
Financial statements and reports for the year ended
30 June 2022

Roderick Superannuation Fund

Prepared for: Terdon Pty Ltd

Roderick Superannuation Fund

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Roderick Superannuation Fund**Operating Statement**

For the year ended 30 June 2022

	Note	2022	2021
		\$	\$
Income			
Investment Income			
Dividends Received		1,049	1,079
Interest Received		92	151
Property Income		19,308	18,097
Contribution Income			
Personal Concessional		0	15,000
Other Contributions		500	0
Total Income		<u>20,949</u>	<u>34,327</u>
Expenses			
Accountancy Fees		2,880	2,682
Administration Costs		179	178
ATO Supervisory Levy		259	259
Auditor's Remuneration		385	561
Investment Expenses		4,128	4,301
		<u>7,830</u>	<u>7,980</u>
Member Payments			
Pensions Paid		15,710	12,840
Investment Losses			
Changes in Market Values			
Unrealised Movements in Market Value		6,950	(100,387)
Total Expenses		<u>30,491</u>	<u>(79,566)</u>
Benefits accrued as a result of operations before income tax		<u>(9,542)</u>	<u>113,893</u>
Income Tax Expense		(450)	1,535
Benefits accrued as a result of operations		<u>(9,092)</u>	<u>112,358</u>

The accompanying notes form part of these financial statements.

Roderick Superannuation Fund
Statement of Financial Position

As at 30 June 2022

	Note	2022	2021
		\$	\$
Assets			
Investments			
Real Estate Properties (Non Residential)		430,000	430,000
Shares in Listed Companies		27,485	34,590
Total Investments		<u>457,485</u>	<u>464,590</u>
Other Assets			
DRP - Residual Account		33	27
Bank Account - CBA		168,281	165,568
Income Tax Refundable		450	0
Total Other Assets		<u>168,764</u>	<u>165,595</u>
Total Assets		<u>626,249</u>	<u>630,185</u>
Less:			
Liabilities			
GST Payable		1,818	1,848
Income Tax Payable		0	1,535
Sundry Creditors		6,721	0
Total Liabilities		<u>8,539</u>	<u>3,383</u>
Net assets available to pay benefits		<u>617,710</u>	<u>626,802</u>
Represented by:			
Liability for accrued benefits allocated to members' accounts	2, 3		
Roderick, Donald Lindsay - Accumulation		0	13,731
Roderick, Donald Lindsay - Pension (01/07/2016)		165,870	168,437
Roderick, Donald Lindsay - Pension (01/07/2018)		75,934	77,111
Roderick, Donald Lindsay - Pension (01/07/2019)		106,312	107,959
Roderick, Donald Lindsay - Pension (01/07/2021)		13,515	0
Roderick, Teresa Lorraine - Accumulation		503	705
Roderick, Teresa Lorraine - Pension (01/07/2016)		171,961	174,628
Roderick, Teresa Lorraine - Pension (01/07/2019)		82,943	84,231
Roderick, Teresa Lorraine - Pension (01/07/2021)		672	0
Total Liability for accrued benefits allocated to members' accounts		<u>617,710</u>	<u>626,802</u>

The accompanying notes form part of these financial statements.

Roderick Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2022

Note 1: Summary of Significant Accounting Policies

The trustees have prepared the financial statements on the basis that the Superannuation Fund is not a reporting entity because it is not publicly accountable and is not required by law or governing document to prepare financial statements that comply with Australian Accounting Standards. The financial statements are therefore special purpose financial statements that have been prepared in order to meet the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations, the trust deed of the Fund and the needs of members.

The financial statements have been prepared on a cash basis and are based on historical costs, except for investments which have been measured at market value.

The following significant accounting policies, which are consistent with the policies applied in the previous period unless otherwise stated, have been adopted in the preparation of the financial statements.

The financial statements were authorised for issue by the Director(s).

a. Measurement of Investments

The Fund initially recognises:

- (i) an investment when it controls the future economic benefits expected to flow from the asset. For financial assets, the trade date is considered to be the date on which control of the future economic benefits attributable to the asset passes to the Fund; and
- (ii) a financial liability on the date it becomes a party to the contractual provisions of the instrument.

Investments of the Fund have been measured at market value, which refers to the amount that a willing buyer could reasonably be expected to pay to acquire an asset from a willing seller if the following assumptions were made:

- that the buyer and the seller deal with each other at arm's length in relation to the sale;
- that the sale occurred after proper marketing of the asset; and
- that the buyer and the seller acted knowledgeably and prudentially in relation to the sale.

