

WORK PAPER INDEX

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Period: 30th June 2022

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The Rama Superannuation Fund
Operating Statement

For the year ended 30 June 2022



	Note	2022 \$	2021 \$
Income			
Investment Income			
Trust Distributions	7	493	0
Dividends Received	\$20.70 + \$1.56 6	22	0
Interest Received	\$36.45 + \$12.64	49	50
Contribution Income			
Employer Contributions		14,931	14,679
Total Income		<u>15,495</u>	<u>14,729</u>
Expenses			
Accountancy Fees		1,430	1,430
ATO Supervisory Levy		259	259
Auditor's Remuneration		330	330
ASIC Fees		56	55
Investment Expenses		330	330
		<u>2,405</u>	<u>2,404</u>
Member Payments			
Life Insurance Premiums		3,556	2,035
Investment Losses			
Changes in Market Values	8	4,243	(2,954)
Total Expenses		<u>10,204</u>	<u>1,485</u>
Benefits accrued as a result of operations before income tax		<u>5,291</u>	<u>13,244</u>
Income Tax Expense		1,349	1,543
Benefits accrued as a result of operations		<u>3,942</u>	<u>11,701</u>

The accompanying notes form part of these financial statements.

Refer to compilation report

The Rama Superannuation Fund
Statement of Financial Position



As at 30 June 2022

	Note	2022 \$	2021 \$
Assets			
Investments			
Other Investments	2	69,420	69,279
Shares in Listed Companies (Australian)	3	1,555	0
Units in Listed Unit Trusts (Australian)	4	30,172	0
Total Investments		<u>101,147</u>	<u>69,279</u>
Other Assets			
MacQuarie CMA		16,749	56,615
Distributions Receivable		327	0
Macquarie Term Deposit 7396		10,264	0
Income Tax Refundable		192	0
Total Other Assets		<u>27,532</u>	<u>56,615</u>
Total Assets		<u>128,679</u>	<u>125,894</u>
Less:			
Liabilities			
Income Tax Payable		0	1,543
PAYG Payable		385	0
Total Liabilities		<u>385</u>	<u>1,543</u>
Net assets available to pay benefits		<u>128,294</u>	<u>124,351</u>
Represented by:			
Liability for accrued benefits allocated to members' accounts			
Rama, Rasik Magan - Accumulation		128,294	124,351
Total Liability for accrued benefits allocated to members' accounts		<u>128,294</u>	<u>124,351</u>

The accompanying notes form part of these financial statements.

Refer to compilation report

The Rama Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2022



Note 1: Summary of Significant Accounting Policies

The trustees have prepared the financial statements on the basis that the Superannuation Fund is not a reporting entity because it is not publicly accountable and is not required by law or governing document to prepare financial statements that comply with Australian Accounting Standards. 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 Director(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.

The Rama Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2022



Interest revenue

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

Dividend revenue

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

Rental revenue

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

Distribution revenue

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

Remeasurement changes in market values

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

Contributions

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

d. Liability for Accrued Benefits

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

e. Critical Accounting Estimates and Judgements

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

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

Note 2: Other Investments

	2022 \$	2021 \$
Gold 10 Oz	26,186	23,604
Gold 2.5 Oz	19,639	17,703
Silver 1kg	18,894	22,400
Silver 10 Oz	4,701	5,574
	69,420	69,281

The Rama Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2022



Note 3: Shares in Listed Companies (Australian)

	2022	2021
	\$	\$
Australian Foundation Investment Company Limited	1,555	0
	<hr/> 1,555	<hr/> 0

Note 4: Units in Listed Unit Trusts (Australian)

	2022	2021
	\$	\$
Spdr S&p/asx Australian BOND Fund	5,729	0
Spdr Dow Jones Global Real Estate Esg Fund	1,236	0
Ishares Global High Yield Bond (aud Hedged) Etf	3,435	0
Ishares Global 100 Etf	2,161	0
Vanguard Australian Fixed Interest Index Etf	5,753	0
Vanguard Australian Property Securities Index Etf	1,660	0
Vanguard Australian Shares Index Etf	2,674	0
Vanguard All-world Ex-us Shares Index Etf	797	0
Vanguard Ftse Emerging Markets Shares Etf	674	0
Vanguard International Fixed Interest Index (hedged) Etf	3,721	0
Vanguard Msci Australian Small Companies Index Etf	993	0
Spdr S&p Global Dividend Fund	1,340	0
	<hr/> 30,173	<hr/> 0

Note 5: Banks and Term Deposits

	2022	2021
	\$	\$
Banks		
MacQuarie CMA	16,749	56,615
	<hr/> 16,749	<hr/> 56,615

	2022	2021
	\$	\$
Term Deposits		
Macquarie Term Deposit 7396	10,264	0
	<hr/> 10,264	<hr/> 0

The Rama Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2022



Note 6: Dividends

	2022 \$	2021 \$
Australian Foundation Investment Company Limited	21	0
Vanguard All-world Ex-us Shares Index Etf	1	0
	22	0

Note 7: Trust Distributions

	2022 \$	2021 \$
Spdr S&p/asx Australian BOND Fund	11	0
Vanguard Ftse Emerging Markets Shares Etf	5	0
Vanguard International Fixed Interest Index (hedged) Etf	40	0
Ishares Global 100 Etf	30	0
Vanguard Australian Shares Index Etf	133	0
Vanguard Australian Fixed Interest Index Etf	23	0
Spdr S&p Global Dividend Fund	34	0
Ishares Global High Yield Bond (aud Hedged) Etf	69	0
Vanguard Australian Property Securities Index Etf	51	0
Vanguard Msci Australian Small Companies Index Etf	35	0
Spdr Dow Jones Global Real Estate Esg Fund	61	0
	492	0

Note 8: Changes in Market Values

Unrealised Movements in Market Value

	2022 \$	2021 \$
Other Investments		
Gold 10 Oz	2,582	(2,195)
Gold 2.5 Oz	1,936	(1,646)
Silver 10 Oz	(872)	1,354
Silver 1kg	(3,506)	5,441
	140	2,954

Shares in Listed Companies (Australian)

Australian Foundation Investment Company Limited	(281)	0
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The Rama Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2022



	(281)	0
Units in Listed Unit Trusts (Australian)		
Ishares Global 100 Etf	(302)	0
Ishares Global High Yield Bond (aud Hedged) Etf	(559)	0
Spdr Dow Jones Global Real Estate Esg Fund	(301)	0
Spdr S&p Global Dividend Fund	(122)	0
Spdr S&p/asx Australian BOND Fund	(620)	0
Vanguard All-world Ex-us Shares Index Etf	(160)	0
Vanguard Australian Fixed Interest Index Etf	(555)	0
Vanguard Australian Property Securities Index Etf	(409)	0
Vanguard Australian Shares Index Etf	(354)	0
Vanguard Ftse Emerging Markets Shares Etf	(121)	0
Vanguard International Fixed Interest Index (hedged) Etf	(337)	0
Vanguard Msci Australian Small Companies Index Etf	(263)	0
	(4,103)	0
Total Unrealised Movement	(4,243)	2,954
Realised Movements in Market Value		
	2022	2021
	\$	\$
Total Realised Movement	0	0
Changes in Market Values	(4,243)	2,954

The Rama Superannuation Fund
Lifetime Choice Pty Ltd ACN: 145481241
Trustees Declaration

The directors of the trustee company have determined that the fund is not a reporting entity and that the special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

The directors of the trustee company declare that:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2022 present fairly, in all material respects, the financial position of the superannuation fund at 30 June 2022 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 2022.

Specifically, the directors of the trustee company 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) Act 1994; and
- to the knowledge of the directors of the trustee company, 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 directors of the trustee company by:

.....
Rasik Rama
Lifetime Choice Pty Ltd
Director

Dated this day of

The Rama Superannuation Fund
Statement of Taxable Income



For the year ended 30 June 2022

	2022
	\$
Benefits accrued as a result of operations	5,291.00
Less	
Accounting Trust Distributions	493.00
	<u>493.00</u>
Add	
Decrease in MV of investments	4,243.00
Franking Credits	45.00
Foreign Credits	15.00
Taxable Trust Distributions	119.00
Distributed Foreign income	178.00
	<u>4,600.00</u>
SMSF Annual Return Rounding	(3.00)
	<u>9,395.00</u>
Taxable Income or Loss	<u>9,395.00</u>
Income Tax on Taxable Income or Loss	1,409.25
Less	
Franking Credits	44.63
Foreign Credits	15.21
Credit for Tax Withheld - Foreign resident withholding	0.46
	<u>1,348.95</u>
CURRENT TAX OR REFUND	<u>1,348.95</u>
Supervisory Levy	259.00
Income Tax Instalments Paid	(1,541.00)
AMOUNT DUE OR REFUNDABLE	<u>66.95</u>

* Distribution tax components review process has not been completed for the financial year.

The Rama Superannuation Fund Members Statement



Rasik Magan Rama
24A Gregory Street
OAK PARK, Victoria, 3046, Australia

Your Details

Your Details		Nominated Beneficiaries:	N/A
Date of Birth :	Provided	Nomination Type:	N/A
Age:	47	Vested Benefits:	128,293
Tax File Number:	Provided	Total Death Benefit:	128,293
Date Joined Fund:	30/07/2010		
Service Period Start Date:			
Date Left Fund:			
Member Code:	RAMRAS00002A		
Account Start Date:	30/07/2010		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation -		

Your Balance

Total Benefits	128,293
<u>Preservation Components</u>	
Preserved	128,293
Unrestricted Non Preserved	
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	
Taxable	128,293
Investment Earnings Rate	-4%

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	124,351	112,650
<u>Increases to Member account during the period</u>		
Employer Contributions	14,931	14,679
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(6,023)	600
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	2,240	2,202
Income Tax	(830)	(659)
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid	3,556	2,035
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	128,293	124,351

The Rama Superannuation Fund Investment Summary Report



As at 30 June 2022

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
Cash/Bank Accounts								
MacQuarie CMA		16,748.820000	16,748.82	16,748.82	16,748.82			13.07 %
Macquarie Term Deposit 7396		10,264.140000	10,264.14	10,264.14	10,264.14			8.01 %
			27,012.96		27,012.96			21.08 %
Other Investments								
RAMAR0001 Gold 10 Oz	1.00	26,185.500000	26,185.50	14,735.03	14,735.03	11,450.47	77.71 %	20.43 %
RAMAR0002 Gold 2.5 Oz	3.00	6,546.376600	19,639.13	3,711.63	11,134.89	8,504.24	76.37 %	15.32 %
RAMAR0004 Silver 10 Oz	16.00	293.830000	4,701.28	360.20	5,763.20	(1,061.92)	(18.43) %	3.67 %
RAMAR0003 Silver 1kg	20.00	944.693000	18,893.86	1,124.56	22,491.20	(3,597.34)	(15.99) %	14.74 %
			69,419.77		54,124.32	15,295.45	28.26 %	54.17 %
Shares in Listed Companies (Australian)								
AFI.AX Australian Foundation Investment Company Limited	207.00	7.510000	1,554.57	8.87	1,835.34	(280.77)	(15.30) %	1.21 %
			1,554.57		1,835.34	(280.77)	(15.30) %	1.21 %
Units in Listed Unit Trusts (Australian)								
IOO.AX Ishares Global 100 Etf	23.00	93.956522	2,161.00	107.07	2,462.55	(301.55)	(12.25) %	1.69 %
IHHY.AX Ishares Global High Yield Bond (aud Hedged) Etf	39.00	88.076923	3,435.00	102.41	3,994.05	(559.05)	(14.00) %	2.68 %
DJRE.AX Spdr Dow Jones Global Real Estate Esg Fund	62.00	19.930000	1,235.66	24.79	1,537.09	(301.43)	(19.61) %	0.96 %
WDIV.AX Spdr S&p Global Dividend Fund	75.00	17.860000	1,339.50	19.49	1,461.45	(121.95)	(8.34) %	1.05 %
BOND.AX Spdr S&p/asx Australian BOND Fund	240.00	23.870000	5,728.80	26.45	6,348.75	(619.95)	(9.76) %	4.47 %
VEU.AX Vanguard All-world Ex-us Shares Index Etf	11.00	72.430000	796.73	86.95	956.49	(159.76)	(16.70) %	0.62 %
VAF.AX Vanguard Australian Fixed Interest Index Etf	130.00	44.253846	5,753.00	48.52	6,308.05	(555.05)	(8.80) %	4.49 %
VAP.AX Vanguard Australian Property Securities Index Etf	22.00	75.454545	1,660.00	94.05	2,069.03	(409.03)	(19.77) %	1.30 %

The Rama Superannuation Fund
Investment Summary Report



As at 30 June 2022

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%	
VAS.AX	Vanguard Australian Shares Index Etf	32.00	83.562500	2,674.00	94.62	3,027.95	(353.95)	(11.69) %	2.09 %
VGE.AX	Vanguard Ftse Emerging Markets Shares Etf	10.00	67.400000	674.00	79.54	795.35	(121.35)	(15.26) %	0.53 %
VIF.AX	Vanguard International Fixed Interest Index (hedged) Etf	93.00	40.010753	3,721.00	43.63	4,058.01	(337.01)	(8.30) %	2.90 %
VSO.AX	Vanguard Msci Australian Small Companies Index Etf	17.00	58.411765	993.00	73.85	1,255.51	(262.51)	(20.91) %	0.77 %
			30,171.69		34,274.28	(4,102.59)	(11.97) %	23.54 %	
			128,158.99		117,246.90	10,912.09	9.31 %	100.00 %	

The Rama Superannuation Fund Market Movement Report



As at 30 June 2022

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
AFI.AX - Australian Foundation Investment Company Limited										
	21/01/2022	Purchase	207.00	1,835.34	0.00	0.00	1,835.34	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(280.77)	0.00	1,554.57	0.00	0.00	0.00
	30/06/2022		207.00	1,835.34	(280.77)	0.00	1,554.57	0.00	0.00	0.00
BOND.AX - Spdr S&p/asx Australian BOND Fund										
	21/01/2022	Purchase	240.00	6,348.75	0.00	0.00	6,348.75	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(619.95)	0.00	5,728.80	0.00	0.00	0.00
	30/06/2022		240.00	6,348.75	(619.95)	0.00	5,728.80	0.00	0.00	0.00
DJRE.AX - Spdr Dow Jones Global Real Estate Esg Fund										
	21/01/2022	Purchase	62.00	1,537.09	0.00	0.00	1,537.09	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(301.43)	0.00	1,235.66	0.00	0.00	0.00
	30/06/2022		62.00	1,537.09	(301.43)	0.00	1,235.66	0.00	0.00	0.00
IHYY.AX - Ishares Global High Yield Bond (aud Hedged) Etf										
	21/01/2022	Purchase	39.00	3,994.05	0.00	0.00	3,994.05	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(558.15)	0.00	3,435.90	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(0.90)	0.00	3,435.00	0.00	0.00	0.00
	30/06/2022		39.00	3,994.05	(559.05)	0.00	3,435.00	0.00	0.00	0.00
IOO.AX - Ishares Global 100 Etf										
	21/01/2022	Purchase	23.00	2,462.55	0.00	0.00	2,462.55	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(295.49)	0.00	2,167.06	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(6.06)	0.00	2,161.00	0.00	0.00	0.00
	30/06/2022		23.00	2,462.55	(301.55)	0.00	2,161.00	0.00	0.00	0.00
RAMAR0001 - Gold 10 Oz										
	01/07/2021	Opening Balance	1.00	0.00	0.00	0.00	23,603.50	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	2,582.00	0.00	26,185.50	0.00	0.00	0.00
	30/06/2022		1.00	0.00	2,582.00	0.00	26,185.50	0.00	0.00	0.00
RAMAR0002 - Gold 2.5 Oz										
	01/07/2021	Opening Balance	3.00	0.00	0.00	0.00	17,702.63	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	1,936.50	0.00	19,639.13	0.00	0.00	0.00
	30/06/2022		3.00	0.00	1,936.50	0.00	19,639.13	0.00	0.00	0.00

The Rama Superannuation Fund Market Movement Report



As at 30 June 2022

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
RAMAR0003 - Silver 1kg										
	01/07/2021	Opening Balance	20.00	0.00	0.00	0.00	22,399.60	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(3,505.74)	0.00	18,893.86	0.00	0.00	0.00
	30/06/2022		20.00	0.00	(3,505.74)	0.00	18,893.86	0.00	0.00	0.00
RAMAR0004 - Silver 10 Oz										
	01/07/2021	Opening Balance	16.00	0.00	0.00	0.00	5,573.60	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(872.32)	0.00	4,701.28	0.00	0.00	0.00
	30/06/2022		16.00	0.00	(872.32)	0.00	4,701.28	0.00	0.00	0.00
VAF.AX - Vanguard Australian Fixed Interest Index Etf										
	21/01/2022	Purchase	130.00	6,308.05	0.00	0.00	6,308.05	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(564.65)	0.00	5,743.40	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	9.60	0.00	5,753.00	0.00	0.00	0.00
	30/06/2022		130.00	6,308.05	(555.05)	0.00	5,753.00	0.00	0.00	0.00
VAP.AX - Vanguard Australian Property Securities Index Etf										
	21/01/2022	Purchase	22.00	2,069.03	0.00	0.00	2,069.03	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(397.03)	0.00	1,672.00	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(12.00)	0.00	1,660.00	0.00	0.00	0.00
	30/06/2022		22.00	2,069.03	(409.03)	0.00	1,660.00	0.00	0.00	0.00
VAS.AX - Vanguard Australian Shares Index Etf										
	21/01/2022	Purchase	32.00	3,027.95	0.00	0.00	3,027.95	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(347.95)	0.00	2,680.00	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(6.00)	0.00	2,674.00	0.00	0.00	0.00
	30/06/2022		32.00	3,027.95	(353.95)	0.00	2,674.00	0.00	0.00	0.00
VEU.AX - Vanguard All-world Ex-us Shares Index Etf										
	21/01/2022	Purchase	11.00	956.49	0.00	0.00	956.49	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(159.76)	0.00	796.73	0.00	0.00	0.00
	30/06/2022		11.00	956.49	(159.76)	0.00	796.73	0.00	0.00	0.00
VGE.AX - Vanguard Ftse Emerging Markets Shares Etf										
	21/01/2022	Purchase	10.00	795.35	0.00	0.00	795.35	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(125.45)	0.00	669.90	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	4.10	0.00	674.00	0.00	0.00	0.00
	30/06/2022		10.00	795.35	(121.35)	0.00	674.00	0.00	0.00	0.00

