
Workpapers - 2021 Financial Year

Gale Family Superannuation Fund

Preparer: Louise Barlow

Reviewer: Sam Greco

Printed: 26 August 2021

Lead Schedule

2021 Financial Year

Code	Workpaper	CY Balance	LY Balance	Change	Status
23800	Distributions Received	(\$99.41)	(\$858.15)	(88.42)%	Ready for Review
23900	Dividends Received		(\$10,512.36)	100%	N/A - Not Applicable
24200	Contributions		(\$300,000.00)	100%	N/A - Not Applicable
24700	Changes in Market Values of Investments		\$42,432.80	100%	N/A - Not Applicable
25000	Interest Received	(\$86.95)	(\$1,917.29)	(95.46)%	Ready for Review
25100	Interest Received ATO	(\$2.59)	(\$3.58)	(27.65)%	Ready for Review
26500	Other Investment Income		(\$60.00)	100%	N/A - Not Applicable
30100	Accountancy Fees	\$9,295.00	\$4,400.00	111.25%	Ready for Review
30200	Administration Costs	\$726.00	\$1,444.50	(49.74)%	Ready for Review
30400	ATO Supervisory Levy	\$518.00	\$259.00	100%	Ready for Review
30700	Auditor's Remuneration	\$660.00	\$396.00	66.67%	Ready for Review
31500	Bank Charges		\$30.00	100%	N/A - Not Applicable
38000	Insurance	\$320.00	\$320.00	0%	Ready for Review
41600	Pensions Paid	\$157,525.00	\$388,700.00	(59.47)%	N/A - Not Applicable
48500	Income Tax Expense		(\$3,905.50)	100%	N/A - Not Applicable
49000	Profit/Loss Allocation Account	(\$168,855.05)	(\$120,725.42)	39.87%	N/A - Not Applicable
50000	Members	(\$432,043.50)	(\$600,898.55)	(28.1)%	N/A - Not Applicable
60400	Bank Accounts	\$432,035.75	\$588,589.35	(26.6)%	Ready for Review

Code	Workpaper	CY Balance	LY Balance	Change	Status
72300	Derivatives (Options, Hybrids, Future Contracts)	\$7.75	\$7.75	0%	N/A - Not Applicable
85000	Income Tax Payable /Refundable		\$12,301.45	100%	N/A - Not Applicable
A	Financial Statements				Ready for Review
B	Permanent Documents				Not Started
C	Other Documents				Not Started
D	Pension Documentation				Not Started
E	Estate Planning				Not Started

23800 - Distributions Received

2021 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
GALE0010_OPTIONS1	Options Account	(\$99.41)	(\$858.30)	(88.42)%
Options Positions.AX	Options Positions Options Positions		\$0.15	100%
TOTAL		CY Balance	LY Balance	
		(\$99.41)	(\$858.15)	

Supporting Documents

- Distribution Reconciliation Report [Report](#)
- BS - CMC Markets.pdf

Standard Checklist

- Attach a copy of all Tax Statements
- Attach a copy of Distribution Reconciliation Report
- Ensure all Distributions have been reviewed on [Distribution Tax Automation](#)

Gale Family Superannuation Fund

Distribution Reconciliation Report

For The Period 01 July 2020 - 30 June 2021

Date	Payment Received	Non Primary Production Income (A) * ₁		Interest/ Other	Franking Credits	Discounted (After Discount)	Distributed Capital Gains (B) * ₂				Foreign Income * ₃		Non-Assessable			Taxable Income
		Franked	Unfranked				Rate * ₅	CGT Concession	Indexed	Other	Foreign Income	Foreign Credits	Tax Exempt	Tax Free	Tax Deferred / AMIT * ₆	
TOTAL	99.41															0.00

Total Distributed Gains

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

*₁ Summary of Non Primary Production Income (A)

Tax Label	Franked	Unfranked	Interest/Other	Less Other Deduction	Income Before Credits * ₇	Franking Credits	Total Including Credits
11M Gross trust distributions					0.00		0.00

*₂ Forms part of the Net Capital Gains calculation for Tax Label 11A.

*₃ Forms part of the Foreign Credits calculation for Tax Label 11D, D1, 13C1.

*₄ Taxable Income is designed to match Tax Statement provided by Fund Manager.

Taxable Income in the SMSF Annual Return will be different due to application of Capital Losses in Net Capital Gain calculation and application of different discount method.

*₅ This is the discount rate selected for the transaction. "S" being Super Funds at 1/3 and "I" being Individual at 50%.

*₆ AMIT cost base net increase is reflected as negative amount i.e. negative tax deferred and AMIT cost base net decrease is reflected as positive amount i.e. positive tax deferred.

*₇ Sum of Income Before Credits reconciles with Taxable Trust Distributions in Statement of Taxable Income.

^ Variance between Payment Received and Net Cash Distribution.

Account Name: Gale Family Superannuation Fund
Account ID: 16482290
Email: wgale@tpg.com.au
Reporting Period: 31 May 2021 22:00 (London local time) to 30 June 2021 22:00 (London local time)
Account Currency: AUD

Monthly Statement - as at 30 June 2021 22:00 (London local time)

Amounts are rounded to 2 decimal places for display purposes.
Transaction times are in Sydney local time.

Cash Summary (AUD)

Brought Forward	8,416.33
Activity Summary	0.00
Carried Forward	8,416.33

Equity Summary (AUD)

Cash Balance	8,416.33
Unrealised P&L Balance	0.00
Account Value	8,416.33
Total Position Margin	0.00
Available Equity	8,416.33

Glossary of terms

Label	Description
Commission	Commission charged in your account currency during statement period.
Conversion	FX conversion rate to account currency.
Corporate Actions	Cash adjustments from Corporate Actions applied in your account currency during statement period.
End of Month Amount	End of Month Amount - value of position in product currency as at date and time of statement.
End of Month Price	End of Month Price - price of position as at date and time of statement.
End of Month Value	End of Month Value - value of positions in your account currency as at date and time of statement.
Holding Costs	Holding costs applied in your account currency during statement period.
Movement	Unrealised Profit & Loss Balance in product currency as at date and time of statement.
Open Trade Amount	Notional value of the open trade in product currency as at date and time of execution.
Position Margin	Total margin required for all open positions in your account currency as at date and time of statement.
Realised P&L	Realised profit & loss in your account currency during statement period.
Start Of Month Amount	Start Of Month Amount - value of positions in product currency as at the start of the statement period.
Start Of Month Price	Start Of Month Price - price of position at the start of the statement period.
Trade Amount	Notional value of the trade in product currency at the point of execution.
Trade Value	Notional value of the trade in your account currency at the point of execution.
Unreal. P&L Bal.	Unrealised Profit and Loss Balance in your account currency as at end of statement period.
Unreal. P&L Mvmt.	Unrealised Profit and Loss Movement - change in unrealised profit & loss in your account currency during statement period.
Unrealised P&L Balance	Unrealised Profit and Loss Balance in your account currency as at end of statement period.

This statement is generated for information purposes only. It is not intended to provide trading or investment advice. We reserve the right to change any of the information contained herein at any time, in case of error. CMC Markets Asia Pacific Pty Ltd shall not be responsible for any loss, either directly or indirectly, arising from any action of any kind based on the information contained herein.

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 Australian Business Number: 11 100 058 213
 Regulated by: Australian Securities and Investments Commission, AFSL No: 238054



Account Name: Gale Family Superannuation Fund
 Account ID: 16482290

Email: wgale@tpg.com.au

Reporting Period: 28 February 2021 22:00 (London local time) to 31 March 2021 22:00 (London local time)
 Account Currency: AUD

Monthly Statement - as at 31 March 2021 22:00 (London local time)

Amounts are rounded to 2 decimal places for display purposes.
 Transaction times are in Sydney local time.

Cash Summary (AUD)

Brought Forward	8,198.97
Activity Summary	217.36
GSLO Premium	-1.78
Holding Costs	-20.05
Realised P&L	239.19
Carried Forward	8,416.33

Equity Summary (AUD)

Cash Balance	8,416.33
Unrealised P&L Balance	0.00
Account Value	8,416.33
Total Position Margin	0.00
Available Equity	8,416.33

CFD Position Summary (AUD)

Product	Monthly P&L Movement											
	Units	EOM Price	EOM Value	Position Margin	Unreal. P&L Bal.	Unreal. P&L Mvmt.	Realised P&L	Commission	Premium	Holding Costs	Corporate Actions	Monthly Total P&L
EUR/JPY				0.00	0.00	-44.32	239.19	0.00	-1.78	-20.05	0.00	173.04
						-44.32	239.19		-1.78	-20.05		173.04

CFD Confirmations

We confirm the following Contracts For Difference were dealt with you between 28 February 2021 22:00 (London local time) and 31 March 2021 22:00 (London local time). These confirmations are subject to our Product Disclosure Statement.
 CMC Markets Asia Pacific Pty Ltd acted as Principal and on a non-advisory basis.

Transaction Time	Type	Order ID	Trade ID	Correlated Order ID	Product	Units	Trade Price	Trade Amount	Trade Value	Realised P&L	Commission
15.03.21 10:01:42	Buy	01-8W-5CGVJY	T1-8W-3VEZ2E		EUR/JPY	10,000	130.35	1,303,500.00	15,486.40		
17.03.21 00:22:15	Sell	01-8Q-57HMX3	T1-8W-3VH12M	01-8Q-57HMX2	EUR/JPY	-10,000	129.763	1,297,630.00	15,453.50	177.90	
17.03.21 00:22:37	Sell	01-8R-59037D	T1-8W-3VH14V	01-8R-59037C	EUR/JPY	-10,000	129.743	1,297,430.00	15,454.50	133.59	
17.03.21 00:22:37	Sell	01-8W-5CGVJZ	T1-8W-3VH14W	01-8W-5CGVJY	EUR/JPY	-10,000	129.743	1,297,430.00	15,454.50	-72.30	

Guaranteed Stop Loss Activity

Transaction Time	Type	Order ID	GSLO Type	Correlated Order ID	Product	Units	Order Price	Premium Per Unit	Refund %	Conversion	Premium
15.03.21 10:01:42	Sell	01-8W-5CGVJZ	Open	01-8W-5CGVJY	EUR/JPY	-10,000	129.18	0.015		0.011882	-1.78

CFD Position and Activity Breakdown

Open Amounts, Close Amounts & Movement are all shown in product currency (denoted in brackets next to the product name). Conversion rates are used to convert P&L from product currency to account currency.
 Brought forward balances as of 28 February 2021 22:00 (London local time). Carry forward balances as of 31 March 2021 22:00 (London local time).

Currencies

EUR/JPY (JPY)

Brought Forward

Internal

Transaction Time	Type	Order ID	Trade ID	Units	Open Trade Price	SOM Price	Open Trade Amount	SOM Amount	Movement	Conversion	Unreal. P&L Bal.
16.03.21 15:05:07	Buy	O1-8Q-57HWX2	T1-8Q-3SRGD4	10,000	128.254	128.615	1,286,540.00	1,286,150.00	3,610.00	0.012109	43.71
24.02.21 21:54:42	Buy	O1-8R-59037C	T1-8R-319DSL	10,000	128.61	128.615	1,286,100.00	1,286,150.00	50.00	0.012109	0.61
				20,000			2,568,640.00	2,572,300.00	3,660.00		44.32

Activity

Transaction Time	Type	Order ID	Trade ID	Units	Trade Price	Trade Amount	Conversion	Realised P&L	Commission
15.03.21 10:01:42	Buy	O1-8W-5CGVJY	T1-8W-3VE22E	10,000	130.35	1,303,500.00	0.011882		
17.03.21 00:22:15	Sell	O1-8Q-57HWX3	T1-8W-3VH12M	-10,000	129.763	1,297,630.00	0.011789	177.90	
17.03.21 00:22:37	Sell	O1-8R-59037C	T1-8W-3VH14V	-10,000	129.743	1,297,430.00	0.011791	133.59	
17.03.21 00:22:37	Sell	O1-8W-5CGVJZ	T1-8W-3VH14W	-10,000	129.743	1,297,430.00	0.011911	-72.30	
				-20,000				239.19	

Holding Costs (AUD)

We confirm the following Holding Costs charged on open positions between 28 February 2021 22:00 (London local time) and 31 March 2021 22:00 (London local time):

CURRENCIES

EUR/JPY

Transaction Time	Booking Number	Units	Revaluation Price	Product Ccy	Revaluation Amount	Holding Rate %	Conversion	Holding Costs
02.03.21 09:00:00	917809466	20,000	128.6355	EUR	20,000.00	-1.843389	1.55785	-1.40
03.03.21 09:00:00	918325149	20,000	128.9965	EUR	20,000.00	-1.567329	1.55404	-1.34
04.03.21 09:00:00	918878658	20,000	129.1015	EUR	20,000.00	-1.518049	1.558319	-1.30
05.03.21 09:00:00	919554462	20,000	129.2165	EUR	20,000.00	-1.518049	1.55571	-1.30
06.03.21 09:00:00	920174256	20,000	129.0155	EUR	20,000.00	-1.540149	1.55848	-3.94
09.03.21 09:00:00	920779195	20,000	129.0085	EUR	20,000.00	-1.507309	1.55661	-1.28
10.03.21 09:00:00	921297587	20,000	129.1175	EUR	20,000.00	-1.536639	1.5503	-1.30
11.03.21 09:00:00	921841729	20,000	129.2915	EUR	20,000.00	-1.494829	1.54973	-1.28
12.03.21 09:00:00	922328608	20,000	130.0575	EUR	20,000.00	-1.452539	1.54626	-1.24
13.03.21 09:00:00	922835645	20,000	130.3205	EUR	20,000.00	-1.491059	1.54761	-3.80
16.03.21 08:00:00	923309244	30,000	130.1855	EUR	30,000.00	-1.483049	1.54606	-1.89
								-20.05

Cash Transactions (AUD)

Breakdown of cash postings applied to your account between 28 February 2021 22:00 (London local time) and 31 March 2021 22:00 (London local time):

Transaction Time	Booking Number	Cash Type	Related Product	Trade ID	Order ID	B/Fwd Balance	Debit	Credit	C/Fwd Balance
02.03.21 09:37:09	917809466	Holding Costs				8,198.97	-1.40		8,197.57
03.03.21 09:24:07	918325149	Holding Costs				8,197.57	-1.34		8,196.23
04.03.21 09:13:31	918878658	Holding Costs				8,196.23	-1.30		8,194.93
05.03.21 09:00:37	919554462	Holding Costs				8,194.93	-1.30		8,193.63
06.03.21 09:00:31	920174256	Holding Costs				8,193.63	-3.94		8,189.69
09.03.21 09:01:42	920779195	Holding Costs				8,189.69	-1.28		8,188.41
10.03.21 09:02:08	921297587	Holding Costs				8,188.41	-1.30		8,187.11
11.03.21 09:01:40	921841729	Holding Costs				8,187.11	-1.26		8,185.85
12.03.21 09:01:28	922328608	Holding Costs				8,185.85	-1.24		8,184.61
13.03.21 09:00:31	922835645	Holding Costs				8,184.61	-3.80		8,180.81
15.03.21 10:01:42	923034850	GSLO Premium			O1-8W-5CGVJZ	8,180.81	-1.78		8,179.03
16.03.21 08:00:31	923309244	Holding Costs				8,179.03	-1.89		8,177.14
17.03.21 00:22:15	923617787	Realised P&L				8,177.14		177.90	8,355.04
17.03.21 00:22:37	923617928	Realised P&L				8,355.04		133.59	8,488.63
17.03.21 00:22:37	923617929	Realised P&L				8,488.63	-72.30		8,416.33

Glossary of terms

Label	Description
Commission	Commission charged in your account currency during statement period.
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Movement	Unrealised Profit & Loss Balance in product currency as at date and time of statement.
Open Trade Amount	Notional value of the open trade in product currency at the point of execution.
Position Margin	Total margin required for all open positions in your account currency as at date and time of statement.
Realised P&L	Realised profit & loss in your account currency during statement period.
Start Of Month Amount	Start Of Month Amount - value of positions in product currency as at the start of the statement period.
Start Of Month Price	Start Of Month Price - price of position at the start of the statement period.

Internal

Label

Trade Amount
Trade Value
Unreal. P&L Bal.
Unreal. P&L Mvmt.
Unrealised P&L Balance

Description

Notional value of the trade in product currency at the point of execution.
Notional value of the trade in your account currency at the point of execution.
Unrealised Profit and Loss Balance in your account currency as at end of statement period.
Unrealised Profit and Loss Movement - change in unrealised profit & loss in your account currency during statement period.
Unrealised Profit and Loss Balance in your account currency as at end of statement period.

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CMC Markets Asia Pacific Pty Ltd
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Web: www.cmcmarkets.com.au
Australian Business Number: 11 100 058 213
Regulated by: Australian Securities and Investments Commission, AFSL No: 238054

Account Name: Gale Family Superannuation Fund
Account ID: 16482290
Email: wgale@tpg.com.au
Reporting Period: 31 January 2021 22:00 (London local time) to 28 February 2021 22:00 (London local time)
Account Currency: AUD

Monthly Statement - as at 28 February 2021 22:00 (London local time)

Amounts are rounded to 2 decimal places for display purposes.
Transaction times are in Sydney local time.

Cash Summary (AUD)

Brought Forward	8,316.92
Activity Summary	-117.95
GSLO Premium	-5.18
Holding Costs	-13.46
Realised P&L	-99.31
Carried Forward	8,198.97

Equity Summary (AUD)

Cash Balance	8,198.97
Unrealised P&L Balance	44.32
Account Value	8,243.29
Total Position Margin	198.24
Available Equity	8,045.05

CFD Position Summary (AUD)

Product	Units	EOM Price	EOM Value	Position Margin	Unreal. P&L Bal.	Unreal. P&L Mvmt.	Realised P&L	Monthly P&L Movement				
								Commission	Premium	Holding Costs	Corporate Actions	
EUR/JPY	20,000	128.615	31,461.54	198.24	44.32	44.32	-99.31	0.00	-12.69	28.00	0.00	0.00
EUR/USD				198.24	44.32	44.32	-99.31	-1.55	-0.77	-101.63	-13.46	-73.63

GFD Confirmations

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CMC Markets Asia Pacific Pty Ltd acted as Principal and on a non-advisory basis.

Transaction Time	Type	Order ID	Trade ID	Correlated Order ID	Product	Units	Trade Price	Trade Amount	Trade Value	Commission
16.02.21 14:51:22	Buy	01-8Q-57HWLR	T1-8Q-3SRG4F		EUR/USD	10,000	1.21465	12,146.50	15,645.30	
16.02.21 15:05:07	Buy	01-8Q-57HWX2	T1-8Q-3SRGD4		EUR/JPY	10,000	128.254	1,282,540.00	15,641.40	
17.02.21 19:03:49	Sell	01-8Q-57HWLS	T1-8Q-3SV9F3		EUR/USD	-10,000	1.207	12,070.00	15,670.00	
24.02.21 21:54:42	Buy	01-8R-59037C	T1-8R-3T9DSL	01-8Q-57HWLR	EUR/JPY	10,000	128.61	1,286,100.00	15,435.90	-99.31

Guaranteed Stop Loss Activity

Transaction Time	Type	Order ID	GSLO Type	Correlated Order ID	Product	Units	Order Price	Premium Per Unit	Refund %	Conversion	Premium
16.02.21 14:51:22	Sell	01-8Q-57HWLS	Open	01-8Q-57HWLR	EUR/USD	-10,000	1.207	0.00012		1.28804	-1.55
16.02.21 15:05:07	Sell	01-8Q-57HWX3	Open	01-8Q-57HWX2	EUR/JPY	-10,000	126.94	0.015		0.012196	-1.83
24.02.21 21:54:42	Sell	01-8R-59037D	Open	01-8R-59037C	EUR/JPY	-10,000	127.46	0.015		0.012004	-1.80

CFD Position and Activity Breakdown

Open Amounts, Close Amounts & Movement are all shown in product currency (denoted in brackets next to the product name). Conversion rates are used to convert P&L from product currency to account currency.
Brought forward balances as of 31 January 2021 22:00 (London local time). Carry forward balances as of 28 February 2021 22:00 (London local time).

Currencies

Internal

EUR/USD (USD)

Activity

Transaction Time	Type	Order ID	Trade ID	Correlated Order ID	Units	Trade Price	Trade Amount	Conversion	Realised P&L	Commission
16.02.21 14:51:22	Buy	O1-8Q-57HWLR	T1-8Q-3SRG4F		10,000	1,214,650	12,146.50	1,28804		
17.02.21 19:03:49	Sell	O1-8Q-57HWLS	T1-8Q-3SV9F3	O1-8Q-57HWLR	-10,000	1,207	12,070.00	1,29622	-99.31	
					0				-99.31	

EUR/JPY (JPY)

Activity

Transaction Time	Type	Order ID	Trade ID	Correlated Order ID	Units	Trade Price	Trade Amount	Conversion	Realised P&L	Commission
16.02.21 15:05:07	Buy	O1-8Q-57HWX2	T1-8Q-3SRGD4		10,000	128,254	1,282,540.00	0,012196		
24.02.21 21:54:42	Buy	O1-8R-59037C	T1-8R-319DSL		20,000	128,61	1,286,100.00	0,012004		

Carried Forward

Transaction Time	Type	Order ID	Trade ID	Units	Open Trade Price	EOM Price	Open Trade Amount	EOM Amount	Movement	Conversion	Unreal. P&L Bal.
16.02.21 15:05:07	Buy	O1-8Q-57HWX2	T1-8Q-3SRGD4	10,000	128,254	128,615	1,282,540.00	1,286,150.00	3,610.00	0,012109	43.71
24.02.21 21:54:42	Buy	O1-8R-59037C	T1-8R-319DSL	10,000	128,61	128,615	1,286,100.00	1,286,150.00	50.00	0,012109	0.61
				20,000			2,568,640.00	2,572,300.00	3,660.00		44.32

Holding Costs (AUD)

We confirm the following Holding Costs charged on open positions between 31 January 2021 22:00 (London local time) and 28 February 2021 22:00 (London local time):

Currencies

Transaction Time	Booking Number	Units	Revaluation Price	Product Ccy	Revaluation Amount	Holding Rate %	Conversion	Holding Costs
17.02.21 09:00:00	912557551	10,000	128.3765	EUR	10,000.00	-1.555839	1,56882	-0.67
18.02.21 09:00:00	913104643	10,000	127.4465	EUR	10,000.00	-1.535898	1,56125	-0.66
19.02.21 09:00:00	913639950	10,000	127.8095	EUR	10,000.00	-1.477569	1,56442	-0.63
20.02.21 09:00:00	914126866	10,000	127.7765	EUR	10,000.00	-1.532769	1,54775	-1.95
23.02.21 09:00:00	914703207	10,000	127.7175	EUR	10,000.00	-1.529919	1,5436	-0.65
24.02.21 09:00:00	915388436	10,000	127.8745	EUR	10,000.00	-1.535189	1,54348	-0.65
25.02.21 09:00:00	915946612	20,000	128.8445	EUR	20,000.00	-1.548859	1,53069	-1.30
26.02.21 09:00:00	916593915	20,000	129.3075	EUR	20,000.00	-1.738149	1,55434	-1.48
27.02.21 09:00:00	917274828	20,000	128.6845	EUR	20,000.00	-1.819099	1,575	-4.70
								-12.69

EUR/USD

Transaction Time	Booking Number	Units	Revaluation Price	Product Ccy	Revaluation Amount	Holding Rate %	Conversion	Holding Costs
17.02.21 09:00:00	912557551	10,000	1.2106245	EUR	10,000.00	-1.802119	1,56882	-0.77

Cash Transactions (AUD)

Breakdown of cash postings applied to your account between 31 January 2021 22:00 (London local time) and 28 February 2021 22:00 (London local time):

Transaction Time	Booking Number	Cash Type	Related Product	Trade ID	Order ID	B/Fwd Balance	Debit	Credit	C/Fwd Balance
16.02.21 14:51:22	912247384	GSLO Premium			O1-8Q-57HWLS	8,316.92	-1.55		8,315.37
16.02.21 15:05:07	912248418	GSLO Premium			O1-8Q-57HWX3	8,315.37	-1.83		8,313.54
17.02.21 09:00:33	912557551	Holding Costs	EURUSD			8,313.54	-1.44		8,312.10
17.02.21 19:03:49	912809483	Realised P&L				8,312.10	-99.31		8,212.79
18.02.21 09:00:53	913104643	Holding Costs				8,212.79	-0.66		8,212.13
19.02.21 09:01:01	913639950	Holding Costs				8,212.13	-0.63		8,211.50
20.02.21 09:00:36	914126866	Holding Costs				8,211.50	-1.95		8,209.55
23.02.21 09:00:48	914703207	Holding Costs				8,209.55	-0.65		8,208.90
24.02.21 11:20:35	915388436	Holding Costs				8,208.90	-0.65		8,208.25
24.02.21 21:54:42	915875079	GSLO Premium		O1-8R-59037D		8,208.25	-1.80		8,206.45
25.02.21 09:01:52	915946612	Holding Costs				8,206.45	-1.30		8,205.15
26.02.21 10:03:36	916593915	Holding Costs				8,205.15	-1.48		8,203.67
27.02.21 09:00:45	917274828	Holding Costs				8,203.67	-4.70		8,198.97

Glossary of terms

Label	Description
Commission	Commission charged in your account currency during statement period.
Conversion	FX conversion rate to account currency.

Internal

Label	Description
Corporate Actions	Cash adjustments from Corporate Actions applied in your account currency during statement period.
End of Month Amount	End of Month Amount - value of position in product currency as at date and time of statement.
End of Month Price	End of Month Price - price of position as at date and time of statement.
End of Month Value	End of Month Value - value of positions in your account currency as at date and time of statement.
Holding Costs	Holding costs applied in your account currency during statement period.
Movement	Unrealised Profit & Loss Balance in product currency as at date and time of statement.
Open Trade Amount	Notional value of the open trade in product currency at the point of execution.
Position Margin	Total margin required for all open positions in your account currency as at date and time of statement.
Realised P&L	Realised profit & loss in your account currency during statement period.
Start Of Month Amount	Start Of Month Amount - value of positions in product currency as at the start of the statement period.
Start Of Month Price	Start Of Month Price - price of position at the start of the statement period.
Trade Amount	Notional value of the trade in product currency at the point of execution.
Trade Value	Notional value of the trade in your account currency at the point of execution.
Unreal. P&L Bal.	Unrealised Profit and Loss Balance in your account currency as at end of statement period.
Unreal. P&L Mvmt.	Unrealised Profit and Loss Movement - change in unrealised profit & loss in your account currency during statement period.
Unrealised P&L Balance	Unrealised Profit and Loss Balance in your account currency as at end of statement period.

This statement is generated for information purposes only. It is not intended to provide trading or investment advice. We reserve the right to change any of the information contained herein at any time, in case of error. CMC Markets Asia Pacific Pty Ltd shall not be responsible for any loss, either directly or indirectly, arising from any action of any kind based on the information contained herein.

CMC Markets Asia Pacific Pty Ltd
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Web: www.cmcmarkets.com.au
Australian Business Number: 11 100 058 213
Regulated by: Australian Securities and Investments Commission, AFSL No: 238054

23900 - Dividends Received

2021 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status N/A - Not Applicable

Account Code	Description	CY Balance	LY Balance	Change
ANZ.AX	Australia And New Zealand Banking Group Limited		(\$3,200.00)	100%
COL.AX	Coles Group Limited.		(\$786.00)	100%
CWN.AX	Crown Resorts Limited		(\$60.00)	100%
ORG.AX	Origin Energy Limited		(\$565.80)	100%
QBE.AX	QBE Insurance Group Limited		(\$1,560.00)	100%
WES.AX	Wesfarmers Limited		(\$2,295.00)	100%
WPL.AX	Woodside Petroleum Ltd		(\$2,045.56)	100%
	TOTAL	CY Balance	LY Balance	
			(\$10,512.36)	

Supporting Documents

No supporting documents

Standard Checklist

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

24200 - Contributions

2021 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status N/A - Not Applicable

Account Code	Description	CY Balance	LY Balance	Change
GALWAY00002A	(Contributions) Gale, Wayne - Accumulation (Accumulation)		(\$300,000.00)	100%
TOTAL		CY Balance	LY Balance	
			(\$300,000.00)	

Supporting Documents

- Contributions Breakdown Report [Report](#)

Standard Checklist

- Attach copies of S290-170 notices (if necessary)
- Attach copy of Contributions Breakdown Report
- Attach SuperStream Contribution Data Report
- Check Fund is registered for SuperStream (if necessary)
- Ensure all Contributions have been allocated from Bank Accounts
- Ensure Work Test is satisfied if members are over 65

Gale Family Superannuation Fund

Contributions Breakdown Report

For The Period 01 July 2020 - 30 June 2021

Summary

Member	D.O.B	Age (at 30/06/2020)	Total Super Balance (at 30/06/2020) *1	Concessional	Non-Concessional	Other	Reserves	Total
Gale, Margaret Ann	Provided	65	190,822.46	0.00	0.00	0.00	0.00	0.00
Gale, Wayne	Provided	65	410,076.09	0.00	0.00	0.00	0.00	0.00
All Members				0.00	0.00	0.00	0.00	0.00

*1 TSB can include information external to current fund's transaction records. The amount is per individual across all funds.

Contribution Caps

Member	Contribution Type	Contributions	Cap	Current Position
Gale, Margaret Ann	Concessional (5 year carry forward cap available)	0.00	75,000.00	75,000.00 Below Cap
	Non-Concessional	0.00	100,000.00	100,000.00 Below Cap
Gale, Wayne	Concessional (5 year carry forward cap available)	0.00	75,000.00	75,000.00 Below Cap
	Non-Concessional (Bring Forward Cap triggered)	0.00	300,000.00	At Limit

Carry Forward Unused Concessional Contribution Cap

Member	2016	2017	2018	2019	2020	2021	Current Position
Gale, Margaret Ann							
Concessional Contribution Cap	35,000.00	35,000.00	25,000.00	25,000.00	25,000.00	25,000.00	
Concessional Contribution	0.00	0.00	0.00	0.00	0.00	0.00	
Unused Concessional Contribution	0.00	0.00	0.00	25,000.00	25,000.00	25,000.00	
Cumulative Carry Forward Unused	N/A	N/A	N/A	0.00	25,000.00	50,000.00	
Maximum Cap Available	35,000.00	35,000.00	25,000.00	25,000.00	50,000.00	75,000.00	75,000.00 Below Cap
Total Super Balance	0.00	0.00	199,633.79	201,446.41	216,234.02	190,822.46	

Gale, Wayne

Concessional Contribution Cap	35,000.00	35,000.00	25,000.00	25,000.00	25,000.00	25,000.00	
Concessional Contribution	29,436.75	0.00	0.00	0.00	0.00	0.00	
Unused Concessional Contribution	0.00	0.00	0.00	25,000.00	25,000.00	25,000.00	
Cumulative Carry Forward Unused	N/A	N/A	N/A	0.00	0.00	50,000.00	
Maximum Cap Available	35,000.00	35,000.00	25,000.00	25,000.00	25,000.00	75,000.00	75,000.00 Below Cap
Total Super Balance	0.00	0.00	518,664.50	525,223.78	505,389.95	410,076.09	

NCC Bring Forward Caps

1, 2, 3 Year in the bring forward period.

