
Workpapers - 2020 Financial Year

Lawrence Superannuation Fund

Preparer: Christina Subramaniam

Reviewer: James McMahon

Printed: 26 February 2021

Lead Schedule

2020 Financial Year

Code	Workpaper	CY Balance	LY Balance	Change	Status
23800	Distributions Received	(\$10,280.44)	(\$10,617.05)	(3.17)%	Completed
23900	Dividends Received	(\$46,301.94)	(\$72,033.31)	(35.72)%	Completed
24700	Changes in Market Values of Investments	\$284,887.16	(\$112,442.66)	(353.36)%	Completed
25000	Interest Received	(\$38,276.94)	(\$45,750.88)	(16.34)%	Completed
30100	Accountancy Fees	\$5,810.00	\$5,535.00	4.97%	Completed
30400	ATO Supervisory Levy	\$259.00	\$259.00	0%	Completed
30600	Adviser Fees	\$4,701.79	\$4,438.35	5.94%	Completed
30700	Auditor's Remuneration	\$627.00	\$715.00	(12.31)%	Completed
30800	ASIC Fees	\$54.00	\$53.00	1.89%	Completed
31500	Bank Charges	\$2.00	\$22.00	(90.91)%	Completed
41600	Pensions Paid	\$173,231.96	\$158,300.00	9.43%	Completed
46000	Benefits Paid/Transfers Out			0%	Completed
48500	Income Tax Expense	(\$21,207.51)	(\$32,339.61)	(34.42)%	Completed
49000	Profit/Loss Allocation Account	(\$353,506.08)	\$103,861.16	(440.36)%	N/A - Not Applicable
50000	Members	(\$2,911,520.41)	(\$3,307,794.53)	(11.98)%	Completed
60400	Bank Accounts	\$1,728,619.01	\$335,542.74	415.17%	Completed
60800	Term Deposits		\$1,500,000.00	100%	Completed

Code	Workpaper	CY Balance	LY Balance	Change	Status
61800	Distributions Receivable	\$2,066.34	\$2,884.70	(28.37)%	Completed
68000	Sundry Debtors			0%	N/A - Not Applicable
77600	Shares in Listed Companies (Australian)	\$877,385.80	\$1,132,360.52	(22.52)%	Completed
78200	Units in Listed Unit Trusts (Australian)	\$177,093.98	\$199,730.99	(11.33)%	Completed
78300	Units in Listed Unit Trusts (Overseas)	\$105,512.69	\$105,325.49	0.18%	Completed
85000	Income Tax Payable /Refundable	\$21,207.51	\$32,339.61	(34.42)%	Completed
88301	Accrued Adviser & Management Fees	(\$364.92)	(\$389.52)	(6.32)%	Completed
A	Financial Statements				Completed
B	Permanent Documents				Completed
C	Other Documents				Completed
D	Pension Documentation				Completed
E	Estate Planning				N/A - Not Applicable

23800 - Distributions Received

2020 Financial Year

Preparer Christina Subramaniam

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
MVS.AX	Vaneck Vectors Small Companies Masters Etf	(\$603.82)	(\$621.66)	(2.87)%
MVA.AX	Vaneck Vectors Australian Property Etf	(\$1,308.42)	(\$1,558.90)	(16.07)%
MVE.AX	Vaneck Vectors S&p/asx Midcap Etf	(\$609.16)	(\$647.04)	(5.85)%
VERX.L	Van De Eu ex UK Ptg.Shs Exchange Traded Fund EUR	(\$1,403.11)	(\$917.17)	52.98%
3010.HKX	iShs Core MSCI Shs	(\$1,314.01)	(\$842.16)	56.03%
iSharesTOPIX.TX	iShares - TOPIX ETF	(\$372.19)	(\$220.74)	68.61%
OZF.AX	Spdr S&p/asx 200 Financials Ex A-reit Fund	(\$960.46)	(\$1,358.29)	(29.29)%
SFY.AX	Spdr S&p/asx 50 Fund	(\$3,709.27)	(\$4,451.09)	(16.67)%
TOTAL		CY Balance	LY Balance	
		(\$10,280.44)	(\$10,617.05)	

Supporting Documents

- Distribution Reconciliation Report [Report](#)
- DIST REC'D - WRS.pdf
- ANNUAL PACK WRS.pdf

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](#)

Notes

Christina Subramaniam

Note

All distributions are included in the WRS Annual Report

23/02/2021 14:25

Lawrence Superannuation Fund

Distribution Reconciliation Report

For The Period 01 July 2019 - 30 June 2020

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	
Units in Listed Unit Trusts (Australian)																
MVA.AX Vaneck Vectors Australian Property Etf																
17/01/2020	618.50						S								0.00	
30/06/2020	689.92	24.86	8.76	624.50	29.31	285.10	I	285.10		6.15	0.13			73.93	978.81	
	1,308.42	24.86	8.76	624.50	29.31	285.10		285.10		6.15	0.13			73.93	978.81	
<i>Net Cash Distribution:</i>	<i>1,308.40</i>	<i>Variance^:</i>	<i>0.02</i>													
MVE.AX Vaneck Vectors S&p/asx Midcap Etf																
17/01/2020	303.30	0.00	0.00		0.00		S							0.00	0.00	
30/06/2020	305.86	283.08	131.70	15.23	144.61	3.47	I	3.47		20.10	8.71			152.11	606.90	
	609.16	283.08	131.70	15.23	144.61	3.47		3.47		20.10	8.71			152.11	606.90	
<i>Net Cash Distribution:</i>	<i>609.16</i>															
MVS.AX Vaneck Vectors Small Companies Masters Etf																
17/01/2020	302.86	0.00	0.00		0.00		S							0.00	0.00	
30/06/2020	300.96	263.93	51.68	61.17	134.77	105.37	I	105.37	0.36	1.81	0.84			14.13	619.93	
	603.82	263.93	51.68	61.17	134.77	105.37		105.37	0.36	1.81	0.84			14.13	619.93	
<i>Net Cash Distribution:</i>	<i>603.82</i>															
OZF.AX Spdr S&p/asx 200 Financials Ex A-reit Fund																
13/01/2020	850.33	0.00	0.00		0.00		S							0.00	0.00	
29/06/2020	110.13	863.78	92.23	0.72	440.94		S			3.74				0.00	1,401.41	

Lawrence Superannuation Fund

Distribution Reconciliation Report

For The Period 01 July 2019 - 30 June 2020

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	
	960.46	863.78	92.23	0.72	440.94						3.74				0.00	1,401.41
<i>Net Cash Distribution:</i>		960.47	<i>Variance^:</i>	<i>(0.01)</i>												
SFY.AX Spdr S&p/asx 50 Fund																
11/10/2019	1,385.67	0.00	0.00		0.00	S									0.00	0.00
13/01/2020	889.47	0.00	0.00		0.00	S									0.00	0.00
14/04/2020	774.66					S									0.00	
29/06/2020	659.47	2,529.79	353.20	108.11	1,257.02	I	260.54	260.54		48.22	4.04				148.86	4,560.92
	3,709.27	2,529.79	353.20	108.11	1,257.02		260.54	260.54		48.22	4.04				148.86	4,560.92
<i>Net Cash Distribution:</i>		3,709.26	<i>Variance^:</i>	<i>0.01</i>												
	7,191.13	3,965.44	637.57	809.73	2,006.65		654.48	654.48		0.36	80.02	13.72			389.03	8,167.97
Units in Listed Unit Trusts (Overseas)																
3010.HKX iShs Core MSCI Shs																
30/12/2019	1,314.01					S				1,314.01					0.00	1,314.01
	1,314.01									1,314.01					0.00	1,314.01
<i>Net Cash Distribution:</i>		1,314.01														
iSharesTOPIX.TX iShares - TOPIX ETF																
17/09/2019	174.20					S									0.00	
19/03/2020	197.99					S				372.20	67.31				0.00	439.51
	372.19									372.20	67.31				0.00	439.51

Lawrence Superannuation Fund
Distribution Reconciliation Report

For The Period 01 July 2019 - 30 June 2020

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
<i>Net Cash Distribution:</i>		372.20	<i>Variance^:</i>	(0.01)											
VERX.L Van De Eu ex UK Ptg.Shs Exchange Traded Fund EUR															
10/07/2019	762.91						S								0.00
09/10/2019	107.99						S								0.00
27/12/2019	80.78						S								0.00
08/04/2020	140.71						S								0.00
24/06/2020	310.72						S				1,403.11				0.00
	1,403.11										1,403.11				0.00
<i>Net Cash Distribution:</i>		1,403.11													
	3,089.31										3,089.32	67.31		0.00	3,156.63

Lawrence Superannuation Fund

Distribution Reconciliation Report

For The Period 01 July 2019 - 30 June 2020

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
TOTAL	10,280.44	3,965.44	637.57	809.73	2,006.65	654.48		654.48		0.36	3,169.34	81.03			389.03	11,324.60

Total Distributed Gains

Discount Rate	Discounted	Gross
Superfund 1/3	0.00	0.00
Individual 50%(I)	654.48	1,309.32
Total	654.48	1,309.32

*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	3,965.44	637.57	809.73		5,412.74	2,006.65	7,419.39

*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.



WRS91181

Wainright Lawrence
Lawrence Superannuation Fund #5
Unit 107 45 Newstead Tce
Newstead QLD 4006

30-Sep-2020

Dear Wainright & Roslyn,

Annual Statement for the Period 1 July 2019 to 30 June 2020

I am pleased to enclose your report pack for the 2019/2020 financial year for your IMA Portfolio.

The Annual Statement and supporting information is provided to assist you and your tax adviser to determine your tax obligations. If you hold multiple managed accounts, a separate report for each portfolio is provided. Please note that you are responsible for obtaining personalised tax advice relating to the information to be declared in your tax returns.

We note that you last received a Statement of Advice (SoA) or a Record of Advice (ROA) on 31st July 2020 from your Financial Adviser confirming that both a Managed Discretionary Account and the Investment Program No. 5 of the IMA Service continues to be suitable for your circumstances

As the MDA Provider Implemented Portfolios is obligated to provide you with a report of the total management expenses associated with your portfolio. This includes the ETF Expense which is an Indirect Cost to your portfolio. A table of the average weighed ETF Expense associated with each portfolio available within the IMA Service is provided as part of this pack. Note that this fee is included in the price of the ETF and is not charged as an explicit fee to the IMA portfolio.

To further assist you and your adviser in completing your tax obligations, we have a prepared a FY19-20 Tax Guide for your reference which will be made available via your Financial Adviser.

I would like to take this opportunity to thank you for your investment and your continued support for the service. If you have any queries regarding your portfolio please contact your Financial Adviser.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Jemmy Pola', is written over a horizontal line.

Jemmy Pola
Head of Custody & Administration

Level 10, 60 Carrington Street
Sydney NSW 2000
Australia

Phone +61 2 9164 9800
Email info@implementedportfolios.com.au
Web www.implementedportfolios.com.au



Annual Report Pack

Rowa Investments Pty Ltd ATF Lawrence Superannuation Fund

For the Period 01-Jul-2019 to 30-Jun-2020

ASSET ALLOCATION SUMMARY

From 01-Jul-2019 To 30-Jun-2020

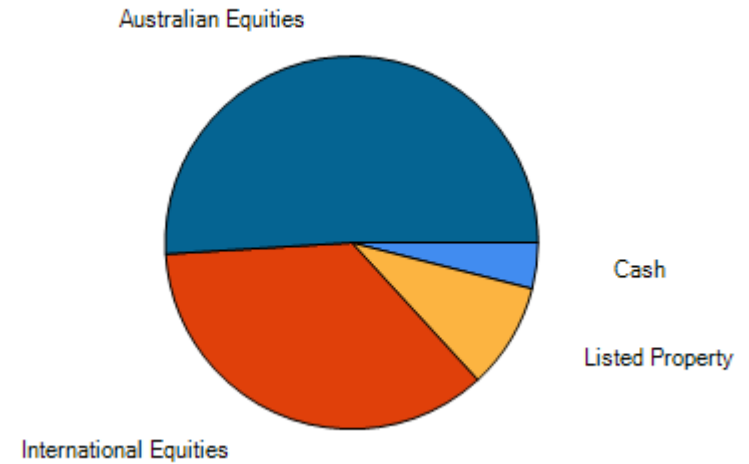
Rowa Investments Pty Ltd ATF Lawrence Superannuation Fund

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Asset Class	Market Value	% Allocation
Cash	\$11,707.14	3.98%
Listed Property	\$27,075.84	9.20%
International Equities	\$105,512.65	35.85%
Australian Equities	\$150,018.14	50.97%
	\$294,313.77	100.00%

Asset Allocation



ACCOUNT HOLDINGS BY ASSET CLASS

From 01-Jul-2019 To 30-Jun-2020

Rowa Investments Pty Ltd ATF Lawrence Superannuation Fund

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Security Description	Security Code	Shares	TotalCost	Tax Cost (Base)	Price	Price Date	Market Value	Allocation
Cash								
Cash								
Private Banking A/C	Private Banking A/C	0	10,005.72	10,005.72	1.00	30/06/2020	\$10,005.72	3.40%
Private Bkg A/C - Accruals & Pending Trxns	Private Banking A/C - Accruals & Pending	0	1,701.42	1,701.42	1.00	30/06/2020	\$1,701.42	0.58%
Total Cash							\$11,707.14	3.98%
Cash							\$11,707.14	3.98%
Australian Equities								
Other								
VanEck Vectors-S&P/ASX Midcap ETF	MVE	746	17,537.82	17,478.71	27.65	30/06/2020	\$20,626.90	7.01%
VanEck Vectors-Small Companies ETF	MVS	912	14,550.42	15,896.43	17.74	30/06/2020	\$16,178.88	5.50%
State Street-S&P/ASX200 Financial	OZF	1,410	28,466.26	28,464.91	15.54	30/06/2020	\$21,911.40	7.44%
State Street-S&P/ASX50 Fund	SFY	1,712	95,923.09	95,387.88	53.33	30/06/2020	\$91,300.96	31.02%
Total Other							\$150,018.14	50.97%
Australian Equities							\$150,018.14	50.97%
International Equities								
Diversified								
iShares-TOPIX ETF	1475	850	16,243.11	16,243.11	21.59	30/06/2020	\$18,347.30	6.23%
iShares Asia Trust-Core MSCI Asia Ex JP	3010	5,421	39,459.39	39,459.39	9.59	30/06/2020	\$51,977.02	17.66%
Vanguard Funds-FTSE Dev. EU ex UK	VERX	759	31,001.66	31,001.66	46.36	30/06/2020	\$35,188.33	11.96%
Total Diversified							\$105,512.65	35.85%
International Equities							\$105,512.65	35.85%
Listed Property								
Diversified								
VanEck Vectors-Aust Property ETF	MVA	1,408	27,983.57	28,826.87	19.23	30/06/2020	\$27,075.84	9.20%
Total Diversified							\$27,075.84	9.20%

ACCOUNT HOLDINGS BY ASSET CLASS

From 01-Jul-2019 To 30-Jun-2020

Rowa Investments Pty Ltd ATF Lawrence Superannuation Fund

WRS91181



Security Description	Security Code	Shares	TotalCost	Tax Cost (Base)	Price	Price Date	Market Value	Allocation
Listed Property							\$27,075.84	9.20%
TOTAL							\$294,313.77	100.00%

Transaction Description	Trade Date	Settle Date	Type	Price	Quantity	Amount
Private Bkg A/C - Accruals & Pending Trxns						
State Street S&P/ASX200 Financial	29/06/2020	10/07/2020	Distribution	\$0.08	1,410.00	\$110.13 AUD
State Street S&P/ASX50 Fund	29/06/2020	10/07/2020	Distribution	\$0.39	1,712.00	\$659.47 AUD
VanEck Vectors S&P/ASX Midcap ETF	30/06/2020	24/07/2020	Distribution	\$0.41	746.00	\$305.86 AUD
VanEck Vectors Aust Property ETF	30/06/2020	24/07/2020	Distribution	\$0.49	1,408.00	\$689.92 AUD
VanEck Vectors Small Companies ETF	30/06/2020	24/07/2020	Distribution	\$0.33	912.00	\$300.96 AUD
CASH Management Fee	30/06/2020	07/07/2020	Withdrawal	\$1.00	-193.34	(\$193.34) AUD
CASH Adviser On-Going Service Fee	30/06/2020	07/07/2020	Withdrawal	\$1.00	-171.58	(\$171.58) AUD
Private Bkg A/C - Accruals & Pending Trxns						\$1,701.42

ACCOUNT SUMMARY

From 01-Jul-2019 To 30-Jun-2020

Rowa Investments Pty Ltd ATF Lawrence Superannuation Fund

WRS91181



Contribution and Withdrawal

Contribution	\$0.00
Withdrawal	(\$0.00)
TOTAL	\$0.00

Transfers In and Transfers Out

Contribution - Inspecie Transfer In	\$0.00
Withdrawal - Inspecie Transfer Out	(\$0.00)
TOTAL	\$0.00

Asset Class / Security	Security Description	Market Value 01-Jul-2019	Purchases & Transfer in	Sales & Transfer Out	Income	Franking Credits	Expenses (incl GST)	Market Value 30-Jun-2020	Change in Net Market Value
Cash									
Cash	Cash	\$14,268.49	\$0.00	\$0.00	\$85.54	\$0.00	(\$4,701.79)	\$11,707.14	(\$2,561.35)
Cash		\$14,268.49	\$0.00	\$0.00	\$85.54	\$0.00	(\$4,701.79)	\$11,707.14	(\$2,561.35)
International Equities									
1475	iShares - TOPIX ETF	\$17,868.68	\$0.00	\$0.00	\$372.19	\$0.00	\$0.00	\$18,347.30	\$478.62
3010	iShares Asia Trust - Core MSCI Asia Ex JP	\$51,376.85	\$0.00	\$0.00	\$1,314.01	\$0.00	\$0.00	\$51,977.02	\$600.17
VERX	Vanguard Funds - FTSE Dev. EU ex UK	\$36,079.93	\$0.00	\$0.00	\$640.20	\$0.00	\$0.00	\$35,188.33	(\$891.60)
International Equities		\$105,325.46	\$0.00	\$0.00	\$2,326.40	\$0.00	\$0.00	\$105,512.65	\$187.19
Listed Property									
MVA	VanEck Vectors - Aust Property ETF	\$42,056.96	\$4,105.37	(\$10,628.06)	\$1,308.42	\$29.31	\$0.00	\$27,075.84	(\$8,458.43)
Listed Property		\$42,056.96	\$4,105.37	(\$10,628.06)	\$1,308.42	\$29.31	\$0.00	\$27,075.84	(\$8,458.43)
Australian Equities									
MVE	VanEck Vectors - S&P/ASX Midcap ETF	\$19,107.90	\$1,659.43	\$0.00	\$609.16	\$144.61	\$0.00	\$20,626.90	(\$140.43)
MVS	VanEck Vectors - Small Companies ETF	\$16,569.63	\$1,815.00	\$0.00	\$603.82	\$134.77	\$0.00	\$16,178.88	(\$2,205.75)
OZF	State Street - S&P/ASX200 Financial	\$28,975.50	\$0.00	\$0.00	\$960.46	\$440.94	\$0.00	\$21,911.40	(\$7,064.10)
SFY	State Street - S&P/ASX50 Fund	\$93,021.00	\$10,510.89	\$0.00	\$3,709.27	\$1,257.02	\$0.00	\$91,300.96	(\$12,230.93)
Australian Equities		\$157,674.03	\$13,985.32	\$0.00	\$5,882.71	\$1,977.36	\$0.00	\$150,018.14	(\$21,641.21)
TOTAL		\$319,324.94	\$18,090.69	(\$10,628.06)	\$9,603.07	\$2,006.66	(\$4,701.79)	\$294,313.77	(\$32,473.80)

TAXATION SUMMARY

From 01-Jul-2019 To 30-Jun-2020
Rowa Investments Pty Ltd ATF Lawrence Superannuation
Fund
WRS91181



Australian Domestic Income

Description	Amount
Interest Received	\$210.46
Dividends - Franked Amount	
Dividends - Unfranked Amount	
Dividends - Franking Credits	
Distributions - Franked Amount	\$3,965.44
Distributions - Unfranked Amount	\$637.57
Distributions - Franking Credits	\$2,006.66
Distributions - NCMI - Non-primary production	\$0.18
Distributions - Excluded from NCMI - Non-primary production	\$0.33
Distributions - NCMI - Primary production	\$0.10
Distributions - Excluded from NCMI - Primary production	
Other	\$684.20
Tax Exempt	
Tax Free	
Tax Deferred	
AMIT Cost Base Adjustment Increase	
AMIT Cost Base Adjustment Decrease	\$389.02
Distributions - Capital Gains Discounted	\$654.48
Distributions - Capital Gains Concession	\$654.48
Distributions - Capital Gains Other	\$0.36
Distributions - NCMI Capital Gains	
Distributions - Excluded from NCMI Capital Gains	
TFN/ABN Withholding Tax	
Non Resident Withholding Tax	

Foreign Income

Description	Amount
Foreign Interest	
Foreign Other	\$3,169.34
Foreign Modified Passive	
Capital Gains Discounted Amount	
Capital Gains Concession Amount	
Capital Gains Indexed	
Capital Gains Other	
Tax Offset - Foreign Tax Credits	\$13.72
Non Resident Withholding Tax	\$67.31

TAXATION SUMMARY

From 01-Jul-2019 To 30-Jun-2020

Rowa Investments Pty Ltd ATF Lawrence Superannuation

Fund

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Realised Capital Gains

Description	Amount
Gross Discountable Capital	\$2,247.62
Capital Gains Other	
Taxable Loss	

Total Income

Description	Amount
Cash Distribution	\$10,365.98
Tax Paid/Offsets	\$2,087.70
Gross Distribution	\$12,453.68

TAXATION SUMMARY - AUSTRALIAN INCOME 1

From 01-Jul-2019 To 30-Jun-2020

Rowa Investments Pty Ltd ATF Lawrence Superannuation Fund

WRS91181



Security Code	TAX Date	Summary of Tax Information			Australian Sourced Income						
		Cash Distribution	Tax Paid /Offsets	Gross Distribution	Dividends - Franked Amount	Dividends - Unfranked Amount	Distributions - Franked Amount	Distributions - Unfranked Amount	Other	Interest Received	
Investment Cash											
CASH	17/07/2019	\$8.48	\$0.00	\$8.48	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$8.48
CASH	12/08/2019	\$7.73	\$0.00	\$7.73	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$7.73
CASH	10/09/2019	\$11.03	\$0.00	\$11.03	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$11.03
CASH	14/10/2019	\$12.95	\$0.00	\$12.95	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$12.95
CASH	13/11/2019	\$8.56	\$0.00	\$8.56	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$8.56
CASH	06/12/2019	\$8.21	\$0.00	\$8.21	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$8.21
CASH	09/01/2020	\$8.37	\$0.00	\$8.37	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$8.37
CASH	07/02/2020	\$9.16	\$0.00	\$9.16	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$9.16
CASH	04/03/2020	\$8.91	\$0.00	\$8.91	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$8.91
CASH	03/04/2020	\$2.14	\$0.00	\$2.14	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2.14
Investment Cash		\$85.54	\$0.00	\$85.54	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$85.54
State Street-S&P/ASX200 Financial											
OZF	30/12/2019	\$850.33	\$345.06	\$1,195.39	\$0.00	\$0.00	\$759.29	\$88.24	\$0.00	\$0.00	\$0.44
OZF	29/06/2020	\$110.13	\$95.88	\$206.01	\$0.00	\$0.00	\$104.49	\$3.99	\$0.00	\$0.00	\$0.28
State Street-S&P/ASX200 Financial		\$960.46	\$440.94	\$1,401.40	\$0.00	\$0.00	\$863.78	\$92.23	\$0.00	\$0.00	\$0.72
State Street-S&P/ASX50 Fund											
SFY	11/10/2019	\$1,385.67	\$552.61	\$1,938.31	\$0.00	\$0.00	\$1,228.03	\$100.24	\$22.58	\$0.00	\$1.46
SFY	30/12/2019	\$889.47	\$259.17	\$1,148.64	\$0.00	\$0.00	\$555.80	\$171.93	\$48.24	\$0.00	\$35.23
SFY	30/04/2020	\$774.66	\$336.93	\$1,115.60	\$0.00	\$0.00	\$682.89	\$44.59	\$0.00	\$0.00	\$0.00
SFY	29/06/2020	\$659.47	\$108.32	\$767.79	\$0.00	\$0.00	\$63.07	\$36.44	\$0.00	\$0.00	\$0.00
State Street-S&P/ASX50 Fund		\$3,709.27	\$1,257.02	\$4,970.34	\$0.00	\$0.00	\$2,529.79	\$353.20	\$70.81	\$0.00	\$36.69
VanEck Vectors-Aust Property ETF											
MVA	02/01/2020	\$618.50	\$13.85	\$632.42	\$0.00	\$0.00	\$11.75	\$4.14	\$261.13	\$0.00	\$34.08
MVA	30/06/2020	\$689.92	\$15.45	\$705.44	\$0.00	\$0.00	\$13.11	\$4.62	\$291.28	\$0.00	\$38.01
VanEck Vectors-Aust Property ETF		\$1,308.42	\$29.31	\$1,337.86	\$0.00	\$0.00	\$24.86	\$8.76	\$552.41	\$0.00	\$72.09
VanEck Vectors-S&P/ASX Midcap ETF											
MVE	02/01/2020	\$303.30	\$72.00	\$379.64	\$0.00	\$0.00	\$140.94	\$65.57	\$3.06	\$0.00	\$4.52

TAXATION SUMMARY - AUSTRALIAN INCOME 1

From 01-Jul-2019 To 30-Jun-2020

Rowa Investments Pty Ltd ATF Lawrence Superannuation Fund

WRS91181



Security Code	TAX Date	Summary of Tax Information			Australian Sourced Income					
		Cash Distribution	Tax Paid /Offsets	Gross Distribution	Dividends - Franked Amount	Dividends - Unfranked Amount	Distributions - Franked Amount	Distributions - Unfranked Amount	Other	Interest Received
MVE	30/06/2020	\$305.86	\$72.61	\$382.84	\$0.00	\$0.00	\$142.13	\$66.13	\$3.09	\$4.56
VanEck Vectors-S&P/ASX Midcap ETF		\$609.16	\$144.61	\$762.48	\$0.00	\$0.00	\$283.08	\$131.70	\$6.15	\$9.08
VanEck Vectors-Small Companies ETF										
MVS	02/01/2020	\$302.86	\$67.60	\$370.88	\$0.00	\$0.00	\$132.38	\$25.92	\$27.50	\$3.18
MVS	30/06/2020	\$300.96	\$67.17	\$368.56	\$0.00	\$0.00	\$131.55	\$25.76	\$27.33	\$3.16
VanEck Vectors-Small Companies ETF		\$603.82	\$134.77	\$739.44	\$0.00	\$0.00	\$263.93	\$51.68	\$54.83	\$6.34
		\$7,276.67	\$2,006.66	\$9,297.06	\$0.00	\$0.00	\$3,965.44	\$637.57	\$684.20	\$210.46

TAXATION SUMMARY - AUSTRALIAN INCOME 2

From 01-Jul-2019 To 30-Jun-2020

Rowa Investments Pty Ltd ATF Lawrence Superannuation Fund

WRS91181



Security Code	TAX Date	Non Concessional MIT Income(NCMI)		Excl. & Non Concessional MIT Income (NCMI)		Non-Assessable Income					
		NCMI - Prim Prod	NCMI - Non Prim Prod	Excl. from NCMI - Non Prim Prod	Excl. From NCMI - Prim Prod	Tax Exempt	Tax Free	Tax Deferred	Net AMIT Decrease	Net AMIT Increase	
Investment Cash											
CASH	17/07/2019	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CASH	12/08/2019	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CASH	10/09/2019	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CASH	14/10/2019	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CASH	13/11/2019	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CASH	06/12/2019	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CASH	09/01/2020	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CASH	07/02/2020	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CASH	04/03/2020	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CASH	03/04/2020	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Investment Cash		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
State Street-S&P/ASX200 Financial											
OZF	30/12/2019	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
OZF	29/06/2020	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
State Street-S&P/ASX200 Financial		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
State Street-S&P/ASX50 Fund											
SFY	11/10/2019	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$15.86	\$0.00
SFY	30/12/2019	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$62.69	\$0.00
SFY	30/04/2020	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$38.16	\$0.00
SFY	29/06/2020	\$0.10	\$0.18	\$0.33	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$32.14	\$0.00
State Street-S&P/ASX50 Fund		\$0.10	\$0.18	\$0.33	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$148.86	\$0.00
VanEck Vectors-Aust Property ETF											
MVA	02/01/2020	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$34.95	\$0.00
MVA	30/06/2020	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$38.98	\$0.00
VanEck Vectors-Aust Property ETF		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$73.93	\$0.00
VanEck Vectors-S&P/ASX Midcap ETF											
MVE	02/01/2020	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$75.73	\$0.00
MVE	30/06/2020	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$76.37	\$0.00

TAXATION SUMMARY - AUSTRALIAN INCOME 2

From 01-Jul-2019 To 30-Jun-2020

Rowa Investments Pty Ltd ATF Lawrence Superannuation Fund

WRS91181



Security Code	TAX Date	Non Concessional MIT Income(NCMI)		Excl. & Non Concessional MIT Income (NCMI)		Non-Assessable Income			Net AMIT Decrease	Net AMIT Increase
		NCMI - Prim Prod	NCMI - Non Prim Prod	Excl. from NCMI - Non Prim Prod	Excl. From NCMI - Prim Prod	Tax Exempt	Tax Free	Tax Deferred		
VanEck Vectors-S&P/ASX Midcap ETF		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$152.11	\$0.00
VanEck Vectors-Small Companies ETF										
MVS	02/01/2020	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$7.09	\$0.00
MVS	30/06/2020	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$7.04	\$0.00
VanEck Vectors-Small Companies ETF		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$14.13	\$0.00
		\$0.10	\$0.18	\$0.33	\$0.00	\$0.00	\$0.00	\$0.00	\$389.02	\$0.00

TAXATION SUMMARY - AUSTRALIAN INCOME 3

From 01-Jul-2019 To 30-Jun-2020

Rowa Investments Pty Ltd ATF Lawrence Superannuation Fund

WRS91181



Security Code	TAX Date	Distributed Australian Capital Gains				Tax Deducted		Tax Offset		
		Discounted Amount	Concession Amount	Other	NCMI Capital Gains	Excl from NCMI Capital Gains	NON RES WHT	TFN/ABN WHT	Franking Credits	
Investment Cash										
CASH	17/07/2019	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CASH	12/08/2019	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CASH	10/09/2019	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CASH	14/10/2019	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CASH	13/11/2019	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CASH	06/12/2019	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CASH	09/01/2020	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CASH	07/02/2020	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CASH	04/03/2020	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CASH	03/04/2020	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Investment Cash		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
State Street-S&P/ASX200 Financial										
OZF	30/12/2019	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$345.06
OZF	29/06/2020	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$95.88
State Street-S&P/ASX200 Financial		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$440.94
State Street-S&P/ASX50 Fund										
SFY	11/10/2019	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$552.61
SFY	30/12/2019	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$259.17
SFY	30/04/2020	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$336.93
SFY	29/06/2020	\$260.54	\$260.54	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$108.32
State Street-S&P/ASX50 Fund		\$260.54	\$260.54	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,257.02
VanEck Vectors-Aust Property ETF										
MVA	02/01/2020	\$134.77	\$134.77	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$13.85
MVA	30/06/2020	\$150.33	\$150.33	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$15.45
VanEck Vectors-Aust Property ETF		\$285.10	\$285.10	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$29.31
VanEck Vectors-S&P/ASX Midcap ETF										
MVE	02/01/2020	\$1.73	\$1.73	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$72.00
MVE	30/06/2020	\$1.74	\$1.74	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$72.61
VanEck Vectors-S&P/ASX Midcap ETF		\$3.47	\$3.47	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$144.61

TAXATION SUMMARY - AUSTRALIAN INCOME 3

From 01-Jul-2019 To 30-Jun-2020

Rowa Investments Pty Ltd ATF Lawrence Superannation Fund

WRS91181



Security Code	TAX Date	Distributed Australian Capital Gains				Tax Deducted		Tax Offset		
		Discounted Amount	Concession Amount	Other	NCMI Capital Gains	Excl from NCMI Capital Gains	NON RES WHT	TFN/ABN WHT	Franking Credits	
VanEck Vectors-Small Companies ETF										
MVS	02/01/2020	\$52.85	\$52.85	\$0.18	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$67.60
MVS	30/06/2020	\$52.52	\$52.52	\$0.18	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$67.17
VanEck Vectors-Small Companies ETF		\$105.37	\$105.37	\$0.36	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$134.77
		\$654.48	\$654.48	\$0.36	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,006.66

TAXATION SUMMARY - FOREIGN INCOME

From 01-Jul-2019 To 30-Jun-2020

Rowa Investments Pty Ltd ATF Lawrence Superannuation Fund

WRS91181



Security Code	Security	Foreign Interest	Foreign Other	Foreign Modified Passive	Disc. Amount	Conc. Amount	Indexed	Other	Foreign Tax Credits	NON Res. W/holding Tax
WRS91181_02										
SFY	State Street-S&P/ASX50 Fund	\$0.00	\$17.50	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.03	\$0.00
SFY	State Street-S&P/ASX50 Fund	\$0.00	\$15.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
SFY	State Street-S&P/ASX50 Fund	\$0.00	\$9.01	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$4.01	\$0.00
SFY	State Street-S&P/ASX50 Fund	\$0.00	\$6.13	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
OZF	State Street-S&P/ASX200 Financial	\$0.00	\$1.37	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
OZF	State Street-S&P/ASX200 Financial	\$0.00	\$2.37	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
MVA	VanEck Vectors-Aust Property ETF	\$0.00	\$2.91	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.06	\$0.00
MVA	VanEck Vectors-Aust Property ETF	\$0.00	\$3.24	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.07	\$0.00
MVS	VanEck Vectors-Small Companies ETF	\$0.00	\$0.90	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.42	\$0.00
MVS	VanEck Vectors-Small Companies ETF	\$0.00	\$0.91	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.42	\$0.00
MVE	VanEck Vectors-S&P/ASX Midcap ETF	\$0.00	\$10.01	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$4.34	\$0.00
MVE	VanEck Vectors-S&P/ASX Midcap ETF	\$0.00	\$10.09	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$4.37	\$0.00
VERX	Vanguard Funds-FTSE Dev. EU ex UK	\$0.00	\$310.72	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
VERX	Vanguard Funds-FTSE Dev. EU ex UK	\$0.00	\$140.71	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
VERX	Vanguard Funds-FTSE Dev. EU ex UK	\$0.00	\$762.91	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
VERX	Vanguard Funds-FTSE Dev. EU ex UK	\$0.00	\$107.99	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
VERX	Vanguard Funds-FTSE Dev. EU ex UK	\$0.00	\$80.78	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
1475	iShares-TOPIX ETF	\$0.00	\$174.20	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$31.50
1475	iShares-TOPIX ETF	\$0.00	\$198.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$35.81
3010	iShares Asia Trust-Core MSCI Asia Ex JP	\$0.00	\$1,314.01	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
		\$0.00	\$3,169.34	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$13.72	\$67.31

PURCHASES AND SALES

From 01-Jul-2019 To 30-Jun-2020

Rowa Investments Pty Ltd ATF Lawrence Superannuation Fund

WRS91181



Trade Date	Settle Date	Security Code	Security Name	Trans Type	Shares	Price	Gross Amount	*Brokerage & Market Charges	GST Amount	Amount (AUD)
Purchases										
26/02/2020	28/02/2020	SFY	State Street - S&P/ASX50 Fund	Buy	56	62.03	3,473.81	12.51	1.14	\$3,486.32
27/02/2020	02/03/2020	MVA	VanEck Vectors - Aust Property ETF	Buy	43	25.80	1,109.40	3.99	0.36	\$1,113.39
11/03/2020	13/03/2020	MVA	VanEck Vectors - Aust Property ETF	Buy	128	23.29	2,981.25	10.73	0.98	\$2,991.98
12/03/2020	16/03/2020	MVE	VanEck Vectors - S&P/ASX Midcap ETF	Buy	72	22.97	1,653.48	5.95	0.54	\$1,659.43
12/03/2020	16/03/2020	MVS	VanEck Vectors - Small Companies ETF	Buy	115	15.73	1,808.49	6.51	0.59	\$1,815.00
12/03/2020	16/03/2020	SFY	State Street - S&P/ASX50 Fund	Buy	141	49.64	6,999.38	25.19	2.29	\$7,024.57
Total Purchases							\$18,025.81	\$64.88	\$5.90	\$18,090.69
Sales										
24/07/2019	26/07/2019	MVA	VanEck Vectors - Aust Property ETF	Sell	215	25.99	5,588.24	20.12	1.83	\$5,568.12
28/08/2019	30/08/2019	MVA	VanEck Vectors - Aust Property ETF	Sell	196	25.91	5,078.22	18.28	1.66	\$5,059.94
Total Sales							\$10,666.46	\$38.40	\$3.49	\$10,628.06

*This is brokerage incl. GST and other relevant market charges. E.g. Stamp Duty, Trading Fee, Transaction Levy, US SEC Fee.

REALISED GAINS/LOSS REPORT

From 01-Jul-2019 To 30-Jun-2020

Rowa Investments Pty Ltd ATF Lawrence Superannuation Fund

WRS91181



Security Code	Purchase Date	Sale Date	Quantity	Tax Cost (Base)	Indexed Cost	Proceeds (Base)	Gross Capital Gain/(Loss)	Discounted Capital Gain	Other	Taxable Gain	Taxable Loss
VanEck Vectors-Aust Property ETF											
MVA	21/03/2018	24/07/2019	215	\$4,403.08	\$0.00	\$5,568.12	\$1,165.04	\$776.70	\$0.00	\$776.70	\$0.00
MVA	21/03/2018	28/08/2019	29	\$593.90	\$0.00	\$748.66	\$154.76	\$103.17	\$0.00	\$103.17	\$0.00
MVA	06/03/2018	28/08/2019	167	\$3,383.46	\$0.00	\$4,311.28	\$927.82	\$618.55	\$0.00	\$618.55	\$0.00
Total VanEck Vectors-Aust Property ETF				\$8,380.44		\$10,628.06	\$2,247.62	\$1,498.42	\$0.00	\$1,498.42	\$0.00
				\$8,380.44		\$10,628.06	\$2,247.62	\$1,498.42	\$0.00	\$1,498.42	\$0.00

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Security Code	Purchase Date	Quantity	Tax Cost (Base)	Indexed Cost	Market Value at 30-Jun-2020	Gross Capital Gain/(Loss)	Discounted Capital Gain	Other	Taxable Gain/Loss
iShares-TOPIX ETF									
1475	27/10/2016	255	\$4,458.12	\$0.00	\$5,504.19	\$1,046.08	\$697.38	\$0.00	\$697.38
1475	30/11/2016	195	\$3,429.94	\$0.00	\$4,209.09	\$779.15	\$519.43	\$0.00	\$519.43
1475	13/10/2017	89	\$1,754.81	\$0.00	\$1,921.07	\$166.26	\$110.84	\$0.00	\$110.84
1475	07/11/2017	55	\$1,161.10	\$0.00	\$1,187.18	\$26.08	\$17.39	\$0.00	\$17.39
1475	18/12/2017	77	\$1,645.56	\$0.00	\$1,662.05	\$16.49	\$10.99	\$0.00	\$10.99
1475	15/01/2018	48	\$1,041.98	\$0.00	\$1,036.08	(\$5.90)	\$0.00	\$0.00	(\$5.90)
1475	17/05/2018	56	\$1,242.14	\$0.00	\$1,208.76	(\$33.38)	\$0.00	\$0.00	(\$33.38)
1475	11/01/2019	75	\$1,509.46	\$0.00	\$1,618.88	\$109.42	\$72.95	\$0.00	\$72.95
Total iShares-TOPIX ETF			\$16,243.11		\$18,347.31	\$2,104.20	\$1,428.98	\$0.00	\$1,389.71
iShares Asia Trust-Core MSCI Asia Ex JP									
3010	05/01/2017	5,276	\$38,132.25	\$0.00	\$50,586.75	\$12,454.50	\$8,303.00	\$0.00	\$8,303.00
3010	28/06/2018	145	\$1,327.14	\$0.00	\$1,390.27	\$63.13	\$42.09	\$0.00	\$42.09
Total iShares Asia Trust-Core MSCI Asia Ex JP			\$39,459.39		\$51,977.03	\$12,517.64	\$8,345.09	\$0.00	\$8,345.09
VanEck Vectors-Aust Property ETF									
MVA	19/02/2015	452	\$8,922.21	\$0.00	\$8,691.96	(\$230.25)	\$0.00	\$0.00	(\$230.25)
MVA	30/03/2015	312	\$6,166.52	\$0.00	\$5,999.76	(\$166.76)	\$0.00	\$0.00	(\$166.76)
MVA	12/08/2015	128	\$2,451.79	\$0.00	\$2,461.44	\$9.65	\$6.43	\$0.00	\$6.43
MVA	14/02/2018	116	\$2,324.94	\$0.00	\$2,230.68	(\$94.26)	\$0.00	\$0.00	(\$94.26)
MVA	06/03/2018	64	\$1,293.07	\$0.00	\$1,230.72	(\$62.35)	\$0.00	\$0.00	(\$62.35)
MVA	09/01/2019	165	\$3,567.70	\$0.00	\$3,172.95	(\$394.75)	\$0.00	\$0.00	(\$394.75)
MVA	27/02/2020	43	\$1,112.20	\$0.00	\$826.89	(\$285.31)	\$0.00	\$0.00	(\$285.31)
MVA	11/03/2020	128	\$2,988.44	\$0.00	\$2,461.44	(\$527.00)	\$0.00	\$0.00	(\$527.00)
Total VanEck Vectors-Aust Property ETF			\$28,826.88		\$27,075.84	(\$1,751.04)	\$6.43	\$0.00	(\$1,754.25)
VanEck Vectors-S&P/ASX Midcap ETF									
MVE	28/07/2016	674	\$15,826.65	\$0.00	\$18,636.10	\$2,809.45	\$1,872.96	\$0.00	\$1,872.96
MVE	12/03/2020	72	\$1,652.06	\$0.00	\$1,990.80	\$338.74	\$0.00	\$0.00	\$338.74
Total VanEck Vectors-S&P/ASX Midcap ETF			\$17,478.71		\$20,626.90	\$3,148.19	\$1,872.96	\$0.00	\$2,211.71
VanEck Vectors-Small Companies ETF									
MVS	18/06/2015	269	\$4,813.00	\$0.00	\$4,772.06	(\$40.94)	\$0.00	\$0.00	(\$40.94)
MVS	03/07/2015	272	\$4,750.95	\$0.00	\$4,825.28	\$74.33	\$49.55	\$0.00	\$49.55
MVS	06/08/2015	256	\$4,518.37	\$0.00	\$4,541.44	\$23.07	\$15.38	\$0.00	\$15.38
MVS	12/03/2020	115	\$1,814.11	\$0.00	\$2,040.10	\$225.99	\$0.00	\$0.00	\$225.99

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Total VanEck Vectors-Small Companies ETF			\$15,896.43		\$16,178.88	\$282.45	\$64.93	\$0.00	\$249.99
State Street-S&P/ASX200 Financial									
OZF	04/03/2015	106	\$2,496.69	\$0.00	\$1,647.24	(\$849.45)	\$0.00	\$0.00	(\$849.45)
OZF	05/05/2015	121	\$2,768.06	\$0.00	\$1,880.34	(\$887.72)	\$0.00	\$0.00	(\$887.72)
OZF	30/06/2015	65	\$1,363.33	\$0.00	\$1,010.10	(\$353.23)	\$0.00	\$0.00	(\$353.23)
OZF	28/08/2015	139	\$2,782.06	\$0.00	\$2,160.06	(\$622.00)	\$0.00	\$0.00	(\$622.00)
OZF	13/11/2015	201	\$4,024.40	\$0.00	\$3,123.54	(\$900.86)	\$0.00	\$0.00	(\$900.86)
OZF	12/02/2016	144	\$2,488.20	\$0.00	\$2,237.76	(\$250.44)	\$0.00	\$0.00	(\$250.44)
OZF	18/05/2016	174	\$3,406.41	\$0.00	\$2,703.96	(\$702.45)	\$0.00	\$0.00	(\$702.45)
OZF	27/06/2016	174	\$3,167.85	\$0.00	\$2,703.96	(\$463.89)	\$0.00	\$0.00	(\$463.89)
OZF	24/01/2017	188	\$3,821.81	\$0.00	\$2,921.52	(\$900.29)	\$0.00	\$0.00	(\$900.29)
OZF	21/04/2017	98	\$2,146.10	\$0.00	\$1,522.92	(\$623.18)	\$0.00	\$0.00	(\$623.18)
Total State Street-S&P/ASX200 Financial			\$28,464.90		\$21,911.40	(\$6,553.50)	\$0.00	\$0.00	(\$6,553.50)
State Street-S&P/ASX50 Fund									
SFY	24/02/2015	271	\$15,590.12	\$0.00	\$14,452.43	(\$1,137.69)	\$0.00	\$0.00	(\$1,137.69)
SFY	12/03/2015	272	\$15,571.15	\$0.00	\$14,505.76	(\$1,065.39)	\$0.00	\$0.00	(\$1,065.39)
SFY	26/03/2015	156	\$9,034.40	\$0.00	\$8,319.48	(\$714.92)	\$0.00	\$0.00	(\$714.92)
SFY	20/04/2015	165	\$9,422.73	\$0.00	\$8,799.45	(\$623.28)	\$0.00	\$0.00	(\$623.28)
SFY	01/05/2015	176	\$9,986.50	\$0.00	\$9,386.08	(\$600.42)	\$0.00	\$0.00	(\$600.42)
SFY	12/06/2015	29	\$1,573.53	\$0.00	\$1,546.57	(\$26.96)	\$0.00	\$0.00	(\$26.96)
SFY	29/06/2015	38	\$2,009.84	\$0.00	\$2,026.54	\$16.70	\$11.13	\$0.00	\$11.13
SFY	22/01/2016	51	\$2,377.49	\$0.00	\$2,719.83	\$342.34	\$228.23	\$0.00	\$228.23
SFY	28/07/2017	52	\$2,764.61	\$0.00	\$2,773.16	\$8.55	\$5.70	\$0.00	\$5.70
SFY	11/10/2017	54	\$2,880.60	\$0.00	\$2,879.82	(\$0.78)	\$0.00	\$0.00	(\$0.78)
SFY	30/10/2017	72	\$3,926.43	\$0.00	\$3,839.76	(\$86.67)	\$0.00	\$0.00	(\$86.67)
SFY	31/01/2018	62	\$3,425.22	\$0.00	\$3,306.46	(\$118.76)	\$0.00	\$0.00	(\$118.76)
SFY	17/10/2018	117	\$6,322.46	\$0.00	\$6,239.61	(\$82.85)	\$0.00	\$0.00	(\$82.85)
SFY	26/02/2020	56	\$3,484.02	\$0.00	\$2,986.48	(\$497.54)	\$0.00	\$0.00	(\$497.54)
SFY	12/03/2020	141	\$7,018.78	\$0.00	\$7,519.53	\$500.75	\$0.00	\$0.00	\$500.75
Total State Street-S&P/ASX50 Fund			\$95,387.88		\$91,300.96	(\$4,086.92)	\$245.06	\$0.00	(\$4,209.45)
Vanguard Funds-FTSE Dev. EU ex UK									
VERX	27/10/2016	241	\$8,875.75	\$0.00	\$11,173.11	\$2,297.35	\$1,531.57	\$0.00	\$1,531.57
VERX	30/11/2016	184	\$6,864.27	\$0.00	\$8,530.50	\$1,666.23	\$1,110.82	\$0.00	\$1,110.82
VERX	06/10/2017	38	\$1,737.69	\$0.00	\$1,761.73	\$24.04	\$16.03	\$0.00	\$16.03

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VERX	07/11/2017	65	\$3,010.08	\$0.00	\$3,013.49	\$3.41	\$2.28	\$0.00	\$2.28
VERX	18/12/2017	69	\$3,202.56	\$0.00	\$3,198.94	(\$3.62)	\$0.00	\$0.00	(\$3.62)
VERX	15/01/2018	62	\$2,906.67	\$0.00	\$2,874.41	(\$32.26)	\$0.00	\$0.00	(\$32.26)
VERX	28/06/2018	53	\$2,374.21	\$0.00	\$2,457.16	\$82.95	\$55.30	\$0.00	\$55.30
VERX	11/01/2019	47	\$2,030.43	\$0.00	\$2,178.99	\$148.56	\$99.04	\$0.00	\$99.04
Total Vanguard Funds-FTSE Dev. EU ex UK			\$31,001.66		\$35,188.33	\$4,186.67	\$2,815.03	\$0.00	\$2,779.15
			\$272,758.97		\$282,606.65	\$9,847.68	\$14,778.50	\$0.00	\$2,458.43

INCOME AND EXPENSE

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Ex Date	Payment Date	Security Name	Security Code	Transaction Type	Franking Credits	Amount in Reporting Currency	Amount in Local Currency	Local Currency
Income								
17/07/2019	17/07/2019	Private Banking Account	Cash	Interest		\$8.48	8.48	AUD
08/08/2019	17/09/2019	iShares TOPIX ETF	1475	Distribution	0.00	\$174.20	174.20	AUD
12/08/2019	12/08/2019	Private Banking Account	Cash	Interest		\$7.73	7.73	AUD
10/09/2019	10/09/2019	Private Banking Account	Cash	Interest		\$11.03	11.03	AUD
26/09/2019	09/10/2019	Vanguard Funds FTSE Dev. EU ex UK	VERX	Distribution	0.00	\$107.99	107.99	AUD
27/09/2019	11/10/2019	State Street S&P/ASX50 Fund	SFY	Distribution	552.61	\$1,385.67	1,385.67	AUD
14/10/2019	14/10/2019	Private Banking Account	Cash	Interest		\$12.95	12.95	AUD
13/11/2019	13/11/2019	Private Banking Account	Cash	Interest		\$8.56	8.56	AUD
06/12/2019	06/12/2019	Private Banking Account	Cash	Interest		\$8.21	8.21	AUD
12/12/2019	27/12/2019	Vanguard Funds FTSE Dev. EU ex UK	VERX	Distribution	0.00	\$80.78	80.78	AUD
20/12/2019	30/12/2019	iShares Asia Trust Core MSCI Asia Ex JP	3010	Distribution	0.00	\$1,314.01	1,314.01	AUD
30/12/2019	13/01/2020	State Street S&P/ASX50 Fund	SFY	Distribution	259.17	\$889.47	889.47	AUD
30/12/2019	13/01/2020	State Street S&P/ASX200 Financial	OZF	Distribution	345.06	\$850.33	850.33	AUD
02/01/2020	17/01/2020	VanEck Vectors Aust Property ETF	MVA	Distribution	13.85	\$618.50	618.50	AUD
02/01/2020	17/01/2020	VanEck Vectors S&P/ASX Midcap ETF	MVE	Distribution	72.00	\$303.30	303.30	AUD
02/01/2020	17/01/2020	VanEck Vectors Small Companies ETF	MVS	Distribution	67.60	\$302.86	302.86	AUD
09/01/2020	09/01/2020	Private Banking Account	Cash	Interest		\$8.37	8.37	AUD
06/02/2020	19/03/2020	iShares TOPIX ETF	1475	Distribution	0.00	\$197.99	197.99	AUD
07/02/2020	07/02/2020	Private Banking Account	Cash	Interest		\$9.16	9.16	AUD
04/03/2020	04/03/2020	Private Banking Account	Cash	Interest		\$8.91	8.91	AUD
26/03/2020	08/04/2020	Vanguard Funds FTSE Dev. EU ex UK	VERX	Distribution	0.00	\$140.71	140.71	AUD
30/03/2020	14/04/2020	State Street S&P/ASX50 Fund	SFY	Distribution	336.93	\$774.66	774.66	AUD
03/04/2020	03/04/2020	Private Banking Account	Cash	Interest		\$2.14	2.14	AUD
11/06/2020	24/06/2020	Vanguard Funds FTSE Dev. EU ex UK	VERX	Distribution	0.00	\$310.72	310.72	AUD
29/06/2020	10/07/2020	State Street S&P/ASX50 Fund	SFY	Distribution	108.32	\$659.47	659.47	AUD
29/06/2020	10/07/2020	State Street S&P/ASX200 Financial	OZF	Distribution	95.88	\$110.13	110.13	AUD
30/06/2020	24/07/2020	VanEck Vectors Aust Property ETF	MVA	Distribution	15.45	\$689.92	689.92	AUD
30/06/2020	24/07/2020	VanEck Vectors Small Companies ETF	MVS	Distribution	67.17	\$300.96	300.96	AUD
30/06/2020	24/07/2020	VanEck Vectors S&P/ASX Midcap ETF	MVE	Distribution	72.61	\$305.86	305.86	AUD
Total Income						\$2,006.66	\$9,603.07	9,603.07
Expenses*								
Adviser Fees								
31/07/2019	07/08/2019	CASH Adviser On-Going Service Fee	Cash	Withdrawal		(\$193.98)	(193.98)	AUD
31/08/2019	06/09/2019	CASH Adviser On-Going Service Fee	Cash	Withdrawal		(\$189.97)	(189.97)	AUD
30/09/2019	09/10/2019	CASH Adviser On-Going Service Fee	Cash	Withdrawal		(\$187.86)	(187.86)	AUD
31/10/2019	12/11/2019	CASH Adviser On-Going Service Fee	Cash	Withdrawal		(\$194.38)	(194.38)	AUD

INCOME AND EXPENSE

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Ex Date	Payment Date	Security Name	Security Code	Transaction Type	Franking Credits	Amount in Reporting Currency	Amount in Local Currency	Local Currency
30/11/2019	09/12/2019	CASH Adviser On-Going Service Fee	Cash	Withdrawal		(\$191.15)	(191.15)	AUD
31/12/2019	10/01/2020	CASH Adviser On-Going Service Fee	Cash	Withdrawal		(\$198.01)	(198.01)	AUD
31/01/2020	06/02/2020	CASH Adviser On-Going Service Fee	Cash	Withdrawal		(\$202.01)	(202.01)	AUD
29/02/2020	06/03/2020	CASH Adviser On-Going Service Fee	Cash	Withdrawal		(\$190.16)	(190.16)	AUD
31/03/2020	07/04/2020	CASH Adviser On-Going Service Fee	Cash	Withdrawal		(\$167.53)	(167.53)	AUD
30/04/2020	07/05/2020	CASH Adviser On-Going Service Fee	Cash	Withdrawal		(\$157.52)	(157.52)	AUD
31/05/2020	09/06/2020	CASH Adviser On-Going Service Fee	Cash	Withdrawal		(\$166.58)	(166.58)	AUD
30/06/2020	07/07/2020	CASH Adviser On-Going Service Fee	Cash	Withdrawal		(\$171.58)	(171.58)	AUD
Adviser Fees							(\$2,210.73)	(2,210.73)
Management Fees								
31/07/2019	07/08/2019	CASH Management Fee	Cash	Withdrawal		(\$218.57)	(218.57)	AUD
31/08/2019	06/09/2019	CASH Management Fee	Cash	Withdrawal		(\$214.09)	(214.09)	AUD
30/09/2019	09/10/2019	CASH Management Fee	Cash	Withdrawal		(\$211.72)	(211.72)	AUD
31/10/2019	12/11/2019	CASH Management Fee	Cash	Withdrawal		(\$219.00)	(219.00)	AUD
30/11/2019	09/12/2019	CASH Management Fee	Cash	Withdrawal		(\$215.36)	(215.36)	AUD
31/12/2019	13/01/2020	CASH Management Fee	Cash	Withdrawal		(\$223.11)	(223.11)	AUD
31/01/2020	06/02/2020	CASH Management Fee	Cash	Withdrawal		(\$227.67)	(227.67)	AUD
29/02/2020	06/03/2020	CASH Management Fee	Cash	Withdrawal		(\$214.30)	(214.30)	AUD
31/03/2020	07/04/2020	CASH Management Fee	Cash	Withdrawal		(\$188.74)	(188.74)	AUD
30/04/2020	07/05/2020	CASH Management Fee	Cash	Withdrawal		(\$177.48)	(177.48)	AUD
31/05/2020	09/06/2020	CASH Management Fee	Cash	Withdrawal		(\$187.68)	(187.68)	AUD
30/06/2020	07/07/2020	CASH Management Fee	Cash	Withdrawal		(\$193.34)	(193.34)	AUD
Management Fees							(\$2,491.06)	(2,491.06)
Total Expenses*							(\$4,701.79)	(4,701.79)
TOTAL						\$2,006.66	\$4,901.28	4,901.28

*All Fees are inclusive of GST

CONTRIBUTION AND WITHDRAWALS

From 01-Jul-2019 To 30-Jun-2020

Rowa Investments Pty Ltd ATF Lawrence Superannuation Fund

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Settlement	Type	Activity	Amount (AUD)
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ACCOUNT TRANSACTIONS - SETTLEMENT

From 01-Jul-2019 To 30-Jun-2020

Rowa Investments Pty Ltd ATF Lawrence Superannuation Fund

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Settlement Date	Transaction Description	Type	Price	Quantity	Amount	Balance
Private Banking Account						
	Beginning Balance				\$11,010.40 AUD	\$11,010.40
10/07/2019	Vanguard Funds FTSE Dev. EU ex UK	Distribution	\$1.01	759.00	\$762.91 AUD	\$11,773.31
11/07/2019	State Street S&P/ASX50 Fund	Distribution	\$0.72	1,515.00	\$1,092.42 AUD	\$12,865.73
11/07/2019	State Street S&P/ASX200 Financial	Distribution	\$0.28	1,410.00	\$390.01 AUD	\$13,255.74
12/07/2019	CASH Adviser On-Going Service Fee	Withdrawal	\$1.00	-183.14	(\$183.14) AUD	\$13,072.60
12/07/2019	CASH Management Fee	Withdrawal	\$1.00	-206.38	(\$206.38) AUD	\$12,866.22
17/07/2019	CASH Interest	Interest	\$1.00	8.48	\$8.48 AUD	\$12,874.70
22/07/2019	VanEck Vectors Aust Property ETF	Distribution	\$0.46	1,648.00	\$758.08 AUD	\$13,632.78
22/07/2019	VanEck Vectors Small Companies ETF	Distribution	\$0.47	797.00	\$374.59 AUD	\$14,007.37
22/07/2019	VanEck Vectors S&P/ASX Midcap ETF	Distribution	\$0.40	674.00	\$269.60 AUD	\$14,276.97
26/07/2019	VanEck Vectors Aust Property ETF	Sell	\$25.99	215.00	\$5,568.12 AUD	\$19,845.09
07/08/2019	CASH Adviser On-Going Service Fee	Withdrawal	\$1.00	-193.98	(\$193.98) AUD	\$19,651.11
07/08/2019	CASH Management Fee	Withdrawal	\$1.00	-218.57	(\$218.57) AUD	\$19,432.54
12/08/2019	CASH Interest	Interest	\$1.00	7.73	\$7.73 AUD	\$19,440.27
30/08/2019	VanEck Vectors Aust Property ETF	Sell	\$25.91	196.00	\$5,059.94 AUD	\$24,500.21
06/09/2019	CASH Adviser On-Going Service Fee	Withdrawal	\$1.00	-189.97	(\$189.97) AUD	\$24,310.24
06/09/2019	CASH Management Fee	Withdrawal	\$1.00	-214.09	(\$214.09) AUD	\$24,096.15
10/09/2019	CASH Interest	Interest	\$1.00	11.03	\$11.03 AUD	\$24,107.18
17/09/2019	iShares TOPIX ETF	Distribution	\$0.24	850.00	\$174.20 AUD	\$24,281.38
09/10/2019	Vanguard Funds FTSE Dev. EU ex UK	Distribution	\$0.14	759.00	\$107.99 AUD	\$24,389.37
09/10/2019	CASH Adviser On-Going Service Fee	Withdrawal	\$1.00	-187.86	(\$187.86) AUD	\$24,201.51
09/10/2019	CASH Management Fee	Withdrawal	\$1.00	-211.72	(\$211.72) AUD	\$23,989.79
11/10/2019	State Street S&P/ASX50 Fund	Distribution	\$0.91	1,515.00	\$1,385.67 AUD	\$25,375.46
14/10/2019	CASH Interest	Interest	\$1.00	12.95	\$12.95 AUD	\$25,388.41
12/11/2019	CASH Management Fee	Withdrawal	\$1.00	-219.00	(\$219.00) AUD	\$25,169.41
12/11/2019	CASH Adviser On-Going Service Fee	Withdrawal	\$1.00	-194.38	(\$194.38) AUD	\$24,975.03
13/11/2019	CASH Interest	Interest	\$1.00	8.56	\$8.56 AUD	\$24,983.59
06/12/2019	CASH Interest	Interest	\$1.00	8.21	\$8.21 AUD	\$24,991.80
09/12/2019	CASH Adviser On-Going Service Fee	Withdrawal	\$1.00	-191.15	(\$191.15) AUD	\$24,800.65
09/12/2019	CASH Management Fee	Withdrawal	\$1.00	-215.36	(\$215.36) AUD	\$24,585.29
27/12/2019	Vanguard Funds FTSE Dev. EU ex UK	Distribution	\$0.11	759.00	\$80.78 AUD	\$24,666.07
30/12/2019	iShares Asia Trust Core MSCI Asia Ex JP	Distribution	\$0.24	5,421.00	\$1,314.01 AUD	\$25,980.08
09/01/2020	CASH Interest	Interest	\$1.00	8.37	\$8.37 AUD	\$25,988.45
10/01/2020	CASH Adviser On-Going Service Fee	Withdrawal	\$1.00	-198.01	(\$198.01) AUD	\$25,790.44
13/01/2020	State Street S&P/ASX50 Fund	Distribution	\$0.59	1,515.00	\$889.47 AUD	\$26,679.91
13/01/2020	State Street S&P/ASX200 Financial	Distribution	\$0.60	1,410.00	\$850.33 AUD	\$27,530.24
13/01/2020	CASH Management Fee	Withdrawal	\$1.00	-223.11	(\$223.11) AUD	\$27,307.13
17/01/2020	VanEck Vectors Small Companies ETF	Distribution	\$0.38	797.00	\$302.86 AUD	\$27,609.99
17/01/2020	VanEck Vectors S&P/ASX Midcap ETF	Distribution	\$0.45	674.00	\$303.30 AUD	\$27,913.29
17/01/2020	VanEck Vectors Aust Property ETF	Distribution	\$0.50	1,237.00	\$618.50 AUD	\$28,531.79

ACCOUNT TRANSACTIONS - SETTLEMENT

From 01-Jul-2019 To 30-Jun-2020

Rowa Investments Pty Ltd ATF Lawrence Superannuation Fund

WRS91181



Settlement Date	Transaction Description	Type	Price	Quantity	Amount	Balance
06/02/2020	CASH Adviser On-Going Service Fee	Withdrawal	\$1.00	-202.01	(\$202.01) AUD	\$28,329.78
06/02/2020	CASH Management Fee	Withdrawal	\$1.00	-227.67	(\$227.67) AUD	\$28,102.11
07/02/2020	CASH Interest	Interest	\$1.00	9.16	\$9.16 AUD	\$28,111.27
28/02/2020	State Street S&P/ASX50 Fund	Buy	\$62.03	56.00	(\$3,486.32) AUD	\$24,624.95
02/03/2020	VanEck Vectors Aust Property ETF	Buy	\$25.80	43.00	(\$1,113.39) AUD	\$23,511.56
04/03/2020	CASH Interest	Interest	\$1.00	8.91	\$8.91 AUD	\$23,520.47
06/03/2020	CASH Management Fee	Withdrawal	\$1.00	-214.30	(\$214.30) AUD	\$23,306.17
06/03/2020	CASH Adviser On-Going Service Fee	Withdrawal	\$1.00	-190.16	(\$190.16) AUD	\$23,116.01
13/03/2020	VanEck Vectors Aust Property ETF	Buy	\$23.29	128.00	(\$2,991.98) AUD	\$20,124.03
16/03/2020	State Street S&P/ASX50 Fund	Buy	\$49.64	141.00	(\$7,024.57) AUD	\$13,099.46
16/03/2020	VanEck Vectors Small Companies ETF	Buy	\$15.73	115.00	(\$1,815.00) AUD	\$11,284.46
16/03/2020	VanEck Vectors S&P/ASX Midcap ETF	Buy	\$22.97	72.00	(\$1,659.43) AUD	\$9,625.03
19/03/2020	iShares TOPIX ETF	Distribution	\$0.28	850.00	\$197.99 AUD	\$9,823.02
03/04/2020	CASH Interest	Interest	\$1.00	2.14	\$2.14 AUD	\$9,825.16
07/04/2020	CASH Management Fee	Withdrawal	\$1.00	-188.74	(\$188.74) AUD	\$9,636.42
07/04/2020	CASH Adviser On-Going Service Fee	Withdrawal	\$1.00	-167.53	(\$167.53) AUD	\$9,468.89
08/04/2020	Vanguard Funds FTSE Dev. EU ex UK	Distribution	\$0.19	759.00	\$140.71 AUD	\$9,609.60
14/04/2020	State Street S&P/ASX50 Fund	Distribution	\$0.45	1,712.00	\$774.66 AUD	\$10,384.26
07/05/2020	CASH Adviser On-Going Service Fee	Withdrawal	\$1.00	-157.52	(\$157.52) AUD	\$10,226.74
07/05/2020	CASH Management Fee	Withdrawal	\$1.00	-177.48	(\$177.48) AUD	\$10,049.26
09/06/2020	CASH Adviser On-Going Service Fee	Withdrawal	\$1.00	-166.58	(\$166.58) AUD	\$9,882.68
09/06/2020	CASH Management Fee	Withdrawal	\$1.00	-187.68	(\$187.68) AUD	\$9,695.00
24/06/2020	Vanguard Funds FTSE Dev. EU ex UK	Distribution	\$0.41	759.00	\$310.72 AUD	\$10,005.72
	Ending Balance				\$10,005.72 AUD	\$10,005.72

DISCLAIMER

From 01-Jul-2019 To 30-Jun-2020

Rowa Investments Pty Ltd ATF Lawrence Superannuation Fund

WRS91181



This tax statement has been prepared without taking into account the investor's taxation or financial objectives, situation or legal structure. Implemented Portfolios (the operator) does not provide tax advice. Therefore investors should consult with their financial adviser and accountant or tax adviser to assess the suitability of the tax-related information provided in completing their income tax return. While we have tried to ensure the accuracy and completeness of the tax-related information your adviser should refer to the underlying transactions in the report pack as the primary source of information.

Indirect Cost - Exchange Traded Fund (ETF) Cost

As the MDA Provider Implemented Portfolios is obligated to report the total management expenses associated with your portfolio. In addition to the expenses detailed within this statement pack, there is an indirect cost to your portfolio representing the Exchange Traded Fund (ETF) Cost associated with the underlying assets within the investment program. This expense is included in the price of the ETF and is not charged as an explicit fee to you.

A table of the average weighed ETF Cost associated with each portfolio available within the IMA Service is provided below.

Dynamic Asset Allocation - ETF Portfolios	Weighted average ETF Expense (p.a.)
Portfolio #1	0.19%
Portfolio #2	0.20%
Portfolio #3	0.23%
Portfolio #4	0.24%
Portfolio #5	0.28%

Dynamic Asset Allocation - Direct Equity (JPS) Portfolios	Weighted average ETF Expense (p.a.)
Portfolio 3A	0.04%
Portfolio 4A	0.02%
Portfolio 5A	0.00%

Strategic Asset Allocation - ETF (SSGA) Portfolios	Weighted average ETF Expense (p.a.)
Defensive	0.28%
Balanced	0.33%
Growth	0.36%

*The weighted average ETF Cost figure is calculated with the assumption that the portfolio is at target in the relevant model portfolio between 1/7/19 and 30/6/20. Note that the ETF Cost may differ between individual portfolios within the same investment program due to the individual account settings that have been specified for the portfolio.



Bentleys NSW Audit Pty Ltd

Level 14, 60 Margaret St
Sydney NSW 2000
Australia

ABN 49 141 611 896

T +61 2 9220 0700

F +61 2 9220 0777

bentleys.com.au

Independent audit report by the auditor to the Board of Directors of Implemented Portfolios Limited on internal controls and other relevant accounting procedures as they relate to the specified annual and quarterly investor statements for the year ended 30 June 2020

Scope

We have undertaken a reasonable assurance engagement on the design and the operating effectiveness of controls within Implemented Portfolios Limited's custodian operations system (the controls), comprising the preparation of annual and quarterly investor statements given to the clients of Implemented Portfolios Limited (managed discretionary accounts or "MDA") ("the clients") for the year ended 30 June 2020. These internal controls and accounting procedures are hereafter referred to as "the internal controls".

Implemented Portfolios Limited's Responsibilities

Implemented Portfolios Limited is responsible for:

- Maintaining an effective internal control structure including the internal controls in relation to the preparation of annual and quarterly investor statements of the clients;
- Identifying the control objectives;
- Identifying the risks that threaten achievement of the control objectives;
- Designing controls to mitigate those risks, so that those risks will not prevent achievement of the identified control objectives; and
- Operating effectively the controls as designed throughout the period

Our independence and quality control

We have complied with the relevant ethical requirements relating to assurance engagements, which include independence and other requirements founded on fundamental principles of integrity, objectivity, professional competence and due care, confidentiality and professional behaviour.

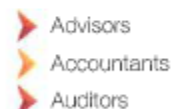
In accordance with Auditing Standards ASQC 1 *Quality Control for Firms that Perform Auditors and Reviews of Financial Reports and Other Financial Information, and Other Assurance Engagements*, Implemented Portfolios Limited maintains a comprehensive system of quality control including documented policies and procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

Assurance Practitioner's Responsibilities

Our responsibility is to express an opinion on Implemented Portfolios Limited the suitability of the design to achieve the control objectives and operating effectiveness of Implemented Portfolios Limited's control within the custodian operations system, based on our procedures. We conducted our engagement in accordance with the Standard on Assurance Engagements ASAE 3150 *Assurance Engagements on Controls* issued by the Auditing and Assurance Standards Board. That standard requires that we comply with relevant ethical requirements and plan and perform our procedures to obtain reasonable assurance about whether, in all material respects, the controls are suitably designed to achieve the control objectives and the controls operated effectively throughout the period.



