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22/09/2023

The Trustees of Frame Family Super Fund
9 Maidenwell Road
ORMEAU QLD 4208

Praemium Enterprise SMA

Portfolio name: Frame SMSF Pty Ltd ATF Frame Family Super Fund

Portfolio ID: SMA00462885

Tax report for the financial year to 30 June 2023

Dear The Trustees of Frame Family Super Fund,

We are pleased to provide your tax report for your investments held in the Praemium Enterprise SMA account.

This report contains the following for the period 1 July 2022 to 30 June 2023.

- » Tax summary
- » Taxation income
- » Cash transactions
- » Realised CGT
- » Expenses

Further information on how to use this report to complete your 2022-2023 tax return is provided in our Tax Guide. This guide provides general information only and is not intended to represent specific taxation or financial advice.

Sincerely,

James Edmonds
Chief Product Officer
Praemium Australia Ltd

If you have any questions about this tax report, please contact our support team on 1800 571 881 or speak to your financial adviser.

Your financial adviser details
Tom Graham
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07 5561 8800
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Frame SMSF Pty Ltd ATF Frame Family Super Fund (SMA00462885)

Tax summary

01 Jul 2022 to 30 Jun 2023

Assessable income

Australian income	
Interest	50.21
Interest exempt from NRWT	-
Total interest	50.21
Dividends	
Unfranked	-
Unfranked CFI	7.83
Total unfranked	7.83
Franked	47.95
Franking credits	20.55
Total dividends	76.33
Trust income	
Franked distributions	367.67
Franking credits	216.63
Gross franked distributions	584.30
Other trust income ^(a)	98.99
Total trust income	683.29
Total Australian income	809.83
Foreign income	
Other	610.97
Other foreign source income	610.97
Total other	610.97
Total foreign income	610.97
Net capital gain ^(b)	2,938.84
Total assessable income	4,359.64

(a) Share of net income from trusts (excluding gross franked distributions, foreign income, capital gains, and non-accessible amounts). For more details, refer to the 'Trust income' section of the Income transactions report.

(b) For more details, refer to the 'Summary of CGT gains/losses' section of the Realised CGT report.

Deductions

Investment expenses	
Advice fees	-893.81
Portfolio management fees	-267.36
Total deductions	-1,161.17

Tax offsets, credits and NCMi

Franking credits	
Dividends	20.55
Less franking credits denied	-
Trust income	20.55
Franking credits	216.63
Less franking credits denied	-
Total franking credits	216.63
Foreign tax ^(a)	0.14
Dividends	106.21
Trust income	106.21
Other	106.35
Total foreign tax	106.35
NCMI ^(b)	0.67
NPP - Non-concessional MIT income	0.13
NPP - Excluded from NCMi	-
Capital gains - Non-concessional MIT income	-
Capital gains - Excluded from NCMi	-

(a) Foreign tax withheld from or paid in respect of foreign-source income that was derived during the income year. While foreign tax withheld or paid may be taken into account when calculating any entitlement to a foreign income tax offset (FITO), it does not necessarily equate to the FITO entitlement.

(b) NCMi amounts reported are based on information made available and provided by managed investment trusts.

Frame SMSF Pty Ltd ATF Frame Family Super Fund (SMA00462885)
Tax summary

01 Jul 2022 to 30 Jun 2023

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Frame SMSF Pty Ltd ATF Frame Family Super Fund (SMA00462885)

Taxation income

01 Jul 2022 to 30 Jun 2023

Income transactions

Asset	Tax date	Interest	Unfranked	Franked	Franking credits entitlement	Other Aust	Gross foreign	Trust cap gains	Non-assess	franking credits	Aust taxes	Foreign taxes	Expenses withheld	Assess non-receiv	Cash	DRP	To be received
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Dividends																	
BRAMBLES LIMITED FPO																	
BXB	13/04/2023	-	3.56	1.92	0.82	-	-	-	-	5.48	-	-	-	-	5.48	-	-
BXB totals		-	3.56	1.92	0.82	-	-	-	-	5.48	-	-	-	-	5.48	-	-
CSL LIMITED FPO																	
CSL	05/04/2023	-	1.62	-	-	-	-	-	-	1.62	-	-	-	-	1.62	-	-
CSL totals		-	1.62	-	-	-	-	-	-	1.62	-	-	-	-	1.62	-	-
INSURANCE AUSTRALIA GROUP LIMITED FPO																	
IAG	23/03/2023	-	2.65	1.13	0.49	-	-	-	-	3.78	-	-	-	-	3.78	-	-
IAG totals		-	2.65	1.13	0.49	-	-	-	-	3.78	-	-	-	-	3.78	-	-
MEDIBANK PRIVATE LIMITED FPO																	
MPL	22/03/2023	-	-	4.22	1.81	-	-	-	-	4.22	-	-	-	-	4.22	-	-
MPL totals		-	-	4.22	1.81	-	-	-	-	4.22	-	-	-	-	4.22	-	-
NEWCREST MINING LIMITED FPO																	
NCM	30/03/2023	-	-	9.39	4.02	-	-	-	-	9.39	-	-	-	-	9.39	-	-
NCM totals		-	-	9.39	4.02	-	-	-	-	9.39	-	-	-	-	9.39	-	-
WESTPAC BANKING CORPORATION FPO																	
WBC	27/06/2023	-	-	11.90	5.10	-	-	-	-	11.90	-	-	-	-	11.90	-	-
WBC totals		-	-	11.90	5.10	-	-	-	-	11.90	-	-	-	-	11.90	-	-
WOODSIDE ENERGY GROUP LTD FPO																	
WDS	05/04/2023	-	-	19.39	8.31	-	-	-	-	19.39	-	-	-	-	19.39	-	-
WDS totals		-	-	19.39	8.31	-	-	-	-	19.39	-	-	-	-	19.39	-	-
Totals		-	7.83	47.95	20.55	-	-	-	-	55.78	-	-	-	-	55.78	-	-
Foreign income																	
AMCOR PLC CDI 1:1 FOREIGN EXEMPT NYSE																	
AMC	21/03/2023	-	-	-	-	-	1.90	-	-	1.90	-	-	-	-	1.90	-	-
	20/06/2023	-	-	-	-	-	2.03	-	-	2.03	-	-	-	-	2.03	-	-

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Frame SMSF Pty Ltd ATF Frame Family Super Fund (SMA00462885)

Taxation income

01 Jul 2022 to 30 Jun 2023

Income transactions ⁽¹⁾ continued

Asset	Tax date	Interest	Unfranked	Franked	Franking credits entitlement	Other Aust	Gross foreign	Trust cap gains	Non-assess	Franking credits excl	Aust taxes	Foreign taxes	Assess non-receiv	Cash	DRP	To be received
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Foreign income																
AMC totals		-	-	-	-	-	3.93	-	-	3.93	-	-	-	3.93	-	-
RESMED INC CDI 10:1 FOREIGN EXEMPT NYSE																
RMD	16/03/2023	-	-	-	-	-	0.45	-	-	0.45	-	0.07	-	0.38	-	-
	15/06/2023	-	-	-	-	-	0.46	-	-	0.46	-	0.07	-	0.39	-	-
RMD totals		-	-	-	-	-	0.91	-	-	0.91	-	0.14	-	0.77	-	-
Totals		-	-	-	-	-	4.84	-	-	4.84	-	0.14	-	4.70	-	-
Trust income																
SGH AUSTRALIAN SMALL COMPANIES																
CSA0131AU	30/06/2023	2.20	6.23	56.35	42.47	2.05	22.71	-	6.65	96.19	-	3.93	-	-	-	92.26
CSA0131AU totals		2.20	6.23	56.35	42.47	2.05	22.71	-	6.65	96.19	-	3.93	-	-	-	92.26
DEXUS PROPERTY GROUP DUAL STAPLED SECURITIES - DPT																
DXS_DPT	29/06/2023	0.42	-	-	-	2.72	-	5.62	-	8.76	-	-	3.07	-	-	5.69
DXS_DPT totals		0.42	-	-	-	2.72	-	5.62	-	8.76	-	-	3.07	-	-	5.69
BETASHARES FTSE 100 ETF																
F100	30/06/2023	0.04	-	-	-	-	34.30	-	-	34.34	-	0.08	-	-	-	34.26
F100 totals		0.04	-	-	-	-	34.30	-	-	34.34	-	0.08	-	-	-	34.26
GREENCAPE BROADCAP																
HOW0034AU	31/03/2023	0.48	2.99	15.19	11.09	0.06	0.78	50.96	0.13	70.59	-	0.07	-	70.52	-	-
	30/06/2023	3.24	20.04	101.74	74.27	0.37	5.27	341.33	0.89	472.88	-	0.49	-	-	-	472.39
HOW0034AU totals		3.72	23.03	116.93	85.36	0.43	6.05	392.29	1.02	543.47	-	0.56	-	70.52	-	472.39
ISHARES CORE COMPOSITE BOND ETF																
IAF	06/04/2023	-	-	-	-	-	-	-	4.74	4.74	-	-	-	4.74	-	-
	30/06/2023	1.54	-	-	-	-	-	-	4.75	6.29	-	-	-	-	-	6.29
IAF totals		1.54	-	-	-	-	-	-	9.49	11.03	-	-	-	4.74	-	6.29
ISHARES MSCI EMERGING MARKETS ETF																
IEM	30/06/2023	-	-	-	-	-	1.48	0.08	-	1.56	-	0.21	-	-	-	1.35

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Frame SMSF Pty Ltd ATF Frame Family Super Fund (SMA00462885)

Taxation income

01 Jul 2022 to 30 Jun 2023

Income transactions continued

Asset	Tax date	Interest	Unfranked	Franked	Franking credits entitlement	Other Aust	Gross foreign	Trust cap gains	Non-assess	Franking credits excl	Aust taxes	Foreign taxes withheld	Assess non-receiv	Cash	DRP	To be received
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Trust income																
IEM totals		-	-	-	-	-	1.48	0.08	-	1.56	-	0.21	-	-	-	1.35
ISHARES EUROPE ETF																
IEU	30/06/2023	-	-	-	-	-	7.03	0.82	-	7.85	-	1.02	-	-	-	6.83
IEU totals		-	-	-	-	-	7.03	0.82	-	7.85	-	1.02	-	-	-	6.83
ISHARES MSCI JAPAN ETF																
IJP	30/06/2023	-	-	-	-	-	11.70	1.46	-	13.16	-	1.39	-	-	-	11.77
IJP totals		-	-	-	-	-	11.70	1.46	-	13.16	-	1.39	-	-	-	11.77
ISHARES MSCI SOUTH KOREA ETF																
IKO	30/06/2023	-	-	-	-	-	8.13	0.08	-	8.21	-	1.22	-	-	-	6.99
IKO totals		-	-	-	-	-	8.13	0.08	-	8.21	-	1.22	-	-	-	6.99
MORNINGSTAR AUSTRALIAN SHARES FUND Z																
INT0002AU	31/03/2023	0.41	2.27	10.38	5.15	0.57	0.85	-	-	14.48	-	0.06	-	14.42	-	-
	30/06/2023	0.36	1.99	9.14	4.54	0.50	0.75	-	-	12.74	-	0.05	-	-	-	12.69
INT0002AU totals		0.77	4.26	19.52	9.69	1.07	1.60	-	-	27.22	-	0.11	-	14.42	-	12.69
MORNINGSTAR MULTI ASSET RL RET FD - CL Z																
INT00011AU	31/03/2023	0.46	0.01	0.07	0.04	0.73	3.09	4.85	0.46	9.67	-	0.28	-	9.39	-	-
	30/06/2023	3.04	0.11	0.48	0.24	4.81	20.21	31.90	3.06	63.61	-	1.82	-	-	-	61.79
INT00011AU totals		3.50	0.12	0.55	0.28	5.54	23.30	36.75	3.52	73.28	-	2.10	-	9.39	-	61.79
MORNINGSTAR INTERNATIONAL SHARES HDGD Z																
INT00016AU	30/06/2023	-	-	-	-	-	-	103.08	-	103.08	-	-	-	-	-	103.08
INT00016AU totals		-	-	-	-	-	-	103.08	-	103.08	-	-	-	-	-	103.08
MORNINGSTAR INTERNATIONAL SHARES UNHDG Z																
INT00017AU	31/03/2023	0.01	-	-	-	0.03	2.09	15.62	-	17.75	-	0.25	-	6.01	-	-
	30/06/2023	0.15	-	-	-	0.68	53.19	399.07	-	453.09	-	6.27	-	-	-	153.45
INT00017AU totals		0.16	-	-	-	0.71	55.28	414.69	-	470.84	-	6.52	-	6.01	-	153.45
ISHARES CORE S&P/ASX 200 ETF																
IOZ	30/06/2023	0.17	0.93	2.29	0.95	0.19	0.14	-	4.04	7.76	-	0.01	-	-	-	4.02

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Frame SMSF Pty Ltd ATF Frame Family Super Fund (SMA00462885)

Taxation income

01 Jul 2022 to 30 Jun 2023

Income transactions continued

Asset	Tax date	Interest	Unfranked	Franked	Franking credits entitlement	Other Aust	Gross foreign	Trust cap gains	Non-assess	Franking credits excl	Aust Foreign taxes	Foreign taxes withheld	Assess non-receiv	Cash	DRP	To be received
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Trust income																
IOZ totals		0.17	0.93	2.29	0.95	0.19	0.14	-	4.04	7.76	-	0.01	-	3.73	-	4.02
ISHARES CORE MSCI WORLD EX AUSTRALIA ESG ETF																
IWLD	30/06/2023	-	-	-	-	-	17.28	21.00	-	38.28	-	2.08	-	-	-	36.20
IWLD totals		-	-	-	-	-	17.28	21.00	-	38.28	-	2.08	-	-	-	36.20
ISHARES CHINA LARGE-CAP ETF																
IZZ	30/06/2023	-	-	-	-	-	10.57	-	-	10.57	-	0.95	-	-	-	9.62
IZZ totals		-	-	-	-	-	10.57	-	-	10.57	-	0.95	-	-	-	9.62
MAGELLAN GLOBAL OPEN CLASS																
MGE001AU	30/06/2023	0.26	-	-	-	-	71.54	1,659.24	-	1,731.04	-	34.50	-1,361.98	-	-	334.56
MGE001AU totals		0.26	-	-	-	-	71.54	1,659.24	-	1,731.04	-	34.50	-1,361.98	-	-	334.56
MFS GLOBAL EQUITY TRUST W																
MIA0001AU	30/06/2023	0.05	-	-	-	-	145.34	1,045.55	-	1,190.94	-	25.24	-	-	-	1,165.70
MIA0001AU totals		0.05	-	-	-	-	145.34	1,045.55	-	1,190.94	-	25.24	-	-	-	1,165.70
MORNINGSTAR INTERNATIONAL SHARES ACTIVE ETF (MANAGED FUND)																
MSTR	30/06/2023	-	-	-	-	-	-	88.09	-	88.09	-	-	-	-	-	88.09
MSTR totals		-	-	-	-	-	-	88.09	-	88.09	-	-	-	-	-	88.09
VANECK FTSE INTERNATIONAL PROPERTY (HEDGED) ETF																
REIT	03/04/2023	-	-	-	-	-	5.92	-	3.86	9.78	-	1.11	-	8.67	-	-
	30/06/2023	-	-	-	-	-	5.92	-	3.86	9.78	-	1.11	-	-	-	8.67
REIT totals		-	-	-	-	-	11.84	-	7.72	19.56	-	2.22	-	8.67	-	8.67
VANGUARD HIGH GROWTH INDEX																
VAN0111AU	31/03/2023	3.01	7.62	66.97	30.41	0.73	38.44	53.44	-	170.21	-	5.64	-	164.57	-	-
	30/06/2023	6.64	16.13	105.06	47.47	4.49	124.55	314.53	-	571.40	-	15.89	-	-	-	428.15
VAN0111AU totals		9.65	23.75	172.03	77.88	5.22	162.99	367.97	-	741.61	-	21.53	-	164.57	-	428.15
VANGUARD FTSE EUROPE SHARES ETF																
VEQ	03/04/2023	-	-	-	-	0.25	1.53	-	0.19	1.97	-	0.36	-	1.61	-	-
	30/06/2023	-	-	-	-	-	11.19	-	0.07	11.26	-	1.73	-	-	-	9.53

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Frame SMSF Pty Ltd ATF Frame Family Super Fund (SMA00462885)

Taxation income

01 Jul 2022 to 30 Jun 2023

Income transactions ^(a) continued

Asset	Tax date	Interest	Unfranked	Franked	Franking credits entitlement	Other Aust	Gross foreign	Trust cap gains	Non-assess	franking credits	Aust taxes	Foreign taxes withheld	Assess non-receiv	Cash	DRP	To be received
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Trust income																
VEQ totals		-	-	-	-	0.25	12.72	-	0.26	13.23	-	2.09	-	1.61	-	9.53
VANGUARD FTSE EMERGING MARKETS SHARES ETF																
VGE	03/04/2023	0.01	-	-	-	-	-	0.29	0.02	0.32	-	-	-	0.32	-	-
	30/06/2023	-	-	-	-	-	2.13	0.24	-	2.37	-	0.45	0.16	-	-	1.76
VGE totals		0.01	-	-	-	-	2.13	0.53	0.02	2.69	-	0.45	0.16	0.32	-	1.76
Totals		22.49	58.32	367.67	216.63	18.18	606.13	4,137.25	32.72	5,242.76	- 106.21	- 1,801.16	- 1,801.16	280.25	-	3,055.14
Interest																
MAIN CASH ACCOUNT																
AUDCASH	01/02/2023	23.65	-	-	-	-	-	-	-	23.65	-	-	-	23.65	-	-
	01/03/2023	5.99	-	-	-	-	-	-	-	5.99	-	-	-	5.99	-	-
	03/04/2023	6.77	-	-	-	-	-	-	-	6.77	-	-	-	6.77	-	-
	01/05/2023	6.24	-	-	-	-	-	-	-	6.24	-	-	-	6.24	-	-
	01/06/2023	7.56	-	-	-	-	-	-	-	7.56	-	-	-	7.56	-	-
AUDCASH totals		50.21	-	-	-	-	-	-	-	50.21	-	-	-	50.21	-	-
Totals		50.21	-	-	-	-	-	-	-	50.21	-	-	-	50.21	-	-
Income transaction totals		72.70	66.15	415.62	237.18	18.18	610.97	4,137.25	32.72	5,353.59	- 106.35	- 1,801.16	- 1,801.16	390.94	-	3,055.14

(a) The income transactions disclosed in this report are recognised on a tax-derivation basis. For more details about each column, refer to the corresponding sub-section under the Income - additional information section.

Non-CGT gains/losses

There were no non-CGT gains/losses within the period.

Frame SMSF Pty Ltd ATF Frame Family Super Fund (SMA00462885)

Taxation income

01 Jul 2022 to 30 Jun 2023

Income transactions - additional information

Interest

Asset	Tax date	Interest ^(a) \$	Interest exempt from NRWT ^(b) \$	Interest total \$
MAIN CASH ACCOUNT				
AUDCASH	01/02/2023	23.65	-	23.65
	01/03/2023	5.99	-	5.99
	03/04/2023	6.77	-	6.77
	01/05/2023	6.24	-	6.24
	01/06/2023	7.56	-	7.56
AUDCASH totals		50.21	-	50.21
SGH AUSTRALIAN SMALL COMPANIES				
CSA0131AU	30/06/2023	2.20	-	2.20
CSA0131AU totals		2.20	-	2.20
DEXUS PROPERTY GROUP DUAL STAPLED SECURITIES - DPT				
DXS_DPT	29/06/2023	0.42	-	0.42
DXS_DPT totals		0.42	-	0.42
BETASHARES FTSE 100 ETF				
F100	30/06/2023	0.04	-	0.04
F100 totals		0.04	-	0.04
GREENCAPE BROADCAP				
HOW0034AU	31/03/2023	0.48	-	0.48
	30/06/2023	3.24	-	3.24
HOW0034AU totals		3.72	-	3.72
ISHARES CORE COMPOSITE BOND ETF				
IAF	30/06/2023	-	1.54	1.54
IAF totals		-	1.54	1.54
MORNINGSTAR AUSTRALIAN SHARES FUND Z				
INT0002AU	31/03/2023	0.41	-	0.41
	30/06/2023	0.36	-	0.36
INT0002AU totals		0.77	-	0.77
MORNINGSTAR MULTI ASSET RL RET FD - CL Z				

Frame SMSF Pty Ltd ATF Frame Family Super Fund (SMA00462885)

Taxation income

01 Jul 2022 to 30 Jun 2023

Income transactions - additional information continued

Asset	Tax date	Interest ^(a) \$	Interest exempt from NRWT ^(b) \$	Interest total \$
INT0011AU	31/03/2023	0.43	0.03	0.46
	30/06/2023	2.85	0.19	3.04
INT0011AU totals		3.28	0.22	3.50
MORNINGSTAR INTERNATIONAL SHARES UNHDG Z				
INT0017AU	31/03/2023	0.01	-	0.01
	30/06/2023	0.15	-	0.15
INT0017AU totals		0.16	-	0.16
ISHARES CORE S&P/ASX 200 ETF				
IOZ	30/06/2023	0.17	-	0.17
IOZ totals		0.17	-	0.17
MAGELLAN GLOBAL OPEN CLASS				
MGE0001AU	30/06/2023	0.26	-	0.26
MGE0001AU totals		0.26	-	0.26
MFS GLOBAL EQUITY TRUST W				
MIA0001AU	30/06/2023	0.05	-	0.05
MIA0001AU totals		0.05	-	0.05
VANGUARD HIGH GROWTH INDEX				
VAN0111AU	31/03/2023	0.77	2.24	3.01
	30/06/2023	2.95	3.69	6.64
VAN0111AU totals		3.72	5.93	9.65
VANGUARD FTSE EMERGING MARKETS SHARES ETF				
VGE	03/04/2023	0.01	-	0.01
VGE totals		0.01	-	0.01
Totals		65.01	7.69	72.70

(a) The amount of interest that is subject to non-resident withholding tax (NRWT).

(b) The amount of interest that is not subject to non-resident withholding tax (NRWT).

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Frame SMSF Pty Ltd ATF Frame Family Super Fund (SMA00462885)

Taxation income

01 Jul 2022 to 30 Jun 2023

Income transactions - additional information continued

Unfranked amounts - Unfranked CFI income component

	Tax date	Total Unfranked	Unfranked Non CFI	Unfranked CFI
		\$	\$	\$
BXB	13/04/2023	3.56	-	3.56
BXB totals		3.56	-	3.56
CSA0131AU	30/06/2023	6.23	5.26	0.97
CSA0131AU totals		6.23	5.26	0.97
CSL	05/04/2023	1.62	-	1.62
CSL totals		1.62	-	1.62
HOW0034AU	31/03/2023	2.99	2.95	0.04
HOW0034AU totals	30/06/2023	20.04	19.76	0.28
		23.03	22.71	0.32
IAG	23/03/2023	2.65	-	2.65
IAG totals		2.65	-	2.65
INT0002AU	31/03/2023	2.27	0.48	1.79
INT0002AU totals	30/06/2023	1.99	0.42	1.57
		4.26	0.90	3.36
INT0011AU	31/03/2023	0.01	-	0.01
INT0011AU totals	30/06/2023	0.11	0.02	0.09
		0.12	0.02	0.10
IOZ	30/06/2023	0.93	-	0.93
IOZ totals		0.93	-	0.93
VAN0111AU	31/03/2023	7.62	2.83	4.79
VAN0111AU totals	30/06/2023	16.13	0.05	16.08
		23.75	2.88	20.87
Totals		66.15	31.77	34.38

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Frame SMSF Pty Ltd ATF Frame Family Super Fund (SMA00462885)

Taxation income

01 Jul 2022 to 30 Jun 2023

Income transactions - additional information continued

Asset	Tax date	Discount method ^(b)		Indexation method ^(c)		Other method ^(d)		Trust capital gains total	Taxable foreign capital gains ^(j)
		Non- assessable gains ^(a)	NTAP net of foreign tax	TAP ⁽ⁱ⁾	NTAP net of foreign tax	TAP ⁽ⁱ⁾	NTAP net of foreign tax		
DXS_DPT	29/06/2023	\$ 2.81	\$ -	\$ 2.81	\$ -	\$ -	\$ -	\$ -	\$ -
DXS_DPT totals		2.81	-	2.81	-	-	-	-	5.62
HOW0034AU	31/03/2023	25.48	25.48	-	-	-	-	-	50.96
	30/06/2023	170.66	170.67	-	-	-	-	-	341.33
HOW0034AU totals		196.14	196.15	-	-	-	-	-	392.29
IEM	30/06/2023	0.04	0.04	-	-	-	-	-	0.08
IEM totals		0.04	0.04	-	-	-	-	-	0.08
IEU	30/06/2023	0.41	0.41	-	-	-	-	-	0.82
IEU totals		0.41	0.41	-	-	-	-	-	0.82
IJP	30/06/2023	0.73	0.73	-	-	-	-	-	1.46
IJP totals		0.73	0.73	-	-	-	-	-	1.46
IKO	30/06/2023	0.04	0.04	-	-	-	-	-	0.08
IKO totals		0.04	0.04	-	-	-	-	-	0.08
INT0011AU	31/03/2023	1.63	1.63	-	-	-	1.59	-	4.85
	30/06/2023	10.73	10.73	-	-	-	10.44	-	31.90
INT0011AU totals		12.36	12.36	-	-	-	12.03	-	36.75
INT0016AU	30/06/2023	51.54	51.54	-	-	-	-	-	103.08
INT0016AU totals		51.54	51.54	-	-	-	-	-	103.08
INT0017AU	31/03/2023	7.81	7.81	-	-	-	-	-	15.62
	30/06/2023	199.54	199.53	-	-	-	-	-	399.07
INT0017AU totals		207.35	207.34	-	-	-	-	-	414.69
IWLD	30/06/2023	10.50	10.50	-	-	-	-	-	21.00
IWLD totals		10.50	10.50	-	-	-	-	-	21.00
MGE0001AU	30/06/2023	829.62	829.62	-	-	-	-	-	1,659.24
MGE0001AU totals		829.62	829.62	-	-	-	-	-	1,659.24
MIA0001AU	30/06/2023	522.78	522.77	-	-	-	-	-	1,045.55

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Frame SMSF Pty Ltd ATF Frame Family Super Fund (SMA00462885)

Taxation income

01 Jul 2022 to 30 Jun 2023

Income transactions - additional information continued

Asset	Tax date	Discount method (b)			Indexation method (c)			Other method (d)			Trust capital gains total	Taxable foreign capital gains ^(f)
		Non- assessable gains ^(e)	TAP ^(g)	NTAP net of foreign tax	NTAP foreign tax	TAP ^(g)	NTAP net of foreign tax	NTAP foreign tax	TAP ^(g)	NTAP net of foreign tax		
MIA0001AU totals		\$ 522.78	\$ -	\$ 522.77	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
MSTR	30/06/2023	44.04	-	44.05	-	-	-	-	-	-	-	88.09
MSTR totals		44.04	-	44.05	-	-	-	-	-	-	-	88.09
VAN0111AU	31/03/2023	26.72	-	26.72	-	-	-	-	-	-	-	53.44
VAN0111AU totals	30/06/2023	157.27	-	157.26	-	-	-	-	-	-	-	314.53
VAN0111AU totals		183.99	-	183.98	-	-	-	-	-	-	-	367.97
VGE	03/04/2023	0.15	-	0.14	-	-	-	-	-	-	-	0.29
VGE totals	30/06/2023	0.12	-	0.12	-	-	-	-	-	-	-	0.24
VGE totals		0.27	-	0.26	-	-	-	-	-	-	-	0.53
Totals		2,062.62	2.81	2,059.79	-	-	-	-	-	12.03	-	4,137.25

(a) Trust capital gains: For attribution managed investment trusts (AMITs), these are the trust capital gains attributed to members. For non-AMITs, these are the present entitlements to the net trust income comprised of net capital gains and CGT concession amounts.

(b) Discount method: Capital gains made by the trust in respect of CGT assets that were held for at least twelve months at the time of the CGT event that gave rise to the capital gain, and in respect of which the trust has not chosen to use the indexation method (if applicable) to calculate the capital gain. The sum of the discount method components equals the capital gains after having applied a CGT discount of 50%.

(c) Indexation method: Capital gains made by the trust in respect of CGT assets that were acquired prior to 11:45 a.m. (by legal time in the Australian Capital Territory) on 21 September 1999 (and that had been held for at least twelve months at the time of the CGT event that gave rise to the capital gain), and in respect of which the trust has chosen to use the indexation method to calculate the capital gain.

(d) Other method: Capital gains made by the trust in respect of CGT assets that were held for less than twelve months at the time of the CGT event that gave rise to the capital gain.

(e) Non-assessable gains: For attribution managed investment trusts (AMITs), members are to be treated as having included (in their attributed amount) a capital gain of double the trust discount capital gain, thus, the non-assessable amount for AMITs is the additional member amount required to double the trust discount capital gain (referred to as the 'AMIT CGT gross up amount', this amount is equal to the sum of the discount method components). For non-AMITs, the non-assessable amount is the CGT concession amount (as calculated under sub-section 104-71(4) ITAA 1997).

(f) TAP: Capital gains made by the trust in respect of CGT assets that were taxable Australian property (TAP). For capital gains calculated using the discount method, this is the capital gain after having applied a CGT discount of 50%.

(g) NTAP net of foreign tax: Capital gains made by the trust in respect of CGT assets that were not taxable Australian property (NTAP), less any NTAP foreign tax. For capital gains calculated using the discount method, this is the capital gain after first having applied a CGT discount of 50%, and then subtracting any NTAP foreign tax.

(h) NTAP foreign tax: Foreign tax paid by the trust in respect of capital gains made by the trust in respect of foreign CGT assets.

(i) Taxable foreign capital gains: The grossed-up value of capital gains from foreign CGT assets. This amount is for information purposes only, as foreign capital gains are already reflected in the combined value of 'NTAP net of foreign tax' and 'NTAP foreign tax' amounts. This 'Taxable foreign capital gains' amount may be useful for the purpose of determining the extent to which the combined value of 'NTAP net of foreign tax' and 'NTAP foreign tax' amounts has been derived from a foreign source, and, accordingly, the extent to which any NTAP foreign tax amounts count towards the calculation of the portfolio holder's entitlement, if any, to a foreign income tax offset (FITO).

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Frame SMSF Pty Ltd ATF Frame Family Super Fund (SMA00462885)

Taxation income

01 Jul 2022 to 30 Jun 2023

Income transactions - additional information continued

Asset	Tax date	Attribution managed investment trusts (AMIT)				Non-AMIT			Non- assessable total
		Exempt income	Non- assessable non-exempt	Other non- assessable (b)	Tax deferred	Tax exempt	Tax free		
CSA0131AU	30/06/2023	\$ -	\$ 0.61	\$ 6.04	\$ -	\$ -	\$ -	\$ 6.65	
CSA0131AU totals		-	0.61	6.04	-	-	-	6.65	
HOW0034AU	31/03/2023	-	-	0.13	-	-	-	0.13	
HOW0034AU totals	30/06/2023	-	-	0.89	-	-	-	0.89	
IAF	06/04/2023	-	-	1.02	-	-	-	1.02	
IAF totals	30/06/2023	-	-	4.74	-	-	-	4.74	
INT0011AU	31/03/2023	-	-	4.75	-	-	-	4.75	
INT0011AU totals	30/06/2023	-	-	9.49	-	-	-	9.49	
IOZ	30/06/2023	-	-	0.46	-	-	-	0.46	
IOZ totals	30/06/2023	-	4.04	3.06	-	-	-	3.06	
REIT	03/04/2023	-	-	3.86	-	-	-	3.86	
REIT totals	30/06/2023	-	-	3.86	-	-	-	3.86	
VEQ	03/04/2023	-	-	7.72	-	-	-	7.72	
VEQ totals	30/06/2023	-	-	0.19	-	-	-	0.19	
VGE	03/04/2023	-	-	0.07	-	-	-	0.07	
VGE totals	03/04/2023	-	-	0.26	-	-	-	0.26	
Totals		-	4.65	28.07	-	-	-	32.72	

(a) Non-assessable amounts do not include non-assessable amounts in respect of trust capital gains (i.e. the AMIT CGT gross-up amount or the CGT concession amount). The non-assessable amounts relating to AMIT CGT gross-up amounts and CGT concession amounts are disclosed in the 'Trust capital gains' sub-section under the Income - additional information section.

(b) For attribution managed investment trusts (AMITs), 'Other non-assessable' amounts are the reconciliation adjustments required to account for the amount by which the present entitlements to the net accounting income of the trust for the income year exceed the trust income attributed to the member under section 276-80 ITAA 1997 for the income year.

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Frame SMSF Pty Ltd ATF Frame Family Super Fund (SMA00462885)

Taxation income

01 Jul 2022 to 30 Jun 2023

Income transactions - additional information continued

Capital Withholding tax	
Asset	Transaction Date
	Capital withholding tax
Totals	-

Foreign investment taxes ^(a)		NTAP foreign tax ^(b)				
Asset	Tax date	Foreign tax ^(c)	Discount method	Indexation method	Other method	Foreign taxes total
		\$	\$	\$	\$	\$
SGH AUSTRALIAN SMALL COMPANIES CSA0131AU	30/06/2023	3.93	-	-	-	3.93
CSA0131AU totals		3.93	-	-	-	3.93
BETASHARES FTSE 100 ETF F100	30/06/2023	0.08	-	-	-	0.08
F100 totals		0.08	-	-	-	0.08
GREENCAPE BROADCAP HOW0034AU	31/03/2023	0.07	-	-	-	0.07
HOW0034AU totals	30/06/2023	0.49	-	-	-	0.49
HOW0034AU totals		0.56	-	-	-	0.56
ISHARES MSCI EMERGING MARKETS ETF IEM	30/06/2023	0.21	-	-	-	0.21
IEM totals		0.21	-	-	-	0.21
ISHARES EUROPE ETF IEU	30/06/2023	1.02	-	-	-	1.02
IEU totals		1.02	-	-	-	1.02
ISHARES MSCI JAPAN ETF IJP	30/06/2023	1.39	-	-	-	1.39
IJP totals		1.39	-	-	-	1.39
ISHARES MSCI SOUTH KOREA ETF IKO	30/06/2023	1.22	-	-	-	1.22
IKO totals		1.22	-	-	-	1.22
MORNINGSTAR AUSTRALIAN SHARES FUND Z						

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Frame SMSF Pty Ltd ATF Frame Family Super Fund (SMA00462885)

Taxation income

01 Jul 2022 to 30 Jun 2023

Income transactions - additional information continued

Foreign investment taxes^(a) NTAP foreign tax^(b)

Asset	Tax date	Foreign tax ^(c)	Discount method	Indexation method	Other method	Foreign taxes total
		\$	\$	\$	\$	\$
INT0002AU	31/03/2023	0.06	-	-	-	0.06
	30/06/2023	0.05	-	-	-	0.05
INT0002AU totals		0.11	-	-	-	0.11
MORNINGSTAR MULTI ASSET RL RET FD - CLZ						
INT0011AU	31/03/2023	0.28	-	-	-	0.28
	30/06/2023	1.82	-	-	-	1.82
INT0011AU totals		2.10	-	-	-	2.10
MORNINGSTAR INTERNATIONAL SHARES UNHDG Z						
INT0017AU	31/03/2023	0.25	-	-	-	0.25
	30/06/2023	6.27	-	-	-	6.27
INT0017AU totals		6.52	-	-	-	6.52
ISHARES CORE S&P/ASX 200 ETF						
IOZ	30/06/2023	0.01	-	-	-	0.01
IOZ totals		0.01	-	-	-	0.01
ISHARES CORE MSCI WORLD EX AUSTRALIA ESG ETF						
IWLD	30/06/2023	2.08	-	-	-	2.08
IWLD totals		2.08	-	-	-	2.08
ISHARES CHINA LARGE-CAP ETF						
IZZ	30/06/2023	0.95	-	-	-	0.95
IZZ totals		0.95	-	-	-	0.95
MAGELLAN GLOBAL OPEN CLASS						
MGE0001AU	30/06/2023	34.50	-	-	-	34.50
MGE0001AU totals		34.50	-	-	-	34.50
MFS GLOBAL EQUITY TRUST W						
MIA0001AU	30/06/2023	25.24	-	-	-	25.24
MIA0001AU totals		25.24	-	-	-	25.24
VANECK FTSE INTERNATIONAL PROPERTY (HEDGED) ETF						
REIT	03/04/2023	1.11	-	-	-	1.11

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Frame SMSF Pty Ltd ATF Frame Family Super Fund (SMA00462885)

Taxation income

01 Jul 2022 to 30 Jun 2023

Income transactions - additional information continued

Foreign investment taxes ^(a)		NTAP foreign tax ^(b)				
Asset	Tax date	Foreign tax ^(c)	Discount method	Indexation method	Other method	Foreign taxes total
REIT totals	30/06/2023	\$ 1.11	-	-	-	\$ 1.11
RESMED INC CDI 10:1 FOREIGN EXEMPT NYSE		2.22	-	-	-	2.22
RMD	16/03/2023	0.07	-	-	-	0.07
	15/06/2023	0.07	-	-	-	0.07
RMD totals		0.14	-	-	-	0.14
VANGUARD HIGH GROWTH INDEX						
VAN0111AU	31/03/2023	5.64	-	-	-	5.64
	30/06/2023	15.89	-	-	-	15.89
VAN0111AU totals		21.53	-	-	-	21.53
VANGUARD FTSE EUROPE SHARES ETF						
VEQ	03/04/2023	0.36	-	-	-	0.36
	30/06/2023	1.73	-	-	-	1.73
VEQ totals		2.09	-	-	-	2.09
VANGUARD FTSE EMERGING MARKETS SHARES ETF						
VGE	30/06/2023	0.45	-	-	-	0.45
VGE totals		0.45	-	-	-	0.45
Totals		106.35				106.35

(a) Foreign taxes withheld from or paid in respect of foreign investment income are recognised at the tax-derivation date of the foreign investment income from which they are withheld or in respect of which they are paid, regardless of whether or not the withholding event or payment occurs after the tax-derivation date.

(b) The amount of foreign tax paid in respect of capital gains made in respect of foreign CGT assets. For more details, refer to the 'Distributed capital gains' section of the income - additional information schedule.

(c) The amount of foreign tax paid in respect of foreign investment income, other than foreign capital gains.

Frame SMSF Pty Ltd ATF Frame Family Super Fund (SMA00462885)

Taxation income

01 Jul 2022 to 30 Jun 2023

Income transactions - additional information continued

Gross foreign income		Tax date	Attributed CFC income ⁽⁴⁾	Foreign income net of tax ⁽⁵⁾	Foreign tax	Aust franking credits from NZ co	Gross foreign income total	Asset currency (if not AUD)	Asset currency amount	NZ franking credits from NZ co
AMC										
		21/03/2023	\$ 1.90	1.90	-	-	1.90	-	-	-
		20/06/2023	-	2.03	-	-	2.03	-	-	-
AMC totals				3.93	-	-	3.93	-	-	-
CSA0131AU		30/06/2023	-	18.78	3.93	-	22.71	-	-	-
CSA0131AU totals				18.78	3.93	-	22.71	-	-	-
F100		30/06/2023	-	34.22	0.08	-	34.30	-	-	-
F100 totals				34.22	0.08	-	34.30	-	-	-
HOW0034AU		31/03/2023	-	0.71	0.07	-	0.78	-	-	-
		30/06/2023	-	4.78	0.49	-	5.27	-	-	-
HOW0034AU totals				5.49	0.56	-	6.05	-	-	-
IEM		30/06/2023	-	1.27	0.21	-	1.48	-	-	-
IEM totals				1.27	0.21	-	1.48	-	-	-
IEU		30/06/2023	-	6.01	1.02	-	7.03	-	-	-
IEU totals				6.01	1.02	-	7.03	-	-	-
IIP		30/06/2023	-	10.31	1.39	-	11.70	-	-	-
IIP totals				10.31	1.39	-	11.70	-	-	-
IKO		30/06/2023	-	6.91	1.22	-	8.13	-	-	-
IKO totals				6.91	1.22	-	8.13	-	-	-
INT0002AU		31/03/2023	-	0.79	0.06	-	0.85	-	-	-
		30/06/2023	-	0.70	0.05	-	0.75	-	-	-
INT0002AU totals				1.49	0.11	-	1.60	-	-	-
INT0011AU		31/03/2023	-	2.81	0.28	-	3.09	-	-	-
		30/06/2023	-	18.39	1.82	-	20.21	-	-	-
INT0011AU totals				21.20	2.10	-	23.30	-	-	-
INT0017AU		31/03/2023	-	1.84	0.25	-	2.09	-	-	-
		30/06/2023	-	46.92	6.27	-	53.19	-	-	-

Frame SMSF Pty Ltd ATF Frame Family Super Fund (SMA00462885)

Taxation income

01 Jul 2022 to 30 Jun 2023

Income transactions - additional information continued

Gross foreign income		Tax date	Attributed CFC income ^(a)	Foreign income net of tax ^(b)	Foreign tax \$	Aust franking credits from NZ co	Gross foreign income total \$	Asset currency (if not AUD)	Asset currency amount	NZ franking credits from NZ co
INT0017AU totals				48.76	6.52	-	55.28			
IOZ	30/06/2023	-	0.13	0.01	0.01	-	0.14			
IOZ totals			0.13	0.01	0.01	-	0.14			
IWLD	30/06/2023	-	15.20	2.08	2.08	-	17.28			
IWLD totals			15.20	2.08	2.08	-	17.28			
IZZ	30/06/2023	-	9.62	0.95	0.95	-	10.57			
IZZ totals			9.62	0.95	0.95	-	10.57			
MGE0001AU	30/06/2023	-	37.04	34.50	34.50	-	71.54			
MGE0001AU totals			37.04	34.50	34.50	-	71.54			
MIA0001AU	30/06/2023	-	120.10	25.24	25.24	-	145.34			
MIA0001AU totals			120.10	25.24	25.24	-	145.34			
REIT	03/04/2023	-	4.81	1.11	1.11	-	5.92			
REIT totals	30/06/2023		4.81	1.11	1.11	-	5.92			
RMD	16/03/2023	-	0.38	0.07	0.07	-	0.45			
RMD totals	15/06/2023		0.39	0.07	0.07	-	0.46			
VAN0111AU	31/03/2023	-	32.80	5.64	5.64	-	38.44			
VAN0111AU totals	30/06/2023		108.66	15.89	15.89	-	124.55			
VEQ	03/04/2023	-	1.17	0.36	0.36	-	1.53			
VEQ totals	30/06/2023		9.46	1.73	1.73	-	11.19			
VGE	30/06/2023	-	10.63	2.09	2.09	-	12.72			
VGE totals			1.68	0.45	0.45	-	2.13			
			1.68	0.45	0.45	-	2.13			

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Frame SMSF Pty Ltd ATF Frame Family Super Fund (SMA00462885)

Taxation income

01 Jul 2022 to 30 Jun 2023

Income transactions - additional information continued

Gross foreign income		Attributed CFC income ^(a)	Foreign income net of tax ^(b)	Foreign tax	Aust franking credits from NZ co	Gross foreign income total	Asset currency (if not AUD)	Asset currency amount	NZ franking credits from NZ co
Tax date		\$	\$	\$		\$			
		-	504.62	106.35	-	610.97			
Totals									

(a) The attributable income of a controlled foreign company (CFC).

