
Workpapers - 2022 Financial Year

FRANK DONAGHY SUPER FUND

Preparer: Jelly Cadiang

Reviewer: Steven Lee

Printed: 13 December 2022

Lead Schedule

2022 Financial Year

Code	Workpaper	CY Balance	LY Balance	Change	Status
23800	Distributions Received	(\$24,423.15)	(\$32,095.86)	(23.91)%	Completed
23900	Dividends Received	(\$4,428.83)	(\$3,977.30)	11.35%	Completed
24602	Forex Gains/(Losses) - Unrealised	(\$0.29)	\$0.29	(200)%	Completed
24700	Changes in Market Values of Investments	\$83,080.10	(\$114,240.53)	(172.72)%	Completed
30100	Accountancy Fees	\$1,025.00	\$1,070.00	(4.21)%	Completed
30400	ATO Supervisory Levy	\$259.00	\$259.00	0%	Completed
30700	Auditor's Remuneration	\$550.00	\$450.00	22.22%	Completed
30800	ASIC Fees	\$276.00	\$273.00	1.1%	Completed
37500	Investment Expenses	\$6,023.77	\$5,067.69	18.87%	Completed
41600	Pensions Paid	\$35,800.00	\$59,700.00	(40.03)%	Completed
48500	Income Tax Expense	(\$2,941.42)	(\$2,163.10)	35.98%	Completed
49000	Profit/Loss Allocation Account	(\$95,220.18)	\$85,656.81	(211.16)%	Completed
50000	Members	(\$648,443.94)	(\$743,664.12)	(12.8)%	Completed
60400	Bank Accounts	\$73,149.20	\$68,602.93	6.63%	Completed
61800	Distributions Receivable	\$1,173.17	\$956.60	22.64%	Completed
74700	Managed Investments (Australian)	\$340,879.08	\$388,189.98	(12.19)%	Completed
77600	Shares in Listed Companies (Australian)	\$108,972.15	\$177,138.57	(38.48)%	Completed

Code	Workpaper	CY Balance	LY Balance	Change	Status
78200	Units in Listed Unit Trusts (Australian)	\$34,196.85	\$29,310.30	16.67%	Completed
78400	Units in Unlisted Unit Trusts (Australian)	\$87,132.07	\$77,302.64	12.72%	Completed
85000	Income Tax Payable /Refundable	\$2,941.42	\$2,163.10	35.98%	Completed
A	Financial Statements				Completed
B	Permanent Documents				Completed
C	Other Documents				Completed
D	Pension Documentation				Completed
E	Estate Planning				Completed

23800 - Distributions Received

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
AOF.AX	Aust Unity Office Property Fund	(\$2,206.85)	(\$1,684.52)	31.01%
FRANL001_FINHQPORTFO	finHQ Portfolio	(\$18,311.47)	(\$27,634.87)	(33.74)%
SHSAAUHPTR	Aust Unity Hcare Prop Trst Wsale Un	(\$2,251.18)	(\$2,008.22)	12.1%
SHSAGIFDIF	The Guardian Investment Fund	(\$1,653.65)	(\$768.25)	115.25%
TOTAL		CY Balance	LY Balance	
		(\$24,423.15)	(\$32,095.86)	

Supporting Documents

- Distribution Reconciliation Report [Report](#)
- Distribution_AOF.pdf [AOF.AX](#)
- FinHQ_Tax Statement 22.pdf [FRANL001_FINHQPORTFO](#)
- Distribution_AUHPT.pdf [SHSAAUHPTR](#)
- Distribution_The Guardian.pdf [SHSAGIFDIF](#)

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](#)

FRANK DONAGHY SUPER FUND

Distribution Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

Date	Payment Received	Non Primary Production Income (A) * ₁				Distributed Capital Gains (B) * ₂				Foreign Income * ₃		Non-Assessable			Taxable Income
		Franked	Unfranked	Interest/ Other	Franking Credits	Discounted (After Discount)	Rate * ₅	CGT Concession	Indexed	Other	Foreign Income	Foreign Credits	Tax Exempt	Tax Free	
Managed Investments (Australian)															
FRANL001_FINHQPORTFO finHQ Portfolio															
30/06/2022	18,311.47						S								0.00
30/06/2022	0.00	2,272.12	207.59	211.89	1,043.34	6,190.23	I	6,190.96		109.30	3,058.61	431.01	70.77		0.00
	18,311.47	2,272.12	207.59	211.89	1,043.34	6,190.23		6,190.96		109.30	3,058.61	431.01	70.77		0.00
	<i>Net Cash Distribution: 18,311.47</i>														
	18,311.47	2,272.12	207.59	211.89	1,043.34	6,190.23		6,190.96		109.30	3,058.61	431.01	70.77		0.00
Units in Listed Unit Trusts (Australian)															
AOF.AX Aust Unity Office Property Fund															
19/10/2021	426.74						S								0.00
28/01/2022	593.37						S								0.00
21/04/2022	593.37						S								0.00
30/06/2022	593.37						S								0.00
30/06/2022	0.00			1,106.98		1,323.17	I	1,323.17							(1,546.47)
	2,206.85			1,106.98		1,323.17		1,323.17							(1,546.47)
	<i>Net Cash Distribution: 2,206.85</i>														
	2,206.85			1,106.98		1,323.17		1,323.17							(1,546.47)
Units in Unlisted Unit Trusts (Australian)															

FRANK DONAGHY SUPER FUND

Distribution Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

Date	Non Primary Production Income (A) * ₁					Distributed Capital Gains (B) * ₂					Foreign Income * ₃		Non-Assessable			Taxable Income
	Payment Received	Franked	Unfranked	Interest/ Other	Franking Credits	Discounted (After Discount)	Rate * ₅	CGT Concession	Indexed	Other	Foreign Income	Foreign Credits	Tax Exempt	Tax Free	Tax Deferred / AMIT * ₆	
SHSAAUHPTR Aust Unity Hcare Prop Trst Wsale Un																
08/10/2021	547.52						S								0.00	
11/01/2022	547.52						S								0.00	
08/04/2022	576.34						S								0.00	
30/06/2022	579.80						S								0.00	
30/06/2022	0.00			547.96		10.67	I	10.67							1,681.88	558.63
	2,251.18			547.96		10.67		10.67							1,681.88	558.63
<i>Net Cash Distribution:</i>		2,251.18														
SHSAGIFDIF The Guardian Investment Fund																
19/07/2021	51.63						S								0.00	
19/07/2021	103.26						S								0.00	
19/07/2021	19.92						S								0.00	
19/07/2021	39.84						S								0.00	
31/08/2021	103.26						S								0.00	
31/08/2021	51.63						S								0.00	
02/09/2021	30.55						S								0.00	
02/09/2021	61.10						S								0.00	
22/09/2021	103.26						S								0.00	

FRANK DONAGHY SUPER FUND

Distribution Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

Date	Payment Received	Non Primary Production Income (A) * ₁				Distributed Capital Gains (B) * ₂				Foreign Income * ₃		Non-Assessable			Taxable Income
		Franked	Unfranked	Interest/ Other	Franking Credits	Discounted (After Discount)	Rate * ₅	CGT Concession	Indexed	Other	Foreign Income	Foreign Credits	Tax Exempt	Tax Free	
22/09/2021	51.63					S									0.00
24/09/2021	37.01					S									0.00
24/09/2021	18.51					S									0.00
22/10/2021	16.85					S									0.00
22/10/2021	33.69					S									0.00
22/10/2021	103.26					S									0.00
22/10/2021	51.63					S									0.00
22/11/2021	103.26					S									0.00
22/11/2021	51.63					S									0.00
23/11/2021	18.22					S									0.00
23/11/2021	36.43					S									0.00
23/12/2021	33.75					S									0.00
23/12/2021	16.87					S									0.00
27/01/2022	17.97					S									0.00
27/01/2022	35.94					S									0.00
21/02/2022	46.67					S									0.00
21/02/2022	23.34					S									0.00
18/03/2022	32.11					S									0.00

FRANK DONAGHY SUPER FUND

Distribution Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

Date	Payment Received	Non Primary Production Income (A) * ₁				Distributed Capital Gains (B) * ₂					Foreign Income * ₃		Non-Assessable			Taxable Income	
		Franked	Unfranked	Interest/ Other	Franking Credits	Discounted (After Discount)	Rate * ₅	CGT Concession	Indexed	Other	Foreign Income	Foreign Credits	Tax Exempt	Tax Free	Tax Deferred / AMIT * ₆		
18/03/2022	16.05					S									0.00		
21/04/2022	23.29					S									0.00		
21/04/2022	46.59					S									0.00		
20/05/2022	44.98					S									0.00		
20/05/2022	22.49					S									0.00		
14/06/2022	51.63					S									0.00		
14/06/2022	103.26					S									0.00		
17/06/2022	34.76					S									0.00		
17/06/2022	17.38					S									0.00		
30/06/2022	0.00			1,653.65		I									0.00	1,653.65	
	1,653.65			1,653.65											0.00	1,653.65	
<i>Net Cash Distribution:</i>		1,653.65															
3,904.83				2,201.61		10.67		10.67								1,681.88	2,212.28

FRANK DONAGHY SUPER FUND

Distribution Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

Date	Non Primary Production Income (A) * ₁				Distributed Capital Gains (B) * ₂				Foreign Income * ₃		Non-Assessable				Taxable Income	
	Payment Received	Franked	Unfranked	Interest/ Other	Franking Credits	Discounted (After Discount)	Rate * ₅	CGT Concession	Indexed	Other	Foreign Income	Foreign Credits	Tax Exempt	Tax Free		Tax Deferred / AMIT * ₆
TOTAL	24,423.15	2,272.12	207.59	3,520.48	1,043.34	7,524.07		7,524.80		109.30	3,058.61	431.01	70.77		135.41	18,166.52

Total Distributed Gains

Discount Rate	Discounted	Gross
Superfund 1/3	0.00	0.00
Individual 50%(I)	7,524.07	15,169.29
Total	7,524.07	15,169.29

*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	2,272.12	207.59	3,520.48		6,000.19	1,043.34	7,043.53

*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.

LIGHTWAVE CONSULTING PTY LTD
<FRANK DONAGHY SUPER A/C>
67 EPPING DRIVE
FRENCHS FOREST NSW 2086

Boardroom Pty Limited
ABN 14 003 209 836
GPO Box 3993
Sydney NSW 2001
Tel: 1300 737 760 (within Australia)
Tel: +61 2 9290 9600 (outside Australia)
Fax: +61 2 9279 0664
www.boardroomlimited.com.au
enquiries@boardroomlimited.com.au

Fully Paid Ordinary Units

Investor Number: S00018452758

Investor Name: LIGHTWAVE CONSULTING PTY LTD

Attribution Managed Investment Trust Member Annual Statement for the year ended 30 June 2022

This statement assumes that you are an Australian resident individual unitholder. We recommend that if this is not applicable or your situation is unusual or complex that you seek professional advice.

Summary of 2022 Tax Return (supplementary section) Items

Tax Return (supplementary section)	Amount (\$) ¹	Tax Return Label
Share of non-primary production (NPP) income	1,106.98	13U
NPP income - Franked distributions from trusts ²	0.00	13C
Other deductions relating to NPP distributions	0.00	13Y
Share of franking credit from franked dividends	0.00	13Q
Share of credit for TFN amounts withheld	0.00	13R
Share of credit for non-resident withholding amounts withheld	0.00	13A
Total current year capital gains	2,646.34	18H
Net capital gain	1,323.17	18A
Assessable foreign source income	0.00	20E
Other net foreign source income	0.00	20M
Foreign income tax offsets ³	0.00	20O
Australian Franking Credit from New Zealand Franking Company	0.00	20F

Please see reverse for detailed components of the distribution.

Components of Distribution

	Cash Distribution (\$)	Tax Paid/Offsets (\$ (E))	Attribution Amount (\$)
Australian Income			
Dividends – Unfranked	0.00		0.00
Conduit Foreign Income	0.00		0.00
Interest	0.08		0.08
Other income	1,106.90		1,106.90
Clean Building MIT Income	0.00		0.00
NCMI – Non primary production	0.00		0.00
Excluded from NCMI – Non primary production	0.00		0.00
Non-Primary Production Income (A)	1,106.98		1,106.98
Dividends: Franked amount (Franked Dist) (X)	0.00	0.00	0.00
Capital Gains			
Discounted capital gain (TAP)	1,099.87	0.00	1,323.17
Discounted capital gain (NTAP)	0.00	0.00	0.00
Capital gains – Other method (TAP)	0.00	0.00	0.00
Capital gains – Other method (NTAP)	0.00	0.00	0.00
NCMI capital Gains	0.00		
Excluded from NCMI capital gains	0.00		
Net Capital Gain	1,099.87	0.00	1,323.17
AMIT CGT Gross up amount			1,323.17
Other capital gains distribution	0.00		
Total current year capital gains (C)	1,099.87		2,646.34
Foreign Income			
Assessable foreign source income	0.00	0.00	0.00
Australian Franking Credit from NZ Company	0.00	0.00	0.00
Total foreign income (D)	0.00	0.00	
Cash Distribution Sub Total (A+X+C+D)	2,206.85		
Other Non-Assessable Amounts			
Net exempted amounts	0.00		
Non-assessable non-exempt amounts (F)	0.00		
Other non-attributable amounts	0.00		
Gross Cash Distribution (G)	2,206.85		
Attribution Managed Investment Trust (AMIT) cost base adjustments			
AMIT cost base net amount – excess (decrease)	0.00		
AMIT cost base net amount – shortfall (increase)	1,546.47		
Other amounts deducted from trust distributions			
Less: TFN amounts withheld	0.00		
Less: Non-resident withholding tax	0.00		
Less: Other expenses	0.00		
Net Cash Distribution	2,206.85		

Notes:

1. All amounts are in Australian dollars and withholding tax has been deducted where applicable.
2. Trustees may choose to show the franked distributions at label 13C rather than at label 13U.
3. If your total foreign income tax offset from all sources for the year is \$1,000 or less, then you can claim this amount in full. Otherwise, you will need to refer to the publication Guide To Foreign Income Tax Offset Rules (NAT 72923) to work out your entitlement.

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES



All correspondence to:

BoardRoom
Smart Business Solutions

Boardroom Pty Limited
ABN 14 003 209 836

GPO Box 3993
Sydney NSW 2001

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LIGHTWAVE CONSULTING PTY LTD
<FRANK DONAGHY SUPER A/C>
67 EPPING DRIVE
FRENCHS FOREST NSW 2086

Reference Number: S00018452758

TFN/ABN Status: Quoted

Record Date: 30/06/2022

Payment Date: 28/07/2022

Distribution Statement

Payment Description: Distribution for the Period Ended 30 June 2022

Security Class: Fully Paid Ordinary Units

ASX Code: AOF

Number of units held at Record Date	Distribution Rate per unit	Gross Distribution ¹	Withholding Tax ²	Net Distribution Credited
15,615	3.8 cents	\$593.37	Nil	\$593.37

1. All distributions are in Australian dollars.

2. Withholding tax is deducted if your TFN or ABN has not been recorded or if non-resident withholding tax applies.

Please contact Boardroom Pty Limited on 1300 737 760 or enquiries@boardroomlimited.com.au to update your details. Alternatively, you may log onto www.investorserve.com.au to submit your details.

Direct Credit Instruction

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

Commonwealth Bank of Australia

BSB 067-167

Account No *****568

Amount Deposited

\$593.37

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

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180
YEARS



Australian Unity Office Fund
ABN 85 913 928 169

All correspondence to:

BoardRoom
Smart Business Solutions

Boardroom Pty Limited
ABN 14 003 209 836

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67 EPPING DRIVE
FRENCHS FOREST NSW 2086

Reference Number: S00018452758

TFN/ABN Status: Quoted

Record Date: 31/03/2022

Payment Date: 21/04/2022

Distribution Statement

Payment Description: Distribution for the Period Ended 31 March 2022

Security Class: Fully Paid Ordinary Units

ASX Code: AOF

Number of units held at Record Date	Distribution Rate per unit	Gross Distribution ¹	Withholding Tax ²	Net Distribution Credited
15,615	3.8 cents	\$593.37	Nil	\$593.37

1. All distributions are in Australian dollars.

2. Withholding tax is deducted if your TFN or ABN has not been recorded or if non-resident withholding tax applies.

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Please retain this statement for taxation purposes

S00018452758

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YEARS



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FRENCHS FOREST NSW 2086

Reference Number: S00018452758

TFN/ABN Status: Quoted

Record Date: 31/12/2021

Payment Date: 28/01/2022

Distribution Statement

Payment Description: Distribution for the Period Ended 31 December 2021

Security Class: Fully Paid Ordinary Units

ASX Code: AOF

Number of units held at Record Date	Distribution Rate per unit	Gross Distribution ¹	Withholding Tax ²	Net Distribution Credited
15,615	3.8 cents	\$593.37	Nil	\$593.37

1. All distributions are in Australian dollars.

2. Withholding tax is deducted if your TFN or ABN has not been recorded or if non-resident withholding tax applies.

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180
YEARS



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67 EPPING DRIVE
FRENCHS FOREST NSW 2086

Reference Number: S00018452758

TFN/ABN Status: Quoted

Record Date: 30/09/2021

Payment Date: 19/10/2021

Distribution Statement

Payment Description: Distribution for the Period Ended 30 September 2021

Security Class: Fully Paid Ordinary Units

ASX Code: AOF

Number of units held at Record Date	Distribution Rate per unit	Gross Distribution ¹	Withholding Tax ²	Net Distribution Credited
11,230	3.8 cents	\$426.74	Nil	\$426.74

1. All distributions are in Australian dollars.

2. Withholding tax is deducted if your TFN or ABN has not been recorded or if non-resident withholding tax applies.

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Amount Deposited

\$426.74

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S00018452758

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Lightwave Consulting Pty Ltd ATF Frank Donaghy Super Fund

David Raitis - SFG
Shadforth Financial Group

Lightwave Consulting Pty Ltd ATF Frank Donaghy Super Fund FinHQ Wrap I Investment-SMSF (4311942)

Part A - Summary of Tax return for individuals 2022 and Tax return for individuals (supplementary section) 2022

	Amount	Tax return label
Question 10 - Tax return for individuals 2022		
Gross interest	\$18.32	10L
Credit for TFN amounts withheld from gross interest	\$0.00	10M
Question 11 - Tax return for individuals 2022		
Dividends - unfranked amount	\$0.00	11S
Dividends - franked amount	\$0.00	11T
Dividends - franking credits ¹	\$0.00	11U
Credit for TFN amounts withheld from dividends	\$0.00	11V
Question 13 - Tax return for individuals (supplementary section) 2022		
Share of net income from trusts, less capital gains, foreign income and franked distributions	\$401.16	13U
Franked distributions from trusts	\$3,315.46	13C
Other deductions relating to distributions	\$5,023.77	13Y
Franking credits from franked distributions	\$1,043.34	13Q
Credit for tax file number amounts withheld from interest, dividends and unit trust distributions	\$0.00	13R
Question 18 - Tax return for individuals (supplementary section) 2022		
Total current year capital gains ²	\$12,501.61	18H
Net capital gain ²	\$8,374.79	18A
Question 19 - Tax return for individuals (supplementary section) 2022		
CFC income	\$0.00	19K
Question 20 - Tax return for individuals (supplementary section) 2022		
Assessable foreign source income	\$3,477.77	20E
Other net foreign source of income	\$3,477.77	20M
Aust franking credits from New Zealand companies	\$0.00	20F
Foreign income tax offsets ³	\$431.01	20O
Question 24 - Tax return for individuals (supplementary section) 2022		
Gain on disposal of traditional securities	\$0.00	24Y
Question D8 - Tax return for individuals 2022		
Listed Investment Company (LIC) deductions	\$0.00	D8H
Question D15 - Tax return for individuals (supplementary section) 2022		
Loss on disposal of traditional securities	\$0.00	D15J
Question T7 - T9- Tax return for individuals (supplementary section) 2022		
Early stage venture capital limited partnership	\$0.00	T7K
Early stage investor	\$0.00	T8L
Other refundable tax offsets	\$0.00	T9P

¹ Amount 11U does not include any amount which might need to be adjusted for the '45/90 day rule'. Please refer to the assumptions section of the *Tax guide 2022* for further information.

² Excludes realised capital gains/losses from disposal of investments as listed in Part D of your *Annual tax statement*.

³ If your total foreign income tax paid from all sources for the year is \$1,000 or less, then you can claim this amount in full. Otherwise, you will need to refer to the publication *Guide to foreign income tax offset rules 2022* available online at www.ato.gov.au to work out your entitlement.

Part B - Additional capital gains information

	Amount
Capital gains - discount method (grossed up amount)	\$12,392.31
Capital gains - indexation method	\$0.00
Capital gains - other method	\$109.30
Total current year capital gains	\$12,501.61

4083910 - R006_AT19101_B002_002454_2/4

Part C - Components of income

	Income	Tax paid/offsets	Taxable income
Australian income			
Gross interest	\$18.32		\$18.32
Dividends - unfranked amount	\$0.00		\$0.00
Dividends - franked amount	\$0.00	\$0.00	\$0.00
Dividends - unfranked CFI	\$0.00		\$0.00
Distributions - unfranked amount	\$67.76		\$67.76
Distributions - franked amount	\$2,272.12	\$1,043.34	\$3,315.46
Distributions - unfranked CFI	\$139.83		\$139.83
Distributions - interest	\$31.75		\$31.75
Distributions - other income	\$161.82		\$161.82
Distributions - other tax offsets		\$0.00	
Other income	\$0.00		\$0.00
Less allowable trust deductions	\$0.00		\$0.00
Total Australian income	\$2,691.60	\$1,043.34	\$3,734.94
Capital gains			
Discounted capital gain	\$6,190.23	\$11.85	\$8,265.49
CGT concession amount	\$0.00		\$0.00
AMIT CGT gross up amount	\$6,190.96		\$0.00
Capital gains - indexation method	\$0.00	\$0.00	\$0.00
Capital gains - other method	\$109.30	\$0.00	\$109.30
Distributed capital gain	\$12,490.49	\$11.85	\$8,374.79
Foreign income			
Assessable foreign source income	\$3,058.61	\$419.16	\$3,477.77
CFC income	\$0.00		\$0.00
Aust-franking credits from New Zealand companies		\$0.00	\$0.00
Total foreign income	\$3,058.61	\$419.16	\$3,477.77
Non-assessable amounts			
Tax-exempted amounts	\$0.00		
Tax-free amounts	\$0.00		
Tax-deferred amounts	\$0.00		
Other non-assessable amounts	\$70.77		
Total non-assessable amounts	\$70.77		
Total income[#]	\$18,311.47		
Less TFN withholding tax	\$0.00		
Less non-resident withholding tax	\$0.00		
Less other expenses	\$5,023.77		
Net income	\$13,287.70		
Listed Investment Company (LIC) deductions	\$0.00		

Any capital gains/losses included in Part D are not included in Part C of your *Annual tax statement*.

[#] Income from Attribution Managed Investment Trusts (AMITs) has been included on an attribution basis and may include amounts that are not paid as cash.

Part D - Realised capital gains/losses from disposal of investments

Investment name	Capital gains				Capital loss
	Indexation method	Discount method	Discount method (grossed up)	Other method	
Investments					
Strategic Fixed Interest					\$22.11
Strategic Fixed Interest					\$21.66
Strategic Fixed Interest					\$22.24
Strategic Fixed Interest					\$23.84
Strategic Fixed Interest					\$26.93
Strategic Fixed Interest					\$28.10
Strategic Fixed Interest					\$29.68
Strategic Fixed Interest					\$33.40
Strategic Fixed Interest					\$35.61
Strategic Fixed Interest					\$49.25
Strategic Fixed Interest					\$55.33
Strategic Fixed Interest					\$54.13
Total	\$0.00	\$0.00	\$0.00	\$0.00	\$402.28

You will need to make a choice as to which capital gain method to apply for each disposal. These gains/losses are in addition to those included in Part A of this Annual tax statement. Any investments where CGT positions are unable to be calculated will be reported on the last page of this statement.

Part E - Gains/losses from disposal of traditional securities

Traditional security	Purchase date	Disposal date	Units	Value on purchase	Value on disposal	Gain/loss
Total				\$0.00	\$0.00	\$0.00

Part E provides further detail of any gains/losses from the disposal of traditional securities during the year, as shown in Part A (Question 24 or Question D15). For any traditional securities where we are unable to calculate results, they will be reported on the last page of this statement.

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

All amounts for jointly held investments have been split equally between the owners. The amounts shown above include your equal allocation of the income and capital gains or losses on your jointly held investments.

Notes

This Tax Statement is relevant for Resident Tax Payers only.

The Tax Return Label referred to in Part A applies to Individual Tax Payers only.

Report criteria

The following services have been included during the preparation of this statement:
Lightwave Consulting Pty Ltd ATF Frank Donaghy Super Fund FinHQ Wrap I Investment-SMSF (4311942)

4083910_R006_AT9101_B002_002454_3/4

Colonial First State Investments Limited ABN 98 002 348 352, AFSL 232468 (CFSIL) is the Investor Directed Portfolio Service (IDPS) Operator, custodian of 'Symetry Delegate' and issuer of FinHQ Wrap I Investment. The capital gains and traditional security gains figures in Parts D and E are only our estimates of your position. You should review the information in this Annual tax statement in consultation with your professional tax adviser or accountant to accurately determine your tax position (including entitlement to franking credit and foreign income tax offset). You should assess whether this information is accurate and whether the tax treatment is appropriate for your circumstances. CFSIL disclaims any liability for errors contained in this Annual tax statement.

Disclaimer

CFSIL is required to report to the Australian Taxation Office (ATO) information on transfers of shares and units in unit trusts that are held through the IDPS. CFSIL has elected to report CGT summary information to the ATO.

This report is not financial product advice or tax advice. It provides general information only and does not take into account your individual objectives, financial situation or needs. You should read the disclosure document and assess whether the information is appropriate for you and consider talking with your adviser before making an investment decision.

CFSIL strongly recommend investors who have stapled securities to seek independent tax advice to verify that the underlying cost base is correct.

David Raitis - SFG
Shadforth Financial Group

Lightwave Consulting Pty Ltd ATF Frank Donaghy Super Fund

	2020/21 Tax Statement Income received in 2021/22 (A)	2021/22 Tax Statement Income received in 2021/22 (B)	2021/22 Tax Statement Income received in 2022/23 (C)
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Lightwave Consulting Pty Ltd ATF Frank Donaghy Super Fund FinHQ Wrap I Inve-SMSF (4311942)

Cash Account	\$0.00	\$18.32	\$0.00
Strategic Fixed Interest	\$1,900.27	\$0.00	\$37.34
Strategic Australian Equity	\$1,483.43	\$897.75	\$2,926.65
Specialist Global Shares Fund	\$10,542.67	\$0.00	\$8,006.37
Strategic International Equity	\$2,731.18	\$0.00	\$1,131.56
Platinum Asia	\$6,779.46	\$0.00	\$1,896.81
Lazard Global Listed Infrastructure	\$790.23	\$907.04	\$2,243.72
Strategic Global Property	\$1,737.10	\$0.00	\$245.91
Total	\$25,964.34	\$1,823.11	\$16,488.36
Total	\$25,964.34	\$1,823.11	\$16,488.36

Total income received in 2021/22 (A + B) = \$27,787.45

Report criteria

The Income Reconciliation report includes the following accounts:
Lightwave Consulting Pty Ltd ATF Frank Donaghy Super Fund FinHQ Wrap I Investment-SMSF (4311942)

Avanteos Investments Limited ABN 20 096 259 979, AFSL 245531 (AIL) is the trustee of the 'Symetry Personal Retirement Fund' ABN 24 685 968 122 and issuer of FinHQ Wrap I Super and Pension. Colonial First State Investments Limited ABN 98 002 348 352, AFSL 232468 (CFSIL) is the Investor Directed Portfolio Service (IDPS) Operator, custodian of 'Symetry Delegate' and issuer of FinHQ Wrap I Investment.

While all care has been taken in preparing the information contained in this report (using reliable and accurate sources) to the extent permitted by law, neither AIL, CFSIL nor any related parties, their employees or directors, accept responsibility for any loss suffered by any person arising from reliance on this information.

Past performance is not a reliable indicator of future performance. Information provided in this report does not constitute personal, financial or taxation advice and does not take into account the individual objectives, financial situation, needs or tax circumstances of any individual. Investors should read the relevant Product Disclosure Statement or IDPS Guide and consult with their adviser before making any investment decisions.

Disclaimer

For the IDPS, only the information displayed at the end of each quarter of the financial year will be considered by the auditor in preparing its annual report.

The annuity products issued by Challenger Life Company Limited ABN 44 072 486 938, AFSL 234670 and AIA Australia Limited ABN 79 004 837 861, AFSL 230043 (AIA Australia) are accessible via the FinHQ Platform (Platform Annuity Products). AIA Australia is part of the AIA Group. Challenger and AIA Australia have each appointed Colonial First State Investments Limited ABN 98 002 348 352, AFSL 232468 (CFSIL) to perform platform administration services only in relation to the annuity products and is not issuing, selling, guaranteeing, underwriting, providing custody services, or any other function in relation to the Platform Annuity Products.

Any 'Account balance' displayed on this site in relation to annuities represents the Funds under Advice (FUA) value (for Challenger annuities only) or Purchase value (for AIA annuities only). The FUA or Purchase values are calculated as at the latest valuation available from Challenger or AIA Australia and are indicative only. They are not withdrawal values.

Investors should read the relevant annuity product PDS and policy wording before making an investment decision and consider talking to an adviser. Annuity product PDSs are available from Challenger or AIA Australia, or through an adviser.

FRANK DONAGHY SUPER FUND
67 Epping Drive
FRENCHS FOREST NSW 2086

Page
1 of 3

Date
11 August 2022

Part A: Your Details

Account Name
LIGHTWAVE CONSULTING PTY LTD ATF
FRANK DONAGHY SUPER FUND

Account Number
20525002

Account Holder Name **TFN/ABN**
FRANK DONAGHY Provided
SUPER FUND

Account TFN Type
SuperannuationFund

Tax Residence
Australia

Overseas Tax ID No
Not Provided

Financial Adviser
No Adviser

AMIT Member Annual Statement
Australian Unity Healthcare Property Trust -
Wholesale Units
01 July 2021 to 30 June 2022

Dear Investor(s)

Please find below the Attribution Managed Investment Trust Member Annual (AMMA) Statement for the year ended 30 June 2022 for your investment in the Australian Unity Healthcare Property Trust - Wholesale Units.

The following tax return items are valid for Australian resident individual unitholders only. Please retain this statement for tax purposes.

If any of the details in Part A are incorrect or if you have any questions about your account, you can call our Client Services team on 1300 997 774 or + 61 3 9616 8687 from 8.30am to 5.30pm, or email australianunitywealth@unitregistry.com.au

Part B Tax Return (Supplementary Section)	Summary of tax return (supplementary section) items	
	Amount (\$)	Tax return label
Non-primary production income	547.96	13U
Franked distributions from trusts	0.00	13C
Franking credits	0.00	13Q
Credit for tax file number (TFN) amounts withheld	0.00	13R
Share of credit for foreign resident amounts withheld	0.00	13A
Net capital gains	10.67	18A
Total current year capital gains	21.34	18H
Foreign entities - CFC income	0.00	19K
Assessable foreign source income	0.00	20E
Other net foreign source income	0.00	20M
Australian franking credits from a NZ company	0.00	20F
Foreign income tax offsets*	0.00	20O

*To work out your foreign income tax offset (FITO) entitlement, see "20 Foreign source income and foreign assets or property" or the Guide to foreign income tax offset rules 2017 on www.ato.gov.au.

Part C Components of an attribution	Cash distribution (\$)	Tax paid or tax offsets Gross Up (\$)	Attribution/Amount (\$)
Australian Income			
Dividends: unfranked amount	0.00	0.00	0.00
Dividends: unfranked CFI amount	0.00	0.00	0.00
Interest (subject to non-resident WHT)	0.00	0.00	0.00
Interest (not subject to non-resident WHT)	4.91	0.00	4.91
Other assessable Australian income	543.05	0.00	543.05
Other assessable Australian income (CBMI)	0.00	0.00	0.00
Other assessable Australian income (NCMI)	0.00	0.00	0.00
Other assessable Australian income (ExNCMI)	0.00	0.00	0.00
Non-primary production income	547.96	0.00	547.96
Dividend: Franked amount (Franked distributions)	0.00	0.00	0.00
Capital Gains			
Discounted capital gain NTARP	0.00	0.00	0.00
Capital gains - Discounted NTAP (NCMI)	0.00	0.00	0.00
Capital gains - Discounted NTAP (ExNCMI)	0.00	0.00	0.00
Discounted capital gain TARP	10.67	0.00	10.67
Capital gain: indexation method NTARP	0.00	0.00	0.00
Capital gain: indexation method TARP	0.00	0.00	0.00
Capital gain: other method NTARP	0.00	0.00	0.00
Capital gains - Other method NTAP (NCMI)	0.00	0.00	0.00
Capital gains - Other method NTAP (ExNCMI)	0.00	0.00	0.00
Capital gain: other method TARP	0.00	0.00	0.00
Capital gains - Discounted TAP (CBMI)	0.00	0.00	0.00
Capital gains - Discounted TAP (NCMI)	0.00	0.00	0.00
Capital gains - Discounted TAP (ExNCMI)	0.00	0.00	0.00
Capital gains - Other method TAP (CBMI)	0.00	0.00	0.00
Capital gains - Other method TAP (NCMI)	0.00	0.00	0.00
Capital gains - Other method TAP (ExNCMI)	0.00	0.00	0.00
Net capital gains	10.67	0.00	10.67
AMIT CGT gross up amount			10.67
Other capital gains distribution	10.67		
Total current year capital gains	21.34		21.34
Foreign Income			
Foreign Interest	0.00	0.00	0.00
Other Net Foreign Source Income	0.00	0.00	0.00
Assessable net foreign income	0.00	0.00	0.00
Attributed CFC income	0.00	0.00	0.00
Total foreign income	0.00	0.00	0.00
Tax Offset		Amount (\$)	
Franking credit tax offset		0.00	
Foreign income tax offset		0.00	
Australian franking credits from a NZ company		0.00	
Total tax offset		0.00	
Other Non-Assessable Amounts	Cash distribution (\$)	Attribution amount (\$)	
Tax-exempt amounts	0.00	0.00	
Tax-free amounts	0.00	0.00	
Gross cash distribution	2,251.18		
AMIT Cost Base Adjustment		Amount (\$)	
AMIT cost base - excess		1,681.88	
AMIT cost base - shortfall		0.00	
Other Deductions From Distributions			
Less Resident withholding tax	0.00		
Less non-resident withholding tax	0.00		
Less non-resident withholding tax (s12H)	0.00		
Other Rebate Income	0.00		
Net cash distributions	2,251.18		

Non-resident Reporting	Attribution/Amount (\$)	Tax paid (\$)
Interest exempt from withholding	0.00	0.00
Non-resident withholding amount	0.00	0.00
Non-resident member ss276-105(2)(a) or (b)	0.00	0.00
Non-resident member ss276-105(2)(c)	0.00	0.00
Managed Investment Trust Fund Payment	0.00	0.00
Managed Investment Trust Fund Payment (CBMI)	0.00	0.00
Managed Investment Trust Fund Payment (NCMI)	0.00	0.00
Managed Investment Trust Fund Payment (ExNCMI)	0.00	0.00
Managed Investment Trust Fund Payment (Total)	0.00	0.00
Deemed payment - Dividend	0.00	0.00
Deemed payment - Interest	0.00	0.00
Deemed payment - Fund Payment	0.00	0.00
Deemed payment - Fund Payment (CBMI)	0.00	0.00
Deemed payment - Fund Payment (NCMI)	0.00	0.00
Deemed payment - Fund Payment (ExNCMI)	0.00	0.00
Deemed payment - Fund Payment (Total)	0.00	0.00
Deemed payment - Royalties	0.00	0.00

Notes:

Non resident withholding tax (12-H)/Income Tax (s276-105) - If Managed Investment Trust withholding tax is applicable to your investment, this is the sum of the amounts withheld from fund payments made for the year ended 30 June pursuant to Subdivision 12-H and Subdivision 12A-B of Schedule 1 of the Taxation Administration Act 1953. Otherwise Tax may be payable per section s276-105 of the Income Tax Assessment Act 1997.

* **Cost Base Net Amount** - Cost Base Net Amount is an estimation of the adjustment to the unitholder's cost base assuming that the unitholder held the units for the full year and assuming that the unitholder is a resident individual for the income year and is not entitled to any tax exemption in relation to the income.

If you have any questions or would like more information about your investment, contact your financial adviser or visit our Investor Portal, <https://australianunitywealth.unitregistry.com.au/funds/public/login/au/investor>. Alternatively, you can call our Client Services team on 1300 997 774 or +61 3 9616 8687 from 8.30am to 5.30pm AEDT or email australianunitywealth@unitregistry.com.au

Your Wealth Team - Australian Unity



Enquiries: 1300 997 774
Mail: GPO Box 804
Melbourne VIC 3001
Web: australianunity.com.au
Email: australianunitywealth@unitregistry.com.au
Issued by: Australian Unity Funds Management
Limited
ABN 60 071 497 115
AFSL 234454

FRANK DONAGHY SUPER FUND
67 Epping Drive
FRENCHS FOREST NSW 2086

Account Name
LIGHTWAVE CONSULTING PTY LTD ATF
FRANK DONAGHY SUPER FUND

Account Number
20525002

Account Holder Name	TFN/ABN
FRANK DONAGHY SUPER FUND	Supplied

Financial Adviser
No Adviser

Periodic Statement

01 Jul 2021 to 30 Jun 2022
Australian Unity Healthcare Property Trust -
Wholesale Units

Dear Investor(s)

Set out below are the details of your Australian Unity Healthcare Property Trust - Wholesale Units investment and a transaction history for the period.

Please keep this statement for future reference.

Investment Summary - 30 Jun 2022

Date	Investment Fund	Price	Units Held	Market Value	%
30/06/2022	Australian Unity Healthcare Property Trust - Wholesale Units	\$2.6940	23,053.4788	\$62,106.07	100.00
30/06/2022	Total Investments			\$62,106.07	

Periodic Statement
Australian Unity Healthcare Property Trust -
Wholesale Units
01 July 2021 to 30 June 2022

Page 2 of 4
Account Number 20525002

Australian Unity Healthcare Property Trust - Wholesale Units - Transaction List

Date	Transactions	Unit Price (\$)	Transaction Units	Amount (AUD)	Unit Balance
01/07/2021	Opening Balance	2.2650		47,302.64	20,884.1675
01/07/2021	Distribution		0.0000	535.47	20,884.1675
12/07/2021	HPT Rights Offer	2.2914	2,169.3113	4,970.76	23,053.4788
01/10/2021	Distribution		0.0000	547.52	23,053.4788
01/01/2022	Distribution		0.0000	547.52	23,053.4788
01/04/2022	Distribution		0.0000	576.34	23,053.4788
30/06/2022	Closing Balance	2.6940		62,106.07	23,053.4788

Return on Investment	Termination Value
\$12,039.52	\$62,106.07

Fees and costs summary

Fees deducted directly from your account

\$0.00

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

Fees and costs deducted from your investment

\$1,245.58

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

TOTAL FEES AND COSTS YOU PAID

\$1,245.58

This approximate amount includes all the fees and costs that affected your investment during the period.

If you have any questions or would like more information about your investment, contact your financial adviser or visit our Investor Portal, <https://australianunitywealth.unitregistry.com.au/funds/public/login/au/Investor>. Alternatively, you can call our Client Services team on 1300 997 774 or +61 3 9616 8687 from 8.30am to 5.30pm AEDT or email australianunitywealth@unitregistry.com.au

Your Wealth Team - Australian Unity

Notes to the statement

Return on investment

This includes the increase or decrease in the value of your investment (net of entry/exit fees), plus any distributions, during the reporting period. The return on an investment may differ from the performance of a fund because the former takes into consideration any additional transactions and timing differences (e.g. investments, withdrawals etc.) and the effect that they have on an investment return.

Termination value

The termination value of your investment is equal to your closing balance above, or if you have fully withdrawn during the period, the withdrawal amount paid, taking into account any applicable exit fees.

Buy/sell spread

Where you have bought or sold units in a fund, a buy/sell spread may have been applied. The buy/sell spread reflects our estimate of the transaction costs expected to be incurred in buying or selling the Fund's underlying assets. Please note that the buy/sell spread is not a fee paid to us, it is paid to the Fund.

Additional explanation of fees and costs

You should refer to the fund's disclosure document for detailed descriptions of the fund's 'Fees and costs deducted from your investment' section above.

Fees deducted directly from your account

\$0.00

Represents fees directly deducted from your investment account this period as shown under the Fund Transactions section of your statement.

Fees and costs deducted from your investment

\$1,245.58

This approximate amount has been deducted from your investment and covers amounts that have reduced your return on your investment. Below is a break down of the fees and costs deducted from your investment.

Management Fees and Costs

\$562.58

This approximate amount in Management Fees and Costs has been deducted from your investment. It includes, for example, management fees, fund expenses and indirect costs.

Transaction Costs including buy/sell spread

\$683.00

This approximate amount in Transactions Costs has been deducted from your investment which consists of \$73.54 captured via the buy/sell spread on any Application or Redemption within the period, and \$609.46 in other Transaction costs.

Complaint Process

We aim to resolve any concerns or complaints quickly and fairly. If you have a concern or a complaint please contact us Monday to Friday on 1300 997 774 or +61 3 9616 8687 from 8.30am to 5.30pm AEST or write to us at Australian Unity Wealth, GPO Box 804, Melbourne, VIC, 3001.

If your issue is not resolved to your satisfaction, you may refer your complaint to the Australian Financial Complaints Authority (AFCA).

Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001
Email: info@afca.org.au
Phone: 1800 931 678 (free call)
Website: afca.org.au

Do we have your correct contact details?

Keeping your email and phone details up-to-date helps keep you safe and makes sure we're talking to the right person.



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Unity** 
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Update your details online:

It's quick and easy to set up an online account. You'll just need your account number, which can be found on your statement.

1. Create or login to your existing account via australianunity.com.au/wealth/login
2. Click on **Managed and Property funds**
3. Enter your username and password

Download a paper form and send via email:

1. Visit australianunity.com.au/wealth/forms
 2. Click on **Managed and Property funds**
 3. Download and print the **Change of Details Form**
 4. Email your completed form to australianunitywealth_transactions@unitregistry.com.au Alternatively you can post to Australian Unity, GPO Box 804, Melbourne VIC, 3001
- If you have any questions, call us on 1300 997 774 (8:30am to 5:30pm AEST Monday - Friday) or email australianunitywealth@unitregistry.com.au

Enquiries: 1300 997 774
Mail: GPO Box 804
Melbourne VIC 3001
Web: australianunity.com.au
Email: australianunitywealth@unitregistry.com.au
Issued by: Australian Unity Funds Management Limited
ABN 60 071 497 115
AFSL 234454

FRANK DONAGHY SUPER FUND
67 Epping Drive
FRENCHS FOREST NSW 2086

Date
07 October 2021

Account Name
LIGHTWAVE CONSULTING PTY LTD ATF
FRANK DONAGHY SUPER FUND

Account Number
20525002

Account Holder Name	TFN/ABN
FRANK DONAGHY SUPER FUND	Supplied

Dealer Group
Australian Unity - Head Office

Financial Adviser
No Adviser

Distribution Statement

01 July 2021 to 30 September 2021

Australian Unity Healthcare Property Trust - Wholesale Units

Dear Investor(s)

Thank you for investing in the Australian Unity Healthcare Property Trust - Wholesale Units. Set out below are the details of your distribution. Please keep this statement for future reference.

