

**G&R White Family Superannuation Fund**

**Trial Balance**

As at 30 June 2023

Last Year	Code	Account Name	Units	Debits	Credits
				\$	\$
	<b>24200</b>	<b>Contributions</b>			
	24200/WHIGLE00002A	(Contributions) White, Glen - Accumulation		242/02	20.00
	24200/WHIREB00001A	(Contributions) White, Rebecca - Accumulation		242/04	1,082.92
	24700	Changes in Market Values of Investments		247	6,657.50
	<b>25000</b>	<b>Interest Received</b>			
	25000/170	People Choice		250/170	191.06
	25000/171	People Choice		250/171	338.16
	<b>28500</b>	<b>Transfers In</b>			
	28500/WHIGLE00002A	(Transfers In) White, Glen - Accumulation		285/01	563,548.08
	28500/WHIREB00001A	(Transfers In) White, Rebecca - Accumulation		285/05	39,575.02
	30200	Administration Costs		300/01	495.00
	<b>37500</b>	<b>Investment Expenses</b>			
	37500/0011	Storage Expenses		375/011/2	895.00
	38000	Insurance		380/01	994.00
	49000	Profit/Loss Allocation Account			609,028.74
	<b>52420</b>	<b>Contributions</b>			
	52420/WHIGLE00002A	(Contributions) White, Glen - Accumulation			20.00
	52420/WHIREB00001A	(Contributions) White, Rebecca - Accumulation			1,082.92
	<b>52850</b>	<b>Transfers In</b>			
	52850/WHIGLE00002A	(Transfers In) White, Glen - Accumulation			563,548.08
	52850/WHIREB00001A	(Transfers In) White, Rebecca - Accumulation			39,575.02
	<b>53100</b>	<b>Share of Profit/(Loss)</b>			
	53100/WHIGLE00002A	(Share of Profit/(Loss)) White, Glen - Accumulation			4,643.27
	53100/WHIREB00001A	(Share of Profit/(Loss)) White, Rebecca - Accumulation			159.45
	<b>53330</b>	<b>Income Tax</b>			
	53330/WHIGLE00002A	(Income Tax) White, Glen - Accumulation			157.04
	53330/WHIREB00001A	(Income Tax) White, Rebecca - Accumulation			5.39
	<b>53800</b>	<b>Contributions Tax</b>			
	53800/WHIREB00001A	(Contributions Tax) White, Rebecca - Accumulation		162.43	
	<b>60400</b>	<b>Bank Accounts</b>			
	60400/170	People Choice		604/170/1	40,859.00
	60400/171	People Choice		604/171/1	25,959.24

G&R White Family Superannuation Fund

**Trial Balance**

As at 30 June 2023

Last Year	Code	Account Name	Units	Debits	Credits
				\$	\$
	<b>76000</b>	<b>Other Assets</b>			
	76000/GLD01	Ainslie Gold Bullion	160.0000 <i>760/01</i>	460,480.00	
	76000/SILV01	Ainslie Silver Bullion	75.0000 <i>760/01</i>	82,225.50	
	88000	Sundry Creditors			495.00
				<u>1,221,098.91</u>	<u>1,221,098.91</u>

Current Year Profit/(Loss): 609,028.74

# G&R White Family Superannuation Fund Contributions Breakdown Report

For The Period 07 November 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
White, Rebecca	Provided	55	0.00	1,082.92	0.00	0.00	0.00	1,082.92
White, Glen	Provided	58	0.00	0.00	20.00	0.00	0.00	20.00
<b>All Members</b>				<b>1,082.92</b>	<b>20.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1,102.92</b>

\*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
White, Rebecca	Concessional	1,082.92	130,000.00	128,917.08 Below Cap
	(5 year carry forward cap available)			
White, Glen	Non-Concessional	0.00	110,000.00	110,000.00 Below Cap
	(5 year carry forward cap available)			
	Concessional	0.00	130,000.00	130,000.00 Below Cap
	Non-Concessional	20.00	110,000.00	109,980.00 Below Cap

## Carry Forward Unused Concessional Contribution Cap

Member	2018	2019	2020	2021	2022	2023	Current Position
White, Rebecca							
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	1,082.92	
Unused Concessional Contribution	0.00	25,000.00	25,000.00	25,000.00	27,500.00	26,417.08	
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	128,917.08 Below Cap
Total Super Balance	0.00	0.00	0.00	0.00	0.00	0.00	
White, Glen							
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	0.00	0.00	0.00	0.00	0.00	

1025



**NCC Bring Forward Caps**

Member	Bring Forward Cap	2020			2021			2022			2023			Total			Current Position					
		Concessional	Non-Concession	Other	Reserves	Contribution	Employer	Concessional	Non-Concess	Other	Reserves	Contribution	Employer	Concessional	Non-Concess	Other	Reserves	Contribution	Employer	Concessional	Non-Concess	Other
White, Rebecca	N/A	69.66	0.00	0.00	0.00	Employer	69.66	0.00	0.00	0.00	Employer	0.00	69.66	0.00	0.00	N/A	Bring Forward Not Triggered					
White, Glen	N/A	127.63	0.00	0.00	0.00	Employer	127.63	0.00	0.00	0.00	Employer	20.00	127.63	0.00	0.00	N/A	Bring Forward Not Triggered					
<b>White, Rebecca</b>																						
20/01/2023	Direct Credit SuperChoice P/L 481471 PC160123-196368470	69.66	0.00	0.00	0.00	Employer	69.66	0.00	0.00	0.00	Employer	0.00	69.66	0.00	0.00	N/A	Bring Forward Not Triggered					
20/03/2023	Direct Credit SuperChoice P/L 481471 PC140323-155162254	127.63	0.00	0.00	0.00	Employer	127.63	0.00	0.00	0.00	Employer	20.00	127.63	0.00	0.00	N/A	Bring Forward Not Triggered					
20/03/2023	Direct Credit SuperChoice P/L 481471 PC140323-155162269	158.95	0.00	0.00	0.00	Employer	158.95	0.00	0.00	0.00	Employer	0.00	158.95	0.00	0.00	N/A	Bring Forward Not Triggered					
28/04/2023	Direct Credit SuperChoice P/L 481471 PC200423-190310139	302.21	0.00	0.00	0.00	Employer	302.21	0.00	0.00	0.00	Employer	0.00	302.21	0.00	0.00	N/A	Bring Forward Not Triggered					
29/04/2023																						
26/05/2023	Direct Credit SuperChoice P/L 481471 PC220523-150226911	79.28	0.00	0.00	0.00	Employer	79.28	0.00	0.00	0.00	Employer	0.00	79.28	0.00	0.00	N/A	Bring Forward Not Triggered					
22/06/2023	Direct Credit SuperChoice P/L 481471 PC150623-103676504	345.19	0.00	0.00	0.00	Employer	345.19	0.00	0.00	0.00	Employer	0.00	345.19	0.00	0.00	N/A	Bring Forward Not Triggered					

