
Workpapers - 2021 Financial Year

Youngs Super Fund

Preparer: Thomas Nasmyth

Reviewer: Sam Greco

Printed: 01 December 2021

Lead Schedule

2021 Financial Year

Code	Workpaper	CY Balance	LY Balance	Change	Status
23800	Distributions Received	(\$238.41)	(\$710.54)	(66.45)%	Completed
23900	Dividends Received	(\$5,212.93)	(\$8,315.18)	(37.31)%	Completed
24200	Contributions	(\$3,496.00)	(\$14,237.80)	(75.45)%	Completed
24700	Changes in Market Values of Investments	(\$45,167.70)	\$55,296.60	(181.68)%	Completed
25000	Interest Received	(\$179.88)	(\$332.55)	(45.91)%	Completed
30100	Accountancy Fees	\$3,630.00	\$3,630.00	0%	Completed
30400	ATO Supervisory Levy	\$259.00	\$518.00	(50)%	Completed
30700	Auditor's Remuneration		\$418.00	100%	Completed
31500	Bank Charges	\$93.00	\$80.00	16.25%	Completed
35000	General Expenses			0%	Completed
38000	Insurance		\$320.00	100%	Completed
41600	Pensions Paid	\$22,471.00	\$24,582.09	(8.59)%	Completed
46000	Benefits Paid/Transfers Out	\$249,000.00		100%	Completed
48500	Income Tax Expense	(\$1,768.84)	(\$793.43)	122.94%	Completed
49000	Profit/Loss Allocation Account	(\$219,389.24)	(\$60,455.19)	262.9%	Completed
50000	Members		(\$222,044.97)	100%	Completed
59200	Contribution Reserve		(\$1,653.76)	100%	Completed
60400	Bank Accounts		\$42,335.38	100%	Completed

Code	Workpaper	CY Balance	LY Balance	Change	Status
62550	Reinvestment Residual Account		\$135.21	100%	Completed
77600	Shares in Listed Companies (Australian)		\$167,825.25	100%	Completed
77800	Shares in Unlisted Private Companies (Australian)		\$5,000.00	100%	Completed
78200	Units in Listed Unit Trusts (Australian)		\$7,369.46	100%	Completed
85000	Income Tax Payable /Refundable		\$1,293.43	100%	Completed
86000	PAYG Instalment Payable		(\$250.00)	100%	Completed
88000	Sundry Creditors		(\$10.00)	100%	Completed
A	Financial Statements				Completed
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 Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
BOQ.AX	Bank Of Queensland Limited.			0%
MQG.AX	Macquarie Group Limited			0%
ORG.AX	Origin Energy Limited			0%
SCG.AX	Scentre Group	(\$185.77)	(\$599.78)	(69.03)%
SYD.AX	Sydney Airport - Units Fully Paid Stapled Securities Us Prohibited	(\$52.64)	(\$110.76)	(52.47)%
TOTAL		CY Balance	LY Balance	
		(\$238.41)	(\$710.54)	

Supporting Documents

- Distribution Reconciliation Report [Report](#)
- DIST 64 SCentre Tax Statement 19Apr21.pdf
- DIST 63 SYD Airport Tax Statement 19Apr21.pdf
- Dist 63 SYD Sydney Airport 15Sept20.pdf
- DIST 64 SCentre Tax Statement 19Apr21.pdf
- DIST DIV 64 SCentre 15Feb21.pdf
- Dist 63 SYD Sydney Airport 15Sept20.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](#)

Youngs Super Fund Distribution Reconciliation Report

For The Period 01 July 2020 - 30 June 2021

Date	Payment Received	Non Primary Production Income (A) * 1			Distributed Capital Gains (B) * 2			Foreign Income * 3			Non-Assessable					
		Franked	Unfranked	Interest/ Other	Franking Credits	Discounted (After Discount)	Rate * 5	Concession	CGT Indexed	Other	Foreign Income	Foreign Credits	Tax Exempt	Tax Free	Tax Deferred / AMIT * 6	Taxable Income
Shares in Listed Companies (Australian)																
BOQ.AX Bank Of Queensland Limited.																
25/11/2020	1,093.80					S								0.00		
21/04/2021	(1,093.80)					S								0.00		
	0.00													0.00		
MQG.AX Macquarie Group Limited																
03/07/2020	648.00					S								0.00		
22/12/2020	495.45					S								0.00		
21/04/2021	(1,143.45)					S								0.00		
	0.00													0.00		
ORG.AX Origin Energy Limited																
02/10/2020	109.50					S								0.00		
21/04/2021	(109.50)					S								0.00		
	0.00													0.00		
	0.00													0.00		
Units in Listed Unit Trusts (Australian)																
SCG.AX Scentre Group																
26/02/2021	185.77	0.22	183.37	0.07		S				15.52	0.28			0.00		199.46

Youngs Super Fund

Distribution Reconciliation Report

For The Period 01 July 2020 - 30 June 2021

Date	Non Primary Production Income (A) * 1				Distributed Capital Gains (B) * 2				Foreign Income * 3			Non-Assessable		Taxable Income		
	Payment Received	Franked	Unfranked	Interest/ Other	Franking Credits	Discounted (After Discount)	Rate * 5	Concession	CGT Indexed	Other	Foreign Income	Foreign Credits	Tax Exempt		Tax Free	Tax Deferred / AMIT * 6
	185.77	0.22		183.37	0.07						15.52	0.28			0.00	199.46
	<i>Net Cash Distribution:</i>															
		199.11		<i>Variance^:</i> (13.34)												
SYD.AX	Sydney Airport - Units Fully Paid Stapled Securities Us Prohibited															
15/09/2020	52.64			52.64			S								0.00	52.64
	52.64			52.64											0.00	52.64
	<i>Net Cash Distribution:</i>															
		52.64														
	238.41	0.22		236.01	0.07					15.52	0.28			0.00		252.10

Youngs Super Fund

Distribution Reconciliation Report

For The Period 01 July 2020 - 30 June 2021

Date	Payment Received		Non Primary Production Income (A) * 1		Distributed Capital Gains (B) * 2			Foreign Income * 3		Non-Assessable		Taxable Income			
	Franked	Unfranked	Interest/Other	Franking Credits	Discounted (After Discount)	Rate * 5	Concession	Indexed	Other	Foreign Income	Foreign Credits		Tax Exempt	Tax Free	Tax Deferred / AMIT * 6
TOTAL	238.41	0.22	236.01	0.07						15.52	0.28			0.00	252.10

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	0.22		236.01		236.23	0.07	236.30

* 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.



Sydney Airport Limited (ACN 165 056 360)
 Sydney Airport Trust 1 (ARSN 099 597 921)
 - responsible entity
 The Trust Company (Sydney Airport) Limited
 (ACN 115 967 087) (AFSL 301162)
 (together SYD)



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047171 038 SYD



MS JENNIFER RAE YOUNG &
 MR PETER DAVID YOUNG
 <YOUNG'S SUPER FUND A/C>
 17/2 DUNCAN STREET
 WELLINGTON POINT QLD 4160

Holder Number: X0034061602
 Statement Date: 31 March 2021

2021 SYD Tax Statement Information for your 2021 Income Tax Return

This statement has been prepared for persons who were residents of Australia for income tax purposes throughout the year ending 30 June 2021 and held their SYD investments on capital account. It will assist those persons with the completion of their 2021 income tax returns. This statement should be read together with the 2021 SYD Tax Statement Guide. The 2021 SYD Tax Statement Guide will be issued in time for lodgement of your 2021 income tax return. Should you have any questions relating to your personal tax position, it is recommended that you contact your accountant or taxation adviser.

Sydney Airport Trust 1 (SAT1) made a choice to elect into the Attribution Managed Investment Trust (AMIT) regime in respect of the year ended 31 December 2020. As a result, SAT1 is required to provide you with an AMIT Member Annual (AMMA) Statement.

This 2021 SYD Tax Statement is also your AMMA Statement in respect of your security holding in SAT1 during the year ended 31 December 2020. This AMMA Statement also provides a reasonable estimate of the AMIT cost base net amount. Further details in relation to SAT1 making the choice to elect into the AMIT regime can be found on our website at: www.sydneyairport.com.au/AMIT

PART A: SUMMARY OF 2021 TAX RETURN (SUPPLEMENTARY SECTIONS) ITEMS

Item	Amount	Tax return label
Dividends - Unfranked - SAL	\$0.00	11S
Share of credit for TFN amounts withheld - SAL	\$0.00	11V
Share of non-primary production income - SAT1	\$11.99	13U
Share of credit for TFN amounts withheld - SAT1	\$0.00	13R

PART B: SAL - DIVIDEND

	Cash Distribution
Dividends - Unfranked	\$0.00
Less TFN amounts withheld ^(A)	\$0.00
Less non-resident withholding tax ^(B)	\$0.00
Net Cash Distribution from SAL	\$0.00

PART C: SAT1 - COMPONENTS (ATTRIBUTION AMOUNTS)

	Cash Distribution	Tax paid / Offsets	Tax Attribution
Australian income			
Interest	\$0.00	\$0.00	\$11.99
Non primary production income	\$0.00	\$0.00	\$11.99
AMIT cost base net amount - excess (Decrease cost base) ^(C)			\$0.00
AMIT cost base net amount - shortfall (Increase cost base) ^(D)			\$11.99
Gross SAT1 Cash Distribution	\$0.00		
Less TFN amounts withheld ^(E)	\$0.00		
Less non-resident withholding tax ^(F)	\$0.00		
Net Cash Distribution from SAT1	\$0.00		

030873 038 SCG



MS JENNIFER RAE YOUNG &
 MR PETER DAVID YOUNG
 <YOUNG'S SUPER FUND A/C>
 17/2 DUNCAN STREET
 WELLINGTON POINT QLD 4160

31 March 2021

SCG Holder No: X0034061602

Attribution Managed Investment Trust Member Annual Tax Statement for the 30 June 2021 Year

Part A: 2021 tax return (supplementary section) items for a resident individual

This Statement includes all distributions paid by the entities in Scentre Group (consisting of Scentre Group Limited, Scentre Group Trust 1, Scentre Group Trust 2 and Scentre Group Trust 3) in respect of the period 1 July 2020 to 30 June 2021.

	SGL	SGT1	SGT2	SGT3	Tax Return Label
Tax Return - Income Section					
Dividends - franked	Nil			Nil	11T
Franking credit	Nil			Nil	11U
TFN amounts withheld	Nil			Nil	11V
Tax Return - Supplementary Section					
Non-primary production income					
- Share of net income from trusts		\$118.89	\$64.48		13U
- Franked distributions from trusts		\$0.22	Nil		13C
Share of franking credits from franked distributions		\$0.07	Nil		13Q
TFN amounts withheld		Nil	Nil		13R
Total current year capital gains - grossed up		Nil	Nil		18H
Net capital gain		Nil	Nil		18A
Assessable foreign source income		\$7.18	\$8.34		20E
Other net foreign source income		\$7.18	\$8.34		20M
Foreign income tax offsets		\$0.15	\$0.13		20O

AMIT Cost Base Adjustments	SGT1	SGT2
AMIT cost base net amount - excess (reduce cost base)	Nil	Nil
AMIT cost base net amount - shortfall (increase cost base)	\$8.50	\$4.49

Use only this Tax Statement to complete your 2021 Tax Return, it includes all distributions/dividends paid by the entities in Scentre Group that should be included in your 2021 Tax Return.

Please retain this statement for income tax purposes

The information shown on this statement is also reported to the Australian Taxation Office.
 This Tax Statement should be read in conjunction with the 2021 Scentre Group Tax Return Guide, which is available on the Scentre Group website at <http://www.scentre.com.au/investors/taxation-information>

2021 TAX SUMMARY



030873 038 SCG
 MS JENNIFER RAE YOUNG &
 MR PETER DAVID YOUNG
 <YOUNG'S SUPER FUND A/C>
 17/2 DUNCAN STREET
 WELLINGTON POINT QLD 4160

31 March 2021

SCG Holder No: X 0034061602

Net Distribution/Dividend Amount for the 12 months to 30 June 2021	Scentre Group Limited	Scentre Group Trust 1	Scentre Group Trust 2	Scentre Group Trust 3	Total
Distribution/Dividend paid 28 August 2020	Nil	Nil	Nil	Nil	Nil
Distribution/Dividend paid 26 February 2021	Nil	\$117.57	\$68.20	Nil	\$185.77
Total Gross Distribution/Dividend	Nil	\$117.57	\$68.20	Nil	\$185.77
Taxes Withheld					
TFN amounts withheld		Nil	Nil		Nil
Fund Payment					
Withholding tax - (non-residents only)		Nil	Nil		Nil
Non-resident interest/dividend withholding tax		Nil	Nil		Nil
Net Cash Distribution/Dividend		\$117.57	\$68.20		\$185.77
Total Tax Attribution Amount		\$126.07	\$72.69		\$198.76

Part B: Components of Distribution/Dividend Tax Attribution Amounts

	(\$)	(\$)	(\$)	(\$)
Australian Income - Dividends				
Dividends - franked	Nil			Nil
Australian Income - Trust Distributions				
Interest		\$1.11	\$3.74	
Dividend - franked		\$0.15	Nil	
Other income		\$117.78	\$60.74	
Total Non-primary production income		\$119.04	\$64.48	
Capital Gains - discount method (50%) (TAP)		Nil	Nil	
Total Net Capital Gains		Nil	Nil	
AMIT CGT Gross up amount		Nil	Nil	
Total Current year capital gains		Nil	Nil	
Foreign Income				
Assessable foreign source income		\$7.03	\$8.21	
Total Tax Attribution Amount		\$126.07	\$72.69	
Franking Credits		\$0.07	Nil	
Foreign income tax offsets		\$0.15	\$0.13	

030873 038 SCG



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Attribution Managed Investment Trust Member Annual Tax Statement for the 30 June 2021 Year

Part A: 2021 tax return (supplementary section) items for a resident individual

This Statement includes all distributions paid by the entities in Scentre Group (consisting of Scentre Group Limited, Scentre Group Trust 1, Scentre Group Trust 2 and Scentre Group Trust 3) in respect of the period 1 July 2020 to 30 June 2021.

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Tax Return - Income Section					
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Tax Return - Supplementary Section					
Non-primary production income					
- Share of net income from trusts		\$118.89	\$64.48		13U
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Share of franking credits from franked distributions		\$0.07	Nil		13Q
TFN amounts withheld		Nil	Nil		13R
Total current year capital gains - grossed up		Nil	Nil		18H
Net capital gain		Nil	Nil		18A
Assessable foreign source income		\$7.18	\$8.34		20E
Other net foreign source income		\$7.18	\$8.34		20M
Foreign income tax offsets		\$0.15	\$0.13		20O

AMIT Cost Base Adjustments	SGT1	SGT2
AMIT cost base net amount - excess (reduce cost base)	Nil	Nil
AMIT cost base net amount - shortfall (increase cost base)	\$8.50	\$4.49

Use only this Tax Statement to complete your 2021 Tax Return, it includes all distributions/dividends paid by the entities in Scentre Group that should be included in your 2021 Tax Return.

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2021 TAX SUMMARY



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 MS JENNIFER RAE YOUNG &
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31 March 2021

SCG Holder No: X 0034061602

Net Distribution/Dividend Amount for the 12 months to 30 June 2021	Scentre Group Limited	Scentre Group Trust 1	Scentre Group Trust 2	Scentre Group Trust 3	Total
Distribution/Dividend paid 28 August 2020	Nil	Nil	Nil	Nil	Nil
Distribution/Dividend paid 26 February 2021	Nil	\$117.57	\$68.20	Nil	\$185.77
Total Gross Distribution/Dividend	Nil	\$117.57	\$68.20	Nil	\$185.77
Taxes Withheld					
TFN amounts withheld		Nil	Nil		Nil
Fund Payment					
Withholding tax - (non-residents only)		Nil	Nil		Nil
Non-resident interest/dividend withholding tax		Nil	Nil		Nil
Net Cash Distribution/Dividend		\$117.57	\$68.20		\$185.77
Total Tax Attribution Amount		\$126.07	\$72.69		\$198.76

Part B: Components of Distribution/Dividend Tax Attribution Amounts

	(\$)	(\$)	(\$)	(\$)
Australian Income - Dividends				
Dividends - franked	Nil			Nil
Australian Income - Trust Distributions				
Interest		\$1.11	\$3.74	
Dividend - franked		\$0.15	Nil	
Other income		\$117.78	\$60.74	
Total Non-primary production income		\$119.04	\$64.48	
Capital Gains - discount method (50%) (TAP)		Nil	Nil	
Total Net Capital Gains		Nil	Nil	
AMIT CGT Gross up amount		Nil	Nil	
Total Current year capital gains		Nil	Nil	
Foreign Income				
Assessable foreign source income		\$7.03	\$8.21	
Total Tax Attribution Amount		\$126.07	\$72.69	
Franking Credits		\$0.07	Nil	
Foreign income tax offsets		\$0.15	\$0.13	

022904 038 SCG



MS JENNIFER RAE YOUNG &
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 17/2 DUNCAN STREET
 WELLINGTON POINT QLD 4160

Holder No: X0034061602
 Payment Date: 26 February 2021
 Record Date: 15 February 2021
 Six Months Ended: 31 December 2020
 TFN / ABN: Quoted

Scentre Group Distribution/Dividend Advice - December 2020

Scentre Group Trust 1 and Scentre Group Trust 2 Distributions

	Class description	No. of securities at record date	Distribution per unit	Gross distribution	*Australian tax withheld	Net distribution
SGT1	SCG	2,654	\$0.0443	\$117.57	\$0.00	\$117.57
SGT2	SCG	2,654	\$0.0257	\$68.20	\$0.00	\$68.20

Scentre Group Limited Dividend and Scentre Group Trust 3 Distribution

No dividend will be paid by SGL for the period ended 31 December 2020.

No distribution will be paid by SGT3 for the period ended 31 December 2020.

Total Distribution & Dividend

Class description	No. of securities at record date	Total distribution & dividend per security	Total gross distribution & dividend	*Total Australian tax withheld	Total net distribution & dividend	Franking credit
SCG	2,654	\$0.0700	\$185.77	\$0.00	\$185.77	\$0.00

* See note on the back of this page.

Important information is also contained on the back of this page

Direct Credit Instructions

The total net payment amount has been paid in accordance with your instructions shown below.

Amount: \$185.77
 Date: 26 February 2021
 Details: BANK OF QUEENSLAND LTD
 BSB: 124-003
 Account number: 93009948



Sydney Airport Limited (ACN 165 056 360) (SAL) and The Trust Company (Sydney Airport) Limited (ACN 115 967 087) (AFSL 301162) (TTCSAL) as responsible entity for Sydney Airport Trust 1 (ARSN 099 597 921) (SAT1) (together "SYD")

024620 038 SYD



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Update your information:



Online:

www.investorcentre.com/au/contact



By Mail:

Computershare Investor Services Pty Ltd
GPO Box 2975 Melbourne
VIC 3001 Australia

Enquiries:

(within Australia) 1800 102 368
(international) +61 3 9415 4195

Holder Identification Number (HIN)

HIN WITHHELD

ASX Code SYD
Payment Date 15 September 2020
Direct Credit Reference No. 822625

Retail Entitlement Offer Premium Payment

As announced on 7 September 2020, Sydney Airport has received applications for approximately A\$695 million worth of new Sydney Airport stapled securities (**New Securities**) under the retail component of its 1 for 5.15 fully underwritten pro-rata accelerated renounceable entitlement offer (with retail rights trading) at a price of A\$4.56 per New Security (**Retail Entitlement Offer**). Approximately 58.1 million entitlements, representing those entitlements attributable to eligible renouncing and ineligible retail securityholders, were offered for sale via a bookbuild process (**Retail Shortfall Bookbuild**).

The Retail Shortfall Bookbuild was completed on 7 September 2020, with the bookbuild clearing at a price of A\$5.50 per New Security. Eligible retail securityholders who elected not to take up their entitlements, and ineligible retail securityholders, are being paid A\$0.94 for each entitlement sold for their benefit in the Retail Shortfall Bookbuild.

Set out below are the details of your Retail Entitlement Offer premium payment.

Payment description	Payment amount per entitlement	Number of entitlements sold on your behalf	Gross Payment
Premium Payment	A\$0.94	56	\$52.64
Net Payment			\$52.64

Note: You should retain this statement to assist you in preparing your tax return.

Your Payment Instruction

BANK OF QUEENSLAND LTD
BSB: 124-001 Account number: XXXXXX48

Amount Deposited
AUD\$52.64



Sydney Airport Limited (ACN 165 056 360) (SAL) and The Trust Company (Sydney Airport) Limited (ACN 115 967 087) (AFSL 301162) (TTCSAL) as responsible entity for Sydney Airport Trust 1 (ARSN 099 597 921) (SAT1) (together "SYD")

024620 038 SYD



MS JENNIFER RAE YOUNG &
MR PETER DAVID YOUNG
<YOUNG'S SUPER FUND A/C>
17/2 DUNCAN STREET
WELLINGTON POINT QLD 4160

Update your information:



Online:

www.investorcentre.com/au/contact



By Mail:

Computershare Investor Services Pty Ltd
GPO Box 2975 Melbourne
VIC 3001 Australia

Enquiries:

(within Australia) 1800 102 368
(international) +61 3 9415 4195

Holder Identification Number (HIN)

HIN WITHHELD

ASX Code SYD
Payment Date 15 September 2020
Direct Credit Reference No. 822625

Retail Entitlement Offer Premium Payment

As announced on 7 September 2020, Sydney Airport has received applications for approximately A\$695 million worth of new Sydney Airport stapled securities (**New Securities**) under the retail component of its 1 for 5.15 fully underwritten pro-rata accelerated renounceable entitlement offer (with retail rights trading) at a price of A\$4.56 per New Security (**Retail Entitlement Offer**). Approximately 58.1 million entitlements, representing those entitlements attributable to eligible renouncing and ineligible retail securityholders, were offered for sale via a bookbuild process (**Retail Shortfall Bookbuild**).

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Set out below are the details of your Retail Entitlement Offer premium payment.

Payment description	Payment amount per entitlement	Number of entitlements sold on your behalf	Gross Payment
Premium Payment	A\$0.94	56	\$52.64
		Net Payment	\$52.64

Note: You should retain this statement to assist you in preparing your tax return.

Your Payment Instruction

BANK OF QUEENSLAND LTD
BSB: 124-001 Account number: XXXXXX48

Amount Deposited

AUD\$52.64

23900 - Dividends Received

2021 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
AMP.AX	AMP Limited	(\$134.30)		100%
BHP.AX	BHP Group Limited	(\$2,251.84)	(\$2,322.86)	(3.06)%
BOQ.AX	Bank Of Queensland Limited.	(\$1,093.80)	(\$2,726.14)	(59.88)%
IPL.AX	Incitec Pivot Limited		(\$32.67)	100%
MQG.AX	Macquarie Group Limited	(\$1,143.45)	(\$2,123.40)	(46.15)%
ORG.AX	Origin Energy Limited	(\$109.50)	(\$316.50)	(65.4)%
S32.AX	South32 Limited	(\$34.64)	(\$81.23)	(57.36)%
SIG.AX	Sigma Healthcare Limited		(\$134.54)	100%
SXL.AX	Southern Cross Media Group		(\$175.44)	100%
TLS.AX	Telstra Corporation Limited.	(\$230.40)	(\$230.40)	0%
WOR.AX	Worleyparsons Limited - Ordinary Fully Paid	(\$215.00)	(\$172.00)	25%
TOTAL		CY Balance	LY Balance	
		(\$5,212.93)	(\$8,315.18)	

Supporting Documents

- Investment Income Comparison Report [Report](#)
- DIV 19 BHP 23Mar21.pdf
- DIV 34 Origin 26Mar21.pdf
- DIV 35 WORLEY Mar21.pdf
- DIV 29 Telstra 26Mar21.pdf
- DIV 31 MCG 6Jul Sept Qtr20.pdf
- DIV 71 SOUTH32 8Apr21 (1).pdf
- DIV 71 SOUTH32 8Apr21.pdf
- Dividend Reconciliation Report [Report](#)
- DIV 35 WORLEY LTD 30Sept20.pdf
- DIV 35 WORLEY 31Mar21.pdf
- DIV 31 MQG Summary Dec20.pdf
- DIV 31 MCG 17May21.pdf
- DIV 29 Telstra TLS 24Sept20.pdf
- DIV 31 MQG 22Dec20.pdf
- DIV 19 BHP 22Sept20.pdf

- DIV 34 Origin 2Oct20.pdf

Standard Checklist

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

Youngs Super Fund Dividend Reconciliation Report

For The Period 01 July 2020 - 30 June 2021

Date	Net Payment Received	Australian Income			Foreign Income			Withheld		
		Unfranked	Franked	Franking Credits	Foreign Income	Foreign Credits	NZ Credits	TFN Withheld	Non-Resident	LIC Deduction
S32.AX South32 Limited										
08/10/2020	14.92	0.00	14.92	6.39						
08/04/2021	19.72	0.00	19.72	8.45						
	34.64	0.00	34.64	14.84						
TLS.AX Telstra Corporation Limited.										
24/09/2020	115.20	0.00	115.20	49.37						
26/03/2021	115.20	0.00	115.20	49.37						
	230.40	0.00	230.40	98.74						
WOR.AX Worleyparsons Limited - Ordinary Fully Paid										
30/09/2020	107.50	107.50	0.00	0.00						
31/03/2021	107.50	107.50	0.00	0.00						
	215.00	215.00	0.00	0.00						
	5,212.93	1,010.57	4,202.36	1,801.01						

Youngs Super Fund
Dividend Reconciliation Report
 For The Period 01 July 2020 - 30 June 2021

Date	Net Payment Received	Australian Income			Foreign Income			Withheld		
		Unfranked	Franked	Franking Credits	Foreign Income	Foreign Credits	NZ Credits	TFN Withheld	Non-Resident	LIC Deduction
TOTAL	5,212.93	1,010.57	4,202.36	1,801.01						

Tax Return Reconciliation	Totals	Tax Return Label
Unfranked	1,010.57	J
Franked Dividends	4,202.36	K
Franking Credits	1,801.01	L

Youngs Super Fund Investment Income Comparison Report

As at 30 June 2021

Investment	Ledger Data				ASX & UUT Data				
	Transaction Date	Income Amount	Franking Credit	Date Payable Ex Div/Dist Date	Units On Hand	45 Day Qualified	Amount per share/unit	Estimated Income	Estimated Franking*
Reconciled									
Shares in Listed Companies (Australian)									
AMP.AX	01/10/2020	134.30	57.56	01/10/2020	1,343.00	1,343.00	0.1000	134.30	57.56
BHP.AX	22/09/2020	822.47	352.49	22/09/2020	1,090.00	1,090.00	0.7546	822.47	352.49
BHP.AX	23/03/2021	1,429.37	612.59	23/03/2021	1,090.00	1,090.00	1.3113	1,429.37	612.59
BOQ.AX	25/11/2020	1,093.80		25/11/2020	9,115.00	9,115.00	0.1200	1,093.80	468.77
BOQ.AX	21/04/2021	0.00	468.77						
MQG.AX	03/07/2020	648.00		03/07/2020	360.00	360.00	1.8000	648.00	111.09
MQG.AX	22/12/2020	495.45		22/12/2020	367.00	367.00	1.3500	495.45	84.93
MQG.AX	21/04/2021	0.00	196.02						
S32.AX	08/10/2020	14.92	6.39	08/10/2020	1,090.00	1,090.00	0.0137	14.92	6.39
S32.AX	08/04/2021	19.72	8.45	08/04/2021	1,090.00	1,090.00	0.0181	19.72	8.45
TLS.AX	24/09/2020	115.20	49.37	24/09/2020	1,440.00	1,440.00	0.0800	115.20	49.37
TLS.AX	26/03/2021	115.20	49.37	26/03/2021	1,440.00	1,440.00	0.0800	115.20	49.37
WOR.AX	30/09/2020	107.50	0.00	30/09/2020	430.00	430.00	0.2500	107.50	0.00
WOR.AX	31/03/2021	107.50	0.00	31/03/2021	430.00	430.00	0.2500	107.50	0.00
		5,103.43	1,801.01				6.1277	5,103.43	1,801.01
Units in Listed Unit Trusts (Australian)									
SCG.AX	26/02/2021	185.77	0.07	26/02/2021	2,654.00	2,654.00	0.0700	185.78	0.00
		185.77	0.07				0.0700	185.78	0.00
Unreconciled									
Shares in Listed Companies (Australian)									

Youngs Super Fund Investment Income Comparison Report

As at 30 June 2021

Investment	Ledger Data				ASX & UUT Data				
	Transaction Date	Income Amount	Franking Credit	Date Payable Ex Div/Dist Date	Units On Hand	45 Day Qualified	Amount per share/unit	Estimated Income	Estimated Franking*
ORG-AX	02/10/2020	109.50		02/10/2020	1,095.00	1,095.00	0.1000	109.50	0.00
ORG-AX				26/03/2021	1,119.00	1,119.00	0.1250	139.88	0.00
		109.50					0.2250	249.38	0.00
Units in Listed Unit Trusts (Australian)									
SYD-AX	15/09/2020	52.64							
		52.64							
		5,451.34	1,801.08				6.4227	5,538.58	1,801.01

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



BHP Group Limited
 ABN 49 004 028 077

141151 000 BHP



MS JENNIFER RAE YOUNG &
 MR PETER DAVID YOUNG
 <YOUNG'S SUPER FUND A/C>
 17/2 DUNCAN STREET
 WELLINGTON POINT QLD 4160

Update Your Details:



www.computershare.com.au/investor



(within Australia) 1300 656 780
 (outside Australia) +61 3 9415 4020



Computershare Investor Services Pty Limited
 GPO Box 2975 Melbourne
 Victoria 3001 Australia

Your Shareholding

SHARE CLASS	HOLDER NUMBER
Ordinary Shares	HIN WITHHELD
TFN/ABN STATUS	DIRECT CREDIT REF NO
Quoted	972077
RECORD DATE	PAYMENT DATE
4 September 2020	22 September 2020

You must keep this document for your tax records.

BHP Group Limited Shares

382nd Dividend Payment - Dividend Statement & Direct Credit Advice

The statement below represents your final dividend for the year ended 30 June 2020. This dividend is paid at the rate of 55 US cents (equivalent to 75.456167 Australian cents) per share on your holding of fully paid ordinary shares, registered in your name and entitled to participate as at the record date. This dividend has been franked in Australia at a rate of 100% and the company tax rate used to determine the franking credit is 30%. All amounts are in Australian dollars, except where indicated.

Caroline Cox
 Group General Counsel and Company Secretary

Amount per Security	Number of Securities	Franked Amount	Unfranked Amount	Gross Payment
A75.456167 cents	1,090	A\$822.47	A\$0.00	A\$822.47
Net Payment				A\$822.47
Australian Franking Credit				A\$352.49

Your Payment Instruction


BANK OF QUEENSLAND LTD
 BSB: 124-003
 Account Number: XXXXXX48

Amount Deposited
A\$822.47

If payment cannot be made to the above instruction, you will be issued with a cheque in the same currency as the Amount Deposited.



BHP Group Limited
 ABN 49 004 028 077

140198 000 BHP

 MS JENNIFER RAE YOUNG &
 MR PETER DAVID YOUNG
 <YOUNG'S SUPER FUND A/C>
 17/2 DUNCAN STREET
 WELLINGTON POINT QLD 4160

Update Your Details:

 www.computershare.com.au/investor

 (within Australia) 1300 656 780
 (outside Australia) +61 3 9415 4020

 Computershare Investor Services Pty Limited
 GPO Box 2975 Melbourne
 Victoria 3001 Australia

Your Shareholding

SHARE CLASS	HOLDER NUMBER
Ordinary Shares	HIN WITHHELD
TFN/ABN STATUS	DIRECT CREDIT REF NO
Quoted	967635
RECORD DATE	PAYMENT DATE
5 March 2021	23 March 2021

You must keep this document for your tax records.

BHP Group Limited Shares

383rd Dividend Payment - Dividend Statement & Direct Credit Advice

The statement below represents your interim dividend for the year ending 30 June 2021. This dividend is paid at the rate of US\$1.01 (equivalent to A\$1.31134770) per share on your holding of fully paid ordinary shares, registered in your name and entitled to participate as at the record date. This dividend has been franked in Australia at a rate of 100% and the company tax rate used to determine the franking credit is 30%. All amounts are in Australian dollars, except where indicated.

Stefanie Wilkinson
 Group Company Secretary

Amount per Security	Number of Securities	Franked Amount	Unfranked Amount	Gross Payment
A\$1.31134770	1,090	A\$1,429.37	A\$0.00	A\$1,429.37
Net Payment				A\$1,429.37
Australian Franking Credit				A\$612.59

Your Payment Instruction

BANK OF QUEENSLAND LTD
 BSB: 124-003
 Account Number: XXXXXX48

Amount Deposited
A\$1,429.37

If payment cannot be made to the above instruction, you will be issued a cheque in the same currency as the Amount Deposited.



Macquarie Group Limited
ABN 94 122 169 279

All Registry communications to:
Link Market Services Limited
Locked Bag A14
Sydney South NSW 1235 Australia
Telephone: +61 1300 554 096
Email: macquarie@linkmarketservices.com.au
Website: www.linkmarketservices.com.au



038 000620

MS JENNIFER RAE YOUNG &
MR PETER DAVID YOUNG
<YOUNG'S SUPER FUND A/C>
17/2 DUNCAN STREET
WELLINGTON POINT QLD 4160

Payment Statement

ASX Code: MQG
Payment Date: 17 May 2021
SRN/HIN: X*****1602

Dear Shareholder/Former Shareholder,

This payment statement is for your Macquarie Group ordinary share Dividend Reinvestment Plan (DRP) residual cash balance payment.

When you withdrew from the DRP or sold your holding you had a carried forward balance remaining in your DRP account. This direct credit advice confirms the payment of this balance to you.

Should you require further assistance please do not hesitate to contact the registry, Link Market Services Limited, on the telephone number above.

Cash residual amount \$79.50

DIVIDEND REMITTED TO:

BANK OF QUEENSLAND
100 SKYRING TERRACE
NEWSTEAD QLD 4006
BSB: ***-001
ACC: ****9948
Account Name: J R & P D YOUNG
Direct Credit Reference No.: 001260097793

Amount Deposited
\$79.50

IMPORTANT INFORMATION

See overleaf for instructions on how to update your details online.

Please retain this statement as a charge may be levied for replacement.



Macquarie Group Limited
ABN 94 122 169 279

All correspondence to:
BoardRoom

Boardroom Pty Limited
ABN 14 003 209 836
GPO Box 3993
Sydney NSW 2001
Tel: 1300 554 096
macquarie@boardroomlimited.com.au

MS JENNIFER RAE YOUNG &
MR PETER DAVID YOUNG
<YOUNG'S SUPER FUND A/C>
17/2 DUNCAN STREET
WELLINGTON POINT QLD 4160

ASX Code: MQG
SRN/HIN: X*****1602
TFN/ABN status: Quoted
Record Date: 19/05/2020
Payment Date: 03/07/2020

Dividend Statement – Macquarie Group Limited

Dear Shareholder,

This dividend statement is for your Macquarie Group Limited final ordinary dividend for the year ended 31 March 2020.

This dividend is franked at 40% at the Australian corporate tax rate of 30%. Macquarie Group Limited declares the whole of the unfranked amount to be conduit foreign income.

Description	Dividend Rate per share \$	Shares Participating in DRP	Unfranked Amount \$	Franked Amount \$	Gross Amount \$	Franking Credits \$
Fully Paid Ordinary	1.80	360	388.80	259.20	648.00	111.09

S00044564904

Dividend Reinvestment Plan (DRP) Statement

Cash fraction brought forward	\$126.58
Net dividend available for reinvestment	\$648.00
Total available for reinvestment	\$774.58
DRP issue price	\$110.47
Total amount applied to new shares	\$773.29
Cash balance carried forward to next payment	\$1.29
Number of shares held as at Record Date	360
Number of new shares issued	7
Number of shares now held¹	367

1. The total number of shares now held may not be your current holding balance if you have purchased or transferred shares after the Ex Date. Neither Macquarie Group Limited nor Boardroom Pty Limited will be liable for any financial loss incurred by any holder who relies on the balances shown without making their own adjustments for any further transactions.

Please retain this statement for taxation purposes



Macquarie Group Limited
 ABN 94 122 169 279

All Registry communications to:
 Link Market Services Limited
 Locked Bag A14
 Sydney South NSW 1235 Australia
 Telephone: +61 1300 554 096
 Email: macquarie@linkmarketservices.com.au
 Website: www.linkmarketservices.com.au



038 015454

MS JENNIFER RAE YOUNG &
 MR PETER DAVID YOUNG
 <YOUNG'S SUPER FUND A/C>
 17/2 DUNCAN STREET
 WELLINGTON POINT QLD 4160

Dividend Statement

ASX Code: MQG
Payment date: 22 December 2020
Record date: 17 November 2020
SRN/HIN: X*****1602
TFN/ABN Status: Quoted

Dear Shareholder,

This dividend statement is for your Macquarie Group interim ordinary dividend for the six months ended 30 September 2020.

This dividend is franked at 40% at the Australian corporate tax rate of 30%. Macquarie Group Limited declares the whole of the unfranked amount to be conduit foreign income.

Description	Dividend Rate per share \$	Shares Held	Unfranked Amount \$	Franked Amount \$	Gross Amount \$	Franking Credits \$
Ordinary Shares	1.35	367	297.27	198.18	495.45	84.93

Dividend Reinvestment Plan information:

Cash balance brought forward: \$1.29
 Total available for reinvestment: \$496.74
 Total available has been applied to *** shares at \$139.08 per share: \$417.24
 Cash balance carried forward to next dividend: \$79.50

Total number of ordinary shares held before the allocation: 367
 Number of shares allocated: 3
 Total number of ordinary shares held after the allocation: 370

***Note:** The total number of ordinary shares held after the allocation may not be your current holding balance if you have purchased or transferred shares after the Ex-Date. Neither Macquarie Group Limited nor Link Market Services Limited will be liable for any losses incurred by any person who relies on the holding shown without making their own adjustments for any transactions.

IMPORTANT INFORMATION

See overleaf for instructions on how to update your details online.

This statement contains important information to assist you in preparing any tax returns you may be required to lodge. Please retain this statement for taxation purposes as a charge may be levied for replacement.



Macquarie Group Limited
 ABN 94 122 169 279
 Place of Incorporation/Registration: Victoria

CHES HOLDING STATEMENT

For statement enquiries contact
 your CHES Sponsor:

MORGANS FINANCIAL LIMITED

LEVEL 29 RIVERSIDE CENTRE
 123 EAGLE STREET
 BRISBANE, QLD 4000

☎ 073334 4888



325421 04064
 MS JENNIFER RAE YOUNG &
 MR PETER DAVID YOUNG
 <YOUNG'S SUPER FUND A/C>
 17/2 DUNCAN STREET
 WELLINGTON POINT QLD 4160

Holder ID Number (HIN): 0034061602

CHES Sponsor's ID (PID): 04064

Statement Period: December 2020

Page: 1 of 1

MQG - ORDINARY FULLY PAID

Date	Transaction Type	Transaction ID	Ex/Cum Status	Quantity		Holding Balance
				On	Off	
	Balance Brought Forward from 03 Jul 20					367
22 Dec 20	Allotment of Securities due to Dividend Reinvestment Plan	6375705330679700		3		370

FOR YOUR INFORMATION

- ☛ To obtain full terms and conditions of an Issuer's securities contact the Issuer's Registrar or the Issuer directly.
- ☛ For information about CHES Depository Interests (CDIs) and to obtain a free copy of the Financial Services Guide (FSG) or any supplementary FSG for CHES Depository Nominees Pty Ltd go to www.asx.com.au/cdis or phone 131 279.
- ☛ ASX Settlement may by law need to disclose information in CHES Holdings to third parties.

Refer overleaf for additional important information




Share Registry Details:


LINK MARKET SERVICES LIMITED
 LOCKED BAG A14,
 SYDNEY SOUTH NSW 1235
 Ph: 02 82807111



All correspondence to:

 Boardroom Pty Limited
ABN 14 003 209 836
GPO Box 3993
Sydney NSW 2001

 Tel: 1300 664 446 (within Australia)
Tel: +61 2 8016 2896 (outside Australia)
Fax: +61 2 9279 0664

 www.boardroomlimited.com.au
origin@boardroomlimited.com.au

MS JENNIFER RAE YOUNG &
MR PETER DAVID YOUNG
<YOUNG'S SUPER FUND A/C>
17/2 DUNCAN STREET
WELLINGTON POINT QLD 4160

SRN/HIN: X*****1602
Share Class: Ordinary
TFN/ABN Status: Quoted
Record Date: 04 March 2021
Payment Date: 26 March 2021

Dividend Statement

Origin Energy Limited has determined a 100% unfranked interim dividend for the half-year ended 31 December 2020.

Number of shares	Dividend per share	Franked amount	Unfranked amount	Withholding tax	Net amount	Franking credit
1,119	12.5 cents	Nil	\$139.88	Nil	\$139.88	Nil

Withholding tax has been deducted where your TFN, ABN or Exemption Code has not been recorded or if non-resident withholding tax applies.

All amounts are in Australian Dollars unless otherwise stated.

Please retain this statement for taxation purposes.

Dividend Reinvestment Plan (DRP)

Cash balance carried forward from your plan account	\$	1.28
Dividend amount participating in the DRP	\$	139.88
Total amount available for investment at \$4.64 per share	\$	141.16
Cash balance carried forward in your plan account	\$	1.96
Opening balance		1,119
Dividend plan allotment		30
Closing balance		1,149

To update your details online please visit www.investorserve.com.au

S00044564904


Electronic Communications


Want to go paperless and receive your dividend statement electronically?


Log on to investorserve.com.au, provide your email address and change your communication preference to email.



All correspondence to:

 Boardroom Pty Limited
ABN 14 003 209 836
GPO Box 3993
Sydney NSW 2001

 Tel: 1300 664 446 (within Australia)
Tel: +61 2 8016 2896 (outside Australia)
Fax: +61 2 9279 0664

 www.boardroomlimited.com.au
origin@boardroomlimited.com.au

MS JENNIFER RAE YOUNG &
MR PETER DAVID YOUNG
<YOUNG'S SUPER FUND A/C>
17/2 DUNCAN STREET
WELLINGTON POINT QLD 4160

SRN/HIN: X*****1602
Share Class: Ordinary
TFN/ABN Status: Quoted
Record Date: 09 September 2020
Payment Date: 02 October 2020

Dividend Statement

Origin Energy Limited has determined a 100% unfranked final dividend for the full-year ended 30 June 2020.

Number of shares	Dividend per share	Franked amount	Unfranked amount	Withholding tax	Net amount	Franking credit
1,095	10 cents	Nil	\$109.50	Nil	\$109.50	Nil

Withholding tax has been deducted where your TFN, ABN or Exemption Code has not been recorded or if non-resident withholding tax applies.

All amounts are in Australian Dollars unless otherwise stated.

Please retain this statement for taxation purposes.

Dividend Reinvestment Plan (DRP)

Cash balance carried forward from your plan account	\$	1.70
Dividend amount participating in the DRP	\$	109.50
Total amount available for investment	\$	111.20
At \$4.58 per share, allotting the following ordinary share/s 24	\$	109.92
Cash balance carried forward in your plan account	\$	1.28

To update your details online please visit www.investorserve.com.au

Annual General Meeting

Our Virtual AGM will be held on Tuesday, 20 October 2020.
Visit boardroomlimited.com.au/agm/Origin

Electronic Communications

Want to go paperless and receive your dividend statement electronically?
Log on to investorserve.com.au, provide your email address and change your communication preference to email.

S00044564904

000135 000 WORRM



MS JENNIFER RAE YOUNG &
MR PETER DAVID YOUNG
<YOUNG'S SUPER FUND A/C>
17/2 DUNCAN STREET
WELLINGTON POINT QLD 4160

Update your Information



Online:

www.computershare.com.au/easyupdate/wor



By Mail:

Computershare Investor Services Pty Limited
GPO Box 2975 Melbourne
Victoria 3001 Australia

Enquiries:

(within Australia) 1300 855 080
(international) +61 3 9415 4000

Holder Identification Number (HIN)

HIN WITHHELD

ASX Code	WOR
TFN/ABN Status	Quoted
Record Date	2 March 2021
Payment Date	31 March 2021
Direct Credit Reference No.	806893

Interim Dividend for the half year ended 31 December 2020

Dear Securityholder

This payment represents an interim dividend of 25 cents per share on your holding as at 2 March 2021. The interim dividend amount of 25 cents per share is fully unfranked.

Non-resident withholding tax is not payable on this dividend. The unfranked amount represents Conduit Foreign Income.

If you would like to update your TFN, bank account and other details online, please log on to www.computershare.com.au/easyupdate/wor.

Class Description	Amount per Security	Number of Securities	Franked Amount	Unfranked Amount	Gross Payment
Ordinary Shares	25 cents	430	\$0.00	\$107.50	\$107.50
Net Payment					\$107.50
Franking Credit					\$0.00

Note 1: You should retain this statement to assist you in preparing your tax return.

Note 2: If you require your payment to be re-issued, you may be charged an administrative fee which will be deducted from your payment.

Your Payment Instruction

BANK OF QUEENSLAND LTD
BSB: 124-003 Account number: XXXXXX48


Amount Deposited

AUD\$107.50

If payment cannot be made in accordance with the above instruction, your dividend entitlement will be withheld pending receipt of your valid AUD banking details.

Update your Information

 **Online:**
www.computershare.com.au/easyupdate/wor

 **By Mail:**
 Computershare Investor Services Pty Limited
 GPO Box 2975 Melbourne
 Victoria 3001 Australia

Enquiries:

(within Australia) 1300 855 080
 (international) +61 3 9415 4000

Holder Identification Number (HIN)

HIN WITHHELD

ASX Code	WOR
TFN/ABN Status	Quoted
Record Date	2 September 2020
Payment Date	30 September 2020
Direct Credit Reference No.	806587

000159 000 WORRM



MS JENNIFER RAE YOUNG &
 MR PETER DAVID YOUNG
 <YOUNG'S SUPER FUND A/C>
 17/2 DUNCAN STREET
 WELLINGTON POINT QLD 4160

Final Dividend for the year ended 30 June 2020

Dear Securityholder

This payment represents a final dividend of 25 cents per share on your holding as at 2 September 2020. The final dividend amount of 25 cents per share is fully unfranked.

Non-resident withholding tax is not payable on this dividend. The unfranked amount represents Conduit Foreign Income.

If you would like to update your TFN, bank account and other details online, please log on to www.computershare.com.au/easyupdate/wor.

Class Description	Amount per Security	Number of Securities	Franked Amount	Unfranked Amount	Gross Payment
Ordinary Shares	25 cents	430	\$0.00	\$107.50	\$107.50
Net Payment					\$107.50
Franking Credit					\$0.00

Note 1: You should retain this statement to assist you in preparing your tax return.

Note 2: If you require your payment to be re-issued, you may be charged an administrative fee which will be deducted from your payment.

Your Payment Instruction

BANK OF QUEENSLAND LTD
 BSB: 124-003 Account number: XXXXXX48

Amount Deposited

AUD\$107.50

If payment cannot be made in accordance with the above instruction, your dividend entitlement will be withheld pending receipt of your valid AUD banking details.

Dividends & Payments

WORLEY LIMITED

Ms Jennifer Rae Young + Mr Peter David Young X***1602**

Payment Date	Net	Type	Method	Status
31/03/2021	\$107.50	Dividend	Direct Credit	Paid



South32 Limited
ABN 84 093 732 597

082116 000 S32



MS JENNIFER RAE YOUNG &
MR PETER DAVID YOUNG
<YOUNG'S SUPER FUND A/C>
17/2 DUNCAN STREET
WELLINGTON POINT QLD 4160

UPDATE YOUR INFORMATION



ONLINE:
www.computershare.com.au/investor



MAIL:
Computershare Investor Services Pty Limited
GPO Box 2975 Melbourne
Victoria 3001 Australia

ENQUIRIES



PHONE:
1800 019 953 (within Australia)
+61 3 9415 4169 (outside Australia)

HOLDER IDENTIFICATION NUMBER (HIN)

HIN WITHHELD

ASX Code: **S32**
TFN/ABN Status: **Not Quoted**
Record Date: **12 March 2021**
Payment Date: **8 April 2021**

2021 INTERIM DIVIDEND

This payment represents an interim dividend of 1.4 US cents (equivalent to 1.808825 Australian cents) per share for the half year ended 31 December 2020. This dividend is paid on the Ordinary Shares registered in your name and entitled to participate as at the Record Date of 12 March 2021. All amounts are in Australian Dollars, except where indicated.

The interim dividend has been franked at a rate of 100% in Australia. The company tax rate used to determine the franking credit is 30%.

If you would like to provide your TFN/ABN/Exemptions, view any outstanding payments, change payment options or view your shareholding, please visit www.computershare.com.au/investor.

CLASS DESCRIPTION	AMOUNT PER SECURITY	NUMBER OF SECURITIES	FRANKED AMOUNT	UNFRANKED AMOUNT	GROSS PAYMENT
Ordinary Shares	1.808825 cents	1,090	\$19.72	\$0.00	\$19.72
Net Payment					\$19.72
Franking Credit					\$8.45

PAYMENT INSTRUCTIONS

BANK OF QUEENSLAND LTD

BSB: **124-003**
Account Number: **XXXXXX48**
Payment Reference: **936814**
Amount Paid: **A\$19.72**

Note: You should retain this statement to assist you in preparing your tax return.

! IMPORTANT NOTICE REGARDING YOUR PAYMENT

If payment cannot be made to the above account, the dividend amount will be withheld pending receipt of your valid direct

Investor Centre

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Dividends & Payments

Dividend & Payments Details

[View all Dividends & Payments](#)

Important Note

Important Note

This is a summary only. If you require information to complete your personal taxation return please refer to the individual Payment Advices or Annual Taxation statements which can be located in the Statements & Documents tab above.

If a conversion of your Securities from Issuer Sponsored to CHESS or vice versa has occurred, the history displayed here will only show activity since that conversion took place.

If you require information which predates the oldest information displayed, as only a certain amount of data is retained on our system, this can be obtained by accessing the full site.

SOUTH32 LIMITED

MS JENNIFER RAE YOUNG + MR PETER DAVID YOUNG <YOUNG'S SUPER FUND A/C> X*****1602

Summary

Class	ORDINARY FULLY PAID SHARES
Payment Date	8/04/2021
Record Date	12/03/2021
Payment Type	Dividend
Payment Rate	\$0.01808825
Shares on Record Date	1090
Payment Method	Direct Credit
Payment Reference	00936814
Gross Amount	\$19.72
Total Taxes	\$0.00
Deduction Amount	\$0.00
Net Amount	\$19.72

Taxes and Fees

Franked Amount	\$19.72
Unfranked Amount	\$0.00
Franking Credit	\$8.45
Withholding Tax	\$0.00



South32 Limited
ABN 84 093 732 597

082116 000 S32



MS JENNIFER RAE YOUNG &
MR PETER DAVID YOUNG
<YOUNG'S SUPER FUND A/C>
17/2 DUNCAN STREET
WELLINGTON POINT QLD 4160

UPDATE YOUR INFORMATION



ONLINE:
www.computershare.com.au/investor



MAIL:
Computershare Investor Services Pty Limited
GPO Box 2975 Melbourne
Victoria 3001 Australia

71
2021

ENQUIRIES



PHONE:
1800 019 953 (within Australia)
+61 3 9415 4169 (outside Australia)

HOLDER IDENTIFICATION NUMBER (HIN)

HIN WITHHELD

ASX Code: **S32**
TFN/ABN Status: **Not Quoted**
Record Date: **12 March 2021**
Payment Date: **8 April 2021**

2021 INTERIM DIVIDEND

This payment represents an interim dividend of 1.4 US cents (equivalent to 1.808825 Australian cents) per share for the half year ended 31 December 2020. This dividend is paid on the Ordinary Shares registered in your name and entitled to participate as at the Record Date of 12 March 2021. All amounts are in Australian Dollars, except where indicated.

The interim dividend has been franked at a rate of 100% in Australia. The company tax rate used to determine the franking credit is 30%.

If you would like to provide your TFN/ABN/Exemptions, view any outstanding payments, change payment options or view your shareholding, please visit www.computershare.com.au/investor.

CLASS DESCRIPTION	AMOUNT PER SECURITY	NUMBER OF SECURITIES	FRANKED AMOUNT	UNFRANKED AMOUNT	GROSS PAYMENT
Ordinary Shares	1.808825 cents	1,090	\$19.72	\$0.00	\$19.72
Net Payment					\$19.72
Franking Credit					\$8.45

PAYMENT INSTRUCTIONS

BANK OF QUEENSLAND LTD

BSB: **124-003**
Account Number: **XXXXXX48**
Payment Reference: **936814**
Amount Paid: **A\$19.72**

Note: You should retain this statement to assist you in preparing your tax return.

! IMPORTANT NOTICE REGARDING YOUR PAYMENT

If payment cannot be made to the above account, the dividend amount will be withheld pending receipt of your valid direct

nd

Investor Centre

[Recent Activity](#)[Dividends & Payments](#)[Transaction History](#)[Statements & Documents](#)

Dividends & Payments

Dividend & Payments Details

[View all Dividends & Payments](#)

Important Note

Important Note

This is a summary only. If you require information to complete your personal taxation return please refer to the individual Payment Advices or Annual Taxation statements which can be located in the Statements & Documents tab above.

If a conversion of your Securities from Issuer Sponsored to CHESS or vice versa has occurred, the history displayed here will only show activity since that conversion took place.

If you require information which predates the oldest information displayed, as only a certain amount of data is retained on our system, this can be obtained by accessing the full site.

SOUTH32 LIMITED

MS JENNIFER RAE YOUNG + MR PETER DAVID YOUNG <YOUNG'S SUPER FUND A/C> X*****1602

Summary

Class	ORDINARY FULLY PAID SHARES
Payment Date	8/04/2021
Record Date	12/03/2021
Payment Type	Dividend
Payment Rate	\$0.01808825
Shares on Record Date	1090
Payment Method	Direct Credit
Payment Reference	00936814
Gross Amount	\$19.72
Total Taxes	\$0.00
Deduction Amount	\$0.00
Net Amount	\$19.72

Taxes and Fees

Franked Amount	\$19.72
Unfranked Amount	\$0.00
Franking Credit	\$8.45
Withholding Tax	\$0.00

24200 - Contributions

2021 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
YOUJEN00003A	(Contributions) Young, Jennifer - Accumulation (Accumulation)	(\$3,496.00)	(\$14,237.80)	(75.45)%
TOTAL		CY Balance	LY Balance	
		(\$3,496.00)	(\$14,237.80)	

Supporting Documents

- Contributions Breakdown Report [Report](#)
- SuperStream Contribution Data Report [Report](#)
- BOQ 93-0090948 Jan21.pdf [YOUJEN00003A](#)
- BOQ 93-0090948 Jan21.pdf [YOUJEN00003A](#)

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

Youngs Super 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
Young, Jennifer	Provided	65	222,044.97	3,526.40	1,915.20	0.00	0.00	5,441.60
All Members			222,044.97	3,526.40	1,915.20	0.00	0.00	5,441.60

*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
Young, Jennifer	Concessional	3,526.40	25,000.00	21,473.60 Below Cap
	Non-Concessional	1,915.20	100,000.00	98,084.80 Below Cap

Carry Forward Unused Concessional Contribution Cap

Member	2016	2017	2018	2019	2020	2021	Current Position
Young, Jennifer							
Concessional Contribution Cap	35,000.00	35,000.00	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00
Concessional Contribution	19,622.04	25,274.49	8,928.04	25,000.00	25,955.90	3,526.40	3,526.40
Unused Concessional Contribution	0.00	0.00	0.00	0.00	0.00	21,473.60	21,473.60
Cumulative Carry Forward Unused	N/A	N/A	N/A	0.00	0.00	0.00	0.00
Maximum Cap Available	35,000.00	35,000.00	25,000.00	25,000.00	25,000.00	25,000.00	21,473.60 Below Cap
Total Super Balance	0.00	0.00	249,686.77	260,560.56	272,114.78	222,044.97	

NCC Bring Forward Caps

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

Member	Bring Forward Cap	2018	2019	2020	2021	Total	Current Position
Young, Jennifer	N/A	200,000.00	0.00	0.00	1,915.20	N/A	Bring Forward Not Triggered

Young, Jennifer

		Ledger Data				SuperStream Data					
Date	Transaction Description	Contribution Type	Concessional	Non-Concession	Other	Reserves	Contribution	Employer	Concessional	Non-Concess	Other
01/07/2020	Close Period Journal	Transferred from Reserves - Assessable	1,945.60								
22/10/2020	Direct Credit ATO ATO0060000137306 89	Personal - Non-Concessional		1,915.20							
22/10/2020							Employer	HUME TENTERFIELD PTY LTD & MAJEBEC PTY LTD & TENTERLANE PTY LTD	1,915.20		
27/01/2021	Direct Credit ATO ATO0070000140555 43	Employer	1,580.80				Employer	HUME TENTERFIELD PTY LTD & MAJEBEC PTY LTD & TENTERLANE PTY LTD	1,580.80		
Total - Young, Jennifer			3,526.40	1,915.20	0.00	0.00			3,496.00	0.00	0.00
Total for All Members			3,526.40	1,915.20	0.00	0.00					

Youngs Super Fund SuperStream Contribution Data Report

For The Period 01 July 2020 - 30 June 2021

Transaction Date	Reference	Employer Org	Pay Period	Employer	Personal - NCC	Spouse & Child	Other Family & Friends	Any Other	Total
Young, Jennifer									
22/10/2020	ATO006000013730689	HUME TENTERFIELD PTY LTD & MAJEBEC PTY LTD & TENTERLANE PTY LTD	01/07/2020 - 30/09/2020	1,915.20	0.00	0.00	0.00	0.00	1,915.20
27/01/2021	ATO007000014055543	HUME TENTERFIELD PTY LTD & MAJEBEC PTY LTD & TENTERLANE PTY LTD	01/10/2020 - 31/12/2020	1,580.80	0.00	0.00	0.00	0.00	1,580.80
				3,496.00	0.00	0.00	0.00	0.00	3,496.00
				3,496.00	0.00	0.00	0.00	0.00	3,496.00

*Data last updated: 30/06/2021



Bank of Queensland Limited
ABN 32 009 656 740
AFSL No. 244616
BOQ Centre
Level 6, 100 Skyring Terrace
Newstead Qld 4006
GPO Box 898, Brisbane 4001
Telephone 1300 55 72 72
Facsimile (07) 3212 3399
www.boq.com.au

STATEMENT

Account Number: **93009948**
BSB: 124003
From 01-Jan-2021 to 31-Jan-2021

Everyday Business Account

Account Details	Statement Summary
Youngs Superannuation Fund Ms Jennifer R Young Trustee	Opening Balance \$ 0.00 cr
	Total Credits \$ 1,590.80 cr
	Total Debits \$ 1,590.80 dr
Details as at 31-Jan-2021	Closing Balance \$ 0.00 cr

Transactions		Debit	Credit	Balance
Posting Date	Transaction Details			
2021				
01-Jan	Opening Balance			0.00 cr
27-Jan	Direct Credit Ato Ato007000014055543		1,580.80	1,580.80 cr
29-Jan	Tfr From 021726661 lb2-99647261		10.00	1,590.80 cr
30-Jan	Tfr To Account 021726661 lb2-93535502	1,580.80		10.00 cr
31-Jan	Account Maintenance Fee	10.00		0.00 cr
31-Jan	Closing Balance			0.00 cr
Total Debits & Credits		1,590.80	1,590.80	

Overdrawn Rate is 17.20% p.a.

Regular payment arrangements

For information on Regular Payment Arrangements including:

1. Definition of a Regular Payment
2. Benefits of a Regular Payment
3. Customer Responsibilities and Obligations and
4. Customer Rights

Please refer to www.boq.com.au/cardswitching.htm or contact your local branch for a copy of the Terms and Conditions.

Fraud alert - New Visa card phone scam

A new scam has been identified where cardholders receive a call from someone claiming to be from Visa's Fraud & Security department. The caller claims they are verifying an unusual transaction and already has many of the cardholders details, but will ultimately request the CVV (3 digit number on reverse of card) enabling fraudulent transactions to be processed. Under no circumstances will the Bank or Visa request such information. Any queries should be directed to your nearest branch or our Customer Contact Centre on 1300 55 72 72.

Statement Integrity

You should check all entries appearing on this statement for error or possible unauthorised transactions. For more information about your account, including details on how to dispute any of the transactions found on your statement, or the benefits, fees and charges, they can be found in the relevant Terms and Conditions or Fees and Charges booklets. You can also obtain the information at any BOQ branch, through our Customer Contact Centre on 1300 55 72 72 or by visiting our website boq.com.au. If you have a problem or complaint, information about our dispute resolution process is available at any branch or through the Customer Contact Centre.

SECURITY ALERT FOR PIN AND PAC HOLDERS - visit www.boq.com.au

Protect your card. Always carry it with you and never give it to anybody, including family or friends. Don't tell anyone your PIN or PAC, & don't let anyone see your PIN when using ATMs/Eftpos. Don't record your PIN on your card. Don't record your PAC in the same place as your CAN, & always disguise it. If you lose your card, or think others may know your PIN or PAC, call BOQ immediately on 1800 077 024. If you do not follow these precautions or fail to inform us quickly, you may be liable for losses in accordance with EFT Code of Conduct. For details visit www.boq.com.au

Privacy and Confidentiality

BOQ is committed to respecting the privacy of your personal information. We may also need to disclose information about you to certain organisations in connection with the establishment and administration of your accounts. The types of organisations to which we may disclose this information are our related bodies corporate, regulatory bodies and government agencies, your agents, including broker or financial adviser, credit and debt agencies, agents, contractors and professional advisers who assist us in providing our services, your referees and guarantors, your or our insurers, and organisations that carry out functions on our behalf including mailing houses, data processors, researchers and collection agents, some of which may be located outside Australia. The information we provide to other organisations will be strictly limited to what is required to provide the service or comply with the law. We are happy to answer any further questions you may have about our management of your personal information. You can contact us at any of our branches.