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An assurance engagement to report on the design and operating effectiveness of controls involves performing procedures to obtain evidence about the suitability of the design of controls to achieve the control objectives and the operating effectiveness of controls throughout the period. The procedures selected depend on our judgement, including the assessment of the risks that the controls are not suitably designed or the controls did not operate effectively. Our procedures included testing the operating effectiveness of those controls that we consider necessary to achieve the control objectives identified. An assurance engagement of this type also includes evaluating the suitability of the control objectives.

We believe that the evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Limitations of Controls

Because of the inherent limitations of any internal control structure it is possible that, even if the controls are suitably designed and operating effectively, the control objectives may not be achieved and so fraud, error, or non-compliance with laws and regulations may occur and not be detected. Further, the internal control structure, within which the controls that we have assured operate, has not been assured and no opinion is expressed as to its design or operating effectiveness.

An assurance engagement on operating effectiveness of controls is not designed to detect all instances of controls operating ineffectively as it is not performed continuously throughout the period and the tests performed are on a sample basis. Any projection of the outcome of the evaluation of controls to future periods is subject to the risk that the controls may become inadequate because of changes in conditions, or that the degree of compliance with them may deteriorate.

Opinion

Our opinion has been formed on the basis of the matters outlined in this report. In our opinion, in all material respects Implemented Portfolios Limited's Statement is fairly presented, in that:

- a) the controls within the custodian operations system were suitably designed to achieve annual investor statements for the year ended 30 June 2020 and quarterly investor statements for the periods ended 30 September 2019, 31 December 2019, 31 March 2020 and 30 June 2020 are or have been given to clients without material misstatements; and the aggregates of assets (other than assets held by a client), liabilities, revenue and expenses shown in the clients' annual and quarterly investor statements for the year ended 30 June 2020 have been properly reconciled in all material respects by the Operator as at 30 June 2020 to the corresponding amounts shown in reports prepared by the custodian which have been internally audited; and
- b) the controls operated effectively as designed throughout the period from 1 July 2019 to 30 June 2020.

Kevin Cranfield
Director
Sydney

BENTLEYS NSW AUDIT PTY LTD
Chartered Accountants

17 September 2020



Bentleys NSW Audit Pty Ltd

Level 14, 60 Margaret St

Sydney NSW 2000

Australia

ABN 49 141 611 896

T +61 2 9220 0700

F +61 2 9220 0777

bentleys.com.au

Independent Review Report by the auditor to the Board of Directors of Implemented Portfolios Limited on the specified annual and quarterly investor statements for the year ended 30 June 2020

We have reviewed the annual investor statements given to the clients of Implemented Portfolios Limited (Managed discretionary accounts or 'MDA') ("the clients") for the year ended 30 June 2020 and the quarterly investor statements for the periods ended 30 September 2019, 31 December 2019, 31 March 2020 and 30 June 2020 prepared by Implemented Portfolios Limited ("the Operator").

Director's and Management's Responsibility

The directors and management of the Operator are responsible for the annual and quarterly investor statements of the clients. The annual statements comprise for each client a summary of the transactions executed by or on behalf of the client through the MDA during the MDA financial year containing the particulars that the Operator considers a client may reasonably require in relation to the transactions. The quarterly statements comprise for each client all transactions executed by or on behalf of the client through the MDA during the quarter, a statement of the quantity and value of assets and liabilities held through the Operator by the client as at 30 September 2019, 31 December 2019, 31 March 2020 and 30 June 2020 and the corresponding revenue and expenses of the client for the periods ended on those dates.

Auditor's Responsibility

Our responsibility is to express a conclusion on the annual and quarterly investor statements based on our review. We have conducted a review in accordance with Standard on Review Engagements ASRE 2405 Review of Historical Financial Information Other than a Financial Report in order to state whether, on the basis of the procedures described, anything has come to our attention that would cause us to believe that any client's annual and quarterly investor statement is materially misstated.

A review is limited primarily to inquiries of the Operator's personnel and analytical procedures applied to the financial data. A review is substantially less in scope than an audit conducted in accordance with Australian Auditing Standards and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion. We have also performed an independent audit of internal controls and other relevant accounting procedures of the Operator relating to the preparation of the annual and quarterly investor statements (the internal controls) and have issued a separate unqualified audit opinion to provide reasonable, but not absolute, assurance that the internal controls implemented by the Operator were suitably designed and operated effectively to ensure that there are no material misstatements in the clients' annual and quarterly investor statements for the year ended 30 June 2020.

This report has been prepared to meet the requirements of Australian Securities & Investments Commission Class Order 04/194 "Managed discretionary accounts" (as amended). No responsibility will be accepted for any reliance on this report for any other purpose.

Inherent limitations

Because of the inherent limitations in any internal control structure it is possible that fraud, error, or non-compliance with laws and regulations may occur and not be detected. Further, the internal control structure, within which the internal controls that we have reviewed operate, has not been reviewed and no view is expressed as to its effectiveness.

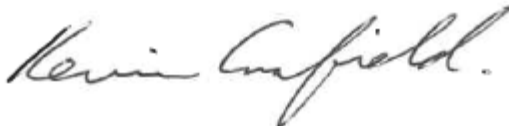
A review is not designed to detect all weaknesses in control procedures as it is not performed continuously throughout the period and the tests performed are on a sample basis. Also, a review does not provide all the evidence that would be required in an audit, thus the level of assurance provided is less than given in an audit. We have not performed an audit of any individual annual and quarterly investor statement and, accordingly, we do not express an audit opinion in relation to any client's individual annual or quarterly investor statement.

Any projection of the evaluation of control procedures to future periods is subject to the risk that the procedures may become inadequate because of changes in conditions, or that the degree of compliance with them may deteriorate.

The Statement provided below has been prepared on the above basis.

Statement

Based on our review, which is not an audit, nothing has come to our attention that causes us to believe that any annual investor statement for the year ended 30 June 2020 or quarterly investor statement for the periods ended 30 September 2019, 31 December 2019, 31 March 2020 and 30 June 2020 which has been given to any client is materially misstated



Kevin Cranfield
Director
Sydney



BENTLEYS NSW AUDIT PTY LTD
Chartered Accountants

17 September 2020

REFERENCE GUIDE

From 01-Jul-2019 To 30-Jun-2020

Rowa Investments Pty Ltd ATF Lawrence Superannuation Fund

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Part B - Australian Domestic Income

Description	SMSF	Individual	Trust
Interest Received	11C	10L	11J
Dividends - Franked Amount	11K	11T	12L
Dividends - Unfranked Amount	11J	11S	12K
Dividends - Franking Credits	11L/13E1	11U	12M
Distributions - Franked Amount	11M	13C	8F
Distributions - Unfranked Amount	11M	13U	8R
Distributions - Franking Credits	11M/13E1	13Q	8D
Distributions - NCMI - Non-primary production	11M	13U	8R
Distributions - Excluded from NCMI - Non-primary production	11M	13U	8R
Distributions - NCMI - Primary production	11M	13U	8R
Distributions - Excluded from NCMI - Primary production	11M	13U	8R
Other	11M	13U	8R
Tax Exempted			
Tax Deferred			
AMIT Cost Base Adjustment Increase			
AMIT Cost Base Adjustment Decrease			
Distributions - Capital Gains Discounted	11A	18A (18H Grossed Up)	21A (21H Grossed Up)
Distributions - Capital Gains Concession			
Distributions - Capital Gains Other	11A	18A	21A
Distributions - NCMI Capital Gains	11A	18A	21A
Distributions - Excluded from NCMI Capital Gains	11A	18A	21A
TFN/ABN Withholding Tax			
Non Resident Withholding Tax			

PART C - Foreign Income

Description	SMSF	Individual	Trust
Foreign Interest	11D1 & 11D	20E & 20M	23B & 23V
Foreign Other	11D1 & 11D	20E & 20M	23B & 23V
Foreign Modified Passive	11D1 & 11D	20E & 20M	23B & 23V
Capital Gains Discounted Amount			
Capital Gains Concession Amount			
Capital Gains Indexed			
Capital Gains Other			
Tax Offset - Foreign Tax Credits	11D1 & 11D/13C1	20O	23Z
Non Resident Withholding Tax	11D1 & 11D/13C1	20O	23Z

REFERENCE GUIDE

From 01-Jul-2019 To 30-Jun-2020

Rowa Investments Pty Ltd ATF Lawrence Superannuation Fund

WRS91181



PART D - Total Income

Description	Amount
Cash Distribution	
Tax Paid/Offsets	
Gross Distribution	

PART E *Realised Capital Gains

Description	Amount
Gross Discountable Capital	
Capital Gains Other	
Taxable Loss	

*Refer to the Realised Gains/Loss Report - Detailed section for information on a security level

REFERENCE GUIDE

From 01-Jul-2019 To 30-Jun-2020

Rowa Investments Pty Ltd ATF Lawrence Superannuation Fund

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For calculation on your Total Capital Gains for the year. Please Refer to PART F below.

PART F - Total Capital Gains

Description	Calculation		
Gross Discountable Capital Gains	(PART B Distributions Capital Gains Discounted x 2) + PART E Gross Discountable Capital		
Gross Capital Gains Other	PART B Distributions Capital Gains Other + PART E Capital Gains Other		
Taxable Capital Loss	PART D Taxable Capital Loss		
	IF PART F Gross Capital Gains Other is Greater or Equal to PART F Taxable Capital Loss then, sum (Gross Discountable Capital Gains + Gross Capital Gains Other + Taxable Capital Loss) x 2/3.		
	IF PART F Capital Gains Other is Less than PART F Taxable Capital Loss then, (PART F Gross Discountable Capital Gains x 2/3) + sum of (Gross Capital Gains Other + Taxable Capital Loss)	SMSF	11A
Gross Discountable Capital Gains	(PART B Distributions Capital Gains Discounted x 2) + PART E Gross Discountable Capital		
Gross Capital Gains Other	PART B Distributions Capital Gains Other + PART E Capital Gains Other		
Taxable Capital Loss	PART D Taxable Capital Loss		
Gross Capital Gain after applying capital loss	PART F Gross Capital Gains Other + PART F Taxable Capital Loss + PART F Gross Discountable Capital Gains	INDV	18H
	IF PART F Gross Capital Gains Other is Greater or Equal to PART F Taxable Capital Loss then, sum (PART F Gross Discountable Capital Gains + Gross Capital Gains Other + Taxable Capital Loss) / 2.		
	IF PART F Gross Capital Gains Other is Less than PART F Taxable Capital Loss then, (PART F Gross Discountable Capital Gains / 2) + sum of (Gross Capital Gains Other + Taxable Capital Loss)	INDV	18A
Gross Discountable Capital Gains	(PART B Distributions Capital Gains Discounted x 2) + PART E Gross Discountable Capital		
Gross Capital Gains Other	PART B Distributions Capital Gains Other + PART E Gross Discountable Other		
Taxable Capital Loss	PART D Taxable Capital Loss		
Gross Capital Gain after applying capital loss	PART F Gross Capital Gains Other + PART F Taxable Capital Loss + PART F Gross Discountable Capital Gains		
	IF PART F Gross Capital Gains Other is Greater or Equal to PART F Taxable Capital Loss then, sum (PART F Gross Discountable Capital Gains + Gross Capital Gains Other + Taxable Capital Loss) / 2.		
	IF PART F Gross Capital Gains Other is Less than PART F Taxable Capital Loss then, (PART F Gross Discountable Capital Gains / 2) + sum of (Gross Capital Gains Other + Taxable Capital Loss)	TRUST	21A

Disclaimer:

This guide has been prepared to assist investors and their tax advisers with the preparation of their income tax return for the year ended 30 June 2020. This guide is not taxation advice and investors should seek their own tax advice to determine the tax treatment relevant to their specific circumstances.

Lawrence Superannuation Fund Distribution Reconciliation Report

For The Period 01 July 2019 - 30 June 2020

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
Units in Listed Unit Trusts (Australian)															
MVA.AX Vaneck Vectors Australian Property Etf															
17/01/2020	618.50						S							0.00	
30/06/2020	689.92	24.86	8.76	624.50	29.31	285.10	I	285.10		6.15	0.13			73.93	978.81
	1,308.42	24.86	8.76	624.50	29.31	285.10		285.10		6.15	0.13			73.93	978.81
<i>Net Cash Distribution:</i>	1,308.40			<i>Variance^: 0.02</i>											
MVE.AX Vaneck Vectors S&p/asx Midcap Etf															
17/01/2020	303.30	0.00	0.00		0.00		S							0.00	0.00
30/06/2020	305.86	283.08	131.70	15.23	144.61	3.47	I	3.47		20.10	8.71			152.11	606.90
	609.16	283.08	131.70	15.23	144.61	3.47		3.47		20.10	8.71			152.11	606.90
<i>Net Cash Distribution:</i>	609.16														
MVS.AX Vaneck Vectors Small Companies Masters Etf															
17/01/2020	302.86	0.00	0.00		0.00		S							0.00	0.00
30/06/2020	300.96	263.93	51.68	61.17	134.77	105.37	I	105.37	0.36	1.81	0.84			14.13	619.93
	603.82	263.93	51.68	61.17	134.77	105.37		105.37	0.36	1.81	0.84			14.13	619.93
<i>Net Cash Distribution:</i>	603.82														
OZF.AX Spdr S&p/asx 200 Financials Ex A-reit Fund															
13/01/2020	850.33	0.00	0.00		0.00		S							0.00	0.00
29/06/2020	110.13	863.78	92.23	0.72	440.94		S			3.74				0.00	1,401.41

552-41
72-09
624-50

6-15
9-08
15-23

54-83
6-34
61-17

Lawrence Superannuation Fund Distribution Reconciliation Report

For The Period 01 July 2019 - 30 June 2020

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	
	960.46 ✓	863.78 ✓	92.23 ✓	0.72 ✓	440.94 ✓						3.74 ✓			0.00	1,401.41
<i>Net Cash Distribution:</i>		960.47	<i>Variance^:</i>	<i>(0.01)</i>											
SFY.AX Spdr S&p/asx 50 Fund															
11/10/2019	1,385.67	0.00	0.00		0.00				S					0.00	0.00
13/01/2020	889.47	0.00	0.00		0.00				S					0.00	0.00
14/04/2020	774.66								S					0.00	
29/06/2020	659.47 ✓	2,529.79 ✓	353.20 ✓	108.11 ✓	1,257.02 ✓	260.54 ✓	I	260.54 ✓		48.22 ✓	4.04 ✓			148.86 ✓	4,560.92
	3,709.27 ✓	2,529.79 ✓	353.20 ✓	108.11 ✓	1,257.02 ✓	260.54 ✓		260.54 ✓		48.22 ✓	4.04 ✓			148.86 ✓	4,560.92
<i>Net Cash Distribution:</i>		3,709.26	<i>Variance^:</i>	<i>0.01</i>											
	7,191.13	3,965.44	637.57	809.73	2,006.65	654.48		654.48		0.36	80.02	13.72		389.03	8,167.97
Units in Listed Unit Trusts (Overseas)															
3010.HKX iShs Core MSCI Shs															
30/12/2019	1,314.01								S		1,314.01 ✓			0.00	1,314.01
	1,314.01 ✓										1,314.01 ✓			0.00	1,314.01
<i>Net Cash Distribution:</i>		1,314.01													
iSharesTOPIX.TX iShares - TOPIX ETF															
17/09/2019	174.20								S					0.00	
19/03/2020	197.99 ✓								S		372.20 ✓	67.31 ✓		0.00	439.51
	372.19 ✓										372.20 ✓	67.31 ✓		0.00	439.51

*70-81
36-69
-10
-18
-33
108-11*

1 CENT DIFFERENCE

Lawrence Superannuation Fund

Distribution Reconciliation Report

For The Period 01 July 2019 - 30 June 2020

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
<i>Net Cash Distribution:</i>		372.20	Variance^:	(0.01)											
VERX.L Van De Eu ex UK Ptg.Shs Exchange Traded Fund EUR															
10/07/2019	762.91					S									0.00
09/10/2019	107.99					S									0.00
27/12/2019	80.78					S									0.00
08/04/2020	140.71					S									0.00
24/06/2020	310.72					S					1,403.11				0.00
	1,403.11 ✓										1,403.11 ✓				0.00
<i>Net Cash Distribution:</i>		1,403.11													
	3,089.31										3,089.32	67.31		0.00	3,156.63

Lawrence Superannuation Fund
Distribution Reconciliation Report

For The Period 01 July 2019 - 30 June 2020

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 ^{* 4}	CGT Concession	Indexed	Other	Foreign Income	Foreign Credits	Tax Exempt	Tax Free		Tax Deferred / AMIT ^{* 5}
TOTAL	10,280.44	3,965.44	637.57	809.73	2,006.65	654.48		654.48		0.36	3,169.34	81.03			389.03	11,324.60

Total Distributed Gains

Discount Rate	Discounted	Gross
Superfund 1/3	0.00	0.00
Individual 50%(I)	654.48	1,309.32
Total	654.48	1,309.32

^{* 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	3,965.44	637.57	809.73		5,412.74	2,006.65	7,419.39

^{* 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.

TAXATION SUMMARY - AUSTRALIAN INCOME 1

From 01-Jul-2019 To 30-Jun-2020

Rowa Investments Pty Ltd ATF Lawrence Superannuation Fund

WRS91181



Security Code	TAX Date	Summary of Tax Information			Australian Sourced Income						
		Cash Distribution	Tax Paid /Offsets	Gross Distribution	Dividends - Franked Amount	Dividends - Unfranked Amount	Distributions - Franked Amount	Distributions - Unfranked Amount	Other	Interest Received	
Investment Cash											
CASH	17/07/2019	\$8.48	\$0.00	\$8.48	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$8.48
CASH	12/08/2019	\$7.73	\$0.00	\$7.73	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$7.73
CASH	10/09/2019	\$11.03	\$0.00	\$11.03	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$11.03
CASH	14/10/2019	\$12.95	\$0.00	\$12.95	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$12.95
CASH	13/11/2019	\$8.56	\$0.00	\$8.56	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$8.56
CASH	06/12/2019	\$8.21	\$0.00	\$8.21	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$8.21
CASH	09/01/2020	\$8.37	\$0.00	\$8.37	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$8.37
CASH	07/02/2020	\$9.16	\$0.00	\$9.16	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$9.16
CASH	04/03/2020	\$8.91	\$0.00	\$8.91	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$8.91
CASH	03/04/2020	\$2.14	\$0.00	\$2.14	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2.14
Investment Cash		\$85.54 ✓	\$0.00	\$85.54	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$85.54 ✓
State Street-S&P/ASX200 Financial											
OZF	30/12/2019	\$850.33	\$345.06	\$1,195.39	\$0.00	\$0.00	\$759.29	\$88.24	\$0.00	\$0.00	\$0.44
OZF	29/06/2020	\$110.13	\$95.88	\$206.01	\$0.00	\$0.00	\$104.49	\$3.99	\$0.00	\$0.00	\$0.28
State Street-S&P/ASX200 Financial		\$960.46 ✓	\$440.94	\$1,401.40	\$0.00	\$0.00	\$863.78 ✓	\$92.23 ✓	\$0.00	\$0.00	\$0.72 ✓
State Street-S&P/ASX50 Fund											
SFY	11/10/2019	\$1,385.67	\$552.61	\$1,938.31	\$0.00	\$0.00	\$1,228.03	\$100.24	\$22.58	\$0.00	\$1.46
SFY	30/12/2019	\$889.47	\$259.17	\$1,148.64	\$0.00	\$0.00	\$555.80	\$171.93	\$48.24	\$0.00	\$35.23
SFY	30/04/2020	\$774.66	\$336.93	\$1,115.60	\$0.00	\$0.00	\$682.89	\$44.59	\$0.00	\$0.00	\$0.00
SFY	29/06/2020	\$659.47	\$108.32	\$767.79	\$0.00	\$0.00	\$63.07	\$36.44	\$0.00	\$0.00	\$0.00
State Street-S&P/ASX50 Fund		\$3,709.27 ✓	\$1,257.02	\$4,970.34	\$0.00	\$0.00	\$2,529.79 ✓	\$353.20 ✓	\$70.81 ✓ 0.61 7142	\$0.00	\$36.69 ✓
VanEck Vectors-Aust Property ETF											
MVA	02/01/2020	\$618.50	\$13.85	\$632.42	\$0.00	\$0.00	\$11.75	\$4.14	\$261.13	\$0.00	\$34.08
MVA	30/06/2020	\$689.92	\$15.45	\$705.44	\$0.00	\$0.00	\$13.11	\$4.62	\$291.28	\$0.00	\$38.01
VanEck Vectors-Aust Property ETF		\$1,308.42 ✓	\$29.31	\$1,337.86	\$0.00	\$0.00	\$24.86 ✓	\$8.76 ✓	\$552.41 ✓	\$0.00	\$72.09 ✓
VanEck Vectors-S&P/ASX Midcap ETF											
MVE	02/01/2020	\$303.30	\$72.00	\$379.64	\$0.00	\$0.00	\$140.94	\$65.57	\$3.06	\$0.00	\$4.52

TAXATION SUMMARY - AUSTRALIAN INCOME 1

From 01-Jul-2019 To 30-Jun-2020

Rowa Investments Pty Ltd ATF Lawrence Superannuation Fund

WRS91181



Security Code	TAX Date	Summary of Tax Information			Australian Sourced Income					
		Cash Distribution	Tax Paid /Offsets	Gross Distribution	Dividends - Franked Amount	Dividends - Unfranked Amount	Distributions - Franked Amount	Distributions - Unfranked Amount	Other	Interest Received
<i>DIST REC</i> MVE	30/06/2020	\$305.86	\$72.61	\$382.84	\$0.00	\$0.00	\$142.13	\$66.13	\$3.09	\$4.56
<i>DIST REC</i> VanEck Vectors-S&P/ASX Midcap ETF		\$609.16 ✓	\$144.61	\$762.48	\$0.00	\$0.00	\$283.08 ✓	\$131.70 ✓	\$6.15 ✓	\$9.08 ✓
VanEck Vectors-Small Companies ETF										
<i>DIST REC</i> MVS	02/01/2020	\$302.86	\$67.60	\$370.88	\$0.00	\$0.00	\$132.38	\$25.92	\$27.50	\$3.18
<i>DIST REC</i> MVS	30/06/2020	\$300.96	\$67.17	\$368.56	\$0.00	\$0.00	\$131.55	\$25.76	\$27.33	\$3.16
<i>DIST REC</i> VanEck Vectors-Small Companies ETF		\$603.82 ✓	\$134.77	\$739.44	\$0.00	\$0.00	\$263.93 ✓	\$51.68 ✓	\$54.83 ✓	\$6.34 ✓
		\$7,276.67	\$2,006.66	\$9,297.06	\$0.00	\$0.00	\$3,965.44	\$637.57	\$684.20	\$210.46

TAXATION SUMMARY - AUSTRALIAN INCOME 2

From 01-Jul-2019 To 30-Jun-2020

Rowa Investments Pty Ltd ATF Lawrence Superannuation Fund

WRS91181



Security Code	TAX Date	Non Concessional MIT Income(NCMI)		Excl. & Non Concessional MIT Income (NCMI)		Non-Assessable Income			Net AMIT Decrease	Net AMIT Increase	
		NCMI - Prim Prod	NCMI - Non Prim Prod	Excl. from NCMI - Non Prim Prod	Excl. From NCMI - Prim Prod	Tax Exempt	Tax Free	Tax Deferred			
Investment Cash											
CASH	17/07/2019	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CASH	12/08/2019	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CASH	10/09/2019	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CASH	14/10/2019	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CASH	13/11/2019	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CASH	06/12/2019	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CASH	09/01/2020	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CASH	07/02/2020	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CASH	04/03/2020	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CASH	03/04/2020	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Investment Cash		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
State Street-S&P/ASX200 Financial											
OZF	30/12/2019	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
OZF	29/06/2020	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
State Street-S&P/ASX200 Financial		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
State Street-S&P/ASX50 Fund											
SFY	11/10/2019	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$15.86	\$0.00
SFY	30/12/2019	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$62.69	\$0.00
SFY	30/04/2020	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$38.16	\$0.00
SFY	29/06/2020	\$0.10	\$0.18	\$0.33	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$32.14	\$0.00
State Street-S&P/ASX50 Fund		\$0.10 ✓	\$0.18 ✓	\$0.33 ✓	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$148.86 ✗	\$0.00
			0.61								
VanEck Vectors-Aust Property ETF											
MVA	02/01/2020	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$34.95	\$0.00
MVA	30/06/2020	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$38.98	\$0.00
VanEck Vectors-Aust Property ETF		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$73.93 ✗	\$0.00
VanEck Vectors-S&P/ASX Midcap ETF											
MVE	02/01/2020	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$75.73	\$0.00
MVE	30/06/2020	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$76.37	\$0.00

TAXATION SUMMARY - AUSTRALIAN INCOME 2

From 01-Jul-2019 To 30-Jun-2020

Rowa Investments Pty Ltd ATF Lawrence Superannuation Fund

WRS91181



Security Code	TAX Date	Non Concessional MIT Income(NCMI)		Excl. & Non Concessional MIT Income (NCMI)		Non-Assessable Income			Net AMIT Decrease	Net AMIT Increase
		NCMI - Prim Prod	NCMI - Non Prim Prod	Excl. from NCMI - Non Prim Prod	Excl. From NCMI - Prim Prod	Tax Exempt	Tax Free	Tax Deferred		
<i>VanEck Vectors-S&P/ASX Midcap ETF</i>		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$152.11	\$0.00
<i>VanEck Vectors-Small Companies ETF</i>										
MVS	02/01/2020	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$7.09	\$0.00
MVS	30/06/2020	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$7.04	\$0.00
<i>VanEck Vectors-Small Companies ETF</i>		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$14.13	\$0.00
		\$0.10	\$0.18	\$0.33	\$0.00	\$0.00	\$0.00	\$0.00	\$389.02	\$0.00

TAXATION SUMMARY - AUSTRALIAN INCOME 3

From 01-Jul-2019 To 30-Jun-2020

Rowa Investments Pty Ltd ATF Lawrence Superannation Fund

WRS91181



Security Code	TAX Date	Distributed Australian Capital Gains				Tax Deducted		Tax Offset		
		Discounted Amount	Concession Amount	Other	NCMI Capital Gains	Excl from NCMI Capital Gains	NON RES WHT	TFN/ABN WHT	Franking Credits	
Investment Cash										
CASH	17/07/2019	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CASH	12/08/2019	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CASH	10/09/2019	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CASH	14/10/2019	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CASH	13/11/2019	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CASH	06/12/2019	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CASH	09/01/2020	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CASH	07/02/2020	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CASH	04/03/2020	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CASH	03/04/2020	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Investment Cash		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
State Street-S&P/ASX200 Financial										
OZF	30/12/2019	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$345.06
OZF	29/06/2020	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$95.88
State Street-S&P/ASX200 Financial		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$440.94
State Street-S&P/ASX50 Fund										
SFY	11/10/2019	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$552.61
SFY	30/12/2019	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$259.17
SFY	30/04/2020	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$336.93
SFY	29/06/2020	\$260.54	\$260.54	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$108.32
State Street-S&P/ASX50 Fund		\$260.54	\$260.54	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,257.02
VanEck Vectors-Aust Property ETF										
MVA	02/01/2020	\$134.77	\$134.77	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$13.85
MVA	30/06/2020	\$150.33	\$150.33	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$15.45
VanEck Vectors-Aust Property ETF		\$285.10	\$285.10	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$29.31
VanEck Vectors-S&P/ASX Midcap ETF										
MVE	02/01/2020	\$1.73	\$1.73	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$72.00
MVE	30/06/2020	\$1.74	\$1.74	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$72.61
VanEck Vectors-S&P/ASX Midcap ETF		\$3.47	\$3.47	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$144.61

TAXATION SUMMARY - AUSTRALIAN INCOME 3

From 01-Jul-2019 To 30-Jun-2020

Rowa Investments Pty Ltd ATF Lawrence Superannuation Fund

WRS91181



Security Code	TAX Date	Distributed Australian Capital Gains			NCMI Capital Gains	Excl from NCMI Capital Gains	Tax Deducted		Tax Offset
		Discounted Amount	Concession Amount	Other			NON RES WHT	TFN/ABN WHT	Franking Credits
VanEck Vectors-Small Companies ETF									
MVS	02/01/2020	\$52.85	\$52.85	\$0.18	\$0.00	\$0.00	\$0.00	\$0.00	\$67.60
MVS	30/06/2020	\$52.52	\$52.52	\$0.18	\$0.00	\$0.00	\$0.00	\$0.00	\$67.17
VanEck Vectors-Small Companies ETF		\$105.37 ✓	\$105.37 ✓	\$0.36 ✗	\$0.00	\$0.00	\$0.00	\$0.00	\$134.77 ✗
		\$654.48	\$654.48	\$0.36	\$0.00	\$0.00	\$0.00	\$0.00	\$2,006.66

TAXATION SUMMARY - FOREIGN INCOME

From 01-Jul-2019 To 30-Jun-2020

Rowa Investments Pty Ltd ATF Lawrence Superannuation Fund

WRS91181



Security Code	Security	Foreign Interest	Foreign Other	Foreign Modified Passive	Disc. Amount	Conc. Amount	Indexed	Other	Foreign Tax Credits	NON Res. W/holding Tax
WRS91181_02										
SFY	State Street-S&P/ASX50 Fund	\$0.00	\$17.50	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.03	\$0.00
SFY	State Street-S&P/ASX50 Fund	\$0.00	\$15.58	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
SFY	State Street-S&P/ASX50 Fund	\$0.00	\$9.01	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$4.01	\$0.00
SFY	State Street-S&P/ASX50 Fund	\$0.00	\$6.13	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
OZF	State Street-S&P/ASX200 Financial	\$0.00	\$1.37	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
OZF	State Street-S&P/ASX200 Financial	\$0.00	\$2.37	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
MVA	VanEck Vectors-Aust Property ETF	\$0.00	\$2.91	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.06	\$0.00
MVA	VanEck Vectors-Aust Property ETF	\$0.00	\$3.24	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.07	\$0.00
MVS	VanEck Vectors-Small Companies ETF	\$0.00	\$0.90	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.42	\$0.00
MVS	VanEck Vectors-Small Companies ETF	\$0.00	\$0.91	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.42	\$0.00
MVE	VanEck Vectors-S&P/ASX Midcap ETF	\$0.00	\$10.01	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$4.34	\$0.00
MVE	VanEck Vectors-S&P/ASX Midcap ETF	\$0.00	\$10.09	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$4.37	\$0.00
VERX	Vanguard Funds-FTSE Dev. EU ex UK	\$0.00	\$310.72	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
VERX	Vanguard Funds-FTSE Dev. EU ex UK	\$0.00	\$140.71	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
VERX	Vanguard Funds-FTSE Dev. EU ex UK	\$0.00	\$762.91	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
VERX	Vanguard Funds-FTSE Dev. EU ex UK	\$0.00	\$107.99	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
VERX	Vanguard Funds-FTSE Dev. EU ex UK	\$0.00	\$80.78	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
1475	iShares-TOPIX ETF	\$0.00	\$174.20	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$31.50
1475	iShares-TOPIX ETF	\$0.00	\$198.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$35.81
3010	iShares Asia Trust-Core MSCI Asia Ex JP	\$0.00	\$1,314.01	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
		\$0.00	\$3,169.34	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$13.72	\$67.31

1 cent adj.

48-22

3-73

6-15

8-71

8-71

11-03-11

3-22-20

67-31

23900 - Dividends Received

2020 Financial Year

Preparer Christina Subramaniam

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
S32.AX	South32 Limited	(\$745.23)	(\$1,824.62)	(59.16)%
IAG.AX	Insurance Australia Group Limited	(\$4,392.00)	(\$5,581.80)	(21.32)%
WOW.AX	Woolworths Group Limited	(\$1,648.00)	(\$1,680.00)	(1.9)%
STO.AX	Santos Limited	(\$2,611.93)	(\$2,126.03)	22.85%
BHP.AX	BHP Billiton Limited	(\$21,310.62)	(\$30,790.01)	(30.79)%
WBC.AX	Westpac Banking Corporation	(\$4,174.40)	(\$14,714.76)	(71.63)%
RIO.AX	Rio Tinto Limited	(\$4,601.24)	(\$5,323.01)	(13.56)%
WPL.AX	Woodside Petroleum Ltd	(\$6,818.52)	(\$9,993.08)	(31.77)%
TOTAL		CY Balance	LY Balance	
		(\$46,301.94)	(\$72,033.31)	

Supporting Documents

- Dividend Reconciliation Report [Report](#)
- DIV S32 10-10-2019.pdf [S32.AX](#)
- DIV IAG 30-9-2019.pdf [IAG.AX](#)
- DIV WOW 5-3-2020.pdf [WOW.AX](#)
- DIV STO 26-3-2020.pdf [STO.AX](#)
- DIV BHP 24-3-2020.pdf [BHP.AX](#)
- DIV WBC 20-12-2019.pdf [WBC.AX](#)
- DIV RIO 19-9-2019.pdf [RIO.AX](#)
- DIV WPL 20-3-2020.pdf [WPL.AX](#)
- Investment Income Comparison Report [Report](#)
- DIV S32 2-4-2020.pdf [S32.AX](#)
- DIV IAG 25-3-2020.pdf [IAG.AX](#)
- DIV WOW 30-9-2019.pdf [WOW.AX](#)
- DIV STO 26-9-2019.pdf [STO.AX](#)
- DIV BHP 25-9-2019.pdf [BHP.AX](#)
- DIV RIO 16-4-2020.pdf [RIO.AX](#)
- DIV WPL 20-9-2019.pdf [WPL.AX](#)

Standard Checklist

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

Lawrence Superannuation Fund
Dividend Reconciliation Report

For The Period 01 July 2019 - 30 June 2020

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
Shares in Listed Companies (Australian)										
BHP.AX BHP Group Limited										
25/09/2019	11,370.26	0.00	11,370.26	4,872.97						
24/03/2020	9,940.36	0.00	9,940.36	4,260.15						
	21,310.62	0.00	21,310.62	9,133.12						
IAG.AX Insurance Australia Group Limited										
30/09/2019	2,928.00	878.40	2,049.60	878.40						
25/03/2020	1,464.00	439.20	1,024.80	439.20						
	4,392.00	1,317.60	3,074.40	1,317.60						
RIO.AX RIO Tinto Limited										
19/09/2019	2,153.06	0.00	2,153.06	922.74						
16/04/2020	2,448.18	0.00	2,448.18	1,049.22						
	4,601.24	0.00	4,601.24	1,971.96						
S32.AX South32 Limited										
10/10/2019	410.51	0.00	410.51	175.93						
02/04/2020	334.72	0.00	334.72	143.45						
	745.23	0.00	745.23	319.38						

Lawrence Superannuation Fund
Dividend Reconciliation Report

For The Period 01 July 2019 - 30 June 2020

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
STO.AX Santos Limited										
26/09/2019	1,409.78	0.00	1,409.78	604.19						
26/03/2020	1,202.15	0.00	1,202.15	515.21						
	2,611.93	0.00	2,611.93	1,119.40						
WBC.AX Westpac Banking Corporation										
20/12/2019	4,174.40	0.00	4,174.40	1,789.03						
	4,174.40	0.00	4,174.40	1,789.03						
WOW.AX Woolworths Group Limited										
30/09/2019	912.00	0.00	912.00	390.86						
09/04/2020	736.00	0.00	736.00	315.43						
	1,648.00	0.00	1,648.00	706.29						
WPL.AX Woodside Petroleum Ltd										
20/09/2019	2,661.93	0.00	2,661.93	1,140.83						
20/03/2020	4,156.59	0.00	4,156.59	1,781.40						
	6,818.52	0.00	6,818.52	2,922.23						
	46,301.94	1,317.60	44,984.34	19,279.01						

Lawrence Superannuation Fund
Dividend Reconciliation Report

For The Period 01 July 2019 - 30 June 2020

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
TOTAL	46,301.94	1,317.60	44,984.34	19,279.01						

Tax Return Reconciliation

	Totals	Tax Return Label
Unfranked	1,317.60	J
Franked Dividends	44,984.34	K
Franking Credits	19,279.01	L

Lawrence Superannuation Fund

Investment Income Comparison Report

As at 30 June 2020

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											
Shares in Listed Companies (Australian)											
BHP.AX	BHP Group Limited	25/09/2019	11,370.26	4,872.97	25/09/2019	05/09/2019	10,000.00	10,000.00	1.1370	11,370.26	4,872.96
BHP.AX	BHP Group Limited	24/03/2020	9,940.36	4,260.15	24/03/2020	05/03/2020	10,000.00	10,000.00	0.9940	9,940.36	4,260.15
IAG.AX	Insurance Australia Group Limited	30/09/2019	2,928.00	878.40	30/09/2019	19/08/2019	14,640.00	14,640.00	0.2000	2,928.00	878.40
IAG.AX	Insurance Australia Group Limited	25/03/2020	1,464.00	439.20	25/03/2020	18/02/2020	14,640.00	14,640.00	0.1000	1,464.00	439.20
RIO.AX	RIO Tinto Limited	19/09/2019	2,153.06	922.74	19/09/2019	08/08/2019	700.00	700.00	3.0758	2,153.06	922.74
RIO.AX	RIO Tinto Limited	16/04/2020	2,448.18	1,049.22	16/04/2020	05/03/2020	700.00	700.00	3.4974	2,448.18	1,049.22
S32.AX	South32 Limited	10/10/2019	410.51	175.93	10/10/2019	12/09/2019	10,000.00	10,000.00	0.0411	410.51	175.93
S32.AX	South32 Limited	02/04/2020	334.72	143.45	02/04/2020	05/03/2020	10,000.00	10,000.00	0.0335	334.73	143.46
STO.AX	Santos Limited	26/09/2019	1,409.78	604.19	26/09/2019	27/08/2019	15,883.00	15,883.00	0.0888	1,409.78	604.19
STO.AX	Santos Limited	26/03/2020	1,202.15	515.21	26/03/2020	25/02/2020	15,883.00	15,883.00	0.0757	1,202.15	515.21
WBC.AX	Westpac Banking Corporation	20/12/2019	4,174.40	1,789.03	20/12/2019	12/11/2019	5,218.00	5,218.00	0.8000	4,174.40	1,789.03
WOW.AX	Woolworths Group Limited	30/09/2019	912.00	390.86	30/09/2019	03/09/2019	1,600.00	1,600.00	0.5700	912.00	390.86
WOW.AX	Woolworths Group Limited	09/04/2020	736.00	315.43	09/04/2020	04/03/2020	1,600.00	1,600.00	0.4600	736.00	315.43
WPL.AX	Woodside Petroleum Ltd	20/09/2019	2,661.93	1,140.83	20/09/2019	26/08/2019	5,000.00	5,000.00	0.5324	2,661.94	1,140.83
WPL.AX	Woodside Petroleum Ltd	20/03/2020	4,156.59	1,781.40	20/03/2020	24/02/2020	5,000.00	5,000.00	0.8313	4,156.59	1,781.39
			46,301.94	19,279.01					12.4369	46,301.95	19,279.00
Units in Listed Unit Trusts (Australian)											
MVA.AX	Vaneck Vectors Australian Property Etf	17/01/2020	618.50		17/01/2020	02/01/2020	1,237.00	1,237.00	0.5000	618.50	2.65
MVA.AX	Vaneck Vectors Australian Property Etf	30/06/2020	689.92	29.31							
MVA.AX	Vaneck Vectors Australian				24/07/2020	01/07/2020	1,408.00	1,408.00	0.4900	689.92	8.87

Lawrence Superannuation Fund

Investment Income Comparison Report

As at 30 June 2020

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*
	Property Etf										
MVE.AX	Vaneck Vectors S&p/asx Midcap Etf	17/01/2020	303.30	0.00	17/01/2020	02/01/2020	674.00	674.00	0.4500	303.30	75.39
MVE.AX	Vaneck Vectors S&p/asx Midcap Etf	30/06/2020	305.86	144.61							
MVE.AX	Vaneck Vectors S&p/asx Midcap Etf				24/07/2020	01/07/2020	746.00	746.00	0.4100	305.86	69.47
MVS.AX	Vaneck Vectors Small Companies Masters Etf	17/01/2020	302.86	0.00	17/01/2020	02/01/2020	797.00	797.00	0.3800	302.86	80.47
MVS.AX	Vaneck Vectors Small Companies Masters Etf	30/06/2020	300.96	134.77							
MVS.AX	Vaneck Vectors Small Companies Masters Etf				24/07/2020	01/07/2020	912.00	912.00	0.3300	300.96	54.17
OZF.AX	Spdr S&p/asx 200 Financials Ex A-reit Fund	13/01/2020	850.33	0.00	13/01/2020	30/12/2019	1,410.00	1,410.00	0.6031	850.33	325.40
OZF.AX	Spdr S&p/asx 200 Financials Ex A-reit Fund	29/06/2020	110.13	440.94							
OZF.AX	Spdr S&p/asx 200 Financials Ex A-reit Fund				10/07/2020	29/06/2020	1,410.00	1,410.00	0.0781	110.13	44.78
SFY.AX	Spdr S&p/asx 50 Fund	11/10/2019	1,385.67	0.00	11/10/2019	27/09/2019	1,515.00	1,515.00	0.9146	1,385.67	526.28
SFY.AX	Spdr S&p/asx 50 Fund	13/01/2020	889.47	0.00	13/01/2020	30/12/2019	1,515.00	1,515.00	0.5871	889.47	238.21
SFY.AX	Spdr S&p/asx 50 Fund	14/04/2020	774.66		14/04/2020	30/03/2020	1,712.00	1,712.00	0.4525	774.66	292.65
SFY.AX	Spdr S&p/asx 50 Fund	29/06/2020	659.47	1,257.02							
SFY.AX	Spdr S&p/asx 50 Fund				10/07/2020	29/06/2020	1,712.00	1,712.00	0.3852	659.47	27.02
			7,191.13	2,006.65					5.5806	7,191.13	1,745.36

Unreconciled

Units in Listed Unit Trusts (Overseas)

3010.HKX	iShs Core MSCI Shs	30/12/2019	1,314.01
iSharesTOPIX.TX	iShares - TOPIX ETF	17/09/2019	174.20
iSharesTOPIX.TX	iShares - TOPIX ETF	19/03/2020	197.99

Lawrence Superannuation Fund

Investment Income Comparison Report


As at 30 June 2020

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*
VERX.L	Van De Eu ex UK Ptg.Shs Exchange Traded Fund EUR	10/07/2019	762.91							
VERX.L	Van De Eu ex UK Ptg.Shs Exchange Traded Fund EUR	09/10/2019	107.99							
VERX.L	Van De Eu ex UK Ptg.Shs Exchange Traded Fund EUR	27/12/2019	80.78							
VERX.L	Van De Eu ex UK Ptg.Shs Exchange Traded Fund EUR	08/04/2020	140.71							
VERX.L	Van De Eu ex UK Ptg.Shs Exchange Traded Fund EUR	24/06/2020	310.72							
			3,089.31							
			56,582.38	21,285.66				18.0175	53,493.08	21,024.36

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



BHP Group Limited
ABN 49 004 028 077

┌ 125565 000 BHP

 ROWA INVESTMENTS PTY LTD
 <LAWRENCE SUPER FUND A/C>
 PO BOX 175
 HAMILTON CENTRAL QLD 4007

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 (within Australia) 1300 656 780
(outside Australia) +61 3 9415 4020

 Computershare Investor Services Pty Limited
GPO Box 2975 Melbourne
Victoria 3001 Australia

Your Shareholding

SHARE CLASS	HOLDER NUMBER
Ordinary Shares	X 0067737482
TFN/ABN STATUS	DIRECT CREDIT REF NO
Quoted	1152387
RECORD DATE	PAYMENT DATE
6 March 2020	24 March 2020

You must keep this document for your tax records.

BHP Group Limited Shares

381st Dividend Payment - Dividend Statement & Direct Credit Advice

The statement below represents your interim dividend for the year ending 30 June 2020. This dividend is paid at the rate of 65 US cents (equivalent to 99.403579 Australian cents) per share on your holding of fully paid ordinary shares, registered in your name and entitled to participate as at the record date. This dividend has been franked in Australia at a rate of 100% and the company tax rate used to determine the franking credit is 30%. All amounts are in Australian dollars, except where indicated.

Caroline Cox
Group General Counsel and Company Secretary

Amount per Security	Number of Securities	Franked Amount	Unfranked Amount	Gross Payment
A99.403579 cents	10,000	A\$9,940.36	A\$0.00	A\$9,940.36
Net Payment				A\$9,940.36
Australian Franking Credit				A\$4,260.15

Your Payment Instruction

SUNCORP BANK LTD
BSB: 484-799
Account Number: 453427161

Amount Deposited
A\$9,940.36

If payment cannot be made to the above instruction, you will be issued with a cheque in the same currency as the Amount Deposited.



BHP Group Limited
ABN 49 004 028 077

139519 037 BHP



ROWA INVESTMENTS PTY LTD
<LAWRENCE SUPER FUND A/C>
U 107 45 NEWSTEAD TCE
NEWSTEAD QLD 4006

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(outside Australia) +61 3 9415 4020



Computershare Investor Services Pty Limited
GPO Box 2975 Melbourne
Victoria 3001 Australia

Your Shareholding

SHARE CLASS	HOLDER NUMBER
Ordinary Shares	X 0067737482
TFNABN STATUS	DIRECT CREDIT REF NO
Quoted	1160734
RECORD DATE	PAYMENT DATE
6 September 2019	25 September 2019

You must keep this document for your tax records.

BHP Group Limited Shares

380th Dividend Payment - Dividend Statement & Direct Credit Advice

The statement below represents your final dividend for the year ended 30 June 2019. This dividend is paid at the rate of 78 US cents (equivalent to A\$1.13702624) per share on your holding of fully paid ordinary shares, registered in your name and entitled to participate as at the record date. This dividend has been franked in Australia at a rate of 100% and the company tax rate used to determine the franking credit is 30%. All amounts are in Australian dollars, except where indicated.

Caroline Cox
Group General Counsel and Company Secretary

Amount per Security	Number of Securities	Franked Amount	Unfranked Amount	Gross Payment
A\$1.13702624	10,000	A\$11,370.26	A\$0.00	A\$11,370.26
Net Payment				A\$11,370.26
Australian Franking Credit				A\$4,872.97

Your Payment Instruction

SUNCORP BANK LTD
BSB: 484-799
Account Number: 453427161

Amount Deposited
A\$11,370.26

If payment cannot be made to the above instruction, you will be issued with a cheque in the same currency as the Amount Deposited.



To start receiving your statements online simply visit www.computershare.com.au/easyupdate/bhp

**Insurance Australia Group Limited**

ABN 60 090 739 923 ASX Code: IAG

UPDATE YOUR INFORMATION:

**Online:**www.investorcentre.com/iag
iag@computershare.com.au
www.iag.com.au**By Mail:**Computershare Investor Services Pty Limited
GPO Box 4709 Melbourne
Victoria 3001 Australia

┌ 268270 037 IAG D16DC

ROWA INVESTMENTS PTY LTD
<LAWRENCE SUPER FUND A/C>
U 107 45 NEWSTEAD TCE
NEWSTEAD QLD 4006**ENQUIRIES:**(within Australia) 1300 360 688
(international) +61 3 9415 4210Holder number: X0067737482
Record date: 20 August 2019
Payment date: 30 September 2019
TFN/ABN: Quoted
Share Price 20/08/19: \$7.76
Share Value 20/08/19: \$113,606.40**DIVIDEND STATEMENT**

The details below relate to the final dividend of 20 cents per share for Insurance Australia Group Limited (IAG), for the period 1 January 2019 to 30 June 2019. This dividend is 70% franked at the Company tax rate of 30% and has been forwarded to the account detailed below.

Share Class	Shares Held 20/08/2019	Total Dividend per share	Unfranked Amount \$	Franked Amount \$	Gross Payment \$	Withholding Tax \$	Net Payment \$	Franking Credit \$
ORD	14,640	20 cents	878.40	2,049.60	2,928.00	0.00	2,928.00	878.40

KEY FIGURES FOR THE FULL YEAR ENDED 30 JUNE 2019

\$12,005m GROSS WRITTEN PREMIUM (\$M)		16.9% REPORTED INSURANCE MARGIN (%)		\$1,076m NET PROFIT AFTER TAX (\$M)	
FY19	12,005	FY19	16.9	FY19	1,076
FY18	11,647	FY18	18.3	FY18	923

For information about what contributed to these results, see the 2019 overview on the reverse of this page.

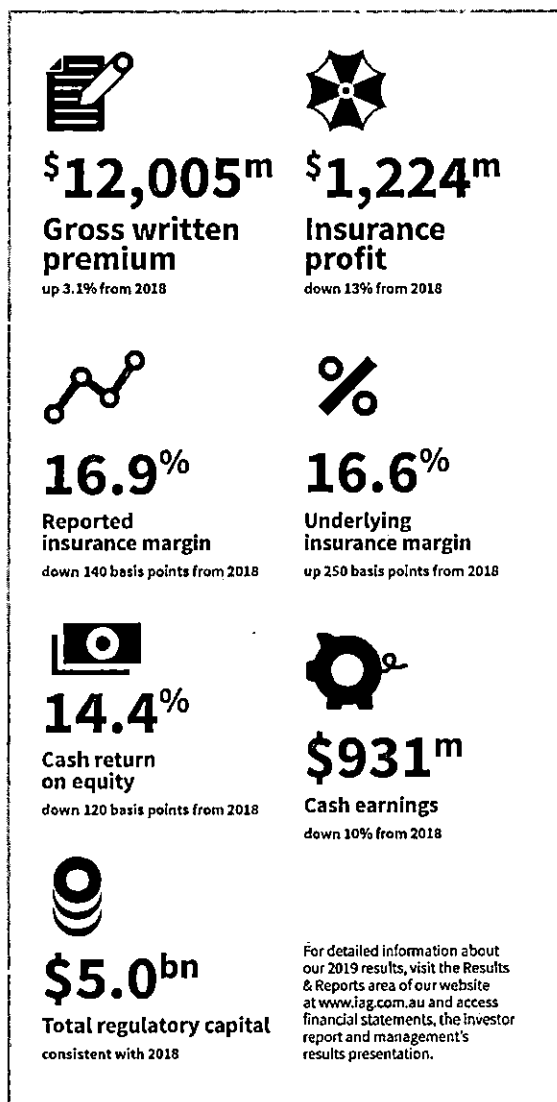
Detailed information about our results is available in the Reports and Results area of our website (www.iag.com.au).

PAYMENT INSTRUCTIONSSUNCORP BANK LTD
BSB: 484-799
ACC: 453427161

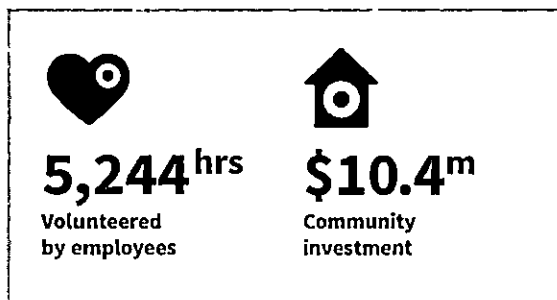
You will be subject to income tax on any dividends paid on your IAG shares. IAG is required to provide the ATO with the details of any dividends paid to you. Imputation credits attaching to these dividends should be available to reduce your income tax payable with any excess being refundable to you provided certain requirements are met. These comments are of a general nature and it is important that you seek your own independent taxation advice specific to your circumstances. You should keep this statement to assist you in preparing your income tax return.

2019 overview

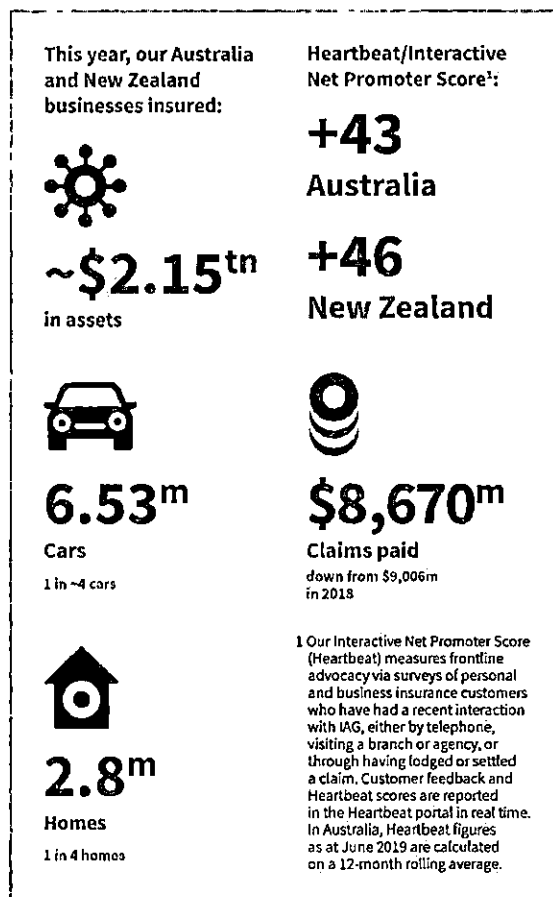
Financial strength



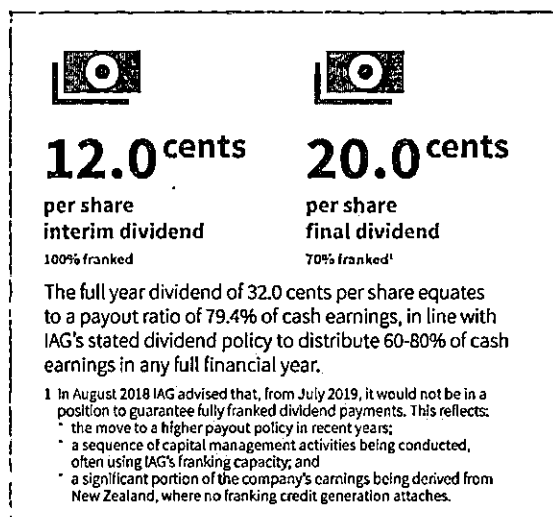
Community



Customers



Shareholders



**Insurance Australia Group Limited**

ABN 60 090 739 923 ASX Code: IAG

UPDATE YOUR INFORMATION:

**Online:**www.investorcentre.com/iag
iag@computershare.com.au
www.iag.com.au**By Mail:**Computershare Investor Services Pty Limited
GPO Box 4709 Melbourne
Victoria 3001 Australia

ENQUIRIES:

(within Australia) 1300 360 688
(international) +61 3 9415 4210

106884 000 IAG

ROWA INVESTMENTS PTY LTD
<LAWRENCE SUPER FUND A/C>
PO BOX 175
HAMILTON CENTRAL QLD 4007

Holder number: X0067737482

Record date: 19 February 2020

Payment date: 25 March 2020

TFN/ABN: Quoted

Share Price 19/02/20: \$6.64

Share Value 19/02/20: \$97,209.60

DIVIDEND STATEMENT

The details below relate to the interim dividend of 10 cents per share for Insurance Australia Group Limited (IAG), for the period 1 July 2019 to 31 December 2019. This dividend is 70% franked at the Company tax rate of 30% and has been forwarded to the account detailed below.

Share Class	Shares Held 19/02/2020	Total Dividend per share	Unfranked Amount \$	Franked Amount \$	Gross Payment \$	Withholding Tax \$	Net Payment \$	Franking Credit \$
ORD	14,640	10 cents	439.20	1,024.80	1,464.00	0.00	1,464.00	439.20

Key Figures for the half year ended 31 December 2019**\$5,962m**

Gross written premium (\$m)

13.5%

Reported insurance margin (%)

\$283m

Net profit after tax (\$m)*

HY20	5,962
HY19	5,881

HY20	13.5
HY19	13.7

HY20	283
HY19	500

For information about what contributed to these results, see the overview on the reverse of this page. Detailed information about our results is available in the Reports and Results area of our website (www.iag.com.au).

* Net profit after tax of was considerably lower than HY19, owing to the absence of the profit on sale of the Thailand operations and a post-tax provision of \$82m to address a specific customer pricing issue.

PAYMENT INSTRUCTIONS

SUNCORP BANK LTD

BSB: 484-799

ACC: 453427161

You will be subject to income tax on any dividends paid on your IAG shares. IAG is required to provide the ATO with the details of any dividends paid to you. Imputation credits attaching to these dividends should be available to reduce your income tax payable with any excess being refundable to you provided certain requirements are met. These comments are of a general nature and it is important that you seek your own independent taxation advice specific to your circumstances.

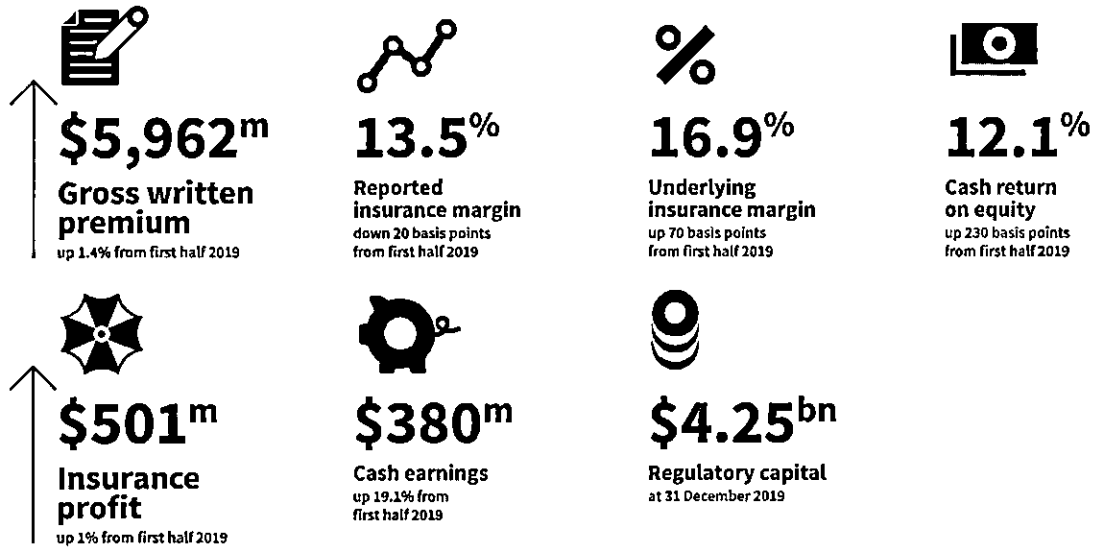
You should keep this statement to assist you in preparing your income tax return.

258594_EMAIL/106884/106884f

First half 2020 overview



Financial strength



Shareholders



Customers



Community



Climate action plan



Launched report **Severe Weather in a Changing Climate** December 2019



Climate change considerations incorporated into key leadership programs



On track to achieve Science Based Targets for scope 1 and 2 emissions: **20% reduction by end of FY20**




Shifting investment to companies that have a **lower exposure to climate-related risks** or a forward-looking strategy to manage those risks



Climate Risk and Opportunity Program addressing physical and transitional risks across all aspects of IAG's operations



Rio Tinto Limited
 ABN 96 004 458 404

⑆ 032903 000 RIO

 ROWA INVESTMENTS PTY LTD
 <LAWRENCE SUPER FUND A/C>
 PO BOX 175
 HAMILTON CENTRAL
 BRISBANE QLD 4007

Dividend Statement

Securityholder Reference Number	10030926277
Record Date	6 March 2020
Payable Date	16 April 2020
Year Ended	31 December 2019
Tax File Number	Quoted
Shareholding	700
AUD Dividend Rate Per Share	349.74 cents
AUD Franked Dividend Payable	\$2,448.18
AUD Unfranked Dividend Payable	\$0.00
AUD Franking Credits	\$1,049.22
AUD Tax Withheld	\$0.00
AUD Dividend Amount	\$2,448.18

Shareholder helpline number: 1800 813 292
 New Zealand holders: 0800 450 740
 International shareholders: +61 (3) 9415 4030
www.investorcentre.com/rio
 Computershare Investor Services Pty Ltd, GPO Box 2975, Melbourne VIC 3001 Australia

Dividend advice - Final dividend for the year ended 31 December 2019

Dear shareholder,

We have pleasure in advising that the 2019 final dividend was declared on 26 February 2020 at the rate of 349.74 Australian cents per share (equivalent to 231.00 US cents). A payment has been made to your nominated bank account in accordance with your details shown below.

The dividend is payable on ordinary shares registered in your name and entitled to participate as at the record date of 6 March 2020. For income tax purposes this dividend is fully franked (100 per cent) at the tax rate of 30 per cent.

Yours sincerely



Tim Paine
 Joint Company Secretary

If you require your payment to be re-issued, you may be charged an administrative fee which will be deducted from your payment.

BANKING INSTRUCTION
 SUNCORP BANK LTD
 BSB: 484-799 ACC: 453427161

Date Payable: 16 April 2020
 Payment Amount: \$2,448.18

Please retain this dividend statement for your records.

Manage your holdings online: Register at www.investorcentre.com/rio

Select direct credit payment and electronic communications at Investor Centre, our free self-service website is available 24/7. Manage your shareholdings online, the easy way!

View any outstanding payments



Change payment options



Switch to ecommunications



View your Shareholding



Change your address



Update your TFN



259790_BC/032903/032903/6

259790_01_V1

RioTinto

Rio Tinto Limited
ABN 96 004 458 404

033414 000 RIO



ROWA INVESTMENTS PTY LTD
<LAWRENCE SUPER FUND A/C>
107/45 NEWSTEAD TERRACE
NEWSTEAD QLD 4006

Dividend Statement

Securityholder Reference Number	10030926277
Record Date	9 August 2019
Payable Date	19 September 2019
Half Year Ended	30 June 2019
Tax File Number	Quoted

Shareholder helpline number: 1800 813 292
New Zealand holders: 0800 450 740
International shareholders: +61 (3) 9415 4030
www.investorcentre.com/rio
Computershare Investor Services Pty Ltd, GPO Box 2975, Melbourne VIC 3001 Australia

Dividend advice - Interim and special dividends for the half year ended 30 June 2019

Dear shareholder,

On 1 August 2019 Rio Tinto declared a 2019 interim dividend of 219.08 Australian cents per share (equivalent to 151.00 US cents), and a special dividend of 88.50 Australian cents per share (equivalent to 61.00 US cents). A payment has been made to your nominated bank account in accordance with your details shown below.

These dividends are payable on ordinary shares registered in your name and entitled to participate as at the record date of 9 August 2019. For income tax purposes these dividends are both fully franked (100 per cent) at the tax rate of 30 per cent.

Payment Type	AUD Dividend Rate Per Share	Shareholding	AUD Franked Dividend Payable	AUD Unfranked Dividend Payable	AUD Franking Credits	Gross Payment
Interim	219.08 cents	700	\$1,533.56	\$0.00	\$657.24	\$1,533.56
Special	88.50 cents	700	\$619.50	\$0.00	\$265.50	\$619.50
AUD Tax Withheld						\$0.00
AUD Dividend Amount						\$2,153.06

Yours sincerely

Tim Paine
Joint Company Secretary

If you require your payment to be re-issued, you may be charged an administrative fee which will be deducted from your payment.

BANKING INSTRUCTION
SUNCORP BANK LTD
BSB: 484-799 ACC: 453427161

Date Payable: 19 September 2019
Payment Amount: \$2,153.06

Please retain this dividend statement for your records.

Manage your holdings online: Register at www.investorcentre.com/rio

Elect direct credit payment and electronic communications at Investor Centre, our free self-service website is available 24/7. Manage your shareholdings online, the easy way!

View any outstanding payments



Change payment options



Switch to ecommunications



View your Shareholding



Change your address



Update your TFN



251420_BC/033414/033414/1

251420_01_V3



South32 Limited
ABN 64 093 732 597

079913 037 S32



ROWA INVESTMENTS PTY LTD
<LAWRENCE SUPER FUND A/C>
U 107 45 NEWSTEAD TCE
NEWSTEAD QLD 4006

UPDATE YOUR INFORMATION



ONLINE:
www.computershare.com.au/investor



MAIL:
Computershare Investor Services Pty Limited
GPO Box 2975 Melbourne
Victoria 3001 Australia

ENQUIRIES



PHONE:
1800 019 953 (within Australia)
+61 3 9415 4169 (outside Australia)

HOLDER IDENTIFICATION NUMBER (HIN)

X 0067737482

ASX Code: **S32**
TFN/ABN Status: **Quoted**
Record Date: **13 September 2019**
Payment Date: **10 October 2019**

2019 FINAL DIVIDEND

This payment represents a final dividend of 2.8 US cents (equivalent to 4.105078 Australian cents) per share for the full year ended 30 June 2019. This dividend is paid on the Ordinary Shares registered in your name and entitled to participate as at the Record Date of 13 September 2019. All amounts are in Australian Dollars, except where indicated.

The final dividend has been franked at a rate of 100% in Australia. The company tax rate used to determine the franking credit is 30%.

If you would like to provide your TFN/ABN/Exemptions, view any outstanding payments, change payment options or view your shareholding, please visit www.computershare.com.au/investor.

CLASS DESCRIPTION	AMOUNT PER SECURITY	NUMBER OF SECURITIES	FRANKED AMOUNT	UNFRANKED AMOUNT	GROSS PAYMENT
Ordinary Shares	4.105078 cents	10,000	\$410.51	\$0.00	\$410.51
Net Payment					\$410.51
Franking Credit					\$175.93

PAYMENT INSTRUCTIONS

SUNCORP BANK LTD

BSB: **484-799**
Account Number: **453427161**
Payment Reference: **1036235**
Amount Paid: **A\$410.51**

Note: You should retain this statement to assist you in preparing your tax return.



IMPORTANT NOTICE REGARDING YOUR PAYMENT

If payment cannot be made to the above account, the dividend amount will be withheld pending receipt of your valid direct credit instruction. Please ensure your bank details are kept up to date.



South32 Limited
ABN 84 093 732 597

074748 000 S32



ROWA INVESTMENTS PTY LTD
<LAWRENCE SUPER FUND A/C>
PO BOX 175
HAMILTON CENTRAL QLD 4007

UPDATE YOUR INFORMATION



ONLINE:
www.computershare.com.au/investor



MAIL:
Computershare Investor Services Pty Limited
GPO Box 2975 Melbourne
Victoria 3001 Australia

ENQUIRIES



PHONE:
1800 019 953 (within Australia)
+61 3 9415 4169 (outside Australia)

HOLDER IDENTIFICATION NUMBER (HIN)

X 0067737482
ASX Code: S32
TFN/ABN Status: Quoted
Record Date: 6 March 2020
Payment Date: 2 April 2020

INTERIM AND SPECIAL DIVIDEND

This payment represents an interim dividend of 1.1 US cents (equivalent to 1.673640 Australian cents) and a special dividend of 1.1 US cents (equivalent to 1.673640 Australian cents) per share for the half year ended 31 December 2019. These dividends are paid on the Ordinary Shares registered in your name and entitled to participate as at the Record Date of 6 March 2020. All amounts are in Australian Dollars, except where indicated.

The interim and special dividends have been franked at a rate of 100% in Australia. The company tax rate used to determine the franking credit is 30%.

If you would like to provide your TFN/ABN/Exemptions, view any outstanding payments, change payment options or view your shareholding, please visit www.computershare.com.au/investor.

PAYMENT TYPE	AMOUNT PER SECURITY	NUMBER OF SECURITIES	FRANKED AMOUNT	UNFRANKED AMOUNT	GROSS PAYMENT
Interim	1.673640 cents	10,000	\$167.36	\$0.00	\$167.36
Special	1.673640 cents	10,000	\$167.36	\$0.00	\$167.36
Net Payment					\$334.72
Franking Credit					\$143.46

Note: You should retain this statement to assist you in preparing your tax return.

PAYMENT INSTRUCTIONS

SUNCORP BANK LTD

BSB: 484-799
Account Number: 453427161
Payment Reference: 1029326
Amount Paid: A\$334.72



IMPORTANT NOTICE REGARDING YOUR PAYMENT

If payment cannot be made to the above account, the dividend amount will be withheld pending receipt of your valid direct credit instruction. Please ensure your bank details are kept up to date.

ROWA INVESTMENTS PTY LTD
<LAWRENCE SUPER FUND A/C>
PO BOX 175
HAMILTON CENTRAL QLD 4007

Reference Number: S00093253604
TFN/ABN Status: Quoted
Subregister: CHES
Record Date: 26/02/2020
Payment Date: 26/03/2020

2019 Final Dividend

Dear Shareholder

Santos Limited has paid a final dividend for the year ended 31 December 2019 of USD 0.05 per ordinary share. This dividend was paid on the number of shares registered in your name and entitled to participate as at the record date 26 February 2020. This payment is 100% franked at the corporate tax rate of 30%.

Security Class: Fully Paid Ordinary Shares

ASX Code: STO

Number of Shares held at Record Date	Dividend Amount per Share (AUD)	Franked Amount (AUD)	Unfranked Amount (AUD)	Gross Dividend Payment (AUD)	Net Dividend Payment (AUD)	Franking Credit (AUD)
15,883	\$0.07568762	\$1,202.15	Nil	\$1,202.15	\$1,202.15	\$515.21

*This dividend has been converted to AUD at the FX rate of AUD 1.00 = USD 0.66061000
The announced dividend rate of USD 0.05 is equivalent to AUD 0.07568762*

To update your TFN, bank account and other details please visit www.investorserve.com.au (for Shareholders) or www.employeeserve.com.au/santos (for Employees). Alternatively, please contact Boardroom Pty Limited on 1300 096 259 (or +61 2 8016 2832 if outside Australia) or email santos@boardroomlimited.com.au.

Direct Credit Payment Confirmation

Your net dividend payment has been paid in accordance with your instructions as shown below:

Bank Domicile:	AUS	Receipt Currency:	AUD
Bank Account Type:	Domestic	Amount Deposited:	\$1,202.15
Bank Code:	484-799		
Account Number:	*****161		
Account Name:	ROWA INVESTMENTS PTY LTD		
Exchange Rate:	N/A		

Please check the above details are correct and that payment has been credited to your account.

Please retain this statement for taxation purposes

ROWA INVESTMENTS PTY LTD
 <LAWRENCE SUPER FUND A/C>
 U 107 45 NEWSTEAD TCE
 NEWSTEAD QLD 4006

Reference Number: S00093253604
TFN/ABN Status: Quoted
Subregister: CHES
Record Date: 28/08/2019
Payment Date: 26/09/2019

2019 Interim Dividend

Dear Shareholder

Santos Limited has paid an interim dividend for the half year ended 30 June 2019 of USD 0.060 per ordinary share. This dividend was paid on the number of shares registered in your name and entitled to participate as at the record date 28 August 2019. This payment is 100% franked at the corporate tax rate of 30%.