Market value has been determined as follows:

- (i) shares and other securities listed on the Australian Securities Exchange by reference to the relevant market quotations at the end of the reporting period;
- (ii) units in managed funds by reference to the unit redemption price at the end of the reporting period;
- (iii) fixed-interest securities by reference to the redemption price at the end of the reporting period;
- (iv) unlisted investments are stated at trustees' assessment based on estimated market value at balance date or where necessary, an external valuer's opinion; and
- (v) investment properties at the trustees' assessment of the market value or where necessary a qualified independent valuer's opinion at the end of reporting period.

Financial liabilities, such as trade creditors and other payables, are measured at the gross value of the outstanding balance at the end of the reporting period. The trustees have determined that the gross values of the Fund's financial liabilities is equivalent to their market values. Any remeasurement changes in the gross values of non-current financial liabilities (including liabilities for members' accrued benefits) are recognised in the operating statement in the periods in which they occur.

b. Cash and Cash Equivalents

Cash and cash equivalents include cash on hand and at call, deposits with banks and short-term, highly liquid investments that are readily convertible to cash and subject to an insignificant risk of change in value.

c. Revenue

Revenue is recognised to the extent that it is probable that the economic benefits will flow to the Fund and the revenue can be reliably measured. Revenue is recognised at the fair value of the consideration received or receivable.

Notes to the Financial Statements

For the year ended 30 June 2022

Interest revenue

Interest revenue is recognised in respect of fixed-interest securities, and cash and cash equivalent balances. Interest revenue is recognised upon receipt.

Dividend revenue

Dividend revenue is recognised when the dividend has been paid or, in the case of dividend reinvestment schemes, when the dividend is credited to the benefit of the fund.

Rental revenue

Rental revenue arising from operating leases on investment properties is recognised upon receipt.

Distribution revenue

Distributions from unit trusts and managed funds are recognised as at the date the unit value is quoted ex-distribution and if not received at the end of the reporting period, are reflected in the statement of financial position as a receivable at market value.

Remeasurement changes in market values

Remeasurement changes in the market values of assets are recognised as income and determined as the difference between the market value at year-end or consideration received (if sold during the year) and the market value as at the prior year-end or cost (if acquired during the period).

Contributions

Contributions and transfers in are recognised when the control and the benefits from the revenue have been attained and are recorded by the Fund, gross of any taxes, in the period to which they relate.

d. Liability for Accrued Benefits

The liability for accrued benefits represents the Fund's present obligation to pay benefits to members and beneficiaries, and has been calculated as the difference between the carrying amount of the assets and the carrying amount of the other payables and income tax liabilities as at the end of the reporting period.

e. Goods and Services Tax (GST)

Revenues, expenses and assets are recognised net of the amount of GST, except where the amount of GST incurred is not recoverable from the Australian Taxation Office (ATO).

The net amount of GST recoverable from, or payable to, the ATO is included with other receivables or other payables in the statement of financial position.

f. Critical Accounting Estimates and Judgements

The preparation of financial statements requires the trustees to make judgements, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. Actual results may differ from these estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised and in any future period affected.

Note 2: Liability for Accrued Benefits

	2022 \$	2021 \$
Liability for accrued benefits at beginning of year	626,802	514,443
Benefits accrued as a result of operations	(9,092)	112,358

Roderick Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2022

Current year member movements	0	0
Liability for accrued benefits at end of year	617,709	626,802

Note 3: Vested Benefits

Vested benefits are benefits that are not conditional upon continued membership of the fund (or any factor other than resignation from the plan) and include benefits which members were entitled to receive had they terminated their fund membership as at the end of the reporting period.

	2022	2021
	\$	\$
Vested Benefits	617,709	626,802

Note 4: Guaranteed Benefits

No guarantees have been made in respect of any part of the liability for accrued benefits.

Note 5: Subsequent Event - COVID-19

The Coronavirus (Covid-19) pandemic is expected to cause material decline in the market value of the fund investments. The trustees are aware of the uncertainty surrounding the global markets during this time and the effects it will have on the value of the fund investments after the reporting date.

