



SUPERFUND - CLIENT ACCOUNTING CHECKLIST

Client Name:	Eland Superannuation Fund	Period Ended:	30 June 2021
Client Code:	ELAND06	Accountant:	Eddy Lee
Partner/Manager:	MH / SA	DUE DATE:	16/05/2022

GENERAL INDEX	WP Ref	N/A	Completed	Reviewed
Points Carried Forward	1	✓		
Check Engagement Letter for Quote \$	2	✓		
Financial Statements	3		✓	JF
Depreciation Schedule	4	✓		
Income Tax Return	5		✓	JF
Members Annual Statements	6		✓	JF
Client Management Letter	7	✓		
Section 290-170 Notices	8		✓	JF
Investment Strategy	9	✓		
Minutes	10		✓	JF
Trial Balance	11		✓	JF
Review Notes	12	✓		
Query Sheet	13	✓		
Bank Reconciliations	14		✓	JF
Trust Tax Statements	15		✓	JF
Dividend Statements	16		✓	JF
Capital Gains Tax Reports - BGL	17		✓	JF
End of Period Closing Figures - Cash on Hand, Debtors and Creditors	18		✓	JF
GST - Complete Worksheet - Note Variances	19	✓		
Other Source Documents	20		✓	JF
Tax Reconciliation	21		✓	JF
General Ledger	22		✓	
Create Entries Report	23		✓	JF
Tax Agent Portal Reports	24		✓	JF
Market Value of Investments	25		✓	JF
Actuarial Certificate	26		✓	JF
Pension Documents	27		✓	JF
ETP Roll-In Documents	28	✓		
Rental Property Summary	29	✓		
LRBA Documentation	30	✓		
Super Contribution Breakdown Report	31		✓	
Self Review Checklist	32	✓		JF

ADMIN - To Do:

Scan workpapers	✓	Print letter	✓	
PDF copy to file	✓	Client Records?	N	(please circle which)
Payment Slip?	✓	Email / Post	E	(please circle which)

Completed By:	Eddy Lee	Date:	25/08/2021
Reviewed By:		Date:	

REVIEWED

By Julie at 9:30 am, Aug 26, 2021

Financial statements and reports for the year ended
30 June 2021

Eland Superannuation Fund

Eland Superannuation Fund

Reports Index

Statement of Financial Position

Detailed Statement of Financial Position

Operating Statement

Detailed Operating Statement

Notes to the Financial Statements

Statement of Taxable Income

Trustees Declaration

Investment Summary with Market Movement

Eland Superannuation Fund

Statement of Financial Position

As at 30 June 2021

	Note	2021 \$	2020 \$
Assets			
Investments			
Shares in Listed Companies (Australian)	2	43,168.83	124,484.99
Units in Unlisted Unit Trusts (Australian)	3	592,580.60	412,979.81
Total Investments		<u>635,749.43</u>	<u>537,464.80</u>
Other Assets			
Sundry Debtors		4,625.44	0.00
Reinvestment Residual Account		4.07	15.60
Suncorp Business Saver Acc 453354156		1,020,339.12	998,771.12
Suncorp Wealth Cash Management Acc 452861380		0.00	0.10
Distributions Receivable		20,400.45	7,530.16
Income Tax Refundable		1,688.30	0.00
Deferred Tax Asset		0.00	3,113.72
Total Other Assets		<u>1,047,057.38</u>	<u>1,009,430.70</u>
Total Assets		<u>1,682,806.81</u>	<u>1,546,895.50</u>
Less:			
Liabilities			
Income Tax Payable		0.00	4,442.91
PAYG Payable		2,110.00	0.00
Deferred Tax Liability		1,679.31	0.00
Total Liabilities		<u>3,789.31</u>	<u>4,442.91</u>
Net assets available to pay benefits		<u>1,679,017.50</u>	<u>1,542,452.59</u>
Represented by:			
Liability for accrued benefits allocated to members' accounts	4, 5		
Eland, Baiden - Accumulation		1,181,264.67	1,018,516.60
Eland, Diana - Accumulation		48,333.48	43,050.79
Eland, Diana - Pension (ABP , Non-Reversionary)		449,419.35	480,885.20
Total Liability for accrued benefits allocated to members' accounts		<u>1,679,017.50</u>	<u>1,542,452.59</u>

Eland Superannuation Fund

Detailed Statement of Financial Position

As at 30 June 2021

	Note	2021 \$	2020 \$
Assets			
Investments			
Shares in Listed Companies (Australian)	2		
Bank Of Queensland Limited.		0.00 ✓	12,957.00
BHP Group Limited		0.00 ✓	25,432.20
Commonwealth Bank Of Australia.		0.00 ✓	11,246.04
National Australia Bank Limited		0.00 ✓	31,393.06
Rex Minerals Limited		848.75 ✓	0.00
Tabcorp Holdings Limited		15,534.82 ✓	9,142.90
Wesfarmers Limited		0.00 ✓	8,203.89
Woodside Petroleum Ltd		26,785.26 ✓	26,109.90
Units in Unlisted Unit Trusts (Australian)	3		
Vanguard Diversified Bnd Indx Fund		100,537.98 ✓	193,292.77
Vanguard High Yield Australian Shares Fund		108,526.28 ✓	38,374.82
Vanguard Index Australian Property Securities Fund		89,181.52 ✓	40,727.53
Vanguard Index Australian Shares Fund		93,779.42 ✓	55,117.76
Vanguard Index Hedged International Shares Fund		25,277.11 ✓	4,989.99
Vanguard Index International Shares Fund		26,485.09 ✓	4,877.11
Vanguard Investor Cash Plus Fund		0.00 ✓	12,475.09
Vanguard Lifestrategy Balanced Fund		105,394.51 ✓	47,839.99
Vanguard Lifestrategy Growth Fund		43,398.69 ✓	15,284.75
Total Investments		635,749.43	537,464.80
Other Assets			
Bank Accounts			
Suncorp Business Saver Acc 453354156		1,020,339.12 ✓	998,771.12
Suncorp Wealth Cash Management Acc 452861380		0.00 ✓	0.10
Distributions Receivable			
Vanguard Diversified Bnd Indx Fund		609.62 ✓	2,032.08
Vanguard High Yield Australian Shares Fund		549.95 ✓	96.92
Vanguard Index Australian Property Securities Fund		1,672.40 ✓	1,388.43
Vanguard Index Australian Shares Fund		1,998.47 ✓	945.79
Vanguard Index Hedged International Shares Fund		3,652.08 ✓	136.44
Vanguard Index International Shares Fund		1,293.47 ✓	455.32
Vanguard Investor Cash Plus Fund		0.00 ✓	53.51
Vanguard Lifestrategy Balanced Fund		7,240.49 ✓	1,637.01
Vanguard Lifestrategy Growth Fund		3,383.97 ✓	784.66
Reinvestment Residual Account			
Bank Of Queensland Limited.		2.59 ✓	0.00
National Australia Bank Limited		0.00 ✓	15.60

Eland Superannuation Fund

Detailed Statement of Financial Position

As at 30 June 2021

	Note	2021 \$	2020 \$
Other Assets			
Tabcorp Holdings Limited		1.48 ✓	0.00
Sundry Debtors	✓	4,625.44	0.00
Income Tax Refundable		1,688.30 ✓	0.00
Deferred Tax Asset		0.00	3,113.72
Total Other Assets		<u>1,047,057.38</u>	<u>1,009,430.70</u>
Total Assets		<u>1,682,806.81</u>	<u>1,546,895.50</u>
Less:			
Liabilities			
Income Tax Payable		0.00	4,442.91
PAYG Payable		2,110.00 ✓	0.00
Deferred Tax Liability	✓	1,679.31	0.00
Total Liabilities		<u>3,789.31</u>	<u>4,442.91</u>
Net assets available to pay benefits	✓	<u>1,679,017.50</u>	<u>1,542,452.59</u>
Represented By :			
Liability for accrued benefits allocated to members' accounts			
Eland, Baiden - Accumulation	4, 5	1,181,264.67 ✓	1,018,516.60
Eland, Diana - Accumulation		48,333.48 ✓	43,050.79
Eland, Diana - Pension (ABP , Non-Reversionary)		449,419.35 ✓	480,885.20
Total Liability for accrued benefits allocated to members' accounts		<u>1,679,017.50</u>	<u>1,542,452.59</u>

Eland Superannuation Fund
Operating Statement
For the year ended 30 June 2021

	Note	2021 \$	2020 \$
Income			
Investment Income			
Trust Distributions		46,074.29	12,277.22
Dividends Received		2,892.38	4,773.49
Interest Received		11,892.88	29,226.76
Property Income		0.00	2,130.00
Investment Gains			
Changes in Market Values	7	67,768.25	(54,648.81)
Contribution Income			
Employer Contributions		282.94	1,011.19
Personal Concessional		27,000.00	48,988.81
Personal Non Concessional		0.00	2,011.19
Other Contributions		62,950.90	0.00
Total Income		<u>218,861.64</u>	<u>45,769.85</u>
Expenses			
Accountancy Fees		2,145.00	3,465.00
ATO Supervisory Levy		259.00	259.00
Auditor's Remuneration		330.00	385.00
Bank Charges		17.00	0.00
		<u>2,751.00</u>	<u>4,109.00</u>
Member Payments			
Pensions Paid		68,000.00	22,000.00
Total Expenses		<u>70,751.00</u>	<u>26,109.00</u>
Benefits accrued as a result of operations before income tax		<u>148,110.64</u>	<u>19,660.85</u>
Income Tax Expense	8	11,545.73	5,329.19
Benefits accrued as a result of operations		<u>136,564.91</u>	<u>14,331.66</u>

Eland Superannuation Fund

Detailed Operating Statement

For the year ended 30 June 2021

	2021	2020
	\$	\$
Income		
Investment Income		
Trust Distributions		
Vanguard Diversified Bnd Indx Fund	✓ 19,459.59 ✓	2,774.14
Vanguard High Yield Australian Shares Fund	✓ 1,836.68	2,079.49
Vanguard Index Australian Property Securities Fund	2,106.81 ✓	1,968.23
Vanguard Index Australian Shares Fund	✓ 2,878.98	1,818.08
Vanguard Index Hedged International Shares Fund	4,933.59 ✓	146.56
Vanguard Index International Shares Fund	✓ 1,432.32	513.85
Vanguard Investor Cash Plus Fund	✓ 0.00 ✓	53.51
Vanguard Lifestrategy Balanced Fund	✓ 9,328.81	1,943.19
Vanguard Lifestrategy Growth Fund	✓ 4,064.92 ✓	980.17
Vanguard Short Term Fixed Int Fund	✓ 32.59 ✓	0.00
	46,074.29	12,277.22
Dividends Received		
Bank Of Queensland Limited.	✓ 252.00 ✓	0.00
BHP Group Limited	✓ 535.74	1,513.06
Commonwealth Bank Of Australia.	158.76 ✓	698.22
National Australia Bank Limited	✓ 929.10	1,332.15
Tabcorp Holdings Limited	✓ 221.32 ✓	0.00
Wesfarmers Limited	✓ 173.85	0.00
Woodside Petroleum Ltd	✓ 621.61 ✓	1,230.06
	2,892.38	4,773.49
Interest Received		
Suncorp Business Everyday Acc 453354105	5.84	0.00
Suncorp Business Saver Acc 453354156	11,879.22	9,975.96
Suncorp Fixed Term Deposit 170377082	0.00	5,481.50
Suncorp Fixed Term Deposit 170377104	0.00	13,750.00
Suncorp Wealth Cash Management Acc 452861380	0.01	19.30
Vanguard Management Fee Rebate	7.81	0.00
	11,892.88	29,226.76
Property Income		
2/7 Leonard Crescent, Brendale	0.00	2,130.00
	0.00	2,130.00
Contribution Income		
Employer Contributions - Concessional		
Diana Eland	282.94 ✓	1,011.19
	282.94	1,011.19
Personal Contributions - Concessional		
Baiden Eland	✓ 25,000.00 ✓	25,000.00
Diana Eland	2,000.00	23,988.81
	27,000.00	48,988.81
Personal Contributions - Non Concessional		
Baiden Eland	0.00	1,000.00
Diana Eland	0.00	1,011.19
	0.00	2,011.19
Other Contributions		
Baiden Eland	62,807.00 ✓	0.00

Eland Superannuation Fund




Detailed Operating Statement

For the year ended 30 June 2021

	2021	2020
	\$	\$
Diana Eland	143.90	0.00
	<u>62,950.90</u>	<u>0.00</u>
Investment Gains		
Realised Movements in Market Value		
Shares in Listed Companies (Australian)		
Bank Of Queensland Limited.	1,445.09	0.00
BHP Group Limited	6,163.39	0.00
Commonwealth Bank Of Australia.	2,859.34	0.00
National Australia Bank Limited	611.77	0.00
Novonix Limited	1,491.80	0.00
Wesfarmers Limited	2,150.27	0.00
	<u>14,721.66</u>	<u>0.00</u>
Units in Unlisted Unit Trusts (Australian)		
Vanguard Diversified Bnd Indx Fund	(13,500.65)	0.00
Vanguard Index Diversified Bond Fund	0.00	(401.97)
Vanguard Short Term Fixed Int Fund	(46.07)	0.00
	<u>(13,546.72)</u>	<u>(401.97)</u>
Unrealised Movements in Market Value		
Shares in Listed Companies (Australian)		
Bank Of Queensland Limited.	2,192.95	(2,192.95)
BHP Group Limited	1,379.79	(3,709.81)
Commonwealth Bank Of Australia.	(397.73)	(2,164.32)
National Australia Bank Limited	9,812.36	(10,270.41)
Rex Minerals Limited	353.92	0.00
Tabcorp Holdings Limited	5,372.58	(860.50)
Wesfarmers Limited	(900.37)	900.37
Woodside Petroleum Ltd	675.36	(10,269.47)
	<u>18,488.86</u>	<u>(28,567.09)</u>
Units in Unlisted Unit Trusts (Australian)		
Vanguard Diversified Bnd Indx Fund	(10,213.51)	3,694.74
Vanguard High Yield Australian Shares Fund	12,151.46	(7,547.53)
Vanguard Index Australian Property Securities Fund	15,999.40	(14,283.43)
Vanguard Index Australian Shares Fund	14,944.74	(4,351.10)
Vanguard Index Diversified Bond Fund	0.00	(603.66)
Vanguard Index Hedged International Shares Fund	3,006.16	(109.48)
Vanguard Index International Shares Fund	2,879.38	(279.29)
Vanguard Investor Cash Plus Fund	24.91	(24.91)
Vanguard Lifestrategy Balanced Fund	6,197.98	(1,263.14)
Vanguard Lifestrategy Growth Fund	3,113.94	(911.95)
	<u>48,104.46</u>	<u>(25,679.75)</u>
Changes in Market Values	<u>67,768.25</u>	<u>(54,648.81)</u>
Total Income	<u>218,861.65</u>	<u>45,769.85</u>
Expenses		
Accountancy Fees	2,145.00	3,465.00
ATO Supervisory Levy	259.00	259.00
Auditor's Remuneration	330.00	385.00
Bank Charges	17.00	0.00

Eland Superannuation Fund
Detailed Operating Statement

For the year ended 30 June 2021

	2021		2020
	\$		\$
	<u>2,751.00</u>		<u>4,109.00</u>
Member Payments			
Pensions Paid			
Eland, Diana - Pension (ABP , Non-Reversionary)	68,000.00 		22,000.00
	<u>68,000.00</u>		<u>22,000.00</u>
Total Expenses	<u>70,751.00</u>		<u>26,109.00</u>
Benefits accrued as a result of operations before income tax	<u>148,110.65</u>		<u>19,660.85</u>
Income Tax Expense			
Income Tax Expense	11,545.73 		5,329.19
Total Income Tax	<u>11,545.73</u>		<u>5,329.19</u>
Benefits accrued as a result of operations	<u>136,564.92</u> 		<u>14,331.66</u>

Notes to the Financial Statements

For the year ended 30 June 2021

Note 1: Summary of Significant Accounting Policies

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

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

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

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

a. Measurement of Investments

The Fund initially recognises:

- (i) an investment when it controls the future economic benefits expected to flow from the asset. For financial assets, the trade date is considered to be the date on which control of the future economic benefits attributable to the asset passes to the Fund; and
- (ii) a financial liability on the date it becomes a party to the contractual provisions of the instrument.

Investments of the Fund have been measured at market value, which refers to the amount that a willing buyer could reasonably be expected to pay to acquire an asset from a willing seller if the following assumptions were made:

- that the buyer and the seller deal with each other at arm's length in relation to the sale;
- that the sale occurred after proper marketing of the asset; and
- that the buyer and the seller acted knowledgeably and prudentially in relation to the sale.

Market value has been determined as follows:

- (i) shares and other securities listed on the Australian Securities Exchange by reference to the relevant market quotations at the end of the reporting period;
- (ii) units in managed funds by reference to the unit redemption price at the end of the reporting period;
- (iii) fixed-interest securities by reference to the redemption price at the end of the reporting period;
- (iv) unlisted investments are stated at trustees' assessment based on estimated market value at balance date or where necessary, an external valuer's opinion; and
- (v) investment properties at the trustees' assessment of the market value or where necessary a qualified independent valuer's opinion at the end of reporting period.

Financial liabilities, such as trade creditors and other payables, are measured at the gross value of the outstanding balance at the end of the reporting period. The trustees have determined that the gross values of the Fund's financial liabilities is equivalent to their market values. Any remeasurement changes in the gross values of non-current financial liabilities (including liabilities for members' accrued benefits) are recognised in the operating statement in the periods in which they occur.

b. Cash and Cash Equivalents

Cash and cash equivalents include cash on hand and at call, deposits with banks and short-term, highly liquid investments that are readily convertible to cash and subject to an insignificant risk of change in value.

c. Revenue

Revenue is recognised to the extent that it is probable that the economic benefits will flow to the Fund and the revenue can be reliably measured. Revenue is recognised at the fair value of the consideration received or receivable.

Notes to the Financial Statements

For the year ended 30 June 2021

Interest revenue

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

Dividend revenue

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

Rental revenue

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

Distribution revenue

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

Remeasurement changes in market values

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

Contributions

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

d. Liability for Accrued Benefits

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

e. Income Tax

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

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

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

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

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

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

f. Critical Accounting Estimates and Judgements

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

Notes to the Financial Statements

For the year ended 30 June 2021

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

Note 2: Shares in Listed Companies (Australian)

	2021 \$	2020 \$
BHP Group Limited	0.00	25,432.20
Bank Of Queensland Limited.	0.00	12,957.00
Commonwealth Bank Of Australia.	0.00	11,246.04
National Australia Bank Limited	0.00	31,393.06
Rex Minerals Limited	848.75	0.00
Tabcorp Holdings Limited	15,534.82	9,142.90
Wesfarmers Limited	0.00	8,203.89
Woodside Petroleum Ltd	26,785.26	26,109.90
	43,168.83	124,484.99

Note 3: Units in Unlisted Unit Trusts (Australian)

	2021 \$	2020 \$
Vanguard Index Australian Shares Fund	93,779.42	55,117.76
Vanguard Index International Shares Fund	26,485.09	4,877.11
Vanguard Index Australian Property Securities Fund	89,181.52	40,727.53
Vanguard Lifestrategy Growth Fund	43,398.69	15,284.75
Vanguard High Yield Australian Shares Fund	108,526.28	38,374.82
Vanguard Diversified Bnd Indx Fund	100,537.98	193,292.77
Vanguard Investor Cash Plus Fund	0.00	12,475.09
Vanguard Index Hedged International Shares Fund	25,277.11	4,989.99
Vanguard Lifestrategy Balanced Fund	105,394.51	47,839.99
	592,580.60	412,979.81

Note 4: Liability for Accrued Benefits

	2021 \$	2020 \$
Liability for accrued benefits at beginning of year	1,542,452.59	1,528,120.93
Benefits accrued as a result of operations	136,564.91	14,331.66

Eland Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2021

Current year member movements	0.00	0.00
Liability for accrued benefits at end of year	1,679,017.50	1,542,452.59

Note 5: Vested Benefits

Vested benefits are benefits that are not conditional upon continued membership of the fund (or any factor other than resignation from the plan) and include benefits which members were entitled to receive had they terminated their fund membership as at the end of the reporting period.

	2021	2020
	\$	\$
Vested Benefits	1,679,017.50	1,542,452.59

Note 6: Guaranteed Benefits

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

Note 7: Changes in Market Values



Unrealised Movements in Market Value

	2021	2020
	\$	\$
Shares in Listed Companies (Australian)		
BHP Group Limited	1,379.79	(3,709.81)
Bank Of Queensland Limited.	2,192.95	(2,192.95)
Commonwealth Bank Of Australia.	(397.73)	(2,164.32)
National Australia Bank Limited	9,812.36	(10,270.41)
Rex Minerals Limited	353.92	0.00
Tabcorp Holdings Limited	5,372.58	(860.50)
Wesfarmers Limited	(900.37)	900.37
Woodside Petroleum Ltd	675.36	(10,269.47)
	18,488.86	(28,567.09)
Units in Unlisted Unit Trusts (Australian)		
Vanguard Diversified Bnd Indx Fund	(10,213.51)	3,694.74
Vanguard High Yield Australian Shares Fund	12,151.46	(7,547.53)
Vanguard Index Australian Property Securities Fund	15,999.40	(14,283.43)
Vanguard Index Australian Shares Fund	14,944.74	(4,351.10)
Vanguard Index Diversified Bond Fund	0.00	(603.66)
Vanguard Index Hedged International Shares Fund	3,006.16	(109.48)

Eland Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2021

Vanguard Index International Shares Fund	2,879.38	(279.29)
Vanguard Investor Cash Plus Fund	24.91	(24.91)
Vanguard Lifestrategy Balanced Fund	6,197.98	(1,263.14)
Vanguard Lifestrategy Growth Fund	3,113.94	(911.95)
	48,104.46	(25,679.75)
Total Unrealised Movement	66,593.32	(54,246.84)
Realised Movements in Market Value		
	2021	2020
	\$	\$
Shares in Listed Companies (Australian)		
BHP Group Limited	6,163.39	0.00
Bank Of Queensland Limited.	1,445.09	0.00
Commonwealth Bank Of Australia.	2,859.34	0.00
National Australia Bank Limited	611.77	0.00
Novonix Limited	1,491.80	0.00
Wesfarmers Limited	2,150.27	0.00
	14,721.66	0.00
Units in Unlisted Unit Trusts (Australian)		
Vanguard Diversified Bnd Indx Fund	(13,500.65)	0.00
Vanguard Index Diversified Bond Fund	0.00	(401.97)
Vanguard Short Term Fixed Int Fund	(46.07)	0.00
	(13,546.72)	(401.97)
Total Realised Movement	1,174.94	(401.97)
Changes in Market Values	67,768.26	(54,648.81)
Note 8: Income Tax Expense		
	2021	2020
	\$	\$
The components of tax expense comprise		
Current Tax	6,752.70 	8,442.91
Deferred Tax Liability/Asset	4,793.03 	(3,113.72)
	11,545.73	5,329.19

Notes to the Financial Statements

For the year ended 30 June 2021

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

Prima facie tax payable on benefits accrued before income tax at 15%	22,216.60	2,949.13
Less:		
Tax effect of:		
Non Taxable Contributions	9,442.64	301.68
Increase in MV of Investments	9,989.00	0.00
Exempt Pension Income	2,405.70	2,475.90
Realised Accounting Capital Gains	176.24	(60.30)
Accounting Trust Distributions	6,911.14	1,841.58
Add:		
Tax effect of:		
Decrease in MV of Investments	0.00	8,137.03
SMSF Non-Deductible Expenses	40.80	92.70
Pension Payments	10,200.00	3,300.00
Franking Credits	435.09	536.60
Foreign Credits	30.05	14.43
Net Capital Gains	652.35	449.85
Taxable Trust Distributions	4,483.69	903.58
Distributed Foreign Income	663.34	261.02
Rounding	(0.40)	(0.43)
Income Tax on Taxable Income or Loss	9,796.80	12,085.05
Less credits:		
Franking Credits	2,900.62	3,577.33
Foreign Credits	143.48	64.81
Current Tax or Refund	6,752.70	8,442.91

Eland Superannuation Fund

Statement of Taxable Income

For the year ended 30 June 2021

	2021
	\$
Benefits accrued as a result of operations	148,110.64
Less	
Increase in MV of investments	66,593.32
Exempt current pension income	16,038.00
Realised Accounting Capital Gains	1,174.93
Accounting Trust Distributions	46,074.29
Non Taxable Contributions	62,950.90
	<hr/> 192,831.44
Add	
SMSF non deductible expenses	272.00
Pension Payments	68,000.00
Franking Credits	2,900.62
Foreign Credits	200.30
Net Capital Gains	4,349.00
Taxable Trust Distributions	29,891.29
Distributed Foreign income	4,422.29
	<hr/> 110,035.50
SMSF Annual Return Rounding	(2.70)
	<hr/> 65,312.00
Taxable Income or Loss	<hr/> 65,312.00
Income Tax on Taxable Income or Loss	9,796.80
Less	
Franking Credits	2,900.62
Foreign Credits	143.48
	<hr/> 6,752.70
CURRENT TAX OR REFUND	<hr/> 6,752.70
Supervisory Levy	259.00
Income Tax Instalments Paid	(8,441.00)
	<hr/> (1,429.30)
AMOUNT DUE OR REFUNDABLE	<hr/> (1,429.30)

Eland Superannuation Fund Trustees Declaration

The trustees have determined that the Fund is not a reporting entity and that these special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

The trustees declare that:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2021 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2021 and the results of its operations for the year ended on that date in accordance with the accounting policies described in Note 1 to the financial statements;
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the superannuation fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2021.

Specifically, the trustees declare that:

- in accordance with s120 of the Superannuation Industry (Supervision) Act 1993, no individual trustee has been or is a disqualified person;
- the Fund has satisfactory title to all assets, all assets are unencumbered and free from charge as prescribed by s50 of the Superannuation Industry (Supervision) Act 1993 and reg13.14 of the Superannuation Industry (Supervision) Regulations 1994; and
- to the knowledge of the trustees, there have been no events or transactions subsequent to the balance date which could have a material impact on the Fund. Where such events have occurred, the effect of such events has been accounted and noted in the Fund's financial statements.

Signed in accordance with a resolution of the trustees by:

.....
Baiden Eland

Trustee



.....
Diana Eland

Trustee



Dated this day of

Eland Superannuation Fund

Investment Summary with Market Movement

As at 30 June 2021

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised		Realised Movement
						Overall	Current Year	
Cash/Bank Accounts								
Suncorp Business Saver Acc 453354156	1,020,339.12	0.0000	1,020,339.12	1,020,339.12	1,020,339.12			
			1,020,339.12		1,020,339.12			
Shares in Listed Companies (Australian)								
BHP.AX BHP Group Limited	0.00 ✓	48.570000	0.00	0.00	0.00	0.00	1,379.79	6,163.39
BOQ.AX Bank Of Queensland Limited.	0.00 ✓	9.110000	0.00	0.00	0.00	0.00	2,192.95	1,445.09
CBA.AX Commonwealth Bank Of Australia.	0.00 ✓	99.870000	0.00	0.00	0.00	0.00	(397.73)	2,859.34
NAB.AX National Australia Bank Limited	0.00 ✓	26.220000	0.00	0.00	0.00	0.00	9,812.36	611.77
NVX.AX Novonix Limited	0.00 ✓	2.220000	0.00	0.00	0.00	0.00	0.00	1,491.80
RXM.AX Rex Minerals Limited	2,425.00 ✓	0.350000	848.75	0.20	494.83	353.92	353.92	0.00
TAH.AX Tabcorp Holdings Limited	2,999.00 ✓	5.180000	15,534.82	3.68	11,022.74	4,512.08	5,372.58	0.00
WES.AX Wesfarmers Limited	0.00 ✓	59.100000	0.00	0.00	0.00	0.00	(900.37)	2,150.27
WPL.AX Woodside Petroleum Ltd	1,206.00 ✓	22.210000	26,785.26	30.05	36,245.78	(9,460.52)	675.36	0.00
			43,168.83		47,763.35	(4,594.52)	18,488.86	14,721.66
Units in Unlisted Unit Trusts (Australian)								
VAN0042AU Vanguard Diversified Bnd Indx Fund	109,043.36 ✓	0.922000	100,537.98	0.98	107,056.75	(6,518.77)	(10,213.51)	(13,500.65)
VAN0017AU Vanguard High Yield Australian Shares Fund	80,063.65 ✓	1.355500	108,526.28	1.29	103,519.61	5,006.67	12,151.46	0.00
VAN0012AU Vanguard Index Australian Property Securities Fund	81,325.48 ✓	1.096600	89,181.52	1.08	87,465.55	1,715.97	15,999.40	0.00
VAN0010AU Vanguard Index Australian Shares Fund	40,262.50 ✓	2.329200	93,779.42	2.05	82,616.92	11,162.50	14,944.74	0.00
VAN0107AU Vanguard Index Hedged International Shares Fund	23,619.05 ✓	1.070200	25,277.11	0.94	22,280.96	2,996.15	3,006.16	0.00
VAN0011AU Vanguard Index International Shares Fund	13,632.43 ✓	1.942800	26,485.09	1.78	24,228.60	2,256.49	2,879.38	0.00
VAN0100AU Vanguard Investor Cash Plus Fund	0.00 ✓	1.000600	0.00	0.00	0.00	0.00	24.91	0.00
VAN0124AU Vanguard Lifestrategy Balanced Fund	67,361.95 ✓	1.564600	105,394.51	1.48	99,533.56	5,860.95	6,197.98	0.00
VAN0014AU Vanguard Lifestrategy Growth Fund	24,980.54 ✓	1.737300	43,398.69	1.64	41,000.00	2,398.69	3,113.94	0.00
VAN0102AU Vanguard Short Term Fixed Int Fund	0.00 ✓	1.018300	0.00	0.00	0.00	0.00	0.00	(46.07)
			592,580.60		567,701.95	24,878.65	48,104.46	(13,546.72)

1,656,088.55	1,635,804.42	20,284.13	66,593.32	1,174.94
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Self-managed superannuation fund annual return **2021**

Who should complete this annual return?

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

- ❗ The *Self-managed superannuation fund annual return instructions 2021* (NAT 71606) (the instructions) can assist you to complete this annual return.
- ⊖ The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via ABR.gov.au or complete the Change of details for superannuation entities form (NAT 3036).

To complete this annual return

- Print clearly, using a BLACK pen only.
- Use BLOCK LETTERS and print one character per box.

S	M	I	T	#		S	T				
---	---	---	---	---	--	---	---	--	--	--	--
- Place X in ALL applicable boxes.

- Postal address for annual returns:

Australian Taxation Office
GPO Box 9845
 [insert the name and postcode
 of your capital city]

For example;

Australian Taxation Office
GPO Box 9845
SYDNEY NSW 2001

Section A: Fund information

1 Tax file number (TFN)

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

- To assist processing, write the fund's TFN at the top of pages 3, 5, 7 and 9.

2 Name of self-managed superannuation fund (SMSF)

3 Australian business number (ABN) (if applicable)

4 Current postal address

Suburb/town

State/territory

Postcode

5 Annual return status

Is this an amendment to the SMSF's 2021 return?

A No Yes

Is this the first required return for a newly registered SMSF?

B No Yes

6 SMSF auditor

Auditor's name

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Postal address

Suburb/town

State/territory

Postcode

Date audit was completed **A** / /
Day / Month / YearWas Part A of the audit report qualified? **B** No YesWas Part B of the audit report qualified? **C** No YesIf Part B of the audit report was qualified, have the reported issues been rectified? **D** No Yes**7 Electronic funds transfer (EFT)**

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

A Fund's financial institution account details

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

Fund BSB number

Fund account number

Fund account name

I would like my tax refunds made to this account. Go to C.**B Financial institution account details for tax refunds**

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

BSB number


Account number

Account name

C Electronic service address alias

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



8 Status of SMSF Australian superannuation fund **A** No Yes Fund benefit structure **B** Code
 Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Amounts? **C** No Yes 

9 Was the fund wound up during the income year?

No Yes If yes, provide the date on which the fund was wound up Day / Month / Year Have all tax lodgment and payment obligations been met? No Yes

10 Exempt current pension income

Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year?

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

No Go to Section B: Income.

Yes Exempt current pension income amount **A** \$ 

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

Segregated assets method **B**

Unsegregated assets method **C** Was an actuarial certificate obtained? **D** Yes

Did the fund have any other income that was assessable?

E Yes Go to Section B: Income.

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

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

Section B: Income

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

11 Income

Did you have a capital gains tax (CGT) event during the year? **G** No Yes

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

Have you applied an exemption or rollover? **M** No Yes

Code

Net capital gain **A** \$

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

Gross interest **C** \$

Forestry managed investment scheme income **X** \$

D1 \$	Gross foreign income	Loss
	Net foreign income D \$	

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

Transfers from foreign funds **F** \$

Gross payments where ABN not quoted **H** \$

Gross distribution from partnerships **I** \$

*Unfranked dividend amount **J** \$

*Franked dividend amount **K** \$

*Dividend franking credit **L** \$

*Gross trust distributions **M** \$

Calculation of assessable contributions	
Assessable employer contributions	
R1 \$	
plus Assessable personal contributions	
R2 \$	
plus **No-TFN-quoted contributions	
R3 \$	
<i>(an amount must be included even if it is zero)</i>	
less Transfer of liability to life insurance company or PST	
R6 \$	

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

Calculation of non-arm's length income	
*Net non-arm's length private company dividends	
U1 \$	
plus *Net non-arm's length trust distributions	
U2 \$	
plus *Net other non-arm's length income	
U3 \$	

*Other income **S** \$

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

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

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

GROSS INCOME (Sum of labels A to U) W \$	Loss
--	------

Exempt current pension income **Y** \$

TOTAL ASSESSABLE INCOME (W less Y) V \$	Loss
---	------

Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

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

DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	A1 \$		A2 \$
Interest expenses overseas	B1 \$		B2 \$
Capital works expenditure	D1 \$		D2 \$
Decline in value of depreciating assets	E1 \$		E2 \$
Insurance premiums – members	F1 \$		F2 \$
SMSF auditor fee	H1 \$		H2 \$
Investment expenses	I1 \$		I2 \$
Management and administration expenses	J1 \$		J2 \$
Forestry managed investment scheme expense	U1 \$		U2 \$
Other amounts	L1 \$	Code <input type="text"/>	L2 \$
Tax losses deducted	M1 \$		



TOTAL DEDUCTIONS
N \$
 (Total **A1** to **M1**)

TOTAL NON-DEDUCTIBLE EXPENSES
Y \$
 (Total **A2** to **L2**)

#TAXABLE INCOME OR LOSS Loss
O \$
 (TOTAL ASSESSABLE INCOME *less* TOTAL DEDUCTIONS)

TOTAL SMSF EXPENSES
Z \$
 (N *plus* Y)

#This is a mandatory label.

Section D: Income tax calculation statement

#Important:

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


13 Calculation statement

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

#Taxable income	A \$	<i>(an amount must be included even if it is zero)</i>
#Tax on taxable income	T1 \$	<i>(an amount must be included even if it is zero)</i>
#Tax on no-TFN-quoted contributions	J \$	<i>(an amount must be included even if it is zero)</i>

Gross tax **B \$**

(T1 plus J)


Foreign income tax offset	C1 \$		Non-refundable non-carry forward tax offsets
Rebates and tax offsets	C2 \$		
			C \$
			<i>(C1 plus C2)</i>

SUBTOTAL 1

T2 \$

(B less C – cannot be less than zero)

Early stage venture capital limited partnership tax offset	D1 \$	Non-refundable carry forward tax offsets	
Early stage venture capital limited partnership tax offset carried forward from previous year	D2 \$		
Early stage investor tax offset	D3 \$		
Early stage investor tax offset carried forward from previous year	D4 \$		
			D \$
			<i>(D1 plus D2 plus D3 plus D4)</i>
			SUBTOTAL 2
			T3 \$
			<i>(T2 less D – cannot be less than zero)</i>

Complying fund's franking credits tax offset	E1 \$		Refundable tax offsets
No-TFN tax offset	E2 \$		
National rental affordability scheme tax offset	E3 \$		
Exploration credit tax offset	E4 \$		
			E \$
			<i>(E1 plus E2 plus E3 plus E4)</i>

#TAX PAYABLE **T5 \$**

(T3 less E – cannot be less than zero)

Section 102AAM interest charge

G \$

Credit for interest on early payments – amount of interest	
H1 \$	
Credit for tax withheld – foreign resident withholding (excluding capital gains)	
H2 \$	
Credit for tax withheld – where ABN or TFN not quoted (non-individual)	
H3 \$	
Credit for TFN amounts withheld from payments from closely held trusts	
H5 \$	
Credit for interest on no-TFN tax offset	
H6 \$	
Credit for foreign resident capital gains withholding amounts	
H8 \$	
	Eligible credits
	H \$
	<i>(H1 plus H2 plus H3 plus H5 plus H6 plus H8)</i>

#Tax offset refunds (Remainder of refundable tax offsets)	I \$	<i>(unused amount from label E – an amount must be included even if it is zero)</i>
---	-------------	---

PAYG instalments raised

K \$

Supervisory levy

L \$

Supervisory levy adjustment for wound up funds

M \$

Supervisory levy adjustment for new funds

N \$



AMOUNT DUE OR REFUNDABLE A positive amount at S is what you owe, while a negative amount is refundable to you.	S \$	<i>(T5 plus G less H less I less K plus L less M plus N)</i>
---	-------------	--

#This is a mandatory label.

Section E: Losses

14 Losses

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

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

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

Section F: Member information

MEMBER 1

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names


Member's TFN

See the Privacy note in the Declaration.

Date of birth

Contributions

OPENING ACCOUNT BALANCE \$ 

 Refer to instructions for completing these labels.

Employer contributions

A \$

ABN of principal employer

A1

Personal contributions

B \$

CGT small business retirement exemption

C \$

CGT small business 15-year exemption amount

D \$

Personal injury election

E \$

Spouse and child contributions

F \$

Other third party contributions

G \$

Proceeds from primary residence disposal

H \$

Receipt date Day / Month / Year

H1

Assessable foreign superannuation fund amount

I \$

 Non-assessable foreign superannuation fund amount

J \$

 Transfer from reserve: assessable amount

K \$

Transfer from reserve: non-assessable amount

L \$

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

T \$

Any other contributions (including Super Co-contributions and Low Income Super Amounts)

M \$

TOTAL CONTRIBUTIONS N \$

(Sum of labels **A** to **M**)


Other transactions

Allocated earnings or losses **O \$**

Loss 

Accumulation phase account balance

S1 \$

 Inward rollovers and transfers

P \$

Retirement phase account balance - Non CDBIS

S2 \$

Outward rollovers and transfers

Q \$

Retirement phase account balance - CDBIS

S3 \$

Lump Sum payments

R1 \$

Income stream payments

R2 \$

Code 

Code 

TRIS Count 

CLOSING ACCOUNT BALANCE S \$

(**S1** plus **S2** plus **S3**) 

Accumulation phase value **X1 \$**

Retirement phase value **X2 \$**

Outstanding limited recourse borrowing arrangement amount **Y \$**

MEMBER 2

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Member's TFN

See the Privacy note in the Declaration.

Date of birth

Contributions

OPENING ACCOUNT BALANCE \$ 

 Refer to instructions for completing these labels.

Employer contributions

A \$

ABN of principal employer

A1

Personal contributions

B \$

CGT small business retirement exemption

C \$

CGT small business 15-year exemption amount

D \$

Personal injury election

E \$

Spouse and child contributions

F \$

Other third party contributions

G \$

Proceeds from primary residence disposal

H \$

Receipt date Day / Month / Year

H1

Assessable foreign superannuation fund amount

I \$

Non-assessable foreign superannuation fund amount

J \$

Transfer from reserve: assessable amount

K \$

Transfer from reserve: non-assessable amount

L \$

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

T \$

Any other contributions (including Super Co-contributions and Low Income Super Amounts)

M \$ 

TOTAL CONTRIBUTIONS N \$

(Sum of labels **A** to **M**)


Other transactions

Allocated earnings or losses **O \$**

Loss 

Accumulation phase account balance

S1 \$

Inward rollovers and transfers **P \$** 

Retirement phase account balance - Non CDBIS

S2 \$

Outward rollovers and transfers **Q \$**

Retirement phase account balance - CDBIS

S3 \$

Lump Sum payments **R1 \$** 

Income stream payments **R2 \$**

Code 

Code  

TRIS Count 

CLOSING ACCOUNT BALANCE S \$

(**S1** plus **S2** plus **S3**)

Accumulation phase value **X1 \$**

Retirement phase value **X2 \$**

Outstanding limited recourse borrowing arrangement amount **Y \$**

OFFICIAL: Sensitive (when completed)

Section H: Assets and liabilities

15 ASSETS

15a Australian managed investments

Listed trusts **A \$**Unlisted trusts **B \$**Insurance policy **C \$**Other managed investments **D \$**

15b Australian direct investments

Cash and term deposits **E \$**

Limited recourse borrowing arrangements

Australian residential real property

J1 \$

Australian non-residential real property

J2 \$

Overseas real property

J3 \$

Australian shares

J4 \$

Overseas shares

J5 \$

Other

J6 \$

Property count

J7Debt securities **F \$**Loans **G \$**Listed shares **H \$**Unlisted shares **I \$**Limited recourse borrowing arrangements **J \$**Non-residential real property **K \$**Residential real property **L \$**Collectables and personal use assets **M \$**Other assets **O \$**

15c Other investments

Crypto-Currency **N \$**

15d Overseas direct investments

Overseas shares **P \$**Overseas non-residential real property **Q \$**Overseas residential real property **R \$**Overseas managed investments **S \$**Other overseas assets **T \$**

TOTAL AUSTRALIAN AND OVERSEAS ASSETS U \$
--

(Sum of labels **A** to **T**)

15e In-house assets

Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year?



A No Yes **\$**

15f Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution? **A** No Yes

Did the members or related parties of the fund use personal guarantees or other security for the LRBA? **B** No Yes

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements V1 \$	
Permissible temporary borrowings V2 \$	
Other borrowings V3 \$	
	Borrowings V \$
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)	W \$ 
Reserve accounts	X \$
Other liabilities	Y \$ 
TOTAL LIABILITIES Z \$	

Section I: Taxation of financial arrangements**17 Taxation of financial arrangements (TOFA)**

Total TOFA gains **H \$**

Total TOFA losses **I \$**

Section J: Other information**Family trust election status**

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

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

Interposed entity election status

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

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

Section K: Declarations

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

Important

Before making this declaration check to ensure that all income has been disclosed and the annual return, all attached schedules and any additional documents are true and correct in every detail. If you leave labels blank, you will have specified a zero amount or the label was not applicable to you. If you are in doubt about any aspect of the annual return, place all the facts before the ATO.

Privacy

The ATO is authorised by the *Taxation Administration Act 1953* to request the provision of tax file numbers (TFNs). We will use the TFN to identify the entity in our records. It is not an offence not to provide the TFN. However if you do not provide the TFN, the processing of this form may be delayed.

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

TRUSTEE'S OR DIRECTOR'S DECLARATION:

I declare that, the current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received a copy of the audit report and are aware of any matters raised therein. The information on this annual return, including any attached schedules and additional documentation is true and correct.

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

Date / /

Preferred trustee or director contact details:

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return Hrs

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

TAX AGENT'S DECLARATION:

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

Tax agent's signature

Date / /

Tax agent's contact details

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number

Eland Superannuation Fund

Members Statement

Baiden Eland
 24 Lamaur Street
 Warner, Queensland, 4500, Australia

Your Details

		Nominated Beneficiaries	N/A
Date of Birth :	Provided	Vested Benefits	1,181,264.67
Age:	54	Total Death Benefit	1,181,264.67
Tax File Number:	Provided	Current Salary	0.00
Date Joined Fund:	25/02/2011	Previous Salary	0.00
Service Period Start Date:	10/02/1986	Disability Benefit	0.00
Date Left Fund:			
Member Code:	ELABAI00001A		
Account Start Date	25/02/2011		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

Total Benefits	1,181,264.67
<u>Preservation Components</u>	
Preserved	1,154,367.96
Unrestricted Non Preserved	26,896.71
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	222,479.74
Taxable	958,784.93

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2020	1,018,516.60	1,002,058.52
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)	25,000.00	25,000.00
Personal Contributions (Non Concessional)		1,000.00
Government Co-Contributions		
Other Contributions	62,807.00	
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	88,776.96	(4,363.99)
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	3,750.00	3,750.00
Income Tax	10,085.89	1,427.93
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2021	1,181,264.67	1,018,516.60

Eland Superannuation Fund
Members Statement

Trustee's Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. Every effort has been made by the Trustee to ensure the accuracy and completeness of this Statement. The Trustee does not accept any liability for any error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

Baiden Eland
Trustee

Diana Eland
Trustee

Eland Superannuation Fund

Members Statement

Diana Eland
 24 Lamaur Street
 Warner, Queensland, 4500, Australia

Your Details

		Nominated Beneficiaries	N/A
Date of Birth :	Provided	Vested Benefits	48,333.48
Age:	61	Total Death Benefit	48,333.48
Tax File Number:	Provided	Current Salary	0.00
Date Joined Fund:	25/02/2011	Previous Salary	0.00
Service Period Start Date:	15/11/1985	Disability Benefit	0.00
Date Left Fund:			
Member Code:	ELADIA00001A		
Account Start Date	25/02/2011		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

Total Benefits	48,333.48
<u>Preservation Components</u>	
Preserved	48,333.48
Unrestricted Non Preserved	
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	1,155.09
Taxable	47,178.39

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2020	43,050.79	20,965.82
<u>Increases to Member account during the period</u>		
Employer Contributions	282.94	1,011.19
Personal Contributions (Concessional)	2,000.00	23,988.81
Personal Contributions (Non Concessional)		1,011.19
Government Co-Contributions	143.90	
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	3,609.79	(132.82)
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	342.44	3,750.00
Income Tax	411.50	43.40
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2021	48,333.48	43,050.79

Eland Superannuation Fund
Members Statement

Trustee's Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. Every effort has been made by the Trustee to ensure the accuracy and completeness of this Statement. The Trustee does not accept any liability for any error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

Baiden Eland
Trustee

Diana Eland
Trustee

Eland Superannuation Fund

Members Statement

Diana Eland
 24 Lamaur Street
 Warner, Queensland, 4500, Australia

Your Details

		Nominated Beneficiaries	N/A
Date of Birth :	Provided	Vested Benefits	449,419.35
Age:	61	Total Death Benefit	449,419.35
Tax File Number:	Provided	Current Salary	0.00
Date Joined Fund:	25/02/2011	Previous Salary	0.00
Service Period Start Date:	15/11/1985	Disability Benefit	0.00
Date Left Fund:			
Member Code:	ELADIA00002P		
Account Start Date	01/07/2018		
Account Phase:	Retirement Phase		
Account Description:	ABP , Non-Reversionary		

Your Balance

Total Benefits	449,419.35
<u>Preservation Components</u>	
Preserved	
Unrestricted Non Preserved	449,419.35
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free (14.44%)	64,917.16
Taxable	384,502.19

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2020	480,885.20	505,096.59
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	36,534.15	(2,211.39)
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid	68,000.00	22,000.00
Contributions Tax		
Income Tax		
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2021	449,419.35	480,885.20

Eland Superannuation Fund
Members Statement

Trustee's Disclaimer

This statement has been prepared by the Trustee for the member whose name appears at the top of this statement. Every effort has been made by the Trustee to ensure the accuracy and completeness of this Statement. The Trustee does not accept any liability for any error, omission or misprint. All amounts shown in relation to benefits do not take into account any amounts which may be withheld to satisfy the requirements imposed by the Income Tax Assessment Act 1936.

Signed by all the trustees of the fund

Baiden Eland
Trustee

Diana Eland
Trustee

Notice of intent to claim or vary a deduction for personal super contributions

Section A: Your details

1 Tax file number (TFN)

PROVIDED

! The ATO does not collect this information provided on this form. This form is to assist you in providing details to your super fund. Your super fund is authorised to request your personal details, including your TFN, under the *Superannuation Industry (Supervision) Act 1993*, the *Income Tax Assessment Act 1997* and the *Taxation Administration Act 1953*. It is not an offence not to provide your TFN. However, if you do not provide your TFN, and your super fund doesn't already hold your TFN, they will not be permitted to accept the contribution(s) covered by this notice. For more information about your privacy please contact the entity you are providing this form to.

2 Name

Title: MR

Family name

ELAND

First given name

BAIDEN

Other given names

3 Date of birth

PROVIDED

4 Current postal address

24 LAMAUR STREET

Suburb/town/locality

WARNER

Country if outside of Australia

State/territory

QLD

(Australia only)

Postcode

4500

(Australia only)

5 Daytime phone number (include area code)

Section B: Super fund's details

6 Fund name

ELAND SUPERANNUATION FUND

7 Fund Australian business number (ABN) 74334890753

8 Member account number ELABAI00001A

9 Unique Superannuation Identifier (USI) (if known)

Sensitive (when completed)

Page 1

Section C: Contribution details

10 Personal contribution details

Is this notice varying an earlier notice? No Yes

If you answered 'No' complete the **Original Notice to Claim a Tax Deduction** section below.
If you answered 'Yes' complete the **Variation of previous valid notice of intent** section below.

ORIGINAL NOTICE TO CLAIM A TAX DEDUCTION

11 Financial year ended 30 June 20

12 My personal contributions to this fund in the above financial year \$

13 The amount of these personal contributions I will be claiming as a tax deduction \$



Section D: Declaration

This form has a declaration where you say the information in it is correct and complete. Please review the information before you sign the declaration. If you provide false or misleading information, or fail to take reasonable care, you may be liable to administrative penalties imposed by taxation law.

INTENTION TO CLAIM A TAX DEDUCTION

1 Complete this declaration if you have **not** previously lodged a valid notice with your super fund for these contributions.

I declare that at the time of lodging this notice:

- I intend to claim the personal contributions stated as a tax deduction
- I am a current member of the identified super fund
- the identified super fund currently holds these contributions and has not begun to pay a superannuation income stream based in whole or part on these contributions
- I have not included any of the contributions in an earlier valid notice.

I declare that I am lodging this notice at the earlier of **either**:

- before the end of the day that I lodged my income tax return for the income year in which the personal contributions were made, **or**
- before the end of the income year following the year in which the contribution was made.

I declare that the information given on this notice is correct and complete.

Name (Print in BLOCK LETTERS)

Signature

Date

2 Send your completed notice to your super fund. **Do not send it to us.** The information on this notice is for you and your super fund. We don't collect this information; we only provide a format for you to provide the information to your super fund.

VARIATION OF PREVIOUS VALID NOTICE OF INTENT

14 Financial year ended 30 June 20

15 My personal contributions to this fund in the above financial year \$

16 The amount of these personal contributions claimed in my original notice of intent \$

17 The amount of these personal contributions I will now be claiming as a tax deduction \$

Declaration

This form has a declaration where you sign to indicate that the information in it is correct and complete. Please review the information before you sign the declaration. If you provide false or misleading information, or fail to take reasonable care, you may be liable to administrative penalties imposed by taxation law.

1 Complete this declaration if you have already lodged a valid notice with your fund for these contributions and you wish to **reduce** the amount stated in that notice.

VARIATION OF PREVIOUS VALID NOTICE OF INTENT

I declare that at the time of lodging this notice:

- I intend to claim the personal contributions stated as a tax deduction
- I am a current member of the identified super fund
- the identified super fund currently holds these contributions and has not begun to pay a superannuation income stream based in whole or part on these contributions.

I declare that I wish to vary my previous valid notice for these contributions by **reducing** the amount I advised in my previous notice and I confirm that either:

- I have lodged my income tax return for the year in which the contribution was made, prior to the end of the following income year, and this variation notice is being lodged before the end of the day on which the return was lodged, or

- I have not yet lodged my income tax return for the relevant year and this variation notice is being lodged on or before 30 June in the financial year following the year in which the personal contributions were made, or
- the ATO has disallowed my claim for a deduction for the relevant year and this notice reduces the amount stated in my previous valid notice by the amount that has been disallowed.

I declare that the information given on this notice is correct and complete.

Name (Print in BLOCK LETTERS)

BAIDEN ELAND

Signature

Baiden Eland

Date

1/8/21

2 Send your completed variation notice to your super fund. **Do not send it to us.** The information on this notice is for you and your super fund. We don't collect this information; we only provide a format for you to provide the information to your super fund.

Notice of intent to claim or vary a deduction for personal super contributions

Section A: Your details

1 Tax file number (TFN)

PROVIDED

! The ATO does not collect this information provided on this form. This form is to assist you in providing details to your super fund. Your super fund is authorised to request your personal details, including your TFN, under the *Superannuation Industry (Supervision) Act 1993*, the *Income Tax Assessment Act 1997* and the *Taxation Administration Act 1953*. It is not an offence not to provide your TFN. However, if you do not provide your TFN, and your super fund doesn't already hold your TFN, they will not be permitted to accept the contribution(s) covered by this notice. For more information about your privacy please contact the entity you are providing this form to.

2 Name

Title:
Family name
First given name Other given names

3 Date of birth

PROVIDED

4 Current postal address

Suburb/town/locality State/territory Postcode
(Australia only) (Australia only)
Country if outside of Australia

5 Daytime phone number (include area code)

Section B: Super fund's details

6 Fund name

7 Fund Australian business number (ABN)

8 Member account number

9 Unique Superannuation Identifier (USI) (if known)

Declaration

This form has a declaration where you sign to indicate that the information in it is correct and complete. Please review the information before you sign the declaration. If you provide false or misleading information, or fail to take reasonable care, you may be liable to administrative penalties imposed by taxation law.

! Complete this declaration if you have already lodged a valid notice with your fund for these contributions and you wish to **reduce** the amount stated in that notice.

VARIATION OF PREVIOUS VALID NOTICE OF INTENT

I declare that at the time of lodging this notice:

- I intend to claim the personal contributions stated as a tax deduction
- I am a current member of the identified super fund
- the identified super fund currently holds these contributions and has not begun to pay a superannuation income stream based in whole or part on these contributions.

I declare that I wish to vary my previous valid notice for these contributions by **reducing** the amount I advised in my previous notice and I confirm that either:

- I have lodged my income tax return for the year in which the contribution was made, prior to the end of the following income year, and this variation notice is being lodged before the end of the day on which the return was lodged, or

- I have not yet lodged my income tax return for the relevant year and this variation notice is being lodged on or before 30 June in the financial year following the year in which the personal contributions were made, or

- the ATO has disallowed my claim for a deduction for the relevant year and this notice reduces the amount stated in my previous valid notice by the amount that has been disallowed.

I declare that the information given on this notice is correct and complete.

Name (Print in BLOCK LETTERS)

Signature

Date

➤ Send your completed variation notice to your super fund. **Do not send it to us.** The information on this notice is for you and your super fund. We don't collect this information; we only provide a format for you to provide the information to your super fund.

Section C: Contribution details

10 Personal contribution details

Is this notice varying an earlier notice? No Yes

If you answered 'No' complete the **Original Notice to Claim a Tax Deduction** section below.
If you answered 'Yes' complete the **Variation of previous valid notice of intent** section below.

ORIGINAL NOTICE TO CLAIM A TAX DEDUCTION

11 Financial year ended 30 June 20

12 My personal contributions to this fund in the above financial year \$

13 The amount of these personal contributions I will be claiming as a tax deduction \$



Section D: Declaration

This form has a declaration where you say the information in it is correct and complete. Please review the information before you sign the declaration. If you provide false or misleading information, or fail to take reasonable care, you may be liable to administrative penalties imposed by taxation law.

INTENTION TO CLAIM A TAX DEDUCTION

! Complete this declaration if you have **not** previously lodged a valid notice with your super fund for these contributions.

I declare that at the time of lodging this notice:

- I intend to claim the personal contributions stated as a tax deduction
- I am a current member of the identified super fund
- the identified super fund currently holds these contributions and has not begun to pay a superannuation income stream based in whole or part on these contributions
- I have not included any of the contributions in an earlier valid notice.

I declare that I am lodging this notice at the earlier of either:

- before the end of the day that I lodged my income tax return for the income year in which the personal contributions were made, **or**
- before the end of the income year following the year in which the contribution was made.

I declare that the information given on this notice is correct and complete.

Name (Print in BLOCK LETTERS)

Signature

SIGN HERE

Date

➤ Send your completed notice to your super fund. **Do not send it to us.** The information on this notice is for you and your super fund. We don't collect this information; we only provide a format for you to provide the information to your super fund.

VARIATION OF PREVIOUS VALID NOTICE OF INTENT

14 Financial year ended 30 June 20

15 My personal contributions to this fund in the above financial year \$

16 The amount of these personal contributions claimed in my original notice of intent \$

17 The amount of these personal contributions I will now be claiming as a tax deduction \$

Memorandum of Resolutions of

Baiden Eland and Diana Eland
ATF Eland Superannuation Fund

FINANCIAL STATEMENTS OF SUPERANNUATION FUND:

It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the trustee(s), the Superannuation Fund is a non-reporting entity and therefore is not required to comply with all Australian Accounting Standards.

It was further resolved that the financial statements and notes to the financial statements of the Superannuation Fund in respect of the year ended 30 June 2021 thereon be adopted.

TRUSTEE'S DECLARATION:

It was resolved that the trustee's declaration of the Superannuation Fund be signed.

ANNUAL RETURN:

Being satisfied that the Fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2021, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.

INVESTMENT STRATEGY:

The allocation of the Fund's assets and the Fund's investment performance over the financial year were reviewed and found to be within the acceptable ranges outlined in the investment strategy. After considering the risk, rate of return, diversification and liquidity of the investments and the ability of the Fund to discharge its existing liabilities, it was resolved that the investment strategy continues to reflect the purposes and circumstances of the Fund and its members. Accordingly, no changes in the investment strategy were required.

ALLOCATION OF INCOME:

It was resolved that the income of the Fund would be allocated to the members based on their average daily balance (an alternative allocation basis may be percentage of opening balance).

AUDITORS:

It was resolved that

Tony Boys

of

PO Box 3376, Rundle Mall, South Australia 5000

act as auditors of the Fund for the next financial year.