(b) Foreign-source assessable income (other than attributed CFC income and distributed capital gains in respect of foreign CGT assets), less foreign tax.

NCMI^(a)

Asset	Tax date	NCMI	Excluded NCMI	NCMI CGT	Excluded NCMI CGT
		\$	\$	\$	\$
CSA0131AU	30/06/2023	0.12	-	-	-
CSA0131AU totals		0.12	-	-	-
IOZ	30/06/2023	0.02	-	-	-
IOZ totals		0.02	-	-	-
VAN0111AU	31/03/2023	-	0.03	-	-
	30/06/2023	0.53	0.10	-	-
VAN0111AU totals		0.53	0.13	-	-
Totals		0.67	0.13	-	-

(a) NCMI amounts reported are based on information made available and provided by managed investment trusts.

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Frame SMSF Pty Ltd ATF Frame Family Super Fund (SMA00462885)

Taxation income

01 Jul 2022 to 30 Jun 2023

Income summary ^(a)

	Interest	Unfranked	Franked	Franking credits	Other Aust	Gross foreign	Trust cap gains	Non-assess	Gross excl franking credits	Aust taxes	Foreign taxes withheld	Assess non-receiv	Cash	DRP	To be received
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Income transactions															
Dividends	-	7.83	47.95	20.55	-	-	-	-	55.78	-	-	-	55.78	-	-
Foreign income	-	-	-	-	-	4.84	-	-	4.84	-	0.14	-	4.70	-	-
Trust income	22.49	58.32	367.67	216.63	18.18	606.13	4,137.25	32.72	5,242.76	-	106.21	-1,801.16	280.25	-	3,055.14
Interest	50.21	-	-	-	-	-	-	-	50.21	-	-	-	50.21	-	-
Totals	72.70	66.15	415.62	237.18	18.18	610.97	4,137.25	32.72	5,353.59	-	106.35	-1,801.16	390.94	-	3,055.14
Totals for all income	72.70	66.15	415.62	237.18	18.18	610.97	4,137.25	32.72	5,353.59	-	106.35	-1,801.16	390.94	-	3,055.14

(a) The income disclosed in this report is recognised on a tax-derivation basis. For more details, refer to the corresponding section of the Income transactions report.

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Frame SMSF Pty Ltd ATF Frame Family Super Fund (SMA00462885)

Cash transactions

01 Jul 2022 to 30 Jun 2023

APPLICATION MONEY

Date	Transaction	Narration	Withdrawal	Deposit	Balance
			\$	\$	\$
01/07/2022	Opening Balance				-
23/01/2023	Internal Transfer In	(Transfer in) Application money for rebalance 26221, security CSA0131AU	-	8,618.62	8,618.62
23/01/2023	Internal Transfer In	(Transfer in) Application money for rebalance 26221, security VAN0111AU	-	36,412.18	45,030.80
23/01/2023	Internal Transfer In	(Transfer in) Application money for rebalance 26221, security MIA0001AU	-	10,726.12	55,756.92
23/01/2023	Internal Transfer In	(Transfer in) Application money for rebalance 26221, security HOW0034AU	-	10,873.35	66,630.27
23/01/2023	Internal Transfer In	(Transfer in) Application money for rebalance 26221, security MGE0001AU	-	15,278.99	81,909.26
23/01/2023	Internal Transfer In	(Transfer in) Application money for rebalance 26221, security INT0082AU	-	176.52	82,085.78
23/01/2023	Internal Transfer In	(Transfer in) Application money for rebalance 26221, security INT0016AU	-	1,510.03	83,595.81
23/01/2023	Internal Transfer In	(Transfer in) Application money for rebalance 26221, security INT0017AU	-	1,896.23	85,492.04
23/01/2023	Internal Transfer In	(Transfer in) Application money for rebalance 26221, security INT0002AU	-	1,275.56	86,767.60
23/01/2023	Internal Transfer In	(Transfer in) Application money for rebalance 26221, security INT0011AU	-	1,210.66	87,978.26
24/01/2023	Internal Transfer Out	Payment of application money for rebalance 26221	-51,820.12	-	36,158.14
25/01/2023	Internal Transfer Out	Payment of application money for rebalance 26221	-23,897.61	-	12,260.53
27/01/2023	Internal Transfer Out	Payment of application money for rebalance 26221	-1,210.66	-	11,049.87
30/01/2023	Internal Transfer Out	Payment of application money for rebalance 26221	-176.52	-	10,873.35
31/01/2023	Internal Transfer Out	Payment of application money for rebalance 26221	-10,873.35	-	-

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Frame SMSF Pty Ltd ATF Frame Family Super Fund (SMA00462885)

Cash transactions

01 Jul 2022 to 30 Jun 2023

APPLICATION MONEY continued

Date	Transaction	Narration	Withdrawal	Deposit	Balance
08/03/2023	Internal Transfer In	(Transfer in) Application money for rebalance 26394, security INT0082AU	\$ -	\$ 192.70	\$ 192.70
08/03/2023	Internal Transfer In	(Transfer in) Application money for rebalance 26394, security INT0017AU	-	166.11	358.81
10/03/2023	Internal Transfer Out	Payment of application money for rebalance 26394	-358.81	-	-
		Opening balance			Closing balance
			\$ -	\$ 88,337.07	\$ -

MAIN CASH ACCOUNT

Date	Transaction	Narration	Withdrawal	Deposit	Balance
01/07/2022	Opening Balance		\$ -	\$ -	\$ -
20/01/2023	Deposit	Direct Debit from Bank Account 182-512 965492093	-	108,000.00	108,000.00
23/01/2023	Internal Transfer Out	(Transfer out) Application money for rebalance 26221, security CSA0131AU	-8,618.62	-	99,381.38
23/01/2023	Internal Transfer Out	(Transfer out) Application money for rebalance 26221, security VAN0111AU	-36,412.18	-	62,969.20
23/01/2023	Internal Transfer Out	(Transfer out) Application money for rebalance 26221, security MIA0001AU	-10,726.12	-	52,243.08
23/01/2023	Internal Transfer Out	(Transfer out) Application money for rebalance 26221, security HOW0034AU	-10,873.35	-	41,369.73
23/01/2023	Internal Transfer Out	(Transfer out) Application money for rebalance 26221, security MGE0001AU	-15,278.99	-	26,090.74
23/01/2023	Internal Transfer Out	(Transfer out) Application money for rebalance 26221, security INT0082AU	-176.52	-	25,914.22
23/01/2023	Internal Transfer Out	(Transfer out) Application money for rebalance 26221, security INT0016AU	-1,510.03	-	24,404.19

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Frame SMSF Pty Ltd ATF Frame Family Super Fund (SMA00462885)

Cash transactions

01 Jul 2022 to 30 Jun 2023

MAIN CASH ACCOUNT continued

Date	Transaction	Narration	Withdrawal	Deposit	Balance
23/01/2023	Internal Transfer Out	(Transfer out) Application money for rebalance 26221, security INT0017AU	\$ -1,896.23	\$ -	\$ 22,507.96
23/01/2023	Internal Transfer Out	(Transfer out) Application money for rebalance 26221, security INT0002AU	-1,275.56	-	21,232.40
23/01/2023	Internal Transfer Out	(Transfer out) Application money for rebalance 26221, security INT0011AU	-1,210.66	-	20,021.74
24/01/2023	Internal Transfer In	Payment of application money for rebalance 26221	-	51,820.12	71,841.86
24/01/2023	Stock Purchase	Net settlement for rebalance 26221 settling on 24/01/2023	-51,922.93	-	19,918.93
25/01/2023	Stock Purchase	Net settlement for rebalance 26221 settling on 25/01/2023	-16,885.72	-	3,033.21
25/01/2023	Stock Purchase	Net settlement for rebalance 26221 settling on 25/01/2023	-23,935.92	-	-20,902.71
25/01/2023	Internal Transfer In	Payment of application money for rebalance 26221	-	23,897.61	2,994.90
27/01/2023	Internal Transfer In	Payment of application money for rebalance 26221	-	1,210.66	4,205.56
27/01/2023	Stock Purchase	Net settlement for rebalance 26221 settling on 27/01/2023	-1,216.67	-	2,988.89
30/01/2023	Stock Purchase	Net settlement for rebalance 26221 settling on 30/01/2023	-175.68	-	2,813.21
30/01/2023	Internal Transfer In	Payment of application money for rebalance 26221	-	176.52	2,989.73
31/01/2023	Stock Purchase	Net settlement for rebalance 26221 settling on 31/01/2023	-10,873.35	-	-7,883.62
31/01/2023	Internal Transfer In	Payment of application money for rebalance 26221	-	10,873.35	2,989.73
01/02/2023	Interest Receipt	Monthly interest	-	23.65	3,013.38
13/02/2023	Advice Fee	Ongoing advice Fees for the month ended 31 Jan 2023	-60.49	-	2,952.89

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Frame SMSF Pty Ltd ATF Frame Family Super Fund (SMA00462885)

Cash transactions

01 Jul 2022 to 30 Jun 2023

MAIN CASH ACCOUNT continued

Date	Transaction	Narration	Withdrawal	Deposit	Balance
			\$	\$	\$
13/02/2023	Portfolio Fee	Non advice Fees for the month ended 31 Jan 2023	-14.31	-	2,938.58
01/03/2023	Interest Receipt	Monthly Interest	-	5.99	2,944.57
08/03/2023	Internal Transfer Out	(Transfer out) Application money for rebalance 26394, security INT0082AU	-192.70	-	2,751.87
08/03/2023	Internal Transfer Out	(Transfer out) Application money for rebalance 26394, security INT0017AU	-166.11	-	2,585.76
08/03/2023	Advice Fee	Ongoing advice Fees for the month ended 28 Feb 2023	-208.33	-	2,377.43
08/03/2023	Portfolio Fee	Non advice Fees for the month ended 28 Feb 2023	-37.11	-	2,340.32
10/03/2023	Stock Purchase	Net settlement for rebalance 26394 settling on 10/03/2023	-358.85	-	1,981.47
10/03/2023	Internal Transfer In	Payment of application money for rebalance 26394	-	358.81	2,340.28
14/03/2023	Stock Sell	Net settlement for rebalance 26399 settling on 14/03/2023	-	222.72	2,563.00
16/03/2023	Income	RMD Dividend	-	0.38	2,563.38
21/03/2023	Income	AMC Dividend	-	1.90	2,565.28
22/03/2023	Income	MPL Dividend	-	4.22	2,569.50
23/03/2023	Income	IAG Dividend	-	3.78	2,573.28
30/03/2023	Income	NCM Dividend	-	9.39	2,582.67
03/04/2023	Interest Receipt	Monthly Interest	-	6.77	2,589.44
05/04/2023	Income	CSL Dividend	-	1.62	2,591.06
05/04/2023	Income	WDS Dividend	-	19.39	2,610.45
14/04/2023	Advice Fee	Ongoing advice Fees for the month ended 31 Mar 2023	-208.33	-	2,402.12
14/04/2023	Portfolio Fee	Non advice Fees for the month ended 31 Mar 2023	-37.85	-	2,364.27
14/04/2023	Income	BXB Dividend	-	5.48	2,369.75
14/04/2023	Income	INT0011AU Distribution	-	9.39	2,379.14
14/04/2023	Income	INT0002AU Distribution	-	14.42	2,393.56

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Frame SMSF Pty Ltd ATF Frame Family Super Fund (SMA00462885)

Cash transactions

01 Jul 2022 to 30 Jun 2023

MAIN CASH ACCOUNT continued

Date	Transaction	Narration	Withdrawal	Deposit	Balance
14/04/2023	Income	VAN0111AU Distribution	\$ -	\$ 164.57	\$ 2,558.13
14/04/2023	Income	INT0017AU Distribution	-	6.01	2,564.14
19/04/2023	Income	HOW0034AU Distribution	-	70.52	2,634.66
20/04/2023	Income	REIT Dividend	-	8.67	2,643.33
20/04/2023	Income	IAF Dividend	-	4.74	2,648.07
20/04/2023	Income	VEG Dividend	-	0.32	2,648.39
20/04/2023	Income	VEQ Dividend	-	1.61	2,650.00
21/04/2023	Stock Sell	Net settlement for rebalance 26556 settling on 21/04/2023	-	294.57	2,944.57
01/05/2023	Interest Receipt	Monthly Interest	-	6.24	2,950.81
10/05/2023	Advice Fee	Ongoing advice Fees for the month ended 30 Apr 2023	-208.33	-	2,742.48
10/05/2023	Portfolio Fee	Non advice Fees for the month ended 30 Apr 2023	-38.76	-	2,703.72
01/06/2023	Interest Receipt	Monthly Interest	-	7.56	2,711.28
08/06/2023	Advice Fee	Ongoing advice Fees for the month ended 31 May 2023	-208.33	-	2,502.95
08/06/2023	Portfolio Fee	Non advice Fees for the month ended 31 May 2023	-39.33	-	2,463.62
09/06/2023	Stock Purchase	Net settlement for rebalance 26727 settling on 09/06/2023	-15.21	-	2,448.41
15/06/2023	Income	RMD Dividend	-	0.39	2,448.80
20/06/2023	Income	AMC Dividend	-	2.03	2,450.83
26/06/2023	Portfolio Fee	Expense recovery SMA	-100.00	-	2,350.83
27/06/2023	Income	WBC Dividend	-	11.90	2,362.73
MAIN CASH ACCOUNT summary			Opening balance \$ -	Deposits \$ 197,245.30	Closing balance \$ 2,362.73
			Withdrawals \$ -194,882.57		

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Frame SMSF Pty Ltd ATF Frame Family Super Fund (SMA00462885)

Realised CGT

01 Jul 2022 to 30 Jun 2023

Disposals of CGT assets

Asset	Tax date	Purchase date	Sale date	Sale quantity	Actual cost \$	Adjusted cost ^(a) \$	Indexed cost \$	Sale proceeds \$	Gross gain \$	Capital gain using the different calculation methods				CGT exempt gain/loss \$
										Discounted gain ^(b) \$	Indexed gain \$	Other gain \$	CGT gain ^(c) \$	
BRAMBLES LIMITED FPO														
BXB	23/01/2023	23/01/2023	07/06/2023	14	163.73	163.73	NA	187.90	24.17	24.17	24.17	24.17	NA	NA
BXB totals				14	163.73	163.73	NA	187.90	24.17	24.17	24.17	24.17	NA	NA
ISHARES EUROPE ETF														
IEU	23/01/2023	23/01/2023	19/04/2023	2	141.93	141.93	NA	153.30	11.37	11.37	11.37	11.37	NA	NA
IEU totals	23/01/2023	23/01/2023	07/06/2023	6	425.80	425.80	NA	451.31	25.51	25.51	25.51	25.51	NA	NA
IEU totals				8	567.73	567.73	NA	604.61	36.88	36.88	36.88	36.88	NA	NA
ISHARES MSCI JAPAN ETF														
IJP	23/01/2023	23/01/2023	07/06/2023	5	415.69	415.69	NA	465.38	49.69	49.69	49.69	49.69	NA	NA
IJP totals				5	415.69	415.69	NA	465.38	49.69	49.69	49.69	49.69	NA	NA
NEWCREST MINING LIMITED FPO														
NCM	23/01/2023	23/01/2023	19/04/2023	11	255.46	255.46	NA	320.16	64.70	64.70	64.70	64.70	NA	NA
NCM totals				11	255.46	255.46	NA	320.16	64.70	64.70	64.70	64.70	NA	NA
VANGUARD HIGH GROWTH INDEX														
VANO111AU	23/01/2023	23/01/2023	09/03/2023	130.78	221.48	221.48	NA	222.72	1.24	1.24	1.24	1.24	NA	NA
VANO111AU totals				130.78	221.48	221.48	NA	222.72	1.24	1.24	1.24	1.24	NA	NA
Disposals of CGT asset totals					1,624.09	1,624.09	NA	1,800.77	176.68	176.68	176.68	176.68	NA	NA

(a) Variances between Adjusted cost and Actual cost

Where the 'Sale proceeds' in respect of the CGT parcel are equal to or less than its reduced cost base, its reduced cost base is disclosed as the adjusted cost; otherwise, its cost base is disclosed as the adjusted cost. For more details, refer to the 'Adjusted cost' subsection in this report.

(b) Gains calculated using discounted method

The capital gain calculated using the discount method, after having applied the 33.33% CGT discount rate appropriate to the tax entity type of this portfolio.

(c) CGT gain calculation method

The CGT gain is calculated based on what is optimal for the disposal method selected. In some cases the indexed gain is used to optimise the use of losses.

The CGT gain calculated from a less than optimal method is shown in italics for information purposes only and is excluded from the totals for the portfolio.

NA is shown if a calculation method is not applicable.

Trust CGT distributions

Asset	Tax date	Gross gain ^(a) \$	Discounted gain ^{(a)(b)} \$	Indexed gain ^(a) \$	Other gain ^(a) \$	CGT gain/loss \$	Pre-CGT gain/loss \$
DEXUS PROPERTY GROUP DUAL STAPLED SECURITIES - DPT							

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Frame SMSF Pty Ltd ATF Frame Family Super Fund (SMA00462885) Realised CGT

01 Jul 2022 to 30 Jun 2023

Trust CGT distributions continued

Asset	Tax date	Gross gain ^(a) \$	Discounted gain ^{(b)(c)} \$	Indexed gain ^(c) \$	Other gain ^(d) \$	CGT gain/loss	Pre-CGT gain/loss
DXS_DPT	29/06/2023	5.62	3.75	-	-	3.75	-
DXS_DPT totals		5.62	3.75	-	-	3.75	-
GREENCAPE BROADCAP							
HOW0034AU	31/03/2023	50.96	33.97	-	-	33.97	-
	30/06/2023	341.34	227.56	-	-	227.56	-
HOW0034AU totals		392.30	261.53	-	-	261.53	-
ISHARES MSCI EMERGING MARKETS ETF							
IEM	30/06/2023	0.08	0.05	-	-	0.05	-
IEM totals		0.08	0.05	-	-	0.05	-
ISHARES EUROPE ETF							
IEU	30/06/2023	0.82	0.55	-	-	0.55	-
IEU totals		0.82	0.55	-	-	0.55	-
ISHARES MSCI JAPAN ETF							
IJP	30/06/2023	1.46	0.97	-	-	0.97	-
IJP totals		1.46	0.97	-	-	0.97	-
ISHARES MSCI SOUTH KOREA ETF							
IKO	30/06/2023	0.08	0.05	-	-	0.05	-
IKO totals		0.08	0.05	-	-	0.05	-
MORNINGSTAR MULTI ASSET RL RET FD - CL Z							
INT0011AU	31/03/2023	3.26	2.17	-	-	2.17	-
	31/03/2023	1.59	-	-	1.59	1.59	-
	30/06/2023	21.46	14.31	-	-	14.31	-
	30/06/2023	10.44	-	-	10.44	10.44	-
INT0011AU totals		36.75	16.48	-	12.03	28.51	-
MORNINGSTAR INTERNATIONAL SHARES HDGD Z							
INT0016AU	30/06/2023	103.08	68.72	-	-	68.72	-
INT0016AU totals		103.08	68.72	-	-	68.72	-
MORNINGSTAR INTERNATIONAL SHARES UNHDG Z							
INT0017AU	31/03/2023	15.62	10.41	-	-	10.41	-
	30/06/2023	399.06	266.04	-	-	266.04	-
INT0017AU totals		414.68	276.45	-	-	276.45	-
ISHARES CORE MSCI WORLD EX AUSTRALIA ESG ETF							

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Frame SMSF Pty Ltd ATF Frame Family Super Fund (SMA00462885)

Realised CGT

01 Jul 2022 to 30 Jun 2023

Trust CGT distributions continued

Asset	Tax date	Gross gain (a)	Discounted gain (a)(b)	Indexed gain (a)	Other gain (a)	CGT gain/loss	Pre-CGT gain/loss
		\$	\$	\$	\$	\$	\$
IWLD	30/06/2023	21.00	14.00	-	-	14.00	-
IWLD totals		21.00	14.00	-	-	14.00	-
MAGELLAN GLOBAL OPEN CLASS							
MGE0001AU	30/06/2023	1,659.24	1,106.16	-	-	1,106.16	-
MGE0001AU totals		1,659.24	1,106.16	-	-	1,106.16	-
MFS GLOBAL EQUITY TRUST W							
MIA0001AU	30/06/2023	1,045.54	697.03	-	-	697.03	-
MIA0001AU totals		1,045.54	697.03	-	-	697.03	-
MORNINGSTAR INTERNATIONAL SHARES ACTIVE ETF (MANAGED FUND)							
MSTR	30/06/2023	88.10	58.73	-	-	58.73	-
MSTR totals		88.10	58.73	-	-	58.73	-
VANGUARD HIGH GROWTH INDEX							
VAN0111AU	31/03/2023	53.44	35.63	-	-	35.63	-
VAN0111AU totals	30/06/2023	314.52	209.68	-	-	209.68	-
VANGUARD FTSE EMERGING MARKETS SHARES ETF							
VGE	03/04/2023	0.28	0.19	-	-	0.19	-
VGE totals	30/06/2023	0.52	0.35	-	-	0.35	-
Trust CGT distribution totals		4,137.23	2,750.13	-	12.03	2,762.16	-

(a) These amounts include distributed capital gain tax credits. Refer to the Taxable income section for a detailed breakdown.

(b) A discount of 33.33% has been applied as determined by the portfolio's tax type.

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Frame SMSF Pty Ltd ATF Frame Family Super Fund (SMA00462885) Realised CGT

01 Jul 2022 to 30 Jun 2023

Summary of CGT gains/losses

	Carried forward from prior years	Current year losses	Total	Discounted	Indexed	Other
Losses available to offset	\$	\$	\$	\$	\$	\$
CGT gains						
Disposals of CGT assets	176.68	-	176.68	-	-	176.68
Trust CGT distributions	4,137.23	-	4,137.23	4,125.20	-	12.03
CGT gain before losses applied	4,313.91	-	4,313.91	4,125.20	-	188.71
Losses applied	-	-	-	-	-	-
CGT gain after losses applied	4,313.91	-	4,313.91	4,125.20	-	188.71
Discount applied ^(a)	-1,375.07	-	-1,375.07	-1,375.07	NA	NA
Net capital gain	2,938.84	-	2,938.84	2,750.13	-	188.71

(a) The 'CGT gain after losses applied' amount multiplied by a 33.33% CGT discount rate appropriate to the tax entity type of the portfolio.

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Frame SMSF Pty Ltd ATF Frame Family Super Fund (SMA00462885) Expenses

01 Jul 2022 to 30 Jun 2023

Expenses

Expense type	Tax date	Total incl GST \$	GST \$	Pre-ECPI deductible %	Pre-ECPI deductible \$	Pre-ECPI non-deductible \$	Narration
Investment expenses							
Advice fees							
	13/02/2023	60.49 ^(a)	5.50	100%	60.49	-	Ongoing advice Fees for the month ended 31 Jan 2023
	8/03/2023	208.33 ^(a)	18.94	100%	208.33	-	Ongoing advice Fees for the month ended 28 Feb 2023
	14/04/2023	208.33 ^(a)	18.94	100%	208.33	-	Ongoing advice Fees for the month ended 31 Mar 2023
	10/05/2023	208.33 ^(a)	18.94	100%	208.33	-	Ongoing advice Fees for the month ended 30 Apr 2023
	8/06/2023	208.33 ^(a)	18.94	100%	208.33	-	Ongoing advice Fees for the month ended 31 May 2023
Totals		893.81	81.26		893.81	-	
Portfolio management fees	13/02/2023	14.31 ^(a)	1.30	100%	14.31	-	Non advice Fees for the month ended 31 Jan 2023
	8/03/2023	37.11 ^(a)	3.37	100%	37.11	-	Non advice Fees for the month ended 28 Feb 2023
	14/04/2023	37.85 ^(a)	3.44	100%	37.85	-	Non advice Fees for the month ended 31 Mar 2023
	10/05/2023	38.76 ^(a)	3.52	100%	38.76	-	Non advice Fees for the month ended 30 Apr 2023
	8/06/2023	39.33 ^(a)	3.58	100%	39.33	-	Non advice Fees for the month ended 31 May 2023
Totals	26/06/2023	100.00 ^(a)	9.09	100%	100.00	-	Expense recovery SMA
Investment expenses totals		267.36	24.30		267.36	-	
Total expenses		1,161.17	105.56		1,161.17	-	

(a) These expenses were paid from a cash book within the portfolio. All other expenses were paid from an external bank account.

The total expenses amount for taxation purposes may be different from the total expenses amount displayed in performance reports. Performance is reported on an accrual basis and therefore includes expenses with an effective date within the specified period.

The Tax statement reports expenses based on actual tax dates.

When comparing your fees in your Tax statement and Annual statement, please be aware that 'Portfolio management fees' in the Tax statement are referred to as 'Model fees' and 'Non-advice fees' in the Annual statement.

Important Information

Praemium Australia Limited (ABN 92117611784, AFSL 297956) is the responsible entity (us, our or we) of the Separately Managed Accounts ARSN 114 818 530 (the Scheme). In preparing this document, whilst reasonable care has been taken, to the maximum extent permitted by law, neither we nor any of our related parties, directors and officers, accept responsibility for any loss suffered by any person acting in reliance on the information contained in this document. This document has been prepared for general information purposes and does not consider the investment objectives, financial situation or particular needs of any particular person. Past performance is not necessarily indicative of future performance. Before making any investment in the Scheme or particular financial products, you should seek professional advice and read the relevant Product Disclosure Statement.

All figures, information and illustrations are as at 30 June 2023 unless stated otherwise.

If you have any enquires or require further information, you can either call Praemium on 1800 571 881, write to us PO Box 322, Collins Street West, Melbourne VIC 8007 or send it by email to support@praemium.com.au.

If you have a complaint relating to your investment in the SMA, you can either call Praemium on 1800 571 881 or write to our Complaints Handling Officer at Praemium, PO Box 322, Collins Street West, Melbourne VIC 8007; or send it by email to complaints@praemium.com.au. Please provide us with all information relevant to the complaint that is in your possession or control. We will acknowledge receipt of the complaint as soon as practicable no later than 24 hours (or one business day) of its receipt. We will deal with any complaint and respond to you as soon as practicable and may ask you for further information that we think is necessary to enable us to properly consider the complaint. If we cannot resolve the matter within 30 days of receiving your complaint, we will provide a written response to explain our assessment. If an issue has not been resolved to your satisfaction, you may lodge a complaint with the Australian Financial Complaints Authority, or AFCA of which we are a member. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

The AFCA contact details are: Mail: GPO Box 3, Melbourne, Victoria, 3001 Telephone: 1800 931 678 Website: www.afca.org.au Email: info@afca.org.au

Taxation

Actual Cost Details Not Supplied

Please note that where the Actual Cost details for a capital gains tax asset have not been supplied, the report may not correctly reflect the portfolio's financial position. Reports such as the Realised Report, the Unrealised Report and the Portfolio Valuation will need to be reassessed taking into account the missing cost information.

Taxation of Financial Arrangements (TOFA)

The system does not currently take the TOFA rules into consideration in the preparation of the report. Users need to ascertain the taxation implications on their investments where the TOFA rules mandatorily apply or where a voluntary election has been made to apply the TOFA rules. Users need to seek independent taxation advice in relation to the application of the TOFA rules.

Frame SMSF Pty Ltd ATF Frame Family Super Fund (SMA00462885) Cash transactions

01 Jul 2022 to 30 Jun 2023

SMA



APPLICATION MONEY

Date	Transaction	Narration	Withdrawal	Deposit	Balance
			\$	\$	\$
01/07/2022	Opening Balance				-
23/01/2023	Internal Transfer In	(Transfer in) Application money for rebalance 26221, security CSA0131AU	-	8,618.62	8,618.62
23/01/2023	Internal Transfer In	(Transfer in) Application money for rebalance 26221, security VAN0111AU	-	36,412.18	45,030.80
23/01/2023	Internal Transfer In	(Transfer in) Application money for rebalance 26221, security MIA0001AU	-	10,726.12	55,756.92
23/01/2023	Internal Transfer In	(Transfer in) Application money for rebalance 26221, security HOW0034AU	-	10,873.35	66,630.27
23/01/2023	Internal Transfer In	(Transfer in) Application money for rebalance 26221, security MGE0001AU	-	15,278.99	81,909.26
23/01/2023	Internal Transfer In	(Transfer in) Application money for rebalance 26221, security INT0082AU	-	176.52	82,085.78
23/01/2023	Internal Transfer In	(Transfer in) Application money for rebalance 26221, security INT0016AU	-	1,510.03	83,595.81
23/01/2023	Internal Transfer In	(Transfer in) Application money for rebalance 26221, security INT0017AU	-	1,896.23	85,492.04
23/01/2023	Internal Transfer In	(Transfer in) Application money for rebalance 26221, security INT0002AU	-	1,275.56	86,767.60
23/01/2023	Internal Transfer In	(Transfer in) Application money for rebalance 26221, security INT0011AU	-	1,210.66	87,978.26
24/01/2023	Internal Transfer Out	Payment of application money for rebalance 26221	-51,820.12	-	36,158.14
25/01/2023	Internal Transfer Out	Payment of application money for rebalance 26221	-23,897.61	-	12,260.53
27/01/2023	Internal Transfer Out	Payment of application money for rebalance 26221	-1,210.66	-	11,049.87
30/01/2023	Internal Transfer Out	Payment of application money for rebalance 26221	-176.52	-	10,873.35
31/01/2023	Internal Transfer Out	Payment of application money for rebalance 26221	-10,873.35	-	-

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Frame SMSF Pty Ltd ATF Frame Family Super Fund (SMA00462885)

Cash transactions

01 Jul 2022 to 30 Jun 2023

SMA



APPLICATION MONEY continued

Date	Transaction	Narration	Withdrawal	Deposit	Balance
08/03/2023	Internal Transfer In	(Transfer in) Application money for rebalance 26394, security INT0082AU	\$ -	\$ 192.70	\$ 192.70
08/03/2023	Internal Transfer In	(Transfer in) Application money for rebalance 26394, security INT0017AU	-	166.11	358.81
10/03/2023	Internal Transfer Out	Payment of application money for rebalance 26394	-358.81	-	-
APPLICATION MONEY summary			Opening balance \$ -	Deposits \$ 88,337.07	Closing balance \$ -

MAIN CASH ACCOUNT

Date	Transaction	Narration	Withdrawal	Deposit	Balance
01/07/2022	Opening Balance		\$ -	\$ -	\$ -
20/01/2023	Deposit	Direct Debit from Bank Account 182-512 965492093	-	108,000.00	108,000.00
23/01/2023	Internal Transfer Out	(Transfer out) Application money for rebalance 26221, security CSA0131AU	-8,618.62	-	99,381.38
23/01/2023	Internal Transfer Out	(Transfer out) Application money for rebalance 26221, security VAN0111AU	-36,412.18	-	62,969.20
23/01/2023	Internal Transfer Out	(Transfer out) Application money for rebalance 26221, security MIA0001AU	-10,726.12	-	52,243.08
23/01/2023	Internal Transfer Out	(Transfer out) Application money for rebalance 26221, security HOW0034AU	-10,873.35	-	41,369.73
23/01/2023	Internal Transfer Out	(Transfer out) Application money for rebalance 26221, security MGE0001AU	-15,278.99	-	26,090.74
23/01/2023	Internal Transfer Out	(Transfer out) Application money for rebalance 26221, security INT0082AU	-176.52	-	25,914.22
23/01/2023	Internal Transfer Out	(Transfer out) Application money for rebalance 26221, security INT0016AU	-1,510.03	-	24,404.19

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Frame SMSF Pty Ltd ATF Frame Family Super Fund (SMA00462885)
Cash transactions

01 Jul 2022 to 30 Jun 2023
 SMA



MAIN CASH ACCOUNT continued

Date	Transaction	Narration	Withdrawal	Deposit	Balance
23/01/2023	Internal Transfer Out	(Transfer out) Application money for rebalance 26221, security INT0017AU	\$ -1,896.23	\$ -	\$ 22,507.96
23/01/2023	Internal Transfer Out	(Transfer out) Application money for rebalance 26221, security INT0002AU	-1,275.56	-	21,232.40
23/01/2023	Internal Transfer Out	(Transfer out) Application money for rebalance 26221, security INT0011AU	-1,210.66	-	20,021.74
24/01/2023	Internal Transfer In	Payment of application money for rebalance 26221	-	51,820.12	71,841.86
24/01/2023	Stock Purchase	Net settlement for rebalance 26221 settling on 24/01/2023	-51,922.93	-	19,918.93
25/01/2023	Stock Purchase	Net settlement for rebalance 26221 settling on 25/01/2023	-16,885.72	-	3,033.21
25/01/2023	Stock Purchase	Net settlement for rebalance 26221 settling on 25/01/2023	-23,935.92	-	-20,902.71
25/01/2023	Internal Transfer In	Payment of application money for rebalance 26221	-	23,897.61	2,994.90
27/01/2023	Internal Transfer In	Payment of application money for rebalance 26221	-	1,210.66	4,205.56
27/01/2023	Stock Purchase	Net settlement for rebalance 26221 settling on 27/01/2023	-1,216.67	-	2,988.89
30/01/2023	Stock Purchase	Net settlement for rebalance 26221 settling on 30/01/2023	-175.68	-	2,813.21
30/01/2023	Internal Transfer In	Payment of application money for rebalance 26221	-	176.52	2,989.73
31/01/2023	Stock Purchase	Net settlement for rebalance 26221 settling on 31/01/2023	-10,873.35	-	-7,883.62
31/01/2023	Internal Transfer In	Payment of application money for rebalance 26221	-	10,873.35	2,989.73
01/02/2023	Interest Receipt	Monthly Interest	-	23.65	3,013.38
13/02/2023	Advice Fee	Ongoing advice Fees for the month ended 31 Jan 2023	-60.49	-	2,952.89

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Frame SMSF Pty Ltd ATF Frame Family Super Fund (SMA00462885)

Cash transactions

01 Jul 2022 to 30 Jun 2023

SMA



MAIN CASH ACCOUNT continued

Date	Transaction	Narration	Withdrawal	Deposit	Balance
			\$	\$	\$
13/02/2023	Portfolio Fee	Non advice Fees for the month ended 31 Jan 2023	-14.31	-	2,938.58
01/03/2023	Interest Receipt	Monthly Interest	-	5.99	2,944.57
08/03/2023	Internal Transfer Out	(Transfer out) Application money for rebalance 26394, security INT0082AU	-192.70	-	2,751.87
08/03/2023	Internal Transfer Out	(Transfer out) Application money for rebalance 26394, security INT0017AU	-166.11	-	2,585.76
08/03/2023	Advice Fee	Ongoing advice Fees for the month ended 28 Feb 2023	-208.33	-	2,377.43
08/03/2023	Portfolio Fee	Non advice Fees for the month ended 28 Feb 2023	-37.11	-	2,340.32
10/03/2023	Stock Purchase	Net settlement for rebalance 26394 settling on 10/03/2023	-358.85	-	1,981.47
10/03/2023	Internal Transfer In	Payment of application money for rebalance 26394	-	358.81	2,340.28
14/03/2023	Stock Sell	Net settlement for rebalance 26399 settling on 14/03/2023	-	222.72	2,563.00
16/03/2023	Income	RMD Dividend	-	0.38	2,563.38
21/03/2023	Income	AMC Dividend	-	1.90	2,565.28
22/03/2023	Income	MPL Dividend	-	4.22	2,569.50
23/03/2023	Income	IAG Dividend	-	3.78	2,573.28
30/03/2023	Income	NCM Dividend	-	9.39	2,582.67
03/04/2023	Interest Receipt	Monthly Interest	-	6.77	2,589.44
05/04/2023	Income	CSL Dividend	-	1.62	2,591.06
05/04/2023	Income	WDS Dividend	-	19.39	2,610.45
14/04/2023	Advice Fee	Ongoing advice Fees for the month ended 31 Mar 2023	-208.33	-	2,402.12
14/04/2023	Portfolio Fee	Non advice Fees for the month ended 31 Mar 2023	-37.85	-	2,364.27
14/04/2023	Income	BXB Dividend	-	5.48	2,369.75
14/04/2023	Income	INT0011AU Distribution	-	9.39	2,379.14
14/04/2023	Income	INT0002AU Distribution	-	14.42	2,393.56

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Frame SMSF Pty Ltd ATF Frame Family Super Fund (SMA00462885)
Cash transactions

01 Jul 2022 to 30 Jun 2023
 SMA



MAIN CASH ACCOUNT continued

Date	Transaction	Narration	Withdrawal	Deposit	Balance
14/04/2023	Income	VAN0111AU Distribution	\$ -	\$ 164.57	\$ 2,558.13
14/04/2023	Income	INT0017AU Distribution	-	6.01	2,564.14
19/04/2023	Income	HOW0034AU Distribution	-	70.52	2,634.66
20/04/2023	Income	REIT Dividend	-	8.67	2,643.33
20/04/2023	Income	IAF Dividend	-	4.74	2,648.07
20/04/2023	Income	VGE Dividend	-	0.32	2,648.39
20/04/2023	Income	VEQ Dividend	-	1.61	2,650.00
21/04/2023	Stock Sell	Net settlement for rebalance 26556 settling on 21/04/2023	-	294.57	2,944.57
01/05/2023	Interest Receipt	Monthly Interest	-	6.24	2,950.81
10/05/2023	Advice Fee	Ongoing advice Fees for the month ended 30 Apr 2023	-208.33	-	2,742.48
10/05/2023	Portfolio Fee	Non advice Fees for the month ended 30 Apr 2023	-38.76	-	2,703.72
01/06/2023	Interest Receipt	Monthly Interest	-	7.56	2,711.28
08/06/2023	Advice Fee	Ongoing advice Fees for the month ended 31 May 2023	-208.33	-	2,502.95
08/06/2023	Portfolio Fee	Non advice Fees for the month ended 31 May 2023	-39.33	-	2,463.62
09/06/2023	Stock Purchase	Net settlement for rebalance 26727 settling on 09/06/2023	-15.21	-	2,448.41
15/06/2023	Income	RMD Dividend	-	0.39	2,448.80
20/06/2023	Income	AMC Dividend	-	2.03	2,450.83
26/06/2023	Portfolio Fee	Expense recovery SMA	-100.00	-	2,350.83
27/06/2023	Income	WBC Dividend	-	11.90	2,362.73
MAIN CASH ACCOUNT summary			Opening balance \$ -	Deposits \$ 197,245.30	Closing balance \$ 2,362.73
			Withdrawals \$ -194,882.57		

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Important notices

General notices

This report is NOT intended to be advice

The information provided on this report is not intended to influence any person in making a decision in relation to a particular financial product, class of financial products, or any interest in either. Taxation is only one of the matters that must be considered when making a decision in relation to a financial product. However, to the extent that advice is provided on this report, it does not take into account any person's particular objectives, financial situation or needs. These should be considered to determine the appropriateness of the advice, before acting on it.

08/08/2023

The Trustees of Frame Family Super Fund
9 Maidenwell Road
ORMEAU QLD 4208

Praemium Enterprise SMA

Portfolio name: Frame SMSF Pty Ltd ATF Frame Family
Super Fund

Portfolio ID: SMA00462885

Annual statement for financial year to 30 June 2023

Dear The Trustees of Frame Family Super Fund,

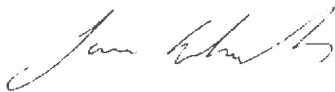
We are pleased to provide your periodic statement for your investments held in the Praemium Enterprise SMA account. All figures, information and illustrations are as at 30 June 2023 unless otherwise stated.

This statement contains the following for the period 1 July 2022 to 30 June 2023.

- » Portfolio performance
- » Portfolio valuation (as at 30 June 2023)
- » Investment movements (summary of transactions)
- » Additions and withdrawals
- » Fee amounts summary

Your annual statement is not your tax report. This will be sent to you separately and will contain information to help complete your 2022-2023 tax return.

Sincerely,



James Edmonds
Chief Product Officer
Praemium Australia Ltd

If you have any questions about this annual statement, please contact our support team on 1800 571 881 or speak to your financial adviser.

Your financial adviser details

Tom Graham
lauren@simmonsivingstone.com.au
07 5561 8800
0447 177 644

Frame SMSF Pty Ltd ATF Frame Family Super Fund (SMA00462885)

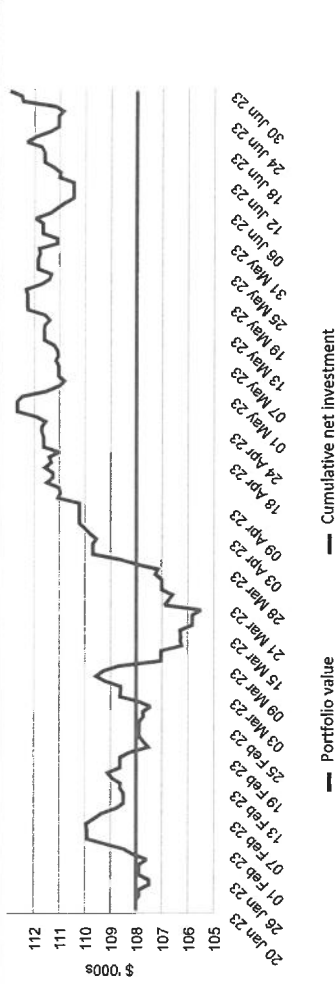
Portfolio performance

20 Jan 2023 to 30 Jun 2023

Movement in value

	\$
Starting market value	-
Net addition	108,000.00
Realised and unrealised gains/losses	2,887.13
Total income net of foreign tax paid	3,236.81
Total expenses	-1,161.17
Ending market value	112,962.77
Movement in value	112,962.77

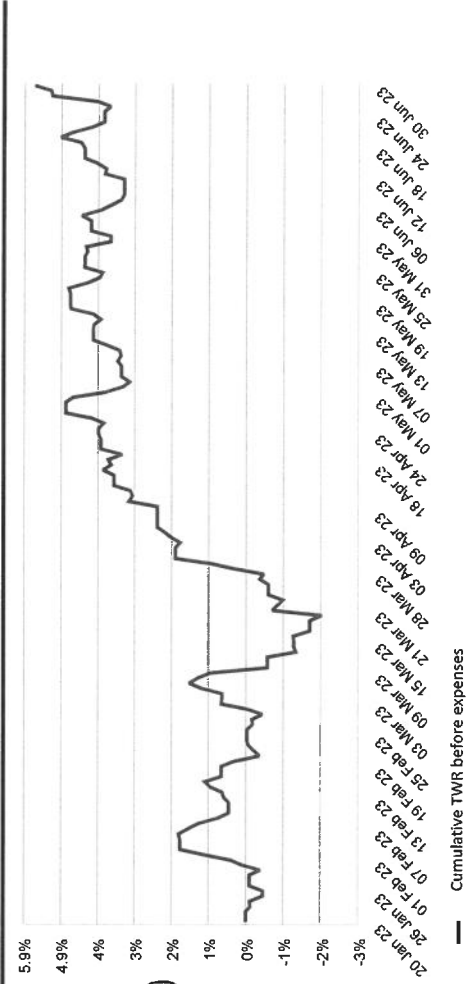
Value versus cumulative net investment



Portfolio returns

	\$
Realised and unrealised gains/losses	2,887.13
Total income	3,246.79
Franking credits	34.69
Total dollar return before expenses	6,168.61
Total expenses	-1,161.17
Total dollar return after expenses	5,007.44

Returns over time



Periods to 30 Jun 2023

Since inception
Portfolio return before expenses (TWR) 5.74%

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Frame SMSF Pty Ltd ATF Frame Family Super Fund (SMA00462885)

Portfolio performance

20 Jan 2023 to 30 Jun 2023

The portfolio's inception date for performance calculation purposes is 20 Jan 2023.

