

**Thomas & Zachariah Super Fund**  
**ABM Investments Pty Ltd (Trustee)**  
**ABN 26 110 974 580**  
**Comparative Trial Balance as at 30 June 2023**

	2023 \$ Dr	2023 \$ Cr	2022 \$ Dr	2022 \$ Cr
<b>Income</b>				
0550		3,483.86		192.96
0551		112.14		
0552		1,493.09		82.44
0567		9,725.34		12,232.20
0575		277.76		56.91
0716				
0716.01		19,032.74		29,700.13
0716.02		29,817.50		12,665.00
		<b>48,850.24</b>		<b>42,365.13</b>
<b>Members Non taxable contributions</b>				
0750				
0750.02				5,000.00
				<b>5,000.00</b>
0905	2,922.90		33,607.40	
<b>Expenses</b>				
1510	2,390.00		2,726.00	
1535	600.00		575.00	
1675	259.00		259.00	
1685	56.00		55.00	
1970				
1970.01	16,224.67		14,413.19	
1970.02	10,567.92		7,980.12	
	<b>26,792.59</b>		<b>22,393.31</b>	
1998				
1998.01		1,940.83		1,782.70
1998.02		309.98		233.87
		<b>2,250.81</b>		<b>2,016.57</b>
1999				
1999.01	2,854.91		4,455.02	
1999.02	4,472.63		1,899.75	
	<b>7,327.54</b>		<b>6,354.77</b>	

The accompanying notes form part of these financial statements.

**Thomas & Zachariah Super Fund**  
**ABM Investments Pty Ltd (Trustee)**  
**ABN 26 110 974 580**  
**Comparative Trial Balance as at 30 June 2023**

	2023	2023	2022	2022
	\$ Dr	\$ Cr	\$ Dr	\$ Cr
<b>Current Assets</b>				
2000	CBA - 5728	20,345.68		3,594.74
2002	CBA - 9345	170.24		170.09
2101	Receivable	9,419.54		11,926.20
2110	Sundry debtor - reinvestment rollover			
2110.09	- BHP - BHP Group Ltd	29.15		
2110.11	- FMG - Fortescue Metals Group	19.45		
		<b>48.60</b>		
<b>Non Current Assets</b>				
2520	Shares in listed companies			
2520.01	- AVZ - AVZ Minerals Ltd	8,819.95		8,819.95
2520.02	- MCR - Mincor Resources	9,882.45		9,882.45
2520.03	- IGO - IGO Ltd	9,814.95		9,814.95
2520.04	- ARL - Ardea Resources Ltd	10,019.95		10,019.95
2520.05	- RIO - Rio Tinto Ltd	9,558.35		9,558.35
2520.06	- IXR - Ionic Rare Earths	9,905.02		9,905.02
2520.07	- POS - Poseidon Nick Ltd	9,963.95		9,963.95
2520.08	- GNC - Graincorp Ltd	9,744.95		9,744.95
2520.09	- BHP - BHP Group Ltd	10,541.62		9,769.95
2520.10	- CSL - CSL Ltd	9,307.55		9,307.55
2520.11	- FMG - Fortescue Metals Group	10,356.00		9,369.95
2520.12	- LYC - Lynas Rare Earths	9,921.45		9,921.45
2520.13	- NTU - Northern Min Ltd	10,015.95		10,015.95
2520.14	- NYM - Narryer Metals Ltd	10,291.50		10,291.50
2520.15	- SHL - Sonic Healthcare	9,945.40		9,945.40
2520.16	- WDS - Woodside Energy	192.96		192.96
2520.99	- Movements in market value		36,530.30	33,607.40
		<b>148,282.00</b>	<b>36,530.30</b>	<b>146,524.28</b>
2701	VanZyl & Thomas Unit Trust	131,500.00		131,500.00
<b>Current Liabilities</b>				
3325	Taxation		700.92	1,418.28

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**Thomas & Zachariah Super Fund**  
**ABM Investments Pty Ltd (Trustee)**  
**ABN 26 110 974 580**  
**Comparative Trial Balance as at 30 June 2023**

		2023	2023	2022	2022
		\$ Dr	\$ Cr	\$ Dr	\$ Cr
<b>Equity</b>					
4000	Opening balance - Members fund				
4000.01	- Opening balance - Members fund		223,062.70		232,246.33
4000.02	- Opening balance - Members fund		35,626.93		30,467.57
			<b>258,689.63</b>		<b>262,713.90</b>
4080	Benefits paid				
4080.01	- Benefits paid	7,875.00			
4080.02	- Benefits paid	4,125.00			
		<b>12,000.00</b>			
		<b>362,114.09</b>	<b>362,114.09</b>	<b>359,685.79</b>	<b>359,685.79</b>
<b>Net Profit</b>			<b>25,845.21</b>	<b>4,024.27</b>	





# SMSF Income Tax Reconciliation

Name of Fund

Thomas & Zachariah Super Fund

Year Ending

2023

Income (Loss) per the accounts at year end

\$30,921.94

Add:

Unrealised Losses (per Handilegder accs)

\$ 2,922.90

Realised Losses (per Handilegder accs)

\$ -

Non Deductible Expenses

Other

Total

\$ 2,922.90

Adjusted Taxable Income

\$ 33,844.84

Less:

Unrealised Profits (per Handilegder accs)

\$ -

Realised Profits (per Handilegder accs)

\$ -

Non Taxable Income

Undeducted contributions

Exempt Pension Income

[Audio Note on trust income](#)

[Audio note on 'other'](#)

Exempt Income

Exempt Expenses

Total

\$ -

Adjusted Taxable Income

\$ 33,844.84

Refer Comment

Add:

Capital Gains (loss) - shares

[Audio notes - shares](#)

Capital Gains (loss) - managed funds

[Audio notes managed funds](#)

Capital Gains (loss) - other

[Audio notes other](#)

Capital losses carried forward from prior year

\$ -

Total

\$ -

Current Year Capital  
Losses Carried  
Forward

\$0.00

(This should match the total tax capital losses for the fund for the year)

Adjusted Taxable Income

\$ 33,844.84

Calculate and enter (if applicable) 33.33% discount on capital gains

\$ - 0

[Audio Notes 1/3 Discount](#)

\$ -

Final Taxable Income

\$ 33,844.84

Income Tax Payable

\$5,076.73

*R*





# SMSF Allocation of Tax Payable & Earnings

**Do not put any data into the green cells**  
**Only put Data into the blue cells**

Name of Fund

Thomas & Zachariah Super Fund

Year

2023

Income Tax Payable per Income Tax Reconciliation worksheet

\$ 5,076.73

This amount represents the income tax attributable to the earnings of the SMSF  
**-\$ 2,250.81**

Super Contributions:

- Member 1
- Member 2
- Member 3
- Member 4

Tax on Conts

\$ 19,032.74	\$ 2,854.91
\$ 29,817.50	\$ 4,472.63
	\$ -
\$ -	\$ -

Total

\$ 48,850.24	\$ 7,327.54
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Tax on Earnings

Total Less Insurance Earnings Tax on Earnings to be Allocated

Earnings allocated

- Member 1
- Member 2
- Member 3
- Member 4

\$7,643.49	\$ 16,224.67	-\$8,581.18	-\$ 1,940.83
\$1,220.80	\$ 10,567.92	-\$9,347.12	-\$ 309.98
\$0.00	\$ -	\$0.00	
\$0.00	\$ -	\$0.00	

\$8,864.29  
 \$57,714.53

Total Tax - this must match H10

-\$ 2,250.81

Allocation In Accounts

- Member 1
- Member 2
- Member 3
- Member 4

\$1,662.48
\$12,182.74
\$0.00
\$0.00

Here is your entry

ITE - Earnings Mem 1	-\$1,940.83
ITE - Earnings Mem 2	-\$309.98
ITE - Earnings Mem 3	\$0.00
ITE - Earnings Mem 4	\$0.00
ITE - Contributions Mem 1	\$2,854.91
ITE - Contributions Mem 2	\$4,472.63
ITE - Contributions Mem 3	\$0.00
ITE - Contributions Mem 4	\$0.00

Provision for Tax

\$5,076.73 D7 and F29 Don't Match

Has any member paid Superannuation surcharge for year? Enter amounts below

Member 1	\$ -
Member 2	\$ -
Member 3	\$ -
Member 4	\$ -

Enter - Co-Confs and Govt Co-confs into the SMSF & Trsfers In

Member 1	\$ -
Member 2	\$ -
Member 3	\$ -
Member 4	\$ -

Enter benefits paid out to members

Member 1	\$ 7,875.00
Member 2	\$ 4,125.00
Member 3	
Member 4	\$ -



## SMSF Allocation of Earnings

Name of Fund Thomas & Zachariah Super Fund

If member is in pension phase enter "2" below

### Members Opening Balance

Member 1	\$ 223,063.00
Member 2	\$ 35,627.00
Member 3	\$ -
Member 4	\$ -
<b>Total</b>	<b>\$ 258,690.00</b>

### Insurance

\$ 16,224.67	1
\$ 10,567.92	1
\$ -	1
\$ -	1
<b>\$ 26,792.59</b>	

Net Profit per Handledger Accounts - \$30,921.94

Less Contributions \$ 48,850.24

Add Insurance \$ 26,792.59

Net Earnings of SMSF after adjusting for Contributions & Insurance \$8,864.29

### Allocation of Earnings

Member 1	\$7,643.49
Member 2	\$1,220.80
Member 3	\$0.00
Member 4	\$0.00
<b>Total</b>	<b>\$8,864.29</b>





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## PAYG Instalments report 2023

**Tax Agent** 76696008  
**Last Updated** 30/09/2023

TFN	Client Name	Quarter 1 (\$)	Quarter 2 (\$)	Quarter 3 (\$)	Quarter 4 (\$)	Total Instalment (\$)
934124021	THE TRUSTEE FOR THOMAS & ZACHARIAH SUPER FUND	1,331.00 ✓	839.00 ✓	1,085.00 ✓	1,085.00	4,340.00

**Total No of Clients: 1**







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## PAYG Instalments report 2022

