/05/2019	PAYMENT TO AIA AUSTRALIA . 12801550 15/05/19		232.62		0.00 CR
08/05/2019	PAYMENT TO AIA AUSTRALIA . 15245597 15/05/19			147.02	147.02 CR
08/05/2019	PAYMENT TO AIA AUSTRALIA . 15245597 15/05/19		147.02		0.00 CR
09/05/2019	ANZ M-BANKING PAYMENT TRANSFER 459152 TO DAILY			1,000.00	1,000.00 CR
09/05/2019	ANZ M-BANKING PAYMENT TRANSFER 459152 TO DAILY		1,000.00		0.00 CR
13/05/2019	DIVIDEND FROM AMC DIVIDEND 001229060525			351.12	351.12 CR
13/05/2019	DIVIDEND FROM AMC DIVIDEND 001229060525		351.12		0.00 CR
29/05/2019	PAYMENT TO AIA AUSTRALIA . 50438761 02/06/19			535.52	535.52 CR
29/05/2019	PAYMENT TO AIA AUSTRALIA . 50438761 02/06/19		535.52		0.00 CR
31/05/2019	CREDIT INTEREST PAID			2.47	2.47 CR
31/05/2019	CREDIT INTEREST PAID		2.47		0.00 CR
11/06/2019	PAYMENT TO AIA AUSTRALIA . 12801550 15/06/19			232.62	232.62 CR
11/06/2019	PAYMENT TO AIA AUSTRALIA . 12801550 15/06/19		232.62		0.00 CR
11/06/2019	PAYMENT TO AIA AUSTRALIA . 15245597 15/06/19			157.65	157.65 CR
11/06/2019	PAYMENT TO AIA AUSTRALIA . 15245597 15/06/19		157.65		0.00 CR
12/06/2019	ANZ M-BANKING PAYMENT TRANSFER 256065 TO DAILY			1,000.00	1,000.00 CR
12/06/2019	ANZ M-BANKING PAYMENT TRANSFER 256065 TO DAILY		1,000.00		0.00 CR
28/06/2019	ANZ INTERNET BANKING PAYMENT 108525 TO K J HERBI			500.00	500.00 CR
28/06/2019	ANZ INTERNET BANKING PAYMENT 108525 TO K J HERBI		500.00		0.00 CR
28/06/2019	CREDIT INTEREST PAID			2.06	2.06 CR
28/06/2019	CREDIT INTEREST PAID		2.06		0.00 CR
30/06/2019	Closing Balance				0.00

Member Entitlements

Member Entitlement Accounts

Mr Stan Kouros

Accumulation

01/07/2018	Opening Balance				243,216.08 CR
31/07/2018	PAYMENT TO AIA AUSTRALIA . 50438761 02/08/18		459.77		242,756.31 CR
31/07/2018	Tax Effect of Direct Member Expenses			68.97	242,825.28 CR
29/08/2018	PAYMENT TO AIA AUSTRALIA . 50438761 02/09/18		459.77		242,365.51 CR
29/08/2018	Tax Effect of Direct Member Expenses			68.97	242,434.48 CR
27/09/2018	TRANSFER FROM ATO ATO008000010148401			251.50	242,685.98 CR
30/09/2018	Income Taxes Allocated			150.36	242,836.34 CR
30/09/2018	Investment Profit or Loss			9,518.02	252,354.36 CR
30/09/2018	Tax Effect of Direct Member Expenses		0.01		252,354.35 CR
01/10/2018	Pension Establishment Post 07		252,354.35		0.00 CR
30/06/2019	Closing Balance				0.00

Pension 01.10.18

01/07/2018	Opening Balance				0.00
01/10/2018	PAYMENT TO AIA AUSTRALIA . 50438761 02/10/18		535.52		535.52 DR
01/10/2018	Pension Establishment Post 07			252,354.35	251,818.83 CR
01/10/2018	Tax Effect of Direct Member Expenses			80.33	251,899.16 CR
30/10/2018	PAYMENT TO AIA AUSTRALIA . 50438761 02/11/18		535.52		251,363.64 CR
30/10/2018	Tax Effect of Direct Member Expenses			80.33	251,443.97 CR

Kouros Stow Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2018 to 30 June 2019

Date	Description	Quantity	Debits	Credits	Balance
Member Entitlements					
20/11/2018	Pension Drawdown - Gross		1,000.00		250,443.97 CR
29/11/2018	PAYMENT TO AIA AUSTRALIA . 50438761 02/12/18		535.52		249,908.45 CR
29/11/2018	Tax Effect of Direct Member Expenses			80.33	249,988.78 CR
10/12/2018	Pension Drawdown - Gross		1,000.00		248,988.78 CR
31/12/2018	PAYMENT TO AIA AUSTRALIA . 50438761 02/01/19		535.52		248,453.26 CR
31/12/2018	Tax Effect of Direct Member Expenses			80.33	248,533.59 CR
10/01/2019	Pension Drawdown - Gross		1,000.00		247,533.59 CR
30/01/2019	PAYMENT TO AIA AUSTRALIA . 50438761 02/02/19		535.52		246,998.07 CR
30/01/2019	Tax Effect of Direct Member Expenses			80.33	247,078.40 CR
11/02/2019	Pension Drawdown - Gross		1,000.00		246,078.40 CR
01/03/2019	PAYMENT TO AIA AUSTRALIA . 50438761 02/03/19		535.52		245,542.88 CR
01/03/2019	Tax Effect of Direct Member Expenses			80.33	245,623.21 CR
11/03/2019	Pension Drawdown - Gross		1,000.00		244,623.21 CR
29/03/2019	PAYMENT TO AIA AUSTRALIA . 50438761 02/04/19		535.52		244,087.69 CR
29/03/2019	Tax Effect of Direct Member Expenses			80.33	244,168.02 CR
09/04/2019	Pension Drawdown - Gross		1,000.00		243,168.02 CR
30/04/2019	PAYMENT TO AIA AUSTRALIA . 50438761 02/05/19		535.52		242,632.50 CR
30/04/2019	Tax Effect of Direct Member Expenses			80.33	242,712.83 CR
09/05/2019	Pension Drawdown - Gross		1,000.00		241,712.83 CR
29/05/2019	PAYMENT TO AIA AUSTRALIA . 50438761 02/06/19		535.52		241,177.31 CR
29/05/2019	Tax Effect of Direct Member Expenses			80.33	241,257.64 CR
12/06/2019	Pension Drawdown - Gross		1,000.00		240,257.64 CR
30/06/2019	Income Taxes Allocated			2,225.31	242,482.95 CR
30/06/2019	Investment Profit or Loss			17,330.11	259,813.06 CR
30/06/2019	Tax Effect of Direct Member Expenses		0.02		259,813.04 CR
30/06/2019	Closing Balance				259,813.04 CR
Mrs Glynis Stow					
Accumulation					
01/07/2018	Opening Balance				304,905.78 CR
10/07/2018	PAYMENT TO AIA AUSTRALIA . 12801550 15/07/18		219.74		304,686.04 CR
10/07/2018	PAYMENT TO AIA AUSTRALIA . 15245597 15/07/18		147.02		304,539.02 CR
10/07/2018	Tax Effect of Direct Member Expenses			22.05	304,561.07 CR
10/07/2018	Tax Effect of Direct Member Expenses			32.96	304,594.03 CR
08/08/2018	PAYMENT TO AIA AUSTRALIA . 12801550 15/08/18		219.74		304,374.29 CR
08/08/2018	PAYMENT TO AIA AUSTRALIA . 15245597 15/08/18		147.02		304,227.27 CR
08/08/2018	Tax Effect of Direct Member Expenses			22.05	304,249.32 CR
08/08/2018	Tax Effect of Direct Member Expenses			32.96	304,282.28 CR
10/09/2018	ANZ INTERNET BANKING FUNDS TFER TRANSFER 26348			500.00	304,782.28 CR
10/09/2018	Contribution Tax Withheld		75.00		304,707.28 CR
10/09/2018	PAYMENT TO AIA AUSTRALIA . 12801550 15/09/18		219.74		304,487.54 CR
10/09/2018	PAYMENT TO AIA AUSTRALIA . 15245597 15/09/18		147.02		304,340.52 CR
10/09/2018	Tax Effect of Direct Member Expenses			22.05	304,362.57 CR
10/09/2018	Tax Effect of Direct Member Expenses			32.96	304,395.53 CR
27/09/2018	TRANSFER FROM ATO ATO008000010148401			251.50	304,647.03 CR
30/09/2018	Income Taxes Allocated			188.43	304,835.46 CR
30/09/2018	Investment Profit or Loss			11,934.66	316,770.12 CR
30/09/2018	Tax Effect of Direct Member Expenses			0.01	316,770.13 CR
09/10/2018	PAYMENT TO AIA AUSTRALIA . 12801550 15/10/18		232.62		316,537.51 CR
09/10/2018	PAYMENT TO AIA AUSTRALIA . 15245597 15/10/18		147.02		316,390.49 CR
09/10/2018	Tax Effect of Direct Member Expenses			22.05	316,412.54 CR
09/10/2018	Tax Effect of Direct Member Expenses			34.89	316,447.43 CR
08/11/2018	PAYMENT TO AIA AUSTRALIA . 12801550 15/11/18		232.62		316,214.81 CR
08/11/2018	PAYMENT TO AIA AUSTRALIA . 15245597 15/11/18		147.02		316,067.79 CR
08/11/2018	Tax Effect of Direct Member Expenses			22.05	316,089.84 CR
08/11/2018	Tax Effect of Direct Member Expenses			34.89	316,124.73 CR
27/11/2018	ANZ INTERNET BANKING FUNDS TFER TRANSFER 12115			500.00	316,624.73 CR
27/11/2018	Contribution Tax Withheld		75.00		316,549.73 CR
05/12/2018	ANZ INTERNET BANKING FUNDS TFER TRANSFER 31565			500.00	317,049.73 CR
05/12/2018	Contribution Tax Withheld		75.00		316,974.73 CR

Kouros Stow Superannuation Fund
General Ledger Account Movement
For the period from 1 July 2018 to 30 June 2019

Date	Description	Quantity	Debits	Credits	Balance
Member Entitlements					
10/12/2018	PAYMENT TO AIA AUSTRALIA . 12801550 15/12/18		232.62		316,742.11 CR
10/12/2018	PAYMENT TO AIA AUSTRALIA . 15245597 15/12/18		147.02		316,595.09 CR
10/12/2018	Tax Effect of Direct Member Expenses			22.05	316,617.14 CR
10/12/2018	Tax Effect of Direct Member Expenses			34.89	316,652.03 CR
17/12/2018	ANZ INTERNET BANKING FUNDS TFER TRANSFER 82725			400.00	317,052.03 CR
17/12/2018	Contribution Tax Withheld		60.00		316,992.03 CR
31/12/2018	ANZ INTERNET BANKING FUNDS TFER TRANSFER 15511			1,000.00	317,992.03 CR
31/12/2018	Contribution Tax Withheld		150.00		317,842.03 CR
08/01/2019	PAYMENT TO AIA AUSTRALIA . 12801550 15/01/19		232.62		317,609.41 CR
08/01/2019	PAYMENT TO AIA AUSTRALIA . 15245597 15/01/19		147.02		317,462.39 CR
08/01/2019	Tax Effect of Direct Member Expenses			22.05	317,484.44 CR
08/01/2019	Tax Effect of Direct Member Expenses			34.89	317,519.33 CR
08/02/2019	PAYMENT TO AIA AUSTRALIA . 12801550 15/02/19		232.62		317,286.71 CR
08/02/2019	PAYMENT TO AIA AUSTRALIA . 15245597 15/02/19		147.02		317,139.69 CR
08/02/2019	Tax Effect of Direct Member Expenses			22.05	317,161.74 CR
08/02/2019	Tax Effect of Direct Member Expenses			34.89	317,196.63 CR
08/03/2019	PAYMENT TO AIA AUSTRALIA . 12801550 15/03/19		232.62		316,964.01 CR
08/03/2019	PAYMENT TO AIA AUSTRALIA . 15245597 15/03/19		147.02		316,816.99 CR
08/03/2019	Tax Effect of Direct Member Expenses			22.05	316,839.04 CR
08/03/2019	Tax Effect of Direct Member Expenses			34.89	316,873.93 CR
09/04/2019	PAYMENT TO AIA AUSTRALIA . 12801550 15/04/19		232.62		316,641.31 CR
09/04/2019	PAYMENT TO AIA AUSTRALIA . 15245597 15/04/19		147.02		316,494.29 CR
09/04/2019	Tax Effect of Direct Member Expenses			22.05	316,516.34 CR
09/04/2019	Tax Effect of Direct Member Expenses			34.89	316,551.23 CR
08/05/2019	PAYMENT TO AIA AUSTRALIA . 12801550 15/05/19		232.62		316,318.61 CR
08/05/2019	PAYMENT TO AIA AUSTRALIA . 15245597 15/05/19		147.02		316,171.59 CR
08/05/2019	Tax Effect of Direct Member Expenses			22.05	316,193.64 CR
08/05/2019	Tax Effect of Direct Member Expenses			34.89	316,228.53 CR
11/06/2019	PAYMENT TO AIA AUSTRALIA . 12801550 15/06/19		232.62		315,995.91 CR
11/06/2019	PAYMENT TO AIA AUSTRALIA . 15245597 15/06/19		157.65		315,838.26 CR
11/06/2019	Tax Effect of Direct Member Expenses			23.65	315,861.91 CR
11/06/2019	Tax Effect of Direct Member Expenses			34.89	315,896.80 CR
30/06/2019	Income Taxes Allocated		3,026.17		312,870.63 CR
30/06/2019	Investment Profit or Loss			22,277.37	335,148.00 CR
30/06/2019	Tax Effect of Direct Member Expenses			0.05	335,148.05 CR
30/06/2019	Closing Balance				335,148.05 CR

Kouros Stow Superannuation Fund
Statement of Financial Position
as at 30 June 2019

	Note	2019 \$	2018 \$
Assets			
Investments			
Cash and Cash Equivalents	6A	41,880.52	-
Managed Investments	6B	20,460.76	-
Shares in Listed Companies	6C	361,848.11	442,389.76
Stapled Securities	6D	-	13,300.56
Units In Listed Unit Trusts	6E	134,193.73	33,937.00
Other Assets			
Cash At Bank		16,786.86	40,842.28
DRP Residual		124.82	-
Receivables		1,778.69	537.86
Deferred Tax Assets		2,610.00	12,209.95
Current Tax Assets		16,996.20	8,380.45
Total Assets		<u>596,679.69</u>	<u>551,597.86</u>
Liabilities			
Other Creditors and Accruals		518.00	259.00
Deferred Tax Liability		1,200.60	3,217.00
Total Liabilities		<u>1,718.60</u>	<u>3,476.00</u>
Net Assets Available to Pay Benefits		<u>594,961.09</u>	<u>548,121.86</u>
<i>Represented by:</i>			
Liability for Accrued Benefits			
	2		
Mr Stan Kouros		259,813.04	243,216.08
Mrs Glynis Stow		335,148.05	304,905.78
Total Liability for Accrued Benefits		<u>594,961.09</u>	<u>548,121.86</u>

*The accompanying notes form part of these financial statements.
This report should be read in conjunction with the accompanying compilation report.*

Client name	KOUROS STOW SUPERANNUATION FUND	Fin Accounts Prepared by	MICHAEL URSINO
Client code	KOUSTO / 310	Date prepared	02-Oct-2019
Year ended	30-Jun-2019	Reviewed by	
SRN/HIN	X0070592002	Date reviewed	
Postcode	2069	Back to Cover	

	WP Ref	Amount	Percentage
CASH AT BANK	E	58,667.38	9.83%
LISTED INVESTMENTS	E1	496,041.84	83.13%
UNLISTED INVESTMENTS	E2	20,460.76	3.43%
PROPERTY	E3	-	0.00%
RECEIVABLES	E	18,774.89	3.15%
OTHER ASSETS	E	2,734.82	0.46%
		\$ 596,679.69	100.00%

Total Assets per Balance Sheet

596,679.69

Variance (must be nil)

0.00

Client name	KOUROS STOW SUPERANNUATION FUND	Fin Accounts Prepared by	MICHAEL URSINO
Client code	KOUSTO / 310	Date prepared	30-Sep-2019
Year ended	30-Jun-2019	Reviewed by	
SRN/HIN	X0070592002	Date reviewed	
Postcode	2069		Back to Cover

Select a random sample of investments and from the sample selected:

- * Agree name of holding and quantity of shares with Share Registry
- * Obtain market price on balance date and agree market valuation to Broker/AFR
- * Attach our valuation report and reconcile for differences
- * Agree to minutes for proper authorisation
- * Agree to source documents, bank statements and transfer forms
- * Unrealised are properly recorded in financial report
- * Disposals are at market value
- * Investments are at armslength, in accordance with investment strategy and conform with sole purpose
- * Attach all printed registries' confirmation

ASX Code	Company	Units Held	Market Price	Market Valuation
1	NAB NATIONAL AUST. BANK	1,563	26.720	41,763.36
2	BHP BHP GROUP LIMITED	1,141	41.160	46,963.56
3	SDF STEADFAST GROUP LTD	10,263	3.510	36,023.13
4	WBC WESTPAC BANKING CORP	1,341	28.360	38,030.76
5			-	-
6			-	-
7			-	-
8			-	-
9			-	-
10			-	-

Total 162,780.81

Sampling % 32.8%

Reconciliation

Roach & Bruce's Valuation	496,041.84	
Less Cash		496,041.84
Broker's Valuation	496,041.84	
Less Cash		496,041.84
Variance		<u><u>0.00</u></u>

Variance is explained by:

Item	Description	Account	Amount
1			
2			
3			
4			
5			
6			
			<u><u>0.00</u></u>

Balance should be nil 0.00

Kouros Stow Superannuation Fund

Investment Summary as at 30 June 2019

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<u>Bank</u>								
Cash at Bank - ANZ CMA				16,786.86	16,786.86			2.92%
				16,786.86	16,786.86			2.92%
<u>Listed Securities Market</u>								
Australian Foundation Investment Company Limited - Ordinary Fully Paid (ASX:AFI)	4,214.00000	5.4282	6.2500	22,874.36	26,337.50	3,463.14	15.14%	4.58%
Ancor Limited (ASX:AMC)	2,090.00000	15.1912	16.1900	31,749.65	33,837.10	2,087.45	6.57%	5.88%
AMP Limited (ASX:AMP)	7,333.00000	5.4357	2.1200	39,860.18	15,545.96	(24,314.22)	(61.00)%	2.70%
Australia And New Zealand Banking Group Limited (ASX:ANZ)	824.00000	35.4902	28.2100	29,243.90	23,245.04	(5,998.86)	(20.51)%	4.04%
Bendigo And Adelaide Bank Limited (ASX:BEN)	1,300.00000	11.6605	11.5800	15,158.69	15,054.00	(104.69)	(0.69)%	2.62%
Bhp Billiton Limited - Ordinary Fully Paid (ASX:BHP)	1,141.00000	24.4213	41.1600	27,864.65	46,963.56	19,098.91	68.54%	8.17%
Commonwealth Bank Of Australia. (ASX:CBA)	318.00000	93.7693	82.7800	29,818.64	26,324.04	(3,494.60)	(11.72)%	4.58%
Ishares Global 100 ETF - Chess Depository Interests 1:1 Ishglb100 (ASX:IOO)	200.00000	42.5230	70.3200	8,504.59	14,064.00	5,559.41	65.37%	2.45%
National Australia Bank Limited (ASX:NAB)	1,563.00000	32.5827	26.7200	50,926.82	41,763.36	(9,163.46)	(17.99)%	7.26%
Perpetual Limited - Ordinary Fully Paid (ASX:PPT)	204.00000	67.7420	42.2400	13,819.37	8,616.96	(5,202.41)	(37.65)%	1.50%
Regis Healthcare Limited (ASX:REG)	2,000.00000	3.6974	2.6300	7,394.72	5,260.00	(2,134.72)	(28.87)%	0.91%
Steadfast Group Limited (ASX:SDF)	10,263.00000	1.5952	3.5100	16,371.58	36,023.13	19,651.55	120.03%	6.26%
Telstra Corporation Limited. (ASX:TLS)	7,422.00000	5.6934	3.8500	42,256.55	28,574.70	(13,681.85)	(32.38)%	4.97%
Vanguard Australian Fixed Interest Index ETF - Exchange Traded Fund Units Fully Paid (ASX:VAF)	520.00000	48.8323	52.0800	25,392.79	27,081.60	1,688.81	6.65%	4.71%
Vanguard Diversified Conservative Index ETF - Exchange Traded Fund Units Fully Paid (ASX:VDCO)	293.00000	51.3886	54.2500	15,056.86	15,895.25	838.39	5.57%	2.76%
Vanguard All-World Ex-US Shares Index ETF - Chess Depository Interests 1:1 (ASX:VEU)	280.00000	71.2698	72.4300	19,955.55	20,280.40	324.85	1.63%	3.53%
Vanguard International Fixed Interest Index (Hedged) ETF - Exchange Traded Fund Units Fully Paid (ASX:VIF)	418.00000	48.2177	50.1600	20,154.98	20,966.88	811.90	4.03%	3.65%
Vanguard Us Total Market Shares Index ETF - Chess Depository Interests 1:1 (ASX:VTS)	100.00000	109.5464	212.8000	10,954.64	21,280.00	10,325.36	94.26%	3.70%

Kouros Stow Superannuation Fund

Investment Summary as at 30 June 2019

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<i>Listed Securities Market</i>								
Westpac Banking Corporation - Ordinary Fully Paid (ASX:WBC)	1,341.00000	23.6134	28.3600	31,665.60	38,030.76	6,365.16	20.10%	6.61%
Wesfarmers Limited - Ordinary Fully Paid (ASX:WES)	450.00000	24.2942	36.1600	10,932.41	16,272.00	5,339.59	48.84%	2.83%
SPDR S&P World Ex Australia (Hedged) Fund - Exchange Traded Fund Units Fully Paid (ASX:WXHG)	660.00000	22.6841	22.1600	14,971.50	14,625.60	(345.90)	(2.31)%	2.54%
				484,928.03	496,041.84	11,113.81	2.29%	86.24%
<i>Managed Funds Market</i>								
Allan Gray Australia Balanced Fund	17,842.80500	1.1209	1.1467	20,000.00	20,460.76	460.76	2.30%	3.56%
				20,000.00	20,460.76	460.76	2.30%	3.56%
<i>Term Deposits</i>								
LA Trobe Term Deposit @ 5.20% maturing 10/08/2019				41,880.52	41,880.52	0.00	0.00%	7.28%
				41,880.52	41,880.52	0.00	0.00%	7.28%
				563,595.41	575,169.98	11,574.57	2.05%	100.00%

The accounting cost is the original cost base adjusted by any subsequent capital call/improvement or capital return transactions. In many cases, it is not the same as the adjusted or reduced cost base, or the reset cost base resulting from the CGT relief. To view the tax cost base and unrealised gain/(loss) for tax purposes refer to the Unrealised Capital Gains Report or change the report parameter to tax cost base.

