
Financial statements and reports for the year ended
30 June 2022

KC & TL Murray Superannuation Fund

Prepared for: Kinash Pty Ltd

KC & TL Murray Superannuation Fund

Reports Index

Operating Statement

Statement of Financial Position

Notes to the Financial Statements

Investment Summary Report

Investment Income Report

Investment Movement Report

Trustees Declaration

Self Managed Superannuation Fund Annual Return

Memorandum of Resolutions

Member Statements

KC & TL Murray Superannuation Fund

Operating Statement

For the year ended 30 June 2022

	Note	2022	2021
		\$	\$
Income			
Investment Income			
Dividends Received		114,512	48,195
Interest Received		31	19
Property Income		24,713	24,505
Contribution Income			
Personal Concessional		36,000	32,000
Total Income		<u>175,256</u>	<u>104,719</u>
Expenses			
Accountancy Fees		2,834	2,394
Administration Costs		56	55
ATO Supervisory Levy		259	259
Auditor's Remuneration		385	583
Investment Expenses		3	0
		<u>3,537</u>	<u>3,291</u>
Member Payments			
Pensions Paid		110,000	66,000
Investment Losses			
Changes in Market Values			
Realised Movements in Market Value		(17,602)	0
Unrealised Movements in Market Value		79,991	(448,692)
Total Expenses		<u>175,926</u>	<u>(379,401)</u>
Benefits accrued as a result of operations before income tax			
		<u>(670)</u>	<u>484,120</u>
Income Tax Expense		(14,554)	(2,722)
Benefits accrued as a result of operations		<u>13,884</u>	<u>486,842</u>

The accompanying notes form part of these financial statements.

KC & TL Murray Superannuation Fund
Statement of Financial Position

As at 30 June 2022

	Note	2022 \$	2021 \$
Assets			
Investments			
Real Estate Properties		0	170,000
Real Estate Properties (Non Residential)		425,000	350,000
Shares in Listed Companies		1,605,593	1,646,569
Total Investments		<u>2,030,593</u>	<u>2,166,569</u>
Other Assets			
DRP - Residual Account		89	137
Bank - Macquarie		317,578	179,034
Sundry Debtors		2,463	0
Income Tax Refundable		14,554	2,722
Total Other Assets		<u>334,684</u>	<u>181,893</u>
Total Assets		<u>2,365,277</u>	<u>2,348,462</u>
Less:			
Liabilities			
GST Payable		2,435	2,517
Sundry Creditors		3,014	0
Total Liabilities		<u>5,449</u>	<u>2,517</u>
Net assets available to pay benefits		<u>2,359,828</u>	<u>2,345,945</u>
Represented by:			
Liability for accrued benefits allocated to members' accounts	2, 3		
Murray, Keith Charles - Accumulation		49,443	32,772
Murray, Keith Charles - Pension (TRIS 01/07/2019)		1,300,089	1,357,561
Murray, Tanya Lee - Accumulation		1,010,296	955,612
Total Liability for accrued benefits allocated to members' accounts		<u>2,359,828</u>	<u>2,345,945</u>

The accompanying notes form part of these financial statements.

KC & TL Murray Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2022

Note 1: Summary of Significant Accounting Policies

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

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

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

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

a. Measurement of Investments

The Fund initially recognises:

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

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

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

Market value has been determined as follows:

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

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

b. Cash and Cash Equivalents

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

c. Revenue

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

KC & TL Murray Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2022

Interest revenue

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

Dividend revenue

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

Rental revenue

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

Distribution revenue

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

Remeasurement changes in market values

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

Contributions

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

d. Liability for Accrued Benefits

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

e. Goods and Services Tax (GST)

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

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

f. Critical Accounting Estimates and Judgements

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

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

Note 2: Liability for Accrued Benefits

	2022 \$	2021 \$
Liability for accrued benefits at beginning of year	2,345,945	1,859,103
Benefits accrued as a result of operations	13,884	486,842

KC & TL Murray Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2022

Current year member movements	0	0
Liability for accrued benefits at end of year	<u>2,359,828</u>	<u>2,345,945</u>