TAX AGENTS:

It was resolved that

Mark G W Herron

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

TRUSTEE STATUS:

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

CONTRIBUTIONS RECEIVED:

It was resolved that the contributions during the year be allocated to members on the basis of the schedule provided by the principal Fund employer.

Memorandum of Resolutions of

Baiden Eland and Diana Eland
ATF Eland Superannuation Fund

CLOSURE:

Signed as a true record –

.....

Baiden Eland

/ /

.....

Diana Eland

/ /

Eland Superannuation Fund

Trial Balance

As at 30 June 2021

Last Year	Code	Account Name	Units	Debits	Credits
				\$	\$
	23800	Distributions Received			
(1,818.08)	23800/VAN0010AU	Vanguard Index Australian Shares Fund			2,878.98
(513.85)	23800/VAN0011AU	Vanguard Index International Shares Fund			1,432.32
(1,968.23)	23800/VAN0012AU	Vanguard Index Australian Property Securities Fund			2,106.81
(980.17)	23800/VAN0014AU	Vanguard Lifestrategy Growth Fund			4,064.92
(2,079.49)	23800/VAN0017AU	Vanguard High Yield Australian Shares Fund			1,836.68
(2,774.14)	23800/VAN0042AU	Vanguard Diversified Bnd Indx Fund			19,459.59
(53.51)	23800/VAN0100AU	Vanguard Investor Cash Plus Fund			
	23800/VAN0102AU	Vanguard Short Term Fixed Int Fund			32.59
(146.56)	23800/VAN0107AU	Vanguard Index Hedged International Shares Fund			4,933.59
(1,943.19)	23800/VAN0124AU	Vanguard Lifestrategy Balanced Fund			9,328.81
	23900	Dividends Received			
(1,513.06)	23900/BHP.AX	BHP Group Limited			535.74
	23900/BOQ.AX	Bank Of Queensland Limited.			252.00
(698.22)	23900/CBA.AX	Commonwealth Bank Of Australia.			158.76
(1,332.15)	23900/NAB.AX	National Australia Bank Limited			929.10
	23900/TAH.AX	Tabcorp Holdings Limited			221.32
	23900/WES.AX	Wesfarmers Limited			173.85
(1,230.06)	23900/WPL.AX	Woodside Petroleum Ltd			621.61
	24200	Contributions			
(26,000.00)	24200/ELABAI00001A	(Contributions) Eland, Baiden - Accumulation			87,807.00
(26,011.19)	24200/ELADIA00001A	(Contributions) Eland, Diana - Accumulation			2,426.84
54,648.81	24700	Changes in Market Values of Investments			61,604.86
	24800	Changes in Market Values of Other Assets			6,163.39
	25000	Interest Received			
(9,975.96)	25000/SuncorpBusinessSav1	Suncorp Business Saver Acc 453354156			11,879.22
(19.30)	25000/SuncorpWealthCash	Suncorp Wealth Cash Management Acc 452861380			0.01
	25000/Vanguard	Vanguard Management Fee Rebate			7.81

Eland Superannuation Fund

Trial Balance

As at 30 June 2021

Last Year	Code	Account Name	Units	Debits	Credits
				\$	\$
	25000/uncorpBusiness Eve1	Suncorp Business Everyday Acc 453354105			5.84
(13,750.00)	25000/uncorpFixedTermD1	Suncorp Fixed Term Deposit 170377104			
(5,481.50)	25000/uncorpFixedTermD2	Suncorp Fixed Term Deposit 170377082			
	28000	Property Income			
(2,130.00)	28000/LEONARD2-7	2/7 Leonard Crescent, Brendale			
3,465.00	30100	Accountancy Fees		2,145.00	
259.00	30400	ATO Supervisory Levy		259.00	
385.00	30700	Auditor's Remuneration		330.00	
	31500	Bank Charges		17.00	
	41600	Pensions Paid			
22,000.00	41600/ELADIA00002P	(Pensions Paid) Eland, Diana - Pension (ABP , Non-Reversionary)		68,000.00	
5,329.19	48500	Income Tax Expense		11,545.73	
14,331.66	49000	Profit/Loss Allocation Account		136,564.91	
	50010	Opening Balance			
(1,002,058.52)	50010/ELABAI00001A	(Opening Balance) Eland, Baiden - Accumulation			1,018,516.60
(20,965.82)	50010/ELADIA00001A	(Opening Balance) Eland, Diana - Accumulation			43,050.79
(505,096.59)	50010/ELADIA00002P	(Opening Balance) Eland, Diana - Pension (ABP , Non-Reversionary)			480,885.20
	52420	Contributions			
(26,000.00)	52420/ELABAI00001A	(Contributions) Eland, Baiden - Accumulation			87,807.00
(26,011.19)	52420/ELADIA00001A	(Contributions) Eland, Diana - Accumulation			2,426.84
	53100	Share of Profit/(Loss)			
4,363.99	53100/ELABAI00001A	(Share of Profit/(Loss)) Eland, Baiden - Accumulation			88,776.96
132.82	53100/ELADIA00001A	(Share of Profit/(Loss)) Eland, Diana - Accumulation			3,609.79
2,211.39	53100/ELADIA00002P	(Share of Profit/(Loss)) Eland, Diana - Pension (ABP , Non-Reversionary)			36,534.15
	53330	Income Tax			
1,427.93	53330/ELABAI00001A	(Income Tax) Eland, Baiden - Accumulation		10,085.89	
43.40	53330/ELADIA00001A	(Income Tax) Eland, Diana - Accumulation		411.50	
	53800	Contributions Tax			

Eland Superannuation Fund

Trial Balance

As at 30 June 2021

Last Year	Code	Account Name	Units	Debits \$	Credits \$
3,750.00	53800/ELABAI00001A	(Contributions Tax) Eland, Baiden - Accumulation		3,750.00	
3,750.00	53800/ELADIA00001A	(Contributions Tax) Eland, Diana - Accumulation		342.44	
	54160	Pensions Paid			
22,000.00	54160/ELADIA00002P	(Pensions Paid) Eland, Diana - Pension (ABP , Non-Reversionary)		68,000.00	
	60400	Bank Accounts			
998,771.12	60400/SuncorpBusinessSav1	Suncorp Business Saver Acc 453354156		1,020,339.12	
0.10	60400/SuncorpWealthCash	Suncorp Wealth Cash Management Acc 452861380			0.00
	61800	Distributions Receivable			
945.79	61800/VAN0010AU	Vanguard Index Australian Shares Fund		1,998.47	
455.32	61800/VAN0011AU	Vanguard Index International Shares Fund		1,293.47	
1,388.43	61800/VAN0012AU	Vanguard Index Australian Property Securities Fund		1,672.40	
784.66	61800/VAN0014AU	Vanguard Lifestrategy Growth Fund		3,383.97	
96.92	61800/VAN0017AU	Vanguard High Yield Australian Shares Fund		549.95	
2,032.08	61800/VAN0042AU	Vanguard Diversified Bnd Indx Fund		609.62	
53.51	61800/VAN0100AU	Vanguard Investor Cash Plus Fund			0.00
136.44	61800/VAN0107AU	Vanguard Index Hedged International Shares Fund		3,652.08	
1,637.01	61800/VAN0124AU	Vanguard Lifestrategy Balanced Fund		7,240.49	
	62550	Reinvestment Residual Account			
	62550/BOQ.AX	Bank Of Queensland Limited.		2.59	
15.60	62550/NAB.AX	National Australia Bank Limited			0.00
	62550/TAH.AX	Tabcorp Holdings Limited		1.48	
0.00	68000	Sundry Debtors		4,625.44	
	77600	Shares in Listed Companies (Australian)			
25,432.20	77600/BHP.AX	BHP Group Limited	0.0000		0.00
12,957.00	77600/BOQ.AX	Bank Of Queensland Limited.	0.0000		0.00
11,246.04	77600/CBA.AX	Commonwealth Bank Of Australia.	0.0000		0.00
31,393.06	77600/NAB.AX	National Australia Bank Limited	0.0000		0.00
	77600/RXM.AX	Rex Minerals Limited	2,425.0000	848.75	

Eland Superannuation Fund

Trial Balance

As at 30 June 2021

Last Year	Code	Account Name	Units	Debits \$	Credits \$
9,142.90	77600/TAH.AX	Tabcorp Holdings Limited	2,999.0000	15,534.82	
8,203.89	77600/WES.AX	Wesfarmers Limited	0.0000		0.00
26,109.90	77600/WPL.AX	Woodside Petroleum Ltd	1,206.0000	26,785.26	
	78400	Units in Unlisted Unit Trusts (Australian)			
55,117.76	78400/VAN0010AU	Vanguard Index Australian Shares Fund	40,262.5000	93,779.42	
4,877.11	78400/VAN0011AU	Vanguard Index International Shares Fund	13,632.4300	26,485.09	
40,727.53	78400/VAN0012AU	Vanguard Index Australian Property Securities Fund	81,325.4800	89,181.52	
15,284.75	78400/VAN0014AU	Vanguard Lifestrategy Growth Fund	24,980.5400	43,398.69	
38,374.82	78400/VAN0017AU	Vanguard High Yield Australian Shares Fund	80,063.6500	108,526.28	
193,292.77	78400/VAN0042AU	Vanguard Diversified Bnd Indx Fund	109,043.3600	100,537.98	
12,475.09	78400/VAN0100AU	Vanguard Investor Cash Plus Fund	0.0000		0.00
4,989.99	78400/VAN0107AU	Vanguard Index Hedged International Shares Fund	23,619.0500	25,277.11	
47,839.99	78400/VAN0124AU	Vanguard Lifestrategy Balanced Fund	67,361.9500	105,394.51	
(4,442.91)	85000	Income Tax Payable/Refundable		1,688.30	
0.00	86000	PAYG Payable			2,110.00
3,113.72	89000	Deferred Tax Liability/Asset			1,679.31
				1,984,258.28	1,984,258.28

Current Year Profit/(Loss): 148,110.64



Bank Reconciliation - Super Fund

Client Name:	Eland Superannuation Fund		
Client Code:	ELAND06	Period Ended:	30 June 2021
Partner/Manager:	MH / SA	Accountant:	Eddy Lee

Bank: <u>Suncorp</u>	Account No: <u>452861380</u>
	BGL Code: _____

AS AT

30/06/2021

Balance as per bank statement	\$0.00	
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add: Outstanding deposits	0.00	0.00		
	0.00	0.00	0.00	
			0.00	

less: Outstanding cheques

	Chq No	Code	Amount	
			0.00	
			0.00	
			0.00	
			0.00	
			0.00	
			0.00	
			0.00	
			0.00	
			0.00	
			0.00	
			0.00	
			0.00	
			0.00	
			0.00	
			0.00	
			0.00	0.00
Reconciled Balance				\$0.00



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ELAND SUPER FUND
24 LAMAU ST
WARNER QLD 4500

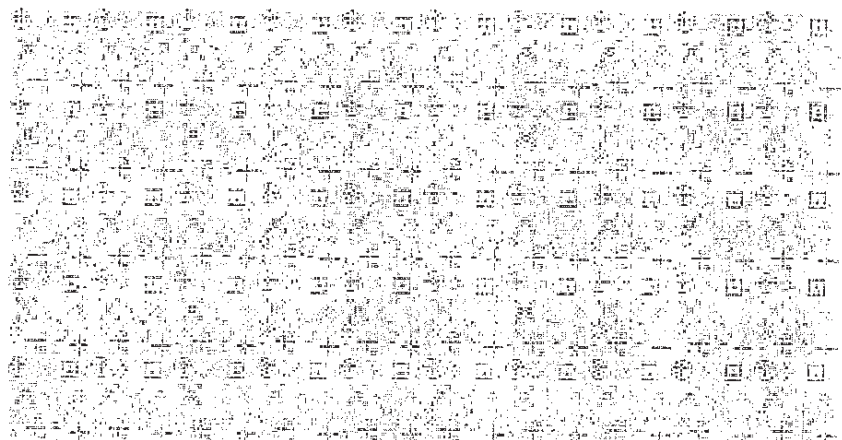
BSB Number	484-799
Account Number	452861380
Statement Period	1/03/2020 - 29/08/2020

Account Summary	
Opening Balance	\$0.01
Total Withdrawals	\$38,102.98 -
Total Deposits	\$38,103.07+
Closing Balance	\$0.10

Account Transactions

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			0.01
4 Mar 2020	INTERNET TRANSFER CREDIT FROM 453354156 REF NO 68589371 INT TRF		32,466.37	32,466.38
6 Mar 2020	BROKER INITIATED DEBIT TO 85657300 REFERENCE NO 49254321 8994159 BGHT 183 W	7,303.52		25,162.86
6 Mar 2020	BROKER INITIATED DEBIT TO 85657300 REFERENCE NO 49330321 8994359 BGHT 2705	10,003.40		15,159.46
6 Mar 2020	BROKER INITIATED DEBIT TO 85657300 REFERENCE NO 37614322 8993767 BGHT 2100	15,149.95		9.51
18 Mar 2020	INTERNET TRANSFER CREDIT FROM 453354156 REF NO 48980372 INT TRF		5,636.60	5,646.11
20 Mar 2020	BROKER INITIATED DEBIT TO 85657300 REFERENCE NO 83780321 9203400 BGHT 304 W	5,539.55		106.56
20 Mar 2020	INTERNET TRANSFER DEBIT TO 453354156 REFERENCE NO 25306630 INT TRF	106.56		0.00
	BALANCE CARRIED FORWARD			0.00

Details are continued on the back of this page



Account Transactions Continued

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			0.00
30 Mar 2020	CREDIT INTEREST		0.10	0.10
	CLOSING BALANCE			0.10

Summary of Interest, Fees and Charges on this account for period 1 March 2020 - 29 August 2020

Suncorp:	This Period	1 July to date	Government:	This Period	1 July to date
Interest Paid	\$0.10	\$0.00	Government Duties/Taxes	\$0.00	
Interest Charged	\$0.00	\$0.00	Withholding Tax	\$0.00	
Bank Fees Charged	\$0.00		Other Financial Institutions:		
			ATM Operator Fee	\$0.00	

Notes: Please check all entries on your statement and notify Suncorp Bank immediately of any errors or omissions. Should you have a query about your account please call 13 11 55.

Please retain this statement for taxation purposes.

MR B L ELAND & MRS DIANA KAY ELAND ATF
ELAND SUPER FUND
24 LAMAUR ST
WARNER QLD 4500

Account Summary

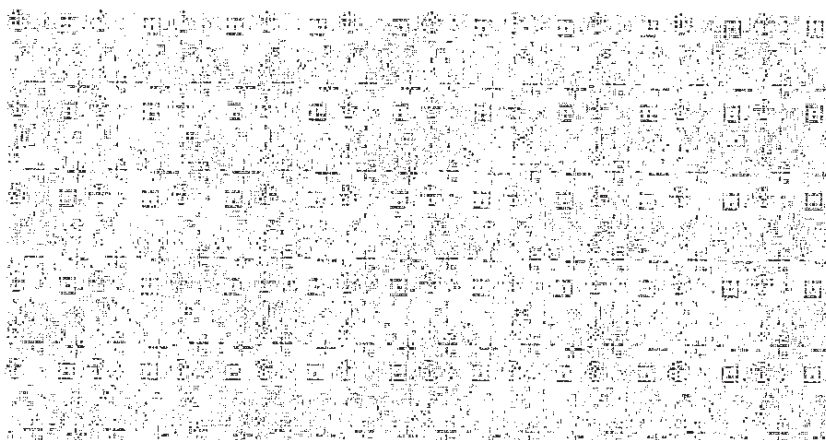
BSB Number	484-799
Account Number	452861380
Statement Period	30/08/2020 - 28/02/2021

Opening Balance	\$0.10
Total Withdrawals	\$141,217.78 -
Total Deposits	\$141,217.68+
Closing Balance	\$0.00

Account Transactions

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			0.10
27 Nov 2020	BROKER INITIATED CREDIT FROM 85657300 REF NO 59186311 12446945 SOLD 2136		16,844.45	16,844.55
27 Nov 2020	INTERNET TRANSFER DEBIT TO 453354156 REFERENCE NO 95357710 INT TRF	16,844.55		0.00
22 Dec 2020	BROKER INITIATED CREDIT FROM 85657300 REF NO 94327321 12753648 SOLD 183		9,453.79	9,453.79
23 Dec 2020	INTERNET TRANSFER DEBIT TO 453354156 REFERENCE NO 96567332 INT TRF	9,453.79		0.00
30 Dec 2020	CREDIT INTEREST 2021		0.01	0.01
11 Jan 2021	BROKER INITIATED CREDIT FROM 85657300 REF NO 24127321 12927267 SOLD 710		32,975.38	32,975.39
11 Jan 2021	BROKER INITIATED CREDIT FROM 85657300 REF NO 24172321 12928429 SOLD 162		13,707.65	46,683.04
	BALANCE CARRIED FORWARD			46,683.04

Details are continued on the back of this page



Account Transactions Continued

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			46,683.04
11 Jan 2021	INTERNET TRANSFER DEBIT TO 453354156 REFERENCE NO 15109710 FROM SHARE ACC	46,683.04		0.00
12 Jan 2021	INTERNET TRANSFER CREDIT FROM 453354156 REF NO 72593371 INT TRF		14,000.00	14,000.00
12 Jan 2021	BROKER INITIATED DEBIT TO 85657300 REFERENCE NO 56637381 12953504 BGHT 2425	494.88		13,505.17
12 Jan 2021	BROKER INITIATED DEBIT TO 85657300 REFERENCE NO 83178380 12951023 BGHT 7180	10,002.15		3,503.02
13 Jan 2021	INTERNET TRANSFER DEBIT TO 453354156 REFERENCE NO 24702310 INT TRF	3,503.02		0.00
14 Jan 2021	BROKER INITIATED CREDIT FROM 85657300 REF NO 63646322 12983400 SOLD 7180		11,493.95	11,493.95
14 Jan 2021	INTERNET TRANSFER DEBIT TO 453354156 REFERENCE NO 81376342 INT TRF	11,493.95		0.00
19 Jan 2021	BROKER INITIATED CREDIT FROM 85657300 REF NO 72937332 13044857 SOLD 1772		42,742.45	42,742.45
19 Jan 2021	INTERNET TRANSFER DEBIT TO 453354156 REFERENCE NO 90135731 INT TRF	42,742.45		0.00
	CLOSING BALANCE			0.00

0.00

Transaction History

Find Transactions - Quick Search Results

Account: SMSF SHARE TRADING - WEALTH CASH MANAGEMENT - 452861380
 Period: Date Range - 01/01/2021 to 30/06/2021
 Ordered results by: Most recent first
 Current Balance: \$0.00
 Available Balance: \$0.00

Quickly import payees and billers you have stored at other banks

Transactions

Transactions 1 to 11 of 11

Date	Transaction Details	Withdrawal	Deposit	Balance
19/01/2021	INTERNET TRANSFER DEBIT TO 453354156 REFERENCE NO 90135731 INT TRF	\$42,742.45		\$0.00
19/01/2021	BROKER INITIATED CREDIT FROM 85657300 REF NO 72937332 13044857 SOLD 1772		\$42,742.45	\$42,742.45
14/01/2021	INTERNET TRANSFER DEBIT TO 453354156 REFERENCE NO 81378342 INT TRF	\$11,493.95		\$0.00
14/01/2021	BROKER INITIATED CREDIT FROM 85657300 REF NO 63646322 12983400 SOLD 7180		\$11,493.95	\$11,493.95
13/01/2021	INTERNET TRANSFER DEBIT TO 453354156 REFERENCE NO 24702310 INT TRF	\$3,503.02		\$0.00
12/01/2021	BROKER INITIATED DEBIT TO 85657300 REFERENCE NO 83178380 12951023 BGHT 7180	\$10,002.15		\$3,503.02
12/01/2021	BROKER INITIATED DEBIT TO 85657300 REFERENCE NO 56637381 12953904 BGHT 2425	\$494.83		\$13,505.17
12/01/2021	INTERNET TRANSFER CREDIT FROM 453354156 REF NO 72993371 INT TRF		\$14,000.00	\$14,000.00
11/01/2021	INTERNET TRANSFER DEBIT TO 453354156 REFERENCE NO 15109710 FROM SHARE ACC	\$46,683.04		\$0.00
11/01/2021	BROKER INITIATED CREDIT FROM 85657300 REF NO 24172321 12928429 SOLD 162		\$13,707.65	\$46,683.04
11/01/2021	BROKER INITIATED CREDIT FROM 85657300 REF NO 24127321 13927267 SOLD 710		\$32,975.38	\$32,975.39



MR B L AND MRS D K ELAND
ATF ELAND SUPERANNUATION FUND
24 LAMAUR ST
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Account Summary

BSB Number	484-799
Account Number	453354156
Statement Period	1/07/2020 - 31/12/2020

Opening Balance	\$998,771.12
Total Withdrawals	\$103,786.69 -
Total Deposits	\$72,599.75+
Closing Balance	\$967,584.18
Earning Variable Interest	\$1.17
Earning flexiRate Interest	\$967,583.01

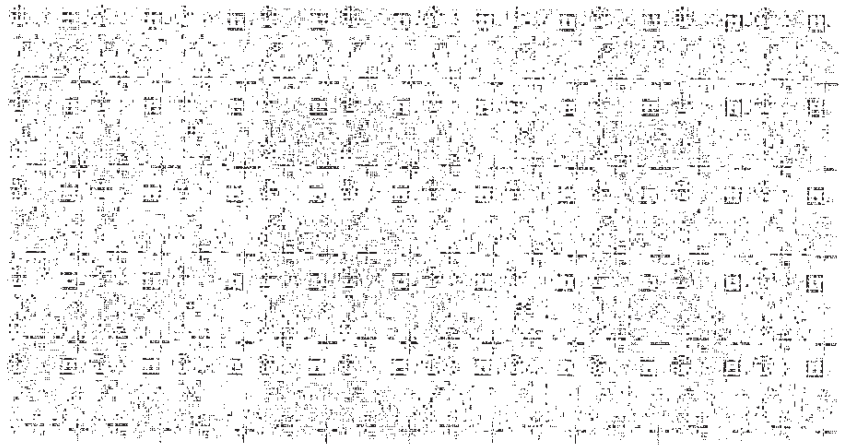
flexiRate Details
as at 31 Dec 2020

Start Date	End Date	Interest Rate	Amount
06 Aug 2020	06 Feb 2021	0.85% p.a.	300,000.00
27 Nov 2020	27 Feb 2021	0.65% p.a.	17,160.88
19 Dec 2020	19 Mar 2021	0.65% p.a.	22,497.57
27 Aug 2020	27 Aug 2021	0.80% p.a.	31,648.48
10 Nov 2020	10 Feb 2021	0.80% p.a.	74,343.68
13 Dec 2020	13 Jun 2021	0.60% p.a.	112,478.61
24 Dec 2020	24 Mar 2021	0.65% p.a.	9,453.79
05 Sep 2020	05 Sep 2021	0.80% p.a.	380,000.00
09 Mar 2020	09 Mar 2021	1.45% p.a.	20,000.00

Account Transactions

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			998,771.12 ✓
9 Jul 2020	INTERNET TRANSFER CREDIT FROM 453354105 REF NO 48624312 INTTRF		2,032.08 ✓	1,000,803.20
10 Jul 2020	INTERNET TRANSFER DEBIT TO 453354105 REFERENCE NO 66504330 INT TRF	803.20 ✓		1,000,000.00
	BALANCE CARRIED FORWARD			1,000,000.00

Details are continued on the back of this page



Account Transactions Continued

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			1,000,000.00
22 Jul 2020	INTERNET TRANSFER CREDIT FROM 607408510 REF NO 12378350		25,000.00 ✓	1,025,000.00
23 Jul 2020	CONTRIBUTION INTERNET EXTERNAL TRANSFER TO 944600 000739595 REF NO 31363311	15,000.00 ✓		1,010,000.00
24 Jul 2020	DIANA PENSION INTERNET EXTERNAL TRANSFER TO 944600 000739595 REF NO 26718382	8,000.00 ✓		1,002,000.00
31 Jul 2020	DIANA PENSION CREDIT INTEREST		0.73 ✓	1,002,000.73
5 Aug 2020	CREDIT INTEREST		2,554.18 ✓	1,004,554.91
6 Aug 2020	INTERNET TRANSFER DEBIT TO 453354105 REFERENCE NO 38961411	4,554.91 ✓		1,000,000.00
	INT TRF			
7 Aug 2020	CREDIT INTEREST		2.11 ✓	1,000,002.11
7 Aug 2020	CREDIT INTEREST		198.54 ✓	1,000,200.65
8 Aug 2020	CREDIT INTEREST		1,545.92 ✓	1,001,746.57
26 Aug 2020	CREDIT INTEREST		253.88 ✓	1,002,000.45
27 Aug 2020	INTERNET TRANSFER DEBIT TO 453354105 REFERENCE NO 43815422	2,000.45 ✓		1,000,000.00
31 Aug 2020	CREDIT INTEREST		1.30 ✓	1,000,001.30
4 Sep 2020	CREDIT INTEREST		3,092.07 ✓	1,003,093.37
5 Sep 2020	INTERNET TRANSFER DEBIT TO 453354105 REFERENCE NO 99958340	4,380.21 ✓		998,713.16 ✓
7 Sep 2020	CREDIT INTEREST		630.33 ✓	999,343.49
9 Sep 2020	CREDIT INTEREST		185.19 ✓	999,528.68
10 Sep 2020	CREDIT INTEREST		31.76 ✓	999,560.44
17 Sep 2020	CREDIT INTEREST		355.81 ✓	999,916.25 ✓
	BALANCE CARRIED FORWARD			999,916.25

Account Transactions Continued

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			999,916.25
18 Sep 2020	INTERNET TRANSFER DEBIT TO 453354105 REFERENCE NO 99538462 INT TRF	2,475.00 ✓		997,441.25
19 Sep 2020	INTERNET TRANSFER CREDIT FROM 453354105 REF NO 29677322		437.14 ✓	997,878.39 ✓
23 Sep 2020	INTERNET TRANSFER CREDIT FROM 453354105 REF NO 63509331 INT TRF		535.74 ✓	998,414.13
24 Sep 2020	DIRECT CREDIT BAIDEN ELAND and RCPT: 3XJBNZ9KRWZ2		3,017.12	1,001,431.25
25 Sep 2020	DIRECT CREDIT BAIDEN ELAND and RCPT: 3XPQCNZ3BMGH		10.00	1,001,441.25
26 Sep 2020	INTERNET TRANSFER DEBIT TO 453354105 REFERENCE NO 66628301 INT TRF	4,000.00 ✓		997,441.25
30 Sep 2020	CREDIT INTEREST		3.68 ✓	997,444.93
1 Oct 2020	INTERNET TRANSFER CREDIT FROM 453354105 REF NO 91306352 INT TRF		158.76 ✓	997,603.69
1 Oct 2020	INTERNET TRANSFER CREDIT FROM 453354105 REF NO 67984720 INT TRF		173.85 ✓	997,777.54
4 Oct 2020	INTERNET TRANSFER CREDIT FROM 453354105 REF NO 16515322 INT TRF		164.36 ✓	997,941.90
7 Oct 2020	DIRECT CREDIT ATO ATO006000013571511		143.90 ✓	998,085.80
8 Oct 2020	INTERNET TRANSFER CREDIT FROM 453354105 REF NO 73589250		4,519.71 ✓	1,002,605.51
8 Oct 2020	INTERNET TRANSFER DEBIT TO 453354105 REFERENCE NO 23433252 INT TRF	2,605.51 ✓		1,000,000.00
9 Oct 2020	INTERNET TRANSFER CREDIT FROM 453354105 REF NO 34924352 INT TRF		366.58 ✓	1,000,366.58
10 Oct 2020	CREDIT INTEREST		2.97 ✓	1,000,369.55
31 Oct 2020	CREDIT INTEREST		1.35 ✓	1,000,370.90
9 Nov 2020	CREDIT INTEREST		253.51 ✓	1,000,624.41
10 Nov 2020	INTERNET TRANSFER DEBIT TO 453354105 REFERENCE NO 54933320 INT TRF	20,000.00 ✓		980,624.41
	BALANCE CARRIED FORWARD			980,624.41

Account Transactions Continued

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			980,624.41
10 Nov 2020	INTERNET TRANSFER DEBIT TO 29444890 REFERENCE NO 56269322 REV 24 SEPT TRANS	3,027.12		977,597.29
11 Nov 2020	INTERNET TRANSFER DEBIT TO 453354105 REFERENCE NO 87339330 INT TRF	17,597.29		960,000.00
11 Nov 2020	INTERNET TRANSFER CREDIT FROM 453354105 REF NO 7970340 INT TRF		316.33 ✓	960,316.33 ✓
27 Nov 2020	INTERNET TRANSFER CREDIT FROM 452861380 REF NO 95357710 INT TRF		16,844.55 ✓	977,160.88
30 Nov 2020	CREDIT INTEREST		0.81 ✓	977,161.69
11 Dec 2020	CREDIT INTEREST		226.34 ✓	977,388.03
18 Dec 2020	CREDIT INTEREST		84.19 ✓	977,472.22
19 Dec 2020	INTERNET TRANSFER DEBIT TO 453354105 REFERENCE NO 81108362 INT TRF	5,343.00 ✓		972,129.22
19 Dec 2020	INTERNET TRANSFER DEBIT TO 453354105 REFERENCE NO 32569371 INT TRF	14,000.00 ✓		958,129.22
23 Dec 2020	INTERNET TRANSFER CREDIT FROM 452861380 REF NO 96567332 INT TRF		9,453.79	967,583.01
31 Dec 2020	CREDIT INTEREST		1.17 ✓	967,584.18
	CLOSING BALANCE			967,584.18

Information about certain foreign exchange services

From 2 December 2020, our Foreign Cash and Foreign Cheque services will no longer be offered. Updated copies of the Terms and Conditions for Suncorp Bank Accounts and Continuing Credit Accounts and the Product Information Document will be available from this date at www.suncorp.com.au/documents. For further information please contact us on 13 11 55 or visit your nearest store.

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ATF ELAND SUPERANNUATION FUND
24 LAMAUR ST
WARNER QLD 4500

Account Summary

Opening Balance	\$967,584.18
Total Withdrawals	\$222,429.67 -
Total Deposits	\$275,184.61+
Closing Balance	\$1,020,339.12
Earning Variable Interest	\$0.76
Earning flexiRate Interest	\$1,020,338.36

BSB Number	484-799
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Account Number	453354156
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Statement Period	1/01/2021 - 30/06/2021
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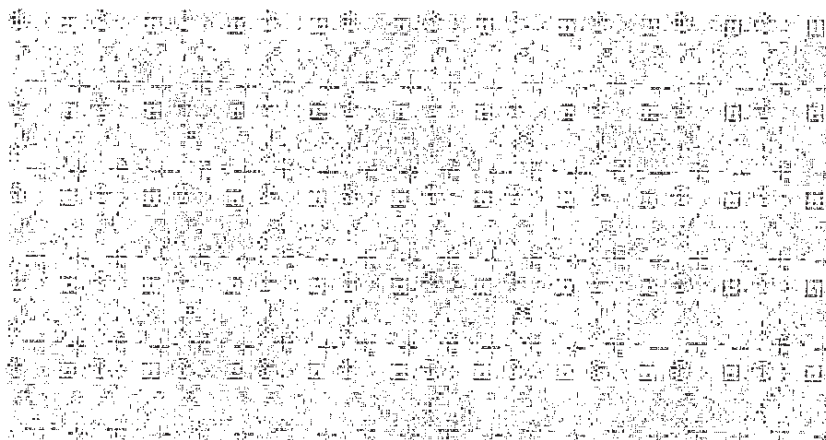
flexiRate Details
as at 30 Jun 2021

Start Date	End Date	Interest Rate	Amount
07 Feb 2021	07 Aug 2021	0.45% p.a.	237,193.00
11 Jun 2021	11 Dec 2021	0.40% p.a.	61,442.92
14 Apr 2021	14 Jul 2021	0.30% p.a.	64,368.35
30 Apr 2021	31 Jul 2021	0.30% p.a.	40,382.28
27 Aug 2020	27 Aug 2021	0.80% p.a.	31,648.48
12 May 2021	12 Aug 2021	0.40% p.a.	72,486.36
14 Jun 2021	14 Sep 2021	0.40% p.a.	132,816.97
05 Sep 2020	05 Sep 2021	0.80% p.a.	380,000.00

Account Transactions

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			967,584.18
11 Jan 2021	INTERNET TRANSFER CREDIT FROM 452861380 REF NO 15109710 FROM SHARE ACC		46,683.04	1,014,267.22
12 Jan 2021	INTERNET TRANSFER DEBIT TO 452861380 REFERENCE NO 72593371 INT TRF	14,000.00		1,000,267.22
	BALANCE CARRIED FORWARD			1,000,267.22

Details are continued on the back of this page



Account Transactions Continued

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			1,000,267.22
13 Jan 2021	INTERNET TRANSFER CREDIT FROM 453354105 REF NO 19328310 INT TRF		9,352.58	1,009,619.80
13 Jan 2021	INTERNET TRANSFER CREDIT FROM 452861380 REF NO 24702310 INT TRF		3,503.02 ✓	1,013,122.82 ✓
13 Jan 2021	INTERNET TRANSFER DEBIT TO 453354105 REFERENCE NO 31508320 INT TRF	13,122.82 ✓		1,000,000.00
14 Jan 2021	INTERNET TRANSFER CREDIT FROM 452861380 REF NO 81376342 INT TRF		11,493.95 ✓	1,011,493.95
19 Jan 2021	INTERNET TRANSFER CREDIT FROM 452861380 REF NO 90135731 INT TRF		42,742.45 ✓	1,054,236.40
20 Jan 2021	INTERNET TRANSFER CREDIT FROM 453354105 REF NO 65883372 INT TRF		118.58 ✓	1,054,354.98
21 Jan 2021	INTERNET TRANSFER DEBIT TO 29444890 REFERENCE NO 89869412 DIANA	45,000.00		1,009,354.98
21 Jan 2021	INTERNET TRANSFER DEBIT TO 453354105 REFERENCE NO 97607412 INT TRF	9,354.98 ✓		1,000,000.00 ✓
22 Jan 2021	INTERNET TRANSFER CREDIT FROM 453354105 REF NO 88431401 INT TRF		62,807.00 ✓	1,062,807.00
31 Jan 2021	CREDIT INTEREST		2.35 ✓	1,062,809.35
6 Feb 2021	CREDIT INTEREST		1,292.46 ✓	1,064,101.81
	BALANCE CARRIED FORWARD			1,064,101.81

Account Transactions Continued

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			1,064,101.81
7 Feb 2021	INTERNET TRANSFER DEBIT TO 453354105 REFERENCE NO 80718432 INT TRF	20,000.00 ✓		1,044,101.81
8 Feb 2021	INTERNET TRANSFER DEBIT TO 453354105 REFERENCE NO 62845291 INT TRF	20,000.00 ✓		1,024,101.81
9 Feb 2021	INTERNET TRANSFER DEBIT TO 453354105 REFERENCE NO 91933671 INT TRF	20,000.00 ✓		1,004,101.81
10 Feb 2021	CREDIT INTEREST		151.53 ✓	1,004,253.34
27 Feb 2021	INTERNET TRANSFER CREDIT FROM 453354105 REF NO 95538361 INT TRF		19.44 ✓	1,004,272.78
27 Feb 2021	CREDIT INTEREST		28.42 ✓	1,004,301.20
28 Feb 2021	CREDIT INTEREST		5.84 ✓	1,004,307.04
9 Mar 2021	CREDIT INTEREST		290.79 ✓	1,004,597.83
10 Mar 2021	INTERNET TRANSFER DEBIT TO 453354105 REFERENCE NO 8832300 INT TRF	4,597.83 ✓		1,000,000.00
19 Mar 2021	CREDIT INTEREST		36.45 ✓	1,000,036.45
24 Mar 2021	INTERNET TRANSFER CREDIT FROM 453354105 REF NO 81562720 INT TRF		184.47 ✓	1,000,220.92
24 Mar 2021	CREDIT INTEREST		15.32 ✓	1,000,236.24
31 Mar 2021	CREDIT INTEREST		4.86 ✓	1,000,241.10 ✓
13 Apr 2021	INTERNET TRANSFER CREDIT FROM 453354105 REF NO 52573310 INT TRF		11,434.97	1,011,676.07
13 Apr 2021	CREDIT INTEREST		52.53 ✓	1,011,728.60
14 Apr 2021	INTERNET TRANSFER DEBIT TO 453354105 REFERENCE NO 22092342 INT TRF	11,728.60 ✓		1,000,000.00
22 Apr 2021	CREDIT INTEREST		101.78 ✓	1,000,101.78
25 Apr 2021	INTERNET TRANSFER DEBIT TO 453354105 REFERENCE NO 41151342 INT TRF	20,000.00 ✓		980,101.78
30 Apr 2021	INTERNET TRANSFER CREDIT FROM 453354105 REF NO 99991330 INT TRF		17,473.50	997,575.28
30 Apr 2021	CREDIT INTEREST		4.33 ✓	997,579.61
	BALANCE CARRIED FORWARD			997,579.61 ✓

Details are continued on the back of this page

Account Transactions Continued

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			997,579.61
6 May 2021	INTERNET TRANSFER CREDIT FROM 453354105 REF NO 56823431 INT TRF		2,420.39 ✓	1,000,000.00
11 May 2021	CREDIT INTEREST		61.64 ✓	1,000,061.64
31 May 2021	CREDIT INTEREST		1.29 ✓	1,000,062.93
1 Jun 2021	INTERNET TRANSFER CREDIT FROM 560286737 REF NO 35615302 DIANA		1,000.00 ✓	1,001,062.93
1 Jun 2021	INTERNET TRANSFER CREDIT FROM 453354105 REF NO 97288301		12.00 ✓	1,001,074.93
10 Jun 2021	CREDIT INTEREST		70.51 ✓	1,001,145.44
11 Jun 2021	INTERNET TRANSFER CREDIT FROM 453354105 REF NO 56055382 INT TRF		63,480.00 ✓	1,064,625.44
12 Jun 2021	INTERNET TRANSFER DEBIT TO 453354105 REFERENCE NO 32975400 INT TRF	20,000.00		1,044,625.44
13 Jun 2021	INTERNET TRANSFER DEBIT TO 453354105 REFERENCE NO 71752450 INT TRF	20,000.00 ✓		1,024,625.44 ✓
13 Jun 2021	INTERNET TRANSFER DEBIT TO 453354105 REFERENCE NO 88646450 INT TRF	4,625.44 ✓		1,020,000.00
13 Jun 2021	CREDIT INTEREST		338.36 ✓	1,020,338.36
30 Jun 2021	CREDIT INTEREST		0.76 ✓	1,020,339.12
	CLOSING BALANCE			1,020,339.12 ✓



Summary of Interest, Fees and Charges on this account for period 1 January 2021 - 30 June 2021

	This Period	1 July to date		This Period	1 July to date
Suncorp:			Government:		
Interest Paid	\$2,459.22	\$11,885.06	Government Duties/Taxes	\$0.00	
Interest Charged	\$0.00	\$0.00	Withholding Tax	\$0.00	
Bank Fees Charged	\$0.00		Other Financial Institutions:		
			ATM Operator Fee	\$0.00	

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Bank Reconciliation - Super Fund

Client Name: Eland Superannuation Fund
 Client Code: ELAND06 Period Ended: 30 June 2021
 Partner/Manager: MH / SA Accountant: Eddy Lee

Bank: Suncorp Account No: 453354105
 BGL Code: _____

AS AT

30/06/2021

Balance as per bank statement \$0.00

add: Outstanding deposits	0.00	0.00	
	0.00	0.00	
	0.00	0.00	0.00
			0.00

less: Outstanding cheques

Chq No	Code	Amount	
		0.00	
		0.00	
		0.00	
		0.00	
		0.00	
		0.00	
		0.00	
		0.00	
		0.00	
		0.00	
		0.00	
		0.00	
		0.00	
		0.00	
		0.00	0.00

Reconciled Balance \$0.00

MR B L AND MRS D K ELAND
ATF ELAND SUPERANNUATION FUND
24 LAMAUR ST
WARNER QLD 4500

BSB Number	484-799
Account Number	453354105
Statement Period	1/07/2020 - 30/09/2020

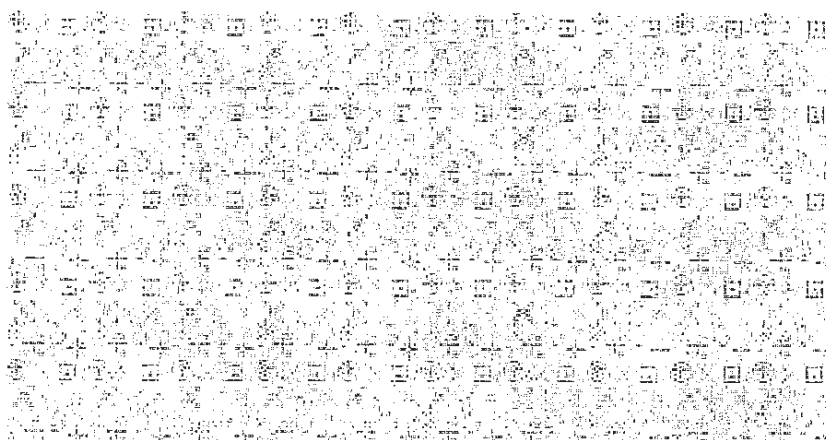
Account Summary	
Opening Balance	\$0.00
Total Withdrawals	\$26,699.81 -
Total Deposits	\$26,858.57+
Closing Balance	\$158.76

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Account Transactions

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			0.00 ✓
8 Jul 2020	DIRECT CREDIT Vanguard Dist V691913IF001		2,032.08 2,032.08 ✓	2,032.08
9 Jul 2020	INTERNET TRANSFER DEBIT TO 453354156 REFERENCE NO 48624312 INTTRF	999 2,032.08 ✓		0.00 ✓
9 Jul 2020	DIRECT CREDIT Vanguard Dist V00583648		1637.01 1,636.54 ✓	1,636.54
9 Jul 2020	DIRECT CREDIT Vanguard Dist V00583648		53.51 37.16 ✓	1,673.70
9 Jul 2020	DIRECT CREDIT Vanguard Dist V00583648		96.92 ✓	1,770.62
9 Jul 2020	DIRECT CREDIT Vanguard Dist V00583648		136.44 ✓	1,907.06
9 Jul 2020	DIRECT CREDIT Vanguard Dist V00583648		455.32 ✓	2,362.38
	BALANCE CARRIED FORWARD			2,362.38

Details are continued on the back of this page



Account Transactions Continued

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			2,362.38
9 Jul 2020	DIRECT CREDIT Vanguard Dist V00583648		784.66	3,147.04
9 Jul 2020	DIRECT CREDIT Vanguard Dist V00583648		945.79	4,092.83
9 Jul 2020	DIRECT CREDIT Vanguard Dist V00583648		1,388.25	5,481.08
10 Jul 2020	INTERNET TRANSFER CREDIT FROM 453354156 REF NO 66504330 INT TRF		803.20	6,284.28
10 Jul 2020	BPAY DEBIT VIA INTERNET vanguard invest 032400691913 REFERENCE NUMBER 64173332	6,284.28		0.00
6 Aug 2020	INTERNET TRANSFER CREDIT FROM 453354156 REF NO 38961411 INT TRF		4,554.91	4,554.91
6 Aug 2020	BPAY DEBIT VIA INTERNET vanguard invest 032400691913 REFERENCE NUMBER 63475410	4,554.91		0.00
27 Aug 2020	INTERNET TRANSFER CREDIT FROM 453354156 REF NO 43815422		2,000.45	2,000.45
27 Aug 2020	BPAY DEBIT VIA INTERNET VANGUARD INVESTMENTS 021000583648 REFERENCE NUMBER 57687422	2,000.45		0.00
5 Sep 2020	INTERNET TRANSFER CREDIT FROM 453354156 REF NO 99958340		4,380.21	4,380.21
5 Sep 2020	BPAY DEBIT VIA INTERNET TAH RETAIL OFFER 4003100006271784 REFERENCE NUMBER 47144342	799.50		3,580.71
	BALANCE CARRIED FORWARD			3,580.71

Account Transactions Continued

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			3,580.71
5 Sep 2020	BPAY DEBIT VIA INTERNET vanguard invest 032400691913 REFERENCE NUMBER 8241350	3,580.71 ✓		0.00
18 Sep 2020	INTERNET TRANSFER CREDIT FROM 453354156 REF NO 99538462 INT TRF		2,475.00 ✓	2,475.00
18 Sep 2020	INTERNET EXTERNAL TRANSFER TO 124001 021374214 REF NO 4412462 ELAND SUPER	2,475.00 ✓		0.00 ✓
18 Sep 2020	DIRECT CREDIT WOODSIDE INT20/00619975		437.14 ✓	437.14
19 Sep 2020	INTERNET TRANSFER DEBIT TO 453354156 REFERENCE NO 29677322	437.14 ✓		0.00
22 Sep 2020	DIRECT CREDIT BHP GROUP DIV AF382/01126460		535.74 ✓	535.74
23 Sep 2020	INTERNET TRANSFER DEBIT TO 453354156 REFERENCE NO 63509331 INT TRF	535.74 ✓		0.00
26 Sep 2020	INTERNET TRANSFER CREDIT FROM 453354156 REF NO 66628301 INT TRF		4,000.00 ✓	4,000.00
26 Sep 2020	BPAY DEBIT VIA INTERNET TAX OFFICE PAYMENTS 001743348907533060 REFERENCE NUMBER 52619310	4,000.00 ✓		0.00
30 Sep 2020	DIRECT CREDIT CBA FNL DIV 001249502131		158.76 ✓	158.76
	CLOSING BALANCE			158.76

Summary of Interest, Fees and Charges on this account for period 1 July 2020 - 30 September 2020

Suncorp:	This Period	1 July to date	Government:	This Period	1 July to date
Interest Paid	\$0.00	\$0.00	Government Duties/Taxes	\$0.00	
Interest Charged	\$0.00	\$0.00	Withholding Tax	\$0.00	
Bank Fees Charged	\$0.00		Other Financial Institutions:		
			ATM Operator Fee	\$0.00	

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MR B L AND MRS D K ELAND
ATF ELAND SUPERANNUATION FUND
24 LAMAUR ST
WARNER QLD 4500

Account Summary

BSB Number	484-799
Account Number	453354105
Statement Period	1/10/2020 - 31/12/2020

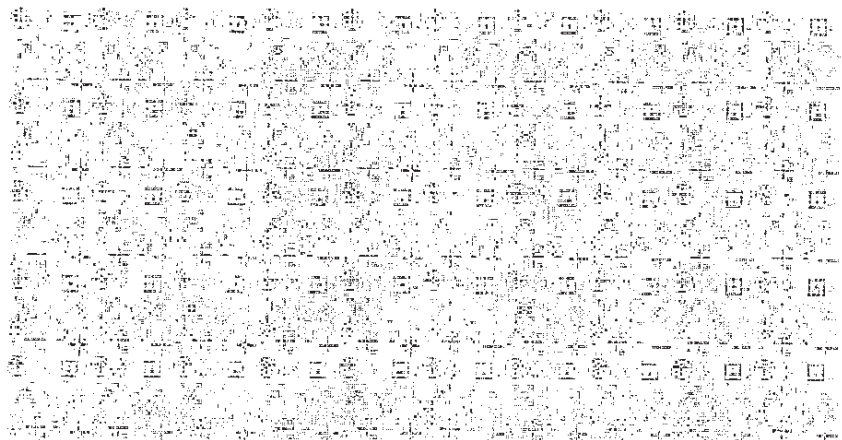
Opening Balance	\$158.76
Total Withdrawals	\$64,929.06 -
Total Deposits	\$64,770.30+
Closing Balance	\$0.00

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Account Transactions

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			158.76
1 Oct 2020	INTERNET TRANSFER DEBIT TO 453354156 REFERENCE NO 91306352 INT TRF	158.76 ✓		0.00
1 Oct 2020	DIRECT CREDIT WESFARMERS LTD FIN20/01061290		173.85 ✓	173.85
1 Oct 2020	INTERNET TRANSFER DEBIT TO 453354156 REFERENCE NO 67984720 INT TRF	173.85 ✓		0.00
2 Oct 2020	DIRECT CREDIT <u>SuperChoice P/L</u> PC011020-110489711		164.36	164.36
4 Oct 2020	INTERNET TRANSFER DEBIT TO 453354156 REFERENCE NO 16515322 INT TRF	164.36 ✓		0.00
7 Oct 2020	DIRECT CREDIT Vanguard Dist V691913IF001		4,519.71	4,519.71
	BALANCE CARRIED FORWARD			4,519.71

Details are continued on the back of this page



Account Transactions Continued

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			4,519.71
8 Oct 2020	INTERNET TRANSFER DEBIT TO 453354156 REFERENCE NO 73589250	4,519.71		0.00
8 Oct 2020	INTERNET TRANSFER CREDIT FROM 453354156 REF NO 23433252 INT TRF		2,605.51	2,605.51
8 Oct 2020	BPAY DEBIT VIA INTERNET TAX OFFICE PAYMENTS 551009236144084221 REFERENCE NUMBER 84352250	701.91		1,903.60
8 Oct 2020	BPAY DEBIT VIA INTERNET vanguard invest 032400691913 REFERENCE NUMBER 93964250	1,903.60		0.00
8 Oct 2020	DIRECT CREDIT Vanguard Dist V00583648		0.96	0.96
8 Oct 2020	DIRECT CREDIT Vanguard Dist V00583648		365.62	366.58
9 Oct 2020	INTERNET TRANSFER DEBIT TO 453354156 REFERENCE NO 34924352 INT TRF	366.58		0.00
10 Nov 2020	INTERNET TRANSFER CREDIT FROM 453354156 REF NO 54933320 INT TRF		20,000.00	20,000.00
10 Nov 2020	BPAY DEBIT VIA INTERNET VANGUARD INVESTMENTS 032400691913 REFERENCE NUMBER 3249321	20,000.00		0.00
11 Nov 2020	INTERNET TRANSFER CREDIT FROM 453354156 REF NO 87339330 INT TRF		17,597.29	17,597.29
	BALANCE CARRIED FORWARD			17,597.29

Account Transactions Continued

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			17,597.29
11 Nov 2020	BPAY DEBIT VIA INTERNET VANGUARD INVESTMENTS 020200583648 REFERENCE NUMBER 91973330	5,000.00		12,597.29
11 Nov 2020	BPAY DEBIT VIA INTERNET VANGUARD INVESTMENTS 020900583648 REFERENCE NUMBER 33932331	5,000.00		7,597.29
11 Nov 2020	BPAY DEBIT VIA INTERNET VANGUARD INVESTMENTS 020900583648 REFERENCE NUMBER 3826340	7,280.96		316.33
11 Nov 2020	INTERNET TRANSFER DEBIT TO 453354156 REFERENCE NO 7970340 INT TRF	316.33		0.00
19 Dec 2020	INTERNET TRANSFER CREDIT FROM 453354156 REF NO 81108362 INT TRF		5,343.00	5,343.00
19 Dec 2020	BPAY DEBIT VIA INTERNET TAX OFFICE PAYMENTS 001743348907533060 REFERENCE NUMBER 77865360	5,343.00		0.00
19 Dec 2020	INTERNET TRANSFER CREDIT FROM 453354156 REF NO 32569371 INT TRF		14,000.00	14,000.00
19 Dec 2020	BPAY DEBIT VIA INTERNET VANGUARD INVESTMENTS 032400691913 REFERENCE NUMBER 21714370	14,000.00		0.00
	CLOSING BALANCE			0.00

Information about certain foreign exchange services

From 2 December 2020, our Foreign Cash and Foreign Cheque services will no longer be offered. Updated copies of the Terms and Conditions for Suncorp Bank Accounts and Continuing Credit Accounts and the Product Information Document will be available from this date at www.suncorp.com.au/documents. For further information please contact us on 13 11 55 or visit your nearest store.