Account KOUROS STOW SUPERANNUATION FUND PTY LTD <KOUROS STOW SUPER FUND A/C>

18462

Adviser KEVIN HERBERT | FEM18

SPONSORED HOLDINGS STATEMENT

As at: 30/06/2019



Security	Name	Registered Units	Available Units	Market Price (\$)	Market Value (\$)
AFI.ASX	AUSTRALIAN FOUNDAT. FPO	4,214	4,214	6.25	26,337.50
AMC.ASX	AMCOR PLC CDI 1:1	2,090	2,090	16.19	33,837.10
AMP.ASX	AMP LIMITED FPO	7,333	7,333	2.12	15,545.96
ANZ.ASX	ANZ BANKING GRP LTD FPO	824	824	28.21	23,245.04
BEN.ASX	BENDIGO AND ADELAIDE FPO	1,300	1,300	11.58	15,054.00
BHP.ASX	BHP BILLITON LIMITED FPO	1,141	1,141	41.16	46,963.56
CBA.ASX	COMMONWEALTH BANK. FPO	318	318	82.78	26,324.04
IOO.ASX	ISHS GLOBAL 100 ETF ETF UNITS	200	200	70.32	14,064.00
NAB.ASX	NATIONAL AUST. BANK FPO	1,563	1,563	26.72	41,763.36
PPT.ASX	PERPETUAL LIMITED FPO	204	204	42.24	8,616.96
REG.ASX	REGIS HEALTHCARE LTD FPO	2,000	2,000	2.63	5,260.00
SDF.ASX	STEADFAST GROUP LTD FPO	10,263	10,263	3.51	36,023.13
TLS.ASX	TELSTRA CORPORATION. FPO	7,422	7,422	3.85	28,574.70
VAF.ASX	VNGD AUS FI ETF UNITS	520	520	52.08	27,081.60
VDCO.ASX	VNGD DIV CONSERV ETF UNITS	293	293	54.25	15,895.25
VEU.ASX	VNGD ALL-WORLD EX-US CDI 1:1	280	280	72.43	20,280.40
VIF.ASX	VD INT (HEDGED) ETF ETF UNITS	418	418	50.16	20,966.88

FinClear Execution Ltd, AFS License No. 246842

This Portfolio Statement is provided to you by FinClear Execution Limited. FinClear Execution Limited is a Market Participant of the ASX.

The information provided in this Report is intended solely for the personal use of the user who accepts full responsibility for its use. The Report should not be considered to be legal, tax, accounting or any other professional advice. Whilst we have taken every precaution to ensure that the content of this Report is both current, complete and accurate, errors can occur. FinClear Execution Ltd (FinEx) assumes no responsibility or liability for any errors or omissions in the content of this Report. The information is provided on an "as is" basis with no guarantees of completeness and accuracy and without any warranties of any kind whatsoever, express or implied. To the maximum extent permitted by law, FinEx disclaims all liability and responsibility for any direct or indirect loss or damage which may be suffered by a recipient through relying on anything contained in or omitted from this Report.

Account KOUROS STOW SUPERANNUATION FUND PTY LTD <KOUROS STOW SUPER FUND A/C>

18462

Adviser KEVIN HERBERT | FEM18

SPONSORED HOLDINGS STATEMENT

As at: 30/06/2019



Security	Name	Registered Units	Available Units	Market Price (\$)	Market Value (\$)
VTS.ASX	VNGD US TOTAL MARKET CDI 1:1	100	100	212.80	21,280.00
WBC.ASX	WESTPAC BANKING CORP FPO	1,341	1,341	28.36	38,030.76
WES.ASX	WESFARMERS LIMITED FPO	450	450	36.16	16,272.00
WXHG.ASX	SPDR WORLD EX OZ HDG ETF UNITS	660	660	22.16	14,625.60

TOTALS

Market Value

496,041.84

FinClear Execution Ltd, AFS License No. 246842

This Portfolio Statement is provided to you by FinClear Execution Limited. FinClear Execution Limited is a Market Participant of the ASX.

The information provided in this Report is intended solely for the personal use of the user who accepts full responsibility for its use. The Report should not be considered to be legal, tax, accounting or any other professional advice. Whilst we have taken every precaution to ensure that the content of this Report is both current, complete and accurate, errors can occur. FinClear Execution Ltd (FinEx) assumes no responsibility or liability for any errors or omissions in the content of this Report. The information is provided on an "as is" basis with no guarantees of completeness and accuracy and without any warranties of any kind whatsoever, express or implied. To the maximum extent permitted by law, FinEx disclaims all liability and responsibility for any direct or indirect loss or damage which may be suffered by a recipient through relying on anything contained in or omitted from this Report.

Client Statement

KOUROS STOW SUPERANNUATION
<KOUROS STOW SUPER FUND A/C>
3 BLUEGUM PLACE
ROSEVILLE NSW 2069

Adviser KEVIN HERBERT
Account Number 18462
From Date 01/07/2018
To Date 30/06/2019

Date	Ref	Details	Debit	Credit	Balance	
01/07/18		Balance Brought Forward			\$ 0.00	
16/07/18	C45458	S 3528 ABP @ 3.780000		\$ 13,262.49	\$ 13,262.49	CR
16/07/18	C45459	S 3000 ORG @ 9.560000		\$ 28,522.26	\$ 41,784.75	CR
16/07/18	C45462	S 300 RDV @ 29.320000		\$ 8,741.00	\$ 50,525.75	CR
16/07/18	C45463	S 1370 RHC @ 55.274653		\$ 75,309.79	\$ 125,835.54	CR
18/07/18	P10297	Direct Transfer - Payee KOUROS STOW	\$ 125,835.54		\$ 0.00	
23/07/18	C46480	B 510 VAF @ 48.550000	\$ 24,896.68		\$ 24,896.68	DR
23/07/18	C46482	B 660 WXHG @ 22.560000	\$ 14,971.50		\$ 39,868.18	DR
23/07/18	C46483	B 290 VDCO @ 51.110000	\$ 14,903.42		\$ 54,771.60	DR
23/07/18	C46502	B 280 VEU @ 70.880000	\$ 19,955.55		\$ 74,727.15	DR
23/07/18	C46511	B 410 VIF @ 47.960244	\$ 19,771.85		\$ 94,499.00	DR
25/07/18	R10633	Direct Transfer 012351 350988098		\$ 94,499.00	\$ 0.00	
12/02/19	C86881	S 1000 TPM @ 7.300000		\$ 7,245.00	\$ 7,245.00	CR
12/02/19	C86882	S 425 COL @ 12.240000		\$ 5,147.00	\$ 12,392.00	CR
14/02/19	P19694	Direct Transfer - Payee KOUROS STOW	\$ 12,392.00		\$ 0.00	
Closing Balance					\$ 0.00	

FinClear Execution Ltd, AFS License No. 246842

This Portfolio Statement is provided to you by FinClear Execution Limited. FinClear Execution Limited is a Market Participant of the ASX.

The information provided in this Report is intended solely for the personal use of the user who accepts full responsibility for its use. The Report should not be considered to be legal, tax, accounting or any other professional advice. Whilst we have taken every precaution to ensure that the content of this Report is both current, complete and accurate, errors can occur. FinClear Execution Ltd (FinEx) assumes no responsibility or liability for any errors or omissions in the content of this Report. The information is provided on an "as is" basis with no guarantees of completeness and accuracy and without any warranties of any kind whatsoever, express or implied. To the maximum extent permitted by law, FinEx disclaims all liability and responsibility for any direct or indirect loss or damage which may be suffered by a recipient through relying on anything contained in or omitted from this Report.

Balance History

 Currency Australian Dollar ▼

<< View:

SDF, X*****2002 (KOUROS STOW SUPERANNUATION FUND PTY LTD <KOUROS STOW SUPER FUND A/C>)

 Balance as at date (dd/mm/yyyy) 30/06/2019 

Displaying Balance History as at 30 Jun 2019

HIN/SRN EMP ID	Security Code	Closing Price (AUD)	Total Balance	Tradeable Balance	Total Value (AUD)
X*****2002	SDF	3.51	10,263	10,263	36,023.13

Viewing 1 - 1 of 1

Total Value: \$ 36,023.13

Chat Feedback s Limited

Type your message... Send

Balance History

 Currency Australian Dollar ▼

<< View:

WBC, X*****2002 (KOUROS STOW SUPERANNUATION FUND PTY LTD <KOUROS STOW SUPER FUND A/C>)

 Balance as at date (dd/mm/yyyy) 30/06/2019 

Displaying Balance History as at 30 Jun 2019

HIN/SRN EMP ID	Security Code	Closing Price (AUD)	Total Balance	Tradeable Balance	Total Value (AUD)
X*****2002	WBC	28.36	1,341	1,341	38,030.76

Viewing 1 - 1 of 1

Total Value: \$ 38,030.76

Date: 25/09/2019

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2019

**BHP GROUP LIMITED
BHP ORDINARY FULLY PAID SHARES**

Name	Share Type	Register	Quantity
KOUROS STOW SUPERANNUATION FUND PTY LTD <KOUROS STOW SUPER FUND> X*****2002	CHESS Sponsored	VIC	1141
Total			1141

Sincerely,
Computershare

Only Computershare managed holdings are listed.

Date: 25/09/2019

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2019

**NATIONAL AUSTRALIA BANK LIMITED
NAB ORDINARY FULLY PAID SHARES**

Name	Share Type	Register	Quantity
KOUROS STOW SUPERANNUATION FUND PTY LTD <KOUROS STOW SUPER FUND> X*****2002	CHESS Sponsored	VIC	1563
Total			1563

Sincerely,
Computershare

Only Computershare managed holdings are listed.

Client name	KOUROS STOW SUPERANNUATION FUND	Fin Accounts Prepared by	MICHAEL URSINO
Client code	KOUSTO / 310	Date prepared	30-Sep-2019
Year ended	30-Jun-2019	Reviewed by	
SRN/HIN	X0070592002	Date reviewed	
Postcode	2069	Back to Cover	

Select a random sample of investments and from the sample selected:

- * Confirm holding with registry/accountant/trustee/director of companies in which investments are held
- * Obtain fair value at least once every three year using DCF, options pricing model, similar investments or NTA
- * Attach our valuation report/calculation
- * Agree to minutes for proper authorisation
- * Agree to source documents, bank statements and transfer forms
- * Unrealised gains/(losses) are properly recorded in financial report
- * Disposals are at market value
- * Investments are at armslength, in accordance with investment strategy and conform with sole purpose test

The test assists in deterring if the carrying value of the asset is reasonable. If there is a negative NTA, further investigation required.

	Code	Company	Cost	Valuation	Unrealised
1	ETL4654	Allan Gray Australian Balanced Fund	20,000.00	20,460.76	460.76
2					-
3					-
4					-
5					-
Total			20,000.00	20,460.76	460.76

Were all unlisted investments revalued during the financial year? Yes

IN HOUSE ASSETS

Item	Description	Amount
1		
2		
	Total assets of super fund - this is equal to benefits accrued benefits to the members	
	Percentage of in-house assets	0.00%

Benchmark

- > 5% Notify trustees that they are required to reduce the holding to below the 5% benchmark. Ensure trustees have prepared a written plan specifying the excess amount and setting out the steps proposed to dispose of the excess amount. Ensure trustees have a written plan prepared prior to the end of the following financial year in which the breach occurred.

ALLAN GRAY

LONG-TERM INVESTING

Kouros Stow Superannuation Fund
3 Bluegum Place
ROSEVILLE NSW 2069

Client Services contact details

Phone
1300 604 604 (within Australia)
+61 2 8224 8604 (outside Australia)

Email
clientservices@allangray.com.au

Website
www.allangray.com.au

Page
1 of 1

Date
17 August 2018

Account Name
Kouros Stow Super Pty Ltd <Kouros
Stow Superannuation Fund>

Account Number
100048131

Account Holder Name TFN/ABN
Kouros Stow Supplied
Superannuation Fund

Dealer Group
Bristol Street Financial Services Pty
Ltd

Financial Adviser
Mr Kevin Herbert
PO Box 58
BEXLEY SOUTH NSW 2207
Tel: +61 2 9553 1444

Investment Confirmation Statement

Allan Gray Australia Balanced Fund

Thank you for investing in the Allan Gray Australia Balanced Fund. We confirm your investment details as follows:

Date	Transaction	Amount	Unit Price	Units	Units Held
16/08/2018	Opening Balance				0.000
16/08/2018	Application	\$20,000.00	1.1209	17,842.805	17,842.805
16/08/2018	Closing Balance				17,842.805

You can access information about the Fund, including forms, reports and unit prices on our website at www.allangray.com.au.

Please contact Client Services if you have any queries.



CONTRARIAN INVESTING

Kouros Stow Superannuation Fund
3 Bluegum Place
ROSEVILLE NSW 2069

Client Services contact details

Phone
1300 604 604 (within Australia)
+61 2 8224 8604 (outside Australia)

Email
clientservices@allangray.com.au

Website
www.allangray.com.au

Page
1 of 2

Date
11 July 2019

Account Name
Kouros Stow Super Pty Ltd <Kouros
Stow Superannuation Fund>

Account Number
100048131

Account Holder Name TFN/ABN
Kouros Stow Supplied
Superannuation Fund

Dealer Group
Bluewater Financial Advisors Pty Ltd

Financial Adviser
Mr Kevin Joseph Herbert
627 Forest Road
BEXLEY NSW 2207
Tel: +61 2 9553 1444

Periodic Statement

01 Jul 2018 to 30 Jun 2019

Set out below are the details of your investment and a transaction history for the period. Please keep this statement for future reference.

Investment Summary - 30 Jun 2019

Date	Investment Fund	Unit Price *	Units Held	Market Value	%
30/06/2019	Allan Gray Australia Balanced Fund	\$1.1112	18,413.211	\$20,460.76	100.00
30/06/2019	Total Investments			\$20,460.76	100.00

Fund Transactions

Allan Gray Australia Balanced Fund

Date	Transactions	Unit Price *	Transaction Units	Amount	Unit Balance
01/07/2018	Opening Balance	1.1276		0.00	0.000
16/08/2018	Application	1.1209	17,842.805	20,000.00	17,842.805
30/06/2019	Distribution	1.1134	570.406	635.09	18,413.211
30/06/2019	Closing Balance	1.1112		20,460.76	18,413.211

* This is the latest available unit price for the date(s) selected.

Return on Investment	Termination value	Direct Fees	Indirect Costs	Total Fees You Paid
\$460.76	\$20,460.76	\$0.00	\$136.27	\$136.27



SMSF AUDIT WORKPAPERS - Cash, Receivables and Other Assets

F

Client name	KOUROS STOW SUPERANNUATION FUND	Fin Accounts Prepared by	MICHAEL URSINO
Client code	KOUSTO / 310	Date prepared	02-Oct-2019
Year ended	30-Jun-2019	Reviewed by	
SRN/HIN	X0070592002	Date reviewed	
Postcode	2069	Back to Cover	

1 Have all appropriate Class Super data feeds (bank and investment) been setup properly?

Yes

Additional Notes:

2 For Class Super bank data feed clients, was there a change of bank accounts during the year? No
If yes, please ensure authority forms are completed for the new accounts.

No

Bank audit confirmations are not necessary for those on Class Super. Ensure data feed agrees with ledger balance. For those not on Class Super data feeds, a bank confirmation is necessary if risks are high.

Debit Balance - considered circumstances that caused bank account to be in debit, and was satisfied that no further action was required.

Bank and Term Deposit Accounts

AC No.	Description	GL Account No	Amount
1	ANZ CMA		16,786.86
2	LA TROBE TD 5.20% - maturing 10/08/2019		41,880.52
3			
4			
5			
6			
7			
8			
9			
10			

Total Cash 58,667.38

Client name	KOUROS STOW SUPERANNUATION FUND	Fin Accounts Prepared by	MICHAEL URSINO
Client code	KOUSTO / 310	Date prepared	02-Oct-2019
Year ended	30-Jun-2019	Reviewed by	
SRN/HIN	X0070592002	Date reviewed	
Postcode	2069	Back to Cover	

Receivables

- 3 Reviewed deposits after balance date and confirmed that there were receivables (from dividends, trust distributions, income tax refund) and were recorded properly in the accounts at year end.
- 4 Reviewed bank statements and there were no transactions with related parties by the super fund.

Yes
Yes

If yes, details of receivables

Item	Description	GL Account No	Amount
1	Current Tax Assets		16,996.20
2	Distribution Receivable		1,778.69
3			
4			
5			
Total Receivables			18,774.89

Other Assets

- 5 - 7 Reviewed trustee minutes and investments report and confirmed that there were no other investments held apart from publicly listed shares, unlisted shares, managed funds and properties.

Yes

If yes, details of other assets

Item	Description	GL Account No	Amount
1	DRP Residual		124.82
2	Deferred Tax Assets		2,610.00
Total Other Assets			2,734.82

General

- 8 Where appropriate, additions and disposals were supported with external source documents. Reviewed minutes and bank statements and there were no other investments made.
- 9 Reviewed and no external source documentation required since there were no other investments.
- 10 Reviewed and no valuation required since there were no other investments.
- 11 Reviewed and there were no investments in other assets (arms length).
- 12 Reviewed and since there were no investments in other assets, therefore, no disposals.
- 13 Reviewed since there were no investment in other assets. This is consistent with the fund's investment strategy.

BUSINESS PREMIUM SAVER STATEMENT

Account Number 3509-88098

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2019				
27 JUN	OPENING BALANCE			17,284.80
28 JUN	ANZ INTERNET BANKING PAYMENT 108525 TO K J HERBERT	500.00		16,784.80
28 JUN	CREDIT INTEREST PAID		2.06	16,786.86
01 JUL	PAYMENT TO AIA AUSTRALIA . 50438761 02/07/19	535.52		16,251.34
05 JUL	ANZ INTERNET BANKING PAYMENT 920719 TO J C LOFTS	204.50		16,046.84
08 JUL	ANZ M-BANKING PAYMENT TRANSFER 717343 TO DAILY EXPENSES PRIV EFFECTIVE DATE 06 JUL 2019	1,000.00		15,046.84
09 JUL	PAYMENT TO AIA AUSTRALIA . 15245597 15/07/19	157.65		14,889.19
09 JUL	PAYMENT TO AIA AUSTRALIA . 12801550 15/07/19	232.62		14,656.57
11 JUL	DIVIDEND FROM IOO PAYMENT JUL19/00813937		163.94	14,820.51
11 JUL	TRANSFER FROM FINCLEAR PTY LTD S 204 PPT @ 43.330		149.33	14,969.84
15 JUL	DIVIDEND FROM VTS DIVIDEND VTS38/00812220		54.70	15,024.54
15 JUL	DIVIDEND FROM VEU DIVIDEND VEU38/00810569		162.07	15,186.61
22 JUL	TRANSFER FROM ONEVUE FUND SERV 100048131		20,488.38	35,674.99
	TOTALS AT END OF PAGE	\$2,630.29	\$21,020.48	
	TOTALS AT END OF PERIOD	\$2,630.29	\$21,020.48	\$35,674.99

This Statement Includes

Interest earned on deposits	\$2.06
-----------------------------	--------

Yearly Summary

Previous Year to 30/06/2019 (\$)

Interest earned on deposits	35.34
Fees Charged	
ANZ bank account fee	1.20
Total	\$1.20

BUSINESS PREMIUM SAVER STATEMENT

Account Number 3509-88098

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2019				
27 MAY	OPENING BALANCE			19,208.12
29 MAY	PAYMENT TO AIA AUSTRALIA . 50438761 02/06/19	535.52		18,672.60
31 MAY	CREDIT INTEREST PAID		2.47	18,675.07
11 JUN	PAYMENT TO AIA AUSTRALIA . 15245597 15/06/19	157.65		18,517.42
11 JUN	PAYMENT TO AIA AUSTRALIA . 12801550 15/06/19	232.62		18,284.80
12 JUN	ANZ M-BANKING PAYMENT TRANSFER 256065 TO DAILY EXPENSES PRIV	1,000.00		17,284.80
	TOTALS AT END OF PAGE	\$1,925.79	\$2.47	
	TOTALS AT END OF PERIOD	\$1,925.79	\$2.47	\$17,284.80

This Statement Includes

Interest earned on deposits	\$2.47
-----------------------------	--------

Fee Summary

Fees Charged for period: 01 MAY 2019 to 31 MAY 2019

Summary of ANZ Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
Transaction Fees				
EFTPOS/PHONE BANKING WDL	1.00	1.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 27/06/19 and the monthly fee cycle, as appears above, ended on 31/05/19.

Summary of Relationship Benefit for this account Amount (\$)

Your Relationship Benefit **0.60**

This is made up of:

Value of Free Transactions 0.60

BUSINESS PREMIUM SAVER STATEMENT

Account Number 3509-88098

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2019				
26 APR	OPENING BALANCE			20,769.39
30 APR	PAYMENT TO AIA AUSTRALIA . 50438761 02/05/19	535.52		20,233.87
30 APR	CREDIT INTEREST PAID		2.77	20,236.64
08 MAY	PAYMENT TO AIA AUSTRALIA . 15245597 15/05/19	147.02		20,089.62
08 MAY	PAYMENT TO AIA AUSTRALIA . 12801550 15/05/19	232.62		19,857.00
09 MAY	ANZ M-BANKING PAYMENT TRANSFER 459152 TO DAILY EXPENSES PRIV	1,000.00		18,857.00
13 MAY	DIVIDEND FROM AMC DIVIDEND 001229060525		351.12	19,208.12
TOTALS AT END OF PAGE		\$1,915.16	\$353.89	
TOTALS AT END OF PERIOD		\$1,915.16	\$353.89	\$19,208.12

This Statement Includes

Interest earned on deposits	\$2.77
-----------------------------	--------

Fee Summary

Fees Charged for period: 30 MAR 2019 to 30 APR 2019

Summary of ANZ Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charged (\$)
	Total	Free Additional		
Transaction Fees				
INTERNET/ONLINE WDL	1.00	1.00	0.60	0.00
EFTPOS/PHONE BANKING WDL	3.00	3.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 27/05/19 and the monthly fee cycle, as appears above, ended on 30/04/19.

BUSINESS PREMIUM SAVER STATEMENT

Account Number 3509-88098

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2019				
27 MAR	OPENING BALANCE			21,940.72
29 MAR	DIVIDEND FROM BENDIGO S00094075432		455.00	22,395.72
29 MAR	PAYMENT TO AIA AUSTRALIA . 50438761 02/04/19	535.52		21,860.20
29 MAR	CREDIT INTEREST PAID		2.67	21,862.87
09 APR	PAYMENT TO AIA AUSTRALIA . 15245597 15/04/19	147.02		21,715.85
09 APR	PAYMENT TO AIA AUSTRALIA . 12801550 15/04/19	232.62		21,483.23
09 APR	ANZ INTERNET BANKING PAYMENT 847237 TO DAILY EXPENSES PRIVATE	1,000.00		20,483.23
11 APR	DIVIDEND FROM REG ITM DIV 001228352473		162.40	20,645.63
24 APR	DIVIDEND FROM VEU DIVIDEND VEU37/00810729		48.68	20,694.31
24 APR	DIVIDEND FROM VTS DIVIDEND VTS37/00812280		75.08	20,769.39
TOTALS AT END OF PAGE		\$1,915.16	\$743.83	
TOTALS AT END OF PERIOD		\$1,915.16	\$743.83	\$20,769.39

This Statement Includes

Interest earned on deposits	\$2.67
-----------------------------	--------

Fee Summary

Fees Charged for period: 01 MAR 2019 to 29 MAR 2019

Summary of ANZ Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
Transaction Fees				
INTERNET/ONLINE WDL	1.00	1.00	0.60	0.00
EFTPOS/PHONE BANKING WDL	1.00	1.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 26/04/19 and the monthly fee cycle, as appears above, ended on 29/03/19.

BUSINESS PREMIUM SAVER STATEMENT

Account Number 3509-88098

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2019				
27 FEB	OPENING BALANCE			23,853.79
28 FEB	CREDIT INTEREST PAID		2.09	23,855.88
01 MAR	PAYMENT TO AIA AUSTRALIA . 50438761 02/03/19	535.52		23,320.36
08 MAR	PAYMENT TO AIA AUSTRALIA . 15245597 15/03/19	147.02		23,173.34
08 MAR	PAYMENT TO AIA AUSTRALIA . 12801550 15/03/19	232.62		22,940.72
11 MAR	ANZ INTERNET BANKING PAYMENT 377706 TO DAILY EXPENSES PRIVATE EFFECTIVE DATE 09 MAR 2019	1,000.00		21,940.72
TOTALS AT END OF PAGE		\$1,915.16	\$2.09	
TOTALS AT END OF PERIOD		\$1,915.16	\$2.09	\$21,940.72

This Statement Includes

Interest earned on deposits	\$2.09
-----------------------------	--------

Fee Summary

Fees Charged for period: 01 FEB 2019 to 28 FEB 2019

Summary of ANZ Transaction Fees	Transactions		Fee Per	Total	
	Total	Free	Additional	Transaction	Charge
				(\$)	(\$)
Transaction Fees					
EFTPOS/PHONE BANKING WDL	1.00	1.00		0.60	0.00
Total Transaction Fees Charged					\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 27/03/19 and the monthly fee cycle, as appears above, ended on 28/02/19.

