

Financial Summary



For the year ended 30 June 2022

Opening Fund Balance as at 1 July 2021	2,031,353
Plus	
Concessional Employer Contributions	-
Concessional Member Contributions	-
Co-Contributions	-
Non-Concessional Contributions	-
Rollins	-
Investment Income	76,630
Investment Capital Growth	(200,175)
Less	
Pension Benefits Paid	59,290
Lump Sum Benefits Paid	-
Fund Expenses	9,924
Income Tax Expense	(20,232)
Tax Accrued During Period	1,345
Closing Fund Balance as at 30 June 2022	1,857,481

Representing Member Balances as at 30 June 2022

Wilkinson, Stephen (80)

Accumulation

Accum (00001) 25,998

Pension

ABP (00002) - 6.32% 529,347

529,347

Total

555,345

Wilkinson, Beryl (79)

Accumulation

Accum (00003) 25,998

Pension

ABP (00006) - 62.79% 857,089

ABP (00007) - 100.00% 419,049

1,276,138

Total

1,302,136

Totals	1,857,481
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Operating Statement



For the year ended 30 June 2022

	Note	2022 \$	2021 \$
REVENUE			
Investment Revenue			
Australian Listed Shares	3	47,105	-
Australian Listed Unit Trust	4	5,660	-
Unit Trusts (Unlisted)	5	2,732	-
Wrap Accounts	6	6,681	-
Overseas Unit Trusts	7	9,126	-
		71,304	-
Other Revenue			
Cash at Bank	8	26	-
Market Movement Non-Realised	9	(192,906)	-
Market Movement Realised	10	(7,269)	-
Fund Miscellaneous Revenue	11	5,300	-
		(194,849)	-
Total Revenue		(123,545)	-
EXPENSES			
General Expense			
Fund Administration Expenses	12	9,665	-
Fund Lodgement Expenses	13	259	-
		9,924	-
BENEFITS ACCRUED AS A RESULT OF OPERATIONS BEFORE INCOME TAX		(133,469)	-
Tax Expense			
Fund Tax Expenses	14	(18,887)	-
		(18,887)	-
BENEFITS ACCRUED AS A RESULT OF OPERATIONS		(114,582)	-

This Statement is to be read in conjunction with the notes to the Financial Statements

Statement of Financial Position



As at 30 June 2022

	Note	2022 \$	2021 \$
INVESTMENTS			
Australian Listed Shares	15	1,012,499	1,233,195
Australian Listed Unit Trust	16	121,747	137,376
Unit Trusts (Unlisted)	17	128,504	70,000
Wrap Accounts	18	217,901	232,331
Overseas Unit Trusts	19	229,729	260,953
		1,710,380	1,933,855
OTHER ASSETS			
Cash at Bank	20	135,891	112,932
Sundry Debtors	21	(7,676)	4,010
		128,215	116,942
TOTAL ASSETS		1,838,595	2,050,797
LIABILITIES			
Provisions for Tax - Fund	22	(18,887)	14,272
Financial Position Rounding		1	2
Sundry Creditors	23	-	5,170
		(18,886)	19,444
TOTAL LIABILITIES		(18,886)	19,444
NET ASSETS AVAILABLE TO PAY BENEFITS		1,857,481	2,031,353
REPRESENTED BY: LIABILITY FOR MEMBERS' BENEFITS			
Allocated to Members' Accounts	24	1,857,481	2,031,353
		1,857,481	2,031,353

This Statement is to be read in conjunction with the notes to the Financial Statements



For the year ended 30 June 2022

Note 1: Statement of Significant Accounting Policies

The trustees have prepared the financial statements on the basis that the superannuation fund is a non-reporting entity because there are no users dependent on general purpose financial statements. The financial statements are therefore special purpose financial statements that have been prepared in order to meet the requirements of the Superannuation Industry (Supervision) Act 1993 and accompanying Regulations, the trust deed of the fund and the needs of members.

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

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.

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 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 their market values, which is the amount that a willing buyer of the asset could reasonably be expected to pay to acquire the asset from a willing seller if the following assumptions were made:

- that the buyer and 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 values have 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; and
- iv. investment properties at trustees' assessment of their realisable value.