Holding Summary as at Period End Date

Date	Units Held	Unit Price	Market Value (AUD)
30/09/2021	23,053.4788	2.4933	\$57,479.24

Distribution Details

Date Paid	Dollars Per Unit	Gross Amount	TFN Withholding Tax	Non-Resident Withholding Tax	Net Amount
07/10/2021	\$0.023750	\$547.52	\$0.00	\$0.00	\$547.52

Distribution Payment: \$547.52

\$547.52 of your distribution paid via EFT to: **Bank:** CBA **BSB:** 067-167 **Account Number:** xxxx2568

If you have any questions or would like more information about your investment, contact your financial adviser or visit our Investor Portal. Alternatively, you can call our Client Services team on 1300 997 774 or +61 3 9616 8687 from 8.30am to 5.30pm AEDT or email australianunitywealth@unitregistry.com.au

Your Wealth Team - Australian Unity

Do we have your correct contact details?

Keeping your email and phone details up-to-date helps keep you safe and makes sure we're talking to the right person.



180
YEARS

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Unity** 
Real Wellbeing

Update your details online:

It's quick and easy to set up an online account. You'll just need your account number, which can be found on your statement.

1. Create or login to your existing account via australianunity.com.au/wealth/login
2. Click on the **Property & Managed Funds** tab
3. Enter your username and password

Download a paper form and send via post:

1. Visit australianunity.com.au/wealth/forms-and-downloads
2. Click on **Property & Managed Funds - administered by Iress** tab
3. Download and print the **Change of Details Form**
4. Post your completed form to: Australian Unity, GPO Box 804, Melbourne, VIC, 3001

If you have any questions, call us on 1300 997 774 or email australianunitywealth@unitregistry.com.au

Australian Unity, 271 Spring Street, Melbourne, VIC, 3000

AU1866_210927

Enquiries: 1300 997 774
Mail: GPO Box 804
Melbourne VIC 3001
Web: australianunity.com.au
Email: australianunitywealth@unitregistry.com.au
Issued by: Australian Unity Funds Management
Limited
ABN 60 071 497 115
AFSL 234454

FRANK DONAGHY SUPER FUND
67 Epping Drive
FRENCHS FOREST NSW 2086

Date
10 January 2022

Account Name
LIGHTWAVE CONSULTING PTY LTD ATF
FRANK DONAGHY SUPER FUND

Account Number
20525002

Account Holder Name **TFN/ABN**
FRANK DONAGHY Supplied
SUPER FUND

Dealer Group
Australian Unity - Head Office

Financial Adviser
No Adviser

Distribution Statement

01 October 2021 to 31 December 2021

Australian Unity Healthcare Property Trust - Wholesale Units

Dear Investor(s)

Thank you for investing in the Australian Unity Healthcare Property Trust - Wholesale Units. Set out below are the details of your distribution. Please keep this statement for future reference.

Holding Summary as at Period End Date

Date	Units Held	Unit Price	Market Value (AUD)
31/12/2021	23,053.4788	2.5898	\$59,703.90

Distribution Details

Date Paid	Dollars Per Unit	Gross Amount	TFN Withholding Tax	Non-Resident Withholding Tax	Net Amount
10/01/2022	\$0.023750	\$547.52	\$0.00	\$0.00	\$547.52

Distribution Payment: \$547.52

\$547.52 of your distribution paid via EFT to: **Bank:** CBA **BSB:** 067-167 **Account Number:** xxxx2568

If you have any questions or would like more information about your investment, contact your financial adviser or visit our Investor Portal, <https://australianunitywealth.unitregistry.com.au/funds/public/login/au/investor>. Alternatively, you can call our Client Services team on 1300 997 774 or +61 3 9616 8687 from 8.30am to 5.30pm AEDT or email australianunitywealth@unitregistry.com.au

Your Wealth Team - Australian Unity

Do we have your correct contact details?

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YEARS

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Update your details online:

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1. Create or login to your existing account via australianunity.com.au/wealth/login
2. Click on the **Property & Managed Funds** tab
3. Enter your username and password

Download a paper form and send via post:

1. Visit australianunity.com.au/wealth/forms-and-downloads
2. Click on **Property & Managed Funds - administered by Iress** tab
3. Download and print the **Change of Details Form**
4. Post your completed form to: Australian Unity, GPO Box 804, Melbourne, VIC, 3001

If you have any questions, call us on 1300 997 774 or email australianunitywealth@unitregistry.com.au

Australian Unity, 271 Spring Street, Melbourne, VIC, 3000

AU1866_210927

Enquiries: 1300 997 774
Mail: GPO Box 804
 Melbourne VIC 3001
Web: australianunity.com.au
Email: australianunitywealth@unitregistry.com.au
Issued by: Australian Unity Funds Management
 Limited
 ABN 60 071 497 115
 AFSL 234454

FRANK DONAGHY SUPER FUND
 67 Epping Drive
 FRENCHS FOREST NSW 2086

Date
 08 April 2022

Account Name
 LIGHTWAVE CONSULTING PTY LTD ATF
 FRANK DONAGHY SUPER FUND

Account Number
 20525002

Account Holder Name **TFN/ABN**
 FRANK DONAGHY Supplied
 SUPER FUND

Dealer Group
 Australian Unity - Head Office

Financial Adviser
 No Adviser

Distribution Statement

01 January 2022 to 31 March 2022

Australian Unity Healthcare Property Trust - Wholesale Units

Dear Investor(s)

Thank you for investing in the Australian Unity Healthcare Property Trust - Wholesale Units. Set out below are the details of your distribution. Please keep this statement for future reference.

Holding Summary as at Period End Date

Date	Units Held	Unit Price	Market Value (AUD)
31/03/2022	23,053.4788	2.6990	\$62,221.34

Distribution Details

Date Paid	Dollars Per Unit	Gross Amount	TFN Withholding Tax	Non-Resident Withholding Tax	Net Amount
08/04/2022	\$0.025000	\$576.34	\$0.00	\$0.00	\$576.34

Distribution Payment: \$576.34

\$576.34 of your distribution paid via EFT to: **Bank:** CBA **BSB:** 067-167 **Account Number:** xxxx2568

If you have any questions or would like more information about your investment, contact your financial adviser or visit our Investor Portal, <https://australianunitywealth.unitregistry.com.au/funds/public/login/au/investor>. Alternatively, you can call our Client Services team on 1300 997 774 or +61 3 9616 8687 from 8.30am to 5.30pm AEDT or email australianunitywealth@unitregistry.com.au

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AU1866_210927

Enquiries: 1300 997 774
Mail: GPO Box 804
Melbourne VIC 3001
Web: australianunity.com.au
Email: australianunitywealth@unitregistry.com.au
Issued by: Australian Unity Funds Management Limited
ABN 60 071 497 115
AFSL 234454

FRANK DONAGHY SUPER FUND
67 Epping Drive
FRENCHS FOREST NSW 2086

Date
15 July 2022

Account Name
LIGHTWAVE CONSULTING PTY LTD ATF
FRANK DONAGHY SUPER FUND

Account Number
20525002

Account Holder Name **TFN/ABN**
FRANK DONAGHY Supplied
SUPER FUND

Dealer Group
Australian Unity - Head Office

Financial Adviser
No Adviser

Distribution Statement

01 April 2022 to 30 June 2022
Australian Unity Healthcare Property Trust -
Wholesale Units

Dear Investor(s)

Thank you for investing in the Australian Unity Healthcare Property Trust - Wholesale Units. Set out below are the details of your distribution. Please keep this statement for future reference.

Holding Summary as at Period End Date

Date	Units Held	Unit Price	Market Value (AUD)
30/06/2022	23,053.4788	2.6940	\$62,106.07

Distribution Details

Date Paid	Dollars Per Unit	Gross Amount	TFN Withholding Tax	Non-Resident Withholding Tax	Net Amount
15/07/2022	\$0.025150	\$579.80	\$0.00	\$0.00	\$579.80

Distribution Payment: \$579.80

\$579.80 of your distribution paid via EFT to: **Bank:** CBA **BSB:** 067-167 **Account Number:** xxxx2568

If you have any questions or would like more information about your investment, contact your financial adviser or visit our Investor Portal, <https://australianunitywealth.unitregistry.com.au/funds/public/login/au/investor>. Alternatively, you can call our Client Services team on 1300 997 774 or +61 3 9616 8687 from 8.30am to 5.30pm AEDT or email australianunitywealth@unitregistry.com.au

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3. Enter your username and password

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 2. Click on **Managed and Property funds**
 3. Download and print the **Change of Details Form**
 4. Email your completed form to australianunitywealth_transactions@unitregistry.com.au Alternatively you can post to Australian Unity, GPO Box 804, Melbourne VIC, 3001
- If you have any questions, call us on 1300 997 774 (8:30am to 5:30pm AEST Monday - Friday) or email australianunitywealth@unitregistry.com.au

Lightwave Consulting Pty Ltd ATF Frank Donaghy Super Fund
Investment ID: M-73726 O-44079 DIF
Unit Register No. DIF704

TAX STATEMENT

The Guardian Investment Fund ARSN No. 168 048 057
Financial year ending 30 June 2022

Summary of Holding

Type of Unit	Development Income Fund Class of Interests
Opening Balance	10,000
Closing Balance	10,000
Off market transfer	No
Unit Price	\$0.8342
Current Investment Value	\$8,342.03

Part A: Summary of Tax Return Items

Tax Return - Supplementary Section	Amount (\$)	Tax Return Label
Non-Primary Production (NPP) Income:		
○ Share of net income from trusts	\$551.23	13U
○ Other deductions relating to non-primary production distributions		13Y
○ Franked distributions from trusts		13C
Shared Credits from Income and Tax Offsets		
○ Share of franking credit from franked dividends		13Q
○ Share of credit for TFN amounts withheld		13R
Capital Gains		
○ Total current year capital gains - grossed up		18H
○ Net capital gain		18A

Part B: Components of Distribution

	Cash Distributions (\$)	Tax Paid/Offsets (\$)	Taxable Income (\$)
Australian Income			
o Dividends - unfranked	-	-	-
o Dividends - franked	-	-	-
o Interest	\$551.23	\$0.00	\$551.23
o Other income	-	-	-
o Less: Other deductions	-	-	-
Total Non-Primary Production Income	\$551.23	\$0.00	\$551.23
Capital Gains			
o Capital gain - discount (taxable Australian property)	-	-	-
o Capital gain - discount (non-taxable Australian property)	-	-	-
o CGT concession amount	-	-	-
o Capital gain - other method (taxable Australian property)	-	-	-
o Capital gain - other method (non-taxable Australian property)	-	-	-
Total Net Capital Gains	\$0.00	\$0.00	\$0.00
Other Non-assessable Amounts			
o Tax-exempt amounts	-	-	-
o Tax-free amounts	-	-	-
o Tax deferred amounts	-	-	-
o Return of capital	-	-	-
Total Other Non-assessable Amounts	\$0.00	\$0.00	\$0.00
Total Gross Cash Distribution/Taxable Income			
o Less: TFN amounts withheld	-	-	-
o Less: Non-resident withholding tax	-	-	-
o Less: Other expenses	-	-	-
Net Cash Distribution	\$0.00	\$0.00	\$0.00

This statement is provided on the assumption that you are an Australian tax resident individual. If this is not applicable, or your situation is complex, we recommend that you consult with your financial adviser or tax agent and seek appropriate advice that takes into consideration your particular facts or circumstances.

This statement does not include any taxable capital gains or losses that may apply due to disposal or transfer of your units in the Trust and needs to be calculated and reported in your tax return in addition to the above information, from your own records.

Please contact info@guardiansecurities.com.au should you have any questions regarding this statement.

Lightwave Consulting Pty Ltd ATF Frank Donaghy Super Fund
Investment ID: M-73726 O-43777 DIF
Unit Register No. DIF565

TAX STATEMENT

The Guardian Investment Fund ARSN No. 168 048 057
Financial year ending 30 June 2022

Summary of Holding

Type of Unit	Development Income Fund Class of Interests
Opening Balance	20,000
Closing Balance	20,000
Off market transfer	No
Unit Price	\$0.8342
Current Investment Value	\$16,684.06

Part A: Summary of Tax Return Items

Tax Return - Supplementary Section	Amount (\$)	Tax Return Label
Non-Primary Production (NPP) Income:		
○ Share of net income from trusts	\$1,102.44	13U
○ Other deductions relating to non-primary production distributions		13Y
○ Franked distributions from trusts		13C
Shared Credits from Income and Tax Offsets		
○ Share of franking credit from franked dividends		13Q
○ Share of credit for TFN amounts withheld		13R
Capital Gains		
○ Total current year capital gains - grossed up		18H
○ Net capital gain		18A

Part B: Components of Distribution

	Cash Distributions (\$)	Tax Paid/Offsets (\$)	Taxable Income (\$)
Australian Income			
o Dividends - unfranked	-	-	-
o Dividends - franked	-	-	-
o Interest	\$1,102.44	\$0.00	\$1,102.44
o Other income	-	-	-
o Less: Other deductions	-	-	-
Total Non-Primary Production Income	\$1,102.44	\$0.00	\$1,102.44
Capital Gains			
o Capital gain - discount (taxable Australian property)	-	-	-
o Capital gain - discount (non-taxable Australian property)	-	-	-
o CGT concession amount	-	-	-
o Capital gain - other method (taxable Australian property)	-	-	-
o Capital gain - other method (non-taxable Australian property)	-	-	-
Total Net Capital Gains	\$0.00	\$0.00	\$0.00
Other Non-assessable Amounts			
o Tax-exempt amounts	-	-	-
o Tax-free amounts	-	-	-
o Tax deferred amounts	-	-	-
o Return of capital	-	-	-
Total Other Non-assessable Amounts	\$0.00	\$0.00	\$0.00
Total Gross Cash Distribution/Taxable Income			
o Less: TFN amounts withheld	-	-	-
o Less: Non-resident withholding tax	-	-	-
o Less: Other expenses	-	-	-
Net Cash Distribution	\$0.00	\$0.00	\$0.00

This statement is provided on the assumption that you are an Australian tax resident individual. If this is not applicable, or your situation is complex, we recommend that you consult with your financial adviser or tax agent and seek appropriate advice that takes into consideration your particular facts or circumstances.

This statement does not include any taxable capital gains or losses that may apply due to disposal or transfer of your units in the Trust and needs to be calculated and reported in your tax return in addition to the above information, from your own records.

Please contact info@guardiansecurities.com.au should you have any questions regarding this statement.

23900 - Dividends Received

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
ADH.AX	Adairs Limited	(\$478.80)	(\$506.40)	(5.45)%
BOQ.AX	Bank Of Queensland Limited.	(\$748.00)	(\$508.90)	46.98%
BVS.AX	Bravura Solutions Limited.		(\$55.00)	100%
CBA.AXW	Commonwealth Bank Of Australia.	(\$573.75)	(\$438.96)	30.71%
CBAPE.AX	Commonwealth Bank Of Australia. CAP NOTE 3	(\$293.18)	(\$884.04)	(66.84)%
DDR.AX	Dicker Data Limited	(\$533.60)	(\$552.00)	(3.33)%
FMG.AX	Fortescue Metals Group Ltd	(\$236.50)		100%
NAB.AX	National Australia Bank Limited	(\$635.00)	(\$300.00)	111.67%
NEC.AX	Nine Entertainment Co. Holdings Limited	(\$450.00)	(\$252.00)	78.57%
TLS.AX	Telstra Corporation Limited.	(\$480.00)	(\$480.00)	0%
TOTAL		CY Balance	LY Balance	
		(\$4,428.83)	(\$3,977.30)	

Supporting Documents

- Dividend Reconciliation Report [Report](#)
- Investment Income Comparison Report [Report](#)
- Dividends.pdf [ADH.AX](#)

Standard Checklist

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

FRANK DONAGHY SUPER FUND

Dividend Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

Date	Net Payment Received	Australian Income			Foreign Income			Withheld		
		Unfranked	Franked	Franking Credits	Foreign Income	Foreign Credits	NZ Credits	TFN Withheld	Non-Resident	LIC Deduction
DDR.AX Dicker Data Limited										
01/09/2021	104.40	0.00	104.40	44.74						
01/12/2021	104.40	0.00	104.40	44.74						
01/03/2022	174.00	0.00	174.00	74.57						
01/06/2022	150.80	0.00	150.80	64.63						
	533.60	0.00	533.60	228.68						
FMG.AX Fortescue Metals Group Ltd										
30/03/2022	236.50	0.00	236.50	101.36						
	236.50	0.00	236.50	101.36						
NAB.AX National Australia Bank Limited										
02/07/2021	300.00	0.00	300.00	128.57						
15/12/2021	335.00	0.00	335.00	143.57						
	635.00	0.00	635.00	272.14						
NEC.AX Nine Entertainment Co. Holdings Limited										
20/10/2021	198.00	0.00	198.00	84.86						
21/04/2022	252.00	0.00	252.00	108.00						
	450.00	0.00	450.00	192.86						

FRANK DONAGHY SUPER FUND
Dividend Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

Date	Net Payment Received	Australian Income			Foreign Income			Withheld		
		Unfranked	Franked	Franking Credits	Foreign Income	Foreign Credits	NZ Credits	TFN Withheld	Non-Resident	LIC Deduction
TLS.AX Telstra Corporation Limited.										
23/09/2021	240.00	0.00	240.00	102.86						
01/04/2022	240.00	0.00	240.00	102.86						
	480.00	0.00	480.00	205.72						
	4,428.83	0.00	4,428.83	1,898.08						
TOTAL	4,428.83	0.00	4,428.83	1,898.08						

Tax Return Reconciliation

	Totals	Tax Return Label
Unfranked	0.00	J
Franked Dividends	4,428.83	K
Franking Credits	1,898.08	L

FRANK DONAGHY SUPER FUND

Investment Income Comparison Report

As at 30 June 2022

Investment	Ledger Data			ASX & UUT Data							
	Transaction Date	Income Amount	Franking Credit	Date Payable	Ex Div/Dist Date	Units On Hand	45 Day Qualified	Amount per share/unit	Estimated Income	Estimated Franking*	
Reconciled											
Shares in Listed Companies (Australian)											
ADH.AX	Adairs Limited	23/09/2021	266.00	114.00	23/09/2021	08/09/2021	2,660.00	2,660.00	0.1000	266.00	114.00
ADH.AX	Adairs Limited	14/04/2022	212.80	91.20	14/04/2022	21/03/2022	2,660.00	2,660.00	0.0800	212.80	91.20
BOQ.AX	Bank Of Queensland Limited.	18/11/2021	374.00	160.29	18/11/2021	28/10/2021	1,700.00	1,700.00	0.2200	374.00	160.29
BOQ.AX	Bank Of Queensland Limited.	26/05/2022	374.00	160.29	26/05/2022	04/05/2022	1,700.00	1,700.00	0.2200	374.00	160.29
CBA.AX	Commonwealth Bank Of Australia.	29/09/2021	306.00	131.14	29/09/2021	17/08/2021	153.00	153.00	2.0000	306.00	131.14
CBA.AX	Commonwealth Bank Of Australia.	30/03/2022	267.75	114.75	30/03/2022	16/02/2022	153.00	153.00	1.7500	267.75	114.75
CBAPE.AX	Commonwealth Bank Of Australia. CAP NOTE 3	15/09/2021	221.23	94.81	15/09/2021	06/09/2021	240.00	240.00	0.9218	221.23	94.81
CBAPE.AX	Commonwealth Bank Of Australia. CAP NOTE 3	15/10/2021	71.95	30.84	15/10/2021	06/10/2021	240.00	240.00	0.2998	71.95	30.84
DDR.AX	Dicker Data Limited	01/09/2021	104.40	44.74	01/09/2021	17/08/2021	1,160.00	1,160.00	0.0900	104.40	44.74
DDR.AX	Dicker Data Limited	01/12/2021	104.40	44.74	01/12/2021	12/11/2021	1,160.00	1,160.00	0.0900	104.40	44.74
DDR.AX	Dicker Data Limited	01/03/2022	174.00	74.57	01/03/2022	14/02/2022	1,160.00	1,160.00	0.1500	174.00	74.57
DDR.AX	Dicker Data Limited	01/06/2022	150.80	64.63	01/06/2022	16/05/2022	1,160.00	1,160.00	0.1300	150.80	64.63
FMG.AX	Fortescue Metals Group Ltd	30/03/2022	236.50	101.36	30/03/2022	28/02/2022	275.00	275.00	0.8600	236.50	101.36
NAB.AX	National Australia Bank Limited	02/07/2021	300.00	128.57	02/07/2021	13/05/2021	500.00	500.00	0.6000	300.00	128.57
NAB.AX	National Australia Bank Limited	15/12/2021	335.00	143.57	15/12/2021	15/11/2021	500.00	500.00	0.6700	335.00	143.57
NEC.AX	Nine Entertainment Co. Holdings Limited	20/10/2021	198.00	84.86	20/10/2021	09/09/2021	3,600.00	3,600.00	0.0550	198.00	84.86
NEC.AX	Nine Entertainment Co. Holdings Limited	21/04/2022	252.00	108.00	21/04/2022	03/03/2022	3,600.00	3,600.00	0.0700	252.00	108.00
TLS.AX	Telstra Corporation Limited.	23/09/2021	240.00	102.86	23/09/2021	25/08/2021	3,000.00	3,000.00	0.0800	240.00	102.86
TLS.AX	Telstra Corporation Limited.	01/04/2022	240.00	102.86	01/04/2022	02/03/2022	3,000.00	3,000.00	0.0800	240.00	102.86

FRANK DONAGHY SUPER FUND

Investment Income Comparison Report

As at 30 June 2022

Investment	Ledger Data			ASX & UUT Data						
	Transaction Date	Income Amount	Franking Credit	Date Payable	Ex Div/Dist Date	Units On Hand	45 Day Qualified	Amount per share/unit	Estimated Income	Estimated Franking*
		4,428.83	1,898.08					8.4666	4,428.83	1,898.08
Units in Listed Unit Trusts (Australian)										
AOF.AX	Aust Unity Office Property Fund	19/10/2021	426.74	19/10/2021	29/09/2021	11,230.00	11,230.00	0.0380	426.74	0.00
AOF.AX	Aust Unity Office Property Fund	28/01/2022	593.37	28/01/2022	30/12/2021	15,615.00	15,615.00	0.0380	593.37	0.00
AOF.AX	Aust Unity Office Property Fund	21/04/2022	593.37	21/04/2022	30/03/2022	15,615.00	15,615.00	0.0380	593.37	0.00
AOF.AX	Aust Unity Office Property Fund	30/06/2022	593.37							0.00
AOF.AX	Aust Unity Office Property Fund			28/07/2022	29/06/2022	15,615.00	15,615.00	0.0380	593.37	0.00
		2,206.85	0.00					0.1520	2,206.85	0.00
Unreconciled										
Managed Investments (Australian)										
FRANL001_FINHQ PORTFO	finHQ Portfolio	30/06/2022	18,311.47	1,043.34						
			18,311.47	1,043.34						
Units in Unlisted Unit Trusts (Australian)										
SHSAAUHPTR	Aust Unity Hcare Prop Trst Wsale Un	08/10/2021	547.52							
SHSAAUHPTR	Aust Unity Hcare Prop Trst Wsale Un	11/01/2022	547.52							
SHSAAUHPTR	Aust Unity Hcare Prop Trst Wsale Un	08/04/2022	576.34							
SHSAAUHPTR	Aust Unity Hcare Prop Trst Wsale Un	30/06/2022	579.80	0.00						
SHSAGIFDIF	The Guardian Investment Fund	19/07/2021	214.65	0.00						
SHSAGIFDIF	The Guardian Investment Fund	31/08/2021	154.89	0.00						
SHSAGIFDIF	The Guardian Investment Fund	02/09/2021	91.65	0.00						
SHSAGIFDIF	The Guardian Investment Fund	22/09/2021	154.89	0.00						

FRANK DONAGHY SUPER FUND

Investment Income Comparison Report

As at 30 June 2022

Investment	Ledger Data			ASX & UUT Data						
	Transaction Date	Income Amount	Franking Credit	Date Payable	Ex Div/Dist Date	Units On Hand	45 Day Qualified	Amount per share/unit	Estimated Income	Estimated Franking*
SHSAGIFDIF	The Guardian Investment Fund	24/09/2021	55.52	0.00						
SHSAGIFDIF	The Guardian Investment Fund	22/10/2021	205.43	0.00						
SHSAGIFDIF	The Guardian Investment Fund	22/11/2021	154.89	0.00						
SHSAGIFDIF	The Guardian Investment Fund	23/11/2021	54.65	0.00						
SHSAGIFDIF	The Guardian Investment Fund	23/12/2021	50.62	0.00						
SHSAGIFDIF	The Guardian Investment Fund	27/01/2022	53.91	0.00						
SHSAGIFDIF	The Guardian Investment Fund	21/02/2022	70.01	0.00						
SHSAGIFDIF	The Guardian Investment Fund	18/03/2022	48.16	0.00						
SHSAGIFDIF	The Guardian Investment Fund	21/04/2022	69.88	0.00						
SHSAGIFDIF	The Guardian Investment Fund	20/05/2022	67.47	0.00						
SHSAGIFDIF	The Guardian Investment Fund	14/06/2022	154.89	0.00						
SHSAGIFDIF	The Guardian Investment Fund	17/06/2022	52.14	0.00						
			3,904.83	0.00						
			28,851.98	2,941.42				8.6186	6,635.68	1,898.08

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

Payment Advice



**Commonwealth
Bank**

ABN 48 123 123 124

All Registry communications to:
Commonwealth Bank of Australia
Locked Bag A14, Sydney South, NSW, 1235
Telephone: 1800 022 440
ASX Code: **CBAPE**
Email: cba@linkmarketservices.com.au
Website: www.linkmarketservices.com.au

COMMONWEALTH BANK OF AUSTRALIA

ABN: 48 123 123 124

LIGHTWAVE CONSULTING PTY LTD <FRANK DONAGHY SUPER A/C>

67 EPPING DRIVE
FRENCHS FOREST NSW
2086

DISTRIBUTION STATEMENT

Reference No.: X*****4240
Payment Date: 15 October 2021
Record Date: 07 October 2021

Security Description	Rate per Unit	Participating Units	Distribution Amount	Unfranked Amount	Franked Amount	Total Payment	Franking Credit
CBAPE - PERLS VIII	\$0.2998	240	\$71.95	\$0.00	\$71.95	\$71.95	\$30.84
			Less Withholding Tax			\$0.00	
			Net Amount			AUD 71.95	
			Represented By:				
			Direct Credit amount			AUD 71.95	

BANKING INSTRUCTIONS

The amount of AUD 71.95 was deposited to the bank account detailed below:

COMMONWEALTH BANK OF AUSTRALIA

FRANK DONAGHY SUPER FUND
BSB: 067-167 ACC: *****2568

DIRECT CREDIT REFERENCE NO.: 1268517096

FRANKING INFORMATION

Franking Percentage 100%
Company Tax Rate 30%

This statement relates to the PERLS VIII distribution payment for the distribution period from 15 September 2021 to 14 October 2021 inclusive (30 days) payable to PERLS VIII holders entitled to participate in the distribution at the Record Date. The distribution per security face value in respect of this distribution period was 3.6477% p.a. calculated as follows:

Market Rate (90 day bank bill swap rate):	0.0110%
plus Margin:	5.2000%

	5.2110%
Multiplied by (1 - Tax Rate):	0.7

Distribution Rate:	3.6477%

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



**Commonwealth
Bank**

ABN 48 123 123 124

All Registry communications to:
Commonwealth Bank of Australia
Locked Bag A14, Sydney South, NSW, 1235
Telephone: 1800 022 440
ASX Code: **CBAPE**
Email: cba@linkmarketservices.com.au
Website: www.linkmarketservices.com.au

COMMONWEALTH BANK OF AUSTRALIA

ABN: 48 123 123 124

LIGHTWAVE CONSULTING PTY LTD <FRANK DONAGHY SUPER A/C>

67 EPPING DRIVE
FRENCHS FOREST NSW
2086

DISTRIBUTION STATEMENT

Reference No.: X*****4240
Payment Date: 15 September 2021
Record Date: 07 September 2021

Security Description	Rate per Unit	Participating Units	Distribution Amount	Unfranked Amount	Franked Amount	Total Payment	Franking Credit
CBAPE - PERLS VIII	\$0.9218	240	\$221.23	\$0.00	\$221.23	\$221.23	\$94.81
			Less Withholding Tax			\$0.00	
			Net Amount			AUD 221.23	
			Represented By:				
			Direct Credit amount			AUD 221.23	

BANKING INSTRUCTIONS

The amount of AUD 221.23 was deposited to the bank account detailed below:

COMMONWEALTH BANK OF AUSTRALIA

FRANK DONAGHY SUPER FUND
BSB: 067-167 ACC: *****2568

DIRECT CREDIT REFERENCE NO.: 1267228729

FRANKING INFORMATION

Franking Percentage 100%
Company Tax Rate 30%

This statement relates to the PERLS VIII distribution payment for the distribution period from 15 June 2021 to 14 September 2021 inclusive (92 days) payable to PERLS VIII holders entitled to participate in the distribution at the Record Date. The distribution per security face value in respect of this distribution period was 3.6570% p.a. calculated as follows:

Market Rate (90 day bank bill swap rate):	0.0243%
plus Margin:	5.2000%

	5.2243%
Multiplied by (1 - Tax Rate):	0.7

Distribution Rate:	3.6570%

Redemption of CommBank PERLS VIII Capital Notes (PERLS VIII) ASX Code: CBAPE
CBA issued a notice for the call date on 15 October 2021. Please refer to the ASX release dated 15 September 2021.

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.



2021 Final Dividend Statement

005303 000 NAB
LIGHTWAVE CONSULTING PTY LTD
<FRANK DONAGHY SUPER A/C>
67 EPPING DRIVE
FRENCHS FOREST NSW 2086

Contact our Share Registry

www.investorcentre.com/au

(in Australia) 1300 367 647
(outside Australia) +61 3 9415 4299

Holder Identification Number (HIN)

HIN WITHHELD

Summary of key information

Payment Date 15 December 2021
Record Date 16 November 2021
TFN/ABN status Quoted
ASX code NAB
Direct Credit Reference No. 491196

Final Dividend for the year ended 30 September 2021

The dividend is 100% franked at the relevant Australian Corporate Tax Rate of 30%.

Ordinary Shares	Dividend Rate per Share	Unfranked Amount	Franked Amount	Franking Credit
500	67 cents	\$0.00	\$335.00	\$143.57

Dividend Summary

500 shares x 67 cents = \$335.00

Payment details

The cash dividend amount of \$335.00 has been credited to:

COMMONWEALTH BANK OF AUSTRALIA
BSB: 067-167 ACC: ****2568

Tax information

Australian resident shareholders

Franked Amount: This should be included in your assessable income.

Franking Credit: This may also need to be included in your assessable income. This amount may be available as a tax offset to reduce your income tax liability.

New Zealand tax resident shareholders

New Zealand tax law requires us to notify shareholders that New Zealand imputation credits have been attached to this dividend at a rate of NZ\$0.01 per share. These credits are only relevant for shareholders required to file a New Zealand income tax return.

The aggregate of the dividend amount together with the attached New Zealand imputation credits is NZ\$351.96.

If you are unsure of the tax treatment of your dividend, please contact your accountant or taxation adviser.

Dividend Amount

\$335.00



2021 Interim Dividend Statement

005390 000 NAB
LIGHTWAVE CONSULTING PTY LTD
<FRANK DONAGHY SUPER A/C>
67 EPPING DRIVE
FRENCHS FOREST NSW 2086

Contact our Share Registry

www.investorcentre.com/au

(in Australia) 1300 367 647
(outside Australia) +61 3 9415 4299

Holder Identification Number (HIN)

HIN WITHHELD

Summary of key information

Payment Date 2 July 2021
Record Date 14 May 2021
TFN/ABN status Quoted
ASX code NAB
Direct Credit Reference No. 997099

Interim Dividend for the year ending 30 September 2021

The dividend is 100% franked at the relevant Australian Corporate Tax Rate of 30%.

Ordinary Shares	Dividend Rate per Share	Unfranked Amount	Franked Amount	Franking Credit
500	60 cents	\$0.00	\$300.00	\$128.57

Dividend Summary

500 shares x 60 cents = \$300.00

Payment details

The cash dividend amount of \$300.00 has been credited to:

COMMONWEALTH BANK OF AUSTRALIA
BSB: 067-167 ACC: ****2568

Tax information

Australian resident shareholders

Franked Amount: This should be included in your assessable income.

Franking Credit: This may also need to be included in your assessable income. This amount may be available as a tax offset to reduce your income tax liability.

If you are unsure of the tax treatment of your dividend, please contact your accountant or taxation adviser.

Dividend Amount

\$300.00

24602 - Forex Gains/(Losses) - Unrealised

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
24602	Forex Gains/(Losses) - Unrealised	(\$0.29)	\$0.29	(200)%
TOTAL		CY Balance	LY Balance	
		(\$0.29)	\$0.29	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Attach all supporting Documentation
- Has the Fund received any non-arm's length income? If so, it may be taxed at 47%

FRANK DONAGHY SUPER FUND

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Forex Gains/(Losses) - Unrealised (24602)					
<u>Forex Gains/(Losses) - Unrealised (24602)</u>					
30/06/2022	Forex loss CommSec Brokerage Account			0.29	0.29 CR
				0.29	0.29 CR
Total Debits:	0.00				
Total Credits:	0.29				

24700 - Changes in Market Values of Investments

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
24700	Changes in Market Values of Investments	\$83,080.10	(\$114,240.53)	(172.72)%
TOTAL		CY Balance	LY Balance	
		\$83,080.10	(\$114,240.53)	

Supporting Documents

- Market Movement [Report](#)
- Realised Capital Gain Report [Report](#)
- Net Capital Gains Reconciliation [Report](#)
- Buy & sell.pdf [24700](#)

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

FRANK DONAGHY SUPER FUND

Market Movement Report

As at 30 June 2022

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
ADH.AX - Adairs Limited										
	01/07/2021	Opening Balance	2,660.00	0.00	0.00	0.00	11,305.00	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(6,224.40)	0.00	5,080.60	0.00	0.00	0.00
	30/06/2022		2,660.00	0.00	(6,224.40)	0.00	5,080.60	0.00	0.00	0.00
AOF.AX - Aust Unity Office Property Fund										
	01/07/2021	Opening Balance	11,230.00	0.00	0.00	0.00	29,310.30	0.00	0.00	0.00
	04/11/2021	Purchase	4,385.00	10,017.75	0.00	0.00	39,328.05	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(5,131.20)	0.00	34,196.85	0.00	0.00	0.00
	30/06/2022		15,615.00	10,017.75	(5,131.20)	0.00	34,196.85	0.00	0.00	0.00
BET.AX - Betmakers Technology Group Ltd										
	01/07/2021	Opening Balance	2,800.00	0.00	0.00	0.00	2,996.00	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(2,044.00)	0.00	952.00	0.00	0.00	0.00
	30/06/2022		2,800.00	0.00	(2,044.00)	0.00	952.00	0.00	0.00	0.00
BOQ.AX - Bank Of Queensland Limited.										
	01/07/2021	Opening Balance	1,700.00	0.00	0.00	0.00	15,487.00	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(4,148.00)	0.00	11,339.00	0.00	0.00	0.00
	30/06/2022		1,700.00	0.00	(4,148.00)	0.00	11,339.00	0.00	0.00	0.00
CAT.AX - Catapult Group International Ltd										
	01/07/2021	Opening Balance	6,000.00	0.00	0.00	0.00	12,000.00	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(7,050.00)	0.00	4,950.00	0.00	0.00	0.00
	30/06/2022		6,000.00	0.00	(7,050.00)	0.00	4,950.00	0.00	0.00	0.00
CBA.AXW - Commonwealth Bank Of Australia.										
	01/07/2021	Opening Balance	153.00	0.00	0.00	0.00	15,280.11	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(1,451.97)	0.00	13,828.14	0.00	0.00	0.00
	30/06/2022		153.00	0.00	(1,451.97)	0.00	13,828.14	0.00	0.00	0.00
CBAPE.AX - Commonwealth Bank Of Australia. CAP NOTE 3										
	01/07/2021	Opening Balance	240.00	0.00	0.00	0.00	24,347.76	0.00	0.00	0.00
	15/10/2021	Disposal	(240.00)	(24,802.51)	0.00	0.00	(454.75)	24,000.00	24,802.51	(802.51)
	15/10/2021	Writeback	0.00	0.00	454.75	0.00	0.00	0.00	0.00	0.00
	30/06/2022		0.00	(24,802.51)	454.75	0.00	0.00	24,000.00	24,802.51	(802.51)

FRANK DONAGHY SUPER FUND

Market Movement Report

As at 30 June 2022

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
DCG.AX - Decmil Group Limited										
	01/07/2021	Opening Balance	6,800.00	0.00	0.00	0.00	3,128.00	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(2,448.00)	0.00	680.00	0.00	0.00	0.00
	30/06/2022		6,800.00	0.00	(2,448.00)	0.00	680.00	0.00	0.00	0.00
DDR.AX - Dicker Data Limited										
	01/07/2021	Opening Balance	1,160.00	0.00	0.00	0.00	12,829.60	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(23.20)	0.00	12,806.40	0.00	0.00	0.00
	30/06/2022		1,160.00	0.00	(23.20)	0.00	12,806.40	0.00	0.00	0.00
FMG.AX - Fortescue Metals Group Ltd										
	09/11/2021	Purchase	275.00	3,949.70	0.00	0.00	3,949.70	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	871.05	0.00	4,820.75	0.00	0.00	0.00
	30/06/2022		275.00	3,949.70	871.05	0.00	4,820.75	0.00	0.00	0.00
FRANL001_FINHQPORTFO - finHQ Portfolio										
	01/07/2021	Opening Balance	1.00	0.00	0.00	0.00	388,189.98	0.00	0.00	0.00
	28/07/2021	Return Of Capital	0.00	(1,600.00)	0.00	0.00	386,589.98			
	27/08/2021	Return Of Capital	0.00	(1,600.00)	0.00	0.00	384,989.98			
	28/09/2021	Return Of Capital	0.00	(1,600.00)	0.00	0.00	383,389.98			
	28/10/2021	Return Of Capital	0.00	(1,600.00)	0.00	0.00	381,789.98			
	26/11/2021	Return Of Capital	0.00	(1,600.00)	0.00	0.00	380,189.98			
	24/12/2021	Return Of Capital	0.00	(1,600.00)	0.00	0.00	378,589.98			
	28/01/2022	Return Of Capital	0.00	(1,600.00)	0.00	0.00	376,989.98			
	28/02/2022	Return Of Capital	0.00	(1,600.00)	0.00	0.00	375,389.98			
	28/03/2022	Return Of Capital	0.00	(1,600.00)	0.00	0.00	373,789.98			
	28/04/2022	Return Of Capital	0.00	(1,600.00)	0.00	0.00	372,189.98			
	27/05/2022	Return Of Capital	0.00	(1,600.00)	0.00	0.00	370,589.98			
	28/06/2022	Return Of Capital	0.00	(1,600.00)	0.00	0.00	368,989.98			
	30/06/2022	Instalment	0.00	13,287.70	0.00	0.00	382,277.68	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(41,398.60)	0.00	340,879.08	0.00	0.00	0.00
	30/06/2022		1.00	(5,912.30)	(41,398.60)	0.00	340,879.08	0.00	0.00	0.00
LVT.AX - Livetiles Limited										
	01/07/2021	Opening Balance	14,580.00	0.00	0.00	0.00	2,114.10	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(1,501.74)	0.00	612.36	0.00	0.00	0.00
	30/06/2022		14,580.00	0.00	(1,501.74)	0.00	612.36	0.00	0.00	0.00

FRANK DONAGHY SUPER FUND

Market Movement Report

As at 30 June 2022

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
NAB.AX - National Australia Bank Limited										
	01/07/2021	Opening Balance	500.00	0.00	0.00	0.00	13,110.00	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	585.00	0.00	13,695.00	0.00	0.00	0.00
	30/06/2022		500.00	0.00	585.00	0.00	13,695.00	0.00	0.00	0.00
NEC.AX - Nine Entertainment Co. Holdings Limited										
	01/07/2021	Opening Balance	3,600.00	0.00	0.00	0.00	10,476.00	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(3,906.00)	0.00	6,570.00	0.00	0.00	0.00
	30/06/2022		3,600.00	0.00	(3,906.00)	0.00	6,570.00	0.00	0.00	0.00
ROO.AX - Roots Sustainable Agricultural Technologies Ltd										
	01/07/2021	Opening Balance	70,000.00	0.00	0.00	0.00	700.00	0.00	0.00	0.00
	14/07/2021	Disposal	(70,000.00)	(1,909.95)	0.00	0.00	(1,209.95)	830.00	1,909.95	(1,079.95)
	14/07/2021	Writeback	0.00	0.00	1,209.95	0.00	0.00	0.00	0.00	0.00
	30/06/2022		0.00	(1,909.95)	1,209.95	0.00	0.00	830.00	1,909.95	(1,079.95)
SHSAAUHPTR - Aust Unity Hcare Prop Trst Wsale Un										
	01/07/2021	Opening Balance	20,884.17	0.00	0.00	0.00	47,302.64	0.00	0.00	0.00
	07/07/2021	Purchase	2,169.31	4,970.76	0.00	0.00	52,273.40	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	9,832.67	0.00	62,106.07	0.00	0.00	0.00
	30/06/2022		23,053.48	4,970.76	9,832.67	0.00	62,106.07	0.00	0.00	0.00
SHSAGIFDIF - The Guardian Investment Fund										
	01/07/2021	Opening Balance	30,000.00	0.00	0.00	0.00	30,000.00	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(4,974.00)	0.00	25,026.00	0.00	0.00	0.00
	30/06/2022		30,000.00	0.00	(4,974.00)	0.00	25,026.00	0.00	0.00	0.00
TLS.AX - Telstra Corporation Limited.										
	01/07/2021	Opening Balance	3,000.00	0.00	0.00	0.00	11,280.00	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	270.00	0.00	11,550.00	0.00	0.00	0.00
	30/06/2022		3,000.00	0.00	270.00	0.00	11,550.00	0.00	0.00	0.00
UWL.AX - Uniti Group Limited										
	27/08/2021	Purchase	1,200.00	4,975.95	0.00	0.00	4,975.95	0.00	0.00	0.00
	17/05/2022	Disposal	(1,200.00)	(4,975.95)	0.00	0.00	0.00	5,878.05	4,975.95	902.10
	30/06/2022		0.00	0.00	0.00	0.00	0.00	5,878.05	4,975.95	902.10

FRANK DONAGHY SUPER FUND
Market Movement Report

As at 30 June 2022

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
VUL.AX - Vulcan Energy Resources Limited										
	01/07/2021	Opening Balance	4,000.00	0.00	0.00	0.00	30,800.00	0.00	0.00	0.00
	15/07/2021	Disposal	(555.00)	(627.14)	0.00	0.00	30,172.86	4,975.05	627.14	4,347.91
	15/07/2021	Writeback	0.00	0.00	(3,701.86)	0.00	26,471.00	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(7,799.10)	0.00	18,671.90	0.00	0.00	0.00
	30/06/2022		3,445.00	(627.14)	(11,500.96)	0.00	18,671.90	4,975.05	627.14	4,347.91
YOJ.AX - Yojee Limited										
	01/07/2021	Opening Balance	61,000.00	0.00	0.00	0.00	11,285.00	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(7,869.00)	0.00	3,416.00	0.00	0.00	0.00
	30/06/2022		61,000.00	0.00	(7,869.00)	0.00	3,416.00	0.00	0.00	0.00
Total Market Movement					(86,447.65)				3,367.55	(83,080.10)

FRANK DONAGHY SUPER FUND

Capital Gains Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

	Total	Discounted	Indexed	Other	Notional
Losses available to offset					
Carried forward from prior losses	30,149.00				
Carried forward from prior losses - Collectables	0.00				
Current year capital losses	0.00				
Current year capital losses - Collectables	0.00				
Total Losses Available	30,149.00				
Total Losses Available - Collectables	0.00				
Capital Gains					
Capital gains from disposal of assets	0.00	0.00	0.00	0.00	0.00
Capital gains from disposal of assets - Collectables	0.00	0.00	0.00	0.00	0.00
Capital gains from trust distributions	0.00	0.00	0.00	0.00	0.00
Capital Gains Before Losses applied	0.00	0.00	0.00	0.00	0.00
Losses and discount applied					
Losses applied	0.00	0.00	0.00	0.00	0.00
Losses applied - Collectables	0.00	0.00	0.00	0.00	0.00
Capital gains after losses applied	0.00	0.00	0.00	0.00	0.00
Capital gains after losses applied - Collectables	0.00	0.00	0.00	0.00	0.00
CGT Discount applied	0.00				
CGT Discount applied - Collectables	0.00				

FRANK DONAGHY SUPER FUND

Capital Gains Reconciliation Report

For The Period 01 July 2021 - 30 June 2022

	Total	Discounted	Indexed	Other	Notional
Net Capital Gain					
Net capital gain	0.00				
Net capital gain - Collectables	0.00				
Total Net Capital Gain (11A)	0.00				
Net Capital Losses Carried Forward to later income					
Net Capital Losses Carried Forward to later income years	30,149.00				
Net Capital Losses Carried Forward to later income years - Collectables	0.00				
Total Net Capital Losses Carried Forward to later income years (14V)	30,149.00				

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

FRANK DONAGHY SUPER FUND

Realised Capital Gains Report

For The Period 01 July 2021 - 30 June 2022

Investment		Accounting Treatment				Tax Treatment						
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
Managed Investments (Australian)												
FRANL001_FINHQPORTFO - finHQ Portfolio												
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12,404.16	109.30	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12,404.16	109.30	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12,404.16	109.30	0.00
Shares in Listed Companies (Australian)												
CBAPE.AX - Commonwealth Bank Of Australia. CAP NOTE 3												
05/08/2020	15/10/2021	240.00	24,802.51	24,000.00	(802.51)	24,802.51	24,802.51	0.00	0.00	0.00	0.00	(802.51)
		240.00	24,802.51	24,000.00	(802.51)	24,802.51	24,802.51	0.00	0.00	0.00	0.00	(802.51)
ROO.AX - Roots Sustainable Agricultural Technologies Ltd												
14/09/2020	12/07/2021	70,000.00	1,909.95	830.00	(1,079.95)	1,909.95	1,909.95	0.00	0.00	0.00	0.00	(1,079.95)
		70,000.00	1,909.95	830.00	(1,079.95)	1,909.95	1,909.95	0.00	0.00	0.00	0.00	(1,079.95)
UWL.AX - Uniti Group Limited												
25/08/2021	13/05/2022	1,200.00	4,975.95	5,878.05	902.10	4,975.95	4,975.95	0.00	0.00	0.00	902.10	0.00
		1,200.00	4,975.95	5,878.05	902.10	4,975.95	4,975.95	0.00	0.00	0.00	902.10	0.00
VUL.AX - Vulcan Energy Resources Limited												
19/10/2020	13/07/2021	555.00	627.14	4,975.05	4,347.91	627.14	627.14	0.00	0.00	0.00	4,347.91	0.00
		555.00	627.14	4,975.05	4,347.91	627.14	627.14	0.00	0.00	0.00	4,347.91	0.00
		71,995.00	32,315.55	35,683.10	3,367.55	32,315.55	32,315.55	0.00	0.00	0.00	5,250.01	(1,882.46)
Units in Listed Unit Trusts (Australian)												
AOF.AX - Aust Unity Office Property Fund												

FRANK DONAGHY SUPER FUND

Realised Capital Gains Report

For The Period 01 July 2021 - 30 June 2022

Investment		Accounting Treatment				Tax Treatment						
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
Units in Listed Unit Trusts (Australian)												
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,646.34	0.00	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,646.34	0.00	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,646.34	0.00	0.00
Units in Unlisted Unit Trusts (Australian)												
SHSAAUHPTR - Aust Unity Hcare Prop Trst Wsale Un												
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21.34	0.00	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21.34	0.00	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21.34	0.00	0.00
		71,995.00	32,315.55	35,683.10	3,367.55	32,315.55	32,315.55	0.00	0.00	15,071.84	5,359.31	(1,882.46)



SELL

Address - Locked Bag 22 Australia Square NSW 1215
 Telephone - 13 15 19
 Facsimile - 1300 131 519
 Email - shares@commsec.com.au
 Internet - commsec.com.au

TAX INVOICE

**ORIGINAL
CONFIRMATION**

Please retain for taxation purposes

Trading, Clearing and Settlement of this transaction is undertaken by
 Commonwealth Securities Limited.