Summary of Relationship Benefit for this account Amount (\$)

Your Relationship Benefit **0.60**

This is made up of:

Value of Free Transactions 0.60

BUSINESS PREMIUM SAVER STATEMENT

Account Number 3509-88098

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2019				
25 JAN	OPENING BALANCE			11,795.97
30 JAN	DIVIDEND FROM BHP GROUP DIV AS378/01224228		1,579.45	13,375.42
30 JAN	PAYMENT TO AIA AUSTRALIA . 50438761 02/02/19	535.52		12,839.90
31 JAN	CREDIT INTEREST PAID		1.53	12,841.43
08 FEB	PAYMENT TO AIA AUSTRALIA . 15245597 15/02/19	147.02		12,694.41
08 FEB	PAYMENT TO AIA AUSTRALIA . 12801550 15/02/19	232.62		12,461.79
11 FEB	ANZ M-BANKING PAYMENT TRANSFER 258207 TO DAILY EXPENSES PRIV	1,000.00		11,461.79
14 FEB	TRANSFER FROM FINCLEAR PTY LTD 19694		12,392.00	23,853.79
	TOTALS AT END OF PAGE	\$1,915.16	\$13,972.98	
	TOTALS AT END OF PERIOD	\$1,915.16	\$13,972.98	\$23,853.79

This Statement Includes

Interest earned on deposits	\$1.53
-----------------------------	--------

Fee Summary

Fees Charged for period: 01 JAN 2019 to 31 JAN 2019

Summary of ANZ Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
Transaction Fees				
EFTPOS/PHONE BANKING WDL	4.00	4.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 27/02/19 and the monthly fee cycle, as appears above, ended on 31/01/19.

BUSINESS PREMIUM SAVER STATEMENT

Account Number 3509-88098

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2018				
27 DEC	OPENING BALANCE			12,417.02
31 DEC	ANZ INTERNET BANKING FUNDS TFER TRANSFER 155113 FROM 227644775 EFFECTIVE DATE 29 DEC 2018		1,000.00	13,417.02
31 DEC	PAYMENT TO AIA AUSTRALIA . 50438761 02/01/19	535.52		12,881.50
31 DEC	CREDIT INTEREST PAID		1.62	12,883.12
2019				
08 JAN	PAYMENT TO AIA AUSTRALIA . 15245597 15/01/19	147.02		12,736.10
08 JAN	PAYMENT TO AIA AUSTRALIA . 12801550 15/01/19	232.62		12,503.48
10 JAN	ANZ M-BANKING PAYMENT TRANSFER 672591 TO DAILY EXPENSES PRIV	1,000.00		11,503.48
16 JAN	DIVIDEND FROM IOO PAYMENT JAN19/00814565		101.40	11,604.88
24 JAN	DIVIDEND FROM VTS DIVIDEND VTS36/00812271		69.92	11,674.80
24 JAN	DIVIDEND FROM VEU DIVIDEND VEU36/00810856		121.17	11,795.97
TOTALS AT END OF PAGE		\$1,915.16	\$1,294.11	
TOTALS AT END OF PERIOD		\$1,915.16	\$1,294.11	\$11,795.97

This Statement Includes

Interest earned on deposits	\$1.62
-----------------------------	--------

Fee Summary

Fees Charged for period: 01 DEC 2018 to 31 DEC 2018

Summary of ANZ Transaction Fees

Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
INTERNET/ONLINE WDL	5.00	5.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 25/01/19 and the monthly fee cycle, as appears above, ended on 31/12/18.

BUSINESS PREMIUM SAVER STATEMENT

Account Number 3509-88098

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2018				
27 NOV	OPENING BALANCE			13,536.47
29 NOV	PAYMENT TO AIA AUSTRALIA . 50438761 02/12/18	535.52		13,000.95
30 NOV	CREDIT INTEREST PAID		1.71	13,002.66
05 DEC	ANZ INTERNET BANKING FUNDS TFER TRANSFER 315650 FROM 227644775		500.00	13,502.66
10 DEC	PAYMENT TO AIA AUSTRALIA . 15245597 15/12/18	147.02		13,355.64
10 DEC	PAYMENT TO AIA AUSTRALIA . 12801550 15/12/18	232.62		13,123.02
10 DEC	ANZ M-BANKING PAYMENT TRANSFER 486670 TO DAILY EXPENSES PRIV	1,000.00		12,123.02
17 DEC	ANZ INTERNET BANKING FUNDS TFER TRANSFER 827250 FROM 227644775 EFFECTIVE DATE 16 DEC 2018		400.00	12,523.02
20 DEC	ANZ INTERNET BANKING BPAY ASIC {309160}	53.00		12,470.02
21 DEC	ANZ INTERNET BANKING BPAY ASIC {490642}	53.00		12,417.02
TOTALS AT END OF PAGE		\$2,021.16	\$901.71	
TOTALS AT END OF PERIOD		\$2,021.16	\$901.71	\$12,417.02

This Statement Includes

Interest earned on deposits	\$1.71
-----------------------------	--------

Fee Summary

Fees Charged for period: 01 NOV 2018 to 30 NOV 2018

Summary of ANZ Transaction Fees

Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
INTERNET/ONLINE WDL	2.00	2.00	0.60	0.00
EFTPOS/PHONE BANKING WDL	1.00	1.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 27/12/18 and the monthly fee cycle, as appears above, ended on 30/11/18.

BUSINESS PREMIUM SAVER STATEMENT

Account Number 3509-88098

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2018				
26 OCT	OPENING BALANCE			14,994.59
30 OCT	PAYMENT TO AIA AUSTRALIA . 50438761 02/11/18	535.52		14,459.07
31 OCT	CREDIT INTEREST PAID		2.04	14,461.11
05 NOV	ANZ INTERNET BANKING PAYMENT 810252 TO J C LOFTS EFFECTIVE DATE 03 NOV 2018	65.00		14,396.11
08 NOV	PAYMENT TO AIA AUSTRALIA . 15245597 15/11/18	147.02		14,249.09
08 NOV	PAYMENT TO AIA AUSTRALIA . 12801550 15/11/18	232.62		14,016.47
20 NOV	DIVIDEND FROM TPM DIVIDEND NOV18/00818963		20.00	14,036.47
20 NOV	ANZ M-BANKING PAYMENT TRANSFER 066829 TO DAILY EXPENSES PRIV	1,000.00		13,036.47
27 NOV	ANZ INTERNET BANKING FUNDS TFER TRANSFER 121158 FROM 227644775		500.00	13,536.47
	TOTALS AT END OF PAGE	\$1,980.16	\$522.04	
	TOTALS AT END OF PERIOD	\$1,980.16	\$522.04	\$13,536.47

This Statement Includes

Interest earned on deposits	\$2.04
-----------------------------	--------

Fee Summary

Fees Charged for period: 29 SEP 2018 to 31 OCT 2018

Summary of ANZ Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
Transaction Fees				
EFTPOS/PHONE BANKING WDL	2.00	2.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 27/11/18 and the monthly fee cycle, as appears above, ended on 31/10/18.

BUSINESS PREMIUM SAVER STATEMENT

Account Number 3509-88098

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2018				
27 SEP	OPENING BALANCE			15,307.95
28 SEP	DIVIDEND FROM BENDIGO 500094075432		455.00	15,762.95
28 SEP	CREDIT INTEREST PAID		1.68	15,764.63
01 OCT	PAYMENT TO AIA AUSTRALIA . 50438761 02/10/18	535.52		15,229.11
09 OCT	PAYMENT TO AIA AUSTRALIA . 15245597 15/10/18	147.02		15,082.09
09 OCT	PAYMENT TO AIA AUSTRALIA . 12801550 15/10/18	232.62		14,849.47
24 OCT	DIVIDEND FROM VEU DIVIDEND VEU35/00811234		75.19	14,924.66
26 OCT	DIVIDEND FROM VTS DIVIDEND VTS35/00812296		69.93	14,994.59
	TOTALS AT END OF PAGE	\$915.16	\$601.80	
	TOTALS AT END OF PERIOD	\$915.16	\$601.80	\$14,994.59

This Statement Includes

Interest earned on deposits	\$1.68
-----------------------------	--------

Fee Summary

Fees Charged for period: 01 SEP 2018 to 28 SEP 2018

Summary of ANZ Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
Transaction Fees				
INTERNET/ONLINE WDL	1.00	1.00	0.60	0.00
EFTPOS/PHONE BANKING WDL	3.00	3.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 26/10/18 and the monthly fee cycle, as appears above, ended on 28/09/18.

BUSINESS PREMIUM SAVER STATEMENT

Account Number 3509-88098

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2018				
27 AUG	OPENING BALANCE			14,636.37
29 AUG	PAYMENT TO AIA AUSTRALIA . 50438761 02/09/18	459.77		14,176.60
31 AUG	DIVIDEND FROM ABACUS TRUST DIS 500094075432		317.52	14,494.12
31 AUG	CREDIT INTEREST PAID		4.59	14,498.71
10 SEP	ANZ INTERNET BANKING FUNDS TFER TRANSFER 263488 FROM 227644775		500.00	14,998.71
10 SEP	PAYMENT TO AIA AUSTRALIA . 15245597 15/09/18	147.02		14,851.69
10 SEP	PAYMENT TO AIA AUSTRALIA . 12801550 15/09/18	219.74		14,631.95
26 SEP	DIVIDEND FROM REG FNL DIV 001221698895		173.00	14,804.95
27 SEP	TRANSFER FROM ATO ATO008000010148401		503.00	15,307.95
TOTALS AT END OF PAGE		\$826.53	\$1,498.11	
TOTALS AT END OF PERIOD		\$826.53	\$1,498.11	\$15,307.95

This Statement Includes

Interest earned on deposits	\$4.59
-----------------------------	--------

Fee Summary

Fees Charged for period: 01 AUG 2018 to 31 AUG 2018

Summary of ANZ Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
Transaction Fees				
INTERNET/ONLINE WDL	1.00	1.00	0.60	0.00
EFTPOS/PHONE BANKING WDL	2.00	2.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 27/09/18 and the monthly fee cycle, as appears above, ended on 31/08/18.

BUSINESS PREMIUM SAVER STATEMENT

Account Number 3509-88098

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2018				
27 JUL	OPENING BALANCE			75,473.46
31 JUL	PAYMENT TO AIA AUSTRALIA . 50438761 02/08/18	459.77		75,013.69
31 JUL	CREDIT INTEREST PAID		10.11	75,023.80
31 JUL	2 EXCESS EFTPOS, PHONE BANKING, AUTOMATIC TRANSACTIONS - FEE	1.20		75,022.60
08 AUG	PAYMENT TO AIA AUSTRALIA . 15245597 15/08/18	147.02		74,875.58
08 AUG	PAYMENT TO AIA AUSTRALIA . 12801550 15/08/18	219.74		74,655.84
10 AUG	PAYMENT TO LATROBE FUND PMO INVESTMENT 241244	40,000.00		34,655.84
13 AUG	PAYMENT TO AG ORBIS BF 100048131	20,000.00		14,655.84
20 AUG	ANZ INTERNET BANKING PAYMENT 284047 TO JOYCE C LOFTS EFFECTIVE DATE 19 AUG 2018	57.95		14,597.89
24 AUG	DEBENTURE/NOTE INTEREST FROM RVL PAYMENT AUG18/00800187		38.48	14,636.37
	TOTALS AT END OF PAGE	\$60,885.68	\$48.59	
	TOTALS AT END OF PERIOD	\$60,885.68	\$48.59	\$14,636.37

This Statement Includes

Interest earned on deposits	\$10.11
ANZ bank charges	\$1.20

Fee Summary

Fees Charged for period: 30 JUN 2018 to 31 JUL 2018

Summary of ANZ Transaction Fees

Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
EFTPOS/PHONE BANKING WDL	7.00	5.00	2.00	0.60
Total Transaction Fees Charged				\$1.20

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 27/08/18 and the monthly fee cycle, as appears above, ended on 31/07/18.

BUSINESS PREMIUM SAVER STATEMENT

Account Number 3509-88098

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2018				
27 JUN	OPENING BALANCE			41,299.03
29 JUN	PAYMENT TO AIA AUSTRALIA . 50438761 02/07/18	459.77		40,839.26
29 JUN	CREDIT INTEREST PAID		3.02	40,842.28
02 JUL	DIVIDEND FROM ANZ DIVIDEND A065/00380673		640.00	41,482.28
04 JUL	DIVIDEND FROM WBC DIVIDEND 001216409081		1,175.94	42,658.22
05 JUL	DIVIDEND FROM NAB INTERIM DIV DV191/00669174		1,485.00	44,143.22
10 JUL	PAYMENT TO AIA AUSTRALIA . 15245597 15/07/18	147.02		43,996.20
10 JUL	PAYMENT TO AIA AUSTRALIA . 12801550 15/07/18	219.74		43,776.46
16 JUL	DIVIDEND FROM RDV PAYMENT JUL18/00803221		181.86	43,958.32
17 JUL	DIVIDEND FROM IOO DIVIDEND JUL18/00815469		121.89	44,080.21
18 JUL	TRANSFER FROM FINCLEAR PTY LTD 10297		125,835.54	169,915.75
23 JUL	DIVIDEND FROM VTS DIVIDEND VTS34/00812119		56.71	169,972.46
25 JUL	PAYMENT TO FINCLEAR PTY LTD 10633	94,499.00		75,473.46
	TOTALS AT END OF PAGE	\$95,325.53	\$129,499.96	
	TOTALS AT END OF PERIOD	\$95,325.53	\$129,499.96	\$75,473.46

This Statement Includes

Interest earned on deposits	\$3.02
-----------------------------	--------

Yearly Summary

Previous Year to 30/06/2018 (\$)

Interest paid on borrowings	11.41
Interest earned on deposits	30.30



La Trobe Financial Asset Management Limited ABN 27 007 332 363 AFSL 222213
La Trobe Australian Credit Fund ARSN 088 178 321

Investor Account 241244

Page 1 of 2
Statement Print Date: 5 August 2019
Statement Period: 1 July 2019 - 31 July 2019

Kouros Stow Superannuation Fund Pty Ltd
3 Bluegum Place
ROSEVILLE NSW 2069

Account Details

TFN - Held
BPAY® 12 Month Term Biller Code 625210 Reference No. 2412443
BPAY® Classic Biller Code 727339 Reference No. 2412443
BPAY® 90 Day Notice Biller Code 121277 Reference No. 2412443
EFT 12 Month Term BSB 062 986 Account 241 244 045
EFT Classic BSB 062 986 Account 241 244 011
EFT 90 Day Notice BSB 062 986 Account 241 244 110

La Trobe Australian Credit Fund (ARSN 088 178 321)

Investment Account Summary - July 2019

Investor: Mr Stan Kouros & Mrs Glynis Stow ATF Kouros Stow Superannuation Fund Pty Ltd

Opening Balance 1 July 2019	\$	41,880.52
New Investments	\$	17.20
Redemptions	\$	0.00
Reinvested Interest	\$	178.87
Fees	\$	0.00
Closing Balance 31 July 2019	\$	42,076.59

Investment Account Type	Interest Paid (\$)	Avg Current Rate p.a. as at 31 Jul 2019	Investment Holdings (\$)
48 Hour Classic Account	0.00	2.60%	0.00
90 Day Notice Account	0.00	3.10%	0.00
12 Month Term Account	178.87	5.20%	42,076.59
Select Peer-to-Peer (P2P) Accounts	0.00	-	0.00
4 Year Term Account	0.00	6.70%	0.00
Interest Paid this period (net)	178.87		42,076.59

* Interest has been reinvested into your 12 Month Term Account

Interest Paid this Financial Year to Date

48 Hour Classic Account	90 Day Notice Account	12 Month Term Account	Select Peer-to-Peer (P2P) Accounts	4 Year Term Account	Income Earned YTD
\$0.00	\$0.00	\$178.87	\$0.00	\$0.00	\$178.87

Investing for income has never been easier. Our accounts offer a range of durations to suit all investors.

Investment rate adjustments as at 1 August 2019*#:

- 48 Hour: 2.40% p.a. variable (previously 2.60% p.a.);
- 90 Day: 3.00% p.a. variable (previously 3.10% p.a.);
- 1 Year Account: 5.05% p.a. variable (previously 5.20% p.a.); and
- 4 Year Account: 6.50% p.a. variable (previously 6.70% p.a.).

#Withdrawal rights are governed by the Credit Fund Constitution. Consult our PDS or visit our website for further information.



La Trobe Financial Asset Management Limited ABN 27 007 332 363 AFSL 222213
La Trobe Australian Credit Fund ARSN 088 178 321

Investor Account 241244

Page 2 of 2

Statement Print Date 5 August 2019

Statement Period 1 July 2019 - 31 July 2019

Account Details

TFN - Held

BPAY® 12 Month Term Biller Code 625210 Reference No. 2412443

BPAY® Classic Biller Code 727339 Reference No. 2412443

BPAY® 90 Day Notice Biller Code 121277 Reference No. 2412443

EFT 12 Month Term BSB 062 986 Account 241 244 045

EFT Classic BSB 062 986 Account 241 244 011

EFT 90 Day Notice BSB 062 986 Account 241 244 110

Kouros Stow Superannuation Fund Pty Ltd
3 Bluegum Place
ROSEVILLE NSW 2069

Investment Transaction Summary

Date	Transaction Description	Debit (\$)	Credit (\$)	Balance (\$)
12 Month Term Account Opening Balance				41,880.52
02 Jul	Interest earned - JUN 19 - 5.20% p.a.	0.00	178.87	42,059.39
10 Jul	Rebated Referral Fee JUN 19 - -0.500%p.a. (excl GST)	0.00	17.20	42,076.59
Closing Balance				42,076.59

Client name	KOUROS STOW SUPERANNUATION FUND	Fin Accounts Prepared by	MICHAEL URSINO
Client code	KOUSTO / 310	Date prepared	30-Sep-2019
Year ended	30-Jun-2019	Reviewed by	
SRN/HIN	X0070592002	Date reviewed	
Postcode	2069	Back to Cover	

1 Income Tax Reconciliation

Attach a tax reconciliation report. Tax reconciliation was reviewed to ensure that tax details are correct and agreed DTA/DTL. *Please note that for super funds predominantly in pension phase, DTA and DTL should be nil.*

2 Tax Receipts and Payments

Attach ATO portal printouts for ITA and ICA
Reviewed tax payments and receipts and agreed to the ATO portal

3 Deducted Members Contribution

Were there member deducted contributions during the financial year? *If yes, please ensure that members meet conditions of acceptance and that members' election and trustees' acknowledgement under s290-170 have been documented in financial account*

N/A

4,5,6 Calculations

Reviewed tax WP, tax rec and tax return - correct application of Tax Laws
Expenses were recorded correctly
Refer to attached tax reconciliation report

Kouros Stow Superannuation Fund

Tax Accounting Reconciliation

For the period 1 July 2018 to 30 June 2019

Operating Statement Profit vs. Provision for Income Tax		2019
		\$
Benefits Accrued as a Result of Operations before Income Tax		46,196.27
<u>ADD:</u>		
Decrease in Market Value		20,239.83
Excess Accounting Loss Carried Forward		17,400.00
Franking Credits		8,615.75
Pensions Paid		8,000.00
Taxable Capital Gains		461.00
<u>LESS:</u>		
Realised Capital Gains		54,674.39
Carry Forward Accounting Loss		44,921.00
Distributed Capital Gains		380.49
Non-Taxable Contributions		503.00
Non-Taxable Income		432.20
Rounding		1.77
Taxable Income or Loss		0.00
	Income Amount	Tax Amount
Gross Tax @ 15% for Concessional Income	0.00	0.00
Gross Tax @ 45% for Net Non-Arm's Length Income	0.00	0.00
No-TFN Quoted Contributions @ 32%	0.00	0.00
Change in Carried Forward Losses	(27,521.00)	9,599.95
Provision for Income Tax		9,599.95

Provision for Income Tax vs. Income Tax Expense

Provision for Income Tax		9,599.95
<u>ADD:</u>		
Excessive Foreign Tax Credit Writeoff		389.24
<u>LESS:</u>		
Franking Credits		8,615.75
Change in Deferred Tax Liability		2,016.40
Income Tax Expense		(642.96)

Provision for Income Tax vs. Income Tax Payable

Provision for Income Tax		9,599.95
<u>ADD:</u>		
Excessive Foreign Tax Credit Writeoff		389.24
<u>LESS:</u>		
Franking Credits		8,615.75
Foreign Tax Credits		389.24
Change in Carried Forward Losses		9,599.95

Kouros Stow Superannuation Fund

Tax Accounting Reconciliation

For the period 1 July 2018 to 30 June 2019

Income Tax Payable (Receivable)	<u>(8,615.75)</u>
---------------------------------	-------------------

Exempt Current Pension Income Settings

Pension Exempt % (Actuarial)	0.0000%
Pension Exempt % (Expenses)	0.0000%
Assets Segregated For Pensions	No

Kouros Stow Superannuation Fund
Investment Income Summary
For the period 1 July 2018 to 30 June 2019

	Add			Less			Taxable Income (excluding Capital Gains)	Indexed Capital Gains *	Discounted Capital Gains *	Other Capital Gains *	CGT Concession Amount *
	Franking Credits	Foreign Credits	TFN Credits	Tax Free	Tax Exempt	Tax Deferred					
677.94	0.00	47.61	0.00	0.00	0.00	0.00	359.91	0.00	182.82	0.00	182.82
Steadfast Group Limited (ASX:SDF)											
795.15	340.78	0.00	0.00	0.00	0.00	0.00	1,135.93	0.00	0.00	0.00	0.00
Telstra Corporation Limited. (ASX:TLS)											
1,349.20	578.23	0.00	0.00	0.00	0.00	0.00	1,927.43	0.00	0.00	0.00	0.00
Tpg Telecom Limited (ASX:TPM)											
20.00	8.57	0.00	0.00	0.00	0.00	0.00	28.57	0.00	0.00	0.00	0.00
Vanguard All-World Ex-Us Shares Index ETF - Chess Depository Interests 1:1 (ASX:VEU)											
245.04	0.00	105.01	0.00	0.00	0.00	0.00	350.05	0.00	0.00	0.00	0.00
Vanguard Australian Fixed Interest Index ETF - Exchange Traded Fund Units Fully Paid (ASX:VAF)											
677.34	0.00	0.00	0.00	(46.23)	0.00	0.00	723.57	0.00	0.00	0.00	0.00
Vanguard Diversified Conservative Index ETF - Exchange Traded Fund Units Fully Paid (ASX:VDCO)											
205.76	29.27	5.52	0.00	(9.53)	0.00	0.00	250.08	0.00	0.00	0.00	0.00
Vanguard International Fixed Interest Index (Hedged) ETF - Exchange Traded Fund Units Fully Paid (ASX:VIF)											
487.18	0.00	0.00	0.00	487.18	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Vanguard Us Total Market Shares Index ETF - Chess Depository Interests 1:1 (ASX:VTS)											
271.64	0.00	116.44	0.00	0.00	0.00	0.00	388.08	0.00	0.00	0.00	0.00
Westfarmers Limited - Ordinary Fully Paid (ASX:WES)											
1,349.20	578.23	0.00	0.00	0.00	0.00	0.00	1,927.43	0.00	0.00	0.00	0.00
Westpac Banking Corporation - Ordinary Fully Paid (ASX:WBC)											
3,570.12	1,530.04	0.00	0.00	0.00	0.00	0.00	5,100.16	0.00	0.00	0.00	0.00
24,674.56	8,484.81	373.17	0.00	431.42	0.00	0.00	32,735.48	0.00	182.82	0.00	182.82
Managed Funds Market											
Allian Gray Australia Balanced Fund											
635.09	130.94	16.07	0.00	0.00	0.78	14.85	766.47	0.00	2.48	9.89	2.48
635.09	130.94	16.07	0.00	0.00	0.78	14.85	766.47	0.00	2.48	9.89	2.48

Term Deposits

Kouros Stow Superannuation Fund
Investment Income Summary
For the period 1 July 2018 to 30 June 2019

Total Income	Add			Less			Taxable Income (excluding Capital Gains)	Indexed Capital Gains *	Discounted Capital Gains *	Other Capital Gains *	CGT Concession Amount *
	Franking Credits	Foreign Credits	TFN Credits	Tax Free	Tax Exempt	Tax Deferred					
1,880.52	0.00	0.00	0.00	0.00	0.00	0.00	1,880.52	0.00	0.00	0.00	0.00
1,880.52	0.00	0.00	0.00	0.00	0.00	0.00	1,880.52	0.00	0.00	0.00	0.00
27,225.51	8,615.75	389.24	0.00	0.00	431.42	0.78	35,417.81	0.00	185.30	9.89	185.30

LA Trobe Term Deposit @ 5.20% maturing 10/08/2019

* Distributed capital gains components correspond to the cash amount received. You should refer to Realised Capital Gains or Distribution Reconciliation Reports for tax and capital gain reporting purpose.