Roderick Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2022

	2022	2021
	\$	\$
<u>RECONCILIATION OF TAXABLE INCOME</u>		
Profit before Tax per Operating Statement	-9,542	113,893
Assessable Income not shown		
Franking Credits on Dividends	450	462
Income not Assessable		
Contributions - Non Concessional	-500	0
Deductions not shown		
Exempt Current Pension Income	-20,887	-19,718
Expenses not deductible		
Pensions Paid	15,710	12,840
Changes in Market Values		
Realised Movements in Market Value		
Unrealised Movements in Market Value	6,950.00	-100,387.00
Transfers Out		
Other Expenses - portion related to exempt income	7,819	6,224
	<u>0</u>	<u>13,314</u>
Per Income Tax Return		
<u>TAX PAYABLE (-REFUND)</u>		
Tax at 15%	0.00	1,997.10
Franking Credits	-449.56	-462.37
As per Operating Statement	<u>-449.56</u>	<u>1,534.73</u>
As per Statement of Financial Position	-449.56	1,534.73
Supervisory Levy	259.00	259.00
As per Income Tax Return	<u>-190.56</u>	<u>1,793.73</u>

Roderick Superannuation Fund
Investment Summary Report

As at 30 June 2022

Investment	Units	Market Price ¹	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
Cash/Bank Accounts								
Bank Account - CBA		168,280.710000	168,280.71	168,280.71	168,280.71			26.89 %
			168,280.71		168,280.71			26.89 %
Real Estate Properties (Non Residential)								
RODERSF_3 339 Esplanade, Lakes 39ESPLANA Entrance DE	1.00	430,000.000000*	430,000.00	336,189.64	336,189.64	93,810.36	27.90 %	68.72 %
			430,000.00		336,189.64	93,810.36	27.90 %	68.72 %
Shares in Listed Companies								
COL.AX Coles	409.00	17.810000	7,284.29	12.77	5,222.94	2,061.35	39.47 %	1.16 %
WES.AX Wesfarmers	482.00	41.910000	20,200.62	36.08	17,388.57	2,812.05	16.17 %	3.23 %
			27,484.91		22,611.51	4,873.40	21.55 %	4.39 %
			625,765.62		527,081.86	98,683.76	18.72 %	100.00 %

¹Market Prices as at Reporting Date. Note: Where prices unavailable, system will use last known price

* Investments using last known price

Investment	Market Price	Market Price Date
339 Esplanade, Lakes Entrance	430000.000000	30/06/2021

Roderick Superannuation Fund
Investment Income Report

As at 30 June 2022

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income (Excl. Capital Gains) * 2	TFN Credits	Other Deductions	Distributed Capital Gains	Non-Assessable Payments
Bank Accounts												
Bank Account - CBA	92.02			92.02	0.00	0.00	0.00	92.02			0.00	0.00
Real Estate Properties (Non Residential)	92.02			92.02	0.00	0.00	0.00	92.02			0.00	0.00
RODRSF_3339 Esplanade, Lakes Entrance 39ESPLANA DE	19,307.67							19,307.67				
Shares in Listed Companies	19,307.67							19,307.67				
COL.AX Coles	249.49	249.49	0.00		106.92			356.41		0.00		
WES.AX Westfarmers	799.50	799.50	0.00		342.64			1,142.14		0.00		
	1,048.99	1,048.99	0.00		449.56			1,498.55		0.00		
	20,448.68	1,048.99	0.00	92.02	449.56	0.00	0.00	20,898.24		0.00	0.00	0.00

Assessable Income (Excl. Capital Gains) **20,898.24**

Net Capital Gain **0.00**

Total Assessable Income 20,898.24

* 1 Includes foreign credits from foreign capital gains.

* 2 Assessable Income in the SMSF Annual Return will be different as capital gains and losses from disposals of assets have not been included.
 For a breakdown of Distributed Capital Gains and Non-Assessable Payments refer to Distributions Reconciliation Report.