MR B L AND MRS D K ELAND
ATF ELAND SUPERANNUATION FUND
24 LAMAUR ST
WARNER QLD 4500

Account Summary

BSB Number	484-799
Account Number	453354105
Statement Period	1/01/2021 - 31/03/2021

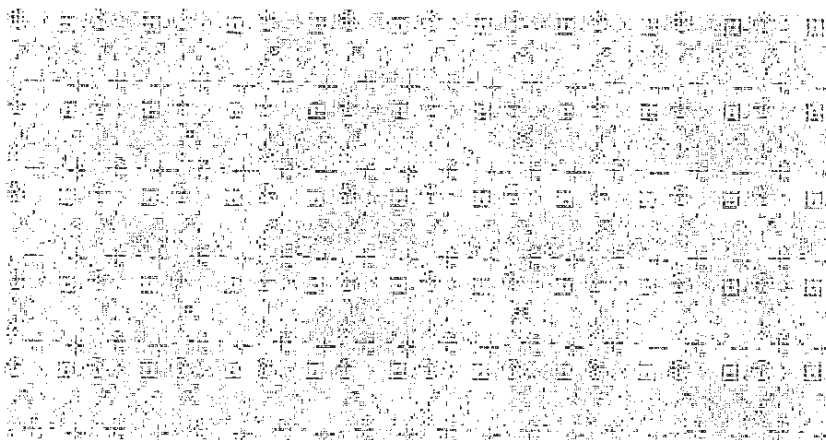
Opening Balance	\$0.00
Total Withdrawals	\$159,557.70 -
Total Deposits	\$159,557.70+
Closing Balance	\$0.00

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Account Transactions

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			0.00
12 Jan 2021	DIRECT CREDIT Mr Baiden Leslie 132124		7.69	7.69
12 Jan 2021	DIRECT CREDIT Mr Baiden Leslie 134113		138.85	146.54
12 Jan 2021	DIRECT CREDIT Mr Baiden Leslie 131018		314.06	460.60
12 Jan 2021	DIRECT CREDIT Mr Baiden Leslie 129149		434.41	895.01
12 Jan 2021	DIRECT CREDIT Mr Baiden Leslie 131386		680.95	1,575.96
12 Jan 2021	DIRECT CREDIT Mr Baiden Leslie 129524		880.51	2,456.47
12 Jan 2021	DIRECT CREDIT Mr Baiden Leslie 130439		1,281.51	3,737.98
	BALANCE CARRIED FORWARD			3,737.98

Details are continued on the back of this page



Account Transactions Continued

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			3,737.98
12 Jan 2021	DIRECT CREDIT Mr Baiden Leslie 133667		2,088.32	5,826.30
12 Jan 2021	DIRECT CREDIT Mr Baiden Leslie 126997		3,526.28	9,352.58
13 Jan 2021	INTERNET TRANSFER DEBIT TO 453354156 REFERENCE NO 19328310 INT TRF	9,352.58		0.00
13 Jan 2021	INTERNET TRANSFER CREDIT FROM 453354156 REF NO 31508320 INT TRF		13,122.82	13,122.82
13 Jan 2021	BPAY DEBIT VIA INTERNET VANGUARD INVESTMENTS 032400691913 REFERENCE NUMBER 42509320	13,122.82		0.00
19 Jan 2021	DIRECT CREDIT SuperChoice P/L PC180121-165490479		118.58	118.58
20 Jan 2021	INTERNET TRANSFER DEBIT TO 453354156 REFERENCE NO 65883372 INT TRF	118.58		0.00
21 Jan 2021	INTERNET TRANSFER CREDIT FROM 453354156 REF NO 97607412 INT TRF		9,354.98	9,354.98
21 Jan 2021	BPAY DEBIT VIA INTERNET VANGUARD INVESTMENTS 021000583648 REFERENCE NUMBER 47912422	9,354.98		0.00
22 Jan 2021	INTERNET TRANSFER CREDIT FROM 29444890 REF NO 79692401 ROLL OVER AMT		62,807.00	62,807.00
	BALANCE CARRIED FORWARD			62,807.00

62,807.00
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(Ent Bump) (B)

Account Transactions Continued

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			62,807.00
22 Jan 2021	INTERNET TRANSFER DEBIT TO 453354156 REFERENCE NO 88431401 INT TRF	62,807.00		0.00
7 Feb 2021	INTERNET TRANSFER CREDIT FROM 453354156 REF NO 80718432 INT TRF		20,000.00	20,000.00
7 Feb 2021	BPAY DEBIT VIA INTERNET VANGUARD INVESTMENTS 020500583648 REFERENCE NUMBER 90690431	10,000.00		10,000.00
7 Feb 2021	BPAY DEBIT VIA INTERNET VANGUARD INVESTMENTS 021000583648 REFERENCE NUMBER 7739442	5,000.00		5,000.00
7 Feb 2021	BPAY DEBIT VIA INTERNET VANGUARD INVESTMENTS 032400691913 REFERENCE NUMBER 19255442	5,000.00		0.00
8 Feb 2021	INTERNET TRANSFER CREDIT FROM 453354156 REF NO 62845291 INT TRF		20,000.00	20,000.00
8 Feb 2021	BPAY DEBIT VIA INTERNET VANGUARD INVESTMENTS 021000583648 REFERENCE NUMBER 71739292	10,000.00		10,000.00
8 Feb 2021	BPAY DEBIT VIA INTERNET VANGUARD INVESTMENTS 032400691913 REFERENCE NUMBER 74980292	10,000.00		0.00
9 Feb 2021	INTERNET TRANSFER CREDIT FROM 453354156 REF NO 91933671 INT TRF		20,000.00	20,000.00
9 Feb 2021	BPAY DEBIT VIA INTERNET VANGUARD INVESTMENTS 020300583648 REFERENCE NUMBER 95361670	15,000.00		5,000.00
9 Feb 2021	BPAY DEBIT VIA INTERNET VANGUARD INVESTMENTS 032400691913 REFERENCE NUMBER 4231670	5,000.00		0.00
26 Feb 2021	DIRECT CREDIT NAB RESIDUAL PAY DRAU2/00802388		19.44	19.44
27 Feb 2021	INTERNET TRANSFER DEBIT TO 453354156 REFERENCE NO 95538361 INT TRF	19.44		0.00
10 Mar 2021	INTERNET TRANSFER CREDIT FROM 453354156 REF NO 8832300 INT TRF		4,597.83	4,597.83
	BALANCE CARRIED FORWARD			4,597.83

Details are continued on the back of this page

Account Transactions Continued

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			4,597.83
10 Mar 2021	BPAY DEBIT VIA INTERNET VANGUARD INVESTMENTS 032400691913 REFERENCE NUMBER 70481301	4,597.83		0.00
24 Mar 2021	DIRECT CREDIT WOODSIDE FIN20/00619150		184.47	184.47
24 Mar 2021	INTERNET TRANSFER DEBIT TO 453354156 REFERENCE NO 81562720 INT TRF	184.47		0.00
	CLOSING BALANCE			0.00

Summary of Interest, Fees and Charges on this account for period 1 January 2021 - 31 March 2021

	This Period	1 July to date	Government:	This Period	1 July to date
Suncorp:					
Interest Paid	\$0.00	\$0.00	Government Duties/Taxes	\$0.00	
Interest Charged	\$0.00	\$0.00	Withholding Tax	\$0.00	
Bank Fees Charged	\$0.00		Other Financial Institutions:		
			ATM Operator Fee	\$0.00	


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MR B L AND MRS D K ELAND
ATF ELAND SUPERANNUATION FUND
24 LAMAUR ST
WARNER QLD 4500

BSB Number	484-799
Account Number	453354105
Statement Period	1/04/2021 - 30/06/2021

Account Summary	
Opening Balance	\$0.00
Total Withdrawals	\$258,327.71 -
Total Deposits	\$258,327.71+
Closing Balance	\$0.00

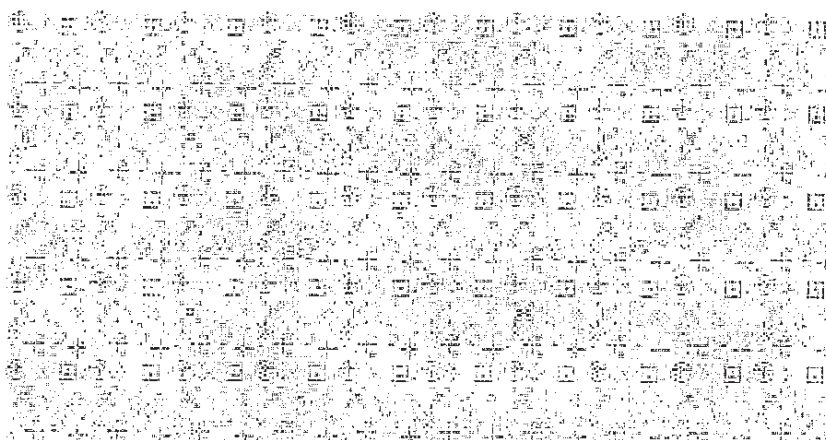


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Account Transactions

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance			0.00
12 Apr 2021	DIRECT CREDIT Vanguard583648 243388		23.94	23.94
12 Apr 2021	DIRECT CREDIT Vanguard583648 243252		607.05	630.99
12 Apr 2021	DIRECT CREDIT Vanguard691913 242346		10,803.98	11,434.97
13 Apr 2021	INTERNET TRANSFER DEBIT TO 453354156 REFERENCE NO 52573310 INT TRF	11,434.97		0.00
14 Apr 2021	INTERNET TRANSFER CREDIT FROM 453354156 REF NO 22092342 INT TRF		11,728.60	11,728.60
14 Apr 2021	BPAY DEBIT VIA INTERNET VANGUARD INVESTMENTS 020200583648 REFERENCE NUMBER 42126342	6,728.60		5,000.00
	BALANCE CARRIED FORWARD			5,000.00

Details are continued on the back of this page



Account Transactions Continued

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			5,000.00
14 Apr 2021	BPAY DEBIT VIA INTERNET VANGUARD INVESTMENTS 021000583648 REFERENCE NUMBER 52765342	5,000.00		0.00
25 Apr 2021	INTERNET TRANSFER CREDIT FROM 453354156 REF NO 41151342 INT TRF		20,000.00	20,000.00
25 Apr 2021	BPAY DEBIT VIA INTERNET VANGUARD INVESTMENTS 020200583648 REFERENCE NUMBER 51464352	7,000.00		13,000.00
25 Apr 2021	BPAY DEBIT VIA INTERNET VANGUARD INVESTMENTS 020900583648 REFERENCE NUMBER 55008352	5,000.00		8,000.00
25 Apr 2021	BPAY DEBIT VIA INTERNET VANGUARD INVESTMENTS 020500583648 REFERENCE NUMBER 58432352	5,000.00		3,000.00
25 Apr 2021	BPAY DEBIT VIA INTERNET VANGUARD INVESTMENTS 021100583648 REFERENCE NUMBER 66191352	3,000.00		0.00
26 Apr 2021	DIRECT CREDIT Vanguard691913 264847		20,000.00	20,000.00
27 Apr 2021	BPAY DEBIT VIA INTERNET VANGUARD INVESTMENTS 021100583648 REFERENCE NUMBER 30530290	20,000.00		0.00
29 Apr 2021	DIRECT CREDIT Vanguard691913 269580		37,473.50	37,473.50
30 Apr 2021	INTERNET TRANSFER DEBIT TO 453354156 REFERENCE NO 99991330 INT TRF	17,473.50		20,000.00
	BALANCE CARRIED FORWARD			20,000.00

Account Transactions Continued

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			20,000.00
30 Apr 2021	BPAY DEBIT VIA INTERNET VANGUARD INVESTMENTS 021000583648 REFERENCE NUMBER 12560330	20,000.00		0.00
5 May 2021	DIRECT CREDIT Vanguard691913 277547		16,131.27	16,131.27
6 May 2021	INTERNET TRANSFER DEBIT TO 453354156 REFERENCE NO 56823431 INT TRF	2,420.39		13,710.88
6 May 2021	BPAY DEBIT VIA INTERNET VANGUARD INVESTMENTS 020100583648 REFERENCE NUMBER 45465440	13,710.88		0.00
6 May 2021	DIRECT CREDIT Vanguard583648 279147		12,453.93	12,453.93
7 May 2021	BPAY DEBIT VIA INTERNET VANGUARD INVESTMENTS 020300583648 REFERENCE NUMBER 16128320	12,453.93		0.00
31 May 2021	DIRECT CREDIT BAIDEN ELAND and DIANA		1,000.00	1,000.00
1 Jun 2021	BPAY DEBIT VIA INTERNET TAX OFFICE PAYMENTS 001743348907533060 REFERENCE NUMBER 55208302	988.00		12.00
1 Jun 2021	INTERNET TRANSFER DEBIT TO 453354156 REFERENCE NO 97288301	12.00		0.00
10 Jun 2021	DIRECT CREDIT Vanguard691913 324456		83,480.00	83,480.00
11 Jun 2021	BPAY DEBIT VIA INTERNET VANGUARD INVESTMENTS 020300583648 REFERENCE NUMBER 38627382	5,000.00		78,480.00
11 Jun 2021	BPAY DEBIT VIA INTERNET VANGUARD INVESTMENTS 021100583648 REFERENCE NUMBER 8769380	15,000.00		63,480.00
11 Jun 2021	INTERNET TRANSFER DEBIT TO 453354156 REFERENCE NO 56055382 INT TRF	63,480.00		0.00
12 Jun 2021	INTERNET TRANSFER CREDIT FROM 453354156 REF NO 32975400 INT TRF		20,000.00	20,000.00
12 Jun 2021	BPAY DEBIT VIA INTERNET VANGUARD INVESTMENTS 020500583648 REFERENCE NUMBER 37618402	10,000.00		10,000.00
	BALANCE CARRIED FORWARD			10,000.00

Details are continued on the back of this page

Account Transactions Continued

Date	Transaction Details	Withdrawal	Deposit	Balance
	BALANCE BROUGHT FORWARD			10,000.00
12 Jun 2021	BPAY DEBIT VIA INTERNET VANGUARD INVESTMENTS 020100583648 REFERENCE NUMBER 47134400	10,000.00		0.00
13 Jun 2021	INTERNET TRANSFER CREDIT FROM 453354156 REF NO 71752450 INT TRF		20,000.00	20,000.00
13 Jun 2021	BPAY DEBIT VIA INTERNET VANGUARD INVESTMENTS 021100583648 REFERENCE NUMBER 75798450	20,000.00		0.00
13 Jun 2021	INTERNET TRANSFER CREDIT FROM 453354156 REF NO 88646450 INT TRF		4,625.44	4,625.44
13 Jun 2021	BPAY DEBIT VIA INTERNET TAX OFFICE PAYMENTS 001743348907533060 REFERENCE NUMBER 62078452	2,625.44		2,000.00
13 Jun 2021	BPAY DEBIT VIA INTERNET TAX OFFICE PAYMENTS 551009236144084221 REFERENCE NUMBER 74401452	500.00		1,500.00
14 Jun 2021	INTERNET EXTERNAL TRANSFER TO 124001 021374214 REF NO 74172300 ELAND SMSF 21 22	1,500.00		0.00
	CLOSING BALANCE			0.00

Summary of Interest, Fees and Charges on this account for period 1 April 2021 - 30 June 2021

Suncorp:	This Period	1 July to date	Government:	This Period	1 July to date
Interest Paid	\$0.00	\$0.00	Government Duties/Taxes	\$0.00	
Interest Charged	\$0.00	\$0.00	Withholding Tax	\$0.00	
Bank Fees Charged	\$0.00		Other Financial Institutions:		
			ATM Operator Fee	\$0.00	

Notes: Please check all entries on your statement and notify Suncorp Bank immediately of any errors or omissions. Should you have a query about your account please call 13 11 55. It is important we hold your most up-to-date personal details, please contact us if these have changed.

Please retain this statement for taxation purposes.

Eland Superannuation Fund

Distribution Reconciliation Report

For The Period 01 July 2020 - 30 June 2021

Date	Payment Received	Non Primary Production Income (A) * ₁			Distributed Capital Gains (B) * ₂					Foreign Income * ₃		Non-Assessable			Taxable Income
		Franked	Unfranked	Interest/ Other	Franking Credits	Discounted (After Discount)	Rate * ₅	CGT Concession	Indexed	Other	Foreign Income	Foreign Credits	Tax Exempt	Tax Free	
Units in Unlisted Unit Trusts (Australian)															
VAN0010AU Vanguard Index Australian Shares Fund															
30/06/2021	✓ 2,878.98	1,427.61	210.61	148.39	670.47	683.97	S	341.99		10.26	56.15	1.89		0.00	3,209.35
	2,878.98	1,427.61	210.61	148.39	670.47	683.97		341.99		10.26	56.15	1.89		0.00	3,209.35
	<i>Net Cash Distribution:</i>		2,878.98												
VAN0011AU Vanguard Index International Shares Fund															
30/06/2021	✓ 1,432.32			2.54		779.47	S	389.73			260.58	42.69		0.00	1,085.28
	1,432.32			2.54		779.47		389.73			260.58	42.69		0.00	1,085.28
	<i>Net Cash Distribution:</i>		1,432.32												
VAN0012AU Vanguard Index Australian Property Securities Fund															
30/06/2021	✓ 2,106.81	46.94	46.25	1,684.91		187.27	S	93.63			10.26			37.55	1,975.63
	2,106.81	46.94	46.25	1,684.91		187.27		93.63			10.26			37.55	1,975.63
	<i>Net Cash Distribution:</i>		2,106.81												
VAN0014AU Vanguard Lifestrategy Growth Fund															
30/06/2021	✓ 4,064.92	160.20	21.63	1,032.54	72.67	1,687.88	S	843.94		4.30	314.43	30.24		0.00	3,323.89
	4,064.92	160.20	21.63	1,032.54	72.67	1,687.88		843.94		4.30	314.43	30.24		0.00	3,323.89
	<i>Net Cash Distribution:</i>		4,064.92												
VAN0017AU Vanguard High Yield Australian Shares Fund															
30/06/2021	✓ 1,836.68	1,650.58	115.76	52.00	779.05		S				18.34			0.00	2,615.73

Eland Superannuation Fund

Distribution Reconciliation Report

For The Period 01 July 2020 - 30 June 2021

Date	Non Primary Production Income (A) * ₁					Distributed Capital Gains (B) * ₂					Foreign Income * ₃		Non-Assessable			Taxable Income
	Payment Received	Franked	Unfranked	Interest/ Other	Franking Credits	Discounted (After Discount)	Rate * ₅	CGT Concession	Indexed	Other	Foreign Income	Foreign Credits	Tax Exempt	Tax Free	Tax Deferred / AMIT * ₆	
	1,836.68	1,650.58	115.76	52.00	779.05						18.34				0.00	2,615.73
<i>Net Cash Distribution:</i>	1,836.68															
VAN0042AU Vanguard Diversified Bnd Indx Fund																
30/06/2021 ✓	19,459.59			16,990.40		S				2,469.19	20.89			0.00	19,480.48	
	19,459.59			16,990.40						2,469.19	20.89			0.00	19,480.48	
<i>Net Cash Distribution:</i>	19,459.59															
VAN0102AU Vanguard Short Term Fixed Int Fund																
30/06/2021 ✓	32.59			23.04		S				9.55				0.00	32.59	
	32.59			23.04						9.55				0.00	32.59	
<i>Net Cash Distribution:</i>	32.59															
VAN0107AU Vanguard Index Hedged International Shares Fund																
30/06/2021 ✓	4,933.59			2,346.01	1,459.63	S	729.81			398.14	45.68			0.00	4,249.46	
	4,933.59			2,346.01	1,459.63		729.81			398.14	45.68			0.00	4,249.46	
<i>Net Cash Distribution:</i>	4,933.59															
VAN0124AU Vanguard Lifestrategy Balanced Fund																
30/06/2021 ✓	9,328.81	305.80	41.80	3,584.28	138.83	S	1,503.34		1.26	885.65	58.91			0.00	8,023.21	
	9,328.81	305.80	41.80	3,584.28	138.83		1,503.34		1.26	885.65	58.91			0.00	8,023.21	
<i>Net Cash Distribution:</i>	9,328.81															
	46,074.29	3,591.13	436.05	25,864.11	1,661.02		7,804.90		3,902.44	15.82	4,422.29	200.30		37.55	0.00	43,995.62

Eland Superannuation Fund

Distribution Reconciliation Report

For The Period 01 July 2020 - 30 June 2021

Date	Non Primary Production Income (A) * ₁					Distributed Capital Gains (B) * ₂					Foreign Income * ₃		Non-Assessable			Taxable Income
	Payment Received	Franked	Unfranked	Interest/ Other	Franking Credits	Discounted (After Discount)	Rate * ₅	CGT Concession	Indexed	Other	Foreign Income	Foreign Credits	Tax Exempt	Tax Free	Tax Deferred / AMIT * ₆	
TOTAL	46,074.29	3,591.13	436.05	25,864.11	1,661.02	7,804.90		3,902.44		15.82	4,422.29	200.30		37.55	0.00	43,995.62

Total Distributed Gains

Discount Rate	Discounted	Gross
Superfund 1/3	7,804.90	11,723.16
Individual 50%(I)	0.00	0.00
Total	7,804.90	11,723.16



*₁ Summary of Non Primary Production Income (A)

Tax Label	Franked	Unfranked	Interest/Other	Less Other Deduction	Income Before Credits * ₇	Franking Credits	Total Including Credits
11M Gross trust distributions	3,591.13	436.05	25,864.11		29,891.29	1,661.02	31,552.31

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

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

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

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

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

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

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

^ Variance between Payment Received and Net Cash Distribution.





THE ELAND SUPERANNUATION FUND
24 LAMAUR ST
WARNER QLD 4500

Vanguard AMMA Tax Statement

Year ended 30 June 2021

Investor name: The Eland Superannuation Fund
Account number: 583648
Tax file number status: Supplied

Part A - A Summary of 2020/21 Tax Return (Supplementary Section) Items

The following tax return items are valid for Australian resident individual unit holders only.

	Tax Attribution Amount	Tax Return Label
Share of net income from trusts, less net capital gains, foreign income and franked distributions	\$8,703.90	13U
Other deductions relating to non-primary production income	\$0.00	13Y
Franked distributions from trusts	\$5,211.18	13C
Share of franking credits from franked dividends	\$1,661.02	13Q
Share of credit for TFN amounts withheld	\$0.00	13R
Share of credit for tax paid by trustee	\$0.00	13S
Net capital gain	\$7,716.75	18A
Total current year capital gains	\$15,419.20	18H
Assessable foreign source income	\$2,248.90	20E
Australian franking credits from a New Zealand company	\$0.00	20F
Other net foreign source income	\$2,248.90	20M
Foreign income tax offset	\$179.41	200*
Management fee rebate	\$0.00	24V

* If your total foreign income tax offsets from all sources for the year is \$1,000 or less then you can claim this amount in full. Otherwise, you will need to refer to the ATO publication '*Guide to foreign income tax offsets*' (NAT 72923) to calculate your entitlement.

This statement should be read in conjunction with the Vanguard Tax Statement Guide.
If you have any doubt about your specific tax circumstances, you should seek professional advice.

**Part B - Components of Attribution**

Australian Income	Cash Distributions	Tax Paid/Offset	Tax Attribution
Unfranked distributions	\$190.46		\$110.60
Unfranked CFI distributions	\$245.59		\$245.38
Interest - subject to non-resident WHT	\$96.10		\$127.16
Interest - not subject to non-resident WHT	\$330.84		\$327.38
Other income	\$8,381.94		\$7,823.46
Other income - CBMI	\$0.00		\$0.00
Other income excluding NCMI	\$25.83		\$27.65
Other income - NCMI	\$39.00		\$42.27
Non-Primary Production Income	\$9,309.76		\$8,703.90
Franked Distributions	\$3,591.13	\$1,661.02	\$5,211.18
Capital Gains			
Discount capital gain TAP	\$0.00		\$0.00
Discount capital gain TAP - CBMI	\$0.00		\$0.00
Discount capital gain TAP excluding NCMI	\$0.00		\$0.00
Discount capital gain TAP - NCMI	\$0.00		\$0.00
Discount capital gain NTAP	\$5,853.67		\$7,702.45
Capital gains - other method TAP	\$0.00		\$0.00
Capital gains - other method TAP - CBMI	\$0.00		\$0.00
Capital gains - other method TAP excluding NCMI	\$0.00		\$0.00
Capital gains - other method TAP - NCMI	\$0.00		\$0.00
Capital gains - other method NTAP	\$15.82		\$14.30
Net Capital Gain	\$5,869.49		\$7,716.75
AMIT CGT gross up amount			\$7,702.45
Other capital gains distribution	\$5,853.67		
Total Current Year Capital Gains	\$11,723.16		\$15,419.20



Vanguard[®]

Account number: 583648

Foreign Income

Assessable Foreign Source Income	\$1,953.10	\$179.41	\$2,248.90
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Vanguard[®]

Account number: 583648

Other non-assessable Amounts	Cash Distributions	Tax Paid/Offset	Tax Attribution
Non-assessable non-exempt amount	\$37.55		\$0.00
Net exempt income	\$0.00		
Other non-attributable amounts	\$0.00		
Gross Amount	\$26,614.70		\$31,583.18
AMIT cost base net amount			
- Excess (Reduce cost base)			\$0.00
- Shortfall (Increase cost base)			\$3,128.05
Less TFN amounts withheld	\$0.00		
Less non-resident withholding tax			
- Interest/dividend amounts withheld	\$0.00		
- Fund payment amounts withheld	\$0.00		
- Fund payment CBMI amounts withheld	\$0.00		
- Fund payment excluding NCMI amounts withheld	\$0.00		
- Fund payment NCMI amounts withheld	\$0.00		
Less other expenses	\$0.00		
Add management fee rebate	\$0.00		
Net cash distribution	\$26,614.70		


If you are complying Superannuation Fund, your net capital gain is \$10,284.23.

If you are a company or a non-complying Superannuation Fund, your net capital gain is \$15,419.20.



Part C - Details of Attribution

Investment product name: **Vanguard High Yield Australian Shares Fund**

Australian Income	Cash Distributions	Tax Paid/Offset	Tax Attribution
Unfranked distributions	\$50.49		\$0.00
Unfranked CFI distributions	\$65.27		\$65.25
Interest - subject to non-resident WHT	\$15.30		\$41.03
Interest - not subject to non-resident WHT	\$0.00		\$0.00
Other income	\$31.10		\$26.91
Other income - CBMI	\$0.00		\$0.00
Other income excluding NCMI	\$0.00		\$0.00
Other income - NCMI	\$5.60		\$7.80
Non-Primary Production Income	\$167.76		\$140.99
Franked Distributions	\$1,650.58	\$779.05 	\$2,432.32

Capital Gains


Discount capital gain TAP	\$0.00		\$0.00
Discount capital gain TAP - CBMI	\$0.00		\$0.00
Discount capital gain TAP excluding NCMI	\$0.00		\$0.00
Discount capital gain TAP - NCMI	\$0.00		\$0.00
Discount capital gain NTAP	\$0.00		\$0.00
Capital gains - other method TAP	\$0.00		\$0.00
Capital gains - other method TAP - CBMI	\$0.00		\$0.00
Capital gains - other method TAP excluding NCMI	\$0.00		\$0.00
Capital gains - other method TAP - NCMI	\$0.00		\$0.00
Capital gains - other method NTAP	\$0.00		\$0.00
Net Capital Gain	\$0.00		\$0.00
AMIT CGT gross up amount			\$0.00
Other capital gains distribution	\$0.00		
Total Current Year Capital Gains	\$0.00		\$0.00



Vanguard[®]

Account number: 583648

Foreign Income

Assessable Foreign Source Income	\$18.34		\$0.00	\$18.31
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Vanguard[®]

Account number: 583648

Other non-assessable Amounts	Cash Distributions	Tax Paid/Offset	Tax Attribution
Non-assessable non-exempt amount	\$0.00		\$0.00
Net exempt income	\$0.00		
Other non-attributable amounts	\$0.00		
Gross Amount	\$1,836.68		\$2,591.62
AMIT cost base net amount			
- Excess (Reduce cost base)			\$24.11
- Shortfall (Increase cost base)			\$0.00
Less TFN amounts withheld	\$0.00		
Less non-resident withholding tax			
- Interest/dividend amounts withheld	\$0.00		
- Fund payment amounts withheld	\$0.00		
- Fund payment CBMI amounts withheld	\$0.00		
- Fund payment excluding NCMI amounts withheld	\$0.00		
- Fund payment NCMI amounts withheld	\$0.00		
Less other expenses	\$0.00		
Add management fee rebate	\$0.00		
Net cash distribution	\$1,836.68		





Vanguard[®]

Account number: 583648

Investment product name: **Vanguard Investor Short Term Fixed Interest Fund**

Australian Income	Cash Distributions	Tax Paid/Offset	Tax Attribution
Unfranked distributions	\$0.00		\$0.00
Unfranked CFI distributions	\$0.00		\$0.00
Interest - subject to non-resident WHT	\$0.06		\$0.06
Interest - not subject to non-resident WHT	\$20.69		\$20.69
Other income	\$2.29		\$2.29
Other income - CBMI	\$0.00		\$0.00
Other income excluding NCMI	\$0.00		\$0.00
Other income - NCMI	\$0.00		\$0.00
Non-Primary Production Income	\$23.04		\$23.04
Franked Distributions	\$0.00	\$0.00	\$0.00

Capital Gains

Discount capital gain TAP	\$0.00		\$0.00
Discount capital gain TAP - CBMI	\$0.00		\$0.00
Discount capital gain TAP excluding NCMI	\$0.00		\$0.00
Discount capital gain TAP - NCMI	\$0.00		\$0.00
Discount capital gain NTAP	\$0.00		\$0.00
Capital gains - other method TAP	\$0.00		\$0.00
Capital gains - other method TAP - CBMI	\$0.00		\$0.00
Capital gains - other method TAP excluding NCMI	\$0.00		\$0.00
Capital gains - other method TAP - NCMI	\$0.00		\$0.00
Capital gains - other method NTAP	\$0.00		\$0.00
Net Capital Gain	\$0.00		\$0.00
AMIT CGT gross up amount			\$0.00
Other capital gains distribution	\$0.00		
Total Current Year Capital Gains	\$0.00		\$0.00

Foreign Income

Assessable Foreign Source Income	\$9.55	\$0.00	\$9.55
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Vanguard[®]

Account number: 583648

Other non-assessable Amounts	Cash Distributions	Tax Paid/Offset	Tax Attribution
Non-assessable non-exempt amount	\$0.00		\$0.00
Net exempt income	\$0.00		
Other non-attributable amounts	\$0.00		
Gross Amount	\$32.59		\$32.59
AMIT cost base net amount			
- Excess (Reduce cost base)			\$0.00
- Shortfall (Increase cost base)			\$0.00
Less TFN amounts withheld	\$0.00		
Less non-resident withholding tax			
- Interest/dividend amounts withheld	\$0.00		
- Fund payment amounts withheld	\$0.00		
- Fund payment CBMI amounts withheld	\$0.00		
- Fund payment excluding NCMI amounts withheld	\$0.00		
- Fund payment NCMI amounts withheld	\$0.00		
Less other expenses	\$0.00		
Add management fee rebate	\$0.00		
Net cash distribution	\$32.59		



**Vanguard**[®]

Account number: 583648

Investment product name: **Vanguard Index Australian Property Securities Fund**



Australian Income	Cash Distributions	Tax Paid/Offset	Tax Attribution
Unfranked distributions	\$46.25		\$46.52
Unfranked CFI distributions	\$0.00		\$0.00
Interest - subject to non-resident WHT	\$60.55		\$67.77
Interest - not subject to non-resident WHT	\$0.00		\$0.00
Other income	\$1,572.02		\$1,664.81
Other income - CBMI	\$0.00		\$0.00
Other income excluding NCMI	\$23.44		\$24.52
Other income - NCMI	\$28.90		\$29.18
Non-Primary Production Income	\$1,731.16		\$1,832.80
Franked Distributions	\$46.94	\$0.00	\$0.00

Capital Gains

Discount capital gain TAP	\$0.00		\$0.00
Discount capital gain TAP - CBMI	\$0.00		\$0.00
Discount capital gain TAP excluding NCMI	\$0.00		\$0.00
Discount capital gain TAP - NCMI	\$0.00		\$0.00
Discount capital gain NTAP	\$140.45		\$328.23
Capital gains - other method TAP	\$0.00		\$0.00
Capital gains - other method TAP - CBMI	\$0.00		\$0.00
Capital gains - other method TAP excluding NCMI	\$0.00		\$0.00
Capital gains - other method TAP - NCMI	\$0.00		\$0.00
Capital gains - other method NTAP	\$0.00		\$0.00
Net Capital Gain	\$140.45		\$328.23

AMIT CGT gross up amount \$328.23

Other capital gains distribution \$140.45

Total Current Year Capital Gains **\$280.90**  **\$656.46****Foreign Income****Assessable Foreign Source Income** **\$10.26**  **\$0.00** **\$0.00**



Vanguard[®]

Account number: 583648

Other non-assessable Amounts	Cash Distributions	Tax Paid/Offset	Tax Attribution
Non-assessable non-exempt amount	\$37.55		\$0.00
Net exempt income	\$0.00		
Other non-attributable amounts	\$0.00		
Gross Amount	\$2,106.81		\$2,489.26
AMIT cost base net amount			
- Excess (Reduce cost base)			\$0.00
- Shortfall (Increase cost base)			\$382.44
Less TFN amounts withheld	\$0.00		
Less non-resident withholding tax			
- Interest/dividend amounts withheld	\$0.00		
- Fund payment amounts withheld	\$0.00		
- Fund payment CBMI amounts withheld	\$0.00		
- Fund payment excluding NCMI amounts withheld	\$0.00		
- Fund payment NCMI amounts withheld	\$0.00		
Less other expenses	\$0.00		
Add management fee rebate	\$0.00		
Net cash distribution	\$2,106.81		

**Vanguard**[®]

Account number: 583648

Investment product name: **Vanguard Index Hedged International Shares Fund**

Australian Income	Cash Distributions	Tax Paid/Offset	Tax Attribution
Unfranked distributions	\$0.00		\$0.00
Unfranked CFI distributions	\$0.00		\$0.00
Interest - subject to non-resident WHT	\$0.00		\$0.00
Interest - not subject to non-resident WHT	\$0.00		\$0.00
Other income	\$2,346.01		\$2,261.61
Other income - CBMI	\$0.00		\$0.00
Other income excluding NCMI	\$0.00		\$0.00
Other income - NCMI	\$0.00		\$0.00
Non-Primary Production Income	\$2,346.01		\$2,261.61
Franked Distributions	\$0.00	\$0.00	\$0.00

Capital Gains

Discount capital gain TAP	\$0.00		\$0.00
Discount capital gain TAP - CBMI	\$0.00		\$0.00
Discount capital gain TAP excluding NCMI	\$0.00		\$0.00
Discount capital gain TAP - NCMI	\$0.00		\$0.00
Discount capital gain NTAP	\$1,094.72		\$1,660.99
Capital gains - other method TAP	\$0.00		\$0.00
Capital gains - other method TAP - CBMI	\$0.00		\$0.00
Capital gains - other method TAP excluding NCMI	\$0.00		\$0.00
Capital gains - other method TAP - NCMI	\$0.00		\$0.00
Capital gains - other method NTAP	\$0.00		\$0.00
Net Capital Gain	\$1,094.72		\$1,660.99

AMIT CGT gross up amount \$1,660.99

Other capital gains distribution \$1,094.72

Total Current Year Capital Gains	\$2,189.44		\$3,321.98
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Foreign Income

Assessable Foreign Source Income	\$398.14		\$45.68		\$475.72
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Vanguard[®]

Account number: 583648

Other non-assessable Amounts	Cash Distributions	Tax Paid/Offset	Tax Attribution
Non-assessable non-exempt amount	\$0.00		\$0.00
Net exempt income	\$0.00		
Other non-attributable amounts	\$0.00		
Gross Amount	\$4,933.59		\$6,059.31
AMIT cost base net amount			
- Excess (Reduce cost base)			\$0.00
- Shortfall (Increase cost base)			\$1,080.05
Less TFN amounts withheld	\$0.00		
Less non-resident withholding tax			
- Interest/dividend amounts withheld	\$0.00		
- Fund payment amounts withheld	\$0.00		
- Fund payment CBMI amounts withheld	\$0.00		
- Fund payment excluding NCMI amounts withheld	\$0.00		
- Fund payment NCMI amounts withheld	\$0.00		
Less other expenses	\$0.00		
Add management fee rebate	\$0.00		
Net cash distribution	\$4,933.59		



**Vanguard**[®]

Account number: 583648

Investment product name: **Vanguard LifeStrategy Growth Fund**

Australian Income	Cash Distributions	Tax Paid/Offset	Tax Attribution
Unfranked distributions	\$6.52		\$3.68
Unfranked CFI distributions	\$15.11		\$15.03
Interest - subject to non-resident WHT	\$2.09		\$2.11
Interest - not subject to non-resident WHT	\$45.61		\$55.32
Other income	\$984.18		\$857.98
Other income - CBMI	\$0.00		\$0.00
Other income excluding NCMI	\$0.23		\$0.30
Other income - NCMI	\$0.43		\$0.51
Non-Primary Production Income	\$1,054.17		\$934.93
Franked Distributions	\$160.20	\$72.67 ✓	\$232.64

Capital Gains

Discount capital gain TAP	\$0.00		\$0.00
Discount capital gain TAP - CBMI	\$0.00		\$0.00
Discount capital gain TAP excluding NCMI	\$0.00		\$0.00
Discount capital gain TAP - NCMI	\$0.00		\$0.00
Discount capital gain NTAP	\$1,265.91		\$1,499.08
Capital gains - other method TAP	\$0.00		\$0.00
Capital gains - other method TAP - CBMI	\$0.00		\$0.00
Capital gains - other method TAP excluding NCMI	\$0.00		\$0.00
Capital gains - other method TAP - NCMI	\$0.00		\$0.00
Capital gains - other method NTAP	\$4.30	✓	\$3.72
Net Capital Gain	\$1,270.21		\$1,502.80

AMIT CGT gross up amount \$1,499.08


Other capital gains distribution \$1,265.91

Total Current Year Capital Gains **\$2,536.12** ✓ **\$3,001.88****Foreign Income****Assessable Foreign Source Income** **\$314.43** ✓ **\$30.24** ✓ **\$368.49**



Vanguard[®]

Account number: 583648

Other non-assessable Amounts	Cash Distributions	Tax Paid/Offset	Tax Attribution
Non-assessable non-exempt amount	\$0.00		\$0.00
Net exempt income	\$0.00		
Other non-attributable amounts	\$0.00		
Gross Amount	\$4,064.92		\$4,537.94
AMIT cost base net amount			
- Excess (Reduce cost base)			\$0.00
- Shortfall (Increase cost base)			\$370.11
Less TFN amounts withheld	\$0.00		
Less non-resident withholding tax			
- Interest/dividend amounts withheld	\$0.00		
- Fund payment amounts withheld	\$0.00		
- Fund payment CBMI amounts withheld	\$0.00		
- Fund payment excluding NCMI amounts withheld	\$0.00		
- Fund payment NCMI amounts withheld	\$0.00		
Less other expenses	\$0.00		
Add management fee rebate	\$0.00		
Net cash distribution	\$4,064.92		

**Vanguard**[®]

Account number: 583648

Investment product name: **Vanguard Index Australian Shares Fund**

Australian Income	Cash Distributions	Tax Paid/Offset	Tax Attribution
Unfranked distributions	\$74.19		\$52.46
Unfranked CFI distributions	\$136.42		\$136.73
Interest - subject to non-resident WHT	\$11.14		\$9.93
Interest - not subject to non-resident WHT	\$7.34		\$7.35
Other income	\$124.86		\$210.12
Other income - CBMI	\$0.00		\$0.00
Other income excluding NCMI	\$1.75		\$2.31
Other income - NCMI	\$3.30		\$3.90
Non-Primary Production Income	\$359.00		\$422.80
Franked Distributions	\$1,427.61	\$670.47 ✓	\$2,103.39

Capital Gains

Discount capital gain TAP	\$0.00		\$0.00
Discount capital gain TAP - CBMI	\$0.00		\$0.00
Discount capital gain TAP excluding NCMI	\$0.00		\$0.00
Discount capital gain TAP - NCMI	\$0.00		\$0.00
Discount capital gain NTAP	\$512.98		\$608.46
Capital gains - other method TAP	\$0.00		\$0.00
Capital gains - other method TAP - CBMI	\$0.00		\$0.00
Capital gains - other method TAP excluding NCMI	\$0.00		\$0.00
Capital gains - other method TAP - NCMI	\$0.00		\$0.00
Capital gains - other method NTAP	\$10.26	✓	\$10.38
Net Capital Gain	\$523.24		\$618.84

AMIT CGT gross up amount			\$608.46
Other capital gains distribution	\$512.98	✓	
Total Current Year Capital Gains	\$1,036.22		\$1,227.30


Foreign Income

Assessable Foreign Source Income	\$56.15 ✓	\$1.89 ✓	\$58.67
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Vanguard[®]

Account number: 583648

Other non-assessable Amounts	Cash Distributions	Tax Paid/Offset	Tax Attribution
Non-assessable non-exempt amount	\$0.00		\$0.00
Net exempt income	\$0.00		
Other non-attributable amounts	\$0.00		
Gross Amount	\$2,878.98		\$3,812.16
AMIT cost base net amount			
- Excess (Reduce cost base)			\$0.00
- Shortfall (Increase cost base)			\$260.81
Less TFN amounts withheld	\$0.00		
Less non-resident withholding tax			
- Interest/dividend amounts withheld	\$0.00		
- Fund payment amounts withheld	\$0.00		
- Fund payment CBMI amounts withheld	\$0.00		
- Fund payment excluding NCMI amounts withheld	\$0.00		
- Fund payment NCMI amounts withheld	\$0.00		
Less other expenses	\$0.00		
Add management fee rebate	\$0.00		
Net cash distribution	\$2,878.98		

**Vanguard**[®]

Account number: 583648

Investment product name: **Vanguard Index International Shares Fund**

Australian Income	Cash Distributions	Tax Paid/Offset	Tax Attribution
Unfranked distributions	\$0.00		\$0.00
Unfranked CFI distributions	\$0.00		\$0.00
Interest - subject to non-resident WHT	\$0.00		\$0.00
Interest - not subject to non-resident WHT	\$0.00		\$0.00
Other income	\$2.54		\$0.00
Other income - CBMI	\$0.00		\$0.00
Other income excluding NCMI	\$0.00		\$0.00
Other income - NCMI	\$0.00		\$0.00
Non-Primary Production Income	\$2.54		\$0.00
Franked Distributions	\$0.00	\$0.00	\$0.00

Capital Gains

Discount capital gain TAP	\$0.00		\$0.00
Discount capital gain TAP - CBMI	\$0.00		\$0.00
Discount capital gain TAP excluding NCMI	\$0.00		\$0.00
Discount capital gain TAP - NCMI	\$0.00		\$0.00
Discount capital gain NTAP	\$584.60		\$912.59
Capital gains - other method TAP	\$0.00		\$0.00
Capital gains - other method TAP - CBMI	\$0.00		\$0.00
Capital gains - other method TAP excluding NCMI	\$0.00		\$0.00
Capital gains - other method TAP - NCMI	\$0.00		\$0.00
Capital gains - other method NTAP	\$0.00		\$0.00
Net Capital Gain	\$584.60		\$912.59

AMIT CGT gross up amount \$912.59

Other capital gains distribution	\$584.60		
Total Current Year Capital Gains	\$1,169.20		\$1,825.18

Foreign Income

Assessable Foreign Source Income	\$260.58	\$42.69	\$315.93
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Vanguard[®]

Account number: 583648

Other non-assessable Amounts	Cash Distributions	Tax Paid/Offset	Tax Attribution
Non-assessable non-exempt amount	\$0.00		\$0.00
Net exempt income	\$0.00		
Other non-attributable amounts	\$0.00		
Gross Amount	\$1,432.32		\$2,141.11
AMIT cost base net amount			
- Excess (Reduce cost base)			\$0.00
- Shortfall (Increase cost base)			\$666.08
Less TFN amounts withheld	\$0.00		
Less non-resident withholding tax			
- Interest/dividend amounts withheld	\$0.00		
- Fund payment amounts withheld	\$0.00		
- Fund payment CBMI amounts withheld	\$0.00		
- Fund payment excluding NCMI amounts withheld	\$0.00		
- Fund payment NCMI amounts withheld	\$0.00		
Less other expenses	\$0.00		
Add management fee rebate	\$0.00		
Net cash distribution	\$1,432.32		



**Vanguard**[®]

Account number: 583648

Investment product name: **Vanguard LifeStrategy Balanced Fund**

Australian Income	Cash Distributions	Tax Paid/Offset	Tax Attribution
Unfranked distributions	\$13.01		\$7.94
Unfranked CFI distributions	\$28.79		\$28.37
Interest - subject to non-resident WHT	\$6.96		\$6.26
Interest - not subject to non-resident WHT	\$257.20		\$244.02
Other income	\$3,318.94		\$2,799.74
Other income - CBMI	\$0.00		\$0.00
Other income excluding NCMI	\$0.41		\$0.52
Other income - NCMI	\$0.77		\$0.88
Non-Primary Production Income	\$3,626.08		\$3,087.73
Franked Distributions	\$305.80	\$138.83 ✓	\$442.83

Capital Gains

Discount capital gain TAP	\$0.00		\$0.00
Discount capital gain TAP - CBMI	\$0.00		\$0.00
Discount capital gain TAP excluding NCMI	\$0.00		\$0.00
Discount capital gain TAP - NCMI	\$0.00		\$0.00
Discount capital gain NTAP	\$2,255.01		\$2,693.10
Capital gains - other method TAP	\$0.00		\$0.00
Capital gains - other method TAP - CBMI	\$0.00		\$0.00
Capital gains - other method TAP excluding NCMI	\$0.00		\$0.00
Capital gains - other method TAP - NCMI	\$0.00		\$0.00
Capital gains - other method NTAP	\$1.26	✓	\$0.20
Net Capital Gain	\$2,256.27		\$2,693.30

AMIT CGT gross up amount			\$2,693.10
Other capital gains distribution	\$2,255.01	✓	
Total Current Year Capital Gains	\$4,511.28		\$5,386.40


Foreign Income

Assessable Foreign Source Income	\$885.65 ✓	\$58.91 ✓	\$1,002.23
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Vanguard[®]

Account number: 583648

Other non-assessable Amounts	Cash Distributions	Tax Paid/Offset	Tax Attribution
Non-assessable non-exempt amount	\$0.00		\$0.00
Net exempt income	\$0.00		
Other non-attributable amounts	\$0.00		
Gross Amount	\$9,328.81		\$9,919.19
AMIT cost base net amount			
- Excess (Reduce cost base)			\$0.00
- Shortfall (Increase cost base)			\$392.67
Less TFN amounts withheld	\$0.00		
Less non-resident withholding tax			
- Interest/dividend amounts withheld	\$0.00		
- Fund payment amounts withheld	\$0.00		
- Fund payment CBMI amounts withheld	\$0.00		
- Fund payment excluding NCMI amounts withheld	\$0.00		
- Fund payment NCMI amounts withheld	\$0.00		
Less other expenses	\$0.00		
Add management fee rebate	\$0.00		
Net cash distribution	\$9,328.81		

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THE ELAND SUPERANNUATION FUND
24 LAMAUR STREET
WARNER QLD 4500

Vanguard AMMA Statement

Year ended 30 June 2021

Investor name: The Eland Superannuation Fund
Account number: 691913
Tax file number status: Supplied

Components of Attribution

Australian Income	Cash Distributions	Tax Paid/Offset	Tax Attribution
Unfranked distributions	\$0.00		\$0.00
Unfranked CFI distributions	\$0.00		\$0.00
Interest - subject to non-resident WHT	\$24.67		\$23.98
Interest - not subject to non-resident WHT	\$1,247.00		\$1,223.07
Other income	\$15,718.73		\$12,838.56
Other income - CBMI	\$0.00		\$0.00
Other income excluding NCMI	\$0.00		\$0.00
Other income - NCMI	\$0.00		\$0.00
Non-Primary Production Income	\$16,990.40		\$14,085.61
Franked Distributions	\$0.00	\$0.00	\$0.00



Vanguard[®]

Investor number: 691913

Capital Gains

Discount capital gain TAP	\$0.00	\$0.00
Discount capital gain TAP - CBMI	\$0.00	\$0.00
Discount capital gain TAP excluding NCMI	\$0.00	\$0.00
Discount capital gain TAP - NCMI	\$0.00	\$0.00
Discount capital gain NTAP	\$0.00	\$0.00
Capital gains - other method TAP	\$0.00	\$0.00
Capital gains - other method TAP - CBMI	\$0.00	\$0.00
Capital gains - other method TAP excluding NCMI	\$0.00	\$0.00
Capital gains - other method TAP - NCMI	\$0.00	\$0.00
Capital gains - other method NTAP	\$0.00	\$0.00
Net Capital Gain	\$0.00	\$0.00
AMIT CGT gross up amount		\$0.00
Other capital gains distribution	\$0.00	
Total Current Year Capital Gains	\$0.00	\$0.00

Foreign Income

Cash Distributions

Tax Paid/Offset

Tax Attribution

Assessable Foreign Source Income	\$2,469.19	\$20.89	\$2,579.00
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**Other non-assessable Amounts**

Non-assessable non-exempt amount	\$0.00	\$0.00
Net exempt income	\$0.00	
Other non-attributable amounts	\$0.00	
Gross Amount	\$19,459.59	\$16,664.61
AMIT cost base net amount		
- Excess (Reduce cost base)		\$2,815.86
- Shortfall (Increase cost base)		\$0.00
Less TFN amounts withheld	\$0.00	
Less non-resident withholding tax		
- Interest/dividend amounts withheld	\$0.00	
- Fund payment amounts withheld	\$0.00	
- Fund payment CBMI amounts withheld	\$0.00	
- Fund payment excluding NCMI amounts withheld	\$0.00	
- Fund payment NCMI amounts withheld	\$0.00	
Less other expenses	\$0.00	
Net cash distribution	\$19,459.59	

If you are complying Superannuation Fund, your net capital gain is \$0.00.

If you are a company or a non-complying Superannuation Fund, your net capital gain is \$0.00.



Vanguard[®]

Investor number: 691913

Vanguard AMMA Statement - Detail

Components of Attribution

Investment product: **Vanguard Diversified Bond Index Fund**

Australian Income	Cash Distributions	Tax Paid/Offset	Tax Attribution
Unfranked distributions	\$0.00		\$0.00
Unfranked CFI distributions	\$0.00		\$0.00
Interest - subject to non-resident WHT	\$24.67		\$23.98
Interest - not subject to non-resident WHT	\$1,247.00		\$1,223.07
Other income	\$15,718.73		\$12,838.56
Other income - CBMI	\$0.00		\$0.00
Other income excluding NCMI	\$0.00		\$0.00
Other income - NCMI	\$0.00		\$0.00
Non-Primary Production Income	\$16,990.40		\$14,085.61
Franked Distributions	\$0.00	\$0.00	\$0.00



Vanguard[®]

Investor number: 691913

Capital Gains

Discount capital gain TAP	\$0.00	\$0.00
Discount capital gain TAP - CBMI	\$0.00	\$0.00
Discount capital gain TAP excluding NCMI	\$0.00	\$0.00
Discount capital gain TAP - NCMI	\$0.00	\$0.00
Discount capital gain NTAP	\$0.00	\$0.00
Capital gains - other method TAP	\$0.00	\$0.00
Capital gains - other method TAP - CBMI	\$0.00	\$0.00
Capital gains - other method TAP excluding NCMI	\$0.00	\$0.00
Capital gains - other method TAP - NCMI	\$0.00	\$0.00
Capital gains - other method NTAP	\$0.00	\$0.00
Net Capital Gain	\$0.00	\$0.00
AMIT CGT gross up amount		\$0.00
Other capital gains distribution	\$0.00	
Total Current Year Capital Gains	\$0.00	\$0.00

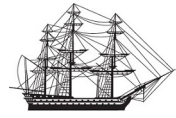


Foreign Income	Cash Distributions	Tax Paid/Offset	Tax Attribution
Assessable Foreign Source Income	\$2,469.19 ✓	\$20.89 ✓	\$2,579.00
Other non-assessable Amounts			
Non-assessable non-exempt amount	\$0.00		\$0.00
Net exempt income	\$0.00		
Other non-attributable amounts	\$0.00		
Gross Amount	\$19,459.59		\$16,664.61
AMIT cost base net amount			
- Excess (Reduce cost base)			\$2,815.86
- Shortfall (Increase cost base)			\$0.00
Less TFN amounts withheld	\$0.00		
Less non-resident withholding tax			
- Interest/dividend amounts withheld	\$0.00		
- Fund payment amounts withheld	\$0.00		
- Fund payment CBMI amounts withheld	\$0.00		
- Fund payment excluding NCMI amounts withheld	\$0.00		
- Fund payment NCMI amounts withheld	\$0.00		
Less other expenses	\$0.00		
Net cash distribution	\$19,459.59 ✓		

Throughout the year, \$12,838.56 included in the Net Cash Distribution was classified as fund payment amounts.

Please retain this statement for income tax purposes.

This statement constitutes a payment summary for the purposes of subdivision 12-H of Schedule 1 to the *Tax Administration Act 1953*.



Vanguard[®]

Investor number: 691913

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Eland Superannuation Fund

Dividend Reconciliation Report




For The Period 01 July 2020 - 30 June 2021

Date	Net Payment Received	Australian Income			Foreign Income			Withheld		
		Unfranked	Franked	Franking Credits	Foreign Income	Foreign Credits	NZ Credits	TFN Withheld	Non-Resident	LIC Deduction
Shares in Listed Companies (Australian)										
BHP.AX BHP Group Limited										
22/09/2020	 535.74	0.00	535.74	229.60						
	535.74	0.00	535.74	229.60						
BOQ.AX Bank Of Queensland Limited.										
25/11/2020	 252.00	0.00	252.00	108.00						
	252.00	0.00	252.00	108.00						
CBA.AX Commonwealth Bank Of Australia.										
30/09/2020	 158.76	0.00	158.76	68.04						
	158.76	0.00	158.76	68.04						
NAB.AX National Australia Bank Limited										
03/07/2020	 404.10	0.00	404.10	173.19						
10/12/2020	 525.00	0.00	525.00	225.00						
	929.10	0.00	929.10	398.19						
TAH.AX Tabcorp Holdings Limited										
17/03/2021	 221.32	0.00	221.32	94.85						
	221.32	0.00	221.32	94.85						

Eland Superannuation Fund

Dividend Reconciliation Report

For The Period 01 July 2020 - 30 June 2021

Date	Net Payment Received	Australian Income			Foreign Income			Withheld		
		Unfranked	Franked	Franking Credits	Foreign Income	Foreign Credits	NZ Credits	TFN Withheld	Non-Resident	LIC Deduction
WES.AX Wesfarmers Limited										
01/10/2020	 173.85	0.00	173.85	74.51						
	173.85	0.00	173.85	74.51						
WPL.AX Woodside Petroleum Ltd										
18/09/2020	 437.14	0.00	437.14	187.35						
24/03/2021	 184.47	0.00	184.47	79.06						
	621.61	0.00	621.61	266.41						
	2,892.38	0.00	2,892.38	1,239.60						
TOTAL	2,892.38	0.00	2,892.38	1,239.60						



Tax Return Reconciliation

	Totals	Tax Return Label
Unfranked	0.00	J
Franked Dividends	2,892.38	K
Franking Credits	1,239.60	L



BHP Group Limited
ABN 49 004 028 077

132187 000 BHP



MR BAIDEN LESLIE ELAND &
MRS DIANA KAY ELAND
<ELAND SUPER FUND A/C>
24 LAMAUR STREET
WARNER QLD 4500

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Victoria 3001 Australia

Your Shareholding

SHARE CLASS	HOLDER NUMBER
Ordinary Shares	HIN WITHHELD
TFN/ABN STATUS	DIRECT CREDIT REF NO
Quoted	1126460
RECORD DATE	PAYMENT DATE
4 September 2020	22 September 2020

You must keep this document for your tax records.

BHP Group Limited Shares

382nd Dividend Payment - Dividend Statement & Direct Credit Advice

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

Caroline Cox
Group General Counsel and Company Secretary

Amount per Security	Number of Securities	Franked Amount	Unfranked Amount	Gross Payment
A75.456167 cents	710	A\$535.74	A\$0.00	A\$535.74
Net Payment				A\$535.74
Australian Franking Credit				A\$229.60

Your Payment Instruction

SUNCORP BANK LTD
BSB: 484-799
Account Number: XXXXXX05

Amount Deposited
A\$535.74

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

Tax History

« View:

CBA, X*****6904 (MR BAIDEN LESLIE ELAND + MRS DIANA KAY ELAND <ELAND SUPER FUND A/C>)

Note: this tax history does not cover Employee Plan transactions. Please see Tax Statements for Employee Plan details.

Date range from (dd/mm/yyyy)  to (dd/mm/yyyy) 

Displaying Income & Tax History from 01 Jul 2020 to 30 Jun 2021

Payment Date	Issuer	HIN/SRN EMP ID	Payment Type	Franked Amount	Unfranked Amount	Gross Amount	W/holding Tax	Net Amount	Franking Credit
30/09/2020	CBA	X*****6904	Dividend (AUD/AUS)	158.76	0.00	158.76	0.00	158.76	68.04



Viewing 1 - 1 of 1



2020 Interim Dividend Statement

251481 000 NAB



MR BAIDEN LESLIE ELAND &
MRS DIANA KAY ELAND
<ELAND SUPER FUND A/C>
24 LAMAUR STREET
WARNER QLD 4500

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(outside Australia) +61 3 9415 4299

Holder Identification Number (HIN)

HIN WITHHELD

Summary of key information

Payment Date 3 July 2020
Record Date 4 May 2020
TFN/ABN status Quoted
ASX code NAB

Interim Dividend for the year ending 30 September 2020

The details below represent your participation in National Australia Bank's Dividend Reinvestment Plan (DRP) on shares registered in your name at the record date.

The dividend is 30 cents per ordinary share, franked to 100% at the relevant Australian Corporate Tax Rate of 30%.

Ordinary Shares	Price per Share	Unfranked Amount	Franked Amount	Franking Credit	Shares Allotted
1,347	\$15.52	\$0.00	\$404.10	\$173.19	27

The allotment of shares issued under the DRP is set out on the reverse side of this statement.

Full details of the Dividend Package is available at www.nab.com.au/dividendpackage

Tax information

Australian resident shareholders

Franked Amount: This should be included in your assessable income.

Franking Credit: This may also need to be included in your assessable income. This amount may be available as a tax offset to reduce your income tax liability.

If you are unsure of the tax treatment of your dividend, please contact your accountant or taxation adviser.

Dividend Summary

1,347 shares x 30 cents = \$404.10



Dividend Amount

\$404.10

Dividend Reinvestment Plan (DRP)

Residual amount carried forward from 12 December 2019	\$15.60
Dividend amount participating in the DRP	\$404.10
Total amount for reinvestment	\$419.70
27 ordinary share/s allotted @ \$15.52 per share	\$419.04
Residual amount to be carried forward to the next dividend	\$0.66



2020 Final Dividend Statement

058627 000 NAB



MR BAIDEN LESLIE ELAND &
MRS DIANA KAY ELAND
<ELAND SUPER FUND A/C>
24 LAMAUR STREET
WARNER QLD 4500

Contact our Share Registry

www.investorcentre.com/au

(in Australia) 1300 367 647
(outside Australia) +61 3 9415 4299

Holder Identification Number (HIN)

HIN WITHHELD

Summary of key information

Payment Date 10 December 2020
Record Date 13 November 2020
TFN/ABN status Quoted
ASX code NAB

Final Dividend for the year ended 30 September 2020

The details below represent your participation in National Australia Bank's Dividend Reinvestment Plan (DRP) on shares registered in your name at the record date.

The dividend is 30 cents per ordinary share, franked to 100% at the relevant Australian Corporate Tax Rate of 30%.

Ordinary Shares	Price per Share	Unfranked Amount	Franked Amount	Franking Credit	Shares Allotted
1,750	\$23.01	\$0.00	\$525.00	\$225.00	22

The allotment of shares issued under the DRP is set out on the reverse side of this statement.

Full details of the Dividend Package is available at www.nab.com.au/dividendpackage

Tax information

Australian resident shareholders

Franked Amount: This should be included in your assessable income.

Franking Credit: This may also need to be included in your assessable income. This amount may be available as a tax offset to reduce your income tax liability.

New Zealand tax resident shareholders

New Zealand tax law requires us to notify shareholders that New Zealand imputation credits have been attached to this dividend at a rate of NZ\$0.09 per share. These credits are only relevant for shareholders required to file a New Zealand income tax return.

The aggregate of the dividend amount together with the attached New Zealand imputation credits is NZ\$714.21.

If you are unsure of the tax treatment of your dividend, please contact your accountant or taxation adviser.

Dividend Summary

1,750 shares x 30 cents = \$525.00



Dividend Amount

\$525.00

Dividend Reinvestment Plan (DRP)

Residual amount carried forward from 3 July 2020	\$0.66
Dividend amount participating in the DRP	\$525.00
Total amount for reinvestment	\$525.66
22 ordinary share/s allotted @ \$23.01 per share	\$506.22
Residual amount to be carried forward to the next dividend	\$19.44

Statements & Documents

▼ REX MINERALS LIMITED

**Mr Baiden Leslie Eland + Mrs Diana Kay Eland <ELAND SUPER FUND>
X*****6904**

There are no records for this account matching the filter.



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Private and Confidential

081603 000 WES



MR BAIDEN LESLIE ELAND &
 MRS DIANA KAY ELAND
 <ELAND SUPER FUND A/C>
 24 LAMAUR STREET
 WARNER QLD 4500

Holder Identification Number (HIN)


HIN WITHHELD

Record Date	26 August 2020
Payment Date	1 October 2020
TFN/ABN Status	Quoted
Direct Credit Ref. No.	1061290
ASX Code	WES

Final Dividend and Special Dividend

The statement below represents your final dividend (A\$0.77) and special dividend (A\$0.18), totalling A\$0.95 per share for the year ended 30 June 2020. The dividends are fully-franked (100 per cent) for Australian income tax purposes at the corporate tax rate of 30 per cent.

Class Description	Amount per Security	Number of Securities	Franked Amount	Unfranked Amount	Gross Payment	Franking Credit
Ordinary Shares	A\$0.95	183	A\$173.85	A\$0.00	A\$173.85	A\$74.51
Total			A\$173.85	A\$0.00	A\$173.85	A\$74.51
Net Payment					A\$173.85	



Important Notes

1. You should retain this statement to assist you in preparing your tax return.
2. Shareholders should obtain their own professional advice on the tax implications of these dividends.

Non-Resident Shareholders

The Franked Amount is not subject to withholding tax.
 New Zealand imputation credits are not attached to these dividends.

Your Payment Instruction

SUNCORP BANK LTD
 BSB: 484-799 Account number: XXXXXX05

Amount Deposited

A\$173.85



050843 000 WPL



MR BAIDEN LESLIE ELAND &
MRS DIANA KAY ELAND
<ELAND SUPER FUND A/C>
24 LAMAUR STREET
WARNER QLD 4500

Update Your Information:

www.investorcentre.com/wpl



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



1300 558 507 (within Australia)
+61 3 9415 4632 (outside Australia)



Holder Identification Number (HIN)

HIN WITHHELD

ASX Code	WPL
TFN/ABN Status	Quoted
Record Date	25 August 2020
Payment Date	18 September 2020
Direct Credit Reference No.	619975

DIVIDEND STATEMENT

The statement below represents your interim dividend for the half year ended 30 June 2020. This dividend is paid at the rate of 26 US cents (equivalent to 36.247038 Australian cents) per share on your holding of fully paid ordinary shares, registered in your name and eligible as at the record date 25 August 2020.

This dividend is fully franked (100%) at the tax rate of 30%.

