

Leonard SMSF

Income Tax Reconciliation

Year Ended 30 June 2023

3325

Item Amount (\$)

Profit as per financial statements 63,253.68

Less:

Movement in value of Gold & Silver Bullion	9,785.72
Movement in value of listed shares - SAXO	1,079.91
Movement in Fixed Interest	0.00
Movement in Listed Trusts	14,842.72
Movement in Managed Funds	0.00
Distributions from Listed Unit Trusts	13,055.35
Distributions from Managed Funds	0.00
Non-concessional Contributions - Grant	0.00
Profit on sale of assets	-1,223.18

37,540.52

25,713.16

Plus:

Franking Credits	603.48
Unfranked Dividends	162.64
Franked Dividends	1,408.13
Rebates	0.23
Taxable Managed Fund income - 13U	1,724.69
Taxable Managed Fund income - 13C	42.82
Foreign income	2,314.55
LIC deduction	0.00
Capital Gains	14,351.16

20,607.70

Taxable Income 46,320.86

Check:

Interest Received	30,392.62 ✓
Franked Dividends Received	1,408.13 ✓
Unfranked Dividends Received	162.64 ✓
Franking Credits	603.48 ✓
Employer's contributions	3,539.51 ✓
Rent	0.00 ✓
Taxable Managed Fund income	1,767.51 ✓
Taxable Foreign Income	2,314.55 ✓
Capital Gains	14,351.16 ✓
Rebates	0.23 ✓

Gross Income 54,539.83

Less: Tax Deductible Expenses:

Audit Fees	0.00
Accounting Fees	0.00
Actuarial fee	0.00
Rental expenses	0.00
Management fees	2,351.57
Financial Advice	5,509.68
Fees and charges	8.72
Depreciation	0.00
Regulator's Levy	0.00
Filing Fees	349.00
Interest	0.00
Bank Fees	0.00

8,218.97

Taxable Income 46,320.86

Taxable Income - Actuary 3,545.00

Tax @ 15% 531.75

Less:

Imputation Credits - Managed Funds
Foreign Tax Credits (Non-refundable)

807.28
2.67

809.95

Tax Expense 30 June

-278.20

Less: Non-resident W/H Tax
Less: TFN Withholding
Less: PAYG Instalments paid during the year

0.00
0.00
0.00

Tax liability for accounting purposes

-278.20

Less: PAYG Instalments paid after 30/6
Plus: ATO Levy

0.00
259.00

Tax Payable per Tax Return

-19.20

Analysis of Tax on Contributions

Total Taxable Contributions 3,539.51
Tax payable on contributions 530.93

	Taxable Contributions	Tax Allocation
Grant	3,539.51	530.93
	3,539.51	530.93

Analysis of Tax on Income

Total Tax Payable -278.20
Less: tax on Contributions 530.93
Tax Payable on Income -809.13

Analysis of Distribution of Income

Total Income 59,714.17
Less: Tax on Income -809.13

Net Income after Tax 60,523.30

	Open Balance	%	Income Allocation	Tax Allocation	Net Profit Allocation
Grant - Pension	1,140,079.36	100.00	59,714.17	-809.13	60,523.30
	1,140,079.36	100.00	59,714.17	-809.13	60,523.30

Summary of Member Balances

Grant (P)

Opening Balance 1,140,079.36
Pensions -210,800.00
Non-concessional contributions 0.00
Transfer from other fund - unclaimed super 225.40
add: income allocation 59,714.17
less: tax on income 809.13
add: contributions 3,539.51
less: tax on contributions -530.93

Closing Balance 993,036.64

Movement in Balances -147,042.72

3325

Leonard Family SMSF
 Year Ended 30 June 2022 ²⁰²³
 Taxable Income Calculation

Income Calculations	Amounts
Assessable income including contributions	54,539.83
Taxable Contributions	3,539.51
<u>Normal Assessable Income</u>	
Assessable income including contributions	54,539.83
less taxable contributions	-3,539.51
<u>Normal Assessable Income</u>	51,000.32
<u>Exempt Income</u>	
Normal Assessable Income	51,000.32
x % exempt income	1.00
<u>Exempt income</u>	50,966.66
<u>Assessable Income</u>	
Total Income	54,539.83
less exempt income	-50,966.66
<u></u>	3,573.17

Allowable Deductions		Percentage Claimable	Amount Claimable	Amount Not
<u>Investment Expenditure</u> (expenditure incurred in producing assessable income)				
Insurance	0.00	0.07%	0.00	0.00
Rental expenses	0.00	0.07%	0.00	0.00
Interest expense	0.00	0.07%	0.00	0.00
Management fees	2,351.57	0.07%	1.55	2,350.02
Financial Advice	5,509.68	0.07%	3.64	5,506.04
Fees and charges	8.72	0.07%	0.01	8.71
Deductible amount for LIC	0.00	0.07%	0.00	0.00
<u></u>	7,869.97		5	7,865

General Expenditure		Percentage Claimable	Amount Claimable	Amount Not
(expenditure incurred in relation to the fund as a whole)				
Accounting	0.00	6.55%	0	0.00
Actuary	0.00	6.55%	0	0.00
Filing Fees	349.00	6.55%	23	326.14
Auditing	0.00	6.55%	0	0.00
Bank fees	0.00	6.55%	0	0.00
<u></u>	349.00		23	326

Section 8-5 Deductions allowable in full		Percentage Claimable	Amount Claimable	Amount Not
Supervisory levy etc	0.00	100.00%	0	0.00
Death & Disability premiums	0.00	100.00%	0	0.00
<u></u>	0.00		0	0

Total Tax Deductible Expenses 28 / 8,191 **8,219**

Taxable Income Calculation	
Total Income	54,539.83
less exempt income	-50,966.66
<u></u>	3,573.17
<u>less</u>	
Section 8-5 Deductions allowable in full	0.00
Investment Expenses Claim	5.19
General Expenses Claim	22.86
<u>Total Deductions</u>	28.06
Taxable Income	<u>3,545.11</u>
Rounded Taxable Income	<u>3,545.00</u>

General expense deduction: Income ratio method

General admin expenses * $\frac{\text{Assessable income}}{\text{Total income}}$

Assessable income includes: assessable investment income (excl ECPI), NC & C contributions and rollovers
Total income includes: assessable income + ECPI

Calculate assessable income:

Assessable income (incl conc contributions)	3,573.17
Non-concessional contributions	0.00
Rollovers	0.00
	<hr/>
Assessable income	3,573.17

Calculate total income (assessable income + ECPI):

Assessable income	3,573.17
ECPI	50,966.66
	<hr/>
Total income	54,539.83

Calculate income ratio method %:

Assessable income/Total income	6.551%
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Leonard SMSF**Members' Benefits**

Grant Leonard - Pension	0.84	0.16	1.00
	Tax-free	Taxable	Total
Opening Balance 1 July	952,294.18	187,785.18	1,140,079.36
Allocated for year	50,839.57	9,683.73	60,523.30
Pension	-177,072.00	-33,728.00	-210,800.00
Total Member's Benefits	826,061.75	163,740.91	989,802.66

Grant Leonard - Accumulation

	Tax-free	Taxable	Total
Opening Balance 1 July	0.00	0.00	0.00
Transfer from other fund (unclaimed super)	225.40	0.00	225.40
Employer Contributions	0.00	3,008.58	3,008.58
Total Member's Benefits	225.40	3,008.58	3,233.98
Total Fund Balance	826,287.15	166,749.49	993,036.64

4080

Leonard SMSF

Analysis of Pension Paid

Member:	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Age as at 1 July:	34	35	36	37	38	39	40	41	42	43
Minimum Pension %:	0.04	0.04	0.04	0.04	0.04	0.04	0.02	0.02	0.02	0.02
Account Balance 1 July:	1,074,119.00	1,069,284.55	1,077,666.43	990,915.53	938,203.25	1,006,818.50	1,099,280.37	1,068,687.91	1,167,249.61	1,140,079.36
Minimum Pension \$:	42,964.76	42,771.38	43,106.66	39,636.62	37,528.13	40,272.74	21,985.61	21,373.76	23,344.99	22,801.59
Pension taken \$:	44,200.00	44,200.00	65,450.00	126,124.90	62,550.00	41,600.00	43,200.00	22,400.00	120,800.00	210,800.00

Therefore over minimum required.

NB: Injury payout

Kindest regards,

Tony Skinner ADFP, ADA, SSA, SAPEPAA, F Fin, JP (SA)
Director
Senior Wealth Strategist



Financial Planning | SMSF Specialist | Aged Care
Estate Planning | Risk Insurance & Claims | Shares



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Tony Skinner, Treona Pty Ltd t/a SWM Finance Matters 63 007 813 729 and JV Wealth Pty Ltd 51 141 826 566 are
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From: gil@ozemail.com.au <gil@ozemail.com.au>

Sent: Friday, October 27, 2023 12:15 PM

To: Tony Skinner <tony@swmgroup.com.au>

Subject: GB&D Leonard SMSF 22 23

Hi Tony,

I hope you are well,

Please find attached statements from my SAXO trading account - not much activity, just a small holding and cash balance available.

I have also attached the invoices for the metals holdings.

As for the Giumelli Group positions,

I have attached the signed agreement that paid back the capital and interest component for 60 The Peninsula Noosa - that closes this project.

59 Toral Drv Buderim - Capital has been repaid back a few years ago now, still awaiting the profit/interest payment to come in, no idea when this will be?

Trent advised he hopes soon but wondering if this gets closed/written off for time being. If it does get paid then we add it to the tax return.