Roderick Superannuation Fund
Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals		Accounting Profit/(Loss)		Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Units	Cost	Units	Market Value	
Bank Accounts											
Bank Account - CBA		165,567.85		23,027.92		(20,315.06)				168,280.71	168,280.71
		165,567.85		23,027.92		(20,315.06)				168,280.71	168,280.71
Real Estate Properties (Non Residential)											
RODERSF_339ESPLANADE - 339 Esplanade, Lakes Entrance											
	1.00	336,189.64							1.00	336,189.64	430,000.00
		336,189.64								336,189.64	430,000.00
Shares in Listed Companies											
COLAX - Coles	409.00	5,222.94							409.00	5,222.94	7,284.29
WES.AX - Wesfarmers	467.00	17,542.89	15.00	793.68		(948.00)		0.00	482.00	17,388.57	20,200.62
		22,765.83		793.68		(948.00)		0.00		22,611.51	27,484.91
		524,523.32		23,821.60		(21,263.06)		0.00		527,081.86	625,765.62

Roderick Superannuation Fund
Trustees Declaration

Terdon Pty Ltd ACN: 167455398

The directors of the trustee company have determined that the Fund is not a reporting entity and that these special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

The directors of the trustee company declare that:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2022 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2022 and the results of its operations for the year ended on that date in accordance with the accounting policies described in Note 1 to the financial statements;
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the superannuation fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2022.

Signed in accordance with a resolution of the directors of the trustee company by:

.....
Donald Lindsay Roderick
Terdon Pty Ltd
Director

.....
Teresa Lorraine Roderick
Terdon Pty Ltd
Director

Dated this day of

Memorandum of Resolutions of the Director(s) of

Terdon Pty Ltd ACN: 167455398
ATF Roderick Superannuation Fund

FINANCIAL STATEMENTS OF SUPERANNUATION FUND:

It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the directors of the Trustee Company, the Superannuation Fund is not a reporting entity and therefore is not required to comply with all Australian Accounting Standards.

It was further resolved that the financial statements and notes to the financial statements of the Superannuation Fund in respect of the year ended 30 June 2022 thereon be adopted.

TRUSTEE'S DECLARATION:

It was resolved that the trustee's declaration of the Superannuation Fund be signed.

ANNUAL RETURN:

Being satisfied that the Fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2022, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.

INVESTMENT STRATEGY:

The allocation of the Fund's assets and the Fund's investment performance over the financial year were reviewed and found to be within the acceptable ranges outlined in the investment strategy. After considering the risk, rate of return, diversification and liquidity of the investments and the ability of the Fund to discharge its existing liabilities, it was resolved that the investment strategy continues to reflect the purposes and circumstances of the Fund and its members. Accordingly, no changes in the investment strategy were required.

INSURANCE COVER:

The trustee(s) reviewed the current life and total and permanent disability insurance coverage on offer to the members and resolved that the current insurance arrangements were appropriate for the Fund.

ALLOCATION OF INCOME:

It was resolved that the income of the Fund would be allocated to the members based on their average daily balance (an alternative allocation basis may be percentage of opening balance).

AUDITORS:

It was resolved that

Tony Boys

of

Box 3376, Rundle Mall, South Australia 5000

act as auditors of the Fund for the next financial year.

TAX AGENTS:

It was resolved that

Eager and Partners

act as tax agents of the Fund for the next financial year.

TRUSTEE STATUS:

Each of the trustee(s) confirmed that they are qualified to act as trustee(s) of the Fund and that they are not disqualified persons as defined by s 120 of the SISA.

CONTRIBUTIONS RECEIVED:

It was resolved that the contributions during the year be allocated to members on the basis of the schedule provided by the principal Fund employer.

PAYMENT OF BENEFITS:

The trustee has ensured that any payment of benefits made from the Fund, meets the requirements of the Fund's deed and does not breach the superannuation laws in relation to:

1. making payments to members; and,

Memorandum of Resolutions of the Director(s) of

Terdon Pty Ltd ACN: 167455398
ATF Roderick Superannuation Fund

2. breaching the Fund or the member investment strategy.

The trustee has reviewed the payment of the benefit and received advice that the transfer is in accordance with the Deed and the superannuation laws. As such the trustee has resolved to allow the payment of the benefits on behalf of the member.