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 ABN 32 009 656 740
 AFSL No. 244616
 BOQ Centre
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 GPO Box 898, Brisbane 4001
 Telephone 1300 55 72 72
 Facsimile (07) 3212 3399
 www.boq.com.au

STATEMENT

Account Number: **93009948**
 BSB: 124003
 From 01-Jan-2021 to 31-Jan-2021

Everyday Business Account

Account Details	Statement Summary
Youngs Superannuation Fund Ms Jennifer R Young Trustee	Opening Balance \$ 0.00 cr
	Total Credits \$ 1,590.80 cr
	Total Debits \$ 1,590.80 dr
Details as at 31-Jan-2021	Closing Balance \$ 0.00 cr

Transactions		Debit	Credit	Balance
2021				
01-Jan	Opening Balance			0.00 cr
27-Jan	Direct Credit Ato Ato007000014055543		1,580.80	1,580.80 cr
29-Jan	Tfr From 021726661 lb2-99647261		10.00	1,590.80 cr
30-Jan	Tfr To Account 021726661 lb2-93535502	1,580.80		10.00 cr
31-Jan	Account Maintenance Fee	10.00		0.00 cr
31-Jan	Closing Balance			0.00 cr
	Total Debits & Credits	1,590.80	1,590.80	

Overdrawn Rate is 17.20% p.a.

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SECURITY ALERT FOR PIN AND PAC HOLDERS - visit www.boq.com.au

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Privacy and Confidentiality

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24700 - Changes in Market Values of Investments

2021 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
24700	Changes in Market Values of Investments	(\$45,167.70)	\$55,296.60	(181.68)%
TOTAL		CY Balance	LY Balance	
		(\$45,167.70)	\$55,296.60	

Supporting Documents

- Net Capital Gains Reconciliation [Report](#)
- Market Movement [Report](#)
- Realised Capital Gain Report [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

Youngs Super Fund Market Movement Report

As at 30 June 2021

Investment	Date	Description	Accounting			Unrealised			Realised			Total
			Units	Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	Accounting Profit/(loss)		
AMP.AX - AMP Limited												
	01/07/2020	Opening Balance	1,343.00	0.00	0.00	0.00	2,491.27	0.00	0.00	0.00	0.00	0.00
	25/03/2021	Disposal	(1,343.00)	(7,126.25)	0.00	0.00	(4,634.98)	1,824.27	7,126.25	(5,301.98)	0.00	(5,301.98)
	25/03/2021	Writeback	0.00	0.00	4,634.98	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	30/06/2021		0.00	(7,126.25)	4,634.98	0.00	0.00	1,824.27	7,126.25	(5,301.98)	0.00	(5,301.98)
BHP.AX - BHP Group Limited												
	01/07/2020	Opening Balance	1,090.00	0.00	0.00	0.00	39,043.80	0.00	0.00	0.00	0.00	0.00
	25/03/2021	Disposal	(1,090.00)	(14,004.88)	0.00	0.00	25,038.92	48,596.69	14,004.88	34,591.81	0.00	34,591.81
	25/03/2021	Writeback	0.00	0.00	(25,038.92)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	30/06/2021		0.00	(14,004.88)	(25,038.92)	0.00	0.00	48,596.69	14,004.88	34,591.81	0.00	34,591.81
BOQ.AX - Bank Of Queensland Limited.												
	01/07/2020	Opening Balance	9,115.00	0.00	0.00	0.00	56,239.55	0.00	0.00	0.00	0.00	0.00
	25/11/2020	Purchase	158.00	1,094.62	0.00	0.00	57,334.17	0.00	0.00	0.00	0.00	0.00
	25/03/2021	Disposal	(9,273.00)	(89,635.73)	0.00	0.00	(32,301.56)	78,148.81	89,635.73	(11,486.92)	0.00	(11,486.92)
	25/03/2021	Writeback	0.00	0.00	32,301.56	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	30/06/2021		0.00	(88,541.11)	32,301.56	0.00	0.00	78,148.81	89,635.73	(11,486.92)	0.00	(11,486.92)
BUDERIM - Buderim Community Bank												
	01/07/2020	Opening Balance	10,000.00	0.00	0.00	0.00	5,000.00	0.00	0.00	0.00	0.00	0.00
	30/06/2021		10,000.00	0.00	0.00	0.00	5,000.00	0.00	0.00	0.00	0.00	0.00
IPLAX - Incitec Pivot Limited												
	01/07/2020	Opening Balance	695.00	0.00	0.00	0.00	1,303.13	0.00	0.00	0.00	0.00	0.00
	25/03/2021	Disposal	(695.00)	(3,858.97)	0.00	0.00	(2,555.84)	1,932.13	3,858.97	(1,926.84)	0.00	(1,926.84)
	25/03/2021	Writeback	0.00	0.00	2,555.84	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	30/06/2021		0.00	(3,858.97)	2,555.84	0.00	0.00	1,932.13	3,858.97	(1,926.84)	0.00	(1,926.84)
MQG.AX - Macquarie Group Limited												
	01/07/2020	Opening Balance	360.00	0.00	0.00	0.00	42,696.00	0.00	0.00	0.00	0.00	0.00
	03/07/2020	Purchase	7.00	773.29	0.00	0.00	43,469.29	0.00	0.00	0.00	0.00	0.00
	22/12/2020	Purchase	3.00	417.24	0.00	0.00	43,886.53	0.00	0.00	0.00	0.00	0.00
	25/03/2021	Disposal	(370.00)	(32,167.13)	0.00	0.00	11,719.40	55,299.35	32,167.13	23,132.22	0.00	23,132.22
	25/03/2021	Writeback	0.00	0.00	(11,719.40)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	30/06/2021		0.00	(30,976.60)	(11,719.40)	0.00	0.00	55,299.35	32,167.13	23,132.22	0.00	23,132.22

Youngs Super Fund Market Movement Report

As at 30 June 2021

Investment	Date	Description	Unrealised			Realised			Total	
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration		Accounting Cost Base
ORG.AX - Origin Energy Limited										
	01/07/2020	Opening Balance	1,095.00	0.00	0.00	0.00	0.00	6,394.80	0.00	0.00
	02/10/2020	Purchase	24.00	109.92	0.00	0.00	0.00	6,504.72	0.00	0.00
	25/03/2021	Disposal	(1,119.00)	(15,227.02)	0.00	0.00	0.00	(8,722.30)	5,187.99	(10,039.03)
	25/03/2021	Writeback	0.00	0.00	8,722.30	0.00	0.00	0.00	0.00	0.00
	30/06/2021		0.00	(15,117.10)	8,722.30	0.00	0.00	0.00	5,187.99	(10,039.03)
S32.AX - South32 Limited										
	01/07/2020	Opening Balance	1,090.00	0.00	0.00	0.00	0.00	2,223.60	0.00	0.00
	25/03/2021	Disposal	(1,090.00)	(1,070.34)	0.00	0.00	0.00	1,153.26	2,942.40	1,872.06
	25/03/2021	Writeback	0.00	0.00	(1,153.26)	0.00	0.00	0.00	0.00	0.00
	30/06/2021		0.00	(1,070.34)	(1,153.26)	0.00	0.00	0.00	2,942.40	1,872.06
SCG.AX - Scentre Group										
	01/07/2020	Opening Balance	2,654.00	0.00	0.00	0.00	0.00	5,759.18	0.00	0.00
	25/03/2021	Disposal	(2,654.00)	(9,451.41)	0.00	0.00	0.00	(3,692.23)	7,664.43	(1,786.98)
	25/03/2021	Writeback	0.00	0.00	3,692.23	0.00	0.00	0.00	0.00	0.00
	30/06/2021		0.00	(9,451.41)	3,692.23	0.00	0.00	0.00	7,664.43	(1,786.98)
SIG.AX - Sigma Healthcare Limited										
	01/07/2020	Opening Balance	13,454.00	0.00	0.00	0.00	0.00	8,408.75	0.00	0.00
	25/03/2021	Disposal	(13,454.00)	(21,394.47)	0.00	0.00	0.00	(12,985.72)	9,330.17	(12,064.30)
	25/03/2021	Writeback	0.00	0.00	12,985.72	0.00	0.00	0.00	0.00	0.00
	30/06/2021		0.00	(21,394.47)	12,985.72	0.00	0.00	0.00	9,330.17	(12,064.30)
SXL.AX - Southern Cross Media Group										
	01/07/2020	Opening Balance	4,386.00	0.00	0.00	0.00	0.00	767.55	0.00	0.00
	05/11/2020	Share Consolidation	(3,947.00)	0.00	0.00	0.00	0.00	767.55	0.00	0.00
	25/03/2021	Disposal	(439.00)	(15,992.73)	0.00	0.00	0.00	(15,225.18)	859.28	(15,133.45)
	25/03/2021	Writeback	0.00	0.00	15,225.18	0.00	0.00	0.00	0.00	0.00
	30/06/2021		0.00	(15,992.73)	15,225.18	0.00	0.00	0.00	859.28	(15,133.45)
SYD.AX - Sydney Airport - Units Fully Paid Stapled Securities Us Prohibited										
	01/07/2020	Opening Balance	284.00	0.00	0.00	0.00	0.00	1,610.28	0.00	0.00
	25/03/2021	Disposal	(284.00)	(1,059.32)	0.00	0.00	0.00	550.96	1,663.56	604.24
	25/03/2021	Writeback	0.00	0.00	(550.96)	0.00	0.00	0.00	0.00	0.00
	30/06/2021		0.00	(1,059.32)	(550.96)	0.00	0.00	0.00	1,663.56	604.24

Youngs Super Fund Market Movement Report

As at 30 June 2021

Investment	Date	Description	Unrealised				Realised				Total	
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	Accounting Profit/(loss)		
TLS.AX - Telstra Corporation Limited.												
	01/07/2020	Opening Balance	1,440.00	0.00	0.00	0.00	4,507.20	0.00	0.00	0.00	0.00	
	25/03/2021	Disposal	(1,440.00)	(5,624.00)	0.00	0.00	(1,116.80)	4,678.80	5,624.00	(945.20)		
	25/03/2021	Writeback	0.00	0.00	1,116.80	0.00	0.00	0.00	0.00	0.00		
	30/06/2021		0.00	(5,624.00)	1,116.80	0.00	0.00	4,678.80	5,624.00	(945.20)		
WOR.AX - Worleyparsons Limited - Ordinary Fully Paid												
	01/07/2020	Opening Balance	430.00	0.00	0.00	0.00	3,749.60	0.00	0.00	0.00	0.00	
	25/03/2021	Disposal	(430.00)	(10,094.44)	0.00	0.00	(6,344.84)	4,629.60	10,094.44	(5,464.84)		
	25/03/2021	Writeback	0.00	0.00	6,344.84	0.00	0.00	0.00	0.00	0.00		
	30/06/2021		0.00	(10,094.44)	6,344.84	0.00	0.00	4,629.60	10,094.44	(5,464.84)		
Total Market Movement					49,116.91					(3,949.21)		45,167.70

Youngs Super 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	28,091.90				
Carried forward from prior losses - Collectables	0.00				
Current year capital losses	76,937.01				
Current year capital losses - Collectables	0.00				
Total Losses Available	105,028.91				
Total Losses Available - Collectables	0.00				
Capital Gains					
Capital gains from disposal of assets	67,832.12	67,289.79	0.00	542.33	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	67,832.12	67,289.79	0.00	542.33	0.00
Losses and discount applied					
Losses applied	67,832.12	67,289.79	0.00	542.33	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				

Youngs Super 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	37,196.79				
Net Capital Losses Carried Forward to later income years - Collectables	0.00				
Total Net Capital Losses Carried Forward to later income years (14V)	37,196.79				

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

Youngs Super Fund

Realised Capital Gains Report

For The Period 01 July 2020 - 30 June 2021

Investment	Accounting Treatment				Tax Treatment								
	Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
Shares in Listed Companies (Australian)													
AMP.AX - AMP Limited													
	10/12/2008	25/03/2021	968.00	5,000.00	1,314.89	(3,685.11)	5,000.00	5,000.00	0.00	0.00	0.00	0.00	(3,685.11)
	30/06/2005	25/03/2021	375.00	2,126.25	509.38	(1,616.87)	2,126.25	2,126.25	0.00	0.00	0.00	0.00	(1,616.87)
			1,343.00	7,126.25	1,824.27	(5,301.98)	7,126.25	7,126.25	0.00	0.00	0.00	0.00	(5,301.98)
BHP.AX - BHP Group Limited													
	25/10/2004	25/03/2021	1,090.00	14,004.88	48,596.69	34,591.81	14,004.88	14,004.88	0.00	0.00	34,591.81	0.00	0.00
			1,090.00	14,004.88	48,596.69	34,591.81	14,004.88	14,004.88	0.00	0.00	34,591.81	0.00	0.00
BOQ.AX - Bank Of Queensland Limited.													
	25/11/2020	25/03/2021	158.00	1,094.62	1,331.56	236.94	1,094.62	1,094.62	0.00	0.00	0.00	236.94	0.00
	27/11/2019	25/03/2021	321.00	2,725.26	2,705.25	(20.01)	2,725.26	2,725.26	0.00	0.00	0.00	0.00	(20.01)
	22/05/2019	25/03/2021	328.00	2,878.95	2,764.24	(114.71)	2,878.95	2,878.95	0.00	0.00	0.00	0.00	(114.71)
	14/11/2018	25/03/2021	324.00	3,091.67	2,730.53	(361.14)	3,091.67	3,091.67	0.00	0.00	0.00	0.00	(361.14)
	17/05/2018	25/03/2021	298.00	2,986.32	2,511.41	(474.91)	2,986.32	2,986.32	0.00	0.00	0.00	0.00	(474.91)
	17/05/2017	25/03/2021	247.00	2,885.45	2,081.61	(803.84)	2,885.45	2,885.45	0.00	0.00	0.00	0.00	(803.84)
	22/11/2016	25/03/2021	276.00	2,784.62	2,326.01	(458.61)	2,784.62	2,784.62	0.00	0.00	0.00	0.00	(458.61)
	19/05/2016	25/03/2021	241.00	2,684.23	2,031.04	(653.19)	2,684.23	2,684.23	0.00	0.00	0.00	0.00	(653.19)
	24/11/2015	25/03/2021	201.00	2,621.00	1,693.94	(927.06)	2,621.00	2,621.00	0.00	0.00	0.00	0.00	(927.06)
	12/05/2015	25/03/2021	184.00	2,403.61	1,550.67	(852.94)	2,403.61	2,403.61	0.00	0.00	0.00	0.00	(852.94)
	27/11/2014	25/03/2021	184.00	2,218.91	1,550.67	(668.24)	2,218.91	2,218.91	0.00	0.00	0.00	0.00	(668.24)
	29/04/2014	25/03/2021	171.00	2,008.14	1,441.11	(567.03)	2,008.14	2,008.14	0.00	0.00	0.00	0.00	(567.03)
	13/11/2013	25/03/2021	151.00	1,829.67	1,272.56	(557.11)	1,829.67	1,829.67	0.00	0.00	0.00	0.00	(557.11)

Youngs Super Fund

Realised Capital Gains Report

For The Period 01 July 2020 - 30 June 2021

Investment	Accounting Treatment				Tax Treatment								
	Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
Shares in Listed Companies (Australian)													
27/05/2013	25/03/2021	25/03/2021	179.00	1,657.12	1,508.53	(148.59)	1,657.12	1,657.12	0.00	0.00	0.00	0.00	(148.59)
21/11/2012	25/03/2021	25/03/2021	222.00	1,477.24	1,870.92	393.68	1,477.24	1,477.24	0.00	0.00	393.68	0.00	0.00
25/05/2012	25/03/2021	25/03/2021	227.00	1,416.00	1,913.06	497.06	1,416.00	1,416.00	0.00	0.00	497.06	0.00	0.00
02/12/2011	25/03/2021	25/03/2021	194.00	1,477.16	1,634.95	157.79	1,477.16	1,477.16	0.00	0.00	157.79	0.00	0.00
25/05/2011	25/03/2021	25/03/2021	155.00	1,343.53	1,306.27	(37.26)	1,343.53	1,343.53	0.00	0.00	0.00	0.00	(37.26)
02/12/2010	25/03/2021	25/03/2021	120.00	1,305.37	1,011.31	(294.06)	1,305.37	1,305.37	0.00	0.00	0.00	0.00	(294.06)
18/05/2010	25/03/2021	25/03/2021	112.00	1,273.22	943.89	(329.33)	1,273.22	1,273.22	0.00	0.00	0.00	0.00	(329.33)
01/12/2009	25/03/2021	25/03/2021	118.00	1,248.53	994.45	(254.08)	1,248.53	1,248.53	0.00	0.00	0.00	0.00	(254.08)
13/09/2009	25/03/2021	25/03/2021	1,000.00	9,870.71	8,427.56	(1,443.15)	9,870.71	9,870.71	0.00	0.00	0.00	0.00	(1,443.15)
19/05/2009	25/03/2021	25/03/2021	121.00	957.28	1,019.74	62.46	957.28	957.28	0.00	0.00	62.46	0.00	0.00
22/01/2009	25/03/2021	25/03/2021	1,309.00	9,830.76	11,031.68	1,200.92	9,830.76	9,830.76	0.00	0.00	1,200.92	0.00	0.00
24/11/2008	25/03/2021	25/03/2021	88.00	879.34	741.63	(137.71)	879.34	879.34	0.00	0.00	0.00	0.00	(137.71)
16/05/2008	25/03/2021	25/03/2021	53.00	795.00	446.66	(348.34)	795.00	795.00	0.00	0.00	0.00	0.00	(348.34)
26/11/2007	25/03/2021	25/03/2021	48.00	823.70	404.52	(419.18)	823.70	823.70	0.00	0.00	0.00	0.00	(419.18)
10/05/2007	25/03/2021	25/03/2021	40.00	699.79	337.10	(362.69)	699.79	699.79	0.00	0.00	0.00	0.00	(362.69)
27/10/2006	25/03/2021	25/03/2021	44.00	642.01	370.81	(271.20)	642.01	642.01	0.00	0.00	0.00	0.00	(271.20)
11/05/2006	25/03/2021	25/03/2021	39.00	567.36	328.68	(238.68)	567.36	567.36	0.00	0.00	0.00	0.00	(238.68)
25/11/2005	25/03/2021	25/03/2021	61.00	815.71	514.08	(301.63)	815.71	815.71	0.00	0.00	0.00	0.00	(301.63)
04/05/2005	25/03/2021	25/03/2021	44.00	457.76	370.81	(86.95)	457.76	457.76	0.00	0.00	0.00	0.00	(86.95)
17/12/2004	25/03/2021	25/03/2021	483.00	4,937.55	4,070.51	(867.04)	4,937.55	4,937.55	0.00	0.00	0.00	0.00	(867.04)
12/11/2004	25/03/2021	25/03/2021	32.00	325.86	269.68	(56.18)	325.86	325.86	0.00	0.00	0.00	0.00	(56.18)
12/05/2004	25/03/2021	25/03/2021	1,500.00	14,622.28	12,641.35	(1,980.93)	14,622.28	14,622.28	0.00	0.00	0.00	0.00	(1,980.93)

Youngs Super Fund Realised Capital Gains Report

For The Period 01 July 2020 - 30 June 2021

Investment	Accounting Treatment				Tax Treatment								
	Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
Shares in Listed Companies (Australian)													
			9,273.00	89,635.73	78,148.79	(11,486.94)	89,635.73	89,635.73	0.00	0.00	2,311.91	236.94	(14,035.79)
IPL.AX - Incitec Pivot Limited													
13/12/2016	25/03/2021		10.00	32.08	27.80	(4.28)	32.08	32.08	0.00	0.00	0.00	0.00	(4.28)
01/07/2016	25/03/2021		8.00	27.18	22.24	(4.94)	27.18	27.18	0.00	0.00	0.00	0.00	(4.94)
14/12/2015	25/03/2021		13.00	49.70	36.14	(13.56)	49.70	49.70	0.00	0.00	0.00	0.00	(13.56)
01/07/2015	25/03/2021		7.00	27.08	19.46	(7.62)	27.08	27.08	0.00	0.00	0.00	0.00	(7.62)
16/12/2014	25/03/2021		16.00	45.96	44.48	(1.48)	45.96	45.96	0.00	0.00	0.00	0.00	(1.48)
01/07/2014	25/03/2021		8.00	21.69	22.24	0.55	21.69	21.69	0.00	0.00	0.55	0.00	0.00
06/07/2010	25/03/2021		4.00	11.60	11.12	(0.48)	11.60	11.60	0.00	0.00	0.00	0.00	(0.48)
18/12/2009	25/03/2021		4.00	11.72	11.12	(0.60)	11.72	11.72	0.00	0.00	0.00	0.00	(0.60)
07/07/2009	25/03/2021		5.00	12.98	13.90	0.92	12.98	12.98	0.00	0.00	0.92	0.00	0.00
01/07/2008	25/03/2021		589.00	0.00	1,637.45	1,637.45	0.00	0.00	0.00	0.00	1,637.45	0.00	0.00
30/06/2006	25/03/2021		31.00	3,618.98	86.18	(3,532.80)	3,618.98	3,618.98	0.00	0.00	0.00	0.00	(3,532.80)
			695.00	3,858.97	1,932.13	(1,926.84)	3,858.97	3,858.97	0.00	0.00	1,638.92	0.00	(3,565.76)
MQG.AX - Macquarie Group Limited													
22/12/2020	25/03/2021		3.00	417.24	448.37	31.13	417.24	417.24	0.00	0.00	0.00	31.13	0.00
03/07/2020	25/03/2021		7.00	773.29	1,046.20	272.91	773.29	773.29	0.00	0.00	0.00	272.91	0.00
18/12/2019	25/03/2021		6.00	812.82	896.75	83.93	812.82	812.82	0.00	0.00	83.93	0.00	0.00
03/07/2019	25/03/2021		10.00	1,214.50	1,494.58	280.08	1,214.50	1,214.50	0.00	0.00	280.08	0.00	0.00
18/12/2018	25/03/2021		7.00	797.02	1,046.20	249.18	797.02	797.02	0.00	0.00	249.18	0.00	0.00
03/07/2018	25/03/2021		9.00	1,038.15	1,345.12	306.97	1,038.15	1,038.15	0.00	0.00	306.97	0.00	0.00

Youngs Super Fund

Realised Capital Gains Report

For The Period 01 July 2020 - 30 June 2021

Investment	Accounting Treatment				Tax Treatment								
	Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
Shares in Listed Companies (Australian)													
13/12/2017	25/03/2021		6.00	591.24	896.75	305.51	591.24	591.24	0.00	0.00	305.51	0.00	0.00
03/07/2017	25/03/2021		10.00	887.90	1,494.58	606.68	887.90	887.90	0.00	0.00	606.68	0.00	0.00
14/12/2016	25/03/2021		7.00	584.50	1,046.20	461.70	584.50	584.50	0.00	0.00	461.70	0.00	0.00
04/07/2016	25/03/2021		10.00	735.50	1,494.58	759.08	735.50	735.50	0.00	0.00	759.08	0.00	0.00
16/12/2015	25/03/2021		5.00	411.90	747.29	335.39	411.90	411.90	0.00	0.00	335.39	0.00	0.00
02/07/2015	25/03/2021		7.00	560.98	1,046.20	485.22	560.98	560.98	0.00	0.00	485.22	0.00	0.00
16/12/2014	25/03/2021		7.00	404.53	1,046.20	641.67	404.53	404.53	0.00	0.00	641.67	0.00	0.00
02/07/2014	25/03/2021		7.00	419.58	1,046.20	626.62	419.58	419.58	0.00	0.00	626.62	0.00	0.00
12/12/2013	25/03/2021		4.74	259.63	707.82	448.19	259.63	259.63	0.00	0.00	448.19	0.00	0.00
02/07/2013	25/03/2021		6.63	285.64	990.95	705.31	285.64	285.64	0.00	0.00	705.31	0.00	0.00
12/12/2012	25/03/2021		6.63	194.78	990.95	796.17	194.78	194.78	0.00	0.00	796.17	0.00	0.00
02/07/2012	25/03/2021		6.63	164.12	990.95	826.83	164.12	164.12	0.00	0.00	826.83	0.00	0.00
14/12/2011	25/03/2021		6.63	147.46	990.95	843.49	147.46	147.46	0.00	0.00	843.49	0.00	0.00
04/07/2011	25/03/2021		6.63	224.18	990.95	766.77	224.18	224.18	0.00	0.00	766.77	0.00	0.00
15/12/2010	25/03/2021		5.68	202.72	849.38	646.66	202.72	202.72	0.00	0.00	646.66	0.00	0.00
02/07/2010	25/03/2021		4.74	214.88	707.82	492.94	214.88	214.88	0.00	0.00	492.94	0.00	0.00
16/12/2009	25/03/2021		3.79	180.79	566.25	385.46	180.79	180.79	0.00	0.00	385.46	0.00	0.00
03/07/2009	25/03/2021		2.84	73.36	424.68	351.32	73.36	73.36	0.00	0.00	351.32	0.00	0.00
19/12/2008	25/03/2021		10.42	264.12	1,557.20	1,293.08	264.12	264.12	0.00	0.00	1,293.08	0.00	0.00
04/07/2008	25/03/2021		7.58	366.18	1,132.52	766.34	366.18	366.18	0.00	0.00	766.34	0.00	0.00
30/01/2008	25/03/2021		3.79	284.07	566.25	282.18	284.07	284.07	0.00	0.00	282.18	0.00	0.00
24/05/2007	25/03/2021		192.28	19,656.05	28,737.46	9,081.41	19,656.05	19,656.05	0.00	0.00	9,081.41	0.00	0.00

Youngs Super Fund

Realised Capital Gains Report

For The Period 01 July 2020 - 30 June 2021

Investment	Accounting Treatment				Tax Treatment								
	Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
Shares in Listed Companies (Australian)													
			370.00	32,167.13	55,299.35	23,132.22	32,167.13	32,167.13	0.00	0.00	22,828.18	304.04	0.00
ORG.AX - Origin Energy Limited													
02/10/2020	25/03/2021		24.00	109.92	111.27	1.35	109.92	109.92	0.00	0.00	0.00	1.35	0.00
27/03/2020	25/03/2021		30.00	162.00	139.09	(22.91)	162.00	162.00	0.00	0.00	0.00	0.00	(22.91)
27/09/2019	25/03/2021		20.00	155.60	92.73	(62.87)	155.60	155.60	0.00	0.00	0.00	0.00	(62.87)
29/03/2019	25/03/2021		14.00	102.75	64.91	(37.84)	102.75	102.75	0.00	0.00	0.00	0.00	(37.84)
31/03/2016	25/03/2021		21.00	104.79	97.36	(7.43)	104.79	104.79	0.00	0.00	0.00	0.00	(7.43)
28/09/2015	25/03/2021		32.00	246.08	148.36	(97.72)	246.08	246.08	0.00	0.00	0.00	0.00	(97.72)
31/03/2015	25/03/2021		20.00	237.40	92.73	(144.67)	237.40	237.40	0.00	0.00	0.00	0.00	(144.67)
26/09/2014	25/03/2021		15.00	234.75	69.54	(165.21)	234.75	234.75	0.00	0.00	0.00	0.00	(165.21)
30/06/2014	25/03/2021		16.00	233.28	74.18	(159.10)	233.28	233.28	0.00	0.00	0.00	0.00	(159.10)
30/06/2014	25/03/2021		16.00	223.49	74.18	(149.31)	223.49	223.49	0.00	0.00	0.00	0.00	(149.31)
04/04/2013	25/03/2021		18.00	229.15	83.45	(145.70)	229.15	229.15	0.00	0.00	0.00	0.00	(145.70)
27/09/2012	25/03/2021		18.00	212.04	83.45	(128.59)	212.04	212.04	0.00	0.00	0.00	0.00	(128.59)
05/03/2012	25/03/2021		17.00	219.98	78.82	(141.16)	219.98	219.98	0.00	0.00	0.00	0.00	(141.16)
02/09/2011	25/03/2021		16.00	203.84	74.18	(129.66)	203.84	203.84	0.00	0.00	0.00	0.00	(129.66)
12/04/2011	25/03/2021		139.00	1,807.00	644.44	(1,162.56)	1,807.00	1,807.00	0.00	0.00	0.00	0.00	(1,162.56)
01/04/2011	25/03/2021		11.00	173.00	51.00	(122.00)	173.00	173.00	0.00	0.00	0.00	0.00	(122.00)
28/09/2010	25/03/2021		11.00	170.25	51.00	(119.25)	170.25	170.25	0.00	0.00	0.00	0.00	(119.25)
01/04/2010	25/03/2021		10.00	167.75	46.36	(121.39)	167.75	167.75	0.00	0.00	0.00	0.00	(121.39)
23/09/2009	25/03/2021		11.00	165.00	51.00	(114.00)	165.00	165.00	0.00	0.00	0.00	0.00	(114.00)
14/10/2008	25/03/2021		660.00	10,068.95	3,059.94	(7,009.01)	10,068.95	10,068.95	0.00	0.00	0.00	0.00	(7,009.01)

Youngs Super Fund Realised Capital Gains Report

For The Period 01 July 2020 - 30 June 2021

Investment	Accounting Treatment				Tax Treatment								
	Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
Shares in Listed Companies (Australian)													
S32.AX - South32 Limited													
	1,119.00	15,227.02	5,187.99	(10,039.03)	15,227.02	15,227.02	15,227.02	15,227.02	0.00	0.00	0.00	1.35	(10,040.38)
25/10/2004	25/03/2021	1,070.34	2,942.40	1,872.06	1,070.34	1,070.34	1,070.34	1,070.34	0.00	0.00	1,872.06	0.00	0.00
	1,090.00	1,070.34	2,942.40	1,872.06	1,070.34	1,070.34	1,070.34	1,070.34	0.00	0.00	1,872.06	0.00	0.00
SIG.AX - Sigma Healthcare Limited													
13/11/2009	25/03/2021	429.00	297.51	(93.12)	390.63	390.63	390.63	390.63	0.00	0.00	0.00	0.00	(93.12)
07/05/2009	25/03/2021	479.00	332.18	(169.47)	501.65	501.65	501.65	501.65	0.00	0.00	0.00	0.00	(169.47)
29/10/2008	25/03/2021	280.00	194.18	(172.93)	367.11	367.11	367.11	367.11	0.00	0.00	0.00	0.00	(172.93)
27/04/2004	25/03/2021	12,266.00	8,506.31	(11,628.77)	20,135.08	20,135.08	20,135.08	20,135.08	0.00	0.00	0.00	0.00	(11,628.77)
	13,454.00	21,394.47	9,330.18	(12,064.29)	21,394.47	21,394.47	21,394.47	21,394.47	0.00	0.00	0.00	0.00	(12,064.29)
SXL.AX - Southern Cross Media Group													
04/11/2015	25/03/2021	13.00	25.45	(102.06)	127.51	127.51	127.51	127.51	0.00	0.00	0.00	0.00	(102.06)
12/05/2015	25/03/2021	12.00	23.49	(100.57)	124.06	124.06	124.06	124.06	0.00	0.00	0.00	0.00	(100.57)
03/11/2014	25/03/2021	13.00	25.45	(94.16)	119.61	119.61	119.61	119.61	0.00	0.00	0.00	0.00	(94.16)
24/04/2014	25/03/2021	13.00	25.45	(149.29)	174.74	174.74	174.74	174.74	0.00	0.00	0.00	0.00	(149.29)
21/11/2013	25/03/2021	10.00	19.57	(149.87)	169.44	169.44	169.44	169.44	0.00	0.00	0.00	0.00	(149.87)
26/04/2013	25/03/2021	11.00	21.53	(143.03)	164.56	164.56	164.56	164.56	0.00	0.00	0.00	0.00	(143.03)
19/10/2012	25/03/2021	16.00	31.32	(142.43)	173.75	173.75	173.75	173.75	0.00	0.00	0.00	0.00	(142.43)
19/04/2012	25/03/2021	12.00	23.49	(144.96)	168.45	168.45	168.45	168.45	0.00	0.00	0.00	0.00	(144.96)
20/10/2011	25/03/2021	10.00	19.57	(79.12)	98.69	98.69	98.69	98.69	0.00	0.00	0.00	0.00	(79.12)
25/05/2011	25/03/2021	13.00	25.45	(194.70)	220.15	220.15	220.15	220.15	0.00	0.00	0.00	0.00	(194.70)

Youngs Super Fund

Realised Capital Gains Report

For The Period 01 July 2020 - 30 June 2021

Investment	Accounting Treatment				Tax Treatment								
	Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
Shares in Listed Companies (Australian)													
08/10/2010	25/03/2021		10.00	190.31	19.57	(170.74)	190.31	190.31	0.00	0.00	0.00	0.00	(170.74)
14/02/2008	25/03/2021		19.00	700.94	37.19	(663.75)	700.94	700.94	0.00	0.00	0.00	0.00	(663.75)
21/08/2007	25/03/2021		15.00	663.46	29.36	(634.10)	663.46	663.46	0.00	0.00	0.00	0.00	(634.10)
16/02/2007	25/03/2021		12.00	544.56	23.49	(521.07)	544.56	544.56	0.00	0.00	0.00	0.00	(521.07)
21/08/2006	25/03/2021		10.00	287.50	19.57	(267.93)	287.50	287.50	0.00	0.00	0.00	0.00	(267.93)
30/06/2006	25/03/2021		250.00	12,065.00	489.34	(11,575.66)	12,065.00	12,065.00	0.00	0.00	0.00	0.00	(11,575.66)
			439.00	15,992.73	859.29	(15,133.44)	15,992.73	15,992.73	0.00	0.00	0.00	0.00	(15,133.44)
TLS.AX - Telstra Corporation Limited.													
10/06/2008	25/03/2021		40.00	0.00	129.97	129.97	0.00	0.00	0.00	0.00	129.97	0.00	0.00
01/07/2007	25/03/2021		1,000.00	3,600.00	3,249.17	(350.83)	3,600.00	3,600.00	0.00	0.00	0.00	0.00	(350.83)
30/06/2005	25/03/2021		400.00	2,024.00	1,299.67	(724.33)	2,024.00	2,024.00	0.00	0.00	0.00	0.00	(724.33)
			1,440.00	5,624.00	4,678.81	(945.19)	5,624.00	5,624.00	0.00	0.00	129.97	0.00	(1,075.16)
WOR.AX - Worleyparsons Limited - Ordinary Fully Paid													
14/10/2008	25/03/2021		430.00	10,094.44	4,629.60	(5,464.84)	10,094.44	10,094.44	0.00	0.00	0.00	0.00	(5,464.84)
			430.00	10,094.44	4,629.60	(5,464.84)	10,094.44	10,094.44	0.00	0.00	0.00	0.00	(5,464.84)
			30,743.00	216,195.96	213,429.50	(2,766.46)	216,195.96	216,195.96	0.00	0.00	63,372.85	542.33	(66,681.64)
Units in Listed Unit Trusts (Australian)													
SCG.AX - Scentre Group													
12/12/2010	25/03/2021		1,126.00	8,448.38	3,251.75	(5,196.63)	8,520.12	8,507.13	0.00	0.00	0.00	0.00	(5,255.37)
12/12/2004	25/03/2021		1,528.00	1,003.03	4,412.68	3,409.65	1,100.38	1,100.38	0.00	0.00	3,312.30	0.00	0.00

Youngs Super Fund

Realised Capital Gains Report

For The Period 01 July 2020 - 30 June 2021

Investment	Accounting Treatment				Tax Treatment								
	Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
Units in Listed Unit Trusts (Australian)													
			2,654.00	9,451.41	7,664.43	(1,786.98)	9,620.50	9,607.51	0.00	0.00	3,312.30	0.00	(5,255.37)
SYD.AX - Sydney Airport - Units Fully Paid Stapled Securities Us Prohibited													
13/01/2014	25/03/2021		284.00	1,059.32	1,663.56	604.24	1,058.90	1,058.90	0.00	0.00	604.66	0.00	0.00
			284.00	1,059.32	1,663.56	604.24	1,058.90	1,058.90	0.00	0.00	604.66	0.00	0.00
			2,938.00	10,510.73	9,327.99	(1,182.74)	10,679.40	10,666.41	0.00	0.00	3,916.96	0.00	(5,255.37)
			33,681.00	226,706.69	222,757.49	(3,949.20)	226,875.36	226,862.37	0.00	0.00	67,289.81	542.33	(71,937.01)

25000 - Interest Received

2021 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
BQL21726661	BoQ 2172 6661	(\$179.88)	(\$318.73)	(43.56)%
YOUN0014_ATOINTEREST	ATO Interest		(\$13.82)	100%
TOTAL		CY Balance	LY Balance	
		(\$179.88)	(\$332.55)	

Supporting Documents

- Interest Reconciliation Report [Report](#)
- BOQ 21726661 Sept Qtr 20.pdf
- BOQ 21726661 Mar Qtr21.pdf
- BOQ 21726661 Dec Qtr 20.pdf

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

Youngs Super Fund Interest Reconciliation Report

For The Period 01 July 2020 - 30 June 2021

Date	Bank Accounts	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
	BQL21726661 BoQ 2172 6661					
31/07/2020		21.46	21.46			
31/08/2020		18.88	18.88			
30/09/2020		16.31	16.31			
31/10/2020		12.78	12.78			
30/11/2020		11.61	11.61			
31/12/2020		7.66	7.66			
31/01/2021		7.67	7.67			
28/02/2021		7.22	7.22			
31/03/2021		15.74	15.74			
30/04/2021		41.06	41.06			
31/05/2021		12.60	12.60			
19/06/2021		4.28	4.28			
30/06/2021		2.61	2.61			
		179.88	179.88			
		179.88	179.88			

Youngs Super Fund
Interest Reconciliation Report

For The Period 01 July 2020 - 30 June 2021

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
TOTAL	179.88	179.88			

Tax Return Reconciliation

Totals	Tax Return Label
179.88	11C

Gross Interest



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STATEMENT

Account Number: **21726661**
 BSB: 124081
 From 01-Oct-2020 to 30-Dec-2020

Superannuation Savings Account

Account Details	Statement Summary
Ms Jennifer Rae Young and Mr Peter David Young ATF Youngs Superannuation Fund	Opening Balance \$ 37,122.34 cr Total Credits \$ 4,072.56 cr Total Debits \$ 5,104.86 dr Credit Interest FYTD \$ 81.04 cr Closing Balance \$ 36,090.04 cr
Details as at 30-Dec-2020	

Transactions		Debit	Credit	Balance
Posting Date	Transaction Details			
2020				
01-Oct	Opening Balance			37,122.34 cr
03-Oct	Tfr From 093009948 lb2-35900738		241.80	37,364.14 cr
07-Oct	Tfr To Account 093009948 lb2-34353540	10.00		37,354.14 cr
07-Oct	Tfr From 093009948 lb2-34355440		10.00	37,364.14 cr
08-Oct	Tfr From 093009948 lb2-43060990		14.92	37,379.06 cr
13-Oct	BPAY Citibank Creditcards lb2-55774430	593.86		36,785.20 cr
13-Oct	Tfr From 093009948 lb2-55777050		593.86	37,379.06 cr
13-Oct	Tfr To Account 093009948 lb2-55797510	273.00		37,106.06 cr
13-Oct	Tfr To Account 093009948 lb2-98874643	238.00		36,868.06 cr
22-Oct	Tfr From 093009948 lb2-21072061		1,915.20	38,783.26 cr
29-Oct	Tfr From 093009948 lb2-26483020		238.00	39,021.26 cr
29-Oct	Tfr To Account 093009948 lb2-52761101	10.00		39,011.26 cr
31-Oct	Interest		12.78	39,024.04 cr
14-Nov	Tfr To Account 093009948 lb2-69034981	3,630.00		35,394.04 cr
23-Nov	Tfr To Account 093009948 lb2-83632743	330.00		35,064.04 cr
26-Nov	Tfr From 093009948 lb2-99259478		1,034.39	36,098.43 cr
29-Nov	Tfr To Account 093009948 lb2-53520261	10.00		36,088.43 cr
30-Nov	Interest		11.61	36,100.04 cr
30-Dec	Tfr To Account 093009948 lb2-90619806	10.00		36,090.04 cr
30-Dec	Closing Balance			36,090.04 cr
Total Debits & Credits		5,104.86	4,072.56	

Credit Interest Rates

Effective Date: 26/11/2020

Amount	Interest Rate p.a.
\$1 - \$9,999	0.00%
\$10,000 and over	0.25%

Interest rates are subject to change. Interest is calculated on the daily closing balance and paid monthly on the last day of the month. Interest for the last day of the month will be paid in the following month.

Balances greater than \$5,000,000 are subject to approval.

The interest rates quoted above are current as at the Effective Date. If you require information about any interest rate changes that may have occurred in the period between your last statement and this statement, please contact your local BOQ branch or phone our Customer Contact Centre on 1300 55 72 72.

Statement Integrity

You should check all entries appearing on this statement for error or possible unauthorised transactions. For more information about your account, including details on how to dispute any of the transactions found on your statement, or the benefits, fees and charges, they can be found in the relevant Terms and Conditions or Fees and Charges booklets. You can also obtain the information at any BOQ branch, through our Customer Contact Centre on 1300 55 72 72 or by visiting our website boq.com.au. If you have a problem or complaint, information about our dispute resolution process is available at any branch or through the Customer Contact Centre.

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STATEMENT

Account Number: **21726661**
 BSB: 124081
 From 31-Dec-2020 to 30-Mar-2021

Superannuation Savings Account

Account Details	Statement Summary
Ms Jennifer Rae Young and Mr Peter David Young ATF Youngs Superannuation Fund	Opening Balance \$ 36,090.04 cr Total Credits \$ 226,091.17 cr Total Debits \$ 20.00 dr Credit Interest FYTD \$ 103.59 cr Closing Balance \$ 262,161.21 cr
Details as at 30-Mar-2021	

Transactions		Debit	Credit	Balance
2020				
31-Dec	Opening Balance			36,090.04 cr
31-Dec	Interest		7.66	36,097.70 cr
2021				
29-Jan	Tfr To Account 093009948 lb2-99647261	10.00		36,087.70 cr
30-Jan	Tfr From 093009948 lb2-93535502		1,580.80	37,668.50 cr
31-Jan	Interest		7.67	37,676.17 cr
26-Feb	Tfr To Account 093009948 lb2-45954161	10.00		37,666.17 cr
28-Feb	Tfr From 093009948 lb2-47838139		185.77	37,851.94 cr
28-Feb	Interest		7.22	37,859.16 cr
23-Mar	Tfr From 093009948 lb2-23422561		1,429.37	39,288.53 cr
26-Mar	Tfr From 093009948 lb2-29023331		222,757.48	262,046.01 cr
28-Mar	Tfr From 093009948 lb2-44981761		115.20	262,161.21 cr
30-Mar	Closing Balance			262,161.21 cr
	Total Debits & Credits	20.00	226,091.17	

Credit Interest Rates

Effective Date: 26/11/2020

Amount	Interest Rate p.a.
\$1 - \$9,999	0.00%
\$10,000 and over	0.25%

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STATEMENT

Account Number: **21726661**
 BSB: 124081
 From 01-Jul-2020 to 30-Sep-2020

Superannuation Savings Account

Account Details	Statement Summary
Ms Jennifer Rae Young and Mr Peter David Young ATF Youngs Superannuation Fund	Opening Balance \$ 42,325.38 cr Total Credits \$ 1,046.96 cr Total Debits \$ 6,250.00 dr Credit Interest FYTD \$ 56.65 cr Closing Balance \$ 37,122.34 cr
Details as at 30-Sep-2020	

Transactions		Debit	Credit	Balance
Posting Date	Transaction Details			
2020				
01-Jul	Opening Balance			42,325.38 cr
05-Jul	Tfr To Account 093009948 lb2-73897041	250.00		42,075.38 cr
31-Jul	Interest		21.46	42,096.84 cr
05-Aug	Tfr To Account 093009948 lb2-85676710	6,000.00		36,096.84 cr
31-Aug	Interest		18.88	36,115.72 cr
16-Sep	Tfr From 093009948 lb2-51202050		52.64	36,168.36 cr
22-Sep	Tfr From 093009948 lb2-37395293		822.47	36,990.83 cr
25-Sep	Tfr From 093009948 lb2-43843858		115.20	37,106.03 cr
30-Sep	Interest		16.31	37,122.34 cr
30-Sep	Closing Balance			37,122.34 cr
Total Debits & Credits		6,250.00	1,046.96	

Overdrawn Rate is .00% p.a.

Credit Interest Rates

Effective Date: 22/09/2020

Amount	Interest Rate p.a.
\$1 - \$9,999	0.00%
\$10,000 and over	0.40%

Interest rates are subject to change. Interest is calculated on the daily closing balance and paid monthly on the last day of the month. Interest for the last day of the month will be paid in the following month.

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Statement Integrity

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30100 - Accountancy Fees

2021 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30100	Accountancy Fees	\$3,630.00	\$3,630.00	0%
TOTAL		CY Balance	LY Balance	
		\$3,630.00	\$3,630.00	

Supporting Documents

- General Ledger [Report](#)
- Accountant - Sam Greco Fees (2020) Oct20.pdf
- Accountant - Sam Greco Fees (2020) Oct20.pdf [30100](#)

Standard Checklist

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

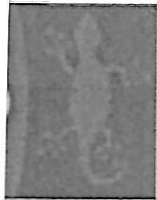
Youngs Super Fund General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
Accountancy Fees (30100)					
	Accountancy Fees (30100)				
28/03/2021			3,630.00		3,630.00 DR
			3,630.00		3,630.00 DR

Total Debits: 3,630.00

Total Credits: 0.00



 SAM GRECO AND CO
 ASPLEY QLD 4034
 MERCH ID: 00102442
 MID: 315799424826574
 TID: 10034184
 Version: 0.7.500
 =====

A.B.N. 16 230 504 491
 PO Box 354, ASPLEY QLD 4034
 Phone (07) 3263 5200 Fax (07) 3263 4830

CUSTOMER COPY
 OCT 16, 20 11:46
 BATCH: 068593
 TRN: 4883
 STAN: 006816
 ACCOUNT TYPE CREDIT
 PRN: 006816114631
 UICB
 A0000000031010
 Visa Credit
7797.00
 SALE ADD \$3630.00

DUNTANT

ions

APPROVED 00
 APPROVAL CODE 510925
 TC: F78600651F557823
 AF3N:02 ATC:01A2

and
 Pharmacy
 Rouse St
 NSW 2372

Tax Invoice
206485
 Ref: YOUN0014
 16 October, 2020

Please retain receipt
 for your records

 PLEASE RETAIN RECEIPT
 FOR YOUR RECORDS

	Amount
Professional Services Rendered	
Preparation of Financial Statements for the period ended 30 June 2020 which included:	
Dissection and coding of Bank Statements in preparation of Journals for preparation of Trial Balance for the year ended 30 June 2020	
Calculate members benefits and allocate income to each member	
Preparation of Member Statements for the period ended 30 June 2020	
Preparation and Lodgement of Superannuation Fund Tax Return and associated schedules for the year ended 30 June 2020	
Preparation of Resolution of Minutes for the period ended 30 June 2020	
Request to adjust Concessional Contributions form Filled out and lodged with ATOSundry advice and Other Matters	
For your convenience the cost of preparing the Actuarial Certificate has been included in our invoice and does not have to be paid separately.	
(This invoice does not include Auditor Fees. These will be invoiced separately by the Auditor.)*	
	3,630.00



 SAM GRECO AND CO
 ASPLEY QLD 4034
 MERCH ID: 00102442
 MID: 315799424826574
 TID: 10034184
 Version: 0.7.500
 =====

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CUSTOMER COPY

OCT 16, 20 11:46
 BATCH: 068533
 TRN: 4883
 STAN: 006816
 ACCOUNT TYPE CREDIT
 PRN: 006816114631
 UICB
 A0000000031010
 Visa Credit

.....7797.00
 SALE ADD \$3630.00

APPROVED 00
 APPROVAL CODE 510925
 TC: F78600651F557823
 AF3N:02 ATC:01A2

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and
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3,630.00

30400 - ATO Supervisory Levy

2021 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30400	ATO Supervisory Levy	\$259.00	\$518.00	(50)%
TOTAL		CY Balance	LY Balance	
		\$259.00	\$518.00	

Supporting Documents

- General Ledger [Report](#)
- ITR ATO Supervisory Levy.pdf

Standard Checklist

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

Youngs Super Fund General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
ATO Supervisory Levy (30400)					
ATO Supervisory Levy (30400)					
26/11/2020	Direct Credit ATO ATO005000013874745		259.00		259.00 DR
			259.00		259.00 DR

Total Debits: 259.00

Total Credits: 0.00

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 refundable **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 2020.

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" value="0"/>		<input type="text" value="0"/>
Collectables	<input type="text" value="0"/>		<input type="text" value="0"/>

30700 - Auditor's Remuneration

2021 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30700	Auditor's Remuneration		\$418.00	100%
TOTAL		CY Balance	LY Balance	
			\$418.00	

Supporting Documents

- General Ledger [Report](#)
- Audit Youngs Super Fund Nov20.pdf
- Audit 2019 Invoice INV-0765.pdf

Standard Checklist

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

Youngs Super 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



TAX INVOICE

Youngs Super Fund
Attention: Jenny Young
PO Box 1828
BUDERIM QLD 4556

Invoice Date
24 Feb 2020

Invoice Number
INV-0765

Reference
2019 Young

ABN
18 160 477 430

Superannuation Audit
Assistance Pty Ltd
Attention: Thomas Nasmyth
PO Box 945
HAMILTON QLD 4007
super.audit.assistance@gmail.com

Description	Quantity	Unit Price	GST	Amount AUD
Audit of the 2018 Financial Statements, Income Tax Return, attached schedules and the operations of your Superannuation Fund.	1.00	380.00	10%	380.00
			Subtotal	380.00
			TOTAL GST 10%	38.00
			TOTAL AUD	418.00

Due Date: 9 Mar 2020

Bendigo Bank
BSB 633 000
Account 1470 767 98

(For direct deposits please use the invoice number or your fund name as a reference)

[View and pay online now](#)

PAYMENT ADVICE

To: Superannuation Audit Assistance Pty Ltd
Attention: Thomas Nasmyth
PO Box 945
HAMILTON QLD 4007
super.audit.assistance@gmail.com

Customer Youngs Super Fund
Invoice Number INV-0765
Amount Due **418.00**
Due Date 9 Mar 2020
Amount Enclosed

Enter the amount you are paying above

SUPER AUDITS

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: 14 November 2020
Recipient: Youngs Super Fund
Address: C/- PO Box 354, ASPLEY Qld. 4034

J.Y.

Description of Services

Statutory audit of the Youngs Super Fund for the financial year ending 30 June 2020.

Fee: \$300.00
GST: \$30.00
Total: \$330.00

Receipt 33653533

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



31500 - Bank Charges

2021 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
31500	Bank Charges	\$93.00	\$80.00	16.25%
TOTAL		CY Balance	LY Balance	
		\$93.00	\$80.00	

Supporting Documents

- General Ledger [Report](#)
- BOQ 93-009948 Nov20.pdf
- BOQ 93-009948 Feb21.pdf
- BOQ 93-009948 Mar2021.pdf
- BOQ 93-009948 Sep20.pdf
- BOQ 93-009948 May2021.pdf
- BOQ 93-009948 Apr2021.pdf
- BOQ 93-009948 Jan21.pdf
- BOQ 93-009948 July2020.pdf
- BOQ 93-009948 Oct20.pdf
- BOQ 93-009948 August2020.pdf
- BOQ 93-009948 Dec20.pdf

Standard Checklist

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

Youngs Super Fund General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
Bank Charges (31500)					
Bank Charges (31500)					
30/09/2020	ACCOUNT MAINTENANCE FEE		10.00		10.00 DR
31/10/2020	ACCOUNT MAINTENANCE FEE		10.00		20.00 DR
30/11/2020	ACCOUNT MAINTENANCE FEE		10.00		30.00 DR
31/12/2020	ACCOUNT MAINTENANCE FEE		10.00		40.00 DR
31/01/2021	ACCOUNT MAINTENANCE FEE		10.00		50.00 DR
28/02/2021	ACCOUNT MAINTENANCE FEE		10.00		60.00 DR
31/03/2021	ACCOUNT MAINTENANCE FEE		10.00		70.00 DR
16/04/2021	PAY ANYONE TO HST0100AU 083355 537447566		1.00		71.00 DR
19/04/2021	PAY ANYONE TO H.E.S.T Australia Pty Ltd 083355 537447566		2.00		73.00 DR
30/04/2021	ACCOUNT MAINTENANCE FEE		10.00		83.00 DR
31/05/2021	ACCOUNT MAINTENANCE FEE		10.00		93.00 DR
			93.00		93.00 DR

Total Debits: 93.00

Total Credits: 0.00



Bank of Queensland Limited
ABN 32 009 656 740
AFSL No. 244616
BOQ Centre
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Newstead Qld 4006
GPO Box 898, Brisbane 4001
Telephone 1300 55 72 72
Facsimile (07) 3212 3399
www.boq.com.au

STATEMENT

Account Number: **93009948**
BSB: 124003
From 01-Jan-2021 to 31-Jan-2021

Everyday Business Account

Account Details	Statement Summary
Youngs Superannuation Fund Ms Jennifer R Young Trustee	Opening Balance \$ 0.00 cr
	Total Credits \$ 1,590.80 cr
	Total Debits \$ 1,590.80 dr
Details as at 31-Jan-2021	Closing Balance \$ 0.00 cr

Transactions		Debit	Credit	Balance
Posting Date	Transaction Details			
2021				
01-Jan	Opening Balance			0.00 cr
27-Jan	Direct Credit Ato Ato007000014055543		1,580.80	1,580.80 cr
29-Jan	Tfr From 021726661 lb2-99647261		10.00	1,590.80 cr
30-Jan	Tfr To Account 021726661 lb2-93535502	1,580.80		10.00 cr
31-Jan	Account Maintenance Fee	10.00		0.00 cr
31-Jan	Closing Balance			0.00 cr
Total Debits & Credits		1,590.80	1,590.80	

Overdrawn Rate is 17.20% p.a.

Regular payment arrangements

For information on Regular Payment Arrangements including:

1. Definition of a Regular Payment
2. Benefits of a Regular Payment
3. Customer Responsibilities and Obligations and
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Fraud alert - New Visa card phone scam

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Telephone 1300 55 72 72
Facsimile (07) 3212 3399
www.boq.com.au

STATEMENT

Account Number: **93009948**
BSB: 124003
From 01-Apr-2021 to 30-Apr-2021

Everyday Business Account

Account Details	Statement Summary
Youngs Superannuation Fund Ms Jennifer R Young Trustee	Opening Balance \$ 107.50 cr
	Total Credits \$ 378,032.72 cr
	Total Debits \$ 378,140.22 dr
Details as at 30-Apr-2021	Closing Balance \$ 0.00 cr

Posting Date	Transaction Details	Debit	Credit	Balance
2021				
01-Apr	Opening Balance			107.50 cr
06-Apr	Tfr From 021726661 lb2-53328419		3,000.00	3,107.50 cr
06-Apr	Tfr To Account 022233273 lb2-53330519	3,000.00		107.50 cr
06-Apr	Tfr To Account 021726661 lb2-53336359	107.50		0.00 cr
08-Apr	Dividend South32 Dividend Ai009/00936814		19.72	19.72 cr
09-Apr	Tfr To Account 021726661 lb2-55533471	19.72		0.00 cr
16-Apr	Tfr From 021726661 lb2-68716431		1.00	1.00 cr
16-Apr	Pay Anyone To Hst0100au 083355 537447566 lb2-68719011	1.00		0.00 cr
19-Apr	Tfr From 021726661 lb2-94034981		2.00	2.00 cr
19-Apr	Pay Anyone To H.E.S.t Australia Pty Ltd 083355 537447566 lb2-94041361	2.00		0.00 cr
21-Apr	Tfr From 021726661 lb2-78332319		25,000.00	25,000.00 cr
21-Apr	Pay Anyone To H.E.S.t Australia Pty Ltd 083355 537447566 lb2-78335159	25,000.00		0.00 cr
21-Apr	Tfr From 021726661 lb2-78344759		175,000.00	175,000.00 cr
21-Apr	Tfr To Account 021726661 lb2-78375059	175,000.00		0.00 cr
21-Apr	Tfr From 021726661 lb2-71412739		175,000.00	175,000.00 cr
21-Apr	Pay Anyone To H.E.S.t Australia Pty Ltd 083355 537447566 lb2-71449519	175,000.00		0.00 cr
29-Apr	Tfr From 021726661 lb2-32920601		10.00	10.00 cr
30-Apr	Account Maintenance Fee	10.00		0.00 cr
30-Apr	Closing Balance			0.00 cr
Total Debits & Credits		378,140.22	378,032.72	

Overdrawn Rate is 17.20% p.a.

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1. Definition of a Regular Payment
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Aug. 20. SUPER 2021
 93-089948 Bank of Queensland Limited
 ABN 32 009 656 740
 AFSL No. 244616
 BOQ Centre
 Level 6, 100 Skyring Terrace
 Newstead Qld 4006
 GPO Box 898, Brisbane 4001
 Telephone 1300 55 72 72
 Facsimile (07) 3212 3399
 www.boq.com.au

013159 038



Youngs Superannuation Fund
 Ms Jennifer R Young Trustee
 Unit 17
 2 Duncan Street
 WELLINGTON POINT QLD 4160

STATEMENT

Account Number: 93009948
 BSB: 124003
 From 01-Aug-2020 to 31-Aug-2020

ACCOUNT MAINTENANCE FEE ON BUSINESS ACCOUNTS
 The temporary waiver of the Account Maintenance fee on your Everyday Business Account will end on the 31 August 2020. The fee will be charged on your account monthly starting 30 September 2020.

Everyday Business Account

Account Details	Statement Summary
Youngs Superannuation Fund Ms Jennifer R Young Trustee	Opening Balance \$ 10.00 cr
	Total Credits \$ 6,000.00 cr
	Total Debits \$ 6,000.00 dr
Details as at 31-Aug-2020	Closing Balance \$ 10.00 cr

Transactions		Debit	Credit	Balance
2020				
01-Aug	Opening Balance			10.00 cr
05-Aug	Tfr From 021726661 lb2-85676710		6,000.00	6,010.00 cr
05-Aug	Tfr To Account 022233273 lb2-85677670	6,000.00		10.00 cr
31-Aug	Closing Balance			10.00 cr
		Total Debits & Credits	6,000.00	6,000.00

Overdrawn Rate is 17.20% p.a.

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STATEMENT

Account Number: **93009948**
BSB: 124003
From 01-Dec-2020 to 31-Dec-2020

Everyday Business Account

Account Details	Statement Summary
Youngs Superannuation Fund Ms Jennifer R Young Trustee	Opening Balance \$ 0.00 cr Total Credits \$ 10.00 cr Total Debits \$ 10.00 dr Closing Balance \$ 0.00 cr
Details as at 31-Dec-2020	

Posting Date	Transaction Details	Debit	Credit	Balance
2020				
01-Dec	Opening Balance			0.00 cr
30-Dec	Tfr From 021726661 lb2-90619806		10.00	10.00 cr
31-Dec	Account Maintenance Fee	10.00		0.00 cr
31-Dec	Closing Balance			0.00 cr
	Total Debits & Credits	10.00	10.00	

Overdrawn Rate is 17.20% p.a.

Regular payment arrangements

For information on Regular Payment Arrangements including:

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2. Benefits of a Regular Payment
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4. Customer Rights

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Fraud alert - New Visa card phone scam

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www.boq.com.au

STATEMENT

Account Number: **93009948**
BSB: 124003
From 01-Feb-2021 to 28-Feb-2021

Everyday Business Account

Account Details	Statement Summary
Youngs Superannuation Fund Ms Jennifer R Young Trustee	Opening Balance \$ 0.00 cr
	Total Credits \$ 195.77 cr
	Total Debits \$ 195.77 dr
Details as at 28-Feb-2021	Closing Balance \$ 0.00 cr

Transactions		Debit	Credit	Balance
Posting Date	Transaction Details			
2021				
01-Feb	Opening Balance			0.00 cr
26-Feb	Debenture Note Interest Scg Distribution Feb21/00835219		185.77	185.77 cr
26-Feb	Tfr From 021726661 lb2-45954161		10.00	195.77 cr
28-Feb	Tfr To Account 021726661 lb2-47838139	185.77		10.00 cr
28-Feb	Account Maintenance Fee	10.00		0.00 cr
28-Feb	Closing Balance			0.00 cr
Total Debits & Credits		195.77	195.77	

Overdrawn Rate is 17.20% p.a.

Regular payment arrangements

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July Statement 93-009948 2021

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011793 038



Youngs Superannuation Fund
Ms Jennifer R Young Trustee
Unit 17
2 Duncan Street
WELLINGTON POINT QLD 4160

STATEMENT

Account Number: 93009948
BSB: 124003
From 01-Jul-2020 to 31-Jul-2020

Everyday Business Account

Account Details

Youngs Superannuation Fund
Ms Jennifer R Young Trustee

Details as at 31-Jul-2020

Statement Summary

Opening Balance	\$ 10.00 cr
Total Credits	\$ 250.00 cr
Total Debits	\$ 250.00 dr
Closing Balance	\$ 10.00 cr

Transactions

Posting Date	Transaction Details	Debit	Credit	Balance
2020				
01-Jul	Opening Balance			10.00 cr
05-Jul	Tfr From 021726661 lb2-73897041		250.00	260.00 cr
27-Jul	BPAY Tax Office Payments lb2-84431698	250.00		10.00 cr
31-Jul	Closing Balance			10.00 cr
	Total Debits & Credits	250.00	250.00	

Overdrawn Rate is 17.20% p.a.