38 Richmond St Corinda, \$50000 of the allocated \$100000 was returned back in 2019. I am very hopeful that Trent keeps his word from conversation yesterday where he may help me out and repay the balance of the capital to be returned shortly - as for profit that still may be next year.

All in all, last years return should be quite basic, finger crossed.

Thanks mate!

Kind regards,
Grant Leonard

O'Brien Wealth Management
 ABN 51 834 140 317

Journal Form

CLIENT NAME: LEONARD SWISS

Period Ended: 2016/23

Page No: 1

Date	Details	Tax Code	Account Code	Debit	Credit
13/12/23	US OIL FUND		2575.20		3427.78
	ISSUES SILVER		2575.21	1493.29	
	SPDR GOLD		2575.22	711.31	
	P/L ON DISPOST		600	1223.18	
	(P/L ON DISPOST PER SHXO TRADE REPORT)				
13/12/23	MVT IN MIV - SHXO		2575.99	1079.91	
	" "		866		1079.91
	(MVT IN MIV)				
13/12/23	DISTR - CFS		567.02		1057.44
	CFS -		2640	1057.44	
	(CFS DISTR REINVEST)				
13/12/23	CFS		2640		984.52
	CFS - MVT		280.02	984.52	
	(MVT IN CFS VALUE PER REPORT - 2640)				
18/12/23	NEO DISTR (PREMIUM)		567.03		11904.75
	NEO FEES		1798	2351.57	
	NEO		2658	25456.28	
	NEO MVT		880		15903.10
	(TO RECONCILE NEO BAL)				
19/12/23	PREMIUM		2658		75.86
	PREMIUM - MVT		880	75.86	
	(TO RECONCILE THE CLOSING OF PREMIUM A/C)				

Journal Form

CLIENT NAME: LEONARD FAMILY TRUST

Period Ended: 20/6/23

Page No: 2

Date	Details	Tax Code	Account Code	Debit	Credit
20/12/23	ATO LEVY PAYABLE		3146	259.00	
	TAX		3325		259.00
	(TO RECONCILE LEVY PAYABLE)				
20/12/23	GOLD + SILVER BULLION		2705	9785.72	
	" " - WINT		867		9785.72
	(BEING WINT IN)				
20/12/23	TAX ON INC		1998.01		809.13
	TAX ON CONTR		1999.01	530.93	
	TAX PROVS		3325	278.20	
	(TAX PROVS)				

Leonard Family SMSF

Year Ended 30 June 2023

Taxable Managed Fund Distributions

Investment	Dist (13U)	Frank (13Q)	Frank Dist (13C)	Capital Gain (18H)	Net Capital Gains (18A)	CFC Income (19K)	Foreign Income (20E/M)	FTC (20O)	Rebates (24V)	Expenses
FirstChoice	46.83	17.50	42.82	15.10	10.07		1,267.68	359.99	0.23	
Praemium	1,677.86	789.78		22,734.82	15,156.56		937.26			
SAXO Markets							109.61	16.45		
Totals	1,724.69	807.28	42.82	22,749.92	15,166.62	0.00	2,314.55	376.44	0.23	0.00

Leonard Family SMSF

Managed Fund Distributions Received

FirstChoice	1,057.44
Praemium	11,904.75
SAXO Markets	93.16
Total "567"	13,055.35



Wednesday, 13 December 2023

Adviser Services
13 18 36

Investor Name
Leonard, Grant John
The Leonard Family Smisf
Allen, Rebecca Jayne
FirstChoice Wholesale Investments

Account Number
0910 2554 0707

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	46.83 ✓	13U
Franked distributions from trusts	42.82 ✓	13C
Share of franking credits - franked dividends	17.50 ✓	13Q
TFN amounts withheld (Trust Distribution)	0.00	13R
Total current year capital gains	15.10 ✓	18H
Net capital gain	10.07 ✓	18A
Controlled Foreign Company (CFC) income	0.00	19K
Assessable foreign source income	1,267.68 ✓	20E
Other net foreign source income	1,267.68	20M
Australian franking credits from a New Zealand franking company	0.00	20F
Foreign Income Tax Offset Rebates	359.99 ✓	200
	0.23 ✓	24V

567.02

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

Amount (\$)

Capital gains - discount method (grossed-up amount)	15.10				
Capital gains - other than discount method	0.00				
Total current year capital gains	15.10				
Part C					
Total - interest					Taxable income(\$)
Interest income					0.00
Total - components of distribution/ attribution					
Australian income					
Dividends - unfranked not CFI	0.00				0.00
Dividends - unfranked CFI	0.00				0.00
Interest	23.66				23.66
Interest exempt from non-resident withholding	0.00				0.00
Other income	0.00				0.00
NCMI Non-primary production	8.23				8.23
Excluded from NCMI Non-primary production	14.94				14.94
Non-primary production income	46.83				46.83
Dividends - franked amount	25.32			17.50	42.82
Capital gains					
Discounted capital gain TAP	0.00				0.00
Discounted capital gain NTAP	7.55				7.55
Discounted capital gain NCMI	0.00				0.00
Discounted capital gain Excluded NCMI	0.00				0.00
Capital gains - other TAP	0.00				0.00
Capital gains - other NTAP	0.00				0.00

	FirstNet
Capital gains other NCMl	0.00
Capital gains other Excluded NCMl	0.00
Capital gain	7.55
CGT gross-up amount (AMIT)	7.55
Other capital gains distribution (AMIT)	
CGT concession amount (non-AMIT)	0.00
Total current year/distributed capital gains	15.10
Foreign income	
Other net foreign source income	359.99
Assessable foreign income	1,267.68
Australian franking credits from a New Zealand franking company	0.00
CFC income	0.00
Total foreign income	359.99
Total foreign income	1,267.68
Other non-assessable amounts	
Net exempt income	0.00
Non-assessable non-exempt	0.00
Other non-attributable amounts (AMIT)	62.50
Tax free amounts (non-AMITs)	0.00
Tax deferred amounts (non-AMITs)	0.00
Gross cash distribution (includes interest income)	1,057.44
Other deductions from distribution	
Less: TFN amounts withheld	0.00
Less: Non-resident withholding tax 12H	0.00
Less: Other non-resident withholding	0.00

Net cash distribution
(Includes interest income)

1,057.44

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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The Leonard Family SMSF (SMA00207735)

Tax summary

01 Jul 2022 to 30 Jun 2023

PREMIUM

Assessable income

Australian income		
Interest	Interest	326.88 ✓
	Interest exempt from NRWT	-
	Total interest	326.88
Dividends	Unfranked	-
	Unfranked CFI	162.64
	Total unfranked	162.64
	Franked	1,408.13
	Franking credits	603.48
	Total dividends	2,174.25
Trust income	Franked distributions	393.18
	Franking credits	186.30
	Gross franked distributions	579.48
	Other trust income ^(a)	1,098.38
	Total trust income	1,677.86 ✓
Total Australian income		4,178.99
Foreign income		
Other	Other foreign source income	937.26
	Total other	937.26
Total foreign income		937.26 ✓
Net capital gain ^(b)		15,156.55
Total assessable income		20,272.80

(a) Share of net income from trusts (excluding gross franked distributions, foreign income, capital gains, and non-assessable 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.

20272.80
 + CGT DISC: 7578.27
 - 1/10
 11904.75

Deductions

Investment expenses	Portfolio management fees	-2,351.57
		-2,351.57
Total deductions		-2,351.57

567.03

The Leonard Family SMSF (SMA00207735)

Tax summary

01 Jul 2022 to 30 Jun 2023

Tax offsets, credits and NCMI

Franking credits		
Dividends	Franking credits	603.48
	Less franking credits denied	-
		603.48
Trust income	Franking credits	186.30
	Less franking credits denied	-
		186.30
		789.78
Foreign tax (a)		
Dividends		1.54
Trust income	Other	94.10
		94.10
Total foreign tax		95.64
NCMI (b)		
NPP - Non-concessional MIT income		1.19
NPP - Excluded from NCMI		0.73
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.



Leonard Family Super Fund
Capital Gains Tax Schedule
Year Ended 30 June 2022

Stock	Purchase Date	Number	Cost (\$)	Date Sold	Sale \$	Profit / (Loss)
						0.00
Profit on sale of assets						0.00
Managed Funds net capital gain	-	-	-	-	-	22,749.92
Saxo investments net capital gain	-	-	-	-	-	-1,223.18
Current Year Capital Gain						21,526.74
Capital Losses brought forward						0.00
Less Discount						7,175.58
Net Capital Gain						14,351.16

The Leonard Family SMSF (SMA00207735)

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
		\$	\$	\$	\$	\$	\$
VGE	03/10/2022	0.10	0.07	-	-	0.07	-
	03/01/2023	0.50	0.33	-	-	0.33	-
	03/04/2023	2.08	1.39	-	-	1.39	-
VGE totals		2.68	1.79	-	-	1.79	-
VANGUARD MSCI AUSTRALIAN SMALL COMPANIES INDEX ETF							
V50	03/01/2023	150.28	100.19	-	-	100.19	-
V50 totals		150.28	100.19	-	-	100.19	-
Trust CGT distribution totals		762.01	480.12	-	41.83	521.95	-

(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.

Summary of CGT gains/losses

	Total	Discounted	Indexed	Other
	\$	\$	\$	\$
Losses available to offset				
Carried forward from prior years	-	-	-	-
Current year losses	-11,294.74	-	-	-
Total	-11,294.74	-	-	-
CGT gains				
Disposals of CGT assets	33,267.55	29,803.74	-	3,463.81
Trust CGT distributions	762.01	720.18	-	41.83
CGT gain before losses applied	34,029.56	30,523.92	-	3,505.64
Losses applied	-11,294.74	-7,789.10	-	-3,505.64
CGT gain after losses applied	22,734.82	22,734.82	-	-
Discount applied (a)	-7,578.27	-7,578.27	NA	NA
Net capital gain	15,156.55	15,156.55	-	-

(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.