The Rama Superannuation Fund Market Movement Report



As at 30 June 2022

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
VIF.AX - Vanguard International Fixed Interest Index (hedged) Etf										
	21/01/2022	Purchase	93.00	4,058.01	0.00	0.00	4,058.01	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(357.54)	0.00	3,700.47	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	20.53	0.00	3,721.00	0.00	0.00	0.00
	30/06/2022		93.00	4,058.01	(337.01)	0.00	3,721.00	0.00	0.00	0.00
VSO.AX - Vanguard Msci Australian Small Companies Index Etf										
	21/01/2022	Purchase	17.00	1,255.51	0.00	0.00	1,255.51	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(257.27)	0.00	998.24	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(5.24)	0.00	993.00	0.00	0.00	0.00
	30/06/2022		17.00	1,255.51	(262.51)	0.00	993.00	0.00	0.00	0.00
WDIV.AX - Spdr S&p Global Dividend Fund										
	21/01/2022	Purchase	75.00	1,461.45	0.00	0.00	1,461.45	0.00	0.00	0.00
	30/06/2022	Revaluation	0.00	0.00	(121.95)	0.00	1,339.50	0.00	0.00	0.00
	30/06/2022		75.00	1,461.45	(121.95)	0.00	1,339.50	0.00	0.00	0.00
Total Market Movement					(4,242.92)				0.00	(4,242.92)

The Rama Superannuation Fund

CGT Register Report



As at 30 June 2022

Investment	Transaction Date	Contract Date	CGT Transaction Type	Units	Cost Base	Cost Base Adj Tax Def	Cost Base Adj Tax Free	Reduced Cost Base	Adjusted Cost Base	Net Other Capital Gain	Net Indexed Gain	Gross Discounted Gain	CGT Loss
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Units in Listed Unit Trusts (Australian)

	30/06/2022	30/06/2022	DistributionIn			(0.45)							
	30/06/2022	30/06/2022	DistributionIn							0.00	0.00	1.06	
VIF.AX - Vanguard International Fixed Interest Index (hedged) Etf													
	21/01/2022	21/01/2022	Purchase	93.00	4,058.01								
	30/06/2022	30/06/2022	DistributionIn			20.38							
VSO.AX - Vanguard Msci Australian Small Companies Index Etf													
	21/01/2022	21/01/2022	Purchase	17.00	1,255.51								
	30/06/2022	30/06/2022	DistributionIn			(0.59)							
	30/06/2022	30/06/2022	DistributionIn							0.00	0.00	22.66	

The Rama Superannuation Fund Investment Income Report



As at 30 June 2022

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income (Excl. Capital Gains) * 2	TFN Credits	Other Deductions	Distributed Capital Gains	Non-Assessable Payments
Bank Accounts												
MacQuarie CMA 961308004	36.45			36.45	0.00	0.00	0.00	36.45			0.00	0.00
	36.45			36.45	0.00	0.00	0.00	36.45			0.00	0.00
Shares in Listed Companies (Australian)												
AFI.AX Australian Foundation Investment Company Limited	20.70	20.70	0.00		8.87			29.57		0.00		
	20.70	20.70	0.00		8.87			29.57		0.00		
Term Deposit												
Macquarie Term Deposit 7396	12.64			12.64	0.00	0.00	0.00	12.64			0.00	0.00
	12.64			12.64	0.00	0.00	0.00	12.64			0.00	0.00
Units in Listed Unit Trusts (Australian)												
IOO.AX Ishares Global 100 Etf	30.25	0.00	0.00	0.00	0.00	23.25	4.08	27.33	0.00	0.00	7.00	0.00
IHHY.AX Ishares Global High Yield Bond (aud Hedged) Etf	69.02	0.00	0.00	0.00	0.00	69.02	0.00	69.02	0.00	0.00	0.00	0.00
DJRE.AX Spdr Dow Jones Global Real Estate Esg Fund	60.59	0.09	0.00	0.77	0.05	22.89	3.20	27.00	0.00	0.00	36.56	0.28
WDIV.AX Spdr S&p Global Dividend Fund	34.33	0.12	0.00	0.02	0.06	33.85	5.93	39.98	0.00	0.00	0.00	0.34
BOND.AX Spdr S&p/asx Australian BOND Fund	11.23			10.21	0.00	1.02	0.00	11.23		0.00	0.00	0.00
VEU.AX Vanguard All-world Ex-us Shares Index Etf	1.10					1.56		1.56		0.46		
VAF.AX Vanguard Australian Fixed Interest Index Etf	23.31	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23.31
VAP.AX Vanguard Australian Property Securities Index Etf	51.48	0.57	0.10	14.58	0.06	1.79	0.03	17.13	0.00	0.00	35.60	(1.16)
VAS.AX Vanguard Australian Shares Index Etf	132.98	72.70	3.87	3.25	31.98	1.10	0.10	113.00	0.00	0.00	59.68	(7.62)
VGE.AX Vanguard Ftse Emerging Markets Shares Etf	5.32	0.00	0.00	0.00	0.00	4.71	1.04	5.75	0.00	0.00	1.06	(0.45)
VIF.AX Vanguard International Fixed Interest Index (hedged) Etf	40.11	0.00	0.00	0.65	0.00	19.08	0.73	20.46	0.00	0.00	0.00	20.38
VSO.AX Vanguard Msci Australian Small Companies Index Etf	34.70	7.39	2.27	1.99	3.61	0.98	0.10	16.34	0.00	0.00	22.66	(0.59)
	494.42	80.87	6.24	31.47	35.76	179.25	15.21	348.80	0.00	0.46	162.56	34.49
	\$493.32 + \$1.10(Div - VEU)			\$154.34				\$194.46				

The Rama Superannuation Fund
Investment Income Report



As at 30 June 2022

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income	TFN Credits	Other Deductions	Distributed Capital Gains	Non- Assessable Payments
								(Excl. Capital Gains) * 2				
	564.21	101.57	6.24	80.56	44.63	179.25	15.21	427.46	0.00	0.46	162.56	34.49

Assessable Income (Excl. Capital Gains) **427.46**

Net Capital Gain **108.38**

Total Assessable Income 535.84

* 1 Includes foreign credits from foreign capital gains.

* 2 Assessable Income in the SMSF Annual Return will be different as capital gains and losses from disposals of assets have not been included.

For a breakdown of Distributed Capital Gains and Non-Assessable Payments refer to Distributions Reconciliation Report.

The Rama Superannuation Fund

Realised Capital Gains Report



For The Period 01 July 2021 - 30 June 2022

Investment		Accounting Treatment				Tax Treatment						
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
Units in Listed Unit Trusts (Australian)												
DJRE.AX - Spdr Dow Jones Global Real Estate Esg Fund												
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	36.56	0.00	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	36.56	0.00	0.00
IOO.AX - Ishares Global 100 Etf												
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7.00	0.00	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7.00	0.00	0.00
VAP.AX - Vanguard Australian Property Securities Index Etf												
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	35.60	0.00	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	35.60	0.00	0.00
VAS.AX - Vanguard Australian Shares Index Etf												
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59.68	0.00	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59.68	0.00	0.00
VGE.AX - Vanguard Ftse Emerging Markets Shares Etf												
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.06	0.00	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.06	0.00	0.00
VSO.AX - Vanguard Msci Australian Small Companies Index Etf												
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22.66	0.00	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22.66	0.00	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	162.56	0.00	0.00

0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	162.56	0.00	0.00
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The Rama Superannuation Fund

Unrealised Capital Gains Report



As at 30 June 2022

Investment	Units	Cost	Tax Deferred /Depreciation	CGT Cost Base	Market Value	Projected Profit /Loss	Taxable Profit Indexation	Taxable Profit Discounted	Taxable Profit Notional
Other Investments									
RAMAR0001 - Gold 10 Oz	1.00	14,735.03	0.00	14,735.03	26,185.5000	11,450.47	0.00	7,633.65	0.00
RAMAR0002 - Gold 2.5 Oz	3.00	11,134.89	0.00	11,134.89	19,639.1298	8,504.24	0.00	5,669.49	0.00
RAMAR0003 - Silver 1kg	20.00	22,491.20	0.00	22,491.20	18,893.8600	(3,597.34)	0.00	0.00	0.00
RAMAR0004 - Silver 10 Oz	16.00	5,763.20	0.00	5,763.20	4,701.2800	(1,061.92)	0.00	0.00	0.00
		54,124.32	0.00	54,124.32	69,419.7698	15,295.45	0.00	13,303.14	0.00
Shares in Listed Companies (Australian)									
AFI.AX - Australian Foundation Investment Company Limited	207.00	1,835.34	0.00	1,835.34	1,554.5700	(280.77)	0.00	0.00	0.00
		1,835.34	0.00	1,835.34	1,554.5700	(280.77)	0.00	0.00	0.00
Units in Listed Unit Trusts (Australian)									
BOND.AX - Spdr S&p/asx Australian BOND Fund	240.00	6,348.75	0.00	6,348.75	5,728.8000	(619.95)	0.00	0.00	0.00
DJRE.AX - Spdr Dow Jones Global Real Estate Esg Fund	62.00	1,537.09	0.28	1,536.81	1,235.6600	(301.15)	0.00	0.00	0.00
IHHY.AX - Ishares Global High Yield Bond (aud Hedged) Etf	39.00	3,994.05	0.00	3,994.05	3,435.0000	(559.05)	0.00	0.00	0.00
IOO.AX - Ishares Global 100 Etf	23.00	2,462.55	0.00	2,462.55	2,161.0000	(301.55)	0.00	0.00	0.00
VAF.AX - Vanguard Australian Fixed Interest Index Etf	130.00	6,308.05	23.31	6,284.74	5,753.0000	(531.74)	0.00	0.00	0.00
VAP.AX - Vanguard Australian Property Securities Index Etf	22.00	2,069.03	(1.16)	2,070.19	1,660.0000	(410.19)	0.00	0.00	0.00
VAS.AX - Vanguard Australian Shares Index Etf	32.00	3,027.95	(7.62)	3,035.57	2,674.0000	(361.57)	0.00	0.00	0.00
VEU.AX - Vanguard All-world Ex-us Shares Index Etf	11.00	956.49	0.00	956.49	796.7300	(159.76)	0.00	0.00	0.00
VGE.AX - Vanguard Ftse Emerging Markets Shares Etf	10.00	795.35	(0.45)	795.80	674.0000	(121.80)	0.00	0.00	0.00
VIF.AX - Vanguard International Fixed Interest Index (hedged) Etf	93.00	4,058.01	20.38	4,037.63	3,721.0000	(316.63)	0.00	0.00	0.00
VSO.AX - Vanguard Msci Australian Small Companies Index	17.00	1,255.51	(0.59)	1,256.10	993.0000	(263.10)	0.00	0.00	0.00

The Rama Superannuation Fund
Unrealised Capital Gains Report



As at 30 June 2022

Investment	Units	Cost	Tax Deferred /Depreciation	CGT Cost Base	Market Value	Projected Profit /Loss	Taxable Profit Indexation	Taxable Profit Discounted	Taxable Profit Notional
Units in Listed Unit Trusts (Australian)									
Etf									
WDIV.AX - Spdr S&p Global Dividend Fund	75.00	1,461.45	0.34	1,461.11	1,339.5000	(121.61)	0.00	0.00	0.00
		34,274.28	34.49	34,239.79	30,171.6900	(4,068.10)	0.00	0.00	0.00
		90,233.94	34.49	90,199.45	101,146.0298	10,946.58	0.00	13,303.14	0.00

Memorandum of Resolutions of the Director(s) of

Lifetime Choice Pty Ltd ACN: 145481241

ATF The Rama 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 2022 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 2022, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.

TRUST DEED:

It was resolved that the advice received from the Fund's legal adviser confirming that the fund's trust deed is consistent with all relevant superannuation and trust law.

INVESTMENT STRATEGY:

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

INVESTMENT – PERSONAL USE:

It was confirmed that no investments or assets were used by the member(s) for personal purposes.

INSURANCE COVER:

The trustee(s) reviewed the current life and total and permanent disability insurance coverage on offer to the members and resolved that the current insurance arrangements were appropriate for the Fund.

ALLOCATION OF INCOME:

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

INVESTMENT ACQUISITIONS:

It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2022.

INVESTMENT DISPOSALS:

It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2022.

AUDITORS:

It was resolved that

Anthony Boys

of

PO Box 3376, RUNDLE MALL, South Australia 5000

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

Memorandum of Resolutions of the Director(s) of

Lifetime Choice Pty Ltd ACN: 145481241

ATF The Rama Superannuation Fund

TAX AGENTS:

It was resolved that

Mora Wealth Accountants Pty Ltd

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.

ACCEPTANCE OF ROLLOVERS:

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

1. making rollover between Funds; and,
2. breaching the Fund or the member investment strategy.

The trustee has reviewed the rollover and received advice that the rollover is in accordance with the Trust Deed and the rules of the Fund and the superannuation laws. As such the trustee has resolved to accept the rollover on behalf of the member.

PAYMENT OF BENEFITS:

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

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

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

CLOSURE:

Signed as a true record –

.....

Rasik Rama

/ /

The Rama Superannuation Fund
Trial Balance



As at 30 June 2022

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	23800	Distributions Received			
	23800/BOND.AX	Spdr S&p/asx Australian BOND Fund			11.23
	23800/DJRE.AX	Spdr Dow Jones Global Real Estate Esg Fund			60.59
	23800/IHHY.AX	Ishares Global High Yield Bond (aud Hedged) Etf			69.02
	23800/IOO.AX	Ishares Global 100 Etf			30.25
	23800/VAF.AX	Vanguard Australian Fixed Interest Index Etf			23.31
	23800/VAP.AX	Vanguard Australian Property Securities Index Etf			51.48
	23800/VAS.AX	Vanguard Australian Shares Index Etf			132.98
	23800/VGE.AX	Vanguard Ftse Emerging Markets Shares Etf			5.32
	23800/VIF.AX	Vanguard International Fixed Interest Index (hedged) Etf			40.11
	23800/VSO.AX	Vanguard Msci Australian Small Companies Index Etf			34.70
	23800/WDIV.AX	Spdr S&p Global Dividend Fund			34.33
	23900	Dividends Received			
	23900/AFI.AX	Australian Foundation Investment Company Limited			20.70
	23900/VEU.AX	Vanguard All-world Ex-us Shares Index Etf			1.10
	24200	Contributions			
(14,679.36)	24200/RAMRAS00002 A	(Contributions) Rama, Rasik Magan 2 - Accumulation			14,931.20
(2,953.80)	24700	Changes in Market Values of Investments		4,242.92	
	25000	Interest Received			
(49.99)	25000/MBL961308004	MacQuarie CMA 961308004			36.45
	25000/MacquarieTD73 96	Macquarie Term Deposit 7396			12.64
1,430.00	30100	Accountancy Fees		1,430.00	
259.00	30400	ATO Supervisory Levy		259.00	
330.00	30700	Auditor's Remuneration		330.00	
55.00	30800	ASIC Fees		56.00	
	37500	Investment Expenses			
330.00	37500/6201454011	Investment Expenses		330.00	
	39000	Life Insurance Premiums			

The Rama Superannuation Fund
Trial Balance



As at 30 June 2022

Last Year	Code	Account Name	Units	Debits \$	Credits \$
2,035.31	39000/RAMRAS00002 A	(Life Insurance Premiums) Rama, Rasik Magan 2 - Accumulation		3,556.23	
1,543.35	48500	Income Tax Expense		1,348.95	
11,700.49	49000	Profit/Loss Allocation Account		3,942.31	
	50010	Opening Balance			
(112,650.33)	50010/RAMRAS00002 A	(Opening Balance) Rama, Rasik Magan 2 - Accumulation			124,350.82
	52420	Contributions			
(14,679.36)	52420/RAMRAS00002 A	(Contributions) Rama, Rasik Magan 2 - Accumulation			14,931.20
	53100	Share of Profit/(Loss)			
(599.79)	53100/RAMRAS00002 A	(Share of Profit/(Loss)) Rama, Rasik Magan 2 - Accumulation		6,023.41	
	53330	Income Tax			
(658.58)	53330/RAMRAS00002 A	(Income Tax) Rama, Rasik Magan 2 - Accumulation			830.43
	53800	Contributions Tax			
2,201.93	53800/RAMRAS00002 A	(Contributions Tax) Rama, Rasik Magan 2 - Accumulation		2,239.68	
	53920	Life Insurance Premiums			
2,035.31	53920/RAMRAS00002 A	(Life Insurance Premiums) Rama, Rasik Magan 2 - Accumulation		3,556.23	
	60400	Bank Accounts			
56,614.84	60400/MBL961308004	MacQuarie CMA		16,748.82	
	60800	Term Deposit			
	60800/MacquarieTD73 96	Macquarie Term Deposit 7396		10,264.14	
	61800	Distributions Receivable			
	61800/DJRE.AX	Spdr Dow Jones Global Real Estate Esg Fund		60.59	
	61800/IHHY.AX	Ishares Global High Yield Bond (aud Hedged) Etf		33.51	
	61800/IOO.AX	Ishares Global 100 Etf		30.25	
	61800/VAP.AX	Vanguard Australian Property Securities Index Etf		28.66	
	61800/VAS.AX	Vanguard Australian Shares Index Etf		69.11	
	61800/VGE.AX	Vanguard Ftse Emerging Markets Shares Etf		3.69	
	61800/VIF.AX	Vanguard International Fixed Interest Index (hedged) Etf		32.25	
	61800/VSO.AX	Vanguard Msci Australian Small Companies Index Etf		34.70	