CLOSURE:

Signed as a true record –

.....
Donald Lindsay Roderick

/ /

.....
Teresa Lorraine Roderick

/ /

Roderick Superannuation Fund

Members Statement

Donald Lindsay Roderick
 PO Box 100
 Bairnsdale, Victoria, 3875, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	72	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	
Date Joined Fund:	08/01/2014		
Service Period Start Date:			
Date Left Fund:			
Member Code:	RODDON00001A		
Account Start Date:	08/01/2014		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

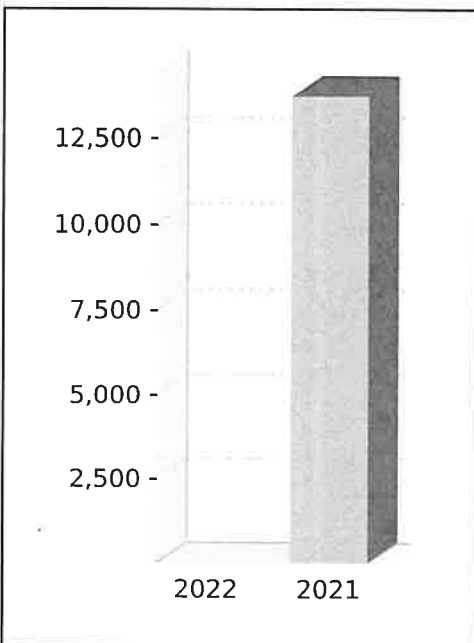
Total Benefits

Preservation Components

Preserved
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free
 Taxable



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	13,731	520
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		15,000
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings		280
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax		2,250
Income Tax		(180)
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	13,731	
Closing balance at 30/06/2022	0	13,730

Roderick Superannuation Fund

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

Donald Lindsay Roderick
Director

Teresa Lorraine Roderick
Director

Roderick Superannuation Fund Members Statement

Donald Lindsay Roderick
PO Box 100
Bairnsdale, Victoria, 3875, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	Teresa Lorraine Roderick
Age:	72	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	165,870
Date Joined Fund:	08/01/2014		
Service Period Start Date:	08/01/2014		
Date Left Fund:			
Member Code:	RODDON00002P		
Account Start Date:	01/07/2016		
Account Phase:	Retirement Phase		
Account Description:	01/07/2016		

Your Balance

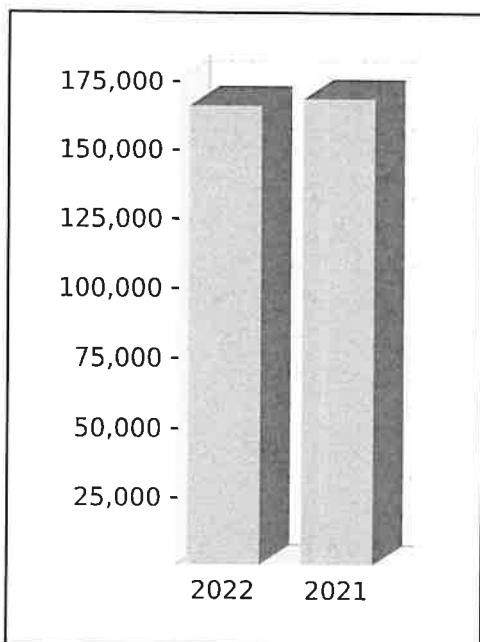
Total Benefits 165,870

Preservation Components

Preserved
Unrestricted Non Preserved 165,870
Restricted Non Preserved

Tax Components

Tax Free (76.84%) 127,461
Taxable 38,409



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	168,437	141,214
<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	1,643	30,753
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	4,210	3,530
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	165,870	168,437

Roderick Superannuation Fund

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

Donald Lindsay Roderick
Director

Teresa Lorraine Roderick
Director

Roderick Superannuation Fund

Members Statement

Donald Lindsay Roderick
 PO Box 100
 Bairnsdale, Victoria, 3875, Australia

Your Details

Date of Birth : Provided
 Age: 72
 Tax File Number: Provided
 Date Joined Fund: 08/01/2014
 Service Period Start Date: 08/01/2014
 Date Left Fund:
 Member Code: RODDON00004P
 Account Start Date: 01/07/2018
 Account Phase: Retirement Phase
 Account Description: 01/07/2018

Nominated Beneficiaries: Teresa Lorraine Roderick
 Nomination Type: N/A
 Vested Benefits: 75,934