242/02



Total - White, Rebecca

1,082.92      0.00      0.00      0.00

1,082.92      0.00      0.00

**White, Glen**

Date	Transaction Description	Contribution Type	Ledger Data			SuperStream Data								
			Concessional	Non-Concession	Other	Reserves	Contribution	Employer	Concessional	Non-Concess	Other			
02/12/2022	IB TFR 90199293 TO 102722170 SSMSF	Personal - Non-Concessional		10.00										
02/12/2022	IB TFR 90199293 TO 102722170 SSMSF	Personal - Non-Concessional		10.00										
<b>Total - White, Glen</b>			<b>0.00</b>	<b>20.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

Total for All Members

1,082.92      20.00      0.00      0.00

**G&R White Family Superannuation Fund**  
**General Ledger**

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Contributions (24200)</b>					
<i>(Contributions) White, Rebecca - Accumulation (WHIREB00001A)</i>					
20/01/2023	Direct Credit SuperChoice P/L 481471 PC160123-196368470			69.66	69.66 CR
20/03/2023	Direct Credit SuperChoice P/L 481471 PC140323-155162254			127.63	197.29 CR
20/03/2023	Direct Credit SuperChoice P/L 481471 PC140323-155162269			158.95	356.24 CR
28/04/2023	Direct Credit SuperChoice P/L 481471 PC200423-190310139			302.21	658.45 CR
26/05/2023	Direct Credit SuperChoice P/L 481471 PC220523-150226911			79.28	737.73 CR
22/06/2023	Direct Credit SuperChoice P/L 481471 PC150623-103676504			345.19	1,082.92 CR
				<b>1,082.92</b>	<b>1,082.92 CR</b>

*Rebecca's  
employer super*



**Total Debits: 0.00**  
**Total Credits: 1,082.92**



20/10/24

G&R White Family Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Changes in Market Values of Investments (24700)</b>					
<u>Changes in Market Values of Investments (24700)</u>					
30/06/2023	Revaluation - 30/06/2023 @ \$2,878.000000 (Custom Firm (Exit)) - 160.000000 Units on hand (GLD01)			14,144.00	14,144.00 CR
30/06/2023	Revaluation - 30/06/2023 @ \$1,096.340000 (Custom Firm (Exit)) - 75.000000 Units on hand (SILV01)		7,486.50		6,657.50 CR
			<b>7,486.50</b>	<b>14,144.00</b>	<b>6,657.50 CR</b>

Total Debits: 7,486.50

Total Credits: 14,144.00



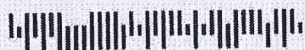
GPO Box 1942  
Adelaide, SA 5001  
T 13 11 82  
F 1300 365 775  
peopleschoice.com.au

People's  
Choice

Banking for life

30 June 2023

Member number(s): 600365562



004167 001 - 0812

G&R WHITE FAMILY SUPERANNUATION FUND  
6 ST ANDREWS CT  
MARRARA NT 0812

Statement number: 8  
Shares held: 0  
BSB: 805 050

Statement enquiries Tel 13 11 82  
Lost or stolen card hotline 1 800 224 004

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STATEMENT PERIOD ENDING 30/06/2023

### 2022/23 Interest / Tax Summary

Account Number	Account Name	Interest Credit	Withholding Tax
102722170	REBECCA	\$191.06	\$0.00
<b>Total</b>		<b>\$191.06</b>	<b>\$0.00</b>

To be retained by payee for taxation purposes.

Please note: For loans held with us, please refer to the Interest Details section in the 'Accounts tab' via Internet Banking or your past statements for the financial year.

Accounts can be jointly or individually owned. For income tax purposes only an individual's portion of the interest should be treated as income. You should seek your own tax advice if you are not sure about what to declare as income for tax purposes.

250170



GPO Box 1942  
Adelaide SA 5001  
T 13 11 82  
F 1300 365 775  
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Banking for life

30 June 2023

Member number(s): 600365562



004168 001 - 0812

G&R WHITE FAMILY SUPERANNUATION FUND  
6 ST ANDREWS CT  
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Statement number: 8  
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STATEMENT PERIOD ENDING 30/06/2023

### 2022/23 Interest / Tax Summary

Account Number	Account Name	Interest Credit	Withholding Tax
102722171	GLEN	\$338.16	\$0.00
<b>Total</b>		<b>\$338.16</b>	<b>\$0.00</b>

To be retained by payee for taxation purposes.

Please note: For loans held with us, please refer to the Interest Details section in the 'Accounts tab' via Internet Banking or your past statements for the financial year.

Accounts can be jointly or individually owned. For income tax purposes only an individual's portion of the interest should be treated as income. You should seek your own tax advice if you are not sure about what to declare as income for tax purposes.

242/171



**Section A: Receiving fund's details** - please state information below, if known.

Australian business number (ABN):65101466575

Unique Superannuation identifier (USI):

Name:G & R WHITE FAMILY SUPERANNUAT

Member client identifier:G WHITE

Postal address - Street address:6 Saint Andrews Ct

Suburb/town/locality:MARRARA

State/territory:NT

Postcode:0812

**Section B: Members's details** - please state information below, if known.

Tax file number (TFN):615881067

Full name:

Title:Mr

Family name:White

First given name:Glen Alan

Other given names:

Postal address - Street address:6 St Andrews Court

Suburb/town/locality:MARRARA

State/territory:NT

Postcode:0812

Date of birth:19/01/1964

Sex:Male

Daytime phone number (include area code):0477 457 904

Email address (if applicable):  
glen.white@bigpond.com

**Section C: Rollover transaction details**

Service period start date:18/01/1982

Tax components:

Tax-free component: \$ 63,765.73

KiwiSaver tax-free component: \$ 0.00

Taxable component:

Element taxed in the fund: \$ 499,782.35

Element untaxed in the fund: \$ 0.00

Total Tax components: \$ 563,548.08

Preservation amounts:

Preserved amount: \$ 500,406.60

KiwiSaver preserved amount: \$ 0.00

Restricted non-preserved amount: \$ 0.00

Unrestricted non-preserved amount: \$ 63,141.48

Total preservation amounts: \$ 563,548.08

**Section D: Non-complying fund** - only complete if you're a trustee of a non-complying fund.

Contributions made to a non-complying fund on or after 10 May 2006

**Section E: Declaration**

Fund's ABN: 60 905 115 063

Fund's name: Australian Retirement Trust

Contact name:Julie Bingham

Email address (if applicable):

Daytime phone number (including area code):13 11 84

Signature of authorised person: Julie Bingham

Date:15/12/2022

You do not need to send a copy of this statement to the Australian Taxation Office, however, you must keep a copy for your records for a period of five years.