Financial liabilities, such as trade creditors and other payables, are measured at the gross value of the outstanding balance at the reporting date. The trustees have determined that the gross values of the fund's financial liabilities are 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 are subject to an insignificant risk of change in value.

c. Revenue

Revenue is recognised at the market value of the consideration received or receivable.

Interest revenue



For the year ended 30 June 2022

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

Contributions and Transfers

Contributions received and transfers in are recognised when the control and the benefits from the revenue is transferred to the fund. Contributions and transfers in are recognised gross of any taxes.

Remeasurement changes in market values

Remeasurement changes in the market values of assets are recognised as income and are 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 the investment was acquired during the period).

d. Expenses

Expense are recognised and reflected in the operating statement when they are incurred.

e. Benefits Paid

Benefits are recognised when a valid withdrawal notice is received and approved by the trustee(s) in accordance with the fund's Trust Deed.

f. 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.

g. Income Tax

The income tax expense (revenue) for the year comprises current income tax expense (revenue) and deferred income tax expense (revenue).

Current income tax expense charged to the profit or loss is the tax payable (refundable) on taxable income. Current tax liabilities (assets) are therefore measured at the amounts expected to be paid to (refunded from) the relevant taxation authority.

Deferred income tax expense reflects movements in deferred tax liability balances during the year as well as unused tax losses.

Except for business combinations, no deferred income tax is recognised from the initial recognition of an asset or liability where there is no effect on accounting or taxable profit or loss.



For the year ended 30 June 2022

Deferred tax assets and liabilities are calculated at the tax rates that are expected to apply to the period when the asset is realised or the liability is settled and their measurement also reflects the manner in which the trustees expect to recover or settle the carrying amount of the related asset or liability.

Deferred tax assets relating to temporary differences and unused tax losses are recognised only to the extent that it is probable that future taxable profit will be available against which the benefits of the deferred tax asset can be utilised.

Current tax assets and liabilities are offset where a legally enforceable right of set-off exists and it is intended that net settlement or simultaneous realisation and settlement of the respective asset and liability will occur. Deferred tax assets and liabilities are offset where:

(a) a legally enforceable right of set-off exists; and

(b) the deferred tax assets and liabilities relate to income taxes levied by the same taxation authority on either the same taxable entity or different taxable entities, where it is intended that net settlement or simultaneous realisation and settlement of the respective asset and liability will occur in future periods in which significant amounts of deferred tax assets or liabilities are expected to be recovered or settled.

The rate of tax used to determine income tax expense (revenue) and current tax liabilities (assets) is 15%, the applicable rate for a complying superannuation fund. This rate is applied to taxable income, after any claim for exempt current pension income, where applicable. The top personal marginal tax rate is applied to a non-complying superannuation fund and to non-arm's length income (NALI).

h. 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.

i. Critical Accounting Estimates and Judgments

The preparation of financial statements requires the trustees to make judgments, 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: Change of Administration & Accounting Software

Due to a change in administration and accounting software, detailed investment income comparatives are not disclosed in the notes to the financial statements.

S & B Superannuation Fund
Notes to the Financial Statements



For the year ended 30 June 2022

	2022
	\$
Note 3: Australian Listed Shares	
ANZ Banking Grp Ltd - Dividends	3,096
ASX Limited - Dividends	1,434
BHP Billiton Limited - Dividends	11,383
Cochlear Limited - Dividends	730
Commonwealth Bank Of Australia. Cap Note 3-Bbsw+2.80% Perp Non-cum Red T-12-22	601
Commonwealth Bank Of Australia. Cap Note 3-Bbsw+3.00% PERP Non-cum Red T-04-27	858
Commonwealth Bank. - Dividends	4,545
Cwlth Bank Cap Note 3-Bbsw+3.70% Perp Non-cum Red T-04-24	860
Endeavour Group Limited	115
Macquarie Group Ltd - Dividends	3,028
Mineral Resources. - Dividends	7,026
National Aust. Bank - Dividends	3,261
Qvequities Ordinary Fully Paid	2,679
Wesfarmers Limited - Dividends	2,463
Westpac Banking Corp - Dividends	2,504
Westpac Banking Corporation	375
Westpac Banking Corporation Cap Note 3-Bbsw+3.70% Perp Non-cum Red T-07-24	772
Woolworths Limited - Dividends	1,375
	47,105
Note 4: Australian Listed Unit Trust	
Vanguard MSCI Index International Shares ETF	2,111
Vicinity Fully Paid Ordinary/units Stapled Securities	1,163
VNGD AUS Shares ETF Units - Dividends	2,386
	5,660
Note 5: Unit Trusts (Unlisted)	
Hyperion Small Growth Companies - Distribution	1,282
Janus Henderson Fixed Interest	283
Yarra Enhanced Income Fund	1,167
	2,732
Note 6: Wrap Accounts	
MLC Masterkey	6,681
	6,681



