
Workpapers - 2022 Financial Year

INNOVATIVE FUND MGT PTY LTD SUPER FUND

Preparer: Louisse Montiel

Reviewer: Steven Lee

Printed: 13 September 2022

Lead Schedule

2022 Financial Year

Code	Workpaper	CY Balance	LY Balance	Change	Status
23800	Distributions Received	(\$123,691.46)	(\$56,215.98)	120.03%	Completed
23900	Dividends Received	(\$29,992.05)	(\$19,689.48)	52.33%	Completed
24700	Changes in Market Values of Investments	\$540,699.00	(\$752,713.00)	(171.83)%	Completed
25000	Interest Received	(\$103.46)	(\$75.35)	37.31%	Completed
30100	Accountancy Fees	\$960.00	\$1,130.00	(15.04)%	Completed
30400	ATO Supervisory Levy	\$259.00	\$259.00	0%	Completed
30700	Auditor's Remuneration	\$550.00	\$450.00	22.22%	Completed
30800	ASIC Fees	\$56.00	\$55.00	1.82%	Completed
41600	Pensions Paid	\$135,000.00	\$70,010.00	92.83%	Completed
48500	Income Tax Expense	(\$26,791.27)	(\$12,062.24)	122.11%	Completed
49000	Profit/Loss Allocation Account	(\$496,945.76)	\$768,852.05	(164.63)%	Completed
50000	Members	(\$3,469,714.40)	(\$3,966,660.16)	(12.53)%	Completed
60400	Bank Accounts	\$51,535.84	\$48,043.90	7.27%	Completed
61800	Distributions Receivable	\$39,804.29	\$14,272.02	178.9%	Completed
78200	Units in Listed Unit Trusts (Australian)	\$3,351,583.00	\$3,892,282.00	(13.89)%	Completed
85000	Income Tax Payable /Refundable	\$26,791.27	\$12,062.24	122.11%	Completed
A	Financial Statements				Completed

Code	Workpaper	CY Balance	LY Balance	Change	Status
B	Permanent Documents				Completed
C	Other Documents				Completed
D	Pension Documentation				Completed
E	Estate Planning				Completed

23800 - Distributions Received

2022 Financial Year

Preparer Louise Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
VAS.AX	Vanguard Australian Shares Index Etf	(\$99,522.77)	(\$37,030.80)	168.76%
VGE.AX	Vanguard Ftse Emerging Markets Shares Etf	(\$24,168.69)	(\$19,185.18)	25.98%
TOTAL		CY Balance	LY Balance	
		(\$123,691.46)	(\$56,215.98)	

Supporting Documents

- Distribution Reconciliation Report [Report](#)
- VAS_Issuer_Annual_Tax_Statement_2022_08_04.pdf [VAS.AX](#)
- VGE_Issuer_Annual_Tax_Statement_2022_08_04.pdf [VGE.AX](#)

Standard Checklist

- Attach a copy of all Tax Statements
- Attach a copy of Distribution Reconciliation Report
- Ensure all Distributions have been reviewed on [Distribution Tax Automation](#)

INNOVATIVE FUND MGT PTY LTD SUPER FUND

Distribution Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

Date	Payment Received	Non Primary Production Income (A) * ₁			Distributed Capital Gains (B) * ₂					Foreign Income * ₃		Non-Assessable			Taxable Income	
		Franked	Unfranked	Interest/ Other	Franking Credits	Discounted (After Discount)	Rate * ₅	CGT Concession	Indexed	Other	Foreign Income	Foreign Credits	Tax Exempt	Tax Free		Tax Deferred / AMIT * ₆
Units in Listed Unit Trusts (Australian)																
VAS.AX Vanguard Australian Shares Index Etf																
18/10/2021	22,376.71						S									0.00
19/01/2022	11,075.03						S									0.00
20/04/2022	31,734.47						S									0.00
30/06/2022	34,336.56						S									0.00
30/06/2022	0.00						S									0.00
30/06/2022	0.00	62,540.03	4,935.29	2,875.94	27,671.73	15,805.55	I	15,805.55	0.00	0.00	1,258.82	83.65	0.00	0.00	(3,698.41)	115,171.01
	99,522.77	62,540.03	4,935.29	2,875.94	27,671.73	15,805.55		15,805.55	0.00	0.00	1,258.82	83.65	0.00	0.00	(3,698.41)	115,171.01
	<i>Net Cash Distribution:</i>	<i>99,522.77</i>														
VGE.AX Vanguard Ftse Emerging Markets Shares Etf																
18/10/2021	7,711.07						S									0.00
19/01/2022	8,584.14						S									0.00
20/04/2022	2,405.75						S									0.00
30/06/2022	5,467.73						S									0.00
30/06/2022	0.00						S									0.00
30/06/2022	0.00	0.00	0.00	8.51	0.00	909.16	I	909.16	0.00	0.00	22,910.60	4,716.15	0.00	0.00	(568.74)	28,544.42
	24,168.69	0.00	0.00	8.51	0.00	909.16		909.16	0.00	0.00	22,910.60	4,716.15	0.00	0.00	(568.74)	28,544.42
	<i>Net Cash Distribution:</i>	<i>24,168.69</i>														

INNOVATIVE FUND MGT PTY LTD SUPER FUND

Distribution Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

Date	Non Primary Production Income (A) * ₁				Distributed Capital Gains (B) * ₂				Foreign Income * ₃		Non-Assessable			Taxable Income		
	Payment Received	Franked	Unfranked	Interest/ Other	Franking Credits	Discounted (After Discount)	Rate * ₅	CGT Concession	Indexed	Other	Foreign Income	Foreign Credits	Tax Exempt		Tax Free	Tax Deferred / AMIT * ₆
	123,691.46	62,540.03	4,935.29	2,884.45	27,671.73	16,714.71		16,714.71	0.00	0.00	24,169.42	4,799.80	0.00	0.00	(4,267.15)	143,715.43
TOTAL	123,691.46	62,540.03	4,935.29	2,884.45	27,671.73	16,714.71		16,714.71	0.00	0.00	24,169.42	4,799.80	0.00	0.00	(4,267.15)	143,715.43

Total Distributed Gains

Discount Rate	Discounted	Gross
Superfund 1/3	0.00	0.00
Individual 50%(I)	16,714.71	33,429.42
Total	16,714.71	33,429.42

*₁ Summary of Non Primary Production Income (A)

Tax Label	Franked	Unfranked	Interest/Other	Less Other Deduction	Income Before Credits * ₇	Franking Credits	Total Including Credits
11M Gross trust distributions	62,540.03	4,935.29	2,884.45	0.00	70,359.77	27,671.73	98,031.50

*₂ Forms part of the Net Capital Gains calculation for Tax Label 11A.

*₃ Forms part of the Foreign Credits calculation for Tax Label 11D, D1, 13C1.

*₄ Taxable Income is designed to match Tax Statement provided by Fund Manager.

Taxable Income in the SMSF Annual Return will be different due to application of Capital Losses in Net Capital Gain calculation and application of different discount method.

*₅ This is the discount rate selected for the transaction. "S" being Super Funds at 1/3 and "I" being Individual at 50%.

*₆ AMIT cost base net increase is reflected as negative amount i.e. negative tax deferred and AMIT cost base net decrease is reflected as positive amount i.e. positive tax deferred.

*₇ Sum of Income Before Credits reconciles with Taxable Trust Distributions in Statement of Taxable Income.

^ Variance between Payment Received and Net Cash Distribution.

Contact Us:



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www-au.computershare.com/Investor/Contact



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Holder Identification Number (HIN)

HIN WITHHELD

058870 000 VAS



RAMU SUPER PTY LTD
<INNOVATIVE FUND MGT S/F A/C>
14 ELIZABETH STREET
ALLAWAH NSW 2218

ATTRIBUTION MANAGED INVESTMENT TRUST MEMBER ANNUAL TAX STATEMENT FOR YEAR ENDED 30 JUNE 2022

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

PART A – SUMMARY OF 2022 TAX RETURN (SUPPLEMENTARY SECTION) ITEMS			
Item	Tax Return Label	Amount	
Share of net income from trusts, less net capital gains, foreign income and franked distributions	13U	\$7,811.23	
Franked distributions from trusts	13C	\$90,211.76	
Share of franking credits from franked dividends	13Q	\$27,671.73	
Share of credit for TFN amounts withheld	13R	\$0.00	
Share of credit for foreign resident withholding amounts	13A	\$0.00	
Net capital gain	18A	\$15,805.55	
Total current year capital gains	18H	\$31,611.10	
Assessable foreign source income	20E	\$1,342.47	
Other net foreign source income	20M	\$1,342.47	
Foreign income tax offset	20O	\$83.65	
PART B – COMPONENTS OF ATTRIBUTION			
Item	Cash Distribution	Tax Paid/Offsets	Attribution
Australian Income			
Unfranked distributions	\$1,909.26		\$1,521.50
Unfranked CFI distributions	\$3,387.48		\$3,413.79
Interest - subject to non resident WHT	\$648.35		\$847.32
Interest - not subject to non resident WHT	\$0.00		\$0.00
Other income - clean building MIT income	\$0.12		\$0.12
Other income - excluded from NCMI	\$27.34		\$28.74
Other income - NCMI	\$32.04		\$45.48
Other income	\$2,448.93		\$1,954.28
Non primary production income	\$8,453.52		\$7,811.23
Franked distributions	\$62,407.69	\$27,671.73	\$90,211.76
Capital Gains			
Discounted capital gains TAP - clean building MIT income	\$0.00		\$0.00
Discounted capital gains TAP - excluded from NCMI	\$0.00		\$0.00
Discounted capital gains TAP - NCMI	\$0.00		\$0.00
Discounted capital gains TAP	\$0.00		\$0.00
Discounted capital gains NTAP	\$13,703.97		\$15,805.55
Capital gains – other method TAP - clean building MIT income	\$0.00		\$0.00
Capital gains – other method TAP - excluded from NCMI	\$0.00		\$0.00
Capital gains – other method TAP - NCMI	\$0.00		\$0.00
Capital gains – other method TAP	\$0.00		\$0.00
Capital gains – other method NTAP	\$0.00		\$0.00
Net capital gain	\$13,703.97		\$15,805.55
AMIT CGT gross up amount			\$15,805.55
Other capital gains distribution	\$13,703.97		
Total current year capital gains	\$27,407.94		\$31,611.10
Foreign Income			
Assessable foreign source income	\$1,253.62	\$83.65	\$1,342.47
Other Non-assessable Amounts			
Non-assessable non-exempt amount	\$0.00		\$0.00
Net exempt income	\$0.00		
Other non-attributable amounts	\$0.00		
Gross Amount	\$99,522.77		\$130,976.56
AMIT cost base net amount - excess (reduce cost base)			\$0.00
AMIT cost base net amount - shortfall (increase cost base)			\$3,698.41
Less TFN amounts withheld	\$0.00		
Less non-resident withholding tax			
- Interest / dividend amounts withheld	\$0.00		
- Fund payment amounts withheld	\$0.00		
Net Cash Distribution	\$99,522.77		

Contact Us:



Online:
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Holder Identification Number (HIN)

HIN WITHHELD

┌ 253094 000 VGE



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ALLAWAH NSW 2218

ATTRIBUTION MANAGED INVESTMENT TRUST MEMBER ANNUAL TAX STATEMENT FOR YEAR ENDED 30 JUNE 2022

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

PART A – SUMMARY OF 2022 TAX RETURN (SUPPLEMENTARY SECTION) ITEMS			
Item	Tax Return Label	Amount	
Share of net income from trusts, less net capital gains, foreign income and franked distributions	13U	\$8.51	
Franked distributions from trusts	13C	\$0.00	
Share of franking credits from franked dividends	13Q	\$0.00	
Share of credit for TFN amounts withheld	13R	\$0.00	
Share of credit for foreign resident withholding amounts	13A	\$0.00	
Net capital gain	18A	\$909.16	
Total current year capital gains	18H	\$1,818.32	
Assessable foreign source income	20E	\$27,626.76	
Other net foreign source income	20M	\$27,626.76	
Foreign income tax offset	20O	\$4,716.16	
PART B – COMPONENTS OF ATTRIBUTION			
Item	Cash Distribution	Tax Paid/Offsets	Attribution
Australian Income			
Unfranked distributions	\$0.00		\$0.00
Unfranked CFI distributions	\$0.00		\$0.00
Interest - subject to non resident WHT	\$0.00		\$0.00
Interest - not subject to non resident WHT	\$0.00		\$0.00
Other income - clean building MIT income	\$0.00		\$0.00
Other income - excluded from NCMI	\$0.00		\$0.00
Other income - NCMI	\$0.00		\$0.00
Other income	\$95.01		\$8.51
Non primary production income	\$95.01		\$8.51
Franked distributions	\$0.00	\$0.00	\$0.00
Capital Gains			
Discounted capital gains TAP - clean building MIT income	\$0.00		\$0.00
Discounted capital gains TAP - excluded from NCMI	\$0.00		\$0.00
Discounted capital gains TAP - NCMI	\$0.00		\$0.00
Discounted capital gains TAP	\$0.00		\$0.00
Discounted capital gains NTAP	\$673.83		\$909.16
Capital gains – other method TAP - clean building MIT income	\$0.00		\$0.00
Capital gains – other method TAP - excluded from NCMI	\$0.00		\$0.00
Capital gains – other method TAP - NCMI	\$0.00		\$0.00
Capital gains – other method TAP	\$0.00		\$0.00
Capital gains – other method NTAP	\$0.00		\$0.00
Net capital gain	\$673.83		\$909.16
AMIT CGT gross up amount			\$909.16
Other capital gains distribution	\$673.83		
Total current year capital gains	\$1,347.66		\$1,818.32
Foreign Income			
Assessable foreign source income	\$22,726.02	\$4,716.16	\$27,626.76
Other Non-assessable Amounts			
Non-assessable non-exempt amount	\$0.00		\$0.00
Net exempt income	\$0.00		
Other non-attributable amounts	\$0.00		
Gross Amount	\$24,168.69		\$29,453.59
AMIT cost base net amount - excess (reduce cost base)			\$0.00
AMIT cost base net amount - shortfall (increase cost base)			\$568.74
Less TFN amounts withheld	\$0.00		
Less non-resident withholding tax			
- Interest / dividend amounts withheld	\$0.00		
- Fund payment amounts withheld	\$0.00		
Net Cash Distribution	\$24,168.69		

23900 - Dividends Received

2022 Financial Year

Preparer Lousse Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
VEU.AX	Vanguard All-world Ex-us Shares Index Etf	(\$25,767.82)	(\$16,916.32)	52.33%
VEU.AX1	Vanguard All-world Ex-us Shares Index Etf	(\$4,224.23)	(\$2,773.16)	52.33%
TOTAL		CY Balance	LY Balance	
		(\$29,992.05)	(\$19,689.48)	

Supporting Documents

- Investment Income Comparison Report [Report](#)
- Dividend Reconciliation Report [Report](#)
- VEU_Payment_Advice_2022_04_21.pdf [VEU.AX](#)
- VEU_Payment_Advice_2021_07_20 (1).pdf [VEU.AX](#)
- VEU_Payment_Advice_2022_01_21.pdf [VEU.AX](#)
- VEU_Payment_Advice_2021_10_19.pdf [VEU.AX](#)
- VEU_Payment_Advice_2021_10_19.pdf [VEU.AX1](#)
- VEU_Payment_Advice_2021_07_20.pdf [VEU.AX1](#)
- VEU_Payment_Advice_2022_04_21.pdf [VEU.AX1](#)
- VEU_Payment_Advice_2022_01_21.pdf [VEU.AX1](#)

Standard Checklist

- Attach copies of all dividend statements
- Attach copy of Dividend Reconciliation Report
- Attach copy of Investment Income Comparison Report

INNOVATIVE FUND MGT PTY LTD SUPER FUND
Dividend Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

Date	Net Payment Received	Australian Income			Foreign Income			Withheld		
		Unfranked	Franked	Franking Credits	Foreign Income	Foreign Credits	NZ Credits	TFN Withheld	Non-Resident	LIC Deduction
Units in Listed Unit Trusts (Australian)										
VEU.AX Vanguard All-world Ex-us Shares Index Etf										
20/07/2021	1,154.18				1,154.18	203.68				
19/10/2021	846.54				846.54	149.39				
21/01/2022	1,982.73				1,982.73	349.89				
21/04/2022	240.78				240.78	42.49				
	4,224.23				4,224.23	745.45				
	4,224.23				4,224.23	745.45				
TOTAL	4,224.23				4,224.23	745.45				

Tax Return Reconciliation

	Totals	Tax Return Label
Unfranked		J
Franked Dividends		K
Franking Credits		L

INNOVATIVE FUND MGT PTY LTD SUPER FUND

Investment Income Comparison Report

As at 30 June 2022

Investment	Ledger Data			ASX & UUT Data							
	Transaction Date	Income Amount	Franking Credit	Date Payable	Ex Div/Dist Date	Units On Hand	45 Day Qualified	Amount per share/unit	Estimated Income	Estimated Franking*	
Reconciled											
Units in Listed Unit Trusts (Australian)											
VEU.AX	Vanguard All-world Ex-us Shares Index Etf	20/07/2021	1,154.18		20/07/2021	22/06/2021	2,000.00	2,000.00	0.5771	1,154.13	0.00
VEU.AX	Vanguard All-world Ex-us Shares Index Etf	19/10/2021	846.54		19/10/2021	21/09/2021	2,000.00	2,000.00	0.4233	846.60	0.00
VEU.AX	Vanguard All-world Ex-us Shares Index Etf	21/01/2022	1,982.73		21/01/2022	21/12/2021	2,000.00	2,000.00	0.9914	1,982.71	0.00
VEU.AX	Vanguard All-world Ex-us Shares Index Etf	21/04/2022	240.78	0.00	21/04/2022	22/03/2022	2,000.00	2,000.00	0.1204	240.72	0.00
VAS.AX	Vanguard Australian Shares Index Etf	18/10/2021	22,376.71		18/10/2021	01/10/2021	15,900.00	15,900.00	1.4073	22,376.72	8,334.68
VAS.AX	Vanguard Australian Shares Index Etf	19/01/2022	11,075.03		19/01/2022	04/01/2022	15,900.00	15,900.00	0.6965	11,075.03	2,985.04
VAS.AX	Vanguard Australian Shares Index Etf	20/04/2022	31,734.47		20/04/2022	01/04/2022	15,900.00	15,900.00	1.9959	31,734.48	5,708.12
VAS.AX	Vanguard Australian Shares Index Etf	30/06/2022	34,336.56	27,671.73							
VAS.AX	Vanguard Australian Shares Index Etf				18/07/2022	01/07/2022	15,900.00	15,900.00	2.1595	34,336.56	9,775.61
VGE.AX	Vanguard Ftse Emerging Markets Shares Etf	18/10/2021	7,711.07		18/10/2021	01/10/2021	14,800.00	14,800.00	0.5210	7,711.07	0.00
VGE.AX	Vanguard Ftse Emerging Markets Shares Etf	19/01/2022	8,584.14		19/01/2022	04/01/2022	14,800.00	14,800.00	0.5800	8,584.13	0.00
VGE.AX	Vanguard Ftse Emerging Markets Shares Etf	20/04/2022	2,405.75		20/04/2022	01/04/2022	14,800.00	14,800.00	0.1626	2,405.75	0.00
VGE.AX	Vanguard Ftse Emerging Markets Shares Etf	30/06/2022	5,467.73	0.00							
VGE.AX	Vanguard Ftse Emerging Markets Shares Etf				18/07/2022	01/07/2022	14,800.00	14,800.00	0.3694	5,467.73	0.00
			127,915.69	27,671.73					10.0044	127,915.63	26,803.45
Unreconciled											
Units in Listed Unit Trusts (Australian)											
VEU.AX	Vanguard All-world Ex-us Shares Index Etf				20/07/2021	22/06/2021	12,200.00	12,200.00	0.5771	7,040.19	0.00

INNOVATIVE FUND MGT PTY LTD SUPER FUND

Investment Income Comparison Report

As at 30 June 2022

Investment	Ledger Data			ASX & UUT Data						
	Transaction Date	Income Amount	Franking Credit	Date Payable	Ex Div/Dist Date	Units On Hand	45 Day Qualified	Amount per share/unit	Estimated Income	Estimated Franking*
VEU.AX	Vanguard All-world Ex-us Shares Index Etf			19/10/2021	21/09/2021	12,200.00	12,200.00	0.4233	5,164.26	0.00
VEU.AX	Vanguard All-world Ex-us Shares Index Etf			21/01/2022	21/12/2021	12,200.00	12,200.00	0.9914	12,094.53	0.00
VEU.AX	Vanguard All-world Ex-us Shares Index Etf			21/04/2022	22/03/2022	12,200.00	12,200.00	0.1204	1,468.39	0.00
								2.1121	25,767.38	0.00
		127,915.69	27,671.73					12.1165	153,683.01	26,803.45

*Franking credit is estimated using 45 day qualified units. The estimation might not be accurate for preference shares and hedging arrangements.