**Tax Agent** 76696008  
**Last Updated** 30/09/2023

<b>TFN</b>	<b>Client Name</b>	<b>Quarter 1 (\$)</b>	<b>Quarter 2 (\$)</b>	<b>Quarter 3 (\$)</b>	<b>Quarter 4 (\$)</b>	<b>Total Instalment (\$)</b>
934124021	THE TRUSTEE FOR THOMAS & ZACHARIAH SUPER FUND	1,231.00	1,378.00	1,305.00	1,305.00	5,219.00

**Total No of Clients: 1**





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## Activity statement 001

Date generated	28 September 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$146.70 CR

## Transactions

26 results found - from 28 September 2021 to 28 September 2023 sorted by processed date ordered newest to oldest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
30 Jul 2023	30 Jul 2023	General interest charge			\$146.70 CR
30 Jul 2023	28 Jul 2023	Original Activity Statement for the period ending 30 Jun 23 - PAYG Instalments	\$1,085.00		\$146.70 CR
11 Jul 2023	10 Jul 2023	Payment received		\$1,085.00	\$1,231.70 CR
30 Apr 2023	30 Apr 2023	General interest charge			\$146.70 CR
30 Apr 2023	28 Apr 2023	Original Activity Statement for the period ending 31 Mar 23 - PAYG Instalments	\$1,085.00		\$146.70 CR
18 Apr 2023	17 Apr 2023	Payment received		\$1,085.00	\$1,231.70 CR
6 Mar 2023	6 Mar 2023	General interest charge			\$146.70 CR
5 Mar 2023	28 Feb 2023	Original Activity Statement for the period ending 31 Dec 22 - PAYG Instalments	\$839.00		\$146.70 CR
1 Mar 2023	27 Feb 2023	Payment received		\$839.00 ✓	\$985.70 CR
14 Nov 2022	14 Nov 2022	General interest charge			\$146.70 CR
14 Nov 2022	14 Nov 2022	Credit transfer received from Income Tax Account		\$146.70	\$146.70 CR
14 Nov 2022	11 Nov 2022	Payment received		\$1,331.00 ✓	\$0.00
1 Nov 2022	1 Nov 2022	General interest charge			\$1,331.00 DR
30 Oct 2022	28 Oct 2022	Original Activity Statement for the period ending 30 Sep 22 - PAYG Instalments	\$1,331.00		\$1,331.00 DR
31 Jul 2022	31 Jul 2022	General interest charge			\$0.00
31 Jul 2022	28 Jul 2022	Original Activity Statement for the period ending 30 Jun 22 - PAYG Instalments	\$1,305.00		\$0.00
13 Jul 2022	12 Jul 2022	Payment received		\$1,305.00 ✓	\$1,305.00 CR
1 May 2022	1 May 2022	General interest charge			\$0.00
1 May 2022	28 Apr 2022	Original Activity Statement for the period ending 31 Mar 22 - PAYG Instalments	\$1,305.00		\$0.00
22 Apr 2022	21 Apr 2022	Payment received		\$1,305.00	\$1,305.00 CR
7 Mar 2022	7 Mar 2022	General interest charge			\$0.00
7 Mar 2022	28 Feb 2022	Original Activity Statement for the period ending 31 Dec 21 - PAYG Instalments	\$1,378.00		\$0.00
2 Mar 2022	1 Mar 2022	Payment received		\$1,378.00	\$1,378.00 CR
31 Oct 2021	31 Oct 2021	General interest charge			\$0.00

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Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
31 Oct 2021	28 Oct 2021	Original Activity Statement for the period ending 30 Sep 21 - PAYG Instalments	\$1,231.00		\$0.00
6 Oct 2021	5 Oct 2021	Payment received		\$1,231.00	\$1,231.00 CR



Agent BLOSSOMACCOUNTANTS &  
BUSINESS ADVISER  
Client THE TRUSTEE FOR THOMAS &  
ZACHARIAH SUPER FUND  
ABN 26 110 974 580  
TFN 934 124 021

## Income tax 551

Date generated	28 September 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

### Transactions

4 results found - from 28 September 2021 to 28 September 2023 sorted by processed date ordered newest to oldest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
14 Nov 2022	14 Nov 2022	Credit transferred to Integrated Client Account	\$146.70		\$0.00
14 Nov 2022	14 Nov 2022	General interest charge			\$146.70 CR
14 Nov 2022	14 Nov 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 21 to 30 Jun 22		\$703.85	\$146.70 CR
1 Jun 2022	1 Jun 2022	General interest charge			\$557.15 DR





## Responding to release authorities issued to SMSFs

What a release authority is and how your SMSF needs to respond to them.

### On this page

- [What is a release authority?](#)
- [Notification of a release authority.](#)
- [Responding to a release authority.](#)
- [Types of release authorities](#)
- [Tax treatment of release authorities](#)

### What is a release authority?

A release authority is a document we give to a super fund to authorise the release of a member's super.

You may receive a release authority if a member has requested to have some of their super released early from their SMSF where the member has:

- excess concessional contributions
- excess non-concessional contributions
- excess non-concessional contributions tax
- Division 293 due and payable
- Division 293 deferred debt

- requested release under the first home super saver scheme

When an SMSF receives a valid release authority, it is authorised to release the amount from the member's super account based on the instructions of the [specific release authority](#). ([/super/apra-regulated-funds/managing-member-benefits/release-authorities/2anchor=Excessconcessionalcontributionsreleasea1#Excessconcessionalcontributionsreleasea1](#)).

A contravention will occur if you release this money before your member lodges an election form and your SMSF receives a release authority.

Depending on the type of release authority, this amount is either paid:

- to us, and we then pay it to the member
- directly to the member.

The release authority includes a release authority statement and instructions for completing it. As trustee, you must provide this information to us to confirm that you have released the member's money in accordance with the release authority.

### Notification of a release authority

How you receive release authorities will depend on whether your SMSF has an [electronic service address](#). ([/super/superstream/self-managed-super-funds/electronic-service-address/register-of-smsf-messaging-providers](#)). (ESA) or not.

If your SMSF:

- has an ESA, we will send the release authority to your ESA and your fund will receive a notification either from your SMSF messaging provider or your fund administrator
- does not have an ESA, we will send a release authority letter and a release authority statement form, which as trustee you will need to complete.

The due date of the release authority will depend on the [type of release authority](#).

### Responding to a release authority

Before responding to a release authority, see [tax treatment of release authorities](#) ([/super/apra-regulated-funds/managing-member-benefits/release-authorities/2anchor=CommissionersreleaseauthorityforDivision#CommissionersreleaseauthorityforDivi](#)

Feedback

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sion).

### Step 1: Send us the release authority statement (RAS)

How you respond to a release authority will depend on how we issued it to you. If the release authority was issued:

- to your ESA, you must send us the RAS message through your software, SMSF messaging provider or fund administrator
- by paper, you must action the release authority and return the paper RAS to us.

Your RAS should advise:

- the amount to be released to us
- for partial releases, whether any super benefits remain in the account
- where the amount released is less than the authority, why the full amount could not be released.

After you action a release authority and send a RAS using your software, you will either be:

- provided with a payment reference number (PRN) by your software, SMSF administrator or messaging provider
- advised to generate your own PRN.

You will need to include this PRN when paying the release amount. Make sure it matches the one provided in the data message.

If you received a paper release authority, your PRN will be included on the payment slip of the form.

If you are unable to action the release authority, send us either:

- a release authority error message through your ESA, or
- the completed paper RAS.

### Step 2: Make the payment

You will need to electronically pay the lesser of either:

- the amount stated in the release authority, or
- the total amount of the super that could be paid at that time.

The release authority you receive will include the bank account you need to make the payment to.

Remember to include the PRN when making the payment. If you receive multiple release authorities, do **not** send one bulk payment. The amount you advise is being paid in the RAS must match the amount paid and the corresponding PRN.

### Types of release authorities

There are several types of release authorities that we might send you, including:

- excess concessional contributions
- excess non-concessional contributions
- excess non-concessional contributions tax
- Division 293 due and payable
- Division 293 deferred debt
- first home super saver scheme

### Excess concessional contributions release authority

Your SMSF will receive an excess concessional contributions release authority when a member:

- exceeds their concessional contributions cap in 2013–14 and later financial years and
- elects to release up to 85% of the excess concessional contributions.

The full amount of excess contributions will be included in your member's taxable income. It will be assessed at the individual's marginal rate of tax and a 15% tax offset will be applied.

Amounts of excess concessional contributions that are not released will be treated as non-concessional contributions.

The released amount must be paid directly to us and is to be treated as a non-assessable, non-exempt benefit payment to your member.



When your fund releases an amount to us, we will:

- offset the balance against any outstanding tax or other Australian Government debts
- pay the remaining amount to your member.

#### **Excess non-concessional contributions release authority**

Your SMSF will receive an excess non-concessional contributions release authority when a member exceeds their non-concessional contributions cap and has:

- elected to release the excess non-concessional contributions and 85% of associated earnings from that fund, or
- not made such an election after 60 days and we initiate the process on their behalf.

The released amount must be paid directly to us and is to be treated as a non-assessable, non-exempt benefit payment to your member.

When your fund releases the amount to us, it will be offset against any outstanding tax or other Australian Government debts before any remaining balance is refunded to your member.

You don't need to amend the contributions report you provided for this member in your SMSF annual return for 2017–18 and earlier financial years. Releasing this benefit doesn't change the contributions that led to the excess.

#### **Excess non-concessional contributions tax release authority**

Your SMSF will receive this release authority if your member elects to have their excess non-concessional contributions assessed as excess non-concessional contributions tax in order to pay their tax liability.

When your fund releases an amount to us, we will:

- offset the balance against any outstanding tax or other Australian Government debts
- pay the remaining amount to your member.

#### **Division 293 tax – due and payable release authority**

When an individual has a Division 293 tax due and payable debt associated with contributions made to accumulation super accounts, the debt must be paid within 21 days of receiving the notice of assessment.

The individual can elect to release an amount from their fund within 60 days of the issue date to pay the debt. We will issue a release authority to their nominated fund. If your SMSF receives a release authority, you must pay us directly.

When your fund releases an amount to us, we:

- offset the balance against any outstanding tax or other Australian Government debts
- pay the remaining amount to the member.

#### **Division 293 tax – deferred debt account release authority**

When an individual has a Division 293 tax debt associated with contributions made to a defined benefit account, the debt is deferred until they take their end benefit from their defined benefit account. It can be pre-paid before that time.

