
Workpapers - 2021 Financial Year

I & A Stewart Superannuation Fund

Preparer: Alex Ivanov
Reviewer: Dennis Nguyen
Printed: 31 January 2022

Lead Schedule

2021 Financial Year

| Code | Workpaper | CY Balance | LY Balance | Change | Status |
|-------|---|----------------|------------------|----------|-------------|
| 24200 | Contributions | (\$349,920.00) | (\$49,920.00) | 600.96% | In Progress |
| 24700 | Changes in Market Values of Investments | (\$46,851.11) | (\$1,193,089.09) | (96.07)% | In Progress |
| 25000 | Interest Received | (\$33.07) | (\$28.95) | 14.23% | Not Started |
| 28000 | Property Income | (\$151,343.46) | (\$145,969.31) | 3.68% | Not Started |
| 30100 | Accountancy Fees | \$3,341.50 | \$4,524.50 | (26.15)% | Not Started |
| 30200 | Bank Charges | \$2.37 | | 100% | Not Started |
| 30400 | ATO Supervisory Levy | \$259.00 | | 100% | Not Started |
| 30700 | Auditor's Remuneration | | \$1,050.00 | 100% | Not Started |
| 30800 | ASIC Fees | \$382.04 | \$823.00 | (53.58)% | Not Started |
| 31500 | Bank Charges | \$60.00 | \$61.35 | (2.2)% | Not Started |
| 37500 | Investment Expenses | | \$500.00 | 100% | Not Started |
| 41942 | Property Expenses - Administration Fees | \$1,080.00 | \$580.00 | 86.21% | Not Started |
| 41960 | Property Expenses - Council Rates | \$7,290.75 | | 100% | Not Started |
| 42010 | Property Expenses - Interest on Loans | \$30,988.60 | \$38,606.10 | (19.73)% | Not Started |
| 42020 | Property Expenses - Land Tax | | \$5,764.00 | 100% | Not Started |
| 48100 | Division 293 Tax | | \$7,485.80 | 100% | Not Started |
| 48500 | Income Tax Expense | | \$133,064.71 | 100% | Not Started |

| Code | Workpaper | CY Balance | LY Balance | Change | Status |
|-------|---|------------------|------------------|-----------|-------------|
| 49000 | Profit/Loss Allocation Account | \$342,432.00 | \$1,196,547.89 | (71.38)% | Not Started |
| 50000 | Members | (\$2,365,840.74) | (\$2,023,408.74) | 16.92% | Not Started |
| 60400 | Bank Accounts | \$552,641.86 | \$267,702.17 | 106.44% | In Progress |
| 68000 | Sundry Debtors | \$259.00 | \$259.00 | 0% | Not Started |
| 77250 | Real Estate Properties (Australian - Non Residential) | \$2,837,500.00 | \$2,800,000.00 | 1.34% | Not Started |
| 77600 | Shares in Listed Companies (Australian) | \$84,991.50 | | 100% | In Progress |
| 84000 | GST Payable/Refundable | (\$2,836.33) | (\$3,314.52) | (14.43)% | In Progress |
| 85000 | Income Tax Payable /Refundable | \$2,545.65 | \$2,804.65 | (9.23)% | In Progress |
| 85500 | Loan - Limited Recourse Borrowing Arrangement | (\$877,160.00) | (\$949,960.00) | (7.66)% | In Progress |
| 86000 | PAYG Instalment Payable | \$17,616.00 | (\$6,677.00) | (363.83)% | Not Started |
| 89000 | Deferred Tax Liability /Asset | (\$87,405.56) | (\$87,405.56) | 0% | Not Started |
| A | Financial Statements | | | | In Progress |
| B | Permanent Documents | | | | Not Started |
| C | Other Documents | | | | Not Started |
| D | Pension Documentation | | | | Not Started |
| E | Estate Planning | | | | Not Started |

24200 - Contributions

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status In Progress

| Account Code | Description | CY Balance | LY Balance | Change |
|--------------|--|-------------------|-------------------|----------|
| STEANN00002A | (Contributions) Stewart, Annie - Accumulation (Accumulation) | (\$24,960.00) | (\$24,960.00) | 0% |
| STEIAN00002A | (Contributions) Stewart, Ian - Accumulation (Accumulation) | (\$324,960.00) | (\$24,960.00) | 1201.92% |
| TOTAL | | CY Balance | LY Balance | |
| | | (\$349,920.00) | (\$49,920.00) | |

Supporting Documents

- Contributions Breakdown Report [Report](#)
- IanStewart Super Contribution.pdf

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

I & A Stewart Superannuation Fund

Contributions Breakdown Report

For The Period 01 July 2020 - 30 June 2021

Summary

| Member | D.O.B | Age (at 30/06/2020) | Total Super Balance (at 30/06/2020) *1 | Concessional | Non-Concessional | Other | Reserves | Total |
|--------------------|------------|------------------------|---|------------------|-------------------|-------------|-------------|-------------------|
| Stewart, Annie | 27/07/1964 | 55 | 951,669.96 | 24,960.00 | 0.00 | 0.00 | 0.00 | 24,960.00 |
| Stewart, Ian | 25/11/1960 | 59 | 1,071,738.78 | 24,960.00 | 300,000.00 | 0.00 | 0.00 | 324,960.00 |
| All Members | | | | 49,920.00 | 300,000.00 | 0.00 | 0.00 | 349,920.00 |

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

Contribution Caps

| Member | Contribution Type | Contributions | Cap | Current Position |
|----------------|-------------------------------|---------------|------------|----------------------|
| Stewart, Annie | Concessional | 24,960.00 | 25,000.00 | 40.00 Below Cap |
| | Non-Concessional | 0.00 | 100,000.00 | 100,000.00 Below Cap |
| Stewart, Ian | Concessional | 24,960.00 | 25,000.00 | 40.00 Below Cap |
| | Non-Concessional | 300,000.00 | 300,000.00 | At Limit |
| | (Bring Forward Cap triggered) | | | |

Carry Forward Unused Concessional Contribution Cap

| Member | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | Current Position |
|----------------------------------|-----------|-----------|-----------|-----------|------------|------------|------------------|
| Stewart, Annie | | | | | | | |
| Concessional Contribution Cap | 35,000.00 | 35,000.00 | 25,000.00 | 25,000.00 | 25,000.00 | 25,000.00 | |
| Concessional Contribution | 0.00 | 0.00 | 0.00 | 24,960.00 | 24,960.00 | 24,960.00 | |
| Unused Concessional Contribution | 0.00 | 0.00 | 0.00 | 40.00 | 40.00 | 40.00 | |
| Cumulative Carry Forward Unused | N/A | N/A | N/A | 0.00 | 40.00 | 0.00 | |
| Maximum Cap Available | 35,000.00 | 35,000.00 | 25,000.00 | 25,000.00 | 25,040.00 | 25,000.00 | 40.00 Below Cap |
| Total Super Balance | 0.00 | 0.00 | 0.00 | 0.00 | 388,244.06 | 951,669.96 | |

Stewart, Ian

| | | | | | | | |
|----------------------------------|-----------|-----------|-----------|-----------|------------|--------------|-----------------|
| Concessional Contribution Cap | 35,000.00 | 35,000.00 | 25,000.00 | 25,000.00 | 25,000.00 | 25,000.00 | |
| Concessional Contribution | 0.00 | 0.00 | 0.00 | 24,960.00 | 24,960.00 | 24,960.00 | |
| Unused Concessional Contribution | 0.00 | 0.00 | 0.00 | 40.00 | 40.00 | 40.00 | |
| Cumulative Carry Forward Unused | N/A | N/A | N/A | 0.00 | 40.00 | 0.00 | |
| Maximum Cap Available | 35,000.00 | 35,000.00 | 25,000.00 | 25,000.00 | 25,040.00 | 25,000.00 | 40.00 Below Cap |
| Total Super Balance | 0.00 | 0.00 | 0.00 | 0.00 | 438,616.79 | 1,071,738.78 | |

NCC Bring Forward Caps

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

| Member | Bring Forward Cap | 2018 | 2019 | 2020 | 2021 | Total | Current Position |
|----------------|-------------------|------|------|------|-------------------------|------------|-----------------------------|
| Stewart, Annie | N/A | 0.00 | 0.00 | 0.00 | 0.00 | N/A | Bring Forward Not Triggered |
| Stewart, Ian | 300,000.00 | 0.00 | 0.00 | 0.00 | 300,000.00 ¹ | 300,000.00 | At Limit |

Stewart, Annie

| Date | Transaction Description | Contribution Type | Ledger Data | | | | SuperStream Data | | | | |
|------------|---|-------------------|--------------|----------------|-------|----------|------------------|----------|--------------|-------------|-------|
| | | | Concessional | Non-Concession | Other | Reserves | Contribution | Employer | Concessional | Non-Concess | Other |
| 07/08/2020 | Direct Credit 501203 AUTOMATIC DATA P ADP2020080718261 26 | Employer | 2,600.00 | | | | | | | | |
| 08/09/2020 | Direct Credit 501203 AUTOMATIC DATA P ADP2020090818440 82 | Employer | 2,080.00 | | | | | | | | |
| 08/10/2020 | Direct Credit 501203 AUTOMATIC DATA P ADP2020100818616 39 | Employer | 2,080.00 | | | | | | | | |
| 06/11/2020 | Direct Credit 501203 AUTOMATIC DATA P ADP2020110618789 77 | Employer | 2,600.00 | | | | | | | | |

| | | | |
|------------|---|----------|----------|
| 08/12/2020 | Direct Credit 501203 AUTOMATIC DATA P ADP2020120818961 28 | Employer | 2,080.00 |
| 08/01/2021 | Direct Credit 501203 AUTOMATIC DATA P ADP2021010819135 67 | Employer | 2,600.00 |
| 08/02/2021 | Direct Credit 501203 AUTOMATIC DATA P ADP2021020819314 04 | Employer | 2,080.00 |
| 08/03/2021 | Direct Credit 501203 AUTOMATIC DATA P ADP2021030819475 72 | Employer | 2,080.00 |
| 12/04/2021 | Direct Credit 501203 AUTOMATIC DATA P ADP2021041219667 52 | Employer | 2,600.00 |
| 07/05/2021 | Direct Credit 501203 AUTOMATIC DATA P ADP2021050719835 22 | Employer | 2,080.00 |
| 08/06/2021 | Direct Credit 501203 AUTOMATIC DATA P ADP2021060810020 01 | Employer | 2,080.00 |

Total - Stewart, Annie

24,960.00 0.00 0.00 0.00

0.00 0.00 0.00

Stewart, Ian

| Date | Transaction Description | Ledger Data | | | | | SuperStream Data | | | | |
|------------|---|-------------------|--------------|----------------|-------|----------|------------------|----------|--------------|-------------|-------|
| | | Contribution Type | Concessional | Non-Concession | Other | Reserves | Contribution | Employer | Concessional | Non-Concess | Other |
| 07/08/2020 | Direct Credit 501203 AUTOMATIC DATA P ADP2020080718261 26 | Employer | 2,600.00 | | | | | | | | |
| 08/09/2020 | Direct Credit 501203 AUTOMATIC DATA P ADP2020090818440 82 | Employer | 2,080.00 | | | | | | | | |
| 08/10/2020 | Direct Credit 501203 AUTOMATIC DATA P ADP2020100818616 39 | Employer | 2,080.00 | | | | | | | | |
| 06/11/2020 | Direct Credit 501203 AUTOMATIC DATA P ADP2020110618789 77 | Employer | 2,600.00 | | | | | | | | |
| 08/12/2020 | Direct Credit 501203 AUTOMATIC DATA P ADP2020120818961 28 | Employer | 2,080.00 | | | | | | | | |
| 08/01/2021 | Direct Credit 501203 AUTOMATIC DATA P ADP2021010819135 67 | Employer | 2,600.00 | | | | | | | | |
| 08/02/2021 | Direct Credit 501203 AUTOMATIC DATA P ADP2021020819314 04 | Employer | 2,080.00 | | | | | | | | |
| 08/03/2021 | Direct Credit 501203 AUTOMATIC DATA P ADP20210308194 | Employer | 2,080.00 | | | | | | | | |

7572

18/03/2021 Transfer from Personal - Non- 300,000.00
NetBank from misa Concessional
78305

12/04/2021 Direct Credit 501203 Employer 2,600.00
AUTOMATIC DATA
P
ADP2021041219667
52

07/05/2021 Direct Credit 501203 Employer 2,080.00
AUTOMATIC DATA
P
ADP2021050719835
22

08/06/2021 Direct Credit 501203 Employer 2,080.00
AUTOMATIC DATA
P
ADP2021060810020
01

Total - Stewart, Ian 24,960.00 300,000.00 0.00 0.00

0.00 0.00 0.00

Total for All Members 49,920.00 300,000.00 0.00 0.00



Receipt

Receipt number

N231813585578

Amount

\$300,000.00

From

MISA

06 2383 698578305

super contribution

To

Cheque A/c

06 2223 1074 0569

from misa 78305

When

Thursday 18 Mar 2021 at 12:41pm Sydney/Melbourne time

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24700 - Changes in Market Values of Investments

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status In Progress

| Account Code | Description | CY Balance | LY Balance | Change |
|--------------|---|-------------------|-------------------|----------|
| 24700 | Changes in Market Values of Investments | (\$46,851.11) | (\$1,193,089.09) | (96.07)% |
| TOTAL | | CY Balance | LY Balance | |
| | | (\$46,851.11) | (\$1,193,089.09) | |

Supporting Documents

- Market Movement [Report](#)
- Realised Capital Gain Report [Report](#)
- Market Appraisal - Unit 1 and 2 1 Reahs Farm Rd MINTO NSW Super.pdf

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

I & A Stewart Superannuation 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 | |
| ANZ.AX - Australia And New Zealand Banking Group Limited | | | | | | | | | | |
| | 04/05/2021 | Purchase | 510.00 | 14,732.81 | 0.00 | 0.00 | 14,732.81 | 0.00 | 0.00 | 0.00 |
| | 30/06/2021 | Revaluation | 0.00 | 0.00 | (376.31) | 0.00 | 14,356.50 | 0.00 | 0.00 | 0.00 |
| | 30/06/2021 | | 510.00 | 14,732.81 | (376.31) | 0.00 | 14,356.50 | 0.00 | 0.00 | 0.00 |
| FLT.AX - Flight Centre Travel Group Limited | | | | | | | | | | |
| | 02/03/2021 | Purchase | 830.00 | 14,499.93 | 0.00 | 0.00 | 14,499.93 | 0.00 | 0.00 | 0.00 |
| | 11/03/2021 | Disposal | (830.00) | (14,499.93) | 0.00 | 0.00 | 0.00 | 16,284.50 | 14,499.93 | 1,784.57 |
| | 07/05/2021 | Purchase | 650.00 | 9,932.45 | 0.00 | 0.00 | 9,932.45 | 0.00 | 0.00 | 0.00 |
| | 30/06/2021 | Revaluation | 0.00 | 0.00 | (279.95) | 0.00 | 9,652.50 | 0.00 | 0.00 | 0.00 |
| | 30/06/2021 | | 650.00 | 9,932.45 | (279.95) | 0.00 | 9,652.50 | 16,284.50 | 14,499.93 | 1,784.57 |
| FMG.AX - Fortescue Metals Group Ltd | | | | | | | | | | |
| | 26/03/2021 | Purchase | 700.00 | 14,134.95 | 0.00 | 0.00 | 14,134.95 | 0.00 | 0.00 | 0.00 |
| | 30/06/2021 | Revaluation | 0.00 | 0.00 | 2,203.05 | 0.00 | 16,338.00 | 0.00 | 0.00 | 0.00 |
| | 30/06/2021 | | 700.00 | 14,134.95 | 2,203.05 | 0.00 | 16,338.00 | 0.00 | 0.00 | 0.00 |
| IOU.AX - Ioupay Limited | | | | | | | | | | |
| | 11/05/2021 | Purchase | 15,000.00 | 4,744.95 | 0.00 | 0.00 | 4,744.95 | 0.00 | 0.00 | 0.00 |
| | 18/05/2021 | Disposal | (15,000.00) | (4,744.95) | 0.00 | 0.00 | 0.00 | 4,930.05 | 4,744.95 | 185.10 |
| | 30/06/2021 | | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 4,930.05 | 4,744.95 | 185.10 |
| KGN.AX - Kogan.com Ltd | | | | | | | | | | |
| | 21/04/2021 | Purchase | 2,300.00 | 29,820.67 | 0.00 | 0.00 | 29,820.67 | 0.00 | 0.00 | 0.00 |
| | 30/06/2021 | Revaluation | 0.00 | 0.00 | (3,186.67) | 0.00 | 26,634.00 | 0.00 | 0.00 | 0.00 |
| | 30/06/2021 | | 2,300.00 | 29,820.67 | (3,186.67) | 0.00 | 26,634.00 | 0.00 | 0.00 | 0.00 |
| SFR.AX - Sandfire Resources Limited | | | | | | | | | | |
| | 16/06/2021 | Purchase | 1,300.00 | 8,961.23 | 0.00 | 0.00 | 8,961.23 | 0.00 | 0.00 | 0.00 |
| | 30/06/2021 | Revaluation | 0.00 | 0.00 | (82.23) | 0.00 | 8,879.00 | 0.00 | 0.00 | 0.00 |
| | 30/06/2021 | | 1,300.00 | 8,961.23 | (82.23) | 0.00 | 8,879.00 | 0.00 | 0.00 | 0.00 |
| TGA.AX - Thorn Group Limited | | | | | | | | | | |
| | 01/07/2020 | Opening Balance | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| | 02/12/2020 | Purchase | 3,100.00 | 539.00 | 0.00 | 0.00 | 539.00 | 0.00 | 0.00 | 0.00 |
| | 30/06/2021 | | 3,100.00 | 539.00 | 0.00 | 0.00 | 539.00 | 0.00 | 0.00 | 0.00 |

I & A Stewart Superannuation 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 | |
| U1REAMINTO - Uni 1, 1 Reaghs Farm Road, Minto NSW 2566 | | | | | | | | | | |
| | 01/07/2020 | Opening Balance | 1.00 | 0.00 | 0.00 | 0.00 | 1,400,000.00 | 0.00 | 0.00 | 0.00 |
| | 30/06/2021 | Revaluation | 0.00 | 0.00 | (40,000.00) | 0.00 | 1,360,000.00 | 0.00 | 0.00 | 0.00 |
| | 30/06/2021 | | 1.00 | 0.00 | (40,000.00) | 0.00 | 1,360,000.00 | 0.00 | 0.00 | 0.00 |
| U2REAMINTO - Unit 2, 1 Reaghs Farm Road, Minto NSW 2566 | | | | | | | | | | |
| | 01/07/2020 | Opening Balance | 1.00 | 0.00 | 0.00 | 0.00 | 1,400,000.00 | 0.00 | 0.00 | 0.00 |
| | 30/06/2021 | Revaluation | 0.00 | 0.00 | 77,500.00 | 0.00 | 1,477,500.00 | 0.00 | 0.00 | 0.00 |
| | 30/06/2021 | | 1.00 | 0.00 | 77,500.00 | 0.00 | 1,477,500.00 | 0.00 | 0.00 | 0.00 |
| WEB.AX - Webjet Limited | | | | | | | | | | |
| | 02/03/2021 | Purchase | 1,750.00 | 9,942.45 | 0.00 | 0.00 | 9,942.45 | 0.00 | 0.00 | 0.00 |
| | 30/06/2021 | Revaluation | 0.00 | 0.00 | (1,349.95) | 0.00 | 8,592.50 | 0.00 | 0.00 | 0.00 |
| | 30/06/2021 | | 1,750.00 | 9,942.45 | (1,349.95) | 0.00 | 8,592.50 | 0.00 | 0.00 | 0.00 |
| Z1P.AX - Zip Co Limited. | | | | | | | | | | |
| | 26/03/2021 | Purchase | 2,600.00 | 19,867.95 | 0.00 | 0.00 | 19,867.95 | 0.00 | 0.00 | 0.00 |
| | 13/04/2021 | Disposal | (2,600.00) | (19,867.95) | 0.00 | 0.00 | 0.00 | 24,696.05 | 19,867.95 | 4,828.10 |
| | 10/05/2021 | Purchase | 2,600.00 | 19,207.37 | 0.00 | 0.00 | 19,207.37 | 0.00 | 0.00 | 0.00 |
| | 11/05/2021 | Purchase | 1,400.00 | 9,525.95 | 0.00 | 0.00 | 28,733.32 | 0.00 | 0.00 | 0.00 |
| | 24/06/2021 | Disposal | (4,000.00) | (28,733.32) | 0.00 | 0.00 | 0.00 | 34,358.72 | 28,733.32 | 5,625.40 |
| | 30/06/2021 | | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 59,054.77 | 48,601.27 | 10,453.50 |
| Total Market Movement | | | | | 34,427.94 | | | | 12,423.17 | 46,851.11 |

I & A Stewart Superannuation 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) | | | | | | | | | | | | |
| FLT.AX - Flight Centre Travel Group Limited | | | | | | | | | | | | |
| 02/03/2021 | 11/03/2021 | 830.00 | 14,499.93 | 16,284.50 | 1,784.57 | 14,499.93 | 14,499.93 | 0.00 | 0.00 | 0.00 | 1,784.57 | 0.00 |
| | | 830.00 | 14,499.93 | 16,284.50 | 1,784.57 | 14,499.93 | 14,499.93 | 0.00 | 0.00 | 0.00 | 1,784.57 | 0.00 |
| IOU.AX - Ioupay Limited | | | | | | | | | | | | |
| 11/05/2021 | 18/05/2021 | 15,000.00 | 4,744.95 | 4,930.05 | 185.10 | 4,744.95 | 4,744.95 | 0.00 | 0.00 | 0.00 | 185.10 | 0.00 |
| | | 15,000.00 | 4,744.95 | 4,930.05 | 185.10 | 4,744.95 | 4,744.95 | 0.00 | 0.00 | 0.00 | 185.10 | 0.00 |
| Z1P.AX - Zip Co Limited. | | | | | | | | | | | | |
| 26/03/2021 | 13/04/2021 | 2,600.00 | 19,867.95 | 24,696.05 | 4,828.10 | 19,867.95 | 19,867.95 | 0.00 | 0.00 | 0.00 | 4,828.10 | 0.00 |
| 10/05/2021 | 24/06/2021 | 2,600.00 | 19,207.37 | 22,333.17 | 3,125.80 | 19,207.37 | 19,207.37 | 0.00 | 0.00 | 0.00 | 3,125.80 | 0.00 |
| 11/05/2021 | 24/06/2021 | 1,400.00 | 9,525.95 | 12,025.55 | 2,499.60 | 9,525.95 | 9,525.95 | 0.00 | 0.00 | 0.00 | 2,499.60 | 0.00 |
| | | 6,600.00 | 48,601.27 | 59,054.77 | 10,453.50 | 48,601.27 | 48,601.27 | 0.00 | 0.00 | 0.00 | 10,453.50 | 0.00 |
| | | 22,430.00 | 67,846.15 | 80,269.32 | 12,423.17 | 67,846.15 | 67,846.15 | 0.00 | 0.00 | 0.00 | 12,423.17 | 0.00 |
| | | 22,430.00 | 67,846.15 | 80,269.32 | 12,423.17 | 67,846.15 | 67,846.15 | 0.00 | 0.00 | 0.00 | 12,423.17 | 0.00 |

Market Appraisal

Prepared for I & A Stewart Pty Ltd I & A Stewart Superannuation Fund
230 Campbelltown Rd Denham Court NSW 2565

For the sale of
Unit 1 & 2/1 Reaghs Farm Rd MINTO NSW

Prepared by Esin Akpinar

23 June 2021

Property Description -

The property constitutes 2 strata warehouse units each of which has a total building area of approx. 591sqm as provided by the owners.

Zoning - IN1: General Industrial

Council - CAMPBELLTOWN CITY COUNCIL

Selling Price -

Based on the **attached sales comparables** we believe that the subject property could achieve a sales price of between **\$2,300-\$2,500 + GST** per sqm.

This is a sales price of between **\$1,360,000 - \$1,477,500 + GST** per warehouse.

Please do not hesitate to contact me should you require any further information or assistance.

Regards

Esin Akpinar
Managing Director
0414423088
esin@cpp.com.au



25000 - Interest Received

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status Not Started

| Account Code | Description | CY Balance | LY Balance | Change |
|--------------|------------------------------|-------------------|-------------------|--------|
| CBA10740569 | CBA Cheque Account #10740569 | (\$33.07) | (\$28.95) | 14.23% |
| TOTAL | | CY Balance | LY Balance | |
| | | (\$33.07) | (\$28.95) | |

Supporting Documents

- Interest Reconciliation Report [Report](#)

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

I & A Stewart Superannuation Fund

Interest Reconciliation Report

For The Period 01 July 2020 - 30 June 2021

| Date | Payment Amount | Gross Interest | TFN Withheld | Foreign Income | Foreign Credits |
|--|----------------|----------------|--------------|----------------|-----------------|
| Bank Accounts | | | | | |
| CBA10740569 CBA Cheque Account #10740569 | | | | | |
| 01/07/2020 | 2.18 | 2.18 | | | |
| 01/08/2020 | 2.31 | 2.31 | | | |
| 01/09/2020 | 2.28 | 2.28 | | | |
| 01/10/2020 | 2.28 | 2.28 | | | |
| 01/11/2020 | 2.43 | 2.43 | | | |
| 01/12/2020 | 2.33 | 2.33 | | | |
| 01/01/2021 | 2.46 | 2.46 | | | |
| 01/02/2021 | 2.57 | 2.57 | | | |
| 01/03/2021 | 2.39 | 2.39 | | | |
| 01/04/2021 | 2.66 | 2.66 | | | |
| 01/05/2021 | 4.67 | 4.67 | | | |
| 01/06/2021 | 4.51 | 4.51 | | | |
| | 33.07 | 33.07 | | | |
| | 33.07 | 33.07 | | | |
| TOTAL | 33.07 | 33.07 | | | |

Tax Return Reconciliation

| | Totals | Tax Return Label |
|----------------|--------|------------------|
| Gross Interest | 33.07 | 11C |

28000 - Property Income

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status Not Started

| Account Code | Description | CY Balance | LY Balance | Change |
|--------------|--|-------------------|-------------------|--------|
| 85116 | Rental Income - Optus Rental | (\$11,343.54) | (\$5,969.39) | 90.03% |
| U1REAMINTO | Uni 1, 1 Reaghs Farm Road, Minto NSW 2566 | (\$69,999.96) | (\$69,999.96) | 0% |
| U2REAMINTO | Unit 2, 1 Reaghs Farm Road, Minto NSW 2566 | (\$69,999.96) | (\$69,999.96) | 0% |
| TOTAL | | CY Balance | LY Balance | |
| | | (\$151,343.46) | (\$145,969.31) | |

Supporting Documents

○ General Ledger [Report](#)

Standard Checklist

- Attach all source documentation e.g. Rental Statements, Lease Statements
- Attach Rental Property Statement Report

I & A Stewart Superannuation Fund

General Ledger

As at 30 June 2021

| Transaction Date | Description | Units | Debit | Credit | Balance \$ |
|--|---|-------|-------|------------------|---------------------|
| Property Income (28000) | | | | | |
| <u>Rental Income - Optus Rental (85116)</u> | | | | | |
| 03/11/2020 | Direct Credit 204635 Macarthur Strata LOT 1 | | | 5,735.09 | 5,735.09 CR |
| 02/12/2020 | Direct Credit 204635 Macarthur Strata LOT 2 | | | 5,608.45 | 11,343.54 CR |
| | | | | 11,343.54 | 11,343.54 CR |
| <u>Uni 1. 1 Reaghs Farm Road, Minto NSW 2566 (U1REAMINTO)</u> | | | | | |
| 01/07/2020 | Direct Credit 301500 1ST CHOICE RENT 1ST CHOICE RENTALS | | | 5,833.33 | 5,833.33 CR |
| 05/08/2020 | Direct Credit 301500 1ST CHOICE RENT 1ST CHOICE RENTALS | | | 5,833.33 | 11,666.66 CR |
| 02/09/2020 | Direct Credit 301500 1ST CHOICE RENT 1ST CHOICE RENTALS | | | 5,833.33 | 17,499.99 CR |
| 02/10/2020 | Direct Credit 301500 1ST CHOICE RENT 1ST CHOICE RENTALS | | | 5,833.33 | 23,333.32 CR |
| 04/11/2020 | Direct Credit 301500 1ST CHOICE RENT 1ST CHOICE RENTALS | | | 5,833.33 | 29,166.65 CR |
| 03/12/2020 | Direct Credit 301500 1ST CHOICE RENT 1ST CHOICE RENTALS | | | 5,833.33 | 34,999.98 CR |
| 05/01/2021 | Direct Credit 301500 1ST CHOICE RENT 1ST CHOICE RENTALS | | | 5,833.33 | 40,833.31 CR |
| 03/02/2021 | Direct Credit 301500 1ST CHOICE RENT 1ST CHOICE RENTALS | | | 5,833.33 | 46,666.64 CR |
| 03/03/2021 | Direct Credit 301500 1ST CHOICE RENT 1ST CHOICE RENTALS | | | 5,833.33 | 52,499.97 CR |
| 01/04/2021 | Direct Credit 301500 1ST CHOICE RENT 1ST CHOICE RENTALS | | | 5,833.33 | 58,333.30 CR |
| 05/05/2021 | Direct Credit 301500 1ST CHOICE RENT 1ST CHOICE RENTALS | | | 5,833.33 | 64,166.63 CR |
| 04/06/2021 | Direct Credit 301500 1ST CHOICE RENT 1ST CHOICE RENTALS | | | 5,833.33 | 69,999.96 CR |
| | | | | 69,999.96 | 69,999.96 CR |
| <u>Unit 2. 1 Reaghs Farm Road, Minto NSW 2566 (U2REAMINTO)</u> | | | | | |
| 01/07/2020 | Direct Credit 301500 1ST CHOICE RENT 1ST CHOICE RENTALS | | | 5,833.33 | 5,833.33 CR |
| 05/08/2020 | Direct Credit 301500 1ST CHOICE RENT 1ST CHOICE RENTALS | | | 5,833.33 | 11,666.66 CR |
| 02/09/2020 | Direct Credit 301500 1ST CHOICE RENT 1ST CHOICE RENTALS | | | 5,833.33 | 17,499.99 CR |
| 02/10/2020 | Direct Credit 301500 1ST CHOICE RENT 1ST CHOICE RENTALS | | | 5,833.33 | 23,333.32 CR |
| 04/11/2020 | Direct Credit 301500 1ST CHOICE RENT 1ST CHOICE RENTALS | | | 5,833.33 | 29,166.65 CR |
| 03/12/2020 | Direct Credit 301500 1ST CHOICE RENT 1ST CHOICE RENTALS | | | 5,833.33 | 34,999.98 CR |
| 05/01/2021 | Direct Credit 301500 1ST CHOICE RENT 1ST CHOICE RENTALS | | | 5,833.33 | 40,833.31 CR |
| 03/02/2021 | Direct Credit 301500 1ST CHOICE RENT 1ST CHOICE RENTALS | | | 5,833.33 | 46,666.64 CR |
| 03/03/2021 | Direct Credit 301500 1ST CHOICE RENT 1ST CHOICE RENTALS | | | 5,833.33 | 52,499.97 CR |
| 01/04/2021 | Direct Credit 301500 1ST CHOICE RENT 1ST CHOICE RENTALS | | | 5,833.33 | 58,333.30 CR |
| 05/05/2021 | Direct Credit 301500 1ST CHOICE RENT 1ST CHOICE RENTALS | | | 5,833.33 | 64,166.63 CR |
| 04/06/2021 | Direct Credit 301500 1ST CHOICE RENT 1ST CHOICE RENTALS | | | 5,833.33 | 69,999.96 CR |
| | | | | 69,999.96 | 69,999.96 CR |

Total Debits: 0.00

Total Credits: 151,343.46

30100 - Accountancy Fees

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status Not Started

| Account Code | Description | CY Balance | LY Balance | Change |
|--------------|------------------|-------------------|-------------------|----------|
| 30100 | Accountancy Fees | \$3,341.50 | \$4,524.50 | (26.15)% |
| TOTAL | | CY Balance | LY Balance | |
| | | \$3,341.50 | \$4,524.50 | |

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

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

I & A Stewart Superannuation Fund

General Ledger

As at 30 June 2021

| Transaction Date | Description | Units | Debit | Credit | Balance \$ |
|---------------------------------|---|-------|-----------------|--------|--------------------|
| Accountancy Fees (30100) | | | | | |
| <u>Accountancy Fees (30100)</u> | | | | | |
| 05/02/2021 | Transfer to other Bank NetBank amco | | 369.00 | | 369.00 DR |
| 29/06/2021 | Transfer to other Bank NetBank amco 33139 | | 2,972.50 | | 3,341.50 DR |
| | | | 3,341.50 | | 3,341.50 DR |

Total Debits: 3,341.50

Total Credits: 0.00

30200 - Bank Charges

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status Not Started

| Account Code | Description | CY Balance | LY Balance | Change |
|--------------|--------------|-------------------|-------------------|--------|
| 30200 | Bank Charges | \$2.37 | | 100% |
| TOTAL | | CY Balance | LY Balance | |
| | | \$2.37 | | |

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

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

I & A Stewart Superannuation Fund

General Ledger

As at 30 June 2021

| Transaction Date | Description | Units | Debit | Credit | Balance \$ |
|-----------------------------|--|-------|-------------|--------|----------------|
| Bank Charges (30200) | | | | | |
| Bank Charges (30200) | | | | | |
| 30/06/2021 | CommSec - Minor Balance Adjustment as per Financial year Summary | | 2.37 | | 2.37 DR |
| | | | 2.37 | | 2.37 DR |
| Total Debits: | 2.37 | | | | |
| Total Credits: | 0.00 | | | | |

30400 - ATO Supervisory Levy

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status Not Started

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

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

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

I & A Stewart Superannuation Fund

General Ledger

As at 30 June 2021

| Transaction Date | Description | Units | Debit | Credit | Balance \$ |
|-------------------------------------|------------------|-------|---------------|--------|------------------|
| ATO Supervisory Levy (30400) | | | | | |
| <u>ATO Supervisory Levy (30400)</u> | | | | | |
| 30/06/2021 | Supervisory levy | | 259.00 | | 259.00 DR |
| | | | 259.00 | | 259.00 DR |

Total Debits: 259.00

Total Credits: 0.00

30700 - Auditor's Remuneration

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status Not Started

| Account Code | Description | CY Balance | LY Balance | Change |
|--------------|------------------------|-------------------|-------------------|--------|
| 30700 | Auditor's Remuneration | | \$1,050.00 | 100% |
| TOTAL | | CY Balance | LY Balance | |
| | | | \$1,050.00 | |

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

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

I & A Stewart Superannuation Fund

General Ledger

As at 30 June 2021

| Transaction Date | Description | Units | Debit | Credit | Balance \$ |
|------------------|-------------|-------|-------|--------|------------|
| | | | | | 0.00 DR |

Total Debits: 0.00

Total Credits: 0.00

30800 - ASIC Fees

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status Not Started

| Account Code | Description | CY Balance | LY Balance | Change |
|--------------|-------------|-------------------|-------------------|----------|
| 30800 | ASIC Fees | \$382.04 | \$823.00 | (53.58)% |
| TOTAL | | CY Balance | LY Balance | |
| | | \$382.04 | \$823.00 | |

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

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

I & A Stewart Superannuation Fund

General Ledger

As at 30 June 2021

| Transaction Date | Description | Units | Debit | Credit | Balance \$ |
|--------------------------|--|-------|---------------|--------|------------------|
| ASIC Fees (30800) | | | | | |
| ASIC Fees (30800) | | | | | |
| 21/12/2020 | ASIC NetBank BPAY 17301 2291399347593 ASIC review | | 127.66 | | 127.66 DR |
| 14/05/2021 | ASIC NetBank BPAY 17301 2291501354255 asic review | | 254.38 | | 382.04 DR |
| | | | 382.04 | | 382.04 DR |

Total Debits: 382.04

Total Credits: 0.00

31500 - Bank Charges

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status Not Started

| Account Code | Description | CY Balance | LY Balance | Change |
|--------------|--------------|-------------------|-------------------|--------|
| 31500 | Bank Charges | \$60.00 | \$61.35 | (2.2)% |
| TOTAL | | CY Balance | LY Balance | |
| | | \$60.00 | \$61.35 | |

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

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

I & A Stewart Superannuation Fund

General Ledger

As at 30 June 2021

| Transaction Date | Description | Units | Debit | Credit | Balance \$ |
|-----------------------------|-------------|-------|--------------|--------|-----------------|
| Bank Charges (31500) | | | | | |
| <u>Bank Charges (31500)</u> | | | | | |
| 01/07/2020 | Account Fee | | 5.00 | | 5.00 DR |
| 01/08/2020 | Account Fee | | 5.00 | | 10.00 DR |
| 01/09/2020 | Account Fee | | 5.00 | | 15.00 DR |
| 01/10/2020 | Account Fee | | 5.00 | | 20.00 DR |
| 01/11/2020 | Account Fee | | 5.00 | | 25.00 DR |
| 01/12/2020 | Account Fee | | 5.00 | | 30.00 DR |
| 01/01/2021 | Account Fee | | 5.00 | | 35.00 DR |
| 01/02/2021 | Account Fee | | 5.00 | | 40.00 DR |
| 01/03/2021 | Account Fee | | 5.00 | | 45.00 DR |
| 01/04/2021 | Account Fee | | 5.00 | | 50.00 DR |
| 01/05/2021 | Account Fee | | 5.00 | | 55.00 DR |
| 01/06/2021 | Account Fee | | 5.00 | | 60.00 DR |
| | | | 60.00 | | 60.00 DR |

Total Debits: 60.00

Total Credits: 0.00

37500 - Investment Expenses

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status Not Started

| Account Code | Description | CY Balance | LY Balance | Change |
|--------------|---------------------|-------------------|-------------------|--------|
| TGA.AX | Thorn Group Limited | | \$500.00 | 100% |
| TOTAL | | CY Balance | LY Balance | |
| | | | \$500.00 | |

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

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

I & A Stewart Superannuation Fund

General Ledger

As at 30 June 2021

| Transaction Date | Description | Units | Debit | Credit | Balance \$ |
|------------------|-------------|-------|-------|--------|------------|
| | | | | | 0.00 DR |

Total Debits: 0.00

Total Credits: 0.00

41942 - Property Expenses - Administration Fees

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status Not Started

| Account Code | Description | CY Balance | LY Balance | Change |
|--------------|--|-------------------|-------------------|--------|
| U1REAMINTO | Uni 1, 1 Reaghs Farm Road, Minto NSW 2566 | \$540.00 | \$290.00 | 86.21% |
| U2REAMINTO | Unit 2, 1 Reaghs Farm Road, Minto NSW 2566 | \$540.00 | \$290.00 | 86.21% |
| TOTAL | | CY Balance | LY Balance | |
| | | \$1,080.00 | \$580.00 | |

Supporting Documents

◦ General Ledger [Report](#)

Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

I & A Stewart Superannuation Fund

General Ledger

As at 30 June 2021

| Transaction Date | Description | Units | Debit | Credit | Balance \$ |
|--|-------------------------|-------|---------------|--------|------------------|
| Property Expenses - Administration Fees (41942) | | | | | |
| <u>Uni 1, 1 Reaghs Farm Road, Minto NSW 2566 (U1REAMINTO)</u> | | | | | |
| 01/07/2020 | Product Maintenance fee | | 25.00 | | 25.00 DR |
| 01/07/2020 | Loan Service Fee | | 20.00 | | 45.00 DR |
| 01/08/2020 | Product Maintenance fee | | 25.00 | | 70.00 DR |
| 01/08/2020 | Loan Service Fee | | 20.00 | | 90.00 DR |
| 01/09/2020 | Product Maintenance fee | | 25.00 | | 115.00 DR |
| 01/09/2020 | Loan Service Fee | | 20.00 | | 135.00 DR |
| 01/10/2020 | Product Maintenance fee | | 25.00 | | 160.00 DR |
| 01/10/2020 | Loan Service Fee | | 20.00 | | 180.00 DR |
| 01/11/2020 | Product Maintenance fee | | 25.00 | | 205.00 DR |
| 01/11/2020 | Loan Service Fee | | 20.00 | | 225.00 DR |
| 01/12/2020 | Product Maintenance fee | | 25.00 | | 250.00 DR |
| 01/12/2020 | Loan Service Fee | | 20.00 | | 270.00 DR |
| 01/01/2021 | Product Maintenance fee | | 25.00 | | 295.00 DR |
| 01/01/2021 | Loan Service Fee | | 20.00 | | 315.00 DR |
| 01/02/2021 | Product Maintenance fee | | 25.00 | | 340.00 DR |
| 01/02/2021 | Loan Service Fee | | 20.00 | | 360.00 DR |
| 01/03/2021 | Product Maintenance fee | | 25.00 | | 385.00 DR |
| 01/03/2021 | Loan Service Fee | | 20.00 | | 405.00 DR |
| 01/04/2021 | Loan Service Fee | | 20.00 | | 425.00 DR |
| 01/04/2021 | Product Maintenance fee | | 25.00 | | 450.00 DR |
| 01/05/2021 | Product Maintenance fee | | 25.00 | | 475.00 DR |
| 01/05/2021 | Loan Service Fee | | 20.00 | | 495.00 DR |
| 01/06/2021 | Loan Service Fee | | 20.00 | | 515.00 DR |
| 01/06/2021 | Product Maintenance fee | | 25.00 | | 540.00 DR |
| | | | 540.00 | | 540.00 DR |
| <u>Unit 2, 1 Reaghs Farm Road, Minto NSW 2566 (U2REAMINTO)</u> | | | | | |
| 01/07/2020 | Loan Service Fee | | 20.00 | | 20.00 DR |
| 01/07/2020 | Product Maintenance fee | | 25.00 | | 45.00 DR |
| 01/08/2020 | Loan Service Fee | | 20.00 | | 65.00 DR |
| 01/08/2020 | Product Maintenance fee | | 25.00 | | 90.00 DR |
| 01/09/2020 | Loan Service Fee | | 20.00 | | 110.00 DR |
| 01/09/2020 | Product Maintenance fee | | 25.00 | | 135.00 DR |
| 01/10/2020 | Loan Service Fee | | 20.00 | | 155.00 DR |
| 01/10/2020 | Product Maintenance fee | | 25.00 | | 180.00 DR |
| 01/11/2020 | Loan Service Fee | | 20.00 | | 200.00 DR |
| 01/11/2020 | Product Maintenance fee | | 25.00 | | 225.00 DR |
| 01/12/2020 | Loan Service Fee | | 20.00 | | 245.00 DR |
| 01/12/2020 | Product Maintenance fee | | 25.00 | | 270.00 DR |
| 01/01/2021 | Loan Service Fee | | 20.00 | | 290.00 DR |
| 01/01/2021 | Product Maintenance fee | | 25.00 | | 315.00 DR |
| 01/02/2021 | Loan Service Fee | | 20.00 | | 335.00 DR |
| 01/02/2021 | Product Maintenance fee | | 25.00 | | 360.00 DR |
| 01/03/2021 | Loan Service Fee | | 20.00 | | 380.00 DR |
| 01/03/2021 | Product Maintenance fee | | 25.00 | | 405.00 DR |
| 01/04/2021 | Loan Service Fee | | 20.00 | | 425.00 DR |