Your closing balance (ending market value) is the amount you would have received if you closed your account at 30 Jun 2023 (before any outstanding fees were deducted). The current value may have changed because of the movement in value of the underlying investments in your portfolio and any fees since 30 Jun 2023.

Portfolio total dollar and percentage returns are inclusive of franking credits. Percentage returns have been calculated using the Time Weighted Return (TWR) method.

Past performance is not an indication of future performance.

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Frame SMSF Pty Ltd ATF Frame Family Super Fund (SMA00462885)

Portfolio valuation

As at 30 Jun 2023

Net portfolio value \$112,962.77

Asset	ASX Listed	Quantity	Avg unit cost	Actual cost	Unit price	Market value	Portfolio weight	Gain/loss	Gain/loss	Est income ^(a)	Est yield ^(b)
AMC	AMCOR PLC CDI 1:1 FOREIGN EXEMPT NYSE	11	17.1473	188.62	14.86	163.46	0.14%	-25.16	-13.34%	7.97	4.88%
ANZ	ANZ GROUP HOLDINGS LIMITED FPO	12	24.9733	299.68	23.71	284.52	0.25%	-15.16	-5.06%	17.52	6.16%
BHP	BHP GROUP LIMITED FPO	4	44.1125	176.45	44.99	179.96	0.16%	3.51	1.99%	15.66	8.7%
BXB	BRAMBLES LIMITED FPO	17	11.6947	198.81	14.41	244.97	0.22%	46.16	23.22%	5.94	2.42%
CSL	CSL LIMITED FPO	1	299.43	299.43	277.38	277.38	0.25%	-22.05	-7.36%	3.38	1.22%
DXS	DEXUS FULLY PAID UNITS STAPLED SECURITIES	30	8.3193	249.58	7.80	234.00	0.21%	-15.58	-6.24%	15.96	6.82%
F100	BETASHARES FTSE 100 ETF	196	10.4356	2,045.37	10.92	2,140.32	1.89%	94.95	4.64%	64.48	3.01%
FUEL	BETASHARES GLOBAL ENERGY COMPANIES ETF - CURRENCY HEDGED	87	6.4513	561.26	5.91	514.17	0.46%	-47.09	-8.39%	16.51	3.21%
GPT	GPT GROUP FULLY PAID ORDINARY/UNITS STAPLED SECURITIES	40	4.498	179.92	4.14	165.60	0.15%	-14.32	-7.96%	10.00	6.04%
IAF	ISHARES CORE COMPOSITE BOND ETF	13	101.5585	1,320.26	99.52	1,293.76	1.15%	-26.50	-2.01%	17.56	1.36%
IAG	INSURANCE AUSTRALIA GROUP LIMITED FPO	63	5.0251	316.58	5.70	359.10	0.32%	42.52	13.43%	6.93	1.93%
IEM	ISHARES MSCI EMERGING MARKETS ETF	3	59.74	179.22	58.46	175.38	0.16%	-3.84	-2.14%	3.74	2.13%
IEU	ISHARES EUROPE ETF	4	70.965	283.86	76.60	306.40	0.27%	22.54	7.94%	6.98	2.28%
IJP	ISHARES MSCI JAPAN ETF	15	83.1387	1,247.08	93.18	1,397.70	1.24%	150.62	12.08%	10.07	0.72%
IKO	ISHARES MSCI SOUTH KOREA ETF	10	92.109	921.09	97.12	971.20	0.86%	50.11	5.44%	10.41	1.07%
IOZ	ISHARES CORE S&P/ASX 200 ETF	30	29.0887	872.66	29.17	875.10	0.77%	2.44	0.28%	53.13	6.07%
IWLD	ISHARES CORE MSCI WORLD EX AUSTRALIA ESG ETF	40	38.6663	1,546.65	45.84	1,833.60	1.62%	286.95	18.55%	20.64	1.13%
IZZ	ISHARES CHINA LARGE-CAP ETF	23	47.107	1,083.46	41.18	947.14	0.84%	-136.32	-12.58%	16.96	1.79%
JHX	JAMES HARDIE INDUSTRIES PLC CDIS 1:1	6	29.855	179.13	39.75	238.50	0.21%	59.37	33.14%	2.52	1.06%
MPL	MEDIBANK PRIVATE LIMITED FPO	67	2.9122	195.12	3.52	235.84	0.21%	40.72	20.87%	9.11	3.86%
MSTR	MORNINGSTAR INTERNATIONAL SHARES ACTIVE ETF (MANAGED FUND)	157	8.7619	1,375.62	9.26	1,453.82	1.29%	78.20	5.68%	51.28	3.53%
NCM	NEWCREST MINING LIMITED FPO	7	23.2243	162.57	26.42	184.94	0.16%	22.37	13.76%	5.69	3.08%

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Frame SMSF Pty Ltd ATF Frame Family Super Fund (SMA00462885)

Portfolio valuation

As at 30 Jun 2023

Net portfolio value \$112,962.77 continued

Asset	Quantity	Avg unit cost	Actual cost	Unit price	Market value	Portfolio weight	Gain/loss	Gain/loss	Est income (a)	Est yield (b)
		\$	\$	\$	\$	%	\$	%	\$	%
ASX Listed										
REIT	51	16.1898	825.68	15.43	786.93	0.7%	-38.75	-4.69%	34.68	4.41%
VANECK FTSE INTERNATIONAL PROPERTY (HEGGED) ETF										
RMD	7	33.4386	234.07	32.81	229.67	0.2%	-4.40	-1.88%	1.54	0.67%
NYSE										
VEQ	10	61.712	617.12	66.22	662.20	0.59%	45.08	7.3%	15.17	2.29%
VEQ	7	68.0657	476.46	67.69	473.83	0.42%	-2.63	-0.55%	13.39	2.83%
SHARES ETF										
WBC	17	23.9735	407.55	21.34	362.78	0.32%	-44.77	-10.99%	22.78	6.28%
WDS	9	37.6111	338.50	34.44	309.96	0.27%	-28.54	-8.43%	33.79	10.9%
Totals			16,781.80		17,302.23	15.33%	520.43	3.1%	493.79	2.85%
Managed Funds										
CSA0131AU	2,761.05	3.1303	8,642.91	3.0203	8,339.20	7.38%	-303.71	-3.51%	149.79	1.8%
HOW0034AU	6,602.3157	1.6469	10,873.35	1.5764	10,407.89	9.21%	-465.46	-4.28%	1,108.22	10.65%
INT0002AU	1,071.49	1.1901	1,275.18	1.1678	1,251.29	1.11%	-23.89	-1.87%	60.99	4.87%
Z										
INT0011AU	1,094.36	1.1118	1,216.67	1.0769	1,178.52	1.04%	-38.15	-3.14%	131.37	11.15%
Z										
INT0016AU	2,905.32	0.5208	1,513.00	0.5193	1,508.73	1.34%	-4.27	-0.28%	37.72	2.5%
HDGD Z										
INT0017AU	2,050.05	1.0051	2,060.56	1.031	2,113.60	1.87%	53.04	2.57%	106.24	5.03%
UNHDG Z										
INT0082AU	435.45	0.846	368.38	0.8536	371.72	0.33%	3.34	0.91%	-	-
HDGD Z										
MGE0001AU	6,547.2258	2.3358	15,293.01	2.6357	17,256.52	15.28%	1,963.51	12.84%	667.82	3.87%
MIA0001AU	5,670.9921	1.8914	10,726.12	1.8503	10,493.04	9.29%	-233.08	-2.17%	1,246.80	11.88%
VAN0111AU	21,430.61	1.6935	36,292.74	1.7513	37,531.43	33.22%	1,238.69	3.41%	1,387.13	3.7%
Totals			88,261.92		90,451.94	80.07%	2,190.02	2.48%	4,896.08	5.41%
Cash										
AUDCASH	2,362.73	1.00	2,362.73	1.00	2,362.73	2.09%	-	-	83.56	3.54%

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Frame SMSF Pty Ltd ATF Frame Family Super Fund (SMA00462885)

Portfolio valuation

As at 30 Jun 2023

Net portfolio value \$112,962.77 continued

Asset	Quantity	Avg unit cost	Actual cost	Unit price	Market value	Portfolio weight	Gain/loss	Gain/loss	Est income (a)	Est yield (b)
		\$	\$	\$	\$	%	\$	%	\$	%
Cash										
Totals			2,362.73		2,362.73	2.09%	-	-	83.56	3.54%
Portfolio totals			107,406.45		110,116.90	97.49%	2,710.45	2.52%	5,473.43	4.97%
Income declared but not paid			2,845.87		2,845.87	2.52%				
Net portfolio totals			110,252.32		112,962.77	100%	2,710.45	2.52%	5,473.43	4.85%

(a) Estimated income

This estimation is based on historical returns and should not be regarded as an accurate indication of future earnings.

(b) Estimated yield percentage

The estimated yield is the estimated income as a percentage of the market value.

Frame SMSF Pty Ltd ATF Frame Family Super Fund (SMA00462885)

Investment movements

01 Jul 2022 to 30 Jun 2023

Asset	Investment movements					Income		Total return
	Starting market value	Purchases	Sales	Net adj and other	Gain/loss	Ending market value	Income	
	\$	\$	\$	\$	\$	\$	\$	\$
Domestic Shares								
AMC	-	188.62	-	-	-25.16	163.46	3.93	-21.23
AMCOR PLC CDI 1:1 FOREIGN EXEMPT NYSE								
ANZ	-	299.68	-	-	-15.16	284.52	9.72	-1.27
ANZ GROUP HOLDINGS LIMITED FPO								
BHP	-	176.45	-	-	3.51	179.96	-	3.51
BHP GROUP LIMITED FPO								
BXB	-	362.54	-187.90	-	70.33	244.97	5.48	76.63
BRAMBLES LIMITED FPO								
CSA0131AU	-	8,642.91	-	-	-303.71	8,339.20	92.26	-211.45
SGH AUSTRALIAN SMALL COMPANIES								
CSL	-	299.43	-	-	-22.05	277.38	1.62	-20.43
CSL LIMITED FPO								
HOW0034AU	-	10,873.35	-	-	-465.46	10,407.89	542.91	77.45
GREENCAPE BROADCAP								
IAG	-	316.58	-	-	42.52	359.10	3.78	46.79
INSURANCE AUSTRALIA GROUP LIMITED FPO								
INT0002AU	-	1,275.18	-	-	-23.89	1,251.29	27.22	13.02
MORNINGSTAR AUSTRALIAN SHARES FUND Z								
IOZ	-	872.66	-	-	2.44	875.10	-	2.44
ISHARES CORE S&P/ASX 200 ETF								
JHX	-	179.13	-	-	59.37	238.50	-	59.37
JAMES HARDIE INDUSTRIES PLC CDIS 1:1								
MPL	-	195.12	-	-	40.72	235.84	4.22	46.75
MEDIBANK PRIVATE LIMITED FPO								
NCM	-	418.03	-320.16	-	87.07	184.94	9.39	100.48
NEWCREST MINING LIMITED FPO								
RMD	-	234.07	-	-	-4.40	229.67	0.91	-3.49
RESMED INC CDI 10:1 FOREIGN EXEMPT NYSE								
WBC	-	407.55	-	-	-44.77	362.78	11.90	-27.77
WESTPAC BANKING CORPORATION FPO								
WDS	-	338.50	-	-	-28.54	309.96	19.39	-0.84
WOODSIDE ENERGY GROUP LTD FPO								
Totals	-	25,079.80	-508.06	-	-627.18	23,944.56	732.73	139.96

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Frame SMSF Pty Ltd ATF Frame Family Super Fund (SMA00462885)

Investment movements

01 Jul 2022 to 30 Jun 2023

Investments continued

Asset	Starting market value \$	Investment movements			Net adj and other \$	Gain/loss \$	Ending market value \$	Income		Total return \$
		Purchases \$	Sales \$					Income \$	Franking credits \$	
International Shares										
F100	-	2,045.37	-	-	-	94.95	2,140.32	-	-	94.95
FUEL	-	561.26	-	-	-	-47.09	514.17	-	-	-47.09
IEI	-	179.22	-	-	-	-3.84	175.38	-	-	-3.84
IEU	-	851.59	-604.61	-	-	59.42	306.40	-	-	59.42
IJP	-	1,662.77	-465.38	-	-	200.31	1,397.70	-	-	200.31
IKO	-	921.09	-	-	-	50.11	971.20	-	-	50.11
INT0011AU	-	1,216.67	-	-	-	-38.15	1,178.52	73.28	0.28	35.41
INT0016AU	-	1,513.00	-	-	-	-4.27	1,508.73	103.08	-	98.81
INT0017AU	-	2,060.56	-	-	-	53.04	2,113.60	165.98	-	219.02
IWL	-	1,546.65	-	-	-	286.95	1,833.60	-	-	286.95
IZZ	-	1,083.46	-	-	-	-136.32	947.14	-	-	-136.32
MGE0001AU	-	15,293.01	-	-	-	1,963.51	17,256.52	334.56	-	2,298.07
MIA0001AU	-	10,726.12	-	-	-	-233.08	10,493.04	1,165.70	-	932.62
MSTR	-	1,375.62	-	-	-	78.20	1,453.82	-	-	78.20

IFB

Frame SMSF Pty Ltd ATF Frame Family Super Fund (SMA00462885)

Investment movements

01 Jul 2022 to 30 Jun 2023

Investments continued

Asset	Starting market value \$	Investment movements			Net adj and other \$	Gain/loss \$	Ending market value \$	Income		Total return \$
		Purchases \$	Sales \$					Income \$	Franking credits \$	
International Shares										
VAN0111AU VANGUARD HIGH GROWTH INDEX	-	36,514.22	-222.72	-	1,239.93	37,531.43	592.72	-	1,832.65	
VEQ VANGUARD FTSE EUROPE SHARES ETF	-	617.12	-	-	45.08	662.20	1.61	-	46.69	
VGE VANGUARD FTSE EMERGING MARKETS SHARES ETF	-	476.46	-	-	-2.63	473.83	0.32	-	-2.31	
Totals	-	78,644.19	-1,292.71	-	3,606.12	80,957.60	2,437.25	0.28	6,043.65	
Domestic listed Property										
DXS DEXUS FULLY PAID UNITS STAPLED SECURITIES	-	249.58	-	-	-15.58	234.00	7.08	-	-8.50	
GPT GPT GROUP FULLY PAID ORDINARY/UNITS STAPLED SECURITIES	-	179.92	-	-	-14.32	165.60	5.00	-	-9.32	
Totals	-	429.50	-	-	-29.90	399.60	12.08	-	-17.82	
International Listed Property										
REIT VANECK FTSE INTERNATIONAL PROPERTY (HEGGED) ETF	-	825.68	-	-	-38.75	786.93	9.78	-	-28.97	
Totals	-	825.68	-	-	-38.75	786.93	9.78	-	-28.97	
Domestic Fixed Interest										
IAF ISHARES CORE COMPOSITE BOND ETF	-	1,320.26	-	-	-26.50	1,293.76	4.74	-	-21.76	
Totals	-	1,320.26	-	-	-26.50	1,293.76	4.74	-	-21.76	
International Fixed Interest										
INT0082AU MORNINGSTAR INTERNATIONAL BONDS HDGD Z	-	368.38	-	-	3.34	371.72	-	-	3.34	
Totals	-	368.38	-	-	3.34	371.72	-	-	3.34	
Totals for all assets	-	106,667.81	-1,800.77	-	2,887.13	107,754.17	3,196.58	34.69	6,118.40	

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Frame SMSF Pty Ltd ATF Frame Family Super Fund (SMA00462885)

Investment movements

01 Jul 2022 to 30 Jun 2023

Other assets and liabilities

Asset or liability	Investment activity							Closing balance				
	Opening balance	Purchases & sales	Other	Income	Interest receipts	Internal transfers	Expenses		Deposits	Withdrawals		
Cash	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
MAIN CASH ACCOUNT	-	-104,867.04	-	340.73	50.21	-	-1,161.17	108,000.00	-	-	-	2,362.73
Totals	-	-104,867.04	-	340.73	50.21	-	-1,161.17	108,000.00	-	-	-	2,362.73
Receivables and payables	-	-	-	-	-	-	-	-	-	-	-	2,845.87
Income receivable	-	-	-	-	-	-	-	-	-	-	-	2,845.87
Totals	-	-104,867.04	-	340.73	50.21	-	-1,161.17	108,000.00	-	-	-	5,208.60

Gain/loss

The gain/loss is the net of the realised and unrealised gain/loss for the performance period. The gain/loss for short options will include a realised gain from the option premium received within the period. The performance gain/loss is different from the gain/loss shown in valuation or taxation reports, which is calculated using the original cost base at a tax lot level. Please note, accurate gain/loss reporting is dependent on the provision of complete and accurate cost information across the portfolio.

Total return amount for investments

This is the total dollar return based on the realised and unrealised Gain/loss for the period before expenses, plus income and franking credits accrued. Investment movement amounts are included on an accrual basis, net of transaction costs such as brokerage.

Past performance is not an indication of future performance.

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Frame SMSF Pty Ltd ATF Frame Family Super Fund (SMA00462885)

Additions and withdrawals

01 Jul 2022 to 30 Jun 2023

Net addition \$108,000.00

Date	Amount	Notes
	\$	
Additions		
Cash deposits		
20/01/2023	108,000.00	AUDCASH: Direct Debit from Bank Account 182-512 965492093
Totals	108,000.00	
Total additions	108,000.00	
Net addition	108,000.00	

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Frame SMSF Pty Ltd ATF Frame Family Super Fund (SMA00462885)

Fee amounts summary

01 Jul 2022 to 30 Jun 2023

Fees

Fee type	Fee	Fee amount	GST	Total
Advice fees	Adviser Fee	\$ 812.55	\$ 81.26	\$ 893.81
Model fees	Infocus High Growth Investment Fee	46.62	4.66	51.28
Non-advice fees	Administration Fee	105.52	10.56	116.08
	Expense Recovery Fee	90.91	9.09	100.00
Totals		1,055.60	105.57	1,161.17

The actual amount of fees paid are detailed above. The expenses amount used for performance calculations in other reports may differ from this amount because the performance period may be different.

Indirect cost ^(a)

Indirect cost of your investment

\$ 0.00

This approximate amount has been deducted from your investment and covers amount that have reduced the return on your investment but are not charged to you directly as a fee.

(a) When you invest in certain managed investment (eg. managed funds, Exchange Traded Funds) the underlying manager of these products will typically take a fee, prior to striking a unit price. These are known as indirect cost. The Indirect Cost Ratio for each model is published in the Investment Menu

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Important Information

If you have any enquires or require further information, you can either call Praemium on 1800 571 881, write to us PO Box 322, Collins Street West, Melbourne VIC 8007 or send it by email to support@praemium.com.au

If you have a complaint relating to your investment in the SMA, you can either call Praemium on 1800 571 881 or write to our Complaints Handling Officer at Praemium, PO Box 322, Collins Street West, Melbourne VIC 8007; or send it by email to complaints@praemium.com.au. Please provide us with all information relevant to the complaint that is in your possession or control. We will acknowledge receipt of the complaint as soon as practicable within two working days of its receipt. We will deal with any complaint and respond to you as soon as practicable and may ask you for further information that we think is necessary to enable us to properly consider the complaint. If we cannot resolve the matter within 45 days of receiving your complaint, we will provide a written response to explain our assessment. If your complaint is not dealt with to your satisfaction or has not been dealt with within 90 days, you may refer your complaint to the Australian Financial Complaints Authority ("AFCA"), of which we are a member and which is an independent entity, at no cost.

The AFCA contact details are: Mail: GPO Box 3, Melbourne, Victoria, 3001 Telephone: 1800 931 678 Website: www.afca.org.au Email: info@afca.org.au

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Tuesday, 15 August 2023

Adviser Services

13 18 36

Investor Name
Frame Smsf Pty Ltd
Frame Family Super Fund

Account Number
0910 3753 6396

FirstChoice Wholesale Investments

Distribution tax details for financial year: 2022-2023

Part A - Summary of 2023 tax return items

Tax return	Amount (\$)	Tax return label
Interest income	0.00	10L
TFN amounts withheld (Interest)	0.00	10M
Non-primary production income	31.64	13U
Franked distributions from trusts	184.14	13C
Share of franking credits - franked dividends	68.00	13Q
TFN amounts withheld (Trust Distribution)	0.00	13R
Total current year capital gains	126.74	18H
Net capital gain	85.84	18A
Controlled Foreign Company (CFC) income	0.00	19K
Assessable foreign source income	32.80	20E
Other net foreign source income	32.80	20M
Australian franking credits from a New Zealand franking company	0.00	20F
Foreign Income Tax Offset	5.56	20O
Rebates	0.00	24V

Part B - Capital gains tax information - additional information for item 18

	Amount (\$)
Capital gains - discount method (grossed-up amount)	122.70
Capital gains - other than discount method	4.04
Total current year capital gains	126.74

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Part C

Total - Interest	Taxable income(\$)		
Interest income	0.00		
Total - components of distribution/ attribution	Cash distribution (\$)	Tax paid/ Franking credit (\$)	Attribution/ Taxable amount(\$)
Australian income			
Dividends - unfranked not CFI	5.18		5.18

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Dividends - unfranked CFI	14.37		14.37
Interest	3.92		3.92
Interest exempt from non-resident withholding	1.22		1.22
Other income	6.57		6.57
NCMI Non-primary production	0.18		0.18
Excluded from NCMI Non-primary production	0.20		0.20
Non-primary production income	31.64		31.64
Dividends - franked amount	116.14	68.00	184.14
Capital gains			
Discounted capital gain TAP	2.14		2.14
Discounted capital gain NTAP	59.20		59.20
Discounted capital gain NCMI	0.01		0.01
Discounted capital gain Excluded NCMI	0.00		0.00
Capital gains - other TAP	0.00		0.00
Capital gains - other NTAP	4.04		4.04
Capital gains other NCMI	0.00		0.00
Capital gains other Excluded NCMI	0.00		0.00
Capital gain	65.39		65.39
CGT gross-up amount (AMIT)			61.35
Other capital gains distribution (AMIT)	61.35		
CGT concession amount (non-AMIT)	0.00		
Total current year/distributed capital gains	126.74		
Foreign income			
Other net foreign source income	27.24	5.56	32.80
Assessable foreign income	27.24	5.56	32.80
Australian franking credits from a New Zealand franking company		0.00	0.00
CFC income	0.00		0.00
Total foreign income	27.24	5.56	32.80
	Cash	Attribution/	
	distribution (\$)	Amount (\$)	
Other non-assessable amounts			
Net exempt income	0.00	0.00	
Non-assessable non-exempt	0.89	0.89	
Other non-attributable amounts (AMIT)	11.47		
Tax free amounts (non-AMITs)	0.00		
Tax deferred amounts (non-AMITs)	0.00		
Gross cash distribution (includes interest income)	314.12		
Other deductions from distribution			
Less: TFN amounts withheld	0.00		

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Less: Non-resident withholding tax 12H	0.00
Less: Other non-resident withholding	0.00
<hr/>	
Net cash distribution	314.12
(Includes interest income)	

Part C - Component of distribution and interest by fund/option

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

Use this statement, together with the tax guide, to help you complete your tax return.

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Report period: 01 Jul 2022 - 22 Nov 2022
Date prepared: 22 Aug 2023

Adviser: Thomas Graham
Infocus Securities Australia Pty Ltd
Adviser contact number: 07 55618800

Frame Smsf Pty Ltd
Statement Report
FirstChoice Wholesale Investments

Your details

As at date prepared

Address:	9 MAIDENWELL RD ORMEAU QLD 4208	Account number:	0910 3753 6396
Email address:	theframyes@gmail.com	Mobile:	0417576012
		TFN Status:	Supplied

Your balance

Your balance as at 01 Jul 2022

Your balance as at 22 Nov 2022

\$52,237.48

\$0.00

Your account valuation

As at 22 Nov 2022

Investments	Option code	APIR code	Units	Unit price	Option value	Allocation	Distributions
Account value					\$0.00	100%	\$0.00

The Distribution details shown are for the reporting period selected.

Distribution method: Reinvested

Your account summary

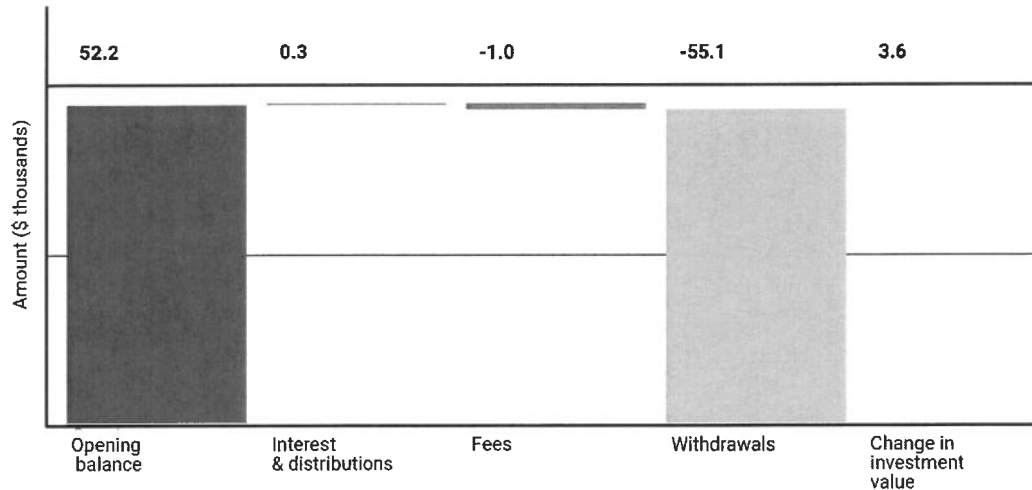
Start 01 Jul 2022 - End 22 Nov 2022

	Amount
Opening balance as at 1 July 2022	\$52,237.48
Your investments	
Distribution(s)	\$314.12
Your withdrawals	
Redemptions	-\$55,105.34
Fees	
Adviser service fee (includes reversals)	-\$1,041.65
Change in investment value The increase or decrease in the value of the investment over the report period.	\$3,595.39
Closing balance as at 22 November 2022	\$0.00

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Your account summary chart

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Notes:

- Figures in this chart are shown to the nearest \$100. Figures rounded to \$0 are not shown.
- Transactions processed in the last 24 hours may not be shown.
- Insurance premiums are included in the chart as Withdrawals.
- Adjustment amounts (if applicable) are included in the Investment, Withdrawal or Interest & distributions sections of the chart.

Your investment selection

As at date prepared

You have selected to have your future investments invested as shown below:

Investments	Investment selection
Fidelity Wsale Aust Equities	17.1%
CFS W Enhanced Index HG	30.0%
MFS Wsale Global Equity	13.1%
Pendal WS Property Investment	6.2%
Platinum Wsale International	4.8%
FirstChoice Wsale Aus Small Co	4.8%
Invest Mutual Wsale Aust Share	4.8%
Schroder WS Absol Rtn Income	6.2%
Magellan Wsale Global Share	13.1%
	100%

Your transactions

Start 01 Jul 2022 - End 22 Nov 2022

Date	Transaction description	Gross	Fees/Taxes	Net
01 Jul 2022	Adviser Service Fee - Monthly	-\$208.33	\$0.00	-\$208.33
01 Aug 2022	Adviser Service Fee - Monthly	-\$208.33	\$0.00	-\$208.33
01 Sep 2022	Adviser Service Fee - Monthly	-\$208.33	\$0.00	-\$208.33
21 Sep 2022	Distribution	\$314.12	\$0.00	\$314.12
04 Oct 2022	Adviser Service Fee - Monthly	-\$208.33	\$0.00	-\$208.33
01 Nov 2022	Adviser Service Fee - Monthly	-\$208.33	\$0.00	-\$208.33
22 Nov 2022	Withdrawal	-\$55,105.34	\$0.00	-\$55,105.34

Note: Adviser Service Fee - Monthly amounts displayed can include both dollar and percentage-based ongoing/fixed term adviser service fees deducted from your account.

Your performance

Investments	From	To	For period selected* %	3 months %	6 months %	1 year %	2 years* %	3 years* %
Fidelity Aus Equity	01 Jul 2022	22 Nov 2022	12.16%	-	-	-	-	-
CFS Enhance Indx HG	01 Jul 2022	22 Nov 2022	5.91%	-	-	-	-	-
MFS Global Equity	01 Jul 2022	22 Nov 2022	9.44%	-	-	-	-	-
Pendal Prop Invest	01 Jul 2022	22 Nov 2022	5.04%	-	-	-	-	-
Platinum Int'l	01 Jul 2022	22 Nov 2022	6.31%	-	-	-	-	-
FirstChoice Small Co	01 Jul 2022	22 Nov 2022	8.69%	-	-	-	-	-
Inv Mutual Aust Shr	01 Jul 2022	22 Nov 2022	6.98%	-	-	-	-	-
Schroder Abs Rtn Inc	01 Jul 2022	22 Nov 2022	0.11%	-	-	-	-	-
Magellan Glb Share	01 Jul 2022	22 Nov 2022	7.01%	-	-	-	-	-
Overall performance	01 Jul 2022	22 Nov 2022	7.57%**	-	-	-	-	-

* For periods over 12 months the performance figures are annualised.

** This figure represents the performance achieved over the lifetime of the investment.

Notes:

- The figures above include an income tax adjustment where the offering is a superannuation offering.
- The performance calculation for interest-bearing options does not include interest until it has been credited.
- This may have a significant impact on the results when using short-term reporting periods.

Your realised gain/loss detail previous financial year

Investments	Date of withdrawal	Units	Proceeds of withdrawal \$	Realised gain/ (loss) less than 12 months \$	Realised gain/ (loss) indexed \$	Realised discounted gain/(loss) 12 months or more \$
Fidelity Wsale Aust Equities	22 Nov 2022	8,831.9590	11,221.89	27.87	0.00	930.55
Option summary	Gross Gains		\$	27.87	-	1,395.76
	Discounted Gains		\$	-	-	930.55
	Gross Losses		-\$	-	-	-
CFS W Enhanced Index HG	01 Jul 2022	203.8454	208.33	0.00	0.00	4.65
	01 Aug 2022	195.3216	208.33	0.00	0.00	10.27
	01 Sep 2022	198.3151	208.33	0.00	0.00	8.29
	04 Oct 2022	205.0896	208.33	0.00	0.00	3.88
	01 Nov 2022	200.1633	208.33	0.00	0.00	7.13
	22 Nov 2022	13,062.8956	13,979.91	(33.90)	0.00	479.85
Option summary	Gross Gains		\$	-	-	771.07
	Discounted Gains		\$	-	-	514.07
	Gross Losses		-\$	(33.90)	-	-
MFS Wsale Global Equity	22 Nov 2022	6,440.3566	7,850.15	27.43	0.00	129.14
Option summary	Gross Gains		\$	27.43	-	193.70
	Discounted Gains		\$	-	-	129.14
	Gross Losses		-\$	-	-	-
Pendal WS Property Investment	22 Nov 2022	5,143.0706	3,489.57	(18.62)	0.00	(60.66)
Option summary	Gross Gains		\$	-	-	-
	Discounted Gains		\$	-	-	-
	Gross Losses		-\$	(18.62)	-	(60.66)
Platinum Wsale International	22 Nov 2022	1,983.3400	2,900.04	20.28	0.00	(6.30)
Option summary	Gross Gains		\$	20.28	-	-
	Discounted Gains		\$	-	-	-
	Gross Losses		-\$	-	-	(6.30)

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Investments	Date of withdrawal	Units	Proceeds of withdrawal	Realised gain/ (loss) less than 12 months	Realised gain/ (loss) indexed	Realised discounted gain/(loss) 12 months or more
			\$	\$	\$	\$
FirstChoice Wsale Aust Small Co	22 Nov 2022	1,534.5228	2,878.92	(31.73)	0.00	(410.78)
Option summary	Gross Gains		\$	-	-	-
	Discounted Gains		\$	-	-	-
	Gross Losses		-\$	(31.73)	-	(410.78)
Investors Mutual Wsale Aust Share	22 Nov 2022	1,898.8287	3,141.42	6.04	0.00	289.31
Option summary	Gross Gains		\$	6.04	-	433.94
	Discounted Gains		\$	-	-	289.31
	Gross Losses		-\$	-	-	-
Schroder WS Absol Rtn Income	22 Nov 2022	3,181.9122	3,047.95	(1.11)	0.00	(311.12)
Option summary	Gross Gains		\$	-	-	-
	Discounted Gains		\$	-	-	-
	Gross Losses		-\$	(1.11)	-	(311.12)
Magellan Wsale Global Share	22 Nov 2022	3,345.9251	6,595.49	32.20	0.00	(939.42)
Option summary	Gross Gains		\$	32.20	-	-
	Discounted Gains		\$	-	-	-
	Gross Losses		-\$	-	-	(939.42)
Account	Gross Gains		\$	113.82	-	2,794.47
capital gain	Discounted Gains		\$	-	-	1,863.07
/ (loss) total	Gross Losses		-\$	(85.36)	-	(1,728.28)

total

\$1813-64

Avanteos Investments Limited ABN 20 096 259 979, AFSL 245531 (AIL) is the trustee of the Colonial First State FirstChoice Superannuation Trust ABN 26 458 298 557 and issuer of FirstChoice range of super and pension products. Colonial First State Investments Limited ABN 98 002 348 352, AFSL 232468 (CFSIL) is the responsible entity and issuer of products made available under FirstChoice investments and FirstChoice Wholesale Investments. This document may include general advice but does not take into account your individual objectives, financial situation, needs or tax circumstances. The Target Market Determinations (TMD) for our financial products can be found at www.cfs.com.au/tmd, which include a description of who a financial product might suit. You should read the relevant Product Disclosure Statement (PDS) and Financial Services Guide (FSG) carefully, assess whether the information is appropriate for you, and consider talking to a financial adviser before making an investment decision. You can get the PDS and FSG at www.cfs.com.au or by calling us on 13 13 36.

Realised Capital Gains Report

For The Period 01 July 2022 - 30 June 2023



Investment				Accounting Treatment				Tax Treatment				Capital Loss
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
Managed Investments (Australian)												
FRAMECFS - Colonial First State Firstchoice Wholesale Investments												
08/09/2020	23/11/2022	1.00	54,026.85	55,105.34	1,078.49	54,077.39	54,077.39	0.00	0.00	1,027.95	0.00	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	122.70	4.04	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,766.52	113.82	(1,813.64) ✓
		1.00	54,026.85	55,105.34	1,078.49	54,077.39	54,077.39	0.00	0.00	2,917.17	117.86	(1,813.64)
		1.00	54,026.85	55,105.34	1,078.49	54,077.39	54,077.39	0.00	0.00	2,917.17	117.86	(1,813.64)
		1.00	54,026.85	55,105.34	1,078.49	54,077.39	54,077.39	0.00	0.00	2,917.17	117.86	(1,813.64)

2794.47
 1,027.95
 122.70
 1,766.52

2-8

3-1

MAY 2023
FRAMAS 1



Australian Government
Australian Taxation Office



041

THE TRUSTEE FOR FRAME FAMILY SUPER
FUND
PO BOX 806
OXENFORD QLD 4210

Our reference: 7138275590829
Phone: 13 10 20
ABN: 57 101 604 164

28 April 2023

Superannuation remittance advice

To whom it may concern

An amount of \$500.00 has been forwarded to you from the low income super amount account for THE TRUSTEE FOR FRAME FAMILY SUPER FUND as per the enclosed remittance advice.

More information about the remittance process is provided on the back of this page, but if you have any questions please phone **13 10 20** between 8.00am and 6.00pm, Monday to Friday.

Yours faithfully

Grant Brodie
Deputy Commissioner of Taxation



3.2

Superannuation remittance advice

Provider: THE TRUSTEE FOR FRAME FAMILY SUPER FUND
Tax file number: 141 792 896
Remittance type: Low income super amount

Payment for	Account/Other ID	TFN	Date of birth	Remittance reference number	Financial year	Payment
Amanda Frame	SMSF11419285287 3	193 405 891	26/1/1974	7029128114413	2022	\$500.00

Payment details	Description	Processed date	Credit
	Low income super amount remittance	27 April 2023	\$500.00 CR
Total payment amount			\$500.00 CR



Frame Family Super Fund

Contributions Breakdown Report

For The Period 01 July 2022 - 30 June 2023



Summary

Member	D.O.B	Age (at 30/06/2022)	Total Super Balance (at 30/06/2022) *1	Concessional	Non-Concessional	Other	Reserves	Total
Frame, Amanda Jane	26/01/1974	48	429,408.83	7,886.42	0.00	500.00	0.00	8,386.42
Frame, Ian Leo	08/02/1971	51	53,228.36	0.00	0.00	0.00	0.00	0.00
All Members				7,886.42	0.00	500.00	0.00	8,386.42

*1 TSB can include information external to current fund's transaction records. The amount is per individual across all funds.

Contribution Caps

Member	Contribution Type	Contributions	Cap	Current Position
Frame, Amanda Jane	Concessional (5 year carry forward cap available)	7,886.42	114,949.34	107,062.92 Below Cap
	Non-Concessional	0.00	110,000.00	110,000.00 Below Cap
Frame, Ian Leo	Concessional (5 year carry forward cap available)	0.00	130,000.00	130,000.00 Below Cap
	Non-Concessional	0.00	110,000.00	110,000.00 Below Cap

Carry Forward Unused Concessional Contribution Cap

Member	2018	2019	2020	2021	2022	2023	Current Position
Frame, Amanda Jane							
Concessional Contribution Cap	25,000.00	25,000.00	25,000.00	25,000.00	27,500.00	27,500.00	
Concessional Contribution	0.00	2,652.27	3,879.17	4,076.94	4,442.28	7,886.42	
Unused Concessional Contribution	0.00	22,347.73	21,120.83	20,923.06	23,057.72	19,613.58	
Cumulative Carry Forward Unused	N/A	0.00	22,347.73	43,468.56	64,391.62	87,449.34	
Maximum Cap Available	25,000.00	25,000.00	47,347.73	68,468.56	91,891.62	114,949.34	107,062.92 Below Cap
Total Super Balance	0.00	205,566.15	238,228.08	232,098.30	447,740.37	429,408.83	
Frame, Ian Leo							
Concessional Contribution Cap	25,000.00	25,000.00	25,000.00	25,000.00	27,500.00	27,500.00	
Concessional Contribution	0.00	0.00	0.00	0.00	0.00	0.00	
Unused Concessional Contribution	0.00	25,000.00	25,000.00	25,000.00	27,500.00	27,500.00	
Cumulative Carry Forward Unused	N/A	0.00	25,000.00	50,000.00	75,000.00	102,500.00	
Maximum Cap Available	25,000.00	25,000.00	50,000.00	75,000.00	102,500.00	130,000.00	130,000.00 Below Cap
Total Super Balance	0.00	28,526.72	32,127.57	30,159.22	56,442.95	53,228.36	

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NCC Bring Forward Caps

Member	Bring Forward Cap	2020	2021	2022	2023	Total	Current Position
Frame, Amanda Jane	N/A	1,203.00	0.00	0.00	0.00	N/A	Bring Forward Not Triggered
Frame, Ian Leo	N/A	0.00	0.00	0.00	0.00	N/A	Bring Forward Not Triggered

Date	Transaction Description	Contribution Type	Ledger Data			SuperStream Data							
			Concessional	Non-Concession	Other	Reserves	Contribution	Employer	Concessional	Non-Concess	Other		
01/07/2022	Amanda Super CommBank app TFR - Frame & Co Holdings Pty Ltd SG	Employer	114.53										
23/07/2022	Fast Transfer From AMANDA FRAME AMP super payment June 2022 Quarter from Frame & Co Holdings Pty Ltd	Employer	316.16										
25/07/2022	SAKURA FOUND June quarter 50	Employer	350.00										
31/08/2022	Amanda Super CommBank app TFR - Frame & Co Holdings Pty Ltd	Employer	160.33										
17/10/2022	SAKURA FOUND Super Sept quarter 50	Employer	2,094.72										
17/10/2022	AMANDA FRAME AMP Super 50 - Frame & CO Holdings Pty Ltd	Employer	277.20										
20/01/2023	SAKURA FOUND Sakura Super 50	Employer	2,443.84										
27/04/2023	SuperChoice P/L PC200423-190245990 50	Employer	2,129.64					Employer					2,129.64
28/04/2023	ATO ATO0020000180747 08 50	Any Other		500.00									

4.2

Total - Frame, Amanda Jane

7,886.42	0.00	500.00	0.00
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2,129.64

0.00	0.00
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Total for All Members

7,886.42	0.00	500.00	0.00
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Superannuation Payable Transactions

Frame & Co Holdings Pty Ltd

For the period 1 July 2022 to 30 June 2023

Date	Source	Description	Reference	Debit	Credit	Running Balance	Gross	GST
Superannuation Payable								
01 Jul 2022	Spend Money	Amanda Frame		114.53	0.00	3,848.73	0.00	0.00
07 Jul 2022	Payroll Expense	Superannuation Liability	Payroll Expense Journal - PD-171	0.00	85.57	3,734.20	(114.53)	0.00
21 Jul 2022	Payroll Expense	Superannuation Liability	Payroll Expense Journal - PD-176	0.00	277.20	3,819.77	85.57	0.00
21 Jul 2022	Payroll Expense	Superannuation Liability	Payroll Expense Journal - PD-185	277.20	0.00	4,096.97	277.20	0.00
21 Jul 2022	Payroll Expense	Superannuation Liability	Payroll Expense Journal - PD-174	0.00	35.18	3,819.77	(277.20)	0.00
23 Jul 2022	Spend Money	Beth Super		667.50	0.00	3,854.95	35.18	0.00
23 Jul 2022	Spend Money	Amanda Frame		316.16	0.00	3,187.45	(667.50)	0.00
04 Aug 2022	Payroll Expense	Superannuation Liability	Payroll Expense Journal - PD-175	0.00	67.72	2,871.29	(316.16)	0.00
18 Aug 2022	Payroll Expense	Superannuation Liability	Payroll Expense Journal - PD-177	0.00	53.02	2,939.01	67.72	0.00
31 Aug 2022	Spend Money	Amanda Frame		160.33	0.00	2,992.03	53.02	0.00
01 Sep 2022	Payroll Expense	Superannuation Liability	Payroll Expense Journal - PD-178	0.00	45.04	2,831.70	(160.33)	0.00
15 Sep 2022	Payroll Expense	Superannuation Liability	Payroll Expense Journal - PD-179	0.00	35.18	2,876.74	45.04	0.00
29 Sep 2022	Payroll Expense	Superannuation Liability	Payroll Expense Journal - PD-180	0.00	92.30	2,911.92	35.18	0.00
13 Oct 2022	Payroll Expense	Superannuation Liability	Payroll Expense Journal - PD-181	0.00	38.32	3,004.22	92.30	0.00
16 Oct 2022	Spend Money	Beth Super		414.01	0.00	3,042.54	38.32	0.00
16 Oct 2022	Spend Money	Amanda Frame		277.20	0.00	2,628.53	(414.01)	0.00
27 Oct 2022	Payroll Expense	Superannuation Liability	Payroll Expense Journal - PD-182	0.00	68.78	2,351.33	(277.20)	0.00
10 Nov 2022	Payroll Expense	Superannuation Liability	Payroll Expense Journal - PD-183	0.00	75.08	2,420.11	68.78	0.00
24 Nov 2022	Payroll Expense	Superannuation Liability	Payroll Expense Journal - PD-184	0.00	47.67	2,495.19	75.08	0.00
08 Dec 2022	Payroll Expense	Superannuation Liability	Payroll Expense Journal - PD-186	0.00	65.10	2,542.86	47.67	0.00
22 Dec 2022	Payroll Expense	Superannuation Liability	Payroll Expense Journal - PD-187	0.00	45.04	2,607.96	65.10	0.00
05 Jan 2023	Payroll Expense	Superannuation Liability	Payroll Expense Journal - PD-188	0.00	26.78	2,653.00	45.04	0.00
17 Jan 2023	Spend Money	Beth Super		339.99	0.00	2,679.78	26.78	0.00
19 Jan 2023	Payroll Expense	Superannuation Liability	Payroll Expense Journal - PD-189	0.00	20.48	2,339.79	(339.99)	0.00
02 Feb 2023	Payroll Expense	Superannuation Liability	Payroll Expense Journal - PD-190	0.00	14.70	2,360.27	20.48	0.00
16 Feb 2023	Payroll Expense	Superannuation Liability	Payroll Expense Journal - PD-191	0.00	49.88	2,374.97	14.70	0.00
02 Mar 2023	Payroll Expense	Superannuation Liability	Payroll Expense Journal - PD-192	0.00	17.85	2,424.85	49.88	0.00
16 Mar 2023	Payroll Expense	Superannuation Liability	Payroll Expense Journal - PD-193	0.00	61.95	2,442.70	17.85	0.00
30 Mar 2023	Payroll Expense	Superannuation Liability	Payroll Expense Journal - PD-194	0.00	45.15	2,504.65	61.95	0.00
13 Apr 2023	Payroll Expense	Superannuation Liability	Payroll Expense Journal - PD-195	0.00	35.70	2,549.80	45.15	0.00
14 Apr 2023	Spend Money	Beth Super		236.79	0.00	2,585.50	35.70	0.00
27 Apr 2023	Payroll Expense	Superannuation Liability	Payroll Expense Journal - PD-196	0.00	80.85	2,348.71	(236.79)	0.00
11 May 2023	Payroll Expense	Superannuation Liability	Payroll Expense Journal - PD-197	0.00	17.85	2,429.56	80.85	0.00
25 May 2023	Payroll Expense	Superannuation Liability	Payroll Expense Journal - PD-198	0.00	37.80	2,447.41	17.85	0.00
08 Jun 2023	Payroll Expense	Superannuation Liability	Payroll Expense Journal - PD-199	0.00	56.70	2,485.21	37.80	0.00
22 Jun 2023	Payroll Expense	Superannuation Liability	Payroll Expense Journal - PD-200	0.00	18.90	2,541.91	56.70	0.00
Total Superannuation Payable				#####	1,515.79	2,560.81	#####	0.00
Closing Balance				0.00	2,560.81	2,560.81	0.00	0.00
Total				#####	1,515.79	1,287.92	#####	0.00

Macquarie Bank Limited

ABN 46 008 583 542 | AFS Licence Number 237502

Macquarie Banking and Financial Services Group, a Member of the Macquarie Group

Office address

1 Shelley Street, Sydney NSW 2000

Client service

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Financial services professionals

1800 808 508

adviser@macquarie.com

Offices also in Melbourne, Brisbane, Perth and Adelaide.