The Rama Superannuation Fund
Trial Balance



As at 30 June 2022

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	61800/WDIV.AX	Spdr S&p Global Dividend Fund		34.33	
	76100	Other Investments			
23,603.50	76100/RAMAR0001	Gold 10 Oz	1.0000	26,185.50	
17,702.63	76100/RAMAR0002	Gold 2.5 Oz	3.0000	19,639.13	
22,399.60	76100/RAMAR0003	Silver 1kg	20.0000	18,893.86	
5,573.60	76100/RAMAR0004	Silver 10 Oz	16.0000	4,701.28	
	77600	Shares in Listed Companies (Australian)			
	77600/AFI.AX	Australian Foundation Investment Company Limited	207.0000	1,554.57	
	78200	Units in Listed Unit Trusts (Australian)			
	78200/BOND.AX	Spdr S&p/asx Australian BOND Fund	240.0000	5,728.80	
	78200/DJRE.AX	Spdr Dow Jones Global Real Estate Esg Fund	62.0000	1,235.66	
	78200/IHHY.AX	Ishares Global High Yield Bond (aud Hedged) Etf	39.0000	3,435.00	
	78200/IOO.AX	Ishares Global 100 Etf	23.0000	2,161.00	
	78200/VAF.AX	Vanguard Australian Fixed Interest Index Etf	130.0000	5,753.00	
	78200/VAP.AX	Vanguard Australian Property Securities Index Etf	22.0000	1,660.00	
	78200/VAS.AX	Vanguard Australian Shares Index Etf	32.0000	2,674.00	
	78200/VEU.AX	Vanguard All-world Ex-us Shares Index Etf	11.0000	796.73	
	78200/VGE.AX	Vanguard Ftse Emerging Markets Shares Etf	10.0000	674.00	
	78200/VIF.AX	Vanguard International Fixed Interest Index (hedged) Etf	93.0000	3,721.00	
	78200/VSO.AX	Vanguard Msci Australian Small Companies Index Etf	17.0000	993.00	
	78200/WDIV.AX	Spdr S&p Global Dividend Fund	75.0000	1,339.50	
(1,543.35)	85000	Income Tax Payable/Refundable		192.05	
0.00	86000	PAYG Payable			385.00
				155,992.86	155,992.86

Current Year Profit/(Loss): 5,291.26

T - TAX RETURN

SMSF Tax Return

2022

1 Jul 2021—30 Jun 2022

TFN Recorded

PART A ELECTRONIC LODGMENT DECLARATION (FORM P, T, F, SMSF OR EX)

This declaration is to be completed where the tax return is to be lodged via the Tax Office's electronic lodgment service (ELS). It is the responsibility of the taxpayer to retain this declaration for a period of five years after the declaration is made, penalties may apply for failure to do so.

Privacy

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

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

The Australian Business Register

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

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

Electronic Funds Transfer – Direct Debit

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

Tax File Number	Name of partnership, trust, fund or entity	Year
TFN Recorded	The Rama Superannuation Fund	2022

I authorise my tax agent to electronically transmit this tax return via the electronic lodgment service.

Important

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

Declaration - I declare that:

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

Signature of partner, trustee or director	Date
---	------

PART B ELECTRONIC FUNDS TRANSFER CONSENT

This declaration is to be completed when an electronic funds transfer EFT of a refund is requested and the tax return is being lodged through the electronic lodgment service ELS.

This declaration must be signed by the taxpayer prior to the EFT details being transmitted to the Tax Office. If you elect for an EFT, all details below must be completed.

Important

Care should be taken when completing EFT details as the payment of any refund, including any family tax benefit, will be made to the account specified.

<u>Agent Ref No.</u>	<u>BSB Number</u>	<u>Account Number</u>	<u>Account Name</u>
24742602	182512	961308004	The Rama Superannuation Fund

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

Signature	Date

PART D TAX AGENTS CERTIFICATE (SHARED FACILITIES USERS ONLY)

<u>Client Ref</u>	<u>Agent Ref No.</u>	<u>Contact Name</u>	<u>Contact No.</u>
RAMAR040	24742602	Mora Wealth Accountants Pty Ltd	0893091233

Declaration - I declare that:

- I have prepared this tax return and/or family tax benefit tax claim in accordance with the information supplied by the taxpayer
- I have received a declaration made by the taxpayer that the information provided to me for the preparation of this document is true and correct, and
- I am authorised by the taxpayer to lodge this tax return and any applicable schedules that are attached.

Agent's Signature	Date

Section A: Fund information

Period start 01/07/2021

Period end 30/06/2022

1 TAX FILE NUMBER TFN Recorded

2 NAME OF SELF-MANAGED SUPERANNUATION FUND (SMSF) The Rama Superannuation Fund

3 AUSTRALIAN BUSINESS NUMBER 44 561 006 967

4 CURRENT POSTAL ADDRESS

Address	Town/City	State	Postcode
PO Box 1792	Malaga	WA	6944

5 ANNUAL RETURN STATUS

Is this the first required return for a newly registered SMSF? No

6 SMSF AUDITOR

Title Mr

First name Anthony

Other name William

Family name Boys

Suffix

SMSF auditor number 100014140

Contact number 61-410712708

Auditor Address	Town/City	State	Postcode
PO Box 3376	RUNDLE MALL	SA	5000

Date audit was completed **A**

Was part A of the audit report qualified? **B** No

Was part B of the audit report qualified? **C** No

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

7 ELECTRONIC FUNDS TRANSFER (EFT)

A. Fund's financial institution account details

BSB number 182512

Account number 961308004

Account name The Rama Superannuation Fund

I would like my tax refunds made to this account Yes

C. Electronic service address alias

8 STATUS OF SMSF

Australian superannuation fund? **A** Yes

Fund benefit structure **B** A

Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Contribution? **C** Yes

9 WAS THE FUND WOUND UP DURING THE YEAR?

Date fund was wound up

Have all tax lodgment and payment obligations been met?

10 EXEMPT CURRENT PENSION INCOME

Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year? No

Exempt current pension income amount **A**Which method did you use to calculate your exempt current pension income? **B**Was an actuarial certificate obtained? **D**Did the fund have any other income that was assessable? **E**

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**11 INCOME****Prior year losses brought forward**

Net Capital Losses from Collectables

Other Net Capital Losses \$35,319.00

Did you have a CGT event during the year? **G** YesHave you applied an exemption or rollover? **M** NoNet capital gain **A** \$0.00**Losses carried forward**

Net Capital Losses from Collectables

Other Net Capital Losses \$35,156.00

Gross rent and other leasing and hiring **B**Gross interest income **\$36.45 + \$12.64** **C** \$49.00

Tax file number amounts withheld from gross interest \$0.00

Forestry managed investment scheme income **X**Gross foreign income **D1** \$194.00Net foreign income **D** \$194.00Australian franking credits from a New Zealand company income **E**Transfers from foreign funds income **Number 0** **F**Gross payments where ABN not quoted **H**Gross distribution from partnerships income **I**Unfranked dividends **J**

Franked dividend income amount		K	\$20.00
Franking credit		L	\$8.00
Tax file number amounts withheld from dividends			
Gross distribution from trusts income		M	\$154.00
Assessable contributions	(R1 + R2 + R3 less R6)	R	\$14,931.00
Assessable employer contributions		R1	\$14,931.00
Assessable personal contributions		R2	
No-TFN-quoted contributions		R3	\$0.00
The transfer of liability to a Life Insurance Company or Pooled Superannuation Trust		R6	
Gross payments foreign resident income			
Other income			
Total other income		S	
Assessable income due to a changed tax status of the fund		T	
Net non-arm's length income	(Subject to 47% tax rate U1 + U2 + U3)	U	
Net non-arm's length private company dividends		U1	
Net non-arm's length trust distributions		U2	
Net other non-arm's length income		U3	
Gross income		W	\$15,356.00
Exempt current pension income		Y	
Total assessable income		V	\$15,356.00

Section C: Deductions and non-deductible expenses

12 DEDUCTIONS

		Deductions		Non-Deductible Expenses
Interest expenses within Australia	A1		A2	
Interest expenses overseas	B1		B2	
Capital works expenditure	D1		D2	
Low value pool				
Capital allowance				
Other depreciation				
Decline in value of depreciating assets	E1		E2	
Insurance premiums – members	F1	\$3,556.00	F2	\$0.00
SMSF auditor fee	H1	\$330.00	H2	\$0.00
Investment expenses	I1	\$330.00	I2	\$0.00
Management and administration expenses	J1	\$1,745.00	J2	\$0.00
Forestry managed investment scheme expense	U1		U2	
Other amounts	L1		L2	\$1,543.00
				O - Other expenses not listed elsewhere
Tax losses deducted	M1			
Totals	N	\$5,961.00	Y	\$1,543.00
Total SMSF expenses		(N + Y)	Z	\$7,504.00
Taxable income or loss		(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)		O style="text-align: right;"> \$9,395.00

Section D: Income tax calculation statement

13 CALCULATION STATEMENT

Taxable income		A	\$9,395.00
Tax on taxable income		T1	\$1,409.25
Tax on no-TFN-quoted contributions		J	\$0.00
Gross tax		B	\$1,409.25
Non-refundable non-carry forward tax offsets	(C1 + C2)	C	\$15.21
Foreign income tax offset		C1	\$15.21
Rebates and tax offsets		C2	
Subtotal	(B less C - cannot be less than zero)	T2	\$1,394.04

Non-refundable carry forward tax offsets	(D1 + D2 + D3 + D4)	D	\$0.00
Early stage venture capital limited partnership tax offset		D1	\$0.00
Early stage venture capital limited partnership tax offset carried forward from previous year		D2	\$0.00
Early stage investor tax offset		D3	\$0.00
Early stage investor tax offset carried forward from previous year		D4	\$0.00
Subtotal	(T2 less D – cannot be less than zero)	T3	\$1,394.04
REFUNDABLE TAX OFFSETS	(E1 + E2 + E3 + E4)	E	\$44.63
Complying fund's franking credits tax offset		E1	\$44.63
No-TFN tax offset		E2	
National rental affordability scheme tax offset		E3	
Exploration credit tax offset		E4	\$0.00
Tax Payable		T5	\$1,349.41
Section 102AAM interest charge		G	
Eligible credits	(H1 + H2 + H3 + H5 + H6 + H8)	H	\$0.46
Credit for interest on early payments – amount of interest		H1	
Credit for tax withheld – foreign resident withholding (excluding capital gains)		H2	\$0.46
Credit for tax withheld – where ABN or TFN not quoted (non-individual)		H3	\$0.00
Credit for TFN amounts withheld from payments from closely held trusts		H5	\$0.00
Credit for interest on no-TFN tax offset		H6	
Credit for amounts withheld from foreign resident capital gains withholding		H8	\$0.00
Tax offset refunds (Remainder of refundable tax offsets)		I	\$0.00
PAYG instalments raised		K	\$1,541.00
Supervisory levy		L	\$259.00
Supervisory levy adjustment for wound up funds		M	\$0.00
Supervisory levy adjustment for new funds		N	\$0.00
Amount payable		S	\$66.95

Section E: Losses

14 LOSSES			
Tax losses carried forward to later income years		U	
Net capital losses carried forward to later income years		V	\$35,156.00

Section H: Assets and liabilities

15	ASSETS		
15a	Australian managed investments		
Listed trusts		A	\$30,172.00
Unlisted trusts		B	
Insurance policy		C	
Other managed investments		D	
15b	Australian direct investments		
Cash and term deposits	\$16,748.82 + \$10,264.14	E	\$27,013.00
Debt securities		F	
Loans		G	
Listed shares		H	\$1,555.00
Unlisted shares		I	
Limited recourse borrowing arrangements		J	
Australian residential real property		J1	
Australian non-residential real property		J2	
Overseas real property		J3	
Australian shares		J4	
Overseas shares		J5	
Other		J6	
Property Count		J7	
Non-residential real property		K	
Residential real property		L	
Collectables and personal use assets		M	
Other assets	\$69,419.77 + \$327 + \$192	O	\$69,939.00
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	\$128,679.00
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	

15f Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution?	A
Did the members or related parties of the fund use personal guarantees or other security for the LRBA?	B

16 LIABILITIES

Borrowings	V	
Borrowings for limited recourse borrowing arrangements	V1	
Permissible temporary borrowings	V2	
Other borrowings	V3	
Total member closing account balances	W	\$128,294.00
Reserve accounts	X	
Other liabilities	Y	\$385.00
Total liabilities	Z	\$128,679.00

17 TAXATION OF FINANCIAL ARRANGEMENTS (TOFA)

Total TOFA gains	H
Total TOFA losses	I

Section J: Other information**FAMILY TRUST ELECTION STATUS**

Select the income year of the election	A
Family trust election revocation/variation code	B

INTERPOSED ENTITY ELECTION STATUS

Select the earliest income year elected	C
Interposed entity election revocation code	D

Section K : Declarations**PREFERRED TRUSTEE OR DIRECTOR CONTACT DETAILS**

Title	Mr
First name	Rasik
Other name	
Family name	Rama
Suffix	
Non-individual trustee name	Lifetime Choice Pty Ltd
ABN of non-individual trustee	
Contact number	08 61020018
Email address	rasik@rasikrama.com

TAX AGENT'S CONTACT DETAILS

Practice name	Mora Wealth Accountants Pty Ltd
Title	Mr
First name	Alex
Other name	
Family name	Mora
Suffix	
Contact number	08 93091233

HOURS TAKEN TO PREPARE AND COMPLETE THIS RETURN

Member 1 — Rama, Rasik (TFN Recorded)

Account status	Open
Tax File Number	TFN Recorded
INDIVIDUAL NAME	
Title	Mr
Given name	Rasik
Other given names	
Family name	Rama
Suffix	
Date of birth	23 May 1975
Date of death	
CONTRIBUTIONS	
Opening account balance	\$124,350.82
Employer contributions	A \$14,931.20
Principal Employer ABN	A1
Personal contributions	B
CGT small business retirement exemption	C
CGT small business 15 year exemption	D
Personal injury election	E
Spouse and child contributions	F
Other third party contributions	G
Proceeds from primary residence disposal	H
Receipt date	H1
Assessable foreign superannuation fund amount	I
Non-assessable foreign superannuation fund amount	J
Transfer from reserve: assessable amount	K
Transfer from reserve: non-assessable amount	L
Contributions from non-complying funds and previously non-complying funds	T
Any other contributions (including Super Co-contributions and Low Income Super Contributions)	M
Total Contributions	N \$14,931.20

OTHER TRANSACTIONS

Allocated earnings or losses	O	(\$10,987.89)
Inward rollovers and transfers	P	
Outward rollovers and transfers	Q	
TRIS Count		
Accumulation phase account balance	S1	\$128,294.13
Retirement phase account balance - Non CDBIS	S2	
Retirement phase account balance - CDBIS	S3	
Accumulation phase value	X1	
Retirement phase value	X2	
Outstanding Limited recourse borrowing arrangement	Y	
Lump Sum payment	R1	
Income stream payment	R2	
Closing account balance	S	\$128,294.13

Capital Gains Tax Schedule

1 CURRENT YEAR CAPITAL GAINS AND CAPITAL LOSSES	Capital gains	Capital losses
Shares in companies listed on an Australian securities exchange	A	K
Other shares	B	L
Units in unit trusts listed on an Australian securities exchange	C	\$162.00 M
Other units	D	N
Real estate situated in Australia	E	O
Other real estate	F	P
Amount of capital gains from a trust (including a managed fund)	G	
Collectables	H	Q
Other CGT assets and any other CGT events	I	R
Amount of capital gain previously deferred under transitional CGT relief for superannuation funds	S	\$0.00
Total current year	J	\$162.00 A
2 CAPITAL LOSSES		
Total current year capital losses applied	B	
Total prior year net capital losses applied	C	\$162.00
Total capital losses transferred in applied (only for transfers involving a foreign bank branch or permanent establishment of a foreign financial entity)	D	
Total capital losses applied	E	\$162.00
3 UNAPPLIED NET CAPITAL LOSSES CARRIED FORWARD		
Net capital losses from collectables carried forward to later income years	A	
Other net capital losses carried forward to later income years	B	\$35,156.00
4 CGT DISCOUNT		
Total CGT discount applied	A	
5 CGT CONCESSIONS FOR SMALL BUSINESS		
Small business active asset reduction	A	
Small business retirement exemption	B	
Small business rollover	C	
Total small business concessions applied	D	\$0.00
6 NET CAPITAL GAIN		
	A	\$0.00
1J less 2E less 4A less 5D (cannot be less than zero). Amount will appear at label A, Net capital gain on your tax return		
7 EARNOUT ARRANGEMENTS		
Income year earnout right created	F	
Amended net capital gain or capital losses carried forward	G	

8 OTHER CGT INFORMATION REQUIRED (IF APPLICABLE)

Small business 15 year exemption – exempt capital gains	A
Capital gains disregarded by a foreign resident	B
Capital gains disregarded as a result of a scrip for scrip rollover	C
Capital gains disregarded as a result of an inter-company asset rollover	D
Capital gains disregarded by a demerging entity	E

Worksheets

11 INCOME			
C Gross interest income			
Description		Tax Withheld	Interest
Imported from SF360		\$0.00	\$49.00
Total		\$0.00	\$49.00
D1 Gross foreign income			
Description		Amount	
Imported from SF360		\$194.00	
Total		\$194.00	
D Net foreign income			
Description		Amount	
Imported from SF360		\$194.00	
Total		\$194.00	
M Gross distribution from trusts income			
Description		Amount	
Imported from SF360		\$154.00	
Total		\$154.00	
12 DEDUCTIONS			
F INSURANCE PREMIUMS - MEMBERS			
Description		Deductible	Non deductible
Imported from SF360		\$3,556.00	\$0.00
Total		\$3,556.00	\$0.00
H SMSF auditor fee			
Description		Deductible	Non deductible
Imported from SF360		\$330.00	\$0.00
Total		\$330.00	\$0.00
I Investment Expenses			
Description		Deductible	Non deductible
Imported from SF360		\$330.00	\$0.00
Total		\$330.00	\$0.00
J Management and administration expenses			
Description		Deductible	Non deductible
Imported from SF360		\$1,745.00	\$0.00
Total		\$1,745.00	\$0.00