The individual can elect to release an amount from their fund within 60 days of the issue date to pay the debt. We will issue a release authority to their nominated fund. A defined benefit fund may voluntarily comply with this version of the release authority. The super fund must pay us directly.

When your fund releases an amount to us, we will allocate the amount to your member's deferred debt account held by us.

#### **First home super saver (FHSS) scheme release authority**

Your SMSF will receive an FHSS release authority when one of your members successfully requests us to issue one under the scheme.

The amount released by your fund must be paid directly to us.

When your fund releases an amount to us, we:

- withhold the appropriate amount of tax
- may offset the balance against any outstanding tax or other Commonwealth debts

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- pay any remaining amount to your member.

## Tax treatment of release authorities

The payment of a release authority is a super benefit. The amount paid is to be treated as a non-assessable, non-exempt benefit payment to your member.

Your SMSF is not required to work out any tax-free or taxable components when the benefit is paid.

The cashing order for benefits paid to satisfy a release authority is:

- unrestricted non-preserved benefits
- restricted non-preserved benefits
- preserved benefits.

For more information about these types of benefits refer to [Preservation of super](#), [Australian Taxation Office \(ato.gov.au\)](#), [\(super/self-managed-super-funds/paying-benefits/preservation-of-super/\)](#).

Last modified: 10 May 2023

QC 72513

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If you follow our information and it turns out to be incorrect, or it is misleading and you make a mistake as a result, we will take that into account when determining what action, if any, we should take.

Some of the information on this website applies to a specific financial year. This is clearly marked. Make sure you have the information for the right year before making decisions based on that information.

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THOMAS and ZACHARIAH SUPERFUND

Tax Return Details for FY 2022-23

ABN: 26 110 974 580

TFN: 934 124 021

**INCOME**

SI No.	Date	Description	Amount	Remarks
1	01-07-22	Dividend - GNC Share	240.00	Share
2	01-08-22	Interest	0.72	
3	05-08-22	PGCS - Super July - BT	1534.62	Contn B Thomas
4	06-08-22	Interest	0.24	
5	12-09-22	PGCS - Super August - BT	1534.62	Contn B Thomas
6	05-09-22	Dividend - CSL Share	61.54	Share
7	06-10-22	Dividend - Woodside Share	57.58	Share
8	14-10-22	PGCS - Super September - BT	1534.62	Contn B Thomas
9	24-10-22	Dividend - VZT Unit Trust	12232.00	VZT
10	01-10-22	Interest	8.30	
11	11-11-22	Dividend	37.50	Share ✓
12	14-11-22	M Zachary Trust - Q1-2022-23 - MZ	5362.50	Contn MZ
13	18-11-22	PGCS - Super October - BT	1534.62	Contn B Thomas
14	22-11-22	Dividend - Rio Share	306.96	Share
15	25-11-22	Dividend - SHL Share	168.00	Share
16	01-12-22	Interest	35.63	
17	14-12-22	Dividend - GNC Share	300.00	Share
18	29-12-22	PGCS - Super November - BT	1534.62	Contn B Thomas
19	01-01-23	Interest	43.14	
20	12-01-23	PGCS - Super December - BT	1534.62	Contn B Thomas
21	12-01-23	PGCS - Super December Balance - BT	153.46	Contn B Thomas
22	13-01-23	M Zachary Trust - Q2-2022-23 - MZ	7360.00	Contn MZ
23	01-02-23	Interest	52.67	
24	17-02-23	PGCS - Super January - BT	1688.08	Contn B Thomas
25	01-03-23	Interest	33.57	
26	15-03-23	PGCS - Super February - BT	1534.62	Contn B Thomas
27	22-03-23	Dividend - Sonic Health Share	117.60	Share
28	17-03-23	Dividend - IGO Share	105.00	Share

TBC

\$26,677.50 MZ  
 \$12,232.00 VZT  
 \$323.19 Interest  
 \$1,712.12 Share  
 \$19,336.20 BT

Client used

Jul 2023

Rather than

Jul 2022



29	01-04-23	Interest		26.12	
30	05-04-23	Dividend - Woodside Share		77.56	Share
31	05-04-23	Dividend - CSL Ltd Share		56.75	Share
32	17-04-23	M Zachary Trust - Q3-2022-23 - MZ		6045.00	Contn MZ
33	17-04-23	PGCS - Super March- BT		1764.81	Contn B Thomas
34	20-04-23	Dividend - RIO Share		261.19	Share
35	01-05-23	Interest		34.81	
36	05-05-23	PGCS - Super April- BT		1534.62	Contn B Thomas
37	01-06-23	Interest		42.41	
38	14-06-23	PGCS - Super May- BT		1764.81	Contn B Thomas
39	01-07-23	Interest		45.58	
40	14-07-23	PGCS - Super June- BT		1688.08	Contn B Thomas
39	24-07-23	M Zachary Trust - Q4-2022-23 - MZ		7910.00	Contn M Zachariah
		<b>TOTAL</b>		<b>\$60,358.57</b>	
		<b>r</b>			

**EXPENSES**

SI No	Date	Description	Amount	Remarks
1	02-08-22	Life Insurance Premium - MZ - Resolution	10,567.92	
2	31-10-22	Accountant Fee -STP	2,740.00	
3	06-02-23	Life Insurance Premium - BT - TAL	16,224.67	
4	22-06-23	Accountant Fee - STP	260.00	
5	09-06-22	ASIC	59.00	
		<b>TOTAL</b>	<b>29,851.59</b>	

**Tax Paid**

SI No.	Date	Description	Amount	Remarks
1	Q1/2022-23	ATO	\$1,331.00	
2	Q2/2022-23	ATO	\$839.00	
3	Q3/2022-23	ATO	\$1,085.00	
4	Q4/2022-23	ATO	\$1,085.00	
		<b>TOTAL</b>	<b>\$4,340.00</b>	







<b>Statement 29</b>	(Page 1 of 3)
<b>Account Number</b>	06 600 295728
<b>Statement Period</b>	27 Feb 2022 - 26 Aug 2022
<b>Closing Balance</b>	\$5,625.78 CR
<b>Enquiries</b>	3 998 (24 hours a day, 7 days a week)



050

MR B THOMAS AND MS M ZACHARIAH  
 2 BANOOL CRES  
 CITY BEACH WA 6015

## Direct Investment Account

If this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

The Commonwealth Direct Investment Account is the preferred cash account for SMSF customers. Enjoy the convenience of managing your investments through NetBank and the CommBank app.

Name: ABM INVESTMENTS PTY LTD IN TRUST FOR  
 THOMAS AND ZACHARIAH SUPER FUND

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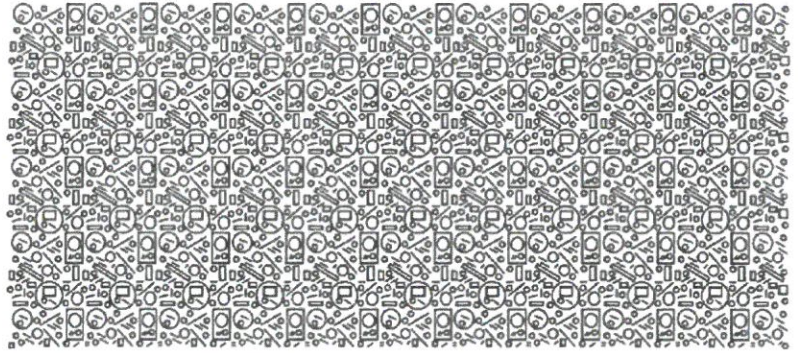
The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
27 Feb	2022 OPENING BALANCE			\$ 40,583.73 CR
28 Feb	TAX OFFICE PAYMENTS NetBank BPAY 75556 26109745805560 PAYG Q2 FY2022	1,378.00		\$ 39,205.73 CR
01 Mar	Credit Interest		5.47	\$ 39,211.20 CR
01 Mar	Transfer To Synchron NetBank Sunil Adiyodi Fees	1,000.00		\$ 38,211.20 CR
04 Mar	Transfer to CBA A/c NetBank To CDIA CommSec	10,000.00		\$ 28,211.20 CR
04 Mar	Transfer to CBA A/c NetBank CommSec	5,000.00		\$ 23,211.20 CR
04 Mar	Transfer to CBA A/c NetBank CommSec	5,000.00		\$ 18,211.20 CR
08 Mar	Transfer to CBA A/c NetBank CDIA CommSec	20,000.00		\$ 98,211.20 CR
14 Mar	Transfer to CBA A/c NetBank CommSec	20,000.00		\$ 78,211.20 CR
14 Mar	Direct Credit 128594 PGCS CONSULTING SUPER-Feb2022-BT		1,384.62	\$ 79,595.82 CR
14 Mar	Direct Credit 128594 PGCS CONSULTING SUPER-Aug 2017-BT		922.57	\$ 80,518.39 CR
23 Mar	Transfer to CBA A/c NetBank Commsec	20,000.00		\$ 60,518.39 CR