LIGHTWAVE CONSULTING PTY LTD
<FRANK DONAGHY SUPER A/C>
67 EPPING DRIVE
FRENCHS FOREST NSW 2086

WE HAVE SOLD THE FOLLOWING SECURITIES FOR YOU

COMPANY **ROOTS SUSTAINABLE AGRICULTURAL TECHNOLOGIES LTD**
SECURITY **CHESS DEPOSITARY INTERESTS 1:1**

ROO

DATE: 12/07/2021
AS AT DATE: 12/07/2021
CONFIRMATION NO: 120468668
ORDER NO: N149149824
ACCOUNT NO: 4094770
TOTAL UNITS: 70,000
CONSIDERATION (AUD): \$840.00
BROKERAGE & COSTS INCL GST: \$10.00
 (may include printed confirmation postal fee)
APPLICATION MONEY: \$0.00
NET PROCEEDS: \$830.00
TOTAL GST: \$0.91
SETTLEMENT DATE: 14/07/2021
**PAYMENT METHOD - DIRECT CREDIT TO NOMINATED
 SETTLEMENT A/C ON SETTLEMENT DAY. FUNDS AVAILABLE
 FOLLOWING DAY.**

		UNITS AT PRICE	
	1		0.012000
	69,999		0.012000
AVERAGE PRICE:			0.012000

PID 1402 HIN 43284240
ORDER COMPLETED
CROSSED TRADE

CONTRACT COMMENTS:

50301711 0410453372

105

If not already provided, Security Document and/or Holder Information to be provided by 14/07/2021

1. This Confirmation Contract Note is issued by Commonwealth Securities Limited and is issued subject to:

(a) The current General Conditions of Trade of Commonwealth Securities Limited ("CommSec");

(b) Directions, decisions and requirements of the Market Operators, the ASIC Market Integrity Rules, the Market Operating Rules, the Clearing Rules and where relevant, the Settlement Rules, the customs and usages of the Market Operators, and the correction of any errors and/or omissions. Under the Rules of ASIC and the Market Operators, CommSec is required to act consistently with a fair and orderly market. CommSec or the Market Operators are entitled to cancel a trade without further reference to you as permitted by the current General Conditions of Trade and the Market Operating Rules.

2. Credits from sales of securities are not available until the settlement date and all documents and security holder information have been delivered to Commonwealth Securities Limited and verified through CHES Settlement Facility, if a CHES Participant Sponsored Holding security has been sold. Subject to the relevant Terms and Conditions, the proceeds of your sale will be paid to you in accordance with your standing instructions on the settlement date, unless otherwise agreed.

If you request a Confirmation Contract Note to be sent to you by post, a \$1.95 fee will be charged in addition to brokerage.

Commonwealth Securities Limited ABN 60 067 254 399, AFSL 238814 is a wholly owned, but non-guaranteed subsidiary of the Commonwealth Bank of Australia ABN 48 123 123 124 and a Participant of the ASX Group and Chi-X Australia.

Your order may have been executed as multiple market transactions across multiple trade execution venues in accordance with our Best Execution policy. This Confirmation specifies the volume weighted average price for those market transactions.



SELL

Address - Locked Bag 22 Australia Square NSW 1215
 Telephone - 13 15 19
 Facsimile - 1300 131 519
 Email - shares@commsec.com.au
 Internet - commsec.com.au

TAX INVOICE**ORIGINAL
CONFIRMATION****Please retain for taxation purposes**

Trading, Clearing and Settlement of this transaction is undertaken by
 Commonwealth Securities Limited.

LIGHTWAVE CONSULTING PTY LTD
<FRANK DONAGHY SUPER A/C>
67 EPPING DRIVE
FRENCHS FOREST NSW 2086

WE HAVE SOLD THE FOLLOWING SECURITIES FOR YOU

COMPANY VULCAN ENERGY RESOURCES LIMITED
SECURITY ORDINARY FULLY PAID

VUL

DATE: 13/07/2021
 AS AT DATE: 13/07/2021
 CONFIRMATION NO: 120533625
 ORDER NO: N149275381
 ACCOUNT NO: 4094770
 TOTAL UNITS: 555
 CONSIDERATION (AUD): \$4,995.00
BROKERAGE & COSTS INCL GST: \$19.95
 (may include printed confirmation postal fee)
APPLICATION MONEY: \$0.00
NET PROCEEDS: \$4,975.05
TOTAL GST: \$1.81
SETTLEMENT DATE: 15/07/2021
**PAYMENT METHOD - DIRECT CREDIT TO NOMINATED
 SETTLEMENT A/C ON SETTLEMENT DAY. FUNDS AVAILABLE
 FOLLOWING DAY.**

UNITS AT PRICE	
555	9.000000
AVERAGE PRICE:	9.000000

PID 1402 HIN 43284240**ORDER COMPLETED****CONTRACT COMMENTS:****50301711 0410453372**

105

If not already provided, Security Document and/or Holder Information to be provided by 15/07/2021

1. This Confirmation Contract Note is issued by Commonwealth Securities Limited and is issued subject to:

(a) The current General Conditions of Trade of Commonwealth Securities Limited ("CommSec");

(b) Directions, decisions and requirements of the Market Operators, the ASIC Market Integrity Rules, the Market Operating Rules, the Clearing Rules and where relevant, the Settlement Rules, the customs and usages of the Market Operators, and the correction of any errors and/or omissions. Under the Rules of ASIC and the Market Operators, CommSec is required to act consistently with a fair and orderly market. CommSec or the Market Operators are entitled to cancel a trade without further reference to you as permitted by the current General Conditions of Trade and the Market Operating Rules.

2. Credits from sales of securities are not available until the settlement date and all documents and security holder information have been delivered to Commonwealth Securities Limited and verified through CHES Settlement Facility, if a CHES Participant Sponsored Holding security has been sold. Subject to the relevant Terms and Conditions, the proceeds of your sale will be paid to you in accordance with your standing instructions on the settlement date, unless otherwise agreed.

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Commonwealth Securities Limited ABN 60 067 254 399, AFSL 238814 is a wholly owned, but non-guaranteed subsidiary of the Commonwealth Bank of Australia ABN 48 123 123 124 and a Participant of the ASX Group and Chi-X Australia.

Your order may have been executed as multiple market transactions across multiple trade execution venues in accordance with our Best Execution policy. This Confirmation specifies the volume weighted average price for those market transactions.



FRANK DONAGHY SUPER FUND
67 Epping Drive
FRENCHS FOREST NSW 2086

Enquiries: 1300 997 774
Mail: GPO Box 804
Melbourne VIC 3001
Web: australianunity.com.au
Email: australianunitywealth@unitregistry.com.au
Issued by: Australian Unity Funds Management
Limited
ABN 60 071 497 115
AFSL 234454

Date
19 July 2021

Account Name
LIGHTWAVE CONSULTING PTY LTD ATF
FRANK DONAGHY SUPER FUND

Account Number
20525002

Account Holder Name	TFN/ABN
FRANK DONAGHY SUPER FUND	Supplied

Financial Adviser
No Adviser

Investment Confirmation Statement Australian Unity Healthcare Property Trust - Wholesale Units

Dear Investor(s)

Thank you for investing in the Australian Unity Healthcare Property Trust - Wholesale Units. We confirm your investment details as follows:

Date	Transaction	Amount (AUD)	Unit Price	Units	Units Held
12/07/2021	Opening Balance				20,884.1675
12/07/2021	HPT Rights Offer	\$4,970.76	2.2914	2,169.3113	23,053.4788
12/07/2021	Closing Balance				23,053.4788

In your Application Form, you elected to receive your distribution via the following method(s):
Distribution to be paid out via EFT to **Bank:** CBA **BSB:** 067-167 **Account Number:** xxxx2568

If you have any questions or would like more information about your investment, your first port of call might be your financial adviser or our Investor Portal. Alternatively, you can call our Client Services team on 1300 997 774 or +61 3 9616 8687 from 8.30am to 5.30pm AEDT or email australianunitywealth@unitregistry.com.au

Your Wealth Team - Australian Unity



BUY

Address - Locked Bag 22 Australia Square NSW 1215
Telephone - 13 15 19
Facsimile - 1300 131 519
Email - shares@commsec.com.au
Internet - commsec.com.au

TAX INVOICE

ORIGINAL CONFIRMATION

Please retain for taxation purposes

Trading, Clearing and Settlement of this transaction is undertaken by
Commonwealth Securities Limited.

LIGHTWAVE CONSULTING PTY LTD
<FRANK DONAGHY SUPER A/C>
67 EPPING DRIVE
FRENCHS FOREST NSW 2086

WE HAVE BOUGHT THE FOLLOWING SECURITIES FOR YOU

COMPANY: UNITI GROUP LIMITED

SECURITY: ORDINARY FULLY PAID

UWL

DATE: 25/08/2021
AS AT DATE: 25/08/2021
CONFIRMATION NO: 122451821
ORDER NO: N151791492
ACCOUNT NO: 4094770
TOTAL UNITS: 1,200
CONSIDERATION (AUD): \$4,956.00
BROKERAGE & COSTS INCL GST: \$19.95
(may include printed confirmation postal fee)
APPLICATION MONEY: \$0.00
TOTAL COST: \$4,975.95
TOTAL GST: \$1.81
SETTLEMENT DATE: 27/08/2021

UNITS AT PRICE	
1,200	4.130000
AVERAGE PRICE: 4.130000	

PID 1402 HIN 43284240

ORDER COMPLETED

CONTRACT COMMENTS:

50301711 0410453372

105

**PAYMENT METHOD - DIRECT DEBIT OF CLEARED
FUNDS FROM NOMINATED BANK A/C ON
SETTLEMENT DATE.**

1. This Confirmation Contract Note is issued by Commonwealth Securities Limited and is issued subject to:

(a) The current General Conditions of Trade of Commonwealth Securities Limited ("CommSec");

(b) Directions, decisions and requirements of the Market Operators, the ASIC Market Integrity Rules, the Market Operating Rules, the Clearing Rules and where relevant, the Settlement Rules, the customs and usages of the Market Operators, and the correction of any errors and/or omissions. Under the Rules of ASIC and the Market Operators, CommSec is required to act consistently with a fair and orderly market. CommSec or the Market Operators are entitled to cancel a trade without further reference to you as permitted by the current General Conditions of Trade and the Market Operating Rules.

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Commonwealth Securities Limited ABN 60 067 254 399, AFSL 238814 is a wholly owned, but non-guaranteed subsidiary of the Commonwealth Bank of Australia ABN 48 123 123 124 and a Participant of the ASX Group and Chi-X Australia.

Your order may have been executed as multiple market transactions across multiple trade execution venues in accordance with our Best Execution policy. This Confirmation specifies the volume weighted average price for those market transactions.



Commonwealth Bank of Australia

ABN 48 123 123 124

All Registry communications to:
Link Market Services Limited
Locked Bag A14
Sydney South NSW 1235 Australia
Telephone: 1800 022 440
From outside Australia: +61 1800 022 440
Facsimile: +61 2 9287 0303
ASX Code: CBAPE
Email: registrars@linkmarketservices.com.au
Website: www.linkmarketservices.com.au



003 000034

LIGHTWAVE CONSULTING PTY LTD
<FRANK DONAGHY SUPER A/C>
67 EPPING DRIVE
FRENCHS FOREST NSW 2086

Date: 15 October 2021
IID: 102014440832
SRN/HRN X*****4240

Dear Capital Notes holder

COMMONWEALTH BANK CAPITAL NOTES REDEMPTION

In accordance with the redemption notice issued by CBA dated 15 September 2021, all of your CommBank PERLS VIII Capital Notes (PERLS VIII) have been redeemed at a price of \$100 cash per PERLS VIII.

We have now deposited the monies to your nominated bank account as redemption payable.

CBAPE REDEEMED	REDEMPTION PAYABLE (A\$)
240	\$24,000.00

The above details should be retained to assist in preparing your tax return. **Please retain this statement as a charge may be levied for a replacement.**

BANKING INSTRUCTIONS

Name of bank: COMMONWEALTH BANK OF AUSTRALIA
Address: 1 HARBOUR ST SHOP C4 DARLING W
Suburb: SYDNEY NSW 2000
BSB: 067-167 ACC: ****2568
Name of account: FRANK DONAGHY SUPER FUND

Your Privacy

Chapter 2C of the Corporations Act 2001 requires information about you as a shareholder (including your name, address and details of the shares you hold) to be included in the public register of the Bank. Information must continue to be included in the Bank's public register if you cease to be a shareholder. These statutory obligations are not altered by the Privacy Act 1988. Information is collected so that we may administer your shareholding. If some or all of the information is not provided, it might not be possible to administer your shareholding. You may (subject to permitted exceptions) access your information. We may charge you for providing access. We may disclose personal information to the Australian Securities Exchange and its subsidiaries, financial institutions to which your funds may be directed, relevant government bodies, brokers that transact on your behalf and organisations, both domestic and overseas, to which we outsource certain functions. **A copy of the Commonwealth Bank Group's Privacy Policy is available on our website – www.commbank.com.au – or from any branch of the Bank.** The Privacy Policy describes how we will handle your personal information, sets out how you can contact us to access or correct your personal information, how you can make a complaint about a breach of the Australian Privacy Principles, and how we handle complaints. You can contact the Bank's Privacy Officer at CustomerRelations@cba.com.au or Privacy Officer, Customer Relations, Commonwealth Bank Group, Reply Paid 41, Sydney NSW 2001.



BUY

Address - Locked Bag 22 Australia Square NSW 1215
Telephone - 13 15 19
Facsimile - 1300 131 519
Email - shares@commsec.com.au
Internet - commsec.com.au

TAX INVOICE

ORIGINAL CONFIRMATION

Please retain for taxation purposes

Trading, Clearing and Settlement of this transaction is undertaken by Commonwealth Securities Limited.

LIGHTWAVE CONSULTING PTY LTD
<FRANK DONAGHY SUPER A/C>
67 EPPING DRIVE
FRENCHS FOREST NSW 2086

WE HAVE BOUGHT THE FOLLOWING SECURITIES FOR YOU

COMPANY: AUSTRALIAN UNITY OFFICE FUND

SECURITY: ORDINARY UNITS FULLY PAID

AOF

DATE: 02/11/2021
AS AT DATE: 02/11/2021
CONFIRMATION NO: 125752492
ORDER NO: N155958721
ACCOUNT NO: 4094770

UNITS AT PRICE	
3,726	2.280000
659	2.280000
AVERAGE PRICE: 2.280000	

TOTAL UNITS: 4,385
CONSIDERATION (AUD): \$9,997.80
BROKERAGE & COSTS INCL GST: \$19.95
(may include printed confirmation postal fee)
APPLICATION MONEY: \$0.00
TOTAL COST: \$10,017.75
TOTAL GST: \$1.81
SETTLEMENT DATE: 04/11/2021

PID 1402 HIN 43284240

ORDER COMPLETED

CROSSED TRADE

CONTRACT COMMENTS:

50301711 0410453372

105

PAYMENT METHOD - DIRECT DEBIT OF CLEARED FUNDS FROM NOMINATED BANK A/C ON SETTLEMENT DATE.

1. This Confirmation Contract Note is issued by Commonwealth Securities Limited and is issued subject to:

(a) The current General Conditions of Trade of Commonwealth Securities Limited ("CommSec");

(b) Directions, decisions and requirements of the Market Operators, the ASIC Market Integrity Rules, the Market Operating Rules, the Clearing Rules and where relevant, the Settlement Rules, the customs and usages of the Market Operators, and the correction of any errors and/or omissions. Under the Rules of ASIC and the Market Operators, CommSec is required to act consistently with a fair and orderly market. CommSec or the Market Operators are entitled to cancel a trade without further reference to you as permitted by the current General Conditions of Trade and the Market Operating Rules.

If you request a Confirmation Contract Note to be sent to you by post, a \$1.95 fee will be charged in addition to brokerage.

Commonwealth Securities Limited ABN 60 067 254 399, AFSL 238814 is a wholly owned, but non-guaranteed subsidiary of the Commonwealth Bank of Australia ABN 48 123 123 124 and a Participant of the ASX Group and Chi-X Australia.

Your order may have been executed as multiple market transactions across multiple trade execution venues in accordance with our Best Execution policy. This Confirmation specifies the volume weighted average price for those market transactions.



BUY

Address - Locked Bag 22 Australia Square NSW 1215
Telephone - 13 15 19
Facsimile - 1300 131 519
Email - shares@commsec.com.au
Internet - commsec.com.au

TAX INVOICE

ORIGINAL CONFIRMATION

Please retain for taxation purposes

Trading, Clearing and Settlement of this transaction is undertaken by Commonwealth Securities Limited.

LIGHTWAVE CONSULTING PTY LTD
<FRANK DONAGHY SUPER A/C>
67 EPPING DRIVE
FRENCHS FOREST NSW 2086

WE HAVE BOUGHT THE FOLLOWING SECURITIES FOR YOU

COMPANY: FORTESCUE METALS GROUP LTD

SECURITY: ORDINARY FULLY PAID

FMG

DATE: 05/11/2021
AS AT DATE: 05/11/2021
CONFIRMATION NO: 125967017
ORDER NO: N156326070
ACCOUNT NO: 4094770

UNITS AT PRICE	
275	14.290000
AVERAGE PRICE: 14.290000	

TOTAL UNITS: 275
CONSIDERATION (AUD): \$3,929.75
BROKERAGE & COSTS INCL GST: \$19.95
(may include printed confirmation postal fee)
APPLICATION MONEY: \$0.00
TOTAL COST: \$3,949.70
TOTAL GST: \$1.81
SETTLEMENT DATE: 09/11/2021

PID 1402 HIN 43284240

ORDER COMPLETED

CONTRACT COMMENTS:

50301711 0410453372

105

PAYMENT METHOD - DIRECT DEBIT OF CLEARED FUNDS FROM NOMINATED BANK A/C ON SETTLEMENT DATE.

1. This Confirmation Contract Note is issued by Commonwealth Securities Limited and is issued subject to:

(a) The current General Conditions of Trade of Commonwealth Securities Limited ("CommSec");

(b) Directions, decisions and requirements of the Market Operators, the ASIC Market Integrity Rules, the Market Operating Rules, the Clearing Rules and where relevant, the Settlement Rules, the customs and usages of the Market Operators, and the correction of any errors and/or omissions. Under the Rules of ASIC and the Market Operators, CommSec is required to act consistently with a fair and orderly market. CommSec or the Market Operators are entitled to cancel a trade without further reference to you as permitted by the current General Conditions of Trade and the Market Operating Rules.

If you request a Confirmation Contract Note to be sent to you by post, a \$1.95 fee will be charged in addition to brokerage.

Commonwealth Securities Limited ABN 60 067 254 399, AFSL 238814 is a wholly owned, but non-guaranteed subsidiary of the Commonwealth Bank of Australia ABN 48 123 123 124 and a Participant of the ASX Group and Chi-X Australia.

Your order may have been executed as multiple market transactions across multiple trade execution venues in accordance with our Best Execution policy. This Confirmation specifies the volume weighted average price for those market transactions.



Address - Locked Bag 22 Australia Square NSW 1215
 Telephone - 13 15 19
 Email - shares@commsec.com.au
 Internet - commsec.com.au

TAX INVOICE

SELL
ORIGINAL
TRADE CONFIRMATION

Please retain for taxation purposes

Trading, Clearing and Settlement of this transaction is undertaken by Commonwealth Securities Limited.

LIGHTWAVE CONSULTING PTY LTD
<FRANK DONAGHY SUPER A/C>
67 EPPING DRIVE
FRENCHS FOREST NSW 2086

WE HAVE SOLD THE FOLLOWING SECURITIES FOR YOU

COMPANY UNITI GROUP LIMITED
SECURITY ORDINARY FULLY PAID

UWL

DATE: 13/05/2022
AS AT DATE: 13/05/2022
CONFIRMATION NO: 133308213
ORDER NO: N165775099
ACCOUNT NO: 4094770
TOTAL UNITS: 1,200
CONSIDERATION (AUD): \$5,898.00
BROKERAGE & COSTS INCL GST: \$19.95
 (may include printed confirmation postal fee)
APPLICATION MONEY: \$0.00
NET PROCEEDS: \$5,878.05
TOTAL GST: \$1.81
SETTLEMENT DATE: 17/05/2022

UNITS AT PRICE	
1,200	4.915000
AVERAGE PRICE:	4.915000

PAYMENT METHOD - DIRECT CREDIT TO NOMINATED SETTLEMENT A/C ON SETTLEMENT DAY. FUNDS AVAILABLE FOLLOWING DAY.

HIN 43284240
ORDER COMPLETED

CONTRACT COMMENTS:

50301711 0410453372
 105

Commonwealth Securities Limited ABN 60 067 254 399, AFSL 238814 (CommSec) is a wholly owned but non-guaranteed subsidiary of the Commonwealth Bank of Australia ABN 48 123 123 124, AFSL 234945 and a market participant of ASX Limited and Cboe Australia Pty Limited (formerly Chi-X Australia Pty Limited), a clearing participant of ASX Clear Pty Limited and a settlement participant of ASX Settlement Pty Limited.

This Trade Confirmation issued is subject to:

- a. CommSec's Trading Terms and Conditions
- b. Directions, decisions and requirements of ASX Limited ("ASX") and Cboe Australia Limited (Cboe) including ASIC Market Integrity Rules (Securities Markets) 2017, ASX Operating Rules, ASX Settlement Operating Rules, ASX Clear Operating Rules and Cboe Operating Rules;
- c. the customs and usages of ASX Limited and Cboe Australia Limited; and
- d. the correction of any errors and/or omissions.

Credits from the sale of securities will not be available until the settlement date and any required documents and/or the details of an Issuer Sponsored Holding (if relevant) have been provided to, and verified by CommSec. Subject to CommSec's Trading Terms and Conditions, the proceeds of your sale will be paid to you in accordance with your standing instructions on the settlement date, unless otherwise agreed.

If this market transaction was executed on a 'Conditional Trading' basis, and the conditions for the conditional market have not been fulfilled, ASX Limited may cancel this contract without any liability.

Your order may have been executed by way of multiple market transactions across multiple execution venues in accordance with our Best Execution Statement. This Trade Confirmation will provide details of up to 12 individual market transactions and/or the volume weighted average price for the relevant market transactions. If you require further information in relation to the trades contained within this Trade Confirmation please contact CommSec's Customer Contact Centre on 13 15 19.

If you request a Trade Confirmation Contract Note to be sent to you by post, a \$1.95 fee will be charged in addition to brokerage.

30100 - Accountancy Fees

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30100	Accountancy Fees	\$1,025.00	\$1,070.00	(4.21)%
TOTAL		CY Balance	LY Balance	
		\$1,025.00	\$1,070.00	

Supporting Documents

- General Ledger [Report](#)
- INV-0745.pdf [30100](#)

Standard Checklist

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

FRANK DONAGHY SUPER FUND

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Accountancy Fees (30100)					
<u>Accountancy Fees (30100)</u>					
19/05/2022	Transfer to CBA A/c NetBank Frank Donaghy		1,025.00		1,025.00 DR
			1,025.00		1,025.00 DR

Total Debits: 1,025.00

Total Credits: 0.00



TAX INVOICE

Frank Donaghy

Invoice Date
11 May 2022

Invoice Number
INV-0745

ABN
60 061 126 663

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

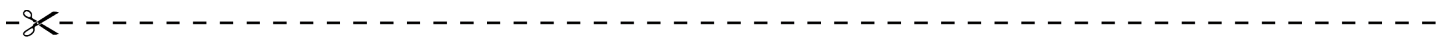
Item	Description	Quantity	Unit Price	GST	Amount AUD
EOY	SMSF Annual Administration	1.00	1,100.00	10%	1,100.00
ADD INV	Additional Investments	13.00	25.00	10%	325.00
PENSIO NADMIN	Pension Administration	1.00	150.00	10%	150.00
INCLUDES GST 10%					143.19
TOTAL AUD					1,575.00
Less Amount Paid					1,575.00
AMOUNT DUE AUD					0.00

Due Date: 25 May 2022

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

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

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



PAYMENT ADVICE

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

Customer Frank Donaghy
Invoice Number INV-0745

Amount Due **0.00**
Due Date 25 May 2022

Amount Enclosed

Enter the amount you are paying above

30400 - ATO Supervisory Levy

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

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

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

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

FRANK DONAGHY SUPER FUND

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
ATO Supervisory Levy (30400)					
<u>ATO Supervisory Levy (30400)</u>					
18/05/2022	Direct Credit 012721 ATO ATO006000016183493		259.00		259.00 DR
			259.00		259.00 DR

Total Debits: 259.00

Total Credits: 0.00

30700 - Auditor's Remuneration

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

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

Supporting Documents

- General Ledger [Report](#)
- YML Invoice INV-14612.pdf [30700](#)

Standard Checklist

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

FRANK DONAGHY SUPER FUND

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Auditor's Remuneration (30700)					
Auditor's Remuneration (30700)					
19/05/2022	Transfer to CBA A/c NetBank Frank Donaghy		550.00		550.00 DR
			550.00		550.00 DR

Total Debits: 550.00

Total Credits: 0.00



TAX INVOICE

Frank Donaghy Super Fund

Invoice Date
13 May 2022

Invoice Number
INV-14612

ABN
81 523 295 035

YML Super Solutions
PO Box 800
BONDI JUNCTION
NSW 1355
Ph (02) 8383 4440
www.ymlgroup.com.au

Description	GST	Amount AUD
Professional charges for Audit Service for the Financial Year ended 30 June 2021.	10%	500.00
	Subtotal	500.00
	TOTAL GST 10%	50.00
	TOTAL AUD	550.00

Due Date: 20 May 2022

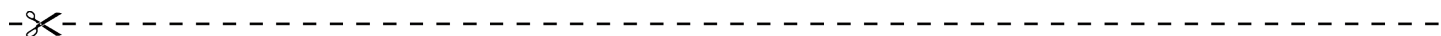
ACCTPRO Financial Services P/L trading as YML Super Solutions

Account Name: ACCTPRO Financial Services P/L

BSB: 082-140

Account Number: 772982366

Please include the Invoice Number as the Reference



PAYMENT ADVICE

To: YML Super Solutions
PO Box 800
BONDI JUNCTION
NSW 1355
Ph (02) 8383 4440
www.ymlgroup.com.au

Customer Frank Donaghy Super Fund

Invoice Number INV-14612

Amount Due 550.00

Due Date 20 May 2022

Amount Enclosed

Enter the amount you are paying above

30800 - ASIC Fees

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30800	ASIC Fees	\$276.00	\$273.00	1.1%
TOTAL		CY Balance	LY Balance	
		\$276.00	\$273.00	

Supporting Documents

- General Ledger [Report](#)
- ASIC Invoice.pdf [30800](#)

Standard Checklist

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

FRANK DONAGHY SUPER FUND

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
ASIC Fees (30800)					
ASIC Fees (30800)					
14/02/2022	ASIC NetBank BPAY 17301 2291232073497 ASIC fee		276.00		276.00 DR
			276.00		276.00 DR

Total Debits: 276.00

Total Credits: 0.00



ASIC
Australian Securities & Investments Commission

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

ABN 86 768 265 615

LIGHTWAVE CONSULTING PTY LTD
67 EPPING DR FRENCHS FOREST NSW 2086

INVOICE STATEMENT

Issue date 20 Dec 21

LIGHTWAVE CONSULTING PTY LTD

ACN 123 207 349

Account No. 22 123207349

Summary

Opening Balance	\$0.00
New items	\$276.00
Payments & credits	\$0.00
TOTAL DUE	\$276.00

Please pay

Immediately	\$0.00
By 20 Feb 22	\$276.00

If you have already paid please ignore this invoice statement.

- 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

- 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

TOTAL DUE	\$276.00
Immediately	\$0.00
By 20 Feb 22	\$276.00

PAYMENT SLIP

LIGHTWAVE CONSULTING PTY LTD

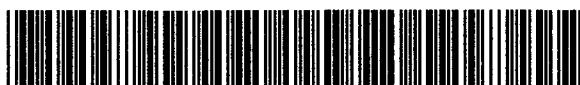
Payment options are listed on the back of this payment slip



Biller Code: 17301
Ref: 2291232073497

ACN 123 207 349

Account No: 22 123207349



*814 129 0002291232073497 89

22 123207349

Scheduled for 14/2/22

Transaction details:

page 2 of 2

	Transactions for this period	ASIC reference	\$ Amount
2021-12-20	Annual Review - Pty Co	3X8837529480B A	\$276.00
	Outstanding transactions		
2021-12-20	Annual Review - Pty Co	3X8837529480B A	\$276.00

PAYMENT OPTIONS



Billpay Code: 8929
Ref: 2291 2320 7349 789

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

	Billers Code: 17301 Ref: 2291232073497
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	

37500 - Investment Expenses

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
00119	Investment Expenses	\$1,000.00		100%
FRANL001_FINHQPORTFO	finHQ Portfolio	\$5,023.77	\$5,067.69	(0.87)%
TOTAL		CY Balance	LY Balance	
		\$6,023.77	\$5,067.69	

Supporting Documents

- General Ledger [Report](#)
- Receipt_stockspecialist.pdf [00119](#)

Standard Checklist

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

FRANK DONAGHY SUPER FUND

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Investment Expenses (37500)					
<u>Investment Expenses (00119)</u>					
17/08/2021	Transfer To Francis A Donaghy NetBank Stock Specialist subscription		1,000.00		1,000.00 DR
			1,000.00		1,000.00 DR
<u>finHQ Portfolio (FRANL001_FINHQPORFQ)</u>					
30/06/2022	2022 finHQ Distribution, expenses, capital gain		5,023.77		5,023.77 DR
			5,023.77		5,023.77 DR
Total Debits:	6,023.77				
Total Credits:	0.00				



Tax Invoice

17-August-2021

Stock Specialist Pty Ltd
ABN: 47640931997

Platinum Manager: James Perini
Direct Line: 02 8019 9231
Main Line: 02 8215 0741
Client Invoiced: Frank Donaghy

Subscription Term: 60 months

Subscription Package Platinum Membership

**PAYMENT
RECEIVED**

AMOUNT	\$	909.09
GST	\$	90.91
TOTAL	\$	1,000

Suite 14.01, 132 Arthur Street, North Sydney

41600 - Pensions Paid

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
DONFRA00001P	(Pensions Paid) Donaghy, Francis Aidan - Pension (Pension)	\$35,800.00	\$59,700.00	(40.03)%
TOTAL		CY Balance	LY Balance	
		\$35,800.00	\$59,700.00	

Supporting Documents

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

Standard Checklist

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

FRANK DONAGHY SUPER FUND

Pension Summary

As at 30 June 2022

Member Name : Donaghy, Francis Aidan

Member Age : 74* (Date of Birth : Provided)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
DONFRA 00001P	Account Based Pension	01/07/2014	27.10%	2.50%	\$18,590.00*	N/A	\$35,800.00	\$0.00	\$35,800.00	NIL

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

					\$18,590.00	\$0.00	\$35,800.00	\$0.00	\$35,800.00	\$0.00
--	--	--	--	--	--------------------	---------------	--------------------	---------------	--------------------	---------------

Total :

					\$18,590.00	\$0.00	\$35,800.00	\$0.00	\$35,800.00	\$0.00
--	--	--	--	--	--------------------	---------------	--------------------	---------------	--------------------	---------------

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



SuperHelp Australia Pty Ltd

ABN 60 061 126 663

P O Box 454

Burwood, NSW 1805

Phone: 1 300 736 453

Fax: (02) 8456 5904

Website: www.superhelp.com.au

Date: 13 December
2022

Dear Sir/Madam,

Re: Pension Requirements for Pension Member(s) for

FRANK DONAGHY SUPER FUND

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

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

Sincerely Yours,

Superhelp Australia Pty Ltd

FRANK DONAGHY SUPER FUND

Yearly Projected Pension Calculation Report

As at 01 July 2022

Member Name	Member Code	Pension Type	Pension Start/ Conversion Date	Age (as at 01/07/2022)	Opening Balance	Minimum Amount *	Maximum Amount	Tax Free %	Min Tax Free Payments	Min Taxable Payments
Donaghy, Francis Aidan	DONFRA00001P	Account Based Pension	01/07/2014	75	648,443.94	19,450.00	N/A	27.10	5,270.95	14,179.05
					648,443.94	19,450.00			5,270.95	14,179.05
					648,443.94	19,450.00			5,270.95	14,179.05

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

48500 - Income Tax Expense

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
48500	Income Tax Expense	(\$2,941.42)	(\$2,163.10)	35.98%
TOTAL		CY Balance	LY Balance	
		(\$2,941.42)	(\$2,163.10)	

Supporting Documents

No supporting documents

49000 - Profit/Loss Allocation Account

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
49000	Profit/Loss Allocation Account	(\$95,220.18)	\$85,656.81	(211.16)%
TOTAL		CY Balance	LY Balance	
		(\$95,220.18)	\$85,656.81	

Supporting Documents

No supporting documents

50000 - Members

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	Change
DONFRA00001P	Donaghy, Francis Aidan - Pension (Pension)	(\$743,664.12)		\$59,420.18	\$35,800.00		(\$648,443.94)	(12.8)%
TOTAL		Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	
		(\$743,664.12)		\$59,420.18	\$35,800.00		(\$648,443.94)	

Supporting Documents

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

Standard Checklist

- Attach copies of Members Statements

FRANK DONAGHY SUPER FUND

Members Statement

Francis Aidan Donaghy
 67 Epping Drive
 Frenchs Forest, New South Wales, 2086, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	75	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	648,443.94
Date Joined Fund:	22/12/2006	Total Death Benefit:	648,443.94
Service Period Start Date:	16/09/1986	Current Salary:	0.00
Date Left Fund:		Previous Salary:	0.00
Member Code:	DONFRA00001P	Disability Benefit:	0.00
Account Start Date:	01/07/2014		
Account Phase:	Retirement Phase		
Account Description:	Pension		

Your Balance

Total Benefits	648,443.94
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	648,443.94
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (27.10%)	175,745.95
Taxable	472,697.99

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	743,664.12	658,007.31
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(59,420.18)	145,356.81
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	35,800.00	59,700.00
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	648,443.94	743,664.12

Members Statement

Trustee's Disclaimer

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

Signed by all the trustees of the fund

Francis Aidan Donaghy
Director

FRANK DONAGHY SUPER FUND

Members Summary

As at 30 June 2022

Opening Balances	Increases				Decreases					Closing Balance	
	Contributions	Transfers In	Net Earnings	Insurance Proceeds	Pensions Paid	Contributions Tax	Taxes Paid	Benefits Paid/ Transfers Out	Insurance Premiums		Member Expenses
Francis Aidan Donaghy (Age: 75)											
DONFRA00001P - Pension - Tax Free: 27.10%											
743,664.12			(59,420.18)		35,800.00						648,443.94
743,664.12			(59,420.18)		35,800.00						648,443.94
743,664.12			(59,420.18)		35,800.00						648,443.94

60400 - Bank Accounts

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
CBA12172568	CBA Direct Investment Account 12172568	\$73,145.67	\$68,599.69	6.63%
CMSBRCASH	CommSec Brokerage Cash Account	\$3.53	\$3.24	8.95%
TOTAL		CY Balance	LY Balance	
		\$73,149.20	\$68,602.93	

Supporting Documents

- Bank Statement Report [Report](#)
- CBA Direct Investment Account 12172568.pdf [CBA12172568](#)
- CommSec Brokerage Cash Account.pdf [CMSBRCASH](#)

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

FRANK DONAGHY SUPER FUND
Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60400 / CBA12172568
Account Name: CBA Direct Investment Account 12172568
BSB and Account Number: 067167 12172568

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
\$ 68,599.69		\$ 62,565.16		\$ 67,111.14		\$ 73,145.67	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			68,599.69		
02/07/2021	Transfer to xx4738 NetBank Pension	900.00		67,699.69		
02/07/2021	Direct Credit 531543 NAB INTERIM DIV DV221/00997099 [System Matched Income Data]		300.00	67,999.69		
07/07/2021	AU HCARE PROP WHOLE NetBank BPAY 349902 20525002 Rights Issue	4,970.76		63,028.93		
14/07/2021	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		830.00	63,858.93		
15/07/2021	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		4,975.05	68,833.98		
15/07/2021	Direct Credit 411595 Australian Unity 20525002/DISTRIB		535.47	69,369.45		
19/07/2021	Direct Credit 271757 CCT ACF The Guar 1of7-DIF		103.26	69,472.71		
19/07/2021	Direct Credit 271757 CCT ACF The Guar DIF565		39.84	69,512.55		
19/07/2021	Direct Credit 271757 CCT ACF The Guar 1of7-DIF		51.63	69,564.18		
19/07/2021	Direct Credit 271757 CCT ACF The Guar DIF704		19.92	69,584.10		
25/07/2021	Transfer to other Bank NetBank Pension	2,000.00		67,584.10		
28/07/2021	Direct Credit 207439 FinHQ 4311942-8972623		1,600.00	69,184.10		
29/07/2021	Direct Credit 255730 AUST UNITY OFFIC S00018452758 [Amount Receivable]		421.13	69,605.23		
02/08/2021	Transfer to xx4738 NetBank Pension	900.00		68,705.23		
17/08/2021	Transfer To Francis A Donaghy NetBank Stock Specialist subscription	1,000.00		67,705.23		