600-

The Leonard Family SMSF (SMA00207735)

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							
Portfolio management fees							
	11/07/2022	205.04 (a)	18.64	100%	205.04	-	Non advice Fees for the month ended 30 Jun 2022
	10/08/2022	210.03 (a)	19.09	100%	210.03	-	Non advice Fees for the month ended 31 Jul 2022
	12/09/2022	214.03 (a)	19.46	100%	214.03	-	Non advice Fees for the month ended 31 Aug 2022
	12/10/2022	205.49 (a)	18.68	100%	205.49	-	Non advice Fees for the month ended 30 Sep 2022
	14/11/2022	208.25 (a)	18.93	100%	208.25	-	Non advice Fees for the month ended 31 Oct 2022
	12/12/2022	209.57 (a)	19.05	100%	209.57	-	Non advice Fees for the month ended 30 Nov 2022
	12/01/2023	216.34 (a)	19.67	100%	216.34	-	Non advice Fees for the month ended 31 Dec 2022
	13/02/2023	218.07 (a)	19.82	100%	218.07	-	Non advice Fees for the month ended 31 Jan 2023
	8/03/2023	207.31 (a)	18.85	100%	207.31	-	Non advice Fees for the month ended 28 Feb 2023
	14/04/2023	220.05 (a)	20.00	100%	220.05	-	Non advice Fees for the month ended 31 Mar 2023
	3/05/2023	17.39 (a)	1.58	100%	17.39	-	Non advice Fees charged on closure of account
	10/05/2023	220.00 (a)	20.00	100%	220.00	-	Non advice Fees for the month ended 30 Apr 2023
Totals		2,351.57	213.77		2,351.57	-	
Investment expenses totals		2,351.57	213.77		2,351.57	-	
Total expenses		2,351.57	213.77		2,351.57	-	

(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.

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1800 808 508
adviser@macquarie.com

Offices also in Melbourne, Brisbane, Perth and Adelaide.

Fax 1800 550 140

Visit us online at macquarie.com.au

2000

GB&D LEONARD PTY LTD ATF
8 CROWHURST STREET, GOLDEN GROVE, SA 5125



27 November 2023

BSB: 182-512
Account Number: 000962169454

Account Name:
GB&D LEONARD PTY LTD ATF
THE LEONARD FAMILY SMSF

Account open date: 19 November 2012

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	\$475,107.31	✓
Gross income paid during 2022 - 2023 financial year	\$4,973.97	✓

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.

Date	Category	Description	Debit	Credit	Balance
29 Jul 2022	Interest	MACQUARIE CMA INTEREST PAID		165.45	531,256.53
25 Jul 2022	Direct Debits	PP TO GRANT LEONARD	800.00		531,091.08
20 Jul 2022	Transfers	TRANSACT FUNDS TFR TO GRANT LEONARD Capital Drawdown transfer to banks	50,000.00		531,891.08
20 Jul 2022	Other Tax Expenses	BPAY TO TAX OFFICE PAYMENTS Overdue Tax debt	531.52		581,891.08
11 Jul 2022	Direct Debits	PP TO GRANT LEONARD	800.00		582,422.60
08 Jul 2022	Transfers	SAME DAY DEPOSIT /36000/124304GBANDD LEO		150,000.00	583,222.60
05 Jul 2022	Transfers	ATO ATO007000016090721 UNCLAIMED SUPER		225.40	433,222.60
Totals			516,865.50	558,975.61	



This transaction list isn't a statement. We recommend you or your client review all transactions to ensure they're accurate.

For all enquiries regarding this report please contact Anthony Skinner
08 8271 5427

Account details

GB&D LEONARD PTY LTD ATF THE LEONARD FAMILY SMSF
962169454
Cash Management Account

Adviser details

Anthony Skinner
08 8271 5427
tony@wealth-iq.com.au

2000

Date	Category	Description	Debit	Credit	Balance
28 Nov 2022	Direct Debits	PP TO GRANT LEONARD	4080.01 800.00		288,449.53
14 Nov 2022	Direct Debits	PP TO GRANT LEONARD	4080.01 800.00		289,249.53
31 Oct 2022	Direct Debits	Wealth IQ 445768465	1688 459.19		290,049.53
31 Oct 2022	Direct Debits	PP TO GRANT LEONARD	4080.01 800.00		290,508.72
31 Oct 2022	Interest	MACQUARIE CMA INTEREST PAID		388.04	291,308.72
17 Oct 2022	Direct Debits	PP TO GRANT LEONARD	4080.01 800.00		290,920.68
06 Oct 2022	Transfers	TRANSACT FUNDS TFR TO GRANT LEONARD Capital Drawdown transfer to banksa PENSION ?	4080.01 50,000.00		291,720.68
06 Oct 2022	Managed Investments	TRANSACT FUNDS TFR TO GOLD AUSTRALIA (SA payment to AGAG 2 of 2	100,000.00	2705.01 - 71632.00	341,720.68
06 Oct 2022	Managed Investments	TRANSACT FUNDS TFR TO GOLD AUSTRALIA (SA Payment to AGAG	100,000.00	2705.02 - 119416.00	441,720.68
03 Oct 2022	Direct Debits	PP TO GRANT LEONARD	4080.01 800.00		541,720.68
30 Sep 2022	Interest	MACQUARIE CMA INTEREST PAID		485.48	542,520.68
29 Sep 2022	Direct Debits	Wealth IQ 437410951	1688 458.99		542,035.20
19 Sep 2022	Direct Debits	PP TO GRANT LEONARD	4080.01 800.00		542,494.19
16 Sep 2022	Transfers	TRANSACT FUNDS TFR TO GRANT LEONARD PENSION TRANSACT FUNDS TFR TO GRANT LEONARD	4080.01 50,000.00		543,294.19
09 Sep 2022	Transfers	Gmelli Design PL Return		575.16 25,000.00	593,294.19
09 Sep 2022	Transfers	Gmelli Design PL Capital repayment		2702 40,000.00	568,294.19
05 Sep 2022	Direct Debits	PP TO GRANT LEONARD	4080.01 800.00		528,294.19
31 Aug 2022	Interest	MACQUARIE CMA INTEREST PAID		355.64	529,094.19
29 Aug 2022	Direct Debits	Wealth IQ 428888969	1688 458.99		528,738.55
22 Aug 2022	Direct Debits	PP TO GRANT LEONARD	4080.01 800.00		529,197.54
08 Aug 2022	Direct Debits	PP TO GRANT LEONARD	4080.01 800.00		529,997.54
29 Jul 2022	Direct Debits	Wealth IQ 420658594	1688 458.99		530,797.54



Date	Category	Description	Debit	Credit	Balance
31 Mar 2023	Interest	MACQUARIE CMA INTEREST PAID		575.01	161,297.16
29 Mar 2023	Direct Debits	Wealth IQ 484079462	1684		161,001.30
20 Mar 2023	Direct Debits	PP TO GRANT LEONARD	4080.01		161,460.49
17 Mar 2023	Other Investment Expenses	BPAY TO ASIC ATO Company Review GBD Bellmere PTY LTD fees	1685		162,260.49
06 Mar 2023	Direct Debits	PP TO GRANT LEONARD	4080.01		162,550.49
28 Feb 2023	Direct Debits	Wealth IQ 476523543	1688		163,350.49
28 Feb 2023	Interest	MACQUARIE CMA INTEREST PAID		575.01	163,809.68
27 Feb 2023	Transfers	Capital Drawdown capital drawdown to bankasa gleonard		4080.01	163,525.87
20 Feb 2023	Direct Debits	PP TO GRANT LEONARD	4080.01		183,525.87
06 Feb 2023	Direct Debits	PP TO GRANT LEONARD	4080.01		184,325.87
31 Jan 2023	Interest	MACQUARIE CMA INTEREST PAID		575.01	185,125.87
30 Jan 2023	Direct Debits	Wealth IQ 468838153	1684		184,799.60
23 Jan 2023	Direct Debits	PP TO GRANT LEONARD	4080.01		185,258.79
09 Jan 2023	Account Fees	BPAY TO ASIC ASIC Company statement annual review fee	1685		186,058.79
09 Jan 2023	Direct Debits	PP TO GRANT LEONARD	4080.01		186,117.79
30 Dec 2022	Interest	MACQUARIE CMA INTEREST PAID		575.01	186,917.79
29 Dec 2022	Direct Debits	Wealth IQ 461415406	1684		186,628.14
23 Dec 2022	Direct Debits	PP TO GRANT LEONARD	4080.01		187,087.33
12 Dec 2022	Direct Debits	PP TO GRANT LEONARD	4080.01		187,887.33
30 Nov 2022	Interest	MACQUARIE CMA INTEREST PAID		575.01	188,687.33
29 Nov 2022	Direct Debits	Wealth IQ 453888321	1684		188,315.04
28 Nov 2022	Transfers	SI-00020476 TRANSACT FUNDS TFR TO GOLD AUSTRALIA (SA)	99,675.30		188,774.23

POSTED

188,315.04
 188,774.23
 188,774.23 - 99,675.30 = 189,149.53
 189,149.53 - 188,315.04 = 834.49

Cash transactions

01 Jul 2022 to 30 Jun 2023



Account name: GB&D LEONARD PTY LTD ATF THE LEONARD FAMILY SMSF Active
 BSB: 182-512
 Account number: 962169454
 Product: Cash Management Account
 Issued: 13/12/2023