Member	Bring Forward Cap	2018	2019	2020	2021	Total	Current Position
Gale, Margaret Ann	N/A	100,000.00	100,000.00	0.00	0.00	N/A	Bring Forward Not Triggered
Gale, Wayne	300,000.00	100,000.00	100,000.00	300,000.00 ¹	0.00 ²	300,000.00	At Limit
Total for All Members		<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>		

24700 - Changes in Market Values of Investments

2021 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status N/A - Not Applicable

Account Code	Description	CY Balance	LY Balance	Change
24700	Changes in Market Values of Investments		\$42,432.80	100%
TOTAL		CY Balance	LY Balance	
			\$42,432.80	

Supporting Documents

- Net Capital Gains Reconciliation [Report](#)

Standard Checklist

- Attach copies of Source Documentation (Contract Notes, Broker Statements, Chess Statements, Contracts of Sale, Managed Fund Statements etc)
- Attach copy of Market Movement report
- Attach copy of Net Capital Gains Reconciliation
- Attach copy of Realised Capital Gain Report
- Ensure all Asset Disposals have been entered
- Ensure all Market Values have been entered for June 30
- Ensure all Tax Deferred Distributions have been entered

Gale Family Superannuation Fund

Capital Gains Reconciliation Report

For The Period 01 July 2020 - 30 June 2021

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

Gale Family Superannuation Fund
Capital Gains Reconciliation Report

For The Period 01 July 2020 - 30 June 2021

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

Note

Refer to Realised Gains Report for details of Disposals at a Security level

Refer to Distribution Reconciliation Report for Trust Distribution details at a Security level

25000 - Interest Received

2021 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
MBL962279501	Macquarie A/c 962279501	(\$66.52)	(\$1,873.24)	(96.45)%
Westpac Acc: 34-8634	Westpac Acc: 34-8634	(\$19.80)	(\$44.04)	(55.04)%
Westpac Acc:34-8642	Westpac Acc:34-8642	(\$0.63)	(\$0.01)	6200%
TOTAL		CY Balance	LY Balance	
		(\$86.95)	(\$1,917.29)	

Supporting Documents

- Interest Reconciliation Report [Report](#)
- BS - Macquarie Cash Management Account.pdf [MBL962279501](#)
- BS - Westpac DIY Super Savings Account.pdf [Westpac Acc: 34-8634](#)
- BS - Westpac DIY Super Working Account.pdf [Westpac Acc: 34-8642](#)

Standard Checklist

- Attach Interest Reconciliation Report
- Ensure all interest has been recorded from Bank Statements
- Review Statements to ensure all TFN withheld has been input

Gale Family Superannuation Fund Interest Reconciliation Report

For The Period 01 July 2020 - 30 June 2021

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
Bank Accounts					
MBL962279501 Macquarie A/c 962279501					
31/07/2020	22.63	22.63			
31/08/2020	22.36	22.36			
30/09/2020	21.53	21.53			
	66.52	66.52			
Westpac Acc: 34-8634 Westpac Acc: 34-8634					
31/07/2020	1.68	1.68			
31/08/2020	1.68	1.68			
30/09/2020	1.63	1.63			
30/10/2020	1.63	1.63			
30/11/2020	1.68	1.68			
30/12/2020	1.68	1.68			
29/01/2021	1.57	1.57			
26/02/2021	1.52	1.52			
31/03/2021	1.79	1.79			
30/04/2021	1.63	1.63			
31/05/2021	1.68	1.68			
30/06/2021	1.63	1.63			
	19.80	19.80			

Westpac Acc:34-8642 Westpac Acc:34-8642

Gale Family Superannuation Fund
Interest Reconciliation Report

For The Period 01 July 2020 - 30 June 2021

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
30/10/2020	0.04	0.04			
30/11/2020	0.06	0.06			
31/12/2020	0.06	0.06			
29/01/2021	0.06	0.06			
26/02/2021	0.06	0.06			
31/03/2021	0.07	0.07			
30/04/2021	0.09	0.09			
31/05/2021	0.10	0.10			
30/06/2021	0.09	0.09			
	0.63	0.63			
	86.95	86.95			

Interest Received ATO

07/10/2020		2.59			
		2.59			
		2.59			

TOTAL	86.95	89.54			
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Tax Return Reconciliation

	Totals	Tax Return Label
Gross Interest	89.54	11C



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



MR W GALE &
MRS M A GALE
27 YALDARA STREET
CARSELDINE QLD 4034

1 Shelley Street
Sydney, NSW 2000

account balance **\$504,534.93**
as at 31 Dec 20

account name WAYNE GALE &
MARGARET ANN GALE ATF
GALE FAMILY SUPERANNUATION FUND
account no. 962279501

transaction	description	debits	credits	balance
30.06.20	OPENING BALANCE			540,429.41
01.07.20	Funds transfer PP TO W AND M A GALE	1,200.00		539,229.41
07.07.20	Funds transfer JNL11747 DATA SUBSCRIPTION FEE JUNE 2020	66.00		539,163.41
08.07.20	Funds transfer TRANSACT FUNDS TFR TO W AND M A GALE	7,000.00		532,163.41
15.07.20	Funds transfer PP TO W AND M A GALE	1,200.00		530,963.41
29.07.20	Funds transfer PP TO W AND M A GALE	1,200.00		529,763.41
31.07.20	Interest MACQUARIE CMA INTEREST PAID*		22.63	529,786.04
12.08.20	Funds transfer PP TO W AND M A GALE	1,200.00		528,586.04
24.08.20	Funds transfer JNL13098 DATA SUBSCRIPTION FEE JULY 2020	66.00		528,520.04
26.08.20	Funds transfer PP TO W AND M A GALE	1,200.00		527,320.04
31.08.20	Interest MACQUARIE CMA INTEREST PAID*		22.36	527,342.40

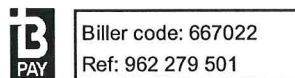
how to make a transaction

online
Log in to 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. 962279501

deposits using BPay
From another bank



continued on next



Macquarie Cash Management Account

enquiries 1800 806 310

account name WAYNE GALE &
MARGARET ANN GALE ATF
GALE FAMILY SUPERANNUATION FUND
account no. 962279501

transaction	description	debits	credits	balance
09.09.20	Funds transfer PP TO W AND M A GALE	1,200.00		526,142.40
18.09.20	Funds transfer JNL13897 DATA SUBSCRIPTION FEE AUGUST 20	66.00		526,076.40
23.09.20	Funds transfer PP TO W AND M A GALE	1,200.00		524,876.40
25.09.20	Funds transfer TRANSACT FUNDS TFR TO SENRICO PTY LTD	6,435.00		518,441.40
30.09.20	Interest MACQUARIE CMA INTEREST PAID*		21.53	518,462.93
07.10.20	Funds transfer PP TO W AND M A GALE	1,200.00		517,262.93
08.10.20	Funds transfer TRANSACT FUNDS TFR TO SUPER AUDITS	330.00		516,932.93
16.10.20	Funds transfer JNL14667 DATA SUBSCRIPTION FEE SEPTEMBER	66.00		516,866.93
21.10.20	Funds transfer PP TO W AND M A GALE	1,200.00		515,666.93
04.11.20	Funds transfer PP TO W AND M A GALE	1,200.00		514,466.93
16.11.20	Funds transfer JNL15488 DATA SUBSCRIPTION FEE OCTOBER 2	66.00		514,400.93
18.11.20	Funds transfer PP TO W AND M A GALE	1,200.00		513,200.93
02.12.20	Funds transfer PP TO W AND M A GALE	1,200.00		512,000.93
10.12.20	Funds transfer JNL16166 DATA SUBSCRIPTION FEE NOVEMBER	66.00		511,934.93
16.12.20	Funds transfer PP TO W AND M A GALE	1,200.00		510,734.93
18.12.20	Funds transfer TRANSACT FUNDS TFR TO W AND M A GALE	5,000.00		505,734.93
30.12.20	Funds transfer PP TO W AND M A GALE	1,200.00		504,534.93

continued on next



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



MR W GALE &
MRS M A GALE
27 YALDARA STREET
CARSELDINE QLD 4034

1 Shelley Street
Sydney, NSW 2000

account balance **\$371,969.93**
as at 30 Jun 21

account name WAYNE GALE &
MARGARET ANN GALE ATF
GALE FAMILY SUPERANNUATION FUND
account no. 962279501

transaction	description	debits	credits	balance
31.12.20	OPENING BALANCE			504,534.93
13.01.21	Funds transfer PP TO W AND M A GALE	1,200.00		503,334.93
27.01.21	Funds transfer PP TO W AND M A GALE	1,200.00		502,134.93
08.02.21	Funds transfer TRANSACT FUNDS TFR TO W and M A Gale	6,000.00		496,134.93
10.02.21	Funds transfer PP TO W AND M A GALE	1,200.00		494,934.93
10.02.21	Funds transfer JNL17714 DATA SUBSCRIPTION FEE JANUARY 2	66.00		494,868.93
19.02.21	Funds transfer TRANSACT FUNDS TFR TO W AND M A GALE	5,500.00		489,368.93
24.02.21	Funds transfer PP TO W AND M A GALE	1,200.00		488,168.93
03.03.21	Funds transfer TRANSACT FUNDS TFR TO W AND M A GALE	7,000.00		481,168.93
03.03.21	Funds transfer TRANSACT FUNDS TFR TO SENRICO PTY LTD	2,860.00		478,308.93
04.03.21	Funds transfer JNL18554 DATA SUBSCRIPTION FEE FEBRUARY	66.00		478,242.93

how to make a transaction

online
Log in to 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. 962279501

deposits using BPay
From another bank



Bill code: 667022
Ref: 962 279 501

continued on next



Macquarie Cash Management Account

enquiries 1800 806 310

account name WAYNE GALE &
MARGARET ANN GALE ATF
GALE FAMILY SUPERANNUATION FUND
account no. 962279501

transaction	description	debits	credits	balance
10.03.21	Funds transfer PP TO W AND M A GALE	1,200.00		477,042.93
15.03.21	Funds transfer TRANSACT FUNDS TFR TO SUPER AUDITS	330.00		476,712.93
24.03.21	Funds transfer PP TO W AND M A GALE	1,200.00		475,512.93
07.04.21	Funds transfer PP TO W AND M A GALE	1,200.00		474,312.93
09.04.21	Funds transfer JNL20089 DATA SUBSCRIPTION FEE MARCH 202	66.00		474,246.93
21.04.21	Funds transfer PP TO W AND M A GALE	1,200.00		473,046.93
05.05.21	Funds transfer PP TO W AND M A GALE	925.00		472,121.93
19.05.21	Funds transfer PP TO W AND M A GALE	925.00		471,196.93
20.05.21	Funds transfer JNL22093 DATA SUBSCRIPTION FEE APRIL 202	66.00		471,130.93
26.05.21	Funds transfer TRANSACT FUNDS TFR TO W AND M A GALE	6,000.00		465,130.93
02.06.21	Funds transfer PP TO W AND M A GALE	925.00		464,205.93
11.06.21	Funds transfer JNL23213 DATA SUBSCRIPTION FEE MAY 2021	66.00		464,139.93
16.06.21	Funds transfer PP TO W AND M A GALE	925.00		463,214.93
21.06.21	Funds transfer TRANSACT FUNDS TFR TO W and M A Gale	20,000.00		443,214.93
23.06.21	Funds transfer TRANSACT FUNDS TFR TO W AND M A GALE	20,000.00		423,214.93
23.06.21	BPAY BPAY TO AUDIT SHIELD	320.00		422,894.93
25.06.21	Funds transfer TRANSACT FUNDS TFR TO W AND M A GALE	20,000.00		402,894.93
28.06.21	Funds transfer TRANSACT FUNDS TFR TO W and M A Gale	20,000.00		382,894.93
30.06.21	Funds transfer PP TO W AND M A GALE	925.00		381,969.93
30.06.21	Funds transfer TRANSACT FUNDS TFR TO W AND M A GALE	10,000.00		371,969.93

continued on next



Statement Period
29 May 2020 - 31 August 2020

Westpac DIY Super Savings Account



MRS M A GALE
27 YALDARA ST
CARSELDINE QLD 4034

036

Account Name
MRS MARGARET ANN GALE & MR
WAYNE GALE THE TRUSTEE FOR GALE
FAMILY SUPERANNUATION FUND
SAVINGS AC

Customer ID
0889 4243 GALE, MARGARET ANN
0142 1233 GALE, WAYNE

BSB Account Number
034-064 348 634

Opening Balance	+ \$39,669.41
Total Credits	+ \$5.09
Total Debits	- \$0.00
Closing Balance	+ \$39,674.50

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.05 %	0.05 %	0.05 %

Effective Date	Over \$499999
17 Mar 2020	0.05 %

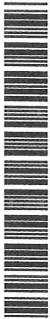
TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/05/20	STATEMENT OPENING BALANCE			39,669.41
30/06/20	Interest Paid		1.73	39,671.14
31/07/20	Interest Paid		1.68	39,672.82
31/08/20	Interest Paid		1.68	39,674.50
31/08/20	CLOSING BALANCE			39,674.50

CONVENIENCE AT YOUR FINGERTIPS

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Statement Period
31 August 2020 - 30 November 2020

Westpac DIY Super Savings Account

Account Name
MRS MARGARET ANN GALE & MR
WAYNE GALE THE TRUSTEE FOR GALE
FAMILY SUPERANNUATION FUND
SAVINGS AC

Customer ID
0889 4243 GALE, MARGARET ANN
0142 1233 GALE, WAYNE

BSB Account Number
034-064 348 634

Opening Balance	+ \$39,674.50
Total Credits	+ \$4.94
Total Debits	- \$0.00
Closing Balance	+ \$39,679.44

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.05 %	0.05 %	0.05 %
Effective Date	Over \$499999			
17 Mar 2020	0.05 %			

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/08/20	STATEMENT OPENING BALANCE			39,674.50
30/09/20	Interest Paid		1.63	39,676.13
30/10/20	Interest Paid		1.63	39,677.76
30/11/20	Interest Paid		1.68	39,679.44
30/11/20	CLOSING BALANCE			39,679.44

CONVENIENCE AT YOUR FINGERTIPS

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Statement Period
30 November 2020 - 26 February 2021

Westpac DIY Super Savings Account



MRS M A GALE
27 YALDARA ST
CARSELDINE QLD 4034

036

Account Name
MRS MARGARET ANN GALE & MR
WAYNE GALE THE TRUSTEE FOR GALE
FAMILY SUPERANNUATION FUND
SAVINGS AC

Customer ID
0889 4243 GALE, MARGARET ANN
0142 1233 GALE, WAYNE

BSB Account Number
034-064 348 634

Opening Balance	+ \$39,679.44
Total Credits	+ \$4.77
Total Debits	- \$0.00
Closing Balance	+ \$39,684.21

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.05 %	0.05 %	0.05 %
Effective Date	Over \$499999			
17 Mar 2020	0.05 %			

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/11/20	STATEMENT OPENING BALANCE			39,679.44
31/12/20	Interest Paid		1.68	39,681.12
29/01/21	Interest Paid		1.57	39,682.69
26/02/21	Interest Paid		1.52	39,684.21
26/02/21	CLOSING BALANCE			39,684.21

CONVENIENCE AT YOUR FINGERTIPS

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Statement Period
26 February 2021 - 31 May 2021

Westpac DIY Super Savings Account



MRS M A GALE
27 YALDARA ST
CARSELDINE QLD 4034

036

Account Name
MRS MARGARET ANN GALE & MR
WAYNE GALE THE TRUSTEE FOR GALE
FAMILY SUPERANNUATION FUND
SAVINGS AC

Customer ID
0889 4243 GALE, MARGARET ANN
0142 1233 GALE, WAYNE

BSB Account Number
034-064 348 634

Opening Balance	+ \$39,684.21
Total Credits	+ \$5.10
Total Debits	- \$0.00
Closing Balance	+ \$39,689.31

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.05 %	0.05 %	0.05 %
Effective Date	Over \$499999			
17 Mar 2020	0.05 %			

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
26/02/21	STATEMENT OPENING BALANCE			39,684.21
31/03/21	Interest Paid		1.79	39,686.00
30/04/21	Interest Paid		1.63	39,687.63
31/05/21	Interest Paid		1.68	39,689.31
31/05/21	CLOSING BALANCE			39,689.31

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Westpac DIY Super
Savings Account

034-064 348634



\$39,690.94

- > Account details
- > Statements
- > Account settings
- > Third party access
- > Activate card

More ▾

Go to account ▾

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Date ▾	Description	Debit	Credit	Balance ¹
30 Jun 2021	INTEREST PAID		\$1.63	\$39,690.94
31 May 2021	INTEREST PAID		\$1.68	\$39,689.31
30 Apr 2021	INTEREST PAID		\$1.63	\$39,687.63
31 Mar 2021	INTEREST PAID		\$1.79	\$39,686.00
26 Feb 2021	INTEREST PAID		\$1.52	\$39,684.21
29 Jan 2021	INTEREST PAID		\$1.57	\$39,682.69
31 Dec 2020	INTEREST PAID		\$1.68	\$39,681.12
30 Nov 2020	INTEREST PAID		\$1.68	\$39,679.44
30 Oct 2020	INTEREST PAID		\$1.63	\$39,677.76



Statement Period
29 May 2020 - 31 August 2020

Westpac DIY Super Working Account



MRS M A GALE
27 YALDARA ST
CARSELDINE QLD 4034

036

Account Name
MRS MARGARET ANN GALE & MR
WAYNE GALE THE TRUSTEE FOR GALE
FAMILY SUPERANNUATION FUND
WORKING AC

Customer ID
0889 4243 GALE, MARGARET ANN
0142 1233 GALE, WAYNE

BSB Account Number
034-064 348 642

Opening Balance	+ \$71.88
Total Credits	+ \$0.00
Total Debits	- \$0.00
Closing Balance	+ \$71.88

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %
Effective Date	Over \$499999			
17 Mar 2020	0.02 %			

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/05/20	STATEMENT OPENING BALANCE			71.88
31/08/20	CLOSING BALANCE			71.88

CONVENIENCE AT YOUR FINGERTIPS

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5006248 / M003627 / 245 / CN4CNCPCW



Statement Period
31 August 2020 - 30 November 2020

Westpac DIY Super Working Account

Account Name
MRS MARGARET ANN GALE & MR
WAYNE GALE THE TRUSTEE FOR GALE
FAMILY SUPERANNUATION FUND
WORKING AC

Customer ID
0889 4243 GALE, MARGARET ANN
0142 1233 GALE, WAYNE

BSB Account Number
034-064 348 642

Opening Balance	+ \$71.88
Total Credits	+ \$8,139.64
Total Debits	- \$0.00
Closing Balance	+ \$8,211.52

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %
Effective Date	Over \$499999			
17 Mar 2020	0.02 %			

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/08/20	STATEMENT OPENING BALANCE			71.88
12/10/20	Deposit Ato Ato007000013456106		8,139.54	8,211.42
30/10/20	Interest Paid		0.04	8,211.46
30/11/20	Interest Paid		0.06	8,211.52
30/11/20	CLOSING BALANCE			8,211.52

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Statement Period
30 November 2020 - 26 February 2021

Westpac DIY Super Working Account



MRS M A GALE
27 YALDARA ST
CARSELDINE QLD 4034

036

Account Name
MRS MARGARET ANN GALE & MR
WAYNE GALE THE TRUSTEE FOR GALE
FAMILY SUPERANNUATION FUND
WORKING AC

Customer ID
0889 4243 GALE, MARGARET ANN
0142 1233 GALE, WAYNE

BSB Account Number
034-064 348 642

Opening Balance	+ \$8,211.52
Total Credits	+ \$0.18
Total Debits	- \$0.00
Closing Balance	+ \$8,211.70

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01%
Effective Date	Over \$499999			
17 Mar 2020	0.02 %			

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/11/20	STATEMENT OPENING BALANCE			8,211.52
31/12/20	Interest Paid		0.06	8,211.58
29/01/21	Interest Paid		0.06	8,211.64
26/02/21	Interest Paid		0.06	8,211.70
26/02/21	CLOSING BALANCE			8,211.70

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Statement Period
26 February 2021 - 31 May 2021

Westpac DIY Super Working Account



MRS M A GALE
27 YALDARA ST
CARSELDINE QLD 4034

036

Account Name
MRS MARGARET ANN GALE & MR
WAYNE GALE THE TRUSTEE FOR GALE
FAMILY SUPERANNUATION FUND
WORKING AC

Customer ID
0889 4243 GALE, MARGARET ANN
0142 1233 GALE, WAYNE

BSB Account Number
034-064 348 642

Opening Balance	+ \$8,211.70
Total Credits	+ \$3,646.76
Total Debits	- \$0.00
Closing Balance	+ \$11,858.46

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %
Effective Date	Over \$499999			
17 Mar 2020	0.02 %			

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
26/02/21	STATEMENT OPENING BALANCE			8,211.70
29/03/21	Deposit Aspley QLD		3,646.50	11,858.20
31/03/21	Interest Paid		0.07	11,858.27
30/04/21	Interest Paid		0.09	11,858.36
31/05/21	Interest Paid		0.10	11,858.46
31/05/21	CLOSING BALANCE			11,858.46

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Westpac DIY Super
Working Account

034-064 348642



\$11,858.55

Go to account ▾

🔍 Description, date or amount

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Date ▼	Description	Debit	Credit	Balance ¹
30 Jun 2021	INTEREST PAID	\$0.09	\$0.09	\$11,858.55
31 May 2021	INTEREST PAID	\$0.10	\$0.10	\$11,858.46
30 Apr 2021	INTEREST PAID	\$0.09	\$0.09	\$11,858.36
31 Mar 2021	INTEREST PAID	\$0.07	\$0.07	\$11,858.27
29 Mar 2021	DEPOSIT ASPLEY QLD	\$3,646.50	\$3,646.50	\$11,858.20
26 Feb 2021	INTEREST PAID	\$0.06	\$0.06	\$8,211.70
29 Jan 2021	INTEREST PAID	\$0.06	\$0.06	\$8,211.64

25100 - Interest Received ATO

2021 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
25100	Interest Received ATO	(\$2.59)	(\$3.58)	(27.65)%
TOTAL		CY Balance	LY Balance	
		(\$2.59)	(\$3.58)	

Supporting Documents

- General Ledger [Report](#)
- ATO - Income Tax Account.pdf [25100](#)

Standard Checklist

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

Gale Family Superannuation Fund

General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
Interest Received ATO (25100)					
<u>Interest Received ATO (25100)</u>					
07/10/2020	ATO - Interest on Overpayment			2.59	2.59 CR
				2.59	2.59 CR

Total Debits: 0.00

Total Credits: 2.59



Income tax 551

Date generated	16/08/2021
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

7 results found - from **01 July 2020** to **30 June 2021** sorted by **processed date** ordered **oldest to newest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
7 Oct 2020	30 Jun 2020	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 18 to 30 Jun 19		\$8,136.95	\$8,136.95 CR
7 Oct 2020	7 Oct 2020	Interest on overpayment for Income Tax for the period from 01 Jul 18 to 30 Jun 19		\$2.59	\$8,139.54 CR
7 Oct 2020	12 Oct 2020	EFT refund for Income Tax for the period from 01 Jul 18 to 30 Jun 19	\$8,139.54		\$0.00
15 Mar 2021	15 Mar 2021	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 19 to 30 Jun 20		\$3,646.50	\$3,646.50 CR
15 Mar 2021	18 Mar 2021	EFT refund for Income Tax for the period from 01 Jul 19 to 30 Jun 20	\$3,646.50		\$0.00
22 Mar 2021	18 Mar 2021	Repaid EFT refund for Income Tax for the period from 01 Jul 19 to 30 Jun 20		\$3,646.50	\$3,646.50 CR
22 Mar 2021	25 Mar 2021	Cheque refund for Income Tax for the period from 01 Jul 19 to 30 Jun 20	\$3,646.50		\$0.00

26500 - Other Investment Income

2021 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status N/A - Not Applicable

Account Code	Description	CY Balance	LY Balance	Change
CMCMarkets16482290	CMC Markets 16482290		(\$60.00)	100%
TOTAL		CY Balance	LY Balance	
			(\$60.00)	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Attach all source documentation

Gale Family Superannuation Fund

General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
					0.00 DR

Total Debits: 0.00

Total Credits: 0.00

30100 - Accountancy Fees

2021 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
30100	Accountancy Fees	\$9,295.00	\$4,400.00	111.25%
TOTAL		CY Balance	LY Balance	
		\$9,295.00	\$4,400.00	

Supporting Documents

- General Ledger [Report](#)
- Accountant Fees (1).pdf [30100](#)
- Accountant Fees (2).pdf [30100](#)

Standard Checklist

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

Gale Family Superannuation Fund

General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
Accountancy Fees (30100)					
<i>Accountancy Fees (30100)</i>					
25/09/2020	TRANSACT FUNDS TFR TO SENRICO PTY LTD TD		6,435.00		6,435.00 DR
03/03/2021	TRANSACT FUNDS TFR TO SENRICO PTY LTD TD		2,860.00		9,295.00 DR
			9,295.00		9,295.00 DR

Total Debits: 9,295.00

Total Credits: 0.00

Mitcham Property

Developments Pty Ltd

A.B.N. 30 515 453 617
PO Box 354, ASPLEY QLD 4034
Phone (07) 3263 5200 Fax (07) 3263 4830

Wayne
Gale Family Superannuation Fund
27 Yaldara Street
CARSELDINE QLD 4034

Tax Invoice 206317

Ref: GALE0010
25 September, 2020

Description	Amount
<p>Professional Services Rendered</p> <p>Preparation of Financial Statements for the period ended 30 June 2019 which included:</p> <ul style="list-style-type: none">- Dissection and coding of Bank Statements in preparation of Journals for preparation of Trial Balance for the year ended 30 June 2019- Calculate members benefits and allocate income to each member- Preparation of Member Statements for the period ended 30 June 2019 <p>Preparation and Lodgement of Superannuation Fund Tax Return and associated schedules for the year ended 30 June 2019</p> <ul style="list-style-type: none">- Preparation of Resolution of Minutes for the period ended 30 June 2019 <p>Sundry advice and Other Matters</p> <p>(This invoice does not include Auditor Fees. These will be invoiced separately by the Auditor.)*</p>	<p>6,435.00</p>

Description	Amount

Terms: Strictly Seven Days

AMT Due \$

6,435.00

The Amount Due Includes GST of \$585.00

* Indicates Taxable Supply

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

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

Remittance Advice.		Invoice: 206317
Gale Family Superannuation Fund	Ref: GALE0010	
*Cheque *Cash *M/card & VISA Only	25 September, 2020	
*Direct Deposit - please use Invoice No. as your REFERENCE		
Senrico Pty Ltd --- BSB 484 799 Acc 167 066 970	Amt Due: \$	6,435.00
Card No. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Validation No. <input type="text"/> <input type="text"/> <input type="text"/>	
Cardholder	Signature	Expiry Date/.....

Mitcham Property

Developments Pty Ltd

A.B.N. 30 515 453 617
PO Box 354, ASPLEY QLD 4034
Phone (07) 3263 5200 Fax (07) 3263 4830

Mr Wayne Gale
Gale Family Superannuation Fund
27 Yaldara Street
CARSELDINE QLD 4034

Tax Invoice 207249

Ref: GALE0010
25 February, 2021

Description	Amount
Professional Services Rendered	
Preparation and Lodgement of Superannuation Fund Tax Return and associated schedules for the year ended 30 June 2020	
Preparation of Financial Statements for the period ended 30 June 2020	
Preparation of Resolution of Minutes for the period ended 30 June 2020	
Preparation of Member Statements for the period ended 30 June 2020	
Sundry advice and Other Matters	
(This invoice does not include Auditor Fees. These will be invoiced separately by the Auditor.)*	
	2,860.00

Terms: Strictly Seven Days

AMT Due \$ 2,860.00

The Amount Due Includes GST of \$260.00

* Indicates Taxable Supply

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

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

Remittance Advice.

Gale Family Superannuation Fund

Invoice: 207249

*Cheque *Cash *M/card & VISA Only

Ref: GALE0010

25 February, 2021

*Direct Deposit - please use Invoice No. as your REFERENCE

Senrico Pty Ltd --- BSB 484 799 Acc 167 066 970

Amt Due: \$ 2,860.00

Card No.

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Validation No.

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Cardholder

Signature

Expiry Date/.....

30200 - Administration Costs

2021 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
30200	Administration Costs	\$726.00	\$1,444.50	(49.74)%
TOTAL		CY Balance	LY Balance	
		\$726.00	\$1,444.50	

Supporting Documents

- General Ledger [Report](#)
- Sequoia Subscription Fees.pdf [30200](#)

Standard Checklist

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

Gale Family Superannuation Fund

General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
Administration Costs (30200)					
<u>Administration Costs (30200)</u>					
07/07/2020	JNL11747 DATA SUBSCRIPTION FEE JUNE 2020 DT		66.00		66.00 DR
24/08/2020	JNL13098 DATA SUBSCRIPTION FEE JULY 2020 DT		66.00		132.00 DR
18/09/2020	JNL13897 DATA SUBSCRIPTION FEE AUGUST 20 DT		66.00		198.00 DR
16/10/2020	JNL14667 DATA SUBSCRIPTION FEE SEPTEMBER DT		66.00		264.00 DR
16/11/2020	JNL15488 DATA SUBSCRIPTION FEE OCTOBER 2 DT		66.00		330.00 DR
10/12/2020	JNL16166 DATA SUBSCRIPTION FEE NOVEMBER DT		66.00		396.00 DR
10/02/2021	JNL17714 DATA SUBSCRIPTION FEE JANUARY 2 DT		66.00		462.00 DR
04/03/2021	JNL18554 DATA SUBSCRIPTION FEE FEBRUARY DT		66.00		528.00 DR
09/04/2021	JNL20089 DATA SUBSCRIPTION FEE MARCH 202 DT		66.00		594.00 DR
20/05/2021	JNL22093 DATA SUBSCRIPTION FEE APRIL 202 DT		66.00		660.00 DR
11/06/2021	JNL23213 DATA SUBSCRIPTION FEE MAY 2021 DT		66.00		726.00 DR
			726.00		726.00 DR

Total Debits: 726.00

Total Credits: 0.00



STATEMENT OF TRANSACTIONS

Sequoia Direct Pty Ltd
ABN 54 614 536 917 CAR No. 1247917 of
Sequoia Asset Management Pty Ltd AFSL No. 341506 ABN 70 135 907 550

Mailing Address:

MR WAYNE GALE & MRS MARGARET
ANN GALE
<GALE FAMILY S/F A/C>
27 YALDARA STREET
CARSELDINE QLD 4034

Account No.: D1085491

Advisor: SEQUOIA DIRECT ONLINE

Currency: AUD

From: 01/07/2020 To: 30/06/2021

Date	Ref.	Trns.	Details	Debit	Credit	Balance
07/07/2020	11747	JG	JNL11747 Data Subscription Fee June 2020	66.00		66.00
07/07/2020	231721	RG	Wdl Macquarie CMA 182-512,962279501		66.00	0.00
24/08/2020	13098	JG	JNL13098 Data Subscription Fee July 2020	66.00		66.00
24/08/2020	253567	RG	Wdl Macquarie CMA 182-512,962279501		66.00	0.00
18/09/2020	13897	JG	JNL13897 Data Subscription Fee August 2020	66.00		66.00
18/09/2020	266954	RG	Wdl Macquarie CMA 182-512,962279501		66.00	0.00
16/10/2020	14667	JG	JNL14667 Data Subscription Fee September 2020	66.00		66.00
16/10/2020	279960	RG	Wdl Macquarie CMA 182-512,962279501		66.00	0.00
13/11/2020	15488	JG	JNL15488 Data Subscription Fee October 2020	66.00		66.00
16/11/2020	292732	RG	Wdl Macquarie CMA 182-512,962279501		66.00	0.00
09/12/2020	16166	JG	JNL16166 Data Subscription Fee November 2020	66.00		66.00
10/12/2020	304864	RG	Wdl Macquarie CMA 182-512,962279501		66.00	0.00
10/02/2021	17714	JG	JNL17714 Data Subscription Fee January 2021	66.00		66.00
10/02/2021	330849	RG	Wdl Macquarie CMA 182-512,962279501		66.00	0.00
04/03/2021	18554	JG	JNL18554 Data Subscription Fee February 2021	66.00		66.00
04/03/2021	343556	RG	Wdl Macquarie CMA 182-512,962279501		66.00	0.00
09/04/2021	20089	JG	JNL20089 Data Subscription Fee March 2021	66.00		66.00
09/04/2021	359607	RG	Wdl Macquarie CMA 182-512,962279501		66.00	0.00
20/05/2021	22093	JG	JNL22093 Data Subscription Fee April 2021	66.00		66.00
20/05/2021	378948	RG	Wdl Macquarie CMA 182-512,962279501		66.00	0.00
11/06/2021	23213	JG	JNL23213 Data Subscription Fee May 2021	66.00		66.00
11/06/2021	388713	RG	Wdl Macquarie CMA 182-512,962279501		66.00	0.00
Totals				726.00	726.00	

30400 - ATO Supervisory Levy

2021 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
30400	ATO Supervisory Levy	\$518.00	\$259.00	100%
TOTAL		CY Balance	LY Balance	
		\$518.00	\$259.00	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

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

Gale Family Superannuation Fund

General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
ATO Supervisory Levy (30400)					
<u>ATO Supervisory Levy (30400)</u>					
13/10/2020	Deposit ATO Ato007000013456106		259.00		259.00 DR
29/03/2021	Deposit Aaspley QLD		259.00		518.00 DR
			518.00		518.00 DR

Total Debits: 518.00

Total Credits: 0.00

30700 - Auditor's Remuneration

2021 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
30700	Auditor's Remuneration	\$660.00	\$396.00	66.67%
TOTAL		CY Balance	LY Balance	
		\$660.00	\$396.00	

Supporting Documents

- General Ledger [Report](#)
- Auditor Fee (1).pdf [30700](#)
- Auditor Fee (2).pdf [30700](#)

Standard Checklist

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

Gale Family Superannuation Fund

General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
Auditor's Remuneration (30700)					
Auditor's Remuneration (30700)					
08/10/2020	TRANSACT FUNDS TFR TO SUPER AUDITS TD		330.00		330.00 DR
15/03/2021	TRANSACT FUNDS TFR TO SUPER AUDITS TD		330.00		660.00 DR
			660.00		660.00 DR

Total Debits: 660.00

Total Credits: 0.00

TAX INVOICE

Supplier: Super Audits

Auditor: A.W. Boys
SMSF Auditor Number (SAN) 100014140
Registered Company Auditor (67793)

Address: Box 3376
Rundle Mall 5000

ABN: 20 461 503 652

Services: Auditing

Date: 6 October 2020

Recipient: Gale Family Superannuation Fund

Address: C/- PO Box 354, ASPLEY Qld. 4034

Description of Services

Statutory audit of the Gale Family Superannuation Fund for the financial year ending 30 June 2019.

Fee: \$300.00

GST: \$30.00

Total: \$330.00

Payment can be made with a cheque payable to Super Audits postal address being Box 3376 Rundle Mall 5000 or alternatively an EFT can be made BSB 015-056 Account No. 387392386.

Your payment request has been successful!

Payment receipt number is 409616910

Date and time of request: 07 October 2020 17:14 (Sydney time)

Amount

\$330.00

From

Cash Management Account

Wayne Gale & Margaret Ann Gale Atf Gale Family Superannuation Fund

182-512 | 501

To

Super Audits

015-056 | 387392386

When

Wednesday, 07 October 2020 (Sydney Time)

Payment type

Funds transfer

Payment description

SMSFAudit 2019 Rtn

Notes

Late rtn 2019 audit

Category

Fees / Other Fees

31500 - Bank Charges

2021 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status N/A - Not Applicable

Account Code	Description	CY Balance	LY Balance	Change
31500	Bank Charges		\$30.00	100%
TOTAL		CY Balance	LY Balance	
			\$30.00	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

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

Gale Family Superannuation Fund

General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
------------------	-------------	-------	-------	--------	------------

0.00 DR

Total Debits: 0.00

Total Credits: 0.00

38000 - Insurance

2021 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
38000	Insurance	\$320.00	\$320.00	0%
TOTAL		CY Balance	LY Balance	
		\$320.00	\$320.00	

Supporting Documents

- General Ledger [Report](#)
- Insurance - Audit Shield.pdf [38000](#)

Standard Checklist

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

Gale Family Superannuation Fund

General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
Insurance (38000)					
Insurance (38000)					
23/06/2021	BPAY TO AUDIT SHIELD BP		320.00		320.00 DR
			320.00		320.00 DR

Total Debits: 320.00

Total Credits: 0.00

AUDIT SHIELD SERVICE

Gale Family Superannuation Fund
27 Yaldara St
CARSELDINE QLD 4034

Tax Receipt

TAI-21931431
Ref: GALE0010
24 June 2021
DEFT Ref No: 404251219314317

Details

Expiry Date: 30 June 2022 at 4p.m.
Level of Cover: \$ 10,000.00
Turnover Category: Self-Managed Super Fund

Payment

Fee for Audit Shield service participation:	\$ 290.91
GST Added:	\$ 29.09
Amount (ex surcharge):	\$ 320.00
Payment Surcharge:	\$ 0.00
Total Paid Amount:	\$ 320.00

Paid Date: *23 June 2021

* Participation in the Audit Shield service is active the **next business day** upon receipt of payment.

Name of Entities / Individuals to be covered:

Gale Family Superannuation Fund

41600 - Pensions Paid

2021 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status N/A - Not Applicable

Account Code	Description	CY Balance	LY Balance	Change
GALMAR00001P	(Pensions Paid) Gale, Margaret Ann - Pension (Pension)	\$113.76	\$11,230.00	(98.99)%
GALMAR00005P	(Pensions Paid) Gale, Margaret Ann - Pension (Account Based Pension 4)	\$75,892.50	\$2,170.00	3397.35%
GALMAR00057P	(Pensions Paid) Gale, Margaret Ann - Pension (Account Based Pension 6)	\$2,340.00	\$2,400.00	(2.5)%
GALWAY00001P	(Pensions Paid) Gale, Wayne - Pension (Account Based Pension)	\$800.45	\$303,200.00	(99.74)%
GALWAY00005P	(Pensions Paid) Gale, Wayne - Pension (Account Based Pension 2)	\$70,228.29	\$15,250.00	360.51%
GALWAY00034P	(Pensions Paid) Gale, Wayne - Pension (Account Based Pension 5)	\$2,030.00	\$14,650.00	(86.14)%
GALWAY00440P	(Pensions Paid) Gale, Wayne - Pension (Account Based Pension 6)	\$6,120.00	\$39,800.00	(84.62)%
TOTAL		CY Balance	LY Balance	
		\$157,525.00	\$388,700.00	

Supporting Documents

- Pension Summary Report [Report](#)

Standard Checklist

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

Gale Family Superannuation Fund

Pension Summary

As at 30 June 2021

Member Name : Gale, Wayne

Member Age : 65* (Date of Birth : Provided)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
GALWAY 00001P	Account Based Pension	29/08/2014	39.69%	2.50%	\$20.00*	N/A	\$800.45	\$0.00	\$800.45	NIL

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

GALWAY 00003P	Account Based Pension	01/07/2015	31.68%	2.50%	\$0.00	N/A	\$0.00	\$0.00	\$0.00	NIL
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GALWAY 00004P	Account Based Pension	01/07/2017	17.22%	2.50%	\$0.00	N/A	\$0.00	\$0.00	\$0.00	NIL
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GALWAY 00005P	Account Based Pension	25/06/2018	100.00 %	2.50%	\$2,080.00*	N/A	\$70,228.29	\$0.00	\$70,228.29	NIL
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*COVID-19 50% reduction has been applied to the minimum pension amount.

GALWAY 00034P	Account Based Pension	31/05/2019	100.00 %	2.50%	\$2,030.00*	N/A	\$2,030.00	\$0.00	\$2,030.00	\$0.00
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*COVID-19 50% reduction has been applied to the minimum pension amount.