L Other amounts

Description	Deductible	Non deductible
Imported from SF360	\$0.00	\$1,543.00
Total	\$0.00	\$1,543.00

13 CALCULATION STATEMENT**D1 Early stage venture capital limited partnership tax offset**

Description	Amount
Imported from SF360	\$0.00
Total	\$0.00

D2 Early stage venture capital limited partnership tax offset carried forward from previous year

Description	Amount
Imported from SF360	\$0.00
Total	\$0.00

D3 Early stage investor tax offset

Description	Amount
Imported from SF360	\$0.00
Total	\$0.00

D4 Early stage investor tax offset carried forward from previous year

Description	Amount
Imported from SF360	\$0.00
Total	\$0.00

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

Description	Amount
Imported from SF360	\$0.00
Total	\$0.00

H8 Credit for amounts withheld from foreign resident capital gains withholding

Description	Amount
Imported from SF360	\$0.00
Total	\$0.00

K PAYG INSTALMENTS RAISED

Description	Amount
Imported from SF360	\$1,541.00
Total	\$1,541.00

15 ASSETS**15a AUSTRALIAN MANAGED INVESTMENTS**

A Listed trusts

Description	Amount
Imported from SF360	\$30,172.00
Total	\$30,172.00

15b AUSTRALIAN DIRECT INVESTMENTS**E** Cash and term deposits

Description	Amount
Imported from SF360	\$27,013.00
Total	\$27,013.00

H Listed shares

Description	Amount
Imported from SF360	\$1,555.00
Total	\$1,555.00

O Other assets

Description	Amount
Imported from SF360	\$69,939.00
Total	\$69,939.00

16 LIABILITIES**Y** Other liabilities

Description	Amount
Imported from SF360	\$385.00
Total	\$385.00

W - WORKING PAPER

The Rama Superannuation Fund

Investment Income Comparison Report



As at 30 June 2022

Investment	Ledger Data			ASX & UUT Data							
	Transaction Date	Income Amount	Franking Credit	Date Payable	Ex Div/Dist Date	Units On Hand	45 Day Qualified	Amount per share/unit	Estimated Income	Estimated Franking*	
Reconciled											
Shares in Listed Companies (Australian)											
AFL.AX	Australian Foundation Investment Company Limited	25/02/2022	20.70	8.87	25/02/2022	09/02/2022	207.00	207.00	0.1000	20.70	8.87
			20.70	8.87					0.1000	20.70	8.87
Units in Listed Unit Trusts (Australian)											
BOND.AX	Spdr S&p/asx Australian BOND Fund	12/04/2022	11.23		12/04/2022	30/03/2022	240.00	240.00	0.0468	11.23	0.00
VAF.AX	Vanguard Australian Fixed Interest Index Etf	20/04/2022	23.31		20/04/2022	01/04/2022	130.00	130.00	0.1793	23.31	0.00
DJRE.AX	Spdr Dow Jones Global Real Estate Esg Fund	30/06/2022	60.59	0.05							
DJRE.AX	Spdr Dow Jones Global Real Estate Esg Fund				12/07/2022	29/06/2022	62.00	62.00	0.9772	60.59	0.04
IHHY.AX	Ishares Global High Yield Bond (aud Hedged) Etf	13/04/2022	35.51		13/04/2022	01/04/2022	39.00	39.00	0.9105	35.51	0.00
IHHY.AX	Ishares Global High Yield Bond (aud Hedged) Etf	30/06/2022	33.51	0.00							
IHHY.AX	Ishares Global High Yield Bond (aud Hedged) Etf				13/07/2022	01/07/2022	39.00	39.00	0.8591	33.51	0.00
IOO.AX	Ishares Global 100 Etf	30/06/2022	30.25	0.00							
IOO.AX	Ishares Global 100 Etf				13/07/2022	01/07/2022	23.00	23.00	1.3154	30.25	0.00
VAP.AX	Vanguard Australian Property Securities Index Etf	20/04/2022	22.82		20/04/2022	01/04/2022	22.00	22.00	1.0374	22.82	0.34
VAP.AX	Vanguard Australian Property Securities Index Etf	30/06/2022	28.66	0.06							
VAP.AX	Vanguard Australian Property Securities Index Etf				18/07/2022	01/07/2022	22.00	22.00	1.3027	28.66	0.00
VAS.AX	Vanguard Australian Shares Index Etf	20/04/2022	63.87		20/04/2022	01/04/2022	32.00	32.00	1.9959	63.87	11.49
VAS.AX	Vanguard Australian Shares Index Etf	30/06/2022	69.11	31.98							
VAS.AX	Vanguard Australian Shares Index Etf				18/07/2022	01/07/2022	32.00	32.00	2.1595	69.11	19.67

The Rama Superannuation Fund

Investment Income Comparison Report



As at 30 June 2022

Investment	Ledger Data			ASX & UUT Data							
	Transaction Date	Income Amount	Franking Credit	Date Payable	Ex Div/Dist Date	Units On Hand	45 Day Qualified	Amount per share/unit	Estimated Income	Estimated Franking*	
VGE.AX	Vanguard Ftse Emerging Markets Shares Etf	20/04/2022	1.63		20/04/2022	01/04/2022	10.00	10.00	0.1626	1.63	0.00
VGE.AX	Vanguard Ftse Emerging Markets Shares Etf	30/06/2022	3.69	0.00							
VGE.AX	Vanguard Ftse Emerging Markets Shares Etf				18/07/2022	01/07/2022	10.00	10.00	0.3694	3.69	0.00
VIF.AX	Vanguard International Fixed Interest Index (hedged) Etf	20/04/2022	7.86		20/04/2022	01/04/2022	93.00	93.00	0.0845	7.86	0.00
VIF.AX	Vanguard International Fixed Interest Index (hedged) Etf	30/06/2022	32.25	0.00							
VIF.AX	Vanguard International Fixed Interest Index (hedged) Etf				18/07/2022	01/07/2022	93.00	93.00	0.3467	32.25	0.00
VSO.AX	Vanguard Msci Australian Small Companies Index Etf	30/06/2022	34.70	3.61							
VSO.AX	Vanguard Msci Australian Small Companies Index Etf				18/07/2022	01/07/2022	17.00	17.00	2.0413	34.70	3.17
WDIV.AX	Spdr S&p Global Dividend Fund	30/06/2022	34.33	0.06							
WDIV.AX	Spdr S&p Global Dividend Fund				12/07/2022	29/06/2022	75.00	75.00	0.4578	34.33	0.05
			493.32	35.76					14.2463	493.32	34.76
Unreconciled											
Units in Listed Unit Trusts (Australian)											
VEU.AX	Vanguard All-world Ex-us Shares Index Etf	21/04/2022	1.56	0.00	21/04/2022	22/03/2022	11.00	11.00	0.1204	1.32	0.00
			1.56	0.00					0.1204	1.32	0.00
			515.58	44.63					14.4666	515.34	43.63

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

The Rama Superannuation Fund

Distribution Reconciliation Report



For The Period 01 July 2021 - 30 June 2022

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	
30/06/2022	0.00	0.00	0.00	0.00	0.00	3.50	I	3.50	0.00	0.00	23.25	4.08	0.00	0.00	0.00	30.83
	30.25	0.00	0.00	0.00	0.00	3.50		3.50	0.00	0.00	23.25	4.08	0.00	0.00	0.00	30.83
<i>Net Cash Distribution:</i>		30.25														
VAF.AX Vanguard Australian Fixed Interest Index Etf																
20/04/2022	23.31						S								0.00	
30/06/2022	0.00	0.00	0.00	0.00	0.00	0.00	I	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23.31	0.00
	23.31	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00	23.31	0.00
<i>Net Cash Distribution:</i>		23.31														
VAP.AX Vanguard Australian Property Securities Index Etf																
20/04/2022	22.82						S								0.00	
30/06/2022	28.66						S								0.00	
30/06/2022	0.00	0.57	0.10	14.58	0.06	17.80	I	17.80	0.00	0.00	1.79	0.03	0.00	0.00	(1.16)	34.93
	51.48	0.57	0.10	14.58	0.06	17.80		17.80	0.00	0.00	1.79	0.03	0.00	0.00	(1.16)	34.93
<i>Net Cash Distribution:</i>		51.48														
VAS.AX Vanguard Australian Shares Index Etf																
20/04/2022	63.87						S								0.00	
30/06/2022	69.11						S								0.00	
30/06/2022	0.00	72.70	3.87	3.25	31.98	29.84	I	29.84	0.00	0.00	1.10	0.10	0.00	0.00	(7.62)	142.84
	132.98	72.70	3.87	3.25	31.98	29.84		29.84	0.00	0.00	1.10	0.10	0.00	0.00	(7.62)	142.84

The Rama Superannuation Fund Distribution Reconciliation Report



For The Period 01 July 2021 - 30 June 2022

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	Tax Deferred / AMIT * ₆	
<i>Net Cash Distribution:</i>		132.98														
VGE.AX Vanguard Ftse Emerging Markets Shares Etf																
20/04/2022	1.63						S									0.00
30/06/2022	3.69						S									0.00
30/06/2022	0.00	0.00	0.00	0.00	0.00	0.53	I	0.53	0.00	0.00	4.71	1.04	0.00	0.00	(0.45)	6.28
	5.32	0.00	0.00	0.00	0.00	0.53		0.53	0.00	0.00	4.71	1.04	0.00	0.00	(0.45)	6.28
<i>Net Cash Distribution:</i>		5.32														
VIF.AX Vanguard International Fixed Interest Index (hedged) Etf																
20/04/2022	7.86						S									0.00
30/06/2022	32.25						S									0.00
30/06/2022	0.00	0.00	0.00	0.65	0.00	0.00	I	0.00	0.00	0.00	19.08	0.73	0.00	0.00	20.38	20.46
	40.11	0.00	0.00	0.65	0.00	0.00		0.00	0.00	0.00	19.08	0.73	0.00	0.00	20.38	20.46
<i>Net Cash Distribution:</i>		40.11														
VSO.AX Vanguard Msci Australian Small Companies Index Etf																
30/06/2022	34.70						S									0.00
30/06/2022	0.00	7.39	2.27	1.99	3.61	11.33	I	11.33	0.00	0.00	0.98	0.10	0.00	0.00	(0.59)	27.67
	34.70	7.39	2.27	1.99	3.61	11.33		11.33	0.00	0.00	0.98	0.10	0.00	0.00	(0.59)	27.67
<i>Net Cash Distribution:</i>		34.70														
WDIV.AX Spdr S&p Global Dividend Fund																

The Rama Superannuation Fund
Distribution Reconciliation Report



For The Period 01 July 2021 - 30 June 2022

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	
30/06/2022	34.33						S								0.00	
30/06/2022	0.00	0.12	0.00	0.02	0.06	0.00	I	0.00	0.00	0.00	33.85	5.93	0.00	0.00	0.34	39.98
	34.33	0.12	0.00	0.02	0.06	0.00		0.00	0.00	0.00	33.85	5.93	0.00	0.00	0.34	39.98
<i>Net Cash Distribution:</i>		34.33														
	493.32	80.87	6.24	31.47	35.76	81.28		81.28	0.00	0.00	177.69	15.21	0.00	0.00	34.49	428.52

The Rama Superannuation Fund Distribution Reconciliation Report



For The Period 01 July 2021 - 30 June 2022

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	493.32	80.87	6.24	31.47	35.76	81.28		81.28	0.00	0.00	177.69	15.21	0.00	0.00	34.49	428.52

\$194.46

Total Distributed Gains

Discount Rate	Discounted	Gross
Superfund 1/3	0.00	0.00
Individual 50%(I)	81.28	162.56
Total	81.28	162.56

*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	80.87	6.24	31.47	0.00	118.58	35.76	154.34

*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 Rama Superannuation Fund

Contributions Breakdown Report



For The Period 01 July 2021 - 30 June 2022

Summary

Member	D.O.B	Age (at 30/06/2021)	Total Super Balance (at 30/06/2021) *1	Concessional	Non-Concessional	Other	Reserves	Total
Rama, Rasik Magan	Provided	46	124,350.82	14,931.20	0.00	0.00	0.00	14,931.20
All Members				14,931.20	0.00	0.00	0.00	14,931.20

*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
Rama, Rasik Magan	Concessional	14,931.20	67,460.40	52,529.20 Below Cap
	(5 year carry forward cap available)			
	Non-Concessional	0.00	110,000.00	110,000.00 Below Cap

Carry Forward Unused Concessional Contribution Cap

Member	2017	2018	2019	2020	2021	2022	Current Position
Rama, Rasik Magan							
Concessional Contribution Cap	30,000.00	25,000.00	25,000.00	25,000.00	25,000.00	27,500.00	
Concessional Contribution	11,284.91	21,756.57	6,586.63	13,773.61	14,679.36	14,931.20	
Unused Concessional Contribution	0.00	0.00	18,413.37	11,226.39	10,320.64	12,568.80	
Cumulative Carry Forward Unused	N/A	N/A	0.00	18,413.37	29,639.76	39,960.40	
Maximum Cap Available	30,000.00	25,000.00	25,000.00	43,413.37	54,639.76	67,460.40	52,529.20 Below Cap
Total Super Balance	0.00	65,188.23	82,293.79	90,584.87	112,650.33	124,350.82	

NCC Bring Forward Caps

Member	Bring Forward Cap	2019	2020	2021	2022	Total	Current Position
Rama, Rasik Magan	N/A	0.00	0.00	0.00	0.00	N/A	Bring Forward Not Triggered

	PRECISION CH PASCH2206210008 995							
23/06/2022	Deposit PRECISION CH PASCH2206190000 376	Employer	1,296.00					
Total - Rama, Rasik Magan			14,931.20	0.00	0.00	0.00	0.00	0.00
Total for All Members			14,931.20	0.00	0.00	0.00	0.00	0.00

The Rama Superannuation Fund
General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Interest Received (25000)					
<u>Macquarie Term Deposit 7396 (MacquarieTD7396)</u>					
09/05/2022	TD Interest reinvested			12.64	12.64 CR
				12.64	12.64 CR
<u>MacQuarie CMA 961308004 (MBL961308004)</u>					
30/07/2021	Interest MACQUARIE CMA INTEREST PAID*			5.86	5.86 CR
31/08/2021	Interest MACQUARIE CMA INTEREST PAID*			5.90	11.76 CR
30/09/2021	Interest MACQUARIE CMA INTEREST PAID*			5.75	17.51 CR
29/10/2021	Interest MACQUARIE CMA INTEREST PAID*			6.11	23.62 CR
30/11/2021	Interest MACQUARIE CMA INTEREST PAID*			3.97	27.59 CR
31/12/2021	Interest MACQUARIE CMA INTEREST PAID*			2.52	30.11 CR
31/01/2022	Interest MACQUARIE CMA INTEREST PAID*			2.06	32.17 CR
28/02/2022	Interest MACQUARIE CMA INTEREST PAID*			0.64	32.81 CR
31/03/2022	Interest MACQUARIE CMA INTEREST PAID*			0.62	33.43 CR
29/04/2022	Interest MACQUARIE CMA INTEREST PAID*			0.58	34.01 CR
31/05/2022	Interest MACQUARIE CMA INTEREST PAID*			0.64	34.65 CR
30/06/2022	Interest MACQUARIE CMA INTEREST PAID*			1.80	36.45 CR
				36.45	36.45 CR
Total Debits:	0.00				
Total Credits:	49.09				

The Rama Superannuation Fund

General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Accountancy Fees (30100)					
<u>Accountancy Fees (30100)</u>					
01/02/2022	Funds transfer TRANSACT FUNDS TFR TO MORA WEALTH ACCOUN		1,430.00		1,430.00 DR
			1,430.00		1,430.00 DR
ATO Supervisory Levy (30400)					
<u>ATO Supervisory Levy (30400)</u>					
02/05/2022	BPAY BPAY TO TAX OFFICE PAYMENTS		259.00		259.00 DR
			259.00		259.00 DR
Auditor's Remuneration (30700)					
<u>Auditor's Remuneration (30700)</u>					
01/02/2022	Funds transfer TRANSACT FUNDS TFR TO MORA WEALTH ACCOUN		330.00		330.00 DR
			330.00		330.00 DR
ASIC Fees (30800)					
<u>ASIC Fees (30800)</u>					
28/09/2021	BPAY BPAY TO ASIC		56.00		56.00 DR
			56.00		56.00 DR
Investment Expenses (37500)					
<u>Investment Expenses (6201454011)</u>					
17/01/2022	Funds transfer TRANSACT FUNDS TFR TO GUARDIAN VAULTS		30.00		30.00 DR
21/06/2022	Direct debit Guardian Vaults inv 136543		300.00		330.00 DR
			330.00		330.00 DR
Life Insurance Premiums (39000)					
<u>(Life Insurance Premiums) Rama, Rasik Magan 2 - Accumulation (RAMRAS00002A)</u>					
21/10/2021	Direct debit OnePath Life Ltd 1002121851/1s0h8		2,478.12		2,478.12 DR
10/06/2022	Direct debit TAL Life Limited 7040761-C1940486		1,078.11		3,556.23 DR
			3,556.23		3,556.23 DR
Total Debits:	5,961.23				
Total Credits:	0.00				