I 003447 000 VEU



RAMU SUPER PTY LTD
<INNOVATIVE FUND MGT S/F A/C>
14 ELIZABETH STREET
ALLAWAH NSW 2218

Holder Identification Number (HIN)**HIN WITHHELD**

ASX Code	VEU
TFN/ABN Status	Not Required
Record Date	23 March 2022
Payment Date	21 April 2022

Vanguard All-World ex-US Shares Index ETF
Dividend Payment for the Period Ending 31 March 2022
Direct Credit Advice

Class Description	Rate Per Security	Securities Held	Total Dividend (US\$)
ETF	\$0.1060	12,200	\$1,293.20

Gross Amount (US\$):	\$1,293.20
Non-resident withholding tax (US\$):	\$193.98
NET PAYMENT (US\$):	\$1,099.22
NET PAYMENT (AUD\$):	\$1,468.76

Currency Conversion Rate
1 US\$ = AUD\$1.336184

A withholding tax of 15% has been applied to the dividend payment.

Note: You should retain this statement to assist you in preparing your tax return. Please keep this in a safe place as a charge may be levied for a replacement. If you require a payment to be re-issued, you may be charged an administrative fee which will be deducted from your payment. Fees are applicable to certain types of payments valued at over \$100 AUD.

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

Your Payment Instruction

Bank: ST GEORGE BANK LTD
BSB: 112-879
ACC: XXXXXXXX96

Amount Deposited**AUD\$1,468.76**

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

003025 000 VEU



RAMU SUPER PTY LTD
 <INNOVATIVE FUND MGT S/F A/C>
 14 ELIZABETH STREET
 ALLAWAH NSW 2218

Holder Identification Number (HIN)

HIN WITHHELD

ASX Code	VEU
TFN/ABN Status	Not Required
Record Date	23 June 2021
Payment Date	20 July 2021

Vanguard All-World ex-US Shares Index ETF Dividend Payment for the Period Ending 30 June 2021 Direct Credit Advice

Class Description	Rate Per Security	Securities Held	Total Dividend (US\$)
ETF	\$0.5075	12,200	\$6,191.50

Gross Amount (US\$):	\$6,191.50
Non-resident withholding tax (US\$):	\$928.73
NET PAYMENT (US\$):	\$5,262.77
NET PAYMENT (AUD\$):	\$7,040.50

Currency Conversion Rate
 1 US\$ = AUD\$1.337793

A withholding tax of 15% has been applied to the dividend payment.

Note: You should retain this statement to assist you in preparing your tax return. Please keep this in a safe place as a charge may be levied for a replacement. If you require your payment to be re-issued, you may be charged an administrative fee which will be deducted from your payment. Fees are applicable to certain types of payments valued at over \$100 AUD.

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

Your Payment Instruction

Bank: ST GEORGE BANK LTD
 BSB: 112-879
 ACC: XXXXXXXX96

Amount Deposited

AUD\$7,040.50

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

003325 000 VEU



RAMU SUPER PTY LTD
 <INNOVATIVE FUND MGT S/F A/C>
 14 ELIZABETH STREET
 ALLAWAH NSW 2218

Holder Identification Number (HIN)

X 0056761888

ASX Code	VEU
TFN/ABN Status	Not Required
Record Date	22 December 2021
Payment Date	21 January 2022

**Vanguard All-World ex-US Shares Index ETF
 Dividend Payment for the Period Ending 31 December 2021
 Direct Credit Advice**

Class Description	Rate Per Security	Securities Held	Total Dividend (US\$)
ETF	\$0.8454	12,200	\$10,313.88

Gross Amount (US\$):	\$10,313.88
Non-resident withholding tax (US\$):	\$1,547.08
NET PAYMENT (US\$):	\$8,766.80
NET PAYMENT (AUD\$):	\$12,094.64

Currency Conversion Rate
 1 US\$ = AUD\$1.379596

A withholding tax of 15% has been applied to the dividend payment.

Note: You should retain this statement to assist you in preparing your tax return. Please keep this in a safe place as a charge may be levied for a replacement. If you require a payment to be re-issued, you may be charged an administrative fee which will be deducted from your payment. Fees are applicable to certain types of payments valued at over \$100 AUD.

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

Your Payment Instruction

Bank: ST GEORGE BANK LTD
 BSB: 112-879
 ACC: 446492396

Amount Deposited
AUD\$12,094.64

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

F 003254 000 VEU



RAMU SUPER PTY LTD
<INNOVATIVE FUND MGT S/F A/C>
14 ELIZABETH STREET
ALLAWAH NSW 2218

Holder Identification Number (HIN)**HIN WITHHELD**

ASX Code	VEU
TFN/ABN Status	Not Required
Record Date	22 September 2021
Payment Date	19 October 2021

Vanguard All-World ex-US Shares Index ETF
Dividend Payment for the Period Ending 30 September 2021
Direct Credit Advice

Class Description	Rate Per Security	Securities Held	Total Dividend (US\$)
ETF	\$0.3674	12,200	\$4,482.28

Gross Amount (US\$):	\$4,482.28
Non-resident withholding tax (US\$):	\$672.34
NET PAYMENT (US\$):	\$3,809.94
NET PAYMENT (AUD\$):	\$5,163.92

Currency Conversion Rate
1 US\$ = AUD\$1.355381

A withholding tax of 15% has been applied to the dividend payment.

Note: You should retain this statement to assist you in preparing your tax return. Please keep this in a safe place as a charge may be levied for a replacement. If you require a payment to be re-issued, you may be charged an administrative fee which will be deducted from your payment. Fees are applicable to certain types of payments valued at over \$100 AUD.

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

Your Payment Instruction

Bank: ST GEORGE BANK LTD
BSB: 112-879
ACC: XXXXXXXX96

Amount Deposited**AUD\$5,163.92**

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

I 003255 000 VEU



RAMU SUPER PTY LTD
<INNOVATIVE FUND MGT S/F A/C>
14 ELIZABETH STREET
ALLAWAH NSW 2218

Holder Identification Number (HIN)**HIN WITHHELD**

ASX Code	VEU
TFN/ABN Status	Not Required
Record Date	22 September 2021
Payment Date	19 October 2021

Vanguard All-World ex-US Shares Index ETF
Dividend Payment for the Period Ending 30 September 2021
Direct Credit Advice

Class Description	Rate Per Security	Securities Held	Total Dividend (US\$)
ETF	\$0.3674	2,000	\$734.80

Gross Amount (US\$):	\$734.80
Non-resident withholding tax (US\$):	\$110.22
NET PAYMENT (US\$):	\$624.58
NET PAYMENT (AUD\$):	\$846.54

Currency Conversion Rate
1 US\$ = AUD\$1.355381

A withholding tax of 15% has been applied to the dividend payment.

Note: You should retain this statement to assist you in preparing your tax return. Please keep this in a safe place as a charge may be levied for a replacement. If you require a payment to be re-issued, you may be charged an administrative fee which will be deducted from your payment. Fees are applicable to certain types of payments valued at over \$100 AUD.

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

Your Payment Instruction

Bank: ST GEORGE BANK LTD
BSB: 112-879
ACC: XXXXXXX49

Amount Deposited**AUD\$846.54**

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

003026 000 VEU



RAMU SUPER PTY LTD
 <INNOVATIVE FUND MGT S/F A/C>
 14 ELIZABETH STREET
 ALLAWAH NSW 2218

Holder Identification Number (HIN)

HIN WITHHELD

ASX Code	VEU
TFN/ABN Status	Not Required
Record Date	23 June 2021
Payment Date	20 July 2021

**Vanguard All-World ex-US Shares Index ETF
 Dividend Payment for the Period Ending 30 June 2021
 Direct Credit Advice**

Class Description	Rate Per Security	Securities Held	Total Dividend (US\$)
ETF	\$0.5075	2,000	\$1,015.00

Gross Amount (US\$):	\$1,015.00
Non-resident withholding tax (US\$):	\$152.25
NET PAYMENT (US\$):	\$862.75
NET PAYMENT (AUD\$):	\$1,154.18

Currency Conversion Rate
 1 US\$ = AUD\$1.337793

A withholding tax of 15% has been applied to the dividend payment.

Note: You should retain this statement to assist you in preparing your tax return. Please keep this in a safe place as a charge may be levied for a replacement. If you require your payment to be re-issued, you may be charged an administrative fee which will be deducted from your payment. Fees are applicable to certain types of payments valued at over \$100 AUD.

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

Your Payment Instruction

Bank: ST GEORGE BANK LTD
 BSB: 112-879
 ACC: XXXXXXXX49

Amount Deposited

AUD\$1,154.18

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

F 003448 000 VEU



RAMU SUPER PTY LTD
<INNOVATIVE FUND MGT S/F A/C>
14 ELIZABETH STREET
ALLAWAH NSW 2218

Holder Identification Number (HIN)**HIN WITHHELD**

ASX Code	VEU
TFN/ABN Status	Not Required
Record Date	23 March 2022
Payment Date	21 April 2022

Vanguard All-World ex-US Shares Index ETF
Dividend Payment for the Period Ending 31 March 2022
Direct Credit Advice

Class Description	Rate Per Security	Securities Held	Total Dividend (US\$)
ETF	\$0.1060	2,000	\$212.00

Gross Amount (US\$):	\$212.00
Non-resident withholding tax (US\$):	\$31.80
NET PAYMENT (US\$):	\$180.20
NET PAYMENT (AUD\$):	\$240.78

Currency Conversion Rate
1 US\$ = AUD\$1.336184

A withholding tax of 15% has been applied to the dividend payment.

Note: You should retain this statement to assist you in preparing your tax return. Please keep this in a safe place as a charge may be levied for a replacement. If you require a payment to be re-issued, you may be charged an administrative fee which will be deducted from your payment. Fees are applicable to certain types of payments valued at over \$100 AUD.

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

Your Payment Instruction

Bank: ST GEORGE BANK LTD
BSB: 112-879
ACC: XXXXXXX49

Amount Deposited**AUD\$240.78**

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

E 003326 000 VEU



RAMU SUPER PTY LTD
<INNOVATIVE FUND MGT S/F A/C>
14 ELIZABETH STREET
ALLAWAH NSW 2218

Holder Identification Number (HIN)**X 0056858539**

ASX Code	VEU
TFN/ABN Status	Not Required
Record Date	22 December 2021
Payment Date	21 January 2022

Vanguard All-World ex-US Shares Index ETF Dividend Payment for the Period Ending 31 December 2021 Direct Credit Advice

Class Description	Rate Per Security	Securities Held	Total Dividend (US\$)
ETF	\$0.8454	2,000	\$1,690.80

Gross Amount (US\$):	\$1,690.80
Non-resident withholding tax (US\$):	\$253.62
NET PAYMENT (US\$):	\$1,437.18
NET PAYMENT (AUD\$):	\$1,982.73

Currency Conversion Rate
1 US\$ = AUD\$1.379596

A withholding tax of 15% has been applied to the dividend payment.

Note: You should retain this statement to assist you in preparing your tax return. Please keep this in a safe place as a charge may be levied for a replacement. If you require a payment to be re-issued, you may be charged an administrative fee which will be deducted from your payment. Fees are applicable to certain types of payments valued at over \$100 AUD.

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

Your Payment Instruction

Bank: ST GEORGE BANK LTD
BSB: 112-879
ACC: 432851749

Amount Deposited**AUD\$1,982.73**

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

24700 - Changes in Market Values of Investments

2022 Financial Year

Preparer Louise Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
24700	Changes in Market Values of Investments	\$540,699.00	(\$752,713.00)	(171.83)%
TOTAL		CY Balance	LY Balance	
		\$540,699.00	(\$752,713.00)	

Supporting Documents

- Net Capital Gains Reconciliation [Report](#)
- Realised Capital Gain Report [Report](#)
- Market Movement [Report](#)

Standard Checklist

- Attach copies of Source Documentation (Contract Notes, Broker Statements, Chess Statements, Contracts of Sale, Managed Fund Statements etc)
- Attach copy of Market Movement report
- Attach copy of Net Capital Gains Reconciliation
- Attach copy of Realised Capital Gain Report
- Ensure all Asset Disposals have been entered
- Ensure all Market Values have been entered for June 30
- Ensure all Tax Deferred Distributions have been entered

INNOVATIVE FUND MGT PTY LTD SUPER FUND

Market Movement Report

As at 30 June 2022

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
VAS.AX - Vanguard Australian Shares Index Etf										
	01/07/2021	Opening Balance	15,900.00	0.00	0.00	0.00	1,495,236.00	0.00	0.00	0.00
	31/08/2021	Revaluation	0.00	0.00	40,863.00	0.00	1,536,099.00	0.00	0.00	0.00
	30/09/2021	Revaluation	0.00	0.00	(48,495.00)	0.00	1,487,604.00	0.00	0.00	0.00
	31/10/2021	Revaluation	0.00	0.00	2,544.00	0.00	1,490,148.00	0.00	0.00	0.00
	30/11/2021	Revaluation	0.00	0.00	(7,950.00)	0.00	1,482,198.00	0.00	0.00	0.00
	31/12/2021	Revaluation	0.00	0.00	56,286.00	0.00	1,538,484.00	0.00	0.00	0.00
	31/01/2022	Revaluation	0.00	0.00	(117,660.00)	0.00	1,420,824.00	0.00	0.00	0.00
	28/02/2022	Revaluation	0.00	0.00	15,423.00	0.00	1,436,247.00	0.00	0.00	0.00
	31/03/2022	Revaluation	0.00	0.00	112,731.00	0.00	1,548,978.00	0.00	0.00	0.00
	30/04/2022	Revaluation	0.00	0.00	(48,177.00)	0.00	1,500,801.00	0.00	0.00	0.00
	31/05/2022	Revaluation	0.00	0.00	(25,917.00)	0.00	1,474,884.00	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(117,978.00)	0.00	1,356,906.00	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(25,281.00)	0.00	1,331,625.00	0.00	0.00	0.00
	30/06/2022		15,900.00	0.00	(163,611.00)	0.00	1,331,625.00	0.00	0.00	0.00
VEU.AX - Vanguard All-world Ex-us Shares Index Etf										
	01/07/2021	Opening Balance	12,200.00	0.00	0.00	0.00	1,034,438.00	0.00	0.00	0.00
	31/08/2021	Revaluation	0.00	0.00	24,034.00	0.00	1,058,472.00	0.00	0.00	0.00
	30/09/2021	Revaluation	0.00	0.00	(25,376.00)	0.00	1,033,096.00	0.00	0.00	0.00
	31/10/2021	Revaluation	0.00	0.00	(17,446.00)	0.00	1,015,650.00	0.00	0.00	0.00
	30/11/2021	Revaluation	0.00	0.00	23,180.00	0.00	1,038,830.00	0.00	0.00	0.00
	31/12/2021	Revaluation	0.00	0.00	(8,174.00)	0.00	1,030,656.00	0.00	0.00	0.00
	31/01/2022	Revaluation	0.00	0.00	(13,786.00)	0.00	1,016,870.00	0.00	0.00	0.00
	28/02/2022	Revaluation	0.00	0.00	(41,358.00)	0.00	975,512.00	0.00	0.00	0.00
	31/03/2022	Revaluation	0.00	0.00	(29,768.00)	0.00	945,744.00	0.00	0.00	0.00
	30/04/2022	Revaluation	0.00	0.00	(11,224.00)	0.00	934,520.00	0.00	0.00	0.00
	31/05/2022	Revaluation	0.00	0.00	2,074.00	0.00	936,594.00	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(43,554.00)	0.00	893,040.00	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(9,394.00)	0.00	883,646.00	0.00	0.00	0.00
	30/06/2022		12,200.00	0.00	(150,792.00)	0.00	883,646.00	0.00	0.00	0.00
VEU.AX1 - Vanguard All-world Ex-us Shares Index Etf										
	01/07/2021	Opening Balance	2,000.00	0.00	0.00	0.00	169,580.00	0.00	0.00	0.00
	31/08/2021	Revaluation	0.00	0.00	3,940.00	0.00	173,520.00	0.00	0.00	0.00
	30/09/2021	Revaluation	0.00	0.00	(4,160.00)	0.00	169,360.00	0.00	0.00	0.00
	31/10/2021	Revaluation	0.00	0.00	(2,860.00)	0.00	166,500.00	0.00	0.00	0.00

INNOVATIVE FUND MGT PTY LTD SUPER FUND

Market Movement Report

As at 30 June 2022

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
	30/11/2021	Revaluation	0.00	0.00	3,800.00	0.00	170,300.00	0.00	0.00	0.00
	31/12/2021	Revaluation	0.00	0.00	(1,340.00)	0.00	168,960.00	0.00	0.00	0.00
	31/01/2022	Revaluation	0.00	0.00	(2,260.00)	0.00	166,700.00	0.00	0.00	0.00
	28/02/2022	Revaluation	0.00	0.00	(6,780.00)	0.00	159,920.00	0.00	0.00	0.00
	31/03/2022	Revaluation	0.00	0.00	(4,880.00)	0.00	155,040.00	0.00	0.00	0.00
	30/04/2022	Revaluation	0.00	0.00	(1,840.00)	0.00	153,200.00	0.00	0.00	0.00
	31/05/2022	Revaluation	0.00	0.00	340.00	0.00	153,540.00	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(7,140.00)	0.00	146,400.00	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(1,540.00)	0.00	144,860.00	0.00	0.00	0.00
	30/06/2022		2,000.00	0.00	(24,720.00)	0.00	144,860.00	0.00	0.00	0.00
VGE.AX - Vanguard Ftse Emerging Markets Shares Etf										
	01/07/2021	Opening Balance	14,800.00	0.00	0.00	0.00	1,193,028.00	0.00	0.00	0.00
	31/08/2021	Revaluation	0.00	0.00	(33,744.00)	0.00	1,159,284.00	0.00	0.00	0.00
	30/09/2021	Revaluation	0.00	0.00	(17,316.00)	0.00	1,141,968.00	0.00	0.00	0.00
	31/10/2021	Revaluation	0.00	0.00	(34,632.00)	0.00	1,107,336.00	0.00	0.00	0.00
	30/11/2021	Revaluation	0.00	0.00	23,384.00	0.00	1,130,720.00	0.00	0.00	0.00
	31/12/2021	Revaluation	0.00	0.00	(14,948.00)	0.00	1,115,772.00	0.00	0.00	0.00
	31/01/2022	Revaluation	0.00	0.00	5,920.00	0.00	1,121,692.00	0.00	0.00	0.00
	28/02/2022	Revaluation	0.00	0.00	(39,368.00)	0.00	1,082,324.00	0.00	0.00	0.00
	31/03/2022	Revaluation	0.00	0.00	(58,312.00)	0.00	1,024,012.00	0.00	0.00	0.00
	30/04/2022	Revaluation	0.00	0.00	(14,800.00)	0.00	1,009,212.00	0.00	0.00	0.00
	31/05/2022	Revaluation	0.00	0.00	(16,724.00)	0.00	992,488.00	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	8,288.00	0.00	1,000,776.00	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(9,324.00)	0.00	991,452.00	0.00	0.00	0.00
	30/06/2022		14,800.00	0.00	(201,576.00)	0.00	991,452.00	0.00	0.00	0.00
Total Market Movement					(540,699.00)					0.00
										(540,699.00)

INNOVATIVE FUND MGT PTY LTD SUPER FUND

Capital Gains Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

	Total	Discounted	Indexed	Other	Notional
Losses available to offset					
Carried forward from prior losses	0.00				
Carried forward from prior losses - Collectables	0.00				
Current year capital losses	0.00				
Current year capital losses - Collectables	0.00				
Total Losses Available	0.00				
Total Losses Available - Collectables	0.00				
Capital Gains					
Capital gains from disposal of assets	0.00	0.00	0.00	0.00	0.00
Capital gains from disposal of assets - Collectables	0.00	0.00	0.00	0.00	0.00
Capital gains from trust distributions	33,429.42	33,429.42	0.00	0.00	0.00
Capital Gains Before Losses applied	33,429.42	33,429.42	0.00	0.00	0.00
Losses and discount applied					
Losses applied	0.00	0.00	0.00	0.00	0.00
Losses applied - Collectables	0.00	0.00	0.00	0.00	0.00
Capital gains after losses applied	33,429.42	33,429.42	0.00	0.00	0.00
Capital gains after losses applied - Collectables	0.00	0.00	0.00	0.00	0.00
CGT Discount applied	11,143.14				
CGT Discount applied - Collectables	0.00				

INNOVATIVE FUND MGT PTY LTD SUPER FUND

Capital Gains Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

	Total	Discounted	Indexed	Other	Notional
Net Capital Gain					
Net capital gain	22,286.28				
Net capital gain - Collectables	0.00				
Total Net Capital Gain (11A)	22,286.28				
Net Capital Losses Carried Forward to later income					
Net Capital Losses Carried Forward to later income years	0.00				
Net Capital Losses Carried Forward to later income years - Collectables	0.00				
Total Net Capital Losses Carried Forward to later income years (14V)	0.00				

Note

Refer to Realised Gains Report for details of Disposals at a Security level

Refer to Distribution Reconciliation Report for Trust Distribution details at a Security level

INNOVATIVE FUND MGT PTY LTD SUPER FUND

Realised Capital Gains Report

For The Period 01 July 2021 - 30 June 2022

Investment		Accounting Treatment				Tax Treatment						
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
Units in Listed Unit Trusts (Australian)												
VAS.AX - Vanguard Australian Shares Index Etf												
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31,611.10	0.00	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31,611.10	0.00	0.00
VGE.AX - Vanguard Ftse Emerging Markets Shares Etf												
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,818.32	0.00	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,818.32	0.00	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	33,429.42	0.00	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	33,429.42	0.00	0.00