S00093253604

Security Class: Fully Paid Ordinary Shares

ASX Code: STO

Number of Shares held at Record Date	Dividend Amount per Share (AUD)	Franked Amount (AUD)	Unfranked Amount (AUD)	Gross Dividend Payment (AUD)	Net Dividend Payment (AUD)	Franking Credit (AUD)
15,883	\$0.08876002	\$1,409.78	Nil	\$1,409.78	\$1,409.78	\$604.19

*This dividend has been converted to AUD at the FX rate of AUD 1.00 = USD 0.67598000
 The announced dividend rate of USD 0.060 is equivalent to AUD 0.08876002*

To update your TFN, bank account and other details please visit www.investorserve.com.au (for Shareholders) or www.employeeserve.com.au/santos (for Employees). Alternatively, please contact Boardroom Pty Limited on 1300 096 259 (or +61 2 8016 2832 if outside Australia) or email santos@boardroomlimited.com.au.

Direct Credit Payment Confirmation

Your total net dividend payment has been paid in accordance with your instructions as shown below:

Bank Name: Suncorp-Metway Ltd
BSB: 484-799
Account Number: *****7161

Amount Deposited
\$1,409.78

Please check the above details are correct and that payment has been credited to your account.

Please retain this statement for taxation purposes

All registry communications to:
Link Market Services Limited
Locked Bag A6015, Sydney South NSW 1235
Telephone (free call within Australia): +61 1800 804 255
ASX Code: WBC
Email: westpac@linkmarketservices.com.au
Website: www.linkmarketservices.com.au036 / 192082
ROWA INVESTMENTS PTY LTD
<LAWRENCE SUPER FUND A/C>
PO BOX 175
HAMILTON CENTRAL QLD 4007**Key details**

Payment date:	20 December 2019
Record date:	13 November 2019
SRN/HIN:	X*****7482
TFN/ABN status:	RECEIVED AND RECORDED

Final dividend statement for the six months ended 30 September 2019

This dividend is 100% franked with Australian franking credits at the company tax rate of 30%.

Description	Participating holding	Dividend rate per share*	Unfranked amount	Franked amount	Total amount	Franking credit
Ordinary shares	5,218	80 cents	\$0.00	\$4,174.40	\$4,174.40	\$1,789.03
Net dividend amount					\$4,174.40	
***New Zealand Imputation Credit (NZIC)						NZ\$365.26

* The final dividend of 80 cents per share takes into consideration the cost of the Bank Levy which was equivalent to 8 cents per share over 2019.
All amounts are in Australian dollars unless otherwise stated.

*** Only relevant for New Zealand taxpayers.

PAYMENT INSTRUCTIONS**METWAY (SUNCORP-METWAY)**

BSB: 484-799

ACC: *****7161

ACCOUNT NAME: ROWA INVESTMENTS PL

PAYMENT REFERENCE NUMBER: 001235939359

A payment has been made to the above account. If this account is not valid please turn over for instructions to update your details.

Please keep this statement for your tax records.
It can also be accessed online in Link's Investor Centre, see over for login instructions.

Update your details online

Information we need from you

We need the following details to administer your holding. If you have not provided these details, or if they have changed, you can update them via Link's Investor Centre:

1	Bank account details Dividend will only be paid directly into an Australian dollar bank account. A dividend payment statement will be provided for each payment.
2	Email address Communication by email means you can be promptly notified of key announcements, when dividend payments are made and when statements can be accessed online.
3	TFN, TFN exemption or ABN Providing your Tax File Number (TFN), TFN exemption code or Australian Business Number (ABN) is optional. However, without these details Westpac may be required to withhold Australian tax, from any dividend that is not 100% franked, at the highest marginal tax rate plus the Medicare levy.

How to update your information

1. Login to Link's Investor Centre at www.linkmarketservices.com.au
2. Click on **Investor Login**
3. If you do not have a **Portfolio*** login, please use the **Single Holding** login
4. Enter **WBC** in the **Issuer Name** field and press enter
5. Enter your **Security Holder Number (SRN)** or **Holder Identification Number (HIN)**
6. Enter your **postcode** or, if your registered address is overseas, click on the **Outside Australia** link to look up your country of residence
7. Enter the **security code** in the box provided (this protects against robots)
8. Click on the box indicating you have read the terms and conditions
9. Click on **Login**

* Setting up a Portfolio login allows you to easily manage your holdings across issuers who use Link as their registrar.

Privacy clause: Westpac Banking Corporation (Westpac) is required to collect certain information about shareholders under company and tax law. Information is collected on Westpac's behalf by its registrar, Link Market Services Limited (Link), to administer your shareholding and if some or all of the information is not collected then it might not be possible to administer your shareholding. You can obtain access to your personal information by contacting Link at the address or telephone number shown on this statement. Link's privacy policy is available on its website at www.linkmarketservices.com.au. For more information about how your personal information will be collected, used and disclosed by Westpac, please see Westpac's privacy policy on its website at www.westpac.com.au/privacy.

Payment Advice

WOOLWORTHS GROUP

All Registry communications to:
C/- Link Market Services Limited
Locked Bag A14, Sydney South NSW 1235
Telephone: 1300 368 664
ASX Code: WOW
Email: woolworths@linkmarketservices.com.au
Website: www.linkmarketservices.com.au

WOOLWORTHS GROUP LIMITED

ABN: 88 000 014 675

ROWA INVESTMENTS PTY LTD <LAWRENCE SUPER FUND A/C>
PO BOX 175
HAMILTON CENTRAL QLD
4007

DIVIDEND STATEMENT

Reference No.: X*****7482
Payment Date: 09 April 2020
Record Date: 05 March 2020

Security Description	Dividend Rate per Share	Participating Shares	Unfranked Amount	Franked Amount	Total Payment	Franking Credit
WOW - FPO	\$0.46	1,600	\$0.00	\$736.00	\$736.00	\$315.43

Less Withholding Tax \$0.00

Net Amount AUD 736.00

Represented By:

Direct Credit amount AUD 736.00

BANKING INSTRUCTIONS

The amount of AUD 736.00 was deposited to the bank account detailed below:

METWAY (SUNCORP-METWAY)

ROWA INVESTMENTS PTY LTD
BSB: 484-799 ACC: *****7161

DIRECT CREDIT REFERENCE NO.: 1240627840

FRANKING INFORMATION

Franked Rate per Share \$0.46
Franking Percentage 100%
Company Tax Rate 30%

The total amount together with the franking credit (if any) should be disclosed as assessable income in your Australian tax return.

Note: You may require this statement for taxation purposes. All investors should seek independent advice relevant to their own particular circumstances.

Please ensure your details are current by viewing and updating via the online service centre.

Payment Advice

WOOLWORTHS GROUP

All Registry communications to:
C/- Link Market Services Limited
Locked Bag A14, Sydney South NSW 1235
Telephone: 1300 368 664
ASX Code: WOW
Email: woolworths@linkmarketservices.com.au
Website: www.linkmarketservices.com.au

WOOLWORTHS GROUP LIMITED

ABN: 88 000 014 675

ROWA INVESTMENTS PTY LTD <LAWRENCE SUPER FUND A/C>
PO BOX 175
HAMILTON CENTRAL QLD
4007

DIVIDEND STATEMENT

Reference No.: X*****7482
Payment Date: 30 September 2019
Record Date: 04 September 2019

Security Description	Dividend Rate per Share	Participating Shares	Unfranked Amount	Franked Amount	Total Payment	Franking Credit
WOW - FPO	\$0.57	1,600	\$0.00	\$912.00	\$912.00	\$390.86
		Less Withholding Tax			\$0.00	
		Net Amount			AUD 912.00	
		Represented By:				
		Direct Credit amount			AUD 912.00	

BANKING INSTRUCTIONS

The amount of AUD 912.00 was deposited to the bank account detailed below:

METWAY (SUNCORP-METWAY)

ROWA INVESTMENTS PTY LTD
BSB: 484-799 ACC: *****7161

DIRECT CREDIT REFERENCE NO.:1233866140

FRANKING INFORMATION

Franked Rate per Share \$0.57
Franking Percentage 100%
Company Tax Rate 30%

The total amount together with the franking credit (if any) should be disclosed as assessable Income in your Australian tax return.

Note: You may require this statement for taxation purposes. All investors should seek independent advice relevant to their own particular circumstances.

Please ensure your details are current by viewing and updating via the online service centre.



043281 000 WPL



ROWA INVESTMENTS PTY LTD
<LAWRENCE SUPER FUND A/C>
U 107 45 NEWSTEAD TCE
NEWSTEAD QLD 4006

Update Your Information:

www.investorcentre.com/wpl



Computershare Investor Services Pty Limited
GPO Box 2975 Melbourne
Victoria 3001 Australia



1300 558 507 (within Australia)
+61 3 9415 4632 (outside Australia)



Holder Identification Number (HIN)

X 0067737482

ASX Code	WPL
TFN/ABN Status	Quoted
Record Date	27 August 2019
Payment Date	20 September 2019
Direct Credit Reference No.	624498

DIVIDEND STATEMENT

The statement below represents your interim dividend for the half year ended 30 June 2019. This dividend is paid at the rate of 36 US cents (equivalent to 53.238687 Australian cents) per share on your holding of fully paid ordinary shares, registered in your name and eligible as at the record date 27 August 2019.

This dividend is fully franked (100%) at the tax rate of 30%.

Class Description	Amount per Security	Number of Securities	Franked Amount	Unfranked Amount	Total Payment
Ordinary Shares	A\$0.53238687	5,000	A\$2,661.93	A\$0.00	A\$2,661.93
Net Payment					A\$2,661.93
Australian Franking Credit					A\$1,140.83

VIEW OR UPDATE YOUR SECURITY HOLDING DETAILS ONLINE

To view your security holding details please visit www.investorcentre.com/wpl. When in Investor Centre, log in using your SRN/HIN and postcode (if within Australia) or country (if outside Australia). For security purposes, if you wish to update your information you will be required to login as an existing user with your User ID and password or register as a new user and create a User ID and password.

Important Notes:

1. You should retain this statement to assist you in preparing your tax return.
2. If you require a replacement payment for any of your dividend payments, you may be charged a fee to cover the costs to reissue such payments.

YOUR PAYMENT INSTRUCTION

SUNCORP BANK LTD
BSB: 484-799 Account number: 453427161

Amount Deposited
A\$2,661.93

If payment cannot be made to the above account, the dividend amount will be withheld pending receipt of your valid direct credit instructions.



043643 000 WPL



ROWA INVESTMENTS PTY LTD
<LAWRENCE SUPER FUND A/C>
PO BOX 175
HAMILTON CENTRAL QLD 4007

Update Your Information:

www.investorcentre.com/wpl



Computershare Investor Services Pty Limited
GPO Box 2975 Melbourne
Victoria 3001 Australia



1300 558 507 (within Australia)
+61 3 9415 4632 (outside Australia)



Holder Identification Number (HIN)

X 0067737482

ASX Code WPL
TFN/ABN Status Quoted
Record Date 25 February 2020
Payment Date 20 March 2020
Direct Credit Reference No. 625076

DIVIDEND STATEMENT

The statement below represents your final dividend for the full year ended 31 December 2019. This dividend is paid at the rate of 55 US cents (equivalent to 83.131802 Australian cents) per share on your holding of fully paid ordinary shares, registered in your name and eligible as at the record date 25 February 2020.

This dividend is fully franked (100%) at the tax rate of 30%.

Table with 6 columns: Class Description, Amount per Security, Number of Securities, Franked Amount, Unfranked Amount, Total Payment. Rows include Ordinary Shares, Net Payment, and Australian Franking Credit.

VIEW OR UPDATE YOUR SECURITY HOLDING DETAILS ONLINE

To view your security holding details please visit www.investorcentre.com/wpl. When in Investor Centre, log in using your SRN/HIN and postcode (if within Australia) or country (if outside Australia). For security purposes, if you wish to update your information you will be required to login as an existing user with your User ID and password or register as a new user and create a User ID and password.

Important Notes:

- 1. You should retain this statement to assist you in preparing your tax return.
2. If you require a replacement payment for any of your dividend payments, you may be charged a fee to cover the costs to reissue such payments.

YOUR PAYMENT INSTRUCTION

SUNCORP BANK LTD
BSB: 484-799 Account number: 453427161

Amount Deposited
A\$4,156.59

If payment cannot be made to the above account, the dividend amount will be withheld pending receipt of your valid direct credit instructions.

24700 - Changes in Market Values of Investments

2020 Financial Year

Preparer Christina Subramaniam

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
24700	Changes in Market Values of Investments	\$284,887.16	(\$112,442.66)	(353.36)%
TOTAL		CY Balance	LY Balance	
		\$284,887.16	(\$112,442.66)	

Supporting Documents

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

Lawrence Superannuation Fund

Market Movement Report

As at 30 June 2020

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
BHP Group Limited										
	01/07/2019	Opening Balance	10,000.00	0.00	0.00	0.00	411,600.00	0.00	0.00	0.00
	16/11/2019	Revaluation	0.00	0.00	(38,800.00)	0.00	372,800.00	0.00	0.00	0.00
	30/06/2020	Revaluation	0.00	0.00	(14,600.00)	0.00	358,200.00	0.00	0.00	0.00
	30/06/2020		10,000.00	0.00	(53,400.00)	0.00	358,200.00	0.00	0.00	0.00
Insurance Australia Group Limited										
	01/07/2019	Opening Balance	14,640.00	0.00	0.00	0.00	120,926.40	0.00	0.00	0.00
	16/11/2019	Revaluation	0.00	0.00	(5,856.00)	0.00	115,070.40	0.00	0.00	0.00
	30/06/2020	Revaluation	0.00	0.00	(30,597.60)	0.00	84,472.80	0.00	0.00	0.00
	30/06/2020		14,640.00	0.00	(36,453.60)	0.00	84,472.80	0.00	0.00	0.00
RIO Tinto Limited										
	01/07/2019	Opening Balance	700.00	0.00	0.00	0.00	72,632.00	0.00	0.00	0.00
	16/11/2019	Revaluation	0.00	0.00	(7,154.00)	0.00	65,478.00	0.00	0.00	0.00
	30/06/2020	Revaluation	0.00	0.00	3,094.00	0.00	68,572.00	0.00	0.00	0.00
	30/06/2020		700.00	0.00	(4,060.00)	0.00	68,572.00	0.00	0.00	0.00
Santos Limited										
	01/07/2019	Opening Balance	15,883.00	0.00	0.00	0.00	112,451.64	0.00	0.00	0.00
	16/11/2019	Revaluation	0.00	0.00	17,471.30	0.00	129,922.94	0.00	0.00	0.00
	30/06/2020	Revaluation	0.00	0.00	(45,743.04)	0.00	84,179.90	0.00	0.00	0.00
	30/06/2020		15,883.00	0.00	(28,271.74)	0.00	84,179.90	0.00	0.00	0.00
South32 Limited										
	01/07/2019	Opening Balance	10,000.00	0.00	0.00	0.00	31,800.00	0.00	0.00	0.00
	16/11/2019	Revaluation	0.00	0.00	(4,900.00)	0.00	26,900.00	0.00	0.00	0.00
	30/06/2020	Revaluation	0.00	0.00	(6,500.00)	0.00	20,400.00	0.00	0.00	0.00
	30/06/2020		10,000.00	0.00	(11,400.00)	0.00	20,400.00	0.00	0.00	0.00
Spdr S&p/asx 200 Financials Ex A-reit										
	01/07/2019	Opening Balance	1,410.00	0.00	0.00	0.00	28,975.50	0.00	0.00	0.00
	16/11/2019	Revaluation	0.00	0.00	42.30	0.00	29,017.80	0.00	0.00	0.00
	30/06/2020	Revaluation	0.00	0.00	(7,106.40)	0.00	21,911.40	0.00	0.00	0.00
	30/06/2020		1,410.00	0.00	(7,064.10)	0.00	21,911.40	0.00	0.00	0.00

Lawrence Superannuation Fund

Market Movement Report

As at 30 June 2020

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
Spdr S&p/asx 50 Fund										
	01/07/2019	Opening Balance	1,515.00	0.00	0.00	0.00	93,021.00	0.00	0.00	0.00
	16/11/2019	Revaluation	0.00	0.00	2,408.85	0.00	95,429.85	0.00	0.00	0.00
	28/02/2020	Purchase	56.00	3,486.32	0.00	0.00	98,916.17	0.00	0.00	0.00
	16/03/2020	Purchase	141.00	7,024.57	0.00	0.00	105,940.74	0.00	0.00	0.00
	30/06/2020	Revaluation	0.00	0.00	(14,639.78)	0.00	91,300.96	0.00	0.00	0.00
	30/06/2020		1,712.00	10,510.89	(12,230.93)	0.00	91,300.96	0.00	0.00	0.00
Van De Eu ex UK Ptg.Shs Exchange										
	01/07/2019	Opening Balance	759.00	0.00	0.00	0.00	36,079.82	0.00	0.00	0.00
	16/11/2019	Revaluation	0.00	0.00	2,291.05	0.00	38,370.87	0.00	0.00	0.00
	30/06/2020	Revaluation	0.00	0.00	(3,182.57)	0.00	35,188.30	0.00	0.00	0.00
	30/06/2020		759.00	0.00	(891.52)	0.00	35,188.30	0.00	0.00	0.00
Vaneck Vectors Australian Property Etf										
	01/07/2019	Opening Balance	1,648.00	0.00	0.00	0.00	42,056.96	0.00	0.00	0.00
	26/07/2019	Disposal	(215.00)	(4,170.43)	0.00	0.00	37,886.53	5,568.12	4,170.43	1,397.69
	26/07/2019	Writeback	0.00	0.00	(1,334.63)	0.00	36,551.90	0.00	0.00	0.00
	30/08/2019	Disposal	(196.00)	(3,765.27)	0.00	0.00	32,786.63	5,059.94	3,765.27	1,294.67
	30/08/2019	Writeback	0.00	0.00	(1,216.69)	0.00	31,569.94	0.00	0.00	0.00
	16/11/2019	Revaluation	0.00	0.00	394.14	0.00	31,964.08	0.00	0.00	0.00
	02/03/2020	Purchase	43.00	1,113.39	0.00	0.00	33,077.47	0.00	0.00	0.00
	13/03/2020	Purchase	128.00	2,991.98	0.00	0.00	36,069.45	0.00	0.00	0.00
	30/06/2020	Revaluation	0.00	0.00	(8,993.61)	0.00	27,075.84	0.00	0.00	0.00
	30/06/2020		1,408.00	(3,830.33)	(11,150.79)	0.00	27,075.84	10,628.06	7,935.70	2,692.36
Vaneck Vectors S&p/asx Midcap Etf										
	01/07/2019	Opening Balance	674.00	0.00	0.00	0.00	19,107.90	0.00	0.00	0.00
	16/11/2019	Revaluation	0.00	0.00	647.04	0.00	19,754.94	0.00	0.00	0.00
	16/03/2020	Purchase	72.00	1,659.43	0.00	0.00	21,414.37	0.00	0.00	0.00
	30/06/2020	Revaluation	0.00	0.00	(787.47)	0.00	20,626.90	0.00	0.00	0.00
	30/06/2020		746.00	1,659.43	(140.43)	0.00	20,626.90	0.00	0.00	0.00
Vaneck Vectors Small Companies										
	01/07/2019	Opening Balance	797.00	0.00	0.00	0.00	16,569.63	0.00	0.00	0.00
	16/11/2019	Revaluation	0.00	0.00	263.01	0.00	16,832.64	0.00	0.00	0.00
	16/03/2020	Purchase	115.00	1,815.00	0.00	0.00	18,647.64	0.00	0.00	0.00
	30/06/2020	Revaluation	0.00	0.00	(2,468.76)	0.00	16,178.88	0.00	0.00	0.00

Lawrence Superannuation Fund
Market Movement Report

As at 30 June 2020

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
	30/06/2020		912.00	1,815.00	(2,205.75)	0.00	16,178.88	0.00	0.00	0.00
Westpac Banking Corporation										
	01/07/2019	Opening Balance	5,218.00	0.00	0.00	0.00	147,982.48	0.00	0.00	0.00
	16/11/2019	Revaluation	0.00	0.00	(9,027.14)	0.00	138,955.34	0.00	0.00	0.00
	30/06/2020	Revaluation	0.00	0.00	(45,292.24)	0.00	93,663.10	0.00	0.00	0.00
	30/06/2020		5,218.00	0.00	(54,319.38)	0.00	93,663.10	0.00	0.00	0.00
Woodside Petroleum Ltd										
	01/07/2019	Opening Balance	5,000.00	0.00	0.00	0.00	181,800.00	0.00	0.00	0.00
	16/11/2019	Revaluation	0.00	0.00	(11,850.00)	0.00	169,950.00	0.00	0.00	0.00
	30/06/2020	Revaluation	0.00	0.00	(61,700.00)	0.00	108,250.00	0.00	0.00	0.00
	30/06/2020		5,000.00	0.00	(73,550.00)	0.00	108,250.00	0.00	0.00	0.00
Woolworths Group Limited										
	01/07/2019	Opening Balance	1,600.00	0.00	0.00	0.00	53,168.00	0.00	0.00	0.00
	16/11/2019	Revaluation	0.00	0.00	9,168.00	0.00	62,336.00	0.00	0.00	0.00
	30/06/2020	Revaluation	0.00	0.00	(2,688.00)	0.00	59,648.00	0.00	0.00	0.00
	30/06/2020		1,600.00	0.00	6,480.00	0.00	59,648.00	0.00	0.00	0.00
iShares - TOPIX ETF										
	01/07/2019	Opening Balance	850.00	0.00	0.00	0.00	17,868.68	0.00	0.00	0.00
	30/06/2020	Revaluation	0.00	0.00	478.62	0.00	18,347.30	0.00	0.00	0.00
	30/06/2020		850.00	0.00	478.62	0.00	18,347.30	0.00	0.00	0.00
iShs Core MSCI Shs										
	01/07/2019	Opening Balance	5,421.00	0.00	0.00	0.00	51,376.99	0.00	0.00	0.00
	16/11/2019	Revaluation	0.00	0.00	390.85	0.00	51,767.84	0.00	0.00	0.00
	30/06/2020	Revaluation	0.00	0.00	209.25	0.00	51,977.09	0.00	0.00	0.00
	30/06/2020		5,421.00	0.00	600.10	0.00	51,977.09	0.00	0.00	0.00
Total Market Movement					(287,579.52)				2,692.36	(284,887.16)

Lawrence Superannuation Fund

Capital Gains Reconciliation Report

For The Period 01 July 2019 - 30 June 2020

	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	2,244.10	2,244.10	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	1,309.32	1,308.96	0.00	0.36	0.00
Capital Gains Before Losses applied	3,553.42	3,553.06	0.00	0.36	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	3,553.42	3,553.06	0.00	0.36	0.00
Capital gains after losses applied - Collectables	0.00	0.00	0.00	0.00	0.00
CGT Discount applied	1,184.35				
CGT Discount applied - Collectables	0.00				

Lawrence Superannuation Fund

Capital Gains Reconciliation Report

For The Period 01 July 2019 - 30 June 2020

	Total	Discounted	Indexed	Other	Notional
Net Capital Gain					
Net capital gain	2,369.07				
Net capital gain - Collectables	0.00				
Total Net Capital Gain (11A)	2,369.07				
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

Lawrence Superannuation Fund
Realised Capital Gains Report

For The Period 01 July 2019 - 30 June 2020

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)												
Spdr S&p/asx 50 Fund												
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	521.08	0.00	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	521.08	0.00	0.00
Vaneck Vectors Australian Property Etf												
21/03/2018	24/07/2019	215.00	4,170.43	5,568.12	1,397.69	4,404.92	4,404.92	0.00	0.00	1,163.20	0.00	0.00
21/03/2018	28/08/2019	29.00	562.52	748.66	186.14	594.15	594.15	0.00	0.00	154.51	0.00	0.00
06/03/2018	28/08/2019	167.00	3,202.75	4,311.28	1,108.53	3,384.89	3,384.89	0.00	0.00	926.39	0.00	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	570.20	0.00	0.00
		411.00	7,935.70	10,628.06	2,692.36	8,383.96	8,383.96	0.00	0.00	2,814.30	0.00	0.00
Vaneck Vectors S&p/asx Midcap Etf												
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.94	0.00	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.94	0.00	0.00
Vaneck Vectors Small Companies Masters Etf												
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	210.74	0.36	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	210.74	0.36	0.00
		411.00	7,935.70	10,628.06	2,692.36	8,383.96	8,383.96	0.00	0.00	3,553.06	0.36	0.00
		411.00	7,935.70	10,628.06	2,692.36	8,383.96	8,383.96	0.00	0.00	3,553.06	0.36	0.00

25000 - Interest Received

2020 Financial Year

Preparer Christina Subramaniam

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
SUNTD123868583	Suncorp Term Deposit #8583		(\$16,938.08)	100%
NAB302187792	NAB Trade Account #302187792	(\$2.59)	(\$3.64)	(28.85)%
MET453427161	Cash at Bank - Suncorp Acc:453427161	(\$21,123.75)	(\$28,648.83)	(26.27)%
METWRS91181	WRS: IMA Cash Transaction Account	(\$85.54)	(\$160.33)	(46.65)%
SUNTD609382631	Suncorp T/D 609382631	(\$17,065.06)		100%
TOTAL		CY Balance	LY Balance	
		(\$38,276.94)	(\$45,750.88)	

Supporting Documents

- Interest Reconciliation Report [Report](#)
- INT REC'D NAB Acc 302187792.pdf [NAB302187792](#)
- INT REC'D Suncorp Acc 453427161.pdf [MET453427161](#)
- INTEREST WRS IMA Cash Transaction Account.pdf [METWRS91181](#)
- TD SunCorp Acc 609382631.pdf [SUNTD609382631](#)

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

Lawrence Superannuation Fund Interest Reconciliation Report

For The Period 01 July 2019 - 30 June 2020

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
Bank Accounts					
MET453427161 Cash at Bank - Suncorp Acc:453427161					
31/07/2019	20.20	20.20			
31/08/2019	443.56	443.56			
30/09/2019	447.00	447.00			
31/10/2019	303.68	303.68			
30/11/2019	21.88	21.88			
08/12/2019	3,629.58	3,629.58			
31/12/2019	28.37	28.37			
31/01/2020	50.64	50.64			
02/02/2020	10,390.41	10,390.41			
29/02/2020	73.72	73.72			
31/03/2020	56.70	56.70			
23/04/2020	4,663.01	4,663.01			
30/04/2020	45.21	45.21			
31/05/2020	48.84	48.84			
09/06/2020	882.19	882.19			
30/06/2020	18.76	18.76			
	21,123.75	21,123.75			
METWRS91181 WRS: IMA Cash Transaction Account					
17/07/2019	8.48	8.48			

Lawrence Superannuation Fund
Interest Reconciliation Report

For The Period 01 July 2019 - 30 June 2020

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
12/08/2019	7.73	7.73			
10/09/2019	11.03	11.03			
14/10/2019	12.95	12.95			
13/11/2019	8.56	8.56			
06/12/2019	8.21	8.21			
09/01/2020	8.37	8.37			
07/02/2020	9.16	9.16			
04/03/2020	8.91	8.91			
03/04/2020	2.14	2.14			
	85.54	85.54			
NAB302187792 NAB Trade Account #302187792					
31/07/2019	0.33	0.33			
30/08/2019	0.30	0.30			
30/09/2019	0.29	0.29			
31/10/2019	0.33	0.33			
29/11/2019	0.29	0.29			
31/12/2019	0.32	0.32			
31/01/2020	0.31	0.31			
28/02/2020	0.28	0.28			
31/03/2020	0.14	0.14			
	2.59	2.59			

Lawrence Superannuation Fund
Interest Reconciliation Report

For The Period 01 July 2019 - 30 June 2020

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
	21,211.88	21,211.88			
Term Deposits					
SUNTD609382631 Suncorp T/D 609382631					
02/08/2019	17,065.06	17,065.06			
	17,065.06	17,065.06			
	17,065.06	17,065.06			
TOTAL	38,276.94	38,276.94			

Tax Return Reconciliation

	Totals	Tax Return Label
Gross Interest	38,276.94	11C



036
ROWA INVESTMENTS PTY LTD ACN 158 273 217
ATF LAWRENCE SUPERANNUATION FUND
PO BOX 175
HAMILTON CENTRAL QLD 4007

Account Summary

Opening Balance	\$1,679,502.89
Total Withdrawals	\$89.00 -
Total Deposits	\$36,511.48+
Closing Balance	\$1,715,925.37
Earning Variable Interest	\$15,925.37
Earning flexiRate Interest	\$1,700,000.00

BSB Number	484-799
Account Number	453427161
Statement Period	1/01/2020 - 30/06/2020

flexiRate Details
as at 30 Jun 2020

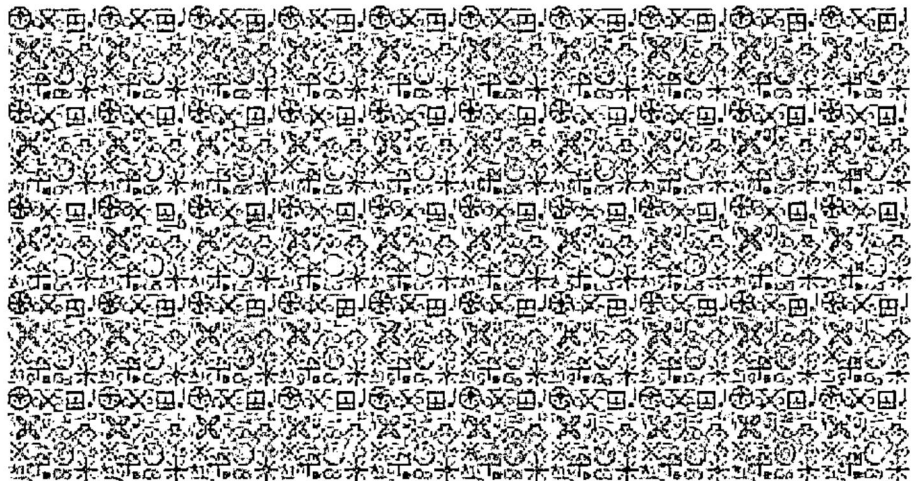
Start Date	End Date	Interest Rate	Amount
10 Jun 2020	10 Sep 2020	1.15% p.a.	200,000.00
04 Feb 2020	04 Aug 2020	1.65% p.a.	1,000,000.00
24 Apr 2020	24 Jul 2020	1.70% p.a.	500,000.00

Account Transactions

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			1,679,502.89
31 Jan 2020	CREDIT INTEREST		50.64	1,679,553.53
2 Feb 2020	CREDIT INTEREST		10,390.41	1,689,943.94
29 Feb 2020	CREDIT INTEREST		73.72	1,690,017.66
20 Mar 2020	DIRECT CREDIT WOODSIDE FIN19/00625076		4,156.59	1,694,174.25
24 Mar 2020	DIRECT CREDIT BHP GROUP DIV AI381/01152387		9,940.36	1,704,114.61
25 Mar 2020	DIRECT CREDIT IAG DIVIDEND PYT INT20/01239506		1,464.00	1,705,578.61
26 Mar 2020	DIRECT CREDIT SANTOS LIMITED S00093253604		1,202.15	1,706,780.76
31 Mar 2020	CREDIT INTEREST		56.70	1,706,837.46
	BALANCE CARRIED FORWARD			1,706,837.46

Details are continued on the back of this page

18331 BUSINESSDL163717PR-E977 S1935 1386



Account Transactions Continued

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			1,706,857.40
2 Apr 2020	DIRECT CREDIT SOUTH32 DIVIDEND RAU20/01029326		334.72	1,707,172.18
9 Apr 2020	DIRECT CREDIT WOW ITM DIV 001240627840		736.00	1,707,908.18
16 Apr 2020	DIRECT CREDIT RIO TINTO LTD AUF19/00808518		2,448.18	1,710,356.36
23 Apr 2020	CREDIT INTEREST		4,663.01	1,715,019.37
30 Apr 2020	CREDIT INTEREST		45.21	1,715,064.58
18 May 2020	INTERNET TRANSFER DEBIT TO 42871655 REFERENCE NO 25593400 ASIC Repd Personal	54.00		1,715,010.58
18 May 2020	INTERNET TRANSFER DEBIT TO 167066970 REFERENCE NO 85969411 205093 ASIC fee	35.00		1,714,975.58
31 May 2020	CREDIT INTEREST		48.84	1,715,024.42
9 Jun 2020	CREDIT INTEREST		882.19	1,715,906.61
30 Jun 2020	CREDIT INTEREST		18.76	1,715,925.37
	CLOSING BALANCE			1,715,925.37

Summary of Interest, Fees and Charges on this account for period 1 January 2020 - 30 June 2020

Suncorp:	This Period	1 July to date	Government:	This Period	1 July to date
Interest Paid	\$16,229.48	\$21,123.75	Government Duties/Taxes	\$0.00	
Interest Charged	\$0.00	\$0.00	Withholding Tax	\$0.00	
Bank Fees Charged	\$0.00		Other Financial Institutions:		
			ATM Operator Fee	\$0.00	

Notes: Please check all entries on your statement and notify Suncorp Bank immediately of any errors or omissions. Should you have a query about your account please call 13 11 55.

Please retain this statement for taxation purposes.

163371BUSINESSDL163717PR-E977 \$1635 1687

TAXATION SUMMARY - AUSTRALIAN INCOME 1

From 01-Jul-2019 To 30-Jun-2020

Rowa Investments Pty Ltd ATF Lawrence Superannuation Fund

WRS91181



Summary of Tax Information

Australian Sourced Income

Security Code	TAX Date	Cash Distribution	Tax Paid /Offsets	Gross Distribution	Dividends - Franked Amount	Dividends - Unfranked Amount	Distributions - Franked Amount	Distributions - Unfranked Amount	Other	Interest Received
Investment Cash										
CASH	17/07/2019	\$8.48	\$0.00	\$8.48	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$8.48
CASH	12/08/2019	\$7.73	\$0.00	\$7.73	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$7.73
CASH	10/09/2019	\$11.03	\$0.00	\$11.03	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$11.03
CASH	14/10/2019	\$12.95	\$0.00	\$12.95	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$12.95
CASH	13/11/2019	\$8.56	\$0.00	\$8.56	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$8.56
CASH	06/12/2019	\$8.21	\$0.00	\$8.21	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$8.21
CASH	09/01/2020	\$8.37	\$0.00	\$8.37	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$8.37
CASH	07/02/2020	\$9.16	\$0.00	\$9.16	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$9.16
CASH	04/03/2020	\$8.91	\$0.00	\$8.91	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$8.91
CASH	03/04/2020	\$2.14	\$0.00	\$2.14	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2.14
Investment Cash		\$85.54	\$0.00	\$85.54	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$85.54
State Street-S&P/ASX200 Financial										
OZF	30/12/2019	\$850.33	\$345.06	\$1,195.39	\$0.00	\$0.00	\$759.29	\$88.24	\$0.00	\$0.44
OZF	29/06/2020	\$110.13	\$95.88	\$206.01	\$0.00	\$0.00	\$104.49	\$3.99	\$0.00	\$0.28
State Street-S&P/ASX200 Financial		\$960.46	\$440.94	\$1,401.40	\$0.00	\$0.00	\$863.78	\$92.23	\$0.00	\$0.72
State Street-S&P/ASX50 Fund										
SFY	11/10/2019	\$1,385.67	\$552.61	\$1,938.31	\$0.00	\$0.00	\$1,228.03	\$100.24	\$22.58	\$1.46
SFY	30/12/2019	\$889.47	\$259.17	\$1,148.64	\$0.00	\$0.00	\$555.80	\$171.93	\$48.24	\$35.23
SFY	30/04/2020	\$774.66	\$336.93	\$1,115.60	\$0.00	\$0.00	\$682.89	\$44.59	\$0.00	\$0.00
SFY	29/06/2020	\$659.47	\$108.32	\$767.79	\$0.00	\$0.00	\$63.07	\$36.44	\$0.00	\$0.00
State Street-S&P/ASX50 Fund		\$3,709.27	\$1,257.02	\$4,970.34	\$0.00	\$0.00	\$2,529.79	\$353.20	\$70.81	\$36.69
								0.61		
								7142		
VanEck Vectors-Aust Property ETF										
MVA	02/01/2020	\$618.50	\$13.85	\$632.42	\$0.00	\$0.00	\$11.75	\$4.14	\$261.13	\$34.08
MVA	30/06/2020	\$689.92	\$15.45	\$705.44	\$0.00	\$0.00	\$13.11	\$4.62	\$291.28	\$38.01
VanEck Vectors-Aust Property ETF		\$1,308.42	\$29.31	\$1,337.86	\$0.00	\$0.00	\$24.86	\$8.76	\$552.41	\$72.09
VanEck Vectors-S&P/ASX Midcap ETF										
MVE	02/01/2020	\$303.30	\$72.00	\$379.64	\$0.00	\$0.00	\$140.94	\$65.57	\$3.06	\$4.52

WRS
IMA
CASH
TRANSACTION
ACCOUNT

DIST REC

DIST REC

DIST REC

LAWRENCE SUPERANNUATION FUND (continued)

Transaction details (continued)				
Date	Details	Debits	Credits	Balance
31/03/2020	INTEREST		\$0.14	\$2,687.92 CR
30/06/2020	Closing Balance			\$2,687.92 CR

The following information is provided to assist in preparing your 2019/20 tax return	
Account Number	083-052-302187792
Credit interest paid 2019/20 financial year	\$2.59
Withholding Tax	\$0.00

Please check all entries and report apparent errors or possible unauthorised transactions immediately. NAB may subsequently adjust debits or credits, which may result in a change to your account balance to accurately reflect the obligations between us. For information on resolving problems or disputes call 13 13 80. Please retain this statement for tax purposes.

Fixed Term Deposit Interest Advice



037
ROWA INVESTMENTS PTY LTD ACN 158273219
ATF LAWRENCE SUPERANNUATION FUND
107/45C NEWSTEAD TERRACE
NEWSTEAD QLD 4006

BSB: 484-799 Account No: 609382631

Statement Period: 4 Mar 2019 - 2 Aug 2019

ACCOUNT INFORMATION:

Interest Earned Year to Date: \$17,065.06

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			0.00
4 Mar 2019	OPEN TFR		1,500,000.00	1,500,000.00
2 Aug 2019	INTEREST		17,065.06	1,517,065.06
2 Aug 2019	INTEREST TFR TO 453427161	17,065.06		1,500,000.00
2 Aug 2019	CLOSING WITHDRAWAL TO INTERNAL A/C	1,500,000.00		0.00
	CLOSING BALANCE			0.00



Notes: Please check all entries on your statement and notify Suncorp Bank immediately of any errors or omissions. Should you have a query about your account please call 13 11 55.

Please retain this statement for taxation purposes.

2165T1DL035045PRE-E2591 S4443 8885-

30100 - Accountancy Fees

2020 Financial Year

Preparer Christina Subramaniam

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30100	Accountancy Fees	\$5,810.00	\$5,535.00	4.97%
TOTAL		CY Balance	LY Balance	
		\$5,810.00	\$5,535.00	

Supporting Documents

- General Ledger [Report](#)
- Accountancy Fees Rowa Investments Pty Ltd.pdf [30100](#)
- Accountant Fees.pdf [30100](#)

Standard Checklist

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

Lawrence Superannuation Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Accountancy Fees (30100)					
<u>Accountancy Fees (30100)</u>					
17/11/2019	Internet Transfer Debit to 167066970 Reference NO 98272741 Inv204147 part - Sam Greco & Co Accountancy Fees		5,000.00		5,000.00 DR
18/11/2019	Internet Reference NO 93871330 Inv204147 2nd Part (Sam Greco & Co - Accountancy Fees)		775.00		5,775.00 DR
18/05/2020	Internet Transfer Debit to 167066970 Reference NO 85969411 205093 ASIC fee - Sam Greco & Co		35.00		5,810.00 DR
			5,810.00		5,810.00 DR

Total Debits: 5,810.00

Total Credits: 0.00



CHARTERED ACCOUNTANT

Business Focused Solutions

A.B.N. 16 230 504 491
 PO Box 354, ASPLEY QLD 4034
 Phone (07) 3263 5200 Fax (07) 3263 4830

Rowa Investments Pty Ltd
 PO Box 175
 HAMILTON CENTRAL QLD 4007

Tax Invoice
205093
 Ref: ROWA0003
 11 May, 2020

Description	Amount
<p>Professional Services Rendered</p> <p>Monitoring and Handling of Annual Company Statement</p> <p>Registered Agent - A registered agent (company) acts as an intermediary between ASIC and Australian companies, to help companies meet their lodgement obligations under the Corporations Act 2001 (the Act). A registered agent (company) does not operate on our behalf but instead operates on behalf of companies who need to lodge information with ASIC.</p> <p>A registered agent (company):</p> <ul style="list-style-type: none"> •Frequently lodges documents with ASIC, and/or •Represents at least one company by either frequently lodging documents or arranging payments on behalf of a company <p>Sam Greco and Co lodge all documentation electronically with ASIC.</p> <p>A fee is charged for changes to your company details, this will depend on the amount of work required .</p> <p>Minimum Fee \$110.00 (GST Included)</p> <p>Always be aware of your company review dates and company office holder's duties link to ASIC for more information http://www.asic.gov.au/company-officeholders*</p>	

Terms: Strictly Seven Days **AMT Due \$ 35.00**

The Amount Due Includes GST of \$3.18

* Indicates Taxable Supply

Refer to our Terms of Trade on our website www.taxonline.com.au

REMINDER - TAX RETURNS AND BAS'S WILL NOT BE LODGED UNTIL PAYMENT OF INVOICE

Remittance Advice.		Invoice: 205093
Rowa Investments Pty Ltd *Cheque *Cash *M/card & VISA Only	Ref: ROWA0003	
*Direct Deposit - please use Invoice No. as your REFERENCE	11 May, 2020	
Senrico Pty Ltd --- BSB 484 799 Acc 167 066 970	Amt Due: \$ 35.00	
Card No. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Validation No. <input type="text"/> <input type="text"/> <input type="text"/>	
Cardholder	Signature	Expiry Date/.....



CHARTERED ACCOUNTANT

Business Focused Solutions

A.B.N. 16 230 504 491
PO Box 354, ASPLEY QLD 4034
Phone (07) 3263 5200 Fax (07) 3263 4830

Lawrence Superannuation Fund
PO Box 175
HAMILTON CENTRAL QLD 4007

Tax Invoice
204147
Ref: LAWR0005
15 November, 2019

Description	Amount
<p>Professional Services Rendered</p> <p>Preparation of Financial Statements for the period ended 30 June 2019 which included:</p> <ul style="list-style-type: none"> - Commutation of two pensions and commencement of new pension - Robyn - Calculate members benefits and allocate income to each member - Preparation of Member Statements for the period ended 30 June 2019 <p>Preparation and Lodgement of Superannuation Fund Tax Return and associated schedules for the year ended 30 June 2019</p> <p>Preparation of Resolution of Minutes for the period ended 30 June 2019</p> <p>Sundry advice and Other Matters</p> <p>For your convenience the cost of preparing the Actuarial Certificate has been included in our invoice and does not have to be paid separately.</p> <p>(This invoice does not include Auditor Fees. These will be invoiced separately by the Auditor.)*</p>	5,775.00

Description	Amount

Terms: Strictly Seven Days

AMT Due \$

5,775.00

The Amount Due Includes GST of \$525.00

* Indicates Taxable Supply

Refer to our Terms of Trade on our website www.taxonline.com.au

REMINDER - TAX RETURNS AND BAS'S WILL NOT BE LODGED UNTIL PAYMENT OF INVOICE

Lawrence Superannuation Fund		Remittance Advice.		Invoice: 204147	
*Cheque *Cash *M/card & VISA Only				Ref: LAWR0005	
*Direct Deposit - please use Invoice No. as your REFERENCE				15 November, 2019	
Senrico Pty Ltd --- BSB 484 799 Acc 167 066 970		Amt Due: \$		5,775.00	
Card No.	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Validation No.	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
Cardholder		Signature		Expiry Date/.....	

30400 - ATO Supervisory Levy

2020 Financial Year

Preparer Christina Subramaniam

Reviewer Sam Greco

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](#)
- ATO Supervisory Levy - 2019 Tax Return.pdf [30400](#)

Standard Checklist

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

Lawrence Superannuation Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
ATO Supervisory Levy (30400)					
<u>ATO Supervisory Levy (30400)</u>					
23/12/2019	Direct Credit ATO ATO002000012010750		259.00		259.00 DR
			259.00		259.00 DR

Total Debits: 259.00

Total Credits: 0.00

Credit for interest on early payments – amount of interest

H1

Credit for tax withheld – foreign resident withholding (excluding capital gains)

H2

Credit for tax withheld – where ABN or TFN not quoted (non-individual)

H3

Credit for TFN amounts withheld from payments from closely held trusts

H5

Credit for interest on no-TFN tax offset

H6

Credit for foreign resident capital gains withholding amounts

H8

Eligible credits

H

(H1 plus H2 plus H3 plus H5 plus H6 plus H8)

#Tax offset refunds

(Remainder of refundable tax offsets).

I

(unused amount from label E- an amount must be included even if it is zero)

PAYG instalments raised

K

Supervisory levy

L

Supervisory levy adjustment for wound up funds

M

Supervisory levy adjustment for new funds

N

Total amount of tax refundable

S

(T5 plus G less H less I less K plus L less M plus N)

#This is a mandatory label.

Section E: Losses

14 Losses

If total loss is greater than \$100,000, complete and attach a Losses schedule 2019.

Tax losses carried forward to later income years

U

Net capital losses carried forward to later income years

V

Net capital losses brought forward from prior years

Non-Collectables	<input type="text"/>
Collectables	<input type="text"/>

Net capital losses carried forward to later income years

<input type="text"/>

30600 - Adviser Fees

2020 Financial Year

Preparer Christina Subramaniam

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
00001	Adviser Fees	\$2,210.73	\$2,086.83	5.94%
00002	Management Fees	\$2,491.06	\$2,351.52	5.93%
TOTAL		CY Balance	LY Balance	
		\$4,701.79	\$4,438.35	

Supporting Documents

- General Ledger [Report](#)
- EXP Advisor Fees & Management Fees.pdf

Standard Checklist

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

Lawrence Superannuation Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Adviser Fees (30600)					
<u>Adviser Fees (00001)</u>					
07/08/2019	CASH Adviser On-Going Service Fee		193.98		193.98 DR
06/09/2019	CASH Adviser On-Going Service Fee		189.97		383.95 DR
09/10/2019	CASH Adviser On-Going Service Fee		187.86		571.81 DR
12/11/2019	CASH Adviser On-Going Service Fee		194.38		766.19 DR
09/12/2019	CASH Adviser On-Going Service Fee		191.15		957.34 DR
10/01/2020	CASH Adviser On-Going Service Fee		198.01		1,155.35 DR
06/02/2020	CASH Adviser On-Going Service Fee		202.01		1,357.36 DR
06/03/2020	CASH Adviser On-Going Service Fee		190.16		1,547.52 DR
07/04/2020	CASH Adviser On-Going Service Fee		167.53		1,715.05 DR
07/05/2020	CASH Adviser On-Going Service Fee		157.52		1,872.57 DR
09/06/2020	CASH Adviser On-Going Service Fee		166.58		2,039.15 DR
30/06/2020	Accrued Advisor and Management Fees		171.58		2,210.73 DR
			2,210.73		2,210.73 DR
<u>Management Fees (00002)</u>					
07/08/2019	CASH Management Fee		218.57		218.57 DR
06/09/2019	CASH Management Fee		214.09		432.66 DR
09/10/2019	CASH Management Fee		211.72		644.38 DR
12/11/2019	CASH Management Fee		219.00		863.38 DR
09/12/2019	CASH Management Fee		215.36		1,078.74 DR
13/01/2020	CASH Management Fee		223.11		1,301.85 DR
06/02/2020	CASH Management Fee		227.67		1,529.52 DR
06/03/2020	CASH Management Fee		214.30		1,743.82 DR
07/04/2020	CASH Management Fee		188.74		1,932.56 DR
07/05/2020	CASH Management Fee		177.48		2,110.04 DR
09/06/2020	CASH Management Fee		187.68		2,297.72 DR
30/06/2020	Accrued Advisor and Management Fees		193.34		2,491.06 DR
			2,491.06		2,491.06 DR
Total Debits:			4,701.79		
Total Credits:			0.00		

INCOME AND EXPENSE

From 01-Jul-2019 To 30-Jun-2020

Rowa Investments Pty Ltd ATF Lawrence Superannuation Fund

WRS91181



Ex Date	Payment Date	Security Name	Security Code	Transaction Type	Franking Credits	Amount in Reporting Currency	Amount in Local Currency	Local Currency
Income								
17/07/2019	17/07/2019	Private Banking Account	Cash	Interest		\$8.48	8.48	AUD
08/08/2019	17/09/2019	iShares TOPIX ETF	1475	Distribution	0.00	\$174.20	174.20	AUD
12/08/2019	12/08/2019	Private Banking Account	Cash	Interest		\$7.73	7.73	AUD
10/09/2019	10/09/2019	Private Banking Account	Cash	Interest		\$11.03	11.03	AUD
26/09/2019	09/10/2019	Vanguard Funds FTSE Dev. EU ex UK	VERX	Distribution	0.00	\$107.99	107.99	AUD
27/09/2019	11/10/2019	State Street S&P/ASX50 Fund	SFY	Distribution	552.61	\$1,385.67	1,385.67	AUD
14/10/2019	14/10/2019	Private Banking Account	Cash	Interest		\$12.95	12.95	AUD
13/11/2019	13/11/2019	Private Banking Account	Cash	Interest		\$8.56	8.56	AUD
06/12/2019	06/12/2019	Private Banking Account	Cash	Interest		\$8.21	8.21	AUD
12/12/2019	27/12/2019	Vanguard Funds FTSE Dev. EU ex UK	VERX	Distribution	0.00	\$80.78	80.78	AUD
20/12/2019	30/12/2019	iShares Asia Trust Core MSCI Asia Ex JP	3010	Distribution	0.00	\$1,314.01	1,314.01	AUD
30/12/2019	13/01/2020	State Street S&P/ASX50 Fund	SFY	Distribution	259.17	\$889.47	889.47	AUD
30/12/2019	13/01/2020	State Street S&P/ASX200 Financial	OZF	Distribution	345.06	\$850.33	850.33	AUD
02/01/2020	17/01/2020	VanEck Vectors Aust Property ETF	MVA	Distribution	13.85	\$618.50	618.50	AUD
02/01/2020	17/01/2020	VanEck Vectors S&P/ASX Midcap ETF	MVE	Distribution	72.00	\$303.30	303.30	AUD
02/01/2020	17/01/2020	VanEck Vectors Small Companies ETF	MVS	Distribution	67.60	\$302.86	302.86	AUD
09/01/2020	09/01/2020	Private Banking Account	Cash	Interest		\$8.37	8.37	AUD
06/02/2020	19/03/2020	iShares TOPIX ETF	1475	Distribution	0.00	\$197.99	197.99	AUD
07/02/2020	07/02/2020	Private Banking Account	Cash	Interest		\$9.16	9.16	AUD
04/03/2020	04/03/2020	Private Banking Account	Cash	Interest		\$8.91	8.91	AUD
26/03/2020	08/04/2020	Vanguard Funds FTSE Dev. EU ex UK	VERX	Distribution	0.00	\$140.71	140.71	AUD
30/03/2020	14/04/2020	State Street S&P/ASX50 Fund	SFY	Distribution	336.93	\$774.66	774.66	AUD
03/04/2020	03/04/2020	Private Banking Account	Cash	Interest		\$2.14	2.14	AUD
11/06/2020	24/06/2020	Vanguard Funds FTSE Dev. EU ex UK	VERX	Distribution	0.00	\$310.72	310.72	AUD
29/06/2020	10/07/2020	State Street S&P/ASX50 Fund	SFY	Distribution	108.32	\$659.47	659.47	AUD
29/06/2020	10/07/2020	State Street S&P/ASX200 Financial	OZF	Distribution	95.88	\$110.13	110.13	AUD
30/06/2020	24/07/2020	VanEck Vectors Aust Property ETF	MVA	Distribution	15.45	\$689.92	689.92	AUD
30/06/2020	24/07/2020	VanEck Vectors Small Companies ETF	MVS	Distribution	67.17	\$300.96	300.96	AUD
30/06/2020	24/07/2020	VanEck Vectors S&P/ASX Midcap ETF	MVE	Distribution	72.61	\$305.86	305.86	AUD
Total Income						\$2,006.66	\$9,603.07	9,603.07
Expenses*								
Adviser Fees								
31/07/2019	07/08/2019	CASH Adviser On-Going Service Fee	Cash	Withdrawal		(\$193.98)	(193.98)	AUD
31/08/2019	06/09/2019	CASH Adviser On-Going Service Fee	Cash	Withdrawal		(\$189.97)	(189.97)	AUD
30/09/2019	09/10/2019	CASH Adviser On-Going Service Fee	Cash	Withdrawal		(\$187.86)	(187.86)	AUD
31/10/2019	12/11/2019	CASH Adviser On-Going Service Fee	Cash	Withdrawal		(\$194.38)	(194.38)	AUD

INCOME AND EXPENSE

From 01-Jul-2019 To 30-Jun-2020

Rowa Investments Pty Ltd ATF Lawrence Superannuation Fund

WRS91181



Ex Date	Payment Date	Security Name	Security Code	Transaction Type	Franking Credits	Amount in Reporting Currency	Amount in Local Currency	Local Currency
30/11/2019	09/12/2019	CASH Adviser On-Going Service Fee	Cash	Withdrawal		(\$191.15)	(191.15)	AUD
31/12/2019	10/01/2020	CASH Adviser On-Going Service Fee	Cash	Withdrawal		(\$198.01)	(198.01)	AUD
31/01/2020	06/02/2020	CASH Adviser On-Going Service Fee	Cash	Withdrawal		(\$202.01)	(202.01)	AUD
29/02/2020	06/03/2020	CASH Adviser On-Going Service Fee	Cash	Withdrawal		(\$190.16)	(190.16)	AUD
31/03/2020	07/04/2020	CASH Adviser On-Going Service Fee	Cash	Withdrawal		(\$167.53)	(167.53)	AUD
30/04/2020	07/05/2020	CASH Adviser On-Going Service Fee	Cash	Withdrawal		(\$157.52)	(157.52)	AUD
31/05/2020	09/06/2020	CASH Adviser On-Going Service Fee	Cash	Withdrawal		(\$166.58)	(166.58)	AUD
30/06/2020	07/07/2020	CASH Adviser On-Going Service Fee	Cash	Withdrawal		(\$171.58)	(171.58)	AUD
Adviser Fees						(\$2,210.73)	(2,210.73)	
Management Fees								
31/07/2019	07/08/2019	CASH Management Fee	Cash	Withdrawal		(\$218.57)	(218.57)	AUD
31/08/2019	06/09/2019	CASH Management Fee	Cash	Withdrawal		(\$214.09)	(214.09)	AUD
30/09/2019	09/10/2019	CASH Management Fee	Cash	Withdrawal		(\$211.72)	(211.72)	AUD
31/10/2019	12/11/2019	CASH Management Fee	Cash	Withdrawal		(\$219.00)	(219.00)	AUD
30/11/2019	09/12/2019	CASH Management Fee	Cash	Withdrawal		(\$215.36)	(215.36)	AUD
31/12/2019	13/01/2020	CASH Management Fee	Cash	Withdrawal		(\$223.11)	(223.11)	AUD
31/01/2020	06/02/2020	CASH Management Fee	Cash	Withdrawal		(\$227.67)	(227.67)	AUD
29/02/2020	06/03/2020	CASH Management Fee	Cash	Withdrawal		(\$214.30)	(214.30)	AUD
31/03/2020	07/04/2020	CASH Management Fee	Cash	Withdrawal		(\$188.74)	(188.74)	AUD
30/04/2020	07/05/2020	CASH Management Fee	Cash	Withdrawal		(\$177.48)	(177.48)	AUD
31/05/2020	09/06/2020	CASH Management Fee	Cash	Withdrawal		(\$187.68)	(187.68)	AUD
30/06/2020	07/07/2020	CASH Management Fee	Cash	Withdrawal		(\$193.34)	(193.34)	AUD
Management Fees						(\$2,491.06)	(2,491.06)	
Total Expenses*						(\$4,701.79)	(4,701.79)	
TOTAL						\$2,006.66	\$4,901.28	4,901.28

*All Fees are inclusive of GST

30700 - Auditor's Remuneration

2020 Financial Year

Preparer Christina Subramaniam

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30700	Auditor's Remuneration	\$627.00	\$715.00	(12.31)%
TOTAL		CY Balance	LY Balance	
		\$627.00	\$715.00	

Supporting Documents

- General Ledger [Report](#)
- 2019 LAWR0005 Audit Invoice INV-0749.pdf [30700](#)

Standard Checklist

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

Lawrence Superannuation Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Auditor's Remuneration (30700)					
Auditor's Remuneration (30700)					
18/12/2019	Internet External Transfer to 633000 147076798 Ref NO 6267650 INV0749 - Superannuation Audit Assistance		627.00		627.00 DR
			627.00		627.00 DR

Total Debits: 627.00

Total Credits: 0.00



TAX INVOICE

Lawrence Superannuation Fund
Attention: Wainwright & Roslyn
Unit 107
45C Newstead Terrace
NEWSTEAD QLD 4006

Invoice Date
16 Dec 2019

Invoice Number
INV-0749

Reference
2019 Lawrence

ABN
18 160 477 430

Superannuation Audit
Assistance Pty Ltd
Attention: Thomas Nasmyth
PO Box 945
HAMILTON QLD 4007
super.audit.assistance@gmail.com

Description	Quantity	Unit Price	GST	Amount AUD
Audit of the 2019 Financial Statements, Income Tax Return, attached schedules and the operations of your Superannuation Fund.	1.00	570.00	10%	570.00
			Subtotal	570.00
			TOTAL GST 10%	57.00
			TOTAL AUD	627.00

Due Date: 30 Dec 2019

Bendigo Bank
BSB 633 000
Account 1470 767 98

(For direct deposits please use the invoice number or your fund name as a reference)

[View and pay online now](#)

PAYMENT ADVICE

To: Superannuation Audit Assistance Pty Ltd
Attention: Thomas Nasmyth
PO Box 945
HAMILTON QLD 4007
super.audit.assistance@gmail.com

Customer Lawrence Superannuation Fund
Invoice Number INV-0749
Amount Due **627.00**
Due Date 30 Dec 2019
Amount Enclosed

Enter the amount you are paying above

30800 - ASIC Fees

2020 Financial Year

Preparer Christina Subramaniam

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30800	ASIC Fees	\$54.00	\$53.00	1.89%
TOTAL		CY Balance	LY Balance	
		\$54.00	\$53.00	

Supporting Documents

- General Ledger [Report](#)
- ASIC Rowa Investments Pty Ltd.pdf [30800](#)

Standard Checklist

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

Lawrence Superannuation Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
ASIC Fees (30800)					
ASIC Fees (30800)					
18/05/2020	Internet Transfer Debit to 42871655 Reference No 25593400 ASIC Repd Personal		54.00		54.00 DR
			54.00		54.00 DR

Total Debits: 54.00

Total Credits: 0.00



ASIC
Australian Securities & Investments Commission

ABN 86 768 265 615

ROWA INVESTMENTS PTY LTD
SAM GRECO & CO. BUSINESS FOCUSED SOLUTIONS
PO BOX 354
ASPLEY QLD 4034

INVOICE STATEMENT
Issue date 10 May 20
ROWA INVESTMENTS PTY LTD

ACN 158 273 217
Account No. 22 158273217

Summary

Opening Balance	\$0.00
New items	\$54.00
Payments & credits	\$0.00
TOTAL DUE	\$54.00

- Amounts are not subject to GST. (Treasurer's determination - exempt taxes, fees and charges).
- Payment of your annual review fee will maintain your registration as an Australian company.

Transaction details are listed on the back of this page

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

*Paid Suncorp 18-5-20 \$54
00011484 400
Repaid by Super Fund Acct. T/F 18-5-20 \$54
00025593 400*

Personal B-Pay

Please pay

Immediately	\$0.00
By 10 Jul 20	\$54.00

If you have already paid please ignore this invoice statement.

- Late fees will apply if you do NOT
 - tell us about a change during the period that the law allows
 - bring your company or scheme details up to date within 28 days of the date of issue of the annual statement, or
 - pay your review fee within 2 months of the annual review date.
- Information on late fee amounts can be found on the ASIC website.



ASIC
Australian Securities & Investments Commission

PAYMENT SLIP
ROWA INVESTMENTS PTY LTD

ACN 158 273 217 Account No: 22 158273217



22 158273217

TOTAL DUE	\$54.00
Immediately	\$0.00
By 10 Jul 20	\$54.00

Payment options are listed on the back of this payment slip



Biller Code: 17301
Ref: 2291582732171



*814 129 0002291582732171 70

31500 - Bank Charges

2020 Financial Year

Preparer Christina Subramaniam

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
31500	Bank Charges	\$2.00	\$22.00	(90.91)%
TOTAL		CY Balance	LY Balance	
		\$2.00	\$22.00	

Supporting Documents

- General Ledger [Report](#)
- EXP Bank Charges.pdf [31500](#)

Standard Checklist

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

Lawrence Superannuation Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Bank Charges (31500)					
Bank Charges (31500)					
31/12/2019	Transaction Fee		2.00		2.00 DR
			2.00		2.00 DR
Total Debits:			2.00		
Total Credits:				0.00	

Account Transactions Continued

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			1,643,221.51
20 Dec 2019	DIRECT CREDIT WBC DIVIDEND 001235939359		4,174.40	1,647,395.91
23 Dec 2019	DIRECT CREDIT ATO ATO002000012010750		32,080.61	1,679,476.52
31 Dec 2019	CREDIT INTEREST		28.37	1,679,504.89
31 Dec 2019	TRANSACTION FEE	2.00		1,679,502.89
	CLOSING BALANCE			1,679,502.89

Summary of Transaction Fees and BPAY Service Fees for this period:

Fee Type	Total items	Items Free	Items Charged	Item Cost	Fee Amount
453427161					
TRANSACTION FEE CHARGED ON 31/12/2019					
INTERNET/ALLFI IMMEDIATE EXTERNAL TRF	1	0	1	2.00	2.00
Total					2.00



001511BUSINESSDL152833PR-ES48-S20001399

Summary of Interest, Fees and Charges on this account for period 1 July 2019 - 31 December 2019

Suncorp:	This Period	1 July to date	Government:	This Period	1 July to date
Interest Paid	\$4,894.27	\$4,894.27	Government Duties/Taxes	\$0.00	
Interest Charged	\$0.00	\$0.00	Withholding Tax	\$0.00	
Bank Fees Charged	\$2.00		Other Financial Institutions:		
			ATM Operator Fee	\$0.00	

Notes: Please check all entries on your statement and notify Suncorp Bank immediately of any errors or omissions. Should you have a query about your account please call 13 11 55.

Please retain this statement for taxation purposes.

41600 - Pensions Paid

2020 Financial Year

Preparer Christina Subramaniam

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
LAWWAI00005P	(Pensions Paid) Lawrence, Wainwright - Pension (Account Based Pension 4)	\$190.00	\$370.00	(48.65)%
LAWWAI00002P	(Pensions Paid) Lawrence, Wainwright - Pension (Pension No. 2)	\$84,591.96	\$44,790.00	88.86%
LAWWAI00001P	(Pensions Paid) Lawrence, Wainwright - Pension (Pension)	\$28,450.00	\$55,140.00	(48.4)%
LAWROS00001P	(Pensions Paid) Lawrence, Roslyn Ann - Pension (Pension)	\$58,710.00	\$55,510.00	5.76%
LAWROS00010P	(Pensions Paid) Lawrence, Roslyn Ann - Pension (Account Based Pension 5)	\$1,290.00	\$2,490.00	(48.19)%
TOTAL		CY Balance	LY Balance	
		\$173,231.96	\$158,300.00	

Supporting Documents

- Pension Summary Report [Report](#)

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

Lawrence Superannuation Fund

Pension Summary

As at 30 June 2020

Member Name : Lawrence, Wainwright

Member Age : 69* (Date of Birth : 05/03/1950)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
LAWWAI 00001P	Account Based Pension	30/06/2016	98.90%	2.50%	\$28,450.00*	N/A	\$28,450.00	\$0.00	\$28,450.00	\$0.00

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

LAWWAI 00002P	Account Based Pension	30/06/2016	7.41%	2.50%	\$23,020.00*	N/A	\$84,591.96	\$0.00	\$84,591.96	NIL
---------------	-----------------------	------------	-------	-------	--------------	-----	-------------	--------	-------------	-----

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

LAWWAI 00005P	Account Based Pension	01/07/2016	7.67%	2.50%	\$190.00*	N/A	\$190.00	\$0.00	\$190.00	\$0.00
---------------	-----------------------	------------	-------	-------	-----------	-----	----------	--------	----------	--------

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

					\$51,660.00	\$0.00	\$113,231.96	\$0.00	\$113,231.96	\$0.00
--	--	--	--	--	-------------	--------	--------------	--------	--------------	--------

Member Name : Lawrence, Roslyn Ann

Member Age : 68* (Date of Birth : 22/01/1951)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
LAWROS 00001P	Account Based Pension	01/07/2015	96.08%	2.50%	\$28,490.00*	N/A	\$58,710.00	\$0.00	\$58,710.00	NIL

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

LAWROS 00010P	Account Based Pension	01/07/2018	100.00 %	2.50%	\$1,290.00*	N/A	\$1,290.00	\$0.00	\$1,290.00	\$0.00
---------------	-----------------------	------------	----------	-------	-------------	-----	------------	--------	------------	--------

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

Lawrence Superannuation Fund

Pension Summary

As at 30 June 2020

					\$29,780.00	\$0.00	\$60,000.00	\$0.00	\$60,000.00	\$0.00
--	--	--	--	--	-------------	--------	-------------	--------	-------------	--------

Total :

					\$81,440.00	\$0.00	\$173,231.96	\$0.00	\$173,231.96	\$0.00
--	--	--	--	--	-------------	--------	--------------	--------	--------------	--------

*Age as at 01/07/2019 or pension start date for new pensions.

46000 - Benefits Paid/Transfers Out

2020 Financial Year

Preparer Christina Subramaniam

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
LAWWAI00003A	(Benefits Paid/Transfers Out) Lawrence, Wainwright - Accumulation (Accumulation)			0%
TOTAL		CY Balance	LY Balance	

Supporting Documents

- General Ledger [Report](#)
- SUPERANNUATION LUMP SUM PRE-PAYMENT STATEMENT.pdf [LAWWAI00003A](#)

Standard Checklist

- Attach appropriate documentation in case of death or disability benefits or marriage breakdown
- Attach copies of Minutes, Rollover Benefits Statement, Lump Sum Payment form etc
- Ensure benefit calculated in accordance with Trust Deed

Lawrence Superannuation Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Benefits Paid/Transfers Out (46000)					
<i>(Benefits Paid/Transfers Out) Lawrence, Wainwright - Accumulation (LAWWWAI00003A)</i>					
17/11/2019	Lump Sum - Accumulation Account Balance		42,768.04		42,768.04 DR
17/11/2019	System Member Journals			42,768.04	0.00 DR
			42,768.04	42,768.04	0.00 DR

Total Debits: 42,768.04

Total Credits: 42,768.04

Superannuation lump sum pre-payment statement

Warning: This form has been designed to assist you to prepare the Australian Tax Office's Superannuation lump sum pre-payment statement. It cannot be lodged with the Australian Tax Office and should not be given to fund members.

PART 1 – SUPERANNUATION PROVIDER TO COMPLETE

Section A: Superannuation provider details

1 Superannuation fund, ADF, RSA or annuity provider name

LAWRENCE SUPERANNUATION FUND

2 Postal address

UNIT 10
15-17 ALLEN STREET

Suburb/town/locality

HAMILTON

State/territory

QLD

Postcode

4007

3 Australian business number (ABN) or withholder payer number

91141426827

4 Authorised contact person

Title: MR

Family name

LAWRENCE

First given name

Other given names

WAINWRIGHT

5 Daytime phone number (include area code)

0402894594

Section B: Member's details

6 Your full name

Title: MR

Family name

LAWRENCE

First given name

Other given names

WAINWRIGHT

7 Current postal address

UNIT 10
15-17 ALLEN STREET

Suburb/town/locality

HAMILTON

State/territory

QLD

Postcode

4007

8 Date of birth

05 MARCH 1950

Section C: Superannuation lump sum payment details

9 Lump sum payment is calculated to this date

10 Superannuation lump sum components

Taxable component

Taxed element \$

Untaxed element \$

Tax-free component \$

Total amount \$

11 Preservation amounts of the superannuation lump sum

Preserved amount \$

Restricted non-preserved \$

Unrestricted non-preserved \$

Total amount \$

Section D: Superannuation provider's signature

12 Date the statement is issued to the member

13 Member is to return statement by

14 Superannuation fund's, ADF's, RSA's or annuity provider's signature

Date

PART 2 – MEMBER TO COMPLETE

Section E: Cash amount

1 Pay me a gross cash amount of: \$

I understand that this amount may be subject to tax.

! You may wish to speak with a tax professional or your superannuation fund, ADF, RSA or annuity provider to make sure you are aware of your tax obligations and superannuation roll over options.

Section F: Rollover payment

2 Roll over my payment to: (provide the full name of fund, RSA or annuity provider)

3 Fund ABN

4 Superannuation fund, ADF, RSA or annuity provider postal address:

Suburb/town/locality

State/territory

Postcode

5 Member account number

6 Roll over an amount of: \$

Section G: Member's declaration

I authorise my superannuation lump sum to be paid as instructed on this statement.

Name (print in block letters)

Signature

Date

! You should keep a copy of the statement for your records for a period of five years.