I & A Stewart Superannuation Fund

General Ledger

As at 30 June 2021

| Transaction Date | Description | Units | Debit | Credit | Balance \$ |
|------------------|-------------------------|-------|---------------|--------|------------------|
| 01/04/2021 | Product Maintenance fee | | 25.00 | | 450.00 DR |
| 01/05/2021 | Loan Service Fee | | 20.00 | | 470.00 DR |
| 01/05/2021 | Product Maintenance fee | | 25.00 | | 495.00 DR |
| 01/06/2021 | Loan Service Fee | | 20.00 | | 515.00 DR |
| 01/06/2021 | Product Maintenance fee | | 25.00 | | 540.00 DR |
| | | | 540.00 | | 540.00 DR |

Total Debits: 1,080.00

Total Credits: 0.00

41960 - Property Expenses - Council Rates

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status Not Started

| Account Code | Description | CY Balance | LY Balance | Change |
|--------------|--|-------------------|-------------------|--------|
| U1REAMINTO | Uni 1, 1 Reaghs Farm Road, Minto NSW 2566 | \$3,645.37 | | 100% |
| U2REAMINTO | Unit 2, 1 Reaghs Farm Road, Minto NSW 2566 | \$3,645.38 | | 100% |
| TOTAL | | CY Balance | LY Balance | |
| | | \$7,290.75 | | |

Supporting Documents

◦ General Ledger [Report](#)

Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

I & A Stewart Superannuation Fund

General Ledger

As at 30 June 2021

| Transaction Date | Description | Units | Debit | Credit | Balance \$ |
|--|---|-------|-----------------|--------|--------------------|
| Property Expenses - Council Rates (41960) | | | | | |
| <u>Uni 1, 1 Reaghs Farm Road, Minto NSW 2566 (U1REAMINTO)</u> | | | | | |
| 24/02/2021 | REVENUE NSW NetBank BPAY 3384 1720060464 | | 3,645.37 | | 3,645.37 DR |
| | | | 3,645.37 | | 3,645.37 DR |
| <u>Unit 2, 1 Reaghs Farm Road, Minto NSW 2566 (U2REAMINTO)</u> | | | | | |
| 24/02/2021 | REVENUE NSW NetBank BPAY 3384 1720060464 | | 3,645.38 | | 3,645.38 DR |
| | | | 3,645.38 | | 3,645.38 DR |
| Total Debits: | 7,290.75 | | | | |
| Total Credits: | 0.00 | | | | |

42010 - Property Expenses - Interest on Loans

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status Not Started

| Account Code | Description | CY Balance | LY Balance | Change |
|--------------|--|-------------------|-------------------|----------|
| U1REAMINTO | Uni 1, 1 Reaghs Farm Road, Minto NSW 2566 | \$15,494.30 | \$19,303.05 | (19.73)% |
| U2REAMINTO | Unit 2, 1 Reaghs Farm Road, Minto NSW 2566 | \$15,494.30 | \$19,303.05 | (19.73)% |
| TOTAL | | CY Balance | LY Balance | |
| | | \$30,988.60 | \$38,606.10 | |

Supporting Documents

◦ General Ledger [Report](#)

Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

I & A Stewart Superannuation Fund

General Ledger

As at 30 June 2021

| Transaction Date | Description | Units | Debit | Credit | Balance \$ |
|--|----------------|-------|------------------|--------|---------------------|
| Property Expenses - Interest on Loans (42010) | | | | | |
| <u>Uni 1, 1 Reaghs Farm Road, Minto NSW 2566 (U1REAMINTO)</u> | | | | | |
| 01/07/2020 | Debit Interest | | 1,316.40 | | 1,316.40 DR |
| 01/08/2020 | Debit Interest | | 1,355.48 | | 2,671.88 DR |
| 01/09/2020 | Debit Interest | | 1,346.62 | | 4,018.50 DR |
| 01/10/2020 | Debit Interest | | 1,294.69 | | 5,313.19 DR |
| 01/11/2020 | Debit Interest | | 1,329.17 | | 6,642.36 DR |
| 01/12/2020 | Debit Interest | | 1,277.82 | | 7,920.18 DR |
| 01/01/2021 | Debit Interest | | 1,311.72 | | 9,231.90 DR |
| 01/02/2021 | Debit Interest | | 1,302.87 | | 10,534.77 DR |
| 01/03/2021 | Debit Interest | | 1,169.11 | | 11,703.88 DR |
| 01/04/2021 | Debit Interest | | 1,285.87 | | 12,989.75 DR |
| 01/05/2021 | Debit Interest | | 1,236.07 | | 14,225.82 DR |
| 01/06/2021 | Debit Interest | | 1,268.48 | | 15,494.30 DR |
| | | | 15,494.30 | | 15,494.30 DR |
| <u>Unit 2, 1 Reaghs Farm Road, Minto NSW 2566 (U2REAMINTO)</u> | | | | | |
| 01/07/2020 | Debit Interest | | 1,316.40 | | 1,316.40 DR |
| 01/08/2020 | Debit Interest | | 1,355.48 | | 2,671.88 DR |
| 01/09/2020 | Debit Interest | | 1,346.62 | | 4,018.50 DR |
| 01/10/2020 | Debit Interest | | 1,294.69 | | 5,313.19 DR |
| 01/11/2020 | Debit Interest | | 1,329.17 | | 6,642.36 DR |
| 01/12/2020 | Debit Interest | | 1,277.82 | | 7,920.18 DR |
| 01/01/2021 | Debit Interest | | 1,311.72 | | 9,231.90 DR |
| 01/02/2021 | Debit Interest | | 1,302.87 | | 10,534.77 DR |
| 01/03/2021 | Debit Interest | | 1,169.11 | | 11,703.88 DR |
| 01/04/2021 | Debit Interest | | 1,285.87 | | 12,989.75 DR |
| 01/05/2021 | Debit Interest | | 1,236.07 | | 14,225.82 DR |
| 01/06/2021 | Debit Interest | | 1,268.48 | | 15,494.30 DR |
| | | | 15,494.30 | | 15,494.30 DR |

Total Debits: 30,988.60

Total Credits: 0.00

42020 - Property Expenses - Land Tax

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status Not Started

| Account Code | Description | CY Balance | LY Balance | Change |
|--------------|--|-------------------|-------------------|--------|
| U1REAMINTO | Uni 1, 1 Reaghs Farm Road, Minto NSW 2566 | | \$2,882.00 | 100% |
| U2REAMINTO | Unit 2, 1 Reaghs Farm Road, Minto NSW 2566 | | \$2,882.00 | 100% |
| TOTAL | | CY Balance | LY Balance | |
| | | | \$5,764.00 | |

Supporting Documents

◦ General Ledger [Report](#)

Standard Checklist

- Attach Agent statements (either monthly or annual)
- Attach any other statements, notices or invoices

I & A Stewart Superannuation Fund

General Ledger

As at 30 June 2021

| Transaction Date | Description | Units | Debit | Credit | Balance \$ |
|------------------|-------------|-------|-------|--------|------------|
| | | | | | 0.00 DR |

Total Debits: 0.00

Total Credits: 0.00

48100 - Division 293 Tax

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status Not Started

| Account Code | Description | CY Balance | LY Balance | Change |
|--------------|---|-------------------|-------------------|--------|
| STEANN00002A | (Division 293 Tax) Stewart, Annie - Accumulation (Accumulation) | | \$3,742.90 | 100% |
| STEIAN00002A | (Division 293 Tax) Stewart, Ian - Accumulation (Accumulation) | | \$3,742.90 | 100% |
| TOTAL | | CY Balance | LY Balance | |
| | | | \$7,485.80 | |

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Attach all correspondence between member and the Fund
- Attach correspondence between the ATO and the Fund

I & A Stewart Superannuation Fund

General Ledger

As at 30 June 2021

| Transaction Date | Description | Units | Debit | Credit | Balance \$ |
|------------------|-------------|-------|-------|--------|------------|
| | | | | | 0.00 DR |

Total Debits: 0.00

Total Credits: 0.00

48500 - Income Tax Expense

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status Not Started

| Account Code | Description | CY Balance | LY Balance | Change |
|--------------|--------------------|-------------------|-------------------|--------|
| 48500 | Income Tax Expense | | \$133,064.71 | 100% |
| TOTAL | | CY Balance | LY Balance | |
| | | | \$133,064.71 | |

Supporting Documents

No supporting documents

49000 - Profit/Loss Allocation Account

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status Not Started

| Account Code | Description | CY Balance | LY Balance | Change |
|--------------|--------------------------------|-------------------|-------------------|----------|
| 49000 | Profit/Loss Allocation Account | \$342,432.00 | \$1,196,547.89 | (71.38)% |
| TOTAL | | CY Balance | LY Balance | |
| | | \$342,432.00 | \$1,196,547.89 | |

Supporting Documents

No supporting documents

50000 - Members

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status Not Started

| Account Code | Description | Opening Balance | Contribution Income | Earnings | Member Payments | Tax & Fees | Closing Balance | Change |
|--------------|--|------------------------|----------------------------|-----------------|------------------------|-----------------------|------------------------|--------|
| STEANN00002A | Stewart, Annie - Accumulation (Accumulation) | (\$951,669.96) | (\$24,960.00) | \$0.00 | | \$3,744.00 | (\$972,885.96) | 2.23% |
| STEIAN00002A | Stewart, Ian - Accumulation (Accumulation) | (\$1,071,738.78) | (\$324,960.00) | \$0.00 | | \$3,744.00 | (\$1,392,954.78) | 29.97% |
| TOTAL | | Opening Balance | Contribution Income | Earnings | Member Payments | Tax & Fees | Closing Balance | |
| | | (\$2,023,408.74) | (\$349,920.00) | \$0.00 | | \$7,488.00 | (\$2,365,840.74) | |

Supporting Documents

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

Standard Checklist

- Attach copies of Members Statements

I & A Stewart Superannuation Fund

Members Statement

Ian Stewart
 230 Campbelltown Road
 Denham Court, New South Wales, 2565, Australia

Your Details

Date of Birth : 25/11/1960
 Age: 60
 Tax File Number: 255008002
 Date Joined Fund: 27/06/2014
 Service Period Start Date:
 Date Left Fund:
 Member Code: STEIAN00002A
 Account Start Date 27/06/2014
 Account Phase: Accumulation Phase
 Account Description: Accumulation

Nominated Beneficiaries N/A
 Vested Benefits 1,392,954.78
 Total Death Benefit 1,392,954.78

Your Balance

Total Benefits 1,392,954.78

Preservation Components
 Preserved 1,392,954.78
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components
 Tax Free 367,500.00
 Taxable 1,025,454.78
 Investment Earnings Rate 0%

Your Detailed Account Summary

| | This Year | Last Year |
|--|--------------|--------------|
| Opening balance at 01/07/2020 | 1,071,738.78 | 438,616.79 |
| <u>Increases to Member account during the period</u> | | |
| Employer Contributions | 24,960.00 | 24,960.00 |
| Personal Contributions (Concessional) | | |
| Personal Contributions (Non Concessional) | 300,000.00 | |
| Government Co-Contributions | | |
| Other Contributions | | |
| Proceeds of Insurance Policies | | |
| Transfers In | | |
| Net Earnings | | 682,204.55 |
| Internal Transfer In | | |
| <u>Decreases to Member account during the period</u> | | |
| Pensions Paid | | |
| Contributions Tax | 3,744.00 | 3,744.00 |
| Income Tax | | 66,555.66 |
| No TFN Excess Contributions Tax | | |
| Excess Contributions Tax | | |
| Refund Excess Contributions | | |
| Division 293 Tax | | 3,742.90 |
| Insurance Policy Premiums Paid | | |
| Management Fees | | |
| Member Expenses | | |
| Benefits Paid/Transfers Out | | |
| Superannuation Surcharge Tax | | |
| Internal Transfer Out | | |
| Closing balance at 30/06/2021 | 1,392,954.78 | 1,071,738.78 |

I & A Stewart Superannuation Fund

Members Statement

Annie Stewart
 230 Campbelltown Road
 Denham Court, New South Wales, 2565, Australia

Your Details

Date of Birth : 27/07/1964
 Age: 56
 Tax File Number: 179868059
 Date Joined Fund: 27/06/2014
 Service Period Start Date:
 Date Left Fund:
 Member Code: STEANN00002A
 Account Start Date 27/06/2014
 Account Phase: Accumulation Phase
 Account Description: Accumulation

Nominated Beneficiaries N/A
 Vested Benefits 972,885.96
 Total Death Benefit 972,885.96

Your Balance

Total Benefits 972,885.96

Preservation Components
 Preserved 972,885.96
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components
 Tax Free 67,500.00
 Taxable 905,385.96
 Investment Earnings Rate 0%

Your Detailed Account Summary

| | This Year | Last Year |
|--|------------|------------|
| Opening balance at 01/07/2020 | 951,669.96 | 388,244.06 |
| <u>Increases to Member account during the period</u> | | |
| Employer Contributions | 24,960.00 | 24,960.00 |
| Personal Contributions (Concessional) | | |
| Personal Contributions (Non Concessional) | | |
| Government Co-Contributions | | |
| Other Contributions | | |
| Proceeds of Insurance Policies | | |
| Transfers In | | |
| Net Earnings | | 604,973.85 |
| Internal Transfer In | | |
| <u>Decreases to Member account during the period</u> | | |
| Pensions Paid | | |
| Contributions Tax | 3,744.00 | 3,744.00 |
| Income Tax | | 59,021.05 |
| No TFN Excess Contributions Tax | | |
| Excess Contributions Tax | | |
| Refund Excess Contributions | | |
| Division 293 Tax | | 3,742.90 |
| Insurance Policy Premiums Paid | | |
| Management Fees | | |
| Member Expenses | | |
| Benefits Paid/Transfers Out | | |
| Superannuation Surcharge Tax | | |
| Internal Transfer Out | | |
| Closing balance at 30/06/2021 | 972,885.96 | 951,669.96 |

I & A Stewart Superannuation Fund

Members Summary

As at 30 June 2021

| Opening Balances | Increases | | | | Decreases | | | | | Closing Balance | |
|--------------------------------|-------------------|--------------|--------------|--------------------|---------------|-------------------|------------|-----------------------------|--------------------|-----------------|---------------------|
| | Contributions | Transfers In | Net Earnings | Insurance Proceeds | Pensions Paid | Contributions Tax | Taxes Paid | Benefits Paid/Transfers Out | Insurance Premiums | | Member Expenses |
| Ian Stewart (Age: 60) | | | | | | | | | | | |
| STEIAN00002A - Accumulation | | | | | | | | | | | |
| 1,071,738.78 | 324,960.00 | | | | | 3,744.00 | | | | | 1,392,954.78 |
| 1,071,738.78 | 324,960.00 | | | | | 3,744.00 | | | | | 1,392,954.78 |
| Annie Stewart (Age: 56) | | | | | | | | | | | |
| STEANN00002A - Accumulation | | | | | | | | | | | |
| 951,669.96 | 24,960.00 | | | | | 3,744.00 | | | | | 972,885.96 |
| 951,669.96 | 24,960.00 | | | | | 3,744.00 | | | | | 972,885.96 |
| 2,023,408.74 | 349,920.00 | | | | | 7,488.00 | | | | | 2,365,840.74 |

60400 - Bank Accounts

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status In Progress

| Account Code | Description | CY Balance | LY Balance | Change |
|--------------|------------------------------|-------------------|-------------------|--------|
| 28703431 | CDIA Acc#28703431 | \$34,896.24 | | 100% |
| CBA10740569 | CBA Cheque Account #10740569 | \$517,745.62 | \$267,702.17 | 93.4% |
| TOTAL | | CY Balance | LY Balance | |
| | | \$552,641.86 | \$267,702.17 | |

Supporting Documents

- Bank Statement Report [Report](#)
- Commsec_2021EOFYMerged.pdf [28703431](#)
- Statement2021 3.pdf [CBA10740569](#)
- Statement2021 4.pdf [CBA10740569](#)
- Statement2021 5.pdf [CBA10740569](#)
- Statement2021 1.pdf [CBA10740569](#)
- Statement2021 2.pdf [CBA10740569](#)

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

I & A Stewart Superannuation Fund

Bank Statement Report

For The Period 01 July 2020 to 30 June 2021

Chart Code: 60400 / 28703431

Account Name: CDIA Acc#28703431

BSB and Account Number: 28703431

Opening Balance - Total Debits + Total Credits = Closing Balance
 \$ 155,373.08 \$ 190,269.32 \$ 34,896.24

Data Feed Used

| Date | Description | Debit \$ | Credit \$ | Ledger Balance \$ | Statement Balance \$ | Variance \$ |
|------------|-------------------------------------|-------------|--------------|----------------------|-------------------------|----------------|
| 02/03/2021 | But 830 FLT | 14,499.93 | | (14,499.93) | | |
| 02/03/2021 | Web Buy 1750 | 9,942.45 | | (24,442.38) | | |
| 11/03/2021 | Sell 830 FLT | | 16,284.50 | (8,157.88) | | |
| 18/03/2021 | Transfer to CBA A/c NetBank to CDIA | | 35,000.00 | 26,842.12 | | |
| 26/03/2021 | Transfer to CBA A/c NetBank to CDIA | | 30,000.00 | 56,842.12 | | |
| 26/03/2021 | FMG Fortescue Metals GRP Buy 700 | 14,134.95 | | 42,707.17 | | |
| 26/03/2021 | Buy Z1P 2600 | 19,867.95 | | 22,839.22 | | |
| 13/04/2021 | Sell 2600 Z1P | | 24,696.05 | 47,535.27 | | |
| 21/04/2021 | Buy KGN - 2300 | 29,820.67 | | 17,714.60 | | |
| 04/05/2021 | ANZ | 14,732.81 | | 2,981.79 | | |
| 07/05/2021 | Transfer to CBA A/c NetBank to CDIA | | 15,000.00 | 17,981.79 | | |
| 07/05/2021 | Buy 650 FLT | 9,932.45 | | 8,049.34 | | |
| 09/05/2021 | Transfer to CBA A/c NetBank to CDIA | | 15,000.00 | 23,049.34 | | |
| 10/05/2021 | Buy 2600 Z1P | 19,207.37 | | 3,841.97 | | |
| 11/05/2021 | Buy IOU 15000 | 4,744.95 | | (902.98) | | |
| 11/05/2021 | Buy 1400 Z1P | 9,525.95 | | (10,428.93) | | |
| 17/05/2021 | Transfer to CBA A/c NetBank to CDIA | | 15,000.00 | 4,571.07 | | |

I & A Stewart Superannuation Fund
Bank Statement Report

For The Period 01 July 2020 to 30 June 2021

| Date | Description | Debit \$ | Credit \$ | Ledger Balance \$ | Statement Balance \$ | Variance \$ |
|------------|--|-------------------|-------------------|----------------------|-------------------------|----------------|
| 18/05/2021 | Sell IOU 15000 | | 4,930.05 | 9,501.12 | | |
| 16/06/2021 | Buy 1300 SFR | 8,961.23 | | 539.89 | | |
| 24/06/2021 | Sell Z1P 4,000 | | 34,358.72 | 34,898.61 | | |
| 30/06/2021 | CommSec - Minor Balance Adjustment as per Financial year Summary | 2.37 | | 34,896.24 | | |
| 30/06/2021 | CLOSING BALANCE | | | 34,896.24 | | |
| | | <u>155,373.08</u> | <u>190,269.32</u> | | | |

I & A Stewart Superannuation Fund

Bank Statement Report

For The Period 01 July 2020 to 30 June 2021

Chart Code: 60400 / CBA10740569

Account Name: CBA Cheque Account #10740569

BSB and Account Number: 062223 10740569

| | | | | | | | |
|------------------------|---|---------------------|---|----------------------|---|------------------------|-----------------------|
| Opening Balance | - | Total Debits | + | Total Credits | = | Closing Balance | Data Feed Used |
| \$ 267,702.17 | | \$ 266,387.35 | | \$ 516,430.80 | | \$ 517,745.62 | |

| Date | Description | Debit \$ | Credit \$ | Ledger Balance \$ | Statement Balance \$ | Variance \$ |
|------------|---|-------------|--------------|----------------------|-------------------------|----------------|
| 01/07/2020 | Opening Balance | | | 267,702.17 | | |
| 01/07/2020 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | 1,316.40 | | 266,385.77 | | |
| 01/07/2020 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | 45.00 | | 266,340.77 | | |
| 01/07/2020 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | 1,316.40 | | 265,024.37 | | |
| 01/07/2020 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | 45.00 | | 264,979.37 | | |
| 01/07/2020 | Direct Credit 301500 1ST CHOICE RENT 1ST CHOICE RENTALS | | 12,833.32 | 277,812.69 | | |
| 01/07/2020 | Account Fee | 5.00 | | 277,807.69 | | |
| 01/07/2020 | Credit Interest | | 2.18 | 277,809.87 | | |
| 06/07/2020 | Scheduled Payment 062223 11348948 | 700.00 | | 277,109.87 | | |
| 06/07/2020 | Scheduled Payment 062223 11348956 | 700.00 | | 276,409.87 | | |
| 13/07/2020 | Scheduled Payment 062223 11348948 | 700.00 | | 275,709.87 | | |
| 13/07/2020 | Scheduled Payment 062223 11348956 | 700.00 | | 275,009.87 | | |
| 20/07/2020 | Scheduled Payment 062223 11348956 | 700.00 | | 274,309.87 | | |
| 20/07/2020 | Scheduled Payment 062223 11348948 | 700.00 | | 273,609.87 | | |
| 27/07/2020 | Scheduled Payment 062223 11348948 | 700.00 | | 272,909.87 | | |
| 27/07/2020 | Scheduled Payment 062223 11348956 | 700.00 | | 272,209.87 | | |
| 01/08/2020 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | 1,355.48 | | 270,854.39 | | |

I & A Stewart Superannuation Fund
Bank Statement Report

For The Period 01 July 2020 to 30 June 2021

| Date | Description | Debit \$ | Credit \$ | Ledger Balance \$ | Statement Balance \$ | Variance \$ |
|-------------|---|---------------------|----------------------|------------------------------|---------------------------------|------------------------|
| 01/08/2020 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | 45.00 | | 270,809.39 | | |
| 01/08/2020 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | 1,355.48 | | 269,453.91 | | |
| 01/08/2020 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | 45.00 | | 269,408.91 | | |
| 01/08/2020 | Account Fee | 5.00 | | 269,403.91 | | |
| 01/08/2020 | Credit Interest | | 2.31 | 269,406.22 | | |
| 03/08/2020 | Scheduled Payment 062223 11348948 | 700.00 | | 268,706.22 | | |
| 03/08/2020 | Scheduled Payment 062223 11348956 | 700.00 | | 268,006.22 | | |
| 05/08/2020 | Direct Credit 301500 1ST CHOICE RENT 1ST CHOICE RENTALS | | 12,833.32 | 280,839.54 | | |
| 07/08/2020 | Direct Credit 501203 AUTOMATIC DATA P ADP202008071826126 | | 5,200.00 | 286,039.54 | | |
| 10/08/2020 | Scheduled Payment 062223 11348948 | 700.00 | | 285,339.54 | | |
| 10/08/2020 | Scheduled Payment 062223 11348956 | 700.00 | | 284,639.54 | | |
| 17/08/2020 | Scheduled Payment 062223 11348956 | 700.00 | | 283,939.54 | | |
| 17/08/2020 | Scheduled Payment 062223 11348948 | 700.00 | | 283,239.54 | | |
| 24/08/2020 | Scheduled Payment 062223 11348956 | 700.00 | | 282,539.54 | | |
| 24/08/2020 | Scheduled Payment 062223 11348948 | 700.00 | | 281,839.54 | | |
| 31/08/2020 | Scheduled Payment 062223 11348956 | 700.00 | | 281,139.54 | | |
| 31/08/2020 | Scheduled Payment 062223 11348948 | 700.00 | | 280,439.54 | | |
| 01/09/2020 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | 1,346.62 | | 279,092.92 | | |
| 01/09/2020 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | 45.00 | | 279,047.92 | | |
| 01/09/2020 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | 1,346.62 | | 277,701.30 | | |
| 01/09/2020 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | 45.00 | | 277,656.30 | | |

I & A Stewart Superannuation Fund

Bank Statement Report

For The Period 01 July 2020 to 30 June 2021

| Date | Description | Debit \$ | Credit \$ | Ledger Balance \$ | Statement Balance \$ | Variance \$ |
|------------|---|-------------|--------------|----------------------|-------------------------|----------------|
| 01/09/2020 | Account Fee | 5.00 | | 277,651.30 | | |
| 01/09/2020 | Credit Interest | | 2.28 | 277,653.58 | | |
| 02/09/2020 | Direct Credit 301500 1ST CHOICE RENT 1ST CHOICE RENTALS | | 12,833.32 | 290,486.90 | | |
| 07/09/2020 | Scheduled Payment 062223 11348956 | 700.00 | | 289,786.90 | | |
| 07/09/2020 | Scheduled Payment 062223 11348948 | 700.00 | | 289,086.90 | | |
| 08/09/2020 | Direct Credit 501203 AUTOMATIC DATA P ADP202009081844082 | | 4,160.00 | 293,246.90 | | |
| 14/09/2020 | Scheduled Payment 062223 11348948 | 700.00 | | 292,546.90 | | |
| 14/09/2020 | Scheduled Payment 062223 11348956 | 700.00 | | 291,846.90 | | |
| 21/09/2020 | Scheduled Payment 062223 11348948 | 700.00 | | 291,146.90 | | |
| 21/09/2020 | Scheduled Payment 062223 11348956 | 700.00 | | 290,446.90 | | |
| 28/09/2020 | Scheduled Payment 062223 11348956 | 700.00 | | 289,746.90 | | |
| 28/09/2020 | Scheduled Payment 062223 11348948 | 700.00 | | 289,046.90 | | |
| 01/10/2020 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | 1,294.69 | | 287,752.21 | | |
| 01/10/2020 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | 45.00 | | 287,707.21 | | |
| 01/10/2020 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | 1,294.69 | | 286,412.52 | | |
| 01/10/2020 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | 45.00 | | 286,367.52 | | |
| 01/10/2020 | Account Fee | 5.00 | | 286,362.52 | | |
| 01/10/2020 | Credit Interest | | 2.28 | 286,364.80 | | |
| 02/10/2020 | Direct Credit 301500 1ST CHOICE RENT 1ST CHOICE RENTALS | | 12,833.32 | 299,198.12 | | |
| 05/10/2020 | Scheduled Payment 062223 11348948 | 700.00 | | 298,498.12 | | |
| 05/10/2020 | Scheduled Payment 062223 11348956 | 700.00 | | 297,798.12 | | |

I & A Stewart Superannuation Fund
Bank Statement Report

For The Period 01 July 2020 to 30 June 2021

| Date | Description | Debit \$ | Credit \$ | Ledger Balance \$ | Statement Balance \$ | Variance \$ |
|------------|--|-------------|--------------|----------------------|-------------------------|----------------|
| 08/10/2020 | Direct Credit 501203 AUTOMATIC DATA P ADP202010081861639 | | 4,160.00 | 301,958.12 | | |
| 12/10/2020 | Scheduled Payment 062223 11348948 | 700.00 | | 301,258.12 | | |
| 12/10/2020 | Scheduled Payment 062223 11348956 | 700.00 | | 300,558.12 | | |
| 19/10/2020 | Scheduled Payment 062223 11348948 | 700.00 | | 299,858.12 | | |
| 19/10/2020 | Scheduled Payment 062223 11348956 | 700.00 | | 299,158.12 | | |
| 26/10/2020 | Scheduled Payment 062223 11348956 | 700.00 | | 298,458.12 | | |
| 26/10/2020 | Scheduled Payment 062223 11348948 | 700.00 | | 297,758.12 | | |
| 28/10/2020 | TAX OFFICE PAYMENTS NetBank BPAY 75556 500534184588360 | 10,512.00 | | 287,246.12 | | |
| 01/11/2020 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | 1,329.17 | | 285,916.95 | | |
| 01/11/2020 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | 45.00 | | 285,871.95 | | |
| 01/11/2020 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | 1,329.17 | | 284,542.78 | | |
| 01/11/2020 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | 45.00 | | 284,497.78 | | |
| 01/11/2020 | Account Fee | 5.00 | | 284,492.78 | | |
| 01/11/2020 | Credit Interest | | 2.43 | 284,495.21 | | |
| 02/11/2020 | Scheduled Payment 062223 11348956 | 700.00 | | 283,795.21 | | |
| 02/11/2020 | Scheduled Payment 062223 11348948 | 700.00 | | 283,095.21 | | |
| 03/11/2020 | Direct Credit 204635 Macarthur Strata LOT 1 | | 6,308.60 | 289,403.81 | | |
| 04/11/2020 | Direct Credit 301500 1ST CHOICE RENT 1ST CHOICE RENTALS | | 12,833.32 | 302,237.13 | | |
| 06/11/2020 | Direct Credit 501203 AUTOMATIC DATA P ADP202011061878977 | | 5,200.00 | 307,437.13 | | |
| 09/11/2020 | Scheduled Payment 062223 11348948 | 700.00 | | 306,737.13 | | |
| 09/11/2020 | Scheduled Payment 062223 11348956 | 700.00 | | 306,037.13 | | |

I & A Stewart Superannuation Fund
Bank Statement Report

For The Period 01 July 2020 to 30 June 2021

| Date | Description | Debit \$ | Credit \$ | Ledger Balance \$ | Statement Balance \$ | Variance \$ |
|------------|--|-------------|--------------|----------------------|-------------------------|----------------|
| 16/11/2020 | Scheduled Payment 062223 11348956 | 700.00 | | 305,337.13 | | |
| 16/11/2020 | Scheduled Payment 062223 11348948 | 700.00 | | 304,637.13 | | |
| 23/11/2020 | Scheduled Payment 062223 11348956 | 700.00 | | 303,937.13 | | |
| 23/11/2020 | Scheduled Payment 062223 11348948 | 700.00 | | 303,237.13 | | |
| 25/11/2020 | TAX OFFICE PAYMENTS NetBank BPAY 75556 500534184588360 GST AND PAYG | 9,707.00 | | 293,530.13 | | |
| 30/11/2020 | Scheduled Payment 062223 11348948 | 700.00 | | 292,830.13 | | |
| 30/11/2020 | Scheduled Payment 062223 11348956 | 700.00 | | 292,130.13 | | |
| 01/12/2020 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | 45.00 | | 292,085.13 | | |
| 01/12/2020 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | 1,277.82 | | 290,807.31 | | |
| 01/12/2020 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | 1,277.82 | | 289,529.49 | | |
| 01/12/2020 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | 45.00 | | 289,484.49 | | |
| 01/12/2020 | Account Fee | 5.00 | | 289,479.49 | | |
| 01/12/2020 | Credit Interest | | 2.33 | 289,481.82 | | |
| 02/12/2020 | Direct Debit 153461 BELL POTTER SECU 3794731 | 539.00 | | 288,942.82 | | |
| 02/12/2020 | Direct Credit 204635 Macarthur Strata LOT 2 | | 6,169.29 | 295,112.11 | | |
| 03/12/2020 | Direct Credit 301500 1ST CHOICE RENT 1ST CHOICE RENTALS | | 12,833.32 | 307,945.43 | | |
| 07/12/2020 | Scheduled Payment 062223 11348948 | 700.00 | | 307,245.43 | | |
| 07/12/2020 | Scheduled Payment 062223 11348956 | 700.00 | | 306,545.43 | | |
| 08/12/2020 | Direct Credit 501203 AUTOMATIC DATA P ADP202012081896128 | | 4,160.00 | 310,705.43 | | |
| 14/12/2020 | Scheduled Payment 062223 11348948 | 700.00 | | 310,005.43 | | |
| 14/12/2020 | Scheduled Payment 062223 11348956 | 700.00 | | 309,305.43 | | |

I & A Stewart Superannuation Fund
Bank Statement Report

For The Period 01 July 2020 to 30 June 2021

| Date | Description | Debit \$ | Credit \$ | Ledger Balance \$ | Statement Balance \$ | Variance \$ |
|------------|---|-------------|--------------|----------------------|-------------------------|----------------|
| 21/12/2020 | ASIC NetBank BPAY 17301 2291399347593 ASIC review | 137.00 | | 309,168.43 | | |
| 21/12/2020 | Scheduled Payment 062223 11348956 | 700.00 | | 308,468.43 | | |
| 21/12/2020 | Scheduled Payment 062223 11348948 | 700.00 | | 307,768.43 | | |
| 29/12/2020 | Scheduled Payment 062223 11348948 | 700.00 | | 307,068.43 | | |
| 29/12/2020 | Scheduled Payment 062223 11348956 | 700.00 | | 306,368.43 | | |
| 01/01/2021 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | 1,311.72 | | 305,056.71 | | |
| 01/01/2021 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | 45.00 | | 305,011.71 | | |
| 01/01/2021 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | 1,311.72 | | 303,699.99 | | |
| 01/01/2021 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | 45.00 | | 303,654.99 | | |
| 01/01/2021 | Account Fee | 5.00 | | 303,649.99 | | |
| 01/01/2021 | Credit Interest | | 2.46 | 303,652.45 | | |
| 04/01/2021 | Scheduled Payment 062223 11348956 | 700.00 | | 302,952.45 | | |
| 04/01/2021 | Scheduled Payment 062223 11348948 | 700.00 | | 302,252.45 | | |
| 05/01/2021 | Direct Credit 301500 1ST CHOICE RENT 1ST CHOICE RENTALS | | 12,833.32 | 315,085.77 | | |
| 08/01/2021 | Direct Credit 501203 AUTOMATIC DATA P ADP202101081913567 | | 5,200.00 | 320,285.77 | | |
| 11/01/2021 | Scheduled Payment 062223 11348956 | 700.00 | | 319,585.77 | | |
| 11/01/2021 | Scheduled Payment 062223 11348948 | 700.00 | | 318,885.77 | | |
| 18/01/2021 | Scheduled Payment 062223 11348948 | 700.00 | | 318,185.77 | | |
| 18/01/2021 | Scheduled Payment 062223 11348956 | 700.00 | | 317,485.77 | | |
| 25/01/2021 | Scheduled Payment 062223 11348956 | 700.00 | | 316,785.77 | | |
| 25/01/2021 | Scheduled Payment 062223 11348948 | 700.00 | | 316,085.77 | | |

I & A Stewart Superannuation Fund
Bank Statement Report

For The Period 01 July 2020 to 30 June 2021

| Date | Description | Debit \$ | Credit \$ | Ledger Balance \$ | Statement Balance \$ | Variance \$ |
|-------------|---|---------------------|----------------------|------------------------------|---------------------------------|------------------------|
| 01/02/2021 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | 1,302.87 | | 314,782.90 | | |
| 01/02/2021 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | 45.00 | | 314,737.90 | | |
| 01/02/2021 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | 1,302.87 | | 313,435.03 | | |
| 01/02/2021 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | 45.00 | | 313,390.03 | | |
| 01/02/2021 | Account Fee | 5.00 | | 313,385.03 | | |
| 01/02/2021 | Credit Interest | | 2.57 | 313,387.60 | | |
| 01/02/2021 | Scheduled Payment 062223 11348956 | 700.00 | | 312,687.60 | | |
| 01/02/2021 | Scheduled Payment 062223 11348948 | 700.00 | | 311,987.60 | | |
| 03/02/2021 | Direct Credit 301500 1ST CHOICE RENT 1ST CHOICE RENTALS | | 12,833.32 | 324,820.92 | | |
| 05/02/2021 | Transfer to other Bank NetBank amco | 396.00 | | 324,424.92 | | |
| 08/02/2021 | Direct Credit 501203 AUTOMATIC DATA P ADP202102081931404 | | 4,160.00 | 328,584.92 | | |
| 08/02/2021 | Scheduled Payment 062223 11348956 | 700.00 | | 327,884.92 | | |
| 08/02/2021 | Scheduled Payment 062223 11348948 | 700.00 | | 327,184.92 | | |
| 15/02/2021 | Scheduled Payment 062223 11348956 | 700.00 | | 326,484.92 | | |
| 15/02/2021 | Scheduled Payment 062223 11348948 | 700.00 | | 325,784.92 | | |
| 22/02/2021 | Scheduled Payment 062223 11348956 | 700.00 | | 325,084.92 | | |
| 22/02/2021 | Scheduled Payment 062223 11348948 | 700.00 | | 324,384.92 | | |
| 24/02/2021 | REVENUE NSW NetBank BPAY 3384 1720060464 | 7,290.75 | | 317,094.17 | | |
| 01/03/2021 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | 1,169.11 | | 315,925.06 | | |
| 01/03/2021 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | 45.00 | | 315,880.06 | | |
| 01/03/2021 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | 1,169.11 | | 314,710.95 | | |

I & A Stewart Superannuation Fund
Bank Statement Report

For The Period 01 July 2020 to 30 June 2021

| Date | Description | Debit \$ | Credit \$ | Ledger Balance \$ | Statement Balance \$ | Variance \$ |
|------------|---|-------------|--------------|----------------------|-------------------------|----------------|
| 01/03/2021 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | 45.00 | | 314,665.95 | | |
| 01/03/2021 | Account Fee | 5.00 | | 314,660.95 | | |
| 01/03/2021 | Credit Interest | | 2.39 | 314,663.34 | | |
| 01/03/2021 | Scheduled Payment 062223 11348948 | 700.00 | | 313,963.34 | | |
| 01/03/2021 | Scheduled Payment 062223 11348956 | 700.00 | | 313,263.34 | | |
| 03/03/2021 | Direct Credit 301500 1ST CHOICE RENT 1ST CHOICE RENTALS | | 12,833.32 | 326,096.66 | | |
| 08/03/2021 | Direct Credit 501203 AUTOMATIC DATA P ADP202103081947572 | | 4,160.00 | 330,256.66 | | |
| 08/03/2021 | Scheduled Payment 062223 11348948 | 700.00 | | 329,556.66 | | |
| 08/03/2021 | Scheduled Payment 062223 11348956 | 700.00 | | 328,856.66 | | |
| 15/03/2021 | Scheduled Payment 062223 11348948 | 700.00 | | 328,156.66 | | |
| 15/03/2021 | Scheduled Payment 062223 11348956 | 700.00 | | 327,456.66 | | |
| 18/03/2021 | Transfer to CBA A/c NetBank to CDIA | 35,000.00 | | 292,456.66 | | |
| 18/03/2021 | Transfer from NetBank from misa 78305 | | 300,000.00 | 592,456.66 | | |
| 22/03/2021 | Scheduled Payment 062223 11348956 | 700.00 | | 591,756.66 | | |
| 22/03/2021 | Scheduled Payment 062223 11348948 | 700.00 | | 591,056.66 | | |
| 26/03/2021 | Transfer to CBA A/c NetBank to CDIA | 30,000.00 | | 561,056.66 | | |
| 29/03/2021 | Scheduled Payment 062223 11348956 | 700.00 | | 560,356.66 | | |
| 29/03/2021 | Scheduled Payment 062223 11348948 | 700.00 | | 559,656.66 | | |
| 01/04/2021 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | 1,285.87 | | 558,370.79 | | |
| 01/04/2021 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | 45.00 | | 558,325.79 | | |
| 01/04/2021 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | 1,285.87 | | 557,039.92 | | |

I & A Stewart Superannuation Fund
Bank Statement Report

For The Period 01 July 2020 to 30 June 2021

| Date | Description | Debit \$ | Credit \$ | Ledger Balance \$ | Statement Balance \$ | Variance \$ |
|-------------|---|---------------------|----------------------|------------------------------|---------------------------------|------------------------|
| 01/04/2021 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | 45.00 | | 556,994.92 | | |
| 01/04/2021 | Direct Credit 301500 1ST CHOICE RENT 1ST CHOICE RENTALS | | 12,833.32 | 569,828.24 | | |
| 01/04/2021 | Account Fee | 5.00 | | 569,823.24 | | |
| 01/04/2021 | Credit Interest | | 2.66 | 569,825.90 | | |
| 06/04/2021 | Scheduled Payment 062223 11348948 | 700.00 | | 569,125.90 | | |
| 06/04/2021 | Scheduled Payment 062223 11348956 | 700.00 | | 568,425.90 | | |
| 12/04/2021 | Direct Credit 501203 AUTOMATIC DATA P ADP202104121966752 | | 5,200.00 | 573,625.90 | | |
| 12/04/2021 | Scheduled Payment 062223 11348948 | 700.00 | | 572,925.90 | | |
| 12/04/2021 | Scheduled Payment 062223 11348956 | 700.00 | | 572,225.90 | | |
| 19/04/2021 | Scheduled Payment 062223 11348956 | 700.00 | | 571,525.90 | | |
| 19/04/2021 | Scheduled Payment 062223 11348948 | 700.00 | | 570,825.90 | | |
| 26/04/2021 | Scheduled Payment 062223 11348948 | 700.00 | | 570,125.90 | | |
| 26/04/2021 | Scheduled Payment 062223 11348956 | 700.00 | | 569,425.90 | | |
| 01/05/2021 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | 1,236.07 | | 568,189.83 | | |
| 01/05/2021 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | 45.00 | | 568,144.83 | | |
| 01/05/2021 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | 1,236.07 | | 566,908.76 | | |
| 01/05/2021 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | 45.00 | | 566,863.76 | | |
| 01/05/2021 | Account Fee | 5.00 | | 566,858.76 | | |
| 01/05/2021 | Credit Interest | | 4.67 | 566,863.43 | | |
| 03/05/2021 | Scheduled Payment 062223 11348948 | 700.00 | | 566,163.43 | | |
| 03/05/2021 | Scheduled Payment 062223 11348956 | 700.00 | | 565,463.43 | | |