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20



Date	Transaction	Debit	Credit	Balance
01 Apr	Credit Interest		3.76	\$60,522.15 CR
11 Apr	Transfer to CBA A/c NetBank Commsec Account	20,000.00		\$40,522.15 CR
12 Apr	Direct Credit 128594 PGCS CONSULTING SUPER-Mar 2022-BT		1,384.62	\$41,906.77 CR
12 Apr	Direct Credit 128594 PGCS CONSULTING SUPER-Sept 2017-BT		922.57	\$42,829.34 CR
13 Apr	Transfer to CBA A/c NetBank Commsec	20,000.00		\$22,829.34 CR
19 Apr	Direct Credit 128594 M ZACHARY TRUST Q3 - 2022SUPER-MZ <i>0716-2</i>		800.00	\$23,629.34 CR
20 Apr	Transfer to CBA A/c NetBank CommSec	10,000.00		\$13,629.34 CR
20 Apr	TAX OFFICE PAYMENTS NetBank BPAY 75556 261109745805560 SuperQ3 FY2022	1,305.00		\$12,324.34 CR
20 Apr	Transfer to CBA A/c NetBank CommSec	12,000.00		\$324.34 CR
21 Apr	Direct Credit 128594 M ZACHARY TRUST Q4 2022 SUPER		5,000.00	\$5,324.34 CR
21 Apr	Transfer to CBA A/c NetBank CommSec	4,500.00		\$824.34 CR
01 May	Credit Interest		1.16	\$825.50 CR
23 Jun	Direct Credit 128594 PGCS Consulting SUPER-April 22-BT		1,384.62	\$2,210.12 CR
23 Jun	Direct Credit 128594 PGCS Consulting SUPER-May 22-BT <i>0716-1</i>		1,384.62	\$3,594.74 CR
01 Jul	<del>CREDIT INTEREST EARNED on this account to June 30, 2022 is \$55.50</del>			
11 Jul	Transfer To STP Midland NetBank Inv 0186	306.00		\$3,288.74 CR
11 Jul	TAX OFFICE PAYMENTS NetBank BPAY 75556 261109745805560 PAYG Quarterly	1,305.00		\$1,983.74 CR
12 Jul	Direct Credit 128594 PGCS Consulting SUPER - June 2022		1,384.62 ✓	\$3,368.36 CR
21 Jul	Direct Credit 302169 GNCITMSPLDIV 001279720966		240.00	\$3,608.36 CR
22 Jul	Direct Credit 128594 M ZACHARY TRUST Q4 2022 SUPER - MZ		6,050.00	\$9,658.36 CR
29 Jul	Direct Credit 128594 M ZACHARY TRUST Addl SUPER		5,000.00	\$14,658.36 CR
01 Aug	Credit Interest		0.72	\$14,659.08 CR
02 Aug	Direct Debit 000109 Resolution Life FD1CP600619108	10,567.92		\$4,091.16 CR



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Date	Transaction	Debit	Credit	Balance
05 Aug	Direct Credit 28594 PGCS Consulting SUPER-July2022- BT		1534.62	\$5,625.78 CR
26 Aug 2022	CLOSING BALANCE			\$5,625.78 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$40,583.73 CR		\$62,361.92		\$27,403.97		\$5,625.78 CR

### Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
26 Aug	Less than \$0,000.00	0.00%
	\$0,000.00 and over	1.10%

Note: Interest rates are effective as at the date shown but are subject to change.

### Important Information:

We try to get things right the first time – but if we don't, we'll do what we can to fix it.

You can fix most problems simply by contacting us.

Write to: CBA Group Customer Relations, Reply Paid 41, Sydney NSW 2001

Tell us online: [commbank.com.au/support/compliments-and-complaints.html](http://commbank.com.au/support/compliments-and-complaints.html)

Call: 1800 805 605 (free call)

You can also contact the Australian Financial Complaints Authority, AFCA, an independent external dispute resolution body approved by ASIC - time limits may apply, visit AFCA, [afca.org.au](http://afca.org.au), website for more information.

Write to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Email: [info@afca.org.au](mailto:info@afca.org.au)

Call: 1800 931 678, free call Monday to Friday 9am– 5pm, AEST



# Important Safety Notice: Keeping Your Accounts Safe.

Contact us immediately, anytime, on **13 2221** if you notice any suspicious activity on your account or if you need to report a lost or stolen card.

## What to look out for

Other people may make unauthorised transactions on your account by gaining access to your personal information. They commonly gain your personal information by posing as another person or business, or by stealing your passwords. This is usually done by SMS or email phishing, and via telephone scams. This information is then often used to make unauthorised transactions on your accounts.

## How can I keep my accounts safe?

Keep your devices, PIN and passwords secure so that nobody can gain access or discover this information.

- Memorise your codes and delete or destroy any record of them.
- If you are waiting for your card in the mail, secure your letterbox at all times.
- Don't tell anyone your passwords or PINs – including family, friends and anyone who claims they are from the bank.
- Don't choose any passwords or PINs which are easily guessed, such as your birthday, name, phone number, or numbers which form a pattern.

Keep your cards and devices safe, take extra care of your online wallets and mobile banking applications.

- Activate and set a PIN on your card as soon as you receive it.
- Regularly check your card is still in your possession.
- Cancel, cut up and securely dispose of any card you no longer use.
- Don't let anyone else register their own thumbprint or other biometrics on your device.
- Don't leave your card unattended when you are in public, including at work.



*Handwritten signature*

Statement 30 (Page 1 of 3)

Account Number 06 600 295728

Statement Period 27 Aug 2022 - 26 Feb 2023

Closing Balance \$ 2,156.87 CR

Enquiries 13 998  
 (24 hours a day, 7 days a week)



050

MR B THOMAS AND MS M ZACHARIAH  
 12 BANOOL CRES  
 CITY BEACH WA 6015

## Direct Investment Account

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Name: ABM INVESTMENTS PTY LTD IN TRUST FOR  
 THOMAS AND ZACHARIAH SUPER FUND

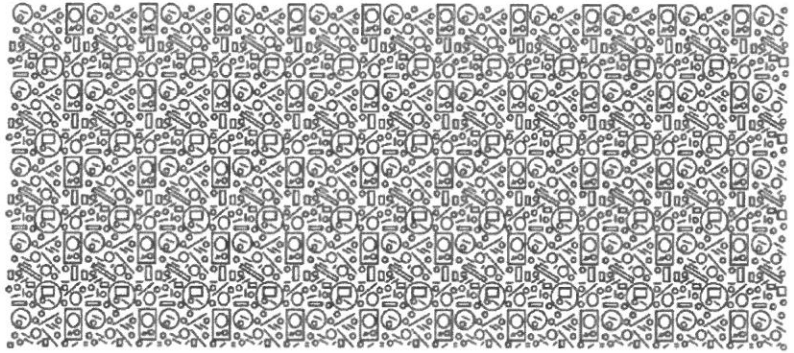
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Date	Transaction	Debit	Credit	Balance
27 Aug 2022	OPENING BALANCE			\$5,625.78 CR
01 Sep	Credit Interest		0.24	\$5,626.02 CR
12 Sep	Direct Credit 128594 PGCS Consulting SUPER-Aug2022-BT		1,534.62	\$7,160.64 CR
05 Oct	Direct Credit 458106 CSL LTD DIVIDEND AUF22/01134674		61.54	\$7,222.18 CR
06 Oct	Direct Credit 458106 WOODSIDE INT22/01106357		57.58	\$7,279.76 CR
14 Oct	Direct Credit 128594 PGCS Consulting SUPER-Sept 22		1,534.62	\$8,814.38 CR
24 Oct	Direct Credit 128594 VZT UNIT TRUST DISTN FY2021-22		2,232.00	\$21,046.38 CR
01 Nov	Credit Interest		8.30	\$21,054.68 CR
11 Nov	TAX OFFICE PAYMENTS NetBank BPAY 75556 261109745805560 PAYG Q1 FY23	1,331.00		\$19,723.68 CR
11 Nov	DEPOSIT CASH \$0.00 CHEQUE \$37.50 Branch FLOREAT FORUM		37.50	\$19,761.18 CR
13 Nov	Transfer To STP Midland NetBank Inv 015562	2,740.00		\$17,021.18 CR
14 Nov	Direct Credit 128594 M ZACHARY TRUST Q1 2022-23SUPER-MZ		5,362.50	\$22,383.68 CR



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23

Date	Transaction	Debit	Credit	Balance
18 Nov	Direct Credit 128594 PGCS Consulting SUPER-Oct 22-BT		1,534.62	\$23,918.30 CR
22 Nov	Direct Credit 458106 RIO REPLACEMENT AUI22/99998572		306.96	\$24,225.26 CR
25 Nov	Direct Credit 140504 SHL REPLACEMENT FIN22/99999307		168.00	\$24,393.26 CR
01 Dec	Credit Interest		35.63	\$24,428.89 CR
14 Dec	Direct Credit 302169 GNCFNLSPCDIV 001286788761		300.00	\$24,728.89 CR
29 Dec	Direct Credit 128594 PGCS Consulting SUPER-Nov 22-BT		1,534.62	\$26,263.51 CR
01 Jan	Credit Interest		43.14	\$26,306.65 CR
12 Jan	Direct Credit 128594 PGCS CONSULTINGE SUPER-Dec 22-BT		1,534.62	\$27,841.27 CR
12 Jan	Direct Credit 128594 PGCS Consulting SUPER-Dec 22-BT		153.46	\$27,994.73 CR
23 Jan	Direct Credit 128594 M ZACHARY TRUST Q2 SUPER - MZ		7,360.00	\$35,354.73 CR
01 Feb	Credit Interest		52.67	\$35,407.40 CR
06 Feb	Direct Debit 245397 TAL Life Limited 1826815-C6617083	16,224.67		\$19,182.73 CR
17 Feb	Direct Credit 128594 PGCS Consulting SUPER-Jan 23-BT		1,688.08	\$20,870.81 CR
19 Feb	TAX OFFICE PAYMENTS NetBank BPAY 75556 551008696844421111 ATO SMSF 293 BT	4,125.00		\$16,745.81 CR
25 Feb	TAX OFFICE PAYMENTS NetBank BPAY 75556 551008696844421111 Diviion293BT202021	3,750.00		\$12,995.81 CR
25 Feb	TAX OFFICE PAYMENTS NetBank BPAY 75556 261109745805560 PAYG Q2 2023	839.00		\$12,156.81 CR
26 Feb	2023 CLOSING BALANCE			\$12,156.81 CR

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<b>Opening balance</b>	-	<b>Total debits</b>	+	<b>Total credits</b>	=	<b>Closing balance</b>
\$5,625.78 CR		\$29,009.67		\$35,540.70		\$12,156.81 CR

**Your Credit Interest Rate Summary**

Date	Balance	Standard Credit Interest Rate (p.a.)
26 Feb	Less than \$10,000.00	0.25%
	\$10,000.00 and over	2.25%

Note. Interest rates are effective as at the date shown but are subject to change.



