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**Embling Super Fund**  
**Trading As PAK Super Fund Pty Ltd**  
**ABN 95 289 010 261**  
**Comparative Trial Balance as at 30 June 2020**

	2020 \$ Dr	2020 \$ Cr	2019 \$ Dr	2019 \$ Cr
<b>Income</b>				
0550		4,566.18		1,658.41
0551		6,856.89		3,209.16
0552				710.75
0575		68.76		1,407.68
0578				1,353.32
0905	15,862.94			12,956.14
<b>Expenses</b>				
1675	259.00		259.00	
1798	3,553.83		1,120.00	
1970				
1970.01	9,908.80		7,417.96	
	<u>9,908.80</u>		<u>7,417.96</u>	
<b>Current Assets</b>				
2001	15,718.50		16,937.34	
2051	3,090.90		4,383.15	
<b>Non Current Assets</b>				
2520				
2520.01		307,757.17	307,757.17	
2520.99		2,906.80	12,956.14	
		<u>307,757.17</u>	<u>320,713.31</u>	
<b>Current Liabilities</b>				
3325	1,044.04		762.75	

These financial statements are unaudited. They must be read in conjunction with the attached Accountant's Compilation Report and Notes which form part of these financial statements.

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**ABN 95 289 010 261**  
Comparative Trial Balance as at 30 June 2020

	2020 \$ Dr	2020 \$ Cr	2019 \$ Dr	2019 \$ Cr
<b>Equity</b>				
4000	Opening balance - Members fund			
4000.01		229,185.00		223,147.51
4000.02		113,611.55		107,150.54
		<u>342,796.55</u>		<u>330,298.05</u>
	<u>357,195.18</u>	<u>357,195.18</u>	<u>351,593.51</u>	<u>351,593.51</u>
Net Loss	18,092.74			12,498.50

These financial statements are unaudited. They must be read in conjunction with the attached Accountant's Compilation Report and Notes which form part of these financial statements.

# SMSF Income Tax Reconciliation

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Name of Fund

EMBLING SUPERANNUATION  
FUND

Year Ending

2020

Income (Loss) per the accounts at year end

-\$18,092.74

Add:

Unrealised Losses (per Handledger accs)  
Realised Losses (per Handledger accs)  
Non Deductible Expenses  
Capital Gains Items  
GESB Untaxed Contributions

\$	15,862.94
\$	-
\$	-
\$	-
\$	-

Total

\$ 15,862.94

Adjusted Taxable Income

-\$ 2,229.80

Less:

Unrealised Profits (per Handledger accs)  
Realised Profits (per Handledger accs)  
on Taxable Income Audio Note on trust income  
Undeducted contributions Audio note on 'other'  
Pension Phase Income  
Total

\$	-
\$	-
\$	-
\$	-
\$	-

Adjusted Taxable Income

-\$ 2,229.80

Refer Comment

Add:

Capital Gains (loss) - shares Audio notes - shares  
Capital Gains (loss) - managed funds Audio notes managed funds  
Capital Gains (loss) - other Audio notes other  
Capital losses carried forward from prior year

\$	-
\$	-
\$	-

Total

\$ -  
\$ -

(This should match the total tax capital losses for the fund for the year)

Adjusted Taxable Income

-\$ 2,229.80

Calculate and enter (if applicable) 33.33% discount on capital gains

\$ - 0

Audio Notes 1/3 Discount

Final Taxable Income

-\$ 2,229.80

Income Tax Payable

\$0.00



# SMSF Allocation of Tax Payable & Earnings

Do not put any data into the green cells  
Only put Data into the blue cells

Name of Fund | **EMBLING SUPERANNUATION FUND** | Year | **2019**

Income Tax Payable per Income Tax Reconciliation worksheet | \$ -

This amount represents the income tax attributable to the earnings of the SMSF  
\$ -

Super Contributions:	Tax on Conts	
Member 1	\$ -	\$ -
Member 2	\$ -	\$ -
Member 3	\$ -	\$ -
Member 4	\$ -	\$ -
<b>Total</b>	<b>\$ -</b>	<b>\$ -</b>

	Total Less Insurance	Earnings	Tax on Earnings to be Allocated
--	-------------------------	----------	------------------------------------

Member 1	-\$5,471.57	\$ 9,908.80	-\$15,380.37	\$ -
Member 2	-\$2,712.37	\$ -	-\$2,712.37	\$ -
Member 3	\$0.00	\$ -	\$0.00	\$ -
Member 4	\$0.00	\$ -	\$0.00	\$ -

Total Tax - this must match H10 | \$0.00

Allocation In Accounts	
Member 1	-\$15,380.37
Member 2	-\$2,712.37
Member 3	\$0.00
Member 4	\$0.00
<b>Here is your entry</b>	
ITE - Earnings Mem 1	\$0.00
ITE - Earnings Mem 2	\$0.00
ITE - Earnings Mem 3	\$0.00
ITE - Earnings Mem 4	\$0.00
ITE - Contributions Mem 1	\$0.00
ITE - Contributions Mem 2	\$0.00
ITE - Contributions Mem 3	\$0.00
ITE - Contributions Mem 4	\$0.00
Provision for Tax	\$0.00

Has any member paid Superannuation surcharge for year? Enter amounts below	
Member 1	\$ -
Member 2	\$ -
Member 3	\$ -
Member 4	\$ -

Enter - Co-Confs and Govt Co-confs into the SMSF & Trsfers In	
Member 1	\$ -
Member 2	\$ -
Member 3	\$ -
Member 4	\$ -

Enter benefits paid out to members	
Member 1	\$ -
Member 2	\$ -
Member 3	\$ -
Member 4	\$ -





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### Super Fund Components

Client Name	Paulette Anne Ebling
Fund Name	Embling Super Fund
Total Superannuation Benefit at year end	\$ 110,899.18
Eligible Service Period	16 October 2017
Date of Calculation	30 June 2020
Tax free component at 30 June 2019	\$ 13,925.16
Tax free components from rollovers during year	\$ -
Non-concessional contributions made during year	\$ -
Concessional contributions made during year	\$ -
Withdrawals from Tax free amount during year	\$ -

Super Fund Components	
30 June 2020	
Tax Free	\$ 13,925.16
Taxable	
- Element Taxed	\$ 96,974.02
<b>TOTAL</b>	<b>\$ 110,899.18</b>

Preseved Benefits Report	
Preserved benefits	\$110,899
Restricted Non-Preserved benefits	\$0
Unrestricted Non-Preserved benefits	\$0
<b>TOTAL</b>	<b>\$110,899</b>



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### Super Fund Components

Client Name	Kevin Embling
Fund Name	Embling Super Fund
Total Superannuation Benefit at year end	\$ 213,804.63
Eligible Service Period	16 October 2017
Date of Calculation	30 June 2020
Tax free component at 30 June 2019	\$ 4,500.00
Tax free components from rollovers during year	\$ -
Non-concessional contributions made during year	\$ -
Concessional contributions made during year	\$ -
Withdrawals from Tax free amount during year	\$ -

Super Fund Components	
30 June 2020	
Tax Free	\$ 4,500.00
Taxable	
- Element Taxed	\$ 209,304.63
<b>TOTAL</b>	<b>\$ 213,804.63</b>

Preseved Benefits Report	
Preserved benefits	\$213,805
Restricted Non-Preserved benefits	\$0
Unrestricted Non-Preserved benefits	\$0
<b>TOTAL</b>	<b>\$213,805</b>



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**Ledger Entries Report for the year ending 30 June, 2020**

15/03/2021

10:27

Total

Date	Trans No	Chq/Rec	Code	Net	Tax	Gross	Total
<b>Account number 0550 - Dividends - Franked</b>							
11/11/2019	000030	R		-443.41		-443.41	-443.41
11/11/2019	000030	R		-190.03		-190.03	-633.44
13/01/2020	000039	R		-0.48		-0.48	-633.92
17/01/2020	000042	R		-232.72		-232.72	-866.64
17/01/2020	000042	R		-99.74		-99.74	-966.38
17/01/2020	000043	R		-981.49		-981.49	-1,947.87
17/01/2020	000043	R		-420.64		-420.64	-2,368.51
13/05/2020	000063	R		-443.41		-443.41	-2,811.92
13/05/2020	000063	R		-190.03		-190.03	-3,001.95
30/06/2020	000072	J		-203.00		-203.00	-3,204.95
30/06/2020	000074	J		-493.81		-493.81	-3,698.76
30/06/2020	000074	J		-262.33		-262.33	-3,961.09
30/06/2020	000074	J		-605.09		-605.09	-4,566.18
Total				<b>-4,566.18</b>	<b>0.00</b>	<b>-4,566.18</b>	