I & A Stewart Superannuation Fund
Bank Statement Report

For The Period 01 July 2020 to 30 June 2021

| Date | Description | Debit \$ | Credit \$ | Ledger Balance \$ | Statement Balance \$ | Variance \$ |
|-------------|---|---------------------|----------------------|------------------------------|---------------------------------|------------------------|
| 05/05/2021 | Direct Credit 301500 1ST CHOICE RENT 1ST CHOICE RENTALS | | 12,833.32 | 578,296.75 | | |
| 07/05/2021 | Direct Credit 501203 AUTOMATIC DATA P ADP202105071983522 | | 4,160.00 | 582,456.75 | | |
| 07/05/2021 | Transfer to CBA A/c NetBank to CDIA | 15,000.00 | | 567,456.75 | | |
| 09/05/2021 | Transfer to CBA A/c NetBank to CDIA | 15,000.00 | | 552,456.75 | | |
| 10/05/2021 | Scheduled Payment 062223 11348948 | 700.00 | | 551,756.75 | | |
| 10/05/2021 | Scheduled Payment 062223 11348956 | 700.00 | | 551,056.75 | | |
| 14/05/2021 | ASIC NetBank BPAY 17301 2291501354255 ASIC review | 273.00 | | 550,783.75 | | |
| 17/05/2021 | Transfer to CBA A/c NetBank to CDIA | 15,000.00 | | 535,783.75 | | |
| 17/05/2021 | Scheduled Payment 062223 11348948 | 700.00 | | 535,083.75 | | |
| 17/05/2021 | Scheduled Payment 062223 11348956 | 700.00 | | 534,383.75 | | |
| 24/05/2021 | Scheduled Payment 062223 11348956 | 700.00 | | 533,683.75 | | |
| 24/05/2021 | Scheduled Payment 062223 11348948 | 700.00 | | 532,983.75 | | |
| 31/05/2021 | Scheduled Payment 062223 11348948 | 700.00 | | 532,283.75 | | |
| 31/05/2021 | Scheduled Payment 062223 11348956 | 700.00 | | 531,583.75 | | |
| 01/06/2021 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | 1,268.48 | | 530,315.27 | | |
| 01/06/2021 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | 45.00 | | 530,270.27 | | |
| 01/06/2021 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | 1,268.48 | | 529,001.79 | | |
| 01/06/2021 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | 45.00 | | 528,956.79 | | |
| 01/06/2021 | Account Fee | 5.00 | | 528,951.79 | | |
| 01/06/2021 | Credit Interest | | 4.51 | 528,956.30 | | |
| 02/06/2021 | TAX OFFICE PAYMENTS NetBank BPAY 75556 001500534184586960 super ATO | 19,414.00 | | 509,542.30 | | |

I & A Stewart Superannuation 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 | Direct Credit 301500 1ST CHOICE RENT 1ST CHOICE RENTALS | | 12,833.32 | 522,375.62 | | |
| 07/06/2021 | Scheduled Payment 062223 11348956 | 700.00 | | 521,675.62 | | |
| 07/06/2021 | Scheduled Payment 062223 11348948 | 700.00 | | 520,975.62 | | |
| 08/06/2021 | Direct Credit 501203 AUTOMATIC DATA P ADP202106081002001 | | 4,160.00 | 525,135.62 | | |
| 14/06/2021 | Scheduled Payment 062223 11348956 | 700.00 | | 524,435.62 | | |
| 14/06/2021 | Scheduled Payment 062223 11348948 | 700.00 | | 523,735.62 | | |
| 21/06/2021 | Scheduled Payment 062223 11348948 | 700.00 | | 523,035.62 | | |
| 21/06/2021 | Scheduled Payment 062223 11348956 | 700.00 | | 522,335.62 | | |
| 28/06/2021 | Scheduled Payment 062223 11348948 | 700.00 | | 521,635.62 | | |
| 28/06/2021 | Scheduled Payment 062223 11348956 | 700.00 | | 520,935.62 | | |
| 29/06/2021 | Transfer to other Bank NetBank amco 33139 | 3,190.00 | | 517,745.62 | | |
| 30/06/2021 | CLOSING BALANCE | | | 517,745.62 | | |
| | | 266,387.35 | 516,430.80 | | | |

I & A Stewart Superannuation Fund

Bank Statement Report

For The Period 01 July 2020 to 30 June 2021

Chart Code: 85500 / U1REAMINTO

Account Name: CBA Super Gear A/C #11348948

BSB and Account Number:

| | | | | | | | |
|------------------------|---|---------------------|---|----------------------|---|------------------------|-----------------------|
| Opening Balance | - | Total Debits | + | Total Credits | = | Closing Balance | Data Feed Used |
| \$ (474,980.00) | | \$ 16,034.30 | | \$ 52,434.30 | | \$ (438,580.00) | |

| Date | Description | Debit \$ | Credit \$ | Ledger Balance \$ | Statement Balance \$ | Variance \$ |
|------------|---|-------------|--------------|----------------------|-------------------------|----------------|
| 01/07/2020 | Opening Balance | | | (474,980.00) | | |
| 01/07/2020 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | | 45.00 | (474,935.00) | | |
| 01/07/2020 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | | 1,316.40 | (473,618.60) | | |
| 01/07/2020 | Debit Interest | 1,316.40 | | (474,935.00) | | |
| 01/07/2020 | Product Maintenance fee | 25.00 | | (474,960.00) | | |
| 01/07/2020 | Loan Service Fee | 20.00 | | (474,980.00) | | |
| 06/07/2020 | Scheduled Payment 062223 11348948 | | 700.00 | (474,280.00) | | |
| 13/07/2020 | Scheduled Payment 062223 11348948 | | 700.00 | (473,580.00) | | |
| 20/07/2020 | Scheduled Payment 062223 11348948 | | 700.00 | (472,880.00) | | |
| 27/07/2020 | Scheduled Payment 062223 11348948 | | 700.00 | (472,180.00) | | |
| 01/08/2020 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | | 45.00 | (472,135.00) | | |
| 01/08/2020 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | | 1,355.48 | (470,779.52) | | |
| 01/08/2020 | Debit Interest | 1,355.48 | | (472,135.00) | | |
| 01/08/2020 | Product Maintenance fee | 25.00 | | (472,160.00) | | |
| 01/08/2020 | Loan Service Fee | 20.00 | | (472,180.00) | | |
| 03/08/2020 | Scheduled Payment 062223 11348948 | | 700.00 | (471,480.00) | | |
| 10/08/2020 | Scheduled Payment 062223 11348948 | | 700.00 | (470,780.00) | | |

I & A Stewart Superannuation Fund
Bank Statement Report

For The Period 01 July 2020 to 30 June 2021

| Date | Description | Debit \$ | Credit \$ | Ledger Balance \$ | Statement Balance \$ | Variance \$ |
|------------|---|-------------|--------------|----------------------|-------------------------|----------------|
| 17/08/2020 | Scheduled Payment 062223 11348948 | | 700.00 | (470,080.00) | | |
| 24/08/2020 | Scheduled Payment 062223 11348948 | | 700.00 | (469,380.00) | | |
| 31/08/2020 | Scheduled Payment 062223 11348948 | | 700.00 | (468,680.00) | | |
| 01/09/2020 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | | 45.00 | (468,635.00) | | |
| 01/09/2020 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | | 1,346.62 | (467,288.38) | | |
| 01/09/2020 | Debit Interest | 1,346.62 | | (468,635.00) | | |
| 01/09/2020 | Product Maintenance fee | 25.00 | | (468,660.00) | | |
| 01/09/2020 | Loan Service Fee | 20.00 | | (468,680.00) | | |
| 07/09/2020 | Scheduled Payment 062223 11348948 | | 700.00 | (467,980.00) | | |
| 14/09/2020 | Scheduled Payment 062223 11348948 | | 700.00 | (467,280.00) | | |
| 21/09/2020 | Scheduled Payment 062223 11348948 | | 700.00 | (466,580.00) | | |
| 28/09/2020 | Scheduled Payment 062223 11348948 | | 700.00 | (465,880.00) | | |
| 01/10/2020 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | | 45.00 | (465,835.00) | | |
| 01/10/2020 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | | 1,294.69 | (464,540.31) | | |
| 01/10/2020 | Debit Interest | 1,294.69 | | (465,835.00) | | |
| 01/10/2020 | Product Maintenance fee | 25.00 | | (465,860.00) | | |
| 01/10/2020 | Loan Service Fee | 20.00 | | (465,880.00) | | |
| 05/10/2020 | Scheduled Payment 062223 11348948 | | 700.00 | (465,180.00) | | |
| 12/10/2020 | Scheduled Payment 062223 11348948 | | 700.00 | (464,480.00) | | |
| 19/10/2020 | Scheduled Payment 062223 11348948 | | 700.00 | (463,780.00) | | |
| 26/10/2020 | Scheduled Payment 062223 11348948 | | 700.00 | (463,080.00) | | |

I & A Stewart Superannuation Fund
Bank Statement Report

For The Period 01 July 2020 to 30 June 2021

| Date | Description | Debit \$ | Credit \$ | Ledger Balance \$ | Statement Balance \$ | Variance \$ |
|-------------|---|---------------------|----------------------|------------------------------|---------------------------------|------------------------|
| 01/11/2020 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | | 45.00 | (463,035.00) | | |
| 01/11/2020 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | | 1,329.17 | (461,705.83) | | |
| 01/11/2020 | Debit Interest | 1,329.17 | | (463,035.00) | | |
| 01/11/2020 | Product Maintenance fee | 25.00 | | (463,060.00) | | |
| 01/11/2020 | Loan Service Fee | 20.00 | | (463,080.00) | | |
| 02/11/2020 | Scheduled Payment 062223 11348948 | | 700.00 | (462,380.00) | | |
| 09/11/2020 | Scheduled Payment 062223 11348948 | | 700.00 | (461,680.00) | | |
| 16/11/2020 | Scheduled Payment 062223 11348948 | | 700.00 | (460,980.00) | | |
| 23/11/2020 | Scheduled Payment 062223 11348948 | | 700.00 | (460,280.00) | | |
| 30/11/2020 | Scheduled Payment 062223 11348948 | | 700.00 | (459,580.00) | | |
| 01/12/2020 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | | 1,277.82 | (458,302.18) | | |
| 01/12/2020 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | | 45.00 | (458,257.18) | | |
| 01/12/2020 | Debit Interest | 1,277.82 | | (459,535.00) | | |
| 01/12/2020 | Product Maintenance fee | 25.00 | | (459,560.00) | | |
| 01/12/2020 | Loan Service Fee | 20.00 | | (459,580.00) | | |
| 07/12/2020 | Scheduled Payment 062223 11348948 | | 700.00 | (458,880.00) | | |
| 14/12/2020 | Scheduled Payment 062223 11348948 | | 700.00 | (458,180.00) | | |
| 21/12/2020 | Scheduled Payment 062223 11348948 | | 700.00 | (457,480.00) | | |
| 29/12/2020 | Scheduled Payment 062223 11348948 | | 700.00 | (456,780.00) | | |
| 01/01/2021 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | | 45.00 | (456,735.00) | | |
| 01/01/2021 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | | 1,311.72 | (455,423.28) | | |

I & A Stewart Superannuation Fund
Bank Statement Report

For The Period 01 July 2020 to 30 June 2021

| Date | Description | Debit \$ | Credit \$ | Ledger Balance \$ | Statement Balance \$ | Variance \$ |
|-------------|---|---------------------|----------------------|------------------------------|---------------------------------|------------------------|
| 01/01/2021 | Debit Interest | 1,311.72 | | (456,735.00) | | |
| 01/01/2021 | Product Maintenance fee | 25.00 | | (456,760.00) | | |
| 01/01/2021 | Loan Service Fee | 20.00 | | (456,780.00) | | |
| 04/01/2021 | Scheduled Payment 062223 11348948 | | 700.00 | (456,080.00) | | |
| 11/01/2021 | Scheduled Payment 062223 11348948 | | 700.00 | (455,380.00) | | |
| 18/01/2021 | Scheduled Payment 062223 11348948 | | 700.00 | (454,680.00) | | |
| 25/01/2021 | Scheduled Payment 062223 11348948 | | 700.00 | (453,980.00) | | |
| 01/02/2021 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | | 45.00 | (453,935.00) | | |
| 01/02/2021 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | | 1,302.87 | (452,632.13) | | |
| 01/02/2021 | Scheduled Payment 062223 11348948 | | 700.00 | (451,932.13) | | |
| 01/02/2021 | Debit Interest | 1,302.87 | | (453,235.00) | | |
| 01/02/2021 | Product Maintenance fee | 25.00 | | (453,260.00) | | |
| 01/02/2021 | Loan Service Fee | 20.00 | | (453,280.00) | | |
| 08/02/2021 | Scheduled Payment 062223 11348948 | | 700.00 | (452,580.00) | | |
| 15/02/2021 | Scheduled Payment 062223 11348948 | | 700.00 | (451,880.00) | | |
| 22/02/2021 | Scheduled Payment 062223 11348948 | | 700.00 | (451,180.00) | | |
| 01/03/2021 | Scheduled Payment 062223 11348948 | | 700.00 | (450,480.00) | | |
| 01/03/2021 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | | 45.00 | (450,435.00) | | |
| 01/03/2021 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | | 1,169.11 | (449,265.89) | | |
| 01/03/2021 | Debit Interest | 1,169.11 | | (450,435.00) | | |
| 01/03/2021 | Product Maintenance fee | 25.00 | | (450,460.00) | | |

I & A Stewart Superannuation Fund
Bank Statement Report

For The Period 01 July 2020 to 30 June 2021

| Date | Description | Debit \$ | Credit \$ | Ledger Balance \$ | Statement Balance \$ | Variance \$ |
|-------------|---|---------------------|----------------------|------------------------------|---------------------------------|------------------------|
| 01/03/2021 | Loan Service Fee | 20.00 | | (450,480.00) | | |
| 08/03/2021 | Scheduled Payment 062223 11348948 | | 700.00 | (449,780.00) | | |
| 15/03/2021 | Scheduled Payment 062223 11348948 | | 700.00 | (449,080.00) | | |
| 22/03/2021 | Scheduled Payment 062223 11348948 | | 700.00 | (448,380.00) | | |
| 29/03/2021 | Scheduled Payment 062223 11348948 | | 700.00 | (447,680.00) | | |
| 01/04/2021 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | | 45.00 | (447,635.00) | | |
| 01/04/2021 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | | 1,285.87 | (446,349.13) | | |
| 01/04/2021 | Debit Interest | 1,285.87 | | (447,635.00) | | |
| 01/04/2021 | Product Maintenance fee | 25.00 | | (447,660.00) | | |
| 01/04/2021 | Loan Service Fee | 20.00 | | (447,680.00) | | |
| 06/04/2021 | Scheduled Payment 062223 11348948 | | 700.00 | (446,980.00) | | |
| 12/04/2021 | Scheduled Payment 062223 11348948 | | 700.00 | (446,280.00) | | |
| 19/04/2021 | Scheduled Payment 062223 11348948 | | 700.00 | (445,580.00) | | |
| 26/04/2021 | Scheduled Payment 062223 11348948 | | 700.00 | (444,880.00) | | |
| 01/05/2021 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | | 45.00 | (444,835.00) | | |
| 01/05/2021 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | | 1,236.07 | (443,598.93) | | |
| 01/05/2021 | Debit Interest | 1,236.07 | | (444,835.00) | | |
| 01/05/2021 | Product Maintenance fee | 25.00 | | (444,860.00) | | |
| 01/05/2021 | Loan Service Fee | 20.00 | | (444,880.00) | | |
| 03/05/2021 | Scheduled Payment 062223 11348948 | | 700.00 | (444,180.00) | | |
| 10/05/2021 | Scheduled Payment 062223 11348948 | | 700.00 | (443,480.00) | | |

I & A Stewart Superannuation Fund
Bank Statement Report

For The Period 01 July 2020 to 30 June 2021

| Date | Description | Debit \$ | Credit \$ | Ledger Balance \$ | Statement Balance \$ | Variance \$ |
|------------|---|-------------|--------------|----------------------|-------------------------|----------------|
| 17/05/2021 | Scheduled Payment 062223 11348948 | | 700.00 | (442,780.00) | | |
| 24/05/2021 | Scheduled Payment 062223 11348948 | | 700.00 | (442,080.00) | | |
| 31/05/2021 | Scheduled Payment 062223 11348948 | | 700.00 | (441,380.00) | | |
| 01/06/2021 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | | 45.00 | (441,335.00) | | |
| 01/06/2021 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | | 1,268.48 | (440,066.52) | | |
| 01/06/2021 | Debit Interest | 1,268.48 | | (441,335.00) | | |
| 01/06/2021 | Product Maintenance fee | 25.00 | | (441,360.00) | | |
| 01/06/2021 | Loan Service Fee | 20.00 | | (441,380.00) | | |
| 07/06/2021 | Scheduled Payment 062223 11348948 | | 700.00 | (440,680.00) | | |
| 14/06/2021 | Scheduled Payment 062223 11348948 | | 700.00 | (439,980.00) | | |
| 21/06/2021 | Scheduled Payment 062223 11348948 | | 700.00 | (439,280.00) | | |
| 28/06/2021 | Scheduled Payment 062223 11348948 | | 700.00 | (438,580.00) | | |
| 30/06/2021 | CLOSING BALANCE | | | (438,580.00) | | |
| | | 16,034.30 | 52,434.30 | | | |

I & A Stewart Superannuation Fund

Bank Statement Report

For The Period 01 July 2020 to 30 June 2021

Chart Code: 85500 / U2REAMINTO

Account Name: CBA Super Gear A/C #11348956

BSB and Account Number:

| | | | | | | | |
|------------------------|---|---------------------|---|----------------------|---|------------------------|-----------------------|
| Opening Balance | - | Total Debits | + | Total Credits | = | Closing Balance | Data Feed Used |
| \$ (474,980.00) | | \$ 16,034.30 | | \$ 52,434.30 | | \$ (438,580.00) | |

| Date | Description | Debit \$ | Credit \$ | Ledger Balance \$ | Statement Balance \$ | Variance \$ |
|------------|---|-------------|--------------|----------------------|-------------------------|----------------|
| 01/07/2020 | Opening Balance | | | (474,980.00) | | |
| 01/07/2020 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | | 45.00 | (474,935.00) | | |
| 01/07/2020 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | | 1,316.40 | (473,618.60) | | |
| 01/07/2020 | Debit Interest | 1,316.40 | | (474,935.00) | | |
| 01/07/2020 | Product Maintenance fee | 25.00 | | (474,960.00) | | |
| 01/07/2020 | Loan Service Fee | 20.00 | | (474,980.00) | | |
| 06/07/2020 | Scheduled Payment 062223 11348956 | | 700.00 | (474,280.00) | | |
| 13/07/2020 | Scheduled Payment 062223 11348956 | | 700.00 | (473,580.00) | | |
| 20/07/2020 | Scheduled Payment 062223 11348956 | | 700.00 | (472,880.00) | | |
| 27/07/2020 | Scheduled Payment 062223 11348956 | | 700.00 | (472,180.00) | | |
| 01/08/2020 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | | 45.00 | (472,135.00) | | |
| 01/08/2020 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | | 1,355.48 | (470,779.52) | | |
| 01/08/2020 | Debit Interest | 1,355.48 | | (472,135.00) | | |
| 01/08/2020 | Product Maintenance fee | 25.00 | | (472,160.00) | | |
| 01/08/2020 | Loan Service Fee | 20.00 | | (472,180.00) | | |
| 03/08/2020 | Scheduled Payment 062223 11348956 | | 700.00 | (471,480.00) | | |
| 10/08/2020 | Scheduled Payment 062223 11348956 | | 700.00 | (470,780.00) | | |

I & A Stewart Superannuation Fund
Bank Statement Report

For The Period 01 July 2020 to 30 June 2021

| Date | Description | Debit \$ | Credit \$ | Ledger Balance \$ | Statement Balance \$ | Variance \$ |
|-------------|---|---------------------|----------------------|------------------------------|---------------------------------|------------------------|
| 17/08/2020 | Scheduled Payment 062223 11348956 | | 700.00 | (470,080.00) | | |
| 24/08/2020 | Scheduled Payment 062223 11348956 | | 700.00 | (469,380.00) | | |
| 31/08/2020 | Scheduled Payment 062223 11348956 | | 700.00 | (468,680.00) | | |
| 01/09/2020 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | | 45.00 | (468,635.00) | | |
| 01/09/2020 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | | 1,346.62 | (467,288.38) | | |
| 01/09/2020 | Debit Interest | 1,346.62 | | (468,635.00) | | |
| 01/09/2020 | Product Maintenance fee | 25.00 | | (468,660.00) | | |
| 01/09/2020 | Loan Service Fee | 20.00 | | (468,680.00) | | |
| 07/09/2020 | Scheduled Payment 062223 11348956 | | 700.00 | (467,980.00) | | |
| 14/09/2020 | Scheduled Payment 062223 11348956 | | 700.00 | (467,280.00) | | |
| 21/09/2020 | Scheduled Payment 062223 11348956 | | 700.00 | (466,580.00) | | |
| 28/09/2020 | Scheduled Payment 062223 11348956 | | 700.00 | (465,880.00) | | |
| 01/10/2020 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | | 45.00 | (465,835.00) | | |
| 01/10/2020 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | | 1,294.69 | (464,540.31) | | |
| 01/10/2020 | Debit Interest | 1,294.69 | | (465,835.00) | | |
| 01/10/2020 | Product Maintenance fee | 25.00 | | (465,860.00) | | |
| 01/10/2020 | Loan Service Fee | 20.00 | | (465,880.00) | | |
| 05/10/2020 | Scheduled Payment 062223 11348956 | | 700.00 | (465,180.00) | | |
| 12/10/2020 | Scheduled Payment 062223 11348956 | | 700.00 | (464,480.00) | | |
| 19/10/2020 | Scheduled Payment 062223 11348956 | | 700.00 | (463,780.00) | | |
| 26/10/2020 | Scheduled Payment 062223 11348956 | | 700.00 | (463,080.00) | | |

I & A Stewart Superannuation Fund
Bank Statement Report

For The Period 01 July 2020 to 30 June 2021

| Date | Description | Debit \$ | Credit \$ | Ledger Balance \$ | Statement Balance \$ | Variance \$ |
|-------------|---|---------------------|----------------------|------------------------------|---------------------------------|------------------------|
| 01/11/2020 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | | 45.00 | (463,035.00) | | |
| 01/11/2020 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | | 1,329.17 | (461,705.83) | | |
| 01/11/2020 | Debit Interest | 1,329.17 | | (463,035.00) | | |
| 01/11/2020 | Product Maintenance fee | 25.00 | | (463,060.00) | | |
| 01/11/2020 | Loan Service Fee | 20.00 | | (463,080.00) | | |
| 02/11/2020 | Scheduled Payment 062223 11348956 | | 700.00 | (462,380.00) | | |
| 09/11/2020 | Scheduled Payment 062223 11348956 | | 700.00 | (461,680.00) | | |
| 16/11/2020 | Scheduled Payment 062223 11348956 | | 700.00 | (460,980.00) | | |
| 23/11/2020 | Scheduled Payment 062223 11348956 | | 700.00 | (460,280.00) | | |
| 30/11/2020 | Scheduled Payment 062223 11348956 | | 700.00 | (459,580.00) | | |
| 01/12/2020 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | | 45.00 | (459,535.00) | | |
| 01/12/2020 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | | 1,277.82 | (458,257.18) | | |
| 01/12/2020 | Debit Interest | 1,277.82 | | (459,535.00) | | |
| 01/12/2020 | Product Maintenance fee | 25.00 | | (459,560.00) | | |
| 01/12/2020 | Loan Service Fee | 20.00 | | (459,580.00) | | |
| 07/12/2020 | Scheduled Payment 062223 11348956 | | 700.00 | (458,880.00) | | |
| 14/12/2020 | Scheduled Payment 062223 11348956 | | 700.00 | (458,180.00) | | |
| 21/12/2020 | Scheduled Payment 062223 11348956 | | 700.00 | (457,480.00) | | |
| 29/12/2020 | Scheduled Payment 062223 11348956 | | 700.00 | (456,780.00) | | |
| 01/01/2021 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | | 45.00 | (456,735.00) | | |
| 01/01/2021 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | | 1,311.72 | (455,423.28) | | |

I & A Stewart Superannuation Fund
Bank Statement Report

For The Period 01 July 2020 to 30 June 2021

| Date | Description | Debit \$ | Credit \$ | Ledger Balance \$ | Statement Balance \$ | Variance \$ |
|-------------|---|---------------------|----------------------|------------------------------|---------------------------------|------------------------|
| 01/01/2021 | Debit Interest | 1,311.72 | | (456,735.00) | | |
| 01/01/2021 | Product Maintenance fee | 25.00 | | (456,760.00) | | |
| 01/01/2021 | Loan Service Fee | 20.00 | | (456,780.00) | | |
| 04/01/2021 | Scheduled Payment 062223 11348956 | | 700.00 | (456,080.00) | | |
| 11/01/2021 | Scheduled Payment 062223 11348956 | | 700.00 | (455,380.00) | | |
| 18/01/2021 | Scheduled Payment 062223 11348956 | | 700.00 | (454,680.00) | | |
| 25/01/2021 | Scheduled Payment 062223 11348956 | | 700.00 | (453,980.00) | | |
| 01/02/2021 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | | 45.00 | (453,935.00) | | |
| 01/02/2021 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | | 1,302.87 | (452,632.13) | | |
| 01/02/2021 | Scheduled Payment 062223 11348956 | | 700.00 | (451,932.13) | | |
| 01/02/2021 | Debit Interest | 1,302.87 | | (453,235.00) | | |
| 01/02/2021 | Product Maintenance fee | 25.00 | | (453,260.00) | | |
| 01/02/2021 | Loan Service Fee | 20.00 | | (453,280.00) | | |
| 08/02/2021 | Scheduled Payment 062223 11348956 | | 700.00 | (452,580.00) | | |
| 15/02/2021 | Scheduled Payment 062223 11348956 | | 700.00 | (451,880.00) | | |
| 22/02/2021 | Scheduled Payment 062223 11348956 | | 700.00 | (451,180.00) | | |
| 01/03/2021 | Scheduled Payment 062223 11348956 | | 700.00 | (450,480.00) | | |
| 01/03/2021 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | | 45.00 | (450,435.00) | | |
| 01/03/2021 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | | 1,169.11 | (449,265.89) | | |
| 01/03/2021 | Debit Interest | 1,169.11 | | (450,435.00) | | |
| 01/03/2021 | Product Maintenance fee | 25.00 | | (450,460.00) | | |

I & A Stewart Superannuation Fund
Bank Statement Report

For The Period 01 July 2020 to 30 June 2021

| Date | Description | Debit \$ | Credit \$ | Ledger Balance \$ | Statement Balance \$ | Variance \$ |
|-------------|---|---------------------|----------------------|------------------------------|---------------------------------|------------------------|
| 01/03/2021 | Loan Service Fee | 20.00 | | (450,480.00) | | |
| 08/03/2021 | Scheduled Payment 062223 11348956 | | 700.00 | (449,780.00) | | |
| 15/03/2021 | Scheduled Payment 062223 11348956 | | 700.00 | (449,080.00) | | |
| 22/03/2021 | Scheduled Payment 062223 11348956 | | 700.00 | (448,380.00) | | |
| 29/03/2021 | Scheduled Payment 062223 11348956 | | 700.00 | (447,680.00) | | |
| 01/04/2021 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | | 45.00 | (447,635.00) | | |
| 01/04/2021 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | | 1,285.87 | (446,349.13) | | |
| 01/04/2021 | Debit Interest | 1,285.87 | | (447,635.00) | | |
| 01/04/2021 | Product Maintenance fee | 25.00 | | (447,660.00) | | |
| 01/04/2021 | Loan Service Fee | 20.00 | | (447,680.00) | | |
| 06/04/2021 | Scheduled Payment 062223 11348956 | | 700.00 | (446,980.00) | | |
| 12/04/2021 | Scheduled Payment 062223 11348956 | | 700.00 | (446,280.00) | | |
| 19/04/2021 | Scheduled Payment 062223 11348956 | | 700.00 | (445,580.00) | | |
| 26/04/2021 | Scheduled Payment 062223 11348956 | | 700.00 | (444,880.00) | | |
| 01/05/2021 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | | 45.00 | (444,835.00) | | |
| 01/05/2021 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | | 1,236.07 | (443,598.93) | | |
| 01/05/2021 | Debit Interest | 1,236.07 | | (444,835.00) | | |
| 01/05/2021 | Product Maintenance fee | 25.00 | | (444,860.00) | | |
| 01/05/2021 | Loan Service Fee | 20.00 | | (444,880.00) | | |
| 03/05/2021 | Scheduled Payment 062223 11348956 | | 700.00 | (444,180.00) | | |
| 10/05/2021 | Scheduled Payment 062223 11348956 | | 700.00 | (443,480.00) | | |

I & A Stewart Superannuation Fund
Bank Statement Report

For The Period 01 July 2020 to 30 June 2021

| Date | Description | Debit \$ | Credit \$ | Ledger Balance \$ | Statement Balance \$ | Variance \$ |
|-------------|---|---------------------|----------------------|------------------------------|---------------------------------|------------------------|
| 17/05/2021 | Scheduled Payment 062223 11348956 | | 700.00 | (442,780.00) | | |
| 24/05/2021 | Scheduled Payment 062223 11348956 | | 700.00 | (442,080.00) | | |
| 31/05/2021 | Scheduled Payment 062223 11348956 | | 700.00 | (441,380.00) | | |
| 01/06/2021 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | | 1,268.48 | (440,111.52) | | |
| 01/06/2021 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | | 45.00 | (440,066.52) | | |
| 01/06/2021 | Debit Interest | 1,268.48 | | (441,335.00) | | |
| 01/06/2021 | Product Maintenance fee | 25.00 | | (441,360.00) | | |
| 01/06/2021 | Loan Service Fee | 20.00 | | (441,380.00) | | |
| 07/06/2021 | Scheduled Payment 062223 11348956 | | 700.00 | (440,680.00) | | |
| 14/06/2021 | Scheduled Payment 062223 11348956 | | 700.00 | (439,980.00) | | |
| 21/06/2021 | Scheduled Payment 062223 11348956 | | 700.00 | (439,280.00) | | |
| 28/06/2021 | Scheduled Payment 062223 11348956 | | 700.00 | (438,580.00) | | |
| 30/06/2021 | CLOSING BALANCE | | | (438,580.00) | | |
| | | <u>16,034.30</u> | <u>52,434.30</u> | | | |

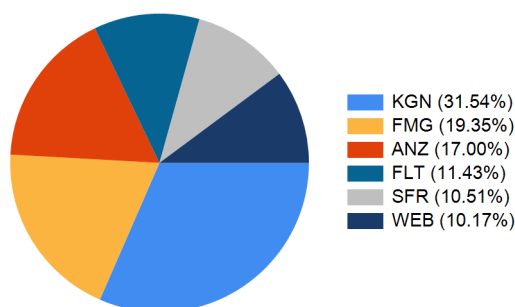
Financial Year Summary

1 JULY 2020 - 30 JUNE 2021

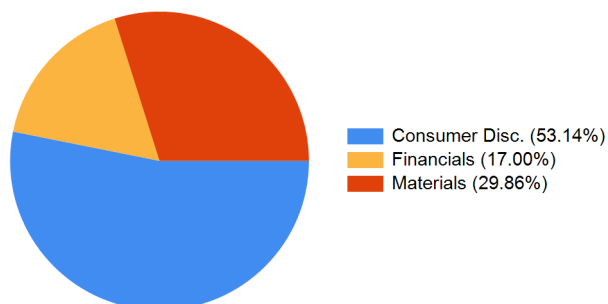
| Portfolio Valuation | Account Number | Account Name | Value as at 30 June 2021 |
|------------------------------|----------------|--|--------------------------|
| Shares | 3940066 | I & A STEWART PTY LIMITED <I & A STEWART SF A/C> | \$84,452.50 |
| CDIA | 28703431 | I & A STEWART PTY LIMITED <I & A STEWART SF A/C> | \$34,896.24 |
| TOTAL PORTFOLIO VALUE | | | \$119,348.74 |

Allocation as at 30 June 2021

Shares in your portfolio



Sectors in your portfolio



Estimated Interest & Dividends 2020-2021 Financial Year

| | |
|--|---------------|
| Est. Franked Dividends | \$0.00 |
| Est. Unfranked Dividends | \$0.00 |
| Est. Franking Credits | \$0.00 |
| Est. Interest Received from Interest Rate Securities | \$0.00 |
| Interest Received from Cash Account(s) | \$2.78 |
| TOTAL INCOME | \$2.78 |

Fees & Charges 2020-2021 Financial Year

| | |
|---------------------------------|-----------------|
| Total Brokerage (inc. GST) | \$406.37 |
| Total Subscriptions (inc. GST) | \$0.00 |
| Other Fees (inc. GST) | \$0.00 |
| TOTAL FEES & CHARGES | \$406.37 |

1 JULY 2020 - 30 JUNE 2021

This statement only provides information for CDIA accounts that have been designated as the settlement account for your CommSec Share trading account as at 30 June. Please refer to NetBank for interest income from all other CBA accounts.

The Interest shown is net of any non-resident or TFN withholding tax (if applicable). Please refer to Netbank for bank fees paid on your designated CDIA settlement account in the financial year.

This statement is issued by Commonwealth Securities Limited ABN 60 067 254 399 AFSL 238814 ("CommSec"), a market participant of ASX and Chi-X Australia, a clearing participant of ASX Clear Pty Limited and a settlement participant of ASX Settlement Pty Limited. CommSec is a wholly owned but non-guaranteed subsidiary of the Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945 ("CBA"). Information contained in this statement is believed to be accurate at the time the statement is generated. CBA and its subsidiaries do not accept any liability for any errors or omissions contained in this statement, or any responsibility for any action taken in reliance on this statement. This statement is a summary document only and it is not intended to replace any document which contains information that may be required for taxation purposes. You should therefore retain your CHESS statements, dividend statements, confirmation contract notes and bank account statements for your records in this regard. If there are any errors in this statement, please contact us on 13 15 19. The total brokerage outlined does not include any rebates you may have received over the financial year. Please refer to your transaction statement records for any rebates you may have received for the report period. This report only includes dividends paid for holdings held with CommSec. Any dividends paid (based on the ex-dividend date) prior to holdings being transferred to CommSec are not included in this report. This report may not include information on some accounts if you have switched products, transferred Holder Identification Numbers (HIN) or switched Participant Identification Number (PID) during the financial year. CommSec is not a registered tax practitioner and the information provided in this report does not constitute tax advice. The above information whilst based upon your holdings only takes into account those of your circumstances of which we are aware. It is recommended that you provide the report to your tax adviser or accountant in order that your particular circumstances can be properly addressed.

Address Commonwealth Securities Locked Bag 22, Australia Square NSW 1215 | Enquiries 13 15 19 | www.commsec.com.au

Portfolio Valuation

30 JUNE 2021



SHARES - 3940066 - HIN 100102684

I & A STEWART PTY LIMITED <I & A STEWART SF A/C>

| Portfolio | Units | Unit Price | Portfolio Value | % of Portfolio |
|--|-------|------------------|--------------------|----------------|
| ANZ - ANZ BANKING GRP LTD FPO (ORDINARY FULLY PAID) | 510 | \$28.1500 | \$14,356.50 | 12.03% |
| FLT - FLIGHT CENTRE TRAVEL FPO (ORDINARY FULLY PAID) | 650 | \$14.8500 | \$9,652.50 | 8.09% |
| FMG - FORTESCUE METALS GRP FPO (ORDINARY FULLY PAID) | 700 | \$23.3400 | \$16,338.00 | 13.69% |
| KGN - KOGAN.COM LTD FPO (ORDINARY FULLY PAID) | 2,300 | \$11.5800 | \$26,634.00 | 22.32% |
| SFR - SANDFIRE RESOURCES FPO (ORDINARY FULLY PAID) | 1,300 | \$6.8300 | \$8,879.00 | 7.44% |
| WEB - WEBJET LIMITED FPO (ORDINARY FULLY PAID) | 1,750 | \$4.9100 | \$8,592.50 | 7.20% |
| | | Sub Total | \$84,452.50 | 70.76% |

| Cash Accounts | Portfolio Value | % of Portfolio | |
|-----------------------|-----------------|---------------------|----------------|
| CDIA - 06716728703431 | \$34,896.24 | 29.24% | |
| | TOTAL | \$119,348.74 | 100.00% |

Portfolio Valuation

30 JUNE 2021



This statement only provides information for CDIA accounts that have been designated as the settlement account for your CommSec Share trading account as at 30 June. Please refer to NetBank for interest income from all other CBA accounts.

The Interest shown is net of any non-resident or TFN withholding tax (if applicable). Please refer to Netbank for bank fees paid on your designated CDIA settlement account in the financial year.

This statement is issued by Commonwealth Securities Limited ABN 60 067 254 399 AFSL 238814 ("CommSec"), a market participant of ASX and Chi-X Australia, a clearing participant of ASX Clear Pty Limited and a settlement participant of ASX Settlement Pty Limited. CommSec is a wholly owned but non-guaranteed subsidiary of the Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945 ("CBA"). Information contained in this statement is believed to be accurate at the time the statement is generated. CBA and its subsidiaries do not accept any liability for any errors or omissions contained in this statement, or any responsibility for any action taken in reliance on this statement. This statement is a summary document only and it is not intended to replace any document which contains information that may be required for taxation purposes. You should therefore retain your CHESS statements, dividend statements, confirmation contract notes and bank account statements for your records in this regard. If there are any errors in this statement, please contact us on 13 15 19. The total brokerage outlined does not include any rebates you may have received over the financial year. Please refer to your transaction statement records for any rebates you may have received for the report period. This report only includes dividends paid for holdings held with CommSec. Any dividends paid (based on the ex-dividend date) prior to holdings being transferred to CommSec are not included in this report. This report may not include information on some accounts if you have switched products, transferred Holder Identification Numbers (HIN) or switched Participant Identification Number (PID) during the financial year. CommSec is not a registered tax practitioner and the information provided in this report does not constitute tax advice. The above information whilst based upon your holdings only takes into account those of your circumstances of which we are aware. It is recommended that you provide the report to your tax adviser or accountant in order that your particular circumstances can be properly addressed.

Address Commonwealth Securities Locked Bag 22, Australia Square NSW 1215 | Enquiries 13 15 19 | www.commsec.com.au

Transaction Summary

1 JULY 2020 - 30 JUNE 2021



SHARES - 3940066 - HIN 100102684

I & A STEWART PTY LIMITED <I & A STEWART SF A/C>

| Total Buys and Sells | 2020 - 2021 Financial Year |
|------------------------------------|----------------------------|
| Total Buys (inc. Brokerage + GST) | \$155,370.71 |
| Total Sells (inc. Brokerage + GST) | \$80,269.17 |

ANZ - ANZ BANKING GRP LTD FPO (ORDINARY FULLY PAID)

| Date | Type | Quantity | Unit Price | Trade Value | Brokerage+GST | GST | CNote | Total Value |
|------------------|------|----------|------------|-------------|----------------|---------------|-----------|--------------------|
| 04-May-2021 | Buy | 510 | \$28.8291 | \$14,702.86 | \$29.95 | \$2.72 | 117792786 | \$14,732.81 |
| Sub Total | | | | | \$29.95 | \$2.72 | | \$14,732.81 |

FLT - FLIGHT CENTRE TRAVEL FPO (ORDINARY FULLY PAID)

| Date | Type | Quantity | Unit Price | Trade Value | Brokerage+GST | GST | CNote | Total Value |
|------------------|------|----------|------------|--------------|----------------|---------------|-----------|-------------------|
| 07-May-2021 | Buy | 650 | \$15.2500 | \$9,912.50 | \$19.95 | \$1.81 | 118001167 | \$9,932.45 |
| 11-Mar-2021 | Sell | -830 | \$19.6558 | -\$16,314.30 | \$29.95 | \$2.72 | 115511004 | -\$16,284.35 |
| 02-Mar-2021 | Buy | 830 | \$17.4337 | \$14,469.98 | \$29.95 | \$2.72 | 114936345 | \$14,499.93 |
| Sub Total | | | | | \$79.85 | \$7.25 | | \$8,148.03 |

FMG - FORTESCUE METALS GRP FPO (ORDINARY FULLY PAID)

| Date | Type | Quantity | Unit Price | Trade Value | Brokerage+GST | GST | CNote | Total Value |
|------------------|------|----------|------------|-------------|----------------|---------------|-----------|--------------------|
| 26-Mar-2021 | Buy | 700 | \$20.1500 | \$14,105.00 | \$29.95 | \$2.72 | 116251838 | \$14,134.95 |
| Sub Total | | | | | \$29.95 | \$2.72 | | \$14,134.95 |

IOU - IOUPAY LIMITED FPO (ORDINARY FULLY PAID)

| Date | Type | Quantity | Unit Price | Trade Value | Brokerage+GST | GST | CNote | Total Value |
|------------------|------|----------|------------|-------------|----------------|---------------|-----------|------------------|
| 18-May-2021 | Sell | -15,000 | \$.3300 | -\$4,950.00 | \$19.95 | \$1.81 | 118450166 | -\$4,930.05 |
| 11-May-2021 | Buy | 15,000 | \$.3150 | \$4,725.00 | \$19.95 | \$1.81 | 118153457 | \$4,744.95 |
| Sub Total | | | | | \$39.90 | \$3.62 | | -\$185.10 |

KGN - KOGAN.COM LTD FPO (ORDINARY FULLY PAID)

| Date | Type | Quantity | Unit Price | Trade Value | Brokerage+GST | GST | CNote | Total Value |
|------------------|------|----------|------------|-------------|----------------|---------------|-----------|--------------------|
| 21-Apr-2021 | Buy | 2,300 | \$12.9500 | \$29,784.93 | \$35.74 | \$3.25 | 117286278 | \$29,820.67 |
| Sub Total | | | | | \$35.74 | \$3.25 | | \$29,820.67 |

SFR - SANDFIRE RESOURCES FPO (ORDINARY FULLY PAID)

| Date | Type | Quantity | Unit Price | Trade Value | Brokerage+GST | GST | CNote | Total Value |
|------------------|------|----------|------------|-------------|----------------|---------------|-----------|-------------------|
| 16-Jun-2021 | Buy | 1,300 | \$6.8779 | \$8,941.28 | \$19.95 | \$1.81 | 119505533 | \$8,961.23 |
| Sub Total | | | | | \$19.95 | \$1.81 | | \$8,961.23 |

Transaction Summary

1 JULY 2020 - 30 JUNE 2021



WEB - WEBJET LIMITED FPO (ORDINARY FULLY PAID)

| Date | Type | Quantity | Unit Price | Trade Value | Brokerage+GST | GST | CNote | Total Value |
|------------------|------|----------|------------|-------------|----------------|---------------|-----------|-------------------|
| 02-Mar-2021 | Buy | 1,750 | \$5.6700 | \$9,922.50 | \$19.95 | \$1.81 | 114940133 | \$9,942.45 |
| Sub Total | | | | | \$19.95 | \$1.81 | | \$9,942.45 |

Z1P - ZIP CO LTD. FPO (ORDINARY FULLY PAID)

| Date | Type | Quantity | Unit Price | Trade Value | Brokerage+GST | GST | CNote | Total Value |
|------------------|------|----------|------------|--------------|-----------------|----------------|-----------|---------------------|
| 24-Jun-2021 | Sell | -4,000 | \$8.6000 | -\$34,400.00 | \$41.28 | \$3.75 | 119840209 | -\$34,358.72 |
| 11-May-2021 | Buy | 1,400 | \$6.7900 | \$9,506.00 | \$19.95 | \$1.81 | 118153714 | \$9,525.95 |
| 10-May-2021 | Buy | 2,600 | \$7.3759 | \$19,177.42 | \$29.95 | \$2.72 | 118023791 | \$19,207.37 |
| 13-Apr-2021 | Sell | -2,600 | \$9.5100 | -\$24,726.00 | \$29.95 | \$2.72 | 116889699 | -\$24,696.05 |
| 26-Mar-2021 | Buy | 2,600 | \$7.6300 | \$19,838.00 | \$29.95 | \$2.72 | 116239247 | \$19,867.95 |
| Sub Total | | | | | \$151.08 | \$13.72 | | -\$10,453.50 |

Transaction Summary



1 JULY 2020 - 30 JUNE 2021

The transaction summary is only able to display information available to us, certain transactions may not be displayed, including but not limited to transactions made off market such as Initial Public Offerings (IPOs) and Delivery vs Payment Settlements (DvP). Transactions regarding corporate actions or stock transfers are not included and can be found on your statements as issued by the company or the share registry. Transactions for Issuer Sponsored holdings placed outside of this account are not included in this summary. Links to some of the key share registries can be found below:

Computershare (<http://www.computershare.com/au/Pages/default.aspx>)
Link Market Services (<https://investorcentre.linkmarketservices.com.au/Login.aspx/Login>)
Boardroom Limited (<https://boardroomlimited.com.au/>)
Security Transfer Registrars (<https://www.securitytransfer.com.au/>)
Advanced Share Registry Services (<http://www.advancedshare.com.au/Home.aspx>)

This statement is issued by Commonwealth Securities Limited ABN 60 067 254 399 AFSL 238814 ("CommSec"), a market participant of ASX and Chi-X Australia, a clearing participant of ASX Clear Pty Limited and a settlement participant of ASX Settlement Pty Limited. CommSec is a wholly owned but non-guaranteed subsidiary of the Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945 ("CBA"). Information contained in this statement is believed to be accurate at the time the statement is generated. CBA and its subsidiaries do not accept any liability for any errors or omissions contained in this statement, or any responsibility for any action taken in reliance on this statement. This statement is a summary document only and it is not intended to replace any document which contains information that may be required for taxation purposes. You should therefore retain your CHESS statements, dividend statements, confirmation contract notes and bank account statements for your records in this regard. If there are any errors in this statement, please contact us on 13 15 19. The total brokerage outlined does not include any rebates you may have received over the financial year. Please refer to your transaction statement records for any rebates you may have received for the report period. This report only includes dividends paid for holdings held with CommSec. Any dividends paid (based on the ex-dividend date) prior to holdings being transferred to CommSec are not included in this report. This report may not include information on some accounts if you have switched products, transferred Holder Identification Numbers (HIN) or switched Participant Identification Number (PID) during the financial year. CommSec is not a registered tax practitioner and the information provided in this report does not constitute tax advice. The above information whilst based upon your holdings only takes into account those of your circumstances of which we are aware. It is recommended that you provide the report to your tax adviser or accountant in order that your particular circumstances can be properly addressed.