Account Number 06 600 295728

Statement Period 27 Feb 2023 - 26 Aug 2023

Closing Balance \$ 8,389.38 CR

Enquiries 3 998  
 (24 hours a day, 7 days a week)



050

MR B THOMAS AND MS M ZACHARIAH  
 2 BANOOL CRES  
 CITY BEACH WA 6015

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 THOMAS AND ZACHARIAH SUPER FUND

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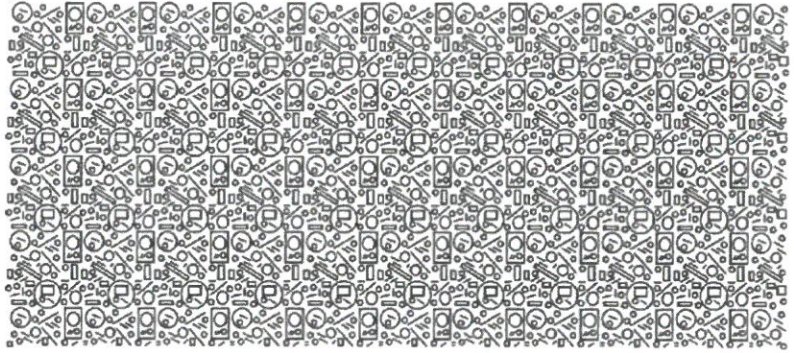
Date	Transaction	Debit	Credit	Balance
27 Feb 2023	OPENING BALANCE			\$ 2,156.81 CR
01 Mar	Credit Interest		33.57	\$ 2,190.38 CR
15 Mar	Direct Credit 28594 Plexus CONSULT SUPER-Feb 23-BT	1,534.62		\$ 3,725.00 CR
22 Mar	Direct Credit 40504 SONIC HEALTHCARE INT23/00882148		117.60	\$ 3,842.60 CR
31 Mar	Direct Credit 358020 IGO PAYMENT MAR23/00821580		105.00	\$ 3,947.60 CR
01 Apr	Credit Interest		26.12	\$ 3,973.72 CR
05 Apr	Direct Credit 458106 WOODSIDE FIN22/0128455		77.56	\$ 4,051.28 CR
05 Apr	Direct Credit 458106 CSL LTD DIVIDEND 23AUD/01025833		56.75	\$ 4,108.03 CR
16 Apr	TAX OFFICE PAYMENTS NetBank BPAY 75556 26109745805560 ATO SMSF BAS Q3	1,085.00		\$ 3,023.03 CR
17 Apr	Direct Credit 28594 M ZACHARY TRUST Q3 2023SUPER-MZ		6,045.00	\$ 9,068.03 CR
17 Apr	Direct Credit 28594 PGCS CONSULTING SUPER-Mar 23-BT		1,764.81	\$ 20,832.84 CR
20 Apr	Direct Credit 458106 RIO TINTO LTD AUF22/00221313		26.19	\$ 20,944.03 CR
01 May	Credit Interest		34.81	\$ 21,288.84 CR



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25



Date	Transaction	Debit	Credit	Balance
05 May	Direct Credit 128594 PGCS Consulting SUPER-Apr 23-BT		1,534.62	\$22,663.46 CR
09 May	TAX OFFICE PAYMENTS NetBank BPAY 75556 551008702174624011 Division 293MZ	4,125.00		\$18,538.46 CR
01 Jun	Credit Interest		42.41	\$18,580.87 CR
14 Jun	Direct Credit 128594 PGCS Consulting SUPER-May 23-BT		1,764.81	\$20,345.68 CR
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2023 is \$277.61			
01 Jul	Credit Interest		45.58	\$20,391.26 CR
09 Jul	TAX OFFICE PAYMENTS NetBank BPAY 75556 261109745805560 Q4 2023	1,085.00		\$19,306.26 CR
14 Jul	Direct Credit 128594 PGCS Consulting SUPER-Jun 23-BT		1,688.08	\$20,994.34 CR
16 Jul	Transfer To STP Midland NetBank Inv 015838	319.00		\$20,675.34 CR
20 Jul	Direct Credit 302169 GNC DIV 001298821244		240.00	\$20,915.34 CR
24 Jul	Direct Credit 128594 M ZACHARY TRUST Q4-2023 SUPER - MZ		7,910.00	\$28,825.34 CR
01 Aug	Credit Interest		57.42	\$28,882.76 CR
02 Aug	Direct Debit 000109 Resolution Life FD1CP600619108	12,520.68		\$16,362.08 CR
14 Aug	Direct Credit 128594 Plexus Consult SUPER-Jul 23-BT		1,776.85	\$18,138.93 CR
26 Aug	2023 CLOSING BALANCE			\$18,138.93 CR
	<b>Opening balance</b>			
		<b>- Total debits</b>	<b>+ Total credits</b>	<b>= Closing balance</b>
	\$12,156.81 CR	\$19,134.68	\$25,116.80	\$18,138.93 CR

**Your Credit Interest Rate Summary**

Date	Balance	Standard Credit Interest Rate (p.a.)
26 Aug	Less than \$10,000.00	0.35%
	\$10,000.00 and over	3.00%

Note. Interest rates are effective as at the date shown but are subject to change.

# Financial Year Summary

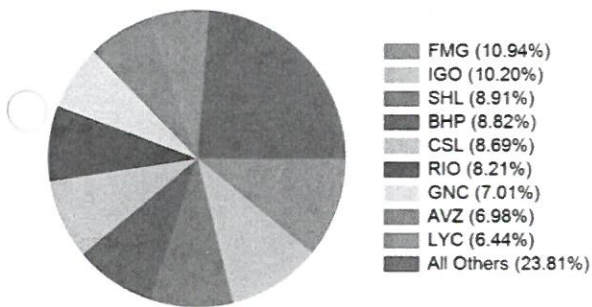
1 JULY 2022 - 30 JUNE 2023

CommSec  
26

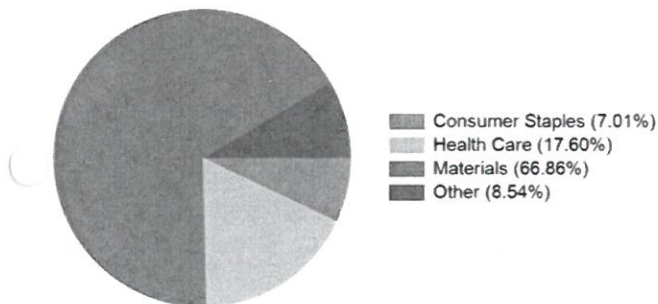
Portfolio Valuation	Account Number	Account Name	Value as at 30 June 2023
Shares	4712654	ABM INVESTMENTS PTY LTD <THOMAS & ZACHARIAH SF A/C>	\$111,751.70
CDIA	31969345	ABM INVESTMENTS PTY LTD <THOMAS & ZACHARIAH SF A/C>	\$170.24
<b>TOTAL PORTFOLIO VALUE</b>			<b>\$111,921.94</b>

## Allocation as at 30 June 2023

### Shares in your portfolio



### Sectors in your portfolio



## Estimated Interest & Dividends

## 2022-2023 Financial Year

Est. Franked Dividends	\$3,483.86
Est. Unfranked Dividends	\$112.14
Est. Franking Credits	\$1,493.09
Est. Interest Received from Interest Rate Securities	\$0.00
Interest Received from Cash Account(s)	\$0.15
<b>TOTAL INCOME</b>	<b>\$3,596.15</b>

## Fees & Charges

## 2022-2023 Financial Year

Total Brokerage (inc. GST)	\$0.00
Total Subscriptions (inc. GST)	\$0.00
Other Fees (inc. GST)	\$0.00
<b>TOTAL FEES &amp; CHARGES</b>	<b>\$0.00</b>

a

# Financial Year Summary

1 JULY 2022 - 30 JUNE 2023



This statement only provides information for CDIA accounts that have been designated as the settlement account for your Commonwealth Securities Limited Share Trading account as at 30 June. Please refer to NetBank for interest income from all other CBA accounts.

The interest shown is net of any non-resident or TFN withholding tax (if applicable). Please refer to Netbank for bank fees paid on your designated CDIA settlement account in the financial year.

The total brokerage outlined does not include any rebates you may have received over the financial year. Refer to your transaction statement records for this information.

This report only includes an estimate of dividends paid for holdings held with Commonwealth Securities Limited as at the ex-dividend date. For instance, any dividends paid prior to holdings being transferred to Commonwealth Securities Limited are not included.

This statement is an estimated summary document only and it is not intended to replace any document which contains information that may be required for taxation purposes. You should therefore refer to your CHESS statements, dividend statements, confirmation contract notes and other investment or bank account statements for your records in this regard. This statement may not include information on accounts which have been closed, switched product type, transferred Holder Identification Number (HIN), or switched Participant Identification Number (PID) during the financial year.

This statement is issued by Commonwealth Securities Limited ABN 60 067 254 399 AFSL 238814 (CommSec), a wholly owned but non-guaranteed subsidiary of the Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945. CommSec is a Market Participant of ASX Limited and Cboe Australia Pty Limited, a Clearing Participant of ASX Clear Pty Limited and a Settlement Participant of ASX Settlement Pty Limited. Information contained in this statement is believed to be accurate at the time the statement is generated. CBA and its subsidiaries do not accept any liability for any errors or omissions contained in this statement, or any responsibility for any action taken in reliance on this statement. This document contains general information only and does not take into account your individual objectives, financial and taxation situations or needs. Before acting on the information, consider the appropriateness of your own objectives, needs, financial and taxation situation and, if necessary, seek appropriate independent financial and taxation advice. CBA is not a registered tax (financial) adviser under the Tax Agent Services Act 2009. If there are any errors in this statement, please contact us.

Address: Commonwealth Securities Limited, Locked Bag 22, Australia Square NSW 1215 | Phone: 13 15 19 | Website: [www.commsec.com.au](http://www.commsec.com.au)

If you are not satisfied with the service or advice you receive from us, you are entitled to complain. We have established procedures to ensure that all enquiries and complaints are properly dealt with. Please refer to our Financial Services Guide for more information. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority. AFCA provides fair and independent financial services complaint resolution that is free to consumers. Website: [www.afca.org.au](http://www.afca.org.au), Telephone: 1800 931 678 (free call), Email: [info@afca.org.au](mailto:info@afca.org.au), In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001.