Class Description	Amount per Security	Number of Securities	Franked Amount	Unfranked Amount	Total Payment
Ordinary Shares	A\$0.36247038	1,206	A\$437.14	A\$0.00	A\$437.14
Net Payment					A\$437.14
Australian Franking Credit					A\$187.35



VIEW OR UPDATE YOUR SECURITY HOLDING DETAILS ONLINE

To view your security holding details please visit www.investorcentre.com/wpl. When in Investor Centre, log in using your SRN/HIN and postcode (if within Australia) or country (if outside Australia). For security purposes, if you wish to update your information you will be required to login as an existing user with your User ID and password or register as a new user and create a User ID and password.

Important Notes:

- You should retain this statement to assist you in preparing your tax return.
- If you require a replacement payment for any of your dividend payments, you may be charged a fee to cover the costs to reissue such payments.

YOUR PAYMENT INSTRUCTION

SUNCORP BANK LTD
BSB: 484-799 Account number: XXXXXX05

Amount Deposited
A\$437.14

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



054202 000 WPL



MR BAIDEN LESLIE ELAND &
MRS DIANA KAY ELAND
<ELAND SUPER FUND A/C>
24 LAMAUR STREET
WARNER QLD 4500

Update Your Information:

www.investorcentre.com/wpl



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



1300 558 507 (within Australia)
+61 3 9415 4632 (outside Australia)



Holder Identification Number (HIN)

HIN WITHHELD

ASX Code	WPL
TFN/ABN Status	Quoted
Record Date	26 February 2021
Payment Date	24 March 2021
Direct Credit Reference No.	619150

DIVIDEND STATEMENT

The statement below represents your final dividend for the full year ended 31 December 2020. This dividend is paid at the rate of 12 US cents (equivalent to 15.296367 Australian cents) per share on your holding of fully paid ordinary shares, registered in your name and eligible as at the record date 26 February 2021.

This dividend is fully franked (100%) at the tax rate of 30%.

Class Description	Amount per Security	Number of Securities	Franked Amount	Unfranked Amount	Total Payment
Ordinary Shares	A\$0.15296367	1,206	A\$184.47	A\$0.00	A\$184.47
Net Payment					A\$184.47
Australian Franking Credit					A\$79.06



VIEW OR UPDATE YOUR SECURITY HOLDING DETAILS ONLINE

To view your security holding details please visit www.investorcentre.com/wpl. When in Investor Centre, log in using your SRN/HIN and postcode (if within Australia) or country (if outside Australia). For security purposes, if you wish to update your information you will be required to login as an existing user with your User ID and password or register as a new user and create a User ID and password.

Temporary changes made by the Government in response to the COVID-19 pandemic allow Woodside to provide notices of meeting and other information regarding a meeting online. Contact Computershare to opt in to obtain a hard copy notice of meeting for future meetings.

Important Notes:

- You should retain this statement to assist you in preparing your tax return.
- If you require a replacement payment for any of your dividend payments, you may be charged a fee to cover the costs to reissue such payments.

YOUR PAYMENT INSTRUCTION

SUNCORP BANK LTD
BSB: 484-799 Account number: XXXXXX05




Amount Deposited
A\$184.47

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

Eland 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)												
BHP.AX - BHP Group Limited												
10/07/2019	11/01/2021	429.00	17,576.05	19,924.56	2,348.51	17,576.05	17,576.05	0.00	0.00	0.00	0.00	0.00
21/08/2018	11/01/2021	281.00	9,235.94	13,050.82	3,814.88	9,235.94	9,235.94	0.00	0.00	0.00	0.00	0.00
		 710.00	26,811.99	32,975.38	6,163.39	26,811.99	26,811.99	0.00	0.00	0.00	0.00	0.00
BOQ.AX - Bank Of Queensland Limited.												
25/11/2020	27/11/2020	36.00	249.41	283.90	34.49	249.41	249.41	0.00	0.00	0.00	34.49	0.00
04/03/2020	27/11/2020	2,100.00	15,149.95	16,560.55	1,410.60	15,149.95	15,149.95	0.00	0.00	0.00	1,410.60	0.00
		 2,136.00	15,399.36	16,844.45	1,445.09	15,399.36	15,399.36	0.00	0.00	0.00	1,445.09	0.00
CBA.AX - Commonwealth Bank Of Australia.												
19/10/2018	11/01/2021	162.00	10,848.31	13,707.65	2,859.34	10,848.31	10,848.31	0.00	0.00	2,859.34	0.00	0.00
		 162.00	10,848.31	13,707.65	2,859.34	10,848.31	10,848.31	0.00	0.00	2,859.34	0.00	0.00
NAB.AX - National Australia Bank Limited												
10/12/2020	19/01/2021	22.00	506.22	530.66	24.44	506.22	506.22	0.00	0.00	0.00	24.44	0.00
03/07/2020	19/01/2021	27.00	419.04	651.27	232.23	419.04	419.04	0.00	0.00	0.00	232.23	0.00
02/06/2020	19/01/2021	376.00	5,320.40	9,069.50	3,749.10	5,320.40	5,320.40	0.00	0.00	0.00	3,749.10	0.00
12/12/2019	19/01/2021	42.00	1,083.18	1,013.08	(70.10)	1,083.18	1,083.18	0.00	0.00	0.00	0.00	(70.10)
23/08/2019	19/01/2021	495.00	13,518.70	11,939.91	(1,578.79)	13,518.70	13,518.70	0.00	0.00	0.00	0.00	(1,578.79)
10/07/2019	19/01/2021	501.00	13,491.82	12,084.63	(1,407.19)	13,491.82	13,491.82	0.00	0.00	0.00	0.00	(1,407.19)
03/07/2019	19/01/2021	9.00	233.37	217.09	(16.28)	233.37	233.37	0.00	0.00	0.00	0.00	(16.28)
19/03/2019	19/01/2021	300.00	7,557.95	7,236.31	(321.64)	7,557.95	7,557.95	0.00	0.00	0.00	0.00	(321.64)

Eland 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)												
		✓ 1,772.00	42,130.68	42,742.45	611.77	42,130.68	42,130.68	0.00	0.00	0.00	4,005.77	(3,394.00)
NVX.AX - Novonix Limited												
12/01/2021	14/01/2021	7,180.00	10,002.15	11,493.95	1,491.80	10,002.15	10,002.15	0.00	0.00	0.00	1,491.80	0.00
		✓ 7,180.00	10,002.15	11,493.95	1,491.80	10,002.15	10,002.15	0.00	0.00	0.00	1,491.80	0.00
WES.AX - Wesfarmers Limited												
04/03/2020	22/12/2020	183.00	7,303.52	9,453.79	2,150.27	7,303.52	7,303.52	0.00	0.00	0.00	2,150.27	0.00
		✓ 183.00	7,303.52	9,453.79	2,150.27	7,303.52	7,303.52	0.00	0.00	0.00	2,150.27	0.00
		12,143.00	112,496.01	127,217.67	14,721.66	112,496.01	112,496.01	0.00	0.00	2,859.34	9,092.93	(3,394.00)
Units in Unlisted Unit Trusts (Australian)												
VAN0042AU - Vanguard Diversified Bnd Indx Fund												
06/08/2020	26/04/2021	2,190.76	2,223.62	2,008.05	(215.57)	2,223.62	2,223.62	0.00	0.00	0.00	0.00	(215.57)
04/03/2020	26/04/2021	19,629.01	20,000.00	17,991.95	(2,008.05)	20,000.00	20,000.00	0.00	0.00	0.00	0.00	(2,008.05)
19/12/2020	29/04/2021	8,778.21	8,751.00	8,041.72	(709.28)	8,751.00	8,751.00	0.00	0.00	0.00	0.00	(709.28)
05/09/2020	29/04/2021	3,547.36	3,580.71	3,249.74	(330.97)	3,580.71	3,580.71	0.00	0.00	0.00	0.00	(330.97)
06/08/2020	29/04/2021	2,296.84	2,331.29	2,104.14	(227.16)	2,331.29	2,331.29	0.00	0.00	0.00	0.00	(227.16)
10/07/2020	29/04/2021	6,253.01	6,284.28	5,728.38	(555.90)	6,284.28	6,284.28	0.00	0.00	0.00	0.00	(555.90)
04/02/2020	29/04/2021	20,030.05	20,000.00	18,349.53	(1,650.47)	20,000.00	20,000.00	0.00	0.00	0.00	0.00	(1,650.47)
19/12/2020	05/05/2021	5,265.32	5,249.00	4,815.14	(433.86)	5,249.00	5,249.00	0.00	0.00	0.00	0.00	(433.86)
17/09/2019	05/05/2021	12,374.12	12,255.33	11,316.13	(939.19)	12,289.86	12,289.86	0.00	0.00	0.00	0.00	(973.73)
10/11/2020	10/06/2021	20,147.07	20,000.00	18,490.98	(1,509.02)	20,000.00	20,000.00	0.00	0.00	0.00	0.00	(1,509.02)
08/10/2020	10/06/2021	1,920.50	1,903.60	1,762.63	(140.97)	1,903.60	1,903.60	0.00	0.00	0.00	0.00	(140.97)

Eland 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
Units in Unlisted Unit Trusts (Australian)												
17/01/2020	10/06/2021	4,033.48	4,000.00	3,701.93	(298.07)	4,000.00	4,000.00	0.00	0.00	0.00	0.00	(298.07)
17/09/2019	10/06/2021	6,810.05	6,744.67	6,250.26	(494.41)	6,763.68	6,763.68	0.00	0.00	0.00	0.00	(513.42)
13/09/2019	10/06/2021	58,045.54	57,261.92	53,274.19	(3,987.73)	57,423.93	57,423.93	0.00	0.00	0.00	0.00	(4,149.73)
		171,321.32	170,585.42	157,084.77	(13,500.65)	170,800.97	170,800.97	0.00	0.00	0.00	0.00	(13,716.20)
VAN0102AU - Vanguard Short Term Fixed Int Fund												
06/03/2020	06/05/2021	12,450.19	12,500.00	12,453.93	(46.07)	12,496.20	12,496.20	0.00	0.00	0.00	0.00	(42.27)
		12,450.19	12,500.00	12,453.93	(46.07)	12,496.20	12,496.20	0.00	0.00	0.00	0.00	(42.27)
Vanguard Index Australian Property Securities Fund												
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	280.90	0.00	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	280.90	0.00	0.00
Vanguard Index Australian Shares Fund												
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,025.96	10.26	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,025.96	10.26	0.00
Vanguard Index Hedged International Shares Fund												
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,189.44	0.00	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,189.44	0.00	0.00
Vanguard Index International Shares Fund												
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,169.20	0.00	0.00

Eland 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
Units in Unlisted Unit Trusts (Australian)												
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,169.20	0.00	0.00
Vanguard Lifestrategy Balanced Fund		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,510.02	1.26	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,510.02	1.26	0.00
Vanguard Lifestrategy Growth Fund		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,531.82	4.30	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,531.82	4.30	0.00
		183,771.51	183,085.42	169,538.70	(13,546.72)	183,297.17	183,297.17	0.00	0.00	11,707.34	15.82	(13,758.47)
		195,914.51	295,581.43	296,756.37	1,174.94	295,793.18	295,793.18	0.00	0.00	14,566.68	9,108.75	(17,152.47)





MR BAIDEN L ELAND + MRS DIANA K ELAND <ELAND SUPER FUND A/C>
24 LAMAUR STREET
WARNER QLD 4500

Confirmations

Period: 01/07/2020 - 30/06/2021
Trading Account Number: 603074

Code	Confirmation No.	Type	Trade Date	Settlement Date	Price	Quantity	Brokerage	GST	Other fees	Consideration
BOQ	12446945	Sell	25/11/2020	27/11/2020	7.900	2136	27.23	2.72	0.00	16,844.45
WES	12753648	Sell	18/12/2020	22/12/2020	51.780	183	19.95	2.00	0.00	9,453.79
CBA	12928429	Sell	07/01/2021	11/01/2021	84.800	162	27.23	2.72	0.00	13,707.65
BHP	12927267	Sell	07/01/2021	11/01/2021	46.500	710	36.02	3.60	0.00	32,975.38
RXM	12953504	Buy	08/01/2021	12/01/2021	0.195	2425	19.95	2.00	0.00	494.83
NVX	12951023	Buy	08/01/2021	12/01/2021	1.390	7180	19.95	2.00	0.00	10,002.15
NVX	12983400	Sell	12/01/2021	14/01/2021	1.605	7180	27.23	2.72	0.00	11,493.95
NAB	13044857	Sell	15/01/2021	19/01/2021	24.150	1772	46.68	4.67	0.00	42,742.45

While every effort has been made to provide you with an accurate transaction summary, we give no warranty of accuracy or reliability and take no responsibility for any errors or omissions including by negligence. You should confirm the information, holdings and valuations contained herein. All prices and values are denominated in AUD unless otherwise indicated. Suncorp Share Trade is a service provided by CMC Markets Stockbroking Limited ABN 69 081 002 851, AFSL 246381 (CMC Markets Stockbroking), a Participant of the Australian Stock Exchange (ASX Group) at the request of Suncorp-Metway Ltd ABN 66 010 831 722, AFSL 229882 (Suncorp).



Vanguard High Yield Australian Shares Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Apr-2021	Opening unitholding				36,775.10
12-Apr-2021	Cash Distribution	\$607.05	\$0.0000	0.00	80,063.65
27-Apr-2021	Buy	\$3,000.00	\$1.2989	2,309.64	39,084.74
28-Apr-2021	Buy	\$20,000.00	\$1.3046	15,330.37	54,415.11
15-Jun-2021	Buy	\$15,000.00	\$1.3646	10,992.23	65,407.34
15-Jun-2021	Buy	\$20,000.00	\$1.3646	14,656.31	80,063.65
30-Jun-2021	Closing unitholding				80,063.65

Your investment return for period 01-Apr-2021 to 30-Jun-2021 Amount

Your investment return¹ \$4,414.24

Fees and cost summary for period 01-Apr-2021 to 30-Jun-2021 Amount

Directly charged management costs	Nil
Indirect costs of your investment ²	\$62.03
Total fees and costs you paid³	\$62.03

Vanguard Investor Short Term Fixed Interest Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Apr-2021	Opening unitholding				12,450.19
12-Apr-2021	Cash Distribution	\$23.94	\$0.0000	0.00	0.00
03-May-2021	Sell	\$12,453.93	\$1.0003	-12,450.19	0.00
30-Jun-2021	Closing unitholding				0.00



Your investment return for period 01-Apr-2021 to 30-Jun-2021 Amount

Your investment return¹ \$2.78

Fees and cost summary for period 01-Apr-2021 to 30-Jun-2021 Amount

Directly charged management costs	Nil
Indirect costs of your investment ²	\$2.07
Total fees and costs you paid³	\$2.07



Account number: 691913

Your investment transaction details

Vanguard Diversified Bond Index Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Apr-2021	Opening unitholding				280,364.68
12-Apr-2021	Cash Distribution	\$10,803.98	\$0.0000	0.00	200,000.00
21-Apr-2021	Sell	\$20,000.00	\$0.9166	-21,819.77	258,544.91
26-Apr-2021	Sell	\$37,473.50	\$0.9161	-40,905.47	217,639.44
30-Apr-2021	Sell	\$16,131.27	\$0.9145	-17,639.44	200,000.00
30-Apr-2021	Closing unitholding				200,000.00



Your investment return for period 01-Apr-2021 to 30-Apr-2021 Amount

Your investment return¹ **\$990.34**

Fees and cost summary for period 01-Apr-2021 to 30-Apr-2021 Amount

Directly charged management costs Nil

Indirect costs of your investment² \$57.99

Total fees and costs you paid³ **\$57.99**



Account number: 691913

Your investment transaction details

Vanguard Diversified Bond Index Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Jun-2021	Opening unitholding				200,000.00
07-Jun-2021	Sell	\$83,480.00	\$0.9178	-90,956.64	109,043.36
30-Jun-2021	Closing unitholding				109,043.36



Your investment return for period 01-Jun-2021 to 30-Jun-2021 Amount

Your investment return¹ **\$717.98**

Fees and cost summary for period 01-Jun-2021 to 30-Jun-2021 Amount

Directly charged management costs Nil

Indirect costs of your investment² \$27.91

Total fees and costs you paid³ **\$27.91**



End of Period Closing Figures - Super Fund

Client Name: Eland Superannuation Fund
Client Code: ELAND06 Period Ended: 30 June 2021
Partner: MH / SA Accountant: Eddy Lee

Debtors:

✓ 2.59 - DRP residual amount (BOQ - refer to div stt WP16)
✓ 1.48 - DRP residual amount (TAH - refer to div stt WP16)

1,998.47 - VAN0010 (Net Cash Tax Stt \$2,878.98 vs Physical Cash Deposit \$880.51)
1,293.47 - VAN0011 (Net Cash Tax Stt \$1,432.32 vs Physical Cash Deposit \$138.85)
1,672.40 - VAN0012 (Net Cash Tax Stt \$434.41 vs Physical Cash Deposit \$1,672.40)
3,383.97 - VAN0014 (Net Cash Tax Stt \$4,064.92 vs Physical Cash Deposit \$680.95)
549.95 - VAN0017 (Net Cash Tax Stt \$1,836.68 vs Physical Cash Deposit \$1,286.73)
609.62 - VAN0042 (Net Cash Tax Stt \$19,459.59 vs Physical Cash Deposit \$18,849.97)
3,652.08 - VAN0107 (Net Cash Tax Stt \$4,933.59 vs Physical Cash Deposit \$1,281.51)
7,240.49 - VAN0124 (Net Cash Tax Stt \$9,328.81 vs Physical Cash Deposit \$2,088.32)

✓ \$20,400.45 618 Distribution Receivable

✓ 1,500.00 - Accounting fee (paid in advance - Herron)
2,625.44 ✓ ATO ICA Balance 30/06/2021
✓ 500.00 - ATO ITA Balance 30/06/2021

\$4,625.44 680 Sundry Debtors
✓

Creditors:


\$0.00 880 Sundry Creditors

Client Ledger Report

ELAN06

Eland Superannuation Fund

Balance -1,500.00 **Unallocated** 1,500.00

Number	Date	Detail	Explanation	Amount	Tax	Paid Amount	Cash	Unallocated Cash	Gross Unpaid	Balance
25022	15/09/2020	SALINVOICE		2,475.00	225.00	2,475.00	0.00	0.00	0.00	0.00
25022	18/09/2020	SALRECEIPT		0.00	0.00	0.00	2,475.00	0.00	0.00	0.00
PAYT IN ADV	14/06/2021	SALRECEIPT	PAYT IN ADV	0.00	0.00	0.00	1,500.00	1,500.00	0.00	-1,500.00 Debtor 30/6/21 
				2,475.00	225.00	2,475.00	3,975.00	1,500.00	0.00	-1,500.00



Eland Superannuation Fund
24 Lamaur St
WARNER QLD 4500

Invoice Date
15 September 2020

ABN.
16 134 060 432

Invoice No.
25022

Client Code
ELAN06

TAX INVOICE

To our **Professional Fees and Charges in attending to the following:-**

Annual Administration

Input of data into BGL 360.

Analysis of income and expenses, raising year end accounting adjustments including profit and loss adjustments for:


- Market value of investments;
- Allocation of pension payments; and
- Allocation of contributions received.

Preparation of Financial Statements for the year ended 30 June 2020.

Preparation of Member Benefit Statements for the year ended 30 June 2020.

Preparation of Notice of Intent to Claim Contributions as a deduction in relation to member contributions made during the year ended 30 June 2020.

Preparation and Electronic Lodgement of the Fund Income Tax Return for the year ended 30 June 2020.

1,830.00 

Audit

Audit of the 2020 Financial Statements as performed by Super Audits.

300.00 



Actuarial Certificate

Actuarial certificate for 2020 provided by Accurium and paid on behalf of the Fund to ascertain exempt portion of fund in pension mode.

120.00



Our Price

2,250.00

Plus: GST

225.00

TOTAL DUE

\$2,475.00



Remittance Advice - Please return with your payment

Payment required within Fourteen (14) Days from date of Invoice

Invoice Due Date - 29 September 2020

Please forward cheques to:

Herron Accountants
PO Box 504
North Lakes QLD 4509
Ph: 07 3204 4166

For Direct Deposit:

BSB: 124 001
BoQ Account No: 21374214

Credit Card: Mastercard/Visa (Please circle)

Card No:

Expires: ____ / ____

Name on Card:

Signature:

Client Code: ELAN06

Invoice No: 25022

Amount Due: \$2,475.00

Amount Paid: \$ _____



Vanguard[®]

VANGUARD[®] INVESTOR FUNDS
TRANSACTION STATEMENT
For the period 1 July 2020 to 1 October 2020

Level 13
130 Lonsdale Street
Melbourne VIC 3000
Australia

Phone: +61 3 8888 3888
Fax: +61 1300 765 712

vanguard.com.au

MR B L & MRS D K ELAND
ATF THE ELAND SUPERANNUATION FUND
PO BOX 7122
BRENDALD QLD 4500

YOUR DETAILS

Investor Number: V00583648
Investor Name: MR BAIDEN LESLIE & MRS DIANA KAY ELAND ATF THE ELAND SUPERANNUATION FUND
TFN Status: Supplied
Distribution: Direct Credit

YOUR INVESTMENT AT A GLANCE
YOUR OPENING INVESTMENT VALUATION AS AT 01 JULY 2020

Fund	Units	Unit Price	Value*
Vanguard High Yield Australian Shares Fund	36,775.10	\$1.0435	\$38,374.82
Vanguard Index Australian Property Securities Fund	49,098.89	\$0.8295	\$40,727.53
Vanguard Index Australian Shares Fund	29,895.19	\$1.8437	\$55,117.76
Vanguard Index Hedged International Shares Fund	5,885.81	\$0.8478	\$4,989.99
Vanguard Index International Shares Fund	3,152.22	\$1.5472	\$4,877.11
Vanguard Investor Cash Plus Fund	12,450.19	\$1.0020	\$12,475.09
Vanguard LifeStrategy Balanced Fund	33,417.15	\$1.4316	\$47,839.99
Vanguard LifeStrategy Growth Fund	10,131.07	\$1.5087	\$15,284.75

Total Investment Value **\$219,687.04**

* This value includes any reinvested distributions but excludes market movement, transaction costs and any transactions on the first day of the period.

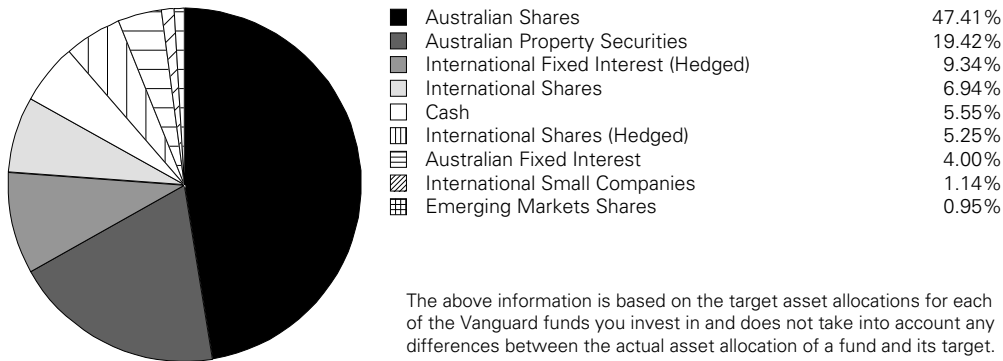
YOUR CLOSING INVESTMENT VALUATION AS AT 01 OCTOBER 2020

Fund	Units	Unit Price	Value*
Vanguard High Yield Australian Shares Fund	36,775.10	\$1.0079	\$37,065.62
Vanguard Index Australian Property Securities Fund	49,099.67	\$0.8888	\$43,639.79
Vanguard Index Australian Shares Fund	29,896.29	\$1.8395	\$54,994.23
Vanguard Index Hedged International Shares Fund	5,885.81	\$0.9007	\$5,301.35
Vanguard Index International Shares Fund	3,152.22	\$1.6029	\$5,052.69
Vanguard Investor Cash Plus Fund	12,450.19	\$1.0021	\$12,476.34
Vanguard LifeStrategy Balanced Fund	34,778.62	\$1.4557	\$50,627.24
Vanguard LifeStrategy Growth Fund	10,131.07	\$1.5395	\$15,596.78

Total Investment Value **\$224,754.04**

* This value includes any reinvested distributions but excludes market movement, transaction costs and any transactions on the first day of the period.

YOUR VANGUARD PORTFOLIO'S ASSET ALLOCATION AS AT 01 OCTOBER 2020



YOUR TRANSACTION DETAILS

Vanguard High Yield Australian Shares Fund

Effective Date	Transaction Type	Amount	Unit Price	Units	Unit Balance
1 July 2020	Opening Unitholding				36,775.10
1 October 2020	Distribution Banked	\$365.62			36,775.10
1 October 2020	Closing Unitholding				36,775.10
Your investment return for period 1 Jul 20 to 1 Oct 20¹					-\$943.58
Directly charged management costs for period 1 Jul 20 to 1 Oct 20					Nil
Indirect costs of your investment for period 1 Jul 20 to 1 Oct 20 ²					\$88.24
Total fees you paid for period 1 Jul 20 to 1 Oct 20 ³					\$88.24
Less accrued rebate amount of ⁴					\$0.00
Adjusted total fee you paid⁵					\$88.24

Vanguard Index Australian Property Securities Fund

Effective Date	Transaction Type	Amount	Unit Price	Units	Unit Balance
1 July 2020	Opening Unitholding				49,098.89
13 July 2020	Management Fee Rebate	\$0.66	\$0.8397	0.78	49,099.67
1 October 2020	Closing Unitholding				49,099.67
Your investment return for period 1 Jul 20 to 1 Oct 20¹					\$2,911.60
Directly charged management costs for period 1 Jul 20 to 1 Oct 20					Nil
Indirect costs of your investment for period 1 Jul 20 to 1 Oct 20 ²					\$96.08
Total fees you paid for period 1 Jul 20 to 1 Oct 20 ³					\$96.08
Less accrued rebate amount of ⁴					\$0.00
Adjusted total fee you paid⁵					\$96.08

**Vanguard Index Australian Shares Fund**

Effective Date	Transaction Type	Amount	Unit Price	Units	Unit Balance
1 July 2020	Opening Unitholding				29,895.19
13 July 2020	Management Fee Rebate	\$2.06	\$1.8702	1.10	29,896.29
1 October 2020	Closing Unitholding				29,896.29
Your investment return for period 1 Jul 20 to 1 Oct 20¹					-\$125.59
Directly charged management costs for period 1 Jul 20 to 1 Oct 20					Nil
Indirect costs of your investment for period 1 Jul 20 to 1 Oct 20 ²					\$106.20
Total fees you paid for period 1 Jul 20 to 1 Oct 20 ³					\$106.20
Less accrued rebate amount of ⁴					\$3.98
Adjusted total fee you paid⁵					\$102.22

Vanguard Index Hedged International Shares Fund

Effective Date	Transaction Type	Amount	Unit Price	Units	Unit Balance
1 July 2020	Opening Unitholding				5,885.81
1 October 2020	Closing Unitholding				5,885.81
Your investment return for period 1 Jul 20 to 1 Oct 20¹					\$311.36
Directly charged management costs for period 1 Jul 20 to 1 Oct 20					Nil
Indirect costs of your investment for period 1 Jul 20 to 1 Oct 20 ²					\$11.89
Total fees you paid for period 1 Jul 20 to 1 Oct 20 ³					\$11.89
Less accrued rebate amount of ⁴					\$0.00
Adjusted total fee you paid⁵					\$11.89

Vanguard Index International Shares Fund

Effective Date	Transaction Type	Amount	Unit Price	Units	Unit Balance
1 July 2020	Opening Unitholding				3,152.22
1 October 2020	Closing Unitholding				3,152.22
Your investment return for period 1 Jul 20 to 1 Oct 20¹					\$175.58
Directly charged management costs for period 1 Jul 20 to 1 Oct 20					Nil
Indirect costs of your investment for period 1 Jul 20 to 1 Oct 20 ²					\$11.34
Total fees you paid for period 1 Jul 20 to 1 Oct 20 ³					\$11.34
Less accrued rebate amount of ⁴					\$0.00
Adjusted total fee you paid⁵					\$11.34

Vanguard Investor Cash Plus Fund

Effective Date	Transaction Type	Amount	Unit Price	Units	Unit Balance
1 July 2020	Opening Unitholding				12,450.19
1 October 2020	Distribution Banked	\$0.96			12,450.19
1 October 2020	Closing Unitholding				12,450.19
Your investment return for period 1 Jul 20 to 1 Oct 20¹					\$2.21
Directly charged management costs for period 1 Jul 20 to 1 Oct 20					Nil
Indirect costs of your investment for period 1 Jul 20 to 1 Oct 20 ²					\$21.95
Total fees you paid for period 1 Jul 20 to 1 Oct 20 ³					\$21.95
Less accrued rebate amount of ⁴					\$0.00
Adjusted total fee you paid⁵					\$21.95

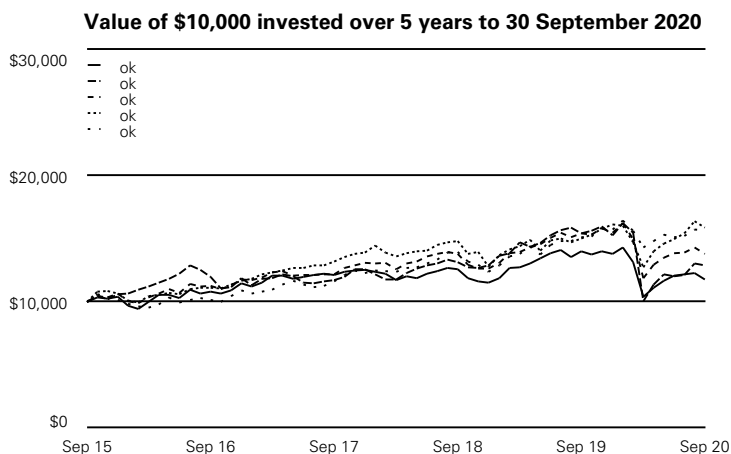
Vanguard LifeStrategy Balanced Fund

Effective Date	Transaction Type	Amount	Unit Price	Units	Unit Balance
1 July 2020	Opening Unitholding				33,417.15
13 July 2020	Management Fee Rebate	\$0.90	\$1.4440	0.62	33,417.77
28 August 2020	Application	\$2,000.45	\$1.4700	1,360.85	34,778.62
1 October 2020	Closing Unitholding				34,778.62
Your investment return for period 1 Jul 20 to 1 Oct 20¹					\$785.90
Directly charged management costs for period 1 Jul 20 to 1 Oct 20					Nil
Indirect costs of your investment for period 1 Jul 20 to 1 Oct 20 ²					\$111.83
Total fees you paid for period 1 Jul 20 to 1 Oct 20 ³					\$111.83
Less accrued rebate amount of ⁴					\$0.20
Adjusted total fee you paid⁵					\$111.63

Vanguard LifeStrategy Growth Fund

Effective Date	Transaction Type	Amount	Unit Price	Units	Unit Balance
1 July 2020	Opening Unitholding				10,131.07
1 October 2020	Closing Unitholding				10,131.07
Your investment return for period 1 Jul 20 to 1 Oct 20¹					\$312.03
Directly charged management costs for period 1 Jul 20 to 1 Oct 20					Nil
Indirect costs of your investment for period 1 Jul 20 to 1 Oct 20 ²					\$35.37
Total fees you paid for period 1 Jul 20 to 1 Oct 20 ³					\$35.37
Less accrued rebate amount of ⁴					\$0.00
Adjusted total fee you paid⁵					\$35.37

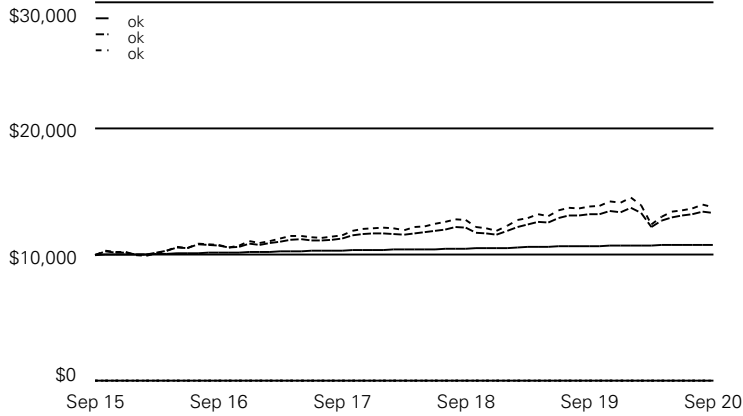
YOUR FUND'S LONG TERM PERFORMANCE



This graph does not relate to your investment. It shows the growth of \$10,000 invested in our funds over 5 years based on actual historical returns, assuming all distributions are reinvested and after taking into account fees. Past performance is not an indicator of future performance.

Only funds with at least 5 years worth of performance data are shown here.

Value of \$10,000 invested over 5 years to 30 September 2020



This graph does not relate to your investment. It shows the growth of \$10,000 invested in our funds over 5 years based on actual historical returns, assuming all distributions are reinvested and after taking into account fees. Past performance is not an indicator of future performance.

Only funds with at least 5 years worth of performance data are shown here.

YOUR FEES AND INVESTMENT RETURNS EXPLAINED

1 Your investment return

This represents market movement and any distributions you have received for this period.

Fund performance information is detailed in the Helm™ newsletter. This may differ from your personalised investment return.

2 Indirect costs of your investment

This approximate amount has been deducted from your investment and includes amounts that have reduced the return on your investment but are not charged directly to you as a fee.

3 Total fees you paid

This approximate amount includes all the fees and costs which affected your investment during the period. These are fees we deducted from the fund.

4 Accrued rebate amount

The amount shown as 'Total fees you paid' was calculated using the standard management cost rate set out in our Product Disclosure Statement and is the approximate amount we deducted from the fund during the period in respect of your investment. You will be entitled to a rebate if your account balance, within a fund, is greater than \$50,000. Please refer to the current Product Disclosure Statement for more information. Rebates are paid in a subsequent period as additional units and have been shown here so that you can see the rebate you will be entitled to.

5 Adjusted total fee you paid

This is the total fee you paid after taking into account any rebate you will be entitled to receive in a subsequent period.

ADDITIONAL EXPLANATION OF FEES AND COSTS

Tax

In calculating the taxable income of our funds, available tax deductions are taken into account. This means that the after-tax costs to you of investing in our funds may be less than the amounts shown above.



Vanguard®

INVESTOR INFORMATION

USING BPAY® TO EXPAND YOUR INVESTMENT PORTFOLIO

Once you have invested, you can use the convenience and flexibility of BPAY to:

- add to your existing investment with only \$100 (normally \$1,000 by cheque); or
- expand your existing portfolio by investing directly into a new Fund via BPAY without having to complete another application form (\$5,000 minimum).



Vanguard's Biller Code

53009

Your Customer Reference Numbers

Vanguard High Yield Australian Shares Fund	021100583648
Vanguard Index Australian Property Securities Fund	020300583648
Vanguard Index Australian Shares Fund	020100583648
Vanguard Index Diversified Bond Fund	020800583648
Vanguard Index Hedged International Shares Fund	020900583648
Vanguard Index International Shares Fund	020200583648
Vanguard Investor Cash Plus Fund	020700583648
Vanguard LifeStrategy Balanced Fund	021000583648
Vanguard LifeStrategy Conservative Fund	020400583648
Vanguard LifeStrategy Growth Fund	020500583648
Vanguard LifeStrategy High Growth Fund	020600583648

Online statements

Your Vanguard statements are now available on Vanguard Online.

To access your online statements make sure you have registered for Vanguard Online. Each quarter, instead of receiving a printed copy, we will send you an email letting you know when your quarterly statement is available to view. Not only will you help us reduce our environmental footprint but you will also receive your online statement up to two weeks earlier than if you receive it by post.

Register for access to Vanguard Online by visiting vanguard.com.au/login and follow the registration instructions.

NIL Distribution

Each quarter some funds may have NIL Distribution and you will not receive a distribution statement for these funds. A summary of NIL Distribution funds can be found at www.vanguard.com.au/NILdistribution

Register your bank account details with Vanguard

If you haven't already registered your bank account details with Vanguard you can do so by completing the 'Change of details' form on our website at vanguard.com.au/ChangeDetailsRetail. Registering your banking information allows for completeness of Vanguard's records and other processing efficiencies.

DO YOU HAVE A QUESTION ABOUT YOUR STATEMENT?

If you have a question about your statement simply send us a message via Vanguard Online, email us at clientservices@vanguard.com.au or call 1300 655 101. One of our Client Services Associates will be happy to help you.



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Vanguard has a dispute resolution process for resolving complaints. If you have a complaint please contact Client Services on 1300 655 101 or write to our Client Services Manager and we will respond as soon as possible (and always within 45 days). If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority. Website: www.afca.org.au or Email: info@afca.org.au or Telephone: 1800 931 678 (free call) or in writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001



THE ELAND SUPERANNUATION FUND
24 LAMAUR ST
WARNER QLD 4500

Vanguard Quarterly Transaction Statement

1 October 2020 to 31 December 2020

Investor name: THE ELAND SUPERANNUATION FUND
Account number: 583648
Tax file number status: Supplied

Your investment at a glance

Opening investment valuation as at 01-Oct-2020	Units	Sell price	Value
Vanguard Investor Short Term Fixed Interest Fund	12,450.19	\$1.0019	\$12,473.85
Vanguard Index Australian Property Securities Fund	49,099.67	\$0.8882	\$43,610.33
Vanguard High Yield Australian Shares Fund	36,775.10	\$1.0172	\$37,407.63
Vanguard Index Australian Shares Fund	29,896.29	\$1.8385	\$54,964.33
Vanguard Index Hedged International Shares Fund	5,885.81	\$0.8999	\$5,296.64
Vanguard Index International Shares Fund	3,152.22	\$1.6019	\$5,049.54
Vanguard LifeStrategy Balanced Fund	34,778.62	\$1.4535	\$50,550.72
Vanguard LifeStrategy Growth Fund	10,131.07	\$1.5376	\$15,577.53
Total opening investment valuation			\$224,930.57

Closing investment valuation as at 31-Dec-2020	Units	Sell price	Value
Vanguard Investor Short Term Fixed Interest Fund	12,450.19	\$1.0029	\$12,486.30
Vanguard Index Australian Property Securities Fund	49,099.67	\$1.0053	\$49,359.90
Vanguard High Yield Australian Shares Fund	36,775.10	\$1.1895	\$43,743.98
Vanguard Index Australian Shares Fund	29,898.35	\$2.0918	\$62,541.37
Vanguard Index Hedged International Shares Fund	18,809.05	\$1.0054	\$18,910.62
Vanguard Index International Shares Fund	6,131.60	\$1.6933	\$10,382.64



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Account number: 583648

Closing investment valuation as at 31-Dec-2020	Units	Sell price	Value
Vanguard LifeStrategy Balanced Fund	34,778.76	\$1.5366	\$53,441.04
Vanguard LifeStrategy Growth Fund	10,131.07	\$1.6572	\$16,789.21
Total closing investment valuation			\$267,655.05

Note:

- Prices listed for managed funds are the “sell” price as at the price date, which is the price that would have been received on sale of the units. This is normally less than the “buy price”, as a result of buy/sell spreads charged by managed funds to cover transaction costs.



Vanguard®

Account number: 583648

Your investment transaction details

Vanguard Index Australian Shares Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Oct-2020	Opening unitholding				29,896.29
09-Oct-2020	Management Fee Rebate	\$3.98	\$1.9320	2.06	29,898.35
31-Dec-2020	Closing unitholding				29,898.35

Your investment return for period 01-Oct-2020 to 31-Dec-2020

Amount

Your investment return¹

\$7,573.06

Fees and cost summary for period 01-Oct-2020 to 31-Dec-2020

Amount

Directly charged management costs

Nil

Indirect costs of your investment²

\$24.32

Total fees and costs you paid³

\$24.32

Less accrued rebate amount⁴

\$3.98

Adjusted total fee you paid⁵

\$20.34

Vanguard Index International Shares Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Oct-2020	Opening unitholding				3,152.22
12-Nov-2020	Buy	\$5,000.00	\$1.6782	2,979.38	6,131.60
31-Dec-2020	Closing unitholding				6,131.60

Your investment return for period 01-Oct-2020 to 31-Dec-2020

Amount

Your investment return¹

\$333.10

Fees and cost summary for period 01-Oct-2020 to 31-Dec-2020

Amount

Directly charged management costs

Nil

Indirect costs of your investment²

\$3.64

Total fees and costs you paid³

\$3.64



Vanguard[®]

Account number: 583648

Vanguard Index Hedged International Shares Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Oct-2020	Opening unitholding				5,885.81
12-Nov-2020	Buy	\$5,000.00	\$0.9503	5,261.49	11,147.30
12-Nov-2020	Buy	\$7,280.96	\$0.9503	7,661.75	18,809.05
31-Dec-2020	Closing unitholding				18,809.05

Your investment return for period 01-Oct-2020 to 31-Dec-2020

Amount

Your investment return¹

\$1,333.02

Fees and cost summary for period 01-Oct-2020 to 31-Dec-2020

Amount

Directly charged management costs

Nil

Indirect costs of your investment²

\$6.61

Total fees and costs you paid³

\$6.61

Vanguard LifeStrategy Balanced Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Oct-2020	Opening unitholding				34,778.62
09-Oct-2020	Management Fee Rebate	\$0.21	\$1.5000	0.14	34,778.76
31-Dec-2020	Closing unitholding				34,778.76

Your investment return for period 01-Oct-2020 to 31-Dec-2020

Amount

Your investment return¹

\$2,890.11

Fees and cost summary for period 01-Oct-2020 to 31-Dec-2020

Amount

Directly charged management costs

Nil

Indirect costs of your investment²

\$38.36

Total fees and costs you paid³

\$38.36

Less accrued rebate amount⁴

\$0.21

Adjusted total fee you paid⁵

\$38.15



Account number: 583648

Vanguard Investor Short Term Fixed Interest Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Oct-2020	Opening unitholding				12,450.19
02-Oct-2020	Cash Distribution	\$0.96	\$0.0000	0.00	12,450.19
31-Dec-2020	Closing unitholding				12,450.19

Your investment return for period 01-Oct-2020 to 31-Dec-2020

Amount

Your investment return¹

\$13.41

Fees and cost summary for period 01-Oct-2020 to 31-Dec-2020

Amount

Directly charged management costs

Nil

Indirect costs of your investment²

\$5.98

Total fees and costs you paid³

\$5.98

Vanguard Index Australian Property Securities Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Oct-2020	Opening unitholding				49,099.67
31-Dec-2020	Closing unitholding				49,099.67

Your investment return for period 01-Oct-2020 to 31-Dec-2020

Amount

Your investment return¹

\$5,749.57

Fees and cost summary for period 01-Oct-2020 to 31-Dec-2020

Amount

Directly charged management costs

Nil

Indirect costs of your investment²

\$27.51

Total fees and costs you paid³

\$27.51

Vanguard High Yield Australian Shares Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Oct-2020	Opening unitholding				36,775.10
02-Oct-2020	Cash Distribution	\$365.62	\$0.0000	0.00	36,775.10



Vanguard[®]

Account number: 583648

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
31-Dec-2020	Closing unitholding				36,775.10

Your investment return for period 01-Oct-2020 to 31-Dec-2020

Amount

Your investment return¹

\$6,701.97

Fees and cost summary for period 01-Oct-2020 to 31-Dec-2020

Amount

Directly charged management costs	Nil
Indirect costs of your investment ²	\$36.44
Total fees and costs you paid³	\$36.44

Vanguard LifeStrategy Growth Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Oct-2020	Opening unitholding				10,131.07
31-Dec-2020	Closing unitholding				10,131.07

Your investment return for period 01-Oct-2020 to 31-Dec-2020

Amount

Your investment return¹

\$1,211.68

Fees and cost summary for period 01-Oct-2020 to 31-Dec-2020

Amount

Directly charged management costs	Nil
Indirect costs of your investment ²	\$11.98
Total fees and costs you paid³	\$11.98



Account number: 583648

Your fees and investment returns explained

1. Your investment return

This represents market movement and any distributions you have received for this period.

2. Indirect costs of your investment

This approximate amount has been deducted from your investment and includes amounts that have reduced the return on your investment but are not charged directly to you as a fee.

3. Total fees and costs you paid

This approximate amount includes all the fees and costs which affected your investment during the period. These are fees we deducted from the fund.

4. Accrued rebate amount

The amount shown as 'Total fees you paid' was calculated using the standard management cost rate set out in our Product Disclosure Statement and is the approximate amount we deducted from the fund during the period in respect of your investment. You will be entitled to a rebate if your account balance, within a fund, is greater than \$50,000. Please refer to the current Product Disclosure Statement for more information. Rebates are paid in a subsequent period as additional units and have been shown here so that you can see the rebate you will be entitled to.

5. Adjusted total fee you paid

This is the total fee you paid after taking into account any rebate you will be entitled to receive in a subsequent period.

Additional explanation of fees and costs

Tax

In calculating the taxable income of our funds, available tax deductions are taken into account. This means that the after-tax costs to you of investing in our funds may be less than the amounts shown above.











Vanguard[®]

Account number: 583648

Using BPAY[®] to expand your investment portfolio

You can make progress towards your investment goals by adding additional funds into your existing Vanguard managed fund anytime with the convenience and flexibility of BPAY.

Investment product		BPAY details
Vanguard Index Australian Shares Fund		Billers code: 53009 Ref: 0201 00583648
Vanguard Index International Shares Fund		Billers code: 53009 Ref: 0202 00583648
Vanguard Index Hedged International Shares Fund		Billers code: 53009 Ref: 0209 00583648
Vanguard LifeStrategy Balanced Fund		Billers code: 53009 Ref: 0210 00583648
Vanguard Investor Short Term Fixed Interest Fund		Billers code: 53009 Ref: 0207 00583648
Vanguard Index Australian Property Securities Fund		Billers code: 53009 Ref: 0203 00583648
Vanguard High Yield Australian Shares Fund		Billers code: 53009 Ref: 0211 00583648
Vanguard LifeStrategy Growth Fund		Billers code: 53009 Ref: 0205 00583648



Vanguard[®]

Account number: 583648

Vanguard has a dispute resolution process for resolving complaints. If you have a complaint please contact us on 1300 655 101 or send us a secure message via Vanguard Online and we will respond as soon as possible (and always within 45 days). If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority.

Website: www.afca.org.au
Email: info@afca.org.au
Telephone: 1800 931 678 (free call)
In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001.

Contact us



Log in to Vanguard Online
vanguard.com.au



Call us on 1300 655 101
Monday to Friday, 8:00am to 6:00pm (AET)

BPAY[®] registered to BPAY Pty Ltd ACN 079 137 518.

Vanguard Investments Australia Ltd (ABN 72 072 881 086 / AFS Licence 227263) is the product issuer.



THE ELAND SUPERANNUATION FUND
24 LAMAUR ST
WARNER QLD 4500

Vanguard Quarterly Transaction Statement

1 January 2021 to 31 March 2021

Investor name: THE ELAND SUPERANNUATION FUND
Account number: 583648
Tax file number status: Supplied

Your investment at a glance

Opening investment valuation as at 01-Jan-2021	Units	Sell price	Value
Vanguard Investor Short Term Fixed Interest Fund	12,450.19	\$1.0029	\$12,486.30
Vanguard Index Australian Property Securities Fund	49,099.67	\$1.0053	\$49,359.90
Vanguard High Yield Australian Shares Fund	36,775.10	\$1.1895	\$43,743.98
Vanguard Index Australian Shares Fund	29,898.35	\$2.0918	\$62,541.37
Vanguard Index Hedged International Shares Fund	18,809.05	\$1.0054	\$18,910.62
Vanguard Index International Shares Fund	6,131.60	\$1.6933	\$10,382.64
Vanguard LifeStrategy Balanced Fund	34,778.76	\$1.5366	\$53,441.04
Vanguard LifeStrategy Growth Fund	10,131.07	\$1.6572	\$16,789.21
Total opening investment valuation			\$267,655.05

Closing investment valuation as at 31-Mar-2021	Units	Sell price	Value
Vanguard Investor Short Term Fixed Interest Fund	12,450.19	\$1.0020	\$12,475.09
Vanguard Index Australian Property Securities Fund	64,749.12	\$0.9909	\$64,159.90
Vanguard High Yield Australian Shares Fund	36,775.10	\$1.2704	\$46,719.09
Vanguard Index Australian Shares Fund	29,898.35	\$2.1480	\$64,221.66
Vanguard Index Hedged International Shares Fund	18,809.05	\$0.9952	\$18,718.77
Vanguard Index International Shares Fund	6,131.60	\$1.7768	\$10,894.63



Account number: 583648

Closing investment valuation as at 31-Mar-2021	Units	Sell price	Value
Vanguard LifeStrategy Balanced Fund	50,974.75	\$1.4947	\$76,191.96
Vanguard LifeStrategy Growth Fund	16,230.86	\$1.6373	\$26,574.79
Total closing investment valuation			\$319,955.88

Note:

- Prices listed for managed funds are the “sell” price as at the price date, which is the price that would have been received on sale of the units. This is normally less than the “buy price”, as a result of buy/sell spreads charged by managed funds to cover transaction costs.



Vanguard[®]

Account number: 583648

Your investment transaction details

Vanguard Index Australian Property Securities Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Jan-2021	Opening unitholding				49,099.67
12-Jan-2021	Cash Distribution	\$434.41	\$0.0000	0.00	64,749.12
10-Feb-2021	Buy	\$15,000.00	\$0.9585	15,649.45	64,749.12
31-Mar-2021	Closing unitholding				64,749.12

Your investment return for period 01-Jan-2021 to 31-Mar-2021

Amount

Your investment return¹

\$234.41

Fees and cost summary for period 01-Jan-2021 to 31-Mar-2021

Amount

Directly charged management costs

Nil

Indirect costs of your investment²

\$31.58

Total fees and costs you paid³

\$31.58

Vanguard LifeStrategy Growth Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Jan-2021	Opening unitholding				10,131.07
12-Jan-2021	Cash Distribution	\$680.95	\$0.0000	0.00	16,230.86
09-Feb-2021	Buy	\$10,000.00	\$1.6394	6,099.79	16,230.86
31-Mar-2021	Closing unitholding				16,230.86

Your investment return for period 01-Jan-2021 to 31-Mar-2021

Amount

Your investment return¹

\$466.53

Fees and cost summary for period 01-Jan-2021 to 31-Mar-2021

Amount

Directly charged management costs

Nil

Indirect costs of your investment²

\$15.77

Total fees and costs you paid³

\$15.77



Vanguard®

Account number: 583648

Vanguard LifeStrategy Balanced Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Jan-2021	Opening unitholding				34,778.76
12-Jan-2021	Cash Distribution	\$2,088.32	\$0.0000	0.00	50,974.75
22-Jan-2021	Buy	\$9,354.98	\$1.4994	6,239.14	41,017.90
09-Feb-2021	Buy	\$5,000.00	\$1.5065	3,318.95	44,336.85
09-Feb-2021	Buy	\$10,000.00	\$1.5065	6,637.90	50,974.75
31-Mar-2021	Closing unitholding				50,974.75

Your investment return for period 01-Jan-2021 to 31-Mar-2021

Amount

Your investment return¹

\$484.26

Fees and cost summary for period 01-Jan-2021 to 31-Mar-2021

Amount

Directly charged management costs

Nil

Indirect costs of your investment²

\$48.21

Total fees and costs you paid³

\$48.21

Vanguard Investor Short Term Fixed Interest Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Jan-2021	Opening unitholding				12,450.19
12-Jan-2021	Cash Distribution	\$7.69	\$0.0000	0.00	12,450.19
31-Mar-2021	Closing unitholding				12,450.19

Your investment return for period 01-Jan-2021 to 31-Mar-2021

Amount

Your investment return¹

\$-3.52

Fees and cost summary for period 01-Jan-2021 to 31-Mar-2021

Amount

Directly charged management costs

Nil

Indirect costs of your investment²

\$5.84

Total fees and costs you paid³

\$5.84



Vanguard[®]

Account number: 583648

Vanguard High Yield Australian Shares Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Jan-2021	Opening unitholding				36,775.10
12-Jan-2021	Cash Distribution	\$314.06	\$0.0000	0.00	36,775.10
31-Mar-2021	Closing unitholding				36,775.10

Your investment return for period 01-Jan-2021 to 31-Mar-2021

Amount

Your investment return¹

\$3,289.17

Fees and cost summary for period 01-Jan-2021 to 31-Mar-2021

Amount

Directly charged management costs

Nil

Indirect costs of your investment²

\$39.54

Total fees and costs you paid³

\$39.54

Vanguard Index Australian Shares Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Jan-2021	Opening unitholding				29,898.35
12-Jan-2021	Cash Distribution	\$880.51	\$0.0000	0.00	29,898.35
31-Mar-2021	Closing unitholding				29,898.35

Your investment return for period 01-Jan-2021 to 31-Mar-2021

Amount

Your investment return¹

\$2,560.80

Fees and cost summary for period 01-Jan-2021 to 31-Mar-2021

Amount

Directly charged management costs

Nil

Indirect costs of your investment²

\$25.06

Total fees and costs you paid³

\$25.06

Vanguard Index Hedged International Shares Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Jan-2021	Opening unitholding				18,809.05



Vanguard[®]

Account number: 583648

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
12-Jan-2021	Cash Distribution	\$1,281.51	\$0.0000	0.00	18,809.05
31-Mar-2021	Closing unitholding				18,809.05

Your investment return for period 01-Jan-2021 to 31-Mar-2021

Amount

Your investment return¹

\$1,089.66

Fees and cost summary for period 01-Jan-2021 to 31-Mar-2021

Amount

Directly charged management costs

Nil

Indirect costs of your investment²

\$9.44

Total fees and costs you paid³

\$9.44

Vanguard Index International Shares Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Jan-2021	Opening unitholding				6,131.60
12-Jan-2021	Cash Distribution	\$138.85	\$0.0000	0.00	6,131.60
31-Mar-2021	Closing unitholding				6,131.60

Your investment return for period 01-Jan-2021 to 31-Mar-2021

Amount

Your investment return¹

\$650.84

Fees and cost summary for period 01-Jan-2021 to 31-Mar-2021

Amount

Directly charged management costs

Nil

Indirect costs of your investment²

\$4.67

Total fees and costs you paid³

\$4.67



Account number: 583648

Your fees and investment returns explained

1. Your investment return

This represents market movement and any distributions you have received for this period.

2. Indirect costs of your investment

This approximate amount has been deducted from your investment and includes amounts that have reduced the return on your investment but are not charged directly to you as a fee.

3. Total fees and costs you paid

This approximate amount includes all the fees and costs which affected your investment during the period. These are fees we deducted from the fund.

Additional explanation of fees and costs

Tax

In calculating the taxable income of our funds, available tax deductions are taken into account. This means that the after-tax costs to you of investing in our funds may be less than the amounts shown above.











Vanguard[®]

Account number: 583648

Using BPAY[®] to expand your investment portfolio

You can make progress towards your investment goals by adding additional funds into your existing Vanguard managed fund anytime with the convenience and flexibility of BPAY.

Investment product		BPAY details
Vanguard Index Australian Property Securities Fund		Billers code: 53009 Ref: 0203 00583648
Vanguard LifeStrategy Growth Fund		Billers code: 53009 Ref: 0205 00583648
Vanguard LifeStrategy Balanced Fund		Billers code: 53009 Ref: 0210 00583648
Vanguard Investor Short Term Fixed Interest Fund		Billers code: 53009 Ref: 0207 00583648
Vanguard High Yield Australian Shares Fund		Billers code: 53009 Ref: 0211 00583648
Vanguard Index Australian Shares Fund		Billers code: 53009 Ref: 0201 00583648
Vanguard Index Hedged International Shares Fund		Billers code: 53009 Ref: 0209 00583648
Vanguard Index International Shares Fund		Billers code: 53009 Ref: 0202 00583648



Vanguard[®]

Account number: 583648

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Website: www.afca.org.au
Email: info@afca.org.au
Telephone: 1800 931 678 (free call)
In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001.

Contact us



Log in to Vanguard Online
vanguard.com.au



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THE ELAND SUPERANNUATION FUND
24 LAMAUR ST
WARNER QLD 4500

Vanguard Quarterly Transaction Statement

1 April 2021 to 30 June 2021

Investor name: THE ELAND SUPERANNUATION FUND
Account number: 583648
Tax file number status: Supplied

Your investment at a glance

Opening investment valuation as at 01-Apr-2021	Units	Sell price	Value
Vanguard Investor Short Term Fixed Interest Fund	12,450.19	\$1.0020	\$12,475.09
Vanguard Index Australian Property Securities Fund	64,749.12	\$0.9909	\$64,159.90
Vanguard High Yield Australian Shares Fund	36,775.10	\$1.2704	\$46,719.09
Vanguard Index Australian Shares Fund	29,898.35	\$2.1480	\$64,221.66
Vanguard Index Hedged International Shares Fund	18,809.05	\$0.9952	\$18,718.77
Vanguard Index International Shares Fund	6,131.60	\$1.7768	\$10,894.63
Vanguard LifeStrategy Balanced Fund	50,974.75	\$1.4947	\$76,191.96
Vanguard LifeStrategy Growth Fund	16,230.86	\$1.6373	\$26,574.79
Total opening investment valuation			\$319,955.88

Closing investment valuation as at 30-Jun-2021	Units	Sell price	Value
Vanguard Investor Short Term Fixed Interest Fund	0.00	\$1.0006	\$0.00
Vanguard Index Australian Property Securities Fund	81,325.48	\$1.0966	\$89,181.52
Vanguard High Yield Australian Shares Fund	80,063.65	\$1.3555	\$108,526.28
Vanguard Index Australian Shares Fund	40,262.50	\$2.3292	\$93,779.42
Vanguard Index Hedged International Shares Fund	23,619.05	\$1.0702	\$25,277.11
Vanguard Index International Shares Fund	13,632.43	\$1.9428	\$26,485.09



Vanguard[®]

Account number: 583648

Closing investment valuation as at 30-Jun-2021	Units	Sell price	Value
Vanguard LifeStrategy Balanced Fund	67,361.95	\$1.5646	\$105,394.51
Vanguard LifeStrategy Growth Fund	24,980.54	\$1.7373	\$43,398.69
Total closing investment valuation			\$492,042.61

Note:

- Prices listed for managed funds are the “sell” price as at the price date, which is the price that would have been received on sale of the units. This is normally less than the “buy price”, as a result of buy/sell spreads charged by managed funds to cover transaction costs.