Kouros Stow Superannuation Fund
Realised Capital Gains
For the period from 1 July 2018 to 30 June 2019

Quantity	Accounting Treatment					Taxation Treatment				
	Proceeds	Excess Tax Value*	Original Cost	Accounting Profit/(Loss)	Cost Base Calculation		Capital Gains Calculation			
					Adjusted	Reduced	Discounted	Other	Deferred	Capital Loss
<u>Listed Securities Market</u>										
Abacus Property Group - Units/Ordinary Fully Paid Stapled Securities (ASX:ABP)										
18/07/2018 Sale	3,528.00	13,262.49	17,238.00	(3,975.51)	2,057.77	14,885.77	4,573.47			8,254.52
	3,528.00	13,262.49	17,238.00	(3,975.51)	2,057.77	14,885.77	4,573.47	0.00		8,254.52
Coles Group Limited. (ASX:COL)										
14/02/2019 Sale	425.00	5,147.00	4,096.02	1,050.98	3,962.33	133.69	1,075.67			24.69
	425.00	5,147.00	4,096.02	1,050.98	3,962.33	133.69	1,075.67	0.00		24.69
Origin Energy Limited (ASX:ORG)										
18/07/2018 Sale	3,000.00	28,522.26	34,784.63	(6,262.37)		34,784.63	6,262.37			6,262.37
	3,000.00	28,522.26	34,784.63	(6,262.37)		34,784.63	6,262.37	0.00		6,262.37
Ramsay Health Care Limited - Ordinary Fully Paid (ASX:RHC)										
18/07/2018 Sale	1,370.00	75,309.79	13,040.00	62,269.79	13,040.00		62,269.79			
	1,370.00	75,309.79	13,040.00	62,269.79	13,040.00		62,269.79	0.00		
Russell High Dividend Australian Shares ETF - Exchange Traded Fund Units Fully Paid (ASX:RDV)										
18/07/2018 Sale	300.00	8,741.00	9,089.50	(348.50)		9,028.29	287.29			287.29
	300.00	8,741.00	9,089.50	(348.50)		9,028.29	287.29	0.00		287.29
SPDR S&P World Ex Australia (Hedged) Fund - Exchange Traded Fund Units Fully Paid (ASX:WXHG)										
30/06/2019 Dist	0.00	0.00	0.00				365.63			
	0.00	0.00	0.00				365.63	0.00		
Tpg Telecom Limited (ASX:TPM)										
14/02/2019 Sale	1,000.00	7,245.00	5,305.00	1,940.00	5,305.00		1,940.00			
	1,000.00	7,245.00	5,305.00	1,940.00	5,305.00		1,940.00	0.00		
Listed Securities Market Total										
		138,227.54	83,553.15	54,674.39	24,365.10	58,832.38	68,284.56	1,940.00	0.00	14,828.87
<u>Managed Funds Market</u>										
Allan Gray Australia Balanced Fund										
30/06/2019 Dist	0.00	0.00	0.00				4.96		9.89	
	0.00	0.00	0.00				4.96	9.89	0.00	
Managed Funds Market Total										
		0.00	0.00				4.96	9.89	0.00	

Kouros Stow Superannuation Fund
Realised Capital Gains
For the period from 1 July 2018 to 30 June 2019

Grand Total	138,227.54	83,553.15	54,674.39	24,365.10	58,832.38	68,289.52	1,949.89	0.00	14,828.87
--------------------	------------	-----------	-----------	-----------	-----------	-----------	----------	------	-----------

* Where there is an Excess Tax Value Amount, the Accounting Profit/(Loss) figure takes account of this. Accounting Profit/(Loss) equals Proceeds less Excess Tax Value less Original Cost.

Kouros Stow Superannuation Fund
Realised Capital Gains
For the period from 1 July 2018 to 30 June 2019

Capital Gains Tax Return Summary

	Indexation	Discount	Other	Deferred	Total Capital Gains	Capital Losses
Current Year Capital Gains						
Shares & Units - Listed Shares	0.00	63,345.00	1,940.00	0.00	65,285.00	6,287.00
Shares & Units - Other Shares	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Units - Listed Trusts	0.00	4,573.00	0.00	0.00	4,573.00	8,541.00
Shares & Units - Other Units	0.00	0.00	0.00	0.00	0.00	0.00
Australian Real Estate	0.00	0.00	0.00	0.00	0.00	0.00
Other Real Estate	0.00	0.00	0.00	0.00	0.00	0.00
Collectables	0.00	0.00	0.00	0.00	0.00	0.00
Other CGT Assets & Other CGT Events	0.00	0.00	0.00	0.00	0.00	0.00
Distributed Capital Gains from Trusts	0.00	370.00	9.00	0.00	379.00	0.00
	<u>0.00</u>	<u>68,288.00</u>	<u>1,949.00</u>	<u>0.00</u>	<u>70,237.00</u>	<u>14,828.00</u>
Capital Losses Applied						
Current Year	0.00	12,879.00	1,949.00	0.00	14,828.00	
Prior Years	0.00	54,718.00	0.00	0.00	54,718.00	
	<u>0.00</u>	<u>67,597.00</u>	<u>1,949.00</u>	<u>0.00</u>	<u>69,546.00</u>	
Net Capital Gains						
Net Gain after applying losses	0.00	691.00	0.00	0.00	691.00	
Discount applicable		230.00				
Net Gain after applying discount	<u>0.00</u>	<u>461.00</u>	<u>0.00</u>	<u>0.00</u>	<u>461.00</u>	



CONTRARIAN INVESTING

Kouros Stow Superannuation Fund
3 Bluegum Place
ROSEVILLE NSW 2069

Annual Tax Statement 01 July 2018 to 30 June 2019

Please find below Consolidated Tax Distribution information for the year ended 30 June 2019 for your investment in the Allan Gray Australia Balanced Fund.

The following tax return items are valid for Australian resident individual unitholders only.

Client Services contact details

Phone
1300 604 604 (within Australia)
+61 2 8224 8604 (outside Australia)

Email
clientservices@allangray.com.au

Website
www.allangray.com.au

Page
1 of 2

Date
09 July 2019

Account Name
Kouros Stow Super Pty Ltd <Kouros Stow Superannuation Fund>

Account Number
100048131

Account Holder Name **TFN/ABN**
Kouros Stow **Supplied**
Superannuation Fund

Financial Adviser
Mr Kevin Joseph Herbert
627 Forest Road
BEXLEY NSW 2207
Australia

Part A Tax Return (Supplementary Section)	Summary of tax return (supplementary section) items		
	Amount (\$)	Tax return label	
Non-primary production income	181.65	13U	
Franked distributions from trusts	374.01	13C	
Other deductions relating to distributions	0.00	13Y	
Franking credits	130.94	13Q	
Credit for tax file number (TFN) amounts withheld	0.00	13R	
Share of credit for tax paid by trustee	0.00	13S	
Share of credit for foreign resident amounts withheld	0.00	13A	
Net capital gains	12.37	18A	
Total current year capital gains	14.85	18H	
Foreign entities - CFC income	0.00	19K	
Assessable foreign source income	210.81	20E	
Other net foreign source income	210.81	20M	
Australian franking credits from a NZ company	0.00	20F	
Foreign income tax offsets*	16.07	20O	

* If your total foreign income tax offset from all sources for the year is \$1,000 or less, then you can claim this amount in full. Otherwise, you will need to refer to the publication Guide to income tax offset rules (NAT 72923) to work out your entitlement.

Please retain this statement for tax purposes

Annual Tax Statement

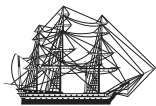
01 July 2018 to 30 June 2019

Part B Additional information for item 18	Capital gains tax information	
	Amount (\$)	
Capital Gains Information		
Capital Gains - discount method	4.96	(grossed up amount)
Capital Gains - indexation method	0.00	
Capital Gains - other method	9.89	
Capital Gains from foreign sources	0.00	
Total current year capital gains	14.85	
Capital Gains Tax (CGT) concession amount	2.48	
Tax-deferred amounts	0.78	

Part C Components of distributions	Cash distribution (\$)	Tax paid or tax offsets (\$)	Taxable amount (\$)
Australian Income			
Interest	6.20	0.00	6.20
Unfranked dividends	6.55	0.00	6.55
Unfranked dividends conduit foreign income	10.96	0.00	10.96
Other assessable Australian income	66.39	0.00	66.39
Interest (not subject to non-resident WHT)	91.55	0.00	91.55
Non-primary production income	181.65	0.00	181.65
Dividend: Franked amount (Franked distributions)	243.07	130.94	374.01
Capital Gains			
Capital gains - concession amount (TARP)	0.00	0.00	0.00
Capital gains - concession amount (non-TARP)	2.48	0.00	0.00
Capital gains - discounted method (non-TARP)	2.48	0.00	2.48
Capital gains - discounted method (TARP)	0.00	0.00	0.00
Capital gains - indexation method (non-TARP)	0.00	0.00	0.00
Capital gains - indexation method (TARP)	0.00	0.00	0.00
Capital gains - other method (non-TARP)	9.89	0.00	9.89
Capital gains - other method (TARP)	0.00	0.00	0.00
Foreign capital gains tax (CGT) concession amount	0.00	0.00	0.00
Foreign capital gains - discounted method	0.00	0.00	0.00
Foreign capital gains - indexation method	0.00	0.00	0.00
Foreign capital gains - other method	0.00	0.00	0.00
Net capital gains	12.37	0.00	12.37
Foreign Income			
Other Net Foreign Source Income	194.74	16.07	210.81
Australian franking credits from a NZ company	0.00	0.00	0.00
Assessable net foreign income	194.74	16.07	210.81
Foreign entities - CFC income	0.00	0.00	0.00
Total foreign income	194.74	16.07	210.81
Other Non-Assessable Amounts			
Tax-deferred income	0.78	0.00	0.00
Tax-exempted income	0.00	0.00	0.00
Tax-free income	0.00	0.00	0.00
Return of capital	0.00	0.00	0.00
Foreign return of capital	0.00	0.00	0.00
Gross cash distribution	635.09	0.00	0.00
Other Deductions From Distributions			
Less Resident withholding tax	0.00		
Less Foreign resident withholding tax	0.00		
Less Foreign resident withholding tax (s12H)	0.00		
Less Other expenses	0.00		
Net cash distributions	635.09		

Important note:

The Allan Gray Australia Balanced Fund is no longer classified as an Attribution Managed Investment Trust (AMIT). As a consequence, any net capital gains realised in the sale of equity securities during the 30 June 2019 financial year will be distributed as income to investors. We recommend you contact your tax agent with any questions as to how this might impact your personal tax position.



Vanguard

ABN 72 072 881 086. AFS License 227263.

Vanguard® Diversified Conservative Index ETF

001569 000 VDCO



KOUROS STOW SUPERANNUATION
FUND PTY LTD
<KOUROS STOW SUPER FUND A/C>
3 BLUEGUM PLACE
ROSEVILLE NSW 2069

Contact Us:



Online:

www-au.computershare.com/Investor/Contact



By Mail:

Computershare Investor Services Pty Limited
GPO Box 2975 Melbourne
Victoria 3001 Australia

Enquiries:

(within Australia) 1300 757 905
(international) +61 3 9415 4813

Holder Identification Number (HIN)

HIN WITHHELD

ATTRIBUTION MANAGED INVESTMENT TRUST MEMBER ANNUAL TAX STATEMENT FOR YEAR ENDED 30 JUNE 2019

The following tax return items are valid for Australian resident individual unitholders only.

PART A – SUMMARY OF 2019 TAX RETURN (SUPPLEMENTARY SECTION) ITEMS

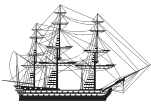
Item	Tax Return Label	Amount
Share of net income from trusts, less net capital gains, foreign income and franked distributions	13U	\$94.51
Other deductions relating to non-primary production income	13Y	\$0.00
Franked distributions from trusts	13C	\$92.36
Share of franking credits from franked dividends	13Q	\$29.27
Share of credit for TFN amounts withheld	13R	\$0.00
Share of credit for foreign resident withholding amounts	13A	\$0.00
Share of credit for tax paid by trustee	13S	\$0.00
Net capital gain	18A	\$0.00
Total current year capital gains	18H	\$0.00
Assessable foreign source income	20E	\$63.21
Australian franking credits from a New Zealand company	20F	\$0.00
Other net foreign source income	20M	\$63.21
Foreign income tax offset	20O	\$5.52

PART B – COMPONENTS OF ATTRIBUTION

Item	Cash Distribution	Tax Paid/Offsets	Attribution
Australian Income			
Unfranked distributions	\$2.80		\$2.80
Unfranked CFI distributions	\$4.45		\$4.53
Interest - subject to non resident WHT	\$3.94		\$4.29
Interest - not subject to non resident WHT	\$73.11		\$77.99
Other income	\$3.03		\$4.90
Non primary production income	\$87.33		\$94.51
Franked distributions	\$61.89	\$29.27	\$92.36
Capital Gains			
Discounted capital gains TAP	\$0.00		\$0.00
Discounted capital gains NTAP	\$0.00		\$0.00
Capital gains – other method TAP	\$0.00		\$0.00
Capital gains – other method NTAP	\$0.00		\$0.00
Net capital gain	\$0.00		\$0.00
AMIT CGT gross up amount			\$0.00
Other capital gains distribution	\$0.00		\$0.00
Total current year capital gains	\$0.00		\$0.00
Foreign Income			
Assessable foreign source income	\$56.54	\$5.52	\$63.21
Other Non-assessable Amounts			
Non-assessable non-exempt amount	\$0.00		\$0.00
Net exempt income	\$0.00		\$0.00
Other non-attributable amounts	\$0.00		\$0.00
Gross Amount	\$205.76		\$250.08
AMIT cost base net amount - excess (Reduce cost base)			\$0.00
AMIT cost base net amount - shortfall (Increase cost base)			\$9.53
Less TFN amounts withheld	\$0.00		
Less non-resident withholding tax			
- Interest / dividend amounts withheld	\$0.00		
- Fund payment amounts withheld	\$0.00		
Less other expenses	\$0.00		
Net Cash Distribution	\$205.76		

If you are a complying Superannuation Fund, your net capital gain is \$0.00
If you are a company or a non complying Superannuation Fund, your net capital gain is \$0.00

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES



Vanguard®

ABN 72 072 881 086. AFS License 227263.

Vanguard® International Fixed Interest Index (Hedged) ETF

000589 000 VIF



KOUROS STOW SUPERANNUATION
FUND PTY LTD
<KOUROS STOW SUPER FUND A/C>
3 BLUEGUM PLACE
ROSEVILLE NSW 2069

Contact Us:



Online:

www-au.computershare.com/Investor/Contact



By Mail:

Computershare Investor Services Pty Limited
GPO Box 2975 Melbourne
Victoria 3001 Australia

Enquiries:

(within Australia) 1300 757 905
(international) +61 3 9415 4813

Holder Identification Number (HIN)

HIN WITHHELD

ATTRIBUTION MANAGED INVESTMENT TRUST MEMBER ANNUAL TAX STATEMENT FOR YEAR ENDED 30 JUNE 2019

The following tax return items are valid for Australian resident individual unitholders only.

PART A – SUMMARY OF 2019 TAX RETURN (SUPPLEMENTARY SECTION) ITEMS

Item	Tax Return Label	Amount
Share of net income from trusts, less net capital gains, foreign income and franked distributions	13U	\$0.00
Other deductions relating to non-primary production income	13Y	\$0.00
Franked distributions from trusts	13C	\$0.00
Share of franking credits from franked dividends	13Q	\$0.00
Share of credit for TFN amounts withheld	13R	\$0.00
Share of credit for foreign resident withholding amounts	13A	\$0.00
Share of credit for tax paid by trustee	13S	\$0.00
Net capital gain	18A	\$0.00
Total current year capital gains	18H	\$0.00
Assessable foreign source income	20E	\$0.00
Australian franking credits from a New Zealand company	20F	\$0.00
Other net foreign source income	20M	\$0.00
Foreign income tax offset	20O	\$0.00

PART B – COMPONENTS OF ATTRIBUTION

Item	Cash Distribution	Tax Paid/Offsets	Attribution
Australian Income			
Unfranked distributions	\$0.00		\$0.00
Unfranked CFI distributions	\$0.00		\$0.00
Interest - subject to non resident WHT	\$1.45		\$0.00
Interest - not subject to non resident WHT	\$1.94		\$0.00
Other income	\$179.71		\$0.00
Non primary production income	\$183.10		\$0.00
Franked distributions	\$0.00	\$0.00	\$0.00
Capital Gains			
Discounted capital gains TAP	\$0.00		\$0.00
Discounted capital gains NTAP	\$0.00		\$0.00
Capital gains – other method TAP	\$0.00		\$0.00
Capital gains – other method NTAP	\$0.00		\$0.00
Net capital gain	\$0.00		\$0.00
AMIT CGT gross up amount			\$0.00
Other capital gains distribution	\$0.00		\$0.00
Total current year capital gains	\$0.00		\$0.00
Foreign Income			
Assessable foreign source income	\$114.67	\$0.00	\$0.00
Other Non-assessable Amounts			
Non-assessable non-exempt amount	\$0.00		\$0.00
Net exempt income	\$0.00		\$0.00
Other non-attributable amounts	\$189.41		\$0.00
Gross Amount	\$487.18		\$0.00
AMIT cost base net amount - excess (Reduce cost base)			\$487.18
AMIT cost base net amount - shortfall (Increase cost base)			\$0.00
Less TFN amounts withheld	\$0.00		
Less non-resident withholding tax			
- Interest / dividend amounts withheld	\$0.00		
- Fund payment amounts withheld	\$0.00		
Less other expenses	\$0.00		
Net Cash Distribution	\$487.18		

If you are a complying Superannuation Fund, your net capital gain is \$0.00

If you are a company or a non complying Superannuation Fund, your net capital gain is \$0.00

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

SPDR S&P World ex Australia (Hedged) Fund

All Registry communications to:
C/- Link Market Services Limited
Locked Bag A14, Sydney South, NSW, 1235
Telephone: 1300 665 385
ASX Code: WXHG
Security Code: WXHG
Email: SPDR@linkmarketservices.com.au
Website: www.linkmarketservices.com.au



KOUROS STOW SUPERANNUATION
FUND PTY LTD
<KOUROS STOW SUPER FUND A/C>
3 BLUEGUM PLACE
ROSEVILLE NSW 2069

Part A

25 July 2019

SRN/HIN: X*****2002

**Attribution Managed Investment Trust Member Annual Statement
for the year ended 30 June 2019**

Part B: Summary of 2019 tax return (supplementary section) items for a resident individual

Non Australian residents should seek independent Australian tax advice.

Tax return (supplementary section)	Amount	Tax return label
Non-primary production income	\$4.76	13U
Franked distribution from trusts	\$0.00	13C
Other deductions relating to non-primary production income	\$0.00	13Y
Share of franking credits from franked dividends	\$0.00	13Q
Share of credit for amounts withheld from foreign resident withholding (excluding capital gains)	\$0.00	13A
Share of credit for tax amounts withheld from trust distributions	\$0.00	13R / 13P
Net capital gain	\$182.82	18A
Total current year capital gains	\$365.64	18H
Share of credit for foreign resident capital gains withholding amounts	\$0.00	18X
Assessable foreign source income	\$355.15	20E
Other net foreign source income	\$355.15	20M
Australian franking credits from a New Zealand franking company	\$0.00	20F
Foreign income tax offset *	\$47.61	20O
Early stage venture capital limited partnership: current year tax offset	\$0.00	T8K
Early stage investor: current year tax offset	\$0.00	T9L
Other refundable tax offsets: Exploration credits	\$0.00	T11 (code E)

* To work out your foreign income tax offset (FITO) entitlement, see **20 Foreign source income and foreign assets or property** or the Guide to foreign tax offset rules 2019.

Part B: Capital gains tax information – Additional information for item 18

	Amount	
Capital gains - discounted method	\$365.64	(gross amount)
Capital gains - indexation method	\$0.00	
Capital gains - other method	\$0.00	
Total current year capital gains	\$365.64	

Part C: Components of attribution

	Cash distributions	Tax paid or Franking credit (grossed up)	Attributable amount
Australian Income			
Dividends - unfranked amount declared to be CFI	\$0.00		\$0.00
Dividends - unfranked amount not declared to be CFI	\$0.00		\$0.00
Dividends - less LIC capital gain deduction	\$0.00		\$0.00
Interest (subject to non - resident withholding tax)	\$0.70		\$0.70
Interest (not subject to non - resident withholding tax)	\$0.00		\$0.00
Other assessable Australian income	\$4.06		\$4.06
Less other allowable trust deductions	\$0.00		\$0.00
Non-primary production income	\$4.76		\$4.76
Dividends - Franked Amount	\$0.00	\$0.00	\$0.00
Capital Gains			
Capital gains - discounted method TAP	\$182.82		\$182.82
Capital gains - discounted method NTAP	\$0.00	\$0.00	\$0.00
Capital gains - indexation method TAP	\$0.00		\$0.00
Capital gains - indexation method NTAP	\$0.00	\$0.00	\$0.00
Capital gains - Other method TAP	\$0.00		\$0.00
Capital gains - Other method NTAP	\$0.00	\$0.00	\$0.00
Net capital gain	\$182.82	\$0.00	\$182.82
AMIT CGT gross up amount			\$182.82
Other capital gains distribution	\$182.82		
Total current year capital gains	\$365.64	\$0.00	\$365.64
Foreign Income			
Other net foreign source income	\$307.54	\$47.61	\$355.15
Assessable foreign income	\$307.54	\$47.61	\$355.15
Australian franking credits from a New Zealand franking company		\$0.00	\$0.00
CFC income	\$0.00		\$0.00
Transferor trust income	\$0.00		\$0.00
Total foreign income	\$307.54	\$47.61	\$355.15
Other Non-Assessable Amounts			
Net exempt income	\$0.00		
Non-assessable non-exempt amount	\$0.00		
Other non-attributable amounts	\$0.00		
Total non-assessable amounts	\$0.00		
Gross cash distribution	\$677.94		
Other deductions from distribution			
Less: withholding tax	\$0.00		
Net cash distribution	\$677.94		

Part D : Tax offsets

Tax offsets	Amount
Franking credit tax offset	\$0.00
Foreign income tax offset	\$47.61
Total tax offsets	\$47.61

Part E: Attribution Managed Investment Trust ('AMIT') cost base adjustments

AMIT cost base net amount - net reduction	\$0.00
AMIT cost base net amount - net increase	\$0.00

Part F: Payment summary information for the year ended 30 June 2019 (for non-resident unitholders only)

	Attribution/Amount	Tax paid
Total fund payment	\$369.70	\$0.00
Interest income	\$0.70	\$0.00
Unfranked dividend not declared to be CFI	\$0.00	\$0.00
Deemed payment - Dividend	\$0.00	\$0.00
Deemed payment - Interest	\$0.00	\$0.00
Deemed payment - Royalties	\$0.00	\$0.00
Deemed payment - Fund payment	\$0.00	\$0.00

Please retain this statement for income tax purposes.

iShares Global 100 ETF

ARSN 625 113 911
BlackRock Investment Management (Australia) Limited
ABN 13 006 165 975 AFSL 230523



KOUROS STOW SUPERANNUATION
FUND PTY LTD
<KOUROS STOW SUPER FUND A/C>
3 BLUEGUM PLACE
ROSEVILLE NSW 2069

Update your information:

www.investorcentre.com/au/contact

Computershare Investor Services Pty Limited
GPO Box 2975 Melbourne
Victoria 3001 Australia
Enquiries: (within Australia) 1-300-ishare (474 273)
(international) +61 3 9415 4695

TFN/ABN Status: ABN quoted

Holder Identification Number (HIN)
HIN WITHHELD

ATTRIBUTION MANAGED INVESTMENT TRUST MEMBER ANNUAL TAX STATEMENT FOR YEAR ENDED 30 JUNE 2019

The following tax return items are valid for Australian resident individual unitholders only.