Address Commonwealth Securities Locked Bag 22, Australia Square NSW 1215 | Enquiries 13 15 19 | www.commsec.com.au

Interest & Estimated Dividend Summary



1 JULY 2020 - 30 JUNE 2021

SHARES - 3940066 - HIN 100102684

I & A STEWART PTY LIMITED <I & A STEWART SF A/C>

ESTIMATED DIVIDEND SUMMARY

There are no transactions on this account.

TOTAL

\$0.00

ESTIMATED INTEREST RECEIVED

There are no transactions on this account.

TOTAL

\$0.00

INTEREST INCOME SUMMARY

| Account | Interest |
|-----------------|----------|
| CDIA - 28703431 | \$2.78 |
| TOTAL | \$2.78 |

Interest & Estimated Dividend Summary

1 JULY 2020 - 30 JUNE 2021



This statement only provides information for CDIA accounts that have been designated as the settlement account for your CommSec Share trading account as at 30 June. Please refer to NetBank for interest income from all other CBA accounts.

The Interest shown is net of any non-resident or TFN withholding tax (if applicable). Please refer to Netbank for bank fees paid on your designated CDIA settlement account in the financial year.

This statement is issued by Commonwealth Securities Limited ABN 60 067 254 399 AFSL 238814 ("CommSec"), a market participant of ASX and Chi-X Australia, a clearing participant of ASX Clear Pty Limited and a settlement participant of ASX Settlement Pty Limited. CommSec is a wholly owned but non-guaranteed subsidiary of the Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945 ("CBA"). Information contained in this statement is believed to be accurate at the time the statement is generated. CBA and its subsidiaries do not accept any liability for any errors or omissions contained in this statement, or any responsibility for any action taken in reliance on this statement. This statement is a summary document only and it is not intended to replace any document which contains information that may be required for taxation purposes. You should therefore retain your CHESS statements, dividend statements, confirmation contract notes and bank account statements for your records in this regard. If there are any errors in this statement, please contact us on 13 15 19. The total brokerage outlined does not include any rebates you may have received over the financial year. Please refer to your transaction statement records for any rebates you may have received for the report period. This report only includes dividends paid for holdings held with CommSec. Any dividends paid (based on the ex-dividend date) prior to holdings being transferred to CommSec are not included in this report. This report may not include information on some accounts if you have switched products, transferred Holder Identification Numbers (HIN) or switched Participant Identification Number (PID) during the financial year. CommSec is not a registered tax practitioner and the information provided in this report does not constitute tax advice. The above information whilst based upon your holdings only takes into account those of your circumstances of which we are aware. It is recommended that you provide the report to your tax adviser or accountant in order that your particular circumstances can be properly addressed.

Address Commonwealth Securities Locked Bag 22, Australia Square NSW 1215 | Enquiries 13 15 19 | www.commsec.com.au

Interest & Estimated Dividend Summary



1 JULY 2020 - 30 JUNE 2021

| GLOSSARY | |
|------------------------------------|--|
| Units | The number of registered securities that you own. |
| Unit Price | The Portfolio Valuation 'Unit Price' is calculated using a 'Reference' Price provided by the ASX which takes into account an adjustment to determine value at Close of Market if the Security does not trade in the Closing Single Price Auction on the Valuation Date. |
| Brokerage | The fee or charge that is paid by you when transacting a buy or sell. |
| Holder Identification Number (HIN) | When you are CHESS sponsored with a Broker you will be issued a unique number, called a HIN. Multiple holdings can be registered under the single HIN. A HIN starts with the letter X and usually followed by 10 numbers, e.g. X0001234567. |
| Dividend | A dividend is a payment made to shareholders from the company. This payment is a portion of the company's profits. ASX listed companies typically pay dividends twice a year, usually as an 'interim' dividend and a 'final dividend'. From time to time, a company may also pay a 'special' dividend. |
| Ex-dividend date | The ex-dividend date occurs two business days before the company's Record Date. To be entitled to a dividend a shareholder must have purchased the shares before the ex-dividend date. If you purchase shares on or after that date, the previous owner of the shares (and not you) is entitled to the dividend. |
| Interim dividend | A dividend paid during a year representing a return based on the previous six months' financial performance and the outlook for the future. |
| Final dividend | A dividend paid during a year representing a return based on the previous twelve months' financial performance. |
| Special dividend | A dividend paid by the company outside typical recurring (interim and final) dividend cycle. |
| Record date | The record date is the date the share registries use in determining who is entitled to a dividend or entitlement associated with a security. Those who held the security in the company and were on the register on the record date are eligible for the entitlement. |
| Payment date | The date on which a declared dividend is scheduled to be paid. |
| Unfranked dividend | Dividends which do not carry a franking credit. |
| Franked dividend | Franked dividends are paid to security holders out of profits on which the company has already paid tax. |
| Franking /Imputation Credit | A franking credit is your share of tax paid by a company on the profits from which your dividend are paid. They are also known as Imputation Credits. |
| Total subscription | Total subscription can include, but are not limited to: CommSecIRESS fees, Morningstar research subscription fees and CommSec share trade alerts. |
| Other fees | Other fees can include, but are not limited to: Off market transfer fees, conditional trading fees, rejection fees, early and late settlement fees, fail fees, SRN query, rebooking fees, cheque payment fee or cheque dishonour fees and the printing and posting of contract notes. |
| Corporate action (CA) | Any action initiated by the company or corporation, for the purpose of giving an entitlement to shareholders. |



014

I AND A STEWART
 230 CAMPBELLTOWN RD
 DENHAM COURT NSW 2565

Account Number 06 2223 10740569

Statement Period 13 Dec 2020 - 12 Mar 2021

Closing Balance \$328,856.66 CR

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

Cheque Acct Bearing Interest

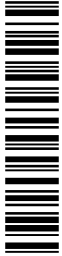
If this account has an attached overdraft limit or facility which is secured over your primary place of residence or over a residential investment property you should ensure that the property is insured in accordance with the terms and conditions of the mortgage. If you have any queries about your insurance cover you should contact your insurer. Information on property insurance can also be found on www.moneysmart.gov.au. Note, if this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

Name: I & A STEWART PTY LIMITED IN TRUST FOR
 I AND A STEWART SUPERANNUATION FUND

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

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

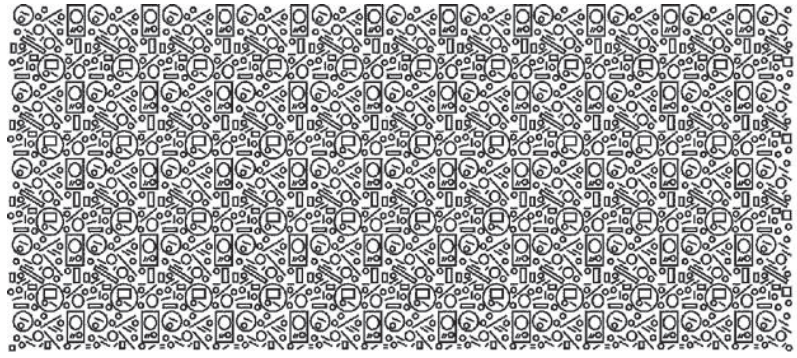
| Date | Transaction | Debit | Credit | Balance |
|-------------|--|--------|--------|-----------------|
| 13 Dec 2020 | OPENING BALANCE | | | \$310,705.43 CR |
| 14 Dec | Scheduled Payment 062223 11348956 | 700.00 | | \$310,005.43 CR |
| 14 Dec | Scheduled Payment 062223 11348948 | 700.00 | | \$309,305.43 CR |
| 21 Dec | Scheduled Payment 062223 11348948 | 700.00 | | \$308,605.43 CR |
| 21 Dec | Scheduled Payment 062223 11348956 | 700.00 | | \$307,905.43 CR |
| 21 Dec | ASIC NetBank BPAY 17301 2291399347593 ASIC review | 137.00 | | \$307,768.43 CR |
| 29 Dec | Scheduled Payment 062223 11348956 | 700.00 | | \$307,068.43 CR |
| 29 Dec | Scheduled Payment 062223 11348948 | 700.00 | | \$306,368.43 CR |
| 01 Jan | Credit Interest | | 2.46 | \$306,370.89 CR |
| 01 Jan | Account Fee | 5.00 | | \$306,365.89 CR |
| 01 Jan | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | 45.00 | | \$306,320.89 CR |



*# 2846.7690.1.2.ZZ258R3 0303SL.R3.S141.D071.O.V06.00.31

Account Number

06 2223 10740569



| Date | Transaction | Debit | Credit | Balance |
|--------|---|----------|-----------|-----------------|
| 01 Jan | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | 1,311.72 | | \$305,009.17 CR |
| 01 Jan | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | 45.00 | | \$304,964.17 CR |
| 01 Jan | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | 1,311.72 | | \$303,652.45 CR |
| 04 Jan | Scheduled Payment 062223 11348948 | 700.00 | | \$302,952.45 CR |
| 04 Jan | Scheduled Payment 062223 11348956 | 700.00 | | \$302,252.45 CR |
| 05 Jan | Direct Credit 301500 1ST CHOICE RENT 1ST CHOICE RENTALS | | 12,833.32 | \$315,085.77 CR |
| 08 Jan | Direct Credit 501203 AUTOMATIC DATA P ADP202101081913567 | | 5,200.00 | \$320,285.77 CR |
| 11 Jan | Scheduled Payment 062223 11348948 | 700.00 | | \$319,585.77 CR |
| 11 Jan | Scheduled Payment 062223 11348956 | 700.00 | | \$318,885.77 CR |
| 18 Jan | Scheduled Payment 062223 11348956 | 700.00 | | \$318,185.77 CR |
| 18 Jan | Scheduled Payment 062223 11348948 | 700.00 | | \$317,485.77 CR |
| 25 Jan | Scheduled Payment 062223 11348948 | 700.00 | | \$316,785.77 CR |
| 25 Jan | Scheduled Payment 062223 11348956 | 700.00 | | \$316,085.77 CR |
| 01 Feb | Scheduled Payment 062223 11348948 | 700.00 | | \$315,385.77 CR |
| 01 Feb | Scheduled Payment 062223 11348956 | 700.00 | | \$314,685.77 CR |
| 01 Feb | Credit Interest | | 2.57 | \$314,688.34 CR |
| 01 Feb | Account Fee | 5.00 | | \$314,683.34 CR |
| 01 Feb | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | 45.00 | | \$314,638.34 CR |
| 01 Feb | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | 1,302.87 | | \$313,335.47 CR |
| 01 Feb | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | 45.00 | | \$313,290.47 CR |
| 01 Feb | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | 1,302.87 | | \$311,987.60 CR |
| 03 Feb | Direct Credit 301500 1ST CHOICE RENT 1ST CHOICE RENTALS | | 12,833.32 | \$324,820.92 CR |
| 05 Feb | Transfer to other Bank NetBank amco | 396.00 | | \$324,424.92 CR |



2846.7691.2.2.ZZ258R3.0303.SL.R3.S141.D071.O.V06.00.31

| Date | Transaction | Debit | Credit | Balance |
|--------|--|----------|-----------|-----------------|
| 08 Feb | Scheduled Payment 062223 11348948 | 700.00 | | \$323,724.92 CR |
| 08 Feb | Scheduled Payment 062223 11348956 | 700.00 | | \$323,024.92 CR |
| 08 Feb | Direct Credit 501203 AUTOMATIC DATA P ADP202102081931404 | | 4,160.00 | \$327,184.92 CR |
| 15 Feb | Scheduled Payment 062223 11348948 | 700.00 | | \$326,484.92 CR |
| 15 Feb | Scheduled Payment 062223 11348956 | 700.00 | | \$325,784.92 CR |
| 22 Feb | Scheduled Payment 062223 11348948 | 700.00 | | \$325,084.92 CR |
| 22 Feb | Scheduled Payment 062223 11348956 | 700.00 | | \$324,384.92 CR |
| 24 Feb | REVENUE NSW NetBank BPAY 3384 1720060464 | 7,290.75 | | \$317,094.17 CR |
| 01 Mar | Scheduled Payment 062223 11348956 | 700.00 | | \$316,394.17 CR |
| 01 Mar | Scheduled Payment 062223 11348948 | 700.00 | | \$315,694.17 CR |
| 01 Mar | Credit Interest | | 2.39 | \$315,696.56 CR |
| 01 Mar | Account Fee | 5.00 | | \$315,691.56 CR |
| 01 Mar | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | 45.00 | | \$315,646.56 CR |
| 01 Mar | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | 1,169.11 | | \$314,477.45 CR |
| 01 Mar | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | 45.00 | | \$314,432.45 CR |
| 01 Mar | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | 1,169.11 | | \$313,263.34 CR |
| 03 Mar | Direct Credit 301500 1ST CHOICE RENT 1ST CHOICE RENTALS | | 12,833.32 | \$326,096.66 CR |
| 08 Mar | Scheduled Payment 062223 11348956 | 700.00 | | \$325,396.66 CR |
| 08 Mar | Scheduled Payment 062223 11348948 | 700.00 | | \$324,696.66 CR |
| 08 Mar | Direct Credit 501203 AUTOMATIC DATA P ADP202103081947572 | | 4,160.00 | \$328,856.66 CR |
| 12 Mar | 2021 CLOSING BALANCE | | | \$328,856.66 CR |

| | | | | | | |
|------------------------|---|---------------------|---|----------------------|---|------------------------|
| Opening balance | - | Total debits | + | Total credits | = | Closing balance |
| \$310,705.43 CR | | \$33,876.15 | | \$52,027.38 | | \$328,856.66 CR |

Your Credit Interest Rate Summary

| Date | Balance | Standard Credit Interest Rate (p.a.)# |
|--------|----------------------|---------------------------------------|
| 12 Mar | Less than \$5,000.00 | 0.01% |
| | \$5,000.00 and over | 0.01% |

#If your pricing is linked to the Reserve Bank of Australia's target cash rate, the interest rate will fluctuate with the cash rate movements.
Note. Interest rates are effective as at the date shown but are subject to change.

Transaction Summary during 1st December 2020 to 28th February 2021

| Transaction Type | 01 Dec to 31 Dec | 01 Jan to 31 Jan | 01 Feb to 28 Feb | Free | Chargeable | Unit Price | Fee Charged |
|-----------------------------------|------------------------|------------------------|------------------------|----------|------------|---------------|----------------|
| Staff assisted withdrawals | 0 | 0 | 0 | 0 | 0 | \$3.00 | \$0.00 |
| Cheques written | 0 | 0 | 0 | 0 | 0 | \$3.00 | \$0.00 |
| Cheque deposit | 0 | 0 | 0 | 0 | 0 | \$3.00 | \$0.00 |
| Over the counter deposit | 0 | 0 | 0 | 0 | 0 | \$3.00 | \$0.00 |
| Quick deposits | 0 | 0 | 0 | 0 | 0 | \$3.00 | \$0.00 |
| Cheq deposit in quick deposit box | 0 | 0 | 0 | 0 | 0 | \$3.00 | \$0.00 |
| Total | 0 | 0 | 0 | 0 | 0 | | \$0.00 |
| Account Fee | | | | | | \$5.00 | \$15.00 |
| Paper Statement Fee | | | | | | \$2.50 | \$0.00 |



Account Number 06 2223 10740569

Statement Period 13 Mar 2021 - 12 Jun 2021

Closing Balance \$525,135.62 CR

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



014

I AND A STEWART
 230 CAMPBELLTOWN RD
 DENHAM COURT NSW 2565

Cheque Acct Bearing Interest

If this account has an attached overdraft limit or facility which is secured over your primary place of residence or over a residential investment property you should ensure that the property is insured in accordance with the terms and conditions of the mortgage. If you have any queries about your insurance cover you should contact your insurer. Information on property insurance can also be found on www.moneysmart.gov.au. Note, if this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

Name: I & A STEWART PTY LIMITED IN TRUST FOR
 I AND A STEWART SUPERANNUATION FUND

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

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

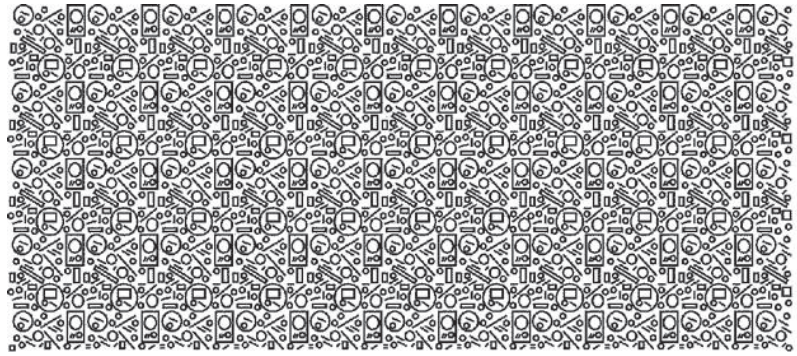
| Date | Transaction | Debit | Credit | Balance |
|-------------|--|-----------|------------|-----------------|
| 13 Mar 2021 | OPENING BALANCE | | | \$328,856.66 CR |
| 15 Mar | Scheduled Payment 062223 11348956 | 700.00 | | \$328,156.66 CR |
| 15 Mar | Scheduled Payment 062223 11348948 | 700.00 | | \$327,456.66 CR |
| 18 Mar | Transfer from NetBank from misa 78305 | | 300,000.00 | \$627,456.66 CR |
| 18 Mar | Transfer to CBA A/c NetBank to CDIA | 35,000.00 | | \$592,456.66 CR |
| 22 Mar | Scheduled Payment 062223 11348948 | 700.00 | | \$591,756.66 CR |
| 22 Mar | Scheduled Payment 062223 11348956 | 700.00 | | \$591,056.66 CR |
| 26 Mar | Transfer to CBA A/c NetBank to CDIA | 30,000.00 | | \$561,056.66 CR |
| 29 Mar | Scheduled Payment 062223 11348948 | 700.00 | | \$560,356.66 CR |
| 29 Mar | Scheduled Payment 062223 11348956 | 700.00 | | \$559,656.66 CR |
| 01 Apr | Credit Interest | | 2.66 | \$559,659.32 CR |



*# 10101.34537.1.3 ZZ258R3 0303SL.R3.S942.D165.OV06.00.33

Account Number

06 2223 10740569

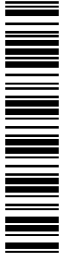


| Date | Transaction | Debit | Credit | Balance |
|--------|--|----------|-----------|-----------------|
| 01 Apr | Account Fee | 5.00 | | \$559,654.32 CR |
| 01 Apr | Direct Credit 301500 1ST CHOICE RENT 1ST CHOICE RENTALS | | 12,833.32 | \$572,487.64 CR |
| 01 Apr | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | 45.00 | | \$572,442.64 CR |
| 01 Apr | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | 1,285.87 | | \$571,156.77 CR |
| 01 Apr | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | 45.00 | | \$571,111.77 CR |
| 01 Apr | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | 1,285.87 | | \$569,825.90 CR |
| 06 Apr | Scheduled Payment 062223 11348956 | 700.00 | | \$569,125.90 CR |
| 06 Apr | Scheduled Payment 062223 11348948 | 700.00 | | \$568,425.90 CR |
| 12 Apr | Scheduled Payment 062223 11348956 | 700.00 | | \$567,725.90 CR |
| 12 Apr | Scheduled Payment 062223 11348948 | 700.00 | | \$567,025.90 CR |
| 12 Apr | Direct Credit 501203 AUTOMATIC DATA P ADP202104121966752 | | 5,200.00 | \$572,225.90 CR |
| 19 Apr | Scheduled Payment 062223 11348948 | 700.00 | | \$571,525.90 CR |
| 19 Apr | Scheduled Payment 062223 11348956 | 700.00 | | \$570,825.90 CR |
| 26 Apr | Scheduled Payment 062223 11348956 | 700.00 | | \$570,125.90 CR |
| 26 Apr | Scheduled Payment 062223 11348948 | 700.00 | | \$569,425.90 CR |
| 01 May | Credit Interest | | 4.67 | \$569,430.57 CR |
| 01 May | Account Fee | 5.00 | | \$569,425.57 CR |
| 01 May | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | 45.00 | | \$569,380.57 CR |
| 01 May | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | 1,236.07 | | \$568,144.50 CR |
| 01 May | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | 45.00 | | \$568,099.50 CR |
| 01 May | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | 1,236.07 | | \$566,863.43 CR |
| 03 May | Scheduled Payment 062223 11348956 | 700.00 | | \$566,163.43 CR |
| 03 May | Scheduled Payment 062223 11348948 | 700.00 | | \$565,463.43 CR |

Account Number

06 2223 10740569

| Date | Transaction | Debit | Credit | Balance |
|--------|--|-----------|-----------|-----------------|
| 05 May | Direct Credit 301500 1ST CHOICE RENT 1ST CHOICE RENTALS | | 12,833.32 | \$578,296.75 CR |
| 07 May | Transfer to CBA A/c NetBank to CDIA | 15,000.00 | | \$563,296.75 CR |
| 07 May | Direct Credit 501203 AUTOMATIC DATA P ADP202105071983522 | | 4,160.00 | \$567,456.75 CR |
| 09 May | Transfer to CBA A/c NetBank to CDIA | 15,000.00 | | \$552,456.75 CR |
| 10 May | Scheduled Payment 062223 11348956 | 700.00 | | \$551,756.75 CR |
| 10 May | Scheduled Payment 062223 11348948 | 700.00 | | \$551,056.75 CR |
| 14 May | ASIC NetBank BPAY 17301 2291501354255 asic review | 273.00 | | \$550,783.75 CR |
| 17 May | Scheduled Payment 062223 11348956 | 700.00 | | \$550,083.75 CR |
| 17 May | Scheduled Payment 062223 11348948 | 700.00 | | \$549,383.75 CR |
| 17 May | Transfer to CBA A/c NetBank to CDIA | 15,000.00 | | \$534,383.75 CR |
| 24 May | Scheduled Payment 062223 11348948 | 700.00 | | \$533,683.75 CR |
| 24 May | Scheduled Payment 062223 11348956 | 700.00 | | \$532,983.75 CR |
| 31 May | Scheduled Payment 062223 11348956 | 700.00 | | \$532,283.75 CR |
| 31 May | Scheduled Payment 062223 11348948 | 700.00 | | \$531,583.75 CR |
| 01 Jun | Credit Interest | | 4.51 | \$531,588.26 CR |
| 01 Jun | Account Fee | 5.00 | | \$531,583.26 CR |
| 01 Jun | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | 45.00 | | \$531,538.26 CR |
| 01 Jun | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | 1,268.48 | | \$530,269.78 CR |
| 01 Jun | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | 45.00 | | \$530,224.78 CR |
| 01 Jun | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | 1,268.48 | | \$528,956.30 CR |
| 02 Jun | TAX OFFICE PAYMENTS NetBank BPAY 75556 001500534184586960 super ATO | 19,414.00 | | \$509,542.30 CR |
| 04 Jun | Direct Credit 301500 1ST CHOICE RENT 1ST CHOICE RENTALS | | 12,833.32 | \$522,375.62 CR |
| 07 Jun | Scheduled Payment 062223 11348948 | 700.00 | | \$521,675.62 CR |
| 07 Jun | Scheduled Payment 062223 11348956 | 700.00 | | \$520,975.62 CR |



| Date | Transaction | Debit | Credit | Balance | |
|--------|---|-------|---------------------|---|-----------------|
| 08 Jun | Direct Credit 501203 AUTOMATIC DATA P ADP202106081002001 | | 4,160.00 | \$525,135.62 CR | |
| 12 Jun | 2021 CLOSING BALANCE | | | \$525,135.62 CR | |
| | Opening balance | - | Total debits | + Total credits = Closing balance | |
| | \$328,856.66 CR | | \$155,752.84 | \$352,031.80 | \$525,135.62 CR |

Your Credit Interest Rate Summary

| Date | Balance | Standard Credit Interest Rate (p.a.)# |
|--------|----------------------|---|
| 12 Jun | Less than \$5,000.00 | 0.01% |
| | \$5,000.00 and over | 0.01% |

#If your pricing is linked to the Reserve Bank of Australia's target cash rate, the interest rate will fluctuate with the cash rate movements. Note. Interest rates are effective as at the date shown but are subject to change.

Transaction Summary during 1st March 2021 to 31st May 2021

| Transaction Type | 01 Mar to 31 Mar | 01 Apr to 30 Apr | 01 May to 31 May | Free | Chargeable | Unit Price | Fee Charged |
|-----------------------------------|------------------------|------------------------|------------------------|----------|------------|---------------|----------------|
| Staff assisted withdrawals | 0 | 0 | 0 | 0 | 0 | \$3.00 | \$0.00 |
| Cheques written | 0 | 0 | 0 | 0 | 0 | \$3.00 | \$0.00 |
| Cheque deposit | 0 | 0 | 0 | 0 | 0 | \$3.00 | \$0.00 |
| Over the counter deposit | 0 | 0 | 0 | 0 | 0 | \$3.00 | \$0.00 |
| Quick deposits | 0 | 0 | 0 | 0 | 0 | \$3.00 | \$0.00 |
| Cheq deposit in quick deposit box | 0 | 0 | 0 | 0 | 0 | \$3.00 | \$0.00 |
| Total | 0 | 0 | 0 | 0 | 0 | | \$0.00 |
| Account Fee | | | | | | \$5.00 | \$15.00 |
| Paper Statement Fee | | | | | | \$2.50 | \$0.00 |

Important Safety Notice: Keeping Your Accounts Safe.

Contact us immediately, anytime, on **13 2221** if you notice any suspicious activity on your account or if you need to report a lost or stolen card.

What to look out for

Other people may make unauthorised transactions on your account by gaining access to your personal information. They commonly gain your personal information by posing as another person or business, or by stealing your passwords. This is usually done by SMS or email phishing, and via telephone scams. This information is then often used to make unauthorised transactions on your accounts.

How can I keep my accounts safe?

Keep your devices, PIN and passwords secure so that nobody can gain access or discover this information.

- Memorise your codes and delete or destroy any record of them.
- If you are waiting for your card in the mail, secure your letterbox at all times.
- Don't tell anyone your passwords or PINs – including family, friends and anyone who claims they are from the bank.
- Don't choose any passwords or PINs which are easily guessed, such as your birthday, name, phone number, or numbers which form a pattern.

Keep your cards and devices safe, take extra care of your online wallets and mobile banking applications.

- Activate and set a PIN on your card as soon as you receive it.
- Regularly check your card is still in your possession.
- Cancel, cut up and securely dispose of any card you no longer use.
- Don't let anyone else register their own thumbprint or other biometrics on your device.
- Don't leave your card unattended when you are in public, including at work.



Has there been an unauthorised transaction on your account?

1. Double check that the transaction was not made by you, or an authorised person on the account.
2. Document the incorrect transaction.
3. Contact the merchant that charged you (most issues can be resolved faster that way).

For more information, visit:

commbank.com.au/support/disputing-a-transaction.html

If the issue is still unresolved, contact us within 30 days of your transaction statement date, and we may be able to exercise our chargeback rights to recover your funds.

Please note: We cannot request a chargeback on BPAY payments because different rules apply (these rules are set out in the ePayments Code).

To find out more about chargebacks, visit:

commbank.com.au/support/faqs/1387.html

Important information: This document is a guideline only. If you don't take reasonable measures to protect your cards and devices, or protect your personal and security information, or prevent others from accessing such information, you may be liable for any unauthorised transactions. Your liability for any losses arising from unauthorised transactions is determined in accordance with the ePayments Code and is set out in your account Terms and Conditions. For a copy visit commbank.com.au. To notify us of any account security issues, simply call 13 2221, 24 hours a day, 7 days a week. HomePath Pty Limited ABN 35 081 986 530 is a wholly owned but non-guaranteed subsidiary of Commonwealth Bank of Australia.



014

I AND A STEWART
 230 CAMPBELLTOWN RD
 DENHAM COURT NSW 2565

Account Number 06 2223 10740569

Statement Period 13 Jun 2021 - 12 Sep 2021

Closing Balance \$546,948.79 CR

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

Cheque Acct Bearing Interest

If this account has an attached overdraft limit or facility which is secured over your primary place of residence or over a residential investment property you should ensure that the property is insured in accordance with the terms and conditions of the mortgage. If you have any queries about your insurance cover you should contact your insurer. Information on property insurance can also be found on www.moneysmart.gov.au. Note, if this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

Name: I & A STEWART PTY LIMITED IN TRUST FOR
 I AND A STEWART SUPERANNUATION FUND

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

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

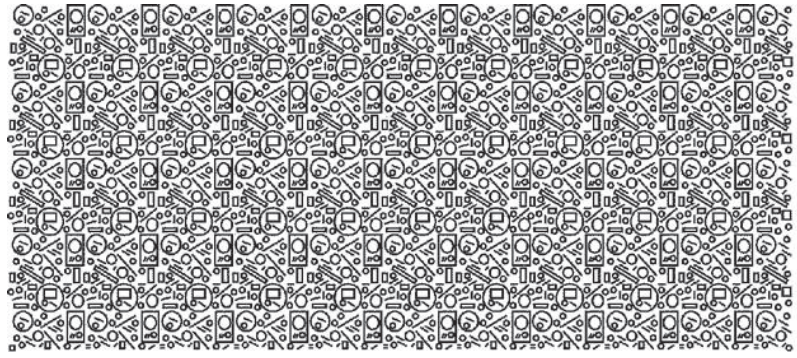
| Date | Transaction | Debit | Credit | Balance |
|--------|---|----------|--------|-----------------|
| 13 Jun | 2021 OPENING BALANCE | | | \$525,135.62 CR |
| 14 Jun | Scheduled Payment 062223 11348948 | 700.00 | | \$524,435.62 CR |
| 14 Jun | Scheduled Payment 062223 11348956 | 700.00 | | \$523,735.62 CR |
| 21 Jun | Scheduled Payment 062223 11348956 | 700.00 | | \$523,035.62 CR |
| 21 Jun | Scheduled Payment 062223 11348948 | 700.00 | | \$522,335.62 CR |
| 28 Jun | Scheduled Payment 062223 11348956 | 700.00 | | \$521,635.62 CR |
| 28 Jun | Scheduled Payment 062223 11348948 | 700.00 | | \$520,935.62 CR |
| 29 Jun | Transfer to other Bank NetBank amco 33139 | 3,190.00 | | \$517,745.62 CR |
| 01 Jul | CREDIT INTEREST EARNED on this account to June 30, 2021 is \$33.07 | | | |
| 01 Jul | Credit Interest | | 4.19 | \$517,749.81 CR |
| 01 Jul | Account Fee | 5.00 | | \$517,744.81 CR |



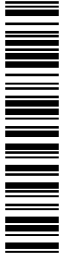
*# 16252.41389.1.2 ZZ258F3 0303 SL.R3.S942.D256.OV06.00.33

Account Number

06 2223 10740569



| Date | Transaction | Debit | Credit | Balance |
|--------|--|----------|-----------|-----------------|
| 01 Jul | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | 45.00 | | \$517,699.81 CR |
| 01 Jul | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | 1,219.07 | | \$516,480.74 CR |
| 01 Jul | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | 45.00 | | \$516,435.74 CR |
| 01 Jul | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | 1,219.07 | | \$515,216.67 CR |
| 02 Jul | Direct Credit 301500 1ST CHOICE RENT 1ST CHOICE RENTALS | | 12,833.32 | \$528,049.99 CR |
| 05 Jul | Scheduled Payment 062223 11348948 | 700.00 | | \$527,349.99 CR |
| 05 Jul | Scheduled Payment 062223 11348956 | 700.00 | | \$526,649.99 CR |
| 07 Jul | Transfer to other Bank NetBank amco 32556 | 198.00 | | \$526,451.99 CR |
| 12 Jul | Scheduled Payment 062223 11348948 | 700.00 | | \$525,751.99 CR |
| 12 Jul | Scheduled Payment 062223 11348956 | 700.00 | | \$525,051.99 CR |
| 19 Jul | Scheduled Payment 062223 11348956 | 700.00 | | \$524,351.99 CR |
| 19 Jul | Scheduled Payment 062223 11348948 | 700.00 | | \$523,651.99 CR |
| 26 Jul | Scheduled Payment 062223 11348948 | 700.00 | | \$522,951.99 CR |
| 26 Jul | Scheduled Payment 062223 11348956 | 700.00 | | \$522,251.99 CR |
| 28 Jul | Direct Credit 012721 ATO ATO003000015168512 | | 2,804.65 | \$525,056.64 CR |
| 01 Aug | Credit Interest | | 4.38 | \$525,061.02 CR |
| 01 Aug | Account Fee | 5.00 | | \$525,056.02 CR |
| 01 Aug | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | 45.00 | | \$525,011.02 CR |
| 01 Aug | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | 1,251.03 | | \$523,759.99 CR |
| 01 Aug | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | 45.00 | | \$523,714.99 CR |
| 01 Aug | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | 1,251.03 | | \$522,463.96 CR |
| 02 Aug | Scheduled Payment 062223 11348948 | 700.00 | | \$521,763.96 CR |
| 02 Aug | Scheduled Payment 062223 11348956 | 700.00 | | \$521,063.96 CR |



16252.41390.2.2 ZZ258R3 0303 SL_R3.S942.D256.O V06.00.33

| Date | Transaction | Debit | Credit | Balance | | | |
|------------------------|---|----------|---------------------|-----------------|----------------------|----------|------------------------|
| 05 Aug | Direct Credit 301500 1ST CHOICE RENT 1ST CHOICE RENTALS | | 12,833.32 | \$533,897.28 CR | | | |
| 06 Aug | Direct Credit 501203 AUTOMATIC DATA P ADP202108061037571 | | 2,500.00 | \$536,397.28 CR | | | |
| 09 Aug | Scheduled Payment 062223 11348956 | 700.00 | | \$535,697.28 CR | | | |
| 09 Aug | Scheduled Payment 062223 11348948 | 700.00 | | \$534,997.28 CR | | | |
| 16 Aug | Scheduled Payment 062223 11348956 | 700.00 | | \$534,297.28 CR | | | |
| 16 Aug | Scheduled Payment 062223 11348948 | 700.00 | | \$533,597.28 CR | | | |
| 23 Aug | Scheduled Payment 062223 11348956 | 700.00 | | \$532,897.28 CR | | | |
| 23 Aug | Scheduled Payment 062223 11348948 | 700.00 | | \$532,197.28 CR | | | |
| 30 Aug | Scheduled Payment 062223 11348948 | 700.00 | | \$531,497.28 CR | | | |
| 30 Aug | Scheduled Payment 062223 11348956 | 700.00 | | \$530,797.28 CR | | | |
| 31 Aug | Transfer from NetBank from CDIA | | 15,000.00 | \$545,797.28 CR | | | |
| 01 Sep | Credit Interest | | 4.43 | \$545,801.71 CR | | | |
| 01 Sep | Account Fee | 5.00 | | \$545,796.71 CR | | | |
| 01 Sep | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | 45.00 | | \$545,751.71 CR | | | |
| 01 Sep | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | 1,242.12 | | \$544,509.59 CR | | | |
| 01 Sep | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | 45.00 | | \$544,464.59 CR | | | |
| 01 Sep | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | 1,242.12 | | \$543,222.47 CR | | | |
| 03 Sep | Direct Credit 301500 1ST CHOICE RENT 1ST CHOICE RENTALS | | 12,833.32 | \$556,055.79 CR | | | |
| 06 Sep | Scheduled Payment 062223 11348948 | 700.00 | | \$555,355.79 CR | | | |
| 06 Sep | Scheduled Payment 062223 11348956 | 700.00 | | \$554,655.79 CR | | | |
| 08 Sep | Direct Credit 501203 AUTOMATIC DATA P ADP202109081055761 | | 2,000.00 | \$556,655.79 CR | | | |
| 10 Sep | TAX OFFICE PAYMENTS NetBank BPAY 75556 001500534184586960 activity statement | 9,707.00 | | \$546,948.79 CR | | | |
| 12 Sep | 2021 CLOSING BALANCE | | | \$546,948.79 CR | | | |
| Opening balance | | - | Total debits | + | Total credits | = | Closing balance |
| \$525,135.62 CR | | | \$39,004.44 | | \$60,817.61 | | \$546,948.79 CR |

Your Credit Interest Rate Summary

| Date | Balance | Standard Credit Interest Rate (p.a.)# |
|--------|----------------------|---------------------------------------|
| 12 Sep | Less than \$5,000.00 | 0.01% |
| | \$5,000.00 and over | 0.01% |

#If your pricing is linked to the Reserve Bank of Australia's target cash rate, the interest rate will fluctuate with the cash rate movements. Note. Interest rates are effective as at the date shown but are subject to change.