25000 - Interest Received

2022 Financial Year

Preparer Lousse Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
ANZ440310782	ANZ Cash Investment Acct 4403-10782	(\$0.02)	(\$0.08)	(75)%
STG432851749	St. George Incentive Saver 432851749	(\$29.91)	(\$47.83)	(37.47)%
STG446492396	St. George Power Saver 446492396	(\$73.53)	(\$27.44)	167.97%
TOTAL		CY Balance	LY Balance	
		(\$103.46)	(\$75.35)	

Supporting Documents

- Interest Reconciliation Report [Report](#)

Standard Checklist

- Attach Interest Reconciliation Report
- Ensure all interest has been recorded from Bank Statements
- Review Statements to ensure all TFN withheld has been input

INNOVATIVE FUND MGT PTY LTD SUPER FUND
Interest Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
Bank Accounts					
ANZ440310782 ANZ Cash Investment Acct 4403-10782					
31/08/2021	0.01	0.01			
30/09/2021	0.01	0.01			
	0.02	0.02			
STG432851749 St. George Incentive Saver 432851749					
31/07/2021	2.40	2.40			
31/07/2021	3.00	3.00			
31/08/2021	2.52	2.52			
30/09/2021	2.15	2.15			
30/10/2021	1.82	1.82			
30/11/2021	1.74	1.74			
31/12/2021	1.80	1.80			
31/01/2022	1.89	1.89			
31/01/2022	1.26	1.26			
28/02/2022	1.85	1.85			
31/03/2022	2.05	2.05			
30/04/2022	2.00	2.00			
30/04/2022	1.33	1.33			
31/05/2022	2.08	2.08			
30/06/2022	2.02	2.02			
13/09/2022	16:13:22				

INNOVATIVE FUND MGT PTY LTD SUPER FUND
Interest Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
	29.91	29.91			
STG446492396 St. George Power Saver 446492396					
31/07/2021	1.76	1.76			
31/08/2021	2.15	2.15			
30/09/2021	2.00	2.00			
30/10/2021	3.10	3.10			
30/11/2021	5.76	5.76			
31/12/2021	11.43	11.43			
31/01/2022	12.78	12.78			
31/01/2022	8.52	8.52			
28/02/2022	13.25	13.25			
31/03/2022	0.95	0.95			
30/04/2022	1.81	1.81			
30/04/2022	1.20	1.20			
31/05/2022	4.61	4.61			
30/06/2022	4.21	4.21			
	73.53	73.53			
	103.46	103.46			

INNOVATIVE FUND MGT PTY LTD SUPER FUND

Interest Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
TOTAL	103.46	103.46			

Tax Return Reconciliation

	Totals	Tax Return Label
Gross Interest	103.46	11C

30100 - Accountancy Fees

2022 Financial Year

Preparer Lousse Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30100	Accountancy Fees	\$960.00	\$1,130.00	(15.04)%
TOTAL		CY Balance	LY Balance	
		\$960.00	\$1,130.00	

Supporting Documents

- General Ledger [Report](#)
- INV-0058.pdf [30100](#)

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

INNOVATIVE FUND MGT PTY LTD SUPER FUND

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Accountancy Fees (30100)					
<u>Accountancy Fees (30100)</u>					
14/10/2021	Internet Withdrawal 14Oct13:08 To 062-099 010417929		960.00		960.00 DR
			960.00		960.00 DR
Total Debits:			960.00		
Total Credits:			0.00		



TAX INVOICE

Innovative Fund

Invoice Date
15 Sep 2021

Invoice Number
INV-0058

ABN
60 061 126 663

SuperHelp Australia
PTY LTD
PO Box 1906
MACQUARIE
CENTRE NSW 2113
AUSTRALIA

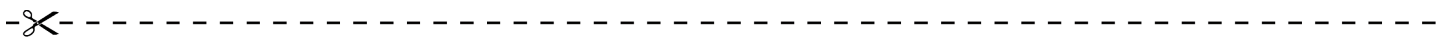
Item	Description	Quantity	Unit Price	GST	Amount AUD
EOY	SMSF Annual Administration	1.00	1,100.00	10%	1,100.00
PENSIO NADMIN	Pension Administration	2.00	150.00	10%	300.00
ACTCER T	Actuarial Certificate	1.00	110.00	10%	110.00
INCLUDES GST 10%					137.27
TOTAL AUD					1,510.00
Less Amount Paid					1,510.00
AMOUNT DUE AUD					0.00

Due Date: 29 Sep 2021

Please pay the balance of our fees by direct credit into our bank account.

OUR BANK DETAILS (Use your name or your SMSF name as the reference):

Account Name: Superhelp Australia Pty Ltd
Bank: Commonwealth Bank
BSB: 06 2099
Account Number: 1041 7929



PAYMENT ADVICE

To: SuperHelp Australia PTY LTD
PO Box 1906
MACQUARIE CENTRE NSW 2113
AUSTRALIA

Customer Innovative Fund
Invoice Number INV-0058

Amount Due **0.00**
Due Date 29 Sep 2021

Amount Enclosed

Enter the amount you are paying above

30400 - ATO Supervisory Levy

2022 Financial Year

Preparer Lousse Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30400	ATO Supervisory Levy	\$259.00	\$259.00	0%
TOTAL		CY Balance	LY Balance	
		\$259.00	\$259.00	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

INNOVATIVE FUND MGT PTY LTD SUPER FUND

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
ATO Supervisory Levy (30400)					
<u>ATO Supervisory Levy (30400)</u>					
04/10/2021	Ato Ato001100015136855		259.00		259.00 DR
			259.00		259.00 DR

Total Debits: 259.00

Total Credits: 0.00

30700 - Auditor's Remuneration

2022 Financial Year

Preparer Lousse Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30700	Auditor's Remuneration	\$550.00	\$450.00	22.22%
TOTAL		CY Balance	LY Balance	
		\$550.00	\$450.00	

Supporting Documents

- General Ledger [Report](#)
- 687063_1-JBB Invoice 159734_R.pdf [30700](#)

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

INNOVATIVE FUND MGT PTY LTD SUPER FUND

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Auditor's Remuneration (30700)					
Auditor's Remuneration (30700)					
14/10/2021	Internet Withdrawal 14Oct13:08 To 062-099 010417929		550.00		550.00 DR
			550.00		550.00 DR

Total Debits: 550.00

Total Credits: 0.00



TAX INVOICE

ABN
77 009 522 892

Invoice Date
24 September 2021

Invoice No.
159734

Client Code
1009511

DUE DATE
08 October 21

Innovative Fund MGT Pty Ltd Super Fund
14 Elizabeth Street
ALLAWAH NSW 2218

Professional Fees and Charges in attending to the following:-

Attendance to the conducting of the statutory audit for the fund in respect of the year ended 30 June 2021, including the completion of the now compulsory Australian Prudential Regulation Authority compliance audit, and preparation of audit engagement and trustee representation letters.	500.00
Our Fee Total	500.00
Plus: GST	50.00
TOTAL FEE	\$ 550.00

CREDIT TERMS – STRICTLY 14 DAYS

We reserve the right to withdraw this account and substitute an amended account notwithstanding that it may exceed the amount of this account.

Liability limited by a scheme approved under Professional Standards Legislation

Remittance Advice



Please return with your payment or email advice to admin@johnsonbrewardbrown.com.au

Innovative Fund MGT Pty Ltd Super Fund

Invoice No: 159734

Please find enclosed a cheque for: \$.....

Or Debit my:

	Card No.: _____/_____/_____/_____
	Expiry Date: ____/____ Amount: \$ _____
Name of Cardholder: _____	
Signature of Cardholder: _____	

Or Electronic Funds Transfer to: A/c Name: Johnson Breward Brown BSB 017 042 A/c No. 463158904 Reference: 1009511

Our contact details: P O Box 1003 Launceston TAS 7250 p. (03) 6331 4244

30800 - ASIC Fees

2022 Financial Year

Preparer Lousse Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30800	ASIC Fees	\$56.00	\$55.00	1.82%
TOTAL		CY Balance	LY Balance	
		\$56.00	\$55.00	

Supporting Documents

○ General Ledger [Report](#)

Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

INNOVATIVE FUND MGT PTY LTD SUPER FUND

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
ASIC Fees (30800)					
ASIC Fees (30800)					
24/09/2021	Tfr Wdl BPAY Internet 24Sep18:35 2291465091042 Asic		56.00		56.00 DR
			56.00		56.00 DR

Total Debits: 56.00

Total Credits: 0.00

41600 - Pensions Paid

2022 Financial Year

Preparer Louise Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
RAMKAL00001P	(Pensions Paid) Ramu, Kalpana - Pension (Pension)	\$50,360.00	\$13,060.00	285.6%
RAMKAL00002P	(Pensions Paid) Ramu, Kalpana - Pension (Pension)	\$17,140.00	\$13,800.00	24.2%
RAMSRI00001P	(Pensions Paid) Ramu, Srinivasa - Pension (Pension)	\$26,280.00	\$9,860.00	166.53%
RAMSRI00002P	(Pensions Paid) Ramu, Srinivasa - Pension (Pension)	\$7,960.00	\$6,430.00	23.79%
RAMSRI00008P	(Pensions Paid) Ramu, Srinivasa - Pension (Pension)	\$6,000.00	\$4,840.00	23.97%
RAMSRI00011P	(Pensions Paid) Ramu, Srinivasa - Pension (Pension)	\$20,270.00	\$16,370.00	23.82%
RAMSRI00012P	(Pensions Paid) Ramu, Srinivasa - Pension (Pension)	\$2,810.00	\$2,270.00	23.79%
RAMSRI00015P	(Pensions Paid) Ramu, Srinivasa - Pension (Account Based Pension 9)	\$4,180.00	\$3,380.00	23.67%
TOTAL		CY Balance	LY Balance	
		\$135,000.00	\$70,010.00	

Supporting Documents

- Pension Summary Report [Report](#)
- Pension_Calc.pdf

Standard Checklist

- Attach copy of Pension Summary Report
- Ensure Member(s) have been advised of pension for coming year
- Ensure Minimum Pension has been paid for each account

INNOVATIVE FUND MGT PTY LTD SUPER FUND

Pension Summary

As at 30 June 2022

Member Name : Ramu, Srinivasa

Member Age : 67* (Date of Birth : Provided)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
RAMSRI0001P	Account Based Pension	01/11/2008	44.88%	2.50%	\$11,100.00*	N/A	\$26,280.00	\$0.00	\$26,280.00	NIL

*COVID-19 50% reduction has been applied to the minimum pension amount.

RAMSRI0002P	Account Based Pension	18/06/2013	86.00%	2.50%	\$7,960.00*	N/A	\$7,960.00	\$0.00	\$7,960.00	\$0.00
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*COVID-19 50% reduction has been applied to the minimum pension amount.

RAMSRI0008P	Account Based Pension	30/06/2017	100.00%	2.50%	\$6,000.00*	N/A	\$6,000.00	\$0.00	\$6,000.00	\$0.00
-------------	-----------------------	------------	---------	-------	-------------	-----	------------	--------	------------	--------

*COVID-19 50% reduction has been applied to the minimum pension amount.

RAMSRI0011P	Account Based Pension	08/02/2016	100.00%	2.50%	\$20,270.00*	N/A	\$20,270.00	\$0.00	\$20,270.00	\$0.00
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*COVID-19 50% reduction has been applied to the minimum pension amount.

RAMSRI0012P	Account Based Pension	01/07/2016	100.00%	2.50%	\$2,810.00*	N/A	\$2,810.00	\$0.00	\$2,810.00	\$0.00
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*COVID-19 50% reduction has been applied to the minimum pension amount.

RAMSRI0015P	Account Based Pension	08/02/2018	100.00%	2.50%	\$4,180.00*	N/A	\$4,180.00	\$0.00	\$4,180.00	\$0.00
-------------	-----------------------	------------	---------	-------	-------------	-----	------------	--------	------------	--------

*COVID-19 50% reduction has been applied to the minimum pension amount.

					\$52,320.00	\$0.00	\$67,500.00	\$0.00	\$67,500.00	\$0.00
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INNOVATIVE FUND MGT PTY LTD SUPER FUND

Pension Summary

As at 30 June 2022

Member Name : Ramu, Kalpana

Member Age : 60* (Date of Birth : Provided)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
RAMKAL 00001P	Account Based Pension	01/07/2016	42.93%	2.00%	\$16,200.00*	N/A	\$50,360.00	\$0.00	\$50,360.00	NIL

*COVID-19 50% reduction has been applied to the minimum pension amount.

RAMKAL 00002P	Account Based Pension	06/08/2016	100.00 %	2.00%	\$17,140.00*	N/A	\$17,140.00	\$0.00	\$17,140.00	\$0.00
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*COVID-19 50% reduction has been applied to the minimum pension amount.

					\$33,340.00	\$0.00	\$67,500.00	\$0.00	\$67,500.00	\$0.00
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Total :

					\$85,660.00	\$0.00	\$135,000.00	\$0.00	\$135,000.00	\$0.00
--	--	--	--	--	--------------------	---------------	---------------------	---------------	---------------------	---------------

*Age as at 01/07/2021 or pension start date for new pensions.



SuperHelp Australia Pty Ltd

ABN 60 061 126 663

P O Box 454

Burwood, NSW 1805

Phone: 1 300 736 453

Fax: (02) 8456 5904

Website: www.superhelp.com.au

Date: 13 September
2022

Dear Sir/Madam,

**Re: Pension Requirements for Pension Member(s) for
INNOVATIVE FUND MGT PTY LTD SUPER FUND**

Please find attached your pension requirement(s) for the 2022-2023 financial year.

Please ensure that the pension for the 2022-2023 income year fits within these Minimum and Maximum levels. Please note that any pensions that would have been commenced during the 2022-2023 income year are not included in the calculations.

Sincerely Yours,

Superhelp Australia Pty Ltd

INNOVATIVE FUND MGT PTY LTD SUPER FUND

Yearly Projected Pension Calculation Report

As at 01 July 2022

Member Name	Member Code	Pension Type	Pension Start/ Conversion Date	Age (as at 01/07/2022)	Opening Balance	Minimum Amount *	Maximum Amount	Tax Free %	Min Tax Free Payments	Min Taxable Payments
Ramu, Srinivasa	RAMSRI00001P	Account Based Pension	01/11/2008	68	378,067.48	9,450.00	N/A	44.88	4,241.16	5,208.84
Ramu, Srinivasa	RAMSRI00002P	Account Based Pension	18/06/2013	68	281,205.05	7,030.00	N/A	86.00	6,045.80	984.20
Ramu, Srinivasa	RAMSRI00008P	Account Based Pension	30/06/2017	68	212,044.57	5,300.00	N/A	100.00	5,300.00	0.00
Ramu, Srinivasa	RAMSRI00011P	Account Based Pension	08/02/2016	68	716,411.39	17,910.00	N/A	100.00	17,910.00	0.00
Ramu, Srinivasa	RAMSRI00012P	Account Based Pension	01/07/2016	68	99,163.97	2,480.00	N/A	100.00	2,480.00	0.00
Ramu, Srinivasa	RAMSRI00015P	Account Based Pension	08/02/2018	68	147,669.78	3,690.00	N/A	100.00	3,690.00	0.00
					1,834,562.24	45,860.00			39,666.96	6,193.04
Ramu, Kalpana	RAMKAL00001P	Account Based Pension	01/07/2016	61	686,450.38	13,730.00	N/A	42.93	5,894.29	7,835.71
Ramu, Kalpana	RAMKAL00002P	Account Based Pension	06/08/2016	61	761,555.16	15,230.00	N/A	100.00	15,230.00	0.00
					1,448,005.54	28,960.00			21,124.29	7,835.71
					3,282,567.78	74,820.00			60,791.25	14,028.75

* COVID-19 50% reduction has been applied to the minimum pension amount

48500 - Income Tax Expense

2022 Financial Year

Preparer Lousse Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
48500	Income Tax Expense	(\$26,791.27)	(\$12,062.24)	122.11%
TOTAL		CY Balance	LY Balance	
		(\$26,791.27)	(\$12,062.24)	

Supporting Documents

No supporting documents

49000 - Profit/Loss Allocation Account

2022 Financial Year

Preparer Lousse Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
49000	Profit/Loss Allocation Account	(\$496,945.76)	\$768,852.05	(164.63)%
TOTAL		CY Balance	LY Balance	
		(\$496,945.76)	\$768,852.05	

Supporting Documents

No supporting documents

50000 - Members

2022 Financial Year

Preparer Lousse Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	Change
RAMKAL00001P	Ramu, Kalpana - Pension (Pension)	(\$810,034.42)		\$73,224.04	\$50,360.00		(\$686,450.38)	(15.26)%
RAMKAL00002P	Ramu, Kalpana - Pension (Pension)	(\$857,154.65)		\$78,459.49	\$17,140.00		(\$761,555.16)	(11.15)%
RAMROH00001A	Ramu, Rohit - Accumulation (Accumulation)	(\$207,127.43)		\$18,566.46		\$1,414.35	(\$187,146.62)	(9.65)%
RAMSRI00001P	Ramu, Srinivasa - Pension (Pension)	(\$443,956.34)		\$39,608.86	\$26,280.00		(\$378,067.48)	(14.84)%
RAMSRI00002P	Ramu, Srinivasa - Pension (Pension)	(\$318,266.91)		\$29,101.86	\$7,960.00		(\$281,205.05)	(11.64)%
RAMSRI00008P	Ramu, Srinivasa - Pension (Pension)	(\$239,961.23)		\$21,916.66	\$6,000.00		(\$212,044.57)	(11.63)%
RAMSRI00011P	Ramu, Srinivasa - Pension (Pension)	(\$810,771.99)		\$74,090.60	\$20,270.00		(\$716,411.39)	(11.64)%
RAMSRI00012P	Ramu, Srinivasa - Pension (Pension)	(\$112,264.35)		\$10,290.38	\$2,810.00		(\$99,163.97)	(11.67)%
RAMSRI00015P	Ramu, Srinivasa - Pension (Account Based Pension 9)	(\$167,122.84)		\$15,273.06	\$4,180.00		(\$147,669.78)	(11.64)%

TOTAL	Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance
	(\$3,966,660.16)		\$360,531.41	\$135,000.00	\$1,414.35	(\$3,469,714.40)

Supporting Documents

- Members Summary [Report](#)
- Members Statements [Report](#)

Standard Checklist

- Attach copies of Members Statements

INNOVATIVE FUND MGT PTY LTD SUPER FUND

Members Statement

Srinivasa Ramu
 14 Elizabeth Street
 Allawah, New South Wales, 2218, Australia

Your Details

		Nominated Beneficiaries:	N/A
Date of Birth :	Provided	Nomination Type:	N/A
Age:	68	Vested Benefits:	378,067.48
Tax File Number:	Provided	Total Death Benefit:	378,067.48
Date Joined Fund:	12/04/1994	Current Salary:	0.00
Service Period Start Date:	19/03/1990	Previous Salary:	0.00
Date Left Fund:		Disability Benefit:	0.00
Member Code:	RAMSRI00001P		
Account Start Date:	01/11/2008		
Account Phase:	Retirement Phase		
Account Description:	Pension		

Your Balance

Total Benefits	378,067.48
<u>Preservation Components</u>	
Preserved	(210,103.92)
Unrestricted Non Preserved	588,171.40
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (44.88%)	159,658.65
Taxable	218,408.83

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	443,956.34	359,408.16
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(39,608.86)	94,408.18
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	26,280.00	9,860.00
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	378,067.48	443,956.34

Members Statement

Trustee's Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. Every effort has been made by the Trustee to ensure the accuracy and completeness of this Statement. The Trustee does not accept any liability for any error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

Srinivasa Ramu
Director

Kalpana Ramu
Director

Rohit Ramu
Director

INNOVATIVE FUND MGT PTY LTD SUPER FUND

Members Statement

Srinivasa Ramu
 14 Elizabeth Street
 Allawah, New South Wales, 2218, Australia

Your Details

		Nominated Beneficiaries:	N/A
Date of Birth :	Provided	Nomination Type:	N/A
Age:	68	Vested Benefits:	281,205.05
Tax File Number:	Provided	Total Death Benefit:	281,205.05
Date Joined Fund:	12/04/1994	Current Salary:	0.00
Service Period Start Date:	19/03/1990	Previous Salary:	0.00
Date Left Fund:		Disability Benefit:	0.00
Member Code:	RAMSRI00002P		
Account Start Date:	18/06/2013		
Account Phase:	Retirement Phase		
Account Description:	Pension		

Your Balance

Total Benefits	281,205.05
<u>Preservation Components</u>	
Preserved	(27,597.35)
Unrestricted Non Preserved	308,802.40
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (86.00%)	249,894.82
Taxable	31,310.23

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	318,266.91	257,142.61
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(29,101.86)	67,554.30
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	7,960.00	6,430.00
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	281,205.05	318,266.91

Members Statement

Trustee's Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. Every effort has been made by the Trustee to ensure the accuracy and completeness of this Statement. The Trustee does not accept any liability for any error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

Srinivasa Ramu
Director

Kalpana Ramu
Director

Rohit Ramu
Director

INNOVATIVE FUND MGT PTY LTD SUPER FUND

Members Statement

Srinivasa Ramu
 14 Elizabeth Street
 Allawah, New South Wales, 2218, Australia

Your Details

		Nominated Beneficiaries:	N/A
Date of Birth :	Provided	Nomination Type:	N/A
Age:	68	Vested Benefits:	212,044.57
Tax File Number:	Provided	Total Death Benefit:	212,044.57
Date Joined Fund:	12/04/1994	Current Salary:	0.00
Service Period Start Date:	19/03/1990	Previous Salary:	0.00
Date Left Fund:		Disability Benefit:	0.00
Member Code:	RAMSRI00008P		
Account Start Date:	30/06/2017		
Account Phase:	Retirement Phase		
Account Description:	Pension		