**Account number 0551 - Dividends - Unfranked**

16/08/2019	000016	R		-30.51		-30.51	-30.51
17/09/2019	000020	R		-30.42		-30.42	-60.93
14/10/2019	000023	R		-310.91		-310.91	-371.84
16/10/2019	000024	R		-149.72		-149.72	-521.56
16/10/2019	000025	R		-326.08		-326.08	-847.64
16/10/2019	000026	R		-45.14		-45.14	-892.78
16/10/2019	000027	R		-168.28		-168.28	-1,061.06
18/11/2019	000031	R		-28.04		-28.04	-1,089.10
17/12/2019	000034	R		-31.26		-31.26	-1,120.36
08/01/2020	000038	R		-304.72		-304.72	-1,425.08
13/01/2020	000039	R		-182.70		-182.70	-1,607.78
17/01/2020	000040	R		-23.77		-23.77	-1,631.55
17/01/2020	000041	R		-32.48		-32.48	-1,664.03
17/01/2020	000042	R		-82.49		-82.49	-1,746.52
17/01/2020	000043	R		-122.55		-122.55	-1,869.07
17/01/2020	000044	R		-149.72		-149.72	-2,018.79
17/01/2020	000045	R		-955.87		-955.87	-2,974.66
17/01/2020	000046	R		-205.14		-205.14	-3,179.80
22/01/2020	000047	R		-326.08		-326.08	-3,505.88
18/02/2020	000050	R		-37.03		-37.03	-3,542.91
17/03/2020	000053	R		-27.99		-27.99	-3,570.90
15/04/2020	000056	R		-298.73		-298.73	-3,869.63
17/04/2020	000057	R		-149.72		-149.72	-4,019.35



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15/03/2021  
 10:27  
 Total

Date	Trans No	Chq/Rec	Code	Net	Tax	Gross	Total
17/04/2020	000058	R		-203.80		-203.80	-4,223.15
20/04/2020	000059	R		-181.47		-181.47	-4,404.62
20/04/2020	000060	R		-206.68		-206.68	-4,611.30
18/05/2020	000064	R		-50.22		-50.22	-4,661.52
17/06/2020	000067	R		-57.33		-57.33	-4,718.85
30/06/2020	000074	J		-17.27		-17.27	-4,736.12
30/06/2020	000074	J		-231.06		-231.06	-4,967.18
30/06/2020	000074	J		-82.46		-82.46	-5,049.64
30/06/2020	000074	J		-68.76		-68.76	-5,118.40
30/06/2020	000074	J		-604.66		-604.66	-5,723.06
30/06/2020	000074	J		-203.80		-203.80	-5,926.86
30/06/2020	000074	J		-289.17		-289.17	-6,216.03
30/06/2020	000074	J		-126.08		-126.08	-6,342.11
30/06/2020	000074	J		-74.11		-74.11	-6,416.22
30/06/2020	000074	J		-65.06		-65.06	-6,481.28
30/06/2020	000074	J		-375.61		-375.61	-6,856.89
<b>Total</b>				<b>-6,856.89</b>	<b>0.00</b>	<b>-6,856.89</b>	
<b>Account number 0575 - Interest received</b>							
31/07/2019	000014	R		-9.83		-9.83	-9.83
16/08/2019	000017	R		-10.94		-10.94	-20.77
30/09/2019	000021	R		-10.48		-10.48	-31.25
31/10/2019	000028	R		-7.92		-7.92	-39.17
29/11/2019	000032	R		-7.54		-7.54	-46.71
17/12/2019	000036	R		-7.87		-7.87	-54.58
22/01/2020	000048	R		-5.45		-5.45	-60.03
28/02/2020	000051	R		-4.49		-4.49	-64.52
31/03/2020	000054	R		-2.38		-2.38	-66.90
30/04/2020	000061	R		-0.60		-0.60	-67.50
29/05/2020	000065	R		-0.65		-0.65	-68.15
30/06/2020	000068	R		-0.61		-0.61	-68.76
<b>Total</b>				<b>-68.76</b>	<b>0.00</b>	<b>-68.76</b>	
<b>Account number 0905 - Shares in listed companies</b>							
30/06/2020	000073	J		15,862.94		15,862.94	15,862.94
<b>Total</b>				<b>15,862.94</b>	<b>0.00</b>	<b>15,862.94</b>	
<b>Account number 1675 - Fees &amp; charges</b>							
30/06/2020	000075	J		259.00		259.00	259.00
<b>Total</b>				<b>259.00</b>	<b>0.00</b>	<b>259.00</b>	

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**Ledger Entries Report for the year ending 30 June, 2020**

15/03/2021  
10:27

Date	Trans No	Chq/Rec	Code	Net	Tax	Gross	Total
<b>Account number 1798 - Management fees</b>							
02/07/2019	000002	R		-3.49		-3.49	-3.49
31/07/2019	000015	R		-4.01		-4.01	-7.50
16/08/2019	000018	R		-4.47		-4.47	-11.97
02/10/2019	000022	R		-4.29		-4.29	-16.26
31/10/2019	000029	R		-4.50		-4.50	-20.76
29/11/2019	000033	R		-4.45		-4.45	-25.21
31/12/2019	000037	R		-4.64		-4.64	-29.85
04/02/2020	000049	R		-3.55		-3.55	-33.40
03/03/2020	000052	R		-3.05		-3.05	-36.45
31/03/2020	000055	R		-3.21		-3.21	-39.66
30/04/2020	000062	R		-3.14		-3.14	-42.80
29/05/2020	000066	R		-3.37		-3.37	-46.17
30/06/2020	000069	P		2,640.00		2,640.00	2,593.83
30/06/2020	000070	P		960.00		960.00	3,553.83
<b>Total</b>				<b>3,553.83</b>	<b>0.00</b>	<b>3,553.83</b>	
<b>Account number 1970.01 - Group life premiums</b>							
30/06/2020	000071	P		9,908.80		9,908.80	9,908.80
<b>Total</b>				<b>9,908.80</b>	<b>0.00</b>	<b>9,908.80</b>	
<b>Account number 2001 - Macquarie Cash Management Account</b>							
01/07/2019	000076	J		16,937.34		16,937.34	16,937.34
02/07/2019	000002	R		3.49		3.49	16,940.83
11/07/2019	000003	R		277.45		277.45	17,218.28
11/07/2019	000004	R		45.89		45.89	17,264.17
11/07/2019	000005	R		108.29		108.29	17,372.46
16/07/2019	000006	R		63.03		63.03	17,435.49
16/07/2019	000007	R		269.69		269.69	17,705.18
16/07/2019	000008	R		408.51		408.51	18,113.69
16/07/2019	000009	R		1,727.97		1,727.97	19,841.66
16/07/2019	000010	R		332.00		332.00	20,173.66
16/07/2019	000011	R		149.72		149.72	20,323.38
16/07/2019	000012	R		326.08		326.08	20,649.46
22/07/2019	000013	R		877.52		877.52	21,526.98
31/07/2019	000014	R		9.83		9.83	21,536.81
31/07/2019	000015	R		4.01		4.01	21,540.82
16/08/2019	000016	R		30.51		30.51	21,571.33
16/08/2019	000017	R		10.94		10.94	21,582.27
16/08/2019	000018	R		4.47		4.47	21,586.74
06/09/2019	000019	R		113.92		113.92	21,700.66

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15/03/2021  
 10:27  
 Total