48500 - Income Tax Expense

2020 Financial Year

Preparer Christina Subramaniam

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
48500	Income Tax Expense	(\$21,207.51)	(\$32,339.61)	(34.42)%
TOTAL		CY Balance	LY Balance	
		(\$21,207.51)	(\$32,339.61)	

Supporting Documents

- 2020 Statement Of Taxable Income.pdf 48500

Lawrence Superannuation Fund
Statement of Taxable Income

For the year ended 30 June 2020

	2020
	\$
Benefits accrued as a result of operations	(374,713.59)
Less	
Exempt current pension income	116,028.00
Realised Accounting Capital Gains	2,692.36
Accounting Trust Distributions	10,280.44
	<u>129,000.80</u>
Add	
Decrease in MV of investments	287,579.52
SMSF non deductible expenses	11,111.00
Pension Payments	173,231.96
Franking Credits	21,285.66
Foreign Credits	81.03
Net Capital Gains	2,369.00
Taxable Trust Distributions	5,412.74
Distributed Foreign income	3,169.34
	<u>504,240.25</u>
SMSF Annual Return Rounding	(0.86)
	<u>525.00</u>
Taxable Income or Loss	<u>525.00</u>
Income Tax on Taxable Income or Loss	78.75
Less	
Franking Credits	21,285.66
Foreign Credits	0.60
	<u>(21,286.26)</u>
CURRENT TAX OR REFUND	<u>(21,207.51)</u>
Supervisory Levy	259.00
AMOUNT DUE OR REFUNDABLE	<u>(20,948.51)</u>

49000 - Profit/Loss Allocation Account

2020 Financial Year

Preparer Christina Subramaniam

Reviewer James McMahon

Status N/A - Not Applicable

Account Code	Description	CY Balance	LY Balance	Change
49000	Profit/Loss Allocation Account	(\$353,506.08)	\$103,861.16	(440.36)%
TOTAL		CY Balance	LY Balance	
		(\$353,506.08)	\$103,861.16	

Supporting Documents

No supporting documents

50000 - Members

2020 Financial Year

Preparer Christina Subramaniam

Reviewer Sam Greco

Status Completed

Account Code	Description	Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	Change
LAWROS00001P	Lawrence, Roslyn Ann - Pension (Pension)	(\$1,139,779.59)		\$63,192.62	\$58,710.00	(\$2,550.02)	(\$1,020,426.99)	(10.47)%
LAWROS00002A	Lawrence, Roslyn Ann - Accumulation (Accumulation)							
LAWROS00008P	Lawrence, Roslyn Ann - Pension (Account Based Pension 3)							0%
LAWROS00009P	Lawrence, Roslyn Ann - Pension (Account Based Pension 4)							0%
LAWROS00010P	Lawrence, Roslyn Ann - Pension (Account Based Pension 5)	(\$51,430.85)		\$2,921.08	\$1,290.00	(\$117.86)	(\$47,337.63)	(7.96)%
LAWWAI00001P	Lawrence, Wainwright - Pension (Pension)	(\$1,138,016.74)		\$64,693.49	\$28,450.00	(\$2,610.40)	(\$1,047,483.65)	(7.96)%

Account Code	Description	Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	Change
LAWWAI00002P	Lawrence, Wainwright - Pension (Pension No. 2)	(\$920,921.30)		\$49,040.09	\$84,591.96	(\$1,979.63)	(\$789,268.88)	(14.3)%
LAWWAI00003A	Lawrence, Wainwright - Accumulation (Accumulation)	(\$50,037.71)		(\$84.45)	\$42,768.04	\$7,354.12		100%
LAWWAI00005P	Lawrence, Wainwright - Pension (Account Based Pension 4)	(\$7,608.34)		\$432.54	\$190.00	(\$17.46)	(\$7,003.26)	(7.95)%
TOTAL		Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	
		(\$3,307,794.53)		\$180,195.37	\$216,000.00	\$78.75	(\$2,911,520.41)	

Supporting Documents

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

Standard Checklist

- Attach copies of Members Statements

Lawrence Superannuation Fund

Members Statement

Wainwright Lawrence
 Unit 10 15-17 Allen Street
 Hamilton, Queensland, 4007, Australia

Your Details

Date of Birth : 05/03/1950
 Age: 70
 Tax File Number: Provided
 Date Joined Fund: 10/05/2012
 Service Period Start Date: 10/05/2012
 Date Left Fund:
 Member Code: LAWWAI00001P
 Account Start Date: 30/06/2016
 Account Phase: Retirement Phase
 Account Description: Pension

Nominated Beneficiaries Roslyn Ann Lawrence
 Vested Benefits 1,047,483.65
 Total Death Benefit 1,047,483.65
 Current Salary 0.00
 Previous Salary 0.00
 Disability Benefit 0.00

Your Balance

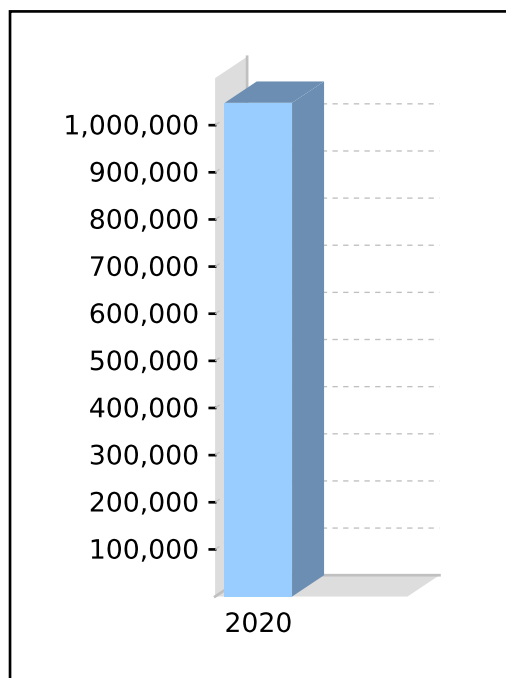
Total Benefits 1,047,483.65

Preservation Components

Preserved
 Unrestricted Non Preserved 1,047,483.65
 Restricted Non Preserved

Tax Components

Tax Free (98.90%) 1,035,961.34
 Taxable 11,522.31



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	1,138,016.74
<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	(64,693.49)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	28,450.00
Contributions Tax	
Income Tax	(2,610.40)
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 30/06/2020	1,047,483.65

Lawrence Superannuation Fund

Members Statement

Wainwright Lawrence
 Unit 10 15-17 Allen Street
 Hamilton, Queensland, 4007, Australia

Your Details

Date of Birth : 05/03/1950
 Age: 70
 Tax File Number: Provided
 Date Joined Fund: 10/05/2012
 Service Period Start Date: 10/05/2012
 Date Left Fund:
 Member Code: LAWWAI00002P
 Account Start Date: 30/06/2016
 Account Phase: Retirement Phase
 Account Description: Pension No. 2

Nominated Beneficiaries Roslyn Ann Lawrence
 Vested Benefits 789,268.88
 Total Death Benefit 789,268.88
 Current Salary 0.00
 Previous Salary 0.00
 Disability Benefit 0.00

Your Balance

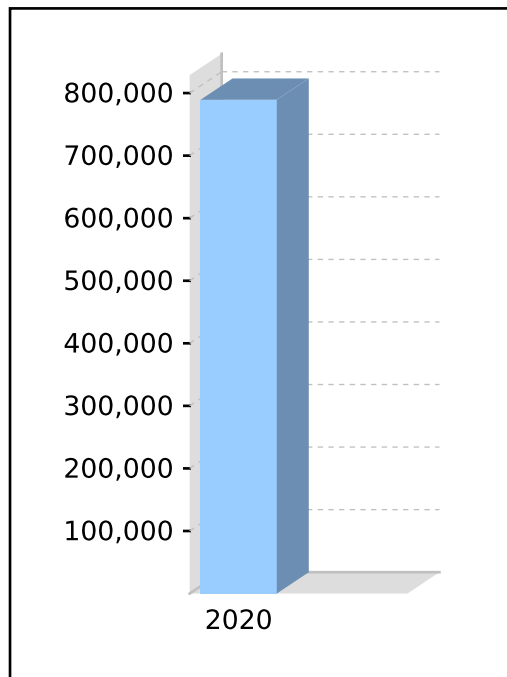
Total Benefits 789,268.88

Preservation Components

Preserved
 Unrestricted Non Preserved 789,268.88
 Restricted Non Preserved

Tax Components

Tax Free (7.41%) 58,475.10
 Taxable 730,793.78



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	920,921.30
<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	(49,040.09)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	84,591.96
Contributions Tax	
Income Tax	(1,979.63)
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 30/06/2020	789,268.88

Lawrence Superannuation Fund

Members Statement

Wainwright Lawrence
 Unit 10 15-17 Allen Street
 Hamilton, Queensland, 4007, Australia

Your Details

Date of Birth : 05/03/1950
 Age: 70
 Tax File Number: Provided
 Date Joined Fund: 10/05/2012
 Service Period Start Date:
 Date Left Fund: 17/11/2019
 Member Code: LAWWAI00003A
 Account Start Date 10/05/2012
 Account Phase: Accumulation Phase
 Account Description: Accumulation

Nominated Beneficiaries N/A
 Vested Benefits
 Total Death Benefit 0.00
 Current Salary 0.00
 Previous Salary 0.00
 Disability Benefit 0.00

Your Balance

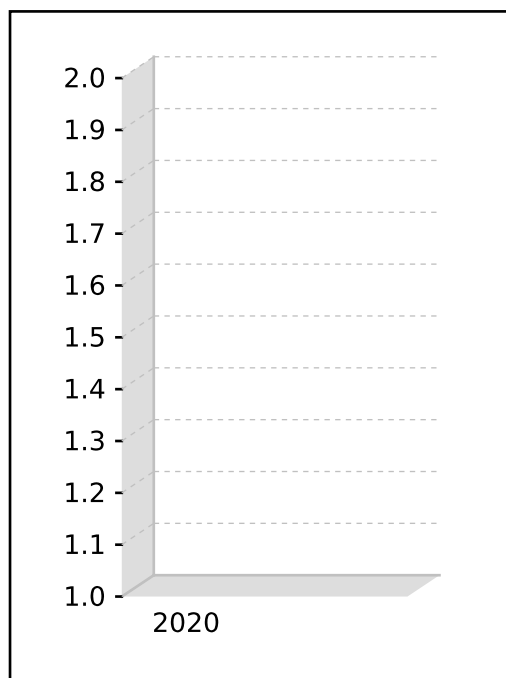
Total Benefits

Preservation Components

Preserved
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free
 Taxable



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	50,037.71
<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	84.45
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	7,354.12
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	42,768.04
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2020	0.00

Lawrence Superannuation Fund

Members Statement

Wainwright Lawrence
 Unit 10 15-17 Allen Street
 Hamilton, Queensland, 4007, Australia

Your Details

Date of Birth : 05/03/1950
 Age: 70
 Tax File Number: Provided
 Date Joined Fund: 10/05/2012
 Service Period Start Date:
 Date Left Fund:
 Member Code: LAWWAI00005P
 Account Start Date 01/07/2016
 Account Phase: Retirement Phase
 Account Description: Account Based Pension 4

Nominated Beneficiaries Roslyn Ann Lawrence
 Vested Benefits 7,003.26
 Total Death Benefit 7,003.26
 Current Salary 0.00
 Previous Salary 0.00
 Disability Benefit 0.00

Your Balance

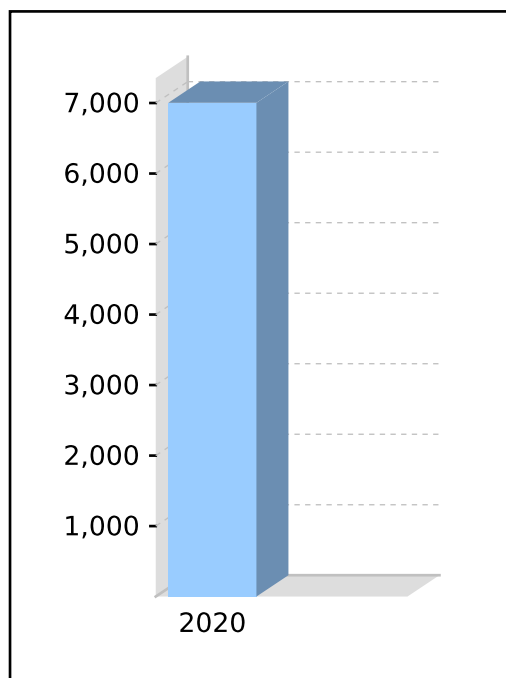
Total Benefits 7,003.26

Preservation Components

Preserved
 Unrestricted Non Preserved 7,003.26
 Restricted Non Preserved

Tax Components

Tax Free (7.67%) 537.29
 Taxable 6,465.97



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	7,608.34
<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	(432.54)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	190.00
Contributions Tax	
Income Tax	(17.46)
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 30/06/2020	7,003.26

Lawrence Superannuation Fund

Members Statement

Roslyn Ann Lawrence
 Unit 10 15-17 Allen Street
 Hamilton, Queensland, 4007, Australia

Your Details

Date of Birth : 22/01/1951
 Age: 69
 Tax File Number: Provided
 Date Joined Fund: 10/05/2012
 Service Period Start Date: 10/05/2012
 Date Left Fund:
 Member Code: LAWROS00001P
 Account Start Date 01/07/2015
 Account Phase: Retirement Phase
 Account Description: Pension

Nominated Beneficiaries Wainwright Lawrence

Vested Benefits 1,020,426.99
 Total Death Benefit 1,020,426.99
 Current Salary 0.00
 Previous Salary 0.00
 Disability Benefit 0.00

Your Balance

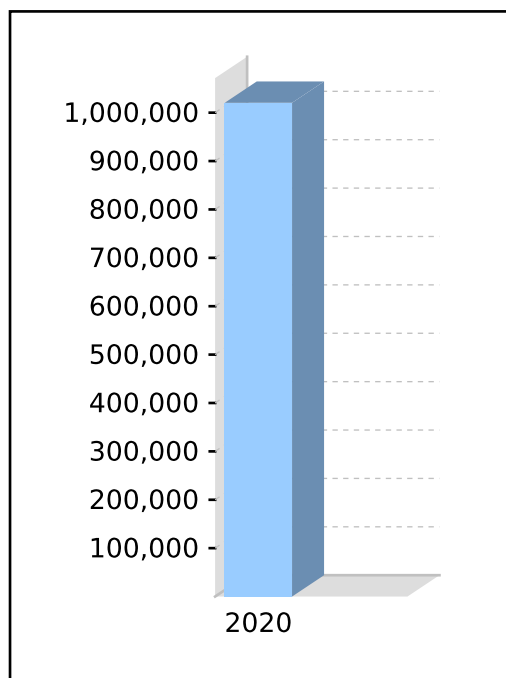
Total Benefits 1,020,426.99

Preservation Components

Preserved
 Unrestricted Non Preserved 1,020,426.99
 Restricted Non Preserved

Tax Components

Tax Free (96.08%) 980,426.24
 Taxable 40,000.75



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	1,139,779.59
<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	(63,192.62)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	58,710.00
Contributions Tax	
Income Tax	(2,550.02)
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 30/06/2020	1,020,426.99

Lawrence Superannuation Fund

Members Statement

Roslyn Ann Lawrence
 Unit 10 15-17 Allen Street
 Hamilton, Queensland, 4007, Australia

Your Details

Date of Birth : 22/01/1951
 Age: 69
 Tax File Number: Provided
 Date Joined Fund: 10/05/2012
 Service Period Start Date: 10/05/2012
 Date Left Fund: 17/11/2019
 Member Code: LAWROS00002A
 Account Start Date: 10/05/2012
 Account Phase: Accumulation Phase
 Account Description: Accumulation

Nominated Beneficiaries N/A
 Vested Benefits
 Total Death Benefit 0.00
 Current Salary 0.00
 Previous Salary 0.00
 Disability Benefit 0.00

Your Balance

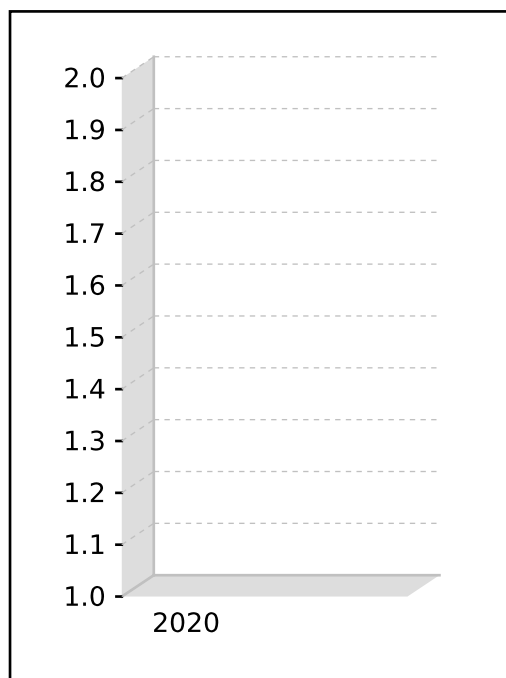
Total Benefits

Preservation Components

Preserved
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free
 Taxable



Your Detailed Account Summary

This Year

Opening balance at 01/07/2019

Increases to Member account during the period

Employer Contributions
 Personal Contributions (Concessional)
 Personal Contributions (Non Concessional)
 Government Co-Contributions
 Other Contributions
 Proceeds of Insurance Policies
 Transfers In
 Net Earnings
 Internal Transfer In

Decreases to Member account during the period

Pensions Paid
 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 30/06/2020

0.00

Lawrence Superannuation Fund

Members Statement

Roslyn Ann Lawrence
 Unit 10 15-17 Allen Street
 Hamilton, Queensland, 4007, Australia

Your Details

Date of Birth : 22/01/1951
 Age: 69
 Tax File Number: Provided
 Date Joined Fund: 10/05/2012
 Service Period Start Date: 10/05/2012
 Date Left Fund:
 Member Code: LAWROS00010P
 Account Start Date: 01/07/2018
 Account Phase: Retirement Phase
 Account Description: Account Based Pension 5

Nominated Beneficiaries: Wainwright Lawrence
 Vested Benefits: 47,337.63
 Total Death Benefit: 47,337.63
 Current Salary: 0.00
 Previous Salary: 0.00
 Disability Benefit: 0.00

Your Balance

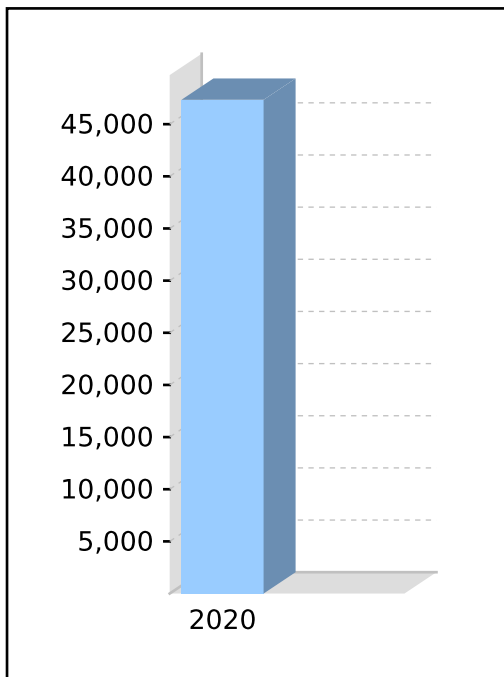
Total Benefits 47,337.63

Preservation Components

Preserved
 Unrestricted Non Preserved 47,337.63
 Restricted Non Preserved

Tax Components

Tax Free (100.00%) 47,337.63
 Taxable



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	51,430.85
<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	(2,921.08)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	1,290.00
Contributions Tax	
Income Tax	(117.86)
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 30/06/2020	47,337.63

Lawrence Superannuation Fund

Members Summary

As at 30 June 2020

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
Wainwright Lawrence (Age: 70)											
LAWWAI00001P - Pension - Tax Free: 98.90%											
1,138,016.74			(64,693.49)		28,450.00		(2,610.40)				1,047,483.65
LAWWAI00002P - Pension No. 2 - Tax Free: 7.41%											
920,921.30			(49,040.09)		84,591.96		(1,979.63)				789,268.88
LAWWAI00003A - Accumulation											
50,037.71			84.45				7,354.12	42,768.04			
LAWWAI00005P - Account Based Pension 4 - Tax Free: 7.67%											
7,608.34			(432.54)		190.00		(17.46)				7,003.26
2,116,584.09			(114,081.67)		113,231.96		2,746.63	42,768.04			1,843,755.79
Roslyn Ann Lawrence (Age: 69)											
LAWROS00001P - Pension - Tax Free: 96.08%											
1,139,779.59			(63,192.62)		58,710.00		(2,550.02)				1,020,426.99
LAWROS00002A - Accumulation											
LAWROS00010P - Account Based Pension 5 - Tax Free: 100.00%											
51,430.85			(2,921.08)		1,290.00		(117.86)				47,337.63

Lawrence Superannuation Fund

Members Summary

As at 30 June 2020

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
1,191,210.44			(66,113.70)		60,000.00		(2,667.88)				1,067,764.62
3,307,794.53			(180,195.37)		173,231.96		78.75	42,768.04			2,911,520.41

60400 - Bank Accounts

2020 Financial Year

Preparer Christina Subramaniam

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
MET453427161	Cash at Bank - Suncorp Acc:453427161	\$1,715,925.37	\$321,847.01	433.15%
METWRS91181	WRS: IMA Cash Transaction Account	\$10,005.72	\$11,010.40	(9.12)%
NAB302187792	NAB Trade Account #302187792	\$2,687.92	\$2,685.33	0.1%
TOTAL		CY Balance	LY Balance	
		\$1,728,619.01	\$335,542.74	

Supporting Documents

- Bank Statement Report [Report](#)
- BSTAT Suncorp Acc 453427161.pdf [MET453427161](#)
- BSTAT WRS IMA Cash Transaction Account.pdf [METWRS91181](#)
- BSTAT NAB Acc 302187792.pdf [NAB302187792](#)

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

Lawrence Superannuation Fund

Bank Statement Report

For The Period 01 July 2019 to 30 June 2020

Chart Code: 60400 / MET453427161

Account Name: Cash at Bank - Suncorp Acc:453427161

BSB and Account Number: 484799 453427161

Opening Balance - **Total Debits** + **Total Credits** = **Closing Balance**
 \$ 321,847.01 \$ 222,493.00 \$ 1,616,571.36 \$ 1,715,925.37

Data Feed Used

MYOB BankLink

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2019	Opening Balance			321,847.01		
31/07/2019	Credit Interest		20.20	321,867.21		
02/08/2019	Interest Tfr Redirected From 609382631 [Interest TRF to 453427161]		17,065.06	338,932.27		
02/08/2019	Mature Term Deposit from 609382631 [Vlosing Withdrawal to Internal A/C]		1,500,000.00	1,838,932.27		
31/08/2019	Credit Interest		443.56	1,839,375.83		
19/09/2019	Direct Credit Rio Tinto Ltd INT19/00088801 [System Matched Income Data]		2,153.06	1,841,528.89		
20/09/2019	Direct Credit Woodside INT19/00624498 [System Matched Income Data]		2,661.93	1,844,190.82		
25/09/2019	Direct Credit BHP Group Div AF380/01160734 [System Matched Income Data]		11,370.26	1,855,561.08		
26/09/2019	Direct Credit Santos Limited s00093253604 [System Matched Income Data]		1,409.78	1,856,970.86		
30/09/2019	Direct Credit IAG Dividend Pyt FIN19/01246169 [System Matched Income Data]		2,928.00	1,859,898.86		
30/09/2019	Direct Credit WOW Fnl Div 001233866140 [System Matched Income Data]		912.00	1,860,810.86		
30/09/2019	Credit Interest		447.00	1,861,257.86		
10/10/2019	Direct Credit South32 Dividend AF006/01036235 [System Matched Income Data]		410.51	1,861,668.37		
31/10/2019	Credit Interest		303.68	1,861,972.05		
17/11/2019	Internet Transfer Debit to 167066970 Reference NO 98272741 Inv204147 part - Sam Greco & Co Accountancy Fees	5,000.00		1,856,972.05		
17/11/2019	Internet Transfer Debit to 71490834 Reference NO 22726821 Accumulation Acct	51,000.00		1,805,972.05		

Lawrence Superannuation Fund
Bank Statement Report

For The Period 01 July 2019 to 30 June 2020

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
18/11/2019	Internet Reference NO 93871330 Inv204147 2nd Part (Sam Greco & Co - Accountancy Fees)	775.00		1,805,197.05		
30/11/2019	Credit Interest		21.88	1,805,218.93		
08/12/2019	Credit Interest		3,629.58	1,808,848.51		
09/12/2019	Internet Transfer NO 75251441 Wain Pension 20	105,000.00		1,703,848.51		
09/12/2019	Internet Transfer NO 53326440 Ros Pension 20	60,000.00		1,643,848.51		
18/12/2019	Internet External Transfer to 633000 147076798 Ref NO 6267650 INV0749 - Superannuation Audit Assistance	627.00		1,643,221.51		
20/12/2019	Direct Credit WBC Dividend 001235939359 [System Matched Income Data]		4,174.40	1,647,395.91		
23/12/2019	Direct Credit ATO ATO002000012010750		32,080.61	1,679,476.52		
31/12/2019	Credit Interest		28.37	1,679,504.89		
31/12/2019	Transaction Fee	2.00		1,679,502.89		
31/01/2020	Credit Interest		50.64	1,679,553.53		
02/02/2020	Credit Interest		10,390.41	1,689,943.94		
29/02/2020	Credit Interest		73.72	1,690,017.66		
20/03/2020	Direct Credit Woodside FIN19/00625076 [System Matched Income Data]		4,156.59	1,694,174.25		
24/03/2020	Direct Credit BHP Group DIV AI381/01152387 [System Matched Income Data]		9,940.36	1,704,114.61		
25/03/2020	Direct Credit IAG Dividend Pyt INT20/01239506 [System Matched Income Data]		1,464.00	1,705,578.61		
26/03/2020	Direct Credit Santos Limited S00093253604 [System Matched Income Data]		1,202.15	1,706,780.76		
31/03/2020	Credit Interest		56.70	1,706,837.46		
02/04/2020	Direct Credit South32 Dividend RAU20/01029326		334.72	1,707,172.18		
09/04/2020	Direct Credit WOW ITM DIV 001240627840 [System Matched Income Data]		736.00	1,707,908.18		
16/04/2020	Direct Credit Rio Tinto Ltd AUF19/00808518 [System Matched Income Data]		2,448.18	1,710,356.36		

Lawrence Superannuation Fund
Bank Statement Report

For The Period 01 July 2019 to 30 June 2020

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
23/04/2020	Credit Interest		4,663.01	1,715,019.37		
30/04/2020	Credit Interest		45.21	1,715,064.58		
18/05/2020	Internet Transfer Debit to 42871655 Reference No 25593400 ASIC Repd Personal	54.00		1,715,010.58		
18/05/2020	Internet Transfer Debit to 167066970 Reference NO 85969411 205093 ASIC fee - Sam Greco & Co	35.00		1,714,975.58		
31/05/2020	Credit Interest		48.84	1,715,024.42		
09/06/2020	Credit Interest		882.19	1,715,906.61		
30/06/2020	Credit Interest		18.76	1,715,925.37		
30/06/2020	CLOSING BALANCE			1,715,925.37		
		<u>222,493.00</u>	<u>1,616,571.36</u>			

Lawrence Superannuation Fund Bank Statement Report

For The Period 01 July 2019 to 30 June 2020

Chart Code: 60400 / METWRS91181
Account Name: WRS: IMA Cash Transaction Account
BSB and Account Number: 484799 WRS91181

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
\$ 11,010.40		\$ 22,817.08		\$ 21,812.40		\$ 10,005.72	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2019	Opening Balance			11,010.40		
10/07/2019	Vanguard Funds FTSE Dev. EU ex UK		762.91	11,773.31		
11/07/2019	State Street S&P/ASX50 Fund [Amount Receivable]		1,092.42	12,865.73		
11/07/2019	State Street S&P/ASX200 Financial [Amount Receivable]		390.01	13,255.74		
12/07/2019	CASH Adviser On-Going Service Fee	183.14		13,072.60		
12/07/2019	CASH Management Fee	206.38		12,866.22		
17/07/2019	CASH Interest		8.48	12,874.70		
22/07/2019	VanEck Vectors Aust Property EFT [Amount Receivable]		758.08	13,632.78		
22/07/2019	VanEck Vectors Small Companies EFT [Amount Receivable]		374.59	14,007.37		
22/07/2019	VanEck Vectors S&P/ASX Midcap EFT [Amount Receivable]		269.60	14,276.97		
26/07/2019	VanEck Vectors Aust Property EFT (Auto reprocessed due to distribution entered / deleted on 30/06/2020)		5,568.12	19,845.09		
07/08/2019	CASH Adviser On-Going Service Fee	193.98		19,651.11		
07/08/2019	CASH Management Fee	218.57		19,432.54		
12/08/2019	CASH Interest		7.73	19,440.27		
30/08/2019	VanEck Vectors Aust Property EFT (Auto reprocessed due to distribution entered / deleted on 30/06/2020)		5,059.94	24,500.21		
06/09/2019	CASH Adviser On-Going Service Fee	189.97		24,310.24		

Lawrence Superannuation Fund
Bank Statement Report

For The Period 01 July 2019 to 30 June 2020

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
06/09/2019	CASH Management Fee	214.09		24,096.15		
10/09/2019	CASH Interest		11.03	24,107.18		
17/09/2019	iShares TOPIX EFT		174.20	24,281.38		
09/10/2019	Vanguard Funds FTSE Dev. EU ex UK		107.99	24,389.37		
09/10/2019	CASH Adviser On-Going Service Fee	187.86		24,201.51		
09/10/2019	CASH Management Fee	211.72		23,989.79		
11/10/2019	State Street S&P/ASX50 Fund [System Matched Income Data]		1,385.67	25,375.46		
14/10/2019	CASH Interest		12.95	25,388.41		
12/11/2019	CASH Management Fee	219.00		25,169.41		
12/11/2019	CASH Adviser On-Going Service Fee	194.38		24,975.03		
13/11/2019	CASH Interest		8.56	24,983.59		
06/12/2019	CASH Interest		8.21	24,991.80		
09/12/2019	CASH Adviser On-Going Service Fee	191.15		24,800.65		
09/12/2019	CASH Management Fee	215.36		24,585.29		
27/12/2019	Vanguard Funds FTSE Dev. EU ex UK		80.78	24,666.07		
30/12/2019	iShares Asia Trust Core MSCI Asia Ex JP		1,314.01	25,980.08		
09/01/2020	CASH Interest		8.37	25,988.45		
10/01/2020	CASH Adviser On-Going Service Fee	198.01		25,790.44		
13/01/2020	State Street S&P/ASX50 Fund [System Matched Income Data]		889.47	26,679.91		
13/01/2020	State Street S&P/ASX200 Financial [System Matched Income Data]		850.33	27,530.24		
13/01/2020	CASH Management Fee	223.11		27,307.13		

Lawrence Superannuation Fund
Bank Statement Report

For The Period 01 July 2019 to 30 June 2020

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
17/01/2020	VanEck Vectors Small Companies EFT [System Matched Income Data]		302.86	27,609.99		
17/01/2020	VanEck Vectors S&P/ASX Midcap EFT [System Matched Income Data]		303.30	27,913.29		
17/01/2020	VanEck Vectors Aust Property EFT		618.50	28,531.79		
06/02/2020	CASH Adviser On-Going Service Fee	202.01		28,329.78		
06/02/2020	CASH Management Fee	227.67		28,102.11		
07/02/2020	CASH Interest		9.16	28,111.27		
28/02/2020	State Street S&P/ASX50 Fund	3,486.32		24,624.95		
02/03/2020	VanEck Vectors Aust Property EFT	1,113.39		23,511.56		
04/03/2020	CASH Interest		8.91	23,520.47		
06/03/2020	CASH Management Fee	214.30		23,306.17		
06/03/2020	CASH Adviser On-Going Service Fee	190.16		23,116.01		
13/03/2020	VanEck Vectors Aust Property EFT	2,991.98		20,124.03		
16/03/2020	State Street S&P/ASX50 Fund	7,024.57		13,099.46		
16/03/2020	VanEck Vectors Small Companies EFT	1,815.00		11,284.46		
16/03/2020	VanEck Vectors S&P/ASX Midcap EFT	1,659.43		9,625.03		
19/03/2020	iShares TOPIX EFT		197.99	9,823.02		
03/04/2020	CASH Interest070420		2.14	9,825.16		
07/04/2020	CASH Management Fee	188.74		9,636.42		
07/04/2020	CASH Adviser On-Going Service Fee	167.53		9,468.89		
08/04/2020	Vanguard Funds FTSE Dev. EU ex UK		140.71	9,609.60		
14/04/2020	State Street S&P/ASX50 Fund		774.66	10,384.26		

Lawrence Superannuation Fund
Bank Statement Report

For The Period 01 July 2019 to 30 June 2020

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
07/05/2020	CASH Adviser On-Going Service Fee	157.52		10,226.74		
07/05/2020	CASH Management Fee	177.48		10,049.26		
09/06/2020	CASH Adviser On-Going Service Fee	166.58		9,882.68		
09/06/2020	CASH Management Fee	187.68		9,695.00		
24/06/2020	Vanguard Funds FTSE Dev. EU ex UK		310.72	10,005.72		
30/06/2020	CLOSING BALANCE			10,005.72		
		<u>22,817.08</u>	<u>21,812.40</u>			

Lawrence Superannuation Fund
Bank Statement Report

For The Period 01 July 2019 to 30 June 2020

Chart Code: 60400 / NAB302187792

Account Name: NAB Trade Account #302187792

BSB and Account Number: 083052 302187792

Opening Balance - **Total Debits** + **Total Credits** = **Closing Balance**
 \$ 2,685.33 \$ 2.59 \$ 2,687.92

Data Feed Used

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2019	Opening Balance			2,685.33		
31/07/2019	Interest		0.33	2,685.66		
30/08/2019	Interest		0.30	2,685.96		
30/09/2019	Interest		0.29	2,686.25		
31/10/2019	Interest		0.33	2,686.58		
29/11/2019	Interest		0.29	2,686.87		
31/12/2019	Interest		0.32	2,687.19		
31/01/2020	Interest		0.31	2,687.50		
28/02/2020	Interest		0.28	2,687.78		
31/03/2020	Interest		0.14	2,687.92		
30/06/2020	CLOSING BALANCE			2,687.92		
			2.59			



036
ROWA INVESTMENTS PTY LTD ACN 158 273 217
ATF LAWRENCE SUPERANNUATION FUND
PO BOX 175
HAMILTON CENTRAL QLD 4007

Account Summary

Opening Balance	\$1,679,502.89
Total Withdrawals	\$89.00 -
Total Deposits	\$36,511.48+
Closing Balance	\$1,715,925.37
Earning Variable Interest	\$15,925.37
Earning flexiRate Interest	\$1,700,000.00

BSB Number	484-799
Account Number	453427161
Statement Period	1/01/2020 - 30/06/2020



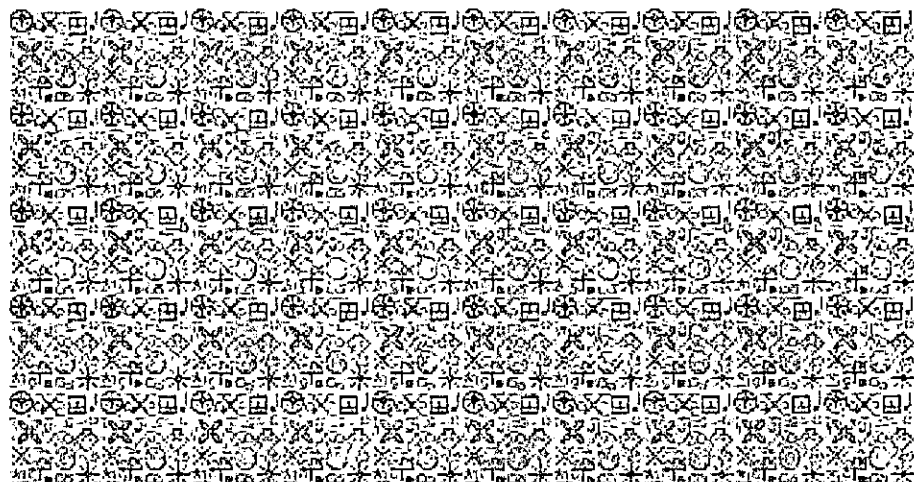
flexiRate Details
as at 30 Jun 2020

Start Date	End Date	Interest Rate	Amount
10 Jun 2020	10 Sep 2020	1.15% p.a.	200,000.00
04 Feb 2020	04 Aug 2020	1.65% p.a.	1,000,000.00
24 Apr 2020	24 Jul 2020	1.70% p.a.	500,000.00

Account Transactions

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			1,679,502.89
31 Jan 2020	CREDIT INTEREST		50.64	1,679,553.53
2 Feb 2020	CREDIT INTEREST		10,390.41	1,689,943.94
29 Feb 2020	CREDIT INTEREST		73.72	1,690,017.66
20 Mar 2020	DIRECT CREDIT WOODSIDE FIN19/00625076		4,156.59	1,694,174.25
24 Mar 2020	DIRECT CREDIT BHP GROUP DIV AI381/01152387		9,940.36	1,704,114.61
25 Mar 2020	DIRECT CREDIT IAG DIVIDEND PYT INT20/01239506		1,464.00	1,705,578.61
26 Mar 2020	DIRECT CREDIT SANTOS LIMITED S00093253604		1,202.15	1,706,780.76
31 Mar 2020	CREDIT INTEREST		56.70	1,706,837.46
	BALANCE CARRIED FORWARD			1,706,837.46

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Account Transactions Continued

Date	Transaction Details	Withdrawal	Deposit	Bal-----
	BALANCE BROUGHT FORWARD			1,706,857.40
2 Apr 2020	DIRECT CREDIT SOUTH32 DIVIDEND RAU20/01029326		334.72	1,707,172.18
9 Apr 2020	DIRECT CREDIT WOW ITM DIV 001240627840		736.00	1,707,908.18
16 Apr 2020	DIRECT CREDIT RIO TINTO LTD AUF19/00808518		2,448.18	1,710,356.36
23 Apr 2020	CREDIT INTEREST		4,663.01	1,715,019.37
30 Apr 2020	CREDIT INTEREST		45.21	1,715,064.58
18 May 2020	INTERNET TRANSFER DEBIT TO 42871655 REFERENCE NO 25593400 ASIC Repd Personal	54.00		1,715,010.58
18 May 2020	INTERNET TRANSFER DEBIT TO 167066970 REFERENCE NO 85969411 205093 ASIC fee	35.00		1,714,975.58
31 May 2020	CREDIT INTEREST		48.84	1,715,024.42
9 Jun 2020	CREDIT INTEREST		882.19	1,715,906.61
30 Jun 2020	CREDIT INTEREST		18.76	1,715,925.37
	CLOSING BALANCE			1,715,925.37

Summary of Interest, Fees and Charges on this account for period 1 January 2020 - 30 June 2020

Suncorp:	This Period	1 July to date	Government:	This Period	1 July to date
Interest Paid	\$16,229.48	\$21,123.75	Government Duties/Taxes	\$0.00	
Interest Charged	\$0.00	\$0.00	Withholding Tax	\$0.00	
Bank Fees Charged	\$0.00		Other Financial Institutions:		
			ATM Operator Fee	\$0.00	

Notes: Please check all entries on your statement and notify Suncorp Bank immediately of any errors or omissions. Should you have a query about your account please call 13 11 55.

Please retain this statement for taxation purposes.

1833T1BUSINESSDL18371PRE-E977 S1935 1387



036
ROWA INVESTMENTS PTY LTD ACN 158 273 217
ATF LAWRENCE SUPERANNUATION FUND
PO BOX 175
HAMILTON CENTRAL QLD 4007

Account Summary

Opening Balance	\$321,847.01
Total Withdrawals	\$222,404.00 -
Total Deposits	\$1,580,059.88+
Closing Balance	\$1,679,502.89
Earning Variable Interest	\$79,502.89
Earning flexiRate Interest	\$1,600,000.00

BSB Number	484-799
Account Number	453427161
Statement Period	1/07/2019 - 31/12/2019



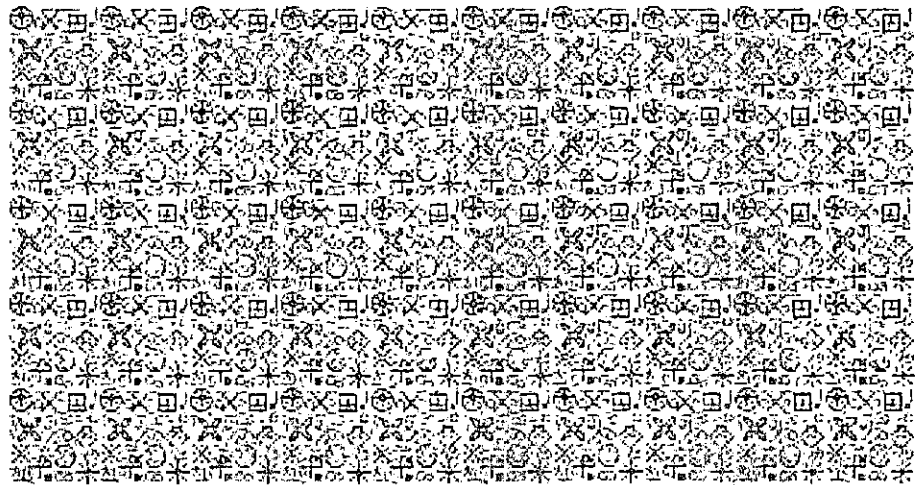
flexiRate Details
as at 31 Dec 2019

Start Date	End Date	Interest Rate	Amount
09 Dec 2019	09 Jun 2020	1.75% p.a.	100,000.00
02 Aug 2019	02 Feb 2020	2.05% p.a.	1,000,000.00
23 Oct 2019	23 Apr 2020	1.85% p.a.	500,000.00

Account Transactions

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			321,847.01
31 Jul 2019	CREDIT INTEREST		20.20	321,867.21
2 Aug 2019	INTEREST TFR REDIRECTED FROM 609382631		17,065.06	338,932.27
2 Aug 2019	MATURE TERM DEPOSIT FROM 609382631		1,500,000.00	1,838,932.27
31 Aug 2019	CREDIT INTEREST		443.56	1,839,375.83
19 Sep 2019	DIRECT CREDIT RIO TINTO LTD INT19/00088801		2,153.06	1,841,528.89
20 Sep 2019	DIRECT CREDIT WOODSIDE INT19/00624498		2,661.93	1,844,190.82
25 Sep 2019	DIRECT CREDIT BHP GROUP DIV AF380/01160734		11,370.26	1,855,561.08
26 Sep 2019	DIRECT CREDIT SANTOS LIMITED S00093253604		1,409.78	1,856,970.86
	BALANCE CARRIED FORWARD			1,856,970.86

001511BUSINESSDL152833PR-ES948 S1899 J399



Account Transactions Continued

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			1,856,970.00
30 Sep 2019	DIRECT CREDIT IAG DIVIDEND PYT FIN19/01246169		2,928.00	1,859,898.86
30 Sep 2019	DIRECT CREDIT WOW FNL DIV 001233866140		912.00	1,860,810.86
30 Sep 2019	CREDIT INTEREST		447.00	1,861,257.86
10 Oct 2019	DIRECT CREDIT SOUTH32 DIVIDEND AF006/01036235		410.51	1,861,668.37
31 Oct 2019	CREDIT INTEREST		303.68	1,861,972.05
17 Nov 2019	INTERNET TRANSFER DEBIT TO 167066970 REFERENCE NO 98272741 Inv204147 part	5,000.00		1,856,972.05
17 Nov 2019	INTERNET TRANSFER DEBIT TO 71490834 REFERENCE NO 22726821 Accumulation Acct	51,000.00		1,805,972.05
18 Nov 2019	INTERNET TRANSFER DEBIT TO 167066970 REFERENCE NO 93871330 Inv204147 2nd Part	775.00		1,805,197.05
30 Nov 2019	CREDIT INTEREST		21.88	1,805,218.93
8 Dec 2019	CREDIT INTEREST		3,629.58	1,808,848.51
9 Dec 2019	INTERNET TRANSFER DEBIT TO 42871655 REFERENCE NO 75251441 Wain Pension 20	105,000.00		1,703,848.51
9 Dec 2019	INTERNET TRANSFER DEBIT TO 42871655 REFERENCE NO 53326440 Ros Pension 20	60,000.00		1,643,848.51
18 Dec 2019	INTERNET EXTERNAL TRANSFER TO 633000 147076798 REF NO 6267650 INV0749	627.00		1,643,221.51
	BALANCE CARRIED FORWARD			1,643,221.51

001571BUSINESSDL152833PR-ES48 S1999 1399

Account Transactions Continued

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			1,643,221.51
20 Dec 2019	DIRECT CREDIT WBC DIVIDEND 001235939359		4,174.40	1,647,395.91
23 Dec 2019	DIRECT CREDIT ATO ATO002000012010750		32,080.61	1,679,476.52
31 Dec 2019	CREDIT INTEREST		28.37	1,679,504.89
31 Dec 2019	TRANSACTION FEE	2.00		1,679,502.89
	CLOSING BALANCE			1,679,502.89

Summary of Transaction Fees and BPAY Service Fees for this period:

Fee Type	Total items	Items Free	Items Charged	Item Cost	Fee Amount
453427161					
TRANSACTION FEE CHARGED ON 31/12/2019					
INTERNET/ALLFI IMMEDIATE EXTERNAL TRF	1	0	1	2.00	2.00
Total					2.00



001ST1BUSINESSDL152833PR-EG48 52000 1399

Summary of Interest, Fees and Charges on this account for period 1 July 2019 - 31 December 2019

Suncorp:	This Period	1 July to date	Government:	This Period	1 July to date
Interest Paid	\$4,894.27	\$4,894.27	Government Duties/Taxes	\$0.00	
Interest Charged	\$0.00	\$0.00	Withholding Tax	\$0.00	
Bank Fees Charged	\$2.00		Other Financial Institutions:		
			ATM Operator Fee	\$0.00	

Notes: Please check all entries on your statement and notify Suncorp Bank immediately of any errors or omissions. Should you have a query about your account please call 13 11 55.

Please retain this statement for taxation purposes.

ACCOUNT TRANSACTIONS - SETTLEMENT

From 01-Jul-2019 To 30-Jun-2020

Rowa Investments Pty Ltd ATF Lawrence Superannuation Fund

WRS91181



Settlement Date	Transaction Description	Type	Price	Quantity	Amount	Balance
Private Banking Account						
	Beginning Balance				\$11,010.40 AUD	\$11,010.40
10/07/2019	Vanguard Funds FTSE Dev. EU ex UK	Distribution	\$1.01	759.00	\$762.91 AUD	\$11,773.31
11/07/2019	State Street S&P/ASX50 Fund	Distribution	\$0.72	1,515.00	\$1,092.42 AUD	\$12,865.73
11/07/2019	State Street S&P/ASX200 Financial	Distribution	\$0.28	1,410.00	\$390.01 AUD	\$13,255.74
12/07/2019	CASH Adviser On-Going Service Fee	Withdrawal	\$1.00	-183.14	(\$183.14) AUD	\$13,072.60
12/07/2019	CASH Management Fee	Withdrawal	\$1.00	-206.38	(\$206.38) AUD	\$12,866.22
17/07/2019	CASH Interest	Interest	\$1.00	8.48	\$8.48 AUD	\$12,874.70
22/07/2019	VanEck Vectors Aust Property ETF	Distribution	\$0.46	1,648.00	\$758.08 AUD	\$13,632.78
22/07/2019	VanEck Vectors Small Companies ETF	Distribution	\$0.47	797.00	\$374.59 AUD	\$14,007.37
22/07/2019	VanEck Vectors S&P/ASX Midcap ETF	Distribution	\$0.40	674.00	\$269.60 AUD	\$14,276.97
26/07/2019	VanEck Vectors Aust Property ETF	Sell	\$25.99	215.00	\$5,568.12 AUD	\$19,845.09
07/08/2019	CASH Adviser On-Going Service Fee	Withdrawal	\$1.00	-193.98	(\$193.98) AUD	\$19,651.11
07/08/2019	CASH Management Fee	Withdrawal	\$1.00	-218.57	(\$218.57) AUD	\$19,432.54
12/08/2019	CASH Interest	Interest	\$1.00	7.73	\$7.73 AUD	\$19,440.27
30/08/2019	VanEck Vectors Aust Property ETF	Sell	\$25.91	196.00	\$5,059.94 AUD	\$24,500.21
06/09/2019	CASH Adviser On-Going Service Fee	Withdrawal	\$1.00	-189.97	(\$189.97) AUD	\$24,310.24
06/09/2019	CASH Management Fee	Withdrawal	\$1.00	-214.09	(\$214.09) AUD	\$24,096.15
10/09/2019	CASH Interest	Interest	\$1.00	11.03	\$11.03 AUD	\$24,107.18
17/09/2019	iShares TOPIX ETF	Distribution	\$0.24	850.00	\$174.20 AUD	\$24,281.38
09/10/2019	Vanguard Funds FTSE Dev. EU ex UK	Distribution	\$0.14	759.00	\$107.99 AUD	\$24,389.37
09/10/2019	CASH Adviser On-Going Service Fee	Withdrawal	\$1.00	-187.86	(\$187.86) AUD	\$24,201.51
09/10/2019	CASH Management Fee	Withdrawal	\$1.00	-211.72	(\$211.72) AUD	\$23,989.79
11/10/2019	State Street S&P/ASX50 Fund	Distribution	\$0.91	1,515.00	\$1,385.67 AUD	\$25,375.46
14/10/2019	CASH Interest	Interest	\$1.00	12.95	\$12.95 AUD	\$25,388.41
12/11/2019	CASH Management Fee	Withdrawal	\$1.00	-219.00	(\$219.00) AUD	\$25,169.41
12/11/2019	CASH Adviser On-Going Service Fee	Withdrawal	\$1.00	-194.38	(\$194.38) AUD	\$24,975.03
13/11/2019	CASH Interest	Interest	\$1.00	8.56	\$8.56 AUD	\$24,983.59
06/12/2019	CASH Interest	Interest	\$1.00	8.21	\$8.21 AUD	\$24,991.80
09/12/2019	CASH Adviser On-Going Service Fee	Withdrawal	\$1.00	-191.15	(\$191.15) AUD	\$24,800.65
09/12/2019	CASH Management Fee	Withdrawal	\$1.00	-215.36	(\$215.36) AUD	\$24,585.29
27/12/2019	Vanguard Funds FTSE Dev. EU ex UK	Distribution	\$0.11	759.00	\$80.78 AUD	\$24,666.07
30/12/2019	iShares Asia Trust Core MSCI Asia Ex JP	Distribution	\$0.24	5,421.00	\$1,314.01 AUD	\$25,980.08
09/01/2020	CASH Interest	Interest	\$1.00	8.37	\$8.37 AUD	\$25,988.45
10/01/2020	CASH Adviser On-Going Service Fee	Withdrawal	\$1.00	-198.01	(\$198.01) AUD	\$25,790.44
13/01/2020	State Street S&P/ASX50 Fund	Distribution	\$0.59	1,515.00	\$889.47 AUD	\$26,679.91
13/01/2020	State Street S&P/ASX200 Financial	Distribution	\$0.60	1,410.00	\$850.33 AUD	\$27,530.24
13/01/2020	CASH Management Fee	Withdrawal	\$1.00	-223.11	(\$223.11) AUD	\$27,307.13
17/01/2020	VanEck Vectors Small Companies ETF	Distribution	\$0.38	797.00	\$302.86 AUD	\$27,609.99
17/01/2020	VanEck Vectors S&P/ASX Midcap ETF	Distribution	\$0.45	674.00	\$303.30 AUD	\$27,913.29
17/01/2020	VanEck Vectors Aust Property ETF	Distribution	\$0.50	1,237.00	\$618.50 AUD	\$28,531.79

ACCOUNT TRANSACTIONS - SETTLEMENT

From 01-Jul-2019 To 30-Jun-2020

Rowa Investments Pty Ltd ATF Lawrence Superannuation Fund

WRS91181



Settlement Date	Transaction Description	Type	Price	Quantity	Amount	Balance
06/02/2020	CASH Adviser On-Going Service Fee	Withdrawal	\$1.00	-202.01	(\$202.01) AUD	\$28,329.78
06/02/2020	CASH Management Fee	Withdrawal	\$1.00	-227.67	(\$227.67) AUD	\$28,102.11
07/02/2020	CASH Interest	Interest	\$1.00	9.16	\$9.16 AUD	\$28,111.27
28/02/2020	State Street S&P/ASX50 Fund	Buy	\$62.03	56.00	(\$3,486.32) AUD	\$24,624.95
02/03/2020	VanEck Vectors Aust Property ETF	Buy	\$25.80	43.00	(\$1,113.39) AUD	\$23,511.56
04/03/2020	CASH Interest	Interest	\$1.00	8.91	\$8.91 AUD	\$23,520.47
06/03/2020	CASH Management Fee	Withdrawal	\$1.00	-214.30	(\$214.30) AUD	\$23,306.17
06/03/2020	CASH Adviser On-Going Service Fee	Withdrawal	\$1.00	-190.16	(\$190.16) AUD	\$23,116.01
13/03/2020	VanEck Vectors Aust Property ETF	Buy	\$23.29	128.00	(\$2,991.98) AUD	\$20,124.03
16/03/2020	State Street S&P/ASX50 Fund	Buy	\$49.64	141.00	(\$7,024.57) AUD	\$13,099.46
16/03/2020	VanEck Vectors Small Companies ETF	Buy	\$15.73	115.00	(\$1,815.00) AUD	\$11,284.46
16/03/2020	VanEck Vectors S&P/ASX Midcap ETF	Buy	\$22.97	72.00	(\$1,659.43) AUD	\$9,625.03
19/03/2020	iShares TOPIX ETF	Distribution	\$0.28	850.00	\$197.99 AUD	\$9,823.02
03/04/2020	CASH Interest	Interest	\$1.00	2.14	\$2.14 AUD	\$9,825.16
07/04/2020	CASH Management Fee	Withdrawal	\$1.00	-188.74	(\$188.74) AUD	\$9,636.42
07/04/2020	CASH Adviser On-Going Service Fee	Withdrawal	\$1.00	-167.53	(\$167.53) AUD	\$9,468.89
08/04/2020	Vanguard Funds FTSE Dev. EU ex UK	Distribution	\$0.19	759.00	\$140.71 AUD	\$9,609.60
14/04/2020	State Street S&P/ASX50 Fund	Distribution	\$0.45	1,712.00	\$774.66 AUD	\$10,384.26
07/05/2020	CASH Adviser On-Going Service Fee	Withdrawal	\$1.00	-157.52	(\$157.52) AUD	\$10,226.74
07/05/2020	CASH Management Fee	Withdrawal	\$1.00	-177.48	(\$177.48) AUD	\$10,049.26
09/06/2020	CASH Adviser On-Going Service Fee	Withdrawal	\$1.00	-166.58	(\$166.58) AUD	\$9,882.68
09/06/2020	CASH Management Fee	Withdrawal	\$1.00	-187.68	(\$187.68) AUD	\$9,695.00
24/06/2020	Vanguard Funds FTSE Dev. EU ex UK	Distribution	\$0.41	759.00	\$310.72 AUD	\$10,005.72
	Ending Balance				\$10,005.72 AUD	\$10,005.72

Statement

LAWRENCE SUPERANNUATION FUND
 PO BOX 354
 ASPLEY QLD 4034

Statement period:
 01/07/2019 to 31/12/2019
 Statement number:
 11

We're committed to protecting your online security

ePayments code

The ePayments code outlines where you could be liable for unauthorised electronic transactions involving your login, password or PINs. Please visit asic.gov.au and search for ePayments for more information.

Look after your password

It's important to keep your password secret at all times. A secure password is hard to guess and needs to be between 6 and 8 characters long, and consist of both letters and numbers. Your password should not contain your birth date or a recognisable part of your name.

The nabtrade service is provided by WealthHub Securities Limited ABN 83 089 718 249, AFSL No. 230704, A113409-1214



Your accounts


Your nabtrade cash products summary

LAWRENCE SUPERANNUATION FUND 083-052 302187792 (as at 31/12/2019) \$2,687.19 CR

LAWRENCE SUPERANNUATION FUND

083-052 302187792

Account details

	Billers Code : 102426 Ref : 3052302187792	Telephone & Internet Banking — BPAY® Contact your bank or financial institution to make this payment from your cheque, savings, debit or transaction account. More info: www.bpay.com.au	BSB 083-052
			Account number 302187792
			Interest rate as at 31/12/2019 0.10% P.A.

Account balance summary

Opening balance	\$2,685.33 CR
Total credits	\$1.86
Total debits	\$0.00
Closing balance	\$2,687.19 CR

Transaction details

Date	Details	Debits	Credits	Balance
01/07/2019	Balance brought forward			\$2,685.33 CR
31/07/2019	INTEREST		\$0.33	\$2,685.66 CR
30/08/2019	INTEREST		\$0.30	\$2,685.96 CR
30/09/2019	INTEREST		\$0.29	\$2,686.25 CR
31/10/2019	INTEREST		\$0.33	\$2,686.58 CR

LAWRENCE SUPERANNUATION FUND (continued)

Transaction details (continued)				
Date	Details	Debits	Credits	Balance
29/11/2019	INTEREST		\$0.29	\$2,686.87 CR
31/12/2019	INTEREST		\$0.32	\$2,687.19 CR
31/12/2019	Closing Balance			\$2,687.19 CR

Please check all entries and report apparent errors or possible unauthorised transactions immediately. NAB may subsequently adjust debits or credits, which may result in a change to your account balance to accurately reflect the obligations between us. For information on resolving problems or disputes call 13 13 80. Please retain this statement for tax purposes.

Statement

LAWRENCE SUPERANNUATION FUND
 PO BOX 354
 ASPLEY QLD 4034

Statement period:
 01/01/2020 to 30/06/2020
 Statement number:
 12

We're committed to protecting your online security

ePayments code

The ePayments code outlines where you could be liable for unauthorised electronic transactions involving your login, password or PINs. Please visit asic.gov.au and search for ePayments for more information.

Look after your password

It's important to keep your password secret at all times. A secure password is hard to guess and needs to be between 6 and 8 characters long, and consist of both letters and numbers. Your password should not contain your birth date or a recognisable part of your name.

The nabtrade service is provided by WealthHub Securities Limited ABN 83 089 718 249, AFSL No. 230704. A1134991114



Your accounts


Your nabtrade cash products summary

LAWRENCE SUPERANNUATION FUND 083-052 302187792 (as at 30/06/2020) \$2,687.92 CR

LAWRENCE SUPERANNUATION FUND

083-052 302187792

Account details

	Billers Code : 102426 Ref : 3052302187792	Telephone & Internet Banking — BPAY® Contact your bank or financial institution to make this payment from your cheque, savings, debit or transaction account. More info: www.bpay.com.au	BSB 083-052 <hr/> Account number 302187792 <hr/> Interest rate as at 30/06/2020 0.05% P.A.
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Account balance summary

Opening balance	\$2,687.19 CR
Total credits	\$0.73
Total debits	\$0.00
Closing balance	\$2,687.92 CR

Transaction details

Date	Details	Debits	Credits	Balance
01/01/2020	Balance brought forward			\$2,687.19 CR
31/01/2020	INTEREST		\$0.31	\$2,687.50 CR
28/02/2020	INTEREST		\$0.28	\$2,687.78 CR
13/03/2020	Please note from 13/03/2020 the interest rate on your account is 0.05%p.a.			\$2,687.78 CR

LAWRENCE SUPERANNUATION FUND (continued)**Transaction details (continued)**

Date	Details	Debits	Credits	Balance
31/03/2020	INTEREST		\$0.14	\$2,687.92 CR
30/06/2020	Closing Balance			\$2,687.92 CR

The following information is provided to assist in preparing your 2019/20 tax return

Account Number	083-052-302187792
Credit interest paid 2019/20 financial year	\$2.59
Withholding Tax	\$0.00

Please check all entries and report apparent errors or possible unauthorised transactions immediately. NAB may subsequently adjust debits or credits, which may result in a change to your account balance to accurately reflect the obligations between us. For information on resolving problems or disputes call 13 13 80. Please retain this statement for tax purposes.

60800 - Term Deposits

2020 Financial Year

Preparer Christina Subramaniam

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
SUNTD609382631	Suncorp T/D 609382631		\$1,500,000.00	100%
TOTAL		CY Balance	LY Balance	
			\$1,500,000.00	

Supporting Documents

- Bank Statement Report [Report](#)
- TD SunCorp Acc 609382631.pdf [SUNTD609382631](#)

Standard Checklist

- Attach Copies of Statements and Interest slips
- Attach copy of Bank Statement Report
- Ensure all Transactions have been entered

Lawrence Superannuation Fund

Bank Statement Report

For The Period 01 July 2019 to 30 June 2020

Chart Code: 60400 / MET453427161

Account Name: Cash at Bank - Suncorp Acc:453427161

BSB and Account Number: 484799 453427161

Opening Balance - **Total Debits** + **Total Credits** = **Closing Balance**
 \$ 321,847.01 \$ 222,493.00 \$ 1,616,571.36 \$ 1,715,925.37

Data Feed Used

MYOB BankLink

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2019	Opening Balance			321,847.01		
31/07/2019	Credit Interest		20.20	321,867.21		
02/08/2019	Interest Tfr Redirected From 609382631 [Interest TRF to 453427161]		17,065.06	338,932.27		
02/08/2019	Mature Term Deposit from 609382631 [Vlosing Withdrawal to Internal A/C]		1,500,000.00	1,838,932.27		
31/08/2019	Credit Interest		443.56	1,839,375.83		
19/09/2019	Direct Credit Rio Tinto Ltd INT19/00088801 [System Matched Income Data]		2,153.06	1,841,528.89		
20/09/2019	Direct Credit Woodside INT19/00624498 [System Matched Income Data]		2,661.93	1,844,190.82		
25/09/2019	Direct Credit BHP Group Div AF380/01160734 [System Matched Income Data]		11,370.26	1,855,561.08		
26/09/2019	Direct Credit Santos Limited s00093253604 [System Matched Income Data]		1,409.78	1,856,970.86		
30/09/2019	Direct Credit IAG Dividend Pyt FIN19/01246169 [System Matched Income Data]		2,928.00	1,859,898.86		
30/09/2019	Direct Credit WOW Fnl Div 001233866140 [System Matched Income Data]		912.00	1,860,810.86		
30/09/2019	Credit Interest		447.00	1,861,257.86		
10/10/2019	Direct Credit South32 Dividend AF006/01036235 [System Matched Income Data]		410.51	1,861,668.37		
31/10/2019	Credit Interest		303.68	1,861,972.05		
17/11/2019	Internet Transfer Debit to 167066970 Reference NO 98272741 Inv204147 part - Sam Greco & Co Accountancy Fees	5,000.00		1,856,972.05		
17/11/2019	Internet Transfer Debit to 71490834 Reference NO 22726821 Accumulation Acct	51,000.00		1,805,972.05		

Lawrence Superannuation Fund
Bank Statement Report

For The Period 01 July 2019 to 30 June 2020

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
18/11/2019	Internet Reference NO 93871330 Inv204147 2nd Part (Sam Greco & Co - Accountancy Fees)	775.00		1,805,197.05		
30/11/2019	Credit Interest		21.88	1,805,218.93		
08/12/2019	Credit Interest		3,629.58	1,808,848.51		
09/12/2019	Internet Transfer NO 75251441 Wain Pension 20	105,000.00		1,703,848.51		
09/12/2019	Internet Transfer NO 53326440 Ros Pension 20	60,000.00		1,643,848.51		
18/12/2019	Internet External Transfer to 633000 147076798 Ref NO 6267650 INV0749 - Superannuation Audit Assistance	627.00		1,643,221.51		
20/12/2019	Direct Credit WBC Dividend 001235939359 [System Matched Income Data]		4,174.40	1,647,395.91		
23/12/2019	Direct Credit ATO ATO002000012010750		32,080.61	1,679,476.52		
31/12/2019	Credit Interest		28.37	1,679,504.89		
31/12/2019	Transaction Fee	2.00		1,679,502.89		
31/01/2020	Credit Interest		50.64	1,679,553.53		
02/02/2020	Credit Interest		10,390.41	1,689,943.94		
29/02/2020	Credit Interest		73.72	1,690,017.66		
20/03/2020	Direct Credit Woodside FIN19/00625076 [System Matched Income Data]		4,156.59	1,694,174.25		
24/03/2020	Direct Credit BHP Group DIV AI381/01152387 [System Matched Income Data]		9,940.36	1,704,114.61		
25/03/2020	Direct Credit IAG Dividend Pyt INT20/01239506 [System Matched Income Data]		1,464.00	1,705,578.61		
26/03/2020	Direct Credit Santos Limited S00093253604 [System Matched Income Data]		1,202.15	1,706,780.76		
31/03/2020	Credit Interest		56.70	1,706,837.46		
02/04/2020	Direct Credit South32 Dividend RAU20/01029326		334.72	1,707,172.18		
09/04/2020	Direct Credit WOW ITM DIV 001240627840 [System Matched Income Data]		736.00	1,707,908.18		
16/04/2020	Direct Credit Rio Tinto Ltd AUF19/00808518 [System Matched Income Data]		2,448.18	1,710,356.36		

Lawrence Superannuation Fund
Bank Statement Report

For The Period 01 July 2019 to 30 June 2020

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
23/04/2020	Credit Interest		4,663.01	1,715,019.37		
30/04/2020	Credit Interest		45.21	1,715,064.58		
18/05/2020	Internet Transfer Debit to 42871655 Reference No 25593400 ASIC Repd Personal	54.00		1,715,010.58		
18/05/2020	Internet Transfer Debit to 167066970 Reference NO 85969411 205093 ASIC fee - Sam Greco & Co	35.00		1,714,975.58		
31/05/2020	Credit Interest		48.84	1,715,024.42		
09/06/2020	Credit Interest		882.19	1,715,906.61		
30/06/2020	Credit Interest		18.76	1,715,925.37		
30/06/2020	CLOSING BALANCE			1,715,925.37		
		<u>222,493.00</u>	<u>1,616,571.36</u>			

Lawrence Superannuation Fund Bank Statement Report

For The Period 01 July 2019 to 30 June 2020

Chart Code: 60400 / METWRS91181
Account Name: WRS: IMA Cash Transaction Account
BSB and Account Number: 484799 WRS91181

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
\$ 11,010.40		\$ 22,817.08		\$ 21,812.40		\$ 10,005.72	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2019	Opening Balance			11,010.40		
10/07/2019	Vanguard Funds FTSE Dev. EU ex UK		762.91	11,773.31		
11/07/2019	State Street S&P/ASX50 Fund [Amount Receivable]		1,092.42	12,865.73		
11/07/2019	State Street S&P/ASX200 Financial [Amount Receivable]		390.01	13,255.74		
12/07/2019	CASH Adviser On-Going Service Fee	183.14		13,072.60		
12/07/2019	CASH Management Fee	206.38		12,866.22		
17/07/2019	CASH Interest		8.48	12,874.70		
22/07/2019	VanEck Vectors Aust Property EFT [Amount Receivable]		758.08	13,632.78		
22/07/2019	VanEck Vectors Small Companies EFT [Amount Receivable]		374.59	14,007.37		
22/07/2019	VanEck Vectors S&P/ASX Midcap EFT [Amount Receivable]		269.60	14,276.97		
26/07/2019	VanEck Vectors Aust Property EFT (Auto reprocessed due to distribution entered / deleted on 30/06/2020)		5,568.12	19,845.09		
07/08/2019	CASH Adviser On-Going Service Fee	193.98		19,651.11		
07/08/2019	CASH Management Fee	218.57		19,432.54		
12/08/2019	CASH Interest		7.73	19,440.27		
30/08/2019	VanEck Vectors Aust Property EFT (Auto reprocessed due to distribution entered / deleted on 30/06/2020)		5,059.94	24,500.21		
06/09/2019	CASH Adviser On-Going Service Fee	189.97		24,310.24		

Lawrence Superannuation Fund
Bank Statement Report

For The Period 01 July 2019 to 30 June 2020

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
06/09/2019	CASH Management Fee	214.09		24,096.15		
10/09/2019	CASH Interest		11.03	24,107.18		
17/09/2019	iShares TOPIX EFT		174.20	24,281.38		
09/10/2019	Vanguard Funds FTSE Dev. EU ex UK		107.99	24,389.37		
09/10/2019	CASH Adviser On-Going Service Fee	187.86		24,201.51		
09/10/2019	CASH Management Fee	211.72		23,989.79		
11/10/2019	State Street S&P/ASX50 Fund [System Matched Income Data]		1,385.67	25,375.46		
14/10/2019	CASH Interest		12.95	25,388.41		
12/11/2019	CASH Management Fee	219.00		25,169.41		
12/11/2019	CASH Adviser On-Going Service Fee	194.38		24,975.03		
13/11/2019	CASH Interest		8.56	24,983.59		
06/12/2019	CASH Interest		8.21	24,991.80		
09/12/2019	CASH Adviser On-Going Service Fee	191.15		24,800.65		
09/12/2019	CASH Management Fee	215.36		24,585.29		
27/12/2019	Vanguard Funds FTSE Dev. EU ex UK		80.78	24,666.07		
30/12/2019	iShares Asia Trust Core MSCI Asia Ex JP		1,314.01	25,980.08		
09/01/2020	CASH Interest		8.37	25,988.45		
10/01/2020	CASH Adviser On-Going Service Fee	198.01		25,790.44		
13/01/2020	State Street S&P/ASX50 Fund [System Matched Income Data]		889.47	26,679.91		
13/01/2020	State Street S&P/ASX200 Financial [System Matched Income Data]		850.33	27,530.24		
13/01/2020	CASH Management Fee	223.11		27,307.13		

Lawrence Superannuation Fund
Bank Statement Report

For The Period 01 July 2019 to 30 June 2020

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
17/01/2020	VanEck Vectors Small Companies EFT [System Matched Income Data]		302.86	27,609.99		
17/01/2020	VanEck Vectors S&P/ASX Midcap EFT [System Matched Income Data]		303.30	27,913.29		
17/01/2020	VanEck Vectors Aust Property EFT		618.50	28,531.79		
06/02/2020	CASH Adviser On-Going Service Fee	202.01		28,329.78		
06/02/2020	CASH Management Fee	227.67		28,102.11		
07/02/2020	CASH Interest		9.16	28,111.27		
28/02/2020	State Street S&P/ASX50 Fund	3,486.32		24,624.95		
02/03/2020	VanEck Vectors Aust Property EFT	1,113.39		23,511.56		
04/03/2020	CASH Interest		8.91	23,520.47		
06/03/2020	CASH Management Fee	214.30		23,306.17		
06/03/2020	CASH Adviser On-Going Service Fee	190.16		23,116.01		
13/03/2020	VanEck Vectors Aust Property EFT	2,991.98		20,124.03		
16/03/2020	State Street S&P/ASX50 Fund	7,024.57		13,099.46		
16/03/2020	VanEck Vectors Small Companies EFT	1,815.00		11,284.46		
16/03/2020	VanEck Vectors S&P/ASX Midcap EFT	1,659.43		9,625.03		
19/03/2020	iShares TOPIX EFT		197.99	9,823.02		
03/04/2020	CASH Interest070420		2.14	9,825.16		
07/04/2020	CASH Management Fee	188.74		9,636.42		
07/04/2020	CASH Adviser On-Going Service Fee	167.53		9,468.89		
08/04/2020	Vanguard Funds FTSE Dev. EU ex UK		140.71	9,609.60		
14/04/2020	State Street S&P/ASX50 Fund		774.66	10,384.26		

Lawrence Superannuation Fund
Bank Statement Report

For The Period 01 July 2019 to 30 June 2020

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
07/05/2020	CASH Adviser On-Going Service Fee	157.52		10,226.74		
07/05/2020	CASH Management Fee	177.48		10,049.26		
09/06/2020	CASH Adviser On-Going Service Fee	166.58		9,882.68		
09/06/2020	CASH Management Fee	187.68		9,695.00		
24/06/2020	Vanguard Funds FTSE Dev. EU ex UK		310.72	10,005.72		
30/06/2020	CLOSING BALANCE			10,005.72		
		<u>22,817.08</u>	<u>21,812.40</u>			

Lawrence Superannuation Fund
Bank Statement Report

For The Period 01 July 2019 to 30 June 2020

Chart Code: 60400 / NAB302187792

Account Name: NAB Trade Account #302187792

BSB and Account Number: 083052 302187792

Opening Balance - **Total Debits** + **Total Credits** = **Closing Balance**
 \$ 2,685.33 \$ 2.59 \$ 2,687.92

Data Feed Used

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2019	Opening Balance			2,685.33		
31/07/2019	Interest		0.33	2,685.66		
30/08/2019	Interest		0.30	2,685.96		
30/09/2019	Interest		0.29	2,686.25		
31/10/2019	Interest		0.33	2,686.58		
29/11/2019	Interest		0.29	2,686.87		
31/12/2019	Interest		0.32	2,687.19		
31/01/2020	Interest		0.31	2,687.50		
28/02/2020	Interest		0.28	2,687.78		
31/03/2020	Interest		0.14	2,687.92		
30/06/2020	CLOSING BALANCE			2,687.92		
			2.59			

Fixed Term Deposit Interest Advice



037
ROWA INVESTMENTS PTY LTD ACN 158273219
ATF LAWRENCE SUPERANNUATION FUND
107/45C NEWSTEAD TERRACE
NEWSTEAD QLD 4006

BSB: 484-799 Account No: 609382631

Statement Period: 4 Mar 2019 - 2 Aug 2019

ACCOUNT INFORMATION:

Interest Earned Year to Date: \$17,065.06

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			0.00
4 Mar 2019	OPEN TFR		1,500,000.00	1,500,000.00
2 Aug 2019	INTEREST		17,065.06	1,517,065.06
2 Aug 2019	INTEREST TFR TO 453427161	17,065.06		1,500,000.00
2 Aug 2019	CLOSING WITHDRAWAL TO INTERNAL A/C	1,500,000.00		0.00
	CLOSING BALANCE			0.00



Notes: Please check all entries on your statement and notify Suncorp Bank immediately of any errors or omissions. Should you have a query about your account please call 13 11 55.