Note 3: Vested Benefits

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

	2022	2021
	\$	\$
Vested Benefits	<u>2,359,828</u>	<u>2,345,945</u>

Note 4: Guaranteed Benefits

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

Note 5: Subsequent Event - COVID-19

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

Notes to the Financial Statements

For the year ended 30 June 2022

	2022 \$	2021 \$
<u>RECONCILIATION OF TAXABLE INCOME</u>		
Profit before Tax per Operating Statement	-670	484,120
Assessable Income not shown		
Capital Gains	11,735	0
Franking Credits on Dividends	48,873	20,477
Income not Assessable		
Changes in Market Values		
Realised Movements in Market Value	-17,602	0
Unrealised Movements in Market Value	79,991	-448,692
Deductions not shown		
Capital Works	-3,535	-3,535
Expenses not deductible		
Pensions Paid	110,000	66,000
Rounding	<u>0</u>	<u>-2</u>
Per Income Tax Return	<u><u>228,792</u></u>	<u><u>118,368</u></u>
<u>TAX PAYABLE (-REFUND)</u>		
Tax at 15%	34,318.80	17,755.20
Franking Credits	<u>-48,873.11</u>	<u>-20,476.90</u>
As per Operating Statement	<u>-14,554.31</u>	<u>-2,721.70</u>
As per Statement of Financial Position	<u>-14,554.31</u>	<u>-2,721.70</u>
Supervisory Levy	<u>259.00</u>	<u>259.00</u>
As per Income Tax Return	<u><u>-14,295.31</u></u>	<u><u>-2,462.70</u></u>

KC & TL Murray Superannuation Fund Investment Summary Report

As at 30 June 2022

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
Cash/Bank Accounts								
Bank - Macquarie		317,578.400000	317,578.40	317,578.40	317,578.40			13.52 %
			317,578.40		317,578.40			13.52 %
Real Estate Properties (Non Residential)								
IP-050	1.00	425,000.000000	425,000.00	225,750.30	225,750.30	199,249.70	88.26 %	18.10 %
			425,000.00		225,750.30	199,249.70	88.26 %	18.10 %
Shares in Listed Companies								
BHP.AX	6,028.00	41.250000	248,655.00	17.68	106,569.83	142,085.17	133.33 %	10.59 %
BBT.AX	30,000.00	0.500000	15,000.00	1.29	38,660.18	(23,660.18)	(61.20) %	0.64 %
COL.AX	2,864.00	17.810000	51,007.84	11.17	32,001.62	19,006.22	59.39 %	2.17 %
CBA.AX	5,097.00	90.380000	460,666.86	46.59	237,490.44	223,176.42	93.97 %	19.62 %
EDV.AX	4,649.00	7.570000	35,192.93	3.14	14,616.59	20,576.34	140.77 %	1.50 %
FMG.AX	1,316.00	17.530000	23,069.48	12.08	15,897.82	7,171.66	45.11 %	0.98 %
NAB.AX	1,462.00	27.390000	40,044.18	23.22	33,942.93	6,101.25	17.98 %	1.71 %
NET.AX	300,000.00	0.030000	9,000.00	0.03	9,179.17	(179.17)	(1.95) %	0.38 %
NCM.AX	2,628.00	20.890000	54,898.92	23.40	61,486.82	(6,587.90)	(10.71) %	2.34 %
PDL.AX	1,288.00	4.420000	5,692.96	8.44	10,865.88	(5,172.92)	(47.61) %	0.24 %
QAN.AX	3,000.00	4.470000	13,410.00	3.91	11,733.91	1,676.09	14.28 %	0.57 %
RHC.AX	660.00	73.240000	48,338.40	58.20	38,410.16	9,928.24	25.85 %	2.06 %
S32.AX	38,628.00	3.940000	152,194.32	1.28	49,358.51	102,835.81	208.34 %	6.48 %
TLS.AX	9,038.00	3.850000	34,796.30	4.53	40,907.32	(6,111.02)	(14.94) %	1.48 %
WES.AX	3,379.00	41.910000	141,613.89	27.79	93,900.58	47,713.31	50.81 %	6.03 %
WBC.AX	3,472.00	19.500000	67,704.00	20.70	71,875.03	(4,171.03)	(5.80) %	2.88 %
WDS.AX	1,089.00	31.840000	34,673.76	29.76	32,408.64	2,265.12	6.99 %	1.48 %
WOW.AX	4,765.00	35.600000	169,634.00	19.47	92,793.70	76,840.30	82.81 %	7.22 %
			1,605,592.84		992,099.13	613,493.71	61.84 %	68.38 %
			2,348,171.24		1,535,427.83	812,743.41	52.93 %	100.00 %