Date	Trans No	Chq/Rec	Code	Net	Tax	Gross	Total
17/09/2019	000020	R		30.42		30.42	21,731.08
30/09/2019	000021	R		10.48		10.48	21,741.56
02/10/2019	000022	R		4.29		4.29	21,745.85
14/10/2019	000023	R		310.91		310.91	22,056.76
16/10/2019	000024	R		149.72		149.72	22,206.48
16/10/2019	000025	R		326.08		326.08	22,532.56
16/10/2019	000026	R		45.14		45.14	22,577.70
16/10/2019	000027	R		168.28		168.28	22,745.98
31/10/2019	000028	R		7.92		7.92	22,753.90
31/10/2019	000029	R		4.50		4.50	22,758.40
11/11/2019	000030	R		443.41		443.41	23,201.81
18/11/2019	000031	R		28.04		28.04	23,229.85
29/11/2019	000032	R		7.54		7.54	23,237.39
29/11/2019	000033	R		4.45		4.45	23,241.84
17/12/2019	000034	R		31.26		31.26	23,273.10
17/12/2019	000035	R		654.75		654.75	23,927.85
17/12/2019	000036	R		7.87		7.87	23,935.72
31/12/2019	000037	R		4.64		4.64	23,940.36
08/01/2020	000038	R		304.72		304.72	24,245.08
13/01/2020	000039	R		183.03		183.03	24,428.11
17/01/2020	000040	R		23.77		23.77	24,451.88
17/01/2020	000041	R		32.48		32.48	24,484.36
17/01/2020	000042	R		315.21		315.21	24,799.57
17/01/2020	000043	R		1,104.04		1,104.04	25,903.61
17/01/2020	000044	R		149.72		149.72	26,053.33
17/01/2020	000045	R		955.87		955.87	27,009.20
17/01/2020	000046	R		205.14		205.14	27,214.34
22/01/2020	000047	R		326.08		326.08	27,540.42
22/01/2020	000048	R		5.45		5.45	27,545.87
04/02/2020	000049	R		3.55		3.55	27,549.42
18/02/2020	000050	R		37.03		37.03	27,586.45
28/02/2020	000051	R		4.49		4.49	27,590.94
03/03/2020	000052	R		3.05		3.05	27,593.99
17/03/2020	000053	R		27.99		27.99	27,621.98
31/03/2020	000054	R		2.38		2.38	27,624.36
31/03/2020	000055	R		3.21		3.21	27,627.57
15/04/2020	000056	R		298.73		298.73	27,926.30
17/04/2020	000057	R		149.72		149.72	28,076.02
17/04/2020	000058	R		203.80		203.80	28,279.82
20/04/2020	000059	R		181.47		181.47	28,461.29



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15/03/2021  
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 Total

Date	Trans No	Chq/Rec	Code	Net	Tax	Gross	Total
20/04/2020	000060	R		206.68		206.68	28,667.97
30/04/2020	000061	R		0.60		0.60	28,668.57
30/04/2020	000062	R		3.14		3.14	28,671.71
13/05/2020	000063	R		443.41		443.41	29,115.12
18/05/2020	000064	R		50.22		50.22	29,165.34
29/05/2020	000065	R		0.65		0.65	29,165.99
29/05/2020	000066	R		3.37		3.37	29,169.36
17/06/2020	000067	R		57.33		57.33	29,226.69
30/06/2020	000068	R		0.61		0.61	29,227.30
30/06/2020	000069	P		-2,640.00		-2,640.00	26,587.30
30/06/2020	000070	P		-960.00		-960.00	25,627.30
30/06/2020	000071	P		-9,908.80		-9,908.80	15,718.50
<b>Total</b>				<b>15,718.50</b>	<b>0.00</b>	<b>15,718.50</b>	

**Account number 2051 - Undeposited Dividends**

01/07/2019	000076	J		4,383.15		4,383.15	4,383.15
11/07/2019	000003	R		-277.45		-277.45	4,105.70
11/07/2019	000004	R		-45.89		-45.89	4,059.81
11/07/2019	000005	R		-108.29		-108.29	3,951.52
16/07/2019	000006	R		-63.03		-63.03	3,888.49
16/07/2019	000007	R		-269.69		-269.69	3,618.80
16/07/2019	000008	R		-408.51		-408.51	3,210.29
16/07/2019	000009	R		-1,727.97		-1,727.97	1,482.32
16/07/2019	000010	R		-332.00		-332.00	1,150.32
16/07/2019	000011	R		-149.72		-149.72	1,000.60
16/07/2019	000012	R		-326.08		-326.08	674.52
22/07/2019	000013	R		-877.52		-877.52	-203.00
30/06/2020	000072	J		203.00		203.00	0.00
30/06/2020	000074	J		3,090.90		3,090.90	3,090.90
<b>Total</b>				<b>3,090.90</b>	<b>0.00</b>	<b>3,090.90</b>	

**Account number 2520.01 - Sentinel Financial Group**

01/07/2019	000076	J		307,757.17		307,757.17	307,757.17
<b>Total</b>				<b>307,757.17</b>	<b>0.00</b>	<b>307,757.17</b>	

**Account number 2520.99 - Movements in Market Value**

01/07/2019	000076	J		12,956.14		12,956.14	12,956.14
30/06/2020	000073	J		-15,862.94		-15,862.94	-2,906.80
<b>Total</b>				<b>-2,906.80</b>	<b>0.00</b>	<b>-2,906.80</b>	

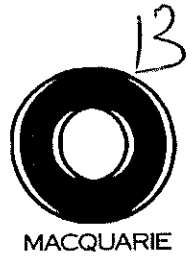
12

**Embling Super Fund**  
**Trading As PAK Super Fund Pty Ltd**  
**ABN 95 289 010 261**

**Ledger Entries Report for the year ending 30 June, 2020**

15/03/2021  
10:27  
Total

Date	Trans No	Chq/Rec	Code	Net	Tax	Gross	Total
<b>Account number 3325 - Taxation</b>							
01/07/2019	000076	J		762.75		762.75	762.75
06/09/2019	000019	R		-113.92		-113.92	648.83
11/11/2019	000030	R		190.03		190.03	838.86
17/12/2019	000035	R		-654.75		-654.75	184.11
13/01/2020	000039	R		0.15		0.15	184.26
17/01/2020	000042	R		99.74		99.74	284.00
17/01/2020	000043	R		420.64		420.64	704.64
13/05/2020	000063	R		190.03		190.03	894.67
30/06/2020	000074	J		181.53		181.53	1,076.20
30/06/2020	000074	J		78.70		78.70	1,154.90
30/06/2020	000074	J		148.14		148.14	1,303.04
30/06/2020	000075	J		-259.00		-259.00	1,044.04
<b>Total</b>				<b>1,044.04</b>	<b>0.00</b>	<b>1,044.04</b>	
<b>Account number 4000.01 - Opening balance - Members fund</b>							
01/07/2019	000076	J		-229,185.00		-229,185.00	-229,185.00
<b>Total</b>				<b>-229,185.00</b>	<b>0.00</b>	<b>-229,185.00</b>	
<b>Account number 4000.02 - Opening balance - Members fund</b>							
01/07/2019	000076	J		-113,611.55		-113,611.55	-113,611.55
<b>Total</b>				<b>-113,611.55</b>	<b>0.00</b>	<b>-113,611.55</b>	



# Macquarie Cash Management Account

MACQUARIE BANK LIMITED  
ABN 46 008 583 542 AFSL 237502

enquiries 1800 806 310  
transact@macquarie.com  
www.macquarie.com.au

PO Box 7306, Cloisters Square  
Perth, WA 6850



EMBLING SUPER FUND  
22 RED POLL COURT  
LOWER CHITTERING WA 6084

Level 3  
235 St Georges Terrace  
Perth, WA 6000

*Handwritten notes:*  
12330  
745.69  
277.17

account balance **\$22,135.72**  
as at 31 Dec 19

account name PAK SUPERANNUATION PTY LTD ATF  
EMBLING SUPER FUND  
account no. 966869653

transaction	description	debits	credits	balance
30.06.19	OPENING BALANCE			16,937.34
02.07.19	Interest REBATE OF ADVISER COMMISSION		3.49	16,940.83
11.07.19	Deposit DJRE DST 001230381643 <i>2019</i>		277.45	17,218.28
11.07.19	Deposit IHCB PAYMENT JUL19/00802333 <i>2019</i>		45.89	17,264.17
11.07.19	Deposit IEM PAYMENT JUL19/00813093 <i>2019</i>		108.29	17,372.46
12.07.19	Direct debit SYNCHRO BUSINESS SunilBlossomFin	220.00		17,152.46
16.07.19	Deposit BNDS DST JUN 001230458214 <i>2019 F7</i>		63.03	17,215.49
16.07.19	Deposit SMLL DST JUN 001230496946 <i>2019</i>		269.69	17,485.18
16.07.19	Deposit NDQ DST JUN 001230454335 <i>2019</i>		408.51	17,893.69
16.07.19	Deposit QOZ DST JUN 001230512461 <i>2019</i>		1,727.97	19,621.66
16.07.19	Deposit VGS PAYMENT JUL19/00819291 <i>2019</i>		332.00	19,953.66
16.07.19	Funds transfer SENTINEL R+A FEE JUN19	80.00		19,873.66