Please retain this statement for taxation purposes.

2165T1DL035045PRE-E2591 S4443 8885-

61800 - Distributions Receivable

2020 Financial Year

Preparer Christina Subramaniam

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
OZF.AX	Spdr S&p/asx 200 Financials Ex A-reit Fund	\$110.13	\$390.01	(71.76)%
MVA.AX	Vaneck Vectors Australian Property Etf	\$689.92	\$758.08	(8.99)%
SFY.AX	Spdr S&p/asx 50 Fund	\$659.47	\$1,092.42	(39.63)%
MVS.AX	Vaneck Vectors Small Companies Masters Etf	\$300.96	\$374.59	(19.66)%
MVE.AX	Vaneck Vectors S&p/asx Midcap Etf	\$305.86	\$269.60	13.45%
TOTAL		CY Balance	LY Balance	
		\$2,066.34	\$2,884.70	

Supporting Documents

- General Ledger [Report](#)
- DISTRIBUTIONS Receivable.pdf

Standard Checklist

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

Lawrence Superannuation Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Distributions Receivable (61800)					
<u>Vaneck Vectors Australian Property Etf (MVA.AX)</u>					
01/07/2019	Opening Balance				758.08 DR
22/07/2019	VanEck Vectors Aust Property EFT [Amount Receivable]			758.08	0.00 DR
30/06/2020	Distribution Receivable - MVA - VanEck Vectors - Aust Property ETF		689.92		689.92 DR
			689.92	758.08	689.92 DR
<u>Vaneck Vectors S&p/asx Midcap Etf (MVE.AX)</u>					
01/07/2019	Opening Balance				269.60 DR
22/07/2019	VanEck Vectors S&P/ASX Midcap EFT [Amount Receivable]			269.60	0.00 DR
30/06/2020	Distribution receivable - MVE - VanEck Vectors - S&P/ASX Midcap ETF		305.86		305.86 DR
			305.86	269.60	305.86 DR
<u>Vaneck Vectors Small Companies Masters Etf (MVS.AX)</u>					
01/07/2019	Opening Balance				374.59 DR
22/07/2019	VanEck Vectors Small Companies EFT [Amount Receivable]			374.59	0.00 DR
30/06/2020	Distribution receivable - MVS - VanEck Vectors - Samll Companies ETF		300.96		300.96 DR
			300.96	374.59	300.96 DR
<u>Spdr S&p/asx 200 Financials Ex A-reit Fund (OZF.AX)</u>					
01/07/2019	Opening Balance				390.01 DR
11/07/2019	State Street S&P/ASX200 Financial [Amount Receivable]			390.01	0.00 DR
29/06/2020	Distribution Receivable - OZF - State Street S&P/ASX 200		110.13		110.13 DR
			110.13	390.01	110.13 DR
<u>Spdr S&p/asx 50 Fund (SFY.AX)</u>					
01/07/2019	Opening Balance				1,092.42 DR
11/07/2019	State Street S&P/ASX50 Fund [Amount Receivable]			1,092.42	0.00 DR
29/06/2020	Distribution Receivable - SFY - State Street S&P/ASX 50 Fund		659.47		659.47 DR
			659.47	1,092.42	659.47 DR
Total Debits:	2,066.34				
Total Credits:	2,884.70				

ACCOUNT HOLDINGS BY ASSET CLASS

From 01-Jul-2019 To 30-Jun-2020

Rowa Investments Pty Ltd ATF Lawrence Superannuation Fund

WRS91181



Security Description	Security Code	Shares	TotalCost	Tax Cost (Base)	Price	Price Date	Market Value	Allocation
<i>Listed Property</i>							\$27,075.84	9.20%
TOTAL							\$294,313.77	100.00%

Transaction Description	Trade Date	Settle Date	Type	Price	Quantity	Amount
<i>Private Bkg A/C - Accruals & Pending Trxns</i>						
State Street S&P/ASX200 Financial	29/06/2020	10/07/2020	Distribution	\$0.08	1,410.00	\$110.13 AUD ✓
State Street S&P/ASX50 Fund	29/06/2020	10/07/2020	Distribution	\$0.39	1,712.00	\$659.47 AUD ✓
VanEck Vectors S&P/ASX Midcap ETF	30/06/2020	24/07/2020	Distribution	\$0.41	746.00	\$305.86 AUD ✓
VanEck Vectors Aust Property ETF	30/06/2020	24/07/2020	Distribution	\$0.49	1,408.00	\$689.92 AUD ✓
VanEck Vectors Small Companies ETF	30/06/2020	24/07/2020	Distribution	\$0.33	912.00	\$300.96 AUD ✓
CASH Management Fee	30/06/2020	07/07/2020	Withdrawal	\$1.00	-193.34	(\$193.34) AUD ✓
CASH Adviser On-Going Service Fee	30/06/2020	07/07/2020	Withdrawal	\$1.00	-171.58	(\$171.58) AUD ✓
<i>Private Bkg A/C - Accruals & Pending Trxns</i>						\$1,701.42

DISTRIBUTIONS RECEIVABLE

ACCRUED FEES

68000 - Sundry Debtors

2020 Financial Year

Preparer Christina Subramaniam

Reviewer Sam Greco

Status N/A - Not Applicable

Account Code	Description	CY Balance	LY Balance	Change
68000	Sundry Debtors			0%
TOTAL		CY Balance	LY Balance	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Match to Source Documentation

Lawrence Superannuation Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Sundry Debtors (68000)					
<u>Sundry Debtors (68000)</u>					
17/11/2019	Lump Sum - Accumulation Account Balance			51,000.00	51,000.00 CR
17/11/2019	Internet Transfer Debit to 71490834 Reference NO 22726821 Accumulation Acct		51,000.00		0.00 DR
			51,000.00	51,000.00	0.00 DR

Total Debits: 51,000.00

Total Credits: 51,000.00

77600 - Shares in Listed Companies (Australian)

2020 Financial Year

Preparer Christina Subramaniam

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
RIO.AX	Rio Tinto Limited	700.000000	\$68,572.00	700.000000	\$72,632.00	(5.59)%
WOW.AX	Woolworths Group Limited	1600.000000	\$59,648.00	1600.000000	\$53,168.00	12.19%
WPL.AX	Woodside Petroleum Ltd	5000.000000	\$108,250.00	5000.000000	\$181,800.00	(40.46)%
S32.AX	South32 Limited	10000.000000	\$20,400.00	10000.000000	\$31,800.00	(35.85)%
STO.AX	Santos Limited	15883.000000	\$84,179.90	15883.000000	\$112,451.64	(25.14)%
BHP.AX	BHP Billiton Limited	10000.000000	\$358,200.00	10000.000000	\$411,600.00	(12.97)%
IAG.AX	Insurance Australia Group Limited	14640.000000	\$84,472.80	14640.000000	\$120,926.40	(30.15)%
WBC.AX	Westpac Banking Corporation	5218.000000	\$93,663.10	5218.000000	\$147,982.48	(36.71)%
TOTAL		CY Units	CY Balance	LY Units	LY Balance	
		63041.000000	\$877,385.80	63041.000000	\$1,132,360.52	

Supporting Documents

- Investment Movement Report [Report](#)
- Balance Review Report [Report](#)
- BAL RIO 30-6-2020.pdf [RIO.AX](#)
- BAL WOW 30-6-2020.pdf [WOW.AX](#)
- BAL WPL 30-6-2020.pdf [WPL.AX](#)
- BAL S32 30-6-2020.pdf [S32.AX](#)
- BAL STO 30-6-2020.pdf [STO.AX](#)
- BAL BHP 30-6-2020.pdf [BHP.AX](#)
- BAL IAG 30-6-2020.pdf [IAG.AX](#)

- BAL WBC 30-6-2020.pdf WBC . AX

Standard Checklist

- Attach Balance Review Report
- Attach copies of HIN/SRN or Chess Statements, Broker Statements, Contract Notes Corporate Action documentation and any other relevant 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

Lawrence Superannuation Fund

Balance Review Report

As at 30 June 2020

Investment Code	Investment Name	Holding Reference	Third Party Data			BGL Ledger	Variance
			Data Feed Provider	Balance Date	Balance Amount	Balance	
60400	Bank Accounts						
MET453427161	Cash at Bank - Suncorp Acc:453427161					1,715,925.37	
NAB302187792	NAB Trade Account #302187792					2,687.92	
METWRS91181	WRS: IMA Cash Transaction Account					10,005.72	
77600	Shares in Listed Companies (Australian)						
BHP.AX	BHP Group Limited				Setup	10,000.0000	10,000.0000
IAG.AX	Insurance Australia Group Limited				Setup	14,640.0000	14,640.0000
RIO.AX	RIO Tinto Limited				Setup	700.0000	700.0000
STO.AX	Santos Limited				Setup	15,883.0000	15,883.0000
S32.AX	South32 Limited				Setup	10,000.0000	10,000.0000
WBC.AX	Westpac Banking Corporation				Setup	5,218.0000	5,218.0000
WPL.AX	Woodside Petroleum Ltd				Setup	5,000.0000	5,000.0000
WOW.AX	Woolworths Group Limited				Setup	1,600.0000	1,600.0000
78200	Units in Listed Unit Trusts (Australian)						
OZF.AX	Spdr S&p/asx 200 Financials Ex A-reit Fund				Setup	1,410.0000	1,410.0000
SFY.AX	Spdr S&p/asx 50 Fund				Setup	1,712.0000	1,712.0000
MVA.AX	Vaneck Vectors Australian Property Etf				Setup	1,408.0000	1,408.0000
MVE.AX	Vaneck Vectors S&p/asx Midcap Etf				Setup	746.0000	746.0000
MVS.AX	Vaneck Vectors Small Companies Masters Etf				Setup	912.0000	912.0000
78300	Units in Listed Unit Trusts (Overseas)						

Lawrence Superannuation Fund
Balance Review Report

As at 30 June 2020

Investment Code	Investment Name	Holding Reference	Third Party Data			BGL Ledger	Variance
			Data Feed Provider	Balance Date	Balance Amount	Balance	
iSharesTOPIX.TX	iShares - TOPIX ETF					850.0000	
3010.HKX	iShs Core MSCI Shs					5,421.0000	
VERX.L	Van De Eu ex UK Ptg.Shs Exchange Traded Fund EUR					759.0000	

Lawrence Superannuation Fund

Investment Movement Report

As at 30 June 2020

Investment	Opening Balance		Additions		Disposals			Closing Balance		Market Value
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	
Bank Accounts										
Cash at Bank - Suncorp Acc:453427161		321,847.01		1,616,571.36		(222,493.00)			1,715,925.37	1,715,925.37
NAB Trade Account #302187792		2,685.33		2.59					2,687.92	2,687.92
WRS: IMA Cash Transaction Account		11,010.40		21,812.40		(22,817.08)			10,005.72	10,005.72
		335,542.74		1,638,386.35		(245,310.08)			1,728,619.01	1,728,619.01
Term Deposits										
Suncorp T/D 609382631		1,500,000.00		17,065.06		(1,517,065.06)			0.00	0.00
		1,500,000.00		17,065.06		(1,517,065.06)			0.00	0.00
Shares in Listed Companies (Australian)										
BHP Group Limited	10,000.00	288,306.79						10,000.00	288,306.79	358,200.00
Insurance Australia Group Limited	14,640.00	79,665.75						14,640.00	79,665.75	84,472.80
RIO Tinto Limited	700.00	39,298.00						700.00	39,298.00	68,572.00
Santos Limited	15,883.00	102,237.00						15,883.00	102,237.00	84,179.90
South32 Limited	10,000.00	22,034.21						10,000.00	22,034.21	20,400.00

Lawrence Superannuation Fund
Investment Movement Report

As at 30 June 2020

Investment	Opening Balance		Additions		Disposals			Closing Balance		Market Value
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	
	5,421.00	39,459.39						5,421.00	39,459.39	51,977.09
Van De Eu ex UK Ptg.Shs Exchange Traded Fund EUR	759.00	31,001.66						759.00	31,001.66	35,188.30
		86,704.16							86,704.16	105,512.69
	3,037,147.06		1,673,542.10		(1,770,310.84)		2,692.36		2,940,378.32	2,888,611.48

Computershare Investor Centre

HIN: X0067737482

p/c : 4007

Date: 14/10/2020

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2020

BHP GROUP LIMITED
BHP ORDINARY FULLY PAID SHARES

Name	Share Type	Register	Quantity
ROWA INVESTMENTS PTY LTD <LAWRENCE SUPER FUND> X*****7482	CHESS Sponsored	VIC	10000
Total			10000

Sincerely,

Computershare

Only Computershare managed holdings are listed.

HIN: X0067737482

Date: 14/10/2020

P/C: 4007

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2020

INSURANCE AUSTRALIA GROUP LIMITED IAG ORDINARY FULLY PAID			
Name	Share Type	Register	Quantity
ROWA INVESTMENTS PTY LTD <LAWRENCE SUPER FUND> X*****7482	CHESS Sponsored	NSW	14640
Total			14640

Sincerely,

Computershare

Only Computershare managed holdings are listed.

HIN: I0030926277

PI/C 4007

Date: 14/10/2020

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2020

**RIO TINTO LIMITED
RIO ORDINARY FULLY PAID SHARES**

Name	Share Type	Register	Quantity
ROWA INVESTMENTS PTY LTD <LAWRENCE SUPER FUND> I*****6277	Issuer Sponsored	VIC	700
Total			700

Sincerely,
Computershare

Only Computershare managed holdings are listed.

H/N: X 0067737482 .

PLC 4007

Date: 14/10/2020

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2020

SOUTH32 LIMITED S32 ORDINARY FULLY PAID SHARES			
Name	Share Type	Register	Quantity
ROWA INVESTMENTS PTY LTD <LAWRENCE SUPER FUND> X*****7482	CHESS Sponsored	VIC	10000
Total			10000

Sincerely,
Computershare

Only Computershare managed holdings are listed.

HIN: X0067737482

p/c 4007

Home > History > Holdings Balance

Holdings Balance History

Enter your search

Issuer

Security Class

Subregister

Enter Balance Date (dd/mm/yyyy)

Add Comparison Date

View

Results

PLEASE NOTE: The balances shown below may not be a complete record of your current holding as there may be transactions which are not yet registered.

Santos Limited
 ORDINARY FULLY PAID
 0067737482 - CHESS

Balance Details

Holding Balance Date
 30-Jun-2020

No of Securities 15,883

*All times are displayed in Sydney time.

HIN: X000677 37482

P/C 4007



Balance History

Currency Australian Dollar

<< View: WBC, X*****7482 (ROWA INVESTMENTS PTY LTD <LAWRENCE SUPER FUND A/C>)

Balance as at date (dd/mm/yyyy) 30/06/2020

Displaying Balance History as at 30 Jun 2020

HIN/SRN EMP ID	Security Code	Closing Price (AUD)	Total Balance	Tradeable Balance	Total Value (AUD)
X*****7482	WBC	17.95	5,218	5,218	93,663.10

Viewing 1 - 1 of 1

Total Value: \$ 93,663.10

Ask us now

Chat Feedback s Limitec

Type your message... Send

Ask us now ^

HIN: X00067737482

P/C 4007



Investor Centre

Balance History

Currency Australian Dollar

<< View: WOW, X*****7482 (ROWA INVESTMENTS PTY LTD <LAWRENCE SUPER FUND A/C>)

Balance as at date (dd/mm/yyyy) 30/06/2020

Displaying Balance History as at 30 Jun 2020

HIN/SRN EMP ID	Security Code	Closing Price (AUD)	Total Balance	Tradeable Balance	Total Value (AUD)
X*****7482	WOW	37.28	1,600	1,600	59,648.00

Viewing 1 - 1 of 1

Total Value: \$ 59,648.00

Ask us now

Chat	Feedback	s Limitec
Type your message...		Send

Ask us now ^

Computershare Investor Centre

HIN: X0067737482

Date: 14/10/2020

P/C: 4007

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2020

WOODSIDE PETROLEUM LTD
WPL ORDINARY FULLY PAID SHARES

Name	Share Type	Register	Quantity
ROWA INVESTMENTS PTY LTD <LAWRENCE SUPER FUND> X*****7482	CHESS Sponsored	WA	5000
Total			5000

Sincerely,

Computershare

Only Computershare managed holdings are listed.

78200 - Units in Listed Unit Trusts (Australian)

2020 Financial Year

Preparer Christina Subramaniam

Reviewer James McMahon

Status Completed

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
MVA.AX	Vaneck Vectors Australian Property Etf	1408.000000	\$27,075.84	1648.000000	\$42,056.96	(35.62)%
MVE.AX	Vaneck Vectors S&p /asx Midcap Etf	746.000000	\$20,626.90	674.000000	\$19,107.90	7.95%
MVS.AX	Vaneck Vectors Small Companies Masters Etf	912.000000	\$16,178.88	797.000000	\$16,569.63	(2.36)%
SFY.AX	Spdr S&p/asx 50 Fund	1712.000000	\$91,300.96	1515.000000	\$93,021.00	(1.85)%
OZF.AX	Spdr S&p/asx 200 Financials Ex A-reit Fund	1410.000000	\$21,911.40	1410.000000	\$28,975.50	(24.38)%
TOTAL		CY Units	CY Balance	LY Units	LY Balance	
		6188.000000	\$177,093.98	6044.000000	\$199,730.99	

Supporting Documents

- Investment Movement Report [Report](#)
- BAL - UNITS - WRS.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

Lawrence Superannuation Fund

Investment Movement Report

As at 30 June 2020

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Bank Accounts										
Cash at Bank - Suncorp Acc:453427161		321,847.01		1,616,571.36		(222,493.00)			1,715,925.37	1,715,925.37
NAB Trade Account #302187792		2,685.33		2.59					2,687.92	2,687.92
WRS: IMA Cash Transaction Account		11,010.40		21,812.40		(22,817.08)			10,005.72	10,005.72
		335,542.74		1,638,386.35		(245,310.08)			1,728,619.01	1,728,619.01
Term Deposits										
Suncorp T/D 609382631		1,500,000.00		17,065.06		(1,517,065.06)			0.00	0.00
		1,500,000.00		17,065.06		(1,517,065.06)			0.00	0.00
Shares in Listed Companies (Australian)										
BHP Group Limited	10,000.00	288,306.79						10,000.00	288,306.79	358,200.00
Insurance Australia Group Limited	14,640.00	79,665.75						14,640.00	79,665.75	84,472.80
RIO Tinto Limited	700.00	39,298.00						700.00	39,298.00	68,572.00
Santos Limited	15,883.00	102,237.00						15,883.00	102,237.00	84,179.90
South32 Limited	10,000.00	22,034.21						10,000.00	22,034.21	20,400.00

Lawrence Superannuation Fund
Investment Movement Report

As at 30 June 2020

Investment	Opening Balance		Additions		Disposals			Closing Balance		Market Value
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	
	5,421.00	39,459.39						5,421.00	39,459.39	51,977.09
Van De Eu ex UK Ptg.Shs Exchange Traded Fund EUR	759.00	31,001.66						759.00	31,001.66	35,188.30
		86,704.16							86,704.16	105,512.69
	3,037,147.06		1,673,542.10		(1,770,310.84)		2,692.36		2,940,378.32	2,888,611.48

ACCOUNT HOLDINGS BY ASSET CLASS

From 01-Jul-2019 To 30-Jun-2020

Rowa Investments Pty Ltd ATF Lawrence Superannuation Fund

WRS91181



Security Description	Security Code	Shares	TotalCost	Tax Cost (Base)	Price	Price Date	Market Value	Allocation
Cash								
Cash								
Private Banking A/C	Private Banking A/C	0	10,005.72	10,005.72	1.00	30/06/2020	\$10,005.72 ✓	3.40%
Private Bkg A/C - Accruals & Pending Trxns	Private Banking A/C - Accruals & Pending	0	1,701.42	1,701.42	1.00	30/06/2020	\$1,701.42	0.58%
Total Cash							\$11,707.14	3.98%
Cash							\$11,707.14	3.98%
Australian Equities								
Other								
VanEck Vectors-S&P/ASX Midcap ETF	MVE	✓ 746	17,537.82	17,478.71	27.65	30/06/2020	\$20,626.90 ✓	7.01%
VanEck Vectors-Small Companies ETF	MVS	✓ 912	14,550.42	15,896.43	17.74	30/06/2020	\$16,178.88 ✓	5.50%
State Street-S&P/ASX200 Financial	OZF	✓ 1,410	28,466.26	28,464.91	15.54	30/06/2020	\$21,911.40 ✓	7.44%
State Street-S&P/ASX50 Fund	SFY	✓ 1,712	95,923.09	95,387.88	53.33	30/06/2020	\$91,300.96 ✓	31.02%
Total Other							\$150,018.14	50.97%
Australian Equities							\$150,018.14	50.97%
International Equities								
Diversified								
iShares-TOPIX ETF	1475	✓ 850	16,243.11	16,243.11	21.59	30/06/2020	\$18,347.30	6.23%
iShares Asia Trust-Core MSCI Asia Ex JP	3010	✓ 5,421	39,459.39	39,459.39	9.59	30/06/2020	\$51,977.02 ✓	17.66%
Vanguard Funds-FTSE Dev. EU ex UK	VERX	✓ 759	31,001.66	31,001.66	46.36	30/06/2020	\$35,188.33 ✓	11.96%
Total Diversified							\$105,512.65	35.85%
International Equities							\$105,512.65	35.85%
Listed Property								
Diversified								
VanEck Vectors-Aust Property ETF	MVA	✓ 1,408	27,983.57	28,826.87	19.23	30/06/2020	\$27,075.84 ✓	9.20%
Total Diversified							\$27,075.84	9.20%

78300 - Units in Listed Unit Trusts (Overseas)

2020 Financial Year

Preparer Christina Subramaniam

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
iSharesTOPIX.TX	iShares - TOPIX ETF	850.000000	\$18,347.30	850.000000	\$17,868.68	2.68%
3010.HKX	iShs Core MSCI Shs	5421.000000	\$51,977.09	5421.000000	\$51,376.99	1.17%
VERX.L	Van De Eu ex UK Ptg.Shs Exchange Traded Fund EUR	759.000000	\$35,188.30	759.000000	\$36,079.82	(2.47)%
TOTAL		CY Units	CY Balance	LY Units	LY Balance	
		7030.000000	\$105,512.69	7030.000000	\$105,325.49	

Supporting Documents

- Investment Movement Report [Report](#)
- BAL - UNITS - WRS.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

Lawrence Superannuation Fund

Investment Movement Report

As at 30 June 2020

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Bank Accounts										
Cash at Bank - Suncorp Acc:453427161		321,847.01		1,616,571.36		(222,493.00)			1,715,925.37	1,715,925.37
NAB Trade Account #302187792		2,685.33		2.59					2,687.92	2,687.92
WRS: IMA Cash Transaction Account		11,010.40		21,812.40		(22,817.08)			10,005.72	10,005.72
		335,542.74		1,638,386.35		(245,310.08)			1,728,619.01	1,728,619.01
Term Deposits										
Suncorp T/D 609382631		1,500,000.00		17,065.06		(1,517,065.06)			0.00	0.00
		1,500,000.00		17,065.06		(1,517,065.06)			0.00	0.00
Shares in Listed Companies (Australian)										
BHP Group Limited	10,000.00	288,306.79						10,000.00	288,306.79	358,200.00
Insurance Australia Group Limited	14,640.00	79,665.75						14,640.00	79,665.75	84,472.80
RIO Tinto Limited	700.00	39,298.00						700.00	39,298.00	68,572.00
Santos Limited	15,883.00	102,237.00						15,883.00	102,237.00	84,179.90
South32 Limited	10,000.00	22,034.21						10,000.00	22,034.21	20,400.00

Lawrence Superannuation Fund
Investment Movement Report

As at 30 June 2020

Investment	Opening Balance		Additions		Disposals			Closing Balance		Market Value
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	
	5,421.00	39,459.39						5,421.00	39,459.39	51,977.09
Van De Eu ex UK Ptg.Shs Exchange Traded Fund EUR	759.00	31,001.66						759.00	31,001.66	35,188.30
		86,704.16							86,704.16	105,512.69
	3,037,147.06		1,673,542.10		(1,770,310.84)		2,692.36		2,940,378.32	2,888,611.48

ACCOUNT HOLDINGS BY ASSET CLASS

From 01-Jul-2019 To 30-Jun-2020

Rowa Investments Pty Ltd ATF Lawrence Superannuation Fund

WRS91181



Security Description	Security Code	Shares	TotalCost	Tax Cost (Base)	Price	Price Date	Market Value	Allocation
Cash								
Cash								
Private Banking A/C	Private Banking A/C	0	10,005.72	10,005.72	1.00	30/06/2020	\$10,005.72 ✓	3.40%
Private Bkg A/C - Accruals & Pending Trxns	Private Banking A/C - Accruals & Pending	0	1,701.42	1,701.42	1.00	30/06/2020	\$1,701.42	0.58%
Total Cash							\$11,707.14	3.98%
Cash							\$11,707.14	3.98%
Australian Equities								
Other								
VanEck Vectors-S&P/ASX Midcap ETF	MVE	✓ 746	17,537.82	17,478.71	27.65	30/06/2020	\$20,626.90 ✓	7.01%
VanEck Vectors-Small Companies ETF	MVS	✓ 912	14,550.42	15,896.43	17.74	30/06/2020	\$16,178.88 ✓	5.50%
State Street-S&P/ASX200 Financial	OZF	✓ 1,410	28,466.26	28,464.91	15.54	30/06/2020	\$21,911.40 ✓	7.44%
State Street-S&P/ASX50 Fund	SFY	✓ 1,712	95,923.09	95,387.88	53.33	30/06/2020	\$91,300.96 ✓	31.02%
Total Other							\$150,018.14	50.97%
Australian Equities							\$150,018.14	50.97%
International Equities								
Diversified								
iShares-TOPIX ETF	1475	✓ 850	16,243.11	16,243.11	21.59	30/06/2020	\$18,347.30	6.23%
iShares Asia Trust-Core MSCI Asia Ex JP	3010	✓ 5,421	39,459.39	39,459.39	9.59	30/06/2020	\$51,977.02 ✓	17.66%
Vanguard Funds-FTSE Dev. EU ex UK	VERX	✓ 759	31,001.66	31,001.66	46.36	30/06/2020	\$35,188.33 ✓	11.96%
Total Diversified							\$105,512.65	35.85%
International Equities							\$105,512.65	35.85%
Listed Property								
Diversified								
VanEck Vectors-Aust Property ETF	MVA	✓ 1,408	27,983.57	28,826.87	19.23	30/06/2020	\$27,075.84 ✓	9.20%
Total Diversified							\$27,075.84	9.20%

85000 - Income Tax Payable/Refundable

2020 Financial Year

Preparer Christina Subramaniam

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
85000	Income Tax Payable/Refundable	\$21,207.51	\$32,339.61	(34.42)%
TOTAL		CY Balance	LY Balance	
		\$21,207.51	\$32,339.61	

Supporting Documents

- Tax Reconciliation Report [Report](#)
- Statement of Taxable Income [Report](#)
- Non Deductible Expense Reconciliation [Report](#)
- Exempt Pension Reconciliation [Report](#)
- ATO Complying Fund Status.pdf [85000](#)
- ATO Activity Statement Account.pdf [85000](#)
- 2020 ACTUARIAL CERT ZA12911611050.pdf [85000](#)
- ATO Due Lodgement Date.pdf [85000](#)
- 2020 Statement Of Taxable Income.pdf [85000](#)
- ATO Income Tax Account.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

Lawrence Superannuation Fund

Exempt Current Pension Income Reconciliation

For The Period 01 July 2019 - 30 June 2020

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Label A						
Final calculations 01 July 2019 - 30 June 2020			Net Capital Gains	2,369.07	99.26 %	2,351.47
Segment - 01 July 2019 to 16 November 2019						
Label C						
	17/07/2019	25000/METWRS91181	WRS: IMA Cash Transaction Account	8.48		
	31/07/2019	25000/MET453427161	Cash at Bank - Suncorp Acc:453427161	20.20		
	31/07/2019	25000/NAB302187792	NAB Trade Account #302187792	0.33		
	02/08/2019	25000/SUNTD609382631	Suncorp T/D 609382631	17,065.06		
	12/08/2019	25000/METWRS91181	WRS: IMA Cash Transaction Account	7.73		
	30/08/2019	25000/NAB302187792	NAB Trade Account #302187792	0.30		
	31/08/2019	25000/MET453427161	Cash at Bank - Suncorp Acc:453427161	443.56		
	10/09/2019	25000/METWRS91181	WRS: IMA Cash Transaction Account	11.03		
	30/09/2019	25000/MET453427161	Cash at Bank - Suncorp Acc:453427161	447.00		
	30/09/2019	25000/NAB302187792	NAB Trade Account #302187792	0.29		
	14/10/2019	25000/METWRS91181	WRS: IMA Cash Transaction Account	12.95		
	31/10/2019	25000/NAB302187792	NAB Trade Account #302187792	0.33		
	31/10/2019	25000/MET453427161	Cash at Bank - Suncorp Acc:453427161	303.68		
	13/11/2019	25000/METWRS91181	WRS: IMA Cash Transaction Account	8.56		
			Total	18,329.50	99.260 %	18,193.87
Label J						
	30/09/2019	23900/IAG.AX	Insurance Australia Group Limited	878.40		
			Total	878.40	99.260 %	871.90
Label K						

Lawrence Superannuation Fund

Exempt Current Pension Income Reconciliation

For The Period 01 July 2019 - 30 June 2020

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Label K						
	19/09/2019	23900/RIO.AX	RIO Tinto Limited	2,153.06		
	20/09/2019	23900/WPL.AX	Woodside Petroleum Ltd	2,661.93		
	25/09/2019	23900/BHP.AX	BHP Group Limited	11,370.26		
	26/09/2019	23900/STO.AX	Santos Limited	1,409.78		
	30/09/2019	23900/IAG.AX	Insurance Australia Group Limited	2,049.60		
	30/09/2019	23900/WOW.AX	Woolworths Group Limited	912.00		
	10/10/2019	23900/S32.AX	South32 Limited	410.51		
			Total	20,967.14	99.260 %	20,811.99
Label L						
	19/09/2019	23900/RIO.AX	RIO Tinto Limited	922.74		
	20/09/2019	23900/WPL.AX	Woodside Petroleum Ltd	1,140.83		
	25/09/2019	23900/BHP.AX	BHP Group Limited	4,872.97		
	26/09/2019	23900/STO.AX	Santos Limited	604.19		
	30/09/2019	23900/IAG.AX	Insurance Australia Group Limited	878.40		
	30/09/2019	23900/WOW.AX	Woolworths Group Limited	390.86		
	10/10/2019	23900/S32.AX	South32 Limited	175.93		
			Total	8,985.92	99.260 %	8,919.43
					Total Segment ECPI *	48,797.19
Segment - 18 November 2019 to 30 June 2020						
Label C						
	29/11/2019	25000/NAB302187792	NAB Trade Account #302187792	0.29		
	30/11/2019	25000/MET453427161	Cash at Bank - Suncorp Acc:453427161	21.88		

Lawrence Superannuation Fund

Exempt Current Pension Income Reconciliation

For The Period 01 July 2019 - 30 June 2020

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Label C						
	06/12/2019	25000/METWRS91181	WRS: IMA Cash Transaction Account	8.21		
	08/12/2019	25000/MET453427161	Cash at Bank - Suncorp Acc:453427161	3,629.58		
	31/12/2019	25000/NAB302187792	NAB Trade Account #302187792	0.32		
	31/12/2019	25000/MET453427161	Cash at Bank - Suncorp Acc:453427161	28.37		
	09/01/2020	25000/METWRS91181	WRS: IMA Cash Transaction Account	8.37		
	31/01/2020	25000/MET453427161	Cash at Bank - Suncorp Acc:453427161	50.64		
	31/01/2020	25000/NAB302187792	NAB Trade Account #302187792	0.31		
	02/02/2020	25000/MET453427161	Cash at Bank - Suncorp Acc:453427161	10,390.41		
	07/02/2020	25000/METWRS91181	WRS: IMA Cash Transaction Account	9.16		
	28/02/2020	25000/NAB302187792	NAB Trade Account #302187792	0.28		
	29/02/2020	25000/MET453427161	Cash at Bank - Suncorp Acc:453427161	73.72		
	04/03/2020	25000/METWRS91181	WRS: IMA Cash Transaction Account	8.91		
	31/03/2020	25000/NAB302187792	NAB Trade Account #302187792	0.14		
	31/03/2020	25000/MET453427161	Cash at Bank - Suncorp Acc:453427161	56.70		
	03/04/2020	25000/METWRS91181	WRS: IMA Cash Transaction Account	2.14		
	23/04/2020	25000/MET453427161	Cash at Bank - Suncorp Acc:453427161	4,663.01		
	30/04/2020	25000/MET453427161	Cash at Bank - Suncorp Acc:453427161	45.21		
	31/05/2020	25000/MET453427161	Cash at Bank - Suncorp Acc:453427161	48.84		
	09/06/2020	25000/MET453427161	Cash at Bank - Suncorp Acc:453427161	882.19		
	30/06/2020	25000/MET453427161	Cash at Bank - Suncorp Acc:453427161	18.76		
			Total	19,947.44	99.260 %	19,799.83

Label D1

Lawrence Superannuation Fund

Exempt Current Pension Income Reconciliation

For The Period 01 July 2019 - 30 June 2020

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Label D1						
	30/12/2019	23800/3010.HKX	iShs Core MSCI Shs	1,314.01		
	19/03/2020	23800/iSharesTOPIX.TX	iShares - TOPIX ETF	439.51		
	24/06/2020	23800/VERX.L	Van De Eu ex UK Ptg.Shs Exchange Traded	1,403.11		
	29/06/2020	23800/OZF.AX	Spdr S&p/asx 200 Financials Ex A-reit Fund	3.74		
	29/06/2020	23800/SFY.AX	Spdr S&p/asx 50 Fund	52.26		
	30/06/2020	23800/MVS.AX	Vaneck Vectors Small Companies Masters	2.65		
	30/06/2020	23800/MVE.AX	Vaneck Vectors S&p/asx Midcap Etf	28.81		
	30/06/2020	23800/MVA.AX	Vaneck Vectors Australian Property Etf	6.28		
			Total	3,250.37	99.260 %	3,226.32
Label J						
	25/03/2020	23900/IAG.AX	Insurance Australia Group Limited	439.20		
			Total	439.20	99.260 %	435.95
Label K						
	20/12/2019	23900/WBC.AX	Westpac Banking Corporation	4,174.40		
	20/03/2020	23900/WPL.AX	Woodside Petroleum Ltd	4,156.59		
	24/03/2020	23900/BHP.AX	BHP Group Limited	9,940.36		
	25/03/2020	23900/IAG.AX	Insurance Australia Group Limited	1,024.80		
	26/03/2020	23900/STO.AX	Santos Limited	1,202.15		
	02/04/2020	23900/S32.AX	South32 Limited	334.72		
	09/04/2020	23900/WOW.AX	Woolworths Group Limited	736.00		
	16/04/2020	23900/RIO.AX	RIO Tinto Limited	2,448.18		

Lawrence Superannuation Fund

Exempt Current Pension Income Reconciliation

For The Period 01 July 2019 - 30 June 2020

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Label K						
				Total		23,839.48
				24,017.20	99.260 %	
Label L						
	20/12/2019	23900/WBC.AX	Westpac Banking Corporation	1,789.03		
	20/03/2020	23900/WPL.AX	Woodside Petroleum Ltd	1,781.40		
	24/03/2020	23900/BHP.AX	BHP Group Limited	4,260.15		
	25/03/2020	23900/IAG.AX	Insurance Australia Group Limited	439.20		
	26/03/2020	23900/STO.AX	Santos Limited	515.21		
	02/04/2020	23900/S32.AX	South32 Limited	143.45		
	09/04/2020	23900/WOW.AX	Woolworths Group Limited	315.43		
	16/04/2020	23900/RIO.AX	RIO Tinto Limited	1,049.22		
			Total	10,293.09	99.260 %	10,216.93
Label M						
	29/06/2020	23800/OZF.AX	Spdr S&p/asx 200 Financials Ex A-reit Fund	1,397.67		
	29/06/2020	23800/SFY.AX	Spdr S&p/asx 50 Fund	4,248.12		
	30/06/2020	23800/MVS.AX	Vaneck Vectors Small Companies Masters	511.55		
	30/06/2020	23800/MVE.AX	Vaneck Vectors S&p/asx Midcap Etf	574.62		
	30/06/2020	23800/MVA.AX	Vaneck Vectors Australian Property Etf	687.43		
			Total	7,419.39	99.260 %	7,364.49
					Total Segment ECPI *	64,883.00

Lawrence Superannuation Fund

Exempt Current Pension Income Reconciliation

For The Period 01 July 2019 - 30 June 2020

Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
				SMSF Annual Return Rounding	3.66
				Total ECPI	116,028.00

* 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.

Lawrence Superannuation Fund

Pension Non Deductible Expense Report

For The Period 01 July 2019 - 30 June 2020

	Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
Segment - 01 July 2019 to 16 November 2019							
Label J							
	09/10/2019	30600/00002	Management Fees	211.72			
	12/11/2019	30600/00002	Management Fees	219.00			
	07/08/2019	30600/00002	Management Fees	218.57			
	06/09/2019	30600/00001	Adviser Fees	189.97			
	06/09/2019	30600/00002	Management Fees	214.09			
	07/08/2019	30600/00001	Adviser Fees	193.98			
	09/10/2019	30600/00001	Adviser Fees	187.86			
	12/11/2019	30600/00001	Adviser Fees	194.38			
			Total	1,629.57	99.260 %	12.07	1,617.50
						Total Segment Expenses	12.07
							1,617.50
Segment - 17 November 2019 to 17 November 2019							
Label J							
	17/11/2019	30100	Accountancy Fees	5,000.00			
			Total	5,000.00	99.260 %	37.00	4,963.00
						Total Segment Expenses	37.00
							4,963.00
Segment - 18 November 2019 to 30 June 2020							
Label H							

Lawrence Superannuation Fund

Pension Non Deductible Expense Report

For The Period 01 July 2019 - 30 June 2020

	Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
Label H							
	18/12/2019	30700	Auditor's Remuneration	627.00			
			Total	627.00	99.260 %	4.64	622.36

Label J							
	07/04/2020	30600/00002	Management Fees	188.74			
	18/11/2019	30100	Accountancy Fees	775.00			
	06/03/2020	30600/00002	Management Fees	214.30			
	09/06/2020	30600/00002	Management Fees	187.68			
	30/06/2020	30600/00001	Adviser Fees	171.58			
	09/12/2019	30600/00001	Adviser Fees	191.15			
	06/02/2020	30600/00002	Management Fees	227.67			
	06/02/2020	30600/00001	Adviser Fees	202.01			
	18/05/2020	30800	ASIC Fees	54.00			
	07/04/2020	30600/00001	Adviser Fees	167.53			
	13/01/2020	30600/00002	Management Fees	223.11			
	09/12/2019	30600/00002	Management Fees	215.36			
	07/05/2020	30600/00001	Adviser Fees	157.52			
	30/06/2020	30600/00002	Management Fees	193.34			
	06/03/2020	30600/00001	Adviser Fees	190.16			
	18/05/2020	30100	Accountancy Fees	35.00			
	10/01/2020	30600/00001	Adviser Fees	198.01			
	07/05/2020	30600/00002	Management Fees	177.48			

Lawrence Superannuation Fund

Pension Non Deductible Expense Report

For The Period 01 July 2019 - 30 June 2020

	Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible	
Label J								
	31/12/2019	31500	Bank Charges	2.00				
	09/06/2020	30600/00001	Adviser Fees	166.58				
			Total	3,938.22	99.260 %	29.14	3,909.08	
	23/12/2019	30400	ATO Supervisory Levy	259.00				
			Total	259.00	0.000 %	259.00	0.00	
						Label Total	288.14	3,909.08
						Total Segment Expenses	292.78	4,531.44
						Total Expenses *	341.85	11,111.94

* General expense percentage - 99.260 %

* Investment expense percentage - 99.260 %

Lawrence Superannuation Fund

Statement of Taxable Income

For the year ended 30 June 2020

	2020
	\$
Benefits accrued as a result of operations	(374,713.59)
Less	
Exempt current pension income	116,028.00
Realised Accounting Capital Gains	2,692.36
Accounting Trust Distributions	10,280.44
	<u>129,000.80</u>
Add	
Decrease in MV of investments	287,579.52
SMSF non deductible expenses	11,111.00
Pension Payments	173,231.96
Franking Credits	21,285.66
Foreign Credits	81.03
Net Capital Gains	2,369.00
Taxable Trust Distributions	5,412.74
Distributed Foreign income	3,169.34
	<u>504,240.25</u>
SMSF Annual Return Rounding	(0.86)
	<u>525.00</u>
Taxable Income or Loss	<u>525.00</u>
Income Tax on Taxable Income or Loss	78.75
Less	
Franking Credits	21,285.66
Foreign Credits	0.60
	<u>(21,286.26)</u>
CURRENT TAX OR REFUND	<u>(21,207.51)</u>
Supervisory Levy	259.00
AMOUNT DUE OR REFUNDABLE	<u>(20,948.51)</u>

Lawrence Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
A - Net capital gain				
				2,369.07
Sub-Total				2,369.07
Ignore Cents				0.07
Total				2,369.00
C - Income - Gross interest				
	17/07/2019	25000/METWRS91181	WRS: IMA Cash Transaction Account	8.48
	31/07/2019	25000/MET453427161	Cash at Bank - Suncorp Acc:453427161	20.20
	31/07/2019	25000/NAB302187792	NAB Trade Account #302187792	0.33
	02/08/2019	25000/SUNTD609382631	Suncorp T/D 609382631	17,065.06
	12/08/2019	25000/METWRS91181	WRS: IMA Cash Transaction Account	7.73
	30/08/2019	25000/NAB302187792	NAB Trade Account #302187792	0.30
	31/08/2019	25000/MET453427161	Cash at Bank - Suncorp Acc:453427161	443.56
	10/09/2019	25000/METWRS91181	WRS: IMA Cash Transaction Account	11.03
	30/09/2019	25000/MET453427161	Cash at Bank - Suncorp Acc:453427161	447.00
	30/09/2019	25000/NAB302187792	NAB Trade Account #302187792	0.29
	14/10/2019	25000/METWRS91181	WRS: IMA Cash Transaction Account	12.95
	31/10/2019	25000/MET453427161	Cash at Bank - Suncorp Acc:453427161	303.68
	31/10/2019	25000/NAB302187792	NAB Trade Account #302187792	0.33
	13/11/2019	25000/METWRS91181	WRS: IMA Cash Transaction Account	8.56
	29/11/2019	25000/NAB302187792	NAB Trade Account #302187792	0.29
	30/11/2019	25000/MET453427161	Cash at Bank - Suncorp Acc:453427161	21.88
	06/12/2019	25000/METWRS91181	WRS: IMA Cash Transaction Account	8.21
	08/12/2019	25000/MET453427161	Cash at Bank - Suncorp Acc:453427161	3,629.58
	31/12/2019	25000/MET453427161	Cash at Bank - Suncorp Acc:453427161	28.37
	31/12/2019	25000/NAB302187792	NAB Trade Account #302187792	0.32
	09/01/2020	25000/METWRS91181	WRS: IMA Cash Transaction Account	8.37
	31/01/2020	25000/MET453427161	Cash at Bank - Suncorp Acc:453427161	50.64
	31/01/2020	25000/NAB302187792	NAB Trade Account #302187792	0.31
	02/02/2020	25000/MET453427161	Cash at Bank - Suncorp Acc:453427161	10,390.41
	07/02/2020	25000/METWRS91181	WRS: IMA Cash Transaction Account	9.16
	28/02/2020	25000/NAB302187792	NAB Trade Account #302187792	0.28
	29/02/2020	25000/MET453427161	Cash at Bank - Suncorp Acc:453427161	73.72
	04/03/2020	25000/METWRS91181	WRS: IMA Cash Transaction Account	8.91
	31/03/2020	25000/MET453427161	Cash at Bank - Suncorp Acc:453427161	56.70
	31/03/2020	25000/NAB302187792	NAB Trade Account #302187792	0.14
	03/04/2020	25000/METWRS91181	WRS: IMA Cash Transaction Account	2.14
	23/04/2020	25000/MET453427161	Cash at Bank - Suncorp Acc:453427161	4,663.01

Lawrence Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
C - Income - Gross interest				
	30/04/2020	25000/MET453427161	Cash at Bank - Suncorp Acc:453427161	45.21
	31/05/2020	25000/MET453427161	Cash at Bank - Suncorp Acc:453427161	48.84
	09/06/2020	25000/MET453427161	Cash at Bank - Suncorp Acc:453427161	882.19
	30/06/2020	25000/MET453427161	Cash at Bank - Suncorp Acc:453427161	18.76
Sub-Total				38,276.94
Ignore Cents				0.94
Total				38,276.00
D1 - Income - Gross foreign income				
	30/12/2019	23800/3010.HKX	iShs Core MSCI Shs	1,314.01
	19/03/2020	23800/iSharesTOPIX.TX	iShares - TOPIX ETF	439.51
	24/06/2020	23800/VERX.L	Van De Eu ex UK Ptg.Shs Exchange Traded Fund EUR	1,403.11
	29/06/2020	23800/OZF.AX	Spdr S&p/asx 200 Financials Ex A-reit Fund	3.74
	29/06/2020	23800/SFY.AX	Spdr S&p/asx 50 Fund	52.26
	30/06/2020	23800/MVA.AX	Vaneck Vectors Australian Property Etf	6.28
	30/06/2020	23800/MVE.AX	Vaneck Vectors S&p/asx Midcap Etf	28.81
	30/06/2020	23800/MVS.AX	Vaneck Vectors Small Companies Masters Etf	2.65
Sub-Total				3,250.37
Ignore Cents				0.37
Total				3,250.00
D - Income - Net foreign income				
	30/12/2019	23800/3010.HKX	iShs Core MSCI Shs	1,314.01
	19/03/2020	23800/iSharesTOPIX.TX	iShares - TOPIX ETF	439.51
	24/06/2020	23800/VERX.L	Van De Eu ex UK Ptg.Shs Exchange Traded Fund EUR	1,403.11
	29/06/2020	23800/OZF.AX	Spdr S&p/asx 200 Financials Ex A-reit Fund	3.74
	29/06/2020	23800/SFY.AX	Spdr S&p/asx 50 Fund	52.26
	30/06/2020	23800/MVA.AX	Vaneck Vectors Australian Property Etf	6.28
	30/06/2020	23800/MVE.AX	Vaneck Vectors S&p/asx Midcap Etf	28.81
	30/06/2020	23800/MVS.AX	Vaneck Vectors Small Companies Masters Etf	2.65
Sub-Total				3,250.37
Ignore Cents				0.37
Total				3,250.00
J - Unfranked dividend amount				
	30/09/2019	23900/IAG.AX	Insurance Australia Group Limited	878.40
	25/03/2020	23900/IAG.AX	Insurance Australia Group Limited	439.20
Sub-Total				1,317.60
Ignore Cents				0.60
Total				1,317.00

Lawrence Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
K - Franked dividend amount				
	19/09/2019	23900/RIO.AX	RIO Tinto Limited	2,153.06
	20/09/2019	23900/WPL.AX	Woodside Petroleum Ltd	2,661.93
	25/09/2019	23900/BHP.AX	BHP Group Limited	11,370.26
	26/09/2019	23900/STO.AX	Santos Limited	1,409.78
	30/09/2019	23900/IAG.AX	Insurance Australia Group Limited	2,049.60
	30/09/2019	23900/WOW.AX	Woolworths Group Limited	912.00
	10/10/2019	23900/S32.AX	South32 Limited	410.51
	20/12/2019	23900/WBC.AX	Westpac Banking Corporation	4,174.40
	20/03/2020	23900/WPL.AX	Woodside Petroleum Ltd	4,156.59
	24/03/2020	23900/BHP.AX	BHP Group Limited	9,940.36
	25/03/2020	23900/IAG.AX	Insurance Australia Group Limited	1,024.80
	26/03/2020	23900/STO.AX	Santos Limited	1,202.15
	02/04/2020	23900/S32.AX	South32 Limited	334.72
	09/04/2020	23900/WOW.AX	Woolworths Group Limited	736.00
	16/04/2020	23900/RIO.AX	RIO Tinto Limited	2,448.18
Sub-Total				44,984.34
Ignore Cents				0.34
Total				44,984.00
L - Income - Dividend franking credit				
	19/09/2019	23900/RIO.AX	RIO Tinto Limited	922.74
	20/09/2019	23900/WPL.AX	Woodside Petroleum Ltd	1,140.83
	25/09/2019	23900/BHP.AX	BHP Group Limited	4,872.97
	26/09/2019	23900/STO.AX	Santos Limited	604.19
	30/09/2019	23900/IAG.AX	Insurance Australia Group Limited	878.40
	30/09/2019	23900/WOW.AX	Woolworths Group Limited	390.86
	10/10/2019	23900/S32.AX	South32 Limited	175.93
	20/12/2019	23900/WBC.AX	Westpac Banking Corporation	1,789.03
	20/03/2020	23900/WPL.AX	Woodside Petroleum Ltd	1,781.40
	24/03/2020	23900/BHP.AX	BHP Group Limited	4,260.15
	25/03/2020	23900/IAG.AX	Insurance Australia Group Limited	439.20
	26/03/2020	23900/STO.AX	Santos Limited	515.21
	02/04/2020	23900/S32.AX	South32 Limited	143.45
	09/04/2020	23900/WOW.AX	Woolworths Group Limited	315.43
	16/04/2020	23900/RIO.AX	RIO Tinto Limited	1,049.22
Sub-Total				19,279.01
Ignore Cents				0.01
Total				19,279.00
M - Gross trust distributions				
	29/06/2020	23800/OZF.AX	Spdr S&p/asx 200 Financials Ex A-reit Fund	1,397.67
	29/06/2020	23800/SFY.AX	Spdr S&p/asx 50 Fund	4,248.12
	30/06/2020	23800/MVA.AX	Vaneck Vectors Australian Property Etf	687.43

Lawrence Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
M - Gross trust distributions				
	30/06/2020	23800/MVE.AX	Vaneck Vectors S&p/asx Midcap Etf	574.62
	30/06/2020	23800/MVS.AX	Vaneck Vectors Small Companies Masters Etf	511.55
Sub-Total				7,419.39
Ignore Cents				0.39
Total				7,419.00
W - GROSS INCOME (Sum of labels A to U)				
				116,894.00
Sub-Total				116,894.00
Ignore Cents				0.00
Total				116,894.00
Y - Income - Exempt current pension income				
				116,028.00
Sub-Total				116,028.00
Ignore Cents				0.00
Total				116,028.00
V - TOTAL ASSESSABLE INCOME (W less Y)				
				866.00
Sub-Total				866.00
Ignore Cents				0.00
Total				866.00
H1 - Expenses - SMSF auditor fee				
	18/12/2019	30700	Auditor's Remuneration	4.64
Sub-Total				4.64
Ignore Cents				0.64
Total				4.00
H2 - Expenses - SMSF auditor fee non deductible				
	18/12/2019	30700	Auditor's Remuneration	622.36
Sub-Total				622.36
Ignore Cents				0.36
Total				622.00
J1 - Expenses - Management and administration expenses				
	07/08/2019	30600/00002	Management Fees	1.62
	07/08/2019	30600/00001	Adviser Fees	1.44
	06/09/2019	30600/00001	Adviser Fees	1.41
	06/09/2019	30600/00002	Management Fees	1.58
	09/10/2019	30600/00001	Adviser Fees	1.39
	09/10/2019	30600/00002	Management Fees	1.57
	12/11/2019	30600/00002	Management Fees	1.62
	12/11/2019	30600/00001	Adviser Fees	1.44
	17/11/2019	30100	Accountancy Fees	37.00

Lawrence Superannuation Fund
Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
J1 - Expenses - Management and administration expenses				
	18/11/2019	30100	Accountancy Fees	5.74
	09/12/2019	30600/00001	Adviser Fees	1.41
	09/12/2019	30600/00002	Management Fees	1.59
	31/12/2019	31500	Bank Charges	0.01
	10/01/2020	30600/00001	Adviser Fees	1.47
	13/01/2020	30600/00002	Management Fees	1.65
	06/02/2020	30600/00002	Management Fees	1.68
	06/02/2020	30600/00001	Adviser Fees	1.49
	06/03/2020	30600/00001	Adviser Fees	1.41
	06/03/2020	30600/00002	Management Fees	1.59
	07/04/2020	30600/00002	Management Fees	1.40
	07/04/2020	30600/00001	Adviser Fees	1.24
	07/05/2020	30600/00001	Adviser Fees	1.17
	07/05/2020	30600/00002	Management Fees	1.31
	18/05/2020	30800	ASIC Fees	0.40
	18/05/2020	30100	Accountancy Fees	0.26
	09/06/2020	30600/00002	Management Fees	1.39
	09/06/2020	30600/00001	Adviser Fees	1.23
	30/06/2020	30600/00001	Adviser Fees	1.27
	30/06/2020	30600/00002	Management Fees	1.43
	23/12/2019	30400	ATO Supervisory Levy	259.00
Sub-Total				337.20
Ignore Cents				0.20
Total				337.00
J2 - Expenses - Management and administration expenses non deductible				
	07/08/2019	30600/00002	Management Fees	216.95
	07/08/2019	30600/00001	Adviser Fees	192.54
	06/09/2019	30600/00001	Adviser Fees	188.56
	06/09/2019	30600/00002	Management Fees	212.51
	09/10/2019	30600/00001	Adviser Fees	186.47
	09/10/2019	30600/00002	Management Fees	210.15
	12/11/2019	30600/00002	Management Fees	217.38
	12/11/2019	30600/00001	Adviser Fees	192.94
	17/11/2019	30100	Accountancy Fees	4,963.00
	18/11/2019	30100	Accountancy Fees	769.26
	09/12/2019	30600/00001	Adviser Fees	189.74
	09/12/2019	30600/00002	Management Fees	213.77
	31/12/2019	31500	Bank Charges	1.99
	10/01/2020	30600/00001	Adviser Fees	196.54
	13/01/2020	30600/00002	Management Fees	221.46
	06/02/2020	30600/00002	Management Fees	225.99
	06/02/2020	30600/00001	Adviser Fees	200.52
	06/03/2020	30600/00001	Adviser Fees	188.75

Lawrence Superannuation Fund
Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
J2 - Expenses - Management and administration expenses non deductible				
	06/03/2020	30600/00002	Management Fees	212.71
	07/04/2020	30600/00002	Management Fees	187.34
	07/04/2020	30600/00001	Adviser Fees	166.29
	07/05/2020	30600/00001	Adviser Fees	156.35
	07/05/2020	30600/00002	Management Fees	176.17
	18/05/2020	30800	ASIC Fees	53.60
	18/05/2020	30100	Accountancy Fees	34.74
	09/06/2020	30600/00002	Management Fees	186.29
	09/06/2020	30600/00001	Adviser Fees	165.35
	30/06/2020	30600/00001	Adviser Fees	170.31
	30/06/2020	30600/00002	Management Fees	191.91
Sub-Total				10,489.59
Ignore Cents				0.59
Total				10,489.00
N - TOTAL DEDUCTIONS				
				341.00
Sub-Total				341.00
Ignore Cents				0.00
Total				341.00
Y - TOTAL NON DEDUCTIBLE EXPENSES				
				11,111.00
Sub-Total				11,111.00
Ignore Cents				0.00
Total				11,111.00
O - TAXABLE INCOME OR LOSS				
				525.00
Sub-Total				525.00
Ignore Cents				0.00
Total				525.00
Z - TOTAL SMSF EXPENSES				
				11,452.00
Sub-Total				11,452.00
Ignore Cents				0.00
Total				11,452.00
A - Taxable income				
				525.00
Sub-Total				525.00
Ignore Cents				0.00
Total				525.00
T1 - Tax on taxable income				

Lawrence Superannuation Fund
Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
T1 - Tax on taxable income				
				78.75
Sub-Total				78.75
Ignore Cents				0.00
Total				78.75
B - Gross Tax				
				78.75
Sub-Total				78.75
Ignore Cents				0.00
Total				78.75
C1 - Foreign income tax offset				
	19/03/2020	23800/iSharesTOPIX.TX	iShares - TOPIX ETF	67.31
	29/06/2020	23800/SFY.AX	Spdr S&p/asx 50 Fund	4.04
	30/06/2020	23800/MVA.AX	Vaneck Vectors Australian Property Etf	0.13
	30/06/2020	23800/MVE.AX	Vaneck Vectors S&p/asx Midcap Etf	8.71
	30/06/2020	23800/MVS.AX	Vaneck Vectors Small Companies Masters Etf Adjustment	0.84 (80.43)
Sub-Total				0.60
Ignore Cents				0.00
Total				0.60
C - Non-refundable non-carry forward tax offsets				
				0.60
Sub-Total				0.60
Ignore Cents				0.00
Total				0.60
T2 - SUBTOTAL				
				78.15
Sub-Total				78.15
Ignore Cents				0.00
Total				78.15
T3 - SUBTOTAL 2				
				78.15
Sub-Total				78.15
Ignore Cents				0.00
Total				78.15
E1 - Complying fund's franking credits tax offset				
	19/09/2019	23900/RIO.AX	RIO Tinto Limited	922.74
	20/09/2019	23900/WPL.AX	Woodside Petroleum Ltd	1,140.83
	25/09/2019	23900/BHP.AX	BHP Group Limited	4,872.97
	26/09/2019	23900/STO.AX	Santos Limited	604.19

Lawrence Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
E1 - Complying fund's franking credits tax offset				
	30/09/2019	23900/IAG.AX	Insurance Australia Group Limited	878.40
	30/09/2019	23900/WOW.AX	Woolworths Group Limited	390.86
	10/10/2019	23900/S32.AX	South32 Limited	175.93
	20/12/2019	23900/WBC.AX	Westpac Banking Corporation	1,789.03
	20/03/2020	23900/WPL.AX	Woodside Petroleum Ltd	1,781.40
	24/03/2020	23900/BHP.AX	BHP Group Limited	4,260.15
	25/03/2020	23900/IAG.AX	Insurance Australia Group Limited	439.20
	26/03/2020	23900/STO.AX	Santos Limited	515.21
	02/04/2020	23900/S32.AX	South32 Limited	143.45
	09/04/2020	23900/WOW.AX	Woolworths Group Limited	315.43
	16/04/2020	23900/RIO.AX	RIO Tinto Limited	1,049.22
	29/06/2020	23800/OZF.AX	Spdr S&p/asx 200 Financials Ex A-reit Fund	440.94
	29/06/2020	23800/SFY.AX	Spdr S&p/asx 50 Fund	1,257.02
	30/06/2020	23800/MVA.AX	Vaneck Vectors Australian Property Etf	29.31
	30/06/2020	23800/MVE.AX	Vaneck Vectors S&p/asx Midcap Etf	144.61
	30/06/2020	23800/MVS.AX	Vaneck Vectors Small Companies Masters Etf	134.77
Sub-Total				21,285.66
Ignore Cents				0.00
Total				21,285.66
E - Refundable tax offsets				
				21,285.66
Sub-Total				21,285.66
Ignore Cents				0.00
Total				21,285.66
I - Remainder of refundable tax offsets				
				21,207.51
Sub-Total				21,207.51
Ignore Cents				0.00
Total				21,207.51
L - Supervisory levy				
				259.00
Sub-Total				259.00
Ignore Cents				0.00
Total				259.00
S - AMOUNT DUE OR REFUNDABLE				
				(20,948.51)
Sub-Total				(20,948.51)
Ignore Cents				0.00
Total				(20,948.51)



The Trustee for Lawrence Superannuation Fund

ABN details

ABN:	91 141 426 827 View record on ABN Lookup
ABN Status:	Active from 10 May 2010
Fund type:	ATO Regulated Self-Managed Superannuation Fund
Contact details:	PO Box 354 Aspley QLD 4034
Status:	Complying

What does 'Complying' mean?

A 'Complying' SMSF:

- is a regulated fund
- is a resident of Australia, and
- has been issued with a [Notice of compliance](#)

APRA Funds

See the [guidance](#) issued by APRA for further assistance in managing transfers and rollovers to SMSFs. Use the [ATO Business Portal](#) to verify a person is a member of the SMSF before completing a transfer or rollover.

Superannuation guarantee payments

Contributions made to complying funds can qualify as Superannuation Guarantee (SG) payments. This record extract can be used to confirm this fund has been issued with a Notice of Compliance and is currently entitled to receive employer SG payments.

Tax rates

Complying funds that meet [Superannuation Industry \(Supervision\) Act 1993](#) (SISA) standards qualify for [concessional tax rates](#).

Also refer to [frequently asked questions](#)

Disclaimer

This extract is based on information supplied by superannuation entities to the Commissioner of Taxation.

Important Neither the Australian Government nor the ATO endorse or guarantee the performance of super funds.



Australian Government
Australian Taxation Office

Agent SAM GRECO & CO.
Client THE TRUSTEE FOR LAWRENCE
SUPERANNUATION FUND
ABN 91 141 426 827
TFN 937 788 757

Activity statement 001

Date generated	17/02/2021
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

0 results found - from **01 July 2019** to **17 February 2021** sorted by **processed date** ordered **oldest to newest**

19 February 2021

The Trustee
Lawrence Superannuation Fund
c/- Sam Greco and Co
PO Box 354
Aspley QLD 4034

Dear Trustee,

**Subject: Actuarial Certificate – Tax Exempt Percentage for the 2019/20 year
Lawrence Superannuation Fund**

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

Results

We calculate that the tax exempt percentage for Lawrence Superannuation Fund in the 2019/20 financial year is **99.26%**.

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: ZA12911611050

Appendix 1 - Data Summary

Contact Details

Name	Sam Greco
Company	Sam Greco and Co
Telephone	07 3263 5200

Fund Details

Fund Name	Lawrence Superannuation Fund
Name of Trustee	Rowa Investments Pty Ltd
Tax Year for Actuarial Certificate	2019/20
ABN of Fund	91 141 426 827

Member Details

Members' Names	Wainwright Lawrence
	Roslyn Ann Lawrence

Financial Details

	Amount (\$)
Opening Balance at 1 July 2019	3,307,794.53
Concessional Contributions	0.00
Non-concessional Contributions	0.00
Rollovers-in	0.00
Rollovers-out	0.00
Lump Sum and Pension Benefits Paid	216,000.00
Other Net Income	(195,931.09)
Closing Balance at 30 June 2020	2,895,863.44

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 Lawrence Superannuation Fund for the 2019/20 financial year.

During the 2019/20 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:

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

$$= \$3,160,070 / \$3,183,634$$

$$= 99.26\%$$

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
Wainwright Lawrence	62.90%	0.74%
Roslyn Ann Lawrence	36.36%	0.00%
Reserve	0.00%	0.00%
Total	99.26%	0.74%

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.

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 SAM GRECO & CO.
Client THE TRUSTEE FOR LAWRENCE
SUPERANNUATION FUND
ABN 91141426827

Income tax

Not lodged

History

2019-20 Self-managed super fund

Assessment	Status	Due date	Outcome
Original	Due	17 May 2021	

Lawrence Superannuation Fund
Statement of Taxable Income

For the year ended 30 June 2020

	2020
	\$
Benefits accrued as a result of operations	(374,713.59)
Less	
Exempt current pension income	116,028.00
Realised Accounting Capital Gains	2,692.36
Accounting Trust Distributions	10,280.44
	<u>129,000.80</u>
Add	
Decrease in MV of investments	287,579.52
SMSF non deductible expenses	11,111.00
Pension Payments	173,231.96
Franking Credits	21,285.66
Foreign Credits	81.03
Net Capital Gains	2,369.00
Taxable Trust Distributions	5,412.74
Distributed Foreign income	3,169.34
	<u>504,240.25</u>
SMSF Annual Return Rounding	(0.86)
	<u>525.00</u>
Taxable Income or Loss	<u>525.00</u>
Income Tax on Taxable Income or Loss	78.75
Less	
Franking Credits	21,285.66
Foreign Credits	0.60
	<u>(21,286.26)</u>
CURRENT TAX OR REFUND	<u>(21,207.51)</u>
Supervisory Levy	259.00
AMOUNT DUE OR REFUNDABLE	<u>(20,948.51)</u>



Agent SAM GRECO & CO.
Client THE TRUSTEE FOR LAWRENCE
 SUPERANNUATION FUND
ABN 91 141 426 827
TFN 937 788 757

Income tax 551

Date generated	17/02/2021
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

4 results found - from **17 February 2019** to **17 February 2021** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
19 Dec 2019	24 Dec 2019	EFT refund for Income Tax for the period from 01 Jul 18 to 30 Jun 19	\$32,080.61		\$0.00
18 Dec 2019	18 Dec 2019	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 18 to 30 Jun 19		\$32,080.61	\$32,080.61 CR
7 May 2019	10 May 2019	EFT refund for Income Tax for the period from 01 Jul 17 to 30 Jun 18	\$14,762.16		\$0.00
7 May 2019	7 May 2019	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 17 to 30 Jun 18		\$14,762.16	\$14,762.16 CR

88301 - Accrued Adviser & Management Fees

2020 Financial Year

Preparer Christina Subramaniam

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
88301	Accrued Adviser & Management Fees	(\$364.92)	(\$389.52)	(6.32)%
TOTAL		CY Balance	LY Balance	
		(\$364.92)	(\$389.52)	

Supporting Documents

- General Ledger [Report](#)
- EXP Accrued Fees - WRS.pdf [88301](#)

Standard Checklist

- Attach all source documentation and confirmations of Liability

Lawrence Superannuation Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
Accrued Adviser & Management Fees (88301)					
<u>Accrued Adviser & Management Fees (88301)</u>					
01/07/2019	Opening Balance				389.52 CR
12/07/2019	CASH Adviser On-Going Service Fee		183.14		206.38 CR
12/07/2019	CASH Management Fee		206.38		0.00 DR
30/06/2020	Accrued Advisor and Management Fees			171.58	171.58 CR
30/06/2020	Accrued Advisor and Management Fees			193.34	364.92 CR
			389.52	364.92	364.92 CR

Total Debits: 389.52

Total Credits: 364.92

ACCOUNT HOLDINGS BY ASSET CLASS

From 01-Jul-2019 To 30-Jun-2020

Rowa Investments Pty Ltd ATF Lawrence Superannuation Fund

WRS91181



Security Description	Security Code	Shares	TotalCost	Tax Cost (Base)	Price	Price Date	Market Value	Allocation
<i>Listed Property</i>							\$27,075.84	9.20%
TOTAL							\$294,313.77	100.00%

Transaction Description	Trade Date	Settle Date	Type	Price	Quantity	Amount
<i>Private Bkg A/C - Accruals & Pending Trxns</i>						
State Street S&P/ASX200 Financial	29/06/2020	10/07/2020	Distribution	\$0.08	1,410.00	\$110.13 AUD ✓
State Street S&P/ASX50 Fund	29/06/2020	10/07/2020	Distribution	\$0.39	1,712.00	\$659.47 AUD ✓
VanEck Vectors S&P/ASX Midcap ETF	30/06/2020	24/07/2020	Distribution	\$0.41	746.00	\$305.86 AUD ✓
VanEck Vectors Aust Property ETF	30/06/2020	24/07/2020	Distribution	\$0.49	1,408.00	\$689.92 AUD ✓
VanEck Vectors Small Companies ETF	30/06/2020	24/07/2020	Distribution	\$0.33	912.00	\$300.96 AUD ✓
CASH Management Fee	30/06/2020	07/07/2020	Withdrawal	\$1.00	-193.34	(\$193.34) AUD ✓
CASH Adviser On-Going Service Fee	30/06/2020	07/07/2020	Withdrawal	\$1.00	-171.58	(\$171.58) AUD ✓
<i>Private Bkg A/C - Accruals & Pending Trxns</i>						\$1,701.42

\$193.34
 + \$171.58
 = \$364.92

ACCRUED FEES

A - Financial Statements

2020 Financial Year

Preparer Christina Subramaniam

Reviewer Sam Greco

Status Completed

Supporting Documents

- Signed 2020 Financial Statements Lawrence Superannuation Fund.pdf

Standard Checklist

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

26 February, 2021

The Trustees
Lawrence Superannuation Fund
PO Box 175
HAMILTON CENTRAL QLD 4007

Dear Wainwright & Roslyn

Re: Lawrence Superannuation Fund

Enclosed please find the 2020 Superannuation Forms listed below:

1. Financial Statements;
1. Trustee Declaration;
2. Minutes of Meetings;
3. Members Statements;
4. Income Tax Return;
5. Audit Representation Letter;
6. Audit Engagement Letter

Income Tax Returns

Please peruse the financial statements and income tax return and if the details are correct, sign where indicated and return to us for lodgement. A bound copy of the Financial Statements and Income Tax Return for the Super Fund will be available once the audit has been completed.