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STATEMENT

Account Number: **93009948**
 BSB: 124003
 From 01-Mar-2021 to 31-Mar-2021

Everyday Business Account

Account Details	Statement Summary
Youngs Superannuation Fund Ms Jennifer R Young Trustee	Opening Balance \$ 0.00 cr
	Total Credits \$ 224,419.55 cr
	Total Debits \$ 224,312.05 dr
Details as at 31-Mar-2021	Closing Balance \$ 107.50 cr

Transactions		Debit	Credit	Balance
2021				
01-Mar	Opening Balance			0.00 cr
23-Mar	Dividend BHP Group Div Ai383/00967635		1,429.37	1,429.37 cr
23-Mar	Tfr To Account 021726661 lb2-23422561	1,429.37		0.00 cr
25-Mar	Direct Credit Morgans Financ Ia 10351255		222,757.48	222,757.48 cr
26-Mar	Tfr To Account 021726661 lb2-29023331	222,757.48		0.00 cr
26-Mar	Dividend Tls Itm Div 001257738807		115.20	115.20 cr
28-Mar	Tfr To Account 021726661 lb2-44981761	115.20		0.00 cr
31-Mar	Dividend Wor Dividend Int21/00806893		107.50	107.50 cr
31-Mar	Tfr From 021726661 lb2-06154081		10.00	117.50 cr
31-Mar	Account Maintenance Fee	10.00		107.50 cr
31-Mar	Closing Balance			107.50 cr
	Total Debits & Credits	224,312.05	224,419.55	

Overdrawn Rate is 17.20% p.a.

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STATEMENT

Account Number: **93009948**
BSB: 124003
From 01-May-2021 to 31-May-2021

Everyday Business Account

Account Details	Statement Summary
Youngs Superannuation Fund Ms Jennifer R Young Trustee	Opening Balance \$ 0.00 cr Total Credits \$ 79.50 cr Total Debits \$ 89.50 dr Closing Balance \$ 10.00 dr
Details as at 31-May-2021	

Posting Date	Transaction Details	Debit	Credit	Balance
2021				
01-May	Opening Balance			0.00 cr
17-May	Dividend Mqg Cash Res 001260097793		79.50	79.50 cr
20-May	Tfr To Account 021726661 lb2-54097619	79.50		0.00 cr
31-May	Account Maintenance Fee	10.00		10.00 dr
31-May	Closing Balance			10.00 dr
Total Debits & Credits		89.50	79.50	

Overdrawn Rate is 17.20% p.a.

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014600 038



Youngs Superannuation Fund
 Ms Jennifer R Young Trustee
 Unit 17
 2 Duncan Street
 WELLINGTON POINT QLD 4160

STATEMENT

Account Number: 93009948
 BSB: 124003
 From 01-Nov-2020 to 30-Nov-2020

Everyday Business Account

Account Details	Statement Summary
Youngs Superannuation Fund Ms Jennifer R Young Trustee	Opening Balance \$ 0.00 cr
Details as at 30-Nov-2020	Total Credits \$ 5,004.39 cr
	Total Debits \$ 5,004.39 dr
	Closing Balance \$ 0.00 cr

Transactions		Debit	Credit	Balance
2020				
01-Nov	Opening Balance			0.00 cr
14-Nov	Tfr From 021726661 lb2-69034981		3,630.00	3,630.00 cr
14-Nov	Tfr To Account 022233273 lb2-69035661	3,630.00		0.00 cr
23-Nov	Tfr From 021726661 lb2-83632743		330.00	330.00 cr
23-Nov	Tfr To Account 022233273 lb2-83634123	330.00		0.00 cr
26-Nov	Direct Credit Ato Ato005000013874745		1,034.39	1,034.39 cr
26-Nov	Tfr To Account 021726661 lb2-99259478	1,034.39		0.00 cr
29-Nov	Tfr From 021726661 lb2-53520261		10.00	10.00 cr
30-Nov	Account Maintenance Fee	10.00		0.00 cr
30-Nov	Closing Balance			0.00 cr
		Total Debits & Credits	5,004.39	5,004.39

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STATEMENT

Account Number: **93009948**
BSB: 124003
From 01-Oct-2020 to 31-Oct-2020

Everyday Business Account

Account Details	Statement Summary
Youngs Superannuation Fund Ms Jennifer R Young Trustee	Opening Balance \$ 107.50 cr Total Credits \$ 3,427.28 cr Total Debits \$ 3,534.78 dr Closing Balance \$ 0.00 cr
Details as at 31-Oct-2020	

Posting Date	Transaction Details	Debit	Credit	Balance
2020				
01-Oct	Opening Balance			107.50 cr
01-Oct	Dividend AMP Limited Spe20/01436097		134.30	241.80 cr
03-Oct	Tfr To Account 021726661 lb2-35900738	241.80		0.00 cr
07-Oct	Tfr From 021726661 lb2-34353540		10.00	10.00 cr
07-Oct	Tfr To Account 021726661 lb2-34355440	10.00		0.00 cr
08-Oct	Dividend South32 Dividend Af008/00940292		14.92	14.92 cr
08-Oct	Tfr To Account 021726661 lb2-43060990	14.92		0.00 cr
13-Oct	Tfr From 022233273 lb2-55776250		593.86	593.86 cr
13-Oct	Tfr To Account 021726661 lb2-55777050	593.86		0.00 cr
13-Oct	Tfr From 021726661 lb2-55797510		273.00	273.00 cr
13-Oct	BPAY Asic lb2-55800330	273.00		0.00 cr
13-Oct	Tfr From 021726661 lb2-98874643		238.00	238.00 cr
22-Oct	Direct Credit Ato Ato006000013730689		1,915.20	2,153.20 cr
22-Oct	Tfr To Account 021726661 lb2-21072061	1,915.20		238.00 cr
29-Oct	Tfr To Account 022233273 lb2-44341453	238.00		0.00 cr
29-Oct	Tfr From 022233273 lb2-26482120		238.00	238.00 cr
29-Oct	Tfr To Account 021726661 lb2-26483020	238.00		0.00 cr
29-Oct	Tfr From 021726661 lb2-52761101		10.00	10.00 cr
31-Oct	Account Maintenance Fee	10.00		0.00 cr
31-Oct	Closing Balance			0.00 cr
	Total Debits & Credits	3,534.78	3,427.28	

Overdrawn Rate is 17.20% p.a.

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STATEMENT

Account Number: **93009948**
BSB: 124003
From 01-Sep-2020 to 30-Sep-2020

Everyday Business Account

Account Details	Statement Summary
Youngs Superannuation Fund Ms Jennifer R Young Trustee	Opening Balance \$ 10.00 cr
	Total Credits \$ 1,097.81 cr
	Total Debits \$ 1,000.31 dr
Details as at 30-Sep-2020	Closing Balance \$ 107.50 cr

Posting Date	Transaction Details	Debit	Credit	Balance
2020				
01-Sep	Opening Balance			10.00 cr
15-Sep	Direct Credit Syd Premium Py Mt Aup20/00822625		52.64	62.64 cr
16-Sep	Tfr To Account 021726661 lb2-51202050	52.64		10.00 cr
22-Sep	Dividend BHP Group Div Af382/00972077		822.47	832.47 cr
22-Sep	Tfr To Account 021726661 lb2-37395293	822.47		10.00 cr
24-Sep	Dividend Tls Fnl Div 001250689438		115.20	125.20 cr
25-Sep	Tfr To Account 021726661 lb2-43843858	115.20		10.00 cr
30-Sep	Dividend Wor Dividend Fin20/00806587		107.50	117.50 cr
30-Sep	Account Maintenance Fee	10.00		107.50 cr
30-Sep	Closing Balance			107.50 cr
Total Debits & Credits		1,000.31	1,097.81	

Overdrawn Rate is 17.20% p.a.

Regular payment arrangements

For information on Regular Payment Arrangements including:

1. Definition of a Regular Payment
2. Benefits of a Regular Payment
3. Customer Responsibilities and Obligations and
4. Customer Rights

Please refer to www.boq.com.au/cardswitching.htm or contact your local branch for a copy of the Terms and Conditions.

Fraud alert - New Visa card phone scam

A new scam has been identified where cardholders receive a call from someone claiming to be from Visa's Fraud & Security department. The caller claims they are verifying an unusual transaction and already has many of the cardholders details, but will ultimately request the CVV (3 digit number on reverse of card) enabling fraudulent transactions to be processed. Under no circumstances will the Bank or Visa request such information. Any queries should be directed to your nearest branch or our Customer Contact Centre on 1300 55 72 72.

Statement Integrity

You should check all entries appearing on this statement for error or possible unauthorised transactions. For more information about your account, including details on how to dispute any of the transactions found on your statement, or the benefits, fees and charges, they can be found in the relevant Terms and Conditions or Fees and Charges booklets. You can also obtain the information at any BOQ branch, through our Customer Contact Centre on 1300 55 72 72 or by visiting our website boq.com.au. If you have a problem or complaint, information about our dispute resolution process is available at any branch or through the Customer Contact Centre.

SECURITY ALERT FOR PIN AND PAC HOLDERS - visit www.boq.com.au

Protect your card. Always carry it with you and never give it to anybody, including family or friends. Don't tell anyone your PIN or PAC, & don't let anyone see your PIN when using ATMs/Eftpos. Don't record your PIN on your card. Don't record your PAC in the same place as your CAN, & always disguise it. If you lose your card, or think others may know your PIN or PAC, call BOQ immediately on 1800 077 024. If you do not follow these precautions or fail to inform us quickly, you may be liable for losses in accordance with EFT Code of Conduct. For details visit www.boq.com.au

Privacy and Confidentiality

BOQ is committed to respecting the privacy of your personal information. We may also need to disclose information about you to certain organisations in connection with the establishment and administration of your accounts. The types of organisations to which we may disclose this information are our related bodies corporate, regulatory bodies and government agencies, your agents, including broker or financial adviser, credit and debt agencies, agents, contractors and professional advisers who assist us in providing our services, your referees and guarantors, your or our insurers, and organisations that carry out functions on our behalf including mailing houses, data processors, researchers and collection agents, some of which may be located outside Australia. The information we provide to other organisations will be strictly limited to what is required to provide the service or comply with the law. We are happy to answer any further questions you may have about our management of your personal information. You can contact us at any of our branches.

35000 - General Expenses

2021 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
35000	General Expenses			0%
TOTAL		CY Balance	LY Balance	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

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

Youngs Super Fund General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
General Expenses (35000)					
General Expenses (35000)					
30/06/2021	Reinvestment residuals lost on sale of shares		7.39		7.39 DR
30/06/2021	Sundry creditors			7.39	0.00 DR
			7.39	7.39	0.00 DR

Total Debits: 7.39

Total Credits: 7.39

38000 - Insurance

2021 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
38000	Insurance		\$320.00	100%
TOTAL		CY Balance	LY Balance	
			\$320.00	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

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

Youngs Super 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

41600 - Pensions Paid

2021 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
YOUJEN00002P	(Pensions Paid) Young, Jennifer - Pension (Account Based Pension)	\$4,576.68	\$240.00	1806.95%
YOUJEN00006P	(Pensions Paid) Young, Jennifer - Pension (Account Based Pension)	\$10,610.28	\$4,020.00	163.94%
YOUJEN00007P	(Pensions Paid) Young, Jennifer - Pension (Account Based Pension 2)	\$3,829.24	\$20,322.09	(81.16)%
YOUJEN00008P	(Pensions Paid) Young, Jennifer - Pension (Account Based Pension 4)	\$3,454.80		100%
TOTAL		CY Balance	LY Balance	
		\$22,471.00	\$24,582.09	

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

**Youngs Super Fund
Pension Summary**

As at 30 June 2021

Member Name : Young, Jennifer
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
YOUJEN 00002P	Account Based Pension	01/07/2015	33.41%	2.50%	\$240.00*	N/A	\$4,576.68	\$0.00	\$4,576.68	NIL

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

YOUJEN 00006P	Account Based Pension	08/11/2017	100.00%	2.50%	\$4,050.00*	N/A	\$10,610.28	\$0.00	\$10,610.28	NIL
---------------	-----------------------	------------	---------	-------	-------------	-----	-------------	--------	-------------	-----

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

YOUJEN 00007P	Account Based Pension	09/11/2017	3.61%	2.50%	\$220.00*	N/A	\$3,829.24	\$0.00	\$3,829.24	NIL
---------------	-----------------------	------------	-------	-------	-----------	-----	------------	--------	------------	-----

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

YOUJEN 00008P	Account Based Pension	01/07/2020	1.15%	2.50%	\$1,090.00*	N/A	\$3,454.80	\$0.00	\$3,454.80	NIL
---------------	-----------------------	------------	-------	-------	-------------	-----	------------	--------	------------	-----

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

					\$5,600.00	\$0.00	\$22,471.00	\$0.00	\$22,471.00	\$0.00
Total :										
					\$5,600.00	\$0.00	\$22,471.00	\$0.00	\$22,471.00	\$0.00

*Age as at 01/07/2020 or pension start date for new pensions.

46000 - Benefits Paid/Transfers Out

2021 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
YOUJEN00002P	(Benefits Paid/Transfers Out) Young, Jennifer - Pension (Account Based Pension)	\$1,700.00		100%
YOUJEN00003A	(Benefits Paid/Transfers Out) Young, Jennifer - Accumulation (Accumulation)	\$204,000.00		100%
YOUJEN00006P	(Benefits Paid/Transfers Out) Young, Jennifer - Pension (Account Based Pension)	\$36,000.00		100%
YOUJEN00007P	(Benefits Paid/Transfers Out) Young, Jennifer - Pension (Account Based Pension 2)	\$1,000.00		100%
YOUJEN00008P	(Benefits Paid/Transfers Out) Young, Jennifer - Pension (Account Based Pension 4)	\$6,300.00		100%
TOTAL		CY Balance	LY Balance	
		\$249,000.00		

Supporting Documents

- General Ledger [Report](#)
- HESTA Member No 16411912 Jennifer rae Young Roll-Over Statement.pdf

Standard Checklist

- Attach appropriate documentation in case of death or disability benefits or marriage breakdown
- Attach copies of Minutes, Rollover Benefits Statement, Lump Sum Payment form etc
- Ensure benefit calculated in accordance with Trust Deed

Youngs Super Fund General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
Benefits Paid/Transfers Out (46000)					
<u>(Benefits Paid/Transfers Out) Young, Jennifer - Pension (Account Based Pension) (YOUJEN00002P)</u>					
30/06/2021	Transfer to HESTA super		1,700.00		1,700.00 DR
30/06/2021	Create Entries Member Payout (Wind Up) - 30/06/2021		20.99		1,720.99 DR
30/06/2021	System Member Journals			20.99	1,700.00 DR
			1,720.99	20.99	1,700.00 DR
<u>(Benefits Paid/Transfers Out) Young, Jennifer - Accumulation (YOUJEN00003A)</u>					
21/04/2021	Transfer to HESTA		200,000.00		200,000.00 DR
30/06/2021	Transfer to HESTA super		4,000.00		204,000.00 DR
30/06/2021	Create Entries Member Payout (Wind Up) - 30/06/2021		134.75		204,134.75 DR
30/06/2021	System Member Journals			134.75	204,000.00 DR
			204,134.75	134.75	204,000.00 DR
<u>(Benefits Paid/Transfers Out) Young, Jennifer - Pension (Account Based Pension) (YOUJEN00006P)</u>					
30/06/2021	Transfer to HESTA super		36,000.00		36,000.00 DR
30/06/2021	Create Entries Member Payout (Wind Up) - 30/06/2021		425.54		36,425.54 DR
30/06/2021	System Member Journals			425.54	36,000.00 DR
			36,425.54	425.54	36,000.00 DR
<u>(Benefits Paid/Transfers Out) Young, Jennifer - Pension (Account Based Pension 2) (YOUJEN00007P)</u>					
30/06/2021	Transfer to HESTA super		1,000.00		1,000.00 DR
30/06/2021	Create Entries Member Payout (Wind Up) - 30/06/2021		487.92		1,487.92 DR
30/06/2021	System Member Journals			487.92	1,000.00 DR
			1,487.92	487.92	1,000.00 DR
<u>(Benefits Paid/Transfers Out) Young, Jennifer - Pension (Account Based Pension 4) (YOUJEN00008P)</u>					
30/06/2021	Transfer to HESTA super		6,300.00		6,300.00 DR
30/06/2021	Create Entries Member Payout (Wind Up) - 30/06/2021		3,240.29		9,540.29 DR
30/06/2021	System Member Journals			3,240.29	6,300.00 DR
			9,540.29	3,240.29	6,300.00 DR
Total Debits:			253,309.49		
Total Credits:				4,309.49	

Rollover benefits statement

When to use this statement

- ❗ Use this form for all rollover benefits transactions other than death benefit rollovers.

If you need to rollover a death benefit, use NAT 74924-06.2017.

If you need to correct an error for a payment made before 1 July 2013, use NAT 70944-05.2007.

Complete this form (or a similar form you create that collects the same information) if you are a trustee of a superannuation fund or provider of a retirement savings account (RSA) and any of the following apply:

- you are paying a rollover superannuation benefit other than a death benefit rollover to another fund or RSA, and you are not already providing all of this information electronically under the rollover data standards
- you have paid a rollover superannuation benefit to another fund or RSA and are providing a statement about the rollover to your member
- you are the trustee of a non-complying fund and are paying member benefits to another superannuation fund or RSA (complete section D instead of section C).

- ❗ You must provide your member with a member statement using this form (or a similar form you create that includes the same information) for all rollovers, including if you applied the data standards and you didn't use this form for the fund-to-fund transaction.

Completing this statement

- Print clearly in BLOCK LETTERS using a black pen only.
- Place **X** in ALL applicable boxes.
- Use a separate form for each rollover payment you are making.

- ❗ Read the instructions carefully. Penalties may apply if you make a false or misleading statement on this form without taking reasonable care.

Section A: Receiving fund

1 Australian business number (ABN)

64971749321

2 Fund name

HESTA

3 Postal address

Suburb/town/locality

State/territory

Postcode

Country if other than Australia

4 (a) Unique superannuation identifier (USI)

HST0100AU

(b) Member client identifier

16411912

Section B: Member's details

5 Tax file number (TFN) 482702572

6 Full name

Title: MS

Family name

YOUNG

First given name

JENNIFER

Other given names

7 Residential address

WHEPSTEAD TERRACES
17/2 DUNCAN STREET

Suburb/town/locality

WELLINGTON POINT

State/territory

QLD

Postcode

4160

Country if other than Australia

8 Date of birth 28 NOVEMBER 1954

9 Sex FEMALE

10 Daytime phone number (include area code)

0732210033

(Accountant Sam Greco and Co, Aspley, Brisbane)

11 Email address (if applicable)

jennyong.2010@gmail.com

Section C: Rollover transaction details

! Include dollars and cents. The totals at item 13 and 14 must both equal the amount of the rollover payment.

12 Service period start date 06 JANUARY 1982

13 Tax components

Tax-free component \$ 149486.25

KiwiSaver tax-free component \$

Taxable component:

Element taxed in the fund \$ 50513.75

Element untaxed in the fund \$

Tax components TOTAL \$ 200000.00

! Make sure you apply the proportioning rule to the tax components if you are not rolling over the member's full interest in your superannuation fund.

14 Preservation amounts

Preserved amount \$
KiwiSaver preserved amount \$
Restricted non-preserved amount \$
Unrestricted non-preserved amount \$

Preservation amounts TOTAL \$

❗ If the rollover payment contains a **KiwiSaver preserved amount**, you can't make the rollover payment to a self-managed superannuation fund (SMSF) under the preservation rules.

Section D: Non-complying funds

❗ Only complete this section if you are a trustee of a non-complying fund.

15 Contributions made to a non-complying fund on or after 10 May 2006

\$

Section E: Transferring fund

16 Fund ABN

17 Fund name

18 Contact name

Title:

Family name

First given name

Other given names

19 Daytime phone number (include area code)

20 Email address (if applicable)

Section F: Declaration

Complete the declaration that applies to you. Print your full name then sign and date declaration.

- ❗ Before you sign the declaration, check that you have provided true and correct information. Penalties may be imposed for giving false or misleading information.

Trustee, director or authorised officer declaration

Complete this declaration if you are the trustee, director or authorised officer of the superannuation fund or other provider shown in section E.

I declare that the information contained in the statement is true and correct.

Name (BLOCK LETTERS)

JENNIFER YOUNG

Trustee, director or authorised officer signature



Date

21/04/2021

OR

Authorised representative declaration

Complete this declaration if you are an authorised representative of the superannuation fund or other provider shown in section E.


I declare that:

- I have prepared the statement with the information supplied by the superannuation provider
- I have received a declaration made by the superannuation provider that the information provided to me for the preparation of this statement is true and correct
- I am authorised by the superannuation provider to give the information in the statement to the ATO.

Name (BLOCK LETTERS)

SAM GRECO

Authorised representative signature



Date

24/04/2021

Tax agent number (if you are a registered tax agent)

74856004

Where to send this form

- ❗ Do not send this form to the ATO.

If the rollover data standards do not apply to the transaction, you must do all of the following:

- send the form to the receiving fund in section **A** within seven days of paying the rollover
- provide a copy to the member in section **B** within 30 days of paying the rollover
- keep a copy in your records for five years.

If the rollover data standards do apply to the transaction, you must do all of the following:

- comply with the data standard requirements for the fund-to-fund interaction (do not send this form to the receiving fund in section **A**)
- use this form only to provide a statement to the member in section **B** within 30 days of paying the rollover
- keep a copy of the member statement in your records for five years.

48500 - Income Tax Expense

2021 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
48500	Income Tax Expense	(\$1,768.84)	(\$793.43)	122.94%
TOTAL		CY Balance	LY Balance	
		(\$1,768.84)	(\$793.43)	

Supporting Documents

- StatementOfTaxableIncome-01072020-30062021 (1).pdf 48500

Youngs Super Fund

Statement of Taxable Income

For the year ended 30 June 2021

	2021
	\$
Benefits accrued as a result of operations	(221,158.08)
Less	
Increase in MV of investments	54,116.91
Exempt current pension income	7,316.00
Realised Accounting Capital Gains	(8,949.21)
Accounting Trust Distributions	238.41
Non Taxable Contributions	1,915.20
	<u>54,637.31</u>
Add	
SMSF non deductible expenses	2,489.00
Pension Payments	22,471.00
Franking Credits	1,801.08
Foreign Credits	0.28
Taxable Trust Distributions	236.23
Distributed Foreign income	15.52
Benefits Paid/Transfers Out	249,000.00
	<u>276,013.11</u>
SMSF Annual Return Rounding	(2.72)
	<u>215.00</u>
Taxable Income or Loss	<u>215.00</u>
Income Tax on Taxable Income or Loss	32.25
Less	
Franking Credits	1,801.08
Foreign Credits	0.01
	<u>(1,768.84)</u>
CURRENT TAX OR REFUND	<u>(1,768.84)</u>
Supervisory Levy	259.00
Supervisory Levy Adjustment for Wound up Funds	(259.00)
Income Tax Instalments Paid	(2.24)
	<u>(1,771.08)</u>
AMOUNT DUE OR REFUNDABLE	<u>(1,771.08)</u>

49000 - Profit/Loss Allocation Account

2021 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
49000	Profit/Loss Allocation Account	(\$219,389.24)	(\$60,455.19)	262.9%
TOTAL		CY Balance	LY Balance	
		(\$219,389.24)	(\$60,455.19)	

Supporting Documents

- ZA13168535319 - Certificate.pdf 49000

15 November 2021

The Trustees
Youngs Super Fund
c/- Sam Greco And Co
PO Box 354
Aspley QLD 4034

Dear Trustees,

**Subject: Actuarial Certificate – Tax Exempt Percentage for the 2020/21 year
Youngs Super Fund**

Thank you for requesting this actuarial certificate from Verus SMSF Actuaries.

Results

We calculate that the tax exempt percentage for Youngs Super Fund in the 2020/21 financial year is **97.75%**.

There were one or more periods in the financial year when the Fund was entirely in retirement phase and therefore was deemed to be segregated. The tax exempt percentage shown above should only be applied to the investment income earned in the period(s) during which the Fund was *unsegregated*.

More Information

Further details regarding this actuarial certificate are contained in the appendices, including:

- Appendix 1: Data Summary
- Appendix 2: Detailed Results
- Appendix 3: Further Information

Note that the results in this certificate are based on the information provided to us. If there are any material changes to the information provided, please contact us, as the results may need to be updated.

Yours sincerely,



Geoff Morley, BCom, BSc, FIAA
Consulting Actuary

Verus Reference Number: ZA13168535319

Appendix 1 - Data Summary

Contact Details

Name	Sam Greco
Company	Sam Greco And Co
Telephone	07 3263 5200

Fund Details

Fund Name	Youngs Super Fund
Name of Trustees	Jennifer Young
	Peter Young
Tax Year for Actuarial Certificate	2020/21
ABN of Fund	37 586 781 315

Member Details

Members' Names	Jennifer Young

Financial Details

	Amount (\$)
Opening Balance at 1 July 2020	223,698.73
Concessional Contributions	1,580.80
Non-concessional Contributions	1,915.20
Rollovers-in	1,945.60
Rollovers-out	1,945.60
Lump Sum and Pension Benefits Paid	275,782.73
Other Net Income	48,588.00
Closing Balance at 30 June 2021	0.00

We understand that the Fund's financial statements have not been audited at the time this certificate has been prepared.

Segregation

The Fund was entirely in retirement phase during the period(s) listed below. During those periods, the Fund has been deemed to be segregated.

The tax exempt percentage shown in this actuarial certificate should only be applied to the investment income earned in the period(s) during which the Fund was *unsegregated*. That is, the periods when the Fund was *not* entirely in retirement phase (i.e. the times during the financial year, *excluding* the period(s) shown below).

Deemed Segregation Period(s):

- From 1 July 2020 to 21 October 2020.

Appendix 2 - Detailed Results

Tax Exempt Percentage

This actuarial certificate has been prepared to provide the tax exempt percentage applying to Youngs Super Fund for the 2020/21 financial year.

During the 2020/21 financial year, the Fund contained only member accounts in accumulation phase and account based pensions. Therefore no assumptions about future inflation, investment returns or discount rates have been required to calculate the tax exempt percentage. Only data regarding the Fund’s balances in accumulation phase and the Fund’s balances in retirement phase plus details of transactions within, to and from the Fund during the year have been provided for this calculation.

Using the data supplied, we have calculated the tax exempt percentage based on the ratio below:

$$\frac{\text{Average value of current pension liabilities}}{\text{Average value of superannuation liabilities}}$$

$$= \$153,313 / \$156,838$$

$$= 97.75\%$$

The values for the current pension liabilities and the superannuation liabilities shown above are time weighted average balances over the financial year. Segregated current pension assets and segregated non-current assets (if any) have been excluded from the values shown above.

Member Breakdown

To assist you, we have also calculated the breakdown of the tax exempt percentage between the Fund’s members, as follows:

Member Name	Tax Exempt Percentage	Taxable Percentage
Jennifer Young	97.75%	2.25%
Reserve	0.00%	0.00%
Total	97.75%	2.25%

This breakdown between members is not required for the Fund’s tax return, but may assist in other ways, for example with allocating the Fund’s tax liabilities between members.

Appendix 3 - Further Information

Actuarial Standards

This actuarial certificate has been prepared in accordance with Professional Standard 406 of the Institute of Actuaries of Australia.

Other Comments

We have been informed by the trustee and/or their advisors that the relevant pension liabilities meet the requirements to be considered a retirement phase superannuation income stream. We have relied upon this information in preparing this actuarial certificate.

As required under Professional Standard 406, we are satisfied that the value of particular liabilities of the Fund at a particular time as set out in this certificate is the amount of the Fund's assets, together with any future contributions in respect of the benefits concerned and expected earnings on the assets and contributions after that time, that would provide the amount required to discharge those liabilities as they fall due.

Requirement for and Use of Actuarial Certification

This actuarial certificate is required so that the Fund can claim an exemption from tax on the investment income derived from the unsegregated assets supporting members' balances that are in retirement phase. The certificate should be obtained before the Fund submits its tax return. It does not need to be submitted with the Fund's tax return, but should be retained in the Fund's records.

An actuarial certificate is required for a Fund that has been partly in retirement phase and partly in accumulation phase during the year and which is not applying the segregated method throughout the year. Therefore an actuarial certificate is not required if:

- The Fund was entirely in accumulation phase for the whole of the tax year; or
- The Fund was entirely in retirement phase for the whole of the tax year; or
- The Fund's retirement phase assets and accumulation phase assets were fully segregated throughout the tax year.

The tax exempt percentage should be applied to the Fund's assessable income (excluding any non-arm's length income, concessional contributions and any income derived from segregated assets) to determine how much income is exempt from tax.

50000 - Members

2021 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	Change
YOUJEN00002P	Young, Jennifer - Pension (Account Based Pension)	(\$9,576.68)		(\$1,720.99)	\$11,297.67			100%
YOUJEN00003A	Young, Jennifer - Accumulation (Accumulation)	(\$41,801.04)	(\$205,441.60)	(\$671.00)	\$247,589.55	\$324.09		100%
YOUJEN00006P	Young, Jennifer - Pension (Account Based Pension)	(\$161,838.01)		(\$35,197.81)	\$197,035.82			100%
YOUJEN00007P	Young, Jennifer - Pension (Account Based Pension 2)	(\$8,829.24)		(\$1,487.92)	\$10,317.16			100%
YOUJEN00008P	Young, Jennifer - Pension (Account Based Pension 4)		(\$43,454.80)	(\$9,540.29)	\$52,995.09			
TOTAL		(\$222,044.97)	(\$248,896.40)	(\$48,618.01)	\$519,235.29	\$324.09		

Supporting Documents

- Members Summary Report
- Members Statements Report

Standard Checklist

- Attach copies of Members Statements

Youngs Super Fund

Members Statement

Jennifer Young
 Whepstead Terraces 17/2 Duncan Street
 Wellington Point, Queensland, 4160, Australia

Your Details

Date of Birth : Provided
 Age: 66
 Tax File Number: Provided
 Date Joined Fund: 16/04/2003
 Service Period Start Date: 06/01/1982
 Date Left Fund:
 Member Code: YOUJEN00002P
 Account Start Date: 09/11/2017
 Account Phase: Retirement Phase
 Account Description: Account Based Pension 3

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

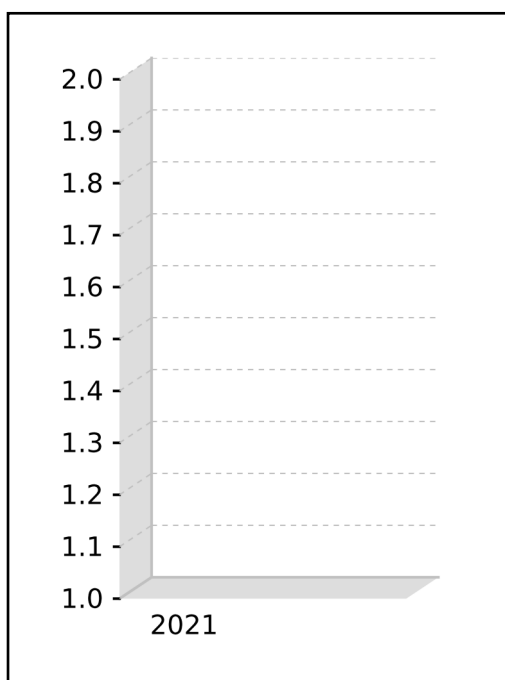
Preserved (21,405.50)
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free (33.41%) (4,491.18)
 Taxable (16,914.32)

Your Detailed Account Summary

	This Year
Opening balance at 01/07/2020	9,576.68
<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	1,720.99
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	4,576.68
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	1,720.99
Superannuation Surcharge Tax	
Internal Transfer Out	5,000.00
Closing balance at 30/06/2021	0.00



Youngs Super Fund

Members Statement

Jennifer Young
 Whepstead Terraces 17/2 Duncan Street
 Wellington Point, Queensland, 4160, Australia

Your Details		Nominated Beneficiaries	N/A
Date of Birth :	Provided	Vested Benefits	
Age:	66	Total Death Benefit	0.00
Tax File Number:	Provided	Current Salary	0.00
Date Joined Fund:	16/04/2003	Previous Salary	0.00
Service Period Start Date:	06/01/1982	Disability Benefit	0.00
Date Left Fund:			
Member Code:	YOUJEN00003A		
Account Start Date	16/04/2003		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

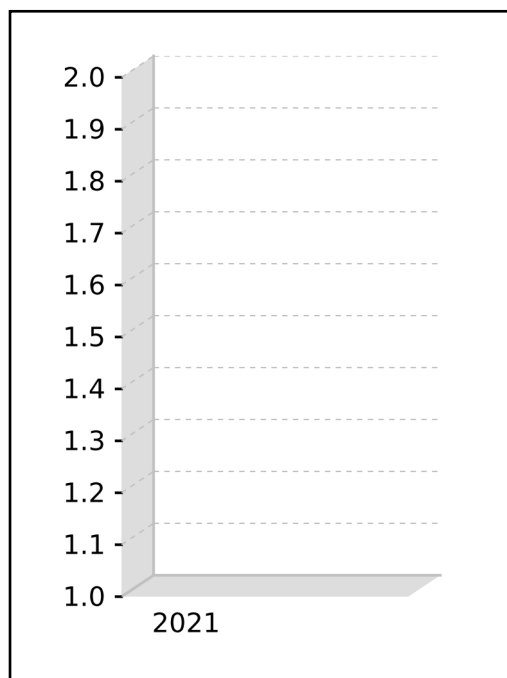
Total Benefits

Preservation Components

Preserved	(16,165.43)
Unrestricted Non Preserved	
Restricted Non Preserved	

Tax Components

Tax Free	
Taxable	(16,165.43)



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2020	41,801.04
<u>Increases to Member account during the period</u>	
Employer Contributions	3,526.40
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	1,915.20
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	671.00
Internal Transfer In	200,000.00
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	528.96
Income Tax	(204.87)
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	204,134.75
Superannuation Surcharge Tax	
Internal Transfer Out	43,454.80
Closing balance at 30/06/2021	0.00

Youngs Super Fund

Members Statement

Jennifer Young
 Whepstead Terraces 17/2 Duncan Street
 Wellington Point, Queensland, 4160, Australia

Your Details

Date of Birth : Provided
 Age: 66
 Tax File Number: Provided
 Date Joined Fund: 16/04/2003
 Service Period Start Date: 06/01/1982
 Date Left Fund:
 Member Code: YOUJEN00006P
 Account Start Date: 08/11/2017
 Account Phase: Retirement Phase
 Account Description: Account Based Pension

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

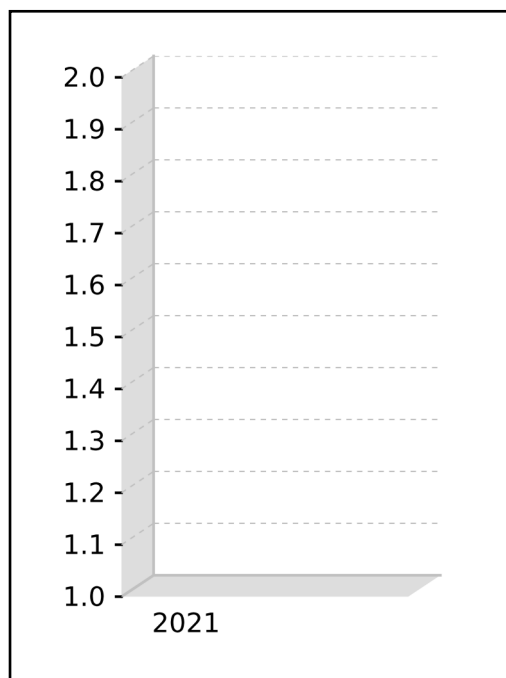
Total Benefits

Preservation Components

Preserved
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free (100.00%)
 Taxable



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2020	161,838.01
<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	35,197.81
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	10,610.28
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	36,425.54
Superannuation Surcharge Tax	
Internal Transfer Out	150,000.00
Closing balance at 30/06/2021	0.00

Youngs Super Fund

Members Statement

Jennifer Young
 Whepstead Terraces 17/2 Duncan Street
 Wellington Point, Queensland, 4160, Australia

Your Details

Date of Birth : Provided
 Age: 66
 Tax File Number: Provided
 Date Joined Fund: 16/04/2003
 Service Period Start Date: 06/01/1982
 Date Left Fund:
 Member Code: YOUJEN00007P
 Account Start Date: 09/11/2017
 Account Phase: Retirement Phase
 Account Description: Account Based Pension 2

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

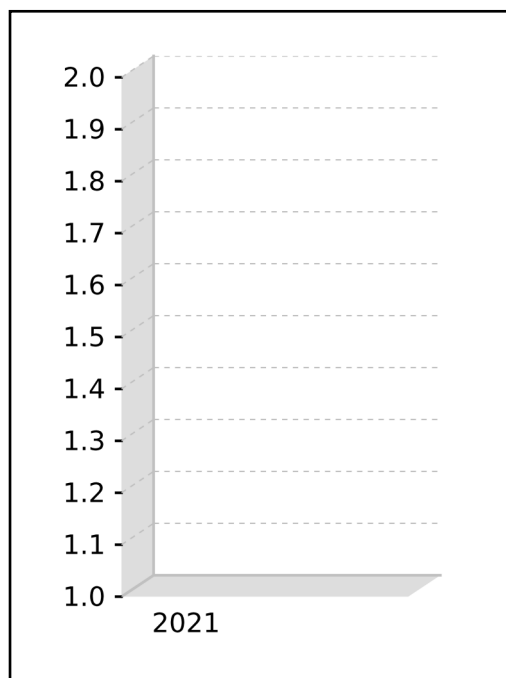
Total Benefits

Preservation Components

Preserved
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free (3.61%)
 Taxable



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2020	8,829.24
<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	1,487.92
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	3,829.24
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	1,487.92
Superannuation Surcharge Tax	
Internal Transfer Out	5,000.00
Closing balance at 30/06/2021	0.00

Youngs Super Fund

Members Statement

Jennifer Young
 Whepstead Terraces 17/2 Duncan Street
 Wellington Point, Queensland, 4160, Australia

Your Details

Date of Birth : Provided
 Age: 66
 Tax File Number: Provided
 Date Joined Fund: 16/04/2003
 Service Period Start Date: 06/01/1982
 Date Left Fund:
 Member Code: YOUJEN00008P
 Account Start Date: 01/07/2020
 Account Phase: Retirement Phase
 Account Description: Account Based Pension 4

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

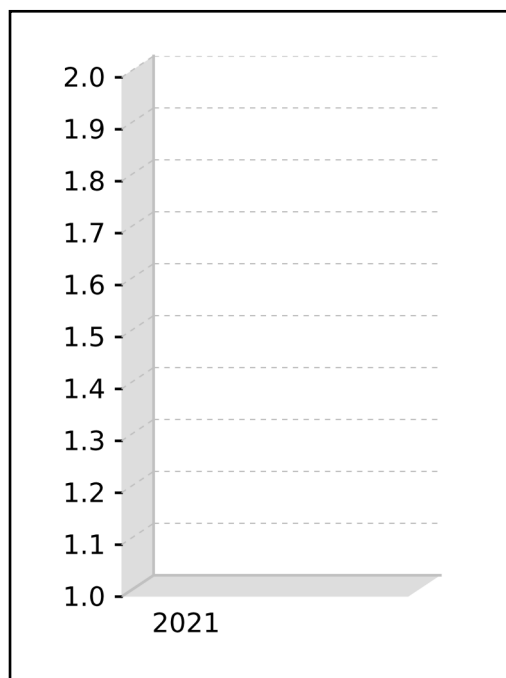
Total Benefits

Preservation Components

Preserved
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free (1.15%)
 Taxable



Your Detailed Account Summary

This Year

Opening balance at 01/07/2020	
<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	9,540.29
Internal Transfer In	43,454.80
<u>Decreases to Member account during the period</u>	
Pensions Paid	3,454.80
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	9,540.29
Superannuation Surcharge Tax	
Internal Transfer Out	40,000.00
Closing balance at 30/06/2021	0.00

Youngs Super Fund
Members Summary
 As at 30 June 2021

	Increases					Decreases					Closing Balance	
	Opening Balances	Contributions	Transfers In	Net Earnings	Insurance Proceeds	Pensions Paid	Contributions Tax	Taxes Paid	Benefits Paid/ Transfers Out	Insurance Premiums		Member Expenses
Jennifer Young (Age: 66)												
YOUJEN00002P - Account Based Pension 3 - Tax Free: 33.41%	9,576.68			1,720.99		4,576.68			6,720.99			
YOUJEN00003A - Accumulation	41,801.04	5,441.60	200,000.00	671.00		528.96	(204.87)	247,589.55				
YOUJEN00006P - Account Based Pension - Tax Free: 100.00%	161,838.01			35,197.81		10,610.28		186,425.54				
YOUJEN00007P - Account Based Pension 2 - Tax Free: 3.61%	8,829.24			1,487.92		3,829.24		6,487.92				
YOUJEN00008P - Account Based Pension 4 - Tax Free: 1.15%			43,454.80	9,540.29	3,454.80			49,540.29				
	222,044.97	5,441.60	243,454.80	48,618.01	22,471.00	528.96	(204.87)	496,764.29				
	222,044.97	5,441.60	243,454.80	48,618.01	22,471.00	528.96	(204.87)	496,764.29				

59200 - Contribution Reserve

2021 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
YOUJEN00003A	(Contribution Reserve) Young, Jennifer - Accumulation (Accumulation)		(\$1,653.76)	100%
TOTAL		CY Balance	LY Balance	
			(\$1,653.76)	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Review the Trust Deed and minutes to ensure that the reserve is permitted and recorded in accordance with trustee policy

Youngs Super Fund General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
Contribution Reserve (59200)					
<i>(Contribution Reserve) Young, Jennifer - Accumulation (YOUJEN00003A)</i>					
01/07/2020	Opening Balance				1,653.76 CR
01/07/2020	Close Period Journal			291.84	1,945.60 CR
01/07/2020	Close Period Journal		1,945.60		0.00 DR
			1,945.60	291.84	0.00 DR

Total Debits: 1,945.60

Total Credits: 291.84

60400 - Bank Accounts

2021 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
BQL21726661	BoQ 2172 6661		\$42,325.38	100%
BQL93009948	BoQ 9300 9948		\$10.00	100%
TOTAL		CY Balance	LY Balance	
			\$42,335.38	

Supporting Documents

- Bank Statement Report [Report](#)
- BOQ 93-009948 May2021.pdf
- BOQ 93-009948 Feb21.pdf
- BOQ 93-009948 Nov20.pdf
- BOQ 21726661 Sept Qtr 20.pdf
- BOQ 93-009948 August2020.pdf
- BOQ 93-0090948 Jan21.pdf
- BOQ 93-009948 July2020.pdf
- BOQ 93-009948 Dec20.pdf
- BOQ 93-009948 Apr2021.pdf
- BOQ 93-009948 Oct20.pdf
- BOQ 93-009948 Sep20.pdf
- BOQ 93-009948 Mar2021.pdf
- BOQ 21726661 Mar Qtr21.pdf
- BOQ 21726661 Dec Qtr 20.pdf
- BOQ 21726661 Closing Account 19June21.pdf [BQL21726661](#)

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

Youngs Super Fund Bank Statement Report

For The Period 01 July 2020 to 30 June 2021

Chart Code: 60400 / BQL21726661

Account Name: BoQ 2172 6661

BSB and Account Number: 124081 21726661

Opening Balance - Total Debits + Total Credits = Closing Balance
 \$ 42,325.38 - \$ 448,816.47 + \$ 406,491.09 = \$ 0.00

Data Feed Used
 BGL Bank Data Service

Date	Description	Debit	Credit	Ledger Balance	Statement Balance	Variance
		\$	\$	\$	\$	\$
01/07/2020	Opening Balance			42,325.38	42,325.38	
05/07/2020	TFR TO ACCOUNT 093009948 [TFR FROM 021726661]	250.00		42,075.38	42,075.38	
31/07/2020	INTEREST PAYMENT SYSTEM GENERATED *		21.46	42,096.84	42,096.84	
05/08/2020	TFR TO ACCOUNT 093009948 [TFR FROM 021726661]	6,000.00		36,096.84	36,096.84	
31/08/2020	INTEREST PAYMENT SYSTEM GENERATED *		18.88	36,115.72		
16/09/2020	TFR FROM 093009948 [TFR TO ACCOUNT 021726661]		52.64	36,168.36	36,168.36	
22/09/2020	TFR FROM 093009948 [TFR TO ACCOUNT 021726661]		822.47	36,990.83	36,990.83	
25/09/2020	TFR TO ACCOUNT 021726661 [TFR FROM 093009948]		115.20	37,106.03	37,106.03	
30/09/2020	INTEREST PAYMENT SYSTEM GENERATED *		16.31	37,122.34	37,122.34	
03/10/2020	TFR FROM 093009948 [TFR TO ACCOUNT 021726661]		241.80	37,364.14	37,364.14	
07/10/2020	TFR TO ACCOUNT 093009948 [TFR FROM 021726661]	10.00		37,354.14		
07/10/2020	TFR FROM 093009948 [TFR TO ACCOUNT 021726661]		10.00	37,364.14	37,364.14	
08/10/2020	TFR TO ACCOUNT 021726661 [TFR FROM 093009948]		14.92	37,379.06	37,379.06	
13/10/2020	BPAY CITIBANK CREDITCARDS	593.86		36,785.20		
13/10/2020	IB2-55774430 [TFR FROM 022233273]					
13/10/2020	TFR TO ACCOUNT 021726661 [TFR FROM 093009948]		593.86	37,379.06	37,379.06	
13/10/2020	TFR TO ACCOUNT 093009948 [TFR FROM 021726661]	273.00		37,106.06		
13/10/2020	TFR TO ACCOUNT 093009948 [TFR FROM 021726661]	238.00		36,868.06	36,868.06	

Youngs Super Fund Bank Statement Report

For The Period 01 July 2020 to 30 June 2021

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
22/10/2020	TFR TO ACCOUNT 021726661		1,915.20	38,783.26	38,783.26	
29/10/2020	TFR FROM 021726661 [TFR TO ACCOUNT 093009948]	10.00		38,773.26		
29/10/2020	TFR TO ACCOUNT 021726661		238.00	39,011.26	39,011.26	
31/10/2020	INTEREST PAYMENT SYSTEM GENERATED *		12.78	39,024.04	39,024.04	
14/11/2020	TFR TO ACCOUNT 093009948 [TFR FROM 021726661]	3,630.00		35,394.04	35,394.04	
23/11/2020	TFR FROM 021726661 [TFR TO ACCOUNT 093009948]	330.00		35,064.04	35,064.04	
26/11/2020	TFR TO ACCOUNT 021726661 [TFR FROM 093009948]		1,034.39	36,098.43	36,098.43	
29/11/2020	TFR TO ACCOUNT 093009948 [TFR FROM 021726661]	10.00		36,088.43	36,088.43	
30/11/2020	INTEREST PAYMENT SYSTEM GENERATED *		11.61	36,100.04	36,100.04	
30/12/2020	TFR TO ACCOUNT 093009948 [TFR FROM 021726661]	10.00		36,090.04	36,090.04	
31/12/2020	INTEREST PAYMENT SYSTEM GENERATED *		7.66	36,097.70	36,097.70	
29/01/2021	TFR FROM 021726661 [TFR TO ACCOUNT 093009948]	10.00		36,087.70	36,087.70	
30/01/2021	TFR TO ACCOUNT 021726661 [TFR FROM 093009948]		1,580.80	37,668.50	37,668.50	
31/01/2021	INTEREST PAYMENT SYSTEM GENERATED *		7.67	37,676.17	37,676.17	
26/02/2021	TFR FROM 021726661 [TFR TO ACCOUNT 093009948]	10.00		37,666.17	37,666.17	
28/02/2021	TFR FROM 093009948 [TFR TO ACCOUNT 021726661]		185.77	37,851.94		
28/02/2021	INTEREST PAYMENT SYSTEM GENERATED *		7.22	37,859.16	37,859.16	
23/03/2021	TFR TO ACCOUNT 021726661 [TFR FROM 093009948]		1,429.37	39,288.53	39,288.53	
26/03/2021	TFR TO ACCOUNT 021726661 [TFR FROM 093009948]		222,757.48	262,046.01	262,046.01	
28/03/2021	TFR TO ACCOUNT 021726661 [TFR FROM 093009948]		115.20	262,161.21	262,161.21	
31/03/2021	TFR FROM 021726661 [TFR TO ACCOUNT 093009948]	10.00		262,151.21		

Youngs Super Fund Bank Statement Report

For The Period 01 July 2020 to 30 June 2021

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
31/03/2021	INTEREST PAYMENT SYSTEM GENERATED *		15.74	262,166.95	262,166.95	
06/04/2021	TFR TO ACCOUNT 093009948 [TFR FROM 021726661]	3,000.00		259,166.95		
06/04/2021	TFR FROM 093009948 [TFR TO ACCOUNT 021726661]		107.50	259,274.45	259,274.45	
09/04/2021	TFR FROM 093009948 [TFR TO ACCOUNT 021726661]		19.72	259,294.17	259,294.17	
16/04/2021	TFR FROM 021726661 [TFR TO ACCOUNT 093009948]	1.00		259,293.17	259,293.17	
19/04/2021	TFR TO ACCOUNT 093009948 [TFR FROM 021726661]	2.00		259,291.17	259,291.17	
21/04/2021	TFR TO ACCOUNT 093009948 [TFR FROM 021726661]	25,000.00		234,291.17		
21/04/2021	TFR TO ACCOUNT 093009948 [TFR FROM 021726661]	175,000.00		59,291.17		
21/04/2021	TFR TO ACCOUNT 021726661 [TFR FROM 093009948]		175,000.00	234,291.17		
21/04/2021	TFR TO ACCOUNT 093009948 [TFR FROM 021726661]	175,000.00		59,291.17	59,291.17	
29/04/2021	TFR FROM 021726661 [TFR TO ACCOUNT 093009948]	10.00		59,281.17	59,281.17	
30/04/2021	INTEREST PAYMENT SYSTEM GENERATED *		41.06	59,322.23	59,322.23	
20/05/2021	TFR TO ACCOUNT 021726661 [TFR FROM 093009948]		79.50	59,401.73	59,401.73	
31/05/2021	INTEREST PAYMENT SYSTEM GENERATED *		12.60	59,414.33	59,414.33	
01/06/2021	TFR FROM 021726661 [TFR TO ACCOUNT 093009948]	15.00		59,399.33	59,399.33	
04/06/2021	TFR TO ACCOUNT 093009948 [TFR FROM 021726661]	4,000.00		55,399.33	55,399.33	
11/06/2021	TFR FROM 021726661 [TFR TO ACCOUNT 093009948]	55,399.33		0.00	0.00	
19/06/2021	ACCOUNT CLOSING [DEPOSIT]	4.28		(4.28)		
19/06/2021	INTEREST PAYMENT SYSTEM GENERATED *		4.28	0.00	0.00	
30/06/2021	CLOSING BALANCE			0.00	0.00	
		448,816.47	406,491.09			

Youngs Super Fund

Bank Statement Report

For The Period 01 July 2020 to 30 June 2021

Chart Code: 60400 / BQL93009948

Account Name: BoQ 9300 9948

BSB and Account Number: 124003 93009948

Opening Balance - Total Debits + Total Credits = Closing Balance
 \$ 10.00 \$ 679,536.43 \$ 679,526.43 \$ 0.00

Data Feed Used
 BGL Bank Data Service

Date	Description	Debit	Credit	Ledger Balance	Statement Balance	Variance
		\$	\$	\$	\$	\$
01/07/2020	Opening Balance			10.00	10.00	
05/07/2020	TFR TO ACCOUNT 093009948 [TFR FROM 021726661]		250.00	260.00	260.00	
27/07/2020	BPAY TAX OFFICE PAYMENTS IB2-84431698	250.00		10.00	10.00	
05/08/2020	TFR TO ACCOUNT 093009948 [TFR FROM 021726661]		6,000.00	6,010.00		
05/08/2020	TFR TO ACCOUNT 022233273	6,000.00		10.00	10.00	
15/09/2020	Direct Credit SYD PREMIUM PY MT AUP20/00822625		52.64	62.64	62.64	
16/09/2020	TFR FROM 093009948 [TFR TO ACCOUNT 021726661]	52.64		10.00	10.00	
22/09/2020	Dividend BHP GROUP DIV AF382/00972077 [System Matched Income Data]		822.47	832.47		
22/09/2020	TFR FROM 093009948 [TFR TO ACCOUNT 021726661]	822.47		10.00	10.00	
24/09/2020	Dividend TLS FNL DIV 001250689438 [System Matched Income Data]		115.20	125.20	125.20	
25/09/2020	TFR TO ACCOUNT 021726661 [TFR FROM 093009948]	115.20		10.00	10.00	
30/09/2020	Dividend WOR DIVIDEND FIN20/00806587 [System Matched Income Data]		107.50	117.50		
30/09/2020	ACCOUNT MAINTENANCE FEE	10.00		107.50	107.50	
01/10/2020	Dividend AMP LIMITED SPE20/01436097 [System Matched Income Data]		134.30	241.80	241.80	
03/10/2020	TFR FROM 093009948 [TFR TO ACCOUNT 021726661]	241.80		0.00	0.00	
07/10/2020	TFR TO ACCOUNT 093009948 [TFR FROM 021726661]		10.00	10.00		
07/10/2020	TFR FROM 093009948 [TFR TO ACCOUNT 021726661]	10.00		0.00	0.00	

Youngs Super 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	Dividend SOUTH32 DIVIDEND AF008/00940292 [System Matched Income Data]		14.92	14.92		
08/10/2020	TFR TO ACCOUNT 021726661 [TFR FROM 093009948]	14.92		0.00	0.00	
13/10/2020	BPAY CITIBANK CREDITCARDS IB2-55774430 [TFR FROM 022233273]		593.86	593.86		
13/10/2020	TFR TO ACCOUNT 021726661 [TFR FROM 093009948]	593.86		0.00		
13/10/2020	TFR TO ACCOUNT 093009948 [TFR FROM 021726661]		273.00	273.00		
13/10/2020	BPAY ASIC IB2- 55800330	273.00		0.00		
13/10/2020	TFR TO ACCOUNT 093009948 [TFR FROM 021726661]		238.00	238.00	238.00	
22/10/2020	Direct Credit ATO ATO006000013730689		1,915.20	2,153.20		
22/10/2020	TFR TO ACCOUNT 021726661	1,915.20		238.00	238.00	
29/10/2020	TFR FROM 022233273		238.00	476.00		
29/10/2020	TFR TO ACCOUNT 021726661	238.00		238.00		
29/10/2020	TFR FROM 021726661 [TFR TO ACCOUNT 093009948]		10.00	248.00		
29/10/2020	TFR TO ACCOUNT 022233273 [TFR FROM 093009948]	238.00		10.00	10.00	
31/10/2020	ACCOUNT MAINTENANCE FEE	10.00		0.00	0.00	
14/11/2020	TFR TO ACCOUNT 093009948 [TFR FROM 021726661]		3,630.00	3,630.00		
14/11/2020	TFR TO ACCOUNT 022233273	3,630.00		0.00	0.00	
23/11/2020	TFR FROM 021726661 [TFR TO ACCOUNT 093009948]		330.00	330.00		
23/11/2020	TFR TO ACCOUNT 022233273	330.00		0.00	0.00	
26/11/2020	Direct Credit ATO ATO005000013874745		1,034.39	1,034.39		
26/11/2020	TFR TO ACCOUNT 021726661 [TFR FROM 093009948]	1,034.39		0.00	0.00	
29/11/2020	TFR TO ACCOUNT 093009948 [TFR FROM 021726661]		10.00	10.00	10.00	

Youngs Super Fund Bank Statement Report

For The Period 01 July 2020 to 30 June 2021

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
30/11/2020	ACCOUNT MAINTENANCE FEE	10.00		0.00	0.00	
30/12/2020	TFR TO ACCOUNT 093009948 [TFR FROM 021726661]		10.00	10.00	10.00	
31/12/2020	ACCOUNT MAINTENANCE FEE	10.00		0.00	0.00	
27/01/2021	Direct Credit ATO ATO007000014055543		1,580.80	1,580.80	1,580.80	
29/01/2021	TFR FROM 021726661 [TFR TO ACCOUNT 093009948]		10.00	1,590.80	1,590.80	
30/01/2021	TFR TO ACCOUNT 021726661 [TFR FROM 093009948]	1,580.80		10.00	10.00	
31/01/2021	ACCOUNT MAINTENANCE FEE	10.00		0.00	0.00	
26/02/2021	Debenture Note Interest SCG DISTRIBUTION FEB21/00835219		185.77	185.77		
26/02/2021	TFR FROM 021726661 [TFR TO ACCOUNT 093009948]		10.00	195.77	195.77	
28/02/2021	TFR FROM 093009948 [TFR TO ACCOUNT 021726661]	185.77		10.00		
28/02/2021	ACCOUNT MAINTENANCE FEE	10.00		0.00	0.00	
23/03/2021	Dividend BHP GROUP DIV AI383/00967635 [System Matched Income Data]		1,429.37	1,429.37		
23/03/2021	TFR TO ACCOUNT 021726661 [TFR FROM 093009948]	1,429.37		0.00	0.00	
25/03/2021	Direct Credit MORGANS FINANC IA 10351255		222,757.48	222,757.48	222,757.48	
26/03/2021	TFR TO ACCOUNT 021726661 [TFR FROM 093009948]	222,757.48		0.00		
26/03/2021	Dividend TLS ITM DIV 001257738807 [System Matched Income Data]		115.20	115.20	115.20	
28/03/2021	TFR TO ACCOUNT 021726661 [TFR FROM 093009948]	115.20		0.00		
28/03/2021	ACCOUNT MAINTENANCE FEE	3,630.00		(3,630.00)	0.00	(3,630.00)
31/03/2021	Dividend WOR DIVIDEND INT21/00806893 [System Matched Income Data]		107.50	(3,522.50)		
31/03/2021	TFR FROM 021726661 [TFR TO ACCOUNT 093009948]		10.00	(3,512.50)		
31/03/2021	ACCOUNT MAINTENANCE FEE	10.00		(3,522.50)	107.50	(3,630.00)

Youngs Super Fund Bank Statement Report

For The Period 01 July 2020 to 30 June 2021

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
06/04/2021	TFR TO ACCOUNT 093009948 [TFR FROM 021726661]		3,000.00	(522.50)		
06/04/2021	TFR TO ACCOUNT 022233273	3,000.00		(3,522.50)		
06/04/2021	TFR FROM 093009948 [TFR TO ACCOUNT 021726661]	107.50		(3,630.00)	0.00	(3,630.00)
08/04/2021	Dividend SOUTH32 DIVIDEND AI009/00936814 [System Matched Income Data]		19.72	(3,610.28)	19.72	(3,630.00)
09/04/2021	TFR FROM 093009948 [TFR TO ACCOUNT 021726661]	19.72		(3,630.00)	0.00	(3,630.00)
16/04/2021	TFR FROM 021726661 [TFR TO ACCOUNT 093009948]		1.00	(3,629.00)		
16/04/2021	PAY ANYONE TO HST0100AU 083355 537447566	1.00		(3,630.00)	0.00	(3,630.00)
19/04/2021	TFR TO ACCOUNT 093009948 [TFR FROM 021726661]		2.00	(3,628.00)		
19/04/2021	PAY ANYONE TO H.E.S.T Australia Pty Ltd 083355 537447566	2.00		(3,630.00)	0.00	(3,630.00)
21/04/2021	TFR TO ACCOUNT 093009948 [TFR FROM 021726661]		25,000.00	21,370.00		
21/04/2021	PAY ANYONE TO H.E.S.T Australia Pty Ltd 083355 537447566	25,000.00		(3,630.00)		
21/04/2021	TFR TO ACCOUNT 093009948 [TFR FROM 021726661]		175,000.00	171,370.00		
21/04/2021	TFR TO ACCOUNT 021726661 [TFR FROM 093009948]	175,000.00		(3,630.00)		
21/04/2021	TFR TO ACCOUNT 093009948 [TFR FROM 021726661]		175,000.00	171,370.00		
21/04/2021	PAY ANYONE TO H.E.S.T Australia Pty Ltd 083355 537447566	175,000.00		(3,630.00)	0.00	(3,630.00)
29/04/2021	TFR FROM 021726661 [TFR TO ACCOUNT 093009948]		10.00	(3,620.00)	10.00	(3,630.00)
30/04/2021	ACCOUNT MAINTENANCE FEE	10.00		(3,630.00)	0.00	(3,630.00)
17/05/2021	Dividend MQG CASH RES 001260097793		79.50	(3,550.50)	79.50	(3,630.00)
20/05/2021	TFR TO ACCOUNT 021726661 [TFR FROM 093009948]	79.50		(3,630.00)	0.00	(3,630.00)
31/05/2021	ACCOUNT MAINTENANCE FEE	10.00		(3,640.00)	(10.00)	(3,630.00)
01/06/2021	TFR FROM 021726661 [TFR TO ACCOUNT 093009948]		15.00	(3,625.00)	5.00	(3,630.00)

Youngs Super Fund
Bank Statement Report

For The Period 01 July 2020 to 30 June 2021

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
04/06/2021	TFR TO ACCOUNT 093009948 [TFR FROM 021726661]		4,000.00	375.00		
04/06/2021	TFR TO ACCOUNT 022233273	4,000.00		(3,625.00)	5.00	(3,630.00)
11/06/2021	TFR FROM 021726661 [TFR TO ACCOUNT 093009948]		55,399.33	51,774.33	55,404.33	(3,630.00)
19/06/2021	ACCOUNT CLOSING [DEPOSIT]		4.28	51,778.61	55,408.61	(3,630.00)
30/06/2021	Transfer to HESTA super	49,000.00		2,778.61		
30/06/2021	close fund	2,778.61		0.00	0.00	
30/06/2021	CLOSING BALANCE			0.00	0.00	
		<u>679,536.43</u>	<u>679,526.43</u>			



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STATEMENT

Account Number: **21726661**
 BSB: 124081
 From 01-Oct-2020 to 30-Dec-2020

Superannuation Savings Account

Account Details	Statement Summary
Ms Jennifer Rae Young and Mr Peter David Young ATF Youngs Superannuation Fund	Opening Balance \$ 37,122.34 cr Total Credits \$ 4,072.56 cr Total Debits \$ 5,104.86 dr Credit Interest FYTD \$ 81.04 cr Closing Balance \$ 36,090.04 cr
Details as at 30-Dec-2020	

Transactions		Debit	Credit	Balance
Posting Date	Transaction Details			
2020				
01-Oct	Opening Balance			37,122.34 cr
03-Oct	Tfr From 093009948 lb2-35900738		241.80	37,364.14 cr
07-Oct	Tfr To Account 093009948 lb2-34353540	10.00		37,354.14 cr
07-Oct	Tfr From 093009948 lb2-34355440		10.00	37,364.14 cr
08-Oct	Tfr From 093009948 lb2-43060990		14.92	37,379.06 cr
13-Oct	BPAY Citibank Creditcards lb2-55774430	593.86		36,785.20 cr
13-Oct	Tfr From 093009948 lb2-55777050		593.86	37,379.06 cr
13-Oct	Tfr To Account 093009948 lb2-55797510	273.00		37,106.06 cr
13-Oct	Tfr To Account 093009948 lb2-98874643	238.00		36,868.06 cr
22-Oct	Tfr From 093009948 lb2-21072061		1,915.20	38,783.26 cr
29-Oct	Tfr From 093009948 lb2-26483020		238.00	39,021.26 cr
29-Oct	Tfr To Account 093009948 lb2-52761101	10.00		39,011.26 cr
31-Oct	Interest		12.78	39,024.04 cr
14-Nov	Tfr To Account 093009948 lb2-69034981	3,630.00		35,394.04 cr
23-Nov	Tfr To Account 093009948 lb2-83632743	330.00		35,064.04 cr
26-Nov	Tfr From 093009948 lb2-99259478		1,034.39	36,098.43 cr
29-Nov	Tfr To Account 093009948 lb2-53520261	10.00		36,088.43 cr
30-Nov	Interest		11.61	36,100.04 cr
30-Dec	Tfr To Account 093009948 lb2-90619806	10.00		36,090.04 cr
30-Dec	Closing Balance			36,090.04 cr
Total Debits & Credits		5,104.86	4,072.56	

Credit Interest Rates

Effective Date: 26/11/2020

Amount	Interest Rate p.a.
\$1 - \$9,999	0.00%
\$10,000 and over	0.25%

Interest rates are subject to change. Interest is calculated on the daily closing balance and paid monthly on the last day of the month. Interest for the last day of the month will be paid in the following month.