Your Balance

Total Benefits	212,044.57
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	212,044.57
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (100.00%)	212,044.57
Taxable	

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	239,961.23	193,778.85
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(21,916.66)	51,022.38
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	6,000.00	4,840.00
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	212,044.57	239,961.23

Members Statement

Trustee's Disclaimer

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Signed by all the trustees of the fund

Srinivasa Ramu
Director

Kalpana Ramu
Director

Rohit Ramu
Director

INNOVATIVE FUND MGT PTY LTD SUPER FUND

Members Statement

Srinivasa Ramu
 14 Elizabeth Street
 Allawah, New South Wales, 2218, Australia

Your Details

		Nominated Beneficiaries:	N/A
Date of Birth :	Provided	Nomination Type:	N/A
Age:	68	Vested Benefits:	716,411.39
Tax File Number:	Provided	Total Death Benefit:	716,411.39
Date Joined Fund:	12/04/1994	Current Salary:	0.00
Service Period Start Date:		Previous Salary:	0.00
Date Left Fund:		Disability Benefit:	0.00
Member Code:	RAMSRI00011P		
Account Start Date:	08/02/2016		
Account Phase:	Retirement Phase		
Account Description:	Pension		

Your Balance

Total Benefits	716,411.39
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	716,411.39
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (100.00%)	716,411.39
Taxable	

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	810,771.99	654,773.64
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(74,090.60)	172,368.35
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	20,270.00	16,370.00
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	716,411.39	810,771.99

Members Statement

Trustee's Disclaimer

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Signed by all the trustees of the fund

Srinivasa Ramu
Director

Kalpana Ramu
Director

Rohit Ramu
Director

INNOVATIVE FUND MGT PTY LTD SUPER FUND

Members Statement

Srinivasa Ramu
 14 Elizabeth Street
 Allawah, New South Wales, 2218, Australia

Your Details

		Nominated Beneficiaries:	N/A
Date of Birth :	Provided	Nomination Type:	N/A
Age:	68	Vested Benefits:	99,163.97
Tax File Number:	Provided	Total Death Benefit:	99,163.97
Date Joined Fund:	12/04/1994	Current Salary:	0.00
Service Period Start Date:		Previous Salary:	0.00
Date Left Fund:		Disability Benefit:	0.00
Member Code:	RAMSRI00012P		
Account Start Date:	01/07/2016		
Account Phase:	Retirement Phase		
Account Description:	Pension		

Your Balance

Total Benefits	99,163.97
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	99,163.97
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (100.00%)	106,186.80
Taxable	(7,022.83)

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	112,264.35	90,701.53
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(10,290.38)	23,832.82
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	2,810.00	2,270.00
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	99,163.97	112,264.35

Members Statement

Trustee's Disclaimer

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Signed by all the trustees of the fund

Srinivasa Ramu
Director

Kalpana Ramu
Director

Rohit Ramu
Director

INNOVATIVE FUND MGT PTY LTD SUPER FUND

Members Statement

Srinivasa Ramu
 14 Elizabeth Street
 Allawah, New South Wales, 2218, Australia

Your Details

		Nominated Beneficiaries:	Kalpana Ramu
Date of Birth :	Provided	Nomination Type:	N/A
Age:	68	Vested Benefits:	147,669.78
Tax File Number:	Provided	Total Death Benefit:	147,669.78
Date Joined Fund:	12/04/1994		
Service Period Start Date:			
Date Left Fund:			
Member Code:	RAMSRI00015P		
Account Start Date:	08/02/2018		
Account Phase:	Retirement Phase		
Account Description:	Account Based Pension 9		

Your Balance

Total Benefits	147,669.78
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	147,669.78
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (100.00%)	147,669.78
Taxable	

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	167,122.84	135,005.36
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(15,273.06)	35,497.48
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	4,180.00	3,380.00
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	147,669.78	167,122.84

Members Statement

Trustee's Disclaimer

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Signed by all the trustees of the fund

Srinivasa Ramu
Director

Kalpana Ramu
Director

Rohit Ramu
Director

INNOVATIVE FUND MGT PTY LTD SUPER FUND

Members Statement

Kalpana Ramu
 PO Box 588
 Hurstville, New South Wales, 1481, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	61	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	686,450.38
Date Joined Fund:	12/04/1994	Total Death Benefit:	686,450.38
Service Period Start Date:	21/05/1990	Current Salary:	0.00
Date Left Fund:		Previous Salary:	0.00
Member Code:	RAMKAL00001P	Disability Benefit:	0.00
Account Start Date:	01/07/2016		
Account Phase:	Retirement Phase		
Account Description:	Pension		

Your Balance

Total Benefits	686,450.38
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	686,450.38
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (42.93%)	295,059.43
Taxable	391,390.95

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	810,034.42	652,991.86
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(73,224.04)	170,102.56
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	50,360.00	13,060.00
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	686,450.38	810,034.42

Members Statement

Trustee's Disclaimer

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Signed by all the trustees of the fund

Srinivasa Ramu
Director

Kalpana Ramu
Director

Rohit Ramu
Director

INNOVATIVE FUND MGT PTY LTD SUPER FUND

Members Statement

Kalpana Ramu
 PO Box 588
 Hurstville, New South Wales, 1481, Australia

Your Details

		Nominated Beneficiaries:	N/A
Date of Birth :	Provided	Nomination Type:	N/A
Age:	61	Vested Benefits:	761,555.16
Tax File Number:	Provided	Total Death Benefit:	761,555.16
Date Joined Fund:	12/04/1994	Current Salary:	0.00
Service Period Start Date:		Previous Salary:	0.00
Date Left Fund:		Disability Benefit:	0.00
Member Code:	RAMKAL00002P		
Account Start Date:	06/08/2016		
Account Phase:	Retirement Phase		
Account Description:	Pension		

Your Balance

Total Benefits	761,555.16
<u>Preservation Components</u>	
Preserved	540,000.00
Unrestricted Non Preserved	221,555.16
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (100.00%)	761,555.16
Taxable	

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	857,154.65	689,858.79
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(78,459.49)	181,095.86
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	17,140.00	13,800.00
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	761,555.16	857,154.65

Members Statement

Trustee's Disclaimer

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Signed by all the trustees of the fund

Srinivasa Ramu
Director

Kalpana Ramu
Director

Rohit Ramu
Director

INNOVATIVE FUND MGT PTY LTD SUPER FUND

Members Statement

Rohit Ramu
 14 Elizabeth Street
 Allawah, New South Wales, 2218, Australia

Your Details

		Nominated Beneficiaries:	N/A
Date of Birth :	Provided	Nomination Type:	N/A
Age:	31	Vested Benefits:	187,146.62
Tax File Number:	Provided	Total Death Benefit:	187,146.62
Date Joined Fund:	16/06/2006	Current Salary:	0.00
Service Period Start Date:	16/06/2006	Previous Salary:	0.00
Date Left Fund:		Disability Benefit:	0.00
Member Code:	RAMROH00001A		
Account Start Date:	16/06/2006		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

Total Benefits	187,146.62
<u>Preservation Components</u>	
Preserved	187,146.61
Unrestricted Non Preserved	0.01
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	21,823.30
Taxable	165,323.32

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	207,127.43	164,147.31
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(18,566.46)	43,668.32
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax		
Income Tax	1,414.35	688.20
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	187,146.62	207,127.43

Members Statement

Trustee's Disclaimer

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Signed by all the trustees of the fund

Srinivasa Ramu
Director

Kalpana Ramu
Director

Rohit Ramu
Director

INNOVATIVE FUND MGT PTY LTD SUPER FUND

Members Summary

As at 30 June 2022

Opening Balances	Increases				Decreases					Closing Balance	
	Contributions	Transfers In	Net Earnings	Insurance Proceeds	Pensions Paid	Contributions Tax	Taxes Paid	Benefits Paid/ Transfers Out	Insurance Premiums		Member Expenses
Srinivasa Ramu (Age: 68)											
RAMSRI00001P - Pension - Tax Free: 44.88%											
443,956.34			(39,608.86)		26,280.00						378,067.48
RAMSRI00002P - Pension - Tax Free: 86.00%											
318,266.91			(29,101.86)		7,960.00						281,205.05
RAMSRI00008P - Pension - Tax Free: 100.00%											
239,961.23			(21,916.66)		6,000.00						212,044.57
RAMSRI00011P - Pension - Tax Free: 100.00%											
810,771.99			(74,090.60)		20,270.00						716,411.39
RAMSRI00012P - Pension - Tax Free: 100.00%											
112,264.35			(10,290.38)		2,810.00						99,163.97
RAMSRI00015P - Account Based Pension 9 - Tax Free: 100.00%											
167,122.84			(15,273.06)		4,180.00						147,669.78
2,092,343.66			(190,281.42)		67,500.00						1,834,562.24
Kalpana Ramu (Age: 61)											
RAMKAL00001P - Pension - Tax Free: 42.93%											
810,034.42			(73,224.04)		50,360.00						686,450.38

INNOVATIVE FUND MGT PTY LTD SUPER FUND

Members Summary

As at 30 June 2022

Opening Balances	Increases				Decreases					Closing Balance	
	Contributions	Transfers In	Net Earnings	Insurance Proceeds	Pensions Paid	Contributions Tax	Taxes Paid	Benefits Paid/Transfers Out	Insurance Premiums		Member Expenses
RAMKAL00002P - Pension - Tax Free: 100.00%											
857,154.65			(78,459.49)		17,140.00						761,555.16
1,667,189.07			(151,683.53)		67,500.00						1,448,005.54
Rohit Ramu (Age: 31)											
RAMROH00001A - Accumulation											
207,127.43			(18,566.46)				1,414.35				187,146.62
207,127.43			(18,566.46)				1,414.35				187,146.62
3,966,660.16			(360,531.41)		135,000.00		1,414.35				3,469,714.40

60400 - Bank Accounts

2022 Financial Year

Preparer Louise Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
ANZ440310782	ANZ Cash Investment Acct 4403-10782	\$757.49	\$757.47	0%
ANZNBFI012083218	Bell Potter Cash a/c 012083218	\$1,090.27	\$1,090.27	0%
STG432851749	St. George Incentive Saver 432851749	\$16,392.60	\$13,704.46	19.62%
STG446492396	St. George Power Saver 446492396	\$33,295.48	\$32,491.70	2.47%
TOTAL		CY Balance	LY Balance	
		\$51,535.84	\$48,043.90	

Supporting Documents

- Bank Statement Report [Report](#)
- ANZ Cash 0782.pdf [ANZ440310782](#)
- Statement 21_Jan to Jul 2021.PDF [ANZ440310782](#)
- Feb to Jul 2022.pdf [ANZ440310782](#)
- Bell Potter Cash.pdf [ANZNBFI012083218](#)
- Statement 12_18 May 2022.pdf [STG432851749](#)
- Bank transactions 01072021 to 30062022.pdf [STG432851749](#)
- Transaction report 01062022 to 30082022.pdf [STG432851749](#)
- Statement 28_PowerSaver_09Jan2022.pdf [STG446492396](#)
- Statement_29_110122 to 10Jul2022.pdf [STG446492396](#)
- Statement 27_PowerSaver_09Jul2021.pdf [STG446492396](#)

Standard Checklist

- Attach Copies of Bank Statements
- Attach copy of Bank Statement Report
- Ensure all Balances match Statement Balances at June 30
- Ensure all Transactions have been entered

INNOVATIVE FUND MGT PTY LTD SUPER FUND
Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60400 / ANZ440310782

Account Name: ANZ Cash Investment Acct 4403-10782

BSB and Account Number: 012012 440310782

Opening Balance - **Total Debits** + **Total Credits** = **Closing Balance**
 \$ 757.47 \$ 0.02 \$ 757.49

Data Feed Used

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			757.47		
31/08/2021	Credit Interest Paid		0.01	757.48		
30/09/2021	Credit Interest Paid		0.01	757.49		
30/06/2022	CLOSING BALANCE			757.49		
			0.02			

INNOVATIVE FUND MGT PTY LTD SUPER FUND
Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60400 / ANZNBFI012083218

Account Name: Bell Potter Cash a/c 012083218

BSB and Account Number: 013986 012083218

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
\$ 1,090.27						\$ 1,090.27	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			1,090.27		
30/06/2022	CLOSING BALANCE			1,090.27		

INNOVATIVE FUND MGT PTY LTD SUPER FUND
Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60400 / STG432851749

Account Name: St. George Incentive Saver 432851749

BSB and Account Number: 112879 432851749

Opening Balance - **Total Debits** + **Total Credits** = **Closing Balance**
 \$ 13,704.46 \$ 1,566.00 \$ 4,254.14 \$ 16,392.60

Data Feed Used

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			13,704.46		
20/07/2021	VeU Dividend VeU46/00804308		1,154.18	14,858.64		
31/07/2021	Bonus Interest		3.00	14,861.64		
31/07/2021	Credit Interest		2.40	14,864.04		
31/08/2021	Credit Interest		2.52	14,866.56		
24/09/2021	Tfr Wdl BPAY Internet 24Sep18:35 2291465091042 Asic	56.00		14,810.56		
30/09/2021	Credit Interest		2.15	14,812.71		
14/10/2021	Internet Withdrawal 14Oct13:08 To 062-099 010417929	1,510.00		13,302.71		
19/10/2021	VeU Dividend VeU47/00804342		846.54	14,149.25		
30/10/2021	Credit Interest		1.82	14,151.07		
30/11/2021	Credit Interest		1.74	14,152.81		
31/12/2021	Credit Interest		1.80	14,154.61		
21/01/2022	VeU Dividend VeU48/00804368		1,982.73	16,137.34		
31/01/2022	Bonus Interest		1.26	16,138.60		
31/01/2022	Credit Interest		1.89	16,140.49		
28/02/2022	Credit Interest		1.85	16,142.34		
31/03/2022	Credit Interest		2.05	16,144.39		

INNOVATIVE FUND MGT PTY LTD SUPER FUND
Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
21/04/2022	Veu Dividend Veu49/00804368		240.78	16,385.17		
30/04/2022	Bonus Interest		1.33	16,386.50		
30/04/2022	Credit Interest		2.00	16,388.50		
31/05/2022	Credit Interest		2.08	16,390.58		
30/06/2022	Credit Interest		2.02	16,392.60		
30/06/2022	CLOSING BALANCE			16,392.60		
		<u>1,566.00</u>	<u>4,254.14</u>			

INNOVATIVE FUND MGT PTY LTD SUPER FUND
Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60400 / STG446492396

Account Name: St. George Power Saver 446492396

BSB and Account Number: 112879 446492396

Opening Balance - **Total Debits** + **Total Credits** = **Closing Balance**
 \$ 32,491.70 \$ 135,000.00 \$ 135,803.78 \$ 33,295.48

Data Feed Used

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			32,491.70		
15/07/2021	Internet Withdrawal 15Jul05:59 Monthly Pension	2,000.00		30,491.70		
16/07/2021	Vas Payment Jul21/00811303		8,847.25	39,338.95		
16/07/2021	Vge Payment Jul21/00801443 [Amount Receivable]		5,424.77	44,763.72		
20/07/2021	Veu Dividend Veu46/00804289		7,040.50	51,804.22		
31/07/2021	Credit Interest		1.76	51,805.98		
16/08/2021	Internet Withdrawal 15Aug05:36 Monthly Pension	2,000.00		49,805.98		
31/08/2021	Credit Interest		2.15	49,808.13		
15/09/2021	Internet Withdrawal 15Sep05:47 Monthly Pension	2,000.00		47,808.13		
30/09/2021	Credit Interest		2.00	47,810.13		
04/10/2021	Ato Ato001100015136855		11,803.24	59,613.37		
15/10/2021	Internet Withdrawal 15Oct06:01 Monthly Pension	2,000.00		57,613.37		
18/10/2021	Vas Payment Oct21/00811800		22,376.71	79,990.08		
18/10/2021	Vge Payment Oct21/00801444		7,711.07	87,701.15		
19/10/2021	Veu Dividend Veu47/00804321		5,163.92	92,865.07		
30/10/2021	Credit Interest		3.10	92,868.17		
15/11/2021	Internet Withdrawal 15Nov05:43 Monthly Pension	2,000.00		90,868.17		

INNOVATIVE FUND MGT PTY LTD SUPER FUND

Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
30/11/2021	Credit Interest		5.76	90,873.93		
15/12/2021	Internet Withdrawal 15Dec05:48 Monthly Pension	2,000.00		88,873.93		
31/12/2021	Credit Interest		11.43	88,885.36		
15/01/2022	Internet Withdrawal 15Jan05:38 Monthly Pension	2,000.00		86,885.36		
19/01/2022	Vas Payment Jan22/00812004		11,075.03	97,960.39		
19/01/2022	Vge Payment Jan22/00801438		8,584.14	106,544.53		
21/01/2022	VeU Dividend VeU48/00804346		12,094.64	118,639.17		
31/01/2022	Bonus Interest		8.52	118,647.69		
31/01/2022	Credit Interest		12.78	118,660.47		
15/02/2022	Internet Withdrawal 15Feb05:40 Monthly Pension	2,000.00		116,660.47		
28/02/2022	Credit Interest		13.25	116,673.72		
28/02/2022	Internet Withdrawal 28Feb15:12 Pension	70,000.00		46,673.72		
05/03/2022	Internet Withdrawal 05Mar16:56 Pension Paid	45,000.00		1,673.72		
31/03/2022	Credit Interest		0.95	1,674.67		
20/04/2022	Vas Payment Apr22/00812246		31,734.47	33,409.14		
20/04/2022	Vge Payment Apr22/00801435		2,405.75	35,814.89		
21/04/2022	VeU Dividend VeU49/00804345		1,468.76	37,283.65		
30/04/2022	Bonus Interest		1.20	37,284.85		
30/04/2022	Credit Interest		1.81	37,286.66		
16/05/2022	Internet Withdrawal 15May05:36 Monthly Pension	2,000.00		35,286.66		
31/05/2022	Credit Interest		4.61	35,291.27		

INNOVATIVE FUND MGT PTY LTD SUPER FUND
Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
15/06/2022	Internet Withdrawal 15Jun05:45 Monthly Pension	2,000.00		33,291.27		
30/06/2022	Credit Interest		4.21	33,295.48		
30/06/2022	CLOSING BALANCE			33,295.48		
		<u>135,000.00</u>	<u>135,803.78</u>			



ANZ CASH INVESTMENT ACCT STATEMENT

STATEMENT NUMBER 22

30 JULY 2021 TO 31 JANUARY 2022

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
30 JUL 2021	OPENING BALANCE			757.47
31 AUG 2021	CREDIT INTEREST PAID			757.48
30 SEP 2021	CREDIT INTEREST PAID			757.49
	TOTALS AT END OF PAGE	\$0.00	\$0.02	
	TOTALS AT END OF PERIOD	\$0.00	\$0.02	827.49



RAMU SUPER P/L
 14 ELIZABETH ST
 ALLAWAH NSW 2218

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

SHARE INVESTING LIMITED
 INNOVATIVE FUND MGT S/F

Branch Number (BSB)

012-012

Account Number

4403-10782

Account Descriptor

TRUST ACCOUNT

IMPORTANT INFORMATION

Please check the entries and call us in regarding any errors. All entries generated by ANZ are subject to verification and validation and if necessary, adjustments will appear on a later statement. If you have a complaint or unresolved issue with ANZ's product or service please call our National Feedback Line (1300 55 134) and provide us with further information in relation to ANZ's dispute resolution process and this product (including details of benefits or fees and charges) is available on request and you can contact us by reviewing the Terms and Conditions, and Fees and Charges brochures.

Opening Balance: **\$757.47**

Total Deposits: **\$0.02**

Total Withdrawals: **\$0.00**

Closing Balance: **\$757.49**

032RSP902A044731_MU22_003



440310782_07676 E-942 S-1514 1-3027

NEED TO GET IN TOUCH?



ANZ Internet Banking
 anz.com

OR



Enquiries: 133350
 Lost/Stolen Cards: 1800 033 844

ANZ CASH INVESTMENT ACCT STATEMENT

Account Number 4403-10782

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2021				
30 JUL	OPENING BALANCE			757.47
31 AUG	CREDIT INTEREST PAID		0.01	757.48
30 SEP	CREDIT INTEREST PAID		0.01	757.49
	TOTALS AT END OF PAGE	\$0.00	\$0.02	
	TOTALS AT END OF PERIOD	\$0.00	\$0.02	\$757.49

This Statement Includes

Interest earned on deposits	\$0.02
-----------------------------	--------

IMPORTANT INFORMATION

PLEASE CHECK THE ENTRIES AND CALL 13 13 14 REGARDING ANY ERRORS ON THIS STATEMENT.

All entries generated are subject to authorisation and verification and if necessary, adjustments will appear on a later statement.

If you have a complaint or unresolved issue with ANZ's product or service please call our National Feedback Line **1800 805 154** and advise us.

Further information in relation to ANZ's dispute resolution process and this product (including details of benefits or fees and charges) is available on request and you can access this information by reviewing the Terms and Conditions, and Fees and Charges brochures which can be found at www.anz.com or by calling **13 13 14**.