Transaction Summary during 1st June 2021 to 31st August 2021

| Transaction Type | 01 Jun to 30 Jun | 01 Jul to 31 Jul | 01 Aug to 31 Aug | Free | Chargeable | Unit Price | Fee Charged |
|-----------------------------------|------------------|------------------|------------------|----------|------------|---------------|----------------|
| Staff assisted withdrawals | 0 | 0 | 0 | 0 | 0 | \$3.00 | \$0.00 |
| Cheques written | 0 | 0 | 0 | 0 | 0 | \$3.00 | \$0.00 |
| Cheque deposit | 0 | 0 | 0 | 0 | 0 | \$3.00 | \$0.00 |
| Over the counter deposit | 0 | 0 | 0 | 0 | 0 | \$3.00 | \$0.00 |
| Quick deposits | 0 | 0 | 0 | 0 | 0 | \$3.00 | \$0.00 |
| Cheq deposit in quick deposit box | 0 | 0 | 0 | 0 | 0 | \$3.00 | \$0.00 |
| Total | 0 | 0 | 0 | 0 | 0 | | \$0.00 |
| Account Fee | | | | | | \$5.00 | \$15.00 |
| Paper Statement Fee | | | | | | \$2.50 | \$0.00 |



014

I AND A STEWART
 230 CAMPBELLTOWN RD
 DENHAM COURT NSW 2565

Account Number 06 2223 10740569

Statement Period 13 Jun 2020 - 12 Sep 2020

Closing Balance \$293,246.90 CR

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

Cheque Acct Bearing Interest

If this account has an attached overdraft limit or facility which is secured over your primary place of residence or over a residential investment property you should ensure that the property is insured in accordance with the terms and conditions of the mortgage. If you have any queries about your insurance cover you should contact your insurer. Information on property insurance can also be found on www.moneysmart.gov.au. Note, if this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

Name: I & A STEWART PTY LIMITED IN TRUST FOR
 I AND A STEWART SUPERANNUATION FUND

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

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

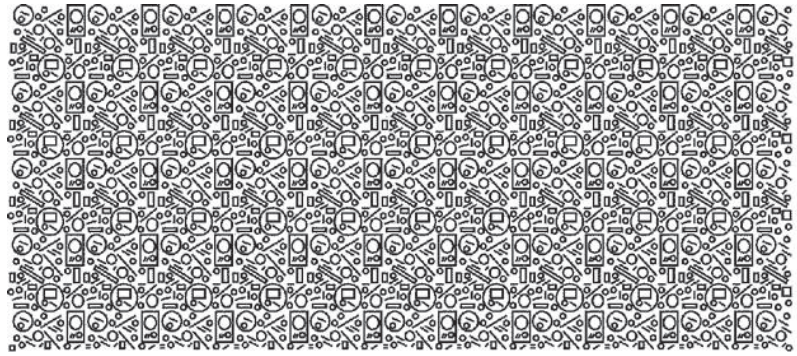
| Date | Transaction | Debit | Credit | Balance |
|--------|--|----------|-----------|-----------------|
| 13 Jun | 2020 OPENING BALANCE | | | \$277,880.17 CR |
| 15 Jun | ASIC NetBank BPAY 17301 2291501354255 ASIC REVIEW | 347.00 | | \$277,533.17 CR |
| 26 Jun | TAX OFFICE PAYMENTS NetBank BPAY 75556 500534184588360 GST and PAYG | 9,831.00 | | \$267,702.17 CR |
| 01 Jul | CREDIT INTEREST EARNED on this account to June 30, 2020 is \$28.95 | | | |
| 01 Jul | Credit Interest | | 2.18 | \$267,704.35 CR |
| 01 Jul | Account Fee | 5.00 | | \$267,699.35 CR |
| 01 Jul | Direct Credit 301500 1ST CHOICE RENT 1ST CHOICE RENTALS | | 12,833.32 | \$280,532.67 CR |
| 01 Jul | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | 45.00 | | \$280,487.67 CR |
| 01 Jul | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | 1,316.40 | | \$279,171.27 CR |
| 01 Jul | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | 45.00 | | \$279,126.27 CR |
| 01 Jul | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | 1,316.40 | | \$277,809.87 CR |



** 7235.15932.1.2 ZZ258R3 0303 SL_R3 S141.D258.O V06.00.30

Account Number

06 2223 10740569



| Date | Transaction | Debit | Credit | Balance |
|--------|--|----------|-----------|-----------------|
| 06 Jul | Scheduled Payment 062223 11348956 | 700.00 | | \$277,109.87 CR |
| 06 Jul | Scheduled Payment 062223 11348948 | 700.00 | | \$276,409.87 CR |
| 13 Jul | Scheduled Payment 062223 11348956 | 700.00 | | \$275,709.87 CR |
| 13 Jul | Scheduled Payment 062223 11348948 | 700.00 | | \$275,009.87 CR |
| 20 Jul | Scheduled Payment 062223 11348948 | 700.00 | | \$274,309.87 CR |
| 20 Jul | Scheduled Payment 062223 11348956 | 700.00 | | \$273,609.87 CR |
| 27 Jul | Scheduled Payment 062223 11348956 | 700.00 | | \$272,909.87 CR |
| 27 Jul | Scheduled Payment 062223 11348948 | 700.00 | | \$272,209.87 CR |
| 01 Aug | Credit Interest | | 2.31 | \$272,212.18 CR |
| 01 Aug | Account Fee | 5.00 | | \$272,207.18 CR |
| 01 Aug | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | 45.00 | | \$272,162.18 CR |
| 01 Aug | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | 1,355.48 | | \$270,806.70 CR |
| 01 Aug | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | 45.00 | | \$270,761.70 CR |
| 01 Aug | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | 1,355.48 | | \$269,406.22 CR |
| 03 Aug | Scheduled Payment 062223 11348956 | 700.00 | | \$268,706.22 CR |
| 03 Aug | Scheduled Payment 062223 11348948 | 700.00 | | \$268,006.22 CR |
| 05 Aug | Direct Credit 301500 1ST CHOICE RENT 1ST CHOICE RENTALS | | 12,833.32 | \$280,839.54 CR |
| 07 Aug | Direct Credit 501203 AUTOMATIC DATA P ADP202008071826126 | | 5,200.00 | \$286,039.54 CR |
| 10 Aug | Scheduled Payment 062223 11348956 | 700.00 | | \$285,339.54 CR |
| 10 Aug | Scheduled Payment 062223 11348948 | 700.00 | | \$284,639.54 CR |
| 17 Aug | Scheduled Payment 062223 11348948 | 700.00 | | \$283,939.54 CR |
| 17 Aug | Scheduled Payment 062223 11348956 | 700.00 | | \$283,239.54 CR |
| 24 Aug | Scheduled Payment 062223 11348948 | 700.00 | | \$282,539.54 CR |

| Date | Transaction | Debit | Credit | Balance | | | | |
|--------|--|------------------------|-----------|---------------------|----------|----------------------|----------|------------------------|
| 24 Aug | Scheduled Payment 062223 11348956 | 700.00 | | \$281,839.54 CR | | | | |
| 31 Aug | Scheduled Payment 062223 11348948 | 700.00 | | \$281,139.54 CR | | | | |
| 31 Aug | Scheduled Payment 062223 11348956 | 700.00 | | \$280,439.54 CR | | | | |
| 01 Sep | Credit Interest | | 2.28 | \$280,441.82 CR | | | | |
| 01 Sep | Account Fee | 5.00 | | \$280,436.82 CR | | | | |
| 01 Sep | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | 45.00 | | \$280,391.82 CR | | | | |
| 01 Sep | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | 1,346.62 | | \$279,045.20 CR | | | | |
| 01 Sep | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | 45.00 | | \$279,000.20 CR | | | | |
| 01 Sep | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | 1,346.62 | | \$277,653.58 CR | | | | |
| 02 Sep | Direct Credit 301500 1ST CHOICE RENT 1ST CHOICE RENTALS | | 12,833.32 | \$290,486.90 CR | | | | |
| 07 Sep | Scheduled Payment 062223 11348948 | 700.00 | | \$289,786.90 CR | | | | |
| 07 Sep | Scheduled Payment 062223 11348956 | 700.00 | | \$289,086.90 CR | | | | |
| 08 Sep | Direct Credit 501203 AUTOMATIC DATA P ADP202009081844082 | | 4,160.00 | \$293,246.90 CR | | | | |
| 12 Sep | 2020 CLOSING BALANCE | | | \$293,246.90 CR | | | | |
| | | Opening balance | - | Total debits | + | Total credits | = | Closing balance |
| | | \$277,880.17 CR | | \$32,500.00 | | \$47,866.73 | | \$293,246.90 CR |

Your Credit Interest Rate Summary

| Date | Balance | Standard Credit Interest Rate (p.a.) |
|--------|----------------------|--------------------------------------|
| 12 Sep | Less than \$5,000.00 | 0.01% |
| | \$5,000.00 and over | 0.01% |

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



Transaction Summary during 1st June 2020 to 31st August 2020

| Transaction Type | 01 Jun to 30 Jun | 01 Jul to 31 Jul | 01 Aug to 31 Aug | Free | Chargeable | Unit Price | Fee Charged |
|-----------------------------------|---------------------------------|---------------------------------|---------------------------------|-------------|-------------------|-----------------------|------------------------|
| Staff assisted withdrawals | 0 | 0 | 0 | 0 | 0 | \$3.00 | \$0.00 |
| Cheques written | 0 | 0 | 0 | 0 | 0 | \$3.00 | \$0.00 |
| Cheque deposit | 0 | 0 | 0 | 0 | 0 | \$3.00 | \$0.00 |
| Over the counter deposit | 0 | 0 | 0 | 0 | 0 | \$3.00 | \$0.00 |
| Quick deposits | 0 | 0 | 0 | 0 | 0 | \$3.00 | \$0.00 |
| Cheq deposit in quick deposit box | 0 | 0 | 0 | 0 | 0 | \$3.00 | \$0.00 |
| Total | 0 | 0 | 0 | 0 | 0 | | \$0.00 |
| Account Fee | | | | | | \$5.00 | \$15.00 |
| Paper Statement Fee | | | | | | \$2.50 | \$0.00 |



014

I AND A STEWART
 230 CAMPBELLTOWN RD
 DENHAM COURT NSW 2565

Account Number 06 2223 10740569

Statement Period 13 Sep 2020 - 12 Dec 2020

Closing Balance \$310,705.43 CR

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

Cheque Acct Bearing Interest

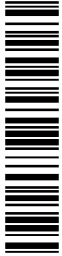
If this account has an attached overdraft limit or facility which is secured over your primary place of residence or over a residential investment property you should ensure that the property is insured in accordance with the terms and conditions of the mortgage. If you have any queries about your insurance cover you should contact your insurer. Information on property insurance can also be found on www.moneysmart.gov.au. Note, if this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

Name: I & A STEWART PTY LIMITED IN TRUST FOR
 I AND A STEWART SUPERANNUATION FUND

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

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

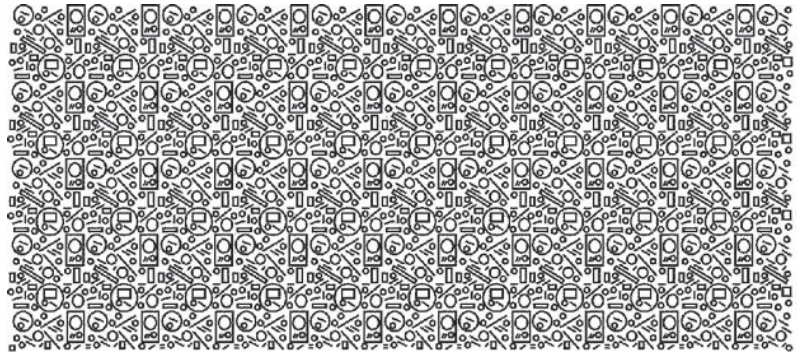
| Date | Transaction | Debit | Credit | Balance |
|-------------|--|----------|--------|-----------------|
| 13 Sep 2020 | OPENING BALANCE | | | \$293,246.90 CR |
| 14 Sep | Scheduled Payment 062223 11348956 | 700.00 | | \$292,546.90 CR |
| 14 Sep | Scheduled Payment 062223 11348948 | 700.00 | | \$291,846.90 CR |
| 21 Sep | Scheduled Payment 062223 11348956 | 700.00 | | \$291,146.90 CR |
| 21 Sep | Scheduled Payment 062223 11348948 | 700.00 | | \$290,446.90 CR |
| 28 Sep | Scheduled Payment 062223 11348948 | 700.00 | | \$289,746.90 CR |
| 28 Sep | Scheduled Payment 062223 11348956 | 700.00 | | \$289,046.90 CR |
| 01 Oct | Credit Interest | | 2.28 | \$289,049.18 CR |
| 01 Oct | Account Fee | 5.00 | | \$289,044.18 CR |
| 01 Oct | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | 45.00 | | \$288,999.18 CR |
| 01 Oct | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | 1,294.69 | | \$287,704.49 CR |



*# 6723.15355.1.2.ZZ258R3.0303SL.R3.S141.D349.O.V06.00.31

Account Number

06 2223 10740569



| Date | Transaction | Debit | Credit | Balance |
|--------|---|-----------|-----------|-----------------|
| 01 Oct | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | 45.00 | | \$287,659.49 CR |
| 01 Oct | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | 1,294.69 | | \$286,364.80 CR |
| 02 Oct | Direct Credit 301500 1ST CHOICE RENT 1ST CHOICE RENTALS | | 12,833.32 | \$299,198.12 CR |
| 05 Oct | Scheduled Payment 062223 11348956 | 700.00 | | \$298,498.12 CR |
| 05 Oct | Scheduled Payment 062223 11348948 | 700.00 | | \$297,798.12 CR |
| 08 Oct | Direct Credit 501203 AUTOMATIC DATA P ADP202010081861639 | | 4,160.00 | \$301,958.12 CR |
| 12 Oct | Scheduled Payment 062223 11348956 | 700.00 | | \$301,258.12 CR |
| 12 Oct | Scheduled Payment 062223 11348948 | 700.00 | | \$300,558.12 CR |
| 19 Oct | Scheduled Payment 062223 11348956 | 700.00 | | \$299,858.12 CR |
| 19 Oct | Scheduled Payment 062223 11348948 | 700.00 | | \$299,158.12 CR |
| 26 Oct | Scheduled Payment 062223 11348948 | 700.00 | | \$298,458.12 CR |
| 26 Oct | Scheduled Payment 062223 11348956 | 700.00 | | \$297,758.12 CR |
| 28 Oct | TAX OFFICE PAYMENTS NetBank BPAY 75556 500534184588360 | 10,512.00 | | \$287,246.12 CR |
| 01 Nov | Credit Interest | | 2.43 | \$287,248.55 CR |
| 01 Nov | Account Fee | 5.00 | | \$287,243.55 CR |
| 01 Nov | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | 45.00 | | \$287,198.55 CR |
| 01 Nov | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | 1,329.17 | | \$285,869.38 CR |
| 01 Nov | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | 45.00 | | \$285,824.38 CR |
| 01 Nov | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | 1,329.17 | | \$284,495.21 CR |
| 02 Nov | Scheduled Payment 062223 11348948 | 700.00 | | \$283,795.21 CR |
| 02 Nov | Scheduled Payment 062223 11348956 | 700.00 | | \$283,095.21 CR |
| 03 Nov | Direct Credit 204635 Macarthur Strata LOT 1 | | 6,308.60 | \$289,403.81 CR |
| 04 Nov | Direct Credit 301500 1ST CHOICE RENT 1ST CHOICE RENTALS | | 12,833.32 | \$302,237.13 CR |



6723.15356.2.2.ZZ258R3.0303.SL.R3.S141.D349.OV06.00.31

| Date | Transaction | Debit | Credit | Balance | | | |
|------------------------|--|----------|---------------------|-----------------|----------------------|----------|------------------------|
| 06 Nov | Direct Credit 501203 AUTOMATIC DATA P ADP202011061878977 | | 5,200.00 | \$307,437.13 CR | | | |
| 09 Nov | Scheduled Payment 062223 11348956 | 700.00 | | \$306,737.13 CR | | | |
| 09 Nov | Scheduled Payment 062223 11348948 | 700.00 | | \$306,037.13 CR | | | |
| 16 Nov | Scheduled Payment 062223 11348948 | 700.00 | | \$305,337.13 CR | | | |
| 16 Nov | Scheduled Payment 062223 11348956 | 700.00 | | \$304,637.13 CR | | | |
| 23 Nov | Scheduled Payment 062223 11348948 | 700.00 | | \$303,937.13 CR | | | |
| 23 Nov | Scheduled Payment 062223 11348956 | 700.00 | | \$303,237.13 CR | | | |
| 25 Nov | TAX OFFICE PAYMENTS NetBank BPAY 75556 500534184588360 GST AND PAYG | 9,707.00 | | \$293,530.13 CR | | | |
| 30 Nov | Scheduled Payment 062223 11348956 | 700.00 | | \$292,830.13 CR | | | |
| 30 Nov | Scheduled Payment 062223 11348948 | 700.00 | | \$292,130.13 CR | | | |
| 01 Dec | Credit Interest | | 2.33 | \$292,132.46 CR | | | |
| 01 Dec | Account Fee | 5.00 | | \$292,127.46 CR | | | |
| 01 Dec | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | 45.00 | | \$292,082.46 CR | | | |
| 01 Dec | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | 1,277.82 | | \$290,804.64 CR | | | |
| 01 Dec | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | 1,277.82 | | \$289,526.82 CR | | | |
| 01 Dec | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | 45.00 | | \$289,481.82 CR | | | |
| 02 Dec | Direct Credit 204635 Macarthur Strata LOT 2 | | 6,169.29 | \$295,651.11 CR | | | |
| 02 Dec | Direct Debit 153461 BELL POTTER SECU 3794731 | 539.00 | | \$295,112.11 CR | | | |
| 03 Dec | Direct Credit 301500 1ST CHOICE RENT 1ST CHOICE RENTALS | | 12,833.32 | \$307,945.43 CR | | | |
| 07 Dec | Scheduled Payment 062223 11348956 | 700.00 | | \$307,245.43 CR | | | |
| 07 Dec | Scheduled Payment 062223 11348948 | 700.00 | | \$306,545.43 CR | | | |
| 08 Dec | Direct Credit 501203 AUTOMATIC DATA P ADP202012081896128 | | 4,160.00 | \$310,705.43 CR | | | |
| 12 Dec | 2020 CLOSING BALANCE | | | \$310,705.43 CR | | | |
| Opening balance | | - | Total debits | + | Total credits | = | Closing balance |
| \$293,246.90 CR | | | \$47,046.36 | | \$64,504.89 | | \$310,705.43 CR |

Your Credit Interest Rate Summary

| Date | Balance | Standard Credit Interest Rate (p.a.)# |
|--------|----------------------|---------------------------------------|
| 12 Dec | Less than \$5,000.00 | 0.01% |
| | \$5,000.00 and over | 0.01% |

#If your pricing is linked to the Reserve Bank of Australia's target cash rate, the interest rate will fluctuate with the cash rate movements. Note. Interest rates are effective as at the date shown but are subject to change.

Transaction Summary during 1st September 2020 to 30th November 2020

| Transaction Type | 01 Sep to 30 Sep | 01 Oct to 31 Oct | 01 Nov to 30 Nov | Free | Chargeable | Unit Price | Fee Charged |
|-----------------------------------|------------------|------------------|------------------|----------|------------|---------------|----------------|
| Staff assisted withdrawals | 0 | 0 | 0 | 0 | 0 | \$3.00 | \$0.00 |
| Cheques written | 0 | 0 | 0 | 0 | 0 | \$3.00 | \$0.00 |
| Cheque deposit | 0 | 0 | 0 | 0 | 0 | \$3.00 | \$0.00 |
| Over the counter deposit | 0 | 0 | 0 | 0 | 0 | \$3.00 | \$0.00 |
| Quick deposits | 0 | 0 | 0 | 0 | 0 | \$3.00 | \$0.00 |
| Cheq deposit in quick deposit box | 0 | 0 | 0 | 0 | 0 | \$3.00 | \$0.00 |
| Total | 0 | 0 | 0 | 0 | 0 | | \$0.00 |
| Account Fee | | | | | | \$5.00 | \$15.00 |
| Paper Statement Fee | | | | | | \$2.50 | \$0.00 |

68000 - Sundry Debtors

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status Not Started

| Account Code | Description | CY Balance | LY Balance | Change |
|--------------|----------------|-------------------|-------------------|--------|
| 68000 | Sundry Debtors | \$259.00 | \$259.00 | 0% |
| TOTAL | | CY Balance | LY Balance | |
| | | \$259.00 | \$259.00 | |

Supporting Documents

- General Ledger [Report](#)

Standard Checklist

- Match to Source Documentation

I & A Stewart Superannuation Fund

General Ledger

As at 30 June 2021

| Transaction Date | Description | Units | Debit | Credit | Balance \$ |
|-------------------------------|-----------------|-------|-------|--------|------------------|
| Sundry Debtors (68000) | | | | | |
| <u>Sundry Debtors (68000)</u> | | | | | |
| 01/07/2020 | Opening Balance | | | | 259.00 DR |
| | | | | | 259.00 DR |
| <hr/> | | | | | |
| Total Debits: | 0.00 | | | | |
| Total Credits: | 0.00 | | | | |

77250 - Real Estate Properties (Australian - Non Residential)

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status Not Started

| Account Code | Description | CY Units | CY Balance | LY Units | LY Balance | Change |
|--------------|--|-----------------|-------------------|-----------------|-------------------|---------|
| U1REAMINTO | Uni 1, 1 Reaghs Farm Road, Minto NSW 2566 | 1.000000 | \$1,360,000.00 | 1.000000 | \$1,400,000.00 | (2.86)% |
| U2REAMINTO | Unit 2, 1 Reaghs Farm Road, Minto NSW 2566 | 1.000000 | \$1,477,500.00 | 1.000000 | \$1,400,000.00 | 5.54% |
| TOTAL | | CY Units | CY Balance | LY Units | LY Balance | |
| | | 2.000000 | \$2,837,500.00 | 2.000000 | \$2,800,000.00 | |

Supporting Documents

- Investment Movement Report [Report](#)

Standard Checklist

- Attach copies of Purchase or Sale contracts if property was purchased or disposed of during the year
- Attach copy of current certificate of title
- Attach current building insurance policy
- Attach Declaration of Trust
- 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

I & A Stewart Superannuation Fund

Investment Movement Report

As at 30 June 2021

| Investment | Opening Balance | | Additions | | Disposals | | | Closing Balance | | |
|--|-----------------|---------------------|-----------|-------------------|-------------|---------------------|--------------------------|-----------------|---------------------|---------------------|
| | Units | Cost | Units | Cost | Units | Cost | Accounting Profit/(Loss) | Units | Cost | Market Value |
| Bank Accounts | | | | | | | | | | |
| CBA Cheque Account #10740569 | | 267,702.17 | | 516,430.80 | | (266,387.35) | | | 517,745.62 | 517,745.62 |
| CDIA Acc#28703431 | | | | 190,269.32 | | (155,373.08) | | | 34,896.24 | 34,896.24 |
| | | 267,702.17 | | 706,700.12 | | (421,760.43) | | | 552,641.86 | 552,641.86 |
| Real Estate Properties (Australian - Non Residential) | | | | | | | | | | |
| U1REAMINTO - Uni 1, 1 Reaghs Farm Road, Minto NSW 2566 | 1.00 | 805,192.65 | | | | | | 1.00 | 805,192.65 | 1,360,000.00 |
| U2REAMINTO - Unit 2, 1 Reaghs Farm Road, Minto NSW 2566 | 1.00 | 805,192.65 | | | | | | 1.00 | 805,192.65 | 1,477,500.00 |
| | | 1,610,385.30 | | | | | | | 1,610,385.30 | 2,837,500.00 |
| Shares in Listed Companies (Australian) | | | | | | | | | | |
| ANZ.AX - Australia And New Zealand Banking Group Limited | | | 510.00 | 14,732.81 | | | | 510.00 | 14,732.81 | 14,356.50 |
| FLT.AX - Flight Centre Travel Group Limited | | | 1,480.00 | 24,432.38 | (830.00) | (14,499.93) | 1,784.57 | 650.00 | 9,932.45 | 9,652.50 |
| FMG.AX - Fortescue Metals Group Ltd | | | 700.00 | 14,134.95 | | | | 700.00 | 14,134.95 | 16,338.00 |
| IOU.AX - Ioupay Limited | | | 15,000.00 | 4,744.95 | (15,000.00) | (4,744.95) | 185.10 | | 0.00 | |
| KGN.AX - Kogan.com Ltd | | | 2,300.00 | 29,820.67 | | | | 2,300.00 | 29,820.67 | 26,634.00 |

I & A Stewart Superannuation Fund

Investment Movement Report

As at 30 June 2021

| Investment | Opening Balance | | Additions | | Disposals | | | Closing Balance | | |
|-------------------------------------|---------------------|------|-----------|-------------------|------------|---------------------|--------------------------|-----------------|---------------------|---------------------|
| | Units | Cost | Units | Cost | Units | Cost | Accounting Profit/(Loss) | Units | Cost | Market Value |
| SFR.AX - Sandfire Resources Limited | | | 1,300.00 | 8,961.23 | | | | 1,300.00 | 8,961.23 | 8,879.00 |
| TGA.AX - Thorn Group Limited | | | 3,100.00 | 539.00 | | | | 3,100.00 | 539.00 | 682.00 |
| WEB.AX - Webjet Limited | | | 1,750.00 | 9,942.45 | | | | 1,750.00 | 9,942.45 | 8,592.50 |
| Z1P.AX - Zip Co Limited. | | | 6,600.00 | 48,601.27 | (6,600.00) | (48,601.27) | 10,453.50 | | 0.00 | |
| | | | | 155,909.71 | | (67,846.15) | 12,423.17 | | 88,063.56 | 85,134.50 |
| | 1,878,087.47 | | | 862,609.83 | | (489,606.58) | 12,423.17 | | 2,251,090.72 | 3,475,276.36 |

77600 - Shares in Listed Companies (Australian)

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status In Progress

| Account Code | Description | CY Units | CY Balance | LY Units | LY Balance | Change |
|--------------|---|-----------------|-------------------|-----------------|-------------------|--------|
| ANZ.AX | Australia And New Zealand Banking Group Limited | 510.000000 | \$14,356.50 | | | 100% |
| FLT.AX | Flight Centre Travel Group Limited | 650.000000 | \$9,652.50 | | | 100% |
| FMG.AX | Fortescue Metals Group Ltd | 700.000000 | \$16,338.00 | | | 100% |
| IOU.AX | Ioupay Limited | 0.000000 | | | | 0% |
| KGN.AX | Kogan.com Ltd | 2300.000000 | \$26,634.00 | | | 100% |
| SFR.AX | Sandfire Resources Limited | 1300.000000 | \$8,879.00 | | | 100% |
| TGA.AX | Thorn Group Limited | 3100.000000 | \$539.00 | 0.000000 | | 100% |
| WEB.AX | Webjet Limited | 1750.000000 | \$8,592.50 | | | 100% |
| ZIP.AX | Zip Co Limited. | 0.000000 | | | | 0% |
| | TOTAL | CY Units | CY Balance | LY Units | LY Balance | |
| | | 10310.000000 | \$84,991.50 | 0.000000 | | |

Supporting Documents

- Balance Review Report [Report](#)
- Investment Movement Report [Report](#)
- Commsec_2021EOFYMerged.pdf
- 20210119140740.pdf [TGA.AX](#)

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

I & A Stewart Superannuation 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 | Balance Amount | Balance | |
| 60400 | Bank Accounts | | | | | | |
| CBA10740569 | CBA Cheque Account #10740569 | | | | | 517,745.62 | |
| 28703431 | CDIA Acc#28703431 | | | | | 34,896.24 | |
| 77250 | Real Estate Properties (Australian - Non Residential) | | | | | | |
| U1REAMINTO | Uni 1, 1 Reaghs Farm Road, Minto NSW 2566 | | | | | 1.0000 | |
| U2REAMINTO | Unit 2, 1 Reaghs Farm Road, Minto NSW 2566 | | | | | 1.0000 | |
| 77600 | Shares in Listed Companies (Australian) | | | | | | |
| ANZ.AX | Australia And New Zealand Banking Group Limited | | | | Setup | 510.0000 | 510.0000 |
| FLT.AX | Flight Centre Travel Group Limited | | | | Setup | 650.0000 | 650.0000 |
| FMG.AX | Fortescue Metals Group Ltd | | | | Setup | 700.0000 | 700.0000 |
| KGN.AX | Kogan.com Ltd | | | | Setup | 2,300.0000 | 2,300.0000 |
| SFR.AX | Sandfire Resources Limited | | | | Verify | 1,300.0000 | 1,300.0000 |
| TGA.AX | Thorn Group Limited | | | | Setup | 3,100.0000 | 3,100.0000 |
| WEB.AX | Webjet Limited | | | | Setup | 1,750.0000 | 1,750.0000 |
| 85500 | Loan - Limited Recourse Borrowing Arrangement | | | | | | |
| U1REAMINTO | CBA Super Gear A/C #11348948 | | | | | -438,580.00 | |
| U2REAMINTO | CBA Super Gear A/C #11348956 | | | | | -438,580.00 | |

I & A Stewart Superannuation Fund

Investment Movement Report

As at 30 June 2021

| Investment | Opening Balance | | Additions | | Disposals | | | Closing Balance | | |
|--|-----------------|---------------------|-----------|-------------------|-------------|---------------------|--------------------------|-----------------|---------------------|---------------------|
| | Units | Cost | Units | Cost | Units | Cost | Accounting Profit/(Loss) | Units | Cost | Market Value |
| Bank Accounts | | | | | | | | | | |
| CBA Cheque Account #10740569 | | 267,702.17 | | 516,430.80 | | (266,387.35) | | | 517,745.62 | 517,745.62 |
| CDIA Acc#28703431 | | | | 190,269.32 | | (155,373.08) | | | 34,896.24 | 34,896.24 |
| | | 267,702.17 | | 706,700.12 | | (421,760.43) | | | 552,641.86 | 552,641.86 |
| Real Estate Properties (Australian - Non Residential) | | | | | | | | | | |
| U1REAMINTO - Uni 1, 1 Reaghs Farm Road, Minto NSW 2566 | 1.00 | 805,192.65 | | | | | | 1.00 | 805,192.65 | 1,360,000.00 |
| U2REAMINTO - Unit 2, 1 Reaghs Farm Road, Minto NSW 2566 | 1.00 | 805,192.65 | | | | | | 1.00 | 805,192.65 | 1,477,500.00 |
| | | 1,610,385.30 | | | | | | | 1,610,385.30 | 2,837,500.00 |
| Shares in Listed Companies (Australian) | | | | | | | | | | |
| ANZ.AX - Australia And New Zealand Banking Group Limited | | | 510.00 | 14,732.81 | | | | 510.00 | 14,732.81 | 14,356.50 |
| FLT.AX - Flight Centre Travel Group Limited | | | 1,480.00 | 24,432.38 | (830.00) | (14,499.93) | 1,784.57 | 650.00 | 9,932.45 | 9,652.50 |
| FMG.AX - Fortescue Metals Group Ltd | | | 700.00 | 14,134.95 | | | | 700.00 | 14,134.95 | 16,338.00 |
| IOU.AX - Ioupay Limited | | | 15,000.00 | 4,744.95 | (15,000.00) | (4,744.95) | 185.10 | | 0.00 | |
| KGN.AX - Kogan.com Ltd | | | 2,300.00 | 29,820.67 | | | | 2,300.00 | 29,820.67 | 26,634.00 |

I & A Stewart Superannuation Fund

Investment Movement Report

As at 30 June 2021

| Investment | Opening Balance | | Additions | | Disposals | | | Closing Balance | | Market Value |
|-------------------------------------|---------------------|------|-----------|-------------------|------------|---------------------|--------------------------|-----------------|---------------------|---------------------|
| | Units | Cost | Units | Cost | Units | Cost | Accounting Profit/(Loss) | Units | Cost | |
| SFR.AX - Sandfire Resources Limited | | | 1,300.00 | 8,961.23 | | | | 1,300.00 | 8,961.23 | 8,879.00 |
| TGA.AX - Thorn Group Limited | | | 3,100.00 | 539.00 | | | | 3,100.00 | 539.00 | 682.00 |
| WEB.AX - Webjet Limited | | | 1,750.00 | 9,942.45 | | | | 1,750.00 | 9,942.45 | 8,592.50 |
| Z1P.AX - Zip Co Limited. | | | 6,600.00 | 48,601.27 | (6,600.00) | (48,601.27) | 10,453.50 | | 0.00 | |
| | | | | 155,909.71 | | (67,846.15) | 12,423.17 | | 88,063.56 | 85,134.50 |
| | 1,878,087.47 | | | 862,609.83 | | (489,606.58) | 12,423.17 | | 2,251,090.72 | 3,475,276.36 |

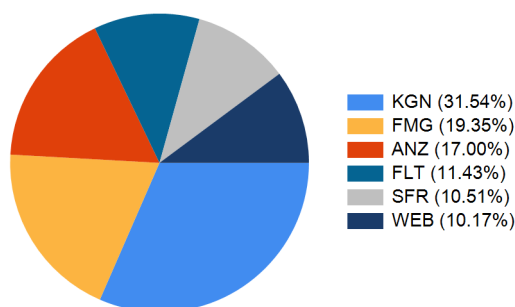
Financial Year Summary

1 JULY 2020 - 30 JUNE 2021

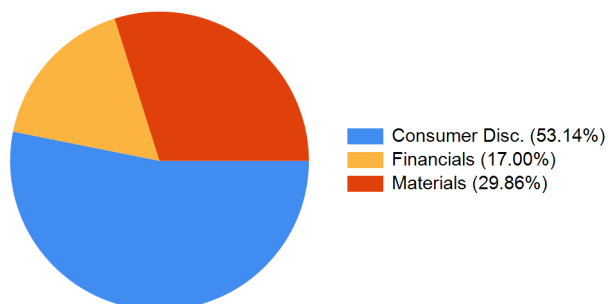
| Portfolio Valuation | Account Number | Account Name | Value as at 30 June 2021 |
|------------------------------|----------------|--|--------------------------|
| Shares | 3940066 | I & A STEWART PTY LIMITED <I & A STEWART SF A/C> | \$84,452.50 |
| CDIA | 28703431 | I & A STEWART PTY LIMITED <I & A STEWART SF A/C> | \$34,896.24 |
| TOTAL PORTFOLIO VALUE | | | \$119,348.74 |

Allocation as at 30 June 2021

Shares in your portfolio



Sectors in your portfolio



Estimated Interest & Dividends 2020-2021 Financial Year

| | |
|--|---------------|
| Est. Franked Dividends | \$0.00 |
| Est. Unfranked Dividends | \$0.00 |
| Est. Franking Credits | \$0.00 |
| Est. Interest Received from Interest Rate Securities | \$0.00 |
| Interest Received from Cash Account(s) | \$2.78 |
| TOTAL INCOME | \$2.78 |

Fees & Charges 2020-2021 Financial Year

| | |
|---------------------------------|-----------------|
| Total Brokerage (inc. GST) | \$406.37 |
| Total Subscriptions (inc. GST) | \$0.00 |
| Other Fees (inc. GST) | \$0.00 |
| TOTAL FEES & CHARGES | \$406.37 |

1 JULY 2020 - 30 JUNE 2021

This statement only provides information for CDIA accounts that have been designated as the settlement account for your CommSec Share trading account as at 30 June. Please refer to NetBank for interest income from all other CBA accounts.

The Interest shown is net of any non-resident or TFN withholding tax (if applicable). Please refer to Netbank for bank fees paid on your designated CDIA settlement account in the financial year.

This statement is issued by Commonwealth Securities Limited ABN 60 067 254 399 AFSL 238814 ("CommSec"), a market participant of ASX and Chi-X Australia, a clearing participant of ASX Clear Pty Limited and a settlement participant of ASX Settlement Pty Limited. CommSec is a wholly owned but non-guaranteed subsidiary of the Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945 ("CBA"). Information contained in this statement is believed to be accurate at the time the statement is generated. CBA and its subsidiaries do not accept any liability for any errors or omissions contained in this statement, or any responsibility for any action taken in reliance on this statement. This statement is a summary document only and it is not intended to replace any document which contains information that may be required for taxation purposes. You should therefore retain your CHESS statements, dividend statements, confirmation contract notes and bank account statements for your records in this regard. If there are any errors in this statement, please contact us on 13 15 19. The total brokerage outlined does not include any rebates you may have received over the financial year. Please refer to your transaction statement records for any rebates you may have received for the report period. This report only includes dividends paid for holdings held with CommSec. Any dividends paid (based on the ex-dividend date) prior to holdings being transferred to CommSec are not included in this report. This report may not include information on some accounts if you have switched products, transferred Holder Identification Numbers (HIN) or switched Participant Identification Number (PID) during the financial year. CommSec is not a registered tax practitioner and the information provided in this report does not constitute tax advice. The above information whilst based upon your holdings only takes into account those of your circumstances of which we are aware. It is recommended that you provide the report to your tax adviser or accountant in order that your particular circumstances can be properly addressed.

Address Commonwealth Securities Locked Bag 22, Australia Square NSW 1215 | Enquiries 13 15 19 | www.commsec.com.au

Portfolio Valuation

30 JUNE 2021



SHARES - 3940066 - HIN 100102684

I & A STEWART PTY LIMITED <I & A STEWART SF A/C>

| Portfolio | Units | Unit Price | Portfolio Value | % of Portfolio |
|--|-------|------------------|--------------------|----------------|
| ANZ - ANZ BANKING GRP LTD FPO (ORDINARY FULLY PAID) | 510 | \$28.1500 | \$14,356.50 | 12.03% |
| FLT - FLIGHT CENTRE TRAVEL FPO (ORDINARY FULLY PAID) | 650 | \$14.8500 | \$9,652.50 | 8.09% |
| FMG - FORTESCUE METALS GRP FPO (ORDINARY FULLY PAID) | 700 | \$23.3400 | \$16,338.00 | 13.69% |
| KGN - KOGAN.COM LTD FPO (ORDINARY FULLY PAID) | 2,300 | \$11.5800 | \$26,634.00 | 22.32% |
| SFR - SANDFIRE RESOURCES FPO (ORDINARY FULLY PAID) | 1,300 | \$6.8300 | \$8,879.00 | 7.44% |
| WEB - WEBJET LIMITED FPO (ORDINARY FULLY PAID) | 1,750 | \$4.9100 | \$8,592.50 | 7.20% |
| | | Sub Total | \$84,452.50 | 70.76% |

| Cash Accounts | Portfolio Value | % of Portfolio | |
|-----------------------|-----------------|---------------------|----------------|
| CDIA - 06716728703431 | \$34,896.24 | 29.24% | |
| | TOTAL | \$119,348.74 | 100.00% |

Portfolio Valuation

30 JUNE 2021



This statement only provides information for CDIA accounts that have been designated as the settlement account for your CommSec Share trading account as at 30 June. Please refer to NetBank for interest income from all other CBA accounts.

The Interest shown is net of any non-resident or TFN withholding tax (if applicable). Please refer to Netbank for bank fees paid on your designated CDIA settlement account in the financial year.

This statement is issued by Commonwealth Securities Limited ABN 60 067 254 399 AFSL 238814 ("CommSec"), a market participant of ASX and Chi-X Australia, a clearing participant of ASX Clear Pty Limited and a settlement participant of ASX Settlement Pty Limited. CommSec is a wholly owned but non-guaranteed subsidiary of the Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945 ("CBA"). Information contained in this statement is believed to be accurate at the time the statement is generated. CBA and its subsidiaries do not accept any liability for any errors or omissions contained in this statement, or any responsibility for any action taken in reliance on this statement. This statement is a summary document only and it is not intended to replace any document which contains information that may be required for taxation purposes. You should therefore retain your CHESS statements, dividend statements, confirmation contract notes and bank account statements for your records in this regard. If there are any errors in this statement, please contact us on 13 15 19. The total brokerage outlined does not include any rebates you may have received over the financial year. Please refer to your transaction statement records for any rebates you may have received for the report period. This report only includes dividends paid for holdings held with CommSec. Any dividends paid (based on the ex-dividend date) prior to holdings being transferred to CommSec are not included in this report. This report may not include information on some accounts if you have switched products, transferred Holder Identification Numbers (HIN) or switched Participant Identification Number (PID) during the financial year. CommSec is not a registered tax practitioner and the information provided in this report does not constitute tax advice. The above information whilst based upon your holdings only takes into account those of your circumstances of which we are aware. It is recommended that you provide the report to your tax adviser or accountant in order that your particular circumstances can be properly addressed.

Address Commonwealth Securities Locked Bag 22, Australia Square NSW 1215 | Enquiries 13 15 19 | www.commsec.com.au

Transaction Summary

1 JULY 2020 - 30 JUNE 2021



SHARES - 3940066 - HIN 100102684

I & A STEWART PTY LIMITED <I & A STEWART SF A/C>

| Total Buys and Sells | 2020 - 2021 Financial Year |
|------------------------------------|----------------------------|
| Total Buys (inc. Brokerage + GST) | \$155,370.71 |
| Total Sells (inc. Brokerage + GST) | \$80,269.17 |

ANZ - ANZ BANKING GRP LTD FPO (ORDINARY FULLY PAID)

| Date | Type | Quantity | Unit Price | Trade Value | Brokerage+GST | GST | CNote | Total Value |
|------------------|------|----------|------------|-------------|----------------|---------------|-----------|--------------------|
| 04-May-2021 | Buy | 510 | \$28.8291 | \$14,702.86 | \$29.95 | \$2.72 | 117792786 | \$14,732.81 |
| Sub Total | | | | | \$29.95 | \$2.72 | | \$14,732.81 |

FLT - FLIGHT CENTRE TRAVEL FPO (ORDINARY FULLY PAID)

| Date | Type | Quantity | Unit Price | Trade Value | Brokerage+GST | GST | CNote | Total Value |
|------------------|------|----------|------------|--------------|----------------|---------------|-----------|-------------------|
| 07-May-2021 | Buy | 650 | \$15.2500 | \$9,912.50 | \$19.95 | \$1.81 | 118001167 | \$9,932.45 |
| 11-Mar-2021 | Sell | -830 | \$19.6558 | -\$16,314.30 | \$29.95 | \$2.72 | 115511004 | -\$16,284.35 |
| 02-Mar-2021 | Buy | 830 | \$17.4337 | \$14,469.98 | \$29.95 | \$2.72 | 114936345 | \$14,499.93 |
| Sub Total | | | | | \$79.85 | \$7.25 | | \$8,148.03 |

FMG - FORTESCUE METALS GRP FPO (ORDINARY FULLY PAID)

| Date | Type | Quantity | Unit Price | Trade Value | Brokerage+GST | GST | CNote | Total Value |
|------------------|------|----------|------------|-------------|----------------|---------------|-----------|--------------------|
| 26-Mar-2021 | Buy | 700 | \$20.1500 | \$14,105.00 | \$29.95 | \$2.72 | 116251838 | \$14,134.95 |
| Sub Total | | | | | \$29.95 | \$2.72 | | \$14,134.95 |

IOU - IOUPAY LIMITED FPO (ORDINARY FULLY PAID)

| Date | Type | Quantity | Unit Price | Trade Value | Brokerage+GST | GST | CNote | Total Value |
|------------------|------|----------|------------|-------------|----------------|---------------|-----------|------------------|
| 18-May-2021 | Sell | -15,000 | \$.3300 | -\$4,950.00 | \$19.95 | \$1.81 | 118450166 | -\$4,930.05 |
| 11-May-2021 | Buy | 15,000 | \$.3150 | \$4,725.00 | \$19.95 | \$1.81 | 118153457 | \$4,744.95 |
| Sub Total | | | | | \$39.90 | \$3.62 | | -\$185.10 |

KGN - KOGAN.COM LTD FPO (ORDINARY FULLY PAID)

| Date | Type | Quantity | Unit Price | Trade Value | Brokerage+GST | GST | CNote | Total Value |
|------------------|------|----------|------------|-------------|----------------|---------------|-----------|--------------------|
| 21-Apr-2021 | Buy | 2,300 | \$12.9500 | \$29,784.93 | \$35.74 | \$3.25 | 117286278 | \$29,820.67 |
| Sub Total | | | | | \$35.74 | \$3.25 | | \$29,820.67 |

SFR - SANDFIRE RESOURCES FPO (ORDINARY FULLY PAID)

| Date | Type | Quantity | Unit Price | Trade Value | Brokerage+GST | GST | CNote | Total Value |
|------------------|------|----------|------------|-------------|----------------|---------------|-----------|-------------------|
| 16-Jun-2021 | Buy | 1,300 | \$6.8779 | \$8,941.28 | \$19.95 | \$1.81 | 119505533 | \$8,961.23 |
| Sub Total | | | | | \$19.95 | \$1.81 | | \$8,961.23 |

Transaction Summary

1 JULY 2020 - 30 JUNE 2021



| WEB - WEBJET LIMITED FPO (ORDINARY FULLY PAID) | | | | | | | | |
|--|------|----------|------------|-------------|----------------|---------------|-----------|-------------------|
| Date | Type | Quantity | Unit Price | Trade Value | Brokerage+GST | GST | CNote | Total Value |
| 02-Mar-2021 | Buy | 1,750 | \$5.6700 | \$9,922.50 | \$19.95 | \$1.81 | 114940133 | \$9,942.45 |
| Sub Total | | | | | \$19.95 | \$1.81 | | \$9,942.45 |

| Z1P - ZIP CO LTD. FPO (ORDINARY FULLY PAID) | | | | | | | | |
|---|------|----------|------------|--------------|-----------------|----------------|-----------|---------------------|
| Date | Type | Quantity | Unit Price | Trade Value | Brokerage+GST | GST | CNote | Total Value |
| 24-Jun-2021 | Sell | -4,000 | \$8.6000 | -\$34,400.00 | \$41.28 | \$3.75 | 119840209 | -\$34,358.72 |
| 11-May-2021 | Buy | 1,400 | \$6.7900 | \$9,506.00 | \$19.95 | \$1.81 | 118153714 | \$9,525.95 |
| 10-May-2021 | Buy | 2,600 | \$7.3759 | \$19,177.42 | \$29.95 | \$2.72 | 118023791 | \$19,207.37 |
| 13-Apr-2021 | Sell | -2,600 | \$9.5100 | -\$24,726.00 | \$29.95 | \$2.72 | 116889699 | -\$24,696.05 |
| 26-Mar-2021 | Buy | 2,600 | \$7.6300 | \$19,838.00 | \$29.95 | \$2.72 | 116239247 | \$19,867.95 |
| Sub Total | | | | | \$151.08 | \$13.72 | | -\$10,453.50 |

Transaction Summary



1 JULY 2020 - 30 JUNE 2021

The transaction summary is only able to display information available to us, certain transactions may not be displayed, including but not limited to transactions made off market such as Initial Public Offerings (IPOs) and Delivery vs Payment Settlements (DvP). Transactions regarding corporate actions or stock transfers are not included and can be found on your statements as issued by the company or the share registry. Transactions for Issuer Sponsored holdings placed outside of this account are not included in this summary. Links to some of the key share registries can be found below:

Computershare (<http://www.computershare.com/au/Pages/default.aspx>)
Link Market Services (<https://investorcentre.linkmarketservices.com.au/Login.aspx/Login>)
Boardroom Limited (<https://boardroomlimited.com.au/>)
Security Transfer Registrars (<https://www.securitytransfer.com.au/>)
Advanced Share Registry Services (<http://www.advancedshare.com.au/Home.aspx>)

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Interest & Estimated Dividend Summary



1 JULY 2020 - 30 JUNE 2021

SHARES - 3940066 - HIN 100102684

I & A STEWART PTY LIMITED <I & A STEWART SF A/C>

ESTIMATED DIVIDEND SUMMARY

There are no transactions on this account.