Balance
\$465,083.06

Date	Category	Description	Debit	Credit	Balance
30 Jun 2023	Interest	MACQUARIE CMA INTEREST PAID		1,013.95	475,107.31
29 Jun 2023	Direct Debits	Wealth IQ 507984775	459.19		474,093.36
26 Jun 2023	Direct Debits	PP TO GRANT LEONARD	800.00		474,552.55
12 Jun 2023	Direct Debits	PP TO GRANT LEONARD	800.00		475,352.55
09 Jun 2023	Transfers	Capital Drawdown capital drawdown to banksa gleonard	20,000.00		476,152.55
01 Jun 2023	Transfers	SMA OPERATIONS SMA00207735		9.17	496,152.55
31 May 2023	Interest	MACQUARIE CMA INTEREST PAID		721.11	496,143.38
29 May 2023	Direct Debits	Wealth IQ 499693410	459.19		495,422.27
29 May 2023	Direct Debits	PP TO GRANT LEONARD	800.00		495,881.46
15 May 2023	Direct Debits	PP TO GRANT LEONARD	800.00		496,681.46
15 May 2023	Transfers	SMA OPERATIONS SMA00207735		338,767.07	497,481.46
01 May 2023	Direct Debits	Wealth IQ 492086864	459.19		158,714.39
01 May 2023	Direct Debits	PP TO GRANT LEONARD	800.00		159,173.58
28 Apr 2023	Interest	MACQUARIE CMA INTEREST PAID		276.42	159,973.58
17 Apr 2023	Direct Debits	PP TO GRANT LEONARD	800.00		159,697.16
03 Apr 2023	Direct Debits	PP TO GRANT LEONARD	800.00		160,497.16



Macquarie Cash Management Accelerator 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



GB&D LEONARD PTY LTD
8 CROWHURST STREET
GOLDEN GROVE SA 5125

1 Shelley Street
Sydney, NSW 2000

account balance **\$12,789.40**
as at 30 Dec 22

account name GB&D LEONARD PTY LTD ATF
THE LEONARD FAMILY SMSF
account no. 940307770

transaction	description	debits	credits	balance
30.06.22	OPENING BALANCE			12,643.10
29.07.22	Interest MACQUARIE ACCELERATOR INTEREST PAID*		575.14 12.07	12,655.17
31.08.22	Interest MACQUARIE ACCELERATOR INTEREST PAID*		✓ 18.91	12,674.08
30.09.22	Interest MACQUARIE ACCELERATOR INTEREST PAID*		✓ 22.65	12,696.73
31.10.22	Interest MACQUARIE ACCELERATOR INTEREST PAID*		✓ 28.77	12,725.50
30.11.22	Interest MACQUARIE ACCELERATOR INTEREST PAID*		✓ 30.60	12,756.10
30.12.22	Interest MACQUARIE ACCELERATOR INTEREST PAID*		✓ 33.30	12,789.40

POSTED

how to make a transaction

online
Log in to www.macquarie.com.au/personal

transfers from another bank account
Transfer funds from another bank to this account:
BSB 182 500
ACCOUNT NO. 940307770

deposits using BPay
From another bank



Bill code: 423475
Ref: 940 307 770

continued on next



Macquarie Cash Management Accelerator 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



GB&D LEONARD PTY LTD
8 CROWHURST STREET
GOLDEN GROVE SA 5125

1 Shelley Street
Sydney, NSW 2000

account balance **\$16,585.72**
as at 30 Jun 23

account name GB&D LEONARD PTY LTD ATF
THE LEONARD FAMILY SMSF
account no. 940307770

transaction	description	debits	credits	balance
30.12.22	OPENING BALANCE			12,789.40
04.01.23	Deposit QUICKSUPER QUICKSPR3380902742	716.01	659.47	13,448.87
31.01.23	Interest MACQUARIE ACCELERATOR INTEREST PAID*	575.14	38.80	13,487.67
28.02.23	Interest MACQUARIE ACCELERATOR INTEREST PAID*	∞	34.44	13,522.11
31.03.23	Interest MACQUARIE ACCELERATOR INTEREST PAID*	∞	39.66	13,561.77
11.04.23	Deposit AUTOMATIC DATA P ADP202304111398166	716.01	327.60	13,889.37
27.04.23	Deposit QUICKSUPER QUICKSPR3463009188	716.01	989.20	14,878.57
28.04.23	Interest MACQUARIE ACCELERATOR INTEREST PAID*	575.14	37.90	14,916.47
08.05.23	Deposit AUTOMATIC DATA P ADP202305081416161	716.01	1,235.64	16,152.11
31.05.23	Interest MACQUARIE ACCELERATOR INTEREST PAID*	575.14	52.82	16,204.93
08.06.23	Deposit AUTOMATIC DATA P ADP202306081435425	716.01	327.60	16,532.53
30.06.23	Interest MACQUARIE ACCELERATOR INTEREST PAID*	575.14	53.19	16,585.72

POSTED

how to make a transaction

online
Log in to www.macquarie.com.au/personal

transfers from another bank account
Transfer funds from another bank to this account:
BSB 182 500
ACCOUNT NO. 940307770

deposits using BPay
From another bank



Bill code: 423475
Ref: 940 307 770

continued on next

Account Statement, 36000/124304, AUD

SAXO MARKETS

Summary for the period	Start Cash Balance	Credited	Debited	End Cash Balance	Account value
	180,979.88	8,509.05	-159,632.25	29,856.68	42,029.50

Posting Date	Value Date	Product	Net Change	Cash Balance	Comment
29-Jun-2023	02-Jul-2023	Client Interest - Jun 2023	3.66	29,856.68	POSTED
30-May-2023	31-May-2023	Client Interest - May 2023	2.71	29,853.02	
27-Apr-2023	30-Apr-2023	Client Interest - Apr 2023	1.54	29,850.31	
30-Mar-2023	02-Apr-2023	Client Interest - Mar 2023	6.45	29,848.77	
27-Feb-2023	28-Feb-2023	Client Interest - Feb 2023	1.18	29,842.32	
09-Nov-2022	09-Nov-2022	Contract Options GLD/18X22C158.xcbf 5396940021x	3,970.18	29,841.14	
09-Nov-2022	09-Nov-2022	Contract Options SLV/18X22C18.5.xcbf 5397100461 x	4,430.17	25,870.96	
06-Oct-2022	06-Oct-2022	Contract Options GLD/18X22C158.xcbf 5363514429 x	-3,258.87	21,440.79	
06-Oct-2022	06-Oct-2022	Contract Options SLV/18X22C18.5.xcbf 5363518707 x	-2,936.88	24,699.66	
06-Oct-2022	06-Oct-2022	Contract Options USO/18X22C73.xcbf 5363510667	-3,427.78	27,636.54	
14-Jul-2022	14-Jul-2022	Corporate Actions OXY:xnys 0	50.44	31,064.32	
06-Jul-2022	07-Jul-2022	WITHDRAWAL 36000/124304 (6174149337, 5281477035)	-150,000.00	31,013.88	
30-Jun-2022	30-Jun-2022	VAT on Fee Client SH - 01-07-2022	-0.79	181,013.88	

2002

Posting Date	Value Date	Product	Net Change	Cash Balance	Comment
30-Jun-2022	30-Jun-2022	Client Custody Fee Shares - Jun 2022	1675 -7.93	181,014.67	
30-Jun-2022	30-Jun-2022	Corporate Actions KO:xnys 0	50.26 - 567.08 (7.54) - 3325	181,022.60	✓

POSTED

Leonard Family SMSF

Year Ended 30 June 2023

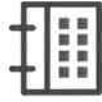
SAXO Markets Portfolio

2525

Asset Register

Stock	Purchase Date	Number	Cost (\$)	M/V 30/6
Flight Centre	4/02/2021		5,007.69	
	22/02/2021		5,038.33	
Flight Centre		639	10,046.02	12,172.95
Total Market Value 30 June				12,172.95 ✓
As Per Financial Statements				11,093.04
Movement				1,079.91

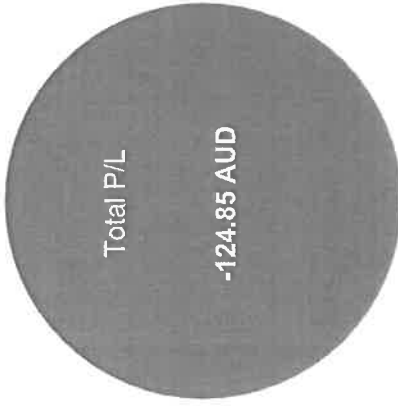
Account Summary



Reporting period

30-Jun-2022 to 29-Jun-2023

2525



2002

567.08

1675

Change in Account Value
-150,124.85 AUD

Total return
-0.89%

Account value development, AUD

Reporting period

30-Jun-2022 to 29-Jun-2023

Cash

Cash is the sum of your cash balance, transactions not booked and corporate action accruals. Transactions not booked and accruals are amounts that are incurred but not yet paid from your account, these are included to give an accurate picture of your spending power. In the table the value of cash is shown for specific dates in the stated period.