Balances greater than \$5,000,000 are subject to approval.

The interest rates quoted above are current as at the Effective Date. If you require information about any interest rate changes that may have occurred in the period between your last statement and this statement, please contact your local BOQ branch or phone our Customer Contact Centre on 1300 55 72 72.

Statement Integrity

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STATEMENT

Account Number: **21726661**
 BSB: 124081
 From 31-Dec-2020 to 30-Mar-2021

Superannuation Savings Account

Account Details	Statement Summary
Ms Jennifer Rae Young and Mr Peter David Young ATF Youngs Superannuation Fund	Opening Balance \$ 36,090.04 cr Total Credits \$ 226,091.17 cr Total Debits \$ 20.00 dr Credit Interest FYTD \$ 103.59 cr Closing Balance \$ 262,161.21 cr
Details as at 30-Mar-2021	

Transactions		Debit	Credit	Balance
Posting Date	Transaction Details			
2020				
31-Dec	Opening Balance			36,090.04 cr
31-Dec	Interest		7.66	36,097.70 cr
2021				
29-Jan	Tfr To Account 093009948 lb2-99647261	10.00		36,087.70 cr
30-Jan	Tfr From 093009948 lb2-93535502		1,580.80	37,668.50 cr
31-Jan	Interest		7.67	37,676.17 cr
26-Feb	Tfr To Account 093009948 lb2-45954161	10.00		37,666.17 cr
28-Feb	Tfr From 093009948 lb2-47838139		185.77	37,851.94 cr
28-Feb	Interest		7.22	37,859.16 cr
23-Mar	Tfr From 093009948 lb2-23422561		1,429.37	39,288.53 cr
26-Mar	Tfr From 093009948 lb2-29023331		222,757.48	262,046.01 cr
28-Mar	Tfr From 093009948 lb2-44981761		115.20	262,161.21 cr
30-Mar	Closing Balance			262,161.21 cr
Total Debits & Credits		20.00	226,091.17	

Credit Interest Rates

Effective Date: 26/11/2020

Amount	Interest Rate p.a.
\$1 - \$9,999	0.00%
\$10,000 and over	0.25%

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STATEMENT

Account Number: **21726661**
 BSB: 124081
 From 01-Jul-2020 to 30-Sep-2020

Superannuation Savings Account

Account Details	Statement Summary
Ms Jennifer Rae Young and Mr Peter David Young ATF Youngs Superannuation Fund	Opening Balance \$ 42,325.38 cr Total Credits \$ 1,046.96 cr Total Debits \$ 6,250.00 dr Credit Interest FYTD \$ 56.65 cr Closing Balance \$ 37,122.34 cr
Details as at 30-Sep-2020	

Transactions		Debit	Credit	Balance
2020				
01-Jul	Opening Balance			42,325.38 cr
05-Jul	Tfr To Account 093009948 lb2-73897041	250.00		42,075.38 cr
31-Jul	Interest		21.46	42,096.84 cr
05-Aug	Tfr To Account 093009948 lb2-85676710	6,000.00		36,096.84 cr
31-Aug	Interest		18.88	36,115.72 cr
16-Sep	Tfr From 093009948 lb2-51202050		52.64	36,168.36 cr
22-Sep	Tfr From 093009948 lb2-37395293		822.47	36,990.83 cr
25-Sep	Tfr From 093009948 lb2-43843858		115.20	37,106.03 cr
30-Sep	Interest		16.31	37,122.34 cr
30-Sep	Closing Balance			37,122.34 cr
Total Debits & Credits		6,250.00	1,046.96	

Overdrawn Rate is .00% p.a.

Credit Interest Rates

Effective Date: 22/09/2020

Amount	Interest Rate p.a.
\$1 - \$9,999	0.00%
\$10,000 and over	0.40%

Interest rates are subject to change. Interest is calculated on the daily closing balance and paid monthly on the last day of the month. Interest for the last day of the month will be paid in the following month.

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STATEMENT

Account Number: **93009948**
BSB: 124003
From 01-Jan-2021 to 31-Jan-2021

Everyday Business Account

Account Details	Statement Summary
Youngs Superannuation Fund Ms Jennifer R Young Trustee	Opening Balance \$ 0.00 cr Total Credits \$ 1,590.80 cr Total Debits \$ 1,590.80 dr Closing Balance \$ 0.00 cr
Details as at 31-Jan-2021	

Posting Date	Transaction Details	Debit	Credit	Balance
2021				
01-Jan	Opening Balance			0.00 cr
27-Jan	Direct Credit Ato Ato007000014055543		1,580.80	1,580.80 cr
29-Jan	Tfr From 021726661 lb2-99647261		10.00	1,590.80 cr
30-Jan	Tfr To Account 021726661 lb2-93535502	1,580.80		10.00 cr
31-Jan	Account Maintenance Fee	10.00		0.00 cr
31-Jan	Closing Balance			0.00 cr
Total Debits & Credits		1,590.80	1,590.80	

Overdrawn Rate is 17.20% p.a.

Regular payment arrangements

For information on Regular Payment Arrangements including:

1. Definition of a Regular Payment
2. Benefits of a Regular Payment
3. Customer Responsibilities and Obligations and
4. Customer Rights

Please refer to www.boq.com.au/cardswitching.htm or contact your local branch for a copy of the Terms and Conditions.

Fraud alert - New Visa card phone scam

A new scam has been identified where cardholders receive a call from someone claiming to be from Visa's Fraud & Security department. The caller claims they are verifying an unusual transaction and already has many of the cardholders details, but will ultimately request the CVV (3 digit number on reverse of card) enabling fraudulent transactions to be processed. Under no circumstances will the Bank or Visa request such information. Any queries should be directed to your nearest branch or our Customer Contact Centre on 1300 55 72 72.

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STATEMENT

Account Number: **93009948**
BSB: 124003
From 01-Apr-2021 to 30-Apr-2021

Everyday Business Account

Account Details	Statement Summary
Youngs Superannuation Fund Ms Jennifer R Young Trustee	Opening Balance \$ 107.50 cr
	Total Credits \$ 378,032.72 cr
	Total Debits \$ 378,140.22 dr
Details as at 30-Apr-2021	Closing Balance \$ 0.00 cr

Posting Date	Transaction Details	Debit	Credit	Balance
2021				
01-Apr	Opening Balance			107.50 cr
06-Apr	Tfr From 021726661 lb2-53328419		3,000.00	3,107.50 cr
06-Apr	Tfr To Account 022233273 lb2-53330519	3,000.00		107.50 cr
06-Apr	Tfr To Account 021726661 lb2-53336359	107.50		0.00 cr
08-Apr	Dividend South32 Dividend Ai009/00936814		19.72	19.72 cr
09-Apr	Tfr To Account 021726661 lb2-55533471	19.72		0.00 cr
16-Apr	Tfr From 021726661 lb2-68716431		1.00	1.00 cr
16-Apr	Pay Anyone To Hst0100au 083355 537447566 lb2-68719011	1.00		0.00 cr
19-Apr	Tfr From 021726661 lb2-94034981		2.00	2.00 cr
19-Apr	Pay Anyone To H.E.S.t Australia Pty Ltd 083355 537447566 lb2-94041361	2.00		0.00 cr
21-Apr	Tfr From 021726661 lb2-78332319		25,000.00	25,000.00 cr
21-Apr	Pay Anyone To H.E.S.t Australia Pty Ltd 083355 537447566 lb2-78335159	25,000.00		0.00 cr
21-Apr	Tfr From 021726661 lb2-78344759		175,000.00	175,000.00 cr
21-Apr	Tfr To Account 021726661 lb2-78375059	175,000.00		0.00 cr
21-Apr	Tfr From 021726661 lb2-71412739		175,000.00	175,000.00 cr
21-Apr	Pay Anyone To H.E.S.t Australia Pty Ltd 083355 537447566 lb2-71449519	175,000.00		0.00 cr
29-Apr	Tfr From 021726661 lb2-32920601		10.00	10.00 cr
30-Apr	Account Maintenance Fee	10.00		0.00 cr
30-Apr	Closing Balance			0.00 cr
Total Debits & Credits		378,140.22	378,032.72	

Overdrawn Rate is 17.20% p.a.

Regular payment arrangements

For information on Regular Payment Arrangements including:

1. Definition of a Regular Payment
2. Benefits of a Regular Payment
3. Customer Responsibilities and Obligations and
4. Customer Rights

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Fraud alert – New Visa card phone scam

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Privacy and Confidentiality

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Aug. 20. SUPER 2021
 93-089948
 Bank of Queensland Limited
 ABN 32 009 656 740
 AFSL No. 244616
 BOQ Centre
 Level 6, 100 Skyring Terrace
 Newstead Qld 4006
 GPO Box 898, Brisbane 4001
 Telephone 1300 55 72 72
 Facsimile (07) 3212 3399
 www.boq.com.au

013159 038



Youngs Superannuation Fund
 Ms Jennifer R Young Trustee
 Unit 17
 2 Duncan Street
 WELLINGTON POINT QLD 4160

STATEMENT

Account Number: 93009948
 BSB: 124003
 From 01-Aug-2020 to 31-Aug-2020

ACCOUNT MAINTENANCE FEE ON BUSINESS ACCOUNTS
 The temporary waiver of the Account Maintenance fee on your Everyday Business Account will end on the 31 August 2020. The fee will be charged on your account monthly starting 30 September 2020.



Everyday Business Account

Account Details	Statement Summary
Youngs Superannuation Fund Ms Jennifer R Young Trustee	Opening Balance \$ 10.00 cr
Details as at 31-Aug-2020	Total Credits \$ 6,000.00 cr
	Total Debits \$ 6,000.00 dr
	Closing Balance \$ 10.00 cr

Transactions		Debit	Credit	Balance
2020				
01-Aug	Opening Balance			10.00 cr
05-Aug	Tfr From 021726661 lb2-85676710		6,000.00	6,010.00 cr
05-Aug	Tfr To Account 022233273 lb2-85677670	6,000.00		10.00 cr
31-Aug	Closing Balance			10.00 cr
Total Debits & Credits		6,000.00	6,000.00	

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STATEMENT

Account Number: **93009948**
BSB: 124003
From 01-Dec-2020 to 31-Dec-2020

Everyday Business Account

Account Details	Statement Summary
Youngs Superannuation Fund Ms Jennifer R Young Trustee	Opening Balance \$ 0.00 cr Total Credits \$ 10.00 cr Total Debits \$ 10.00 dr Closing Balance \$ 0.00 cr
Details as at 31-Dec-2020	

Posting Date	Transaction Details	Debit	Credit	Balance
2020				
01-Dec	Opening Balance			0.00 cr
30-Dec	Tfr From 021726661 lb2-90619806		10.00	10.00 cr
31-Dec	Account Maintenance Fee	10.00		0.00 cr
31-Dec	Closing Balance			0.00 cr
	Total Debits & Credits	10.00	10.00	

Overdrawn Rate is 17.20% p.a.

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www.boq.com.au

STATEMENT

Account Number: **93009948**
BSB: 124003
From 01-Feb-2021 to 28-Feb-2021

Everyday Business Account

Account Details	Statement Summary
Youngs Superannuation Fund Ms Jennifer R Young Trustee	Opening Balance \$ 0.00 cr Total Credits \$ 195.77 cr Total Debits \$ 195.77 dr Closing Balance \$ 0.00 cr
Details as at 28-Feb-2021	

Transactions		Debit	Credit	Balance
Posting Date	Transaction Details			
2021				
01-Feb	Opening Balance			0.00 cr
26-Feb	Debenture Note Interest Scg Distribution Feb21/00835219		185.77	185.77 cr
26-Feb	Tfr From 021726661 lb2-45954161		10.00	195.77 cr
28-Feb	Tfr To Account 021726661 lb2-47838139	185.77		10.00 cr
28-Feb	Account Maintenance Fee	10.00		0.00 cr
28-Feb	Closing Balance			0.00 cr
Total Debits & Credits		195.77	195.77	

Overdrawn Rate is 17.20% p.a.

Regular payment arrangements

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July Statement 93-009948 2021

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011793 038



Youngs Superannuation Fund
Ms Jennifer R Young Trustee
Unit 17
2 Duncan Street
WELLINGTON POINT QLD 4160

STATEMENT

Account Number: 93009948
BSB: 124003
From 01-Jul-2020 to 31-Jul-2020

Everyday Business Account

Account Details

Youngs Superannuation Fund
Ms Jennifer R Young Trustee

Details as at 31-Jul-2020

Statement Summary

Opening Balance	\$ 10.00 cr
Total Credits	\$ 250.00 cr
Total Debits	\$ 250.00 dr
Closing Balance	\$ 10.00 cr

Transactions

Posting Date	Transaction Details	Debit	Credit	Balance
2020				
01-Jul	Opening Balance			10.00 cr
05-Jul	Tfr From 021726661 lb2-73897041		250.00	260.00 cr
27-Jul	BPAY Tax Office Payments lb2-84431698	250.00		10.00 cr
31-Jul	Closing Balance			10.00 cr
	Total Debits & Credits	250.00	250.00	

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STATEMENT

Account Number: **93009948**
BSB: 124003
From 01-Mar-2021 to 31-Mar-2021

Everyday Business Account

Account Details	Statement Summary
Youngs Superannuation Fund Ms Jennifer R Young Trustee	Opening Balance \$ 0.00 cr
	Total Credits \$ 224,419.55 cr
	Total Debits \$ 224,312.05 dr
Details as at 31-Mar-2021	Closing Balance \$ 107.50 cr

Posting Date	Transaction Details	Debit	Credit	Balance
2021				
01-Mar	Opening Balance			0.00 cr
23-Mar	Dividend BHP Group Div Ai383/00967635		1,429.37	1,429.37 cr
23-Mar	Tfr To Account 021726661 lb2-23422561	1,429.37		0.00 cr
25-Mar	Direct Credit Morgans Financ Ia 10351255		222,757.48	222,757.48 cr
26-Mar	Tfr To Account 021726661 lb2-29023331	222,757.48		0.00 cr
26-Mar	Dividend Tls ltm Div 001257738807		115.20	115.20 cr
28-Mar	Tfr To Account 021726661 lb2-44981761	115.20		0.00 cr
31-Mar	Dividend Wor Dividend Int21/00806893		107.50	107.50 cr
31-Mar	Tfr From 021726661 lb2-06154081		10.00	117.50 cr
31-Mar	Account Maintenance Fee	10.00		107.50 cr
31-Mar	Closing Balance			107.50 cr
	Total Debits & Credits	224,312.05	224,419.55	

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STATEMENT

Account Number: **93009948**
BSB: 124003
From 01-May-2021 to 31-May-2021

Everyday Business Account

Account Details	Statement Summary
Youngs Superannuation Fund Ms Jennifer R Young Trustee	Opening Balance \$ 0.00 cr Total Credits \$ 79.50 cr Total Debits \$ 89.50 dr Closing Balance \$ 10.00 dr
Details as at 31-May-2021	

Transactions		Debit	Credit	Balance
Posting Date	Transaction Details			
2021				
01-May	Opening Balance			0.00 cr
17-May	Dividend Mqg Cash Res 001260097793		79.50	79.50 cr
20-May	Tfr To Account 021726661 lb2-54097619	79.50		0.00 cr
31-May	Account Maintenance Fee	10.00		10.00 dr
31-May	Closing Balance			10.00 dr
Total Debits & Credits		89.50	79.50	

Overdrawn Rate is 17.20% p.a.

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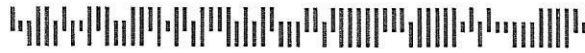
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014600 038



Youngs Superannuation Fund
 Ms Jennifer R Young Trustee
 Unit 17
 2 Duncan Street
 WELLINGTON POINT QLD 4160

STATEMENT

Account Number: 93009948
 BSB: 124003
 From 01-Nov-2020 to 30-Nov-2020

Everyday Business Account

Account Details	Statement Summary
Youngs Superannuation Fund Ms Jennifer R Young Trustee	Opening Balance \$ 0.00 cr
	Total Credits \$ 5,004.39 cr
	Total Debits \$ 5,004.39 dr
Details as at 30-Nov-2020	Closing Balance \$ 0.00 cr

Transactions		Debit	Credit	Balance
2020				
01-Nov	Opening Balance			0.00 cr
14-Nov	Tfr From 021726661 lb2-69034981		3,630.00	3,630.00 cr
14-Nov	Tfr To Account 022233273 lb2-69035661	3,630.00		0.00 cr
23-Nov	Tfr From 021726661 lb2-83632743		330.00	330.00 cr
23-Nov	Tfr To Account 022233273 lb2-83634123	330.00		0.00 cr
26-Nov	Direct Credit Ato Ato005000013874745		1,034.39	1,034.39 cr
26-Nov	Tfr To Account 021726661 lb2-99259478	1,034.39		0.00 cr
29-Nov	Tfr From 021726661 lb2-53520261		10.00	10.00 cr
30-Nov	Account Maintenance Fee	10.00		0.00 cr
30-Nov	Closing Balance			0.00 cr
		Total Debits & Credits	5,004.39	5,004.39

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Fraud alert – New Visa card phone scam

A new scam has been identified where cardholders receive a call from someone claiming to be from Visa's Fraud & Security department. The caller claims they are verifying an unusual transaction and already has many of the cardholders details, but will ultimately request the CVV (3 digit number on reverse of card) enabling fraudulent transactions to be processed. Under no circumstances will the Bank or Visa request such information. Any queries should be directed to your nearest branch or our Customer Contact Centre on 1300 55 72 72.

Statement Integrity

You should check all entries appearing on this statement for error or possible unauthorised transactions. For more information about your account, including details on how to dispute any of the transactions found on your statement, or the benefits, fees and charges, they can be found in the relevant Terms and Conditions or Fees and Charges booklets. You can also obtain the information at any BOQ branch, through our Customer Contact Centre on 1300 55 72 72 or by visiting our website boq.com.au. If you have a problem or complaint, information about our dispute resolution process is available at any branch or through the Customer Contact Centre.



Bank of Queensland Limited
ABN 32 009 656 740
AFSL No. 244616
BOQ Centre
Level 6, 100 Skyring Terrace
Newstead Qld 4006
GPO Box 898, Brisbane 4001
Telephone 1300 55 72 72
Facsimile (07) 3212 3399
www.boq.com.au

STATEMENT

Account Number: **93009948**
BSB: 124003
From 01-Oct-2020 to 31-Oct-2020

Everyday Business Account

Account Details	Statement Summary
Youngs Superannuation Fund Ms Jennifer R Young Trustee	Opening Balance \$ 107.50 cr Total Credits \$ 3,427.28 cr Total Debits \$ 3,534.78 dr Closing Balance \$ 0.00 cr
Details as at 31-Oct-2020	

Posting Date	Transaction Details	Debit	Credit	Balance
2020				
01-Oct	Opening Balance			107.50 cr
01-Oct	Dividend AMP Limited Spe20/01436097		134.30	241.80 cr
03-Oct	Tfr To Account 021726661 lb2-35900738	241.80		0.00 cr
07-Oct	Tfr From 021726661 lb2-34353540		10.00	10.00 cr
07-Oct	Tfr To Account 021726661 lb2-34355440	10.00		0.00 cr
08-Oct	Dividend South32 Dividend Af008/00940292		14.92	14.92 cr
08-Oct	Tfr To Account 021726661 lb2-43060990	14.92		0.00 cr
13-Oct	Tfr From 022233273 lb2-55776250		593.86	593.86 cr
13-Oct	Tfr To Account 021726661 lb2-55777050	593.86		0.00 cr
13-Oct	Tfr From 021726661 lb2-55797510		273.00	273.00 cr
13-Oct	BPAY Asic lb2-55800330	273.00		0.00 cr
13-Oct	Tfr From 021726661 lb2-98874643		238.00	238.00 cr
22-Oct	Direct Credit Ato Ato006000013730689		1,915.20	2,153.20 cr
22-Oct	Tfr To Account 021726661 lb2-21072061	1,915.20		238.00 cr
29-Oct	Tfr To Account 022233273 lb2-44341453	238.00		0.00 cr
29-Oct	Tfr From 022233273 lb2-26482120		238.00	238.00 cr
29-Oct	Tfr To Account 021726661 lb2-26483020	238.00		0.00 cr
29-Oct	Tfr From 021726661 lb2-52761101		10.00	10.00 cr
31-Oct	Account Maintenance Fee	10.00		0.00 cr
31-Oct	Closing Balance			0.00 cr
	Total Debits & Credits	3,534.78	3,427.28	

Overdrawn Rate is 17.20% p.a.

Regular payment arrangements

For information on Regular Payment Arrangements including:

1. Definition of a Regular Payment
2. Benefits of a Regular Payment
3. Customer Responsibilities and Obligations and
4. Customer Rights

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SECURITY ALERT FOR PIN AND PAC HOLDERS - visit www.boq.com.au

Protect your card. Always carry it with you and never give it to anybody, including family or friends. Don't tell anyone your PIN or PAC, & don't let anyone see your PIN when using ATMs/Eftpos. Don't record your PIN on your card. Don't record your PAC in the same place as your CAN, & always disguise it. If you lose your card, or think others may know your PIN or PAC, call BOQ immediately on 1800 077 024. If you do not follow these precautions or fail to inform us quickly, you may be liable for losses in accordance with EFT Code of Conduct. For details visit www.boq.com.au

Privacy and Confidentiality

BOQ is committed to respecting the privacy of your personal information. We may also need to disclose information about you to certain organisations in connection with the establishment and administration of your accounts. The types of organisations to which we may disclose this information are our related bodies corporate, regulatory bodies and government agencies, your agents, including broker or financial adviser, credit and debt agencies, agents, contractors and professional advisers who assist us in providing our services, your referees and guarantors, your or our insurers, and organisations that carry out functions on our behalf including mailing houses, data processors, researchers and collection agents, some of which may be located outside Australia. The information we provide to other organisations will be strictly limited to what is required to provide the service or comply with the law. We are happy to answer any further questions you may have about our management of your personal information. You can contact us at any of our branches.



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STATEMENT

Account Number: **93009948**
BSB: 124003
From 01-Sep-2020 to 30-Sep-2020

Everyday Business Account

Account Details	Statement Summary
Youngs Superannuation Fund Ms Jennifer R Young Trustee	Opening Balance \$ 10.00 cr
	Total Credits \$ 1,097.81 cr
	Total Debits \$ 1,000.31 dr
Details as at 30-Sep-2020	Closing Balance \$ 107.50 cr

Posting Date	Transaction Details	Debit	Credit	Balance
2020				
01-Sep	Opening Balance			10.00 cr
15-Sep	Direct Credit Syd Premium Py Mt Aup20/00822625		52.64	62.64 cr
16-Sep	Tfr To Account 021726661 lb2-51202050	52.64		10.00 cr
22-Sep	Dividend BHP Group Div Af382/00972077		822.47	832.47 cr
22-Sep	Tfr To Account 021726661 lb2-37395293	822.47		10.00 cr
24-Sep	Dividend Tls Fnl Div 001250689438		115.20	125.20 cr
25-Sep	Tfr To Account 021726661 lb2-43843858	115.20		10.00 cr
30-Sep	Dividend Wor Dividend Fin20/00806587		107.50	117.50 cr
30-Sep	Account Maintenance Fee	10.00		107.50 cr
30-Sep	Closing Balance			107.50 cr
	Total Debits & Credits	1,000.31	1,097.81	

Overdrawn Rate is 17.20% p.a.

Regular payment arrangements

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1. Definition of a Regular Payment
2. Benefits of a Regular Payment
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Transaction Update

Bank of Queensland Limited

ABN 32 009 656 740
Level 6, 100 Skyring Terrace, Newstead Qld 4006
GPO BOX 898, Brisbane QLD 4001
Tel +61 7 3212 3333
Fax +61 7 3212 3399
AFSL and ACL No. 244616

SUPERANNUATION SAVINGS

Account Number: 21726661

Printed: 19/06/2021

Pages: 1

MS JENNIFER RAE YOUNG AND
MR PETER DAVID YOUNG ATF
YOUNGS SUPERANNUATION FUND
UNIT 17
2 DUNCAN STREET
WELLINGTON POINT QLD 4160

Transactions

From: 19/05/2021

To: 19/06/2021

Date	Description	Debit	Credit	Balance
19/05/2021	Opening Balance			\$59,322.23
20/05/2021	Tfr From 093009948 lb2-54097619		\$79.50	\$59,401.73
31/05/2021	Interest		\$12.60	\$59,414.33
01/06/2021	Tfr To Account 093009948 lb2-97370694	\$15.00		\$59,399.33
04/06/2021	Tfr To Account 093009948 lb2-09475899	\$4,000.00		\$55,399.33
11/06/2021	Tfr To Account 093009948 lb2-92062211	\$55,399.33		\$0.00
19/06/2021	Account Closing	\$4.28		-\$4.28
19/06/2021	Interest		\$4.28	\$0.00

Bank of Queensland Ltd
ABN 32 009 656 740

Transaction Acknowledgment

Deposit: \$4.28
Cash: \$0.00
Cheque: \$0.00
C/Fwd: \$4.28
Change: \$0.00

Account Number 93009948
YOUNGS SUPERANNUAT

Current Balance: \$55,408.61
Available Balance: \$55,408.61

19 Jun 2021 10:25:29
Branch 77
ALEXANDRA HILLS
Teller 4 Seq31

Bank of Queensland Ltd
ABN 32 009 656 740

Transaction Acknowledgment

Close Account: 21726661
YOUNGS SUPERANNUAT

Amount: \$4.28

Current Balance: \$0.00
Available Balance: \$0.00

19 Jun 2021 10:23:08
Branch 77
ALEXANDRA HILLS
Teller Seq30

Please retain for
verification purposes

ED WHEN DUE

62550 - Reinvestment Residual Account

2021 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
BOQ.AX	Bank Of Queensland Limited.		\$6.70	100%
MQG.AX	Macquarie Group Limited		\$126.58	100%
ORG.AX	Origin Energy Limited		\$1.70	100%
SXL.AX	Southern Cross Media Group		\$0.23	100%
TOTAL		CY Balance	LY Balance	
			\$135.21	

Supporting Documents

○ General Ledger [Report](#)

Standard Checklist

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

Youngs Super Fund General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
Reinvestment Residual Account (62550)					
<u>Bank Of Queensland Limited. (BOQ.AX)</u>					
01/07/2020	Opening Balance				6.70 DR
25/11/2020	AUD 0.12 FRANKED, 30% CTR, DRP NIL DISC		5.88		12.58 DR
25/11/2020	AUD 0.12 FRANKED, 30% CTR, DRP NIL DISC			6.70	5.88 DR
30/06/2021	Reinvestment residuals lost on sale of shares			5.88	0.00 DR
			5.88	12.58	0.00 DR
<u>Macquarie Group Limited (MQG.AX)</u>					
01/07/2020	Opening Balance				126.58 DR
03/07/2020	AUD 0.72 FRANKED, 30% CTR, 1.08 CFI, DRP 1.5% DISC		1.29		127.87 DR
03/07/2020	AUD 0.72 FRANKED, 30% CTR, 1.08 CFI, DRP 1.5% DISC			126.58	1.29 DR
22/12/2020	AUD 0.54 FRANKED, 30% CTR, 0.81 CFI, DRP NIL DISC		79.50		80.79 DR
22/12/2020	AUD 0.54 FRANKED, 30% CTR, 0.81 CFI, DRP NIL DISC			1.29	79.50 DR
17/05/2021	Dividend MQG CASH RES 001260097793			79.50	0.00 DR
			80.79	207.37	0.00 DR
<u>Origin Energy Limited (ORG.AX)</u>					
01/07/2020	Opening Balance				1.70 DR
02/10/2020	AUD UNFRANKED, NIL CFI, DRP NIL DISC		1.28		2.98 DR
02/10/2020	AUD UNFRANKED, NIL CFI, DRP NIL DISC			1.70	1.28 DR
30/06/2021	Reinvestment residuals lost on sale of shares			1.28	0.00 DR
			1.28	2.98	0.00 DR
<u>Southern Cross Media Group (SXL.AX)</u>					
01/07/2020	Opening Balance				0.23 DR
30/06/2021	Reinvestment residuals lost on sale of shares			0.23	0.00 DR
				0.23	0.00 DR

Total Debits: 87.95

Total Credits: 223.16

77600 - Shares in Listed Companies (Australian)

2021 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
AMP.AX	AMP Limited	0.000000		1343.000000	\$2,491.27	100%
BHP.AX	BHP Group Limited	0.000000		1090.000000	\$39,043.80	100%
BOQ.AX	Bank Of Queensland Limited.	0.000000		9115.000000	\$56,239.55	100%
IPL.AX	Incitec Pivot Limited	0.000000		695.000000	\$1,303.13	100%
MQG.AX	Macquarie Group Limited	0.000000		360.000000	\$42,696.00	100%
ORG.AX	Origin Energy Limited	0.000000		1095.000000	\$6,394.80	100%
S32.AX	South32 Limited	0.000000		1090.000000	\$2,223.60	100%
SIG.AX	Sigma Healthcare Limited	0.000000		13454.000000	\$8,408.75	100%
SXL.AX	Southern Cross Media Group	0.000000		4386.000000	\$767.55	100%
TLS.AX	Telstra Corporation Limited.	0.000000		1440.000000	\$4,507.20	100%
WOR.AX	Worleyparsons Limited - Ordinary Fully Paid	0.000000		430.000000	\$3,749.60	100%
	TOTAL		CY Balance	LY Units	LY Balance	
		0.000000		34498.000000	\$167,825.25	

Supporting Documents

- Investment Movement Report [Report](#)
- Sale 24 SXL Southern Cross Media 25Mar21.pdf
- Sale 19 BHP 25Mar21.pdf
- Sale 63 SYD Airport 25Mar21.pdf
- Sale 29 TELSTRA 25Mar21.pdf
- Sale 64 SCentre Group SCG 25Mar21.pdf
- Sale 31 MQG Macquarie Group 25Mar21.pdf
- Sale 33 Incitec Pivot IPL 25Mar21.pdf
- Balance Review Report [Report](#)
- Sale 35 Worley 25Mar21.pdf
- Sale 11 BOQ 25Mar21.pdf
- Sale 34 ORIGIN 25Mar21.pdf
- Sale 71 SOUTH32 25Mar21.pdf
- Sale 9 SIGMA 25Mar21.pdf
- Sale 23 AMP 25Mar21.pdf

Standard Checklist

- Attach Balance Review Report
- Attach copies of HIN/SRN or Chess Statements, Broker Statements, Contract Notes Corporate Action documentation and any other relevant Source Documentation
- Attach Investment Movement Report
- Ensure all Investments are valued correctly at June 30
- Ensure the investment is in accordance with the Fund's investment strategy

Youngs Super Fund
Balance Review Report

As at 30 June 2021

Investment Code	Investment Name	Holding Reference	Third Party Data		BGL Ledger	Variance
			Data Feed Provider	Balance Date		
60400	Bank Accounts					
BQL21726661	BoQ 2172 6661	12408121726661	BGL Bank Data Service	02/06/2021	\$ 61,552.53	2,153.20
BQL93009948	BoQ 9300 9948	12400393009948	BGL Bank Data Service	02/06/2021	\$ 5.00	0.00
77800	Shares in Unlisted Private Companies (Australian)					
BUDERIM	Buderim Community Bank				10,000.0000	

Youngs Super Fund Investment Movement Report

As at 30 June 2021

Investment	Opening Balance		Additions		Disposals		Closing Balance	
	Units	Cost	Units	Cost	Units	Cost	Units	Market Value
	4,386.00	15,992.73			(4,386.00)	(15,992.73)		0.00
TLS.AX - Telstra Corporation Limited.	1,440.00	5,624.00			(1,440.00)	(5,624.00)		0.00
WOR.AX - Worleyparsons Limited - Ordinary Fully Paid	430.00	10,094.44			(430.00)	(10,094.44)		0.00
	213,800.89	2,395.07			(216,195.96)	(2,766.47)		0.00
Shares in Unlisted Private Companies (Australian)								
BUDERIM - Buderim Community Bank	10,000.00	10,000.00			(10,000.00)	(10,000.00)		0.00
	10,000.00				(10,000.00)	(5,000.00)		0.00
Units in Listed Unit Trusts (Australian)								
SCG.AX - Scentre Group	2,654.00	9,451.41			(2,654.00)	(9,451.41)		0.00
SYD.AX - Sydney Airport - Units Fully Paid Stapled Securities Us Prohibited	284.00	1,059.32			(284.00)	(1,059.32)		0.00
	10,510.73				(10,510.73)	(1,182.74)		0.00
	276,647.00			1,088,412.59		(1,365,059.59)		0.00

Sell Confirmation



MS J R & MR P D YOUNG
17/2 DUNCAN STREET
WELLINGTON POINT QLD 4160

Morgans Financial Limited
Level 29, 123 Eagle Street, Brisbane
GPO Box 202, Brisbane QLD 4001

Telephone: 03 9916 4000
Settlements Facsimile: (07) 3839 1029

cce@morgans.com.au
www.morgans.com.au

Branch: Richmond Office
1st Floor
8 Chapel Street
Richmond VIC 3121

Adviser: Navindra Muniratna

Company BANK OF QUEENSLAND LIMITED. (BOQ)
Security Class ORDINARY FULLY PAID

		Quantity	Price	Consideration
Account No	387167	9,273	8.5213	79,018.01
Confirmation No	13698800			
Confirmation Date	23/03/2021			
Settlement Date	25/03/2021			
		9,273	TOTAL	\$79,018.01

For Morgans Best Execution Policy please refer to www.morgans.com.au/bep

Brokerage 1.00% \$790.18
GST Charges \$79.02

Net Proceeds incl GST \$78,148.81

Notes

Completed Order

The net proceeds of this transaction will be automatically deposited into your linked bank account on 25/03/2021.

This transaction will be settled in accordance with pre-arranged settlement instructions established on this account. Should you require settlement of this transaction by alternate methods you will need to contact this office before the settlement date 25/03/2021 of this transaction.

For GST purposes this document constitutes a TAX INVOICE. The Australian Tax Office (ATO) advises you to keep this Confirmation as a permanent record of this transaction. This Confirmation is issued subject to the terms and conditions set out in the terms and conditions stated on page two.

A/c Name MS J R & MR P D YOUNG

Conf. No. 13698800 **A/c No.** 387167

Amount \$78,148.81

This confirmation (contract note) is subject to the terms and conditions set out below to which the client agrees to be bound.

That subject to the Confirmation being issued, all dealings are undertaken by Morgans on behalf of the client and are subject to the Rules, directions, decisions and requirements of ASX (Australian Securities Exchange), Chi-X (Chi-X Australia), NSXA (National Stock Exchange of Australia) or the relevant International Exchange, the Clearing Rules and Settlement Rules and are subject to the customs and usages of the market, and to the correction of errors and omissions.

The client will ensure that Morgans receives the appropriate securityholder information (including, if applicable, the relevant holder identification number, shareholder reference number, personal identification number and/or certificate) by the first day after the sale transaction was entered into.

Morgans will make payment of the net consideration on the nominated settlement date indicated on this Confirmation, after completion of CHES settlement, subject to valid securityholder information being provided by the Client.

If any monies owing by the client to Morgans are outstanding Morgans retains the right to apply any proceeds from sales in reduction of the client's liability to Morgans. For further details please refer to Clause 7 in the Share Account Terms and Conditions.

Clients are advised that under the Rules of ASX, Chi-X and NSXA, Morgans must deliver the securities as detailed on this Confirmation on the second day after the trade date. Failure to provide Morgans with valid securityholder information will result in a penalty which will escalate daily from the due date. Further, any borrowing costs incurred by Morgans in satisfying the Rules will be passed to the Client.

Please advise us in writing of any change in your name, address, contact numbers, email address, or other contact details relating to your account. To access a wealth of information at your fingertips, visit www.morgans.com.au for Market News, Prices, Watch Screens and more. Ask your adviser for a password or email info@morgans.com.au

Preferred and most efficient settlement methods

- Electronic Contract Notes
- CHES Sponsorship
- Cash Management Accounts

Security delivery methods

1. CHES Sponsorship through Morgans Financial Limited

No further documentation is required.

2. CHES Sponsorship through another broker

Please send to the current sponsoring participant/broker concerned written authority to instruct the delivery of the sold holdings to Morgans Financial Limited (PID 04064).

3. Holding held by third-party custodian/margin lender

Please ensure sufficient securities are held by your third party/margin lender to guarantee settlement.

4. For Company/Issuer Sponsored holdings

Please provide a valid SRN for the holding to your adviser.

5. Certificated holdings

Please ensure delivery of share certificate (if applicable). If certificate/application form is held by a bank, solicitor etc, please forward written authority instructing the release of documents to Morgans Financial Limited to enable settlement.

Sell Confirmation



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WELLINGTON POINT QLD 4160

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cce@morgans.com.au
www.morgans.com.au

Branch: Richmond Office
1st Floor
8 Chapel Street
Richmond VIC 3121

Adviser: Navindra Muniratna

Company BHP GROUP LIMITED (BHP)
Security Class ORDINARY FULLY PAID

		Quantity	Price	Consideration
Account No	387167	1,090	45.0800	49,137.20
Confirmation No	13698751			
Confirmation Date	23/03/2021			
Settlement Date	25/03/2021			
		1,090	TOTAL	\$49,137.20

For Morgans Best Execution Policy please refer to www.morgans.com.au/bep

Brokerage 1.00% \$491.37
GST Charges \$49.14

Net Proceeds incl GST \$48,596.69

Notes

Completed Order

The net proceeds of this transaction will be automatically deposited into your linked bank account on 25/03/2021.

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A/c Name MS J R & MR P D YOUNG

Conf. No. 13698751 **A/c No.** 387167

Amount \$48,596.69

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Preferred and most efficient settlement methods

- Electronic Contract Notes
- CHES Sponsorship
- Cash Management Accounts

Security delivery methods

1. CHES Sponsorship through Morgans Financial Limited

No further documentation is required.

2. CHES Sponsorship through another broker

Please send to the current sponsoring participant/broker concerned written authority to instruct the delivery of the sold holdings to Morgans Financial Limited (PID 04064).

3. Holding held by third-party custodian/margin lender

Please ensure sufficient securities are held by your third party/margin lender to guarantee settlement.

4. For Company/Issuer Sponsored holdings

Please provide a valid SRN for the holding to your adviser.

5. Certificated holdings

Please ensure delivery of share certificate (if applicable). If certificate/application form is held by a bank, solicitor etc, please forward written authority instructing the release of documents to Morgans Financial Limited to enable settlement.

Sell Confirmation



MS J R & MR P D YOUNG
17/2 DUNCAN STREET
WELLINGTON POINT QLD 4160

Morgans Financial Limited
Level 29, 123 Eagle Street, Brisbane
GPO Box 202, Brisbane QLD 4001

Telephone: 03 9916 4000
Settlements Facsimile: (07) 3839 1029

cce@morgans.com.au
www.morgans.com.au

Branch: Richmond Office
1st Floor
8 Chapel Street
Richmond VIC 3121

Adviser: Navindra Muniratna

Company AMP LIMITED (AMP)
Security Class ORDINARY FULLY PAID

		Quantity	Price	Consideration
Account No	387167	1,343	1.4075	1,890.27
Confirmation No	13698741			
Confirmation Date	23/03/2021			
Settlement Date	25/03/2021			
		1,343	TOTAL	\$1,890.27

For Morgans Best Execution Policy please refer to www.morgans.com.au/bep

Brokerage \$60.00
GST Charges \$6.00

Net Proceeds incl GST \$1,824.27

Notes

Completed Order

The net proceeds of this transaction will be automatically deposited into your linked bank account on 25/03/2021.

This transaction will be settled in accordance with pre-arranged settlement instructions established on this account. Should you require settlement of this transaction by alternate methods you will need to contact this office before the settlement date 25/03/2021 of this transaction.

For GST purposes this document constitutes a TAX INVOICE. The Australian Tax Office (ATO) advises you to keep this Confirmation as a permanent record of this transaction. This Confirmation is issued subject to the terms and conditions set out in the terms and conditions stated on page two.

A/c Name MS J R & MR P D YOUNG

Conf. No. 13698741 **A/c No.** 387167

Amount \$1,824.27

This confirmation (contract note) is subject to the terms and conditions set out below to which the client agrees to be bound.

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The client will ensure that Morgans receives the appropriate securityholder information (including, if applicable, the relevant holder identification number, shareholder reference number, personal identification number and/or certificate) by the first day after the sale transaction was entered into.

Morgans will make payment of the net consideration on the nominated settlement date indicated on this Confirmation, after completion of CHES settlement, subject to valid securityholder information being provided by the Client.

If any monies owing by the client to Morgans are outstanding Morgans retains the right to apply any proceeds from sales in reduction of the client's liability to Morgans. For further details please refer to Clause 7 in the Share Account Terms and Conditions.

Clients are advised that under the Rules of ASX, Chi-X and NSXA, Morgans must deliver the securities as detailed on this Confirmation on the second day after the trade date. Failure to provide Morgans with valid securityholder information will result in a penalty which will escalate daily from the due date. Further, any borrowing costs incurred by Morgans in satisfying the Rules will be passed to the Client.

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Preferred and most efficient settlement methods

- Electronic Contract Notes
- CHES Sponsorship
- Cash Management Accounts

Security delivery methods

1. CHES Sponsorship through Morgans Financial Limited

No further documentation is required.

2. CHES Sponsorship through another broker

Please send to the current sponsoring participant/broker concerned written authority to instruct the delivery of the sold holdings to Morgans Financial Limited (PID 04064).

3. Holding held by third-party custodian/margin lender

Please ensure sufficient securities are held by your third party/margin lender to guarantee settlement.

4. For Company/Issuer Sponsored holdings

Please provide a valid SRN for the holding to your adviser.

5. Certificated holdings

Please ensure delivery of share certificate (if applicable). If certificate/application form is held by a bank, solicitor etc, please forward written authority instructing the release of documents to Morgans Financial Limited to enable settlement.

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Preferred and most efficient settlement methods

- Electronic Contract Notes
- CHES Sponsorship
- Cash Management Accounts

Security delivery methods

1. CHES Sponsorship through Morgans Financial Limited

No further documentation is required.

2. CHES Sponsorship through another broker

Please send to the current sponsoring participant/broker concerned written authority to instruct the delivery of the sold holdings to Morgans Financial Limited (PID 04064).

3. Holding held by third-party custodian/margin lender

Please ensure sufficient securities are held by your third party/margin lender to guarantee settlement.

4. For Company/Issuer Sponsored holdings

Please provide a valid SRN for the holding to your adviser.

5. Certificated holdings

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Sell Confirmation



MS J R & MR P D YOUNG
17/2 DUNCAN STREET
WELLINGTON POINT QLD 4160

Morgans Financial Limited
Level 29, 123 Eagle Street, Brisbane
GPO Box 202, Brisbane QLD 4001

Telephone: 03 9916 4000
Settlements Facsimile: (07) 3839 1029

cce@morgans.com.au
www.morgans.com.au

Branch: Richmond Office
1st Floor
8 Chapel Street
Richmond VIC 3121

Adviser: Navindra Muniratna

Company TELSTRA CORPORATION LIMITED. (TLS)
Security Class ORDINARY FULLY PAID

		Quantity	Price	Consideration
Account No	387167	1,440	3.2950	4,744.80
Confirmation No	13698778			
Confirmation Date	23/03/2021			
Settlement Date	25/03/2021			
		1,440	TOTAL	\$4,744.80

For Morgans Best Execution Policy please refer to www.morgans.com.au/bep

Brokerage 1.26% \$60.00
GST Charges \$6.00

Net Proceeds incl GST \$4,678.80

Notes

Completed Order

The net proceeds of this transaction will be automatically deposited into your linked bank account on 25/03/2021.

This transaction will be settled in accordance with pre-arranged settlement instructions established on this account. Should you require settlement of this transaction by alternate methods you will need to contact this office before the settlement date 25/03/2021 of this transaction.

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A/c Name MS J R & MR P D YOUNG

Conf. No. 13698778 **A/c No.** 387167

Amount \$4,678.80

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Preferred and most efficient settlement methods

- Electronic Contract Notes
- CHES Sponsorship
- Cash Management Accounts

Security delivery methods

1. CHES Sponsorship through Morgans Financial Limited

No further documentation is required.

2. CHES Sponsorship through another broker

Please send to the current sponsoring participant/broker concerned written authority to instruct the delivery of the sold holdings to Morgans Financial Limited (PID 04064).

3. Holding held by third-party custodian/margin lender

Please ensure sufficient securities are held by your third party/margin lender to guarantee settlement.

4. For Company/Issuer Sponsored holdings

Please provide a valid SRN for the holding to your adviser.

5. Certificated holdings

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Sell Confirmation



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Richmond VIC 3121

Adviser: Navindra Muniratna

Company MACQUARIE GROUP LIMITED (MQG)
Security Class ORDINARY FULLY PAID

		Quantity	Price	Consideration
Account No	387167	370	151.1200	55,914.40
Confirmation No	13698765			
Confirmation Date	23/03/2021			
Settlement Date	25/03/2021			
		370	TOTAL	\$55,914.40

For Morgans Best Execution Policy please refer to www.morgans.com.au/bep

Brokerage 1.00% \$559.14
GST Charges \$55.91

Net Proceeds incl GST \$55,299.35

Notes

Completed Order

The net proceeds of this transaction will be automatically deposited into your linked bank account on 25/03/2021.

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A/c Name MS J R & MR P D YOUNG

Conf. No. 13698765 **A/c No.** 387167

Amount \$55,299.35

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Preferred and most efficient settlement methods

- Electronic Contract Notes
- CHES Sponsorship
- Cash Management Accounts

Security delivery methods

1. CHES Sponsorship through Morgans Financial Limited

No further documentation is required.

2. CHES Sponsorship through another broker

Please send to the current sponsoring participant/broker concerned written authority to instruct the delivery of the sold holdings to Morgans Financial Limited (PID 04064).

3. Holding held by third-party custodian/margin lender

Please ensure sufficient securities are held by your third party/margin lender to guarantee settlement.

4. For Company/Issuer Sponsored holdings

Please provide a valid SRN for the holding to your adviser.

5. Certificated holdings

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Sell Confirmation



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Richmond VIC 3121

Adviser: Navindra Muniratna

Company INCITEC PIVOT LIMITED (IPL)
Security Class ORDINARY FULLY PAID

		Quantity	Price	Consideration
Account No	387167	695	2.8750	1,998.13
Confirmation No	13698761			
Confirmation Date	23/03/2021			
Settlement Date	25/03/2021			
		695	TOTAL	\$1,998.13

For Morgans Best Execution Policy please refer to www.morgans.com.au/bep

Brokerage \$60.00
GST Charges \$6.00

Net Proceeds incl GST \$1,932.13

Notes

Completed Order

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A/c Name MS J R & MR P D YOUNG

Conf. No. 13698761 **A/c No.** 387167

Amount \$1,932.13

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Preferred and most efficient settlement methods

- Electronic Contract Notes
- CHES Sponsorship
- Cash Management Accounts

Security delivery methods

1. CHES Sponsorship through Morgans Financial Limited

No further documentation is required.

2. CHES Sponsorship through another broker

Please send to the current sponsoring participant/broker concerned written authority to instruct the delivery of the sold holdings to Morgans Financial Limited (PID 04064).

3. Holding held by third-party custodian/margin lender

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4. For Company/Issuer Sponsored holdings

Please provide a valid SRN for the holding to your adviser.

5. Certificated holdings

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Sell Confirmation



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www.morgans.com.au

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8 Chapel Street
Richmond VIC 3121

Adviser: Navindra Muniratna

Company ORIGIN ENERGY LIMITED (ORG)
Security Class ORDINARY FULLY PAID

		Quantity	Price	Consideration
Account No	387167	1,119	4.7100	5,270.49
Confirmation No	13698762			
Confirmation Date	23/03/2021			
Settlement Date	25/03/2021			
		1,119	TOTAL	\$5,270.49

For Morgans Best Execution Policy please refer to www.morgans.com.au/bep

Brokerage 1.42% \$75.00
GST Charges \$7.50

Net Proceeds incl GST \$5,187.99

Notes

Completed Order

The net proceeds of this transaction will be automatically deposited into your linked bank account on 25/03/2021.

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A/c Name MS J R & MR P D YOUNG

Conf. No. 13698762 **A/c No.** 387167

Amount \$5,187.99

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Preferred and most efficient settlement methods

- Electronic Contract Notes
- CHES Sponsorship
- Cash Management Accounts

Security delivery methods

1. CHES Sponsorship through Morgans Financial Limited

No further documentation is required.

2. CHES Sponsorship through another broker

Please send to the current sponsoring participant/broker concerned written authority to instruct the delivery of the sold holdings to Morgans Financial Limited (PID 04064).

3. Holding held by third-party custodian/margin lender

Please ensure sufficient securities are held by your third party/margin lender to guarantee settlement.

4. For Company/Issuer Sponsored holdings

Please provide a valid SRN for the holding to your adviser.

5. Certificated holdings

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Sell Confirmation



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www.morgans.com.au

Branch: Richmond Office
1st Floor
8 Chapel Street
Richmond VIC 3121

Adviser: Navindra Muniratna

Company WORLEY LIMITED (WOR)
Security Class ORDINARY FULLY PAID

		Quantity	Price	Consideration
Account No	387167	430	10.9200	4,695.60
Confirmation No	13698788			
Confirmation Date	23/03/2021			
Settlement Date	25/03/2021			
		430	TOTAL	\$4,695.60

For Morgans Best Execution Policy please refer to www.morgans.com.au/bep

Brokerage 1.28% \$60.00
GST Charges \$6.00

Net Proceeds incl GST \$4,629.60

Notes

Completed Order

The net proceeds of this transaction will be automatically deposited into your linked bank account on 25/03/2021.

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A/c Name MS J R & MR P D YOUNG

Conf. No. 13698788 **A/c No.** 387167

Amount \$4,629.60

This confirmation (contract note) is subject to the terms and conditions set out below to which the client agrees to be bound.

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Preferred and most efficient settlement methods

- Electronic Contract Notes
- CHES Sponsorship
- Cash Management Accounts

Security delivery methods

1. CHES Sponsorship through Morgans Financial Limited

No further documentation is required.

2. CHES Sponsorship through another broker

Please send to the current sponsoring participant/broker concerned written authority to instruct the delivery of the sold holdings to Morgans Financial Limited (PID 04064).

3. Holding held by third-party custodian/margin lender

Please ensure sufficient securities are held by your third party/margin lender to guarantee settlement.

4. For Company/Issuer Sponsored holdings

Please provide a valid SRN for the holding to your adviser.

5. Certificated holdings

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Sell Confirmation



MS J R & MR P D YOUNG
17/2 DUNCAN STREET
WELLINGTON POINT QLD 4160

Morgans Financial Limited
Level 29, 123 Eagle Street, Brisbane
GPO Box 202, Brisbane QLD 4001

Telephone: 03 9916 4000
Settlements Facsimile: (07) 3839 1029

cce@morgans.com.au
www.morgans.com.au

Branch: Richmond Office
1st Floor
8 Chapel Street
Richmond VIC 3121

Adviser: Navindra Muniratna

Company SYDNEY AIRPORT (SYD)
Security Class FULLY PAID ORDINARY/UNITS STAPLED SECURITIES

		Quantity	Price	Consideration
Account No	387167	284	6.0900	1,729.56
Confirmation No	13698785			
Confirmation Date	23/03/2021			
Settlement Date	25/03/2021			
		284	TOTAL	\$1,729.56

For Morgans Best Execution Policy please refer to www.morgans.com.au/bep

Brokerage \$60.00
GST Charges \$6.00

Net Proceeds incl GST \$1,663.56

Notes

Completed Order

The net proceeds of this transaction will be automatically deposited into your linked bank account on 25/03/2021.

This transaction will be settled in accordance with pre-arranged settlement instructions established on this account. Should you require settlement of this transaction by alternate methods you will need to contact this office before the settlement date 25/03/2021 of this transaction.

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A/c Name MS J R & MR P D YOUNG

Conf. No. 13698785 **A/c No.** 387167

Amount \$1,663.56

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Preferred and most efficient settlement methods

- Electronic Contract Notes
- CHES Sponsorship
- Cash Management Accounts

Security delivery methods

1. CHES Sponsorship through Morgans Financial Limited

No further documentation is required.

2. CHES Sponsorship through another broker

Please send to the current sponsoring participant/broker concerned written authority to instruct the delivery of the sold holdings to Morgans Financial Limited (PID 04064).

3. Holding held by third-party custodian/margin lender

Please ensure sufficient securities are held by your third party/margin lender to guarantee settlement.

4. For Company/Issuer Sponsored holdings

Please provide a valid SRN for the holding to your adviser.

5. Certificated holdings

Please ensure delivery of share certificate (if applicable). If certificate/application form is held by a bank, solicitor etc, please forward written authority instructing the release of documents to Morgans Financial Limited to enable settlement.

Sell Confirmation



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Adviser: Navindra Muniratna

Company SCENTRE GROUP (SCG)
Security Class FULLY PAID ORDINARY/UNITS STAPLED SECURITIES

		Quantity	Price	Consideration
Account No	387167	2,654	2.9200	7,749.68
Confirmation No	13698757			
Confirmation Date	23/03/2021			
Settlement Date	25/03/2021			
		2,654	TOTAL	\$7,749.68

For Morgans Best Execution Policy please refer to www.morgans.com.au/bep

Brokerage 1.00% \$77.50
GST Charges \$7.75

Net Proceeds incl GST \$7,664.43

Notes

Completed Order

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A/c Name MS J R & MR P D YOUNG

Conf. No. 13698757 **A/c No.** 387167

Amount \$7,664.43

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Preferred and most efficient settlement methods

- Electronic Contract Notes
- CHES Sponsorship
- Cash Management Accounts

Security delivery methods

1. CHES Sponsorship through Morgans Financial Limited

No further documentation is required.

2. CHES Sponsorship through another broker

Please send to the current sponsoring participant/broker concerned written authority to instruct the delivery of the sold holdings to Morgans Financial Limited (PID 04064).

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Adviser: Navindra Muniratna

Company SOUTH32 LIMITED (S32)
Security Class ORDINARY FULLY PAID

		Quantity	Price	Consideration
Account No	387167	1,090	2.7600	3,008.40
Confirmation No	13698760			
Confirmation Date	23/03/2021			
Settlement Date	25/03/2021			
		1,090	TOTAL	\$3,008.40

For Morgans Best Execution Policy please refer to www.morgans.com.au/bep

Brokerage 1.99% \$60.00
GST Charges \$6.00

Net Proceeds incl GST \$2,942.40

Notes

Completed Order

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A/c Name MS J R & MR P D YOUNG

Conf. No. 13698760 **A/c No.** 387167

Amount \$2,942.40

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Preferred and most efficient settlement methods

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- CHES Sponsorship
- Cash Management Accounts

Security delivery methods

1. CHES Sponsorship through Morgans Financial Limited

No further documentation is required.

2. CHES Sponsorship through another broker

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Adviser: Navindra Muniratna

Company SIGMA HEALTHCARE LIMITED (SIG)
Security Class ORDINARY FULLY PAID

		Quantity	Price	Consideration
Account No	387167	13,454	0.7012	9,433.94
Confirmation No	13698774			
Confirmation Date	23/03/2021			
Settlement Date	25/03/2021			
		13,454	TOTAL	\$9,433.94

For Morgans Best Execution Policy please refer to www.morgans.com.au/bep

Brokerage 1.00% \$94.34
GST Charges \$9.43

Net Proceeds incl GST \$9,330.17

Notes

Completed Order

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A/c Name MS J R & MR P D YOUNG

Conf. No. 13698774 **A/c No.** 387167

Amount \$9,330.17

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Preferred and most efficient settlement methods

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Security delivery methods

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77800 - Shares in Unlisted Private Companies (Australian)

2021 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
BUDERIM	Buderim Community Bank	0.000000		10000.000000	\$5,000.00	100%
TOTAL		CY Units	CY Balance	LY Units	LY Balance	
		0.000000		10000.000000	\$5,000.00	

Supporting Documents

◦ Investment Movement Report [Report](#)

Standard Checklist

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

Youngs Super Fund Investment Movement Report

As at 30 June 2021

Investment	Opening Balance		Additions		Disposals		Closing Balance	
	Units	Cost	Units	Cost	Units	Cost	Units	Market Value
	4,386.00	15,992.73			(4,386.00)	(15,992.73)		0.00
TLS.AX - Telstra Corporation Limited.	1,440.00	5,624.00			(1,440.00)	(5,624.00)		0.00
WOR.AX - Worleyparsons Limited - Ordinary Fully Paid	430.00	10,094.44			(430.00)	(10,094.44)		0.00
	213,800.89			2,395.07	(216,195.96)		(2,766.47)	0.00
Shares in Unlisted Private Companies (Australian)								
BUDERIM - Buderim Community Bank	10,000.00	10,000.00			(10,000.00)	(10,000.00)		0.00
	10,000.00				(10,000.00)		(5,000.00)	0.00
Units in Listed Unit Trusts (Australian)								
SCG.AX - Scentre Group	2,654.00	9,451.41			(2,654.00)	(9,451.41)		0.00
SYD.AX - Sydney Airport - Units Fully Paid Stapled Securities Us Prohibited	284.00	1,059.32			(284.00)	(1,059.32)		0.00
	10,510.73				(10,510.73)		(1,182.74)	0.00
	276,647.00			1,088,412.59	(1,365,059.59)		(8,949.21)	0.00

78200 - Units in Listed Unit Trusts (Australian)

2021 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
SCG.AX	Scentre Group	0.000000		2654.000000	\$5,759.18	100%
SYD.AX	Sydney Airport - Units Fully Paid Stapled Securities Us Prohibited	0.000000		284.000000	\$1,610.28	100%
TOTAL		CY Units	CY Balance	LY Units	LY Balance	
		0.000000		2938.000000	\$7,369.46	

Supporting Documents

- Investment Movement Report [Report](#)
- Sale 64 Scentre Group SCG 25Mar21.pdf
- Sale 63 SYD Airport 25Mar21.pdf

Standard Checklist

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- Attach Investment Movement Report
- Ensure all Investments are valued correctly at June 30
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As at 30 June 2021

Investment	Opening Balance		Additions		Disposals		Closing Balance	
	Units	Cost	Units	Cost	Units	Cost	Units	Market Value
	4,386.00	15,992.73			(4,386.00)	(15,992.73)		0.00
TLS.AX - Telstra Corporation Limited.	1,440.00	5,624.00			(1,440.00)	(5,624.00)		0.00
WOR.AX - Worleyparsons Limited - Ordinary Fully Paid	430.00	10,094.44			(430.00)	(10,094.44)		0.00
	213,800.89			2,395.07		(216,195.96)		0.00
Shares in Unlisted Private Companies (Australian)								
BUDERIM - Buderim Community Bank	10,000.00	10,000.00			(10,000.00)	(10,000.00)		0.00
	10,000.00					(10,000.00)		0.00
Units in Listed Unit Trusts (Australian)								
SCG.AX - Scentre Group	2,654.00	9,451.41			(2,654.00)	(9,451.41)		0.00
SYD.AX - Sydney Airport - Units Fully Paid Stapled Securities Us Prohibited	284.00	1,059.32			(284.00)	(1,059.32)		0.00
	10,510.73					(10,510.73)		0.00
	276,647.00			1,088,412.59		(1,365,059.59)		0.00

Sell Confirmation



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		Quantity	Price	Consideration
Account No	387167	284	6.0900	1,729.56
Confirmation No	13698785			
Confirmation Date	23/03/2021			
Settlement Date	25/03/2021			
		284	TOTAL	\$1,729.56

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GST Charges \$6.00

Net Proceeds incl GST \$1,663.56

Notes

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Conf. No. 13698785 **A/c No.** 387167

Amount \$1,663.56

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Security delivery methods

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Security Class FULLY PAID ORDINARY/UNITS STAPLED SECURITIES

		Quantity	Price	Consideration
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Confirmation No	13698757			
Confirmation Date	23/03/2021			
Settlement Date	25/03/2021			
		2,654	TOTAL	\$7,749.68

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Brokerage 1.00% \$77.50
GST Charges \$7.75

Net Proceeds incl GST \$7,664.43

Notes

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A/c Name MS J R & MR P D YOUNG

Conf. No. 13698757 **A/c No.** 387167

Amount \$7,664.43

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The client will ensure that Morgans receives the appropriate securityholder information (including, if applicable, the relevant holder identification number, shareholder reference number, personal identification number and/or certificate) by the first day after the sale transaction was entered into.