FRANK DONAGHY SUPER FUND
Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
25/08/2021	Transfer to other Bank NetBank Pension	1,000.00		66,705.23		
27/08/2021	Direct Credit 207439 FinHQ 4311942-9034844		1,600.00	68,305.23		
27/08/2021	Direct Debit 062934 COMMSEC SECURITI COMMSEC	4,975.95		63,329.28		
31/08/2021	Direct Credit 271757 CCT ACF The Guar 3of7-DIF		103.26	63,432.54		
31/08/2021	Direct Credit 271757 CCT ACF The Guar 3of7-DIF		51.63	63,484.17		
01/09/2021	Direct Credit 405204 DDR ITM DIV 001263615068 [System Matched Income Data]		104.40	63,588.57		
02/09/2021	Transfer to xx4738 NetBank Pension	900.00		62,688.57		
02/09/2021	Direct Credit 271757 CCT ACF The Guar DIF565		61.10	62,749.67		
02/09/2021	Direct Credit 271757 CCT ACF The Guar DIF704		30.55	62,780.22		
15/09/2021	Direct Credit 498490 PERLS VIII DST 001267228729 [System Matched Income Data]		221.23	63,001.45		
22/09/2021	Direct Credit 271757 CCT ACF The Guar 3of7-DIF		51.63	63,053.08		
22/09/2021	Direct Credit 271757 CCT ACF The Guar 3of7-DIF		103.26	63,156.34		
23/09/2021	Direct Credit 489543 ADH FNL DIV 001267501692 [System Matched Income Data]		266.00	63,422.34		
23/09/2021	Direct Credit 088147 TLS FNL DIV 001264435812 [System Matched Income Data]		240.00	63,662.34		
24/09/2021	Direct Credit 271757 CCT ACF The Guar DIF704		18.51	63,680.85		
24/09/2021	Direct Credit 271757 CCT ACF The Guar DIF565		37.01	63,717.86		
25/09/2021	Transfer to other Bank NetBank Pension	2,000.00		61,717.86		
28/09/2021	Direct Credit 207439 FinHQ 4311942-9098541		1,600.00	63,317.86		
29/09/2021	Direct Credit 401507 CBA FNL DIV 001263212035 [System Matched Income Data]		306.00	63,623.86		
02/10/2021	Transfer to xx4738 NetBank Pension	900.00		62,723.86		
08/10/2021	Direct Credit 411595 Australian Unity 20525002/DISTRIB		547.52	63,271.38		

FRANK DONAGHY SUPER FUND
Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
15/10/2021	Direct Credit 498490 PERLS VIII DST 001268517096 [System Matched Income Data]		71.95	63,343.33		
15/10/2021	Direct Credit 498490 CBAPE 001268532655		24,000.00	87,343.33		
19/10/2021	Direct Credit 255730 AUST UNITY OFFIC S00018452758 [System Matched Income Data]		426.74	87,770.07		
20/10/2021	Direct Credit 302169 NEC FNL DIV 001267776251 [System Matched Income Data]		198.00	87,968.07		
22/10/2021	Direct Credit 271757 CCT ACF The Guar DIF704		16.85	87,984.92		
22/10/2021	Direct Credit 271757 CCT ACF The Guar 5of7-DIF		103.26	88,088.18		
22/10/2021	Direct Credit 271757 CCT ACF The Guar 5of7-DIF		51.63	88,139.81		
22/10/2021	Direct Credit 271757 CCT ACF The Guar DIF565		33.69	88,173.50		
25/10/2021	Transfer to other Bank NetBank Pension	2,000.00		86,173.50		
28/10/2021	Direct Credit 207439 FinHQ 4311942-9160062		1,600.00	87,773.50		
02/11/2021	Transfer to xx4738 NetBank Pension	900.00		86,873.50		
04/11/2021	Direct Debit 062934 COMMSEC SECURITI COMMSEC	10,017.75		76,855.75		
09/11/2021	Direct Debit 062934 COMMSEC SECURITI COMMSEC	3,949.70		72,906.05		
18/11/2021	Direct Credit 386258 BOQ FNL DIV 001268734434 [System Matched Income Data]		374.00	73,280.05		
22/11/2021	Direct Credit 271757 CCT ACF The Guar 6of7-DIF		103.26	73,383.31		
22/11/2021	Direct Credit 271757 CCT ACF The Guar 6of7-DIF		51.63	73,434.94		
23/11/2021	Direct Credit 271757 CCT ACF The Guar DIF704		18.22	73,453.16		
23/11/2021	Direct Credit 271757 CCT ACF The Guar DIF565		36.43	73,489.59		
25/11/2021	Transfer to other Bank NetBank Pension	2,000.00		71,489.59		
26/11/2021	Direct Credit 207439 FinHQ 4311942-9224080		1,600.00	73,089.59		
01/12/2021	Direct Credit 405204 DDR DIV DEC21 001269926676 [System Matched Income Data]		104.40	73,193.99		

FRANK DONAGHY SUPER FUND

Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
02/12/2021	Transfer to xx4738 NetBank Pension	900.00		72,293.99		
15/12/2021	Direct Credit 531543 NAB FINAL DIV DV222/00491196 [System Matched Income Data]		335.00	72,628.99		
23/12/2021	Direct Credit 271757 CCT ACF The Guar DIF704		16.87	72,645.86		
23/12/2021	Direct Credit 271757 CCT ACF The Guar DIF565		33.75	72,679.61		
24/12/2021	Direct Credit 207439 FinHQ 4311942-9286194		1,600.00	74,279.61		
25/12/2021	Transfer to other Bank NetBank Pension	2,000.00		72,279.61		
02/01/2022	Transfer to xx4738 NetBank Pension	900.00		71,379.61		
11/01/2022	Direct Credit 623200 Australian Unity 20525002/DISTRIB		547.52	71,927.13		
25/01/2022	Transfer to other Bank NetBank Pension	2,000.00		69,927.13		
27/01/2022	Direct Credit 271757 CCT ACF The Guar DIF704		17.97	69,945.10		
27/01/2022	Direct Credit 271757 CCT ACF The Guar DIF565		35.94	69,981.04		
28/01/2022	Direct Credit 207439 FinHQ 4311942-9376036		1,600.00	71,581.04		
28/01/2022	Direct Credit 255730 AUST UNITY OFFIC S00018452758 [System Matched Income Data]		593.37	72,174.41		
02/02/2022	Transfer to xx4738 NetBank Pension	900.00		71,274.41		
14/02/2022	ASIC NetBank BPAY 17301 2291232073497 ASIC fee	276.00		70,998.41		
21/02/2022	Direct Credit 271757 CCT ACF The Guar DIF704		23.34	71,021.75		
21/02/2022	Direct Credit 271757 CCT ACF The Guar DIF565		46.67	71,068.42		
25/02/2022	Transfer to other Bank NetBank Pension	2,000.00		69,068.42		
28/02/2022	Direct Credit 207439 FinHQ 4311942-9439316		1,600.00	70,668.42		
01/03/2022	Direct Credit 405204 DDR DIV 001271565059 [System Matched Income Data]		174.00	70,842.42		
02/03/2022	Transfer to xx4738 NetBank Pension	900.00		69,942.42		

FRANK DONAGHY SUPER FUND**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
18/03/2022	Direct Credit 271757 CCT ACF The Guar DIF565		32.11	69,974.53		
18/03/2022	Direct Credit 271757 CCT ACF The Guar DIF704		16.05	69,990.58		
24/03/2022	Transfer to xx5470 NetBank Pension	2,000.00		67,990.58		
25/03/2022	Transfer to other Bank NetBank Pension	2,000.00		65,990.58		
28/03/2022	Direct Credit 207439 FinHQ 4311942-9501187		1,600.00	67,590.58		
30/03/2022	Direct Credit 401507 CBA ITM DIV 001271929270 [System Matched Income Data]		267.75	67,858.33		
30/03/2022	Direct Credit 436383 FMG DIVIDEND 001273078919 [System Matched Income Data]		236.50	68,094.83		
01/04/2022	Direct Credit 088147 TLS ITM DIV 001274355485 [System Matched Income Data]		240.00	68,334.83		
02/04/2022	Transfer to xx4738 NetBank Pension	900.00		67,434.83		
08/04/2022	Direct Credit 623200 Australian Unity 20525002/DISTRIB		576.34	68,011.17		
14/04/2022	Direct Credit 489543 ADH DIV 001276426441 [System Matched Income Data]		212.80	68,223.97		
21/04/2022	Direct Credit 302169 NEC ITM DIV 001276539347 [System Matched Income Data]		252.00	68,475.97		
21/04/2022	Direct Credit 271757 CCT ACF The Guar DIF565		46.59	68,522.56		
21/04/2022	Direct Credit 271757 CCT ACF The Guar DIF704		23.29	68,545.85		
21/04/2022	Direct Credit 255730 AUST UNITY OFFIC S00018452758 [System Matched Income Data]		593.37	69,139.22		
25/04/2022	Transfer to other Bank NetBank Pension	2,000.00		67,139.22		
28/04/2022	Direct Credit 207439 FinHQ 4311942-9563265		1,600.00	68,739.22		
02/05/2022	Transfer to xx4738 NetBank Pension	900.00		67,839.22		
17/05/2022	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		5,878.05	73,717.27		
18/05/2022	Direct Credit 012721 ATO ATO006000016183493		1,904.10	75,621.37		
19/05/2022	Transfer to CBA A/c NetBank Frank Donaghy	1,575.00		74,046.37		

FRANK DONAGHY SUPER FUND
Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
20/05/2022	Direct Credit 271757 CCT ACF The Guar DIF704		22.49	74,068.86		
20/05/2022	Direct Credit 271757 CCT ACF The Guar DIF565		44.98	74,113.84		
25/05/2022	Transfer to other Bank NetBank Pension	2,000.00		72,113.84		
26/05/2022	Direct Credit 386258 BOQ ITM DIV 001277057755 [System Matched Income Data]		374.00	72,487.84		
27/05/2022	Direct Credit 207439 FinHQ 4311942-9626968		1,600.00	74,087.84		
01/06/2022	Direct Credit 405204 DDR DIV 001277208560 [System Matched Income Data]		150.80	74,238.64		
02/06/2022	Transfer to xx4738 NetBank Pension	900.00		73,338.64		
14/06/2022	Direct Credit 271757 CCT ACF The Guar 6of7-DIF		51.63	73,390.27		
14/06/2022	Direct Credit 271757 CCT ACF The Guar 6of7-DIF		103.26	73,493.53		
17/06/2022	Direct Credit 271757 CCT ACF The Guar DIF565		34.76	73,528.29		
17/06/2022	Direct Credit 271757 CCT ACF The Guar DIF704		17.38	73,545.67		
25/06/2022	Transfer to other Bank NetBank Pension	2,000.00		71,545.67		
28/06/2022	Direct Credit 207439 FinHQ 4311942-9690789		1,600.00	73,145.67		
30/06/2022	CLOSING BALANCE			73,145.67		
		<u>62,565.16</u>	<u>67,111.14</u>			

FRANK DONAGHY SUPER FUND
Bank Statement Report

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60400 / CMSBRCASH

Account Name: CommSec Brokerage Cash Account

BSB and Account Number:

Opening Balance - **Total Debits** + **Total Credits** = **Closing Balance**
 \$ 3.24 \$ 0.29 \$ 3.53

Data Feed Used

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2021	Opening Balance			3.24		
30/06/2022	Forex loss CommSec Brokerage Account		0.29	3.53		
30/06/2022	CLOSING BALANCE			3.53		
			0.29			



Account Number 06 7167 12172568

Statement Period 12 Jun 2021 - 11 Jul 2021

Closing Balance \$63,028.93 CR

Enquiries 13 1998
 (24 hours a day, 7 days a week)



003
 LIGHTWAVE CONSULTING PTY LTD AND
 FRANK DONAGHY S FUND
 67 EPPING DR
 FRENCHS FOREST NSW 2086

Direct Investment Account

If this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

Your CommSec Commonwealth Direct Investment Account specifically designed for CommSec share traders can grow your savings while you plan your next investment. Earn a competitive rate of interest on balances over \$10,000. You can enjoy instant access to your money through ATMs, NetBank, EFTPOS, telephone banking and bank branches.

Name: LIGHTWAVE CONSULTING PTY LTD ITF FRANK D
 ONAGHY SUPER

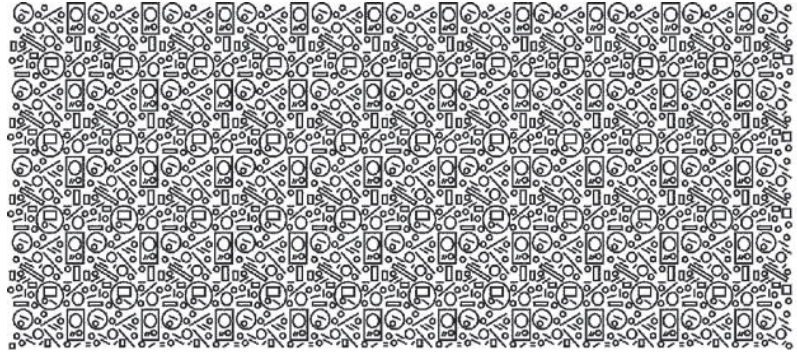
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Date	Transaction	Debit	Credit	Balance
12 Jun	2021 OPENING BALANCE			\$68,555.69 CR
15 Jun	Direct Credit 498490 PERLS VIII DST 001261377674		221.76	\$68,777.45 CR
21 Jun	Direct Credit 271757 CCT ACF The Guar DIF565		44.90	\$68,822.35 CR
21 Jun	Direct Credit 271757 CCT ACF The Guar DIF704		22.45	\$68,844.80 CR
23 Jun	Direct Credit 271757 CCT ACF The Guar 1of7-DIF		51.63	\$68,896.43 CR
23 Jun	Direct Credit 271757 CCT ACF The Guar 1of7-DIF		103.26	\$68,999.69 CR
25 Jun	Transfer to other Bank NetBank Pension	2,000.00		\$66,999.69 CR
28 Jun	Direct Credit 207439 FinHQ 4311942-8902723		1,600.00	\$68,599.69 CR
02 Jul	Transfer to xx4738 NetBank Pension	900.00		\$67,699.69 CR
02 Jul	Direct Credit 531543 NAB INTERIM DIV DV221/00997099		300.00	\$67,999.69 CR



276.615.1.1 ZZ258R3 0303 SL_R3 S941.D193.OV06.00.33



Date	Transaction	Debit	Credit	Balance	
07 Jul	AU HCARE PROP WHOLE NetBank BPAY 349902 20525002 Rights Issue	4,970.76		\$63,028.93 CR	
11 Jul	2021 CLOSING BALANCE			\$63,028.93 CR	
Opening balance - Total debits + Total credits = Closing balance					
		\$68,555.69 CR	\$7,870.76	\$2,344.00	\$63,028.93 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Jul	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.00%
	\$20,000.00 - \$49,999.99	0.00%
	\$50,000.00 - \$99,999.99	0.00%
	\$100,000.00 - \$249,999.99	0.00%
	\$250,000.00 - \$499,999.99	0.00%
	\$500,000.00 and over	0.10%

Note. Interest rates are effective as at the date shown but are subject to change.



Account Number 06 7167 12172568

Statement Period 12 Jul 2021 - 11 Aug 2021

Closing Balance \$68,705.23 CR

Enquiries 13 1998
 (24 hours a day, 7 days a week)



003
 LIGHTWAVE CONSULTING PTY LTD AND
 FRANK DONAGHY S FUND
 67 EPPING DR
 FRENCHS FOREST NSW 2086

Direct Investment Account

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Name: LIGHTWAVE CONSULTING PTY LTD ITF FRANK D
 ONAGHY SUPER

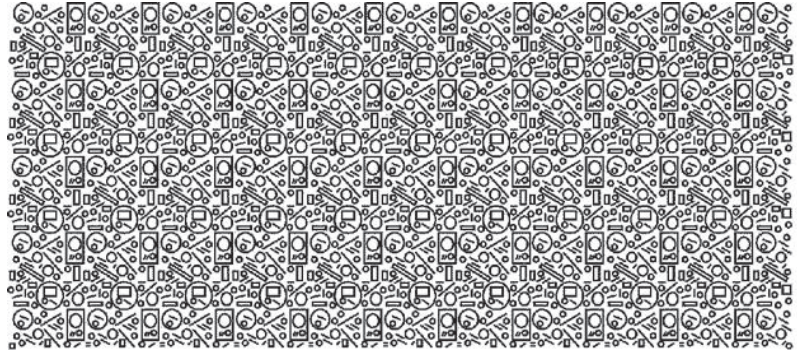
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Date	Transaction	Debit	Credit	Balance
12 Jul	2021 OPENING BALANCE			\$63,028.93 CR
14 Jul	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		830.00	\$63,858.93 CR
15 Jul	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		4,975.05	\$68,833.98 CR
15 Jul	Direct Credit 411595 Australian Unity 20525002/DISTRIB		535.47	\$69,369.45 CR
19 Jul	Direct Credit 271757 CCT ACF The Guar 1of7-DIF		103.26	\$69,472.71 CR
19 Jul	Direct Credit 271757 CCT ACF The Guar DIF565		39.84	\$69,512.55 CR
19 Jul	Direct Credit 271757 CCT ACF The Guar 1of7-DIF		51.63	\$69,564.18 CR
19 Jul	Direct Credit 271757 CCT ACF The Guar DIF704		19.92	\$69,584.10 CR
25 Jul	Transfer to other Bank NetBank Pension	2,000.00		\$67,584.10 CR
28 Jul	Direct Credit 207439 FinHQ 4311942-8972623		1,600.00	\$69,184.10 CR
29 Jul	Direct Credit 255730 AUST UNITY OFFIC S00018452758		421.13	\$69,605.23 CR



164.278.1.1 ZZZ258R3 0303 SL_R3 S941.D223.O.V06.00.33



Date	Transaction	Debit	Credit	Balance	
02 Aug	Transfer to xx4738 NetBank Pension	900.00		\$68,705.23 CR	
11 Aug	2021 CLOSING BALANCE			\$68,705.23 CR	
Opening balance - Total debits + Total credits = Closing balance					
		\$63,028.93 CR	\$2,900.00	\$8,576.30	\$68,705.23 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Aug	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.00%
	\$20,000.00 - \$49,999.99	0.00%
	\$50,000.00 - \$99,999.99	0.00%
	\$100,000.00 - \$249,999.99	0.00%
	\$250,000.00 - \$499,999.99	0.00%
	\$500,000.00 and over	0.10%

Note. Interest rates are effective as at the date shown but are subject to change.



Account Number 06 7167 12172568

Statement Period 12 Aug 2021 - 11 Sep 2021

Closing Balance \$62,780.22 CR

Enquiries 13 1998
 (24 hours a day, 7 days a week)



003
 LIGHTWAVE CONSULTING PTY LTD AND
 FRANK DONAGHY S FUND
 67 EPPING DR
 FRENCHS FOREST NSW 2086

Direct Investment Account

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Name: LIGHTWAVE CONSULTING PTY LTD ITF FRANK D
 ONAGHY SUPER

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The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
12 Aug	2021 OPENING BALANCE			\$68,705.23 CR
17 Aug	Transfer To Francis A Donaghy NetBank Stock Specialist subscription	1,000.00		\$67,705.23 CR
25 Aug	Transfer to other Bank NetBank Pension	1,000.00		\$66,705.23 CR
27 Aug	Direct Credit 207439 FinHQ 4311942-9034844		1,600.00	\$68,305.23 CR
27 Aug	Direct Debit 062934 COMMSEC SECURITI COMMSEC	4,975.95		\$63,329.28 CR
31 Aug	Direct Credit 271757 CCT ACF The Guar 3of7-DIF		103.26	\$63,432.54 CR
31 Aug	Direct Credit 271757 CCT ACF The Guar 3of7-DIF		51.63	\$63,484.17 CR
01 Sep	Direct Credit 405204 DDR ITM DIV 001263615068		104.40	\$63,588.57 CR
02 Sep	Transfer to xx4738 NetBank Pension	900.00		\$62,688.57 CR
02 Sep	Direct Credit 271757 CCT ACF The Guar DIF565		61.10	\$62,749.67 CR



247.500.1.1ZZ258R3 0303SL_R3_S941.D256.O.V06.00.33



Date	Transaction	Debit	Credit	Balance
02 Sep	Direct Credit 271757 CCT ACF The Guar DIF704		30.55	\$62,780.22 CR
11 Sep	2021 CLOSING BALANCE			\$62,780.22 CR
	Opening balance	-	Total debits	+
	\$68,705.23 CR		\$7,875.95	
			\$1,950.94	=
				Closing balance
				\$62,780.22 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Sep	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.00%
	\$20,000.00 - \$49,999.99	0.00%
	\$50,000.00 - \$99,999.99	0.00%
	\$100,000.00 - \$249,999.99	0.00%
	\$250,000.00 - \$499,999.99	0.00%
	\$500,000.00 and over	0.10%

Note. Interest rates are effective as at the date shown but are subject to change.



Account Number 06 7167 12172568

Statement Period 12 Sep 2021 - 11 Oct 2021

Closing Balance \$63,271.38 CR

Enquiries 13 1998
 (24 hours a day, 7 days a week)



003
 LIGHTWAVE CONSULTING PTY LTD AND
 FRANK DONAGHY S FUND
 67 EPPING DR
 FRENCHS FOREST NSW 2086

Direct Investment Account

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 ONAGHY SUPER

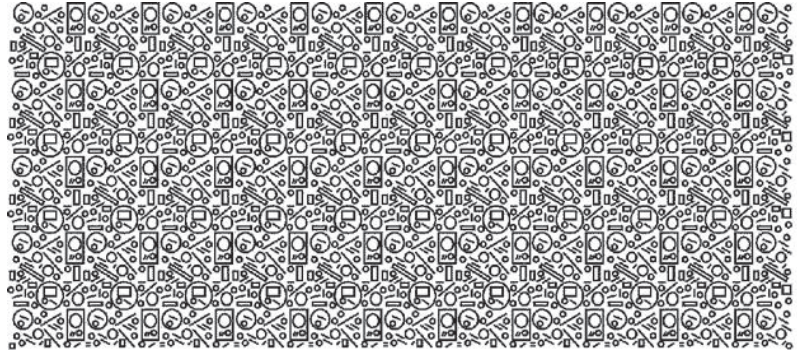
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Date	Transaction	Debit	Credit	Balance
12 Sep 2021	OPENING BALANCE			\$62,780.22 CR
15 Sep	Direct Credit 498490 PERLS VIII DST 001267228729		221.23	\$63,001.45 CR
22 Sep	Direct Credit 271757 CCT ACF The Guar 3of7-DIF		51.63	\$63,053.08 CR
22 Sep	Direct Credit 271757 CCT ACF The Guar 3of7-DIF		103.26	\$63,156.34 CR
23 Sep	Direct Credit 489543 ADH FNL DIV 001267501692		266.00	\$63,422.34 CR
23 Sep	Direct Credit 088147 TLS FNL DIV 001264435812		240.00	\$63,662.34 CR
24 Sep	Direct Credit 271757 CCT ACF The Guar DIF704		18.51	\$63,680.85 CR
24 Sep	Direct Credit 271757 CCT ACF The Guar DIF565		37.01	\$63,717.86 CR
25 Sep	Transfer to other Bank NetBank Pension	2,000.00		\$61,717.86 CR
28 Sep	Direct Credit 207439 FinHQ 4311942-9098541		1,600.00	\$63,317.86 CR
29 Sep	Direct Credit 401507 CBA FNL DIV 001263212035		306.00	\$63,623.86 CR



*** 267.564.1.1 ZZ258R3 0303 SL_R3_S941.D284.OV06.00.33



Date	Transaction	Debit	Credit	Balance	
02 Oct	Transfer to xx4738 NetBank Pension	900.00		\$62,723.86 CR	
08 Oct	Direct Credit 411595 Australian Unity 20525002/DISTRIB		547.52	\$63,271.38 CR	
11 Oct	2021 CLOSING BALANCE			\$63,271.38 CR	
	Opening balance				
	- Total debits				
	+ Total credits				
	= Closing balance				
		\$62,780.22 CR	\$2,900.00	\$3,391.16	\$63,271.38 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Oct	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.00%
	\$20,000.00 - \$49,999.99	0.00%
	\$50,000.00 - \$99,999.99	0.00%
	\$100,000.00 - \$249,999.99	0.00%
	\$250,000.00 - \$499,999.99	0.00%
	\$500,000.00 and over	0.10%

Note. Interest rates are effective as at the date shown but are subject to change.



Account Number 06 7167 12172568

Statement Period 12 Oct 2021 - 11 Nov 2021

Closing Balance \$72,906.05 CR

Enquiries 13 1998
 (24 hours a day, 7 days a week)



003
 LIGHTWAVE CONSULTING PTY LTD AND
 FRANK DONAGHY S FUND
 67 EPPING DR
 FRENCHS FOREST NSW 2086

Direct Investment Account

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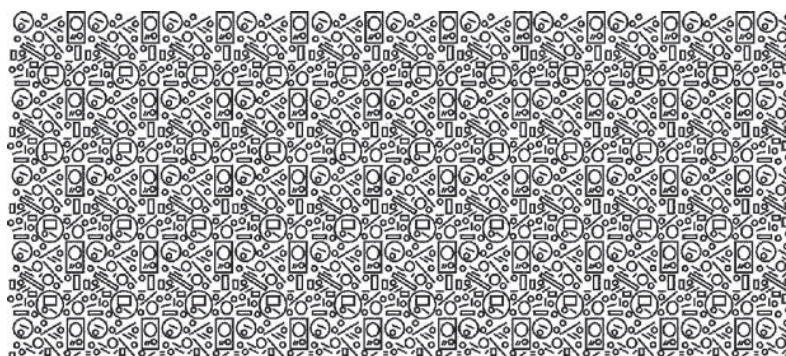
Name: LIGHTWAVE CONSULTING PTY LTD ITF FRANK D
 ONAGHY SUPER

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Date	Transaction	Debit	Credit	Balance
12 Oct	2021 OPENING BALANCE			\$63,271.38 CR
15 Oct	Direct Credit 498490 PERLS VIII DST 001268517096		71.95	\$63,343.33 CR
15 Oct	Direct Credit 498490 CBAPE 001268532655		24,000.00	\$87,343.33 CR
19 Oct	Direct Credit 255730 AUST UNITY OFFIC S00018452758		426.74	\$87,770.07 CR
20 Oct	Direct Credit 302169 NEC FNL DIV 001267776251		198.00	\$87,968.07 CR
22 Oct	Direct Credit 271757 CCT ACF The Guar DIF704		16.85	\$87,984.92 CR
22 Oct	Direct Credit 271757 CCT ACF The Guar 5of7-DIF		103.26	\$88,088.18 CR
22 Oct	Direct Credit 271757 CCT ACF The Guar 5of7-DIF		51.63	\$88,139.81 CR
22 Oct	Direct Credit 271757 CCT ACF The Guar DIF565		33.69	\$88,173.50 CR
25 Oct	Transfer to other Bank NetBank Pension	2,000.00		\$86,173.50 CR
28 Oct	Direct Credit 207439 FinHQ 4311942-9160062		1,600.00	\$87,773.50 CR





Date	Transaction	Debit	Credit	Balance			
02 Nov	Transfer to xx4738 NetBank Pension	900.00		\$86,873.50 CR			
04 Nov	Direct Debit 062934 COMMSEC SECURITY COMMSEC	10,017.75		\$76,855.75 CR			
09 Nov	Direct Debit 062934 COMMSEC SECURITY COMMSEC	3,949.70		\$72,906.05 CR			
11 Nov	2021 CLOSING BALANCE			\$72,906.05 CR			
	Opening balance	-	Total debits	+	Total credits	=	Closing balance
	\$63,271.38 CR		\$16,867.45		\$26,502.12		\$72,906.05 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Nov	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.00%
	\$20,000.00 - \$49,999.99	0.00%
	\$50,000.00 - \$99,999.99	0.00%
	\$100,000.00 - \$249,999.99	0.00%
	\$250,000.00 - \$499,999.99	0.00%
	\$500,000.00 and over	0.10%

Note. Interest rates are effective as at the date shown but are subject to change.

Important Information:

We try to get things right the first time – but if we don't, we'll do what we can to fix it.

You can fix most problems simply by contacting us.

Write to: CBA Group Customer Relations, Reply Paid 41, Sydney NSW 2001

Tell us online: commbank.com.au/support/compliments-and-complaints.html

Call: 1800 805 605 (free call)

You can also contact the Australian Financial Complaints Authority, AFCA, an independent external dispute resolution body approved by ASIC - time limits may apply, visit AFCA, afca.org.au, website for more information.

Write to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Email: info@afca.org.au

Call: 1800 931 678, free call Monday to Friday 9am– 5pm, AEST



Account Number 06 7167 12172568

Statement Period 12 Nov 2021 - 11 Dec 2021

Closing Balance \$72,293.99 CR

Enquiries 13 1998
 (24 hours a day, 7 days a week)



003
 LIGHTWAVE CONSULTING PTY LTD AND
 FRANK DONAGHY S FUND
 67 EPPING DR
 FRENCHS FOREST NSW 2086

Direct Investment Account

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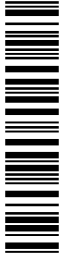
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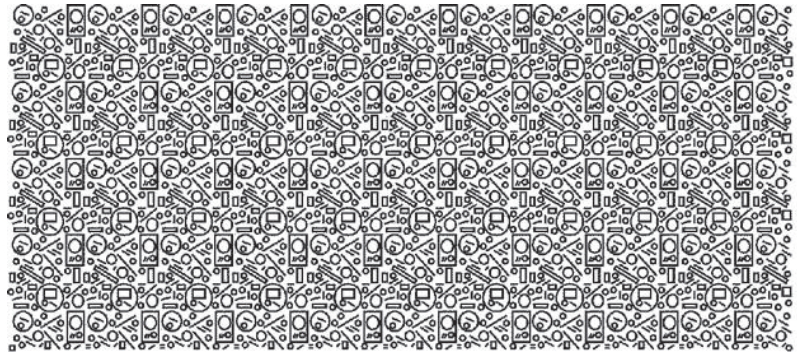
Name: LIGHTWAVE CONSULTING PTY LTD ITF FRANK D
 ONAGHY SUPER

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Date	Transaction	Debit	Credit	Balance
12 Nov 2021	OPENING BALANCE			\$72,906.05 CR
18 Nov	Direct Credit 386258 BOQ FNL DIV 001268734434		374.00	\$73,280.05 CR
22 Nov	Direct Credit 271757 CCT ACF The Guar 6of7-DIF		103.26	\$73,383.31 CR
22 Nov	Direct Credit 271757 CCT ACF The Guar 6of7-DIF		51.63	\$73,434.94 CR
23 Nov	Direct Credit 271757 CCT ACF The Guar DIF704		18.22	\$73,453.16 CR
23 Nov	Direct Credit 271757 CCT ACF The Guar DIF565		36.43	\$73,489.59 CR
25 Nov	Transfer to other Bank NetBank Pension	2,000.00		\$71,489.59 CR
26 Nov	Direct Credit 207439 FinHQ 4311942-9224080		1,600.00	\$73,089.59 CR
01 Dec	Direct Credit 405204 DDR DIV DEC21 001269926676		104.40	\$73,193.99 CR





Date	Transaction	Debit	Credit	Balance			
02 Dec	Transfer to xx4738 NetBank Pension	900.00		\$72,293.99 CR			
11 Dec	2021 CLOSING BALANCE			\$72,293.99 CR			
Opening balance		-	Total debits	+	Total credits	=	Closing balance
\$72,906.05 CR			\$2,900.00		\$2,287.94		\$72,293.99 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Dec	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.00%
	\$20,000.00 - \$49,999.99	0.00%
	\$50,000.00 - \$99,999.99	0.00%
	\$100,000.00 - \$249,999.99	0.00%
	\$250,000.00 - \$499,999.99	0.00%
	\$500,000.00 and over	0.10%

Note. Interest rates are effective as at the date shown but are subject to change.

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 Call: 1800 931 678, free call Monday to Friday 9am– 5pm, AEST



Account Number 06 7167 12172568

Statement Period 12 Dec 2021 - 11 Jan 2022

Closing Balance \$71,927.13 CR

Enquiries 13 1998
 (24 hours a day, 7 days a week)



003
 LIGHTWAVE CONSULTING PTY LTD AND
 FRANK DONAGHY S FUND
 67 EPPING DR
 FRENCHS FOREST NSW 2086

Direct Investment Account

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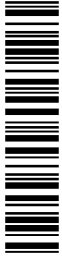
Name: LIGHTWAVE CONSULTING PTY LTD ITF FRANK D
 ONAGHY SUPER

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Date	Transaction	Debit	Credit	Balance
12 Dec 2021	OPENING BALANCE			\$72,293.99 CR
15 Dec	Direct Credit 531543 NAB FINAL DIV DV222/00491196		335.00	\$72,628.99 CR
23 Dec	Direct Credit 271757 CCT ACF The Guar DIF704		16.87	\$72,645.86 CR
23 Dec	Direct Credit 271757 CCT ACF The Guar DIF565		33.75	\$72,679.61 CR
24 Dec	Direct Credit 207439 FinHQ 4311942-9286194		1,600.00	\$74,279.61 CR
25 Dec	Transfer to other Bank NetBank Pension	2,000.00		\$72,279.61 CR
02 Jan	Transfer to xx4738 NetBank Pension	900.00		\$71,379.61 CR
11 Jan	Direct Credit 623200 Australian Unity 20525002/DISTRIB		547.52	\$71,927.13 CR
11 Jan 2022	CLOSING BALANCE			\$71,927.13 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$72,293.99 CR		\$2,900.00		\$2,533.14		\$71,927.13 CR



*# 478.653.1.1ZZ258R3 0303SL_R3.S941.D011.O.V06.00.35



Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Jan	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.00%
	\$20,000.00 - \$49,999.99	0.00%
	\$50,000.00 - \$99,999.99	0.00%
	\$100,000.00 - \$249,999.99	0.00%
	\$250,000.00 - \$499,999.99	0.00%
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Call: 1800 931 678, free call Monday to Friday 9am– 5pm, AEST



Account Number 06 7167 12172568

Statement Period 12 Jan 2022 - 11 Feb 2022

Closing Balance \$71,274.41 CR

Enquiries 13 1998
 (24 hours a day, 7 days a week)



003
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 FRANK DONAGHY S FUND
 67 EPPING DR
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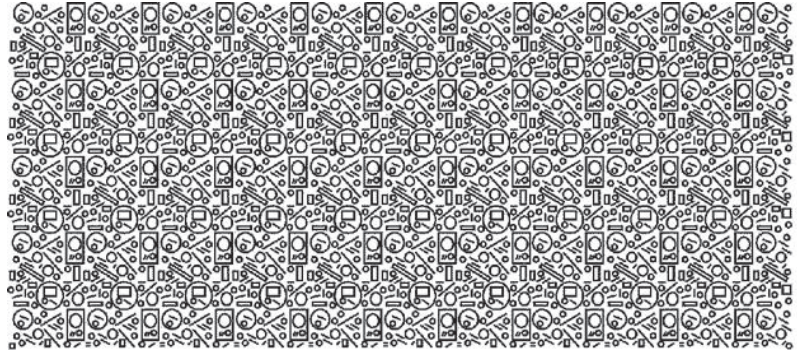
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Date	Transaction	Debit	Credit	Balance
12 Jan	2022 OPENING BALANCE			\$71,927.13 CR
25 Jan	Transfer to other Bank NetBank Pension	2,000.00		\$69,927.13 CR
27 Jan	Direct Credit 271757 CCT ACF The Guar DIF704		17.97	\$69,945.10 CR
27 Jan	Direct Credit 271757 CCT ACF The Guar DIF565		35.94	\$69,981.04 CR
28 Jan	Direct Credit 207439 FinHQ 4311942-9376036		1,600.00	\$71,581.04 CR
28 Jan	Direct Credit 255730 AUST UNITY OFFIC S00018452758		593.37	\$72,174.41 CR
02 Feb	Transfer to xx4738 NetBank Pension	900.00		\$71,274.41 CR
11 Feb	2022 CLOSING BALANCE			\$71,274.41 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$71,927.13 CR		\$2,900.00		\$2,247.28		\$71,274.41 CR



483.633.1.1 ZZ258R3 0303 SL_R3 S941.D042.OV06.00.35



Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Feb	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.00%
	\$20,000.00 - \$49,999.99	0.00%
	\$50,000.00 - \$99,999.99	0.00%
	\$100,000.00 - \$249,999.99	0.00%
	\$250,000.00 - \$499,999.99	0.00%
	\$500,000.00 and over	0.10%

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Account Number 06 7167 12172568

Statement Period 12 Feb 2022 - 11 Mar 2022

Closing Balance \$69,942.42 CR

Enquiries 13 1998
 (24 hours a day, 7 days a week)



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 LIGHTWAVE CONSULTING PTY LTD AND
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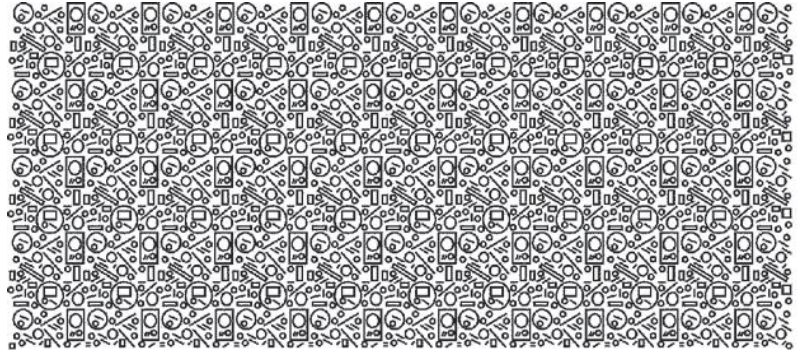
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Date	Transaction	Debit	Credit	Balance
12 Feb	2022 OPENING BALANCE			\$71,274.41 CR
14 Feb	ASIC NetBank BPAY 17301 2291232073497 ASIC fee	276.00		\$70,998.41 CR
21 Feb	Direct Credit 271757 CCT ACF The Guar DIF704		23.34	\$71,021.75 CR
21 Feb	Direct Credit 271757 CCT ACF The Guar DIF565		46.67	\$71,068.42 CR
25 Feb	Transfer to other Bank NetBank Pension	2,000.00		\$69,068.42 CR
28 Feb	Direct Credit 207439 FinHQ 4311942-9439316		1,600.00	\$70,668.42 CR
01 Mar	Direct Credit 405204 DDR DIV 001271565059		174.00	\$70,842.42 CR
02 Mar	Transfer to xx4738 NetBank Pension	900.00		\$69,942.42 CR
11 Mar	2022 CLOSING BALANCE			\$69,942.42 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$71,274.41 CR		\$3,176.00		\$1,844.01		\$69,942.42 CR



494.634.1.1.ZZ258R3.0303.SL.R3.S941.D070.O.V06.00.35



Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Mar	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.00%
	\$20,000.00 - \$49,999.99	0.00%
	\$50,000.00 - \$99,999.99	0.00%
	\$100,000.00 - \$249,999.99	0.00%
	\$250,000.00 - \$499,999.99	0.00%
	\$500,000.00 and over	0.10%

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Account Number 06 7167 12172568

Statement Period 12 Mar 2022 - 11 Apr 2022

Closing Balance \$68,011.17 CR

Enquiries 13 1998
 (24 hours a day, 7 days a week)



003

LIGHTWAVE CONSULTING PTY LTD AND
 FRANK DONAGHY S FUND
 67 EPPING DR
 FRENCHS FOREST NSW 2086

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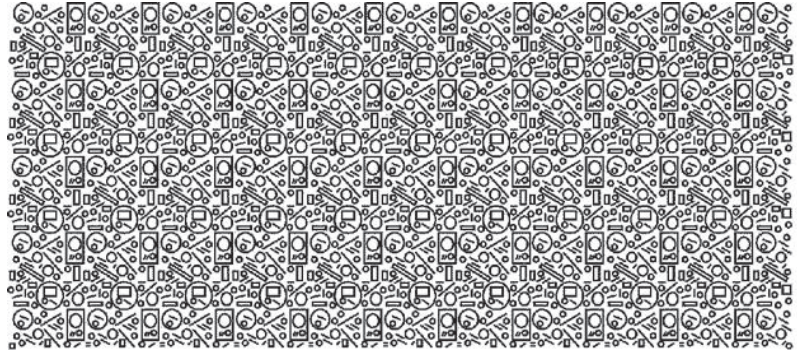
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Date	Transaction	Debit	Credit	Balance
12 Mar	2022 OPENING BALANCE			\$69,942.42 CR
18 Mar	Direct Credit 271757 CCT ACF The Guar DIF565		32.11	\$69,974.53 CR
18 Mar	Direct Credit 271757 CCT ACF The Guar DIF704		16.05	\$69,990.58 CR
24 Mar	Transfer to xx5470 NetBank Pension	2,000.00		\$67,990.58 CR
25 Mar	Transfer to other Bank NetBank Pension	2,000.00		\$65,990.58 CR
28 Mar	Direct Credit 207439 FinHQ 4311942-9501187		1,600.00	\$67,590.58 CR
30 Mar	Direct Credit 401507 CBA ITM DIV 001271929270		267.75	\$67,858.33 CR
30 Mar	Direct Credit 436383 FMG DIVIDEND 001273078919		236.50	\$68,094.83 CR
01 Apr	Direct Credit 088147 TLS ITM DIV 001274355485		240.00	\$68,334.83 CR
02 Apr	Transfer to xx4738 NetBank Pension	900.00		\$67,434.83 CR



Account Number

06 7167 12172568



Date	Transaction	Debit	Credit	Balance			
08 Apr	Direct Credit 623200 Australian Unity 20525002/DISTRIB		576.34	\$68,011.17 CR			
11 Apr	2022 CLOSING BALANCE			\$68,011.17 CR			
	Opening balance	-	Total debits	+	Total credits	=	Closing balance
	\$69,942.42 CR		\$4,900.00		\$2,968.75		\$68,011.17 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Apr	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.00%
	\$20,000.00 - \$49,999.99	0.00%
	\$50,000.00 - \$99,999.99	0.00%
	\$100,000.00 - \$249,999.99	0.00%
	\$250,000.00 - \$499,999.99	0.00%
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Account Number 06 7167 12172568

Statement Period 12 Apr 2022 - 11 May 2022

Closing Balance \$67,839.22 CR

Enquiries 13 1998
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 67 EPPING DR
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Date	Transaction	Debit	Credit	Balance
12 Apr	2022 OPENING BALANCE			\$68,011.17 CR
14 Apr	Direct Credit 489543 ADH DIV 001276426441		212.80	\$68,223.97 CR
21 Apr	Direct Credit 302169 NEC ITM DIV 001276539347		252.00	\$68,475.97 CR
21 Apr	Direct Credit 271757 CCT ACF The Guar DIF565		46.59	\$68,522.56 CR
21 Apr	Direct Credit 271757 CCT ACF The Guar DIF704		23.29	\$68,545.85 CR
21 Apr	Direct Credit 255730 AUST UNITY OFFIC S00018452758		593.37	\$69,139.22 CR
25 Apr	Transfer to other Bank NetBank Pension	2,000.00		\$67,139.22 CR
28 Apr	Direct Credit 207439 FinHQ 4311942-9563265		1,600.00	\$68,739.22 CR
02 May	Transfer to xx4738 NetBank Pension	900.00		\$67,839.22 CR
11 May	2022 CLOSING BALANCE			\$67,839.22 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$68,011.17 CR		\$2,900.00		\$2,728.05		\$67,839.22 CR



461.584.1.1.ZZ258R3 0303 SL_R3_S941.D131.O.V06.00.35



Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 May	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.00%
	\$20,000.00 - \$49,999.99	0.00%
	\$50,000.00 - \$99,999.99	0.00%
	\$100,000.00 - \$249,999.99	0.00%
	\$250,000.00 - \$499,999.99	0.00%
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Account Number 06 7167 12172568

Statement Period 12 May 2022 - 11 Jun 2022

Closing Balance \$73,338.64 CR

Enquiries 13 1998
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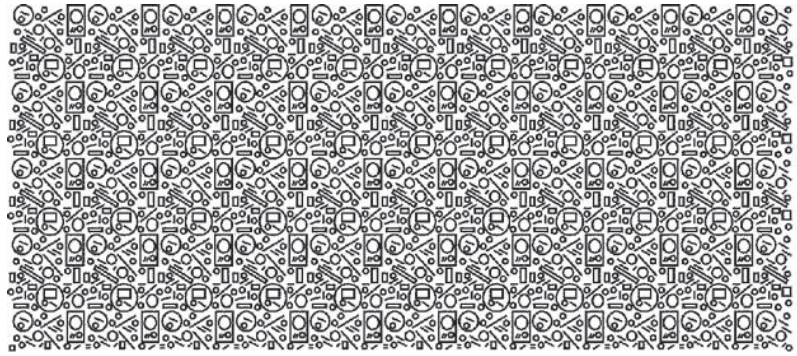
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Date	Transaction	Debit	Credit	Balance
12 May 2022	OPENING BALANCE			\$67,839.22 CR
17 May	Direct Credit 062895 COMMONWEALTH SEC COMMSEC		5,878.05	\$73,717.27 CR
18 May	Direct Credit 012721 ATO ATO006000016183493		1,904.10	\$75,621.37 CR
19 May	Transfer to CBA A/c NetBank Frank Donaghy	1,575.00		\$74,046.37 CR
20 May	Direct Credit 271757 CCT ACF The Guar DIF704		22.49	\$74,068.86 CR
20 May	Direct Credit 271757 CCT ACF The Guar DIF565		44.98	\$74,113.84 CR
25 May	Transfer to other Bank NetBank Pension	2,000.00		\$72,113.84 CR
26 May	Direct Credit 386258 BOQ ITM DIV 001277057755		374.00	\$72,487.84 CR
27 May	Direct Credit 207439 FinHQ 4311942-9626968		1,600.00	\$74,087.84 CR
01 Jun	Direct Credit 405204 DDR DIV 001277208560		150.80	\$74,238.64 CR





Date	Transaction	Debit	Credit	Balance	
02 Jun	Transfer to xx4738 NetBank Pension	900.00		\$73,338.64 CR	
11 Jun	2022 CLOSING BALANCE			\$73,338.64 CR	
		Opening balance	- Total debits	+ Total credits	= Closing balance
		\$67,839.22 CR	\$4,475.00	\$9,974.42	\$73,338.64 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Jun	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.00%
	\$20,000.00 - \$49,999.99	0.00%
	\$50,000.00 - \$99,999.99	0.00%
	\$100,000.00 - \$249,999.99	0.00%
	\$250,000.00 - \$499,999.99	0.00%
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Account Number 06 7167 12172568

Statement Period 12 Jun 2022 - 11 Jul 2022

Closing Balance \$72,611.37 CR

Enquiries 13 1998
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The Commonwealth Direct Investment Account is the preferred cash account for CommSec investors. You will receive discounted brokerage when you link your CDIA to a CommSec Trading Account, and enjoy the convenience of managing your funds through NetBank and the CommBank app.