TOTAL

\$0.00

ESTIMATED INTEREST RECEIVED

There are no transactions on this account.

TOTAL

\$0.00

INTEREST INCOME SUMMARY

| Account | Interest |
|-----------------|----------|
| CDIA - 28703431 | \$2.78 |
| TOTAL | \$2.78 |

Interest & Estimated Dividend Summary

1 JULY 2020 - 30 JUNE 2021



This statement only provides information for CDIA accounts that have been designated as the settlement account for your CommSec Share trading account as at 30 June. Please refer to NetBank for interest income from all other CBA accounts.

The Interest shown is net of any non-resident or TFN withholding tax (if applicable). Please refer to Netbank for bank fees paid on your designated CDIA settlement account in the financial year.

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Interest & Estimated Dividend Summary



1 JULY 2020 - 30 JUNE 2021

GLOSSARY

| | |
|------------------------------------|--|
| Units | The number of registered securities that you own. |
| Unit Price | The Portfolio Valuation 'Unit Price' is calculated using a 'Reference' Price provided by the ASX which takes into account an adjustment to determine value at Close of Market if the Security does not trade in the Closing Single Price Auction on the Valuation Date. |
| Brokerage | The fee or charge that is paid by you when transacting a buy or sell. |
| Holder Identification Number (HIN) | When you are CHESS sponsored with a Broker you will be issued a unique number, called a HIN. Multiple holdings can be registered under the single HIN. A HIN starts with the letter X and usually followed by 10 numbers, e.g. X0001234567. |
| Dividend | A dividend is a payment made to shareholders from the company. This payment is a portion of the company's profits. ASX listed companies typically pay dividends twice a year, usually as an 'interim' dividend and a 'final dividend'. From time to time, a company may also pay a 'special' dividend. |
| Ex-dividend date | The ex-dividend date occurs two business days before the company's Record Date. To be entitled to a dividend a shareholder must have purchased the shares before the ex-dividend date. If you purchase shares on or after that date, the previous owner of the shares (and not you) is entitled to the dividend. |
| Interim dividend | A dividend paid during a year representing a return based on the previous six months' financial performance and the outlook for the future. |
| Final dividend | A dividend paid during a year representing a return based on the previous twelve months' financial performance. |
| Special dividend | A dividend paid by the company outside typical recurring (interim and final) dividend cycle. |
| Record date | The record date is the date the share registries use in determining who is entitled to a dividend or entitlement associated with a security. Those who held the security in the company and were on the register on the record date are eligible for the entitlement. |
| Payment date | The date on which a declared dividend is scheduled to be paid. |
| Unfranked dividend | Dividends which do not carry a franking credit. |
| Franked dividend | Franked dividends are paid to security holders out of profits on which the company has already paid tax. |
| Franking /Imputation Credit | A franking credit is your share of tax paid by a company on the profits from which your dividend are paid. They are also known as Imputation Credits. |
| Total subscription | Total subscription can include, but are not limited to: CommSecIRESS fees, Morningstar research subscription fees and CommSec share trade alerts. |
| Other fees | Other fees can include, but are not limited to: Off market transfer fees, conditional trading fees, rejection fees, early and late settlement fees, fail fees, SRN query, rebooking fees, cheque payment fee or cheque dishonour fees and the printing and posting of contract notes. |
| Corporate action (CA) | Any action initiated by the company or corporation, for the purpose of giving an entitlement to shareholders. |

Thorn Group Limited

ABN: 54 072 507 147
Place of Incorporation/Registration: ACT

CHESSE HOLDING STATEMENT

For statement enquiries contact
your CHESSE Sponsor:
BELL POTTER SECURITIES LIMITED
LEVEL 29
101 COLLINS STREET
MELBOURNE, VIC 3000
☎ 039235 1888



102589 01543
I & A STEWART PTY LTD
<I & A STEWART SUPER FUND A/C>
SUITE 8
LEVEL 6 402 CHAPEL ROAD
BANKSTOWN NSW 2200

Holder ID Number (HIN): 0086570653

CHESSE Sponsor's ID (PID): 01543

Statement Period: December 2020

Page: 1 of 1

TGA - ORDINARY FULLY PAID

| Date | Transaction Type | Transaction ID | Ex/Cum Status | Quantity | | Holding Balance |
|-----------|---|------------------|------------------|----------|-----|--------------------|
| | | | | On | Off | |
| 02 Dec 20 | Movement of Securities due to Purchase, Sale or Transfer | 0154301549322300 | | 3100 | | 3100 |

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 CHESSE Depository Interests (CDIs) and to obtain a free copy of the Financial Services Guide (FSG) or any supplementary FSG for CHESSE 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 CHESSE Holdings to third parties.

Refer overleaf for additional important information



Issued By:

ASX Settlement Pty Limited | ABN 49 008 504 532 | PO Box H227, Australia Square, Sydney NSW 1215

Share Registry Details:

COMPUTERSHARE INVESTOR SERVICES PTY LTD
GPO BOX 7045
SYDNEY NSW 1115
Ph: 1300 855 080

84000 - GST Payable/Refundable

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status In Progress

| Account Code | Description | CY Balance | LY Balance | Change |
|--------------|------------------------|-------------------|-------------------|----------|
| 84000 | GST Payable/Refundable | (\$2,836.33) | (\$3,314.52) | (14.43)% |
| TOTAL | | CY Balance | LY Balance | |
| | | (\$2,836.33) | (\$3,314.52) | |

Supporting Documents

- Activity Preparation Report - Detailed [Report](#)
- Activity Preparation Report [Report](#)
- Integrated Client Account.pdf

Standard Checklist

- Attach copy of Activity Preparation Report
- Attach copy of Activity Preparation Report - Detailed
- Confirm Transactions in ATO Portal

| Description | Reference | Gross(Incl GST) | GST |
|---|-----------|------------------|---------------|
| | | 1,236.07 | 0.00 |
| | | 1,268.48 | 0.00 |
| Unit 2, 1 Reaghs Farm Road, Minto NSW 2566 | | 1,316.40 | 0.00 |
| | | 1,355.48 | 0.00 |
| | | 1,346.62 | 0.00 |
| | | 1,294.69 | 0.00 |
| | | 1,329.17 | 0.00 |
| | | 1,277.82 | 0.00 |
| | | 1,311.72 | 0.00 |
| | | 1,302.87 | 0.00 |
| | | 1,169.11 | 0.00 |
| | | 1,285.87 | 0.00 |
| | | 1,236.07 | 0.00 |
| | | 1,268.48 | 0.00 |
| Australia And New Zealand Banking Group Limited | | 29.95 | |
| Flight Centre Travel Group Limited | | 29.95 | |
| | | 29.95 | |
| | | 19.95 | |
| Fortescue Metals Group Ltd | | 29.95 | |
| loupay Limited | | 19.95 | |
| | | 19.95 | |
| Kogan.com Ltd | | 35.74 | |
| Sandfire Resources Limited | | 19.95 | |
| Webjet Limited | | 19.95 | |
| Zip Co Limited. | | 29.95 | |
| | | 29.95 | |
| | | 29.95 | |
| | | 19.95 | |
| | | 41.28 | |
| Total Non Capital Purchases | G11 | <u>43,764.09</u> | |
| Total GST Paid on Purchases | 1B | | <u>272.46</u> |

I & A Stewart Superannuation Fund

Detailed Activity Statement Preparation

For The Period 01 July 2020 - 30 June 2021

| Description | Reference | Gross(Inc GST) | GST Rate | GST |
|--|--|----------------|----------|----------|
| Income | | | | |
| Sales | | | | |
| Property Income | | | | |
| Rental Income - Optus Rental | | | | |
| 03/11/2020 | Rental Income - Optus Rental | 6,308.60 | 100% | 573.51 |
| 02/12/2020 | Rental Income - Optus Rental | 6,169.29 | 100% | 560.84 |
| | | 12,477.89 | | 1,134.35 |
| Uni 1, 1 Reaghs Farm Road, Minto NSW 2566 | | | | |
| 01/07/2020 | Uni 1, 1 Reaghs Farm Road, Minto NSW 2566 | 6,416.66 | 100% | 583.33 |
| 05/08/2020 | Uni 1, 1 Reaghs Farm Road, Minto NSW 2566 | 6,416.66 | 100% | 583.33 |
| 02/09/2020 | Uni 1, 1 Reaghs Farm Road, Minto NSW 2566 | 6,416.66 | 100% | 583.33 |
| 02/10/2020 | Uni 1, 1 Reaghs Farm Road, Minto NSW 2566 | 6,416.66 | 100% | 583.33 |
| 04/11/2020 | Uni 1, 1 Reaghs Farm Road, Minto NSW 2566 | 6,416.66 | 100% | 583.33 |
| 03/12/2020 | Uni 1, 1 Reaghs Farm Road, Minto NSW 2566 | 6,416.66 | 100% | 583.33 |
| 05/01/2021 | Uni 1, 1 Reaghs Farm Road, Minto NSW 2566 | 6,416.66 | 100% | 583.33 |
| 03/02/2021 | Uni 1, 1 Reaghs Farm Road, Minto NSW 2566 | 6,416.66 | 100% | 583.33 |
| 03/03/2021 | Uni 1, 1 Reaghs Farm Road, Minto NSW 2566 | 6,416.66 | 100% | 583.33 |
| 01/04/2021 | Uni 1, 1 Reaghs Farm Road, Minto NSW 2566 | 6,416.66 | 100% | 583.33 |
| 05/05/2021 | Uni 1, 1 Reaghs Farm Road, Minto NSW 2566 | 6,416.66 | 100% | 583.33 |
| 04/06/2021 | Uni 1, 1 Reaghs Farm Road, Minto NSW 2566 | 6,416.66 | 100% | 583.33 |
| | | 76,999.92 | | 6,999.96 |
| Unit 2, 1 Reaghs Farm Road, Minto NSW 2566 | | | | |
| 01/07/2020 | Unit 2, 1 Reaghs Farm Road, Minto NSW 2566 | 6,416.66 | 100% | 583.33 |
| 05/08/2020 | Unit 2, 1 Reaghs Farm Road, Minto NSW 2566 | 6,416.66 | 100% | 583.33 |
| 02/09/2020 | Unit 2, 1 Reaghs Farm Road, Minto NSW 2566 | 6,416.66 | 100% | 583.33 |
| 02/10/2020 | Unit 2, 1 Reaghs Farm Road, Minto NSW 2566 | 6,416.66 | 100% | 583.33 |
| 04/11/2020 | Unit 2, 1 Reaghs Farm Road, Minto NSW 2566 | 6,416.66 | 100% | 583.33 |
| 03/12/2020 | Unit 2, 1 Reaghs Farm Road, Minto NSW 2566 | 6,416.66 | 100% | 583.33 |
| 05/01/2021 | Unit 2, 1 Reaghs Farm Road, Minto NSW 2566 | 6,416.66 | 100% | 583.33 |
| 03/02/2021 | Unit 2, 1 Reaghs Farm Road, Minto NSW 2566 | 6,416.66 | 100% | 583.33 |
| 03/03/2021 | Unit 2, 1 Reaghs Farm Road, Minto NSW 2566 | 6,416.66 | 100% | 583.33 |
| 01/04/2021 | Unit 2, 1 Reaghs Farm Road, Minto NSW 2566 | 6,416.66 | 100% | 583.33 |

I & A Stewart Superannuation Fund

Detailed Activity Statement Preparation

For The Period 01 July 2020 - 30 June 2021

| Description | Reference | Gross(Inc GST) | GST Rate | GST |
|---|-----------|-------------------|----------|------------------|
| 05/05/2021 Unit 2, 1 Reaghs Farm Road, Minto NSW 2566 | | 6,416.66 | 100% | 583.33 |
| 04/06/2021 Unit 2, 1 Reaghs Farm Road, Minto NSW 2566 | | 6,416.66 | 100% | 583.33 |
| | | <u>76,999.92</u> | | <u>6,999.96</u> |
| | | <u>166,477.73</u> | | <u>15,134.27</u> |
| Total Sales | G1 | <u>166,477.73</u> | | |
| Total GST collected on Sales | 1A | | | <u>15,134.27</u> |
| Expenses | | | | |
| Capital Purchases | | | | |
| Total Capital Purchases | G10 | <u>0.00</u> | | |
| Non Capital Purchases | | | | |
| ASIC Fees | | | | |
| ASIC Fees | | | | |
| 21/12/2020 ASIC Fees | | 137.00 | 75% | 9.34 |
| 14/05/2021 ASIC Fees | | 273.00 | 75% | 18.62 |
| | | <u>410.00</u> | | <u>27.96</u> |
| | | <u>410.00</u> | | <u>27.96</u> |
| Accountancy Fees | | | | |
| Accountancy Fees | | | | |
| 05/02/2021 Accountancy Fees | | 396.00 | 75% | 27.00 |
| 29/06/2021 Accountancy Fees | | 3,190.00 | 75% | 217.50 |
| | | <u>3,586.00</u> | | <u>244.50</u> |
| | | <u>3,586.00</u> | | <u>244.50</u> |
| Bank Charges | | | | |
| Bank Charges | | | | |
| 30/06/2021 Bank Charges | | 2.37 | GST Free | 0.00 |
| | | <u>2.37</u> | | <u>0.00</u> |
| | | <u>2.37</u> | | <u>0.00</u> |
| Property Expenses - Administration Fees | | | | |
| Uni 1, 1 Reaghs Farm Road, Minto NSW 2566 | | | | |
| 01/07/2020 Uni 1, 1 Reaghs Farm Road, Minto NSW 2566 | | 25.00 | GST Free | 0.00 |
| 01/07/2020 Uni 1, 1 Reaghs Farm Road, Minto NSW 2566 | | 20.00 | GST Free | 0.00 |
| 01/08/2020 Uni 1, 1 Reaghs Farm Road, Minto NSW 2566 | | 25.00 | GST Free | 0.00 |

I & A Stewart Superannuation Fund

Detailed Activity Statement Preparation

For The Period 01 July 2020 - 30 June 2021

| Description | Reference | Gross(Inc GST) | GST Rate | GST |
|--|--|----------------|----------|------|
| 01/08/2020 | Uni 1, 1 Reaghs Farm Road, Minto NSW 2566 | 20.00 | GST Free | 0.00 |
| 01/09/2020 | Uni 1, 1 Reaghs Farm Road, Minto NSW 2566 | 25.00 | GST Free | 0.00 |
| 01/09/2020 | Uni 1, 1 Reaghs Farm Road, Minto NSW 2566 | 20.00 | GST Free | 0.00 |
| 01/10/2020 | Uni 1, 1 Reaghs Farm Road, Minto NSW 2566 | 25.00 | GST Free | 0.00 |
| 01/10/2020 | Uni 1, 1 Reaghs Farm Road, Minto NSW 2566 | 20.00 | GST Free | 0.00 |
| 01/11/2020 | Uni 1, 1 Reaghs Farm Road, Minto NSW 2566 | 25.00 | GST Free | 0.00 |
| 01/11/2020 | Uni 1, 1 Reaghs Farm Road, Minto NSW 2566 | 20.00 | GST Free | 0.00 |
| 01/12/2020 | Uni 1, 1 Reaghs Farm Road, Minto NSW 2566 | 25.00 | GST Free | 0.00 |
| 01/12/2020 | Uni 1, 1 Reaghs Farm Road, Minto NSW 2566 | 20.00 | GST Free | 0.00 |
| 01/01/2021 | Uni 1, 1 Reaghs Farm Road, Minto NSW 2566 | 25.00 | GST Free | 0.00 |
| 01/01/2021 | Uni 1, 1 Reaghs Farm Road, Minto NSW 2566 | 20.00 | GST Free | 0.00 |
| 01/02/2021 | Uni 1, 1 Reaghs Farm Road, Minto NSW 2566 | 25.00 | GST Free | 0.00 |
| 01/02/2021 | Uni 1, 1 Reaghs Farm Road, Minto NSW 2566 | 20.00 | GST Free | 0.00 |
| 01/03/2021 | Uni 1, 1 Reaghs Farm Road, Minto NSW 2566 | 25.00 | GST Free | 0.00 |
| 01/03/2021 | Uni 1, 1 Reaghs Farm Road, Minto NSW 2566 | 20.00 | GST Free | 0.00 |
| 01/04/2021 | Uni 1, 1 Reaghs Farm Road, Minto NSW 2566 | 20.00 | GST Free | 0.00 |
| 01/04/2021 | Uni 1, 1 Reaghs Farm Road, Minto NSW 2566 | 25.00 | GST Free | 0.00 |
| 01/05/2021 | Uni 1, 1 Reaghs Farm Road, Minto NSW 2566 | 25.00 | GST Free | 0.00 |
| 01/05/2021 | Uni 1, 1 Reaghs Farm Road, Minto NSW 2566 | 20.00 | GST Free | 0.00 |
| 01/06/2021 | Uni 1, 1 Reaghs Farm Road, Minto NSW 2566 | 20.00 | GST Free | 0.00 |
| 01/06/2021 | Uni 1, 1 Reaghs Farm Road, Minto NSW 2566 | 25.00 | GST Free | 0.00 |
| | | 540.00 | | 0.00 |
| Unit 2, 1 Reaghs Farm Road, Minto NSW 2566 | | | | |
| 01/07/2020 | Unit 2, 1 Reaghs Farm Road, Minto NSW 2566 | 20.00 | GST Free | 0.00 |
| 01/07/2020 | Unit 2, 1 Reaghs Farm Road, Minto NSW 2566 | 25.00 | GST Free | 0.00 |
| 01/08/2020 | Unit 2, 1 Reaghs Farm Road, Minto NSW 2566 | 20.00 | GST Free | 0.00 |
| 01/08/2020 | Unit 2, 1 Reaghs Farm Road, Minto NSW 2566 | 25.00 | GST Free | 0.00 |
| 01/09/2020 | Unit 2, 1 Reaghs Farm Road, Minto NSW 2566 | 20.00 | GST Free | 0.00 |
| 01/09/2020 | Unit 2, 1 Reaghs Farm Road, Minto NSW 2566 | 25.00 | GST Free | 0.00 |
| 01/10/2020 | Unit 2, 1 Reaghs Farm Road, Minto NSW 2566 | 20.00 | GST Free | 0.00 |
| 01/10/2020 | Unit 2, 1 Reaghs Farm Road, Minto NSW 2566 | 25.00 | GST Free | 0.00 |
| 01/11/2020 | Unit 2, 1 Reaghs Farm Road, Minto NSW 2566 | 20.00 | GST Free | 0.00 |

I & A Stewart Superannuation Fund

Detailed Activity Statement Preparation

For The Period 01 July 2020 - 30 June 2021

| Description | Reference | Gross(Inc GST) | GST Rate | GST |
|--|--|----------------|----------|------|
| 01/11/2020 | Unit 2, 1 Reaghs Farm Road, Minto NSW 2566 | 25.00 | GST Free | 0.00 |
| 01/12/2020 | Unit 2, 1 Reaghs Farm Road, Minto NSW 2566 | 20.00 | GST Free | 0.00 |
| 01/12/2020 | Unit 2, 1 Reaghs Farm Road, Minto NSW 2566 | 25.00 | GST Free | 0.00 |
| 01/01/2021 | Unit 2, 1 Reaghs Farm Road, Minto NSW 2566 | 20.00 | GST Free | 0.00 |
| 01/01/2021 | Unit 2, 1 Reaghs Farm Road, Minto NSW 2566 | 25.00 | GST Free | 0.00 |
| 01/02/2021 | Unit 2, 1 Reaghs Farm Road, Minto NSW 2566 | 20.00 | GST Free | 0.00 |
| 01/02/2021 | Unit 2, 1 Reaghs Farm Road, Minto NSW 2566 | 25.00 | GST Free | 0.00 |
| 01/03/2021 | Unit 2, 1 Reaghs Farm Road, Minto NSW 2566 | 20.00 | GST Free | 0.00 |
| 01/03/2021 | Unit 2, 1 Reaghs Farm Road, Minto NSW 2566 | 25.00 | GST Free | 0.00 |
| 01/04/2021 | Unit 2, 1 Reaghs Farm Road, Minto NSW 2566 | 20.00 | GST Free | 0.00 |
| 01/04/2021 | Unit 2, 1 Reaghs Farm Road, Minto NSW 2566 | 25.00 | GST Free | 0.00 |
| 01/05/2021 | Unit 2, 1 Reaghs Farm Road, Minto NSW 2566 | 20.00 | GST Free | 0.00 |
| 01/05/2021 | Unit 2, 1 Reaghs Farm Road, Minto NSW 2566 | 25.00 | GST Free | 0.00 |
| 01/06/2021 | Unit 2, 1 Reaghs Farm Road, Minto NSW 2566 | 20.00 | GST Free | 0.00 |
| 01/06/2021 | Unit 2, 1 Reaghs Farm Road, Minto NSW 2566 | 25.00 | GST Free | 0.00 |
| | | 540.00 | | 0.00 |
| | | 1,080.00 | | 0.00 |
| Property Expenses - Council Rates | | | | |
| Uni 1, 1 Reaghs Farm Road, Minto NSW 2566 | | | | |
| 24/02/2021 | Uni 1, 1 Reaghs Farm Road, Minto NSW 2566 | 3,645.37 | GST Free | 0.00 |
| | | 3,645.37 | | 0.00 |
| Unit 2, 1 Reaghs Farm Road, Minto NSW 2566 | | | | |
| 24/02/2021 | Unit 2, 1 Reaghs Farm Road, Minto NSW 2566 | 3,645.38 | GST Free | 0.00 |
| | | 3,645.38 | | 0.00 |
| | | 7,290.75 | | 0.00 |
| Property Expenses - Interest on Loans | | | | |
| Uni 1, 1 Reaghs Farm Road, Minto NSW 2566 | | | | |
| 01/07/2020 | Uni 1, 1 Reaghs Farm Road, Minto NSW 2566 | 1,316.40 | GST Free | 0.00 |
| 01/08/2020 | Uni 1, 1 Reaghs Farm Road, Minto NSW 2566 | 1,355.48 | GST Free | 0.00 |
| 01/09/2020 | Uni 1, 1 Reaghs Farm Road, Minto NSW 2566 | 1,346.62 | GST Free | 0.00 |
| 01/10/2020 | Uni 1, 1 Reaghs Farm Road, Minto NSW 2566 | 1,294.69 | GST Free | 0.00 |
| 01/11/2020 | Uni 1, 1 Reaghs Farm Road, Minto NSW 2566 | 1,329.17 | GST Free | 0.00 |

I & A Stewart Superannuation Fund

Detailed Activity Statement Preparation

For The Period 01 July 2020 - 30 June 2021

| Description | Reference | Gross(Inc GST) | GST Rate | GST |
|---|---|----------------|----------|------|
| 01/12/2020 | Uni 1, 1 Reaghs Farm Road, Minto NSW 2566 | 1,277.82 | GST Free | 0.00 |
| 01/01/2021 | Uni 1, 1 Reaghs Farm Road, Minto NSW 2566 | 1,311.72 | GST Free | 0.00 |
| 01/02/2021 | Uni 1, 1 Reaghs Farm Road, Minto NSW 2566 | 1,302.87 | GST Free | 0.00 |
| 01/03/2021 | Uni 1, 1 Reaghs Farm Road, Minto NSW 2566 | 1,169.11 | GST Free | 0.00 |
| 01/04/2021 | Uni 1, 1 Reaghs Farm Road, Minto NSW 2566 | 1,285.87 | GST Free | 0.00 |
| 01/05/2021 | Uni 1, 1 Reaghs Farm Road, Minto NSW 2566 | 1,236.07 | GST Free | 0.00 |
| 01/06/2021 | Uni 1, 1 Reaghs Farm Road, Minto NSW 2566 | 1,268.48 | GST Free | 0.00 |
| | | 15,494.30 | | 0.00 |
| Unit 2, 1 Reaghs Farm Road, Minto NSW 2566 | | | | |
| 01/07/2020 | Unit 2, 1 Reaghs Farm Road, Minto NSW 2566 | 1,316.40 | GST Free | 0.00 |
| 01/08/2020 | Unit 2, 1 Reaghs Farm Road, Minto NSW 2566 | 1,355.48 | GST Free | 0.00 |
| 01/09/2020 | Unit 2, 1 Reaghs Farm Road, Minto NSW 2566 | 1,346.62 | GST Free | 0.00 |
| 01/10/2020 | Unit 2, 1 Reaghs Farm Road, Minto NSW 2566 | 1,294.69 | GST Free | 0.00 |
| 01/11/2020 | Unit 2, 1 Reaghs Farm Road, Minto NSW 2566 | 1,329.17 | GST Free | 0.00 |
| 01/12/2020 | Unit 2, 1 Reaghs Farm Road, Minto NSW 2566 | 1,277.82 | GST Free | 0.00 |
| 01/01/2021 | Unit 2, 1 Reaghs Farm Road, Minto NSW 2566 | 1,311.72 | GST Free | 0.00 |
| 01/02/2021 | Unit 2, 1 Reaghs Farm Road, Minto NSW 2566 | 1,302.87 | GST Free | 0.00 |
| 01/03/2021 | Unit 2, 1 Reaghs Farm Road, Minto NSW 2566 | 1,169.11 | GST Free | 0.00 |
| 01/04/2021 | Unit 2, 1 Reaghs Farm Road, Minto NSW 2566 | 1,285.87 | GST Free | 0.00 |
| 01/05/2021 | Unit 2, 1 Reaghs Farm Road, Minto NSW 2566 | 1,236.07 | GST Free | 0.00 |
| 01/06/2021 | Unit 2, 1 Reaghs Farm Road, Minto NSW 2566 | 1,268.48 | GST Free | 0.00 |
| | | 15,494.30 | | 0.00 |
| | | 30,988.60 | | 0.00 |
| Shares in Listed Companies (Australian) | | | | |
| Australia And New Zealand Banking Group Limited | | | | |
| 04/05/2021 | Australia And New Zealand Banking Group Limited | 29.95 | N/A | |
| | | 29.95 | | 0.00 |
| Flight Centre Travel Group Limited | | | | |
| 02/03/2021 | Flight Centre Travel Group Limited | 29.95 | N/A | |
| 11/03/2021 | Flight Centre Travel Group Limited | 29.95 | N/A | |
| 07/05/2021 | Flight Centre Travel Group Limited | 19.95 | N/A | |
| | | 79.85 | | 0.00 |

I & A Stewart Superannuation Fund

Detailed Activity Statement Preparation

For The Period 01 July 2020 - 30 June 2021

| Description | Reference | Gross(Inc GST) | GST Rate | GST |
|------------------------------------|----------------------------|-----------------|----------|--------------|
| Fortescue Metals Group Ltd | | | | |
| 26/03/2021 | Fortescue Metals Group Ltd | 29.95 | N/A | |
| | | <hr/> 29.95 | | <hr/> 0.00 |
| Ioupay Limited | | | | |
| 11/05/2021 | Ioupay Limited | 19.95 | N/A | |
| 18/05/2021 | Ioupay Limited | 19.95 | N/A | |
| | | <hr/> 39.90 | | <hr/> 0.00 |
| Kogan.com Ltd | | | | |
| 21/04/2021 | Kogan.com Ltd | 35.74 | N/A | |
| | | <hr/> 35.74 | | <hr/> 0.00 |
| Sandfire Resources Limited | | | | |
| 16/06/2021 | Sandfire Resources Limited | 19.95 | N/A | |
| | | <hr/> 19.95 | | <hr/> 0.00 |
| Thorn Group Limited | | | | |
| | | <hr/> 0.00 | | <hr/> 0.00 |
| Webjet Limited | | | | |
| 02/03/2021 | Webjet Limited | 19.95 | N/A | |
| | | <hr/> 19.95 | | <hr/> 0.00 |
| Zip Co Limited. | | | | |
| 26/03/2021 | Zip Co Limited. | 29.95 | N/A | |
| 13/04/2021 | Zip Co Limited. | 29.95 | N/A | |
| 10/05/2021 | Zip Co Limited. | 29.95 | N/A | |
| 11/05/2021 | Zip Co Limited. | 19.95 | N/A | |
| 24/06/2021 | Zip Co Limited. | 41.28 | N/A | |
| | | <hr/> 151.08 | | <hr/> 0.00 |
| | | <hr/> 406.37 | | <hr/> 0.00 |
| Total Non Capital Purchases | G11 | <hr/> 43,764.09 | | |
| Total GST Paid on Purchases | 1B | | | <hr/> 272.46 |

BAS Summary

| | | | | | |
|------------------------------------|------------|------------|-------------------------------------|-----------|-----------|
| Total Sales | G1 | 166,477.73 | Total GST Collected on Sales | 1A | 15,134.27 |
| Total Capital Purchases | G10 | 0.00 | Total GST Paid on Purchases | 1B | 272.46 |
| Total Non Capital Purchases | G11 | 43,764.09 | GST Payable / (Refundable) | | 14,861.81 |



Activity statement 001

| | |
|-----------------------|------------|
| Date generated | 14/01/2022 |
| Overdue | \$0.00 |
| Not yet due | \$0.00 |
| Balance | \$0.00 |

Transactions

5 results found - from **01 April 2021** to **30 June 2021** sorted by **processed date** ordered **newest to oldest**

| Processed date | Effective date | Description | Debit (DR) | Credit (CR) | Balance |
|-----------------------|-----------------------|---|-------------------|--------------------|----------------|
| 3 Jun 2021 | 3 Jun 2021 | General interest charge | | | \$0.00 |
| 3 Jun 2021 | 2 Jun 2021 | Payment received | | \$19,414.00 | \$0.00 |
| 1 Jun 2021 | 1 Jun 2021 | General interest charge | | | \$19,414.00 DR |
| 27 May 2021 | 26 May 2021 | Original Activity Statement for the period ending 31 Mar 21 | \$9,707.00 | | \$19,414.00 DR |
| 27 May 2021 | 26 May 2021 | - GST | \$3,835.00 | | |
| 27 May 2021 | 26 May 2021 | - PAYG Instalments | \$5,872.00 | | |
| 1 Apr 2021 | 1 Apr 2021 | General interest charge | | | \$9,707.00 DR |

85000 - Income Tax Payable/Refundable

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status In Progress

| Account Code | Description | CY Balance | LY Balance | Change |
|--------------|-------------------------------|-------------------|-------------------|---------|
| 85000 | Income Tax Payable/Refundable | \$2,545.65 | \$2,804.65 | (9.23)% |
| TOTAL | | CY Balance | LY Balance | |
| | | \$2,545.65 | \$2,804.65 | |

Supporting Documents

- Statement of Taxable Income [Report](#)
- Income Tax Account 551.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

I & A Stewart Superannuation Fund
Statement of Taxable Income

For the year ended 30 June 2021

| | 2021 |
|--|-------------|
| | \$ |
| Benefits accrued as a result of operations | 0.00 |
| Taxable Income or Loss | <hr/> |
| Income Tax on Taxable Income or Loss | 0.00 |
| CURRENT TAX OR REFUND | <hr/> |
| Supervisory Levy | 259.00 |
| AMOUNT DUE OR REFUNDABLE | <hr/> <hr/> |



Income tax 551

| | |
|-----------------------|------------|
| Date generated | 14/01/2022 |
| Overdue | \$0.00 |
| Not yet due | \$0.00 |
| Balance | \$0.00 |

Transactions

4 results found - from **14 January 2020** to **14 January 2022** sorted by **processed date** ordered **newest to oldest**

| Processed date | Effective date | Description | Debit (DR) | Credit (CR) | Balance |
|-----------------------|-----------------------|---|-------------------|--------------------|----------------|
| 23 Jul 2021 | 28 Jul 2021 | EFT refund for Income Tax for the period from 01 Jul 19 to 30 Jun 20 | \$2,804.65 | | \$0.00 |
| 22 Jul 2021 | 22 Jul 2021 | Tax return Self Man Superfund - Income Tax for the period from 01 Jul 19 to 30 Jun 20 | | \$2,804.65 | \$2,804.65 CR |
| 21 Apr 2020 | 18 May 2020 | Tax return Self Man Superfund - Income Tax for the period from 01 Jul 18 to 30 Jun 19 | \$4,058.20 | | \$0.00 |
| 26 Mar 2020 | 25 Mar 2020 | Payment received | | \$4,058.20 | \$4,058.20 CR |

85500 - Loan - Limited Recourse Borrowing Arrangement

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status In Progress

| Account Code | Description | CY Balance | LY Balance | Change |
|--------------|------------------------------|-------------------|-------------------|---------|
| U1REAMINTO | CBA Super Gear A/C #11348948 | (\$438,580.00) | (\$474,980.00) | (7.66)% |
| U2REAMINTO | CBA Super Gear A/C #11348956 | (\$438,580.00) | (\$474,980.00) | (7.66)% |
| TOTAL | | CY Balance | LY Balance | |
| | | (\$877,160.00) | (\$949,960.00) | |

Supporting Documents

- General Ledger [Report](#)
- CSV Super loan 1 2021.csv
- CSV Super loan 2 2021.csv

Standard Checklist

- Attach Bank Statements, Loan statements and Loan Agreements
- Attach Security/Holding Trust deed
- Copy of bare trust agreement

I & A Stewart Superannuation Fund

General Ledger

As at 30 June 2021

| Transaction Date | Description | Units | Debit | Credit | Balance \$ |
|--|---|-------|----------|----------|---------------|
| Loan - Limited Recourse Borrowing Arrangement (85500) | | | | | |
| <u>CBA Super Gear A/C #11348948 (U1REAMINTO)</u> | | | | | |
| 01/07/2020 | Opening Balance | | | | 474,980.00 CR |
| 01/07/2020 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | | 45.00 | | 474,935.00 CR |
| 01/07/2020 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | | 1,316.40 | | 473,618.60 CR |
| 01/07/2020 | Debit Interest | | | 1,316.40 | 474,935.00 CR |
| 01/07/2020 | Product Maintenance fee | | | 25.00 | 474,960.00 CR |
| 01/07/2020 | Loan Service Fee | | | 20.00 | 474,980.00 CR |
| 06/07/2020 | Scheduled Payment 062223 11348948 | | 700.00 | | 474,280.00 CR |
| 13/07/2020 | Scheduled Payment 062223 11348948 | | 700.00 | | 473,580.00 CR |
| 20/07/2020 | Scheduled Payment 062223 11348948 | | 700.00 | | 472,880.00 CR |
| 27/07/2020 | Scheduled Payment 062223 11348948 | | 700.00 | | 472,180.00 CR |
| 01/08/2020 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | | 45.00 | | 472,135.00 CR |
| 01/08/2020 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | | 1,355.48 | | 470,779.52 CR |
| 01/08/2020 | Debit Interest | | | 1,355.48 | 472,135.00 CR |
| 01/08/2020 | Product Maintenance fee | | | 25.00 | 472,160.00 CR |
| 01/08/2020 | Loan Service Fee | | | 20.00 | 472,180.00 CR |
| 03/08/2020 | Scheduled Payment 062223 11348948 | | 700.00 | | 471,480.00 CR |
| 10/08/2020 | Scheduled Payment 062223 11348948 | | 700.00 | | 470,780.00 CR |
| 17/08/2020 | Scheduled Payment 062223 11348948 | | 700.00 | | 470,080.00 CR |
| 24/08/2020 | Scheduled Payment 062223 11348948 | | 700.00 | | 469,380.00 CR |
| 31/08/2020 | Scheduled Payment 062223 11348948 | | 700.00 | | 468,680.00 CR |
| 01/09/2020 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | | 45.00 | | 468,635.00 CR |
| 01/09/2020 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | | 1,346.62 | | 467,288.38 CR |
| 01/09/2020 | Debit Interest | | | 1,346.62 | 468,635.00 CR |
| 01/09/2020 | Product Maintenance fee | | | 25.00 | 468,660.00 CR |
| 01/09/2020 | Loan Service Fee | | | 20.00 | 468,680.00 CR |
| 07/09/2020 | Scheduled Payment 062223 11348948 | | 700.00 | | 467,980.00 CR |
| 14/09/2020 | Scheduled Payment 062223 11348948 | | 700.00 | | 467,280.00 CR |
| 21/09/2020 | Scheduled Payment 062223 11348948 | | 700.00 | | 466,580.00 CR |
| 28/09/2020 | Scheduled Payment 062223 11348948 | | 700.00 | | 465,880.00 CR |
| 01/10/2020 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | | 45.00 | | 465,835.00 CR |
| 01/10/2020 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | | 1,294.69 | | 464,540.31 CR |
| 01/10/2020 | Debit Interest | | | 1,294.69 | 465,835.00 CR |
| 01/10/2020 | Product Maintenance fee | | | 25.00 | 465,860.00 CR |
| 01/10/2020 | Loan Service Fee | | | 20.00 | 465,880.00 CR |
| 05/10/2020 | Scheduled Payment 062223 11348948 | | 700.00 | | 465,180.00 CR |
| 12/10/2020 | Scheduled Payment 062223 11348948 | | 700.00 | | 464,480.00 CR |
| 19/10/2020 | Scheduled Payment 062223 11348948 | | 700.00 | | 463,780.00 CR |
| 26/10/2020 | Scheduled Payment 062223 11348948 | | 700.00 | | 463,080.00 CR |
| 01/11/2020 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | | 45.00 | | 463,035.00 CR |
| 01/11/2020 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | | 1,329.17 | | 461,705.83 CR |
| 01/11/2020 | Debit Interest | | | 1,329.17 | 463,035.00 CR |

I & A Stewart Superannuation Fund

General Ledger

As at 30 June 2021

| Transaction Date | Description | Units | Debit | Credit | Balance \$ |
|------------------|---|-------|----------|----------|---------------|
| 01/11/2020 | Product Maintenance fee | | | 25.00 | 463,060.00 CR |
| 01/11/2020 | Loan Service Fee | | | 20.00 | 463,080.00 CR |
| 02/11/2020 | Scheduled Payment 062223 11348948 | | 700.00 | | 462,380.00 CR |
| 09/11/2020 | Scheduled Payment 062223 11348948 | | 700.00 | | 461,680.00 CR |
| 16/11/2020 | Scheduled Payment 062223 11348948 | | 700.00 | | 460,980.00 CR |
| 23/11/2020 | Scheduled Payment 062223 11348948 | | 700.00 | | 460,280.00 CR |
| 30/11/2020 | Scheduled Payment 062223 11348948 | | 700.00 | | 459,580.00 CR |
| 01/12/2020 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | | 1,277.82 | | 458,302.18 CR |
| 01/12/2020 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | | 45.00 | | 458,257.18 CR |
| 01/12/2020 | Debit Interest | | | 1,277.82 | 459,535.00 CR |
| 01/12/2020 | Product Maintenance fee | | | 25.00 | 459,560.00 CR |
| 01/12/2020 | Loan Service Fee | | | 20.00 | 459,580.00 CR |
| 07/12/2020 | Scheduled Payment 062223 11348948 | | 700.00 | | 458,880.00 CR |
| 14/12/2020 | Scheduled Payment 062223 11348948 | | 700.00 | | 458,180.00 CR |
| 21/12/2020 | Scheduled Payment 062223 11348948 | | 700.00 | | 457,480.00 CR |
| 29/12/2020 | Scheduled Payment 062223 11348948 | | 700.00 | | 456,780.00 CR |
| 01/01/2021 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | | 45.00 | | 456,735.00 CR |
| 01/01/2021 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | | 1,311.72 | | 455,423.28 CR |
| 01/01/2021 | Debit Interest | | | 1,311.72 | 456,735.00 CR |
| 01/01/2021 | Product Maintenance fee | | | 25.00 | 456,760.00 CR |
| 01/01/2021 | Loan Service Fee | | | 20.00 | 456,780.00 CR |
| 04/01/2021 | Scheduled Payment 062223 11348948 | | 700.00 | | 456,080.00 CR |
| 11/01/2021 | Scheduled Payment 062223 11348948 | | 700.00 | | 455,380.00 CR |
| 18/01/2021 | Scheduled Payment 062223 11348948 | | 700.00 | | 454,680.00 CR |
| 25/01/2021 | Scheduled Payment 062223 11348948 | | 700.00 | | 453,980.00 CR |
| 01/02/2021 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | | 45.00 | | 453,935.00 CR |
| 01/02/2021 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | | 1,302.87 | | 452,632.13 CR |
| 01/02/2021 | Scheduled Payment 062223 11348948 | | 700.00 | | 451,932.13 CR |
| 01/02/2021 | Debit Interest | | | 1,302.87 | 453,235.00 CR |
| 01/02/2021 | Product Maintenance fee | | | 25.00 | 453,260.00 CR |
| 01/02/2021 | Loan Service Fee | | | 20.00 | 453,280.00 CR |
| 08/02/2021 | Scheduled Payment 062223 11348948 | | 700.00 | | 452,580.00 CR |
| 15/02/2021 | Scheduled Payment 062223 11348948 | | 700.00 | | 451,880.00 CR |
| 22/02/2021 | Scheduled Payment 062223 11348948 | | 700.00 | | 451,180.00 CR |
| 01/03/2021 | Scheduled Payment 062223 11348948 | | 700.00 | | 450,480.00 CR |
| 01/03/2021 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | | 45.00 | | 450,435.00 CR |
| 01/03/2021 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | | 1,169.11 | | 449,265.89 CR |
| 01/03/2021 | Debit Interest | | | 1,169.11 | 450,435.00 CR |
| 01/03/2021 | Product Maintenance fee | | | 25.00 | 450,460.00 CR |
| 01/03/2021 | Loan Service Fee | | | 20.00 | 450,480.00 CR |
| 08/03/2021 | Scheduled Payment 062223 11348948 | | 700.00 | | 449,780.00 CR |
| 15/03/2021 | Scheduled Payment 062223 11348948 | | 700.00 | | 449,080.00 CR |
| 22/03/2021 | Scheduled Payment 062223 11348948 | | 700.00 | | 448,380.00 CR |
| 29/03/2021 | Scheduled Payment 062223 11348948 | | 700.00 | | 447,680.00 CR |