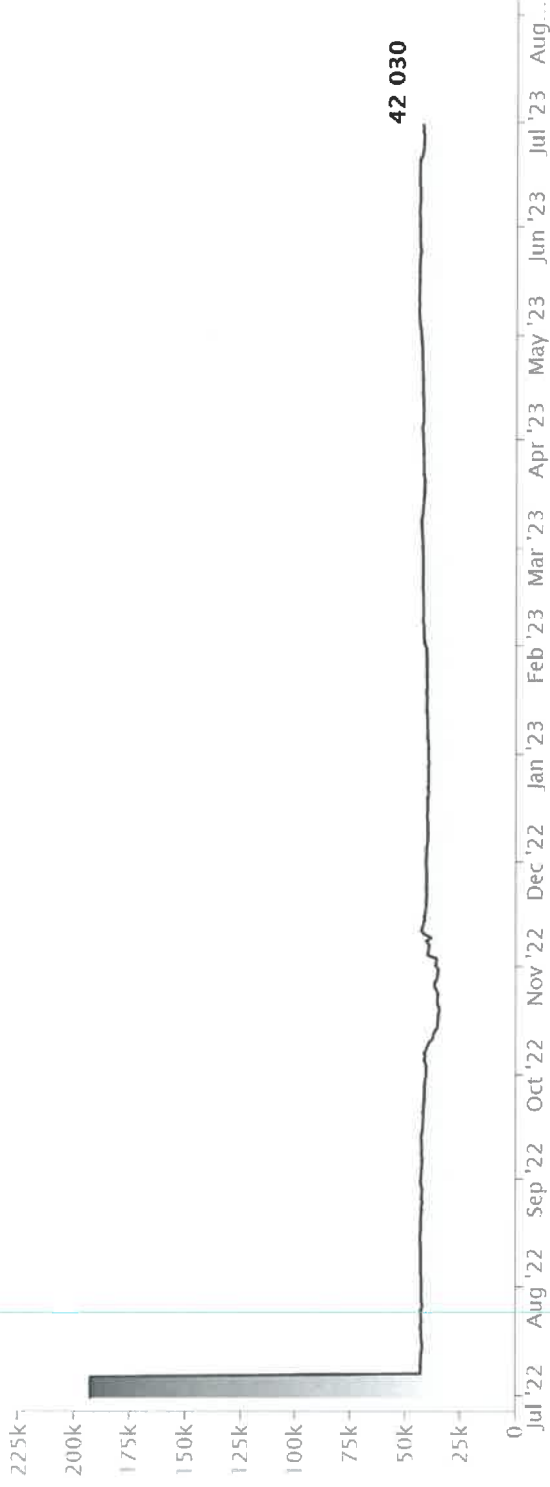
Position Value

Position value is the sum of all your open positions, P/L of margin positions. As opposed to live updating positions the value does not include the cost to close. In the table the total position value is shown for specific dates in the stated period.

Account value

Account value is the sum of cash and position value. In the table, the account value is shown for specific dates in the stated period. The chart shows the development of account value in the stated period.

Account value



Cash

Position Value

Account value

Date	Cash	Position Value	Account value
29-Jun-2022	181,061.31	0.00	181,061.31
30-Sep-2022	31,064.32	9,086.58	40,150.90
31-Dec-2022	29,841.14	9,259.11	39,100.25
31-Mar-2023	29,848.51	11,802.33	41,650.84
29-Jun-2023	29,856.55	12,172.95	42,029.50

P/L breakdown, AUD

Reporting period
30-Jun-2022 to 29-Jun-2023

Income

The sum of all dividends, coupons and other income received in the stated period for the instrument.

Costs

The sum of all costs in the stated period for the instrument. Costs include both transaction costs and ongoing costs. Costs not attributable to a specific instrument are not included in this overview. Indirect costs that do not directly affect your cash balance are also included in this figure. For further details please see the Cost Summary section.

P/L

P/L is calculated as the following: Value of held positions at the end of the selected period + all cash booking in the period (dividends, traded values, commissions etc) – value of held positions at the start of the selected period. The P/L can therefore be interpreted as how much the instrument contributed to the growth or decline in the account value for the selected period. P/L do not include realized or unrealized gains/losses made outside the selected period.

Return

The time weighted percentage return for the instrument in the stated period. The percentage return reflects the total percentage gain/loss in the stated period for the instrument and includes price changes, currency gains as well as income and costs.

Summary

Product type	Income	Costs	P/L
Stocks	109.61	-16.45	1,173.07
Stock Options	0.00	-387.51	-1,223.18
Non Instrument Related	0.00	-8.72	3.16
Change In Accruals	0.00	0.00	-77.90
Grand Total	109.61	-412.68	-124.85

Stocks

Instrument	Income	Costs	P/L	% Return
Coca-Cola Co.	50.26	-7.54	42.72	0.00 %
Flight Centre Travel Group Ltd	0.00	0.00	1,079.91	9.67 %
Occidental Petroleum Corp.	59.35	-8.91	50.44	0.00 %
Total	109.61	-16.45	1,173.07	-

Stock Options

Instrument	Income	Costs	P/L
iShares Silver Trust Nov2022 18.5 C	0.00	-241.92	1,493.29

P/L breakdown, AUD

Reporting period
30-Jun-2022 to 29-Jun-2023

Income

The sum of all dividends, coupons and other income received in the stated period for the instrument.

Costs

The sum of all costs in the stated period for the instrument. Costs include both transaction costs and ongoing costs. Costs not attributable to a specific instrument are not included in this overview. Indirect costs that do not directly affect your cash balance are also included in this figure. For further details please see the Cost Summary section.

P/L

P/L is calculated as the following: Value of held positions at the end of the selected period + all cash booking in the period (dividends, traded values, commissions etc) – value of held positions at the start of the selected period. The P/L can therefore be interpreted as how much the instrument contributed to the growth or decline in the account value for the selected period. P/L do not include realized or unrealized gains/losses made outside the selected period.

Return

The time weighted percentage return for the instrument in the stated period. The percentage return reflects the total percentage gain/loss in the stated period for the instrument and includes price changes, currency gains as well as income and costs.

Stock Options

Instrument	Income	Costs	P/L
SPDR Gold Trust Nov2022 158 C	0.00	-100.94	711.31
United States Oil Fund, LP Nov2022 73 C	0.00	-44.65	-3,427.78
Total	0.00	-387.51	-1,223.18

Holdings, AUD

As of
29-Jun-2023

All positions shown in this section are subject to the rules of Directive 2014/65/EU and its implementing measures

Summary

Product	Unrealized P/L	Exposure value	% Weight
Stocks	2,142.3	12,172.95	28.96 %
Cash	-	29,856.55	71.04 %
Grand Total	2,142.3	42,029.50	100.00

Stocks

Instrument	Instrument currency	Quantity	Conversion Rate	Open price	Current price	% Price change	Unrealized P/L	Market Value	% Weight
Flight Centre Travel Group Ltd (ISIN: AU000000FLT9)	AUD	639	1.00000	15.69739	19.05000	21.38%	2,142.3	12,172.95	28.96 %
Total	-	-	-	-	-	-	2,142.3	12,172.95	28.96 %

Cash

Account	Currency	Value	% Weight
36000/124304	AUD	29,856.55	
All accounts	AUD	29,856.55	71.04 %

Cost summary

Reporting period
30-Jun-2022 to 29-Jun-2023

Investment service costs		Financial instrument costs		Third-party payments	
Ongoing costs	-7.93 AUD	Ongoing costs	0.00 AUD	Total	0.00 AUD
Client Custody Fee	-7.93 AUD	Transaction costs	-268.82 AUD	Total %	0.00%
Transaction costs	-135.93 AUD	Commission	-250.34 AUD		
Currency Conversion	-135.14 AUD	Corporate Actions - Withholding Tax	-16.45 AUD		
VAT on Fee Client	-0.79 AUD	Exchange Fee	-2.03 AUD		
Incidental costs	0.00 AUD	Incidental costs	0.00 AUD	Total costs	-412.68 AUD
Ancillary costs	0.00 AUD	One-off costs	0.00 AUD	Average portfolio exposure in period	11,658.32 AUD
One-off costs	0.00 AUD	Total	-268.82 AUD	Cost as a percentage	-3.54%
Total	-143.86 AUD	Total %	-2.31%		
Total %	-1.23%				

Disclaimer

*External product costs are costs incurred within ETFs and Mutual Funds and not charged directly on your account.

Trades Executed Report

30-Jun-2022 - 29-Jun-2023

Generated at: 02-Oct-2023 01:55:45 (Eastern Standard Time)

Saxo Capital Markets (Australia) Limited
9 Castlereagh Street, Suite 1, Level 14
2000 Sydney
NSW
Australia
Phone No.: +61282679000
Email: operations@saxomarkets.com.au

GB&D Leonard Pty Ltd ATF The Leonard Family SMSF
Brighton Road 373
5048 Hove
SA
Australia

Client ID : 13341869
Currency : AUD
Account(s) : 36000/124304



Trades Executed, 36000/124304, AUD

Instrument	Trade Time	B/S	Open/Close	Amount	Price	Traded Value	Booked Amount (AUD)
United States Oil Fund, LP Nov2022 73 C	17-Nov-2022	Sold	Close	-4,0000	0	0.00	0.00
SPDR Gold Trust Nov2022 158 C	09-Nov-2022	Sold	Close	-5,0000	5.3	2,650.00	3,970.18
iShares Silver Trust Nov2022 18.5 C	09-Nov-2022	Sold	Close	-20,00000	1.5	3,000.00	4,430.17
United States Oil Fund, LP Nov2022 73 C	06-Oct-2022	Bought	Open	4,0000	5.4	-2,160.00	-3,427.78
SPDR Gold Trust Nov2022 158 C	06-Oct-2022	Bought	Open	5,0000	4.1	-2,050.00	-3,258.87
iShares Silver Trust Nov2022 18.5 C	06-Oct-2022	Bought	Open	20,0000	0.9	-1,800.00	-2,936.88