Superannuation funds are required to self-assess their liability to taxation. A notice of assessment will **NOT** issue from the Taxation Office and it is the responsibility of the fund to ensure lodgement and any payment is made by the due date, which in your case is **17 May 2021**. However for the 2020 year, we have calculated that the Super Fund has an amount Refundable of **\$20,948.51** after deducting the ATO supervisory levy.

Self-Managed Superannuation Fund Audit

Anyone who runs a Self-Managed Superannuation Fund (SMSF) must ensure that a registered SMSF auditor audits the fund annually. An SMSF auditor examines the validity and accuracy of an SMSF's financial records and makes sure the fund is compliant with superannuation rules. Upon receipt of your signed Financial Statements and Income Tax Return, we will forward your Self-Managed Superfund to a registered independent auditor. You will then be provided with a copy of the auditor's management letter, audit report and auditors invoice approximately 2 weeks after submission.

Minutes

The Minutes of Meetings are contained within the Financial Statements. These minutes are prepared as standard drafts, however you should peruse them to ensure they correctly state the position in relation to the matters raised. They may be amended or added to if your circumstances require. If no alterations are required and you wish to accept the drafts as actual records, please sign the minutes where indicated and return them to our office.

Audit Engagement Letter and Trustee Representation Letter

We also enclose the Audit Engagement Letter and Trustee Representation Letter. The auditors contact details and registrations numbers are contained in these documents. Please peruse these documents and if satisfactory, sign where indicated and return to our office.

Investment Strategy

We have included a copy of your fund's investment strategy in the financial statements.

You should review your strategy regularly (at least annually) to ensure it continues to meet the current and future needs of your members depending on their personal circumstances. It needs to be tailored to your Fund's circumstances and set out why and how you have chosen to invest the Fund's assets to meet these goals..

Certain significant events should also prompt you to review your strategy, such as:

- a market correction (e.g. resulting from Covid-19)
- when a member joins the fund or departs a fund
- when a member commences receiving a pension. This is to ensure the fund has sufficient liquid assets and cash flow to meet minimum pension payments prior to 30 June each year.

You should also document that you have undertaken this review and any decisions made arising from the review. For example, you could do this as part of the annual trustee meeting minutes. You should then provide these minutes or other evidence of a review to the super fund auditor. This will show that you've met the requirement to review regularly and, where necessary, revised your investment strategy.

Other Matters**Covid-19 – changes to Pension minimum drawdown % for Yearly Projected Pension Calculation Report**

Due to the Government's Economic Response to the Coronavirus measures, there is a temporary reduction in the Superannuation Minimum Drawdown Requirements

Your original minimum drawdown rate was 5%. The reduced rate due to the Government's measures is now 2.5%

Pension Amounts for 2020/2021 – the minimum amount of pension payments to take for the 2020/2021 financial year are: (please refer to the enclosed Yearly Projected Pension Calculation Report)

- \$46,100 Wain
- \$26,690 Ros

Disclaimer

Taxation is only one of the matters that must be considered when making a decision on a financial product and you should consider taking advice from the holder of an Australian Financial Services licence before making a decision on a financial product.

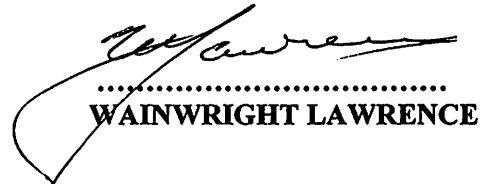
Please do not hesitate to contact us if you have any queries or if we can be of further assistance in other matters and thank you for continuing to choose this firm to be of service to you.

Regards



SAM GRECO

Encls



.....
WAINWRIGHT LAWRENCE

Lawrence Superannuation Fund

Yearly Projected Pension Calculation Report

As at 01 July 2020

Member Name	Member Code	Pension Type	Pension Start/ Conversion Date	Age (as at 01/07/2020)	Opening Balance	Minimum Amount *	Maximum Amount	Tax Free %	Min Tax Free Payments	Min Taxable Payments
Lawrence, Wainwright	LAWWAI00001P	Account Based Pension	30/06/2016	70	1,047,483.65	26,190.00	N/A	98.90	25,901.91	288.09
Lawrence, Wainwright	LAWWAI00002P	Account Based Pension	30/06/2016	70	789,268.88	19,730.00	N/A	7.41	1,461.99	18,268.01
Lawrence, Wainwright	LAWWAI00005P	Account Based Pension	01/07/2016	70	7,003.26	180.00	N/A	7.67	13.81	166.19
					1,843,755.79	46,100.00			27,377.71	18,722.29
Lawrence, Roslyn Ann	LAWROS00001P	Account Based Pension	01/07/2015	69	1,020,426.99	25,510.00	N/A	96.08	24,510.01	999.99
Lawrence, Roslyn Ann	LAWROS00010P	Account Based Pension	01/07/2018	69	47,337.63	1,180.00	N/A	100.00	1,180.00	0.00
					1,067,764.62	26,690.00			25,690.01	999.99
					2,911,520.41	72,790.00			53,067.72	19,722.28

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

Lawrence Superannuation Fund

Financial Statements & Reports

for the year ended

30 June 2020



Sam Greco & Co

Level 1, 1355 Gympie Road, ASPLEY QLD 4032

PO Box 354, ASPLEY QLD 4034

ABN: 16230504491

Phone 07 3263 5200 Fax 07 3263 4830

Email: info@taxonline.com.au

Lawrence Superannuation Fund

Operating Statement

For the year ended 30 June 2020

	Note	2020 \$	2019 \$
Income			
Investment Income			
Trust Distributions	10	10,280.44	10,617.05
Dividends Received	9	46,301.94	72,033.31
Interest Received		38,276.94	45,750.88
Total Income		<u>94,859.32</u>	<u>128,401.24</u>
Expenses			
Accountancy Fees		5,810.00	5,535.00
ATO Supervisory Levy		259.00	259.00
Adviser Fees		4,701.79	4,438.35
Auditor's Remuneration		627.00	715.00
ASIC Fees		54.00	53.00
Bank Charges		2.00	22.00
		<u>11,453.79</u>	<u>11,022.35</u>
Member Payments			
Pensions Paid		173,231.96	158,300.00
Investment Losses			
Changes in Market Values	11	284,887.16	(112,442.66)
Total Expenses		<u>469,572.91</u>	<u>56,879.69</u>
Benefits accrued as a result of operations before income tax		<u>(374,713.59)</u>	<u>71,521.55</u>
Income Tax Expense	12	(21,207.51)	(32,339.61)
Benefits accrued as a result of operations		<u>(353,506.08)</u>	<u>103,861.16</u>

The accompanying notes form part of these financial statements.

Lawrence Superannuation Fund
Statement of Financial Position

As at 30 June 2020

	Note	2020 \$	2019 \$
Assets			
Investments			
Shares in Listed Companies (Australian)	2	877,385.80	1,132,360.52
Units in Listed Unit Trusts (Australian)	3	177,093.98	199,730.99
Units in Listed Unit Trusts (Overseas)	4	105,512.69	105,325.49
Total Investments		<u>1,159,992.47</u>	<u>1,437,417.00</u>
Other Assets			
Cash at Bank - Suncorp Acc:453427161		1,715,925.37	321,847.01
WRS: IMA Cash Transaction Account		10,005.72	11,010.40
NAB Trade Account #302187792		2,687.92	2,685.33
Distributions Receivable		2,066.34	2,884.70
Suncorp T/D 609382631		0.00	1,500,000.00
Income Tax Refundable		21,207.51	32,339.61
Total Other Assets		<u>1,751,892.86</u>	<u>1,870,767.05</u>
Total Assets		<u>2,911,885.33</u>	<u>3,308,184.05</u>
Less:			
Liabilities			
Accrued Adviser & Management Fees		364.92	389.52
Total Liabilities		<u>364.92</u>	<u>389.52</u>
Net assets available to pay benefits		<u>2,911,520.41</u>	<u>3,307,794.53</u>
Represented by:			
Liability for accrued benefits allocated to members' accounts	6, 7		
Lawrence, Wainwright - Pension (Pension)		1,047,483.65	1,138,016.74
Lawrence, Wainwright - Pension (Pension No. 2)		789,268.88	920,921.30
Lawrence, Wainwright - Accumulation		0.00	50,037.71
Lawrence, Wainwright - Pension (Account Based Pension 4)		7,003.26	7,608.34
Lawrence, Roslyn Ann - Pension (Pension)		1,020,426.99	1,139,779.59
Lawrence, Roslyn Ann - Pension (Account Based Pension 5)		47,337.63	51,430.85
Total Liability for accrued benefits allocated to members' accounts		<u>2,911,520.41</u>	<u>3,307,794.53</u>

The accompanying notes form part of these financial statements.

Lawrence Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2020

Note 1: Summary of Significant Accounting Policies

The trustees have prepared the financial statements on the basis that the Superannuation Fund is a non-reporting entity because there are no users dependent on general purpose financial statements. 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.

Lawrence Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2020

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. 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: Shares in Listed Companies (Australian)

	2020 \$	2019 \$
BHP Group Limited	358,200.00	411,600.00
Insurance Australia Group Limited	84,472.80	120,926.40
RIO Tinto Limited	68,572.00	72,632.00
South32 Limited	20,400.00	31,800.00
Santos Limited	84,179.90	112,451.64
Westpac Banking Corporation	93,663.10	147,982.48

Lawrence Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2020

Woolworths Group Limited	59,648.00	53,168.00
Woodside Petroleum Ltd	108,250.00	181,800.00
	877,385.80	1,132,360.52

Note 3: Units in Listed Unit Trusts (Australian)

	2020 \$	2019 \$
Vaneck Vectors Australian Property Etf	27,075.84	42,056.96
Vaneck Vectors S&p/asx Midcap Etf	20,626.90	19,107.90
Vaneck Vectors Small Companies Masters Etf	16,178.88	16,569.63
Spdr S&p/asx 200 Financials Ex A-reit Fund	21,911.40	28,975.50
Spdr S&p/asx 50 Fund	91,300.96	93,021.00
	177,093.98	199,730.99

Note 4: Units in Listed Unit Trusts (Overseas)

	2020 \$	2019 \$
iShs Core MSCI Shs	51,977.09	51,376.99
iShares - TOPIX ETF	18,347.30	17,868.68
Van De Eu ex UK Ptg.Shs Exchange Traded Fund EUR	35,188.30	36,079.82
	105,512.69	105,325.49

Note 5: Banks and Term Deposits

	2020 \$	2019 \$
Banks		
Cash at Bank - Suncorp Acc:453427161	1,715,925.37	321,847.01
NAB Trade Account #302187792	2,687.92	2,685.33
WRS: IMA Cash Transaction Account	10,005.72	11,010.40
	1,728,619.01	335,542.74
Term Deposits		
Suncorp T/D 609382631	0.00	1,500,000.00
	0.00	1,500,000.00

Lawrence Superannuation Fund
Notes to the Financial Statements
For the year ended 30 June 2020

Note 6: Liability for Accrued Benefits

	2020 \$	2019 \$
Liability for accrued benefits at beginning of year	3,307,794.53	3,203,933.37
Benefits accrued as a result of operations	(353,506.08)	103,861.16
Current year member movements	(42,768.04)	0.00
Liability for accrued benefits at end of year	2,911,520.41	3,307,794.53

Note 7: 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.

	2020 \$	2019 \$
Vested Benefits	2,911,520.41	3,307,794.53

Note 8: Guaranteed Benefits

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

Note 9: Dividends

	2020 \$	2019 \$
BHP Group Limited	21,310.62	30,790.01
Insurance Australia Group Limited	4,392.00	5,581.80
RIO Tinto Limited	4,601.24	5,323.01
Santos Limited	2,611.93	2,126.03
South32 Limited	745.23	1,824.62
Westpac Banking Corporation	4,174.40	14,714.76
Woodside Petroleum Ltd	6,818.52	9,993.08
Woolworths Group Limited	1,648.00	1,680.00
	46,301.94	72,033.31

Lawrence Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2020

Note 10: Trust Distributions

	2020 \$	2019 \$
Vaneck Vectors Small Companies Masters Etf	603.82	621.66
Spdr S&p/asx 200 Financials Ex A-reit Fund	960.46	1,358.29
Van De Eu ex UK Ptg.Shs Exchange Traded Fund EUR	1,403.11	917.17
Vaneck Vectors S&p/asx Midcap Etf	609.16	647.04
Vaneck Vectors Australian Property Etf	1,308.42	1,558.90
iShs Core MSCI Shs	1,314.01	842.16
iShares - TOPIX ETF	372.19	220.74
Spdr S&p/asx 50 Fund	3,709.27	4,451.09
	10,280.44	10,617.05

Note 11: Changes in Market Values

Unrealised Movements in Market Value

	2020 \$	2019 \$
Shares in Listed Companies (Australian)		
BHP Group Limited	(53,400.00)	72,500.00
Insurance Australia Group Limited	(36,453.60)	(4,098.60)
RIO Tinto Limited	(4,060.00)	14,224.00
Santos Limited	(28,271.74)	12,865.23
South32 Limited	(11,400.00)	(4,300.00)
Westpac Banking Corporation	(54,319.38)	(4,904.92)
Woodside Petroleum Ltd	(73,550.00)	4,500.00
Woolworths Group Limited	6,480.00	4,336.00
	(254,974.72)	95,121.71
Units in Listed Unit Trusts (Australian)		
Spdr S&p/asx 200 Financials Ex A-reit Fund	(7,064.10)	592.20
Spdr S&p/asx 50 Fund	(12,230.93)	7,301.82
Vaneck Vectors Australian Property Etf	(11,150.79)	7,072.91
Vaneck Vectors S&p/asx Midcap Etf	(140.43)	0.00
Vaneck Vectors Small Companies Masters Etf	(2,205.75)	(1,661.78)
	(32,792.00)	13,305.15
Units in Listed Unit Trusts (Overseas)		
Van De Eu ex UK Ptg.Shs Exchange Traded Fund	(891.52)	2,007.47

Lawrence Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2020

EUR		
iShares - TOPIX ETF	478.62	(442.78)
iShs Core MSCI Shs	600.10	1,058.18
	187.20	2,622.87
Total Unrealised Movement	(287,579.52)	111,049.73
Realised Movements in Market Value		
	2020	2019
	\$	\$
Units in Listed Unit Trusts (Australian)		
Vaneck Vectors Australian Property Etf	2,692.36	0.00
Vaneck Vectors Small Companies Masters Etf	0.00	1,392.93
	2,692.36	1,392.93
Total Realised Movement	2,692.36	1,392.93
Changes in Market Values	(284,887.16)	112,442.66
Note 12: Income Tax Expense		
	2020	2019
	\$	\$
The components of tax expense comprise		
Current Tax	(21,207.51)	(32,339.61)
Income Tax Expense	(21,207.51)	(32,339.61)
The prima facie tax on benefits accrued before income tax is reconciled to the income tax as follows:		
Prima facie tax payable on benefits accrued before income tax at 15%	(56,207.04)	10,728.23
Less:		
Tax effect of:		
Increase in MV of Investments	0.00	16,657.46
Exempt Pension Income	17,404.20	24,043.20
Realised Accounting Capital Gains	403.85	208.94
Accounting Trust Distributions	1,542.07	1,592.56
Add:		
Tax effect of:		

Lawrence Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2020

Decrease in MV of Investments	43,136.93	0.00
SMSF Non-Deductible Expenses	1,666.65	1,590.75
Pension Payments	25,984.79	23,745.00
Franking Credits	3,192.85	4,894.98
Foreign Credits	12.15	6.08
Net Capital Gains	355.35	384.45
Taxable Trust Distributions	811.91	1,136.57
Distributed Foreign Income	475.40	310.38
Rounding	(0.12)	(0.13)
Income Tax on Taxable Income or Loss	78.75	294.15
Less credits:		
Franking Credits	21,285.66	32,633.17
Foreign Credits	0.60	0.59
Current Tax or Refund	<u>(21,207.51)</u>	<u>(32,339.61)</u>

Note 13: 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.

Lawrence Superannuation Fund
Investment Performance

As at 30 June 2020

Investment	Opening Value	Purchases / Additions	Sales / Reductions	Closing Value	Realised Market Gain	Unrealised Market Gain	Net Income	Income and Market Gain	Return %
Bank Accounts									
Cash at Bank - Suncorp Acc:453427161	321,847.01	0.00	0.00	1,715,925.37	0.00	0.00	21,123.75	21,123.75	6.56 %
NAB Trade Account #302187792	2,685.33	0.00	0.00	2,687.92	0.00	0.00	2.59	2.59	0.10 %
WRS: IMA Cash Transaction Account	11,010.40	0.00	0.00	10,005.72	0.00	0.00	85.54	85.54	0.78 %
	335,542.74	0.00	0.00	1,728,619.01	0.00	0.00	21,211.88	21,211.88	6.32 %
Term Deposits									
Suncorp T/D 609382631	1,500,000.00	0.00	0.00	0.00	0.00	0.00	17,065.06	17,065.06	1.14 %
	1,500,000.00	0.00	0.00	0.00	0.00	0.00	17,065.06	17,065.06	1.14 %
Shares in Listed Companies (Australian)									
BHP.AX BHP Group Limited	411,600.00	0.00	0.00	358,200.00	0.00	(53,400.00)	30,443.74	(22,956.26)	(5.58) %
IAG.AX Insurance Australia Group Limited	120,926.40	0.00	0.00	84,472.80	0.00	(36,453.60)	5,709.60	(30,744.00)	(25.42) %
RIO.AX RIO Tinto Limited	72,632.00	0.00	0.00	68,572.00	0.00	(4,060.00)	6,573.20	2,513.20	3.46 %
STO.AX Santos Limited	112,451.64	0.00	0.00	84,179.90	0.00	(28,271.74)	3,731.33	(24,540.41)	(21.82) %
S32.AX South32 Limited	31,800.00	0.00	0.00	20,400.00	0.00	(11,400.00)	1,064.61	(10,335.39)	(32.50) %
WBC.AX Westpac Banking Corporation	147,982.48	0.00	0.00	93,663.10	0.00	(54,319.38)	5,963.43	(48,355.95)	(32.68) %
WPL.AX Woodside Petroleum Ltd	181,800.00	0.00	0.00	108,250.00	0.00	(73,550.00)	9,740.75	(63,809.25)	(35.10) %
WOW.AX Woolworths Group Limited	53,168.00	0.00	0.00	59,648.00	0.00	6,480.00	2,354.29	8,834.29	16.62 %
	1,132,360.52	0.00	0.00	877,385.80	0.00	(254,974.72)	65,580.95	(189,393.77)	(16.73) %
Units in Listed Unit Trusts (Australian)									
OZF.AX Spdr S&p/asx 200 Financials Ex A-reit Fund	28,975.50	0.00	0.00	21,911.40	0.00	(7,064.10)	1,401.40	(5,662.70)	(19.54) %
SFY.AX Spdr S&p/asx 50 Fund	93,021.00	10,510.89	0.00	91,300.96	0.00	(12,230.93)	4,966.29	(7,264.64)	(7.02) %
MVA.AX Vaneck Vectors Australian Property Etf	42,056.96	4,105.37	7,935.70	27,075.84	2,692.36	(11,150.79)	1,337.73	(7,120.70)	(18.63) %
MVE.AX Vaneck Vectors S&p/asx Midcap Etf	19,107.90	1,659.43	0.00	20,626.90	0.00	(140.43)	753.77	613.34	2.95 %

Lawrence Superannuation Fund
Investment Performance

As at 30 June 2020

Investment	Opening Value	Purchases / Additions	Sales / Reductions	Closing Value	Realised Market Gain	Unrealised Market Gain	Net Income	Income and Market Gain	Return %
MVS.AX Vaneck Vectors Small Companies Masters Etf	16,569.63	1,815.00	0.00	16,178.88	0.00	(2,205.75)	738.59	(1,467.16)	(7.98) %
	199,730.99	18,090.69	7,935.70	177,093.98	2,692.36	(32,792.00)	9,197.78	(20,901.86)	(9.96) %
Units in Listed Unit Trusts (Overseas)									
iSharesTOP iShares - TOPIX ETF	17,868.68	0.00	0.00	18,347.30	0.00	478.62	372.19	850.81	4.76 %
3010.HKX iShs Core MSCI Shs	51,376.99	0.00	0.00	51,977.09	0.00	600.10	1,314.01	1,914.11	3.73 %
VERX.L Van De Eu ex UK Ptg.Shs Exchange Traded Fund EUR	36,079.82	0.00	0.00	35,188.30	0.00	(891.52)	1,403.11	511.59	1.42 %
	105,325.49	0.00	0.00	105,512.69	0.00	187.20	3,089.31	3,276.51	3.11 %
	3,272,959.74	18,090.69	7,935.70	2,888,611.48	2,692.36	(287,579.52)	116,144.98	(168,742.18)	(5.14) %

Lawrence Superannuation Fund
Investment Summary Report

As at 30 June 2020

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
Cash/Bank Accounts								
Cash at Bank - Suncorp Acc:453427161		1,715,925.370000	1,715,925.37	1,715,925.37	1,715,925.37			59.40 %
NAB Trade Account #302187792		2,687.920000	2,687.92	2,687.92	2,687.92			0.09 %
WRS: IMA Cash Transaction Account		10,005.720000	10,005.72	10,005.72	10,005.72			0.35 %
			1,728,619.01		1,728,619.01		0.00 %	59.84 %
Shares in Listed Companies (Australian)								
BHP.AX BHP Group Limited	10,000.00	35.820000	358,200.00	28.83	288,306.79	69,893.21	24.24 %	12.40 %
IAG.AX Insurance Australia Group Limited	14,640.00	5.770000	84,472.80	5.44	79,665.75	4,807.05	6.03 %	2.92 %
RIO.AX RIO Tinto Limited	700.00	97.960000	68,572.00	56.14	39,298.00	29,274.00	74.49 %	2.37 %
STO.AX Santos Limited	15,883.00	5.300000	84,179.90	6.44	102,237.00	(18,057.10)	(17.66) %	2.91 %
S32.AX South32 Limited	10,000.00	2.040000	20,400.00	2.20	22,034.21	(1,634.21)	(7.42) %	0.71 %
WBC.AX Westpac Banking Corporation	5,218.00	17.950000	93,663.10	33.11	172,742.70	(79,079.60)	(45.78) %	3.24 %
WPL.AX Woodside Petroleum Ltd	5,000.00	21.650000	108,250.00	37.82	189,096.53	(80,846.53)	(42.75) %	3.75 %
WOW.AX Woolworths Group Limited	1,600.00	37.280000	59,648.00	29.53	47,251.92	12,396.08	26.23 %	2.06 %
			877,385.80		940,632.90	(63,247.10)	(6.72) %	30.37 %
Units in Listed Unit Trusts (Australian)								
OZF.AX Spdr S&p/asx 200 Financials Ex A-reit Fund	1,410.00	15.540000	21,911.40	20.19	28,466.26	(6,554.86)	(23.03) %	0.76 %
SFY.AX Spdr S&p/asx 50 Fund	1,712.00	53.330000	91,300.96	56.03	95,923.09	(4,622.13)	(4.82) %	3.16 %
MVA.AX Vaneck Vectors Australian Property Etf	1,408.00	19.230000	27,075.84	19.88	27,996.54	(920.70)	(3.29) %	0.94 %
MVE.AX Vaneck Vectors S&p/asx Midcap Etf	746.00	27.650000	20,626.90	23.51	17,537.81	3,089.09	17.61 %	0.71 %
MVS.AX Vaneck Vectors Small Companies Masters Etf	912.00	17.740000	16,178.88	15.90	14,498.55	1,680.33	11.59 %	0.56 %
			177,093.98		184,422.25	(7,328.27)	(3.97) %	6.13 %
Units in Listed Unit Trusts (Overseas)								
iSharesTOPI X.TX IShares - TOPIX ETF	850.00	21.585058	18,347.30	19.11	16,243.11	2,104.19	12.95 %	0.64 %
3010.HKX IShs Core MSCI Shs	5,421.00	9.588100	51,977.09	7.28	39,459.39	12,517.70	31.72 %	1.80 %

Lawrence Superannuation Fund

Investment Summary Report

As at 30 June 2020

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
VERX.L Van De Eu ex UK Ptg.Shs Exchange Traded Fund EUR	759.00	46.361400	35,188.30	40.85	31,001.66	4,186.64	13.50 %	1.22 %
			105,512.69		86,704.16	18,808.53	21.69 %	3.65 %
			2,888,611.48		2,940,378.32	(51,766.84)	(1.76) %	100.00 %

Lawrence Superannuation Fund

Realised Capital Gains Report

For The Period 01 July 2019 - 30 June 2020

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)												
Spdr S&p/asx 50 Fund												
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	521.08	0.00	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	521.08	0.00	0.00
Vaneck Vectors Australian Property Etf												
21/03/2018	24/07/2019	215.00	4,170.43	5,568.12	1,397.69	4,404.92	4,404.92	0.00	0.00	1,163.20	0.00	0.00
21/03/2018	28/08/2019	29.00	562.52	748.66	186.14	594.15	594.15	0.00	0.00	154.51	0.00	0.00
06/03/2018	28/08/2019	167.00	3,202.75	4,311.28	1,108.53	3,384.89	3,384.89	0.00	0.00	926.39	0.00	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	570.20	0.00	0.00
		411.00	7,935.70	10,628.06	2,692.36	8,383.96	8,383.96	0.00	0.00	2,814.30	0.00	0.00
Vaneck Vectors S&p/asx Midcap Etf												
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.94	0.00	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.94	0.00	0.00
Vaneck Vectors Small Companies Masters Etf												
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	210.74	0.36	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	210.74	0.36	0.00
		411.00	7,935.70	10,628.06	2,692.36	8,383.96	8,383.96	0.00	0.00	3,553.06	0.36	0.00
		411.00	7,935.70	10,628.06	2,692.36	8,383.96	8,383.96	0.00	0.00	3,553.06	0.36	0.00

Lawrence Superannuation Fund
Investment Income Report

As at 30 June 2020

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												
Cash at Bank - Suncorp Acc:453427161	21,123.75			21,123.75	0.00	0.00	0.00	21,123.75			0.00	0.00
NAB Trade Account #302187792	2.59			2.59	0.00	0.00	0.00	2.59			0.00	0.00
WRS: IMA Cash Transaction Account	85.54			85.54	0.00	0.00	0.00	85.54			0.00	0.00
	21,211.88			21,211.88	0.00	0.00	0.00	21,211.88			0.00	0.00
Shares in Listed Companies (Australian)												
BHP.AX BHP Group Limited	21,310.62	21,310.62	0.00		9,133.12			30,443.74		0.00		
IAG.AX Insurance Australia Group Limited	4,392.00	3,074.40	1,317.60		1,317.60			5,709.60		0.00		
RIO.AX RIO Tinto Limited	4,601.24	4,601.24	0.00		1,971.96			6,573.20		0.00		
STO.AX Santos Limited	2,611.93	2,611.93	0.00		1,119.40			3,731.33		0.00		
S32.AX South32 Limited	745.23	745.23	0.00		319.38			1,064.61		0.00		
WBC.AX Westpac Banking Corporation	4,174.40	4,174.40	0.00		1,789.03			5,963.43		0.00		
WPL.AX Woodside Petroleum Ltd	6,818.52	6,818.52	0.00		2,922.23			9,740.75		0.00		
WOW.AX Woolworths Group Limited	1,648.00	1,648.00	0.00		706.29			2,354.29		0.00		
	46,301.94	44,984.34	1,317.60		19,279.01			65,580.95		0.00		
Term Deposits												
Suncorp T/D 609382631	17,065.06			17,065.06	0.00	0.00	0.00	17,065.06			0.00	0.00
	17,065.06			17,065.06	0.00	0.00	0.00	17,065.06			0.00	0.00
Units in Listed Unit Trusts (Australian)												
OZF.AX Spdr S&p/asx 200 Financials Ex A-reit Fund	960.46	863.78	92.23	0.72	440.94	3.74	0.00	1,401.41		0.00	0.00	0.00
SFY.AX Spdr S&p/asx 50 Fund	3,709.27	2,529.79	353.20	108.11	1,257.02	48.22	4.04	4,300.38		0.00	521.08	148.86
MVA.AX Vanek Vectors Australian Property Etf	1,308.42	24.86	8.76	624.50	29.31	6.15	0.13	693.71		0.00	570.20	73.93
MVE.AX Vanek Vectors S&p/asx Midcap Etf	609.16	283.08	131.70	15.23	144.61	20.10	8.71	603.43		0.00	6.94	152.11
MVS.AX Vanek Vectors Small Companies Masters Etf	603.82	263.93	51.68	61.17	134.77	1.81	0.84	514.20		0.00	211.10	14.13
	7,191.13	3,965.44	637.57	809.73	2,006.65	80.02	13.72	7,513.13		0.00	1,309.32	389.03
Units in Listed Unit Trusts (Overseas)												

Lawrence Superannuation Fund
Investment Income Report

As at 30 June 2020

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
iSharesTOP iShares - TOPIX ETF X.TX	372.19				0.00	372.20	67.31	439.51		0.00	0.00	0.00
3010.HKX iShs Core MSCI Shs	1,314.01				0.00	1,314.01	0.00	1,314.01		0.00	0.00	0.00
VERX.L Van De Eu ex UK Ptg,Shs Exchange Traded Fund EUR	1,403.11				0.00	1,403.11	0.00	1,403.11		0.00	0.00	0.00
	3,089.31				0.00	3,089.32	67.31	3,156.63		0.00	0.00	0.00
	94,859.32	48,949.78	1,955.17	39,086.67	21,285.66	3,169.34	81.03	114,527.65		0.00	1,309.32	389.03

Assessable Income (Excl. Capital Gains) **114,527.65**

Net Capital Gain **873.00**

Total Assessable Income 115,400.65

* 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.

Lawrence Superannuation Fund

Trustees Declaration

Rowa Investments Pty Ltd ACN: 158273217

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 2020 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2020 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 2020.

Specifically, the directors of the trustee company declare that:

- in accordance with s120 of the Superannuation Industry (Supervision) Act 1993, no individual trustee has been or is a disqualified person;
- the Fund has satisfactory title to all assets, all assets are unencumbered and free from charge as prescribed by s50 of the Superannuation Industry (Supervision) Act 1993 and reg13.14 of the Superannuation Industry (Supervision) Regulations 1994; and
- to the knowledge of the directors of the trustee company, there have been no events or transactions subsequent to the balance date which could have a material impact on the Fund. Where such events have occurred, the effect of such events has been accounted and noted in the Fund's financial statements.

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


.....
Wainwright Lawrence
Rowa Investments Pty Ltd
Director


.....
Roslyn Ann Lawrence
Rowa Investments Pty Ltd
Director

Dated this 26th day of February 2021

Lawrence Superannuation Fund Compilation Report

We have compiled the accompanying special purpose financial statements of the Lawrence Superannuation Fund which comprise the statement of financial position as at 30/06/2020 the operating statement for the year then ended, a summary of significant accounting policies and other explanatory notes. The specific purpose for which the special purpose financial statements have been prepared is set out in Note 1 to the financial statements.

The Responsibility of the Trustee(s)

The Trustee(s) of Lawrence Superannuation Fund are solely responsible for the information contained in the special purpose financial statements, the reliability, accuracy and completeness of the information and for the determination that the financial reporting framework used is appropriate to meet their needs and for the purpose that the financial statements were prepared.

Our Responsibility

On the basis of information provided by the Trustee(s), we have compiled the accompanying special purpose financial statements in accordance with the financial reporting framework as described in Note 1 to the financial statements and APES 315: Compilation of Financial Information.

We have applied our expertise in accounting and financial reporting to compile these financial statements in accordance with the financial reporting framework described in Note 1 to the financial statements. We have complied with the relevant ethical requirements of APES 110: Code of Ethics for Professional Accountants.

Assurance Disclaimer

Since a compilation engagement is not an assurance engagement, we are not required to verify the reliability, accuracy or completeness of the information provided to us by management to compile these financial statements. Accordingly, we do not express an audit opinion or a review conclusion on these financial statements.

The special purpose financial statements were compiled exclusively for the benefit of the directors of the trustee company who are responsible for the reliability, accuracy and completeness of the information used to compile them. We do not accept responsibility for the contents of the special purpose financial statements.

Sam Greco & Co Chartered Accountants

of

Level 1 Mitcham House 1355 Gympie Road, Aspley, Queensland 4034

Signed: 

Dated: 26/2/2021

/ /
Wainwright Lawrence
Lawrence Superannuation Fund
Unit 10 15-17 Allen Street, Hamilton, Queensland 4007

Dear Sir/Madam

**Lawrence Superannuation Fund
Continuation of Account Based Pension**

We have recently completed a review of the assets of **Lawrence Superannuation Fund** and your Account Based Pension account in the Fund as at 01 July 2019. It is confirmed that the pension balance will automatically revert to Roslyn Ann Lawrence upon the death of the member.

Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2020.

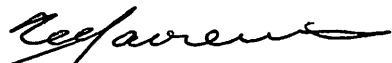
Your balance contains:

- a Taxable Balance of: \$12,518.18;
- a Tax Free Balance of: \$1,125,498.56; and
- a Tax Free proportion: 98.90%.

Your Minimum income stream applicable is \$28,450.00.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely


.....
Wainwright Lawrence

/ /
Roslyn Ann Lawrence
Lawrence Superannuation Fund
Unit 10 15-17 Allen Street, Hamilton, Queensland 4007

Dear Sir/Madam

**Lawrence Superannuation Fund
Continuation of Account Based Pension**

We have recently completed a review of the assets of **Lawrence Superannuation Fund** and your Account Based Pension account in the Fund as at 01 July 2019. It is confirmed that the pension balance will automatically revert to Wainwright Lawrence upon the death of the member.

Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2020.

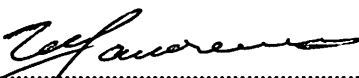
Your balance contains:

- a Taxable Balance of: \$44,679.37;
- a Tax Free Balance of: \$1,095,100.22; and
- a Tax Free proportion: 96.08%.

Your Minimum income stream applicable is \$28,490.00.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely


.....
Wainwright Lawrence

/ /
Wainwright Lawrence
Lawrence Superannuation Fund
Unit 10 15-17 Allen Street, Hamilton, Queensland 4007

Dear Sir/Madam

**Lawrence Superannuation Fund
Continuation of Account Based Pension**

We have recently completed a review of the assets of **Lawrence Superannuation Fund** and your Account Based Pension account in the Fund as at 01 July 2019. It is confirmed that the pension balance will automatically revert to Roslyn Ann Lawrence upon the death of the member.

Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2020.

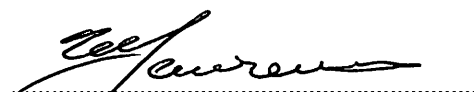
Your balance contains:

- a Taxable Balance of: \$852,690.75;
- a Tax Free Balance of: \$68,230.55; and
- a Tax Free proportion: 7.41%.

Your Minimum income stream applicable is \$23,020.00.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely


.....
Wainwright Lawrence

/ /
Wainwright Lawrence
Lawrence Superannuation Fund
Unit 10 15-17 Allen Street, Hamilton, Queensland 4007

Dear Sir/Madam

**Lawrence Superannuation Fund
Continuation of Account Based Pension**

We have recently completed a review of the assets of **Lawrence Superannuation Fund** and your Account Based Pension account in the Fund as at 01 July 2019. It is confirmed that the pension balance will automatically revert to Roslyn Ann Lawrence upon the death of the member.

Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2020.

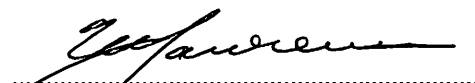
Your balance contains:

- a Taxable Balance of: \$7,024.65;
- a Tax Free Balance of: \$583.69; and
- a Tax Free proportion: 7.67%.

Your Minimum income stream applicable is \$190.00.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely


.....
Wainwright Lawrence

/ /
Roslyn Ann Lawrence
Lawrence Superannuation Fund
Unit 10 15-17 Allen Street, Hamilton, Queensland 4007

Dear Sir/Madam

**Lawrence Superannuation Fund
Continuation of Account Based Pension**

We have recently completed a review of the assets of **Lawrence Superannuation Fund** and your Account Based Pension account in the Fund as at 01 July 2019. It is confirmed that the pension balance will automatically revert to Wainwright Lawrence upon the death of the member.

Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2020.

Your balance contains:

- a Taxable Balance of: \$0.00;
- a Tax Free Balance of: \$51,430.85; and
- a Tax Free proportion: 100.00%.

Your Minimum income stream applicable is \$1,290.00.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely


.....
Wainwright Lawrence

Minutes of a Meeting of the Director(s)

held on 19 February 2021 at Unit 10 15-17 Allen Street, Hamilton, Queensland 4007

PRESENT: Wainwright Lawrence and Roslyn Ann Lawrence

PENSION CONTINUATION: Wainwright Lawrence wishes to continue existing Account Based Pension with a commencement date of 30/06/2016. It is confirmed that the pension balance will automatically revert to Roslyn Ann Lawrence upon the death of the member.

The Pension Account Balance as at 01/07/2019 is \$1,138,016.74, consisting of:

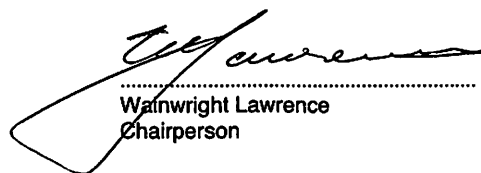
- Taxable amount of: \$12,518.18; and
- Tax Free amount of: \$1,125,498.56
- Tax Free proportion: 98.90%.

TRUSTEE ACKNOWLEDGEMENT: It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to their beneficiary(s).
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year

PAYMENT: It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$28,450.00 in the frequency of at least an annual payment.

CLOSURE: Signed by the trustee(s) pursuant to the Fund Deed.


.....
Wainwright Lawrence
Chairperson

Minutes of a Meeting of the Director(s)

held on 19 February 2021 at Unit 10 15-17 Allen Street, Hamilton, Queensland 4007

PRESENT: Wainwright Lawrence and Roslyn Ann Lawrence

PENSION CONTINUATION: Roslyn Ann Lawrence wishes to continue existing Account Based Pension with a commencement date of 01/07/2015. It is confirmed that the pension balance will automatically revert to Wainwright Lawrence upon the death of the member.

The Pension Account Balance as at 01/07/2019 is \$1,139,779.59, consisting of:

- Taxable amount of: \$44,679.37; and
- Tax Free amount of: \$1,095,100.22
- Tax Free proportion: 96.08%.

TRUSTEE ACKNOWLEDGEMENT: It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to their beneficiary(s).
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year

PAYMENT: It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$28,490.00 in the frequency of at least an annual payment.

CLOSURE: Signed by the trustee(s) pursuant to the Fund Deed.


.....
Wainwright Lawrence
Chairperson

Minutes of a Meeting of the Director(s)

held on 19 February 2021 at Unit 10 15-17 Allen Street, Hamilton, Queensland 4007

PRESENT: Wainwright Lawrence and Roslyn Ann Lawrence

PENSION CONTINUATION: Wainwright Lawrence wishes to continue existing Account Based Pension with a commencement date of 30/06/2016. It is confirmed that the pension balance will automatically revert to Roslyn Ann Lawrence upon the death of the member.

The Pension Account Balance as at 01/07/2019 is \$920,921.30, consisting of:

- Taxable amount of: \$852,690.75; and
- Tax Free amount of: \$68,230.55
- Tax Free proportion: 7.41%.

TRUSTEE ACKNOWLEDGEMENT: It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to their beneficiary(s).
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year

PAYMENT: It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$23,020.00 in the frequency of at least an annual payment.

CLOSURE: Signed by the trustee(s) pursuant to the Fund Deed.



Wainwright Lawrence
Chairperson

Minutes of a Meeting of the Director(s)

held on 19 February 2021 at Unit 10 15-17 Allen Street, Hamilton, Queensland 4007

PRESENT: Wainwright Lawrence and Roslyn Ann Lawrence

PENSION CONTINUATION: Wainwright Lawrence wishes to continue existing Account Based Pension with a commencement date of 01/07/2016. It is confirmed that the pension balance will automatically revert to Roslyn Ann Lawrence upon the death of the member.

The Pension Account Balance as at 01/07/2019 is \$7,608.34, consisting of:

- Taxable amount of: \$7,024.65; and
- Tax Free amount of: \$583.69
- Tax Free proportion: 7.67%.

TRUSTEE ACKNOWLEDGEMENT: It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to their beneficiary(s).
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year

PAYMENT: It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$190.00 in the frequency of at least an annual payment.

CLOSURE: Signed by the trustee(s) pursuant to the Fund Deed.


.....
Wainwright Lawrence
Chairperson

Minutes of a Meeting of the Director(s)

held on 19 February 2021 at Unit 10 15-17 Allen Street, Hamilton, Queensland 4007

PRESENT: Wainwright Lawrence and Roslyn Ann Lawrence

PENSION CONTINUATION: Roslyn Ann Lawrence wishes to continue existing Account Based Pension with a commencement date of 01/07/2018. It is confirmed that the pension balance will automatically revert to Wainwright Lawrence upon the death of the member.

The Pension Account Balance as at 01/07/2019 is \$51,430.85, consisting of:


- Taxable amount of: \$0.00; and
- Tax Free amount of: \$51,430.85
- Tax Free proportion: 100.00%.

TRUSTEE ACKNOWLEDGEMENT: It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to their beneficiary(s).
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year

PAYMENT: It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$1,290.00 in the frequency of at least an annual payment.

CLOSURE: Signed by the trustee(s) pursuant to the Fund Deed.


.....
Wainwright Lawrence
Chairperson

Lawrence Superannuation Fund

Pension Summary

As at 30 June 2020

Member Name : Lawrence, Wainwright

Member Age : 69* (Date of Birth : 05/03/1950)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
LAWWAI 00001P	Account Based Pension	30/06/2016	98.90%	2.50%	\$28,450.00*	N/A	\$28,450.00	\$0.00	\$28,450.00	\$0.00

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

LAWWAI 00002P	Account Based Pension	30/06/2016	7.41%	2.50%	\$23,020.00*	N/A	\$84,591.96	\$0.00	\$84,591.96	NIL
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*COVID-19 50% reduction has been applied to the minimum pension amount.

LAWWAI 00005P	Account Based Pension	01/07/2016	7.67%	2.50%	\$190.00*	N/A	\$190.00	\$0.00	\$190.00	\$0.00
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*COVID-19 50% reduction has been applied to the minimum pension amount.

					\$51,660.00	\$0.00	\$113,231.96	\$0.00	\$113,231.96	\$0.00
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Member Name : Lawrence, Roslyn Ann

Member Age : 68* (Date of Birth : 22/01/1951)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
LAWROS 00001P	Account Based Pension	01/07/2015	96.08%	2.50%	\$28,490.00*	N/A	\$58,710.00	\$0.00	\$58,710.00	NIL

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

LAWROS 00010P	Account Based Pension	01/07/2018	100.00 %	2.50%	\$1,290.00*	N/A	\$1,290.00	\$0.00	\$1,290.00	\$0.00
---------------	-----------------------	------------	----------	-------	-------------	-----	------------	--------	------------	--------

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

Lawrence Superannuation Fund

Pension Summary

As at 30 June 2020

					\$29,780.00	\$0.00	\$60,000.00	\$0.00	\$60,000.00	\$0.00
--	--	--	--	--	-------------	--------	-------------	--------	-------------	--------

Total :

					\$81,440.00	\$0.00	\$173,231.96	\$0.00	\$173,231.96	\$0.00
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*Age as at 01/07/2019 or pension start date for new pensions.

Minutes of a meeting of the Director(s)

held on / / at Unit 10 15-17 Allen Street, Hamilton, Queensland 4007

PRESENT:	Wainwright Lawrence and Roslyn Ann Lawrence
MINUTES:	The Chair reported that the minutes of the previous meeting had been signed as a true record.
FINANCIAL STATEMENTS OF SUPERANNUATION FUND:	<p>It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the trustee(s), the Superannuation Fund is a non-reporting entity and therefore is not required to comply with all Australian Accounting Standards.</p> <p>The Chair tabled the financial statements and notes to the financial statements of the Superannuation Fund in respect of the year ended 30 June 2020 and it was resolved that such statements be and are hereby adopted as tabled.</p>
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 2020, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.
TRUST DEED:	The Chair tabled advice received from the Fund's legal adviser confirming that the fund's trust deed is consistent with all relevant superannuation and trust law.
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).
INVESTMENT ACQUISITIONS:	It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2020.
INVESTMENT DISPOSALS:	It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2020.
AUDITORS:	<p>It was resolved that</p> <p>Anthony Boys</p> <p>of</p> <p>Po Box 3376, Rundle Mall, South Australia 5000</p> <p>act as auditors of the Fund for the next financial year.</p>
TAX AGENTS:	<p>It was resolved that</p> <p>Sam Greco & Co Chartered Accountants</p>

Minutes of a meeting of the Director(s)

held on / / at Unit 10 15-17 Allen Street, Hamilton, Queensland 4007

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.

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,
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:

All resolutions for this meeting were made in accordance with the SISA and Regulations.

There being no further business the meeting then closed.

Signed as a true record –


.....
Wainwright Lawrence

Chairperson

Lawrence Superannuation Fund Members Statement

Wainwright Lawrence
Unit 10 15-17 Allen Street
Hamilton, Queensland, 4007, Australia

Your Details

Date of Birth : 05/03/1950
Age: 70
Tax File Number: Provided
Date Joined Fund: 10/05/2012
Service Period Start Date: 10/05/2012
Date Left Fund:
Member Code: LAWWAI00001P
Account Start Date: 30/06/2016
Account Phase: Retirement Phase
Account Description: Pension

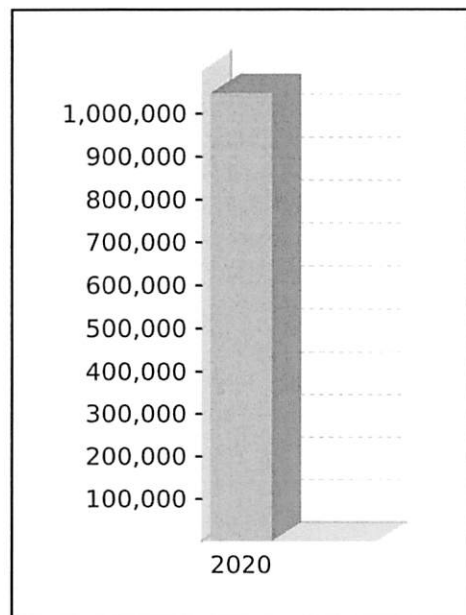
Nominated Beneficiaries Roslyn Ann Lawrence
Vested Benefits 1,047,483.65
Total Death Benefit 1,047,483.65
Current Salary 0.00
Previous Salary 0.00
Disability Benefit 0.00

Your Balance

Total Benefits 1,047,483.65

Preservation Components
Preserved
Unrestricted Non Preserved 1,047,483.65
Restricted Non Preserved

Tax Components
Tax Free (98.90%) 1,035,961.34
Taxable 11,522.31



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	1,138,016.74
<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	(64,693.49)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	28,450.00
Contributions Tax	
Income Tax	(2,610.40)
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 30/06/2020	1,047,483.65

Lawrence Superannuation Fund Members Statement

Wainwright Lawrence
Unit 10 15-17 Allen Street
Hamilton, Queensland, 4007, Australia

Your Details

Date of Birth : 05/03/1950
Age: 70
Tax File Number: Provided
Date Joined Fund: 10/05/2012
Service Period Start Date: 10/05/2012
Date Left Fund:
Member Code: LAWWAI00002P
Account Start Date 30/06/2016
Account Phase: Retirement Phase
Account Description: Pension No. 2

Nominated Beneficiaries Roslyn Ann Lawrence
Vested Benefits 789,268.88
Total Death Benefit 789,268.88
Current Salary 0.00
Previous Salary 0.00
Disability Benefit 0.00

Your Balance

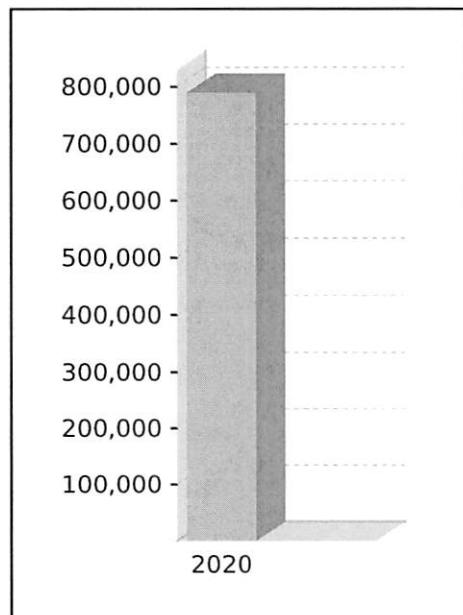
Total Benefits 789,268.88

Preservation Components

Preserved
Unrestricted Non Preserved 789,268.88
Restricted Non Preserved

Tax Components

Tax Free (7.41%) 58,475.10
Taxable 730,793.78



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	920,921.30
<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	(49,040.09)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	84,591.96
Contributions Tax	
Income Tax	(1,979.63)
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 30/06/2020	789,268.88

Lawrence Superannuation Fund Members Statement

Wainwright Lawrence
Unit 10 15-17 Allen Street
Hamilton, Queensland, 4007, Australia

Your Details

Date of Birth : 05/03/1950
Age: 70
Tax File Number: Provided
Date Joined Fund: 10/05/2012
Service Period Start Date:
Date Left Fund: 17/11/2019
Member Code: LAWWAI00003A
Account Start Date 10/05/2012
Account Phase: Accumulation Phase
Account Description: Accumulation

Nominated Beneficiaries N/A
Vested Benefits
Total Death Benefit 0.00
Current Salary 0.00
Previous Salary 0.00
Disability Benefit 0.00

Your Balance

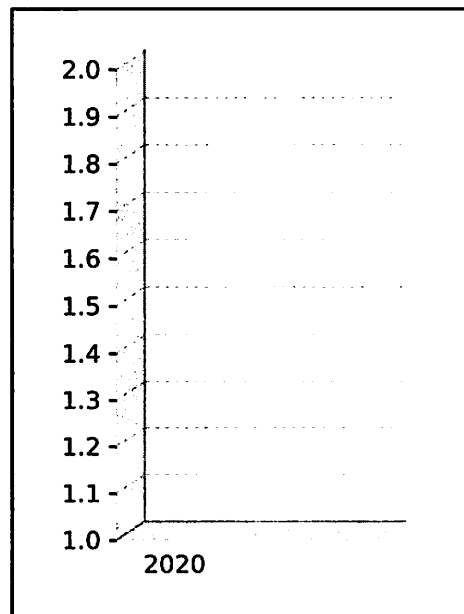
Total Benefits

Preservation Components

Preserved
Unrestricted Non Preserved
Restricted Non Preserved

Tax Components

Tax Free
Taxable



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	50,037.71
<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	84.45
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	7,354.12
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	42,768.04
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2020	0.00

Lawrence Superannuation Fund

Members Statement

Wainwright Lawrence
 Unit 10 15-17 Allen Street
 Hamilton, Queensland, 4007, Australia

Your Details

Date of Birth : 05/03/1950
 Age: 70
 Tax File Number: Provided
 Date Joined Fund: 10/05/2012
 Service Period Start Date:
 Date Left Fund:
 Member Code: LAWWAI00005P
 Account Start Date 01/07/2016
 Account Phase: Retirement Phase
 Account Description: Account Based Pension 4

Nominated Beneficiaries Roslyn Ann Lawrence
 Vested Benefits 7,003.26
 Total Death Benefit 7,003.26
 Current Salary 0.00
 Previous Salary 0.00
 Disability Benefit 0.00

Your Balance

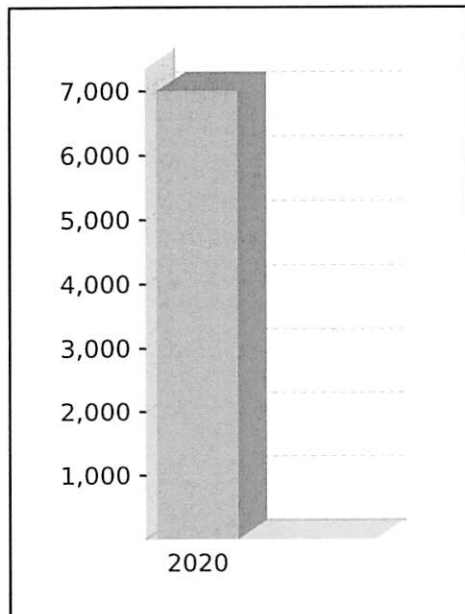
Total Benefits 7,003.26

Preservation Components

Preserved
 Unrestricted Non Preserved 7,003.26
 Restricted Non Preserved

Tax Components

Tax Free (7.67%) 537.29
 Taxable 6,465.97



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	7,608.34
<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	(432.54)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	190.00
Contributions Tax	
Income Tax	(17.46)
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 30/06/2020	7,003.26

Lawrence Superannuation Fund

Members Statement

Roslyn Ann Lawrence
 Unit 10 15-17 Allen Street
 Hamilton, Queensland, 4007, Australia

Your Details

Date of Birth : 22/01/1951
 Age: 69
 Tax File Number: Provided
 Date Joined Fund: 10/05/2012
 Service Period Start Date: 10/05/2012
 Date Left Fund:
 Member Code: LAWROS00001P
 Account Start Date 01/07/2015
 Account Phase: Retirement Phase
 Account Description: Pension

Nominated Beneficiaries Wainwright Lawrence
 Vested Benefits 1,020,426.99
 Total Death Benefit 1,020,426.99
 Current Salary 0.00
 Previous Salary 0.00
 Disability Benefit 0.00

Your Balance

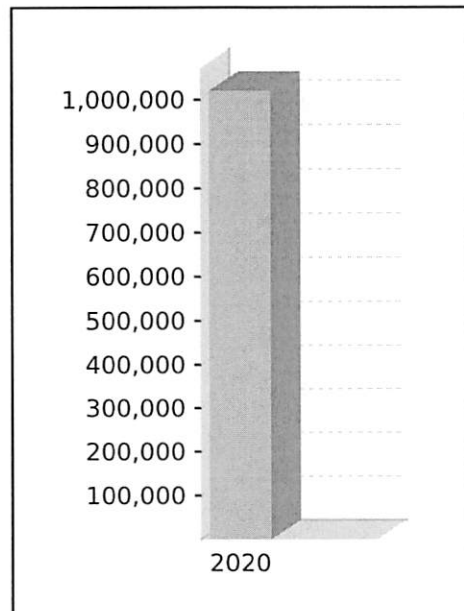
Total Benefits 1,020,426.99

Preservation Components

Preserved
 Unrestricted Non Preserved 1,020,426.99
 Restricted Non Preserved

Tax Components

Tax Free (96.08%) 980,426.24
 Taxable 40,000.75



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	1,139,779.59
<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	(63,192.62)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	58,710.00
Contributions Tax	
Income Tax	(2,550.02)
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 30/06/2020	1,020,426.99

Lawrence Superannuation Fund

Members Statement

Roslyn Ann Lawrence
 Unit 10 15-17 Allen Street
 Hamilton, Queensland, 4007, Australia

Your Details

Date of Birth : 22/01/1951
 Age: 69
 Tax File Number: Provided
 Date Joined Fund: 10/05/2012
 Service Period Start Date: 10/05/2012
 Date Left Fund: 17/11/2019
 Member Code: LAWROS00002A
 Account Start Date 10/05/2012
 Account Phase: Accumulation Phase
 Account Description: Accumulation

Nominated Beneficiaries N/A
 Vested Benefits
 Total Death Benefit 0.00
 Current Salary 0.00
 Previous Salary 0.00
 Disability Benefit 0.00

Your Balance

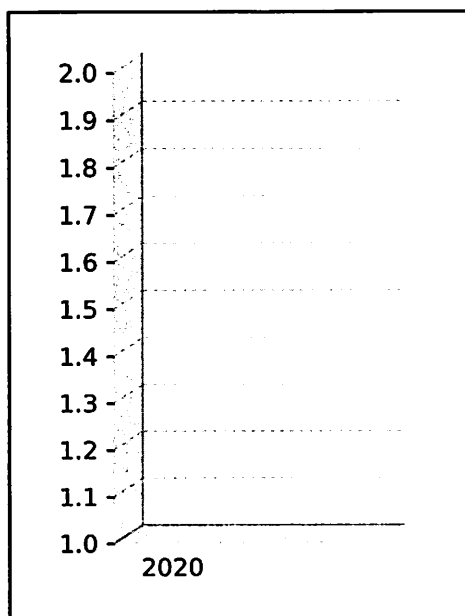
Total Benefits

Preservation Components

Preserved
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free
 Taxable



Your Detailed Account Summary

This Year

Opening balance at 01/07/2019

Increases to Member account during the period

Employer Contributions
 Personal Contributions (Concessional)
 Personal Contributions (Non Concessional)
 Government Co-Contributions
 Other Contributions
 Proceeds of Insurance Policies
 Transfers In
 Net Earnings
 Internal Transfer In

Decreases to Member account during the period

Pensions Paid
 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 30/06/2020 0.00

Lawrence Superannuation Fund

Members Statement

Roslyn Ann Lawrence
 Unit 10 15-17 Allen Street
 Hamilton, Queensland, 4007, Australia

Your Details

Date of Birth : 22/01/1951
 Age: 69
 Tax File Number: Provided
 Date Joined Fund: 10/05/2012
 Service Period Start Date: 10/05/2012
 Date Left Fund:
 Member Code: LAWROS00010P
 Account Start Date 01/07/2018
 Account Phase: Retirement Phase
 Account Description: Account Based Pension 5

Nominated Beneficiaries Wainwright Lawrence
 Vested Benefits 47,337.63
 Total Death Benefit 47,337.63
 Current Salary 0.00
 Previous Salary 0.00
 Disability Benefit 0.00

Your Balance

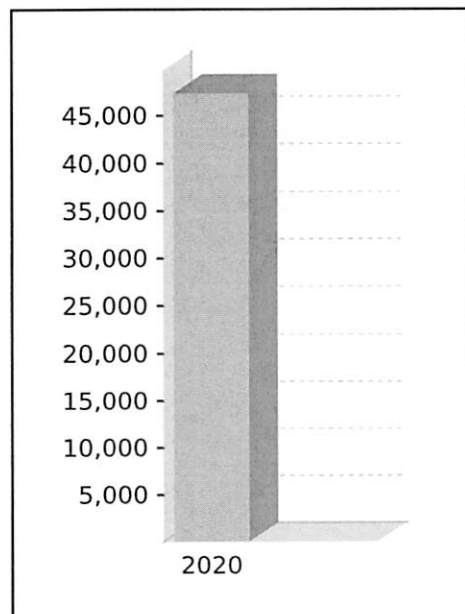
Total Benefits 47,337.63

Preservation Components

Preserved
 Unrestricted Non Preserved 47,337.63
 Restricted Non Preserved

Tax Components

Tax Free (100.00%) 47,337.63
 Taxable



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	51,430.85
<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	(2,921.08)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	1,290.00
Contributions Tax	
Income Tax	(117.86)
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 30/06/2020	47,337.63

Investment Strategy

Lawrence Superannuation Fund

Background:

The investment strategy outlined below represents an expansion and clarification of the Investment Strategy agreed at the formation of **Lawrence Superannuation Fund** ("the Fund"). This Investment Strategy replaces the previous Investment Strategy document.

Objectives:

The objective of the fund is to:

- Provide superannuation benefits to members and their dependants to meet their retirement needs.
- Ensure that appropriate mixes of investments are held by the fund to support these needs
- Ensure the fund has sufficient liquidity at all times to meet all commitments
- Maximise the tax effectiveness of fund investments thereby delivering the best long term after tax return for members.

The Investment objective of the trustees is to aim to achieve real medium to longer-term growth. In recognition of the investment time frame of members the fund will have a low proportion of growth assets in the portfolio.

Investment Choice:

The Trustees have determined the fund's investments may include but not be limited to all or one of the following:

- Direct equities, stocks and derivatives including participation in dividend reinvestment programs and right issues, including the use of geared instalment warrants:
- Property trusts and associated investments:
- Managed investments and associated products:
- Direct residential, industrial and commercial property investment [including geared property investments purchased using allowable limited recourse borrowing arrangements]:
- Deposits and investments with banks and other financial institution securities including Term Deposits, Debentures, Secured and Unsecured Notes and Bonds:
- Any other investment that the trustees may feel prudent to achieve the objective of the fund.

The Trustee may from time to time decide to seek professional advice from Accountants, Solicitors or Financial Planners in the formulation or implementation of this or any future investment strategy.

In formulating this strategy the trustees have taken into consideration relevant features of the various investments in accordance with both the fund's objectives and appropriate legislation.

In drafting this investment strategy, the trustees have taken into account all of the circumstances of the fund, including:

- the risks and likely return associated with each investment;
- the range and diversity of investments held by the fund;
- any risks coming from limited diversification;
- the liquidity of the fund's investments;
- the ages and preferences of its members;
- expected cash flow requirements; and
- the ability of the fund to meet its existing and prospective liabilities such as paying benefits to its members.

Policies:

The policies adopted by the Trustees in order to achieve these objectives are:

- Regular monitoring of the performance of the fund's investments, the overall investment mix and the expected cash flow requirements of the fund.
- Re-balancing the fund's investment portfolio due to changes in market conditions through asset sales and new investments as appropriate.

The Trustees will aim to follow the investment strategy, however, they will at all times reserve the right to change the investment mix depending on the market situation and opportunities available to better meet the objectives of the fund.

A copy of the Investment Strategy of the fund will be available to members of the fund on request.

Risk profile and risk tolerance:

The Fund has a medium time horizon. Further the Members wish to have a conservative asset allocation thereby limiting volatility of returns. The members have existing equity and property investments outside superannuation and are familiar with the variability of both returns and capital values which are associated with such investments.

Members understand

- the trade-off between investment risk and long term capital and income growth and have indicated capital preservation & stability is a priority
- Investment risk is borne by the members, as fluctuations in investment returns will affect the level of benefits available to members.

Insurance:

The Trustees have considered whether the Fund should hold a contract of insurance for its members and concluded that:

- Additional insurance is not appropriate as the members are at an age that insurance is not available on a cost effective basis

Liquidity:

The Members of the Fund have significant assets outside of superannuation. Cash in excess of anticipated liquidity requirement will be invested in accordance with the Fund's investment strategy.

Asset Allocation:

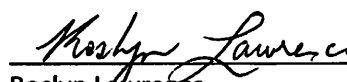
The targeted asset allocation takes into account the benefits of a diversified asset mix, however, given the investment time horizon of the fund (which is based on the members life expectancies) and the members significant assets outside of superannuation, the allocation will be focused on preserving capital, generating stable income streams, generating franked dividends and ensuring capital stability.

The final targeted asset allocation will be in the following ranges:

Growth Assets	Indicative long term range
• Australian listed equities	0-20%
• Australian Listed Unit Trusts	0-20%
• International listed equities	0-20%
• International listed Unit Trusts	0-20%
• Australian listed property	0-20%
• Direct Property	0-20%
Defensive assets	
• Cash and term deposits	45-65%
• Australian cash and bond funds	0-20%
• International cash and bond funds	0-20%
• Bullion	0-20%


Wainwright Lawrence
Director of Trustee Company

26/2/21


Roslyn Lawrence
Director of Trustee Company

26/2/21

19 February 2021

The Trustee
Lawrence Superannuation Fund
c/- Sam Greco and Co
PO Box 354
Aspley QLD 4034

Dear Trustee,

**Subject: Actuarial Certificate – Tax Exempt Percentage for the 2019/20 year
Lawrence Superannuation Fund**

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

Results

We calculate that the tax exempt percentage for Lawrence Superannuation Fund in the 2019/20 financial year is **99.26%**.

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: ZA12911611050

Actuarial Certificate – Section 295-390 of the Income Tax Assessment Act

Appendix 1 - Data Summary

Contact Details

Name	Sam Greco
Company	Sam Greco and Co
Telephone	07 3263 5200

Fund Details

Fund Name	Lawrence Superannuation Fund
Name of Trustee	Rowa Investments Pty Ltd
Tax Year for Actuarial Certificate	2019/20
ABN of Fund	91 141 426 827

Member Details

Members' Names	Wainwright Lawrence
	Roslyn Ann Lawrence

Financial Details

	Amount (\$)
Opening Balance at 1 July 2019	3,307,794.53
Concessional Contributions	0.00
Non-concessional Contributions	0.00
Rollovers-in	0.00
Rollovers-out	0.00
Lump Sum and Pension Benefits Paid	216,000.00
Other Net Income	(195,931.09)
Closing Balance at 30 June 2020	2,895,863.44

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 Lawrence Superannuation Fund for the 2019/20 financial year.

During the 2019/20 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:

$$\begin{aligned} & \frac{\text{Average value of current pension liabilities}}{\text{Average value of superannuation liabilities}} \\ &= \$3,160,070 / \$3,183,634 \\ &= 99.26\% \end{aligned}$$

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
Wainwright Lawrence	62.90%	0.74%
Roslyn Ann Lawrence	36.36%	0.00%
Reserve	0.00%	0.00%
Total	99.26%	0.74%

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.

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.

PART A Electronic lodgment declaration (Form P, T, F, SMSF or EX)

This declaration is to be completed where the tax return is to be lodged via an approved ATO electronic channel. It is the responsibility of the taxpayer to retain this declaration for a period of five years after the declaration is made, penalties may apply for failure to do so.

Privacy

The ATO is authorised by the Taxation Administration Act 1953 to request the provision of tax file numbers (TFNs). The ATO will use the TFNs to identify each partner or beneficiary or entity in our records. It is not an offence not to provide the TFNs. However, you cannot lodge your tax return electronically if you do not quote your TFN:

Taxation law authorises the ATO to collect information and disclose it to other government agencies, including personal information about the person authorised to sign the declaration. For information about privacy go to ato.gov.au/privacy

The Australian Business Register

The Commissioner of Taxation, as Registrar of the Australian Business Register, may use the ABN and business details which you provide on this tax return to maintain the integrity of the register.

Please refer to the privacy statement on the Australian Business Register (ABR) website (www.abr.gov.au) for further information – it outlines our commitment to safeguarding your details.

Electronic funds transfer - direct debit

Where you have requested an EFT direct debit some of your details will be provided to your financial institution and the Tax Office's sponsor bank to facilitate the payment of your taxation liability from your nominated account.

Tax file number 937 788 757

Year 2020

Name of partnership, trust, fund or entity Lawrence Superannuation Fund

I authorise my tax agent to electronically transmit this tax return via an approved ATO electronic channel.

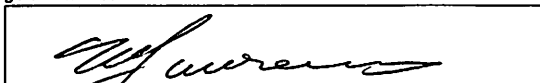
Important

Before making this declaration please check to ensure that all income has been disclosed and the tax return is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the Tax Office. The tax law provides heavy penalties for false or misleading statements on tax returns.

Declaration: I declare that:

- the information provided to the agent for the preparation of this tax return, including any applicable schedules is true and correct, and
- the agent is authorised to lodge this tax return.

Signature of partner, trustee or director



Date

26/2/2021

PART B Electronic funds transfer consent

This declaration is to be completed when an electronic funds transfer (EFT) of a refund is requested and the tax return is being lodged through an approved ATO electronic lodgment channel.

This declaration must be signed by the partner, trustee, director or public officer prior to the EFT details being transmitted to the Tax Office. If you elect for an EFT, all details below must be completed.

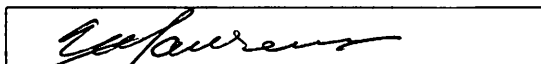
Important: Care should be taken when completing EFT details as the payment of any refund will be made to the account specified.

Agent's reference number 74856004

Account Name Lawrence Superannuation Fund

I authorise the refund to be deposited directly to the specified account.

Signature



Date

26/2/2021

Self-managed superannuation fund annual return

2020

Who should complete this annual return?

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the Fund income tax return 2020 (NAT 71287)

Return year

The Self-managed superannuation fund annual return instructions 2020 (NAT 71606) (the instructions) can assist you to complete this annual return.

The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via ABR.gov.au or complete the Change of details for superannuation entities form (NAT3036).

Section A: Fund information

1 Tax file number (TFN)

The Tax Office is authorised by law to request your TFN. You are not obliged to quote your TFN but not quoting it could increase the chance of delay or error in processing your annual return. See the Privacy note in the Declaration.

2 Name of self-managed superannuation fund (SMSF)

3 Australian business number (ABN)

4 Current postal address

5 Annual return status

Is this an amendment to the SMSF's 2020 return?

 A N

Is this the first required return for a newly registered SMSF?

 B N

6 SMSF auditor

Auditor's name

Title

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Use Agent address details? N

Postal address

Date audit was completed

 A

Was Part A of the audit report qualified?

 B N

Was Part B of the audit report qualified?

 C N

If Part B of the audit report was qualified, have the reported issues been rectified?

 D

7 Electronic funds transfer (EFT)

We need your self-managed super fund's financial institution details to pay any super payments and tax refunds owing to you.

A Fund's financial institution account details

This account is used for super contributions and rollovers. Do not provide a tax agent account here.