**Thomas & Zachariah Super Fund**

**ABM Investments Pty Ltd (Trustee)**

**ABN 26 110 974 580**

**Ledger Entries Report for the year ending 30 June, 2023**

27/10/2023

15:36

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
<b>Account number 2101 - Receivable</b>							
01/07/2022	000000001	J	Opening balance		11,926.20		11,926.20
24/10/2022	000000016	R	VZT UNIT TRUST			12,232.00	(305.80)
30/06/2023	000000062	J	2023 distribution		9,725.34		9,419.54
Total					<b>21,651.54</b>	<b>12,232.00</b>	

26A Page 1 of 1



26A ~~26A~~

**Thomas & Zachariah Super Fund**

**ABM Investments Pty Ltd (Trustee)**

**ABN 26 110 974 580**

**Ledger Entries Report for the year ending 30 June, 2023**

27/10/2023  
15:30

<u>Date</u>	<u>Trans No</u>	<u>Chq/Rec</u>	<u>Description</u>	<u>Code</u>	<u>Debit</u>	<u>Credit</u>	<u>Total</u>
<b>Account number 0567 - Distribution from trusts</b>							
30/06/2023	000000062	J	2023 distribution			9,725.34	(9,725.34)
<b>Total</b>						<u>9,725.34</u>	



# Portfolio Valuation

30 JUNE 2023



27

SHARES - 4712654 - HIN 109906441

ABM INVESTMENTS PTY LTD <THOMAS & ZACHARIAH SF A/C>

Portfolio	Units	Unit Price	Portfolio Value	% of Portfolio
ARL - ARDEA RESOURCES LTD FPO (ORDINARY FULLY PAID)	6,250	\$0.3550	\$2,218.75	1.98%
AVZ - AVZ MINERALS LTD FPO (ORDINARY FULLY PAID)	10,000	\$0.7800	\$7,800.00	6.97%
BHP - BHP GROUP LIMITED FPO (ORDINARY FULLY PAID)	219	\$44.9900	\$9,852.81	8.80%
CSL - CSL LIMITED FPO (ORDINARY FULLY PAID)	35	\$277.3800	\$9,708.30	8.67%
FMG - FORTESCUE METALS GRP FPO (ORDINARY FULLY PAID)	551	\$22.1800	\$12,221.18	10.92%
GNC - GRAINCORP LIMITED FPO (ORDINARY FULLY PAID CLASS A)	1,000	\$7.8300	\$7,830.00	7.00%
IGO - IGO LIMITED FPO (ORDINARY FULLY PAID)	750	\$15.2000	\$11,400.00	10.19%
IONIC - IONIC RARE EARTHS FPO (ORDINARY FULLY PAID)	125,001	\$0.0220	\$2,750.02	2.46%
LYC - LYNAS RARE EARTHS FPO (ORDINARY FULLY PAID)	1,050	\$6.8500	\$7,192.50	6.43%
MCR - MINCOR RESOURCES NL FPO (ORDINARY FULLY PAID)	5,000	\$1.4000	\$7,000.00	6.25%
NTU - NORTHERN MIN LTD FPO (ORDINARY FULLY PAID)	178,500	\$0.0330	\$5,890.50	5.26%
NYM - NARRYERMETALS LIMITED FPO (ORDINARY FULLY PAID)	39,200	\$0.0850	\$3,332.00	2.98%
POS - POSEIDON NICK LTD FPO (ORDINARY FULLY PAID)	113,000	\$0.0370	\$4,181.00	3.74%
RIO - RIO TINTO LIMITED FPO (ORDINARY FULLY PAID)	80	\$114.6900	\$9,175.20	8.20%
SHL - SONIC HEALTHCARE FPO (ORDINARY FULLY PAID)	280	\$35.5700	\$9,959.60	8.90%
WDS - WOODSIDE ENERGY FPO (ORDINARY FULLY PAID)	36	\$34.4400	\$1,239.84	1.11%
		<b>Sub Total</b>	<b>\$111,751.70</b>	<b>99.85%</b>
<b>Cash Accounts</b>			<b>Portfolio Value</b>	<b>% of Portfolio</b>
CDIA - 06716731969345			\$170.24	0.15%
<b>TOTAL</b>			<b>\$111,921.94</b>	<b>100.00%</b>

div reinvestment  
see below  
1. BHP  
2. FMG.

b

# Portfolio Valuation

30 JUNE 2023



This statement only provides information for CDIA accounts that have been designated as the settlement account for your Commonwealth Securities Limited Share Trading account as at 30 June. Please refer to NetBank for interest income from all other CBA accounts.

The interest shown is net of any non-resident or TFN withholding tax (if applicable). Please refer to Netbank for bank fees paid on your designated CDIA settlement account in the financial year.

The total brokerage outlined does not include any rebates you may have received over the financial year. Refer to your transaction statement records for this information.

This report only includes an estimate of dividends paid for holdings held with Commonwealth Securities Limited as at the ex-dividend date. For instance, any dividends paid prior to holdings being transferred to Commonwealth Securities Limited are not included.

This statement is an estimated summary document only and it is not intended to replace any document which contains information that may be required for taxation purposes. You should therefore refer to your CHESS statements, dividend statements, confirmation contract notes and other investment or bank account statements for your records in this regard. This statement may not include information on accounts which have been closed, switched product type, transferred Holder Identification Number (HIN), or switched Participant Identification Number (PID) during the financial year.

This statement is issued by Commonwealth Securities Limited ABN 60 067 254 399 AFSL 238814 (CommSec), a wholly owned but non-guaranteed subsidiary of the Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945. CommSec is a Market Participant of ASX Limited and Cboe Australia Pty Limited, a Clearing Participant of ASX Clear Pty Limited and a Settlement Participant of ASX Settlement Pty Limited. Information contained in this statement is believed to be accurate at the time the statement is generated. CBA and its subsidiaries do not accept any liability for any errors or omissions contained in this statement, or any responsibility for any action taken in reliance on this statement. This document contains general information only and does not take into account your individual objectives, financial and taxation situations or needs. Before acting on the information, consider the appropriateness of your own objectives, needs, financial and taxation situation and, if necessary, seek appropriate independent financial and taxation advice. CBA is not a registered tax (financial) adviser under the Tax Agent Services Act 2009. If there are any errors in this statement, please contact us.

Address: Commonwealth Securities Limited, Locked Bag 22, Australia Square NSW 1215 | Phone: 13 15 19 | Website: [www.commsec.com.au](http://www.commsec.com.au)

If you are not satisfied with the service or advice you receive from us, you are entitled to complain. We have established procedures to ensure that all enquiries and complaints are properly dealt with. Please refer to our Financial Services Guide for more information. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority. AFCA provides fair and independent financial services complaint resolution that is free to consumers. Website: [www.afca.org.au](http://www.afca.org.au), Telephone: 1800 931 678 (free call), Email: [info@afca.org.au](mailto:info@afca.org.au), In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001.



# Transaction Summary

1 JULY 2022 - 30 JUNE 2023



ABM INVESTMENTS PTY LTD <THOMAS &  
ZACHARIAH SF A/C>

SHARES - 4712654 - HIN 109906441

There are no transactions on this account.

Total Buys and Sells	2022 - 2023 Financial Year
Total Buys (inc. Brokerage + GST)	\$0.00
Total Sells (inc. Brokerage + GST)	\$0.00

C

# Transaction Summary

1 JULY 2022 - 30 JUNE 2023



The transaction summary is only able to display information available to Commonwealth Securities Limited. Certain transactions may not be displayed, including but not limited to transactions made off market such as Initial Public Offerings (IPOs) and Delivery vs Payment Settlements (DvP). Transactions regarding corporate actions or stock transfers are not included and can be found on your statements as issued by the company or the share registry. Transactions for Issuer Sponsored holdings placed outside of this account are not included in this summary. Links to some of the key share registries can be found below:

Computershare (<http://www.computershare.com/au/Pages/default.aspx>)  
Link Market Services (<https://investorcentre.linkmarketservices.com.au/Login.aspx/Login>)  
Boardroom Limited (<https://boardroomlimited.com.au>)  
Security Transfer Registrars (<https://www.securitytransfer.com.au>)  
Advanced Share Registry Services (<http://www.advancedshare.com.au/Home.aspx>)

The total brokerage outlined does not include any rebates you may have received over the financial year. Refer to your transaction statement records for this information.

This report only includes an estimate of dividends paid for holdings held with Commonwealth Securities Limited as at the ex-dividend date. For instance, any dividends paid prior to holdings being transferred to Commonwealth Securities Limited are not included.

This statement is an estimated summary document only and it is not intended to replace any document which contains information that may be required for taxation purposes. You should therefore refer to your CHESS statements, dividend statements, confirmation contract notes and other investment or bank account statements for your records in this regard. This statement may not include information on accounts which have been closed, switched product type, transferred Holder Identification Number (HIN), or switched Participant Identification Number (PID) during the financial year.

This statement is issued by Commonwealth Securities Limited ABN 60 067 254 399 AFSL 238814 (CommSec), a wholly owned but non-guaranteed subsidiary of the Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945. CommSec is a Market Participant of ASX Limited and Cboe Australia Pty Limited, a Clearing Participant of ASX Clear Pty Limited and a Settlement Participant of ASX Settlement Pty Limited. Information contained in this statement is believed to be accurate at the time the statement is generated. CBA and its subsidiaries do not accept any liability for any errors or omissions contained in this statement, or any responsibility for any action taken in reliance on this statement. This document contains general information only and does not take into account your individual objectives, financial and taxation situations or needs. Before acting on the information, consider the appropriateness of your own objectives, needs, financial and taxation situation and, if necessary, seek appropriate independent financial and taxation advice. CBA is not a registered tax (financial) adviser under the Tax Agent Services Act 2009. If there are any errors in this statement, please contact us.

Address: Commonwealth Securities Limited, Locked Bag 22, Australia Square NSW 1215 | Phone: 13 15 19 | Website: [www.commsec.com.au](http://www.commsec.com.au)

If you are not satisfied with the service or advice you receive from us, you are entitled to complain. We have established procedures to ensure that all enquiries and complaints are properly dealt with. Please refer to our Financial Services Guide for more information. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority. AFCA provides fair and independent financial services complaint resolution that is free to consumers. Website: [www.afca.org.au](http://www.afca.org.au), Telephone: 1800 931 678 (free call), Email: [info@afca.org.au](mailto:info@afca.org.au), In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001.