Fax 1800 550 140

Visit us online at macquarie.com.auFRAME SMSF PTY LTD ATF
9 MAIDENWELL ROAD, ORMEAU, QLD 4208

01 February 2024

BSB: 182-512**Account Number:** 000965492093**Account Name:**FRAME SMSF PTY LTD ATF
FRAME FAMILY SUPER FUND**Account open date:** 30 August 2017

The following balances and interest details are provided for the above account for the 2022 - 2023 financial year:

Account balance as at 30/06/2023	\$22,615.61
Gross income paid during 2022 - 2023 financial year	\$781.22

If you would like any further information regarding the above, please contact your financial services professional or Macquarie on **1800 806 310**.

This information has been prepared by Macquarie Bank Limited ABN 46 008 583 542 for general information purposes only, without taking into account any potential investors' personal objectives financial situations or needs. Before acting on this general information, you must consider its appropriateness having regard to your own objectives, financial situations and needs. All potential investors should obtain financial, legal and taxation information before making any decision regarding a particular financial product.

Frame Family Super Fund
 Rental Summary
 21 Kate Reed Drive, Prospect Vale TAS 7250
 16/04/2018
 first rented

	Inv Number	Gross Rent	Other Rental income	Advertising Fees	Agent Fees	Council rates	Gardening	Land tax	Pest control	Letting fee & petties	R & M	Water	Net Rent	bankings
01/07/2022	71	725.00			79.74						2.75		642.51	642.51
	72	850.00			93.48						2.75		753.77	753.77
	73	725.00			79.73						2.75	77.00	565.52	565.52
	74	850.00			93.48						2.75		753.77	753.77
	75	1083.19			107.23						2.75	376.29	225.66	225.66
	76	725.00			79.73						2.75		642.52	642.52
	77	850.00			93.48						2.75		753.77	753.77
	78	725.00			79.74						2.75		642.51	642.51
	79	850.00			93.49						2.75		381.47	381.47
	80	850.00			93.49						2.75		753.76	753.76
	81	850.00			93.49						2.75	537.90	215.86 held	215.86 held
	82	935.32			148.49						2.75		430.66	430.66
	83	850.00			93.49						2.75		753.76	753.76
	84	850.00			93.49						2.75		753.76	753.76
	85	850.00			93.49						2.75		23.35	23.35
	86	850.00			93.49			359.10			2.75		753.76	753.76
	87	850.00			93.49						2.75		433.46	433.46
	88	900.00			98.99						2.75	364.80	894.96	894.96
	89	996.70			98.99						2.75		426.88	426.88
	90	900.00			98.99						2.75		798.26	798.26
	91	900.00			98.99						2.75		264.25	264.25
	92	300.00			33.00						2.75		1209.07	1209.07
	93	1500.00			164.98						2.75	123.20	439.15	439.15
	94	900.00			98.99						2.75	359.11	834.27	834.27
	95	991.01			98.99						2.75		955.27	955.27
	96	1200.00			131.98						2.75			
30/06/23														
		22856.22	0.00	0.00	2526.92	1486.24	0.00	359.10	0.00	0.00	126.50	848.10	1453.62	16055.74
														16055.74

POSTED

6-1

6.2

Folio Summary

Ian Frame - Frame Family Bare Trust, Amanda Frame - Frame Family Bare Trust
Frame Family Bare Trust
9 Maidenwell Road
Ormeau QLD 4208

Folio: OWN00284
From: 1/07/2022
To: 30/06/2023
Created: 3/07/2023

Money In	Money Out	Balance
\$22,856.22	\$6,800.48	\$16,055.74

Account	Included Tax	Money Out	Money In
21 Kate Reed Drive, Prospect Vale TAS			
Rent			\$22,475.00
R & M - Electrical	\$60.10	\$738.10	
Council Rates		\$1,486.24	
Water Rates		\$1,453.62	
Land Tax		\$359.10	
General Repairs and Maintenance	\$10.00	\$110.00	
Residential Management Fee	\$224.75	\$2,471.92	
Income & Expenditure Fee	\$5.00	\$55.00	
Lease Renewal	\$5.00	\$55.00	
Water usage - reimbursed from tenancy			\$381.22
Subtotal		<u>\$6,728.98</u>	<u>\$22,856.22</u>
Account Transactions			
Administration Fee	\$6.50	\$71.50	
Subtotal		<u>\$71.50</u>	<u>\$0.00</u>
Total		<u>\$6,800.48</u>	<u>\$22,856.22</u>

Total Tax on Money Out: \$311.35

6.3



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sally@propertywiselaunceston.com.au
ABN: 49 609 896 068
Licence: 401

Ian Frame, Amanda Frame
Frame Family Bare Trust
9 Maidenwell Road
Ormeau QLD 4208

Tax Invoice
Account OWN00284
Statement #71
6 Jul 2022

Money In	\$725.00
Money Out	\$82.49
You Received	\$642.51

Details for Account OWN00284

	Money Out	Money In
Balance brought forward		\$0.00
21 Kate Reed Drive, Prospect Vale TAS 7250		
Rented for \$425.00 per week		
Chris, Heidi & Abby Woodland paid to 21/07/2022		
Rent paid to 7/07/2022 with part payment of \$210.73 (previously paid to 7/07/2022 + \$85.73)		\$125.00
Rent paid to 14/07/2022 with part payment of \$385.73 (previously paid to 7/07/2022 + \$210.73)		\$600.00
Management Fee *	\$79.74	
Total	\$79.74	\$725.00

Account Transactions

Statement & Sundries Cost *	\$2.75	
Withdrawal by EFT to owner Frame SMSF Pty Ltd [EFT Transfer to: Frame SMSF Pty Ltd, (064194) - ***198]	\$642.51	
Balance remaining		\$0.00

GST Summary

Total Tax on agency fees	\$7.50
(* includes Tax)	

b.4



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Ian Frame, Amanda Frame
Frame Family Bare Trust
9 Maidenwell Road
Ormeau QLD 4208

Tax Invoice
Account OWN00284
Statement #72
20 Jul 2022

Money In	\$850.00
Money Out	\$96.23
You Received	\$753.77

Details for Account OWN00284

	Money Out	Money In
Balance brought forward		\$0.00
21 Kate Reed Drive, Prospect Vale TAS 7250		
Rented for \$425.00 per week		
Chris, Heidi & Abby Woodland paid to 4/08/2022		
Rent paid to 21/07/2022 with part payment of \$85.73 (previously paid to 14/07/2022 + \$385.73)		\$125.00
Rent paid to 21/07/2022 with part payment of \$210.73 (previously paid to 21/07/2022 + \$85.73)		\$125.00
Rent paid to 28/07/2022 with part payment of \$385.73 (previously paid to 21/07/2022 + \$210.73)		\$600.00
Management Fee *	\$93.48	
Total	\$93.48	\$850.00

Account Transactions

Statement & Sundries Cost *	\$2.75	
Withdrawal by EFT to owner Frame SMSF Pty Ltd [EFT Transfer to: Frame SMSF Pty Ltd, (064194) - ***198]	\$753.77	
Balance remaining		\$0.00

GST Summary

Total Tax on agency fees	\$8.75
(* includes Tax)	

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Licence: 401

Ian Frame, Amanda Frame
Frame Family Bare Trust
9 Maidenwell Road
Ormeau QLD 4208

Tax Invoice
Account OWN00284
Statement #73
3 Aug 2022

Money In	\$725.00
Money Out	\$159.48
You Received	\$565.52

Details for Account OWN00284

	Money Out	Money In
Balance brought forward		\$0.00
21 Kate Reed Drive, Prospect Vale TAS 7250		
Rented for \$425.00 per week Chris, Heidi & Abby Woodland paid to 16/08/2022		
Rent paid to 4/08/2022 with part payment of \$85.73 (previously paid to 28/07/2022 + \$385.73)		\$125.00
Rent paid to 11/08/2022 with part payment of \$260.73 (previously paid to 4/08/2022 + \$85.73)		\$600.00
Smoke Alarm Compliance - All On Contracting Pty Ltd	\$77.00	
Management Fee *	\$79.73	
Total	\$156.73	\$725.00

Account Transactions

Statement & Sundries Cost *	\$2.75	
Withdrawal by EFT to owner Frame SMSF Pty Ltd [EFT Transfer to: Frame SMSF Pty Ltd, (064194) - ***198]	\$565.52	
Balance remaining		\$0.00

GST Summary

Total Tax on agency fees	\$7.50
(* includes Tax)	

b-b



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ABN: 49 609 896 068
Licence: 401

Ian Frame, Amanda Frame
Frame Family Bare Trust
9 Maidenwell Road
Ormeau QLD 4208

Tax Invoice
Account OWN00284
Statement #74
17 Aug 2022

Money In	\$850.00
Money Out	\$96.23
You Received	\$753.77

Details for Account OWN00284	Money Out	Money In
Balance brought forward		\$0.00
21 Kate Reed Drive, Prospect Vale TAS 7250		
Rented for \$425.00 per week		
Chris, Heidi & Abby Woodland paid to 30/08/2022		
Rent paid to 11/08/2022 with part payment of \$385.73 (previously paid to 11/08/2022 + \$260.73)		\$125.00
Rent paid to 18/08/2022 with part payment of \$85.73 (previously paid to 11/08/2022 + \$385.73)		\$125.00
Rent paid to 25/08/2022 with part payment of \$260.73 (previously paid to 18/08/2022 + \$85.73)		\$600.00
Management Fee *	\$93.48	
Total	\$93.48	\$850.00

Account Transactions	Money Out	Money In
Statement & Sundries Cost *	\$2.75	
Withdrawal by EFT to owner Frame SMSF Pty Ltd [EFT Transfer to: Frame SMSF Pty Ltd, (064194) - ***198]	\$753.77	
Balance remaining		\$0.00

GST Summary
Total Tax on agency fees \$8.75
(* includes Tax)

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Ian Frame, Amanda Frame
Frame Family Bare Trust
9 Maidenwell Road
Ormeau QLD 4208

Tax Invoice
Account OWN00284
Statement #75
31 Aug 2022

Money In	\$1,083.19
Money Out	\$857.53
You Received	\$225.66

Details for Account OWN00284

Balance brought forward Money Out Money In \$0.00

21 Kate Reed Drive, Prospect Vale TAS 7250

Rented for \$425.00 per week
Chris, Heidi & Abby Woodland paid to 15/09/2022

Rent paid to 25/08/2022 with part payment of \$385.73 (previously paid to 25/08/2022 + \$260.73)		\$125.00
Rent paid to 1/09/2022 with part payment of \$85.73 (previously paid to 25/08/2022 + \$385.73)		\$125.00
Rent paid to 1/09/2022 with part payment of \$210.73 (previously paid to 1/09/2022 + \$85.73)		\$125.00
Rent paid to 8/09/2022 with part payment of \$385.73 (previously paid to 1/09/2022 + \$210.73)		\$600.00
Invoice: Taswater 1193 - 1290, paid from deposit		\$13.08
Taswater 1193 - 1290		\$95.11
First Rates Instalment - Meander Valley Council	\$371.26	
Taswater 01.07.22-30.09.22 - Taswater	\$376.29	
Management Fee *	\$107.23	
Total	\$854.78	\$1,083.19

Account Transactions

Statement & Sundries Cost *	\$2.75
Withdrawal by EFT to owner Frame SMSF Pty Ltd [EFT Transfer to: Frame SMSF Pty Ltd, (064194) - ***198]	\$225.66

Balance remaining \$0.00

GST Summary

Total Tax on agency fees \$10.00
(* includes Tax)

6-8



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Ian Frame, Amanda Frame
Frame Family Bare Trust
9 Maidenwell Road
Ormeau QLD 4208

Tax Invoice
Account OWN00284
Statement #76
14 Sep 2022

Money In	\$725.00
Money Out	\$82.48
You Received	\$642.52

Details for Account OWN00284

	Money Out	Money In
Balance brought forward		\$0.00
21 Kate Reed Drive, Prospect Vale TAS 7250		
Rented for \$425.00 per week Chris, Heidi & Abby Woodland paid to 27/09/2022		
Rent paid to 15/09/2022 with part payment of \$85.73 (previously paid to 8/09/2022 + \$385.73)		\$125.00
Rent paid to 22/09/2022 with part payment of \$260.73 (previously paid to 15/09/2022 + \$85.73)		\$600.00
Management Fee *	\$79.73	
Total	\$79.73	\$725.00

Account Transactions

Statement & Sundries Cost *	\$2.75	
Withdrawal by EFT to owner Frame SMSF Pty Ltd [EFT Transfer to: Frame SMSF Pty Ltd, (064194) - ***198]	\$642.52	
Balance remaining		\$0.00

GST Summary

Total Tax on agency fees	\$7.50
(* includes Tax)	

6-9



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Ian Frame, Amanda Frame
Frame Family Bare Trust
9 Maidenwell Road
Ormeau QLD 4208

Tax Invoice
Account OWN00284
Statement #77
28 Sep 2022

Money In	\$850.00
Money Out	\$96.23
You Received	\$753.77

Details for Account OWN00284

	Money Out	Money In
Balance brought forward		\$0.00
21 Kate Reed Drive, Prospect Vale TAS 7250		
Rented for \$425.00 per week		
Chris, Heidi & Abby Woodland paid to 11/10/2022		
Rent paid to 22/09/2022 with part payment of \$385.73 (previously paid to 22/09/2022 + \$260.73)		\$125.00
Rent paid to 29/09/2022 with part payment of \$85.73 (previously paid to 22/09/2022 + \$385.73)		\$125.00
Rent paid to 6/10/2022 with part payment of \$260.73 (previously paid to 29/09/2022 + \$85.73)		\$600.00
Management Fee *	\$93.48	
Total	\$93.48	\$850.00

Account Transactions

Statement & Sundries Cost *	\$2.75	
Withdrawal by EFT to owner Frame SMSF Pty Ltd [EFT Transfer to: Frame SMSF Pty Ltd, (064194) - ***198]	\$753.77	
Balance remaining		\$0.00

GST Summary

Total Tax on agency fees	\$8.75
(* includes Tax)	

6.10



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Ian Frame, Amanda Frame
Frame Family Bare Trust
9 Maidenwell Road
Ormeau QLD 4208

Tax Invoice
Account OWN00284
Statement #78
12 Oct 2022

Money In	\$725.00
Money Out	\$82.49
You Received	\$642.51

Details for Account OWN00284

	Money Out	Money In
Balance brought forward		\$0.00
21 Kate Reed Drive, Prospect Vale TAS 7250		
Rented for \$425.00 per week		
Chris, Heidi & Abby Woodland paid to 23/10/2022		
Rent paid to 6/10/2022 with part payment of \$385.73 (previously paid to 6/10/2022 + \$260.73)		\$125.00
Rent paid to 20/10/2022 with part payment of \$135.73 (previously paid to 6/10/2022 + \$385.73)		\$600.00
Management Fee *	\$79.74	
Total	\$79.74	\$725.00

Account Transactions

Statement & Sundries Cost *	\$2.75	
Withdrawal by EFT to owner Frame SMSF Pty Ltd [EFT Transfer to: Frame SMSF Pty Ltd, (064194) - ***198]	\$642.51	
Balance remaining		\$0.00

GST Summary

Total Tax on agency fees	\$7.50
(* includes Tax)	

6-11



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Ian Frame, Amanda Frame
Frame Family Bare Trust
9 Maidenwell Road
Ormeau QLD 4208

Tax Invoice

Account OWN00284
Statement #79
26 Oct 2022

Money In	\$850.00
Money Out	\$468.53
You Received	\$381.47

Details for Account OWN00284

	Money Out	Money In
Balance brought forward		\$0.00
21 Kate Reed Drive, Prospect Vale TAS 7250		
Rented for \$425.00 per week		
Chris, Heidi & Abby Woodland paid to 6/11/2022		
Rent paid to 20/10/2022 with part payment of \$260.73 (previously paid to 20/10/2022 + \$135.73)		\$125.00
Rent paid to 20/10/2022 with part payment of \$385.73 (previously paid to 20/10/2022 + \$260.73)		\$125.00
Rent paid to 3/11/2022 with part payment of \$135.73 (previously paid to 20/10/2022 + \$385.73)		\$600.00
Second Rates Instalment - Meander Valley Council	\$372.29	
Management Fee *	\$93.49	
Total	\$465.78	\$850.00

Account Transactions

Statement & Sundries Cost *	\$2.75	
Withdrawal by EFT to owner Frame SMSF Pty Ltd [EFT Transfer to: Frame SMSF Pty Ltd, (064194) - ***198]	\$381.47	
Balance remaining		\$0.00

GST Summary

Total Tax on agency fees \$8.75
(* includes Tax)

b.12



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Ian Frame, Amanda Frame
Frame Family Bare Trust
9 Maidenwell Road
Ormeau QLD 4208

Tax Invoice
Account OWN00284
Statement #80
9 Nov 2022

Money In	\$850.00
Money Out	\$96.24
You Received	\$753.76

Details for Account OWN00284

	Money Out	Money In
Balance brought forward		\$0.00
21 Kate Reed Drive, Prospect Vale TAS 7250		
Rented for \$425.00 per week Chris, Heidi & Abby Woodland paid to 20/11/2022		
Rent paid to 3/11/2022 with part payment of \$260.73 (previously paid to 3/11/2022 + \$135.73)		\$125.00
Rent paid to 3/11/2022 with part payment of \$385.73 (previously paid to 3/11/2022 + \$260.73)		\$125.00
Rent paid to 17/11/2022 with part payment of \$135.73 (previously paid to 3/11/2022 + \$385.73)		\$600.00
Management Fee *	\$93.49	
Total	\$93.49	\$850.00

Account Transactions

Statement & Sundries Cost *	\$2.75	
Withdrawal by EFT to owner Frame SMSF Pty Ltd [EFT Transfer to: Frame SMSF Pty Ltd, (064194) - ***198]	\$753.76	
Balance remaining		\$0.00

GST Summary

Total Tax on agency fees	\$8.75
(* includes Tax)	

6-13



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Ian Frame, Amanda Frame
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Tax Invoice
Account OWN00284
Statement #81
23 Nov 2022

Money In	\$850.00
Money Out	\$634.14
You Received	\$0.00

Details for Account OWN00284

	Money Out	Money In
Balance brought forward		\$0.00
21 Kate Reed Drive, Prospect Vale TAS 7250		
Rented for \$425.00 per week		
Chris, Heidi & Abby Woodland paid to 4/12/2022		
Rent paid to 17/11/2022 with part payment of \$260.73 (previously paid to 17/11/2022 + \$135.73)		\$125.00
Rent paid to 17/11/2022 with part payment of \$385.73 (previously paid to 17/11/2022 + \$260.73)		\$125.00
Rent paid to 1/12/2022 with part payment of \$135.73 (previously paid to 17/11/2022 + \$385.73)		\$600.00
Light Switch & Dishwasher Repairs - All On Contracting Pty Ltd *	\$537.90	
Management Fee *	\$93.49	
Total	\$631.39	\$850.00

Account Transactions

Statement & Sundries Cost *	\$2.75	
Payment of \$215.86 was withheld		
Outstanding expenses, including:		
Taswater 01.10.22-31.12.22 for \$353.42 (21 Kate Reed Drive) - Taswater		
Balance remaining		\$215.86

GST Summary

Total Tax on attached expenses	\$48.90
Total Tax on agency fees	\$8.75
(* includes Tax)	

6-14



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Ian Frame, Amanda Frame
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9 Maidenwell Road
Ormeau QLD 4208

Tax Invoice

Account OWN00284
Statement #82
7 Dec 2022

Money In	\$935.32
Money Out	\$504.66
You Received	\$646.52

Details for Account OWN00284

	Money Out	Money In
Balance brought forward		\$215.86
21 Kate Reed Drive, Prospect Vale TAS 7250		
Rented for \$425.00 per week		
Chris, Heidi & Abby Woodland paid to 18/12/2022		
Rent paid to 1/12/2022 with part payment of \$260.73 (previously paid to 1/12/2022 + \$135.73)		\$125.00
Rent paid to 1/12/2022 with part payment of \$385.73 (previously paid to 1/12/2022 + \$260.73)		\$125.00
Rent paid to 15/12/2022 with part payment of \$135.73 (previously paid to 1/12/2022 + \$385.73)		\$600.00
Taswater usage 1290 - 1365		\$85.32
Taswater 01.10.22-31.12.22 - Taswater	\$353.42	
Management Fee *	\$93.49	
Lease Renewal *	\$55.00	
Total	\$501.91	\$935.32

Account Transactions

Statement & Sundries Cost *	\$2.75	
Withdrawal by EFT to owner Frame SMSF Pty Ltd [EFT Transfer to: Frame SMSF Pty Ltd, (064194) - ***198]	\$646.52	
Balance remaining		\$0.00

GST Summary

Total Tax on agency fees \$13.75
(* includes Tax)

6-15

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Tax Invoice

Account OWN00284
 Statement #83
 21 Dec 2022

Ian Frame, Amanda Frame
 Frame Family Bare Trust
 9 Maidenwell Road
 Ormeau QLD 4208

Money In	\$850.00
Money Out	\$96.24
You Received	\$753.76

Details for Account OWN00284

	Money Out	Money In
Balance brought forward		\$0.00
21 Kate Reed Drive, Prospect Vale TAS 7250		
Rented for \$425.00 per week		
Chris, Heidi & Abby Woodland paid to 1/01/2023		
Rent paid to 15/12/2022 with part payment of \$260.73 (previously paid to 15/12/2022 + \$135.73)		\$125.00
Rent paid to 15/12/2022 with part payment of \$385.73 (previously paid to 15/12/2022 + \$260.73)		\$125.00
Rent paid to 29/12/2022 with part payment of \$135.73 (previously paid to 15/12/2022 + \$385.73)		\$600.00
Management Fee *	\$93.49	
Total	\$93.49	\$850.00

Account Transactions

Statement & Sundries Cost *	\$2.75	
Withdrawal by EFT to owner Frame SMSF Pty Ltd [EFT Transfer to: Frame SMSF Pty Ltd, (064194) - ***198]	\$753.76	
Balance remaining		\$0.00

GST Summary

Total Tax on agency fees	\$8.75
(* includes Tax)	

6-16



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Ian Frame, Amanda Frame
Frame Family Bare Trust
9 Maidenwell Road
Ormeau QLD 4208

Tax Invoice
Account OWN00284
Statement #84
4 Jan 2023

Money In	\$850.00
Money Out	\$96.24
You Received	\$753.76

Details for Account OWN00284

	Money Out	Money In
Balance brought forward		\$0.00
21 Kate Reed Drive, Prospect Vale TAS 7250		
Rented for \$425.00 per week		
Chris, Heidi & Abby Woodland paid to 15/01/2023		
Rent paid to 29/12/2022 with part payment of \$260.73 (previously paid to 29/12/2022 + \$135.73)		\$125.00
Rent paid to 29/12/2022 with part payment of \$385.73 (previously paid to 29/12/2022 + \$260.73)		\$125.00
Rent paid to 12/01/2023 with part payment of \$135.73 (previously paid to 29/12/2022 + \$385.73)		\$600.00
Management Fee *	\$93.49	
Total	\$93.49	\$850.00

Account Transactions

Statement & Sundries Cost *	\$2.75	
Withdrawal by EFT to owner Frame SMSF Pty Ltd [EFT Transfer to: Frame SMSF Pty Ltd, (064194) - ****198]	\$753.76	
Balance remaining		\$0.00

GST Summary

Total Tax on agency fees	\$8.75
(* includes Tax)	

6.17



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Ian Frame, Amanda Frame
Frame Family Bare Trust
9 Maidenwell Road
Ormeau QLD 4208

Tax Invoice
Account OWN00284
Statement #85
18 Jan 2023

Money In	\$850.00
Money Out	\$96.24
You Received	\$753.76

Details for Account OWN00284

	Money Out	Money In
Balance brought forward		\$0.00
21 Kate Reed Drive, Prospect Vale TAS 7250		
Rented for \$425.00 per week		
Chris, Heidi & Abby Woodland paid to 29/01/2023		
Rent paid to 12/01/2023 with part payment of \$260.73 (previously paid to 12/01/2023 + \$135.73)		\$125.00
Rent paid to 12/01/2023 with part payment of \$385.73 (previously paid to 12/01/2023 + \$260.73)		\$125.00
Rent paid to 26/01/2023 with part payment of \$135.73 (previously paid to 12/01/2023 + \$385.73)		\$600.00
Management Fee *	\$93.49	
Total	\$93.49	\$850.00

Account Transactions

Statement & Sundries Cost *	\$2.75	
Withdrawal by EFT to owner Frame SMSF Pty Ltd [EFT Transfer to: Frame SMSF Pty Ltd, (064194) - ***198]	\$753.76	
Balance remaining		\$0.00

GST Summary

Total Tax on agency fees	\$8.75
(* includes Tax)	

6-18



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Ian Frame, Amanda Frame
Frame Family Bare Trust
9 Maidenwell Road
Ormeau QLD 4208

Tax Invoice
Account OWN00284
Statement #86
1 Feb 2023

Money In	\$850.00
Money Out	\$826.65
You Received	\$23.35

Details for Account OWN00284

	Money Out	Money In
Balance brought forward		\$0.00
21 Kate Reed Drive, Prospect Vale TAS 7250		
Rented for \$450.00 per week		
Chris, Heidi & Abby Woodland paid to 12/02/2023		
Rent paid to 26/01/2023 with part payment of \$260.73 (previously paid to 26/01/2023 + \$135.73)		\$125.00
Rent paid to 26/01/2023 with part payment of \$385.73 (previously paid to 26/01/2023 + \$260.73)		\$125.00
Rent paid to 9/02/2023 with part payment of \$135.73 (previously paid to 26/01/2023 + \$385.73) , rent increased to \$450.00 on 10/02/2023		\$600.00
Third Rates Instalment - Meander Valley Council	\$371.31	
Land Tax Assessment for 2022-23 - State Revenue Office	\$359.10	
Management Fee *	\$93.49	
Total	\$823.90	\$850.00

Account Transactions

Statement & Sundries Cost *	\$2.75	
Withdrawal by EFT to owner Frame SMSF Pty Ltd [EFT Transfer to: Frame SMSF Pty Ltd. (064194) - ***198]	\$23.35	
Balance remaining		\$0.00

GST Summary

Total Tax on agency fees \$8.75
(* includes Tax)

6-19



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Ian Frame, Amanda Frame
Frame Family Bare Trust
9 Maidenwell Road
Ormeau QLD 4208

Tax Invoice

Account OWN00284
Statement #87
15 Feb 2023

Money In	\$850.00
Money Out	\$96.24
You Received	\$753.76

Details for Account OWN00284

	Money Out	Money In
Balance brought forward		\$0.00
21 Kate Reed Drive, Prospect Vale TAS 7250		
Rented for \$450.00 per week		
Chris, Heidi & Abby Woodland paid to 25/02/2023		
Rent paid to 9/02/2023 with part payment of \$260.73 (previously paid to 9/02/2023 + \$135.73) , rent increased to \$450.00 on 10/02/2023		\$125.00
Rent paid to 9/02/2023 with part payment of \$385.73 (previously paid to 9/02/2023 + \$260.73) , rent increased to \$450.00 on 10/02/2023		\$125.00
Rent paid to 23/02/2023 with part payment of \$85.73 (previously paid to 9/02/2023 + \$385.73) , rent increased to \$450.00 on 10/02/2023		\$600.00
Management Fee *	\$93.49	
Total	\$93.49	\$850.00

Account Transactions

Statement & Sundries Cost *	\$2.75	
Withdrawal by EFT to owner Frame SMSF Pty Ltd [EFT Transfer to: Frame SMSF Pty Ltd, (064194) - ***198]	\$753.76	
Balance remaining		\$0.00

GST Summary

Total Tax on agency fees \$8.75
(* includes Tax)

6-20



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Ian Frame, Amanda Frame
Frame Family Bare Trust
9 Maidenwell Road
Ormeau QLD 4208

Tax Invoice
Account OWN00284
Statement #88
1 Mar 2023

Money In	\$900.00
Money Out	\$466.54
You Received	\$433.46

Details for Account OWN00284

	Money Out	Money In
Balance brought forward		\$0.00
21 Kate Reed Drive, Prospect Vale TAS 7250		
Rented for \$450.00 per week		
Chris, Heidi & Abby Woodland paid to 11/03/2023		
Rent paid to 23/02/2023 with part payment of \$385.73 (previously paid to 23/02/2023 + \$85.73)		\$300.00
Rent paid to 9/03/2023 with part payment of \$85.73 (previously paid to 23/02/2023 + \$385.73)		\$600.00
Taswater 01.01.23-31.03.23 - Taswater	\$364.80	
Management Fee *	\$98.99	
Total	\$463.79	\$900.00

Account Transactions

Statement & Sundries Cost *	\$2.75	
Withdrawal by EFT to owner Frame SMSF Pty Ltd [EFT Transfer to: Frame SMSF Pty Ltd, (064194) - ***198]	\$433.46	
Balance remaining		\$0.00

GST Summary

Total Tax on agency fees	\$9.25
(* includes Tax)	

6-21



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Ian Frame, Amanda Frame
Frame Family Bare Trust
9 Maidenwell Road
Ormeau QLD 4208

Tax Invoice

Account OWN00284
Statement #89
15 Mar 2023

Money In	\$996.70
Money Out	\$101.74
You Received	\$894.96

Details for Account OWN00284

	Money Out	Money In
Balance brought forward		\$0.00
21 Kate Reed Drive, Prospect Vale TAS 7250		
Rented for \$450.00 per week		
Chris, Heidi & Abby Woodland paid to 25/03/2023		
Rent paid to 9/03/2023 with part payment of \$385.73 (previously paid to 9/03/2023 + \$85.73)		\$300.00
Rent paid to 23/03/2023 with part payment of \$85.73 (previously paid to 9/03/2023 + \$385.73)		\$600.00
Taswater usage 1365 - 1450		\$96.70
Management Fee *	\$98.99	
Total	\$98.99	\$996.70

Account Transactions

Statement & Sundries Cost *	\$2.75	
Withdrawal by EFT to owner Frame SMSF Pty Ltd [EFT Transfer to: Frame SMSF Pty Ltd, (064194) - ***198]	\$894.96	
Balance remaining		\$0.00

GST Summary

Total Tax on agency fees	\$9.25
(* includes Tax)	

b22



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Tax Invoice
Account OWN00284
Statement #90
29 Mar 2023

Money In	\$900.00
Money Out	\$473.12
You Received	\$426.88

Details for Account OWN00284

	Money Out	Money In
Balance brought forward		\$0.00
21 Kate Reed Drive, Prospect Vale TAS 7250		
Rented for \$450.00 per week		
Chris, Heidi & Abby Woodland paid to 8/04/2023		
Rent paid to 23/03/2023 with part payment of \$385.73 (previously paid to 23/03/2023 + \$85.73)		\$300.00
Rent paid to 6/04/2023 with part payment of \$85.73 (previously paid to 23/03/2023 + \$385.73)		\$600.00
Fourth Rates Instalment - Meander Valley Council	\$371.38	
Management Fee *	\$98.99	
Total	\$470.37	\$900.00

Account Transactions

Statement & Sundries Cost *	\$2.75	
Withdrawal by EFT to owner Frame SMSF Pty Ltd [EFT Transfer to: Frame SMSF Pty Ltd, (064194) - ***198]	\$426.88	
Balance remaining		\$0.00

GST Summary

Total Tax on agency fees \$9.25
(* includes Tax)

6-23



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Frame Family Bare Trust
9 Maidenwell Road
Ormeau QLD 4208

Tax Invoice
Account OWN00284
Statement #91
12 Apr 2023

Money In	\$900.00
Money Out	\$101.74
You Received	\$798.26

Details for Account OWN00284	Money Out	Money In
Balance brought forward		\$0.00
21 Kate Reed Drive, Prospect Vale TAS 7250		
Rented for \$450.00 per week		
Chris, Heidi & Abby Woodland paid to 22/04/2023		
Rent paid to 6/04/2023 with part payment of \$385.73 (previously paid to 6/04/2023 + \$85.73)		\$300.00
Rent paid to 20/04/2023 with part payment of \$85.73 (previously paid to 6/04/2023 + \$385.73)		\$600.00
Management Fee *	\$98.99	
Total	\$98.99	\$900.00

Account Transactions	Money Out	Money In
Statement & Sundries Cost *	\$2.75	
Withdrawal by EFT to owner Frame SMSF Pty Ltd	\$798.26	
[EFT Transfer to: Frame SMSF Pty Ltd, (064194) - ***198]		
Balance remaining		\$0.00

GST Summary	Amount
Total Tax on agency fees	\$9.25
(* includes Tax)	

624



PO Box 150 Riverside TASMANIA 7250
(m) 0499109146 (w) 0363311843
propertywiselaunceston.com.au
sally@propertywiselaunceston.com.au
ABN: 49 609 896 068
Licence: 401

Ian Frame, Amanda Frame
Frame Family Bare Trust
9 Maidenwell Road
Ormeau QLD 4208

Tax Invoice
Account OWN00284
Statement #92
26 Apr 2023

Money In	\$300.00
Money Out	\$35.75
You Received	\$264.25

Details for Account OWN00284

	Money Out	Money In
Balance brought forward		\$0.00
21 Kate Reed Drive, Prospect Vale TAS 7250		
Rented for \$450.00 per week Chris, Heidi & Abby Woodland paid to 27/04/2023		
Rent paid to 20/04/2023 with part payment of \$385.73 (previously paid to 20/04/2023 + \$85.73)		\$300.00
Management Fee *	\$33.00	
Total	\$33.00	\$300.00

Account Transactions

Statement & Sundries Cost *	\$2.75	
Withdrawal by EFT to owner Frame SMSF Pty Ltd [EFT Transfer to: Frame SMSF Pty Ltd, (064194) - ***198]	\$264.25	
Balance remaining		\$0.00

GST Summary

Total Tax on agency fees	\$3.25
(* includes Tax)	

6-25



PO Box 150 Riverside TASMANIA 7250
(m) 0499109146 (w) 0363311843
propertywiselaunceston.com.au
sally@propertywiselaunceston.com.au
ABN: 49 609 896 068
Licence: 401

Ian Frame, Amanda Frame
Frame Family Bare Trust
9 Maidenwell Road
Ormeau QLD 4208

Tax Invoice

Account OWN00284
Statement #93
10 May 2023

Money In	\$1,500.00
Money Out	\$290.93
You Received	\$1,209.07

Details for Account OWN00284

Balance brought forward \$0.00

21 Kate Reed Drive, Prospect Vale TAS 7250

Rented for \$450.00 per week

Chris, Heidi & Abby Woodland paid to 20/05/2023

	Money Out	Money In
Rent paid to 4/05/2023 with part payment of \$85.73 (previously paid to 20/04/2023 + \$385.73)		\$600.00
Rent paid to 4/05/2023 with part payment of \$385.73 (previously paid to 4/05/2023 + \$85.73)		\$300.00
Rent paid to 18/05/2023 with part payment of \$85.73 (previously paid to 4/05/2023 + \$385.73)		\$600.00
Replace Rangehood Globes - All On Contracting Pty Ltd *	\$123.20	
Management Fee *	\$164.98	
Total	\$288.18	\$1,500.00

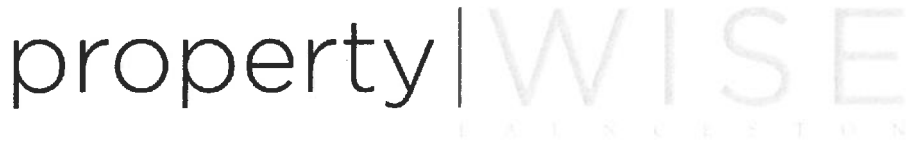
Account Transactions

Statement & Sundries Cost *	\$2.75	
Withdrawal by EFT to owner Frame SMSF Pty Ltd [EFT Transfer to: Frame SMSF Pty Ltd, (064194) - ***198]	\$1,209.07	
Balance remaining		\$0.00

GST Summary

Total Tax on attached expenses	\$11.20
Total Tax on agency fees	\$15.25
(* includes Tax)	

6-26



PO Box 150 Riverside TASMANIA 7250
(m) 0499109146 (w) 0363311843
propertywiselaunceston.com.au
sally@propertywiselaunceston.com.au
ABN: 49 609 896 068
Licence: 401

Ian Frame, Amanda Frame
Frame Family Bare Trust
9 Maidenwell Road
Ormeau QLD 4208

Tax Invoice
Account OWN00284
Statement #94
24 May 2023

Money In	\$900.00
Money Out	\$460.85
You Received	\$439.15

Details for Account OWN00284

	Money Out	Money In
Balance brought forward		\$0.00
21 Kate Reed Drive, Prospect Vale TAS 7250		
Rented for \$450.00 per week		
Chris, Heidi & Abby Woodland paid to 3/06/2023		
Rent paid to 18/05/2023 with part payment of \$385.73 (previously paid to 18/05/2023 + \$85.73)		\$300.00
Rent paid to 1/06/2023 with part payment of \$85.73 (previously paid to 18/05/2023 + \$385.73)		\$600.00
Taswater 01.04.23-30.06.23 - Taswater	\$359.11	
Management Fee *	\$98.99	
Total	\$458.10	\$900.00

Account Transactions

Statement & Sundries Cost *	\$2.75	
Withdrawal by EFT to owner Frame SMSF Pty Ltd [EFT Transfer to: Frame SMSF Pty Ltd, (064194) - ****198]	\$439.15	
Balance remaining		\$0.00

GST Summary

Total Tax on agency fees	\$9.25
(* includes Tax)	

6-27



PO Box 150 Riverside TASMANIA 7250
(m) 0499109146 (w) 0363311843
propertywiselaunceston.com.au
sally@propertywiselaunceston.com.au
ABN: 49 609 896 068
Licence: 401

Ian Frame, Amanda Frame
Frame Family Bare Trust
9 Maidenwell Road
Ormeau QLD 4208

Tax Invoice
Account OWN00284
Statement #95
7 Jun 2023

Money In	\$991.01
Money Out	\$156.74
You Received	\$834.27

Details for Account OWN00284

	Money Out	Money In
Balance brought forward		\$0.00
21 Kate Reed Drive, Prospect Vale TAS 7250		
Rented for \$450.00 per week		
Chris, Heidi & Abby Woodland paid to 17/06/2023		
Rent paid to 1/06/2023 with part payment of \$385.73 (previously paid to 1/06/2023 + \$85.73)		\$300.00
Rent paid to 15/06/2023 with part payment of \$85.73 (previously paid to 1/06/2023 + \$385.73)		\$600.00
Taswater usage 1450 - 1530		\$91.01
Management Fee *	\$98.99	
Income and Expenditure Cost *	\$55.00	
Total	\$153.99	\$991.01

Account Transactions

Statement & Sundries Cost *	\$2.75	
Withdrawal by EFT to owner Frame SMSF Pty Ltd [EFT Transfer to: Frame SMSF Pty Ltd. (064194) - ****198]	\$834.27	
Balance remaining		\$0.00

GST Summary

Total Tax on agency fees \$14.25
(* includes Tax)

6-28



PO Box 150 Riverside TASMANIA 7250
(m) 0499109146 (w) 0363311843
propertywiselaunceston.com.au
sally@propertywiselaunceston.com.au
ABN: 49 609 896 068
Licence: 401

Ian Frame, Amanda Frame
Frame Family Bare Trust
9 Maidenwell Road
Ormeau QLD 4208

Tax Invoice
Account OWN00284
Statement #96
21 Jun 2023

Money In	\$1,200.00
Money Out	\$244.73
You Received	\$955.27

Details for Account OWN00284

	Money Out	Money In
Balance brought forward		\$0.00
21 Kate Reed Drive, Prospect Vale TAS 7250		
Rented for \$450.00 per week		
Chris, Heidi & Abby Woodland paid to 6/07/2023		
Rent paid to 22/06/2023 with part payment of \$235.73 (previously paid to 15/06/2023 + \$85.73)		\$600.00
Rent paid to 29/06/2023 with part payment of \$385.73 (previously paid to 22/06/2023 + \$235.73)		\$600.00
Roller Door Repairs - Tom Moore and Sons *	\$110.00	
Management Fee *	\$131.98	
Total	\$241.98	\$1,200.00

Account Transactions

Statement & Sundries Cost *	\$2.75	
Withdrawal by EFT to owner Frame SMSF Pty Ltd	\$955.27	
[EFT Transfer to: Frame SMSF Pty Ltd, (064194) - ***198]		Λ.
Balance remaining		\$0.00

GST Summary

Total Tax on attached expenses	\$10.00
Total Tax on agency fees	\$12.25
(* includes Tax)	

6-29

DEED OF EXTENSION OF LEASE

(for attachment to original Tenancy Agreement)

10/11/2022

Whereas: Pursuant to the original Residential Tenancy Agreement ("the Lease"):

Owner: I Frame C/O Property Wise Launceston
Tenant: Chris Woodland & Heidi Woodland & Abby Woodland
Start Date: 7/02/2023
Premises: 21 Kate Reed Drive, Prospect Vale TAS 7250
Rent: \$425.00 per week increasing to \$450.00
Security Deposit: \$1,640.00 held with the Residential Bond Authority

- A. The parties have agreed to extend the Lease for a further term of 52 weeks from 7/02/2023 expiring 06/02/2024 upon the same terms and conditions of the Lease and on the terms and conditions of this Deed.
- B. A rent increase of \$25.00 per week is to take effect from 10/02/2023 . The rent from this date forward will be \$450.00 per week.