Fund BSB number (must be six digits) 484799 Fund account number 453427161

Fund account name (for example, J&Q Citizen ATF J&Q Family SF) Lawrence Superannuation Fund

I would like my tax refunds made to this account. Y Print Y for yes or N for no. If Yes, Go to C.

Use Agent Trust Account? []

B Financial institution account details for tax refunds

This account is used for tax refunds. You can provide a tax agent account here.

BSB number [] Account number []

Fund account name (for example, J&Q Citizen ATF J&Q Family SF) []

C Electronic service address alias

Provide the electronic service address (ESA) issued by your SMSF messaging provider (For example, SMSFdataESAALias). See instructions for more information.

[]

Fund's tax file number (TFN) 937 788 757

8 Status of SMSF Australian superannuation fund A Y Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Contribution? C Y

Fund benefit structure B A Code

9 Was the fund wound up during the income year?

N Print Y for yes or N for no. If yes, provide the date on which fund was wound up Day Month Year []

Have all tax lodgment and payment obligations been met? []

10 Exempt current pension income

Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year? Y Print Y for yes or N for no.

To claim a tax exemption for current pension income, you must pay at least the minimum benefit payment under the law. Record exempt current pension income at Label A

If No, Go to Section B: Income

If Yes Exempt current pension income amount A 116,028

Which method did you use to calculate your exempt current pension income?

Segregated assets method B []

Unsegregated assets method C X Was an actuarial certificate obtained? D Y Print Y for yes

Did the fund have any other income that was assessable? E Y Print Y for yes or N for no. If Yes, go to Section B: Income

Choosing 'No' means that you do not have any assessable income, including no-TFN quoted contributions. If No - Go to Section C: Deductions and non-deductible expenses. (Do not complete Section B: Income.)

If you are entitled to claim any tax offsets, you can list these at Section D: Income tax calculation statement

Section B: Income

Do not complete this section if all superannuation interests in the SMSF were supporting superannuation income streams in the retirement phase for the entire year, there was no other income that was assessable, and you have not realised a deferred notional gain. If you are entitled to claim any tax offsets, you can record these at Section D: Income tax calculation statement.

11 Income

Did you have a capital gains tax (CGT) event during the year? **G** Y N Print Y for yes or N for no.

Have you applied an exemption or rollover? **M** Y N Print Y for yes or N for no. Code

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a Capital Gains Tax (CGT) schedule 2020

Net capital gain **A**

Gross rent and other leasing and hiring income **B**

Gross interest **C**

Forestry managed investment scheme income **X**

Gross foreign income **D1** Net foreign income **D** Loss

Australian franking credits from a New Zealand company **E**

Transfers from foreign funds **F** Number

Gross payments where ABN not quoted **H**

Gross distribution from partnerships **I** Loss

* Unfranked dividend amount **J**

* Franked dividend amount **K**

* Dividend franking credit **L**

* Gross trust distributions **M** Code **P**

Calculation of assessable contributions
 Assessable employer contributions **R1**
 plus Assessable personal contributions **R2**
 plus *No-TFN-quoted contributions **R3**
 (an amount must be included even if it is zero)
 less Transfer of liability to life insurance company or PST **R6**

Assessable contributions (R1 plus R2 plus R3 less R6) **R**

Calculation of non-arm's length income
 * Net non-arm's length private company dividends **U1**
 plus * Net non-arm's length trust distributions **U2**
 plus * Net other non-arm's length income **U3**

* Other income **S** Code

*Assessable income due to changed tax status of fund **T**

Net non-arm's length income (subject to 45% tax rate) (U1 plus U2 plus U3) **U**

#This is a mandatory label
 * If an amount is entered at this label, check the instructions to ensure the correct tax treatment has been applied.

GROSS INCOME (Sum of labels A to U) **W** Loss

Exempt current pension income **Y**

TOTAL ASSESSABLE INCOME (W less Y) **V** Loss

Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

Under 'Deductions' list all expenses and allowances you are entitled to claim a deduction for. Under 'Non-deductible expenses', list all other expenses or normally allowable deductions that you cannot claim as a deduction (for example, all expenses related to exempt current pension income should be recorded in the 'Non-deductible expenses' column).

DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	A1 <input type="text"/>	A2 <input type="text"/>	
Interest expenses overseas	B1 <input type="text"/>	B2 <input type="text"/>	
Capital works expenditure	D1 <input type="text"/>	D2 <input type="text"/>	
Decline in value of depreciating assets	E1 <input type="text"/>	E2 <input type="text"/>	
Insurance premiums – members	F1 <input type="text"/>	F2 <input type="text"/>	
SMSF auditor fee	H1 <input type="text" value="4"/>	H2 <input type="text" value="622"/>	
Investment expenses	I1 <input type="text"/>	I2 <input type="text"/>	
Management and administration expenses	J1 <input type="text" value="337"/>	J2 <input type="text" value="10,489"/>	
Forestry managed investment scheme expense	U1 <input type="text"/>	U2 <input type="text"/>	
Other amounts	L1 <input type="text"/> <small>Code</small> <input type="text"/>	L2 <input type="text"/> <small>Code</small> <input type="text"/>	
Tax losses deducted	M1 <input type="text"/>		
TOTAL DEDUCTIONS		TOTAL NON-DEDUCTIBLE EXPENSES	
N <input type="text" value="341"/> (Total A1 to M1)		Y <input type="text" value="11,111"/> (Total A2 to L2)	
#TAXABLE INCOME OR LOSS		TOTAL SMSF EXPENSES	
O <input type="text" value="525"/> <small>Loss</small> <input type="text"/>		Z <input type="text" value="11,452"/> (N plus Y)	
(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)			

#This is a mandatory label.

Section D: Income tax calculation statement

#Important:

Section B label R3, Section C label O and Section D labels A, T1, J, T5 and I are mandatory. If you leave these labels blank you will have specified a zero amount

13 Calculation statement

Please refer to the Self-managed superannuation fund annual return instructions 2020 on how to complete the calculation statement.

#Taxable income	A	<input type="text" value="525"/>
(an amount must be included even if it is zero)		
#Tax on taxable income	T1	<input type="text" value="78.75"/>
(an amount must be included even if it is zero)		
#Tax on no-TFN-quoted contributions	J	<input type="text" value="0.00"/>
(an amount must be included even if it is zero)		
Gross tax	B	<input type="text" value="78.75"/>
(T1 plus J)		

Foreign income tax offset	C1 <input type="text" value="0.60"/>	Non-refundable non-carry forward tax offsets
Rebates and tax offsets	C2 <input type="text"/>	
		C <input type="text" value="0.60"/> (C1 plus C2)

SUBTOTAL 1
T2
 (B less C –cannot be less than zero)

Early stage venture capital limited partnership tax offset	D1 <input type="text"/>	Non-refundable carry forward tax offsets
Early stage venture capital limited partnership tax offset carried forward from previous year	D2 <input type="text"/>	
Early stage investor tax offset	D3 <input type="text"/>	
Early stage investor tax offset carried forward from previous year	D4 <input type="text"/>	
		D <input type="text" value="0.00"/> (D1 plus D2 plus D3 plus D4)

SUBTOTAL 2
T3
 (T2 less D –cannot be less than zero)

Complying fund's franking credits tax offset	E1 <input type="text" value="21,285.66"/>	Refundable tax offsets
No-TFN tax offset	E2 <input type="text"/>	
National rental affordability scheme tax offset	E3 <input type="text"/>	
Exploration credit tax offset	E4 <input type="text"/>	
		E <input type="text" value="21,285.66"/> (E1 plus E2 plus E3 plus E4)

#TAX PAYABLE **T5**
 (T3 less E - cannot be less than zero)

Section 102AAM interest charge
G

Credit for interest on early payments – amount of interest
H1

Credit for tax withheld – foreign resident withholding (excluding capital gains)
H2

Credit for tax withheld – where ABN or TFN not quoted (non-individual)
H3

Credit for TFN amounts withheld from payments from closely held trusts
H5

Credit for interest on no-TFN tax offset
H6

Credit for foreign resident capital gains withholding amounts
H8

Eligible credits
H
 (H1 plus H2 plus H3 plus H5 plus H6 plus H8)

#Tax offset refunds **I**
 (Remainder of refundable tax offsets).
 (unused amount from label E- an amount must be included even if it is zero)

PAYG instalments raised
K

Supervisory levy
L

Supervisory levy adjustment for wound up funds
M

Supervisory levy adjustment for new funds
N

Total amount of tax refundable **S**
 (T5 plus G less H less I less K plus L less M plus N)

#This is a mandatory label.

Section E: Losses

14 Losses

If total loss is greater than \$100,000, complete and attach a Losses schedule 2020.

Tax losses carried forward to later income years **U**

Net capital losses carried forward to later income years **V**

Net capital losses brought forward from prior years

Non-Collectables	<input type="text"/>
Collectables	<input type="text"/>

Net capital losses carried forward to later income years

<input type="text"/>
<input type="text"/>

Section F / Section G: Member Information

In Section F / G report all current members in the fund at 30 June.
Use Section F / G to report any former members or deceased members who held an interest in the fund at any time during the income year.

		See the Privacy note in the Declaration.	Member Number
Title	Mrs	Member's TFN	481 469 327
Family name	Lawrence		1
First given name	Roslyn		Account status
Other given names	Ann		<input type="radio"/> Code
Date of birth	22/01/1951	If deceased, date of death	

Contributions

OPENING ACCOUNT BALANCE

Refer to instructions for completing these labels

Employer contributions

ABN of principal employer

Personal contributions

CGT small business retirement exemption

CGT small business 15-year exemption amount

Personal injury election

Spouse and child contributions

Other third party contributions

Proceeds from primary residence disposal

Receipt date

Assessable foreign superannuation fund amount

Non-assessable foreign superannuation fund amount

Transfer from reserve: assessable amount

Transfer from reserve: non-assessable amount

Contributions from non-complying funds and previously non-complying funds

Any other contributions (including Super Co-contributions and low Income Super Contributions)

TOTAL CONTRIBUTIONS 0.00
(Sum of labels A to M)

Other transactions

Accumulation phase account balance 0.00

Retirement phase account balance - Non CDBIS 1,067,764.62

Retirement phase account balance - CDBIS 0.00

TRIS Count

Allocated earnings or losses 63,445.82 Loss

Inward rollovers and transfers

Outward rollovers and transfers

Lump Sum payment

Income stream payment 60,000.00 Code

CLOSING ACCOUNT BALANCE 1,067,764.62
S1 plus S2 plus S3

Accumulation phase value

Retirement phase value

Outstanding limited recourse borrowing arrangement amount

See the Privacy note in the Declaration.		Member Number
Title	Mr	Member's TFN 480 505 750
Family name	Lawrence	2
First given name	Wainwright	Account status
Other given names		0 Code
Date of birth	05/03/1950	If deceased, date of death

Contributions

OPENING ACCOUNT BALANCE 2,116,584.09

Refer to instructions for completing these labels

Employer contributions

A

ABN of principal employer

A1

Personal contributions

B

CGT small business retirement exemption

C

CGT small business 15-year exemption amount

D

Personal injury election

E

Spouse and child contributions

F

Other third party contributions

G

Proceeds from primary residence disposal

H

Receipt date

H

Assessable foreign superannuation fund amount

I

Non-assessable foreign superannuation fund amount

J

Transfer from reserve: assessable amount

K

Transfer from reserve: non-assessable amount

L

Contributions from non-complying funds and previously non-complying funds

T

Any other contributions (including Super Co-contributions and low Income Super Contributions)

M

TOTAL CONTRIBUTIONS N 0.00

(Sum of labels A to M)

Other transactions

Accumulation phase account balance

S1 0.00

Retirement phase account balance - Non CDBIS

S2 1,843,755.79

Retirement phase account balance - CDBIS

S3 0.00

0 TRIS Count

Allocated earnings or losses O 116,828.30

Loss L

Inward rollovers and transfers P

Outward rollovers and transfers Q

Lump Sum payment R1 42,768.04

Code A

Income stream payment R2 113,231.96

Code M

CLOSING ACCOUNT BALANCE S 1,843,755.79

S1 plus S2 plus S3

Accumulation phase value X1

Retirement phase value X2

Outstanding limited recourse borrowing arrangement amount Y

Section H: Assets and liabilities

15 ASSETS

15a Australian managed investments

Listed trusts **A**

Unlisted trusts **B**

Insurance policy **C**

Other managed investments **D**

15b Australian direct investments

Cash and term deposits **E**

Debt securities **F**

Loans **G**

Listed shares **H**

Unlisted shares **I**

Limited recourse borrowing arrangements	
Australian residential real property	
J1	<input type="text"/>
Australian non-residential real property	
J2	<input type="text"/>
Overseas real property	
J3	<input type="text"/>
Australian shares	
J4	<input type="text"/>
Overseas shares	
J5	<input type="text"/>
Other	
J6	<input type="text"/>
Property count	
J7	<input type="text"/>

Limited recourse borrowing arrangements **J**

Non-residential real property **K**

Residential real property **L**

Collectables and personal use assets **M**

Other assets **O**

15c Other investments

Crypto-Currency **N**

15d Overseas direct investments

Overseas shares **P**

Overseas non-residential real property **Q**

Overseas residential real property **R**

Overseas managed investments **S**

Other overseas assets **T**

TOTAL AUSTRALIAN AND OVERSEAS ASSETS **U**
(Sum of labels A to T)

15e In-house assets

Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year **N**

15f Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution? **A** Print Y for yes or N for no.

Did the members or related parties of the fund use personal guarantees or other security for the LRBA? **B** Print Y for yes or N for no.

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements V1 <input style="width: 150px;" type="text"/>		Permissible temporary borrowings V2 <input style="width: 150px;" type="text"/>		Other borrowings V3 <input style="width: 150px;" type="text"/>		Borrowings V <input style="width: 150px;" type="text" value="0"/>		
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G) W <input style="width: 150px;" type="text" value="2,911,520"/>								
Reserve accounts X <input style="width: 150px;" type="text"/>								
Other liabilities Y <input style="width: 150px;" type="text" value="364"/>								
TOTAL LIABILITIES Z <input style="width: 150px;" type="text" value="2,911,884"/>								

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains	H	<input style="width: 150px;" type="text"/>
Total TOFA losses	I	<input style="width: 150px;" type="text"/>

Section J: Other information

Family trust election status

If the trust or fund has made, or is making, a family trust election, write the four-digit income year specified of the election (for example, for the 2019–20 income year, write 2020). **A**

If revoking or varying a family trust election, print R for revoke or print V for variation, and complete and attach the Family trust election, revocation or variation 2020. **B**

Interposed entity election status

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an Interposed entity election or revocation 2020 for each election **C**

If revoking an interposed entity election, print R, and complete and attach the Interposed entity election or revocation 2020. **D**

Section K: Declarations

Penalties may be imposed for false or misleading information in addition to penalties relating to any tax shortfalls.

Important

Before making this declaration check to ensure that all income has been disclosed and the annual return, all attached schedules and any additional documents are true and correct in every detail. If you leave labels blank, you will have specified a zero amount or the label was not applicable to you. If you are in doubt about any aspect of the annual return, place all the facts before the ATO.

Privacy

The ATO is authorised by the Taxation Administration Act 1953 to request the provision of tax file numbers (TFNs). We will use the TFN to identify the entity in our records. It is not an offence not to provide the TFN. However if you do not provide the TFN, the processing of this form may be delayed.

Taxation law authorises the ATO to collect information and disclose it to other government agencies. For information about your privacy go to ato.gov.au/privacy.

TRUSTEE'S OR DIRECTOR'S DECLARATION:

I declare that, the current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received a copy of the audit report (if required) and are aware of any matters raised therein. The information on this annual return, including any attached schedules and additional documentation is true and correct.

Authorised trustee's, director's or public officer's signature

Date Day Month Year

Preferred trustee or director contact details:

Title

Family name

First given name

Other given names

Phone number Area code Number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return Hrs

The Commissioner of Taxation, as Registrar of the Australian Business Register, may use the ABN and business details which you provide on this annual return to maintain the integrity of the register. For further information, refer to the instructions.

TAX AGENT'S DECLARATION:

I,

declare that the Self-managed superannuation fund annual return 2020 has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature Date Day Month Year

Tax agent's contact details

Title

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number Area code Number

Tax agent number Reference number

Sensitive (when completed)

B - Permanent Documents

2020 Financial Year

Preparer Christina Subramaniam

Reviewer James McMahon

Status Completed

Supporting Documents

- Fund Summary Report Report
- ATO Complying Fund Status.pdf
- Rowa Investments Pty Ltd - ASIC CS 2019-20.pdf

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

Lawrence Superannuation Fund Fund Summary Report

As at 30 June 2020

Fund Details

Date Formed: 10/05/2012
Tax File Number: Provided
ABN: 91141426827

Period: 01/07/2019 - 30/06/2020
Fund Type: SMSF
GST Registered: No

Postal Address:

Unit 10 15-17 Allen Street
Hamilton, Queensland 4007

Physical Address:

Unit 10 15-17 Allen Street
Hamilton, Queensland 4007

Members

Number of Members: 2

Name	Age	Member Accounts	Pension Accounts	Tax File Number	Beneficiary Details
Lawrence, Wainwright	70	3	3	Provided	Provided
Lawrence, Roslyn Ann	69	2	2	Provided	Provided

Fund Relationships

Relationship Type	Contact
Accountant	Sam Greco & Co Chartered Accountants
Accountant/Bookkeeper	Sam Greco & Co Chartered Accountants
Auditor	Boys, Anthony
Auditor	Super Audits Pty Ltd
Fund Contact	Rowa Investments Pty Ltd
Fund Contact	Lawrence, Wainwright
Fund Contact	Lawrence, Roslyn Ann
Tax Agent	Sam Greco & Co Chartered Accountants
Tax Agent	Greco, Sam
Trustee	Rowa Investments Pty Ltd Lawrence, Wainwright Lawrence, Roslyn Ann



The Trustee for Lawrence Superannuation Fund

ABN details

ABN:	91 141 426 827 View record on ABN Lookup
ABN Status:	Active from 10 May 2010
Fund type:	ATO Regulated Self-Managed Superannuation Fund
Contact details:	PO Box 354 Aspley QLD 4034
Status:	Complying

What does 'Complying' mean?

A 'Complying' SMSF:

- is a regulated fund
- is a resident of Australia, and
- has been issued with a [Notice of compliance](#)

APRA Funds

See the [guidance](#) issued by APRA for further assistance in managing transfers and rollovers to SMSFs. Use the [ATO Business Portal](#) to verify a person is a member of the SMSF before completing a transfer or rollover.

Superannuation guarantee payments

Contributions made to complying funds can qualify as Superannuation Guarantee (SG) payments. This record extract can be used to confirm this fund has been issued with a Notice of Compliance and is currently entitled to receive employer SG payments.

Tax rates

Complying funds that meet [Superannuation Industry \(Supervision\) Act 1993](#) (SISA) standards qualify for [concessional tax rates](#).

Also refer to [frequently asked questions](#)

Disclaimer

This extract is based on information supplied by superannuation entities to the Commissioner of Taxation.

Important Neither the Australian Government nor the ATO endorse or guarantee the performance of super funds.

Inquires 1300 300 630

Issue date 11 May 20

Company Statement

Extract of particulars - s346A(1) Corporations Act 2001

CORPORATE KEY: 56509834

Check this statement carefully

You are legally obligated to ensure that all your company details listed on this company statement are complete and correct. This is required under s346C (1) and/or s346B and s346C (2) of the *Corporations Act 2001*.

You must check this statement carefully and inform ASIC of any changes or corrections immediately. **Do not return this statement.** You must notify ASIC within 28 days after the date of change, and within 28 days after the date of issue of your annual company statement. Late lodgement of changes will result in late fees. These requirements do not apply to the **Additional company information**.

ACN 158 273 217
FOR ROWA INVESTMENTS PTY LTD

REVIEW DATE: 10 May 20

You must notify ASIC of any changes to company details — Do not return this statement



To make changes to company details or amend incorrect information

- go to www.asic.gov.au/changes
- log in to our online services and make the required updates
- first time users will need to use the corporate key provided on this company statement



Phone if you've already notified ASIC of changes but they are not shown correctly in this statement.
Ph: 1300 300 630



Use your agent.

Company Statement

These are the current company details held by ASIC. You must check this statement carefully and inform ASIC of any changes or corrections immediately. Late fees apply. **Do not return this statement.**

1 Registered office
UNIT 107 45 NEWSTEAD TERRACE NEWSTEAD QLD 4006

2 Principal place of business
UNIT 107 45 NEWSTEAD TERRACE NEWSTEAD QLD 4006

3 Officeholders

Name: WAINWRIGHT LAWRENCE
Born: BRISBANE QLD
Date of birth: 05/03/1950
Address: UNIT 107 45 NEWSTEAD TERRACE NEWSTEAD QLD 4006
Office(s) held: DIRECTOR, APPOINTED 10/05/2012; SECRETARY, APPOINTED 10/05/2012

Name: ROSLYN LAWRENCE
Born: CANBERRA ACT
Date of birth: 22/01/1951
Address: UNIT 107 45 NEWSTEAD TERRACE NEWSTEAD QLD 4006
Office(s) held: DIRECTOR, APPOINTED 10/05/2012

4 Company share structure

Share class	Shares description	Number issued	Total amount paid on these shares	Total amount unpaid on these shares
ORD	ORDINARY SHARES	2	\$2.00	\$0.00

5 Members

These details continue on the next page

ROWA INVESTMENTS PTY LTD ACN 158 273 217

Page 1 of 2

Company statement continued

Name: ROSLYN LAWRENCE
Address: UNIT 107 45 NEWSTEAD TERRACE NEWSTEAD QLD 4006

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

Name: WAINWRIGHT LAWRENCE
Address: UNIT 107 45 NEWSTEAD TERRACE NEWSTEAD QLD 4006

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

You must notify ASIC within 28 days of the date of change, and within 28 days of the issue date of the annual company statement. Late lodgement of changes will result in late fees.

End of company statement

This concludes the information to which the company must respond (if incorrect) under s346C of the *Corporations Act 2001*.

Additional company information

This information is optional under the *Corporations Act 2001*. Late lodgement fees or late review fees do not apply to this information. To add, remove or change a contact address, see www.asic.gov.au/addresses.

6 Contact address for ASIC use only

Registered agent name: SAM GRECO & CO. BUSINESS FOCUSED SOLUTIONS
Registered agent number: 9932
Address: PO BOX 354 ASPLEY QLD 4034



ASIC
Australian Securities & Investments Commission

ABN 86 768 265 615

ROWA INVESTMENTS PTY LTD
SAM GRECO & CO. BUSINESS FOCUSED SOLUTIONS
PO BOX 354
ASPLEY QLD 4034

INVOICE STATEMENT

Issue date 10 May 20

ROWA INVESTMENTS PTY LTD

ACN 158 273 217

Account No. 22 158273217

Summary

Opening Balance	\$0.00
New items	\$54.00
Payments & credits	\$0.00
TOTAL DUE	\$54.00

- Amounts are not subject to GST. (Treasurer's determination - exempt taxes, fees and charges).
- Payment of your annual review fee will maintain your registration as an Australian company.

Transaction details are listed on the back of this page

Inquiries

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

Please pay

Immediately	\$0.00
By 10 Jul 20	\$54.00

If you have already paid please ignore this invoice statement.

- Late fees will apply if you do NOT
 - tell us about a change during the period that the law allows
 - bring your company or scheme details up to date within 28 days of the date of issue of the annual statement, or
 - pay your review fee within 2 months of the annual review date.
- Information on late fee amounts can be found on the ASIC website.



ASIC
Australian Securities & Investments Commission

PAYMENT SLIP

ROWA INVESTMENTS PTY LTD

ACN 158 273 217

Account No: 22 158273217



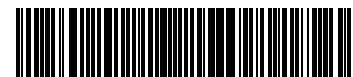
22 158273217

TOTAL DUE	\$54.00
Immediately	\$0.00
By 10 Jul 20	\$54.00

Payment options are listed on the back of this payment slip



Biller Code: 17301
Ref: 2291582732171



*814 129 0002291582732171 70

Transaction details:

page 2 of 2

	Transactions for this period	ASIC reference	\$ Amount
2020-05-10	Annual Review - Special Purpose Pty Co	3X4088125480P A	\$54.00
	Outstanding transactions		
2020-05-10	Annual Review - Special Purpose Pty Co	3X4088125480P A	\$54.00

PAYMENT OPTIONS



Billpay Code: 8929
Ref: 2291 5827 3217 170

Australia Post

Present this payment slip. Pay by cash, cheque or EFTPOS

Phone

Call 13 18 16 to pay by Mastercard or Visa

On-line

Go to postbillpay.com.au to pay by Mastercard or Visa

Mail

Mail this payment slip and cheque (do not staple) to ASIC,
Locked Bag 5000, Gippsland Mail Centre VIC 3841



Biller Code: 17301
Ref: 2291582732171

Telephone & Internet Banking – BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au

C - Other Documents

2020 Financial Year

Preparer Christina Subramaniam

Reviewer James McMahon

Status Completed

Supporting Documents

- Signed 2020 Financial Statements Lawrence Superannuation Fund.pdf
- 2019 LAWR0005 Auditor's Management Letter.pdf
- signed Investment Strategy 26-2-2021.pdf
- signed 2020 Audit Engagement Letter.pdf
- 2019 LAWR0005 Independent Auditor's Report NAT 11466.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

Additional Checklist

- Create Entries Report
- General Ledger - all accounts
- Trial Balance

SUPERANNUATION AUDIT ASSISTANCE PTY LTD

16 December 2019

The Trustee,
Lawrence Superannuation Fund,
Unit 10 15-17 Allen Street
HAMILTON QLD 4007

Dear Sir / Madam,

RE: AUDIT MANAGEMENT LETTER
Lawrence Superannuation Fund

I wish to advise I have conducted an independent audit of the financial report of Lawrence Superannuation Fund (the Fund) for the year ended 30 June 2019 in order to express an opinion on it.

I have complied with the ethical responsibilities and independence requirements in accordance with the Accounting Professional and Ethical Standards Board's APES 110 *Code of Ethics for Professional Accountants* (the Code) as required by the *Superannuation Industry (Supervision) Act 1993 (SISA)* and *SIS Regulations (SISR)*.

Auditors are encouraged by the Australian Taxation Office (ATO) to issue management letters at the completion of each audit as a means of advising the trustee of any matters noted during the course of the audit.

Audit Procedure

My audit has been conducted in accordance with Australian Auditing Standards. My assurance engagement to report on the fund's compliance with the applicable requirements of SISA and SISR involved performing procedures to obtain evidence about the compliance activity and controls implemented to meet the compliance requirements.

My audit work comprises of examination of evidence supporting the amounts and other disclosures in the financial report, on a test basis, in order to form an opinion as to whether, in all material respects, the financial report is fairly stated in accordance with the accounting policies described in the notes thereto.

Audit Methodology

My audit team applied Australian Standard on Quality Control 1 ASQC 1 *Quality Control for Firms that Perform Audits and Reviews of Financial Reports and Other Financial Information, and Other Assurance Engagements* in undertaking this assurance engagement.



Superannuation Audit Assistance Pty Ltd

ABN 18 160 477 430

PO Box 945 , HAMILTON QLD 4007

Mobile: 0414598925 Email: super.audit.assistance@gmail.com

My audit work involved examination, again on a test basis, of evidence supporting compliance with requirements of SISA and SISR. These tests have not been performed continuously throughout the period, were not designed to detect all instances of non-compliance, and have not covered any other provisions of SISA and SISR apart from those specified in the audit report.

My audit of the financial report was to evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures and to evaluate the overall presentation, structure and content of the financial report, including the disclosures, and whether the financial report represents the underlying transactions and events in a manner that achieves fair presentation.

Internal Controls, Materiality & Reasonable Assurance

I have conducted my engagement in accordance with Standard on Assurance Engagements ASAE 3100 *Compliance Engagements* issued by the Auditing and Assurance Standards Board.

I exercise professional judgment and maintain professional scepticism throughout the audit. My audit work also involved the review and obtain an understanding of internal controls and systems in order to design my audit plan and procedures that are appropriate in the circumstance. Accordingly, my examination may not have identified all the weaknesses that may exist in the Fund.

My audit objective was to obtain, reasonable assurance about whether the financial report as a whole is free from material misstatement and identify and assess the risks, whether due to fraud or error of any material misstatement. I designed and performed audit procedures in response to those risks, and obtained audit evidence that were sufficient and appropriate to provide a basis for my opinion.

Due to the inherent limitations of an assurance engagement, together with the internal control structure it is possible that fraud, error, or non-compliance with audited provisions of SISA and SISR may occur and not be detected.

Fund Investments

In conducting my audit, I have not checked liquidity of any of the Fund's assets, the nature or class of investments, nor their suitability to the Fund's investment strategy. If any asset's capital is lost, I will not be responsible for any damages under section 12GF of Australian Securities and Investments Commission Act 2001.

You are responsible for investing the Fund's assets and you should take full care of those investments. It is my duty of care to inform you, if in my opinion, I notice any investments are not recoverable. Please note many investments are complex in nature and I am not trained to analyse each investment, hence you should not entirely rely on my opinion.

I am not required to form an opinion and report to you if the Fund is making or likely to make an economic loss or the Fund's assets are getting damaged or likely to get damaged due to conduct of any other person who you rely for investment decisions or appoint as custodians or investment manager. My audit was limited to this Fund's financial report and not to entities where this Fund invests such custodian services, unrelated trusts and companies, or other similar entities.

Going Concern

My audit procedure included appropriate use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Fund's ability to continue as a going concern.

My conclusions are based on the audit evidence obtained up to the date of the auditor's report. However, future events or conditions may cause the Fund to cease to continue as a going concern.

Member Statements

I note the member statements attached to the financial report have not been audited, as this is outside the scope of our audit engagement. Whilst I do complete an audit of the movements in the member account during the financial year being audited, I am unable to provide an opinion as to the accuracy of historical components and eligible service date information that relates to transactions that occurred in prior years.

Conclusion

I advise I have not come across, during the course of my audit, any matters I believe should be brought to your attention. I am obliged by Section 129 & 130 of SISA to report any contravention to the ATO and a separate notice under Section 129 to be sent to you with a list of all contraventions reported to the ATO. There is nothing being reported to the ATO.

Should you wish to discuss anything regarding the above, please do not hesitate to contact the undersigned.

Yours faithfully,

Superannuation Audit Assistance Pty Ltd



Mr Thomas Nasmyth

SELF-MANAGED SUPERANNUATION FUND INDEPENDENT AUDITOR'S REPORT

Approved SMSF auditor details

Name: Mr Thomas Nasmyth

Business name: Superannuation Audit Assistance Pty Ltd

Business postal address: PO Box 945 , HAMILTON, QLD 4007

SMSF Auditor Number (SAN) : 100197984

Self-managed superannuation fund details

Self-managed superannuation fund (SMSF) name: Lawrence Superannuation Fund

Australian Business Number (ABN) or tax file number (TFN): 91141426827

Address: Unit 10 15-17 Allen Street, HAMILTON, QLD 4007

Year of income being audited: 2019

To the SMSF trustees

of the Lawrence Superannuation Fund

Part A: Financial report

Approved SMSF auditor's Opinion

I have audited the special purpose financial report of the Lawrence Superannuation Fund comprising:-

1. Statement of financial position as at 30th June 2019,
2. Operating statement,
3. Notes to the financial statements, significant accounting policies and other explanatory notes,
4. Members Statements

for the year ended 30 June 2019.

In my opinion, the financial report presents fairly, in all material respects, in accordance with the accounting policies described in the notes to the financial statements, the financial position of the fund at 30 June 2019 and the results of its operations for the year then ended.

Basis for Opinion

My audit has been conducted in accordance with Australian Auditing Standards¹. My responsibilities under those standards are further described in the Approved SMSF Auditor's Responsibilities for the Audit of the Financial Report section of this report. I am independent of the self-managed superannuation fund in accordance with the ethical requirements of the Accounting Professional and Ethical Standards Board's APES 110 Code of Ethics for Professional Accountants (the Code) as required by the Superannuation Industry (Supervision) Regulations 1994 (SISR). I have also fulfilled my other ethical responsibilities in accordance with the Code.

I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my audit opinion.

Emphasis of Matter - Basis of accounting

Without modifying my opinion, I draw attention to notes of the financial report, which describes the basis of accounting. The financial report has been prepared to assist Lawrence Superannuation Fund meet the requirements of the SMSF's governing rules, the Superannuation Industry (Supervision) Act 1993 (SISA) and the SISR. As a result, the financial report may not be suitable for other purposes.

Responsibilities of SMSF trustees for the financial report

Each SMSF trustee (individual trustee or director of corporate trustee) is responsible for the preparation and fair presentation of the financial report in accordance with the financial reporting requirements of the SMSF's governing rules, the SISA and the SISR. Each trustee is also

¹ The Australian Auditing Standards issued by the Auditing and Assurance Standards Board.

responsible for such internal controls as they determine are necessary to enable the preparation and fair presentation of a financial report that is free from material misstatement, whether due to fraud or error.

In preparing the financial report, the trustees are responsible for assessing the fund's ability to continue as a going concern, disclosing, as applicable, matters relating to going concern and using the going concern basis of accounting unless the trustees intend to wind-up the fund. The going concern basis of accounting is appropriate when it is reasonably foreseeable that the fund will be able to meet its liabilities as they fall due.

The trustees are responsible for overseeing the fund's financial reporting process.

Approved SMSF auditor's responsibilities for the audit of the financial report

My responsibility is to express an opinion on the financial report based on my audit. I have conducted an independent audit of the financial report in order to express an opinion on it to the trustees.

My objective is to obtain reasonable assurance about whether the financial report as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes my opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with the Australian Auditing Standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of trustees taken on the basis of this financial report.

I have complied with the competency standards set by Australian Securities & Investments Commission (ASIC). My audit has been conducted in accordance with Australian Auditing Standards. These standards require that I comply with relevant ethical requirements relating to audit engagements, and plan and perform the audit to obtain reasonable assurance as to whether the financial report is free from material misstatement.

As part of an audit in accordance with Australian Auditing Standards, I exercise professional judgment and maintain professional scepticism throughout the audit. I also:

- Identify and assess the risks of material misstatement of the financial report, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for my opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal controls relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the fund's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.

- Conclude on the appropriateness of trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the fund's ability to continue as a going concern. If I conclude that a material uncertainty exists, I am required to draw attention in the auditor's report to the related disclosures in the financial report or, if such disclosures are inadequate, to modify my opinion. My conclusions are based on the audit evidence obtained up to the date of the auditor's report. However, future events or conditions may cause the fund to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial report, including the disclosures, and whether the financial report represents the underlying transactions and events in a manner that achieves fair presentation.

I communicate with the trustees regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that I identify during the audit.

Part B: Compliance Report

Approved SMSF Auditor's Opinion

I have performed a reasonable assurance engagement on the Lawrence Superannuation Fund to provide an opinion in relation to its compliance, in all material respects, with the applicable provisions of the SISA and the SISR as listed below in the Approved SMSF auditor's Responsibility section of this report.

In my opinion, each trustee of Lawrence Superannuation Fund has complied, in all material respects, with the applicable provisions of the SISA and the SISR specified below, for the year ended 30 June 2019.

Basis for Opinion

I have conducted my engagement in accordance with Standard on Assurance Engagements ASAE 3100 *Compliance Engagements* issued by the Auditing and Assurance Standards Board.

I believe that the evidence I have obtained is sufficient and appropriate to provide a basis for my opinion.

Independence and quality control

I have complied with the independence requirements in accordance with the Accounting Professional and Ethical Standards Board's APES 110 Code of Ethics for Professional Accountants (the Code) as required by the SISR.

My firm applies Australian Standard on Quality Control 1 ASQC 1 Quality Control for Firms that Perform Audits and Reviews of Financial Reports and Other Financial Information, and Other Assurance Engagements in undertaking this assurance engagement.

I have complied with the competency standards set by ASIC.

SMSF trustees' responsibility for compliance

Each SMSF trustee is responsible for complying with the requirements of the SISA and the SISR and for identifying, designing and implementing internal controls as they determine necessary to meet compliance requirements and monitor ongoing compliance.

Approved SMSF auditor's responsibility for the compliance report

My responsibility is to express an opinion on the trustees' compliance with the applicable requirements of the SISA and the SISR, based on the compliance engagement. My procedures included testing that the fund has an investment strategy that complies with the SISA and that the trustees make investments in line with that strategy, however, no opinion is made on its appropriateness to the fund members.

My reasonable assurance engagement has been conducted in accordance with applicable Standards on Assurance Engagements issued by the Auditing and Assurance Standards Board, to

provide reasonable assurance that the trustees of the fund have complied, in all material respects, with the relevant requirements of the following provisions (to the extent applicable) of the SISA and the SISR.

Sections: 17A, 35AE, 35B, 35C(2), 62, 65, 66, 67,67A, 67B, 82-85, 103, 104, 104A, 105, 109, 126K

Regulations: 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14, 13.18AA

An assurance engagement to report on the fund's compliance with the applicable requirements of the SISA and the SISR involves performing procedures to obtain evidence about the compliance activity and controls implemented to meet the compliance requirements. The procedures selected depend on my judgement, including the identification and assessment of risks of material non-compliance.

My procedures included examination, on a test basis, of evidence supporting compliance with those requirements of the SISA and the SISR for the year ended 30 June 2019.

These tests have not been performed continuously throughout the period, were not designed to detect all instances of non-compliance, and have not covered any other provisions of the SISA and the SISR apart from those specified.

Inherent limitations

Due to the inherent limitations of an assurance engagement, together with the internal control structure it is possible that fraud, error, or non-compliance with the listed provisions may occur and not be detected. A reasonable assurance engagement does not provide assurance on whether compliance with the listed provisions will continue in the future.



Mr Thomas Nasmyth

Superannuation Audit Assistance Pty Ltd

PO Box 945 , HAMILTON, QLD 4007

Date audit completed : 16 December 2019

Appendix 1 – Explanation of listed sections and regulations in compliance report

This appendix is included to assist with the meaning of the legislation and regulations listed above

Section or Regulation	Explanation
S17A	The fund must meet the definition of an SMSF
S35AE	The trustees must keep and maintain accounting records for a minimum of five years
S35B	The trustees must prepare, sign and retain accounts and statements
S35C(2)	The trustees must provide the auditor with the necessary documents to complete the audit in a timely and professional manner; and within 14 days of a written request from the auditor
S62	The fund must be maintained for the sole purpose of providing benefits to any or all of the following: <ul style="list-style-type: none"> • fund members upon their retirement • fund members upon reaching a prescribed age • the dependants of a fund member in the case of the member’s death before retirement
S65	The trustees must not loan monies or provide financial assistance to any member or relative at any time during the financial year
S66	The trustees must not acquire any assets (not listed as an exception) from any member or related party of the fund
S67	The trustees of the fund must not borrow any money or maintain an existing borrowing (not listed as an exception)
S67A & 67B	The fund must comply with the limited recourse borrowing arrangement rules when borrowing to purchase single acquirable asset or replacement assets (not listed as an exception to the borrowing rules)
S82-85	The trustees must comply with the in-house asset rules

S103	The trustees must keep minutes of all meetings and retain the minutes for a minimum of 10 years
S104	The trustees must keep up to date records of all trustee or director of corporate trustee changes and trustee consents for a minimum of 10 years
S104A	Trustees who became a trustee on or after 1 July 2007 must sign and retain a trustee declaration
S105	The trustees must ensure that copies of all member or beneficiary reports are kept for a minimum of 10 years
S109	All investment transactions must be made and maintained at arms- length – that is, purchase, sale price and income from an asset reflects a true market value/rate of return
S126K	A disqualified person cannot be a trustee, investment manager or custodian of a superannuation fund
Sub Reg 1.06 (9A)	Pension payments must be made at least annually, and must be at least the amount calculated under Schedule 7
Reg 4.09	Trustees must formulate, regularly review and give effect to an investment strategy for the fund
Reg 4.09A	The assets of the SMSF must be held separately from any assets held by the trustee personally or by a standard employer sponsor or an associate of the standard employer sponsor
Reg 5.03	Investment returns must be allocated to members in a manner that is fair and reasonable
Reg 5.08	Member minimum benefits must be maintained in the fund until transferred, rolled over, allotted (to the member's spouse) or cashed out in a permitted fashion
Reg 6.17	Payments of member benefits must be made in accordance with Part 6 or Part 7A of the regulations and be permitted by the trust deed
Reg 7.04	Contributions can only be accepted in accordance with the applicable rules for the year being audited
Reg 8.02B	When preparing accounts and statements required by subsection 35B(1) of SISA,

	an asset must be valued at its market value
Reg 13.12	Trustees must not recognise an assignment of a super interest of a member or beneficiary
Reg 13.13	Trustees must not recognise a charge over or in relation to a member's benefits
Reg 13.14	Trustees must not give a charge over, or in relation to, an asset of the fund
Reg 13.18AA	Investments in collectables and personal use assets must be maintained in accordance with prescribed rules

26 February, 2021

The Trustees
Lawrence Superannuation Fund
PO Box 175
HAMILTON CENTRAL QLD 4007

Dear Wainwright & Roslyn

Re: Lawrence Superannuation Fund

Enclosed please find the 2020 Superannuation Forms listed below:

1. Financial Statements;
1. Trustee Declaration;
2. Minutes of Meetings;
3. Members Statements;
4. Income Tax Return;
5. Audit Representation Letter;
6. Audit Engagement Letter

Income Tax Returns

Please peruse the financial statements and income tax return and if the details are correct, sign where indicated and return to us for lodgement. A bound copy of the Financial Statements and Income Tax Return for the Super Fund will be available once the audit has been completed.

Superannuation funds are required to self-assess their liability to taxation. A notice of assessment will **NOT** issue from the Taxation Office and it is the responsibility of the fund to ensure lodgement and any payment is made by the due date, which in your case is **17 May 2021**. However for the 2020 year, we have calculated that the Super Fund has an amount Refundable of **\$20,948.51** after deducting the ATO supervisory levy.

Self-Managed Superannuation Fund Audit

Anyone who runs a Self-Managed Superannuation Fund (SMSF) must ensure that a registered SMSF auditor audits the fund annually. An SMSF auditor examines the validity and accuracy of an SMSF's financial records and makes sure the fund is compliant with superannuation rules. Upon receipt of your signed Financial Statements and Income Tax Return, we will forward your Self-Managed Superfund to a registered independent auditor. You will then be provided with a copy of the auditor's management letter, audit report and auditors invoice approximately 2 weeks after submission.

Minutes

The Minutes of Meetings are contained within the Financial Statements. These minutes are prepared as standard drafts, however you should peruse them to ensure they correctly state the position in relation to the matters raised. They may be amended or added to if your circumstances require. If no alterations are required and you wish to accept the drafts as actual records, please sign the minutes where indicated and return them to our office.

Audit Engagement Letter and Trustee Representation Letter

We also enclose the Audit Engagement Letter and Trustee Representation Letter. The auditors contact details and registrations numbers are contained in these documents. Please peruse these documents and if satisfactory, sign where indicated and return to our office.

Investment Strategy

We have included a copy of your fund's investment strategy in the financial statements.

You should review your strategy regularly (at least annually) to ensure it continues to meet the current and future needs of your members depending on their personal circumstances. It needs to be tailored to your Fund's circumstances and set out why and how you have chosen to invest the Fund's assets to meet these goals..

Certain significant events should also prompt you to review your strategy, such as:

- a market correction (e.g. resulting from Covid-19)
- when a member joins the fund or departs a fund
- when a member commences receiving a pension. This is to ensure the fund has sufficient liquid assets and cash flow to meet minimum pension payments prior to 30 June each year.

You should also document that you have undertaken this review and any decisions made arising from the review. For example, you could do this as part of the annual trustee meeting minutes. You should then provide these minutes or other evidence of a review to the super fund auditor. This will show that you've met the requirement to review regularly and, where necessary, revised your investment strategy.

Other Matters**Covid-19 – changes to Pension minimum drawdown % for Yearly Projected Pension Calculation Report**

Due to the Government's Economic Response to the Coronavirus measures, there is a temporary reduction in the Superannuation Minimum Drawdown Requirements

Your original minimum drawdown rate was 5%. The reduced rate due to the Government's measures is now 2.5%

Pension Amounts for 2020/2021 – the minimum amount of pension payments to take for the 2020/2021 financial year are: (please refer to the enclosed Yearly Projected Pension Calculation Report)

- \$46,100 Wain
- \$26,690 Ros

Disclaimer

Taxation is only one of the matters that must be considered when making a decision on a financial product and you should consider taking advice from the holder of an Australian Financial Services licence before making a decision on a financial product.

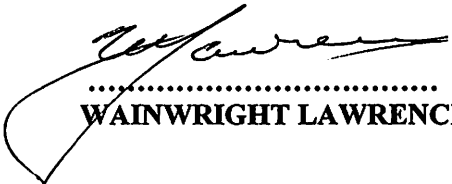
Please do not hesitate to contact us if you have any queries or if we can be of further assistance in other matters and thank you for continuing to choose this firm to be of service to you.

Regards



SAM GRECO

Encls



.....
WAINWRIGHT LAWRENCE

Lawrence Superannuation Fund

Yearly Projected Pension Calculation Report

As at 01 July 2020

Member Name	Member Code	Pension Type	Pension Start/ Conversion Date	Age (as at 01/07/2020)	Opening Balance	Minimum Amount *	Maximum Amount	Tax Free %	Min Tax Free Payments	Min Taxable Payments
Lawrence, Wainwright	LAWWAI00001P	Account Based Pension	30/06/2016	70	1,047,483.65	26,190.00	N/A	98.90	25,901.91	288.09
Lawrence, Wainwright	LAWWAI00002P	Account Based Pension	30/06/2016	70	789,268.88	19,730.00	N/A	7.41	1,461.99	18,268.01
Lawrence, Wainwright	LAWWAI00005P	Account Based Pension	01/07/2016	70	7,003.26	180.00	N/A	7.67	13.81	166.19
					1,843,755.79	46,100.00			27,377.71	18,722.29
Lawrence, Roslyn Ann	LAWROS00001P	Account Based Pension	01/07/2015	69	1,020,426.99	25,510.00	N/A	96.08	24,510.01	999.99
Lawrence, Roslyn Ann	LAWROS00010P	Account Based Pension	01/07/2018	69	47,337.63	1,180.00	N/A	100.00	1,180.00	0.00
					1,067,764.62	26,690.00			25,690.01	999.99
					2,911,520.41	72,790.00			53,067.72	19,722.28

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

Lawrence Superannuation Fund

Financial Statements & Reports

for the year ended

30 June 2020



Sam Greco & Co

Level 1, 1355 Gympie Road, ASPLEY QLD 4032

PO Box 354, ASPLEY QLD 4034

ABN: 16230504491

Phone 07 3263 5200 Fax 07 3263 4830

Email: info@taxonline.com.au

Lawrence Superannuation Fund

Operating Statement

For the year ended 30 June 2020

	Note	2020 \$	2019 \$
Income			
Investment Income			
Trust Distributions	10	10,280.44	10,617.05
Dividends Received	9	46,301.94	72,033.31
Interest Received		38,276.94	45,750.88
Total Income		<u>94,859.32</u>	<u>128,401.24</u>
Expenses			
Accountancy Fees		5,810.00	5,535.00
ATO Supervisory Levy		259.00	259.00
Adviser Fees		4,701.79	4,438.35
Auditor's Remuneration		627.00	715.00
ASIC Fees		54.00	53.00
Bank Charges		2.00	22.00
		<u>11,453.79</u>	<u>11,022.35</u>
Member Payments			
Pensions Paid		173,231.96	158,300.00
Investment Losses			
Changes in Market Values	11	284,887.16	(112,442.66)
Total Expenses		<u>469,572.91</u>	<u>56,879.69</u>
Benefits accrued as a result of operations before income tax		<u>(374,713.59)</u>	<u>71,521.55</u>
Income Tax Expense	12	(21,207.51)	(32,339.61)
Benefits accrued as a result of operations		<u>(353,506.08)</u>	<u>103,861.16</u>

The accompanying notes form part of these financial statements.

Lawrence Superannuation Fund
Statement of Financial Position

As at 30 June 2020

	Note	2020 \$	2019 \$
Assets			
Investments			
Shares in Listed Companies (Australian)	2	877,385.80	1,132,360.52
Units in Listed Unit Trusts (Australian)	3	177,093.98	199,730.99
Units in Listed Unit Trusts (Overseas)	4	105,512.69	105,325.49
Total Investments		<u>1,159,992.47</u>	<u>1,437,417.00</u>
Other Assets			
Cash at Bank - Suncorp Acc:453427161		1,715,925.37	321,847.01
WRS: IMA Cash Transaction Account		10,005.72	11,010.40
NAB Trade Account #302187792		2,687.92	2,685.33
Distributions Receivable		2,066.34	2,884.70
Suncorp T/D 609382631		0.00	1,500,000.00
Income Tax Refundable		21,207.51	32,339.61
Total Other Assets		<u>1,751,892.86</u>	<u>1,870,767.05</u>
Total Assets		<u>2,911,885.33</u>	<u>3,308,184.05</u>
Less:			
Liabilities			
Accrued Adviser & Management Fees		364.92	389.52
Total Liabilities		<u>364.92</u>	<u>389.52</u>
Net assets available to pay benefits		<u>2,911,520.41</u>	<u>3,307,794.53</u>
Represented by:			
Liability for accrued benefits allocated to members' accounts	6, 7		
Lawrence, Wainwright - Pension (Pension)		1,047,483.65	1,138,016.74
Lawrence, Wainwright - Pension (Pension No. 2)		789,268.88	920,921.30
Lawrence, Wainwright - Accumulation		0.00	50,037.71
Lawrence, Wainwright - Pension (Account Based Pension 4)		7,003.26	7,608.34
Lawrence, Roslyn Ann - Pension (Pension)		1,020,426.99	1,139,779.59
Lawrence, Roslyn Ann - Pension (Account Based Pension 5)		47,337.63	51,430.85
Total Liability for accrued benefits allocated to members' accounts		<u>2,911,520.41</u>	<u>3,307,794.53</u>

The accompanying notes form part of these financial statements.

Lawrence Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2020

Note 1: Summary of Significant Accounting Policies

The trustees have prepared the financial statements on the basis that the Superannuation Fund is a non-reporting entity because there are no users dependent on general purpose financial statements. 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.

Lawrence Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2020

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. 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: Shares in Listed Companies (Australian)

	2020 \$	2019 \$
BHP Group Limited	358,200.00	411,600.00
Insurance Australia Group Limited	84,472.80	120,926.40
RIO Tinto Limited	68,572.00	72,632.00
South32 Limited	20,400.00	31,800.00
Santos Limited	84,179.90	112,451.64
Westpac Banking Corporation	93,663.10	147,982.48

Lawrence Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2020

Woolworths Group Limited	59,648.00	53,168.00
Woodside Petroleum Ltd	108,250.00	181,800.00
	<u>877,385.80</u>	<u>1,132,360.52</u>

Note 3: Units in Listed Unit Trusts (Australian)

	2020 \$	2019 \$
Vaneck Vectors Australian Property Etf	27,075.84	42,056.96
Vaneck Vectors S&p/asx Midcap Etf	20,626.90	19,107.90
Vaneck Vectors Small Companies Masters Etf	16,178.88	16,569.63
Spdr S&p/asx 200 Financials Ex A-reit Fund	21,911.40	28,975.50
Spdr S&p/asx 50 Fund	91,300.96	93,021.00
	<u>177,093.98</u>	<u>199,730.99</u>

Note 4: Units in Listed Unit Trusts (Overseas)

	2020 \$	2019 \$
iShs Core MSCI Shs	51,977.09	51,376.99
iShares - TOPIX ETF	18,347.30	17,868.68
Van De Eu ex UK Ptg.Shs Exchange Traded Fund EUR	35,188.30	36,079.82
	<u>105,512.69</u>	<u>105,325.49</u>

Note 5: Banks and Term Deposits

	2020 \$	2019 \$
Banks		
Cash at Bank - Suncorp Acc:453427161	1,715,925.37	321,847.01
NAB Trade Account #302187792	2,687.92	2,685.33
WRS: IMA Cash Transaction Account	10,005.72	11,010.40
	<u>1,728,619.01</u>	<u>335,542.74</u>
Term Deposits		
Suncorp T/D 609382631	0.00	1,500,000.00
	<u>0.00</u>	<u>1,500,000.00</u>

Lawrence Superannuation Fund
Notes to the Financial Statements
For the year ended 30 June 2020

Note 6: Liability for Accrued Benefits

	2020 \$	2019 \$
Liability for accrued benefits at beginning of year	3,307,794.53	3,203,933.37
Benefits accrued as a result of operations	(353,506.08)	103,861.16
Current year member movements	(42,768.04)	0.00
Liability for accrued benefits at end of year	2,911,520.41	3,307,794.53

Note 7: 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.

	2020 \$	2019 \$
Vested Benefits	2,911,520.41	3,307,794.53

Note 8: Guaranteed Benefits

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

Note 9: Dividends

	2020 \$	2019 \$
BHP Group Limited	21,310.62	30,790.01
Insurance Australia Group Limited	4,392.00	5,581.80
RIO Tinto Limited	4,601.24	5,323.01
Santos Limited	2,611.93	2,126.03
South32 Limited	745.23	1,824.62
Westpac Banking Corporation	4,174.40	14,714.76
Woodside Petroleum Ltd	6,818.52	9,993.08
Woolworths Group Limited	1,648.00	1,680.00
	46,301.94	72,033.31

Lawrence Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2020

Note 10: Trust Distributions

	2020 \$	2019 \$
Vaneck Vectors Small Companies Masters Etf	603.82	621.66
Spdr S&p/asx 200 Financials Ex A-reit Fund	960.46	1,358.29
Van De Eu ex UK Ptg.Shs Exchange Traded Fund EUR	1,403.11	917.17
Vaneck Vectors S&p/asx Midcap Etf	609.16	647.04
Vaneck Vectors Australian Property Etf	1,308.42	1,558.90
iShs Core MSCI Shs	1,314.01	842.16
iShares - TOPIX ETF	372.19	220.74
Spdr S&p/asx 50 Fund	3,709.27	4,451.09
	10,280.44	10,617.05

Note 11: Changes in Market Values

Unrealised Movements in Market Value

	2020 \$	2019 \$
Shares in Listed Companies (Australian)		
BHP Group Limited	(53,400.00)	72,500.00
Insurance Australia Group Limited	(36,453.60)	(4,098.60)
RIO Tinto Limited	(4,060.00)	14,224.00
Santos Limited	(28,271.74)	12,865.23
South32 Limited	(11,400.00)	(4,300.00)
Westpac Banking Corporation	(54,319.38)	(4,904.92)
Woodside Petroleum Ltd	(73,550.00)	4,500.00
Woolworths Group Limited	6,480.00	4,336.00
	(254,974.72)	95,121.71
Units in Listed Unit Trusts (Australian)		
Spdr S&p/asx 200 Financials Ex A-reit Fund	(7,064.10)	592.20
Spdr S&p/asx 50 Fund	(12,230.93)	7,301.82
Vaneck Vectors Australian Property Etf	(11,150.79)	7,072.91
Vaneck Vectors S&p/asx Midcap Etf	(140.43)	0.00
Vaneck Vectors Small Companies Masters Etf	(2,205.75)	(1,661.78)
	(32,792.00)	13,305.15
Units in Listed Unit Trusts (Overseas)		
Van De Eu ex UK Ptg.Shs Exchange Traded Fund	(891.52)	2,007.47

Lawrence Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2020

EUR		
iShares - TOPIX ETF	478.62	(442.78)
iShs Core MSCI Shs	600.10	1,058.18
	187.20	2,622.87
Total Unrealised Movement	(287,579.52)	111,049.73
Realised Movements in Market Value		
	2020	2019
	\$	\$
Units in Listed Unit Trusts (Australian)		
Vaneck Vectors Australian Property Etf	2,692.36	0.00
Vaneck Vectors Small Companies Masters Etf	0.00	1,392.93
	2,692.36	1,392.93
Total Realised Movement	2,692.36	1,392.93
Changes in Market Values	(284,887.16)	112,442.66
Note 12: Income Tax Expense		
	2020	2019
	\$	\$
The components of tax expense comprise		
Current Tax	(21,207.51)	(32,339.61)
	(21,207.51)	(32,339.61)
Income Tax Expense	(21,207.51)	(32,339.61)
The prima facie tax on benefits accrued before income tax is reconciled to the income tax as follows:		
Prima facie tax payable on benefits accrued before income tax at 15%	(56,207.04)	10,728.23
Less:		
Tax effect of:		
Increase in MV of Investments	0.00	16,657.46
Exempt Pension Income	17,404.20	24,043.20
Realised Accounting Capital Gains	403.85	208.94
Accounting Trust Distributions	1,542.07	1,592.56
Add:		
Tax effect of:		

Lawrence Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2020

Decrease in MV of Investments	43,136.93	0.00
SMSF Non-Deductible Expenses	1,666.65	1,590.75
Pension Payments	25,984.79	23,745.00
Franking Credits	3,192.85	4,894.98
Foreign Credits	12.15	6.08
Net Capital Gains	355.35	384.45
Taxable Trust Distributions	811.91	1,136.57
Distributed Foreign Income	475.40	310.38
Rounding	(0.12)	(0.13)
Income Tax on Taxable Income or Loss	78.75	294.15
Less credits:		
Franking Credits	21,285.66	32,633.17
Foreign Credits	0.60	0.59
Current Tax or Refund	<u>(21,207.51)</u>	<u>(32,339.61)</u>

Note 13: 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.

Lawrence Superannuation Fund
Investment Performance

As at 30 June 2020

Investment	Opening Value	Purchases / Additions	Sales / Reductions	Closing Value	Realised Market Gain	Unrealised Market Gain	Net Income	Income and Market Gain	Return %
Bank Accounts									
Cash at Bank - Suncorp Acc:453427161	321,847.01	0.00	0.00	1,715,925.37	0.00	0.00	21,123.75	21,123.75	6.56 %
NAB Trade Account #302187792	2,685.33	0.00	0.00	2,687.92	0.00	0.00	2.59	2.59	0.10 %
WRS: IMA Cash Transaction Account	11,010.40	0.00	0.00	10,005.72	0.00	0.00	85.54	85.54	0.78 %
	335,542.74	0.00	0.00	1,728,619.01	0.00	0.00	21,211.88	21,211.88	6.32 %
Term Deposits									
Suncorp T/D 609382631	1,500,000.00	0.00	0.00	0.00	0.00	0.00	17,065.06	17,065.06	1.14 %
	1,500,000.00	0.00	0.00	0.00	0.00	0.00	17,065.06	17,065.06	1.14 %
Shares in Listed Companies (Australian)									
BHP.AX BHP Group Limited	411,600.00	0.00	0.00	358,200.00	0.00	(53,400.00)	30,443.74	(22,956.26)	(5.58) %
IAG.AX Insurance Australia Group Limited	120,926.40	0.00	0.00	84,472.80	0.00	(36,453.60)	5,709.60	(30,744.00)	(25.42) %
RIO.AX RIO Tinto Limited	72,632.00	0.00	0.00	68,572.00	0.00	(4,060.00)	6,573.20	2,513.20	3.46 %
STO.AX Santos Limited	112,451.64	0.00	0.00	84,179.90	0.00	(28,271.74)	3,731.33	(24,540.41)	(21.82) %
S32.AX South32 Limited	31,800.00	0.00	0.00	20,400.00	0.00	(11,400.00)	1,064.61	(10,335.39)	(32.50) %
WBC.AX Westpac Banking Corporation	147,982.48	0.00	0.00	93,663.10	0.00	(54,319.38)	5,963.43	(48,355.95)	(32.68) %
WPL.AX Woodside Petroleum Ltd	181,800.00	0.00	0.00	108,250.00	0.00	(73,550.00)	9,740.75	(63,809.25)	(35.10) %
WOW.AX Woolworths Group Limited	53,168.00	0.00	0.00	59,648.00	0.00	6,480.00	2,354.29	8,834.29	16.62 %
	1,132,360.52	0.00	0.00	877,385.80	0.00	(254,974.72)	65,580.95	(189,393.77)	(16.73) %
Units in Listed Unit Trusts (Australian)									
OZF.AX Spdr S&p/asx 200 Financials Ex A-reit Fund	28,975.50	0.00	0.00	21,911.40	0.00	(7,064.10)	1,401.40	(5,662.70)	(19.54) %
SFY.AX Spdr S&p/asx 50 Fund	93,021.00	10,510.89	0.00	91,300.96	0.00	(12,230.93)	4,966.29	(7,264.64)	(7.02) %
MVA.AX Vaneck Vectors Australian Property Etf	42,056.96	4,105.37	7,935.70	27,075.84	2,692.36	(11,150.79)	1,337.73	(7,120.70)	(18.63) %
MVE.AX Vaneck Vectors S&p/asx Midcap Etf	19,107.90	1,659.43	0.00	20,626.90	0.00	(140.43)	753.77	613.34	2.95 %

Lawrence Superannuation Fund
Investment Performance

As at 30 June 2020

Investment	Opening Value	Purchases / Additions	Sales / Reductions	Closing Value	Realised Market Gain	Unrealised Market Gain	Net Income	Income and Market Gain	Return %
MVS.AX Vaneck Vectors Small Companies Masters Etf	16,569.63	1,815.00	0.00	16,178.88	0.00	(2,205.75)	738.59	(1,467.16)	(7.98) %
	199,730.99	18,090.69	7,935.70	177,093.98	2,692.36	(32,792.00)	9,197.78	(20,901.86)	(9.96) %
Units in Listed Unit Trusts (Overseas)									
iSharesTOP iShares - TOPIX ETF	17,868.68	0.00	0.00	18,347.30	0.00	478.62	372.19	850.81	4.76 %
3010.HKX iShs Core MSCI Shs	51,376.99	0.00	0.00	51,977.09	0.00	600.10	1,314.01	1,914.11	3.73 %
VERX.L Van De Eu ex UK Ptg.Shs Exchange Traded Fund EUR	36,079.82	0.00	0.00	35,188.30	0.00	(891.52)	1,403.11	511.59	1.42 %
	105,325.49	0.00	0.00	105,512.69	0.00	187.20	3,089.31	3,276.51	3.11 %
	3,272,959.74	18,090.69	7,935.70	2,888,611.48	2,692.36	(287,579.52)	116,144.98	(168,742.18)	(5.14) %

Lawrence Superannuation Fund
Investment Summary Report

As at 30 June 2020

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
Cash/Bank Accounts								
Cash at Bank - Suncorp Acc:453427161		1,715,925.370000	1,715,925.37	1,715,925.37	1,715,925.37			59.40 %
NAB Trade Account #302187792		2,687.920000	2,687.92	2,687.92	2,687.92			0.09 %
WRS: IMA Cash Transaction Account		10,005.720000	10,005.72	10,005.72	10,005.72			0.35 %
			1,728,619.01		1,728,619.01		0.00 %	59.84 %
Shares in Listed Companies (Australian)								
BHP.AX BHP Group Limited	10,000.00	35.820000	358,200.00	28.83	288,306.79	69,893.21	24.24 %	12.40 %
IAG.AX Insurance Australia Group Limited	14,640.00	5.770000	84,472.80	5.44	79,665.75	4,807.05	6.03 %	2.92 %
RIO.AX RIO Tinto Limited	700.00	97.960000	68,572.00	56.14	39,298.00	29,274.00	74.49 %	2.37 %
STO.AX Santos Limited	15,883.00	5.300000	84,179.90	6.44	102,237.00	(18,057.10)	(17.66) %	2.91 %
S32.AX South32 Limited	10,000.00	2.040000	20,400.00	2.20	22,034.21	(1,634.21)	(7.42) %	0.71 %
WBC.AX Westpac Banking Corporation	5,218.00	17.950000	93,663.10	33.11	172,742.70	(79,079.60)	(45.78) %	3.24 %
WPL.AX Woodside Petroleum Ltd	5,000.00	21.650000	108,250.00	37.82	189,096.53	(80,846.53)	(42.75) %	3.75 %
WOW.AX Woolworths Group Limited	1,600.00	37.280000	59,648.00	29.53	47,251.92	12,396.08	26.23 %	2.06 %
			877,385.80		940,632.90	(63,247.10)	(6.72) %	30.37 %
Units in Listed Unit Trusts (Australian)								
OZF.AX Spdr S&p/asx 200 Financials Ex A-reit Fund	1,410.00	15.540000	21,911.40	20.19	28,466.26	(6,554.86)	(23.03) %	0.76 %
SFY.AX Spdr S&p/asx 50 Fund	1,712.00	53.330000	91,300.96	56.03	95,923.09	(4,622.13)	(4.82) %	3.16 %
MVA.AX Vaneck Vectors Australian Property Etf	1,408.00	19.230000	27,075.84	19.88	27,996.54	(920.70)	(3.29) %	0.94 %
MVE.AX Vaneck Vectors S&p/asx Midcap Etf	746.00	27.650000	20,626.90	23.51	17,537.81	3,089.09	17.61 %	0.71 %
MVS.AX Vaneck Vectors Small Companies Masters Etf	912.00	17.740000	16,178.88	15.90	14,498.55	1,680.33	11.59 %	0.56 %
			177,093.98		184,422.25	(7,328.27)	(3.97) %	6.13 %
Units in Listed Unit Trusts (Overseas)								
iSharesTOPI X.TX IShares - TOPIX ETF	850.00	21.585058	18,347.30	19.11	16,243.11	2,104.19	12.95 %	0.64 %
3010.HKX IShs Core MSCI Shs	5,421.00	9.588100	51,977.09	7.28	39,459.39	12,517.70	31.72 %	1.80 %

Lawrence Superannuation Fund

Investment Summary Report

As at 30 June 2020

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
VERX.L Van De Eu ex UK Ptg.Shs Exchange Traded Fund EUR	759.00	46.361400	35,188.30	40.85	31,001.66	4,186.64	13.50 %	1.22 %
			105,512.69		86,704.16	18,808.53	21.69 %	3.65 %
			2,888,611.48		2,940,378.32	(51,766.84)	(1.76) %	100.00 %

Lawrence Superannuation Fund

Realised Capital Gains Report

For The Period 01 July 2019 - 30 June 2020

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)												
Spdr S&p/asx 50 Fund												
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	521.08	0.00	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	521.08	0.00	0.00
Vaneck Vectors Australian Property Etf												
21/03/2018	24/07/2019	215.00	4,170.43	5,568.12	1,397.69	4,404.92	4,404.92	0.00	0.00	1,163.20	0.00	0.00
21/03/2018	28/08/2019	29.00	562.52	748.66	186.14	594.15	594.15	0.00	0.00	154.51	0.00	0.00
06/03/2018	28/08/2019	167.00	3,202.75	4,311.28	1,108.53	3,384.89	3,384.89	0.00	0.00	926.39	0.00	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	570.20	0.00	0.00
		411.00	7,935.70	10,628.06	2,692.36	8,383.96	8,383.96	0.00	0.00	2,814.30	0.00	0.00
Vaneck Vectors S&p/asx Midcap Etf												
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.94	0.00	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6.94	0.00	0.00
Vaneck Vectors Small Companies Masters Etf												
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	210.74	0.36	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	210.74	0.36	0.00
		411.00	7,935.70	10,628.06	2,692.36	8,383.96	8,383.96	0.00	0.00	3,553.06	0.36	0.00
		411.00	7,935.70	10,628.06	2,692.36	8,383.96	8,383.96	0.00	0.00	3,553.06	0.36	0.00

Lawrence Superannuation Fund
Investment Income Report

As at 30 June 2020

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												
Cash at Bank - Suncorp Acc:453427161	21,123.75			21,123.75	0.00	0.00	0.00	21,123.75			0.00	0.00
NAB Trade Account #302187792	2.59			2.59	0.00	0.00	0.00	2.59			0.00	0.00
WRS: IMA Cash Transaction Account	85.54			85.54	0.00	0.00	0.00	85.54			0.00	0.00
	21,211.88			21,211.88	0.00	0.00	0.00	21,211.88			0.00	0.00
Shares in Listed Companies (Australian)												
BHP.AX BHP Group Limited	21,310.62	21,310.62	0.00		9,133.12			30,443.74		0.00		
IAG.AX Insurance Australia Group Limited	4,392.00	3,074.40	1,317.60		1,317.60			5,709.60		0.00		
RIO.AX RIO Tinto Limited	4,601.24	4,601.24	0.00		1,971.96			6,573.20		0.00		
STO.AX Santos Limited	2,611.93	2,611.93	0.00		1,119.40			3,731.33		0.00		
S32.AX South32 Limited	745.23	745.23	0.00		319.38			1,064.61		0.00		
WBC.AX Westpac Banking Corporation	4,174.40	4,174.40	0.00		1,789.03			5,963.43		0.00		
WPL.AX Woodside Petroleum Ltd	6,818.52	6,818.52	0.00		2,922.23			9,740.75		0.00		
WOW.AX Woolworths Group Limited	1,648.00	1,648.00	0.00		706.29			2,354.29		0.00		
	46,301.94	44,984.34	1,317.60		19,279.01			65,580.95		0.00		
Term Deposits												
Suncorp T/D 609382631	17,065.06			17,065.06	0.00	0.00	0.00	17,065.06			0.00	0.00
	17,065.06			17,065.06	0.00	0.00	0.00	17,065.06			0.00	0.00
Units in Listed Unit Trusts (Australian)												
OZF.AX Spdr S&p/asx 200 Financials Ex A-reit Fund	960.46	863.78	92.23	0.72	440.94	3.74	0.00	1,401.41		0.00	0.00	0.00
SFY.AX Spdr S&p/asx 50 Fund	3,709.27	2,529.79	353.20	108.11	1,257.02	48.22	4.04	4,300.38		0.00	521.08	148.86
MVA.AX Vanek Vectors Australian Property Etf	1,308.42	24.86	8.76	624.50	29.31	6.15	0.13	693.71		0.00	570.20	73.93
MVE.AX Vanek Vectors S&p/asx Midcap Etf	609.16	283.08	131.70	15.23	144.61	20.10	8.71	603.43		0.00	6.94	152.11
MVS.AX Vanek Vectors Small Companies Masters Etf	603.82	263.93	51.68	61.17	134.77	1.81	0.84	514.20		0.00	211.10	14.13
	7,191.13	3,965.44	637.57	809.73	2,006.65	80.02	13.72	7,513.13		0.00	1,309.32	389.03
Units in Listed Unit Trusts (Overseas)												

Lawrence Superannuation Fund
Investment Income Report

As at 30 June 2020

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income	TFN Credits	Other Deductions	Distributed Capital Gains	Non- Assessable Payments
								(Excl. Capital Gains) * 2				
iSharesTOP iShares - TOPIX ETF X.TX	372.19				0.00	372.20	67.31	439.51		0.00	0.00	0.00
3010.HKX iShs Core MSCI Shs	1,314.01				0.00	1,314.01	0.00	1,314.01		0.00	0.00	0.00
VERX.L Van De Eu ex UK Ptg,Shs Exchange Traded Fund EUR	1,403.11				0.00	1,403.11	0.00	1,403.11		0.00	0.00	0.00
	3,089.31				0.00	3,089.32	67.31	3,156.63		0.00	0.00	0.00
	94,859.32	48,949.78	1,955.17	39,086.67	21,285.66	3,169.34	81.03	114,527.65		0.00	1,309.32	389.03

Assessable Income (Excl. Capital Gains) **114,527.65**

Net Capital Gain **873.00**

Total Assessable Income 115,400.65

* 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.