### how to make a transaction

online  
Log in to [www.macquarie.com.au/personal](http://www.macquarie.com.au/personal)

deposits using BPay  
From another bank

by phone  
Call 133 275 to make a phone transaction

Biller code: 667022  
Ref: 966 869 653

transfers from another bank account  
Transfer funds from another bank to this account:  
BSB 182 512  
ACCOUNT NO. 966869653

continued on next



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Macquarie Cash Management Account

enquiries 1800 806 310

account name PAK SUPERANNUATION PTY LTD ATF  
EMBLING SUPER FUND  
account no. 966869653

transaction	description	debits	credits	balance
22.07.19	Deposit		149.72	20,023.38
22.07.19	Deposit		326.08	20,349.46
22.07.19	Deposit		877.52	21,226.98
31.07.19	Interest		9.83	21,236.81
02.08.19	Interest		4.01	21,240.82
12.08.19	Direct debit	220.00		21,020.82
13.08.19	Funds transfer	80.00		20,940.82
16.08.19	Deposit		30.51	20,971.33
30.08.19	Interest		10.94	20,982.27
03.09.19	Interest		4.47	20,986.74
06.09.19	Deposit		113.92	21,100.66
12.09.19	Direct debit	220.00		20,880.66
17.09.19	Deposit		30.42	20,911.08
17.09.19	Funds transfer	80.00		20,831.08
30.09.19	Interest		10.48	20,841.56
02.10.19	Interest		4.29	20,845.85
10.10.19	Funds transfer	80.00		20,765.85
14.10.19	Deposit		310.91	21,076.76
14.10.19	Direct debit	220.00		20,856.76
16.10.19	Deposit		149.72	21,006.48
16.10.19	Deposit		326.08	21,332.56
16.10.19	Deposit		45.14	21,377.70
16.10.19	Deposit		168.28	21,545.98
31.10.19	Interest		7.92	21,553.90
04.11.19	Interest		4.50	21,558.40
11.11.19	Deposit		443.41	22,001.81
12.11.19	Direct debit	220.00		21,781.81

continued on next

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Macquarie Cash Management Account

enquiries 1800 806 310

account name PAK SUPERANNUATION PTY LTD ATF  
EMBLING SUPER FUND  
account no. 966869653

transaction	description	debits	credits	balance
13.11.19	Funds transfer SENTINEL R+A FEE OCT19	80.00		21,701.81
18.11.19	Deposit BNDS DST OCT 001235427098		28.04	21,729.85
29.11.19	Interest MACQUARIE CMA INTEREST PAID*		7.54	21,737.39
03.12.19	Interest REBATE OF ADVISER COMMISSION		4.45	21,741.84
12.12.19	Direct debit SYNCHRO BUSINESS SunilBlossomFin	220.00		21,521.84
13.12.19	Funds transfer SENTINEL R+A FEE NOV19	80.00		21,441.84
17.12.19	Deposit BNDS DST NOV 001236196357		31.26	21,473.10
17.12.19	Deposit ATO ATO008000011851249		654.75	22,127.85
31.12.19	Interest MACQUARIE CMA INTEREST PAID*		7.87	22,135.72
	CLOSING BALANCE AS AT 31 DEC 19	1,800.00	6,998.38	22,135.72

\* Stepped interest rates as at 31 December 2019: balances \$0.00 to \$4,999.99 earned 0.00%; balances \$5,000.00 and above earned 0.55%



enquiries 1800 806 310

## Macquarie Cash Management Account

account name PAK SUPERANNUATION PTY LTD ATF  
EMBLING SUPER FUND  
account no. 966869653

We offer several options that allow you to make payments and view transactions free of charge

- Electronic funds transfers up to \$20,000 a day using online banking.
- Increase your limit to \$100,000 temporarily or nominate an account for unlimited transfers by contacting us.
- BPAY payments (subject to BPAY biller code limits) free of charge via online and mobile banking.
- Make the switch to free online statements by updating your preference online.

### About your account

- Interest is calculated on daily balances and paid monthly. The interest rate is variable and may change at any time without prior notice.
- If you have a complaint about our service, or you'd like more information about your account including fees and charges, mistaken payments or unauthorised transactions, please read the terms and conditions for your account or contact us.

### Protect your account

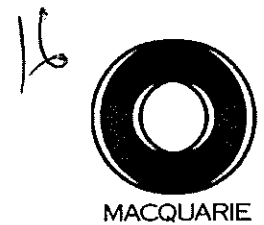
- Please check each entry on this statement. If you think there is an error or unauthorised transaction, please contact us right away.
- If you have new contact details, please contact us to update them.
- This statement should be kept in a safe place at all times. Please read the Product Information Statement for more details about keeping your account secure.

### Access to and sharing your data

- We may provide access to or share an electronic copy of your data (account details, balance, transaction history and personal information) with other parties at your or your Financial Services Professional's request. This includes people who work with or for your Financial Services Professional such as accountants, consultants, technology platform owner/operators and others, some of whom may not be in Australia.
- Please refer to the current offer document for more information and speak with your Financial Services Professional if you have questions about how your data may be used, disclosed and/or protected.

### Visit our Help Centre

- Here you'll find answers to common questions about your account. For more information, please visit [help.macquarie.com](http://help.macquarie.com)



# Macquarie Cash Management Account

MACQUARIE BANK LIMITED  
ABN 46 008 583 542 AFSL 237502

enquiries 1800 806 310  
transact@macquarie.com  
www.macquarie.com.au

GPO Box 2520  
Sydney, NSW 2001



EMBLING SUPER FUND  
22 RED POLL COURT  
LOWER CHITTERING WA 6084

1 Shelley Street  
Sydney, NSW 2000

account balance **\$15,718.50**  
as at 30 Jun 20

account name PAK SUPERANNUATION PTY LTD ATF  
EMBLING SUPER FUND  
account no. 966869653

transaction	description	debits	credits	balance
31.12.19	OPENING BALANCE			22,135.72
03.01.20	Interest REBATE OF ADVISER COMMISSION		4.64	22,140.36
08.01.20	Deposit IEM PAYMENT JAN20/00812351		304.72	22,445.08
10.01.20	Direct debit TAL Life Limited 1718649-A3602168	9,908.80		12,536.28
13.01.20	Deposit DJRE DST 001236527517		183.03	12,719.31
13.01.20	Direct debit SYNCHRO BUSINESS SunilBlossomFin	220.00		12,499.31
17.01.20	Deposit BNDS DST DEC 19 001236628013		23.77	12,523.08
17.01.20	Deposit NDQ DEC19 001236655940		32.48	12,555.56
17.01.20	Deposit SMLL DEC19 001236633062		315.21	12,870.77
17.01.20	Deposit QOZ DEC19 001236722738		1,104.04	13,974.81
17.01.20	Deposit IFRA DIV 001236753381		149.72	14,124.53
17.01.20	Deposit MVW DIV 001236765532		955.87	15,080.40

## how to make a transaction

online  
Log in to [www.macquarie.com.au/personal](http://www.macquarie.com.au/personal)

by phone  
Call 133 275 to make a phone transaction

transfers from another bank account  
Transfer funds from another bank to this account:  
BSB 182 512  
ACCOUNT NO. 966869653

deposits using BPay  
From another bank



Bill code: 667022  
Ref: 966 869 653

continued on next



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Macquarie Cash Management Account

account name PAK SUPERANNUATION PTY LTD ATF  
EMBLING SUPER FUND  
account no. 966869653