KC & TL Murray Superannuation Fund
Investment Income Report

As at 30 June 2022

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income (Excl. Capital Gains) * 2	TFN Credits	Other Deductions	Distributed Capital Gains	Non-Assessable Payments
Bank Accounts												
Bank - Macquarie	30.81			30.81	0.00	0.00	0.00	30.81			0.00	0.00
	30.81			30.81	0.00	0.00	0.00	30.81			0.00	0.00
Real Estate Properties (Non Residential)												
IP-050 13 Rovyn Place, Baimsdale	24,713.41							24,713.41				
	24,713.41							24,713.41				
Shares in Listed Companies												
BHP.AX BHP	61,317.90	61,317.90	0.00		26,279.11			87,597.01		0.00		
COL.AX Coles	1,747.04	1,747.04	0.00		748.73			2,495.77		0.00		
CBA.AX Commonwealth Bank	19,113.75	19,113.75	0.00		8,191.61			27,305.36		0.00		
EDV.AX Endeavour Group	906.56	906.56	0.00		388.53			1,295.09		0.00		
FMG.AX Fortescue Metals	3,457.74	3,457.74	0.00		1,481.89			4,939.63		0.00		
NAB.AX National Bank	1,794.96	1,794.96	0.00		769.27			2,564.23		0.00		
NCM.AX Newcrest Mining	1,686.29	1,686.29	0.00		722.69			2,408.98		0.00		
PDL.AX Pendal	528.08	52.81	475.27		22.64			550.72		0.00		
RHC.AX Ramsay Health Care	999.90	999.90	0.00		428.53			1,428.43		0.00		
S32.AX South32	7,498.67	7,498.67	0.00		3,213.72			10,712.39		0.00		
TLS.AX Telstra	1,416.80	1,416.80	0.00		607.20			2,024.00		0.00		
WES.AX Wesfarmers	5,605.70	5,605.70	0.00		2,402.44			8,008.14		0.00		
WBC.AX Westpac Bank	4,043.66	4,043.66	0.00		1,733.00			5,776.66		0.00		
WOW.AX Woolworths	4,395.41	4,395.41	0.00		1,883.75			6,279.16		0.00		
	114,512.46	114,037.19	475.27		48,873.11			163,385.57		0.00		

KC & TL Murray Superannuation Fund
Investment Income Report

As at 30 June 2022

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income (Excl. Capital Gains) * 2	TFN Credits	Other Deductions	Distributed Capital Gains	Non- Assessable Payments
	139,256.68	114,037.19	475.27	30.81	48,873.11	0.00	0.00	188,129.79		0.00	0.00	0.00

Assessable Income (Excl. Capital Gains) **188,129.79**
 Net Capital Gain **0.00**

Total Assessable Income 188,129.79

* 1 Includes foreign credits from foreign capital gains.

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

KC & TL Murray Superannuation Fund
Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals		Accounting Profit/(Loss)		Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Units	Cost	Units	Market Value	
Bank Accounts											
Bank - Macquarie		179,033.51		299,309.48		(160,764.59)				317,578.40	317,578.40
		179,033.51		299,309.48		(160,764.59)				317,578.40	317,578.40
Real Estate Properties											
IP-118 - 17 Monash Tce, Bairnsdale		151,320.08		1,078.16	(1.00)	(152,398.24)		17,601.76		0.00	
		151,320.08		1,078.16		(152,398.24)		17,601.76		0.00	
Real Estate Properties (Non Residential)											
IP-050 - 13 Rovon Place, Bairnsdale	1.00	225,750.30							1.00	225,750.30	425,000.00
		225,750.30								225,750.30	425,000.00
Shares in Listed Companies											
BHP.AX - BHP	6,028.00	106,569.83							6,028.00	106,569.83	248,655.00
BBT.AX - Bluebet Holdings									30,000.00	38,660.18	15,000.00
COL.AX - Coles	2,864.00	32,001.62							2,864.00	32,001.62	51,007.84
CBA.AX - Commonwealth Bank	5,097.00	237,490.44							5,097.00	237,490.44	460,666.86
EDV.AX - Endeavour Group					4,649.00	14,616.59			4,649.00	14,616.59	35,192.93