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



ANZ CASH INVESTMENT ACCT STATEMENT

STATEMENT NUMBER 23
31 JANUARY 2022 TO 29 JULY 2022

RAMU SUPER P/L
14 ELIZABETH ST
ALLAWAH NSW 2218

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

SHARE INVESTING LIMITED
INNOVATIVE FUND MGT S/F

Branch Number (BSB)

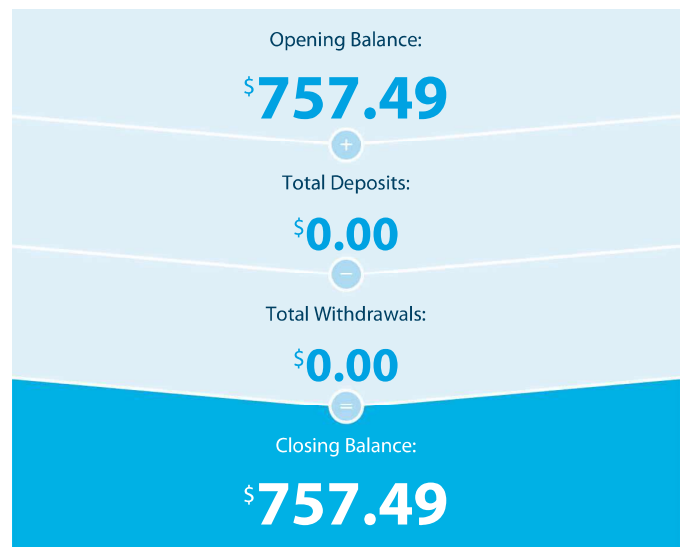
012-012

Account Number

4403-10782

Account Descriptor

TRUST ACCOUNT



NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



Enquiries: 133350
Lost/Stolen Cards: 1800 033 844



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

ANZ CASH INVESTMENT ACCT STATEMENT

Account Number 4403-10782

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2022				
31 JAN	OPENING BALANCE			757.49
	TOTALS AT END OF PAGE	\$0.00	\$0.00	
	TOTALS AT END OF PERIOD	\$0.00	\$0.00	\$757.49

Yearly Summary

Previous Year to 30/06/2022 (\$)

Interest earned on deposits	0.02
-----------------------------	------

IMPORTANT INFORMATION

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If you have a complaint about an ANZ product or service, please contact us and we will try to resolve the issue as quickly as possible. Our customer complaints guide is available at <https://www.anz.com.au/support/contact-us/compliments-suggestions-complaints/>, alternatively you may wish to:

- Call us:**
- General enquiries **13 13 14**
 - If you're overseas **+61 3 9683 9999**
 - ANZ Complaint Resolution Team on **1800 805 154**
 - If you're deaf, hard of hearing and/or have a speech impairment, call **133 677** or visit the **National Relay Service** at: <https://nrschat.nrsccall.gov.au/nrs/internetrelay>

Write to us: ANZ Complaint Resolution Team
Locked Bag 4050,
South Melbourne VIC 3205
or **ANZ online complaints form:**

<https://www.anz.com.au/support/contact-us/compliments-suggestions-complaints/feedback/>

Visit us: At your nearest ANZ branch.
If you have a Relationship Manager, please feel free to contact them.

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

Call: **1800 931 678** (free call within Australia), or **+61 1800 931 678** (International)
Write to: **Australian Financial Complaints Authority Limited**
GPO Box 3,
Melbourne VIC 3001
Online: Email: info@afca.org.au
Web: www.afca.org.au



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



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

Interim Statement of Account

6/75 DORCAS STREET
SOUTH MELBOURNE 3205
TELEPHONE NUMBERS
STATEMENT AND ACCOUNT ENQUIRIES 13 13 14
ALL OTHER ENQUIRIES 13 13 14
FAX NUMBER

These entries will also appear
on your regular statement.

Account
name(s)

INNOVATIVE FUND MGT S/F

This statement shows entries
processed by ANZ

FROM

29 JUL 2022

Account type
and number

ANZ CASH INVESTMENT ACCOUNT 4403-10782

TO
the close of
business on

12 SEP 2022

2022	Transaction description	Withdrawals	Deposits	Balance
29 JUL	BALANCE BROUGHT FORWARD			757.49

TOTALS AT END OF PERIOD

0.00

0.00

757.49

Name and mailing address

RAMU SUPER P/L
14 ELIZABETH ST
ALLAWAH NSW 2218

Please contact your nearest ANZ branch if you have changed your address.

**BELL FINANCIAL TRUST
TRANSACTION
STATEMENT**Statement Date:
01 Jul 2021 - 31 Jul 2021Ramu Super Pty Ltd
<Innovative Fund MGT S/F A/C>
14 Elizabeth Street
ALLAWAH NSW 2218**FACILITY SUMMARY**

FACILITY NUMBER	120832
Opening Balance	\$ 1,090.27
Withdrawals	\$ 0.00
Deposits	\$ 0.00
Closing Balance	\$ 1,090.27

Billers Code: 253104
Ref: 00012083218

Telephone & Internet Banking - BPAY

Call your bank, credit union or building society to make a payment from your cheque or savings account to your Bell Financial Trust account. More info: www.bpay.com.auDirect BSB:013-986
Credit: Account No:012083218

Quote this BSB and account number if you want to transfer funds (including dividends) electronically into your Bell Financial Trust account.

FACILITY POSITION

Account Number	Account Type	Activation Date	Interest Rate	Unit Balance	Interest Year to Date
120832/1	At Call Deposit	31 Mar 2011	0.00%	1,090.27	0.00

The Bell Cash Trust ARSN 164 391 119 has been renamed the Bell Financial Trust. There are no other changes to the Trust or its operation.

Enquiries: If you require further information regarding your investments with the Bell Financial Trust:

Call: Bell Direct 8am -7pm (AEST) Mon-Fri
1300 786 199 (Within Australia)
+61 3 8663 2700 (International)

Email: Bell Direct at support@belldirect.com.au

Complaints Resolution: The Responsible Entity has established procedures for dealing with complaints. If an investor has a complaint, please contact either the Responsible Entity or the Administrator during business hours.

The Responsible Entity can be contacted at:

Address: The Trust Company (RE Services) Pty Ltd
Level 18
123 Pitt Street
Sydney NSW 2001
Phone: 02 9229 9000

The administrator can be contacted at:

Address: Bell Potter Capital Ltd
GPO Box 4718
Melbourne VIC 3001
Phone: 1800 061 327

If you are not satisfied with the outcome, the complaint can be referred to Australian Financial Complaints Authority (AFCA), which is an external complaints resolution scheme. AFCA can be contacted on 1800 931 678. More information is at www.afca.org.au.

Important Information: Please check this statement carefully and retain it for your records. If you find any discrepancies please report them promptly to Bell Direct on 1300 786 199.

The interest amount shown on this statement is after any broker commission payments that you have directed Bell Potter Capital to pay to your broker.

The Trust Company (RE Services) Ltd (ABN 45 003 278 831), Bell Potter Capital Ltd (ABN 54 085 797 735), Third Party Platform Pty Ltd (ABN 74 121 227 905) and each of their respective directors, officers and agents believe that the information contained in this document is correct and that any estimates, opinions, conclusions, or recommendations contained in this document are reasonably held or made at the time of compilation. However, no warranty is made as to the accuracy or reliability of any estimates, opinions, conclusions, recommendations (which may change without notice) or other information contained in this document and to the maximum extent permitted by law, The Trust Company (RE Services) Ltd, Bell Potter Capital Ltd and Third Party Platform Pty Ltd disclaim all liability and responsibility for any direct or indirect loss or damage which may be suffered by any recipient through relying on anything contained in or omitted from this document.

**BELL FINANCIAL TRUST
TRANSACTION
STATEMENT**Statement Date:
01 Aug 2021 - 31 Aug 2021Ramu Super Pty Ltd
<Innovative Fund MGT S/F A/C>
14 Elizabeth Street
ALLAWAH NSW 2218**FACILITY SUMMARY**

FACILITY NUMBER	120832
Opening Balance	\$ 1,090.27
Withdrawals	\$ 0.00
Deposits	\$ 0.00
Closing Balance	\$ 1,090.27

Billers Code: 253104
Ref: 00012083218

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FACILITY POSITION

Account Number	Account Type	Activation Date	Interest Rate	Unit Balance	Interest Year to Date
120832/1	At Call Deposit	31 Mar 2011	0.00%	1,090.27	0.00

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**BELL FINANCIAL TRUST
TRANSACTION
STATEMENT**Statement Date:
01 Sep 2021 - 30 Sep 2021Ramu Super Pty Ltd
<Innovative Fund MGT S/F A/C>
14 Elizabeth Street
ALLAWAH NSW 2218**FACILITY SUMMARY**

FACILITY NUMBER	120832
Opening Balance	\$ 1,090.27
Withdrawals	\$ 0.00
Deposits	\$ 0.00
Closing Balance	\$ 1,090.27

Billers Code: 253104
Ref: 00012083218

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FACILITY POSITION

Account Number	Account Type	Activation Date	Interest Rate	Unit Balance	Interest Year to Date
120832/1	At Call Deposit	31 Mar 2011	0.00%	1,090.27	0.00

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**BELL FINANCIAL TRUST
TRANSACTION
STATEMENT**Statement Date:
01 Oct 2021 - 31 Oct 2021Ramu Super Pty Ltd
<Innovative Fund MGT S/F A/C>
14 Elizabeth Street
ALLAWAH NSW 2218**FACILITY SUMMARY**

FACILITY NUMBER	120832
Opening Balance	\$ 1,090.27
Withdrawals	\$ 0.00
Deposits	\$ 0.00
Closing Balance	\$ 1,090.27

Billers Code: 253104
Ref: 00012083218

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Credit: Account No:012083218

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FACILITY POSITION

Account Number	Account Type	Activation Date	Interest Rate	Unit Balance	Interest Year to Date
120832/1	At Call Deposit	31 Mar 2011	0.00%	1,090.27	0.00

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**BELL FINANCIAL TRUST
TRANSACTION
STATEMENT**Statement Date:
01 Nov 2021 - 30 Nov 2021Ramu Super Pty Ltd
<Innovative Fund MGT S/F A/C>
14 Elizabeth Street
ALLAWAH NSW 2218**FACILITY SUMMARY**

FACILITY NUMBER	120832
Opening Balance	\$ 1,090.27
Withdrawals	\$ 0.00
Deposits	\$ 0.00
Closing Balance	\$ 1,090.27

Biller Code: 253104
Ref: 00012083218

Telephone & Internet Banking - BPAY

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Credit: Account No:012083218

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FACILITY POSITION

Account Number	Account Type	Activation Date	Interest Rate	Unit Balance	Interest Year to Date
120832/1	At Call Deposit	31 Mar 2011	0.00%	1,090.27	0.00

Enquiries: If you require further information regarding your investments with the Bell Financial Trust:

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**BELL FINANCIAL TRUST
TRANSACTION
STATEMENT**Statement Date:
01 Dec 2021 - 31 Dec 2021Ramu Super Pty Ltd
<Innovative Fund MGT S/F A/C>
14 Elizabeth Street
ALLAWAH NSW 2218**FACILITY SUMMARY**

FACILITY NUMBER	120832
Opening Balance	\$ 1,090.27
Withdrawals	\$ 0.00
Deposits	\$ 0.00
Closing Balance	\$ 1,090.27

Billers Code: 253104
Ref: 00012083218

Telephone & Internet Banking - BPAY

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Credit: Account No:012083218

Quote this BSB and account number if you want to transfer funds (including dividends) electronically into your Bell Financial Trust account.

FACILITY POSITION

Account Number	Account Type	Activation Date	Interest Rate	Unit Balance	Interest Year to Date
120832/1	At Call Deposit	31 Mar 2011	0.00%	1,090.27	0.00

Enquiries: If you require further information regarding your investments with the Bell Financial Trust:

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Phone: 02 9229 9000

The administrator can be contacted at:

Address: Bell Potter Capital Ltd
GPO Box 4718
Melbourne VIC 3001
Phone: 1800 061 327

If you are not satisfied with the outcome, the complaint can be referred to Australian Financial Complaints Authority (AFCA), which is an external complaints resolution scheme. AFCA can be contacted on 1800 931 678. More information is at www.afca.org.au.

Important Information: Please check this statement carefully and retain it for your records. If you find any discrepancies please report them promptly to Bell Direct on 1300 786 199.

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The Trust Company (RE Services) Ltd (ABN 45 003 278 831), Bell Potter Capital Ltd (ABN 54 085 797 735), Third Party Platform Pty Ltd (ABN 74 121 227 905) and each of their respective directors, officers and agents believe that the information contained in this document is correct and that any estimates, opinions, conclusions, or recommendations contained in this document are reasonably held or made at the time of compilation. However, no warranty is made as to the accuracy or reliability of any estimates, opinions, conclusions, recommendations (which may change without notice) or other information contained in this document and to the maximum extent permitted by law, The Trust Company (RE Services) Ltd, Bell Potter Capital Ltd and Third Party Platform Pty Ltd disclaim all liability and responsibility for any direct or indirect loss or damage which may be suffered by any recipient through relying on anything contained in or omitted from this document.

**BELL FINANCIAL TRUST
TRANSACTION
STATEMENT**Statement Date:
01 Jan 2022 - 31 Jan 2022Ramu Super Pty Ltd
<Innovative Fund MGT S/F A/C>
14 Elizabeth Street
ALLAWAH NSW 2218**FACILITY SUMMARY**

FACILITY NUMBER	120832		
Opening Balance	\$	1,090.27	
Withdrawals	\$	0.00	
Deposits	\$	0.00	
Closing Balance	\$	1,090.27	

Billers Code: 253104
Ref: 00012083218

Telephone & Internet Banking - BPAY

Call your bank, credit union or building society to make a payment from your cheque or savings account to your Bell Financial Trust account. More info: www.bpay.com.auDirect BSB:013-986
Credit: Account No:012083218

Quote this BSB and account number if you want to transfer funds (including dividends) electronically into your Bell Financial Trust account.

FACILITY POSITION

Account Number	Account Type	Activation Date	Interest Rate	Unit Balance	Interest Year to Date
120832/1	At Call Deposit	31 Mar 2011	0.00%	1,090.27	0.00

Enquiries: If you require further information regarding your investments with the Bell Financial Trust:

Call: Bell Direct 8am -7pm (AEST) Mon-Fri
1300 786 199 (Within Australia)
+61 3 8663 2700 (International)

Email: Bell Direct at support@belldirect.com.au

Complaints Resolution: The Responsible Entity has established procedures for dealing with complaints. If an investor has a complaint, please contact either the Responsible Entity or the Administrator during business hours.

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Sydney NSW 2001
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**BELL FINANCIAL TRUST
TRANSACTION
STATEMENT**Statement Date:
01 Feb 2022 - 28 Feb 2022Ramu Super Pty Ltd
<Innovative Fund MGT S/F A/C>
14 Elizabeth Street
ALLAWAH NSW 2218**FACILITY SUMMARY**

FACILITY NUMBER	120832
Opening Balance	\$ 1,090.27
Withdrawals	\$ 0.00
Deposits	\$ 0.00
Closing Balance	\$ 1,090.27

Billers Code: 253104
Ref: 00012083218

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Account Number	Account Type	Activation Date	Interest Rate	Unit Balance	Interest Year to Date
120832/1	At Call Deposit	31 Mar 2011	0.00%	1,090.27	0.00

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TRANSACTION
STATEMENT**Statement Date:
01 Mar 2022 - 31 Mar 2022Ramu Super Pty Ltd
<Innovative Fund MGT S/F A/C>
14 Elizabeth Street
ALLAWAH NSW 2218**FACILITY SUMMARY**

FACILITY NUMBER	120832
Opening Balance	\$ 1,090.27
Withdrawals	\$ 0.00
Deposits	\$ 0.00
Closing Balance	\$ 1,090.27

Billers Code: 253104
Ref: 00012083218

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Credit: Account No:012083218

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FACILITY POSITION

Account Number	Account Type	Activation Date	Interest Rate	Unit Balance	Interest Year to Date
120832/1	At Call Deposit	31 Mar 2011	0.00%	1,090.27	0.00

The Bell Cash Trust ARSN 164 391 119 has been renamed the Bell Financial Trust. There are no other changes to the Trust or its operation.

Enquiries: If you require further information regarding your investments with the Bell Financial Trust:

Call: Bell Direct 8am -7pm (AEST) Mon-Fri
1300 786 199 (Within Australia)
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BELL FINANCIAL TRUST TRANSACTION STATEMENT

Statement Date:
01 Apr 2022 - 30 Apr 2022Ramu Super Pty Ltd
<Innovative Fund MGT S/F A/C>
14 Elizabeth Street
ALLAWAH NSW 2218

FACILITY SUMMARY

FACILITY NUMBER	120832
Opening Balance	\$ 1,090.27
Withdrawals	\$ 0.00
Deposits	\$ 0.00
Closing Balance	\$ 1,090.27

Billers Code: 253104
Ref: 00012083218

Telephone & Internet Banking - BPAY

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Account Number	Account Type	Activation Date	Interest Rate	Unit Balance	Interest Year to Date
120832/1	At Call Deposit	31 Mar 2011	0.00%	1,090.27	0.00

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TRANSACTION
STATEMENT**Statement Date:
01 May 2022 - 31 May 2022Ramu Super Pty Ltd
<Innovative Fund MGT S/F A/C>
14 Elizabeth Street
ALLAWAH NSW 2218**FACILITY SUMMARY**

FACILITY NUMBER	120832
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Deposits	\$ 0.00
Closing Balance	\$ 1,090.27

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01 Jun 2022 - 30 Jun 2022Ramu Super Pty Ltd
<Innovative Fund MGT S/F A/C>
14 Elizabeth Street
ALLAWAH NSW 2218**FACILITY SUMMARY**

FACILITY NUMBER	120832
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Withdrawals	\$ 0.00
Deposits	\$ 0.00
Closing Balance	\$ 1,090.27

Billers Code: 253104
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Statement of Account INCENTIVE SAVER

Customer Enquiries 13 33 30
(24 hours, seven days)
BSB Number 112-879
Account Number 432851749
Statement Period 19/11/2021 to 18/05/2022
Statement No. 12(page 1 of 4)

INNOVATIVE FUND MGT PTY LTD SUPER FUND
INNOVATIVE FUND MGT PTY LTD SUPER FUND

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
14,151.07	+	2,237.43	-	0.00	=	16,388.50

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
19 NOV	OPENING BALANCE			14,151.07
30 NOV	CREDIT INTEREST		1.74	14,152.81
31 DEC	CREDIT INTEREST		1.80	14,154.61
21 JAN	VEU DIVIDEND VEU48/00804368		1,982.73	16,137.34
31 JAN	CREDIT INTEREST		1.89	16,139.23
31 JAN	BONUS INTEREST		1.26	16,140.49
28 FEB	CREDIT INTEREST		1.85	16,142.34
31 MAR	CREDIT INTEREST		2.05	16,144.39
21 APR	VEU DIVIDEND VEU49/00804368		240.78	16,385.17
30 APR	CREDIT INTEREST		2.00	16,387.17
30 APR	BONUS INTEREST		1.33	16,388.50
18 MAY	CLOSING BALANCE			16,388.50

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$25.81	\$0.00
Previous Year	\$47.83	\$0.00

Account Number 432851749
Statement Period 19/11/2021 to 18/05/2022
Statement No. 12(page 2 of 4)

Information

- Please check all entries on this statement and inform the Bank promptly of any error or unauthorised transaction.
- If your card is lost or stolen, please call us immediately on 1800 028 208.
- This statement should be retained for taxation purposes.
- When enquiring about the "termination value" of your account, you can visit your nearest branch or call 1300 658 120 and say "existing account".
- To contact us to make suggestions, compliments or find out more about our products and services, please call the customer enquiries number on this statement. This service may also be used to address and resolve complaints.

Summary of Transaction Fees 01/11/2021 TO 30/11/2021

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	0	0	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Withdrawal	0	0	0	5.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	0.00	0.00
Account-keeping Fee					0.00
SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00
TOTALS	0	0	0		0.00

Summary of Transaction Fees 01/12/2021 TO 31/12/2021 - No transactions carried out

SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/01/2022 TO 31/01/2022 - No transactions carried out

SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/02/2022 TO 28/02/2022 - No transactions carried out

SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00

Account Number 432851749
Statement Period 19/11/2021 to 18/05/2022
Statement No. 12(page 3 of 4)

Summary of Transaction Fees 01/03/2022 TO 31/03/2022 - No transactions carried out

SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/04/2022 TO 30/04/2022 - No transactions carried out

SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions NOV - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions DEC - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JAN - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions FEB - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions MAR - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions APR - NIL

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode.