For the year ended 30 June 2022

	2022 \$
Note 7: Overseas Unit Trusts	
Bentham Global Income Fund	212
EQT PIMCO Wholesale Global Bond - Distribution	128
Magellan Global - Distribution	8,786
	9,126
Note 8: Cash at Bank	
St George DIY Super Direct Saver	13
St George Investment Cash Account	13
	26
Note 9: Market Movement Non-Realised	
Market Movement Non-Realised - Other Assets	16,109
Market Movement Non-Realised - Other Managed Investments	(20,249)
Market Movement Non-Realised - Overseas Assets	(49,851)
Market Movement Non-Realised - Shares - Listed	(126,791)
Market Movement Non-Realised - Trusts - Non-Public & Non-PST	3,505
Market Movement Non-Realised - Trusts - Unit	(15,629)
	(192,906)
Note 10: Market Movement Realised	
Market Movement Realised - Shares - Listed	(8,229)
Market Movement Realised - Trusts - Non-Public & Non-PST	960
	(7,269)
Note 11: Fund Miscellaneous Revenue	
Fund Miscellaneous Taxable Revenue	5,300
	5,300
Note 12: Fund Administration Expenses	
Accountancy Fees	7,920
Administration Fee	865
Audit Fees	880
	9,665
Note 13: Fund Lodgement Expenses	
ATO Annual Return Fee - Supervisory levy	259
	259
Note 14: Fund Tax Expenses	
Income Tax Expense	(20,232)
Tax Accrued During Period (Deferred Tax)	1,345
	(18,887)

S & B Superannuation Fund
Notes to the Financial Statements



For the year ended 30 June 2022

	2022
	\$
Note 15: Australian Listed Shares	
ANZ Banking Grp Ltd	48,025
ASX Limited	51,477
BHP Billiton Limited	46,200
Cochlear Limited	39,740
Commonwealth Bank Of Australia. Cap Note 3-Bbsw+2.80% Perp Non-cum Red T-12-22	29,988
Commonwealth Bank Of Australia. Cap Note 3-Bbsw+3.00% PERP Non-cum Red T-04-27	39,956
Commonwealth Bank.	109,541
Cwlth Bank Cap Note 3-Bbsw+3.70% Perp Non-cum Red T-04-24	44,968
Macquarie Group Ltd	79,294
Mineral Resources.	145,534
National Aust. Bank	70,338
Qvequities Ordinary Fully Paid	53,295
Wesfarmers Limited	60,728
Westpac Banking Corp	81,393
Westpac Banking Corporation	23,133
Westpac Banking Corporation Cap Note 3-Bbsw+3.70% Perp Non-cum Red T-07-24	40,349
Woodside Petroleum	5,856
Woolworths Limited	42,684
	1,012,499
Note 16: Australian Listed Unit Trust	
Vanguard MSCI Index International Shares ETF	73,546
Vicinity Fully Paid Ordinary/units Stapled Securities	18,888
VNGD AUS Shares ETF Units	29,313
	121,747
Note 17: Unit Trusts (Unlisted)	
Fidelity Future Leaders	-
Hyperion Small Growth Companies	12,002
Janus Henderson Global Rsrch Gr	40,786
PM Capital Absolute Performance	27,952
Yarra Enhanced Income Fund	47,764
	128,504
Note 18: Wrap Accounts	
MLC Masterkey	217,901
	217,901