# Interest & Estimated Dividend Summary

1 JULY 2022 - 30 JUNE 2023

CommSec

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SHARES - 4712654 - HIN 109906441

ABM INVESTMENTS PTY LTD <THOMAS & ZACHARIAH SF A/C>

## ESTIMATED DIVIDEND SUMMARY

### BHP - BHP GROUP LIMITED FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
09-Mar-2023	30-Mar-2023	Interim	\$1.3636	213	\$0.00	\$290.45	\$290.45	\$124.48
01-Sep-2022	22-Sep-2022	Final	\$2.5518	200	\$0.00	\$510.37	\$510.37	\$218.73
<b>Sub Total</b>					<b>\$0.00</b>	<b>\$800.82</b>	<b>\$800.82</b>	<b>\$343.21</b>

BHP

### CSL - CSL LIMITED FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
09-Mar-2023	05-Apr-2023	Interim	\$1.6215	35	\$56.75	\$0.00	\$56.75	\$0.00
06-Sep-2022	05-Oct-2022	Final	\$1.7583	35	\$55.39	\$6.15	\$61.54	\$2.64
<b>Sub Total</b>					<b>\$112.14</b>	<b>\$6.15</b>	<b>\$118.29</b>	<b>\$2.64</b>

### FMG - FORTESCUE METALS GRP FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
27-Feb-2023	29-Mar-2023	Interim	\$0.7500	534	\$0.00	\$400.50	\$400.50	\$171.64
05-Sep-2022	29-Sep-2022	Final	\$1.2100	500	\$0.00	\$605.00	\$605.00	\$259.29
<b>Sub Total</b>					<b>\$0.00</b>	<b>\$1,005.50</b>	<b>\$1,005.50</b>	<b>\$430.93</b>

### GNC - GRAINCORP LIMITED FPO (ORDINARY FULLY PAID CLASS A)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
3-Nov-2022	14-Dec-2022	Final	\$0.3000	1,000	\$0.00	\$300.00	\$300.00	\$128.57
06-Jul-2022	21-Jul-2022	Interim	\$0.2400	1,000	\$0.00	\$240.00	\$240.00	\$102.86
<b>Sub Total</b>					<b>\$0.00</b>	<b>\$540.00</b>	<b>\$540.00</b>	<b>\$231.43</b>

### IGO - IGO LIMITED FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
16-Mar-2023	31-Mar-2023	Interim	\$0.1400	750	\$0.00	\$105.00	\$105.00	\$45.00
15-Sep-2022	30-Sep-2022	Final	\$0.0500	750	\$0.00	\$37.50	\$37.50	\$16.07
<b>Sub Total</b>					<b>\$0.00</b>	<b>\$142.50</b>	<b>\$142.50</b>	<b>\$61.07</b>

cash deposit

### RIO - RIO TINTO LIMITED FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
09-Mar-2023	20-Apr-2023	Final	\$3.2649	80	\$0.00	\$261.19	\$261.19	\$111.94
11-Aug-2022	22-Sep-2022	Interim	\$3.8370	80	\$0.00	\$306.96	\$306.96	\$131.55
<b>Sub Total</b>					<b>\$0.00</b>	<b>\$568.15</b>	<b>\$568.15</b>	<b>\$243.49</b>



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# Interest & Estimated Dividend Summary



CommSec

1 JULY 2022 - 30 JUNE 2023

SHL - SONIC HEALTHCARE FPO (ORDINARY FULLY PAID)								
Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
07-Mar-2023	22-Mar-2023	Interim	\$0.4200	280	\$0.00	\$117.60	\$117.60	\$50.40
06-Sep-2022	21-Sep-2022	Final	\$0.6000	280	\$0.00	\$168.00	\$168.00	\$72.00
<b>Sub Total</b>					<b>\$0.00</b>	<b>\$285.60</b>	<b>\$285.60</b>	<b>\$122.40</b>

WDS - WOODSIDE ENERGY FPO (ORDINARY FULLY PAID)								
Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
08-Mar-2023	05-Apr-2023	Final	\$2.1544	36	\$0.00	\$77.56	\$77.56	\$33.24
08-Sep-2022	06-Oct-2022	Interim	\$1.5995	36	\$0.00	\$57.58	\$57.58	\$24.68
<b>Sub Total</b>					<b>\$0.00</b>	<b>\$135.14</b>	<b>\$135.14</b>	<b>\$57.92</b>
<b>TOTAL</b>					<b>\$112.14</b>	<b>\$3,483.86</b>	<b>\$3,596.00</b>	<b>\$1,493.00</b>

## ESTIMATED INTEREST RECEIVED

There are no transactions on this account.

<b>TOTAL</b>	<b>\$0.00</b>
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## INTEREST INCOME SUMMARY

Account	Interest
CDIA - 31969345	\$0.15
<b>TOTAL</b>	<b>\$0.15</b>

3/

### Activity

Dividends & Payments

BHP transaction

Transactions

Export to PDF

BHP GROUP LIMITED, Abm Investments Pty Ltd X\*\*\*\*\*6441

#### Filter by dates

FINANCIAL PERIOD	DATE RANGE
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#### Financial year

All

#### BHP GROUP LIMITED

Abm Investments Pty Ltd <THOMAS & ZACHARIAH SF> X\*\*\*\*\*6441  
 ORDINARY FULLY PAID SHARES (VIC)

Date	12/04/2023
Transaction	DIVIDEND PLAN ALLOTMENT
Movement	+6
Balance	219
Date	6/10/2022
Transaction	DIVIDEND PLAN ALLOTMENT
Movement	+13
Balance	213
Date	10/03/2022
Transaction	CHESS DAILY MOVEMENT UP
Movement	+200
Balance	200





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### Activity

Dividends & Payments

Transactions

Filter by account

Export to PDF

BHP GROUP LIMITED, Abm Investments Pty Ltd X\*\*\*\*\*6441

Filter by dates

FINANCIAL PERIOD

DATE RANGE

Financial year

All

BHP GROUP LIMITED

Abm Investments Pty Ltd <THOMAS & ZACHARIAH SF> X\*\*\*\*\*6441

Total Income for 2022/2023  
\$1,074.71

Payment Date	28/09/2023
Net	\$273.89
Type	Dividend
Method	Reinvestment
Status	Claimed
Action	View Details

Payment Date	30/03/2023
Net	\$290.45
Type	Dividend
Method	Reinvestment
Status	Claimed
Action	View Details

Amount

Payment Date	22/09/2022
Net	\$510.37
Type	Dividend
Method	Reinvestment
Status	Claimed
Action	View Details

Amount

Skip to main content

Investor Centre (/Investor/#Home)

33x

### Payment Detail

Investor Centre (/Investor/#Home)

## BHP GROUP LIMITED

Abm Investments Pty Ltd <THOMAS & ZACHARIAH SF> X\*\*\*\*\*6441

### Summary

<b>Class</b>	ORDINARY FULLY PAID SHARES
<b>Payment date</b>	22/09/2022
<b>Record date</b>	2/09/2022
<b>Payment type</b>	Dividend
<b>Payment rate</b>	\$2.55183878
<b>Securities on record date</b>	200
<b>Payment method</b>	Reinvestment
<b>Gross amount</b>	\$510.37
<b>Total taxes</b>	\$0.00
<b>Net amount</b>	\$510.37
<b>Reinvestment price</b>	\$37.8561
<b>Total money invested</b>	\$492.13
<b>Number of units received</b>	13
<b>Residual Balance B/F</b>	\$0.00
<b>Residual Balance C/F</b>	\$18.24
<b>Taxes and Fees</b>	
<b>Franked Amount</b>	\$510.37
<b>Unfranked Amount</b>	\$0.00
<b>Franking Credit</b>	\$218.73
<b>Withholding Tax</b>	\$0.00

div 1



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### Payment Detail

Investor Centre (/Investor/#Home)

## BHP GROUP LIMITED

Abm Investments Pty Ltd <THOMAS & ZACHARIAH SF> X\*\*\*\*\*6441

#### Summary

<b>Class</b>	ORDINARY FULLY PAID SHARES
<b>Payment date</b>	30/03/2023
<b>Record date</b>	10/03/2023
<b>Payment type</b>	Dividend
<b>Payment rate</b>	\$1.36363636
<b>Securities on record date</b>	213
<b>Payment method</b>	Reinvestment
<b>Gross amount</b>	\$290.45
<b>Total taxes</b>	\$0.00
<b>Net amount</b>	\$290.45
<b>Reinvestment price</b>	\$46.5903
<b>Total money invested</b>	\$279.54
<b>Number of units received</b>	6
<b>Residual Balance B/F</b>	\$18.24
<b>Residual Balance C/F</b>	\$29.15
<b>Taxes and Fees</b>	
<b>Franked Amount</b>	\$290.45
<b>Unfranked Amount</b>	\$0.00
<b>Franking Credit</b>	\$124.48
<b>Withholding Tax</b>	\$0.00

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div

2







# Transaction History

<< View: FMG, X\*\*\*\*\*6441 (ABM INVESTMENTS PTY LTD <THOMAS & ZACHARIAH SF A/C>)

FMG

Date range from (dd/mm/yyyy) 28/09/2021 to (dd/mm/yyyy) 28/09/2023

Displaying Transaction History from 28 Sep 2021 to 28 Sep 2023

HIN/SRN EMP ID	Security Code	Date	Transaction	Change	Running Balance
X*****6441	FMG	28/09/2023	Dividend Plan Allotment	28	579
X*****6441	FMG	29/03/2023	Dividend Plan Allotment	17	551
X*****6441	FMG	29/09/2022	Dividend Plan Allotment	34	534
X*****6441	FMG	10/03/2022	Holding Net Movement (CHESS 510)	500	500

match

Viewing 1 - 4 of 4

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Ask us now ^



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# Payment Advice



**All Registry communications to:**  
Fortescue Metals Group Limited  
Locked Bag A14, Sydney South, NSW, 1235  
Telephone: 1300 554 474  
ASX Code: **FMG**  
Email: [registrars@linkmarketservices.com.au](mailto:registrars@linkmarketservices.com.au)  
Website: [www.linkmarketservices.com.au](http://www.linkmarketservices.com.au)

**FORTESCUE METALS GROUP LTD**  
ABN: 57 002 594 872

**ABM INVESTMENTS PTY LTD <THOMAS & ZACHARIAH SF A/C>**  
12 BANOOL CRES  
CITY BEACH WA  
6015

## DIVIDEND STATEMENT

Reference No.: X\*\*\*\*\*6441  
Payment Date: 29 September 2022  
Record Date: 06 September 2022

Security Description	Dividend Rate per Share	Participating Shares	Unfranked Amount	Franked Amount	Total Payment	Franking Credit
FMG - ORDINARY FULLY PAID SHARES	\$1.21	500	\$0.00	\$605.00	\$605.00	\$259.29

Less Withholding Tax \$0.00

**Net Amount** AUD 605.00

Represented By:

Dividend Reinvestment Plan amount AUD 605.00

### DIVIDEND REINVESTMENT PLAN

Cash balance brought forward:	\$0.00
Amount available from this payment:	\$605.00
Total amount available for reinvestment:	\$605.00
Cost of shares allotted at \$17.737 / share:	\$603.06
Number of shares allotted:	34
Cash balance carried forward:	\$1.94

### HOLDING BALANCE

Total shares after allotment:	534
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These shares were allotted under the terms and conditions of the Reinvestment Plan.