To help you learn how you can protect your card against unauthorised transactions, you can find more information at stgeorge.com.au/dispute

Account Number	432851749
Statement Period	19/11/2021 to 18/05/2022
Statement No.	12(page 4 of 4)

Complaints

If you have a complaint, contact our dedicated Customer Solutions team on 13 33 30 for Personal Banking or 133 800 for Business Banking. Alternatively, you can write to us at St.George Customer Solutions, Reply Paid 5265, Sydney NSW 2001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001



Account Details

ACCUMULATION Innovative Fund Mgt	\$16,390.58
BSB 112-879 Acc 432 851 749	Available balance: \$16,390.58
Account Type	Incentive Saver
Card Authorisations	\$0.00
Current Interest Rate	0.15% p.a.
Bonus Rate	0.85% p.a.
Interest Earned Last Financial Year (01/07/2020 - 30/06/2021)	\$47.83
Interest Earned To Date (01/07/2021 - to date)	\$27.89

Pending Transactions

Request Date	Description	Amount
No Pending transactions found		

Transaction History

Date	Description	Category	Debit	Credit	Balance
	Closing Balance				\$16,390.58
31/05/2022	Credit Interest	Deposits		\$2.08	\$16,390.58
30/04/2022	Bonus Interest	Deposits		\$1.33	\$16,388.50
30/04/2022	Credit Interest	Deposits		\$2.00	\$16,387.17
21/04/2022	VeU Dividend VeU49/00804368	Investments & Interest		\$240.78	\$16,385.17
31/03/2022	Credit Interest	Deposits		\$2.05	\$16,144.39
28/02/2022	Credit Interest	Deposits		\$1.85	\$16,142.34
31/01/2022	Bonus Interest	Deposits		\$1.26	\$16,140.49
31/01/2022	Credit Interest	Deposits		\$1.89	\$16,139.23
21/01/2022	VeU Dividend VeU48/00804368	Investments & Interest		\$1,982.73	\$16,137.34
31/12/2021	Credit Interest	Deposits		\$1.80	\$14,154.61
30/11/2021	Credit Interest	Deposits		\$1.74	\$14,152.81
30/10/2021	Credit Interest	Deposits		\$1.82	\$14,151.07
19/10/2021	VeU Dividend VeU47/00804342	Investments & Interest		\$846.54	\$14,149.25
14/10/2021	Internet Withdrawal 14Oct13:08 To 062-099 010417929	Withdrawals & Transfers	\$1,510.00		\$13,302.71
30/09/2021	Credit Interest	Deposits		\$2.15	\$14,812.71
24/09/2021	Tfr Wdl BPAY Internet 24Sep18:35 2291465091042 Asic	Bills & Payments	\$56.00		\$14,810.56
31/08/2021	Credit Interest	Deposits		\$2.52	\$14,866.56
31/07/2021	Bonus Interest	Deposits		\$3.00	\$14,864.04
31/07/2021	Credit Interest	Deposits		\$2.40	\$14,861.04
20/07/2021	VeU Dividend VeU46/00804308	Investments & Interest		\$1,154.18	\$14,858.64
	Opening Balance				\$13,704.46

Last 6 Cheques Presented

Date	Cheque Number	Status	Amount
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Date	Cheque Number	Status	Amount
No Cheques found			

* **Note:** This record does not show transactions that have not yet been processed by the Bank. If this record shows an overdrawn, or over the limit amount, payment should be made immediately.
Electronic transactions may appear in a different order after the Bank has completed processing them.

**SUPER Accumulation**

BSB 112-879 Acc 432 851 749

\$17,858.54
Available balance:
\$17,858.54

Date	Description	Category	Debit	Credit	Balance
	Closing Balance				\$17,858.54
30/07/2022	Bonus Interest	Deposits		\$12.48	\$17,858.54
30/07/2022	Credit Interest	Deposits		\$4.60	\$17,846.06
20/07/2022	Veau Dividend Veau50/00804311	Investments & Interest		\$1,448.86	\$17,841.46
30/06/2022	Credit Interest	Deposits		\$2.02	\$16,392.60
	Opening Balance				\$16,390.58



Statement of Account INCENTIVE SAVER

Customer Enquiries 13 33 30
(24 hours, seven days)
BSB Number 112-879
Account Number 446492396
Statement Period 10/07/2021 to 10/01/2022
Statement No. 28(page 1 of 4)

RAMU SUPER PTY LTD

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
32,491.70	+	68,393.66	-	12,000.00	=	88,885.36

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
10 JUL	OPENING BALANCE			32,491.70
15 JUL	INTERNET WITHDRAWAL 15JUL 05:59 Monthly Pension	2,000.00		30,491.70
16 JUL	VGE PAYMENT JUL21/00801443		5,424.77	35,916.47
16 JUL	VAS PAYMENT JUL21/00811303		8,847.25	44,763.72
20 JUL	VEU DIVIDEND VEU46/00804289		7,040.50	51,804.22
31 JUL	CREDIT INTEREST		1.76	51,805.98
16 AUG	INTERNET WITHDRAWAL 15AUG 05:36 Monthly Pension	2,000.00		49,805.98
31 AUG	CREDIT INTEREST		2.15	49,808.13
15 SEP	INTERNET WITHDRAWAL 15SEP 05:47 Monthly Pension	2,000.00		47,808.13
30 SEP	CREDIT INTEREST		2.00	47,810.13
04 OCT	ATO ATO001100015136855		11,803.24	59,613.37
15 OCT	INTERNET WITHDRAWAL 15OCT 06:01 Monthly Pension	2,000.00		57,613.37
18 OCT	VGE PAYMENT OCT21/00801444		7,711.07	65,324.44
18 OCT	VAS PAYMENT OCT21/00811800		22,376.71	87,701.15
19 OCT	VEU DIVIDEND VEU47/00804321		5,163.92	92,865.07
30 OCT	CREDIT INTEREST		3.10	92,868.17
15 NOV	INTERNET WITHDRAWAL 15NOV 05:43 Monthly Pension	2,000.00		90,868.17
	SUB TOTAL CARRIED FORWARD TO NEXT PAGE			90,868.17

Account Number 446492396
Statement Period 10/07/2021 to 10/01/2022
Statement No. 28(page 2 of 4)

Transaction Details continued

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			90,868.17
30 NOV	CREDIT INTEREST		5.76	90,873.93
15 DEC	INTERNET WITHDRAWAL 15DEC 05:48 Monthly Pension	2,000.00		88,873.93
31 DEC	CREDIT INTEREST		11.43	88,885.36
10 JAN	<i>CLOSING BALANCE</i>			88,885.36

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$26.20	\$0.00
Previous Year	\$27.44	\$0.00

Information

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Summary of Transaction Fees 01/07/2021 TO 31/07/2021

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	1	1	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Withdrawal	0	0	0	5.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	0.00	0.00
Account-keeping Fee					0.00
SUB TOTAL	1	1	0		0.00
FEE REBATE					0.00
TOTALS	1	1	0		0.00

Account Number 446492396
Statement Period 10/07/2021 to 10/01/2022
Statement No. 28(page 3 of 4)

Summary of Transaction Fees 01/08/2021 TO 31/08/2021 - No transactions carried out

SUB TOTAL	1	1	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/09/2021 TO 30/09/2021 - No transactions carried out

SUB TOTAL	1	1	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/10/2021 TO 31/10/2021 - No transactions carried out

SUB TOTAL	1	1	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 23/11/2021 TO 30/11/2021 - No transactions carried out

SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/12/2021 TO 31/12/2021 - No transactions carried out

SUB TOTAL	1	1	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JUL - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions AUG - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions SEP - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions OCT - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions NOV - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions DEC - NIL

Account Number	446492396
Statement Period	10/07/2021 to 10/01/2022
Statement No.	28(page 4 of 4)

Remember, if you have a card, always keep your passcode (PIN) secret - don't tell anyone or let them see it. Never write your passcode on your card or on anything that could be lost or stolen. If you do need to record a reminder, you must make every effort to disguise it. You may be liable for losses if you don't protect your passcode.

To help you learn how you can protect your card against unauthorised transactions, you can find more information at stgeorge.com.au/dispute

Complaints

If you have a complaint, contact our dedicated Customer Solutions team on 13 33 30 for Personal Banking or 133 800 for Business Banking. Alternatively, you can write to us at St.George Customer Solutions, Reply Paid 5265, Sydney NSW 2001. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001



Statement of Account INCENTIVE SAVER

Customer Enquiries 13 33 30
(24 hours, seven days)
BSB Number 112-879
Account Number 446492396
Statement Period 11/01/2022 to 10/07/2022
Statement No. 29(page 1 of 4)

RAMU SUPER PTY LTD

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
88,885.36	+	67,410.12	-	123,000.00	=	33,295.48

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
11 JAN	OPENING BALANCE			88,885.36
15 JAN	INTERNET WITHDRAWAL 15JAN 05:38 Monthly Pension	2,000.00		86,885.36
19 JAN	VGE PAYMENT JAN22/00801438		8,584.14	95,469.50
19 JAN	VAS PAYMENT JAN22/00812004		11,075.03	106,544.53
21 JAN	VEU DIVIDEND VEU48/00804346		12,094.64	118,639.17
31 JAN	CREDIT INTEREST		12.78	118,651.95
31 JAN	BONUS INTEREST		8.52	118,660.47
15 FEB	INTERNET WITHDRAWAL 15FEB 05:40 Monthly Pension	2,000.00		116,660.47
28 FEB	INTERNET WITHDRAWAL 28FEB 15:12 Pension	70,000.00		46,660.47
28 FEB	CREDIT INTEREST		13.25	46,673.72
05 MAR	INTERNET WITHDRAWAL 05MAR 16:56 Pension Paid	45,000.00		1,673.72
31 MAR	CREDIT INTEREST		0.95	1,674.67
20 APR	VGE PAYMENT APR22/00801435		2,405.75	4,080.42
20 APR	VAS PAYMENT APR22/00812246		31,734.47	35,814.89
21 APR	VEU DIVIDEND VEU49/00804345		1,468.76	37,283.65
30 APR	CREDIT INTEREST		1.81	37,285.46
30 APR	BONUS INTEREST		1.20	37,286.66
16 MAY	INTERNET WITHDRAWAL 15MAY 05:36 Monthly Pension	2,000.00		35,286.66
	SUB TOTAL CARRIED FORWARD TO NEXT PAGE			35,286.66

Account Number 446492396
Statement Period 11/01/2022 to 10/07/2022
Statement No. 29(page 2 of 4)

Transaction Details continued

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			35,286.66
31 MAY	CREDIT INTEREST		4.61	35,291.27
15 JUN	INTERNET WITHDRAWAL 15JUN 05:45 Monthly Pension	2,000.00		33,291.27
30 JUN	CREDIT INTEREST		4.21	33,295.48
10 JUL	<i>CLOSING BALANCE</i>			33,295.48

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$73.53	\$0.00

Information

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Summary of Transaction Fees 01/01/2022 TO 31/01/2022

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	1	1	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Withdrawal	0	0	0	5.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	0.00	0.00
Account-keeping Fee					0.00
SUB TOTAL	1	1	0		0.00
FEE REBATE					0.00
TOTALS	1	1	0		0.00

Account Number 446492396
 Statement Period 11/01/2022 to 10/07/2022
 Statement No. 29(page 3 of 4)

Summary of Transaction Fees 01/02/2022 TO 28/02/2022 - No transactions carried out

SUB TOTAL	2	2	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/03/2022 TO 31/03/2022 - No transactions carried out

SUB TOTAL	1	1	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/04/2022 TO 30/04/2022 - No transactions carried out

SUB TOTAL	0	0	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/05/2022 TO 31/05/2022 - No transactions carried out

SUB TOTAL	1	1	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/06/2022 TO 30/06/2022 - No transactions carried out

SUB TOTAL	1	1	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JAN - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions FEB - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions MAR - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions APR - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions MAY - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JUN - NIL

Account Number	446492396
Statement Period	11/01/2022 to 10/07/2022
Statement No.	29(page 4 of 4)

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Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

Statement of Account

POWER SAVER

Customer Enquiries 13 33 30
 (24 hours, seven days)
BSB Number 112-879
Account Number 446492396
Statement Period 11/01/2021 to 09/07/2021
Statement No. 27(page 1 of 4)

RAMU SUPER PTY LTD

Account Summary

Opening Balance		Total Credits		Total Debits		Closing Balance
56,531.98	+	33,959.72	-	58,000.00	=	32,491.70

Transaction Details

Date	Transaction Description	Debit	Credit	Balance \$
11 JAN	OPENING BALANCE			56,531.98
15 JAN	INTERNET WITHDRAWAL 15JAN 05:55 Monthly Pension	2,000.00		54,531.98
19 JAN	VGE PAYMENT JAN21/00801352		5,353.28	59,885.26
19 JAN	VAS PAYMENT JAN21/00810894		6,903.32	66,788.58
22 JAN	VEU DIVIDEND VEU44/00804208		6,052.41	72,840.99
30 JAN	CREDIT INTEREST		2.65	72,843.64
15 FEB	INTERNET WITHDRAWAL 15FEB 05:42 Monthly Pension	2,000.00		70,843.64
27 FEB	CREDIT INTEREST		2.75	70,846.39
15 MAR	INTERNET WITHDRAWAL 15MAR 05:42 Monthly Pension	2,000.00		68,846.39
31 MAR	CREDIT INTEREST		2.96	68,849.35
15 APR	INTERNET WITHDRAWAL 15APR 05:59 Monthly Pension	2,000.00		66,849.35
20 APR	VGE PAYMENT APR21/00801440		1,202.34	68,051.69
20 APR	VAS PAYMENT APR21/00811029		12,242.38	80,294.07
22 APR	VEU DIVIDEND VEU45/00804277		2,189.61	82,483.68
30 APR	CREDIT INTEREST		3.01	82,486.69
15 MAY	INTERNET WITHDRAWAL 15MAY 05:39 Monthly Pension	2,000.00		80,486.69
31 MAY	CREDIT INTEREST		3.45	80,490.14
	SUB TOTAL CARRIED FORWARD TO NEXT PAGE			80,490.14

Account Number 446492396
Statement Period 11/01/2021 to 09/07/2021
Statement No. 27(page 2 of 4)

Transaction Details continued

Date	Transaction Description	Debit	Credit	Balance \$
	<i>SUB TOTAL CARRIED FORWARD FROM PREVIOUS PAGE</i>			80,490.14
04 JUN	INTERNET WITHDRAWAL 04JUN 16:38 Pension paid	46,000.00		34,490.14
15 JUN	INTERNET WITHDRAWAL 15JUN 05:39 Monthly Pension	2,000.00		32,490.14
30 JUN	CREDIT INTEREST		1.56	32,491.70
09 JUL	<i>CLOSING BALANCE</i>			32,491.70

Interest Details

	Credit Interest	Debit Interest
Year to Date	\$0.00	\$0.00
Previous Year	\$27.44	\$0.00

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Account Number 446492396
 Statement Period 11/01/2021 to 09/07/2021
 Statement No. 27(page 3 of 4)

Summary of Transaction Fees 01/01/2021 TO 31/01/2021

Transaction Type	Total Trans	Free	Charged	Rate \$	Total \$
Phone Banking	0	0	0	0.00	0.00
Internet/Business Banking Online	1	1	0	0.00	0.00
EFTPOS	0	0	0	0.00	0.00
Cheque	0	0	0	0.00	0.00
Over The Counter	0	0	0	0.00	0.00
St.George/BankSA/BankMelbourne ATM	0	0	0	0.00	0.00
Bank@Post	0	0	0	0.00	0.00
Agency	0	0	0	0.00	0.00
Direct Debits	0	0	0	0.00	0.00
Overseas Withdrawal	0	0	0	5.00	0.00
VISA Debit	0	0	0	0.00	0.00
St.George/BankSA/BankMelb ATM Mini Trans. History	0	0	0	0.00	0.00
Periodical Payments	0	0	0	4.00	0.00
Account-keeping Fee					0.00
SUB TOTAL	1	1	0		0.00
FEE REBATE					0.00
TOTALS	1	1	0		0.00

Summary of Transaction Fees 01/02/2021 TO 28/02/2021 - No transactions carried out

SUB TOTAL	1	1	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/03/2021 TO 31/03/2021 - No transactions carried out

SUB TOTAL	1	1	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/04/2021 TO 30/04/2021 - No transactions carried out

SUB TOTAL	1	1	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/05/2021 TO 31/05/2021 - No transactions carried out

SUB TOTAL	1	1	0		0.00
FEE REBATE					0.00

Summary of Transaction Fees 01/06/2021 TO 30/06/2021 - No transactions carried out

SUB TOTAL	2	2	0		0.00
FEE REBATE					0.00

Account Number 446492396
Statement Period 11/01/2021 to 09/07/2021
Statement No. 27(page 4 of 4)

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JAN - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions FEB - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions MAR - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions APR - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions MAY - NIL

Summary of Transaction Fees for O/B ATM Inquiries/Withdrawals transactions JUN - NIL

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61800 - Distributions Receivable

2022 Financial Year

Preparer Lousse Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
VAS.AX	Vanguard Australian Shares Index Etf	\$34,336.56	\$8,847.25	288.1%
VGE.AX	Vanguard Ftse Emerging Markets Shares Etf	\$5,467.73	\$5,424.77	0.79%
TOTAL		CY Balance	LY Balance	
		\$39,804.29	\$14,272.02	

Supporting Documents

- General Ledger [Report](#)
- VAS_Payment_Advice_2022_07_18.pdf [VAS.AX](#)
- VGE_Payment_Advice_2022_07_18.pdf [VGE.AX](#)

Standard Checklist

- Review aging of amounts receivable and comment on any delay in payment

INNOVATIVE FUND MGT PTY LTD SUPER FUND

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Distributions Receivable (61800)					
<u>Vanguard Australian Shares Index Etf (VAS.AX)</u>					
01/07/2021	Opening Balance				8,847.25 DR
16/07/2021	Vas Payment Jul21/00811303			8,847.25	0.00 DR
30/06/2022	VAS		34,336.56		34,336.56 DR
			34,336.56	8,847.25	34,336.56 DR
<u>Vanguard Ftse Emerging Markets Shares Etf (VGE.AX)</u>					
01/07/2021	Opening Balance				5,424.77 DR
16/07/2021	Vge Payment Jul21/00801443 [Amount Receivable]			5,424.77	0.00 DR
30/06/2022	VGE		5,467.73		5,467.73 DR
			5,467.73	5,424.77	5,467.73 DR

Total Debits: 39,804.29

Total Credits: 14,272.02

052377 000 VAS



RAMU SUPER PTY LTD
<INNOVATIVE FUND MGT S/F A/C>
14 ELIZABETH STREET
ALLAWAH NSW 2218

Holder Identification Number (HIN)

HIN WITHHELD

ASX Code	VAS
TFN/ABN Status	Quoted
Record Date	4 July 2022
Payment Date	18 July 2022

Vanguard Australian Shares Index ETF Distribution Payment for the Period Ending 30 June 2022 Direct Credit Advice

Class Description	Rate Per Security	Securities Held	Gross Amount
ETF	\$2.15953183	15,900	\$34,336.56

Withholding tax: \$0.00

NET PAYMENT: \$34,336.56

Note: You should retain this statement to assist you in preparing your tax return. Please keep this in a safe place as a charge may be levied for a replacement. If you require a payment to be re-issued, you may be charged an administrative fee which will be deducted from your payment. Fees are applicable to certain types of payments valued at over \$100 AUD.

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

Your Payment Instruction

Bank: ST GEORGE BANK LTD
BSB: 112-879
ACC: XXXXXXXX96

Amount Deposited

\$34,336.56

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

1 127165 000 VGE



RAMU SUPER PTY LTD
<INNOVATIVE FUND MGT S/F A/C>
14 ELIZABETH STREET
ALLAWAH NSW 2218

Holder Identification Number (HIN)

HIN WITHHELD

ASX Code	VGE
TFN/ABN Status	Quoted
Record Date	4 July 2022
Payment Date	18 July 2022

Vanguard FTSE Emerging Markets Shares ETF Distribution Payment for the Period Ending 30 June 2022 Direct Credit Advice

Class Description	Rate Per Security	Securities Held	Gross Amount
ETF	\$0.36944132	14,800	\$5,467.73

Withholding tax: \$0.00

NET PAYMENT: \$5,467.73

Note: You should retain this statement to assist you in preparing your tax return. Please keep this in a safe place as a charge may be levied for a replacement. If you require a payment to be re-issued, you may be charged an administrative fee which will be deducted from your payment. Fees are applicable to certain types of payments valued at over \$100 AUD.