Annual Tax Statement

Financial Year 1 July 2022 to 30 June 2023

Your Details

Client ID: 13341869

GB&D Leonard Pty Ltd ATF The Leonard Family SMSF

grantleonard13@gmail.com

10/24/2023

Annual Tax Statement

FY22-23

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

Account Key: 36000/124304

Interest Overview

Description	Amount (AUD)
Interest	15.54

Foreign Source Income Overview

Description	Amount (AUD)
Assessable foreign source income	109.61
Other net foreign source income	109.61
Foreign income tax offset	(16.45)

Net \$ 93.16

Report period: 01 Jul 2022 - 30 Jun 2023
Date prepared: 27 Nov 2023

Adviser: Anthony Skinner - Swm Finance Matters
Wealth Iq Group Pty Ltd
Adviser contact number: 08 82715427



Mr GJ Leonard & Miss RJ Allen
Statement Report
FirstChoice Wholesale Investments

26/11/23

Your details

As at date prepared

Address: 8 CROWHURST STREET
GOLDEN GROVE SA 5125
Account number: 0910 2554 0707
Mobile: 0413 675 997
TFN Status: Supplied

Your balance

Your balance as at 01 Jul 2022

Your balance as at 30 Jun 2023

\$100,112.17

\$100,185.09

Your account valuation

As at 30 Jun 2023

Investments	Option code	APIR code	Units	Unit price	Option value	Allocation	Distributions
FSI Glob Listed Infrastructure	226	FSF0905AU	49,730.3591	\$0.8416	\$41,853.07	41.8%	\$861.72
Platinum Asia	258	FSF1079AU	44,630.4688	\$1.3070	\$58,332.02	58.2%	\$195.72
Account value					\$100,185.09	100%	\$1,057.44

The Distribution details shown are for the reporting period selected.

Distribution method: Reinvested

Your account summary

Start 01 Jul 2022 - End 30 Jun 2023

	Amount
Opening balance as at 1 July 2022	\$100,112.17
Your investments	
Management cost rebates	
Management fee rebate	\$0.23 ✓
Distribution(s)	\$1,057.44 ✓
Change in investment value	-\$984.75
The increase or decrease in the value of the investment over the report period.	
Closing balance as at 30 June 2023	\$100,185.09

PER FLS

Note: These figures are calculated based on the percentage of your account(s) invested in each option as at 30 Jun 2023 and the benchmark manager allocation shown in the fund profiles, available at colonialfirststate.com.au. The actual allocation may vary slightly from this.

Your transactions

Start 01 Jul 2022 - End 30 Jun 2023

Date	Transaction description	Gross	Fees/Taxes	Net
08 Sep 2022	Management Fee Rebate	\$0.10	\$0.00	\$0.10
15 Dec 2022	Distribution	\$355.68	\$0.00	\$355.68
08 Mar 2023	Management Fee Rebate	\$0.13	\$0.00	\$0.13
30 Jun 2023	Distribution	\$701.76	\$0.00	\$701.76

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* %
FSI Global Lis Infra	01 Jul 2022	30 Jun 2023	-1.75%	-0.99%	-1.47%	-	-	-
Platinum Asia	01 Jul 2022	30 Jun 2023	1.42%	0.28%	3.49%	-	-	-
Overall performance	01 Jul 2022	30 Jun 2023	0.07%	-0.25%	1.36%	-	-	-

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

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 summary previous financial year

There are no realised gains or losses for this account.

Your unrealised gain/loss report is Colonial First State's estimate of your Unrealised CGT liability as at the date shown on the front page.

Your realised gain/loss report is Colonial First State's estimate of your Realised CGT liability in the financial year shown on the report and has been calculated using the First In, First Out (FIFO) method.

Whilst all care and reasonable steps have been taken to ensure that this information is accurate and up-to-date, we however will not accept any liability for errors or omissions or for loss or damage suffered as a result of reliance on it.

You may choose to use this estimate or perform your own calculation.

In the Summary section, for both the 'Unrealised & Realised reports', Gross and Discounted Gain, as well as Gross Loss figures are shown. A Discounted Gain is calculated after applying the applicable Tax Status Rate to the Gross Gain. The Total shows your total Gross Gains, Discounted Gains and Gross Losses across all your investment option(s).

In the Detail section, for both the 'Unrealised & Realised reports' only Discounted Gain and Gross Loss figures are shown against each parcel of units purchased. However, both the Option Summary and Total figures show your total Gross Gains, Discounted Gains and Gross Losses across all your investment option(s).

NOTE: These reports do not take into account any tax deferred, return of capital or tax free income components in respect of income distributions for the current financial year which are only finalised after the end of each financial year.

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

The Leonard Family SMSF (SMA00207735)

Cash transactions

01 Jul 2022 to 30 Jun 2023

PREMIUM

MAIN CASH ACCOUNT continued

Date	Transaction	Narration	Withdrawal	Deposit	Balance
15/05/2023	Internal Transfer Out	Closure Payout, transfer to pending withdrawal account in preparation for payment (Pay Ref 1378570661)	\$ -338,767.07	\$ -	\$ -
15/05/2023	Internal Transfer In	Transfer from Pending Withdrawals account to fund payment (Pay Ref 1378570661)		338,767.07	338,767.07
15/05/2023	Withdrawal	Withdrawal from the SMA, paid via Direct Entry, (Ref=1378570661)	-338,767.07	-	-
16/05/2023	Income	AAA Dividend (Pay Ref 1379225421)		5.08	5.08
16/05/2023	Internal Transfer Out	Dividend payment, Transfer to Pending Withdrawal Account in preparation for payment on 01/06/2023 (Pay Ref 1379225421)	-5.08		
16/05/2023	Income	QPON Dividend (Pay Ref 1379225421)		4.09	4.09
16/05/2023	Internal Transfer Out	Dividend payment, Transfer to Pending Withdrawal Account in preparation for payment on 01/06/2023 (Pay Ref 1379225421)	-4.09		
01/06/2023	Internal Transfer In	Transfer from Pending Withdrawals account to fund payment (Pay Ref 1379225421)		9.17	9.17
01/06/2023	Withdrawal	Dividend payment, paid via Direct Entry, (Ref=1379225421)	-9.17		
		Opening balance			Closing balance
		\$ 15,531.25	\$ -731,035.51	\$ 715,504.26	\$ -

PENDING WITHDRAWALS

Date	Transaction	Narration	Withdrawal	Deposit	Balance
01/07/2022	Opening Balance		\$ -	\$ -	\$ -
15/05/2023	Internal Transfer In	(Closure Payout) transfer from cash account in preparation for payment (Pay Ref 1378570661)		338,767.07	338,767.07

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The Leonard Family SMSF (SMA00207735)

Cash transactions

01 Jul 2022 to 30 Jun 2023

PENDING WITHDRAWALS continued

Date	Transaction	Narration	Withdrawal	Deposit	Balance
			\$	\$	\$
15/05/2023	Internal Transfer Out	Transfer to Main Cash account to fund payment (Pay Ref 1378570661)	-338,767.07	-	-
16/05/2023	Internal Transfer In	(Dividend) Transfer from Cash Account in preparation for payment on 01/06/2023 (Pay Ref 1379225421)	-	5.08	5.08
16/05/2023	Internal Transfer In	(Dividend) Transfer from Cash Account in preparation for payment on 01/06/2023 (Pay Ref 1379225421)	-	4.09	9.17
01/06/2023	Internal Transfer Out	Transfer to Main Cash account to fund payment (Pay Ref 1379225421)	-9.17	-	-
PENDING WITHDRAWALS summary			Opening balance	Deposits	Closing balance
			\$ -	\$ 338,776.24	\$ -
			Withdrawals		
			\$ -338,776.24		

The Leonard Family SMSF

Portfolio performance

01 Jul 2022 to 30 Jun 2023

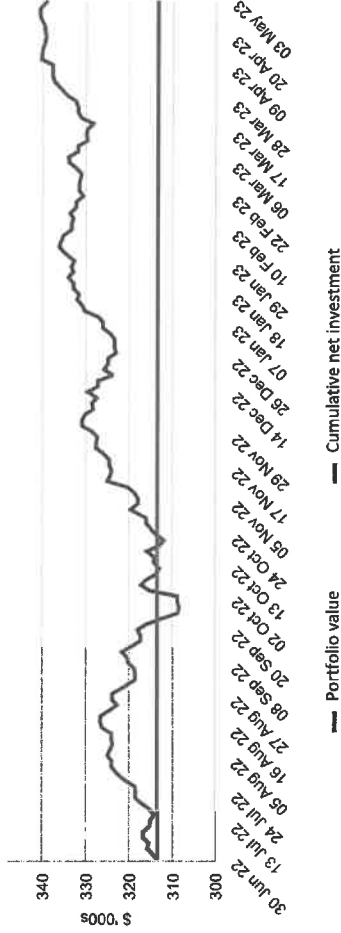
Movement in value

Starting market value	\$ 313,395.82
Net addition	-
Realised and unrealised gains/losses	20,185.52
Total income net of foreign tax paid	7,399.38
Total expenses	-2,131.57
Ending market value	338,852.10
Movement in value	25,456.28
Unallocated amount (a)	2.95

PRICE TO PENDING WITHDRAWAL

(a) Accuracy of Portfolio returns will be impacted by the unallocated amount. This amount will in most cases represent portfolio movements not yet linked to a cash transaction because for example, payment of income or settlement is going to be later than expected by the system.