Note: The shares after allotment detailed above does not include any ex dividend transactions registered after the ex dividend date or any transactions registered since the record date. Neither the Issuer 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.

### FRANKING INFORMATION

Franked Rate per Share	\$1.21
Franking Percentage	100%
Company Tax Rate	30%

The total amount together with the franking credit (if any) should be disclosed as assessable income in your Australian tax return.

div 1

**Note: You may require this statement for taxation purposes. All investors should seek independent advice relevant to their own particular circumstances.**

Please ensure your details are current by viewing and updating via the online service centre.











20 December 2022

└ 000827

**Private & Confidential**

A B M Investments Pty Ltd  
12 Banool Crescent  
CITY BEACH WA 6015

**Anniversary notice for Accelerated Protection**  
**Policy Number: 1826815**

Dear Mr Thomas,

We are writing to let you know that your **policy is approaching its anniversary**. In this letter, you'll find important information that explains any updates to your policy and premium changes. To assist with your understanding of some important Life Insurance terminology, we have included a more detailed explanation in the Glossary at the end of this letter.

The below table includes a summary of your cover, including your new Benefit Amounts and Premiums, applicable from **5 February 2023**.

**Policy Summary**

**Life Insured:** Babu Thomas

Your Plan	Premium Type	Inflation Protection	Benefit Amount	Premium (yearly)
<b>Life Insurance Plan</b>	Level Premium to Age 65	✓	\$1,774,473	\$9,471.22
<b>TPD Insurance (Attached) - Superlink</b>	Level Premium to Age 65	✓	\$828,087	\$6,753.45

**Your new total yearly premium is \$16,224.67\***

\*includes Policy Fee and Stamp Duty (if applicable)

Your next payment amount may differ from your new premium if you have a credit or outstanding amount due on your policy.

**How is your premium calculated?**

When you first purchased your policy, we used the information you provided, including your health, lifestyle and product choices, to set your initial premium. Each year we recalculate your premiums based on premium type (such as Stepped or Level) and whether Inflation Protection applies (which increases your Benefit Amount with inflation). This affects how your premium may rise. Finally, we look at any fees or discounts that may need to be applied.

More information about Stepped & Level premiums and Inflation Protection can be found in the Glossary at the end of this letter and the original Product Disclosure Statement (PDS) and Policy Document issued to you. You can also find details of your cover and your chosen options in the last Policy Schedule issued to you.

**Changes to premiums**

We have reviewed our premium rates and as a result, premiums for certain Plans will be increasing soon. Please note, if you hold Life Insurance, or Child Critical Illness and/or short-term Income Protection (1, 2 or 5 year Benefit Periods without the Accident Benefit Option), the premium rates for these Plans will not increase.





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## Insurance schedule

This schedule was issued on 2 August 2022. It provides information about your policy and is valid unless we give you another schedule to replace it.

## Policy & personal details

Policy number	P600619108
Policy commencement date	2 August 2012
Policy owner	Mr B Thomas Mrs M Zachariah ATF Thomas & Zachariah
Insured person	Minimol Zachariah
Insured person's month and year of birth	May 1967
Annual review date	2 August each year
Payment method	Direct debit

## Insurance details

### Life Insurance Plan

Sum insured	\$2,280,452.49
Commencement date	02/08/2012
Expiry date	25/05/2066
Premium structure	Stepped
Automatic inflation	Active

- Stepped premiums change each year according to the insured person's age. Generally, they increase as the insured person gets older.
- For further details about this plan, see your **policy document** and any other updates we've provided to you.

### Life Insurance Plan

Sum insured	\$1,628,894.62
Commencement date	02/08/2012
Expiry date	25/05/2066
Premium structure	Level to age 65
Automatic inflation	Active

- Level premiums don't increase each year as the insured person gets older and generally stay the same for each layer of cover during the term of your plan. However, they're not guaranteed. For example, level premiums will increase if you increase the sum insured or you've selected automatic inflation increases for your plan or if we review the premium rates. A layer of cover is made up of your initial sum insured plus any automatic inflation increases or increases you apply for.
- For further details about this plan, see your **policy document** and any other updates we've provided to you.

## Premium details

Your insurance premium is the cost you pay for your insurance cover and depends on many factors. You need to pay your insurance premium from when your cover starts until it stops.

Plan/Option	Sum insured \$	Yearly instalment \$
Life Insurance Plan	2,280,452.49	9,063.66
(Less Large sum insured discount)	-	- 2,809.50
Life Insurance Plan Total	\$2,280,452.49	\$6,254.16
Life Insurance Plan	1,628,894.62	6,145.28
(Less Large sum insured discount)	-	- 1,905.20
Life Insurance Plan Total	\$1,628,894.62	\$4,240.08
Plan fee		\$73.68

### Total annual premium

\$10,567.92

- As this is the primary plan, the full **plan fee** is charged.
- If you pay your instalments yearly you don't have to pay an instalment loading charge. If you pay more often than yearly, you'll have to pay this charge. See your **policy document** for more details.

**MIDLAND**  
 15 Sayer Street  
 Midland WA 6056

**FORRESTDALE**  
 LI, 2 Hensbrook Loop  
 Forrestdale WA 6112

**PO BOX 238**  
 Midland DC  
 WA 6936

(08) 9274 2844  
 info@blossomfg.com.au  
 www.blossomfg.com.au

## TAX INVOICE

**Invoice Date**  
 31 Oct 2022

**Due Date: 09 Nov 2022**

Thomas & Zachariah Super Fund  
 Attention: ABM Investments Pty Ltd  
 12 Banool Crescent  
 CITY BEACH WA 6015  
 ABN: 26 110 974 580

**Invoice Number**  
 015562

**Description** **Amount AUD**

ACCOUNT TO PROFESSIONAL SERVICES RENDERED:

Accounting Services: \$2140

Preparation and Lodgement of Tax Return for the year ended 30th June 2022.  
 Preparation and Lodgement of Financial statements for the year ended 30th June 2022  
 Preparation of various Minutes / Investment strategies  
 Work completed for:  
 Code And Reconcile Bank Account.  
 Review Interest Income Received.  
 Reconciliation of Dividends  
 Reconciliation of Shares Valuation  
 Review ATO Running Balance Account.  
 Review expenditure Liaise with auditor.  
 Prepare Superannuation Fund Minutes.  
 Calculate Member Balances, Preservation And Components. Electronic Lodgement Of All Returns.

2,490.91

Audit Services: \$600

Preparation of the compliance and financial audit for the year ended 30 June 2022  
 Work completed for:  
 Preparation of supporting work papers  
 Preparation of audit report.  
 Lodgement of Audit Report with ATO

"S" - THOMAS & ZACHARIAH SUPER FUND

Subtotal	2,490.91
Total GST 10%	249.09
Invoice Total AUD	2,740.00
Total Net Payments AUD	0.00
<b>Amount Due AUD</b>	<b>2,740.00</b>

PAID ON  
 13/11/2022

MIDLAND  
15 Sayer Street  
Midland WA 6056

FORRESTDAL  
11, 2 Hensbrook Loop  
Forrestdale WA 6112

PO BOX 238  
Midland DC  
WA 6936

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www.blossomfg.com.au

## TAX INVOICE

Invoice Date  
15 Jun 2023

Due Date: 22 Jun 2023

Thomas & Zachariah Super Fund  
Attention: ABM Investments Pty Ltd  
12 Banool Crescent  
CITY BEACH WA 6015  
ABN: 26 110 974 580

Invoice Number  
015838

Description	Amount AUD
ASIC Annual Company Review Fee	
Australian Security and Investments Commission Annual Company Review Filing Fee	59.00
ASIC Annual Statement	
Preparation and completion of the Australian Securities & Investments Commission Annual Company Statement.	
Preparation of the annual documents required for the company and preparation of the Annual Review Filing Fee Invoice.	236.36
Forwarding for signature and payment.	
Subtotal	295.36
Total No GST	0.00
Total GST 10%	23.64
Invoice Total AUD	319.00
Total Net Payments AUD	0.00
<b>Amount Due AUD</b>	<b>319.00</b>

PAID ON  
17/07/23

## PAYMENT ADVICE

From: Thomas & Zachariah Super Fund

Amount Due: \$319.00  
Due Date: 22 Jun 23

Amount Paid:

Invoice Number: 015838

by Credit Card    

by Cheque  
 by Direct Credit

Number:

Name on Credit card:  CVC:

Signature:  Expiry date:

DIRECT CREDIT:  
BSB: 086 334  
Acc No: 31 209 2709  
Please quote Invoice No:  
015838



### Invoice Information

D2

#### Invoice Information

Invoice No.: INV-0186  
Date: 09-Jun-2022 Type: Miscellaneous  
Due Date: 07-Jul-2022  
Client: Thomas & Zachariah Super Fund  
Description:  
Paid: Yes Date Paid: 11-Jul-2022

#### Tasks

Name	Time	Rate	Total
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#### Costs

Description	Quantity	Unit Cost	Cost	Unit Price	Total
Invoice imported from Xero	1.00	0.00	0.00	283.27	283.27
Sub Total					283.27
GST (8.02%)					22.73
Total					306.00
Less Payments					306.00
Amount Due					0.00

Filing fee  
\$ 56 ✓