Morgans will make payment of the net consideration on the nominated settlement date indicated on this Confirmation, after completion of CHES settlement, subject to valid securityholder information being provided by the Client.

If any monies owing by the client to Morgans are outstanding Morgans retains the right to apply any proceeds from sales in reduction of the client's liability to Morgans. For further details please refer to Clause 7 in the Share Account Terms and Conditions.

Clients are advised that under the Rules of ASX, Chi-X and NSXA, Morgans must deliver the securities as detailed on this Confirmation on the second day after the trade date. Failure to provide Morgans with valid securityholder information will result in a penalty which will escalate daily from the due date. Further, any borrowing costs incurred by Morgans in satisfying the Rules will be passed to the Client.

Please advise us in writing of any change in your name, address, contact numbers, email address, or other contact details relating to your account. To access a wealth of information at your fingertips, visit www.morgans.com.au for Market News, Prices, Watch Screens and more. Ask your adviser for a password or email info@morgans.com.au

Preferred and most efficient settlement methods

- Electronic Contract Notes
- CHES Sponsorship
- Cash Management Accounts

Security delivery methods

1. CHES Sponsorship through Morgans Financial Limited

No further documentation is required.

2. CHES Sponsorship through another broker

Please send to the current sponsoring participant/broker concerned written authority to instruct the delivery of the sold holdings to Morgans Financial Limited (PID 04064).

3. Holding held by third-party custodian/margin lender

Please ensure sufficient securities are held by your third party/margin lender to guarantee settlement.

4. For Company/Issuer Sponsored holdings

Please provide a valid SRN for the holding to your adviser.

5. Certificated holdings

Please ensure delivery of share certificate (if applicable). If certificate/application form is held by a bank, solicitor etc, please forward written authority instructing the release of documents to Morgans Financial Limited to enable settlement.

85000 - Income Tax Payable/Refundable

2021 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
85000	Income Tax Payable/Refundable		\$1,293.43	100%
TOTAL		CY Balance	LY Balance	
			\$1,293.43	

Supporting Documents

- Tax Reconciliation Report [Report](#)
- Non Deductible Expense Reconciliation [Report](#)
- Statement of Taxable Income [Report](#)
- Exempt Pension Reconciliation [Report](#)
- ATO payment \$238 28Oct20.pdf

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

Youngs Super Fund

Exempt Current Pension Income Reconciliation

For The Period 01 July 2020 - 30 June 2021

Segment - 01 July 2020 to 29 June 2021	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
<u>Label C</u>	31/07/2020	25000/BQL21726661	BoQ 2172 6661	21.46		
	31/08/2020	25000/BQL21726661	BoQ 2172 6661	18.88		
	30/09/2020	25000/BQL21726661	BoQ 2172 6661	16.31		
	31/10/2020	25000/BQL21726661	BoQ 2172 6661	12.78		
	30/11/2020	25000/BQL21726661	BoQ 2172 6661	11.61		
	31/12/2020	25000/BQL21726661	BoQ 2172 6661	7.66		
	31/01/2021	25000/BQL21726661	BoQ 2172 6661	7.67		
	28/02/2021	25000/BQL21726661	BoQ 2172 6661	7.22		
	31/03/2021	25000/BQL21726661	BoQ 2172 6661	15.74		
	30/04/2021	25000/BQL21726661	BoQ 2172 6661	41.06		
	31/05/2021	25000/BQL21726661	BoQ 2172 6661	12.60		
	19/06/2021	25000/BQL21726661	BoQ 2172 6661	4.28		
			Total	177.27	97.750 %	173.29
<u>Label D1</u>	26/02/2021	23800/SCG.AX	Scentre Group	15.80		
			Total	15.80	97.750 %	15.45
<u>Label J</u>	30/09/2020	23900/WOR.AX	Worleyparsons Limited - Ordinary Fully	107.50		
	31/03/2021	23900/WOR.AX	Worleyparsons Limited - Ordinary Fully	107.50		
	21/04/2021	23900/MQG.AX	Macquarie Group Limited	686.07		
	21/04/2021	23900/ORG.AX	Origin Energy Limited	109.50		

Youngs Super Fund

Exempt Current Pension Income Reconciliation

For The Period 01 July 2020 - 30 June 2021

Label	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
			Total	1,010.57	97.750 %	987.84
Label J						
	22/09/2020	23900/BHP.AX	BHP Group Limited	822.47		
	24/09/2020	23900/TLS.AX	Telstra Corporation Limited.	115.20		
	01/10/2020	23900/AMP.AX	AMP Limited	134.30		
	08/10/2020	23900/S32.AX	South32 Limited	14.92		
	23/03/2021	23900/BHP.AX	BHP Group Limited	1,429.37		
	26/03/2021	23900/TLS.AX	Telstra Corporation Limited.	115.20		
	08/04/2021	23900/S32.AX	South32 Limited	19.72		
	21/04/2021	23900/MQG.AX	Macquarie Group Limited	457.38		
	21/04/2021	23900/BOQ.AX	Bank Of Queensland Limited.	1,093.80		
			Total	4,202.36	97.750 %	4,107.81
Label L						
	22/09/2020	23900/BHP.AX	BHP Group Limited	352.49		
	24/09/2020	23900/TLS.AX	Telstra Corporation Limited.	49.37		
	01/10/2020	23900/AMP.AX	AMP Limited	57.56		
	08/10/2020	23900/S32.AX	South32 Limited	6.39		
	23/03/2021	23900/BHP.AX	BHP Group Limited	612.59		
	26/03/2021	23900/TLS.AX	Telstra Corporation Limited.	49.37		
	08/04/2021	23900/S32.AX	South32 Limited	8.45		
	21/04/2021	23900/MQG.AX	Macquarie Group Limited	196.02		
	21/04/2021	23900/BOQ.AX	Bank Of Queensland Limited.	468.77		

Youngs Super Fund

Exempt Current Pension Income Reconciliation

For The Period 01 July 2020 - 30 June 2021

Label L	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
	Total			1,801.01	97.750 %	1,760.49
Label M						
	15/09/2020	23800/SYD.AX	Sydney Airport - Units Fully Paid Stapled	52.64		
	26/02/2021	23800/SCG.AX	Scentre Group	183.66		
	Total			236.30	97.750 %	230.99
			Total Segment ECPI *			7,275.87

Segment - 30 June 2021 to 30 June 2021

Label C	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
	30/06/2021	25000/BQL21726661	BoQ 2172 6661	2.61		
	Total			2.61	97.750 %	2.56
			Total Segment ECPI *			2.56

SMSF Annual Return Rounding
Total ECPI **7,316.00**
(37.57)

* 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.

Youngs Super Fund

Pension Non Deductible Expense Report

For The Period 01 July 2020 - 30 June 2021

Segment - 01 July 2020 to 29 June 2021	Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
Label J	31/12/2020	31500	Bank Charges	10.00			
	19/04/2021	31500	Bank Charges	2.00			
	30/09/2020	31500	Bank Charges	10.00			
	31/05/2021	31500	Bank Charges	10.00			
	31/10/2020	31500	Bank Charges	10.00			
	28/03/2021	30100	Accountancy Fees	3,630.00			
	28/02/2021	31500	Bank Charges	10.00			
	31/03/2021	31500	Bank Charges	10.00			
	30/11/2020	31500	Bank Charges	10.00			
	31/01/2021	31500	Bank Charges	10.00			
	16/04/2021	31500	Bank Charges	1.00			
	30/04/2021	31500	Bank Charges	10.00			
			Total	3,723.00	66.880 %	1,233.04	2,489.96
	26/11/2020	30400	ATO Supervisory Levy	259.00			
			Total	259.00	0.000 %	259.00	0.00
			Label Total			1,492.04	2,489.96
			Total Segment Expenses			1,492.04	2,489.96

Youngs Super 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
				Total Expenses *	1,492.04	2,489.96

* General expense percentage - 66.880 %

* Investment expense percentage - 98.294 %

Youngs Super Fund

Statement of Taxable Income

For the year ended 30 June 2021

	2021
	\$
Benefits accrued as a result of operations	(221,158.08)
Less	
Increase in MV of investments	54,116.91
Exempt current pension income	7,316.00
Realised Accounting Capital Gains	(8,949.21)
Accounting Trust Distributions	238.41
Non Taxable Contributions	1,915.20
	<u>54,637.31</u>
Add	
SMSF non deductible expenses	2,489.00
Pension Payments	22,471.00
Franking Credits	1,801.08
Foreign Credits	0.28
Taxable Trust Distributions	236.23
Distributed Foreign income	15.52
Benefits Paid/Transfers Out	249,000.00
	<u>276,013.11</u>
SMSF Annual Return Rounding	(2.72)
	<u>215.00</u>
Taxable Income or Loss	<u>215.00</u>
Income Tax on Taxable Income or Loss	32.25
Less	
Franking Credits	1,801.08
Foreign Credits	0.01
	<u>(1,768.84)</u>
CURRENT TAX OR REFUND	<u>(1,768.84)</u>
Supervisory Levy	259.00
Supervisory Levy Adjustment for Wound up Funds	(259.00)
Income Tax Instalments Paid	(2.24)
	<u>(1,771.08)</u>
AMOUNT DUE OR REFUNDABLE	<u>(1,771.08)</u>

Youngs Super Fund

Tax Reconciliation Report

For the year ended 30 June 2021

Tax Return Label	Date	Account Code	Account Name	Amount \$
C - Income - Gross interest				
	31/07/2020	25000/BQL21726661	BoQ 2172 6661	21.46
	31/08/2020	25000/BQL21726661	BoQ 2172 6661	18.88
	30/09/2020	25000/BQL21726661	BoQ 2172 6661	16.31
	31/10/2020	25000/BQL21726661	BoQ 2172 6661	12.78
	30/11/2020	25000/BQL21726661	BoQ 2172 6661	11.61
	31/12/2020	25000/BQL21726661	BoQ 2172 6661	7.66
	31/01/2021	25000/BQL21726661	BoQ 2172 6661	7.67
	28/02/2021	25000/BQL21726661	BoQ 2172 6661	7.22
	31/03/2021	25000/BQL21726661	BoQ 2172 6661	15.74
	30/04/2021	25000/BQL21726661	BoQ 2172 6661	41.06
	31/05/2021	25000/BQL21726661	BoQ 2172 6661	12.60
	19/06/2021	25000/BQL21726661	BoQ 2172 6661	4.28
	30/06/2021	25000/BQL21726661	BoQ 2172 6661	2.61
Sub-Total				179.88
Ignore Cents				0.88
Total				179.00
D1 - Income - Gross foreign income				
	26/02/2021	23800/SCG.AX	Scentre Group	15.80
Sub-Total				15.80
Ignore Cents				0.80
Total				15.00
D - Income - Net foreign income				
	26/02/2021	23800/SCG.AX	Scentre Group	15.80
Sub-Total				15.80
Ignore Cents				0.80
Total				15.00
J - Unfranked dividend amount				
	30/09/2020	23900/WOR.AX	Worleyparsons Limited - Ordinary Fully Paid	107.50
	31/03/2021	23900/WOR.AX	Worleyparsons Limited - Ordinary Fully Paid	107.50
	21/04/2021	23900/MQG.AX	Macquarie Group Limited	686.07
	21/04/2021	23900/ORG.AX	Origin Energy Limited	109.50
Sub-Total				1,010.57
Ignore Cents				0.57
Total				1,010.00
K - Franked dividend amount				
	22/09/2020	23900/BHP.AX	BHP Group Limited	822.47
	24/09/2020	23900/TLS.AX	Telstra Corporation Limited.	115.20
	01/10/2020	23900/AMP.AX	AMP Limited	134.30
	08/10/2020	23900/S32.AX	South32 Limited	14.92
	23/03/2021	23900/BHP.AX	BHP Group Limited	1,429.37

Youngs Super Fund

Tax Reconciliation Report

For the year ended 30 June 2021

Tax Return Label	Date	Account Code	Account Name	Amount \$
K - Franked dividend amount				
	26/03/2021	23900/TLS.AX	Telstra Corporation Limited.	115.20
	08/04/2021	23900/S32.AX	South32 Limited	19.72
	21/04/2021	23900/BOQ.AX	Bank Of Queensland Limited.	1,093.80
	21/04/2021	23900/MQG.AX	Macquarie Group Limited	457.38
Sub-Total				4,202.36
Ignore Cents				0.36
Total				4,202.00
L - Income - Dividend franking credit				
	22/09/2020	23900/BHP.AX	BHP Group Limited	352.49
	24/09/2020	23900/TLS.AX	Telstra Corporation Limited.	49.37
	01/10/2020	23900/AMP.AX	AMP Limited	57.56
	08/10/2020	23900/S32.AX	South32 Limited	6.39
	23/03/2021	23900/BHP.AX	BHP Group Limited	612.59
	26/03/2021	23900/TLS.AX	Telstra Corporation Limited.	49.37
	08/04/2021	23900/S32.AX	South32 Limited	8.45
	21/04/2021	23900/BOQ.AX	Bank Of Queensland Limited.	468.77
	21/04/2021	23900/MQG.AX	Macquarie Group Limited	196.02
Sub-Total				1,801.01
Ignore Cents				0.01
Total				1,801.00
M - Gross trust distributions				
	15/09/2020	23800/SYD.AX	Sydney Airport - Units Fully Paid Stapled Securities Us Prohibite...	52.64
	26/02/2021	23800/SCG.AX	Scentre Group	183.66
Sub-Total				236.30
Ignore Cents				0.30
Total				236.00
R1 - Assessable employer contributions				
	27/01/2021	24200/YOUJEN00003A	(Contributions) Young, Jennifer - Accumulation (Accumulation)	1,580.80
Sub-Total				1,580.80
Ignore Cents				0.80
Total				1,580.00
R - Assessable contributions (R1 plus R2 plus R3 less R6)				
			Assessable employer contributions	1,580.80
Sub-Total				1,580.80
Ignore Cents				0.80
Total				1,580.00
W - GROSS INCOME (Sum of labels A to U)				
				9,023.00

Youngs Super Fund

Tax Reconciliation Report

For the year ended 30 June 2021

Tax Return Label	Date	Account Code	Account Name	Amount \$
W - GROSS INCOME (Sum of labels A to U)				
Sub-Total				9,023.00
Ignore Cents				0.00
Total				9,023.00
Y - Income - Exempt current pension income				
				7,316.00
Sub-Total				7,316.00
Ignore Cents				0.00
Total				7,316.00
V - TOTAL ASSESSABLE INCOME (W less Y)				
				1,707.00
Sub-Total				1,707.00
Ignore Cents				0.00
Total				1,707.00
J1 - Expenses - Management and administration expenses				
	31/10/2020	31500	Bank Charges	3.31
	30/11/2020	31500	Bank Charges	3.31
	31/12/2020	31500	Bank Charges	3.31
	31/01/2021	31500	Bank Charges	3.31
	28/02/2021	31500	Bank Charges	3.31
	28/03/2021	30100	Accountancy Fees	1,202.26
	31/03/2021	31500	Bank Charges	3.31
	16/04/2021	31500	Bank Charges	0.33
	19/04/2021	31500	Bank Charges	0.66
	30/04/2021	31500	Bank Charges	3.31
	31/05/2021	31500	Bank Charges	3.31
	30/09/2020	31500	Bank Charges	3.31
	26/11/2020	30400	ATO Supervisory Levy	259.00
Sub-Total				1,492.06
Ignore Cents				0.06
Total				1,492.00
J2 - Expenses - Management and administration expenses non deductible				
	31/10/2020	31500	Bank Charges	6.69
	30/11/2020	31500	Bank Charges	6.69
	31/12/2020	31500	Bank Charges	6.69
	31/01/2021	31500	Bank Charges	6.69
	28/02/2021	31500	Bank Charges	6.69
	28/03/2021	30100	Accountancy Fees	2,427.74
	31/03/2021	31500	Bank Charges	6.69
	16/04/2021	31500	Bank Charges	0.67
	19/04/2021	31500	Bank Charges	1.34
	30/04/2021	31500	Bank Charges	6.69

Youngs Super Fund

Tax Reconciliation Report

For the year ended 30 June 2021

Tax Return Label	Date	Account Code	Account Name	Amount \$
J2 - Expenses - Management and administration expenses non deductible				
	31/05/2021	31500	Bank Charges	6.69
	30/09/2020	31500	Bank Charges	6.69
Sub-Total				2,489.94
Ignore Cents				0.94
Total				2,489.00
L1 - Expenses - Other amounts (Fully deductible)				
	30/06/2021	35000	General Expenses	2.45
	30/06/2021	35000	General Expenses	(2.45)
Sub-Total				0.00
Ignore Cents				0.00
Total				0.00
L2 - Expenses - Other amounts (Non-deductible)				
	30/06/2021	35000	General Expenses	4.94
	30/06/2021	35000	General Expenses	(4.94)
Sub-Total				0.00
Ignore Cents				0.00
Total				0.00
N - TOTAL DEDUCTIONS				
				1,492.00
Sub-Total				1,492.00
Ignore Cents				0.00
Total				1,492.00
Y - TOTAL NON DEDUCTIBLE EXPENSES				
				2,489.00
Sub-Total				2,489.00
Ignore Cents				0.00
Total				2,489.00
O - TAXABLE INCOME OR LOSS				
				215.00
Sub-Total				215.00
Ignore Cents				0.00
Total				215.00
Z - TOTAL SMSF EXPENSES				
				3,981.00
Sub-Total				3,981.00
Ignore Cents				0.00
Total				3,981.00
A - Taxable income				
				215.00

Youngs Super Fund

Tax Reconciliation Report

For the year ended 30 June 2021

Tax Return Label	Date	Account Code	Account Name	Amount \$
A - Taxable income				
Sub-Total				215.00
Ignore Cents				0.00
Total				215.00
T1 - Tax on taxable income				
				32.25
Sub-Total				32.25
Ignore Cents				0.00
Total				32.25
B - Gross Tax				
				32.25
Sub-Total				32.25
Ignore Cents				0.00
Total				32.25
C1 - Foreign income tax offset				
	26/02/2021	23800/SCG.AX	Scentre Group	0.28
			Adjustment	(0.27)
Sub-Total				0.01
Ignore Cents				0.00
Total				0.01
C - Non-refundable non-carry forward tax offsets				
				0.01
Sub-Total				0.01
Ignore Cents				0.00
Total				0.01
T2 - SUBTOTAL				
				32.24
Sub-Total				32.24
Ignore Cents				0.00
Total				32.24
T3 - SUBTOTAL 2				
				32.24
Sub-Total				32.24
Ignore Cents				0.00
Total				32.24
E1 - Complying fund's franking credits tax offset				
	22/09/2020	23900/BHP.AX	BHP Group Limited	352.49
	24/09/2020	23900/TLS.AX	Telstra Corporation Limited.	49.37
	01/10/2020	23900/AMP.AX	AMP Limited	57.56
	08/10/2020	23900/S32.AX	South32 Limited	6.39
	23/03/2021	23900/BHP.AX	BHP Group Limited	612.59

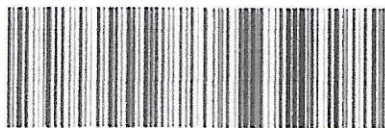
Youngs Super Fund

Tax Reconciliation Report

For the year ended 30 June 2021

Tax Return Label	Date	Account Code	Account Name	Amount \$
E1 - Complying fund's franking credits tax offset				
	26/03/2021	23900/TLS.AX	Telstra Corporation Limited.	49.37
	08/04/2021	23900/S32.AX	South32 Limited	8.45
	21/04/2021	23900/BOQ.AX	Bank Of Queensland Limited.	468.77
	21/04/2021	23900/MQG.AX	Macquarie Group Limited	196.02
	26/02/2021	23800/SCG.AX	Scentre Group	0.07
Sub-Total				1,801.08
Ignore Cents				0.00
Total				1,801.08
E - Refundable tax offsets				
				1,801.08
Sub-Total				1,801.08
Ignore Cents				0.00
Total				1,801.08
I - Remainder of refundable tax offsets				
				1,768.84
Sub-Total				1,768.84
Ignore Cents				0.00
Total				1,768.84
K - PAYG instalments raised				
	30/06/2021	85000	Income Tax Payable/Refundable	2.24
Sub-Total				2.24
Ignore Cents				0.00
Total				2.24
L - Supervisory levy				
				259.00
Sub-Total				259.00
Ignore Cents				0.00
Total				259.00
M - Supervisory levy adjustment for wound up funds				
				259.00
Sub-Total				259.00
Ignore Cents				0.00
Total				259.00
S - AMOUNT DUE OR REFUNDABLE				
				(1,771.08)
Sub-Total				(1,771.08)
Ignore Cents				0.00
Total				(1,771.08)

R



47531119

Quarterly PAYG instalment notice

032094
036



YOUNGS SUPER FUND
PO BOX 354
ASPLEY QLD 4034

July to September 2020

Document ID 40 675 075 336

ABN 37 586 781 315

Variations due on 28 Oct 2020

Payment due on 28 Oct 2020

PAYG income tax instalment

ATO instalment amount for the period shown above is T7 \$ 238 From 2019 assessment

If you are paying the above amount – do not send this form to the ATO
(payment can be made using one of the 'How to pay' options below)

OR

If you wish to VARY the amount, this form can be lodged online.
Visit ato.gov.au/general/online-services/
Payment of the varied amount can be made using one of the 'How to pay' options below

NAT 4753-11 2019 [DE-9137]

BPAYBA Form R QLD 20193209405209411

Pod. BQQ Visa Ref. 58687596

HOW TO PAY

Your payment reference number (PRN) is: 37586 781 315 0960

BPAY®



Bill code: 75556 ✓
Ref: 375867813150960

Telephone & Internet Banking – BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit or credit card account.
More info: www.bpay.com.au

CREDIT OR DEBIT CARD

Pay online with your credit or debit card at www.governmenteasypay.gov.au/PayATO
To pay by phone, call the Government EasyPay service on 1300 898 089
A card payment fee applies

OTHER PAYMENT OPTIONS

For other payment options, visit ato.gov.au/paymentoptions

HOW TO LODGE

This form can be lodged online. Visit ato.gov.au/general/online-services

hed.

86000 - PAYG Instalment Payable

2021 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
86000	PAYG Instalment Payable		(\$250.00)	100%
TOTAL		CY Balance	LY Balance	
			(\$250.00)	

Supporting Documents

- PAYG Payment Summary [Report](#)

Standard Checklist

- Attach copy of PAYG Payment Summary
- Confirm Transactions in ATO Portal

PAYG Payment Summary - Superannuation Lump Sum

Payment summary for year ending 30 June 2021

Warning: This form has been designed to assist you to prepare the Australian Tax Office's PAYG Payment Summary Statement. It cannot be lodged with the Australian Tax Office and should not be given to fund members.

Section A: Payee details

Tax file number

Surname or family name

Given name(s)

Residential address

Suburb/town/locality

State/territory

Postcode

Date of birth (if known)

Section B: Payment details

Date of payment

TOTAL TAX WITHHELD \$

Taxable component

Taxed element \$

Untaxed element \$

Tax-free component \$

Is this payment a death benefit? No Yes

Type of death benefit Trustee of deceased estate or Non-dependant

Section C: Payer details

 You **must** also complete this section

Australian business number (ABN) or withholding payer number (WPN)

Branch number

Name (use the same name that appears on your activity statement)

Privacy – For information about your privacy visit our website at ato.gov.au/privacy

DECLARATION – I declare that the information given on this form is complete and correct.

Signature of authorised person

Date

NOTICE TO PAYEE If this payment summary shows an amount in the total tax withheld box, you must lodge a tax return. If no tax was withheld, you may still have to lodge a tax return. If you have already lodged your tax return, you may need to lodge an amendment request. For more information about this payment summary, lodging your tax return or an amendment request, you can : - visit www.ato.gov.au - refer to TaxPack - phone 13 28 61

88000 - Sundry Creditors

2021 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
88000	Sundry Creditors		(\$10.00)	100%
TOTAL		CY Balance	LY Balance	
			(\$10.00)	

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Attach all source documentation and confirmations of Liability

Youngs Super Fund General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
Sundry Creditors (88000)					
<u>Sundry Creditors (88000)</u>					
01/07/2020	Opening Balance				10.00 CR
21/04/2021	Transfer to HESTA			200,000.00	200,010.00 CR
21/04/2021	PAY ANYONE TO H.E.S.T Australia Pty Ltd 083355 537447566		25,000.00		175,010.00 CR
21/04/2021	PAY ANYONE TO H.E.S.T Australia Pty Ltd 083355 537447566		175,000.00		10.00 CR
30/06/2021	Sundry creditors		10.00		0.00 DR
			200,010.00	200,000.00	0.00 DR

Total Debits: 200,010.00

Total Credits: 200,000.00

A - Financial Statements

2021 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Completed

Supporting Documents

- ZA13168535319 - Certificate.pdf
- 2021 YOUN0014 Signed Income Tax Return and Auditor Ltrs.pdf
- 2021 YOUN0014 Signed Financial Statements and Minutes.pdf

Standard Checklist

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

19 November 2021

The Trustees
Youngs Super Fund
Whepstead Terraces
17 / 2 Duncan Street
WELLINGTON POINT QLD 4160

Dear Jennifer

Re: Youngs Super 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. Audit Representation Letter;
6. 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 **15 May 2022**. However for the 2021 year, we have calculated that the Super Fund has an amount Refundable of **\$1,768.84** 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.

Other Matters

2022 Concessional Contributions Cap - from 1 July 2021, the general concessional contribution cap is \$27,500.00 for all individuals, regardless of age.

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.

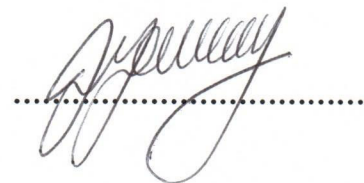
Please do not hesitate to contact us if you have any queries or if we can be of further assistance in other matters and thank you for continuing to choose this firm to be of service to you.

Regards



SAM GRECO

Encls

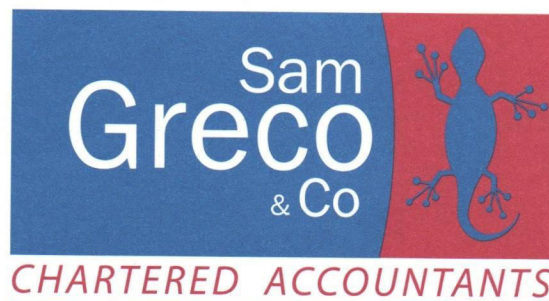


Youngs Super Fund

Financial Statements & Reports

for the year ended

30 June 2021



Sam Greco & Co

Level 1, 1355 Gympie Road, ASPLEY QLD 4032

PO Box 354, ASPLEY QLD 4034

ABN: 16230504491

Phone 07 3263 5200 Fax 07 3263 4830

Email: info@taxonline.com.au

Youngs Super Fund
Operating Statement

For the year ended 30 June 2021

	Note	2021 \$	2020 \$
Income			
Investment Income			
Trust Distributions	10	238.41	710.54
Dividends Received	9	5,212.93	8,315.18
Interest Received		179.88	332.55
Investment Gains			
Changes in Market Values	11	45,167.70	(55,296.60)
Contribution Income			
Employer Contributions		1,580.80	13,737.80
Personal Non Concessional		1,915.20	0.00
Other Contributions		0.00	500.00
Total Income		<u>54,294.92</u>	<u>(31,700.53)</u>
Expenses			
Accountancy Fees		3,630.00	3,630.00
ATO Supervisory Levy		259.00	518.00
Auditor's Remuneration		0.00	418.00
Bank Charges		93.00	80.00
Insurance		0.00	320.00
		<u>3,982.00</u>	<u>4,966.00</u>
Member Payments			
Pensions Paid		22,471.00	24,582.09
Benefits Paid/Transfers Out		249,000.00	0.00
Total Expenses		<u>275,453.00</u>	<u>29,548.09</u>
Benefits accrued as a result of operations before income tax			
		<u>(221,158.08)</u>	<u>(61,248.62)</u>
Income Tax Expense	12	(1,768.84)	(793.43)
Benefits accrued as a result of operations		<u>(219,389.24)</u>	<u>(60,455.19)</u>

The accompanying notes form part of these financial statements.

Youngs Super Fund
Statement of Financial Position

As at 30 June 2021

	Note	2021 \$	2020 \$
Assets			
Investments			
Shares in Listed Companies (Australian)	2	0.00	167,825.25
Shares in Unlisted Private Companies (Australian)	3	0.00	5,000.00
Units in Listed Unit Trusts (Australian)	4	0.00	7,369.46
Total Investments		<u>0.00</u>	<u>180,194.71</u>
Other Assets			
Reinvestment Residual Account		0.00	135.21
BoQ 9300 9948		0.00	10.00
BoQ 2172 6661		0.00	42,325.38
Income Tax Refundable		0.00	1,293.43
Total Other Assets		<u>0.00</u>	<u>43,764.02</u>
Total Assets		<u>0.00</u>	<u>223,958.73</u>
Less:			
Liabilities			
PAYG Instalment Payable		0.00	250.00
Sundry Creditors		0.00	10.00
Total Liabilities		<u>0.00</u>	<u>260.00</u>
Net assets available to pay benefits		<u>0.00</u>	<u>223,698.73</u>
Represented by:			
Liability for accrued benefits allocated to members' accounts	6, 7		
Young, Jennifer - Pension (Account Based Pension 3)		0.00	9,576.68
Young, Jennifer - Accumulation		0.00	41,801.04
Young, Jennifer - Pension (Account Based Pension)		0.00	161,838.01
Young, Jennifer - Pension (Account Based Pension 2)		0.00	8,829.24
Contribution and Investment Reserves		0.00	1,653.76
Total Liability for accrued benefits allocated to members' accounts		<u>0.00</u>	<u>223,698.73</u>

The accompanying notes form part of these financial statements.

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.

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: Shares in Listed Companies (Australian)

	2021 \$	2020 \$
AMP Limited	0.00	2,491.27
BHP Group Limited	0.00	39,043.80
Bank Of Queensland Limited.	0.00	56,239.55
Incitec Pivot Limited	0.00	1,303.13
Macquarie Group Limited	0.00	42,696.00
Origin Energy Limited	0.00	6,394.80

Youngs Super Fund

Notes to the Financial Statements

For the year ended 30 June 2021

South32 Limited	0.00	2,223.60
Sigma Healthcare Limited	0.00	8,408.75
Southern Cross Media Group	0.00	767.55
Telstra Corporation Limited.	0.00	4,507.20
Worleyparsons Limited - Ordinary Fully Paid	0.00	3,749.60
	0.00	167,825.25

Note 3: Shares in Unlisted Private Companies (Australian)

	2021	2020
	\$	\$
Buderim Community Bank	0.00	5,000.00
	0.00	5,000.00

Note 4: Units in Listed Unit Trusts (Australian)

	2021	2020
	\$	\$
Scentre Group	0.00	5,759.18
Sydney Airport - Units Fully Paid Stapled Securities Us Prohibited	0.00	1,610.28
	0.00	7,369.46

Note 5: Banks and Term Deposits

	2021	2020
	\$	\$
Banks		
BoQ 2172 6661	0.00	42,325.38
BoQ 9300 9948	0.00	10.00
	0.00	42,335.38

Note 6: Liability for Accrued Benefits

	2021	2020
	\$	\$
Liability for accrued benefits at beginning of year	222,044.97	272,114.78
Benefits accrued as a result of operations	(219,389.24)	(60,455.19)
Contribution and Investment Reserves	0.00	1,653.76

Youngs Super Fund

Notes to the Financial Statements

For the year ended 30 June 2021

Current year member movements	(2,655.73)	10,385.38
Liability for accrued benefits at end of year	0.00	223,698.73

Note 7: 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	0.00	223,698.73

Note 8: Guaranteed Benefits

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

Note 9: Dividends

	2021 \$	2020 \$
AMP Limited	134.30	0.00
BHP Group Limited	2,251.84	2,322.86
Bank Of Queensland Limited.	1,093.80	2,726.14
Incitec Pivot Limited	0.00	32.67
Macquarie Group Limited	1,143.45	2,123.40
Origin Energy Limited	109.50	316.50
Sigma Healthcare Limited	0.00	134.54
South32 Limited	34.64	81.23
Southern Cross Media Group	0.00	175.44
Telstra Corporation Limited.	230.40	230.40
Worleyparsons Limited - Ordinary Fully Paid	215.00	172.00
	5,212.93	8,315.18

Note 10: Trust Distributions

	2021 \$	2020 \$
Scentre Group	185.77	599.78
Sydney Airport - Units Fully Paid Stapled Securities Us Prohibited	52.64	110.76
	238.41	710.54

Notes to the Financial Statements

For the year ended 30 June 2021

Note 11: Changes in Market Values

Unrealised Movements in Market Value

	2021 \$	2020 \$
Shares in Listed Companies (Australian)		
AMP Limited	4,634.98	(355.89)
BHP Group Limited	(25,038.92)	(5,820.60)
Bank Of Queensland Limited.	32,301.56	(30,292.53)
Incitec Pivot Limited	2,555.84	(1,066.82)
Macquarie Group Limited	(11,719.40)	(2,465.48)
Origin Energy Limited	8,722.30	(1,561.75)
Sigma Healthcare Limited	12,985.72	941.78
South32 Limited	(1,153.26)	(1,242.60)
Southern Cross Media Group	15,225.18	(4,714.95)
Telstra Corporation Limited.	1,116.80	(1,036.80)
Worleyparsons Limited - Ordinary Fully Paid	6,344.84	(2,575.70)
	<u>45,975.64</u>	<u>(50,191.34)</u>
Shares in Unlisted Private Companies (Australian)		
Buderim Community Bank	5,000.00	0.00
	<u>5,000.00</u>	<u>0.00</u>
Units in Listed Unit Trusts (Australian)		
Scentre Group	3,692.23	(4,432.18)
Sydney Airport - Units Fully Paid Stapled Securities Us Prohibited	(550.96)	(673.08)
	<u>3,141.27</u>	<u>(5,105.26)</u>
Total Unrealised Movement	<u>54,116.91</u>	<u>(55,296.60)</u>

Realised Movements in Market Value

	2021 \$	2020 \$
Shares in Listed Companies (Australian)		
AMP Limited	(5,301.98)	0.00
BHP Group Limited	34,591.81	0.00
Bank Of Queensland Limited.	(11,486.92)	0.00
Incitec Pivot Limited	(1,926.84)	0.00

Youngs Super Fund

Notes to the Financial Statements

For the year ended 30 June 2021

Macquarie Group Limited	23,132.22	0.00
Origin Energy Limited	(10,039.03)	0.00
Sigma Healthcare Limited	(12,064.30)	0.00
South32 Limited	1,872.06	0.00
Southern Cross Media Group	(15,133.45)	0.00
Telstra Corporation Limited.	(945.20)	0.00
Worleyparsons Limited - Ordinary Fully Paid	(5,464.84)	0.00
	<u>(2,766.47)</u>	<u>0.00</u>
Shares in Unlisted Private Companies (Australian)		
Buderim Community Bank	(5,000.00)	0.00
	<u>(5,000.00)</u>	<u>0.00</u>
Units in Listed Unit Trusts (Australian)		
Scentre Group	(1,786.98)	0.00
Sydney Airport - Units Fully Paid Stapled Securities Us Prohibited	604.24	0.00
	<u>(1,182.74)</u>	<u>0.00</u>
Total Realised Movement	<u>(8,949.21)</u>	<u>0.00</u>
Changes in Market Values	45,167.70	(55,296.60)
	<u>45,167.70</u>	<u>(55,296.60)</u>
Note 12: Income Tax Expense		
	2021	2020
	\$	\$
The components of tax expense comprise		
Current Tax	(1,768.84)	(793.43)
Income Tax Expense	<u>(1,768.84)</u>	<u>(793.43)</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%	(33,173.71)	(9,187.29)
Less:		
Tax effect of:		
Non Taxable Contributions	287.28	75.00
Increase in MV of Investments	8,117.54	0.00
Exempt Pension Income	1,097.40	1,533.75

Youngs Super Fund

Notes to the Financial Statements

For the year ended 30 June 2021

Realised Accounting Capital Gains	(1,342.38)	0.00
Accounting Trust Distributions	35.76	106.58
Add:		
Tax effect of:		
Decrease in MV of Investments	0.00	8,294.49
SMSF Non-Deductible Expenses	373.35	561.30
Pension Payments	3,370.65	3,687.31
Benefit Payments	37,350.00	0.00
Franking Credits	270.16	443.93
Foreign Credits	0.04	0.04
Taxable Trust Distributions	35.43	81.94
Distributed Foreign Income	2.33	0.10
Rounding	(0.40)	(0.34)
Income Tax on Taxable Income or Loss	32.25	2,166.15
Less credits:		
Franking Credits	1,801.08	2,959.54
Foreign Credits	0.01	0.04
Current Tax or Refund	<u>(1,768.84)</u>	<u>(793.43)</u>

Note 13: 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.

Youngs Super 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									
BoQ 2172 6661	42,325.38	0.00	0.00	0.00	0.00	0.00	179.88	179.88	0.42 %
BoQ 9300 9948	10.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00 %
	42,335.38	0.00	0.00	0.00	0.00	0.00	179.88	179.88	0.42 %
Shares in Listed Companies (Australian)									
AMP.AX AMP Limited	2,491.27	0.00	7,126.25	0.00	(5,301.98)	4,634.98	191.86	(475.14)	10.25 %
BOQ.AX Bank Of Queensland Limited.	56,239.55	1,094.62	89,635.73	0.00	(11,486.92)	32,301.56	1,562.57	22,377.21	(69.28) %
BHP.AX BHP Group Limited	39,043.80	0.00	14,004.88	0.00	34,591.81	(25,038.92)	3,216.92	12,769.81	51.00 %
IPL.AX Incitec Pivot Limited	1,303.13	0.00	3,858.97	0.00	(1,926.84)	2,555.84	0.00	629.00	(24.61) %
MQG.AX Macquarie Group Limited	42,696.00	1,190.53	32,167.13	0.00	23,132.22	(11,719.40)	1,339.47	12,752.29	108.81 %
ORG.AX Origin Energy Limited	6,394.80	109.92	15,227.02	0.00	(10,039.03)	8,722.30	109.50	(1,207.23)	13.84 %
SIG.AX Sigma Healthcare Limited	8,408.75	0.00	21,394.47	0.00	(12,064.30)	12,985.72	0.00	921.42	(7.10) %
S32.AX South32 Limited	2,223.60	0.00	1,070.34	0.00	1,872.06	(1,153.26)	49.48	768.28	66.62 %
SXL.AX Southern Cross Media Group	767.55	0.00	15,992.73	0.00	(15,133.45)	15,225.18	0.00	91.73	(0.60) %
TLS.AX Telstra Corporation Limited.	4,507.20	0.00	5,624.00	0.00	(945.20)	1,116.80	329.14	500.74	(44.84) %
WOR.AX Worleyparsons Limited - Ordinary Fully Paid	3,749.60	0.00	10,094.44	0.00	(5,464.84)	6,344.84	215.00	1,095.00	(17.26) %
	167,825.25	2,395.07	216,195.96	0.00	(2,766.47)	45,975.64	7,013.94	50,223.11	(109.24) %
Shares in Unlisted Private Companies (Australian)									
BUDERIM Buderim Community Bank	5,000.00	0.00	10,000.00	0.00	(5,000.00)	5,000.00	0.00	0.00	0.00 %
	5,000.00	0.00	10,000.00	0.00	(5,000.00)	5,000.00	0.00	0.00	0.00 %
Units in Listed Unit Trusts (Australian)									
SCG.AX Scentre Group	5,759.18	0.00	9,451.41	0.00	(1,786.98)	3,692.23	185.84	2,091.09	(56.63) %
SYD.AX Sydney Airport - Units Fully Paid Stapled Securities Us Prohibited	1,610.28	0.00	1,059.32	0.00	604.24	(550.96)	52.64	105.92	19.22 %

Youngs Super 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 %
	7,369.46	0.00	10,510.73	0.00	(1,182.74)	3,141.27	238.48	2,197.01	(69.94) %
	222,530.09	2,395.07	236,706.69	0.00	(8,949.21)	54,116.91	7,432.30	52,600.00	(446.46) %

Youngs Super Fund

Realised Capital Gains Report

For The Period 01 July 2020 - 30 June 2021

Investment	Accounting Treatment				Tax Treatment								
	Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
Shares in Listed Companies (Australian)													
AMP.AX - AMP Limited													
	10/12/2008	25/03/2021	968.00	5,000.00	1,314.89	(3,685.11)	5,000.00	5,000.00	0.00	0.00	0.00	0.00	(3,685.11)
	30/06/2005	25/03/2021	375.00	2,126.25	509.38	(1,616.87)	2,126.25	2,126.25	0.00	0.00	0.00	0.00	(1,616.87)
			1,343.00	7,126.25	1,824.27	(5,301.98)	7,126.25	7,126.25	0.00	0.00	0.00	0.00	(5,301.98)
BHP.AX - BHP Group Limited													
	25/10/2004	25/03/2021	1,090.00	14,004.88	48,596.69	34,591.81	14,004.88	14,004.88	0.00	0.00	34,591.81	0.00	0.00
			1,090.00	14,004.88	48,596.69	34,591.81	14,004.88	14,004.88	0.00	0.00	34,591.81	0.00	0.00
BOQ.AX - Bank Of Queensland Limited.													
	25/11/2020	25/03/2021	158.00	1,094.62	1,331.56	236.94	1,094.62	1,094.62	0.00	0.00	0.00	236.94	0.00
	27/11/2019	25/03/2021	321.00	2,725.26	2,705.25	(20.01)	2,725.26	2,725.26	0.00	0.00	0.00	0.00	(20.01)
	22/05/2019	25/03/2021	328.00	2,878.95	2,764.24	(114.71)	2,878.95	2,878.95	0.00	0.00	0.00	0.00	(114.71)
	14/11/2018	25/03/2021	324.00	3,091.67	2,730.53	(361.14)	3,091.67	3,091.67	0.00	0.00	0.00	0.00	(361.14)
	17/05/2018	25/03/2021	298.00	2,986.32	2,511.41	(474.91)	2,986.32	2,986.32	0.00	0.00	0.00	0.00	(474.91)
	17/05/2017	25/03/2021	247.00	2,885.45	2,081.61	(803.84)	2,885.45	2,885.45	0.00	0.00	0.00	0.00	(803.84)
	22/11/2016	25/03/2021	276.00	2,784.62	2,326.01	(458.61)	2,784.62	2,784.62	0.00	0.00	0.00	0.00	(458.61)
	19/05/2016	25/03/2021	241.00	2,684.23	2,031.04	(653.19)	2,684.23	2,684.23	0.00	0.00	0.00	0.00	(653.19)
	24/11/2015	25/03/2021	201.00	2,621.00	1,693.94	(927.06)	2,621.00	2,621.00	0.00	0.00	0.00	0.00	(927.06)
	12/05/2015	25/03/2021	184.00	2,403.61	1,550.67	(852.94)	2,403.61	2,403.61	0.00	0.00	0.00	0.00	(852.94)
	27/11/2014	25/03/2021	184.00	2,218.91	1,550.67	(668.24)	2,218.91	2,218.91	0.00	0.00	0.00	0.00	(668.24)
	29/04/2014	25/03/2021	171.00	2,008.14	1,441.11	(567.03)	2,008.14	2,008.14	0.00	0.00	0.00	0.00	(567.03)
	13/11/2013	25/03/2021	151.00	1,829.67	1,272.56	(557.11)	1,829.67	1,829.67	0.00	0.00	0.00	0.00	(557.11)

Youngs Super Fund

Realised Capital Gains Report

For The Period 01 July 2020 - 30 June 2021

Investment Purchase Contract Date	Disposal Contract Date	Accounting Treatment				Tax Treatment					Capital Loss	
		Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)		Other Gains
Shares in Listed Companies (Australian)												
27/05/2013	25/03/2021	179.00	1,657.12	1,508.53	(148.59)	1,657.12	1,657.12	0.00	0.00	0.00	0.00	(148.59)
21/11/2012	25/03/2021	222.00	1,477.24	1,870.92	393.68	1,477.24	1,477.24	0.00	0.00	393.68	0.00	0.00
25/05/2012	25/03/2021	227.00	1,416.00	1,913.06	497.06	1,416.00	1,416.00	0.00	0.00	497.06	0.00	0.00
02/12/2011	25/03/2021	194.00	1,477.16	1,634.95	157.79	1,477.16	1,477.16	0.00	0.00	157.79	0.00	0.00
25/05/2011	25/03/2021	155.00	1,343.53	1,306.27	(37.26)	1,343.53	1,343.53	0.00	0.00	0.00	0.00	(37.26)
02/12/2010	25/03/2021	120.00	1,305.37	1,011.31	(294.06)	1,305.37	1,305.37	0.00	0.00	0.00	0.00	(294.06)
18/05/2010	25/03/2021	112.00	1,273.22	943.89	(329.33)	1,273.22	1,273.22	0.00	0.00	0.00	0.00	(329.33)
01/12/2009	25/03/2021	118.00	1,248.53	994.45	(254.08)	1,248.53	1,248.53	0.00	0.00	0.00	0.00	(254.08)
13/09/2009	25/03/2021	1,000.00	9,870.71	8,427.56	(1,443.15)	9,870.71	9,870.71	0.00	0.00	0.00	0.00	(1,443.15)
19/05/2009	25/03/2021	121.00	957.28	1,019.74	62.46	957.28	957.28	0.00	0.00	62.46	0.00	0.00
22/01/2009	25/03/2021	1,309.00	9,830.76	11,031.68	1,200.92	9,830.76	9,830.76	0.00	0.00	1,200.92	0.00	0.00
24/11/2008	25/03/2021	88.00	879.34	741.63	(137.71)	879.34	879.34	0.00	0.00	0.00	0.00	(137.71)
16/05/2008	25/03/2021	53.00	795.00	446.66	(348.34)	795.00	795.00	0.00	0.00	0.00	0.00	(348.34)
26/11/2007	25/03/2021	48.00	823.70	404.52	(419.18)	823.70	823.70	0.00	0.00	0.00	0.00	(419.18)
10/05/2007	25/03/2021	40.00	699.79	337.10	(362.69)	699.79	699.79	0.00	0.00	0.00	0.00	(362.69)
27/10/2006	25/03/2021	44.00	642.01	370.81	(271.20)	642.01	642.01	0.00	0.00	0.00	0.00	(271.20)
11/05/2006	25/03/2021	39.00	567.36	328.68	(238.68)	567.36	567.36	0.00	0.00	0.00	0.00	(238.68)
25/11/2005	25/03/2021	61.00	815.71	514.08	(301.63)	815.71	815.71	0.00	0.00	0.00	0.00	(301.63)
04/05/2005	25/03/2021	44.00	457.76	370.81	(86.95)	457.76	457.76	0.00	0.00	0.00	0.00	(86.95)
17/12/2004	25/03/2021	483.00	4,937.55	4,070.51	(867.04)	4,937.55	4,937.55	0.00	0.00	0.00	0.00	(867.04)
12/11/2004	25/03/2021	32.00	325.86	269.68	(56.18)	325.86	325.86	0.00	0.00	0.00	0.00	(56.18)
12/05/2004	25/03/2021	1,500.00	14,622.28	12,641.35	(1,980.93)	14,622.28	14,622.28	0.00	0.00	0.00	0.00	(1,980.93)

Youngs Super Fund

Realised Capital Gains Report

For The Period 01 July 2020 - 30 June 2021

Investment	Accounting Treatment					Tax Treatment							
	Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
Shares in Listed Companies (Australian)													
IPL.AX - Incitec Pivot Limited													
			9,273.00	89,635.73	78,148.79	(11,486.94)	89,635.73	89,635.73	0.00	0.00	2,311.91	236.94	(14,035.79)
13/12/2016	25/03/2021		10.00	32.08	27.80	(4.28)	32.08	32.08	0.00	0.00	0.00	0.00	(4.28)
01/07/2016	25/03/2021		8.00	27.18	22.24	(4.94)	27.18	27.18	0.00	0.00	0.00	0.00	(4.94)
14/12/2015	25/03/2021		13.00	49.70	36.14	(13.56)	49.70	49.70	0.00	0.00	0.00	0.00	(13.56)
01/07/2015	25/03/2021		7.00	27.08	19.46	(7.62)	27.08	27.08	0.00	0.00	0.00	0.00	(7.62)
16/12/2014	25/03/2021		16.00	45.96	44.48	(1.48)	45.96	45.96	0.00	0.00	0.00	0.00	(1.48)
01/07/2014	25/03/2021		8.00	21.69	22.24	0.55	21.69	21.69	0.00	0.00	0.55	0.00	0.00
06/07/2010	25/03/2021		4.00	11.60	11.12	(0.48)	11.60	11.60	0.00	0.00	0.00	0.00	(0.48)
18/12/2009	25/03/2021		4.00	11.72	11.12	(0.60)	11.72	11.72	0.00	0.00	0.00	0.00	(0.60)
07/07/2009	25/03/2021		5.00	12.98	13.90	0.92	12.98	12.98	0.00	0.00	0.92	0.00	0.00
01/07/2008	25/03/2021		589.00	0.00	1,637.45	1,637.45	0.00	0.00	0.00	0.00	1,637.45	0.00	0.00
30/06/2006	25/03/2021		31.00	3,618.98	86.18	(3,532.80)	3,618.98	3,618.98	0.00	0.00	0.00	0.00	(3,532.80)
			695.00	3,858.97	1,932.13	(1,926.84)	3,858.97	3,858.97	0.00	0.00	1,638.92	0.00	(3,565.76)
MQG.AX - Macquarie Group Limited													
22/12/2020	25/03/2021		3.00	417.24	448.37	31.13	417.24	417.24	0.00	0.00	0.00	31.13	0.00
03/07/2020	25/03/2021		7.00	773.29	1,046.20	272.91	773.29	773.29	0.00	0.00	0.00	272.91	0.00
18/12/2019	25/03/2021		6.00	812.82	896.75	83.93	812.82	812.82	0.00	0.00	83.93	0.00	0.00
03/07/2019	25/03/2021		10.00	1,214.50	1,494.58	280.08	1,214.50	1,214.50	0.00	0.00	280.08	0.00	0.00
18/12/2018	25/03/2021		7.00	797.02	1,046.20	249.18	797.02	797.02	0.00	0.00	249.18	0.00	0.00
03/07/2018	25/03/2021		9.00	1,038.15	1,345.12	306.97	1,038.15	1,038.15	0.00	0.00	306.97	0.00	0.00

Youngs Super Fund

Realised Capital Gains Report

For The Period 01 July 2020 - 30 June 2021

Investment	Accounting Treatment					Tax Treatment							
	Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
Shares in Listed Companies (Australian)													
13/12/2017	25/03/2021	25/03/2021	6.00	591.24	896.75	305.51	591.24	591.24	0.00	0.00	305.51	0.00	0.00
03/07/2017	25/03/2021	25/03/2021	10.00	887.90	1,494.58	606.68	887.90	887.90	0.00	0.00	606.68	0.00	0.00
14/12/2016	25/03/2021	25/03/2021	7.00	584.50	1,046.20	461.70	584.50	584.50	0.00	0.00	461.70	0.00	0.00
04/07/2016	25/03/2021	25/03/2021	10.00	735.50	1,494.58	759.08	735.50	735.50	0.00	0.00	759.08	0.00	0.00
16/12/2015	25/03/2021	25/03/2021	5.00	411.90	747.29	335.39	411.90	411.90	0.00	0.00	335.39	0.00	0.00
02/07/2015	25/03/2021	25/03/2021	7.00	560.98	1,046.20	485.22	560.98	560.98	0.00	0.00	485.22	0.00	0.00
16/12/2014	25/03/2021	25/03/2021	7.00	404.53	1,046.20	641.67	404.53	404.53	0.00	0.00	641.67	0.00	0.00
02/07/2014	25/03/2021	25/03/2021	7.00	419.58	1,046.20	626.62	419.58	419.58	0.00	0.00	626.62	0.00	0.00
12/12/2013	25/03/2021	25/03/2021	4.74	259.63	707.82	448.19	259.63	259.63	0.00	0.00	448.19	0.00	0.00
02/07/2013	25/03/2021	25/03/2021	6.63	285.64	990.95	705.31	285.64	285.64	0.00	0.00	705.31	0.00	0.00
12/12/2012	25/03/2021	25/03/2021	6.63	194.78	990.95	796.17	194.78	194.78	0.00	0.00	796.17	0.00	0.00
02/07/2012	25/03/2021	25/03/2021	6.63	164.12	990.95	826.83	164.12	164.12	0.00	0.00	826.83	0.00	0.00
14/12/2011	25/03/2021	25/03/2021	6.63	147.46	990.95	843.49	147.46	147.46	0.00	0.00	843.49	0.00	0.00
04/07/2011	25/03/2021	25/03/2021	6.63	224.18	990.95	766.77	224.18	224.18	0.00	0.00	766.77	0.00	0.00
15/12/2010	25/03/2021	25/03/2021	5.68	202.72	849.38	646.66	202.72	202.72	0.00	0.00	646.66	0.00	0.00
02/07/2010	25/03/2021	25/03/2021	4.74	214.88	707.82	492.94	214.88	214.88	0.00	0.00	492.94	0.00	0.00
16/12/2009	25/03/2021	25/03/2021	3.79	180.79	566.25	385.46	180.79	180.79	0.00	0.00	385.46	0.00	0.00
03/07/2009	25/03/2021	25/03/2021	2.84	73.36	424.68	351.32	73.36	73.36	0.00	0.00	351.32	0.00	0.00
19/12/2008	25/03/2021	25/03/2021	10.42	264.12	1,557.20	1,293.08	264.12	264.12	0.00	0.00	1,293.08	0.00	0.00
04/07/2008	25/03/2021	25/03/2021	7.58	366.18	1,132.52	766.34	366.18	366.18	0.00	0.00	766.34	0.00	0.00
30/01/2008	25/03/2021	25/03/2021	3.79	284.07	566.25	282.18	284.07	284.07	0.00	0.00	282.18	0.00	0.00
24/05/2007	25/03/2021	25/03/2021	192.28	19,656.05	28,737.46	9,081.41	19,656.05	19,656.05	0.00	0.00	9,081.41	0.00	0.00

Youngs Super Fund

Realised Capital Gains Report

For The Period 01 July 2020 - 30 June 2021

Investment	Accounting Treatment				Tax Treatment								
	Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
Shares in Listed Companies (Australian)													
ORG.AX - Origin Energy Limited													
	02/10/2020	25/03/2021	24.00	109.92	111.27	1.35	109.92	109.92	0.00	0.00	0.00	1.35	0.00
	27/03/2020	25/03/2021	30.00	162.00	139.09	(22.91)	162.00	162.00	0.00	0.00	0.00	0.00	(22.91)
	27/09/2019	25/03/2021	20.00	155.60	92.73	(62.87)	155.60	155.60	0.00	0.00	0.00	0.00	(62.87)
	29/03/2019	25/03/2021	14.00	102.75	64.91	(37.84)	102.75	102.75	0.00	0.00	0.00	0.00	(37.84)
	31/03/2016	25/03/2021	21.00	104.79	97.36	(7.43)	104.79	104.79	0.00	0.00	0.00	0.00	(7.43)
	28/09/2015	25/03/2021	32.00	246.08	148.36	(97.72)	246.08	246.08	0.00	0.00	0.00	0.00	(97.72)
	31/03/2015	25/03/2021	20.00	237.40	92.73	(144.67)	237.40	237.40	0.00	0.00	0.00	0.00	(144.67)
	26/09/2014	25/03/2021	15.00	234.75	69.54	(165.21)	234.75	234.75	0.00	0.00	0.00	0.00	(165.21)
	30/06/2014	25/03/2021	16.00	233.28	74.18	(159.10)	233.28	233.28	0.00	0.00	0.00	0.00	(159.10)
	30/06/2014	25/03/2021	16.00	223.49	74.18	(149.31)	223.49	223.49	0.00	0.00	0.00	0.00	(149.31)
	04/04/2013	25/03/2021	18.00	229.15	83.45	(145.70)	229.15	229.15	0.00	0.00	0.00	0.00	(145.70)
	27/09/2012	25/03/2021	18.00	212.04	83.45	(128.59)	212.04	212.04	0.00	0.00	0.00	0.00	(128.59)
	05/03/2012	25/03/2021	17.00	219.98	78.82	(141.16)	219.98	219.98	0.00	0.00	0.00	0.00	(141.16)
	02/09/2011	25/03/2021	16.00	203.84	74.18	(129.66)	203.84	203.84	0.00	0.00	0.00	0.00	(129.66)
	12/04/2011	25/03/2021	139.00	1,807.00	644.44	(1,162.56)	1,807.00	1,807.00	0.00	0.00	0.00	0.00	(1,162.56)
	01/04/2011	25/03/2021	11.00	173.00	51.00	(122.00)	173.00	173.00	0.00	0.00	0.00	0.00	(122.00)
	28/09/2010	25/03/2021	11.00	170.25	51.00	(119.25)	170.25	170.25	0.00	0.00	0.00	0.00	(119.25)
	01/04/2010	25/03/2021	10.00	167.75	46.36	(121.39)	167.75	167.75	0.00	0.00	0.00	0.00	(121.39)
	23/09/2009	25/03/2021	11.00	165.00	51.00	(114.00)	165.00	165.00	0.00	0.00	0.00	0.00	(114.00)
	14/10/2008	25/03/2021	660.00	10,068.95	3,059.94	(7,009.01)	10,068.95	10,068.95	0.00	0.00	0.00	0.00	(7,009.01)
			370.00	32,167.13	55,299.35	23,132.22	32,167.13	32,167.13	0.00	0.00	22,828.18	304.04	0.00

Youngs Super Fund

Realised Capital Gains Report

For The Period 01 July 2020 - 30 June 2021

Investment	Accounting Treatment				Tax Treatment				Capital Loss					
	Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base		Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	
Shares in Unlisted Private Companies (Australian)														
			10,000.00	10,000.00	5,000.00	(5,000.00)	10,000.00	10,000.00	0.00	0.00	0.00	0.00	0.00	(5,000.00)
Units in Listed Unit Trusts (Australian)														
SCG.AX - Scentre Group														
	12/12/2010	25/03/2021	1,126.00	8,448.38	3,251.75	(5,196.63)	8,520.12	8,507.13	0.00	0.00	0.00	0.00	0.00	(5,255.37)
	12/12/2004	25/03/2021	1,528.00	1,003.03	4,412.68	3,409.65	1,100.38	1,100.38	0.00	0.00	3,312.30	0.00	0.00	0.00
			2,654.00	9,451.41	7,664.43	(1,786.98)	9,620.50	9,607.51	0.00	0.00	3,312.30	0.00	0.00	(5,255.37)
SYD.AX - Sydney Airport - Units Fully Paid Stapled Securities Us Prohibited														
	13/01/2014	25/03/2021	284.00	1,059.32	1,663.56	604.24	1,058.90	1,058.90	0.00	0.00	604.66	0.00	0.00	0.00
			284.00	1,059.32	1,663.56	604.24	1,058.90	1,058.90	0.00	0.00	604.66	0.00	0.00	0.00
			2,938.00	10,510.73	9,327.99	(1,182.74)	10,679.40	10,666.41	0.00	0.00	3,916.96	0.00	0.00	(5,255.37)
			43,681.00	236,706.69	227,757.49	(8,949.20)	236,875.36	236,862.37	0.00	0.00	67,289.81	542.33	0.00	(76,937.01)

Youngs Super 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		Other Deductions	Distributed Capital Gains	Non-Assessable Payments
								(Excl. Capital Gains) * 2	Credits			
Bank Accounts												
BoQ 2172 6661	179.88			179.88	0.00	0.00	0.00	179.88			0.00	0.00
	179.88			179.88	0.00	0.00	0.00	179.88			0.00	0.00
Shares in Listed Companies (Australian)												
AMP.AX AMP Limited	134.30	134.30	0.00		57.56			191.86		0.00		
BOQ.AX Bank Of Queensland Limited.	0.00				0.00			0.00		0.00		
BOQ.AX Bank Of Queensland Limited.	1,093.80	1,093.80	0.00		468.77			1,562.57		0.00		
BHP.AX BHP Group Limited	2,251.84	2,251.84	0.00		965.08			3,216.92		0.00		
MQG.AX Macquarie Group Limited	1,143.45	457.38	686.07		196.02			1,339.47		0.00		
MQG.AX Macquarie Group Limited	0.00				0.00			0.00		0.00		
ORG.AX Origin Energy Limited	109.50		109.50					109.50		0.00		
ORG.AX Origin Energy Limited	0.00				0.00			0.00		0.00		
S32.AX South32 Limited	34.64	34.64	0.00		14.84			49.48		0.00		
TLS.AX Telstra Corporation Limited.	230.40	230.40	0.00		98.74			329.14		0.00		
WOR.AX Worleyparsons Limited - Ordinary Fully Paid	215.00	0.00	215.00		0.00			215.00		0.00		
	5,212.93	4,202.36	1,010.57		1,801.01	0.00	0.00	7,013.94		0.00	0.00	0.00
Units in Listed Unit Trusts (Australian)												
SCG.AX Scentre Group	185.77	0.22		183.37	0.07	15.52	0.28	199.46		0.00	0.00	0.00
SYD.AX Sydney Airport - Units Fully Paid Stapled Securities Us Prohibited	52.64			52.64	0.00	0.00	0.00	52.64		0.00	0.00	0.00
	238.41	0.22		236.01	0.07	15.52	0.28	252.10		0.00	0.00	0.00

Youngs Super Fund

Investment Income Report

As at 30 June 2021

Investment	Total Income	Total Income			Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income (Excl. Capital Gains) * 2	TFN Deductions	Other Deductions	Distributed Capital Gains	Non- Assessable Payments
		Franked	Unfranked	Assessable Income									
	5,631.22	4,202.58	1,010.57	415.89	1,801.08	15.52	0.28	7,445.92		0.00		0.00	0.00

Assessable Income (Excl. Capital Gains) 7,445.92

Net Capital Gain 0.00

Total Assessable Income 7,445.92

* 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.