## Withdrawals and transfers-out

Date	Reason	Amount
15/12/2022	Transfer out	-\$563,548.08
<b>Total</b>		<b>-\$563,548.08</b>

## Preferred beneficiaries

This table displays your beneficiaries for your account balance and any insurance cover you may have had.

Beneficiary name	Percent
Rebecca White	100%

## Preservation summary

Description	Amount
Available when retired and after reaching your preservation age (Preserved)	\$500,406.60
Available after leaving your employer (Restricted non-preserved)	\$0.00
Available now, if requested (Unrestricted non-preserved)	\$63,141.48
<b>Total</b>	<b>\$563,548.08</b>

## Fees and costs summary

### Fees deducted directly from your account

Description	Amount
Administration fees	-\$922.12
Insurance fees	\$0.00
Other fees	\$0.00
Fee cap refund	\$0.00
<b>Total fees deducted directly from your account</b>	<b>-\$922.12</b>

This amount has been deducted directly from your account (reflected in the transactions listed on this statement).

### Fees and costs deducted from your investment

Description	Amount
Investment fees and costs	-\$625.44
Investment transaction costs	\$0.00
Cost met from reserves*	-\$570.66
<b>Total fees and costs deducted from your investment</b>	<b>-\$1,196.10</b>

This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the *Additional explanation of fees and costs*. Refer to the *Important information* flyer for more information.



285/03



*Super Savings Accumulation Member benefit statement at  
15 December 2022*

**Mr Glen White**

**Member Number: 901535641**

Your statement is made up of this *Member benefit statement* and the accompanying Important information flyer.

**Benefit summary**

Taxation	
Benefit rolled over	\$563,548.08
<b>Gross benefit paid</b>	<b>\$563,548.08</b>
Tax	\$0.00
<b>Net benefit paid</b>	<b>\$563,548.08</b>

**Account summary**

<b>Opening balance at 1 July 2021</b>	<b>\$556,671.45</b>
Contributions	\$397.31
Employer compulsory contributions	\$321.21
Voluntary contributions (after-tax)	\$0.00
Government co-contributions	\$0.00
Low income superannuation tax offset	\$76.10
Salary sacrifice (before-tax)	\$0.00
Other contributions	\$0.00
Net investment earnings	\$7,401.44
Transfers and roll-ins received	\$0.00
Insurance proceeds	\$0.00
Fees (if any)	-\$922.12
Insurance premiums	\$0.00
Tax	\$0.00
Withdrawals and transfers-out to other funds	-\$563,548.08
<b>Closing balance at 15 December 2022</b>	<b>\$0.00</b>
Benefit paid at 15 December 2022	\$563,548.08

The amounts above are before tax unless otherwise stated.

285/03



# Rollover benefits statement

## Section A: Receiving fund

1 Australian business number (ABN)

2 Fund name

3 Postal address

Suburb/town/locality  State/territory  Postcode

Country if outside Australia

4 (a) Unique Superannuation Identifier (USI)

(b) Member Client Identifier

## Section B: Member details

5 Tax file number (TFN)

6 Full name  
Title   
Family name   
First given name  Other given names

7 Residential address  
Street address

Suburb/town/locality  State/territory  Postcode

Country if outside Australia

8 Date of birth  Day/Month/Year

9 Sex Male  Female

10 Daytime phone number (include area Code)

11 Email address (if applicable)



## Section C: Rollover transaction details

12	Service period start date	Day/Month/Year	09/04/1999
13	Tax components:		
	Tax-free component	\$	750.64
	KiwiSaver tax-free component	\$	0.00
	Taxable component:		
	Element taxed in the fund	\$	38,824.38
	Element untaxed in the fund	\$	0.00
	<b>TOTAL Tax components</b>	<b>\$</b>	<b>39,575.02</b>
14	Preservation amounts:		
	Preserved amount	\$	39,575.02
	KiwiSaver preserved amount	\$	0.00
	Restricted non-preserved amount	\$	0.00
	Unrestricted non-preserved amount	\$	0.00
	<b>TOTAL Preservation amounts</b>	<b>\$</b>	<b>39,575.02</b>

## Section D: Non-complying funds

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

## Section E: Transferring fund

16	Fund's ABN	65   714   394   898
17	Fund's name	AustralianSuper
18	Contact name	AustralianSuper Contact Centre
19	Daytime phone number (include area Code)	1300 300 273
20	Email address (if applicable)	australiansuper.com/email

## Section F: Declaration

### AUTHORISED REPRESENTATIVE DECLARATION:

Complete this declaration if you are an authorised representative of the superannuation fund or other provider shown in section E.

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

JOE NEKIC

Authorised representative signature

JOE NEKIC

Day / Month / Year

Date

27/03/2023





RESERVE VAULT

# TAX INVOICE

G & R WHITE FAMILY SUPERANNUATION FUND  
Attention: Glen & Rebecca White  
6 St Andrews Ct  
MARRARA NT 0812  
AUSTRALIA

Invoice Date  
27 Feb 2023  
  
Invoice Number  
INV-18180  
  
Reference  
L3245  
  
ABN  
73 154 626 285

Reserve Vault Australia  
Pty Ltd  
PO Box 12218  
GEORGE STREET QLD  
4003

Description	GST	Amount AUD
Lease Agreement for the period 27.02.2023 to 26.02.2024 Being for Bullion Locker Safe Small x 1	10%	580.00
High Security Lock	10%	100.00
	INCLUDES GST 10%	61.82
	<b>TOTAL AUD</b>	<b>680.00</b>

**Due Date: 13 Mar 2023**

BANK TRANSFER to Westpac Bank:

Account Name: Reserve Vault Australia Pty Ltd

BSB: 034 001 ACCOUNT: 175 078

Reference: INVOICE NUMBER - send remittance advice to [info@reservevault.com.au](mailto:info@reservevault.com.au)

VISA & MASTERCARD payments - phone our office 07 3221 6128 - 1% surcharge applies

Cheques payable to RESERVE VAULT AUSTRALIA

$$\begin{array}{r}
 \$ 680.00 \\
 \underline{215.00} \\
 895.00
 \end{array}$$
 375/011/3

375/011/2



RESERVE VAULT

# TAX INVOICE

G & R WHITE FAMILY SUPERANNUATION FUND  
Attention: Glen & Rebecca White  
6 St Andrews Ct  
MARRARA NT 0812  
AUSTRALIA