The Rama Superannuation Fund

General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Distributions Receivable (61800)					
<u>Spdr Dow Jones Global Real Estate Esg Fund (DJRE.AX)</u>					
30/06/2022	Distributions Receivable of DJRE		60.59		60.59 DR
			60.59		60.59 DR
<u>Ishares Global High Yield Bond (aud Hedged) Etf (IHHY.AX)</u>					
30/06/2022	Distributions Receivable of IHHY		33.51		33.51 DR
			33.51		33.51 DR
<u>Ishares Global 100 Etf (IOO.AX)</u>					
30/06/2022	Distributions Receivable of IOO		30.25		30.25 DR
			30.25		30.25 DR
<u>Vanguard Australian Property Securities Index Etf (VAP.AX)</u>					
30/06/2022	Distributions Receivable of VAP		28.66		28.66 DR
			28.66		28.66 DR
<u>Vanguard Australian Shares Index Etf (VAS.AX)</u>					
30/06/2022	Distributions Receivable of VAS		69.11		69.11 DR
			69.11		69.11 DR
<u>Vanguard Ftse Emerging Markets Shares Etf (VGE.AX)</u>					
30/06/2022	Distributions Receivable of VGE		3.69		3.69 DR
			3.69		3.69 DR
<u>Vanguard International Fixed Interest Index (hedged) Etf (VIF.AX)</u>					
30/06/2022	Distributions Receivable of VIF		32.25		32.25 DR
			32.25		32.25 DR
<u>Vanguard Msci Australian Small Companies Index Etf (VSO.AX)</u>					
30/06/2022	Distributions Receivable of VSO		34.70		34.70 DR
			34.70		34.70 DR
<u>Spdr S&p Global Dividend Fund (WDIV.AX)</u>					
30/06/2022	Distributions Receivable of WDIV		34.33		34.33 DR
			34.33		34.33 DR
Total Debits:			327.09		
Total Credits:			0.00		

The Rama Superannuation Fund
General Ledger



As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
Income Tax Payable/Refundable (85000)			\$1,802.35 - \$259 = \$1,543.35		
<u>Income Tax Payable/Refundable (85000)</u>					
01/07/2021	Opening Balance				1,543.35 CR
26/10/2021	BPAY BPAY TO TAX OFFICE PAYMENTS		368.00		1,175.35 CR
25/02/2022	BPAY BPAY TO TAX OFFICE PAYMENTS		368.00		807.35 CR
27/04/2022	BPAY BPAY TO TAX OFFICE PAYMENTS		420.00		387.35 CR
02/05/2022	BPAY BPAY TO TAX OFFICE PAYMENTS		1,543.35		1,156.00 DR
30/06/2022	June PAYGI Instalment		385.00		1,541.00 DR
30/06/2022	Create Entries - Franking Credits Adjustment - 30/06/2022		44.63		1,585.63 DR
30/06/2022	Create Entries - Foreign Credits Adjustment - 30/06/2022		15.21		1,600.84 DR
30/06/2022	Create Entries - Foreign Resident Withholding Credit Adjustment - 30/06/2022		0.46		1,601.30 DR
30/06/2022	Create Entries - Income Tax Expense - 30/06/2022			1,409.25	192.05 DR
			3,144.65	1,409.25	192.05 DR
PAYG Payable (86000)					
<u>PAYG Payable (86000)</u>					
30/06/2022	June PAYGI Instalment			385.00	385.00 CR
				385.00	385.00 CR

Total Debits: 3,144.65

Total Credits: 1,794.25

S - SOURCE DOCUMENTS

SPDR S&P/ASX Australian Bond Fund

All Registry communications to:
C/- Link Market Services Limited
Locked Bag A14, Sydney South, NSW, 1235
Telephone: 1300 665 385
ASX Code: BOND
Security Code: BOND
Email: SPDR@linkmarketservices.com.au
Website: www.linkmarketservices.com.au



023 000128

LIFETIME CHOICE PTY LTD
<THE RAMA SUPER FUND A/C>
24A GREGORY STREET
OAK PARK VIC 3046

Distribution Advice

Payment date: 12 April 2022
Record date: 31 March 2022
Reference no.: X*****3828

TFN/ABN RECEIVED AND RECORDED

Dear Unitholder,

This payment represents a distribution of 4.6808 cents for the period ended 31 March 2022, in respect of ordinary units entitled to participate at the record date. The final details of the distribution components (including any non-assessable amounts) will be advised in the AMIT Member Annual Statement for the year ending 30 June 2022.

Visit our investor website at www.linkmarketservices.com.au where you can view and change your details.

Class Description	Rate per Unit	Participating Units	Franked Component	Other Income Component	Gross Amount
Ordinary Units	4.6808 cents	240	\$0.00	\$11.23	\$11.23
				Net Amount:	\$11.23

PAYMENT REMITTED TO:

MACQUARIE BANK
1 SHELLEY STREET
SYDNEY NSW 2000

Account Name: Lifetime Choice Pty Ltd <THE RAM
BSB: 182-512 Account No: *****8004
Direct Credit Reference No.: 001276618692

This statement represents the amount credited to your nominated financial institution.

This statement contains important information; please retain this statement for taxation purposes as a charge may be levied for a replacement.

The SPDR S&P/ASX Australian Bond Fund declares that it is a managed investment trust for the purposes of Subdivision 12-H of the Taxation Administration Act 1953 ("TAA 1953") in respect of the income year ending 30 June 2022. This distribution relates to the trust's year of income ending 30 June 2022. For the purpose of Section 12-405 of Schedule 1 of the TAA 1953, the "Fund Payment" portion of the distribution is calculated as the sum of the following components:

- Australian Sourced Income
 - Other Income
 - Clean building MIT
 - Excluded non concessional MIT income
 - Non concessional MIT income
- Capital Gains Taxable Australian Property
 - Discounted – multiplied by 2
 - Indexation method
 - Other method

SPDR S&P/ASX Australian Bond Fund

All Registry communications to:
C/- Link Market Services Limited
Locked Bag A14, Sydney South, NSW, 1235
Telephone: 1300 665 385
ASX Code: BOND
Security Code: BOND
Email: SPDR@linkmarketservices.com.au
Website: www.linkmarketservices.com.au

Part A: Your details



023 000355

LIFETIME CHOICE PTY LTD
<THE RAMA SUPER FUND A/C>
24A GREGORY STREET
OAK PARK VIC 3046

Date: 26 July 2022
Reference No.: X*****3828

**Attribution Managed Investment Trust Member Annual
Statement for the year ended 30 June 2022**

Part B: Summary of 2022 tax return (supplementary section) items for a resident individual

Item	Amount	Tax return label
Share of net income from trusts, less net capital gains, foreign income and franked distributions	\$10.21	13U
Franked distribution from trusts	\$0.00	13C
Share of franking credits from franked dividends	\$0.00	13Q
Share of credit for tax file number amounts withheld from interest, dividends and unit trust distributions	\$0.00	13R
Share of credit for foreign resident withholding amounts (excluding capital gains)	\$0.00	13A
Net capital gain	\$0.00	18A
Total current year capital gains	\$0.00	18H
CFC Income	\$0.00	19K
Assessable foreign source income	\$1.02	20E
Other net foreign source income	\$1.02	20M
Australian franking credits from a New Zealand franking company	\$0.00	20F
Foreign income tax offset *	\$0.00	20O

*To work out your foreign income tax offset (FITO) entitlement, see 20 Foreign source income and foreign assets or property or the Guide to foreign tax offset rules 2022.

Part B: Capital gains tax information - Additional information for item 18

	Amount	
Capital gains - discounted method	\$0.00	(gross amount)
Capital gains - other method	\$0.00	
Total current year capital gains	\$0.00	

Part C: Components of attribution	Cash Distributions	Tax paid or Franking credit (gross up)	Attributable amount
Australian Income			
Interest (subject to non - resident withholding tax)			\$0.00
Interest (not subject to non - resident withholding tax)			\$10.21
Dividends - unfranked amount declared to be CFI			\$0.00
Dividends - unfranked amount not declared to be CFI			\$0.00
Other assessable Australian income (Other)			\$0.00
Other assessable Australian income (NCMI)			\$0.00
Other assessable Australian income (Excluded from NCMI)			\$0.00
Other assessable Australian income (CBMI)			\$0.00
Non-primary production income			\$10.21
Dividends - Franked amount		\$0.00	\$0.00
Capital Gains			
Capital gains – Discounted method TAP (Other)			\$0.00
Capital gains – Discounted method TAP (NCMI)			\$0.00
Capital gains – Discounted method TAP (Excluded from NCMI)			\$0.00
Capital gains – Discounted method TAP (CBMI)			\$0.00
Capital gains - Discounted method NTAP			\$0.00
Taxable foreign capital gains - Discounted method		\$0.00	\$0.00
Capital gains – Other method TAP (Other)			\$0.00
Capital gains – Other method TAP (NCMI)			\$0.00
Capital gains – Other method TAP (Excluded from NCMI)			\$0.00
Capital gains – Other method TAP (CBMI)			\$0.00
Capital gains - Other method NTAP			\$0.00
Taxable foreign capital gains - Other method		\$0.00	\$0.00
Net Capital Gains		\$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			
Other net foreign source income		\$0.00	\$1.02
Assessable foreign source income		\$0.00	\$1.02
Australian franking credit from a New Zealand franking company		\$0.00	\$0.00
CFC income			\$0.00
Total foreign income		\$0.00	\$1.02
Other Non-assessable Amounts			Amount
Net exempt income			\$0.00
Non-assessable non-exempt amount			\$0.00
Other non-attributable amounts			\$0.00
Total Non-Assessable amounts			\$0.00
Gross Cash Distribution	\$11.23		
Less: TFN amounts withheld	\$0.00		
Less: Non-resident tax withheld on interest and dividends	\$0.00		
Less: Non-resident tax withheld on fund payments	\$0.00		
Net Cash Distribution	\$11.23		

Part D: Tax offsets

Tax offsets	Amount
Franking credit tax offset from Australian resident companies	\$0.00
Foreign income tax offset - Other net foreign source income	\$0.00
Foreign income tax offset - Taxable foreign capital gains - Discounted method	\$0.00
Foreign income tax offset - Taxable foreign capital gains - Other method	\$0.00
Australian franking credit from a New Zealand franking company	\$0.00
Total tax offsets	\$0.00

Part E: Attribution Managed Investment Trust ('AMIT') cost base adjustments

AMIT cost base net amount - excess (decrease cost base)	Amount
AMIT cost base net amount - excess (decrease cost base)	\$0.00
AMIT cost base net amount - shortfall (increase cost base)	\$0.00

To view or change your details, please visit our investor website at www.linkmarketservices.com.au

SPDR Dow Jones Global Real Estate Fund

All Registry communications to:
C/- Link Market Services Limited
Locked Bag A14, Sydney South, NSW, 1235
Telephone: 1300 665 385
ASX Code: DJRE
Security Code: DJRE
Email: SPDR@linkmarketservices.com.au
Website: www.linkmarketservices.com.au



023 002849

LIFETIME CHOICE PTY LTD
<THE RAMA SUPER FUND A/C>
24A GREGORY STREET
OAK PARK VIC 3046

Distribution Advice

Payment date: 12 July 2022
Record date: 30 June 2022
Reference no.: X*****3828

TFN/ABN RECEIVED AND RECORDED

Dear Unitholder,

This payment represents a distribution of 97.7219 cents for the period ended 30 June 2022, in respect of ordinary units entitled to participate at the record date. The final details of the distribution components (including any non-assessable amounts) will be advised in the AMIT Member Annual Statement for the year ended 30 June 2022.

Visit our investor website at www.linkmarketservices.com.au where you can view and change your details.

Class Description	Rate per Unit	Participating Units	Franked Component	Other Income Component	Gross Amount
Ordinary Units	97.7219 cents	62	\$0.09	\$60.50	\$60.59
				Net Amount:	\$60.59

PAYMENT REMITTED TO:

MACQUARIE BANK
1 SHELLEY STREET
SYDNEY NSW 2000
Account Name: Lifetime Choice Pty Ltd <THE RAM
BSB: 182-512 Account No: *****8004
Direct Credit Reference No.: 001278675647

This statement represents the amount credited to your nominated financial institution.

This statement contains important information; please retain this statement for taxation purposes as a charge may be levied for a replacement.

The SPDR Dow Jones Global Real Estate Fund declares that it is a managed investment trust for the purposes of Subdivision 12-H of the Taxation Administration Act 1953 ("TAA 1953") in respect of the income year ended 30 June 2022. This distribution relates to the trust's year of income ended 30 June 2022. For the purpose of Section 12-405 of Schedule 1 of the TAA 1953, the "Fund Payment" portion of the distribution is calculated as the sum of the following components:

- Australian Sourced Income
 - Other Income
 - Clean building MIT
 - Excluded non concessional MIT income
 - Non concessional MIT income
- Capital Gains Taxable Australian Property
 - Discounted – multiplied by 2
 - Indexation method
 - Other method

SPDR Dow Jones Global Real Estate Fund

All Registry communications to:
C/- Link Market Services Limited
Locked Bag A14, Sydney South, NSW, 1235
Telephone: 1300 665 385
ASX Code: DJRE
Security Code: DJRE
Email: SPDR@linkmarketservices.com.au
Website: www.linkmarketservices.com.au

Part A: Your details



023 003667

LIFETIME CHOICE PTY LTD
<THE RAMA SUPER FUND A/C>
24A GREGORY STREET
OAK PARK VIC 3046

Date: 26 July 2022
Reference No.: X*****3828

**Attribution Managed Investment Trust Member Annual
Statement for the year ended 30 June 2022**

Part B: Summary of 2022 tax return (supplementary section) items for a resident individual

Item	Amount	Tax return label
Share of net income from trusts, less net capital gains, foreign income and franked distributions	\$0.77	13U
Franked distribution from trusts	\$0.14	13C
Share of franking credits from franked dividends	\$0.05	13Q
Share of credit for tax file number amounts withheld from interest, dividends and unit trust distributions	\$0.00	13R
Share of credit for foreign resident withholding amounts (excluding capital gains)	\$0.00	13A
Net capital gain	\$18.28	18A
Total current year capital gains	\$36.56	18H
CFC Income	\$0.00	19K
Assessable foreign source income	\$26.09	20E
Other net foreign source income	\$26.09	20M
Australian franking credits from a New Zealand franking company	\$0.00	20F
Foreign income tax offset *	\$3.20	20O

*To work out your foreign income tax offset (FITO) entitlement, see 20 Foreign source income and foreign assets or property or the Guide to foreign tax offset rules 2022.

Part B: Capital gains tax information - Additional information for item 18

	Amount	
Capital gains - discounted method	\$36.56	(gross amount)
Capital gains - other method	\$0.00	
Total current year capital gains	\$36.56	

Part C: Components of attribution	Cash Distributions	Tax paid or Franking credit (gross up)	Attributable amount
Australian Income			
Interest (subject to non - resident withholding tax)			\$0.02
Interest (not subject to non - resident withholding tax)			\$0.00
Dividends - unfranked amount declared to be CFI			\$0.00
Dividends - unfranked amount not declared to be CFI			\$0.00
Other assessable Australian income (Other)			\$0.75
Other assessable Australian income (NCMI)			\$0.00
Other assessable Australian income (Excluded from NCMI)			\$0.00
Other assessable Australian income (CBMI)			\$0.00
Non-primary production income			\$0.77
Dividends - Franked amount		\$0.05	\$0.14
Capital Gains			
Capital gains – Discounted method TAP (Other)			\$0.00
Capital gains – Discounted method TAP (NCMI)			\$0.00
Capital gains – Discounted method TAP (Excluded from NCMI)			\$0.00
Capital gains – Discounted method TAP (CBMI)			\$0.00
Capital gains - Discounted method NTAP			\$18.28
Taxable foreign capital gains - Discounted method		\$0.00	\$0.00
Capital gains – Other method TAP (Other)			\$0.00
Capital gains – Other method TAP (NCMI)			\$0.00
Capital gains – Other method TAP (Excluded from NCMI)			\$0.00
Capital gains – Other method TAP (CBMI)			\$0.00
Capital gains - Other method NTAP			\$0.00
Taxable foreign capital gains - Other method		\$0.00	\$0.00
Net Capital Gains		\$0.00	\$18.28
AMIT CGT gross up amount			\$18.28
Other capital gains distribution			
Total current year capital gains		\$0.00	\$36.56
Foreign Income			
Other net foreign source income		\$3.20	\$26.09
Assessable foreign source income		\$3.20	\$26.09
Australian franking credit from a New Zealand franking company		\$0.00	\$0.00
CFC income			\$0.00
Total foreign income		\$3.20	\$26.09
Other Non-assessable Amounts			Amount
Net exempt income			\$0.00
Non-assessable non-exempt amount			\$0.00
Other non-attributable amounts			\$0.28
Total Non-Assessable amounts			\$0.28
Gross Cash Distribution	\$60.59		
Less: TFN amounts withheld	\$0.00		
Less: Non-resident tax withheld on interest and dividends	\$0.00		
Less: Non-resident tax withheld on fund payments	\$0.00		
Net Cash Distribution	\$60.59		

Part D: Tax offsets

Tax offsets	Amount
Franking credit tax offset from Australian resident companies	\$0.05
Foreign income tax offset - Other net foreign source income	\$3.20
Foreign income tax offset - Taxable foreign capital gains - Discounted method	\$0.00
Foreign income tax offset - Taxable foreign capital gains - Other method	\$0.00
Australian franking credit from a New Zealand franking company	\$0.00
Total tax offsets	\$3.25

Part E: Attribution Managed Investment Trust ('AMIT') cost base adjustments

AMIT cost base net amount - excess (decrease cost base)	Amount
AMIT cost base net amount - excess (decrease cost base)	\$0.28
AMIT cost base net amount - shortfall (increase cost base)	\$0.00

To view or change your details, please visit our investor website at www.linkmarketservices.com.au

008050 000 IHHY



LIFETIME CHOICE PTY LTD
<THE RAMA SUPER FUND A/C>
24A GREGORY STREET
OAK PARK VIC 3046

Manage your holdings



www.investorcentre.com/au



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

Enquiries:



(within Australia) 1300 474 273
(outside Australia) +61 3 9415 4695

Holder Identification Number (HIN)

HIN WITHHELD

Record Date:

4 April 2022

Payment Date:

13 April 2022

iShares Distribution Distribution Payment

ASX	Fund Name	Cash per Security (\$)	Units	Gross Cash Amount (\$)	Tax Withheld Amount (\$)	Net Cash Amount (\$)
IHHY	iShares Global High Yield Bond (AUD Hedged) ETF	0.91048907	39	35.51	0.00	35.51
			Total	35.51	0.00	35.51

Your Payment Instruction:

MACQUARIE BANK LTD

BSB: 182-512

ACC: XXXXXX04

Amount Deposited:

AUD\$35.51

If payment cannot be made to the above account, the distribution amount will be held as a non-interest bearing deposit pending receipt of your valid direct credit instructions. Register your instructions at www.investorcentre.com/au or call Computershare on 1300 474 273.