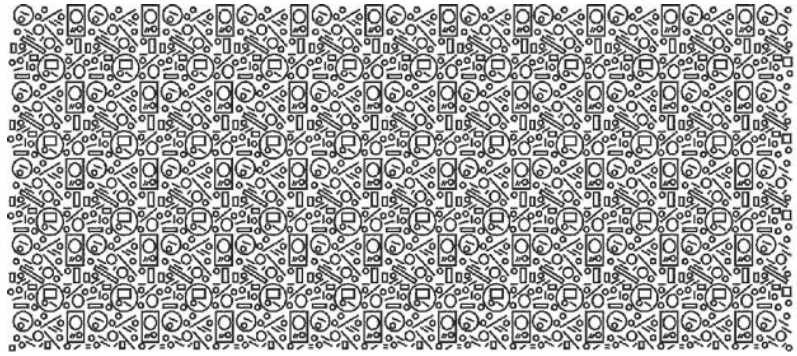
Name: LIGHTWAVE CONSULTING PTY LTD ITF FRANK D
 ONAGHY SUPER

Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
12 Jun	2022 OPENING BALANCE			\$73,338.64 CR
14 Jun	Direct Credit 271757 CCT ACF The Guar 6of7-DIF		51.63	\$73,390.27 CR
14 Jun	Direct Credit 271757 CCT ACF The Guar 6of7-DIF		103.26	\$73,493.53 CR
17 Jun	Direct Credit 271757 CCT ACF The Guar DIF565		34.76	\$73,528.29 CR
17 Jun	Direct Credit 271757 CCT ACF The Guar DIF704		17.38	\$73,545.67 CR
25 Jun	Transfer to other Bank NetBank Pension	2,000.00		\$71,545.67 CR
28 Jun	Direct Credit 207439 FinHQ 4311942-9690789		1,600.00	\$73,145.67 CR
01 Jul	Credit Interest		0.70	\$73,146.37 CR
02 Jul	Transfer to xx4738 NetBank Pension	900.00		\$72,246.37 CR





Date	Transaction	Debit	Credit	Balance			
05 Jul	Direct Credit 531543 NAB INTERIM DIV DV231/00986188		365.00	\$72,611.37 CR			
11 Jul 2022	CLOSING BALANCE			\$72,611.37 CR			
Opening balance		-	Total debits	+	Total credits	=	Closing balance
\$73,338.64 CR			\$2,900.00		\$2,172.73		\$72,611.37 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Jul	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.05%
	\$20,000.00 - \$49,999.99	0.05%
	\$50,000.00 - \$99,999.99	0.05%
	\$100,000.00 - \$249,999.99	0.10%
	\$250,000.00 - \$499,999.99	0.15%
	\$500,000.00 and over	0.35%

Note. Interest rates are effective as at the date shown but are subject to change.

Important Information:

We try to get things right the first time – but if we don't, we'll do what we can to fix it. You can fix most problems simply by contacting us.
 Write to: CBA Group Customer Relations, Reply Paid 41, Sydney NSW 2001
 Tell us online: commbank.com.au/support/compliments-and-complaints.html
 Call: 1800 805 605 (free call)

You can also contact the Australian Financial Complaints Authority, AFCA, an independent external dispute resolution body approved by ASIC - time limits may apply, visit AFCA, afca.org.au, website for more information.
 Write to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001
 Email: info@afca.org.au
 Call: 1800 931 678, free call Monday to Friday 9am– 5pm, AEST



Commonwealth Securities Ltd
 Locked Bay 22
 Australia Square NSW 1215
 Tel: 1300 361 170
 ABN 60 067 254 399 AFSL 238814

Brokerage Account Statement

FRANK DONAGHY SUPER FUND
 UAD 12/22/06
 LIGHTWAVE CONSULTING PTY LTD
 TTEE
 67 EPPING DRIVE
 FRENCHS FOREST NSW 2086 AUS

July 1, 2021 - September 30, 2021
 Account Number: 0AC-552971
 Base Currency: AUSTRALIAN DOLLAR (AUD)

COMMSEC MAIN TRADING IP

Portfolio at a Glance

	This Period
BEGINNING ACCOUNT VALUE	3.24
Net Change in Portfolio¹	0.12
ENDING ACCOUNT VALUE	3.36

¹ Net Change in Portfolio is the difference between the ending account value and beginning account value after activity.

Asset Summary

Percent	Asset Type	Last Period	This Period
100%	Cash, Money Funds, and Bank Deposits	3.24	3.36
100%	Account Total	3.24	3.36

Please review your allocation periodically with your Financial Consultant.
 Your Account is 100% invested in Cash, Money Funds, and Bank Deposits.

Client Service Information

Identification Number: 000

COMMSEC MAIN TRADING IP
 1 HARBOUR STREET SYDNEY

Contact Information

E-Mail Address:
 commsecinternationaldesk@cba.com.au

Client Service Information

Service Hours: Monday - Saturday 08:00 a.m. - 08:00 a.m. (AED)
Web Site: WWW.COMMSEC.COM.AU



Your Account Information

TAX LOT DEFAULT DISPOSITION METHOD

Default Method for Mutual Funds: First In First Out
 Default Method for Stocks in a Dividend Reinvestment Plan: First In First Out
 Default Method for all Other Securities: First In First Out

BOND AMORTIZATION ELECTIONS

Amortize premium on taxable bonds based on Constant Yield Method: Yes
 Accrual market discount method for all other bond types: Constant Yield Method
 Include market discount in income annually: No

ELECTRONIC DELIVERY

Your electronic delivery selections for account communications are listed below:

Electronic Delivery

Enrollment	Communication
✓	Statements and Reports
✓	Trade Confirmations
✓	Tax Documents
✓	Notifications
✗	Prospectus
✗	Proxy/Shareholder Communications

Please log in to your account or contact your Financial Consultant to make any changes to your electronic delivery preferences.

E-mail notifications are delivered to the following e-mail address(es):

f#####@exemail.com.au

The above e-mail address is partially masked for your security. Please log in to your account to review the full e-mail address.

Exchange Rate Table

Currency	AUD Equivalent	Currency per AUD
U.S. DOLLARS	1.3846	0.7222

Exchange rates are based on interbank exchange rates as of 09/30/2021. Exchange rates can vary.

Global Cash

Currency	Closing Balance	Amount in Base Currency AUD
U.S. DOLLARS	2.43	3.36
Total Global Cash Balance		3.36

Portfolio Holdings

U.S. DOLLARS

Description	Quantity	Opening Balance	Closing Balance Currency	Accrued Income	30-Day Yield
CASH, MONEY FUNDS AND BANK DEPOSITS 100.00% of Portfolio					
Global Cash Balance		2.43	2.43 USD		
		3.23	3.36 AUD		
TOTAL CASH, MONEY FUNDS AND BANK DEPOSITS		2.43	2.43 USD	0.00	
		3.23	3.36 AUD	0.00	



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 FRANK DONAGHY SUPER FUND
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Portfolio Holdings *(continued)*

U.S. DOLLARS *(continued)*

	Market Value	Currency	Accrued Interest
TOTAL U.S. DOLLARS	2.43	USD	0.00
	3.36	AUD	0.00
Total Portfolio Holdings - AUSTRALIAN DOLLAR	3.36		0.00

Portfolio Holdings Disclosures

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices, unless otherwise noted, have been obtained from independent vendor services, which we believe to be reliable. In some cases the pricing vendor may provide prices quoted by a single broker or market maker. Market prices do not constitute a bid or an offer, and may differ from the actual sale price. Securities for which a price is not available are marked "N/A" and are omitted from the Total.

THE AS OF PRICE DATE ONLY APPEARS WHEN THE PRICE DATE DOES NOT EQUAL THE STATEMENT DATE.

Estimated Annual Figures

The estimated annual income (EAI) and estimated annual yield (EAY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/disclosures for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

Foreign Currency Transactions

Pershing will execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.



Messages

Pursuant to the Securities Exchange Act of 1934, Pershing LLC (Pershing), a BNY Mellon company, provides individual investors with certain financial information on a semi-annual basis. Pershing's June Statement of Financial Condition is now available. On June 30, 2021, Pershing's net capital of \$2.75 billion was 15.67% of aggregate debit balances and exceeded the minimum requirements by \$2.40 billion. Pershing is also required to provide the most recent financial information as of this statement mailing. In accordance with this requirement, note that on July 31, 2021, Pershing's net capital of \$2.68 billion was 15.21% of aggregate debit balances and exceeded the minimum requirement by \$2.33 billion. A copy of the June 30, 2021, Statement of Financial Condition is available at pershing.com/statement_of_financial_condition.html. You may also request a free, printed copy by calling (888)860-8510 or (201) 413-3333, option 1.

Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund. Shares of a money market mutual fund or the balance of a bank deposit product held in your brokerage account may be liquidated upon request with the proceeds credited to your brokerage account. Please see the money market mutual fund's prospectus or the bank deposit product's disclosure document or contact your Investment Professional for additional information. Pursuant to SEC Rule 10b-10(b)(1) confirmations are not sent for purchases into money market mutual funds processed on the sweep platform. Pursuant to applicable regulation, account statements will be produced monthly or quarterly.

Important Information and Disclosures

The Role of Pershing

- Pershing carries your account as clearing broker pursuant to a clearing agreement with your financial institution. Pershing may accept from your financial institution without inquiry or investigation (i) orders for the purchase and sale of securities and other property and (ii) any other instructions concerning your account. Pershing is not responsible or liable for any acts or omissions of your financial institution or its employees and it does not supervise them. Pershing provides no investment advice nor does it assess the suitability of any transaction or order. Pershing acts as the agent of your financial institution and you agree that you will not hold Pershing or any person controlling or under common control with it liable for any investment losses incurred by you.
- Pershing performs several key functions at the direction of your financial institution. It acts as custodian for funds and securities you may deposit with it directly or through your financial institution or that it receives as the result of securities transactions it processes.
- Your financial institution is responsible for adherence to the securities laws, regulations and rules which apply to it regarding its own operations and the supervision of your account, its sales representatives and other personnel. Your financial institution is also responsible for approving the opening of accounts and obtaining account documents; the acceptance and, in certain instances, execution of securities orders; the assessment of the suitability of those transactions, where applicable; the rendering of investment advice, if any, to you and in general, for the ongoing relationship that it has with you.
- Inquiries concerning the positions and balances in your account may be directed to the Pershing Customer Service Department at (201) 413-3333. All other inquiries regarding your account or activity should be directed to your financial institution. Your financial organization's contact information can be found on the first page of this statement.
- For a description of other functions performed by Pershing please consult the Disclosure Statement provided to you upon the opening of your account. This notice is not meant as a definitive enumeration of every possible circumstance, but as a general disclosure. If you have any questions regarding this notice or if you would like additional copies of the Disclosure Statement, please contact your financial institution.
- Pershing is a member of the Securities Investor Protection Corporation (SIPC®). Please note that SIPC does not protect against loss due to market fluctuation. In addition to SIPC protection, Pershing provides coverage in excess of SIPC limits. For more detailed information please visit: www.pershing.com/about/strength-and-stability.
- This statement will be deemed conclusive. You are advised to report any inaccuracy or discrepancy (including unauthorized trading) promptly, but no later than ten days after receipt of this statement, to your financial organization and Pershing. Please be advised that any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act.
- Your financial organization's contact information can be found on the first page of this statement. Pershing's contact information is as follows: **Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.** Errors and Omissions excepted.

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.



Commonwealth Securities Ltd
Locked Bay 22
Australia Square NSW 1215
Tel: 1300 361 170
ABN 60 067 254 399 AFSL 238814

July 1, 2021 - September 30, 2021
FRANK DONAGHY SUPER FUND
Base Currency: AUSTRALIAN DOLLAR (AUD)

Important Information and Disclosures *(continued)*

Important Arbitration Disclosures *(continued)*

- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until; (I) the class certification is denied; (II) the class is decertified; or (III) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.

TERMS AND CONDITIONS

TRANSACTIONS

- ALL ORDERS AND TRANSACTIONS SHALL BE SOLELY FOR YOUR ACCOUNT AND RISK SHALL BE SUBJECT TO THE CONSTITUTION, RULES, REGULATIONS, CUSTOMS, USAGES, RULINGS AND INTERPRETATIONS OF THE EXCHANGE OR MARKET AND THE CLEARING FACILITY, IF ANY, WHERE THE TRANSACTIONS ARE EXECUTED AND/OR SETTLED, OR IF APPLICABLE, OF THE FINANCIAL INDUSTRY REGULATORY AUTHORITY AND TO ALL APPLICABLE LAWS AND REGULATIONS.
- TITLE TO SECURITIES SOLD TO YOU, WHERE PERSHING HAS ACTED AS PRINCIPAL, SHALL REMAIN WITH PERSHING UNTIL THE ENTIRE PURCHASE PRICE IS RECEIVED OR UNTIL THE SETTLEMENT DATE, WHICHEVER IS LATER.
- YOU MAY HAVE RECEIVED CONFIRMATIONS FOR TRANSACTIONS WHICH DO NOT APPEAR ON YOUR STATEMENT. IF SO, THE TRANSACTIONS WILL APPEAR ON YOUR NEXT PERIODIC STATEMENT. SUCH TRANSACTIONS MUST BE CONSIDERED BY YOU WHEN COMPUTING THE VALUE OF YOUR ACCOUNT. THIS IS ESPECIALLY TRUE IF YOU HAVE WRITTEN OPTIONS WHICH HAVE BEEN EXERCISED.

FREE CREDIT BALANCES: ANY FREE CREDIT BALANCE CARRIED FOR YOUR ACCOUNT REPRESENTS FUNDS PAYABLE UPON DEMAND WHICH, ALTHOUGH PROPERLY ACCOUNTED FOR ON PERSHING'S BOOKS OF RECORD, ARE NOT SEGREGATED AND MAY BE USED IN THE CONDUCT OF ITS BUSINESS.

DEBIT BALANCES: INTEREST CHARGED ON DEBIT BALANCES IN YOUR ACCOUNT APPEARS ON THE STATEMENT. THE RATE OF INTEREST AND PERIOD COVERED ARE INDICATED. THE RATE MAY CHANGE FROM TIME TO TIME DUE TO FLUCTUATIONS IN MONEY RATES OR OTHER REASONS. INTEREST IS COMPUTED AS DESCRIBED IN MATERIAL PREVIOUSLY FURNISHED TO YOU. PLEASE CONTACT YOUR FINANCIAL INSTITUTION IF YOU DESIRE ADDITIONAL COPIES.

MARGIN INFORMATION: IF YOU MAINTAIN A MARGIN ACCOUNT, THIS IS A COMBINED STATEMENT OF YOUR GENERAL ACCOUNT AND A SPECIAL MEMORANDUM ACCOUNT MAINTAINED FOR YOU UNDER REGULATION T OF THE BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM. THE PERMANENT RECORD OF THE SEPARATE ACCOUNT AS REQUIRED BY REGULATION T IS AVAILABLE FOR YOUR INSPECTION UPON REQUEST.

TAX INFORMATION

- AFTER YEAR END, PERSHING IS REQUIRED TO PROVIDE TAX INFORMATION TO THE INTERNAL REVENUE SERVICE AND OTHER GOVERNMENTAL AUTHORITIES. AT THAT TIME PERSHING WILL PROVIDE THAT INFORMATION ON THE ANNUAL TAX INFORMATION STATEMENT TO YOU; USE THAT STATEMENT TO PREPARE YOUR TAX FILINGS. THE TAX STATEMENT ALSO INCLUDES OTHER USEFUL INFORMATION TO ASSIST IN ACCUMULATING THE DATA TO PREPARE YOUR TAX RETURNS.
- DIVIDENDS, INTEREST AND OTHER DISTRIBUTIONS SHOWN ON THIS STATEMENT WERE CLASSIFIED AS TAXABLE OR NONTAXABLE BASED ON CERTAIN INFORMATION KNOWN AS OF THE DISTRIBUTION DATE. THIS CLASSIFICATION IS SUBJECT TO CHANGE AND IS SOLELY INTENDED FOR USE AS GENERAL INFORMATION.
- PERSHING DOES NOT PROVIDE TAX, INVESTMENT OR LEGAL ADVISORY SERVICES AND NO ONE ASSOCIATED WITH PERSHING IS AUTHORIZED TO RENDER SUCH ADVICE. DO NOT RELY UPON ANY SUCH ADVICE, IF GIVEN. INVESTORS ARE ENCOURAGED TO CONSULT THEIR TAX ADVISORS TO DETERMINE THE APPROPRIATE TAX TREATMENT OF THEIR BUSINESS.

GENERAL INFORMATION

- WHENEVER YOU ARE INDEBTED TO PERSHING LLC ("PERSHING") FOR ANY AMOUNT, ALL SECURITIES HELD BY IT FOR YOU IN ANY ACCOUNT IN WHICH YOU HAVE ANY INTEREST SHALL SECURE ALL YOUR LIABILITIES TO PERSHING, AND PERSHING MAY IN ITS DISCRETION AT ANY TIME, WITHOUT TENDER, DEMAND OR NOTICE TO YOU, CLOSE OR REDUCE ANY OR ALL OF YOUR ACCOUNTS BY PUBLIC OR PRIVATE SALE OR PURCHASE OR BOTH OF ALL OR ANY SECURITIES CARRIED IN SUCH ACCOUNTS; ANY BALANCE REMAINING DUE PERSHING TO BE PROMPTLY PAID BY YOU.
- WHENEVER YOU ARE INDEBTED TO PERSHING FOR ANY AMOUNT, ALL SECURITIES CARRIED FOR YOUR ACCOUNT ARE OR MAY BE, WITHOUT FURTHER NOTICE TO YOU, LOANED OR PLEDGED BY PERSHING, EITHER SEPARATELY OR UNDER CIRCUMSTANCES WHICH WILL PERMIT THE COMMINGLING THEREOF,

WITH OTHER SECURITIES FOR ANY AMOUNT LESS THAN, EQUAL TO OR GREATER THAN YOUR LIABILITIES TO PERSHING, BUT NOT UNDER CIRCUMSTANCES FOR AN AMOUNT PROHIBITED BY LAW.

- PERSHING MAY TRADE FOR ITS OWN ACCOUNT AS A MARKET MAKER, SPECIALIST, ODD LOT DEALER, BLOCK POSITIONER, ARBITRAGEUR OR INVESTOR. CONSEQUENTLY, AT THE TIME OF ANY TRANSACTION YOU MAY MAKE, PERSHING MAY HAVE A POSITION IN SUCH SECURITIES, WHICH POSITION MAY BE PARTIALLY OR COMPLETELY HEDGED.
- IF AVERAGE PRICE TRANSACTION IS INDICATED ON THE FRONT OF THIS STATEMENT YOUR FINANCIAL INSTITUTION OR PERSHING MAY HAVE ACTED AS PRINCIPAL, AGENT OR BOTH. DETAILS AVAILABLE UPON REQUEST.
- A FINANCIAL STATEMENT OF PERSHING IS AVAILABLE FOR YOUR PERSONAL INSPECTION AT PERSHING'S OFFICES. A COPY OF IT WILL BE MAILED UPON YOUR WRITTEN REQUEST OR YOU CAN VIEW IT ONLINE AT WWW.PERSHING.COM.
- FOR BUSINESS CONTINUITY AND ADDITIONAL DISCLOSURES: WWW.PERSHING.COM/DISCLOSURES.
- THIS STATEMENT SHOULD BE RETAINED FOR YOUR RECORDS.

PAYMENT FOR ORDER FLOW AND ORDER ROUTING POLICY DISCLOSURES (REGULATION NMS - RULE 607 (A) (1) - (2))

PERSHING SENDS EQUITY AND OPTION ORDERS TO EXCHANGES, OR BROKER-DEALERS AS MARKET MAKERS OR AUTOMATED TRADING SYSTEMS (ATSS). CERTAIN OF THESE VENUES PROVIDE PAYMENTS TO PERSHING OR CHARGE ACCESS FEES TO PERSHING DEPENDING UPON THE CHARACTERISTICS OF THE ORDER AND ANY SUBSEQUENT EXECUTION. THE DETAILS OF THESE PAYMENTS AND FEES ARE AVAILABLE UPON WRITTEN REQUEST. COMPENSATION IS GENERALLY IN THE FORM OF A PER SHARE OR PER OPTION CONTRACT CASH PAYMENT. IN ADDITION, PERSHING ROUTES CERTAIN EQUITY TO ITS AFFILIATE, BNY MELLON CAPITAL MARKETS, LLC, FOR EXECUTION AS PRINCIPAL.

BEST EXECUTION: NOTWITHSTANDING THE PREVIOUS PARAGRAPH REGARDING PAYMENT FOR ORDER FLOW, PERSHING SELECTS CERTAIN MARKET CENTERS TO PROVIDE EXECUTION OF OVER-THE-COUNTER AND EXCHANGE-LISTED SECURITIES TRANSACTIONS WHICH AGREE TO ACCEPT ORDERS, TRANSMITTED ELECTRONICALLY UP TO A SPECIFIED SIZE, AND TO EXECUTE THEM AT OR BETTER THAN THE NATIONAL BEST BID OR OFFER (NBBO). IN CERTAIN SECURITIES THAT ARE NOT ELECTRONICALLY QUOTED, PERSHING DIRECTLY CONTACTS MARKET CENTERS TO OBTAIN AN EXECUTION. THE DESIGNATED MARKET CENTERS TO WHICH ORDERS ARE AUTOMATICALLY ROUTED ARE SELECTED BASED ON THE CONSISTENT HIGH QUALITY OF THEIR EXECUTIONS AND THEIR ABILITY TO PROVIDE OPPORTUNITIES FOR EXECUTIONS AT PRICES SUPERIOR TO THE NBBO. PERSHING ALSO REGULARLY REVIEWS REPORTS FOR QUALITY OF EXECUTION PURPOSES.

IF ANY OF THE ABOVE TERMS AND CONDITIONS ARE UNACCEPTABLE TO YOU, PLEASE NOTIFY PERSHING IMMEDIATELY IN WRITING BY CERTIFIED MAIL TO ONE PERSHING PLAZA, JERSEY CITY, NJ 07399, ATTN: LEGAL DEPT



Commonwealth Securities Ltd
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Brokerage Account Statement

FRANK DONAGHY SUPER FUND
 UAD 12/22/06
 LIGHTWAVE CONSULTING PTY LTD
 TTEE
 67 EPPING DRIVE
 FRENCHS FOREST NSW 2086 AUS

October 1, 2021 - December 31, 2021
 Account Number: 0AC-552971
 Base Currency: AUSTRALIAN DOLLAR (AUD)

COMMSEC MAIN TRADING IP

Portfolio at a Glance

	This Period
BEGINNING ACCOUNT VALUE	3.36
Net Change in Portfolio¹	-0.02
ENDING ACCOUNT VALUE	3.34

¹ Net Change in Portfolio is the difference between the ending account value and beginning account value after activity.

Asset Summary

Percent	Asset Type	Last Period	This Period
100%	Cash, Money Funds, and Bank Deposits	3.36	3.34
100%	Account Total	3.36	3.34

Please review your allocation periodically with your Financial Consultant.
 Your Account is 100% invested in Cash, Money Funds, and Bank Deposits.

Client Service Information

Identification Number: 000

COMMSEC MAIN TRADING IP
 1 HARBOUR STREET SYDNEY

Contact Information

E-Mail: commsecinternationaldesk@cba.com.au

Client Service Information

Service Hours: Monday - Saturday 08:00 a.m. - 08:00 a.m. (AED)
Web Site: WWW.COMMSEC.COM.AU



Your Account Information

TAX LOT DEFAULT DISPOSITION METHOD

Default Method for Mutual Funds: First In First Out
 Default Method for Stocks in a Dividend Reinvestment Plan: First In First Out
 Default Method for all Other Securities: First In First Out

BOND AMORTIZATION ELECTIONS

Amortize premium on taxable bonds based on Constant Yield Method: Yes
 Accrual market discount method for all other bond types: Constant Yield Method
 Include market discount in income annually: No

ELECTRONIC DELIVERY

Your electronic delivery selections for account communications are listed below:

Electronic Delivery

Enrollment	Communication
✓	Statements and Reports
✓	Trade Confirmations
✓	Tax Documents
✓	Notifications
✗	Prospectus
✗	Proxy/Shareholder Communications

Please log in to your account or contact your Financial Consultant to make any changes to your electronic delivery preferences.

E-mail notifications are delivered to the following e-mail address(es):

f#####@exemail.com.au

The above e-mail address is partially masked for your security. Please log in to your account to review the full e-mail address.

Exchange Rate Table

Currency	AUD Equivalent	Currency per AUD
U.S. DOLLARS	1.3757	0.7269

Exchange rates are based on interbank exchange rates as of 12/31/2021. Exchange rates can vary.

Global Cash

Currency	Closing Balance	Amount in Base Currency AUD
U.S. DOLLARS	2.43	3.34
Total Global Cash Balance		3.34

Portfolio Holdings

U.S. DOLLARS

Description	Quantity	Opening Balance	Closing Balance Currency	Accrued Income	30-Day Yield
CASH, MONEY FUNDS AND BANK DEPOSITS 100.00% of Portfolio					
Global Cash Balance		2.43	2.43 USD		
		3.36	3.34 AUD		
TOTAL CASH, MONEY FUNDS AND BANK DEPOSITS		2.43	2.43 USD	0.00	
		3.36	3.34 AUD	0.00	



Commonwealth Securities Ltd
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October 1, 2021 - December 31, 2021
 FRANK DONAGHY SUPER FUND
 Base Currency: AUSTRALIAN DOLLAR (AUD)

Portfolio Holdings *(continued)*

U.S. DOLLARS *(continued)*

	Market Value	Currency	Accrued Interest
TOTAL U.S. DOLLARS	2.43	USD	0.00
	3.34	AUD	0.00
Total Portfolio Holdings - AUSTRALIAN DOLLAR	3.34		0.00

Portfolio Holdings Disclosures

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices, unless otherwise noted, have been obtained from independent vendor services, which we believe to be reliable. In some cases the pricing vendor may provide prices quoted by a single broker or market maker. Market prices do not constitute a bid or an offer, and may differ from the actual sale price. Securities for which a price is not available are marked "N/A" and are omitted from the Total.

THE AS OF PRICE DATE ONLY APPEARS WHEN THE PRICE DATE DOES NOT EQUAL THE STATEMENT DATE.

Estimated Annual Figures

The estimated annual income (EAI) and estimated annual yield (EAY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/disclosures for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

Foreign Currency Transactions

Pershing will execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.



Messages

Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money market mutual fund. Shares of a money market mutual fund or the balance of a bank deposit product held in your brokerage account may be liquidated upon request with the proceeds credited to your brokerage account. Please see the money market mutual fund's prospectus or the bank deposit product's disclosure document or contact your Investment Professional for additional information. Pursuant to SEC Rule 10b-10(b)(1) confirmations are not sent for purchases into money market mutual funds processed on the sweep platform. Pursuant to applicable regulation, account statements will be produced monthly or quarterly.

Important Information and Disclosures

The Role of Pershing

- Pershing carries your account as clearing broker pursuant to a clearing agreement with your financial institution. Pershing may accept from your financial institution without inquiry or investigation (i) orders for the purchase and sale of securities and other property and (ii) any other instructions concerning your account. Pershing is not responsible or liable for any acts or omissions of your financial institution or its employees and it does not supervise them. Pershing provides no investment advice nor does it assess the suitability of any transaction or order. Pershing acts as the agent of your financial institution and you agree that you will not hold Pershing or any person controlling or under common control with it liable for any investment losses incurred by you.
- Pershing performs several key functions at the direction of your financial institution. It acts as custodian for funds and securities you may deposit with it directly or through your financial institution or that it receives as the result of securities transactions it processes.
- Your financial institution is responsible for adherence to the securities laws, regulations and rules which apply to it regarding its own operations and the supervision of your account, its sales representatives and other personnel. Your financial institution is also responsible for approving the opening of accounts and obtaining account documents; the acceptance and, in certain instances, execution of securities orders; the assessment of the suitability of those transactions, where applicable; the rendering of investment advice, if any, to you and in general, for the ongoing relationship that it has with you.
- Inquiries concerning the positions and balances in your account may be directed to the Pershing Customer Service Department at (201) 413-3333. All other inquiries regarding your account or activity should be directed to your financial institution. Your financial organization's contact information can be found on the first page of this statement.
- For a description of other functions performed by Pershing please consult the Disclosure Statement provided to you upon the opening of your account. This notice is not meant as a definitive enumeration of every possible circumstance, but as a general disclosure. If you have any questions regarding this notice or if you would like additional copies of the Disclosure Statement, please contact your financial institution.
- Pershing is a member of the Securities Investor Protection Corporation (SIPC®). Please note that SIPC does not protect against loss due to market fluctuation. In addition to SIPC protection, Pershing provides coverage in excess of SIPC limits. For more detailed information please visit: www.pershing.com/about/strength-and-stability.
- This statement will be deemed conclusive. You are advised to report any inaccuracy or discrepancy (including unauthorized trading) promptly, but no later than ten days after receipt of this statement, to your financial organization and Pershing. Please be advised that any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act.
- Your financial organization's contact information can be found on the first page of this statement. Pershing's contact information is as follows: **Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.** Errors and Omissions excepted.

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

Important Arbitration Agreement

Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative



Commonwealth Securities Ltd
Locked Bay 22
Australia Square NSW 1215
Tel: 1300 361 170
ABN 60 067 254 399 AFSL 238814

October 1, 2021 - December 31, 2021
FRANK DONAGHY SUPER FUND
Base Currency: AUSTRALIAN DOLLAR (AUD)

Important Information and Disclosures *(continued)*

Important Arbitration Agreement *(continued)*

class who has not opted out of the class with respect to any claims encompassed by the putative class action until; (I) the class certification is denied; (II) the class is decertified; or (III) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

Pershing's contact information is as follows: Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.



TERMS AND CONDITIONS

TRANSACTIONS

- ALL ORDERS AND TRANSACTIONS SHALL BE SOLELY FOR YOUR ACCOUNT AND RISK SHALL BE SUBJECT TO THE CONSTITUTION, RULES, REGULATIONS, CUSTOMS, USAGES, RULINGS AND INTERPRETATIONS OF THE EXCHANGE OR MARKET AND THE CLEARING FACILITY, IF ANY, WHERE THE TRANSACTIONS ARE EXECUTED AND/OR SETTLED, OR IF APPLICABLE, OF THE FINANCIAL INDUSTRY REGULATORY AUTHORITY AND TO ALL APPLICABLE LAWS AND REGULATIONS.
- TITLE TO SECURITIES SOLD TO YOU, WHERE PERSHING HAS ACTED AS PRINCIPAL, SHALL REMAIN WITH PERSHING UNTIL THE ENTIRE PURCHASE PRICE IS RECEIVED OR UNTIL THE SETTLEMENT DATE, WHICHEVER IS LATER.
- YOU MAY HAVE RECEIVED CONFIRMATIONS FOR TRANSACTIONS WHICH DO NOT APPEAR ON YOUR STATEMENT. IF SO, THE TRANSACTIONS WILL APPEAR ON YOUR NEXT PERIODIC STATEMENT. SUCH TRANSACTIONS MUST BE CONSIDERED BY YOU WHEN COMPUTING THE VALUE OF YOUR ACCOUNT. THIS IS ESPECIALLY TRUE IF YOU HAVE WRITTEN OPTIONS WHICH HAVE BEEN EXERCISED.

FREE CREDIT BALANCES: ANY FREE CREDIT BALANCE CARRIED FOR YOUR ACCOUNT REPRESENTS FUNDS PAYABLE UPON DEMAND WHICH, ALTHOUGH PROPERLY ACCOUNTED FOR ON PERSHING'S BOOKS OF RECORD, ARE NOT SEGREGATED AND MAY BE USED IN THE CONDUCT OF ITS BUSINESS.

DEBIT BALANCES: INTEREST CHARGED ON DEBIT BALANCES IN YOUR ACCOUNT APPEARS ON THE STATEMENT. THE RATE OF INTEREST AND PERIOD COVERED ARE INDICATED. THE RATE MAY CHANGE FROM TIME TO TIME DUE TO FLUCTUATIONS IN MONEY RATES OR OTHER REASONS. INTEREST IS COMPUTED AS DESCRIBED IN MATERIAL PREVIOUSLY FURNISHED TO YOU. PLEASE CONTACT YOUR FINANCIAL INSTITUTION IF YOU DESIRE ADDITIONAL COPIES.

MARGIN INFORMATION: IF YOU MAINTAIN A MARGIN ACCOUNT, THIS IS A COMBINED STATEMENT OF YOUR GENERAL ACCOUNT AND A SPECIAL MEMORANDUM ACCOUNT MAINTAINED FOR YOU UNDER REGULATION T OF THE BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM. THE PERMANENT RECORD OF THE SEPARATE ACCOUNT AS REQUIRED BY REGULATION T IS AVAILABLE FOR YOUR INSPECTION UPON REQUEST.

TAX INFORMATION

- AFTER YEAR END, PERSHING IS REQUIRED TO PROVIDE TAX INFORMATION TO THE INTERNAL REVENUE SERVICE AND OTHER GOVERNMENTAL AUTHORITIES. AT THAT TIME PERSHING WILL PROVIDE THAT INFORMATION ON THE ANNUAL TAX INFORMATION STATEMENT TO YOU; USE THAT STATEMENT TO PREPARE YOUR TAX FILINGS. THE TAX STATEMENT ALSO INCLUDES OTHER USEFUL INFORMATION TO ASSIST IN ACCUMULATING THE DATA TO PREPARE YOUR TAX RETURNS.
- DIVIDENDS, INTEREST AND OTHER DISTRIBUTIONS SHOWN ON THIS STATEMENT WERE CLASSIFIED AS TAXABLE OR NONTAXABLE BASED ON CERTAIN INFORMATION KNOWN AS OF THE DISTRIBUTION DATE. THIS CLASSIFICATION IS SUBJECT TO CHANGE AND IS SOLELY INTENDED FOR USE AS GENERAL INFORMATION.
- PERSHING DOES NOT PROVIDE TAX, INVESTMENT OR LEGAL ADVISORY SERVICES AND NO ONE ASSOCIATED WITH PERSHING IS AUTHORIZED TO RENDER SUCH ADVICE. DO NOT RELY UPON ANY SUCH ADVICE, IF GIVEN. INVESTORS ARE ENCOURAGED TO CONSULT THEIR TAX ADVISORS TO DETERMINE THE APPROPRIATE TAX TREATMENT OF THEIR BUSINESS.

GENERAL INFORMATION

- WHENEVER YOU ARE INDEBTED TO PERSHING LLC ("PERSHING") FOR ANY AMOUNT, ALL SECURITIES HELD BY IT FOR YOU IN ANY ACCOUNT IN WHICH YOU HAVE ANY INTEREST SHALL SECURE ALL YOUR LIABILITIES TO PERSHING, AND PERSHING MAY IN ITS DISCRETION AT ANY TIME, WITHOUT TENDER, DEMAND OR NOTICE TO YOU, CLOSE OR REDUCE ANY OR ALL OF YOUR ACCOUNTS BY PUBLIC OR PRIVATE SALE OR PURCHASE OR BOTH OF ALL OR ANY SECURITIES CARRIED IN SUCH ACCOUNTS; ANY BALANCE REMAINING DUE PERSHING TO BE PROMPTLY PAID BY YOU.
- WHENEVER YOU ARE INDEBTED TO PERSHING FOR ANY AMOUNT, ALL SECURITIES CARRIED FOR YOUR ACCOUNT ARE OR MAY BE, WITHOUT FURTHER NOTICE TO YOU, LOANED OR PLEDGED BY PERSHING, EITHER SEPARATELY OR UNDER CIRCUMSTANCES WHICH WILL PERMIT THE COMMINGLING THEREOF,

WITH OTHER SECURITIES FOR ANY AMOUNT LESS THAN, EQUAL TO OR GREATER THAN YOUR LIABILITIES TO PERSHING, BUT NOT UNDER CIRCUMSTANCES FOR AN AMOUNT PROHIBITED BY LAW.

- PERSHING MAY TRADE FOR ITS OWN ACCOUNT AS A MARKET MAKER, SPECIALIST, ODD LOT DEALER, BLOCK POSITIONER, ARBITRAGEUR OR INVESTOR. CONSEQUENTLY, AT THE TIME OF ANY TRANSACTION YOU MAY MAKE, PERSHING MAY HAVE A POSITION IN SUCH SECURITIES, WHICH POSITION MAY BE PARTIALLY OR COMPLETELY HEDGED.
- IF AVERAGE PRICE TRANSACTION IS INDICATED ON THE FRONT OF THIS STATEMENT YOUR FINANCIAL INSTITUTION OR PERSHING MAY HAVE ACTED AS PRINCIPAL, AGENT OR BOTH. DETAILS AVAILABLE UPON REQUEST.
- A FINANCIAL STATEMENT OF PERSHING IS AVAILABLE FOR YOUR PERSONAL INSPECTION AT PERSHING'S OFFICES. A COPY OF IT WILL BE MAILED UPON YOUR WRITTEN REQUEST OR YOU CAN VIEW IT ONLINE AT WWW.PERSHING.COM.
- FOR BUSINESS CONTINUITY AND ADDITIONAL DISCLOSURES: WWW.PERSHING.COM/DISCLOSURES.
- THIS STATEMENT SHOULD BE RETAINED FOR YOUR RECORDS.

PAYMENT FOR ORDER FLOW AND ORDER ROUTING POLICY DISCLOSURES (REGULATION NMS - RULE 607 (A) (1) - (2))

PERSHING SENDS EQUITY AND OPTION ORDERS TO EXCHANGES, OR BROKER-DEALERS AS MARKET MAKERS OR AUTOMATED TRADING SYSTEMS (ATSS). CERTAIN OF THESE VENUES PROVIDE PAYMENTS TO PERSHING OR CHARGE ACCESS FEES TO PERSHING DEPENDING UPON THE CHARACTERISTICS OF THE ORDER AND ANY SUBSEQUENT EXECUTION. THE DETAILS OF THESE PAYMENTS AND FEES ARE AVAILABLE UPON WRITTEN REQUEST. COMPENSATION IS GENERALLY IN THE FORM OF A PER SHARE OR PER OPTION CONTRACT CASH PAYMENT. IN ADDITION, PERSHING ROUTES CERTAIN EQUITY TO ITS AFFILIATE, BNY MELLON CAPITAL MARKETS, LLC, FOR EXECUTION AS PRINCIPAL.