PART A – SUMMARY OF 2019 TAX RETURN (SUPPLEMENTARY SECTION) ITEMS

Item	Tax Return Label	Tax Attribution Amount
Share of non-primary production income	13U	\$0.05
Other deductions relating to non-primary production income	13Y	\$0.00
Franked distributions from trusts	13C	\$0.00
Share of franking credits from franked dividends	13Q	\$0.00
Share of credit for TFN amounts withheld	13R	\$0.00
Share of credit for foreign resident withholding amounts	13A	\$0.00
Net capital gain	18A	\$0.00
Total current year capital gains	18H	\$0.00
Assessable foreign source income	20E	\$311.66
Australian franking credits from a New Zealand company	20F	\$0.00
Other net foreign source income	20M	\$311.66
Foreign income tax offset	20O	\$46.37
Other income - rebates	24V	\$0.00

PART B – COMPONENTS OF DISTRIBUTION

Item	Cash Distribution	Tax paid/Offsets	Tax Attribution
Australian income			
Unfranked distributions	\$0.00		\$0.00
Unfranked CFI distributions	\$0.00		\$0.00
Interest (Subject to Non Resident WHT)	\$0.05		\$0.05
Interest (Not Subject to Non Resident WHT)	\$0.00		\$0.00
Other income	\$0.00		\$0.00
Non primary production income	\$0.05		\$0.05
Franked distributions	\$0.00	\$0.00	\$0.00
Capital gains			
Discounted capital gains TAP	\$0.00		\$0.00
Discounted capital gains NTAP	\$0.00		\$0.00
Capital gains – other method TAP	\$0.00		\$0.00
Capital gains – other method NTAP	\$0.00		\$0.00
Net capital gain	\$0.00		\$0.00
AMIT CGT gross up amount			\$0.00
Other capital gains distribution	\$0.00		\$0.00
Total current year capital gains	\$0.00		\$0.00
Return of capital	\$0.00		
Foreign income			
Assessable foreign source income	\$265.29	\$46.37	\$311.66
Other non-assessable amounts			
Non-assessable non-exempt amount	\$0.00		\$0.00
Net exempt income	\$0.00		
Other non-attributable amounts	\$0.00		
Gross Amount	\$265.34		\$311.71
AMIT cost base net amount - excess (Reduce cost base)			\$0.00
AMIT cost base net amount - shortfall (Increase cost base)			\$0.00
Less TFN amounts withheld	\$0.00		
Less non-resident withholding tax			
- Interest / dividend amounts withheld	\$0.00		
- Fund payment amounts withheld	\$0.00		
Less other expenses	\$0.00		
Net Cash Distribution	\$265.34		

If you are a complying Superannuation Fund, your net capital gain is \$0.00
If you are a company or a non complying Superannuation Fund, your net capital gain is \$0.00

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

iShares Global 100 ETF

ARSN 625 113 911
BlackRock Investment Management (Australia) Limited
ABN 13 006 165 975 AFSL 230523

Update your information:

 www.investorcentre.com/au/contact

 Computershare Investor Services Pty Limited
GPO Box 2975 Melbourne
Victoria 3001 Australia
Enquiries: (within Australia) 1-300-ishare (474 273)
(international) +61 3 9415 4695



KOUROS STOW SUPERANNUATION
FUND PTY LTD
<KOUROS STOW SUPER FUND A/C>
3 BLUEGUM PLACE
ROSEVILLE NSW 2069

Holder Identification Number (HIN)
HIN WITHHELD

You will receive two tax statements regarding this investment. During the tax year ending 30 June 2019, your investment was converted from a Chess Depository Interest to a locally-domiciled ETF. As a result, you are receiving two tax statements relating to your investment over the financial year. This is a once-off for this financial year and you will receive one tax statement on an ongoing basis. For more information, visit: <http://www.blackrock.com.au/simplifyinvesting>.

Please also note the information regarding capital gains roll-over relief relating to this conversion.

ANNUAL TAXATION STATEMENT FOR THE YEAR ENDED 30 JUNE 2019

This Annual Taxation Statement has been prepared to assist Australian tax residents with the completion of their individual income tax return for the year ended 30 June 2019. All values are in Australian dollars.

This income is sourced from outside of Australia and is not reported to the ATO. As a result, if you are lodging your tax using MyTax (the ATOs online tax lodgement tool previously known as e-tax) the below values will not automatically appear in your online tax form when the pre-fill option has been selected and will need to be manually added.

This Annual Tax Statement reflects distributions paid within the tax year beginning 1 July 2018 and ending 30 June 2019.

PART A - SUMMARY OF 2019 TAX RETURN (SUPPLEMENTARY SECTION) ITEMS

Item	Individual Tax Return Label	Amount
Assessable foreign source income	20E	\$174.11
Other net foreign source income	20M	\$174.11
Foreign income tax offset	20O ¹	\$52.22

PART B – COMPONENTS OF DISTRIBUTION

Item	Cash Distribution	Foreign Income Tax Offset	Taxable Amount
Foreign Income			
Assessable foreign source income ²	\$121.89	\$52.22	\$174.11
Other net foreign source income ³	\$121.89	\$52.22	\$174.11
Non-assessable amount			
Return of capital ⁴	\$0.00		
Net cash distribution	\$121.89		

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

¹If your total foreign income tax offsets from all sources for the year is \$1,000 or less then you can claim this amount in full. Otherwise, you will need to refer to the ATO publication "Guide to foreign income tax offset rules 2019" (QC 51238) to work out your entitlement. All foreign income tax offset amounts are automatically converted to AUD at the FX rate used at the time of distribution. For information pertaining to the US withholding tax rate deducted from your income please refer to your dividend advices.

²Assessable foreign source income is calculated by taking the sum of each interim Australian dollar dividend paid throughout the 2018/19 financial year.

³As an Australian resident taxpayer you may be liable to report Australian income tax on any assessable income derived from overseas investments. If you are entitled to tax deductions in relation to expenses incurred in earning assessable income from overseas investments, disclosure of overseas investment income reduced by these expenses (i.e. net overseas investment income) may be included in Item 20M.

⁴A return of capital is a return of part of the cost which you outlaid in making your original investment in the iShares ETF. Note that assessable foreign source income is treated differently to returns of capital for Australian tax purposes (see Australian tax booklet for International (US-Domiciled) iShares ETFs on our website www.blackrock.com.au/iShares for more details).

This information relates to the items contained in the taxation statement for iShares Global 100 ETF, which is issued by iShares Trust and in respect of which BlackRock Investment Management (Australia) Limited (BIMAL) acts as local agent and intermediary. BlackRock Fund Advisors (BFA) serves as an advisor to iShares Trust, which is registered with the United States Securities and Exchange Commission under the Investment Company Act of 1940. BFA is a subsidiary of BlackRock Institutional Trust Company, N.A. (BTC). BTC is a wholly-owned subsidiary of BlackRock, Inc.[®]. This information is intended to assist you in filling out your individual tax return in respect of your investment in the iShares Global 100 ETF and has no regard to your current personal financial position.

No BlackRock entity named in this document or iShares Trust provide taxation advice and this information does not constitute personal advice. You should consider your personal financial position. If you have any doubt about your tax position, or if you require any further information about your tax affairs or the completion of your tax return, we recommend you speak to your accountant or tax adviser.



Vanguard®

ABN 72 072 881 086. AFS License 227263.

Vanguard® Australian Fixed Interest Index ETF

096418 000 VAF



KOUROS STOW SUPERANNUATION FUND PTY LTD <KOUROS STOW SUPER FUND A/C> 3 BLUEGUM PLACE ROSEVILLE NSW 2069

Contact Us:



Online:

www-au.computershare.com/Investor/Contact



By Mail:

Computershare Investor Services Pty Limited GPO Box 2975 Melbourne Victoria 3001 Australia

Enquiries:

(within Australia) 1300 757 905 (international) +61 3 9415 4813

Holder Identification Number (HIN)

HIN WITHHELD

ATTRIBUTION MANAGED INVESTMENT TRUST MEMBER ANNUAL TAX STATEMENT FOR YEAR ENDED 30 JUNE 2019

The following tax return items are valid for Australian resident individual unitholders only.

PART A – SUMMARY OF 2019 TAX RETURN (SUPPLEMENTARY SECTION) ITEMS

Table with 3 columns: Item, Tax Return Label, Amount. Lists various tax items like 'Share of net income from trusts', 'Net capital gain', etc.

PART B – COMPONENTS OF ATTRIBUTION

Table with 4 columns: Item, Cash Distribution, Tax Paid/Offsets, Attribution. Breaks down income into Australian Income, Capital Gains, Foreign Income, and Net Cash Distribution.

If you are a complying Superannuation Fund, your net capital gain is \$0.00
If you are a company or a non complying Superannuation Fund, your net capital gain is \$0.00

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

Client name	KOUROS STOW SUPERANNUATION FUND	Fin Accounts Prepared by	MICHAEL URSINO
Client code	KOUSTO / 310	Date prepared	02-Oct-2019
Year ended	30-Jun-2019	Reviewed by	
SRN/HIN	X0070592002	Date reviewed	
Postcode	2069	Back to Cover	

Benefits Paid

- 1.1 a *Were there benefits paid to members during the financial year?* Yes
- b *Have you confirmed with the ATO, the tax free low rate cap of the Superannuation Lump Sum benefit for the following members?* Yes
- [Enter name of member 1]
- [Enter name of member 2]
- [Enter name of member 3]
- [Enter name of member 4]

This amount is beneficial to members who have reached preservation age and are permanently retired (never intending to work again) as it is tax free. For the year ended 30 June 2017, 30 June 2018 & 30 June 2019 the thresholds are \$195,000, \$205,000 & \$210,000 respectively.

Was there also an accumulation account for more than one day? Yes

WARNING - ACTUARIAL CERTIFICATE IS REQUIRED PRIOR TO LODGEMENT OF TAX RETURN. Otherwise pension exempt factor is zero

Client name	KOUROS STOW SUPERANNUATION FUND	Fin Accounts Prepared by	MICHAEL URSINO
Client code	KOUSTO / 310	Date prepared	02-Oct-2019
Year ended	30-Jun-2019	Reviewed by	
SRN/HIN	X0070592002	Date reviewed	
Postcode	2069	Back to Cover	

Minimum pension for the financial year beginning	01-Jul-2018	
Days in financial year	365.00	
Name of members	Stan Kouros	Name of Member 2
Account ID (please use M0000X format)	M00001	M00002
Member's date of birth	22-Jun-1957	
Age at beginning of financial year audited	61	118
Pension commencement date	01-Oct-2018	
Is this a transition to retirement pension?	No	Please Select
Days in pension during financial year	273	
Member's account balance at the end of the previous financial year or when pension is commenced	249,645.04	
Account based percentage for previous financial year	4%	14%
Minimum pension amount	7,470.00	-
Maximum pension amount		
Pension taken for the financial year ending 30 Jun 2019	8,000.00	

Client name	KOUROS STOW SUPERANNUATION FUND	Fin Accounts Prepared by	MICHAEL URSINO
Client code	KOUSTO / 310	Date prepared	02-Oct-2019
Year ended	30-Jun-2019	Reviewed by	
SRN/HIN	X0070592002	Date reviewed	
Postcode	2069	Back to Cover	

Minimum pension for the next financial year beginning

01-Jul-2019

	Stan Kouros	Name of Member 2
Name of members	M00001	M00002
Account ID (please use M0000X format)		
Age at beginning of next financial year	62	119
Is this a transition to retirement pension?	No	Please Select
Member's account balance at the beginning of the financial year	259,813.04	
Account based percentage for next financial year	4%	14%
Minimum pension amount	10,390.00	-
Maximum pension amount		

1.2 Has the minimum pension requirement been met and paid out correctly?

Yes

1.3 Was the pension paid consistent with prior years?

Yes

1.4 Is the pension reversionary?

Yes

1.5 Does the pension member have a Commonwealth Seniors Health Card?

N/A

1.6 Was TBAR Reporting update to date? Add Relevant tag in Class Super.

Yes

Creditors

2 & 3 Super fund does not have any creditors apart from tax liabilities (current and deferred) and/or

Borrowings

4 Reviewed records and reasonably confirm that there were no borrowings that would cause the

Kouros Stow Superannuation Fund
Pension Withdrawal Limits
For the Period 1 July 2018 to 30 June 2019

Mr Stan Kouros

YTD Summaries

	Drawdowns to date	Rqd. for Minimum	Minimum	Rqd for Plan	Plan*	Remaining until Max	Maximum	Tax Free %
Pension 01.10.18	8,000.00	OK!	7,550.00	OK!	7,550.00	0.00	0.00	3.36%
Totals								
Gross Drawdowns	8,000.00	0.00	7,550.00	0.00	7,550.00			
PAYG Tax	0.00	0.00	0.00	0.00	0.00			
Net Drawdowns	8,000.00	0.00	7,550.00	0.00	7,550.00			

Footnotes:

*The plan amount is the annual pension review amount or the minimum amount where no review amount is recorded.

Pension Payments

Pension 01.10.18

Date	Gross Amount	PAYG	Net Amount	Description
20/11/2018	1,000.00	0.00	1,000.00	ANZ M-BANKING PAYMENT TRANSFER 066829 TO DAIL'
10/12/2018	1,000.00	0.00	1,000.00	ANZ M-BANKING PAYMENT TRANSFER 486670 TO DAIL'
10/01/2019	1,000.00	0.00	1,000.00	ANZ M-BANKING PAYMENT TRANSFER 672591 TO DAIL'
11/02/2019	1,000.00	0.00	1,000.00	ANZ M-BANKING PAYMENT TRANSFER 258207 TO DAIL'
11/03/2019	1,000.00	0.00	1,000.00	ANZ INTERNET BANKING PAYMENT 377706 TO Daily Exp
09/04/2019	1,000.00	0.00	1,000.00	ANZ INTERNET BANKING PAYMENT 847237 TO Daily Exp
09/05/2019	1,000.00	0.00	1,000.00	ANZ M-BANKING PAYMENT TRANSFER 459152 TO DAIL'
12/06/2019	1,000.00	0.00	1,000.00	ANZ M-BANKING PAYMENT TRANSFER 256065 TO DAIL'
Totals:	8,000.00	0.00	8,000.00	

Client name	KOUROS STOW SUPERANNUATION FUND	Fin Accounts Prepared by	MICHAEL URSINO
Client code	KOUSTO / 310	Date prepared	30-Sep-2019
Year ended	30-Jun-2019	Reviewed by	
SRN/HIN	X0070592002	Date reviewed	
Postcode	2069	Back to Cover	

1 Benefits (member's balances)

Reviewed member statements and agreed to financial report
Referred to attached Member Benefit Statements

Yes

2 Earnings

Reviewed member statements and confirmed that incomes and expenses have been recorded and allocated correctly to members accounts.

Yes

3 Reserves

All earnings were allocated to members accounts. Ensure reserves were permitted and recorded in the financial report in accordance with the trustees' policy.

N/A

4 Contributions

Confirmed all contributions received have been allocated to the correct members account. Otherwise must be rejected within 28 days after the end of the month in which it is received. Refer to Schedule N

Yes

5 External Superannuation Interests

Do the member(s) have superannuation interests outside of the SMSF?

No

Has this been entered into Class?

N/A

6 Binding Death Benefit Nominations (BDBNs)

BDBNs have been reviewed and are still valid?
Ensure has been entered into Class Super

Yes

Note: Does the trust deed provide for non-lapsing BDBNs? All new and amended Trust Deeds from Patricia Holdings should have this, please check para 51.2.8 or relevant paragraph. Members without dependants should amend their deed immediately)

BDBNs can only be left to financial dependants Check trust deed in the event of death of member and there is no binding death nomination

Witnesses to the BDBNs should not be trustees or beneficiaries of the super fund i.e. independent

Kouros Stow Superannuation Fund
(ABN: 34 605 525 829)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2018 - 30 June 2019	Residential Address: 3 Bluegum Place Roseville, NSW 2069
Member	Number: KOUROS0
Mr Stan Kouros	Date of Birth: 22 June 1957 Date Joined Fund: 22 October 1998 Eligible Service Date: 22 October 1998 Tax File Number Held: Yes

*Note: this report provides a consolidated view of the Member's interests in the SMSF
Refer to the Member Benefit Statements produced for each member account for further details*

Your Accounts

Withdrawal Benefit as at 1 Jul 2018	
Accumulation	243,216.08
Pension 01.10.18	-
Total as at 1 Jul 2018	<u><u>243,216.08</u></u>

Withdrawal Benefit as at 30 Jun 2019	
Accumulation	-
Pension 01.10.18	259,813.04
Total as at 30 Jun 2019	<u><u>259,813.04</u></u>

Your Tax Components

Tax Free	8,733.91
Taxable - Taxed	251,079.13
Taxable - Untaxed	-

Your Preservation Components

Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	259,813.04

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

Non Lapsing Binding Death Nomination*

100% Glynis Stow (de facto)

* Nomination in effect from 1 August 2019

For Enquiries:

phone 0292328211

mail Kouros Stow Superannuation Fund, 3 Bluegum Place, ROSEVILLE NSW 2069

Kouros Stow Superannuation Fund

(ABN: 34 605 525 829)

Member Benefit Statement

Period	Member Account Details
1 July 2018 - 30 June 2019	Residential Address: 3 Bluegum Place Roseville, NSW 2069
Member Number: KOUROS0	Date of Birth: 22 June 1957
Mr Stan Kouros	Date Joined Fund: 22 October 1998
Accumulation Account	Eligible Service Date: 22 October 1998
Accumulation	Tax File Number Held: Yes
	Account Start Date: 22 October 1998

Your Account Summary

Withdrawal Benefit as at 1 Jul 2018	243,216.08
<i>Increases to your account:</i>	
Government Co-Contributions	251.50
Share Of Net Fund Income	9,518.02
Tax Effect Of Direct Member Expenses	137.93
Tax on Net Fund Income	150.36
Total Increases	10,057.81
<i>Decreases to your account:</i>	
Member Insurance Premiums	919.54
Transfers Out	252,354.35
Total Decreases	253,273.89
Withdrawal Benefit as at 30 Jun 2019	-

Your Tax Components

Tax Free	0.0000 %	-
Taxable - Taxed		-
Taxable - Untaxed		-

Your Preservation Components

Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

Non Lapsing Binding Death Nomination*

100% Glynis Stow (de facto)

* Nomination in effect from 1 August 2019

For Enquiries:

phone 0292328211

mail Kouros Stow Superannuation Fund, 3 Bluegum Place, ROSEVILLE NSW 2069

Kouros Stow Superannuation Fund

(ABN: 34 605 525 829)

Member Benefit Statement

Period	Member Account Details
1 July 2018 - 30 June 2019	Residential Address: 3 Bluegum Place Roseville, NSW 2069
Member Number: KOUROS0	Date of Birth: 22 June 1957
Mr Stan Kouros	Date Joined Fund: 22 October 1998
Pension Account	Eligible Service Date: 22 October 1998
Pension 01.10.18	Tax File Number Held: Yes
	Account Start Date: 1 October 2018

Your Account Summary

Withdrawal Benefit as at 1 Jul 2018	-
<i>Increases to your account:</i>	
Share Of Net Fund Income	17,330.11
Tax Effect Of Direct Member Expenses	722.95
Tax on Net Fund Income	2,225.31
Transfers In	252,354.35
<u>Total Increases</u>	<u>272,632.72</u>
<i>Decreases to your account:</i>	
Member Insurance Premiums	4,819.68
Pension Payments	8,000.00
<u>Total Decreases</u>	<u>12,819.68</u>
Withdrawal Benefit as at 30 Jun 2019	<u><u>259,813.04</u></u>

Your Tax Components

Tax Free	3.3616 %	8,733.91
Taxable - Taxed		251,079.13
Taxable - Untaxed		-

Your Preservation Components

Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	259,813.04

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

Glynis Stow has been selected as the Reversionary Beneficiary for this Pension Account.

For Enquiries:

phone 0292328211

mail Kouros Stow Superannuation Fund, 3 Bluegum Place, ROSEVILLE NSW 2069

Trustee

The Trustee of the Fund is as follows:

Kouros Stow Superannuation Fund Pty. Ltd.

The directors of the Trustee company are:

Glynis Stow and
Stan Kouros

Availability of Other Fund Information

Additional information regarding your membership is available on request. What your Fund can do is governed by the provisions of its Trust Deed, which is available for inspection. If you require further information or clarification of any aspect of your membership of the Fund, please contact your Fund's Administrator or Trustee.

Trustee Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. While every effort has been made by the Trustee to ensure the accuracy and completeness of this statement, the Trustee does not accept any liability for any errors, omissions or misprints.

Signed on behalf of the Trustee of the Fund

.....
Glynis Stow
Director - Kouros Stow Superannuation Fund Pty. Ltd.

.....
Stan Kouros
Director - Kouros Stow Superannuation Fund Pty. Ltd.

Statement Date: 30 June 2019

Kouros Stow Superannuation Fund
(ABN: 34 605 525 829)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2018 - 30 June 2019	Residential Address: 3 Bluegum Place Roseville, NSW 2069
Member	Number: STOWG0
Mrs Glynis Stow	Date of Birth: 23 March 1960 Date Joined Fund: 22 October 1998 Eligible Service Date: 22 October 1998 Tax File Number Held: Yes

*Note: this report provides a consolidated view of the Member's interests in the SMSF
Refer to the Member Benefit Statements produced for each member account for further details*

Your Accounts

Withdrawal Benefit as at 1 Jul 2018	
Accumulation	304,905.78
Total as at 1 Jul 2018	<u><u>304,905.78</u></u>

Withdrawal Benefit as at 30 Jun 2019	
Accumulation	335,148.05
Total as at 30 Jun 2019	<u><u>335,148.05</u></u>

Your Tax Components

Tax Free	6,268.54
Taxable - Taxed	328,879.51
Taxable - Untaxed	-

Your Preservation Components

Preserved	335,148.05
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

Non Lapsing Binding Death Nomination*

100% Stan Kouros (de facto)

* Nomination in effect from 1 August 2019

For Enquiries:

phone 0292328211

mail Kouros Stow Superannuation Fund, 3 Bluegum Place, ROSEVILLE NSW 2069

Kouros Stow Superannuation Fund

(ABN: 34 605 525 829)

Member Benefit Statement

Period	Member Account Details
1 July 2018 - 30 June 2019	Residential Address: 3 Bluegum Place Roseville, NSW 2069
Member Number: STOWG0	Date of Birth: 23 March 1960
Mrs Glynis Stow	Date Joined Fund: 22 October 1998
Accumulation Account	Eligible Service Date: 22 October 1998
Accumulation	Tax File Number Held: Yes
	Account Start Date: 22 October 1998

Your Account Summary

Withdrawal Benefit as at 1 Jul 2018	304,905.78
<i>Increases to your account:</i>	
Employer Contributions	2,900.00
Government Co-Contributions	251.50
Share Of Net Fund Income	34,212.03
Tax Effect Of Direct Member Expenses	679.15
<u>Total Increases</u>	<u>38,042.68</u>
<i>Decreases to your account:</i>	
Contributions Tax	435.00
Member Insurance Premiums	4,527.67
Tax on Net Fund Income	2,837.74
<u>Total Decreases</u>	<u>7,800.41</u>
Withdrawal Benefit as at 30 Jun 2019	<u><u>335,148.05</u></u>

Your Tax Components

Tax Free	1.8704 %	6,268.54
Taxable - Taxed		328,879.51
Taxable - Untaxed		-

Your Preservation Components

Preserved	335,148.05
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

Non Lapsing Binding Death Nomination*

100% Stan Kouros (de facto)

* Nomination in effect from 1 August 2019

For Enquiries:

phone 0292328211

mail Kouros Stow Superannuation Fund, 3 Bluegum Place, ROSEVILLE NSW 2069

Trustee

The Trustee of the Fund is as follows:

Kouros Stow Superannuation Fund Pty. Ltd.