Note 1: You should refer to the iShares tax booklet for Australian domiciled iShares ETFs at www.blackrock.com/au for more tax related information. Please retain this statement in a safe place as a charge may be levied for a replacement.

Note 2: If you require a payment to be re-issued, you may be charged an administrative fee which will be deducted from your payment. Fees are applicable to certain types of payments valued at over \$100 AU.

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iShares[®]
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GPO Box 2975 Melbourne
Victoria 3001 Australia

Enquiries:



(within Australia) 1300 474 273
(outside Australia) +61 3 9415 4695

Holder Identification Number (HIN)

HIN WITHHELD

Record Date:

4 July 2022

Payment Date:

13 July 2022

iShares Distribution Distribution Payment

ASX	Fund Name	Cash per Security (\$)	Units	Gross Cash Amount (\$)	Tax Withheld Amount (\$)	Net Cash Amount (\$)
IOO	iShares Global 100 ETF	1.31536608	23	30.25	0.00	30.25
IHHY	iShares Global High Yield Bond (AUD Hedged) ETF	0.85913952	39	33.51	0.00	33.51
Total				63.76	0.00	63.76

Your Payment Instruction:

MACQUARIE BANK LTD

BSB: 182-512

ACC: XXXXXX04

Amount Deposited:

AUD\$63.76

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Not all Sustainable ETFs are created equal.

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iShares Global High Yield Bond (AUD Hedged) ETF

ARSN 607 996 403
BlackRock Investment Management (Australia) Limited
ABN 13 006 165 975 AFSL 230523

Update your information:

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 Computershare Investor Services Pty Limited
GPO Box 2975 Melbourne
Victoria 3001 Australia
Enquiries: (within Australia) 1-300-ishare (474 273)
(international) +61 3 9415 4695

042149 000 IHY



LIFETIME CHOICE PTY LTD
<THE RAMA SUPER FUND A/C>
24A GREGORY STREET
OAK PARK VIC 3046

TFN/ABN Status: Quoted

Holder Identification Number (HIN)

X 0108823828

ATTRIBUTION MANAGED INVESTMENT TRUST MEMBER ANNUAL TAX STATEMENT FOR YEAR ENDED 30 JUNE 2022

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

PART A – SUMMARY OF 2022 TAX RETURN (SUPPLEMENTARY SECTION) ITEMS

Item	Tax Return Label	Tax Attribution Amount
Share of non-primary production income	13U	\$0.00
Franked distributions from trusts	13C	\$0.00
Share of franking credits from franked dividends	13Q	\$0.00
Share of credit for TFN amounts withheld	13R	\$0.00
Share of credit for foreign resident withholding amounts	13A	\$0.00
Net capital gain	18A	\$0.00
Total current year capital gains	18H	\$0.00
Assessable foreign source income	20E	\$69.02
Other net foreign source income	20M	\$69.02
Foreign income tax offset	20O	\$0.00

PART B – COMPONENTS OF DISTRIBUTION

Item	Cash Distribution	Tax Paid/Offsets	Tax Attribution
Australian income			
Unfranked distributions			\$0.00
Unfranked CFI distributions			\$0.00
Interest (subject to non resident WHT)			\$0.00
Interest (not subject to non resident WHT)			\$0.00
Other income - clean building MIT income			\$0.00
Other income - excluded from NCMI			\$0.00
Other income - NCMI			\$0.00
Other income			\$0.00
Non primary production income			\$0.00
Franked distributions		\$0.00	\$0.00
Capital gains			
Discounted capital gains TAP - clean building MIT income			\$0.00
Discounted capital gains TAP - excluded from NCMI			\$0.00
Discounted capital gains TAP - NCMI			\$0.00
Discounted capital gains TAP			\$0.00
Discounted capital gains NTAP			\$0.00
Capital gains – other method TAP - clean building MIT income			\$0.00
Capital gains – other method TAP - excluded from NCMI			\$0.00
Capital gains – other method TAP - NCMI			\$0.00
Capital gains – other method TAP			\$0.00
Capital gains – other method NTAP			\$0.00
Net capital gain			\$0.00
AMIT CGT gross up amount			\$0.00
Other capital gains distribution			\$0.00
Total current year capital gains			\$0.00
Return of capital			
Foreign income			
Assessable foreign source income		\$0.00	\$69.02
Other non-assessable amounts			
Non-assessable non-exempt amount			\$0.00
Net exempt income			
Other non-attributable amounts			
Gross amount	\$69.02		\$69.02
AMIT cost base net amount - excess (reduce cost base)			\$0.00
AMIT cost base net amount - 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		
Net cash distribution	\$69.02		

To assist you in completing your tax return, you may refer to the iShares tax booklet available here:

<https://www.blackrock.com/au/individual/literature/tax-information/australian-tax-booklet-for-australian-domiciled-ishares-etfs-en-au.pdf>

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

iShares Global 100 ETF

ARSN 625 113 911
BlackRock Investment Management (Australia) Limited
ABN 13 006 165 975 AFSL 230523

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LIFETIME CHOICE PTY LTD
<THE RAMA SUPER FUND A/C>
24A GREGORY STREET
OAK PARK VIC 3046

TFN/ABN Status: Quoted

Holder Identification Number (HIN)

X 0108823828

ATTRIBUTION MANAGED INVESTMENT TRUST MEMBER ANNUAL TAX STATEMENT FOR YEAR ENDED 30 JUNE 2022

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

PART A – SUMMARY OF 2022 TAX RETURN (SUPPLEMENTARY SECTION) ITEMS

Item	Tax Return Label	Tax Attribution Amount
Share of non-primary production income	13U	\$0.00
Franked distributions from trusts	13C	\$0.00
Share of franking credits from franked dividends	13Q	\$0.00
Share of credit for TFN amounts withheld	13R	\$0.00
Share of credit for foreign resident withholding amounts	13A	\$0.00
Net capital gain	18A	\$3.50
Total current year capital gains	18H	\$7.00
Assessable foreign source income	20E	\$27.33
Other net foreign source income	20M	\$27.33
Foreign income tax offset	20O	\$4.08

PART B – COMPONENTS OF DISTRIBUTION

Item	Cash Distribution	Tax Paid/Offsets	Tax Attribution
Australian income			
Unfranked distributions			\$0.00
Unfranked CFI distributions			\$0.00
Interest (subject to non resident WHT)			\$0.00
Interest (not subject to non resident WHT)			\$0.00
Other income - clean building MIT income			\$0.00
Other income - excluded from NCMI			\$0.00
Other income - NCMI			\$0.00
Other income			\$0.00
Non primary production income			\$0.00
Franked distributions		\$0.00	\$0.00
Capital gains			
Discounted capital gains TAP - clean building MIT income			\$0.00
Discounted capital gains TAP - excluded from NCMI			\$0.00
Discounted capital gains TAP - NCMI			\$0.00
Discounted capital gains TAP			\$0.00
Discounted capital gains NTAP			\$3.50
Capital gains – other method TAP - clean building MIT income			\$0.00
Capital gains – other method TAP - excluded from NCMI			\$0.00
Capital gains – other method TAP - NCMI			\$0.00
Capital gains – other method TAP			\$0.00
Capital gains – other method NTAP			\$0.00
Net capital gain			\$3.50
AMIT CGT gross up amount			\$3.50
Other capital gains distribution			
Total current year capital gains			\$7.00
Return of capital			
Foreign income			
Assessable foreign source income		\$4.08	\$27.33
Other non-assessable amounts			
Non-assessable non-exempt amount			\$0.00
Net exempt income			
Other non-attributable amounts			
Gross amount	\$30.25		\$34.33
AMIT cost base net amount - excess (reduce cost base)			\$0.00
AMIT cost base net amount - 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		
Net cash distribution	\$30.25		

To assist you in completing your tax return, you may refer to the iShares tax booklet available here:

<https://www.blackrock.com/au/individual/literature/tax-information/australian-tax-booklet-for-australian-domiciled-ishares-etfs-en-au.pdf>

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

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LIFETIME CHOICE PTY LTD
<THE RAMA SUPER FUND A/C>
24A GREGORY STREET
OAK PARK VIC 3046

Holder Identification Number (HIN)**X 0108823828**

ASX Code	VAF
TFN/ABN Status	Quoted
Record Date	4 April 2022
Payment Date	20 April 2022

Vanguard Australian Fixed Interest Index ETF
Distribution Payment for the Period Ending 31 March 2022
Direct Credit Advice

Class Description	Rate Per Security	Securities Held	Gross Amount
ETF	\$0.17929969	130	\$23.31

Withholding tax: \$0.00

NET PAYMENT: \$23.31

Note: You should retain this statement to assist you in preparing your tax return. Please keep this in a safe place as a charge may be levied for a replacement. If you require a payment to be re-issued, you may be charged an administrative fee which will be deducted from your payment. Fees are applicable to certain types of payments valued at over \$100 AUD.

For additional information regarding the distribution, including estimated tax components and Fund Payment information, please visit the Announcements section of the Vanguard Investments Australia web page www.vanguard.com.au/etf

Your Payment Instruction

Bank: MACQUARIE BANK LTD
BSB: 182-512
ACC: 961308004

Amount Deposited

\$23.31

If payment cannot be made to the above instruction, a direct credit form will be forwarded to your registered address and your distribution entitlement shown above will be held as a non-interest bearing deposit until your new direct credit instructions are received.

Contact Us:



Online:
www-au.computershare.com/Investor/Contact



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

Enquiries:

(within Australia) 1300 757 905
(international) +61 3 9415 4813

Holder Identification Number (HIN)

X 0108823828

001082 023 VAF
LIFETIME CHOICE PTY LTD
<THE RAMA SUPER FUND A/C>
24A GREGORY STREET
OAK PARK VIC 3046

ATTRIBUTION MANAGED INVESTMENT TRUST MEMBER ANNUAL TAX STATEMENT FOR YEAR ENDED 30 JUNE 2022

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

PART A – SUMMARY OF 2022 TAX RETURN (SUPPLEMENTARY SECTION) ITEMS			
Item	Tax Return Label	Amount	
Share of net income from trusts, less net capital gains, foreign income and franked distributions	13U	\$0.00	
Franked distributions from trusts	13C	\$0.00	
Share of franking credits from franked dividends	13Q	\$0.00	
Share of credit for TFN amounts withheld	13R	\$0.00	
Share of credit for foreign resident withholding amounts	13A	\$0.00	
Net capital gain	18A	\$0.00	
Total current year capital gains	18H	\$0.00	
Assessable foreign source income	20E	\$0.00	
Other net foreign source income	20M	\$0.00	
Foreign income tax offset	20O	\$0.00	
PART B – COMPONENTS OF ATTRIBUTION			
Item	Cash Distribution	Tax Paid/Offsets	Attribution
Australian Income			
Unfranked distributions	\$0.00		\$0.00
Unfranked CFI distributions	\$0.00		\$0.00
Interest - subject to non resident WHT	\$0.06		\$0.00
Interest - not subject to non resident WHT	\$17.78		\$0.00
Other income - clean building MIT income	\$0.00		\$0.00
Other income - excluded from NCMI	\$0.00		\$0.00
Other income - NCMI	\$0.00		\$0.00
Other income	\$0.00		\$0.00
Non primary production income	\$17.84		\$0.00
Franked distributions	\$0.00	\$0.00	\$0.00
Capital Gains			
Discounted capital gains TAP - clean building MIT income	\$0.00		\$0.00
Discounted capital gains TAP - excluded from NCMI	\$0.00		\$0.00
Discounted capital gains TAP - NCMI	\$0.00		\$0.00
Discounted capital gains TAP	\$0.00		\$0.00
Discounted capital gains NTAP	\$0.00		\$0.00
Capital gains – other method TAP - clean building MIT income	\$0.00		\$0.00
Capital gains – other method TAP - excluded from NCMI	\$0.00		\$0.00
Capital gains – other method TAP - NCMI	\$0.00		\$0.00
Capital gains – other method TAP	\$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		\$0.00
Total current year capital gains	\$0.00		\$0.00
Foreign Income			
Assessable foreign source income	\$5.47	\$0.00	\$0.00
Other Non-assessable Amounts			
Non-assessable non-exempt amount	\$0.00		\$0.00
Net exempt income	\$0.00		\$0.00
Other non-attributable amounts	\$0.00		\$0.00
Gross Amount	\$23.31		\$0.00
AMIT cost base net amount - excess (reduce cost base)			\$23.31
AMIT cost base net amount - 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		
Net Cash Distribution	\$23.31		

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LIFETIME CHOICE PTY LTD
<THE RAMA SUPER FUND A/C>
24A GREGORY STREET
OAK PARK VIC 3046

Holder Identification Number (HIN)**HIN WITHHELD**

ASX Code	VAP
TFN/ABN Status	Quoted
Record Date	4 April 2022
Payment Date	20 April 2022

Vanguard Australian Property Securities Index ETF
Distribution Payment for the Period Ending 31 March 2022
Direct Credit Advice

Class Description	Rate Per Security	Securities Held	Gross Amount
ETF	\$1.03744896	22	\$22.82

Withholding tax: \$0.00

NET PAYMENT: \$22.82

Note: You should retain this statement to assist you in preparing your tax return. Please keep this in a safe place as a charge may be levied for a replacement. If you require a payment to be re-issued, you may be charged an administrative fee which will be deducted from your payment. Fees are applicable to certain types of payments valued at over \$100 AUD.

For additional information regarding the distribution, including estimated tax components and Fund Payment information, please visit the Announcements section of the Vanguard Investments Australia web page www.vanguard.com.au/etf

Your Payment Instruction

Bank: MACQUARIE BANK LTD
BSB: 182-512
ACC: XXXXXXXX04

Amount Deposited**\$22.82**

If payment cannot be made to the above instruction, a direct credit form will be forwarded to your registered address and your distribution entitlement shown above will be held as a non-interest bearing deposit until your new direct credit instructions are received.

045024 023 VAP



LIFETIME CHOICE PTY LTD
<THE RAMA SUPER FUND A/C>
24A GREGORY STREET
OAK PARK VIC 3046

Holder Identification Number (HIN)

HIN WITHHELD

ASX Code	VAP
TFN/ABN Status	Quoted
Record Date	4 July 2022
Payment Date	18 July 2022

Vanguard Australian Property Securities Index ETF Distribution Payment for the Period Ending 30 June 2022 Direct Credit Advice

Class Description	Rate Per Security	Securities Held	Gross Amount
ETF	\$1.30269594	22	\$28.66

Withholding tax: \$0.00

NET PAYMENT: \$28.66

Note: You should retain this statement to assist you in preparing your tax return. Please keep this in a safe place as a charge may be levied for a replacement. If you require a payment to be re-issued, you may be charged an administrative fee which will be deducted from your payment. Fees are applicable to certain types of payments valued at over \$100 AUD.

For additional information regarding the distribution, including estimated tax components and Fund Payment information, please visit the Announcements section of the Vanguard Investments Australia web page www.vanguard.com.au/etf

Your Payment Instruction

Bank: MACQUARIE BANK LTD
BSB: 182-512
ACC: XXXXXXXX04

Amount Deposited

\$28.66

If payment cannot be made to the above instruction, a direct credit form will be forwarded to your registered address and your distribution entitlement shown above will be held as a non-interest bearing deposit until your new direct credit instructions are received.

Contact Us:



Online:
www-au.computershare.com/Investor/Contact



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

Enquiries:

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LIFETIME CHOICE PTY LTD
<THE RAMA SUPER FUND A/C>
24A GREGORY STREET
OAK PARK VIC 3046

ATTRIBUTION MANAGED INVESTMENT TRUST MEMBER ANNUAL TAX STATEMENT FOR YEAR ENDED 30 JUNE 2022

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

PART A – SUMMARY OF 2022 TAX RETURN (SUPPLEMENTARY SECTION) ITEMS			
Item	Tax Return Label	Amount	
Share of net income from trusts, less net capital gains, foreign income and franked distributions	13U	\$14.68	
Franked distributions from trusts	13C	\$0.63	
Share of franking credits from franked dividends	13Q	\$0.06	
Share of credit for TFN amounts withheld	13R	\$0.00	
Share of credit for foreign resident withholding amounts	13A	\$0.00	
Net capital gain	18A	\$17.80	
Total current year capital gains	18H	\$35.60	
Assessable foreign source income	20E	\$1.82	
Other net foreign source income	20M	\$1.82	
Foreign income tax offset	20O	\$0.03	
PART B – COMPONENTS OF ATTRIBUTION			
Item	Cash Distribution	Tax Paid/Offsets	Attribution
Australian Income			
Unfranked distributions	\$0.43		\$0.09
Unfranked CFI distributions	\$0.02		\$0.01
Interest - subject to non resident WHT	\$1.97		\$2.03
Interest - not subject to non resident WHT	\$0.00		\$0.00
Other income - clean building MIT income	\$0.00		\$0.00
Other income - excluded from NCMI	\$0.37		\$0.40
Other income - NCMI	\$0.23		\$0.24
Other income	\$12.47		\$11.91
Non primary production income	\$15.49		\$14.68
Franked distributions	\$0.79	\$0.06	\$0.63
Capital Gains			
Discounted capital gains TAP - clean building MIT income	\$0.36		\$0.36
Discounted capital gains TAP - excluded from NCMI	\$0.00		\$0.00
Discounted capital gains TAP - NCMI	\$0.28		\$0.28
Discounted capital gains TAP	\$0.88		\$0.88
Discounted capital gains NTAP	\$15.17		\$16.28
Capital gains – other method TAP - clean building MIT income	\$0.00		\$0.00
Capital gains – other method TAP - excluded from NCMI	\$0.00		\$0.00
Capital gains – other method TAP - NCMI	\$0.00		\$0.00
Capital gains – other method TAP	\$0.00		\$0.00
Capital gains – other method NTAP	\$0.00		\$0.00
Net capital gain	\$16.69		\$17.80
AMIT CGT gross up amount			\$17.80
Other capital gains distribution	\$16.69		
Total current year capital gains	\$33.38		\$35.60
Foreign Income			
Assessable foreign source income	\$1.82	\$0.03	\$1.82
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	\$51.48		\$52.73
AMIT cost base net amount - excess (reduce cost base)			\$0.00
AMIT cost base net amount - shortfall (increase cost base)			\$1.16
Less TFN amounts withheld	\$0.00		
Less non-resident withholding tax			
- Interest / dividend amounts withheld	\$0.00		
- Fund payment amounts withheld	\$0.00		
Net Cash Distribution	\$51.48		

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LIFETIME CHOICE PTY LTD
<THE RAMA SUPER FUND A/C>
24A GREGORY STREET
OAK PARK VIC 3046

Holder Identification Number (HIN)**HIN WITHHELD**

ASX Code	VAS
TFN/ABN Status	Quoted
Record Date	4 April 2022
Payment Date	20 April 2022

Vanguard Australian Shares Index ETF
Distribution Payment for the Period Ending 31 March 2022
Direct Credit Advice

Class Description	Rate Per Security	Securities Held	Gross Amount
ETF	\$1.99587876	32	\$63.87

Withholding tax: \$0.00

NET PAYMENT: \$63.87

Note: You should retain this statement to assist you in preparing your tax return. Please keep this in a safe place as a charge may be levied for a replacement. If you require a payment to be re-issued, you may be charged an administrative fee which will be deducted from your payment. Fees are applicable to certain types of payments valued at over \$100 AUD.