KC & TL Murray Superannuation Fund Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals		Closing Balance		Accounting Profit/(Loss)	Units	Cost	Market Value
	Units	Cost	Units	Cost	Units	Cost	Units	Cost				
FMG.AX - Fortescue Metals												
	1,126.00	12,434.36	190.00	3,463.46						1,316.00	15,897.82	23,069.48
NAB.AX - National Bank												
	1,397.00	32,164.78	65.00	1,778.15						1,462.00	33,942.93	40,044.18
NET.AX - Netlinkz												
			300,000.00	9,179.17						300,000.00	9,179.17	9,000.00
NCM.AX - Newcrest Mining												
	2,560.00	59,779.60	68.00	1,707.22						2,628.00	61,486.82	54,898.92
PDL.AX - Pandal												
	1,288.00	10,865.88								1,288.00	10,865.88	5,692.96
QAN.AX - Qantas												
	3,000.00	11,733.91								3,000.00	11,733.91	13,410.00
RHC.AX - Ramsay Health Care												
	660.00	38,410.16								660.00	38,410.16	48,338.40
S32.AX - South32												
	38,628.00	49,358.51								38,628.00	49,358.51	152,194.32
TLS.AX - Telstra												
	8,855.00	40,200.41	183.00	706.91						9,038.00	40,907.32	34,796.30
WES.AX - Wesfarmers												
	3,273.00	94,922.19	106.00	5,628.39			(6,650.00)		0.00	3,379.00	93,900.58	141,613.89
WBC.AX - Westpac Bank												
	3,297.00	67,826.21	175.00	4,048.82						3,472.00	71,875.03	67,704.00
WDS.AX - Woodside Energy												
			1,089.00	32,408.64						1,089.00	32,408.64	34,673.76

KC & TL Murray Superannuation Fund
Investment Movement Report

As at 30 June 2022

Investment	Opening Balance		Additions		Disposals		Accounting Profit/(Loss)		Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Units	Cost	Units	Cost	
WOW.AX - Woolworths	4,649.00	103,006.29	116.00	4,404.00		(14,616.59)	0.00	0.00	4,765.00	92,793.70	169,634.00
		896,764.19		116,601.53		(21,266.59)	0.00	0.00		992,099.13	1,605,592.84
		1,452,868.08		416,989.17		(334,429.42)	17,601.76	1,535,427.83		2,348,171.24	

KC & TL Murray Superannuation Fund
Trustees Declaration

Kinash Pty Ltd ACN: 005800617

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

The directors of the trustee company declare that:

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

Specifically, the directors of the trustee company declare that:

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

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

.....
Keith Charles Murray
Kinash Pty Ltd
Director

.....
Tanya Lee Murray
Kinash Pty Ltd
Director

Dated this day of

Memorandum of Resolutions of the Director(s) of

Kinash Pty Ltd ACN: 005800617

ATF KC & TL Murray Superannuation Fund

FINANCIAL STATEMENTS OF SUPERANNUATION FUND:	<p>It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the directors of the Trustee Company, the Superannuation Fund is not a reporting entity and therefore is not required to comply with all Australian Accounting Standards.</p> <p>It was further resolved that the financial statements and notes to the financial statements of the Superannuation Fund in respect of the year ended 30 June 2022 thereon be adopted.</p>
TRUSTEE'S DECLARATION:	<p>It was resolved that the trustee's declaration of the Superannuation Fund be signed.</p>
ANNUAL RETURN:	<p>Being satisfied that the Fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2022, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.</p>
INVESTMENT STRATEGY:	<p>The allocation of the Fund's assets and the Fund's investment performance over the financial year were reviewed and found to be within the acceptable ranges outlined in the investment strategy. After considering the risk, rate of return, diversification and liquidity of the investments and the ability of the Fund to discharge its existing liabilities, it was resolved that the investment strategy continues to reflect the purposes and circumstances of the Fund and its members. Accordingly, no changes in the investment strategy were required.</p>
INSURANCE COVER:	<p>The trustee(s) reviewed the current life and total and permanent disability insurance coverage on offer to the members and resolved that the current insurance arrangements were appropriate for the Fund.</p>
ALLOCATION OF INCOME:	<p>It was resolved that the income of the Fund would be allocated to the members based on their average daily balance (an alternative allocation basis may be percentage of opening balance).</p>
INVESTMENT ACQUISITIONS:	<p>It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2022.</p>
INVESTMENT DISPOSALS:	<p>It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2022.</p>
AUDITORS:	<p>It was resolved that</p> <p>Tony Boys</p> <p>of</p> <p>Box 3376, Rundle Mall, South Australia 5000</p> <p>act as auditors of the Fund for the next financial year.</p>
TAX AGENTS:	<p>It was resolved that</p> <p>Eager and Partners</p> <p>act as tax agents of the Fund for the next financial year.</p>
TRUSTEE STATUS:	<p>Each of the trustee(s) confirmed that they are qualified to act as trustee(s) of the Fund and that they are not disqualified persons as defined by s 120 of the SISA.</p>
CONTRIBUTIONS RECEIVED:	<p>It was resolved that the contributions during the year be allocated to members</p>

Memorandum of Resolutions of the Director(s) of

Kinash Pty Ltd ACN: 005800617

ATF KC & TL Murray Superannuation Fund

on the basis of the schedule provided by the principal Fund employer.

PAYMENT OF BENEFITS:

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

1. making payments to members; and,
2. breaching the Fund or the member investment strategy.

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

CLOSURE:

Signed as a true record –

.....
Keith Charles Murray

/ /

.....
Tanya Lee Murray

/ /

KC & TL Murray Superannuation Fund

Members Statement

Keith Charles Murray
 55 Williams Pde
 Bairnsdale, Victoria, 3875, Australia

Your Details

Date of Birth : Provided
 Age: 62
 Tax File Number: Provided
 Date Joined Fund: 20/06/1998
 Service Period Start Date:
 Date Left Fund:
 Member Code: MURKEI00001A
 Account Start Date: 20/06/1998
 Account Phase: Accumulation Phase
 Account Description: Accumulation

Nominated Beneficiaries: Tanya Lee Murray
 Nomination Type: Binding Nomination (Non Lapsing)
 Vested Benefits: 49,444

Your Balance

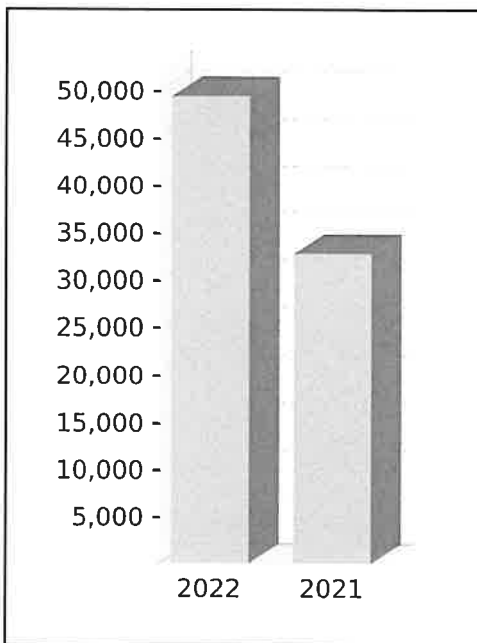
Total Benefits 49,444

Preservation Components

Preserved 49,444
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free
 Taxable 49,444



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	32,772	14,862
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)	18,000	16,000
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	1,797	4,416
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	2,700	2,400
Income Tax	425	106
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	49,444	32,772

KC & TL Murray Superannuation Fund
Members Statement

Trustee's Disclaimer

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

Signed by all the trustees of the fund

Keith Charles Murray
Director

Tanya Lee Murray
Director

KC & TL Murray Superannuation Fund

Members Statement

Keith Charles Murray
 55 Williams Pde
 Bairnsdale, Victoria, 3875, Australia

Your Details

Date of Birth : Provided
 Age: 62
 Tax File Number: Provided
 Date Joined Fund: 20/06/1998
 Service Period Start Date:
 Date Left Fund:
 Member Code: MURKEI00003P
 Account Start Date: 01/07/2019
 Account Phase: Accumulation Phase
 Account Description: TRIS 01/07/2019