GALWAY 00440P	Account Based Pension	29/07/2019	100.00 %	2.50%	\$6,120.00*	N/A	\$6,120.00	\$0.00	\$6,120.00	\$0.00
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*COVID-19 50% reduction has been applied to the minimum pension amount.

					\$10,250.00	\$0.00	\$79,178.74	\$0.00	\$79,178.74	\$0.00
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Gale Family Superannuation Fund

Pension Summary

As at 30 June 2021

Member Name : Gale, Margaret Ann

Member Age : 65* (Date of Birth : Provided)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
GALMAR 00001P	Account Based Pension	07/11/2014	32.09%	2.50%	\$0.00	N/A	\$113.76	\$0.00	\$113.76	NIL
GALMAR 00003P	Account Based Pension	01/07/2015	100.00 %	2.50%	\$0.00	N/A	\$0.00	\$0.00	\$0.00	NIL
GALMAR 00004P	Account Based Pension	01/07/2017	96.87%	2.50%	\$0.00	N/A	\$0.00	\$0.00	\$0.00	NIL
GALMAR 00005P	Account Based Pension	25/06/2018	100.00 %	2.50%	\$2,430.00*	N/A	\$75,892.50	\$0.00	\$75,892.50	NIL
*COVID-19 50% reduction has been applied to the minimum pension amount.										
GALMAR 00056P	Account Based Pension	09/08/2018	100.00 %	2.50%	\$0.00	N/A	\$0.00	\$0.00	\$0.00	NIL
GALMAR 00057P	Account Based Pension	31/05/2019	100.00 %	2.50%	\$2,340.00*	N/A	\$2,340.00	\$0.00	\$2,340.00	\$0.00
*COVID-19 50% reduction has been applied to the minimum pension amount.										
					\$4,770.00	\$0.00	\$78,346.26	\$0.00	\$78,346.26	\$0.00

Gale Family Superannuation Fund

Pension Summary

As at 30 June 2021

Total :

					\$15,020.00	\$0.00	\$157,525.00	\$0.00	\$157,525.00	\$0.00
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*Age as at 01/07/2020 or pension start date for new pensions.

48500 - Income Tax Expense

2021 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status N/A - Not Applicable

Account Code	Description	CY Balance	LY Balance	Change
48500	Income Tax Expense		(\$3,905.50)	100%
TOTAL		CY Balance	LY Balance	
			(\$3,905.50)	

Supporting Documents

No supporting documents

49000 - Profit/Loss Allocation Account

2021 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status N/A - Not Applicable

Account Code	Description	CY Balance	LY Balance	Change
49000	Profit/Loss Allocation Account	(\$168,855.05)	(\$120,725.42)	39.87%
TOTAL		CY Balance	LY Balance	
		(\$168,855.05)	(\$120,725.42)	

Supporting Documents

No supporting documents

50000 - Members

2021 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status N/A - Not Applicable

Account Code	Description	Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	Change
GALMAR00001P	Gale, Margaret Ann - Pension (Pension)	(\$113.77)		\$0.00	\$113.76		(\$0.01)	(99.99)%
GALMAR00005P	Gale, Margaret Ann - Pension (Account Based Pension 4)	(\$97,176.14)		\$1,653.05	\$75,892.50		(\$19,630.59)	(79.8)%
GALMAR00057P	Gale, Margaret Ann - Pension (Account Based Pension 6)	(\$93,532.55)		\$1,825.27	\$2,340.00		(\$89,367.28)	(4.45)%
GALWAY00001P	Gale, Wayne - Pension (Account Based Pension)	(\$800.51)		\$0.01	\$800.45		(\$0.05)	(99.99)%
GALWAY00002A	Gale, Wayne - Accumulation (Accumulation)							
GALWAY00005P	Gale, Wayne - Pension (Account Based Pension 2)	(\$83,214.84)		\$1,387.93	\$70,228.29		(\$11,598.62)	(86.06)%
GALWAY00034P	Gale, Wayne - Pension (Account Based Pension 5)	(\$81,339.89)		\$1,587.34	\$2,030.00		(\$77,722.55)	(4.45)%
GALWAY00440P	Gale, Wayne - Pension (Account Based Pension 6)	(\$244,720.85)		\$4,876.45	\$6,120.00		(\$233,724.40)	(4.49)%

TOTAL	Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance
	(\$600,898.55)		\$11,330.05	\$157,525.00		(\$432,043.50)

Supporting Documents

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

Standard Checklist

- Attach copies of Members Statements

Gale Family Superannuation Fund

Members Statement

Wayne Gale
 27 Yaldara Street
 Carseldine, Queensland, 4034, Australia

Your Details

Date of Birth : Provided
 Age: 66
 Tax File Number: Provided
 Date Joined Fund: 20/11/2008
 Service Period Start Date: 04/01/1971
 Date Left Fund:
 Member Code: GALWAY00001P
 Account Start Date: 01/07/2017
 Account Phase: Retirement Phase
 Account Description: Account Based Pension 4

Nominated Beneficiaries: Margaret Ann Gale
 Vested Benefits: 0.05
 Total Death Benefit: 0.05
 Current Salary: 0.00
 Previous Salary: 0.00
 Disability Benefit: 0.00

Your Balance

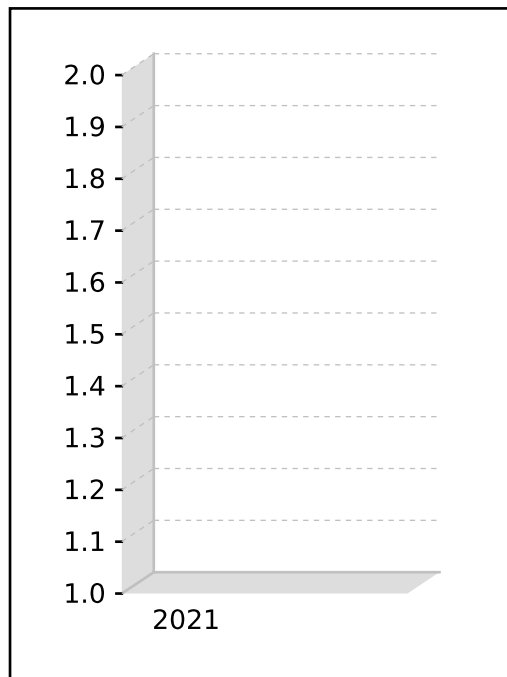
Total Benefits 0.05

Preservation Components

Preserved (145,600.00)
 Unrestricted Non Preserved 145,600.05
 Restricted Non Preserved

Tax Components

Tax Free (39.69%) 9.19
 Taxable (9.14)



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2020	800.51
<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	(0.01)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	800.45
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2021	0.05

Gale Family Superannuation Fund Members Statement

Wayne Gale
27 Yaldara Street
Carseldine, Queensland, 4034, Australia

Your Details

Date of Birth : Provided
Age: 66
Tax File Number: Provided
Date Joined Fund: 20/11/2008
Service Period Start Date: 04/01/1971
Date Left Fund:
Member Code: GALWAY00002A
Account Start Date: 20/11/2008
Account Phase: Accumulation Phase
Account Description: Accumulation

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

Your Balance

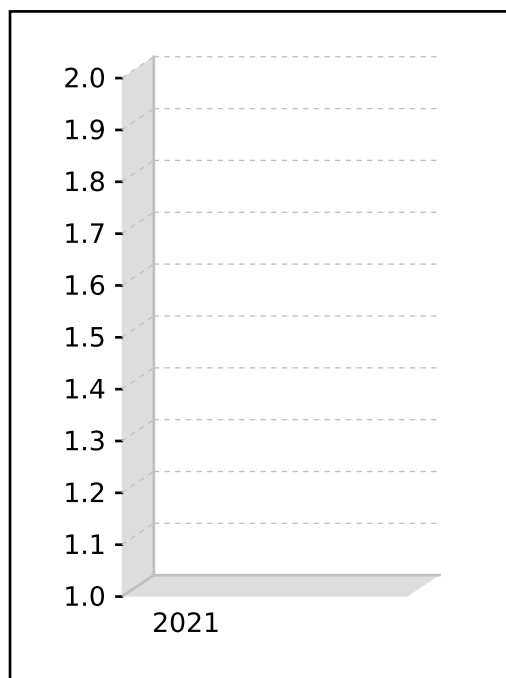
Total Benefits

Preservation Components

Preserved
Unrestricted Non Preserved
Restricted Non Preserved

Tax Components

Tax Free
Taxable



Your Detailed Account Summary

This Year

Opening balance at 01/07/2020

Increases to Member account during the period

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

Decreases to Member account during the period

Pensions Paid
Contributions Tax
Income Tax
No TFN Excess Contributions Tax
Excess Contributions Tax
Refund Excess Contributions
Division 293 Tax
Insurance Policy Premiums Paid
Management Fees
Member Expenses
Benefits Paid/Transfers Out
Superannuation Surcharge Tax
Internal Transfer Out

Closing balance at 30/06/2021

0.00

Gale Family Superannuation Fund

Members Statement

Wayne Gale
 27 Yaldara Street
 Carseldine, Queensland, 4034, Australia

Your Details

Date of Birth : Provided
 Age: 66
 Tax File Number: Provided
 Date Joined Fund: 20/11/2008
 Service Period Start Date: 04/01/1971
 Date Left Fund:
 Member Code: GALWAY00003P
 Account Start Date: 01/07/2017
 Account Phase: Retirement Phase
 Account Description: Account Based Pension 3

Nominated Beneficiaries: Margaret Ann Gale
 Vested Benefits
 Total Death Benefit: 0.00
 Current Salary: 0.00
 Previous Salary: 0.00
 Disability Benefit: 0.00

Your Balance

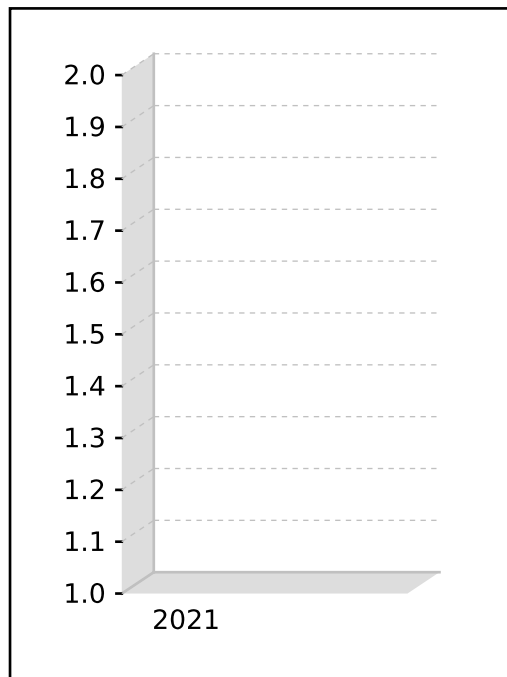
Total Benefits

Preservation Components

Preserved (1,800.00)
 Unrestricted Non Preserved 1,800.00
 Restricted Non Preserved

Tax Components

Tax Free (31.68%) 1.18
 Taxable (1.18)



Your Detailed Account Summary

This Year

Opening balance at 01/07/2020

Increases to Member account during the period

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

Decreases to Member account during the period

- Pensions Paid
- Contributions Tax
- Income Tax
- No TFN Excess Contributions Tax
- Excess Contributions Tax
- Refund Excess Contributions
- Division 293 Tax
- Insurance Policy Premiums Paid
- Management Fees
- Member Expenses
- Benefits Paid/Transfers Out
- Superannuation Surcharge Tax
- Internal Transfer Out

Closing balance at 30/06/2021 0.00

Gale Family Superannuation Fund

Members Statement

Wayne Gale
 27 Yaldara Street
 Carseldine, Queensland, 4034, Australia

Your Details

Date of Birth : Provided
 Age: 66
 Tax File Number: Provided
 Date Joined Fund: 20/11/2008
 Service Period Start Date: 04/01/1971
 Date Left Fund:
 Member Code: GALWAY00004P
 Account Start Date: 01/07/2017
 Account Phase: Retirement Phase
 Account Description: Account Based Pension

Nominated Beneficiaries: Margaret Ann Gale
 Vested Benefits
 Total Death Benefit: 0.00
 Current Salary: 0.00
 Previous Salary: 0.00
 Disability Benefit: 0.00

Your Balance

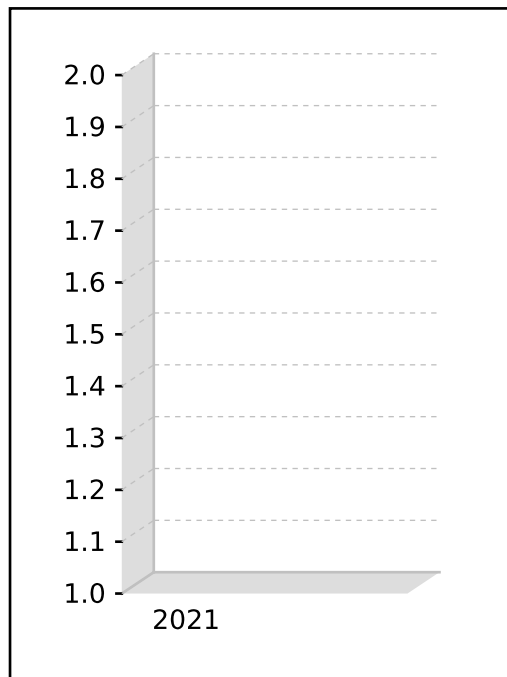
Total Benefits

Preservation Components

Preserved (31,941.58)
 Unrestricted Non Preserved 31,941.58
 Restricted Non Preserved

Tax Components

Tax Free (17.22%) (0.34)
 Taxable 0.34



Your Detailed Account Summary

This Year

Opening balance at 01/07/2020

Increases to Member account during the period

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

Decreases to Member account during the period

- Pensions Paid
- Contributions Tax
- Income Tax
- No TFN Excess Contributions Tax
- Excess Contributions Tax
- Refund Excess Contributions
- Division 293 Tax
- Insurance Policy Premiums Paid
- Management Fees
- Member Expenses
- Benefits Paid/Transfers Out
- Superannuation Surcharge Tax
- Internal Transfer Out

Closing balance at 30/06/2021 0.00

Gale Family Superannuation Fund

Members Statement

Wayne Gale
 27 Yaldara Street
 Carseldine, Queensland, 4034, Australia

Your Details

Date of Birth : Provided
 Age: 66
 Tax File Number: Provided
 Date Joined Fund: 20/11/2008
 Service Period Start Date: 04/01/1971
 Date Left Fund:
 Member Code: GALWAY00005P
 Account Start Date: 25/06/2018
 Account Phase: Retirement Phase
 Account Description: Account Based Pension 2

Nominated Beneficiaries: Margaret Ann Gale
 Vested Benefits: 11,598.62
 Total Death Benefit: 11,598.62
 Current Salary: 0.00
 Previous Salary: 0.00
 Disability Benefit: 0.00

Your Balance

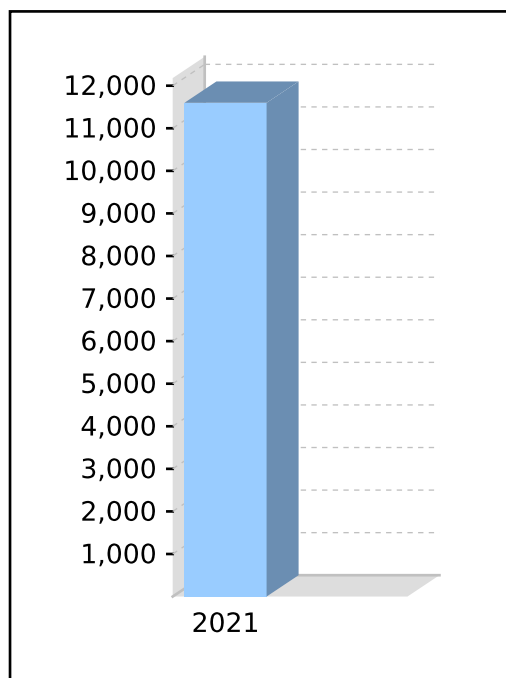
Total Benefits 11,598.62

Preservation Components

Preserved
 Unrestricted Non Preserved 11,598.62
 Restricted Non Preserved

Tax Components

Tax Free (100.00%) 11,598.62
 Taxable



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2020	83,214.84
<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	(1,387.93)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	70,228.29
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2021	11,598.62

Gale Family Superannuation Fund

Members Statement

Wayne Gale
 27 Yaldara Street
 Carseldine, Queensland, 4034, Australia

Your Details

Date of Birth : Provided
 Age: 66
 Tax File Number: Provided
 Date Joined Fund: 20/11/2008
 Service Period Start Date: 04/01/1971
 Date Left Fund:
 Member Code: GALWAY00034P
 Account Start Date: 31/05/2019
 Account Phase: Retirement Phase
 Account Description: Account Based Pension 5

Nominated Beneficiaries: Margaret Ann Gale
 Vested Benefits: 77,722.55
 Total Death Benefit: 77,722.55
 Current Salary: 0.00
 Previous Salary: 0.00
 Disability Benefit: 0.00

Your Balance

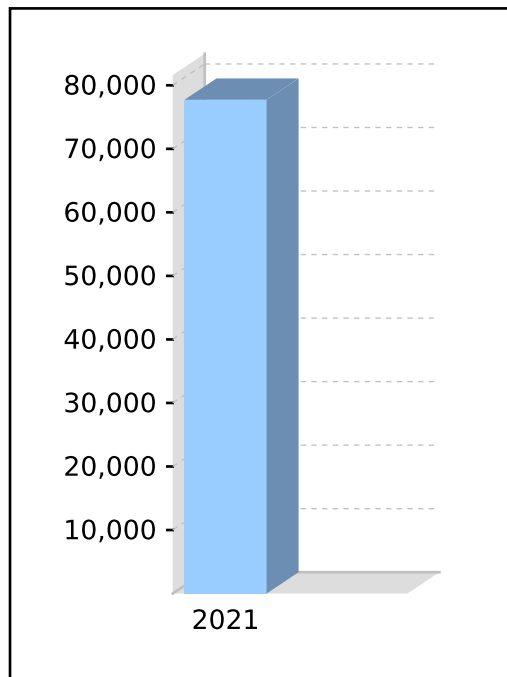
Total Benefits 77,722.55

Preservation Components

Preserved
 Unrestricted Non Preserved 77,722.55
 Restricted Non Preserved

Tax Components

Tax Free (100.00%) 77,722.55
 Taxable



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2020	81,339.89
<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	(1,587.34)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	2,030.00
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2021	77,722.55

Gale Family Superannuation Fund

Members Statement

Wayne Gale
 27 Yaldara Street
 Carseldine, Queensland, 4034, Australia

Your Details

Date of Birth : Provided
 Age: 66
 Tax File Number: Provided
 Date Joined Fund: 20/11/2008
 Service Period Start Date: 04/01/1971
 Date Left Fund:
 Member Code: GALWAY00440P
 Account Start Date: 29/07/2019
 Account Phase: Retirement Phase
 Account Description: Account Based Pension 6

Nominated Beneficiaries: Margaret Ann Gale
 Vested Benefits: 233,724.40
 Total Death Benefit: 233,724.40
 Current Salary: 0.00
 Previous Salary: 0.00
 Disability Benefit: 0.00

Your Balance

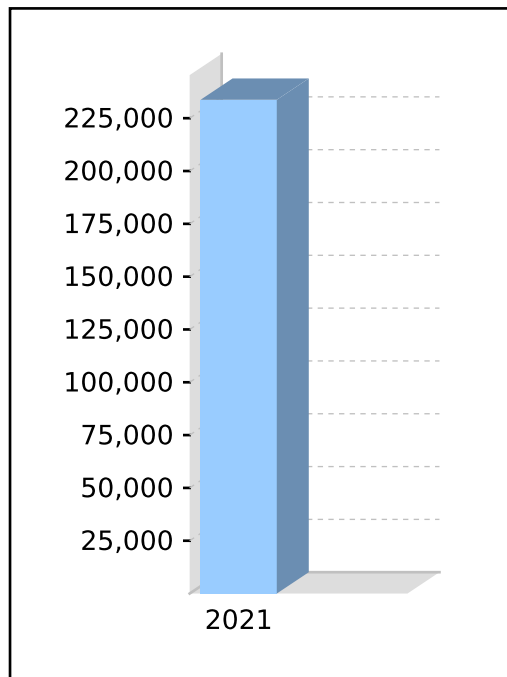
Total Benefits 233,724.40

Preservation Components

Preserved
 Unrestricted Non Preserved 233,724.40
 Restricted Non Preserved

Tax Components

Tax Free (100.00%) 233,724.40
 Taxable



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2020	244,720.85
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	(4,876.45)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	6,120.00
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2021	233,724.40

Gale Family Superannuation Fund

Members Statement

Margaret Ann Gale
 27 Yaldara Street
 Carseldine, Queensland, 4034, Australia

Your Details

Date of Birth : Provided
 Age: 66
 Tax File Number: Provided
 Date Joined Fund: 20/11/2008
 Service Period Start Date: 14/06/1977
 Date Left Fund:
 Member Code: GALMAR00001P
 Account Start Date: 07/11/2014
 Account Phase: Retirement Phase
 Account Description: Pension

Nominated Beneficiaries: Wayne Gale
 Vested Benefits: 0.01
 Total Death Benefit: 0.01
 Current Salary: 0.00
 Previous Salary: 0.00
 Disability Benefit: 0.00

Your Balance

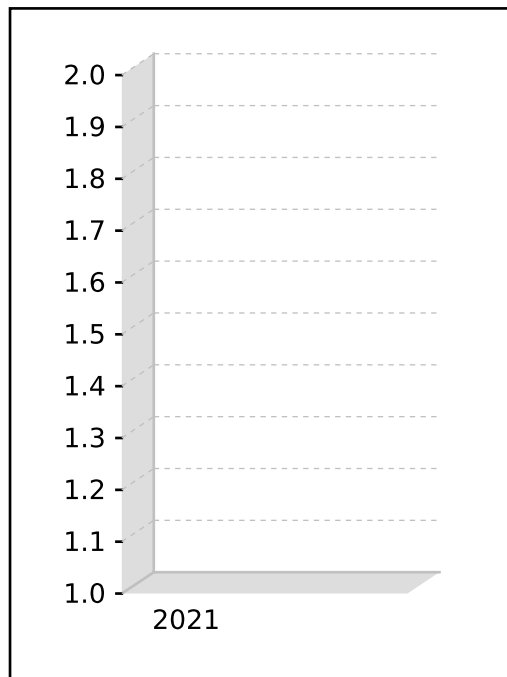
Total Benefits 0.01

Preservation Components

Preserved
 Unrestricted Non Preserved 0.01
 Restricted Non Preserved

Tax Components

Tax Free (32.09%)
 Taxable 0.01



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2020	113.77
<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	
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	113.76
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2021	0.01

Gale Family Superannuation Fund Members Statement

Margaret Ann Gale
27 Yaldara Street
Carseldine, Queensland, 4034, Australia

Your Details

Date of Birth : Provided
Age: 66
Tax File Number: Provided
Date Joined Fund: 20/11/2008
Service Period Start Date: 14/06/1977
Date Left Fund:
Member Code: GALMAR00002A
Account Start Date: 20/11/2008
Account Phase: Accumulation Phase
Account Description: Accumulation

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

Your Balance

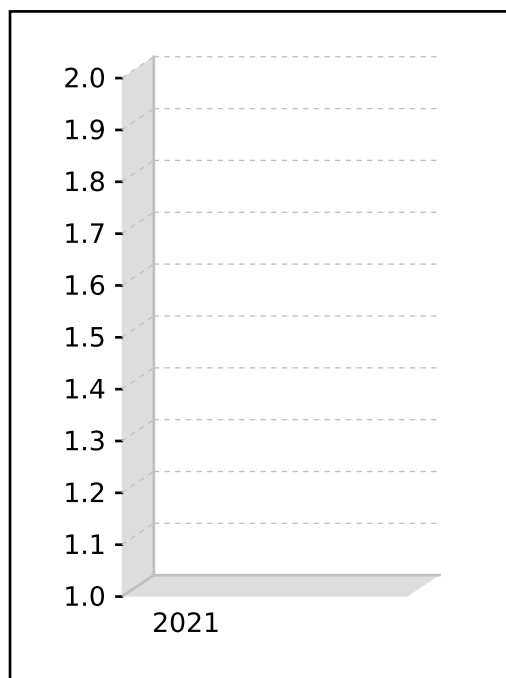
Total Benefits

Preservation Components

Preserved
Unrestricted Non Preserved
Restricted Non Preserved

Tax Components

Tax Free
Taxable



Your Detailed Account Summary

This Year

Opening balance at 01/07/2020

Increases to Member account during the period

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

Decreases to Member account during the period

Pensions Paid
Contributions Tax
Income Tax
No TFN Excess Contributions Tax
Excess Contributions Tax
Refund Excess Contributions
Division 293 Tax
Insurance Policy Premiums Paid
Management Fees
Member Expenses
Benefits Paid/Transfers Out
Superannuation Surcharge Tax
Internal Transfer Out

Closing balance at 30/06/2021

0.00

Gale Family Superannuation Fund

Members Statement

Margaret Ann Gale
 27 Yaldara Street
 Carseldine, Queensland, 4034, Australia

Your Details

Date of Birth : Provided
 Age: 66
 Tax File Number: Provided
 Date Joined Fund: 20/11/2008
 Service Period Start Date: 14/06/1977
 Date Left Fund:
 Member Code: GALMAR00003P
 Account Start Date 01/07/2017
 Account Phase: Retirement Phase
 Account Description: Account Based Pension 2

Nominated Beneficiaries Wayne Gale
 Vested Benefits
 Total Death Benefit 0.00
 Current Salary 0.00
 Previous Salary 0.00
 Disability Benefit 0.00

Your Balance

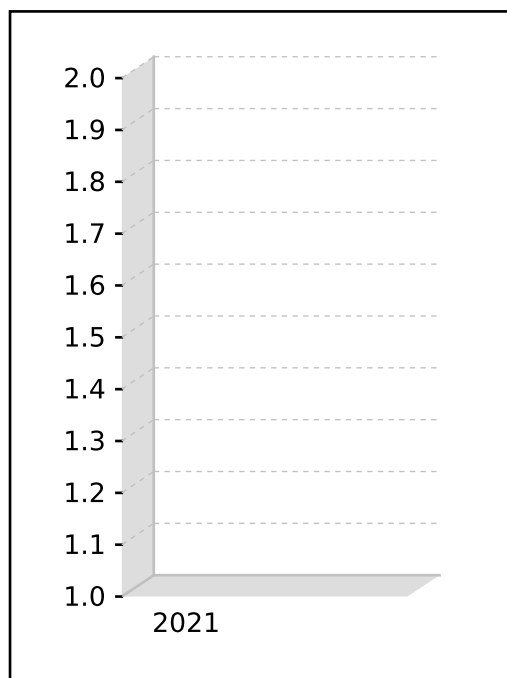
Total Benefits

Preservation Components

Preserved (1,800.00)
 Unrestricted Non Preserved 1,800.00
 Restricted Non Preserved

Tax Components

Tax Free (100.00%)
 Taxable



Your Detailed Account Summary

This Year

Opening balance at 01/07/2020

Increases to Member account during the period

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

Decreases to Member account during the period

- Pensions Paid
- Contributions Tax
- Income Tax
- No TFN Excess Contributions Tax
- Excess Contributions Tax
- Refund Excess Contributions
- Division 293 Tax
- Insurance Policy Premiums Paid
- Management Fees
- Member Expenses
- Benefits Paid/Transfers Out
- Superannuation Surcharge Tax
- Internal Transfer Out

Closing balance at 30/06/2021 0.00

Gale Family Superannuation Fund Members Statement

Margaret Ann Gale
27 Yaldara Street
Carseldine, Queensland, 4034, Australia

Your Details

Date of Birth : Provided
Age: 66
Tax File Number: Provided
Date Joined Fund: 20/11/2008
Service Period Start Date: 14/06/1977
Date Left Fund:
Member Code: GALMAR00004P
Account Start Date: 01/07/2017
Account Phase: Retirement Phase
Account Description: Account Based Pension 3

Nominated Beneficiaries: Wayne Gale
Vested Benefits
Total Death Benefit: 0.00
Current Salary: 0.00
Previous Salary: 0.00
Disability Benefit: 0.00

Your Balance

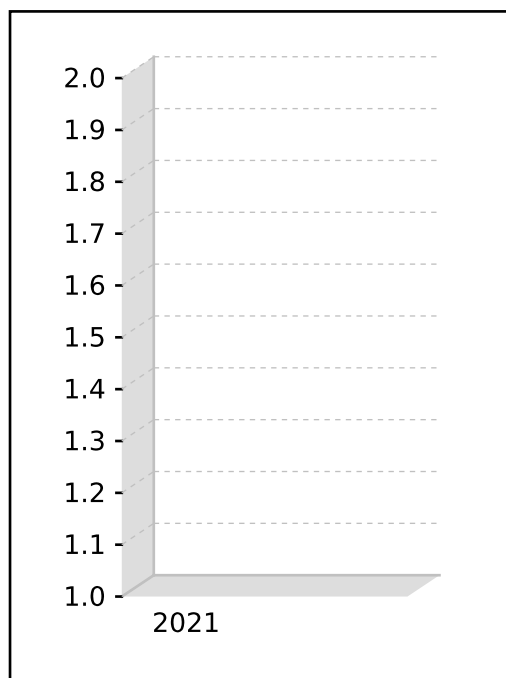
Total Benefits

Preservation Components

Preserved
Unrestricted Non Preserved
Restricted Non Preserved

Tax Components

Tax Free (96.87%) (0.39)
Taxable 0.39



Your Detailed Account Summary

This Year

Opening balance at 01/07/2020

Increases to Member account during the period

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

Decreases to Member account during the period

Pensions Paid
Contributions Tax
Income Tax
No TFN Excess Contributions Tax
Excess Contributions Tax
Refund Excess Contributions
Division 293 Tax
Insurance Policy Premiums Paid
Management Fees
Member Expenses
Benefits Paid/Transfers Out
Superannuation Surcharge Tax
Internal Transfer Out

Closing balance at 30/06/2021 0.00

Gale Family Superannuation Fund Members Statement

Margaret Ann Gale
27 Yaldara Street
Carseldine, Queensland, 4034, Australia

Your Details

Date of Birth : Provided
Age: 66
Tax File Number: Provided
Date Joined Fund: 20/11/2008
Service Period Start Date: 14/06/1977
Date Left Fund:
Member Code: GALMAR00005P
Account Start Date: 25/06/2018
Account Phase: Retirement Phase
Account Description: Account Based Pension 4

Nominated Beneficiaries Margaret Ann Gale
Vested Benefits 19,630.59
Total Death Benefit 19,630.59
Current Salary 0.00
Previous Salary 0.00
Disability Benefit 0.00

Your Balance

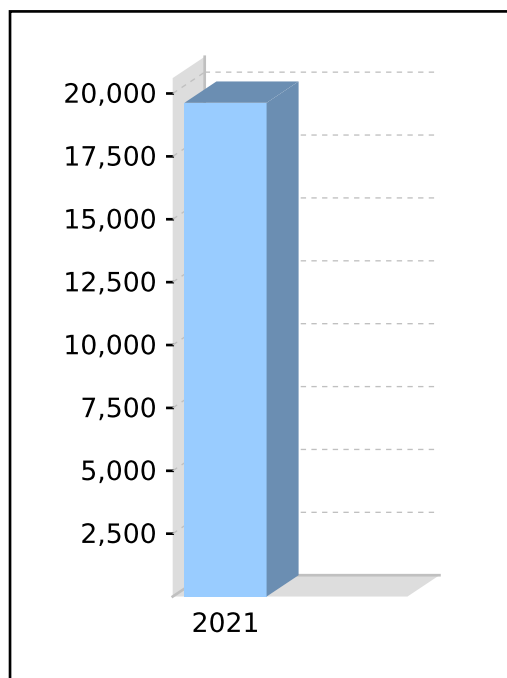
Total Benefits 19,630.59

Preservation Components

Preserved
Unrestricted Non Preserved 19,630.59
Restricted Non Preserved

Tax Components

Tax Free (100.00%) 19,630.59
Taxable



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2020	97,176.14
<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	(1,653.05)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	75,892.50
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2021	19,630.59

Gale Family Superannuation Fund Members Statement

Margaret Ann Gale
27 Yaldara Street
Carseldine, Queensland, 4034, Australia

Your Details

Date of Birth : Provided
 Age: 66
 Tax File Number: Provided
 Date Joined Fund: 20/11/2008
 Service Period Start Date: 14/06/1977
 Date Left Fund:
 Member Code: GALMAR00056P
 Account Start Date: 09/08/2018
 Account Phase: Retirement Phase
 Account Description: Account Based Pension 5

Nominated Beneficiaries: Wayne Gale
 Vested Benefits
 Total Death Benefit: 0.00
 Current Salary: 0.00
 Previous Salary: 0.00
 Disability Benefit: 0.00

Your Balance

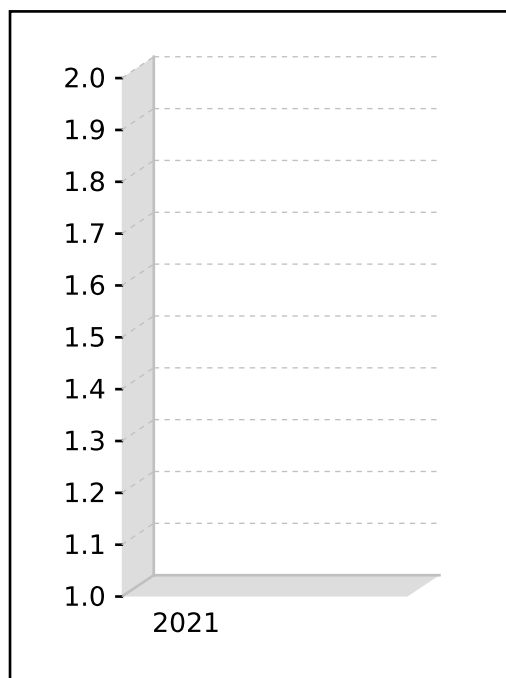
Total Benefits

Preservation Components

Preserved
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free (100.00%)
 Taxable



Your Detailed Account Summary

This Year

Opening balance at 01/07/2020

Increases to Member account during the period

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

Decreases to Member account during the period

Pensions Paid
 Contributions Tax
 Income Tax
 No TFN Excess Contributions Tax
 Excess Contributions Tax
 Refund Excess Contributions
 Division 293 Tax
 Insurance Policy Premiums Paid
 Management Fees
 Member Expenses
 Benefits Paid/Transfers Out
 Superannuation Surcharge Tax
 Internal Transfer Out

Closing balance at 30/06/2021 0.00

Gale Family Superannuation Fund Members Statement

Margaret Ann Gale
27 Yaldara Street
Carseldine, Queensland, 4034, Australia

Your Details

Date of Birth : Provided
 Age: 66
 Tax File Number: Provided
 Date Joined Fund: 20/11/2008
 Service Period Start Date: 14/06/1977
 Date Left Fund:
 Member Code: GALMAR00057P
 Account Start Date: 31/05/2019
 Account Phase: Retirement Phase
 Account Description: Account Based Pension 6

Nominated Beneficiaries: Wayne Gale
 Vested Benefits: 89,367.28
 Total Death Benefit: 89,367.28
 Current Salary: 0.00
 Previous Salary: 0.00
 Disability Benefit: 0.00