Your Balance

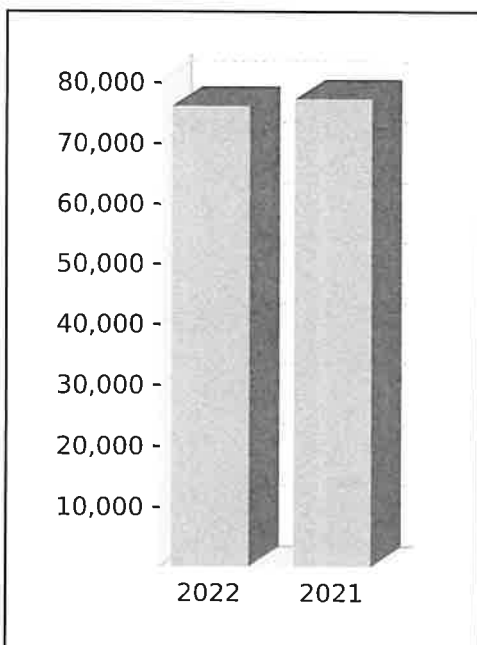
Total Benefits 75,934

Preservation Components

Preserved
 Unrestricted Non Preserved 75,934
 Restricted Non Preserved

Tax Components

Tax Free (40.45%) 30,717
 Taxable 45,217



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	77,111	64,651
<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	753	14,081
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	1,930	1,620
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	75,934	77,112

Roderick Superannuation Fund

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

Donald Lindsay Roderick
Director

Teresa Lorraine Roderick
Director

Roderick Superannuation Fund

Members Statement

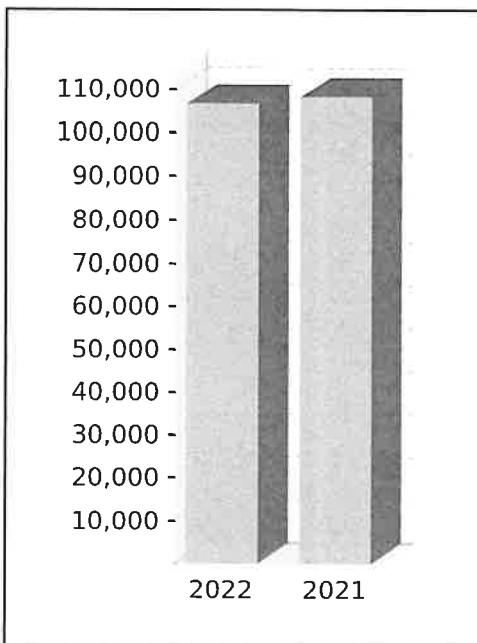
Donald Lindsay Roderick
 PO Box 100
 Bairnsdale, Victoria, 3875, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	Teresa Lorraine Roderick
Age:	72	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	106,312
Date Joined Fund:	08/01/2014		
Service Period Start Date:			
Date Left Fund:			
Member Code:	RODDON00012P		
Account Start Date:	01/07/2019		
Account Phase:	Retirement Phase		
Account Description:	01/07/2019		

Your Balance

Total Benefits	106,312
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	106,312
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (100.00%)	106,310
Taxable	2



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	107,959	90,506
<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	1,053	19,713
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	2,700	2,260
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	106,312	107,959

Roderick Superannuation Fund

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

Donald Lindsay Roderick
Director

Teresa Lorraine Roderick
Director

Roderick Superannuation Fund

Members Statement

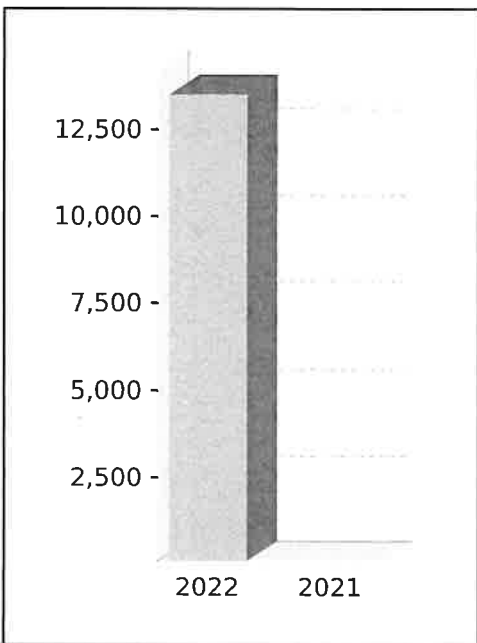
Donald Lindsay Roderick
 PO Box 100
 Bairnsdale, Victoria, 3875, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	Teresa Lorraine Roderick
Age:	72	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	13,515
Date Joined Fund:	08/01/2014		
Service Period Start Date:			
Date Left Fund:			
Member Code:	RODDON00049P		
Account Start Date:	01/07/2021		
Account Phase:	Retirement Phase		
Account Description:	01/07/2021		