The directors of the Trustee company are:

Glynis Stow and
Stan Kouros

Availability of Other Fund Information

Additional information regarding your membership is available on request. What your Fund can do is governed by the provisions of its Trust Deed, which is available for inspection. If you require further information or clarification of any aspect of your membership of the Fund, please contact your Fund's Administrator or Trustee.

Trustee Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. While every effort has been made by the Trustee to ensure the accuracy and completeness of this statement, the Trustee does not accept any liability for any errors, omissions or misprints.

Signed on behalf of the Trustee of the Fund

.....
Glynis Stow
Director - Kouros Stow Superannuation Fund Pty. Ltd.

.....
Stan Kouros
Director - Kouros Stow Superannuation Fund Pty. Ltd.

Statement Date: 30 June 2019

Kouros Stow Superannuation Fund

Members Summary Report - For the period 1/07/2018 to 30/06/2019

Member's Detail	Opening Balance	Increases					Decreases					Closing Balance	
		Contrib	Tran In	Profit	Ins Proc	Tax	Exp	Ins Prem	Tran Out	Ben Paid			
Mr Stan Kouros													
3 Bluegum Place Roseville NSW 2069													
Accumulation	243,216.08	251.50	0.00	9,518.02	0.00	288.29	0.00	(919.54)	(252,354.35)	0.00	0.00	0.00	0.00
Pension	0.00	0.00	252,354.35	17,330.11	0.00	2,948.26	0.00	(4,819.68)	0.00	(8,000.00)	0.00	259,813.04	0.00
	243,216.08	251.50	252,354.35	26,848.13	0.00	3,236.55	0.00	(5,739.22)	(252,354.35)	(8,000.00)	0.00	259,813.04	0.00
Mrs Glynis Stow													
3 Bluegum Place Roseville NSW 2069													
Accumulation	304,905.78	3,151.50	0.00	34,212.03	0.00	(2,593.59)	0.00	(4,527.67)	0.00	0.00	0.00	335,148.05	0.00
	304,905.78	3,151.50	0.00	34,212.03	0.00	(2,593.59)	0.00	(4,527.67)	0.00	0.00	0.00	335,148.05	0.00
	548,121.86	3,403.00	252,354.35	61,060.16	0.00	642.96	0.00	(10,266.89)	(252,354.35)	(8,000.00)	0.00	594,961.09	0.00

Client name	KOUROS STOW SUPERANNUATION FUND	Fin Accounts Prepared by	MICHAEL URSINO
Client code	KOUSTO / 310	Date prepared	30-Sep-2019
Year ended	30/06/2019	Reviewed by	
SRN/HIN	X0070592002	Date reviewed	
Postcode	2069	Back to Cover	

1 Contributions

Did the Super Fund receive any contributions during the financial year?

Yes

For contributions received during the financial year, confirmed that contributions were received and allocated correctly to members' account and that where conditions of acceptance are not met, contributions have been rejected within allowed timeframe.

Where applicable, ensure s290-170 deduction notices are dated prior to commencement of pension (e.g. if there are deducted contributions made during the year and those contributions are rolled into a pension that same financial year, the contribution notices must be dated before the commencement date of the pension)

2 Analysis of Employer Contributions

Analytical review (9.50% of Wages and Salary or up to the annual maximum contribution base)

	Stan Kouros	Glynis Kouros
Wages and Salary		
Super Guarantee Rate (increased to 10% on 1 June 2021)	9.50%	9.50%
Compulsory employer contribution	-	-
Contribution received by super fund	251.50	2,900.00
Maximum Contribution Base is (minimum required by employer)	20,048.80	20,048.80

Confirmed with the employer the total contributions received by the super fund is correct and have been allocated correctly to individual member's account.

Yes

3 Conditions of Acceptance

	Stan Kouros	Glynis Kouros
Member's date of birth	22/06/1957	23/03/1960
Member's age at the end of the financial year	62	59
<u>Concessional Contribution (CC)</u>		
Member's concessional contribution cap is	25,000.00	25,000.00
Concessional contributions received in financial year	251.50	2,900.00
	-	-

Client name	KOUROS STOW SUPERANNUATION FUND	Fin Accounts Prepared by	MICHAEL URSINO
Client code	KOUSTO / 310	Date prepared	30-Sep-2019
Year ended	30/06/2019	Reviewed by	
SRN/HIN	X0070592002	Date reviewed	
Postcode	2069	Back to Cover	

Non-Concessional Contribution (NCC)

Member's non-concessional contribution cap is	100,000.00	100,000.00
Non-concessional contribution in the financial year ending 30 Jun 2019		
Non-concessional contribution in the financial year ending 30 Jun 2018		
Non-concessional contribution in the financial year ending 30 Jun 2017		
Total non-concessional contribution in the current FY and the prior 2 years	-	-

Did the member bring forward contributions prior to 30 June 2019?

No	No
----	----

Have the members satisfy conditions of acceptance listed below

Yes

Under 65 - all contributions can be accepted

Age 65 - 75

- Mandated employer contributions; or
- Employer contributions (salary sacrifice) or member contributions

Over 75

- mandated employer contributions can be accepted. From 1 July 2013, mandated employer contributions include Super Guarantee;
- From 1 July 2017, general concessional contributions can be accepted regardless of age.

Concessional Contributions Cap

FY2019 all ages \$25,000	25,000	25,000
--------------------------	--------	--------

Non-Concessional Contributions Cap

FY2019 \$100,000 (for aged between 65 and 74, they need to meet the work test)	100,000	100,000
Bring Forward 3 years for under 65 (FY2019 depending on total superannuation balance)	300,000	300,000
If the member turned 65 during the year, can only bring forward two years.		

Changes to Non-Concessional Contributions Cap from 1 July 2018

<u>Total superannuation balance</u> at 30 June of the previous financial year	Less than \$1.6m	Greater than or equal to \$1.6m
Non-concessional contributions cap	100,000	Nil

<u>Bring forward rules</u> Total superannuation balance on 30 June 2017	Max non-concessional contributions cap for the first year	Bring-forward period
Less than \$1.4m	300,000	3 years
\$1.4m to less than \$1.5m	200,000	2 years
\$1.5m to less than \$1.6m	100,000	No-bring-forward
\$1.6m	Nil	N/A

Client name	KOUROS STOW SUPERANNUATION FUND	Fin Accounts Prepared by	MICHAEL URSINO
Client code	KOUSTO / 310	Date prepared	30-Sep-2019
Year ended	30/06/2019	Reviewed by	
SRN/HIN	X0070592002	Date reviewed	
Postcode	2069	Back to Cover	

4 Transfers In

Obtained a copy of the rollover statement
 Confirmed that where applicable all transfers/rollovers have been recorded correctly ensuring that benefits characteristics are maintained and there were no other issues in relation to any benefits transferred/rolled over during the year

5 Contributions Splitting

Was spouse splitting applicable during the year? **Confirm with AJB and clients** No

Ensure the trust deed allows for contribution splitting
 Ensure spouse meet conditions for splitting, either:
 - less than their preservation age **or**
 - between preservation age and 65 years and not retired
 Ensure contributions splitting application is completed correctly prior to processing
 Check amounts are consistent with prior year and ensure benefit paid and rollover statements are attached to workpapers

6 Recontribution Strategy

Have you considered a re-contribution strategy for members of this fund? N/A

- * Work-test requirement for members aged over 65 for Non-concessional contributions
- * Members currently receiving transition to retirement pension - need to consider cost and benefits of this strategy
- * Tax-free and taxable components (less attractive if current tax-free component is already high)

Summarise your decision below:

7 Warnings

Have you checked all warnings in red above and that you are satisfied that all warnings have been investigated, resolved, documented and reported to the trustees and the ATO where appropriate? Yes

Kouros Stow Superannuation Fund
Contribution Caps
For the Period From 1 July 2018 to 30 June 2019

Mr Stan Kouros

Date of Birth: 22 Jun 1957
Age: 62 (at 30/06/2019)
Status: Member may be eligible for the bring forward rule, certain conditions apply

Contributions Summary

Prior Year Contributions

Contributions for the previous 2 years are not confirmed
 3-year cap in effect from previous years Unknown
 Total non-concessional contributions in previous 2 years Unknown

Current Year Contributions	Note	Concessional	Non-Concessional
Caps	1, 2	25,000.00	100,000.00
Contributions made (to this fund)	3	0.00	0.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		0.00	0.00
Amount above caps	4	0.00	0.00
Available		25,000.00	100,000.00

Notes

1. 'Bring Forward Rule' MAY be triggered this year
2. Non-concessional cap shown does NOT take prior year 'Bring Forward Rule' usage into account
3. Excludes any unmatched deposits
4. Any excess concessional contributions are treated as non-concessional

Contributions Breakdown

<u>Income Type</u>	<u>Contribution Type</u>	<u>Amount</u>
Concessional	Employer	0.00
	Personal	0.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	Contributions as allocated	0.00
NonConcessional	Personal	0.00
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
	Contributions as allocated	0.00
Other	CGT small business 15-year exception	0.00
	CGT small business retirement exemption	0.00
	Government Co-Contributions	251.50
	Directed termination payment (taxed)	0.00
	Directed termination payment (untaxed)	0.00
	Personal injury election	0.00
	Downsizer Contribution	0.00
	Total Other contributions	251.50

Kouros Stow Superannuation Fund
Contribution Caps
For the Period From 1 July 2018 to 30 June 2019

Mrs Glynis Stow

Date of Birth: 23 Mar 1960
Age: 59 (at 30/06/2019)
Status: Member may be eligible for the bring forward rule, certain conditions apply

Contributions Summary

		Non-Concessional	
Prior Year Contributions			
Contributions for the previous 2 years are not confirmed			
3-year cap in effect from previous years		Unknown	
Total non-concessional contributions in previous 2 years		Unknown	
Current Year Contributions	Note	Concessional	Non-Concessional
Caps	1, 2	25,000.00	100,000.00
Contributions made (to this fund)	3	2,900.00	0.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		2,900.00	0.00
Amount above caps	4	0.00	0.00
Available		22,100.00	100,000.00

Notes

1. 'Bring Forward Rule' MAY be triggered this year
2. Non-concessional cap shown does NOT take prior year 'Bring Forward Rule' usage into account
3. Excludes any unmatched deposits
4. Any excess concessional contributions are treated as non-concessional

Contributions Breakdown

<u>Income Type</u>	<u>Contribution Type</u>	<u>Amount</u>
Concessional	Employer	2,900.00
	Personal	0.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	Contributions as allocated	2,900.00
NonConcessional	Personal	0.00
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
	Contributions as allocated	0.00
Other	CGT small business 15-year exception	0.00
	CGT small business retirement exemption	0.00
	Government Co-Contributions	251.50
	Directed termination payment (taxed)	0.00
	Directed termination payment (untaxed)	0.00
	Personal injury election	0.00
	Downsizer Contribution	0.00
	Total Other contributions	251.50

Transactions

Date	Contribution Type	Concessional	Non-Concessional	Other
10/09/2018	Employer	500.00		
27/09/2018	Government Co-Contributions			251.50
27/11/2018	Employer	500.00		
5/12/2018	Employer	500.00		
17/12/2018	Employer	400.00		
31/12/2018	Employer	1,000.00		
	Totals:	2,900.00		251.50



Australian Government
Australian Taxation Office

Agent ROACH & BRUCE CONSULTING
P/L
Client KOUROS STOW
SUPERANNUATION FUND
ABN 34 605 525 829
TFN 44 836 469

Superannuation 552

Date generated 15/08/2019
Role name LISA Remittance
Balance \$0.00

Transactions

2 results found - from **15 August 2017** to **15 August 2019** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
24 Sep 2018	27 Sep 2018	EFT refund for LISA Remittance for the period from 21 Sep 18 to 31 Dec 99	\$503.00		\$0.00
21 Sep 2018	21 Sep 2018	Aggregated transfer from individual		\$503.00	\$503.00 CR

Client name	KOUROS STOW SUPERANNUATION FUND	Fin Accounts Prepared by	MICHAEL URSINO
Client code	KOUSTO / 310	Date prepared	30-Sep-2019
Year ended	30-Jun-2019	Reviewed by	
SRN/HIN	X0070592002	Date reviewed	
Postcode	2069	Back to Cover	

Objective To ensure revenues are correctly recorded and exist

Procedure Randomly sampled items of revenue and checked with source documents, GL and bank statements

Date	Type	Company	Amount	Bank Statement
24/06/2019	Dividend	WBC	1,218.24	1,218.24
14/12/2018	Dividend	NAB	1,485.00	1,485.00
30/01/2019	Dividend	BHP	1,579.45	1,579.45
30/06/2019	Interest	LA Trode TD	1,880.52	1,880.52
10/04/2019	Dividend	WES	850.00	850.00
27/09/2018	Dividend	TLS	770.00	770.00
25/02/2019	Dividend	AFI	736.20	736.20

*Attach sampled source documents

Total Value of Sample	8,519.41
Total Revenue (Excl Realised & Unrealised CG + Contributions)	27,614.75
Percentage of Sample	30.85%

- 1 Correct measurement and recording of unrealised gains on changes in the net market value in accordance with AAS25.

Unrecorded revenues eg trust distributions - checked distribution statements for unrecorded income
Checked dividends declared with dividends received. Agreed to external confirmations.
Ensure that earnings were allocated using member weighted balances.

- 2 Confirmed that income is net of tax when appropriate.
- 3 Confirmed that income was earned on an arm's length basis.

Kouros Stow Superannuation Fund
Investment Income Comparison Report
For the period 1 July 2018 to 30 June 2019

Payment Date	Income Type	Ledger Data		Diff *	Announcement Data					
		Total Income	Tax Credits+		Quantity	Held < 45 Days	Amount Per Unit	Total Income	Tax Credits+	
Cash and Cash Equivalents										
LATROB: LA Trobe Term Deposit @ 5.20% maturing 10/08/2019										
30/06/2019	Interest	1,880.52	0.00							
		1,880.52	0.00							
Total		1,880.52	0.00							
Cash At Bank										
604: Cash at Bank - ANZ CMA										
31/07/2018	Interest	10.11	0.00							
31/08/2018	Interest	4.59	0.00							
28/09/2018	Interest	1.68	0.00							
31/10/2018	Interest	2.04	0.00							
30/11/2018	Interest	1.71	0.00							
31/12/2018	Interest	1.62	0.00							
31/01/2019	Interest	1.53	0.00							
28/02/2019	Interest	2.09	0.00							
29/03/2019	Interest	2.67	0.00							
30/04/2019	Interest	2.77	0.00							
31/05/2019	Interest	2.47	0.00							
28/06/2019	Interest	2.06	0.00							
		35.34	0.00							
Total		35.34	0.00							
Managed Investments										
ETL4654AU: Allan Gray Australia Balanced Fund										
30/06/2019	Distribution	635.09	0.00	*	17,843	0	0.0356	635.10	0.00	
		635.09	0.00					635.10	0.00	
Total		635.09	0.00					635.10	0.00	
Shares in Listed Companies										
AFI: Australian Foundation Investment Company Limited - Ordinary Fully Paid (ASX:AFI)										
31/08/2018	Dividend	560.00	240.00		4,000	0	0.1400	560.00	240.00	
25/02/2019	Dividend	736.20	315.51		4,090	0	0.1800	736.20	315.51	
		1,296.20	555.51					1,296.20	555.51	
AMC: Amcor Limited (ASX:AMC)										
16/10/2018	Dividend	653.00	0.00		2,000	0	0.3265	653.00	0.00	
01/04/2019	Foreign Income	609.89	0.00		2,048	0	0.2978	609.89	0.00	
13/05/2019	Foreign Income	351.12	0.00		2,090	0	0.1680	351.12	0.00	
		1,614.01	0.00					1,614.01	0.00	
AMP: AMP Limited (ASX:AMP)										
28/09/2018	Dividend	700.00	150.00		7,000	0	0.1000	700.00	150.00	
28/03/2019	Dividend	288.32	111.21		7,208	0	0.0400	288.32	111.21	
		988.32	261.21					988.32	261.21	
ANZ: Australia And New Zealand Banking Group Limited (ASX:ANZ)										
02/07/2018	Dividend	640.00	274.29		800	0	0.8000	640.00	274.29	
18/12/2018	Dividend	640.00	274.29		800	0	0.8000	640.00	274.29	
		1,280.00	548.58					1,280.00	548.58	

+Note: Tax Credits refer to franking credits for domestic income and foreign tax credits where the income is foreign in nature.

Kouros Stow Superannuation Fund
Investment Income Comparison Report
For the period 1 July 2018 to 30 June 2019

Payment Date	Income Type	Ledger Data		Diff *	Announcement Data					
		Total Income	Tax Credits+		Quantity	Held < 45 Days	Amount Per Unit	Total Income	Tax Credits+	
BEN: Bendigo And Adelaide Bank Limited (ASX:BEN)										
28/09/2018	Dividend	455.00	195.00		1,300	0	0.3500	455.00	195.00	
29/03/2019	Dividend	455.00	195.00		1,300	0	0.3500	455.00	195.00	
		910.00	390.00					910.00	390.00	
BHP: Bhp Billiton Limited - Ordinary Fully Paid (ASX:BHP)										
25/09/2018	Dividend	965.14	413.63		1,090	0	0.8855	965.14	413.63	
30/01/2019	Dividend	1,579.45	676.91		1,118	0	1.4127	1,579.45	676.91	
26/03/2019	Dividend	872.94	374.12		1,118	0	0.7808	872.94	374.12	
		3,417.53	1,464.66					3,417.53	1,464.66	
CBA: Commonwealth Bank Of Australia. (ASX:CBA)										
28/09/2018	Dividend	693.00	297.00		300	0	2.3100	693.00	297.00	
28/03/2019	Dividend	618.00	264.86		309	0	2.0000	618.00	264.86	
		1,311.00	561.86					1,311.00	561.86	
NAB: National Australia Bank Limited (ASX:NAB)										
05/07/2018	Dividend	1,485.00	636.43		1,500	0	0.9900	1,485.00	636.43	
14/12/2018	Dividend	1,485.00	636.43		1,500	0	0.9900	1,485.00	636.43	
		2,970.00	1,272.86					2,970.00	1,272.86	
PPT: Perpetual Limited - Ordinary Fully Paid (ASX:PPT)										
08/10/2018	Dividend	268.80	115.20		192	0	1.4000	268.80	115.20	
29/03/2019	Dividend	247.50	106.07		198	0	1.2500	247.50	106.07	
		516.30	221.27					516.30	221.27	
REG: Regis Healthcare Limited (ASX:REG)										
26/09/2018	Dividend	173.00	74.14		2,000	0	0.0865	173.00	74.14	
11/04/2019	Dividend	162.40	69.60		2,000	0	0.0812	162.40	69.60	
		335.40	143.74					335.40	143.74	
SDF: Steadfast Group Limited (ASX:SDF)										
20/09/2018	Dividend	470.00	201.43		10,000	0	0.0470	470.00	201.43	
21/03/2019	Dividend	325.15	139.35		10,161	0	0.0320	325.15	139.35	
		795.15	340.78					795.15	340.78	
TLS: Telstra Corporation Limited. (ASX:TLS)										
27/09/2018	Dividend	770.00	330.00		7,000	0	0.1100	770.00	330.00	
29/03/2019	Dividend	579.20	248.23		7,240	0	0.0800	579.20	248.23	
		1,349.20	578.23					1,349.20	578.23	
TPM: Tpg Telecom Limited (ASX:TPM)										
20/11/2018	Dividend	20.00	8.57		1,000	0	0.0200	20.00	8.57	
		20.00	8.57					20.00	8.57	
WBC: Westpac Banking Corporation - Ordinary Fully Paid (ASX:WBC)										
04/07/2018	Dividend	1,175.94	503.97		1,251	0	0.9400	1,175.94	503.97	
20/12/2018	Dividend	1,175.94	503.97		1,251	0	0.9400	1,175.94	503.97	
24/06/2019	Dividend	1,218.24	522.10		1,296	0	0.9400	1,218.24	522.10	
		3,570.12	1,530.04					3,570.12	1,530.04	
WES: Wesfarmers Limited - Ordinary Fully Paid (ASX:WES)										
27/09/2018	Dividend	499.20	213.94		416	0	1.2000	499.20	213.94	
10/04/2019	Dividend	850.00	364.29		425	0	2.0000	850.00	364.29	

+Note: Tax Credits refer to franking credits for domestic income and foreign tax credits where the income is foreign in nature.

Kouros Stow Superannuation Fund
Investment Income Comparison Report
For the period 1 July 2018 to 30 June 2019

Payment Date	Income Type	Ledger Data			Announcement Data					
		Total Income	Tax Credits+	Diff *	Quantity	Held < 45 Days	Amount Per Unit	Total Income	Tax Credits+	
		1,349.20	578.23					1,349.20	578.23	
Total		21,722.43	8,455.54					21,722.43	8,455.54	
Total		0.00	0.00					0.00	0.00	
Units In Listed Unit Trusts										
IOO: Ishares Global 100 ETF - Chess Depository Interests 1:1 Ishglb100 (ASX:IOO)										
17/07/2018	Foreign Income	174.11	52.22	*	100	0	0.7400	87.06	13.06	
04/01/2019	Distribution	0.00	0.00	*	200	0	0.5070	101.40	0.00	
16/01/2019	Distribution	101.40	0.00	*						
30/06/2019	Distribution	163.94	0.00		200	0	0.8197	163.94	0.00	
		439.45	52.22					352.40	13.06	
VAF: Vanguard Australian Fixed Interest Index ETF - Exchange Traded Fund Units Fully Paid (ASX:VAF)										
01/10/2018	Distribution	134.81	0.00		510	0	0.2643	134.81	0.00	
02/01/2019	Distribution	183.80	0.00		512	0	0.3590	183.80	0.00	
01/04/2019	Distribution	197.62	0.00		516	0	0.3830	197.62	0.00	
30/06/2019	Distribution	161.11	0.00		520	0	0.3098	161.11	0.00	
		677.34	0.00					677.34	0.00	
VDGO: Vanguard Diversified Conservative Index ETF - Exchange Traded Fund Units Fully Paid (ASX:VDGO)										
01/10/2018	Distribution	52.74	0.00	*	290	0	0.1818	52.74	9.14	
02/01/2019	Distribution	48.90	0.00	*	291	0	0.1680	48.90	5.32	
01/04/2019	Distribution	53.59	0.00	*	292	0	0.1835	53.59	7.10	
30/06/2019	Distribution	50.53	0.00	*	293	0	0.1725	50.53	4.98	
		205.76	0.00					205.76	26.54	
VEU: Vanguard All-World Ex-Us Shares Index ETF - Chess Depository Interests 1:1 (ASX:VEU)										
24/10/2018	Foreign Income	107.41	32.22	*	280	0	0.3261	107.41	16.11	
24/01/2019	Foreign Income	173.09	51.92	*	280	0	0.5255	173.09	25.96	
24/04/2019	Foreign Income	69.55	20.87	*	280	0	0.2111	69.55	10.43	
		350.05	105.01					350.05	52.51	
VIF: Vanguard International Fixed Interest Index (Hedged) ETF - Exchange Traded Fund Units Fully Paid (ASX:VIF)										
01/10/2018	Distribution	63.36	0.00		410	0	0.1545	63.36	0.00	
02/01/2019	Distribution	296.10	0.00		411	0	0.7204	296.10	0.00	
01/04/2019	Distribution	37.64	0.00		417	0	0.0903	37.64	0.00	
30/06/2019	Distribution	90.08	0.00		418	0	0.2155	90.08	0.00	
		487.18	0.00					487.18	0.00	
VTS: Vanguard Us Total Market Shares Index ETF - Chess Depository Interests 1:1 (ASX:VTS)										
20/07/2018	Foreign Income	81.01	24.30	*	100	0	0.6887	81.02	12.15	
26/10/2018	Foreign Income	99.91	29.98	*	100	0	0.8492	99.91	14.99	
24/01/2019	Foreign Income	99.90	29.98	*	100	0	0.8492	99.91	14.99	
24/04/2019	Foreign Income	107.26	32.18	*	100	0	0.9116	107.25	16.09	
		388.08	116.44					388.09	58.21	
WXHG: SPDR S&P World Ex Australia (Hedged) Fund - Exchange Traded Fund Units Fully Paid (ASX:WXHG)										
27/06/2019	Distribution	677.94	0.00		660	0	1.0272	677.94	0.00	
		677.94	0.00					677.94	0.00	
Total		3,225.80	273.67					3,138.76	150.32	

+Note: Tax Credits refer to franking credits for domestic income and foreign tax credits where the income is foreign in nature.