Your Balance

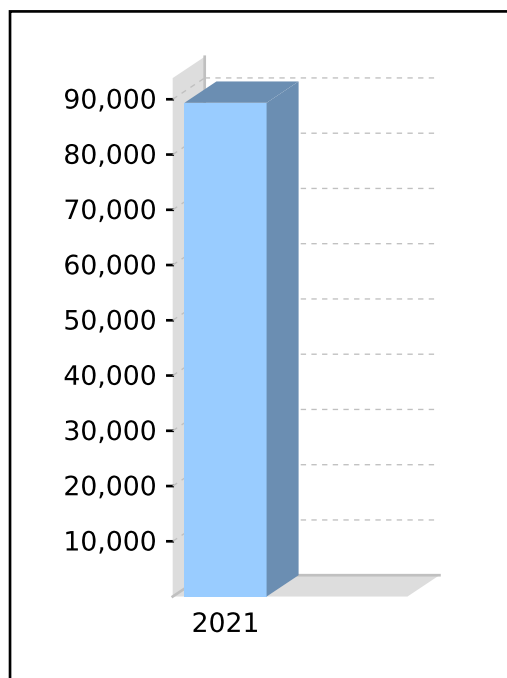
Total Benefits 89,367.28

Preservation Components

Preserved
 Unrestricted Non Preserved 89,367.28
 Restricted Non Preserved

Tax Components

Tax Free (100.00%) 89,367.28
 Taxable



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2020	93,532.55
<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	(1,825.27)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	2,340.00
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2021	89,367.28

Gale Family Superannuation Fund

Members Summary

As at 30 June 2021

Opening Balances	Increases				Decreases					Closing Balance	
	Contributions	Transfers In	Net Earnings	Insurance Proceeds	Pensions Paid	Contributions Tax	Taxes Paid	Benefits Paid/ Transfers Out	Insurance Premiums		Member Expenses
Wayne Gale (Age: 66)											
GALWAY00001P - Account Based Pension 4 - Tax Free: 39.69%											
800.51			(0.01)		800.45						0.05
GALWAY00002A - Accumulation											
GALWAY00003P - Account Based Pension 3 - Tax Free: 31.68%											
GALWAY00004P - Account Based Pension - Tax Free: 17.22%											
GALWAY00005P - Account Based Pension 2 - Tax Free: 100.00%											
83,214.84			(1,387.93)		70,228.29						11,598.62
GALWAY00034P - Account Based Pension 5 - Tax Free: 100.00%											
81,339.89			(1,587.34)		2,030.00						77,722.55
GALWAY00440P - Account Based Pension 6 - Tax Free: 100.00%											
244,720.85			(4,876.45)		6,120.00						233,724.40
410,076.09			(7,851.73)		79,178.74						323,045.62

Margaret Ann Gale (Age: 66)

Gale Family Superannuation Fund

Members Summary

As at 30 June 2021

Opening Balances	Increases				Decreases					Closing Balance	
	Contributions	Transfers In	Net Earnings	Insurance Proceeds	Pensions Paid	Contributions Tax	Taxes Paid	Benefits Paid/Transfers Out	Insurance Premiums		Member Expenses
GALMAR00001P - Pension - Tax Free: 32.09%											
113.77					113.76						0.01
GALMAR00002A - Accumulation											
GALMAR00003P - Account Based Pension 2 - Tax Free: 100.00%											
GALMAR00004P - Account Based Pension 3 - Tax Free: 96.87%											
GALMAR00005P - Account Based Pension 4 - Tax Free: 100.00%											
97,176.14			(1,653.05)		75,892.50						19,630.59
GALMAR000056P - Account Based Pension 5 - Tax Free: 100.00%											
GALMAR000057P - Account Based Pension 6 - Tax Free: 100.00%											
93,532.55			(1,825.27)		2,340.00						89,367.28
190,822.46			(3,478.32)		78,346.26						108,997.88
600,898.55			(11,330.05)		157,525.00						432,043.50

60400 - Bank Accounts

2021 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
CBA10901915	Commonwealth A/c 10901915	\$100.00	\$100.00	0%
CMCMarkets16482290	CMC Markets 16482290	\$8,416.33	\$8,316.92	1.2%
MBL962279501	Macquarie A/c 962279501	\$371,969.93	\$540,429.41	(31.17)%
Westpac Acc: 34-8634	Westpac Acc: 34-8634	\$39,690.94	\$39,671.14	0.05%
Westpac Acc:34-8642	Westpac Acc:34-8642	\$11,858.55	\$71.88	16397.7%
TOTAL		CY Balance	LY Balance	
		\$432,035.75	\$588,589.35	

Supporting Documents

- Bank Statement Report [Report](#)
- BS - CBA Direct Investment Account.pdf [CBA10901915](#)
- BS - CMC Markets 2021 Annual Statement.pdf [CMCMarkets16482290](#)
- BS - CMC Markets.pdf [CMCMarkets16482290](#)
- BS - Macquarie Cash Management Account.pdf [MBL962279501](#)
- BS - Westpac DIY Super Savings Account.pdf [Westpac Acc: 34-8634](#)
- BS - Westpac DIY Super Working Account.pdf [Westpac Acc: 34-8642](#)

Standard Checklist

- Attach Copies of Bank Statements
- Attach copy of Bank Statement Report
- Ensure all Balances match Statement Balances at June 30
- Ensure all Transactions have been entered

Gale Family Superannuation Fund
Bank Statement Report

For The Period 01 July 2020 to 30 June 2021

Chart Code: 60400 / CBA10901915

Account Name: Commonwealth A/c 10901915

BSB and Account Number: 067167 10901915

Opening Balance - **Total Debits** + **Total Credits** = **Closing Balance**
 \$ 100.00 \$ 100.00

Data Feed Used
 BGL Bank Data Service

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2020	Opening Balance			100.00		
30/06/2021	CLOSING BALANCE			100.00		

Gale Family Superannuation Fund Bank Statement Report

For The Period 01 July 2020 to 30 June 2021

Chart Code: 60400 / CMCMarkets16482290

Account Name: CMC Markets 16482290

BSB and Account Number: 16482290

Opening Balance	-	Total Debits	+	Total Credits	=	Closing Balance	Data Feed Used
\$ 8,316.92		\$ 139.78		\$ 239.19		\$ 8,416.33	

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2020	Opening Balance			8,316.92		
31/01/2021	GSLO Premium	5.18		8,311.74		
31/01/2021	Holding Costs	13.46		8,298.28		
31/01/2021	Realised P & L	99.31		8,198.97		
31/03/2021	GSLO Premium	1.78		8,197.19		
31/03/2021	Holding Costs	20.05		8,177.14		
31/03/2021	Realised P & L		239.19	8,416.33		
30/06/2021	CLOSING BALANCE			8,416.33		
		139.78	239.19			

Gale Family Superannuation Fund Bank Statement Report

For The Period 01 July 2020 to 30 June 2021

Chart Code: 60400 / MBL962279501

Account Name: Macquarie A/c 962279501

BSB and Account Number: 182512 962279501

Opening Balance - **Total Debits** + **Total Credits** = **Closing Balance**
 \$ 540,429.41 \$ 168,526.00 \$ 66.52 \$ 371,969.93

Data Feed Used

BGL Bank Data Service

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2020	Opening Balance			540,429.41		
01/07/2020	PP TO W AND M A GALE 46	1,200.00		539,229.41	539,229.41	
07/07/2020	JNL11747 DATA SUBSCRIPTION FEE JUNE 2020 DT	66.00		539,163.41		
08/07/2020	TRANSACT FUNDS TFR TO W AND M A GALE TD	7,000.00		532,163.41	532,163.41	
15/07/2020	PP TO W AND M A GALE 46	1,200.00		530,963.41	530,963.41	
29/07/2020	PP TO W AND M A GALE 46	1,200.00		529,763.41	529,763.41	
31/07/2020	MACQUARIE CMA INTEREST PAID INTR 73		22.63	529,786.04	529,763.41	22.63
12/08/2020	PP TO W AND M A GALE 46	1,200.00		528,586.04	528,586.04	
24/08/2020	JNL13098 DATA SUBSCRIPTION FEE JULY 2020 DT	66.00		528,520.04	528,520.04	
26/08/2020	PP TO W AND M A GALE 46	1,200.00		527,320.04	527,320.04	
31/08/2020	MACQUARIE CMA INTEREST PAID INTR 73		22.36	527,342.40		
09/09/2020	PP TO W AND M A GALE 46	1,200.00		526,142.40		
18/09/2020	JNL13897 DATA SUBSCRIPTION FEE AUGUST 20 DT	66.00		526,076.40	526,076.40	
23/09/2020	PP TO W AND M A GALE 46	1,200.00		524,876.40	524,876.40	
25/09/2020	TRANSACT FUNDS TFR TO SENRICO PTY LTD TD	6,435.00		518,441.40	518,441.40	
30/09/2020	MACQUARIE CMA INTEREST PAID INTR 73		21.53	518,462.93	518,441.40	21.53
07/10/2020	PP TO W AND M A GALE 46	1,200.00		517,262.93	516,932.93	330.00

Gale Family Superannuation Fund
Bank Statement Report

For The Period 01 July 2020 to 30 June 2021

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
08/10/2020	TRANSACT FUNDS TFR TO SUPER AUDITS TD	330.00		516,932.93	516,932.93	
16/10/2020	JNL14667 DATA SUBSCRIPTION FEE SEPTEMBER DT	66.00		516,866.93	516,866.93	
21/10/2020	PP TO W AND M A GALE 46	1,200.00		515,666.93	515,666.93	
04/11/2020	PP TO W AND M A GALE 46	1,200.00		514,466.93	514,466.93	
16/11/2020	JNL15488 DATA SUBSCRIPTION FEE OCTOBER 2 DT	66.00		514,400.93	514,400.93	
18/11/2020	PP TO W AND M A GALE 46	1,200.00		513,200.93	513,200.93	
02/12/2020	PP TO W AND M A GALE 46	1,200.00		512,000.93	512,000.93	
10/12/2020	JNL16166 DATA SUBSCRIPTION FEE NOVEMBER DT	66.00		511,934.93	511,934.93	
16/12/2020	PP TO W AND M A GALE 46	1,200.00		510,734.93	510,734.93	
18/12/2020	TRANSACT FUNDS TFR TO W AND M A GALE TD	5,000.00		505,734.93	505,734.93	
30/12/2020	PP TO W AND M A GALE 46	1,200.00		504,534.93	504,534.93	
13/01/2021	PP TO W AND M A GALE 46	1,200.00		503,334.93	503,334.93	
27/01/2021	PP TO W AND M A GALE 46	1,200.00		502,134.93	502,134.93	
08/02/2021	TRANSACT FUNDS TFR TO W and M A Gale TD [TRANSACT FUNDS TFR TO W AND M A GALE TD]	6,000.00		496,134.93	496,134.93	
10/02/2021	PP TO W AND M A GALE 46	1,200.00		494,934.93	494,934.93	
10/02/2021	JNL17714 DATA SUBSCRIPTION FEE JANUARY 2 DT	66.00		494,868.93	494,868.93	
19/02/2021	TRANSACT FUNDS TFR TO W AND M A GALE TD	5,500.00		489,368.93	489,368.93	
24/02/2021	PP TO W AND M A GALE 46	1,200.00		488,168.93	488,168.93	
03/03/2021	TRANSACT FUNDS TFR TO W AND M A GALE TD	7,000.00		481,168.93	481,168.93	
03/03/2021	TRANSACT FUNDS TFR TO SENRICO PTY LTD TD	2,860.00		478,308.93	478,308.93	
04/03/2021	JNL18554 DATA SUBSCRIPTION FEE FEBRUARY DT	66.00		478,242.93	478,242.93	

Gale Family Superannuation Fund
Bank Statement Report

For The Period 01 July 2020 to 30 June 2021

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
10/03/2021	PP TO W AND M A GALE 46	1,200.00		477,042.93	477,042.93	
15/03/2021	TRANSACT FUNDS TFR TO SUPER AUDITS TD	330.00		476,712.93	476,712.93	
24/03/2021	PP TO W AND M A GALE 46	1,200.00		475,512.93	475,512.93	
07/04/2021	PP TO W AND M A GALE 46	1,200.00		474,312.93	474,312.93	
09/04/2021	JNL20089 DATA SUBSCRIPTION FEE MARCH 202 DT	66.00		474,246.93	474,246.93	
21/04/2021	PP TO W AND M A GALE 46	1,200.00		473,046.93	473,046.93	
05/05/2021	PP TO W AND M A GALE 46	925.00		472,121.93	472,121.93	
19/05/2021	PP TO W AND M A GALE 46	925.00		471,196.93	471,196.93	
20/05/2021	JNL22093 DATA SUBSCRIPTION FEE APRIL 202 DT	66.00		471,130.93	471,130.93	
26/05/2021	TRANSACT FUNDS TFR TO W AND M A GALE TD	6,000.00		465,130.93		
02/06/2021	PP TO W AND M A GALE 46	925.00		464,205.93		
11/06/2021	JNL23213 DATA SUBSCRIPTION FEE MAY 2021 DT	66.00		464,139.93	464,139.93	
16/06/2021	PP TO W AND M A GALE 46	925.00		463,214.93	463,214.93	
21/06/2021	TRANSACT FUNDS TFR TO W and M A Gale TD [TRANSACT FUNDS TFR TO W AND M A GALE TD]	20,000.00		443,214.93	443,214.93	
23/06/2021	TRANSACT FUNDS TFR TO W AND M A GALE TD	20,000.00		423,214.93		
23/06/2021	BPAY TO AUDIT SHIELD BP	320.00		422,894.93	422,894.93	
25/06/2021	TRANSACT FUNDS TFR TO W AND M A GALE TD	20,000.00		402,894.93		
28/06/2021	TRANSACT FUNDS TFR TO W and M A Gale TD [TRANSACT FUNDS TFR TO W AND M A GALE TD]	20,000.00		382,894.93	382,894.93	
30/06/2021	PP TO W AND M A GALE 46	925.00		381,969.93		
30/06/2021	TRANSACT FUNDS TFR TO W AND M A GALE TD	10,000.00		371,969.93	371,969.93	
30/06/2021	CLOSING BALANCE			371,969.93	371,969.93	
		<u>168,526.00</u>	<u>66.52</u>			

Gale Family Superannuation Fund

Bank Statement Report

For The Period 01 July 2020 to 30 June 2021

Chart Code: 60400 / Westpac Acc: 34-8634

Account Name: Westpac Acc: 34-8634

BSB and Account Number: 034064 348634

Opening Balance - **Total Debits** + **Total Credits** = **Closing Balance**
 \$ 39,671.14 \$ 19.80 \$ 39,690.94

Data Feed Used
 BGL Bank Data Service

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2020	Opening Balance			39,671.14		
31/07/2020	Interest Paid		1.68	39,672.82		
31/08/2020	Interest Paid		1.68	39,674.50		
30/09/2020	Interest Paid		1.63	39,676.13		
30/10/2020	Interest Paid		1.63	39,677.76		
30/11/2020	Interest Paid		1.68	39,679.44		
30/12/2020	Interest Paid		1.68	39,681.12		
29/01/2021	Interest Paid		1.57	39,682.69		
26/02/2021	Interest Paid		1.52	39,684.21		
31/03/2021	Interest Paid		1.79	39,686.00		
30/04/2021	Interest Paid		1.63	39,687.63		
31/05/2021	Interest Paid		1.68	39,689.31		
30/06/2021	Interest Paid		1.63	39,690.94		
30/06/2021	CLOSING BALANCE			39,690.94		
			19.80			

Gale Family Superannuation Fund

Bank Statement Report

For The Period 01 July 2020 to 30 June 2021

Chart Code: 60400 / Westpac Acc:34-8642

Account Name: Westpac Acc:34-8642

BSB and Account Number: 034064 348642

Opening Balance - **Total Debits** + **Total Credits** = **Closing Balance**
 \$ 71.88 \$ 11,786.67 \$ 11,858.55

Data Feed Used
 BGL Bank Data Service

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2020	Opening Balance			71.88		
13/10/2020	Deposit ATO Ato007000013456106		8,139.54	8,211.42		
30/10/2020	Interest Paid		0.04	8,211.46		
30/11/2020	Interest Paid		0.06	8,211.52		
31/12/2020	Interest Paid		0.06	8,211.58		
29/01/2021	Interest Paid		0.06	8,211.64		
26/02/2021	Interest Paid		0.06	8,211.70		
29/03/2021	Deposit Aaspley QLD		3,646.50	11,858.20		
31/03/2021	Interest Paid		0.07	11,858.27		
30/04/2021	Interest Paid		0.09	11,858.36		
31/05/2021	Interest Paid		0.10	11,858.46		
30/06/2021	Interest Paid		0.09	11,858.55		
30/06/2021	CLOSING BALANCE			11,858.55		
			<u>11,786.67</u>			



036

MRS MARGARET ANN GALE AND
 MR WAYNE GALE AND GALE FAMILY
 27 YALDARA ST
 CARSELDINE QLD 4034

Account Number 06 7167 10901915

Statement Period 12 Jun 2021 - 11 Jul 2021

Closing Balance \$100.00 CR

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

Direct Investment Account

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

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

Name: MR WAYNE GALE + MRS MARGARET ANN GALE IT
 F GALE FAMILY SUPER FUND

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

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

Date	Transaction	Debit	Credit	Balance			
12 Jun 2021	OPENING BALANCE			\$100.00 CR			
11 Jul 2021	CLOSING BALANCE			\$100.00 CR			
Opening balance		-	Total debits	+	Total credits	=	Closing balance
\$100.00 CR			Nil		Nil		\$100.00 CR

Your Credit Interest Rate Summary

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

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



17983.39214.1.1 ZZ258R3 0303 SL.R3.S932.D193.OV06.00.33



036

MRS MARGARET ANN GALE AND
 MR WAYNE GALE AND GALE FAMILY
 27 YALDARA ST
 CARSELDINE QLD 4034

Account Number 06 7167 10901915

Statement Period 12 Jun 2020 - 11 Jul 2020

Closing Balance \$100.00 CR

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

Direct Investment Account

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

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

Name: MR WAYNE GALE + MRS MARGARET ANN GALE IT
 F GALE FAMILY SUPER FUND

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

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

Date	Transaction	Debit	Credit	Balance
12 Jun	2020 OPENING BALANCE			\$100.00 CR
11 Jul	2020 CLOSING BALANCE			\$100.00 CR
	Opening balance			\$100.00 CR
	- Total debits	Nil		
	+ Total credits		Nil	
	= Closing balance			\$100.00 CR

Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Jul	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.00%
	\$20,000.00 - \$49,999.99	0.00%
	\$50,000.00 - \$99,999.99	0.00%
	\$100,000.00 - \$249,999.99	0.00%
	\$250,000.00 - \$499,999.99	0.05%
	\$500,000.00 and over	0.30%

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



15905.26909.1.1 ZZ258R3 0303 SL R3.S932.D195.O.V06.00.30

Account Name: Gale Family Superannuation Fund
 Account ID: 16482290
 Email: wgale@tpg.com.au
 Reporting Period: 01 July 2020 to 30 June 2021
 Account Currency: AUD

Annual Statement - as at 30 June 2021

Amounts are rounded to 2 decimal places for display purposes.
 Transaction times are in Canberra local time.

Cash Summary (AUD)

Brought Forward	8,316.92
Activity Summary	99.41
GSLO Premium	-6.96
Holding Costs	-33.51
Realised P&L	139.88
Carried Forward	8,416.33

Equity Summary (AUD)

Cash Balance	8,416.33
Unrealised P&L Balance	0.00
Account Value	8,416.33
Total Position Margin	0.00
Available Equity	8,416.33

Closed Transaction Summary

Asset Class (AUD)

	Realised P&L	Commission/ Premium	Corporate Actions	Holding Costs	Holding Cost Rebate	Trading Rebate	Total
Currencies	139.88	-6.96	0.00	-33.51	0.00	0.00	99.41
Total	139.88	-6.96	0.00	-33.51	0.00	0.00	99.41

Product (AUD)

Product	Realised P&L	Commission/ Premium	Corporate Actions	Holding Costs	Holding Cost Rebate	Trading Rebate	Total
EUR/JPY (JPY)	239.19	-5.41	0.00	-32.74	0.00	0.00	201.04
EUR/USD (USD)	-99.31	-1.55	0.00	-0.77	0.00	0.00	-101.63
Total	139.88	-6.96	0.00	-33.51	0.00	0.00	99.41
Grand Total	99.41						

Closed Transaction Trades

Currencies

Transaction Time	Open Trade ID	Type	Units	Open Trade Price	Open Trade Amount	Close Trade Time	Close Trade ID	Close Price	Close Amount	Movement	Conversion	Realised P&L	Commission/ Premium	Corporate Actions	Holding Costs	Holding Cost Rebate	Trading Rebate	Total
16.02.21 15:05:07	T1-8Q-3SRGD4	Buy	10,000	128.254	10,000.00	17.03.21 00:22:15	T1-8W-3VH12M	129.763	10,000.00	15,090.00	0.011789	177.90	-1.83	0.00	-18.66	0.00	0.00	157.41
24.02.21 21:54:42	T1-8R-3T9DSI	Buy	10,000	128.61	10,000.00	17.03.21 00:22:37	T1-8W-3VH14V	129.743	10,000.00	11,330.00	0.011791	133.59	-1.80	0.00	-13.45	0.00	0.00	118.34
15.03.21 10:01:42	T1-8W-3VE2E	Buy	10,000	130.35	10,000.00	17.03.21 00:22:37	T1-8W-3VH14W	129.743	10,000.00	-6,070.00	0.011911	-72.30	-1.78	0.00	-0.63	0.00	0.00	-74.71
Total									20,350.00	20,350.00		239.19	-5.41	0.00	-32.74	0.00	0.00	201.04

EUR/USD (USD)

Transaction Time	Open Trade ID	Type	Units	Open Trade Price	Open Trade Amount	Close Trade Time	Close Trade ID	Close Price	Close Amount	Movement	Conversion	Realised P&L	Commission/ Premium	Corporate Actions	Holding Costs	Holding Cost Rebate	Trading Rebate	Total
16.02.21 14:51:22	T1-8Q-3SRG4F	Buy	10,000	1.21465	10,000.00	17.02.21 19:03:49	T1-8Q-3SV9F3	1.207	10,000.00	-76.50	1.28622	-99.31	-1.55	0.00	-0.77	0.00	0.00	-101.63
Total										-76.50		-99.31	-1.55	0.00	-0.77	0.00	0.00	-101.63

Glossary of terms

Label	Description
Close Amount	Notional value of the trade in product currency at the point of execution.
Close Price	Price of the closing trade at the point of execution.
Commission/Premium	Commission and GSLO Premium/Refunds charged in your account currency during statement period.
Corporate Actions	FX conversion rate to account currency.
EOY Amount	Cash adjustments from Corporate Actions applied in your account currency during statement period.
EOY Price	End of Year Amount - value or position in product currency as at end of statement period.
Holding Costs	End of Year Price - price of position as at end of statement period.
Movement	Holding costs applied in your account currency during statement period.
Unreal. P&L Bal.	Unrealised Profit & Loss balance for open trades as at end of statement period or realised profit & loss for closed trades in product currency.
Unrealised P&L Balance	Unrealised Profit and Loss Balance in your account currency as at end of statement period.

This statement is generated for information purposes only. It is not intended to provide trading or investment advice. We reserve the right to change any of the information contained herein at any time, in case of error. CMC Markets Asia Pacific Pty Ltd shall not be responsible for any loss, either directly or indirectly, arising from any action of any kind based on the information contained herein.

CMC Markets Asia Pacific Pty Ltd
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F: +61 (0)2 8915 9484
E-mail: clientmanagement@cmcmarkets.com.au
Web: www.cmcmarkets.com.au
Australian Business Number: 11 100 058 213
Regulated by: Australian Securities and Investments Commission, AFSL No: 238054

Account Name: Gale Family Superannuation Fund
Account ID: 16482290
Email: wgale@tpg.com.au
Reporting Period: 31 May 2021 22:00 (London local time) to 30 June 2021 22:00 (London local time)
Account Currency: AUD

Monthly Statement - as at 30 June 2021 22:00 (London local time)

Amounts are rounded to 2 decimal places for display purposes.
Transaction times are in Sydney local time.

Cash Summary (AUD)

Brought Forward	8,416.33
Activity Summary	0.00
Carried Forward	8,416.33

Equity Summary (AUD)

Cash Balance	8,416.33
Unrealised P&L Balance	0.00
Account Value	8,416.33
Total Position Margin	0.00
Available Equity	8,416.33

Glossary of terms

Label	Description
Commission	Commission charged in your account currency during statement period.
Conversion	FX conversion rate to account currency.
Corporate Actions	Cash adjustments from Corporate Actions applied in your account currency during statement period.
End of Month Amount	End of Month Amount - value of position in product currency as at date and time of statement.
End of Month Price	End of Month Price - price of position as at date and time of statement.
End of Month Value	End of Month Value - value of positions in your account currency as at date and time of statement.
Holding Costs	Holding costs applied in your account currency during statement period.
Movement	Unrealised Profit & Loss Balance in product currency as at date and time of statement.
Open Trade Amount	Notional value of the open trade in product currency as at date and time of execution.
Position Margin	Total margin required for all open positions in your account currency as at date and time of statement.
Realised P&L	Realised profit & loss in your account currency during statement period.
Start Of Month Amount	Start Of Month Amount - value of positions in product currency as at the start of the statement period.
Start Of Month Price	Start Of Month Price - price of position at the start of the statement period.
Trade Amount	Notional value of the trade in product currency at the point of execution.
Trade Value	Notional value of the trade in your account currency at the point of execution.
Unreal. P&L Bal.	Unrealised Profit and Loss Balance in your account currency as at end of statement period.
Unreal. P&L Mvmt.	Unrealised Profit and Loss Movement - change in unrealised profit & loss in your account currency during statement period.
Unrealised P&L Balance	Unrealised Profit and Loss Balance in your account currency as at end of statement period.

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 T: 1300 303 888 or +61 2 8221 2180
 F: +61 (0)2 8915 9484
 E-mail: clientmanagement@cmcmarkets.com.au
 Web: www.cmcmarkets.com.au
 Australian Business Number: 11 100 058 213
 Regulated by: Australian Securities and Investments Commission, AFSL No: 238054



Account Name: Gale Family Superannuation Fund

Account ID: 16482290

Email: wgale@tpg.com.au

Reporting Period: 28 February 2021 22:00 (London local time) to 31 March 2021 22:00 (London local time)

Account Currency: AUD

Monthly Statement - as at 31 March 2021 22:00 (London local time)

Amounts are rounded to 2 decimal places for display purposes.
Transaction times are in Sydney local time.

Cash Summary (AUD)

Brought Forward	8,198.97
Activity Summary	217.36
GSLO Premium	-1.78
Holding Costs	-20.05
Realised P&L	239.19
Carried Forward	8,416.33

Equity Summary (AUD)

Cash Balance	8,416.33
Unrealised P&L Balance	0.00
Account Value	8,416.33
Total Position Margin	0.00
Available Equity	8,416.33

CFD Position Summary (AUD)

Product	Monthly P&L Movement											
	Units	EOM Price	EOM Value	Position Margin	Unreal. P&L Bal.	Unreal. P&L Mvmt.	Realised P&L	Commission	Premium	Holding Costs	Corporate Actions	Monthly Total P&L
EUR/JPY				0.00	0.00	-44.32	239.19	0.00	-1.78	-20.05	0.00	173.04
						-44.32	239.19		-1.78	-20.05		173.04

CFD Confirmations

We confirm the following Contracts For Difference were dealt with you between 28 February 2021 22:00 (London local time) and 31 March 2021 22:00 (London local time). These confirmations are subject to our Product Disclosure Statement.
CMC Markets Asia Pacific Pty Ltd acted as Principal and on a non-advisory basis.

Transaction Time	Type	Order ID	Trade ID	Correlated Order ID	Product	Units	Trade Price	Trade Amount	Trade Value	Realised P&L	Commission
15.03.21 10:01:42	Buy	01-8W-5CGVJY	T1-8W-3VEZ2E		EUR/JPY	10,000	130.35	1,303,500.00	15,486.40		
17.03.21 00:22:15	Sell	01-8Q-57HMX3	T1-8W-3VH12M	01-8Q-57HMX2	EUR/JPY	-10,000	129.763	1,297,630.00	15,453.50	177.90	
17.03.21 00:22:37	Sell	01-8R-59037D	T1-8W-3VH14V	01-8R-59037C	EUR/JPY	-10,000	129.743	1,297,430.00	15,454.50	133.59	
17.03.21 00:22:37	Sell	01-8W-5CGVJZ	T1-8W-3VH14W	01-8W-5CGVJY	EUR/JPY	-10,000	129.743	1,297,430.00	15,454.50	-72.30	

Guaranteed Stop Loss Activity

Transaction Time	Type	Order ID	GSLO Type	Correlated Order ID	Product	Units	Order Price	Premium Per Unit	Refund %	Conversion	Premium
15.03.21 10:01:42	Sell	01-8W-5CGVJZ	Open	01-8W-5CGVJY	EUR/JPY	-10,000	129.18	0.015		0.011882	-1.78

CFD Position and Activity Breakdown

Open Amounts, Close Amounts & Movement are all shown in product currency (denoted in brackets next to the product name). Conversion rates are used to convert P&L from product currency to account currency.
Brought forward balances as of 28 February 2021 22:00 (London local time). Carry forward balances as of 31 March 2021 22:00 (London local time).

Currencies

EUR/JPY (JPY)

Brought Forward

Internal

Transaction Time	Type	Order ID	Trade ID	Units	Open Trade Price	SOM Price	Open Trade Amount	SOM Amount	Movement	Conversion	Unreal. P&L Bal.
16.03.21 15:05:07	Buy	01-8Q-57HWX2	T1-8Q-3SRGD4	10,000	128.254	128.615	1,286,540.00	1,286,150.00	3,610.00	0.012109	43.71
24.02.21 21:54:42	Buy	01-8R-59037C	T1-8R-319DSL	10,000	128.61	128.615	1,286,100.00	1,286,150.00	50.00	0.012109	0.61
				20,000			2,568,640.00	2,572,300.00	3,660.00		44.32

Activity

Transaction Time	Type	Order ID	Trade ID	Units	Trade Price	Trade Amount	Conversion	Realised P&L	Commission
15.03.21 10:01:42	Buy	01-8W-5CGVJY	T1-8W-3VE22E	10,000	130.35	1,303,500.00	0.011882		
17.03.21 00:22:15	Buy	01-8Q-57HWX3	T1-8W-3VH12M	-10,000	129.763	1,297,630.00	0.011789	177.90	
17.03.21 00:22:37	Sell	01-8R-59037D	T1-8W-3VH14V	-10,000	129.743	1,297,430.00	0.011791	133.59	
17.03.21 00:22:37	Sell	01-8W-5CGVJZ	T1-8W-3VH14W	-10,000	129.743	1,297,430.00	0.011911	-72.30	
				-20,000				239.19	

Holding Costs (AUD)

We confirm the following Holding Costs charged on open positions between 28 February 2021 22:00 (London local time) and 31 March 2021 22:00 (London local time):

CURRENCIES

EUR/JPY

Transaction Time	Booking Number	Units	Revaluation Price	Product Ccy	Revaluation Amount	Holding Rate %	Conversion	Holding Costs
02.03.21 09:00:00	917809466	20,000	128.6355	EUR	20,000.00	-1.843389	1.55785	-1.40
03.03.21 09:00:00	918325149	20,000	128.9965	EUR	20,000.00	-1.567329	1.55404	-1.34
04.03.21 09:00:00	918878658	20,000	129.1015	EUR	20,000.00	-1.518049	1.558319	-1.30
05.03.21 09:00:00	919554462	20,000	129.2165	EUR	20,000.00	-1.518049	1.55571	-1.30
06.03.21 09:00:00	920174256	20,000	129.0155	EUR	20,000.00	-1.540149	1.55848	-3.94
09.03.21 09:00:00	920779195	20,000	129.0085	EUR	20,000.00	-1.507309	1.55651	-1.28
10.03.21 09:00:00	921297587	20,000	129.1175	EUR	20,000.00	-1.536639	1.5503	-1.30
11.03.21 09:00:00	921841729	20,000	129.2915	EUR	20,000.00	-1.494829	1.54973	-1.28
12.03.21 09:00:00	922328608	20,000	130.0575	EUR	20,000.00	-1.452539	1.54626	-1.24
13.03.21 09:00:00	922835645	20,000	130.3205	EUR	20,000.00	-1.491059	1.54761	-3.80
16.03.21 08:00:00	923309244	30,000	130.1855	EUR	30,000.00	-1.483049	1.54606	-1.89
								-20.05

Cash Transactions (AUD)

Breakdown of cash postings applied to your account between 28 February 2021 22:00 (London local time) and 31 March 2021 22:00 (London local time):

Transaction Time	Booking Number	Cash Type	Related Product	Trade ID	Order ID	B/Fwd Balance	Debit	Credit	C/Fwd Balance
02.03.21 09:37:09	917809466	Holding Costs				8,198.97	-1.40		8,197.57
03.03.21 09:24:07	918325149	Holding Costs				8,197.57	-1.34		8,196.23
04.03.21 09:13:31	918878658	Holding Costs				8,196.23	-1.30		8,194.93
05.03.21 09:00:37	919554462	Holding Costs				8,194.93	-1.30		8,193.63
06.03.21 09:00:31	920174256	Holding Costs				8,193.63	-3.94		8,189.69
09.03.21 09:01:42	920779195	Holding Costs				8,189.69	-1.28		8,188.41
10.03.21 09:02:08	921297587	Holding Costs				8,188.41	-1.30		8,187.11
11.03.21 09:01:40	921841729	Holding Costs				8,187.11	-1.26		8,185.85
12.03.21 09:01:28	922328608	Holding Costs				8,185.85	-1.24		8,184.61
13.03.21 09:00:31	922835645	Holding Costs				8,184.61	-3.80		8,180.81
15.03.21 10:01:42	923034850	GSLO Premium			O1-8W-5CGVJZ	8,180.81	-1.78		8,179.03
16.03.21 08:00:31	923309244	Holding Costs				8,179.03	-1.89		8,177.14
17.03.21 00:22:15	923617787	Realised P&L				8,177.14		177.90	8,355.04
17.03.21 00:22:37	923617928	Realised P&L				8,355.04		133.59	8,488.63
17.03.21 00:22:37	923617929	Realised P&L				8,488.63	-72.30		8,416.33

Glossary of terms

Label	Description
Commission	Commission charged in your account currency during statement period.
Conversion	FX conversion rate to account currency.
Corporate Actions	Cash adjustments from Corporate Actions applied in your account currency during statement period.
End of Month Amount	End of Month Amount - value of position in product currency as at date and time of statement.
End of Month Price	End of Month Price - price of position as at date and time of statement.
End of Month Value	End of Month Value - value of positions in your account currency as at date and time of statement.
Holding Costs	Holding costs applied in your account currency during statement period.
Movement	Unrealised Profit & Loss Balance in product currency as at date and time of statement.
Open Trade Amount	Notional value of the open trade in product currency at the point of execution.
Position Margin	Total margin required for all open positions in your account currency as at date and time of statement.
Realised P&L	Realised profit & loss in your account currency during statement period.
Start Of Month Amount	Start Of Month Amount - value of positions in product currency as at the start of the statement period.
Start Of Month Price	Start Of Month Price - price of position at the start of the statement period.

Internal

Label

Trade Amount
Trade Value
Unreal. P&L Bal.
Unreal. P&L Mvmt.
Unrealised P&L Balance

Description

Notional value of the trade in product currency at the point of execution.
Notional value of the trade in your account currency at the point of execution.
Unrealised Profit and Loss Balance in your account currency as at end of statement period.
Unrealised Profit and Loss Movement - change in unrealised profit & loss in your account currency during statement period.
Unrealised Profit and Loss Balance in your account currency as at end of statement period.