Your Balance

Total Benefits	13,515
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	13,515
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (3.64%)	492
Taxable	13,022



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021		
<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	134	
Internal Transfer In	13,731	
<u>Decreases to Member account during the period</u>		
Pensions Paid	350	
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	13,515	0

Roderick Superannuation Fund

Members Statement

Trustee's Disclaimer

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Signed by all the trustees of the fund

Donald Lindsay Roderick
Director

Teresa Lorraine Roderick
Director

Roderick Superannuation Fund

Members Statement

Teresa Lorraine Roderick
 PO Box 100
 Bairnsdale, Victoria, 3875, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	71	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	503
Date Joined Fund:	08/01/2014		
Service Period Start Date:			
Date Left Fund:			
Member Code:	RODTER00001A		
Account Start Date:	08/01/2014		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

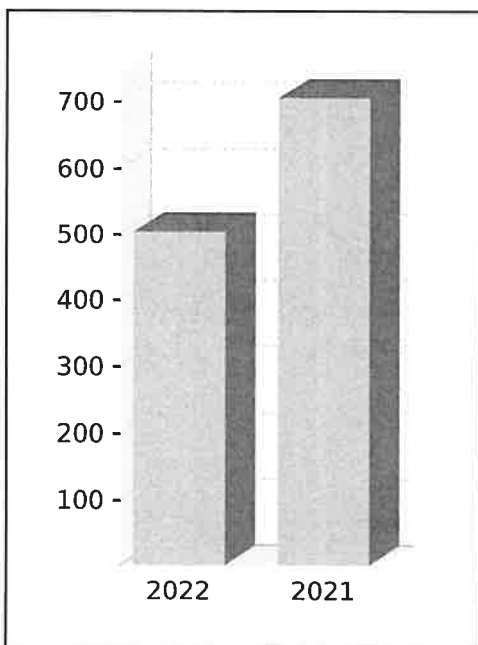
Total Benefits 503

Preservation Components

Preserved
 Unrestricted Non Preserved 503
 Restricted Non Preserved

Tax Components

Tax Free 500
 Taxable 3



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	705	520
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions	500	
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	3	112
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax		
Income Tax		(73)
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	705	
Closing balance at 30/06/2022	503	705

Roderick Superannuation Fund

Members Statement

Trustee's Disclaimer

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Signed by all the trustees of the fund

Donald Lindsay Roderick
Director

Teresa Lorraine Roderick
Director

Roderick Superannuation Fund

Members Statement

Teresa Lorraine Roderick
 PO Box 100
 Bairnsdale, Victoria, 3875, Australia

Your Details

Date of Birth : Provided
 Age: 71
 Tax File Number: Provided
 Date Joined Fund: 08/01/2014
 Service Period Start Date: 08/01/2014
 Date Left Fund:
 Member Code: RODTER00002P
 Account Start Date: 01/07/2016
 Account Phase: Retirement Phase
 Account Description: 01/07/2016

Nominated Beneficiaries: Donald Lindsay Roderick
 Nomination Type: N/A
 Vested Benefits: 171,961

Your Balance

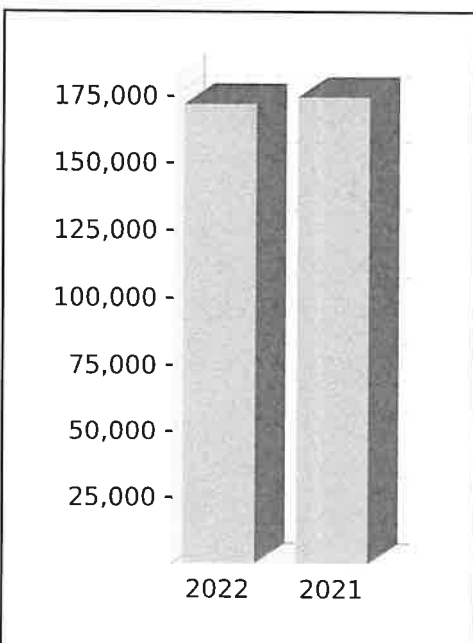
Total Benefits 171,961

Preservation Components

Preserved
 Unrestricted Non Preserved 171,961
 Restricted Non Preserved

Tax Components

Tax Free (96.72%) 166,326
 Taxable 5,635



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	174,628	146,413
<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	1,703	31,875
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	4,370	3,660
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	171,961	174,628