Nominated Beneficiaries: Tanya Lee Murray
 Nomination Type: Binding Nomination (Non Lapsing)
 Vested Benefits: 1,300,089

Your Balance

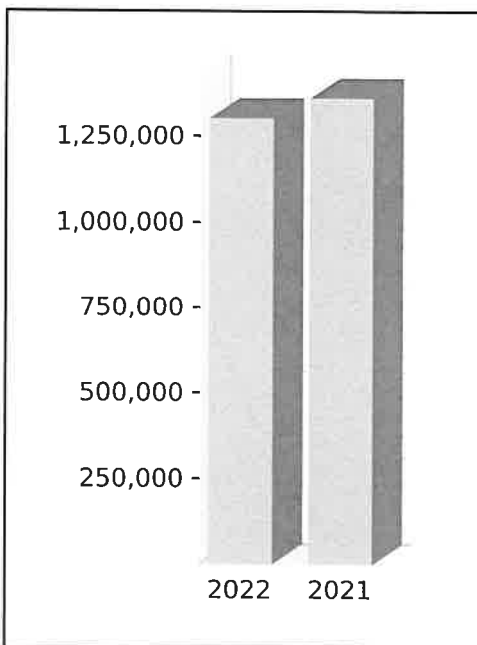
Total Benefits 1,300,089

Preservation Components

Preserved 1,300,089
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free (0.00%)
 Taxable 1,300,089



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	1,357,561	1,110,856
<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	68,812	320,412
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	110,000	66,000
Contributions Tax		
Income Tax	16,284	7,707
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	1,300,089	1,357,561

KC & TL Murray Superannuation Fund

Members Statement

Trustee's Disclaimer

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

Signed by all the trustees of the fund

Keith Charles Murray
Director

Tanya Lee Murray
Director

KC & TL Murray Superannuation Fund

Members Statement

Tanya Lee Murray
 55 Williams Pde
 Bairnsdale, Victoria, 3875, Australia

Your Details

Date of Birth : Provided
 Age: 59
 Tax File Number: Provided
 Date Joined Fund: 20/06/1998
 Service Period Start Date:
 Date Left Fund:
 Member Code: MURTAN00001A
 Account Start Date: 20/06/1998
 Account Phase: Accumulation Phase
 Account Description: Accumulation

Nominated Beneficiaries: Keith Charles Murray
 Nomination Type: Binding Nomination (Non Lapsing)
 Vested Benefits: 1,010,296

Your Balance

Total Benefits 1,010,296

Preservation Components

Preserved 1,010,296

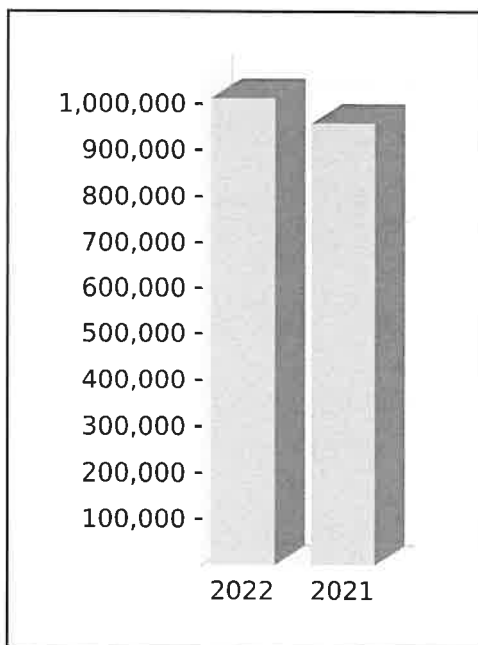
Unrestricted Non Preserved

Restricted Non Preserved

Tax Components

Tax Free

Taxable 1,010,296



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	955,612	733,384
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)	18,000	16,000
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	51,594	213,769
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	2,700	2,400
Income Tax	12,210	5,142
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	1,010,296	955,611

KC & TL Murray Superannuation Fund

Members Statement

Trustee's Disclaimer

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

Signed by all the trustees of the fund

Keith Charles Murray
Director

Tanya Lee Murray
Director