S & B Superannuation Fund
Notes to the Financial Statements



For the year ended 30 June 2022

	2022
	\$
Note 19: Overseas Unit Trusts	
Bentham Global Income Fund	9,521
EQT PIMCO Wholesale Global Bond	22,318
Magellan Global	197,890
	229,729
Note 20: Cash at Bank	
St George DIY Super Direct Saver	52,186
St George Investment Cash Account	83,705
	135,891
Note 21: Sundry Debtors	
Sundry Debtors	(7,676)
	(7,676)
Note 22: Provisions for Tax - Fund	
Provision for Deferred Tax (Fund)	1,345
Provision for Income Tax (Fund)	(20,232)
	(18,887)
Note 23: Sundry Creditors	
Sundry Creditors - Other	-
	-
Note 24A: Movements in Members' Benefits	
Liability for Members' Benefits Beginning:	2,031,353
Add: Increase (Decrease) in Members' Benefits	(114,582)
Less: Benefit Paid	59,290
Liability for Members' Benefits End	1,857,481
Note 24B: Members' Other Details	
Total Unallocated Benefits	-
Total Forfeited Benefits	-
Total Preserved Benefits	-
Total Vested Benefits	1,857,481

Member Account Balances



For the year ended 30 June 2022

Member Accounts	Opening Balance	Transfers & Tax Free Contributions	Taxable Contributions	Transfers to Pension Membership	Less: Member Tax	Less: Member Expenses	Less: Withdrawals	Distributions	Closing Balance
Wilkinson, Beryl (79)									
Accumulation									
Accum (00003)	27,562.89	-	-	-	-	-	-	(1,565.11)	25,997.78
Pension									
ABP (00006) - 62.79%	938,048.22	-	-	-	-	-	28,140.00	(52,819.05)	857,089.17
ABP (00007) - 100.00%	458,633.67	-	-	-	-	-	13,760.00	(25,824.43)	419,049.24
	1,396,681.89	-	-	-	-	-	41,900.00	(78,643.48)	1,276,138.41
	1,424,244.78	-	-	-	-	-	41,900.00	(80,208.59)	1,302,136.19
Wilkinson, Stephen (80)									
Accumulation									
Accum (00001)	27,562.89	-	-	-	-	-	-	(1,565.11)	25,997.78
Pension									
ABP (00002) - 6.32%	579,545.55	-	-	-	-	-	17,390.00	(32,808.48)	529,347.07
	579,545.55	-	-	-	-	-	17,390.00	(32,808.48)	529,347.07
	607,108.44	-	-	-	-	-	17,390.00	(34,373.59)	555,344.85
Reserve	-	-	-	-	-	-	-	-	-
TOTALS	2,031,353.22	-	-	-	-	-	59,290.00	(114,582.18)	1,857,481.04

CALCULATED FUND EARNING RATE:

(5.6783)%

APPLIED FUND EARNING RATE:

(5.6783)%

Member Statement



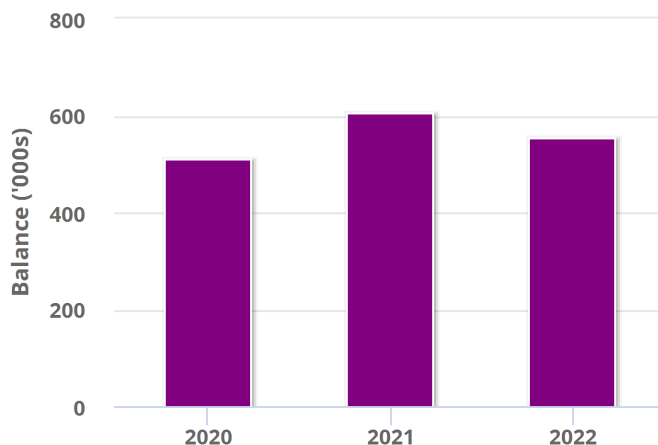
For the year ended 30 June 2022

Member details

Mr Stephen Wilkinson
2/27b Lind Close
FRASER ACT 2615
AUSTRALIA

Valid TFN Supplied: Yes
 Date of Birth: 05/01/1942
 Date Joined Fund: 04/09/2003
 Date Employed:
 Eligible Service Date: 04/09/2003