For additional information regarding the distribution, including estimated tax components and Fund Payment information, please visit the Announcements section of the Vanguard Investments Australia web page www.vanguard.com.au/etf

Your Payment Instruction

Bank: MACQUARIE BANK LTD
BSB: 182-512
ACC: XXXXXXXX04

Amount Deposited

\$63.87

If payment cannot be made to the above instruction, a direct credit form will be forwarded to your registered address and your distribution entitlement shown above will be held as a non-interest bearing deposit until your new direct credit instructions are received.

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<THE RAMA SUPER FUND A/C>
24A GREGORY STREET
OAK PARK VIC 3046

Holder Identification Number (HIN)

HIN WITHHELD

ASX Code	VAS
TFN/ABN Status	Quoted
Record Date	4 July 2022
Payment Date	18 July 2022

Vanguard Australian Shares Index ETF Distribution Payment for the Period Ending 30 June 2022 Direct Credit Advice

Class Description	Rate Per Security	Securities Held	Gross Amount
ETF	\$2.15953183	32	\$69.11

Withholding tax: \$0.00

NET PAYMENT: \$69.11

Note: You should retain this statement to assist you in preparing your tax return. Please keep this in a safe place as a charge may be levied for a replacement. If you require a payment to be re-issued, you may be charged an administrative fee which will be deducted from your payment. Fees are applicable to certain types of payments valued at over \$100 AUD.

For additional information regarding the distribution, including estimated tax components and Fund Payment information, please visit the Announcements section of the Vanguard Investments Australia web page www.vanguard.com.au/etf

Your Payment Instruction

Bank: MACQUARIE BANK LTD
BSB: 182-512
ACC: XXXXXXXX04

Amount Deposited

\$69.11

If payment cannot be made to the above instruction, a direct credit form will be forwarded to your registered address and your distribution entitlement shown above will be held as a non-interest bearing deposit until your new direct credit instructions are received.

Contact Us:



Online:
www-au.computershare.com/Investor/Contact



By Mail:
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GPO Box 2975 Melbourne
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Enquiries:

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(international) +61 3 9415 4813

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LIFETIME CHOICE PTY LTD
<THE RAMA SUPER FUND A/C>
24A GREGORY STREET
OAK PARK VIC 3046

ATTRIBUTION MANAGED INVESTMENT TRUST MEMBER ANNUAL TAX STATEMENT FOR YEAR ENDED 30 JUNE 2022

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

PART A – SUMMARY OF 2022 TAX RETURN (SUPPLEMENTARY SECTION) ITEMS			
Item	Tax Return Label	Amount	
Share of net income from trusts, less net capital gains, foreign income and franked distributions	13U		\$7.12
Franked distributions from trusts	13C		\$104.68
Share of franking credits from franked dividends	13Q		\$31.98
Share of credit for TFN amounts withheld	13R		\$0.00
Share of credit for foreign resident withholding amounts	13A		\$0.00
Net capital gain	18A		\$29.84
Total current year capital gains	18H		\$59.68
Assessable foreign source income	20E		\$1.20
Other net foreign source income	20M		\$1.20
Foreign income tax offset	20O		\$0.10
PART B – COMPONENTS OF ATTRIBUTION			
Item	Cash Distribution	Tax Paid/Offsets	Attribution
Australian Income			
Unfranked distributions	\$0.60		\$0.00
Unfranked CFI distributions	\$3.80		\$3.87
Interest - subject to non resident WHT	\$0.17		\$0.57
Interest - not subject to non resident WHT	\$0.00		\$0.00
Other income - clean building MIT income	\$0.00		\$0.00
Other income - excluded from NCMI	\$0.04		\$0.04
Other income - NCMI	\$0.03		\$0.05
Other income	\$3.59		\$2.59
Non primary production income	\$8.23		\$7.12
Franked distributions	\$72.44	\$31.98	\$104.68
Capital Gains			
Discounted capital gains TAP - clean building MIT income	\$0.00		\$0.00
Discounted capital gains TAP - excluded from NCMI	\$0.00		\$0.00
Discounted capital gains TAP - NCMI	\$0.00		\$0.00
Discounted capital gains TAP	\$0.00		\$0.00
Discounted capital gains NTAP	\$25.61		\$29.84
Capital gains – other method TAP - clean building MIT income	\$0.00		\$0.00
Capital gains – other method TAP - excluded from NCMI	\$0.00		\$0.00
Capital gains – other method TAP - NCMI	\$0.00		\$0.00
Capital gains – other method TAP	\$0.00		\$0.00
Capital gains – other method NTAP	\$0.00		\$0.00
Net capital gain	\$25.61		\$29.84
AMIT CGT gross up amount			\$29.84
Other capital gains distribution	\$25.61		
Total current year capital gains	\$51.22		\$59.68
Foreign Income			
Assessable foreign source income	\$1.09	\$0.10	\$1.20
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	\$132.98		\$172.68
AMIT cost base net amount - excess (reduce cost base)			\$0.00
AMIT cost base net amount - shortfall (increase cost base)			\$7.62
Less TFN amounts withheld	\$0.00		
Less non-resident withholding tax			
- Interest / dividend amounts withheld	\$0.00		
- Fund payment amounts withheld	\$0.00		
Net Cash Distribution	\$132.98		

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<THE RAMA SUPER FUND A/C>
24A GREGORY STREET
OAK PARK VIC 3046

Holder Identification Number (HIN)

X 0108823828

ASX Code	VGE
TFN/ABN Status	Quoted
Record Date	4 April 2022
Payment Date	20 April 2022

**Vanguard FTSE Emerging Markets Shares ETF
Distribution Payment for the Period Ending 31 March 2022
Direct Credit Advice**

Class Description	Rate Per Security	Securities Held	Gross Amount
ETF	\$0.16255077	10	\$1.63

Withholding tax: \$0.00

NET PAYMENT: \$1.63

Note: You should retain this statement to assist you in preparing your tax return. Please keep this in a safe place as a charge may be levied for a replacement. If you require a payment to be re-issued, you may be charged an administrative fee which will be deducted from your payment. Fees are applicable to certain types of payments valued at over \$100 AUD.

For additional information regarding the distribution, including estimated tax components and Fund Payment information, please visit the Announcements section of the Vanguard Investments Australia web page www.vanguard.com.au/etf

Your Payment Instruction

Bank: MACQUARIE BANK LTD
BSB: 182-512
ACC: 961308004

Amount Deposited

\$1.63

If payment cannot be made to the above instruction, a direct credit form will be forwarded to your registered address and your distribution entitlement shown above will be held as a non-interest bearing deposit until your new direct credit instructions are received.

045024 023 VGE
LIFETIME CHOICE PTY LTD
<THE RAMA SUPER FUND A/C>
24A GREGORY STREET
OAK PARK VIC 3046

Holder Identification Number (HIN)

HIN WITHHELD

ASX Code	VGE
TFN/ABN Status	Quoted
Record Date	4 July 2022
Payment Date	18 July 2022

Vanguard FTSE Emerging Markets Shares ETF Distribution Payment for the Period Ending 30 June 2022 Direct Credit Advice

Class Description	Rate Per Security	Securities Held	Gross Amount
ETF	\$0.36944132	10	\$3.69

Withholding tax: \$0.00

NET PAYMENT: \$3.69

Note: You should retain this statement to assist you in preparing your tax return. Please keep this in a safe place as a charge may be levied for a replacement. If you require a payment to be re-issued, you may be charged an administrative fee which will be deducted from your payment. Fees are applicable to certain types of payments valued at over \$100 AUD.

For additional information regarding the distribution, including estimated tax components and Fund Payment information, please visit the Announcements section of the Vanguard Investments Australia web page www.vanguard.com.au/etf

Your Payment Instruction

Bank: MACQUARIE BANK LTD
BSB: 182-512
ACC: XXXXXXXX04

Amount Deposited

\$3.69

If payment cannot be made to the above instruction, a direct credit form will be forwarded to your registered address and your distribution entitlement shown above will be held as a non-interest bearing deposit until your new direct credit instructions are received.

Contact Us:



Online:
www-au.computershare.com/Investor/Contact



By Mail:
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GPO Box 2975 Melbourne
Victoria 3001 Australia

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Holder Identification Number (HIN)

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LIFETIME CHOICE PTY LTD
<THE RAMA SUPER FUND A/C>
24A GREGORY STREET
OAK PARK VIC 3046

ATTRIBUTION MANAGED INVESTMENT TRUST MEMBER ANNUAL TAX STATEMENT FOR YEAR ENDED 30 JUNE 2022

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

PART A – SUMMARY OF 2022 TAX RETURN (SUPPLEMENTARY SECTION) ITEMS			
Item	Tax Return Label	Amount	
Share of net income from trusts, less net capital gains, foreign income and franked distributions	13U	\$0.00	
Franked distributions from trusts	13C	\$0.00	
Share of franking credits from franked dividends	13Q	\$0.00	
Share of credit for TFN amounts withheld	13R	\$0.00	
Share of credit for foreign resident withholding amounts	13A	\$0.00	
Net capital gain	18A	\$0.53	
Total current year capital gains	18H	\$1.06	
Assessable foreign source income	20E	\$5.75	
Other net foreign source income	20M	\$5.75	
Foreign income tax offset	20O	\$1.04	
PART B – COMPONENTS OF ATTRIBUTION			
Item	Cash Distribution	Tax Paid/Offsets	Attribution
Australian Income			
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 - clean building MIT income	\$0.00		\$0.00
Other income - excluded from NCMI	\$0.00		\$0.00
Other income - NCMI	\$0.00		\$0.00
Other income	\$0.00		\$0.00
Non primary production income	\$0.00		\$0.00
Franked distributions	\$0.00	\$0.00	\$0.00
Capital Gains			
Discounted capital gains TAP - clean building MIT income	\$0.00		\$0.00
Discounted capital gains TAP - excluded from NCMI	\$0.00		\$0.00
Discounted capital gains TAP - NCMI	\$0.00		\$0.00
Discounted capital gains TAP	\$0.00		\$0.00
Discounted capital gains NTAP	\$0.37		\$0.53
Capital gains – other method TAP - clean building MIT income	\$0.00		\$0.00
Capital gains – other method TAP - excluded from NCMI	\$0.00		\$0.00
Capital gains – other method TAP - NCMI	\$0.00		\$0.00
Capital gains – other method TAP	\$0.00		\$0.00
Capital gains – other method NTAP	\$0.00		\$0.00
Net capital gain	\$0.37		\$0.53
AMIT CGT gross up amount			\$0.53
Other capital gains distribution	\$0.37		
Total current year capital gains	\$0.74		\$1.06
Foreign Income			
Assessable foreign source income	\$4.58	\$1.04	\$5.75
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	\$5.32		\$6.81
AMIT cost base net amount - excess (reduce cost base)			\$0.00
AMIT cost base net amount - shortfall (increase cost base)			\$0.44
Less TFN amounts withheld	\$0.00		
Less non-resident withholding tax			
- Interest / dividend amounts withheld	\$0.00		
- Fund payment amounts withheld	\$0.00		
Net Cash Distribution	\$5.32		

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24A GREGORY STREET
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Holder Identification Number (HIN)

X 0108823828

ASX Code	VIF
TFN/ABN Status	Quoted
Record Date	4 April 2022
Payment Date	20 April 2022

Vanguard International Fixed Interest Index (Hedged) ETF Distribution Payment for the Period Ending 31 March 2022 Direct Credit Advice

Class Description	Rate Per Security	Securities Held	Gross Amount
ETF	\$0.08453710	93	\$7.86

Withholding tax: \$0.00

NET PAYMENT: \$7.86

Note: You should retain this statement to assist you in preparing your tax return. Please keep this in a safe place as a charge may be levied for a replacement. If you require a payment to be re-issued, you may be charged an administrative fee which will be deducted from your payment. Fees are applicable to certain types of payments valued at over \$100 AUD.

For additional information regarding the distribution, including estimated tax components and Fund Payment information, please visit the Announcements section of the Vanguard Investments Australia web page www.vanguard.com.au/etf

Your Payment Instruction

Bank: MACQUARIE BANK LTD
BSB: 182-512
ACC: 961308004

Amount Deposited

\$7.86

If payment cannot be made to the above instruction, a direct credit form will be forwarded to your registered address and your distribution entitlement shown above will be held as a non-interest bearing deposit until your new direct credit instructions are received.

045024 023 VIF
LIFETIME CHOICE PTY LTD
<THE RAMA SUPER FUND A/C>
24A GREGORY STREET
OAK PARK VIC 3046

Holder Identification Number (HIN)
HIN WITHHELD

ASX Code	VIF
TFN/ABN Status	Quoted
Record Date	4 July 2022
Payment Date	18 July 2022

Vanguard International Fixed Interest Index (Hedged) ETF Distribution Payment for the Period Ending 30 June 2022 Direct Credit Advice

Class Description	Rate Per Security	Securities Held	Gross Amount
ETF	\$0.34672829	93	\$32.25

Withholding tax: \$0.00

NET PAYMENT: \$32.25

Note: You should retain this statement to assist you in preparing your tax return. Please keep this in a safe place as a charge may be levied for a replacement. If you require a payment to be re-issued, you may be charged an administrative fee which will be deducted from your payment. Fees are applicable to certain types of payments valued at over \$100 AUD.

For additional information regarding the distribution, including estimated tax components and Fund Payment information, please visit the Announcements section of the Vanguard Investments Australia web page www.vanguard.com.au/etf

Your Payment Instruction

Bank: MACQUARIE BANK LTD
BSB: 182-512
ACC: XXXXXXXX04

Amount Deposited
\$32.25

If payment cannot be made to the above instruction, a direct credit form will be forwarded to your registered address and your distribution entitlement shown above will be held as a non-interest bearing deposit until your new direct credit instructions are received.

Contact Us:



Online:

www-au.computershare.com/Investor/Contact



By Mail:

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

Enquiries:

(within Australia) 1300 757 905

(international) +61 3 9415 4813

Holder Identification Number (HIN)

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001082 023 VIF
LIFETIME CHOICE PTY LTD
<THE RAMA SUPER FUND A/C>
24A GREGORY STREET
OAK PARK VIC 3046

ATTRIBUTION MANAGED INVESTMENT TRUST MEMBER ANNUAL TAX STATEMENT FOR YEAR ENDED 30 JUNE 2022

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

PART A – SUMMARY OF 2022 TAX RETURN (SUPPLEMENTARY SECTION) ITEMS			
Item	Tax Return Label	Amount	
Share of net income from trusts, less net capital gains, foreign income and franked distributions	13U	\$0.64	
Franked distributions from trusts	13C	\$0.00	
Share of franking credits from franked dividends	13Q	\$0.00	
Share of credit for TFN amounts withheld	13R	\$0.00	
Share of credit for foreign resident withholding amounts	13A	\$0.00	
Net capital gain	18A	\$0.00	
Total current year capital gains	18H	\$0.00	
Assessable foreign source income	20E	\$19.81	
Other net foreign source income	20M	\$19.81	
Foreign income tax offset	20O	\$0.73	
PART B – COMPONENTS OF ATTRIBUTION			
Item	Cash Distribution	Tax Paid/Offsets	Attribution
Australian Income			
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	\$1.09		\$0.64
Other income - clean building MIT income	\$0.00		\$0.00
Other income - excluded from NCMI	\$0.00		\$0.00
Other income - NCMI	\$0.00		\$0.00
Other income	\$0.00		\$0.00
Non primary production income	\$1.09		\$0.64
Franked distributions	\$0.00	\$0.00	\$0.00
Capital Gains			
Discounted capital gains TAP - clean building MIT income	\$0.00		\$0.00
Discounted capital gains TAP - excluded from NCMI	\$0.00		\$0.00
Discounted capital gains TAP - NCMI	\$0.00		\$0.00
Discounted capital gains TAP	\$0.00		\$0.00
Discounted capital gains NTAP	\$0.00		\$0.00
Capital gains – other method TAP - clean building MIT income	\$0.00		\$0.00
Capital gains – other method TAP - excluded from NCMI	\$0.00		\$0.00
Capital gains – other method TAP - NCMI	\$0.00		\$0.00
Capital gains – other method TAP	\$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		\$0.00
Total current year capital gains	\$0.00		\$0.00
Foreign Income			
Assessable foreign source income	\$31.16	\$0.73	\$19.81
Other Non-assessable Amounts			
Non-assessable non-exempt amount	\$0.00		\$0.00
Net exempt income	\$0.00		\$0.00
Other non-attributable amounts	\$7.86		\$0.00
Gross Amount	\$40.11		\$20.45
AMIT cost base net amount - excess (reduce cost base)			\$20.38
AMIT cost base net amount - shortfall (increase cost base)			\$0.00
Less TFN amounts withheld	\$0.00		\$0.00
Less non-resident withholding tax			\$0.00
- Interest / dividend amounts withheld	\$0.00		\$0.00
- Fund payment amounts withheld	\$0.00		\$0.00
Net Cash Distribution	\$40.11		

045024 023 VSO
LIFETIME CHOICE PTY LTD
<THE RAMA SUPER FUND A/C>
24A GREGORY STREET
OAK PARK VIC 3046

Holder Identification Number (HIN)

HIN WITHHELD

ASX Code	VSO
TFN/ABN Status	Quoted
Record Date	4 July 2022
Payment Date	18 July 2022

Vanguard MSCI Australian Small Companies Index ETF Distribution Payment for the Period Ending 30 June 2022 Direct Credit Advice

Class Description	Rate Per Security	Securities Held	Gross Amount
ETF	\$2.04133371	17	\$34.70

Withholding tax: \$0.00

NET PAYMENT: \$34.70

Note: You should retain this statement to assist you in preparing your tax return. Please keep this in a safe place as a charge may be levied for a replacement. If you require a payment to be re-issued, you may be charged an administrative fee which will be deducted from your payment. Fees are applicable to certain types of payments valued at over \$100 AUD.