This statement is generated for information purposes only. It is not intended to provide trading or investment advice. We reserve the right to change any of the information contained herein at any time, in case of error. CMC Markets Asia Pacific Pty Ltd shall not be responsible for any loss, either directly or indirectly, arising from any action of any kind based on the information contained herein.

CMC Markets Asia Pacific Pty Ltd
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F: +61 (0)2 8915 9484
E-mail: clientmanagement@cmcmarkets.com.au
Web: www.cmcmarkets.com.au
Australian Business Number: 11 100 058 213
Regulated by: Australian Securities and Investments Commission, AFSL No: 238054

Account Name: Gale Family Superannuation Fund
Account ID: 16482290
Email: wgale@tpg.com.au
Reporting Period: 31 January 2021 22:00 (London local time) to 28 February 2021 22:00 (London local time)
Account Currency: AUD

Monthly Statement - as at 28 February 2021 22:00 (London local time)

Amounts are rounded to 2 decimal places for display purposes.
Transaction times are in Sydney local time.

Cash Summary (AUD)

Brought Forward	8,316.92
Activity Summary	-117.95
GSLO Premium	-5.18
Holding Costs	-13.46
Realised P&L	-99.31
Carried Forward	8,198.97

Equity Summary (AUD)

Cash Balance	8,198.97
Unrealised P&L Balance	44.32
Account Value	8,243.29
Total Position Margin	198.24
Available Equity	8,045.05

CFD Position Summary (AUD)

Product	Units	EOM Price	EOM Value	Position Margin	Unreal. P&L Bal.	Unreal. P&L Mvmt.	Realised P&L	Monthly P&L Movement				
								Commission	Premium	Holding Costs	Corporate Actions	
EUR/JPY	20,000	128.615	31,461.54	198.24	44.32	44.32	-99.31	0.00	-12.69	28.00	0.00	0.00
EUR/USD				198.24	44.32	44.32	-99.31	-1.55	-0.77	-101.63	-13.46	-73.63

GFD Confirmations

We confirm the following Contracts For Difference were dealt with you between 31 January 2021 22:00 (London local time) and 28 February 2021 22:00 (London local time). These confirmations are subject to our Product Disclosure Statement.
CMC Markets Asia Pacific Pty Ltd acted as Principal and on a non-advisory basis.

Transaction Time	Type	Order ID	Trade ID	Correlated Order ID	Product	Units	Trade Price	Trade Amount	Trade Value	Commission
16.02.21 14:51:22	Buy	01-8Q-57HWLR	T1-8Q-3SRG4F		EUR/USD	10,000	1.21465	12,146.50	15,645.30	
16.02.21 15:05:07	Buy	01-8Q-57HWX2	T1-8Q-3SRGD4		EUR/JPY	10,000	128.254	1,282,540.00	15,641.40	
17.02.21 19:03:49	Sell	01-8Q-57HWLS	T1-8Q-3SV9F3		EUR/USD	-10,000	1.207	12,070.00	15,670.00	
24.02.21 21:54:42	Buy	01-8R-59037C	T1-8R-3T9DSL	01-8Q-57HWLR	EUR/JPY	10,000	128.61	1,286,100.00	15,435.90	-99.31

Guaranteed Stop Loss Activity

Transaction Time	Type	Order ID	GSLO Type	Correlated Order ID	Product	Units	Order Price	Premium Per Unit	Refund %	Conversion	Premium
16.02.21 14:51:22	Sell	01-8Q-57HWLS	Open	01-8Q-57HWLR	EUR/USD	-10,000	1.207	0.00012		1.28804	-1.55
16.02.21 15:05:07	Sell	01-8Q-57HWX3	Open	01-8Q-57HWX2	EUR/JPY	-10,000	126.94	0.015		0.012196	-1.83
24.02.21 21:54:42	Sell	01-8R-59037D	Open	01-8R-59037C	EUR/JPY	-10,000	127.46	0.015		0.012004	-1.80

CFD Position and Activity Breakdown

Open Amounts, Close Amounts & Movement are all shown in product currency (denoted in brackets next to the product name). Conversion rates are used to convert P&L from product currency to account currency.
Brought forward balances as of 31 January 2021 22:00 (London local time). Carry forward balances as of 28 February 2021 22:00 (London local time).

Currencies

Internal

EUR/USD (USD)

Activity

Transaction Time	Type	Order ID	Trade ID	Correlated Order ID	Units	Trade Price	Trade Amount	Conversion	Realised P&L	Commission
16.02.21 14:51:22	Buy	O1-8Q-57HWLR	T1-8Q-3SRG4F		10,000	1,214,650	12,146.50	1,28804		
17.02.21 19:03:49	Sell	O1-8Q-57HWLS	T1-8Q-3SV9F3	O1-8Q-57HWLR	-10,000	1,207	12,070.00	1,29622	-99.31	
					0				-99.31	

EUR/JPY (JPY)

Activity

Transaction Time	Type	Order ID	Trade ID	Correlated Order ID	Units	Trade Price	Trade Amount	Conversion	Realised P&L	Commission
16.02.21 15:05:07	Buy	O1-8Q-57HWX2	T1-8Q-3SRGD4		10,000	128,254	1,282,540.00	0,012196		
24.02.21 21:54:42	Buy	O1-8R-59037C	T1-8R-319DSL		20,000	128,61	1,286,100.00	0,012004		

Carried Forward

Transaction Time	Type	Order ID	Trade ID	Units	Open Trade Price	EOM Price	Open Trade Amount	EOM Amount	Movement	Conversion	Unreal. P&L Bal.
16.02.21 15:05:07	Buy	O1-8Q-57HWX2	T1-8Q-3SRGD4	10,000	128,254	128,615	1,282,540.00	1,286,150.00	3,610.00	0,012109	43.71
24.02.21 21:54:42	Buy	O1-8R-59037C	T1-8R-319DSL	10,000	128,61	128,615	1,286,100.00	1,286,150.00	50.00	0,012109	0.61
				20,000			2,568,640.00	2,572,300.00	3,660.00		44.32

Holding Costs (AUD)

We confirm the following Holding Costs charged on open positions between 31 January 2021 22:00 (London local time) and 28 February 2021 22:00 (London local time):

Currencies

Transaction Time	Booking Number	Units	Revaluation Price	Product Ccy	Revaluation Amount	Holding Rate %	Conversion	Holding Costs
17.02.21 09:00:00	912557551	10,000	128.3765	EUR	10,000.00	-1.555839	1,56882	-0.67
18.02.21 09:00:00	913104643	10,000	127.4465	EUR	10,000.00	-1.535898	1,56125	-0.66
19.02.21 09:00:00	913639950	10,000	127.8095	EUR	10,000.00	-1.477569	1,56442	-0.63
20.02.21 09:00:00	914126866	10,000	127.7765	EUR	10,000.00	-1.532769	1,54775	-1.95
23.02.21 09:00:00	914703207	10,000	127.7175	EUR	10,000.00	-1.529919	1,5436	-0.65
24.02.21 09:00:00	915388436	10,000	127.8745	EUR	10,000.00	-1.535189	1,54348	-0.65
25.02.21 09:00:00	915946612	20,000	128.8445	EUR	20,000.00	-1.548859	1,53069	-1.30
26.02.21 09:00:00	916593915	20,000	129.3075	EUR	20,000.00	-1.738149	1,55434	-1.48
27.02.21 09:00:00	917274828	20,000	128.6845	EUR	20,000.00	-1.819099	1,575	-4.70
								-12.69

EUR/USD

Transaction Time	Booking Number	Units	Revaluation Price	Product Ccy	Revaluation Amount	Holding Rate %	Conversion	Holding Costs
17.02.21 09:00:00	912557551	10,000	1,210,6245	EUR	10,000.00	-1,802,119	1,56882	-0.77

Cash Transactions (AUD)

Breakdown of cash postings applied to your account between 31 January 2021 22:00 (London local time) and 28 February 2021 22:00 (London local time):

Transaction Time	Booking Number	Cash Type	Related Product	Trade ID	Order ID	B/Fwd Balance	Debit	Credit	C/Fwd Balance
16.02.21 14:51:22	912247384	GSLO Premium			O1-8Q-57HWLS	8,316.92	-1.55		8,315.37
16.02.21 15:05:07	912248418	GSLO Premium			O1-8Q-57HWX3	8,315.37	-1.83		8,313.54
17.02.21 09:00:33	912557551	Holding Costs	EURUSD			8,313.54	-1.44		8,312.10
17.02.21 19:03:49	912809483	Realised P&L				8,312.10	-99.31		8,212.79
18.02.21 09:00:53	913104643	Holding Costs				8,212.79	-0.66		8,212.13
19.02.21 09:01:01	913639950	Holding Costs				8,212.13	-0.63		8,211.50
20.02.21 09:00:36	914126866	Holding Costs				8,211.50	-1.95		8,209.55
23.02.21 09:00:48	914703207	Holding Costs				8,209.55	-0.65		8,208.90
24.02.21 11:20:35	915388436	Holding Costs				8,208.90	-0.65		8,208.25
24.02.21 21:54:42	915875079	GSLO Premium			O1-8R-59037D	8,208.25	-1.80		8,206.45
25.02.21 09:01:52	915946612	Holding Costs				8,206.45	-1.30		8,205.15
26.02.21 10:03:36	916593915	Holding Costs				8,205.15	-1.48		8,203.67
27.02.21 09:00:45	917274828	Holding Costs				8,203.67	-4.70		8,198.97

Glossary of terms

Label	Description
Commission	Commission charged in your account currency during statement period.
Conversion	FX conversion rate to account currency.

Internal

Label	Description
Corporate Actions	Cash adjustments from Corporate Actions applied in your account currency during statement period.
End of Month Amount	End of Month Amount - value of position in product currency as at date and time of statement.
End of Month Price	End of Month Price - price of position as at date and time of statement.
End of Month Value	End of Month Value - value of positions in your account currency as at date and time of statement.
Holding Costs	Holding costs applied in your account currency during statement period.
Movement	Unrealised Profit & Loss Balance in product currency as at date and time of statement.
Open Trade Amount	Notional value of the open trade in product currency at the point of execution.
Position Margin	Total margin required for all open positions in your account currency as at date and time of statement.
Realised P&L	Realised profit & loss in your account currency during statement period.
Start Of Month Amount	Start Of Month Amount - value of positions in product currency as at the start of the statement period.
Start Of Month Price	Start Of Month Price - price of position at the start of the statement period.
Trade Amount	Notional value of the trade in product currency at the point of execution.
Trade Value	Notional value of the trade in your account currency at the point of execution.
Unreal. P&L Bal.	Unrealised Profit and Loss Balance in your account currency as at end of statement period.
Unreal. P&L Mvmt.	Unrealised Profit and Loss Movement - change in unrealised profit & loss in your account currency during statement period.
Unrealised P&L Balance	Unrealised Profit and Loss Balance in your account currency as at end of statement period.

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E-mail: clientmanagement@cmcmarkets.com.au
Web: www.cmcmarkets.com.au
Australian Business Number: 11 100 058 213
Regulated by: Australian Securities and Investments Commission, AFSL No: 238054



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



MR W GALE &
MRS M A GALE
27 YALDARA STREET
CARSELDINE QLD 4034

1 Shelley Street
Sydney, NSW 2000

account balance **\$504,534.93**
as at 31 Dec 20

account name WAYNE GALE &
MARGARET ANN GALE ATF
GALE FAMILY SUPERANNUATION FUND
account no. 962279501

transaction	description	debits	credits	balance
30.06.20	OPENING BALANCE			540,429.41
01.07.20	Funds transfer PP TO W AND M A GALE	1,200.00		539,229.41
07.07.20	Funds transfer JNL11747 DATA SUBSCRIPTION FEE JUNE 2020	66.00		539,163.41
08.07.20	Funds transfer TRANSACT FUNDS TFR TO W AND M A GALE	7,000.00		532,163.41
15.07.20	Funds transfer PP TO W AND M A GALE	1,200.00		530,963.41
29.07.20	Funds transfer PP TO W AND M A GALE	1,200.00		529,763.41
31.07.20	Interest MACQUARIE CMA INTEREST PAID*		22.63	529,786.04
12.08.20	Funds transfer PP TO W AND M A GALE	1,200.00		528,586.04
24.08.20	Funds transfer JNL13098 DATA SUBSCRIPTION FEE JULY 2020	66.00		528,520.04
26.08.20	Funds transfer PP TO W AND M A GALE	1,200.00		527,320.04
31.08.20	Interest MACQUARIE CMA INTEREST PAID*		22.36	527,342.40

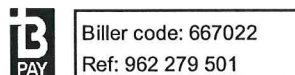
how to make a transaction

online
Log in to 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. 962279501

deposits using BPay
From another bank



continued on next



Macquarie Cash Management Account

enquiries 1800 806 310

account name WAYNE GALE &
MARGARET ANN GALE ATF
GALE FAMILY SUPERANNUATION FUND
account no. 962279501

transaction	description	debits	credits	balance
09.09.20	Funds transfer PP TO W AND M A GALE	1,200.00		526,142.40
18.09.20	Funds transfer JNL13897 DATA SUBSCRIPTION FEE AUGUST 20	66.00		526,076.40
23.09.20	Funds transfer PP TO W AND M A GALE	1,200.00		524,876.40
25.09.20	Funds transfer TRANSACT FUNDS TFR TO SENRICO PTY LTD	6,435.00		518,441.40
30.09.20	Interest MACQUARIE CMA INTEREST PAID*		21.53	518,462.93
07.10.20	Funds transfer PP TO W AND M A GALE	1,200.00		517,262.93
08.10.20	Funds transfer TRANSACT FUNDS TFR TO SUPER AUDITS	330.00		516,932.93
16.10.20	Funds transfer JNL14667 DATA SUBSCRIPTION FEE SEPTEMBER	66.00		516,866.93
21.10.20	Funds transfer PP TO W AND M A GALE	1,200.00		515,666.93
04.11.20	Funds transfer PP TO W AND M A GALE	1,200.00		514,466.93
16.11.20	Funds transfer JNL15488 DATA SUBSCRIPTION FEE OCTOBER 2	66.00		514,400.93
18.11.20	Funds transfer PP TO W AND M A GALE	1,200.00		513,200.93
02.12.20	Funds transfer PP TO W AND M A GALE	1,200.00		512,000.93
10.12.20	Funds transfer JNL16166 DATA SUBSCRIPTION FEE NOVEMBER	66.00		511,934.93
16.12.20	Funds transfer PP TO W AND M A GALE	1,200.00		510,734.93
18.12.20	Funds transfer TRANSACT FUNDS TFR TO W AND M A GALE	5,000.00		505,734.93
30.12.20	Funds transfer PP TO W AND M A GALE	1,200.00		504,534.93

continued on next



Macquarie Cash Management Account

MACQUARIE BANK LIMITED
ABN 46 008 583 542 AFSL 237502

enquiries 1800 806 310
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www.macquarie.com.au

GPO Box 2520
Sydney, NSW 2001



MR W GALE &
MRS M A GALE
27 YALDARA STREET
CARSELDINE QLD 4034

1 Shelley Street
Sydney, NSW 2000

account balance **\$371,969.93**
as at 30 Jun 21

account name WAYNE GALE &
MARGARET ANN GALE ATF
GALE FAMILY SUPERANNUATION FUND
account no. 962279501

transaction	description	debits	credits	balance
31.12.20	OPENING BALANCE			504,534.93
13.01.21	Funds transfer PP TO W AND M A GALE	1,200.00		503,334.93
27.01.21	Funds transfer PP TO W AND M A GALE	1,200.00		502,134.93
08.02.21	Funds transfer TRANSACT FUNDS TFR TO W and M A Gale	6,000.00		496,134.93
10.02.21	Funds transfer PP TO W AND M A GALE	1,200.00		494,934.93
10.02.21	Funds transfer JNL17714 DATA SUBSCRIPTION FEE JANUARY 2	66.00		494,868.93
19.02.21	Funds transfer TRANSACT FUNDS TFR TO W AND M A GALE	5,500.00		489,368.93
24.02.21	Funds transfer PP TO W AND M A GALE	1,200.00		488,168.93
03.03.21	Funds transfer TRANSACT FUNDS TFR TO W AND M A GALE	7,000.00		481,168.93
03.03.21	Funds transfer TRANSACT FUNDS TFR TO SENRICO PTY LTD	2,860.00		478,308.93
04.03.21	Funds transfer JNL18554 DATA SUBSCRIPTION FEE FEBRUARY	66.00		478,242.93

how to make a transaction

online
Log in to 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. 962279501

deposits using BPay
From another bank



Bill code: 667022
Ref: 962 279 501

continued on next



Macquarie Cash Management Account

enquiries 1800 806 310

account name WAYNE GALE &
MARGARET ANN GALE ATF
GALE FAMILY SUPERANNUATION FUND
account no. 962279501

transaction	description	debits	credits	balance
10.03.21	Funds transfer PP TO W AND M A GALE	1,200.00		477,042.93
15.03.21	Funds transfer TRANSACT FUNDS TFR TO SUPER AUDITS	330.00		476,712.93
24.03.21	Funds transfer PP TO W AND M A GALE	1,200.00		475,512.93
07.04.21	Funds transfer PP TO W AND M A GALE	1,200.00		474,312.93
09.04.21	Funds transfer JNL20089 DATA SUBSCRIPTION FEE MARCH 202	66.00		474,246.93
21.04.21	Funds transfer PP TO W AND M A GALE	1,200.00		473,046.93
05.05.21	Funds transfer PP TO W AND M A GALE	925.00		472,121.93
19.05.21	Funds transfer PP TO W AND M A GALE	925.00		471,196.93
20.05.21	Funds transfer JNL22093 DATA SUBSCRIPTION FEE APRIL 202	66.00		471,130.93
26.05.21	Funds transfer TRANSACT FUNDS TFR TO W AND M A GALE	6,000.00		465,130.93
02.06.21	Funds transfer PP TO W AND M A GALE	925.00		464,205.93
11.06.21	Funds transfer JNL23213 DATA SUBSCRIPTION FEE MAY 2021	66.00		464,139.93
16.06.21	Funds transfer PP TO W AND M A GALE	925.00		463,214.93
21.06.21	Funds transfer TRANSACT FUNDS TFR TO W and M A Gale	20,000.00		443,214.93
23.06.21	Funds transfer TRANSACT FUNDS TFR TO W AND M A GALE	20,000.00		423,214.93
23.06.21	BPAY BPAY TO AUDIT SHIELD	320.00		422,894.93
25.06.21	Funds transfer TRANSACT FUNDS TFR TO W AND M A GALE	20,000.00		402,894.93
28.06.21	Funds transfer TRANSACT FUNDS TFR TO W and M A Gale	20,000.00		382,894.93
30.06.21	Funds transfer PP TO W AND M A GALE	925.00		381,969.93
30.06.21	Funds transfer TRANSACT FUNDS TFR TO W AND M A GALE	10,000.00		371,969.93

continued on next



Statement Period
29 May 2020 - 31 August 2020

Westpac DIY Super Savings Account



MRS M A GALE
27 YALDARA ST
CARSELDINE QLD 4034

036

Account Name
MRS MARGARET ANN GALE & MR
WAYNE GALE THE TRUSTEE FOR GALE
FAMILY SUPERANNUATION FUND
SAVINGS AC

Customer ID
0889 4243 GALE, MARGARET ANN
0142 1233 GALE, WAYNE

BSB Account Number
034-064 348 634

Opening Balance	+ \$39,669.41
Total Credits	+ \$5.09
Total Debits	- \$0.00
Closing Balance	+ \$39,674.50

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.05 %	0.05 %	0.05 %

Effective Date	Over \$499999
17 Mar 2020	0.05 %

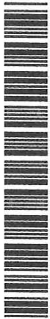
TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/05/20	STATEMENT OPENING BALANCE			39,669.41
30/06/20	Interest Paid		1.73	39,671.14
31/07/20	Interest Paid		1.68	39,672.82
31/08/20	Interest Paid		1.68	39,674.50
31/08/20	CLOSING BALANCE			39,674.50

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more





Statement Period
31 August 2020 - 30 November 2020

Westpac DIY Super Savings Account

Account Name
MRS MARGARET ANN GALE & MR
WAYNE GALE THE TRUSTEE FOR GALE
FAMILY SUPERANNUATION FUND
SAVINGS AC

Customer ID
0889 4243 GALE, MARGARET ANN
0142 1233 GALE, WAYNE

BSB Account Number
034-064 348 634

Opening Balance	+ \$39,674.50
Total Credits	+ \$4.94
Total Debits	- \$0.00
Closing Balance	+ \$39,679.44

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.05 %	0.05 %	0.05 %
Effective Date	Over \$499999			
17 Mar 2020	0.05 %			

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/08/20	STATEMENT OPENING BALANCE			39,674.50
30/09/20	Interest Paid		1.63	39,676.13
30/10/20	Interest Paid		1.63	39,677.76
30/11/20	Interest Paid		1.68	39,679.44
30/11/20	CLOSING BALANCE			39,679.44

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more



Statement Period
30 November 2020 - 26 February 2021

Westpac DIY Super Savings Account



MRS M A GALE
27 YALDARA ST
CARSELDINE QLD 4034

036

Account Name
MRS MARGARET ANN GALE & MR
WAYNE GALE THE TRUSTEE FOR GALE
FAMILY SUPERANNUATION FUND
SAVINGS AC

Customer ID
0889 4243 GALE, MARGARET ANN
0142 1233 GALE, WAYNE

BSB Account Number
034-064 348 634

Opening Balance	+ \$39,679.44
Total Credits	+ \$4.77
Total Debits	- \$0.00
Closing Balance	+ \$39,684.21

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.05 %	0.05 %	0.05 %
Effective Date	Over \$499999			
17 Mar 2020	0.05 %			

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/11/20	STATEMENT OPENING BALANCE			39,679.44
31/12/20	Interest Paid		1.68	39,681.12
29/01/21	Interest Paid		1.57	39,682.69
26/02/21	Interest Paid		1.52	39,684.21
26/02/21	CLOSING BALANCE			39,684.21

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more



Statement Period
26 February 2021 - 31 May 2021

Westpac DIY Super Savings Account



MRS M A GALE
27 YALDARA ST
CARSELDINE QLD 4034

036

Account Name
MRS MARGARET ANN GALE & MR
WAYNE GALE THE TRUSTEE FOR GALE
FAMILY SUPERANNUATION FUND
SAVINGS AC

Customer ID
0889 4243 GALE, MARGARET ANN
0142 1233 GALE, WAYNE

BSB Account Number
034-064 348 634

Opening Balance	+ \$39,684.21
Total Credits	+ \$5.10
Total Debits	- \$0.00
Closing Balance	+ \$39,689.31

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.05 %	0.05 %	0.05 %
Effective Date	Over \$499999			
17 Mar 2020	0.05 %			

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
26/02/21	STATEMENT OPENING BALANCE			39,684.21
31/03/21	Interest Paid		1.79	39,686.00
30/04/21	Interest Paid		1.63	39,687.63
31/05/21	Interest Paid		1.68	39,689.31
31/05/21	CLOSING BALANCE			39,689.31

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Find out more

Westpac DIY Super Savings Account

034-064 348634



\$39,690.94

- > Account details
- > Statements
- > Account settings
- > Third party access
- > Activate card

More ▾

Go to account ▾

🔍 Description, date or amount

Search

[Advanced search](#)

Date ▾	Description	Debit	Credit	Balance ¹
30 Jun 2021	INTEREST PAID		\$1.63	\$39,690.94
31 May 2021	INTEREST PAID		\$1.68	\$39,689.31
30 Apr 2021	INTEREST PAID		\$1.63	\$39,687.63
31 Mar 2021	INTEREST PAID		\$1.79	\$39,686.00
26 Feb 2021	INTEREST PAID		\$1.52	\$39,684.21
29 Jan 2021	INTEREST PAID		\$1.57	\$39,682.69
31 Dec 2020	INTEREST PAID		\$1.68	\$39,681.12
30 Nov 2020	INTEREST PAID		\$1.68	\$39,679.44
30 Oct 2020	INTEREST PAID		\$1.63	\$39,677.76



Statement Period
29 May 2020 - 31 August 2020

Westpac DIY Super Working Account



MRS M A GALE
27 YALDARA ST
CARSELDINE QLD 4034

036

Account Name
MRS MARGARET ANN GALE & MR
WAYNE GALE THE TRUSTEE FOR GALE
FAMILY SUPERANNUATION FUND
WORKING AC

Customer ID
0889 4243 GALE, MARGARET ANN
0142 1233 GALE, WAYNE

BSB Account Number
034-064 348 642

Opening Balance	+ \$71.88
Total Credits	+ \$0.00
Total Debits	- \$0.00
Closing Balance	+ \$71.88

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %
Effective Date	Over \$499999			
17 Mar 2020	0.02 %			

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/05/20	STATEMENT OPENING BALANCE			71.88
31/08/20	CLOSING BALANCE			71.88

CONVENIENCE AT YOUR FINGERTIPS

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5006248 / M003627 / 245 / CN4CNCPW



Statement Period
31 August 2020 - 30 November 2020

Westpac DIY Super Working Account

Account Name
MRS MARGARET ANN GALE & MR
WAYNE GALE THE TRUSTEE FOR GALE
FAMILY SUPERANNUATION FUND
WORKING AC

Customer ID
0889 4243 GALE, MARGARET ANN
0142 1233 GALE, WAYNE

BSB Account Number
034-064 348 642

Opening Balance	+ \$71.88
Total Credits	+ \$8,139.64
Total Debits	- \$0.00
Closing Balance	+ \$8,211.52

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %
Effective Date	Over \$499999			
17 Mar 2020	0.02 %			

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/08/20	STATEMENT OPENING BALANCE			71.88
12/10/20	Deposit Ato Ato007000013456106		8,139.54	8,211.42
30/10/20	Interest Paid		0.04	8,211.46
30/11/20	Interest Paid		0.06	8,211.52
30/11/20	CLOSING BALANCE			8,211.52

CONVENIENCE AT YOUR FINGERTIPS

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Statement Period
30 November 2020 - 26 February 2021

Westpac DIY Super Working Account



MRS M A GALE
27 YALDARA ST
CARSELDINE QLD 4034

036

Account Name
MRS MARGARET ANN GALE & MR
WAYNE GALE THE TRUSTEE FOR GALE
FAMILY SUPERANNUATION FUND
WORKING AC

Customer ID
0889 4243 GALE, MARGARET ANN
0142 1233 GALE, WAYNE

BSB Account Number
034-064 348 642

Opening Balance	+ \$8,211.52
Total Credits	+ \$0.18
Total Debits	- \$0.00
Closing Balance	+ \$8,211.70

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01%
Effective Date	Over \$499999			
17 Mar 2020	0.02 %			

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/11/20	STATEMENT OPENING BALANCE			8,211.52
31/12/20	Interest Paid		0.06	8,211.58
29/01/21	Interest Paid		0.06	8,211.64
26/02/21	Interest Paid		0.06	8,211.70
26/02/21	CLOSING BALANCE			8,211.70

CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more





Statement Period
26 February 2021 - 31 May 2021

Westpac DIY Super Working Account



MRS M A GALE
27 YALDARA ST
CARSELDINE QLD 4034

036

Account Name
MRS MARGARET ANN GALE & MR
WAYNE GALE THE TRUSTEE FOR GALE
FAMILY SUPERANNUATION FUND
WORKING AC

Customer ID
0889 4243 GALE, MARGARET ANN
0142 1233 GALE, WAYNE

BSB Account Number
034-064 348 642

Opening Balance	+ \$8,211.70
Total Credits	+ \$3,646.76
Total Debits	- \$0.00
Closing Balance	+ \$11,858.46

INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %
Effective Date	Over \$499999			
17 Mar 2020	0.02 %			

TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
26/02/21	STATEMENT OPENING BALANCE			8,211.70
29/03/21	Deposit Aspley QLD		3,646.50	11,858.20
31/03/21	Interest Paid		0.07	11,858.27
30/04/21	Interest Paid		0.09	11,858.36
31/05/21	Interest Paid		0.10	11,858.46
31/05/21	CLOSING BALANCE			11,858.46

CONVENIENCE AT YOUR FINGERTIPS

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- > Account settings
- > Third party access
- > Activate card
- More ▾

Westpac DIY Super
Working Account

034-064 348642



\$11,858.55

Go to account ▾

🔍 Description, date or amount

Search

[Advanced search](#)

Date ▼	Description	Debit	Credit	Balance ¹
30 Jun 2021	INTEREST PAID	\$0.09	\$0.09	\$11,858.55
31 May 2021	INTEREST PAID	\$0.10	\$0.10	\$11,858.46
30 Apr 2021	INTEREST PAID	\$0.09	\$0.09	\$11,858.36
31 Mar 2021	INTEREST PAID	\$0.07	\$0.07	\$11,858.27
29 Mar 2021	DEPOSIT ASPLEY QLD	\$3,646.50	\$3,646.50	\$11,858.20
26 Feb 2021	INTEREST PAID	\$0.06	\$0.06	\$8,211.70
29 Jan 2021	INTEREST PAID	\$0.06	\$0.06	\$8,211.64

72300 - Derivatives (Options, Hybrids, Future Contracts)

2021 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status N/A - Not Applicable

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
ETO Margin Account	ETO Margin Account		\$7.75		\$7.75	0%
TOTAL		CY Units	CY Balance	LY Units	LY Balance	
			\$7.75		\$7.75	

Supporting Documents

- Investment Movement Report [Report](#)

Standard Checklist

- Attach Investment Movement Report
- Attach relevant Statements and Source Documentation
- Ensure all Investments are valued correctly at June 30
- Ensure the investment is in accordance with the fund's investment strategy
- Ensure the investment is in accordance with the SIS Act

Gale Family Superannuation Fund

Investment Movement Report

As at 30 June 2021

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Bank Accounts										
CMC Markets 16482290		8,316.92		239.19		(139.78)			8,416.33	8,416.33
Commonwealth A/c 10901915		100.00							100.00	100.00
Macquarie A/c 962279501		540,429.41		66.52		(168,526.00)			371,969.93	371,969.93
Westpac Acc: 34-8634		39,671.14		19.80					39,690.94	39,690.94
Westpac Acc:34-8642		71.88		11,786.67					11,858.55	11,858.55
		588,589.35		12,112.18		(168,665.78)			432,035.75	432,035.75
Derivatives (Options, Hybrids, Future Contracts)										
ETO Margin Account - ETO Margin Account		7.75							7.75	7.75
		7.75							7.75	7.75
		588,597.10		12,112.18		(168,665.78)			432,043.50	432,043.50

85000 - Income Tax Payable/Refundable

2021 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status N/A - Not Applicable

Account Code	Description	CY Balance	LY Balance	Change
85000	Income Tax Payable/Refundable		\$12,301.45	100%
TOTAL		CY Balance	LY Balance	
			\$12,301.45	

Supporting Documents

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

Standard Checklist

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

Gale Family Superannuation Fund

Exempt Current Pension Income Reconciliation

For The Period 01 July 2020 - 30 June 2021

Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Segment - 01 July 2020 to 30 June 2021					
Label C					
07/10/2020	25100	Interest Received ATO	2.59		
31/07/2020	25000/MBL962279501	Macquarie A/c 962279501	22.63		
31/07/2020	25000/Westpac Acc: 34-	Westpac Acc: 34-8634	1.68		
31/08/2020	25000/MBL962279501	Macquarie A/c 962279501	22.36		
31/08/2020	25000/Westpac Acc: 34-	Westpac Acc: 34-8634	1.68		
30/09/2020	25000/Westpac Acc: 34-	Westpac Acc: 34-8634	1.63		
30/09/2020	25000/MBL962279501	Macquarie A/c 962279501	21.53		
30/10/2020	25000/Westpac Acc:34-	Westpac Acc:34-8642	0.04		
30/10/2020	25000/Westpac Acc: 34-	Westpac Acc: 34-8634	1.63		
30/11/2020	25000/Westpac Acc: 34-	Westpac Acc: 34-8634	1.68		
30/11/2020	25000/Westpac Acc:34-	Westpac Acc:34-8642	0.06		
30/12/2020	25000/Westpac Acc: 34-	Westpac Acc: 34-8634	1.68		
31/12/2020	25000/Westpac Acc:34-	Westpac Acc:34-8642	0.06		
29/01/2021	25000/Westpac Acc:34-	Westpac Acc:34-8642	0.06		
29/01/2021	25000/Westpac Acc: 34-	Westpac Acc: 34-8634	1.57		
26/02/2021	25000/Westpac Acc: 34-	Westpac Acc: 34-8634	1.52		
26/02/2021	25000/Westpac Acc:34-	Westpac Acc:34-8642	0.06		
31/03/2021	25000/Westpac Acc: 34-	Westpac Acc: 34-8634	1.79		
31/03/2021	25000/Westpac Acc:34-	Westpac Acc:34-8642	0.07		
30/04/2021	25000/Westpac Acc: 34-	Westpac Acc: 34-8634	1.63		
30/04/2021	25000/Westpac Acc:34-	Westpac Acc:34-8642	0.09		

Gale Family Superannuation Fund
Exempt Current Pension Income Reconciliation

For The Period 01 July 2020 - 30 June 2021

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Label C						
	31/05/2021	25000/Westpac Acc:34-	Westpac Acc:34-8642	0.10		
	31/05/2021	25000/Westpac Acc: 34-	Westpac Acc: 34-8634	1.68		
	30/06/2021	25000/Westpac Acc:34-	Westpac Acc:34-8642	0.09		
	30/06/2021	25000/Westpac Acc: 34-	Westpac Acc: 34-8634	1.63		
			Total	89.54	100.000 %	89.54
					Total Segment ECPI *	89.54
					SMSF Annual Return Rounding	0.54
					Total ECPI	89.00

* Total Segment ECPI does not include ECPI amounts from Label A. The total ECPI from Label A is shown separately at the start of the report.