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

Your Payment Instruction

Bank: ST GEORGE BANK LTD
BSB: 112-879
ACC: XXXXXXXX96

Amount Deposited

\$5,467.73

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78200 - Units in Listed Unit Trusts (Australian)

2022 Financial Year

Preparer Louise Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
VAS.AX	Vanguard Australian Shares Index Etf	15900.000000	\$1,331,625.00	15900.000000	\$1,495,236.00	(10.94)%
VEU.AX	Vanguard All-world Ex-us Shares Index Etf	12200.000000	\$883,646.00	12200.000000	\$1,034,438.00	(14.58)%
VEU.AX1	Vanguard All-world Ex-us Shares Index Etf	2000.000000	\$144,860.00	2000.000000	\$169,580.00	(14.58)%
VGE.AX	Vanguard Ftse Emerging Markets Shares Etf	14800.000000	\$991,452.00	14800.000000	\$1,193,028.00	(16.9)%
	TOTAL	CY Units	CY Balance	LY Units	LY Balance	
		44900.000000	\$3,351,583.00	44900.000000	\$3,892,282.00	

Supporting Documents

- Investment Movement Report [Report](#)
- ComputerShare 30-Jun-2022 18-19-52.pdf

Standard Checklist

- Attach copies of Statements and Source Documentation
- Attach Investment Movement Report
- Ensure all Investments are valued correctly at June 30
- Ensure the investment is in accordance with the Fund's investment strategy
- Ensure the investment is in accordance with the SIS Act

INNOVATIVE FUND MGT PTY LTD SUPER FUND
Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Bank Accounts										
ANZ Cash Investment Acct 4403-10782		757.47		0.02					757.49	757.49
Bell Potter Cash a/c 012083218		1,090.27							1,090.27	1,090.27
St. George Incentive Saver 432851749		13,704.46		4,254.14		(1,566.00)			16,392.60	16,392.60
St. George Power Saver 446492396		32,491.70		135,803.78		(135,000.00)			33,295.48	33,295.48
		48,043.90		140,057.94		(136,566.00)			51,535.84	51,535.84
Units in Listed Unit Trusts (Australian)										
VEU.AX - Vanguard All-world Ex-us Shares Index Etf	12,200.00	713,506.21						12,200.00	713,506.21	883,646.00
VEU.AX1 - Vanguard All-world Ex-us Shares Index Etf	2,000.00	118,269.95						2,000.00	118,269.95	144,860.00
VAS.AX - Vanguard Australian Shares Index Etf	15,900.00	1,115,300.95						15,900.00	1,115,300.95	1,331,625.00
VGE.AX - Vanguard Ftse Emerging Markets Shares Etf	14,800.00	818,009.86						14,800.00	818,009.86	991,452.00
		2,765,086.97							2,765,086.97	3,351,583.00
		2,813,130.87		140,057.94		(136,566.00)			2,816,622.81	3,403,118.84

Date: 30/06/2022

Srinivasa RAMU SUPER PTY LTD
 14 ELIZABETH STREET
 ALLAWAH
 NSW 2218
 AUSTRALIA

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as at: 30/06/2022

Total Value: \$3,351,583.00

VANGUARD FTSE EMERGING MARKETS SHARES ETF **Price: \$66.99**
VGE VGE EXCHANGE TRADED FUND

Name	Share Type	Register	Quantity	Value
RAMU SUPER PTY LTD <INNOVATIVE FUND MGT S/F> X*****1888	CHESS Sponsored	NSW	14800	\$991,452.00
Total			14800	\$991,452.00

VANGUARD ALL WORLD (EX US) SHARES INDEX **Price: \$72.43**
VEU CDI

Name	Share Type	Register	Quantity	Value
RAMU SUPER PTY LTD <INNOVATIVE FUND MGT S/F> X*****8539	CHESS Sponsored	NSW	2000	\$144,860.00
RAMU SUPER PTY LTD <INNOVATIVE FUND MGT S/F> X*****1888	CHESS Sponsored	NSW	12200	\$883,646.00
Total			14200	\$1,028,506.00

VANGUARD AUSTRALIAN SHARES INDEX ETF **Price: \$83.75**
VAS VAS_EXCHANGE TRADED FUND

Name	Share Type	Register	Quantity	Value
RAMU SUPER PTY LTD <INNOVATIVE FUND MGT S/F> X*****1888	CHESS Sponsored	NSW	15900	\$1,331,625.00
Total			15900	\$1,331,625.00

Total Value: \$3,351,583.00

Sincerely,
Computershare

Only Computershare managed holdings are listed.

85000 - Income Tax Payable/Refundable

2022 Financial Year

Preparer Luisse Montiel

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
85000	Income Tax Payable/Refundable	\$26,791.27	\$12,062.24	122.11%
TOTAL		CY Balance	LY Balance	
		\$26,791.27	\$12,062.24	

Supporting Documents

- Exempt Pension Reconciliation [Report](#)
- Statement of Taxable Income [Report](#)
- Non Deductible Expense Reconciliation [Report](#)
- Tax Reconciliation Report [Report](#)
- ZA13481640256 - Certificate.pdf
- ATO Income Tax.pdf [85000](#)

Standard Checklist

- Attach Actuarial Certificate (if applicable)
- Attach any other Tax reconciliations
- Attach copy of Exempt Pension Reconciliation (if applicable)
- Attach copy of Non Deductible Expense Reconciliation (if applicable)
- Attach copy of Statement of Taxable Income
- Attach copy of Tax Reconciliation Report
- Confirm Transactions in ATO Portal

INNOVATIVE FUND MGT PTY LTD SUPER FUND

Exempt Current Pension Income Reconciliation

For The Period 01 July 2021 - 30 June 2022

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Label A						
Final calculations 01 July 2021 - 30 June 2022			Net Capital Gains	22,286.28	94.71 %	21,107.08
Segment - 01 July 2021 to 30 June 2022						
Label C						
	31/07/2021	25000/STG432851749	St. George Incentive Saver 432851749	2.40		
	31/07/2021	25000/STG432851749	St. George Incentive Saver 432851749	3.00		
	31/07/2021	25000/STG446492396	St. George Power Saver 446492396	1.76		
	31/08/2021	25000/STG432851749	St. George Incentive Saver 432851749	2.52		
	31/08/2021	25000/ANZ440310782	ANZ Cash Investment Acct 4403-10782	0.01		
	31/08/2021	25000/STG446492396	St. George Power Saver 446492396	2.15		
	30/09/2021	25000/ANZ440310782	ANZ Cash Investment Acct 4403-10782	0.01		
	30/09/2021	25000/STG446492396	St. George Power Saver 446492396	2.00		
	30/09/2021	25000/STG432851749	St. George Incentive Saver 432851749	2.15		
	30/10/2021	25000/STG446492396	St. George Power Saver 446492396	3.10		
	30/10/2021	25000/STG432851749	St. George Incentive Saver 432851749	1.82		
	30/11/2021	25000/STG446492396	St. George Power Saver 446492396	5.76		
	30/11/2021	25000/STG432851749	St. George Incentive Saver 432851749	1.74		
	31/12/2021	25000/STG432851749	St. George Incentive Saver 432851749	1.80		
	31/12/2021	25000/STG446492396	St. George Power Saver 446492396	11.43		
	31/01/2022	25000/STG446492396	St. George Power Saver 446492396	12.78		
	31/01/2022	25000/STG432851749	St. George Incentive Saver 432851749	1.89		
	31/01/2022	25000/STG446492396	St. George Power Saver 446492396	8.52		
	31/01/2022	25000/STG432851749	St. George Incentive Saver 432851749	1.26		

INNOVATIVE FUND MGT PTY LTD SUPER FUND

Exempt Current Pension Income Reconciliation

For The Period 01 July 2021 - 30 June 2022

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Label C						
	28/02/2022	25000/STG432851749	St. George Incentive Saver 432851749	1.85		
	28/02/2022	25000/STG446492396	St. George Power Saver 446492396	13.25		
	31/03/2022	25000/STG446492396	St. George Power Saver 446492396	0.95		
	31/03/2022	25000/STG432851749	St. George Incentive Saver 432851749	2.05		
	30/04/2022	25000/STG432851749	St. George Incentive Saver 432851749	2.00		
	30/04/2022	25000/STG446492396	St. George Power Saver 446492396	1.81		
	30/04/2022	25000/STG446492396	St. George Power Saver 446492396	1.20		
	30/04/2022	25000/STG432851749	St. George Incentive Saver 432851749	1.33		
	31/05/2022	25000/STG446492396	St. George Power Saver 446492396	4.61		
	31/05/2022	25000/STG432851749	St. George Incentive Saver 432851749	2.08		
	30/06/2022	25000/STG446492396	St. George Power Saver 446492396	4.21		
	30/06/2022	25000/STG432851749	St. George Incentive Saver 432851749	2.02		
			Total	103.46	94.710 %	97.99

Label D1						
	20/07/2021	23900/VEU.AX1	Vanguard All-world Ex-us Shares Index Etf	1,357.86		
	20/07/2021	23900/VEU.AX	Vanguard All-world Ex-us Shares Index Etf	8,282.95		
	19/10/2021	23900/VEU.AX	Vanguard All-world Ex-us Shares Index Etf	6,075.20		
	19/10/2021	23900/VEU.AX1	Vanguard All-world Ex-us Shares Index Etf	995.93		
	21/01/2022	23900/VEU.AX1	Vanguard All-world Ex-us Shares Index Etf	2,332.62		
	21/01/2022	23900/VEU.AX	Vanguard All-world Ex-us Shares Index Etf	14,228.99		
	21/04/2022	23900/VEU.AX	Vanguard All-world Ex-us Shares Index Etf	1,727.95		
	21/04/2022	23900/VEU.AX1	Vanguard All-world Ex-us Shares Index Etf	283.27		

INNOVATIVE FUND MGT PTY LTD SUPER FUND

Exempt Current Pension Income Reconciliation

For The Period 01 July 2021 - 30 June 2022

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Label D1						
	30/06/2022	23800/VAS.AX	Vanguard Australian Shares Index Etf	1,342.47		
	30/06/2022	23800/VGE.AX	Vanguard Ftse Emerging Markets Shares	27,626.75		
			Total	64,253.99	94.710 %	60,854.96
Label M						
	30/06/2022	23800/VAS.AX	Vanguard Australian Shares Index Etf	98,022.99		
	30/06/2022	23800/VGE.AX	Vanguard Ftse Emerging Markets Shares	8.51		
			Total	98,031.50	94.710 %	92,845.64
					Total Segment ECPI *	153,798.59
					SMSF Annual Return Rounding	2.67
					Total ECPI	174,903.00

* Total Segment ECPI does not include ECPI amounts from Label A. The total ECPI from Label A is shown separately at the start of the report.

INNOVATIVE FUND MGT PTY LTD SUPER FUND

Pension Non Deductible Expense Report

For The Period 01 July 2021 - 30 June 2022

	Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
Segment - 01 July 2021 to 30 June 2022							
Label H							
	14/10/2021	30700	Auditor's Remuneration	550.00			
			Total	550.00	94.710 %	29.10	520.90
Label J							
	24/09/2021	30800	ASIC Fees	56.00			
	14/10/2021	30100	Accountancy Fees	960.00			
			Total	1,016.00	94.710 %	53.74	962.26
	04/10/2021	30400	ATO Supervisory Levy	259.00			
			Total	259.00	0.000 %	259.00	0.00
			Label Total			312.74	962.26
			Total Segment Expenses			341.84	1,483.16
			Total Expenses *			341.84	1,483.16

* General expense percentage - 94.710 %

* Investment expense percentage - 94.710 %

INNOVATIVE FUND MGT PTY LTD SUPER FUND**Statement of Taxable Income**

For the year ended 30 June 2022

	2022
	\$
Benefits accrued as a result of operations	(523,737.03)
Less	
Exempt current pension income	174,903.00
Accounting Trust Distributions	123,691.46
	<u>298,594.46</u>
Add	
Decrease in MV of investments	540,699.00
SMSF non deductible expenses	1,482.00
Pension Payments	135,000.00
Franking Credits	27,671.73
Foreign Credits	10,092.52
Net Capital Gains	22,286.00
Taxable Trust Distributions	70,359.77
Distributed Foreign income	24,169.42
	<u>831,760.44</u>
SMSF Annual Return Rounding	0.05
	<u>9,429.00</u>
Taxable Income or Loss	<u>9,429.00</u>
Income Tax on Taxable Income or Loss	1,414.35
Less	
Franking Credits	27,671.73
Foreign Credits	533.89
	<u>(26,791.27)</u>
CURRENT TAX OR REFUND	<u>(26,791.27)</u>
Supervisory Levy	259.00
	<u>(26,532.27)</u>
AMOUNT DUE OR REFUNDABLE	<u>(26,532.27)</u>

* Distribution tax components review process has not been completed for the financial year.

INNOVATIVE FUND MGT PTY LTD SUPER FUND

Tax Reconciliation Report

For the year ended 30 June 2022

Tax Return Label	Date	Account Code	Account Name	Amount \$
A - Net capital gain				
				22,286.28
Sub-Total				22,286.28
Ignore Cents				0.28
Total				22,286.00
C - Income - Gross interest				
	31/07/2021	25000/STG432851749	St. George Incentive Saver 432851749	3.00
	31/07/2021	25000/STG432851749	St. George Incentive Saver 432851749	2.40
	31/07/2021	25000/STG446492396	St. George Power Saver 446492396	1.76
	31/08/2021	25000/ANZ440310782	ANZ Cash Investment Acct 4403-10782	0.01
	31/08/2021	25000/STG432851749	St. George Incentive Saver 432851749	2.52
	31/08/2021	25000/STG446492396	St. George Power Saver 446492396	2.15
	30/09/2021	25000/ANZ440310782	ANZ Cash Investment Acct 4403-10782	0.01
	30/09/2021	25000/STG432851749	St. George Incentive Saver 432851749	2.15
	30/09/2021	25000/STG446492396	St. George Power Saver 446492396	2.00
	30/10/2021	25000/STG432851749	St. George Incentive Saver 432851749	1.82
	30/10/2021	25000/STG446492396	St. George Power Saver 446492396	3.10
	30/11/2021	25000/STG432851749	St. George Incentive Saver 432851749	1.74
	30/11/2021	25000/STG446492396	St. George Power Saver 446492396	5.76
	31/12/2021	25000/STG432851749	St. George Incentive Saver 432851749	1.80
	31/12/2021	25000/STG446492396	St. George Power Saver 446492396	11.43
	31/01/2022	25000/STG432851749	St. George Incentive Saver 432851749	1.26
	31/01/2022	25000/STG432851749	St. George Incentive Saver 432851749	1.89
	31/01/2022	25000/STG446492396	St. George Power Saver 446492396	8.52
	31/01/2022	25000/STG446492396	St. George Power Saver 446492396	12.78
	28/02/2022	25000/STG432851749	St. George Incentive Saver 432851749	1.85
	28/02/2022	25000/STG446492396	St. George Power Saver 446492396	13.25
	31/03/2022	25000/STG432851749	St. George Incentive Saver 432851749	2.05
	31/03/2022	25000/STG446492396	St. George Power Saver 446492396	0.95
	30/04/2022	25000/STG432851749	St. George Incentive Saver 432851749	1.33
	30/04/2022	25000/STG432851749	St. George Incentive Saver 432851749	2.00
	30/04/2022	25000/STG446492396	St. George Power Saver 446492396	1.20
	30/04/2022	25000/STG446492396	St. George Power Saver 446492396	1.81
	31/05/2022	25000/STG432851749	St. George Incentive Saver 432851749	2.08
	31/05/2022	25000/STG446492396	St. George Power Saver 446492396	4.61
	30/06/2022	25000/STG446492396	St. George Power Saver 446492396	4.21
	30/06/2022	25000/STG432851749	St. George Incentive Saver 432851749	2.02

INNOVATIVE FUND MGT PTY LTD SUPER FUND

Tax Reconciliation Report

For the year ended 30 June 2022

Tax Return Label	Date	Account Code	Account Name	Amount \$
C - Income - Gross interest				
Sub-Total				103.46
Ignore Cents				0.46
Total				103.00
D1 - Income - Gross foreign income				
	20/07/2021	23900/VEU.AX1	Vanguard All-world Ex-us Shares Index Etf	1,357.86
	20/07/2021	23900/VEU.AX	Vanguard All-world Ex-us Shares Index Etf	8,282.95
	19/10/2021	23900/VEU.AX	Vanguard All-world Ex-us Shares Index Etf	6,075.20
	19/10/2021	23900/VEU.AX1	Vanguard All-world Ex-us Shares Index Etf	995.93
	21/01/2022	23900/VEU.AX	Vanguard All-world Ex-us Shares Index Etf	14,228.99
	21/01/2022	23900/VEU.AX1	Vanguard All-world Ex-us Shares Index Etf	2,332.62
	21/04/2022	23900/VEU.AX	Vanguard All-world Ex-us Shares Index Etf	1,727.95
	21/04/2022	23900/VEU.AX1	Vanguard All-world Ex-us Shares Index Etf	283.27
	30/06/2022	23800/VAS.AX	Vanguard Australian Shares Index Etf	1,342.47
	30/06/2022	23800/VGE.AX	Vanguard Ftse Emerging Markets Shares Etf	27,626.75
Sub-Total				64,253.99
Ignore Cents				0.99
Total				64,253.00
D - Income - Net foreign income				
	20/07/2021	23900/VEU.AX1	Vanguard All-world Ex-us Shares Index Etf	1,357.86
	20/07/2021	23900/VEU.AX	Vanguard All-world Ex-us Shares Index Etf	8,282.95
	19/10/2021	23900/VEU.AX	Vanguard All-world Ex-us Shares Index Etf	6,075.20
	19/10/2021	23900/VEU.AX1	Vanguard All-world Ex-us Shares Index Etf	995.93
	21/01/2022	23900/VEU.AX	Vanguard All-world Ex-us Shares Index Etf	14,228.99
	21/01/2022	23900/VEU.AX1	Vanguard All-world Ex-us Shares Index Etf	2,332.62
	21/04/2022	23900/VEU.AX	Vanguard All-world Ex-us Shares Index Etf	1,727.95
	21/04/2022	23900/VEU.AX1	Vanguard All-world Ex-us Shares Index Etf	283.27
	30/06/2022	23800/VAS.AX	Vanguard Australian Shares Index Etf	1,342.47
	30/06/2022	23800/VGE.AX	Vanguard Ftse Emerging Markets Shares Etf	27,626.75
Sub-Total				64,253.99
Ignore Cents				0.99
Total				64,253.00
M - Gross trust distributions				
	30/06/2022	23800/VAS.AX	Vanguard Australian Shares Index Etf	98,022.99

INNOVATIVE FUND MGT PTY LTD SUPER FUND

Tax Reconciliation Report

For the year ended 30 June 2022

Tax Return Label	Date	Account Code	Account Name	Amount \$
M - Gross trust distributions				
	30/06/2022	23800/VGE.AX	Vanguard Ftse Emerging Markets Shares Etf	8.51
Sub-Total				98,031.50
Ignore Cents				0.50
Total				98,031.00
W - GROSS INCOME (Sum of labels A to U)				
				184,673.00
Sub-Total				184,673.00
Ignore Cents				0.00
Total				184,673.00
Y - Income - Exempt current pension income				
				174,903.00
Sub-Total				174,903.00
Ignore Cents				0.00
Total				174,903.00
V - TOTAL ASSESSABLE INCOME (W less Y)				
				9,770.00
Sub-Total				9,770.00
Ignore Cents				0.00
Total				9,770.00
H1 - Expenses - SMSF auditor fee				
	14/10/2021	30700	Auditor's Remuneration	550.00
Sub-Total				550.00
Ignore Cents				0.00
Total				550.00
J1 - Expenses - Management and administration expenses				
	24/09/2021	30800	ASIC Fees	56.00
	14/10/2021	30100	Accountancy Fees	960.00
	04/10/2021	30400	ATO Supervisory Levy	259.00
Sub-Total				1,275.00
Ignore Cents				0.00
Total				1,275.00
N - TOTAL DEDUCTIONS				
				1,825.00
Sub-Total				1,825.00
Ignore Cents				0.00
Total				1,825.00
O - TAXABLE INCOME OR LOSS				
				7,945.00

INNOVATIVE FUND MGT PTY LTD SUPER FUND

Tax Reconciliation Report

For the year ended 30 June 2022

Tax Return Label	Date	Account Code	Account Name	Amount \$
O - TAXABLE INCOME OR LOSS				
Sub-Total				7,945.00
Ignore Cents				0.00
Total				7,945.00
Z - TOTAL SMSF EXPENSES				
				1,825.00
Sub-Total				1,825.00
Ignore Cents				0.00
Total				1,825.00
A - Taxable income				
				7,945.00
Sub-Total				7,945.00
Ignore Cents				0.00
Total				7,945.00
T1 - Tax on taxable income				
				1,414.35
Sub-Total				1,414.35
Ignore Cents				0.00
Total				1,414.35
B - Gross Tax				
				1,414.35
Sub-Total				1,414.35
Ignore Cents				0.00
Total				1,414.35
C1 - Foreign income tax offset				
	20/07/2021	23900/VEU.AX1	Vanguard All-world Ex-us Shares Index Etf	203.68
	20/07/2021	23900/VEU.AX	Vanguard All-world Ex-us Shares Index Etf	1,242.45
	19/10/2021	23900/VEU.AX	Vanguard All-world Ex-us Shares Index Etf	911.28
	19/10/2021	23900/VEU.AX1	Vanguard All-world Ex-us Shares Index Etf	149.39
	21/01/2022	23900/VEU.AX	Vanguard All-world Ex-us Shares Index Etf	2,134.35
	21/01/2022	23900/VEU.AX1	Vanguard All-world Ex-us Shares Index Etf	349.89
	21/04/2022	23900/VEU.AX	Vanguard All-world Ex-us Shares Index Etf	259.19
	21/04/2022	23900/VEU.AX1	Vanguard All-world Ex-us Shares Index Etf	42.49
	30/06/2022	23800/VAS.AX	Vanguard Australian Shares Index Etf	83.65
	30/06/2022	23800/VGE.AX	Vanguard Ftse Emerging Markets Shares Etf	4,716.15
			Adjustment	(9,558.63)

INNOVATIVE FUND MGT PTY LTD SUPER FUND

Tax Reconciliation Report

For the year ended 30 June 2022

Tax Return Label	Date	Account Code	Account Name	Amount \$
C1 - Foreign income tax offset				
Sub-Total				533.89
Ignore Cents				0.00
Total				533.89
C - Non-refundable non-carry forward tax offsets				
				533.89
Sub-Total				533.89
Ignore Cents				0.00
Total				533.89
T2 - SUBTOTAL				
				880.46
Sub-Total				880.46
Ignore Cents				0.00
Total				880.46
T3 - SUBTOTAL 2				
				880.46
Sub-Total				880.46
Ignore Cents				0.00
Total				880.46
E1 - Complying fund's franking credits tax offset				
	30/06/2022	23800/VAS.AX	Vanguard Australian Shares Index Etf	27,671.73
Sub-Total				27,671.73
Ignore Cents				0.00
Total				27,671.73
E - Refundable tax offsets				
				27,671.73
Sub-Total				27,671.73
Ignore Cents				0.00
Total				27,671.73
I - Remainder of refundable tax offsets				
				26,791.27
Sub-Total				26,791.27
Ignore Cents				0.00
Total				26,791.27
L - Supervisory levy				
				259.00
Sub-Total				259.00
Ignore Cents				0.00
Total				259.00
S - AMOUNT DUE OR REFUNDABLE				

INNOVATIVE FUND MGT PTY LTD SUPER FUND

Tax Reconciliation Report

For the year ended 30 June 2022

Tax Return Label	Date	Account Code	Account Name	Amount \$
S - AMOUNT DUE OR REFUNDABLE				
				(26,532.27)
Sub-Total				(26,532.27)
Ignore Cents				0.00
Total				(26,532.27)

13 September 2022

The Trustee
INNOVATIVE FUND MGT PTY LTD SUPER FUND

Dear Trustee,

**Subject: Actuarial Certificate – Tax Exempt Percentage for the 2021/22 year
INNOVATIVE FUND MGT PTY LTD SUPER FUND**

Thank you for requesting this actuarial certificate from Verus SMSF Actuaries.