CONTRARIAN INVESTING

Kouros Stow Superannuation Fund
3 Bluegum Place
ROSEVILLE NSW 2069

Client Services contact details

Phone
1300 604 604 (within Australia)
+61 2 8224 8604 (outside Australia)

Email
clientservices@allangray.com.au

Website
www.allangray.com.au

Page
1 of 1

Date
12 July 2019

Account Name
Kouros Stow Super Pty Ltd <Kouros
Stow Superannuation Fund>

Account Number
100048131

Account Holder Name TFN/ABN
Kouros Stow Supplied
Superannuation Fund

Dealer Group
Bluewater Financial Advisors Pty Ltd

Financial Adviser
Mr Kevin Joseph Herbert
627 Forest Road
BEXLEY NSW 2207
Tel: +61 2 9553 1444

Distribution Statement

Period Ended 30 June 2019 Allan Gray Australia Balanced Fund

Thank you for investing in the Allan Gray Australia Balanced Fund. Set out below are the details of your distribution.

Holding Summary as at Period End Date

Date	Unit Price	Units Held	Value
30/06/2019	\$1.1467	17,842.805	\$20,460.34

Distribution Details

Date Paid	Distribution Per Unit	Gross Amount	TFN Withholding Tax	Non-Resident Withholding Tax	Net Amount
12/07/2019	\$0.035594	\$635.09	\$0.00	\$0.00	\$635.09

Net cash distribution: \$635.09

The proceeds of your distribution have been reinvested or paid to your bank account in accordance with your instructions.

You can access information about the Fund, including forms, reports and unit prices on our website at www.allangray.com.au.

Please contact Client Services if you have any queries.



Vanguard®

ABN 72 072 881 086. AFS License 227263.

Vanguard® US Total Market Shares Index ETF

Computershare

All correspondence to:
Computershare Investor Services Pty Limited
GPO Box 2975 Melbourne
Victoria 3001 Australia
Enquiries (within Australia) 1300 757 905
(outside Australia) 61 3 9415 4813
Facsimile 61 2 8235 8209
www.investorcentre.com/contact
www.computershare.com

001481 000 VTS



KOUROS STOW SUPERANNUATION
FUND PTY LTD
<KOUROS STOW SUPER FUND A/C>
3 BLUEGUM PLACE
ROSEVILLE NSW 2069

Holder Identification Number (HIN)
HIN WITHHELD

ASX Code VTS
TFN/ABN Status Not Required
Record Date 26 March 2019
Payment Date 24 April 2019

Vanguard US Total Market Shares Index ETF
Dividend Payment for the Period Ending 31 March 2019
Direct Credit Advice

Class Description	Rate Per Security	Securities Held	Total Dividend (US\$)
ETF	\$0.7720	100	\$77.20

Gross Amount (US\$):	\$77.20
Non-resident withholding tax (US\$):	\$23.16
NET PAYMENT (US\$):	\$54.04
NET PAYMENT (AUD\$):	\$75.08

Currency Conversion Rate
1 US\$ = AUD\$1.389275

A withholding tax of 30% has been applied to the dividend payment.

Note: You should retain this statement to assist you in preparing your tax return.
Please keep this in a safe place as a charge may be levied for a replacement.

For additional information regarding the dividend, including estimated tax components and Fund Payment information, please visit the Announcements section of the Vanguard Investments Australia web page www.vanguard.com.au/etf

Your Payment Instruction

Bank: ANZ
BSB: 012-351
ACC: XXXXXXXX98

Amount Deposited
AUD\$75.08

If payment cannot be made to the above instruction, a Direct Credit form will be forwarded to your registered address and your dividend entitlement shown above will be held as a non-interest bearing deposit until your new direct credit instructions are received.

All registry communications to:
 Link Market Services Limited
 Locked Bag A6015, Sydney South NSW 1235
 Telephone (free call within Australia): +61 1800 804 255
 ASX Code: WBC
 Email: westpac@linkmarketservices.com.au
 Website: www.linkmarketservices.com.au



007 / 033712
 KOUROS STOW SUPERANNUATION
 FUND PTY LTD
 <KOUROS STOW SUPER FUND A/C>
 3 BLUEGUM PLACE
 ROSEVILLE NSW 2069

Key details

Payment date: 24 June 2019
Record date: 17 May 2019
SRN/HIN: X*****2002
TFN/ABN status: RECEIVED AND RECORDED

Interim dividend statement for the six months ended 31 March 2019
 Dividend Reinvestment Plan (DRP) participant statement

This dividend is 100% franked with Australian franking credits at the company tax rate of 30%.

Description	Participating holding	Dividend rate per share [#]	Unfranked amount	Franked amount	Total amount	Franking credit
Ordinary shares	1,296	94 cents	\$0.00	\$1,218.24	\$1,218.24	\$522.10
Net dividend amount					\$1,218.24	
***New Zealand Imputation Credit (NZIC)						NZ\$90.72
Cash balance brought forward from your plan account					\$14.04	
Amount available for reinvestment					\$1,232.28	
Cash reinvested has been applied to 45 shares at \$27.36 per share					\$1,231.20	
Cash balance carried forward in your plan account					\$1.08	

[#] The interim dividend of 94 cents per share takes into consideration the cost of the Bank Levy which was equivalent to 4 cents per share. All amounts are in Australian dollars unless otherwise stated.

^{***} Only relevant for New Zealand taxpayers.

DRP Transaction holding statement

Date	Transaction type	Increase	Decrease	Holding balance
17/05/2019	Opening balance			1,296
24/06/2019	Dividend plan allotment	45		
24/06/2019	Closing balance			1,341

Note: The 'Opening balance' recorded in the DRP holding statement above may not be the same as the 'participating holding' recorded in the top section of the DRP participant statement, where your participation in the DRP is 'partial'. The closing balance of ordinary shares excludes any trades or transfers since the record date. Neither Westpac Banking Corporation nor Link Market Services Limited will be liable for any losses incurred by any person who relies on the holdings shown without making their own adjustments for any transactions not included.

**Please keep this statement for your tax records.
 It can also be accessed online in Link's Investor Centre, see over for login instructions.**

Update your details **online**

Information we need from you

We need the following details to administer your holding. If you have not provided these details, or if they have changed, you can update them via Link's Investor Centre:

1	Bank account details Dividend will only be paid directly into an Australian dollar bank account. A dividend payment statement will be provided for each payment.
2	Email address Communication by email means you can be promptly notified of key announcements, when dividend payments are made and when statements can be accessed online.
3	TFN, TFN exemption or ABN Providing your Tax File Number (TFN), TFN exemption code or Australian Business Number (ABN) is optional. However, without these details Westpac may be required to withhold Australian tax, from any dividend that is not 100% franked, at the highest marginal tax rate plus the Medicare levy.

How to update your information

1. Login to Link's Investor Centre at www.linkmarketservices.com.au
2. Click on **Investor Login**
3. If you do not have a **Portfolio*** login, please use the Single Holding login
4. Enter **WBC** in the **Issuer Name** field and press enter
5. Enter your **Security Holder Number (SRN)** or **Holder Identification Number (HIN)**
6. Enter your **postcode** or, if your registered address is overseas, click on the **Outside Australia** link to look up your country of residence
7. Enter the **security code** in the box provided (this protects against robots)
8. Click on the box indicating you have read the terms and conditions
9. Click on **Login**

* Setting up a Portfolio login allows you to easily manage your holdings across issuers who use Link as their registrar.

Private and Confidential

003966 000 WES



KOUROS STOW SUPERANNUATION
 FUND PTY LTD
 <KOUROS STOW SUPER FUND A/C>
 3 BLUEGUM PLACE
 ROSEVILLE NSW 2069

Holder Identification Number (HIN)

HIN WITHHELD

Record Date	27 February 2019
Payment Date	10 April 2019
TFN/ABN Status	Quoted
ASX Code	WES

Interim Dividend and Special Dividend

The statement below represents your interim dividend (A\$1.00) and special dividend (A\$1.00), totalling A\$2.00 per share for the half-year ended 31 December 2018. The dividends are fully-franked (100 per cent) for Australian income tax purposes at the corporate tax rate of 30 per cent.

Class Description	Amount per Security	Number of Securities	Franked Amount	Unfranked Amount	Gross Payment	Franking Credit
Ordinary Shares	A\$2.00	425	A\$850.00	A\$0.00	A\$850.00	A\$364.29
Total			A\$850.00	A\$0.00	A\$850.00	A\$364.29
					Net Payment	A\$850.00

Important Notes

1. You should retain this statement to assist you in preparing your tax return.
2. Shareholders should obtain their own professional advice on the tax implications of these dividends.

Non-Resident Shareholders

The Franked Amount is not subject to withholding tax.
 New Zealand Imputation Credits are not attached to these dividends.

Dividend Investment Plan (DIP) Details

Cash balance brought forward from the previous dividend	A\$36.75
Net payment available for investment in accordance with your instructions	A\$850.00
Total available for investment	A\$886.75
Less amount applied to the allotment of 25 ordinary shares at A\$34.4090 per share	A\$860.23
Cash balance carried forward to next dividend	A\$26.52
Ordinary Shares (ORD)	
Number of participating ORD shares held as at 28 February 2019	425
Number of non-participating ORD shares held as at 28 February 2019	0
Add ORD shares allotted on 10 April 2019	25
Total number of ORD shares held*	450

*The number of shares held may differ from your current shareholding if you have purchased or sold shares after 25 February 2019. Computershare Investor Services Pty Limited and Wesfarmers Limited will not be liable for any losses incurred by any person who relies on the number of shares held shown above without making their own adjustments for any further transactions.

Need help?

Contact Computershare Investor Services
GPO Box 2975, Melbourne VIC 3001
Phone (AUS) 1300 662 270 or +61 3 9415 4373
Internet www.investorcentre.com/au/contact

049218 000 AFI



KOUROS STOW SUPERANNUATION
FUND PTY LTD
<KOUROS STOW SUPER FUND A/C>
3 BLUEGUM PLACE
ROSEVILLE NSW 2069

Your security holding

ASX Code AFI
Security class Ordinary shares
Holder Number HIN WITHHELD
TFN or ABN Quoted
Record date 11 February 2019
Allotment date 25 February 2019

**You must keep this document for
your tax records.**

**Australian Foundation Investment Company Limited
Dividend Substitution Share Plan (DSSP) Statement**

DSSP type	Number of participating shares		Dividend rate		Dividend entitlement forgone
Ordinary	4,090	X	A\$0.10	=	A\$409.00
Special	4,090	X	A\$0.08	=	A\$327.20
Total					A\$736.20

These DSSP entitlements are in lieu of the 2019 interim and special dividends forgone. Shareholders should obtain their own professional advice on the taxation implications of participating in the DSSP.

Please note that franking credits and LIC capital gain deductions are not applicable to shares participating in the DSSP.

No NZ imputation credits are applicable to this dividend.

Dividend Substitution Share Plan

Dividend amount forgone:	A\$736.20
Balance in your DSSP account brought forward:	A\$3.80
Value available for participation:	A\$740.00
Value applied to issue to you 124 shares at A\$5.93 per share (including 2.5% discount):	A\$735.32
Balance carried forward in your DSSP account:	A\$4.68
Number of shares participating in the DSSP:	4,090
Number of shares allotted pursuant to the DSSP:	124

The issue of these DSSP shares will be shown on your next CHESS Statement.

Dividend & Payment Details

AMCOR LIMITED (HISTORICAL)

Kouros Stow Superannuation Fund Pty Ltd <KOUROS STOW SUPER FUND> X*****2002

Summary

Class	Not Available
Payment date	1/04/2019
Record date	5/03/2019
Payment type	Dividend
Payment rate	\$1.00
Securities on record date	2048
Payment method	Reinvestment
Gross amount	\$609.89
Total taxes	\$0.00
Deduction amount	\$0.00
Net amount	\$609.89
Reinvestment price	-\$1,000,000,000.00
Total Money Invested	-\$9,999,999,999,999.99
Number of units received	42
Residual Balance B/F	\$0.00
Residual Balance C/F	\$0.00

Taxes and Fees

Franked Amount	\$0.00
Unfranked Amount	\$609.89
Franking Credit	\$0.00
Withholding Tax	\$0.00

IMPORTANT NOTICE: The data shown is a summary for your information only. If you require information to complete your personal taxation return please refer to the individual Payment Advices or Annual Taxation Statements which can be located under the Statements & Documents tab above. The figures above are shown in the currency in which the particular payment was declared, unless the amount paid is in an alternative currency where it will be shown as "Amount Paid".

Dividend & Payment Details

AMCOR LIMITED (HISTORICAL)

Kouros Stow Superannuation Fund Pty Ltd <KOUROS STOW SUPER FUND> X*****2002

Summary

Class	Not Available
Payment date	16/10/2018
Record date	10/09/2018
Payment type	Dividend
Payment rate	\$1.00
Securities on record date	2000
Payment method	Reinvestment
Gross amount	\$653.00
Total taxes	\$0.00
Deduction amount	\$0.00
Net amount	\$653.00
Reinvestment price	-\$1,000,000,000.00
Total Money Invested	-\$9,999,999,999,999.99
Number of units received	48
Residual Balance B/F	\$0.00
Residual Balance C/F	\$0.00

Taxes and Fees

Franked Amount	\$0.00
Unfranked Amount	\$653.00
Franking Credit	\$0.00
Withholding Tax	\$0.00

IMPORTANT NOTICE: The data shown is a summary for your information only. If you require information to complete your personal taxation return please refer to the individual Payment Advices or Annual Taxation Statements which can be located under the Statements & Documents tab above. The figures above are shown in the currency in which the particular payment was declared, unless the amount paid is in an alternative currency where it will be shown as "Amount Paid".



BHP Group Limited
ABN 49 004 028 077

028378 000 BHP



KOUROS STOW SUPERANNUATION
FUND PTY LTD
<KOUROS STOW SUPER FUND A/C>
3 BLUEGUM PLACE
ROSEVILLE NSW 2069

Update Your Details:



www.computershare.com.au/investor



(within Australia) 1300 656 780
(outside Australia) +61 3 9415 4020



Computershare Investor Services Pty Limited
GPO Box 2975 Melbourne
Victoria 3001 Australia

Your Shareholding

SHARE CLASS	HOLDER NUMBER
Ordinary Shares	HIN WITHHELD
TFN/ABN STATUS	DIRECT CREDIT REF NO
Quoted	1224228
RECORD DATE	PAYMENT DATE
11 January 2019	30 January 2019

You must keep this document for your tax records.

BHP Group Limited Shares

378th Dividend Payment - Dividend Statement & Direct Credit Advice

The statement below represents a special dividend paid at the rate of US\$1.02 (equivalent to A\$1.41274238) per share on your holding of fully paid ordinary shares, registered in your name and entitled to participate as at the record date. This dividend has been franked in Australia at a rate of 100% and the company tax rate used to determine the franking credit is 30%. All amounts are in Australian dollars, except where indicated.

Margaret Taylor
Group Company Secretary

Amount per Security	Number of Securities	Franked Amount	Unfranked Amount	Gross Payment
A\$1.41274238	1,118	A\$1,579.45	A\$0.00	A\$1,579.45
Net Payment				A\$1,579.45
Australian Franking Credit				A\$676.91

Your Payment Instruction

ANZ
BSB: 012-351
Account Number: XXXXXXXX98

Amount Deposited

A\$1,579.45

If payment cannot be made to the above instruction, you will be issued with a cheque in the same currency as the Amount Deposited.

iShares Global 100 ETF

iShares, Inc. ARBN 125 632 279
iShares Trust ARBN 125 632 411

All correspondence to:
Computershare Investor Services Pty Limited
GPO Box 2975 Melbourne
Victoria 3001 Australia
Enquiries (within Australia) 1-300-iShare (474 273)
(outside Australia) 61 3 9415 4695
Facsimile 61 2 8235 8209
web.queries@computershare.com.au
www.computershare.com

001479 007 100



KOUROS STOW SUPERANNUATION
FUND PTY LTD
<KOUROS STOW SUPER FUND A/C>
3 BLUEGUM PLACE
ROSEVILLE NSW 2069

Holder Identification Number (HIN)

HIN WITHHELD

ASX Code: IOO
Record Date: 21 June 2018
Payment Date: 17 July 2018

iShares Global 100 ETF

Dividend Payment Advice - Direct Credit Instruction

Class Description	Rate per Share (US\$)	Shares Held	Total Dividend (US\$)
CDI	0.648375	200	\$129.68
			Gross Amount (US\$): \$129.68
			Non-resident withholding tax (US\$): \$38.90
			NET PAYMENT (US\$): \$90.78
			NET PAYMENT (AUD\$): \$121.89

Currency Conversion Rate
1 US\$ = AUD\$1.342642

A withholding tax of 30% has been applied to the dividend payment.

Note: You should retain this statement to assist you in preparing your tax return. In addition, you should refer to the iShares Australian Tax Guide at www.iShares.com.au for more tax related information. Please retain this statement in a safe place as a charge may be levied for a replacement.

Your Payment Instruction


ANZ
BSB: 012-351
ACC: XXXXXXXX98

Amount Deposited
AUD\$121.89

If payment cannot be made to the above instruction, a direct credit form will be forwarded to your registered address and your distribution entitlement shown above will be held as a non-interest bearing deposit until your new direct credit instructions are received.



Dividend Statement



 020798

007

NAB

 KOUROS STOW SUPERANNUATION

 FUND PTY LTD

 <KOUROS STOW SUPER FUND A/C>

 3 BLUEGUM PLACE

 ROSEVILLE NSW 2069

Need assistance?

www.nabgroup.com/shareholder

(in Australia) 1300 367 647
(outside Australia) +61 3 9415 4299

Holder Identification Number (HIN)
HIN WITHHELD

Summary of key information

Payment Date 13 December 2017
 Record Date 10 November 2017
 TFN/ABN status Quoted
 ASX code NAB
 Direct Credit Reference No. 669092

Final Dividend for the year ended 30 September 2017

The dividend is 100% franked at the relevant Australian Corporate Tax Rate of 30%.

Ordinary Shares	Dividend Rate per Share	Unfranked Amount	Franked Amount	Franking Credit
1,500	99 cents	\$0.00	\$1,485.00	\$636.43

Dividend Summary

1,500 shares x 99 cents = \$1,485.00

Payment details

The cash dividend amount of \$1,485.00 has been credited to:

ANZ
BSB: 012-351 ACC: *****8098

Taxation information

Australian resident shareholders
Franked Amount: This should be included in your assessable income.
Franking Credit: This may also need to be included in your assessable income. This amount may be available as a tax offset to reduce your income tax liability.

New Zealand Imputation Credits
 New Zealand tax law requires us to notify shareholders that New Zealand imputation credits have been attached to this dividend at a rate of NZ\$0.10 per share. These credits are only relevant for shareholders required to file a New Zealand income tax return.

If you are unsure of the tax treatment of your dividend, please contact your accountant or taxation adviser.

Dividend Amount **\$1,485.00**

All Registry communications to:
C/- Link Market Services Limited
Locked Bag A14, Sydney South, NSW, 1235
Telephone: 1300 665 385
ASX Code: WXHG
Security Code: WXHG
Email: SPDR@linkmarketservices.com.au
Website: www.linkmarketservices.com.au



007 000014

KOUROS STOW SUPERANNUATION
FUND PTY LTD
<KOUROS STOW SUPER FUND A/C>
3 BLUEGUM PLACE
ROSEVILLE NSW 2069

Distribution Advice

Payment date: 11 July 2019
Record date: 28 June 2019
Reference no.: X*****2002

TFN/ABN RECEIVED AND RECORDED

Dear Unitholder,

This payment represents a distribution of 102.7185 cents for the period ended 28 June 2019, in respect of ordinary units entitled to participate at the record date. The final details of the distribution components (including any non-assessable amounts) will be advised in the AMIT Member Annual Statement for the year ended 30 June 2019.

Visit our investor website at www.linkmarketservices.com.au where you can view and change your details.

Class Description	Rate per Unit	Participating Units	Franked Component	Other Income Component	Gross Amount
Ordinary Units	102.7185 cents	660	\$0.00	\$677.94	\$677.94
				Net Amount:	\$677.94

Residual balance brought forward from your Plan account:	\$0.00
Total amount available for reinvestment:	\$677.94
This amount has been applied to ** 30 ** units at \$22.4277 per unit:	\$672.83
Residual balance carried forward in your Plan account:	\$5.11
Number of ordinary units held prior to allotment:	660
Ordinary units allotted this distribution:	30
*Total holding of ordinary units after the allotment:	690

*The "Total holding of ordinary units after the allotment" shown above may not be the current holding balance (it does not include any Ex distribution transfers registered after Ex date 27 June 2019, or any trades and/or allotments registered since Record date 28 June 2019. Neither SPDR S&P World Ex Australia (Hedged) Fund nor Link Market Services Limited will be liable for any losses incurred by any person who relies on the holding shown without making their own adjustments for any transactions.

This statement contains important information; please retain this statement for taxation purposes as a charge may be levied for a replacement.

The SPDR S&P World Ex Australia (Hedged) Fund declares that it is a managed investment trust for the purposes of Subdivision 12-H of the Taxation Administration Act 1953 ("TAA 1953") in respect of the income year ended 30 June 2019. This distribution relates to the trust's year of income ended 30 June 2019. For the purpose of Section 12-405 of Schedule 1 of the TAA 1953, the "Fund Payment" portion of the distribution is calculated as the sum of the following components:

- Australian Sourced Income – Other Income
- Capital Gains Taxable Australian Property
 - Discounted – multiplied by 2
 - Indexation method
 - Other method



Vanguard[®]

ABN 72 072 881 086. AFS License 227263.

Vanguard[®] All-World ex-US Shares Index ETF

Computershare

All correspondence to:
Computershare Investor Services Pty Limited
GPO Box 2975 Melbourne
Victoria 3001 Australia
Enquiries (within Australia) 1300 757 905
(outside Australia) 61 3 9415 4813
Facsimile 61 2 8235 8209
www.investorcentre.com/contact
www.computershare.com

000977 000 VEU



KOUROS STOW SUPERANNUATION
FUND PTY LTD
<KOUROS STOW SUPER FUND A/C>
3 BLUEGUM PLACE
ROSEVILLE NSW 2069

Holder Identification Number (HIN)

HIN WITHHELD

ASX Code VEU
TFN/ABN Status Not Required
Record Date 27 September 2018
Payment Date 24 October 2018

**Vanguard All-World ex-US Shares Index ETF
Dividend Payment for the Period Ending 30 September 2018
Direct Credit Advice**

Class Description	Rate Per Security	Securities Held	Total Dividend (US\$)
ETF	\$0.2738	280	\$76.66

Gross Amount (US\$):	\$76.66
Non-resident withholding tax (US\$):	\$23.00
NET PAYMENT (US\$):	\$53.66
NET PAYMENT (AUD\$):	\$75.19

Currency Conversion Rate
1 US\$ = AUD\$1.401149

A withholding tax of 30% has been applied to the dividend payment.