Signed by the Tenant/s:

DocuSigned by: Chris Woodland
 DocuSigned by: Heidi Woodland
 DocuSigned by: Abby Woodland

Witness:

DocuSigned by: Zoe Nicholas
 Zoe Nicholas

Print Name:

Signed for or by the Owner:

DocuSigned by: Zoe Nicholas
 12/4/2022

Witness:

11/22/2022

Date: .../.../...

6-30

DEED OF EXTENSION OF LEASE

(for attachment to original Tenancy Agreement)

20/05/2021

Whereas: Pursuant to the original Residential Tenancy Agreement ("the Lease");

Owner: C/O Property Wise Launceston
Tenant: Chris Woodland & Heidi Woodland.
Start Date: 6/08/2021
Premises: 21 Kate Reed Drive, Prospect Vale TAS 7250
Rent: \$425.00 per week
Security Deposit: \$1,640.00 held at the Residential Bond Authority.

A. The parties have agreed to extend the Lease for a further term of 52 weeks from 6/08/2021, **expiring 06/02/2023** upon the same terms and conditions of the Lease and on the terms and conditions of this Deed.

B. The current rent for the property is \$425.00 per week.

Signed by the Tenant/s:

DocuSigned by:
Chris Woodland
 D30C8A8F687E473...

DocuSigned by:
Heidi Woodland
 D30C8A8F687E473...

Witness:

Print Name:

DocuSigned by:
Sam Spilsbury
 Sam Spilsbury

Signed for or by the Owner:

Witness:

DocuSigned by:
Sam Spilsbury
 24557D47F13F48B...

Date: 6/27/2021

7-1

Rollover benefits statement

RECEIVED

05 DEC 2022



Part of Australian Retirement Trust

Central Plaza Three
70 Eagle Street, Brisbane
GPO Box 200, Brisbane QLD 4001
P 1300 360 750
F 1300 241 602
W qsuper.qld.gov.au



041/1641

Frame Family Super Fund
PO Box 806
OXENFORD QLD 4210



Please keep a copy of this statement for your records.

Section A: Receiving fund

Australian business number (ABN)	57 101-604-164
Fund name	Frame Family Super Fund
Postal address	PO Box 806
Suburb/town/location	OXENFORD
State/territory	QLD
Postcode	4210
Country	Australia
Unique superannuation identifier (USI)	
Member client identifier	

Section B: Member's details

Tax file number (TFN)	171-208-697
Full name	
Title	Mr
Surname	Frame
First given name	Ian
Other given names	Leo
Residential address	9 MAIDENWELL STREET
Suburb/town/location	ORMEAU
State/territory	QLD
Postcode	4208
Country	AUSTRALIA
Date of birth	08 February 1971
Daytime phone number	
Email address (if applicable)	theframeys@gmail.com



1
5
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3
3
3
1
1
4

Section C: Rollover transaction details

Service period start date	21 November 1993
Tax components	
Tax-free component	\$16,007.25
KiwiSaver tax-free component	\$0.00
Taxable component	
Element taxed in the fund	\$233,992.75
Element untaxed in the fund	\$0.00
Total tax components	\$250,000.00
Preservation amounts	
Preserved amount	\$249,842.20
KiwiSaver preserved amount	\$0.00
Restricted non-preserved amount	\$0.00
Unrestricted non-preserved amount	\$157.80
Total preservation amounts	\$250,000.00

Section D: Non-complying funds

Contributions made to a non-complying super fund on or after 10 May 2006 \$0.00

Section E: Transferring fund

Fund Australian business number (ABN)	60 905-115-063
Fund name	QSuper Accumulation account
Contact name	Member Services
Daytime phone number	1300360750
Email address	QSUPER.ATOREPORTING@QSUPER.QLD.GOV.AU

Section F: Declaration

Authorised representative declaration

I declare that:

- I have prepared the statement with the information supplied by the superannuation provider
- I have received a declaration made by the superannuation provider that the information provided to me for the preparation of this statement is true and correct
- I am authorised by the superannuation provider to give the information in the statement to the ATO.

Name	Neil Sheppard
Authorised representative signature	Neil Sheppard
Date	30 November 2022

This statement and all QSuper products are issued by Australian Retirement Trust Pty Ltd (ABN 88 010 720 840, AFSL 228975) as trustee for Australian Retirement Trust (ABN 60 905 115 063). Any reference to "QSuper" is a reference to the Government Division of Australian Retirement Trust. This statement provides details of your benefit payment, and every effort has been made to ensure that the information on which this statement is based is accurate and up-to-date. Please read the information carefully and retain it for your records. As we are required to provide you all the information necessary to understand your benefit entitlement, if you require further information, please call us on 1300 360 750.

Frame Family Super Fund
SuperStream Rollover / Release Authority

As at 30 June 2023



1. Rollover / Release Authority Summary

Member's / Beneficiary's Name: IAN LEO FRAME

Transaction Type: SuperStream Roll In

Date: 30/11/2022

Transaction Status: Roll In Transaction Processed

2. Rollover / Release Authority Details

Member Details:

Is the rollover for a member or a beneficiary? Member

Member's Name: IAN LEO FRAME

Member Account: Default accumulation account

TFN: *****697

Date of Birth: *****1971

Sex: Male

Address: 9 MAIDENWELL STREET, ORMEAU, 4208, QLD, AUSTRALIA

Service Period Start Date: 21/11/1993

Receiving Fund Details:

Is the fund an SMSF? Yes

Name: The Trustee for Frame Family Super Fund

ABN: 57101604164

ESA: BGLSF360

Member Client ID:

Bank Account

BSB: 182512

Account Name: Frame Family Super Fund

Account Number: 965492093

Transferring Fund Details:

Is the fund an SMSF? No

Name: THE TRUSTEE FOR AUSTRALIAN RETIREMENT TRUST

ABN: 60905115063

ESA:

USI: 60905115063002

Member Client ID: GSUPR27584

Frame Family Super Fund
SuperStream Rollover / Release Authority
As at 30 June 2023



Rollover Transaction Details:

Is the request for the entire balance? No

Payment Reference Number: 609051150631130881

Requested Amount: \$250,000.00

Rollover Components

Tax Free Component: \$16,007.25

Element Taxed In The Fund: \$233,992.75

Element Untaxed In The Fund: \$0.00

Kiwisaver Tax Free Component: \$0.00

Preservation Amounts

Preserved Amount: \$249,842.20

Restricted Non-Preserved: \$0.00

Unrestricted Non-Preserved: \$157.80

Kiwisaver Preserved Amount: \$0.00

Is the request a Death Benefit Rollover? No

3. SuperStream Rollover / Release Authority Transaction History

Date	Transaction Status	Transaction Source	Processed By
01/12/2022	Roll In Transaction Processed	User created	Leeza Cox
30/11/2022	Roll In Transaction Received	Electronically received (Fund)	SYSTEM

8-1



Frame Family Super Fund General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Accountancy Fees (30100)					
<u>Accountancy Fees (30100)</u>					
02/09/2022	FRAMAC2 034460 TD		253.00	8.2	253.00 DR
17/01/2023	INVOICE 036721 TD		2,750.00	8.3	3,003.00 DR
30/03/2023	SLG INVOICE 037799 FRAMAC3 TD		253.00	8.4	3,256.00 DR
			3,256.00		3,256.00 DR

Total Debits: 3,256.00

Total Credits: 0.00

8.2



Simmons Livingstone & Associates

A.B.N. 45 163 871 958
PO Box 806, Oxenford 4210 Queensland
Tele 07 5561 8800 | Fax 07 5561 8700
simmonslivingstone.com.au

Ian & Amanda Frame
Frame SMSF Pty Ltd
9 Maidenwell Road
ORMEAU QLD 4208

Tax Invoice
034460

Ref: FRAMAC2
1 September, 2022

Description	Amount
<p>Attending to secretarial matters of the company on your behalf throughout the year with the Australian Securities & Investments Commission (ASIC):</p> <ul style="list-style-type: none"> • Attendance to ASIC company statements and review documentation on your behalf; • Checking and comparison of your company information with ASIC registers; • Preparation of annual company minutes as required by the Corporations Law; • Attendance to address changes throughout the year; • Provision of registered office address and maintenance of legislated ASIC opening hours; • Assurance your company files are up to date and compliant with current Corporations Law and associated legislation; • Acting as registered agent of the company. 	230.00
230.00	
Please note that this invoice is now due.	GST: \$ 23.00
*Credit card payments attract a surcharge	Amount Due: \$ 253.00

The firm reserves the right to charge interest of 11.5% compounding daily on outstanding amounts. The firm reserves the right to refer the outstanding invoices to a debt collection agency or legal practitioner, at a cost to the client. Such costs may include commission, administration fees, legal costs and interest as charged by the debt collection agency or legal practitioner.

<input type="checkbox"/> (EFT) - Transfer to our account Account Name Simmons Livingstone & Associates BSB: 064 445 Account: 1052 7520		Ref: FRAMAC2 Invoice: 034460 1 September, 2022 Amount Due: \$ 253.00
<input type="checkbox"/> Credit Card (Please indicate type) <input type="checkbox"/> Mastercard <input type="checkbox"/> Visa		Card CCV
Card Number: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
Cardholder Signature		Expiry/.....
<small>Note that credit card payments attract a surcharge. Liability limited by a scheme approved under Professional Standards Legislation</small>		



Simmons Livingstone & Associates

A.B.N. 45 163 871 958
PO Box 806, Oxenford 4210 Queensland
Tele 07 5561 8800 | Fax 07 5561 8700
simmonslivingstone.com.au

8.3

The Trustees
Frame Family Super Fund
9 Maidenwell Road
ORMEAU QLD 4208

Tax Invoice
036721

Ref: FRAMAS1
21 December, 2022

Description	Amount
Preparation of Financial Statements for the fund for the year ended 30th June 2022 including the following:- - Operating Statement, Statement of Financial Position & Notes to the Financial Statements - Trustee's declaration - Preparation and lodgement of income tax and regulatory return - Calculation of tax estimate - Memorandum of Resolutions - Calculations in relation to changes in market value of investments - Preparation of Member's Statements - Process Rollover in through superstream - Preparation of records in accordance with the auditor's requirements including payment of disbursement to Super Audits.	2,800.00
Please note that this invoice is now due. *Credit card payments attract a surcharge	2,800.00 GST: \$ 280.00 Amount Due: \$ 3,080.00

ACC 2750
AUDIT 330

3080

The firm reserves the right to charge interest of 11.5% compounding daily on outstanding amounts. The firm reserves the right to refer the outstanding invoices to a debt collection agency or legal practitioner, at a cost to the client. Such costs may include commission, administration fees, legal costs and interest as charged by the debt collection agency or legal practitioner.

(EFT) - Transfer to our account
 Account Name Simmons Livingstone & Associates
 BSB: 064 445 Account: 1052 7520
 Ref: FRAMAS1
 Invoice: 036721
 21 December, 2022
Amount Due: \$ 3,080.00

Credit Card (Please indicate type) Mastercard Visa **Card CCV**

Card Number:

Cardholder Signature Expiry/...../.....
 Note that credit card payments attract a surcharge. Liability limited by a scheme approved under Professional Standards Legislation

84



Simmons Livingstone & Associates

A.B.N. 45 163 871 958
PO Box 806, Oxenford 4210 Queensland
Tele 07 5561 8800 | Fax 07 5561 8700
simmonslivingstone.com.au

Ian & Amanda Frame
Frame Family Property Pty Ltd
9 Maidenwell Road
ORMEAU QLD 4208

Tax Invoice
037799

Ref: FRAMAC3
21 March, 2023

Description	Amount
<p>Attending to secretarial matters of the company on your behalf throughout the year with the Australian Securities & Investments Commission (ASIC):</p> <ul style="list-style-type: none"> • Attendance to ASIC company statements and review documentation on your behalf; • Checking and comparison of your company information with ASIC registers; • Preparation of annual company minutes as required by the Corporations Law; • Attendance to address changes throughout the year; • Provision of registered office address and maintenance of legislated ASIC opening hours; • Assurance your company files are up to date and compliant with current Corporations Law and associated legislation; • Acting as registered agent of the company. 	230.00
	230.00
Please note that this invoice is now due.	GST: \$ 23.00
*Credit card payments attract a surcharge	Amount Due: \$ 253.00

The firm reserves the right to charge interest of 11.5% compounding daily on outstanding amounts. The firm reserves the right to refer the outstanding invoices to a debt collection agency or legal practitioner, at a cost to the client. Such costs may include commission, administration fees, legal costs and interest as charged by the debt collection agency or legal practitioner.

<input type="checkbox"/> (EFT) - Transfer to our account Account Name Simmons Livingstone & Associates BSB: 064 445 Account: 1052 7520	Ref: FRAMAC3 Invoice: 037799 21 March, 2023 Amount Due: \$ 253.00
<input type="checkbox"/> Credit Card (Please indicate type) <input type="checkbox"/> Mastercard <input type="checkbox"/> Visa Card Number: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Card CCV <input type="text"/> <input type="text"/> <input type="text"/>
Cardholder Signature Expiry/..... <small>Note that credit card payments attract a surcharge. Liability limited by a scheme approved under Professional Standards Legislation</small>	

9-1

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: 21 December 2022

Recipient: Frame Family Super Fund

Address: C/- PO Box 806 OXFENFORD QLD 4210

Description of Services

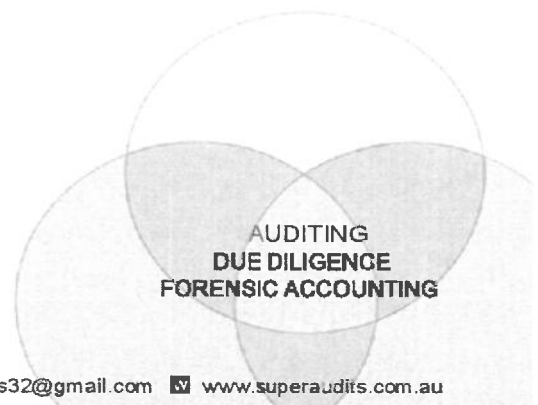
Statutory audit of the Frame Family Super Fund for the financial year ending 30 June 2022

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.



10.1

Frame Family Super Fund General Ledger



As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
ASIC Fees (30800)					
<u>ASIC Fees (30800)</u>					
02/09/2022	BPAY TO AUSTRALIAN SECURITIES & INV BP		59.00	10.2	59.00 DR
30/03/2023	BPAY TO AUSTRALIAN SECURITIES & INV BP		290.00	10.5	349.00 DR
			349.00		349.00 DR

Total Debits: 349.00

Total Credits: 0.00

10.2



ASIC
Australian Securities & Investments Commission

ABN 86 768 265 615

Inquiries
www.asic.gov.au/invoices
1300 300 630

FRAME SMSF PTY. LTD.
SIMMONS LIVINGSTONE AND ASSOCIATES PTY L
PO BOX 806 OXENFORD QLD 4210

INVOICE STATEMENT
Issue date 29 Aug 22
FRAME SMSF PTY. LTD.

ACN 621 368 429
Account No. 22 621368429

Summary

Opening Balance	\$0.00
New items	\$59.00
Payments & credits	\$0.00
TOTAL DUE	\$59.00

- 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

Please pay

Immediately	\$0.00
By 29 Oct 22	\$59.00

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
FRAME SMSF PTY. LTD.

ACN 621 368 429 Account No: 22 621368429



22 621368429

TOTAL DUE	\$59.00
Immediately	\$0.00
By 29 Oct 22	\$59.00

Payment options are listed on the back of this payment slip



Billor Code: 17301
Ref: 2296213684295



*814 129 0002296213684295 37

Transaction details:

	Transactions for this period	ASIC reference	\$ Amount
2022-08-29	Annual Review - Special Purpose Pty Co	4X0972789480P A	\$59.00
	Outstanding transactions		
2022-08-29	Annual Review - Special Purpose Pty Co	4X0972789480P A	\$59.00

PAYMENT OPTIONS



Billpay Code: 8929 Ref: 2296 2136 8429 537

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: 2296213684295
	Telephone & Internet Banking – BPAY® <small>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</small>



Company: FRAME SMSF PTY. LTD. ACN 621 368 429

Company details

Date company registered 29-08-2017
 Company next review date 29-08-2023
 Company type Australian Proprietary Company
 Company status Registered
 Home unit company No
 Superannuation trustee company Yes
 Non profit company No

Registered office

UNIT 30 , 340 HOPE ISLAND ROAD , HOPE ISLAND QLD 4212

Principal place of business

9 MAIDENWELL ROAD , ORMEAU QLD 4208

Officeholders

FRAME, AMANDA JANE
 Born 26-01-1974 at KOGARAH NSW
 9 MAIDENWELL ROAD , ORMEAU QLD 4208
 Office(s) held: Director, appointed 29-08-2017
 Secretary, appointed 29-08-2017

FRAME, IAN LEO
 Born 08-02-1971 at BRISBANE QLD
 9 MAIDENWELL ROAD , ORMEAU QLD 4208
 Office(s) held: Director, appointed 29-08-2017

Company share structure

Share class	Share description	Number issued	Total amount paid	Total amount unpaid
ORD	ORDINARY	2	2.00	0.00

Members

Share class	Total number held	Fully paid	Beneficially held
ORD	1	Yes	Yes

Share class	Total number held	Fully paid	Beneficially held
ORD	1	Yes	Yes

Document history

These are the documents most recently received by ASIC from this organisation.

Received	Number	Form	Description	Status
03-02-2020	1ECF08570	484	CHANGE TO COMPANY DETAILS	Processed and imaged
22-03-2018	6E4747027	484	CHANGE TO COMPANY DETAILS	Processed and imaged
20-09-2017	5E4506148	484	CHANGE TO COMPANY DETAILS	Processed and imaged

10.5



ASIC
Australian Securities & Investments Commission

ABN 86 768 265 615

Inquiries
www.asic.gov.au/invoices
1300 300 630

FRAME FAMILY PROPERTY PTY LTD
SIMMONS LIVINGSTONE AND ASSOCIATES PTY L
PO BOX 806 OXFENFORD QLD 4210

INVOICE STATEMENT

Issue date 12 Mar 23

FRAME FAMILY PROPERTY PTY LTD

ACN 624 935 128

Account No. 22 624935128

Summary

Opening Balance	\$0.00
New items	\$290.00
Payments & credits	\$0.00
TOTAL DUE	\$290.00

- 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

Please pay

Immediately	\$0.00
By 12 May 23	\$290.00

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.

TOTAL DUE	\$290.00
Immediately	\$0.00
By 12 May 23	\$290.00

Payment options are listed on the back of this payment slip

	Bill Code: 17301
	Ref: 2296249351281

PAYMENT SLIP

FRAME FAMILY PROPERTY PTY LTD

ACN 624 935 128

Account No: 22 624935128



22 624935128



*814 129 0002296249351281 96

Transaction details:

page 2 of 2

10.6

	Transactions for this period	ASIC reference	\$ Amount
2023-03-12	Annual Review - Pty Co	4X2485456480B A	\$290.00
	Outstanding transactions		
2023-03-12	Annual Review - Pty Co	4X2485456480B A	\$290.00

PAYMENT OPTIONS



Billpay Code: 8929
Ref: 2296 2493 5128 196

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

Bill Code: 17301
Ref: 2296249351281

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



Company: FRAME FAMILY PROPERTY PTY LTD ACN 624 935 128

Company details

Date company registered 12-03-2018
 Company next review date 12-03-2024
 Company type Australian Proprietary Company
 Company status Registered
 Home unit company No
 Superannuation trustee company No
 Non profit company No

Registered office

C/- SIMMONS LIVINGSTONE & ASSOCIATES, UNIT 30 , 340 HOPE ISLAND ROAD , HOPE ISLAND QLD 4212

Principal place of business

9 MAIDENWELL ROAD , ORMEAU QLD 4208

Officeholders

FRAME, AMANDA JANE
 Born 26-01-1974 at KOGARAH NSW
 9 MAIDENWELL ROAD , ORMEAU QLD 4208
 Office(s) held: Director, appointed 12-03-2018
 Secretary, appointed 12-03-2018

FRAME, IAN LEO
 Born 08-02-1971 at BRISBANE QLD
 9 MAIDENWELL ROAD , ORMEAU QLD 4208
 Office(s) held: Director, appointed 12-03-2018

Company share structure

Share class	Share description	Number issued	Total amount paid	Total amount unpaid
ORD	ORDINARY	2	2.00	0.00

Members

FRAME , AMANDA JANE		9 MAIDENWELL ROAD , ORMEAU QLD 4208		
Share class	Total number held	Fully paid	Beneficially held	
ORD	1	Yes	Yes	
FRAME , IAN LEO		9 MAIDENWELL ROAD , ORMEAU QLD 4208		
Share class	Total number held	Fully paid	Beneficially held	
ORD	1	Yes	Yes	

Document history

These are the documents most recently received by ASIC from this organisation.

Received	Number	Form	Description	Status
03-02-2020	1ECF08569	484	CHANGE TO COMPANY DETAILS	Processed and imaged
22-03-2018	6E4747026	484	CHANGE TO COMPANY DETAILS	Processed and imaged
12-03-2018	6E4409088	201	APPLICATION FOR INCORPORATION (DIVN 1)	Processed and imaged

Depreciation Schedule

For The Period 01 July 2022 - 30 June 2023



Investment	Purchase Date	Cost	Opening Written Down Value	Adjustments		Total Value For Depreciation ¹	Method	Rate	Depreciation			
				Disposals/ Decrease	Additions/ Increase				Calculated Depreciation ²	Posted Depreciation ³	Closing Written Down Value	
77200 / 21KATEREED	07/03/2018											
21 Kate Reed Drive, Prospect Vale TAS 7250 Blinds	30/04/2018	1,796.00	222.66			222.66	Low Value Pool	37.50 %	83.50	83.50	139.16	
		1,796.00	222.66			222.66				83.50	139.16	
		1,796.00	222.66			222.66				83.50	139.16	

¹ Amounts have been pro rated based on number of days in the year

² Depreciation/Capital Works calculated as per depreciation method

³ Depreciation amounts posted to the ledger

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NIA

Diminishing value method summary

Date	Effective life	Pooled plant	Division 40	Division 43	Total
17-Apr-18 to 30-Jun-18	1,317	966	2,283	1,180	3,463
1-Jul-18 to 30-Jun-19	2,099	1,568	3,667	5,680	9,347
1-Jul-19 to 30-Jun-20	1,698	981	2,679	5,681	8,360
1-Jul-20 to 30-Jun-21	1,203	936	2,139	5,681	7,820
1-Jul-21 to 30-Jun-22	825	924	1,749	5,681	7,430
1-Jul-22 to 30-Jun-23	513	921	1,434	5,681	7,115
1-Jul-23 to 30-Jun-24	410	578	988	5,681	6,669
1-Jul-24 to 30-Jun-25	0	976	976	5,681	6,657
1-Jul-25 to 30-Jun-26	0	610	610	5,681	6,291
1-Jul-26 to 30-Jun-27	0	380	380	5,681	6,061
1-Jul-27 to 30-Jun-28	0	238	238	5,681	5,919
1-Jul-28 to 30-Jun-29	0	151	151	5,681	5,832
1-Jul-29 to 30-Jun-30	0	95	95	5,681	5,776
1-Jul-30 to 30-Jun-31	0	59	59	5,681	5,740
1-Jul-31 to 30-Jun-32	0	36	36	5,681	5,717
1-Jul-32 to 30-Jun-33	0	21	21	5,681	5,702
1-Jul-33 to 30-Jun-34	0	14	14	5,681	5,695
1-Jul-34 to 30-Jun-35	0	8	8	5,681	5,689
1-Jul-35 to 30-Jun-36	0	6	6	5,681	5,687
1-Jul-36 to 30-Jun-37	0	3	3	5,681	5,684
1-Jul-37 to 30-Jun-38	0	2	2	5,681	5,683
1-Jul-38 to 30-Jun-39	0	0	0	5,681	5,681
1-Jul-39 to 30-Jun-40	0	0	0	5,681	5,681
1-Jul-40 to 30-Jun-41	0	0	0	5,681	5,681
1-Jul-41 to 30-Jun-42	0	0	0	5,681	5,681
1-Jul-42 to 30-Jun-43	0	0	0	5,681	5,681
1-Jul-43 to 30-Jun-44	0	0	0	5,681	5,681
1-Jul-44 to 30-Jun-45	0	0	0	5,681	5,681
1-Jul-45 to 30-Jun-46	0	0	0	5,681	5,681
1-Jul-46 to 30-Jun-47	0	0	0	5,681	5,681
1-Jul-47 to 30-Jun-48	0	0	0	5,681	5,681
1-Jul-48 to 30-Jun-49	0	0	0	5,681	5,681
1-Jul-49 to 30-Jun-50	0	0	0	5,681	5,681
1-Jul-50 to 30-Jun-51	0	0	0	5,681	5,681
1-Jul-51 to 30-Jun-52	0	0	0	5,681	5,681
1-Jul-52 to 30-Jun-53	0	0	0	5,681	5,681
1-Jul-53 to 30-Jun-54	0	0	0	5,681	5,681
1-Jul-54 to 30-Jun-55	0	0	0	5,681	5,681
1-Jul-55 to 30-Jun-56	0	0	0	5,681	5,681
1-Jul-56 to 30-Jun-57	0	0	0	5,681	5,681
1-Jul-57 to 30-Jun-58	0	0	0	4,475	4,475
Total	8,065	9,473	17,538	227,213	244,751

The contents of this page are subject to and must be read in conjunction with the disclaimer on page 7

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Frame Family Super Fund General Ledger



As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Life Insurance Premiums (39000)					
<u>(Life Insurance Premiums) Frame, Amanda Jane - Accumulation (FRAAMA00001A)</u>					
23/01/2023	TAL Life Limited 1720039-C6361321 13		2,476.87	13-2	2,476.87 DR
24/01/2023	TAL Life Limited 1720041-C6378294 13		937.42	14-1	3,414.29 DR
			3,414.29		3,414.29 DR
<u>(Life Insurance Premiums) Frame, Jan Leo - Accumulation (FRAIAN00001A)</u>					
04/11/2022	MLC Limited 93224375 13		964.36	15-1	964.36 DR
22/12/2022	TAL Life Limited 7057841-C5733112 13 Policy 7057842 \$333.08 Policy 7057841 \$1359.16		1,692.24	16-1	2,656.60 DR
			2,656.60		2,656.60 DR
Total Debits:			6,070.89		
Total Credits:			0.00		

8 December 2022

Private & Confidential

Frame Smsf Pty Ltd Atf Frame Family Super
Fund
9 Maidenwell Road
ORMEAU QLD 4208

Anniversary notice for Accelerated Protection
Policy Number: 1720039

Dear Trustee,

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 **23 January 2023**.

Policy Summary**Life Insured:** Amanda Frame

Your Plan	Premium Type	Inflation Protection	Benefit Amount	Premium (yearly)
Life Insurance Plan	Level Premium to Age 65	✓	\$587,726	\$1,065.79
TPD Insurance (Attached) - Superlink	Level Premium to Age 65	✓	\$587,726	\$1,411.08

Your new total yearly premium is \$2,476.87*

*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.

Due to factors that include, but are not limited to, rising business and future claim costs, we have adjusted the underlying premium rates which means premiums will increase. Increasing premium rates is important so we can continue to support our customers when they need us most at claim time.

Any increases to premium rates (stepped or level) are always made for a group of policy holders. Individual policies have not been singled out for increases.

On 23 January 2023, your yearly premium will change as outlined in the Policy Summary table on the front page of this anniversary notice; this will include any premium rate increases that apply to your Plan/s.

Please note, if you are not currently paying any premiums, or only paying premiums for certain Plan(s) due to your Policy being involved in a claim or other premium waiver event, the premium changes will apply once you resume paying premiums. You will be notified of your new premium closer to the time you are due to resume premium payments.

What happens next?

You don't need to do anything, if this increase applies to your Plan/s, it will happen automatically. For more details about why we have increased our premiums and what this may mean for you, please refer to the enclosed flyer **Understanding your insurance and premiums** or visit www.tal.com.au/premiums.

If you have any questions or want to discuss your insurance or your options, please speak to your Financial Adviser or call us on **1300 209 088**.

Does Inflation Protection continue to meet your needs?

Inflation Protection automatically increases your Benefit Amount annually to keep in-line with inflation (also referred to as Consumer Price Index in the Product Disclosure Statement) and by doing so, your premium increases. Talk to your adviser to discuss if Inflation Protection continues to meet your needs or refer to the Policy Schedule, Policy Document and Product Disclosure Statement to understand further information about your policy.

What you need to do

- Please take the time to check your policy details are correct and ensure you have funds available to pay your premium.
- Now is also a good time to think about whether your circumstances have changed. Many events like a marriage, birth of child, a change in your income or a change to your mortgage debt can be worth discussing with your adviser, to ensure your policy still aligns with your goals.

Because you have chosen to pay via direct debit from your Bank account, **your premium will be debited from your account on 23rd of January**. If the payment date falls on a weekend, your payment will be debited the following working day.

How to manage your policy

- If you wish to change your payment method or direct debit details for your insurance premiums, please contact us or complete the enclosed payment advice form.
- If you don't want your Benefit Amount to increase with inflation, simply notify us within 14 days of the date of this letter.
- If you would like to review anything else regarding your policy, simply contact TAL or your financial adviser using the contact details below.

How do I make a complaint?

We have an internal dispute resolution service to assist you with any concerns you may have about your policy, our services or your privacy.

In the first instance, we hope that our friendly team can handle any concern you may have. Please call our customer service team on **1300 209 088** or email us at customerservice@tal.com.au. If you are not satisfied with our initial response, please ask to speak to a Manager or a representative from the Internal Dispute Resolution Team.

We will attempt to resolve your complaint within 30 days of the date it is received. If we are unable to resolve your complaint within that period, we will inform you of the reasons for the delay and let you know when we expect to provide a response to your complaint.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au
Email: info@afca.org.au
Telephone: 1800 931 678 (free call)
In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Time limits may apply to complaints to AFCA.
 You may wish to consult the AFCA website or contact AFCA directly to find out if there is a time limit on lodging a complaint with AFCA.

What is the Life Insurance Code of Practice?

We are committed to the Life Insurance Code of Practice (the Code). The Code outlines the life insurance industry's key commitments and obligations to our customers, ensuring that we act with honesty, fairness and transparency. For more information on the Code, please visit our website.

What you need to know about your policy

As part of our commitment to the Life Insurance Life Code of Practice, it is important to inform you that before making any changes, such as cancelling or replacing this policy, there are risks you need to consider. For example, if cover is cancelled, the same cover may not be available to you, you may not be eligible for any cover, or you may be offered cover on different terms, even if your new policy is with TAL.

If you wish to make a claim, please contact us on the details below to obtain a claims pack. This will explain the information we need to assess the claim. You can also refer to the Product Disclosure Statement and your Policy Document for information on what may be required in the event of a claim.

If you would like to change the terms of your policy or if you are having trouble meeting your premium payments, we may be able to offer you options to assist. Please speak to your financial adviser or call us on the number below to discuss the options that might be available to you.

Do you need help?

<p>For any assistance, clarification or concerns, please contact TAL's Customer Service team:</p> <p>Phone: 1300 209 088 Email: customerservice@tal.com.au</p>	<p>For advice on your cover and financial strategy, please contact your financial adviser:</p> <p>Tom Graham Phone: (07) 5561 8800 Email: Lauren@simmonsivingstone.com.au</p>
<p>You can manage your cover anywhere, anytime with myTAL. Just log in at www.tal.com.au and register using your email address.</p> <p>TAL regularly introduces improvements to Accelerated Protection to provide the best protection we can offer to you, your family or your business. The upgrade booklet outlines what improvements have been introduced to Accelerated Protection over time that may now apply to your policy.</p> <p>To obtain a copy of your Product Disclosure Statement, Policy Document and Upgrade Booklet you can log onto myTAL via tal.com.au or contact us.</p>	

Privacy

TAL Privacy Policy is available on our website at www.tal.com.au/Privacy-Policy or is available free of charge on request.

Thank you for entrusting TAL with your life insurance.

Yours sincerely



TAL Customer Service

Glossary

To understand more about pricing, refer to the original PDS issued to you.

Agreed Value

If you have chosen 'Agreed Value' and we have received complete and accurate financial evidence to establish the Benefit Amount, then we will pay the Benefit Amount shown in the last Policy Schedule.

If you have chosen 'Agreed Value' and we haven't received complete and accurate financial evidence to establish the Benefit Amount (including any subsequent application for increases), in the event of a claim you will be required to provide complete and accurate financial evidence to support the Benefit Amount. The financial evidence provided must be to our satisfaction.

Any Occupation TPD

If you choose "Any Occupation" TPD cover, you may be eligible to claim if you suffer illness or injury and are totally and permanently disabled to the extent that you are unlikely to ever work in *any* jobs suited to your education, training or experience.

Benefit Amount

Benefit or Benefit Amount means the monthly amount or lump sum amount, as shown on your Policy Schedule, that we will pay you upon receipt of and acceptance by us, of a valid claim for the respective Plan on your Policy. For Income Protection (Standard and Premier), the amount we pay you is determined by the option you have chosen (Agreed Value or Indemnity) plus increases under Inflation Protection and less any Income Protection Adjustments if applicable.

Cover

Cover or Covered refers to the circumstances in which a Benefit Amount is payable in accordance with your Policy. The Cover your Policy provides is shown in your Policy Schedule.

Indemnity

If you have chosen 'Indemnity' as specified in your Policy Schedule, your monthly Earnings will be used to determine the Benefit Amount payable. In some circumstances, the full Benefit Amount may not be payable and may be reduced to reflect your income prior to claim. For example, if your income has reduced or the Benefit Amount has increased due to Inflation Protection but your income has not increased to the same extent, the amount payable to you may be reduced to reflect your actual income. Where the indexation factor is negative, we will not apply a change to your level of cover. Refer to your Policy Schedule, Policy Document or financial adviser for more information.

Inflation Protection

If you selected Inflation Protection, we will increase the Benefit Amount to keep up with inflation as per the terms stated in your Policy Document. If this applies to your policy, we will increase your Benefit Amount at each policy anniversary and a new premium will be calculated to reflect the increased Benefit Amount using your current Age and Premium Type (i.e. Stepped or Level Premium).

You can choose to decline this increase at each policy anniversary or remove Inflation Protection for future policy anniversaries.

Level Premium

If you choose Level Premiums, the premium is based on your age at the Plan start date. Where you choose to increase your cover or the Inflation Protection Benefit applies, the premium rates used to calculate premiums for the alteration will be based on the Life Insured's age at that time. The below are some factors to help you understand what can cause your Level Premiums to increase:

- your Benefit Amount increases (including as a result of Inflation Protection);
- you include a new Plan or benefit option;
- we review our costs and pricing;
- if we increase the premium rates we used to determine your premium or policy fee. Decisions to change premium rates or Policy fees do not occur because of changes to an individual customer's own circumstances, but rather are determined in relation to the group of customers that we insure;
- if you choose 'Level to 65' premiums, your premiums will convert to Stepped premiums on the policy anniversary before age 65;
- if you choose 'Level to 70' premiums, your premiums will convert to Stepped premiums on the policy anniversary before age 70; and

- if a Policy discount no longer applies or Government duties or charges increase.

Guaranteed level premium – Life insurance only

Level premium rates for Life insurance are guaranteed not to increase until the Policy anniversary date before your:

- 65th birthday, where Level premium to age 65 is selected; or
- 70th birthday, where Level premium to age 70 is selected,

Except if there is any increase in tax, duty or charge introduced by government. This does not apply to Critical Illness, Child's Critical Illness, TPD or Income Protection insurance or Business Expense.

Own Occupation TPD

If you choose "Own Occupation" TPD cover, you may be eligible to claim if you suffer illness or injury and are totally and permanently disabled to the extent that you are unlikely to ever work in your current occupation.

Plan

Plan means how your policy has been designed, and refers to insurance benefits and options under Life insurance, Critical Illness insurance, Child's Critical Illness insurance, TPD insurance and Income Protection insurance. Your original Policy Schedule outlined the Plans applicable to your policy at the time. Your anniversary notice outlines the Plan at each policy anniversary.

Premium

This is the amount you must pay to maintain your policy. This also includes Fees, Government duties and charges and discounts if applicable. Premium payments can be made monthly, quarterly, half-yearly or yearly.

Premium Type

Your premium type is the way your premiums are calculated as you age. These can be either Level or Stepped premiums, to suit your financial strategy.

Stepped Premium

If you choose Stepped premiums, the premium is calculated based on your total Benefit Amount (with or without inflation) and your age as at each policy anniversary. The premium will generally increase at each policy anniversary.

TPD when ADL is shown in your Policy Schedule (change at age 65):

From the Policy anniversary prior to your 65th birthday, the Own Occupation or Any Occupation definition no longer applies. The definition for your TPD benefit will change to Activities of Daily Living which means the Life Insured:

- is totally and permanently unable to perform at least two activities of daily living (for example, bathing, dressing, toileting, mobility, feeding) without the physical assistance of another person; or
- suffers loss of use of limbs (permanent); or
- suffers loss of sight in one eye and use of a single limb (permanent); or
- suffers blindness (permanent); or
- suffers significant cognitive impairment.

Understanding your insurance and premiums

Due to factors including, but not limited to, an increase in expected future claims costs and business costs, we need to increase premiums to continue to support our customers when they need us the most.



From 1 April 2021 to 31 March 2022, we paid **\$2.7 billion** in claims to **39,628** customers and their families*.

Why is insurance important?

Insurance cover can help provide you with peace of mind if anything ever does go wrong. It can:



provide for your loved ones in the event of your death



provide for your loved ones if you are diagnosed with a terminal illness



support you when you're sick or injured



take the financial pressure off so you can concentrate on getting better.

Insurance works by customers pooling their premiums together, which in turn means we can support them when something does go wrong.

Why do premium rates need to increase?

Like most businesses, insurers are susceptible to changes in costs and economic conditions, which in turn can impact customers' premiums. We expect business costs, including future claim costs, to increase. For example claim costs can include:

- the volume of claims; and
- the length of time customers need to be off work.

These examples are some of the factors we consider in our reviews and others may apply.

This means we need to ensure the premiums we collect can adequately manage these risks and that we can be there to support our customers when they need us most.

Paying claims is the reason we're here.

We will never single you out for a rate increase – our rate increases are determined and applied to a group of customers.

How do you calculate my premium?

Many factors can influence how your premiums are calculated including, but not limited to, the cover type selected, the length of time you have held your policy and the life insured's details, such as age, gender, occupation, smoking status, health and pastimes.


Your cover is guaranteed to continue each anniversary until your policy or benefits expire or end, as explained in your product and policy terms. We will not alter your existing cover or premiums as a result of your health, occupation or pastimes changing after you take out your cover. However, premiums can change each year, based on a number of other factors including the following:


- 1 If you have chosen stepped premiums, your insurance premiums are recalculated every year and will generally rise with your age.
- 2 If automatic indexation applies, your Benefit Amount will increase and your premiums will also increase to reflect the higher cover amount. You can choose to decline these increases or reduce your cover.
- 3 If it has been necessary for us to increase underlying premium rates or Policy Fees for our customers, to ensure we can continue to adequately address rising business and future claims costs.


There are a range of other reasons why your stepped or level premium may increase, including if we change our premium rates. Please refer to the relevant disclosure documents such as the Product Disclosure Statement and Policy Document (PDS), issued to you. You can also find details of your cover and your chosen options in the last Policy Schedule issued to you.


Can I change my cover?


As your life changes, so can your insurance needs, and you may wish to change your policy to suit you. You might not think about insurance cover very often but you or your family could be glad it's there when you need it. If you want to change your cover, the following options may be available to you. Speak to an adviser about whether the options are appropriate for your circumstances:


-  Reduce your Sum Insured.


-  You may be eligible for a discount if you change your payment frequency to yearly.


-  Turn off any automatic indexation increases you may have applied to your cover.

-  Reduce your benefit period or increase your waiting period if you have Income Protection.

-  If your health has improved or your pastimes have changed, ask us to review any loadings applied to your cover.

-  Update your smoker status if you haven't smoked at all in the past 12 months.

-  Change the definition that applies to any Total and Permanent Disability cover you might have, if applicable.

-  Switch your Income Protection policy from Agreed Value to Indemnity, if relevant.

We're here when you need us most

We have more than **180 years** of experience.

Supporting our customers and their families through the claims we pay **is the most important thing we do.**



People often think life insurance is about payments to families when a loved one passes away. But **of the claims we paid, approximately 71% helped our customers continue living their lives while recovering from illness or injury.***

We're here for you when the unexpected happens

The top 5 reasons for making a claim*:



1. Mental health conditions



2. Cancer



3. Injuries and fractures



4. Musculoskeletal and connective tissue conditions



5. Conditions of the Circulatory System

If you have any questions or want to discuss your insurance or your options, please visit www.tal.com.au/premiums, speak to your Financial Adviser or call us on **1300 467 022**.