Your recent balance history



YOUR OPENING BALANCE

\$607,108.44

(\$51,763.59)

Balance Decrease

YOUR CLOSING BALANCE

\$555,344.85

Your Net Fund Return

(5.6783)%

Your account at a glance

Opening Balance as at 01/07/2021	\$607,108.44
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What has been deducted from your account

Pension Payments During Period	\$17,390.00
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New Earnings	(\$34,373.59)
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Closing Balance at 30/06/2022	\$555,344.85
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Member Statement



For the year ended 30 June 2022

Consolidated - Mr Stephen Wilkinson

ACCESS TO YOUR BENEFITS

Unrestricted non-preserved (Generally available to be withdrawn)	\$555,344.85
Restricted non-preserved (Generally available when you leave your employer)	\$0.00
Preserved (Generally available once you retire, after reaching your preservation age)	\$0.00

YOUR TAX COMPONENTS

Tax Free Component	\$59,452.51
Taxable Component	\$495,892.34

YOUR INSURANCE COVER

Death Benefit	\$0.00
Disability Benefit	\$0.00
Salary Continuance (Annual Insured Benefit)	\$0.00

YOUR TOTAL SUPERANNUATION BALANCE

Your total superannuation balance	\$555,344.85
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NOTE: This amount does not include any entitlements from external super funds

INVESTMENT RETURN

The return on your investment for the year	(5.68)%
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Member Statement



For the year ended 30 June 2022

Accumulation Account - Mr Stephen Wilkinson

ACCOUNT SUMMARY

Opening Balance as at 01/07/2021	\$27,562.89
New Earnings	(\$1,565.11)
Closing Balance at 30/06/2022	\$25,997.78

ACCESS TO YOUR BENEFITS

Unrestricted non-preserved (Generally available to be withdrawn)	\$25,997.78
Restricted non-preserved (Generally available when you leave your employer)	\$0.00
Preserved (Generally available once you retire, after reaching your preservation age)	\$0.00

YOUR TAX COMPONENTS

Tax Free Component	\$25,997.78
Taxable Component	\$0.00

Member Statement



For the year ended 30 June 2022

Account Based Pension - Mr Stephen Wilkinson

PENSION ACCOUNT DETAILS

Member ID	00002
Pension Type	ACCOUNT
Pension Commencement Date	1/02/2008
Reversionary Pension	No

ACCOUNT SUMMARY

Opening Balance as at 01/07/2021	\$579,545.55
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What has been deducted from your account

Pension Payments During Period	\$17,390.00
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New Earnings	(\$32,808.48)
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Closing Balance at 30/06/2022	\$529,347.07
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ACCESS TO YOUR BENEFITS

Unrestricted non-preserved (Generally available to be withdrawn)	\$529,347.07
Restricted non-preserved (Generally available when you leave your employer)	\$0.00
Preserved (Generally available once you retire, after reaching your preservation age)	\$0.00

YOUR TAX COMPONENTS

Tax Free Component	\$33,454.73
Tax Free Proportion %	6.32%
Taxable Component	\$495,892.34

Member Statement



For the year ended 30 June 2022

YOUR BENEFICIARY(S) - Mr Stephen Wilkinson

Beryl Wilkinson (Spouse)

100.00%

Non-Binding

Email: sbwilko@bigpond.net.au

Phone:

FUND CONTACT DETAILS

Brooke Hepburn-Rogers

(04) 0878 2553

PO Box 6150

MAWSON ACT 2607

AUSTRALIA

ADMINISTRATOR CONTACT DETAILS

Brooke Hepburn-Rogers

PO Box 6150

MAWSON ACT 2607

AUSTRALIA

(04) 0878 2553

Member Statement



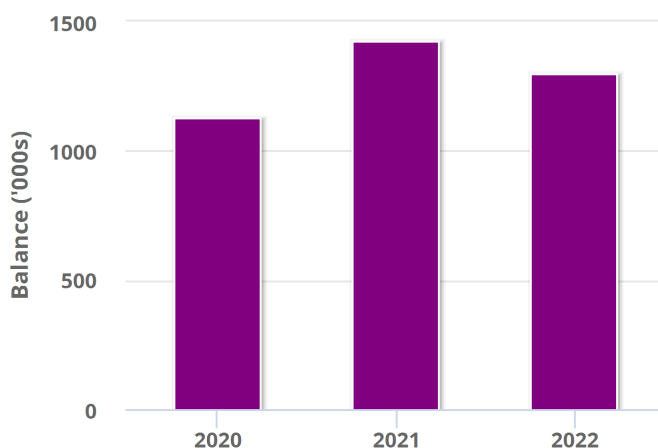
For the year ended 30 June 2022

Member details

Mrs Beryl Wilkinson
2/27b Lind Close
FRASER ACT 2615
AUSTRALIA

Valid TFN Supplied: Yes
 Date of Birth: 18/12/1942
 Date Joined Fund: 04/09/2003
 Date Employed:
 Eligible Service Date: 04/09/2003

Your recent balance history



YOUR OPENING BALANCE

\$1,424,244.78

(\$122,108.59)

Balance Decrease

YOUR CLOSING BALANCE

\$1,302,136.19

Your Net Fund Return

(5.6783)%

Your account at a glance

Opening Balance as at 01/07/2021 **\$1,424,244.78**

What has been deducted from your account

Pension Payments During Period **\$41,900.00**

New Earnings **(\$80,208.59)**

Closing Balance at 30/06/2022 **\$1,302,136.19**

Member Statement



For the year ended 30 June 2022

Consolidated - Mrs Beryl Wilkinson

ACCESS TO YOUR BENEFITS

Unrestricted non-preserved (Generally available to be withdrawn)	\$1,302,136.19
Restricted non-preserved (Generally available when you leave your employer)	\$0.00
Preserved (Generally available once you retire, after reaching your preservation age)	\$0.00

YOUR TAX COMPONENTS

Tax Free Component	\$983,213.32
Taxable Component	\$318,922.87

YOUR INSURANCE COVER

Death Benefit	\$0.00
Disability Benefit	\$0.00
Salary Continuance (Annual Insured Benefit)	\$0.00

YOUR TOTAL SUPERANNUATION BALANCE

Your total superannuation balance	\$1,302,136.19
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NOTE: This amount does not include any entitlements from external super funds

INVESTMENT RETURN

The return on your investment for the year	(5.68)%
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Member Statement



For the year ended 30 June 2022

Accumulation Account - Mrs Beryl Wilkinson

ACCOUNT SUMMARY

Opening Balance as at 01/07/2021	\$27,562.89
New Earnings	(\$1,565.11)
Closing Balance at 30/06/2022	\$25,997.78

ACCESS TO YOUR BENEFITS

Unrestricted non-preserved (Generally available to be withdrawn)	\$25,997.78
Restricted non-preserved (Generally available when you leave your employer)	\$0.00
Preserved (Generally available once you retire, after reaching your preservation age)	\$0.00

YOUR TAX COMPONENTS

Tax Free Component	\$25,997.78
Taxable Component	\$0.00

Member Statement



For the year ended 30 June 2022

Account Based Pension - Mrs Beryl Wilkinson

PENSION ACCOUNT DETAILS

Member ID	00006
Pension Type	ACCOUNT
Pension Commencement Date	1/07/2017
Reversionary Pension	No

ACCOUNT SUMMARY

Opening Balance as at 01/07/2021	\$938,048.22
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What has been deducted from your account

Pension Payments During Period	\$28,140.00
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New Earnings	(\$52,819.05)
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Closing Balance at 30/06/2022	\$857,089.17
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ACCESS TO YOUR BENEFITS

Unrestricted non-preserved (Generally available to be withdrawn)	\$857,089.17
Restricted non-preserved (Generally available when you leave your employer)	\$0.00
Preserved (Generally available once you retire, after reaching your preservation age)	\$0.00