I & A Stewart Superannuation Fund

General Ledger

As at 30 June 2021

| Transaction Date | Description | Units | Debit | Credit | Balance \$ |
|--|---|-------|------------------|------------------|----------------------|
| 01/04/2021 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | | 45.00 | | 447,635.00 CR |
| 01/04/2021 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | | 1,285.87 | | 446,349.13 CR |
| 01/04/2021 | Debit Interest | | | 1,285.87 | 447,635.00 CR |
| 01/04/2021 | Product Maintenance fee | | | 25.00 | 447,660.00 CR |
| 01/04/2021 | Loan Service Fee | | | 20.00 | 447,680.00 CR |
| 06/04/2021 | Scheduled Payment 062223 11348948 | | 700.00 | | 446,980.00 CR |
| 12/04/2021 | Scheduled Payment 062223 11348948 | | 700.00 | | 446,280.00 CR |
| 19/04/2021 | Scheduled Payment 062223 11348948 | | 700.00 | | 445,580.00 CR |
| 26/04/2021 | Scheduled Payment 062223 11348948 | | 700.00 | | 444,880.00 CR |
| 01/05/2021 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | | 45.00 | | 444,835.00 CR |
| 01/05/2021 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | | 1,236.07 | | 443,598.93 CR |
| 01/05/2021 | Debit Interest | | | 1,236.07 | 444,835.00 CR |
| 01/05/2021 | Product Maintenance fee | | | 25.00 | 444,860.00 CR |
| 01/05/2021 | Loan Service Fee | | | 20.00 | 444,880.00 CR |
| 03/05/2021 | Scheduled Payment 062223 11348948 | | 700.00 | | 444,180.00 CR |
| 10/05/2021 | Scheduled Payment 062223 11348948 | | 700.00 | | 443,480.00 CR |
| 17/05/2021 | Scheduled Payment 062223 11348948 | | 700.00 | | 442,780.00 CR |
| 24/05/2021 | Scheduled Payment 062223 11348948 | | 700.00 | | 442,080.00 CR |
| 31/05/2021 | Scheduled Payment 062223 11348948 | | 700.00 | | 441,380.00 CR |
| 01/06/2021 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | | 45.00 | | 441,335.00 CR |
| 01/06/2021 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348948 | | 1,268.48 | | 440,066.52 CR |
| 01/06/2021 | Debit Interest | | | 1,268.48 | 441,335.00 CR |
| 01/06/2021 | Product Maintenance fee | | | 25.00 | 441,360.00 CR |
| 01/06/2021 | Loan Service Fee | | | 20.00 | 441,380.00 CR |
| 07/06/2021 | Scheduled Payment 062223 11348948 | | 700.00 | | 440,680.00 CR |
| 14/06/2021 | Scheduled Payment 062223 11348948 | | 700.00 | | 439,980.00 CR |
| 21/06/2021 | Scheduled Payment 062223 11348948 | | 700.00 | | 439,280.00 CR |
| 28/06/2021 | Scheduled Payment 062223 11348948 | | 700.00 | | 438,580.00 CR |
| | | | 52,434.30 | 16,034.30 | 438,580.00 CR |
| CBA Super Gear A/C #11348956 (U2REAMINTO) | | | | | |
| 01/07/2020 | Opening Balance | | | | 474,980.00 CR |
| 01/07/2020 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | | 45.00 | | 474,935.00 CR |
| 01/07/2020 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | | 1,316.40 | | 473,618.60 CR |
| 01/07/2020 | Debit Interest | | | 1,316.40 | 474,935.00 CR |
| 01/07/2020 | Product Maintenance fee | | | 25.00 | 474,960.00 CR |
| 01/07/2020 | Loan Service Fee | | | 20.00 | 474,980.00 CR |
| 06/07/2020 | Scheduled Payment 062223 11348956 | | 700.00 | | 474,280.00 CR |
| 13/07/2020 | Scheduled Payment 062223 11348956 | | 700.00 | | 473,580.00 CR |
| 20/07/2020 | Scheduled Payment 062223 11348956 | | 700.00 | | 472,880.00 CR |
| 27/07/2020 | Scheduled Payment 062223 11348956 | | 700.00 | | 472,180.00 CR |
| 01/08/2020 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | | 45.00 | | 472,135.00 CR |
| 01/08/2020 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | | 1,355.48 | | 470,779.52 CR |
| 01/08/2020 | Debit Interest | | | 1,355.48 | 472,135.00 CR |

I & A Stewart Superannuation Fund

General Ledger

As at 30 June 2021

| Transaction Date | Description | Units | Debit | Credit | Balance \$ |
|------------------|--|-------|----------|----------|---------------|
| 01/08/2020 | Product Maintenance fee | | | 25.00 | 472,160.00 CR |
| 01/08/2020 | Loan Service Fee | | | 20.00 | 472,180.00 CR |
| 03/08/2020 | Scheduled Payment 062223 11348956 | | 700.00 | | 471,480.00 CR |
| 10/08/2020 | Scheduled Payment 062223 11348956 | | 700.00 | | 470,780.00 CR |
| 17/08/2020 | Scheduled Payment 062223 11348956 | | 700.00 | | 470,080.00 CR |
| 24/08/2020 | Scheduled Payment 062223 11348956 | | 700.00 | | 469,380.00 CR |
| 31/08/2020 | Scheduled Payment 062223 11348956 | | 700.00 | | 468,680.00 CR |
| 01/09/2020 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | | 45.00 | | 468,635.00 CR |
| 01/09/2020 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | | 1,346.62 | | 467,288.38 CR |
| 01/09/2020 | Debit Interest | | | 1,346.62 | 468,635.00 CR |
| 01/09/2020 | Product Maintenance fee | | | 25.00 | 468,660.00 CR |
| 01/09/2020 | Loan Service Fee | | | 20.00 | 468,680.00 CR |
| 07/09/2020 | Scheduled Payment 062223 11348956 | | 700.00 | | 467,980.00 CR |
| 14/09/2020 | Scheduled Payment 062223 11348956 | | 700.00 | | 467,280.00 CR |
| 21/09/2020 | Scheduled Payment 062223 11348956 | | 700.00 | | 466,580.00 CR |
| 28/09/2020 | Scheduled Payment 062223 11348956 | | 700.00 | | 465,880.00 CR |
| 01/10/2020 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | | 45.00 | | 465,835.00 CR |
| 01/10/2020 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | | 1,294.69 | | 464,540.31 CR |
| 01/10/2020 | Debit Interest | | | 1,294.69 | 465,835.00 CR |
| 01/10/2020 | Product Maintenance fee | | | 25.00 | 465,860.00 CR |
| 01/10/2020 | Loan Service Fee | | | 20.00 | 465,880.00 CR |
| 05/10/2020 | Scheduled Payment 062223 11348956 | | 700.00 | | 465,180.00 CR |
| 12/10/2020 | Scheduled Payment 062223 11348956 | | 700.00 | | 464,480.00 CR |
| 19/10/2020 | Scheduled Payment 062223 11348956 | | 700.00 | | 463,780.00 CR |
| 26/10/2020 | Scheduled Payment 062223 11348956 | | 700.00 | | 463,080.00 CR |
| 01/11/2020 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | | 45.00 | | 463,035.00 CR |
| 01/11/2020 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | | 1,329.17 | | 461,705.83 CR |
| 01/11/2020 | Debit Interest | | | 1,329.17 | 463,035.00 CR |
| 01/11/2020 | Product Maintenance fee | | | 25.00 | 463,060.00 CR |
| 01/11/2020 | Loan Service Fee | | | 20.00 | 463,080.00 CR |
| 02/11/2020 | Scheduled Payment 062223 11348956 | | 700.00 | | 462,380.00 CR |
| 09/11/2020 | Scheduled Payment 062223 11348956 | | 700.00 | | 461,680.00 CR |
| 16/11/2020 | Scheduled Payment 062223 11348956 | | 700.00 | | 460,980.00 CR |
| 23/11/2020 | Scheduled Payment 062223 11348956 | | 700.00 | | 460,280.00 CR |
| 30/11/2020 | Scheduled Payment 062223 11348956 | | 700.00 | | 459,580.00 CR |
| 01/12/2020 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | | 45.00 | | 459,535.00 CR |
| 01/12/2020 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | | 1,277.82 | | 458,257.18 CR |
| 01/12/2020 | Debit Interest | | | 1,277.82 | 459,535.00 CR |
| 01/12/2020 | Product Maintenance fee | | | 25.00 | 459,560.00 CR |
| 01/12/2020 | Loan Service Fee | | | 20.00 | 459,580.00 CR |
| 07/12/2020 | Scheduled Payment 062223 11348956 | | 700.00 | | 458,880.00 CR |
| 14/12/2020 | Scheduled Payment 062223 11348956 | | 700.00 | | 458,180.00 CR |
| 21/12/2020 | Scheduled Payment 062223 11348956 | | 700.00 | | 457,480.00 CR |
| 29/12/2020 | Scheduled Payment 062223 11348956 | | 700.00 | | 456,780.00 CR |

I & A Stewart Superannuation Fund

General Ledger

As at 30 June 2021

| Transaction Date | Description | Units | Debit | Credit | Balance \$ |
|------------------|---|-------|----------|----------|---------------|
| 01/01/2021 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | | 45.00 | | 456,735.00 CR |
| 01/01/2021 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | | 1,311.72 | | 455,423.28 CR |
| 01/01/2021 | Debit Interest | | | 1,311.72 | 456,735.00 CR |
| 01/01/2021 | Product Maintenance fee | | | 25.00 | 456,760.00 CR |
| 01/01/2021 | Loan Service Fee | | | 20.00 | 456,780.00 CR |
| 04/01/2021 | Scheduled Payment 062223 11348956 | | 700.00 | | 456,080.00 CR |
| 11/01/2021 | Scheduled Payment 062223 11348956 | | 700.00 | | 455,380.00 CR |
| 18/01/2021 | Scheduled Payment 062223 11348956 | | 700.00 | | 454,680.00 CR |
| 25/01/2021 | Scheduled Payment 062223 11348956 | | 700.00 | | 453,980.00 CR |
| 01/02/2021 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | | 45.00 | | 453,935.00 CR |
| 01/02/2021 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | | 1,302.87 | | 452,632.13 CR |
| 01/02/2021 | Scheduled Payment 062223 11348956 | | 700.00 | | 451,932.13 CR |
| 01/02/2021 | Debit Interest | | | 1,302.87 | 453,235.00 CR |
| 01/02/2021 | Product Maintenance fee | | | 25.00 | 453,260.00 CR |
| 01/02/2021 | Loan Service Fee | | | 20.00 | 453,280.00 CR |
| 08/02/2021 | Scheduled Payment 062223 11348956 | | 700.00 | | 452,580.00 CR |
| 15/02/2021 | Scheduled Payment 062223 11348956 | | 700.00 | | 451,880.00 CR |
| 22/02/2021 | Scheduled Payment 062223 11348956 | | 700.00 | | 451,180.00 CR |
| 01/03/2021 | Scheduled Payment 062223 11348956 | | 700.00 | | 450,480.00 CR |
| 01/03/2021 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | | 45.00 | | 450,435.00 CR |
| 01/03/2021 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | | 1,169.11 | | 449,265.89 CR |
| 01/03/2021 | Debit Interest | | | 1,169.11 | 450,435.00 CR |
| 01/03/2021 | Product Maintenance fee | | | 25.00 | 450,460.00 CR |
| 01/03/2021 | Loan Service Fee | | | 20.00 | 450,480.00 CR |
| 08/03/2021 | Scheduled Payment 062223 11348956 | | 700.00 | | 449,780.00 CR |
| 15/03/2021 | Scheduled Payment 062223 11348956 | | 700.00 | | 449,080.00 CR |
| 22/03/2021 | Scheduled Payment 062223 11348956 | | 700.00 | | 448,380.00 CR |
| 29/03/2021 | Scheduled Payment 062223 11348956 | | 700.00 | | 447,680.00 CR |
| 01/04/2021 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | | 45.00 | | 447,635.00 CR |
| 01/04/2021 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | | 1,285.87 | | 446,349.13 CR |
| 01/04/2021 | Debit Interest | | | 1,285.87 | 447,635.00 CR |
| 01/04/2021 | Product Maintenance fee | | | 25.00 | 447,660.00 CR |
| 01/04/2021 | Loan Service Fee | | | 20.00 | 447,680.00 CR |
| 06/04/2021 | Scheduled Payment 062223 11348956 | | 700.00 | | 446,980.00 CR |
| 12/04/2021 | Scheduled Payment 062223 11348956 | | 700.00 | | 446,280.00 CR |
| 19/04/2021 | Scheduled Payment 062223 11348956 | | 700.00 | | 445,580.00 CR |
| 26/04/2021 | Scheduled Payment 062223 11348956 | | 700.00 | | 444,880.00 CR |
| 01/05/2021 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | | 45.00 | | 444,835.00 CR |
| 01/05/2021 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | | 1,236.07 | | 443,598.93 CR |
| 01/05/2021 | Debit Interest | | | 1,236.07 | 444,835.00 CR |
| 01/05/2021 | Product Maintenance fee | | | 25.00 | 444,860.00 CR |
| 01/05/2021 | Loan Service Fee | | | 20.00 | 444,880.00 CR |
| 03/05/2021 | Scheduled Payment 062223 11348956 | | 700.00 | | 444,180.00 CR |
| 10/05/2021 | Scheduled Payment 062223 11348956 | | 700.00 | | 443,480.00 CR |

I & A Stewart Superannuation Fund

General Ledger

As at 30 June 2021

| Transaction Date | Description | Units | Debit | Credit | Balance \$ |
|------------------|--|-------|------------------|------------------|----------------------|
| 17/05/2021 | Scheduled Payment 062223 11348956 | | 700.00 | | 442,780.00 CR |
| 24/05/2021 | Scheduled Payment 062223 11348956 | | 700.00 | | 442,080.00 CR |
| 31/05/2021 | Scheduled Payment 062223 11348956 | | 700.00 | | 441,380.00 CR |
| 01/06/2021 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | | 1,268.48 | | 440,111.52 CR |
| 01/06/2021 | Direct Debit 403450 Commonwealth Bank Loan Rypmt to 062223 11348956 | | 45.00 | | 440,066.52 CR |
| 01/06/2021 | Debit Interest | | | 1,268.48 | 441,335.00 CR |
| 01/06/2021 | Product Maintenance fee | | | 25.00 | 441,360.00 CR |
| 01/06/2021 | Loan Service Fee | | | 20.00 | 441,380.00 CR |
| 07/06/2021 | Scheduled Payment 062223 11348956 | | 700.00 | | 440,680.00 CR |
| 14/06/2021 | Scheduled Payment 062223 11348956 | | 700.00 | | 439,980.00 CR |
| 21/06/2021 | Scheduled Payment 062223 11348956 | | 700.00 | | 439,280.00 CR |
| 28/06/2021 | Scheduled Payment 062223 11348956 | | 700.00 | | 438,580.00 CR |
| | | | 52,434.30 | 16,034.30 | 438,580.00 CR |

Total Debits: 104,868.60

Total Credits: 32,068.60

86000 - PAYG Instalment Payable

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status Not Started

| Account Code | Description | CY Balance | LY Balance | Change |
|--------------|-------------------------|-------------------|-------------------|-----------|
| 86000 | PAYG Instalment Payable | \$17,616.00 | (\$6,677.00) | (363.83)% |
| TOTAL | | CY Balance | LY Balance | |
| | | \$17,616.00 | (\$6,677.00) | |

Supporting Documents

No supporting documents

Standard Checklist

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

89000 - Deferred Tax Liability/Asset

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status Not Started

| Account Code | Description | CY Balance | LY Balance | Change |
|--------------|------------------------------|-------------------|-------------------|--------|
| 89000 | Deferred Tax Liability/Asset | (\$87,405.56) | (\$87,405.56) | 0% |
| TOTAL | | CY Balance | LY Balance | |
| | | (\$87,405.56) | (\$87,405.56) | |

Supporting Documents

No supporting documents

Standard Checklist

- Attach all source documentation and confirmations of Liability
- Attach copy of Deferred Tax Reconciliation Report

A - Financial Statements

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status In Progress

Supporting Documents

No supporting documents

Standard Checklist

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

B - Permanent Documents

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

Status Not Started

Supporting Documents

- Fund Summary Report Report
- bare trust deed unit 2.pdf
- I & A Stewart Superannuation Fund_Trustee Declarationf(Annie -Signed).pdf
- ABNCurrentDetails_50053418458.pdf
- bare trust deed unit 1.pdf
- 2020 Trustee Representation Letter - I & A Stewart Superannuation Fund.pdf
- I & A Stewart Superannuation Fund_Trustee Declarationf(Ian -Signed).pdf
- ABN_50053418458.pdf
- I & A Stewart Pty Ltd_ASIC Invoice Statement Summary_18 12 20.pdf
- 2020 Investment Strategy - I & A Stewart Superannuation Fund.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

I & A Stewart Superannuation Fund

Fund Summary Report

As at 30 June 2021

Fund Details

Date Formed: 27/06/2014
Tax File Number: 795350817
ABN: 50053418458

Period: 01/07/2020 - 30/06/2021
Fund Type: SMSF
GST Registered: Yes

Postal Address:

230 Campbelltown Road
Denham Court, New South Wales 2565

Physical Address:

230 Campbelltown Road
Denham Court, New South Wales 2565

Members

Number of Members: 2

| Name | Age | Member Accounts | Pension Accounts | Tax File Number | Beneficiary Details |
|----------------|-----|-----------------|------------------|-----------------|---------------------|
| Stewart, Ian | 60 | 1 | 0 | 255008002 | Not Provided |
| Stewart, Annie | 56 | 1 | 0 | 179868059 | Not Provided |

Fund Relationships

| Relationship Type | Contact |
|-------------------|---|
| Accountant | AMCO Public Accountants Pty Ltd |
| Auditor | Boys, Anthony William |
| Tax Agent | AMCO Public Accountants Pty Ltd |
| Trustee | I & A Stewart Pty Ltd Stewart, Ian Stewart, Annie |

I & A Stewart Superannuation Fund

Projected Investment Strategy

Overview

The aim of this strategy is to provide the Members with an income on retirement.

Investment Objectives

The Trustee(s) will at all times ensure the funds assets are invested in accordance with the trust deed and comply with the applicable legislative requirements.

The Trustee(s) will act prudently to maximise the rate of return, subject to acceptable risk parameters whilst maintaining an appropriate diversification across a broad range of assets whilst assessing the risks where it is determined the fund's portfolio lacks diversification and / or has elected to implement a sector bias.

Having considered the risk profile of the fund and the member's needs and circumstances, the trustee has adopted the following objectives for the investment of assets of the fund;

- to achieve an investment return (based on market values and net of tax and charges) that exceeds the CPI by at least 3% per annum when measured over a rolling 5 year period.
- to have a probability of zero or negative returns in any 12 Month period of less than one in five years; and
- have sufficient liquidity to meet liabilities as and when they fall due.
- to consider the need to hold a policy of insurance for one or more members of the fund.

Investment Strategy

The fund will invest in a portfolio of assets according to market conditions and within the ranges specified below:

Asset Allocation

The targeted asset allocation will be in the following ranges:

| <u>Asset Class</u> | <u>Target Range</u> | <u>Benchmark</u> |
|------------------------------|---------------------|------------------|
| Australian Shares | 0 - 0 % | 0 % |
| International Shares | 0 - 0 % | 0 % |
| Cash | 3 - 10 % | 5 % |
| Australian Fixed Interest | 0 - 0 % | 0 % |
| International Fixed Interest | 0 - 0 % | 0 % |
| Mortgages | 0 - 0 % | 0 % |
| Direct Property | 60 - 95 % | 90 % |
| Listed Property | 0 - 0 % | 0 % |
| Other | 0 - 0 % | 0 % |

Quality companies and trusts as supported by research and fundamental analysis will be selected. Direct investments in property, artwork and lease equipment may form part of the strategy provided there is sufficient basis for the decision.

Insurance

The Trustees have considered and consulted Professional Advice where necessary to ensure that all fund members have the correct type and level of insurance. Insurance may be held within or outside the SMSF.

Review and Monitoring

The trustees will monitor and review the fund's investment activities on a regular basis and to communicate with the members should they feel that any change in strategy is necessary in order to achieve the fund's objective.

I & A Stewart Superannuation Fund
Projected Investment Strategy

Date: 30/06/2020

.....
Ian Stewart

.....
Annie Stewart

MR ANTHONY BOYS
PO BOX 3376
RUNDLE MALL 5000

Dear Anthony,

I & A Stewart Pty Ltd
Superannuation Fund Management/Trustee Representation Letter

In connection with your audit examination of the financial report of I & A Stewart Superannuation Fund for the year ended 30 June 2020, 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 2020 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.
- (b) We have made available to you Minutes of all trustee(s)' meetings and the Trust Deed.
- (c) 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.
- (d) We have no plans or intentions that may materially affect the carrying values, or classification, of assets and liabilities.
- (e) 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

- (a) 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.
- (b) 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.
- (c) 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.
- (d) 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

- (a) The fund meets the definition of a self-managed superannuation fund under the SISA.
- (b) 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.
- (c) 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
- (d) The trustee(s) have been nominated and may only be removed in such manner and circumstances as are allowed in the Trust Deed.
- (e) The trustees are not disqualified persons under s126K of the SISA.
- (f) Any vacancy among the trustee(s) is filled in accordance with the Trust Deed.
- (g) The trustee(s) have complied with all trustee standards set out in SISR and the covenant prescribed by section 52 of the SISA.
- (h) The trustee(s) have complied with all investment standards set out in the SISA and the SISR.
- (i) Information retention obligations have been complied with.

- (j) 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

- (a) 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.
- (b) 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

- (a) 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.
- (b) 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

- (a) The fund has not made any loans to, or provided financial assistance to members of the fund or their relatives.
- (b) No asset has been acquired from a member or related party other than as permitted under the SISA and the SISR.
- (c) Related party transactions and related amounts receivable or payable have been properly disclosed in the financial statements.
- (d) 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, **AND** those related party transactions do not contravene *practical Compliance Guidelines* issued by the Regulator regarding non arms length Income and non arms length expenditure.

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

- (a) 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.
 - (ii) Fraud, error, or non-compliance with laws and regulations that could have a material effect on the financial report.
 - (iii) Communication from regulatory agencies concerning non-compliance with, or deficiencies in, financial reporting practices that could have a material effect on the financial report.
- (b) 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.
- (c) 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.
- (d) 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

- (a) 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.
- (b) 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.
- (c) 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.
- (d) 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 I & A Stewart Pty Ltd as Trustee for the I & A Stewart Superannuation Fund

Ian Stewart - Director

Annie Stewart - Director



Current details for ABN 50 053 418 458

ABN details

| | |
|-----------------------------|-----------------------------------|
| Entity name: | I & A Stewart Superannuation Fund |
| ABN status: | Active from 01 Jun 2003 |
| Entity type: | Superannuation Fund |
| Goods & Services Tax (GST): | Registered from 01 Jan 2015 |
| Main business location: | NSW 2566 |

Super Fund Lookup

[Use Super Fund Lookup](#) to check the eligibility of **I & A Stewart Superannuation Fund** to receive rollovers and contributions

Deductible gift recipient status

Not entitled to receive tax deductible gifts

Disclaimer

The Registrar makes every reasonable effort to maintain current and accurate information on this site. The Commissioner of Taxation advises that if you use ABN Lookup for information about another entity for taxation purposes and that information turns out to be incorrect, in certain circumstances you will be protected from liability. For more information see [disclaimer](#)



I & A Stewart Superannuation Fund

ABN details

| | |
|------------------|--|
| ABN: | 50 053 418 458 View record on ABN Lookup |
| ABN Status: | Active from 01 Jun 2003 |
| Fund type: | ATO Regulated Self-Managed Superannuation Fund |
| Contact details: | PO Box 3035 BANKSTOWN SQUARE NSW 2200 AUSTRALIA |
| Status: | Complying |

What does 'Complying' mean?

A 'Complying' SMSF:

- is a regulated fund
- is a resident of Australia, and
- has been issued with a [Notice of compliance](#)

APRA Funds

See the [guidance](#) issued by APRA for further assistance in managing transfers and rollovers to SMSFs. Use the [ATO Business Portal](#) to verify a person is a member of the SMSF before completing a transfer or rollover.

Superannuation guarantee payments

Contributions made to complying funds can qualify as Superannuation Guarantee (SG) payments. This record extract can be used to confirm this fund has been issued with a Notice of Compliance and is currently entitled to receive employer SG payments.

Tax rates

Complying funds that meet [Superannuation Industry \(Supervision\) Act 1993](#) (SISA) standards qualify for [concessional tax rates](#).

Also refer to [frequently asked questions](#)

Disclaimer

This extract is based on information supplied by superannuation entities to the Commissioner of Taxation.

Important Neither the Australian Government nor the ATO endorse or guarantee the performance of super funds.



ASIC
Australian Securities & Investments Commission

ABN 86 768 265 615

Inquiries
www.asic.gov.au/invoices
1300 300 630

18/12/20
CEP(as)

I & A STEWART PTY LIMITED
AMCO - PUBLIC ACCOUNTANTS PTY LTD
PO BOX 3035 BANKSTOWN SQUARE NSW 2200

INVOICE STATEMENT
Issue date 15 Dec 20
I & A STEWART PTY LIMITED

ACN 139 934 759
Account No. 22 139934759

Summary

| | |
|--------------------|-----------------|
| Opening Balance | \$55.00 |
| New items | \$82.00 |
| Payments & credits | \$0.00 |
| TOTAL DUE | \$137.00 |

- Amounts are not subject to GST. (Treasurer's determination - exempt taxes, fees and charges).
- Payment of your annual review fee will maintain your registration as an Australian company.

Transaction details are listed on the back of this page

Please pay

Immediately \$137.00

If you have already paid please ignore this invoice statement.

- Late fees will apply if you do NOT
 - tell us about a change during the period that the law allows
 - bring your company or scheme details up to date within 28 days of the date of issue of the annual statement, or
 - pay your review fee within 2 months of the annual review date.
- Information on late fee amounts can be found on the ASIC website.



ASIC
Australian Securities & Investments Commission

PAYMENT SLIP
I & A STEWART PTY LIMITED

ACN 139 934 759 Account No: 22 139934759



22 139934759

TOTAL DUE \$137.00
Immediately \$137.00

Payment options are listed on the back of this payment slip



Billers Code: 17301
Ref: 2291399347593



*814 129 0002291399347593 92

Transaction details:

page 2 of 2

| | Transactions for this period | ASIC reference | \$ Amount |
|------------|--|-----------------|-----------|
| 2020-12-15 | Late Payment Fee 1 | 3X5413481480P A | \$82.00 |
| | Outstanding transactions | | |
| 2020-10-12 | Annual Review - Special Purpose Pty Co | 3X5413481480P A | \$55.00 |
| 2020-12-15 | Late Payment Fee 1 | 3X5413481480P A | \$82.00 |

PAYMENT OPTIONS



Billpay Code: 8929
Ref: 2291 3993 4759 392

Australia Post

Present this payment slip. Pay by cash, cheque or EFTPOS

Phone

Call 13 18 16 to pay by Mastercard or Visa

On-line

Go to postbillpay.com.au to pay by Mastercard or Visa

Mail

Mail this payment slip and cheque (do not staple) to ASIC,
Locked Bag 5000, Gippsland Mail Centre VIC 3841



Bill Code: 17301
Ref: 2291399347593

Telephone & Internet Banking – BPAY*

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

Trustee declaration

To be completed by new trustees and directors of corporate trustees of self-managed super funds.

Read this declaration in conjunction with *Key messages for self-managed super fund trustees* at ato.gov.au/smsfessentials



Who should complete this declaration?

You must complete this declaration if you become a trustee or director of a corporate trustee (trustee) of:

- a new self-managed super fund (SMSF)
- an existing SMSF.

You must sign this declaration within 21 days of becoming a trustee or director of a corporate trustee of an SMSF.

A separate declaration is required to be completed and signed by each and every new trustee.

You must also complete the declaration if you:

- have been directed to do so by us
- are a legal personal representative who has been appointed as trustee on behalf of a:
 - member who is under a legal disability (usually a member under 18 years old)
 - member for whom you hold an enduring power of attorney
 - deceased member.

Information you need to read

Make sure you read *Key messages for self-managed super fund trustees* at ato.gov.au/smsfessentials. It highlights some of the key points from the declaration and some important messages.

Before completing this declaration

Before you complete and sign this declaration, make sure you:

- read each section
- understand all the information it contains.

➤ If you have any difficulties completing this declaration or you do not fully understand the information it contains:

- speak to a professional adviser
- visit ato.gov.au/smsf
- phone us on 13 10 20.

When completing this declaration

When you complete this declaration, remember to:

- insert the full name of the fund at the beginning
- sign and date it
- ensure it is signed and dated by a witness (anyone 18 years old or over).

What should you do with the declaration?

You must keep your completed declaration for at least 10 years and make it available to us if we request it.

We recommend that you keep a copy of your completed declaration and refer to it and the information in *Key messages for self-managed super fund trustees* when making important decisions, such as those relating to choosing investments, accepting contributions and paying benefits.

Do not send your completed declaration to us.

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Published by

Australian Taxation Office
Canberra
August 2014

JS 32597



Self-managed super fund trustee declaration

I understand that as an individual trustee or director of the corporate trustee of

Fund name

I & A Stewart Superannuation Fund

I am responsible for ensuring that the fund complies with the *Superannuation Industry (Supervision) Act 1993* (SISA) and other relevant legislation. The Commissioner of Taxation (the Commissioner) has the authority and responsibility for administering the legislation and enforcing the fund's compliance with the law.

I must keep myself informed of changes to the legislation relevant to the operation of my fund and ensure the trust deed is kept up to date in accordance with the law and the needs of the members.

If I do not comply with the legislation, the Commissioner may take the following actions:

- impose administrative penalties on me
- give me a written direction to rectify any contraventions or undertake a course of education
- enter into agreements with me to rectify any contraventions of the legislation
- disqualify me from being a trustee or director of a corporate trustee of any superannuation fund in the future
- remove the fund's complying status, which may result in significant adverse tax consequences for the fund
- prosecute me under the law, which may result in fines or imprisonment.

Sole purpose

I understand it is my responsibility to ensure the fund is only maintained for the purpose of providing benefits to the members upon their retirement (or attainment of a certain age) or their beneficiaries if a member dies. I understand that I should regularly evaluate whether the fund continues to be the appropriate vehicle to meet this purpose.

Trustee duties

I understand that by law I must at all times:

- act honestly in all matters concerning the fund
- exercise skill, care and diligence in managing the fund
- act in the best interests of all the members of the fund
- ensure that members only access their super benefits if they have met a legitimate condition of release
- refrain from entering into transactions that circumvent restrictions on the payment of benefits
- ensure that my money and other assets are kept separate from the money and other assets of the fund
- take appropriate action to protect the fund's assets (for example, have sufficient evidence of the ownership of fund assets)
- refrain from entering into any contract or do anything that would prevent me from, or hinder me in, properly performing or exercising my functions or powers as a trustee or director of the corporate trustee of the fund
- allow all members of the fund to have access to information and documents as required, including details about
 - the financial situation of the fund
 - the investments of the fund
 - the members' benefit entitlements.

I also understand that by law I must prepare, implement and regularly review an investment strategy having regard to all the circumstances of the fund, which include, but are not limited to:

- the risks associated with the fund's investments
- the likely return from investments, taking into account the fund's objectives and expected cash flow requirements
- investment diversity and the fund's exposure to risk due to inadequate diversification
- the liquidity of the fund's investments having regard to the fund's expected cash flow requirements in discharging its existing and prospective liabilities (including benefit payments)
- whether the trustees of the fund should hold insurance cover for one or more members of the fund.

Accepting contributions and paying benefits

I understand that I can only accept contributions and pay benefits (income streams or lump sums) to members or their beneficiaries when the conditions specified in the law and the fund trust deed have been met.

Investment restrictions

I understand that, as a trustee or director of the corporate trustee of the fund, subject to certain limited exceptions specified in the law, I am prohibited from:

- lending money of the fund to, or providing financial assistance to, a member of the fund or a member's relative (financial assistance means any assistance that improves the financial position of a person directly or indirectly, including the provision of credit)

- acquiring assets (other than business real property, listed securities, certain in-house assets and acquisitions made under mergers allowed by special determinations or acquisitions as a result of a breakdown of a relationship) for the fund from members or other related parties of the fund
- borrowing money (or maintaining an existing borrowing) on behalf of the fund except in certain limited circumstances (while limited recourse borrowing arrangements are permitted, they can be complex and particular conditions must be met to ensure that legal requirements are not breached)
- having more than 5% of the market value of the fund's total assets at the end of the income year as in-house assets (these are loans to, or investments in, related parties of the fund – including trusts – or assets subject to a lease or lease arrangement between the trustee and a member, relative or other related party)
- entering into investments that are not made or maintained on an arm's length (commercial) basis (this ensures the purchase or sale price of the fund's assets and any earnings from those assets reflects their market value).

Administration

I understand that the trustees of the fund must:

- keep and retain for at least 10 years
 - minutes of all trustee meetings at which matters affecting the fund were considered (this includes investment decisions and decisions to appoint members and trustees)
 - records of all changes of trustees, including directors of the corporate trustee
 - each trustee's consent to be appointed as a trustee of the fund or a director of the corporate trustee
 - all trustee declarations
 - copies of all reports given to members
- ensure that the following are prepared and retained for at least five years
 - an annual statement of the financial position of the fund
 - an annual operating statement
 - copies of all annual returns lodged
 - accounts and statements that accurately record and explain the transactions and financial position of the fund
- appoint an approved SMSF auditor each year, no later than 45 days before the due date for lodgment of the fund's annual return and provide documents to the auditor as requested
- lodge the fund's annual return, completed in its entirety, by the due date
- notify the ATO within 28 days of any changes to the
 - membership of the fund, or trustees or directors of the corporate trustee
 - name of the fund
 - contact person and their contact details
 - postal address, registered address or address for service of notices for the fund
- notify the ATO in writing within 28 days if the fund becomes an Australian Prudential Regulation Authority (APRA) regulated fund.

DECLARATION

By signing this declaration I acknowledge that I understand my duties and responsibilities as a trustee or director of the corporate trustee of the self-managed superannuation fund named on this declaration (or if the fund's name changes, that name). I understand that:

- I must ensure this document is retained for at least 10 years or while I remain a trustee or director of the corporate trustee (whichever is longer) and, if I fail to do this, penalties may apply.
- I may have to make this document available for inspection by a member of staff of the ATO and, if I fail to do this, penalties may apply.
- I do not have access to the government's financial assistance program that is available to trustees of APRA regulated funds in the case of financial loss due to fraudulent conduct or theft.

Trustee's or director's name

Annie Stewart

Trustee's or director's signature

[Handwritten signature]

Date

Day: 17 / Month: 05 / Year: 2018

Witness' name (witness must be 18 years old or over)

David Mendoza

Witness' signature

[Handwritten signature]

Date

Day: 17 / Month: 05 / Year: 2018

Trustee declaration

To be completed by new trustees and directors of corporate trustees of self-managed super funds.

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A separate declaration is required to be completed and signed by each and every new trustee.

You must also complete the declaration if you:

- have been directed to do so by us
- are a legal personal representative who has been appointed as trustee on behalf of a:
 - member who is under a legal disability (usually a member under 18 years old)
 - member for whom you hold an enduring power of attorney
 - deceased member.

Information you need to read

Make sure you read *Key messages for self-managed super fund trustees* at ato.gov.au/smsfessentials. It highlights some of the key points from the declaration and some important messages.

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When completing this declaration

When you complete this declaration, remember to:

- insert the full name of the fund at the beginning
- sign and date it
- ensure it is signed and dated by a witness (anyone 18 years old or over).

What should you do with the declaration?

You must keep your completed declaration for at least 10 years and make it available to us if we request it.

We recommend that you keep a copy of your completed declaration and refer to it and the information in *Key messages for self-managed super fund trustees* when making important decisions, such as those relating to choosing investments, accepting contributions and paying benefits.

Do not send your completed declaration to us.

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Published by

Australian Taxation Office
Canberra
August 2014

JS 32597



Self-managed super fund trustee declaration

I understand that as an individual trustee or director of the corporate trustee of

Fund name

I & A Stewart Superannuation Fund

I am responsible for ensuring that the fund complies with the *Superannuation Industry (Supervision) Act 1993* (SISA) and other relevant legislation. The Commissioner of Taxation (the Commissioner) has the authority and responsibility for administering the legislation and enforcing the fund's compliance with the law.

I must keep myself informed of changes to the legislation relevant to the operation of my fund and ensure the trust deed is kept up to date in accordance with the law and the needs of the members.

If I do not comply with the legislation, the Commissioner may take the following actions:

- impose administrative penalties on me
- give me a written direction to rectify any contraventions or undertake a course of education
- enter into agreements with me to rectify any contraventions of the legislation
- disqualify me from being a trustee or director of a corporate trustee of any superannuation fund in the future
- remove the fund's complying status, which may result in significant adverse tax consequences for the fund
- prosecute me under the law, which may result in fines or imprisonment.

Sole purpose

I understand it is my responsibility to ensure the fund is only maintained for the purpose of providing benefits to the members upon their retirement (or attainment of a certain age) or their beneficiaries if a member dies. I understand that I should regularly evaluate whether the fund continues to be the appropriate vehicle to meet this purpose.

Trustee duties

I understand that by law I must at all times:

- act honestly in all matters concerning the fund
- exercise skill, care and diligence in managing the fund
- act in the best interests of all the members of the fund
- ensure that members only access their super benefits if they have met a legitimate condition of release
- refrain from entering into transactions that circumvent restrictions on the payment of benefits
- ensure that my money and other assets are kept separate from the money and other assets of the fund
- take appropriate action to protect the fund's assets (for example, have sufficient evidence of the ownership of fund assets)
- refrain from entering into any contract or do anything that would prevent me from, or hinder me in, properly performing or exercising my functions or powers as a trustee or director of the corporate trustee of the fund
- allow all members of the fund to have access to information and documents as required, including details about
 - the financial situation of the fund
 - the investments of the fund
 - the members' benefit entitlements.

I also understand that by law I must prepare, implement and regularly review an investment strategy having regard to all the circumstances of the fund, which include, but are not limited to:

- the risks associated with the fund's investments
- the likely return from investments, taking into account the fund's objectives and expected cash flow requirements
- investment diversity and the fund's exposure to risk due to inadequate diversification
- the liquidity of the fund's investments having regard to the fund's expected cash flow requirements in discharging its existing and prospective liabilities (including benefit payments)
- whether the trustees of the fund should hold insurance cover for one or more members of the fund.

Accepting contributions and paying benefits

I understand that I can only accept contributions and pay benefits (income streams or lump sums) to members or their beneficiaries when the conditions specified in the law and the fund trust deed have been met.

Investment restrictions

I understand that, as a trustee or director of the corporate trustee of the fund, subject to certain limited exceptions specified in the law, I am prohibited from:

- lending money of the fund to, or providing financial assistance to, a member of the fund or a member's relative (financial assistance means any assistance that improves the financial position of a person directly or indirectly, including the provision of credit)

- acquiring assets (other than business real property, listed securities, certain in-house assets and acquisitions made under mergers allowed by special determinations or acquisitions as a result of a breakdown of a relationship) for the fund from members or other related parties of the fund
- borrowing money (or maintaining an existing borrowing) on behalf of the fund except in certain limited circumstances (while limited recourse borrowing arrangements are permitted, they can be complex and particular conditions must be met to ensure that legal requirements are not breached)
- having more than 5% of the market value of the fund's total assets at the end of the income year as in-house assets (these are loans to, or investments in, related parties of the fund – including trusts – or assets subject to a lease or lease arrangement between the trustee and a member, relative or other related party)
- entering into investments that are not made or maintained on an arm's length (commercial) basis (this ensures the purchase or sale price of the fund's assets and any earnings from those assets reflects their market value).

Administration

I understand that the trustees of the fund must:

- keep and retain for at least 10 years
 - minutes of all trustee meetings at which matters affecting the fund were considered (this includes investment decisions and decisions to appoint members and trustees)
 - records of all changes of trustees, including directors of the corporate trustee
 - each trustee's consent to be appointed as a trustee of the fund or a director of the corporate trustee
 - all trustee declarations
 - copies of all reports given to members
- ensure that the following are prepared and retained for at least five years
 - an annual statement of the financial position of the fund
 - an annual operating statement
 - copies of all annual returns lodged
 - accounts and statements that accurately record and explain the transactions and financial position of the fund
- appoint an approved SMSF auditor each year, no later than 45 days before the due date for lodgment of the fund's annual return and provide documents to the auditor as requested
- lodge the fund's annual return, completed in its entirety, by the due date
- notify the ATO within 28 days of any changes to the
 - membership of the fund, or trustees or directors of the corporate trustee
 - name of the fund
 - contact person and their contact details
 - postal address, registered address or address for service of notices for the fund
- notify the ATO in writing within 28 days if the fund becomes an Australian Prudential Regulation Authority (APRA) regulated fund.

DECLARATION

By signing this declaration I acknowledge that I understand my duties and responsibilities as a trustee or director of the corporate trustee of the self-managed superannuation fund named on this declaration (or if the fund's name changes, that name). I understand that:

- I must ensure this document is retained for at least 10 years or while I remain a trustee or director of the corporate trustee (whichever is longer) and, if I fail to do this, penalties may apply.
- I may have to make this document available for inspection by a member of staff of the ATO and, if I fail to do this, penalties may apply.
- I do not have access to the government's financial assistance program that is available to trustees of APRA regulated funds in the case of financial loss due to fraudulent conduct or theft.