Roderick Superannuation Fund

Members Statement

Trustee's Disclaimer

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Signed by all the trustees of the fund

Donald Lindsay Roderick
Director

Teresa Lorraine Roderick
Director

Roderick Superannuation Fund

Members Statement

Teresa Lorraine Roderick
 PO Box 100
 Bairnsdale, Victoria, 3875, Australia

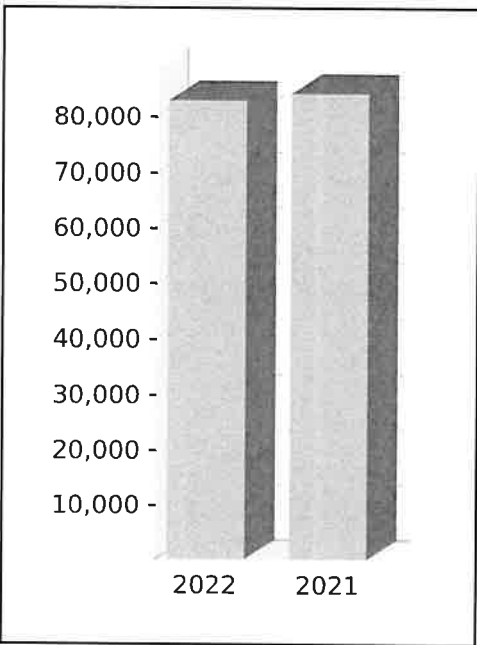
Your Details

Date of Birth : Provided
 Age: 71
 Tax File Number: Provided
 Date Joined Fund: 08/01/2014
 Service Period Start Date:
 Date Left Fund:
 Member Code: RODTER00012P
 Account Start Date: 01/07/2019
 Account Phase: Retirement Phase
 Account Description: 01/07/2019

Nominated Beneficiaries: Donald Lindsay Roderick
 Nomination Type: N/A
 Vested Benefits: 82,943

Your Balance

Total Benefits	82,943
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	82,943
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (100.00%)	82,940
Taxable	3



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	84,231	70,619
<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	822	15,382
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	2,110	1,770
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	82,943	84,231

Roderick Superannuation Fund

Members Statement

Trustee's Disclaimer

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Signed by all the trustees of the fund

Donald Lindsay Roderick
Director

Teresa Lorraine Roderick
Director

Roderick Superannuation Fund

Members Statement

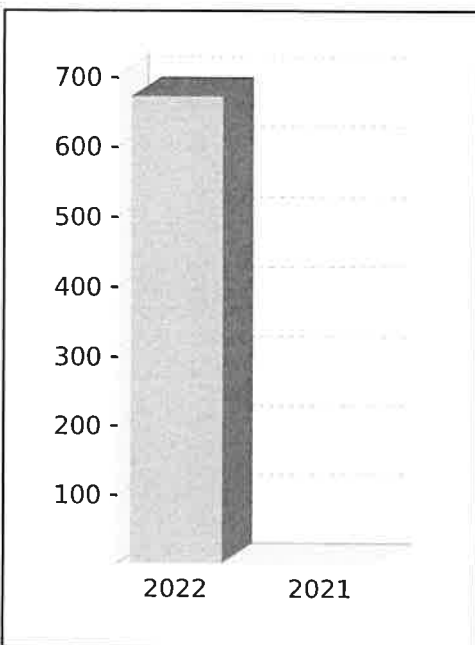
Teresa Lorraine Roderick
 PO Box 100
 Bairnsdale, Victoria, 3875, Australia

Your Details

		Nominated Beneficiaries:	Donald Lindsay Roderick
Date of Birth :	Provided	Nomination Type:	N/A
Age:	71	Vested Benefits:	672
Tax File Number:	Provided		
Date Joined Fund:	08/01/2014		
Service Period Start Date:			
Date Left Fund:			
Member Code:	RODTER00051P		
Account Start Date:	01/07/2021		
Account Phase:	Retirement Phase		
Account Description:	01/07/2021		

Your Balance

Total Benefits	672
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	672
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (70.95%)	476
Taxable	195



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021		
<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	7	
Internal Transfer In	705	
<u>Decreases to Member account during the period</u>		
Pensions Paid	40	
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	672	0

Roderick Superannuation Fund

Members Statement

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Signed by all the trustees of the fund

Donald Lindsay Roderick
Director

Teresa Lorraine Roderick
Director