Invoice Date  
28 Feb 2023

Invoice Number  
INV-18188

Reference  
Audit L3245

ABN  
73 154 626 285

Reserve Vault Australia  
Pty Ltd  
PO Box 12218  
GEORGE STREET QLD  
4003

Description	GST	Amount AUD
Reasonable Assurance Report including Certificate of Holdings for 30 June 2022 - conducted by Integrated Audit Service on 27.02.2023 for G & R White Family Superannuation Fund	10%	155.00
Service Fee - Ad Hoc	10%	60.00
	INCLUDES GST 10%	19.54
	<b>TOTAL AUD</b>	<b>215.00</b>

**Due Date: 14 Mar 2023**

BANK TRANSFER to Westpac Bank:

Account Name: Reserve Vault Australia Pty Ltd

BSB: 034 001 ACCOUNT: 175 078

Reference: INVOICE NUMBER - send remittance advice to [info@reservevault.com.au](mailto:info@reservevault.com.au)

VISA & MASTERCARD payments - phone our office 07 3221 6128 - 1% surcharge applies

Cheques payable to RESERVE VAULT AUSTRALIA





RESERVE VAULT

# TAX INVOICE

G & R WHITE FAMILY SUPERANNUATION FUND  
Attention: Glen & Rebecca White  
6 St Andrews Ct  
MARRARA NT 0812  
AUSTRALIA

Invoice Date  
26 Apr 2023

Invoice Number  
INV-18697

Reference  
L3245 -INS

ABN  
73 154 626 285

Reserve Vault Australia  
Pty Ltd  
PO Box 12218  
GEORGE STREET QLD  
4003

Description	GST	Amount AUD
Charges for insurable interest to the Nominated Value under Reserve \$446,336.00 Vault Australia's liability insurance (per clause 16 and 21 of Terms & Conditions) For period 27.02.2023 TO 26.02.2024	10%	994.00
	INCLUDES GST 10%	90.36
	<b>TOTAL AUD</b>	<b>994.00</b>

**Due Date: 10 May 2023**

BANK TRANSFER to Westpac Bank:

Account Name: Reserve Vault Australia Pty Ltd

BSB: 034 001 ACCOUNT: 175 078

Reference: INVOICE NUMBER - send remittance advice to [info@reservevault.com.au](mailto:info@reservevault.com.au)

VISA & MASTERCARD payments - phone our office 07 3221 6128 - 1% surcharge applies

Cheques payable to RESERVE VAULT AUSTRALIA



GPO Box 1942  
Adelaide SA 5001  
T 13 11 82  
F 1300 365 775  
peopleschoice.com.au

People's  
Choice

Banking for life

30 June 2023

Member number(s): 600365562



004167 001 - 0812

G&R WHITE FAMILY SUPERANNUATION FUND  
6 ST ANDREWS CT  
MARRARA NT 0812

Statement number: 8

Shares held: 0

BSB: 805 050

Statement enquiries Tel 13 11 82  
Lost or stolen card hotline 1800 648 027

Page 1 of 3

## Account Details

STATEMENT PERIOD ENDING 30/06/2023

ACCOUNT NO ACCOUNT

102722170 Rebecca

DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01JUN23		OPENING BALANCE			\$40,452.17
22JUN23		Direct Credit SuperChoice P/L 481471 PC150623-103676504		\$345.19	\$40,797.36
30JUN23		INTEREST		\$61.64	\$40,859.00
30JUN23		CURRENT BALANCE			\$40,859.00



### Report scams 24/7

Did you know we have 24/7 scam support? If you need urgent assistance with scam or fraud activity on your account, please call us on 13 11 82.



### Are your contact details up to date?

Please check that your contact details are up to date, including your postal address, email address and preferred contact phone number, so that you don't miss any important communication from us. You can check that your contact details are current in Internet Banking > Settings > Member Details, calling 13 11 82 or visiting us in branch.



### Elect to receive Annual Report

Our Annual Report is published each year on the People's Choice website  
[www.peopleschoice.com.au/about-us/corporate-governance/annual-reports/](http://www.peopleschoice.com.au/about-us/corporate-governance/annual-reports/)

You can tell us if you want to be notified by email when the Annual Report is available on the People's Choice website or if you wish to receive a paper copy each year free of charge.

You don't have to elect to receive the Annual Report and if you do not elect to receive it, we are not required to send it to you. You can change your choice at any time by notifying us.

To elect to receive the Annual Report please visit the People's Choice website at the above link or contact us on 13 11 82.



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People's  
Choice

Banking for life

31 May 2023

Member number(s): 600365562



003991 001 - 0812

G&R WHITE FAMILY SUPERANNUATION FUND  
6 ST ANDREWS CT  
MARRARA NT 0812

Statement number: 7

Shares held: 0

BSB: 805 050

Statement enquiries Tel 13 11 82  
Lost or stolen card hotline 1800 648 027

Page 1 of 2

### Account Details

STATEMENT PERIOD ENDING 31/05/2023

ACCOUNT NO	ACCOUNT
102722170	Rebecca

DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01MAY23		OPENING BALANCE			\$40,309.54
26MAY23		Direct Credit SuperChoice P/L 481471 PC220523-150226911		\$79.28	\$40,388.82
31MAY23		INTEREST		\$63.35	\$40,452.17
31MAY23		CURRENT BALANCE			\$40,452.17



### Romance Scams

Online dating scams are once again on the rise, with scammers targeting victims through legitimate dating apps, websites and social media. Scammers target victims by posing as romantic interests with the intention of requesting money, gifts or banking/credit card information. Be wary of people claiming to be from Australia but working overseas or travelling, expressing strong emotions over a short period of time, subtle or direct requests for money or gifts and playing on emotional triggers to build trust or empathy. Money lost to scammers in most cases is impossible to recover and can pose a risk to personal data and information as they are often linked to money laundering activities.

For more information visit:

<https://www.peopleschoice.com.au/help-and-support/digital-banking-security>

6/20/23 12



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Banking for life

30 April 2023

Member number(s): 600365562



004038 001 - 0812

G&R WHITE FAMILY SUPERANNUATION FUND  
6 ST ANDREWS CT  
MARRARA NT 0812

Statement number: 6

Shares held: 0

BSB: 805 050

Statement enquiries Tel 13 11 82  
Lost or stolen card hotline 1800 648 027

Page 1 of 2

Account Details

STATEMENT PERIOD ENDING 30/04/2023

ACCOUNT NO	ACCOUNT
102722170	Rebecca

DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01APR23		OPENING BALANCE			\$39,946.84
28APR23		Direct Credit SuperChoice P/L 481471 PC200423-190310139		\$302.21	\$40,249.05
30APR23		INTEREST		\$60.49	\$40,309.54
30APR23		CURRENT BALANCE			\$40,309.54



Business Online Rates

The interest rate on this account has changed as follows, effective 1 April 2023:  
All amounts.....1.85%p.a.