*Claims statistics based on total number of claims paid by both TAL Life Limited (TAL Life) and Asteron Life & Superannuation Limited (Asteron Life) between 1 April 2021 and 31 March 2022. Asteron Life's life insurance business (including all life insurance policies) was transferred to TAL Life on 1 October 2021. From that date, TAL Life was the issuer of Asteron Life's life insurance policies. Payment of each claim is subject to the terms and conditions of the applicable policy, which are set out in the relevant Product Disclosure Statement and Policy Document

Any financial product advice is general in nature only and does not take into account any person's objectives, financial situation or needs. Before acting on it, the appropriateness of the advice for any person should be considered, having regard to those factors. Persons deciding whether to acquire or continue to hold life insurance issued by TAL Life should consider the relevant Product Disclosure Statement (PDS) available at www.tal.com.au. The Target Market Determination (TMD) for the product (where applicable) is also available at this web address.



9 December 2022

Private & Confidential

Frame Smsf Pty Ltd Atf Frame Family Super
Fund
9 Maidenwell Road
ORMEAU QLD 4208

**Anniversary notice for Accelerated Protection
Policy Number: 1720041**

Dear Trustee,

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 **24 January 2023**.

Policy Summary

Life Insured: Amanda Frame

Your Plan	Premium Type	Inflation Protection	Benefit Amount	Premium (yearly)
Life Insurance Plan	Stepped	✓	\$421,258	\$505.89
TPD Insurance (Attached) - Superlink	Stepped	✓	\$260,308	\$431.53

Your new total yearly premium is \$937.42*

*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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Due to factors that include, but are not limited to, rising business and future claim costs, we have adjusted the underlying premium rates which means premiums will increase. Increasing premium rates is important so we can continue to support our customers when they need us most at claim time.

Any increases to premium rates (stepped or level) are always made for a group of policy holders. Individual policies have not been singled out for increases.

On 24 January 2023, your yearly premium will change as outlined in the Policy Summary table on the front page of this anniversary notice; this will include any premium rate increases that apply to your Plan/s.

Please note, if you are not currently paying any premiums, or only paying premiums for certain Plan(s) due to your Policy being involved in a claim or other premium waiver event, the premium changes will apply once you resume paying premiums. You will be notified of your new premium closer to the time you are due to resume premium payments.

What happens next?

You don't need to do anything, if this increase applies to your Plan/s, it will happen automatically. For more details about why we have increased our premiums and what this may mean for you, please refer to the enclosed flyer **Understanding your insurance and premiums** or visit www.tal.com.au/premiums.

If you have any questions or want to discuss your insurance or your options, please speak to your Financial Adviser or call us on **1300 209 088**.

Does Inflation Protection continue to meet your needs?

Inflation Protection automatically increases your Benefit Amount annually to keep in-line with inflation (also referred to as Consumer Price Index in the Product Disclosure Statement) and by doing so, your premium increases. Talk to your adviser to discuss if Inflation Protection continues to meet your needs or refer to the Policy Schedule, Policy Document and Product Disclosure Statement to understand further information about your policy.

What you need to do

- Please take the time to check your policy details are correct and ensure you have funds available to pay your premium.
- Now is also a good time to think about whether your circumstances have changed. Many events like a marriage, birth of child, a change in your income or a change to your mortgage debt can be worth discussing with your adviser, to ensure your policy still aligns with your goals.

Because you have chosen to pay via direct debit from your Bank account, **your premium will be debited from your account on 24th of January**. If the payment date falls on a weekend, your payment will be debited the following working day.

How to manage your policy

- If you wish to change your payment method or direct debit details for your insurance premiums, please contact us or complete the enclosed payment advice form.
- If you don't want your Benefit Amount to increase with inflation, simply notify us within 14 days of the date of this letter.
- If you would like to review anything else regarding your policy, simply contact TAL or your financial adviser using the contact details below.

How do I make a complaint?

We have an internal dispute resolution service to assist you with any concerns you may have about your policy, our services or your privacy.

In the first instance, we hope that our friendly team can handle any concern you may have. Please call our customer service team on **1300 209 088** or email us at customerservice@tal.com.au. If you are not satisfied with our initial response, please ask to speak to a Manager or a representative from the Internal Dispute Resolution Team.

We will attempt to resolve your complaint within 30 days of the date it is received. If we are unable to resolve your complaint within that period, we will inform you of the reasons for the delay and let you know when we expect to provide a response to your complaint.

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au
Email: info@afca.org.au
Telephone: 1800 931 678 (free call)
In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

14.3

Time limits may apply to complaints to AFCA.
You may wish to consult the AFCA website or contact AFCA directly to find out if there is a time limit on lodging a complaint with AFCA.

What is the Life Insurance Code of Practice?

We are committed to the Life Insurance Code of Practice (the Code). The Code outlines the life insurance industry's key commitments and obligations to our customers, ensuring that we act with honesty, fairness and transparency. For more information on the Code, please visit our website.

What you need to know about your policy

As part of our commitment to the Life Insurance Life Code of Practice, it is important to inform you that before making any changes, such as cancelling or replacing this policy, there are risks you need to consider. For example, if cover is cancelled, the same cover may not be available to you, you may not be eligible for any cover, or you may be offered cover on different terms, even if your new policy is with TAL.

If you wish to make a claim, please contact us on the details below to obtain a claims pack. This will explain the information we need to assess the claim. You can also refer to the Product Disclosure Statement and your Policy Document for information on what may be required in the event of a claim.

If you would like to change the terms of your policy or if you are having trouble meeting your premium payments, we may be able to offer you options to assist. Please speak to your financial adviser or call us on the number below to discuss the options that might be available to you.

Do you need help?

<p>For any assistance, clarification or concerns, please contact TAL's Customer Service team:</p> <p>Phone: 1300 209 088 Email: customerservice@tal.com.au</p>	<p>For advice on your cover and financial strategy, please contact your financial adviser:</p> <p>Tom Graham Phone: (07) 5561 8800 Email: Lauren@simmonsivingstone.com.au</p>
<p>You can manage your cover anywhere, anytime with myTAL. Just log in at www.tal.com.au and register using your email address.</p> <p>TAL regularly introduces improvements to Accelerated Protection to provide the best protection we can offer to you, your family or your business. The upgrade booklet outlines what improvements have been introduced to Accelerated Protection over time that may now apply to your policy.</p> <p>To obtain a copy of your Product Disclosure Statement, Policy Document and Upgrade Booklet you can log onto myTAL via tal.com.au or contact us.</p>	

Privacy

TAL Privacy Policy is available on our website at www.tal.com.au/Privacy-Policy or is available free of charge on request.

Thank you for entrusting TAL with your life insurance.

Yours sincerely



TAL Customer Service

Glossary

To understand more about pricing, refer to the original PDS issued to you.

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Agreed Value

If you have chosen 'Agreed Value' and we have received complete and accurate financial evidence to establish the Benefit Amount, then we will pay the Benefit Amount shown in the last Policy Schedule.

If you have chosen 'Agreed Value' and we haven't received complete and accurate financial evidence to establish the Benefit Amount (including any subsequent application for increases), in the event of a claim you will be required to provide complete and accurate financial evidence to support the Benefit Amount. The financial evidence provided must be to our satisfaction.

Any Occupation TPD

If you choose "Any Occupation" TPD cover, you may be eligible to claim if you suffer illness or injury and are totally and permanently disabled to the extent that you are unlikely to ever work in any jobs suited to your education, training or experience.

Benefit Amount

Benefit or Benefit Amount means the monthly amount or lump sum amount, as shown on your Policy Schedule, that we will pay you upon receipt of and acceptance by us, of a valid claim for the respective Plan on your Policy. For Income Protection (Standard and Premier), the amount we pay you is determined by the option you have chosen (Agreed Value or Indemnity) plus increases under Inflation Protection and less any Income Protection Adjustments if applicable.

Cover

Cover or Covered refers to the circumstances in which a Benefit Amount is payable in accordance with your Policy. The Cover your Policy provides is shown in your Policy Schedule.

Indemnity

If you have chosen 'Indemnity' as specified in your Policy Schedule, your monthly Earnings will be used to determine the Benefit Amount payable. In some circumstances, the full Benefit Amount may not be payable and may be reduced to reflect your income prior to claim. For example, if your income has reduced or the Benefit Amount has increased due to Inflation Protection but your income has not increased to the same extent, the amount payable to you may be reduced to reflect your actual income. Where the indexation factor is negative, we will not apply a change to your level of cover. Refer to your Policy Schedule, Policy Document or financial adviser for more information.

Inflation Protection

If you selected Inflation Protection, we will increase the Benefit Amount to keep up with inflation as per the terms stated in your Policy Document. If this applies to your policy, we will increase your Benefit Amount at each policy anniversary and a new premium will be calculated to reflect the increased Benefit Amount using your current Age and Premium Type (i.e. Stepped or Level Premium).

You can choose to decline this increase at each policy anniversary or remove Inflation Protection for future policy anniversaries.

Level Premium

If you choose Level Premiums, the premium is based on your age at the Plan start date. Where you choose to increase your cover or the Inflation Protection Benefit applies, the premium rates used to calculate premiums for the alteration will be based on the Life Insured's age at that time. The below are some factors to help you understand what can cause your Level Premiums to increase:

- your Benefit Amount increases (including as a result of Inflation Protection);
- you include a new Plan or benefit option;
- we review our costs and pricing;
- if we increase the premium rates we used to determine your premium or policy fee. Decisions to change premium rates or Policy fees do not occur because of changes to an individual customer's own circumstances, but rather are determined in relation to the group of customers that we insure;
- if you choose 'Level to 65' premiums, your premiums will convert to Stepped premiums on the policy anniversary before age 65;
- if you choose 'Level to 70' premiums, your premiums will convert to Stepped premiums on the policy anniversary before age 70; and

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- if a Policy discount no longer applies or Government duties or charges increase.

Guaranteed level premium – Life insurance only

Level premium rates for Life insurance are guaranteed not to increase until the Policy anniversary date before your:

- 65th birthday, where Level premium to age 65 is selected; or
- 70th birthday, where Level premium to age 70 is selected,

Except if there is any increase in tax, duty or charge introduced by government. This does not apply to Critical Illness, Child's Critical Illness, TPD or Income Protection insurance or Business Expense.

Own Occupation TPD

If you choose "Own Occupation" TPD cover, you may be eligible to claim if you suffer illness or injury and are totally and permanently disabled to the extent that you are unlikely to ever work in your current occupation.

Plan

Plan means how your policy has been designed, and refers to insurance benefits and options under Life insurance, Critical Illness insurance, Child's Critical Illness insurance, TPD insurance and Income Protection insurance. Your original Policy Schedule outlined the Plans applicable to your policy at the time. Your anniversary notice outlines the Plan at each policy anniversary.

Premium

This is the amount you must pay to maintain your policy. This also includes Fees, Government duties and charges and discounts if applicable. Premium payments can be made monthly, quarterly, half-yearly or yearly.

Premium Type

Your premium type is the way your premiums are calculated as you age. These can be either Level or Stepped premiums, to suit your financial strategy.

Stepped Premium

If you choose Stepped premiums, the premium is calculated based on your total Benefit Amount (with or without inflation) and your age as at each policy anniversary. The premium will generally increase at each policy anniversary.

TPD when ADL is shown in your Policy Schedule (change at age 65):

From the Policy anniversary prior to your 65th birthday, the Own Occupation or Any Occupation definition no longer applies. The definition for your TPD benefit will change to Activities of Daily Living which means the Life Insured:

- is totally and permanently unable to perform at least two activities of daily living (for example, bathing, dressing, toileting, mobility, feeding) without the physical assistance of another person; or
- suffers loss of use of limbs (permanent); or
- suffers loss of sight in one eye and use of a single limb (permanent); or
- suffers blindness (permanent); or
- suffers significant cognitive impairment.



LIFE INSURANCE

MLC Life Insurance Policy Schedule

This Policy Schedule replaces any previous Policy Schedules. Effective date 31 October 2022

Policy details

Policy Owner	Frame SMSF Pty Ltd ATF Frame Family Super Fund		
Product name	MLC Insurance (Wrap or SMSF)		
Policy number	93224375	Policy start date	31 October 2017
Review Date(Annual renewal)	31 October	Yearly premium*	\$964.36
Yearly policy fee	\$0.00	Stamp Duty state	QLD
Yearly Stamp Duty	\$0.00		

* Your Yearly premium includes the policy fee and stamp duty

Life Insured details

Life Insured

Life Insured	Mr Ian Frame	Date of Birth	26 January 1974
Age next birthday	49	Occupation Class	SR

What you're covered for

Mr Ian Frame Life Insured

Benefit type	Premium structure	Benefit amount	Yearly Premium	Benefit expiry date	Smoker status	Inflation Linked
Life Cover	Level	\$347,626	\$964.36	31 October 2048	Non-smoker	Yes

Extra benefits (benefit details)

The premium details in this Schedule will be valid until the next Review Date. This Schedule is current as at the effective date shown, and replaces any Schedule previously issued. You should refer to the Policy Document for full details of when we will pay a Benefit.

POSTED

16.1



Your new TAL Policy

Frame S M S F Pty Ltd Atf Frame Family Super Fund
9 Maidenwell Road
ORMEAU QLD 4208

21 December 2022

ACCELERATED PROTECTION

Policy number	7057842
Policy start date	20 December 2022

Dear Trustee

We have accepted your application

Welcome to TAL – your Accelerated Protection application has been accepted and your insurance cover is in place. You can feel confident to get on with living your life, knowing we'll be there if you need us.

Your important documents

The following documents are included with this letter:

- **Policy Schedule** – provides specific details of your cover including any different/special terms you may have previously agreed to.
- **Combined PDS and Policy Document** – sets out the terms and conditions of your policy

What do you need to do?

Please take the time to read your Policy Schedule and Combined PDS and Policy Document, to check that all details are correct and that the terms remain suitable to your needs. If there are any details that require changing, please let us know as soon as possible.

You should keep these documents in a safe place as they hold information that will be important if you ever need to make a claim.

More information

If you have any questions or would like more information, please contact your financial adviser Tom Graham by phone on (07) 5561 8800 or by email to Lauren@simmonslivingstone.com.au. You can also get in touch with us directly by phone on 1300 209 088 or by email to customerservice@tal.com.au.

Thank you for choosing TAL for your life insurance.

Yours sincerely,



TAL Customer Service

Office use only: 41

Policy 7057842 \$333.08
 7057841 \$1359.16
 \$1692.24

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Policy Schedule

Accelerated Protection

Policy number 7057842

Policy Owner Frame SMSFPty Ltd Atf Frame Family Super Fund

YOUR POLICY

Issue date	21 December 2022
Policy start date	20 December 2022
Policy anniversary date	20 December each year, starting on 20 December 2023
First premium payable	\$333.08 Premiums may be adjusted from time to time, where there is a credit or outstanding amount owed on your Policy.
Premium frequency	Yearly
Next Premium due date	20 December 2023 Your premium will be deducted yearly from your nominated account.
State in which Policy is registered	QLD
Stamp duty	Paid in accordance with relevant State legislation and included in the yearly premium amount.

Information about special conditions and exclusions

During the underwriting process, we may be required to apply special conditions on the Policy that we issue to cover the increase in risk, based on your personal situation. For example, we may apply exclusions to a particular health condition or pastime, require an increased premium payment or reduce the benefit.

The wording of our exclusions includes language that describes symptoms, rather than diagnosed conditions. They are based on research and are formed in consultation with medical and legal advisers to ensure they are as comprehensive as possible.

If special conditions have been applied to your Policy, you can be assured that we will assess any claim you make fairly, and make our decisions based on the evidence available at the time. If your health or lifestyle changes after you've taken out the Policy please let us know, because we may be able to alter some of these special conditions.

Where we have relied on medical evidence to make our decision and you would like a copy of this, we will provide this either directly to you or your doctor within 10 business days of receiving your request.

PAYMENT DETAILS

Payment method	Direct Debit
Account name	frame smsf pty ltd atf frame f
Account number	XXXXXX093
BSB	XXX-512

Your Health Sense Discount

A Health Sense Discount has been applied to eligible parts of your policy and is reflected in your premium shown above. The percentage discount will apply for the life of the policy and is shown in the relevant plan details appearing in this policy schedule.

The discount may be changed or removed if you request alterations to your policy, for example if you remove cover or reduce your sum insured.

Please note, this discount does not apply to the policy fee and any government duties.

Health Sense Plus

In addition to the Health Sense Discount displayed in your policy schedule, a further 5% Health Sense Plus discount is automatically applied to Life Insurance, Critical Illness Insurance and TPD Insurance (where applicable) for the first two policy years. Where applicable, this is reflected in your premium shown above. This additional discount will reduce to nil for the third policy year and thereafter, unless you qualify for the Health Sense Plus discount in future.

The Health Sense Plus discount may be changed or removed if you request alterations to your policy, for example if you remove cover or reduce your sum insured, or in the event of a claim. This additional discount does not apply to benefits other than Life Insurance, Critical Illness Insurance or TPD Insurance, the policy fee, or any government duties.

Your financial adviser

Tom Graham
 (07) 5561 8800
Lauren@simmonslivingstone.com.au

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TAL**Policy Schedule (continued)**


LIFE INSURED	
Name	Ian Leo Frame
Date of birth	8 February 1971
Gender	Male
Smoker status	Non-smoker
Occupation class	AA
Self Employed	No


TPD Insurance Plan	
Policy number	7057842
Benefit Amount	\$177,639.00
Issue date	21 December 2022
Plan start date	20 December 2022
Plan end date	20 December 2035
TPD definition	Any Occupation
Premium basis	Stepped
Health sense discount	12.50%

Special conditions and exclusions


Nil

CONTACTING TAL
 customerservice@tal.com.au

 1300 351133

 1300 209 088

 tal.com.au

 TAL Life Limited
GPO Box 5380
Sydney NSW 2001

9031846

16-5



Your new TAL Policy

Frame S M S F Pty Ltd Atf Frame Family Super Fund
9 Maidenwell Road
ORMEAU QLD 4208

21 December 2022

ACCELERATED PROTECTION

Policy number 7057841

Policy start date 20 December 2022

Dear Trustee

We have accepted your application

Welcome to TAL – your Accelerated Protection application has been accepted and your insurance cover is in place. You can feel confident to get on with living your life, knowing we'll be there if you need us.

Your important documents

The following documents are included with this letter:

- **Policy Schedule** – provides specific details of your cover including any different/special terms you may have previously agreed to.
- **Combined PDS and Policy Document** – sets out the terms and conditions of your policy

What do you need to do?

Please take the time to read your Policy Schedule and Combined PDS and Policy Document, to check that all details are correct and that the terms remain suitable to your needs. If there are any details that require changing, please let us know as soon as possible.

You should keep these documents in a safe place as they hold information that will be important if you ever need to make a claim.

More information

If you have any questions or would like more information, please contact your financial adviser Tom Graham by phone on (07) 5561 8800 or by email to Lauren@simmonslivingstone.com.au. You can also get in touch with us directly by phone on 1300 209 088 or by email to customerservice@tal.com.au.

Thank you for choosing TAL for your life insurance.

Yours sincerely,



TAL Customer Service

Office use only: 41

Accelerated Protection

Policy number 7057841

Policy Owner Frame SMSF Pty Ltd Atf Frame Family Super Fund

YOUR POLICY

Issue date	21 December 2022
Policy start date	20 December 2022
Policy anniversary date	20 December each year, starting on 20 December 2023
First premium payable	\$1,359.16 Premiums may be adjusted from time to time, where there is a credit or outstanding amount owed on your Policy.
Premium frequency	Yearly
Next Premium due date	20 December 2023 Your premium will be deducted yearly from your nominated account.
Policy fee	\$88.00 (included in the yearly premium amount)
State in which Policy is registered	QLD
Stamp duty	Paid in accordance with relevant State legislation and included in the yearly premium amount.

Information about special conditions and exclusions

During the underwriting process, we may be required to apply special conditions on the Policy that we issue to cover the increase in risk, based on your personal situation. For example, we may apply exclusions to a particular health condition or pastime, require an increased premium payment or reduce the benefit.

The wording of our exclusions includes language that describes symptoms, rather than diagnosed conditions. They are based on research and are formed in consultation with medical and legal advisers to ensure they are as comprehensive as possible.

If special conditions have been applied to your Policy, you can be assured that we will assess any claim you make fairly, and make our decisions based on the evidence available at the time. If your health or lifestyle changes after you've taken out the Policy please let us know, because we may be able to alter some of these special conditions.

Where we have relied on medical evidence to make our decision and you would like a copy of this, we will provide this either directly to you or your doctor within 10 business days of receiving your request.

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PAYMENT DETAILS	
Payment method	Direct Debit
Account name	frame smsf pty ltd atf frame f
Account number	XXXXXX093
BSB	XXX-512

Your Health Sense Discount

A Health Sense Discount has been applied to eligible parts of your policy and is reflected in your premium shown above. The percentage discount will apply for the life of the policy and is shown in the relevant plan details appearing in this policy schedule.

The discount may be changed or removed if you request alterations to your policy, for example if you remove cover or reduce your sum insured.

Please note, this discount does not apply to the policy fee and any government duties.

Health Sense Plus

In addition to the Health Sense Discount displayed in your policy schedule, a further 5% Health Sense Plus discount is automatically applied to Life Insurance, Critical Illness Insurance and TPD Insurance (where applicable) for the first two policy years. Where applicable, this is reflected in your premium shown above. This additional discount will reduce to nil for the third policy year and thereafter, unless you qualify for the Health Sense Plus discount in future.

The Health Sense Plus discount may be changed or removed if you request alterations to your policy, for example if you remove cover or reduce your sum insured, or in the event of a claim. This additional discount does not apply to benefits other than Life Insurance, Critical Illness Insurance or TPD Insurance, the policy fee, or any government duties.

Your financial adviser

Tom Graham
(07) 5561 8800
Lauren@simmonslivingstone.com.au

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TAL**Policy Schedule (continued)**

LIFE INSURED	
Name	Ian Leo Frame
Date of birth	8 February 1971
Gender	Male
Smoker status	Non-smoker
Occupation class	AA
Self Employed	No

Life Insurance Plan	
Policy number	7057841
Benefit Amount	\$612,701.00
Issue date	21 December 2022
Plan start date	20 December 2022
Plan end date	20 December 2070
Premium basis	Stepped
Health sense discount	12.50%

Special conditions and exclusions

Nil

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TAL

Policy Schedule (continued)

LIFE INSURED	
Name	Ian Leo Frame
Date of birth	8 February 1971
Gender	Male
Smoker status	Non-smoker
Occupation class	AA
Self Employed	No

TPD Insurance (Attached)	
Policy number	7057841
Benefit Amount	\$612,701.00
Issue date	21 December 2022
Plan start date	20 December 2022
Plan end date	20 December 2035
TPD definition	Any Occupation
Premium basis	Stepped
Health sense discount	12.50%

Special conditions and exclusions

Nil

CONTACTING TAL

@ customerservice@tal.com.au

📞 1300 351 133

☎ 1300 209 088

🌐 tal.com.au

✉ TAL Life Limited
GPO Box 5380
Sydney NSW 2001

17-1



ABN: 65 904 844 993
Postal Address: PO Box 102, Westbury TAS 7303
Telephone: (03) 6393 5300
Facsimile: (03) 6393 1474

Account Number 1100900
BPAY View Registration No. 20090

Table with property details: Property Number 20090, Property Address 21 Kate Reed Drive, Area 0.0739 HA, Land Use Class Residential, Property ID 3115081, Land Value 125,000, Capital Value 345,000, Assessed Annual Value 14,768, Effective Date 1 July 2019, Rating Period 1 July 2022 to 30 June 2023, Date of Issue 19 July 2022

Frame Family Property Pty Ltd
C/- Property Wise Launceston
PO Box 150
RIVERSIDE TAS 7250

Notice for payment of Rates & Charges
For the Year Ending 30 June 2023

Table with 4 columns: RATE/CHARGE DESCRIPTION, RATE IN \$, QUANTITY, AMOUNT. Rows include: Amounts Brought Forward (\$0.99), General Rate (4.71 Cents in \$, 19188, \$903.75), State Govt Fire Service Rate Launceston Urban (1.180 Cents in \$, 19188, \$226.41), Waste Management Contribution + 140L Bin (\$355 Per Service, 1, \$355.00)

Payments received on or after 18 July 2022 may not be included on the notice. TOTAL \$1,486.15

Table with 5 columns: Arrears Due (01/07/2022, \$0.99), 1st Instalment Due (31/08/2022, \$371.26), 2nd Instalment Due (31/10/2022, \$371.30), 3rd Instalment Due (31/01/2023, \$371.30), 4th Instalment Due (31/03/2023, \$371.30)

Instalment reminder notices will be issued prior to the 2nd, 3rd and 4th instalments

EMAILING OF RATES NOTICES - For fast and efficient delivery of your Rates Notice we offer email delivery. To register an email address and "opt in" to receive your Rates Notice electronically please go to our website www.meander.tas.gov.au and click 'Payments & Services' for the option to register.

INTEREST - Where rates or instalments are not paid on or before the due date a daily interest charge of 0.02226% (8.13% annually) will be payable pursuant to Section 128 of the Local Government Act 1993 in respect of the unpaid rate or instalment for the period during which it is unpaid.

If you fail to pay Rates and Charges when due or do not make an arrangement to pay, Council may commence action to recover the debt without further notice.

John Jordan - General Manager

Scan this QR code with your mobile device to sign up to e-notices.



Frame Family Property Pty Ltd
C/- Property Wise Launceston
PO Box 150
RIVERSIDE TAS 7250

BPAY logo, Biller Code: 474601, Ref: 1100900, BPAY* this payment via Internet or phone banking, BPAY View* - View and pay this bill using internet banking, BPAY View Registration No.: 20090



1st Instalment Due: 31/08/2022

Amount \$ []

Tick this box if receipt is required []

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ABN: 65 904 844 993
Postal Address: PO Box 102
 Westbury TAS 7303
Telephone: (03) 6393 5300
Facsimile: (03) 6393 1474
Email: mail@mvc.tas.gov.au
Website: www.meander.tas.gov.au



4.525 - 525 20090 054
Frame Family Property Pty Ltd
 C/- Property Wise Launceston
 PO Box 150
 RIVERSIDE TAS 7250

Account No: 1100900
Property No: 20090
Date of Issue: 10/10/2022

21 Kate Reed Drive PROSPECT VALE TAS 7250

SECOND INSTALMENT REMINDER NOTICE FOR YEAR ENDING 30 JUNE 2023







Rates and Charges Outstanding	\$0.99
2nd Instalment - Due 31/10/2022	\$371.30

Emailing of Rates Notices - For fast and efficient delivery of your Rates Notice we offer email delivery. To register an email address and "opt in" to receive your Rates Notice electronically please go to our website www.meander.tas.gov.au and click "Payments & Services" for the option to register to receive email notices.

Payments made in the last 7 days may not be reflected in the balance on this notice.
 An interest charge of 8.13% annually, applied at a daily rate of 0.02226% is payable in respect to unpaid rates or instalment for the period during which it is unpaid. Interest has been calculated to 10/10/2022.

TOTAL \$372.29

3rd Instalment Due 31/01/2023 \$371.30	4th Instalment Due 31/03/2023 \$371.30
---	---

-  **Pay by Phone:** 1300 276 468 (24 hours)
Biller Code: 474601 **Ref:** 1100900
-  **Online Payment:** www.meander.tas.gov.au Visit our website for secure Credit Card payments.
-  **Direct Debit:** Direct Debit facilities are available for payment of rates, please phone (03) 6393 5300 for details and to receive a copy of the application form.
-  **In Person:** Present your notice or payment slip together with your payment at the Council office 26 Lyall Street Westbury Tas 7303, or Service Tasmania and Australia Post shops.
-  **Australia Post:** In person at any Australia Post shop, by telephoning 13 18 16 or visit www.postbillpay.com.au
Billpay Code: 0702 **Ref:** 1100900
-  **By Mail:** Cheques or Money Order should be made payable to Meander Valley Council and mailed to PO Box 102 Westbury Tas 7303. Note: *Postal delays may occur and cannot be accepted as an excuse for late payment.*

Tick if you would like a receipt

Frame Family Property Pty Ltd
 C/- Property Wise Launceston
 PO Box 150
 RIVERSIDE TAS 7250



Biller Code: 474601
Ref: 1100900

Bpay this payment via internet or phone banking.
 Bpay View- View and pay this bill using internet banking.
 Bpay View Registration No. 20090

Frame Family Property Pty Ltd
 20090 Amount \$372.29



*702 1100900



17-3

ABN: 65 904 844 993
Postal Address: PO Box 102
 Westbury TAS 7303
Telephone: (03) 6393 5300
Facsimile: (03) 6393 1474
Email: mail@mvc.tas.gov.au
Website: www.meander.tas.gov.au



4.532 - 532 20090 054
Frame Family Property Pty Ltd
 C/- Property Wise Launceston
 PO Box 150
 RIVERSIDE TAS 7250

Account No: 1100900
Property No: 20090
Date of Issue: 11/01/2023

21 Kate Reed Drive PROSPECT VALE TAS 7250

THIRD INSTALMENT REMINDER NOTICE FOR YEAR ENDING 30 JUNE 2023







Rates and Charges Outstanding	\$0.01
3rd Instalment - Due 31/01/2023	\$371.30

Emailing of Rates Notices - For fast and efficient delivery of your Rates Notice we offer email delivery. To register an email address and "opt in" to receive your Rates Notice electronically please go to our website www.meander.tas.gov.au and click "Payments & Services" for the option to register to receive email notices.

Payments made in the last 7 days may not be reflected in the balance on this notice.
 An interest charge of 8.13% annually, applied at a daily rate of 0.02226% is payable in respect to unpaid rates or instalment for the period during which it is unpaid. Interest has been calculated to 11/01/2023.

TOTAL \$371.31

4th Instalment Due
 31/03/2023
 \$371.30

-  Pay by Phone: **1300 276 468** (24 hours)
Bill Code: 474601 **Ref:** 1100900
-  Online Payment: www.meander.tas.gov.au Visit our website for secure Credit Card payments.
-  Direct Debit: Direct Debit facilities are available for payment of rates, please phone (03) 6393 5300 for details and to receive a copy of the application form.
-  In Person: Present your notice or payment slip together with your payment at the Council office 26 Lyll Street Westbury Tas 7303, or Service Tasmania and Australia Post shops.
-  Australia Post: In person at any Australia Post shop, by telephoning 13 18 16 or visit www.postbillpay.com.au
Billpay Code: 0702 **Ref:** 1100900
-  By Mail: Cheques or Money Order should be made payable to Meander Valley Council and mailed to PO Box 102 Westbury Tas 7303. Note: *Postal delays may occur and cannot be accepted as an excuse for late payment.*

Tick if you would like a receipt

Frame Family Property Pty Ltd
 C/- Property Wise Launceston
 PO Box 150
 RIVERSIDE TAS 7250

B
PAY
Bill Code: 474601
Ref: 1100900

Bpay this payment via internet or phone banking.
 Bpay View- View and pay this bill using internet banking.
 Bpay View Registration No. 20090

Frame Family Property Pty Ltd
 20090 Amount \$371.31



*702 1100900



17-4

ABN: 65 904 844 993
Postal Address: PO Box 102
 Westbury TAS 7303
Telephone: (03) 6393 5300
Facsimile: (03) 6393 1474
Email: mail@mvc.tas.gov.au
Website: www.meander.tas.gov.au



4.543 - 543 20090 054
Frame Family Property Pty Ltd
 C/- Property Wise Launceston
 PO Box 150
 RIVERSIDE TAS 7250

Account No: 1100900
Property No: 20090
Date of Issue: 08/03/2023

21 Kate Reed Drive PROSPECT VALE TAS 7250

FOURTH INSTALMENT REMINDER NOTICE FOR YEAR ENDING 30 JUNE 2023

Rates and Charges Outstanding	\$0.08
4th Instalment - Due 31/03/2023	\$371.30







Emailing of Rates Notices - For fast and efficient delivery of your Rates Notice we offer email delivery. To register an email address and "opt in" to receive your Rates Notice electronically please go to our website www.meander.tas.gov.au and click "Payments & Services" for the option to register to receive email notices.

Payments made in the last 7 days may not be reflected in the balance on this notice.

An interest charge of 8.13% annually, applied at a daily rate of 0.02226% is payable in respect to unpaid rates or instalment for the period during which it is unpaid. Interest has been calculated to 08/03/2023.

TOTAL \$371.38



-  Pay by Phone: **1300 276 468** (24 hours)
Bill Code: 474601 **Ref:** 1100900
-  Online Payment: www.meander.tas.gov.au Visit our website for secure Credit Card payments.
-  Direct Debit: Direct Debit facilities are available for payment of rates, please phone (03) 6393 5300 for details and to receive a copy of the application form.
-  In Person: Present your notice or payment slip together with your payment at the Council office 26 Lyall Street Westbury Tas 7303, or Service Tasmania and Australia Post shops.
-  Australia Post: In person at any Australia Post shop, by telephoning 13 18 16 or visit www.postbillpay.com.au
Billpay Code: 0702 **Ref:** 1100900
-  By Mail: Cheques or Money Order should be made payable to Meander Valley Council and mailed to PO Box 102 Westbury Tas 7303. Note: *Postal delays may occur and cannot be accepted as an excuse for late payment.*

Tick if you would like a receipt

Frame Family Property Pty Ltd
 C/- Property Wise Launceston
 PO Box 150
 RIVERSIDE TAS 7250



Bill Code: 474601
Ref: 1100900

Pay this payment via internet or phone banking.
 Bpay View- View and pay this bill using internet banking.
 Bpay View Registration No. 20090

Frame Family Property Pty Ltd
 20090 Amount \$371.38



*702 1100900

18-1

Enquiries: 13 11 55
Claims: 13 25 24 (24 hours a day, 7 days a week for new claims)
suncorp.com.au/insurance



FRAME FAMILY PROPERTY PTY LTD
9 MAIDENWELL RD
ORMEAU QLD 4208

Policy number:	HPI037169661
The insured:	Frame Family Property PTY LTD
Instalment date:	On or around the 16th of each month
Monthly instalment:	\$162.42
Last year's monthly instalment:	\$136.03
Change on last year* 19.4%	

Landlord Insurance Account Renewal

Dear Policy Holder,

Thank you for insuring your Property and Landlord Contents with Suncorp Insurance. Your current policy expires at 11.59 pm on 16 March 2023 and we would like to invite you to renew with us for a further 12 months.

Please find enclosed your renewal documents. Please read the information on the following pages carefully to ensure all details are correct. Some policy details such as your excess and sum insured may have changed. Some details about the insured address may no longer appear on your Certificate of Insurance as we can determine the information from other sources. For more information please visit www.suncorp.com.au/insurance/sum-insured. If any of the details shown are incorrect or if there is other information you need to tell us, please call us on 13 11 55.

We continue to debit the nominated account/card, so your policy can automatically renew and to process your monthly instalments. Please contact us before renewal if you do not want your policy to renew. For your review, enclosed is a new direct debit service agreement the terms of which apply from your renewal date. You don't need to do anything but please retain a copy for your records.

Upon payment, this document becomes your Certificate of Insurance. Please keep this document with your PDS and any Supplementary PDS we have given you in a safe place.

For more information on choosing insurance and to better understand insurance visit the Australian Government website: www.moneysmart.gov.au

Regards,

The Suncorp Team

*Why your premium may change

Each year your premium is likely to change even if your circumstances haven't. Factors like the claims we experience, improved data and changes to business costs can have an impact. Changes to discounts you received last year may now impact your premium.

For more information please visit www.suncorp.com.au/insurance/premium

MY SUNCORP

Manage parts of your car or home insurance, including renewals, online in your own time.

To find out more about My Suncorp, visit suncorp.com.au/mysuncorp

MANAGE YOUR PREMIUM

Did you know you can now choose a different Home excess and a different Contents excess to better manage your premiums?

To find out more, call 13 11 55

18-2

Property and Landlord Contents insurance account for policy HPI037169661

This document will be a tax invoice for GST when you have made your payment. It is to enable you to claim input tax credits if they apply to your business.

Your discounts

Nil

Suncorp Insurance offers a Multi-Policy Discount (MPD) when you have 3 or more eligible products. If you believe you may qualify for the MPD and it is not listed above, please contact us.

Period of insurance: **16 March 2023 to 11.59pm 16 March 2024**

Transaction type: **Renewal**

Your Premium Details

The premium comparison has been included to assist you in understanding the changes to your premium, including the impact of any taxes and charges. The premium shown includes any discounts.

Type of Cover	Sum Insured	Base Premium	GST	Stamp Duty	Total Amount
Insured address:	21 KATE REED DR, PROSPECT VALE TAS 7250				
Last Year					
Property	\$ 486,300	\$ 1,204.64	\$ 120.46	\$ 132.51	\$ 1,457.61
Landlord Contents	\$ 12,200	\$ 144.44	\$ 14.44	\$ 15.89	\$ 174.77
This Year					
Property	\$ 500,900	\$ 1,444.93	\$ 144.49	\$ 158.94	\$ 1,748.36
Landlord Contents	\$ 12,800	\$ 165.90	\$ 16.59	\$ 18.25	\$ 200.74
This Year's GST / Total Amount			\$ 161.08		\$ 1,949.10

If you are registered for GST purposes, your input tax credit entitlement or adjustment (whichever is applicable) is or is based on the GST amount shown above.

When referring to an amount from 'last year' on this notice

If you have made a change to your policy in the last 12 months, when we refer to an amount from last year, it may not be the amount you paid. To provide a more useful comparison, we are showing you an amount for your cover as of your most recent change. The amount from last year has been provided for comparison purposes only and should not be used for tax purposes.

19.1

Frame Family Super Fund General Ledger



As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Interest on Loans (42010)					
<u>21 Kate Reed Drive, Prospect Vale TAS 7250 (21KATEREED)</u>					
01/07/2022	INTEREST CHARGE		933.50		933.50 DR
01/08/2022	INTEREST CHARGE		1,065.13		1,998.63 DR
01/09/2022	INTEREST CHARGE		1,167.92		3,166.55 DR
01/10/2022	INTEREST CHARGE		1,207.82		4,374.37 DR
01/11/2022	INTEREST CHARGE		1,313.91		5,688.28 DR
01/12/2022	INTEREST CHARGE		1,326.28		7,014.56 DR
13/12/2022	INTEREST CHARGE		312.15		7,326.71 DR
			7,326.71		7,326.71 DR

} 21

Total Debits: 7,326.71

Total Credits: 0.00



State Revenue Office
Department of Treasury and Finance



5.644 - 1316

8542626

054

FRAME FAMILY PROPERTY PTY LTD
C/- PROPERTY WISE LAUNCESTON
111 ST JOHN STREET
LAUNCESTON TAS 7250

Land Tax Assessment for 2022-23

	\$
Land tax assessed	359.10
Interest	0.00
Penalty tax	0.00
Total amount assessed	359.10
Payments less Refunds for 2022-23	0.00
TOTAL amount payable	359.10



Land tax assessment 2022-23

FRAME FAMILY PROPERTY PTY LTD



*703 81085426260000

See reverse side for payment options

Notice of Assessment Land Tax

for 1 July 2022 to 30 June 2023

20.1

Your account number	8542626
Date assessment issued	11 Jan 2023
Amount due	\$359.10
Pay by	10 Feb 2023

See reverse side or attachment
for your property details.

Communication Identifier: BCBDLML

Interest

Payments that are not made by the 'pay by' date will be charged interest, currently 5.00 per cent per annum.

Penalty Tax

Penalty tax may also be applied when payment is not made by the 'pay by' date. The penalty may be imposed at a rate of 25 per cent of an outstanding balance but may be varied according to circumstances.

Financial hardship

If you cannot pay your tax debt by the 'pay by' date, and depending on your circumstances, you may be granted a deferment or pay by instalments. There are conditions. To apply, use the online form, Debt Payment Arrangement Application, at sro.tas.gov.au/resources/forms.

Legal action

The Commissioner of State Revenue may take legal action, at your cost, to recover any amount unpaid after the 'pay by' date by referring your debt to a collection agency; this attracts fees and could affect your credit rating. The Commissioner may also lodge a caveat on your property.

Objections

If you dispute the accuracy of this assessment, you can write to the Commissioner of State Revenue with your reasons. An objection must be lodged within sixty (60) days from the date of service of this notice of assessment. Disagreeing with the amount or fairness of land tax is not a valid ground for an objection.

Before lodging an objection, you should read the guideline, [Objections, Reviews and Appeals](http://www.sro.tas.gov.au), at www.sro.tas.gov.au.

Your account number	8542626
Amount due	\$359.10
Pay by	10 Feb 2023

20.2

Property owner/s
for 1 July 2022 to 30 June 2023
 FRAME FAMILY PROPERTY PTY LTD

General Land

Property Number	Street Address	Tax Rate	Land Value \$	Adj. factor	Assessed Land Value \$	Land Tax \$
3115081	21 KATE REED DR, PROSPECT VALE, 7250	General	125 000	1.35	168 700	359.10
Total General Rate					168 700	359.10

About land tax, land values and adjustment factors

Land tax is applied annually based on the ownership and use of land as at 1 July. The tax is not payable for land or part of land classified as 'principal residence', 'primary production' or 'exempt'. Visit www.sro.tas.gov.au/landtax.

For [land value and adjustment factor](#) information, visit the Office of the Valuer-General web pages at dpipwe.tas.gov.au.

Land Tax enquiries: State Revenue Office

Phone (03) 6166 4400 Weekdays, 9:00am to 5:00pm
 1800 001 388 for Tas-based callers outside 62 area

Email taxhelp@treasury.tas.gov.au

By Post GPO Box 1374, HOBART TAS 7001

Payment options



Billers Code: 575514
Ref: 810854262600001

BPAY® this payment via Internet or phone banking.
 BPAY View® – View and pay this bill using internet banking.
 BPAY View Registration No.: **8542626**



Electronic Funds Transfer
BSB: 037-001
Acc No: 268825
Acc Name: Revenue EFT
Ref: 810 8542626 0000



Phone 1300 729 859
 Payments of up to \$5,000 may be made using MasterCard or Visa only.
 Operates 24 hours, every day.

Billpay Code: 0703
Ref: 810 8542626 0000



Internet – www.service.tas.gov.au
 Payments of up to \$5,000 may be made using MasterCard or Visa only.
 Operates 24 hours, every day.

Billpay Code: 0703
Ref: 810 8542626 0000



Service Tasmania
 Present this account at any Service Tasmania shop.
 See service.tas.gov.au for opening hours.