Account number: 583648

Your investment transaction details

Vanguard Index Australian Shares Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Apr-2021	Opening unitholding				29,898.35
07-May-2021	Buy	\$13,710.88	\$2.2461	6,104.30	36,002.65
15-Jun-2021	Buy	\$10,000.00	\$2.3475	4,259.85	40,262.50
30-Jun-2021	Closing unitholding				40,262.50

Your investment return for period 01-Apr-2021 to 30-Jun-2021 Amount

Your investment return¹ **\$5,846.88**

Fees and cost summary for period 01-Apr-2021 to 30-Jun-2021 Amount

Directly charged management costs Nil

Indirect costs of your investment² \$31.02

Total fees and costs you paid³ **\$31.02**

Vanguard Index International Shares Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Apr-2021	Opening unitholding				6,131.60
15-Apr-2021	Buy	\$6,728.60	\$1.8288	3,679.24	9,810.84
27-Apr-2021	Buy	\$7,000.00	\$1.8317	3,821.59	13,632.43
30-Jun-2021	Closing unitholding				13,632.43

Your investment return for period 01-Apr-2021 to 30-Jun-2021 Amount

Your investment return¹ **\$1,861.86**

Fees and cost summary for period 01-Apr-2021 to 30-Jun-2021 Amount

Directly charged management costs Nil

Indirect costs of your investment² \$9.97

Total fees and costs you paid³ **\$9.97**



Vanguard[®]

Account number: 583648

Vanguard Index Australian Property Securities Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Apr-2021	Opening unitholding				64,749.12
10-May-2021	Buy	\$12,453.93	\$1.0376	12,002.63	76,751.75
15-Jun-2021	Buy	\$5,000.00	\$1.0932	4,573.73	81,325.48
30-Jun-2021	Closing unitholding				81,325.48

Your investment return for period 01-Apr-2021 to 30-Jun-2021

Amount

Your investment return¹

\$7,567.69

Fees and cost summary for period 01-Apr-2021 to 30-Jun-2021

Amount

Directly charged management costs

Nil

Indirect costs of your investment²

\$43.30

Total fees and costs you paid³

\$43.30

Vanguard LifeStrategy Growth Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Apr-2021	Opening unitholding				16,230.86
27-Apr-2021	Buy	\$5,000.00	\$1.6818	2,973.01	19,203.87
15-Jun-2021	Buy	\$10,000.00	\$1.7311	5,776.67	24,980.54
30-Jun-2021	Closing unitholding				24,980.54

Your investment return for period 01-Apr-2021 to 30-Jun-2021

Amount

Your investment return¹

\$1,823.91

Fees and cost summary for period 01-Apr-2021 to 30-Jun-2021

Amount

Directly charged management costs

Nil

Indirect costs of your investment²

\$23.72

Total fees and costs you paid³

\$23.72



Vanguard[®]

Account number: 583648

Vanguard High Yield Australian Shares Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Apr-2021	Opening unitholding				36,775.10
12-Apr-2021	Cash Distribution	\$607.05	\$0.0000	0.00	80,063.65
27-Apr-2021	Buy	\$3,000.00	\$1.2989	2,309.64	39,084.74
28-Apr-2021	Buy	\$20,000.00	\$1.3046	15,330.37	54,415.11
15-Jun-2021	Buy	\$15,000.00	\$1.3646	10,992.23	65,407.34
15-Jun-2021	Buy	\$20,000.00	\$1.3646	14,656.31	80,063.65
30-Jun-2021	Closing unitholding				80,063.65

Your investment return for period 01-Apr-2021 to 30-Jun-2021

Amount

Your investment return¹

\$4,414.24

Fees and cost summary for period 01-Apr-2021 to 30-Jun-2021

Amount

Directly charged management costs

Nil

Indirect costs of your investment²

\$62.03

Total fees and costs you paid³

\$62.03

Vanguard Investor Short Term Fixed Interest Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Apr-2021	Opening unitholding				12,450.19
12-Apr-2021	Cash Distribution	\$23.94	\$0.0000	0.00	0.00
03-May-2021	Sell	\$12,453.93	\$1.0003	-12,450.19	0.00
30-Jun-2021	Closing unitholding				0.00

Your investment return for period 01-Apr-2021 to 30-Jun-2021

Amount

Your investment return¹

\$2.78

Fees and cost summary for period 01-Apr-2021 to 30-Jun-2021

Amount

Directly charged management costs

Nil

Indirect costs of your investment²

\$2.07

Total fees and costs you paid³

\$2.07



Vanguard[®]

Account number: 583648

Vanguard Index Hedged International Shares Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Apr-2021	Opening unitholding				18,809.05
27-Apr-2021	Buy	\$5,000.00	\$1.0395	4,810.00	23,619.05
30-Jun-2021	Closing unitholding				23,619.05

Your investment return for period 01-Apr-2021 to 30-Jun-2021 Amount

Your investment return¹ **\$1,558.34**

Fees and cost summary for period 01-Apr-2021 to 30-Jun-2021 Amount

Directly charged management costs Nil

Indirect costs of your investment² \$12.13

Total fees and costs you paid³ **\$12.13**

Vanguard LifeStrategy Balanced Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Apr-2021	Opening unitholding				50,974.75
15-Apr-2021	Buy	\$5,000.00	\$1.5271	3,274.17	54,248.92
03-May-2021	Buy	\$20,000.00	\$1.5252	13,113.03	67,361.95
30-Jun-2021	Closing unitholding				67,361.95

Your investment return for period 01-Apr-2021 to 30-Jun-2021 Amount

Your investment return¹ **\$4,202.55**

Fees and cost summary for period 01-Apr-2021 to 30-Jun-2021 Amount

Directly charged management costs Nil

Indirect costs of your investment² \$69.01

Total fees and costs you paid³ **\$69.01**



Vanguard[®]

Account number: 583648

Your fees and investment returns explained

1. Your investment return

This represents market movement and any distributions you have received for this period.

2. Indirect costs of your investment

This approximate amount has been deducted from your investment and includes amounts that have reduced the return on your investment but are not charged directly to you as a fee.

3. Total fees and costs you paid

This approximate amount includes all the fees and costs which affected your investment during the period. These are fees we deducted from the fund.

Additional explanation of fees and costs

Tax

In calculating the taxable income of our funds, available tax deductions are taken into account. This means that the after-tax costs to you of investing in our funds may be less than the amounts shown above.










Vanguard[®]

Account number: 583648

Using BPAY[®] to expand your investment portfolio

You can make progress towards your investment goals by adding additional funds into your existing Vanguard managed fund anytime with the convenience and flexibility of BPAY.

Investment product		BPAY details
Vanguard Index Australian Shares Fund		Billers code: 53009 Ref: 0201 00583648
Vanguard Index International Shares Fund		Billers code: 53009 Ref: 0202 00583648
Vanguard Index Australian Property Securities Fund		Billers code: 53009 Ref: 0203 00583648
Vanguard LifeStrategy Growth Fund		Billers code: 53009 Ref: 0205 00583648
Vanguard High Yield Australian Shares Fund		Billers code: 53009 Ref: 0211 00583648
Vanguard Index Hedged International Shares Fund		Billers code: 53009 Ref: 0209 00583648
Vanguard LifeStrategy Balanced Fund		Billers code: 53009 Ref: 0210 00583648



Vanguard[®]

Account number: 583648

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Website: www.afca.org.au
Email: info@afca.org.au
Telephone: 1800 931 678 (free call)
In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001.

Contact us



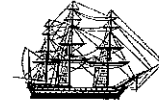
Log in to Vanguard Online
vanguard.com.au



Call us on 1300 655 101
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BPAY[®] registered to BPAY Pty Ltd ACN 079 137 518.

Vanguard Investments Australia Ltd (ABN 72 072 881 086 / AFS Licence 227263) is the product issuer.



MR B L & MRS D K ELAND
ATF THE ELAND SUPERANNUATION FUND
24 LAMAUR STREET
WARNER QLD 4500

VANGUARD WHOLESALE FUNDS
MONTHLY PERIODIC STATEMENT - For the period 1 July 2020 to 31 July 2020

Investor Number: V691913IF001
TFN Status: Supplied
Distribution Selection: Direct Credit
Investor Name: MR BAIDEN LESLIE & MRS DIANA KAY ELAND ATF THE ELAND SUPERANNUATION FUND

Vanguard Diversified Bond Index Fund

Fund Summary

		Unit Balance	Withdrawal Price	Investment Value
30 June 2020	Closing Balance	191,151.87	\$1.0112	\$193,292.77
31 July 2020	Closing Balance	197,404.88	\$1.0107	\$199,517.11

Transaction Details

Effective Date	Transaction Type	Transaction Amount	Unit Price	Number of Units	Unit Balance
01 July 2020	Opening Unitholding				191,151.87
01 July 2020	Distribution - Bank	\$2,032.08			191,151.87
13 July 2020	Application	\$6,284.28	\$1.0050	6,253.01 ✓	197,404.88
31 July 2020	Closing Unitholding				197,404.88

MR B L & MRS D K ELAND
 ATF THE ELAND SUPERANNUATION FUND
 24 LAMAUR STREET
 WARNER QLD 4500

VANGUARD WHOLESALE FUNDS
MONTHLY PERIODIC STATEMENT - For the period 1 August 2020 to 31 August 2020

Investor Number: V691913IF001
 TFN Status: Supplied
 Distribution Selection: Direct Credit
 Investor Name: MR BAIDEN LESLIE & MRS DIANA KAY ELAND ATF THE ELAND SUPERANNUATION FUND

Vanguard Diversified Bond Index Fund

Fund Summary		Unit Balance	Withdrawal Price	Investment Value
31 July 2020	Closing Balance	197,404.88	\$1.0107	\$199,517.11
31 August 2020	Closing Balance	201,892.48	\$1.0037	\$202,639.48

Transaction Details

Effective Date	Transaction Type	Transaction Amount	Unit Price	Number of Units	Unit Balance
01 August 2020	Opening Unitholding				197,404.88
07 August 2020	Application	\$4,554.91	\$1.0150	4,487.60 ✓	201,892.48
31 August 2020	Closing Unitholding				201,892.48

MR B L & MRS D K ELAND
 ATF THE ELAND SUPERANNUATION FUND
 24 LAMAUR STREET
 WARNER QLD 4500

VANGUARD WHOLESALE FUNDS
MONTHLY PERIODIC STATEMENT - For the period 1 September 2020 to 30 September 2020

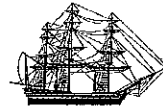
Investor Number: V691913IF001
 TFN Status: Supplied
 Distribution Selection: Direct Credit
 Investor Name: MR BAIDEN LESLIE & MRS DIANA KAY ELAND ATF THE ELAND SUPERANNUATION FUND

Vanguard Diversified Bond Index Fund
Fund Summary

		Unit Balance	Withdrawal Price	Investment Value
31 August 2020	Closing Balance	201,892.48	\$1.0037	\$202,639.48
30 September 2020	Closing Balance	205,439.84	\$1.0099	\$207,473.69

Transaction Details

Effective Date	Transaction Type	Transaction Amount	Unit Price	Number of Units	Unit Balance
01 September 2020	Opening Unitholding				201,892.48
08 September 2020	Application	\$3,580.71	\$1.0094	3,547.36	205,439.84
30 September 2020	Closing Unitholding				205,439.84



Vanguard[®]

Account number: 691913

Your investment transaction details

Vanguard Diversified Bond Index Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Oct-2020	Opening unitholding				205,439.84
01-Oct-2020	Cash Distribution	\$4,519.71	\$0.0000	0.00	207,360.34
09-Oct-2020	Buy	\$1,903.60	\$0.9912	1,920.50	207,360.34
31-Oct-2020	Closing unitholding				207,360.34

Your investment return for period 01-Oct-2020 to 31-Oct-2020

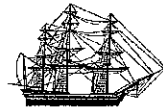
Your investment return¹ **\$387.68**

Fees and cost summary for period 01-Oct-2020 to 31-Oct-2020

Directly charged management costs Nil

Indirect costs of your investment² \$50.47

Total fees and costs you paid³ **\$50.47**



Vanguard[®]

Account number: 691913

Your investment transaction details

Vanguard Diversified Bond Index Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Nov-2020	Opening unitholding				207,360.34
12-Nov-2020	Buy	\$20,000.00	\$0.9927	20,147.07	227,507.41
30-Nov-2020	Closing unitholding				227,507.41

Your investment return for period 01-Nov-2020 to 30-Nov-2020

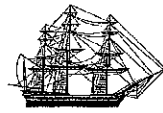
Your investment return¹ **\$874.35**

Fees and cost summary for period 01-Nov-2020 to 30-Nov-2020

Directly charged management costs Nil

Indirect costs of your investment² \$52.09

Total fees and costs you paid³ **\$52.09**



Vanguard

Account number: 691913

Your investment transaction details

Vanguard Diversified Bond Index Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Dec-2020	Opening unitholding				227,507.41
22-Dec-2020	Buy	\$14,000.00	\$0.9969	14,043.53	241,550.94
31-Dec-2020	Closing unitholding				241,550.94

Your investment return for period 01-Dec-2020 to 31-Dec-2020

Your investment return¹ **\$102.80**

Fees and cost summary for period 01-Dec-2020 to 31-Dec-2020

Directly charged management costs Nil

Indirect costs of your investment² \$56.77

Total fees and costs you paid³ **\$56.77**



Account number: 691913

Your investment transaction details

Vanguard Diversified Bond Index Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Jan-2021	Opening unitholding				241,550.94
12-Jan-2021	Cash Distribution	\$3,526.28	\$0.0000	0.00	254,986.82
14-Jan-2021	Buy	\$13,122.82	\$0.9767	13,435.88	254,986.82
31-Jan-2021	Closing unitholding				254,986.82

Your investment return for period 01-Jan-2021 to 31-Jan-2021

Your investment return¹ **\$-1,563.78**

Fees and cost summary for period 01-Jan-2021 to 31-Jan-2021

Directly charged management costs Nil

Indirect costs of your investment² \$60.01

Total fees and costs you paid³ **\$60.01**



Account number: 691913

Your investment transaction details

Vanguard Diversified Bond Index Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Feb-2021	Opening unitholding				254,986.82
09-Feb-2021	Buy	\$5,000.00	\$0.9718	5,145.09 ✓	260,131.91
09-Feb-2021	Buy	\$10,000.00	\$0.9718	10,290.18 ✓	270,422.09
10-Feb-2021	Buy	\$5,000.00	\$0.9733	5,137.17 ✓	275,559.26
28-Feb-2021	Closing unitholding				275,559.26

Your investment return for period 01-Feb-2021 to 28-Feb-2021

Your investment return¹ **\$-6,363.65**

Fees and cost summary for period 01-Feb-2021 to 28-Feb-2021

Directly charged management costs Nil

Indirect costs of your investment² \$57.88

Total fees and costs you paid³ **\$57.88**



Account number: 691913

Your investment transaction details

Vanguard Diversified Bond Index Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Mar-2021	Opening unitholding				275,559.26
11-Mar-2021	Buy	\$4,597.83	\$0.9568	4,805.42 ✓	280,364.68
31-Mar-2021	Closing unitholding				280,364.68

Your investment return for period 01-Mar-2021 to 31-Mar-2021

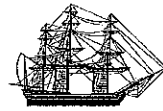
Your investment return¹ **\$-170.94**

Fees and cost summary for period 01-Mar-2021 to 31-Mar-2021

Directly charged management costs Nil

Indirect costs of your investment² \$65.39

Total fees and costs you paid³ **\$65.39**



Vanguard®

Account number: 691913

Your investment transaction details

Vanguard Diversified Bond Index Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Apr-2021	Opening unitholding				280,364.68
12-Apr-2021	Cash Distribution	\$10,803.98	\$0.0000	0.00	200,000.00
21-Apr-2021	Sell	\$20,000.00	\$0.9166	-21,819.77 ✓	258,544.91
26-Apr-2021	Sell	\$37,473.50	\$0.9161	-40,905.47 ✓	217,639.44
30-Apr-2021	Sell	\$16,131.27	\$0.9145	-17,639.44 ✓	200,000.00
30-Apr-2021	Closing unitholding				200,000.00

Your investment return for period 01-Apr-2021 to 30-Apr-2021

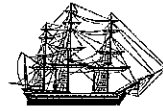
Your investment return¹ **\$990.34**

Fees and cost summary for period 01-Apr-2021 to 30-Apr-2021

Directly charged management costs Nil

Indirect costs of your investment² \$57.99

Total fees and costs you paid³ **\$57.99**



Vanguard

Account number: 691913

Your investment transaction details

Vanguard Diversified Bond Index Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-May-2021	Opening unitholding				200,000.00
31-May-2021	Closing unitholding				200,000.00
Your investment return for period 01-May-2021 to 31-May-2021					Amount
Your investment return¹					\$400.00
Fees and cost summary for period 01-May-2021 to 31-May-2021					Amount
Directly charged management costs					Nil
Indirect costs of your investment ²					\$43.63
Total fees and costs you paid³					\$43.63



Vanguard®

Account number: 691913

Your investment transaction details

Vanguard Diversified Bond Index Fund

Effective date	Transaction description	Amount	Unit price	Units	Unit balance
01-Jun-2021	Opening unitholding				200,000.00
07-Jun-2021	Sell	\$83,480.00	\$0.9178	-90,956.64	109,043.36
30-Jun-2021	Closing unitholding				109,043.36

Your investment return for period 01-Jun-2021 to 30-Jun-2021

Your investment return¹ **\$717.98**

Fees and cost summary for period 01-Jun-2021 to 30-Jun-2021

Directly charged management costs Nil

Indirect costs of your investment² \$27.91

Total fees and costs you paid³ **\$27.91**

Eland Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2021

Tax Return Label	Date	Account Code	Account Name	Amount \$
A - Net capital gain				
				4,348.63
Sub-Total				4,348.63
Ignore Cents				0.63
Total				4,348.00
C - Income - Gross interest				
	13/07/2020	25000/Vanguard	Vanguard Management Fee Rebate	2.06
	13/07/2020	25000/Vanguard	Vanguard Management Fee Rebate	0.90
	13/07/2020	25000/Vanguard	Vanguard Management Fee Rebate	0.66
	31/07/2020	25000/SuncorpBusinessSa v1	Suncorp Business Saver Acc 453354156	0.73
	05/08/2020	25000/SuncorpBusinessSa v1	Suncorp Business Saver Acc 453354156	2,554.18
	07/08/2020	25000/SuncorpBusinessSa v1	Suncorp Business Saver Acc 453354156	2.11
	07/08/2020	25000/SuncorpBusinessSa v1	Suncorp Business Saver Acc 453354156	198.54
	08/08/2020	25000/SuncorpBusinessSa v1	Suncorp Business Saver Acc 453354156	1,545.92
	26/08/2020	25000/SuncorpBusinessSa v1	Suncorp Business Saver Acc 453354156	253.88
	31/08/2020	25000/SuncorpBusinessSa v1	Suncorp Business Saver Acc 453354156	1.30
	04/09/2020	25000/SuncorpBusinessSa v1	Suncorp Business Saver Acc 453354156	3,092.07
	07/09/2020	25000/SuncorpBusinessSa v1	Suncorp Business Saver Acc 453354156	630.33
	09/09/2020	25000/SuncorpBusinessSa v1	Suncorp Business Saver Acc 453354156	185.19
	10/09/2020	25000/SuncorpBusinessSa v1	Suncorp Business Saver Acc 453354156	31.76
	17/09/2020	25000/SuncorpBusinessSa v1	Suncorp Business Saver Acc 453354156	355.81
	30/09/2020	25000/SuncorpBusinessSa v1	Suncorp Business Saver Acc 453354156	3.68
	09/10/2020	25000/Vanguard	Vanguard Management Fee Rebate	3.98
	09/10/2020	25000/Vanguard	Vanguard Management Fee Rebate	0.21
	10/10/2020	25000/SuncorpBusinessSa v1	Suncorp Business Saver Acc 453354156	2.97
	31/10/2020	25000/SuncorpBusinessSa v1	Suncorp Business Saver Acc 453354156	1.35
	09/11/2020	25000/SuncorpBusinessSa v1	Suncorp Business Saver Acc 453354156	253.51
	30/11/2020	25000/SuncorpBusinessSa v1	Suncorp Business Saver Acc 453354156	0.81
	11/12/2020	25000/SuncorpBusinessSa v1	Suncorp Business Saver Acc 453354156	226.34
	18/12/2020	25000/SuncorpBusinessSa v1	Suncorp Business Saver Acc 453354156	84.19
	30/12/2020	25000/SuncorpWealthCash	Suncorp Wealth Cash Management Acc 452861380	0.01
	31/12/2020	25000/SuncorpBusinessSa v1	Suncorp Business Saver Acc 453354156	1.17
	31/01/2021	25000/SuncorpBusinessSa v1	Suncorp Business Saver Acc 453354156	2.35
	06/02/2021	25000/SuncorpBusinessSa v1	Suncorp Business Saver Acc 453354156	1,292.46

Eland Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2021

Tax Return Label	Date	Account Code	Account Name	Amount \$
C - Income - Gross interest				
	10/02/2021	25000/SuncorpBusinessSa v1	Suncorp Business Saver Acc 453354156	151.53
	27/02/2021	25000/SuncorpBusinessSa v1	Suncorp Business Saver Acc 453354156	28.42
	28/02/2021	25000/uncorpBusinessEve 1	Suncorp Business Everyday Acc 453354105	5.84
	09/03/2021	25000/SuncorpBusinessSa v1	Suncorp Business Saver Acc 453354156	290.79
	19/03/2021	25000/SuncorpBusinessSa v1	Suncorp Business Saver Acc 453354156	36.45
	24/03/2021	25000/SuncorpBusinessSa v1	Suncorp Business Saver Acc 453354156	15.32
	31/03/2021	25000/SuncorpBusinessSa v1	Suncorp Business Saver Acc 453354156	4.86
	13/04/2021	25000/SuncorpBusinessSa v1	Suncorp Business Saver Acc 453354156	52.53
	22/04/2021	25000/SuncorpBusinessSa v1	Suncorp Business Saver Acc 453354156	101.78
	30/04/2021	25000/SuncorpBusinessSa v1	Suncorp Business Saver Acc 453354156	4.33
	11/05/2021	25000/SuncorpBusinessSa v1	Suncorp Business Saver Acc 453354156	61.64
	31/05/2021	25000/SuncorpBusinessSa v1	Suncorp Business Saver Acc 453354156	1.29
	10/06/2021	25000/SuncorpBusinessSa v1	Suncorp Business Saver Acc 453354156	70.51
	13/06/2021	25000/SuncorpBusinessSa v1	Suncorp Business Saver Acc 453354156	338.36
	30/06/2021	25000/SuncorpBusinessSa v1	Suncorp Business Saver Acc 453354156	0.76
Sub-Total				11,892.88
Ignore Cents				0.88
Total				11,892.00
D1 - Income - Gross foreign income				
	30/06/2021	23800/VAN0102AU	Vanguard Short Term Fixed Int Fund	9.55
	30/06/2021	23800/VAN0017AU	Vanguard High Yield Australian Shares Fund	18.34
	30/06/2021	23800/VAN0011AU	Vanguard Index International Shares Fund	303.27
	30/06/2021	23800/VAN0012AU	Vanguard Index Australian Property Securities Fund	10.26
	30/06/2021	23800/VAN0014AU	Vanguard Lifestrategy Growth Fund	344.67
	30/06/2021	23800/VAN0010AU	Vanguard Index Australian Shares Fund	58.04
	30/06/2021	23800/VAN0107AU	Vanguard Index Hedged International Shares Fund	443.82
	30/06/2021	23800/VAN0124AU	Vanguard Lifestrategy Balanced Fund	944.56
	30/06/2021	23800/VAN0042AU	Vanguard Diversified Bnd Indx Fund	2,490.08
Sub-Total				4,622.59
Ignore Cents				0.59
Total				4,622.00
D - Income - Net foreign income				
	30/06/2021	23800/VAN0102AU	Vanguard Short Term Fixed Int Fund	9.55
	30/06/2021	23800/VAN0017AU	Vanguard High Yield Australian	18.34

Eland Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2021

Tax Return Label	Date	Account Code	Account Name	Amount \$
D - Income - Net foreign income				
			Shares Fund	
	30/06/2021	23800/VAN0011AU	Vanguard Index International Shares Fund	303.27
	30/06/2021	23800/VAN0012AU	Vanguard Index Australian Property Securities Fund	10.26
	30/06/2021	23800/VAN0014AU	Vanguard Lifestrategy Growth Fund	344.67
	30/06/2021	23800/VAN0010AU	Vanguard Index Australian Shares Fund	58.04
	30/06/2021	23800/VAN0107AU	Vanguard Index Hedged International Shares Fund	443.82
	30/06/2021	23800/VAN0124AU	Vanguard Lifestrategy Balanced Fund	944.56
	30/06/2021	23800/VAN0042AU	Vanguard Diversified Bnd Indx Fund	2,490.08
Sub-Total				4,622.59
Ignore Cents				0.59
Total				4,622.00
K - Franked dividend amount				
	03/07/2020	23900/NAB.AX	National Australia Bank Limited	404.10
	18/09/2020	23900/WPL.AX	Woodside Petroleum Ltd	437.14
	22/09/2020	23900/BHP.AX	BHP Group Limited	535.74
	30/09/2020	23900/CBA.AX	Commonwealth Bank Of Australia.	158.76
	01/10/2020	23900/WES.AX	Wesfarmers Limited	173.85
	25/11/2020	23900/BOQ.AX	Bank Of Queensland Limited.	252.00
	10/12/2020	23900/NAB.AX	National Australia Bank Limited	525.00
	17/03/2021	23900/TAH.AX	Tabcorp Holdings Limited	221.32
	24/03/2021	23900/WPL.AX	Woodside Petroleum Ltd	184.47
Sub-Total				2,892.38
Ignore Cents				0.38
Total				2,892.00
L - Income - Dividend franking credit				
	03/07/2020	23900/NAB.AX	National Australia Bank Limited	173.19
	18/09/2020	23900/WPL.AX	Woodside Petroleum Ltd	187.35
	22/09/2020	23900/BHP.AX	BHP Group Limited	229.60
	30/09/2020	23900/CBA.AX	Commonwealth Bank Of Australia.	68.04
	01/10/2020	23900/WES.AX	Wesfarmers Limited	74.51
	25/11/2020	23900/BOQ.AX	Bank Of Queensland Limited.	108.00
	10/12/2020	23900/NAB.AX	National Australia Bank Limited	225.00
	17/03/2021	23900/TAH.AX	Tabcorp Holdings Limited	94.85
	24/03/2021	23900/WPL.AX	Woodside Petroleum Ltd	79.06
Sub-Total				1,239.60
Ignore Cents				0.60
Total				1,239.00
M - Gross trust distributions				
	30/06/2021	23800/VAN0102AU	Vanguard Short Term Fixed Int Fund	23.04
	30/06/2021	23800/VAN0017AU	Vanguard High Yield Australian	2,597.39

Eland Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2021

Tax Return Label	Date	Account Code	Account Name	Amount \$
M - Gross trust distributions				
			Shares Fund	
	30/06/2021	23800/VAN0011AU	Vanguard Index International Shares Fund	2.54
	30/06/2021	23800/VAN0012AU	Vanguard Index Australian Property Securities Fund	1,778.10
	30/06/2021	23800/VAN0014AU	Vanguard Lifestrategy Growth Fund	1,287.04
	30/06/2021	23800/VAN0010AU	Vanguard Index Australian Shares Fund	2,457.08
	30/06/2021	23800/VAN0107AU	Vanguard Index Hedged International Shares Fund	2,346.01
	30/06/2021	23800/VAN0124AU	Vanguard Lifestrategy Balanced Fund	4,070.71
	30/06/2021	23800/VAN0042AU	Vanguard Diversified Bnd Indx Fund	16,990.40
Sub-Total				31,552.31
Ignore Cents				0.31
Total				31,552.00
R1 - Assessable employer contributions				
	02/10/2020	24200/ELADIA00001A	(Contributions) Eland, Diana - Accumulation (Accumulation)	164.36
	19/01/2021	24200/ELADIA00001A	(Contributions) Eland, Diana - Accumulation (Accumulation)	118.58
Sub-Total				282.94
Ignore Cents				0.94
Total				282.00
R2 - Assessable personal contributions				
	22/07/2020	24200/ELABAI00001A	(Contributions) Eland, Baiden - Accumulation (Accumulation)	25,000.00
	31/05/2021	24200/ELADIA00001A	(Contributions) Eland, Diana - Accumulation (Accumulation)	1,000.00
	01/06/2021	24200/ELADIA00001A	(Contributions) Eland, Diana - Accumulation (Accumulation)	1,000.00
Sub-Total				27,000.00
Ignore Cents				0.00
Total				27,000.00
R - Assessable contributions (R1 plus R2 plus R3 less R6)				
			Assessable employer contributions	282.94
			Assessable personal contributions	27,000.00
Sub-Total				27,282.94
Ignore Cents				0.94
Total				27,282.00
W - GROSS INCOME (Sum of labels A to U)				
				83,827.00
Sub-Total				83,827.00
Ignore Cents				0.00
Total				83,827.00
Y - Income - Exempt current pension income				
				16,038.00

Eland Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2021

Tax Return Label	Date	Account Code	Account Name	Amount \$
Y - Income - Exempt current pension income				
Sub-Total				16,038.00
Ignore Cents				0.00
Total				16,038.00
V - TOTAL ASSESSABLE INCOME (W less Y)				
				67,789.00
Sub-Total				67,789.00
Ignore Cents				0.00
Total				67,789.00
H1 - Expenses - SMSF auditor fee				
	18/09/2020	30700	Auditor's Remuneration	293.94
Sub-Total				293.94
Ignore Cents				0.94
Total				293.00
H2 - Expenses - SMSF auditor fee non deductible				
	18/09/2020	30700	Auditor's Remuneration	36.06
Sub-Total				36.06
Ignore Cents				0.06
Total				36.00
J1 - Expenses - Management and administration expenses				
	09/07/2020	31500	Bank Charges	0.42
	09/07/2020	31500	Bank Charges	14.56
	09/07/2020	31500	Bank Charges	0.16
	18/09/2020	30100	Accountancy Fees	1,910.62
	08/10/2020	30400	ATO Supervisory Levy	259.00
Sub-Total				2,184.76
Ignore Cents				0.76
Total				2,184.00
J2 - Expenses - Management and administration expenses non deductible				
	09/07/2020	31500	Bank Charges	0.05
	09/07/2020	31500	Bank Charges	1.79
	09/07/2020	31500	Bank Charges	0.02
	18/09/2020	30100	Accountancy Fees	234.38
Sub-Total				236.24
Ignore Cents				0.24
Total				236.00
L2 - Expenses - Other amounts (Non-deductible)				
	26/09/2020	85000	Income Tax Payable/Refundable	4,000.00
	08/10/2020	85000	Income Tax Payable/Refundable	442.91

Eland Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2021

Tax Return Label	Date	Account Code	Account Name	Amount \$
L2 - Expenses - Other amounts (Non-deductible)				
Sub-Total				4,442.91
Ignore Cents				0.91
Total				4,442.00
N - TOTAL DEDUCTIONS				
				2,477.00
Sub-Total				2,477.00
Ignore Cents				0.00
Total				2,477.00
Y - TOTAL NON DEDUCTIBLE EXPENSES				
				4,714.00
Sub-Total				4,714.00
Ignore Cents				0.00
Total				4,714.00
O - TAXABLE INCOME OR LOSS				
				65,312.00
Sub-Total				65,312.00
Ignore Cents				0.00
Total				65,312.00
Z - TOTAL SMSF EXPENSES				
				7,191.00
Sub-Total				7,191.00
Ignore Cents				0.00
Total				7,191.00
A - Taxable income				
				65,312.00
Sub-Total				65,312.00
Ignore Cents				0.00
Total				65,312.00
T1 - Tax on taxable income				
				9,796.80
Sub-Total				9,796.80
Ignore Cents				0.00
Total				9,796.80
B - Gross Tax				
				9,796.80
Sub-Total				9,796.80
Ignore Cents				0.00
Total				9,796.80
C1 - Foreign income tax offset				

Eland Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2021

Tax Return Label	Date	Account Code	Account Name	Amount \$
C1 - Foreign income tax offset				
	30/06/2021	23800/VAN0011AU	Vanguard Index International Shares Fund	42.69
	30/06/2021	23800/VAN0014AU	Vanguard Lifestrategy Growth Fund	30.24
	30/06/2021	23800/VAN0010AU	Vanguard Index Australian Shares Fund	1.89
	30/06/2021	23800/VAN0107AU	Vanguard Index Hedged International Shares Fund	45.68
	30/06/2021	23800/VAN0124AU	Vanguard Lifestrategy Balanced Fund	58.91
	30/06/2021	23800/VAN0042AU	Vanguard Diversified Bnd Indx Fund	20.89
			Adjustment	(56.82)
Sub-Total				143.48
Ignore Cents				0.00
Total				143.48
C - Non-refundable non-carry forward tax offsets				
				143.48
Sub-Total				143.48
Ignore Cents				0.00
Total				143.48
T2 - SUBTOTAL				
				9,653.32
Sub-Total				9,653.32
Ignore Cents				0.00
Total				9,653.32
T3 - SUBTOTAL 2				
				9,653.32
Sub-Total				9,653.32
Ignore Cents				0.00
Total				9,653.32
E1 - Complying fund's franking credits tax offset				
	03/07/2020	23900/NAB.AX	National Australia Bank Limited	173.19
	18/09/2020	23900/WPL.AX	Woodside Petroleum Ltd	187.35
	22/09/2020	23900/BHP.AX	BHP Group Limited	229.60
	30/09/2020	23900/CBA.AX	Commonwealth Bank Of Australia.	68.04
	01/10/2020	23900/WES.AX	Wesfarmers Limited	74.51
	25/11/2020	23900/BOQ.AX	Bank Of Queensland Limited.	108.00
	10/12/2020	23900/NAB.AX	National Australia Bank Limited	225.00
	17/03/2021	23900/TAH.AX	Tabcorp Holdings Limited	94.85
	24/03/2021	23900/WPL.AX	Woodside Petroleum Ltd	79.06
	30/06/2021	23800/VAN0017AU	Vanguard High Yield Australian Shares Fund	779.05
	30/06/2021	23800/VAN0014AU	Vanguard Lifestrategy Growth Fund	72.67
	30/06/2021	23800/VAN0010AU	Vanguard Index Australian Shares Fund	670.47
	30/06/2021	23800/VAN0124AU	Vanguard Lifestrategy Balanced	138.83

Eland Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2021

Tax Return Label	Date	Account Code	Account Name	Amount \$
E1 - Complying fund's franking credits tax offset				
			Fund	
Sub-Total				2,900.62
Ignore Cents				0.00
Total				2,900.62
E - Refundable tax offsets				
				2,900.62
Sub-Total				2,900.62
Ignore Cents				0.00
Total				2,900.62
T5 - TAX PAYABLE				
				6,752.70
Sub-Total				6,752.70
Ignore Cents				0.00
Total				6,752.70
K - PAYG instalments raised				
	19/12/2020	85000	Income Tax Payable/Refundable	5,343.00
	01/06/2021	85000	Income Tax Payable/Refundable	988.00
	30/06/2021	85000	Income Tax Payable/Refundable	2,110.00
Sub-Total				8,441.00
Ignore Cents				0.00
Total				8,441.00
L - Supervisory levy				
				259.00
Sub-Total				259.00
Ignore Cents				0.00
Total				259.00
S - AMOUNT DUE OR REFUNDABLE				
				(1,429.30)
Sub-Total				(1,429.30)
Ignore Cents				0.00
Total				(1,429.30)

Eland Superannuation Fund

Deferred Tax Reconciliation

For The Period 01 July 2020 - 30 June 2021

Investment Code	Investment Name	Revaluation/Tax Deferred	Permanent Difference (Non-Assessable)	Temporary Difference (Assessable)	Temporary Difference (Accumulation Portion)
Revaluations					
BHP.AX	BHP Group Limited	1,379.79	459.93	919.86	658.92
VAN0042AU	Vanguard Diversified Bnd Indx Fund	(10,213.51)	(3,404.50)	(6,809.01)	(4,877.50)
VAN0011AU	Vanguard Index International Shares Fund	2,879.38	959.79	1,919.59	1,375.06
VAN0010AU	Vanguard Index Australian Shares Fund	14,944.74	4,981.58	9,963.16	7,136.91
TAH.AX	Tabcorp Holdings Limited	5,372.58	1,790.86	3,581.72	2,565.69
WES.AX	Wesfarmers Limited	(900.37)	(300.12)	(600.25)	(429.98)
VAN0014AU	Vanguard Lifestrategy Growth Fund	3,113.94	1,037.98	2,075.96	1,487.07
VAN0012AU	Vanguard Index Australian Property Securities Fund	15,999.40	5,333.13	10,666.27	7,640.57
VAN0017AU	Vanguard High Yield Australian Shares Fund	12,151.46	4,050.49	8,100.97	5,802.97
WPL.AX	Woodside Petroleum Ltd	675.36	225.12	450.24	322.52
CBA.AX	Commonwealth Bank Of Australia.	(397.73)	(132.58)	(265.15)	(189.93)
RXM.AX	Rex Minerals Limited	353.92	117.97	235.95	169.02
VAN0124AU	Vanguard Lifestrategy Balanced Fund	6,197.98	2,065.99	4,131.99	2,959.87
VAN0100AU	Vanguard Investor Cash Plus Fund	24.91	8.31	16.60	11.89
NAB.AX	National Australia Bank Limited	9,812.36	3,270.78	6,541.58	4,685.93
VAN0107AU	Vanguard Index Hedged International Shares Fund	3,006.16	1,002.05	2,004.11	1,435.60
BOQ.AX	Bank Of Queensland Limited.	2,192.95	730.98	1,461.97	1,047.25
		66,593.32	22,197.76	44,395.56	31,801.86
Tax Deferred Distributions					
VAN0042AU	Vanguard Diversified Bnd Indx Fund	34.54	0.00	34.54	24.74

Eland Superannuation Fund
Deferred Tax Reconciliation

For The Period 01 July 2020 - 30 June 2021

Investment Code	Investment Name	Revaluation/Tax Deferred	Permanent Difference (Non-Assessable)	Temporary Difference (Assessable)	Temporary Difference (Accumulation Portion)
VAN0042AU	Vanguard Diversified Bnd Indx Fund	19.01	0.00	19.01	13.62
VAN0042AU	Vanguard Diversified Bnd Indx Fund	162.01	0.00	162.01	116.05
VAN0100AU	Vanguard Investor Cash Plus Fund	(3.80)	0.00	(3.80)	(2.72)
VAN0102AU	Vanguard Short Term Fixed Int Fund	3.80	0.00	3.80	2.72
VAN0102AU	Vanguard Short Term Fixed Int Fund	(3.80)	0.00	(3.80)	(2.72)
		211.75	0.00	211.75	151.68

Total

66,805.07 22,197.76 44,607.31 31,953.54

Deferred Tax Liability (Asset) Summary

Opening Balance

(3,113.72)

Current Year Transactions

4,793.03



Total Capital Losses

0.00

Total Tax Losses

0.00

Deferred Tax WriteBacks/Adjustment

0.00

Capital Loss carried forward recouped

0.00

Tax Loss carried forward recouped

0.00

Closing Balance

1,679.31



Eland Superannuation Fund

Statement of Taxable Income

For the year ended 30 June 2021

	2021
	\$
Benefits accrued as a result of operations	148,110.64
Less	
Increase in MV of investments	66,593.32
Exempt current pension income	16,038.00
Realised Accounting Capital Gains	1,174.93
Accounting Trust Distributions	46,074.29
Non Taxable Contributions	62,950.90
	<u>192,831.44</u>
Add	
SMSF non deductible expenses	272.00
Pension Payments	68,000.00
Franking Credits	2,900.62
Foreign Credits	200.30
Net Capital Gains	4,349.00
Taxable Trust Distributions	29,891.29
Distributed Foreign income	4,422.29
	<u>110,035.50</u>
SMSF Annual Return Rounding	(2.70)
	<u>65,312.00</u>
Taxable Income or Loss	<u>65,312.00</u>
Income Tax on Taxable Income or Loss	9,796.80
Less	
Franking Credits	2,900.62
Foreign Credits	143.48
	<u>6,752.70</u>
CURRENT TAX OR REFUND	<u>6,752.70</u>
Supervisory Levy	259.00
Income Tax Instalments Paid	(8,441.00)
AMOUNT DUE OR REFUNDABLE	<u>(1,429.30)</u>

Eland Superannuation Fund

General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
Distributions Received (23800)					
<u>Vanguard Index Australian Shares Fund (VAN0010AU)</u>					
30/06/2021	VAN0010AU - Distribution			2,878.98	2,878.98 CR
				2,878.98	2,878.98 CR
<u>Vanguard Index International Shares Fund (VAN0011AU)</u>					
30/06/2021	VAN0011AU - Distribution			1,432.32	1,432.32 CR
				1,432.32	1,432.32 CR
<u>Vanguard Index Australian Property Securities Fund (VAN0012AU)</u>					
30/06/2021	VAN0012AU - Distribution			2,106.81	2,106.81 CR
				2,106.81	2,106.81 CR
<u>Vanguard Lifestrategy Growth Fund (VAN0014AU)</u>					
30/06/2021	VAN0014AU - Distribution			4,064.92	4,064.92 CR
				4,064.92	4,064.92 CR
<u>Vanguard High Yield Australian Shares Fund (VAN0017AU)</u>					
30/06/2021	VAN0017AU - Distribution			1,836.68	1,836.68 CR
				1,836.68	1,836.68 CR
<u>Vanguard Diversified Bnd Indx Fund (VAN0042AU)</u>					
30/06/2021	VAN0042 - Distribution			19,459.59	19,459.59 CR
				19,459.59	19,459.59 CR
<u>Vanguard Short Term Fixed Int Fund (VAN0102AU)</u>					
30/06/2021	VAN 0102AU - Distribution			32.59	32.59 CR
				32.59	32.59 CR
<u>Vanguard Index Hedged International Shares Fund (VAN0107AU)</u>					
30/06/2021	VAN0107AU			4,933.59	4,933.59 CR
				4,933.59	4,933.59 CR
<u>Vanguard Lifestrategy Balanced Fund (VAN0124AU)</u>					
30/06/2021	VAN0124AU - Distribution			9,328.81	9,328.81 CR
				9,328.81	9,328.81 CR
Dividends Received (23900)					
<u>BHP Group Limited (BHP.AX)</u>					
22/09/2020				535.74	535.74 CR
				535.74	535.74 CR
<u>Bank Of Queensland Limited. (BOQ.AX)</u>					
25/11/2020	BOQ Div - DRP			252.00	252.00 CR
				252.00	252.00 CR
<u>Commonwealth Bank Of Australia. (CBA.AX)</u>					
30/09/2020				158.76	158.76 CR
				158.76	158.76 CR
<u>National Australia Bank Limited (NAB.AX)</u>					
03/07/2020				404.10	404.10 CR
10/12/2020				525.00	929.10 CR
				929.10	929.10 CR
<u>Tabcorp Holdings Limited (TAH.AX)</u>					
17/03/2021	TAH Div			221.32	221.32 CR

Eland Superannuation Fund

General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
				221.32	221.32 CR
	<u>Wesfarmers Limited (WES.AX)</u>				
01/10/2020				173.85	173.85 CR
				173.85	173.85 CR
	<u>Woodside Petroleum Ltd (WPL.AX)</u>				
18/09/2020	woodside			437.14	437.14 CR
24/03/2021				184.47	621.61 CR
				621.61	621.61 CR
	Contributions (24200)				
	<u>(Contributions) Eland, Baiden - Accumulation (ELABAI00001A)</u>				
22/07/2020	Contribution			25,000.00	25,000.00 CR
21/01/2021	capital gain tax cap election			62,807.00	87,807.00 CR
				87,807.00	87,807.00 CR
	<u>(Contributions) Eland, Diana - Accumulation (ELADIA00001A)</u>				
02/10/2020	superchoice p/l			164.36	164.36 CR
07/10/2020	Employer Contribution to who?			143.90	308.26 CR
19/01/2021	superchoice			118.58	426.84 CR
31/05/2021	Baiden and Diana			1,000.00	1,426.84 CR
01/06/2021	Diana			1,000.00	2,426.84 CR
				2,426.84	2,426.84 CR
	Changes in Market Values of Investments (24700)				
	<u>Changes in Market Values of Investments (24700)</u>				
31/08/2020	Revaluation - 28/08/2020 @ \$3.650000 (System Price) - 2,705.000000 Units on hand (TAH.AX)			730.35	730.35 CR
31/08/2020	Revaluation - 27/08/2020 @ \$1.472200 (Exit) - 33,417.150000 Units on hand (VAN0124AU)			1,356.74	2,087.09 CR
31/08/2020	Revaluation - 27/08/2020 @ \$1.077000 (Exit) - 36,775.100000 Units on hand (VAN0017AU)			1,231.96	3,319.05 CR
31/08/2020	Revaluation - 28/08/2020 @ \$19.140000 (System Price) - 1,206.000000 Units on hand (WPL.AX)		3,027.06		291.99 CR
31/08/2020	Revaluation - 27/08/2020 @ \$1.635500 (Exit) - 3,152.220000 Units on hand (VAN0011AU)			278.35	570.34 CR
31/08/2020	Revaluation - 28/08/2020 @ \$48.260000 (System Price) - 183.000000 Units on hand (WES.AX)			627.69	1,198.03 CR
31/08/2020	Revaluation - 27/08/2020 @ \$1.924500 (Exit) - 29,895.190000 Units on hand (VAN0010AU)			2,415.53	3,613.56 CR
31/08/2020	Revaluation - 28/08/2020 @ \$69.090000 (System Price) - 162.000000 Units on hand (CBA.AX)		53.46		3,560.10 CR
31/08/2020	Revaluation - 27/08/2020 @ \$0.878700 (Exit) - 49,098.890000 Units on hand (VAN0012AU)			2,415.66	5,975.76 CR
31/08/2020	Revaluation - 27/08/2020 @ \$1.569000 (Exit) - 10,131.070000 Units on hand (VAN0014AU)			610.90	6,586.66 CR
31/08/2020	Revaluation - 28/08/2020 @ \$6.110000 (System Price) - 2,100.000000 Units on hand (BOQ.AX)		126.00		6,460.66 CR
31/08/2020	Revaluation - 28/08/2020 @ \$37.730000 (System Price) - 710.000000 Units on hand (BHP.AX)			1,356.10	7,816.76 CR

Eland Superannuation Fund

General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
31/08/2020	Revaluation - 28/08/2020 @ \$17.930000 (System Price) - 1,723.000000 Units on hand (NAB.AX)		499.67		7,317.09 CR
31/08/2020	Revaluation - 27/08/2020 @ \$1.003700 (Exit) - 191,151.870000 Units on hand (VAN0042AU)		1,433.64		5,883.45 CR
31/08/2020	Revaluation - 27/08/2020 @ \$0.927200 (Exit) - 5,885.810000 Units on hand (VAN0107AU)			467.33	6,350.78 CR
31/08/2020	Revaluation - 27/08/2020 @ \$1.001900 (Exit) - 12,450.190000 Units on hand (VAN0100AU)		1.24		6,349.54 CR
30/09/2020	Revaluation - 29/09/2020 @ \$3.440000 (System Price) - 2,705.000000 Units on hand (TAH.AX)		568.05		5,781.49 CR
30/09/2020	Revaluation - 28/09/2020 @ \$1.464400 (Exit) - 33,417.150000 Units on hand (VAN0124AU)		260.66		5,520.83 CR
30/09/2020	Revaluation - 28/09/2020 @ \$1.043500 (Exit) - 36,775.100000 Units on hand (VAN0017AU)		1,231.96		4,288.87 CR
30/09/2020	Revaluation - 29/09/2020 @ \$18.490000 (System Price) - 1,206.000000 Units on hand (WPL.AX)		783.90		3,504.97 CR
30/09/2020	Revaluation - 28/09/2020 @ \$1.626800 (Exit) - 3,152.220000 Units on hand (VAN0011AU)		27.43		3,477.54 CR
30/09/2020	Revaluation - 29/09/2020 @ \$45.660000 (System Price) - 183.000000 Units on hand (WES.AX)		475.80		3,001.74 CR
30/09/2020	Revaluation - 28/09/2020 @ \$1.880400 (Exit) - 29,895.190000 Units on hand (VAN0010AU)		1,318.37		1,683.37 CR
30/09/2020	Revaluation - 29/09/2020 @ \$65.020000 (System Price) - 162.000000 Units on hand (CBA.AX)		659.34		1,024.03 CR
30/09/2020	Revaluation - 28/09/2020 @ \$0.910400 (Exit) - 49,098.890000 Units on hand (VAN0012AU)			1,556.44	2,580.47 CR
30/09/2020	Revaluation - 28/09/2020 @ \$1.554000 (Exit) - 10,131.070000 Units on hand (VAN0014AU)		151.97		2,428.50 CR
30/09/2020	Revaluation - 29/09/2020 @ \$5.890000 (System Price) - 2,100.000000 Units on hand (BOQ.AX)		462.00		1,966.50 CR
30/09/2020	Revaluation - 29/09/2020 @ \$36.890000 (System Price) - 710.000000 Units on hand (BHP.AX)		596.40		1,370.10 CR
30/09/2020	Revaluation - 29/09/2020 @ \$18.080000 (System Price) - 1,723.000000 Units on hand (NAB.AX)			258.45	1,628.55 CR
30/09/2020	Revaluation - 28/09/2020 @ \$1.010100 (Exit) - 191,151.870000 Units on hand (VAN0042AU)			1,223.37	2,851.92 CR
30/09/2020	Revaluation - 28/09/2020 @ \$0.900100 (Exit) - 5,885.810000 Units on hand (VAN0107AU)		159.50		2,692.42 CR
31/10/2020	Revaluation - 30/10/2020 @ \$3.290000 (System Price) - 2,705.000000 Units on hand (TAH.AX)		405.75		2,286.67 CR
31/10/2020	Revaluation - 29/10/2020 @ \$1.464900 (Exit) - 33,417.150000 Units on hand (VAN0124AU)			16.71	2,303.38 CR
31/10/2020	Revaluation - 29/10/2020 @ \$1.028900 (Exit) - 36,775.100000 Units on hand (VAN0017AU)		536.92		1,766.46 CR
31/10/2020	Revaluation - 30/10/2020 @ \$17.520000 (System Price) - 1,206.000000 Units on hand (WPL.AX)		1,169.82		596.64 CR
31/10/2020	Revaluation - 29/10/2020 @ \$1.605800 (Exit) - 3,152.220000 Units on hand		66.20		530.44 CR

Eland Superannuation Fund

General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
	(VAN0011AU)				
31/10/2020	Revaluation - 30/10/2020 @ \$45.960000 (System Price) - 183.000000 Units on hand (WES.AX)			54.90	585.34 CR
31/10/2020	Revaluation - 29/10/2020 @ \$1.883800 (Exit) - 29,895.190000 Units on hand (VAN0010AU)			101.64	686.98 CR
31/10/2020	Revaluation - 30/10/2020 @ \$69.020000 (System Price) - 162.000000 Units on hand (CBA.AX)			648.00	1,334.98 CR
31/10/2020	Revaluation - 29/10/2020 @ \$0.888400 (Exit) - 49,098.890000 Units on hand (VAN0012AU)		1,080.18		254.80 CR
31/10/2020	Revaluation - 29/10/2020 @ \$1.552500 (Exit) - 10,131.070000 Units on hand (VAN0014AU)		15.19		239.61 CR
31/10/2020	Revaluation - 30/10/2020 @ \$6.420000 (System Price) - 2,100.000000 Units on hand (BOQ.AX)			1,113.00	1,352.61 CR
31/10/2020	Revaluation - 30/10/2020 @ \$33.780000 (System Price) - 710.000000 Units on hand (BHP.AX)		2,208.10		855.49 DR
31/10/2020	Revaluation - 30/10/2020 @ \$18.600000 (System Price) - 1,723.000000 Units on hand (NAB.AX)			895.96	40.47 CR
31/10/2020	Revaluation - 29/10/2020 @ \$0.990600 (Exit) - 191,151.870000 Units on hand (VAN0042AU)		3,727.46		3,686.99 DR
31/10/2020	Revaluation - 29/10/2020 @ \$0.881400 (Exit) - 5,885.810000 Units on hand (VAN0107AU)		110.07		3,797.06 DR
31/10/2020	Revaluation - 29/10/2020 @ \$1.002300 (Exit) - 12,450.190000 Units on hand (VAN0100AU)			4.98	3,792.08 DR
27/11/2020	BOQ (BOQ.AX)			1,445.09	2,346.99 DR
27/11/2020	Unrealised Gain writeback as at 27/11/2020 (BOQ.AX)			1,667.95	679.04 DR
22/12/2020	(WES.AX)			2,150.27	1,471.23 CR
22/12/2020	Unrealised Gain writeback as at 22/12/2020 (WES.AX)		1,107.16		364.07 CR
11/01/2021	Unrealised Gain writeback as at 11/01/2021 (BHP.AX)			2,828.19	3,192.26 CR
11/01/2021	(CBA.AX)			2,859.34	6,051.60 CR
11/01/2021	Unrealised Gain writeback as at 11/01/2021 (CBA.AX)		332.93		5,718.67 CR
14/01/2021	(NVX.AX)			1,491.80	7,210.47 CR
19/01/2021	(NAB.AX)			611.77	7,822.24 CR
19/01/2021	Unrealised Gain writeback as at 19/01/2021 (NAB.AX)			9,157.62	16,979.86 CR
26/04/2021	Vanguard (VAN0042AU)		2,223.62		14,756.24 CR
26/04/2021	Unrealised Gain writeback as at 26/04/2021 (VAN0042AU)			18.91	14,775.15 CR
29/04/2021	Vanguard (VAN0042AU)		3,473.78		11,301.37 CR
29/04/2021	Unrealised Gain writeback as at 29/04/2021 (VAN0042AU)			35.45	11,336.82 CR
05/05/2021	Vanguard (VAN0042AU)		1,373.06		9,963.76 CR
05/05/2021	Unrealised Gain writeback as at 05/05/2021 (VAN0042AU)			15.29	9,979.05 CR
06/05/2021	Vanguard Investor Short Term Fixed Interest Fund (VAN0102AU)		46.07		9,932.98 CR
06/05/2021	Unrealised Gain writeback as at 06/05/2021 (VAN0102AU)		196.70		9,736.28 CR
10/06/2021	Vanguard (VAN0042AU)		6,430.20		3,306.08 CR
10/06/2021	Unrealised Gain writeback as at 10/06/2021 (VAN0042AU)			78.83	3,384.91 CR

Eland Superannuation Fund

General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
30/06/2021	Revaluation - 30/06/2021 @ \$5.180000 (System Price) - 2,999.000000 Units on hand (TAH.AX)			5,616.03	9,000.94 CR
30/06/2021	Revaluation - 30/06/2021 @ \$1.564600 (Exit) - 67,361.950000 Units on hand (VAN0124AU)			5,085.19	14,086.13 CR
30/06/2021	Revaluation - 30/06/2021 @ \$0.350000 (System Price) - 2,425.000000 Units on hand (RXM.AX)			353.92	14,440.05 CR
30/06/2021	Revaluation - 30/06/2021 @ \$1.355500 (Exit) - 80,063.650000 Units on hand (VAN0017AU)			12,688.38	27,128.43 CR
30/06/2021	Revaluation - 30/06/2021 @ \$22.210000 (System Price) - 1,206.000000 Units on hand (WPL.AX)			5,656.14	32,784.57 CR
30/06/2021	Revaluation - 30/06/2021 @ \$0.000000 - 0.000000 Units on hand (VAN0102AU)			196.70	32,981.27 CR
30/06/2021	Revaluation - 30/06/2021 @ \$1.942800 (Exit) - 13,632.430000 Units on hand (VAN0011AU)			2,694.66	35,675.93 CR
30/06/2021	Revaluation - 30/06/2021 @ \$2.329200 (Exit) - 40,262.500000 Units on hand (VAN0010AU)			13,745.94	49,421.87 CR
30/06/2021	Revaluation - 30/06/2021 @ \$1.096600 (Exit) - 81,325.480000 Units on hand (VAN0012AU)			13,107.48	62,529.35 CR
30/06/2021	Revaluation - 30/06/2021 @ \$1.737300 (Exit) - 24,980.540000 Units on hand (VAN0014AU)			2,670.20	65,199.55 CR
30/06/2021	Revaluation - 30/06/2021 @ \$0.922000 (Exit) - 109,043.360000 Units on hand (VAN0042AU)		6,424.26		58,775.29 CR
30/06/2021	Revaluation - 30/06/2021 @ \$1.070200 (Exit) - 23,619.050000 Units on hand (VAN0107AU)			2,808.40	61,583.69 CR
30/06/2021	Revaluation - 30/06/2021 @ \$0.000000 - 0.000000 Units on hand (VAN0100AU)			21.17	61,604.86 CR
			42,763.92	104,368.78	61,604.86 CR
Changes in Market Values of Other Assets (24800)					
<u>Changes in Market Values of Other Assets (24800)</u>					
11/01/2021				6,163.39	6,163.39 CR
				6,163.39	6,163.39 CR
Interest Received (25000)					
<u>Suncorp Business Saver Acc 453354156 (SuncorpBusinessSav1)</u>					
31/07/2020				0.73	0.73 CR
05/08/2020				2,554.18	2,554.91 CR
07/08/2020				2.11	2,557.02 CR
07/08/2020				198.54	2,755.56 CR
08/08/2020				1,545.92	4,301.48 CR
26/08/2020				253.88	4,555.36 CR
31/08/2020				1.30	4,556.66 CR
04/09/2020				3,092.07	7,648.73 CR
07/09/2020				630.33	8,279.06 CR
09/09/2020				185.19	8,464.25 CR
10/09/2020				31.76	8,496.01 CR
17/09/2020				355.81	8,851.82 CR
30/09/2020				3.68	8,855.50 CR
10/10/2020				2.97	8,858.47 CR
31/10/2020				1.35	8,859.82 CR