Note: You should retain this statement to assist you in preparing your tax return.
Please keep this in a safe place as a charge may be levied for a replacement.

For additional information regarding the dividend, including estimated tax components and Fund Payment information, please visit the Announcements section of the Vanguard Investments Australia web page www.vanguard.com.au/etf

Your Payment Instruction

Bank: ANZ
BSB: 012-351
ACC: XXXXXXXX98

Amount Deposited

AUD\$75.19

If payment cannot be made to the above instruction, a Direct Credit form will be forwarded to your registered address and your dividend entitlement shown above will be held as a non-interest bearing deposit until your new direct credit instructions are received.



Vanguard®

ABN 72 072 881 086. AFS License 227263.

Vanguard® All-World ex-US Shares Index ETF

Computershare

All correspondence to:
Computershare Investor Services Pty Limited
GPO Box 2975 Melbourne
Victoria 3001 Australia
Enquiries (within Australia) 1300 757 905
(outside Australia) 61 3 9415 4813
Facsimile 61 2 8235 8209
www.investorcentre.com/contact
www.computershare.com

010553 000 VEU



KOUROS STOW SUPERANNUATION
FUND PTY LTD
<KOUROS STOW SUPER FUND A/C>
3 BLUEGUM PLACE
ROSEVILLE NSW 2069

Holder Identification Number (HIN)
HIN WITHHELD

ASX Code VEU
TFN/ABN Status Not Required
Record Date 27 December 2018
Payment Date 24 January 2019

Vanguard All-World ex-US Shares Index ETF
Dividend Payment for the Period Ending 31 December 2018
Direct Credit Advice

Class Description	Rate Per Security	Securities Held	Total Dividend (US\$)
ETF	\$0.4461	280	\$124.91

Gross Amount (US\$):	\$124.91
Non-resident withholding tax (US\$):	\$37.47
NET PAYMENT (US\$):	\$87.44
NET PAYMENT (AUD\$):	\$121.17

Currency Conversion Rate
1 US\$ = AUD\$1.385713

A withholding tax of 30% has been applied to the dividend payment.

Note: You should retain this statement to assist you in preparing your tax return.
Please keep this in a safe place as a charge may be levied for a replacement.

For additional information regarding the dividend, including estimated tax components and Fund Payment information, please visit the Announcements section of the Vanguard Investments Australia web page www.vanguard.com.au/etf

Your Payment Instruction

Bank: ANZ
BSB: 012-351
ACC: XXXXXXXX98

Amount Deposited
AUD\$121.17

If payment cannot be made to the above instruction, a Direct Credit form will be forwarded to your registered address and your dividend entitlement shown above will be held as a non-interest bearing deposit until your new direct credit instructions are received.



Vanguard®

ABN 72 072 881 086. AFS License 227263.

Vanguard® All-World ex-US Shares Index ETF

Computershare

All correspondence to:
Computershare Investor Services Pty Limited
GPO Box 2975 Melbourne
Victoria 3001 Australia
Enquiries (within Australia) 1300 757 905
(outside Australia) 61 3 9415 4813
Facsimile 61 2 8235 8209
www.investorcentre.com/contact
www.computershare.com

011411 000 VEU



KOUROS STOW SUPERANNUATION
FUND PTY LTD
<KOUROS STOW SUPER FUND A/C>
3 BLUEGUM PLACE
ROSEVILLE NSW 2069

Holder Identification Number (HIN)
HIN WITHHELD

ASX Code VEU
TFN/ABN Status Not Required
Record Date 26 March 2019
Payment Date 24 April 2019

Vanguard All-World ex-US Shares Index ETF
Dividend Payment for the Period Ending 31 March 2019
Direct Credit Advice

Class Description	Rate Per Security	Securities Held	Total Dividend (US\$)
ETF	\$0.1788	280	\$50.06

Gross Amount (US\$):	\$50.06
Non-resident withholding tax (US\$):	\$15.02
NET PAYMENT (US\$):	\$35.04
NET PAYMENT (AUD\$):	\$48.68

Currency Conversion Rate
1 US\$ = AUD\$1.389275

A withholding tax of 30% has been applied to the dividend payment.

Note: You should retain this statement to assist you in preparing your tax return.
Please keep this in a safe place as a charge may be levied for a replacement.

For additional information regarding the dividend, including estimated tax components and Fund Payment information, please visit the Announcements section of the Vanguard Investments Australia web page www.vanguard.com.au/etf

Your Payment Instruction

Bank: ANZ
BSB: 012-351
ACC: XXXXXXXX98

Amount Deposited
AUD\$48.68

If payment cannot be made to the above instruction, a Direct Credit form will be forwarded to your registered address and your dividend entitlement shown above will be held as a non-interest bearing deposit until your new direct credit instructions are received.



Vanguard[®]

ABN 72 072 881 086. AFS License 227263.

Vanguard[®] US Total Market Shares Index ETF

Computershare

All correspondence to:
Computershare Investor Services Pty Limited
GPO Box 2975 Melbourne
Victoria 3001 Australia
Enquiries (within Australia) 1300 757 905
(outside Australia) 61 3 9415 4813
Facsimile 61 2 8235 8209
www.investorcentre.com/contact
www.computershare.com

000322 007 VTS



KOUROS STOW SUPERANNUATION
FUND PTY LTD
<KOUROS STOW SUPER FUND A/C>
3 BLUEGUM PLACE
ROSEVILLE NSW 2069

Holder Identification Number (HIN)

HIN WITHHELD

ASX Code VTS
TFN/ABN Status Not Required
Record Date 25 June 2018
Payment Date 20 July 2018

**Vanguard US Total Market Shares Index ETF
Dividend Payment for the Period Ending 30 June 2018
Direct Credit Advice**

Class Description	Rate Per Security	Securities Held	Total Dividend (US\$)
ETF	\$0.6034	100	\$60.34

Gross Amount (US\$):	\$60.34
Non-resident withholding tax (US\$):	\$18.10
NET PAYMENT (US\$):	\$42.24
NET PAYMENT (AUD\$):	\$56.71

Currency Conversion Rate
1 US\$ = AUD\$1.342642

A withholding tax of 30% has been applied to the dividend payment.

Note: You should retain this statement to assist you in preparing your tax return.
Please keep this in a safe place as a charge may be levied for a replacement.

For additional information regarding the dividend, including estimated tax components and Fund Payment information, please visit the Announcements section of the Vanguard Investments Australia web page www.vanguard.com.au/etf

Your Payment Instruction

Bank: ANZ
BSB: 012-351
ACC: XXXXXXXX98

Amount Deposited

AUD\$56.71

If payment cannot be made to the above instruction, a Direct Credit form will be forwarded to your registered address and your dividend entitlement shown above will be held as a non-interest bearing deposit until your new direct credit instructions are received.



Vanguard®

ABN 72 072 881 086. AFS License 227263.

Vanguard® US Total Market Shares Index ETF

Computershare

All correspondence to:
Computershare Investor Services Pty Limited
GPO Box 2975 Melbourne
Victoria 3001 Australia
Enquiries (within Australia) 1300 757 905
(outside Australia) 61 3 9415 4813
Facsimile 61 2 8235 8209
www.investorcentre.com/contact
www.computershare.com

001283 000 VTS



KOUROS STOW SUPERANNUATION
FUND PTY LTD
<KOUROS STOW SUPER FUND A/C>
3 BLUEGUM PLACE
ROSEVILLE NSW 2069

Holder Identification Number (HIN)
HIN WITHHELD

ASX Code VTS
TFN/ABN Status Not Required
Record Date 01 October 2018
Payment Date 26 October 2018

Vanguard US Total Market Shares Index ETF
Dividend Payment for the Period Ending 30 September 2018
Direct Credit Advice

Class Description	Rate Per Security	Securities Held	Total Dividend (US\$)
ETF	\$0.7142	100	\$71.42

Gross Amount (US\$):	\$71.42
Non-resident withholding tax (US\$):	\$21.43
NET PAYMENT (US\$):	\$49.99
NET PAYMENT (AUD\$):	\$69.93

Currency Conversion Rate
1 US\$ = AUD\$1.398797

A withholding tax of 30% has been applied to the dividend payment.

Note: You should retain this statement to assist you in preparing your tax return.
Please keep this in a safe place as a charge may be levied for a replacement.

For additional information regarding the dividend, including estimated tax components and Fund Payment information, please visit the Announcements section of the Vanguard Investments Australia web page www.vanguard.com.au/etf

Your Payment Instruction

Bank: ANZ
BSB: 012-351
ACC: XXXXXXXX98

Amount Deposited
AUD\$69.93

If payment cannot be made to the above instruction, a Direct Credit form will be forwarded to your registered address and your dividend entitlement shown above will be held as a non-interest bearing deposit until your new direct credit instructions are received.



Vanguard[®]

ABN 72 072 881 086. AFS License 227263.

Vanguard[®] US Total Market Shares Index ETF

Computershare

All correspondence to:
Computershare Investor Services Pty Limited
GPO Box 2975 Melbourne
Victoria 3001 Australia
Enquiries (within Australia) 1300 757 905
(outside Australia) 61 3 9415 4813
Facsimile 61 2 8235 8209
www.investorcentre.com/contact
www.computershare.com

001379 000 VTS



KOUROS STOW SUPERANNUATION
FUND PTY LTD
<KOUROS STOW SUPER FUND A/C>
3 BLUEGUM PLACE
ROSEVILLE NSW 2069

Holder Identification Number (HIN)

HIN WITHHELD

ASX Code VTS
TFN/ABN Status Not Required
Record Date 27 December 2018
Payment Date 24 January 2019

**Vanguard US Total Market Shares Index ETF
Dividend Payment for the Period Ending 31 December 2018
Direct Credit Advice**

Class Description	Rate Per Security	Securities Held	Total Dividend (US\$)
ETF	\$0.7209	100	\$72.09

Gross Amount (US\$):	\$72.09
Non-resident withholding tax (US\$):	\$21.63
NET PAYMENT (US\$):	\$50.46
NET PAYMENT (AUD\$):	\$69.92

Currency Conversion Rate
1 US\$ = AUD\$1.385713

A withholding tax of 30% has been applied to the dividend payment.

Note: You should retain this statement to assist you in preparing your tax return.
Please keep this in a safe place as a charge may be levied for a replacement.

For additional information regarding the dividend, including estimated tax components and Fund Payment information, please visit the Announcements section of the Vanguard Investments Australia web page www.vanguard.com.au/etf

Your Payment Instruction

Bank: ANZ
BSB: 012-351
ACC: XXXXXXXX98

Amount Deposited

AUD\$69.92

If payment cannot be made to the above instruction, a Direct Credit form will be forwarded to your registered address and your dividend entitlement shown above will be held as a non-interest bearing deposit until your new direct credit instructions are received.

Client name	KOUROS STOW SUPERANNUATION FUND	Fin Accounts Prepared by	MICHAEL URSINO
Client code	KOUSTO / 310	Date prepared	30-Sep-2019
Year ended	30/06/2019	Reviewed by	
SRN/HIN	X0070592002	Date reviewed	
Postcode	2069	Back to Cover	

Objective To ensure expenditures are correctly recorded and exists

Procedures Randomly sampled items of expenditures and check with source documents, general ledger and bank statements.

Date	Company	GL	Bank Statement	Source Documents*
30/06/2019	ATO Super Levy 2019	259.00	259.00	259.00
30/06/2019	Insurance Premiums	10,266.89	10,266.89	10,266.89
30/06/2019	Accounting & Advising Fee	622.95	622.95	622.95
			-	-
			-	-
			-	-

* Attached source documents here

Total Value of Sample	11,148.84
Total Expenses	11,256.04
Sampling Percentage	99.05%

- 1 Agreed to external source documents.
- 2 Agreed that expenditures were reasonable and incurred by the super fund.

Insurance

- 3 Did super fund provide life insurance for members?
- 4 If yes, obtain a copy of policy and certificate of currency to ensure that insurance premiums have been paid.
- 5 Ensure that the policy owner is in the name of the super fund.

SUPER AUDITS

TAX INVOICE

Supplier: Super Audits
Auditor: A.W. Boys
SMSF Auditor Number (SAN) 100014140
Registered Company Auditor (67793)
Address: Box 3376
Rundle Mall 5000
ABN: 20 461 503 652
Services: Auditing
Date: 6 August 2019

Recipient: Kouros Stow Superannuation Fund

Address: C/- Suite 7, Level 5, 66 Hunter Street, SYDNEY N.S.W. 2000

Description of Services

Statutory audit of the Kouros Stow Superannuation Fund for the financial year ending 30 June 2018.

Fee: \$300.00
GST: \$30.00
Total: \$330.00

Payment can be made with a cheque payable to Super Audits postal address being Box 3376 Rundle Mall 5000 or alternatively an EFT can be made BSB 015-056 Account No. 387392386.

AUDITING
DUE DILIGENCE
FORENSIC ACCOUNTING



Australia and New Zealand
Banking Group Limited
ABN 11 005 357 522

Close | Print

Lodgement Receipt - Pay Anyone

Date: 28/06/2019

5/7/19
BIKA TO
COME

ACCT.

From account:

From: Cash Mgt Other
Your/Business name: kouros stow supe

Payment details:

Account name: K J HERBERT
BSB: 012003
Account Number: 548819548
Institution name: Australia and New Zealand Banking Group Limited
Message: fees
Amount: \$500.00

Transfer details:

Transfer instructions: Pay no earlier than 28/06/2019

Lodgement number: 1619163936

(FOR ENQUIRIES)

Receipt number: 108525

IMPORTANT INFORMATION

This is your lodgement receipt confirming your transfer has been lodged for processing by us. When the payee's account will be credited will depend on the policy and systems of the payee's bank.

If you have made a future-dated payment, please log on to ANZ Internet Banking after the nominated payment date to confirm your payment was processed and obtain your receipt number.

© Australia and New Zealand Banking Group Limited (ANZ)
2015 ABN 11 005 357 522.



Australia and New Zealand
Banking Group Limited
ABN 11 005 357 522

Close | Print

Lodgement Receipt - Pay Anyone

Date: 28/06/2019

5/7/19
BIKA TO
COME

ACCT

From account:

From: Cash Mgt Other
Your/Business name: kouros stow supe

Payment details:

Account name: K J HERBERT
BSB: 012003
Account Number: 548819548
Institution name: Australia and New Zealand Banking Group Limited
Message: fees
Amount: \$500.00

Transfer details:

Transfer instructions: Pay no earlier than 28/06/2019

Lodgement number: 1619163936

(FOR ENQUIRIES)

Receipt number: 108525

IMPORTANT INFORMATION

This is your lodgement receipt confirming your transfer has been lodged for processing by us. When the payee's account will be credited will depend on the policy and systems of the payee's bank.

If you have made a future-dated payment, please log on to ANZ Internet Banking after the nominated payment date to confirm your payment was processed and obtain your receipt number.

© Australia and New Zealand Banking Group Limited (ANZ)
2015 ABN 11 005 357 522.



Australia and New Zealand
Banking Group Limited
ABN 11 005 357 522

Close | Print

Lodgement Receipt - Pay Anyone

Date: 03/11/2018

From account:

From: Cash Mgt Other
Your/Business name: Superfund

Payment details:

Nickname: JC Lofts Rocket
Account name: J C Lofts
BSB: 037139
Account Number: 446268
Message: fees
Amount: \$65.00

Transfer details:

Transfer instructions: Pay no earlier than 03/11/2018

Lodgement number: 1533215020

(FOR ENQUIRIES)

Receipt number: 810252

IMPORTANT INFORMATION

This is your lodgement receipt confirming your transfer has been lodged for processing by us. When the payee's account will be credited will depend on the policy and systems of the payee's bank.

If you have made a future-dated payment, please log on to ANZ Internet Banking after the nominated payment date to confirm your payment was processed and obtain your receipt number.

© Australia and New Zealand Banking Group Limited (ANZ) 2015 ABN 11 005 357 522.

Joyce Lofts Bookkeeping Service

ABN 85 254 813 312

9/52-54 McEvoy Street Waterloo NSW 2017

T 02 96985360

F 02 96992962

M 0408 245 715

TAX INVOICE

Accounting and Bookkeeping Services

Date: 2.11.18

Invoice Number: 682

To: KOURDS STOW SUPER FUND.

Services:

Preparation of BAS and Reports for 65.00.

Total Payable:

\$ 65.00.

Includes GST \$

Please pay direct to my account:

Bank Account: Joyce C Lofts

BSB: 037-139

Account No.: 446268

PAID 3/11/18



Australia and New Zealand
Banking Group Limited
ABN 11 005 357 522

[Close](#) | [Print](#)

Lodgement Receipt - Pay Anyone

Date: 19/08/2018

From account:

From: Cash Mgt Other
Your/Business name: Kouros Stow Supe

Payment details:

Nickname: JOYCE LOFTS BOOKKEEP
Account name: JOYCE C LOFTS
BSB: 732051
Account Number: 520640
Institution name: Westpac Banking Corporation
Message: Fees Super Fund
Amount: \$57.95

Transfer details:

Transfer instructions: Pay no earlier than 19/08/2018

Lodgement number: 1504353345

(FOR ENQUIRIES)

Receipt number: 284047

IMPORTANT INFORMATION

This is your lodgement receipt confirming your transfer has been lodged for processing by us. When the payee's account will be credited will depend on the policy and systems of the payee's bank.

If you have made a future-dated payment, please log on to ANZ Internet Banking after the nominated payment date to confirm your payment was processed and obtain your receipt number.

© Australia and New Zealand Banking Group Limited (ANZ) 2015 ABN 11 005 357 522.

TAX INVOICE

Accounting and Bookkeeping Services

Date:

Invoice Number: 177

To: K. J. O'Connell - 7500
St. John's Place

Services:

Preparation of ~~BAS~~ and Reports for 31-1-10.

Total Payable:

\$ 57.15 / 100. \$ 7.95 (GST)
TOTAL \$ 65.10

Includes GST \$

Please pay direct to my account:

Bank Account: Joyce C Lofts

BSB: 037-139

Account No.: 446268



AIA Australia Limited
(ABN 79 004 837 861 AFSL 230043)

PO Box 6111
Melbourne VIC 3004
Phone : 1800 333 613
Fax : 1800 832 266

AIA.COM.AU

1 July 2019

THE KOUROSSTOW SUPER FUND,
3 BLUEGUM PLACE
ROSEVILLE NSW 2069

Premium Receipt

Period ending 30 June 2019

Any questions? Call 1800 333 613

Dear Policyholder,

Policy Number: 12801550
Life Insured: STOW, MS GLYNIS
Policy Owner: THE KOUROSSTOW SUPER FUND,

We wish to advise that according to our records, the total premiums we received in respect of your policy for the financial year ending 30th June 2019 is as follows:

Description	Base Premium	Stamp Duty	Total Premiums Received
TERM LIFE (ORDINARY)	\$ 2,662.29	\$ 0.00	\$ 2,662.29
Policy Fee			\$ 90.51
Total			\$ 2,752.80

This is not a request for payment but confirmation of premiums received.

If you are unsure whether the premiums under your policy are tax deductible items, we recommend you seek professional tax advice.

If you have any questions about this letter please contact your adviser or contact us on 1800 333 613.

Yours sincerely,

Pina Sciarrone
Chief Retail Insurance Officer

Adviser: BFA: KEVIN HERBERT



AIA Australia Limited
(ABN 79 004 837 861 AFSL 230043)

PO Box 6111
Melbourne VIC 3004
Phone : 1800 333 613
Fax : 1800 832 266

AIA.COM.AU

1 July 2019

KOUROS STOW SUPERANNUATION,
3 BLUEGUM PLACE
ROSEVILLE NSW 2069

Premium Receipt
Period ending 30 June 2019
Any questions? Call 1800 333 613

Dear Policyholder,

Policy Number: 15245597
Life Insured: STOW, MS GLYNIS
Policy Owner: KOUROS STOW SUPERANNUATION,

We wish to advise that according to our records, the total premiums we received in respect of your policy for the financial year ending 30th June 2019 is as follows:

Description	Base Premium	Stamp Duty	Total Premiums Received
CRISIS RECOVERY STAND ALONE	\$ 1,521.26	\$ 80.54	\$ 1,601.80
CRISIS REINSTATEMENT	\$ 79.79	\$ 3.97	\$ 83.76
Policy Fee			\$ 89.31
Total			\$ 1,774.87

This is not a request for payment but confirmation of premiums received.

If you are unsure whether the premiums under your policy are tax deductible items, we recommend you seek professional tax advice.

If you have any questions about this letter please contact your adviser or contact us on 1800 333 613.

Yours sincerely,

Pina Sciarrone
Chief Retail Insurance Officer

Adviser: BFA: KEVIN HERBERT



AIA Australia Limited
(ABN 79 004 837 861 AFSL 230043)

PO Box 6111
Melbourne VIC 3004
Phone : 1800 333 613
Fax : 1800 832 266

AIA.COM.AU

1 July 2019

THE KOUROSSTOWE SUPER FUND,
3 BLUEGUM PLACE
ROSEVILLE NSW 2069

Premium Receipt

Period ending 30 June 2019

Any questions? Call 1800 333 613

Dear Policyholder,

Policy Number: 50438761
Life Insured: KOUROS, MR STAN
Policy Owner: THE KOUROSSTOWE SUPER FUND,

We wish to advise that according to our records, the total premiums we received in respect of your policy for the financial year ending 30th June 2019 is as follows:

Description	Base Premium	Stamp Duty	Total Premiums Received
TERM LIFE (ORDINARY)	\$ 6,184.08	\$ 0.00	\$ 6,184.08
Policy Fee			\$ 90.66
Total			\$ 6,274.74

This is not a request for payment but confirmation of premiums received.

If you are unsure whether the premiums under your policy are tax deductible items, we recommend you seek professional tax advice.

If you have any questions about this letter please contact your adviser or contact us on 1800 333 613.

Yours sincerely,

Pina Sciarrone
Chief Retail Insurance Officer

Adviser: BFA: KEVIN HERBERT

Stan Kouros AIA Insurance Premium Reconciliation 30 June 2019

Insurance Premiums as Class

31/07/2018	459.77
29/08/2018	459.77
1/10/2018	535.52
30/10/2018	535.52
29/11/2018	535.52
31/12/2018	535.52
30/01/2019	535.52
1/03/2019	535.52
29/03/2019	535.52
30/04/2019	535.52
29/05/2019	535.52
	5,739.22

Insurance Premiums as AIA Member Statement

31/07/2018	459.77
29/08/2018	459.77
1/10/2018	535.52
30/10/2018	535.52
29/11/2018	535.52
31/12/2018	535.52
30/01/2019	535.52
1/03/2019	535.52
29/03/2019	535.52
30/04/2019	535.52
29/05/2019	535.52
1/07/2019	535.52
	6,274.74

Client name	KOUROS STOW SUPERANNUATION FUND	Fin Accounts Prepared by	MICHAEL URSINO
Client code	KOUSTO / 310	Date prepared	30-Sep-2019
Year ended	30-Jun-2019	Reivewed by	
SRN/HIN	X0070592002	Partner/Director	
Postcode	2069	Back to Cover	

Objective To ensure benefits paid were in accordance with condition of release of the trust deed and stated correctly

Benefits Paid

- Documentation of conditions of release were obtained and agreed to trust deed and SIS Act/Regulations.
 Prior year member statements were reviewed and benefit payments were found to be reasonable.
 Confirmed benefit paid with exited member (if applicable).
 Confirmed minimum pension standards were met.

Pensions commenced during the financial year

Confirmed accounts were drawn up correctly up to commencement date for a new account based pension.
 Commencement of account based pension was documented in the minutes of the fund (including reversionary beneficiary where applicable).
 PAYG withholding was registered correctly and correct amounts were withheld taking into account tax free amounts and tax offsets (pension member under 60 years).
 For transition to retirement pension, ensure that maximum pension amount is 10% only.
 (need to register for PAYG withholding if member has been paid a pension prior to turning 60).

- Reviewed accounts and there were no transfers out during the year.