Remote Access Scams

Be on the lookout for scammers attempting to gain personal information by posing as well-known organisations in telecommunications, retail and IT support industries. Scammers will claim you have an issue with your account, internet or computer which can be solved by remotely accessing your device. Never give an unsolicited caller remote access to your device by clicking on a pop-up or downloading an application, even if they appear professional or knowledgeable. Do not provide personal, credit card or online account details over the phone unless you made the call from a trusted source. For more information visit: <https://www.peopleschoice.com.au/help-and-support/digital-banking-security>

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**People's  
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31 March 2023

Member number(s): 600365562



004056 001 - 0812

**G&R WHITE FAMILY SUPERANNUATION FUND**  
**6 ST ANDREWS CT**  
**MARRARA NT 0812**

Statement number: 5

Shares held: 0

BSB: 805 050

Statement enquiries Tel 13 11 82  
 Lost or stolen card hotline 1800 648 027

Page 1 of 2

**Account Details**

STATEMENT PERIOD ENDING 31/03/2023

ACCOUNT NO	ACCOUNT
102722170	Rebecca

DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01MAR23		OPENING BALANCE			\$79.79
20MAR23		Direct Credit SuperChoice P/L 481471 PC140323-155162254		\$127.63	\$207.42
20MAR23		Direct Credit SuperChoice P/L 481471 PC140323-155162269		\$158.95	\$366.37
28MAR23		Direct Credit AUSTRALIANSUPER 283804 800000001891904944		\$39,575.02	\$39,941.39
31MAR23		INTEREST		\$5.45	\$39,946.84
31MAR23		CURRENT BALANCE			\$39,946.84



**Business Online Rates**

The interest rate on this account has changed as follows, effective 1 March 2023:  
 All amounts .....1.60%p.a.

**People's Choice**  
COMMUNITY LOTTERY

**Together we've raised more than \$1M for community groups around Australia.**

Thank you for supporting this year's People's Choice Community Lottery.

Special thanks to our Platinum Partner CMI Toyota

Full T&Cs communitylottery.com.au. SA Lottery Licence No. M14289. Vic Raffle Permit No. 10434/22. Declared Organisation No. 58545. ACT Permit No. ACT R 22/00176. NSW Art Union Authority no. GOC AU/2470.

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People's  
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Banking for life

28 February 2023

Member number(s): 600365562



004108 001 - 0812

G&R WHITE FAMILY SUPERANNUATION FUND  
6 ST ANDREWS CT  
MARRARA NT 0812

Statement number: 4

Shares held: 0

BSB: 805 050

Statement enquiries Tel 13 11 82  
Lost or stolen card hotline 1800 648 027

Page 1 of 2

Account Details

STATEMENT PERIOD ENDING 28/02/2023

ACCOUNT NO ACCOUNT

102722170 Rebecca

DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01FEB23		OPENING BALANCE			\$79.71
28FEB23		INTEREST		\$0.08	\$79.79
28FEB23		CURRENT BALANCE			\$79.79



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31 January 2023

Member number(s): 600365562



004107 001 - 0812

G&R WHITE FAMILY SUPERANNUATION FUND  
6 ST ANDREWS CT  
MARRARA NT 0812

Statement number: 3

Shares held: 0

BSB: 805 050

Statement enquiries Tel 13 11 82  
Lost or stolen card hotline 1800 648 027

Page 1 of 2

**Account Details**

STATEMENT PERIOD ENDING 31/01/2023

ACCOUNT NO	ACCOUNT				
102722170	Rebecca				
DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01JAN23		OPENING BALANCE			\$10.01
20JAN23		Direct Credit SuperChoice P/L 481471 PC160123-196368470		\$69.66	\$79.67
31JAN23		INTEREST		\$0.04	\$79.71
31JAN23		CURRENT BALANCE			\$79.71

6/1/2023



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31 December 2022

Member number(s): 600365562



004307 001 - 0812

G&R WHITE FAMILY SUPERANNUATION FUND  
6 ST ANDREWS CT  
MARRARA NT 0812

Statement number: 2  
Shares held: 0  
BSB: 805 050

Statement enquiries Tel 13 11 82  
Lost or stolen card hotline 1800 648 027

Page 1 of 4

Account Details

STATEMENT PERIOD ENDING 31/12/2022

ACCOUNT NO ACCOUNT

102722170 Rebecca

DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01DEC22		OPENING BALANCE			\$0.00
02DEC22		IB TFR 90199293 TO 102722170		\$10.00	\$10.00
		SSMSF			
31DEC22		INTEREST		\$0.01	\$10.01
31DEC22		CURRENT BALANCE			\$10.01



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30 November 2022

Member number(s): 600365562



004147 001 - 0812

G&R WHITE FAMILY SUPERANNUATION FUND  
6 ST ANDREWS CT  
MARRARA NT 0812

Statement number: 1  
Shares held: 0  
BSB: 805 050

Statement enquiries Tel 13 11 82  
Lost or stolen card hotline 1800 648 027

Page 1 of 2

Account Details

STATEMENT PERIOD ENDING 30/11/2022

ACCOUNT NO	ACCOUNT
102722170	Rebecca

DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
25NOV22		OPENING BALANCE			\$0.00
30NOV22		CURRENT BALANCE			\$0.00



**Keeping your banking safe and secure.**

**Reject, refuse or ignore requests for private information.**

To help minimise the risk of being scammed, remember to **reject, refuse** or **ignore** unsolicited requests for personal information. People's Choice will never contact you to request passwords, VISA card, rediCARD or account details. We will not send you a SMS containing links or request remote access to your device. Never share your password or internet banking login credentials. If you believe you have been contacted by a scammer or are concerned about your privacy, please call us directly on 13 11 82 or for more general information about how to spot a scam, please visit our website at <https://www.peopleschoice.com.au/help-and-support/digital-banking-security>.

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30 June 2023

Member number(s): 600365562



004168 001 - 0812

G&R WHITE FAMILY SUPERANNUATION FUND  
6 ST ANDREWS CT  
MARRARA NT 0812

Statement number: 8

Shares held: 0

BSB: 805 050

Statement enquiries Tel 13 11 82  
Lost or stolen card hotline 1800 648 027

Page 1 of 3

## Account Details

STATEMENT PERIOD ENDING 30/06/2023

ACCOUNT NO ACCOUNT

102722171 Glen

DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01JUN23		OPENING BALANCE			\$25,919.83
30JUN23		INTEREST		\$39.41	\$25,959.24
30JUN23		CURRENT BALANCE			\$25,959.24



### Report scams 24/7

Did you know we have 24/7 scam support? If you need urgent assistance with scam or fraud activity on your account, please call us on 13 11 82.



### Are your contact details up to date?

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### Elect to receive Annual Report

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You don't have to elect to receive the Annual Report and if you do not elect to receive it, we are not required to send it to you. You can change your choice at any time by notifying us.