BEST EXECUTION: NOTWITHSTANDING THE PREVIOUS PARAGRAPH REGARDING PAYMENT FOR ORDER FLOW, PERSHING SELECTS CERTAIN MARKET CENTERS TO PROVIDE EXECUTION OF OVER-THE-COUNTER AND EXCHANGE-LISTED SECURITIES TRANSACTIONS WHICH AGREE TO ACCEPT ORDERS, TRANSMITTED ELECTRONICALLY UP TO A SPECIFIED SIZE, AND TO EXECUTE THEM AT OR BETTER THAN THE NATIONAL BEST BID OR OFFER (NBBO). IN CERTAIN SECURITIES THAT ARE NOT ELECTRONICALLY QUOTED, PERSHING DIRECTLY CONTACTS MARKET CENTERS TO OBTAIN AN EXECUTION. THE DESIGNATED MARKET CENTERS TO WHICH ORDERS ARE AUTOMATICALLY ROUTED ARE SELECTED BASED ON THE CONSISTENT HIGH QUALITY OF THEIR EXECUTIONS AND THEIR ABILITY TO PROVIDE OPPORTUNITIES FOR EXECUTIONS AT PRICES SUPERIOR TO THE NBBO. PERSHING ALSO REGULARLY REVIEWS REPORTS FOR QUALITY OF EXECUTION PURPOSES.

IF ANY OF THE ABOVE TERMS AND CONDITIONS ARE UNACCEPTABLE TO YOU, PLEASE NOTIFY PERSHING IMMEDIATELY IN WRITING BY CERTIFIED MAIL TO ONE PERSHING PLAZA, JERSEY CITY, NJ 07399, ATTN: LEGAL DEPT



Commonwealth Securities Ltd
 Locked Bay 22
 Australia Square NSW 1215
 Tel: 1300 361 170
 ABN 60 067 254 399 AFSL 238814

Brokerage Account Statement

FRANK DONAGHY SUPER FUND
 UAD 12/22/06
 LIGHTWAVE CONSULTING PTY LTD
 TTEE
 67 EPPING DRIVE
 FRENCHS FOREST NSW 2086 AUS

January 1, 2022 - March 31, 2022
 Account Number: 0AC-552971
 Base Currency: AUSTRALIAN DOLLAR (AUD)

COMMSEC MAIN TRADING IP

Portfolio at a Glance

	This Period
BEGINNING ACCOUNT VALUE	3.34
Net Change in Portfolio¹	-0.10
ENDING ACCOUNT VALUE	3.24

¹ Net Change in Portfolio is the difference between the ending account value and beginning account value after activity.

Asset Summary

Percent	Asset Type	Last Period	This Period
100%	Cash, Money Funds, and Bank Deposits	3.34	3.24
100%	Account Total	3.34	3.24

Please review your allocation periodically with your Financial Consultant.
 Your Account is 100% invested in Cash, Money Funds, and Bank Deposits.

Client Service Information

Identification Number: 000

COMMSEC MAIN TRADING IP
 1 HARBOUR STREET SYDNEY

Contact Information

E-Mail: commsecinternationaldesk@cba.com.au

Client Service Information

Service Hours: Monday - Saturday 08:00 a.m. - 08:00 a.m. (AED)
Web Site: WWW.COMMSEC.COM.AU



Your Account Information

TAX LOT DEFAULT DISPOSITION METHOD

Default Method for Mutual Funds: First In First Out
 Default Method for Stocks in a Dividend Reinvestment Plan: First In First Out
 Default Method for all Other Securities: First In First Out

BOND AMORTIZATION ELECTIONS

Amortize premium on taxable bonds based on Constant Yield Method: Yes
 Accrual market discount method for all other bond types: Constant Yield Method
 Include market discount in income annually: No

ELECTRONIC DELIVERY

Your electronic delivery selections for account communications are listed below:

Electronic Delivery

Enrollment	Communication
✓	Statements and Reports
✓	Trade Confirmations
✓	Tax Documents
✓	Notifications
✗	Prospectus
✗	Proxy/Shareholder Communications

Please log in to your account or contact your Financial Consultant to make any changes to your electronic delivery preferences.

E-mail notifications are delivered to the following e-mail address(es):

f#####@exemail.com.au

The above e-mail address is partially masked for your security. Please log in to your account to review the full e-mail address.

Exchange Rate Table

Currency	AUD Equivalent	Currency per AUD
U.S. DOLLARS	1.3319	0.7508

Exchange rates are based on interbank exchange rates as of 03/31/2022. Exchange rates can vary.

Global Cash

Currency	Closing Balance	Amount in Base Currency AUD
U.S. DOLLARS	2.43	3.24
Total Global Cash Balance		3.24

Portfolio Holdings

U.S. DOLLARS

Description	Quantity	Opening Balance	Closing Balance Currency	Accrued Income	30-Day Yield
CASH, MONEY FUNDS AND BANK DEPOSITS 100.00% of Portfolio					
Global Cash Balance		2.43	2.43 USD		
		3.34	3.24 AUD		
TOTAL CASH, MONEY FUNDS AND BANK DEPOSITS		2.43	2.43 USD	0.00	
		3.34	3.24 AUD	0.00	



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 Base Currency: AUSTRALIAN DOLLAR (AUD)

Portfolio Holdings *(continued)*

U.S. DOLLARS *(continued)*

	Market Value	Currency	Accrued Interest
TOTAL U.S. DOLLARS	2.43	USD	0.00
	3.24	AUD	0.00
	Market Value		Accrued Interest
Total Portfolio Holdings - AUSTRALIAN DOLLAR	3.24		0.00

Portfolio Holdings Disclosures

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices, unless otherwise noted, have been obtained from independent vendor services, which we believe to be reliable. In some cases the pricing vendor may provide prices quoted by a single broker or market maker. Market prices do not constitute a bid or an offer, and may differ from the actual sale price. Securities for which a price is not available are marked "N/A" and are omitted from the Total.

THE AS OF PRICE DATE ONLY APPEARS WHEN THE PRICE DATE DOES NOT EQUAL THE STATEMENT DATE.

Estimated Annual Figures

The estimated annual income (EAI) and estimated annual yield (EAY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/disclosures for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

Foreign Currency Transactions

Pershing will execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

Proxy Vote

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Messages

Although a money market mutual fund (money fund) seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money fund. Shares of a money fund or the balance of a bank deposit product held in your brokerage account may be liquidated upon request with the proceeds credited to your brokerage account. Please see the money fund's prospectus or the bank deposit product's disclosure document or contact your advisor for additional information. Pursuant to SEC Rule 10b-10(b)(1) confirmations are not sent for purchases into money funds processed on the sweep platform. Pursuant to applicable regulation, account statements will be produced monthly or quarterly. Please note, DWS money funds will no longer be available as sweep options to new clients effective May 9, 2022.

If you are not satisfied with the service or advice you receive from us, you are entitled to complain. Please refer to our Financial Services Guide or website for information on next steps. If we have not resolved the issue to your satisfaction, you can find further information on how to lodge a complaint with the Australian Financial Complaints Authority (AFCA) by visiting their website: www.afca.org.au or by telephone on 1800 931 678 (free call).

PERSHING LLC ANNUAL DISCLOSURE OF IMPORTANT INFORMATION

CASH BALANCE/"FLOAT" DISCLOSURE

Pershing obtains a financial benefit attributable to the cash balances in any account (including Employee Retirement Income Security Act accounts) that are held by Pershing in accounts held with major money center banks (the names of which will be provided upon request). Pershing's financial benefit is in the form of either interest on such balances (often paid at the federal funds rate) and/or reductions in expenses that Pershing would otherwise pay to such banks.

These cash balances result from: (1) cash awaiting investment; or (2) cash pending distribution. With respect to cash awaiting investment (e.g., new contributions), Pershing obtains such financial benefit until the funds are automatically invested into a money market fund or bank deposit sweep product ("Sweep Product") or are used for other purposes, such as to purchase securities. If an account agreement provides for the automatic investment into a Sweep Product, such investment will take place on the day after the receipt of cash (and the financial benefit will be one day), unless timely instructions are received to manually purchase the sweep product on the same day that cash is received, which may be accommodated in certain cases. If the account agreement does not provide for automatic investment into a Sweep Product, no automatic investment will occur until the day after the appropriate instructions are added to your account by your firm.

When Pershing receives a request for a distribution by check, the account is charged (debited) on the date the check is written. Pershing mails disbursement checks on the same day that they are written. Pershing may obtain the financial benefit described above from the date the check is written until the date the check is presented for payment, the timing of which is beyond Pershing's control. When a distribution is requested using an Automated Clearing House instruction, Pershing receives a one-day financial benefit in connection with the distribution. If the distribution is made using the Federal Reserve wire system, Pershing receives no financial benefit in connection with the distribution.

PAYMENT FOR ORDER FLOW PRACTICES

Pershing sends equity orders to exchanges or broker-dealers for execution. Some of these market centers provide payments to Pershing or charge access fees depending upon the characteristics of the order and execution.

Orders executed on one or more exchange(s) will either earn a rebate or be assessed an access fee based on each exchange's published fee schedule, which can typically be found on each exchange's web site. Exchange listed equity orders routed to an OTC market maker typically earn a cash payment per share for or per executed order with certain exclusions for OTC securities. The details of these payments and fees are available upon written request.

Pershing receives payments for directing U.S. exchange listed options order flow to broker-dealers using Smart Order Routing technology, which allows Pershing to access price improvement auctions on the various options exchanges. Generally, Pershing receives a per-option contract cash payment. This disclosure only applies to orders routed to Pershing, for further routing and handling, by your firm. For a list of organizations that pay Pershing for nondirected order flow, please visit www.orderroutingdisclosure.com. Pershing executes certain equity orders with a fractional share component as principal. Pershing also routes orders in preferred securities to an affiliate (BNY Mellon Capital Markets, LLC), which they may also execute as principal while facilitating the trade as a market maker.

A copy of the full annual disclosure, including information on revenue sharing, can be found on our website at www.pershing.com/disclosures/annual.pdf.



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Messages *(continued)*

PERSHING LLC ANNUAL DISCLOSURE OF IMPORTANT INFORMATION

STATEMENT OF FINANCIAL CONDITION DATED DECEMBER 31, 2021

On December 31, 2021, Pershing regulatory net capital of \$2.75 billion was 13.84% of aggregate debit items and \$2.35 billion in excess of the minimum requirement. A complete copy of the December 31, 2021 Statement of Financial Condition is available at www.pershing.com/statement-of-financial-condition. You may request a free printed copy by calling (888) 860-8510.

SECURITIES INVESTOR PROTECTION CORPORATION® (SIPC®) INFORMATION

Information regarding SIPC, including a SIPC brochure, may be obtained by contacting SIPC via its website at www.sipc.org or by telephone at (202) 371-8300. An investment in a bank deposit program insured by the Federal Deposit Insurance Corporation (FDIC) is covered by FDIC insurance (up to allowable limits), but not eligible for SIPC coverage. Please review your statement for additional information on the sweep product in your brokerage account.

FINANCIAL INDUSTRY REGULATORY AUTHORITY® (FINRA®) INVESTOR EDUCATION AND PROTECTION

A brochure that includes information describing FINRA BrokerCheck® may be obtained from FINRA at www.finra.org. The FINRA BrokerCheck hotline number is (800) 289-9999.

MUNICIPAL SECURITIES RULEMAKING BOARD® (MSRB®) RULE G-10 INVESTOR AND MUNICIPAL ADVISORY CLIENT EDUCATION AND PROTECTION

An investor brochure that describes the protections available under MSRB rules and instructions on how to file a complaint with an appropriate regulatory authority can be found on the MSRB website at www.msrb.org. Pershing is registered with the Securities and Exchange Commission (SEC) and MSRB, and is a member of FINRA and the New York Stock Exchange (NYSE).

MARGIN DISCLOSURE

Securities held in your margin account will be used as collateral for margin loans made to you. Some firms increase the rate of interest Pershing charges on margin loans and in those cases, Pershing and your firm share in the interest you pay. If the securities in your margin account decline in value, your financial organization or Pershing can take action, such as issuing a margin call and/or selling securities or other assets in any of your accounts held with Pershing to maintain the required equity in the margin account. It is important that you fully understand the risks involved in purchasing securities on margin. These risks include:

- You may lose more funds or securities than you deposited in your margin account.
- Your financial organization or Pershing may force the sale of securities or other assets in your account(s).
- Your financial organization or Pershing can sell your securities or other assets in your account(s) without contacting you.
- You are not entitled to choose which securities or other assets in your account(s) are to be liquidated or sold to meet a margin call.
- Your financial organization or Pershing can increase its maintenance margin requirements at any time without advance written notice to you.
- You are not entitled to an extension of time on a margin call.



Messages *(continued)*

Your Margin Agreement with Pershing and your firm outlines your important obligations. The Margin Agreement is a legally binding contract and it cannot be modified by conduct. The failure on the part of Pershing or your firm at any time to enforce its rights under the Margin Agreement will not, in any way, be deemed to waive, modify or relax any of the rights granted to Pershing or your firm to deal with the collateral on all loans advanced to you.

SUBSTITUTE PAYMENT REIMBURSEMENT

As permitted under your Margin Agreement, Pershing may lend securities in your account when there is a debit balance. You are not entitled to receive a dividend when your securities are on loan over an ex-dividend date. Pershing may issue a substitute payment in lieu of the dividend and compensate you for the tax difference.

A substitute payment received in lieu of a dividend may be eligible for a reimbursement to your account only if the account is open on the reimbursement date. Please note that these reimbursements are: (1) credited at Pershing's discretion; (2) subject to change; and (3) may be eliminated without advance notification. Pershing suggests that you contact your tax advisor to discuss the treatment of substitute payments.

Important Information and Disclosures

The Role of Pershing

- Pershing carries your account as clearing broker pursuant to a clearing agreement with your financial institution. Pershing may accept from your financial institution without inquiry or investigation (i) orders for the purchase and sale of securities and other property and (ii) any other instructions concerning your account. Pershing is not responsible or liable for any acts or omissions of your financial institution or its employees and it does not supervise them. Pershing provides no investment advice nor does it assess the suitability of any transaction or order. Pershing acts as the agent of your financial institution and you agree that you will not hold Pershing or any person controlling or under common control with it liable for any investment losses incurred by you.
- Pershing performs several key functions at the direction of your financial institution. It acts as custodian for funds and securities you may deposit with it directly or through your financial institution or that it receives as the result of securities transactions it processes.
- Your financial institution is responsible for adherence to the securities laws, regulations and rules which apply to it regarding its own operations and the supervision of your account, its sales representatives and other personnel. Your financial institution is also responsible for approving the opening of accounts and obtaining account documents; the acceptance and, in certain instances, execution of securities orders; the assessment of the suitability of those transactions, where applicable; the rendering of investment advice, if any, to you and in general, for the ongoing relationship that it has with you.
- Inquiries concerning the positions and balances in your account may be directed to the Pershing Customer Service Department at (201) 413-3333. All other inquiries regarding your account or activity should be directed to your financial institution. Your financial organization's contact information can be found on the first page of this statement.
- For a description of other functions performed by Pershing please consult the Disclosure Statement provided to you upon the opening of your account. This notice is not meant as a definitive enumeration of every possible circumstance, but as a general disclosure. If you have any questions regarding this notice or if you would like additional copies of the Disclosure Statement, please contact your financial institution.
- Pershing is a member of the Securities Investor Protection Corporation (SIPC®). Please note that SIPC does not protect against loss due to market fluctuation. In addition to SIPC protection, Pershing provides coverage in excess of SIPC limits. For more detailed information please visit: www.pershing.com/about/strength-and-stability.
- This statement will be deemed conclusive. You are advised to report any inaccuracy or discrepancy (including unauthorized trading) promptly, but no later than ten days after receipt of this statement, to your financial organization and Pershing. Please be advised that any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act.
- Your financial organization's contact information can be found on the first page of this statement. Pershing's contact information is as follows: **Pershing LLC, Legal Department, One Pershing Plaza, Jersey City, New Jersey 07399; (201) 413-3330.** Errors and Omissions excepted.

Important Arbitration Disclosures

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.



Commonwealth Securities Ltd
Locked Bay 22
Australia Square NSW 1215
Tel: 1300 361 170
ABN 60 067 254 399 AFSL 238814

January 1, 2022 - March 31, 2022
FRANK DONAGHY SUPER FUND
Base Currency: AUSTRALIAN DOLLAR (AUD)

Important Information and Disclosures *(continued)*

Important Arbitration Disclosures *(continued)*

- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

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Any controversy between you and Pershing LLC shall be submitted to arbitration before the Financial Industry Regulatory Authority. No person shall bring a putative or certified class action to arbitration, nor seek to enforce any predispute arbitration agreement against any person who has initiated in court a putative class action, who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until; (I) the class certification is denied; (II) the class is decertified; or (III) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

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- TITLE TO SECURITIES SOLD TO YOU, WHERE PERSHING HAS ACTED AS PRINCIPAL, SHALL REMAIN WITH PERSHING UNTIL THE ENTIRE PURCHASE PRICE IS RECEIVED OR UNTIL THE SETTLEMENT DATE, WHICHEVER IS LATER.
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DEBIT BALANCES: INTEREST CHARGED ON DEBIT BALANCES IN YOUR ACCOUNT APPEARS ON THE STATEMENT. THE RATE OF INTEREST AND PERIOD COVERED ARE INDICATED. THE RATE MAY CHANGE FROM TIME TO TIME DUE TO FLUCTUATIONS IN MONEY RATES OR OTHER REASONS. INTEREST IS COMPUTED AS DESCRIBED IN MATERIAL PREVIOUSLY FURNISHED TO YOU. PLEASE CONTACT YOUR FINANCIAL INSTITUTION IF YOU DESIRE ADDITIONAL COPIES.

MARGIN INFORMATION: IF YOU MAINTAIN A MARGIN ACCOUNT, THIS IS A COMBINED STATEMENT OF YOUR GENERAL ACCOUNT AND A SPECIAL MEMORANDUM ACCOUNT MAINTAINED FOR YOU UNDER REGULATION T OF THE BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM. THE PERMANENT RECORD OF THE SEPARATE ACCOUNT AS REQUIRED BY REGULATION T IS AVAILABLE FOR YOUR INSPECTION UPON REQUEST.

TAX INFORMATION

- AFTER YEAR END, PERSHING IS REQUIRED TO PROVIDE TAX INFORMATION TO THE INTERNAL REVENUE SERVICE AND OTHER GOVERNMENTAL AUTHORITIES. AT THAT TIME PERSHING WILL PROVIDE THAT INFORMATION ON THE ANNUAL TAX INFORMATION STATEMENT TO YOU; USE THAT STATEMENT TO PREPARE YOUR TAX FILINGS. THE TAX STATEMENT ALSO INCLUDES OTHER USEFUL INFORMATION TO ASSIST IN ACCUMULATING THE DATA TO PREPARE YOUR TAX RETURNS.
- DIVIDENDS, INTEREST AND OTHER DISTRIBUTIONS SHOWN ON THIS STATEMENT WERE CLASSIFIED AS TAXABLE OR NONTAXABLE BASED ON CERTAIN INFORMATION KNOWN AS OF THE DISTRIBUTION DATE. THIS CLASSIFICATION IS SUBJECT TO CHANGE AND IS SOLELY INTENDED FOR USE AS GENERAL INFORMATION.
- PERSHING DOES NOT PROVIDE TAX, INVESTMENT OR LEGAL ADVISORY SERVICES AND NO ONE ASSOCIATED WITH PERSHING IS AUTHORIZED TO RENDER SUCH ADVICE. DO NOT RELY UPON ANY SUCH ADVICE, IF GIVEN. INVESTORS ARE ENCOURAGED TO CONSULT THEIR TAX ADVISORS TO DETERMINE THE APPROPRIATE TAX TREATMENT OF THEIR BUSINESS.

GENERAL INFORMATION

- WHENEVER YOU ARE INDEBTED TO PERSHING LLC ("PERSHING") FOR ANY AMOUNT, ALL SECURITIES HELD BY IT FOR YOU IN ANY ACCOUNT IN WHICH YOU HAVE ANY INTEREST SHALL SECURE ALL YOUR LIABILITIES TO PERSHING, AND PERSHING MAY IN ITS DISCRETION AT ANY TIME, WITHOUT TENDER, DEMAND OR NOTICE TO YOU, CLOSE OR REDUCE ANY OR ALL OF YOUR ACCOUNTS BY PUBLIC OR PRIVATE SALE OR PURCHASE OR BOTH OF ALL OR ANY SECURITIES CARRIED IN SUCH ACCOUNTS; ANY BALANCE REMAINING DUE PERSHING TO BE PROMPTLY PAID BY YOU.
- WHENEVER YOU ARE INDEBTED TO PERSHING FOR ANY AMOUNT, ALL SECURITIES CARRIED FOR YOUR ACCOUNT ARE OR MAY BE, WITHOUT FURTHER NOTICE TO YOU, LOANED OR PLEDGED BY PERSHING, EITHER SEPARATELY OR UNDER CIRCUMSTANCES WHICH WILL PERMIT THE COMMINGLING THEREOF,

WITH OTHER SECURITIES FOR ANY AMOUNT LESS THAN, EQUAL TO OR GREATER THAN YOUR LIABILITIES TO PERSHING, BUT NOT UNDER CIRCUMSTANCES FOR AN AMOUNT PROHIBITED BY LAW.

- PERSHING MAY TRADE FOR ITS OWN ACCOUNT AS A MARKET MAKER, SPECIALIST, ODD LOT DEALER, BLOCK POSITIONER, ARBITRAGEUR OR INVESTOR. CONSEQUENTLY, AT THE TIME OF ANY TRANSACTION YOU MAY MAKE, PERSHING MAY HAVE A POSITION IN SUCH SECURITIES, WHICH POSITION MAY BE PARTIALLY OR COMPLETELY HEDGED.
- IF AVERAGE PRICE TRANSACTION IS INDICATED ON THE FRONT OF THIS STATEMENT YOUR FINANCIAL INSTITUTION OR PERSHING MAY HAVE ACTED AS PRINCIPAL, AGENT OR BOTH. DETAILS AVAILABLE UPON REQUEST.
- A FINANCIAL STATEMENT OF PERSHING IS AVAILABLE FOR YOUR PERSONAL INSPECTION AT PERSHING'S OFFICES. A COPY OF IT WILL BE MAILED UPON YOUR WRITTEN REQUEST OR YOU CAN VIEW IT ONLINE AT WWW.PERSHING.COM.
- FOR BUSINESS CONTINUITY AND ADDITIONAL DISCLOSURES: WWW.PERSHING.COM/DISCLOSURES.
- THIS STATEMENT SHOULD BE RETAINED FOR YOUR RECORDS.

PAYMENT FOR ORDER FLOW AND ORDER ROUTING POLICY DISCLOSURES (REGULATION NMS - RULE 607 (A) (1) - (2))

PERSHING SENDS EQUITY AND OPTION ORDERS TO EXCHANGES, OR BROKER-DEALERS AS MARKET MAKERS OR AUTOMATED TRADING SYSTEMS (ATSS). CERTAIN OF THESE VENUES PROVIDE PAYMENTS TO PERSHING OR CHARGE ACCESS FEES TO PERSHING DEPENDING UPON THE CHARACTERISTICS OF THE ORDER AND ANY SUBSEQUENT EXECUTION. THE DETAILS OF THESE PAYMENTS AND FEES ARE AVAILABLE UPON WRITTEN REQUEST. COMPENSATION IS GENERALLY IN THE FORM OF A PER SHARE OR PER OPTION CONTRACT CASH PAYMENT. IN ADDITION, PERSHING ROUTES CERTAIN EQUITY TO ITS AFFILIATE, BNY MELLON CAPITAL MARKETS, LLC, FOR EXECUTION AS PRINCIPAL.

BEST EXECUTION: NOTWITHSTANDING THE PREVIOUS PARAGRAPH REGARDING PAYMENT FOR ORDER FLOW, PERSHING SELECTS CERTAIN MARKET CENTERS TO PROVIDE EXECUTION OF OVER-THE-COUNTER AND EXCHANGE-LISTED SECURITIES TRANSACTIONS WHICH AGREE TO ACCEPT ORDERS, TRANSMITTED ELECTRONICALLY UP TO A SPECIFIED SIZE, AND TO EXECUTE THEM AT OR BETTER THAN THE NATIONAL BEST BID OR OFFER (NBBO). IN CERTAIN SECURITIES THAT ARE NOT ELECTRONICALLY QUOTED, PERSHING DIRECTLY CONTACTS MARKET CENTERS TO OBTAIN AN EXECUTION. THE DESIGNATED MARKET CENTERS TO WHICH ORDERS ARE AUTOMATICALLY ROUTED ARE SELECTED BASED ON THE CONSISTENT HIGH QUALITY OF THEIR EXECUTIONS AND THEIR ABILITY TO PROVIDE OPPORTUNITIES FOR EXECUTIONS AT PRICES SUPERIOR TO THE NBBO. PERSHING ALSO REGULARLY REVIEWS REPORTS FOR QUALITY OF EXECUTION PURPOSES.

IF ANY OF THE ABOVE TERMS AND CONDITIONS ARE UNACCEPTABLE TO YOU, PLEASE NOTIFY PERSHING IMMEDIATELY IN WRITING BY CERTIFIED MAIL TO ONE PERSHING PLAZA, JERSEY CITY, NJ 07399, ATTN: LEGAL DEPT



Commonwealth Securities Ltd
 Locked Bay 22
 Australia Square NSW 1215
 Tel: 1300 361 170
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Brokerage Account Statement

FRANK DONAGHY SUPER FUND
 UAD 12/22/06
 LIGHTWAVE CONSULTING PTY LTD
 TTEE
 67 EPPING DRIVE
 FRENCHS FOREST NSW 2086 AUS

April 1, 2022 - June 30, 2022
 Account Number: 0AC-552971
 Base Currency: AUSTRALIAN DOLLAR (AUD)

COMMSEC MAIN TRADING IP

Portfolio at a Glance

	This Period
BEGINNING ACCOUNT VALUE	3.24
Net Change in Portfolio¹	0.29
ENDING ACCOUNT VALUE	3.53

¹ Net Change in Portfolio is the difference between the ending account value and beginning account value after activity.

Asset Summary

Percent	Asset Type	Last Period	This Period
100%	Cash, Money Funds, and Bank Deposits	3.24	3.53
100%	Account Total	3.24	3.53

Please review your allocation periodically with your Financial Consultant.
 Your Account is 100% invested in Cash, Money Funds, and Bank Deposits.

Client Service Information

Identification Number: 000

COMMSEC MAIN TRADING IP
 1 HARBOUR STREET SYDNEY

Contact Information

E-Mail: commsecinternationaldesk@cba.com.au

Client Service Information

Service Hours: Monday - Saturday 08:00 a.m. - 08:00 a.m. (AED)
Web Site: WWW.COMMSEC.COM.AU



Your Account Information

TAX LOT DEFAULT DISPOSITION METHOD

Default Method for Mutual Funds: First In First Out
 Default Method for Stocks in a Dividend Reinvestment Plan: First In First Out
 Default Method for all Other Securities: First In First Out

BOND AMORTIZATION ELECTIONS

Amortize premium on taxable bonds based on Constant Yield Method: Yes
 Accrual market discount method for all other bond types: Constant Yield Method
 Include market discount in income annually: No

ELECTRONIC DELIVERY

Your electronic delivery selections for account communications are listed below:

Electronic Delivery

Enrollment	Communication
✓	Statements and Reports
✓	Trade Confirmations
✓	Tax Documents
✓	Notifications
✗	Prospectus
✗	Proxy/Shareholder Communications

Please log in to your account or contact your Financial Consultant to make any changes to your electronic delivery preferences.

E-mail notifications are delivered to the following e-mail address(es):

f#####@exemail.com.au

The above e-mail address is partially masked for your security. Please log in to your account to review the full e-mail address.

Exchange Rate Table

Currency	AUD Equivalent	Currency per AUD
U.S. DOLLARS	1.4545	0.6875

Exchange rates are based on interbank exchange rates as of 06/30/2022. Exchange rates can vary.

Global Cash

Currency	Closing Balance	Amount in Base Currency AUD
U.S. DOLLARS	2.43	3.53
Total Global Cash Balance		3.53

Portfolio Holdings

U.S. DOLLARS

Description	Quantity	Opening Balance	Closing Balance Currency	Accrued Income	30-Day Yield
CASH, MONEY FUNDS AND BANK DEPOSITS 100.00% of Portfolio					
Global Cash Balance		2.43	2.43 USD		
		3.23	3.53 AUD		
TOTAL CASH, MONEY FUNDS AND BANK DEPOSITS		2.43	2.43 USD	0.00	
		3.23	3.53 AUD	0.00	



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Portfolio Holdings *(continued)*

U.S. DOLLARS *(continued)*

	Market Value	Currency	Accrued Interest
TOTAL U.S. DOLLARS	2.43	USD	0.00
	3.53	AUD	0.00
	Market Value		Accrued Interest
Total Portfolio Holdings - AUSTRALIAN DOLLAR	3.53		0.00

Portfolio Holdings Disclosures

Pricing

This section includes the net market value of the securities in your account on a settlement date basis, including short positions, at the close of the statement period. The market prices, unless otherwise noted, have been obtained from independent vendor services, which we believe to be reliable. In some cases the pricing vendor may provide prices quoted by a single broker or market maker. Market prices do not constitute a bid or an offer, and may differ from the actual sale price. Securities for which a price is not available are marked "N/A" and are omitted from the Total.

THE AS OF PRICE DATE ONLY APPEARS WHEN THE PRICE DATE DOES NOT EQUAL THE STATEMENT DATE.

Estimated Annual Figures

The estimated annual income (EAI) and estimated annual yield (EAY) figures are estimates and for informational purposes only. These figures are not considered to be a forecast or guarantee of future results. These figures are computed using information from providers believed to be reliable; however, no assurance can be made as to the accuracy. Since interest and dividend rates are subject to change at any time, and may be affected by current and future economic, political, and business conditions, they should not be relied on for making investment, trading, or tax decisions. These figures assume that the position quantities, interest and dividend rates, and prices remain constant. A capital gain or return of principal may be included in the figures for certain securities, thereby overstating them. Refer to www.pershing.com/disclosures for specific details as to formulas used to calculate the figures. Accrued interest represents interest earned but not yet received.

Foreign Currency Transactions

Pershing will execute foreign currency transactions as principal for your account. Pershing may automatically convert foreign currency to or from U.S. dollars for dividends and similar corporate action transactions unless you instruct your financial organization otherwise. Pershing's currency conversion rate will not exceed the highest interbank conversion rate identified from customary banking sources on the conversion date or the prior business day, increased by up to 1%, unless a particular rate is required by applicable law. Your financial organization may also increase the currency conversion rate. This conversion rate may differ from rates in effect on the date you executed a transaction, incurred a charge, or received a credit. Transactions converted by agents (such as depositories) will be billed at the rates such agents use.

Proxy Vote

Securities not fully paid for in your margin account may be lent by Pershing to itself or others in accordance with the terms outlined in the Margin Agreement. The right to vote your shares held on margin may be reduced by the amount of shares on loan. The Proxy Voting Instruction Form sent to you may reflect a smaller number of shares entitled to vote than the number of shares in your margin account.



Although a money market mutual fund (money fund) seeks to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in a money fund. Shares of a money fund or the balance of a bank deposit product held in your brokerage account may be liquidated upon request with the proceeds credited to your brokerage account. Please see the money fund's prospectus or the bank deposit product's disclosure document or contact your advisor for additional information. Pursuant to SEC Rule 10b-10(b)(1) confirmations are not sent for purchases into money funds processed on the sweep platform. Pursuant to applicable regulation, account statements will be produced monthly or quarterly. Balances in Federal Deposit Insurance Corporation (FDIC)-insured bank deposit sweep products are not protected by Securities Investor Protection Corporation (SIPC).

PERSHING LLC ANNUAL DISCLOSURE OF IMPORTANT INFORMATION

BEST EXECUTION

Pershing selects certain market centers for routing non-directed orders that provide automated execution of substantially all electronically transmitted orders in OTC and exchange-listed equity securities. In the case of U.S. listed options Pershing selects certain wholesale brokers for routing non-directed orders that provide access to option exchange price improvement auctions. The designated market centers and wholesale brokers to which orders are routed are selected based on the following:

- The consistent high quality of their executions in one or more market segments
- Their ability to provide opportunities for executions at prices superior to the national best bid of offer (NBBO)
- Service, technology reliability, accessibility speed of execution
- Cost and counterparty credit worthiness

Pershing regularly reviews reports for execution quality and other factors.

STOP ORDER ELECTION/TRIGGER

Equity odd-lot sales count toward consolidated and participant exchange volumes, but do not update the last-sale, open, close, high, or low price. Since odd-lot executions are not last-sale eligible, they will not trigger non-directed stop, stop-limit or trailing-stop orders routed to Pershing for execution.

PERSHING'S IMPARTIAL LOTTERY PROCESS: PARTIAL CALLS

Information about Pershing's impartial lottery process can be found at pershing.com/disclosures. A printed copy of this information is available by calling (888) 367-2563, option 3 then option 5.

When a security is subject to a partial redemption, Pershing has procedures to treat you fairly. When an issuer initiates a partial call of securities, the depository holding such securities (typically the Depository Trust and Clearing Corporation, or DTCC) conducts an impartial, computerized lottery using an incremental random number technique to determine the allocation of called securities to participants for which it holds securities on deposit (including Pershing). Because DTCC's lottery is random and impartial, participants may or may not receive an allocation of securities selected for redemption.

When Pershing is notified that it received an allocation of called securities, Pershing conducts a similar, computer-generated random lottery. The lottery determines the accounts that will be selected and the number of securities in the account that will be redeemed. Allocations are based on the number of trading units held in the account. The probability of any trading unit held by an account being selected as called in a partial call is proportional to the total number of trading units held through Pershing.

Once the lottery is complete, Pershing notifies your firm which accounts have received an allocation. Securities registered in the client's name, either in transit or held in custody, are excluded from the Pershing lottery process.

Pershing initiates the lottery process by identifying the accounts holding the called security, the total par value of the called securities held, and the trading unit of the security. For



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Messages *(continued)*

example (unit of trade = \$25,000):

Client Account	Par Value	Number of Trading Units
ABC-123234	\$100,000	4
DEF-325465	\$75,000	3
EDR-567433	\$150,000	6
EGT-876574	\$50,000	2
EGT-888345	\$25,000	1
FRT-435234	\$25,000	1
FRT-658797	\$75,000	3

In brief, the allocation process involves the following steps:

- The number of trading units held in each account is identified.
- A sequential number is assigned to each trading unit (e.g., account EDR-567433 would be assigned six numbers).
- A random number is generated that will result in one of these trading units being the first unit in the selection process.
- Thereafter, the trading units participating in the allocation are based on an incremental random number technique until the number of trading units allocated to Pershing is exhausted.

Additional Information

- The allocation of called securities is not made on a pro-rata basis. Therefore, it is possible that a client may receive a full or partial redemption of shares held. Conversely, it is also possible that a client may not have any securities selected for redemption.
- When a partial call is deemed favorable to the holders of the called security, Pershing will exclude certain accounts from the lottery. Excluded accounts will include Pershing's proprietary and employee accounts, as well as proprietary and employee accounts of your firm (if Pershing carries and clears those accounts). No allocation will be made to these proprietary and employee accounts until all other client positions at Pershing in such securities have been called. When a partial call is deemed unfavorable to holders of the called security, Pershing will not exclude any accounts from the lottery.
- If the partial call is made at a price above the current market price as captured in Pershing's price reporting system, Pershing will generally categorize the partial call as one that is favorable to the holders of such security. If the partial call is made at a price that is equal to or below the current market price of the security as captured in Pershing's price reporting system, Pershing will generally categorize that call as one that is unfavorable to holders of the security.
- Clients have the right to withdraw uncalled, fully paid securities from Pershing at any time prior to the cut-off date and time established by the issuer, transfer agent and/or depository with respect to the partial call. Clients also have the right to withdraw excess margin securities, provided that the client account is not subject to restriction under Regulation T or that such withdrawal will not cause an under-margined condition.
- Impartial lottery is conducted based on settled positions as of the close of business the day prior to the publication date.



Messages *(continued)*

A copy of the full annual disclosure, including information on revenue sharing, can be found on our website at pershing.com/disclosures/annual.pdf

If you are not satisfied with the service or advice you receive from us, you are entitled to complain. Please refer to our Financial Services Guide or website for information on next steps. If we have not resolved the issue to your satisfaction, you can find further information on how to lodge a complaint with the Australian Financial Complaints Authority (AFCA) by visiting their website: www.afca.org.au or by telephone on 1800 931 678 (free call).

Important Information and Disclosures

The Role of Pershing

- Pershing carries your account as clearing broker pursuant to a clearing agreement with your financial institution. Pershing may accept from your financial institution without inquiry or investigation (i) orders for the purchase and sale of securities and other property and (ii) any other instructions concerning your account. Pershing is not responsible or liable for any acts or omissions of your financial institution or its employees and it does not supervise them. Pershing provides no investment advice nor does it assess the suitability of any transaction or order. Pershing acts as the agent of your financial institution and you agree that you will not hold Pershing or any person controlling or under common control with it liable for any investment losses incurred by you.
- Pershing performs several key functions at the direction of your financial institution. It acts as custodian for funds and securities you may deposit with it directly or through your financial institution or that it receives as the result of securities transactions it processes.
- Your financial institution is responsible for adherence to the securities laws, regulations and rules which apply to it regarding its own operations and the supervision of your account, its sales representatives and other personnel. Your financial institution is also responsible for approving the opening of accounts and obtaining account documents; the acceptance and, in certain instances, execution of securities orders; the assessment of the suitability of those transactions, where applicable; the rendering of investment advice, if any, to you and in general, for the ongoing relationship that it has with you.
- Inquiries concerning the positions and balances in your account may be directed to the Pershing Customer Service Department at (201) 413-3333. All other inquiries regarding your account or activity should be directed to your financial institution. Your financial organization's contact information can be found on the first page of this statement.
- For a description of other functions performed by Pershing please consult the Disclosure Statement provided to you upon the opening of your account. This notice is not meant as a definitive enumeration of every possible circumstance, but as a general disclosure. If you have any questions regarding this notice or if you would like additional copies of the Disclosure Statement, please contact your financial institution.
- Pershing is a member of the Securities Investor Protection Corporation (SIPC®). Please note that SIPC does not protect against loss due to market fluctuation. In addition to SIPC protection, Pershing provides coverage in excess of SIPC limits. For more detailed information please visit: www.pershing.com/about/strength-and-stability.
- This statement will be deemed conclusive. You are advised to report any inaccuracy or discrepancy (including unauthorized trading) promptly, but no later than ten days after receipt of this statement, to your financial organization and Pershing. Please be advised that any oral communication should be re-confirmed in writing to further protect your rights, including your rights under the Securities Investor Protection Act.
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Important Information and Disclosures *(continued)*

Important Arbitration Agreement *(continued)*

class who has not opted out of the class with respect to any claims encompassed by the putative class action until; (I) the class certification is denied; (II) the class is decertified; or (III) the client is excluded from the class by the court. Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein. The laws of the State of New York govern.

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FREE CREDIT BALANCES: ANY FREE CREDIT BALANCE CARRIED FOR YOUR ACCOUNT REPRESENTS FUNDS PAYABLE UPON DEMAND WHICH, ALTHOUGH PROPERLY ACCOUNTED FOR ON PERSHING'S BOOKS OF RECORD, ARE NOT SEGREGATED AND MAY BE USED IN THE CONDUCT OF ITS BUSINESS.

DEBIT BALANCES: INTEREST CHARGED ON DEBIT BALANCES IN YOUR ACCOUNT APPEARS ON THE STATEMENT. THE RATE OF INTEREST AND PERIOD COVERED ARE INDICATED. THE RATE MAY CHANGE FROM TIME TO TIME DUE TO FLUCTUATIONS IN MONEY RATES OR OTHER REASONS. INTEREST IS COMPUTED AS DESCRIBED IN MATERIAL PREVIOUSLY FURNISHED TO YOU. PLEASE CONTACT YOUR FINANCIAL INSTITUTION IF YOU DESIRE ADDITIONAL COPIES.

MARGIN INFORMATION: IF YOU MAINTAIN A MARGIN ACCOUNT, THIS IS A COMBINED STATEMENT OF YOUR GENERAL ACCOUNT AND A SPECIAL MEMORANDUM ACCOUNT MAINTAINED FOR YOU UNDER REGULATION T OF THE BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM. THE PERMANENT RECORD OF THE SEPARATE ACCOUNT AS REQUIRED BY REGULATION T IS AVAILABLE FOR YOUR INSPECTION UPON REQUEST.

TAX INFORMATION

- AFTER YEAR END, PERSHING IS REQUIRED TO PROVIDE TAX INFORMATION TO THE INTERNAL REVENUE SERVICE AND OTHER GOVERNMENTAL AUTHORITIES. AT THAT TIME PERSHING WILL PROVIDE THAT INFORMATION ON THE ANNUAL TAX INFORMATION STATEMENT TO YOU; USE THAT STATEMENT TO PREPARE YOUR TAX FILINGS. THE TAX STATEMENT ALSO INCLUDES OTHER USEFUL INFORMATION TO ASSIST IN ACCUMULATING THE DATA TO PREPARE YOUR TAX RETURNS.
- DIVIDENDS, INTEREST AND OTHER DISTRIBUTIONS SHOWN ON THIS STATEMENT WERE CLASSIFIED AS TAXABLE OR NONTAXABLE BASED ON CERTAIN INFORMATION KNOWN AS OF THE DISTRIBUTION DATE. THIS CLASSIFICATION IS SUBJECT TO CHANGE AND IS SOLELY INTENDED FOR USE AS GENERAL INFORMATION.
- PERSHING DOES NOT PROVIDE TAX, INVESTMENT OR LEGAL ADVISORY SERVICES AND NO ONE ASSOCIATED WITH PERSHING IS AUTHORIZED TO RENDER SUCH ADVICE. DO NOT RELY UPON ANY SUCH ADVICE, IF GIVEN. INVESTORS ARE ENCOURAGED TO CONSULT THEIR TAX ADVISORS TO DETERMINE THE APPROPRIATE TAX TREATMENT OF THEIR BUSINESS.