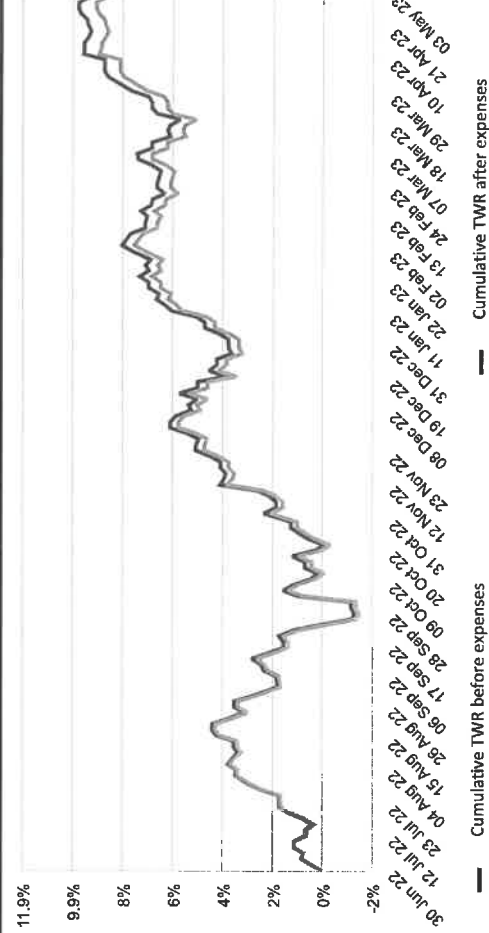
Value versus cumulative net investment



Portfolio returns

Realised and unrealised gains/losses	\$ 20,185.52
Total income	7,568.74
Franking credits	907.13
Total dollar return before expenses	28,661.39
Total expenses	-2,131.57
Total dollar return after expenses	26,529.82
Periods to 03 May 2023	Since 01/07/2022
Portfolio return before expenses (TWR)	9.2%
Portfolio return after expenses (TWR)	8.48%

Returns over time



The portfolio's inception date for performance calculation purposes is 16 Oct 2014. Portfolio returns are calculated up until 03 May 2023 because this is the date that you requested your portfolio be closed. The final amount that you received may be different due to the movement in value of the underlying investments in your portfolio and the deduction of fees after this date. Portfolio total dollar and percentage returns are inclusive of franking credits. Percentage returns have been calculated using the Time Weighted Return (TWR) method.

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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.

(575 16) / (2702)

EXECUTED by KRISTY LEE GIUMELLI)
)

Signature


In the presence of:

Full name of witness


Signature of witness

Phone number of witness

EXECUTED by GB&D LEONARD PTY LTD ACN 609 692 668 ATF THE LEONARD FAMILY TRUST in accordance with section 127(1) of the *Corporations Act*. Where only one person has signed, that person has signed in the capacity of sole director and sole company secretary.)
)
)
)
)
)
)
)



Signature of Director 31/08/2022



Signature of Director 31/08/2022

In the presence of:


ROBERT WAYNE ALLEN
Full name of witness



Signature of witness


0413114981
Phone number of witness

EXECUTED by GRANT LEONARD)


Signature 31/08/2022


In the presence of:

ROBERT WAYNE ALLEN
Full name of witness


Signature of witness

0413114981
Phone number of witness

EXECUTED by REBECCA ALLEN)


Signature 31/08/2022

In the presence of:

ROBERT WAYNE ALLEN
Full name of witness


Signature of witness

0413114981
Phone number of witness

Schedule A

Releasor:	GB&D LEONARD PTY LTD ACN 609 692 668 ATF THE LEONARD FAMILY TRUST AND GRANT LEONARD AND REBECCA ALLEN
Releasor's Mailing Address:	373 Brighton Road HOVE SA 5048
Amount Advanced:	\$50,000.00
Amount Repaid to Date:	\$10,000.00
Settlement Sum:	\$65,000.00 Calculated as follows – \$50,000.00 at a rate of 25% per annum for 2 years (Agreed Return) plus balance of Amount Advanced not yet repaid: \$50,000.00 @ 25% = \$12,500.00 \$12,500.00 x 2 years = \$25,000.00 \$25,000.00 + \$40,000.00 = \$65,000.00
Releasor's Bank Account:	Account name: <i>GB&D LEONARD PTY LTD</i> <i>ATF THE LEONARD FAMILY TRUST</i> Bank: <i>MACQUARIE BANK</i> BSB: <i>182 512</i> Account number: <i>962 169 454</i>

Leonard Family SMSF

Year Ended 30 June 2023

Bullion Portfolio

2705

Asset Register

Bullion	Purchase Date	Number	Cost (\$)	Price 30/6	M/V 30/6
1 kilo Silver Bar	7/10/2022	72	79,632.00		
	30/11/2022	54	59,370.30		
		126	139,002.30	1,100.17	138,621.80
1 oz Gold Bar	7/10/2022	44	119,416.00		
	30/11/2022	15	40,305.00		
		59	159,721.00	2,881.08	169,983.72
1 oz Silver Round	7/10/2022	25	952.00	34.22	855.50
Total Market Value 30 June					309,461.02
As Per Financial Statements					299,675.30
Movement					9,785.72



Gold Australia (SA) Pty Ltd
 ABN 72 641 570 309

2705

T/A As Good As Gold Australia
 Suite 5, Level 1, 161 Ward Street
 North Adelaide South Australia 5006

TAX INVOICE
 SI-00020476

BILL TO

SHIP TO

GB & D Leonard Pty Ltd ATF The Leonard Family
 Trust
 373 Brighton Road
 Hove
 South Australia
 Australia 5048

Invoice Date: 28/11/2022
 Payment Due: 30/11/2022
 Online Order No.
 Salesperson: Darryl Panes
 Delivery Method: Adelaide Pickup

Code	Product Description	Qty	Price	GST	Total Price (Ex. GST)
AGA-XAGAGPB1	As Good As Gold Premium 1 kilo Silver Bar	54.00	1,099.45	0.00	59,370.30 ✓
AGA-XAUAGB01	As Good As Gold 1 oz Gold Bar	15.00	2,687.00	0.00	40,305.00 ✓

COMMENTS

TERMS OF SALE

Your order is locked-in and all prices have been confirmed.

This sales invoice constitutes a legally binding contract between "You" the buyer and "As Good As Gold Australia" the seller, as per our terms of trade.

PAYMENT DETAILS



Pay by Direct Deposit

ACCOUNT NAME Gold Australia (SA) Pty Ltd	BANK NAME Westpac
BSB NUMBER 035-002	REFERENCE SI-00020476
ACCOUNT NUMBER 460 633	

Subtotal	99,675.30
Freight Charges	0.00
Total GST	0.00

Total Amount AUD 99,675.30 ✓



2705

Gold Australia (SA) Pty Ltd
ABN 72 641 570 309

T/A As Good As Gold Australia
Suite 5, Level 1, 161 Ward Street
North Adelaide South Australia 5006

TAX INVOICE
SI-00019573

BILL TO

SHIP TO

GB & D Leonard Pty Ltd ATF The Leonard Family
7705 Brighton Road
Hove
5048 South Australia
Australia

Invoice Date: 05/10/2022
Payment Due: 07/10/2022
Online Order No. Darryl Panes
Salesperson:
Delivery Method Pickup

Code	Product Description	Qty	Price	GST	Total Price (Ex. GST)
AGA-XAGAGPB1	As Good As Gold Premium 1 kilo Silver Bar	72.00	1,106.00	0.00	79,632.00 ✓
AGA-XAUAGB01	As Good As Gold 1 oz Gold Bar	44.00	2,714.00	0.00	119,416.00 ✓
AGA-XAGAGFR01	AG Freedom 1 oz Silver Round	25.00	38.08	0.00	952.00 ✓

COMMENTS

TERMS OF SALE

Your order is locked-in and all prices have been confirmed.
This sales invoice constitutes a legally binding contract between "You" the buyer and "As Good As Gold Australia" the seller, as per our terms of trade.

PAYMENT DETAILS

Pay by Direct Deposit

ACCOUNT NAME
Gold Australia (SA) Pty Ltd
BSB NUMBER
035-002
ACCOUNT NUMBER
460 633
BANK NAME
Westpac
REFERENCE
SI-00019573

Subtotal 200,000.00
Freight Charges 0.00
Total GST 0.00

Total Amount AUD 200,000.00 ✓

End of Financial Year Price History

2705

This page contains end of financial year prices for both gold and silver, in US and Australian dollars. These prices can be used by any investor, including SMSF trustees, wishing to compile their own valuation for their precious metal portfolio, as at the end of any given financial year.

The prices are in troy ounces.

Example Valuation

A 100 gram gold bar would have been worth AUD \$3,716.22 for the financial year ending 30th June 2009 (3.215 troy ounces x AUD \$1,155.90 per troy ounce).