To elect to receive the Annual Report please visit the People's Choice website at the above link or contact us on 13 11 82.

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31 May 2023

Member number(s): 600365562



003992 001 - 0812

G&R WHITE FAMILY SUPERANNUATION FUND  
6 ST ANDREWS CT  
MARRARA NT 0812

Statement number: 7

Shares held: 0

BSB: 805 050

Statement enquiries Tel 13 11 82  
Lost or stolen card hotline 1800 648 027

Page 1 of 2

Account Details

STATEMENT PERIOD ENDING 31/05/2023

ACCOUNT NO	ACCOUNT
102722171	Glen

DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01MAY23		OPENING BALANCE			\$25,879.17
31MAY23		INTEREST		\$40.66	\$25,919.83
31MAY23		CURRENT BALANCE			\$25,919.83



Romance Scams

Online dating scams are once again on the rise, with scammers targeting victims through legitimate dating apps, websites and social media. Scammers target victims by posing as romantic interests with the intention of requesting money, gifts or banking/credit card information. Be wary of people claiming to be from Australia but working overseas or travelling, expressing strong emotions over a short period of time, subtle or direct requests for money or gifts and playing on emotional triggers to build trust or empathy. Money lost to scammers in most cases is impossible to recover and can pose a risk to personal data and information as they are often linked to money laundering activities.

For more information visit:

<https://www.peopleschoice.com.au/help-and-support/digital-banking-security>

21/11/23



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30 April 2023

Member number(s): 600365562



004039 001 - 0812

**G&R WHITE FAMILY SUPERANNUATION FUND**  
**6 ST ANDREWS CT**  
**MARRARA NT 0812**

Statement number: 6  
 Shares held: 0  
 BSB: 805 050

Statement enquiries Tel 13 11 82  
 Lost or stolen card hotline 1800 648 027

Page 1 of 2

**Account Details**

STATEMENT PERIOD ENDING 30/04/2023

ACCOUNT NO ACCOUNT

102722171 Glen

DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01APR23		OPENING BALANCE			\$26,832.76
26APR23		IB TFR to 034001 175078 INV-18697	\$994.00		\$25,838.76
30APR23		INTEREST		\$40.41	\$25,879.17
30APR23		CURRENT BALANCE			\$25,879.17



**Business Online Rates**

The interest rate on this account has changed as follows, effective 1 April 2023:  
 All amounts.....1.85%p.a.



**Remote Access Scams**

Be on the lookout for scammers attempting to gain personal information by posing as well-known organisations in telecommunications, retail and IT support industries. Scammers will claim you have an issue with your account, internet or computer which can be solved by remotely accessing your device. Never give an unsolicited caller remote access to your device by clicking on a pop-up or downloading an application, even if they appear professional or knowledgeable. Do not provide personal, credit card or online account details over the phone unless you made the call from a trusted source. For more information visit: <https://www.peopleschoice.com.au/help-and-support/digital-banking-security>

13/11/2023



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**People's  
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Banking for life

31 March 2023

Member number(s): 600365562



004057 001 - 0812

**G&R WHITE FAMILY SUPERANNUATION FUND**  
 6 ST ANDREWS CT  
 MARRARA NT 0812

Statement number: 5  
 Shares held: 0  
 BSB: 805 050

Statement enquiries Tel 13 11 82  
 Lost or stolen card hotline 1800 648 027

Page 1 of 2

**Account Details**

STATEMENT PERIOD ENDING 31/03/2023

ACCOUNT NO	ACCOUNT				
102722171	Glen				
DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01MAR23		OPENING BALANCE			\$27,691.26
04MAR23		IB TFR to 034001 175078 INV-18180	\$680.00		\$27,011.26
13MAR23		IB TFR to 034001 175078 INV-18188	\$215.00		\$26,796.26
31MAR23		INTEREST		\$36.50	\$26,832.76
31MAR23		CURRENT BALANCE			\$26,832.76



**Business Online Rates**

The interest rate on this account has changed as follows, effective 1 March 2023:  
 All amounts.....1.60%p.a.

**People's Choice**  
COMMUNITY LOTTERY

**Together we've raised more than \$1M for community groups around Australia.**

Thank you for supporting this year's People's Choice Community Lottery.

Special thanks to our Platinum Partner CMI Toyota

Full T&Cs communitylottery.com.au. SA Lottery Licence No. M14289. Vic Raffle Permit No. 10434/22. Declared Organisation No. 58546. ACT Permit No. ACT R 22/00176. NSW Art Union Authority no. GOCAU/2470.

600365562



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People's  
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Banking for life

28 February 2023



004109 001 - 0812

G&R WHITE FAMILY SUPERANNUATION FUND  
6 ST ANDREWS CT  
MARRARA NT 0812

Member number(s): 600365562

Statement number: 4

Shares held: 0

BSB: 805 050

Statement enquiries Tel 13 11 82  
Lost or stolen card hotline 1800 648 027

Page 1 of 2

Account Details

STATEMENT PERIOD ENDING 28/02/2023

ACCOUNT NO	ACCOUNT
102722171	Glen

DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01FEB23		OPENING BALANCE			\$27,661.56
28FEB23		INTEREST		\$29.70	\$27,691.26
28FEB23		CURRENT BALANCE			\$27,691.26

6041215



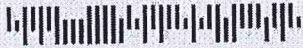
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peopleschoice.com.au

People's  
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Banking for life

31 January 2023

Member number(s): 600365562



004108 001 - 0812

G&R WHITE FAMILY SUPERANNUATION FUND  
6 ST ANDREWS CT  
MARRARA NT 0812

Statement number: 3

Shares held: 0

BSB: 805 050

Statement enquiries Tel 13 11 82  
Lost or stolen card hotline 1800 648 027

Page 1 of 2

Account Details

STATEMENT PERIOD ENDING 31/01/2023

ACCOUNT NO ACCOUNT

102722171 Glen

DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01JAN23		OPENING BALANCE			\$27,628.71
31JAN23		INTEREST		\$32.85	\$27,661.56
31JAN23		CURRENT BALANCE			\$27,661.56

600365562



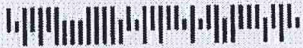
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**People's  
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Banking for life

31 December 2022

Member number(s): 600365562



004308 001 - 0812

**G&R WHITE FAMILY SUPERANNUATION FUND**  
 6 ST ANDREWS CT  
 MARRARA NT 0812

Statement number: 2

Shares held: 0

BSB: 805 050

Statement enquiries Tel 13 11 82  
 Lost or stolen card hotline 1800 648 027

Page 1 of 4

**Account Details**

STATEMENT PERIOD ENDING 31/12/2022

ACCOUNT NO	ACCOUNT				
102722171	Glen				
DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
01DEC22		OPENING BALANCE			\$0.00
02DEC22		IB TFR 102653492 TO 102722171		\$10.00	\$10.00
		Start SMSF			
16DEC22		Direct Credit AUSTRALIAN RETIR301500		\$563,548.08	\$563,558.08
		PRN_PH9EHQ3V2RHU69			
21DEC22		BPAY PAYMENT AINSLIE BULLION COMP 5525	\$500,000.00		\$63,558.08
21DEC22		BPAY PAYMENT AINSLIE BULLION COMP 5525	\$36,048.00		\$27,510.08
31DEC22		INTEREST		\$118.63	\$27,628.71
31DEC22		CURRENT BALANCE			\$27,628.71