Eland Superannuation Fund

General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
09/11/2020				253.51	9,113.33 CR
30/11/2020				0.81	9,114.14 CR
11/12/2020				226.34	9,340.48 CR
18/12/2020				84.19	9,424.67 CR
31/12/2020				1.17	9,425.84 CR
31/01/2021				2.35	9,428.19 CR
06/02/2021				1,292.46	10,720.65 CR
10/02/2021				151.53	10,872.18 CR
27/02/2021				28.42	10,900.60 CR
09/03/2021				290.79	11,191.39 CR
19/03/2021				36.45	11,227.84 CR
24/03/2021				15.32	11,243.16 CR
31/03/2021				4.86	11,248.02 CR
13/04/2021				52.53	11,300.55 CR
22/04/2021				101.78	11,402.33 CR
30/04/2021				4.33	11,406.66 CR
11/05/2021				61.64	11,468.30 CR
31/05/2021				1.29	11,469.59 CR
10/06/2021				70.51	11,540.10 CR
13/06/2021				338.36	11,878.46 CR
30/06/2021				0.76	11,879.22 CR
				11,879.22	11,879.22 CR
<u>Suncorp Wealth Cash Management Acc 452861380 (SuncorpWealthCash)</u>					
30/12/2020				0.01	0.01 CR
				0.01	0.01 CR
<u>Suncorp Business Everyday Acc 453354105 (uncorpBusinessEve1)</u>					
28/02/2021				5.84	5.84 CR
				5.84	5.84 CR
<u>Vanguard Management Fee Rebate (Vanguard)</u>					
13/07/2020	Management Fee Rebate			2.06	2.06 CR
13/07/2020	Management Fee Rebate			0.90	2.96 CR
13/07/2020	Management Fee Rebate			0.66	3.62 CR
09/10/2020	Management Fee Rebate			3.98	7.60 CR
09/10/2020	Management Fee Rebate			0.21	7.81 CR
				7.81	7.81 CR
Accountancy Fees (30100)					
<u>Accountancy Fees (30100)</u>					
18/09/2020			2,145.00		2,145.00 DR
			2,145.00		2,145.00 DR
ATO Supervisory Levy (30400)					
<u>ATO Supervisory Levy (30400)</u>					
08/10/2020			259.00		259.00 DR
			259.00		259.00 DR
Auditor's Remuneration (30700)					
<u>Auditor's Remuneration (30700)</u>					

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Transaction Date	Description	Units	Debit	Credit	Balance \$
18/09/2020			330.00		330.00 DR
			330.00		330.00 DR
Bank Charges (31500)					
<u>Bank Charges (31500)</u>					
09/07/2020			0.47		0.47 DR
09/07/2020			16.35		16.82 DR
09/07/2020			0.18		17.00 DR
			17.00		17.00 DR
Pensions Paid (41600)					
<u>(Pensions Paid) Eland, Diana - Pension (ABP , Non-Reversionary) (ELADIA00002P)</u>					
23/07/2020	pension		15,000.00		15,000.00 DR
24/07/2020	pension		8,000.00		23,000.00 DR
21/01/2021	Diana		45,000.00		68,000.00 DR
			68,000.00		68,000.00 DR
Income Tax Expense (48500)					
<u>Income Tax Expense (48500)</u>					
30/06/2021	Create Entries - Franking Credits Adjustment - 30/06/2021			2,900.62	2,900.62 CR
30/06/2021	Create Entries - Foreign Credits Adjustment - 30/06/2021			143.48	3,044.10 CR
30/06/2021	Create Entries - PDIT Entry - 30/06/2021		4,793.03		1,748.93 DR
30/06/2021	Create Entries - Income Tax Expense - 30/06/2021		9,796.80		11,545.73 DR
			14,589.83	3,044.10	11,545.73 DR
Profit/Loss Allocation Account (49000)					
<u>Profit/Loss Allocation Account (49000)</u>					
22/07/2020	System Member Journals		21,250.00		21,250.00 DR
23/07/2020	System Member Journals			15,000.00	6,250.00 DR
24/07/2020	System Member Journals			8,000.00	1,750.00 CR
02/10/2020	System Member Journals		139.71		1,610.29 CR
07/10/2020	System Member Journals		143.90		1,466.39 CR
19/01/2021	System Member Journals		100.79		1,365.60 CR
21/01/2021	System Member Journals		62,807.00		61,441.40 DR
21/01/2021	System Member Journals			45,000.00	16,441.40 DR
31/05/2021	System Member Journals		850.00		17,291.40 DR
01/06/2021	System Member Journals		850.00		18,141.40 DR
30/06/2021	Create Entries - Profit/Loss Allocation - 30/06/2021		88,776.96		106,918.36 DR
30/06/2021	Create Entries - Profit/Loss Allocation - 30/06/2021		3,609.79		110,528.15 DR
30/06/2021	Create Entries - Profit/Loss Allocation - 30/06/2021		36,534.15		147,062.30 DR
30/06/2021	Create Entries - Income Tax Expense Allocation - 30/06/2021			10,085.89	136,976.41 DR
30/06/2021	Create Entries - Income Tax Expense Allocation - 30/06/2021			411.50	136,564.91 DR
			215,062.30	78,497.39	136,564.91 DR
Opening Balance (50010)					
<u>(Opening Balance) Eland, Baiden - Accumulation (ELABAI00001A)</u>					
01/07/2020	Opening Balance				1,002,058.52 CR

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Transaction Date	Description	Units	Debit	Credit	Balance \$
01/07/2020	Close Period Journal			16,458.08	1,018,516.60 CR
				16,458.08	1,018,516.60 CR
	<u>(Opening Balance) Eland, Diana - Accumulation (ELADIA00001A)</u>				
01/07/2020	Opening Balance				20,965.82 CR
01/07/2020	Close Period Journal			22,084.97	43,050.79 CR
				22,084.97	43,050.79 CR
	<u>(Opening Balance) Eland, Diana - Pension (ABP , Non-Reversionary) (ELADIA00002P)</u>				
01/07/2020	Opening Balance				505,096.59 CR
01/07/2020	Close Period Journal		24,211.39		480,885.20 CR
			24,211.39		480,885.20 CR
	Contributions (52420)				
	<u>(Contributions) Eland, Baiden - Accumulation (ELABAI00001A)</u>				
01/07/2020	Opening Balance				26,000.00 CR
01/07/2020	Close Period Journal		26,000.00		0.00 DR
22/07/2020	System Member Journals			25,000.00	25,000.00 CR
21/01/2021	System Member Journals			62,807.00	87,807.00 CR
			26,000.00	87,807.00	87,807.00 CR
	<u>(Contributions) Eland, Diana - Accumulation (ELADIA00001A)</u>				
01/07/2020	Opening Balance				26,011.19 CR
01/07/2020	Close Period Journal		26,011.19		0.00 DR
02/10/2020	System Member Journals			164.36	164.36 CR
07/10/2020	System Member Journals			143.90	308.26 CR
19/01/2021	System Member Journals			118.58	426.84 CR
31/05/2021	System Member Journals			1,000.00	1,426.84 CR
01/06/2021	System Member Journals			1,000.00	2,426.84 CR
			26,011.19	2,426.84	2,426.84 CR
	Share of Profit/(Loss) (53100)				
	<u>(Share of Profit/(Loss)) Eland, Baiden - Accumulation (ELABAI00001A)</u>				
01/07/2020	Opening Balance				4,363.99 DR
01/07/2020	Close Period Journal			4,363.99	0.00 DR
30/06/2021	Create Entries - Profit/Loss Allocation - 30/06/2021			88,776.96	88,776.96 CR
				93,140.95	88,776.96 CR
	<u>(Share of Profit/(Loss)) Eland, Diana - Accumulation (ELADIA00001A)</u>				
01/07/2020	Opening Balance				132.82 DR
01/07/2020	Close Period Journal			132.82	0.00 DR
30/06/2021	Create Entries - Profit/Loss Allocation - 30/06/2021			3,609.79	3,609.79 CR
				3,742.61	3,609.79 CR
	<u>(Share of Profit/(Loss)) Eland, Diana - Pension (ABP , Non-Reversionary) (ELADIA00002P)</u>				
01/07/2020	Opening Balance				2,211.39 DR
01/07/2020	Close Period Journal			2,211.39	0.00 DR
30/06/2021	Create Entries - Profit/Loss Allocation - 30/06/2021			36,534.15	36,534.15 CR
				38,745.54	36,534.15 CR
	Income Tax (53330)				
	<u>(Income Tax) Eland, Baiden - Accumulation (ELABAI00001A)</u>				

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Transaction Date	Description	Units	Debit	Credit	Balance \$
01/07/2020	Opening Balance				1,427.93 DR
01/07/2020	Close Period Journal			1,427.93	0.00 DR
30/06/2021	Create Entries - Income Tax Expense Allocation - 30/06/2021		10,085.89		10,085.89 DR
			10,085.89	1,427.93	10,085.89 DR
<u>(Income Tax) Eland, Diana - Accumulation (ELADIA00001A)</u>					
01/07/2020	Opening Balance				43.40 DR
01/07/2020	Close Period Journal			43.40	0.00 DR
30/06/2021	Create Entries - Income Tax Expense Allocation - 30/06/2021		411.50		411.50 DR
			411.50	43.40	411.50 DR
Contributions Tax (53800)					
<u>(Contributions Tax) Eland, Baiden - Accumulation (ELABAI00001A)</u>					
01/07/2020	Opening Balance				3,750.00 DR
01/07/2020	Close Period Journal			3,750.00	0.00 DR
22/07/2020	System Member Journals		3,750.00		3,750.00 DR
			3,750.00	3,750.00	3,750.00 DR
<u>(Contributions Tax) Eland, Diana - Accumulation (ELADIA00001A)</u>					
01/07/2020	Opening Balance				3,750.00 DR
01/07/2020	Close Period Journal			3,750.00	0.00 DR
02/10/2020	System Member Journals		24.65		24.65 DR
19/01/2021	System Member Journals		17.79		42.44 DR
31/05/2021	System Member Journals		150.00		192.44 DR
01/06/2021	System Member Journals		150.00		342.44 DR
			342.44	3,750.00	342.44 DR
Pensions Paid (54160)					
<u>(Pensions Paid) Eland, Diana - Pension (ABP , Non-Reversionary) (ELADIA00002P)</u>					
01/07/2020	Opening Balance				22,000.00 DR
01/07/2020	Close Period Journal			22,000.00	0.00 DR
23/07/2020	System Member Journals		15,000.00		15,000.00 DR
24/07/2020	System Member Journals		8,000.00		23,000.00 DR
21/01/2021	System Member Journals		45,000.00		68,000.00 DR
			68,000.00	22,000.00	68,000.00 DR
Bank Accounts (60400)					
<u>Dummy Acc (dummyeland)</u>					
07/10/2020	VAN0042 - Distribution			4,519.71	4,519.71 CR
08/10/2020	Vanguard Investor Cash Plus Fund - VAN0100AU			0.96	4,520.67 CR
08/10/2020	Vanguard High Yield Australian Shares Fund - distribution van0017au			365.62	4,886.29 CR
12/01/2021	Vanguard Investor Short Term Fixed Interest Fund - distribution			7.69	4,893.98 CR
12/01/2021	Vanguard High Yield Australian Shares Fund - distribution van0017au			314.06	5,208.04 CR
12/01/2021	Vanguard Index International Shares Fund - distribution van0011au			138.85	5,346.89 CR
12/01/2021	Vanguard Index Australian Property Securities Fund - Distribution van0012au			434.41	5,781.30 CR
12/01/2021	Vanguard LifeStrategy Growth Fund - distribution van0014au			680.95	6,462.25 CR
12/01/2021	Vanguard Index Australian Shares Fund - distribution van0010au			880.51	7,342.76 CR

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Transaction Date	Description	Units	Debit	Credit	Balance \$
12/01/2021	Vanguard Index Hedged International Shares Fund - distribution van0107au			1,281.51	8,624.27 CR
12/01/2021	Vanguard LifeStrategy Balanced Fund - distribution van0124au			2,088.32	10,712.59 CR
12/01/2021	VAN0042 - Distribution			3,526.28	14,238.87 CR
12/04/2021	Vanguard Investor Short Term Fixed Interest Fund - distribution			23.94	14,262.81 CR
12/04/2021	Vanguard High Yield Australian Shares Fund - distribution van0017au			607.05	14,869.86 CR
12/04/2021	VAN0042 - Distribution			10,803.98	25,673.84 CR
30/06/2021	VAN 0102AU - Distribution		32.59		25,641.25 CR
30/06/2021	VAN0017AU - Distribution		1,286.73		24,354.52 CR
30/06/2021	VAN0011AU - Distribution		138.85		24,215.67 CR
30/06/2021	VAN0012AU - Distribution		434.41		23,781.26 CR
30/06/2021	VAN0014AU - Distribution		680.95		23,100.31 CR
30/06/2021	VAN0010AU - Distribution		880.51		22,219.80 CR
30/06/2021	VAN0107AU		1,281.51		20,938.29 CR
30/06/2021	VAN0124AU - Distribution		2,088.32		18,849.97 CR
30/06/2021	VAN0042 - Distribution		18,849.97		0.00 DR
			25,673.84	25,673.84	0.00 DR

Suncorp Business Saver Acc 453354156 (SuncorpBusinessSav1)

01/07/2020	Opening Balance				998,771.12 DR
09/07/2020			2,032.08		1,000,803.20 DR
10/07/2020				803.20	1,000,000.00 DR
22/07/2020	Contribution		25,000.00		1,025,000.00 DR
23/07/2020	pension			15,000.00	1,010,000.00 DR
24/07/2020	pension			8,000.00	1,002,000.00 DR
31/07/2020			0.73		1,002,000.73 DR
05/08/2020			2,554.18		1,004,554.91 DR
06/08/2020				4,554.91	1,000,000.00 DR
07/08/2020			2.11		1,000,002.11 DR
07/08/2020			198.54		1,000,200.65 DR
08/08/2020			1,545.92		1,001,746.57 DR
26/08/2020			253.88		1,002,000.45 DR
27/08/2020				2,000.45	1,000,000.00 DR
31/08/2020			1.30		1,000,001.30 DR
04/09/2020			3,092.07		1,003,093.37 DR
05/09/2020				4,380.21	998,713.16 DR
07/09/2020			630.33		999,343.49 DR
09/09/2020			185.19		999,528.68 DR
10/09/2020			31.76		999,560.44 DR
17/09/2020			355.81		999,916.25 DR
18/09/2020				2,475.00	997,441.25 DR
19/09/2020			437.14		997,878.39 DR
23/09/2020			535.74		998,414.13 DR
24/09/2020	Baiden RCPT		3,017.12		1,001,431.25 DR
25/09/2020	Baiden RCPT		10.00		1,001,441.25 DR
26/09/2020				4,000.00	997,441.25 DR
30/09/2020			3.68		997,444.93 DR
01/10/2020			158.76		997,603.69 DR

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Transaction Date	Description	Units	Debit	Credit	Balance \$
01/10/2020			173.85		997,777.54 DR
04/10/2020			164.36		997,941.90 DR
07/10/2020	Employer Contribution to who?		143.90		998,085.80 DR
08/10/2020			4,519.71		1,002,605.51 DR
08/10/2020				2,605.51	1,000,000.00 DR
09/10/2020			366.58		1,000,366.58 DR
10/10/2020			2.97		1,000,369.55 DR
31/10/2020			1.35		1,000,370.90 DR
09/11/2020			253.51		1,000,624.41 DR
10/11/2020				20,000.00	980,624.41 DR
10/11/2020	transfer 29444890 Rev 24 Sept Trans			3,027.12	977,597.29 DR
11/11/2020				17,597.29	960,000.00 DR
11/11/2020			316.33		960,316.33 DR
27/11/2020			16,844.55		977,160.88 DR
30/11/2020			0.81		977,161.69 DR
11/12/2020			226.34		977,388.03 DR
18/12/2020			84.19		977,472.22 DR
19/12/2020				5,343.00	972,129.22 DR
19/12/2020				14,000.00	958,129.22 DR
23/12/2020			9,453.79		967,583.01 DR
31/12/2020			1.17		967,584.18 DR
11/01/2021			46,683.04		1,014,267.22 DR
12/01/2021				14,000.00	1,000,267.22 DR
13/01/2021			9,352.58		1,009,619.80 DR
13/01/2021			3,503.02		1,013,122.82 DR
13/01/2021				13,122.82	1,000,000.00 DR
14/01/2021			11,493.95		1,011,493.95 DR
19/01/2021			42,742.45		1,054,236.40 DR
20/01/2021			118.58		1,054,354.98 DR
21/01/2021	Diana			45,000.00	1,009,354.98 DR
21/01/2021				9,354.98	1,000,000.00 DR
22/01/2021			62,807.00		1,062,807.00 DR
31/01/2021			2.35		1,062,809.35 DR
06/02/2021			1,292.46		1,064,101.81 DR
07/02/2021				20,000.00	1,044,101.81 DR
08/02/2021				20,000.00	1,024,101.81 DR
09/02/2021				20,000.00	1,004,101.81 DR
10/02/2021			151.53		1,004,253.34 DR
27/02/2021			19.44		1,004,272.78 DR
27/02/2021			28.42		1,004,301.20 DR
28/02/2021			5.84		1,004,307.04 DR
09/03/2021			290.79		1,004,597.83 DR
10/03/2021				4,597.83	1,000,000.00 DR
19/03/2021			36.45		1,000,036.45 DR
24/03/2021			184.47		1,000,220.92 DR
24/03/2021			15.32		1,000,236.24 DR
31/03/2021			4.86		1,000,241.10 DR

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Transaction Date	Description	Units	Debit	Credit	Balance \$
13/04/2021			11,434.97		1,011,676.07 DR
13/04/2021			52.53		1,011,728.60 DR
14/04/2021				11,728.60	1,000,000.00 DR
22/04/2021			101.78		1,000,101.78 DR
25/04/2021				20,000.00	980,101.78 DR
30/04/2021			17,473.50		997,575.28 DR
30/04/2021			4.33		997,579.61 DR
06/05/2021			2,420.39		1,000,000.00 DR
11/05/2021			61.64		1,000,061.64 DR
31/05/2021			1.29		1,000,062.93 DR
01/06/2021	Diana		1,000.00		1,001,062.93 DR
01/06/2021			12.00		1,001,074.93 DR
10/06/2021			70.51		1,001,145.44 DR
11/06/2021			63,480.00		1,064,625.44 DR
12/06/2021				20,000.00	1,044,625.44 DR
13/06/2021				20,000.00	1,024,625.44 DR
13/06/2021				4,625.44	1,020,000.00 DR
13/06/2021			338.36		1,020,338.36 DR
30/06/2021			0.76		1,020,339.12 DR
			347,784.36	326,216.36	1,020,339.12 DR
Suncorp Wealth Cash Management Acc 452861380 (SuncorpWealthCash)					
01/07/2020	Opening Balance				0.10 DR
27/11/2020	BOQ		16,844.45		16,844.55 DR
27/11/2020				16,844.55	0.00 DR
22/12/2020			9,453.79		9,453.79 DR
23/12/2020				9,453.79	0.00 DR
30/12/2020			0.01		0.01 DR
11/01/2021			32,975.38		32,975.39 DR
11/01/2021			13,707.65		46,683.04 DR
11/01/2021				46,683.04	0.00 DR
12/01/2021			14,000.00		14,000.00 DR
12/01/2021				494.83	13,505.17 DR
12/01/2021				10,002.15	3,503.02 DR
13/01/2021				3,503.02	0.00 DR
14/01/2021			11,493.95		11,493.95 DR
14/01/2021				11,493.95	0.00 DR
19/01/2021			42,742.45		42,742.45 DR
19/01/2021				42,742.45	0.00 DR
			141,217.68	141,217.78	0.00 DR
Suncorp Business Everyday Acc 453354105 (uncorpBusinessEve1)					
08/07/2020			2,032.08		2,032.08 DR
09/07/2020				2,032.08	0.00 DR
09/07/2020			1,636.54		1,636.54 DR
09/07/2020			37.16		1,673.70 DR
09/07/2020			96.92		1,770.62 DR
09/07/2020			136.44		1,907.06 DR
09/07/2020			455.32		2,362.38 DR

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Transaction Date	Description	Units	Debit	Credit	Balance \$
09/07/2020			784.66		3,147.04 DR
09/07/2020			945.79		4,092.83 DR
09/07/2020			1,388.25		5,481.08 DR
10/07/2020			803.20		6,284.28 DR
10/07/2020	Vanguard Invest			6,284.28	0.00 DR
06/08/2020			4,554.91		4,554.91 DR
06/08/2020	Vanguard Invest			4,554.91	0.00 DR
27/08/2020			2,000.45		2,000.45 DR
27/08/2020	Vanguard LifeStrategy Balanced Fund - VAN0124AU			2,000.45	0.00 DR
05/09/2020			4,380.21		4,380.21 DR
05/09/2020	TAH Retail Offer			799.50	3,580.71 DR
05/09/2020	Vanguard Invest			3,580.71	0.00 DR
18/09/2020			2,475.00		2,475.00 DR
18/09/2020				2,475.00	0.00 DR
18/09/2020	woodside		437.14		437.14 DR
19/09/2020				437.14	0.00 DR
22/09/2020			535.74		535.74 DR
23/09/2020				535.74	0.00 DR
26/09/2020			4,000.00		4,000.00 DR
26/09/2020				4,000.00	0.00 DR
30/09/2020			158.76		158.76 DR
01/10/2020				158.76	0.00 DR
01/10/2020			173.85		173.85 DR
01/10/2020				173.85	0.00 DR
02/10/2020	superchoice p/l		164.36		164.36 DR
04/10/2020				164.36	0.00 DR
07/10/2020	VAN0042 - Distribution		4,519.71		4,519.71 DR
08/10/2020				4,519.71	0.00 DR
08/10/2020			2,605.51		2,605.51 DR
08/10/2020				701.91	1,903.60 DR
08/10/2020	Vanguard Invest			1,903.60	0.00 DR
08/10/2020	Vanguard Investor Cash Plus Fund - VAN0100AU		0.96		0.96 DR
08/10/2020	Vanguard High Yield Australian Shares Fund - distribution van0017au		365.62		366.58 DR
09/10/2020				366.58	0.00 DR
10/11/2020			20,000.00		20,000.00 DR
10/11/2020	Vanguard investment			20,000.00	0.00 DR
11/11/2020			17,597.29		17,597.29 DR
11/11/2020	Vanguard Index International Shares Fund - van0011au			5,000.00	12,597.29 DR
11/11/2020	Vanguard Index Hedged International Shares Fund - van0107au			5,000.00	7,597.29 DR
11/11/2020	Vanguard Index Hedged International Shares Fund - van0107au			7,280.96	316.33 DR
11/11/2020				316.33	0.00 DR
19/12/2020			5,343.00		5,343.00 DR
19/12/2020				5,343.00	0.00 DR
19/12/2020			14,000.00		14,000.00 DR
19/12/2020	Vanguard investment			14,000.00	0.00 DR

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Transaction Date	Description	Units	Debit	Credit	Balance \$
12/01/2021	Vanguard Investor Short Term Fixed Interest Fund - distribution		7.69		7.69 DR
12/01/2021	Vanguard Index International Shares Fund - distribution van0011au		138.85		146.54 DR
12/01/2021	Vanguard High Yield Australian Shares Fund - distribution van0017au		314.06		460.60 DR
12/01/2021	Vanguard Index Australian Property Securities Fund - Distribution van0012au		434.41		895.01 DR
12/01/2021	Vanguard LifeStrategy Growth Fund - distribution van0014au		680.95		1,575.96 DR
12/01/2021	Vanguard Index Australian Shares Fund - distribution van0010au		880.51		2,456.47 DR
12/01/2021	Vanguard Index Hedged International Shares Fund - distribution van0107au		1,281.51		3,737.98 DR
12/01/2021	Vanguard LifeStrategy Balanced Fund - distribution van0124au		2,088.32		5,826.30 DR
12/01/2021	VAN0042 - Distribution		3,526.28		9,352.58 DR
13/01/2021				9,352.58	0.00 DR
13/01/2021			13,122.82		13,122.82 DR
13/01/2021	Vanguard Investment			13,122.82	0.00 DR
19/01/2021	superchoice		118.58		118.58 DR
20/01/2021				118.58	0.00 DR
21/01/2021			9,354.98		9,354.98 DR
21/01/2021	Vanguard LifeStrategy Balanced Fund			9,354.98	0.00 DR
21/01/2021	capital gain tax cap election		62,807.00		62,807.00 DR
22/01/2021				62,807.00	0.00 DR
07/02/2021			20,000.00		20,000.00 DR
07/02/2021	Vanguard LifeStrategy Balanced Fund			10,000.00	10,000.00 DR
07/02/2021	Vanguard LifeStrategy Balanced Fund			5,000.00	5,000.00 DR
07/02/2021	Vanguard Investment			5,000.00	0.00 DR
08/02/2021			20,000.00		20,000.00 DR
08/02/2021	Vanguard Investment			10,000.00	10,000.00 DR
08/02/2021	Vanguard LifeStrategy Growth Fund - van0014au			10,000.00	0.00 DR
09/02/2021			20,000.00		20,000.00 DR
09/02/2021	Vanguard Index Australian Property Securities Fund - van0012au			15,000.00	5,000.00 DR
09/02/2021	Vanguard Investment			5,000.00	0.00 DR
26/02/2021	nab residual pay		19.44		19.44 DR
27/02/2021				19.44	0.00 DR
10/03/2021			4,597.83		4,597.83 DR
10/03/2021	Vanguard Investment			4,597.83	0.00 DR
24/03/2021			184.47		184.47 DR
24/03/2021				184.47	0.00 DR
12/04/2021	Vanguard Investor Short Term Fixed Interest Fund - distribution		23.94		23.94 DR
12/04/2021	Vanguard High Yield Australian Shares Fund - distribution van0017au		607.05		630.99 DR
12/04/2021	VAN0042 - Distribution		10,803.98		11,434.97 DR
13/04/2021				11,434.97	0.00 DR
14/04/2021			11,728.60		11,728.60 DR
14/04/2021	Vanguard Index International Shares Fund - van0011au			6,728.60	5,000.00 DR
14/04/2021	Vanguard LifeStrategy Balanced Fund - van0124au			5,000.00	0.00 DR
25/04/2021			20,000.00		20,000.00 DR

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Transaction Date	Description	Units	Debit	Credit	Balance \$
25/04/2021	Vanguard Index International Shares Fund - van0011au			7,000.00	13,000.00 DR
25/04/2021	Vanguard Index Hedged International Shares Fund - van0107au			5,000.00	8,000.00 DR
25/04/2021	Vanguard LifeStrategy Growth Fund - van0014au			5,000.00	3,000.00 DR
25/04/2021	Vanguard High Yield Australian Shares Fund - van0017au			3,000.00	0.00 DR
26/04/2021	Vanguard		20,000.00		20,000.00 DR
27/04/2021	Vanguard High Yield Australian Shares Fund - van0017au			20,000.00	0.00 DR
29/04/2021	Vanguard		37,473.50		37,473.50 DR
30/04/2021				17,473.50	20,000.00 DR
30/04/2021	Vanguard LifeStrategy Balanced Fund			20,000.00	0.00 DR
05/05/2021	Vanguard		16,131.27		16,131.27 DR
06/05/2021				2,420.39	13,710.88 DR
06/05/2021	Vanguard Index Australian Shares Fund - van0010au			13,710.88	0.00 DR
06/05/2021	Vanguard Investor Short Term Fixed Interest Fund		12,453.93		12,453.93 DR
07/05/2021	Vanguard Index Australian Property Securities Fund - van0012au			12,453.93	0.00 DR
31/05/2021	Baiden and Diana		1,000.00		1,000.00 DR
01/06/2021				988.00	12.00 DR
01/06/2021				12.00	0.00 DR
10/06/2021	Vanguard		83,480.00		83,480.00 DR
11/06/2021	Vanguard Index Australian Property Securities Fund - VAN0012AU			5,000.00	78,480.00 DR
11/06/2021	Vanguard High Yield Australian Shares Fund - VAN0017AU			15,000.00	63,480.00 DR
11/06/2021				63,480.00	0.00 DR
12/06/2021			20,000.00		20,000.00 DR
12/06/2021	Vanguard Index Australian Shares Fund - VAN0010AU			10,000.00	10,000.00 DR
12/06/2021	Vanguard LifeStrategy Growth Fund - - VAN0014AU			10,000.00	0.00 DR
13/06/2021			20,000.00		20,000.00 DR
13/06/2021	Vanguard High Yield Australian Shares Fund - VAN0017AU			20,000.00	0.00 DR
13/06/2021			4,625.44		4,625.44 DR
13/06/2021	ATO ICA Balance as at 30/06/21			2,625.44	2,000.00 DR
13/06/2021	ATO ITA Balance 30/06/2021			500.00	1,500.00 DR
14/06/2021	Herron Fee - payment in advance			1,500.00	0.00 DR
			509,514.28	509,514.28	0.00 DR

Distributions Receivable (61800)

Vanguard Index Australian Shares Fund (VAN0010AU)

01/07/2020	Opening Balance				945.79 DR
09/07/2020				945.79	0.00 DR
30/06/2021	VAN0010AU - Distribution		1,998.47		1,998.47 DR
			1,998.47	945.79	1,998.47 DR

Vanguard Index International Shares Fund (VAN0011AU)

01/07/2020	Opening Balance				455.32 DR
09/07/2020				455.32	0.00 DR
30/06/2021	VAN0011AU - Distribution		1,293.47		1,293.47 DR
			1,293.47	455.32	1,293.47 DR

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Transaction Date	Description	Units	Debit	Credit	Balance \$
<u>Vanguard Index Australian Property Securities Fund (VAN0012AU)</u>					
01/07/2020	Opening Balance				1,388.43 DR
09/07/2020				1,388.43	0.00 DR
30/06/2021	VAN0012AU - Distribution		1,672.40		1,672.40 DR
			1,672.40	1,388.43	1,672.40 DR
<u>Vanguard Lifestrategy Growth Fund (VAN0014AU)</u>					
01/07/2020	Opening Balance				784.66 DR
09/07/2020				784.66	0.00 DR
30/06/2021	VAN0014AU - Distribution		3,383.97		3,383.97 DR
			3,383.97	784.66	3,383.97 DR
<u>Vanguard High Yield Australian Shares Fund (VAN0017AU)</u>					
01/07/2020	Opening Balance				96.92 DR
09/07/2020				96.92	0.00 DR
30/06/2021	VAN0017AU - Distribution		549.95		549.95 DR
			549.95	96.92	549.95 DR
<u>Vanguard Diversified Bnd Indx Fund (VAN0042AU)</u>					
01/07/2020	Opening Balance				2,032.08 DR
08/07/2020				2,032.08	0.00 DR
30/06/2021	VAN0042 - Distribution		609.62		609.62 DR
			609.62	2,032.08	609.62 DR
<u>Vanguard Investor Cash Plus Fund (VAN0100AU)</u>					
01/07/2020	Opening Balance				53.51 DR
09/07/2020				53.51	0.00 DR
				53.51	0.00 DR
<u>Vanguard Index Hedged International Shares Fund (VAN0107AU)</u>					
01/07/2020	Opening Balance				136.44 DR
09/07/2020				136.44	0.00 DR
30/06/2021	VAN0107AU		3,652.08		3,652.08 DR
			3,652.08	136.44	3,652.08 DR
<u>Vanguard Lifestrategy Balanced Fund (VAN0124AU)</u>					
01/07/2020	Opening Balance				1,637.01 DR
09/07/2020				1,637.01	0.00 DR
30/06/2021	VAN0124AU - Distribution		7,240.49		7,240.49 DR
			7,240.49	1,637.01	7,240.49 DR
Reinvestment Residual Account (62550)					
<u>Bank Of Queensland Limited. (BOQ.AX)</u>					
25/11/2020	BOQ Div - DRP		2.59		2.59 DR
			2.59		2.59 DR
<u>National Australia Bank Limited (NAB.AX)</u>					
01/07/2020	Opening Balance				15.60 DR
03/07/2020				14.94	0.66 DR
10/12/2020			18.78		19.44 DR
26/02/2021	nab residual pay			19.44	0.00 DR
			18.78	34.38	0.00 DR
<u>Tabcorp Holdings Limited (TAH.AX)</u>					

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Transaction Date	Description	Units	Debit	Credit	Balance \$
17/03/2021	TAH Div		1.48		1.48 DR
			1.48		1.48 DR
Sundry Debtors (68000)					
<u>Sundry Debtors (68000)</u>					
13/06/2021	ATO ICA Balance as at 30/06/21		2,625.44		2,625.44 DR
13/06/2021	ATO ITA Balance 30/06/2021		500.00		3,125.44 DR
14/06/2021	Herron Fee - payment in advance		1,500.00		4,625.44 DR
			4,625.44		4,625.44 DR
Shares in Listed Companies (Australian) (77600)					
<u>BHP Group Limited (BHP.AX)</u>					
01/07/2020	Opening Balance	710.00			25,432.20 DR
31/08/2020	Revaluation - 28/08/2020 @ \$37.730000 (System Price) - 710.000000 Units on hand		1,356.10		26,788.30 DR
30/09/2020	Revaluation - 29/09/2020 @ \$36.890000 (System Price) - 710.000000 Units on hand			596.40	26,191.90 DR
31/10/2020	Revaluation - 30/10/2020 @ \$33.780000 (System Price) - 710.000000 Units on hand			2,208.10	23,983.80 DR
11/01/2021		(710.00)		26,811.99	2,828.19 CR
11/01/2021	Unrealised Gain writeback as at 11/01/2021		2,828.19		0.00 DR
		0.00	4,184.29	29,616.49	0.00 DR
<u>Bank Of Queensland Limited. (BOQ.AX)</u>					
01/07/2020	Opening Balance	2,100.00			12,957.00 DR
31/08/2020	Revaluation - 28/08/2020 @ \$6.110000 (System Price) - 2,100.000000 Units on hand			126.00	12,831.00 DR
30/09/2020	Revaluation - 29/09/2020 @ \$5.890000 (System Price) - 2,100.000000 Units on hand			462.00	12,369.00 DR
31/10/2020	Revaluation - 30/10/2020 @ \$6.420000 (System Price) - 2,100.000000 Units on hand		1,113.00		13,482.00 DR
25/11/2020	BOQ Div - DRP	36.00	249.41		13,731.41 DR
27/11/2020	BOQ	(2,136.00)		15,399.36	1,667.95 CR
27/11/2020	Unrealised Gain writeback as at 27/11/2020		1,667.95		0.00 DR
		0.00	3,030.36	15,987.36	0.00 DR
<u>Commonwealth Bank Of Australia. (CBA.AX)</u>					
01/07/2020	Opening Balance	162.00			11,246.04 DR
31/08/2020	Revaluation - 28/08/2020 @ \$69.090000 (System Price) - 162.000000 Units on hand			53.46	11,192.58 DR
30/09/2020	Revaluation - 29/09/2020 @ \$65.020000 (System Price) - 162.000000 Units on hand			659.34	10,533.24 DR
31/10/2020	Revaluation - 30/10/2020 @ \$69.020000 (System Price) - 162.000000 Units on hand		648.00		11,181.24 DR
11/01/2021		(162.00)		10,848.31	332.93 DR
11/01/2021	Unrealised Gain writeback as at 11/01/2021			332.93	0.00 DR
		0.00	648.00	11,894.04	0.00 DR
<u>National Australia Bank Limited (NAB.AX)</u>					
01/07/2020	Opening Balance	1,723.00			31,393.06 DR

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Transaction Date	Description	Units	Debit	Credit	Balance \$
03/07/2020		27.00	419.04		31,812.10 DR
31/08/2020	Revaluation - 28/08/2020 @ \$17.930000 (System Price) - 1,723.000000 Units on hand			499.67	31,312.43 DR
30/09/2020	Revaluation - 29/09/2020 @ \$18.080000 (System Price) - 1,723.000000 Units on hand		258.45		31,570.88 DR
31/10/2020	Revaluation - 30/10/2020 @ \$18.600000 (System Price) - 1,723.000000 Units on hand		895.96		32,466.84 DR
10/12/2020		22.00	506.22		32,973.06 DR
19/01/2021		(1,772.00)		42,130.68	9,157.62 CR
19/01/2021	Unrealised Gain writeback as at 19/01/2021		9,157.62		0.00 DR
		0.00	11,237.29	42,630.35	0.00 DR
<u>Novonix Limited (NVX.AX)</u>					
12/01/2021		7,180.00	10,002.15		10,002.15 DR
14/01/2021		(7,180.00)		10,002.15	0.00 DR
		0.00	10,002.15	10,002.15	0.00 DR
<u>Rex Minerals Limited (RXM.AX)</u>					
12/01/2021		2,425.00	494.83		494.83 DR
30/06/2021	Revaluation - 30/06/2021 @ \$0.350000 (System Price) - 2,425.000000 Units on hand		353.92		848.75 DR
		2,425.00	848.75		848.75 DR
<u>Tabcorp Holdings Limited (TAH.AX)</u>					
01/07/2020	Opening Balance	2,705.00			9,142.90 DR
31/08/2020	Revaluation - 28/08/2020 @ \$3.650000 (System Price) - 2,705.000000 Units on hand		730.35		9,873.25 DR
05/09/2020	TAH Retail Offer	246.00	799.50		10,672.75 DR
30/09/2020	Revaluation - 29/09/2020 @ \$3.440000 (System Price) - 2,705.000000 Units on hand			568.05	10,104.70 DR
31/10/2020	Revaluation - 30/10/2020 @ \$3.290000 (System Price) - 2,705.000000 Units on hand			405.75	9,698.95 DR
17/03/2021	TAH Div	48.00	219.84		9,918.79 DR
30/06/2021	Revaluation - 30/06/2021 @ \$5.180000 (System Price) - 2,999.000000 Units on hand		5,616.03		15,534.82 DR
		2,999.00	7,365.72	973.80	15,534.82 DR
<u>Wesfarmers Limited (WES.AX)</u>					
01/07/2020	Opening Balance	183.00			8,203.89 DR
31/08/2020	Revaluation - 28/08/2020 @ \$48.260000 (System Price) - 183.000000 Units on hand		627.69		8,831.58 DR
30/09/2020	Revaluation - 29/09/2020 @ \$45.660000 (System Price) - 183.000000 Units on hand			475.80	8,355.78 DR
31/10/2020	Revaluation - 30/10/2020 @ \$45.960000 (System Price) - 183.000000 Units on hand		54.90		8,410.68 DR
22/12/2020		(183.00)		7,303.52	1,107.16 DR
22/12/2020	Unrealised Gain writeback as at 22/12/2020			1,107.16	0.00 DR
		0.00	682.59	8,886.48	0.00 DR
<u>Woodside Petroleum Ltd (WPL.AX)</u>					

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Transaction Date	Description	Units	Debit	Credit	Balance \$
01/07/2020	Opening Balance	1,206.00			26,109.90 DR
31/08/2020	Revaluation - 28/08/2020 @ \$19.140000 (System Price) - 1,206.000000 Units on hand			3,027.06	23,082.84 DR
30/09/2020	Revaluation - 29/09/2020 @ \$18.490000 (System Price) - 1,206.000000 Units on hand			783.90	22,298.94 DR
31/10/2020	Revaluation - 30/10/2020 @ \$17.520000 (System Price) - 1,206.000000 Units on hand			1,169.82	21,129.12 DR
30/06/2021	Revaluation - 30/06/2021 @ \$22.210000 (System Price) - 1,206.000000 Units on hand		5,656.14		26,785.26 DR
		1,206.00	5,656.14	4,980.78	26,785.26 DR

Units in Unlisted Unit Trusts (Australian) (78400)

Vanguard Index Australian Shares Fund (VAN0010AU)

01/07/2020	Opening Balance	29,895.19			55,117.76 DR
13/07/2020	Management Fee Rebate	1.10	2.06		55,119.82 DR
31/08/2020	Revaluation - 27/08/2020 @ \$1.924500 (Exit) - 29,895.190000 Units on hand		2,415.53		57,535.35 DR
30/09/2020	Revaluation - 28/09/2020 @ \$1.880400 (Exit) - 29,895.190000 Units on hand			1,318.37	56,216.98 DR
09/10/2020	Management Fee Rebate	2.06	3.98		56,220.96 DR
31/10/2020	Revaluation - 29/10/2020 @ \$1.883800 (Exit) - 29,895.190000 Units on hand		101.64		56,322.60 DR
06/05/2021	Vanguard Index Australian Shares Fund - van0010au	6,104.30	13,710.88		70,033.48 DR
12/06/2021	Vanguard Index Australian Shares Fund - VAN0010AU	4,259.85	10,000.00		80,033.48 DR
30/06/2021	Revaluation - 30/06/2021 @ \$2.329200 (Exit) - 40,262.500000 Units on hand		13,745.94		93,779.42 DR
		40,262.50	39,980.03	1,318.37	93,779.42 DR

Vanguard Index International Shares Fund (VAN0011AU)

01/07/2020	Opening Balance	3,152.22			4,877.11 DR
31/08/2020	Revaluation - 27/08/2020 @ \$1.635500 (Exit) - 3,152.220000 Units on hand		278.35		5,155.46 DR
30/09/2020	Revaluation - 28/09/2020 @ \$1.626800 (Exit) - 3,152.220000 Units on hand			27.43	5,128.03 DR
31/10/2020	Revaluation - 29/10/2020 @ \$1.605800 (Exit) - 3,152.220000 Units on hand			66.20	5,061.83 DR
11/11/2020	Vanguard Index International Shares Fund - van0011au	2,979.38	5,000.00		10,061.83 DR
14/04/2021	Vanguard Index International Shares Fund - van0011au	3,679.24	6,728.60		16,790.43 DR
25/04/2021	Vanguard Index International Shares Fund - van0011au	3,821.59	7,000.00		23,790.43 DR
30/06/2021	Revaluation - 30/06/2021 @ \$1.942800 (Exit) - 13,632.430000 Units on hand		2,694.66		26,485.09 DR
		13,632.43	21,701.61	93.63	26,485.09 DR

Vanguard Index Australian Property Securities Fund (VAN0012AU)

01/07/2020	Opening Balance	49,098.89			40,727.53 DR
13/07/2020	Management Fee Rebate	0.78	0.66		40,728.19 DR
31/08/2020	Revaluation - 27/08/2020 @ \$0.878700 (Exit) - 49,098.890000 Units on hand		2,415.66		43,143.85 DR
30/09/2020	Revaluation - 28/09/2020 @ \$0.910400 (Exit) - 49,098.890000 Units on hand		1,556.44		44,700.29 DR
31/10/2020	Revaluation - 29/10/2020 @ \$0.888400 (Exit) - 49,098.890000 Units on hand			1,080.18	43,620.11 DR
09/02/2021	Vanguard Index Australian Property Securities Fund - van0012au	15,649.45	15,000.00		58,620.11 DR
07/05/2021	Vanguard Index Australian Property Securities Fund - van0012au	12,002.63	12,453.93		71,074.04 DR

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Transaction Date	Description	Units	Debit	Credit	Balance \$
11/06/2021	Vanguard Index Australian Property Securities Fund - VAN0012AU	4,573.73	5,000.00		76,074.04 DR
30/06/2021	Revaluation - 30/06/2021 @ \$1.096600 (Exit) - 81,325.480000 Units on hand		13,107.48		89,181.52 DR
		81,325.48	49,534.17	1,080.18	89,181.52 DR
<u>Vanguard Lifestrategy Growth Fund (VAN0014AU)</u>					
01/07/2020	Opening Balance	10,131.07			15,284.75 DR
31/08/2020	Revaluation - 27/08/2020 @ \$1.569000 (Exit) - 10,131.070000 Units on hand		610.90		15,895.65 DR
30/09/2020	Revaluation - 28/09/2020 @ \$1.554000 (Exit) - 10,131.070000 Units on hand			151.97	15,743.68 DR
31/10/2020	Revaluation - 29/10/2020 @ \$1.552500 (Exit) - 10,131.070000 Units on hand			15.19	15,728.49 DR
08/02/2021	Vanguard LifeStrategy Growth Fund - van0014au	6,099.79	10,000.00		25,728.49 DR
25/04/2021	Vanguard LifeStrategy Growth Fund - van0014au	2,973.01	5,000.00		30,728.49 DR
12/06/2021	Vanguard LifeStrategy Growth Fund - - VAN0014AU	5,776.67	10,000.00		40,728.49 DR
30/06/2021	Revaluation - 30/06/2021 @ \$1.737300 (Exit) - 24,980.540000 Units on hand		2,670.20		43,398.69 DR
		24,980.54	28,281.10	167.16	43,398.69 DR
<u>Vanguard High Yield Australian Shares Fund (VAN0017AU)</u>					
01/07/2020	Opening Balance	36,775.10			38,374.82 DR
31/08/2020	Revaluation - 27/08/2020 @ \$1.077000 (Exit) - 36,775.100000 Units on hand		1,231.96		39,606.78 DR
30/09/2020	Revaluation - 28/09/2020 @ \$1.043500 (Exit) - 36,775.100000 Units on hand			1,231.96	38,374.82 DR
31/10/2020	Revaluation - 29/10/2020 @ \$1.028900 (Exit) - 36,775.100000 Units on hand			536.92	37,837.90 DR
25/04/2021	Vanguard High Yield Australian Shares Fund - van0017au	2,309.64	3,000.00		40,837.90 DR
27/04/2021	Vanguard High Yield Australian Shares Fund - van0017au	15,330.37	20,000.00		60,837.90 DR
11/06/2021	Vanguard High Yield Australian Shares Fund - VAN0017AU	10,992.23	15,000.00		75,837.90 DR
13/06/2021	Vanguard High Yield Australian Shares Fund - VAN0017AU	14,656.31	20,000.00		95,837.90 DR
30/06/2021	Revaluation - 30/06/2021 @ \$1.355500 (Exit) - 80,063.650000 Units on hand		12,688.38		108,526.28 DR
		80,063.65	71,920.34	1,768.88	108,526.28 DR
<u>Vanguard Diversified Bnd Indx Fund (VAN0042AU)</u>					
01/07/2020	Opening Balance	191,151.87			193,292.77 DR
10/07/2020	Vanguard Invest	6,253.01	6,284.28		199,577.05 DR
06/08/2020	Vanguard Invest	4,487.60	4,554.91		204,131.96 DR
31/08/2020	Revaluation - 27/08/2020 @ \$1.003700 (Exit) - 191,151.870000 Units on hand			1,433.64	202,698.32 DR
05/09/2020	Vanguard Invest	3,547.36	3,580.71		206,279.03 DR
30/09/2020	Revaluation - 28/09/2020 @ \$1.010100 (Exit) - 191,151.870000 Units on hand		1,223.37		207,502.40 DR
08/10/2020	Vanguard Invest	1,920.50	1,903.60		209,406.00 DR
31/10/2020	Revaluation - 29/10/2020 @ \$0.990600 (Exit) - 191,151.870000 Units on hand			3,727.46	205,678.54 DR
10/11/2020	Vanguard investment	20,147.07	20,000.00		225,678.54 DR
19/12/2020	Vanguard investment	14,043.53	14,000.00		239,678.54 DR
13/01/2021	Vanguard Investment	13,435.88	13,122.82		252,801.36 DR
07/02/2021	Vanguard Investment	5,145.09	5,000.00		257,801.36 DR
08/02/2021	Vanguard Investment	10,290.18	10,000.00		267,801.36 DR
09/02/2021	Vanguard Investment	5,137.17	5,000.00		272,801.36 DR

Eland Superannuation Fund

General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
10/03/2021	Vanguard Investment	4,805.42	4,597.83		277,399.19 DR
26/04/2021	Vanguard	(21,819.77)		22,223.62	255,175.57 DR
26/04/2021	Unrealised Gain writeback as at 26/04/2021		18.91		255,194.48 DR
29/04/2021	Vanguard	(40,905.47)		40,947.28	214,247.20 DR
29/04/2021	Unrealised Gain writeback as at 29/04/2021		35.45		214,282.65 DR
05/05/2021	Vanguard	(17,639.44)		17,504.33	196,778.32 DR
05/05/2021	Unrealised Gain writeback as at 05/05/2021		15.29		196,793.61 DR
10/06/2021	Vanguard	(90,956.64)		89,910.20	106,883.41 DR
10/06/2021	Unrealised Gain writeback as at 10/06/2021		78.83		106,962.24 DR
30/06/2021	Revaluation - 30/06/2021 @ \$0.922000 (Exit) - 109,043.360000 Units on hand			6,424.26	100,537.98 DR
		109,043.36	89,416.00	182,170.79	100,537.98 DR
<u>Vanguard Investor Cash Plus Fund (VAN0100AU)</u>					
01/07/2020	Opening Balance	12,450.19			12,475.09 DR
31/08/2020	Revaluation - 27/08/2020 @ \$1.001900 (Exit) - 12,450.190000 Units on hand			1.24	12,473.85 DR
01/10/2020	Code/Class Change - VAN0100AU to VAN0102AU	(12,450.19)			12,473.85 DR
01/10/2020	Code/Class Change - VAN0100AU to VAN0102AU	0.00		12,500.00	26.15 CR
31/10/2020	Revaluation - 29/10/2020 @ \$1.002300 (Exit) - 12,450.190000 Units on hand		4.98		21.17 CR
30/06/2021	Revaluation - 30/06/2021 @ \$0.000000 - 0.000000 Units on hand		21.17		0.00 DR
		0.00	26.15	12,501.24	0.00 DR
<u>Vanguard Short Term Fixed Int Fund (VAN0102AU)</u>					
01/10/2020	Code/Class Change - VAN0100AU to VAN0102AU	12,450.19	12,500.00		12,500.00 DR
06/05/2021	Vanguard Investor Short Term Fixed Interest Fund	(12,450.19)		12,500.00	0.00 DR
06/05/2021	Unrealised Gain writeback as at 06/05/2021			196.70	196.70 CR
30/06/2021	Revaluation - 30/06/2021 @ \$0.000000 - 0.000000 Units on hand		196.70		0.00 DR
		0.00	12,696.70	12,696.70	0.00 DR
<u>Vanguard Index Hedged International Shares Fund (VAN0107AU)</u>					
01/07/2020	Opening Balance	5,885.81			4,989.99 DR
31/08/2020	Revaluation - 27/08/2020 @ \$0.927200 (Exit) - 5,885.810000 Units on hand		467.33		5,457.32 DR
30/09/2020	Revaluation - 28/09/2020 @ \$0.900100 (Exit) - 5,885.810000 Units on hand			159.50	5,297.82 DR
31/10/2020	Revaluation - 29/10/2020 @ \$0.881400 (Exit) - 5,885.810000 Units on hand			110.07	5,187.75 DR
11/11/2020	Vanguard Index Hedged International Shares Fund - van0107au	5,261.49	5,000.00		10,187.75 DR
11/11/2020	Vanguard Index Hedged International Shares Fund - van0107au	7,661.75	7,280.96		17,468.71 DR
25/04/2021	Vanguard Index Hedged International Shares Fund - van0107au	4,810.00	5,000.00		22,468.71 DR
30/06/2021	Revaluation - 30/06/2021 @ \$1.070200 (Exit) - 23,619.050000 Units on hand		2,808.40		25,277.11 DR
		23,619.05	20,556.69	269.57	25,277.11 DR
<u>Vanguard Lifestrategy Balanced Fund (VAN0124AU)</u>					
01/07/2020	Opening Balance	33,417.15			47,839.99 DR
13/07/2020	Management Fee Rebate	0.62	0.90		47,840.89 DR
27/08/2020	Vanguard LifeStrategy Balanced Fund -	1,360.85	2,000.45		49,841.34 DR

Eland Superannuation Fund

General Ledger

As at 30 June 2021

Transaction Date	Description	Units	Debit	Credit	Balance \$
	VAN0124AU				
31/08/2020	Revaluation - 27/08/2020 @ \$1.472200 (Exit) - 33,417.150000 Units on hand		1,356.74		51,198.08 DR
30/09/2020	Revaluation - 28/09/2020 @ \$1.464400 (Exit) - 33,417.150000 Units on hand			260.66	50,937.42 DR
09/10/2020	Management Fee Rebate	0.14	0.21		50,937.63 DR
31/10/2020	Revaluation - 29/10/2020 @ \$1.464900 (Exit) - 33,417.150000 Units on hand		16.71		50,954.34 DR
21/01/2021	Vanguard LifeStrategy Balanced Fund	6,239.14	9,354.98		60,309.32 DR
07/02/2021	Vanguard LifeStrategy Balanced Fund	3,318.95	5,000.00		65,309.32 DR
07/02/2021	Vanguard LifeStrategy Balanced Fund	6,637.90	10,000.00		75,309.32 DR
14/04/2021	Vanguard LifeStrategy Balanced Fund - van0124au	3,274.17	5,000.00		80,309.32 DR
30/04/2021	Vanguard LifeStrategy Balanced Fund	13,113.03	20,000.00		100,309.32 DR
30/06/2021	Revaluation - 30/06/2021 @ \$1.564600 (Exit) - 67,361.950000 Units on hand		5,085.19		105,394.51 DR
		67,361.95	57,815.18	260.66	105,394.51 DR
Income Tax Payable/Refundable (85000)					
<u>Income Tax Payable/Refundable (85000)</u>					
01/07/2020	Opening Balance				4,442.91 CR
26/09/2020			4,000.00		442.91 CR
08/10/2020			442.91		0.00 DR
19/12/2020			5,343.00		5,343.00 DR
01/06/2021			988.00		6,331.00 DR
30/06/2021	June Instalment		2,110.00		8,441.00 DR
30/06/2021	Create Entries - Franking Credits Adjustment - 30/06/2021		2,900.62		11,341.62 DR
30/06/2021	Create Entries - Foreign Credits Adjustment - 30/06/2021		143.48		11,485.10 DR
30/06/2021	Create Entries - Income Tax Expense - 30/06/2021			9,796.80	1,688.30 DR
			15,928.01	9,796.80	1,688.30 DR
PAYG Payable (86000)					
<u>PAYG Payable (86000)</u>					
30/06/2021	June Instalment			2,110.00	2,110.00 CR
				2,110.00	2,110.00 CR
Sundry Creditors (88000)					
<u>Sundry Creditors (88000)</u>					
24/09/2020	Baiden RCPT			3,017.12	3,017.12 CR
25/09/2020	Baiden RCPT			10.00	3,027.12 CR
10/11/2020	transfer 29444890 Rev 24 Sept Trans		3,027.12		0.00 DR
			3,027.12	3,027.12	0.00 DR
Deferred Tax Liability/Asset (89000)					
<u>Deferred Tax Liability/Asset (89000)</u>					
01/07/2020	Opening Balance				3,113.72 DR
30/06/2021	Create Entries - PDIT Entry - 30/06/2021			4,793.03	1,679.31 CR
				4,793.03	1,679.31 CR

Total Debits: 2,005,756.75

Total Credits: 2,005,756.75

Eland Superannuation Fund

Create Entries Report

For the period 01 July 2020 to 30 June 2021

Create Entries Financial Year Summary 01 July 2020 - 30 June 2021

Total Profit	Amount
Income	218,861.64
Less Expense	70,751.00
Total Profit	148,110.64

Tax Summary	Amount
Fund Tax Rate	15.00 %
Total Profit	148,110.64
Less Permanent Differences	22,197.77
Less Timing Differences	44,395.55
Less Exempt Pension Income	16,038.00
Less Other Non Taxable Income	(5,049.10)
Less LIC Deductions	0.00
Add SMSF Non Deductible Expenses	272.00
Add Other Non Deductible Expenses	0.00
Add Total Franking/Foreign/TFN/FRW Credits	3,100.92
Less Realised Accounting Capital Gains	1,174.93
Less Accounting Trust Distributions	46,074.29
Add Taxable Trust Distributions	29,891.29
Add Distributed Foreign income	4,422.29
Add Total Net Capital Gains	4,348.63
Less Tax Losses Deducted	0.00
Add SMSF Annual Return Rounding	(2.33)
Taxable Income	65,312.00
Income Tax on Taxable Income or Loss	9,796.80

Profit/(Loss) Available for Allocation	Amount
Total Available Profit	125,876.80
Franking Credits	2,900.62
TFN Credits	0.00
Foreign Credits	143.48
FRW Credits	0.00
Total	128,777.42

Income Tax Expense Available for Allocation	Amount
Income Tax on Taxable Income or Loss	9,796.80
Deferred Tax	4,793.03
Member Specific Income Tax	(4,092.44)
Total Income Tax Expense Allocation	10,497.39

Calculation of Non Deductible Expense Percentage(s)	Amount
--	---------------


Calculation of Non Deductible Expense Percentage(s)

Amount

General Expense Calculation

Total Member Contributions	90,233.84
Net Capital Gains	4,348.00
Gross Interest	11,892.00
Gross Foreign Income	4,622.00
Franked Dividend	2,892.00
Dividend Franking Credit	1,239.00
Gross Trust Distributions	31,552.00
Less exempt pension income	16,038.00
Total Assessable Income (A)	130,740.84
Total Assessable Income	130,740.84
Exempt Pension Income	16,038.00
Total Income (B)	146,778.84
Non Deductible Gen Exp% = 1-(A/B)	
Non Deductible General Expense Percentage	10.927%

Investment Expense Calculation

Net Capital Gains	4,348.00
Gross Interest	11,892.00
Gross Foreign Income	4,622.00
Franked Dividend	2,892.00
Dividend Franking Credit	1,239.00
Gross Trust Distributions	31,552.00
Total Investment Income (B)	56,545.00
Less Non-Assessable Investment Income	16,038.00
Total Investment Assessable Income (A)	40,507.00
Non Deductible Inv Exp% = 1-(A/B)	
Non-Deductible Investment Expense Percentage	28.363% 