YOUR TAX COMPONENTS

Tax Free Component	\$538,166.30
Tax Free Proportion %	62.79%
Taxable Component	\$318,922.87

Member Statement



For the year ended 30 June 2022

Account Based Pension - Mrs Beryl Wilkinson

PENSION ACCOUNT DETAILS

Member ID	00007
Pension Type	ACCOUNT
Pension Commencement Date	1/07/2017
Reversionary Pension	No

ACCOUNT SUMMARY

Opening Balance as at 01/07/2021	\$458,633.67
What has been deducted from your account	
Pension Payments During Period	\$13,760.00
New Earnings	(\$25,824.43)
Closing Balance at 30/06/2022	\$419,049.24

ACCESS TO YOUR BENEFITS

Unrestricted non-preserved (Generally available to be withdrawn)	\$419,049.24
Restricted non-preserved (Generally available when you leave your employer)	\$0.00
Preserved (Generally available once you retire, after reaching your preservation age)	\$0.00

YOUR TAX COMPONENTS

Tax Free Component	\$419,049.24
Tax Free Proportion %	100.00%
Taxable Component	\$0.00

Member Statement



For the year ended 30 June 2022

YOUR BENEFICIARY(S) - Mrs Beryl Wilkinson

Stephen Wilkinson (Spouse)

100.00%

Non-Binding

Email: sbwilko@bigpond.net.au

Phone:

FUND CONTACT DETAILS

Brooke Hepburn-Rogers

(04) 0878 2553

PO Box 6150

MAWSON ACT 2607

AUSTRALIA

ADMINISTRATOR CONTACT DETAILS

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PO Box 6150

MAWSON ACT 2607

AUSTRALIA

(04) 0878 2553

Investment Summary



As at 30 June 2022

Investment	Code	Units	Average Unit Cost \$	Market Price \$	Adjusted Cost \$	Market Value \$	Gain / Loss \$	Gain / Loss %	Portfolio Weight %
Cash									
St George DIY Super Direct Saver	-	-	-	-	52,185.67	52,185.67	-	-	2.83
St George Investment Cash Account	-	-	-	-	83,705.14	83,705.14	-	-	4.53
					135,890.81	135,890.81	-		7.36
Domestic Shares									
ANZ Banking Grp Ltd	ANZ	2,180.0000	23.0990	22.0300	50,355.84	48,025.40	(2,330.44)	(4.63)	2.60
ASX Limited	ASX	630.0000	34.6300	81.7100	21,816.89	51,477.30	29,660.41	135.95	2.79
BHP Billiton Limited	BHP	1,120.0000	17.2700	41.2500	19,342.40	46,200.00	26,857.60	138.85	2.50
Cochlear Limited	COH	200.0000	-	198.7000	-	39,740.00	39,740.00	-	2.15
Commonwealth Bank Of Australia. Cap N	CBAPD	300.0000	97.8354	99.9600	29,350.61	29,988.00	637.39	2.17	1.62
Commonwealth Bank Of Australia. Cap N	CBAPI	400.0000	100.0000	99.8900	40,000.00	39,956.00	(44.00)	(0.11)	2.16
Commonwealth Bank.	CBA	1,212.0000	28.9308	90.3800	35,064.10	109,540.56	74,476.46	212.40	5.93
Cwlth Bank Cap Note 3-Bbsw+3.70% Per	CBAPH	440.0000	102.7724	102.1990	45,219.86	44,967.56	(252.30)	(0.56)	2.44
Macquarie Group Ltd	MQG	482.0000	62.3768	164.5100	30,065.61	79,293.82	49,228.21	163.74	4.29
Mineral Resources.	MIN	3,015.0000	14.4200	48.2700	43,476.37	145,534.05	102,057.68	234.74	7.88
National Aust. Bank	NAB	2,568.0000	27.1441	27.3900	69,706.09	70,337.52	631.43	0.91	3.81
Qvequities Ordinary Fully Paid	QVE	57,000.0000	1.3446	0.9350	76,642.82	53,295.00	(23,347.82)	(30.46)	2.89
Wesfarmers Limited	WES	1,449.0000	26.7513	41.9100	38,762.67	60,727.59	21,964.92	56.67	3.29
Westpac Banking Corp	WBC	4,174.0000	15.7752	19.5000	65,845.81	81,393.00	15,547.19	23.61	4.41
Westpac Banking Corporation	WBCPE	232.0000	99.8124	99.7100	23,156.47	23,132.72	(23.75)	(0.10)	1.25
Westpac Banking Corporation Cap Note	WBCPI	395.0000	101.2866	102.1500	40,008.22	40,349.25	341.03	0.85	2.19
Woodside Petroleum	WPL	202.0000	29.7600	28.9900	6,011.52	5,855.98	(155.54)	(2.59)	0.32
Woolworths Limited	WOW	1,199.0000	12.8316	35.6000	15,385.04	42,684.40	27,299.36	177.44	2.31
					650,210.32	1,012,498.15	362,287.83	55.72	54.84
Foreign Assets									
Bentham Global Income Fund	CSA0038AU	9,467.9038	1.0478	1.0056	9,920.80	9,520.92	(399.88)	(4.03)	0.52
EQT PIMCO Wholesale Global Bond	ETL0018AU	25,092.8435	0.9963	0.8894	25,000.00	22,317.58	(2,682.42)	(10.73)	1.21
Magellan Global	MGE0001AU	86,912.0675	0.6746	2.2769	58,626.70	197,890.09	139,263.39	237.54	10.72
					93,547.50	229,728.59	136,181.09	145.57	12.44
Non-Public & Non-PST Trusts									
Hyperion Small Growth Companies	BNT0101AU	3,584.2936	5.5799	3.3486	20,000.00	12,002.37	(7,997.63)	(39.99)	0.65
Janus Henderson Global Rsrch Gr	ETL0186AU	24,654.8323	1.0140	1.6543	25,000.00	40,786.49	15,786.49	63.15	2.21
PM Capital Absolute Performance	PMC0100AU	6,537.5100	4.5889	4.2756	30,000.00	27,951.78	(2,048.22)	(6.83)	1.51
Yarra Enhanced Income Fund	JBW0018AU	50,130.3300	0.9974	0.9528	50,000.00	47,764.18	(2,235.82)	(4.47)	2.59
					125,000.00	128,504.81	3,504.81	2.80	6.96
Other Assets									
MLC Masterkey	-	-	-	-	217,901.11	217,901.11	-	-	11.80

Investment Summary



As at 30 June 2022

Investment	Code	Units	Average Unit Cost \$	Market Price \$	Adjusted Cost \$	Market Value \$	Gain / Loss \$	Gain / Loss %	Portfolio Weight %
					217,901.11	217,901.11	-		11.80
Unit Trusts									
Vanguard MSCI Index International Share	VGS	830.0000	60.4172	88.6100	50,146.25	73,546.30	23,400.05	46.66	3.98
Vicinity Fully Paid Ordinary/units Stapled	VCX	10,293.0000	1.9418	1.8350	19,987.42	18,887.66	(1,099.77)	(5.50)	1.02
VNGD AUS Shares ETF Units	VAS	350.0000	77.5799	83.7500	27,152.95	29,312.50	2,159.55	7.95	1.59
					97,286.62	121,746.46	24,459.84	25.14	6.59
Total Investments					1,319,836.36	1,846,269.92	526,433.56	39.89	100.00

Gain / Loss \$ is equal to Market Value \$ less Adjusted Cost \$

Gain / Loss % is equal to Gain Loss \$ divided by Adjusted Cost \$, expressed as a percentage.

S & B Superannuation Fund

Trustee Declaration

For the year ended 30 June 2022

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

In the opinion of the directors of the trustee company:

- i. The financial statements, notes to the financial statements and member 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 then ended in accordance with the accounting policies described in Note 1 to the financial statements;
- ii. The financial statements and member statements have been prepared in accordance with the requirements of the Trust Deed; and
- iii. The operation of the Superannuation Fund has been carried out in accordance with its Trust Deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2022.

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

Stephen Wilkinson

Beryl Wilkinson

Date: __/__/____