Youngs Super 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.

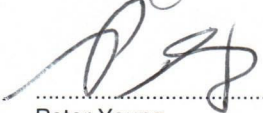
Specifically, the trustees declare that:

- 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:


.....
Jennifer Young

Trustee


.....
Peter Young

Trustee

Dated this 27 day of November 2021

Youngs Super Fund Compilation Report

We have compiled the accompanying special purpose financial statements of the Youngs Super 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 Youngs Super 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:



Dated: 19, 11, 2021

Minutes of a meeting of the Trustee(s)

held on / / at Whepstead Terraces 17/2 Duncan Street, Wellington Point,
Queensland 4160

PRESENT:	Jennifer Young and Peter Young
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>Super Audits Pty Ltd</p> <p>of</p> <p>5A Broadway, Glenelg South, South Australia 5045</p> <p>act as auditors of the Fund for the next financial year.</p>

Youngs Super Fund

Minutes of a meeting of the Trustee(s)

held on / / at Whepstead Terraces 17/2 Duncan Street, Wellington Point,
Queensland 4160

TAX AGENTS:

It was resolved that

Sam Greco & Co Chartered Accountants

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.

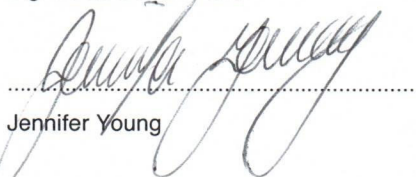
The trustee has reviewed the payment of the benefit and received advice that the transfer is in accordance with the Deed and the superannuation laws. As such the trustee has resolved to allow the payment of the benefits on behalf of the member.

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 –


.....

Jennifer Young

Chairperson

Youngs Super Fund

Members Statement

Jennifer Young
 Whepstead Terraces 17/2 Duncan Street
 Wellington Point, Queensland, 4160, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries	N/A
Age:	66	Vested Benefits	
Tax File Number:	Provided	Total Death Benefit	0.00
Date Joined Fund:	16/04/2003	Current Salary	0.00
Service Period Start Date:	06/01/1982	Previous Salary	0.00
Date Left Fund:		Disability Benefit	0.00
Member Code:	YOUJEN00002P		
Account Start Date	09/11/2017		
Account Phase:	Retirement Phase		
Account Description:	Account Based Pension 3		

Your Balance

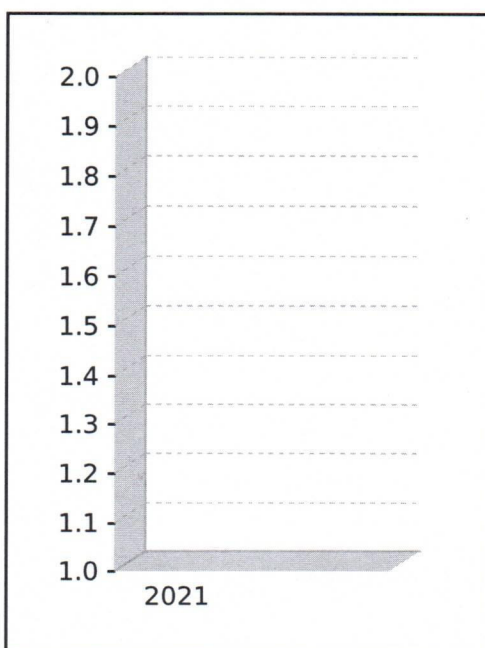
Total Benefits

Preservation Components

Preserved	(21,405.50)
Unrestricted Non Preserved	
Restricted Non Preserved	

Tax Components

Tax Free (33.41%)	(4,491.18)
Taxable	(16,914.32)



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2020	9,576.68
<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	1,720.99
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	4,576.68
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	1,720.99
Superannuation Surcharge Tax	
Internal Transfer Out	5,000.00
Closing balance at 30/06/2021	0.00

Youngs Super Fund

Members Statement

Jennifer Young
 Whepstead Terraces 17/2 Duncan Street
 Wellington Point, Queensland, 4160, Australia

Your Details

Date of Birth : Provided
 Age: 66
 Tax File Number: Provided
 Date Joined Fund: 16/04/2003
 Service Period Start Date: 06/01/1982
 Date Left Fund:
 Member Code: YOUJEN00003A
 Account Start Date 16/04/2003
 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

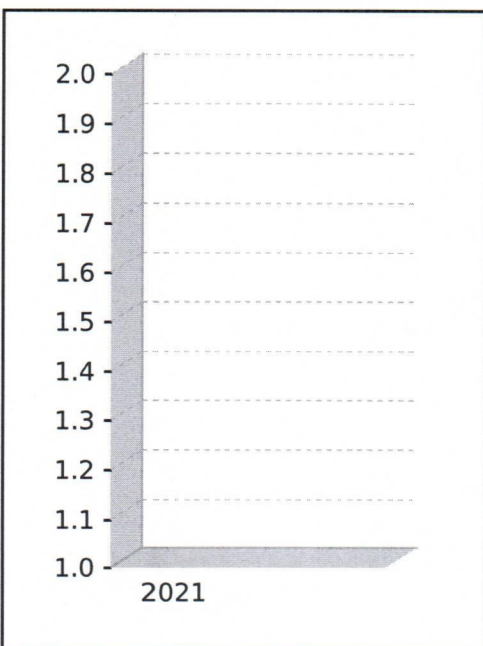
Total Benefits

Preservation Components

Preserved (16,165.43)
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free
 Taxable (16,165.43)



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2020	41,801.04
<u>Increases to Member account during the period</u>	
Employer Contributions	3,526.40
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	1,915.20
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	671.00
Internal Transfer In	200,000.00
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	528.96
Income Tax	(204.87)
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	204,134.75
Superannuation Surcharge Tax	
Internal Transfer Out	43,454.80
Closing balance at 30/06/2021	0.00

Youngs Super Fund

Members Statement

Jennifer Young
 Whepstead Terraces 17/2 Duncan Street
 Wellington Point, Queensland, 4160, Australia

Your Details

Date of Birth : Provided
 Age: 66
 Tax File Number: Provided
 Date Joined Fund: 16/04/2003
 Service Period Start Date: 06/01/1982
 Date Left Fund:
 Member Code: YOUJEN00006P
 Account Start Date 08/11/2017
 Account Phase: Retirement Phase
 Account Description: Account Based Pension

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

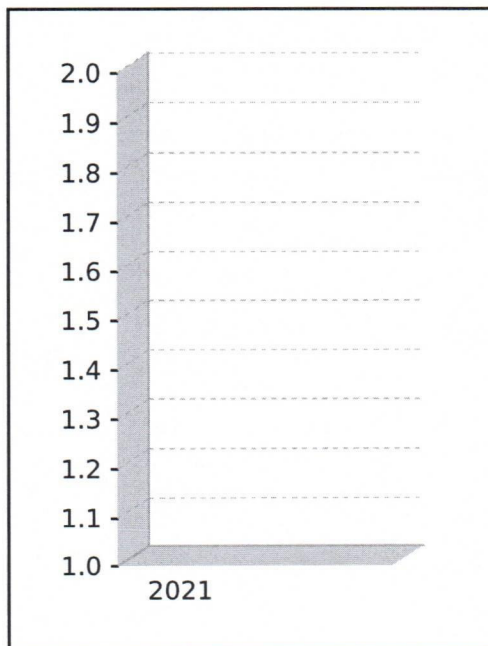
Total Benefits

Preservation Components

Preserved
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free (100.00%)
 Taxable



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2020	161,838.01
<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	35,197.81
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	10,610.28
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	36,425.54
Superannuation Surcharge Tax	
Internal Transfer Out	150,000.00
Closing balance at 30/06/2021	0.00

Youngs Super Fund Members Statement

Jennifer Young
Whepstead Terraces 17/2 Duncan Street
Wellington Point, Queensland, 4160, Australia

Your Details

Date of Birth : Provided
Age: 66
Tax File Number: Provided
Date Joined Fund: 16/04/2003
Service Period Start Date: 06/01/1982
Date Left Fund:
Member Code: YOUJEN00007P
Account Start Date: 09/11/2017
Account Phase: Retirement Phase
Account Description: Account Based Pension 2

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

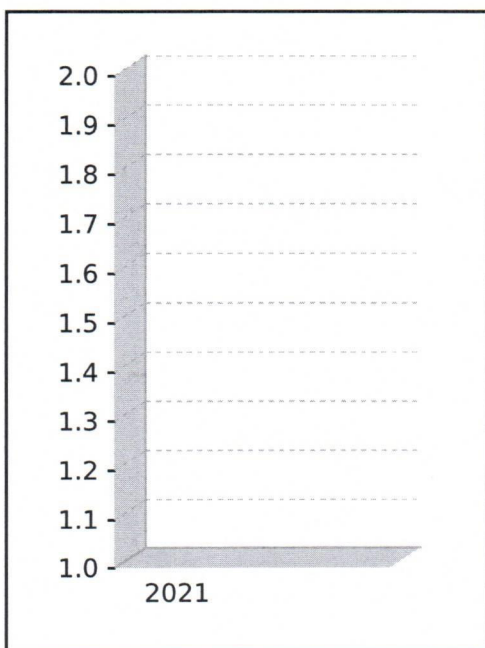
Total Benefits

Preservation Components

Preserved
Unrestricted Non Preserved
Restricted Non Preserved

Tax Components

Tax Free (3.61%)
Taxable



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2020	8,829.24
<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	1,487.92
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	3,829.24
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	1,487.92
Superannuation Surcharge Tax	
Internal Transfer Out	5,000.00
Closing balance at 30/06/2021	0.00

Youngs Super Fund

Members Statement

Jennifer Young
 Whepstead Terraces 17/2 Duncan Street
 Wellington Point, Queensland, 4160, Australia

Your Details

Date of Birth : Provided
 Age: 66
 Tax File Number: Provided
 Date Joined Fund: 16/04/2003
 Service Period Start Date: 06/01/1982
 Date Left Fund:
 Member Code: YOUJEN00008P
 Account Start Date 01/07/2020
 Account Phase: Retirement Phase
 Account Description: Account Based Pension 4

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

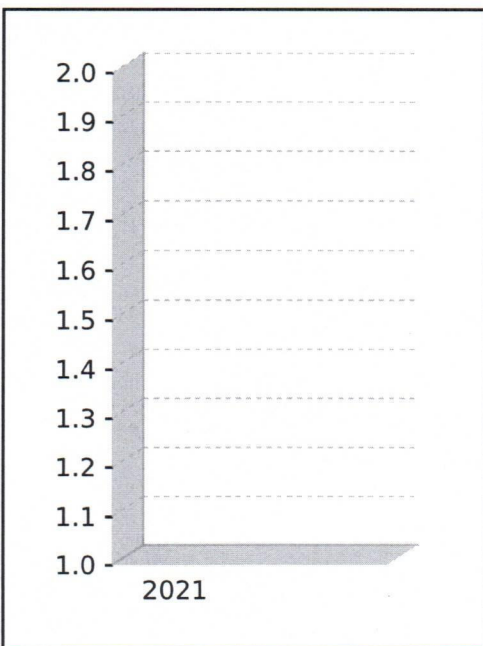
Total Benefits

Preservation Components

Preserved
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free (1.15%)
 Taxable



Your Detailed Account Summary

This Year

Opening balance at 01/07/2020	
<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	9,540.29
Internal Transfer In	43,454.80
<u>Decreases to Member account during the period</u>	
Pensions Paid	3,454.80
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	9,540.29
Superannuation Surcharge Tax	
Internal Transfer Out	40,000.00
Closing balance at 30/06/2021	0.00

/ /

Ms Jennifer Young
Whepstead Terraces 17/2 Duncan Street
Wellington Point, Queensland 4160

Dear Sir/Madam

**Youngs Super Fund
Commutation of Account Based Pension**

I hereby request the trustee(s) to commute the accounts listed below into an existing accumulation account on 20/04/2021

Account Code: YOUJEN00006P
Account Description: Account Based Pension
Balance to Commute: \$150,000.00

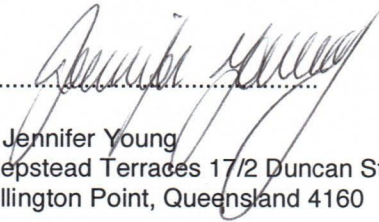
Account Code: YOUJEN00008P
Account Description: Account Based Pension 4
Balance to Commute: \$40,000.00

Account Code: YOUJEN00007P
Account Description: Account Based Pension 2
Balance to Commute: \$5,000.00

Account Code: YOUJEN00002P
Account Description: Account Based Pension 3
Balance to Commute: \$5,000.00

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

Yours sincerely



.....

Ms Jennifer Young
Whepstead Terraces 17/2 Duncan Street
Wellington Point, Queensland 4160

Minutes of a Meeting of the Trustee(s)

held on / / at Whepstead Terraces 17/2 Duncan Street, Wellington Point,
Queensland 4160

PRESENT:

Jennifer Young and Peter Young

PENSION COMMUTATION:

Jennifer Young has requested to commute the following accounts to an existing accumulation account on 20/04/2021.

Account Code: YOUJEN00006P
Account Description: Account Based Pension
Balance to Commute: \$150,000.00

Account Code: YOUJEN00008P
Account Description: Account Based Pension 4
Balance to Commute: \$40,000.00

Account Code: YOUJEN00007P
Account Description: Account Based Pension 2
Balance to Commute: \$5,000.00

Account Code: YOUJEN00002P
Account Description: Account Based Pension 3
Balance to Commute: \$5,000.00

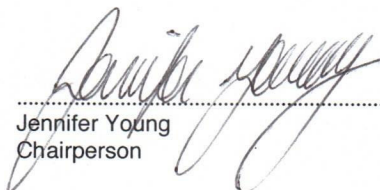
**TRUSTEE
ACKNOWLEDGEMENT:**

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

- The Member's balance(s) has been updated for any contributions, withdrawals and earnings
- The fund's trust deed provides for the transfer to take place
- Any existing pensions for the above mentioned accounts have been ceased and that the pro-rated minimum amount has been met where necessary

CLOSURE:

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


.....
Jennifer Young
Chairperson

/ /

Ms Jennifer Young
Whepstead Terraces 17/2 Duncan Street
Wellington Point, Queensland 4160

Dear Jennifer Young

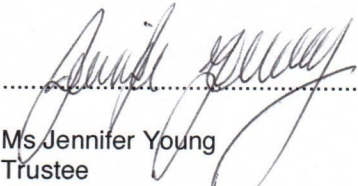
**Youngs Super Fund
Commutation of Account Based Pension**

We confirm that the partial commutation of your Account Based Pension (YOUJEN00006P), Account Based Pension (YOUJEN00008P), Account Based Pension (YOUJEN00007P) and Account Based Pension (YOUJEN00002P) has been completed.

An amount of \$200,000.00 has been transferred to your accumulation account.

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

Yours sincerely

A handwritten signature in cursive script, appearing to read 'Jennifer Young', is written over a horizontal dotted line.

Ms Jennifer Young
Trustee
Whepstead Terraces 17/2 Duncan Street
Wellington Point, Queensland 4160

**Youngs Super Fund
Pension Summary**

As at 30 June 2021

Member Name : Young, Jennifer

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
YOUJEN 00002P	Account Based Pension	01/07/2015	33.41%	2.50%	\$240.00*	N/A	\$4,576.68	\$0.00	\$4,576.68	NIL

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

YOUJEN 00006P	Account Based Pension	08/11/2017	100.00 %	2.50%	\$4,050.00*	N/A	\$10,610.28	\$0.00	\$10,610.28	NIL
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*COVID-19 50% reduction has been applied to the minimum pension amount.

YOUJEN 00007P	Account Based Pension	09/11/2017	3.61%	2.50%	\$220.00*	N/A	\$3,829.24	\$0.00	\$3,829.24	NIL
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*COVID-19 50% reduction has been applied to the minimum pension amount.

YOUJEN 00008P	Account Based Pension	01/07/2020	1.15%	2.50%	\$1,090.00*	N/A	\$3,454.80	\$0.00	\$3,454.80	NIL
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*COVID-19 50% reduction has been applied to the minimum pension amount.

					\$5,600.00	\$0.00	\$22,471.00	\$0.00	\$22,471.00	\$0.00
Total :										
					\$5,600.00	\$0.00	\$22,471.00	\$0.00	\$22,471.00	\$0.00

*Age as at 01/07/2020 or pension start date for new pensions.

Youngs Super Fund

Yearly Projected Pension Calculation Report

As at 01 July 2021

Member Name	Member Code	Pension Type	Pension Start/ Conversion Date	Age (as at 01/07/2021)	Opening Balance	Minimum Amount *	Maximum Amount	Tax Free %	Min Tax Free Payments	Min Taxable Payments
Young, Jennifer	YOUJEN00002P	Account Based Pension	09/11/2017	66	0.00	0.00	N/A	33.41	0.00	0.00
Young, Jennifer	YOUJEN00006P	Account Based Pension	08/11/2017	66	0.00	0.00	N/A	100.00	0.00	0.00
Young, Jennifer	YOUJEN00007P	Account Based Pension	09/11/2017	66	0.00	0.00	N/A	3.61	0.00	0.00
Young, Jennifer	YOUJEN00008P	Account Based Pension	01/07/2020	66	0.00	0.00	N/A	1.15	0.00	0.00
					0.00	0.00			0.00	0.00
					0.00	0.00			0.00	0.00

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

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

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

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

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) 124001 Fund account number 22233273

Fund account name (for example, J&Q Citizen ATF J&Q Family SF) Jennifer Young

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

Fund's tax file number (TFN) 795 542 619

Fund benefit structure B A Code

Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Contribution? C Y

9 Was the fund wound up during the income year?

Y Print Y for yes or N for no. If yes, provide the date on which fund was wound up Day Month Year 30/06/2021

Have all tax lodgment and payment obligations been met? Y

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 7,316

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

Segregated assets method B X

Unsegregated assets method C X

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

Did the fund have any other income that was assessable? E Y 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

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** **Y** Print Y for yes or N for no.

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

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.

Code

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 P

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

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

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

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

* Other income **S** Code

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

#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** Loss

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 style="width: 100%;" type="text"/>	A2 <input style="width: 100%;" type="text"/>
Interest expenses overseas	B1 <input style="width: 100%;" type="text"/>	B2 <input style="width: 100%;" type="text"/>
Capital works expenditure	D1 <input style="width: 100%;" type="text"/>	D2 <input style="width: 100%;" type="text"/>
Decline in value of depreciating assets	E1 <input style="width: 100%;" type="text"/>	E2 <input style="width: 100%;" type="text"/>
Insurance premiums – members	F1 <input style="width: 100%;" type="text"/>	F2 <input style="width: 100%;" type="text"/>
SMSF auditor fee	H1 <input style="width: 100%;" type="text"/>	H2 <input style="width: 100%;" type="text"/>
Investment expenses	I1 <input style="width: 100%; text-align: right; value: 1,492;" type="text"/>	I2 <input style="width: 100%; text-align: right; value: 2,489;" type="text"/>
Management and administration expenses	J1 <input style="width: 100%;" type="text"/>	J2 <input style="width: 100%;" type="text"/>
Forestry managed investment scheme expense	U1 <input style="width: 100%;" type="text"/>	U2 <input style="width: 100%;" type="text"/>
Other amounts	L1 <input style="width: 90%;" type="text"/> <input style="width: 5%; text-align: center; font-size: small;" type="text" value="Code"/>	L2 <input style="width: 90%;" type="text"/> <input style="width: 5%; text-align: center; font-size: small;" type="text" value="Code"/>
Tax losses deducted	M1 <input style="width: 100%;" type="text"/>	
TOTAL DEDUCTIONS N <input style="width: 100%; text-align: right; value: 1,492;" type="text"/> (Total A1 to M1)		TOTAL NON-DEDUCTIBLE EXPENSES Y <input style="width: 100%; text-align: right; value: 2,489;" type="text"/> (Total A2 to L2)
#TAXABLE INCOME OR LOSS <input style="width: 100%; text-align: right; value: 215;" type="text"/> <input style="width: 20px; text-align: center; font-size: small;" type="text" value="Loss"/> (TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)		TOTAL SMSF EXPENSES Z <input style="width: 100%; text-align: right; value: 3,981;" type="text"/> (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 style="width: 100%; text-align: right; value: 215;" type="text"/>
(an amount must be included even if it is zero)	
#Tax on taxable income	T1 <input style="width: 100%; text-align: right; value: 32.25;" type="text"/>
(an amount must be included even if it is zero)	
#Tax on no-TFN-quoted contributions	J <input style="width: 100%; text-align: right; value: 0.00;" type="text"/>
(an amount must be included even if it is zero)	
Gross tax	B <input style="width: 100%; text-align: right; value: 32.25;" type="text"/>
(T1 plus J)	

Foreign income tax offset	C1 <input type="text" value="0.01"/>	Non-refundable non-carry forward tax offsets
Rebates and tax offsets	C2 <input type="text"/>	
		C <input type="text" value="0.01"/> (C1 plus C2)

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
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"/>	
		D <input type="text" value="0.00"/> (D1 plus D2 plus D3 plus D4)

SUBTOTAL 2

T3
(T2 less D –cannot be less than zero)

Complying fund's franking credits tax offset	E1 <input type="text" value="1,801.08"/>	Refundable tax offsets
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"/>	
		E <input type="text" value="1,801.08"/> (E1 plus E2 plus E3 plus E4)

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

Section 102AAM interest charge

G

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

(Remainder of refundable tax offsets).

I

(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 refundable

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

Collectables

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	Ms	Member'sTFN	482 702 572	1
Family name	Young			Account status
First given name	Jennifer			C Code
Other given names	Rae			
Date of birth	28/11/1954	If deceased, date of death		

Contributions

OPENING ACCOUNT BALANCE 223,698.73

Refer to instructions for completing these labels

Employer contributions

A 1,580.80

ABN of principal employer

A1

Personal contributions

B 1,915.20

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** 3,496.00

(Sum of labels A to M)

Other transactions

Accumulation phase account balance

S1 0.00

Retirement phase account balance - Non CDBIS

S2 0.00

Retirement phase account balance - CDBIS

S3 0.00

0 TRIS Count

Allocated earnings or losses **O** 48,585.76

Loss

Inward rollovers and transfers **P**

Outward rollovers and transfers **Q** 249,000.00

Lump Sum payment **R1** 4,309.49

Code A

Income stream payment **R2** 22,471.00

Code M

CLOSING ACCOUNT BALANCE **S** 0.00

S1 plus S2 plus S3

Accumulation phase value **X1**

Retirement phase value **X2**

Outstanding limited recourse borrowing arrangement amount **Y**

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 <input type="text"/>
Australian non-residential real property	J2 <input type="text"/>
Overseas real property	J3 <input type="text"/>
Australian shares	J4 <input type="text"/>
Overseas shares	J5 <input type="text"/>
Other	J6 <input type="text"/>
Property count	J7 <input type="text"/>

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.

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**

Reserve accounts **X**

Other liabilities **Y**

TOTAL LIABILITIES **Z**

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains **H**

Total TOFA losses **I**

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**

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. If you leave labels blank, you will have specified a zero amount or the label was not applicable to you. If you are in doubt about any aspect of the annual return, place all the facts before the ATO.

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. It is not an offence not to provide the TFN. However if you do not provide the TFN, the processing of this form may be delayed.

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. The information on this annual return, including any attached schedules and additional documentation is true and correct.

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

Date

Day	Month	Year
15	11	2021

Preferred trustee or director contact details:

Title

Family name

First given name

Other given names

Phone number

Area code	Number
<input type="text" value="0403"/>	<input type="text" value="696753"/>

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return

Hrs
<input type="text"/>

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,

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
15	11	2021

Tax agent's contact details

Title

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Area code	Number
<input type="text" value="07"/>	<input type="text" value="32635200"/>

Tax agent number

Reference number

Sensitive (when completed)

Losses schedule

2021

Companies and trusts that do not join consolidated groups should complete and attach this schedule to their 2021 tax return. Superannuation funds should complete and attach this schedule to their 2021 tax return.

Refer to *Losses schedule instructions 2021*, available on our website ato.gov.au for instructions on how to complete this schedule.

Tax file number (TFN)

795 542 619

Name of entity

Youngs Super Fund

Australian business number (ABN)

37 586 781 315

2 Net capital losses carried forward to later income years

Year of loss		
2020–21	H	9,105
2019–20	I	
2018–19	J	10,882
2017–18	K	
2016–17	L	
2015–16 and earlier income years	M	17,209
Total	V	37,196

Transfer the amount at **V** to the Net capital losses carried forward to later income years label on your tax return.

If the schedule is not lodged with the income tax return you are required to sign and date the schedule.

Important

Before making this declaration check to ensure that all the information required has been provided on this form and any attachments to this form, and that the information provided 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 ATO. The income tax law imposes heavy penalties for false or misleading statements.

Privacy

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

Taxpayer's declaration

I declare that the information on this form is true and correct.

Signature

Date

Contact person

Daytime contact number

Area code

Number

Capital gains tax (CGT) schedule

2021

Use in conjunction with company, trust, fund or self-managed superannuation fund annual return.
For instructions on how to complete this schedule refer to the publication Guide to capital gains tax.

Tax file number (TFN) **795 542 619**

Taxpayer's name **Youngs Super Fund**

Australian Business Number (ABN) **37 586 781 315**

1 Current year capital gains and capital losses

	Capital gain	Capital loss
Shares in companies listed on an Australian securities exchange	A \$ <input type="text" value="63,916"/>	K \$ <input type="text" value="66,681"/>
Other shares	B \$ <input type="text"/>	L \$ <input type="text" value="5,000"/>
Units in unit trusts listed on an Australian securities exchange	C \$ <input type="text" value="3,916"/>	M \$ <input type="text" value="5,255"/>
Other units	D \$ <input type="text"/>	N \$ <input type="text"/>
Real estate situated in Australia	E \$ <input type="text"/>	O \$ <input type="text"/>
Other real estate	F \$ <input type="text"/>	P \$ <input type="text"/>
Amount of capital gains from a trust (including a managed fund)	G \$ <input type="text"/>	Q \$ <input type="text"/>
Collectables	H \$ <input type="text"/>	R \$ <input type="text"/>
Other CGT assets and any other CGT events	I \$ <input type="text"/>	
Amount of capital gain previously deferred under transitional CGT relief for superannuation funds	S \$ <input type="text"/>	
Total current year capital gains	J \$ <input type="text" value="67,832"/>	

Add the amounts at labels K to R and write the total in item 2 label A - Total current year capital losses.

2 Capital losses

Total current year capital losses	A \$ <input type="text" value="76,936"/>
Total current year net capital losses applied	B \$ <input type="text" value="67,832"/>
Total prior year net capital losses applied	C \$ <input type="text" value="0"/>
Total capital losses transferred in applied (only for transfers involving a foreign bank branch or permanent establishment of a foreign financial entity)	D \$ <input type="text"/>
Total capital losses applied	E \$ <input type="text" value="67,832"/>

Add amounts at B, C and D.

3 Unapplied net capital losses carried forward

Net capital losses from collectables carried forward to later income years	A \$ <input type="text"/>
Other net capital losses carried forward to later income years	B \$ <input type="text" value="37,196"/>

Add amounts at A and B and transfer the total to label V - Net capital losses carried forward to later income years on your tax return.

4 CGT discount

Total CGT discount applied	A \$ <input type="text" value="0"/>
----------------------------	-------------------------------------

6 Net capital gain

Net capital gain

A \$	0
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1J less 2E less 4A less 5D (cannot be less than zero). Transfer the amount at A to label A - Net capital gain on your tax return.

Taxpayer's declaration

If the schedule is not lodged with the income tax return you are required to sign and date the schedule.

Important

Before making this declaration check to ensure that all the information required has been provided on this form and any attachments to this form, and that the information provided 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 ATO. The income tax law imposes heavy penalties for false or misleading statements.

Privacy

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

I declare that the information on this form is true and correct.

Signature

Date

Contact person

Daytime contact number (include area code)

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Youngs Super Fund
Whepstead Terraces 17 / 2 Duncan Street WELLINGTON POINT QLD 4160

Mr Anthony Boys
Super Audits Pty Ltd
PO Box 3376
Rundle Mall SA 5000

Dear Sir,

Youngs Super Fund

Superannuation Fund Management/Trustee Representation Letter

In connection with your audit examination of the financial report of Youngs Super 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

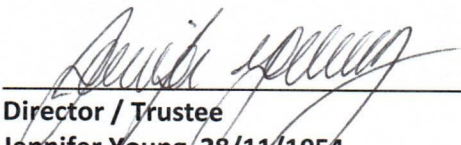
- (ee) Neither the superannuation fund nor any Trustees have any plans or intentions that may materially affect the book value or classification of assets and liabilities at balance sheet date.
- (ff) The superannuation fund accepts responsibility for the implementation and operations of accounting and 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.

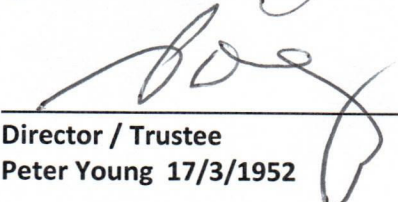
Additional Matters

There are no additional matters.

Signed by the Directors of Jennifer Rae Young & Peter Young as Trustee for the Youngs Super Fund



Director / Trustee
Jennifer Young 28/11/1954



Director / Trustee
Peter Young 17/3/1952

Youngs Super Fund

Dear Jennifer

Youngs Super 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 of 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 Jennifer Rae Young & Peter Young as trustee for the Youngs Super Fund

**Signed &
Dated**



Jennifer Young

Yours sincerely
ANTHONY BOYS – REGISTERED COMPANY AUDITOR

DATED:

Signed document to be returned to P.O. Box 3376 Rundle Mall 5000

15 November 2021

The Trustees
Youngs Super Fund
c/- Sam Greco And Co
PO Box 354
Aspley QLD 4034

Dear Trustees,

**Subject: Actuarial Certificate – Tax Exempt Percentage for the 2020/21 year
Youngs Super Fund**

Thank you for requesting this actuarial certificate from Verus SMSF Actuaries.

Results

We calculate that the tax exempt percentage for Youngs Super Fund in the 2020/21 financial year is **97.75%**.

There were one or more periods in the financial year when the Fund was entirely in retirement phase and therefore was deemed to be segregated. The tax exempt percentage shown above should only be applied to the investment income earned in the period(s) during which the Fund was *unsegregated*.

More Information

Further details regarding this actuarial certificate are contained in the appendices, including:

- Appendix 1: Data Summary
- Appendix 2: Detailed Results
- Appendix 3: Further Information

Note that the results in this certificate are based on the information provided to us. If there are any material changes to the information provided, please contact us, as the results may need to be updated.

Yours sincerely,



Geoff Morley, BCom, BSc, FIAA
Consulting Actuary

Verus Reference Number: ZA13168535319

Appendix 1 - Data Summary

Contact Details

Name	Sam Greco
Company	Sam Greco And Co
Telephone	07 3263 5200

Fund Details

Fund Name	Youngs Super Fund
Name of Trustees	Jennifer Young
	Peter Young
Tax Year for Actuarial Certificate	2020/21
ABN of Fund	37 586 781 315

Member Details

Members' Names	Jennifer Young

Financial Details

	Amount (\$)
Opening Balance at 1 July 2020	223,698.73
Concessional Contributions	1,580.80
Non-concessional Contributions	1,915.20
Rollovers-in	1,945.60
Rollovers-out	1,945.60
Lump Sum and Pension Benefits Paid	275,782.73
Other Net Income	48,588.00
Closing Balance at 30 June 2021	0.00

We understand that the Fund's financial statements have not been audited at the time this certificate has been prepared.

Segregation

The Fund was entirely in retirement phase during the period(s) listed below. During those periods, the Fund has been deemed to be segregated.

The tax exempt percentage shown in this actuarial certificate should only be applied to the investment income earned in the period(s) during which the Fund was *unsegregated*. That is, the periods when the Fund was *not* entirely in retirement phase (i.e. the times during the financial year, *excluding* the period(s) shown below).

Deemed Segregation Period(s):

- From 1 July 2020 to 21 October 2020.

Appendix 2 - Detailed Results

Tax Exempt Percentage

This actuarial certificate has been prepared to provide the tax exempt percentage applying to Youngs Super Fund for the 2020/21 financial year.

During the 2020/21 financial year, the Fund contained only member accounts in accumulation phase and account based pensions. Therefore no assumptions about future inflation, investment returns or discount rates have been required to calculate the tax exempt percentage. Only data regarding the Fund’s balances in accumulation phase and the Fund’s balances in retirement phase plus details of transactions within, to and from the Fund during the year have been provided for this calculation.

Using the data supplied, we have calculated the tax exempt percentage based on the ratio below:

$$\frac{\text{Average value of current pension liabilities}}{\text{Average value of superannuation liabilities}}$$

$$= \$153,313 / \$156,838$$

$$= 97.75\%$$

The values for the current pension liabilities and the superannuation liabilities shown above are time weighted average balances over the financial year. Segregated current pension assets and segregated non-current assets (if any) have been excluded from the values shown above.

Member Breakdown

To assist you, we have also calculated the breakdown of the tax exempt percentage between the Fund’s members, as follows:

Member Name	Tax Exempt Percentage	Taxable Percentage
Jennifer Young	97.75%	2.25%
Reserve	0.00%	0.00%
Total	97.75%	2.25%

This breakdown between members is not required for the Fund’s tax return, but may assist in other ways, for example with allocating the Fund’s tax liabilities between members.

Appendix 3 - Further Information

Actuarial Standards

This actuarial certificate has been prepared in accordance with Professional Standard 406 of the Institute of Actuaries of Australia.

Other Comments

We have been informed by the trustee and/or their advisors that the relevant pension liabilities meet the requirements to be considered a retirement phase superannuation income stream. We have relied upon this information in preparing this actuarial certificate.

As required under Professional Standard 406, we are satisfied that the value of particular liabilities of the Fund at a particular time as set out in this certificate is the amount of the Fund's assets, together with any future contributions in respect of the benefits concerned and expected earnings on the assets and contributions after that time, that would provide the amount required to discharge those liabilities as they fall due.

Requirement for and Use of Actuarial Certification

This actuarial certificate is required so that the Fund can claim an exemption from tax on the investment income derived from the unsegregated assets supporting members' balances that are in retirement phase. The certificate should be obtained before the Fund submits its tax return. It does not need to be submitted with the Fund's tax return, but should be retained in the Fund's records.

An actuarial certificate is required for a Fund that has been partly in retirement phase and partly in accumulation phase during the year and which is not applying the segregated method throughout the year. Therefore an actuarial certificate is not required if:

- The Fund was entirely in accumulation phase for the whole of the tax year; or
- The Fund was entirely in retirement phase for the whole of the tax year; or
- The Fund's retirement phase assets and accumulation phase assets were fully segregated throughout the tax year.

The tax exempt percentage should be applied to the Fund's assessable income (excluding any non-arm's length income, concessional contributions and any income derived from segregated assets) to determine how much income is exempt from tax.

B - Permanent Documents

2021 Financial Year

Preparer Thomas Nasmyth

Reviewer Sam Greco

Status Not Started

Supporting Documents

- Fund Summary Report Report
- Complying Fund Status - Regulation Details Removed.pdf
- Youngs SF- Deed upgrade order form.pdf
- ATO Complying Fund Status - Regulation Details Removed.pdf
- Application for Membership - JRY.pdf
- Youngs Super Fund Trust Deed.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

Youngs Super Fund Fund Summary Report

As at 30 June 2021

Fund Details

Date Formed: 16/04/2003
Tax File Number: Provided
ABN: 37586781315

Period: 01/07/2020 - 30/06/2021
Fund Type: SMSF
GST Registered: No

Postal Address:

Whepstead Terraces 17/2 Duncan Street
Wellington Point, Queensland 4160

Physical Address:

Whepstead Terraces 17/2 Duncan Street
Wellington Point, Queensland 4160

Members

Number of Members: 1

Name	Age	Member Accounts	Pension Accounts	Tax File Number	Beneficiary Details
Young, Jennifer	66	5	4	Provided	Not Provided

Fund Relationships

Relationship Type	Contact
Accountant	Sam Greco & Co Chartered Accountants
Accountant/Bookkeeper	Sam Greco & Co Chartered Accountants
Auditor	Super Audits Pty Ltd
Auditor	Boys, Anthony
Fund Contact	Young, Jennifer
Tax Agent	Sam Greco & Co Chartered Accountants
Trustee	Young, Jennifer
Trustee	Young, Peter



Regulation details removed

ABN: 37 586 781 315

Status: Regulation details removed

ABN last updated: 04 May 2018

Record extracted: 26 Nov 2019

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.

Important Neither the Australian Government nor the ATO endorse or guarantee the performance of super funds.

THE TRUSTEES
YOUNGS SUPER FUND
28 BARNES DRIVE
BUDERIM QLD 4556

Re: Application For Membership

I, the undersigned person, being eligible, hereby apply for admission to membership of the YOUNGS SUPER FUND

I undertake as follows:

- (i) I will be bound by the Trust Deed governing the Fund as it is presently constituted or as it may be varied from time to time.
- (ii) I understand the terms and conditions of the Trust Deed including benefits payable to Members and understand my rights and the rights of my dependants pursuant to the Trust Deed.

My personal details and those of my employer(s) are attached.

I hereby acknowledge that the discretion vested in you by Rule 12.2 of the Fund is an absolute free and unfettered discretion but I express the wish that in the exercise of such discretion you give consideration to paying any lump sum death benefit in the following proportions:-

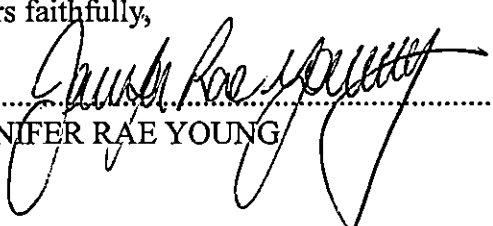
Name of Designated Beneficiary	Address of Designated Beneficiary	Relationship to Member	Proportion of Lump Sum Death Benefit
Peter David Young	PO Box 254, Corinda QLD 4075	Brother	Full
.....
.....

I understand that the trustee is required to request that I provide my tax file number for the purposes of Section 299F of the Income Tax Assessment Act 1936. I further understand that I am under no obligation to supply this number, but that should I fail to do so, tax may be deducted from my account at the top marginal rate.

My tax file number is: 482-972-572

16th April, 2003

Yours faithfully,


.....
JENNIFER RAE YOUNG


EMPLOYEE'S PERSONAL AND EMPLOYMENT DETAILS

Full Name: JENNIFER RAE YOUNG
Address: 28 BARNES DRIVE
BUDERIM QLD 4556
D.O.B.: 28th November, 1954

Salary: \$
Employer:
Address:

Date Employment Commenced / /

Regulation details removed

ABN:	37 586 781 315 View record on ABN Lookup 
Status:	Regulation details removed

ABN last updated: 04 May 2018

Record extracted: 03 Feb 2020

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** 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** between 8am and 6pm, Monday to Friday.

Also refer to [frequently asked questions](#).

Disclaimer

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Important Neither the Australian Government nor the ATO endorse or guarantee the performance of super funds.



SUPERANNUATION FUND DEED UPGRADE ORDER FORM

NAME: Leesa Heslop
FIRM: Sam Greco and Co
PHONE: (07)3263 5200
E-MAIL: leesah@taxonline.com.au

FREECALL 1800 773 477

FUND DETAILS

Name of Fund YOUNGS SUPER FUND
Date of original Deed 16 APRIL 2003 Date of Last Amendment _____
Please submit a copy of the original fund deed (and any documents that have amended it) together with this order form

TRUSTEES AND MEMBERS

Corporate Trustee Details (if applicable)

Company Name _____ ACN _____
Address _____
ALL Directors are Members YES or NO ALL Members are Directors YES or NO
(if NO, provide) Full Name _____ DIRECTOR SECRETARY

#1
To be
Primary
Contact

Full Name JENNIFER RAE YOUNG
Address PO BOX 288
CORINDA QLD 4075
Email Address _____ (for service of notices)
Role/s Held INDIVIDUAL TRUSTEE MEMBER

#2

Full Name PETER YOUNG
Address PO BOX 254
CORINDA QLD 4075
Role/s Held INDIVIDUAL TRUSTEE MEMBER

#3

Full Name _____
Address _____
Role/s Held INDIVIDUAL TRUSTEE MEMBER

#4

Full Name _____
Address _____
Role/s Held INDIVIDUAL TRUSTEE MEMBER

PRINCIPAL EMPLOYER / OTHER PARTY

Full Name _____
 PRINCIPAL EMPLOYER OTHER (list type of role) _____

PAYMENT DETAILS: Please debit the following card details by the amount of \$ 286.00

TYPE OF CARD: Visa Mastercard *Diners Club *Amex *3% surcharge applies

CARD NUMBER: 4072 2090 2246 9201 EXPIRY DATE: (06 /14)

NAME ON CARD: Salvatore Greco SIGNATURE: 

Please return this form and any documents requested above to:

FREEFAX 1800 655 556 or Locked Bag 1, Fortitude Valley BC Qld 4006

Australian Company Incorporation Services Pty. Ltd.
Level 1 The Portal
1 Breakfast Creek Road
NEWSTEAD QLD 4006
AUSTRALIA
Freecall: 1800 773 477
Freefax: 1800 655 556
E-mail: acis@acis.net.au

Solicitors for:-

redchip lawyers
Level 1 The Portal
1 Breakfast Creek Road
NEWSTEAD QLD 4006
AUSTRALIA
Ph: (07) 3852 5055
Fax: (07) 3852 2559
E-mail: redchip@redchip.com.au

Drawn by:

YOUNGS SUPER FUND

THIS SUPERANNUATION FUND TRUST DEED is made on the date specified in the schedule to this Deed (the 'Schedule'), by the parties named as Trustee in the Schedule.

WHEREAS:-

A. The Trustee has agreed to act as the first Trustee of the Fund described in the Schedule, which is established and is to be maintained as an indefinitely continuing superannuation fund (the 'Fund') for the purpose of providing superannuation benefits for Members in the event of their retirement or in other circumstances acceptable to the Commissioner and specified in this Deed.

B. The Trustee has agreed to accept the trusts constituted under this Deed and to undertake the liabilities, duties and obligations imposed upon the Trustee by this Deed and by the laws applicable from time to time, in the jurisdiction to which it is subject, either by residence or by activities conducted by the Trustee on behalf of the Fund.

NOW THIS DEED WITNESSES AS FOLLOWS:-

1. This Deed shall be governed and construed and shall take effect in accordance with the laws of the State, Territory or other place in which the Trustee is resident from time to time, and shall further be subject to the laws of the Commonwealth of Australia, where and to the extent that they are applicable (the 'Relevant Law').

2. The Fund shall come into operation from the 'Inception Date' specified in the Schedule.

3. Except to the extent that any interests of Members or beneficiaries of the Fund are otherwise affected or circumscribed by the Relevant Law or by this Deed, the Fund shall be vested in, controlled by and administered by the Trustee of the Fund from time to time.

4. Interpretation of this Deed shall be in accordance with the Rules forming part of this Deed, unless the context expressly or by necessary implication requires otherwise.

5. The trusts created by this Deed may be terminated at any time in accordance with the provisions of this Deed from time to time, provided that, in the event that the Relevant Law does not exclude the operation of the rule against perpetuities in relation to those trusts, those trusts shall terminate on the earlier of:

(a) the day immediately preceding the day which is 80 years from the date of execution of this Deed; or

(b) the day immediately preceding the day which is 21 years from the date of the death of the last survivor of the lineal descendants of Her Majesty Queen Elizabeth II living on the date of the execution of this Deed.

6. This deed shall be subject to the requirement that the sole or primary purpose of the Fund must always be the provision of Old-Age Pensions.



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RULES

1. INTERPRETATION

1.1 DEFINITIONS

"Accumulation Account", in relation to a Member of the Fund, means the account established and maintained under rule 9.2 of this Deed;

"Act" means the Superannuation Industry (Supervision) Act 1993, as amended from time to time

"Actuary" means a person who is a Fellow or an Accredited Member of the Institute of Actuaries of Australia;

"Adopted Child", in relation to a person, means a person adopted by the first-mentioned person:

(a) under the law of a State or Territory relating to the adoption of children; or

(b) under the law of any other place relating to the adoption of children, if the validity of the adoption would be recognised under the law of any State or Territory;

"Annuity" includes a benefit provided by a life insurance company or a registered organisation, if the benefit is taken, under the Regulations, to be an annuity for the purposes of the Act;

"Approved Auditor" means a person included in a class of persons specified in the Regulations, but does not include a person in respect of whom a disqualification order is in force under Section 131 of the Act.

"Approved Bank" means:

(a) a body corporate authorised under Part II of the Banking Act 1959 to carry on banking business in Australia; or

(b) the Commonwealth Bank of Australia, the Commonwealth Savings Bank of Australia or the Commonwealth Development Bank of Australia; or

(c) a State Bank;

"Approved Deposit Fund" means a fund that:

(a) is an indefinitely continuing fund;

(b) is maintained by an Approved Trustee solely for Approved Purposes; and

(c) has approved rules;

"Approved Guarantee" means a guarantee given by an Approved Bank by or on behalf of the Commonwealth, a State or a Territory;

"Approved Purposes", in relation to the Fund, means the purposes of:

(a) receiving on deposit:

(i) amounts that will be taken by Section 27D of the Tax Act to be expended out of Eligible Termination Payments within the meaning of that Section; and

(ii) amounts paid under Part 24 of the Act; and

(iii) amounts paid under Section 65 of the Superannuation Guarantee (Administration) Act 1992; and

(b) dealing with such amounts, in accordance with the rules of the Fund, in any way calculated directly or indirectly to enhance the value of, or render profitable, property of the Fund; and

(c) subject to any contrary requirement in the Standards from time to time applicable to the Fund under Section 32 of the Act, paying to Beneficiaries in accordance with the covenant referred

to in Section 53 of the Act, or to the legal personal representatives of Beneficiaries, amounts deposited with the Fund together with accumulated earnings on those amounts;

"Approved Trustee" means a Constitutional Corporation in relation to which an approval under Section 26 of the Act is in force;

"APRA" means the Australian Prudential Regulation Authority;

"ASIC" means the Australian Securities and Investments Commission;

"Associate" has the meaning given by Section 12 of the Act;

"Authorised Leave", in relation to a Member of a Fund, means leave that is:

(a) approved by the Member's employer; or

(b) authorised by:

(i) a law of the Commonwealth, a State or a Territory; or

(ii) an agreement certified, or an award made, by a tribunal or body having the authority to do so under a law of the Commonwealth, a State or Territory.

"Beneficiary", in relation to the Fund or to another fund, scheme or trust, means a person (whether described in the governing rules as a member, depositor or otherwise) who has a beneficial interest in the Fund, or a fund, scheme or trust;

"Capital Gains Tax Exempt Component" has the same meaning as 'CGI exempt component' in subsection 27A(1) of the Tax Act;

"Child", in relation to a person, includes an Adopted Child, a step-child or an ex-nuptial child of the person;

"Child Account" means a Member's Accumulation Account established under sub-rule 2.5 for a Child under the age of 18 years issued as a result of the Fund accepting Child Contributions;

"Child Contributions" means contributions made to a Child Account established in the Fund;

"Civil Penalty Provision" has the meaning given by the Act.

"Complying Superannuation Fund", in relation to a Superannuation Fund, has the meaning given by Section 267(1) of the Tax Act.

"Concerned Person" means a person who:

(a) is, or was within the preceding 12 months, a member of the Responsible Person to which the request is made; or

(b) is a beneficiary of the Responsible Person to which the request is made.

"Constitutional Corporation" means a body corporate that is:

(a) a trading corporation formed within the limits of the Commonwealth (within the meaning of paragraph 51(xx) of the Constitution); or

(b) a financial corporation formed within the limits of the Commonwealth (within the meaning of paragraph 51(xx) of the Constitution);

"Corporate Trustee", in relation to the Fund, means a body corporate that is a Trustee of the Fund;

"Corporations Law" means the Corporations Law set out in the Corporations Act 1989, the Corporations Act 2001, or any regulations made pursuant to those acts;

"Court" means any court, when exercising jurisdiction under the Act;

"Custodian", in relation to the Fund, means a person (other than the Trustee of the Fund) who, under a contract with the Trustee or an Investment Manager of the Fund, performs custodial functions

in relation to any of the assets of the Fund;

"Deed" means the Deed and Rules constituting the Fund and any amendments, modifications, additions or deletions thereto;

"Dependant", in relation to a person, includes the spouse and any Child of the person;

"Designated Beneficiaries", in relation to a Member of the Fund, means any Dependant or Dependants of the Member specified as a Designated Beneficiary to the Trustee in such form as the Trustee may approve from time to time and, in the absence of an approved form, in a manner otherwise acceptable to the Trustee;

"Director", in relation to a body corporate, has the same meaning as in the Corporations Law;

"Eligibility Age", in relation to an age pension, means:

- (a) in the case of a man, 65 years or, if another age is prescribed by the Regulations in place of 65 years, the age so prescribed; or
- (b) in the case of a woman, 60 years or, if another age is prescribed by the Regulations in place of 60 years, the age so prescribed;

"Eligible Person" means:-

- (a) any person who is Gainfully Employed in a Year of Income, other than an Employee in respect of whom an Employer is making or intends to make contributions to this or any other Superannuation Fund in Australia in respect of that Year of Income;
- (b) a person in respect of whom Eligible Spouse Contributions may be made in respect of a Year of Income; and
- (c) any other person, other than a Child in respect of whom a Child Account may be established, who pursuant to the law, from time to time, is eligible to apply for membership to a Regulated Superannuation Fund;

"Eligible Spouse Contributions", in relation to a Member, means contributions made by the Member in relation to a person who is the Member's Spouse at the time those contributions are made and the Member is not entitled to a deduction under section 82AAC (including a deduction under that section due to the operation of section 82AAD(A) in relation to the contributions and:

- (a) the Fund is a Complying Superannuation Fund in relation to the Year of Income of the Fund in which the contributions are made; and
- (b) the contributions are made to obtain superannuation benefits for the Spouse or, in the event of the death of the Spouse, for Dependants of the Spouse;

"Eligible Termination Payment" has the meaning as in Subdivision AA of Division 2 of Part III of the Tax Act

"Employee" has its natural meaning and includes:

- (a) a member of an executive body of a body corporate (whether described as Directors or otherwise);
- (b) a person working under a contract that is wholly or principally for the labour of that person;
- (c) a member of the Parliament of the Commonwealth, or of a State;
- (d) a member of the Legislative Assembly of a Territory;
- (e) a member of a local government council;

- (f) a person who is paid to provide services in connection with the performance or presentation of, or the making of any film, tape or disc of, any music, play, dance, entertainment, sport, display or promotional activity or any similar activity involving the exercise of intellectual, artistic,

"Employer" has its natural meaning and includes:

- (a) in relation to a member of an executive body of a body corporate (whether described as Directors or otherwise), the body corporate;
- (b) in relation to a person working under a contract that is wholly or principally for the labour of that person, the other party to the contract;
- (c) in relation to a member of the Parliament of the Commonwealth, or of a State, the Commonwealth or the State;
- (d) in relation to a member of the Legislative Assembly of a Territory, that Territory;
- (e) in relation to a member of a local government council, that local government council;
- (f) in relation to a person who is paid to provide services in connection with the performance or presentation of, or the making of any film, tape or disc of, any music, play, dance, entertainment, sport, display or promotional activity or any similar activity involving the exercise of intellectual, artistic, musical, physical, or other personal skills, the person liable to make the payment to the first-mentioned person;

"Employer Representative", in relation to a group of Trustees of the Fund, a policy committee of the Fund or the board of Directors of a Corporate Trustee of the Fund, means a member of the group, committee or board, as the case may be, nominated by:

- (a) the Employer or Employers of the Members of the Fund; or
 - (b) an organisation representing the interests of that Employer or those Employers;
- "Employer Sponsor" means an Employer who:
- (a) contributes to the Fund; or
 - (b) would, apart from a temporary cessation of contributions contribute to the Fund; for the benefit of:

- (i) a Member of the Fund who is an Employee of:
 - A the Employer; or
 - B an Associate of the Employer; or
- (ii) the Dependants of such a Member in the event of the death of the Member;

"EPSSS" or "Exempt Public Sector Superannuation Scheme" has the meaning given by the Regulations;

"Executive Officer", in relation to a body corporate, means a person, by whatever name called and whether or not a director of the body, who is concerned, or takes part, in the management of the body;

"Full-time", in relation to being Gainfully Employed, means Gainfully Employed for at least 30 hours each week;

"Fund" means the Superannuation Fund created upon the execution of this Deed;

"Gainfully Employed" or "Gainful Employment" means employed or self-employed for gain or reward in any business, trade, profession, vocation, calling, occupation or employment

"Independent Director", in relation to a Corporate Trustee of the Fund, means a Director of the Corporate Trustee who:

- (a) is not a Member of the Fund; and
 - (b) is neither an Employer Sponsor of the Fund nor an Associate of such an Employer Sponsor;
- and

were made:
"Market Value", in relation to an asset, means the amount that a willing buyer of the asset could reasonably be expected to pay to acquire the asset from a willing seller if the following assumptions

- (c) who is suffering from a mental illness, within the meaning of the Mental Health Services Act 1974;
 - (b) who is an intellectually disabled citizen, within the meaning of the Intellectually Disabled Citizens Act 1985; or
 - (a) under age 18;
- "Legal Disability" means a person:

"Investment Manager" means a person appointed by the Trustee of the Fund to invest money of the Fund;
or profit;
"Investment" means any mode of application of money for the purpose of gaining interest, income

- (d) a person who has, at any time during the preceding 3 years, executed a deed of assignment or a deed of arrangement under, or whose creditors have, within the preceding 3 years, accepted a composition under Part X of the Bankruptcy Act 1966 or the corresponding provisions of the law of an external Territory or the law of a foreign country;
- (c) a person any of whose property is subject to control under Section 150 or 188 of the Bankruptcy Act 1966 or a corresponding provision of the law of an external Territory or the law of a foreign country; or
- (b) and includes:
- (a) under the Bankruptcy Act 1966 or the law of an external Territory or the law of a foreign country, is a bankrupt in respect of a bankruptcy from which the person has not been discharged;

"Insolvent Under Administration" means a person who:
"Individual Trustee", in relation to the Fund, means a natural person who is a Trustee of the Fund;
"Indexed" or "Indexation" have the meanings given in the Act.

- (e) is not, in any capacity, a representative of an organisation representing the interests of one or more Employer Sponsors of the Fund;
- (d) is not, in any capacity, a representative of a trade union, or other organisation representing the interests of one or more Members of the Fund; and
- (c) is neither an Employee of an Employer Sponsor of the Fund nor an Associate of an Associate of such an Employer Sponsor; and
- (b) is neither an Employer Sponsor of the Fund nor an Associate of such an Employer Sponsor; and
- (a) is not a Member of the Fund; and

"Independent Trustee", in relation to the Fund, means a Trustee of the Fund who:
(e) is not, in any capacity, a representative of an organisation representing the interests of one or more Employer Sponsors of the Fund;
(d) is not, in any capacity, a representative of a trade union, or other organisation representing the interests of one or more Members of the Fund; and
(c) is neither an Employee of an Employer Sponsor of the Fund nor an Associate of an Associate of such an Employer Sponsor; and

(a) that the buyer and the seller dealt with each other at arm's length in relation to the sale;

(b) that the sale occurred after proper marketing of the asset;

(c) that the buyer and the seller acted knowledgeably and prudentially in relation to the sale;

"Member" means any person who has become a member of the Fund in accordance with sub-rule 2 4(a) of this Deed and who has not ceased to be a Member, and, where the Fund is a Self Managed Superannuation Fund or in all other cases unless the Trustee declares otherwise by resolution in writing, includes a person who receives a Pension from the Fund, or who has deferred his or her entitlement to receive a benefit from the Fund;

"Member of Staff of the Regulator" means, as the context requires, an "APRA staff member" as defined in Section 3 of the Australian Prudential Authority Act 1998, or a "staff member" as defined in Section 5(1) of the Australian Securities and Investments Commission Act 1989, or a "taxation officer" as defined in Section 10(1) of the Act;

"Member Representative", in relation to a group of Trustees of the Fund, a policy committee of the Fund or the board of Directors of a Corporate Trustee of the Fund, means a member of the group, committee or board, as the case may be, nominated by:

(a) the Members of the Fund; or

(b) a trade union, or other organisation, representing the interests of those Members;

"Non-commutable Income Stream" means a benefit that:

(a) cannot be commuted;

(b) is paid at least monthly;

(c) does not have a residual capital value; and

(d) is such that the total amount paid each month is fixed or varies only:

(i) for the purpose of complying with the Act and Regulations; and

(ii) during any period of 12 months by a rate not exceeding either:

A 5% per annum; or

B the rate of increase in the last Consumer Price Index (All Capital Cities) for a quarter to be published by the Australian Statistician before the end of that period of 12 months compared with the Consumer Price Index (All Capital Cities) published for the same quarter in the preceding year;

"Non-member Spouse", in relation to a Superannuation Interest that is subject to a Payment Split, means the person who is the non-member spouse in relation to the interest under Part VIII B of the Family Law Act 1975;

"Normal Retirement Date", in relation to a Member of the Fund, means the earlier of the date on which a Member attains the age 65, or ceases to be Gainfully Employed for the purposes of the Act and Regulations, but, in any case, no earlier than the date on which the Member attains age 55.

"Old-age Pensions" shall have the same meaning as that expression is used in paragraph 51(xxiii) of the Constitution;

"Operative Time", in relation to a Payment Split, has the meaning given by Part VIII B of the Family Law Act 1975;

"Part-time", in relation to being Gainfully Employed, means Gainfully Employed for at least 10 hours, and less than 30 hours, each week;

"Payment Split", means a payment split under Part VIII B of the Family Law Act 1975;

"Pension", except in the expression "Old-age Pension", includes a benefit provided by the Fund, if

(a) if the Trustee or an Investment Manager of the Fund is or includes a natural person - that natural person;

"Relevant Person", in relation to the Fund, means:

which the act, obligation, prohibition, restriction or other thing relates;
under the Act or such other legislation in force from time to time, for administering the provisions to
"Regulator" means APRA, ASIC or the Taxation Commissioner, whichever has the responsibility,

from time to time

"Regulations" means the Superannuation Industry (Supervision) Regulations 1994, as amended

electing that the Act is to apply to the Fund

(ii) in the case of a natural person - by him or her,

(i) in the case of a trustee which is a body corporate, under its common or official seal; or

(c) the trustee or trustees of which have given to the Regulator a written notice, in the form approved by the Regulator for the purpose, signed by the trustee or each trustee:

provision of Old-age Pensions; and

(ii) the deed or governing rules provide that the sole or primary purpose of the fund is the

contained in the deed or governing rules;

(i) the trustee of the fund is a Constitutional Corporation pursuant to a requirement

(b) in respect of which either of the following applies:

(a) which has a trustee;

Fund:

"Regulated Superannuation Fund", in relation to a Superannuation Fund means a Superannuation

(ii) whether to apply to become an Employer Sponsor of the Fund;

(i) whether to apply to have a superannuation interest in the Fund issued to a person; or

(b) that the Trustee knows, or ought reasonably to know (having regard to the Trustee's abilities, experience, qualifications and other attributes), may influence a person's decision:

(a) issued, or authorised to be issued, by the Trustee of the Fund; and

"Regulated Document", in relation to a Public Offer Superannuation Fund, means a document:

"Public Offer Superannuation Fund" has the meaning given in Section 18 of the Act;

"Product Disclosure Statement" has the meaning given by the Corporations Act 2001;

Corporations Act 2001;

"Prescribed Information" means information prescribed for the purposes of Section 1017C of the

Corporations Act 2001;

"Prescribed Document" means a document prescribed for the purposes of Section 1017C of the

any such land or place;

"Premises" includes a structure, building, aircraft, vehicle or vessel, any land or place (whether enclosed or built on or not) and any part of a structure, building, aircraft, vehicle or vessel, or part of

(b) is established by or under this Deed;

(a) advises the Trustee of the Fund about such matters as are specified in the Regulations; and

"Policy Committee", in relation to the Fund, means a board, committee or other body that:

the benefit is taken, under the Regulations, to be a pension for the purposes of the Act;

(b) if the Trustee or an Investment Manager of the Fund is or includes a body corporate - a responsible officer of that body corporate;

(c) an Auditor of the Fund; or

(d) an Actuary of the Fund;

"Responsible Officer", in relation to a body corporate, means:

(a) a Director of that body corporate;

(b) a secretary of that body corporate; or

(c) an Executive Officer of that body corporate;

"Responsible Person" means the person who, or on whose behalf, a product disclosure statement for a financial product is required to be prepared pursuant to Part 7.9 of the Corporations Act 2001, and includes the Fund;

"RSA" or "Retirement Savings Account" has the meaning given by the Act;

"Self Managed Superannuation Fund", has the meaning given by sub-rule 1.3;

"Service", in relation to a person, means Gainful Employment, as an Employee, or otherwise, either on a Full-time or Part-time basis.