Final Segment 1 from 01 July 2020 to 30 June 2021

Pool Name Unsegregated Pool

Total Profit	Amount
Income	218,861.64
Less Expense	70,751.00
Total Profit	148,110.64

Create Entries Summary	Amount
Fund Tax Rate	15.00 %
Total Profit	148,110.64
Less Permanent Differences	22,197.77
Less Timing Differences	44,395.55
Less Exempt Pension Income	16,041.09
Less Other Non Taxable Income	(5,049.10)
Add SMSF Non Deductible Expenses	272.30
Add Other Non Deductible Expenses	0.00
Add Total Franking/Foreign/TFN/FRW Credits	3,100.92
Less Realised Accounting Capital Gains	1,174.93
Less Accounting Trust Distributions	46,074.29
Add Taxable Trust Distributions	29,891.29
Add Distributed Foreign income	4,422.29
Add Capital Gains Adjustment	4,348.63
Less Tax Losses Deducted	0.00
Add Taxable Income Adjustment	0.46
Taxable Income	65,312.00
Income Tax on Taxable Income or Loss	9,796.80

Member Weighted Balance Summary	Weighting%	Amount
Baiden Eland(ELABAI00001A)	68.83	1,066,247.90
Diana Eland(ELADIA00001A)	2.80	43,447.22
Diana Eland(ELADIA00002P)	28.37	439,444.10

Profit/(Loss) Available for Allocation	Amount
Total Available Profit	125,876.80
Franking Credits	2,900.62
TFN Credits	0.00
FRW Credits	0.00
Total	128,777.42

Allocation to Members	Weighting%	Amount
Baiden Eland(ELABAI00001A)	68.83	88,637.50
Diana Eland(ELADIA00001A)	2.80	3,605.77
Diana Eland(ELADIA00002P)	28.37	36,534.15

Accumulation Weighted Balance Summary	Weighting%	Amount
Baiden Eland(ELABAI00001A)	96.08	1,066,247.90
Diana Eland(ELADIA00001A)	3.92	43,447.22
Diana Eland(ELADIA00002P)	0.00	439,444.10

Income Tax Expense Available for Allocation	Amount
Income Tax on Taxable Income or Loss	9,796.80
Deferred Tax	4,793.03
Member Specific Income Tax	(4,092.44)
Total Income Tax Expense Allocation	10,497.39

Allocation to Members	Weighting%	Amount
Baiden Eland(ELABAI00001A)	96.08	10,085.89
Diana Eland(ELADIA00001A)	3.92	411.50
Diana Eland(ELADIA00002P)	0.00	0.00

Calculation of daily member weighted balances

Baiden Eland (ELABAI00001A)

Member Balance

01/07/2020	50010	Opening Balance	1,018,516.60	1,018,516.60
22/07/2020	52420	Contributions	25,000.00	23,561.64
22/07/2020	53800	Contributions Tax	(3,750.00)	(3,534.25)
21/01/2021	52420	Contributions	62,807.00	27,703.91
Total Amount (Weighted)				1,066,247.90

Diana Eland (ELADIA00001A)

Member Balance

01/07/2020	50010	Opening Balance	43,050.79	43,050.79
02/10/2020	52420	Contributions	164.36	122.48
02/10/2020	53800	Contributions Tax	(24.65)	(18.37)
07/10/2020	52420	Contributions	143.90	105.26
19/01/2021	52420	Contributions	118.58	52.95
19/01/2021	53800	Contributions Tax	(17.79)	(7.94)
31/05/2021	52420	Contributions	1,000.00	84.93
31/05/2021	53800	Contributions Tax	(150.00)	(12.74)
01/06/2021	52420	Contributions	1,000.00	82.19
01/06/2021	53800	Contributions Tax	(150.00)	(12.33)
Total Amount (Weighted)				43,447.22

Diana Eland (ELADIA00002P)

Member Balance

01/07/2020	50010	Opening Balance	480,885.20	480,885.20
23/07/2020	54160	Pensions Paid	(15,000.00)	(14,095.89)
24/07/2020	54160	Pensions Paid	(8,000.00)	(7,495.89)
21/01/2021	54160	Pensions Paid	(45,000.00)	(19,849.32)
Total Amount (Weighted)				439,444.10

Calculation of Net Capital Gains

Capital gains from Unsegregated Pool	23,675.43
Capital gains from Unsegregated Pool - Collectables	0.00
Capital Gain Adjustment from prior segments	0.00
Realised Notional gains	0.00
Carried forward losses from prior years	0.00
Current year capital losses from Unsegregated Pool	17,152.48
Current year capital losses from Unsegregated Pool - Collectables	0.00
Losses Applied	17,152.48
Total CGT Discount Applied	2,174.32
Capital Gain /(Losses carried forward)	4,348.63
CGT allocated in prior segments	0.00
Allocations of Net Capital Gains to Pools	
Capital Gain Proportion - Unsegregated Pool (6522.95/6522.95)=100.00%	4,348.63

Foreign Tax Offset Calculations

Segment 01 July 2020 to 30 June 2021

Claimable FTO - Unsegregated Pool	143.48
Claimable FTO	143.48

Total Claimable Foreign Credits for the Year **143.48**

Foreign Tax Offset (Label C1) 143.48

Applied/Claimed FTO 143.48

Allocations of Foreign Tax Offset to Members

Baiden Eland(ELABAI00001A) - 97.20 %	139.46
Diana Eland(ELADIA00001A) - 2.80 %	4.02
Diana Eland(ELADIA00002P) - 0.00 %	0.00
Total Foreign Tax Offset Allocated to Members	143.48



Australian Government
Australian Taxation Office


Agent HERRON ACCOUNTANTS
Client THE TRUSTEE FOR THE ELAND
SUPERANNUATION FUND
ABN 74 334 890 753
TFN 923 614 408

Income tax 551

Date generated	06/07/2021
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$500.00 CR

Transactions

5 results found - from **01 July 2020** to **06 July 2021** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
16 Jun 2021	15 Jun 2021	Payment received		\$500.00	\$500.00 CR 
9 Oct 2020	8 Oct 2020	Payment received		\$701.91	\$0.00
23 Sep 2020	21 Sep 2020	Instalment credit allowed		\$2,000.00	\$701.91 DR
23 Sep 2020	21 Sep 2020	Instalment credit allowed		\$2,000.00	\$2,701.91 DR
21 Sep 2020	17 May 2021	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 19 to 30 Jun 20	\$4,701.91		\$4,701.91 DR



Australian Government
Australian Taxation Office

Agent HERRON ACCOUNTANTS
Client THE TRUSTEE FOR THE ELAND
SUPERANNUATION FUND
ABN 74 334 890 753
TFN 923 614 408

Activity statement 001

Date generated	06/07/2021
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$2,625.44 CR

Transactions

15 results found - from **01 July 2020** to **06 July 2021** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
16 Jun 2021	15 Jun 2021	Payment received		\$2,625.44	\$2,625.44 CR
2 Jun 2021	1 Jun 2021	Payment received		\$988.00	\$0.00
3 May 2021	3 May 2021	General interest charge			\$988.00 DR
2 May 2021	28 Apr 2021	Original Activity Statement for the period ending 31 Mar 21 - PAYG Instalments	\$988.00		\$988.00 DR
29 Jan 2021	2 Mar 2021	Original Activity Statement for the period ending 31 Dec 20		\$0.00	\$0.00
29 Jan 2021	4 Jan 2021	General interest charge			\$0.00
29 Jan 2021	25 Nov 2020	Original Activity Statement for the period ending 30 Sep 20 - PAYG Instalments	\$5,343.00		\$0.00
22 Dec 2020	21 Dec 2020	Payment received		\$5,343.00	\$5,343.00 CR
29 Sep 2020	29 Sep 2020	General interest charge			\$0.00
29 Sep 2020	28 Sep 2020	Payment received		\$4,000.00	\$0.00
29 Sep 2020	1 Jul 2020	General interest charge			\$4,000.00 DR



Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
23 Sep 2020	25 Aug 2020	Original Activity Statement for the period ending 30 Jun 20 - PAYG Instalments	\$2,000.00		\$4,000.00 DR
23 Sep 2020	26 May 2020	Original Activity Statement for the period ending 31 Mar 20 - PAYG Instalments	\$2,000.00		\$2,000.00 DR
21 Sep 2020	28 Feb 2020	Client initiated amended Activity Statement for the period ending 31 Dec 19		\$0.00	\$0.00
21 Sep 2020	28 Oct 2019	Client initiated amended Activity Statement for the period ending 30 Sep 19		\$0.00	\$0.00



Australian Government
Australian Taxation Office

PAYG Instalments report 2021

Tax Agent 79549002

Last Updated 21/08/2021

TFN	Client Name	Quarter 1 (\$)	Quarter 2 (\$)	Quarter 3 (\$)	Quarter 4 (\$)	Total Instalment (\$)
923614408	THE TRUSTEE FOR THE ELAND SUPERANNUATION FUND	5,343.00	0.00	988.00	2,110.00	8,441.00

Total No of Clients: 1

Date: 9/07/2021

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2021

BHP GROUP LIMITED
BHP ORDINARY FULLY PAID SHARES Zero Balance

Name	Share Type	Register	Quantity	
MR BAIDEN LESLIE ELAND + MRS DIANA KAY ELAND <ELAND SUPER FUND> X*****6904	CHESS Sponsored	VIC	0	Zero Balance
Total			0	



Sincerely,

Computershare

Only Computershare managed holdings are listed.

Transaction History

◀ View:

BOQ, X*****6904 (MR BAIDEN LESLIE ELAND + MRS DIANA KAY ELAND <ELAND SUPER FUND A/C>)

Date range from (dd/mm/yyyy)  to (dd/mm/yyyy) 

Displaying Transaction History from 01 Jul 2020 to 30 Jun 2021

HIN/SRN EMP ID	Security Code	Date	Transaction	Change	Running Balance
X*****6904	BOQ	26/11/2020	Holding Net Movement (CHESS 510)	-2,136	0
X*****6904	BOQ	25/11/2020	Dividend Plan Allotment	36	2,136



Viewing 1 - 2 of 2

Transaction History

◀ View:

CBA, X*****6904 (MR BAIDEN LESLIE ELAND + MRS DIANA KAY ELAND <ELAND SUPER FUND A/C>)

Date range from (dd/mm/yyyy)  to (dd/mm/yyyy) 

Displaying Transaction History from 01 Jul 2020 to 30 Jun 2021

HIN/SRN EMP ID	Security Code	Date	Transaction	Change	Running Balance
X*****6904	CBA	08/01/2021	Holding Net Movement (CHESS 510)	-162	0

Viewing 1 - 1 of 1



Date: 8/07/2021

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2021

**NATIONAL AUSTRALIA BANK LIMITED
NAB ORDINARY FULLY PAID SHARES Zero Balance**

Name	Share Type	Register	Quantity	
MR BAIDEN LESLIE ELAND + MRS DIANA KAY ELAND <ELAND SUPER FUND> X*****6904	CHESS Sponsored	VIC	0	Zero Balance
Total			0	



Sincerely,
Computershare


Only Computershare managed holdings are listed.

Date: 9/07/2021

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2021

**REX MINERALS LIMITED
RXM ORDINARY FULLY PAID SHARES**

Name	Share Type	Register	Quantity	
MR BAIDEN LESLIE ELAND + MRS DIANA KAY ELAND <ELAND SUPER FUND> X*****6904	CHESS Sponsored	WA	2425	
		Total	2425	

Sincerely,

Computershare

Only Computershare managed holdings are listed.

Transaction History

« View:

TAH, X*****6904 (MR BAIDEN LESLIE ELAND + MRS DIANA KAY ELAND <ELAND SUPER FUND A/C>)

Date range from (dd/mm/yyyy)  to (dd/mm/yyyy) 

Displaying Transaction History from 01 Jul 2020 to 30 Jun 2021

Security: ▼

HIN/SRN EMP ID	Security Code	Date	Transaction	Change	Running Balance
X*****6904	TAH	17/03/2021	Dividend Plan Allotment	48	2,999
X*****6904	TAH	21/09/2020	Renounceable Rights Issue Allotment	246	2,951
X*****6904	TAHRA	09/09/2020	Adjustment	-246	0
X*****6904	TAHRA	28/08/2020	Renounceable Rights Entitlement Allotment	246	246



Viewing 1 - 4 of 4

Ask us now 

Date: 9/07/2021

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2021

**WESFARMERS LIMITED
WES ORDINARY FULLY PAID SHARES Zero Balance**

Name	Share Type	Register	Quantity	
MR BAIDEN LESLIE ELAND + MRS DIANA KAY ELAND <ELAND SUPER FUND> X*****6904	CHESS Sponsored	WA	0	Zero Balance
Total			0	



Sincerely,

Computershare


Only Computershare managed holdings are listed.

Date: 9/07/2021

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2021

**WOODSIDE PETROLEUM LTD
WPL ORDINARY FULLY PAID SHARES**

Name	Share Type	Register	Quantity	
MR BAIDEN LESLIE ELAND + MRS DIANA KAY ELAND <ELAND SUPER FUND> X*****6904	CHESS Sponsored	WA	1206	
		Total	1206	

Sincerely,

Computershare

Only Computershare managed holdings are listed.



THE ELAND SUPERANNUATION FUND
24 LAMAUR ST
WARNER QLD 4500

Vanguard Quarterly Transaction Statement

1 April 2021 to 30 June 2021

Investor name: THE ELAND SUPERANNUATION FUND
Account number: 583648
Tax file number status: Supplied

Your investment at a glance

Opening investment valuation as at 01-Apr-2021	Units	Sell price	Value
Vanguard Investor Short Term Fixed Interest Fund	12,450.19	\$1.0020	\$12,475.09
Vanguard Index Australian Property Securities Fund	64,749.12	\$0.9909	\$64,159.90
Vanguard High Yield Australian Shares Fund	36,775.10	\$1.2704	\$46,719.09
Vanguard Index Australian Shares Fund	29,898.35	\$2.1480	\$64,221.66
Vanguard Index Hedged International Shares Fund	18,809.05	\$0.9952	\$18,718.77
Vanguard Index International Shares Fund	6,131.60	\$1.7768	\$10,894.63
Vanguard LifeStrategy Balanced Fund	50,974.75	\$1.4947	\$76,191.96
Vanguard LifeStrategy Growth Fund	16,230.86	\$1.6373	\$26,574.79
Total opening investment valuation			\$319,955.88

Closing investment valuation as at 30-Jun-2021	Units	Sell price	Value
Vanguard Investor Short Term Fixed Interest Fund	0.00	\$1.0006	\$0.00
Vanguard Index Australian Property Securities Fund	81,325.48	\$1.0966	\$89,181.52
Vanguard High Yield Australian Shares Fund	80,063.65	\$1.3555	\$108,526.28
Vanguard Index Australian Shares Fund	40,262.50	\$2.3292	\$93,779.42
Vanguard Index Hedged International Shares Fund	23,619.05	\$1.0702	\$25,277.11
Vanguard Index International Shares Fund	13,632.43	\$1.9428	\$26,485.09





Vanguard[®]

Account number: 583648

Closing investment valuation as at 30-Jun-2021	Units	Sell price	Value
Vanguard LifeStrategy Balanced Fund	67,361.95	\$1.5646	\$105,394.51
Vanguard LifeStrategy Growth Fund	24,980.54	\$1.7373	\$43,398.69
Total closing investment valuation			\$492,042.61



Note:

- Prices listed for managed funds are the “sell” price as at the price date, which is the price that would have been received on sale of the units. This is normally less than the “buy price”, as a result of buy/sell spreads charged by managed funds to cover transaction costs.



THE ELAND SUPERANNUATION FUND
24 LAMAUR STREET
WARNER QLD 4500

Vanguard Monthly Transaction Statement

1 June 2021 to 30 June 2021

Investor name: THE ELAND SUPERANNUATION FUND
Account number: 691913
Tax file number status: Supplied

Your investment at a glance

Opening investment valuation as at 01-Jun-2021	Units	Sell price	Value
Vanguard Diversified Bond Index Fund	200,000.00	\$0.9165	\$183,300.00
Total opening investment valuation			\$183,300.00

Closing investment valuation as at 30-Jun-2021	Units	Sell price	Value
Vanguard Diversified Bond Index Fund	109,043.36	\$0.9220	\$100,537.98
Total closing investment valuation			\$100,537.98



Note:

- Prices listed for managed funds are the "sell" price as at the price date, which is the price that would have been received on sale of the units. This is normally less than the "buy price", as a result of buy/sell spreads charged by managed funds to cover transaction costs.

25 August 2021


Reference number: 123373854

The Trustees
Eland Superannuation Fund
c/o Herron Accountants
PO Box 504
North Lakes QLD 4509

Dear Trustees,

SECTION 295.390 ACTUARY'S CERTIFICATE OF EXEMPT INCOME

This certificate has been prepared for the Trustees of Eland Superannuation Fund to certify the exempt income proportion in accordance with section 295.390 of the Income Tax Assessment Act ("ITAA") 1997 for the 2020/21 income year.

I hereby certify that the proportion of the applicable income of Eland Superannuation Fund ("the Fund") for the year ending 30 June 2021 that should be exempt from income tax is: **28.367%** 

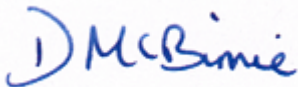
This exempt income proportion does not apply to income earned on segregated current pension assets and segregated non-current assets.

Further details of my calculation and the information on which it is based are contained in the appendices and covering email. These form part of my report and should be read in their entirety.

- ◆ Appendix A: Information used to calculate the exempt income proportion
- ◆ Appendix B: Fund liabilities
- ◆ Appendix C: Exempt current pension income result and adequacy opinion
- ◆ Appendix D: Apportioning expenses

I confirm that this actuarial certificate has been prepared in accordance with Professional Standard 406 issued by the Institute of Actuaries of Australia and other relevant professional standards and guidance notes.

Yours sincerely,



Doug McBirnie, B.Sc. (Hons), FIAA

Appendix A – Information used to calculate the exempt income proportion

Fund data and financials

This certificate has been prepared at the request of, and based on data supplied by, Herron Accountants on behalf of the Trustees for the 2020/21 income year. A summary of the data supplied to us for the purpose of calculating the exempt income proportion is provided below:

Name of fund: Eland Superannuation Fund
Fund ABN: 74334890753
Trustees: Baiden Eland
Diana Eland

Member name	Baiden Eland	Diana Eland
Date of birth	5 Aug 1966	28 Jun 1960
Value of retirement phase income streams as at 1 Jul 2020	\$0	\$480,885
Value of retirement phase income streams at 1 Jul 2020 excluding liabilities in respect to segregated current pension assets.	\$0	\$480,885

The aggregate operating statement information is:

Assets available at 1 July 2020	\$1,542,453
Plus	
Non-concessional contributions	\$62,951
Concessional contributions	\$27,283
Less	
Pension payments and lump sump withdrawals	\$68,000
Equals	
Balance before income and expenses	\$1,564,686
Preliminary net income	(\$4,092)
Gross assets available at year end (before tax)	\$1,560,594

We understand that the financial information provided to us when applying for this certificate may be unaudited. Should the financial information provided to us change, as a result of audit or otherwise, this may affect the results of our calculations and we recommend you apply for an amended certificate.

In addition to relying on the data provided to us, we have made the following assumption when completing this actuarial certificate:

- ◆ The tax exempt percentage calculation was completed based on the data supplied to us, no further assumptions were required.

The information provided to us indicated that this Fund did not have disregarded small fund assets, as defined in section 295.387 of the ITAA 1997. Based on the information provided to us, there were no segregated current pension assets or segregated non-current assets during the income year.

Minimum pension standards

Based on the information provided, the Fund contains only accumulation and account-based type income stream benefits (commonly referred to as pensions). These include allocated pensions, market linked pensions, and account-based income streams (including transition to retirement pensions). The Fund contains no other types of income stream benefits such as defined benefits in growth or pension phase.

The Superannuation Industry Supervision (SIS) Regulations for account-based income streams include a requirement for a minimum amount to be paid to the member over the year depending on the member's age, opening account balance date of commencement. Where the minimum pension standards are not met the earnings on the assets supporting that income stream may not be eligible for an exemption from income tax, and the exempt income proportion shown in this certificate may not be correct. It was confirmed upon submission of the data for this report that all assets shown as supporting retirement phase superannuation income streams are eligible for an exemption from income tax by virtue of having met the minimum pension standards for the Income year. We have not checked that this is the case and recommend that the Fund's auditor satisfies him or herself that the relevant standards have been met.

Appendix B – Fund liabilities

Segregated current pension assets

Section 295.385 of the ITAA 1997 defines segregated current pension assets as those assets that are set aside to solely support retirement phase income streams. Assessable income (excluding non-arm's length income and assessable contributions) earned on these assets is exempt from income tax.

Guidance from the Australian Tax Office states that where a fund's only superannuation liabilities are in respect of account-based retirement phase income streams at a particular point in time, the fund's assets are deemed to be segregated current pension assets. The eligible income earned during a period where a fund is 100% in retirement phase is therefore exempt from tax under the segregated method.

An exception to the above is where a fund has disregarded small fund assets and is therefore unable to use the segregated method. Disregarded small fund assets are defined under section 295.387 of ITAA 1997 and apply where an SMSF or small-APRA fund have a retirement phase income stream in an income year and at the previous 30 June:

- ◆ A member of the fund had a total superannuation balance (including accounts outside that fund) of over \$1.6 million, and
- ◆ That member was the recipient of a retirement phase income stream in any fund.

We understand that this Fund did not have disregarded small fund assets in the 2021 income year.

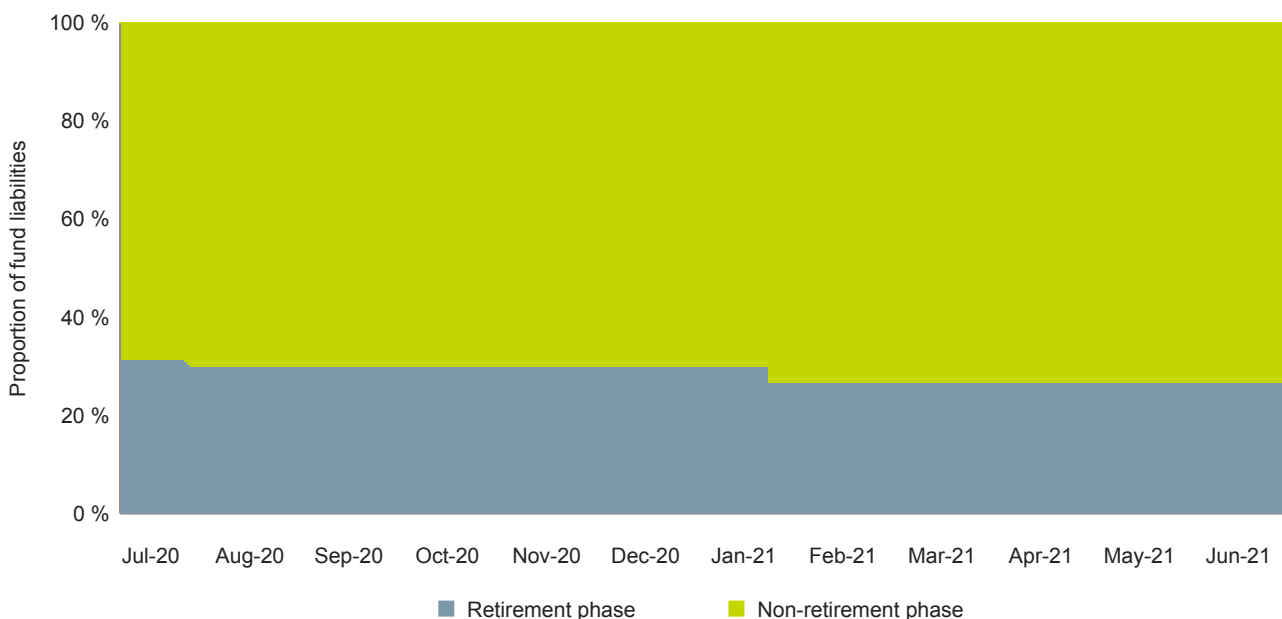
Based on the information provided, our calculations assume that the Fund had no segregated current pension assets.

Segregated non-current assets

Segregated non-current assets as defined in section 295.395 of ITAA 1997 are those assets set aside solely to support non-retirement phase superannuation liabilities such as accumulation interests. A separate actuary's certificate is required in order to segregate such assets. We understand that the Fund had no segregated non-current assets during the income year.

Illustration of liabilities

The following chart illustrates the Fund's liabilities during the income year:



The green non-retirement phase liabilities represent accumulation interests, reserves and non-retirement phase transition to retirement income streams in the Fund over the income year. The grey unsegregated retirement phase liabilities represent retirement phase income streams that were not segregated current pension assets.

The liabilities shown in grey and green are those that are used to calculate the exempt income proportion. These liabilities are known as 'unsegregated' and eligible income earned on assets supporting these liabilities will claim ECPI based on the exempt income proportion in this actuarial certificate.

Appendix C - Exempt income proportion results and adequacy opinion

Exempt income proportion

Superannuation funds claiming exempt current pension income ("ECPI") under section 295.390 of the ITAA 1997, known as the proportionate or unsegregated method, are required to obtain an actuary's certificate prior to lodgement of the fund's income tax return. The proportion of the applicable income, excluding income earned on segregated current pension assets and segregated non-current assets, for the year ending 30 June 2021 that should be exempt from income tax is calculated as follows:

$$\frac{\text{Average value of current pension liabilities}}{\text{Average value of superannuation liabilities}} = \frac{\$439,444}{\$1,549,139} = 28.367\%$$

Within the requirements of legislation and the Fund's Trust Deed and Rules, the Trustees may have discretion about how income and expenses are allocated at the member level. We have not checked the terms of the Fund's Trust Deed and Rules. The daily weighted average calculation of the exempt income proportion provides a fair and reasonable method of apportioning these items between the member accounts at year end for income earned on assets that are not segregated assets and is provided below:

Member Name	Baiden Eland	Diana Eland	Fund
Exempt income proportion	0.000%	28.367%	28.367%
Non-exempt income proportion	68.828%	2.805%	71.633%

The above proportions are unlikely to be appropriate for allocating income earned on segregated assets.

Calculating the fund's exempt current pension income for the purpose of your tax return

The exempt income proportion is applied to net ordinary assessable income including net capital gains, but excluding assessable contributions, non-arm's length income and income including capital gains or losses derived from any segregated assets. The Trustee would calculate ECPI as follows:

Total ECPI = Eligible income * Exempt income proportion + Income on segregated current pension assets

Unutilised capital losses (except capital losses on segregated current pension assets) can be carried forward until they can be offset against assessable capital gains.

Adequacy opinion and methodology

By definition, the liabilities of an account-based member interest or reserve at a particular time, in the absence of any unusual terms or guarantees, are equal to the value of the assets backing it. Therefore no specific assumption has been made (or is needed) regarding rates of return on the Fund's assets; pension increases; or the liability calculation discount rate. As such, I am satisfied that the amount of the assets at the end of the year, if accumulated together with the Fund's future earnings and contributions, will provide the amount required to discharge in full the liabilities as they fall due. No recommendation is needed with regard to future contributions.

The average values used in the exempt income proportion are determined using a daily weighted average calculation which takes into account relevant information such as the opening balances of each member account, any reserves, and the size and timing of any member transactions during the income year. Unless otherwise stated, all member transactions including pension commencements and commutations are assumed to occur immediately at the start of each day. More information on the methodology used can be found at <https://www.accurium.com.au/-/media/Accurium/Membership/methodology-guide>

Appendix D - Apportioning expenses

Methods for apportioning expenses

A superannuation fund can generally deduct expenses to the extent they were incurred in producing assessable income. Where an expense can be attributed to solely producing assessable income then it can be deducted from assessable income in its entirety. Where it is solely attributable to non-assessable income it is entirely non-deductible. However, expenses that cannot be attributed to solely producing exempt income or solely producing assessable income need to be apportioned to determine how much can be deducted.

A fair and reasonable approach must be used to determine what proportion of such an expense can be deducted. A common industry approach has used the tax exempt proportion provided in the fund's actuarial certificate to determine an appropriate deductibility proportion as follows:

$$\text{Expense deductibility proportion} = 1 - \text{actuarial exempt income proportion}$$

This generally represents the proportion of fund's total income that is assessable during an income year. It is therefore a fair and reasonable approach to apportioning an expense that relates to the whole fund for that income year.

However, superannuation liabilities supported by segregated current pension assets are excluded from the actuarial exempt income proportion calculation. This includes assets which were deemed to be segregated at a particular time due to the fund only having retirement phase superannuation liabilities at that time.

Where a fund does have segregated current pension assets, the approach above is likely to underestimate the extent to which an expense was incurred in producing exempt income, and therefore overstate the amount that can be reasonably deducted.

For those funds wishing to use the actuarial exempt income proportion as the basis for the deductibility of expenses we have determined below a deductibility proportion that takes into account all fund liabilities over the income year. This may be different to $(1 - \text{actuarial exempt income proportion})$ where the fund has segregated current pension assets and may be a fair and reasonable deductible proportion for expenses which must be apportioned and relate to the whole income year.

Expense deductibility proportion

The following deductible proportion has been determined based on all fund liabilities, including any segregated current pension assets identified in Appendix B, using the same methodology as the exempt income proportion described in Appendix C.

Expense deductibility proportion:	71.633%
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This is not intended to be tax advice and you should determine whether this deductible proportion is appropriate for this fund and for each relevant fund expense prior to use.

Eland Superannuation Fund
Pension Summary

As at 30 June 2021

Member Name : Eland, Diana

Member Age : 60* (Date of Birth : Provided)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
ELADIA0002P	Account Based Pension	01/07/2018	14.44%	2.00%	\$9,620.00*	N/A	\$68,000.00	\$0.00	\$68,000.00	NIL



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

					\$9,620.00	\$0.00	\$68,000.00	\$0.00	\$68,000.00	\$0.00
--	--	--	--	--	------------	--------	-------------	--------	-------------	--------

Total :

					\$9,620.00	\$0.00	\$68,000.00	\$0.00	\$68,000.00	\$0.00
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*Age as at 01/07/2020 or pension start date for new pensions.

Eland Superannuation Fund
Yearly Projected Pension Calculation Report

As at 01 July 2021

Member Name	Member Code	Pension Type	Pension Start/ Conversion Date	Age (as at 01/07/2021)	Opening Balance	Minimum Amount *	Maximum Amount	Tax Free %	Min Tax Free Payments	Min Taxable Payments
Eland, Diana	ELADIA00002P	Account Based Pension	01/07/2018	61	449,419.35	8,990.00	N/A	14.44	1,298.16	7,691.84
					449,419.35	8,990.00			1,298.16	7,691.84
					449,419.35	8,990.00			1,298.16	7,691.84

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

Eland 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
Eland, Baiden	Provided	53	1,018,516.60	25,000.00	0.00	62,807.00	0.00	87,807.00
Eland, Diana	Provided	60	523,935.99	2,282.94	0.00	143.90	0.00	2,426.84
All Members				27,282.94	0.00	62,950.90	0.00	90,233.84

*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
Eland, Baiden	Concessional	25,000.00	25,000.00	At Limit
	Non-Concessional	0.00	100,000.00	100,000.00 Below Cap
Eland, Diana	Concessional	2,282.94	25,000.00	22,717.06 Below Cap
	Non-Concessional	0.00	100,000.00	100,000.00 Below Cap

Carry Forward Unused Concessional Contribution Cap

Member	2016	2017	2018	2019	2020	2021	Current Position
Eland, Baiden							
Concessional Contribution Cap	30,000.00	35,000.00	25,000.00	25,000.00	25,000.00	25,000.00	
Concessional Contribution	25,000.00	20,000.00	25,000.00	25,000.00	25,000.00	25,000.00	
Unused Concessional Contribution	0.00	0.00	0.00	0.00	0.00	0.00	
Cumulative Carry Forward Unused	N/A	N/A	N/A	0.00	0.00	0.00	
Maximum Cap Available	30,000.00	35,000.00	25,000.00	25,000.00	25,000.00	25,000.00	At Limit
Total Super Balance	0.00	0.00	700,381.57	895,260.16	1,002,058.52	1,018,516.60	

01/06/2021 Diana

Personal - Concessional

1,000.00



Total - Eland, Diana

2,282.94

0.00

143.90

0.00

0.00

0.00

0.00

Total for All Members

27,282.94

0.00

62,950.90

0.00



Capital gains tax cap election

WHEN COMPLETING THIS FORM

You can complete this form electronically or with a pen. If you choose to use a pen:

- Print clearly in BLOCK LETTERS, using a black pen.
- Place X in ALL relevant boxes.

1 You must give your signed and dated election to your super fund either with your contribution or before your contribution is made. It's not valid if the contribution has already been made.

Section A: Your super fund's details

1 Fund's name

ELAND SUPERANNUATION FUND

2 Australian business number (ABN)

7 4 3 3 4 8 9 0 7 5 3

3 Member account number

E L A B A I 0 0 0 0 1 A

Section B: Your details

4 Tax file number (TFN)

4 8 8 5 7 6 7 1 9

1 The ATO does not collect the information provided on this form. This form is to assist you in providing details to your super fund. Your super fund is authorised to request your personal details, including your TFN, under the *Superannuation Industry (Supervision) Act 1993* (s299E, 299F and 299G). It is not an offence not to provide your TFN. However, if you do not provide your TFN, and your super fund doesn't already hold your TFN, they will not be permitted to accept the contribution covered by this election. For more information about your privacy, contact the entity you are providing this form to.

5 Full name

Title: Mr Mrs Miss Ms Other

Family name

ELAND

First given name

BAIDEN

Other given names

LESLIE

6 Address

24 LAMAUR STREET

Suburb or town

WARNER

State or territory

QLD

Postcode

4 5 0 0

7 Date of birth

0 5 / 0 8 / 1 9 6 6

8 Daytime phone number (include area code)

0 4 1 1 8 2 1 2 0 1

Section C: Payer details

9 Name

BAIDEN ELAND

10 ABN

11 Contact name

Title: Mr Mrs Miss Ms Other

Family name
ELAND

First given name
BAIDEN

Other given names
LESLIE

12 Contact phone number (include area code)

Section D: Election

1 This election is only valid for personal 'after-tax' contributions. If a payer is not acting for you and on your behalf the contribution may not be a personal contribution. For example, if your employer makes the contribution under an obligation to contribute for you it may be treated as an employer contribution and be counted towards the concessional contributions cap.

13 Election and amount

Place an **X** in the appropriate box to show the CGT concession(s) that applies to you. In each case provide the amount you choose to exclude from your non-concessional contributions cap because of your entitlement to the CGT concession.

Small business retirement exemption amount Provide amount \$

Small business 15-year exemption amount Provide amount \$

1 There are limits on the amounts you can claim. If you exceed them your election will not be effective. For details of these limits visit our website at ato.gov.au and refer to *CGT cap election*.

14 Is this election for a further contribution of a financial benefit from a look-through earnout right from an earlier CGT event? (See instructions)

Yes No

1 Financial benefits provided under look-through earnout rights must generally be made within five years of the end of the income year in which the CGT event occurred.



Section E: Declaration

⊖ Providing false or misleading information in this election may result in the ATO imposing an administrative penalty.

I declare, that:

- the personal contributions for which this election is to apply will be made by me or on my behalf
- I am eligible for one or both of the following CGT concessions
 - the small business 15-year exemption
 - the small business retirement exemption
- I have met all the requirements of section 292-100 of the Income Tax Assessment Act 1997 to elect to have the contributions excluded from the non-concessional contributions cap.

If the personal contribution for which this election is to apply is a financial benefit from a look-through earnout right and I would otherwise be ineligible to make this personal contribution into superannuation, then:

- I was under 67 years old when the underlying CGT event happened, or
- I was between 67 and 74 years old and gainfully employed for at least 40 hours in a period of not more than 30 consecutive days during the financial year in which the CGT event happened, and
- the amount of the contribution does not exceed my CGT cap amount.

Name (Print in BLOCK LETTERS)

BAIDEN ELAND

Signature



Date
Day Month Year
22 / 01 / 2021



Australian Government
Australian Taxation Office



THE TRUSTEE FOR THE ELAND
SUPERANNUATION FUND
24 LAMAUR ST
WARNER QLD 4500

Our reference: 7118576866471
Phone: 13 10 20
ABN: 74 334 890 753

8 October 2020

Superannuation remittance advice

To whom it may concern

An amount of \$143.90 has been forwarded to you from the super co-contribution account for THE TRUSTEE FOR THE ELAND SUPERANNUATION FUND as per the enclosed remittance advice. ✓

More information about the remittance process is provided on the back of this page, but if you have any questions please phone **13 10 20** between 8.00am and 6.00pm, Monday to Friday.

Yours faithfully

Grant Brodie
Deputy Commissioner of Taxation

Reading your remittance advice

This remittance advice provides details of super co-contribution payments credited to you for one or more of your members.

Payment for and account details

These details are provided so you can reconcile each payment with the correct member account.

Where you have made a claim for payment, the member and account details will match those you reported to us as part of your claim.

Remittance reference number

This is a unique identifier we assign to the remittance of a member's super co-contribution payment.

It is important to note this number as it needs to be quoted if you are not accepting a particular payment on this remittance.

Payment

This is the total amount of super co-contribution being credited for a member.

Tax file numbers

From 1 July 2007, funds cannot accept any member contributions, including super co-contributions paid by the Australian Taxation Office unless the fund holds a tax file number for that member.

What should you do if you will not be accepting one or more payments on the remittance?

You will need to complete a *Superannuation payment variation advice* (NAT 8451) statement and lodge it and your repayment with us on or before **13 November 2020**.

The *Completing the Superannuation payment variation advice* (NAT 8450) statement instructions will help you fill out this form.

Your repayment can be sent electronically to us by BPAY® or direct credit, or by cheque enclosed with the completed form.

If you are paying by cheque, please refer to the 'How to pay' information on the *Superannuation payment variation advice* (NAT 8451) statement. This will help you to complete the repayment details.

HOW TO PAY

Your payment reference number (PRN) is:

BPAY®



Billers code: 75556

Ref:

Telephone & Internet Banking – BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit or credit card account.

More info: www.bpay.com.au

CREDIT OR DEBIT CARD

Pay online with your credit or debit card at www.governmenteasypay.gov.au/PayATO

To pay by phone, call the Government EasyPay service on **1300 898 089**.

A card payment fee applies.

OTHER PAYMENT OPTIONS

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

Superannuation remittance advice

Provider: THE TRUSTEE FOR THE ELAND SUPERANNUATION FUND
Tax file number: 923 614 408
Remittance type: Super co-contribution

Payment for	Account/Other ID	TFN	Date of birth	Remittance reference number	Financial year	Payment
Diana Eland	SMSF11452394885 7	484 513 987	28/6/1960	7025922985155	2020	\$143.90



Payment details	Description	Processed date	Credit
	Super co-contribution remittance	07 October 2020	\$143.90 CR
Total payment amount			\$143.90 CR

MEMORANDUM OF RESOLUTIONS OF
BAIDEN AND DIANA ELAND
AS TRUSTEES FOR THE ELAND SUPERANNUATION FUND

PENSION COMMENCEMENT

On June 25, 2018 Mrs Diana Eland wrote to the superannuation fund requesting the commencement of an allocated pension from July 1, 2018 using 100% of her member balance and drawing the minimum pension amount

The Trustees hereby resolve to commence the aforementioned pension from July 1, 2018 with the following minimum pension amount to be paid:

Diana Eland: \$20,403.00

CLOSURE

Signed by the Trustees Pursuant to the fund deed:



Baiden Eland
June 26, 2018



Diana Eland
June 26, 2018

June 25, 2018

Mr B and Mrs D Eland – Trustees
The Eland Superannuation Fund
24 Lamaur Street
WARNER QLD 4500

Dear Trustees,

REQUEST TO START A PENSION

I am currently a member of the Eland Superannuation Fund. I hereby request the trustees commence an allocated pension from July 1, 2018 utilising 100% of my current member balance.

I would request that the pension paid be equal to the minimum allowable amount.

Should you require any additional information please do not hesitate to contact me directly.

Yours faithfully,


Diana Eland

26 June 2018

Mrs Diana Eland
24 Lamaur Street
WARNER QLD 4500

Dear Diana,

The Trustee(s) received your letter dated 25 June 2018 and have resolved to begin your allocated pension paying the minimum amount from 1 July 2018.

The Trustee(s) will inform you of your pension entitlements in writing at the beginning of each Financial Year until the pension ceases.

The minimum pension payment for the financial year ended 30 June 2019 is an amount equal to 4% of your account balance. This amount is \$20,403.00.

The trustee(s) must insure that any payment of benefits made from the fund meet the requirements of the fund's deed and do not breach the superannuation laws in relation to:

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

The trustee(s) has/have reviewed the payment of the account based pension benefits in accordance with the Deed and the superannuation laws and have resolved to allow the payments of the benefits to the member.

Yours sincerely,



Baiden Eland
June 26, 2018



Diana Eland
June 26, 2018

APPLICATION FOR MEMBERSHIP

Eland Superannuation Fund

I, **Baiden Leslie Eland** of **30 Vienna Way, STRATHPINE QLD 4500** am a trustee of the Fund. I hereby apply for membership of **Eland Superannuation Fund** and consent to becoming a Member of it. I confirm that I am not aware of any impediments to this application and acknowledge that I have read the Product Disclosure Statement including any other information provided to me.

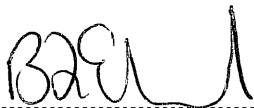
I agree that upon acceptance of my membership to:

1. be bound by the terms of the Deed and the Rules of the Fund;
2. be bound by all decisions of the Trustee that were made in accordance with the Rules of the Fund, the superannuation laws and the trustee laws;
3. provide information to the Trustee where required, e.g. medical conditions;
4. provide my Tax File Number to the Trustee provided the Trustee abides by the laws relating to the collection and dissemination of my Tax File Number;
5. consent to the Trustee to hold that information despite anything to the contrary in the privacy legislation;
6. provide the Trustee, within a reasonable period of time a detailed death benefit plan that may include a Binding Death Benefit Nomination;
7. ensure that any Superannuation contributions, transfers or rollovers are made in accordance with the superannuation laws at that time;
8. notify the Trustee where I have become disabled, retired, attained preservation age or met some other condition of release; and
9. notify the Trustee where I have become separated from my Spouse that is deemed irreconcilable, if I have one.

Date of Birth:

05, 08, 1966

Executed by:



Baiden Leslie Eland

25, 02, 2011

Date

APPLICATION FOR MEMBERSHIP

Eland Superannuation Fund

I, **Diana Kay Eland** of **30 Vienna Way, STRATHPINE, QLD QLD 4500** am a trustee of the Fund. I hereby apply for membership of **Eland Superannuation Fund** and consent to becoming a Member of it. I confirm that I am not aware of any impediments to this application and acknowledge that I have read the Product Disclosure Statement including any other information provided to me.

I agree that upon acceptance of my membership to:

1. be bound by the terms of the Deed and the Rules of the Fund;
2. be bound by all decisions of the Trustee that were made in accordance with the Rules of the Fund, the superannuation laws and the trustee laws;
3. provide information to the Trustee where required, e.g. medical conditions;
4. provide my Tax File Number to the Trustee provided the Trustee abides by the laws relating to the collection and dissemination of my Tax File Number;
5. consent to the Trustee to hold that information despite anything to the contrary in the privacy legislation;
6. provide the Trustee, within a reasonable period of time a detailed death benefit plan that may include a Binding Death Benefit Nomination;
7. ensure that any Superannuation contributions, transfers or rollovers are made in accordance with the superannuation laws at that time;
8. notify the Trustee where I have become disabled, retired, attained preservation age or met some other condition of release; and
9. notify the Trustee where I have become separated from my Spouse that is deemed irreconcilable, if I have one.

Date of Birth:

..... 28, 06, 1960

Executed by:

..... *Diana Kay Eland*

Diana Kay Eland

..... 25, 02, 2011

Date



Self-managed super fund trustee declaration

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

Fund name

ELAND 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
- 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 a significant tax penalty on 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 maintained for the purpose of providing benefits to its members upon their retirement (or attainment of a certain age) or their beneficiaries if a member dies.

TRUSTEE DUTIES

I understand that by law I must:

- 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 retirement benefits are only accessed by members upon a legitimate condition of release being met
- not enter 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)
- not enter 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
- prepare and implement an investment strategy that takes the whole of the fund's circumstances into account, which includes, but is 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
- 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.

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 the following:

- 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
- 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 on behalf of the fund 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 reflects their market value).

Accepting contributions and paying a benefit

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

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
- ensure that an approved auditor is appointed no later than 31 days before the due date of the fund's annual return to audit the fund for each income year, and provide that auditor with documents 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 in the
 - membership of the fund, or trustees or directors of the corporate trustee
 - name of the fund
 - details of the contact person and his/her contact details
 - postal address, registered address or address for service of notices for the fund
- notify the ATO in writing within 28 days of the fund being wound up or after becoming aware that the fund has ceased to be an SMSF.

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.

Trustee's or director's name

BAIDEN LESLIE ELAND

Trustee's or director's signature

[Handwritten Signature]

Date

Day: 20 / Month: 09 / Year: 2011

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

Witness' signature

Date

Day: / Month: / Year:



Self-managed super fund trustee declaration

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

Fund name

ELAND 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
- 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 a significant tax penalty on the fund
- prosecute me under the law, which may result in fines or imprisonment.

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I understand that by law I must:

- 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 retirement benefits are only accessed by members upon a legitimate condition of release being met
- not enter 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)
- not enter 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
- prepare and implement an investment strategy that takes the whole of the fund's circumstances into account, which includes, but is 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
- 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.

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 the following:

- 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
- 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 on behalf of the fund 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 reflects their market value).

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- 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
- ensure that an approved auditor is appointed no later than 31 days before the due date of the fund's annual return to audit the fund for each income year, and provide that auditor with documents 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 in the
 - membership of the fund, or trustees or directors of the corporate trustee
 - name of the fund
 - details of the contact person and his/her contact details
 - postal address, registered address or address for service of notices for the fund
- notify the ATO in writing within 28 days of the fund being wound up or after becoming aware that the fund has ceased to be an SMSF.

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.

Trustee's or director's name

DIANA KAY ELAND

Trustee's or director's signature

D. Eland

Date

Day: 20 / Month: 09 / Year: 2011

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

Witness' signature

Date

Day: / Month: / Year:

Minutes of trustee meeting

Appointment of trustee and establishment of the Fund

Eland Superannuation Fund

Held at: Unit 1.03 15 Discovery Drive
NORTH LAKES QLD 4509

Date: 25.102.2011

Time:

Present: Baiden Leslie Eland
Diana Kay Eland

Chairperson: Baiden Leslie Eland
was appointed Chairperson of the meeting.

Quorum: The Chairperson noted that a quorum was present at the meeting of Trustee to pass the proposed resolution.

Motions to appoint trustee and establish the fund: The Chairperson tabled a motion to appoint Trustees, execute the Deed and establish the operation of the Fund. Under the Rules of the Fund, the Trustees are required to undertake the following:

1. be appointed as Trustees of the Fund;
2. execute the Fund's Deed;
3. provide the Product Disclosure Statement to Members;
4. accept Members into the Fund;
5. apply to become a Regulated Superannuation Fund;
6. apply for Australian Business Number and Tax File Number;
7. establish a bank account for the Fund;
8. formulate and implement an investment strategy;
9. appoint an administrator to the Fund;
10. appoint an Auditor to the Fund;
11. appoint a Self Managed Superannuation Fund (SMSF) specialist and any other professional; and
12. determine voting powers.

Trustee resolution: **IT WAS RESOLVED** by the Trustee to:

- (a) execute the Deed of the Fund;
- (b) ensure that all prospective Member(s) have read and understood the Product Disclosure Statement (PDS);
- (c) appoint the following as Trustee(s) of the Fund provided all eligible:

Baiden Leslie Eland
Diana Kay Eland


- (d) invite the following person(s) to become the Member(s) of the Fund provided all eligible:

Baiden Leslie Eland
Diana Kay Eland

- (e) notify Member(s) of their acceptance as a Member of the Fund;
- (f) complete and lodge Australian Business Number (ABN) and Tax File Number (TFN) with the Australian Tax Office (ATO);
- (g) establish a bank account on behalf of the Fund;
- (h) formulate and implement an investment strategy which will:
 - (1) aim at attaining the investment objective of the Fund from investments to satisfy the cash flow requirements of the Fund, having particular regard to the composition of the investment, diversification and liquidity; and
 - (2) ensure that the primary investment objective is to provide the Member(s) with Benefits in the event of their retirement and Benefits to their Dependants or legal estate in the event of the Member's death; and
- (i) seek consent to act and appoint relevant professionals wherever required.

Meeting Closed: There being no further business the meeting was declared closed.

Confirmed as a true and correct record.


.....
Chairperson

Eland Superannuation Fund

SMSF Trust Deed

Prepared for

**Acorns to Oak Trees Pty Ltd trading
as Evans & Associates**

Eland Superannuation Fund

SMSF Trust Deed

Prepared by:

hunt&hunt

Gateway
1 Macquarie Place
Sydney NSW 2000

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TRUST DEED

THIS DEED is made on the date specified in the Schedule by the person or persons named in the Schedule to this Deed.

RECITALS

The Trustees wish to establish a self-managed superannuation fund for the benefit of those people who become Members of the Fund on the terms and conditions set out in this Deed.

A. Establishment

The Trustee by this Deed establishes the Fund as a Self Managed Superannuation Fund. The Fund will be vested in the Trustees and will at all times be held, controlled and managed by the Trustees subject to the trusts, powers and provisions of this Deed and the Rules.

The Fund was established on the date specified in the Schedule.

B. Trustee

The Trustee consent to act as trustees of the Fund with effect from the date specified in the Schedule and acknowledge by execution of this Deed that they have read and agree to be bound by this Deed and the Rules.

C. Fund Details

The Fund will be in existence from the date specified in the Schedule and will be known by the name in the Schedule or such other name as the Trustees might in writing determine.

D. Fund Deed and Rules

This Deed includes the Rules. The Rules are those attached to this Deed as amended from time to time.

E. Purpose of the Fund

The Fund is to be maintained for the sole purpose of providing superannuation benefits for its Members and their Dependants.

F. Compliance

The Trustee must ensure that the Fund, from the date of creation, continues its status as a Complying Self Managed Superannuation Fund as defined by and for the purposes of the *Superannuation Industry (Supervision) Act 1993*.

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SCHEDULE

Creation Date:

25 / 02 / 2011

Fund Name:

Eland Superannuation Fund

Meeting Address:

Unit 1.03 15 Discovery Drive NORTH LAKES QLD 4509

Trustee:

Baiden Leslie Eland
Diana Kay Eland

Members:

Baiden Leslie Eland
Diana Kay Eland

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SIGNED SEALED and DELIVERED by the said **Baiden Leslie Eland** as Trustee

in the presence of:

MARK HERROD

Please Print Name of Witness

SIGNED SEALED and DELIVERED by the said **Diana Kay Eland** as Trustee

in the presence of:

MARK HERROD

Please Print Name of Witness

Baiden Leslie Eland

Baiden Leslie Eland

[Signature]

Signature of Witness

Diana Kay Eland

Diana Kay Eland

[Signature]

Signature of Witness

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1. DEFINITIONS

In this Deed the following words or expressions have the meaning thereafter ascribed to them:

Act	The <i>SIS Act 1993</i> , the <i>Tax Act</i> , the <i>Corporations Act 2001</i> (Cth), the <i>Family Law Act 1975</i> (Part VIII B), the <i>Social Security Act 1991</i> , the <i>Veterans' Entitlements Act 1986</i> , any successor acts and all regulations made pursuant to the foregoing acts.
Ancillary Purposes	Those purposes as defined in section 62 of the <i>SIS Act</i> including the purpose of providing such benefits as the Regulator approves in writing.
Application Form	An application form provided by the Trustees for prospective members to complete and submit to the Trustees.
Associate	Has the meaning given by the <i>Act</i> .
Auditor	An auditor who is an Approved Auditor as defined in section 10(1) of the <i>SIS Act</i> or any successor <i>Act</i> or otherwise determined by the Regulator.
Asset	Means any asset that the Trustees hold for the purposes of the Fund.
Benefit	An entitlement payable or distributable by the Fund which may include a Pension or lump sum payment.
Benefit Arrangement	Means any fund or arrangement established to receive superannuation contributions or amounts arising from such contributions. For example, it includes a superannuation fund, approved deposit fund, retirement savings account and the Superannuation Holding Accounts Special Account established under the <i>Small Superannuation Accounts Act 1995</i> (Cth).
Beneficiary	Includes Members and any person entitled at the relevant time to receive a payment from the Fund in respect of a Member and any other person who is a Beneficiary for the purposes of the <i>Act</i> .
Binding Death Benefit Nomination	A direction given to the Trustees by a Member in accordance with and subject to Rule 19 in such form and manner as the Trustees may from time to time specify which is a binding direction for the purposes of the <i>Act</i> as to payment of the Member's Death Benefit in the event of the Member's death.
Child	Includes an adopted child, a step child, an ex-nuptial child, a child of the Spouse of the Member and a child of the Member within the meaning of the <i>Family Law Act 1975</i> (Cth).
Complying Superannuation Fund	A Self Managed Superannuation Fund which is compliant with Section 42A of the <i>SIS Act</i> .
Constitutional Corporation	A body corporate which is a trading or non-trading entity or financial corporation which is formed within the meaning of paragraph 51(xx) of the <i>Constitution of the Commonwealth of Australia</i> and to include a company incorporated under the provisions of the <i>Corporations Act 2001</i> .

Contributions	Amounts paid or property transferred to the Trustees for the benefit of a Member or Members.
Core Purposes	Those purposes as defined in section 62 of the <i>SIS Act</i> .
Death Benefit	Means a benefit payable on a Member's death.
Deed	The deed establishing the Fund as amended from time to time.
Dependant	Includes a person who is the Spouse or Child of the Member or any other person with whom the Member has an Interdependency Relationship.
Earnings	Includes any income received and accrued, realised and unrealised gains and any other amount the Trustees believe should form part of the earnings.
Eligible Rollover Fund	A fund defined by regulation 10.01 of the SIS Regulations as an eligible rollover fund.
Employer	A person who engages an "employee" or "employees" for the purposes of section 17A of the <i>SIS Act</i> .
Excess Contributions Tax	Any tax imposed by reason of the Superannuation (<i>Excess Concessional Contributions Tax</i>) Act 2007 or the Superannuation (<i>Excess Non- Concessional Contributions Tax</i>) Act 2006 or successor legislation.
Financial Year	A year ended 30 June or that period of twelve months adopted by the Trustees as the Fund's financial year.
Fund	Means the fund referred to in the Schedule and established by this Deed.
Gainful Employment	That activity in which a person is engaged for gain or reward in any business, trade, profession, vocation, calling or occupation or if the Act prescribes a different meaning.
Interdependency Relationship	Has the meaning given in the Act.
Legal Personal Representative (LPR)	The executor of the will or administrator of the estate of a deceased Member, the Trustee of the estate of a Member under a legal disability or a person who holds an enduring power of attorney granted by a Member.
Manager	The person or entity appointed by the Trustees to manage the Fund.
Market Value	The amount a willing buyer of an asset could reasonably be expected to pay to acquire the asset from a willing seller if the following assumptions were made: <ul style="list-style-type: none"> (a) that the buyer and the seller dealt with each other at arm's length in relation to the sale; (b) the sale occurred after proper marketing of the asset; and the buyer and seller acted knowledgeably and prudently in relation to the sale.

Member	Any person accepted by the Trustees as a member of the Fund and who has not ceased to be a Member and includes a person in receipt of a pension from the Fund.
Member's Account	An account established and maintained by the Trustees on behalf of a Member in accordance with Rule 17.
Member's Accumulation Account	A Member's Account established by the Trustees, to accumulate the investments and earnings of the Member.
Member's Pension Account	A Member's Account established by the Trustees from which the payment of a Pension will be debited.
Non-Binding Death Benefit Nomination	A nomination given to the Trustees by a Member in such form and manner as the Trustees may from time to time specify the direction of which the Trustees can but are not bound to follow in the event of the Member's death.
Old age pensions	Has the meaning given by the Act.
Payment Split	Has the meaning given to that term in Part VIIIB of the <i>Family Law Act 1975</i> (Cth).
Pension	Means a benefit taken to be a pension payable by the Fund in accordance with the <i>SIS Act</i> .
Pension Dependants	Those entitled recipients specified in reg 6.21 (2A) and (2B) of the SIS Regulations.
Permanent Incapacity	In relation to a Member means ill health (whether physical or mental) where the Trustees are reasonably satisfied that the Member is unlikely, because of the ill health, to engage in Gainful Employment for which the Member is reasonably qualified by education, training or experience.
Policy	Means an insurance policy arranged by the Trustees in accordance with Rule 24.
Product Disclosure Statement (PDS)	A statement which provides a description of the features and benefits of the Fund.
Preserved Benefits	Means any part of an amount held in the Fund in respect of the Member that the Act requires to be retained in the Fund or another complying Benefit Arrangement until the Member has retired from the work force and attained the age specified by the Act, or until such other circumstances as the Act permits.
Regulated Superannuation Fund	A superannuation fund that is regulated as defined within section 19 of the <i>SIS Act</i> .
Regulator	The Commissioner of Taxation or any person or entity appointed to regulate the Fund as defined in section 10(1) of the <i>SIS Act</i> .
Relative	Has the meaning given by s17A(9) of the SIS Act.
Reserve Account	Means the Account referred to in Rule 23.