GENERAL INFORMATION

- WHENEVER YOU ARE INDEBTED TO PERSHING LLC ("PERSHING") FOR ANY AMOUNT, ALL SECURITIES HELD BY IT FOR YOU IN ANY ACCOUNT IN WHICH YOU HAVE ANY INTEREST SHALL SECURE ALL YOUR LIABILITIES TO PERSHING, AND PERSHING MAY IN ITS DISCRETION AT ANY TIME, WITHOUT TENDER, DEMAND OR NOTICE TO YOU, CLOSE OR REDUCE ANY OR ALL OF YOUR ACCOUNTS BY PUBLIC OR PRIVATE SALE OR PURCHASE OR BOTH OF ALL OR ANY SECURITIES CARRIED IN SUCH ACCOUNTS; ANY BALANCE REMAINING DUE PERSHING TO BE PROMPTLY PAID BY YOU.
- WHENEVER YOU ARE INDEBTED TO PERSHING FOR ANY AMOUNT, ALL SECURITIES CARRIED FOR YOUR ACCOUNT ARE OR MAY BE, WITHOUT FURTHER NOTICE TO YOU, LOANED OR PLEDGED BY PERSHING, EITHER SEPARATELY OR UNDER CIRCUMSTANCES WHICH WILL PERMIT THE COMMINGLING THEREOF,

WITH OTHER SECURITIES FOR ANY AMOUNT LESS THAN, EQUAL TO OR GREATER THAN YOUR LIABILITIES TO PERSHING, BUT NOT UNDER CIRCUMSTANCES FOR AN AMOUNT PROHIBITED BY LAW.

- PERSHING MAY TRADE FOR ITS OWN ACCOUNT AS A MARKET MAKER, SPECIALIST, ODD LOT DEALER, BLOCK POSITIONER, ARBITRAGEUR OR INVESTOR. CONSEQUENTLY, AT THE TIME OF ANY TRANSACTION YOU MAY MAKE, PERSHING MAY HAVE A POSITION IN SUCH SECURITIES, WHICH POSITION MAY BE PARTIALLY OR COMPLETELY HEDGED.
- IF AVERAGE PRICE TRANSACTION IS INDICATED ON THE FRONT OF THIS STATEMENT YOUR FINANCIAL INSTITUTION OR PERSHING MAY HAVE ACTED AS PRINCIPAL, AGENT OR BOTH. DETAILS AVAILABLE UPON REQUEST.
- A FINANCIAL STATEMENT OF PERSHING IS AVAILABLE FOR YOUR PERSONAL INSPECTION AT PERSHING'S OFFICES. A COPY OF IT WILL BE MAILED UPON YOUR WRITTEN REQUEST OR YOU CAN VIEW IT ONLINE AT WWW.PERSHING.COM.
- FOR BUSINESS CONTINUITY AND ADDITIONAL DISCLOSURES: WWW.PERSHING.COM/DISCLOSURES.
- THIS STATEMENT SHOULD BE RETAINED FOR YOUR RECORDS.

PAYMENT FOR ORDER FLOW AND ORDER ROUTING POLICY DISCLOSURES (REGULATION NMS - RULE 607 (A) (1) - (2))

PERSHING SENDS EQUITY AND OPTION ORDERS TO EXCHANGES, OR BROKER-DEALERS AS MARKET MAKERS OR AUTOMATED TRADING SYSTEMS (ATSS). CERTAIN OF THESE VENUES PROVIDE PAYMENTS TO PERSHING OR CHARGE ACCESS FEES TO PERSHING DEPENDING UPON THE CHARACTERISTICS OF THE ORDER AND ANY SUBSEQUENT EXECUTION. THE DETAILS OF THESE PAYMENTS AND FEES ARE AVAILABLE UPON WRITTEN REQUEST. COMPENSATION IS GENERALLY IN THE FORM OF A PER SHARE OR PER OPTION CONTRACT CASH PAYMENT. IN ADDITION, PERSHING ROUTES CERTAIN EQUITY TO ITS AFFILIATE, BNY MELLON CAPITAL MARKETS, LLC, FOR EXECUTION AS PRINCIPAL.

BEST EXECUTION: NOTWITHSTANDING THE PREVIOUS PARAGRAPH REGARDING PAYMENT FOR ORDER FLOW, PERSHING SELECTS CERTAIN MARKET CENTERS TO PROVIDE EXECUTION OF OVER-THE-COUNTER AND EXCHANGE-LISTED SECURITIES TRANSACTIONS WHICH AGREE TO ACCEPT ORDERS, TRANSMITTED ELECTRONICALLY UP TO A SPECIFIED SIZE, AND TO EXECUTE THEM AT OR BETTER THAN THE NATIONAL BEST BID OR OFFER (NBBO). IN CERTAIN SECURITIES THAT ARE NOT ELECTRONICALLY QUOTED, PERSHING DIRECTLY CONTACTS MARKET CENTERS TO OBTAIN AN EXECUTION. THE DESIGNATED MARKET CENTERS TO WHICH ORDERS ARE AUTOMATICALLY ROUTED ARE SELECTED BASED ON THE CONSISTENT HIGH QUALITY OF THEIR EXECUTIONS AND THEIR ABILITY TO PROVIDE OPPORTUNITIES FOR EXECUTIONS AT PRICES SUPERIOR TO THE NBBO. PERSHING ALSO REGULARLY REVIEWS REPORTS FOR QUALITY OF EXECUTION PURPOSES.

IF ANY OF THE ABOVE TERMS AND CONDITIONS ARE UNACCEPTABLE TO YOU, PLEASE NOTIFY PERSHING IMMEDIATELY IN WRITING BY CERTIFIED MAIL TO ONE PERSHING PLAZA, JERSEY CITY, NJ 07399, ATTN: LEGAL DEPT

61800 - Distributions Receivable

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
AOF.AX	Aust Unity Office Property Fund	\$593.37	\$421.13	40.9%
SHSAAUHPTR	Aust Unity Hcare Prop Trst Wsale Un	\$579.80	\$535.47	8.28%
TOTAL		CY Balance	LY Balance	
		\$1,173.17	\$956.60	

Supporting Documents

○ General Ledger [Report](#)

Standard Checklist

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

FRANK DONAGHY SUPER FUND

General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Distributions Receivable (61800)					
<u>Aust Unity Office Property Fund (AOF.AX)</u>					
01/07/2021	Opening Balance				421.13 DR
29/07/2021	Direct Credit 255730 AUST UNITY OFFIC S00018452758 [Amount Receivable]			421.13	0.00 DR
30/06/2022	AOF June 2022 distribution		593.37		593.37 DR
			593.37	421.13	593.37 DR
<u>Aust Unity Hcare Prop Trst Wsale Un (SHSAAUHPTR)</u>					
01/07/2021	Opening Balance				535.47 DR
15/07/2021	Direct Credit 411595 Australian Unity 20525002/DISTRIB			535.47	0.00 DR
30/06/2022	Australian Unity Healthcare Property Trust - Wholesale Units June 2022		579.80		579.80 DR
			579.80	535.47	579.80 DR
Total Debits:			1,173.17		
Total Credits:				956.60	

74700 - Managed Investments (Australian)

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
FRANL001_FINHQPORTFO	finHQ Portfolio	1.000000	\$340,879.08	1.000000	\$388,189.98	(12.19)%

TOTAL	CY Units	CY Balance	LY Units	LY Balance
	1.000000	\$340,879.08	1.000000	\$388,189.98

Supporting Documents

- Investment Movement Report [Report](#)
- FinHQ_Ann Statement 22.pdf [FRANL001_FINHQPORTFO](#)

Standard Checklist

- Attach Annual statements from fund managers, Master Trust, Platform or Wrap providers confirming ownership and value
- 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

FRANK DONAGHY SUPER FUND

Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Bank Accounts										
CBA Direct Investment Account 12172568		68,599.69		67,111.14		(62,565.16)			73,145.67	73,145.67
CommSec Brokerage Cash Account		3.24		0.29					3.53	3.53
		68,602.93		67,111.43		(62,565.16)			73,149.20	73,149.20
Managed Investments (Australian)										
FRANL001_FINHQPORTFO - finHQ Portfolio	1.00	401,286.43		13,287.70		(19,200.00)	0.00	1.00	395,374.13	340,879.08
		401,286.43		13,287.70		(19,200.00)	0.00		395,374.13	340,879.08
Shares in Listed Companies (Australian)										
ADH.AX - Adairs Limited	2,660.00	8,987.90						2,660.00	8,987.90	5,080.60
BOQ.AX - Bank Of Queensland Limited.	1,700.00	11,826.84						1,700.00	11,826.84	11,339.00
BET.AX - Betmakers Technology Group Ltd	2,800.00	3,925.95						2,800.00	3,925.95	952.00
CAT.AX - Catapult Group International Ltd	6,000.00	8,454.90						6,000.00	8,454.90	4,950.00
CBA.AXW - Commonwealth Bank Of Australia.	153.00	8,351.23						153.00	8,351.23	13,828.14
CBAPE.AX - Commonwealth Bank Of Australia. CAP NOTE 3	240.00	24,802.51			(240.00)	(24,802.51)	(802.51)		0.00	

FRANK DONAGHY SUPER FUND

Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
DCG.AX - Decmil Group Limited	6,800.00	10,439.90						6,800.00	10,439.90	680.00
DDR.AX - Dicker Data Limited	1,160.00	3,545.24						1,160.00	3,545.24	12,806.40
FMG.AX - Fortescue Metals Group Ltd			275.00	3,949.70				275.00	3,949.70	4,820.75
LVT.AX - Livetiles Limited	14,580.00	5,708.59						14,580.00	5,708.59	612.36
NAB.AX - National Australia Bank Limited	500.00	14,223.70						500.00	14,223.70	13,695.00
NEC.AX - Nine Entertainment Co. Holdings Limited	3,600.00	4,951.95						3,600.00	4,951.95	6,570.00
ROO.AX - Roots Sustainable Agricultural Technologies Ltd	70,000.00	1,909.95			(70,000.00)	(1,909.95)	(1,079.95)		0.00	
TLS.AX - Telstra Corporation Limited.	3,000.00	9,109.95						3,000.00	9,109.95	11,550.00
UWL.AX - Uniti Group Limited			1,200.00	4,975.95	(1,200.00)	(4,975.95)	902.10		0.00	
VUL.AX - Vulcan Energy Resources Limited	4,000.00	4,119.90			(555.00)	(627.14)	4,347.91	3,445.00	3,492.76	18,671.90
YOJ.AX - Yojee Limited	61,000.00	4,409.90						61,000.00	4,409.90	3,416.00
	124,768.41	8,925.65			(32,315.55)	(3,367.55)	3,367.55	101,378.51	108,972.15	

Units in Listed Unit Trusts (Australian)

FRANK DONAGHY SUPER FUND
Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		Market Value
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	
AOF.AX - Aust Unity Office Property Fund	11,230.00	28,779.42	4,385.00	10,017.75				15,615.00	38,797.17	34,196.85
		28,779.42		10,017.75					38,797.17	34,196.85
Units in Unlisted Unit Trusts (Australian)										
SHSAAUHPTR - Aust Unity Hcare Prop Trst Wsale Un	20,884.17	30,000.00	2,169.31	4,970.76				23,053.48	34,970.76	62,106.07
SHSAGIFDIF - The Guardian Investment Fund	30,000.00	30,000.00						30,000.00	30,000.00	25,026.00
		60,000.00		4,970.76					64,970.76	87,132.07
	683,437.19		104,313.29		(114,080.71)		3,367.55		673,669.77	644,329.35

Donaghy, Aidan Francis

David Raits - SFG
Shadforth Financial Group

Lightwave Consulting Pty Ltd ATF Frank Donaghy Super Fund

Investment	Units	Price	Price date	Value
FinHQ Wrap I Investment-SMSF (4311942)				
Cash Account			30-Jun-2022	\$13,283.20
Strategic Fixed Interest (DFA0015AU)	4,781.547310	\$9.847100	30-Jun-2022	\$47,084.37
Strategic Australian Equity (DFA0008AU)	2,411.481690	\$18.949100	30-Jun-2022	\$45,695.41
Specialist Global Shares Fund (WPC0011AU)	81,246.847420	\$1.009200	30-Jun-2022	\$81,994.32
Strategic International Equity (DFA0007AU)	1,958.705400	\$21.965700	30-Jun-2022	\$43,024.34
Platinum Asia (PLA0004AU)	15,187.389700	\$2.328400	30-Jun-2022	\$35,362.32
Lazard Global Listed Infrastructure (LAZ0014AU)	29,006.556240	\$1.403300	30-Jun-2022	\$40,704.90
Strategic Global Property (DFA0006AU)	1,796.368010	\$18.776900	30-Jun-2022	\$33,730.22
Total for FinHQ Wrap I Investment-SMSF (4311942)				\$340,879.08

Total for Lightwave Consulting Pty Ltd ATF Frank Donaghy Super Fund \$340,879.08

tal portfolio \$340,879.08

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Information about this report

Notes

The Portfolio valuation report excludes any 'unfilled share trades' and 'pending managed fund sell orders' if settlement details are not known at the date of this report. All pending transactions and unsettled trades are indicative only.

Prices are the latest available prices, at the time, for the selected report date and may not reflect the current valuation. Ex-distribution prices are used where available and when the associated income amount has been processed. Where income has not yet been processed, or an ex-distribution price is not available, a cum-distribution price is used.

Managed fund unit prices are generally provided by Morningstar Australasia Pty Ltd, ABN 95 090 665 544.

Australian listed security share prices are generally provided by the ASX Limited, ABN 98 008 624 691.

The value displayed for joint accounts is the total value of the account.

Income Accrued is the income accrued on an investment but not physically received in the account as at the report date.

If you are a participant in one or more dividend or distribution reinvestment plans (DRPs), your participation in each DRP (including the treatment of any residual amounts which have not been applied to acquire additional securities) is governed by the rules of that DRP as set by the issuer of the applicable securities from time to time. Any residual amounts that you may be entitled to upon ceasing to participate in a DRP are not included in your account balance.

Report criteria

The Portfolio Valuation report includes the following accounts:

- FinHQ Wrap I Investment-SMSF (4311942)

Reporting on all items wholly or jointly owned by client "Lightwave Consulting Pty Ltd ATF Frank Donaghy Super Fund". The report has been restricted to only these types of services; IDPS, Margin Lending. Margin loan details not reported, no breakdown of unsettled trades by investment, tax service liabilities not detailed separately, insurance details not listed.

Disclaimer

anteos Investments Limited ABN 20 096 259 979, AFSL 245531 (AIL) is the trustee of the 'Symetry Personal Retirement Fund' ABN 24 685 968 2 and issuer of FinHQ Wrap I Super and Pension. Colonial First State Investments Limited ABN 98 002 348 352, AFSL 232468 (CFSIL) is the vestor Directed Portfolio Service (IDPS) Operator, custodian of 'Symetry Delegate' and issuer of FinHQ Wrap I Investment.

While all care has been taken in preparing the information contained in this report (using reliable and accurate sources) to the extent permitted by law, neither AIL, CFSIL nor any related parties, their employees or directors, accept responsibility for any loss suffered by any person arising from reliance on this information.

Historical performance is not a reliable indicator of future performance. Information provided in this report does not constitute personal, financial or taxation advice and does not take into account the individual objectives, financial situation, needs or tax circumstances of any individual. Investors should read the relevant Product Disclosure Statement or IDPS Guide and consult with their adviser before making any investment decisions.

For the IDPS, only the information displayed at the end of each quarter of the financial year will be considered by the auditor in preparing its annual report.

The annuity products issued by Challenger Life Company Limited ABN 44 072 486 938, AFSL 234670 and AIA Australia Limited ABN 79 004 837 861, AFSL 230043 (AIA Australia) are accessible via the FinHQ Platform (Platform Annuity Products). AIA Australia is part of the AIA Group. Challenger and AIA Australia have each appointed Colonial First State Investments Limited ABN 98 002 348 352, AFSL 232468 (CFSIL) to perform platform administration services only in relation to the annuity products and is not issuing, selling, guaranteeing, underwriting, providing custody services, or any other function in relation to the Platform Annuity Products.

Any 'Account balance' displayed on this site in relation to annuities represents the Funds under Advice (FUA) value (for Challenger annuities only) or Purchase value (for AIA annuities only). The FUA or Purchase values are calculated as at the latest valuation available from Challenger or AIA Australia and are indicative only. They are not withdrawal values.

Investors should read the relevant annuity product PDS and policy wording before making an investment decision and consider talking to a adviser. Annuity product PDSs are available from Challenger or AIA Australia, or through a adviser.

Donaghy, Aidan Francis

David Raits - SFG
Shadforth Financial Group

FinHQ Wrap I Investment

Lightwave Consulting Pty Ltd ATF Frank Donaghy Super Fund FinHQ Wrap I Investment-SMSF (4311942)

Opening Balance	\$388,189.98
Add Investment Earnings	
Income Received	\$27,787.45
Growth	(\$50,833.61)
Less Payments	
Payments	\$19,200.00
Less Expenses	
Management Fees	\$1,288.41
Adviser Fees	\$3,776.33
Closing Balance	\$340,879.08

Investment transaction

Trade date	Transaction	Units	Price	Amount
atinum Asia				
-Aug-2021	Purchase - Purchase	2,613.515870	\$2.594000	\$6,779.46
ecialist Global Shares Fund				
-Aug-2021	Purchase - Purchase	8,919.348560	\$1.182000	\$10,542.67
Lazard Global Listed Infrastructure				
03-Aug-2021	Purchase - Purchase	578.795870	\$1.365300	\$790.23
02-Nov-2021	Purchase - Purchase	495.408900	\$1.374400	\$680.89
02-Feb-2022	Purchase - Purchase	72.045140	\$1.418000	\$102.16
03-May-2022	Purchase - Purchase	84.078120	\$1.474700	\$123.99
Strategic Global Property				
03-Aug-2021	Purchase - Purchase	83.997740	\$20.680199	\$1,737.09
Strategic Australian Equity				
03-Aug-2021	Purchase - Purchase	73.017820	\$20.316000	\$1,483.43
02-Feb-2022	Purchase - Purchase	45.458000	\$19.748999	\$897.75
Strategic International Equity				
03-Aug-2021	Purchase - Purchase	111.200780	\$24.560799	\$2,731.18
Strategic Fixed Interest				
6-Jul-2021	Disposal	(159.045730)	\$10.060000	(\$1,600.00)
3-Aug-2021	Purchase - Purchase	188.556260	\$10.078000	\$1,900.27
6-Aug-2021	Disposal	(159.001470)	\$10.062800	(\$1,600.00)
6-Sep-2021	Disposal	(159.058370)	\$10.059200	(\$1,600.00)
06-Oct-2021	Disposal	(159.215070)	\$10.049300	(\$1,600.00)
08-Nov-2021	Disposal	(159.518260)	\$10.030200	(\$1,600.00)
06-Dec-2021	Disposal	(159.631250)	\$10.023100	(\$1,600.00)

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Investment transaction

Trade date	Transaction	Units	Price	Amount
Strategic Fixed Interest				
06-Jan-2022	Disposal	(159.789080)	\$10.013200	(\$1,600.00)
07-Feb-2022	Disposal	(160.153750)	\$9.990400	(\$1,600.00)
07-Mar-2022	Disposal	(160.370460)	\$9.976900	(\$1,600.00)
06-Apr-2022	Disposal	(161.707630)	\$9.894400	(\$1,600.00)
06-May-2022	Disposal	(162.303080)	\$9.858100	(\$1,600.00)
06-Jun-2022	Disposal	(162.184630)	\$9.865300	(\$1,600.00)

FEES AND COST SUMMARY

Fees deducted directly from your account **(\$5,064.74)**

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

Fees and costs deducted from your investment **(\$2,430.19)**

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

The approximate fees and costs deducted from your investment comprise of the following:

Buy/sell spreads^	(\$32.18)
Management fees and costs^	(\$2,342.67)
Performance fees^	\$0.00
Cash account fee	(\$55.34)

These amounts shown are estimates based on values we receive from the investment manager. These costs have been reflected in the unit price of your investments so you will not see this amount deducted from your account. However, the value of your account has effectively been reduced by this amount. For more details on the fees and costs relating to underlying investments, please refer to the disclosure document for these investments.

TOTAL FEES AND COSTS YOU PAID **(\$7,494.93)**

This approximate amount includes all the fees and costs that affected your investment during the period.

Notes

The opening balance is calculated using the last known price as at 30 June 2021.

Managed Fund information generally provided by Morningstar Australasia Pty Ltd ABN 95 090 665 544.

Australian Listed Security share prices generally provided by the ASX Limited, ABN 98 008 624 691.

Unlisted Investments and Property Syndicate information generally provided by the relevant investment manager.

Report Criteria

The Transaction Summary includes the following accounts:

Lightwave Consulting Pty Ltd ATF Frank Donaghy Super Fund FinHQ Wrap I Investment-SMSF (4311942)

Disclaimer

Avanteos Investments Limited ABN 20 096 259 979, AFSL 245531 (AIL) is the trustee of the 'Symetry Personal Retirement Fund' ABN 24 685 968 122 and issuer of FinHQ Wrap I Super and Pension. Colonial First State Investments Limited ABN 98 002 348 352, AFSL 232468 (CFSIL) is the Investor Directed Portfolio Service (IDPS) Operator, custodian of 'Symetry Delegate' and issuer of FinHQ Wrap I Investment.

While all care has been taken in preparing the information contained in this report (using reliable and accurate sources) to the extent permitted by law, neither AIL, CFSIL nor any related parties, their employees or directors, accept responsibility for any loss suffered by any person arising from reliance on this information.

Past performance is not a reliable indicator of future performance. Information provided in this report does not constitute personal, financial or taxation advice and does not take into account the individual objectives, financial situation, needs or tax circumstances of any individual. Investors should read the relevant Product Disclosure Statement or IDPS Guide and consult with their adviser before making any investment decisions.

For the IDPS, only the information displayed at the end of each quarter of the financial year will be considered by the auditor in preparing its annual report.

The annuity products issued by Challenger Life Company Limited ABN 44 072 486 938, AFSL 234670 and AIA Australia Limited ABN 79 004 837 861, AFSL 230043 (AIA Australia) are accessible via the FinHQ Platform (Platform Annuity Products). AIA Australia is part of the AIA Group. Challenger and AIA Australia have each appointed Colonial First State Investments Limited ABN 98 002 348 352, AFSL 232468 (CFSIL) to perform platform administration services only in relation to the annuity products and is not issuing, selling, guaranteeing, underwriting, providing custody services, or any other function in relation to the Platform Annuity Products.

Any 'Account balance' displayed on this site in relation to annuities represents the Funds under Advice (FUA) value (for Challenger annuities only) or Purchase value (for AIA annuities only). The FUA or Purchase values are calculated as at the latest valuation available from Challenger or AIA Australia and are indicative only. They are not withdrawal values.

Investors should read the relevant annuity product PDS and policy wording before making an investment decision and consider talking to a adviser. Annuity product PDSs are available from Challenger or AIA Australia, or through a adviser.

77600 - Shares in Listed Companies (Australian)

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
ADH.AX	Adairs Limited	2660.000000	\$5,080.60	2660.000000	\$11,305.00	(55.06)%
BET.AX	Betmakers Technology Group Ltd	2800.000000	\$952.00	2800.000000	\$2,996.00	(68.22)%
BOQ.AX	Bank Of Queensland Limited.	1700.000000	\$11,339.00	1700.000000	\$15,487.00	(26.78)%
CAT.AX	Catapult Group International Ltd	6000.000000	\$4,950.00	6000.000000	\$12,000.00	(58.75)%
CBA.AXW	Commonwealth Bank Of Australia.	153.000000	\$13,828.14	153.000000	\$15,280.11	(9.5)%
CBAPE.AX	Commonwealth Bank Of Australia. CAP NOTE 3	0.000000		240.000000	\$24,347.76	100%
DCG.AX	Decmil Group Limited	6800.000000	\$680.00	6800.000000	\$3,128.00	(78.26)%
DDR.AX	Dicker Data Limited	1160.000000	\$12,806.40	1160.000000	\$12,829.60	(0.18)%
FMG.AX	Fortescue Metals Group Ltd	275.000000	\$4,820.75			100%
LVT.AX	Livetiles Limited	14580.000000	\$612.36	14580.000000	\$2,114.10	(71.03)%
NAB.AX	National Australia Bank Limited	500.000000	\$13,695.00	500.000000	\$13,110.00	4.46%
NEC.AX	Nine Entertainment Co. Holdings Limited	3600.000000	\$6,570.00	3600.000000	\$10,476.00	(37.29)%
ROO.AX	Roots Sustainable Agricultural Technologies Ltd	0.000000		70000.000000	\$700.00	100%

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
TLS.AX	Telstra Corporation Limited.	3000.000000	\$11,550.00	3000.000000	\$11,280.00	2.39%
UWL.AX	Uniti Group Limited	0.000000				0%
VUL.AX	Vulcan Energy Resources Limited	3445.000000	\$18,671.90	4000.000000	\$30,800.00	(39.38)%
YOJ.AX	Yojee Limited	61000.000000	\$3,416.00	61000.000000	\$11,285.00	(69.73)%
TOTAL		CY Units	CY Balance	LY Units	LY Balance	
		107673.000000	\$108,972.15	178193.000000	\$177,138.57	

Supporting Documents

- Balance Review Report [Report](#)
- Investment Movement Report [Report](#)
- CommSec.pdf [ADH.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

FRANK DONAGHY SUPER FUND
Balance Review Report

As at 30 June 2022

Investment Code	Investment Name	Holding Reference	Third Party Data			BGL Ledger	Variance
			Data Feed Provider	Balance Date	Balance Amount	Balance	
60400	Bank Accounts						
CBA12172568	CBA Direct Investment Account 12172568					73,145.67	
CMSBRCASH	CommSec Brokerage Cash Account					3.53	
74700	Managed Investments (Australian)						
FRANL001_FINHQ PORTFO	finHQ Portfolio					1.0000	
77600	Shares in Listed Companies (Australian)						
ADH.AX	Adairs Limited				Setup	2,660.0000	2,660.0000
BOQ.AX	Bank Of Queensland Limited.				Setup	1,700.0000	1,700.0000
BET.AX	Betmakers Technology Group Ltd				Verify	2,800.0000	2,800.0000
CAT.AX	Catapult Group International Ltd				Setup	6,000.0000	6,000.0000
CBA.AX	Commonwealth Bank Of Australia.				Setup	153.0000	153.0000
DCG.AX	Decmil Group Limited				Setup	6,800.0000	6,800.0000
DDR.AX	Dicker Data Limited				Setup	1,160.0000	1,160.0000
FMG.AX	Fortescue Metals Group Ltd				Setup	275.0000	275.0000
LVT.AX	Livetiles Limited				Verify	14,580.0000	14,580.0000
NAB.AX	National Australia Bank Limited				Setup	500.0000	500.0000
NEC.AX	Nine Entertainment Co. Holdings Limited				Setup	3,600.0000	3,600.0000
TLS.AX	Telstra Corporation Limited.				Setup	3,000.0000	3,000.0000
VUL.AX	Vulcan Energy Resources Limited				Verify	3,445.0000	3,445.0000
YOJ.AX	Yojee Limited				Setup	61,000.0000	61,000.0000

FRANK DONAGHY SUPER FUND
Balance Review Report

As at 30 June 2022

Investment Code	Investment Name	Holding Reference	Third Party Data			BGL Ledger	Variance
			Data Feed Provider	Balance Date	Balance Amount	Balance	
78200	Units in Listed Unit Trusts (Australian)						
AOF.AX	Aust Unity Office Property Fund				Setup	15,615.0000	15,615.0000
78400	Units in Unlisted Unit Trusts (Australian)						
SHSAAUHPTR	Aust Unity Hcare Prop Trst Wsale Un					23,053.4788	
SHSAGIFDIF	The Guardian Investment Fund					30,000.0000	

FRANK DONAGHY SUPER FUND

Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Bank Accounts										
CBA Direct Investment Account 12172568		68,599.69		67,111.14		(62,565.16)			73,145.67	73,145.67
CommSec Brokerage Cash Account		3.24		0.29					3.53	3.53
		68,602.93		67,111.43		(62,565.16)			73,149.20	73,149.20
Managed Investments (Australian)										
FRANL001_FINHQPORTFO - finHQ Portfolio	1.00	401,286.43		13,287.70		(19,200.00)	0.00	1.00	395,374.13	340,879.08
		401,286.43		13,287.70		(19,200.00)	0.00		395,374.13	340,879.08
Shares in Listed Companies (Australian)										
ADH.AX - Adairs Limited	2,660.00	8,987.90						2,660.00	8,987.90	5,080.60
BOQ.AX - Bank Of Queensland Limited.	1,700.00	11,826.84						1,700.00	11,826.84	11,339.00
BET.AX - Betmakers Technology Group Ltd	2,800.00	3,925.95						2,800.00	3,925.95	952.00
CAT.AX - Catapult Group International Ltd	6,000.00	8,454.90						6,000.00	8,454.90	4,950.00
CBA.AXW - Commonwealth Bank Of Australia.	153.00	8,351.23						153.00	8,351.23	13,828.14
CBAPE.AX - Commonwealth Bank Of Australia. CAP NOTE 3	240.00	24,802.51			(240.00)	(24,802.51)	(802.51)		0.00	

FRANK DONAGHY SUPER FUND

Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
DCG.AX - Decmil Group Limited	6,800.00	10,439.90						6,800.00	10,439.90	680.00
DDR.AX - Dicker Data Limited	1,160.00	3,545.24						1,160.00	3,545.24	12,806.40
FMG.AX - Fortescue Metals Group Ltd			275.00	3,949.70				275.00	3,949.70	4,820.75
LVT.AX - Livetiles Limited	14,580.00	5,708.59						14,580.00	5,708.59	612.36
NAB.AX - National Australia Bank Limited	500.00	14,223.70						500.00	14,223.70	13,695.00
NEC.AX - Nine Entertainment Co. Holdings Limited	3,600.00	4,951.95						3,600.00	4,951.95	6,570.00
ROO.AX - Roots Sustainable Agricultural Technologies Ltd	70,000.00	1,909.95			(70,000.00)	(1,909.95)	(1,079.95)		0.00	
TLS.AX - Telstra Corporation Limited.	3,000.00	9,109.95						3,000.00	9,109.95	11,550.00
UWL.AX - Uniti Group Limited			1,200.00	4,975.95	(1,200.00)	(4,975.95)	902.10		0.00	
VUL.AX - Vulcan Energy Resources Limited	4,000.00	4,119.90			(555.00)	(627.14)	4,347.91	3,445.00	3,492.76	18,671.90
YOJ.AX - Yojee Limited	61,000.00	4,409.90						61,000.00	4,409.90	3,416.00
	124,768.41	8,925.65			(32,315.55)	(3,367.55)		101,378.51	108,972.15	

Units in Listed Unit Trusts (Australian)

FRANK DONAGHY SUPER FUND
Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		Market Value
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	
AOF.AX - Aust Unity Office Property Fund	11,230.00	28,779.42	4,385.00	10,017.75				15,615.00	38,797.17	34,196.85
		28,779.42		10,017.75					38,797.17	34,196.85
Units in Unlisted Unit Trusts (Australian)										
SHSAAUHPTR - Aust Unity Hcare Prop Trst Wsale Un	20,884.17	30,000.00	2,169.31	4,970.76				23,053.48	34,970.76	62,106.07
SHSAGIFDIF - The Guardian Investment Fund	30,000.00	30,000.00						30,000.00	30,000.00	25,026.00
		60,000.00		4,970.76					64,970.76	87,132.07
	683,437.19		104,313.29		(114,080.71)		3,367.55		673,669.77	644,329.35

Financial Year Summary

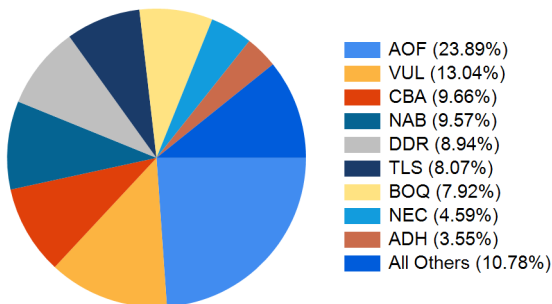
1 JULY 2021 - 30 JUNE 2022



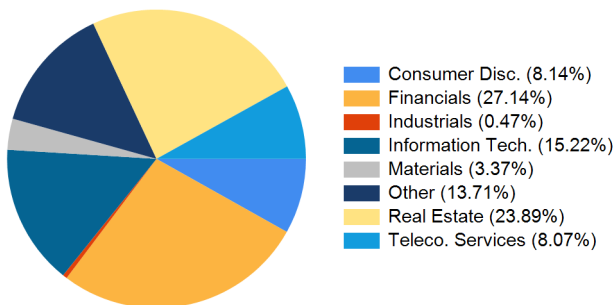
Portfolio Valuation	Account Number	Account Name	Value as at 30 June 2022
Shares	4094770	LIGHTWAVE CONSULTING PTY LTD <FRANK DONAGHY SUPER A/C>	\$143,169.00
CDIA	12172568	Frank Donaghy S Fund	\$73,145.67
TOTAL PORTFOLIO VALUE			\$216,314.67

Allocation as at 30 June 2022

Shares in your portfolio



Sectors in your portfolio



Estimated Interest & Dividends

2021-2022 Financial Year

Est. Franked Dividends	\$4,428.83
Est. Unfranked Dividends	\$2,034.61
Est. Franking Credits	\$1,898.08
Est. Interest Received from Interest Rate Securities	\$0.00
TOTAL INCOME	\$6,463.44

Fees & Charges

2021-2022 Financial Year

Total Brokerage (inc. GST)	\$109.75
Total Subscriptions (inc. GST)	\$0.00
Other Fees (inc. GST)	\$0.00
TOTAL FEES & CHARGES	\$109.75

Financial Year Summary

1 JULY 2021 - 30 JUNE 2022



This statement only provides information for CDIA accounts that have been designated as the settlement account for your Commonwealth Securities Limited Share Trading account as at 30 June. Please refer to NetBank for interest income from all other CBA accounts.

The interest shown is net of any non-resident or TFN withholding tax (if applicable). Please refer to Netbank for bank fees paid on your designated CDIA settlement account in the financial year.

The total brokerage outlined does not include any rebates you may have received over the financial year. Refer to your transaction statement records for this information.

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Portfolio Valuation

30 JUNE 2022



SHARES - 4094770 - HIN 43284240

LIGHTWAVE CONSULTING PTY LTD <FRANK DONAGHY SUPER A/C>

Portfolio	Units	Unit Price	Portfolio Value	% of Portfolio
ADH - ADAIRS LIMITED FPO (ORDINARY FULLY PAID)	2,660	\$1.9100	\$5,080.60	2.35%
AOF - AUSTRALIAN UNITY OFF FPO (ORDINARY UNITS FULLY PAID)	15,615	\$2.1900	\$34,196.85	15.81%
BET - BETMAKERS TECH GROUP FPO (ORDINARY FULLY PAID)	2,800	\$0.3400	\$952.00	0.44%
BOQ - BANK OF QUEENSLAND. FPO (ORDINARY FULLY PAID)	1,700	\$6.6700	\$11,339.00	5.24%
CAT - CATAPULT GRP INT LTD FPO (ORDINARY FULLY PAID)	6,000	\$0.8250	\$4,950.00	2.29%
CBA - COMMONWEALTH BANK. FPO (ORDINARY FULLY PAID)	153	\$90.3800	\$13,828.14	6.39%
DCG - DECMIL GROUP LIMITED FPO (ORDINARY FULLY PAID)	6,800	\$0.1000	\$680.00	0.31%
DDR - DICKER DATA LIMITED FPO (ORDINARY FULLY PAID)	1,160	\$11.0400	\$12,806.40	5.92%
FMG - FORTESCUE METALS GRP FPO (ORDINARY FULLY PAID)	275	\$17.5300	\$4,820.75	2.23%
LVT - LIVETILES LIMITED FPO (ORDINARY FULLY PAID)	14,580	\$0.0420	\$612.36	0.28%
NAB - NATIONAL AUST. BANK FPO (ORDINARY FULLY PAID)	500	\$27.3900	\$13,695.00	6.33%
NEC - NINE ENTERTAINMENT FPO (ORDINARY FULLY PAID)	3,600	\$1.8250	\$6,570.00	3.04%
TLS - TELSTRA CORPORATION. FPO (ORDINARY FULLY PAID)	3,000	\$3.8500	\$11,550.00	5.34%
VUL - VULCAN ENERGY FPO (ORDINARY FULLY PAID)	3,445	\$5.4200	\$18,671.90	8.63%
YOJ - YOJEE LIMITED FPO (ORDINARY FULLY PAID)	61,000	\$0.0560	\$3,416.00	1.58%
		Sub Total	\$143,169.00	66.19%

Cash Accounts	Portfolio Value	% of Portfolio	
CDIA - 06716712172568	\$73,145.67	33.81%	
	TOTAL	\$216,314.67	100.00%

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Transaction Summary

1 JULY 2021 - 30 JUNE 2022



LIGHTWAVE CONSULTING PTY LTD <FRANK DONAGHY SUPER A/C>

SHARES - 4094770 - HIN 43284240

Total Buys and Sells	2021 - 2022 Financial Year
Total Buys (inc. Brokerage + GST)	\$18,943.40
Total Sells (inc. Brokerage + GST)	\$11,683.10

AOF - AUSTRALIAN UNITY OFF FPO (ORDINARY UNITS FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
02-Nov-2021	Buy	4,385	\$2.2800	\$9,997.80	\$19.95	\$1.81	125752492	\$10,017.75
Sub Total					\$19.95	\$1.81		\$10,017.75

FMG - FORTESCUE METALS GRP FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
05-Nov-2021	Buy	275	\$14.2900	\$3,929.75	\$19.95	\$1.81	125967017	\$3,949.70
Sub Total					\$19.95	\$1.81		\$3,949.70

ROO - ROOTS SUSTAINABLE CDI 1:1 (CHESS DEPOSITARY INTERESTS 1:1)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
12-Jul-2021	Sell	-70,000	\$0.0120	-\$840.00	\$10.00	\$0.91	120468668	-\$830.00
Sub Total					\$10.00	\$0.91		-\$830.00

UWL - UNITI GROUP LTD FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
13-May-2022	Sell	-1,200	\$4.9150	-\$5,898.00	\$19.95	\$1.81	133308213	-\$5,878.05
25-Aug-2021	Buy	1,200	\$4.1300	\$4,956.00	\$19.95	\$1.81	122451821	\$4,975.95
Sub Total					\$39.90	\$3.62		-\$902.10

VUL - VULCAN ENERGY FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
13-Jul-2021	Sell	-555	\$9.0000	-\$4,995.00	\$19.95	\$1.81	120533625	-\$4,975.05
Sub Total					\$19.95	\$1.81		-\$4,975.05

Transaction Summary

1 JULY 2021 - 30 JUNE 2022



The transaction summary is only able to display information available to Commonwealth Securities Limited. Certain transactions may not be displayed, including but not limited to transactions made off market such as Initial Public Offerings (IPOs) and Delivery vs Payment Settlements (DvP). Transactions regarding corporate actions or stock transfers are not included and can be found on your statements as issued by the company or the share registry. Transactions for Issuer Sponsored holdings placed outside of this account are not included in this summary. Links to some of the key share registries can be found below:

Computershare (<http://www.computershare.com/au/Pages/default.aspx>)
Link Market Services (<https://investorcentre.linkmarketservices.com.au/Login.aspx/Login>)
Boardroom Limited (<https://boardroomlimited.com.au>)
Security Transfer Registrars (<https://www.securitytransfer.com.au>)
Advanced Share Registry Services (<http://www.advancedshare.com.au/Home.aspx>)

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Interest & Estimated Dividend Summary



1 JULY 2021 - 30 JUNE 2022

SHARES - 4094770 - HIN 43284240

LIGHTWAVE CONSULTING PTY LTD <FRANK DONAGHY SUPER A/C>

ESTIMATED DIVIDEND SUMMARY

ADH - ADAIRS LIMITED FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
21-Mar-2022	14-Apr-2022	Interim	\$0.0800	2,660	\$0.00	\$212.80	\$212.80	\$91.20
08-Sep-2021	23-Sep-2021	Final	\$0.1000	2,660	\$0.00	\$266.00	\$266.00	\$114.00
Sub Total					\$0.00	\$478.80	\$478.80	\$205.20

AOF - AUSTRALIAN UNITY OFF FPO (ORDINARY UNITS FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
30-Mar-2022	21-Apr-2022	Interim	\$0.0380	15,615	\$593.37	\$0.00	\$593.37	\$0.00
30-Dec-2021	28-Jan-2022	Interim	\$0.0380	15,615	\$593.37	\$0.00	\$593.37	\$0.00
29-Sep-2021	19-Oct-2021	Interim	\$0.0380	11,230	\$426.74	\$0.00	\$426.74	\$0.00
29-Jun-2021	29-Jul-2021	Final	\$0.0375	11,230	\$421.13	\$0.00	\$421.13	\$0.00
Sub Total					\$2,034.61	\$0.00	\$2,034.61	\$0.00

BOQ - BANK OF QUEENSLAND. FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
04-May-2022	26-May-2022	Interim	\$0.2200	1,700	\$0.00	\$374.00	\$374.00	\$160.29
28-Oct-2021	18-Nov-2021	Final	\$0.2200	1,700	\$0.00	\$374.00	\$374.00	\$160.29
Sub Total					\$0.00	\$748.00	\$748.00	\$320.58

CBA - COMMONWEALTH BANK. FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
16-Feb-2022	30-Mar-2022	Interim	\$1.7500	153	\$0.00	\$267.75	\$267.75	\$114.75
17-Aug-2021	29-Sep-2021	Final	\$2.0000	153	\$0.00	\$306.00	\$306.00	\$131.14
Sub Total					\$0.00	\$573.75	\$573.75	\$245.89

CBAPE - CWLTH BANK NYR3QUT [

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
06-Oct-2021	15-Oct-2021	Interim	\$0.2998	240	\$0.00	\$71.95	\$71.95	\$30.84
06-Sep-2021	15-Sep-2021	Interim	\$0.9218	240	\$0.00	\$221.23	\$221.23	\$94.81
Sub Total					\$0.00	\$293.18	\$293.18	\$125.65

Interest & Estimated Dividend Summary



1 JULY 2021 - 30 JUNE 2022

DDR - DICKER DATA LIMITED FPO (ORDINARY FULLY PAID)								
Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
16-May-2022	01-Jun-2022	Interim	\$0.1300	1,160	\$0.00	\$150.80	\$150.80	\$64.63
14-Feb-2022	01-Mar-2022	Final	\$0.1500	1,160	\$0.00	\$174.00	\$174.00	\$74.57
12-Nov-2021	01-Dec-2021	Interim	\$0.0900	1,160	\$0.00	\$104.40	\$104.40	\$44.74
17-Aug-2021	01-Sep-2021	Interim	\$0.0900	1,160	\$0.00	\$104.40	\$104.40	\$44.74
Sub Total					\$0.00	\$533.60	\$533.60	\$228.68

FMG - FORTESCUE METALS GRP FPO (ORDINARY FULLY PAID)								
Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
28-Feb-2022	30-Mar-2022	Interim	\$0.8600	275	\$0.00	\$236.50	\$236.50	\$101.36
Sub Total					\$0.00	\$236.50	\$236.50	\$101.36

NAB - NATIONAL AUST. BANK FPO (ORDINARY FULLY PAID)								
Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
15-Nov-2021	15-Dec-2021	Final	\$0.6700	500	\$0.00	\$335.00	\$335.00	\$143.57
13-May-2021	02-Jul-2021	Interim	\$0.6000	500	\$0.00	\$300.00	\$300.00	\$128.57
Sub Total					\$0.00	\$635.00	\$635.00	\$272.14

NEC - NINE ENTERTAINMENT FPO (ORDINARY FULLY PAID)								
Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
03-Mar-2022	21-Apr-2022	Interim	\$0.0700	3,600	\$0.00	\$252.00	\$252.00	\$108.00
09-Sep-2021	20-Oct-2021	Final	\$0.0550	3,600	\$0.00	\$198.00	\$198.00	\$84.86
Sub Total					\$0.00	\$450.00	\$450.00	\$192.86

TLS - TELSTRA CORPORATION. FPO (ORDINARY FULLY PAID)								
Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
02-Mar-2022	01-Apr-2022	Interim	\$0.0800	3,000	\$0.00	\$240.00	\$240.00	\$102.86
25-Aug-2021	23-Sep-2021	Final	\$0.0800	3,000	\$0.00	\$240.00	\$240.00	\$102.86
Sub Total					\$0.00	\$480.00	\$480.00	\$205.72
TOTAL					\$2,034.61	\$4,428.83	\$6,463.44	\$1,898.08

ESTIMATED INTEREST RECEIVED

There are no transactions on this account.