Trustee's or director's name

Ian Stewart

Trustee's or director's signature

X 

Date

Day Month Year
17 / 05 / 2018

Witness' name (witness must be 18 years old or over)

David Mendoza

Witness' signature



Date

Day Month Year
17 / 05 / 2018

No1 Reaghs Farm Rd

Declaration of Custody Trust for the

I & A Stewart Superannuation Fund

I & A Stewart (Investments) Pty. Ltd. ACN 150135425

and

I & A STEWART Pty. Ltd. ACN 139934759

Edmund Low & Co
39 Railway Rd
Quakers Hill NSW 2763
Tel: 0296266658
Fax: 0296263627
edmund@vpaccountants.com.au

Maddocks
Level 6
140 William Street
Melbourne VIC 3000
Tel: 1300 307 343
(c/- Cleardocs)
info@maddocks.com.au
www.maddocks.com.au

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BETWEEN

I & A Stewart (Investments) Pty. Ltd. ACN 150135425
of 230 CAMPBELLTOWN RD
DENHAM COURT, NSW, 2565
Australia

(Custodian)

AND

I & A STEWART Pty. Ltd. ACN 139934759
in its capacity as trustee for the Fund
of 230 Campbelltown Rd
Denham Court, NSW, 2565
Australia

(Trustee)

Background

- A The Fund is a Regulated Fund and the Trustee is the trustee for the Fund.
- B In limited circumstances, the law allows the trustee of a Regulated Fund to agree to borrow funds to acquire an investment for that Regulated Fund. The relevant law is in Part 7 of the SIS Act relating to borrowing by superannuation funds. The exceptions to the general prohibition on superannuation funds borrowing provide, among other things, that for a borrowing arrangement to be allowed:
 - legal title to the investment must be held by a third party on behalf of the trustee of the Regulated Fund; and
 - the lender's rights against the trustee of the Regulated Fund for any default under the borrowing arrangement must relate only to the investment for which the trustee will purchase with the money it borrows.
- C The Trustee intends to borrow funds from a lender to acquire the Authorised Investment under an arrangement of the nature described in Recital B.
- D The Custodian agrees to act as the third party described in Recital B and to hold title to the Authorised Investment under this Deed.

Operative provisions

A Custodian's Declaration of trust

What does the Custodian hold on trust?

- 1 The Custodian declares that it will hold the benefit of the Custody Fund on trust for the Trustee under this Deed, with effect from the date:

- 1.1 that the Custodian purchases the Authorised Investment as contemplated by clause 3; or
 - 1.2 the date on which the Custodian receives any property to be held or applied in accordance with the trusts under this Deed.
- 2 The parties agree that the Trust is established and is to be maintained in connection with the limited recourse borrowing arrangement with the Lender.

What information and money must the Trustee provide?

- 3 The Custodian and the Trustee agree that:
- 3.1 the details in the Schedule to this Deed are all the relevant details regarding the Authorised Investment; and
 - 3.2 the Trustee will provide to the Custodian all funds necessary to enable the Custodian to purchase the Authorised Investment identified in the Schedule.

When the Trustee does that, it will be taken to have requested the Custodian, and the Custodian will be taken to have agreed, to purchase and take legal title to the Authorised Investment under this Deed.

What is the name of the Custody Trust?

- 4 The parties agree that the name of the Custody Trust will be the No1 Reaghs Farm Rd.

B Custodian to hold title

What title must the Custodian hold?

- 5 The Custodian agrees that (subject to clause 8), it will maintain legal title to the Authorised Investment until the Trustee directs it under clauses 9 to 12 of this Deed.

What bank accounts are to be used?

- 6 The Trustee must:
- 6.1 designate one or more bank accounts of the Fund into which all amounts referred to in clause 7 may be deposited; and
 - 6.2 advise the Custodian of the details of that bank account or those accounts.

Income, accruals, accretions

- 7 The Custodian agrees to deposit, or arrange for the deposit of, the following amounts into the Cash Account or as otherwise directed by the Trustee:
- 7.1 any interest, income or other proceeds that the Authorised Investment generates; and
 - 7.2 any accretions or accruals attributable to the Authorised Investment.

May the Custodian have listed securities held by a CHESSE sponsor?

- 8 If the Authorised Investment is listed securities, then the Custodian may engage a duly licensed CHESSE sponsor to hold the Authorised Investment — as long as the Custodian first obtains the Trustee's written consent. The Custodian may do that even though it has an obligation to maintain legal title to the Authorised Investments.

C Trustee to direct Custodian

What interest does the Trustee have in the Authorised Investment?

- 9 At all times up to and including the Vesting Date, the Trustee:
- 9.1 has a vested and indefeasible interest in the Authorised Investment and any other assets comprising the Custody Fund; and
 - 9.2 is absolutely entitled to the Authorised Investment and any other assets comprising the Custody Fund as against the Custodian.

How may the Trustee have the Authorised Investment transferred?

- 10 The Trustee may in writing direct the Custodian to transfer, or otherwise deal with, the Authorised Investment and the other assets comprising the Custody Fund. The Custodian must do as directed. Before the Custodian transfers, or otherwise deals with, the Authorised Investment and any other asset comprising the Custody Fund as directed by the Trustee, the Custodian must notify the Lender in writing.

What information must the Custodian collect, provide etc?

- 11 The Custodian will use its best endeavours to obtain information concerning the Authorised Investment. It will communicate all that information to the Trustee as soon as practicable. For example, the Custodian must provide the Trustee with any information it needs to help it exercise a discretion about, say, voting, or about participating in bonus issues, capital reductions, share buy backs, rights plans, and so on.

May the Trustee require the Custodian to execute charge documents?

- 12 The Custodian must execute all documents the Trustee asks it to execute that are necessary to charge the Authorised Investment to secure the Trustee's payment to the Lender of all money owed in respect of the Authorised Investment.

D Restriction on Custodian's Discretion

- 13 Notwithstanding any other provision to the contrary set out in this Deed, the exercise of any Discretion (if any) by the Custodian under this Deed requires the consent of the Trustee in all instances.

E Trustee's warranties

14 The Trustee warrants that:

- 14.1 the Fund is a Regulated Fund;
- 14.2 the Fund has a written investment strategy which accords in all respects with Superannuation Law;
- 14.3 the Trustee's investment in the Authorised Investment accords with the Fund's written investment strategy;
- 14.4 the Trustee is the sole trustee of the Fund;
- 14.5 the Trustee has the power and authority to enter into this Deed;
- 14.6 the Trustee has the power and authority to purchase the Authorised Investment; and
- 14.7 this Deed is legally binding on it, and the Deed is enforceable against it in accordance with its terms.

F Duration of Trust

When does the Trust start and end?

15 The Trust commences on the date described in Clause 1 and terminates on the Vesting Date.

What must the Trustee do before the Vesting Date?

16 Before the Vesting Date, the Trustee must ensure:

- 16.1 that all money the Lender loaned to the Trustee in respect of the Authorised Investment has been repaid; and
- 16.2 that any security or charge over the Authorised Investment has been discharged in full.

What must the Custodian and Trustee do on (or soon after) the Vesting Date?

17 On the Vesting Date (or as soon as practicable after the Vesting Date) the Custodian must either:

- 17.1 transfer the Authorised Investment and any other assets comprising the Custody Fund to the Trustee; or
- 17.2 otherwise deal with the Authorised Investment and other assets comprising the Custody Fund as the Trustee may direct in writing.

G Replacement or resignation of Custodian

May the Trustee add, remove, or replace the Custodian?

- 18 At any time, the Trustee may by deed remove the Custodian, appoint a replacement custodian or appoint an additional custodian.

What must an outgoing Custodian do?

- 19 The outgoing Custodian must as soon as practicable after being removed or replaced:
- 19.1 sign all documents and do all things necessary to transfer legal title (and any CHES Sponsorship) in the Authorised Investment and in any other asset comprising the Custody Fund to the new or continuing custodian; and
 - 19.2 sign all documents and do all things necessary to transfer any charge or security in respect of the Authorised Investment or any other asset comprising the Custody Fund to the new or continuing custodian.

What must a continuing Custodian do?

- 20 If a new Custodian is added, then as soon as practicable the continuing Custodian must sign all documents and do all things necessary to transfer legal title (and any CHES Sponsorship) in the Authorised Investment, and in any other asset comprising the Custody Fund, to the new custodian jointly with the continuing custodian.

How may the Custodian resign?

- 21 The Custodian may resign by providing at least 60 days written notice to the Trustee. During the 60 day period, the Custodian must comply with any reasonable directions of the Trustee concerning completing the steps set out in clauses 19.1 to 19.2.

H Trustee indemnifies Custodian

- 22 The Trustee agrees to indemnify and keep the Custodian indemnified against all liabilities, actions, proceedings, demands, claims, costs, damages, stamp duty, taxes, losses and expenses incurred or sustained by the Custodian or brought or made against the Custodian:
- 22.1 in relation to the purchase of the Authorised Investment;
 - 22.2 by virtue of the Custodian holding legal title to the Authorised Investment; and
 - 22.3 as a consequence of the Custodian complying with any direction of the Trustee under this Deed.

I Trustee to pay Custodian's costs

- 23 The Trustee indemnifies the Custodian against, and will pay the Custodian on demand, the amount of, all losses, liabilities, costs and expenses (including, without limitation, legal expenses on a full indemnity basis) and Taxes in connection with:
- 23.1 the negotiation, preparation, execution, stamping and registration of this Deed;

- 23.2 the enforcement or attempted enforcement or preservation or attempted preservation of any rights under this Deed; and
- 23.3 any amendment to, or consent, waiver or release of or under, this Deed.

J Notices to the parties

- 24 All notices to be given to or demands to be made under this Deed must be in writing. They may be delivered in person or sent by mail or facsimile to the party's current business address.
- 25 All notices are to be treated as having been served:
- 25.1 if posted, 48 hours after the date of posting;
- 25.2 if delivered personally, on the actual date of receipt; and
- 25.3 if sent by facsimile, in the normal course of transmission.

K Jointly and Severally Liable

- 26 If two or more persons or entities comprise a party to this Deed, then each person or entity is jointly and severally liable for the obligations of that party under this Deed.

L Limitation

- 27 Notwithstanding anything else to the contrary contained in this Deed the Custodian and the Trustee agree that:
- 27.1 the Custodian's rights against the Trustee for, in connection with, or as a result of (whether directly or indirectly) either of the following defaults are limited to rights relating to the Authorised Investment:
- default on the relevant advance made by the Lender to the Trustee; or
 - default on the sum of the borrowing and charges related to that advance;
- and
- 27.2 if the Trustee has a right relating to the Authorised Investment (other than a right to acquire legal ownership of the Authorised Investment on repayment to the Lender of the relevant loan), then the Custodian's rights and the rights of any other person against the Trustee for, in connection with, or as a result of, (whether directly or indirectly) the Trustee's exercise of its right, are limited to rights relating to the Authorised Investment.

M Compliance with Superannuation Law

- 28 The Custodian and the Trustee agree that all arrangements in respect of the Custody Trust as contained in, or referred to in, this Deed must be strictly in accordance with Superannuation Law including, without limitation, for the purpose:

- 28.1 of ensuring the concessional tax treatment of the Fund and of amounts paid into or out of the Fund; and
- 28.2 of the Fund's status as a Regulated Fund.
- 29 For this purpose:
- 29.1 The provisions of this Deed which (whether expressly or impliedly) confer or impose discretions, powers, rights or obligations on the parties are to be read as:
- 29.1.1 extending to confer or impose on the parties any discretions, powers, rights or obligations as may be necessary to ensure compliance with Superannuation Law; and
- 29.1.2 circumscribing any discretions, powers, rights or obligations of the parties to the extent necessary to ensure compliance with Superannuation Law; and
- 29.2 If a provision of this Deed (whether express or implied) is inconsistent with this purpose, then that provision must be read down to the extent necessary to ensure compliance with the requirements of this clause 29. If it is not possible to read down a provision of this Deed in that manner, then that provision is severable without effecting the validity or enforceability of the remaining part of that provision or of other provisions in this Deed.

N General and interpretation

- 30 Time is of the essence of all obligations under this Deed.
- 31 This Deed may only be varied or replaced by a document executed by the parties.
- 32 Each party must promptly execute and deliver all documents and promptly take all other action necessary or desirable to effect, perfect or complete the transactions contemplated by this Deed.
- 33 Each indemnity in this Deed is a continuing obligation, separate and independent from the other obligations of the parties. It survives this Deed's termination.
- 34 It is not necessary for a party to incur expense or make payment before enforcing a right of indemnity conferred by this Deed.
- 35 The warranties, undertakings, agreements and continuing obligations in this Deed do not merge on completion.
- 36 This Deed is governed by, and interpreted under, the laws of the jurisdiction set in the Schedule.
- 37 If a party consists of more than one person, then this Deed binds them jointly and each of them severally.
- 38 This Deed may be executed in any number of counterparts all of which taken together constitute one instrument.
- 39 If a payment or other act is required to be made or done on a day which is not a Business Day, then the payment or act must be made or done on the next following Business Day.

- 40 If a provision in this Deed is held to be illegal, invalid, void, voidable or unenforceable, that provision must be read down to the extent necessary to ensure that it is not illegal, invalid, void, voidable or unenforceable.
- 41 If it is not possible to read down a provision of this Deed in the manner described above, that provision is severable without affecting the validity or enforceability of the remaining part of that provision or the other provisions in this Deed.
- 42 A reference in this Deed to:
- 42.1 a statute includes regulations under it and consolidations, amendments, re-enactments or replacements of any of them;
 - 42.2 a person includes a firm, partnership, joint venture, association, corporation or other corporate body;
 - 42.3 a person includes the legal personal representatives, successors and assigns of that person;
 - 42.4 any body which no longer exists or has been reconstituted, renamed, replaced or whose powers or functions have been removed or transferred to another body or agency, is a reference to the body which most closely serves the relevant purposes or objects of the first-mentioned body;
 - 42.5 this or other document includes the document as varied or replaced regardless of any change in the identity of the parties;
 - 42.6 the singular includes the plural and vice versa; and
 - 42.7 a gender includes the other genders.
- 43 If a party that is a trustee makes a covenant, agreement, undertaking representation or warranty, then the covenant, agreement, undertaking, representation or warranty is to be construed as having been made in the capacity as trustee of the relevant trust.

O Definitions

44 In this deed unless expressed or implied to the contrary:

Authorised Investment means the investment specified in the Schedule.

Cash Account means the account established under clause 6.

Custody Fund means the Authorised Investment together with the following assets transferred to the Custodian and other amounts which accrue or are paid in respect of the Authorised Investment:

- all right title and interest of the Custodian from time to time in the Authorised Investment;
- all income and other proceeds generated from the holding of the Authorised Investment; and
- all other income, proceeds, accretions or accruals attributable to the Custody Trust.

Custody Trust means the trust known as "No1 Reaghs Farm Rd" created by operation of this Deed.

Deed means this trust deed, including all schedules.

Discretion means a right or power to act in accordance with one's own judgment.

Fund means the I & A Stewart Superannuation Fund.

Lender means each person from whom the Trustee is borrowing in order to acquire Authorised Investment, as identified in the Schedule.

Regulated Fund means a 'regulated superannuation fund' within the meaning of section 19 of the SIS Act and a 'complying superannuation fund' within the meaning of Part 5 of SIS Act.

Schedule means the schedule to this Deed.

SIS Act means the Superannuation Industry (Supervision) Act 1993 (Cth).

Superannuation Law means:

- any law of the Commonwealth of Australia which deals with any aspect of the superannuation or taxation in relation to superannuation, including the SIS Act and the Superannuation Industry (Supervision) Regulations 1994 (Cth); and
- any lawful requirement in relation to the Fund by any authority or body that has responsibility in connection with the regulation of superannuation, or taxation in relation to superannuation.
- It includes:
 - changes to any such laws or requirements after the date of this Deed; and
 - any proposed law or lawful requirement that the trustee believes may have retrospective effect.
- **Trustee** means the trustee for the time being of the Fund, who as at the date of this Deed is the person identified on page 1.

Vesting Date means either:

- the date which is 80 years from the date of this Deed; or
- any earlier date the Custodian and Trustee jointly determine.

Execution


Executed by the parties.

Dated: 13 December 2016

Executed by
I & A Stewart (Investments) Pty. Ltd. ACN
150135425, in accordance with section
127(1) of the *Corporations Act 2001* (Cwth):

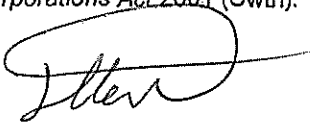


IAN STEWART, director. X




ANNIE STEWART, company secretary X

Executed by
I & A STEWART Pty. Ltd. ACN 139934759, in
its capacity as trustee for the Fund, in
accordance with section 127(1) of the
Corporations Act 2001 (Cwth):



Ian Stewart, director X



Annie Fung Ying Stewart, company secretary X

Schedule

| | |
|---|--|
| Lender: | Commonwealth Bank of Australia Limited |
| Lender ABN/ACN (if applicable): | 123123124 |
| Lender Address for Notices: | Darling Park 201 Sussex St Sydney, NSW, 2000 Australia |
| Lender Fax: | |
| Loan Amount: | \$500,000.00 |
| Loan Term: | 25 years |
| Authorised Investment: | Unit 1 1 REAGHS FARM RD MINTO, NSW, 2566 Australia Certificate of Title Folio Identifier 1/SP71639 |
| Jurisdiction: | New South Wales |
| Settlement Date (if applicable): | 30 December 2016 |

Minutes of Meeting of the Directors of Trustee of the I & A Stewart Superannuation Fund

| | |
|-------------------------------|--------------------------------------|
| Venue | 230 Campbelltown Rd Denham Court |
| Date | 13/12/2016 08:00 |
| Corporate Trustee Name | I & A STEWART Pty. Ltd. |
| Corporate Trustee ACN | 139934759 |
| Present | Ian Stewart, Annie Fung Ying Stewart |
| Chair | Annie Fung Ying Stewart |


Limited Recourse Borrowing Arrangement for the fund

1 **Noted** by the persons present that:

- 1.1 The fund has applied to Commonwealth Bank of Australia Limited (**Lender**) to borrow money for the purchase of the following asset (**Asset**):
 - Unit 1
 - 1 REAGHS FARM RD
 - MINTO, NSW, 2566
 - Australia
 - Certificate of Title Folio Identifier 1/SP71639
- 1.2 The fund has been provided with copies of the documents by which the fund will formally purchase the Asset;
- 1.3 The Lender has agreed to lend \$500,000.00 (**Loan Money**) to the fund on the condition that the Lender is provided with a charge or mortgage over the Asset, a Custodian is appointed to hold legal title to the Asset and the arrangements are otherwise in accordance with section 67A of the *Superannuation Industry (Supervision) Act 1993 (SIS Act)*;
- 1.4 I & A Stewart (Investments) Pty. Ltd. (**Custodian**) has agreed to act as Custodian of the Assets;
- 1.5 The fund has agreed with the Lender to ensure that the Custodian provides the Lender with a charge over the Asset;
- 1.6 The arrangement is in compliance with the requirements of section 67A of the SIS Act; and
- 1.7 The arrangement, including all associated transactions, will not result in the fund breaching the SIS Act or any other requirements of superannuation law.

- 2 **Tabled** by the persons present:
- 2.1 a declaration of custody trust by which the Custodian agrees to hold legal title to the Asset for the fund; and
- 2.2 a compliance letter being a letter from the fund to the Lender attesting to the fund's current and on-going compliance with the SIS Act and all other requirements of superannuation law.
- 3 **Resolved unanimously** by the persons present to:
- 3.1 Adopt and execute each of the documents by the chair executing the compliance letter and the trustee executing the Declaration of Custody Trust by the trustee's directors signing the document in accordance with section 127(1) of the Corporations Act 2001; and
- 3.2 To pay all relevant duty on the documents.
- 4 There being no further matters to discuss, the meeting was closed.

Date: 13/12/2016

Signed: 

Annie Fung Ying Stewart
Chair

X

I & A Stewart Superannuation Fund

12 December, 2016

From:

I & A STEWART Pty. Ltd.
230 Campbelltown Rd
Denham Court, NSW, 2565
Australia

To whom it may concern

Loan to the trustee of the I & A Stewart Superannuation Fund (Fund)

We refer to the proposed loan for \$500,000.00 (**loan money**) by the Commonwealth Bank of Australia Limited ACN 123123124 (**lender**) to the Fund.

The Fund understands that, before the lender makes the loan money available to the Fund, the lender must be satisfied that the Fund complies with superannuation law. Accordingly, the trustee:

- 1 **Attaches** the most recent letter from the Fund's auditor confirming the Fund complies with superannuation law as at the date of the audit referred to in that letter;
- 2 **Confirms** that the Fund is registered with the Australian Taxation Office as a regulated and complying self-managed superannuation fund under the *Superannuation Industry (Supervision) Act 1993 (SIS Act)*;
- 3 **Attaches** a print out from the Federal Government's Super Fund Lookup Service (<http://superfundlookup.gov.au/Index.aspx>) confirming that the Fund has a 'complying' status;
- 4 **Confirms** that the purchase of, investment in and holding of the asset that will be purchased with the loan money will comply in all respects with superannuation law, including:
 - 4.1 The requirements of section 67A of the *Superannuation Industry (Supervision) Act 1993*:
 - 4.1.1 that the loan money only be used to purchase a single acquirable asset;
and
 - 4.1.2 concerning the structure of the limited recourse borrowing arrangement' by which the asset will be purchased and held;
 - 4.2 The requirements of the SIS Act concerning the restrictions on acquiring assets from related parties of the Fund;
 - 4.3 The requirements of the SIS Act concerning the purchase of, investment in and holding of the asset complying with the 'sole purpose test' and not breaching the 'in-house asset rules';

- 4.4 The requirements of the SIS Act that the purchase of, investment in and holding of the asset constitutes a prudent investment made in accordance with the Fund's investment strategy; and
- 4.5 The requirements of the SIS Act that all relevant transactions contemplated by the 'instalment warrant arrangement' are entered into at arm's length or on arm's length terms in accordance with section 109 of the SIS Act.
- 5 **Confirms** that the Fund has an investment strategy and **attaches** a copy of that investment strategy; and
- 6 **Confirms** that clause 141 of the Fund's trust deed authorises, and that the trustee has done all things necessary to authorise, the borrowing of the loan money from the lender, including authorising of the Loan Agreement, Declaration of Custody Trust for the I & A Stewart Superannuation Fund and Mortgage.

Any questions in relation to the above should be directed to the Fund's trustee as follows:

I & A STEWART Pty. Ltd.
230 Campbelltown Rd
Denham Court, NSW, 2565
Australia

Yours sincerely



Annie Fung Ying Stewart

For and on behalf of the trustee of the Fund



2 REAGHS FARM

Declaration of Custody Trust for the I & A Stewart Superannuation Fund

I & A Stewart (Investments) Pty. Ltd. ACN 150135425

and

I & A STEWART Pty. Ltd. ACN 139934759

Edmund Low & Co
39 Railway Rd
Quakers Hill NSW 2763
Tel: 0296266658
Fax: 0296263627
edmund@vpaccountants.com.au

Maddocks
Level 6
140 William Street
Melbourne VIC 3000
Tel: 1300 307 343
(c/- Cleardocs)
info@maddocks.com.au
www.maddocks.com.au

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BETWEEN

I & A Stewart (Investments) Pty. Ltd. ACN 150135425
of 230 CAMPBELLTOWN RD
DENHAM COURT, NSW, 2565
Australia

(Custodian)

AND

I & A STEWART Pty. Ltd. ACN 139934759
in its capacity as trustee for the Fund
of 230 Campbelltown Rd
Denham Court, NSW, 2565
Australia

(Trustee)

Background

- A The Fund is a Regulated Fund and the Trustee is the trustee for the Fund.
- B In limited circumstances, the law allows the trustee of a Regulated Fund to agree to borrow funds to acquire an investment for that Regulated Fund. The relevant law is in Part 7 of the SIS Act relating to borrowing by superannuation funds. The exceptions to the general prohibition on superannuation funds borrowing provide, among other things, that for a borrowing arrangement to be allowed:
- legal title to the investment must be held by a third party on behalf of the trustee of the Regulated Fund; and
 - the lender's rights against the trustee of the Regulated Fund for any default under the borrowing arrangement must relate only to the investment for which the trustee will purchase with the money it borrows.
- C The Trustee intends to borrow funds from a lender to acquire the Authorised Investment under an arrangement of the nature described in Recital B.
- D The Custodian agrees to act as the third party described in Recital B and to hold title to the Authorised Investment under this Deed.

Operative provisions

A Custodian's Declaration of trust

What does the Custodian hold on trust?

- 1 The Custodian declares that it will hold the benefit of the Custody Fund on trust for the Trustee under this Deed, with effect from the date:

- 1.1 that the Custodian purchases the Authorised Investment as contemplated by clause 3; or
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- 3.1 the details in the Schedule to this Deed are all the relevant details regarding the Authorised Investment; and
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When the Trustee does that, it will be taken to have requested the Custodian, and the Custodian will be taken to have agreed, to purchase and take legal title to the Authorised Investment under this Deed.

What is the name of the Custody Trust?

- 4 The parties agree that the name of the Custody Trust will be the 2 REAGHS FARM.

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What title must the Custodian hold?

- 5 The Custodian agrees that (subject to clause 8), it will maintain legal title to the Authorised Investment until the Trustee directs it under clauses 9 to 12 of this Deed.

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C Trustee to direct Custodian

What interest does the Trustee have in the Authorised Investment?

- 9 *At all times up to and including the Vesting Date, the Trustee:*
- 9.1 *has a vested and indefeasible interest in the Authorised Investment and any other assets comprising the Custody Fund; and*
- 9.2 *is absolutely entitled to the Authorised Investment and any other assets comprising the Custody Fund as against the Custodian.*

How may the Trustee have the Authorised Investment transferred?

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- 14.2 the Fund has a written investment strategy which accords in all respects with Superannuation Law;
- 14.3 the Trustee's investment in the Authorised Investment accords with the Fund's written investment strategy;
- 14.4 the Trustee is the sole trustee of the Fund;
- 14.5 the Trustee has the power and authority to enter into this Deed;
- 14.6 the Trustee has the power and authority to purchase the Authorised Investment; and
- 14.7 this Deed is legally binding on it, and the Deed is enforceable against it in accordance with its terms.

F Duration of Trust

When does the Trust start and end?

15 The Trust commences on the date described in Clause 1 and terminates on the Vesting Date.

What must the Trustee do before the Vesting Date?

16 Before the Vesting Date, the Trustee must ensure:

- 16.1 that all money the Lender loaned to the Trustee in respect of the Authorised Investment has been repaid; and
- 16.2 that any security or charge over the Authorised Investment has been discharged in full.

What must the Custodian and Trustee do on (or soon after) the Vesting Date?

17 On the Vesting Date (or as soon as practicable after the Vesting Date) the Custodian must either:

- 17.1 transfer the Authorised Investment and any other assets comprising the Custody Fund to the Trustee; or
- 17.2 otherwise deal with the Authorised Investment and other assets comprising the Custody Fund as the Trustee may direct in writing.

G Replacement or resignation of Custodian

May the Trustee add, remove, or replace the Custodian?

- 18 At any time, the Trustee may by deed remove the Custodian, appoint a replacement custodian or appoint an additional custodian.

What must an outgoing Custodian do?

- 19 The outgoing Custodian must as soon as practicable after being removed or replaced:
- 19.1 sign all documents and do all things necessary to transfer legal title (and any CHESS Sponsorship) in the Authorised Investment and in any other asset comprising the Custody Fund to the new or continuing custodian; and
 - 19.2 sign all documents and do all things necessary to transfer any charge or security in respect of the Authorised Investment or any other asset comprising the Custody Fund to the new or continuing custodian.

What must a continuing Custodian do?

- 20 If a new Custodian is added, then as soon as practicable the continuing Custodian must sign all documents and do all things necessary to transfer legal title (and any CHESS Sponsorship) in the Authorised Investment, and in any other asset comprising the Custody Fund, to the new custodian jointly with the continuing custodian.

How may the Custodian resign?

- 21 The Custodian may resign by providing at least 60 days written notice to the Trustee. During the 60 day period, the Custodian must comply with any reasonable directions of the Trustee concerning completing the steps set out in clauses 19.1 to 19.2.

H Trustee indemnifies Custodian

- 22 The Trustee agrees to indemnify and keep the Custodian indemnified against all liabilities, actions, proceedings, demands, claims, costs, damages, stamp duty, taxes, losses and expenses incurred or sustained by the Custodian or brought or made against the Custodian:
- 22.1 in relation to the purchase of the Authorised Investment;
 - 22.2 by virtue of the Custodian holding legal title to the Authorised Investment; and
 - 22.3 as a consequence of the Custodian complying with any direction of the Trustee under this Deed.

I Trustee to pay Custodian's costs

- 23 The Trustee indemnifies the Custodian against, and will pay the Custodian on demand, the amount of, all losses, liabilities, costs and expenses (including, without limitation, legal expenses on a full indemnity basis) and Taxes in connection with:
- 23.1 the negotiation, preparation, execution, stamping and registration of this Deed;

- 23.2 the enforcement or attempted enforcement or preservation or attempted preservation of any rights under this Deed; and
- 23.3 any amendment to, or consent, waiver or release of or under, this Deed.

J Notices to the parties

- 24 All notices to be given to or demands to be made under this Deed must be in writing. They may be delivered in person or sent by mail or facsimile to the party's current business address.
- 25 All notices are to be treated as having been served:
- 25.1 if posted, 48 hours after the date of posting;
- 25.2 if delivered personally, on the actual date of receipt; and
- 25.3 if sent by facsimile, in the normal course of transmission.

K Jointly and Severally Liable

- 26 If two or more persons or entities comprise a party to this Deed, then each person or entity is jointly and severally liable for the obligations of that party under this Deed.

L Limitation

- 27 Notwithstanding anything else to the contrary contained in this Deed the Custodian and the Trustee agree that:
- 27.1 the Custodian's rights against the Trustee for, in connection with, or as a result of (whether directly or indirectly) either of the following defaults are limited to rights relating to the Authorised Investment:
- default on the relevant advance made by the Lender to the Trustee; or
 - default on the sum of the borrowing and charges related to that advance; and
- 27.2 if the Trustee has a right relating to the Authorised Investment (other than a right to acquire legal ownership of the Authorised Investment on repayment to the Lender of the relevant loan), then the Custodian's rights and the rights of any other person against the Trustee for, in connection with, or as a result of, (whether directly or indirectly) the Trustee's exercise of its right, are limited to rights relating to the Authorised Investment.

M Compliance with Superannuation Law

- 28 The Custodian and the Trustee agree that all arrangements in respect of the Custody Trust as contained in, or referred to in, this Deed must be strictly in accordance with Superannuation Law including, without limitation, for the purpose:

- 28.1 of ensuring the concessional tax treatment of the Fund and of amounts paid into or out of the Fund; and
- 28.2 of the Fund's status as a Regulated Fund.
- 29 For this purpose:
- 29.1 The provisions of this Deed which (whether expressly or impliedly) confer or impose discretions, powers, rights or obligations on the parties are to be read as:
- 29.1.1 extending to confer or impose on the parties any discretions, powers, rights or obligations as may be necessary to ensure compliance with Superannuation Law; and
- 29.1.2 circumscribing any discretions, powers, rights or obligations of the parties to the extent necessary to ensure compliance with Superannuation Law; and
- 29.2 If a provision of this Deed (whether express or implied) is inconsistent with this purpose, then that provision must be read down to the extent necessary to ensure compliance with the requirements of this clause 29. If it is not possible to read down a provision of this Deed in that manner, then that provision is severable without effecting the validity or enforceability of the remaining part of that provision or of other provisions in this Deed.

N General and interpretation

- 30 Time is of the essence of all obligations under this Deed.
- 31 This Deed may only be varied or replaced by a document executed by the parties.
- 32 Each party must promptly execute and deliver all documents and promptly take all other action necessary or desirable to effect, perfect or complete the transactions contemplated by this Deed.
- 33 Each indemnity in this Deed is a continuing obligation, separate and independent from the other obligations of the parties. It survives this Deed's termination.
- 34 It is not necessary for a party to incur expense or make payment before enforcing a right of indemnity conferred by this Deed.
- 35 The warranties, undertakings, agreements and continuing obligations in this Deed do not merge on completion.
- 36 This Deed is governed by, and interpreted under, the laws of the jurisdiction set in the Schedule.
- 37 If a party consists of more than one person, then this Deed binds them jointly and each of them severally.
- 38 This Deed may be executed in any number of counterparts all of which taken together constitute one instrument.
- 39 If a payment or other act is required to be made or done on a day which is not a Business Day, then the payment or act must be made or done on the next following Business Day.

- 40 If a provision in this Deed is held to be illegal, invalid, void, voidable or unenforceable, that provision must be read down to the extent necessary to ensure that it is not illegal, invalid, void, voidable or unenforceable.
- 41 If it is not possible to read down a provision of this Deed in the manner described above, that provision is severable without affecting the validity or enforceability of the remaining part of that provision or the other provisions in this Deed.
- 42 A reference in this Deed to:
- 42.1 a statute includes regulations under it and consolidations, amendments, re-enactments or replacements of any of them;
 - 42.2 a person includes a firm, partnership, joint venture, association, corporation or other corporate body;
 - 42.3 a person includes the legal personal representatives, successors and assigns of that person;
 - 42.4 any body which no longer exists or has been reconstituted, renamed, replaced or whose powers or functions have been removed or transferred to another body or agency, is a reference to the body which most closely serves the relevant purposes or objects of the first-mentioned body;
 - 42.5 this or other document includes the document as varied or replaced regardless of any change in the identity of the parties;
 - 42.6 the singular includes the plural and vice versa; and
 - 42.7 a gender includes the other genders.
- 43 If a party that is a trustee makes a covenant, agreement, undertaking representation or warranty, then the covenant, agreement, undertaking, representation or warranty is to be construed as having been made in the capacity as trustee of the relevant trust.

O Definitions

44 In this deed unless expressed or implied to the contrary:

Authorised Investment means the investment specified in the Schedule.

Cash Account means the account established under clause 6.

Custody Fund means the Authorised Investment together with the following assets transferred to the Custodian and other amounts which accrue or are paid in respect of the Authorised Investment:

- all right title and interest of the Custodian from time to time in the Authorised Investment;
- all income and other proceeds generated from the holding of the Authorised Investment; and
- all other income, proceeds, accretions or accruals attributable to the Custody Trust.

Custody Trust means the trust known as "2 REAGHS FARM" created by operation of this Deed.

Deed means this trust deed, including all schedules.

Discretion means a right or power to act in accordance with one's own judgment.

Fund means the I & A Stewart Superannuation Fund.

Lender means each person from whom the Trustee is borrowing in order to acquire Authorised Investment, as identified in the Schedule.

Regulated Fund means a 'regulated superannuation fund' within the meaning of section 19 of the SIS Act and a 'complying superannuation fund' within the meaning of Part 5 of SIS Act.

Schedule means the schedule to this Deed.

SIS Act means the Superannuation Industry (Supervision) Act 1993 (Cth).

Superannuation Law means:

- any law of the Commonwealth of Australia which deals with any aspect of the superannuation or taxation in relation to superannuation, including the SIS Act and the Superannuation Industry (Supervision) Regulations 1994 (Cth); and
- any lawful requirement in relation to the Fund by any authority or body that has responsibility in connection with the regulation of superannuation, or taxation in relation to superannuation.
- It includes:
 - changes to any such laws or requirements after the date of this Deed; and
 - any proposed law or lawful requirement that the trustee believes may have retrospective effect.
- **Trustee** means the trustee for the time being of the Fund, who as at the date of this Deed is the person identified on page 1.

Vesting Date means either:

- the date which is 80 years from the date of this Deed; or
- any earlier date the Custodian and Trustee jointly determine.

Execution

Executed by the parties.

Dated: 13 December 2016

Executed by
I & A Stewart (Investments) Pty. Ltd. ACN
150135425, in accordance with section
127(1) of the Corporations Act 2001 (Cwth):

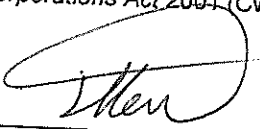


IAN STEWART, director



ANNIE STEWART, company secretary

Executed by
I & A STEWART Pty. Ltd. ACN 139934759, in
its capacity as trustee for the Fund, in
accordance with section 127(1) of the
Corporations Act 2001 (Cwth):



Ian Stewart, director



Annie Fung Ying Stewart, company secretary

Schedule

| | |
|---|--|
| Lender: | Commonwealth Bank of Australia Pty. Ltd. |
| Lender ABN/ACN (if applicable): | 123123124 |
| Lender Address for Notices: | 201 Sussex St Sydney, NSW, 2000 Australia |
| Lender Fax: | |
| Loan Amount: | \$500,000.00 |
| Loan Term: | 25 years |
| Authorised Investment: | Unit 2 1 REAGHS FARM RD MINTO, NSW, 2566 Australia Certificate of Title Folio Identifier 2/SP71639 |
| Jurisdiction: | New South Wales |
| Settlement Date (if applicable): | 30 December 2016 |

Minutes of Meeting of the Directors of Trustee of the I & A Stewart Superannuation Fund

| | |
|-------------------------------|--------------------------------------|
| Venue | 230 Campbelltown Rd Denham Court |
| Date | 13/12/2016 08:00 |
| Corporate Trustee Name | I & A STEWART Pty. Ltd. |
| Corporate Trustee ACN | 139934759 |
| Present | Ian Stewart, Annie Fung Ying Stewart |
| Chair | Ian Stewart |

Limited Recourse Borrowing Arrangement for the fund

1 Noted by the persons present that:

- 1.1 The fund has applied to Commonwealth Bank of Australia Pty. Ltd. (**Lender**) to borrow money for the purchase of the following asset (**Asset**):
 - Unit 2
 - 1 REAGHS FARM RD
 - MINTO, NSW, 2566
 - Australia
 - Certificate of Title Folio Identifier 2/SP71639
- 1.2 The fund has been provided with copies of the documents by which the fund will formally purchase the Asset;
- 1.3 The Lender has agreed to lend \$500,000.00 (**Loan Money**) to the fund on the condition that the Lender is provided with a charge or mortgage over the Asset, a Custodian is appointed to hold legal title to the Asset and the arrangements are otherwise in accordance with section 67A of the *Superannuation Industry (Supervision) Act 1993 (SIS Act)*;
- 1.4 I & A Stewart (Investments) Pty. Ltd. (**Custodian**) has agreed to act as Custodian of the Assets;
- 1.5 The fund has agreed with the Lender to ensure that the Custodian provides the Lender with a charge over the Asset;
- 1.6 The arrangement is in compliance with the requirements of section 67A of the SIS Act; and
- 1.7 The arrangement, including all associated transactions, will not result in the fund breaching the SIS Act or any other requirements of superannuation law.

- 2 **Tabled by the persons present:**
- 2.1 a declaration of custody trust by which the Custodian agrees to hold legal title to the Asset for the fund; and
 - 2.2 a compliance letter being a letter from the fund to the Lender attesting to the fund's current and on-going compliance with the SIS Act and all other requirements of superannuation law.
- 3 **Resolved unanimously by the persons present to:**
- 3.1 Adopt and execute each of the documents by the chair executing the compliance letter and the trustee executing the Declaration of Custody Trust by the trustee's directors signing the document in accordance with section 127(1) of the Corporations Act 2001; and
 - 3.2 To pay all relevant duty on the documents.
- 4 There being no further matters to discuss, the meeting was closed.

Date: 13/12/2016

Signed:



Ian Stewart
Chair

X

I & A Stewart Superannuation Fund

12 December, 2016

From:

I & A STEWART Pty. Ltd.
230 Campbelltown Rd
Denham Court, NSW, 2565
Australia

To whom it may concern

Loan to the trustee of the I & A Stewart Superannuation Fund (Fund)

We refer to the proposed loan for \$500,000.00 (**loan money**) by the Commonwealth Bank of Australia Pty. Ltd. ACN 123123124 (**lender**) to the Fund.

The Fund understands that, before the lender makes the loan money available to the Fund, the lender must be satisfied that the Fund complies with superannuation law. Accordingly, the trustee:

- 1 **Attaches** the most recent letter from the Fund's auditor confirming the Fund complies with superannuation law as at the date of the audit referred to in that letter;
- 2 **Confirms** that the Fund is registered with the Australian Taxation Office as a regulated and complying self-managed superannuation fund under the *Superannuation Industry (Supervision) Act 1993 (SIS Act)*;
- 3 **Attaches** a print out from the Federal Government's Super Fund Lookup Service (<http://superfundlookup.gov.au/Index.aspx>) confirming that the Fund has a 'complying' status;
- 4 **Confirms** that the purchase of, investment in and holding of the asset that will be purchased with the loan money will comply in all respects with superannuation law, including:
 - 4.1 The requirements of section 67A of the *Superannuation Industry (Supervision) Act 1993*:
 - 4.1.1 that the loan money only be used to purchase a single acquirable asset; and
 - 4.1.2 concerning the structure of the limited recourse borrowing arrangement by which the asset will be purchased and held;
 - 4.2 The requirements of the SIS Act concerning the restrictions on acquiring assets from related parties of the Fund;
 - 4.3 The requirements of the SIS Act concerning the purchase of, investment in and holding of the asset complying with the 'sole purpose test' and not breaching the 'in-house asset rules';

- 4.4 The requirements of the SIS Act that the purchase of, investment in and holding of the asset constitutes a prudent investment made in accordance with the Fund's investment strategy; and
- 4.5 The requirements of the SIS Act that all relevant transactions contemplated by the 'instalment warrant arrangement' are entered into at arm's length or on arm's length terms in accordance with section 109 of the SIS Act.
- 5 **Confirms** that the Fund has an investment strategy and **attaches** a copy of that investment strategy; and
- 6 **Confirms** that clause 141 of the Fund's trust deed authorises, and that the trustee has done all things necessary to authorise, the borrowing of the loan money from the lender, including authorising of the Loan Agreement, Declaration of Custody Trust for the I & A Stewart Superannuation Fund and Mortgage.

Any questions in relation to the above should be directed to the Fund's trustee as follows:

I & A STEWART Pty. Ltd.
230 Campbelltown Rd
Denham Court, NSW, 2565
Australia

Yours sincerely



Ian Stewart

For and on behalf of the trustee of the Fund

C - Other Documents

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

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 Alex Ivanov

Reviewer Dennis Nguyen

Status Not Started

Supporting Documents

- 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

I & A Stewart Superannuation Fund

Transfer Balance Account Summary

For The Period 01 July 2020 - 30 June 2021

| Member | Pension Type | Date | Lodgment Date | Transaction Type | Event Type | Debit | Credit | Balance | Cap Limit | Remaining Cap |
|---------------|---------------------|-------------|--------------------------|-------------------------|-----------------------|--------------|---------------|----------------|------------------|----------------------|
|---------------|---------------------|-------------|--------------------------|-------------------------|-----------------------|--------------|---------------|----------------|------------------|----------------------|

Annie Stewart

Ian Stewart

E - Estate Planning

2021 Financial Year

Preparer Alex Ivanov

Reviewer Dennis Nguyen

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