Rules	Means such one or more rules of the Fund.
Self Managed Superannuation Fund	A fund as defined in section 17A of the <i>SIS Act</i> .
SIS Act	The <i>Superannuation Industry (Supervision) Act 1993</i> (Cth).
SIS Regulations	The <i>Superannuation Industry (Supervision) Regulations 1994</i>
Splittable Contributions	An amount that has the meaning for the purposes of Part 6 of the SIS Regulations.
Spouse	In relation to a person includes: <ul style="list-style-type: none"> (a) a person, who whether or not legally married to the Member or who lives with the Member on a genuine domestic basis as the husband or wife of the Member; (b) any other person who is accepted by the Trustees as being the Member's Spouse for the purposes of the Act; and (c) another person (whether of the same sex or a different sex) with whom the person is or was in a relationship that was registered under a law of a State or a Territory prescribed for the purposes of Section 22B of the <i>Acts Interpretation Act 1901</i> (Cth) as a kind of relationship prescribed for the purposes of that section.
Superannuation Entity	<ul style="list-style-type: none"> (a) a Regulated Superannuation Fund, or (b) an approved deposit fund, or (c) retirement savings account; or (d) eligible rollover fund <p>or any other arrangement which the Trustees determined should be treated for the purposes of the Fund as a Superannuation Entity.</p>
Superannuation Interest	In relation to a Member means an interest in the Fund or such other interest as defined in section 995-1(1) of the Tax Act as determined by the Trustees with reference to section 307-200 of the Tax Act and relevant Regulations.
Superannuation Law	<ul style="list-style-type: none"> (a) the SIS Act (b) the Tax Act; (c) the Family Law Legislation; (d) the <i>Corporations Act 2001</i> (Cth); (e) the <i>Bankruptcy Act 1966</i> (Cth); (f) the <i>Anti-Money Laundering and Counter-Terrorist Financing Act 2006</i> (Cth); (g) any replacement or additional Commonwealth or State law; and

- (h) any other present, future or proposed legal requirements with which the Trustees:
 - (1) are legally obliged to comply; or
 - (2) must comply to obtain the maximum Tax concessions available to the Fund.

Tax Includes all actual or anticipated tax, Surcharge, levy or impost on income, capital gains and superannuation contributions, stamp, financial institutions, registration and other duties, bank accounts debits tax, goods and services tax and other taxes, levies, imposts, deductions and charges together with interest, fines and penalties (if any) and charges, fees or other amounts made or payable in respect of them

Tax Act Either or both of the *Income Tax Assessment Act 1936* and the *Income Tax Assessment Act 1997* (as the case may be including any replacement, modification of supplement to those Acts).

Taxable Component Has the meaning given by section 995-1(1) of the *Tax Act*.

Temporary Incapacity In relation to a Member, who has ceased to be gainfully employed (including a Member who has ceased temporarily to receive any gain or reward under a continuing arrangement for the Member to be gainfully employed) means ill-health (whether physical or mental) that caused the Member to cease to be gainfully employed but does not constitute Permanent Incapacity)

Termination Date The date on which the Fund terminates.

Trustee A person or company that has been appointed a trustee of the Fund. Where there is more than one trustee it refers to each trustee for the time being of the Fund. The expression also includes replacement or additional trustees.

2. PURPOSE OF THE FUND

- 2.1. The Trustees must ensure that the Fund is maintained for one or more of the Core Purposes or for one or more of the Core Purposes and for one or more of the Ancillary Purposes permitted under the *S/S Act* and for no other purpose.
- 2.2. If the Trustee is not a company the sole or primary purpose of the Fund is the provision of old age pensions.
- 2.3. The Trustees must cause the Fund at all times to be a Regulated Superannuation Fund.

3. TRUSTEES

Who may be a Trustee

- 3.1. A Trustee may be a natural person or a company.
- 3.2. An individual may only be a Trustee if the individual is a Member.
- 3.3. A company may only be a Trustee if all the directors of the company are Members.

- 3.4.** Notwithstanding the above rules if there is only one person who is a Member then:
- (a) that Member or a LPR of that Member and one other natural person who is a Relative of the Member or is a person who is not an Employer of the Member may be the Trustee; and
 - (b) a company may be the Trustee the sole director of which is the Member or a LPR of the Member or the company may have two directors one of which is the Member or the LPR of the Member and another person who is a Relative of the Member or is a person who is not an Employer of the Member.
- 3.5.** A member cannot be appointed as Trustee if they have a legal disability but a LPR of that Member can be appointed as a Trustee on their behalf.
- 3.6.** A Regulator may appoint a person or company as Trustee.
- 3.7.** A Trustee will comply with all requirements under the *Act* in relation to their appointment.

Who may not be a Trustee

- 3.8.** A person cannot be a Trustee if that person is a disqualified person under the *S/S Act*.
- 3.9.** A body corporate cannot be a Trustee if that body corporate is a disqualified person under the *S/S Act*:
- (a) the company knows, or has reasonable grounds to suspect, that a director is a disqualified person under the *S/S Act* and the disqualification has not been waived or revoked;
 - (b) an administrator or provisional liquidator has been appointed;
 - (c) a receiver, or a receiver and manager has been appointed over the property beneficially owned by the company; and
 - (d) the company has begun to be wound up.

4. COMPLIANCE WITH SUPERANNUATION LAW

4.1. The provisions of this clause 4 override any other provisions of this Deed

The Trustees must comply with the requirements of the Superannuation Law and is fully empowered (without being obliged) to comply with any provision or standard of the Superannuation Law which is not a requirement.

4.2. Power to comply with the Superannuation Law

- (a) The Trustees may:
 - (1) do anything that the Trustees are required to do or that the Trustees consider necessary, expedient or desirable to comply with any requirement of the Superannuation Law (including expending monies of the Fund); and
 - (2) refrain from doing anything (including, without limitation, delaying or refusing any request or transaction in connection with a Beneficiary's interest in the Fund) that would result in a breach of, or the Trustees breaching, a requirement of the Superannuation Law.

- (b) The Trustees may rely on anything (including any statutory presumptions available to it) in the Superannuation Law, to the extent that the Trustees are entitled to do so in their capacity as trustee of the Fund.
- (c) The Trustees are entitled to be indemnified out of the assets of the Fund for any Liabilities that the Trustees properly incur pursuant to this clause.

4.3. Deemed compliance

The Trustees are deemed to comply with the Superannuation Law and this Deed if the Regulator:

- (a) is satisfied that the Trustees have complied with the Superannuation Law;
- (b) determines that the Fund will be treated as if it had complied with the Superannuation Law; or
- (c) has advised the Trustees that it will not take action against the Trustees or the Fund in respect of a failure to comply with the Superannuation Law.

4.4. Conflict with the Superannuation Law

- (a) To the extent that any provision, or part of a provision, of this Deed conflicts with the Superannuation Law or is invalid for any other reason whatsoever:
 - (1) that provision, or part, must be read down, changed, construed or severed to avoid such conflict or invalidity; and
 - (2) to the extent that such conflict or invalidity cannot be avoided, the provision or part of the Superannuation Law shall prevail to the extent of the conflict or invalidity only and the provision, or part, will be of no effect and will not affect the remainder of this Deed.
- (b) If a provision of this Deed would otherwise be void under the Superannuation Law because it:
 - (1) subjects the Trustees to direction by another person; or
 - (2) permits a person to exercise a discretion without the consent of the Trustees;

other than in the circumstances permitted by the Superannuation Law, the Trustee's consent is required for the giving of the direction or the exercise of the discretion.

5. TRUSTEE APPOINTMENT

5.1. Upon establishment of the Fund a person is appointed as Trustee provided that the person:

- (a) has agreed to their appointment as Trustee by execution of the Deed;
 - (1) has consented in writing to become a Member or is a LPR on behalf of a person and has consented in writing to that person becoming a Member; and
 - (2) if the Fund has only one Member, is a Relative of the Member or is a person who is not an Employer of the Member;

- (b) has read and understood the PDS and agrees to be bound by the Deed and the Rules of the Fund; and
- (c) is not a disqualified person under the *S/S Act*.

5.2. Upon establishment of the Fund a company is appointed as Trustee provided that the:

- (a) the company and its directors have agreed to its appointment as Trustee by execution of the Deed;
- (b) all directors have consented to become Members or they are the LPR of a person and have agreed in writing to that person becoming a Member;
- (c) if the Fund has only one Member and two directors, the director that is not a Member is a Relative of the Member or is a person who is not an Employer of the Member;
- (d) the company and its directors have read and understood the PDS and agree to be bound by the Rules of the Fund; and
- (e) the company or its directors are not a disqualified company or person under the *S/S Act*.

5.3. Subject to the provisions of these Rules, where the Trustees accept a person as a Member that person or a LPR of that person is appointed as a Trustee unless that person or a LPR of that person becomes a director of a company which is the Trustee.

5.4. On retirement of a Trustee one of the following is appointed Trustee in place of the Trustee who has retired (provided the person or company is not already a Trustee):

- (a) if the retiring Trustee is a person, another person who is a Member or a LPR of that Member or a company of which that Member or LPR of that member is a director; and
- (b) if the retiring Trustee is a company, a company all the directors of which are Members or are the LPR's of Members.

6. TRUSTEE REMOVAL

6.1. A Trustee will hold office until:

- (a) the Trustee retires in accordance with this Rule
- (b) being a Constitutional Corporation, it goes into liquidation or has a receiver appointed or enters into administration;
- (c) the Trustee is removed, or ceases to be eligible to act as Trustee under the *Act*; or
- (d) being a natural person, the Trustee dies

6.2. A Trustee may retire at any time.

6.3. If the Fund has only one Member, a person who is not a Member and who is a Trustee may retire as a Trustee provided that another person who is a Relative of the Member or is a person who is not an employer of the Member is appointed as a Trustee.

- 6.4.** A company may retire as a Trustee provided:
- (a) all the directors of that company are appointed as Trustees; or
 - (b) another company is appointed as a Trustee where all directors of the resigning company are also directors of the company being appointed as Trustee.
- 6.5.** A Trustee may retire as Trustee of the Fund so long as a new Trustee has first been appointed as a Trustee of the Fund;
- 6.6.** A person or company is removed as Trustee:
- (a) if a Member is the Trustee, when that person ceases to be a Member;
 - (b) if a Member is the Trustee, when that person is incapable of acting as Trustee unless a LPR of the Member is appointed as Trustee in place of the Member;
 - (c) if the Trustee is a company, on the date four months from the time one or all directors of the company cease to be Members or the LPRs of the Members;
 - (d) on the date the Trustee is prohibited from being a Trustee under the Rules or the *Act*; and
 - (e) if the continued appointment of the Trustee will result in the Fund losing its status as a Complying Superannuation Fund.

7. TRUSTEE REMUNERATION AND INDEMNIFICATION

- 7.1.** No Trustee of the Fund will receive any salary or remuneration from the Fund for acting as Trustee.
- 7.2.** The Trustees and, where the Trustee is a corporation, its directors and officers are entitled, to the maximum extent permitted by the *Act*, and by law, to be indemnified from the Fund against all liabilities incurred by each of them in connection with execution, attempted execution, or in respect of non-execution of the Trustee's powers and discretions under this Deed.
- 7.3.** Subject to the *Act*, the Trustee and its directors and officers may recover from the Fund amounts necessary:
- (a) to meet the indemnities referred to in Rule 7.2; and
 - (b) to meet all liabilities whatsoever in connection with the Fund and the exercise of their powers and duties under or in connection with this Deed.

To this end, to the maximum extent permitted by the *Act*, the Trustee and its directors and officers have, and may exercise, a lien over the Fund.

- 7.4.** If liabilities are incurred by a Trustee or former Trustee in the management, administration, maintenance, or operation of the Fund, then the Trustee may apply the assets of the Fund in indemnification of itself or a former Trustee provided all actions performed by the Trustee or the former Trustee in respect of which indemnification is sought were honest or the required degree of care and diligence was exercised.

8. TRUSTEE MEETINGS

8.1.

- (a) The Trustees may meet as and when required to make decisions in performance of their obligations as Trustees of the Fund under the provisions of this Deed, the Rules or the *Act*. Reasonable notice of such meetings is required in the manner set out in clause 8.2.
- (b) The Trustees may adjourn and regulate their meetings as they see fit.
- (c) If there is more than one Trustee, the Trustee must meet if Members, whose account balances combined equal or exceed fifty percent of the Fund's cumulative account balance, serve notice of meeting on the Trustee requiring the Trustee to make a decision regarding an issue relating to the Fund, its administration or management. 14 days notice of such meetings is required in the manner set out in clause 8.2.

8.2. Written notice of meetings must be given to each Trustee at their last nominated mail, facsimile or email address stating the:

- (a) place, date and time for the meeting; and
- (b) the general reason for the meeting.

8.3. If a Trustee is able to attend the meeting through a communication link established by telephone, audio or audio-visual communication or other approved device, all proceedings will be valid and effective as if that person were physically present.

8.4. At any meeting of Trustees a quorum will be formed with the presence of those Trustees who represent Members, the balance of whose Member's Accounts in aggregation exceeds one half of the aggregated amount of all Member's Account balances.

8.5.

- (a) The Trustees will determine by majority approval at the first meeting of Trustees one of the following as the method by which Trustees will be entitled to cast votes at all meetings of Trustees:
 - (1) each Trustee being entitled to cast the number of votes nearest to the number of whole dollars of that Member's Account the Trustee represents and any amounts in Reserve that an actuary has determined might be transferred to the Member's Account to pay a Pension, but no less than one vote each; or
 - (2) each Trustee being entitled to cast one vote each.
- (b) If the Trustees fail to make a determination in accordance with clause 8.5(a), clause 8.5(a)(2) will apply.
- (c) If clause 8.5(a)(2) applies and there is a deadlock in making any Trustee decision, the deadlock shall be resolved by weighting each Trustee's votes nearest to the number of whole dollars of that Member's Account the Trustee represents and any amounts in Reserve that an actuary has determined might be transferred to the Member's Account to pay a Pension, but no less than one vote each

- 8.6. A resolution will be passed by a majority of votes of those who are present at the meeting and who are entitled to vote.
- 8.7. A person may appoint, in writing, another person to act as that person's proxy at any Trustee meeting.
- 8.8. If a written resolution has been signed by all persons entitled to attend a Trustee meeting, the resolution in the terms stated will be deemed as passed at the time and date which the document was last signed by any such person. More than one identical written resolution, each of which has been signed by one or more persons, will constitute one document.

9. TRUSTEE RECORDS AND REGISTERS

The Trustee must create and keep such records and registers of the Fund and decisions made as are required by this Deed and the *Act*.

10. TRUSTEE POWERS

- 10.1. In addition to those powers, authorities and discretions conferred on the Trustees by this Deed, the Rules, the Superannuation Law or the *Act*, the Trustee will have the following additional powers:

Assets: to sell, call in, convert into money, grant options or rights to purchase, mortgage, charge, sub-charge, or otherwise deal with or dispose of or transfer any item or asset comprising the whole or part of the Fund;

Assurance Policies: to effect or acquire policies of life assurance of any kind on the life of any Member or in respect of sickness, disability or accident to any Member, to pay premiums, transfer, surrender, change the place of and deal with the policies in any way whatsoever, to purchase or enter into insurance or investment bonds whether or not the bonds are linked to a policy over the life of any person;

Bank accounts: to establish and close a bank account with any bank or financial institution in the name of the Trustees as Trustee for the Fund;

Borrow: to borrow as permitted by the *Act* to any percentage of the valuation of the security provided, as approved by the Trustee so long as it is in accordance with the investment strategy;

Choses in action: to acquire choses in action including debts and obligations of all kinds for value or by way of gift or at a discount or at a premium and to assign, release, vary relinquish or otherwise deal with the choses in action in any way on terms and conditions as the Trustees see fit;

Corporate Securities: in reference to any entity in which the Trustees hold shares, stocks, debentures, options, convertible notes or is otherwise interested or concerned ("securities"), may exercise the following powers in addition to those conferred by law:

- (a) pay calls on securities or to permit securities to be forfeited and sold;
- (b) purchase securities and to take up securities of a new issue;
- (c) attend meetings personally or by proxy, attorney or representative and vote at the discretion of the Trustees;
- (d) sell securities at such price and upon such terms with or without security as the Trustee decides;

- (e) agree to any arrangement relating to the sale, transfer or exchange of any securities, or modifying any rights, privileges or interests in relation to the securities, to agree to any scheme or arrangement for the increase or reduction of the value or amounts of any shares or stock or of the capital of any company in which any securities form the whole or any part of the Fund, or by which any such securities are substituted or given in exchange, either wholly or partly for other securities, whether in the same company or not, for any such purpose to deposit, surrender or exchange any scrip or documents of title relating to the securities and generally to manage and deal with any securities as if the Trustee owned them beneficially; and
- (f) agree in respect of a winding up with the liquidator of a company or any member of such company or any other person, in all things as the Trustee will decide, for the division or partition in kind or specie of the assets or property of whatsoever nature of the company and to accept any of the assets and property in payment or satisfaction of any interest of the Trustee in the company with power to pay any moneys by way of equality of division or partition;

Custodian: the appointment of a custodian to hold the legal title of any asset which has been acquired or is to be acquired by the Trustees on such terms as the Trustees think fit;

Debt: if the Trustees believe that funds are required to be set aside to cover any liability or debt, to meet that liability or debt from the assets of the Fund, provided the Trustees are permitted by Superannuation Law;

Delegation: the Trustees may delegate to any one or more persons, firms or companies on such terms as the Trustees may think fit any of the authorities, powers and discretions conferred upon the Trustees. Without limiting this general power the Trustees may:

- (a) appoint from time to time any one or more persons, firms or companies as the Trustees may think fit to act as Manager, custodian or investment manager subject to such conditions as the Trustees may from time to time determine;
- (b) delegate to and confer upon the Manager, custodian or investment manager such authorities, power or discretions, including the Trustees' power of delegation, as the Trustees may think fit;
- (c) pay out of the Fund to any Manager, custodian, investment manager or other delegate such remuneration for its services as the Trustees consider proper; and
- (d) remove from time to time any Manager, custodian or investment manager.

Expenses: to pay expenses from the assets, Reserves or income of the Fund, including:

- (a) Management expenses: including all costs, charges and expenses relating to management of the Fund, which may include acquiring the services of specialists or administrators;
- (b) General expenses: including all costs, charges and expenses in connection with any real or personal property, which may include insurance premiums, rates, taxes, rent, repairs and any other expense the Trustees may consider necessary;

Franchises: to acquire, sell or otherwise deal with franchises, franchise agreements, licences and related dealings;

Futures contracts and options: provided the Trustees maintains a risk management strategy, to engage brokers or commission agents, vary and determine terms of any such engagement directly or through a broker or agent in any market in any part of the world to:

- (a) buy, sell, open, close-out or otherwise deal in futures contracts of all kinds;
- (b) enter into, vary, exercise, abandon or sell any put or call option or rights;
- (c) place bids, make offers, hedge and effect orders including buy, sell, straddle, switch and stop-loss order;
- (d) tender and take delivery of commodities and currencies which are the subject of any futures contract or option; and
- (e) otherwise do and perform all things to operate on, utilise or deal with facilities of any stock or futures exchange.

Gifts: to receive property by gift or by distribution under a will or under the provisions of any other trust or otherwise from any person as an addition to the Fund, whether subject to liabilities or not and to hold these gifts according to the Rules and to administer such additions under these provisions;

Incidental Powers: to do all such other things as may be incidental to the exercise of the powers, rights, discretions otherwise provided by the Deed, the Rules or by law;

Indemnities: to give indemnities to or on behalf of any person that the Trustees think fit.

Intellectual property: to apply for, purchase or otherwise acquire and to sell intellectual property (including patents, patent rights, copyrights, trade marks, designs, formulas, licenses, concessions, know-how and the like), conferring any exclusive or non-exclusive or limited right to use intellectual property rights as well as develop or grant licenses in respect of intellectual property rights or information so acquired;

To Let: to lease, rent and let property owned by the Fund or held by the Trustees pursuant to the provisions of these Rules upon terms and conditions as the Trustees may decide, to accept surrenders from and to make arrangements with a lessee or tenant as the Trustees may consider appropriate;

Lease: to rent premises, to acquire the interest of any lessee in any lease, purchase, hire, take on lease, grant leases, sub-leases, tenancies or rights of any nature to any real estate, motor vehicles, computer hardware and software, fixtures and fittings, furniture, utensils, plant and equipment and other personal property of any description;

Legal proceedings: to institute, join in and defend proceedings at law or by way of mediation or arbitration and to proceed to the final end and determination of, or to compromise the same and to compromise and settle any such dispute or proceedings for such consideration and upon the terms and conditions as the Trustees may decide;

Lend: may lend and advance moneys as permitted by the Act;

Licences: may acquire, sell or transfer any licence or permit which the Trustees sees fit to engage or facilitate any business which the Trustees are permitted to under these Rules or the Act;

Power of attorney: in the exercise of all or any of the powers herein confirmed upon the Trustees to appoint an attorney and to execute any power of attorney or such other instrument that the Trustees consider necessary for the exercise of those powers;

Property: to maintain and preserve in good condition any:

- (a) real property: and to acquire, dispose of, exchange, strata title, subdivide, mortgage, sub-mortgage, lease, sub-lease, grant, release or vary any right or easement or otherwise deal with any interest in real property;
- (b) personal property: and to acquire, dispose of, exchange, hire, lease, mortgage or otherwise deal with any interest in personal property;

Release of powers: by irrevocable deed to renounce and release any power conferred on the Trustees under the Rules in respect of the whole or any part of the Fund or the income or any part thereof;

Specialists: to employ or engage and pay from the Fund, agents or professionals including such managers, agents, self managed superannuation fund advisers, solicitors, barristers, auditors, accountants, brokers, surveyors or other persons to transact any business or to do any act required to be done in connection with the administration and management of the Fund, to act upon the opinion or advice of these agents or professionals without being responsible for any loss or damage occasioned by so acting;

Subdivision of Property: to partition or to subdivide any property or interest in property which may be subject to these trusts and to pay moneys by way of equality or partition;

Trustee's power to deal with itself: notwithstanding any rule or law or equity to the contrary, and provided the in-house assets rules are complied with:

- (a) to acquire, as property of the Fund, the legal and beneficial interest in real or personal property which is, at the date of acquisition, the absolute property of the Trustee provided that any property so acquired is acquired for a consideration not greater than the current Market Value of the property and upon such acquisition the beneficial interest in the property will be held by the Trustee according to the Rules;
- (b) to dispose of any beneficial interest in property of the Fund to itself;
- (c) to lease to the Fund any real or personal property the legal and beneficial interest in which is at the date of such acquisition the absolute property of the Trustee; and
- (d) to lease any property of the Fund to itself;

Unit trust interests: to acquire units or sub-units of any fixed or flexible unit trust whether by way of application or purchase or by way of settlement by the Trustee in the establishment of such unit trust and to exercise all rights and perform all obligations and receive all distributions as a holder of any units in such a trust.

- 10.2.** These powers will be in addition to any other powers, authorities and discretions vested in the Trustee by another provision of the Deed, the Rules, or by Superannuation Law.

- 10.3.** These powers will not be limited by, or be construed so as to be limited by any other powers, authorities and discretions otherwise provided by the Deed, the Rules, or by Superannuation Law.
- 10.4.** In exercising these powers the Trustees must ensure at all times that the Fund remains a Complying Superannuation Fund.
- 10.5.** A Trustee who is a natural person may be a director of any company in which any moneys forming part of the Fund are from time to time invested and may receive remuneration attached to such office without being liable to account for it unless that appointment would compromise or affect the Fund's status as a Complying Superannuation Fund.
- 10.6.** Subject to the terms of these Rules the Trustees may exercise or concur in exercising all powers and discretions given under this Deed or by law, notwithstanding that it or any person who is a director or shareholder of the Trustee has or may have a direct or indirect interest in the result of exercising such powers or discretion or may benefit either directly or indirectly as a result of the exercise of any such power or discretion and notwithstanding that the Trustee at the time is the sole Trustee.

11. THE TRUSTEE MAY BORROW AS PERMITTED BY THE ACT

- 11.1.** In general circumstances and unless permitted by the *Act* and the Rules, the Trustees must not:
- (a) borrow money;
 - (b) maintain an existing borrowing of money;
 - (c) recognise, or in anyway encourage or sanction, a charge over, or in relation to a Member's Benefits; and
 - (d) give a charge over, or in relation to, an asset of the Fund.
- 11.2.** The Trustees may borrow funds if permitted by the *Act* provided:
- (a) the asset is held in trust and the Fund will hold a beneficial interest in the asset;
 - (b) the Fund may acquire legal and beneficial ownership of the asset; and
 - (c) the rights of the lender against the Fund for default on the borrowing are limited to the rights relating only to the asset acquired with the borrowed funds.

12. ASSETS

- 12.1.** The Trustees must not acquire an asset from a Member or an Associate of a Member unless that asset is an allowable acquisition under the *Act* and acquired at Market Value.
- 12.2.** Except if required for the purposes of limited recourse borrowing arrangements permitted under these Rules and the *S/S Act*, the assets of the Fund must be held in the Trustees' names and must be held separately from any assets held by the Trustees personally, a Member, by an employer of a Member or any other person unless otherwise allowed by the *S/S Act*.

13. TRUSTEE MAY RECEIVE GIFTS OR DISTRIBUTIONS

A gift or distribution made to the Fund may be accepted and allocated to Earnings, a Reserve or a Member's Account or applied for any purpose as the Trustees determine including the payment of a Pension to a Member or Pension Dependant in the event of the Member's death, provided the status of the Fund as a Complying Superannuation Fund is not affected or compromised.

14. MEMBERS

14.1. The Trustees have absolute discretion as to who is admitted as a Member provided:

- (a) that person or that person's LPR has provided the Trustees with an Application Form and has read and agreed to be bound by the Deed and Rules of the Fund;
- (b) the admittance of that person as a Member would not affect or compromise the Fund's status as a Complying Superannuation Fund; and
- (c) the person or LPR of the person applying will accept the appointment as Trustee or director of a company that is the Trustee and is not a disqualified person.

14.2. The Trustees must admit any person as a Member where that person will be paid a Pension from the Fund.

14.3. If the Fund is a sole member Fund, the Member may give written notice to the Trustees stating that no other Member will be admitted to the Fund.

14.4. If a Member transfers a property to the Fund, the Member may give written notice to the Trustees stating that the property is to be held specifically for that Member with no other Member to obtain an interest in that property. The Trustees may decline to accept that transfer or may accept that transfer on terms and conditions at the discretion of the Trustees and any expenses of the Fund attributable to that property will be payable from the Member's Account.

15. MEMBERS APPLICATION

15.1. The Trustees will not admit any person as a Member of the Fund unless that person has submitted an Application Form. The Trustees are not required to admit a person who the Trustees do not believe has read or understood the Rules or the Deed or who has not agreed to be bound by the Deed and Rules of the Fund.

15.2. Upon death of a Member, any person who may be entitled to receive a Pension Benefit and does not wish to become a Member, or if the Trustees decides not to admit that person as a Member, then the Trustees must transfer the amount that would have funded the Pension to another Benefit Arrangement. The transfer of any amount must be in accordance with Rule 29. Once the Trustees have received all relevant documentation, including the Application Form and any other documentation the Trustees may require, the Trustees may in its absolute discretion admit or refuse to admit that person as a Member of the Fund.

15.3. The terms and conditions applicable to a Member's membership of the Fund, including the contributions and benefits payable to or in respect of the Member, may be varied by written agreement between the Trustees and the Member.

15.4. As soon as practicable after the admission of a person as a Member of the Fund the Trustees will give to that Member any information required by the *Act*.

16. TERMINATION OF MEMBERSHIP

- 16.1.** The Trustees have absolute discretion to expel any Member of the Fund. That if a Member ceases to be a Member of the Fund, he or she must retire as a Trustee of the Fund or a director of a corporate trustee of the Fund.
- 16.2.** The Trustees must give notice to the Member of the member's expulsion from the Fund. Where a Member is expelled from or ceases to be a Member of the Fund the balance of the Member's account must be transferred to a Benefit Arrangement in accordance with Rule 29 or as nominated by the Member within 60 days of the date of the Trustee's Member expulsion notice and if a nomination is not made within that period, to an Eligible Rollover Fund at the discretion of the Trustee.
- 16.3.** Unless prohibited by the *Act*, a Member will be deemed to have ceased to be a Member on the first to occur of the following:
- (a) when the Member is no longer entitled to receive Benefits from the Fund;
 - (b) when the Trustees determine that the Member should no longer be a Member;
 - (c) on the death of the Member, or if the Trustees decide otherwise, no later than the time any LPR of the Member ceases to act as Trustee or director the Trustee company;
 - (d) no later than the earliest of either:
 - (1) four months from the date a Member became ineligible to be a Trustee or to be a director of a company which is a Trustee unless a LPR of that Member is appointed a Trustee; or
 - (2) the date just before a Member became ineligible to be a Trustee or to be a director of a company which is a Trustee unless a LPR of that Member is appointed as a Trustee.

17. MEMBER'S ACCOUNT

- 17.1.** A record of all Contributions, Earnings, amounts allocated to or from any Fund reserves, Benefits paid and all other amounts credited or debited to a Member's Account must be kept by the Trustees on behalf of the Members.
- 17.2.** The Trustees may keep more than one account for a Member, which may include more than one Member's Accumulation Account and more than one Pension account.
- 17.3.** A record of the tax free and Taxable Components of a Member's Account must be kept by the Trustees.
- 17.4.** The Trustees will, subject to any restrictions imposed by the *Act*, add to a Member's Account the following received on behalf of the Member or attributable to the Member's Account:
- (a) Contributions received; and
 - (b) Earnings; and
 - (c) Splittable Contributions; and
 - (d) Payment Split; and
 - (e) Reserves; and

- (f) the proceeds of any Policy; and
- (g) any other amount which the Trustees with the consent of the Member determine will be credited to the Member's Account.

17.5. The Trustees will subject to any restrictions imposed by the *Act* deduct from a Member's Account the following:

- (a) any costs or fees and any other liabilities attributed to it;
- (b) Losses of the Fund;
- (c) Benefit payments paid to that Member or persons entitled to receive them or transferred to another Benefit Arrangement;
- (d) Tax payable;
- (e) Excess Contributions Tax liability;
- (f) Splittable Contributions;
- (g) Payment Split; and
- (h) Any other amount including an amount to be transferred to a Reserve Account which the Trustees with the consent of the Member, determine will be debited to the Member's Account.

18. CONTRIBUTIONS

18.1. The Trustees may accept any Contributions made on behalf of a Member or a Spouse of a Member by any person, entity or government body so long as the acceptance by the Fund of that contribution:

- (a) will not compromise or affect the Fund's status as a Complying Superannuation Fund; or
- (b) is permitted by the *Act*.

18.2. The Trustees are required to comply with the provisions of the *Act* concerning any Excess Contributions Tax imposed on a Member.

18.3. The Trustees, at the request of a Member, will allot, transfer or rollover, within the period required by the *Act*, of all or part of a Member's Account to another Superannuation Entity or another Member's Account, if

- (a) the Trustees are satisfied that any such action will not compromise or affect the Fund's status as a Complying Superannuation Fund, or
- (b) the Trustees are required by order or agreement under the provisions of the *Family Law Act 1975* to perform such an action.

18.4. The Trustees will not transfer or rollover a Member's Account to a Superannuation Entity or another Member's Account if prohibited by the *Act*, if it will cause a breach of the minimum benefit provisions of Division 5.3 of the SIS Regulations or if it will compromise or affect the Fund's status as a Complying Superannuation Fund.

18.5. The Trustees have absolute discretion as to whether the transfer will be in the form of cash or assets, with or without conditions.

18.6. The Trustees have absolute discretion and may accept transfers or rollovers from another Superannuation Entity, whether conditionally or not, provided it does not breach the *Act* or compromise or affect the Fund's status as a Complying Superannuation Fund.

19. ESTATE PLANNING

19.1. Non-binding Death Benefit Nominations

- (a) A Member may provide a written Non-Binding Death Benefit Nomination to the Trustees, by which the Trustees may, in their discretion, provide benefits to the beneficiaries listed in that nomination. Subject to the *Act*, the Trustees must accept a Non-Binding Death Benefit Nomination, but it is not binding on the Trustees.
- (b) A Member or the LPR of the Member may confirm, amend or revoke the nomination previously given to the Trustees.
- (c) A Member or the LPR of the Member may give direction to the Trustees to act in a particular way upon the Member's death or incapacity, but the Trustees are not obligated to follow such instructions.
- (d) The Trustees must not comply with any nomination or direction that would compromise or affect the Fund's status as a Complying Superannuation Fund.

19.2. Binding Death Benefit Nominations

- (a) Trustees should provide a Member with information that it believes the Member needs for the purposes of submitting a Binding Death Benefit Nomination.
- (b) A Member may provide a written Binding Death Benefit Nomination, by which the Trustees are bound to provide Benefits to the beneficiaries listed in and in accordance with that nomination, provided the nomination is valid and binding at the date of death of the Member.
- (c) Subject to the *Act*, the Trustees must accept a Binding Death Benefit Nomination and will be bound by it.
- (d) A Member may confirm, amend or revoke the nomination by written notice given to the Trustees.
- (e) The Trustees must not comply with any nomination or direction that would compromise or affect the Fund's status as a Complying Superannuation Fund.
- (f) A Binding Death Benefit Nomination and any revocation or amendment to it must:
 - (1) be in writing;
 - (2) require that all Benefits would be payable to one or more of a LPR or a Dependant of the Member; and
 - (3) be signed by the Member in the presence of more than one person:
 - (A) each of whom has turned 18 years of age; and
 - (B) neither of whom is a person mentioned in the Binding Death Benefit Nomination.

- (g) If proceedings, for dissolution of a Member's marriage to a spouse, under the *Family Law Act 1975* or some similar foreign legislation have commenced, then any nomination which states that the Benefit is to be paid to that spouse of the Member will be deemed to be revoked.
- (h) A Binding Death Benefit Nomination will have an indefinite term unless the Member has stipulated otherwise or the nomination is revoked by written notice to the Trustees.

19.3. Death Benefit Request

- (a) A Member or the Legal Personal Representative of the Member may provide the Trustee with a notice in writing requesting the Trustee to establish a Death Benefit Rule that requires the Trustee to pay Benefits in the event of the death of the Member in a manner and form that the Member or the Legal Personal Representative of the Member so chooses; including whether the Benefit is to be a Lump Sum Benefit, a Pension Benefit or combination of both.
- (b) The Trustee may accept or reject any notice referred to at Rule 19.3 (a) and must reject if the Trustee holds a Binding Death Benefit Nomination from that Member. If the Trustee accepts the notice, the Trustee shall be bound to act in accordance with that Death Benefit Rule that would be established as a consequence of accepting the notice.
- (c) A Member, or the Legal Personal Representative of the Member, may provide the Trustee with a notice in writing requesting the Trustee to delete or amend a Death Benefit Rule that was previously established at the request of the Member and, if amended, the Trustee shall act in accordance with that amended Death Benefit Rule.
- (d) The Trustee shall not accept any notice referred to at Rule 19.3 (a) or (c) if that would cause the Fund to become a Non-Complying Self Managed Superannuation Fund.

20. BENEFITS

20.1. A Member or any other person permitted to receive a Member's Benefit by the *Act*, may be entitled to receive one or more of:

- (a) a lump sum Benefit;
- (b) a Pension Benefit;
- (c) a Temporary Incapacity Benefit;
- (d) a Permanent Incapacity Benefit; and
- (e) such other Benefit including the proceeds of any Policy that may be permitted to be paid to a Member under the *Act*, including in situations of Severe Financial Hardship or on Compassionate Grounds, as the Trustees might determine;

provided that the payment of any such Benefit would not breach the minimum Benefit provisions of Division 5.3 of the SIS Regulations or compromise or affect the Fund's status as a Complying Superannuation Fund or be in breach of the *Act*.

20.2. A Benefit will be payable to a Member, Dependant of a Member, LPR of a Member or to some other person provided it is required to be paid by the Rules or the *Act*.

- 20.3.** A Member or the LPR of a Member may request that a lump sum Benefit be paid, and the Trustees at their discretion may pay the Benefit provided it is permitted by the *Act* and will not compromise or affect the Fund's status as a Complying Superannuation Fund.
- 20.4.** A Trustee may pay a lump sum Benefit to a Member that will not exceed the balance of that Member's Accumulation Account although, in addition, the Trustee at its discretion may pay the whole or part of any Reserves to the Member.

Pension Benefit

- 20.5.** Where a Member or a Member's LPR requests that the Trustees pay a Pension to a Member or after the Member's death, to their Pension Dependant, the Trustees may do so provided it is permitted by the *Act*, and provided the payment will not compromise or affect the Fund's status as a Complying Superannuation Fund.
- 20.6.** Any Pension must be paid in accordance with these Rules and comply with the standards for the provision of Pensions of the SIS Regulations (which are deemed incorporated in these Rules).
- 20.7.** A Trustee must notify a Member in writing of any Pension it will pay to the Member and the notification will outline the terms or conditions of the Pension which will be deemed to be a Rule unless payment of the Pension would affect or compromise the Fund's status as a Complying Superannuation Fund.
- 20.8.** Subject to the Rules and the *Act*, the Trustees in their sole discretion may utilise any amount standing in the Member's Account, a Member's Pension Account or a reserve to provide a Pension to a Member, or if permitted by the *Act*, their Dependants, a LPR of a Member, or any other person.

Incapacity

- 20.9.** The Member is to advise the Trustees of incapacity:
- (a) if a Member becomes incapacitated that Member or their LPR will advise the Trustees as soon as practicable. The Trustees may request the Member submit to any reasonable medical examinations, as it sees fit;
 - (b) upon receipt of any documentation required by the Trustees regarding a Member's incapacity, the Trustees at their sole discretion will determine whether or not the Member suffers Temporarily Incapacity or Permanent Incapacity.

Temporary Incapacity

- 20.10.** If the Trustees are reasonably satisfied that a Member suffers Temporary Incapacity, it may choose to pay a Benefit in the manner and for no more than the amount permitted by the *Act* to the Member from the time of that Temporary Incapacity to the earlier of:
- (a) the date the Member is re-instated in similar employment the Member was previously engaged in prior to suffering the Temporary Incapacity;
 - (b) the date on which the Trustees believe the Member commenced to suffer Permanent Incapacity;
 - (c) the date of death of the Member; or
 - (d) such other time permitted under the *Act*.

- 20.11. The Trustees, in their sole discretion, may deduct an amount from a Reserve Account or any of the Member's accounts to pay the Temporary Incapacity Benefit.

Permanent Incapacity

- 20.12. If the Trustees are reasonably satisfied that a Member suffers Permanent Incapacity the Trustee may pay all or part of any of a Member's Accounts to the Member, or if permitted by the *Act*, to a Dependant or Pension Dependant or LPR of the Member whether as a lump sum or a Pension or a combination of both, in its absolute discretion.
- 20.13. The Trustees in their sole discretion may allocate any amount from any Reserve Account held in the Fund to pay the Benefit on the Member's Permanent Incapacity.

Death of a Member

- 20.14. On the death of a Member:
- (a) if the member was a Trustee or a director of the corporate Trustee, the Member's LPR will be appointed as a replacement Trustee or a director of the corporate Trustee until the date Benefits payable on the death of the Member commence to be payable provided that the LPR is eligible to act as Trustee and has consented to act as Trustee; and
 - (b) the Trustees may transfer or continue to pay any Pension previously payable to a Member to such Pension Dependents of the Member as are permitted by the *Act* to receive the Pension.

Payment of a Death Benefit

- 20.15. In the event of a Member's death, the Trustees at their sole discretion, but subject to Rule 20.17, will pay a Death Benefit any one or more of the Member's Dependents or the Member's LPR or another person as permitted by the *Act*.
- 20.16. If the Trustees hold a Non-Binding Death Benefit Nomination by the deceased Member, the Trustees in their sole discretion may choose but is not obliged to pay such Benefits to persons nominated in that Non-Binding Death Benefit Nomination, provided the payment is permitted by the *Act*.
- 20.17. If the Trustees hold a Binding Death Benefit Nomination by the deceased Member the Trustees must pay such Benefits in the manner and form as requested in that Binding Death Benefit Nomination provided the payment is permitted by the *Act*.
- 20.18. Provided it is permitted by the *Act*, the Trustees may pay additional amounts to the deceased Member's Dependents or LPR including from a Reserve Account but these amounts would not form part of the deceased Member's Benefit.

Conversion of a Lump Sum Benefit into a Pension

- 20.19. Should a Member, or a deceased Member's LPR or a deceased Member's Dependents so request, the Trustees in their sole discretion may convert any lump sum Benefit payable to or in respect of a Member either in whole or in part to a Pension payable to the Member, or the deceased Member's Pension Dependents as permitted by the *Act*.
- 20.20. A Member or a deceased Member's LPR or a deceased Member's Dependents must notify the Trustees of the Pension required and the Trustees are to use the Member's lump sum Benefit to fund any Pension.

Commutation of a Pension

- 20.21.** By written request of a Member or in the event of a Member's death, the Member's Pension Dependants and provided it is permitted by the *Act*, the Trustees, in their absolute discretion, may commute the whole or any part of any Pension payable to the Member in accordance with the Rules below.
- 20.22.** Any amount resulting from the commutation may be applied by the Trustees:
- (a) to pay a lump sum Benefit to a Member, or in the event of the death of the Member, to any one or more of the Member's Pension Dependants; and
 - (b) to be allocated into the Member's Accumulation Account.
- 20.23.** The Trustees will determine any possible Tax consequences or commutation limits prior to commuting a Pension. The Trustees must also notify the Member, Dependants or LPR of the Member of this information.

21. INVESTMENTS

Investment strategy

- 21.1.** The Trustees must formulate and implement an investment strategy that reflects the purpose and circumstances of the Fund and considers:
- (a) the risk and liquidity involved in making, holding and realising and likely return from investments having regard to the Funds objectives and expected cash flow requirements;
 - (b) the composition of the Fund's investments as a whole and the Benefits and risks associated with diversification;
 - (c) the liquidity of the Fund's investments in view of its expected cash flow;
 - (d) the ability of the Fund to discharge its existing and prospective liabilities; and
 - (e) the needs of Members considering their age, income level and retirement needs.
- 21.2.** The investment strategy could consist of one or more strategy for the whole of the Fund or separate strategies for various parts of the Fund.
- 21.3.** The investment strategy should identify the investment objectives and provide detail of the investment methods the Fund may adopt to implement the strategy.
- 21.4.** The Trustee will review this strategy annually and can amend the strategy at any time deemed appropriate. The Trustee must advise all Members affected by written notice of all details outlined in any amendment.
- 21.5.** Should a Member request to view the Fund's investment strategy the Trustee will comply with this request by the Member.
- 21.6.** The Trustees must also set an investment strategy for one or more reserves of the Fund. Any such investment strategy must be based upon the prudential management of assets of the reserve or such other requirements as laid down in the *Act*.
- 21.7.** The Trustees in their sole discretion may act on the advice of an adviser or a specialist in documenting the Fund's investment strategy so long as the Trustee believes the adviser has adequate credentials to provide such advice.

The Trustee must invest the assets of the Fund

21.8. The Trustees must invest the assets of the Fund in accordance with the Fund's investment strategy.

A Member can request the Trustee to invest their account separately or jointly

21.9. A Member or the LPR of the Member may request the Trustees to invest all or part of the amount standing to the credit in the Member's Account separately from other investments held in the Fund however it is in the Trustees sole discretion to accept, subject to conditions, or reject the request from the Member.

Authorised investments

21.10. The Trustee may invest the assets of the Fund as if it were the absolute and beneficial owner of those assets and will exercise such diligence and prudence that an ordinary person would exercise in conducting their own affairs.

21.11. The Trustees may invest in investments both within and outside Australia. The Trustees have the power to apply or invest any moneys required to be invested either alone or in partnership or co-ownership with any other person or persons.

21.12. The Trustees may invest in:

- (a) **Authorised investments:** in any one or more investments as sanctioned by law in any State or Territory of Australia relating to the investment of trust moneys;
- (b) **Real and Personal property:** in the acquisition of real or personal property or any interest in it including intellectual property rights or privileges in Australia or any other country;
- (c) **Shares:** in the acquisition of fully or partly paid shares including redeemable, preference or redeemable preference shares, stock debentures, debenture stock bonds, units, securities or obligations or any interest, with or without deferred, restricted, qualified or special rights relating thereto and whether or not there is or is not a liability in respect of any such shares, units, securities or interests, of or in any public proprietary or no liability company, association, firm, mutual fund or unit trust wherever incorporated or formed, whether carrying on business in Australia or in any other country, or in giving any guarantee or otherwise becoming a proprietor of a company limited by guarantee;
- (d) **Option and rights:** in the acquisition of options, entitlements or rights to any of the securities mentioned in paragraph (c) of this sub-clause;
- (e) **Deposit:** on fixed deposit or at-call with any bank, savings bank, building society, company, corporation or firm wherever incorporated or situated and wherever carrying on business;
- (f) **Insurance:** in the acquisition of any policy of assurance or insurance of any kind whatsoever and wherever made;
- (g) **Loans:** in making loans to any person or company, except to Members or a relative of a Member;
- (h) **Precious objects:** in the purchase of gold, silver, works of art, coins, stamps, furniture, ornaments, precious objects, jewellery and antiques, or any other similar objects;

- (i) **Commodity** contracts: in the acquisition of foreign currencies, hedging contracts, commodity contracts and also options or futures contracts of any other kind quoted on a recognised stock exchange;
- (j) **Permanent building society**: in the lodgement of moneys with a permanent building society wherever situated, by taking up shares in or depositing funds with;
- (k) **Deferred property**: in the acquisition of any reversionary or deferred property or rights of any description;

Investment manager

21.13. The Trustees may in writing appoint a person (not disqualified from acting as such) as investment manager of the Fund assets for such periods and subject to such conditions as the Trustees may from time to time determine, except the investment manager may not be exempted from or have limited liability for negligence.

21.14. The Trustees:

- (a) may delegate to and confer upon that investment manager such powers, discretions and authorities relating to the investments, sale, getting in and disposal of the Fund assets as the Trustee may think fit;
- (b) will have power, as an expense of the Fund, to pay out of the Fund assets to that investment manager such remuneration for its services as the Trustees considers proper; and
- (c) will have power to remove that investment manager.

21.15. No investment manager appointed by the Trustees will be entitled to take any part in the proceedings or deliberations of the Trustees.

21.16. No delegation of powers and discretions and authorities under this clause, however, will be made in the breach of any of the provisions of the *Act* and in particular must be in accordance with s102 of the *S/S Act*.

Trustee not bound to act personally

21.17. The Trustees are not bound in any case to act personally but is at liberty to employ any person to act as manager, lawyer, accountant, clerk, contractor, workman, or employee or any agent to transact any business. The Trustees may determine the remuneration to be paid and allowed for those services.

Trustee to appoint Auditor

21.18. On establishment of the Fund and in every year of income of the Fund, the Trustees must appoint an Auditor to audit the Fund who must give the Trustees a report in the form required by the *Act*.

22. OPERATION AND ADMINISTRATION

Fund Compliance

22.1. If a Trustees are aware or notified by the Auditor, an adviser to the Fund or the Regulator of the Fund that it may lose its status as a Complying Superannuation Fund the Trustees must:

- (a) liaise with the Auditor, adviser or Regulator to implement a compliance plan to ensure the Fund's status as a Complying Superannuation Fund will be maintained;
- (b) notify all Members of any action required under the compliance plan; and
- (c) take any such action as required under the compliance plan within a reasonable time frame and before the lodgement of the Fund's next regulatory return.

Fund Insolvency

22.2. If the Trustees are notified by the Auditor or the Fund's actuary or becomes aware the Fund is or may become insolvent, the Trustees must:

- (a) liaise with the actuary or Auditor to determine a solvency plan to ensure the Fund's solvency, including but not limited to reducing any Members' Accounts or Members' Benefits;
- (b) notify Members of any action required under the solvency plan; and
- (c) take such action as is required under the solvency plan prior to the lodgement of the Fund's next regulatory return.

Earnings

22.3. The Trustees will determine the amount of the Fund's Earnings for all or part of a Financial Year.

22.4. The Trustees have sole discretion as to where to allocate Earnings including allocating Earnings to a Member's Accumulation Account, a Member's Pension Account, or a reserve and using Earnings to pay a Benefit or expense of the Fund or any tax imposed upon the Fund.

Taxation

22.5. The Trustees must pay all Tax properly assessed to the Trustees.

22.6. The Trustees may in their sole discretion deduct from a Member's Account Tax paid or payable by the Trustees:

- (a) as a consequence of the receipt by the Trustee of a Contribution for the Benefit of a Member,
- (b) payable on any income which may be added to a Member's Account, and
- (c) any Tax which the Trustee believes may be payable as a consequence of a payment given to a Member.

22.7. The Trustee may in their discretion deduct from any account, including a Reserve Account, Tax paid or payable by the Trustee provided that any such deduction will not affect or compromise the Fund's status as a Complying Superannuation Fund.

22.8. If the Trustees receive a refund of Tax the Trustee may allocate the refund to any Member's Account or a Reserve Account as it sees fit provided that this would not affect or compromise the Fund's status as a Complying Superannuation Fund.

Annual Accounts

- 22.9.** The Trustees must keep annual accounting records as required by the *Act*.
- 22.10.** Accounting records are to be kept in such form and supported by any documentation as to enable them to be properly audited.
- 22.11.** The Trustees must in a reasonable time frame after the end of each Financial Year:
- (a) organize a statement of the Fund's financial position recording all assets and liabilities at the end of that preceding Financial Year;
 - (b) organize an operating statement recording any profit derived or loss incurred by the Fund for that preceding Financial Year (or part year if the Fund was not in existence for a full year); coordinate for these statements and all accounting records of the Fund to be audited by an approved Auditor;
 - (c) arrange for all tax returns and other statements required to be lodged pursuant to the *Act* by the Fund to be lodged as required; and
 - (d) prepare any Member and other statements and reports as required by the *Act*.
- 22.12.** The Trustees must keep accounts and statements for a minimum period of 5 years after the end of the Financial Year to which they relate.

23. RESERVES

- 23.1.** The Trustees may maintain reserves for specific purposes and applications and may add, deduct and allocate amounts to those Reserve Accounts as it considers appropriate.
- 23.2.** The Trustees must formulate and implement a separate investment strategy for any reserve that is consistent with the Fund's investment strategy. Investments must be in accordance with the Fund's investment strategy and with the Trustee's ability to discharge liabilities, either actual or contingent, as and when they fall due.
- 23.3.** No Member or any other person will have any entitlement to any amount in a Reserve Accounts.

24. INSURANCE

The Trustee may establish an insurance plan

- 24.1.** The Trustees may establish and implement an insurance plan for the Benefit of the Fund to enable the Fund to make payments (including the payment of Benefits on a Member's death or disability) to a Member, a Member's Dependant or the LPR of a Member in the event of a Member's death, disablement, illness or otherwise as permitted by the *Act*.

Self Insurance

- 24.2.** The Trustees can elect to self insure and may establish a Reserve:
- (a) to which such amounts as the Trustees might require will be added for the purpose of self insurance;
 - (b) from which the Trustees may pay amounts required to be paid as a consequence of the Trustees self insuring against an event; and

- (c) from which amounts no longer required for the purpose of self insurance may be transferred to such other Reserve or to such Member's Account as the Trustees may determine.

The Trustee has discretion as to the application of any insurance proceeds

24.3. The Trustees have absolute discretion as to the application of any insurance proceeds received by the Fund and may allocate the insurance proceeds to any Member's Account or to Reserves held in the Fund.

24.4. No Member nor their LPR nor any other person has any interest in any insurance proceeds that might be received by the Fund.

24.5. If a Benefit would ordinarily include an insured component under a Policy (for example a benefit payable on the Member's death or disablement) but:

- (a) no amount is paid under that Policy; or
- (b) the amount paid under the Policy is less than the amount that would ordinarily be payable;

the amount payable to the Member may be adjusted accordingly.

24.6. This clause is:

- (a) for the protection of the Trustees and the Fund; and
- (b) not to be taken as conferring any rights on Beneficiaries in respect of benefits additional to those conferred under other provisions of this Deed.

25. CHANGES

Amendment of the Deed or the Rules

25.1. The Trustees may in their absolute discretion amend vary or alter any provision of this Deed or the Rules (in whole or in part) by way of written resolution provided:

- (a) any change to the Deed will not affect or compromise the Fund's status as a Complying Superannuation Fund and is not in breach of the *Act*;
- (b) the amendment does not reduce the amount of any Benefit accrued or accruing to a Member as at the date of amendment unless the Member or the LPR of the Member has in writing consented to any such amendment;
- (c) the amendment does not amend the term of a Pension unless the Member or the LPR of the Member who accepted the term of the Pension has in writing consented to any such amendment;
- (d) the amendment does not allow a person other than a Constitutional Corporation to be eligible for appointment as a Trustee unless the Rules provide and will continue to provide after the amendment is made that the Fund has as its sole or primary purpose the provision of old age pensions, and
- (e) the amendment does not allow the sole or primary purpose of the Fund to be a purpose other than the provision of old age pensions unless the Rules provide and will continue to provide after the amendment is made that the Trustee must be a Constitutional Corporation.

26. GOVERNING LAW

The law applicable to the Fund is the law of the State or Territory of the Commonwealth of Australia where the Trustee resides.

27. STATUS OF THE ACT

In every respect, these Rules are subject to the provisions of the *Act*. Any Rule, to the extent that it affects or compromises the Fund's status as a Complying Superannuation Fund, will not apply and will have no force or effect. If there is any inconsistency between the provisions of the *Act* and these Rules, the provisions of the *Act* will prevail. Provided there is no inconsistency between the provisions of these Rules and the *Act*, any authority or discretion given to the Trustee by the *Act* will be incorporated into these Rules as if it were a Rule.

28. TERMINATION OF THE FUND

28.1. The Fund will be terminated on the first to occur of the following:

- (a) the Trustees resolve that the Fund should be wound up and terminated;
- (b) the Fund must be wound up for any purposes under the *Act*;
- (c) the Fund ceases to have Members;
- (d) the Regulator requires that the Fund be wound up; or
- (e) the Trustee's office becomes vacant and no new Trustee is appointed within ninety (90) days.

28.2. The Trustees will on the Termination Date deal with the Fund in the following order:

- (a) dispose of any assets in the Fund in order to have sufficient cash with which to meet any debts and liabilities the Fund may have incurred. The Trustees have discretion to determine which of the Fund's assets are to be disposed;
- (b) pay out any outstanding debts and liabilities of the Fund;
- (c) pay out any Benefits due by the Fund to the Members. The Trustees retain sole discretion as to how these amounts will be paid;
- (d) transfer or rollover amounts standing to the credit of remaining Member's Accounts as if the Members had been expelled under rule 16.2; and
- (e) determine to whom any Benefits are to be paid including former Members, trusts that former Members were beneficiaries of, the LPR of former Members or any other person. The Trustees will retain sole discretion as to where and how those Benefits are to be paid and must ensure that the payment complies with the *Act*.

29. TRANSFERS TO AND FROM OTHER FUNDS

29.1. Transfers from other Funds

Subject to the *Act*, the Trustees may accept into the Fund an amount or asset in respect of a Member or prospective Member that is transferred from another Benefit Arrangement.

29.2. Transfers to Other Funds

- (a) The Trustees may transfer the whole or part of any amount held in the Fund in respect of a Member to another Benefit Arrangement.
- (b) The Trustees may make such a transfer without the Member's consent where the *Act* permits (including to a Successor Fund or an Eligible Rollover Fund).
- (c) The Trustees may make such enquiries as it considers appropriate to satisfy itself that the Benefit Arrangement complies with the requirements of the *Act* (or in the case of a retirement savings account, the *Retirement Savings Account Act 1997* (Cth)) and that any Preserved Benefits must continue to be preserved in accordance with the requirements of the *Act*.

A transfer of an amount under this clause 29 is a complete discharge to the Trustees in relation to any liability to the Member or any person claiming through the Member in relation to the amount transferred

30. INTERPRETATION

30.1. In the Deed and the Rules unless the contrary intention appears or can be reasonably implied from the context:

- (a) The singular includes the plural and vice versa.
- (b) A reference to one gender includes a reference to all other genders.
- (c) Headings of clauses are included for the sake of convenience only and will not affect the interpretation of the clauses to which they relate.
- (d) References to any statute or statutory provision include that statute or statutory provision as amended, extended, consolidated or replaced by subsequent legislation and any orders, regulations, instruments or other subordinate legislation made under the relevant statute.
- (e) The words "including", "includes", "such as" and "for example" should be read as if followed by the words "without limitation".
- (f) The word person means and includes a natural person, a company, a firm or any other legal entity whether acting as a trustee or not.
- (g) A reference to 'interest', 'earnings' or 'investment returns' or such other similar term can refer to either positive or negative 'interest', 'earnings' or 'investment returns'.
- (h) If an expression is defined in the *Act*, but is not defined in this Deed, then that expression will have the meaning given to it in the *Act*.
- (i) The Deed will bind each party's legal personal representatives, successors and assigns.
- (j) When a party comprises two or more person the rights and obligations of such persons pursuant to this Deed will enure for the benefit of and bind all of them jointly and each of them severally.
- (k)

Trustee consent

Eland Superannuation Fund

I, **Baiden Leslie Eland** hereby consent to the appointment to act as trustee of the Fund and to be bound by the Fund's Deed and all of the Rules and the Act as defined in the Deed and to ensure that:

- the Fund continues to be a Complying Superannuation Fund as defined in the Deed; and
- the Fund is continuously maintained as a Self Managed Superannuation Fund.

I declare that I am not a disqualified person as that term is defined under the Trust Deed or the Act;

The appointment is to last only so long as the Fund continues to be a Complying Superannuation Fund. Where the appointment threatens the Fund's complying status, I agree to resign with effect immediately upon becoming aware of such threat.

Executed by:



.....
Baiden Leslie Eland

25 / 02 / 2011

.....
Date

Trustee consent

Eland Superannuation Fund

I, **Diana Kay Eland** hereby consent to the appointment to act as trustee of the Fund and to be bound by the Fund's Deed and all of the Rules and the Act as defined in the Deed and to ensure that:

- the Fund continues to be a Complying Superannuation Fund as defined in the Deed; and
- the Fund is continuously maintained as a Self Managed Superannuation Fund.

I declare that I am not a disqualified person as that term is defined under the Trust Deed or the Act;

The appointment is to last only so long as the Fund continues to be a Complying Superannuation Fund. Where the appointment threatens the Fund's complying status, I agree to resign with effect immediately upon becoming aware of such threat.

Executed by:


.....
Diana Kay Eland

25 10 2011
.....
Date