"Spouse", in relation to a person, includes another person who, although not legally married to the person, lives with the person on a genuine domestic basis as the husband or wife of the person;

"Standard Employer Sponsor" means, an Employer Sponsor of the Fund who contributes, or would contribute, wholly or partly pursuant to an arrangement between the Employer Sponsor and the Trustee of the Fund;

"Superannuation Complaints Tribunal" means the Superannuation Complaints Tribunal established by the Superannuation (Resolution of Complaints) Act 1993;

"Superannuation Fund" means:

(a) a fund that:

(i) is an indefinitely continuing fund; and

(ii) is a provident, benefit, superannuation or retirement fund; or

(b) a public sector superannuation scheme;

"Superannuation Interest" means a beneficial interest in the Fund;

"Tax Act" means, as the case may require, the Income Tax Assessment Act 1936, or the Income Tax Assessment Act 1997, as each of those enactments may be amended from time to time;

"Taxation Commissioner" means the Commissioner of Taxation appointed pursuant to the Taxation Administration Act 1953 or a person for the time being acting as Taxation Commissioner under that statutory enactment;

"Temporary Incapacity" in relation to a Member who has ceased to be Gainfully Employed (including a Member who has ceased temporarily to receive any gain or reward under a continuing arrangement for the Member to be Gainfully Employed), means ill-health (whether physical or mental) that caused the Member to cease to be Gainfully Employed but does not constitute Total and Permanent Disablement;

"Total and Permanent Disablement" in relation to a Member who has ceased to be Gainfully Employed, means ill-health (whether physical or mental), where the trustee is reasonably satisfied that the Member is unlikely, because of the ill-health, ever again to engage in Gainful Employment for which the Member is reasonably qualified by education, training or experience;

"Trustee", in relation to the Fund, means the first Trustee or Trustees of the Fund and any Trustee or Trustees for the time being and from time to time, whether original, additional, surviving, alternate or substituted and whether a natural person or persons, a body or bodies corporate or otherwise, or one or more classes of them severally;

"Year of Income", in relation to the Fund, means the period from 1 July of a calendar year to 30 June of the following calendar year, unless any other period applicable to the Fund is, for the purposes of the Tax Act a year of income of the Fund

1.2 INTERPRETATION

This Deed comprises a number of Parts, each of which contains a number of rules and, where applicable, sub-rules, paragraphs, sub-paragraphs and sub-sub-paragraphs

In the interpretation of this Deed, unless the context requires otherwise:

- (a) the singular shall include the plural and vice versa;
- (b) words importing the masculine, the feminine or the neuter gender shall be read as importing such gender as the case may require;
- (c) references to any statutory enactments shall mean and be construed as references to the said enactments and regulations as amended, modified and re-enacted from time to time;
- (d) a requirement to give a person notice in writing shall be satisfied by posting the notice to that person's last known address;
- (e) references to writing includes any means of representing or reproducing words, figures, drawings or symbols in a visible, tangible form, in English;
- (f) references to months means calendar months;
- (g) references to sections of statutes or terms defined in statutes refer to corresponding sections or defined terms in amended, consolidated or replacement statutes;
- (h) headings and the table of contents are used for convenience only and are to be disregarded in the interpretation of this Deed;
- (i) where any word or phrase is given a defined meaning, any other grammatical form of that word or phrase has a corresponding meaning;
- (j) no rule of construction of documents shall apply to the disadvantage of a party, on the basis that the party put forward this document or any relevant part of it;
- (k) words and phrases not defined shall have the meaning, if any, ascribed in the Act or in other relevant legislation or statutory enactment

1.3 SELF MANAGED SUPERANNUATION FUNDS

(a) **Meaning Of Self Managed Superannuation Fund**. Subject to the provisions of the Act and Regulations, from time to time, a **"Self Managed Superannuation Fund"** means:-

- (i) Where the Fund has more than one Member, the Fund:
 - A. has fewer than 5 Members;
 - I. if the Trustees of the Fund are individuals - each individual Trustee of the Fund is a Member of the Fund; or
 - II. if the Trustee of the Fund is a body corporate - each director of the body corporate is a Member of the Fund; and
- B. each Member of the Fund:
 - (a) is a Trustee of the Fund; or

- (b) if the Trustee of the Fund is a body corporate - is a director of the body corporate; and
- C no Member of the Fund is an Employee of another Member of the Fund, unless the Members concerned are Relatives; and
- D no Trustee of the Fund receives any remuneration from the Fund or from any person for any duties or services performed by the Trustee in relation to the Fund
- (iii) Where the Fund has only one Member, the Fund:
- A it satisfies either of the following conditions:
- I the Trustee of the Fund is a body corporate of which the Member is the sole director, or a body corporate with 2 directors one of whom is the Member, and the Member is not an Employee of the other director; or
- II there are 2 individual Trustees of the Fund, one of whom is the Member of the Fund and the Member is not an Employee of the other Trustee; and
- B no Trustee of the Fund receives any remuneration from the Fund or from any person for any duties or services performed by the Trustee in relation to the Fund
- (iii) A Fund which would satisfy either the conditions of paragraph (i) or (ii) of this sub-rule, except that:
- A a Member of the Fund has died and the legal personal representative of the Member is a Trustee of the Fund or a director of a body corporate that is the Trustee of the Fund, in place of the Member, during the period:
- I beginning when the Member of the Fund died; and
- II ending when death benefits commence to be payable in respect of the Member of the Fund; or
- B the legal personal representative of a Member of the Fund is a Trustee of the Fund or a director of a body corporate that is the Trustee of the Fund, in place of the Member, during any period when:
- I the Member of the Fund is under a legal disability; or
- II the legal personal representative has an enduring power of attorney in respect of the Member of the Fund; or
- III if a Member of the Fund is under a legal disability because of age and does not have a legal personal representative—the parent or guardian of the Member is a Trustee of the Fund in place of the Member; or
- IV an appointment under section 134 of the Act of an acting trustee of the Fund is in force
- (b) **Meaning Of Employee.** Subject to the Act and Regulations from time to time, for the purposes of sub-rule 13, in addition to the meaning given by sub-rule 11, a Member of the Fund who is an “Employee” of an Employer Sponsor of the Fund is also taken to be an Employee of another person (the “Other Person”) if the Employer Sponsor is:
- (i) A Relative of the Other Person; or
- (ii) Either of the following:
- A A body corporate of which the Other Person, or a Relative of the Other Person, is a director;
- B A body corporate related to that body corporate; or

(iii) The trustee of a trust of which the Other Person, or a Relative of the Other Person, is a beneficiary; or

(iv) A partnership, where:

A The Other Person, or a Relative of the Other Person, is a partner in the partnership; or

B The Other Person, or a Relative of the Other Person, is a director of a body corporate that is a partner in the partnership; or

C The Other Person, or a Relative of the Other Person, is a beneficiary of a trust, if the trustee of the trust is a partner in the partnership

(c) **Meaning Of Relative.** Subject to the provisions of the Act and Regulations, from time to time, "Relative", in relation to an individual, for the purpose of sub-rule 1.3(b), means:

(i) a parent, child, grandparent, grandchild, sibling, aunt, uncle, great-aunt, great-uncle, niece, nephew, first cousin or second cousin of the individual or of his or her spouse or former spouse; or

(ii) another individual having such a relationship to the individual or to his or her spouse or former spouse because of adoption or remarriage; or

(iii) the spouse or former spouse of the individual, or of an individual referred to in paragraph (a) or (b)

(d) **Compliance With Self Managed Superannuation Fund Rules.** Where the Fund is a Self Managed Superannuation Fund, it will, at all times, comply with the requirements set out in the Act and Regulations for a Self Managed Superannuation Fund

(e) **Funds Which Are Not Self Managed Superannuation Funds.** Where the Fund is not a Self Managed Superannuation Fund, if the Fund:-

(i) Is a superannuation fund with less than 5 Members, which does not meet the requirements of a Self Managed Superannuation Fund, the Trustee must:-

A comply with the requirements within the period allowed under the Act and Regulations; or

B request that the Regulator extend the time for compliance and seek to comply with the requirements, or any alternative requirements of the Regulator, within the additional period, if any, allowed; or

C appoint an Approved Trustee to the Fund, in accordance with the Act and Regulations

(ii) Is a superannuation fund with more than 5 or more Members, it must comply with the provisions of the Deed and with the requirements of the Act and Regulations for a Fund with 5 or more Members

2. PEOPLE WHO MAY BECOME MEMBERS

2.1 WHO CAN APPLY

Any person who is or has at any time been an Employee, an Eligible Person or a Child in respect of whom a Child Account may be established and any other person acceptable to the Regulator, from time to time, shall be entitled to apply to become a Member of the Fund

2.2 HOW TO APPLY

(a) **Apply Using The Approved Form.** An Employee or Eligible Person seeking to become a Member of the Fund will apply to the Trustee for membership in the approved form

2.3 CATEGORIES AND SUB-PLANS

(a) **How To Divide Members Into Categories.** The Trustee may, as and when it considers appropriate, divide the Members and beneficiaries of the Fund into different categories, for any purposes which it considers appropriate. The benefits and entitlements of each category, and the criteria for admission into each category shall be determined by the trustee in its absolute discretion, provided that the benefits and entitlements of any Members or beneficiaries affected are not reduced.

(b) **How To Divide The Fund Into Sub-Plans** The Trustee may, as and when it considers appropriate, divide the Fund into one or more sub-plans, for any purposes which it considers appropriate. The membership, contributions, assets, and liabilities for payment of benefits and entitlements or otherwise, in respect of each sub-plan shall be maintained discretely from the rest of the Fund. The criteria for admission into each sub-plan shall be determined by the Trustee in its absolute discretion, provided that the benefits and entitlements of any Members or beneficiaries admitted to a sub-plan are not reduced.

2.4 BECOMING A MEMBER

(a) **The Trustee's Discretion.** Subject to the requirements concerning eligibility, the Trustee shall admit Members to the Fund at its absolute and unfettered discretion.

(b) **Applicant Agrees To Deed** By making application for and being admitted as a Member of the Fund, the prospective Member is deemed to have agreed to be bound by the provisions of this Deed

(c) **Things Required In All Applications For Membership.** Any form of application approved by the Trustee for the purposes of admission of prospective Members to membership of the Fund shall contain a statement by the prospective Member confirming that they will be bound by the trust deed for the time being governing the Fund

2.5 SPECIAL RULES FOR CHILD ACCOUNTS

(a) **Entitlement to the Establishment of Child Accounts** The Trustee is not obliged to establish a Child Account, nor to accept Child Contributions, however where the Trustee decides to admit a Member to the Fund in respect of Child Contributions, the Trustee shall have reference to the provisions of this sub-rule.

(b) **How Applications Are to be Made For Child Accounts.** The Trustee may not accept applications for Child Accounts unless the information required to be given to an applicant under Part 3 of the Deed has been given to, and the application includes evidence that consent to the opening of the Account has been given by:

(i) the legal personal representative of the Child; or

(ii) if the Child does not have a legal personal representative, a parent of the Child or the Child's guardian,

and the application includes:

(iii) the name and address of the legal personal representative, parent or guardian; and

(iv) the name, address and date of birth of the Child

(c) **Who Can Make Child Contributions** If the Trustee has decided to accept Child Contributions in respect of a Child, these contributions may be made by any person.

(d) **Decisions About Child Accounts - Child Under 16 Years.** If a Child Account is issued in respect of a Child and the Child is under 16 years of age, decisions in relation to the account must be made by:

(i) the legal personal representative of the Child; or

(ii) if the Child does not have a legal personal representative, a parent of the Child or the Child's guardian.

(e) **Decisions About Child Accounts - Child Between 16 Years and 18 Years.** If a Child Account is issued in respect of a Child and the Child is at least 16 years of age, but less than 18 years of age, the Child may make decisions in relation to the Child's Account if the Trustee has been notified that the Child will be making such decisions by:

(i) the legal personal representative of the Child; or

(ii) if the Child does not have a legal personal representative, a parent of the Child or the Child's guardian.

(f) **When a Child Turns 18 Years.** When a Child, who has previously become a Member of the Fund because they have been issued with a Child Account, turns 18 years of age, the Account ceases to be a Child Account and becomes a normal Member's Accumulation Account and the former Child becomes a full Member of the Fund.

2.6 SOME EX-SPOUSES TREATED AS MEMBERS BY FAMILY COURT DIRECTION

In addition to the provisions of this Rule, where:

(a) a Superannuation Interest in the Fund is subject to a Payment Split; and

(b) the Non-member Spouse in relation to the Superannuation Interest was not a Member of the Fund immediately before the Operative Time for the Payment Split,

an order given pursuant to the Family Law Act 1975 may require the Trustee to treat a Non-member Spouse as a Member of the Fund for the purposes of:-

(c) Sub-rule 1.3, which deals with the requirements for a Fund to be a Self-Managed Superannuation Fund;

(d) Sub-rule 8.4, which deals with In-house Assets and other restricted or prohibited investments of the Fund; and

(e) any other provisions which the Act may, from time to time, require.

3. INFORMATION WHICH MEMBERS MUST BE GIVEN

3.1 PRODUCT DISCLOSURE STATEMENTS

In addition to the information required to be given by the Trustee to various parties under this rule, the Trustee must consider whether or not an obligation exists to prepare a Product Disclosure Statement and, where necessary, must comply with the provisions of Part 7.9 of the Corporations Act 2001 as to the preparation, content and giving of such a statement

3.2 MEMBER INFORMATION - ALL FUNDS

(a) **Information to People Applying For Membership.** Where a Trustee is not required to prepare a Product Disclosure Statement or where any of the information set out below is not included in such a statement, at or before the time a new Member applies for membership of the Fund the Trustee shall give and provide to the new Member all materials and other information which are required to be given from time to time and any additional information which the Trustee may, in its absolute discretion, determine. As a minimum, the Trustee shall provide the new Member with the following:

(i) where the Fund is not a Self Managed Superannuation Fund:

A. the contact details of the fund, including the name of the Trustee and, where the Trustee is a Constitutional Corporation, the names of all of its directors and in respect of all individual Trustees or directors of the Trustee, details of how and by

- whom they were appointed;
- B. all information that the Trustee reasonably believes a Member would reasonably need for the purpose of understanding the management and financial condition of the Fund or, where the new Member is to become a member of a sub-plan, of that sub-plan;
- C. all information that the Trustee reasonably believes a Member would reasonably need for the purpose of understanding the investment performance of the Fund or, where the new Member is to become a member of a sub-plan, of that sub-plan;
- D. in respect of financial benefits to which the new Member will or may become entitled, a statement concerning such of those benefits that the Trustee reasonably believes the new Member would reasonably need to be informed about;
- E. information concerning the circumstances in which the benefits mentioned in the preceding paragraph would become payable;
- F. the manner of calculating the benefits referred to in paragraph C of this sub-rule;
- G. a summary of the inquiries and complaints procedures as set out in Part 11 of this Deed;
- H. notification of the existence and a summary of the functions of the Superannuation Complaints Tribunal;
- I. a summary of the time at which and the manner in which fees charges, expenses and administrative or other operational costs, including the ultimate source from which payments in connection with superannuation contributions surcharges or advance instalments of surcharge will be drawn, are attributed to Members and, if they constitute fixed amounts or percentages, those amounts or percentages;
- J. the names of investment managers appointed by the Trustee in respect of the Fund or, if the new Member is to become a member of a sub-plan, in respect of that sub-plan;
- K. a statement as to whether or not any indemnity insurance has been taken out by the Trustee;
- (ii) in the case where the Fund is a Self Managed Superannuation Fund, all information which the Trustee reasonably believes that a new Member would reasonably require for the purpose of understanding:
- A. the main features of the Fund or, if the new Member is a member of a sub-plan, of that sub-plan;
- B. the management and financial condition of the Fund and of the relevant sub-plan (if any);
- C. the investment performance of the Fund or, if the new Member is a member of a sub-plan, of that sub-plan; and
- D. the ultimate source from which payments in connection with superannuation contributions surcharges or advance instalments of surcharge will be drawn.
- (b) **Time For Providing Information To Applicants Who Are Employees.** In the case where a prospective Member is eligible for membership of the Fund by virtue of being an Employee or an Employer Sponsor of the Fund, it is sufficient if the notices, materials and other information required to be provided to prospective Members pursuant to sub-rule 3.1 are given as soon as practicable after the admission of the Member to membership of the Fund.
- (c) **Applicants Must Confirm Information Has Been Received.** In all cases where notices,

material and other information is required to be provided to prospective Members or to new Members of the Fund under sub-rules 3.1 and 3.2(a)(i), the Trustee shall obtain from the prospective Member a written declaration that he or she has been given those notices, materials and other information.

(d) **How To Provide Applicants With Information** Where the Trustee is required to provide any information to a new Member and is also required to provide, or has, in fact, provided to the new or prospective Member the same information in another notice, material or document, the Trustee shall be deemed to have satisfied its obligations in respect of the providing that information.

(e) **Information Which Concerned Persons and Employer Sponsors May Ask For.** Within 1 month of receiving a request from a person specified in this sub-rule, the Trustee of the Fund must give to that person, or make available for inspection at a suitable place during normal business hours by that person, information that the person requires as follows:

(i) If the person is a Concerned Person, information for the purposes of:

A understanding any benefit entitlements that the person may have, has, or used to have;

B understanding the main features of the Fund or, where the Concerned Person is a member of a sub-plan, of that sub-plan;

C making an informed judgment about the management and financial condition of the Fund or, where the Concerned Person is a member of a sub-plan, of that sub-plan;

D making an informed judgment about the investment performance of the Fund or, where the Concerned Person is a member of a sub-plan, of that sub-plan;

E understanding the particular investments of the Fund or, where the Concerned Person is a member of a sub-plan, of that sub-plan;

(ii) If the person is an Employer Sponsor, information for the purposes of:

A understanding the kinds of benefits to which that person's Employees are entitled or will or may become entitled, and the main features of the Fund or, where that person's Employees are or are to be members of one or more sub-plans;

B making an informed judgment about the management and financial condition of the Fund or, where that person's Employees are or are to be members of one or more sub-plans, of that or those sub-plans;

C making an informed judgment about the investment performance of the Fund or, where that person's Employees are or are to be members of one or more sub-plans, of that or those sub-plans;

(iii) If the person is a Concerned Person and the Fund has 5 or more Members, in addition to the information specified in a sub-rule 3.2(e)(i), a copy of:

A the governing rules of the Fund;

B audited accounts of the Fund, together with (whether or not specifically requested) the auditor's report in relation to the accounts;

C in the case where the Fund is a Regulated Superannuation Fund, the most recent information given to Concerned Person in accordance with sub-rule 3.3(b);

D a copy of the latest actuarial report, if any, to the extent that it is relevant to the overall financial position of the Fund, or to the entitlements of the Concerned Person

- (iv) If the person is a Concerned Person or an Employer Sponsor:
 - A. a copy of a Prescribed Document (to the extent the responsible person has access to the document) specified in the request;
 - B. Prescribed Information (to the extent the Trustee has or has access to the information) specified in the request.

Information Which Does Not Need To Be Given To Members. Nothing in this Part shall require (or by implication authorize) the disclosure of:

- (i) internal working documents of the Fund;
- (ii) information or documents that would disclose, or tend to disclose:
 - A. personal information of another person if, in the circumstances, the disclosure would be unreasonable; or
 - B. trade secrets or other information having a commercial value that would be reduced or destroyed by the disclosure; or
- (iii) information or documents in relation to which the Trustee of the Fund owes to another person a duty of non-disclosure

Information To All People Ceasing Membership A Member whose membership has been terminated shall receive, within 1 month of the Trustee becoming aware of the Member ceasing to be a Member, the information required to be provided by sub-rule 3.3(a), insofar as that sub-rule requires information to be provided to the Member (called a "Report to Terminating Member") and, should a Member's membership be terminated in circumstances other than those specified in that sub-rule, the Member shall receive a Report to Members or a Report to Members - Self Managed Superannuation Fund (which ever is applicable) made from the end of the last preceding Year of Income to the date of the Member's membership being terminated. Should the information required to be provided by this sub-rule differ from that required to be provided by Subdivision 5.12 of Part 7.9 of the Corporations Regulations 2001 and such other information as the Corporations Law, or the Act and Regulations may, from time to time, require, the legislative requirements shall override the provisions of this sub-rule.

3.3 MEMBER INFORMATION – FUNDS WITH MORE THAN 5 MEMBERS

Annual Information To Members. Where the Fund has 5 or more Members at the end of the Year of Income, the Trustee shall provide, within 6 months after the end of such Year of Income (or within such further time as is allowed by the Regulator from time to time) to each person who was a Member on the last day of that Year of Income, the information required by Section 1017D of the Corporations Act 2001 and by Subdivision 5.2 of Part 7.9 of the Corporations Regulations 2001 (in particular, Regulations 7.9.19 to 7.9.21), and such other information as the Corporations Law, or the Act and Regulations may, from time to time, require.

Information To Members on Significant Events (And What Counts As A Significant Event) A significant event shall have occurred where:

- (i) the governing rules of the Fund are changed such that there would be an adverse effect:
 - A. on a Member's accumulated benefits;
 - B. on the benefits to which a Member may become entitled;
 - C. for the Member on the circumstances in which those benefits would become payable;
 - D. for the Member on the manner in which those benefits would be calculated; or
 - E. on the security of the Member's benefits;

- (iii) the amount of the Member's withdrawal benefit at the end of the reporting period and the
- (ii) the amount of the Member's withdrawal benefit at the start of each reporting period;
- (i) the contact details of the Fund;

(a) **Annual Information To All Members** Where the Fund is a Self Managed Superannuation Fund, the Trustee shall provide, within 6 months after the end of each Year of Income, to each person who was a Member of the last day of that Year of Income, the following information as a minimum (a "Report to Members - Self Managed Superannuation Fund"):

3.4 MEMBER INFORMATION - SELF MANAGED SUPERANNUATION FUNDS ONLY

- (iv) any information concerning the non-compliance that the Regulator requires to be given
- (iii) details of what action the Trustee has taken, or proposes to take, to have the Fund become a complying fund; and
- (ii) a statement of the effect on the Fund of the issue of the notice (including details of the effect on the Fund's taxation position);
- (i) a statement of the circumstances (including details of the non-compliance) that gave rise to the issue of the notice;

which consists of:
 Act, the Trustee must provide information to the Member in respect of that non-compliance

(e) **Information To Give If Fund Becomes Non-Complying** Should the Trustee of the Fund with 5 or more Members receive a notice of non-compliance issued under Section 40 of the Fund Information To Give If Fund Becomes Non-Complying. Should the Trustee of the Fund more than 3 months before the expected date of the event)

(d) **When To Give Information Where Trustee Causes Significant Event** Notwithstanding the provisions of sub-rule 3.3(c), where the significant event constitutes either a decision of the Trustee, or the winding-up or termination of the Fund, and the Members affected would reasonably expect to be informed of the event before it occurs, the Trustee must give the information to the Member as soon as practicable after it becomes reasonable for the Trustee to expect that the significant event will happen (except that the information need not be given more than 3 months before the expected date of the event)

- (ii) at least 30 days before the expected occurrence if the event is a change in fees and charges
- (i) before the expected occurrence, or as soon as practicable after the occurrence, of the significant event and, in any case, within 3 months after the occurrence of the event; or

(c) **When To Give Information - Significant Events** Where the Trustee is required to give information under sub-rule 3.3(b), the time for giving that information is:

- (vi) to make an informed judgement about the effect (generally and in respect of the Member's current and future entitlements) of the event
- (v) where there is a nature or purpose to the event, to understand the nature or purpose; and

reasonably need:
 and the Trustee of the Fund must then provide all affected Members information including contact details of the Fund, which the Trustee reasonably believes an affected Member would

- (iv) in any other circumstances, an event has occurred in relation to the Fund that the Trustee reasonably believes the Member would reasonably expect to be informed of,
- (iii) there is a change in the matters set out in the Product Disclosure Statement which was or should have been issued pursuant to sub-rule 3.1; or
- (ii) the Member's membership is transferred to a different fund;

method by which it was calculated;

(iv) the amount of the Member's withdrawal benefit at the end of the reporting period that must be preserved; and

(v) the amount by which the Member's Accumulation Account has been reduced in connection with payment of the superannuation contributions surcharge and, should there be a difference between the surcharge debt and the amount of the reduction, an explanation of the discrepancy.

3.5 ADDITIONAL MEMBER INFORMATION - ALL FUNDS

(a) **Annual Information To Members With Binding Beneficiary Notices In Force** If at the time for providing the information required to be provided to the Members of the Fund in accordance with sub-rules 3.3(a) or 3.4(a) there is in force a Binding Beneficiary Notice (referred to in this sub-rule as the "Notice") made by the Member pursuant to sub-rule 5.2(a), the information provided must be accompanied by a statement calling the Member's attention to:

- (i) the person, persons or class, or classes, of persons mentioned in the Notice;
- (ii) the fact that, in accordance with the Notice, and presuming the Notice remains in effect, the Trustee will pay a benefit in respect of the Member, on or after the death of the Member, to the person, persons or class, or classes, of persons mentioned in the Notice if:

A the person, or each person, mentioned in the Notice is the legal personal representative or a dependant of the Member; and

B the proportions of the benefit to be paid to that person or persons is readily ascertainable;

- (iii) the Member's statement about the proportion of the benefit to be paid to each person, mentioned in the notice, or how such proportion is to be determined;
- (iv) the fact that the Member may confirm, amend, or revoke the Notice; and
- (v) the date when the Notice ceases to have effect, and the Trustee must give to the Member a document which the Member may use to confirm, amend or revoke the Notice

3.6 GIVING INFORMATION IN RESPECT OF CHILD ACCOUNTS

A reference in this Part to giving information to a Member or to a Concerned Person shall be read, where the Member is a child who has had a Child Account opened on their behalf pursuant to Part 2.5, as a reference to the giving of information to the person who has opened the account on behalf of the child

3.7 GIVING INFORMATION PURSUANT TO FAMILY LAW ACT ORDERS (AND COST OF THAT INFORMATION)

(a) **What Information Is To Be Given** If a Member's Superannuation Interest becomes subject to a Payment Split, or other action or restriction pursuant to an order given under the Family Law Act 1975, the Trustee shall be required to give the information prescribed by the Act and Regulations and the Corporations Law to the Non-member Spouse and to the Member

(b) **Cost of Information Given** Where the Trustee is obliged to give the information required under Sub-rule 3.7(a) to the Non-member Spouse, the Trustee may levy reasonable charges against the Non-member Spouse's Superannuation Interest in respect of the provision of such information, including the cost of obtaining professional advice in relation to the requirements under this Sub-rule

- (a) Members To Whom This Part Does Not Apply. The Trustee of the Fund need not give a Report to Members or a Report to Members - Self Managed Superannuation Fund to a Member who:
 - (i) in relation to any period is a life pensioner of the Fund;
 - (ii) is a pensioner of the Fund and has requested that the Report to Members or Report to Members - Self Managed Superannuation Fund not to be provided; or
 - (iii) has had their membership terminated prior to the issue of the Report to Members or Report to Members - Self Managed Superannuation Fund and has received or will receive from the Trustee a Report to Terminated Member pursuant to clause 3.2(g).
- 4. CONTRIBUTIONS TO THE FUND**
- 4.1 WHO MAY MAKE AND RECEIVE CONTRIBUTIONS**
- Upon becoming a Regulated Superannuation Fund, subject to Part 7 of the Regulations, the Fund may accept contributions that are made by or in respect of a Member who is:-
 - (a) under age 65 only if:
 - (i) the contributions are Mandated Employer Contributions;
 - (ii) the contributions are not Mandated Employer Contributions and the Member:
 - A has, at any time in the period of 2 years immediately preceding the date of acceptance, engaged in Full-time or Part-time Gainful Employment;
 - B ceased Full-time or Part-time Gainful Employment because of ill-health (whether physical or mental) that, at the date of acceptance, prevents the Member from engaging in employment of the kind that the Member was engaged in at the onset of the ill-health; or
 - C is on Authorised Leave from his or her employer, and:
 - I the leave is for the purposes of raising children of whom the Member is a parent, or for whom he or she has assumed responsibility of a parent; and
 - II he or she has been on that leave of less than 7 years consecutively; and
 - III he or she has a statutory or contractual right to resume employment at the end of the leave; and
 - IV either:
 - (a) he or she was a member of the Fund immediately before going on leave; or
 - (b) the Fund is a fund of which the employer is a Standard Employer-Sponsor; or
 - (iii) the contributions are Eligible Spouse Contributions;
 - (b) at least age 65 and less than age 75 - only if:
 - (i) the contributions are Mandated Employer contributions; or
 - (ii) the Member is employed on a part-time or full-time basis;
 - (c) age 75 years or more, only if the contributions are Mandated Employer Contributions;
 - (d) a Child in respect of whom a Child Account has been established in the Fund and where the contributions in respect of that Child are made:
 - (i) in respect of the Child by, or on behalf of, an Employer of the Child;

3.8 EXCEPTIONS TO THIS PART

and the Child Contributions made in respect of that Child do not total more than \$3,000 in each period of 3 years beginning on the date that the first Child Contribution is made in respect of the Child and, additionally, the Trustee may accept contributions by or in respect of a Member if the Trustee is reasonably satisfied that the contributions are in respect of a period during which, under this sub-rule, the Fund may accept the contributions by or in respect of that Member, even though the contributions are actually made after that period, and, apart from this sub-rule, the Trustee may at its absolute discretion accept contributions in other circumstances acceptable to the Regulator.

5. MATTERS RELATING TO BENEFITS AND ENTITLEMENTS

5.1 WHAT BENEFITS AND ENTITLEMENTS A MEMBER MAY RECEIVE

- (a) **Benefits If A Member Retires At The Normal Time.** A Member who retires from Service at his or her Normal Retirement Date shall be entitled to receive a Normal Retirement Benefit.
- (b) **Benefits If A Member Retires After The Normal Time.** A Member who retires from Service after his or her Normal Retirement Date shall be entitled to receive a Postponed Retirement Benefit.
- (c) **Benefits If A Member Becomes Totally And Permanently Disabled.** A Member who retires from Service because of Total and Permanent Disability shall be entitled to receive a Total and Permanent Disability Benefit.
- (d) **Benefits Payable If A Member Dies.** Upon the death of:
 - (i) a Member, a Death Benefit shall become payable and shall be paid in accordance with sub-rule 5.2(e); or
 - (ii) a former Member who is in receipt of a pension from the Fund, a Death Benefit reduced by an amount determined by the Trustee as representing benefits or entitlements previously paid or applied in respect of the Member or that Member's Dependents, shall become payable and shall be paid in accordance with sub-rule 5.2(e).
- (e) **Benefits Payable If A Member Is Totally And Temporarily Disabled.** Upon the Total and Temporary Disability of a Member, the Member will be entitled to receive a Total and Temporary Disability Benefit.
- (f) **Pension Benefit May Continue To Spouse If Member Dies.** If a Member dies while in receipt of a Pension from the Fund, the Member's Spouse may elect to receive a Spouse's Pension and the amount of that Pension shall be limited to an amount not exceeding the amount calculated in accordance with the Act and Regulations. A person shall, unless the Trustee otherwise determines, be entitled to a Spouse's Pension only if the person married the Member before the Member retired from Service.
- (g) **Benefits Payable In Other Cases.** A Member who ceases to be a Member of the Fund, otherwise than by the death of that Member, and who is not entitled to a:
 - (i) Normal Retirement Benefit;
 - (ii) Postponed Retirement Benefit; or
 - (iii) Total and Permanent Disability Benefit,
 shall be entitled to:
 - (iv) receive the amount standing to the credit of his or her Member's Accumulation Account,

- (i) the balance of the Member's Accumulation Account at the date on which the Member retires;
 - (ii) the period over which and the terms on which the Pension is to be payable;
- (b) **Calculating A Postponed Retirement Benefit** A Member's "Postponed Retirement Benefit" shall be a Pension, the amount of such Pension being determined by the Trustee, having regard to:
- A be calculated so as to produce a nil balance in the Member's Accumulation Account after the terms under which the Pension is to be paid are met; and
 - B in any event, cease to be payable when the balance in the Member's Accumulation Account is nil.
- and shall:
- (vii) any total or partial commutation in accordance with sub-rule 5.5,
 - (vi) any restrictions placed upon the payment of annuities, Pensions and income streams by the Act and Regulations, from time to time; and
 - (v) the cost of any annuities, Pensions and income streams purchased or to be purchased by the Trustee in respect of the Member or the Member's Beneficiaries;
 - (iv) the costs of investing assets of the Fund, operation and, where applicable, termination of the Fund and any administrative, insurance and taxation costs relating to the operation and termination of the Fund, which are anticipated to be attributable to the reducing balance of the Member's Accumulation Account, from time to time;
 - (iii) the expected investment earnings of the Fund which are anticipated to be attributable to the reducing balance of the Member's Accumulation Account, from time to time;
 - (ii) the period over which and the terms upon which the Pension is to be payable;
 - (i) the balance of the Member's Accumulation Account at the Member's Normal Retirement Date;
- (a) **Calculating A Normal Retirement Benefit** A member's "Normal Retirement Benefit" shall be a Pension, the amount of such Pension being determined by the Trustee, having regard to:

5.2 HOW TO CALCULATE BENEFITS AND ENTITLEMENTS AND WHO MAY RECEIVE THEM

- (i) **Effect of Family Law Act on Benefit Entitlements.** Where, pursuant to an order under the Family Law Act 1975, a Superannuation Interest has been created in the Fund in favour of a Non-member Spouse, a reference in this Sub-rule 5.1 to a Member shall be read as including a Non-member Spouse.
 - (h) **Benefits Payable With Consent of The Regulator (Early Release).** Upon a Member's circumstances being such as to constitute grounds for early release of some or all of that Member's benefits and entitlements, in accordance with the exercise of the Regulator's discretion, the Trustee shall, upon receiving a written request from the Member and advice from the Regulator, release such benefits and entitlements to the Member, in such amounts and as directed by the Regulator, net of any taxes or reasonable charges applicable to the release of those benefits and entitlements, from time to time.
 - (i) **Effect of Family Law Act on Benefit Entitlements.** Where, pursuant to an order under the Family Law Act 1975, a Superannuation Interest has been created in the Fund in favour of a Non-member Spouse, a reference in this Sub-rule 5.1 to a Member shall be read as including a Non-member Spouse.
- (v) have the amount standing to the credit of his or her Member's Accumulation Account transferred to another Regulated Superannuation Fund, Approved Deposit Fund, EPSSS or RSA, in accordance with Part 6 of this Deed.
- subject to the restrictions imposed by sub-rules 5.6(b) to 5.7(b); or

- (iii) the expected investment earnings of the Fund projected to be attributable to the reducing balance of the Member's Accumulation Account, from time to time;
- (iv) the costs of investing, operating and, where applicable, terminating the Fund and any administrative, insurance and taxation costs relating to the operation and termination of the Fund, projected to be attributable to the reducing balance of the Member's Accumulation Account, from time to time;
- (v) the cost of any annuities, Pensions and income streams purchased or to be purchased by the Trustee in respect of the Member or the Member's beneficiaries;
- (vi) any restrictions placed upon the payment of annuities, Pensions and income streams by the Act and Regulations, from time to time; and
- (vii) any total or partial commutation of the Pension, in accordance with sub-rule 5 and shall:
 - A be calculated so as to produce a nil balance in the Member's Accumulation Account after the terms under which the Pension is to be paid are met; and
 - B in any event, cease to be payable when the balance in the Member's Accumulation Account is nil.
- (c) **Calculating A Total And Permanent Disablement Benefit** A Member's "Total and Permanent Disablement Benefit" shall be an amount equal to the amount standing to the credit of the Member's Accumulation Account, net of any taxes or reasonable charges determined by the Trustee to be applicable to the payment of such benefits, from time to time.
- (d) **Calculating A Total And Temporary Disablement** A Member's "Total and Temporary Disablement Benefit" shall, subject to any additional or lesser requirements or restrictions imposed by the Regulator on the payment of total and temporary disablement or similar benefits, from time to time, be a Non-commutable Income Stream cashed from the Fund for:
 - (i) the purpose of continuing (in whole or in part) the gain or reward which the Member was receiving before the Temporary Incapacity; and
 - (ii) a period not exceeding the period the incapacity from Employment of the kind engaged in immediately before the Temporary Incapacity, from time to time
- (e) **Calculating A Death Benefit** A Member's "Death Benefit" shall be an amount equal to:
 - (i) the amount standing to the credit of the Member's Accumulation Account at the time of payment, net of any taxes or reasonable charges determined by the Trustee to be applicable to the payment of such benefits, from time to time,
 - (ii) the amount necessary to meet any obligations with respect to a Spouse's Pension or other payments required to be met from the Member's benefits and entitlements,
 and shall be payable in such amounts and to such of the following persons as the Trustee reasonably considers to be appropriate in the circumstances:-
 - A The Member's Designated Beneficiary
 - B The Member's Present Spouse
 - C One or more of the Member's past Spouses
 - D One or more of the Member's natural or adopted children, grandchildren or great-

(ii) in addition to the Fund's liability to pay any one or more of those benefits - called
 (i) towards satisfaction of the Fund's liability to pay any one or more of those benefits - called "Benefit Payment Insurance"; or

(a) Insurance Relating To Benefits And Entitlements. The Trustee may effect one or more policies of insurance or assurance in respect of one or more Members of the Fund in relation to the provision of Total and Temporary Disablement Benefits, Total and Permanent Disablement Benefits or Death Benefits, which, in the event of payment being made under the policy, shall be agreed between the Trustee and the Member or Members concerned to be applied:

5.4 DEALING WITH LIFE INSURANCE

(iii) must contain a declaration signed, and dated, by the witnesses stating that the notice was signed by the Member in their presence
 B neither of whom is a person mentioned in the notice;

A each of whom has turned 18; and
 persons:-
 (ii) must be signed by, and dated, by the Member in the presence of 2 witnesses, being
 (i) must be in writing;

(c) How To Make A Binding Beneficiary Nomination. For the purposes of Sub-rules 5.2(a) and 5.2(b) and subject to the provisions of the Act and Regulations from time to time, the notice to be given by the Member to the Trustee, called a "Binding Beneficiary Notice":-

and, in addition to the information referred to above, the trustee shall give to the Member all other information required by the Act and Regulations from time to time

(iii) the Member is advised to seek further information and professional advice as to the manner and consequences of the request prior to its being made,
 (ii) careful consideration should be given to the wording of the Member's request to ensure that the Member's intentions are clearly and legally binding and executable;

(i) the Trustee cannot alter the Member's properly made request, regardless of the consequences or circumstances which might arise subsequent to the Member making the request and so long as that request remains current;

(b) Information To Member - Binding Beneficiary Nomination. Prior to accepting a Binding Beneficiary Notice from a Member of the Fund, the Trustee must give to the Member information that the Trustee reasonably believes the Member reasonably needs for the purpose of understanding the right of that Member to require the Trustee to provide the benefits and, in particular, the Trustee shall inform the Member in writing that:-

Member
 period of 3 years after the day it was first signed, or last confirmed or amended, by the Notice, unless sooner revoked by the Member, shall cease to have effect at the end of the personal representative or a dependant or dependants of the Member. A Binding Beneficiary on or after the Member's death to a person or persons mentioned in the notice, being the legal Sub-rule 5.2(c), to require the Trustee to provide any benefits or entitlements of the Member Member of the Fund, by Binding Beneficiary Notice given to the Trustee in accordance with Deed, the Trustee may, subject to the Trustee complying with Sub-rule 5.2(b), permit a Binding Beneficiary Nomination For Death Benefits. Despite anything contained in the

5.3 MAKING BINDING DEATH BENEFIT NOMINATIONS

B the Member's personal legal representative.
 grandchildren.

"Additional Insurance",

and where there is reasonable uncertainty as to whether or not any insurance or assurance effected in accordance with this sub-rule is Benefit Payment Insurance or Additional Insurance, it shall be presumed that the insurance or assurance is Benefit Payment Insurance

(b) **Treatment Of Additional Insurance.** Where the Trustee has effected Additional Insurance in respect of a Member of the Fund and an amount becomes payable to the Trustee under the Additional Insurance policy in respect of that Member, the Trustee shall add the amount payable, net of any reasonable fees, charges and taxes, to the Member's Accumulation Account prior to calculating the amount of benefits or entitlements payable from that Account in accordance with this Deed

(c) **Treatment Of Benefit Payment Insurance.** Where the Trustee has effected Benefit Payment Insurance in respect of a Member of the Fund and an amount becomes payable to the Trustee under the Benefit Payment Insurance policy in respect of that Member, the Trustee shall first apply the amount towards satisfaction of the Fund's liability to pay benefits or entitlements to or in respect of that Member in accordance with this Deed and the Trustee shall reduce the Member's Accumulation Account by the amount so applied. The amount, if any, remaining, plus the balance of that Member's Accumulation Account shall be dealt with by the Trustee in its absolute and unfettered discretion in one or more of the following ways:-

(i) Where an amount or amounts have previously been deducted from the Member's Accumulation Account in relation to any premiums paid or payable in respect of the said insurance up to and including the date of payment under the policy, by paying or applying an amount or amounts to or on behalf of the Member up to the amount of the said premiums, in addition to the Fund's liability to pay benefits or entitlements in accordance with this Deed.

(ii) By paying an amount or amounts to or on behalf of the Member in addition to the amount or amounts set out in paragraph (a) above and in addition to the Fund's liability to pay benefits or entitlements in accordance with this Deed

(iii) By reallocating an amount or amounts to a reserve to be dealt with as the Trustee sees fit

5.5 HOW TO PAY A PENSION AND HOW TO PAY A LUMP SUM BENEFIT

(a) **How To Pay A Pension.** Where a Pension is payable from the Fund, the Trustee may determine the terms and conditions under which that Pension is paid, subject to the requirement that the Pension must comply with the minimum terms and conditions relating to that type of Pension, as specified by the Act and Regulations, from time to time. A copy of the terms and conditions of the Pension is to be given to the Member or beneficiary of that Pension at or before the commencement of that Pension

(b) **How To Pay A Lump Sum Benefit (Or Change A Pension To A Lump Sum).** In the case of any amounts to be paid, payable or having commenced to be paid from the Fund as a Pension, annuity or income stream, other than a Total and Temporary Disablement Benefit, the person or persons entitled to receive those amounts may, unless the terms and conditions relating to that type of Pension do not allow it, by written request addressed to the Trustee, commute the said amounts, or any part or parts thereof, to a lump sum, equivalent to the balance remaining in the Member's Accumulation Account in relation to which the said amount or amounts are being paid, less any taxes and other reasonable charges which the Trustee considers are reasonably applicable to the commutation of the said amounts and to the payment of a lump sum, from time to time. Where the terms of the Pension enable partial commutation, or commutation in certain circumstances, or during a certain time only, the Pension may not be commuted other than in accordance with those terms

(c) **How To Reduce A Pension When Changing To A Lump Sum Benefit.** Where a person

5.5(b): commutes part or all of a Pension, annuity or income stream in accordance with sub-rule

(i) if the commutation represents a partial commutation only, the Trustee shall discount the Pension, annuity or income stream to which the person is entitled, to the extent which the Trustee considers reasonably necessary to take account of the commutation, and the Fund and the Trustee shall then be discharged and relieved of any further liability in respect of the amount of the discount; or

(ii) if the commutation represents a commutation of the whole of the Pension, annuity or income stream, the Fund and the Trustee shall then be discharged and relieved of any further liability in respect of that Pension, annuity or income stream.

(d) **How To Pay Benefits To Minors And Certain Other People** Where any beneficiary of the Fund is under a Legal Disability, the Trustee shall be entitled to:

(i) pay or apply the benefits or entitlements of the beneficiary; or

(ii) pay the benefits and entitlements of the beneficiary to another person for the sole purpose of that person paying or applying the benefits or entitlements of the beneficiary.

for or on behalf of the beneficiary or the beneficiary's Dependents and such payment shall constitute a discharge of the Fund and the Trustee with respect to such payment, and the Trustee shall not be concerned nor liable to see to the application of those benefits or entitlements after the time of their payment

(e) **Effect of Family Law Act on Pensions and Lump Sums** Where, pursuant to an order under the Family Law Act 1975, a Superannuation Interest has been created in the Fund in favour of a Non-member Spouse, a reference in this Sub-rule 5.5 to a Member shall be read as including a Non-member Spouse

(f) **Paying Pensions to Non-member Spouse Optional** Where a Superannuation Interest has been created in the Fund in favour of a Non-member Spouse and the order directing the creation of that interest does not require the Non-member Spouse's benefits or entitlements to be paid as a Pension, the Trustee is not required to pay those benefits or entitlements as a Pension

5.6 LEGAL RESTRICTIONS ON WHEN AND HOW BENEFITS AND ENTITLEMENTS MAY BE PAID (PRESERVATION)

Each sub-rule contained in this rule shall be read and construed as being subject to any amendments, modifications, re-enactments, or substitutions of the Act and Regulations, from time to time, which:

(i) reduce the restrictions placed upon payments of benefits and entitlements in accordance with this rule; or

(ii) increase the restrictions placed upon payments of benefits and entitlements in accordance with this rule

(b) **Supplementary Definitions For This Part** For the purposes of sub-rules 5.6(b) to 5.6(h), the following words (which are presented in logical, not alphabetical, order) have the following meanings:

"Commencement Day" means, in relation to the Fund, after the Fund becomes a Regulated Superannuation Fund, the day on which the Trustee makes an election to become a Regulated Superannuation Fund;

"Member-financed Benefit" means, in relation to a Member of a Regulated Superannuation Fund as at any time, benefits equal to the sum of:

(i) the amount of the Member Contributions (if any) made to the Fund in relation to the Member to that time;

- (ii) the amount of the Member-financed Benefits (if any) paid into the Fund in relation to the Member to that time; and
- (iii) the amount of the investment earnings on those contributions to that time, less the direct costs of establishing, operating and terminating the Fund and any administrative, insurance and taxation costs relating to the establishment, operation and termination of the Fund, applicable to the amounts mentioned in paragraphs (i) to (iii) to that time;
- "Mandated Employer Contributions" means, in relation to a Member of a Regulated Superannuation Fund, contributions by, or on behalf of, the Employer to the Fund in relation to the Fund in or towards satisfaction of the Employer's obligation to make contributions for the Member, being an obligation under an agreement certified, or an award made, on or after 1 July 1986 by an industrial authority;
- "Mandated Employer-financed benefit" means, in relation to a Member of a Regulated Superannuation Fund at any time, benefits equal to the sum of:
- (i) the amount of the Mandated Employer Contributions made to the Fund in relation to the Member to that time;
- (ii) the amount of the mandated employer-financed benefits (if any) paid into the Fund in relation to the Member to that time; and
- (iii) the amount of the investment earnings on those contributions to that time, less the direct costs of establishing, operating and terminating the Fund and any administrative, insurance and taxation costs relating to the establishment, operation and termination of the Fund, applicable to the amounts mentioned in paragraphs (a) to (c) to that time;
- "Minimum Benefit" means, in relation to a Member of the Fund, an amount that is the sum of:
- (i) the Member-financed Benefits of the Member; and
- (ii) the Mandated Employer-financed Benefits of the Member;
- "Conditions of Release" means, in relation to a Member, the satisfaction of a condition of release specified in Column 2 of Schedule 1 to the Regulations;
- "Cashing Restriction" means, in relation to a Condition of Release, the corresponding cashing restriction specified in Column 3 of Schedule 1 to the Regulations;
- "Unrestricted Non-preserved Contributions" means, in relation to a Member of the Fund, the amounts (other than an amount that is a Capital Gains Tax Exempt Component) that:
- (i) will be taken by section 27D of the Tax Act to have been expended out of eligible termination payments within the meaning of that section; and
- (ii) have been received from sources other than:
- A. superannuation funds;

Handwritten initials/signature

- B. approved deposit funds within the meaning of:
 - I the Act; or
 - II the Occupational Superannuation Standards Act 1987 as in force immediately before the commencement of section 5 of the Occupational Superannuation Standards Amendment Act 1993; or
 - III deferred annuities within the meaning of:
 - (a) this Part; or
 - (b) the Occupational Superannuation Standards Regulations; or
 - (c) Retirement Savings Accounts established in accordance with the Retirement Savings Accounts Act 1997.
- "Unrestricted Non-preserved Benefits" means, in relation to a Member of the Fund, the sum of:
 - (i) the total of the Member's Unrestricted Non-preserved Contributions;
 - (ii) the amount of the Member's Preserved Benefits and Restricted Non-preserved Benefits which, at a given time:
 - A have met a Condition of Release; and
 - B have a nil Cashing Restriction;
 - (iii) the amount of unrestricted non-preserved benefits received by the Fund in respect of the Member on or after the Commencement Day; and
 - (iv) the investment earnings on the amounts specified in paragraphs (i) and (iii) for the period before 1 July 1999,
- less the direct costs of establishing, operating and terminating the Fund and any administrative, insurance and taxation costs relating to the establishment, operation and termination of the Fund, applicable to the amounts mentioned in paragraphs (i) to (iv) to that time;
- "Restricted Non-preserved Benefits" means, in relation to a Member of the Fund, the total of the amount of any restricted non-preserved benefits that are received from another Regulated Superannuation Fund, a Retirement Savings Account established under the Retirement Savings Account Act 1997, or an exempt public sector superannuation scheme;
- "Preserved Benefits" means, in relation to a Member of the Fund, the total of all benefits and entitlements standing to the credit of the Member's Accumulation Account, less the sum of:
 - (i) Restricted Non-preserved Benefits; and
 - (ii) Unrestricted Non-preserved Benefits
- (c) **Restrictions On How Benefits May Be Paid** Subject to the provisions of Division 6 2 of the Regulations, from time to time, a Member's benefits and entitlements in the Fund:
 - (i) may only be paid by:
 - A being cashed in accordance with this Part; or
 - B being rolled over or transferred in accordance with this Deed;
 - (ii) must not be paid except when, and to the extent, that the Fund is required or permitted to pay them in accordance with this Deed; and
 - (iii) must be paid when, and to the extent that, the Fund is required in accordance with this Deed
- (d) **When And How Unrestricted Non-Preserved Benefits May Be Paid** Subject to the

any of the following events:-

(g) When It Is Compulsory To Pay Benefits A Member's benefits and entitlements in a Regulated Superannuation Fund must be cashed as soon as practicable after the occurrence of

- C. The purchase of an annuity or 2 or more annuities
 - B. A Pension or 2 or more Pensions.
 - A. A lump sum or 2 or more lump sums.
- one or any combination of the following forms:-
- (iv) if the Cashing Restriction is "Nil" and subject to compliance with any restrictions or procedures relating to the commutation of part or all of a Pension to a lump sum, in any of the following forms:-
- (iii) the form, if any, specified in the Cashing Restriction for Preserved Benefits in relation to the relevant Condition of Release; or
- (ii) any investment earnings accruing on those benefits from that time, less the direct costs of establishing, operating and terminating the Fund and any administrative, insurance and taxation costs relating to the establishment, operation and termination of the Fund, applicable to the amounts mentioned in paragraphs (i) and (ii) to that time. The form in which Preserved Benefits may be cashed is:
- (i) the Preserved Benefits of the Member that had accrued at the time when the Member satisfied the Condition of Release; and

the whole or any part of a Member's Preserved Benefits may only be cashed on or after the satisfaction by the Member of a Condition of Release and must not exceed the sum of:

(f) When And How Preserved Benefits May Be Paid Subject to the provisions of this Deed,

- C. The purchase of an annuity or 2 or more annuities.
 - B. A Pension or 2 or more Pensions.
 - A. A lump sum or 2 or more lump sums.
- one or any combination of the following forms:-
- (ii) if the Cashing Restriction is "Nil" and subject to compliance with any restrictions or procedures relating to the commutation of part or all of a Pension to a lump sum, in any of the following forms:-
- (i) the form, if any, specified in the Cashing Restriction for Restricted Non-preserved Benefits in relation to the relevant Condition of Release; or

Benefits may be cashed is:

Restricted Non-preserved Benefits to that time. The form in which Restricted Non-preserved Benefits may be cashed is:

time when the Member satisfied the Condition of Release, less the direct costs of establishing, operating and terminating the Fund and any administrative, insurance and taxation costs relating to the establishment, operation and termination of the Fund, applicable to the provisions of this Deed, the whole or a part of a Member's Restricted Non-preserved Benefits may only be cashed on or after the satisfaction by the Member of a Condition of Release and must not exceed the Restricted Non-preserved Benefits of the Member that had accrued at the

(e) When And How Restricted Non-Preserved Benefits May Be Paid Subject to the

- (iii) The purchase of an annuity or 2 or more annuities
- (ii) A Pension or 2 or more Pensions.
- (i) A lump sum or 2 or more lump sums.

Unrestricted Non-preserved Benefits may be cashed at any time in any one or any combination of the following forms:-

provisions of this Deed and subject to compliance with any restrictions or procedures relating to the commutation of part or all of a Pension to a lump sum, the whole or a part of a Member's

(i) pay or apply the benefits or entitlements of the beneficiary; or

and unfettered discretion:

(b) **How Suspended Benefits Are Dealt With.** Where a beneficiary's benefits and entitlements have been suspended or terminated in accordance with sub-rule 5.7(a) and those benefits and entitlements or any part thereof have become at a time that, or do become payable whilst, the circumstances of the suspension or termination remain current, the Trustee may, in its absolute

company, government or other public authority

(iv) either by his own act, operation of law, order of any court or tribunal, or otherwise has had such benefits or entitlements vested in or made payable to any other person,

(iii) commits an act of bankruptcy leading to that person being declared bankrupt; or

(ii) in the opinion of the Trustee, commits any fraud or is guilty of dishonesty, default, or other willfully causing significant damage to the property of his or her Employer or other serious misconduct;

(i) owing to Legal Disability or for any reason requires care, treatment or control for his or her own good or in the public interest and is, in the opinion of the Trustee, for the time being incapable of managing himself or herself, or his or her affairs;

to the provisions of the Act and Regulations, from time to time, the benefits payable out of the Fund to or in respect of a beneficiary shall be suspended or terminated if the beneficiary otherwise entitled thereto:

(a) **When Benefits Are Suspended Or Terminated** Subject to the provisions of this Deed and

5.7 OTHER MATTERS AFFECTING PAYMENT OF BENEFITS

Pension.

(i) **Paying Pensions to Non-member Spouse Optional.** Where a Superannuation Interest has been created in the Fund in favour of a Non-member Spouse and the order directing the creation of that interest does not require the Non-member Spouse's benefits or entitlements to be paid as a Pension, the Trustee is not required to pay those benefits or entitlements as a Pension.

Non-member Spouse.

(i) **Effect of Family Law Act on Benefit Entitlements** Where, pursuant to an order under the Family Law Act 1975, a Superannuation Interest has been created in the Fund in favour of a Non-member Spouse, a reference in this Sub-rule 5.6 to a Member shall be read as including a

(iii) The purchase of one or more annuities

(ii) One or more Pensions.

(i) A single lump sum

sub-rule 5.6(g) is any one or any combination of the following forms:-

(h) **How To Pay Compulsory Benefits** Subject to the provisions of this Deed and subject to compliance with any restrictions or procedures relating to the commutation of part or all of a Pension to a lump sum, the form in which benefits and entitlements may be cashed under

(iii) The Member dies.

B is not Gainfully Employed on a Full-time basis

A has attained age 75; and

(ii) The Member:

B is not Gainfully Employed on either a Full-time or Part-time basis

A has attained age 65, but not age 75; and

(i) The Member:

(ii) pay the benefits and entitlements of the beneficiary to another person for the sole purpose of that person paying or applying the benefits or entitlements of the beneficiary, for or on behalf of the beneficiary or the beneficiary's Dependents and such payment shall constitute a discharge of the Fund and the Trustee, with respect to such payment, and the Trustee shall not be concerned or liable to see to the application of those benefits or entitlements after the time of their payment.

(c) **Some Benefits May Be Re-Allocated On Request.** Subject to the provisions of the Act and Regulations, from time to time, a Member may, by written notice signed by the Member and witnessed by an independent witness, request the Trustee to re-allocate part or all of the Member's benefits and entitlements to one or more other Members or to one or more reserves. The Trustee will give due consideration to any such request and will make its decision having regard to the wishes of the Member so making the request, and to the best interests of the Members of the Fund as a whole.

6. ROLLOVERS AND TRANSFERS OF BENEFITS

6.1 ROLLOVERS AND TRANSFERS INTO THE FUND

(a) **Members May Request Rollover And Transfer of Benefits Into The Fund.** A Member may request that the Trustee accept a rollover or transfer into the Fund of any existing superannuation benefits or entitlements, including any eligible termination payments being held with another superannuation fund, Approved Deposit Fund, EPSSS, RSA or pooled superannuation trust and including any eligible termination payments from other sources which are able to be rolled over or transferred into the Fund under the Relevant Law

(b) **Trustee To Decide If Rollover/Transfer Should Be Accepted.** The Trustee shall consider a request made in accordance with the last preceding sub-rule and shall:

- (i) agree to accept a rollover or transfer into the Fund of the entire amount of the benefits or entitlements; or
- (ii) agree to accept a rollover or transfer into the Fund of part of the benefits or entitlements; or
- (iii) refuse to accept a rollover or transfer into the Fund of any part of the benefits or entitlements,

and in reaching such a decision, the Trustee shall have cause to consider the limits on benefits payable to the requesting Member, the balance of the Member's Accumulation Account before and after the proposed rollover or transfer in, the terms under which the benefits or entitlements the subject of the request are currently being held and any other matters which the Trustee considers relevant

(c) **Some Rollovers And Transfers Cannot Be Accepted.** The Trustee shall not agree to accept a rollover or transfer into the Fund of any benefits or entitlements which would cause or would be likely to cause the Fund to breach a Civil Penalty Provision or to commit an offence under the Act

(d) **Some Rollovers And Transfers May Be Accepted With Conditions.** Where the Trustee accepts a rollover or transfer into the Fund of benefits or entitlements under this rule, such benefits or entitlements shall be maintained and shall only be payable:

- (i) in accordance with the terms of the trust deed or governing rules, if any, of the transferring entity at the date of rollover or transfer, as advised to the Trustee; or
- (ii) on such other terms as are approved by the Regulator.

(e) **Most Benefits Rolled Over Or Transferred Into The Fund Retain The Same Status.** Except as otherwise provided by the Act and Regulations, from time to time, for the purpose of determining the status of benefits or entitlements under rule 5.6, any benefits or entitlements

another superannuation entity, the Trustee, before allowing any such rollover or transfer, shall the Trustee rollover or transfer benefits or entitlements accrued in respect of that Member to

6.3 TRUSTEE'S DUTIES UPON ROLLOVERS, TRANSFERS AND PAYMENTS OF BENEFITS OUT OF THE FUND

(a) **Duty To Ensure Transferee Entity Is Regulated** Where a Member of the Fund requests that member Spouse's Superannuation Interest over or transferring that interest out of the Fund have been deducted from the Non-conditions of orders in respect of that interest and after all reasonable costs of rolling out of the Fund - upon the Trustee complying with all notice and other requirements, that the Non-member Spouse's Superannuation Interest is to be rolled over or transferred in all other cases, should the Trustee, in its absolute and unfettered discretion, decide (ii) upon the request of the Non-member Spouse - subject to the request complying with the terms of this Sub-rule 6.2

(e) **Non-member Spouse Benefits May Be Rolled Over or Transferred Out** Where a Family Law Act 1975 and that order does not restrict the transfer or rollover of the Non-member Spouses' Superannuation Interest to another superannuation fund, Approved Deposit Fund, EPSSS or RSA, that interest may be rolled over or transferred out of the Fund under the following circumstances:-

(d) **Conditions To Be Met For Rollovers And Transfers Out** Where no person is required to be notified of a request for rollover or transfer, no objection has been received from an interested person within 7 days of giving notice, or the Trustee is satisfied that any objection received has been removed, the Trustee shall rollover or transfer the benefits or entitlements requested

(c) **Trustee Not To Rollover Or Transfer Benefits Out In The Face Of Objections** Should an interested person notified in accordance with the preceding sub-rule make objection and give reasons for the objection to the Trustee concerning the requested rollover or transfer out of the Fund, the Trustee shall not rollover or transfer those benefits and shall notify in writing the person or persons requesting the rollover or transfer of the objection and of the identity of the objector

(b) **Trustee Must Sometimes Notify Others Of Request** Upon receiving a request to rollover or transfer benefits out of the Fund from a person mentioned in the last preceding rule, the Trustee shall give notice in writing of the proposed rollover or transfer to all other interested persons who at that time are entitled to make such a request.

(iii) the Member's personal legal representative.
(ii) in the case of a Member's death or Total and Permanent Disablement, the person or persons otherwise entitled to receive a benefit or entitlement; or
(i) the Member;

(a) **Who May Request Rollovers And Transfers Out Of The Fund** A request that any benefits or entitlements accrued in the Member's Accumulation Account be rolled over or transferred to another superannuation fund, Approved Deposit Fund, EPSSS, RSA or other entity acceptable to the Regulator for the purpose of receiving such benefits or entitlements may be received and considered by the Trustee from:

6.2 ROLLOVERS AND TRANSFERS OUT OF THE FUND

rolled over or transferred into the Fund shall retain the same character in the Fund as they had in the superannuation fund, Approved Deposit Fund, EPSSS, RSA or pooled superannuation trust from which they were transferred

be concerned to ensure that the entity accepting the benefits or entitlements is:

- (i) a Regulated Superannuation Fund;
- (ii) an Approved Deposit Fund;
- (iii) a RSA; or
- (iv) a EPSSS,

and in this regard, it shall be sufficient for the Trustee to receive in writing from the entity accepting the benefits or entitlements confirmation in writing of its status.

(b) **Duty To Ensure Proper Deductions Are Made.** Where a rollover, transfer or payment of benefits or entitlements out of the Fund is to be made to the Member, at the Member's direction, to the Member's dependants, or otherwise the Trustee shall be concerned to ensure that calculations of all taxes, expenses, accrued and actual liabilities required to be deducted from the Member's Accumulation Account, and all income, gains and accretions required to be credited to the Member's Accumulation Account have been made prior to determining the amount of benefits or entitlements available for rollover, transfer or payment to the Member.