transaction	description	debits	credits	balance
17.01.20	Deposit VGS PAYMENT JAN20/00821064		205.14	15,285.54
20.01.20	Funds transfer SENTINEL R+A FEE DEC19	80.00		15,205.54
22.01.20	Deposit PLUS DIV 001236783564		326.08	15,531.62
31.01.20	Interest MACQUARIE CMA INTEREST PAID*		5.45	15,537.07
04.02.20	Interest REBATE OF ADVISER COMMISSION		3.55	15,540.62
10.02.20	Funds transfer SENTINEL R+A FEE JAN20	80.00		15,460.62
12.02.20	Direct debit SYNCHRO BUSINESS SunilBlossomFin	220.00		15,240.62
18.02.20	Deposit BNDS DST JAN 20 001237047307		37.03	15,277.65
28.02.20	Interest MACQUARIE CMA INTEREST PAID*		4.49	15,282.14
03.03.20	Interest REBATE OF ADVISER COMMISSION		3.05	15,285.19
12.03.20	Direct debit SYNCHRON 51904720631	220.00		15,065.19
17.03.20	Deposit BNDS DST FEB 20 001239982869		27.99	15,093.18
24.03.20	Funds transfer SENTINEL R+A FEE FEB20	80.00		15,013.18
31.03.20	Interest MACQUARIE CMA INTEREST PAID*		2.38	15,015.56
02.04.20	Interest REBATE OF ADVISER COMMISSION		3.21	15,018.77
14.04.20	Direct debit SYNCHRON 52742794490	220.00		14,798.77
15.04.20	Deposit IHCB PAYMENT APR20/00802665		298.73	15,097.50
16.04.20	Funds transfer SENTINEL R+A FEE MAR20	80.00		15,017.50
17.04.20	Deposit IFRA DST 001241493568		149.72	15,167.22
17.04.20	Deposit PLUS DST 001241496620		203.80	15,371.02
20.04.20	Deposit BNDS DST MAR 20 001241458900		181.47	15,552.49
20.04.20	Deposit VGS PAYMENT APR20/00821823		206.68	15,759.17
30.04.20	Interest MACQUARIE CMA INTEREST PAID*		0.60	15,759.77
04.05.20	Interest REBATE OF ADVISER COMMISSION		3.14	15,762.91
12.05.20	Direct debit SYNCHRON 53552803959	220.00		15,542.91
13.05.20	Deposit GLOBAL VALUE FUN S00112808400		443.41	15,986.32
18.05.20	Deposit BNDS DST APR 20 001241577606		50.22	16,036.54

continued on next





Macquarie Cash Management Account

enquiries 1800 806 310

account name PAK SUPERANNUATION PTY LTD ATF  
EMBLING SUPER FUND  
account no. 966869653

transaction	description	debits	credits	balance
19.05.20	Funds transfer SENTINEL R+A FEE APR20	80.00		15,956.54
29.05.20	Interest MACQUARIE CMA INTEREST PAID*		0.65	15,957.19
02.06.20	Interest REBATE OF ADVISER COMMISSION		3.37	15,960.56
12.06.20	Direct debit SYNCHRON 54389861226	220.00		15,740.56
17.06.20	Deposit BNDS DST MAY 20 001241846777		57.33	15,797.89
17.06.20	Funds transfer SENTINEL R+A FEE MAY20	80.00		15,717.89
30.06.20	Interest MACQUARIE CMA INTEREST PAID*		0.61	15,718.50
	CLOSING BALANCE AS AT 30 JUN 20	11,708.80	5,291.58	15,718.50

\* Stepped interest rates for the period 1 January to 5 March: balances \$0.00 to \$4,999.99 earned 0.00%  
balances \$5,000.00 and above earned 0.55% pa (65 days); 6 March to 23 March: balances \$0.00 to \$4,999.99  
earned 0.00% balances \$5,000.00 and above earned 0.30% pa (18 days); 24 March to 30 June: balances  
\$0.00 to \$4,999.99 earned 0.05% balances \$5,000.00 and above earned 0.05% pa (99 days)

annual interest summary 2019/2020

INTEREST PAID	68.76
TOTAL REBATE OF ADVISER COMMISSION	46.17
TOTAL INCOME PAID	114.93



## Macquarie Cash Management Account

enquiries 1800 806 310

account name PAK SUPERANNUATION PTY LTD ATF  
EMBLING SUPER FUND  
account no. 966869653

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- BPAY payments (subject to BPAY biller code limits) free of charge via online and mobile banking.
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- If you have new contact details, please contact us to update them.
- This statement should be kept in a safe place at all times. Please read the Product Information Statement for more details about keeping your account secure.

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- Please refer to the current offer document for more information and speak with your Financial Services Professional if you have questions about how your data may be used, disclosed and/or protected.

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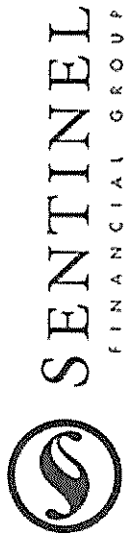
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- The Macquarie Mobile Banking app makes managing your money simple and convenient.



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## Supplementary Information

- i Capital Transactions Report
- ii Cash Transactions Report
- iii Unrealised Capital Gains Report

Please Note:  
The attached reports relate specifically to your portfolio investment transactions and may not include all taxable items relating to your portfolio. These reports do not constitute taxation advice, nor should they be solely relied upon in the preparation of your tax returns. Sentinel urges you to seek advice from taxation professionals when dealing with your taxation matters. Sentinel takes all care in compiling these reports but can accept no responsibility for any errors or omissions.

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# Investment Expenses Paid

Account Name: PAK SUPERANNUATION PTY LTD <EMBLING S/F A/C>  
Account Code: D1608842

From 1 July 2019 Through 30 June 2020

Date	Position	Description	Amount Paid	GST
------	----------	-------------	-------------	-----

No records exist.

*(Client Fee amounts include GST)*

Total :

Grand Total:

# Portfolio Valuation

As At: 30 June 2020

Account Name: PAK SUPERANNUATION PTY LTD <EMBLING SIF A/C>  
 Account Code: D1608842

Code	Security Name	Call /Put	Strike Price \$	Expiry Date	SPC	Holding	Unit Cost \$	Net Cost \$	Price \$	Market Value \$	Market Value %	Gain /Loss \$
BNDS	Betashares Legg Mason Australian Bond Fund (Managed Fund)					780	25,945	20,237.36	27.12	21,153.60	6.939	916.24
DJRE	SPDR DOW JONES GLOBAL REAL ESTATE FUND					723	22,411	16,203.36	18.26	13,201.98	4.331	-3,001.38
GVF	Global Value Fund Limited					15,290	1,059	16,196.95	0.92	14,066.80	4.614	-2,130.15
IEM	iShares MSCI Emerging Markets Etf					271	59,764	16,195.92	58.98	15,983.58	5.243	-212.34
IFRA	VANECK VECTORS FTSE GBL INFR (HDGD) ETF					788	20,554	16,196.36	18.65	14,696.20	4.821	-1,500.16
IHCB	ISHARES GLOBAL CORPORATE BOND ETF					230	105,447	24,252.77	112.29	25,826.70	8.472	1,573.93
MVW	Vaneck Vectors Australian Equal Weight ETF					1,567	28,955	45,372.86	27.05	42,387.35	13.904	-2,985.51
NDQ	Betashares Nasdaq 100 ETF					932	17,371	16,189.60	24.73	23,048.36	7.561	6,858.76
PLUS	Vaneck Vectors Aust Corp Bond Plus ETF					2,038	17,889	36,457.45	18.45	37,601.10	12.334	1,143.65
QOZ	Betashares Fise Rafi Australia 200 Etf					3,415	13,284	45,363.80	11.79	40,262.85	13.207	-5,100.95
SMLL	Betashares Aust Small Companies Select Fund (Managed Fund)					6,850	3,311	22,679.59	3.16	21,646.00	7.101	-1,033.59
VGS	Vanguard MSCI Index International Shares ETF					455	71,233	32,411.15	76.87	34,975.85	11.473	2,564.70
<b>Total:</b>										<b>304,850.37</b>	<b>100.00</b>	<b>-2,906.80</b>
<b>Grand Total:</b>										<b>307,757.17</b>		<b>-2,906.80</b>

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# Capital Gains Tax - Realised

From 1 July 2019 Through 30 June 2020

Account Name: PAK SUPERANNUATION PTY LTD <EMBLING S/F A/C>  
 Account Code: D1608842

Sale Date	Purchase Tax Date	Purchase Trade Date	Movement Quantity	Actual Cost	Sale Proceeds	Total Gain	Cost Base	Reduced Cost Base	Indexed Cost Base	Discounted Gain	Indexed Gain	CGT Gain	CGT Loss
No records exist.													
Total for Product:													
Grand Total:													
No cost base provided													

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Capital Gains Tax - Unrealised  
As at: 30 Jun 2020