Gale Family Superannuation Fund
Pension Non Deductible Expense Report

For The Period 01 July 2020 - 30 June 2021

	Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
Segment - 01 July 2020 to 30 June 2021							
Label H							
Deemed Segregated							
	15/03/2021	30700	Auditor's Remuneration	330.00			
	08/10/2020	30700	Auditor's Remuneration	330.00			
			Total	660.00	100.000 %	0.00	660.00

Label J							
Deemed Segregated							
	10/12/2020	30200	Administration Costs	66.00			
	11/06/2021	30200	Administration Costs	66.00			
	10/02/2021	30200	Administration Costs	66.00			
	03/03/2021	30100	Accountancy Fees	2,860.00			
	07/07/2020	30200	Administration Costs	66.00			
	18/09/2020	30200	Administration Costs	66.00			
	25/09/2020	30100	Accountancy Fees	6,435.00			
	09/04/2021	30200	Administration Costs	66.00			
	16/10/2020	30200	Administration Costs	66.00			
	16/11/2020	30200	Administration Costs	66.00			
	24/08/2020	30200	Administration Costs	66.00			
	04/03/2021	30200	Administration Costs	66.00			
	20/05/2021	30200	Administration Costs	66.00			
	23/06/2021	38000	Insurance	320.00			

Gale Family Superannuation Fund
Pension Non Deductible Expense Report

For The Period 01 July 2020 - 30 June 2021

	Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
Label J							
Deemed Segregated							
			Total	10,341.00	100.000 %	0.00	10,341.00
Deemed Segregated							
	29/03/2021	30400	ATO Supervisory Levy	259.00			
	13/10/2020	30400	ATO Supervisory Levy	259.00			
			Total	518.00	0.000 %	0.00	518.00
						Label Total	10,859.00
						Total Segment Expenses	11,519.00
						Total Expenses *	11,519.00

* General expense percentage - 100.000 %

* Investment expense percentage - 100.000 %

Gale Family Superannuation Fund
Statement of Taxable Income

For the year ended 30 June 2021

	2021
	\$
Benefits accrued as a result of operations	0.00
Add	
Pension Payments	1,264,500.00
	<u>1,264,500.00</u>
Taxable Income or Loss	<u> </u>
Income Tax on Taxable Income or Loss	0.00
	<u> </u>
CURRENT TAX OR REFUND	<u>0.00</u>
Supervisory Levy	259.00
AMOUNT DUE OR REFUNDABLE	<u>259.00</u>

Gale Family Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2021

Tax Return Label	Date	Account Code	Account Name	Amount \$
H2 - Expenses - SMSF auditor fee non deductible				
	08/10/2020	30700	Auditor's Remuneration	330.00
	15/03/2021	30700	Auditor's Remuneration	330.00
Sub-Total				660.00
Ignore Cents				0.00
Total				660.00
J2 - Expenses - Management and administration expenses non deductible				
	13/10/2020	30400	ATO Supervisory Levy	259.00
	29/03/2021	30400	ATO Supervisory Levy	259.00
	07/07/2020	30200	Administration Costs	66.00
	24/08/2020	30200	Administration Costs	66.00
	18/09/2020	30200	Administration Costs	66.00
	25/09/2020	30100	Accountancy Fees	6,435.00
	16/10/2020	30200	Administration Costs	66.00
	16/11/2020	30200	Administration Costs	66.00
	10/12/2020	30200	Administration Costs	66.00
	10/02/2021	30200	Administration Costs	66.00
	03/03/2021	30100	Accountancy Fees	2,860.00
	04/03/2021	30200	Administration Costs	66.00
	09/04/2021	30200	Administration Costs	66.00
	20/05/2021	30200	Administration Costs	66.00
	11/06/2021	30200	Administration Costs	66.00
	23/06/2021	38000	Insurance	320.00
Sub-Total				10,859.00
Ignore Cents				0.00
Total				10,859.00
Y - TOTAL NON DEDUCTIBLE EXPENSES				11,519.00
Sub-Total				11,519.00
Ignore Cents				0.00
Total				11,519.00
Z - TOTAL SMSF EXPENSES				11,519.00
Sub-Total				11,519.00
Ignore Cents				0.00
Total				11,519.00
L - Supervisory levy				259.00
Sub-Total				259.00
Ignore Cents				0.00
Total				259.00
S - AMOUNT DUE OR REFUNDABLE				

Gale Family Superannuation Fund
Tax Reconciliation Report

For the year ended 30 June 2021

Tax Return Label	Date	Account Code	Account Name	Amount \$
S - AMOUNT DUE OR REFUNDABLE				
				259.00
Sub-Total				259.00
Ignore Cents				0.00
Total				259.00

A - Financial Statements

2021 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Supporting Documents

- Gale Family Super Fund - 2021 Super Fund Financials & ITR for signing.pdf

Standard Checklist

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

16 August, 2021

The Trustees
Gale Family Superannuation Fund
27 Yaldara Street
CARSELDINE QLD 4034

Dear Wayne Gale

Re: Gale Family Superannuation Fund

Enclosed please find the 2021 Superannuation Forms listed below:

1. Financial Statements;
1. Trustee Declaration;
2. Minutes of Meetings;
3. Members Statements;
4. Income Tax Return;
5. Investment Strategy
6. Derivative Risk Statement
7. Audit Representation Letter;
8. Audit Engagement Letter

Income Tax Returns

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

Superannuation funds are required to self-assess their liability to taxation. A notice of assessment will NOT issue from the Taxation Office and it is the responsibility of the fund to ensure lodgement and any payment is made by the due date, which in your case is 16 May 2022. However, for the 2021 year, we have calculated that the Super Fund has an amount Payable of \$0.00 after deducting the ATO supervisory levy.

Self-Managed Superannuation Fund Audit

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

Minutes

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

Audit Engagement Letter and Trustee Representation Letter

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

Investment Strategy

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

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

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

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

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

Other Matters

2021 Concessional Contributions Cap - from 1 July 2019, the general concessional contribution cap is \$25,000 for all individuals, regardless of age.

**Gale Family Superannuation Fund
2021**

16 August,

Disclaimer

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

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

Regards

Sam Greco

SAM GRECO

Encls

Wayne Gale

Margaret Gale

.....

Gale Family Superannuation Fund

Financial Statements & Reports

for the year ended

30 June 2021

Gale Family Superannuation Fund

Operating Statement

For the year ended 30 June 2021

	Note	2021 \$	2020 \$
Income			
Investment Income			
Trust Distributions	8	99.41	858.15
Dividends Received	7	0.00	10,512.36
Interest Received		86.95	1,917.29
Other Investment Income		0.00	60.00
Contribution Income			
Personal Non Concessional		0.00	300,000.00
Other Income			
Interest Received ATO		2.59	3.58
Total Income		<u>188.95</u>	<u>313,351.38</u>
Expenses			
Accountancy Fees		9,295.00	4,400.00
Administration Costs		726.00	1,444.50
ATO Supervisory Levy		518.00	259.00
Auditor's Remuneration		660.00	396.00
Bank Charges		0.00	30.00
Insurance		320.00	320.00
		<u>11,519.00</u>	<u>6,849.50</u>
Member Payments			
Pensions Paid		157,525.00	388,700.00
Investment Losses			
Changes in Market Values	9	0.00	42,432.80
Total Expenses		<u>169,044.00</u>	<u>437,982.30</u>
Benefits accrued as a result of operations before income tax		<u>(168,855.05)</u>	<u>(124,630.92)</u>
Income Tax Expense	10	0.00	(3,905.50)
Benefits accrued as a result of operations		<u>(168,855.05)</u>	<u>(120,725.42)</u>

W.G.

M.G.

The accompanying notes form part of these financial statements.

Gale Family Superannuation Fund
Statement of Financial Position

As at 30 June 2021

	Note	2021 \$	2020 \$
Assets			
Investments			
Derivatives (Options, Hybrids, Future Contracts)	2	7.75	7.75
Total Investments		<u>7.75</u>	<u>7.75</u>
Other Assets			
Macquarie A/c 962279501		371,969.93	540,429.41
Commonwealth A/c 10901915		100.00	100.00
Westpac Acc: 34-8634		39,690.94	39,671.14
Westpac Acc:34-8642		11,858.55	71.88
CMC Markets 16482290		8,416.33	8,316.92
Income Tax Refundable		0.00	12,301.45
Total Other Assets		<u>432,035.75</u>	<u>600,890.80</u>
Total Assets		<u>432,043.50</u>	<u>600,898.55</u>
Net assets available to pay benefits		<u>432,043.50</u>	<u>600,898.55</u>
Represented by:			
Liability for accrued benefits allocated to members' accounts			
	4, 5		
Gale, Wayne - Pension (Account Based Pension 4)		765.78	800.51
Gale, Wayne - Pension (Account Based Pension 2)		79,564.50	83,214.84
Gale, Wayne - Pension (Account Based Pension 5)		77,774.67	81,339.89
Gale, Wayne - Pension (Account Based Pension 6)		137,084.99	244,720.85
Gale, Margaret Ann - Pension (Pension)		111.49	113.77
Gale, Margaret Ann - Pension (Account Based Pension 4)		92,912.94	97,176.14
Gale, Margaret Ann - Pension (Account Based Pension 6)		43,829.13	93,532.55
Total Liability for accrued benefits allocated to members' accounts		<u>432,043.50</u>	<u>600,898.55</u>

W.G. M.G.

The accompanying notes form part of these financial statements.

Gale Family Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2021

Note 1: Summary of Significant Accounting Policies

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

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

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

The financial statements were authorised for issue by the Trustee(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.

Gale Family Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2021

Interest revenue

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

Dividend revenue

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

Rental revenue

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

Distribution revenue

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

Remeasurement changes in market values

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

Contributions

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

d. Liability for Accrued Benefits

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

e. Critical Accounting Estimates and Judgements

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

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

Note 2: Derivatives (Options, Hybrids, Future Contracts)

	2021 \$	2020 \$
ETO Margin Account	7.75	7.75
	<hr/> 7.75 <hr/>	<hr/> 7.75 <hr/>

Note 3: Banks and Term Deposits

	2021 \$	2020 \$
Banks		

Gale Family Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2021

CMC Markets 16482290	8,416.33	8,316.92
Commonwealth A/c 10901915	100.00	100.00
Macquarie A/c 962279501	371,969.93	540,429.41
Westpac Acc: 34-8634	39,690.94	39,671.14
Westpac Acc:34-8642	11,858.55	71.88
	432,035.75	588,589.35

Note 4: Liability for Accrued Benefits

	2021 \$	2020 \$
Liability for accrued benefits at beginning of year	600,898.55	721,623.97
Benefits accrued as a result of operations	(168,855.05)	(120,725.42)
Current year member movements	0.00	0.00
Liability for accrued benefits at end of year	432,043.50	600,898.55

Note 5: 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.

	2021 \$	2020 \$
Vested Benefits	432,043.50	600,898.55

Note 6: Guaranteed Benefits

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

Note 7: Dividends

	2021 \$	2020 \$
Australia And New Zealand Banking Group Limited	0.00	3,200.00
Coles Group Limited.	0.00	786.00
Crown Resorts Limited	0.00	60.00
Origin Energy Limited	0.00	565.80
QBE Insurance Group Limited	0.00	1,560.00
Wesfarmers Limited	0.00	2,295.00
Woodside Petroleum Ltd	0.00	2,045.56

Gale Family Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2021

	0.00	10,512.36
Note 8: Trust Distributions		
	2021	2020
	\$	\$
Options Account	99.41	858.30
Options Positions Options Positions	0.00	(0.15)
	<u>99.41</u>	<u>858.15</u>
Note 9: Changes in Market Values		
Unrealised Movements in Market Value		
	2021	2020
	\$	\$
Shares in Listed Companies (Australian)		
Australia And New Zealand Banking Group Limited	0.00	2,032.56
Coles Group Limited.	0.00	1,061.17
Crown Resorts Limited	0.00	138.70
Origin Energy Limited	0.00	6,398.02
QBE Insurance Group Limited	0.00	(2,643.46)
Wesfarmers Limited	0.00	(1,389.22)
Woodside Petroleum Ltd	0.00	(2,803.48)
Woolworths Group Limited	0.00	(9,271.58)
	<u>0.00</u>	<u>(6,477.29)</u>
Total Unrealised Movement	<u>0.00</u>	<u>(6,477.29)</u>
Realised Movements in Market Value		
	2021	2020
	\$	\$
Shares in Listed Companies (Australian)		
Australia And New Zealand Banking Group Limited	0.00	(21,622.73)
Coles Group Limited.	0.00	1,859.34
Crown Resorts Limited	0.00	(424.20)
Origin Energy Limited	0.00	(9,488.89)
Perseus Mining Limited	0.00	1,911.02

Gale Family Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2021

QBE Insurance Group Limited	0.00	(8,026.03)
Wesfarmers Limited	0.00	8,285.43
Woodside Petroleum Ltd	0.00	(20,201.92)
Woolworths Group Limited	0.00	11,752.48
	<u>0.00</u>	<u>(35,955.50)</u>
Total Realised Movement	0.00	(35,955.50)
Changes in Market Values	0.00	(42,432.79)

Note 10: Income Tax Expense

	2021 \$	2020 \$
The components of tax expense comprise		
Current Tax	0.00	(3,905.50)
Income Tax Expense	<u>0.00</u>	<u>(3,905.50)</u>

The prima facie tax on benefits accrued before income tax is reconciled to the income tax as follows:

Prima facie tax payable on benefits accrued before income tax at 15%	(25,328.26)	(18,694.64)
Less:		
Tax effect of:		
Non Taxable Contributions	0.00	45,000.00
Exempt Pension Income	13.35	2,588.10
Realised Accounting Capital Gains	0.00	(5,393.33)
Accounting Trust Distributions	14.91	128.72
Add:		
Tax effect of:		
Decrease in MV of Investments	0.00	971.59
SMSF Non-Deductible Expenses	1,727.85	92.40
Pension Payments	23,628.75	58,305.00
Franking Credits	0.00	585.83
Taxable Trust Distributions	0.00	128.72
Tax Losses	0.00	934.65
Rounding	(0.08)	(0.06)

Notes to the Financial Statements

For the year ended 30 June 2021

Less credits:

Franking Credits	0.00	3,905.50
	<hr/>	<hr/>
Current Tax or Refund	0.00	(3,905.50)
	<hr/>	<hr/>

Note 11: 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.

Gale Family Superannuation Fund

Investment Performance

As at 30 June 2021

Investment	Opening Value	Purchases / Additions	Sales / Reductions	Closing Value	Realised Market Gain	Unrealised Market Gain	Net Income	Income and Market Gain	Return %
Bank Accounts									
CMC Markets 16482290	8,316.92	0.00	0.00	8,416.33	0.00	0.00	0.00	0.00	0.00 %
Commonwealth A/c 10901915	100.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00 %
Macquarie A/c 962279501	540,429.41	0.00	0.00	371,969.93	0.00	0.00	66.52	66.52	0.01 %
Westpac Acc: 34-8634	39,671.14	0.00	0.00	39,690.94	0.00	0.00	19.80	19.80	0.05 %
Westpac Acc:34-8642	71.88	0.00	0.00	11,858.55	0.00	0.00	0.63	0.63	0.88 %
	588,589.35	0.00	0.00	432,035.75	0.00	0.00	86.95	86.95	0.01 %
Derivatives (Options, Hybrids, Future Contracts)									
ETO Margin Account	7.75	0.00	0.00	7.75	0.00	0.00	0.00	0.00	0.00 %
	7.75	0.00	0.00	7.75	0.00	0.00	0.00	0.00	0.00 %
Shares in Listed Companies (Australian)									
Options Account	0.00	0.00	0.00	0.00	0.00	0.00	99.41	99.41	0.00 %
	0.00	0.00	0.00	0.00	0.00	0.00	99.41	99.41	0.00 %
	588,597.10	0.00	0.00	432,043.50	0.00	0.00	186.36	186.36	0.03 %

Gale Family Superannuation Fund
Investment Summary Report

As at 30 June 2021

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
Cash/Bank Accounts								
CMC Markets 16482290		8,416.330000	8,416.33	8,416.33	8,416.33			1.95 %
Commonwealth A/c 10901915		100.000000	100.00	100.00	100.00			0.02 %
Macquarie A/c 962279501		371,969.930000	371,969.93	371,969.93	371,969.93			86.10 %
Westpac Acc: 34-8634		39,690.940000	39,690.94	39,690.94	39,690.94			9.19 %
Westpac Acc:34-8642		11,858.550000	11,858.55	11,858.55	11,858.55			2.74 %
			432,035.75		432,035.75		0.00 %	100.00 %
Derivatives (Options, Hybrids, Future Contracts)								
ETO Margin Account		7.750000	7.75	7.75	7.75			0.00 %
			7.75		7.75		0.00 %	0.00 %
			432,043.50		432,043.50		0.00 %	100.00 %

Gale Family Superannuation Fund Investment Income Report

As at 30 June 2021

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												
Macquarie A/c 962279501	66.52			66.52	0.00	0.00	0.00	66.52			0.00	0.00
Westpac Acc: 34-8634	19.80			19.80	0.00	0.00	0.00	19.80			0.00	0.00
Westpac Acc:34-8642	0.63			0.63	0.00	0.00	0.00	0.63			0.00	0.00
	86.95			86.95	0.00	0.00	0.00	86.95			0.00	0.00
Shares in Listed Companies (Australian)												
Options Account	99.41				0.00	0.00	0.00	0.00		0.00	0.00	0.00
	99.41				0.00	0.00	0.00	0.00		0.00	0.00	0.00
	186.36			86.95	0.00	0.00	0.00	86.95		0.00	0.00	0.00

Assessable Income (Excl. Capital Gains) **86.95**

Net Capital Gain **0.00**

Total Assessable Income 86.95

* 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.

Gale Family Superannuation Fund Compilation Report

We have compiled the accompanying special purpose financial statements of the Gale Family Superannuation Fund which comprise the statement of financial position as at 30/06/2021 the operating statement for the year then ended, a summary of significant accounting policies and other explanatory notes. The specific purpose for which the special purpose financial statements have been prepared is set out in Note 1 to the financial statements.

The Responsibility of the Trustee(s)

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

Our Responsibility

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

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

Assurance Disclaimer

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

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

Sam Greco & Co Chartered Accountants

of

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

Signed: *Sam Greco*

Dated: / 20-08/2021

Gale Family Superannuation Fund Trustees Declaration

The trustees 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 trustees declare that:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2021 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2021 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 2021.

Specifically, the trustees 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 trustees, 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 trustees by:

Wayne Gale

.....
Wayne Gale

Trustee

Margaret Gale

.....
Margaret Ann Gale

Trustee

Dated this 23-08-2021 day of

Minutes of a meeting of the Trustee(s)

held on / / at 27 Yaldara Street, Carseldine, Queensland 4034

PRESENT:	Wayne Gale and Margaret Ann Gale
MINUTES:	The Chair reported that the minutes of the previous meeting had been signed as a true record.
FINANCIAL STATEMENTS OF SUPERANNUATION FUND:	<p>It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the trustee(s), the Superannuation Fund is a non-reporting entity and therefore is not required to comply with all Australian Accounting Standards.</p> <p>The Chair tabled the financial statements and notes to the financial statements of the Superannuation Fund in respect of the year ended 30 June 2021 and it was resolved that such statements be and are hereby adopted as tabled.</p>
TRUSTEE'S DECLARATION:	It was resolved that the trustee's declaration of the Superannuation Fund be signed.
ANNUAL RETURN:	Being satisfied that the Fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2021, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.
TRUST DEED:	The Chair tabled advice received from the Fund's legal adviser confirming that the fund's trust deed is consistent with all relevant superannuation and trust law.
INVESTMENT STRATEGY:	The allocation of the Fund's assets and the Fund's investment performance over the financial year were reviewed and found to be within the acceptable ranges outlined in the investment strategy. After considering the risk, rate of return, diversification and liquidity of the investments and the ability of the Fund to discharge its existing liabilities, it was resolved that the investment strategy continues to reflect the purposes and circumstances of the Fund and its members. Accordingly, no changes in the investment strategy were required.
INSURANCE COVER:	The trustee(s) reviewed the current life and total and permanent disability insurance coverage on offer to the members and resolved that the current insurance arrangements were appropriate for the Fund.
ALLOCATION OF INCOME:	It was resolved that the income of the Fund would be allocated to the members based on their average daily balance (an alternative allocation basis may be percentage of opening balance).
INVESTMENT ACQUISITIONS:	It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2021.
INVESTMENT DISPOSALS:	It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2021.
AUDITORS:	<p>It was resolved that</p> <p>Anthony Boys</p> <p>of</p> <p>Po Box 3376, Rundle Mall, South Australia 5000</p> <p>act as auditors of the Fund for the next financial year.</p>
TAX AGENTS:	<p>It was resolved that</p> <p>Sam Greco & Co Chartered Accountants</p>

Minutes of a meeting of the Trustee(s)

held on / / at 27 Yaldara Street, Carseldine, Queensland 4034

act as tax agents of the Fund for the next financial year.

TRUSTEE STATUS:

Each of the trustee(s) confirmed that they are qualified to act as trustee(s) of the Fund and that they are not disqualified persons as defined by s 120 of the SISA.

PAYMENT OF BENEFITS:

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

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

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

CLOSURE:

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

There being no further business the meeting then closed.

Signed as a true record –

Margaret Gale

.....
Margaret Ann Gale

Chairperson

Gale Family Superannuation Fund Members Statement

Wayne Gale
27 Yaldara Street
Carseldine, Queensland, 4034, Australia

Your Details

Date of Birth : Provided
Age: 66
Tax File Number: Provided
Date Joined Fund: 20/11/2008
Service Period Start Date: 04/01/1971
Date Left Fund:
Member Code: GALWAY00001P
Account Start Date: 01/07/2017
Account Phase: Retirement Phase
Account Description: Account Based Pension 4

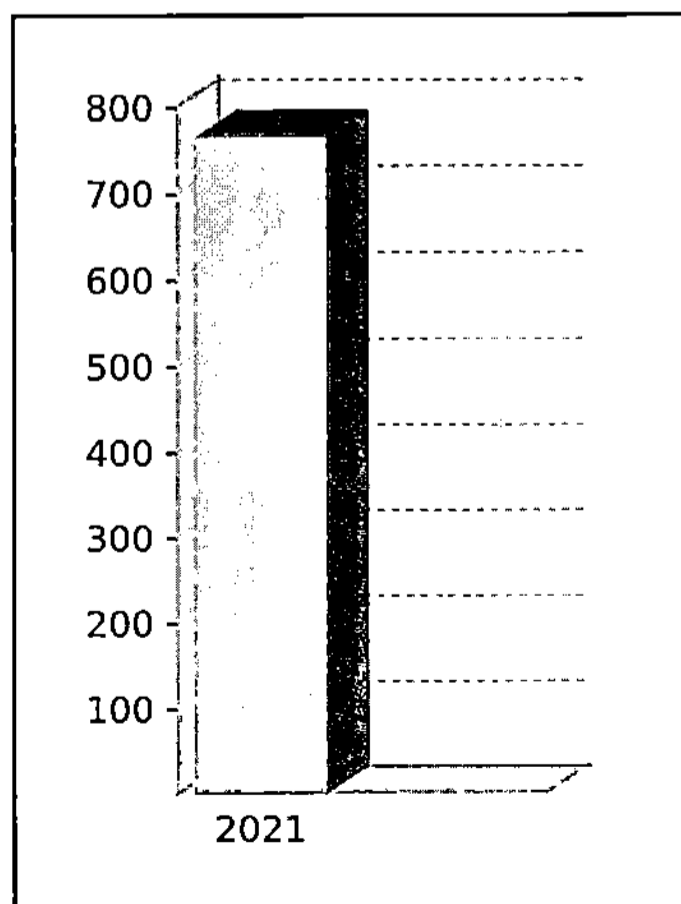
Nominated Beneficiaries: Margaret Ann Gale
Vested Benefits: 765.78
Total Death Benefit: 765.78
Current Salary: 0.00
Previous Salary: 0.00
Disability Benefit: 0.00

Your Balance

Total Benefits 765.78

Preservation Components
Preserved (145,600.00)
Unrestricted Non Preserved 146,365.78
Restricted Non Preserved

Tax Components
Tax Free (39.69%) 313.11
Taxable 452.67



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2020	800.51
<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	(14.73)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	20.00
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2021	765.78

Gale Family Superannuation Fund Members Statement

Wayne Gale
27 Yaldara Street
Carseldine, Queensland, 4034, Australia

Your Details

Date of Birth : Provided
Age: 66
Tax File Number: Provided
Date Joined Fund: 20/11/2008
Service Period Start Date: 04/01/1971
Date Left Fund:
Member Code: GALWAY00005P
Account Start Date: 25/06/2018
Account Phase: Retirement Phase
Account Description: Account Based Pension 2

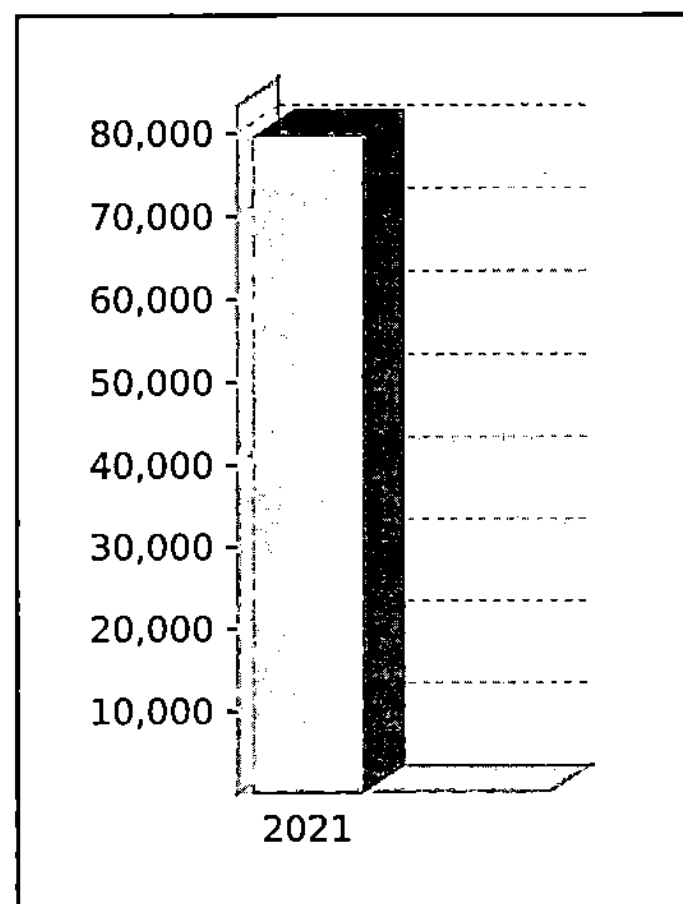
Nominated Beneficiaries: Margaret Ann Gale
Vested Benefits: 79,564.50
Total Death Benefit: 79,564.50
Current Salary: 0.00
Previous Salary: 0.00
Disability Benefit: 0.00

Your Balance

Total Benefits: 79,564.50

Preservation Components
Preserved
Unrestricted Non Preserved: 79,564.50
Restricted Non Preserved

Tax Components
Tax Free (100.00%): 79,564.50
Taxable



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2020	83,214.84
<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	(1,570.34)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	2,080.00
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2021	79,564.50

Gale Family Superannuation Fund Members Statement

Wayne Gale
27 Yaldara Street
Carseldine, Queensland, 4034, Australia

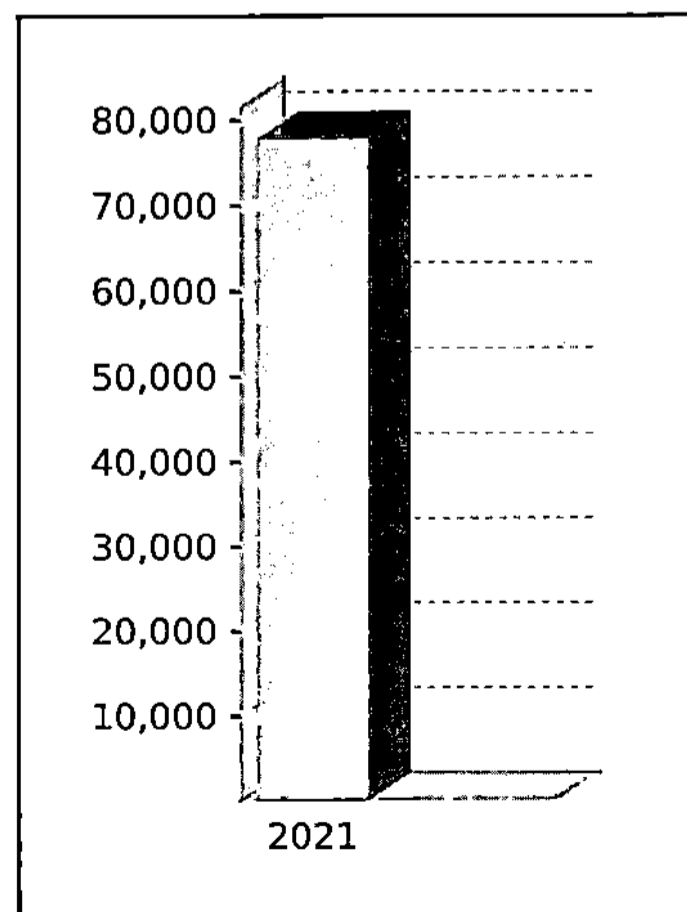
Your Details

Date of Birth :	Provided
Age:	66
Tax File Number:	Provided
Date Joined Fund:	20/11/2008
Service Period Start Date:	04/01/1971
Date Left Fund:	
Member Code:	GALWAY00034P
Account Start Date	31/05/2019
Account Phase:	Retirement Phase
Account Description:	Account Based Pension 5

Nominated Beneficiaries	Margaret Ann Gale
Vested Benefits	77,774.67
Total Death Benefit	77,774.67
Current Salary	0.00
Previous Salary	0.00
Disability Benefit	0.00

Your Balance

Total Benefits	77,774.67
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	77,774.67
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (100.00%)	77,774.67
Taxable	



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2020	81,339.89
<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	(1,535.22)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	2,030.00
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2021	77,774.67

Gale Family Superannuation Fund Members Statement

Wayne Gale
27 Yaldara Street
Carseldine, Queensland, 4034, Australia

Your Details

Date of Birth : Provided
Age: 66
Tax File Number: Provided
Date Joined Fund: 20/11/2008
Service Period Start Date: 04/01/1971
Date Left Fund:
Member Code: GALWAY00440P
Account Start Date: 29/07/2019
Account Phase: Retirement Phase
Account Description: Account Based Pension 6

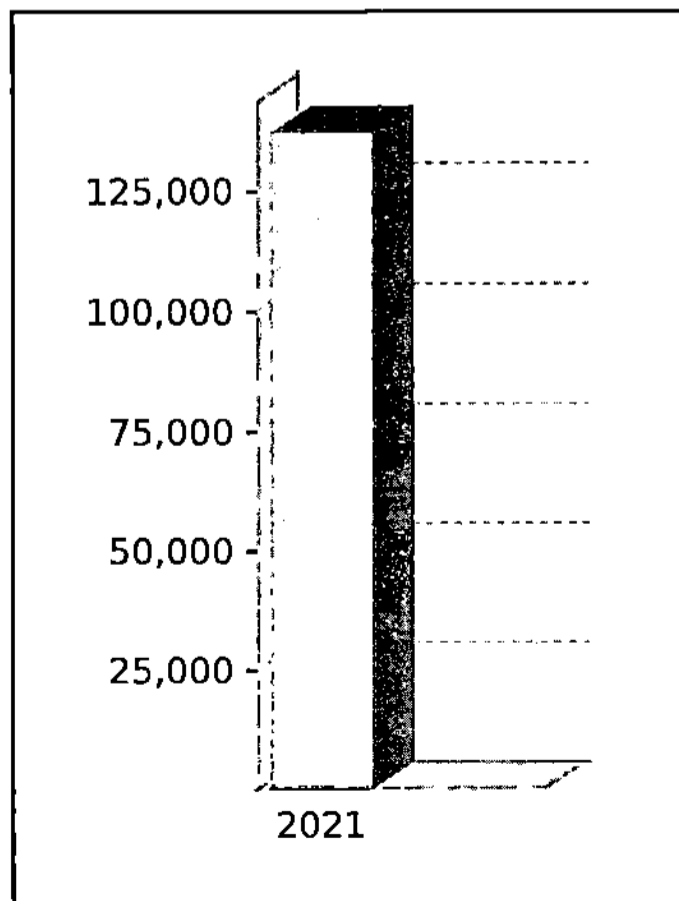
Nominated Beneficiaries: Margaret Ann Gale
Vested Benefits: 137,084.99
Total Death Benefit: 137,084.99
Current Salary: 0.00
Previous Salary: 0.00
Disability Benefit: 0.00

Your Balance

Total Benefits: 137,084.99

Preservation Components
Preserved
Unrestricted Non Preserved: 137,084.99
Restricted Non Preserved

Tax Components
Tax Free (100.00%): 137,084.99
Taxable



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2020	244,720.85
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	(4,612.46)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	103,023.40
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2021	137,084.99

Gale Family Superannuation Fund Members Statement

Margaret Ann Gale
27 Yaldara Street
Carseldine, Queensland, 4034, Australia

Your Details

Date of Birth : Provided
Age: 66
Tax File Number: Provided
Date Joined Fund: 20/11/2008
Service Period Start Date: 14/06/1977
Date Left Fund:
Member Code: GALMAR00001P
Account Start Date: 07/11/2014
Account Phase: Retirement Phase
Account Description: Pension

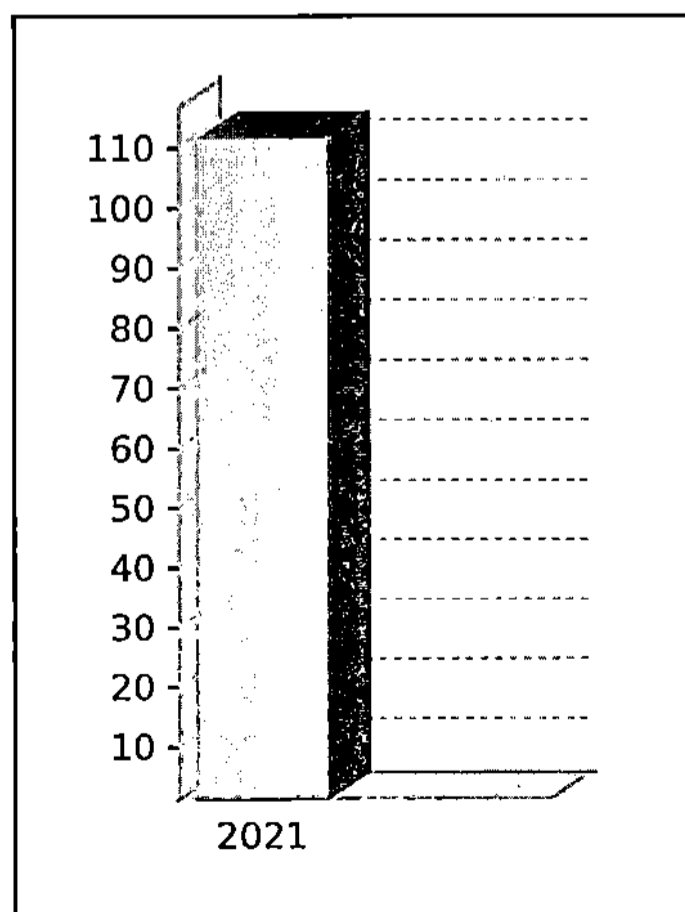
Nominated Beneficiaries: Wayne Gale
Vested Benefits: 111.49
Total Death Benefit: 111.49
Current Salary: 0.00
Previous Salary: 0.00
Disability Benefit: 0.00

Your Balance

Total Benefits: 111.49

Preservation Components
Preserved
Unrestricted Non Preserved: 111.49
Restricted Non Preserved

Tax Components
Tax Free (32.09%): 35.78
Taxable: 75.71



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2020	113.77
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	(2.28)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2021	111.49

Gale Family Superannuation Fund Members Statement

Margaret Ann Gale
27 Yaldara Street
Carseldine, Queensland, 4034, Australia

Your Details

Date of Birth : Provided
Age: 66
Tax File Number: Provided
Date Joined Fund: 20/11/2008
Service Period Start Date: 14/06/1977
Date Left Fund:
Member Code: GALMAR00005P
Account Start Date: 25/06/2018
Account Phase: Retirement Phase
Account Description: Account Based Pension 4

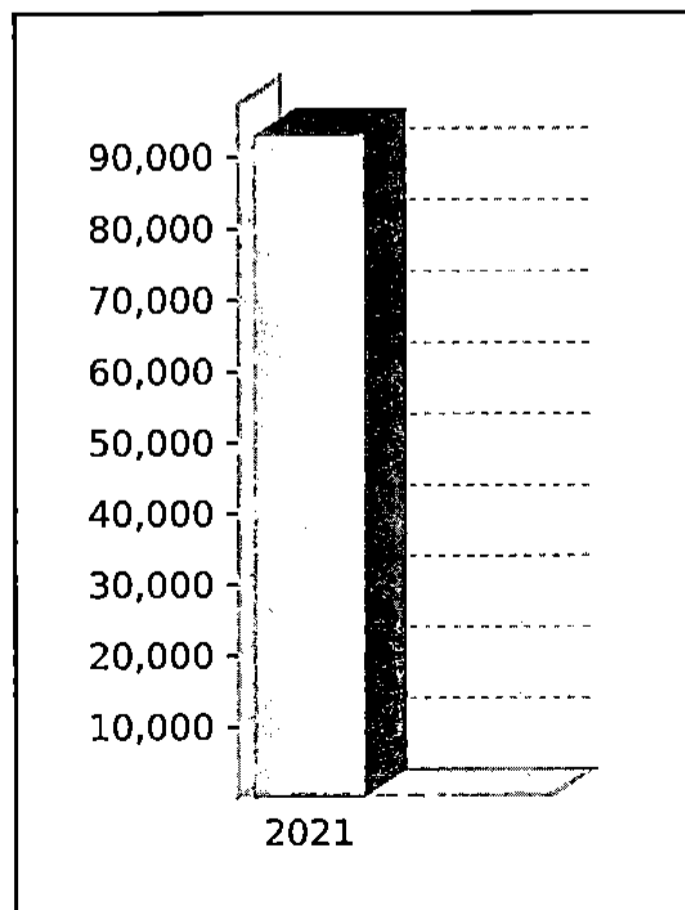
Nominated Beneficiaries: Margaret Ann Gale
Vested Benefits: 92,912.94
Total Death Benefit: 92,912.94
Current Salary: 0.00
Previous Salary: 0.00
Disability Benefit: 0.00

Your Balance

Total Benefits 92,912.94

Preservation Components
Preserved
Unrestricted Non Preserved 92,912.94
Restricted Non Preserved

Tax Components
Tax Free (100.00%) 92,912.94
Taxable



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2020	97,176.14
<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	(1,833.20)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	2,430.00
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2021	92,912.94

Gale Family Superannuation Fund Members Statement

Margaret Ann Gale
27 Yaldara Street
Carseldine, Queensland, 4034, Australia

Your Details

Date of Birth : Provided
Age: 66
Tax File Number: Provided
Date Joined Fund: 20/11/2008
Service Period Start Date: 14/06/1977
Date Left Fund:
Member Code: GALMAR00057P
Account Start Date: 31/05/2019
Account Phase: Retirement Phase
Account Description: Account Based Pension 6

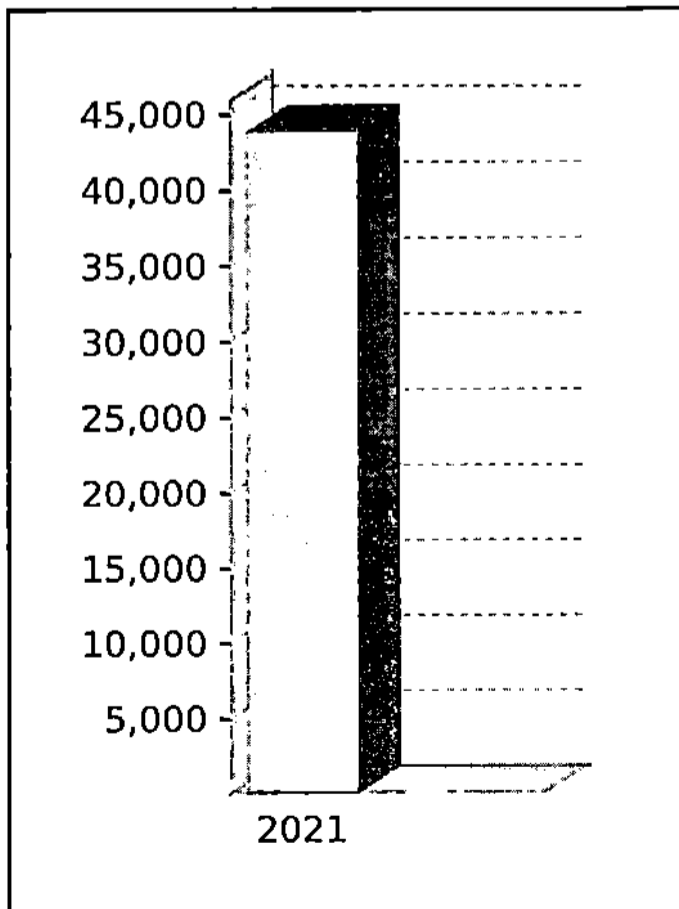
Nominated Beneficiaries: Wayne Gale
Vested Benefits: 43,829.13
Total Death Benefit: 43,829.13
Current Salary: 0.00
Previous Salary: 0.00
Disability Benefit: 0.00

Your Balance

Total Benefits: 43,829.13

Preservation Components
Preserved
Unrestricted Non Preserved: 43,829.13
Restricted Non Preserved

Tax Components
Tax Free (100.00%): 43,829.13
Taxable



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2020	93,532.55
<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	(1,761.82)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	47,941.60
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2021	43,829.13

/ /

Wayne Gale
Gale Family Superannuation Fund
27 Yaldara Street, Carseldine, Queensland 4034

Dear Sir/Madam

**Gale Family Superannuation Fund
Continuation of Account Based Pension**

We have recently completed a review of the assets of **Gale Family Superannuation Fund** and your Account Based Pension account in the Fund as at 01 July 2020. It is confirmed that the pension balance will automatically revert to Margaret Ann Gale upon the death of the member.

Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2021.

Your balance contains:

- a Taxable Balance of: \$473.62;
- a Tax Free Balance of: \$326.89; and
- a Tax Free proportion: 39.69%.

Your Minimum income stream applicable is \$20.00.

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

Yours sincerely

Wayne Gale

.....
Wayne Gale

Minutes of a Meeting of the Trustee(s)

held on 16 August 2021 at 27 Yaldara Street, Carseldine, Queensland 4034

PRESENT: Wayne Gale and Margaret Ann Gale

PENSION CONTINUATION: Wayne Gale wishes to continue existing Account Based Pension with a commencement date of 29/08/2014. It is confirmed that the pension balance will automatically revert to Margaret Ann Gale upon the death of the member.

The Pension Account Balance as at 01/07/2020 is \$800.51, consisting of:

- Taxable amount of: \$473.62; and
- Tax Free amount of: \$326.89
- Tax Free proportion: 39.69%.

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

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

PAYMENT: It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$20.00 in the frequency of at least an annual payment.

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

Wayne Gale

.....
Wayne Gale
Chairperson

/ /

Margaret Ann Gale
Gale Family Superannuation Fund
27 Yaldara Street, Carseldine, Queensland 4034

Dear Sir/Madam

**Gale Family Superannuation Fund
Continuation of Account Based Pension**

We have recently completed a review of the assets of **Gale Family Superannuation Fund** and your Account Based Pension account in the Fund as at 01 July 2020. It is confirmed that the pension balance will automatically revert to Wayne Gale upon the death of the member.

Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2021.

Your balance contains:

- a Taxable Balance of: \$77.26;
- a Tax Free Balance of: \$36.51; and
- a Tax Free proportion: 32.09%.

Your Minimum income stream applicable is \$0.00.

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

Yours sincerely

Wayne Gale

.....
Wayne Gale

Minutes of a Meeting of the Trustee(s)

held on 16 August 2021 at 27 Yaldara Street, Carseldine, Queensland 4034

PRESENT:

Wayne Gale and Margaret Ann Gale

PENSION CONTINUATION:

Margaret Ann Gale wishes to continue existing Account Based Pension with a commencement date of 07/11/2014. It is confirmed that the pension balance will automatically revert to Wayne Gale upon the death of the member.

The Pension Account Balance as at 01/07/2020 is \$113.77, consisting of:

- Taxable amount of: \$77.26; and
- Tax Free amount of: \$36.51
- Tax Free proportion: 32.09%.

TRUSTEE ACKNOWLEDGEMENT:

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

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

PAYMENT:

It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$0.00 in the frequency of at least an annual payment.

CLOSURE:

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

Wayne Gale

.....
Wayne Gale
Chairperson

/ /

Wayne Gale
Gale Family Superannuation Fund
27 Yaldara Street, Carseldine, Queensland 4034

Dear Sir/Madam

**Gale Family Superannuation Fund
Continuation of Account Based Pension**

We have recently completed a review of the assets of **Gale Family Superannuation Fund** and your Account Based Pension account in the Fund as at 01 July 2020. It is confirmed that the pension balance will automatically revert to Margaret Ann Gale upon the death of the member.

Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2021.

Your balance contains:

- a Taxable Balance of: \$0.00;
- a Tax Free Balance of: \$83,214.84; and
- a Tax Free proportion: 100.00%.

Your Minimum income stream applicable is \$2,080.00.

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

Yours sincerely

Wayne Gale

.....
Wayne Gale

Minutes of a Meeting of the Trustee(s)

held on 16 August 2021 at 27 Yaldara Street, Carseldine, Queensland 4034

PRESENT: Wayne Gale and Margaret Ann Gale

PENSION CONTINUATION: Wayne Gale wishes to continue existing Account Based Pension with a commencement date of 25/06/2018. It is confirmed that the pension balance will automatically revert to Margaret Ann Gale upon the death of the member.

The Pension Account Balance as at 01/07/2020 is \$83,214.84, consisting of:

- Taxable amount of: \$0.00; and
- Tax Free amount of: \$83,214.84
- Tax Free proportion: 100.00%.

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

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

PAYMENT: It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$2,080.00 in the frequency of at least an annual payment.

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

Wayne Gale

.....
Wayne Gale
Chairperson

/ /

Margaret Ann Gale
Gale Family Superannuation Fund
27 Yaldara Street, Carseldine, Queensland 4034

Dear Sir/Madam

**Gale Family Superannuation Fund
Continuation of Account Based Pension**

We have recently completed a review of the assets of **Gale Family Superannuation Fund** and your Account Based Pension account in the Fund as at 01 July 2020. It is confirmed that the pension balance will automatically revert to Margaret Ann Gale upon the death of the member.

Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2021.

Your balance contains:

- a Taxable Balance of: \$0.00;
- a Tax Free Balance of: \$97,176.14; and
- a Tax Free proportion: 100.00%.

Your Minimum income stream applicable is \$2,430.00.

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

Yours sincerely

Wayne Gale

.....
Wayne Gale

Minutes of a Meeting of the Trustee(s)

held on 16 August 2021 at 27 Yaldara Street, Carseldine, Queensland 4034

PRESENT:

Wayne Gale and Margaret Ann Gale

PENSION CONTINUATION:

Margaret Ann Gale wishes to continue existing Account Based Pension with a commencement date of 25/06/2018. It is confirmed that the pension balance will automatically revert to Margaret Ann Gale upon the death of the member.

The Pension Account Balance as at 01/07/2020 is \$97,176.14, consisting of:

- Taxable amount of: \$0.00; and
- Tax Free amount of: \$97,176.14
- Tax Free proportion: 100.00%.

TRUSTEE ACKNOWLEDGEMENT:

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

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

PAYMENT:

It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$2,430.00 in the frequency of at least an annual payment.

CLOSURE:

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

Wayne Gale

.....
Wayne Gale
Chairperson

/ /

Wayne Gale
Gale Family Superannuation Fund
27 Yaldara Street, Carseldine, Queensland 4034

Dear Sir/Madam

**Gale Family Superannuation Fund
Continuation of Account Based Pension**

We have recently completed a review of the assets of **Gale Family Superannuation Fund** and your Account Based Pension account in the Fund as at 01 July 2020. It is confirmed that the pension balance will automatically revert to Margaret Ann Gale upon the death of the member.

Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2021.

- Your balance contains:
- a Taxable Balance of: \$0.00;
 - a Tax Free Balance of: \$81,339.89; and
 - a Tax Free proportion: 100.00%.

Your Minimum income stream applicable is \$2,030.00.

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

Yours sincerely

Wayne Gale

.....
Wayne Gale

Minutes of a Meeting of the Trustee(s)

held on 16 August 2021 at 27 Yaldara Street, Carseldine, Queensland 4034

PRESENT: Wayne Gale and Margaret Ann Gale

PENSION CONTINUATION: Wayne Gale wishes to continue existing Account Based Pension with a commencement date of 31/05/2019. It is confirmed that the pension balance will automatically revert to Margaret Ann Gale upon the death of the member.

The Pension Account Balance as at 01/07/2020 is \$81,339.89, consisting of:

- Taxable amount of: \$0.00; and
- Tax Free amount of: \$81,339.89
- Tax Free proportion: 100.00%.

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

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

PAYMENT: It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$2,030.00 in the frequency of at least an annual payment.

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

Wayne Gale

.....
Wayne Gale
Chairperson

/ /

Margaret Ann Gale
Gale Family Superannuation Fund
27 Yaldara Street, Carseldine, Queensland 4034

Dear Sir/Madam

**Gale Family Superannuation Fund
Continuation of Account Based Pension**

We have recently completed a review of the assets of **Gale Family Superannuation Fund** and your Account Based Pension account in the Fund as at 01 July 2020. It is confirmed that the pension balance will automatically revert to Wayne Gale upon the death of the member.

Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2021.

Your balance contains:

- a Taxable Balance of: \$0.00;
- a Tax Free Balance of: \$93,532.55; and
- a Tax Free proportion: 100.00%.

Your Minimum income stream applicable is \$2,340.00.

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

Yours sincerely

Wayne Gale

.....
Wayne Gale

Minutes of a Meeting of the Trustee(s)

held on 16 August 2021 at 27 Yaldara Street, Carseldine, Queensland 4034

PRESENT: Wayne Gale and Margaret Ann Gale

PENSION CONTINUATION: Margaret Ann Gale wishes to continue existing Account Based Pension with a commencement date of 31/05/2019. It is confirmed that the pension balance will automatically revert to Wayne Gale upon the death of the member.

The Pension Account Balance as at 01/07/2020 is \$93,532.55, consisting of:

- Taxable amount of: \$0.00; and
- Tax Free amount of: \$93,532.55
- Tax Free proportion: 100.00%.

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

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

PAYMENT: It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$2,340.00 in the frequency of at least an annual payment.

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

Wayne Gale

.....
Wayne Gale
Chairperson

/ /

Wayne Gale
Gale Family Superannuation Fund
27 Yaldara Street, Carseldine, Queensland 4034

Dear Sir/Madam

**Gale Family Superannuation Fund
Continuation of Account Based Pension**

We have recently completed a review of the assets of **Gale Family Superannuation Fund** and your Account Based Pension account in the Fund as at 01 July 2020. It is confirmed that the pension balance will automatically revert to Margaret Ann Gale upon the death of the member.

Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2021.

Your balance contains:

- a Taxable Balance of: \$0.00;
- a Tax Free Balance of: \$244,720.85; and
- a Tax Free proportion: 100.00%.

Your Minimum income stream applicable is \$6,120.00.

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

Yours sincerely

Wayne Gale

.....
Wayne Gale

Minutes of a Meeting of the Trustee(s)

held on 16 August 2021 at 27 Yaldara Street, Carseldine, Queensland 4034

PRESENT: Wayne Gale and Margaret Ann Gale

PENSION CONTINUATION: Wayne Gale wishes to continue existing Account Based Pension with a commencement date of 29/07/2019. It is confirmed that the pension balance will automatically revert to Margaret Ann Gale upon the death of the member.

The Pension Account Balance as at 01/07/2020 is \$244,720.85, consisting of:

- Taxable amount of: \$0.00; and
- Tax Free amount of: \$244,720.85
- Tax Free proportion: 100.00%.

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

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

PAYMENT: It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$6,120.00 in the frequency of at least an annual payment.

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

Wayne Gale

.....
Wayne Gale
Chairperson

Gale Family Superannuation Fund

Pension Summary

As at 30 June 2021

Member Name : Gale, Wayne

Member Age : 65* (Date of Birth : Provided)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
GALWAY 00001P	Account Based Pension	29/08/2014	39.69%	2.50%	\$20.00*	N/A	\$20.00	\$0.00	\$20.00	\$0.00

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

GALWAY 00003P	Account Based Pension	01/07/2015	31.68%	2.50%	\$0.00	N/A	\$0.00	\$0.00	\$0.00	NIL
---------------	-----------------------	------------	--------	-------	--------	-----	--------	--------	--------	-----

GALWAY 00004P	Account Based Pension	01/07/2017	17.22%	2.50%	\$0.00	N/A	\$0.00	\$0.00	\$0.00	NIL
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GALWAY 00005P	Account Based Pension	25/06/2018	100.00 %	2.50%	\$2,080.00*	N/A	\$2,080.00	\$0.00	\$2,080.00	\$0.00
---------------	-----------------------	------------	----------	-------	-------------	-----	------------	--------	------------	--------

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

GALWAY 00034P	Account Based Pension	31/05/2019	100.00 %	2.50%	\$2,030.00*	N/A	\$2,030.00	\$0.00	\$2,030.00	\$0.00
---------------	-----------------------	------------	----------	-------	-------------	-----	------------	--------	------------	--------

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

GALWAY 00440P	Account Based Pension	29/07/2019	100.00 %	2.50%	\$6,120.00*	N/A	\$103,023.40	\$0.00	\$103,023.40	NIL
---------------	-----------------------	------------	----------	-------	-------------	-----	--------------	--------	--------------	-----

W.G.

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

					\$10,250.00	\$0.00	\$107,153.40	\$0.00	\$107,153.40	\$0.00
--	--	--	--	--	-------------	--------	--------------	--------	--------------	--------

Gale Family Superannuation Fund

Pension Summary

As at 30 June 2021

Member Name : Gale, Margaret Ann

Member Age : 65* (Date of Birth : Provided)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
GALMAR 00001P	Account Based Pension	07/11/2014	32.09%	2.50%	\$0.00	N/A	\$0.00	\$0.00	\$0.00	NIL
GALMAR 00003P	Account Based Pension	01/07/2015	100.00 %	2.50%	\$0.00	N/A	\$0.00	\$0.00	\$0.00	NIL
GALMAR 00004P	Account Based Pension	01/07/2017	96.87%	2.50%	\$0.00	N/A	\$0.00	\$0.00	\$0.00	NIL
GALMAR 00005P	Account Based Pension	25/06/2018	100.00 %	2.50%	\$2,430.00*	N/A	\$2,430.00	\$0.00	\$2,430.00	\$0.00
*COVID-19 50% reduction has been applied to the minimum pension amount.										
GALMAR 00056P	Account Based Pension	09/08/2018	100.00 %	2.50%	\$0.00	N/A	\$0.00	\$0.00	\$0.00	NIL
GALMAR 00057P	Account Based Pension	31/05/2019	100.00 %	2.50%	\$2,340.00*	N/A	\$47,941.60	\$0.00	\$47,941.60	NIL
*COVID-19 50% reduction has been applied to the minimum pension amount.										
					\$4,770.00	\$0.00	\$50,371.60	\$0.00	\$50,371.60	\$0.00

M.G.

Gale Family Superannuation Fund
Pension Summary

As at 30 June 2021

Total :

					\$15,020.00	\$0.00	\$157,525.00	\$0.00	\$157,525.00	\$0.00
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*Age as at 01/07/2020 or pension start date for new pensions.

PART A Electronic lodgment declaration (Form P, T, F, SMSF or EX)

This declaration is to be completed where the tax return is to be lodged via an approved ATO electronic channel. It is the responsibility of the taxpayer to retain this declaration for a period of five years after the declaration is made, penalties may apply for failure to do so.

Privacy

The ATO is authorised by the Taxation Administration Act 1953 to request the provision of tax file numbers (TFNs). The ATO will use the TFNs to identify each partner or beneficiary or entity in our records. It is not an offence not to provide the TFNs. However, you cannot lodge your tax return electronically if you do not quote your TFN.

Taxation law authorises the ATO to collect information and disclose it to other government agencies, including personal information about the person authorised to sign the declaration. For information about privacy go to ato.gov.au/privacy

The Australian Business Register

The Commissioner of Taxation, as Registrar of the Australian Business Register, may use the ABN and business details which you provide on this tax return to maintain the integrity of the register.

Please refer to the privacy statement on the Australian Business Register (ABR) website (www.abr.gov.au) for further information – it outlines our commitment to safeguarding your details.

Electronic funds transfer - direct debit

Where you have requested an EFT direct debit some of your details will be provided to your financial institution and the Tax Office's sponsor bank to facilitate the payment of your taxation liability from your nominated account.

Tax file number

Year

Name of partnership, trust, fund or entity

I authorise my tax agent to electronically transmit this tax return via an approved ATO electronic channel.

Important

Before making this declaration please check to ensure that all income has been disclosed and the tax return is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the Tax Office. The tax law provides heavy penalties for false or misleading statements on tax returns.

Declaration: I declare that:

- the information provided to the agent for the preparation of this tax return, including any applicable schedules is true and correct, and
- the agent is authorised to lodge this tax return.

Signature of partner, trustee or director

Wayue Gale

Date

PART B Electronic funds transfer consent

This declaration is to be completed when an electronic funds transfer (EFT) of a refund is requested and the tax return is being lodged through an approved ATO electronic lodgment channel.

This declaration must be signed by the partner, trustee, director or public officer prior to the EFT details being transmitted to the Tax Office. If you elect for an EFT, all details below must be completed.

Important: Care should be taken when completing EFT details as the payment of any refund will be made to the account specified.

Agent's reference number

Account Name

I authorise the refund to be deposited directly to the specified account.

Signature

Wayue Gale

Date

Self-managed superannuation fund annual return

2021

Who should complete this annual return?

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the Fund income tax return 2021 (NAT 71287)

Return year

The Self-managed superannuation fund annual return instructions 2021 (NAT 71606) (the instructions) can assist you to complete this annual return.

The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via ABR.gov.au or complete the Change of details for superannuation entities form (NAT3036).

Section A: Fund information

1 Tax file number (TFN)

The Tax Office is authorised by law to request your TFN. You are not obliged to quote your TFN but not quoting it could increase the chance of delay or error in processing your annual return. See the Privacy note in the Declaration.

2 Name of self-managed superannuation fund (SMSF)

3 Australian business number (ABN)

4 Current postal address

5 Annual return status
 Is this an amendment to the SMSF's 2021 return? A N
 Is this the first required return for a newly registered SMSF? B N

6 SMSF auditor
 Auditor's name Title
 Family name
 First given name
 Other given names
 SMSF Auditor Number
 Auditor's phone number
 Use Agent address details? Postal address

Date audit was completed A

Was Part A of the audit report qualified? B N

Was Part B of the audit report qualified? C N

If Part B of the audit report was qualified, have the reported issues been rectified? D

Sensitive (when completed)

7 Electronic funds transfer (EFT)

We need your self-managed super fund's financial institution details to pay any super payments and tax refunds owing to you.

A Fund's financial institution account details

This account is used for super contributions and rollovers. Do not provide a tax agent account here.

Fund BSB number (must be six digits) 182512 Fund account number 96229501

Fund account name (for example, J&Q Citizen ATF J&Q Family SF) Gale Family Superannuation Fund

I would like my tax refunds made to this account. Y Print Y for yes or N for no. If Yes, Go to C.

B Financial institution account details for tax refunds

Use Agent Trust Account? []

This account is used for tax refunds. You can provide a tax agent account here.

BSB number [] Account number []

Fund account name (for example, J&Q Citizen ATF J&Q Family SF) []

C Electronic service address alias

Provide the electronic service address (ESA) issued by your SMSF messaging provider (For example, SMSFdataESAAlias). See instructions for more information.

AUSPOSTSMSF

8 Status of SMSF Australian superannuation fund A Y Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Contribution? C Y

Fund benefit structure B A Code

9 Was the fund wound up during the income year?

N Print Y for yes or N for no. If yes, provide the date on which fund was wound up Day Month Year []

Have all tax lodgment and payment obligations been met? []

10 Exempt current pension income

Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year? Y Print Y for yes or N for no.

To claim a tax exemption for current pension income, you must pay at least the minimum benefit payment under the law. Record exempt current pension income at Label A

If No, Go to Section B: Income

If Yes Exempt current pension income amount A [] 89

Which method did you use to calculate your exempt current pension income?

Segregated assets method B X

Unsegregated assets method C []

Was an actuarial certificate obtained? D [] Print Y for yes

Did the fund have any other income that was assessable? E N Print Y for yes or N for no. If Yes, go to Section B: Income

Choosing 'No' means that you do not have any assessable income, including no-TFN quoted contributions. Go to Section C: Deductions and non-deductible expenses. (Do not complete Section B: Income.)

If you are entitled to claim any tax offsets, you can list these at Section D: Income tax calculation statement

Sensitive (when completed)

Section B: Income

Do not complete this section if all superannuation interests in the SMSF were supporting superannuation income streams in the retirement phase for the entire year, there was no other income that was assessable, and you have not realised a deferred notional gain. If you are entitled to claim any tax offsets, you can record these at Section D: Income tax calculation statement.

11 Income

Did you have a capital gains tax (CGT) event during the year? **G** **N** Print Y for yes or N for no.

Have you applied an exemption or rollover? **M** Print Y for yes or N for no.

Code

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a Capital Gains Tax (CGT) schedule 2021.

Net capital gain **A**

Gross rent and other leasing and hiring income **B**

Gross interest **C**

Forestry managed investment scheme income **X**

Gross foreign income **D1** Net foreign income **D** Loss

Australian franking credits from a New Zealand company **E**

Transfers from foreign funds **F** Number

Gross payments where ABN not quoted **H**

Gross distribution from partnerships **I** Loss

* Unfranked dividend amount **J**

* Franked dividend amount **K**

* Dividend franking credit **L**

* Gross trust distributions **M** Code

Assessable contributions (R1 plus R2 plus R3 less R6) **R** 0

Calculation of assessable contributions

Assessable employer contributions

R1

plus Assessable personal contributions

R2

plus #*No-TFN-quoted contributions

R3

(an amount must be included even if it is zero)

less Transfer of liability to life insurance company or PST

R6

Calculation of non-arm's length income

* Net non-arm's length private company dividends

U1

plus * Net non-arm's length trust distributions

U2

plus * Net other non-arm's length income

U3

* Other income **S** Code

* Assessable income due to changed tax status of fund **T**

Net non-arm's length income (subject to 45% tax rate) (U1 plus U2 plus U3) **U**

#This is a mandatory label
* If an amount is entered at this label, check the instructions to ensure the correct tax treatment has been applied.

GROSS INCOME (Sum of labels A to U) **W** Loss

Exempt current pension income **Y**

TOTAL ASSESSABLE INCOME (W less Y) **V** 0 Loss

Sensitive (when completed)

Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

Under 'Deductions' list all expenses and allowances you are entitled to claim a deduction for. Under 'Non-deductible expenses', list all other expenses or normally allowable deductions that you cannot claim as a deduction (for example, all expenses related to exempt current pension income should be recorded in the 'Non-deductible expenses' column).

DEDUCTIONS			NON-DEDUCTIBLE EXPENSES		
Interest expenses within Australia	A1	<input type="text"/>	A2	<input type="text"/>	
Interest expenses overseas	B1	<input type="text"/>	B2	<input type="text"/>	
Capital works expenditure	D1	<input type="text"/>	D2	<input type="text"/>	
Decline in value of depreciating assets	E1	<input type="text"/>	E2	<input type="text"/>	
Insurance premiums – members	F1	<input type="text"/>	F2	<input type="text"/>	
SMSF auditor fee	H1	<input type="text"/>	H2	<input type="text"/>	660
Investment expenses	I1	<input type="text"/>	I2	<input type="text"/>	
Management and administration expenses	J1	<input type="text"/>	J2	<input type="text"/>	10,859
Forestry managed investment scheme expense	U1	<input type="text"/>	U2	<input type="text"/>	
Other amounts	L1	<input type="text"/>	L2	<input type="text"/>	
		Code <input type="text"/>			Code <input type="text"/>
Tax losses deducted	M1	<input type="text"/>			
TOTAL DEDUCTIONS N <input type="text" value="0"/> (Total A1 to M1)			TOTAL NON-DEDUCTIBLE EXPENSES Y <input type="text" value="11,519"/> (Total A2 to L2)		
#TAXABLE INCOME OR LOSS O <input type="text" value="0"/> <input type="text" value="0"/> (TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)			TOTAL SMSF EXPENSES Z <input type="text" value="11,519"/> (N plus Y)		

#This is a mandatory label.

Section D: Income tax calculation statement

#Important:

Section B label R3, Section C label O and Section D labels A, T1, J, T5 and I are mandatory. If you leave these labels blank you will have specified a zero amount

13 Calculation statement

Please refer to the Self-managed superannuation fund annual return instructions 2021 on how to complete the calculation statement.

#Taxable income	A	<input type="text" value="0"/>	
(an amount must be included even if it is zero)			
#Tax on taxable income	T1	<input type="text" value="0.00"/>	
(an amount must be included even if it is zero)			
#Tax on no-TFN-quoted contributions	J	<input type="text" value="0.00"/>	
(an amount must be included even if it is zero)			
Gross tax	B	<input type="text" value="0.00"/>	
(T1 plus J)			

Sensitive (when completed)

Foreign income tax offset C1 <input type="text"/>	Non-refundable non-carry forward tax offsets C <input type="text" value="0.00"/> (C1 plus C2)
Rebates and tax offsets C2 <input type="text"/>	

SUBTOTAL 1
T2
(B less C - cannot be less than zero)

Early stage venture capital limited partnership tax offset D1 <input type="text"/>	Non-refundable carry forward tax offsets D <input type="text" value="0.00"/> (D1 plus D2 plus D3 plus D4)
Early stage venture capital limited partnership tax offset carried forward from previous year D2 <input type="text"/>	
Early stage investor tax offset D3 <input type="text"/>	
Early stage investor tax offset carried forward from previous year D4 <input type="text"/>	

SUBTOTAL 2
T3
(T2 less D - cannot be less than zero)

Complying fund's franking credits tax offset E1 <input type="text"/>	Refundable tax offsets E <input type="text" value="0.00"/> (E1 plus E2 plus E3 plus E4)
No-TFN tax offset E2 <input type="text"/>	
National rental affordability scheme tax offset E3 <input type="text"/>	
Exploration credit tax offset E4 <input type="text"/>	

#TAX PAYABLE T5
(T3 less E - cannot be less than zero)

Section 102AAM interest charge
G

Sensitive (when completed)

Fund's tax file number (TFN)

Credit for interest on early payments – amount of interest
H1

Credit for tax withheld – foreign resident withholding (excluding capital gains)
H2

Credit for tax withheld – where ABN or TFN not quoted (non-individual)
H3

Credit for TFN amounts withheld from payments from closely held trusts
H5

Credit for interest on no-TFN tax offset
H6

Credit for foreign resident capital gains withholding amounts
H8

Eligible credits
H
 (H1 plus H2 plus H3 plus H5 plus H6 plus H8)

#Tax offset refunds **I**
 (Remainder of refundable tax offsets).
 (unused amount from label E- an amount must be included even if it is zero)

PAYG instalments raised
K

Supervisory levy
L

Supervisory levy adjustment for wound up funds
M

Supervisory levy adjustment for new funds
N

Total amount of tax payable **S**
 (T5 plus G less H less I less K plus L less M plus N)

#This is a mandatory label.

Section E: Losses

14 Losses

If total loss is greater than \$100,000, complete and attach a Losses schedule 2021.

Tax losses carried forward to later income years **U**

Net capital losses carried forward to later income years **V**

Net capital losses brought forward from prior years		Net capital losses carried forward to later income years	
Non-Collectables	<input type="text"/>		<input type="text"/>
Collectables	<input type="text"/>		<input type="text"/>

Sensitive (when completed)

Section F / Section G: Member Information

In Section F / G report all current members in the fund at 30 June.
Use Section F / G to report any former members or deceased members who held an interest in the fund at any time during the income year.

		See the Privacy note in the Declaration.	Member Number
Title	Mr	Member's TFN	1
Family name	Gale		Account status
First given name	Wayne		<input type="radio"/> Code
Other given names			
Date of birth	28/08/1954	If deceased, date of death	

Contributions

OPENING ACCOUNT BALANCE 410,076.09

Refer to instructions for completing these labels

Employer contributions

A

ABN of principal employer

A1

Personal contributions

B

CGT small business retirement exemption

C

CGT small business 15-year exemption amount

D

Personal injury election

E

Spouse and child contributions

F

Other third party contributions

G

Proceeds from primary residence disposal

H

Receipt date

H1

Assessable foreign superannuation fund amount

I

Non-assessable foreign superannuation fund amount

J

Transfer from reserve: assessable amount

K

Transfer from reserve: non-assessable amount

L

Contributions from non-complying funds and previously non-complying funds

T

Any other contributions (including Super Co-contributions and low Income Super Contributions)

M

TOTAL CONTRIBUTIONS **N** (Sum of labels A to M)

Other transactions

Accumulation phase account balance

S1

Retirement phase account balance - Non CDBIS

S2

Retirement phase account balance - CDBIS

S3

TRIS Count

Allocated earnings or losses **O** Loss

Inward rollovers and transfers **P**

Outward rollovers and transfers **Q**

Lump Sum payment **R1**

Income stream payment **R2** Code

CLOSING ACCOUNT BALANCE **S** S1 plus S2 plus S3

Accumulation phase value **X1**

Retirement phase value **X2**

Outstanding limited recourse borrowing arrangement amount **Y**

Sensitive (when completed)

Fund's tax file number (TFN)

See the Privacy note in the Declaration.

Title Member's TFN

Family name Member Number

First given name Account status Code

Other given names

Date of birth If deceased, date of death

Contributions

OPENING ACCOUNT BALANCE

Refer to instructions for completing these labels

Employer contributions

ABN of principal employer

Personal contributions

CGT small business retirement exemption

CGT small business 15-year exemption amount

Personal injury election

Spouse and child contributions

Other third party contributions

Proceeds from primary residence disposal

Receipt date

Assessable foreign superannuation fund amount

Non-assessable foreign superannuation fund amount

Transfer from reserve: assessable amount

Transfer from reserve: non-assessable amount

Contributions from non-complying funds and previously non-complying funds

Any other contributions (including Super Co-contributions and low income Super Contributions)

TOTAL CONTRIBUTIONS 0.00
(Sum of labels A to M)

Other transactions

Accumulation phase account balance 0.00

Retirement phase account balance - Non CDBIS 136,853.56

Retirement phase account balance - CDBIS 0.00

TRIS Count

Allocated earnings or losses 3,597.30 Loss

Inward rollovers and transfers

Outward rollovers and transfers

Lump Sum payment

Income stream payment 50,371.60 Code

CLOSING ACCOUNT BALANCE 136,853.56
S1 plus S2 plus S3

Accumulation phase value

Retirement phase value

Outstanding limited recourse borrowing arrangement amount

Sensitive (when completed)

Section H: Assets and liabilities

15 ASSETS

15a Australian managed investments

Listed trusts **A**

Unlisted trusts **B**

Insurance policy **C**

Other managed investments **D**

15b Australian direct investments

Cash and term deposits **E**

Debt securities **F**

Loans **G**

Listed shares **H**

Unlisted shares **I**

Limited recourse borrowing arrangements

Australian residential real property **J1**

Australian non-residential real property **J2**

Overseas real property **J3**

Australian shares **J4**

Overseas shares **J5**

Other **J6**

Property count **J7**

Limited recourse borrowing arrangements **J**

Non-residential real property **K**

Residential real property **L**

Collectables and personal use assets **M**

Other assets **O**

15c Other investments

Crypto-Currency **N**

15d Overseas direct investments

Overseas shares **P**

Overseas non-residential real property **Q**

Overseas residential real property **R**

Overseas managed investments **S**

Other overseas assets **T**

TOTAL AUSTRALIAN AND OVERSEAS ASSETS **U**
(Sum of labels A to T)

15e In-house assets

Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year **A** Print Y for yes or N for no.

15f Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution? **A** Print Y for yes or N for no.

Did the members or related parties of the fund use personal guarantees or other security for the LRBA? **B** Print Y for yes or N for no.