(c) **Information Which The Trustee Must Provide Upon Rollover, Transfer Or Payment Of Benefits Out Of The Fund** At the time of:

- (i) paying benefits or entitlements at the direction of a Member;
- (ii) rolling over or transferring benefits or entitlements to another entity in accordance with this rule; or
- (iii) any combination of the preceding paragraphs,

the Trustee shall provide to the entity, if any, accepting the benefits or entitlements and to the Member who has requested the rollover or transfer information in the prescribed form in relation to the total benefits or entitlements transferred and the amount of the benefits which consist of:

- (iv) concessional components;
- (v) undeducted contributions;
- (vi) in the case of an immediate annuity eligible termination payment, the non-qualifying component;
- (vii) the excessive component;
- (viii) the pre-July 83 component;
- (ix) the post-June 83 component;
- (x) a CGT exempt component; and
- (xi) the post-June 1994 invalidity component,

as those terms are defined and described in Subdivision AA of Division 2 of Part III of the Tax Act, or any further matters or information required or prescribed to be disclosed by the Tax Act, from time to time

(d) **Additional Information Where Rollover, Transfer Or Payment Of Benefits Ends Member's Membership.** In addition to the information contained in sub-rule 6.3(c), at the time of:

- (i) paying benefits or entitlements at the direction of a Member;
- (ii) rolling over or transferring benefits or entitlements to another entity in accordance with this rule; or
- (iii) any combination of the preceding paragraphs,

- the Trustee shall also provide:
- (iv) to the Member, where the Member's membership is terminated by or at the time of payment, information concerning:
 - A. the method of determining the Member's benefits or entitlements; and
 - B. if the Member ceases to be a Member otherwise than because of that Member's death:
 - I. the amount of or the method of calculating the amount of the Member's Death Benefit on the day before termination of membership; and
 - II. advice that the Member's Death Benefit may change as a result of that person ceasing to be a Member; and
 - III. the name and address of the person or body that holds or held the death cover of the Member with whom contact can be made during office hours to obtain more information about the Death Benefit; or
 - C. if the Member ceases to be a Member otherwise than because of that Member's death, disablement or retirement from the workforce, those matters in respect of which information is normally required to be provided to a Member annually, as described in Part 3 of this Deed and calculated from the beginning of the Fund's Year of Income to the time of payment of the benefits or entitlements; and
 - D. the Member's reasonable benefits multiple; and
 - (v) to the entity, if any, to which the Member's benefits and entitlements or any part thereof are to be rolled over or transferred, information concerning:
 - A. the amount of the benefits and entitlements which are preserved; and
 - B. the amount of the benefits which are vested
- (e) **Who To Provide Information To If A Member Has Died.** Where payment of a Member's benefits or entitlements and the termination of a Member's membership occurs as a result of the death of a Member, the requirements in this rule for notices and information to be provided to a Member shall be read as requirements for notices and information to be provided to the Member's personal legal representative
- (f) **People To Be Notified If A Member Has Died.** Where the death of a Member results in benefits or entitlements being payable otherwise than to the Member's legal personal representative, whether because of the exercise of a discretion by the Trustee to pay benefits or entitlements to a Member's Designated Beneficiaries or otherwise, the Trustee shall notify each person to whom any benefits or entitlements are payable of the reasons why benefits or entitlements are payable to them, the amounts payable and the terms upon which they are to be paid
- (g) **What To Do With Death Benefits If Beneficiaries Cannot Be Located.** Should the Trustee, after making all reasonable attempts, be unable to locate a person to whom any benefits or entitlements are payable in accordance with the preceding sub-rule, the Trustee shall have the discretion to pay that part of the benefits or entitlements of the Member otherwise payable to the person not able to be located, to the Member's legal personal representative, or to any one or more of the remaining Designated Beneficiaries, if any, in any proportions as the Trustee in its absolute discretion sees fit and neither the first-mentioned person, nor any other person shall have any claim or cause of action against the Trustee or the Fund as a result of the Trustee exercising its discretion in accordance with this sub-rule
- (h) **Information To The Regulator Upon Payment, Rollover Or Transfer Of Benefits.** Upon paying all or any benefits or entitlements out of the Fund, where the entire amount of those

benefits or entitlements are not rolled over or transferred into a Regulated Superannuation Fund, Approved Deposit Fund, EPSSS or RSA, the Trustee shall, within the prescribed time, provide to the Taxation Commissioner, in the form prescribed by the regulations to the Tax Act, information required by the Taxation Commissioner in relation to those benefits or entitlements and in relation to the recipients thereof.

7. EMPLOYERS WHO MAY CONTRIBUTE TO THE FUND

7.1 DIFFERENCE BETWEEN STANDARD EMPLOYER SPONSORS AND OTHER EMPLOYER SPONSORS

An Employer from whom the Trustee may accept contributions in accordance with rule 7.2 shall be categorised as:

(a) a Standard Employer Sponsor (who is also an Employer Sponsor for the purposes of this Deed); or

(b) an Employer Sponsor,

depending upon the circumstances of the arrangements, if any, between the Employer and the Trustee.

7.2 CONDITIONS FOR ACCEPTING CONTRIBUTIONS FROM DIFFERENT TYPES OF EMPLOYER SPONSORS

The Trustee may accept contributions from an Employer Sponsor or past Employer Sponsor in respect of a Member who is or was an Employee of that Employer Sponsor and, where the Employer Sponsor is a Standard Employer Sponsor, only after the Standard Employer Sponsor has agreed to the terms and conditions of this Deed in writing.

7.3 AGREEMENTS BETWEEN THE TRUSTEE AND THE STANDARD EMPLOYER SPONSOR

Where the Employer Sponsor is a Standard Employer Sponsor, subject to the Employer Sponsor accepting the terms of this Deed in accordance with sub-rule 7.2, the Trustee and the Employer Sponsor may agree upon such further terms and conditions as they shall decide, and each acceptance and agreement shall contain and shall not derogate from an implied term that the Employer Sponsor shall pay all contributions payable in respect of Members to the Fund within 1 month from the date they are due. Where an Employer Sponsor is to be admitted as a Standard Employer Sponsor, it must be specifically identified as being a Standard Employer Sponsor in any agreement between the Trustee and the Standard Employer Sponsor.

7.4 TERMINATION OF EMPLOYER SPONSORS

Upon the Trustee becoming aware that an Employer Sponsor of one or more Members has ceased to be an Employer Sponsor of any Member, the Trustee shall take such steps as are necessary to record that Employer Sponsor's termination as an Employer Sponsor of the Fund.

8. THE FUND'S TRUSTEE

8.1 APPOINTMENT, RESIGNATION, DISMISSAL AND TERMINATION OF THE TRUSTEE

(a) **Appointment Of Trustee - Fund With A Standard Employer Sponsor.** Subject to the representation rules contained in sub-rules 8.5(a) to 8.6(c) and to the other provisions of this Deed, where the Fund is a Standard Employer Sponsored Fund, the Standard Employer Sponsor shall have the sole right and entitlement to appoint one or more Trustees and, where the Trustee is a Constitutional Corporation, to appoint one or more Directors of the Trustee, to the Fund, but no Trustee or Director shall be appointed in pursuance of this sub-rule in the face of a resolution objecting to the proposed appointee, passed by more than 75% of the Members of

C is convicted of an offence of dishonesty or otherwise becomes disqualified from
 B becomes incapable of dealing with his or her own affairs;
 A dies;

(i) Where a Trustee of the Fund is an individual, that individual:
 or more of the following events:-

(g) **Removal Of The Trustee In Other Circumstances.** A Trustee of the Fund shall cease to be a Trustee of the Fund (and the outgoing Trustee shall execute all transfers and assignments, and do all other things reasonably necessary to facilitate the passing of the Fund and the duties and responsibilities of Trustee to the incoming Trustee, if any) upon the happening of any one

and the outgoing Trustee shall execute all transfers and assignments, and do all other things reasonably necessary to facilitate the passing of the Fund and the duties and responsibilities of Trustee to the incoming Trustee

(ii) in the case where the Fund is not a Standard Employer Sponsored Fund, by any one of the Members, after a resolution to dismiss the Trustee, passed by more than 75% of the Members of the Fund, in a meeting called for the purpose of voting on such a resolution,

(i) in the case where the Fund is a Standard Employer Sponsored Fund, by the Standard Employer Sponsor; or

(f) **How The Trustee May Be Dismissed** The Trustee of the Fund may be dismissed from the office of Trustee at any time, by notice in writing given:

and the outgoing Trustee shall execute all transfers and assignments, and do all other things reasonably necessary to facilitate the passing of the Fund and the duties and responsibilities of Trustee to the incoming Trustee

(ii) in the case where the Fund is not a Standard Employer Sponsored Fund, to the Members of the Fund,

(i) in the case where the Fund is a Standard Employer Sponsored Fund, to the Standard Employer Sponsor; or

(e) **How The Trustee May Resign.** The Trustee of the Fund may resign from the office of Trustee at any time, by giving 1 month's notice in writing:

same terms and conditions as set out in that sub-rule.
 office of a Trustee and, where the Trustee is a Constitutional Corporation, of a Director of the Trustee, shall not be invalidated because it is not in writing, but any acceptance of appointment to office in a form other than that specified by sub-rule 8.1(c) shall be deemed to be on the

(d) **Unwritten Acceptance Of Trusteeship Not Invalid.** The acceptance and appointment to office of a Trustee and, where the Trustee is a Constitutional Corporation, of a Director of the Trustee, shall not be invalidated because it is not in writing, but any acceptance of appointment to office in a form other than that specified by sub-rule 8.1(c) shall be deemed to be on the same terms and conditions as set out in that sub-rule.

(c) **Acceptance Of Trusteeship Or Directorship To Be In Writing.** Any form of acceptance of Trusteeship and Directorship, in the case where the Fund is a Constitutional Corporation, shall be in writing and shall contain a statement in the following form:-

"I, accept the appointment as Trustee/Director of the Trustee, of Superannuation Fund and in doing so, accept the terms, conditions, duties and obligations specified in the trust deed for the time being governing the Fund"

(b) **Appointment Of Trustee - All Other Funds.** Subject to the representation rules contained in sub-rules 8.5(a) to 8.6(c) and to the other provisions of this Deed, where the Fund is not a Standard Employer Sponsored Fund, the Members, by resolution passed by more than 50% of them present in a meeting called, for the purpose of appointing a Trustee and, where the Trustee is a Constitutional Corporation, for the purpose of appointing one or more Directors of the Trustee, shall have the sole right and entitlement to appoint one or more Trustees or Directors of Trustees to the Fund.

the Fund, in a meeting called for the purpose of voting on such a resolution

office by operation of law;

D commits an act of bankruptcy or threatens to call any meeting with a view to entering into a composition or agreement with creditors;

E makes an assignment to or enters into a composition with his or her creditors, or seeks the protection of any statute for relief from creditors;

F has any floating security given in favour of any security holder which becomes fixed in respect of the whole or part of the person's assets; or

G is a person whose appointment as Trustee is referable to the representation rules or Independent Trustee requirements, and that person's circumstances become such that they no longer meet the representative or independence criteria of those rules or requirements, as the case may be.

(ii) Where a Trustee of the Fund is a corporation, that corporation:

A has an application made, resolution passed or an order made for the liquidation or winding up of the corporation (except for the purposes of amalgamation or reconstruction);

B is deemed to be insolvent, or any act or event constituting grounds for winding up by a court occurs;

C is struck off, de-registered or otherwise ceases to exist or to have full capacity;

D has a receiver or official manager appointed to the whole or any part of its undertaking;

E becomes disqualified from office by operation of law; or

F where the corporation's appointment as Trustee is referable to the Independent Trustee requirements, that corporation's circumstances become such that it no longer meet the independence criteria of those requirements

8.2 GENERAL TRUSTEE MATTERS

(a) **Directors Of A Corporate Trustee Are To Be Bound By This Deed** Where a Constitutional Corporation is, or is to be, appointed Trustee of the Fund, each of its Directors and officers shall, by the corporation's appointment as Trustee, or, where a person is not a Director or an officer of the corporation at the time of its appointment as Trustee, at the time at which that person becomes a Director or officer, be deemed, as a condition of that appointment, to agree to be bound by the provisions of this Deed.

(b) **The Trustee May Be A Member** Where a Trustee is an individual, that person is not, by their status as a Member, excluded or otherwise restricted from being appointed as Trustee and may vote as a Member in all circumstances in which Members are entitled to vote, including resolutions for the appointment or dismissal of that person as Trustee.

(c) **An Employer Sponsor May Be The Trustee** Subject to the provisions of this Deed, an Employer Sponsor of the Fund may be appointed and, where applicable, may appoint itself as Trustee of the Fund

8.3 TRUSTEE'S COVENANTS, POWERS, AUTHORITIES AND RESTRICTIONS

(a) **Trustee's Covenants** By accepting the appointment to the office of Trustee, the Trustee covenants as follows:

(i) to act honestly in all matter concerning the Fund;

(ii) to exercise, in relation to all matters affecting the Fund, the same degree of diligence as an ordinary prudent person would exercise in dealing with property of another for whom

- the person felt morally bound to provide;
- (iii) to ensure that the Trustee's duties and powers are performed and exercised in the best interests of the beneficiaries;
 - (iv) to keep the money and other assets of the Fund separate from any money and assets respectively;
 - A that are held by the Trustee personally; or
 - B that are money or assets, as the case may be, of a Standard Employer Sponsor, or an Associate of a Standard Employer Sponsor of the Fund;
 - (v) not to enter into any contract, or do anything else, that would prevent the Trustee from, or hinder the Trustee in, properly performing or exercising the Trustee's functions and powers;
 - (vi) to formulate and give effect to an investment strategy that has regard to the whole of the circumstances of the Fund including, but not limited to, the following:
 - A the risk involved in making, holding and realising, and the likely return from, the Fund's investments having regard to its objectives and its expected cash flow requirements;
 - B the composition of the Fund's investments as a whole including the extent to which the investments are diverse or involve the Fund in being exposed to risks from inadequate diversification;
 - C the liquidity of the Fund's investments having regard to its expected cash flow requirements;
 - D the ability of the Fund to discharge its existing and prospective liabilities;
 - (vii) if there are any reserves of the Fund, to formulate and to give effect to a strategy for their prudent management, consistent with the Fund's investment strategy and its capacity to discharge its liabilities (whether actual or contingent) as and when they fall due;
 - (viii) to allow a beneficiary access to any prescribed information or any prescribed documents.
- Trustee May Engage Or Authorise Others To Act For It** A covenant referred to in sub-rule 8 3(a) does not prevent the Trustee from engaging or authorising persons to do acts or things on behalf of the Trustee.
- (c) **Matters To Be Considered In Formulating Investment Strategy** In formulating 1 or more investment strategies for the purposes of sub-rule 8 3(a), the Trustee shall ensure that each strategy formulated has regard to all circumstances of the Fund or sub-plan (as the case may be), including in particular:
- (i) the risk involved in making, holding and realising, and the likely return from, the investments, having regard to the Fund's or sub-plan's (as the case may be) objectives and expected cash flow requirements;
 - (ii) the composition of the investments as a whole, including the extent to which they are diverse or involve exposure of the Fund or sub-plan (as the case may be) to risks from inadequate diversification;
 - (iii) the liquidity of the investments, having regard to the Fund's or sub-plan's (as the case may be) expected cashflow requirements; and
 - (iv) the ability of the Fund or sub-plan (as the case may be) to discharge its existing and prospective liabilities.
- (d) **Beneficiaries May Direct Trustee On Investment Strategy** An investment strategy is taken

to be in accordance with sub-rule 8 3(a) even if it provides for a specified beneficiary or a specified class of beneficiaries to give directions to the Trustee, where:

- (i) the directions relate to the strategy to be followed by the Trustee in relation to the investment of a particular asset or assets of the Fund; and
- (ii) the directions are given in circumstances where:

A the Trustee gives to the beneficiary, or to each member of a class of beneficiaries, a choice of 2 or more investment strategies from which the beneficiary, or class of beneficiaries, may choose a strategy or combination of strategies;

B the beneficiary, or each member of the class of beneficiaries, is given:

- I the investment objectives of each of the strategies mentioned in sub-paragraph (i); and
- II all information the Trustee reasonably believes a person would reasonably need for the purpose of understanding the effect of, and any risk involved in, each of those strategies;

C the beneficiary, or each member of the class of beneficiaries, is fully informed of the range of directions that can be given and the circumstances in which they can be changed;

D the Trustee clearly identifies, when the beneficiary, or each member of the class of beneficiaries, is given a choice of 2 or more investment strategies, the strategy the Trustee will adopt if no direction is given;

E the direction from the beneficiary, or each member of the class of beneficiaries, to the Trustee is given after compliance with the above sub-paragraphs and the direction specifies:

- I which of the strategies or which combination of strategies referred to in sub-paragraph (i) is to be followed in relation to investments of the beneficiaries, or class of beneficiaries, interest in the Fund; and
- II any other matters applicable to the choice offered in accordance with the above sub-paragraphs; and

F it conforms with any other matters prescribed, from time to time, by the Regulations for the purposes of Sub-section 54(4) of the Act

(e)

Powers Of Trustee (What The Trustee May Do) Subject to the provisions of the Act and Regulations, but without prejudice to the powers vested in the Trustee and, where the Trustee is a Constitutional Corporation, in the Directors and officers of the Trustee, by this Deed, the Trustee shall have the powers of a natural person and, without limiting the generality thereof, shall have the power:

- (i) to purchase, acquire, hold, rent, lease, license, sell or otherwise dispose of investments in any property, rights or privileges which the Trustee is authorised by law to acquire or dispose of, on such terms and conditions as it shall think fit;

- (ii) to appoint and at its discretion, to remove or suspend, the Auditor, or any accountants, custodians, managers, secretaries, clerks, agents and other servants or consultants, and may appoint any of them for permanent, temporary or special services and may determine the scope and extent of their powers and duties, on such terms as to their remuneration, salaries or emoluments as the Trustee, from time to time, thinks fit;

- (iii) to institute, conduct, defend, compound, compromise or abandon any legal or other proceedings by or against the Fund or its officers or otherwise, concerning the affairs of the Fund and also to compound and allow time for payments or satisfaction of any debts

(iv) to make and give receipts, releases and other discharges for money payable to the Fund and for the claims and demands against the Fund and to pay expenses as it considers properly relate to the Fund, including any income tax liability which may attach to income of the Fund or contributions made to it;

(v) to open accounts and to retain on current or deposit account at any bank or financial institution, such moneys as it considers proper and to make regulations for the operation of those accounts, including the signing and endorsement of cheques in connection with them;

(vi) to borrow moneys, incur liabilities or pledge the assets of the Fund as security, but only to the extent allowed or allowable in accordance with the Act and Regulations, from time to time;

(vii) to purchase annuities, Pensions and income streams, and to effect policies of insurance or assurance on Members for the purpose of providing benefits pursuant to this Deed;

(viii) to revalue the assets of the Fund, from time to time, at its discretion and to allocate the revaluation amount to the Members and beneficiaries of the Fund in a manner consistent with the terms of this Deed;

(ix) to determine who shall be entitled to sign, on the Fund's behalf, receipts, acceptances, endorsements, releases, contracts and documents;

(x) to pay benefits and entitlements out of the Fund to persons entitled to them;

(xi) to decide, as and when required, who are Dependents for the purposes of this Deed;

(xii) in the case of mental or physical ill-health or incapacity of a person entitled, to pay or apply such benefits or entitlements, or any part of them, at its discretion to or for the benefit of that person and the Dependents of that person or any of them as the case may be without being responsible for seeing to the application of payments under this Deed or payments made in the exercise of any other powers vested in the Trustee by this Deed;

(xiii) to enter into any negotiations and contracts, to rescind and vary all contracts, to execute any deeds, and to do all or any things in the name of and on behalf of the Fund as it may consider expedient for or in relation to any of the matters referred to in this Deed or otherwise for the purposes of the Fund;

(xiv) to enter into an agreement with a Member or an Employer Sponsor varying the benefits or entitlements, or the contributions otherwise payable in respect of those Members, in any manner which it thinks fit, subject to the terms of this Deed and to the consent of affected Members and Employer Sponsors; and

(xv) to establish and maintain reserves for any reasonable purpose, for the benefit of all members of the Fund or, where there are one or more sub-plans and a reserve relates to a sub-plan, for the benefit of all the Members of that sub-plan

(f) **How The Trustee May Delegate Powers And Discretions.** Notwithstanding any other provision of this Deed, the Trustee may delegate any of its powers or discretions to one or more other persons, provided that:

(i) the consent of the Trustee is required to the exercise of that discretion; or

(ii) if the Fund has an Employer Sponsor:

A the exercise of the discretion relates to the contributions that an Employer Sponsor will, after the discretion is exercised, be required or permitted to pay to the Fund;

- B. the exercise of the discretion relates solely to a decision to terminate the Fund; or
- C. the circumstances in which the discretion would be exercised:
 - I. would not result in the Fund becoming technically insolvent; and
 - II. would not adversely affect the Members' rights to accrued benefits or entitlements in the Fund,

and the discretion relates solely to one or more of:

- (iii) non-Mandated Employer Contributions;
- (iv) benefits or entitlements related to non-Mandated Employer Contributions;
- (v) the admission of new Members to the Fund;
- (vi) the category of Members into which a new Member or existing Member is to be placed;
- (vii) allowing a person to become an Employer Sponsor of the Fund; or
- (viii) the appointment of a Trustee to the Fund, where the Fund does not have a Trustee.

(g) **Cases Where The Fund Indemnifies Trustees And Directors And Officers.** A Trustee and, where the Trustee is a Constitutional Corporation, a Director or officer of the Trustee, or any Custodian or Investment Manager, shall have a right of indemnity from the assets of the Fund in respect of any expenses incurred or liabilities resulting from any activities carried out by that person in the exercise or purported exercise of the powers, duties, responsibilities and discretions imposed or authorised by the trusts constituted by this Deed and shall not be liable for any loss or damage arising from any:

- (i) act or omission in the exercise of its powers, duties, responsibilities or discretions;
- (ii) contract entered into or document executed on the Fund's behalf by the Trustee and, where the Trustee is a Constitutional Corporation, by a Director or officer of the Trustee, or any Custodian or Investment Manager;
- (iii) error in judgment by the Trustee and, where the Trustee is a Constitutional Corporation, by a Director or officer of the Trustee, or any Custodian or Investment Manager;
- (iv) neglect, default, intent to defraud, willful misconduct, default, or act or omission of any manager, agent, professional adviser, banker, stockbroker, or other person not bound or deemed to be bound by this Deed;
- (v) breach of duty or of trust, or any neglect or otherwise, unless such loss or damage arises from or as a result of:
 - (vi) a liability for a breach of trust if the Trustee;
 - A. fails to act honestly in a matter concerning the Fund; or
 - B. intentionally or recklessly fails to exercise in relation to a matter affecting the Fund, the degree of care and diligence that the Trustee was required to exercise; or
- (vii) a liability for a monetary penalty under a civil penalty order.

8.4 IN-HOUSE ASSETS AND OTHER RESTRICTED AND PROHIBITED INVESTMENTS

(a) **Supplementary Definitions For This Rule.** For the purposes of Rule 8.4, the following words have the following meanings:-

"Business Real Property", in relation to an Entity, means:

- (i) any freehold or leasehold interest of the Entity in real property;

(ii) any interest of the Entity in Crown land, other than a leasehold interest, being an interest that is capable of assignment or transfer; or

(iii) any other class of real property prescribed as Business Real Property by the Regulations, from time to time,

where the property is used wholly and exclusively in one or more businesses (whether carried on by the Entity or not), but does not include any interest held in the capacity of beneficiary of a trust estate. For the purposes of this definition, real property used in one or more Primary Production Businesses does not cease to be used wholly and exclusively in that business or those businesses only because:

(iv) an area of the real property, not exceeding 2 hectares, contains a dwelling used primarily for domestic or private purposes; and

(v) the area is also used primarily for domestic or private purposes,

provided that the use for domestic or private purposes is not the predominant use of the real property

"Control", for the purpose of this Part has the meaning given in Section 70E of the Act

"Entity" means an individual, a body corporate, a partnership, or a trust.

"Excluded Instalment Trust", of a superannuation fund, means a trust:

(i) that arises because the Trustee of investment manager of the Fund makes an investment under which a listed security is held in trust until the purchase price of that security is paid in full;

(ii) where the underlying security, and property derived from the underlying security is fully paid; and

(iii) where an investment in the underlying security held in trust would not be an In-house Asset of the Fund

"In-house Asset", in relation to an asset of the Fund, has the meaning given in Part 8 of the Act and, unless otherwise stated in Part 8, includes a Loan to, or an investment in a Related Party of the Fund, an investment in a Related Trust of the Fund, or an asset of the Fund subject to a lease or Lease Arrangement between the Trustee of the Fund and a Related Party of the Fund.

"Lease Arrangement" means any agreement, arrangement or understanding in the nature of a lease (other than a lease) between the Trustee of the Fund and another person, under which the other person is to use, or control the use of, property owned by the Fund, whether or not the agreement, arrangement or understanding is enforceable, or intended to be enforceable, by legal proceedings.

"Loan" includes the provision of credit or any other form of financial accommodation, whether or not enforceable, or intended to be enforceable, by legal proceedings

"Part 8 Associate", in relation to an Entity, where the Entity is:

(i) an individual, has the meaning given by Section 70B of the Act;

(ii) a company, has the meaning given by Section 70C of the Act; or

(iii) a partnership, has the meaning given by Section 70D of the Act.

"Primary Production Business" has the meaning given by the *Income Tax Assessment Act 1997*, as amended.

"Related Party" of the Fund, means any of the following:-

(i) A Member of the Fund.

(ii) A Standard Employer Sponsor of the Fund

(iii) A Part 8 Associate of a person or entity referred to in paragraph (i) or (ii)

(iv) A Non-member Spouse with a Superannuation Interest in the Fund

"**Related Trust**", of the Fund, means a trust that a Member or a Standard Employer Sponsor of the Fund Controls, other than an Excluded Instalment Trust.

"**Relative**", in relation to an individual, means the following:-

(i) A parent, grandparent, brother, sister, uncle, aunt, nephew, niece, lineal descendant or adopted child of that individual or of his or her spouse.

(ii) The spouse of that individual or of any other individual specified in paragraph (i)

(b)

Restricted And Prohibited Investments. The Trustee or, where the Trustee is a Constitutional Corporation, its Directors and officers, and any Custodian of assets or Investment Manager appointed by the Trustee may, subject to paragraph (c) and to the provisions of this Deed and the Act and Regulations, from time to time, invest in such corporeal or incorporeal property, rights, currency, or other things of value as it shall think fit, but shall not make any investments and, to the extent necessary, shall divest the Fund of investments, in order that:

(i) the Market Value of In-house Assets of the Fund do not exceed, at the end of a Year of Income of the Fund after the 1998-1999 Year of Income, but before the 2000-2001 Year of Income, 10% of the Market Value of the total assets of the Fund;

(ii) the Market Value of In-house Assets of the Fund do not exceed, at the end of any Year of Income after the 1999-2000 Year of Income of the Fund, 5% of the Market Value of the total assets of the Fund;

(iii) where the Fund was:

A established on or after 16 December 1985; or

B established before 16 December 1985 and the Trustee of the Fund:

I did not have, at that time, express power to lend money to Members; or

II had not lent money to Members at that time,

the assets do not include loans to a Member of the Fund or to a relative of a Member of the Fund;

(iv) there is not an acquisition of assets by, or a use of resources of, the Fund after 1 July 1994 constituting the provision of financial assistance to a Member of the Fund or to a relative of a Member of the Fund; and

(v) there is not an intentional acquisition of assets by the Fund after 1 July 1994 from a Related Party of the Fund, except where:

A the asset is a listed security acquired at Market Value;

B the Fund is a Self Managed Superannuation Fund and the asset acquired is Business Real Property of the Related Party acquired at Market Value;

C the Trustee of the Fund acquired the asset under a merger between Regulated Superannuation Funds;

D the asset is a life insurance policy issued by a life insurance company (other than a policy acquired from a Member of the Fund or from a Relative of a Member);

E the asset is an asset of a kind which the Regulator has determined may be acquired

A there is a group of 2 or more natural persons who are Trustees of the Fund; and

(i) that:

"Basic Equal Representation Rules" means, in relation to a Fund:

(a) Introduction To The Equal Representation Rules

8.5 WHO CAN/MUST BE A TRUSTEE OR DIRECTOR

V the sum of the investments in the asset or assets in the said company or unit trust, acquired by the Fund after 23 December 1999, do not exceed the limits specified in Section 70E of the Act.

IV the company or unit trust had a Loan principal amount outstanding on 23 December 1999; and

III the asset is an investment in a company or unit trust in which the Fund held a pre-23 December 1999 investment;

II the Fund is a Fund with less than 5 Members;

I was acquired prior to 1 July 2009;

B. the asset:

A the asset was acquired prior to 1 July 2009, and was acquired solely by way of reinvestment of dividends or trust distributions in an Entity, in respect of an investment in that Entity made by the Fund prior to 23 December 1999; or

(ii) Where the asset was acquired after 22 December 1999, but before 1 July 2001, and was still owned by the Fund on 1 July 2001, or where the asset was acquired after 30 June 2001, the asset will not be an In-house Asset if:

(i) Where the asset was acquired after 22 December 1999, but before 1 July 2001, and the asset would not have been an In-house Asset of the Fund if acquired prior to 23 December 1999, that asset is not an In-house Asset of the Fund until 1 July 2001.

asset is not an In-house Asset in the following circumstances:-
Asset of the Fund pursuant to the provisions of the Act and Regulations or Sub-rule 8.4, that contract entered into after 22 December 1999, and that asset would otherwise be an In-house Asset of the Fund pursuant to the provisions of the Act and Regulations or Sub-rule 8.4, that

(e) **Some Assets Acquired After 22 December 1999 May Not Be In-house Assets.** Subject to the Act and Regulations, from time to time, where an asset of the Fund was acquired under a contract entered into after 22 December 1999, and that asset would otherwise be an In-house Asset of the Fund pursuant to the provisions of the Act and Regulations or Sub-rule 8.4, but that asset was not an In-house Asset at the time it was acquired by the Fund, the asset is not an In-house Asset of the Fund

(d) **Some Assets Acquired Before 23 December 1999 Are Not In-house Assets.** Subject to the Act and Regulations, from time to time, where an asset of the Fund was acquired, or a lease or Lease Arrangement was entered into, under a contract entered into prior to 23 December 1999, and that asset would otherwise be an In-house Asset of the Fund pursuant to the provisions of the Act and Regulations or Sub-rule 8.4, but that asset was not an In-house Asset at the time it was acquired by the Fund, the asset is not an In-house Asset of the Fund

(c) **Post 28 January 1993 In-House Assets May Not Exceed 5%.** Notwithstanding any other provisions of this Deed, and subject to the Act and Regulations, from time to time, where, at any time after 28 January 1993 the Market Value of In-house Assets of the Fund exceed 5% of the Market Value of the total assets of the Fund, the Trustee shall not make any further investment in In-house Assets, which would result in the Market Value of In-house Assets exceeding 5% of the Market Value of the total assets of the Fund

F. the asset is an In-house Asset of the Fund, acquired at Market Value, which would not result in the level of In-house Assets of the Fund exceeding the level permitted by Sub-rule 8.4(c)

by the Fund; or

- B. the group of Trustees consists of equal numbers of Employer representatives and Member representatives; or
- (ii) that:
- A. there is a single corporate Trustee of the Fund; and
- B. the board of the corporate Trustee consists of equal numbers of Employer representatives and Member representatives; or
- (iii) in relation to a group of natural persons who are Trustees, or to the board of a corporate Trustee:
- A. the group or board includes an additional Independent Trustee or an additional Independent Director, as the case may be; and
- B. the additional Independent Trustee or additional Independent Director, as the case may be, is appointed at the request of the Employer representatives, or the Member representatives, who are Members of the group or board.
- "Alternative Agreed Representation Rules" means, in relation to the Fund:
- (iv) there is a single corporate Trustee of the Fund; and
- (v) the Trustee is appointed following the nomination by agreement between:
- A. a majority of the Members of the Fund; and
- B. the Employer or Employers of those Members; and
- (vi) there is an approval of the Trustee in force in accordance with sub-rule 8.5(b); and
- (vii) the Trustee is not an Associate of a Standard Employer Sponsor of the Fund.
- (b) **Funds Must Apply To Regulator Prior To Using Alternative Agreed Representation Rules** Where the Fund has more than 4, but less than 50 Members and proposes to use the Alternative Agreed Representation Rules, the Trustee shall apply to the Regulator for approval to use the same, in such form as the Regulator requires, prior to adopting representation in accordance with those rules.
- (c) **The Representation Rules For Funds With More Than 4, But Fewer Than 50 Members.** Where the Fund has more than 4, but less than 50 Members, the Fund must comply with:
- (i) the Basic Equal Representation Rules; or
- (ii) the Alternative Agreed Representation Rules.
- (d) **The Representation Rules For Funds With More Than 49 Members.** Where the Fund has more than 49 Members, the Fund must comply with the Basic Equal Representation Rules.
- (e) **The Representation Rules For Funds With 50 Or More Members.** Where:
- (i) the Fund's membership increases to 50 or more;
- (ii) sub-rule 8.5(d) is applicable in respect of the Fund; and
- (iii) the Fund does not, at that time, comply with the Basic Equal Representation Rules,
- then the Trustee shall have 90 days to do all acts, matters and things, and to make all necessary changes required of it to ensure that the Fund complies with the Basic Equal Representation Rules.
- 8.6 OTHER MATTERS REGARDING BOARDS OF TRUSTEES AND DIRECTORS**
- (a) **Vacancies In Trusteeship Or On Board Are To Be Remedied Within 90 Days** Where a vacancy occurs in the membership of a group of natural persons who are Trustees or on the board of a corporate Trustee, and the Fund is required to comply with the Basic Equal

- (f) any reserves held by the Fund or, where the Member is a member of a sub-plan, by that sub-plan, which the Trustee has allocated to that Member's Accumulation Account;
 - (e) the current surrender value of any policy of capital guaranteed life assurance taken out by the Trustee upon the life of that Member;
 - (d) all investment earnings of the Fund or, where the Member is a member of a sub-plan, of that sub-plan, allocated to that Member's Accumulation Account in respect of the amounts referred to in paragraphs (a) and (b);
 - (c) all benefits or entitlements (including eligible termination payments) transferred into the Fund by, for, or in relation to the Member, in accordance with the provisions of this Deed;
 - (b) all contributions allocated to the Member's Accumulation Account from the Voluntary Contribution Reserve;
 - (a) all contributions made by, for, or in relation to the Member which form part of a Member's Minimum Benefits;
- The Trustee shall establish and keep, in respect of each new Member of the Fund, an Accumulation Account, to which shall be added:

9.2 TRUSTEE TO ESTABLISH MEMBER ACCUMULATION ACCOUNTS

- (c) **Change In Manner of Contribution Allocation.** If required by the Act and Regulations, or otherwise at the Trustee's absolute and unfettered discretion, the Trustee may decide to allocate some or all contributions made by or on behalf of a Member directly to the Member's Accumulation Account, even if those contributions are of a type which would normally be allocated to the Voluntary Contribution Reserve.
- (b) **Trustee To Make Voluntary Contribution Reserve Allocations At Least Annually.** Where, during a Year of Income, the Fund has operated in such a manner that an amount has accumulated in the Voluntary Contribution Reserve, the Trustee shall use the reserve for the purposes of the Fund as it sees fit and additionally it may, from time to time, allocate part or all of the amounts in the reserve to one or more Members' Accumulation Accounts, in proportions determined at the Trustee's absolute and unfettered discretion, and any such allocations shall be made at such times as the Trustee sees fit
- (a) **Trustee To Establish Voluntary Contribution Reserve.** Subject to the Act and Regulations, from time to time, the Trustee shall establish and keep, in respect of the Fund or, where there are one or more sub-plans, in respect of each sub-plan, a Voluntary Contribution Reserve, to which shall be credited all contributions other than contributions which form part of a Member's Minimum Benefits.

9.1 ACCOUNTING FOR VOLUNTARY CONTRIBUTIONS

9. ACCOUNTS, AUDIT, RECORDS AND RETURNS

- (c) **Restrictions On Appointing Independent Trustees Or Directors.** An additional natural person Trustee or additional Independent Director, as the case may be, appointed in accordance with sub-rule 8 (b), cannot exercise a casting vote in any proceedings of that group of natural persons who are Trustees or board of Directors of a corporate Trustee, as the case may be.
 - (b) **How To Appoint An Independent Trustee Or Director.** A group of natural persons who are Trustees of the Fund may appoint an additional Independent Trustee, or the board of Directors of a corporate Trustee of the Fund may appoint an additional Independent Director, as the case may be, by resolution of a majority of their number.
- Representation Rules, the vacancy must be filled within 90 days after it occurred in such a way that the Fund continues to comply with the Basic Equal Representation Rules.

and against which shall be deducted:

(g) all direct costs of establishing, operating and terminating the Fund and any administrative, insurance and taxation costs relating to the establishment, operation and termination of the Fund, allocated to the Member's Accumulation Account, whether or not the same relate directly, indirectly or otherwise to one or more of the amounts referred to in paragraphs (a), (b) and (c);

and the Trustee shall allocate, in respect of any and all amounts appropriate to be allocated in respect of Members of the Fund or, where Members are members of a sub-plan, in respect of Members of that sub-plan, the amounts in a fair, reasonable and consistent manner, having regard to any special circumstances relating to one or more Members which might impinge upon the allocation of amounts to a Member's Accumulation Account. Where the Trustee has made the allocations in accordance with these principles, its decision shall be final.

9.3 ESTABLISHMENT AND MAINTENANCE OF ACCOUNTS FOR NON-MEMBER SPOUSES (FAMILY LAW ACT ORDERS)

(a) Acting In Compliance With Family Court Orders

Upon one or more orders being made pursuant to the Family Law Act 1975 in respect of a Member's Superannuation Interest, the Trustee may be required to take actions, including the following:-

- (i) create a new Accumulation Account for a Non-member Spouse;
- (ii) split the amount standing to the credit of a Member's Accumulation Account with the Non-member Spouse;
- (iii) identify a component or percentage of a Member's Superannuation Interest which is to be paid to the Non-member Spouse;
- (iv) transfer or rolling over a Non-member Spouse's Superannuation Interest to another regulated superannuation fund, approved deposit fund, EPSSS or RSA;
- (v) notify the Non-member Spouse and the Member of orders requiring the split to occur and other matters in respect of the split;
- (vi) maintain an Accumulation Account in respect of the Non-member Spouse.

(b) Cost of Complying With Family Court Orders

Where the Trustee is required to undertake one or more of the actions set out in paragraph (a), above, the Accumulation Account shall be kept in the same manner as a Member's Accumulation Account, established and kept pursuant to Sub-rule 9.2, provided that any reasonable costs incurred in complying with the orders of the Family Law Act 1975 in respect of the Member's and Non-member Spouse's Superannuation Interests, including the costs of the Trustee in seeking professional advice, shall be deducted from the Non-member Spouse's interest.

(c) Splitting Pensions Pursuant to Family Court Orders

Where, pursuant to the Family Law Act 1975, an order is made which affects the Superannuation Interest of a Member in receipt of a Pension from the Fund, the Trustee may deduct any reasonable costs incurred in complying with such orders from the capital sum supporting the Pension to be paid to the Non-member Spouse, or from the periodical payments of the Pension to be paid to the Non-member Spouse.

9.4 INVESTMENT EARNINGS MAY BE CREDITED TO AN INVESTMENT RESERVE

Subject to the provisions of the Act and Regulations, from time to time, should the Trustee see fit, and for whatever reasonable purpose it shall see fit, it may, in its absolute and unfettered discretion, credit any investment earnings of the Fund to an investment reserve, to be used for satisfying any

- (a) keep such accounting records as correctly record and explain the transactions and financial position of the Fund; and
 - (b) keep its accounting records so as to enable the preparation of:
- The Trustee of the Fund must:

9.9 TRUSTEE TO KEEP ACCOUNTING RECORDS

- (a) Minimum Benefits;
 - (b) Preserved Benefits;
 - (c) Restricted Non-preserved Benefits; and
 - (d) Unrestricted Non-preserved Benefits.
- In addition to maintaining details of the value of Accumulation Accounts for each Member, the Trustee shall keep records in such a manner as to enable the Trustee to determine the amounts of benefits and entitlements of individual Members which consist of:

9.8 TRUSTEE TO KEEP RECORDS OF TYPES OF BENEFITS

Where, during a Year of Income, the Fund has operated such that amounts appropriate to be allocated to Members' Accumulation Accounts have arisen, the Trustee may make as many allocations of such amounts during the course of the Year of Income as the Trustee thinks fit, but shall in any event make at least one allocation in respect of each Year of Income which encompasses the period from the date of the last allocation (if any) up to and including the last day of that Year of Income.

9.7 TRUSTEE TO MAKE ALLOCATIONS AT LEAST ANNUALLY

Subject to the provisions of the Act and Regulations, from time to time, the Trustee may, in its absolute and unfettered discretion, establish a miscellaneous reserve in respect of amounts not presently allocated to Members' Accumulation Accounts or to other reserves and from which may be deducted the cost of meeting such expenses, taxes or other outgoings as the Trustee decides are appropriate to be met from the reserve and which may be allocated to one or more Members' Accumulation Accounts in respect of Members of the Fund or, where Members are members of a sub-plan, in respect of Members of that sub-plan, as and when it sees fit, subject to the amounts being allocated in a fair, reasonable and consistent manner, having regard to any special circumstances relating to one or more Members which might impinge upon the allocation of those amounts.

9.6 MISCELLANEOUS RESERVES

Subject to the provisions of the Act and Regulations, from time to time, where an obligation has arisen for the Trustee to pay one or more pensions from the Fund to one or more beneficiaries, the Trustee may, in its absolute and unfettered discretion, transfer an amount or amounts to one or more pension reserves, for the purpose of paying that pension or pensions, and from which the Trustee may deduct the cost and expenses, taxes or other outgoings as the Trustee decides are appropriate to be met from the reserve. Where an amount is so transferred to a pension reserve, the Trustee may reduce the Member's Accumulation Account, to the extent of the amount transferred and may, upon receiving the advice of an Actuary or other properly qualified person, transfer amounts between the pension reserve and Member's Accumulation Account or other reserves, in a fair, reasonable and consistent manner.

9.5 PENSION LIABILITIES MAY BE TRANSFERRED TO A PENSION RESERVE

expenses of the Fund, as it sees fit, and which may be allocated to one or more Member's Accumulation Accounts in respect of Members of the Fund or, where Members are members of a sub-plan, in respect of Members of that sub-plan, as and when it sees fit, subject to the amounts being allocated in a fair, reasonable and consistent manner, having regard to any special circumstances relating to one or more Members which might impinge upon the allocation of those amounts.

- (i) the accounts and statements of the Fund mentioned in rule 9.10 and, where applicable, rule 9.11; and
- (ii) the returns of the Fund mentioned in rule 9.13; and
- (c) keep its accounting records so as to enable those accounts, statements and returns to be conveniently and properly audited in accordance with the Act; and
- (d) keep the said accounting records of the Fund:
- (i) for at least 5 years after the end of the Year of Income to which the transactions relate;
- (ii) cause the records to be kept in Australia; and
- (iii) keep the records:
- A In writing in the English language; or
- B In a form in which they are readily accessible and readily convertible into writing in the English language

9.10 PREPARATION OF ACCOUNTS

Except where rule 9.11 applies, the Trustee of the Fund must, in respect of each Year of Income of the Fund, prepare accounts and statements in respect of the Fund which consist of at least:

- (a) a statement of financial position of the Fund;
- (b) an operating statement of the Fund; and
- (c) such other accounts and statements as the Act and Regulations specify, from time to time, and, where practicable, the Trustee shall prepare those accounts and statements so as to ensure that the Auditor does not qualify the accounts of the Fund for lack of detail or non-compliance with relevant Australian Accounting Standards

9.11 ACCOUNTS REQUIRED WHERE BENEFITS SOLELY LIFE ASSURANCE

Where the Fund, at the end of any Year of Income, is a Fund from which the benefits and entitlements paid to each individual Member of the Fund are wholly determined by reference to policies of life assurance, the Trustee shall prepare the following accounts and statements:

- (a) a statement that policies of life assurance are in place at the end of the Year of Income;
- (b) a statement as to whether those policies have been fully maintained as directed by the relevant insurers;
- (c) a statement of the identities of those insurers;
- (d) the amounts contributed by Employers and Members in respect of the Year of Income;
- (e) where not all of those amounts have been paid as premiums on those policies, the amount of premiums paid on those policies in respect of the Year of Income; and
- (f) the expenses incurred by the Fund in respect of the Year of Income, other than amounts covered by premiums.

9.12 AUDIT OF THE ACCOUNTS

The Trustee shall appoint, in writing, and shall have the power to dismiss, in writing, an Approved Auditor (the "Auditor") to audit the accounts and statements of the Fund prepared in respect of each Year of Income and shall ensure that each set of accounts and statements prepared in respect of a Year of Income are audited by the Auditor.

9.13 PREPARATION AND LODGMENT OF RETURNS

The Trustee shall, in respect of each Year of Income of the Fund, prepare and lodge:

Trustee sitting in that capacity, shall be the greater of:
I in the case of a single individual trustee and in all other cases, including where the Trustee is a Constitutional Corporation and the meeting is a meeting of the board of Directors of the

Quorum For A Meeting. A quorum for the purpose of voting at meetings of Trustees shall be appropriate
(iv) any other matters which the Trustees or the board, as the case may be, consider
(iii) any matters raised by the accounts and statements which require action or attention; and
(ii) the returns and certificates of the Fund prepared to be lodged with the Regulator and the Taxation Commissioner;
(i) the accounts of the Fund and the Auditor's report made out in respect of those accounts;

consider:
convened at least once each calendar year, after the end of the Fund's Year of Income, to convened at any time one of their number considers appropriate, but as a minimum, shall be is a Constitutional Corporation, meetings of the board of Directors of the Trustee, may be **Meetings To Be Convened At Least Annually.** Meetings of Trustees and, where the Trustee

as that person sees fit
be conducted by that person in a fair and reasonable manner, but shall otherwise be conducted the Trustee, they shall appoint one of their number to chair the meeting, and the meeting shall Trustees and, where the Trustee is a Constitutional Corporation, of the board of Directors of **Appointing A Person To Chair Meetings.** Before any business is discussed at a meeting of

agree upon a time and place at which the meeting is to be held.
as the case may be, and to outline the matters which the meeting is convened to address, and to make his or her best attempts to contact each of the other Trustees or Directors of the Trustee, the case may be, or given the urgency of the matters to be discussed, 1 of their number shall appropriate, given the nature of the relationships of the Trustees, or Directors of the Trustee, as a Constitutional Corporation, one or more Directors of the Trustee, consider that the circumstances are such that the giving of notice as specified in sub-rule 10.1(a) is not **Alternative Ways To Call A Meeting.** Where one or more Trustees and, where the Trustee is

to address.
Trustee, as the case may be, of the time, place and matters which the meeting will be convened their number giving 1 month's notice in writing to each of the other Trustees or Directors of the meeting of the Trustees, or of the board of Directors of the Trustee, as the case may be, by 1 of the Trustee is a Constitutional Corporation, the Directors of the Trustee may, convene a **How To Call A Meeting Of Trustees Or Board Of Directors.** The Trustees may and, where

10.1 RULES FOR MEETINGS OF TRUSTEES OR BOARD OF DIRECTORS

Income.
information as is required by that form in relation to the Fund in respect of that Year of with the Taxation Commissioner, an income tax return, in the approved form, containing such

(b) the certificate given to the Trustee by the Auditor under Part 13 of the Act in relation to the Fund in respect of that Year of Income; and
(iii) a certificate, in the approved form, by the Trustee in relation to the Fund in respect of that Year of Income; and
(ii) an annual return, in the approved form, containing such information as is required by that form in relation to the Fund in respect of that Year of Income;

(a) with the Regulator:

- (i) two (2); or
 - (ii) half of their total number.
- Voting By Proxy** A Trustee and, where the Trustee is a Constitutional Corporation, a Director of the Trustee, not able to be present at a meeting of the Trustees or of the board, as the case may be, may nominate a person to attend the meeting as the first-mentioned person's proxy, subject to the following requirements:-

(1) The person nominated as proxy shall carry into and put before the meeting an authority, signed by the person in whose place the proxy is attending, in the following form:-

"I, _____, being a Trustee/Director of the Trustee, of _____ Superannuation Fund, do hereby authorise _____, who presents this document to the meeting, to act as my proxy for the purposes of this meeting

"Signed _____, dated _____"

- (ii) A person shall be nominated as proxy for one meeting at a time.
- (iii) A person nominated as proxy, who is not otherwise a Trustee or a Director of the Trustee, as the case may be, shall be asked to leave the room in which the meeting is being held, should the chairperson consider that a subject to be discussed is of a sensitive or confidential nature.
- (iv) A person nominated as proxy shall be given an opportunity to read aloud and to table any written statement from the person in whose place he or she is attending, and shall be entitled to vote strictly in accordance with the directions of that person, but a proxy, who is not otherwise a Trustee or a Director of the Trustee, shall not be further entitled to participate in the discussions and conduct of the meeting.

10.2 RULES FOR MEETINGS OF MEMBERS

(a) **When A Meeting Of Members Is To Be Held** Subject to the provisions of Part 11, for the resolution of disputes, a meeting of the Members of the Fund shall be convened by the Trustees or, where the Trustee is a Constitutional Corporation, by the Directors of the Trustee, when:

- (i) the Trustee or the board of Directors, as the case may be, considers it necessary; or
- (ii) the Trustee or a member of the board of Directors, as the case may be, receives a request that such a meeting be held, signed by not less than 25% of the current Members of the Fund.

(b) **How To Call A Meeting Of Members** Upon the requirements of sub-rule 10.2(a) being met, the Trustees or, where the Trustee is a Constitutional Corporation, the board of Directors of the Trustee, shall give to each Member of the Fund 1 month's notice in writing that a meeting of the Members of the Fund is to be held, and such a notice shall specify the time, place, reason why the meeting is required to be held and the matters to be addressed at the meeting.

(c) **Appointing A Person To Chair Meetings** The Trustees or, where the Trustee is a Constitutional Corporation, the board of Directors of the Trustee, shall appoint 1 of their number to chair the meeting, and the meeting shall be conducted by that person in a fair and reasonable manner, but shall otherwise be conducted as that person sees fit.

(d) **Capacity Of Meetings Of Members** Subject to the requirements of this Deed and to the provisions of the Act and Regulations, where the Fund is not a Standard Employer Sponsored Fund, the Trustees or, where the Trustee is a Constitutional Corporation, the board of Directors of the Trustee, must use their best endeavours to comply with a resolution carried in a meeting of Members by a majority of the Members then present in person or by proxy.

(e) **Quorum For Meeting Of Members** A quorum for the purposes of voting at meetings of

Members shall be no less than half of the total Members of the Fund present in person or by proxy.

(f) **Voting By Proxy.** A Member not able to be present at a meeting of Members may nominate a person to attend the meeting as the Member's proxy, subject to the following requirements:-

(i) The person nominated as proxy shall carry into and put before the meeting an authority, signed by the Member in whose place the proxy is attending, in the following form:-

"I, _____, being a Member of the _____ Superannuation Fund, do hereby authorise _____, who presents this document to the meeting, to act as my proxy for the purposes of this meeting.

"Signed _____, dated _____"

(ii) A person shall be nominated as proxy for one meeting at a time.

(iii) A person nominated as proxy shall be entitled to vote strictly in accordance with the directions of the Member, but a proxy, who is not otherwise a Member shall not be further entitled to participate in the discussions and conduct of the meeting.

11. RESOLUTION OF INQUIRIES AND COMPLAINTS

11.1 MEMBERSHIP OF EXTERNAL DISPUTE RESOLUTION BODY (OTHER THAN SELF-MANAGED SUPERANNUATION FUNDS)

If the Fund is not a Self-managed Superannuation Fund and if, pursuant to Division 3 of Part 7.9 of the Corporations Act 2001, the Fund is required to become a member of an external dispute resolution body, the Fund must become a member of such a body.

11.2 IN THE FIRST INSTANCE

(a) **Procedure For Dealing With Complaints.** The Trustees, or where the Trustee is a Constitutional Corporation, the board of Directors of the Trustee, shall within 90 days consider any inquiry or complaint of one or more Members which has been raised either in a meeting of the Members, or in writing, and in any case where an inquiry or complaint is not dealt with to the satisfaction of the Member or Members within that time the parties shall arrange for a convenient time and place to meet with each other, for the purpose of resolving the matter and each party, or the representatives of each party, shall be allowed approximately equal time to present the reasons for and to propose resolutions to their grievances.

(b) **Conduct Of Meetings.** The parties present at a meeting of the kind referred to in sub-rule 11.2(a):

- (i) may, by agreement, appoint a person to chair a meeting held to settle a dispute in the first instance, but it shall not be necessary to do so;
- (ii) shall appoint a person to take and distribute to all parties in attendance written minutes of the proceedings at the meeting; and
- (iii) may agree to convene one or more further meetings to address the issues in dispute

11.3 PROCEDURES IF NO RESOLUTION IN FIRST INSTANCE

(a) **Reference To External Dispute Resolution Body.** If the Fund is not a Self-managed Superannuation Fund and if, after a meeting of the kind referred to in sub-rule 11.2(a), there has been no resolution to the dispute and the dispute is not of a kind which may be referred to the Superannuation Complaints Tribunal, the Trustee shall inform the other parties of their right, if any, to refer the matters in dispute to the external dispute resolution body of which the Fund is a Member.

(b) **Reference To Superannuation Complaints Tribunal.** If the Fund is not a Self-managed

Superannuation Fund and if, after a meeting of the kind referred to in sub-rule 11 2(a), there has been no resolution to the dispute, the Trustee shall inform the other parties of their right, if any, to refer the matters in dispute to the Superannuation Complaints Tribunal.

12. ADMINISTRATION MATTERS

12.1 INTERPRETATION OF THE DEED

Except as otherwise expressly provided, the interpretation and application of the provisions of this Deed shall be the decision of the Trustee and that decision shall be binding and final.

12.2 HOW TO DESIGNATE A BENEFICIARY

In circumstances other than the giving of a Nominated Beneficiary Notice in accordance with Part 5 of the Deed, a Member wishing to designate a Dependant or other person as a beneficiary shall do so in writing to the Trustee in the following form, or in such other form as the Trustee may, from time to time, approve:-

"I, hereby acknowledge that the discretion vested in you as to the application of benefits in circumstances where I cannot receive them myself is an absolute, free and unfettered discretion, but I express the wish that in the exercise of that discretion you give consideration to paying any such benefits to the following

persons, in the following proportions:

"Name of	Address	Relationship	Proportion	Designated	Beneficiary
		to Member	of Benefits		

"Dated this day of

"Signed

12.3 LIMITS ON RIGHTS OF MEMBERS

No person, whether as a Member or otherwise, shall have any claim, right or interest to, in respect of, or against the Trustee, the Fund, or any contributions made to the Fund, except under and in accordance with the provisions of this Deed.

12.4 MEMBERS' RIGHTS TO INSPECT DEED

Every Member shall have the right to inspect a copy of this Deed, at a time and a place which is convenient to the Trustee.

12.5 SECRECY

(a) **Information About Interests Of Members Are Confidential.** No Member shall have any right to enquire, nor shall be given any information concerning the interest of another Member.

(b) **Other Confidential Information.** The Trustee shall observe strict secrecy with regard to the affairs, accounts and transactions of the Fund, but this shall not prevent the publication of financial, statistical or other information to all Members, generally, whenever thought fit by the Trustee

12.6 RECEIPTS AND PAYMENTS WITH ASSETS RATHER THAN CASH

Subject to the provisions of this Deed contained in sub-rule 5 6(b), restricting the payment of benefits and entitlements otherwise than in cash, and subject also to the provisions of the Act and Regulations, from time to time, where:

(a) any benefits or entitlements of Members are payable, transferable or receivable by or to the

- (b) where the Fund is a Fund initiated and maintained by one or more Employer Sponsors for their Employees, by unanimous resolution of all current Employer Sponsors that the Fund be wound up, in a special meeting convened for that purpose, on the first day on which the membership terminated and all benefits and entitlements paid or transferred out of the Fund, such that all the assets of the Fund are expended or distributed;
- (a) where the Members, by unanimous resolution, vote to wind up the Fund in a special meeting convened for that purpose, on the first day on which the membership of all Members has been terminated and all benefits and entitlements paid or transferred out of the Fund, such that all the trusts created by this Deed shall cease and determine:

13. WINDING UP THE FUND
13.1 CONDITIONS FOR TERMINATION

The Trustee shall be authorised and empowered to act in accordance with the provisions of the Act and Regulations, the Tax Act, the Corporations Law and any other laws (the "Relevant Legislation") governing the provision of superannuation and retirement benefits, as well as any amendments, replacements, re-enactments, or additions to the Relevant Legislation (including the requirements for the Fund to constitute a Complying Superannuation Fund and a Regulated Superannuation Fund) and, to the extent that there is any inconsistency between this Deed and the Relevant Legislation, that legislation may prevail.

12.9 EFFECT OF CHANGES IN RELEVANT LEGISLATION

- (d) offend the provisions of the Act and Regulations as they exist, from time to time, or any re-enactments or replacements of the Act and Regulations made after the date of this Deed.
- (c) alter the rights and benefits of existing Members in a manner such that, on the whole, equity between Members is not maintained; or
- (b) reduce the benefits and entitlements payable to Members;
- (a) alter the objects of the Fund;

The Trustee may and, where the Fund is a Standard Employer Sponsored Fund, the Trustee and the Standard Employer Sponsor may, at any time amend, revoke, replace or modify all or any of the provisions of this Deed by deed or other written instrument or by resolution in writing, provided that such amendment, revocation or modification does not:

12.8 VARIATION OF TRUSTS OR DEED

Every Member and every person claiming a benefit or entitlement, or in receipt of a pension, or other benefit or entitlement shall, from time to time, give the Trustee such information or authorisation and produce such documents as the Trustee shall consider necessary for the purposes of giving effect to the provisions of this Deed.

REQUEST

12.7 MEMBERS TO PROVIDE CERTAIN INFORMATION AT THE TRUSTEE'S

- another person, at the assets' arm's length Market Value.
- (e) receiving a transfer of assets from,
- (d) transferring assets of the Fund to; or
- (c) any assets are owing to or are to be acquired by the Fund,
- (b) any liabilities incurred on behalf of the Fund are required to be satisfied; or

Fund; or

- (a) notify any remaining interested parties of its intention to wind-up the Fund;
 - (b) notify the Regulator and the Taxation Commissioner of its intention to wind-up the Fund;
 - (c) have reference to any other requirements of the Act and the Regulations concerning the winding-up of Funds; and
 - (d) take such further steps as, in the opinion of the Trustee, are required to wind-up the Fund
- Where it becomes clear to the Trustee that a vote of the kind mentioned in rule 13.1 has been taken, or that the circumstances of the Fund are those mentioned in either of paragraphs (c) or (d) of that sub-rule, the Trustee shall take all necessary steps to distribute any remaining assets of the Fund and to satisfy any outstanding liabilities, and shall then:

13.2 STEPS FOR THE TRUSTEE TO TAKE ON WIND-UP

- (c) where the Trustee becomes aware that the Fund is insolvent and the Regulator's permission to wind-up is obtained; or
 - (d) in any other circumstances where there are no Members or beneficiaries of the Fund and the Trustee considers it to be unlikely that there will be any new Members
- of all Members has been terminated and all benefits and entitlements paid or transferred out of the Fund, such that all the assets of the Fund are expended or distributed;

INCEPTION DATE: 16/04/2003

FUND NAME: YOUNGS SUPER FUND

TRUSTEE: JENNIFER RAE YOUNG
PETER YOUNG

DATE OF DEED: 16/04/2003

THE PROVISIONS HEREINBEFORE REFERRED TO

SCHEDULE

C - Other Documents

2021 Financial Year

Preparer Thomas Nasmyth

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 Thomas Nasmyth

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

**Youngs Super Fund
Pension Summary**

As at 30 June 2021

Member Name : Young, Jennifer
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
YOUJEN 00002P	Account Based Pension	01/07/2015	33.41%	2.50%	\$240.00*	N/A	\$4,576.68	\$0.00	\$4,576.68	NIL

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

YOUJEN 00006P	Account Based Pension	08/11/2017	100.00%	2.50%	\$4,050.00*	N/A	\$10,610.28	\$0.00	\$10,610.28	NIL
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*COVID-19 50% reduction has been applied to the minimum pension amount.

YOUJEN 00007P	Account Based Pension	09/11/2017	3.61%	2.50%	\$220.00*	N/A	\$3,829.24	\$0.00	\$3,829.24	NIL
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*COVID-19 50% reduction has been applied to the minimum pension amount.

YOUJEN 00008P	Account Based Pension	01/07/2020	1.15%	2.50%	\$1,090.00*	N/A	\$3,454.80	\$0.00	\$3,454.80	NIL
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*COVID-19 50% reduction has been applied to the minimum pension amount.

Total :										
					\$5,600.00	\$0.00	\$22,471.00	\$0.00	\$22,471.00	\$0.00

*Age as at 01/07/2020 or pension start date for new pensions.

Youngs Super 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
Jennifer Young	Below Cap									
		01/07/2020		Opening Balance				260,415.69	1,600,000.00	1,339,584.31
YOUJEN00008P	Account Based	01/07/2020		Pension Commencement	SIS		43,454.80	303,870.49	1,600,000.00	1,296,129.51
YOUJEN00006P	Account Based	20/04/2021		Partial Commutation	MCO	150,000.00		153,870.49	1,600,000.00	1,446,129.51
YOUJEN00008P	Account Based	20/04/2021		Partial Commutation	MCO	40,000.00		113,870.49	1,600,000.00	1,486,129.51
YOUJEN00007P	Account Based	20/04/2021		Partial Commutation	MCO	5,000.00		108,870.49	1,600,000.00	1,491,129.51
YOUJEN00002P	Account Based	20/04/2021		Partial Commutation	MCO	5,000.00		103,870.49	1,600,000.00	1,496,129.51

E - Estate Planning

2021 Financial Year

Preparer Thomas Nasmyth

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