Your account number 8542626
Total amount due \$359.10
Pay by 10 Feb 2023

21.1

Frame Family Super Fund General Ledger



As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Repairs Maintenance (42060)					
<u>21 Kate Reed Drive, Prospect Vale TAS 7250 (21KATEREED)</u>					
30/06/2023	T/up agent statement		77.00	21-2	77.00 DR
30/06/2023	T/up agent statement		537.90	21-3	614.90 DR
30/06/2023	T/up agent statement		123.20	21-5	738.10 DR
30/06/2023	T/up agent statement		110.00	21-6	848.10 DR
			848.10		848.10 DR
Property Expenses - Water Rates (42150)					
<u>21 Kate Reed Drive, Prospect Vale TAS 7250 (21KATEREED)</u>					
30/06/2023	T/up agent statement		376.29	22-1	376.29 DR
30/06/2023	T/up agent statement		353.42	22-3	729.71 DR
30/06/2023	T/up agent statement		364.80	22-5	1,094.51 DR
30/06/2023	T/up agent statement		359.11	22-7	1,453.62 DR
			1,453.62		1,453.62 DR

Total Debits: 2,301.72

Total Credits: 0.00

21-2



PO Box 138
Kings Meadows Tasmania 7249
Accounts: 0438 313 402
admin@allonpl.com.au

Tax Invoice

ABN: 30 623 913 762
Licence Number: 15606017
RTA: AU46294

Tax Invoice # 3531
21st July 2022

Frame Family Bare Trust
Property Wise Launceston
101 Elizabeth Street
Launceston, Tasmania 7250

Order Number: 21 Kate Reed
Job Address: 21 Kate Reed Drive, Prospect Vale TAS 7250

Works Completed:
Smoke alarm compliance check as per the Building Code regulations, Residential Tenancy (Smoke Alarms) Regulations 2012 and Australian Standards 3786.

Smoke alarm compliance check

Smoke alarm type and location: Two 240V alarms installed at each end of the hallway outside bedrooms

Expiry Date: both 01/26

Both test ok

ITEM	PRICE
Materials	\$70.00
Labour	\$0.00

I, David Corbett certify that the electrical work performed as detailed above, for which I take personal responsibility for, has been completed, inspected and tested in accordance with the relevant Australian Standard.
Signed, David Corbett
EPL: 997213

SUBTOTAL:	\$70.00
GST:	\$7.00
TOTAL:	\$77.00
PAID:	\$0.00
BALANCE DUE:	\$77.00

How to Pay

Tax Invoice # 3531
\$77.00 due by 28th July 2022

Please use your invoice number as the reference
Bank Details Name: All On Contracting
BSB: 017 042
Account Number: 416813937

In the event where your overdue account is referred to a collection agency and/or law firm, you will be liable for all costs which would be incurred as if the debt is collected in full, including legal demand costs



213
PO Box 138
Kings Meadows Tasmania 7249
Accounts: 0438 313 402
admin@allonpl.com.au

Tax Invoice

ABN: 30 623 913 762
Licence Number: 15606017
RTA: AU46294

Tax Invoice # 4697
11th November 2022

Frame Family Bare Trust
Property Wise Launceston
101 Elizabeth Street
Launceston, Tasmania 7250

Order Number: 21 Kate Reed Drive
Job Address: 21 Kate Reed Drive, Prospect Vale TAS 7250

Works Completed:
Faulty switch in bathroom
Replaced mech
Dishwasher not draining
Filter is clear
Drain pipe seems to be draining
Suspected drain pump, emailed supplier

10/11
Collect parts and attend property
Remove dishwasher and take outside and remove sides and base.
Remove broken pump and install new pump
Reinstate dishwasher and test.
Drained properly.

Affix worm drive clamp on drain spigot
Affix saddle to drain hose

ITEM	PRICE
Materials	\$324.00
Labour	\$165.00

I, David Corbett certify that the electrical work performed as detailed above, for which I take personal responsibility for, has been completed, inspected and tested in accordance with the relevant Australian Standard.
Signed, David Corbett
EPL: 997213

SUBTOTAL: \$489.00
GST: \$48.90
TOTAL: \$537.90

How to Pay

Tax Invoice # 4697
\$537.90 due by 18th November 2022

Please use your invoice number as the reference
Bank Details Name: All On Contracting
BSB: 017 042
Account Number: 416813937

In the event where your overdue account is referred to a collection agency and/or law firm, you will be liable for all costs which would be incurred as if the debt is collected in full, including legal demand costs

21.4

PO Box 138
Kings Meadows Tasmania 7249
Accounts: 0438 313 402
admin@allonpl.com.au



Tax Invoice

ABN: 30 623 913 762
Licence Number: 15606017
RTA: AU46294

Tax Invoice # 4697
11th November 2022

PAID: \$0.00
BALANCE DUE: **\$537.90**

How to Pay

Tax Invoice # 4697
\$537.90 due by 18th November 2022

Please use your invoice number as the reference

Bank Details **Name:** All On Contracting
BSB: 017 042
Account Number: 416813937

In the event where your overdue account is referred to a collection agency and/or law firm, you will be liable for all costs which would be incurred as if the debt is collected in full, including legal demand costs



21-5

PO Box 138
Kings Meadows Tasmania 7249
Ph: 0437 425 995
admin@allonpl.com.au

Tax Invoice

ABN: 30 623 913 762
Licence Number: 15606017
RTA: AU46294

Tax Invoice # 6420
26th April 2023

Frame Family Bare Trust
Property Wise Launceston
101 Elizabeth Street
Launceston, Tasmania 7250

Order Number: 21 Kate Reed
Job Address: 21 Kate Reed Drive, Prospect Vale TAS 7250

Works Completed:
Collect key and attend property
Inspect range hood
Tenant has pushed small basket containing vitamins
in cabinet which has turned range hood off at PowerPoint
Switch on and fan worked.
Both globes blown.
Replaced, tested and ok

ITEM	PRICE
Materials	\$22.00
Labour	\$90.00

I, David Corbett certify that the electrical work performed as detailed above, for which I take personal responsibility for, has been completed, inspected and tested in accordance with the relevant Australian Standard.
Signed, David Corbett
EPL: 997213

SUBTOTAL: \$112.00
GST: \$11.20
TOTAL: \$123.20
PAID: \$0.00

BALANCE DUE: \$123.20

How to Pay

Tax Invoice # 6420
\$123.20 due by 8th May 2023

Please use your invoice number as the reference

Bank Details Name: All On Contracting
BSB: 017 042
Account Number: 416813937

In the event where your overdue account is referred to a collection agency and/or law firm, you will be liable for all costs which would be incurred as if the debt is collected in full, including legal demand costs



21.6

7 Goodman Court, Invermay, 7248
PO Box 70, Mowbray Heights, 7248
Ph: 6326 6480 Fax: 6326 6470

Email: garagedoors@tommoore.com.au
Website: www.tommoore.com.au

Property Wise Launceston
101 Elizabeth Street
Launceston TAS 7250

Tax Invoice

00042492

ABN: 63 236 381 047

No one knows Doors like we do!!

ORDER NO.		TERMS	DATE		
05431		Net 7 Days	21/06/2023		
QTY	ITEM NO	DESCRIPTION	EX GST UNIT	EX GST TOTAL	CODE
1	SERVIC/REPAIR	Annual Service - Site Attendance & Callout Fee. Realigned Cables back onto Spools, Tightened Fixings, Reprogrammed Limits, Lubricated Guides & Wheels & Springs, Checked Tension & Tested - ok 21 Kate Reed Drive Prospect Vale	\$100.00	\$100.00	GST

Payment Options:

EFT Payments:
Tom Moore and Son
BSB - 087728
Acct No: 328702225

By Mail :
PO Box 70
Mowbray Heights, TAS, 7248

Credit Card Payments:
Phone 6326 6480

SALE AMOUNT	\$100.00
GST	\$10.00
BALANCE DUE	\$110.00

22.1



Tasmanian Water and Sewerage Corporation Pty Ltd
ABN: 47 162 220 653

All enquiries & emergencies 13 6992

email enquiries@taswater.com.au

website www.taswater.com.au

post GPO Box 1393 Hobart Tasmania 7001

f TasWater | Twitter Tas_Water | Instagram tas_water

Frame Family Property Pty Ltd
C/- Property Wise Launceston
PO Box 150
RIVERSIDE TAS 7250

Amount due:
\$376.29

Please pay by:
21 Sep 2022

Tax invoice summary

Billing period 01 Jul 2022 - 30 Sep 2022

Fixed charges	\$268.10
Variable usage charges	\$108.19
GST	\$0.00
Total new charges (this bill)	\$376.29
Previous bill	\$344.76
Adjustments	-\$344.76
Total	\$376.29

Your account details

Account no. **211037650**

Connection address 21 Kate Reed Drive PROSPECT VALE TAS

Statement no. 7716087068

Date issued 17/08/2022

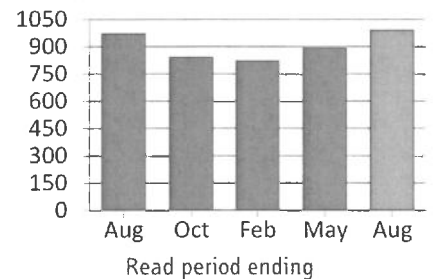
Installation no. 411001409

Your current average use is 990 L/day
Your current average cost is \$1.09/day



Meter reading
Your water usage for this quarter is based on a meter reading

Average daily usage in litres



✂️ * If you plan to pay in person please do not cut

Taswater Payment slip

Account no. **211037650**

Connection address
21 Kate Reed Drive PROSPECT VALE TAS



Direct Debit

Please phone 13 6992 or visit
www.taswater.com.au/payment



BPAY®

Billers code: **117309**
Ref: **3991 2110 3765 07**

Register with BPAY View® to view and pay this bill using internet banking
Registration No: **3991 2110 3765 07**
For assistance contact your financial institution.

Would you like to receive all TasWater notices digitally?
Scan this QR code, or visit:
www.taswater.com.au/digital-billing



Amount due:
\$376.29

Please pay by:
21 Sep 2022

22.2

Tax invoice itemised

Billing period 01 Jul 2022 - 30 Sep 2022

Fixed or service charges

Full Fixed Water Charge - 20mm (01/07/22-30/09/22)	\$91.84
Full Fixed Sewerage Charge (01/07/22-30/09/22)	\$176.26
Subtotal	\$268.10

Variable usage charges

Variable Water Charge (56kL @ 1.0991/kL) (05/05/22-30/06/22)	\$61.55
Variable Water Charge (41kL @ 1.1376/kL) (01/07/22-11/08/22)	\$46.64
Subtotal	\$108.19

Total new charges (this bill) \$376.29

Meter details

Meter	Previous reading	Current reading	Days	Usage (kL)
8SEN0130210291	04/05/2022 1193	11/08/2022 1290	99	97
Total usage				97

Account activity

Date	Transaction type	Amount
25/05/2022	Direct Credit	-\$344.76
Total		-\$344.76



Meter reading
Your water usage for this quarter is based on a meter reading

Additional information

Need help paying your bill?

We can help. Please call us on 13 6992 and we'll help make a plan that works for you.

Eligible for a concession?

If you have an eligible concession card, we can apply a discount to your bill. Call us on 13 6992 or apply online at taswater.com.au/concessions

Interest on overdue amounts

Daily interest is charged on overdue amounts from the due date at the monthly 90-day Bank Accepted Bill Rate plus 6%.

Changed your contact details?

Please call us on 13 6992 and we'll update your details or go to taswater.com.au/update

Selling a property?

If you sell your property, you are still liable for TasWater bills until your solicitor or conveyancer lets us know that ownership has changed. For more information, see taswater.com.au/ownership

Reading your meter every 3 months

We need to be able to see your meter and access it easily and safely. Please keep your plants pruned around the meter, restrain your pets and leave your gate unlocked.

If we can't safely read your meter, we will estimate your water usage for the next bill.

Your information is private

See our website to read our Privacy and Credit Reporting Policy at taswater.com.au/privacy

Hearing or speech impaired?

Call us via the National Relay Service:
TTY: call 13 3677 then ask for 13 6992.
Speak and Listen: call 1300 555 727 then ask for 13 6992.

Need an interpreter?

TIS National provides immediate phone interpreting services in 160 languages. Call 13 14 50.

Ways to pay your bill



Service Tasmania

Phone 1300 729 859
Billpay code: **8261**
Reference: **39912 11037 65085**



Australia Post

Pay in store at Australia Post



Centrepay

Contact Centrelink for setup
humanservices.gov.au/centrepay
Reference: **211037650**



By mail

Send this slip with your cheque (no staples) to:
GPO Box 1393 Hobart Tas 7001



*444 3991 211037650 85

Your account details



Account

Ref

Amount

Date

Receipt

Thanks!



223



Tasmanian Water and Sewerage Corporation Pty Ltd
ABN 47 162 220 653

Frame Family Property Pty Ltd
C/- Property Wise Launceston
PO Box 150
RIVERSIDE TAS 7250

All enquiries & emergencies 13 6992

email enquiries@taswater.com.au

website www.taswater.com.au

post GPO Box 1393 Hobart Tasmania 7001



Amount due:
\$353.42

Please pay by:
16 Dec 2022

Tax invoice summary

Billing period 01 Oct 2022 - 31 Dec 2022

Fixed charges	\$268.10
Variable usage charges	\$85.32
GST	\$0.00
Total new charges (this bill)	\$353.42
Previous bill	\$376.29
Adjustments	-\$376.29
Total	\$353.42

Your account details

Account no. **211037650**

Connection address 21 Kate Reed Drive
PROSPECT VALE TAS

Statement no. 7716315699

Date issued 11/11/2022

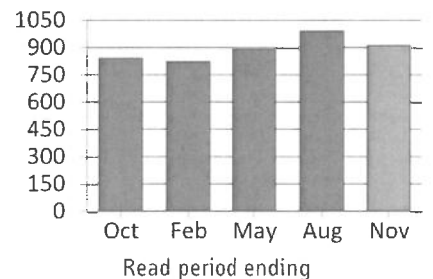
Installation no. 411001409

Your current average use is 910 L/day
Your current average cost is \$1.03/day



Meter reading
Your water usage for this quarter is based on a meter reading

Average daily usage in litres



* If you plan to pay in person please do not cut

Taswater Payment slip

Account no. **211037650**

Connection address
21 Kate Reed Drive PROSPECT VALE TAS



Direct Debit

Please phone 13 6992 or visit www.taswater.com.au/payment



BPAY®

Bill code: 117309
Ref: 3991 2110 3765 07

Register with BPAY View[®] to view and pay this bill using internet banking
Registration No: 3991 2110 3765 07
For assistance contact your financial institution.

Would you like to receive all TasWater notices digitally?
Scan this QR code, or visit: www.taswater.com.au/digital-billing



Amount due:
\$353.42

Please pay by:
16 Dec 2022

22.4

Tax invoice itemised

Billing period 01 Oct 2022 - 31 Dec 2022

Fixed or service charges

Full Fixed Water Charge - 20mm (01/10/22-31/12/22)	\$91.84
Full Fixed Sewerage Charge (01/10/22-31/12/22)	\$176.26
Subtotal	\$268.10

Variable usage charges

Variable Water Charge (75kL @ 1.1376/kL) (12/08/22-02/11/22)	\$85.32
--	---------


Total	\$353.42
--------------	-----------------

Meter details

Meter	Previous reading	Current reading	Days	Usage (kL)
8SEN0130210291	11/08/2022 1290	02/11/2022 1365	83	75
Total usage				75

Account activity

Date	Transaction type	Amount
31/08/2022	Direct Credit	-\$376.29
Total		-\$376.29

 **Meter reading**
Your water usage for this quarter is based on a meter reading

Additional information

Need help paying your bill?

We can help. Please call us on 13 6992 and we'll help make a plan that works for you.

Eligible for a concession?

If you have an eligible concession card, we can apply a discount to your bill. Call us on 13 6992 or apply online at taswater.com.au/concessions

Interest on overdue amounts

Daily interest is charged on overdue amounts from the due date at the monthly 90-day Bank Accepted Bill Rate plus 6%.

Changed your contact details?

Please call us on 13 6992 and we'll update your details or go to taswater.com.au/update

Selling a property?

If you sell your property, you are still liable for TasWater bills until your solicitor or conveyancer lets us know that ownership has changed. For more information, see taswater.com.au/ownership

Reading your meter every 3 months

We need to be able to see your meter and access it easily and safely. Please keep your plants pruned around the meter, restrain your pets and leave your gate unlocked.

If we can't safely read your meter, we will estimate your water usage for the next bill.

Your information is private

See our website to read our Privacy and Credit Reporting Policy at taswater.com.au/privacy

Hearing or speech impaired?

Call us via the National Relay Service:
TTY: call 13 3677 then ask for 13 6992.
Speak and Listen: call 1300 555 727 then ask for 13 6992.

Need an interpreter?

TIS National provides immediate phone interpreting services in 160 languages. Call 13 14 50.

Ways to pay your bill



Service Tasmania

Phone 1300 729 859
Billpay code: **8261**
Reference: **39912 11037 65085**



Centrepay

Contact Centrelink for setup
humanservices.gov.au/centrepay
Reference: **211037650**



By mail

Send this slip with your cheque (no staples) to:
GPO Box 1393 Hobart Tas 7001



Australia Post

Pay in store at Australia Post



*444 3991 211037650 85

Your account details



Account

Ref

Amount

Date

Receipt

Thanks!



22.5



Tasmanian Water and Sewerage Corporation Pty Ltd
ABN 47 162 220 653

Frame Family Property Pty Ltd
C/- Property Wise Launceston
PO Box 150
RIVERSIDE TAS 7250

All enquiries & emergencies 13 6992

email enquiries@taswater.com.au
website www.taswater.com.au
post GPO Box 1393 Hobart Tasmania 7001



Amount due:
\$364.80

Please pay by:
23 Mar 2023

Tax invoice summary

Billing period 01 Jan 2023 - 31 Mar 2023

Fixed charges	\$268.10
Variable usage charges	\$96.70
GST	\$0.00
Total new charges (this bill)	\$364.80
Previous bill	\$353.42
Adjustments	-\$353.42
Total	\$364.80

Your account details

Account no. **211037650**

Connection address 21 Kate Reed Drive PROSPECT VALE TAS

Statement no. 7716564996

Date issued 15/02/2023

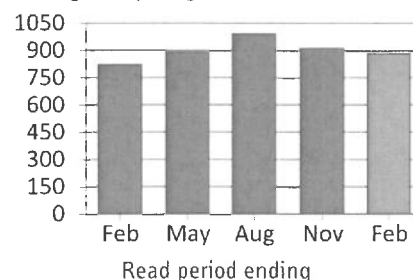
Installation no. 411001409

Your current average use is 880 L/day
Your current average cost is \$0.99/day



Meter reading
Your water usage for this quarter is based on a meter reading

Average daily usage in litres



✂️ * If you plan to pay in person please do not cut

Taswater Payment slip

Account no. **211037650**

Connection address 21 Kate Reed Drive PROSPECT VALE TAS



Direct Debit

Please phone 13 6992 or visit www.taswater.com.au/payment



BPAY®

Bill code: **117309**
Ref: **3991 2110 3765 07**

Register with BPAY View* to view and pay this bill using internet banking
Registration No: **3991 2110 3765 07**
For assistance contact your financial institution.

Would you like to receive all TasWater notices digitally?
Scan this QR code, or visit: www.taswater.com.au/digital-billing



Amount due:
\$364.80

Please pay by:
23 Mar 2023

22.6

Tax invoice itemised

Billing period 01 Jan 2023 - 31 Mar 2023

Fixed or service charges

Full Fixed Water Charge - 20mm (01/01/23-31/03/23)	\$91.84
Full Fixed Sewerage Charge (01/01/23-31/03/23)	\$176.26
Subtotal	\$268.10

Variable usage charges

Variable Water Charge (85kL @ 1.1376/kL) (03/11/22-08/02/23)	\$96.70
--	---------

Total \$364.80

Meter details

Meter	Previous reading	Current reading	Days	Usage (kL)
8SEN0130210291	02/11/2022 1365	08/02/2023 1450	98	85
Total usage				85

Account activity

Date	Transaction type	Amount
07/12/2022	Direct Credit	-\$353.42
Total		-\$353.42

Additional information

Need help paying your bill?

We can help. Please call us on 13 6992 and we'll help make a plan that works for you.

Eligible for a concession?

If you have an eligible concession card, we can apply a discount to your bill. Call us on 13 6992 or apply online at taswater.com.au/concessions

Interest on overdue amounts

Daily interest is charged on overdue amounts from the due date at the monthly 90-day Bank Accepted Bill Rate plus 6%.

Changed your contact details?

Please call us on 13 6992 and we'll update your details or go to taswater.com.au/update

Selling a property?

If you sell your property, you are still liable for TasWater bills until your solicitor or conveyancer lets us know that ownership has changed. For more information, see taswater.com.au/ownership

Reading your meter every 3 months

We need to be able to see your meter and access it easily and safely. Please keep your plants pruned around the meter, restrain your pets and leave your gate unlocked.

If we can't safely read your meter, we will estimate your water usage for the next bill.

Your information is private

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Hearing or speech impaired?

Call us via the National Relay Service: TTY: call 13 3677 then ask for 13 6992. Speak and Listen: call 1300 555 727 then ask for 13 6992.

Need an interpreter?

TIS National provides immediate phone interpreting services in 160 languages. Call 13 14 50.



Meter reading
Your water usage for this quarter is based on a meter reading

Ways to pay your bill



Service Tasmania

Phone 1300 729 859
Billpay code: 8261
Reference: 39912 11037 65085



Centrepay

Contact Centrelink for setup humanservices.gov.au/centrepay
Reference: 211037650



By mail

Send this slip with your cheque (no staples) to:
GPO Box 1393 Hobart Tas 7001



Australia Post

Pay in store at Australia Post



*444 3991 211037650 85

Your account details



Account

Ref

Amount

Date

Receipt

Thanks!



Tasmanian Water and Sewerage Corporation Pty Ltd
ABN 47 162 220 653

227

All enquiries & emergencies 13 6992

email enquiries@taswater.com.au

website www.taswater.com.au

post GPO Box 1393 Hobart Tasmania 7001

f TasWater1 t Tas_Water i tas_water

Frame Family Property Pty Ltd
C/- Property Wise Launceston
PO Box 150
RIVERSIDE TAS 7250

Amount due:
\$359.11

Please pay by:
23 Jun 2023

Tax invoice summary

Billing period 01 Apr 2023 - 30 Jun 2023

Fixed charges	\$268.10
Variable usage charges	\$91.01
GST	\$0.00
Total new charges (this bill)	\$359.11
Previous bill	\$364.80
Adjustments	-\$364.80
Total	\$359.11

Your account details

Account no. **211037650**

Connection address 21 Kate Reed Drive
PROSPECT VALE TAS

Statement no. 7716807469

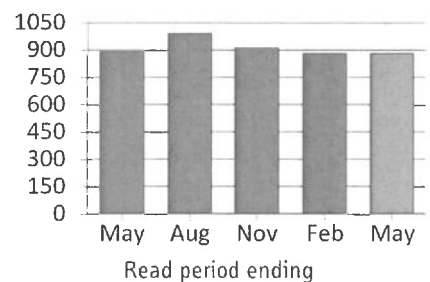
Date issued 18/05/2023

Installation no. 411001409

Your current average use is 880 L/day
Your current average cost is \$0.99/day

Meter reading
Your water usage for this quarter is based on a meter reading

Average daily usage in litres



✂ * If you plan to pay in person please do not cut

Taswater Payment slip

Account no. **211037650**

Connection address
21 Kate Reed Drive PROSPECT VALE TAS

Direct Debit

Please phone 13 6992 or visit
www.taswater.com.au/payment

BPAY®

Bill code: 117309
Ref: 3991 2110 3765 07

Register with BPAY View® to view and pay this bill using internet banking
Registration No: 3991 2110 3765 07
For assistance contact your financial institution.

Would you like to receive all TasWater notices digitally?
Scan this QR code, or visit:
www.taswater.com.au/digital-billing



Amount due:
\$359.11

Please pay by:
23 Jun 2023

Tax invoice itemised

Billing period 01 Apr 2023 - 30 Jun 2023

Fixed or service charges

Full Fixed Water Charge - 20mm (01/04/23-30/06/23)	\$91.84
Full Fixed Sewerage Charge (01/04/23-30/06/23)	\$176.26
Subtotal	\$268.10

Variable usage charges

Variable Water Charge (80kL @ 1.1376/kL) (09/02/23-11/05/23)	\$91.01
--	---------

Total **\$359.11**

Meter details

Meter	Previous reading	Current reading	Days	Usage (kL)
8SEN0130210291	08/02/2023 1450	11/05/2023 1530	92	80
Total usage				80

Account activity

Date	Transaction type	Amount
01/03/2023	Direct Credit	-\$364.80
Total		-\$364.80

Additional information

Need help paying your bill?

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Eligible for a concession?

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Meter reading
Your water usage for this quarter is based on a meter reading

Ways to pay your bill



Service Tasmania

Phone 1300 729 859
Billpay code: **8261**
Reference: **39912 11037 65085**



Centrepay

Contact Centrelink for setup humanservices.gov.au/centrepay
Reference: **211037650**



By mail

Send this slip with your cheque (no staples) to:
GPO Box 1393 Hobart Tas 7001



Australia Post

Pay in store at Australia Post



*444 3991 211037650 85

Your account details



Account

Ref

Amount

Date

Receipt

Thanks!

23-1

Frame Family Super Fund

Borrowing Costs

\$2,282.52 16/04/2018

Year

2018	\$76.08	2206.44
2019	456.50	1749.93
2020	456.50	1293.43
2021	456.50	836.92
2022	456.50	380.42
2023	380.42	0.00

POSTED



24-1

Your Statement

Statement 18 (Page 1 of 3)

Account Number 06 4194 10593198

Statement Period 1 Jul 2022 - 30 Sep 2022

Closing Balance \$1,260.26 CR

Enquiries 13 1998
 (24 hours a day, 7 days a week)



041

DIRECTORS
 340 HOPE ISLAND RD
 HOPE ISLAND QLD 4212

Business Transaction Account

If this account has an attached overdraft limit or facility which is secured over your primary place of residence or over a residential Investment property you should ensure that the property is insured in accordance with the terms and conditions of the mortgage. If you have any queries about your insurance cover you should contact your insurer. Information on property insurance can also be found on www.moneysmart.gov.au. Note, 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.

Name: FRAME SMSF PTY. LTD. AS TRUSTEES FOR FRA
 ME FAMILY SUPER FUND

Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

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
01 Jul	2022 OPENING BALANCE			\$1,394.99 CR
01 Jul	DEBIT INTEREST CHARGED on this account to June 30, 2022 is \$0.37			
01 Jul	Debit Excess Interest	0.26 ^		\$1,394.73 CR
01 Jul	Account Fee	10.00 ^		\$1,384.73 CR
01 Jul	Transfer from CommBank app Amanda Super		^ 114.53	\$1,499.26 CR
01 Jul	Direct Credit 141000 PROPERTY WISE RE 21 KATE REED DRIVE		^ 219.76	\$1,719.02 CR
01 Jul	Direct Debit 403450 Commonwealth Bank Loan Rypmt to 064000 15051153	10.00		\$1,709.02 CR
01 Jul	Direct Debit 403450 Commonwealth Bank Loan Rypmt to 064000 15051153	1,499.26 ^		\$209.76 CR
06 Jul	Direct Credit 141000 PROPERTY WISE RE 21 KATE REED DRIVE		^ 642.51	\$852.27 CR
19 Jul	Direct Debit 431356 SUNCORP HPI037169661	136.03 ^		\$716.24 CR
20 Jul	Direct Credit 141000 PROPERTY WISE RE 21 KATE REED DRIVE		^ 753.77	\$1,470.01 CR
01 Aug	Account Fee	10.00 ^		\$1,460.01 CR



*# 4281.12561.1.2 ZZ258R3 0303 SL.R3.S93A.D273.O.V06.00.35

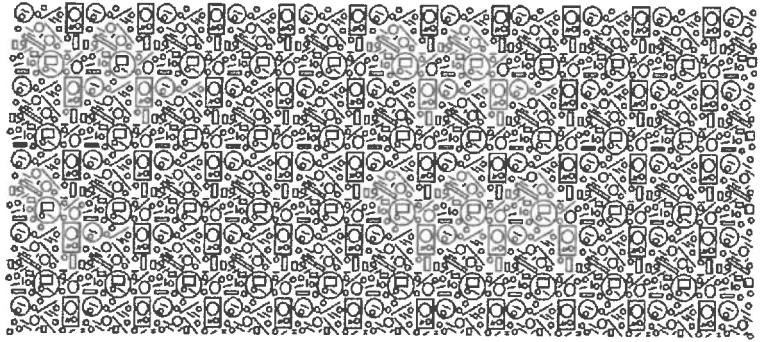
24-2

Statement 18

(Page 2 of 3)

Account Number

06 4194 10593198



Date	Transaction	Debit	Credit	Balance
01 Aug	Direct Debit 403450 Commonwealth Bank Loan Rypmt to 064000 15051153	10.00		\$1,450.01 CR
01 Aug	Direct Debit 403450 Commonwealth Bank Loan Rypmt to 064000 15051153	1,499.26		\$49.25 DR
02 Aug	Loan Pymt Dishonour Value Date: 01/08/2022		1,499.26	\$1,450.01 CR
03 Aug	Direct Credit 141000 PROPERTY WISE RE 21 KATE REED DRIVE		565.52	\$2,015.53 CR
05 Aug	Transfer To Frame SMSF CommBank App Repayment	1,500.00		\$515.53 CR
17 Aug	Direct Credit 141000 PROPERTY WISE RE 21 KATE REED DRIVE		753.77	\$1,269.30 CR
17 Aug	Direct Debit 431356 SUNCORP HPI037169661	136.03		\$1,133.27 CR
31 Aug	Direct Credit 141000 PROPERTY WISE RE 21 KATE REED DRIVE		225.66	\$1,358.93 CR
31 Aug	Transfer from CommBank app Amanda Super		160.33	\$1,519.26 CR
01 Sep	Account Fee	10.00		\$1,509.26 CR
01 Sep	Direct Debit 403450 Commonwealth Bank Loan Rypmt to 064000 15051153	10.00		\$1,499.26 CR
01 Sep	Direct Debit 403450 Commonwealth Bank Loan Rypmt to 064000 15051153	1,499.26		\$0.00
14 Sep	Direct Credit 141000 PROPERTY WISE RE 21 KATE REED DRIVE		642.52	\$642.52 CR
19 Sep	Direct Debit 431356 SUNCORP HPI037169661	136.03		\$506.49 CR
28 Sep	Direct Credit 141000 PROPERTY WISE RE 21 KATE REED DRIVE		753.77	\$1,260.26 CR
30 Sep	2022 CLOSING BALANCE			\$1,260.26 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$1,394.99 CR		\$6,466.13		\$6,331.40		\$1,260.26 CR

24-3

Transaction Summary during 1st June 2022 to 31st August 2022

Transaction Type	01 Jun to 30 Jun	01 Jul to 31 Jul	01 Aug to 31 Aug	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	0	0	\$3.00	\$0.00
Cheques written	0	0	0	0	0	\$3.00	\$0.00
Cheque deposit	0	0	0	0	0	\$3.00	\$0.00
Over the counter deposit	0	0	0	0	0	\$3.00	\$0.00
Quick deposits	0	0	0	0	0	\$3.00	\$0.00
Cheq deposit in quick deposit box	0	0	0	0	0	\$3.00	\$0.00
Total	0	0	0	0	0		\$0.00
Account Fee						\$10.00	\$30.00
Paper Statement Fee						\$2.50	\$0.00

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

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, website for more information.

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

Email: info@afca.org.au

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





24-4

Your Statement

Statement 19 (Page 1 of 3)

Account Number 06 4194 10593198

Statement Period 1 Oct 2022 - 30 Dec 2022

Closing Balance \$2,664.14 CR

Enquiries 13 1998
 (24 hours a day, 7 days a week)



041

DIRECTORS
 340 HOPE ISLAND RD
 HOPE ISLAND QLD 4212

Business Transaction Account

If this account has an attached overdraft limit or facility which is secured over your primary place of residence or over a residential investment property you should ensure that the property is insured in accordance with the terms and conditions of the mortgage. If you have any queries about your insurance cover you should contact your insurer. Information on property insurance can also be found on www.moneysmart.gov.au. Note, 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.

Name: FRAME SMSF PTY. LTD. AS TRUSTEES FOR FRA
 ME FAMILY SUPER FUND

Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

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
01 Oct	2022 OPENING BALANCE			\$1,260.26 CR
01 Oct	Account Fee	10.00		\$1,250.26 CR
01 Oct	Direct Debit 403450 Commonwealth Bank Loan Rypmt to 064000 15051153	10.00		\$1,240.26 CR
01 Oct	Direct Debit 403450 Commonwealth Bank Loan Rypmt to 064000 15051153	1,499.26		\$259.00 DR
04 Oct	Loan Pymt Dishonour Value Date: 01/10/2022		1,499.26	\$1,240.26 CR
12 Oct	Direct Credit 141000 PROPERTY WISE RE 21 KATE REED DRIVE		642.51	\$1,882.77 CR
16 Oct	Transfer To Frame SMSF CommBank App Repayment	1,499.26		\$383.51 CR
18 Oct	Direct Debit 431356 SUNCORP HPI037169661	136.03		\$247.48 CR
26 Oct	Direct Credit 141000 PROPERTY WISE RE 21 KATE REED DRIVE		381.47	\$628.95 CR
01 Nov	Account Fee	10.00		\$618.95 CR
01 Nov	Direct Debit 403450 Commonwealth Bank Loan Rypmt to 064000 15051153	10.00		\$608.95 CR



** 3797,15436.1.2.ZZ258R3 0303.SL.R3.S93C.D337.O.V06.00.35

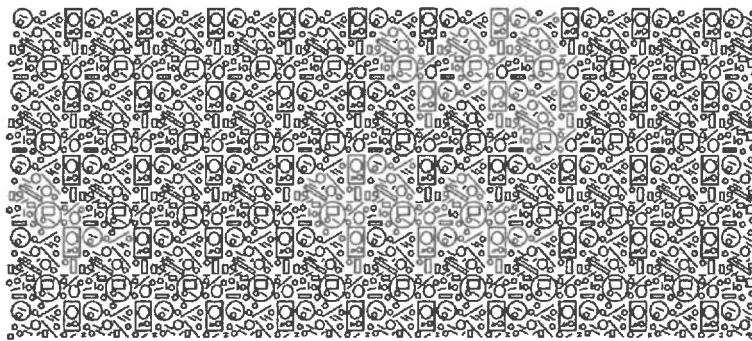
245

Statement 19

(Page 2 of 3)

Account Number

06 4194 10593198



Date	Transaction	Debit	Credit	Balance
01 Nov	Direct Debit 403450 Commonwealth Bank Loan Rypmt to 064000 15051153	1,499.26		\$890.31 DR
02 Nov	Loan Pymt Dishonour Value Date: 01/11/2022		1,499.26	\$608.95 CR
09 Nov	Direct Credit 141000 PROPERTY WISE RE 21 KATE REED DRIVE		753.76 ^	\$1,362.71 CR
17 Nov	Direct Debit 431356 SUNCORP HPI037169661	136.03		\$1,226.68 CR
01 Dec	Account Fee	10.00		\$1,216.68 CR
01 Dec	Direct Debit 403450 Commonwealth Bank Loan Rypmt to 064000 15051153	10.00		\$1,206.68 CR
01 Dec	Direct Debit 403450 Commonwealth Bank Loan Rypmt to 064000 15051153	1,499.26		\$292.58 DR
02 Dec	Loan Pymt Dishonour Value Date: 01/12/2022		1,499.26	\$1,206.68 CR
07 Dec	Direct Credit 141000 PROPERTY WISE RE 21 KATE REED DRIVE		646.52	\$1,853.20 CR
09 Dec	Transfer In Admin Reversal		505.36	\$2,358.56 CR
13 Dec	Transfer Out Admin TFR BBL xxx 1153	312.15		\$2,046.41 CR
19 Dec	Direct Debit 431356 SUNCORP HPI037169661	136.03		\$1,910.38 CR
21 Dec	Direct Credit 141000 PROPERTY WISE RE 21 KATE REED DRIVE		753.76	\$2,664.14 CR
30 Dec	2022 CLOSING BALANCE			\$2,664.14 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$1,260.26 CR		\$6,777.28		\$8,181.16		\$2,664.14 CR

24.6

Transaction Summary during 1st September 2022 to 30th November 2022

Transaction Type	01 Sep to 30 Sep	01 Oct to 31 Oct	01 Nov to 30 Nov	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	0	0	\$3.00	\$0.00
Cheques written	0	0	0	0	0	\$3.00	\$0.00
Cheque deposit	0	0	0	0	0	\$3.00	\$0.00
Over the counter deposit	0	0	0	0	0	\$3.00	\$0.00
Quick deposits	0	0	0	0	0	\$3.00	\$0.00
Cheq deposit in quick deposit box	0	0	0	0	0	\$3.00	\$0.00
Total	0	0	0	0	0		\$0.00
Account Fee						\$10.00	\$30.00
Paper Statement Fee						\$2.50	\$0.00

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
 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, website for more information.
 Write to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001
 Email: info@afca.org.au
 Call: 1800 931 678, free call Monday to Friday 9am– 5pm, AEST





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Your Statement

Statement 20 (Page 1 of 2)

Account Number 06 4194 10593198

Statement Period 31 Dec 2022 - 30 Mar 2023

Closing Balance \$1,239.59 CR

Enquiries 13 1998
 (24 hours a day, 7 days a week)



041

DIRECTORS
 340 HOPE ISLAND RD
 HOPE ISLAND QLD 4212

Business Transaction Account

If this account has an attached overdraft limit or facility which is secured over your primary place of residence or over a residential investment property you should ensure that the property is insured in accordance with the terms and conditions of the mortgage. If you have any queries about your insurance cover you should contact your insurer. Information on property insurance can also be found on www.moneysmart.gov.au. Note, 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.

Name: FRAME SMSF PTY. LTD. AS TRUSTEES FOR FRA
 ME FAMILY SUPER FUND

Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

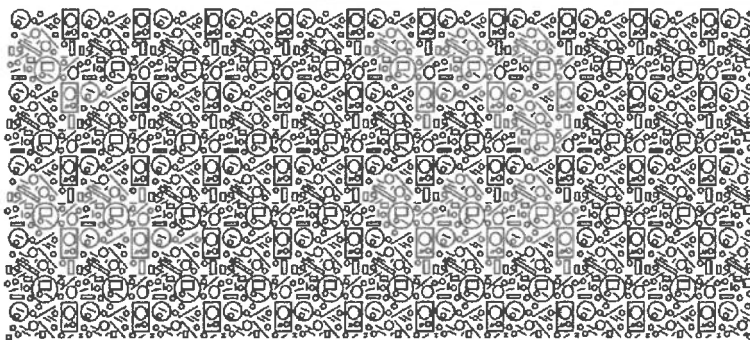
The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
31 Dec	2022 OPENING BALANCE			\$2,664.14 CR
01 Jan	Account Fee	10.00		\$2,654.14 CR
04 Jan	Direct Credit 141000 PROPERTY WISE RE 21 KATE REED DRIVE		753.76	\$3,407.90 CR
17 Jan	Direct Debit 431356 SUNCORP HPI037169661	136.03		\$3,271.87 CR
18 Jan	Direct Credit 141000 PROPERTY WISE RE 21 KATE REED DRIVE		753.76	\$4,025.63 CR
01 Feb	Account Fee	10.00		\$4,015.63 CR
01 Feb	Direct Credit 141000 PROPERTY WISE RE 21 KATE REED DRIVE		23.35	\$4,038.98 CR
15 Feb	Direct Credit 141000 PROPERTY WISE RE 21 KATE REED DRIVE		753.76	\$4,792.74 CR
17 Feb	Direct Debit 431356 SUNCORP HPI037169661	136.03		\$4,656.71 CR
01 Mar	Account Fee	10.00		\$4,646.71 CR
01 Mar	Direct Credit 141000 PROPERTY WISE RE 21 KATE REED DRIVE		433.46	\$5,080.17 CR
15 Mar	Direct Credit 141000 PROPERTY WISE RE 21 KATE REED DRIVE		894.96	\$5,975.13 CR



*# 12718.48213.1.2 ZZ258R3 0303 SLR3.S936.D089.OV06.00.36

24-8



Date	Transaction	Debit	Credit	Balance
17 Mar	Direct Debit 431356 SUNCORP HPI037169661	162.42		\$5,812.71 CR
29 Mar	Transfer To Frame SMSF Pty Ltd CommBank App Rental income	5,000.00		\$812.71 CR
29 Mar	Direct Credit 141000 PROPERTY WISE RE 21 KATE REED DRIVE		426.88	\$1,239.59 CR
30 Mar	2023 CLOSING BALANCE			\$1,239.59 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$2,664.14 CR		\$5,464.48		\$4,039.93		\$1,239.59 CR

Transaction Summary during 1st December 2022 to 28th February 2023

Transaction Type	01 Dec to 31 Dec	01 Jan to 31 Jan	01 Feb to 28 Feb	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	0	0	\$3.00	\$0.00
Cheques written	0	0	0	0	0	\$3.00	\$0.00
Cheque deposit	0	0	0	0	0	\$3.00	\$0.00
Over the counter deposit	0	0	0	0	0	\$3.00	\$0.00
Quick deposits	0	0	0	0	0	\$3.00	\$0.00
Cheq deposit in quick deposit box	0	0	0	0	0	\$3.00	\$0.00
Total	0	0	0	0	0		\$0.00
Account Fee						\$10.00	\$30.00
Paper Statement Fee						\$2.50	\$0.00

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Email: info@afca.org.au

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



24-9

Your Statement

Statement 21 (Page 1 of 2)

Account Number 06 4194 10593198

Statement Period 31 Mar 2023 - 30 Jun 2023

Closing Balance \$222.60 CR

Enquiries 13 1998
 (24 hours a day, 7 days a week)



041

DIRECTORS
 340 HOPE ISLAND RD
 HOPE ISLAND QLD 4212

Business Transaction Account

If this account has an attached overdraft limit or facility which is secured over your primary place of residence or over a residential investment property you should ensure that the property is insured in accordance with the terms and conditions of the mortgage. If you have any queries about your insurance cover you should contact your insurer. Information on property insurance can also be found on www.moneysmart.gov.au. Note, 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.