Lawrence Superannuation Fund

Trustees Declaration

Rowa Investments Pty Ltd ACN: 158273217

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 2020 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2020 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 2020.

Specifically, the directors of the trustee company declare that:

- in accordance with s120 of the Superannuation Industry (Supervision) Act 1993, no individual trustee has been or is a disqualified person;
- the Fund has satisfactory title to all assets, all assets are unencumbered and free from charge as prescribed by s50 of the Superannuation Industry (Supervision) Act 1993 and reg13.14 of the Superannuation Industry (Supervision) Regulations 1994; and
- to the knowledge of the directors of the trustee company, there have been no events or transactions subsequent to the balance date which could have a material impact on the Fund. Where such events have occurred, the effect of such events has been accounted and noted in the Fund's financial statements.

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


.....
Wainwright Lawrence
Rowa Investments Pty Ltd
Director


.....
Roslyn Ann Lawrence
Rowa Investments Pty Ltd
Director

Dated this 26th day of February 2021

Lawrence Superannuation Fund Compilation Report

We have compiled the accompanying special purpose financial statements of the Lawrence Superannuation Fund which comprise the statement of financial position as at 30/06/2020 the operating statement for the year then ended, a summary of significant accounting policies and other explanatory notes. The specific purpose for which the special purpose financial statements have been prepared is set out in Note 1 to the financial statements.

The Responsibility of the Trustee(s)

The Trustee(s) of Lawrence Superannuation Fund are solely responsible for the information contained in the special purpose financial statements, the reliability, accuracy and completeness of the information and for the determination that the financial reporting framework used is appropriate to meet their needs and for the purpose that the financial statements were prepared.

Our Responsibility

On the basis of information provided by the Trustee(s), we have compiled the accompanying special purpose financial statements in accordance with the financial reporting framework as described in Note 1 to the financial statements and APES 315: Compilation of Financial Information.

We have applied our expertise in accounting and financial reporting to compile these financial statements in accordance with the financial reporting framework described in Note 1 to the financial statements. We have complied with the relevant ethical requirements of APES 110: Code of Ethics for Professional Accountants.

Assurance Disclaimer

Since a compilation engagement is not an assurance engagement, we are not required to verify the reliability, accuracy or completeness of the information provided to us by management to compile these financial statements. Accordingly, we do not express an audit opinion or a review conclusion on these financial statements.

The special purpose financial statements were compiled exclusively for the benefit of the directors of the trustee company who are responsible for the reliability, accuracy and completeness of the information used to compile them. We do not accept responsibility for the contents of the special purpose financial statements.

Sam Greco & Co Chartered Accountants

of

Level 1 Mitcham House 1355 Gympie Road, Aspley, Queensland 4034

Signed: 

Dated: 26/2/2021

/ /
Wainwright Lawrence
Lawrence Superannuation Fund
Unit 10 15-17 Allen Street, Hamilton, Queensland 4007

Dear Sir/Madam

**Lawrence Superannuation Fund
Continuation of Account Based Pension**

We have recently completed a review of the assets of **Lawrence Superannuation Fund** and your Account Based Pension account in the Fund as at 01 July 2019. It is confirmed that the pension balance will automatically revert to Roslyn Ann Lawrence upon the death of the member.

Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2020.

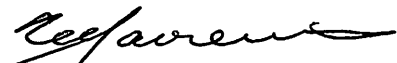
Your balance contains:

- a Taxable Balance of: \$12,518.18;
- a Tax Free Balance of: \$1,125,498.56; and
- a Tax Free proportion: 98.90%.

Your Minimum income stream applicable is \$28,450.00.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely


.....
Wainwright Lawrence

/ /
Roslyn Ann Lawrence
Lawrence Superannuation Fund
Unit 10 15-17 Allen Street, Hamilton, Queensland 4007

Dear Sir/Madam

**Lawrence Superannuation Fund
Continuation of Account Based Pension**

We have recently completed a review of the assets of **Lawrence Superannuation Fund** and your Account Based Pension account in the Fund as at 01 July 2019. It is confirmed that the pension balance will automatically revert to Wainwright Lawrence upon the death of the member.

Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2020.

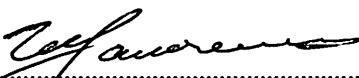
Your balance contains:

- a Taxable Balance of: \$44,679.37;
- a Tax Free Balance of: \$1,095,100.22; and
- a Tax Free proportion: 96.08%.

Your Minimum income stream applicable is \$28,490.00.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely


.....
Wainwright Lawrence

/ /
Wainwright Lawrence
Lawrence Superannuation Fund
Unit 10 15-17 Allen Street, Hamilton, Queensland 4007

Dear Sir/Madam

**Lawrence Superannuation Fund
Continuation of Account Based Pension**

We have recently completed a review of the assets of **Lawrence Superannuation Fund** and your Account Based Pension account in the Fund as at 01 July 2019. It is confirmed that the pension balance will automatically revert to Roslyn Ann Lawrence upon the death of the member.

Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2020.

Your balance contains:

- a Taxable Balance of: \$852,690.75;
- a Tax Free Balance of: \$68,230.55; and
- a Tax Free proportion: 7.41%.

Your Minimum income stream applicable is \$23,020.00.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely


.....
Wainwright Lawrence

/ /
Wainwright Lawrence
Lawrence Superannuation Fund
Unit 10 15-17 Allen Street, Hamilton, Queensland 4007

Dear Sir/Madam

**Lawrence Superannuation Fund
Continuation of Account Based Pension**

We have recently completed a review of the assets of **Lawrence Superannuation Fund** and your Account Based Pension account in the Fund as at 01 July 2019. It is confirmed that the pension balance will automatically revert to Roslyn Ann Lawrence upon the death of the member.

Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2020.

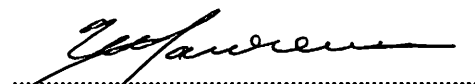
Your balance contains:

- a Taxable Balance of: \$7,024.65;
- a Tax Free Balance of: \$583.69; and
- a Tax Free proportion: 7.67%.

Your Minimum income stream applicable is \$190.00.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely


.....
Wainwright Lawrence

/ /
Roslyn Ann Lawrence
Lawrence Superannuation Fund
Unit 10 15-17 Allen Street, Hamilton, Queensland 4007

Dear Sir/Madam

**Lawrence Superannuation Fund
Continuation of Account Based Pension**

We have recently completed a review of the assets of **Lawrence Superannuation Fund** and your Account Based Pension account in the Fund as at 01 July 2019. It is confirmed that the pension balance will automatically revert to Wainwright Lawrence upon the death of the member.

Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2020.

Your balance contains:

- a Taxable Balance of: \$0.00;
- a Tax Free Balance of: \$51,430.85; and
- a Tax Free proportion: 100.00%.

Your Minimum income stream applicable is \$1,290.00.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely


.....
Wainwright Lawrence

Minutes of a Meeting of the Director(s)

held on 19 February 2021 at Unit 10 15-17 Allen Street, Hamilton, Queensland 4007

PRESENT: Wainwright Lawrence and Roslyn Ann Lawrence

PENSION CONTINUATION: Wainwright Lawrence wishes to continue existing Account Based Pension with a commencement date of 30/06/2016. It is confirmed that the pension balance will automatically revert to Roslyn Ann Lawrence upon the death of the member.

The Pension Account Balance as at 01/07/2019 is \$1,138,016.74, consisting of:

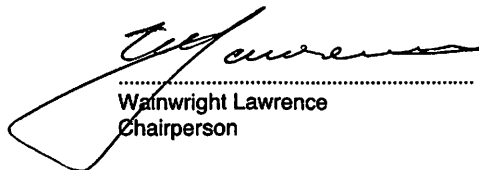
- Taxable amount of: \$12,518.18; and
- Tax Free amount of: \$1,125,498.56
- Tax Free proportion: 98.90%.

TRUSTEE ACKNOWLEDGEMENT: It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to their beneficiary(s).
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year

PAYMENT: It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$28,450.00 in the frequency of at least an annual payment.

CLOSURE: Signed by the trustee(s) pursuant to the Fund Deed.


.....
Wainwright Lawrence
Chairperson

Minutes of a Meeting of the Director(s)

held on 19 February 2021 at Unit 10 15-17 Allen Street, Hamilton, Queensland 4007

PRESENT: Wainwright Lawrence and Roslyn Ann Lawrence

PENSION CONTINUATION: Roslyn Ann Lawrence wishes to continue existing Account Based Pension with a commencement date of 01/07/2015. It is confirmed that the pension balance will automatically revert to Wainwright Lawrence upon the death of the member.

The Pension Account Balance as at 01/07/2019 is \$1,139,779.59, consisting of:

- Taxable amount of: \$44,679.37; and
- Tax Free amount of: \$1,095,100.22
- Tax Free proportion: 96.08%.

TRUSTEE ACKNOWLEDGEMENT: It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to their beneficiary(s).
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year

PAYMENT: It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$28,490.00 in the frequency of at least an annual payment.

CLOSURE: Signed by the trustee(s) pursuant to the Fund Deed.


.....
Wainwright Lawrence
Chairperson

Minutes of a Meeting of the Director(s)

held on 19 February 2021 at Unit 10 15-17 Allen Street, Hamilton, Queensland 4007

PRESENT: Wainwright Lawrence and Roslyn Ann Lawrence

PENSION CONTINUATION: Wainwright Lawrence wishes to continue existing Account Based Pension with a commencement date of 30/06/2016. It is confirmed that the pension balance will automatically revert to Roslyn Ann Lawrence upon the death of the member.

The Pension Account Balance as at 01/07/2019 is \$920,921.30, consisting of:

- Taxable amount of: \$852,690.75; and
- Tax Free amount of: \$68,230.55
- Tax Free proportion: 7.41%.

TRUSTEE ACKNOWLEDGEMENT: It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to their beneficiary(s).
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year

PAYMENT: It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$23,020.00 in the frequency of at least an annual payment.

CLOSURE: Signed by the trustee(s) pursuant to the Fund Deed.



Wainwright Lawrence
Chairperson

Minutes of a Meeting of the Director(s)

held on 19 February 2021 at Unit 10 15-17 Allen Street, Hamilton, Queensland 4007

PRESENT: Wainwright Lawrence and Roslyn Ann Lawrence

PENSION CONTINUATION: Wainwright Lawrence wishes to continue existing Account Based Pension with a commencement date of 01/07/2016. It is confirmed that the pension balance will automatically revert to Roslyn Ann Lawrence upon the death of the member.

The Pension Account Balance as at 01/07/2019 is \$7,608.34, consisting of:

- Taxable amount of: \$7,024.65; and
- Tax Free amount of: \$583.69
- Tax Free proportion: 7.67%.

TRUSTEE ACKNOWLEDGEMENT: It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to their beneficiary(s).
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year

PAYMENT: It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$190.00 in the frequency of at least an annual payment.

CLOSURE: Signed by the trustee(s) pursuant to the Fund Deed.


.....
Wainwright Lawrence
Chairperson

Minutes of a Meeting of the Director(s)

held on 19 February 2021 at Unit 10 15-17 Allen Street, Hamilton, Queensland 4007

PRESENT: Wainwright Lawrence and Roslyn Ann Lawrence

PENSION CONTINUATION: Roslyn Ann Lawrence wishes to continue existing Account Based Pension with a commencement date of 01/07/2018. It is confirmed that the pension balance will automatically revert to Wainwright Lawrence upon the death of the member.

The Pension Account Balance as at 01/07/2019 is \$51,430.85, consisting of:


- Taxable amount of: \$0.00; and
- Tax Free amount of: \$51,430.85
- Tax Free proportion: 100.00%.

TRUSTEE ACKNOWLEDGEMENT: It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to their beneficiary(s).
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year

PAYMENT: It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$1,290.00 in the frequency of at least an annual payment.

CLOSURE: Signed by the trustee(s) pursuant to the Fund Deed.


.....
Wainwright Lawrence
Chairperson

Lawrence Superannuation Fund

Pension Summary

As at 30 June 2020

Member Name : Lawrence, Wainwright

Member Age : 69* (Date of Birth : 05/03/1950)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
LAWWAI 00001P	Account Based Pension	30/06/2016	98.90%	2.50%	\$28,450.00*	N/A	\$28,450.00	\$0.00	\$28,450.00	\$0.00

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

LAWWAI 00002P	Account Based Pension	30/06/2016	7.41%	2.50%	\$23,020.00*	N/A	\$84,591.96	\$0.00	\$84,591.96	NIL
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*COVID-19 50% reduction has been applied to the minimum pension amount.

LAWWAI 00005P	Account Based Pension	01/07/2016	7.67%	2.50%	\$190.00*	N/A	\$190.00	\$0.00	\$190.00	\$0.00
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*COVID-19 50% reduction has been applied to the minimum pension amount.

					\$51,660.00	\$0.00	\$113,231.96	\$0.00	\$113,231.96	\$0.00
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Member Name : Lawrence, Roslyn Ann

Member Age : 68* (Date of Birth : 22/01/1951)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
LAWROS 00001P	Account Based Pension	01/07/2015	96.08%	2.50%	\$28,490.00*	N/A	\$58,710.00	\$0.00	\$58,710.00	NIL

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

LAWROS 00010P	Account Based Pension	01/07/2018	100.00 %	2.50%	\$1,290.00*	N/A	\$1,290.00	\$0.00	\$1,290.00	\$0.00
---------------	-----------------------	------------	----------	-------	-------------	-----	------------	--------	------------	--------

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

Lawrence Superannuation Fund

Pension Summary

As at 30 June 2020

					\$29,780.00	\$0.00	\$60,000.00	\$0.00	\$60,000.00	\$0.00
--	--	--	--	--	-------------	--------	-------------	--------	-------------	--------

Total :

					\$81,440.00	\$0.00	\$173,231.96	\$0.00	\$173,231.96	\$0.00
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*Age as at 01/07/2019 or pension start date for new pensions.

Minutes of a meeting of the Director(s)

held on / / at Unit 10 15-17 Allen Street, Hamilton, Queensland 4007

PRESENT:	Wainwright Lawrence and Roslyn Ann Lawrence
MINUTES:	The Chair reported that the minutes of the previous meeting had been signed as a true record.
FINANCIAL STATEMENTS OF SUPERANNUATION FUND:	<p>It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the trustee(s), the Superannuation Fund is a non-reporting entity and therefore is not required to comply with all Australian Accounting Standards.</p> <p>The Chair tabled the financial statements and notes to the financial statements of the Superannuation Fund in respect of the year ended 30 June 2020 and it was resolved that such statements be and are hereby adopted as tabled.</p>
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 2020, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.
TRUST DEED:	The Chair tabled advice received from the Fund's legal adviser confirming that the fund's trust deed is consistent with all relevant superannuation and trust law.
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).
INVESTMENT ACQUISITIONS:	It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2020.
INVESTMENT DISPOSALS:	It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2020.
AUDITORS:	<p>It was resolved that</p> <p>Anthony Boys</p> <p>of</p> <p>Po Box 3376, Rundle Mall, South Australia 5000</p> <p>act as auditors of the Fund for the next financial year.</p>
TAX AGENTS:	<p>It was resolved that</p> <p>Sam Greco & Co Chartered Accountants</p>

Minutes of a meeting of the Director(s)

held on / / at Unit 10 15-17 Allen Street, Hamilton, Queensland 4007

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.

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,
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:

All resolutions for this meeting were made in accordance with the SISA and Regulations.

There being no further business the meeting then closed.

Signed as a true record –


.....
Wainwright Lawrence

Chairperson

Lawrence Superannuation Fund Members Statement

Wainwright Lawrence
Unit 10 15-17 Allen Street
Hamilton, Queensland, 4007, Australia

Your Details

Date of Birth : 05/03/1950
Age: 70
Tax File Number: Provided
Date Joined Fund: 10/05/2012
Service Period Start Date: 10/05/2012
Date Left Fund:
Member Code: LAWWAI00001P
Account Start Date: 30/06/2016
Account Phase: Retirement Phase
Account Description: Pension

Nominated Beneficiaries Roslyn Ann Lawrence
Vested Benefits 1,047,483.65
Total Death Benefit 1,047,483.65
Current Salary 0.00
Previous Salary 0.00
Disability Benefit 0.00

Your Balance

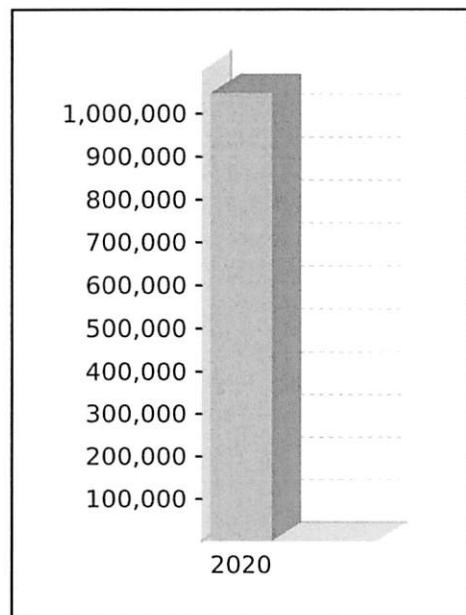
Total Benefits 1,047,483.65

Preservation Components

Preserved
Unrestricted Non Preserved 1,047,483.65
Restricted Non Preserved

Tax Components

Tax Free (98.90%) 1,035,961.34
Taxable 11,522.31



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	1,138,016.74
<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	(64,693.49)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	28,450.00
Contributions Tax	
Income Tax	(2,610.40)
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 30/06/2020	1,047,483.65

Lawrence Superannuation Fund Members Statement

Wainwright Lawrence
Unit 10 15-17 Allen Street
Hamilton, Queensland, 4007, Australia

Your Details

Date of Birth : 05/03/1950
Age: 70
Tax File Number: Provided
Date Joined Fund: 10/05/2012
Service Period Start Date: 10/05/2012
Date Left Fund:
Member Code: LAWWAI00002P
Account Start Date 30/06/2016
Account Phase: Retirement Phase
Account Description: Pension No. 2

Nominated Beneficiaries Roslyn Ann Lawrence
Vested Benefits 789,268.88
Total Death Benefit 789,268.88
Current Salary 0.00
Previous Salary 0.00
Disability Benefit 0.00

Your Balance

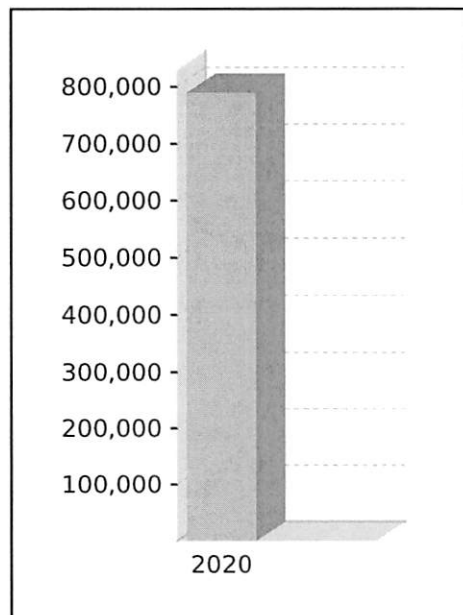
Total Benefits 789,268.88

Preservation Components

Preserved
Unrestricted Non Preserved 789,268.88
Restricted Non Preserved

Tax Components

Tax Free (7.41%) 58,475.10
Taxable 730,793.78



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	920,921.30
<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	(49,040.09)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	84,591.96
Contributions Tax	
Income Tax	(1,979.63)
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 30/06/2020	789,268.88

Lawrence Superannuation Fund Members Statement

Wainwright Lawrence
Unit 10 15-17 Allen Street
Hamilton, Queensland, 4007, Australia

Your Details

Date of Birth : 05/03/1950
Age: 70
Tax File Number: Provided
Date Joined Fund: 10/05/2012
Service Period Start Date:
Date Left Fund: 17/11/2019
Member Code: LAWWAI00003A
Account Start Date 10/05/2012
Account Phase: Accumulation Phase
Account Description: Accumulation

Nominated Beneficiaries N/A
Vested Benefits
Total Death Benefit 0.00
Current Salary 0.00
Previous Salary 0.00
Disability Benefit 0.00

Your Balance

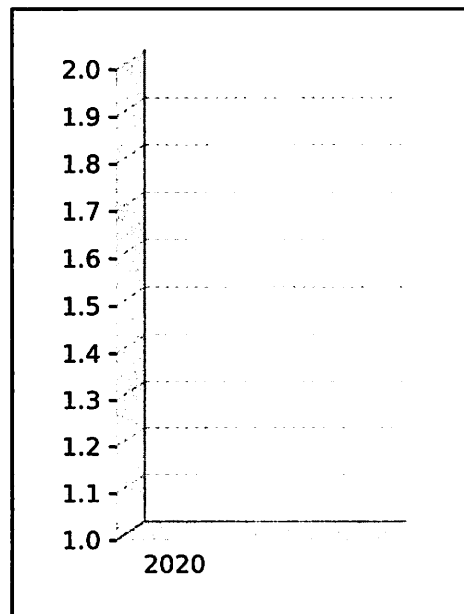
Total Benefits

Preservation Components

Preserved
Unrestricted Non Preserved
Restricted Non Preserved

Tax Components

Tax Free
Taxable



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	50,037.71
<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	84.45
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	7,354.12
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	42,768.04
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2020	0.00

Lawrence Superannuation Fund

Members Statement

Wainwright Lawrence
 Unit 10 15-17 Allen Street
 Hamilton, Queensland, 4007, Australia

Your Details

Date of Birth : 05/03/1950
 Age: 70
 Tax File Number: Provided
 Date Joined Fund: 10/05/2012
 Service Period Start Date:
 Date Left Fund:
 Member Code: LAWWAI00005P
 Account Start Date 01/07/2016
 Account Phase: Retirement Phase
 Account Description: Account Based Pension 4

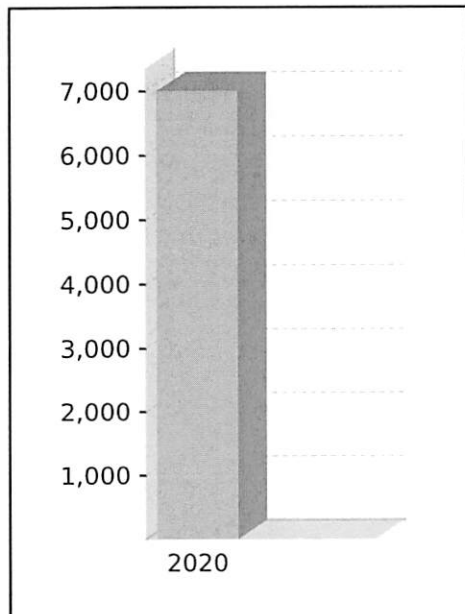
Nominated Beneficiaries Roslyn Ann Lawrence
 Vested Benefits 7,003.26
 Total Death Benefit 7,003.26
 Current Salary 0.00
 Previous Salary 0.00
 Disability Benefit 0.00

Your Balance

Total Benefits 7,003.26

Preservation Components
 Preserved
 Unrestricted Non Preserved 7,003.26
 Restricted Non Preserved

Tax Components
 Tax Free (7.67%) 537.29
 Taxable 6,465.97



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	7,608.34
<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	(432.54)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	190.00
Contributions Tax	
Income Tax	(17.46)
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 30/06/2020	7,003.26

Lawrence Superannuation Fund Members Statement

Roslyn Ann Lawrence
Unit 10 15-17 Allen Street
Hamilton, Queensland, 4007, Australia

Your Details

Date of Birth : 22/01/1951
Age: 69
Tax File Number: Provided
Date Joined Fund: 10/05/2012
Service Period Start Date: 10/05/2012
Date Left Fund:
Member Code: LAWROS00001P
Account Start Date 01/07/2015
Account Phase: Retirement Phase
Account Description: Pension

Nominated Beneficiaries Wainwright Lawrence
Vested Benefits 1,020,426.99
Total Death Benefit 1,020,426.99
Current Salary 0.00
Previous Salary 0.00
Disability Benefit 0.00

Your Balance

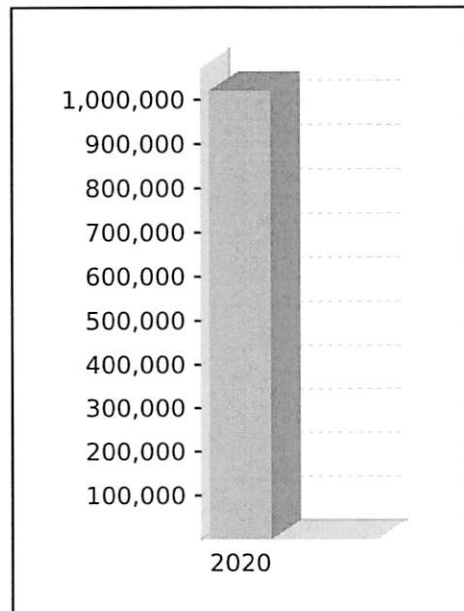
Total Benefits 1,020,426.99

Preservation Components

Preserved
Unrestricted Non Preserved 1,020,426.99
Restricted Non Preserved

Tax Components

Tax Free (96.08%) 980,426.24
Taxable 40,000.75



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	1,139,779.59
<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	(63,192.62)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	58,710.00
Contributions Tax	
Income Tax	(2,550.02)
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 30/06/2020	1,020,426.99

Lawrence Superannuation Fund

Members Statement

Roslyn Ann Lawrence
 Unit 10 15-17 Allen Street
 Hamilton, Queensland, 4007, Australia

Your Details

Date of Birth : 22/01/1951
 Age: 69
 Tax File Number: Provided
 Date Joined Fund: 10/05/2012
 Service Period Start Date: 10/05/2012
 Date Left Fund: 17/11/2019
 Member Code: LAWROS00002A
 Account Start Date 10/05/2012
 Account Phase: Accumulation Phase
 Account Description: Accumulation

Nominated Beneficiaries N/A
 Vested Benefits
 Total Death Benefit 0.00
 Current Salary 0.00
 Previous Salary 0.00
 Disability Benefit 0.00

Your Balance

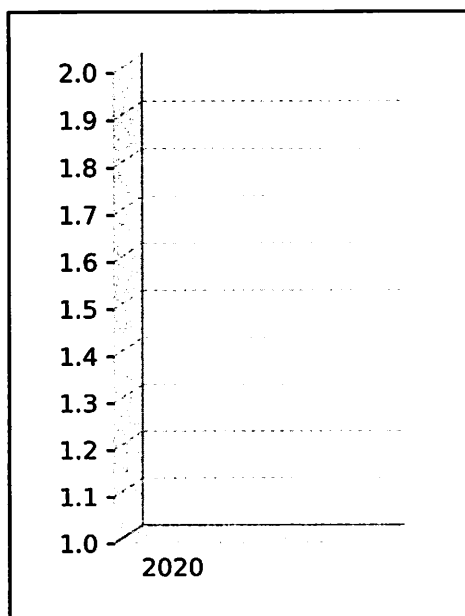
Total Benefits

Preservation Components

Preserved
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free
 Taxable



Your Detailed Account Summary

This Year

Opening balance at 01/07/2019

Increases to Member account during the period

Employer Contributions
 Personal Contributions (Concessional)
 Personal Contributions (Non Concessional)
 Government Co-Contributions
 Other Contributions
 Proceeds of Insurance Policies
 Transfers In
 Net Earnings
 Internal Transfer In

Decreases to Member account during the period

Pensions Paid
 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 30/06/2020 0.00

Lawrence Superannuation Fund

Members Statement

Roslyn Ann Lawrence
 Unit 10 15-17 Allen Street
 Hamilton, Queensland, 4007, Australia

Your Details

Date of Birth : 22/01/1951
 Age: 69
 Tax File Number: Provided
 Date Joined Fund: 10/05/2012
 Service Period Start Date: 10/05/2012
 Date Left Fund:
 Member Code: LAWROS00010P
 Account Start Date 01/07/2018
 Account Phase: Retirement Phase
 Account Description: Account Based Pension 5

Nominated Beneficiaries Wainwright Lawrence
 Vested Benefits 47,337.63
 Total Death Benefit 47,337.63
 Current Salary 0.00
 Previous Salary 0.00
 Disability Benefit 0.00

Your Balance

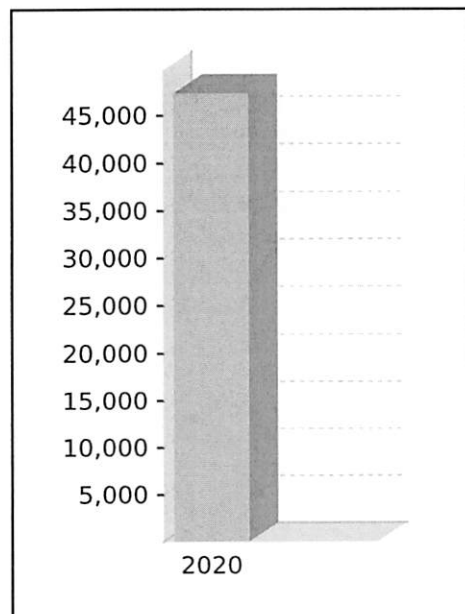
Total Benefits 47,337.63

Preservation Components

Preserved
 Unrestricted Non Preserved 47,337.63
 Restricted Non Preserved

Tax Components

Tax Free (100.00%) 47,337.63
 Taxable



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	51,430.85
<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	(2,921.08)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	1,290.00
Contributions Tax	
Income Tax	(117.86)
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 30/06/2020	47,337.63

Investment Strategy

Lawrence Superannuation Fund

Background:

The investment strategy outlined below represents an expansion and clarification of the Investment Strategy agreed at the formation of **Lawrence Superannuation Fund** ("the Fund"). This Investment Strategy replaces the previous Investment Strategy document.

Objectives:

The objective of the fund is to:

- Provide superannuation benefits to members and their dependants to meet their retirement needs.
- Ensure that appropriate mixes of investments are held by the fund to support these needs
- Ensure the fund has sufficient liquidity at all times to meet all commitments
- Maximise the tax effectiveness of fund investments thereby delivering the best long term after tax return for members.

The Investment objective of the trustees is to aim to achieve real medium to longer-term growth. In recognition of the investment time frame of members the fund will have a low proportion of growth assets in the portfolio.

Investment Choice:

The Trustees have determined the fund's investments may include but not be limited to all or one of the following:

- Direct equities, stocks and derivatives including participation in dividend reinvestment programs and right issues, including the use of geared instalment warrants:
- Property trusts and associated investments:
- Managed investments and associated products:
- Direct residential, industrial and commercial property investment [including geared property investments purchased using allowable limited recourse borrowing arrangements]:
- Deposits and investments with banks and other financial institution securities including Term Deposits, Debentures, Secured and Unsecured Notes and Bonds:
- Any other investment that the trustees may feel prudent to achieve the objective of the fund.

The Trustee may from time to time decide to seek professional advice from Accountants, Solicitors or Financial Planners in the formulation or implementation of this or any future investment strategy.

In formulating this strategy the trustees have taken into consideration relevant features of the various investments in accordance with both the fund's objectives and appropriate legislation.

In drafting this investment strategy, the trustees have taken into account all of the circumstances of the fund, including:

- the risks and likely return associated with each investment;
- the range and diversity of investments held by the fund;
- any risks coming from limited diversification;
- the liquidity of the fund's investments;
- the ages and preferences of its members;
- expected cash flow requirements; and
- the ability of the fund to meet its existing and prospective liabilities such as paying benefits to its members.

Policies:

The policies adopted by the Trustees in order to achieve these objectives are:

- Regular monitoring of the performance of the fund's investments, the overall investment mix and the expected cash flow requirements of the fund.
- Re-balancing the fund's investment portfolio due to changes in market conditions through asset sales and new investments as appropriate.

The Trustees will aim to follow the investment strategy, however, they will at all times reserve the right to change the investment mix depending on the market situation and opportunities available to better meet the objectives of the fund.

A copy of the Investment Strategy of the fund will be available to members of the fund on request.

Risk profile and risk tolerance:

The Fund has a medium time horizon. Further the Members wish to have a conservative asset allocation thereby limiting volatility of returns. The members have existing equity and property investments outside superannuation and are familiar with the variability of both returns and capital values which are associated with such investments.

Members understand

- the trade-off between investment risk and long term capital and income growth and have indicated capital preservation & stability is a priority
- Investment risk is borne by the members, as fluctuations in investment returns will affect the level of benefits available to members.

Insurance:

The Trustees have considered whether the Fund should hold a contract of insurance for its members and concluded that:

- Additional insurance is not appropriate as the members are at an age that insurance is not available on a cost effective basis

Liquidity:

The Members of the Fund have significant assets outside of superannuation. Cash in excess of anticipated liquidity requirement will be invested in accordance with the Fund's investment strategy.

Asset Allocation:

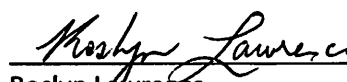
The targeted asset allocation takes into account the benefits of a diversified asset mix, however, given the investment time horizon of the fund (which is based on the members life expectancies) and the members significant assets outside of superannuation, the allocation will be focused on preserving capital, generating stable income streams, generating franked dividends and ensuring capital stability.

The final targeted asset allocation will be in the following ranges:

Growth Assets	Indicative long term range
• Australian listed equities	0-20%
• Australian Listed Unit Trusts	0-20%
• International listed equities	0-20%
• International listed Unit Trusts	0-20%
• Australian listed property	0-20%
• Direct Property	0-20%
Defensive assets	
• Cash and term deposits	45-65%
• Australian cash and bond funds	0-20%
• International cash and bond funds	0-20%
• Bullion	0-20%


Wainwright Lawrence
Director of Trustee Company

26/2/21


Roslyn Lawrence
Director of Trustee Company

26/2/21

19 February 2021

The Trustee
Lawrence Superannuation Fund
c/- Sam Greco and Co
PO Box 354
Aspley QLD 4034

Dear Trustee,

**Subject: Actuarial Certificate – Tax Exempt Percentage for the 2019/20 year
Lawrence Superannuation Fund**

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

Results

We calculate that the tax exempt percentage for Lawrence Superannuation Fund in the 2019/20 financial year is **99.26%**.

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: ZA12911611050

Actuarial Certificate – Section 295-390 of the Income Tax Assessment Act

Appendix 1 - Data Summary

Contact Details

Name	Sam Greco
Company	Sam Greco and Co
Telephone	07 3263 5200

Fund Details

Fund Name	Lawrence Superannuation Fund
Name of Trustee	Rowa Investments Pty Ltd
Tax Year for Actuarial Certificate	2019/20
ABN of Fund	91 141 426 827

Member Details

Members' Names	Wainwright Lawrence
	Roslyn Ann Lawrence

Financial Details

	Amount (\$)
Opening Balance at 1 July 2019	3,307,794.53
Concessional Contributions	0.00
Non-concessional Contributions	0.00
Rollovers-in	0.00
Rollovers-out	0.00
Lump Sum and Pension Benefits Paid	216,000.00
Other Net Income	(195,931.09)
Closing Balance at 30 June 2020	2,895,863.44

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 Lawrence Superannuation Fund for the 2019/20 financial year.

During the 2019/20 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:

$$\begin{aligned} & \frac{\text{Average value of current pension liabilities}}{\text{Average value of superannuation liabilities}} \\ &= \$3,160,070 / \$3,183,634 \\ &= 99.26\% \end{aligned}$$

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
Wainwright Lawrence	62.90%	0.74%
Roslyn Ann Lawrence	36.36%	0.00%
Reserve	0.00%	0.00%
Total	99.26%	0.74%

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.

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.

PART A Electronic lodgment declaration (Form P, T, F, SMSF or EX)

This declaration is to be completed where the tax return is to be lodged via an approved ATO electronic channel. It is the responsibility of the taxpayer to retain this declaration for a period of five years after the declaration is made, penalties may apply for failure to do so.

Privacy

The ATO is authorised by the Taxation Administration Act 1953 to request the provision of tax file numbers (TFNs). The ATO will use the TFNs to identify each partner or beneficiary or entity in our records. It is not an offence not to provide the TFNs. However, you cannot lodge your tax return electronically if you do not quote your TFN:

Taxation law authorises the ATO to collect information and disclose it to other government agencies, including personal information about the person authorised to sign the declaration. For information about privacy go to ato.gov.au/privacy

The Australian Business Register

The Commissioner of Taxation, as Registrar of the Australian Business Register, may use the ABN and business details which you provide on this tax return to maintain the integrity of the register.

Please refer to the privacy statement on the Australian Business Register (ABR) website (www.abr.gov.au) for further information – it outlines our commitment to safeguarding your details.

Electronic funds transfer - direct debit

Where you have requested an EFT direct debit some of your details will be provided to your financial institution and the Tax Office's sponsor bank to facilitate the payment of your taxation liability from your nominated account.

Tax file number 937 788 757

Year 2020

Name of partnership, trust, fund or entity Lawrence Superannuation Fund

I authorise my tax agent to electronically transmit this tax return via an approved ATO electronic channel.

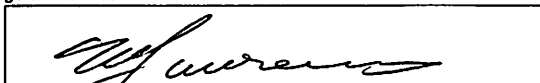
Important

Before making this declaration please check to ensure that all income has been disclosed and the tax return is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the Tax Office. The tax law provides heavy penalties for false or misleading statements on tax returns.

Declaration: I declare that:

- the information provided to the agent for the preparation of this tax return, including any applicable schedules is true and correct, and
- the agent is authorised to lodge this tax return.

Signature of partner, trustee or director



Date

26/2/2021

PART B Electronic funds transfer consent

This declaration is to be completed when an electronic funds transfer (EFT) of a refund is requested and the tax return is being lodged through an approved ATO electronic lodgment channel.

This declaration must be signed by the partner, trustee, director or public officer prior to the EFT details being transmitted to the Tax Office. If you elect for an EFT, all details below must be completed.

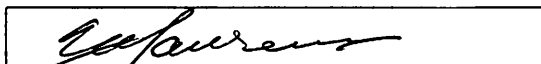
Important: Care should be taken when completing EFT details as the payment of any refund will be made to the account specified.

Agent's reference number 74856004

Account Name Lawrence Superannuation Fund

I authorise the refund to be deposited directly to the specified account.

Signature



Date

26/2/2021

Self-managed superannuation fund annual return

2020

Who should complete this annual return?

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the Fund income tax return 2020 (NAT 71287)

Return year

The Self-managed superannuation fund annual return instructions 2020 (NAT 71606) (the instructions) can assist you to complete this annual return.

The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via ABR.gov.au or complete the Change of details for superannuation entities form (NAT3036).

Section A: Fund information

1 Tax file number (TFN)

The Tax Office is authorised by law to request your TFN. You are not obliged to quote your TFN but not quoting it could increase the chance of delay or error in processing your annual return. See the Privacy note in the Declaration.

2 Name of self-managed superannuation fund (SMSF)

3 Australian business number (ABN)

4 Current postal address

5 Annual return status

Is this an amendment to the SMSF's 2020 return?

 A N

Is this the first required return for a newly registered SMSF?

 B N

6 SMSF auditor

Auditor's name

Title

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Use Agent address details?

 N

Postal address

Date audit was completed

 A

Was Part A of the audit report qualified ?

 B N

Was Part B of the audit report qualified ?

 C N

If Part B of the audit report was qualified, have the reported issues been rectified?

 D

Sensitive (when completed)

7 Electronic funds transfer (EFT)

We need your self-managed super fund's financial institution details to pay any super payments and tax refunds owing to you.

A Fund's financial institution account details

This account is used for super contributions and rollovers. Do not provide a tax agent account here.

Fund BSB number (must be six digits) 484799 Fund account number 453427161

Fund account name (for example, J&Q Citizen ATF J&Q Family SF) Lawrence Superannuation Fund

I would like my tax refunds made to this account. Y Print Y for yes or N for no. If Yes, Go to C.

Use Agent Trust Account? []

B Financial institution account details for tax refunds

This account is used for tax refunds. You can provide a tax agent account here.

BSB number [] Account number []

Fund account name (for example, J&Q Citizen ATF J&Q Family SF) []

C Electronic service address alias

Provide the electronic service address (ESA) issued by your SMSF messaging provider (For example, SMSFdataESAALias). See instructions for more information.

[]

Fund's tax file number (TFN) 937 788 757

8 Status of SMSF

Australian superannuation fund

A Y

Fund benefit structure B A Code

Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Contribution? C Y

9 Was the fund wound up during the income year?

N Print Y for yes or N for no. If yes, provide the date on which fund was wound up Day Month Year []

Have all tax lodgment and payment obligations been met? []

10 Exempt current pension income

Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year? Y Print Y for yes or N for no.

To claim a tax exemption for current pension income, you must pay at least the minimum benefit payment under the law. Record exempt current pension income at Label A

If No, Go to Section B: Income

If Yes Exempt current pension income amount A 116,028

Which method did you use to calculate your exempt current pension income?

Segregated assets method B []

Unsegregated assets method C X Was an actuarial certificate obtained? D Y Print Y for yes

Did the fund have any other income that was assessable? E Y Print Y for yes or N for no. If Yes, go to Section B: Income

Choosing 'No' means that you do not have any assessable income, including no-TFN quoted contributions. If No - Go to Section C: Deductions and non-deductible expenses. (Do not complete Section B: Income.)

If you are entitled to claim any tax offsets, you can list these at Section D: Income tax calculation statement

Section B: Income

Do not complete this section if all superannuation interests in the SMSF were supporting superannuation income streams in the retirement phase for the entire year, there was no other income that was assessable, and you have not realised a deferred notional gain. If you are entitled to claim any tax offsets, you can record these at Section D: Income tax calculation statement.

11 Income

Did you have a capital gains tax (CGT) event during the year? **G** Y N Print Y for yes or N for no.

Have you applied an exemption or rollover? **M** Y N Print Y for yes or N for no. Code

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a Capital Gains Tax (CGT) schedule 2020

Net capital gain **A**

Gross rent and other leasing and hiring income **B**

Gross interest **C**

Forestry managed investment scheme income **X**

Gross foreign income **D1** Net foreign income **D** Loss

Australian franking credits from a New Zealand company **E**

Transfers from foreign funds **F** Number

Gross payments where ABN not quoted **H**

Gross distribution from partnerships **I** Loss

* Unfranked dividend amount **J**

* Franked dividend amount **K**

* Dividend franking credit **L**

* Gross trust distributions **M** Code **P**

Calculation of assessable contributions
 Assessable employer contributions **R1**
 plus Assessable personal contributions **R2**
 plus #No-TFN-quoted contributions **R3**
 (an amount must be included even if it is zero)
 less Transfer of liability to life insurance company or PST **R6**

Assessable contributions (R1 plus R2 plus R3 less R6) **R**

Calculation of non-arm's length income
 * Net non-arm's length private company dividends **U1**
 plus * Net non-arm's length trust distributions **U2**
 plus * Net other non-arm's length income **U3**

* Other income **S** Code

*Assessable income due to changed tax status of fund **T**

Net non-arm's length income (subject to 45% tax rate) (U1 plus U2 plus U3) **U**

#This is a mandatory label
 * If an amount is entered at this label, check the instructions to ensure the correct tax treatment has been applied.

GROSS INCOME (Sum of labels A to U) **W** Loss

Exempt current pension income **Y**

TOTAL ASSESSABLE INCOME (W less Y) **V** Loss

Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

Under 'Deductions' list all expenses and allowances you are entitled to claim a deduction for. Under 'Non-deductible expenses', list all other expenses or normally allowable deductions that you cannot claim as a deduction (for example, all expenses related to exempt current pension income should be recorded in the 'Non-deductible expenses' column).

DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	A1 <input type="text"/>	A2 <input type="text"/>	
Interest expenses overseas	B1 <input type="text"/>	B2 <input type="text"/>	
Capital works expenditure	D1 <input type="text"/>	D2 <input type="text"/>	
Decline in value of depreciating assets	E1 <input type="text"/>	E2 <input type="text"/>	
Insurance premiums – members	F1 <input type="text"/>	F2 <input type="text"/>	
SMSF auditor fee	H1 <input type="text" value="4"/>	H2 <input type="text" value="622"/>	
Investment expenses	I1 <input type="text"/>	I2 <input type="text"/>	
Management and administration expenses	J1 <input type="text" value="337"/>	J2 <input type="text" value="10,489"/>	
Forestry managed investment scheme expense	U1 <input type="text"/>	U2 <input type="text"/>	
Other amounts	L1 <input type="text"/> Code <input type="text"/>	L2 <input type="text"/> Code <input type="text"/>	
Tax losses deducted	M1 <input type="text"/>		
TOTAL DEDUCTIONS		TOTAL NON-DEDUCTIBLE EXPENSES	
N <input type="text" value="341"/> (Total A1 to M1)		Y <input type="text" value="11,111"/> (Total A2 to L2)	
#TAXABLE INCOME OR LOSS		TOTAL SMSF EXPENSES	
O <input type="text" value="525"/> Loss <input type="text"/>		Z <input type="text" value="11,452"/> (N plus Y)	
(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)			

#This is a mandatory label.

Section D: Income tax calculation statement

#Important:

Section B label R3, Section C label O and Section D labels A, T1, J, T5 and I are mandatory. If you leave these labels blank you will have specified a zero amount

13 Calculation statement

Please refer to the Self-managed superannuation fund annual return instructions 2020 on how to complete the calculation statement.

#Taxable income	A	<input type="text" value="525"/>
(an amount must be included even if it is zero)		
#Tax on taxable income	T1	<input type="text" value="78.75"/>
(an amount must be included even if it is zero)		
#Tax on no-TFN-quoted contributions	J	<input type="text" value="0.00"/>
(an amount must be included even if it is zero)		
Gross tax	B	<input type="text" value="78.75"/>
(T1 plus J)		

Foreign income tax offset	C1 <input type="text" value="0.60"/>	Non-refundable non-carry forward tax offsets
Rebates and tax offsets	C2 <input type="text"/>	
		C <input type="text" value="0.60"/> (C1 plus C2)

SUBTOTAL 1
T2
 (B less C –cannot be less than zero)

Early stage venture capital limited partnership tax offset	D1 <input type="text"/>	Non-refundable carry forward tax offsets
Early stage venture capital limited partnership tax offset carried forward from previous year	D2 <input type="text"/>	
Early stage investor tax offset	D3 <input type="text"/>	
Early stage investor tax offset carried forward from previous year	D4 <input type="text"/>	
		D <input type="text" value="0.00"/> (D1 plus D2 plus D3 plus D4)

SUBTOTAL 2
T3
 (T2 less D –cannot be less than zero)

Complying fund's franking credits tax offset	E1 <input type="text" value="21,285.66"/>	Refundable tax offsets
No-TFN tax offset	E2 <input type="text"/>	
National rental affordability scheme tax offset	E3 <input type="text"/>	
Exploration credit tax offset	E4 <input type="text"/>	
		E <input type="text" value="21,285.66"/> (E1 plus E2 plus E3 plus E4)

#TAX PAYABLE T5
 (T3 less E - cannot be less than zero)

Section 102AAM interest charge
G

Credit for interest on early payments – amount of interest
H1

Credit for tax withheld – foreign resident withholding (excluding capital gains)
H2

Credit for tax withheld – where ABN or TFN not quoted (non-individual)
H3

Credit for TFN amounts withheld from payments from closely held trusts
H5

Credit for interest on no-TFN tax offset
H6

Credit for foreign resident capital gains withholding amounts
H8

Eligible credits
H
 (H1 plus H2 plus H3 plus H5 plus H6 plus H8)

#Tax offset refunds **I**
 (Remainder of refundable tax offsets).
 (unused amount from label E – an amount must be included even if it is zero)

PAYG instalments raised
K

Supervisory levy
L

Supervisory levy adjustment for wound up funds
M

Supervisory levy adjustment for new funds
N

Total amount of tax refundable **S**
 (T5 plus G less H less I less K plus L less M plus N)

#This is a mandatory label.

Section E: Losses

14 Losses

If total loss is greater than \$100,000, complete and attach a Losses schedule 2020.

Tax losses carried forward to later income years **U**

Net capital losses carried forward to later income years **V**

Net capital losses brought forward from prior years

Non-Collectables	<input type="text"/>
Collectables	<input type="text"/>

Net capital losses carried forward to later income years

<input type="text"/>
<input type="text"/>

Section F / Section G: Member Information

In Section F / G report all current members in the fund at 30 June.
Use Section F / G to report any former members or deceased members who held an interest in the fund at any time during the income year.

		See the Privacy note in the Declaration.	Member Number
Title	Mrs	Member's TFN	481 469 327
Family name	Lawrence		1
First given name	Roslyn		Account status
Other given names	Ann		<input type="radio"/> Code
Date of birth	22/01/1951	If deceased, date of death	

Contributions

OPENING ACCOUNT BALANCE

Refer to instructions for completing these labels

Employer contributions

ABN of principal employer

Personal contributions

CGT small business retirement exemption

CGT small business 15-year exemption amount

Personal injury election

Spouse and child contributions

Other third party contributions

Proceeds from primary residence disposal

Receipt date

Assessable foreign superannuation fund amount

Non-assessable foreign superannuation fund amount

Transfer from reserve: assessable amount

Transfer from reserve: non-assessable amount

Contributions from non-complying funds and previously non-complying funds

Any other contributions (including Super Co-contributions and low Income Super Contributions)

TOTAL CONTRIBUTIONS 0.00
(Sum of labels A to M)

Other transactions

Accumulation phase account balance 0.00

Retirement phase account balance - Non CDBIS 1,067,764.62

Retirement phase account balance - CDBIS 0.00

TRIS Count

Allocated earnings or losses 63,445.82 Loss

Inward rollovers and transfers

Outward rollovers and transfers

Lump Sum payment

Income stream payment 60,000.00 Code

CLOSING ACCOUNT BALANCE 1,067,764.62
S1 plus S2 plus S3

Accumulation phase value

Retirement phase value

Outstanding limited recourse borrowing arrangement amount

See the Privacy note in the Declaration.		Member Number
Title	Mr	Member's TFN 480 505 750
Family name	Lawrence	2
First given name	Wainwright	Account status
Other given names		0 Code
Date of birth	05/03/1950	If deceased, date of death

Contributions

OPENING ACCOUNT BALANCE 2,116,584.09

Refer to instructions for completing these labels

Employer contributions

A

ABN of principal employer

A1

Personal contributions

B

CGT small business retirement exemption

C

CGT small business 15-year exemption amount

D

Personal injury election

E

Spouse and child contributions

F

Other third party contributions

G

Proceeds from primary residence disposal

H

Receipt date

H

Assessable foreign superannuation fund amount

I

Non-assessable foreign superannuation fund amount

J

Transfer from reserve: assessable amount

K

Transfer from reserve: non-assessable amount

L

Contributions from non-complying funds and previously non-complying funds

T

Any other contributions (including Super Co-contributions and low Income Super Contributions)

M

TOTAL CONTRIBUTIONS N 0.00

(Sum of labels A to M)

Other transactions

Accumulation phase account balance

S1 0.00

Retirement phase account balance - Non CDBIS

S2 1,843,755.79

Retirement phase account balance - CDBIS

S3 0.00

0 TRIS Count

Allocated earnings or losses O 116,828.30

Loss L

Inward rollovers and transfers P

Outward rollovers and transfers Q

Lump Sum payment R1 42,768.04

Code A

Income stream payment R2 113,231.96

Code M

CLOSING ACCOUNT BALANCE S 1,843,755.79

S1 plus S2 plus S3

Accumulation phase value X1

Retirement phase value X2

Outstanding limited recourse borrowing arrangement amount Y

Section H: Assets and liabilities

15 ASSETS

15a Australian managed investments

Listed trusts **A**

Unlisted trusts **B**

Insurance policy **C**

Other managed investments **D**

15b Australian direct investments

Cash and term deposits **E**

Debt securities **F**

Loans **G**

Listed shares **H**

Unlisted shares **I**

Limited recourse borrowing arrangements	
Australian residential real property	
J1	<input type="text"/>
Australian non-residential real property	
J2	<input type="text"/>
Overseas real property	
J3	<input type="text"/>
Australian shares	
J4	<input type="text"/>
Overseas shares	
J5	<input type="text"/>
Other	
J6	<input type="text"/>
Property count	
J7	<input type="text"/>

Limited recourse borrowing arrangements **J**

Non-residential real property **K**

Residential real property **L**

Collectables and personal use assets **M**

Other assets **O**

15c Other investments

Crypto-Currency **N**

15d Overseas direct investments

Overseas shares **P**

Overseas non-residential real property **Q**

Overseas residential real property **R**

Overseas managed investments **S**

Other overseas assets **T**

TOTAL AUSTRALIAN AND OVERSEAS ASSETS **U**
(Sum of labels A to T)

15e In-house assets

Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year **N**

15f Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution? **A** Print Y for yes or N for no.

Did the members or related parties of the fund use personal guarantees or other security for the LRBA? **B** Print Y for yes or N for no.

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements	V1 <input type="text"/>		
Permissible temporary borrowings	V2 <input type="text"/>		
Other borrowings	V3 <input type="text"/>		
			Borrowings V <input type="text" value="0"/>
		Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)	W <input type="text" value="2,911,520"/>
		Reserve accounts	X <input type="text"/>
		Other liabilities	Y <input type="text" value="364"/>
		TOTAL LIABILITIES	Z <input type="text" value="2,911,884"/>

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains	H <input type="text"/>
Total TOFA losses	I <input type="text"/>

Section J: Other information

Family trust election status

If the trust or fund has made, or is making, a family trust election, write the four-digit income year specified of the election (for example, for the 2019–20 income year, write 2020). **A**

If revoking or varying a family trust election, print R for revoke or print V for variation, and complete and attach the Family trust election, revocation or variation 2020. **B**

Interposed entity election status

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an Interposed entity election or revocation 2020 for each election **C**

If revoking an interposed entity election, print R, and complete and attach the Interposed entity election or revocation 2020. **D**

Section K:Declarations

Penalties may be imposed for false or misleading information in addition to penalties relating to any tax shortfalls.

Important

Before making this declaration check to ensure that all income has been disclosed and the annual return, all attached schedules and any additional documents are true and correct in every detail. If you leave labels blank, you will have specified a zero amount or the label was not applicable to you. If you are in doubt about any aspect of the annual return, place all the facts before the ATO.

Privacy

The ATO is authorised by the Taxation Administration Act 1953 to request the provision of tax file numbers (TFNs). We will use the TFN to identify the entity in our records. It is not an offence not to provide the TFN. However if you do not provide the TFN, the processing of this form may be delayed.

Taxation law authorises the ATO to collect information and disclose it to other government agencies. For information about your privacy go to ato.gov.au/privacy.

TRUSTEE'S OR DIRECTOR'S DECLARATION:

I declare that, the current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received a copy of the audit report (if required) and are aware of any matters raised therein. The information on this annual return, including any attached schedules and additional documentation is true and correct.

Authorised trustee's, director's or public officer's signature

Date

Preferred trustee or director contact details:

Title

Family name

First given name

Other given names

Phone number Area code Number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return Hrs

The Commissioner of Taxation, as Registrar of the Australian Business Register, may use the ABN and business details which you provide on this annual return to maintain the integrity of the register. For further information, refer to the instructions.

TAX AGENT'S DECLARATION:

I,

declare that the Self-managed superannuation fund annual return 2020 has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature Date

Tax agent's contact details

Title

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number Area code Number

Tax agent number Reference number

Lawrence Superannuation Fund

Dear Wainwright & Roslyn

Lawrence Superannuation Fund
Audit Engagement Letter

Objectives and Scope of the Audit

You have requested that we audit the financial statements of the SMSF for the year ended 30 June 2020. We are pleased to confirm our acceptance and understanding of this engagement by means of this letter.

Our audit will be performed in accordance with Australian Auditing Standards, the *Superannuation Industry (Supervision) Act 1993* (SISA) and the *Superannuation Industry (Supervision) Regulations* (SISR) with the objective of expressing an opinion on the financial report and the fund's compliance with the specified requirements of the SISA and the SISR.

Our Responsibilities

We will conduct our audit in accordance with Australian Auditing Standards. Those Auditing Standards require that we comply with relevant ethical requirements relating to audit engagements and plan and perform the audit to obtain reasonable assurance as to whether the financial report is free from material misstatement.

An audit involves performing audit procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. An audit also includes evaluating the appropriateness of the financial reporting framework, accounting policies used and the implementation and operation of accounting and internal control systems that are designed to prevent and detect fraud and error, as well as evaluating the overall presentation of the financial report.

Because of the inherent limitations of an audit, together with the inherent limitations of internal control, there is an unavoidable risk that some material misstatement may not be detected, even though the audit is properly planned and performed in accordance with Australian Auditing Standards.

In making our risk assessments, we consider internal control relevant to the entity's preparation of the financial report in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. We will, however, communicate to you in writing any significant deficiencies in internal control relevant to the audit of the financial report that we have identified during the audit.

Trustees' Responsibilities

Our audit will be conducted on the basis that the trustee(s) acknowledge and understand that they have responsibilities:

- For the preparation of the financial report that gives a true and fair view in accordance with the Australian Auditing Standards, other mandatory reporting requirements and the SIS Act and SIS Regulations is that of the trustee(s);
- For such internal control as the trustee(s) determine is necessary to enable the preparation of the financial report that is free from material misstatement, whether due to fraud or error; and
 - To provide us with: Access to all information of which the trustees are aware that is relevant to the preparation of the financial report such as records, documentation and other matters;

- Additional information that we may request from the trustees for the purpose of the audit; and
- Unrestricted access to persons within the entity from whom we determine it necessary to obtain audit evidence.

As part of our audit process, we will request from trustees written confirmation concerning representations made to us in connection with the audit.

Australian Auditing Standards require that we determine whether the financial reporting framework applied in the preparation of this special purpose of financial report is acceptable. If we determine the financial reporting framework to be unacceptable, we will not be able to undertake the audit engagement unless the framework is amended and then determined to be acceptable.

If a qualified audit report is to be issued following the completion of our audit, we will advise the details to you in a timely manner and prior to the issue of our report.

Audit of SIS Compliance

For the year ended 30 June 2020, we are required to form an opinion in respect of compliance with certain aspects of SIS. Our report must refer to the following sections and regulations:

Sections: 17A, 35AE, 35B, 35C(2), 52, 62, 65, 66, 67, 67A, 67B, 82-85, 103, 104, 104A, 105, 109, 126K

Regulations: 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14, 13.18AA, 13.22C

Report on Significant Matters

Under section 129 of the SISA we are required to report to you in writing. If during the course of, or in connection with, our audit, we become aware of any contravention of the Act or Regulations which we believe has occurred, is occurring or may occur.

We are also required to report to the ATO, as regulator, any contravention of the SISA and the SISR, where we believe the contravention may affect the interests of the members of beneficiaries of the fund.

In addition, we are also required under section 130 to report to you if we believe the superannuation fund may be, or may be about to become, in an unsatisfactory financial position. If we are not satisfied with your response as trustee(s) as to the action taken to rectify the situation or we receive no response, we are obliged to report the matter to the ATO.

A failure on the part of the trustee to rectify these breaches to the satisfaction of the ATO may result in significant penalties to the trustee and the fund itself.

In addition to our report on the financial statements, we will also report to you any material weaknesses in the fund's system of accounting and internal control which come to our notice during the course of our audit.

Quality Control

The conduct of our audit in accordance Australian Auditing Standards means that information acquired by us in the course of our audit is subject to strict confidentiality requirements. Information will not be disclosed by us to other parties except as required or allowed for by law or professional standards, or with your expressed consent.

Our audit files may, however, be subject to review as part of the quality control review program of Regulators and or Professional Bodies which monitors compliance with professional standards by its members.

We advise you that by signing this letter you acknowledge that, if requested, our audit files relating to this audit will be made available under this program. Should this occur, we will advise you. The same strict confidentiality requirements apply under this program as apply to us as your auditor.

Independence/Conflict of Interest

We have established policies and procedures designed to ensure our independence, including policies on holding financial interests in the superannuation fund and other related parties, rotation of audit partners, business relationships, employment relationships, and the provision of non-audit services in accordance with professional statement APES 110 – Code of Ethics for Professional Accountants.

Outsourced Services

We do not use any outsourced services in overseas locations when conducting client assignments.

Data Storage

We use data storage located in the office but it may be replicated to other locations.

Accepting our services as part of this engagement agreement indicates your acceptance of the use of outsourced services, cloud hosted software and outsourced data storage under the conditions outlined above.

Limitation of Liability

Our firm's liability to you or any other user of the audit report is limited by a Scheme approved under Professional Standards Legislation.

Other

We would appreciate acknowledgement of terms and conditions set out in this letter. Please note that this letter will be effective for future years unless the terms of the engagement are altered by future correspondence.

Please sign and return the attached copy of this letter to indicate that it is in accordance with your understanding of the arrangements for our audit of the financial report.

If you have any queries in relation to this please contact me.

To: MR ANTHONY BOYS

I/We hereby confirm your appointment as Auditor under the above terms of engagement.

For and on behalf of as trustee for the Lawrence Superannuation Fund

**Signed &
Dated**


Wainwright Lawrence


Roslyn Lawrence

Yours sincerely

ANTHONY BOYS – REGISTERED COMPANY AUDITOR

DATED:

Signed document to be returned to P.O. Box 3376 Rundle Mall 5000

Investment Strategy

Lawrence Superannuation Fund

Background:

The investment strategy outlined below represents an expansion and clarification of the Investment Strategy agreed at the formation of **Lawrence Superannuation Fund** ("the Fund"). This Investment Strategy replaces the previous Investment Strategy document.

Objectives:

The objective of the fund is to:

- Provide superannuation benefits to members and their dependants to meet their retirement needs.
- Ensure that appropriate mixes of investments are held by the fund to support these needs
- Ensure the fund has sufficient liquidity at all times to meet all commitments
- Maximise the tax effectiveness of fund investments thereby delivering the best long term after tax return for members.

The Investment objective of the trustees is to aim to achieve real medium to longer-term growth. In recognition of the investment time frame of members the fund will have a low proportion of growth assets in the portfolio.

Investment Choice:

The Trustees have determined the fund's investments may include but not be limited to all or one of the following:

- Direct equities, stocks and derivatives including participation in dividend reinvestment programs and right issues, including the use of geared instalment warrants:
- Property trusts and associated investments:
- Managed investments and associated products:
- Direct residential, industrial and commercial property investment [including geared property investments purchased using allowable limited recourse borrowing arrangements]:
- Deposits and investments with banks and other financial institution securities including Term Deposits, Debentures, Secured and Unsecured Notes and Bonds:
- Any other investment that the trustees may feel prudent to achieve the objective of the fund.

The Trustee may from time to time decide to seek professional advice from Accountants, Solicitors or Financial Planners in the formulation or implementation of this or any future investment strategy.

In formulating this strategy the trustees have taken into consideration relevant features of the various investments in accordance with both the fund's objectives and appropriate legislation.

In drafting this investment strategy, the trustees have taken into account all of the circumstances of the fund, including:

- the risks and likely return associated with each investment;
- the range and diversity of investments held by the fund;
- any risks coming from limited diversification;
- the liquidity of the fund's investments;
- the ages and preferences of its members;
- expected cash flow requirements; and
- the ability of the fund to meet its existing and prospective liabilities such as paying benefits to its members.

Policies:

The policies adopted by the Trustees in order to achieve these objectives are:

- Regular monitoring of the performance of the fund's investments, the overall investment mix and the expected cash flow requirements of the fund.
- Re-balancing the fund's investment portfolio due to changes in market conditions through asset sales and new investments as appropriate.

The Trustees will aim to follow the investment strategy, however, they will at all times reserve the right to change the investment mix depending on the market situation and opportunities available to better meet the objectives of the fund.

A copy of the Investment Strategy of the fund will be available to members of the fund on request.

Risk profile and risk tolerance:

The Fund has a medium time horizon. Further the Members wish to have a conservative asset allocation thereby limiting volatility of returns. The members have existing equity and property investments outside superannuation and are familiar with the variability of both returns and capital values which are associated with such investments.

Members understand

- the trade-off between investment risk and long term capital and income growth and have indicated capital preservation & stability is a priority
- Investment risk is borne by the members, as fluctuations in investment returns will affect the level of benefits available to members.

Insurance:

The Trustees have considered whether the Fund should hold a contract of insurance for its members and concluded that:

- Additional insurance is not appropriate as the members are at an age that insurance is not available on a cost effective basis

Liquidity:

The Members of the Fund have significant assets outside of superannuation. Cash in excess of anticipated liquidity requirement will be invested in accordance with the Fund's investment strategy.

Asset Allocation:


The targeted asset allocation takes into account the benefits of a diversified asset mix, however, given the investment time horizon of the fund (which is based on the members life expectancies) and the members significant assets outside of superannuation, the allocation will be focused on preserving capital, generating stable income streams, generating franked dividends and ensuring capital stability.

The final targeted asset allocation will be in the following ranges:

Growth Assets	Indicative long term range
• Australian listed equities	0-20%
• Australian Listed Unit Trusts	0-20%
• International listed equities	0-20%
• International listed Unit Trusts	0-20%
• Australian listed property	0-20%
• Direct Property	0-20%
Defensive assets	
• Cash and term deposits	45-65%
• Australian cash and bond funds	0-20%
• International cash and bond funds	0-20%
• Bullion	0-20%


Wainwright Lawrence
Director of Trustee Company

26/2/21


Roslyn Lawrence
Director of Trustee Company

26/2/21

D - Pension Documentation

2020 Financial Year

Preparer Christina Subramaniam

Reviewer Sam Greco

Status Completed

Supporting Documents

- Pension Summary Report Report
- Transfer Balance Account Summary Report
- 2020 ACTUARIAL CERT ZA12911611050.pdf

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

Lawrence Superannuation Fund

Pension Summary

As at 30 June 2020

Member Name : Lawrence, Wainwright

Member Age : 69* (Date of Birth : 05/03/1950)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
LAWWAI 00001P	Account Based Pension	30/06/2016	98.90%	2.50%	\$28,450.00*	N/A	\$28,450.00	\$0.00	\$28,450.00	\$0.00

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

LAWWAI 00002P	Account Based Pension	30/06/2016	7.41%	2.50%	\$23,020.00*	N/A	\$84,591.96	\$0.00	\$84,591.96	NIL
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*COVID-19 50% reduction has been applied to the minimum pension amount.

LAWWAI 00005P	Account Based Pension	01/07/2016	7.67%	2.50%	\$190.00*	N/A	\$190.00	\$0.00	\$190.00	\$0.00
------------------	-----------------------	------------	-------	-------	-----------	-----	----------	--------	----------	--------

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

					\$51,660.00	\$0.00	\$113,231.96	\$0.00	\$113,231.96	\$0.00
--	--	--	--	--	-------------	--------	--------------	--------	--------------	--------

Member Name : Lawrence, Roslyn Ann

Member Age : 68* (Date of Birth : 22/01/1951)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
LAWROS 00001P	Account Based Pension	01/07/2015	96.08%	2.50%	\$28,490.00*	N/A	\$58,710.00	\$0.00	\$58,710.00	NIL

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

LAWROS 00010P	Account Based Pension	01/07/2018	100.00 %	2.50%	\$1,290.00*	N/A	\$1,290.00	\$0.00	\$1,290.00	\$0.00
------------------	-----------------------	------------	----------	-------	-------------	-----	------------	--------	------------	--------

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

Lawrence Superannuation Fund

Pension Summary

As at 30 June 2020

					\$29,780.00	\$0.00	\$60,000.00	\$0.00	\$60,000.00	\$0.00
--	--	--	--	--	-------------	--------	-------------	--------	-------------	--------

Total :

					\$81,440.00	\$0.00	\$173,231.96	\$0.00	\$173,231.96	\$0.00
--	--	--	--	--	-------------	--------	--------------	--------	--------------	--------

*Age as at 01/07/2019 or pension start date for new pensions.

Lawrence Superannuation Fund

Transfer Balance Account Summary

For The Period 01 July 2019 - 30 June 2020

Member	Pension Type	Date	Lodgment Date	Transaction Type	Event Type	Debit	Credit	Balance	Cap Limit	Remaining Cap
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Roslyn Ann
Lawrence

Wainwright
Lawrence

19 February 2021

The Trustee
Lawrence Superannuation Fund
c/- Sam Greco and Co
PO Box 354
Aspley QLD 4034

Dear Trustee,

**Subject: Actuarial Certificate – Tax Exempt Percentage for the 2019/20 year
Lawrence Superannuation Fund**

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

Results

We calculate that the tax exempt percentage for Lawrence Superannuation Fund in the 2019/20 financial year is **99.26%**.

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: ZA12911611050

Appendix 1 - Data Summary

Contact Details

Name	Sam Greco
Company	Sam Greco and Co
Telephone	07 3263 5200

Fund Details

Fund Name	Lawrence Superannuation Fund
Name of Trustee	Rowa Investments Pty Ltd
Tax Year for Actuarial Certificate	2019/20
ABN of Fund	91 141 426 827

Member Details

Members' Names	Wainwright Lawrence
	Roslyn Ann Lawrence

Financial Details

	Amount (\$)
Opening Balance at 1 July 2019	3,307,794.53
Concessional Contributions	0.00
Non-concessional Contributions	0.00
Rollovers-in	0.00
Rollovers-out	0.00
Lump Sum and Pension Benefits Paid	216,000.00
Other Net Income	(195,931.09)
Closing Balance at 30 June 2020	2,895,863.44

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 Lawrence Superannuation Fund for the 2019/20 financial year.

During the 2019/20 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:

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

$$= \$3,160,070 / \$3,183,634$$

$$= 99.26\%$$

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
Wainwright Lawrence	62.90%	0.74%
Roslyn Ann Lawrence	36.36%	0.00%
Reserve	0.00%	0.00%
Total	99.26%	0.74%

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.

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.

E - Estate Planning

2020 Financial Year

Preparer Christina Subramaniam

Reviewer James McMahon

Status N/A - Not Applicable

Supporting Documents

No supporting documents

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