600365562



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People's  
Choice

Banking for life

30 November 2022

Member number(s): 600365562



004148.001 - 0812

G&R WHITE FAMILY SUPERANNUATION FUND  
6 ST ANDREWS CT  
MARRARA NT 0812

Statement number: 1

Shares held: 0

BSB: 805 050

Statement enquiries Tel 13 11 82  
Lost or stolen card hotline 1800 648 027

Page 1 of 2

### Account Details

STATEMENT PERIOD ENDING 30/11/2022

ACCOUNT NO ACCOUNT

102722171 Glen

DATE	EFFECTIVE DATE	TRANSACTION DETAILS	DEBIT	CREDIT	BALANCE
25NOV22		OPENING BALANCE			\$0.00
30NOV22		CURRENT BALANCE			\$0.00



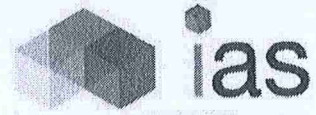
### Keeping your banking safe and secure.

Reject, refuse or ignore requests for private information.

To help minimise the risk of being scammed, remember to **reject, refuse** or **ignore** unsolicited requests for personal information. People's Choice will never contact you to request passwords, VISA card, rediCARD or account details. We will not send you a SMS containing links or request remote access to your device. Never share your password or internet banking login credentials. If you believe you have been contacted by a scammer or are concerned about your privacy, please call us directly on 13 11 82 or for more general information about how to spot a scam, please visit our website at <https://www.peopleschoice.com.au/help-and-support/digital-banking-security>.

600365562





Integrated AUDIT Service

Success through people, knowledge and understanding

# G & R White Family Superannuation Fund

## Certificate of Holdings

### Bullion Valuation Summary

30-June-2023

Card ID: L2269  
Allocation: 1J02028  
TAG: A800564

Count	Description	Product	oz/unit	kg/unit	\$/unit	TOTAL		TOTAL
						oz	kg	\$
75	1 kg Silver Bullion	Silver	32.151	1.000	\$1,096.34	2,411.304	75.000	\$82,225.47
160	1 oz Gold Coin	Gold	1.000	0.031	\$2,878.00	160.000	4.977	\$460,480.00

**Total \$542,705.47**

	Date	Silver	Gold	Platinum
Spot Price	30 Jun 2023	\$34.10	\$2,878.00	\$1,369.00

21/06/23



<b>Invoice No</b> 81601	<b>Invoice Date</b> 21 Dec 2022	<b>Customer PO No</b> RV	<b>Tracking Code</b>	<b>Salesperson</b> Cailin OMANSKI	<b>Type</b> 3. Web
----------------------------	------------------------------------	-----------------------------	----------------------	--------------------------------------	-----------------------

**Customer:**  
G&R White Family Superannuation Fund  
Glen White

**Ship To:**  
G&R White Family Superannuation Fund  
Glen White

Phone: 0477457904  
glen.white@bigpond.com

**SF DOCS REQUIRED\* Deliver to RV. Customer Account: YES -  
No deposit received**

Item	Qty	Unit Price	Subtotal
1oz Gold Coin 2022 Kangaroo - Perth Mint	160	\$2,789.60	\$446,336.00
1kg Ainslie Silver Bullion	75	\$1,196.16	\$89,712.00

Product Cost: \$536,048.00

Surcharge:

Title to the goods mentioned herein transfers to the purchaser upon receipt of clear funds. You have entered into a legally binding contract. See our Terms & Conditions <https://www.ainsliebullion.com.au/termsoftrade.aspx>

Delivery Details: \$0.00

Discount: \$0.00

Sub Total: \$536,048.00

Tax (0%): \$0.00

#### Payments

Payments	Method	Ref	Amount
22 Dec 2022	Paid In Xero		\$500,000.00
22 Dec 2022	Paid In Xero		\$36,048.00

Tax Invoice Total (AUD): \$536,048.00

Total Paid (AUD): \$536,048.00

Outstanding (AUD): \$0.00

**Billor Code: 220038**

**BPAY Reference: 62539333**



Contact your financial institution to make this payment from your bank account (excluding credit cards). Minimum payment \$10.00.

The following account name will appear on your bank statement - **Ainslie Bullion Comp**

BSB : 034-002 Account Number 768-377 Encum Pty Ltd Trading as Ainslie Bullion Company @ Westpac Banking Corporation



## INDEPENDENT ASSURANCE PRACTITIONER'S REASONABLE ASSURANCE REPORT

We have undertaken a reasonable assurance engagement in respect of the existence (Security seal check) and valuation of the metal inventory on hand of G & R White Family Superannuation Fund as per the attached certificate of holdings as at 30 June 2023.

### Auditor's Responsibility

Our responsibility is to express a conclusion on the metal inventory on hand based on the evidence we have obtained. We conducted our reasonable assurance engagement in accordance with the Australian Standard on Assurance Engagements ASAE 3000 *Assurance Engagements Other than Audits or Reviews of Historical Financial Information*. The standard requires that we comply with relevant ethical requirements and plan and perform the engagement to obtain reasonable assurance about the existence and valuation of the metal inventory on hand. We believe that the evidence we have obtained is sufficient and appropriate to provide a basis for our conclusion.

### Inherent limitations

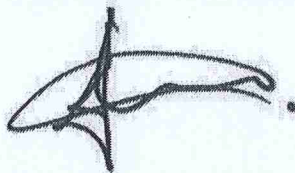
Reasonable assurance is a high level of assurance but is not a guarantee that an assurance engagement conducted in accordance with the Australian Auditing Standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of this report.

### Intended purpose

This report has been prepared for the sole purpose of providing reasonable assurance as to the existence and valuation of the metal inventory on hand at a particular point in time, being 30 June 2023. As a result, this report may not be suitable for any other purpose.

### Conclusion

In our conclusion, the metal inventory on hand fairly present in all material respects, the amount stated in the attached certificate of holding at 30 June 2023.



Johann Swanepoel CA

Director  
Registered Audit Company (No. 342 577)  
Registered Auditor (No. 549613)

Fortitude Valley, 9 January 2024





Success through people, knowledge and understanding

## INDEPENDENT ASSURANCE PRACTITIONER'S REASONABLE ASSURANCE REPORT

We have undertaken a reasonable assurance engagement in respect of the existence and valuation of the metal inventory on hand of G & R White Family Superannuation Fund as per the attached certificate of holdings as at 27 February 2023.