Sensitive (when completed)

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements	V1	<input type="text"/>	
Permissible temporary borrowings	V2	<input type="text"/>	
Other borrowings	V3	<input type="text"/>	
			Borrowings V <input type="text"/>
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)		W	<input type="text" value="432,043"/>
Reserve accounts		X	<input type="text"/>
Other liabilities		Y	<input type="text"/>
TOTAL LIABILITIES		Z	<input type="text" value="432,043"/>

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains	H	<input type="text"/>
Total TOFA losses	I	<input type="text"/>

Section J: Other information

Family trust election status

If the trust or fund has made, or is making, a family trust election, write the four-digit income year specified of the election (for example, for the 2020–21 income year, write 2021). **A**

If revoking or varying a family trust election, print R for revoke or print V for variation, and complete and attach the Family trust election, revocation or variation 2021. **B**

Interposed entity election status

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an Interposed entity election or revocation 2021 for each election. **C**

If revoking an interposed entity election, print R, and complete and attach the Interposed entity election or revocation 2021. **D**

Sensitive (when completed)

Section K: Declarations

Penalties may be imposed for false or misleading information in addition to penalties relating to any tax shortfalls.

Important

Before making this declaration check to ensure that all income has been disclosed and the annual return, all attached schedules and any additional documents are true and correct in every detail.

Privacy

The ATO is authorised by the Taxation Administration Act 1953 to request the provision of tax file numbers (TFNs). We will use the TFN to identify the entity in our records.

Taxation law authorises the ATO to collect information and disclose it to other government agencies. For information about your privacy go to ato.gov.au/privacy.

TRUSTEE'S OR DIRECTOR'S DECLARATION:

I declare that, the current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received a copy of the audit report (if required) and are aware of any matters raised therein.

Authorised trustee's, director's or public officer's signature

Wayne Gale

Date Day Month Year Wayne Gale

Preferred trustee or director contact details:

Title Mr

Family name Gale

First given name Wayne

Other given names

Phone number Area code 0422 Number 357707

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return Hrs

The Commissioner of Taxation, as Registrar of the Australian Business Register, may use the ABN and business details which you provide on this annual return to maintain the integrity of the register. For further information, refer to the instructions.

TAX AGENT'S DECLARATION:

I, SAM GRECO & CO

declare that the Self-managed superannuation fund annual return 2021 has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature

Date Day Month Year

Tax agent's contact details

Title Mr

Family name Greco

First given name Sam

Other given names

Tax agent's practice SAM GRECO & CO

Tax agent's phone number Area code 07 Number 32635200

Tax agent number 74856004

Reference number GALE0010

Sensitive (when completed)

Gale Family Superannuation Fund

27 Yaldara Street
Carseldine QLD 4034

Investment Strategy

INVESTMENT OBJECTIVES:

To maximise returns and minimise the risks of investment of the fund's assets in managing and providing superannuation benefits to members and their dependants in meeting their retirement needs. To ensure all investments are consistent with the appropriate Superannuation Legislations and the fund's investment strategy.

RISK, RETURN AND DIVERSIFICATION

Each investment decision will be made with due regard to the associated, risk and expected return. The trustees will seek financial advice where necessary. To maximise overall returns of the fund's investments and minimise the exposure of risk from any particular investment, the fund will maintain a diversified portfolio. The fund's investment will include but not limited to Cash and cash equivalents, Equities (both Australian and International), Debt securities, direct and indirect property, trusts and managed funds, Indicative asset classes are as set out below:

<u>ASSET CLASS</u>	<u>INDICATIVE RANGES</u>
Cash & Money Market Securities	1% to 100%
Australian Fixed Interest	0% to 90%
Australian Managed Funds	0% to 80%
Direct and Indirect Property	0% to 95%
Australian Shares	0% to 95%
International Shares	0% to 50%

Additionally the trustees may use derivatives where appropriate as a means of hedging investment risks and maximising investment return. The trustees reserve the right to make any investment that is permitted under the superannuation rules, the fund's trust deed and may amend this investment strategy to ensure such an investment is consistent with the investment strategy of the fund.

LIQUIDITY

Each investment decision will be made with due regard to the cash flow requirements of the fund. The trustees will consider the liabilities (current and prospective) of the fund and ensure adequate cash is maintained by the fund to meet its liabilities as they fall due. The fund's liquidity needs will be considered at the time of each investment and also during the regular review of the fund's portfolio and investment strategy. The trustees may borrow money to finance the acquisition of investments as appropriate in accordance with the superannuation laws.

INSURANCE COVER:

The trustees will assess the need of insurance for all members and will seek insurance advice where necessary to ensure all members are adequately insured. Insurance policies may be held by the fund or by members personally.

REVIEW:

The investment strategy will be reviewed regularly and at least once a year at the end of financial year. The investment strategy may be revised as appropriate where the trustees' investment objectives change or to include a particular class or type of investment. The fund's investment portfolio will be reviewed at least quarterly.

Wayne Gale

23-08-2021

Date: _____

Wayne Gale

Margaret Gale

25-08-2021

Date: _____

Margaret Ann Gale

Gale Family Superannuation Fund (“the Fund”) Derivative Risk Statement

Introduction

The Superannuation Industry Supervision Act (SISA) requires a Derivatives Risk Statement (DRS) to be in effect for superannuation Funds where a charge is given, in relation to the use of derivatives by the Trustee of the Fund. This document sets out the DRS of the Fund, and has been designed to cover the specific requirements of Regulation 13.15A of the SIS act. The Trustees are responsible for ensuring that the use and implementation of derivatives is in accordance with the aims of this DRS.

Objectives

The derivative investment is intended to support the Fund’s overall Investment Strategy. The purpose of making this specific Derivative Investment is consistent with the investment objectives of the Fund. Each Member should comply with all investment guidelines.

Reasons for the use of derivatives

The reason for the derivative investment is to achieve diversified exposure to the entire market through market indices;
Or to achieve transactional efficiency through reducing the cost of achieving a required exposure;
Or to hedge the portfolio against the risk of adverse movements in market prices and thereby reducing volatility;
Or to produce extra income for the Fund by writing/selling covered options.

Risk Analysis

The Trustee is responsible for the risk management and investment decisions of the Fund, including those relating to derivatives. Although professional advice may be sought, the ultimate responsibility remains with the Trustee. There are various types of risks associated with derivatives. These can be broadly categorized under the headings of market risk, basis risk, liquidity risk, credit risk, and legal risk. These risks are described below.

Market Risk - the risk of adverse movements in markets. It arises through the holding of any financial instrument, physical or derivative, which creates exposure to movements in prices of a security or market. The market risk associated with the use of derivative is assessed in the context of the risk profile of the total portfolio.

The predominant market risks involved with derivatives include:

For “buy to open” options position –inherent higher volatility of derivatives compared to physical positions and the time decay, which reduces the market value of the position over time.

For “sell to open” options positions – potential unlimited losses if not covered by physical stock and the Fund may not be able to fulfill the contract’s obligation if exercised.

For future contracts – inherent higher volatility of derivatives compared to physical positions; possible higher losses lead by the involved internal leverage and potential unlimited losses.

Basis Risk - the risk that the value of a derivative will not move in line with the related physical position.

Liquidity Risk – there are two types of liquidity risk, which are Market Liquidity Risk and Funding Liquidity Risk. Market Liquidity Risk is the risk that the Trustees may not be able to, or cannot easily, unwind or offset a particular position due to inadequate market depth or disruptions in the market place. Funding Liquidity Risk is the risk that the Trustee may not be able to meet the future cash flow obligations from the derivative activities such as meeting margin calls on futures contracts.

Counter-Party (Credit) Risk – the risk that a counter- party will fail to perform contractual obligations, that is default either in whole or part, under a contract.

Legal Risk – the risk that a derivative contract will not be legally enforceable.

Restrictions and Controls on the use of Derivatives

The Trustee undertakes to implement the following restrictions, controls, and processes, in order to manage and control the above mentioned risks.

- All open derivative positions are monitored closely on a daily basis.
- Ensuring prior to and during all derivative contracts that any and all potential expiry exercise obligations can be fulfilled by the Fund, and that the exercise event is still consistent with the Fund’s overall Investment Strategy.
- Ensuring that positions in derivatives are covered. For the purposes of this DRS, cover consists of cash, or assets that are equivalent to cash and can be converted to cash within the settlement period. They must be sufficient to meet all potential obligations arising from the underlying asset exposure represented by the derivative position. Cover may also consist of securities in the case of options contracts.
- The setting and execution of a “stop loss” level for all futures and open “sold” option positions, to reduce “unlimited loss” risk on ‘cash settled’ contracts.
- Asset allocation targets and exposure limits specified in the investment strategy(s) of the Fund include both physical and derivative exposures of the portfolio. The Trustees must manage portfolios to these target allocations.
- When a derivative contract is entered into, the Trustee takes into consideration the likelihood that the price of a derivative will move in line with the underlying physical position and assesses whether the level of basis risk is acceptable.

-The market depth of the derivative will be assessed to control liquidity risk.

-Sufficient cash reserves are maintained in the Fund to Fund deposits and margin calls equal to the impact of a considered maximum movement of the net (short plus long) derivative position.

-In order to minimize both counter-party and legal risk, the Trustees will use exchange traded options and futures, which are subject to market standard documentation and settlement procedures. Participants in the exchange are subject to regulation.

Compliance Processes

The compliance process for the Fund includes ongoing monitoring by the Trustee to ensure that the above controls and procedures are effective in controlling and managing the identified risks in the use of derivatives. If deficiencies are identified, the Trustee will take corrective action. The Trustee will review its policies and procedures in an effort to keep current with the evolving derivatives markets and to ensure that they use derivative instruments appropriately and in the best interests of Fund Members. The Trustee will seek advice from an expert investment professional when required to assist with this process.

Signed:

Wayne Gale

Wayne Gale

Margaret Gale

Margaret Gale

Wayne Gale

Date

Gale Family Superannuation Fund
27 Yaldara Street CARSELDINE QLD 4034

Mr Anthony Boys
Super Audits Pty Ltd
PO Box 3376
Rundle Mall SA 5000

Dear Sir,

Gale Family Superannuation Fund

Superannuation Fund Management/Trustee Representation Letter

In connection with your audit examination of the financial report of Gale Family Superannuation Fund for the year ended 30 June 2021, hereby confirm, at your request that to best of our knowledge and belief, the following representation relating to the accounts are correct.

Financial Report

We have fulfilled our responsibilities, as set out in the terms of the audit engagement letter, for the preparation of the financial report.

The management/trustee have determined that the fund is not a reporting entity for the year ended 30 June 2021 and that the requirement to apply Australian Accounting Standards and other mandatory reporting requirements do not apply to the fund. Accordingly, the financial report prepared is a special purpose financial report, which is for distribution to members of the fund and to satisfy the requirement of the SISA and the SISR, and to confirm that the financial report is free of material misstatements, including omissions.

Sole Purpose

The fund has been maintained for the sole purpose of providing superannuation benefits to its members and their dependents.

Superannuation Fund Books/Records/Minutes

- (a) We have made available to you all financial records and related data, other information, explanations and assistance necessary for the conduct of the audit.
- (a) We have made available to you Minutes of all trustee(s)' meetings and the Trust Deed.
- (b) We have established and maintained an adequate internal control structure to facilitate the preparation of reliable financial statements, and adequate financial records have been maintained. There are no material transactions that have not been properly recorded in the accounting records underlying the financial statements.
- (c) We have no plans or intentions that may materially affect the carrying values, or classification, of assets and liabilities.
- (d) Records maintained during the period were in accordance with the Australian Taxation Office requirements.

Asset Form

The assets of the superannuation fund are being held in a form suitable for the benefit of the members of the fund, and have been held in accordance with the fund's investment strategy.

Ownership and Pledging of Assets

The superannuation fund has satisfactory title to all assets disclosed in the Statement of Financial Position. Investments are registered in the name of the trustee(s).

No assets of the superannuation fund have been pledged to secure liabilities of the superannuation fund or of others.

Investments

- (e) We have considered the requirement of generally accepted accounting standards in regards to impairment of assets when assessing the impairment of assets and in ensuring that no assets are stated in excess of their recoverable amount.
- (f) There are no commitments, fixed or contingent, for the purchase or sale of long-term investments that have not been disclosed in the financial statements.
- (g) The investment strategy has been determined with due regard to risk, return, liquidity, diversity and the insurance needs of fund members, and the assets of the fund are in line with this strategy.
- (h) All investments are acquired, maintained and disposed of on an arm's length basis.

Trust Deed

The superannuation fund is being conducted in accordance with its Trust Deed.

Superannuation Industry (Supervision) Act and Regulations

- (i) The fund meets the definition of a self-managed superannuation fund under the SISA.
- (j) The fund has been conducted in accordance with the SISA, the SISR and its governing rules at all times during the year. Also there were no amendments to the governing rules during the year, except as notified to you.
- (k) The fund is being conducted in accordance with the SISA and the SISR, in particular the relevant requirements of the following provisions:

Sections: 17A, 35AE, 35B, 35C(2), 62, 65, 66, 67,67A, 67B, 82-85, 103, 104, 104A, 105, 109, 126K

Regulations: 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14, 13.18AA
- (l) The trustee(s) have been nominated and may only be removed in such manner and circumstances as are allowed in the Trust Deed.
- (m) The trustees are not disqualified persons under s126K of the SISA.
- (n) Any vacancy among the trustee(s) is filled in accordance with the Trust Deed.
- (o) The trustee(s) have complied with all trustee standards set out in SISR and the covenant prescribed by section 52 of the SISA.

- (p) The trustee(s) have complied with all investment standards set out in the SISA and the SISR.
- (q) Information retention obligations have been complied with.
- (r) All contributions accepted and benefits paid have been in accordance with the governing rules of the fund and relevant provisions of the SISA and the SISR.

There are no breaches or possible breaches of the SIS legislation whose effects should be considered for disclosure in the financial report or to the Australian Taxation Office.

Commitments

- (s) There are no material commitments for construction or acquisition of property, plant and equipment to acquire other non-current assets, such as investments or intangibles, other than those disclosed in the financial report.
- (t) There were no commitments for purchase or sale of securities or assets or any options given by the fund including options over share capital.

Taxation

- (u) We have calculated income tax expense, current tax liability, deferred tax liability and deferred tax asset according to the definitions of taxable income and allowable deductions. We have calculated and recognised all other applicable taxes according to the relevant tax legislation.
- (v) There are no activities that invoke the anti-avoidance provisions of any applicable tax legislation.

Borrowings

The trustees have not borrowed money on behalf of the superannuation fund with the exception of borrowings which were allowable under the SIS Act and the SIS Regulations.

Related Parties

- (w) The fund has not made any loans to, or provided financial assistance to members of the fund or their relatives.
- (x) No asset has been acquired from a member or related party other than as permitted under the SISA and the SISR.
- (y) Related party transactions and related amounts receivable or payable have been properly disclosed in the financial statements.
- (z) All related party transactions have been conducted on commercial terms as if the transaction was undertaken on an arms length basis in accordance with section 109 of the SIS Act.

Accounting Misstatement Detected by Audit

There has been no misstatement noted by audit during the course of the current year audit.

Insurance

The superannuation fund has an established procedure whereby an officer reviews at least annually the adequacy of insurance cover on all assets and insurable risks where relevant. This review has been

performed and where it is considered appropriate, assets and insurable risks of the superannuation fund are adequately covered by insurance.

Accounting Estimates

We confirm the significant assumptions used in making accounting estimates are reasonable.

Fair Value Measurements and Disclosures

We confirm that significant assumptions used in fair value measurements and disclosures are reasonable and appropriately reflect our intent and ability to carry out specific courses of action on behalf of the fund.

Going Concern

In the opinion of the trustees there are reasonable grounds to believe that the superannuation fund will be able to:

- Pay its debts as and when they fall due.
- Continue as a going concern for the foreseeable future.

We, therefore, confirm that the going concern basis is appropriate for the financial report.

Events after Balance Sheet Date

We are not aware of any events that have occurred between the financial reporting date to the date of this letter that we need to disclose or recognise in the financial report.

Comparative Information

We confirm that there have been no restatements made to correct a material misstatement in the prior period financial report that affects the comparative information.

Fraud and Error

- (aa) There has been no:
 - (i) Fraud, error, or non-compliance with laws and regulations involving management or employees who have a significant role in the internal control structure.
 - (i) Fraud, error, or non-compliance with laws and regulations that could have a material effect on the financial report.
 - (ii) Communication from regulatory agencies concerning non-compliance with, or deficiencies in, financial reporting practices that could have a material effect on the financial report.
- (bb) The superannuation fund has disclosed to the auditor all significant facts relating to any frauds or suspected frauds known to management that may have affected the superannuation fund.
- (cc) The superannuation fund has disclosed to the auditor the results of its assessment of the risk that the financial report may be materially misstated as a result of fraud.
- (dd) The superannuation fund has disclosed to the auditor the results of its assessment of the risk that the financial report may be materially misstated as a result of fraud.

Legal Matters

We confirm that all matters that may result in legal action against the fund or the trustees in respect of the fund, have been discussed with a solicitor and brought to the attention of the auditor so that a solicitor's representation letter may be obtained.

General

- (ee) Neither the superannuation fund nor any Trustees have any plans or intentions that may materially affect the book value or classification of assets and liabilities at balance sheet date.
- (ff) The superannuation fund accepts responsibility for the implementation and operations of accounting and internal control systems that are designed to prevent and detect fraud and error. We have established and maintained adequate internal control to facilitate the preparation of a reliable financial report, and adequate financial records have been maintained. There are no material transactions that have not been properly recorded in the accounting records underlying the financial report.
- (gg) There are no violations or possible violations of laws or regulations whose effects should be considered for disclosure in the financial report or as a basis for recording an expense.
- (hh) The superannuation fund has complied with all aspects of contractual agreements that would have a material effect on the financial report in the event of non-compliance.

We understand that your examination was made in accordance with the Australian Auditing Standards and was, therefore, designed primarily for the purpose of expressing an opinion on the financial report of the fund taken as a whole, and that your tests of the financial records and other auditing procedures were limited to those which you considered necessary for that purpose.

Additional Matters

There are no additional matters.

Signed by the Directors of Wayne and Margaret Gale as Trustee for the Gale Family Superannuation Fund

Wayne Gale

**Director / Trustee
Wayne Gale**

Margaret Gale

**Director / Trustee
Margaret Ann Gale**

Gale Family Superannuation Fund

Dear Wayne Gale

Gale Family Superannuation Fund
Audit Engagement Letter

Objectives and Scope of the Audit

You have requested that we audit the financial statements of the SMSF for the year ended 30 June 2021. We are pleased to confirm our acceptance and understanding of this engagement by means of this letter.

Our audit will be performed in accordance with Australian Auditing Standards, the *Superannuation Industry (Supervision) Act 1993* (SISA) and the *Superannuation Industry (Supervision) Regulations* (SISR) with the objective of expressing an opinion on the financial report and the fund's compliance with the specified requirements of the SISA and the SISR.

Our Responsibilities

We will conduct our audit in accordance with Australian Auditing Standards. Those Auditing Standards require that we comply with relevant ethical requirements relating to audit engagements and plan and perform the audit to obtain reasonable assurance as to whether the financial report is free from material misstatement.

An audit involves performing audit procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. An audit also includes evaluating the appropriateness of the financial reporting framework, accounting policies used and the implementation and operation of accounting and internal control systems that are designed to prevent and detect fraud and error, as well as evaluating the overall presentation of the financial report.

Because of the inherent limitations of an audit, together with the inherent limitations of internal control, there is an unavoidable risk that some material misstatement may not be detected, even though the audit is properly planned and performed in accordance with Australian Auditing Standards.

In making our risk assessments, we consider internal control relevant to the entity's preparation of the financial report in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. We will, however, communicate to you in writing any significant deficiencies in internal control relevant to the audit of the financial report that we have identified during the audit.

Trustees' Responsibilities

Our audit will be conducted on the basis that the trustee(s) acknowledge and understand that they have responsibilities:

- For the preparation of the financial report that gives a true and fair view in accordance with the Australian Auditing Standards, other mandatory reporting requirements and the SIS Act and SIS Regulations is that of the trustee(s);
- For such internal control as the trustee(s) determine is necessary to enable the preparation of the financial report that is free from material misstatement, whether due to fraud or error; and
 - To provide us with: Access to all information of which the trustees are aware that is relevant to the preparation of the financial report such as records, documentation and other matters;

- Additional information that we may request from the trustees for the purpose of the audit; and
- Unrestricted access to persons within the entity from whom we determine it necessary to obtain audit evidence.

As part of our audit process, we will request from trustees written confirmation concerning representations made to us in connection with the audit.

Australian Auditing Standards require that we determine whether the financial reporting framework applied in the preparation of this special purpose of financial report is acceptable. If we determine the financial reporting framework to be unacceptable, we will not be able to undertake the audit engagement unless the framework is amended and then determined to be acceptable.

If a qualified audit report is to be issued following the completion of our audit, we will advise the details to you in a timely manner and prior to the issue of our report.

Audit of SIS Compliance

For the year ended 30 June 2021, we are required to form an opinion in respect of compliance with certain aspects of SIS. Our report must refer to the following sections and regulations:

Sections: 17A, 35AE, 35B, 35C(2), 52, 62, 65, 66, 67, 67A, 67B, 82-85, 103, 104, 104A, 105, 109, 126K

Regulations: 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14, 13.18AA, 13.22C

Report on Significant Matters

Under section 129 of the SISA we are required to report to you in writing. If during the course of, or in connection with, our audit, we become aware of any contravention of the Act or Regulations which we believe has occurred, is occurring or may occur.

We are also required to report to the ATO, as regulator, any contravention of the SISA and the SISR, where we believe the contravention may affect the interests of the members or beneficiaries of the fund.

In addition, we are also required under section 130 to report to you if we believe the superannuation fund may be, or may be about to become, in an unsatisfactory financial position. If we are not satisfied with your response as trustee(s) as to the action taken to rectify the situation or we receive no response, we are obliged to report the matter to the ATO.

A failure on the part of the trustee to rectify these breaches to the satisfaction of the ATO may result in significant penalties to the trustee and the fund itself.

In addition to our report on the financial statements, we will also report to you any material weaknesses in the fund's system of accounting and internal control which come to our notice during the course of our audit.

Quality Control

The conduct of our audit in accordance Australian Auditing Standards means that information acquired by us in the course of our audit is subject to strict confidentiality requirements. Information will not be disclosed by us to other parties except as required or allowed for by law or professional standards, or with your expressed consent.

Our audit files may, however, be subject to review as part of the quality control review program of Regulators and or Professional Bodies which monitors compliance with professional standards by its members.

We advise you that by signing this letter you acknowledge that, if requested, our audit files relating to this audit will be made available under this program. Should this occur, we will advise you. The same strict confidentiality requirements apply under this program as apply to us as your auditor.

Independence/Conflict of Interest

We have established policies and procedures designed to ensure our independence, including policies on holding financial interests in the superannuation fund and other related parties, rotation of audit partners, business relationships, employment relationships, and the provision of non-audit services in accordance with professional statement APES 110 – Code of Ethics for Professional Accountants.

Outsourced Services

We do not use any outsourced services in overseas locations when conducting client assignments.

Data Storage

We use data storage located in the office but it may be replicated to other locations.

Accepting our services as part of this engagement agreement indicates your acceptance of the use of outsourced services, cloud hosted software and outsourced data storage under the conditions outlined above.

Limitation of Liability

Our firm's liability to you or any other user of the audit report is limited by a Scheme approved under Professional Standards Legislation.

Other

We would appreciate acknowledgement of terms and conditions set out in this letter. Please note that this letter will be effective for future years unless the terms of the engagement are altered by future correspondence.

Please sign and return the attached copy of this letter to indicate that it is in accordance with your understanding of the arrangements for our audit of the financial report.

If you have any queries in relation to this please contact me.

To: MR ANTHONY BOYS

I/We hereby confirm your appointment as Auditor under the above terms of engagement.

For and on behalf of Wayne and Margaret Gale as trustee for the Gale Family Superannuation Fund

**Signed &
Dated**

Wayne Gale

23-08-2021

Wayne Gale

Yours sincerely

ANTHONY BOYS – REGISTERED COMPANY AUDITOR

DATED:

Signed document to be returned to P.O. Box 3376 Rundle Mall 5000



CHARTERED ACCOUNTANT

Business Focused Solutions

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

Wayne
 Gale Family Superannuation Fund
 27 Yaldara Street
 CARSELDINE QLD 4034

Tax Invoice
208516
 Ref: GALE0010
 20 August, 2021

Description	Amount
Professional Services Rendered Preparation of Financial Statements for the period ended 30 June 2021 which included: Dissection and coding of Bank Statements in preparation of Journals for preparation of Trial Balance for the year ended 30 June 2021 Calculate members benefits and allocate income to each member Preparation of Member Statements for the period ended 30 June 2021 Preparation and Lodgement of Superannuation Fund Tax Return and associated schedules for the year ended 30 June 2021 Preparation of Resolution of Minutes for the period ended 30 June 2021 Sundry advice and Other Matters (This invoice does not include Auditor Fees. These will be invoiced separately by the Auditor.)*	<i>M.G.</i> 2,860.00

Terms: Strictly Seven Days **AMT Due \$ 2,860.00**
 The Amount Due Includes GST of \$260.00
 * Indicates Taxable Supply
Refer to our Terms of Trade on our website www.taxonline.com.au *W.G.*
 REMINDER - TAX RETURNS AND BAS'S WILL NOT BE LODGED UNTIL PAYMENT OF INVOICE

Remittance Advice.		Invoice: 208516
Gale Family Superannuation Fund		Ref: GALE0010
*Cheque	*Cash	20 August, 2021
*M/card & VISA Only		
*Direct Deposit - please use Invoice No. as your REFERENCE		Amt Due: \$ 2,860.00
Senrico Pty Ltd --- BSB 484 799 Acc 167 066 970		
Card No.	<input type="text"/>	Validation No. <input type="text"/>
Cardholder	Signature	Expiry Date

Signature Certificate

Document Ref.: FBOKP-Z6VRX-XX83O-WGAVO

Document signed by:

	Sam Greco Verified E-mail: samg@taxonline.com.au	<i>Sam Greco</i>
IP: 14.202.251.9 Date: 20 Aug 2021 03:00:38 UTC		

	Wayne Gale Verified E-mail: wgale@tpg.com.au	<i>Wayne Gale</i>
IP: 115.64.171.39 Date: 23 Aug 2021 06:56:59 UTC		

	Margaret Gale Verified E-mail: mgale33@tpg.com.au	<i>Margaret Gale</i>
IP: 115.64.171.39 Date: 25 Aug 2021 01:45:47 UTC		

Document completed by all parties on:
25 Aug 2021 01:45:47 UTC

Page 1 of 1



Signed with PandaDoc.com

PandaDoc is a document workflow and certified eSignature solution trusted by 25,000+ companies worldwide.



B - Permanent Documents

2021 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Not Started

Supporting Documents

- Fund Summary Report Report
- Super Fund Lookup.pdf
- ABNCurrentDetails_60569208970.pdf
- Super Fund Lookup.pdf

Standard Checklist

- Attach latest copy of ASIC annual company statement (if corporate trustee)
- Ensure latest copies of ATO Trustee Declarations and ATO confirmation that the fund is a regulated fund is attached
- Ensure latest copies of trustee consents, member consents and registers are attached
- Ensure latest copy of trust deed (including amendments) are attached
- Use [Australian Business Register](#) to ensure details are correct
- Use [Super Fund Lookup](#) to check the eligibility to receive rollovers and contributions

Gale Family Superannuation Fund

Fund Summary Report

As at 30 June 2021

Fund Details

Date Formed: 20/11/2008
Tax File Number: Provided
ABN: 60569208970

Period: 01/07/2020 - 30/06/2021
Fund Type: SMSF
GST Registered: No

Postal Address:

27 Yaldara Street
Carseldine, Queensland 4034

Physical Address:

27 Yaldara Street
Carseldine, Queensland 4034

Members

Number of Members: 2

Name	Age	Member Accounts	Pension Accounts	Tax File Number	Beneficiary Details
Gale, Wayne	66	7	6	Provided	Provided
Gale, Margaret Ann	66	7	6	Provided	Provided

Fund Relationships

Relationship Type	Contact
Accountant	Sam Greco & Co Chartered Accountants
Accountant/Bookkeeper	Sam Greco & Co Chartered Accountants
Auditor	Boys, Anthony
Auditor	Super Audits Pty Ltd
Fund Contact	Gale Wayne and Margaret
Fund Contact	Gale, Wayne
Fund Contact	Gale, Margaret Ann
Tax Agent	Sam Greco & Co Chartered Accountants
Trustee	Gale, Wayne
Trustee	Gale, Margaret Ann



Current details for ABN 60 569 208 970

ABN details

Entity name:	The trustee for GALE FAMILY SUPERANNUATION FUND
ABN status:	Active from 21 Nov 2008
Entity type:	Superannuation Fund
Goods & Services Tax (GST):	Not currently registered for GST
Main business location:	QLD 4034

Super Fund Lookup

[Use Super Fund Lookup](#) to check the eligibility of **The trustee for GALE FAMILY SUPERANNUATION FUND** to receive rollovers and contributions

Deductible gift recipient status

Not entitled to receive tax deductible gifts

Disclaimer

The Registrar makes every reasonable effort to maintain current and accurate information on this site. The Commissioner of Taxation advises that if you use ABN Lookup for information about another entity for taxation purposes and that information turns out to be incorrect, in certain circumstances you will be protected from liability. For more information see [disclaimer](#)



Super Fund Lookup

The trustee for GALE FAMILY SUPERANNUATION FUND

ABN:	60 569 208 970 View record on ABN Lookup
ABN Status:	Active from 21 Nov 2008
Fund type:	ATO Regulated Self-Managed Superannuation Fund
Contact details:	PO BOX 354 ASPLEY QLD 4034 AUSTRALIA
Status:	Complying

ABN last updated: 17 Jun 2010

Record extracted: 24 Feb 2021

What does 'Complying' mean?

A 'Complying' SMSF:

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

APRA Funds

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

Superannuation guarantee payments

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

Tax rates

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

Also refer to [frequently asked questions](#).

Disclaimer

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

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



Regulation details removed

ABN details

ABN: 60 569 208 970 [View record on ABN Lookup](#)

Status: Regulation details removed

What does 'Regulation details removed' mean?

The regulation details of this SMSF have been removed from display in Super Fund Lookup due to their failure to lodge returns.

APRA Funds

If you receive a transfer or rollover request from this SMSF, advise your client to contact the ATO by phoning [13 10 20](tel:131020) between 8am and 6pm, Monday to Friday.

See the [guidance](#) issued by APRA for further assistance in managing transfers and rollovers to SMSFs.

SMSF

An authorised contact for the SMSF can contact the ATO about this issue by phoning [13 10 20](tel:131020) between 8am and 6pm, Monday to Friday.

Also refer to [frequently asked questions](#)

Disclaimer

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

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C - Other Documents

2021 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Not Started

Supporting Documents

No supporting documents

Standard Checklist

- Attach copy of any SOAs issued during the Financial Year
- Attach copy of Investment Strategy
- Attach signed Engagement Letter
- Attach signed Trustee Representation Letter
- Attach Trustee Minutes prepared during the year

D - Pension Documentation

2021 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Not Started

Supporting Documents

- Pension Summary Report Report
- Transfer Balance Account Summary Report

Standard Checklist

- Attach Actuarial Certificate
- Attach documentation supporting any pensions commenced during the financial year
- Attach documentation supporting any pensions commuted during the financial year
- Ensure correct Transfer Balance Account Reports have been lodged with the ATO

Gale Family Superannuation Fund

Pension Summary

As at 30 June 2021

Member Name : Gale, Wayne

Member Age : 65* (Date of Birth : Provided)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
GALWAY 00001P	Account Based Pension	29/08/2014	39.69%	2.50%	\$20.00*	N/A	\$800.45	\$0.00	\$800.45	NIL

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

GALWAY 00003P	Account Based Pension	01/07/2015	31.68%	2.50%	\$0.00	N/A	\$0.00	\$0.00	\$0.00	NIL
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GALWAY 00004P	Account Based Pension	01/07/2017	17.22%	2.50%	\$0.00	N/A	\$0.00	\$0.00	\$0.00	NIL
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GALWAY 00005P	Account Based Pension	25/06/2018	100.00 %	2.50%	\$2,080.00*	N/A	\$70,228.29	\$0.00	\$70,228.29	NIL
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*COVID-19 50% reduction has been applied to the minimum pension amount.

GALWAY 00034P	Account Based Pension	31/05/2019	100.00 %	2.50%	\$2,030.00*	N/A	\$2,030.00	\$0.00	\$2,030.00	\$0.00
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*COVID-19 50% reduction has been applied to the minimum pension amount.

GALWAY 00440P	Account Based Pension	29/07/2019	100.00 %	2.50%	\$6,120.00*	N/A	\$6,120.00	\$0.00	\$6,120.00	\$0.00
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*COVID-19 50% reduction has been applied to the minimum pension amount.

					\$10,250.00	\$0.00	\$79,178.74	\$0.00	\$79,178.74	\$0.00
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Gale Family Superannuation Fund

Pension Summary

As at 30 June 2021

Member Name : Gale, Margaret Ann

Member Age : 65* (Date of Birth : Provided)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
GALMAR 00001P	Account Based Pension	07/11/2014	32.09%	2.50%	\$0.00	N/A	\$113.76	\$0.00	\$113.76	NIL
GALMAR 00003P	Account Based Pension	01/07/2015	100.00 %	2.50%	\$0.00	N/A	\$0.00	\$0.00	\$0.00	NIL
GALMAR 00004P	Account Based Pension	01/07/2017	96.87%	2.50%	\$0.00	N/A	\$0.00	\$0.00	\$0.00	NIL
GALMAR 00005P	Account Based Pension	25/06/2018	100.00 %	2.50%	\$2,430.00*	N/A	\$75,892.50	\$0.00	\$75,892.50	NIL
*COVID-19 50% reduction has been applied to the minimum pension amount.										
GALMAR 00056P	Account Based Pension	09/08/2018	100.00 %	2.50%	\$0.00	N/A	\$0.00	\$0.00	\$0.00	NIL
GALMAR 00057P	Account Based Pension	31/05/2019	100.00 %	2.50%	\$2,340.00*	N/A	\$2,340.00	\$0.00	\$2,340.00	\$0.00
*COVID-19 50% reduction has been applied to the minimum pension amount.										
					\$4,770.00	\$0.00	\$78,346.26	\$0.00	\$78,346.26	\$0.00

Gale Family Superannuation Fund

Pension Summary

As at 30 June 2021

Total :

					\$15,020.00	\$0.00	\$157,525.00	\$0.00	\$157,525.00	\$0.00
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*Age as at 01/07/2020 or pension start date for new pensions.

Gale Family Superannuation Fund
Transfer Balance Account Summary

For The Period 01 July 2020 - 30 June 2021

Member	Pension Type	Date	Lodgment Date	Transaction Type	Event Type	Debit	Credit	Balance	Cap Limit	Remaining Cap
Margaret Ann Gale	Below Cap									
		01/07/2020		Opening Balance				400,133.79	1,600,000.00	1,199,866.21
Wayne Gale	Below Cap									
		01/07/2020		Opening Balance				1,018,664.50	1,600,000.00	581,335.50

E - Estate Planning

2021 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Not Started

Supporting Documents

No supporting documents

Standard Checklist

- Attach Death Benefit Nominations (if applicable)
- Attach Life Insurance Policies (if applicable)
- Attach Reversionary Pension documentation (if applicable)
- Attach SMSF Will (if applicable)
- Review current Estate planning to ensure it matches wishes of members