Tax Date	Trans. Date	Quantity	Actual Cost	Market Value	Total Gain	Cost Base	Reduced Cost Base	Indexed Cost Base	Discounted Gain	Indexed Gain	CGT Gain	CGT Loss
Total for Product:		1,567	45,372.86	42,387.3500	0.00	45,372.86	45,372.86					2,985.51
<b>NDQ - BETASHARES NASDAQ100</b>												
11 Mar 2019	11 Mar 2019	932	16,189.60	23,048.36	6,858.76	16,189.60	16,189.60		4,572.5000		4,572.50	
Total for Product:		932	16,189.60	23,048.3600	6,858.76	16,189.60	16,189.60		4,572.5000		4,572.50	
<b>PLUS - VANECK AU CORP BOND</b>												
11 Mar 2019	11 Mar 2019	2,038	36,457.45	37,601.10	1,143.65	36,457.45	36,457.45		762.4300		762.43	
Total for Product:		2,038	36,457.45	37,601.1000	1,143.65	36,457.45	36,457.45		762.4300		762.43	
<b>QOZ - BETASHARES RAFIAUS</b>												
11 Mar 2019	11 Mar 2019	3,415	45,363.80	40,262.85		45,363.80	45,363.80					5,100.95
Total for Product:		3,415	45,363.80	40,262.8500	0.00	45,363.80	45,363.80					5,100.95
<b>SMLL - BETAS SMALL COMPANIES</b>												
11 Mar 2019	11 Mar 2019	6,850	22,679.59	21,646.00		22,679.59	22,679.59		1,709.8000		1,709.80	
Total for Product:		6,850	22,679.59	21,646.0000	0.00	22,679.59	22,679.59		1,709.8000		1,709.80	
<b>VGS - VNGD INTL SHARES</b>												
11 Mar 2019	11 Mar 2019	455	32,411.15	34,975.85	2,564.70	32,411.15	32,411.15					
Total for Product:		455	32,411.15	34,975.8500	2,564.70	32,411.15	32,411.15		1,709.8000		1,709.80	
Grand Total:		33,339	307,757.17	304,850.3700	13,057.28	307,757.17	307,757.17		8,704.8400		8,704.84	15,964.08

V-785924  
- 785924

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# Capital Gains Tax - Unrealised

iii

As At: 30 June 2020

Account Name: PAK SUPERANNUATION PTY LTD <EMBLING S/F A/C>  
Account Code: D1608842

Capital Gains Tax - Unrealised  
As at: 30 Jun 2020  
Account Code: D1608842

Tax Date	Trans. Date	Quantity	Actual Cost	Market Value	Total Gain	Cost Base	Reduced Cost Base	Indexed Cost Base	Discounted Gain	Indexed Gain	CGT Gain	CGT Loss
<b>BNDS - BETA LM AUS BOND</b>												
11 Mar 2019	11 Mar 2019	780	20,237.36	21,153.60	916.24	20,237.36	20,237.36		610.8300		610.83	
		<b>Total for Product:</b>	<b>780</b>	<b>21,153.6000</b>	<b>916.24</b>	<b>20,237.36</b>	<b>20,237.36</b>		<b>610.8300</b>		<b>610.83</b>	
<b>DJRE - SPDR DJ GLOBAL REIT</b>												
11 Mar 2019	11 Mar 2019	723	16,203.36	13,201.98		16,203.36	16,203.36					3,001.38
		<b>Total for Product:</b>	<b>723</b>	<b>13,201.9800</b>	<b>0.00</b>	<b>16,203.36</b>	<b>16,203.36</b>					<b>3,001.38</b>
<b>GVF - GLOBAL VALUE FND LTD</b>												
11 Mar 2019	11 Mar 2019	15,290	16,196.95	14,066.80		16,196.95	16,196.95					2,130.15
		<b>Total for Product:</b>	<b>15,290</b>	<b>14,066.8000</b>	<b>0.00</b>	<b>16,196.95</b>	<b>16,196.95</b>					<b>2,130.15</b>
<b>IEM - ISHS MSCI EMG MKTETF</b>												
11 Mar 2019	11 Mar 2019	271	16,195.92	15,983.58		16,195.92	16,195.92					212.34
		<b>Total for Product:</b>	<b>271</b>	<b>15,983.5800</b>	<b>0.00</b>	<b>16,195.92</b>	<b>16,195.92</b>					<b>212.34</b>
<b>IFRA - VANECKINFRASTRUCTURE</b>												
11 Mar 2019	11 Mar 2019	788	16,196.36	14,696.20		16,196.36	16,196.36					1,500.16
		<b>Total for Product:</b>	<b>788</b>	<b>14,696.2000</b>	<b>0.00</b>	<b>16,196.36</b>	<b>16,196.36</b>					<b>1,500.16</b>
<b>IHCB - ISHARES GBL BND AUD</b>												
11 Mar 2019	11 Mar 2019	230	24,252.77	25,826.70	1,573.93	24,252.77	24,252.77		1,049.2900		1,049.29	
		<b>Total for Product:</b>	<b>230</b>	<b>25,826.7000</b>	<b>1,573.93</b>	<b>24,252.77</b>	<b>24,252.77</b>		<b>1,049.2900</b>		<b>1,049.29</b>	
<b>MVW - VANECK EQUAL WEIGHT</b>												
11 Mar 2019	11 Mar 2019	1,567	45,372.86	42,387.35		45,372.86	45,372.86					2,985.51



Capital Transaction

From 1 July 2019 Through 30 June 2020

PAK SUPERANNUATION PTY LTD <EMBLING S/F A/C>  
D1608842

Account Name:  
Account Code:

Code	Description	TradeDate	SettleDate	Quantity	Unit Price	Gross Amount	Brokerage	GST	Net Amount
------	-------------	-----------	------------	----------	------------	--------------	-----------	-----	------------

No records exist.

Total :

24

# Cash Transaction Summary

From 1 July 2019 Through 30 June 2020

PAK SUPERANNUATION PTY LTD <EMBLING S/F A/C>  
D1608842

Account Name:  
Account Code:

No transactions exist.

3

3



## Portfolio Valuation

As At: 30 June 2020

Account Name: PAK SUPERANNUATION PTY LTD <EMBLING S/F A/C>  
 Account Code: D1608842

Code	Security Name	Call /Put	Strike Price \$	Expiry Date	SPC	Holding	Unit Cost \$	Net Cost \$	Price \$	Market Value \$	Market Value %	Gain /Loss \$
BNDS	Betashares Legg Mason Australian Bond Fund (Managed Fund)					780	25.945	20,237.36	27.12	21,153.60	6.933	916.24
DJRE	SPDR DOW JONES GLOBAL REAL ESTATE FUND					723	22.411	16,203.36	18.26	13,201.98	4.327	-3,001.38
GVF	Global Value Fund Limited					15,290	1.059	16,196.95	0.92	14,066.80	4.610	-2,130.15
IEM	iShares MSCI Emerging Markets Etf					271	59.764	16,195.92	58.98	15,983.58	5.239	-212.34
IFRA	VANECK VECTORS FTSE GBL INFR (HDGD) ETF					788	20.554	16,196.36	18.65	14,696.20	4.817	-1,500.16
IHCB	ISHARES GLOBAL CORPORATE BOND ETF					230	105.447	24,252.77	112.29	25,826.70	8.465	1,573.93
MVW	Vaneck Vectors Australian Equal Weight ETF					1,567	28.955	45,372.86	27.05	42,387.35	13.892	-2,985.51
NDQ	Betashares Nasdaq 100 ETF					932	17.371	16,189.60	24.73	23,048.36	7.554	6,858.76
PLUS	Vaneck Vectors Aust Corp Bond Plus ETF					2,038	17.889	36,457.45	18.45	37,601.10	12.324	1,143.65
QOZ	Betashares Fise Rafi Australia 200 Etf					3,415	13.284	45,363.80	11.79	40,262.85	13.196	-5,100.95
SMLL	Betashares Aust Small Companies Select Fund (Managed Fund)					6,850	3.311	22,679.59	3.16	21,646.00	7.094	-1,033.59
VGS	Vanguard MSCI Index International Shares ETF					455	71.233	32,411.15	76.87	34,975.85	11.463	2,564.70
<b>Total:</b>								<b>307,757.17</b>		<b>304,850.37</b>	<b>99.91</b>	<b>-2,906.80</b>

### Unsettled Income

DJRE	SPDR DOW JONES GLOBAL REAL ESTATE FUND									265.54	0.09	
<b>Income Total:</b>										<b>265.54</b>	<b>0.09</b>	
<b>Grand Total:</b>								<b>307,757.17</b>		<b>305,115.91</b>		<b>-2,906.80</b>

\* This security is not under SentinelMIDA control and as such will not be included in your Portfolio Performance. Please note we will not act on this stock without direct guidance from yourself and it is your responsibility to inform us if you wish to alter this position.  
 # ACHBAL is your bank account balance held by the Australian Clearing House (ACH) - collateral for you derivative positions.