### Auditor's Responsibility

Our responsibility is to express a conclusion on the metal inventory on hand based on the evidence we have obtained. We conducted our reasonable assurance engagement in accordance with the Australian Standard on Assurance Engagements ASAE 3000 *Assurance Engagements Other than Audits or Reviews of Historical Financial Information*. The standard requires that we comply with relevant ethical requirements and plan and perform the engagement to obtain reasonable assurance about the existence and valuation of the metal inventory on hand. We believe that the evidence we have obtained is sufficient and appropriate to provide a basis for our conclusion.

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### Intended purpose

This report has been prepared for the sole purpose of providing reasonable assurance as to the existence and valuation of the metal inventory on hand at a particular point in time, being 30 June 2022. As a result, this report may not be suitable for any other purpose.

### Conclusion

In our conclusion, the metal inventory on hand fairly present in all material respects, the amount stated in the attached certificate of holding at 27 February 2023.

Bevin Schafferius CA  
Director  
Registered Audit Company (No. 342 577)  
Registered Auditor (No. 479033)

Fortitude Valley, 28 February 2023



**Pauline Miring'u**

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**From:** Pauline Miring'u  
**Sent:** Monday, 7 August 2023 1:58 PM  
**To:** Glen White  
**Subject:** Insurance for Collectibles

Hi Glen,

Please find the ATO text that confirms your own research the SMSF insurance (collectibles) issue that you may have.

Insurance:

Collectables and personal use assets owned by the fund must be insured **in the name of the fund** within seven days of acquiring them.

The assets may be insured under separate policies or collectively under the one policy, **but the fund must be the owner and beneficiary of the policy**. It is **not** sufficient for:

- the trustee or member to include the assets in their own policy (for example, as part of a home and contents insurance policy)
- **a third party to own the policy (for example, a business owner or custodian who is storing, displaying, or leasing the asset)**
- the fund to be noted on a policy owned by a third party as a named insured or beneficiary.

It is important that the fund owns the insurance policy so that:

- the fund's assets are adequately protected against financial loss or liability.
- **you have control over negotiating the terms of the policy and other important aspects such as arbitration in the event of a dispute.**
- you can make a claim under the policy, and any insurance proceeds are **payable directly** to the fund.

Having the fund as the owner of the policy also helps to provide evidence of ownership of fund assets.

○ If you acquired a collectable or personal use asset prior to 1 July 2011, you must have insured it in the name of the fund prior to 1 July 2016 to comply with the rules.

You should consider the availability and cost of insurance as part of your decision to invest in collectables and personal use assets. If your fund has made the investment and you can't obtain insurance, we encourage you to use our SMSF early engagement and voluntary disclosure service to notify us.

So according to the above, your SMSF investment in collectibles will need to have its own insurance policy in place before your next audit. We understand the difficulty of insuring collectibles, unfortunately the ATO have made life hard because of multiple collectible losses and breaching of Superannuation Fund rules.

Regards,  
Pauline

**Pauline Miring'u** | BCom, Tax Agent





Phone: (08) 8947 2200

Fax: (08) 8947 1146

Email: pauline.m@lowrys.com.au

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**G&R White Family Superannuation Fund**  
**Statement of Taxable Income**

For the year ended 30 June 2023

	<b>2023</b>
	<b>\$</b>
Benefits accrued as a result of operations	609,524.00
<b>Less</b>	
Non Taxable Transfer In	603,123.00
Increase in MV of investments	6,658.00
Non Taxable Contributions	515.00
Tax Adjustment - Other Expenses (L1)	(495.00)
	609,801.00
 SMSF Annual Return Rounding	(1.00)
<b>Taxable Income or Loss</b>	<b>(278.00)</b>
<input type="radio"/> Income Tax on Taxable Income or Loss	0.00
 <b>CURRENT TAX OR REFUND</b>	<b>0.00</b>
Supervisory Levy	259.00
Supervisory Levy Adjustment for New Funds	259.00
<b>AMOUNT DUE OR REFUNDABLE</b>	<b>518.00</b>

*Income*

<i>interest</i>	\$ 529.22
<i>contribution</i>	1082.92
	1612.14

*Expenses*

<i>insurance</i>	994.00
<i>storage</i>	895.00
	1889.00
	( 276.86 )







circumstances, the operation of the in-house asset rules in Part 8 will need to be considered.

128. Nevertheless, the fact that the related party benefits – in the sense that it has the use of invested capital, or the use and enjoyment of an asset owned by the SMSF – needs to be assessed in the context of the dealing being at arm's length when applying the sole purpose test. The mere fact that a related party enjoys the use of an SMSF asset does not by itself establish a breach of the sole purpose test. However, in some cases the benefits conferred by an SMSF's activities in relation to in-house assets cannot be seen as merely incidental to the provision of the benefits permitted by section 62.

### **The sole purpose test and reimbursement**

129. Section 17A sets out the conditions that must be satisfied before a superannuation fund is considered an SMSF. One of those conditions<sup>61</sup> requires that no trustee of the fund receives any remuneration from the fund, or from any person, for duties and services performed as trustee. A similar condition requires that no director of a corporate trustee receives any remuneration from the fund, or from any person, for duties and services performed as director of the corporate trustee.

130. However trustees may reimburse themselves or pay out of the trust property expenses that have been properly incurred in the performance of those duties. The indemnity does not extend to expenses incurred unnecessarily or improperly. As was stated in *RWG Management Ltd v. Commissioner for Corporate Affairs*:

A trustee's right to be indemnified out of the trust property is limited to liabilities or expenses that have been properly incurred in the execution of the trust... If, for example, a trustee incurs some liability by an act in relation to the trust property which is in excess of his powers, he has no right of indemnity... The result is the same where a liability is incurred as a result of conduct on the part of the trustee which in breach of his duty, not as being in excess of power, but as being in breach of his duty to execute the trust with reasonable diligence and care ...

131. If an SMSF trustee is reimbursed out of the funds of the SMSF for expenses properly incurred in the administration of the SMSF, the reimbursement will not involve the provision of a benefit in contravention of the sole purpose test. However, the sole purpose test is likely to be contravened if an SMSF trustee is reimbursed out of the funds of the SMSF for expenses that are not properly incurred in the administration of the SMSF.<sup>64</sup> This latter scenario includes

<sup>61</sup> Paragraph 17A(1)(f).

<sup>62</sup> [Omitted.]

<sup>63</sup> [Omitted.]

<sup>64</sup> See sections 56 and 57 which apply in respect of indemnification of the trustee from assets of the fund.