TOTAL	\$0.00
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INTEREST INCOME SUMMARY

Account	Interest
CDIA - 12172568	\$0.00
TOTAL	\$0.00

Interest & Estimated Dividend Summary



1 JULY 2021 - 30 JUNE 2022

This statement only provides information for CDIA accounts that have been designated as the settlement account for your Commonwealth Securities Limited Share Trading account as at 30 June. Please refer to NetBank for interest income from all other CBA accounts.

The interest shown is net of any non-resident or TFN withholding tax (if applicable). Please refer to Netbank for bank fees paid on your designated CDIA settlement account in the financial year.

(1) This is an estimate prepared by Commonwealth Securities Limited based upon units that you hold in accordance with our records and may not distinguish between cash dividends or dividends reinvested through any particular company's dividend reinvestment plan. Your actual entitlement will be determined by information recorded in the company's share registry at the relevant record dates. Amounts that may have been withheld for failing to provide your tax file number to your share registries are not disclosed on this report.

Dividends are estimated by CommSec based on the total registered Units held on the Record Date of the dividend. The following fields are estimated in accordance with the calculations outlined below:

- (a) Units = Total registered units of security held on the Record Date of the dividend
- (b) Est. Unfranked Amount = Units X Dividend per security X Unfranked %
- (c) Est. Franked Amount = Units X Dividend per security X Franked %
- (d) Est. Franking Credit = (Est. Franked Amount X company tax rate)/(100 - company tax rate)
- (e) Est. Total Dividend = Units x Dividend per security

(2) In order to be eligible to claim the benefit of a franking credit, you must be a 'qualified person'. You will be a qualified person if you satisfy:

One of the specific concessions in the legislation (for example, you are an individual whose total franking credit entitlement for the income year does not exceed \$5,000); and/or
The 45-day rule

The 45-day rule requires that if you are an Australian tax resident shareholder, you must have held the security 'at risk' for at least 45 consecutive days, not including date of purchase and date of sale. Where the 45 day holding requirement has not been satisfied, the 45-day rule may apply to deny the franking credits attached to the dividend received in respect of the particular security. The 45-day rule is complex. You should obtain your own taxation advice to understand how these provisions apply to you.

Please refer to the statements provided by the Share Registry for tax return purposes. These may include details of any foreign tax credits you may be entitled to and breakdown of any trust distribution you may have received.

For details of the components of your ASX listed trust distributions you will need to refer to the Annual Tax Statement issued by the trust manager.

The total brokerage outlined does not include any rebates you may have received over the financial year. Refer to your transaction statement records for this information.

This report only includes an estimate of dividends paid for holdings held with Commonwealth Securities Limited as at the ex-dividend date. For instance, any dividends paid prior to holdings being transferred to Commonwealth Securities Limited are not included.

This statement is an estimated summary document only and it is not intended to replace any document which contains information that may be required for taxation purposes. You should therefore refer to your CHESS statements, dividend statements, confirmation contract notes and other investment or bank account statements for your records in this regard. This statement may not include information on accounts which have been closed, switched product type, transferred Holder Identification Number (HIN), or switched Participant Identification Number (PID) during the financial year.

This statement is issued by Commonwealth Securities Limited ABN 60 067 254 399 AFSL 238814, a market participant of ASX and Cboe Australia Pty Ltd (formerly Chi-X Australia Pty Limited), a clearing participant of ASX Clear Pty Limited and a settlement participant of ASX Settlement Pty Limited. Commonwealth Securities Limited is a wholly owned but non-guaranteed subsidiary of the Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945 ("CBA"). Information contained in this statement is believed to be accurate at the time the statement is generated. CBA and its subsidiaries do not accept any liability for any errors or omissions contained in this statement, or any responsibility for any action taken in reliance on this statement. This document contains general information only and does not take into account your individual objectives, financial and taxation situations or needs. Before acting on the information, consider the appropriateness of your own objectives, needs, financial and taxation situation and, if necessary, seek appropriate independent financial and taxation advice. CBA is not a registered tax (financial) adviser under the Tax Agent Services Act 2009. If there are any errors in this statement, please contact us.

Address: Commonwealth Securities Limited, Locked Bag 22, Australia Square NSW 1215 | Phone: 13 15 19 | Website: www.commsec.com.au

If you are not satisfied with the service or advice you receive from us, you are entitled to complain. We have established procedures to ensure that all enquiries and complaints are properly dealt with. Please refer to our Financial Services Guide for more information. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority. AFCA provides fair and independent financial services complaint resolution that is free to consumers. Website: www.afca.org.au, Telephone: 1800 931 678 (free call), Email: info@afca.org.au, In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001.

Interest & Estimated Dividend Summary



1 JULY 2021 - 30 JUNE 2022

GLOSSARY

Units	The number of registered securities that you own.
Unit Price	The Portfolio Valuation 'Unit Price' is calculated using a 'Reference' Price provided by the ASX which takes into account an adjustment to determine value at Close of Market if the Security does not trade in the Closing Single Price Auction on the Valuation Date.
Brokerage	The fee or charge that is paid by you when transacting a buy or sell.
Holder Identification Number (HIN)	When you are CHESS sponsored with a Broker you will be issued a unique number, called a HIN. Multiple holdings can be registered under the single HIN. A HIN starts with the letter X and usually followed by 10 numbers, e.g. X0001234567.
Dividend	A dividend is a payment made to shareholders from the company. This payment is a portion of the company's profits. ASX listed companies typically pay dividends twice a year, usually as an 'interim' dividend and a 'final dividend'. From time to time, a company may also pay a 'special' dividend.
Ex-dividend date	The ex-dividend date occurs two business days before the company's Record Date. To be entitled to a dividend a shareholder must have purchased the shares before the ex-dividend date. If you purchase shares on or after that date, the previous owner of the shares (and not you) is entitled to the dividend.
Interim dividend	A dividend paid during the year, usually accompanying a company's interim financial statements.
Final dividend	A dividend paid at the end of a company's financial year, representing a return based on the previous twelve months' financial performance and the future outlook.
Special dividend	A dividend paid by the company outside typical recurring (interim and final) dividend cycle.
Record date	The record date is the date the share registries use in determining who is entitled to a dividend or entitlement associated with a security. Those who held the security in the company and were on the register on the record date are eligible for the entitlement.
Payment date	The date on which a declared dividend is scheduled to be paid.
Unfranked dividend	Dividends which do not carry a franking credit.
Franked dividend	Franked dividends are paid to security holders out of profits on which the company has already paid tax.
Franking /Imputation Credit	A franking credit is your share of tax paid by a company on the profits from which your dividend is paid. They are also known as Imputation Credits.
Total subscription	Total subscription can include, but is not limited to market data and research subscription fees and share trade alerts.
Other fees	Other fees can include, but are not limited to: Off market transfer fees, conditional trading fees, rejection fees, early and late settlement fees, fail fees, SRN query, rebooking fees, cheque payment fee or cheque dishonour fees and the printing and posting of contract notes.
Corporate action (CA)	Any action initiated by the company or corporation, for the purpose of giving an entitlement to shareholders.

78200 - Units in Listed Unit Trusts (Australian)

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
AOF.AX	Aust Unity Office Property Fund	15615.000000	\$34,196.85	11230.000000	\$29,310.30	16.67%
TOTAL		CY Units	CY Balance	LY Units	LY Balance	
		15615.000000	\$34,196.85	11230.000000	\$29,310.30	

Supporting Documents

◦ Investment Movement Report [Report](#)

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

FRANK DONAGHY SUPER FUND

Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Bank Accounts										
CBA Direct Investment Account 12172568		68,599.69		67,111.14		(62,565.16)			73,145.67	73,145.67
CommSec Brokerage Cash Account		3.24		0.29					3.53	3.53
		68,602.93		67,111.43		(62,565.16)			73,149.20	73,149.20
Managed Investments (Australian)										
FRANL001_FINHQPORTFO - finHQ Portfolio	1.00	401,286.43		13,287.70		(19,200.00)	0.00	1.00	395,374.13	340,879.08
		401,286.43		13,287.70		(19,200.00)	0.00		395,374.13	340,879.08
Shares in Listed Companies (Australian)										
ADH.AX - Adairs Limited	2,660.00	8,987.90						2,660.00	8,987.90	5,080.60
BOQ.AX - Bank Of Queensland Limited.	1,700.00	11,826.84						1,700.00	11,826.84	11,339.00
BET.AX - Betmakers Technology Group Ltd	2,800.00	3,925.95						2,800.00	3,925.95	952.00
CAT.AX - Catapult Group International Ltd	6,000.00	8,454.90						6,000.00	8,454.90	4,950.00
CBA.AXW - Commonwealth Bank Of Australia.	153.00	8,351.23						153.00	8,351.23	13,828.14
CBAPE.AX - Commonwealth Bank Of Australia. CAP NOTE 3	240.00	24,802.51			(240.00)	(24,802.51)	(802.51)		0.00	

FRANK DONAGHY SUPER FUND

Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
DCG.AX - Decmil Group Limited	6,800.00	10,439.90						6,800.00	10,439.90	680.00
DDR.AX - Dicker Data Limited	1,160.00	3,545.24						1,160.00	3,545.24	12,806.40
FMG.AX - Fortescue Metals Group Ltd			275.00	3,949.70				275.00	3,949.70	4,820.75
LVT.AX - Livetiles Limited	14,580.00	5,708.59						14,580.00	5,708.59	612.36
NAB.AX - National Australia Bank Limited	500.00	14,223.70						500.00	14,223.70	13,695.00
NEC.AX - Nine Entertainment Co. Holdings Limited	3,600.00	4,951.95						3,600.00	4,951.95	6,570.00
ROO.AX - Roots Sustainable Agricultural Technologies Ltd	70,000.00	1,909.95			(70,000.00)	(1,909.95)	(1,079.95)		0.00	
TLS.AX - Telstra Corporation Limited.	3,000.00	9,109.95						3,000.00	9,109.95	11,550.00
UWL.AX - Uniti Group Limited			1,200.00	4,975.95	(1,200.00)	(4,975.95)	902.10		0.00	
VUL.AX - Vulcan Energy Resources Limited	4,000.00	4,119.90			(555.00)	(627.14)	4,347.91	3,445.00	3,492.76	18,671.90
YOJ.AX - Yojee Limited	61,000.00	4,409.90						61,000.00	4,409.90	3,416.00
	124,768.41	8,925.65			(32,315.55)	(3,367.55)		101,378.51	108,972.15	

Units in Listed Unit Trusts (Australian)

FRANK DONAGHY SUPER FUND
Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		Market Value
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	
AOF.AX - Aust Unity Office Property Fund	11,230.00	28,779.42	4,385.00	10,017.75				15,615.00	38,797.17	34,196.85
		28,779.42		10,017.75					38,797.17	34,196.85
Units in Unlisted Unit Trusts (Australian)										
SHSAAUHPTR - Aust Unity Hcare Prop Trst Wsale Un	20,884.17	30,000.00	2,169.31	4,970.76				23,053.48	34,970.76	62,106.07
SHSAGIFDIF - The Guardian Investment Fund	30,000.00	30,000.00						30,000.00	30,000.00	25,026.00
		60,000.00		4,970.76					64,970.76	87,132.07
	683,437.19		104,313.29		(114,080.71)		3,367.55		673,669.77	644,329.35

78400 - Units in Unlisted Unit Trusts (Australian)

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
SHSAAUHPTR	Aust Unity Hcare Prop Trst Wsale Un	23053.478800	\$62,106.07	20884.167500	\$47,302.64	31.3%
SHSAGIFDIF	The Guardian Investment Fund	30000.000000	\$25,026.00	30000.000000	\$30,000.00	(16.58)%
TOTAL		CY Units	CY Balance	LY Units	LY Balance	
		53053.478800	\$87,132.07	50884.167500	\$77,302.64	

Supporting Documents

○ Investment Movement Report [Report](#)

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

FRANK DONAGHY SUPER FUND

Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Bank Accounts										
CBA Direct Investment Account 12172568		68,599.69		67,111.14		(62,565.16)			73,145.67	73,145.67
CommSec Brokerage Cash Account		3.24		0.29					3.53	3.53
		68,602.93		67,111.43		(62,565.16)			73,149.20	73,149.20
Managed Investments (Australian)										
FRANL001_FINHQPORTFO - finHQ Portfolio	1.00	401,286.43		13,287.70		(19,200.00)	0.00	1.00	395,374.13	340,879.08
		401,286.43		13,287.70		(19,200.00)	0.00		395,374.13	340,879.08
Shares in Listed Companies (Australian)										
ADH.AX - Adairs Limited	2,660.00	8,987.90						2,660.00	8,987.90	5,080.60
BOQ.AX - Bank Of Queensland Limited.	1,700.00	11,826.84						1,700.00	11,826.84	11,339.00
BET.AX - Betmakers Technology Group Ltd	2,800.00	3,925.95						2,800.00	3,925.95	952.00
CAT.AX - Catapult Group International Ltd	6,000.00	8,454.90						6,000.00	8,454.90	4,950.00
CBA.AXW - Commonwealth Bank Of Australia.	153.00	8,351.23						153.00	8,351.23	13,828.14
CBAPE.AX - Commonwealth Bank Of Australia. CAP NOTE 3	240.00	24,802.51			(240.00)	(24,802.51)	(802.51)		0.00	

FRANK DONAGHY SUPER FUND

Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
DCG.AX - Decmil Group Limited	6,800.00	10,439.90						6,800.00	10,439.90	680.00
DDR.AX - Dicker Data Limited	1,160.00	3,545.24						1,160.00	3,545.24	12,806.40
FMG.AX - Fortescue Metals Group Ltd			275.00	3,949.70				275.00	3,949.70	4,820.75
LVT.AX - Livetiles Limited	14,580.00	5,708.59						14,580.00	5,708.59	612.36
NAB.AX - National Australia Bank Limited	500.00	14,223.70						500.00	14,223.70	13,695.00
NEC.AX - Nine Entertainment Co. Holdings Limited	3,600.00	4,951.95						3,600.00	4,951.95	6,570.00
ROO.AX - Roots Sustainable Agricultural Technologies Ltd	70,000.00	1,909.95			(70,000.00)	(1,909.95)	(1,079.95)		0.00	
TLS.AX - Telstra Corporation Limited.	3,000.00	9,109.95						3,000.00	9,109.95	11,550.00
UWL.AX - Uniti Group Limited			1,200.00	4,975.95	(1,200.00)	(4,975.95)	902.10		0.00	
VUL.AX - Vulcan Energy Resources Limited	4,000.00	4,119.90			(555.00)	(627.14)	4,347.91	3,445.00	3,492.76	18,671.90
YOJ.AX - Yojee Limited	61,000.00	4,409.90						61,000.00	4,409.90	3,416.00
	124,768.41	8,925.65			(32,315.55)	(3,367.55)		101,378.51	108,972.15	

Units in Listed Unit Trusts (Australian)

FRANK DONAGHY SUPER FUND
Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals			Closing Balance		Market Value
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	
AOF.AX - Aust Unity Office Property Fund	11,230.00	28,779.42	4,385.00	10,017.75				15,615.00	38,797.17	34,196.85
		28,779.42		10,017.75					38,797.17	34,196.85
Units in Unlisted Unit Trusts (Australian)										
SHSAAUHPTR - Aust Unity Hcare Prop Trst Wsale Un	20,884.17	30,000.00	2,169.31	4,970.76				23,053.48	34,970.76	62,106.07
SHSAGIFDIF - The Guardian Investment Fund	30,000.00	30,000.00						30,000.00	30,000.00	25,026.00
		60,000.00		4,970.76					64,970.76	87,132.07
	683,437.19		104,313.29		(114,080.71)		3,367.55		673,669.77	644,329.35

85000 - Income Tax Payable/Refundable

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
85000	Income Tax Payable/Refundable	\$2,941.42	\$2,163.10	35.98%
TOTAL		CY Balance	LY Balance	
		\$2,941.42	\$2,163.10	

Supporting Documents

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

Standard Checklist

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

FRANK DONAGHY SUPER FUND

Exempt Current Pension Income Reconciliation

For The Period 01 July 2021 - 30 June 2022

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Segment - 01 July 2021 to 30 June 2022						
Label D1						
	30/06/2022	23800/FRANL001_FINHQPO	finHQ Portfolio	3,477.77		
			Total	3,477.77	100.000 %	3,477.77
Label K						
	02/07/2021	23900/NAB.AX	National Australia Bank Limited	300.00		
	01/09/2021	23900/DDR.AX	Dicker Data Limited	104.40		
	15/09/2021	23900/CBAPE.AX	Commonwealth Bank Of Australia. CAP	221.23		
	23/09/2021	23900/ADH.AX	Adairs Limited	266.00		
	23/09/2021	23900/TLS.AX	Telstra Corporation Limited.	240.00		
	29/09/2021	23900/CBA.AXW	Commonwealth Bank Of Australia.	306.00		
	15/10/2021	23900/CBAPE.AX	Commonwealth Bank Of Australia. CAP	71.95		
	20/10/2021	23900/NEC.AX	Nine Entertainment Co. Holdings Limited	198.00		
	18/11/2021	23900/BOQ.AX	Bank Of Queensland Limited.	374.00		
	01/12/2021	23900/DDR.AX	Dicker Data Limited	104.40		
	15/12/2021	23900/NAB.AX	National Australia Bank Limited	335.00		
	01/03/2022	23900/DDR.AX	Dicker Data Limited	174.00		
	30/03/2022	23900/FMG.AX	Fortescue Metals Group Ltd	236.50		
	30/03/2022	23900/CBA.AXW	Commonwealth Bank Of Australia.	267.75		
	01/04/2022	23900/TLS.AX	Telstra Corporation Limited.	240.00		
	14/04/2022	23900/ADH.AX	Adairs Limited	212.80		
	21/04/2022	23900/NEC.AX	Nine Entertainment Co. Holdings Limited	252.00		
	26/05/2022	23900/BOQ.AX	Bank Of Queensland Limited.	374.00		

FRANK DONAGHY SUPER FUND

Exempt Current Pension Income Reconciliation

For The Period 01 July 2021 - 30 June 2022

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Label K						
	01/06/2022	23900/DDR.AX	Dicker Data Limited	150.80		
			Total	4,428.83	100.000 %	4,428.83
Label L						
	02/07/2021	23900/NAB.AX	National Australia Bank Limited	128.57		
	01/09/2021	23900/DDR.AX	Dicker Data Limited	44.74		
	15/09/2021	23900/CBAPE.AX	Commonwealth Bank Of Australia. CAP	94.81		
	23/09/2021	23900/ADH.AX	Adairs Limited	114.00		
	23/09/2021	23900/TLS.AX	Telstra Corporation Limited.	102.86		
	29/09/2021	23900/CBA.AXW	Commonwealth Bank Of Australia.	131.14		
	15/10/2021	23900/CBAPE.AX	Commonwealth Bank Of Australia. CAP	30.84		
	20/10/2021	23900/NEC.AX	Nine Entertainment Co. Holdings Limited	84.86		
	18/11/2021	23900/BOQ.AX	Bank Of Queensland Limited.	160.29		
	01/12/2021	23900/DDR.AX	Dicker Data Limited	44.74		
	15/12/2021	23900/NAB.AX	National Australia Bank Limited	143.57		
	01/03/2022	23900/DDR.AX	Dicker Data Limited	74.57		
	30/03/2022	23900/FMG.AX	Fortescue Metals Group Ltd	101.36		
	30/03/2022	23900/CBA.AXW	Commonwealth Bank Of Australia.	114.75		
	01/04/2022	23900/TLS.AX	Telstra Corporation Limited.	102.86		
	14/04/2022	23900/ADH.AX	Adairs Limited	91.20		
	21/04/2022	23900/NEC.AX	Nine Entertainment Co. Holdings Limited	108.00		
	26/05/2022	23900/BOQ.AX	Bank Of Queensland Limited.	160.29		
	01/06/2022	23900/DDR.AX	Dicker Data Limited	64.63		

FRANK DONAGHY SUPER FUND

Exempt Current Pension Income Reconciliation

For The Period 01 July 2021 - 30 June 2022

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Label L						
			Total	1,898.08	100.000 %	1,898.08
Label M						
	30/06/2022	23800/SHSAAUHPTR	Aust Unity Hcare Prop Trst Wsale Un	547.96		
	30/06/2022	23800/AOF.AX	Aust Unity Office Property Fund	1,106.98		
	30/06/2022	23800/FRANL001_FINHQPO	finHQ Portfolio	3,734.94		
	30/06/2022	23800/SHSAGIFDIF	The Guardian Investment Fund	1,653.65		
			Total	7,043.53	100.000 %	7,043.53
					Total Segment ECPI *	16,848.21
					SMSF Annual Return Rounding	2.21
					Total ECPI	16,846.00

* 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.

FRANK DONAGHY SUPER FUND

Pension Non Deductible Expense Report

For The Period 01 July 2021 - 30 June 2022

Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
			Total Segment Expenses		0.00	8,133.77
			Total Expenses *		0.00	8,133.77

* General expense percentage - 100.000 %

* Investment expense percentage - 100.000 %

FRANK DONAGHY SUPER FUND
Statement of Taxable Income

For the year ended 30 June 2022

	2022
	\$
Benefits accrued as a result of operations	(98,161.60)
Less	
Other Non Taxable Income	0.29
Exempt current pension income	16,846.00
Realised Accounting Capital Gains	3,367.55
Accounting Trust Distributions	24,423.15
	<u>44,636.99</u>
Add	
Decrease in MV of investments	86,447.65
SMSF non deductible expenses	8,133.00
Pension Payments	35,800.00
Franking Credits	2,941.42
Foreign Credits	419.16
Taxable Trust Distributions	6,000.19
Distributed Foreign income	3,058.61
	<u>142,800.03</u>
SMSF Annual Return Rounding	(1.44)
	<u>0.00</u>
Taxable Income or Loss	<u>0.00</u>
Income Tax on Taxable Income or Loss	0.00
Less	
Franking Credits	2,941.42
	<u>(2,941.42)</u>
CURRENT TAX OR REFUND	<u>(2,941.42)</u>
Supervisory Levy	259.00
	<u>(2,682.42)</u>
AMOUNT DUE OR REFUNDABLE	<u>(2,682.42)</u>

FRANK DONAGHY SUPER FUND
Tax Reconciliation Report

For the year ended 30 June 2022

Tax Return Label	Date	Account Code	Account Name	Amount \$
H2 - Expenses - SMSF auditor fee non deductible				
	19/05/2022	30700	Auditor's Remuneration	550.00
Sub-Total				550.00
Ignore Cents				0.00
Total				550.00
I2 - Expenses - Investment expenses non deductible				
	30/06/2022	37500/FRANL001_FINHQP ORTFO	finHQ Portfolio	5,023.77
	17/08/2021	37500/00119	Investment Expenses	1,000.00
Sub-Total				6,023.77
Ignore Cents				0.77
Total				6,023.00
J2 - Expenses - Management and administration expenses non deductible				
	18/05/2022	30400	ATO Supervisory Levy	259.00
	14/02/2022	30800	ASIC Fees	276.00
	19/05/2022	30100	Accountancy Fees	1,025.00
Sub-Total				1,560.00
Ignore Cents				0.00
Total				1,560.00
Y - TOTAL NON DEDUCTIBLE EXPENSES				
				8,133.00
Sub-Total				8,133.00
Ignore Cents				0.00
Total				8,133.00
Z - TOTAL SMSF EXPENSES				
				8,133.00
Sub-Total				8,133.00
Ignore Cents				0.00
Total				8,133.00
C1 - Foreign income tax offset				
	30/06/2022	23800/FRANL001_FINHQP ORTFO	finHQ Portfolio	431.01
			Adjustment	(431.01)
Sub-Total				0.00
Ignore Cents				0.00
Total				0.00
E1 - Complying fund's franking credits tax offset				
	02/07/2021	23900/NAB.AX	National Australia Bank Limited	128.57
	01/09/2021	23900/DDR.AX	Dicker Data Limited	44.74
	15/09/2021	23900/CBAPE.AX	Commonwealth Bank Of Australia. CAP NOTE 3	94.81
	23/09/2021	23900/ADH.AX	Adairs Limited	114.00
	23/09/2021	23900/TLS.AX	Telstra Corporation Limited.	102.86

FRANK DONAGHY SUPER FUND
Tax Reconciliation Report

For the year ended 30 June 2022

Tax Return Label	Date	Account Code	Account Name	Amount \$
E1 - Complying fund's franking credits tax offset				
	29/09/2021	23900/CBA.AXW	Commonwealth Bank Of Australia.	131.14
	15/10/2021	23900/CBAPE.AX	Commonwealth Bank Of Australia. CAP NOTE 3	30.84
	20/10/2021	23900/NEC.AX	Nine Entertainment Co. Holdings Limited	84.86
	18/11/2021	23900/BOQ.AX	Bank Of Queensland Limited.	160.29
	01/12/2021	23900/DDR.AX	Dicker Data Limited	44.74
	15/12/2021	23900/NAB.AX	National Australia Bank Limited	143.57
	01/03/2022	23900/DDR.AX	Dicker Data Limited	74.57
	30/03/2022	23900/CBA.AXW	Commonwealth Bank Of Australia.	114.75
	30/03/2022	23900/FMG.AX	Fortescue Metals Group Ltd	101.36
	01/04/2022	23900/TLS.AX	Telstra Corporation Limited.	102.86
	14/04/2022	23900/ADH.AX	Adairs Limited	91.20
	21/04/2022	23900/NEC.AX	Nine Entertainment Co. Holdings Limited	108.00
	26/05/2022	23900/BOQ.AX	Bank Of Queensland Limited.	160.29
	01/06/2022	23900/DDR.AX	Dicker Data Limited	64.63
	30/06/2022	23800/FRANL001_FINHQP ORTFO	finHQ Portfolio	1,043.34
Sub-Total				2,941.42
Ignore Cents				0.00
Total				2,941.42
E - Refundable tax offsets				
				2,941.42
Sub-Total				2,941.42
Ignore Cents				0.00
Total				2,941.42
I - Remainder of refundable tax offsets				
				2,941.42
Sub-Total				2,941.42
Ignore Cents				0.00
Total				2,941.42
L - Supervisory levy				
				259.00
Sub-Total				259.00
Ignore Cents				0.00
Total				259.00
S - AMOUNT DUE OR REFUNDABLE				
				(2,682.42)
Sub-Total				(2,682.42)
Ignore Cents				0.00
Total				(2,682.42)



Income tax 551

Date generated	29/11/2022
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

4 results found - from **29 November 2020** to **29 November 2022** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
13 May 2022	18 May 2022	EFT refund for Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$1,904.10		\$0.00
13 May 2022	13 May 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21		\$1,904.10	\$1,904.10 CR
22 Mar 2021	25 Mar 2021	EFT refund for Income Tax for the period from 01 Jul 19 to 30 Jun 20	\$2,630.12		\$0.00
22 Mar 2021	22 Mar 2021	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 19 to 30 Jun 20		\$2,630.12	\$2,630.12 CR

A - Financial Statements

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Supporting Documents

No supporting documents

Standard Checklist

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

B - Permanent Documents

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Supporting Documents

- Fund Summary Report Report
- ABN Lookup.pdf
- Super Fund Lookup.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

FRANK DONAGHY SUPER FUND

Fund Summary Report

As at 30 June 2022

Fund Details

Date Formed: 22/12/2006

Tax File Number: Provided

ABN: 20756904124

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

Fund Type: SMSF

GST Registered: No

Postal Address:

67 Epping Drive

Frenchs Forest, New South Wales 2086

Physical Address:

67 Epping Drive

Frenchs Forest, New South Wales 2086

Members

Number of Members: 1

Name	Age	Member Accounts	Pension Accounts	Tax File Number	Beneficiary Details
Donaghy, Francis Aidan	75	1	1	Provided	Not Provided

Fund Relationships

Relationship Type	Contact
Accountant	Superhelp Australia Pty Limited
Auditor	Super Audits Pty Ltd
Fund Contact	Donaghy, Francis Aidan
Tax Agent	Superhelp Australia Pty Ltd
Trustee	Lightwave Consulting Pty Ltd Donaghy, Francis Aidan



Current details for ABN 20 756 904 124

ABN details

Entity name:	FRANK DONAGHY SUPER FUND
ABN status:	Active from 21 Dec 2006
Entity type:	Superannuation Fund
Goods & Services Tax (GST):	Not currently registered for GST
Main business location:	NSW 2086

Super Fund Lookup

[Use Super Fund Lookup](#) to check the eligibility of **FRANK DONAGHY SUPER FUND** to receive rollovers and contributions

Deductible gift recipient status

Not entitled to receive tax deductible gifts

Disclaimer

The Registrar makes every reasonable effort to maintain current and accurate information on this site. The Commissioner of Taxation advises that if you use ABN Lookup for information about another entity for taxation purposes and that information turns out to be incorrect, in certain circumstances you will be protected from liability. For more information see [disclaimer](#)



FRANK DONAGHY SUPER FUND

ABN details

ABN: 20 756 904 124 [View record on ABN Lookup](#)

ABN Status: Active from 21 Dec 2006

Fund type: ATO Regulated Self-Managed Superannuation Fund

Contact details: PO Box 1906
MACQUARIE CENTRE NSW 2113
AUSTRALIA

Status: Complying

Previous name(s)

Previous fund name	From	To
The trustee for Frank Donaghy Super Fund	21 Dec 2006	11 Mar 2009

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.

C - Other Documents

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Supporting Documents

- [completed] SMSF Annual Admin Order Forms 2022.pdf
- Investment Strategy 22.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

FRANK DONAGHY SUPER FUND INVESTMENT STRATEGY 2022

Overview

The aim of this strategy is to provide the sole Member with an ongoing retirement income.

Investment Objectives

The Trustee will at all times ensure the funds assets are invested in accordance with the trust deed and comply with the applicable legislative requirements.

The Trustee(s) will act prudently to maximise the rate of return, subject to acceptable risk parameters whilst maintaining an appropriate diversification across a broad range of assets whilst assessing the risks where it is determined the fund's portfolio lacks diversification and / or has elected to implement a sector bias.

Having considered the risk profile of the fund and the member's needs and circumstances, the trustee has adopted the following objectives for the investment of assets of the fund;

- to achieve an investment return (based on market values and net of tax and charges) that averages at least 5% per annum when measured over a rolling 5 year period.
- have sufficient liquidity to meet liabilities as and when they fall due.
- to consider the need to hold a policy of insurance for one or more members of the fund.

Investment Strategy

The fund will invest in a portfolio of assets according to market conditions. Quality companies and trusts as supported by research and fundamental analysis will be selected. The fund's earnings are expected to be comprised in approximately equal parts of direct income, i.e dividends and other distributions, and realised capital gains. The trustee will withdraw approximately 5% of fund assets as pension per annum, to meet expected expenditure needs of the sole member.

Mature investments will be well diversified, mainly through technology, financial, retail, property trusts, energy and telecommunications companies. Approximately 5% of the total assets will be invested in small cap/speculative stocks with perceived genuine growth potential. Approximately 50% of total assets are managed by a professional fund manager, Shadforth, with an agreed moderate risk profile and diversification, with annually reviewed strategies and targets to match the circumstances of the member as described above.

Asset Allocation

The targeted asset allocation will be in the following ranges:

<u>Asset Class</u>	<u>Target Range</u>	<u>Benchmark</u>
Australian Shares	30-40 %	35 %
International Shares	25-35 %	30 %
Cash	5-15 %	10 %
Australian Fixed Interest	0 - 10 %	5 %
International Fixed Interest	5 - 15 %	10 %
Property Trusts/funds	5 - 15 %	10 %

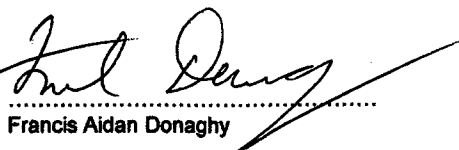
Insurance

The Trustee/sole member has no plans to change his insurance status (currently zero).

Review and Monitoring

The trustee will monitor and review the fund's investment activities on a regular basis and advise the member should they feel that any change in strategy is necessary in order to achieve the fund's objective.

Date: 17/4/202


Francis Aidan Donaghy



SuperHelp Australia Pty Ltd

SMSF Annual Admin Order Form

Address: PO Box 1906
Macquarie Centre NSW 2113
Email: info@superhelp.com.au
Phone: 1 300 736 453

1 SMSF Name:	Frank Donaghy Super Fund
2 Current Postal Address:	67 Epping Drive Frenchs Forest NSW 2086
3 Current Street Address (If same as Postal Address, write 'As Above'):	As above
4 Please tick yes if you would like us to update your new address with the tax office.	<input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> N/A
5 Contact Name:	Frank Donaghy
6 Contact Phone:	(Work) (Home) (Mobile) 0410453372
7 Contact Email Address:	frankdon@exemail.com.au



SuperHelp Australia Pty Ltd

Accounting and Reporting Engagement Letter

Address:	PO Box 1906 MACQUARIE CENTRE, NSW 2113
Email:	info@superhelp.com.au
Phone:	1300 736 453

Following our discussions, we are pleased to undertake the engagement as set out below (any changes shall be by agreement of both parties and evidenced in writing):

- Prepare financial and other statements for the SMSF as requested, and
- Prepare and lodge SMSF Income Tax Return
- Liaise with Independent Auditor to perform Audit for the SMSF

Terms of Engagement

This letter is to confirm our understanding of the terms of our engagement and the nature and limitation of the services that we provide.

Purpose, Scope and Output of the Engagement

The firm will provide taxation and accounting services listed above to the trustees. Such services will be conducted in accordance with the relevant professional and ethical standards issued by the Accounting Professional & Ethical Standards Board Limited (APESB).

These services will be provided to assist trustees and members to meet their reporting obligations to the Australian Taxation Office (ATO) and your other service needs.

The extent of our procedures and services will be limited exclusively for this purpose only unless otherwise agreed to. As a result:

- no audit or review will be performed and accordingly, no assurance will be expressed;
- our engagement cannot be relied upon to disclose irregularities including fraud, other illegal acts and errors that may exist. However, we will inform you of any such matters they may come to our attention; and
- the financial statements and income tax return for your entities will be prepared or distribution to the trustees and members for the purpose noted above. We disclaim any assumption of responsibility for any reliance on our report to any person or entity other than those parties indicated, and for any purpose other than for which it was prepared. Our report will contain a disclaimer to this effect.

Responsibilities

In conducting this engagement, information acquired by us in the course of the engagement is subject to strict confidentiality requirements. That information will not be disclosed by us to other parties except as required or allowed for by law or professional standards, or with your express consent.

We wish to draw your attention to our firm's system of quality control which has been established and maintained in accordance with the relevant APESB standard. As a result, our files may be subject to review as part of the quality control review program of ICAA, CPA or NPA which monitors compliance with professional standards by its members. We advised you that by accepting our engagement you acknowledge that, if requested, our files relating to this engagement will be made available under this program.

We may collect Personal Information about you when we provide services to you. If we do, you agree to work with us to ensure that we both meet the obligations that we may have under the Privacy Act 1988(Cth) (as amended)(Privacy Act). The obligations may include notifying the relevant person to whom the personal information relates who we are and how we propose to use their personal information. Where you have collected personal information, you confirm that you have collected the personal information in accordance with the Privacy Act, that you are entitled to provide this personal information to us and that we may use and disclose the personal information for the purpose/s we provide our services to you. We will handle personal information in accordance with the Privacy Act.

You are responsible for the reliability, accuracy and completeness of the accounting records, particulars and information provided and disclosure of all material and relevant information. You are required to arrange for reasonable access by us to relevant individuals and documents, and shall be responsible for both the completeness and

accuracy of the information supplied to us. Any advice given to you is only an opinion based on our knowledge of your particular circumstances. You or your staff are responsible for maintaining and regularly balancing all books of accounts, and the maintenance of an adequate accounting and internal control system. You have obligations under self assessment to keep full and proper records in order to facilitate the preparation of accurate returns.

A taxpayer is responsible under self assessment to keep full and proper records in order to facilitate the preparation of a correct return. Whilst the Commissioner of Taxation will accept claims made by a taxpayer in an income tax return and issue a notice of assessment, usually without adjustment, the return may be subject to later review. Under the taxation law such a review may take place within a period of up to four (4) years after tax becomes due and payable under the assessment. Furthermore, where there is fraud or evasion there is no time limit on amending the assessment. Accordingly, you should check the return before it is signed to ensure that the information in the return is accurate.

Professional fees and payments

Fees for our services are as per the attached quotation / as per our schedule of fees published on our website / as agreed. All our fees must be paid prior to lodgement of tax return or other such documents.

Information relating to your affairs

Our firm may from time to time use the services of third party contractors to perform some of the services we are engage to perform for you. You hereby authorises us to disclose information relating to that client's affairs to all such third party contractors as we may choose to engage to perform such work.

From time to time our firm and our third party contractors may engage external IT service providers (including in relation to 'cloud computing' services) in the performance of services under this engagement. You hereby authorise us and our third party contractors to disclose information relating to those client's affairs to all such external IT service providers as we or our third party contractors may choose to engage.

Documents

Before we lodge any documentation on your behalf, we will contact or forward draft documentation for your approval. We shall endeavour to ensure that documentation is lodged with the relevant departments by the due dates, provided all information and documentation is received in our office at least 20 (twenty) working days earlier to allow us adequate time for preparation and lodgement of the documentation.

Responsibility for Accounting and internal control systems

We advise that the responsibility for the maintenance of an accounting and internal control systems rests with you (the client), including the protection of and prevention against fraud. You will be responsible for the maintenance and keeping of books of account.

You are responsible for the information contained in any statutory return and you must retain all necessary supporting documentation to substantiate your transaction. We shall not take responsibility for any failure on your behalf to maintain adequate records.

Ownership of documents

All original documents obtained from you arising from the engagement shall remain your property. However, we reserve the right to make a reasonable number of copies of the original documents for our records.

Final financial statements, tax returns and any other documents which we are engaged to prepare, together with any other original documents given to us, shall remain your property. Any other document prepared by us or on our behalf including general journals, working papers, the general ledger, draft financial statements and/or tax returns, will remain our property subject to any statutory obligations.

The firm has a policy of exploring a legal right of lien over any client documents in our possession in the event of a dispute. The firm has also established dispute resolution processes.

Limitation of Liability

Our liability is limited by a scheme approved under Professional Standards Legislation.

You (the client) agree that our liability will be limited to the fee rendered for the professional services we have provided to you which has given rise to the event in respect of which you have made a claim.

Privacy

We undertake to take every reasonable precaution to keep your records confidential and safe. We may disclose information provided by you to other accounting and audit professionals to complete your work, in which case we will endeavour to ensure that we obtain similar undertakings from them.

Auditor Engagement

By signing this engagement letter, the trustees authorise SuperHelp Australia Pty Ltd to engage one of the auditors from their audit panel to audit their SMSF. The trustees understand that auditors may change time to time for their fund depending on their availability.

Yours faithfully

For and on behalf of SuperHelp Australia Pty Ltd

Confirmed and accepted by

SMSF Fund name : Frank Donaghy Super Fund

Trustee 1 Name . . : Francis A Donaghy

Trustee 1 signature : *Frank Donaghy* Date : 25 Nov 2022

Trustee 2 Name . . : _____

Trustee 2 signature : None Date : 25 Nov 2022



Document Details

Title	SMSF Annual Admin Order Forms 2022.pdf
File Name	Annual_Admin_Order_Acctg_Engagement_Letter_2022.pdf
Document ID	1f1a11dae7344ac59b5d792721461fea
Fingerprint	063ddd0dc7afdcde574c9b29faf49610
Status	Completed

Document History

Document Created	Document Created by Superhelp Australia Pty Ltd (support@superhelp.com.au) Fingerprint: 4b90acd79a08805549b0b05ec8e03d03	25 Nov 2022 12:46PM Australia/Sydney
Document Sent	Document Sent to Frank Donaghy (frankdon@exemail.com.au)	25 Nov 2022 12:46PM Australia/Sydney
Document Viewed	Document Viewed by Frank Donaghy (frankdon@exemail.com.au) IP: 220.233.193.11	25 Nov 2022 12:52PM Australia/Sydney
Document Signed	Document Signed by Frank Donaghy (frankdon@exemail.com.au) IP: 220.233.193.11	25 Nov 2022 01:12PM Australia/Sydney
Document Completed	This document has been completed. Fingerprint: 063ddd0dc7afdcde574c9b29faf49610	25 Nov 2022 01:12PM Australia/Sydney

D - Pension Documentation

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

Supporting Documents

- Transfer Balance Account Summary Report
- Pension Summary Report Report

Standard Checklist

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

FRANK DONAGHY SUPER FUND

Pension Summary

As at 30 June 2022

Member Name : Donaghy, Francis Aidan

Member Age : 74* (Date of Birth : Provided)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
DONFRA 00001P	Account Based Pension	01/07/2014	27.10%	2.50%	\$18,590.00*	N/A	\$35,800.00	\$0.00	\$35,800.00	NIL

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

					\$18,590.00	\$0.00	\$35,800.00	\$0.00	\$35,800.00	\$0.00
--	--	--	--	--	--------------------	---------------	--------------------	---------------	--------------------	---------------

Total :

					\$18,590.00	\$0.00	\$35,800.00	\$0.00	\$35,800.00	\$0.00
--	--	--	--	--	--------------------	---------------	--------------------	---------------	--------------------	---------------

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

FRANK DONAGHY SUPER FUND

Transfer Balance Account Summary

For The Period 01 July 2021 - 30 June 2022

Member	Pension Type	Date	Lodgment Date	Transaction Type	Event Type	Debit	Credit	Balance	Cap Limit	Remaining Cap
Francis Aidan Donaghy	Below Cap									
		01/07/2021		Cap Indexation (54.00%) - Highest TBA (738353.70/ 1600000.00)	N/A				1,654,000.00	915,646.30
		01/07/2021		Opening Balance				738,353.70	1,654,000.00	915,646.30

E - Estate Planning

2022 Financial Year

Preparer Jelly Cadiang

Reviewer Steven Lee

Status Completed

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