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# Portfolio Income Report

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From 1 July 2019 through 30 June 2020

Account Name: PAK SUPERANNUATION PTY LTD <EMBLING S/F A/C>  
 Account Code: D1608842

Transaction Date	Settlement Date	Income Received	Interest	Other Income	Gross Franked Dividend	Imputation Credit	Unfranked Dividend	Discount Capital Gain	Non-Disc Capital Gain	CGT Conc.	Tax Free	Tax Deferred	Return Of Capital	TFN Amnts. Deduct.	Resident W/Holding Tax	Non Resident Tax
<b>BETA LM AUS BOND - EXCHANGE TRADED FUND UNITS FULLY PAID (BNDS.AXW)</b>																
01 Aug 2019	16 Aug 2019	30.51 ✓					30.51									
02 Sep 2019	17 Sep 2019	30.42 ✓					30.42									
01 Oct 2019	16 Oct 2019	45.14 ✓					45.14									
01 Nov 2019	18 Nov 2019	28.04 ✓					28.04									
02 Dec 2019	17 Dec 2019	31.26 ✓					31.26									
02 Jan 2020	17 Jan 2020	23.77 ✓					23.77									
03 Feb 2020	18 Feb 2020	37.03 ✓					37.03									
02 Mar 2020	17 Mar 2020	27.99 ✓					27.99									
01 Apr 2020	20 Apr 2020	181.47 ✓					181.47									
01 May 2020	18 May 2020	50.22 ✓					50.22									
01 Jun 2020	17 Jun 2020	57.33 ✓					57.33									
01 Jul 2020	16 Jul 2020	17.27 ✓					17.27									
<b>Total</b>		<b>560.45</b>					<b>560.45</b>									
<b>SPDR DJ GLOBAL REIT - EXCHANGE TRADED FUND UNITS FULLY PAID (DJRE.AXW)</b>																
30 Dec 2019	13 Jan 2020	183.03 ✓			0.48	0.14	182.70									
29 Jun 2020	10 Jul 2020	231.07 ✓			0.02	0.01	231.06									
<b>Total</b>		<b>414.10</b>			<b>0.50</b>	<b>0.15</b>	<b>413.76</b>									
<b>GLOBAL VALUE FND LTD (GVF.ASX)</b>																
30 Sep 2019	11 Nov 2019	443.41 ✓			633.44	190.03										
30 Mar 2020	13 May 2020	443.41 ✓			633.44	190.03										
<b>Total</b>		<b>886.82</b>			<b>1,266.88</b>	<b>380.06</b>										
<b>ISHS MSCI EMG MKTETF - EXCHANGE TRADED FUND UNITS FULLY PAID (IEM.AXW)</b>																
24 Dec 2019	08 Jan 2020	304.72 ✓					304.72									
01 Jul 2020	13 Jul 2020	82.46 ✓					82.46									
<b>Total</b>		<b>387.18</b>					<b>387.18</b>									
<b>VANECKINFRASTRUCTURE - EXCHANGE TRADED FUND UNITS FULLY PAID (IFRA.AXW)</b>																

17-27

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Transaction Date	Settlement Date	Income Received	Interest	Other Income	Gross Franked Dividend	Imputation Credit	Unfranked Dividend	Discount Capital Gain	Non-Disc Capital Gain	CGT Conc.	Tax Free	Tax Deferred	Return Of Capital	TFN Amnts. Deduct.	Resident W/Holding Tax	
Date	Date	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
01 Oct 2019	16 Oct 2019	149.72														
02 Jan 2020	17 Jan 2020	149.72														
01 Apr 2020	16 Apr 2020	149.72														
01 Jul 2020	24 Jul 2020	126.08														
		575.24														
<b>Total</b>																
<b>ISHARES GBL BND AUD - EXCHANGE TRADED FUND UNITS FULLY PAID (IHCB.AXW)</b>																
02 Oct 2019	14 Oct 2019	310.91					310.91									
01 Apr 2020	15 Apr 2020	298.73					298.73									
01 Jul 2020	13 Jul 2020	68.76					68.76									
		678.40					678.40									
<b>Total</b>																
<b>VANECK EQUAL WEIGHT - EXCHANGE TRADED FUND UNITS FULLY PAID (MVW.AXW)</b>																
01 Jul 2020	24 Jul 2020	799.17			605.09	181.53	375.61									
02 Jan 2020	17 Jan 2020	955.87			605.09	181.53	375.61									
		1,755.04														
<b>Total</b>																
<b>BETASHARES NASDAQ100 - EXCHANGE TRADED FUND UNITS FULLY PAID (NDQ.AXW)</b>																
02 Jan 2020	17 Jan 2020	32.48					32.48									
01 Jul 2020	16 Jul 2020	604.66					604.66									
		637.14					637.14									
<b>Total</b>																
<b>VANECK AU CORP BOND - EXCHANGE TRADED FUND UNITS FULLY PAID (PLUS.AXW)</b>																
01 Oct 2019	16 Oct 2019	326.08														
07 Jan 2020	22 Jan 2020	326.08														
01 Apr 2020	16 Apr 2020	203.80														
01 Jul 2020	24 Jul 2020	203.80														
		1,059.76														
<b>Total</b>																
<b>BETASHARES RAFI AUS - EXCHANGE TRADED FUND UNITS FULLY PAID (QOZ.AXW)</b>																
02 Jan 2020	17 Jan 2020	1,104.04			1,402.12	420.64	122.55									
01 Jul 2020	16 Jul 2020	410.73			493.81	148.14	65.06									
		1,514.77			1,895.93	568.78	187.61									
<b>Total</b>																
<b>BETASMALLCOMPANIES - TRADING MANAGED UNITS FULLY PAID (SMLL.AXW)</b>																
02 Jan 2020	17 Jan 2020	315.21			332.45	99.74	82.49									
01 Jul 2020	16 Jul 2020	257.74			262.33	78.70	74.11									
<b>Total</b>																

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Transaction Date	Settlement Date	Income Received	Interest	Other Income	Gross Franked Dividend	Imputation Credit	Unfranked Dividend	Discount Capital Gain	Non-Disc Capital Gain	CGT Conc.	Tax Free	Tax Deferred	Return Of Capital	TFN Amnts. Deduct.	Resident W/Holding Tax	Non Resident Tax
Total		572.95			594.78	178.44	156.60									
VNGD INTL SHARES - EXCHANGE TRADED FUND UNITS FULLY PAID (VGS.AXW)																
	01 Oct 2019	168.69					168.69									
	02 Jan 2020	205.14					205.14									
	01 Apr 2020	206.68					206.68									
	01 Jul 2020	289.17					289.17									
Total		869.68					869.68									

TOTAL PORTFOLIO	9,911.53	4,363.18	1,308.96	4,470.23
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+ 875.24  
 + 955.87  
 885.96  
 -----  
 6857.30

Foreign Income

Income		Tax Credits							Modified Passive Income FTC			
Transaction Date	Settlement Date	Income Received	Interest	Dividend	Other	Modified Passive Income	Discounted Capital Gain	Non-Discounted Capital Gain	Interest FTC	Dividend FTC	Other FTC	Modified Passive Income FTC
<b>VANECKINFRASTRUCTURE - EXCHANGE TRADED FUND UNITS FULLY PAID (IFRA.AXW)</b>												
01 Oct 2019	16 Oct 2019	149.72		149.72								
02 Jan 2020	17 Jan 2020	149.72		149.72								
01 Apr 2020	16 Apr 2020	149.72		149.72								
01 Jul 2020	24 Jul 2020	126.08		126.08								
		575.24		575.24								
<b>VANECK EQUAL WEIGHT - EXCHANGE TRADED FUND UNITS FULLY PAID (MVW.AXW)</b>												
02 Jan 2020	17 Jan 2020	955.87		955.87								
		955.87		955.87								
<b>VANECK AU CORP BOND - EXCHANGE TRADED FUND UNITS FULLY PAID (PLUS.AXW)</b>												
01 Oct 2019	16 Oct 2019	326.08		326.08								
07 Jan 2020	22 Jan 2020	326.08		326.08								
01 Apr 2020	16 Apr 2020	203.80		203.80								
		855.96		855.96								
<b>TOTAL PORTFOLIO</b>		<b>2,387.07</b>		<b>2,387.07</b>								

289.17 - VCS  
 126.08 - 1FLA  
 199.17 - 1NUNW  
 3090.50  
 17-27 - 3ND  
 231.06 DJRE  
 82-46 IGM  
 68-76 1FLA  
 NQA 604-66  
 203.80 PLUS  
 410.73 902  
 257.78 SMALL