Name: FRAME SMSF PTY. LTD. AS TRUSTEES FOR FRA
 ME FAMILY SUPER FUND

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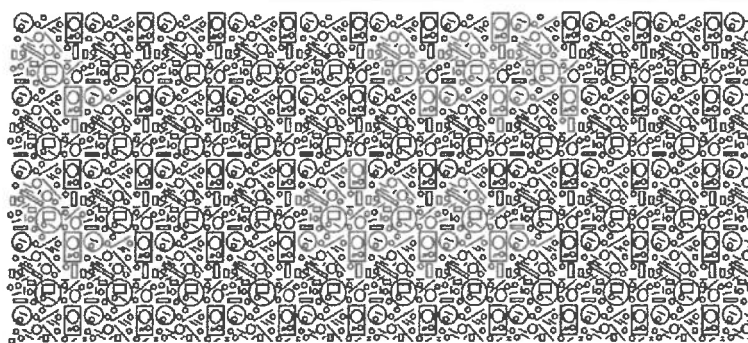
The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
31 Mar 2023	OPENING BALANCE			\$1,239.59 CR
01 Apr	Account Fee	10.00		\$1,229.59 CR
12 Apr	Direct Credit 141000 PROPERTY WISE RE 21 KATE REED DRIVE		798.26	\$2,027.85 CR
18 Apr	Direct Debit 431356 SUNCORP HPI037169661	162.42		\$1,865.43 CR
26 Apr	Direct Credit 141000 PROPERTY WISE RE 21 KATE REED DRIVE		264.25	\$2,129.68 CR
01 May	Account Fee	10.00		\$2,119.68 CR
10 May	Direct Credit 141000 PROPERTY WISE RE 21 KATE REED DRIVE		1,209.07	\$3,328.75 CR
17 May	Direct Debit 431356 SUNCORP HPI037169661	162.42		\$3,166.33 CR
24 May	Direct Credit 141000 PROPERTY WISE RE 21 KATE REED DRIVE		439.15	\$3,605.48 CR
01 Jun	Account Fee	10.00		\$3,595.48 CR
07 Jun	Direct Credit 141000 PROPERTY WISE RE 21 KATE REED DRIVE		834.27	\$4,429.75 CR
19 Jun	Direct Debit 431356 SUNCORP HPI037169661	162.42		\$4,267.33 CR



*# 12260.30828.1.2.ZZ258R3 0303 SLR3.S934.D168.OV06.00.36

24/10



Date	Transaction	Debit	Credit	Balance
21 Jun	Direct Credit 141000 PROPERTY WISE RE 21 KATE REED DRIVE		955.27	\$5,222.60 CR
23 Jun	Transfer To Frame SMSF Pty Ltd CommBank App Investment income	5,000.00		\$222.60 CR
30 Jun 2023	CLOSING BALANCE			\$222.60 CR
	Opening balance	-	Total debits	+ Total credits = Closing balance
	\$1,239.59 CR		\$5,517.26	\$4,500.27
				\$222.60 CR

Transaction Summary during 1st March 2023 to 31st May 2023

Transaction Type	01 Mar to 31 Mar	01 Apr to 30 Apr	01 May to 31 May	Free	Chargeable	Unit Price	Fee Charged
Staff assisted withdrawals	0	0	0	0	0	\$3.00	\$0.00
Cheques written	0	0	0	0	0	\$3.00	\$0.00
Cheque deposit	0	0	0	0	0	\$3.00	\$0.00
Over the counter deposit	0	0	0	0	0	\$3.00	\$0.00
Quick deposits	0	0	0	0	0	\$3.00	\$0.00
Cheq deposit in quick deposit box	0	0	0	0	0	\$3.00	\$0.00
Total	0	0	0	0	0		\$0.00
Account Fee						\$10.00	\$30.00
Paper Statement Fee						\$2.50	\$0.00

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Email: info@afca.org.au

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

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Macquarie Cash Management Account

MACQUARIE BANK LIMITED
ABN 46 008 583 542 AFSL 237502

enquiries 1800 806 310
transact@macquarie.com
www.macquarie.com.au

GPO Box 2520
Sydney, NSW 2001



FRAME SMSF PTY LTD
9 MAIDENWELL ROAD
ORMEAU QLD 4208

1 Shelley Street
Sydney, NSW 2000

account balance **\$122,138.82**
as at 30 Dec 22

account name FRAME SMSF PTY LTD ATF
FRAME FAMILY SUPER FUND
account no. 965492093

transaction	description	debits	credits	balance
30.06.22	OPENING BALANCE			45,135.26
25.07.22	Deposit SAKURA FOUND June quarter		350.00	45,485.26
29.07.22	Interest MACQUARIE CMA INTEREST PAID*		13.95	45,499.21
31.08.22	Interest MACQUARIE CMA INTEREST PAID*		30.46	45,529.67
02.09.22	BPAY BPAY TO AUSTRALIAN SECURITIES & INV	59.00		45,470.67
02.09.22	Funds transfer FRAMAC2 034460	253.00		45,217.67
30.09.22	Interest MACQUARIE CMA INTEREST PAID*		39.91	45,257.58
16.10.22	Deposit AMANDA FRAME AMP Super		277.20	45,534.78
17.10.22	Deposit SAKURA FOUND Super Sept quarter		2,094.72	47,629.50
31.10.22	Interest MACQUARIE CMA INTEREST PAID*		55.14	47,684.64
04.11.22	Direct debit MLC Limited 93224375	964.36		46,720.28
23.11.22	Deposit Col First State RD001091037536396		55,105.34	101,825.62

how to make a transaction

online
Log in to www.macquarie.com.au/personal

by phone
Call 133 275 to make a phone transaction

transfers from another bank account
Transfer funds from another bank to this account:
BSB 182 512
ACCOUNT NO. 965492093

deposits using BPay
From another bank



Bill code: 667022
Ref: 965 492 093

continued on next



Macquarie Cash Management Account

enquiries 1800 806 310

account name FRAME SMSF PTY LTD ATF
FRAME FAMILY SUPER FUND
account no. 965492093

transaction	description	debits	credits	balance
30.11.22	Interest	MACQUARIE CMA INTEREST PAID*	95.63	101,921.25
30.11.22	Deposit	QSUPER LUMP SUMS 609051150631130881	250,000.00	351,921.25
08.12.22	Funds transfer	SMSF LOAN PAYOUT	228,356.38	123,564.87
22.12.22	Direct debit	TAL Life Limited 7057841-C5733112	1,692.24	121,872.63
30.12.22	Interest	MACQUARIE CMA INTEREST PAID*	266.19	122,138.82
	CLOSING BALANCE AS AT 30 DEC 22	231,324.98	308,328.54	122,138.82

* Stepped interest rates for the period 1 July to 13 July: balances \$0.00 to \$4,999.99 earned 0.25% balances \$5,000.00 and above earned 0.25% pa (13 days); 14 July to 11 August: balances \$0.00 to \$4,999.99 earned 0.50% balances \$5,000.00 and above earned 0.50% pa (29 days); 12 August to 15 September: balances \$0.00 to \$4,999.99 earned 0.90% balances \$5,000.00 and above earned 0.90% pa (35 days); 16 September to 13 October: balances \$0.00 to \$4,999.99 earned 1.25% balances \$5,000.00 and above earned 1.25% pa (28 days); 14 October to 15 November: balances \$0.00 to \$4,999.99 earned 1.50% balances \$5,000.00 and above earned 1.50% pa (33 days); 16 November to 15 December: balances \$0.00 to \$4,999.99 earned 1.75% balances \$5,000.00 and above earned 1.75% pa (30 days); 16 December to 30 December: balances \$0.00 to \$4,999.99 earned 2.00% balances \$5,000.00 and above earned 2.00% pa (15 days)

continued on next



Macquarie Cash Management Account

enquiries 1800 806 310

account name FRAME SMSF PTY LTD ATF
FRAME FAMILY SUPER FUND
account no. 965492093

Please note the following financial services companies and/or financial advisers have authority on your account.

Name	Authority Type
GRAHAM THOMAS J SLG FINANCIAL SERVICES PTY LTD	Enquiry authority
LIVINGSTONE SIMON SIMMONS LIVINGSTONE & ASSOCIATES	Enquiry authority

Authority descriptions

Enquiry authority - you have authorised the third party to have access to information about your account.

Please consider carefully who you appoint as a third party authority on your account as we may follow their instructions as if they were yours. It is important that you understand this risk and carefully consider what level of authority you give to them. For more information on third party authority levels search 'Macquarie Help' in your browser to find our Help Centre.



Macquarie Cash Management Account

enquiries 1800 806 310

account name FRAME SMSF PTY LTD ATF
FRAME FAMILY SUPER FUND
account no. 965492093

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- Electronic funds transfers up to \$5,000 a day using online banking.
- Increase your limit to \$100,000 using the Macquarie Authenticator App or nominate an account for unlimited transfers by contacting us.
- BPAY payments (subject to BPAY biller code limits) free of charge via online and mobile banking.
- Make the switch to free online statements by updating your preference online.

About your account

- Interest is calculated on daily balances and paid monthly. The interest rate is variable and may change at any time without prior notice.
- For more information about your account including fees and charges, mistaken payments or unauthorised transactions, please read the terms and conditions for your product, available at macquarie.com.au or by contacting us. If you have a complaint about our service, or to find out more about our dispute resolution procedures, please refer to macquarie.com.au/feedback-and-complaints.
- We've noticed that some applications may not have been opened with the desired entity type - for example, a trust account was intended to be opened but an individually held account was opened instead. Please check that your account name and structure is correct and contact us right away if you think there is an error.

Protect your account

- Please check each entry on this statement. If you think there is an error or unauthorised transaction, please contact us right away.
- If you have new contact details, please contact us to update them.
- This statement should be kept in a safe place at all times. Please read the Product Information Statement for more details about keeping your account secure.

Access to and sharing your data

- We may provide access to or share an electronic copy of your data (account details, balance, transaction history and personal information) with other parties at your or your Financial Services Professional's request. This includes people who work with or for your Financial Services Professional such as accountants, consultants, technology platform owner/operators and others, some of whom may not be in Australia.
- Please refer to the current offer document for more information and speak with your Financial Services Professional if you have questions about how your data may be used, disclosed and/or protected.

Visit our Help Centre

- Here you'll find answers to common questions about your account. For more information, please visit help.macquarie.com

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25.5



MACQUARIE

MACQUARIE BANK LIMITED
ABN 46 008 583 542 AFSL 237502

enquiries 1800 806 310
transact@macquarie.com
www.macquarie.com.au

GPO Box 2520
Sydney, NSW 2001



FRAME SMSF PTY LTD
9 MAIDENWELL ROAD
ORMEAU QLD 4208

1 Shelley Street
Sydney, NSW 2000

account balance **\$22,615.61**
as at 30 Jun 23

account name FRAME SMSF PTY LTD ATF
FRAME FAMILY SUPER FUND
account no. 965492093

transaction	description	debits	credits	balance
30.12.22	OPENING BALANCE			122,138.82
17.01.23	Funds transfer INVOICE 036721	3,080.00		119,058.82
18.01.23	Deposit ATO ATO001000018001472		160.66	119,219.48
20.01.23	Deposit SAKURA FOUND Sakura Super		2,443.84	121,663.32
20.01.23	Direct debit SMA OPERATIONS 10007SMA00462885	108,000.00		13,663.32
23.01.23	Direct debit TAL Life Limited 1720039-C6361321	2,476.87		11,186.45
24.01.23	Direct debit TAL Life Limited 1720041-C6378294	937.42		10,249.03
31.01.23	Interest MACQUARIE CMA INTEREST PAID*		140.65	10,389.68
28.02.23	Interest MACQUARIE CMA INTEREST PAID*		16.17	10,405.85
29.03.23	Deposit AMANDA FRAME Rental income		5,000.00	15,405.85
30.03.23	Funds transfer SLG INVOICE 037799 FRAMAC3	253.00		15,152.85
30.03.23	BPAY BPAY TO AUSTRALIAN SECURITIES & INV	290.00		14,862.85

how to make a transaction

online
Log in to www.macquarie.com.au/personal

by phone
Call 133 275 to make a phone transaction

transfers from another bank account
Transfer funds from another bank to this account:
BSB 182 512
ACCOUNT NO. 965492093

deposits using BPay
From another bank



Billers code: 667022
Ref: 965 492 093

continued on next



Macquarie Cash Management Account

enquiries 1800 806 310

account name FRAME SMSF PTY LTD ATF
FRAME FAMILY SUPER FUND
account no. 965492093

transaction	description	debits	credits	balance
31.03.23	Interest	MACQUARIE CMA INTEREST PAID*	19.87	14,882.72
27.04.23	Deposit	SuperChoice P/L PC200423-190245990	2,129.64	17,012.36
28.04.23	Interest	MACQUARIE CMA INTEREST PAID*	26.05	17,038.41
28.04.23	Deposit	ATO ATO002000018074708	500.00	17,538.41
31.05.23	Interest	MACQUARIE CMA INTEREST PAID*	37.20	17,575.61
23.06.23	Deposit	AMANDA FRAME Investment income	5,000.00	22,575.61
30.06.23	Interest	MACQUARIE CMA INTEREST PAID*	40.00	22,615.61
	CLOSING BALANCE AS AT 30 JUN 23	115,037.29	15,514.08	22,615.61

* Stepped interest rates for the period 31 December to 21 February: balances \$0.00 to \$4,999.99 earned 2.00% balances \$5,000.00 and above earned 2.00% pa (53 days); 22 February to 21 March: balances \$0.00 to \$4,999.99 earned 2.10% balances \$5,000.00 and above earned 2.10% pa (28 days); 22 March to 18 May: balances \$0.00 to \$4,999.99 earned 2.25% balances \$5,000.00 and above earned 2.25% pa (58 days); 19 May to 22 June: balances \$0.00 to \$4,999.99 earned 2.50% balances \$5,000.00 and above earned 2.50% pa (35 days); 23 June to 30 June: balances \$0.00 to \$4,999.99 earned 2.75% balances \$5,000.00 and above earned 2.75% pa (8 days)

continued on next



Macquarie Cash Management Account

enquiries 1800 806 310

account name FRAME SMSF PTY LTD ATF
FRAME FAMILY SUPER FUND
account no. 965492093

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annual interest summary 2022/2023

INTEREST PAID	781.22
TOTAL INCOME PAID	781.22



25.8

Macquarie Cash Management Account

enquiries 1800 806 310

account name FRAME SMSF PTY LTD ATF
FRAME FAMILY SUPER FUND
account no. 965492093

We offer several options that allow you to make payments and view transactions free of charge

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- Make the switch to free online statements by updating your preference online.

About your account

- Interest is calculated on daily balances and paid monthly. The interest rate is variable and may change at any time without prior notice.
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Access to and sharing your data

- We may provide access to or share an electronic copy of your data (account details, balance, transaction history and personal information) with other parties at your or your Financial Services Professional's request. This includes people who work with or for your Financial Services Professional such as accountants, consultants, technology platform owner/operators and others, some of whom may not be in Australia.
- Please refer to the current offer document for more information and speak with your Financial Services Professional if you have questions about how your data may be used, disclosed and/or protected.

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FLANAGAN
RESIDENTIAL

26-1

POSTED

COMPARATIVE MARKET ANALYSIS

21 KATE REED DRIVE, PROSPECT VALE, TAS 7250

PREPARED BY RAE SMITH, FLANAGAN RESIDENTIAL, PHONE: 0455445300

26-2



21 Kate Reed Drive
Prospect Vale, TAS, 7250

Dear Ian and Amanda,

Thank you for allowing me the opportunity to provide you with an online appraisal for your investment property at 21 Kate Reed Drive, Prospect Vale.

In the current market, the sale price for your property is likely to land in the \$620,000 - \$640,000 price range, possibly more with competition.

*Median
\$630000*

This estimate is based on comparable sales and the solid competition still being generated when properties in popular suburbs are priced realistically. I am also working on the basis of 21 Kate Reed Drive being sold 'as is' with an existing tenancy in place.

The enclosed document shows comparable sales of three bedroom homes in the \$600,000 - \$650,000 price range. These sales are over the last 12 months all within a 1km radius from 21 Kate Reed Drive.

Should you have any questions relating to the information contained within this document please feel free to contact me. I am here to help if and when the time is right to sell.

Kindest regards,
Rae

Rae Smith
Flanagan Residential
Phone: 0455445300
Office Phone: 0488274646
Email: rae@flanaganresidential.com.au
Web: www.flanaganresidential.com.au

26.3

21 KATE REED DRIVE, PROSPECT VALE, TAS 7250



Property Details

3
 2
 1

Property Type:	House - N/A	Area:	739 m ² (116 m ²)
RPD:	139//161889	Area \$/m ² :	\$480 (\$3,060)
Land Use:	HOUSE OR COTTAGE	Water/Sewerage:	
Zoning:		Property ID:	23499384 / TAS3115081
Council:	MEANDER VALLEY COUNCIL	UBD Ref:	UBD Ref:
Features:	Build Yr: 2017, Wall Type: Cement Sheet, Roof Type: Colorbond, Contemporary, Deck, Built in Robes, Close to Schools, Close to Transport, Improvements: Secure Parking, Garden, Close to Shops, Dishwasher		

Sales History

Sale Amount:	Sale Date:	Vendor:	Area:	Sale Type:	Related:
\$ 355,000	02/03/2018		739 m ²	Normal Sale	No
\$ 140,000	21/07/2014		739 m ²	Normal Sale	No



FLANAGAN
RESIDENTIAL

School Catchment Areas

26.4



Summerdale Primary School

K - 6

Co-ed



Prospect High School

7 - 12

Co-ed



26.5

Nearby Sold Properties (Price Range)

propertydata solutions



Price Range
 \$250k \$500k \$750k \$1000k \$1500k \$2000k > \$2000k

90m
< 667m view



26.6

Nearby Sold Properties (Sale Date)

propertydata
solutions



Sale Period
■ last 36 months ■ last 24 months ■ last 12 months

90m
667m view

26.7

Nearby Properties For Sale

propertydata
solutions

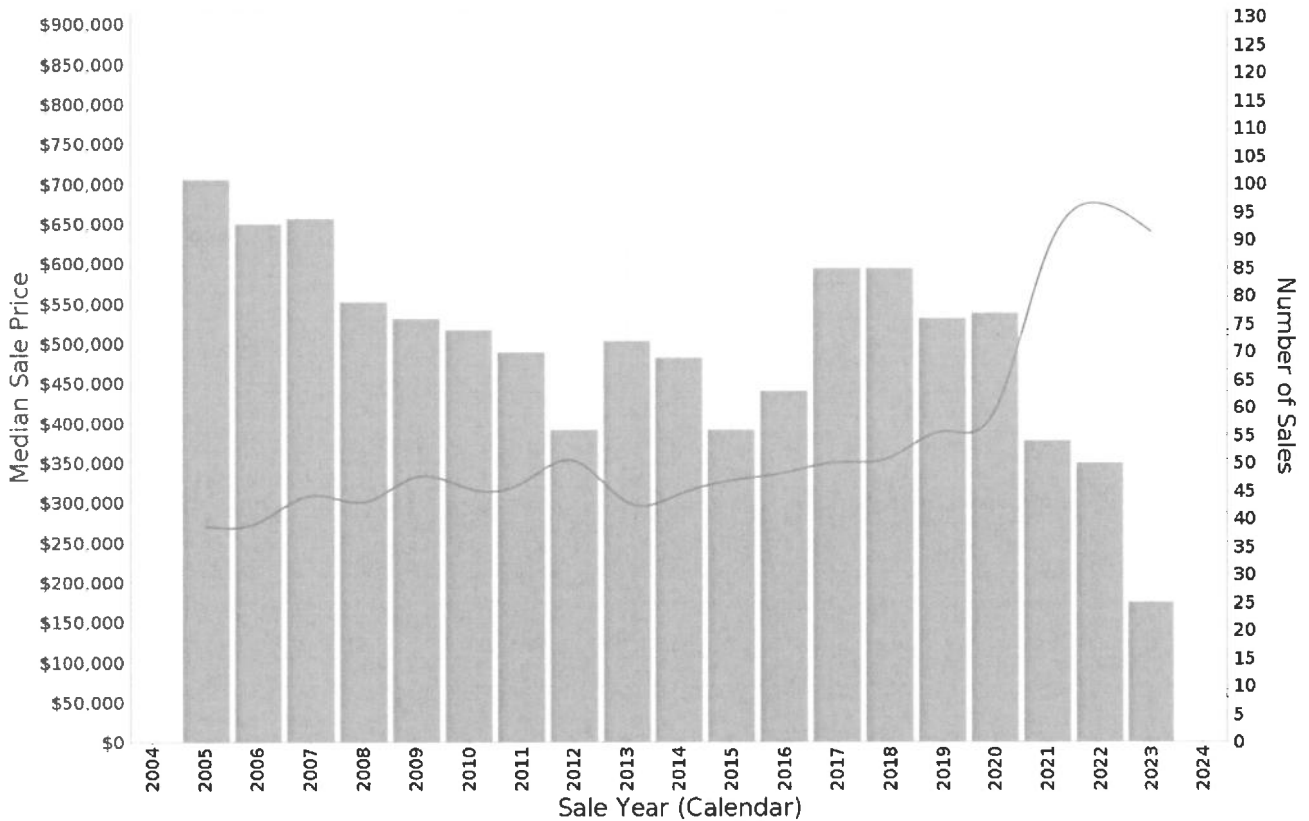


For Sale Price Range
 \$250k \$500k \$750k \$1000k \$1500k \$2000k > \$2000k

90m
< 667m view

Sales & Growth Chart (House)

Year	No. of Sales	Average	Median	Growth	Low	High
2005	101	\$ 274,216	\$ 270,000		\$ 52,100	\$ 495,000
2006	93	\$ 288,869	\$ 275,000	1.9 %	\$ 110,000	\$ 494,000
2007	94	\$ 316,383	\$ 309,000	12.4 %	\$ 115,000	\$ 525,000
2008	79	\$ 312,829	\$ 300,500	-2.8 %	\$ 100,000	\$ 537,000
2009	76	\$ 333,470	\$ 332,500	10.6 %	\$ 115,000	\$ 535,000
2010	74	\$ 340,016	\$ 317,500	-4.5 %	\$ 48,192	\$ 735,000
2011	70	\$ 350,504	\$ 324,000	2.0 %	\$ 160,000	\$ 640,000
2012	56	\$ 351,348	\$ 352,500	8.8 %	\$ 180,000	\$ 575,000
2013	72	\$ 310,074	\$ 300,000	-14.9 %	\$ 182,000	\$ 520,000
2014	69	\$ 329,942	\$ 310,000	3.3 %	\$ 150,000	\$ 700,000
2015	56	\$ 354,005	\$ 327,500	5.6 %	\$ 193,000	\$ 1,100,000
2016	63	\$ 356,486	\$ 337,000	2.9 %	\$ 160,000	\$ 612,500
2017	85	\$ 365,102	\$ 350,000	3.9 %	\$ 52,846	\$ 605,000
2018	85	\$ 386,676	\$ 356,000	1.7 %	\$ 215,000	\$ 830,000
2019	76	\$ 441,192	\$ 388,750	9.2 %	\$ 260,000	\$ 3,000,000
2020	77	\$ 474,624	\$ 415,000	6.8 %	\$ 180,000	\$ 1,960,000
2021	54	\$ 613,850	\$ 615,000	48.2 %	\$ 310,000	\$ 930,000
2022	50	\$ 679,460	\$ 675,000	9.8 %	\$ 370,000	\$ 1,200,000
2023	25	\$ 628,240	\$ 640,000	-5.2 %	\$ 120,000	\$ 785,000



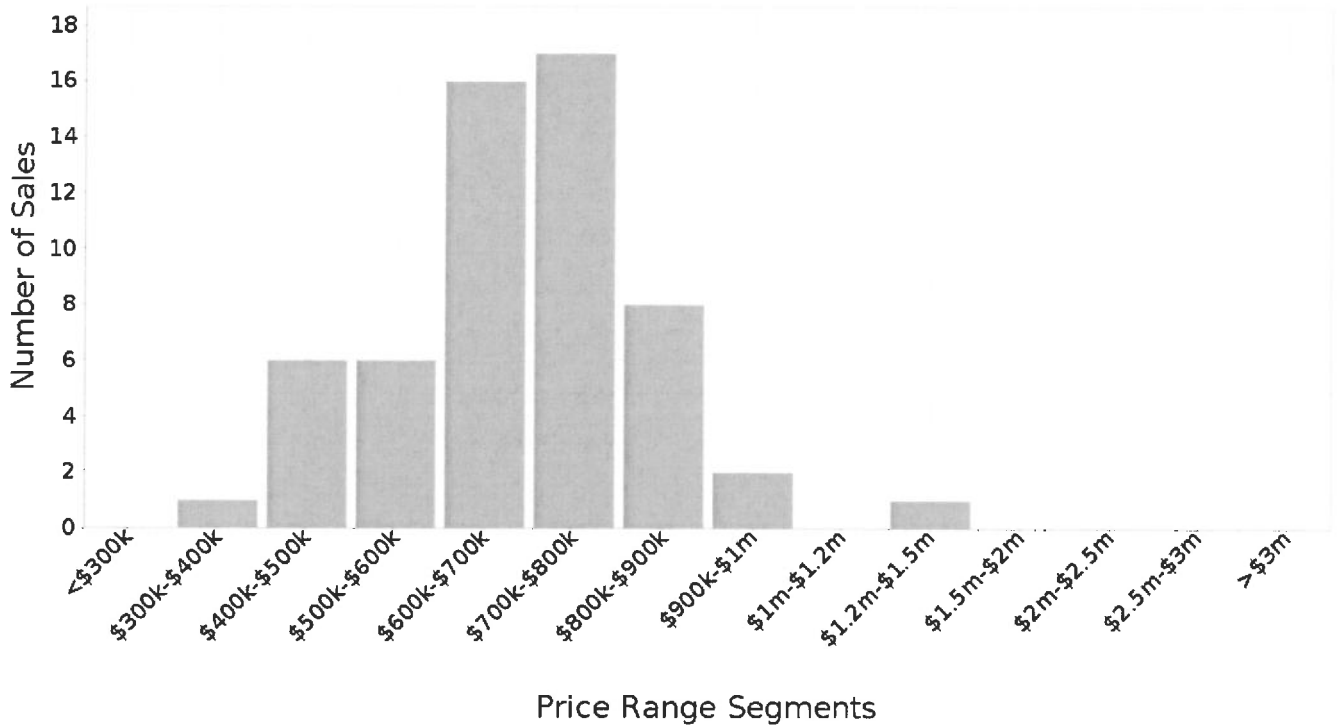
Prepared on 14/08/2023 by Rae Smith, 0455445300 at Flanagan Residential. © Property Data Solutions Pty Ltd 2023 (pricefinder.com.au)

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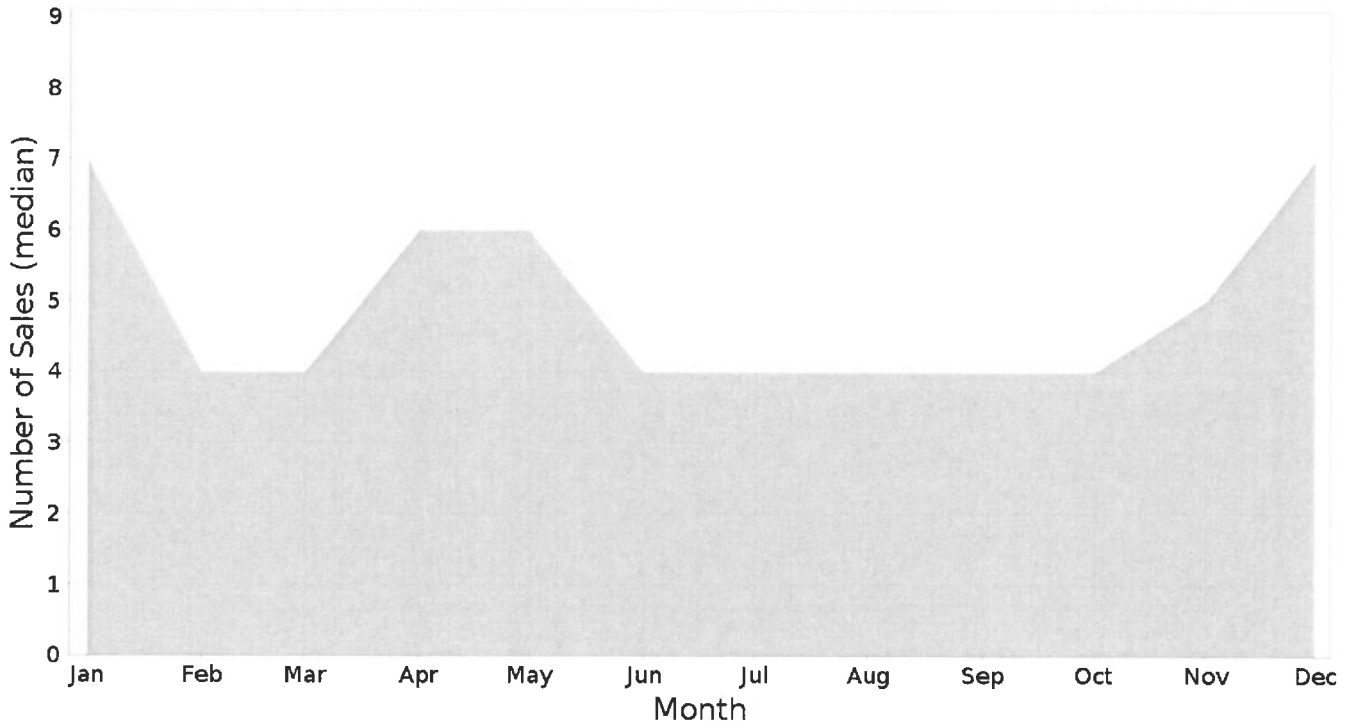


Price Segmentation

26.9



Peak Selling Periods





26/10

Comparable Properties Map



Nearby Comparable For Sale Properties

26-11

There are 1 properties selected within the radius of 1000.0m from the focus property. The lowest for sale price is \$614,000 and the highest for sale price is \$614,000 with a median sale price of \$614,000. Days listed ranges from 10 to 10 days with the average currently at 10 days for these selected properties.

20 BURROWS ST, PROSPECT VALE 7250

Distance from Property: 732m  3  1  2



Property Type: House
Area: 1,074 m² (130 m²)
RPD: 4//13910

Current List Price: **Price Guide \$675,000**
First List Price: Price Guide \$675,000
Date Listed: 04/08/2023 Days Listed: **10 Days**
Listed Price Change:

Features: BUILD YR: 1982, WALL TYPE: BKV, ROOF TYPE: TI



Nearby Comparable Sold Properties

26.12

There are 5 sold properties selected within the radius of 1000.0m from the focus property. The lowest sale price is \$616,000 and the highest sale price is \$650,000 with a median sale price of \$630,000. Days listed ranges from 29 to 296 days with the average currently at 163 days for these selected properties

297 WESTBURY RD, PROSPECT VALE, TAS 7250

Distance from Property: 463m  3  2  2



Property Type: House
Area: 5,757 m²
Area \$/m²: \$109
RPD: 2//78903

Features:

Sale Price: **\$630,000 (Agents Advice - Sale)**
Sale Date: 12/05/2023 Days to Sell: **296 Days**
Last Price: Best Offer Over \$635k Chg %: **-0.8%**
First Price: Best Offer Over \$685k Chg %: **-8.0%**



6 BORDIN ST, PROSPECT VALE, TAS 7250

Distance from Property: 321m  3  1  3



Property Type: House
Area: 689 m²
Area \$/m²: \$897
RPD: 38//9911

Features: BUILD YR: 1979, WALL TYPE: BKV, ROOF TYPE: TI

Sale Price: **\$618,000 (Normal Sale)**
Sale Date: 28/04/2023 Days to Sell: **29 Days**
Last Price: Offers Above \$610,000 Chg %:
First Price: \$640,000 Chg %: **-3.4%**



16 NANKE CRT, PROSPECT VALE, TAS 7250

Distance from Property: 344m  3  2  2



Property Type: House
Area: 1,264 m²
Area \$/m²: \$506
RPD: 1//176602

Features:

Sale Price: **\$640,000 (Agents Advice - Sale)**
Sale Date: 31/03/2023 Days to Sell:
Last Price: Chg %:
First Price: Chg %:



262 WESTBURY RD, PROSPECT, TAS 7250

Distance from Property: 712m  3  2  2



Property Type: House
Area: 718 m²
Area \$/m²: \$905
RPD: 7//28372

Features: BUILD YR: 1951, WALL TYPE: BRICK VENEER, ROOF TYPE: GALVANISED IRON

Sale Price: **\$650,000 (Normal Sale)**
Sale Date: 13/01/2023 Days to Sell:
Last Price: Chg %:
First Price: Chg %:



16 LILA DR, PROSPECT, TAS 7250

Distance from Property: 521m  3  2  1



Property Type: House
Area: 630 m²
Area \$/m²: \$978
RPD: 8//104346

Features: BUILD YR: 1993, WALL TYPE: BRICK VENEER, ROOF TYPE: COLORBOND

Sale Price: **\$616,000 (Normal Sale)**
Sale Date: 23/11/2022 Days to Sell:
Last Price: Chg %:
First Price: Chg %:



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21 KATE REED DRIVE, PROSPECT VALE, TAS 7250

26-13



Appraisal Price

This market analysis has been prepared on 14/08/2023 and all information given has been based on a current market analysis for the property listed above. Based on this, we believe this property to be estimated in the following range:

\$620,000 to \$640,000 price range

└──────────┘
\$630,000 Median

Contact your agent for further information:

Agent Name: Rae Smith
Mobile: 0455445300
Office: Flanagan Residential
Office Phone: 0488274646
Email: rae@flanaganresidential.com.au
Website: www.flanaganresidential.com.au



27-1

Your Statement

Statement 18 (Page 1 of 3)

Account Number 06 4000 15051153

Statement Period 1 Jul 2022 - 30 Sep 2022

Loan Balance \$225,502.27 DR

Enquiries 13 1998
(24 hours a day, 7 days a week)



THE DIRECTORS
FRAME SMSF PTY LTD
PO BOX 806
OXENFORD QLD 4210

1 2 OCT 2022
Philum ACZ



SuperGear

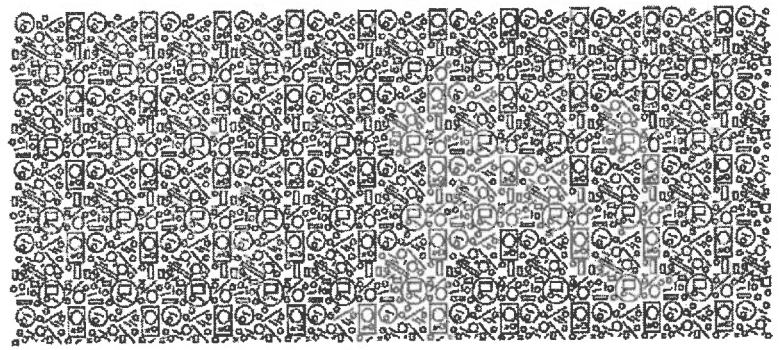
If this credit facility is secured over your primary place of residence or over a residential investment property you should ensure that the property is insured in accordance with the terms and conditions of the mortgage. If you have any queries about your insurance cover you should contact your insurer. Information on property insurance can also be found on www.moneysmart.gov.au

Important note Your statement is changing to give you a much clearer view of your transactions including a more detailed summary of your fees and charges. To find out more about the changes to your account, go to commbank.com.au/business-statementchanges

Loan Snapshot	Opening balance 1 July 2022 In debit	\$227,150.40
	Bank Fees	\$30.00
	Interest	\$3,166.55
	Repayments / Payments	-\$4,844.68
	Other (eg. reversals, adjustments, government charges)	Nil
	Closing balance 30 September 2022 In debit	\$225,502.27

Interest Total interest paid last Financial Year is \$10,233.09

Repayments Your current repayments are \$1,389.80



Borrowers

FRAME SMSF PTY. LTD. AS TRUSTEES FOR FRA
 ME FAMILY SUPER FUND

Date	Transaction	Debit	Credit	Balance			
01 Jul	2022 OPENING BALANCE			\$227,150.40 DR			
01 Jul	DEBIT INTEREST CHARGED on this account to June 30, 2022 is \$10,233.09						
01 Jul	Rpymt/Pymt from 064194 10593198		10.00	\$227,140.40 DR			
01 Jul	Rpymt/Pymt from 064194 10593198		1,499.26	\$225,641.14 DR			
01 Jul	Debit Interest	933.50		\$226,574.64 DR			
01 Jul	Loan Service Fee	10.00		\$226,584.64 DR			
23 Jul	Fast Transfer From AMANDA FRAME AMP Super payment		316.16	\$226,268.48 DR			
01 Aug	Rpymt/Pymt from 064194 10593198		10.00	\$226,258.48 DR			
01 Aug	Rpymt/Pymt from 064194 10593198		1,499.26	\$224,759.22 DR			
01 Aug	Debit Interest	1,065.13		\$225,824.35 DR			
01 Aug	Loan Service Fee	10.00		\$225,834.35 DR			
02 Aug	Loan Pymt Dishonour	1,499.26		\$227,333.61 DR			
05 Aug	Fast Transfer From AMANDA FRAME Repayment		1,500.00	\$225,833.61 DR			
01 Sep	Rpymt/Pymt from 064194 10593198		10.00	\$225,823.61 DR			
01 Sep	Rpymt/Pymt from 064194 10593198		1,499.26	\$224,324.35 DR			
01 Sep	Debit Interest	1,167.92		\$225,492.27 DR			
01 Sep	Loan Service Fee	10.00		\$225,502.27 DR			
30 Sep	2022 CLOSING BALANCE			\$225,502.27 DR			
	Opening balance	-	Total debits	+	Total credits	=	Closing balance
	\$227,150.40 DR		\$4,695.81		\$6,343.94		\$225,502.27 DR

Your Account Changes Summary

Date	Event
25 Jul	Your interest rate type is now Variable. Your repayment type is now Principal and Interest. Your loan amount is now \$226,268.48. Your Monthly repayment is now \$1,499.26.

23722.44549.1.2.ZZ258R3 03303 AR.F2.S132.D273.L.Y02.00.35

273

Statement 18

(Page 3 of 3)

Account Number

06 4000 15051153

Your Debit Interest Rate Summary

Effective Date	Interest Rate (p.a.)
01 Jul	Your Interest Rate is 5.15%
08 Jul	Your Interest Rate is 5.65%
05 Aug	Your Interest Rate is 6.15%
09 Sep	Your Interest Rate is 6.65%



20722.44.56.0.2.2.722.68F43 0303/APL/P1.S133.D273.L.106.00.35

27.4



Your Statement

Statement 19 (Page 1 of 3)

Account Number 06 4000 15051153

Statement Period 1 Oct 2022 - 14 Dec 2022

Loan Balance NIL

Enquiries 13 1998
(24 hours a day, 7 days a week)



THE DIRECTORS
FRAME SMSF PTY LTD
PO BOX 806
OXENFORD QLD 4210

041

13 DEC 2022

FRAMAC

SuperGear

If this credit facility is secured over your primary place of residence or over a residential investment property you should ensure that the property is insured in accordance with the terms and conditions of the mortgage. If you have any queries about your insurance cover you should contact your insurer. Information on property insurance can also be found on www.moneysmart.gov.au

Important note Your statement is changing to give you a much clearer view of your transactions including a more detailed summary of your fees and charges. To find out more about the changes to your account, go to commbank.com.au/business-statementchanges

Loan Snapshot	Opening balance 1 October 2022 in debit	\$225,502.27
	Bank Fees	\$30.00
	Interest	\$4,160.16
	Repayments / Payments	-\$229,692.43
	Other (eg. reversals, adjustments, government charges)	Nil
	Closing balance 14 December 2022	Nil

Repayments Interest only payments

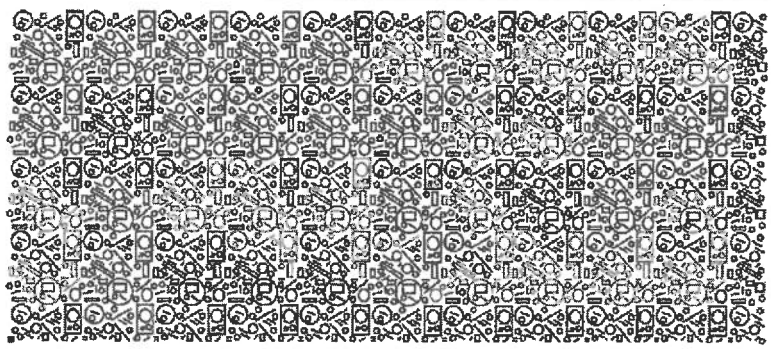
This is your last statement as your account has now been closed

4# 3-4-4-2-12 ZZZ58R3 0-00-AF-R3 S131 D343L V0E 0C 35

27-5

Account Number

06 4000 15051153



Borrowers

FRAME SMSF PTY. LTD. AS TRUSTEES FOR FRAME FAMILY SUPER FUND

Date	Transaction	Debit	Credit	Balance			
01 Oct	2022 OPENING BALANCE			\$225,502.27 DR			
01 Oct	Rpymt/Pynt from 064194 10593198		10.00	\$225,492.27 DR			
01 Oct	Rpymt/Pynt from 064194 10593198		1,499.26	\$223,993.01 DR			
01 Oct	Debit Interest	1,207.82		\$225,200.83 DR			
01 Oct	Loan Service Fee	10.00		\$225,210.83 DR			
04 Oct	Loan Pynt Dishonour	1,499.26		\$226,710.09 DR			
16 Oct	Fast Transfer From AMANDA FRAME Repayment		1,499.26	\$225,210.83 DR			
01 Nov	Rpymt/Pynt from 064194 10593198		10.00	\$225,200.83 DR			
01 Nov	Rpymt/Pynt from 064194 10593198		1,499.26	\$223,701.57 DR			
01 Nov	Debit Interest	1,313.91		\$225,015.48 DR			
01 Nov	Loan Service Fee	10.00		\$225,025.48 DR			
02 Nov	Loan Pynt Dishonour	1,499.26		\$226,524.74 DR			
01 Dec	Rpymt/Pynt from 064194 10593198		10.00	\$226,514.74 DR			
01 Dec	Rpymt/Pynt from 064194 10593198		1,499.26	\$225,015.48 DR			
01 Dec	Debit Interest	1,326.28		\$226,341.76 DR			
01 Dec	Loan Service Fee	10.00		\$226,351.76 DR			
02 Dec	Loan Pynt Dishonour	1,499.26		\$227,851.02 DR			
08 Dec	Repayment/Payment 06 8903 DE LOAN PAYOUT		228,356.38	\$505.36 CR			
09 Dec	Loan Funds to Acct 06419410593198 \$505.36 Value Date: 08/12/2022	505.36		\$0.00			
13 Dec	Repayment/Payment Loan Closure		312.15	\$312.15 CR			
13 Dec	Debit Interest	312.15		\$0.00			
14 Dec	2022 CLOSING BALANCE			NII			
	Opening balance	-	Total debits	+	Total credits	=	Closing balance
	\$225,502.27 DR		\$9,193.30		\$234,695.57		NII

94.422.1.2.ZZ258F3.0303 AR.R3.S131.D348.L.V06.00.35

Your Debit Interest Rate Summary

Effective Date Interest Rate (p.a.)

01 Oct Your Interest Rate is 6.65%

276

Statement 19

(Page 3 of 3)

Account Number

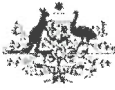
06 4000 15051153

Your Debit Interest Rate Summary cont.

Effective Date	Interest Rate (p.a.)
07 Oct	Your Interest Rate is 6.90%
04 Nov	Your Interest Rate is 7.15%
09 Dec	Your Interest Rate is 7.40%



594423.2.2 ZZZZ APR 13 13.5 131.D348.L VOC.CJ.35



28.1

Activity statement 004

Date generated	14 August 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

0 results found - from 14 August 2021 to 14 August 2023 sorted by processed date ordered newest to oldest

POSTED



28.2

Income tax 002

Date generated	14 August 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

4 results found - from 14 August 2021 to 14 August 2023 sorted by processed date ordered newest to oldest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
13 Jan 2023	18 Jan 2023	EFT refund for Income Tax for the period from 01 Jul 21 to 30 Jun 22	\$160.66		\$0.00
13 Jan 2023	13 Jan 2023	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 21 to 30 Jun 22		\$160.66	\$160.66 CR
25 Mar 2022	24 Mar 2022	Payment received		\$52.45	\$0.00
4 Mar 2022	16 May 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$52.45		\$52.45 DR

POSTED