Remember that when it comes to measuring the weight of precious metals there are:

- 31.10 grams in a troy ounce
- 32.15 troy ounces in a kilo

End of Financial Year Historical Bullion Prices (in AUD and USD per troy ounce)

Date	GOLD		SILVER	
	AUD Price	USD Price	AUD Price	USD Price
30/06/1999	394.76	261.25	7.89	5.22
30/06/2000	482.60	289.80	8.36	5.02
30/06/2001	532.26	270.60	8.46	4.30
30/06/2002	557.78	314.20	8.56	4.82
30/06/2003	514.34	346.10	6.75	4.54
30/06/2004	562.54	392.20	8.26	5.76
30/06/2005	570.41	434.65	9.16	6.98
30/06/2006	823.68	611.50	14.96	11.11
30/06/2007	765.98	649.40	14.63	12.40
30/06/2008	966.90	926.10	18.18	17.41
30/06/2009	1155.90	934.50	17.72	14.32
30/06/2010	1460.35	1241.30	21.74	18.48
30/06/2011	1407.37	1510.95	32.44	34.83
30/06/2012	1563.50	1599.30	27.03	27.65

	AUD GOLD		AUD SILVER	
30/06/2013	1352.28	1236.25	20.41	18.86
30/06/2014	1397.54	1316.40	22.35	20.96
30/06/2015	1533.18	1174.80	20.62	15.72
30/06/2016	1769.72	1314.90	24.73	18.38
30/06/2017	1620.20	1244.15	21.79	16.73
30/06/2018	1695.25	1252.45	21.95	16.22
30/06/2019	2014.97	1413.30	21.86	15.34
30/06/2020	2589.23	1775.95	26.26	18.01
30/06/2021	2342.75	1762.45	34.55	25.99
30/06/2022	2645.90	1821.17	30.60	21.06
30/06/2023	2881.08	1909.29	34.22	22.68

$$1 \text{ KILO SILVER BAR} : \$34.22 \times 37.15 \text{ OUNCES} = \$1100.173$$

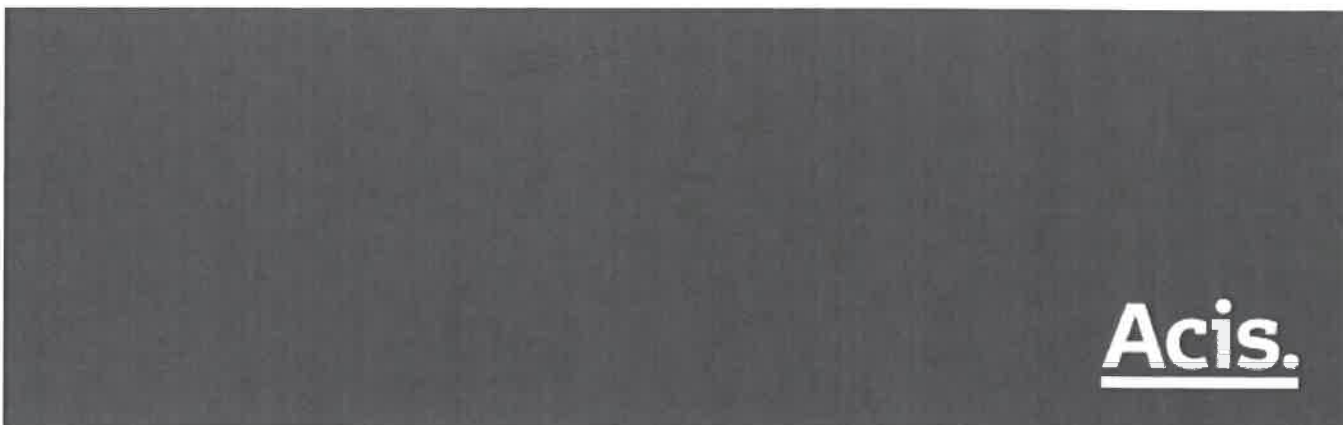
$$1 \text{ OZ GOLD BAR} : \$2881.08 \times 1 \text{ OZ} = \$2881.08$$

$$1 \text{ OZ SILVER} : \$34.22 \times 1 \text{ OZ} = \$34.22$$

The inclusion of gold or silver in an SMSF's portfolio sets in train a series of questions for the auditor. No trustee wants a last-minute train wreck over these investments. For some products, the rules are clear-cut. But what about bullion? Is this ever considered to be a collectable asset? The audit requirements hinge upon this question — and some results are surprising.

If physical gold or silver held within an SMSF is deemed to be a collectable or personal use asset, the strict requirements of *Superannuation Industry (Supervision) Regulation 13.18AA* apply to that investment.

The collectables route



Under these rules, the auditor must obtain sufficient appropriate evidence that the fund trustee:

- Does not lease the asset to a related party (note: a “lease” for this purpose includes any related-party use of that investment).
- Does not store the asset in a related party's residence (a commercial storage facility is generally required to ensure there is no private use).
- Documents storage decisions in writing and keep these decisions for at least 10 years.
- Insures the item in the fund's name within seven days of acquisition.
- Arranges for the asset to be valued by a qualified, independent person prior to any transfer to a related party.

The non-collectables route

If the gold or silver is not a collectable or personal use asset, the auditor will content themselves with assessing the investment's:

- Value at year-end – usually verifiable against prices published by the bullion provider.
- Ownership – confirmed by a storage facility's annual holding statement or the initial invoice.
- Storage and physical evidence – if the investment is not held within a commercial storage facility, the auditor will assess the security measures implemented by the trustee, including whether an independent physical check of the precious metal is warranted.
- Insurance – it is important to note that precious metals stored in a home safe *can* be insured. If precious metals comprise a significant part of the SMSF's total investment, an auditor may recommend insurance in the fund's best interest. If the bullion is stored with a provider, insurance cover is usually extended with the facility.

So, let's start with the obvious question, at which the two routes clearly divide.

Is bullion a collectable?

Collectable and personal use assets include a wide variety of investments, including jewellery, antiques and artefacts. The ATO assists by clarifying that coins and banknotes will be deemed collectables if their value exceeds their face value. As we know, “money” is not necessarily money at all. Grandpa's imperial coin collection would certainly fall within this category, as will collector coins, specimen coins and proofs. Coins with historical or atheistic value are referred to as “numismatic”. Such investments are headed immediately down the collectables route.



Australian Government
Australian Taxation Office

Agent O'BRIEN WEALTH MANAGEMENT
Client THE TRUSTEE FOR THE
LEONARD FAMILY SMSF
ABN 56 903 492 944
TFN 941 562 732

3325

Income tax 551

Date generated	18 December 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

8 results found - from 18 December 2020 to 18 December 2023 sorted by processed date ordered newest to oldest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
21 Jul 2022	21 Jul 2022	General interest charge			\$0.00
21 Jul 2022	20 Jul 2022	Payment received		\$531.52	\$0.00
1 Jul 2022	1 Jul 2022	General interest charge			\$531.52 DR
29 Jun 2022	16 May 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$531.52		\$531.52 DR
26 Aug 2021	26 Aug 2021	General interest charge			\$0.00
26 Aug 2021	25 Aug 2021	Payment received		\$575.78	\$0.00
26 Aug 2021	1 Jul 2021	General interest charge			\$575.78 DR
10 Aug 2021	17 May 2021	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 19 to 30 Jun 20	\$575.78		\$575.78 DR

- 2022 ITR LOGGED 24/7/2023
- ATO HAVE FAILED TO PROCESS IT CORRECTLY, STILL SAYS IT IS OUTSTANDING.
- HAVE CONTACTED ATO AND SENT THEM 'SBR LOGGMENT PROOF / DETAILS
- WILL FOLLOW UP

Lodgment Information

By OBR010MATTHEWOBRIE01 on 20 December, 2023

Date/Time 24/07/2023 16:55
ClientRef LEON0001
TFN 941 562 732
Name Leonard Family Self Managed Super Fund
Form/Seq/Year Self Managed Super 0 2022 ✓
Tax Agent No. 55327000
Credential Access Software Australia
Lodge By OBR010MATTHEWOBRIE01
Version HT 2022 v2.00

Transmission Method Single Sync
Transmission Type Submit
Transaction Id HandiTax_2022v1.03_20230724_165534177
Message Id bd088643-4000-42c8-8156-704cb447a59b@1690183536337
Status Accepted

3125

Our reference: 7130457415327
 Phone: 13 10 20
 ABN: 56 903 492 944

THE TRUSTEE FOR THE LEONARD FAMILY
 SMSF
 8 CROWHURST STREET
 GOLDEN GROVE SA 5125

Rollover benefits statement for unclaimed superannuation

Our details

Name: Australian Taxation Office
 ABN: 51 824 753 556

Member's details		Rollover payment details	
Original contribution reference number:	7027989000382	Member account number:	SMSF117171883264
Service period start date:	27 June 2015	Member client identifier:	not provided
TFN:	400 819 387	Unique superannuation identifier:	\$225.40
Name:	MR GRANT LEONARD	Tax free component:	\$0.00
Address:	8 CROWHURST ST GOLDEN GROVE SA 5125	Taxable component:	\$0.00
Date of birth:	1 May 1980	Taxed element	\$225.40
Sex:	Male	Untaxed element	\$0.00
		Preserved amount:	\$225.40

Chris Jordan
 Commissioner of Taxation

4050.00
 2 of 2



THE TRUSTEE FOR THE LEONARD FAMILY
SMSF
8 CROWHURST STREET
GOLDEN GROVE SA 5125

Our reference: 7130457415327
Phone: 13 10 20

1 July 2022

Rollover benefits statement for unclaimed superannuation money

Dear Sir/Madam

The following member has nominated to rollover their unclaimed superannuation money held by the Australian Taxation Office.

If you're unable to accept this rollover superannuation benefit payment you will need to complete a *Superannuation payment variation advice* form and return it with the payment on or before 2 August 2022. You will need to include the contributions reference number for that member.

To obtain the payment reference number or to request more information about making a payment, phone **1800 815 886**.

Where any amount is not repaid by the due date, a general interest charge accrues on the outstanding balance until the entire amount has been paid. Interest is calculated on a daily compounding basis and is currently imposed at a rate of 8.00% per annum.

You can claim a general interest charge as a tax deduction in the same financial year that it accrues against your account.

For more information

If you have any questions, you can:

- visit our website at www.ato.gov.au
- phone **13 10 20** between 8.00am and 6.00pm, Monday to Friday
- email us at supercrt@ato.gov.au

Be aware that sending emails has the risk of potential compromise of personal information, as their transmission is along a public medium. Phoning is the more secure option. If you do call, please quote the organisation's tax file number or Australian business number and 'Our reference' from the top of this letter.

Yours faithfully

Chris Jordan
Commissioner of Taxation