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**TAL****Superannuation****Annual Statement****1 October 2018 to 30 September 2019**

Life Insured	: Kevin Embling	Commencement date	: 10/01/2018
Policy number	: 1718649		
Adviser	: Sunil Adiyodi		
Adviser number	: 94601		
Policy Owner	: P A K Superannuation Pty Ltd		
Issuer	: TAL Life Limited		
AFSL	: 237848	ABN	: 70 050 109 450

**Insurance Benefits as at 30 September 2019**

Kevin Embling's Benefits	\$
Death Sum Insured	840000.00
Total and Permanent Disablement Sum Insured	840000.00
Disability Sum Insured	3090.00

**Summary**

	\$
Withdrawal Value as at 01/10/2018	0.00
Total Premiums and Rollovers	7417.96
Total Insurance Premiums	( 7417.96 )
Withdrawal Value as at 30/09/2019	0.00
Total Policy Fees (included in total insurance premiums paid)	0.00

**TAL Life Limited**

ABN 70 050 109 450 | AFSL 237848  
 GPO Box 5380, Sydney NSW 2001  
 Level 16, 363 George Street  
 Sydney NSW 2000

**Customer Service**

P 1300 209 088  
 F 1300 351 133  
 E customerservice@tal.com.au

W tal.com.au

29th November 2019



P A K Superannuation Pty Ltd  
22 Redpoll Court  
LOWER CHITTERING WA 6084

Dear Trustee

**2019 Annual Statement Insurance through Superannuation  
Policy number: 1718649**

We're pleased to provide an update about your policy for the year ended 30 September 2019.

Your Annual Statement contains a summary of your policy and details of your insurance benefits. This statement is for general information only and does not constitute an annual statement for the purposes of Section 1017D of the *Corporations Act 2001 (Cth)*.

**Important**

Please note that this statement outlines details of your insurance through superannuation only.

**Are your contact details up to date?**

We don't have a current email address for you. If you'd like to register an email address with us so that we can communicate with you by email, please contact us. And if any of your contact details have changed, please let us know and we'll update them for you.

**More information**

If you have any questions or would like more information, please contact your financial adviser Sunil Adiyodi by phone on 08 9274 2844 or by email to [sunil@blossomfp.com.au](mailto:sunil@blossomfp.com.au). You can also get in touch with us directly by phone on 1300 209 088 or by email to [customerservice@tal.com.au](mailto:customerservice@tal.com.au).

Thank you for choosing TAL for your insurance needs.

Yours sincerely

TAL Customer Service

**TAL Life Limited**

ABN 70 050 109 450 | AFSL 237848  
GPO Box 5380, Sydney NSW 2001  
Level 16, 363 George Street  
Sydney NSW 2000

**Customer Service**  
P 1300 209 088  
F 1300 351 133  
E [customerservice@tal.com.au](mailto:customerservice@tal.com.au)

W [tal.com.au](http://tal.com.au)

**Superannuation**

**Annual Statement**

Life Insured : Kevin Embling

Policy number : 1718649

**Transaction listing**

Date	Transaction	Amount \$
10/01/2019	Premium	7417.96
10/01/2019	Insurance Premium	( 7417.96 )

## **Important information**

This statement has been prepared by TAL Life Limited, ABN 70 050 109 450 (TAL). It outlines the value of the benefits that your insurance provided as at 30 September 2019 and the transactions that occurred during the prior twelve month period. This statement is for information purposes and should be read in conjunction with the disclosure documents you received when you commenced this insurance.

TAL has taken reasonable care in preparing this statement but reserves the right to make amendments in the event of an error. The information contained within this statement is of a general nature only and does not take into account your particular objectives, financial situation and needs. You should obtain appropriate independent financial and tax advice and read the Product Disclosure Statement (or, if applicable, other disclosure documents) before making a decision about your insurance.

### **Your insurance benefits**

TAL allows you the flexibility to alter your insurance benefits as your personal circumstances change. You should seek advice from your financial adviser about the appropriate level of insurance cover for your individual circumstances.

### **Assets of the fund**

Under superannuation law you should be aware that assets of the self-managed superannuation fund (SMSF) remain the responsibility of the trustee of the SMSF and should be kept separate from your personal assets.

We act on instructions from the trustee of your SMSF in relation to the life risk policies insured.

### **Additional explanation of policy fees and costs**

For full details on the fees, expenses and charges applicable to your insurance cover, please refer to the disclosure documents.

### **Withdrawal value**

This statement relates to your life insurance which does not acquire a withdrawal value. If you terminate this insurance at any time (when you are not eligible to make a claim) no cash value will be payable.

### **Complaints**

If you have a complaint related to your insurance, you can contact us by email [CustomerResolutionTeam@tal.com.au](mailto:CustomerResolutionTeam@tal.com.au), phone on 1300 209 088, in writing to Complaints Department, TAL Life Limited, GPO Box 5380, Sydney NSW 2001 or online at [www.tal.com.au/Contact-TAL](http://www.tal.com.au/Contact-TAL).

We will attempt to resolve your complaint within 45 days of the date it is received by us. If we are unable to resolve your complaint within that period, we will inform you of the reasons for the delay and let you know when we expect to provide a response to your complaint.

25 November 2019



**Private & Confidential**  
P A K Superannuation Pty Ltd  
22 Redpoll Court  
LOWER CHITTERING WA 6084

**Anniversary notice for Accelerated Protection**  
**Policy Number: 1718649**

Dear Trustee

We are writing to let you know that your **policy is approaching its anniversary**. In this letter, you'll find important information that explains any updates to your policy and premium changes. To assist you to understand some important Life Insurance terminology, we have included a more detailed explanation in the Glossary at the end of this letter.

**Your benefit amount and new premium is set out below:**

Person Insured	Benefit Amount	Your New Premium
<b>Kevin Embling</b>		
Life Insurance Plan	\$882,000	
TPD Insurance (Attached) - Superlink	\$882,000	
Death Buy-Back Option	-	
Income Protection Plan Super	\$3,182 per month	
Superlink IP	-	
You pay your policy yearly		\$8,238.12

Your next payment amount may differ from your new premium if you have a credit or outstanding amount due on your policy.

#### How is your premium calculated?

When you first purchased your policy, we used the information you provided, including your health and product choices, to set your initial premium. Each year we review your premiums. The premium type you chose, such as stepped or level premium, and whether you selected inflation protection which increases your benefit amount with inflation, affects how your premium may rise. Finally, we look at discounts that may need to be applied.

We, like the wider insurance industry, continue to experience higher than expected claims. Due to this, we have also increased the underlying premium rates used to calculate your premium. This ensures future claims are well funded.

The Glossary gives you more information about stepped and level premiums & inflation protection. You can also find complete details of your cover and your chosen options in the last Policy Schedule issued to you.

#### What you need to do

Because you have chosen to pay via direct debit, your premium will be debited from your account on the 10th of January.

- Please take the time to check your policy details are correct and ensure you have funds available to pay your premium.

Your adviser is Sunil Adiyodi at Blossom Financial Planning • (08) 9274 2844 • [sunil@blossomfp.com.au](mailto:sunil@blossomfp.com.au)

- Now is also a good time to think about whether your circumstances have changed. Many events like a marriage, the birth of a child, or a change to your mortgage debt can be worth discussing with your adviser, to ensure your policy still aligns with your goals.

**Privacy**

We have recently updated the TAL Privacy Policy which is available on our website at [www.tal.com.au/Privacy-Policy](http://www.tal.com.au/Privacy-Policy) or is free of charge on request.

**What you need to know about your policy**

As part of our commitment to the Life Insurance Code of Practice, it is important to inform you that before making any changes, such as cancelling or replacing this policy, there are risks you need to consider. For example, the same cover may not be available to you, you may not be eligible for any cover, or may be offered cover on different terms, even if your new policy is with TAL.

Please talk to TAL or your adviser if you wish to change the terms of your policy, are having difficulty meeting your payments, or want information in the event of a claim.

**We're here to help**

For any assistance, please contact TAL's Customer Service team:

Phone: 1300 209 088

Email: [customerservice@tal.com.au](mailto:customerservice@tal.com.au)

Thank you for entrusting TAL with your life insurance.

Yours sincerely

The logo for TAL, consisting of the letters 'TAL' in a bold, sans-serif font.

TAL Customer Service