Results

We calculate that the tax exempt percentage for INNOVATIVE FUND MGT PTY LTD SUPER FUND in the 2021/22 financial year is **94.71%**.

More Information

Further details regarding this actuarial certificate are contained in the appendices, including:

- Appendix 1: Data Summary
- Appendix 2: Detailed Results
- Appendix 3: Further Information

Note that the results in this certificate are based on the information provided to us. If there are any material changes to the information provided, please contact us, as the results may need to be updated.

If you would like to discuss any aspect of this actuarial certificate, please don't hesitate to contact us.

Yours sincerely,



Geoff Morley, BCom, BSc, FIAA
Consulting Actuary

Verus Reference Number: ZA13481640256

Appendix 1 - Data Summary

Fund Details

Fund Name	INNOVATIVE FUND MGT PTY LTD SUPER FUND
Name of Trustee	Ramu Super Pty Ltd
Tax Year for Actuarial Certificate	2021/22
ABN of Fund	47 453 067 083

Member Details

Members' Names	Srinivasa Ramu
	Kalpana Ramu
	Rohit Ramu

Financial Details

	Amount (\$)
Opening Balance at 1 July 2021	3,966,660.16
Concessional Contributions	0.00
Non-concessional Contributions	0.00
Rollovers-in	0.00
Rollovers-out	0.00
Lump Sum and Pension Benefits Paid	135,000.00
Other Net Income	(361,945.76)
Closing Balance at 30 June 2022	3,469,714.40

We understand that the Fund's financial statements have not been audited at the time this certificate has been prepared.

Segregation

The Fund did not have any segregated current pension assets during the financial year.

Appendix 2 - Detailed Results

Tax Exempt Percentage

This actuarial certificate has been prepared to provide the tax exempt percentage applying to INNOVATIVE FUND MGT PTY LTD SUPER FUND for the 2021/22 financial year.

During the 2021/22 financial year, the Fund contained only member accounts in accumulation phase and account based pensions. Therefore no assumptions about future inflation, investment returns or discount rates have been required to calculate the tax exempt percentage. Only data regarding the Fund’s balances in accumulation phase and the Fund’s balances in retirement phase plus details of transactions within, to and from the Fund during the year have been provided for this calculation.

Using the data supplied, we have calculated the tax exempt percentage based on the ratio below:

$$\frac{\text{Average value of current pension liabilities}}{\text{Average value of superannuation liabilities}}$$

$$= \$3,591,736 / \$3,792,329$$

$$= 94.71\%$$

The values for the current pension liabilities and the superannuation liabilities shown above are time weighted average balances over the financial year. Segregated current pension assets and segregated non-current assets (if any) have been excluded from the values shown above.

Member Breakdown

To assist you, we have also calculated the breakdown of the tax exempt percentage between the Fund’s members, as follows:

Member Name	Tax Exempt Percentage	Taxable Percentage
Srinivasa Ramu	52.69%	0.00%
Kalpana Ramu	42.02%	0.00%
Rohit Ramu	0.00%	5.29%
Reserve	0.00%	0.00%
Total	94.71%	5.29%

This breakdown between members is not required for the Fund’s tax return, but may assist in other ways, for example with allocating the Fund’s tax liabilities between members.

Appendix 3 - Further Information

Actuarial Standards

This actuarial certificate has been prepared in accordance with Professional Standard 406 of the Institute of Actuaries of Australia.

Other Comments

We have been informed by the trustee and/or their advisors that the relevant pension liabilities meet the requirements to be considered a retirement phase superannuation income stream. We have relied upon this information in preparing this actuarial certificate.

As required under Professional Standard 406, we are satisfied that the value of particular liabilities of the Fund at a particular time as set out in this certificate is the amount of the Fund's assets, together with any future contributions in respect of the benefits concerned and expected earnings on the assets and contributions after that time, that would provide the amount required to discharge those liabilities as they fall due.

We also document the following information items provided to us, and upon which we have relied, when preparing this certificate:

Item	Information Provided
Does the Fund meet the definition of Disregarded Small Fund Assets for the tax year covered by this certificate?	Yes
Have the trustee(s) chosen (if eligible) to treat all of the assets of the fund as not being segregated current pension assets for the whole of the tax year covered by this certificate?	N/A

Requirement for and Use of Actuarial Certification

This actuarial certificate is required so that the Fund can claim an exemption from tax on the investment income derived from the unsegregated assets supporting members' balances that are in retirement phase. The certificate should be obtained before the Fund submits its tax return. It does not need to be submitted with the Fund's tax return, but should be retained in the Fund's records.

An actuarial certificate is required for a Fund that has been partly in retirement phase and partly in accumulation phase during the year and which is not applying the segregated method throughout the year. Therefore an actuarial certificate is not required if:

- The Fund was entirely in accumulation phase for the whole of the tax year; or
- The Fund was entirely in retirement phase for the whole of the tax year; or
- The Fund's retirement phase assets and accumulation phase assets were fully segregated throughout the tax year.

The tax exempt percentage should be applied to the Fund's assessable income (excluding any non-arm's length income, concessional contributions and any income derived from segregated assets) to determine how much income is exempt from tax.



Australian Government
Australian Taxation Office

Agent SUPERHELP AUSTRALIA PTY LTD
Client THE TRUSTEE FOR INNOVATIVE
FUND MGT PTY LTD SUPER FUND
ABN 47 453 067 083
TFN 95 449 240

Income tax 551

Date generated	22/08/2022
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

4 results found - from **22 August 2020** to **22 August 2022** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
29 Sep 2021	4 Oct 2021	EFT refund for Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$11,803.24		\$0.00
29 Sep 2021	29 Sep 2021	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21		\$11,803.24	\$11,803.24 CR
23 Sep 2020	28 Sep 2020	EFT refund for Income Tax for the period from 01 Jul 19 to 30 Jun 20	\$13,639.33		\$0.00
23 Sep 2020	23 Sep 2020	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 19 to 30 Jun 20		\$13,639.33	\$13,639.33 CR

A - Financial Statements

2022 Financial Year

Preparer Lousse Montiel

Reviewer Steven Lee

Status Completed

Supporting Documents

No supporting documents

Standard Checklist

- Attach copy of Financial Statements
- Attach copy of SMSF Annual Return

B - Permanent Documents

2022 Financial Year

Preparer Lousse Montiel

Reviewer Steven Lee

Status Completed

Supporting Documents

- Fund Summary Report Report

Standard Checklist

- Attach latest copy of ASIC annual company statement (if corporate trustee)
- Ensure latest copies of ATO Trustee Declarations and ATO confirmation that the fund is a regulated fund is attached
- Ensure latest copies of trustee consents, member consents and registers are attached
- Ensure latest copy of trust deed (including amendments) are attached
- Use [Australian Business Register](#) to ensure details are correct
- Use [Super Fund Lookup](#) to check the eligibility to receive rollovers and contributions

INNOVATIVE FUND MGT PTY LTD SUPER FUND

Fund Summary Report

As at 30 June 2022

Fund Details

Date Formed: 12/04/1994

Tax File Number: Provided

ABN: 47453067083

Period: 01/07/2021 - 30/06/2022

Fund Type: SMSF

GST Registered: No

Postal Address:

14 Elizabeth Street

Allawah, New South Wales 2218

Physical Address:

14 Elizabeth Street

Allawah, New South Wales 2218

Members

Number of Members: 3

Name	Age	Member Accounts	Pension Accounts	Tax File Number	Beneficiary Details
Ramu, Srinivasa	68	6	6	Provided	Provided
Ramu, Kalpana	61	2	2	Provided	Not Provided
Ramu, Rohit	31	1	0	Provided	Not Provided

Fund Relationships

Relationship Type	Contact
Accountant	Superhelp Australia Pty Ltd
Auditor	Johnson Breward Brown
Fund Contact	Ramu, Srinivasa
Tax Agent	Superhelp Australia Pty Ltd
Trustee	Ramu Super Pty Ltd Ramu, Srinivasa Ramu, Kalpana Ramu, Rohit

C - Other Documents

2022 Financial Year

Preparer Lousse Montiel

Reviewer Steven Lee

Status Completed

Supporting Documents

- Investment Strategy_2022.pdf

Standard Checklist

- Attach copy of any SOAs issued during the Financial Year
- Attach copy of Investment Strategy
- Attach signed Engagement Letter
- Attach signed Trustee Representation Letter
- Attach Trustee Minutes prepared during the year

Investment Strategy

for

Innovative Fund Mgt Pty Ltd Super Fund

Investment Objective

The investment objective of the Fund is to generate high growth of investments combined with security of capital to meet the future pension payments for the three members, Srinivasa, Kalpana & Rohit Ramu.

1. Desired Investments

Funds will be invested in Cash / Shares / international shares / Managed Funds. Amounts will be invested in each class depending on the market conditions and perceived risk.

2. Percentage Investment Range

The Trustees consider that no specific percentage range for each of the above asset classes should be adopted but that each asset class should be considered on its own investment merits having regard to an appropriate degree of diversification.

3. Single Asset Investment Strategy

A single asset strategy may be adopted by the Fund if the asset proposed to be invested in is considered by the Trustee to satisfy a core purpose of the Fund's Investment Objectives and provided that the Trustee is satisfied that no other benefit (excepting incidental benefits) is conferred upon members or associated parties.

4. Arms Length Basis

All investments by the Fund shall be on an arm's length basis and will be acquired, maintained or disposed of on commercial terms at market rates of returns.

5. Maximizing Member Returns

The Trustee considers that this Investment Strategy will fulfil the principal objective of maximizing member returns having regard to risk and is consistent with the investment objectives of the Fund.

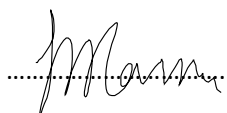
6. Insurance

The trustees have considered the death and disability insurance needs of each member and are satisfied that the current covers are appropriate

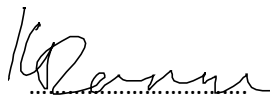
7. Investment Review

The Investment Objectives of the Fund will be reviewed annually and at such other times as a significant event occurs which affects the Fund.

Signed by the Trustees



Srinivasa Ramu



Kalpana Ramu



Rohit Ramu

by Srinivasa Ramu
as POA

Date: 01/07/2021

D - Pension Documentation

2022 Financial Year

Preparer Louisse Montiel

Reviewer Steven Lee

Status Completed

Supporting Documents

- Transfer Balance Account Summary Report
- Pension Summary Report Report

Standard Checklist

- Attach Actuarial Certificate
- Attach documentation supporting any pensions commenced during the financial year
- Attach documentation supporting any pensions commuted during the financial year
- Ensure correct Transfer Balance Account Reports have been lodged with the ATO

INNOVATIVE FUND MGT PTY LTD SUPER FUND

Pension Summary

As at 30 June 2022

Member Name : Ramu, Srinivasa

Member Age : 67* (Date of Birth : Provided)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
RAMSRI0001P	Account Based Pension	01/11/2008	44.88%	2.50%	\$11,100.00*	N/A	\$26,280.00	\$0.00	\$26,280.00	NIL

*COVID-19 50% reduction has been applied to the minimum pension amount.

RAMSRI0002P	Account Based Pension	18/06/2013	86.00%	2.50%	\$7,960.00*	N/A	\$7,960.00	\$0.00	\$7,960.00	\$0.00
-------------	-----------------------	------------	--------	-------	-------------	-----	------------	--------	------------	--------

*COVID-19 50% reduction has been applied to the minimum pension amount.

RAMSRI0008P	Account Based Pension	30/06/2017	100.00%	2.50%	\$6,000.00*	N/A	\$6,000.00	\$0.00	\$6,000.00	\$0.00
-------------	-----------------------	------------	---------	-------	-------------	-----	------------	--------	------------	--------

*COVID-19 50% reduction has been applied to the minimum pension amount.

RAMSRI0011P	Account Based Pension	08/02/2016	100.00%	2.50%	\$20,270.00*	N/A	\$20,270.00	\$0.00	\$20,270.00	\$0.00
-------------	-----------------------	------------	---------	-------	--------------	-----	-------------	--------	-------------	--------

*COVID-19 50% reduction has been applied to the minimum pension amount.

RAMSRI0012P	Account Based Pension	01/07/2016	100.00%	2.50%	\$2,810.00*	N/A	\$2,810.00	\$0.00	\$2,810.00	\$0.00
-------------	-----------------------	------------	---------	-------	-------------	-----	------------	--------	------------	--------

*COVID-19 50% reduction has been applied to the minimum pension amount.

RAMSRI0015P	Account Based Pension	08/02/2018	100.00%	2.50%	\$4,180.00*	N/A	\$4,180.00	\$0.00	\$4,180.00	\$0.00
-------------	-----------------------	------------	---------	-------	-------------	-----	------------	--------	------------	--------

*COVID-19 50% reduction has been applied to the minimum pension amount.

					\$52,320.00	\$0.00	\$67,500.00	\$0.00	\$67,500.00	\$0.00
--	--	--	--	--	--------------------	---------------	--------------------	---------------	--------------------	---------------

INNOVATIVE FUND MGT PTY LTD SUPER FUND

Pension Summary

As at 30 June 2022

Member Name : Ramu, Kalpana

Member Age : 60* (Date of Birth : Provided)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
RAMKAL 00001P	Account Based Pension	01/07/2016	42.93%	2.00%	\$16,200.00*	N/A	\$50,360.00	\$0.00	\$50,360.00	NIL

*COVID-19 50% reduction has been applied to the minimum pension amount.

RAMKAL 00002P	Account Based Pension	06/08/2016	100.00 %	2.00%	\$17,140.00*	N/A	\$17,140.00	\$0.00	\$17,140.00	\$0.00
---------------	-----------------------	------------	----------	-------	--------------	-----	-------------	--------	-------------	--------

*COVID-19 50% reduction has been applied to the minimum pension amount.

					\$33,340.00	\$0.00	\$67,500.00	\$0.00	\$67,500.00	\$0.00
--	--	--	--	--	--------------------	---------------	--------------------	---------------	--------------------	---------------

Total :

					\$85,660.00	\$0.00	\$135,000.00	\$0.00	\$135,000.00	\$0.00
--	--	--	--	--	--------------------	---------------	---------------------	---------------	---------------------	---------------

*Age as at 01/07/2021 or pension start date for new pensions.

INNOVATIVE FUND MGT PTY LTD SUPER FUND

Transfer Balance Account Summary

For The Period 01 July 2021 - 30 June 2022

Member	Pension Type	Date	Lodgment Date	Transaction Type	Event Type	Debit	Credit	Balance	Cap Limit	Remaining Cap
Kalpana Ramu	Below Cap	01/07/2021		Cap Indexation (22.00%) - Highest TBA (1253197.43/ 1600000.00)	N/A				1,622,000.00	368,802.57
		01/07/2021		Opening Balance			1,253,197.43	1,622,000.00	368,802.57	
		<hr/>								
Rohit Ramu										
Srinivasa Ramu	Below Cap	01/07/2021		Cap Indexation (1.00%) - Highest TBA (1599849.37/ 1600000.00)	N/A				1,601,000.00	1,150.63
		01/07/2021		Opening Balance			1,599,849.37	1,601,000.00	1,150.63	
		<hr/>								

E - Estate Planning

2022 Financial Year

Preparer Lousse Montiel

Reviewer Steven Lee

Status Completed

Supporting Documents

- Binding_death_nomination_Kalpana.pdf
- Binding_death_nomination_Srinivasa.pdf

Standard Checklist

- Attach Death Benefit Nominations (if applicable)
- Attach Life Insurance Policies (if applicable)
- Attach Reversionary Pension documentation (if applicable)
- Attach SMSF Will (if applicable)
- Review current Estate planning to ensure it matches wishes of members

BINDING DEATH BENEFIT NOMINATION

To the Trustees of the Innovative Fund Management Pty Ltd
Superannuation fund

I KALPANA RAMU,

of 14 ELIZABETH STREET

ALLAWAH NSW 2218

proportions as shown:

Name of Beneficiary	Relationship to Me	Percentage of Benefit	Transfer via Lump Sum or Pension
---------------------	--------------------	-----------------------	----------------------------------

as a member of the above fund, direct you to pay my death benefit to the following persons in the

<u>SRINIVASA RAMU</u>	<u>HUSBAND</u>	<u>100%</u>	
-----------------------	----------------	-------------	--

If any of the person nominated above predecease me I direct you to pay the proportion of my death benefit that would have been payable to that person to the following persons in the proportions as shown:

Name of Beneficiary	Relationship to Me	Percentage of Benefit	Transfer via Lump Sum or Pension
---------------------	--------------------	-----------------------	----------------------------------

<u>ROHIT RAMU</u>	<u>SON</u>	<u>100%</u>	
-------------------	------------	-------------	--

I understand that:

1. I can amend or revoke this Nomination at any time by providing a new nomination.
2. Unless amended or revoked earlier, ~~this nomination is binding on the trustees for a period of three (3) years from the date this nomination is signed.~~

~~OR~~

I understand that this nomination will not lapse unless I amend or revoke it.

(cross out whichever is inapplicable)

3. If the total proportion of my benefit nominated above does not equal my entire benefit then I understand that the trustee shall have discretion as to where the remaining proportion of my benefit shall be paid.
4. I understand that if I have not completed this nomination correctly then it may be invalid and that the trustee may then have a discretion as to where my benefit is paid.

I acknowledge that I have been provided with the necessary information to enable me to make an informed nomination and I fully understand the effect of this nomination.

Signed

Danu

Date: 28/10/15

Witnesses: (This nomination must be signed by 2 witnesses over the age of 18 and not named as beneficiaries)

We declare that:

- * This Nomination was signed by the member in our presence
- * We are aged 18 years or older
- * We are not named as beneficiaries in this nomination.

SANG-A LEE

Name: SANG-A LEE

Date: 28/10/15

Suk Lee

Name: Suk Lee

Date: 28/10/2015

BINDING DEATH BENEFIT NOMINATION

To the Trustees of the Innovative Fund Management Pty Ltd
Superannuation fund

I SRINIVASA RAMU,

of 14 ELIZABETH STREET

ALLAWAH NSW 2218

proportions as shown:

Name of Beneficiary	Relationship to Me	Percentage of Benefit	Transfer via Lump Sum or Pension
---------------------	--------------------	-----------------------	----------------------------------

as a member of the above fund, direct you to pay my death benefit to the following persons in the

<u>KALPANA RAMU</u>	<u>WIFE</u>	<u>100%</u>	
---------------------	-------------	-------------	--

If any of the person nominated above predecease me I direct you to pay the proportion of my death benefit that would have been payable to that person to the following persons in the proportions as shown:

Name of Beneficiary	Relationship to Me	Percentage of Benefit	Transfer via Lump Sum or Pension
---------------------	--------------------	-----------------------	----------------------------------

<u>ROHIT RAMU</u>	<u>SON</u>	<u>100%</u>	
-------------------	------------	-------------	--

I understand that:

1. I can amend or revoke this Nomination at any time by providing a new nomination.
2. Unless amended or revoked earlier, ~~this nomination is binding on the trustees for a period of three (3) years from the date this nomination is signed.~~

~~OR~~

I understand that this nomination will not lapse unless I amend or revoke it.

(cross out whichever is inapplicable)

3. If the total proportion of my benefit nominated above does not equal my entire benefit then I understand that the trustee shall have discretion as to where the remaining proportion of my benefit shall be paid.
4. I understand that if I have not completed this nomination correctly then it may be invalid and that the trustee may then have a discretion as to where my benefit is paid.

I acknowledge that I have been provided with the necessary information to enable me to make an informed nomination and I fully understand the effect of this nomination.

Signed



Date: 28/10/2015

Witnesses: (This nomination must be signed by 2 witnesses over the age of 18 and not named as beneficiaries)

We declare that:

- * This Nomination was signed by the member in our presence
- * We are aged 18 years or older
- * We are not named as beneficiaries in this nomination.



Name: SANG-A LEE

Date: 28/10/15



Name: Suk Lee

Date: 28/10/2015