For additional information regarding the distribution, including estimated tax components and Fund Payment information, please visit the Announcements section of the Vanguard Investments Australia web page www.vanguard.com.au/etf

Your Payment Instruction

Bank: MACQUARIE BANK LTD
BSB: 182-512
ACC: XXXXXXXX04

Amount Deposited

\$34.70

If payment cannot be made to the above instruction, a direct credit form will be forwarded to your registered address and your distribution entitlement shown above will be held as a non-interest bearing deposit until your new direct credit instructions are received.

Contact Us:



Online:
www-au.computershare.com/Investor/Contact



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

Enquiries:

(within Australia) 1300 757 905
(international) +61 3 9415 4813

Holder Identification Number (HIN)

X 0108823828

001082 023 VSO
LIFETIME CHOICE PTY LTD
<THE RAMA SUPER FUND A/C>
24A GREGORY STREET
OAK PARK VIC 3046

ATTRIBUTION MANAGED INVESTMENT TRUST MEMBER ANNUAL TAX STATEMENT FOR YEAR ENDED 30 JUNE 2022

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

PART A – SUMMARY OF 2022 TAX RETURN (SUPPLEMENTARY SECTION) ITEMS			
Item	Tax Return Label	Amount	
Share of net income from trusts, less net capital gains, foreign income and franked distributions	13U		\$4.26
Franked distributions from trusts	13C		\$11.00
Share of franking credits from franked dividends	13Q		\$3.61
Share of credit for TFN amounts withheld	13R		\$0.00
Share of credit for foreign resident withholding amounts	13A		\$0.00
Net capital gain	18A		\$11.33
Total current year capital gains	18H		\$22.66
Assessable foreign source income	20E		\$1.09
Other net foreign source income	20M		\$1.09
Foreign income tax offset	20O		\$0.10
PART B – COMPONENTS OF ATTRIBUTION			
Item	Cash Distribution	Tax Paid/Offsets	Attribution
Australian Income			
Unfranked distributions	\$0.40		\$0.34
Unfranked CFI distributions	\$1.86		\$1.93
Interest - subject to non resident WHT	\$0.06		\$0.08
Interest - not subject to non resident WHT	\$0.00		\$0.00
Other income - clean building MIT income	\$0.00		\$0.00
Other income - excluded from NCMI	\$0.04		\$0.06
Other income - NCMI	\$0.03		\$0.03
Other income	\$2.09		\$1.82
Non primary production income	\$4.48		\$4.26
Franked distributions	\$7.40	\$3.61	\$11.00
Capital Gains			
Discounted capital gains TAP - clean building MIT income	\$0.00		\$0.00
Discounted capital gains TAP - excluded from NCMI	\$0.00		\$0.00
Discounted capital gains TAP - NCMI	\$0.00		\$0.00
Discounted capital gains TAP	\$0.00		\$0.00
Discounted capital gains NTAP	\$10.92		\$11.33
Capital gains – other method TAP - clean building MIT income	\$0.00		\$0.00
Capital gains – other method TAP - excluded from NCMI	\$0.00		\$0.00
Capital gains – other method TAP - NCMI	\$0.00		\$0.00
Capital gains – other method TAP	\$0.00		\$0.00
Capital gains – other method NTAP	\$0.00		\$0.00
Net capital gain	\$10.92		\$11.33
AMIT CGT gross up amount			\$11.33
Other capital gains distribution	\$10.92		
Total current year capital gains	\$21.84		\$22.66
Foreign Income			
Assessable foreign source income	\$0.98	\$0.10	\$1.09
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	\$34.70		\$39.01
AMIT cost base net amount - excess (reduce cost base)			\$0.00
AMIT cost base net amount - shortfall (increase cost base)			\$0.59
Less TFN amounts withheld	\$0.00		
Less non-resident withholding tax			
- Interest / dividend amounts withheld	\$0.00		
- Fund payment amounts withheld	\$0.00		
Net Cash Distribution	\$34.70		

All Registry communications to:
C/- Link Market Services Limited
Locked Bag A14, Sydney South, NSW, 1235
Telephone: 1300 665 385
ASX Code: WDIV
Security Code: WDIV
Email: SPDR@linkmarketservices.com.au
Website: www.linkmarketservices.com.au



023 001350

LIFETIME CHOICE PTY LTD
<THE RAMA SUPER FUND A/C>
24A GREGORY STREET
OAK PARK VIC 3046

Distribution Advice

Payment date: 12 July 2022
Record date: 30 June 2022
Reference no.: X*****3828

TFN/ABN RECEIVED AND RECORDED

Dear Unitholder,

This payment represents a distribution of 45.7787 cents for the period ended 30 June 2022, in respect of ordinary units entitled to participate at the record date. The final details of the distribution components (including any non-assessable amounts) will be advised in the AMIT Member Annual Statement for the year ended 30 June 2022.

Visit our investor website at www.linkmarketservices.com.au where you can view and change your details.

Class Description	Rate per Unit	Participating Units	Franked Component	Other Income Component	Gross Amount
Ordinary Units	45.7787 cents	75	\$0.12	\$34.21	\$34.33
				Net Amount:	\$34.33

PAYMENT REMITTED TO:

MACQUARIE BANK
1 SHELLEY STREET
SYDNEY NSW 2000
Account Name: Lifetime Choice Pty Ltd <THE RAM
BSB: 182-512 Account No: *****8004
Direct Credit Reference No.: 001278684519

This statement represents the amount credited to your nominated financial institution.

This statement contains important information; please retain this statement for taxation purposes as a charge may be levied for a replacement.

The SPDR S&P Global Dividend Fund declares that it is a managed investment trust for the purposes of Subdivision 12-H of the Taxation Administration Act 1953 ("TAA 1953") in respect of the income year ended 30 June 2022. This distribution relates to the trust's year of income ended 30 June 2022. For the purpose of Section 12-405 of Schedule 1 of the TAA 1953, the "Fund Payment" portion of the distribution is calculated as the sum of the following components:

- Australian Sourced Income
 - Other Income
 - Clean building MIT
 - Excluded non concessional MIT income
 - Non concessional MIT income
- Capital Gains Taxable Australian Property
 - Discounted – multiplied by 2
 - Indexation method
 - Other method

SPDR S&P Global Dividend Fund

All Registry communications to:
C/- Link Market Services Limited
Locked Bag A14, Sydney South, NSW, 1235
Telephone: 1300 665 385
ASX Code: WDIV
Security Code: WDIV
Email: SPDR@linkmarketservices.com.au
Website: www.linkmarketservices.com.au

Part A: Your details

 023 001710

LIFETIME CHOICE PTY LTD
<THE RAMA SUPER FUND A/C>
24A GREGORY STREET
OAK PARK VIC 3046

Date: 26 July 2022
Reference No.: X*****3828

**Attribution Managed Investment Trust Member Annual
Statement for the year ended 30 June 2022**

Part B: Summary of 2022 tax return (supplementary section) items for a resident individual

Item	Amount	Tax return label
Share of net income from trusts, less net capital gains, foreign income and franked distributions	\$0.02	13U
Franked distribution from trusts	\$0.18	13C
Share of franking credits from franked dividends	\$0.06	13Q
Share of credit for tax file number amounts withheld from interest, dividends and unit trust distributions	\$0.00	13R
Share of credit for foreign resident withholding amounts (excluding capital gains)	\$0.00	13A
Net capital gain	\$0.00	18A
Total current year capital gains	\$0.00	18H
CFC Income	\$0.00	19K
Assessable foreign source income	\$39.78	20E
Other net foreign source income	\$39.78	20M
Australian franking credits from a New Zealand franking company	\$0.00	20F
Foreign income tax offset *	\$5.93	20O

*To work out your foreign income tax offset (FITO) entitlement, see 20 Foreign source income and foreign assets or property or the Guide to foreign tax offset rules 2022.

Part B: Capital gains tax information - Additional information for item 18

	Amount	
Capital gains - discounted method	\$0.00	(gross amount)
Capital gains - other method	\$0.00	
Total current year capital gains	\$0.00	

Part C: Components of attribution	Cash Distributions	Tax paid or Franking credit (gross up)	Attributable amount
Australian Income			
Interest (subject to non - resident withholding tax)			\$0.02
Interest (not subject to non - resident withholding tax)			\$0.00
Dividends - unfranked amount declared to be CFI			\$0.00
Dividends - unfranked amount not declared to be CFI			\$0.00
Other assessable Australian income (Other)			\$0.00
Other assessable Australian income (NCMI)			\$0.00
Other assessable Australian income (Excluded from NCMI)			\$0.00
Other assessable Australian income (CBMI)			\$0.00
Non-primary production income			\$0.02
Dividends - Franked amount		\$0.06	\$0.18
Capital Gains			
Capital gains – Discounted method TAP (Other)			\$0.00
Capital gains – Discounted method TAP (NCMI)			\$0.00
Capital gains – Discounted method TAP (Excluded from NCMI)			\$0.00
Capital gains – Discounted method TAP (CBMI)			\$0.00
Capital gains - Discounted method NTAP			\$0.00
Taxable foreign capital gains - Discounted method		\$0.00	\$0.00
Capital gains – Other method TAP (Other)			\$0.00
Capital gains – Other method TAP (NCMI)			\$0.00
Capital gains – Other method TAP (Excluded from NCMI)			\$0.00
Capital gains – Other method TAP (CBMI)			\$0.00
Capital gains - Other method NTAP			\$0.00
Taxable foreign capital gains - Other method		\$0.00	\$0.00
Net Capital Gains		\$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			
Other net foreign source income		\$5.93	\$39.78
Assessable foreign source income		\$5.93	\$39.78
Australian franking credit from a New Zealand franking company		\$0.00	\$0.00
CFC income			\$0.00
Total foreign income		\$5.93	\$39.78
Other Non-assessable Amounts			Amount
Net exempt income			\$0.00
Non-assessable non-exempt amount			\$0.00
Other non-attributable amounts			\$0.34
Total Non-Assessable amounts			\$0.34
Gross Cash Distribution	\$34.33		
Less: TFN amounts withheld	\$0.00		
Less: Non-resident tax withheld on interest and dividends	\$0.00		
Less: Non-resident tax withheld on fund payments	\$0.00		
Net Cash Distribution	\$34.33		
Part D: Tax offsets			
Tax offsets			Amount
Franking credit tax offset from Australian resident companies			\$0.06
Foreign income tax offset - Other net foreign source income			\$5.93
Foreign income tax offset - Taxable foreign capital gains - Discounted method			\$0.00
Foreign income tax offset - Taxable foreign capital gains - Other method			\$0.00
Australian franking credit from a New Zealand franking company			\$0.00
Total tax offsets			\$5.99
Part E: Attribution Managed Investment Trust ('AMIT') cost base adjustments			Amount
AMIT cost base net amount - excess (decrease cost base)			\$0.34
AMIT cost base net amount - shortfall (increase cost base)			\$0.00

To view or change your details, please visit our investor website at www.linkmarketservices.com.au

Need help?

Contact Computershare Investor Services
GPO Box 2975, Melbourne VIC 3001
Phone (AUS) 1300 662 270 or +61 3 9415 4373
Internet www.investorcentre.com/au/contact

013376 023 AFI



LIFETIME CHOICE PTY LTD
<THE RAMA SUPER FUND A/C>
24A GREGORY STREET
OAK PARK VIC 3046

Your security holding

ASX Code AFI
Security class Ordinary shares
Holder Number HIN WITHHELD
TFN or ABN Quoted
Record date 10 February 2022
Payment date 25 February 2022

**You must keep this document for
your tax records.**


Australian Foundation Investment Company Limited Interim dividend payment statement

Number of shares		Dividend rate		Dividend paid	Franked amount	Franking credit
207	X	A\$0.10	=	A\$20.70	A\$20.70	A\$8.87

This dividend is franked in Australia at 100% and the corporate tax rate used to determine the franking credit is 30%.
No NZ imputation credits are applicable to this dividend.

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

Payment method We paid your dividend into this account:
MACQUARIE BANK LTD
BSB: XXX-XXX
ACC: XXXXXXXX04

004192 000 VEU

 LIFETIME CHOICE PTY LTD
 <THE RAMA SUPER FUND A/C>
 24A GREGORY STREET
 OAK PARK VIC 3046

Holder Identification Number (HIN)
HIN WITHHELD

ASX Code	VEU
TFN/ABN Status	Not Required
Record Date	23 March 2022
Payment Date	21 April 2022

Vanguard All-World ex-US Shares Index ETF
Dividend Payment for the Period Ending 31 March 2022
Direct Credit Advice

Class Description	Rate Per Security	Securities Held	Total Dividend (US\$)
ETF	\$0.1060	11	\$1.17

Gross Amount(AUD) -1.17*1.336184 = 1.56

Non-resident withholding tax(AUD) =

0.35*1.336184 = 0.46

Net Div Income Received(AUD) = \$1.10

Gross Amount (US\$):	\$1.17
Non-resident withholding tax (US\$):	\$0.35
NET PAYMENT (US\$):	\$0.82
NET PAYMENT (AUD\$):	\$1.10

Currency Conversion Rate
 1 US\$ = AUD\$1.336184

A withholding tax of 30% has been applied to the dividend payment.

Note: You should retain this statement to assist you in preparing your tax return. Please keep this in a safe place as a charge may be levied for a replacement. If you require a payment to be re-issued, you may be charged an administrative fee which will be deducted from your payment. Fees are applicable to certain types of payments valued at over \$100 AUD.

For additional information regarding the dividend, including estimated tax components and Fund Payment information, please visit the Announcements section of the Vanguard Investments Australia web page www.vanguard.com.au/etf

Your Payment Instruction

Bank: MACQUARIE BANK LTD
 BSB: 182-512
 ACC: XXXXXXXX04

Amount Deposited
AUD\$1.10

If payment cannot be made to the above instruction, a Direct Credit form will be forwarded to your registered address and your dividend entitlement shown above will be held as a non-interest bearing deposit until your new direct credit instructions are received.

TAX INVOICE

Rama Superannuation Fund

Invoice Date
24 Jan 2022

Mora Wealth
Accountants
PO Box 1389
WANGARA DC WA
6983

Invoice Number
INV-5077

Reference
RAMAR040

ABN
26 167 776 025

Description	Quantity	Unit Price	GST	Amount AUD
In relation to taxation for year ended 30 June 2021 including, taking instructions for preparation of income tax return; preparation of Operating Statement and Statement of Financial Position; revaluing all investments as at 30 June 2021, allocation of earnings, contributions and tax expense to the members, presenting information in correct form for inclusion in taxation return, preparing and lodging income tax return, checking assessments and forwarding on to you.	1.00	1,300.00	10%	1,300.00
Preparing Trustee minutes and representations.				
Accountancy Fees = \$1,300 + \$130 = \$1,430				
TO PROFESSIONAL SERVICES:	1.00	300.00	10%	300.00
In relation to the audit of the superannuation fund for the year ended 30 June 2021.				
Audit Fees = \$300 + \$30 = \$330				
			Subtotal	1,600.00
			TOTAL GST 10%	160.00
			TOTAL AUD	1,760.00

Due Date: 7 Feb 2022

PAYMENT CAN NOW BE MADE ONLINE

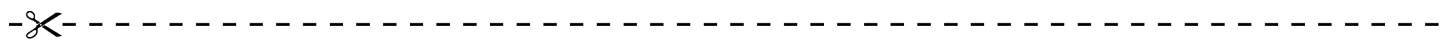
- Electronic funds transfer
- Credit/Debit card
- 4 interest free instalments

Click this link to pay in instalments

<https://qsops.quickfee.com.au/MORA>

Click below to pay either by card or EFT

[View and pay online now](#)



PAYMENT ADVICE

To: Mora Wealth Accountants
PO Box 1389
WANGARA DC WA 6983

Customer	Rama Superannuation Fund
Invoice Number	INV-5077
Amount Due	1,760.00
Due Date	7 Feb 2022

Amount Enclosed

Enter the amount you are paying above

Inquires 1300 300 630

Issue date 29 Jul 21

Company Statement

Extract of particulars - s346A(1) Corporations Act 2001

CORPORATE KEY: 49810876

Check this statement carefully

You are legally obligated to ensure that all your company details listed on this company statement are complete and correct. This is required under s346C (1) and/or s346B and s346C (2) of the *Corporations Act 2001*.

You must check this statement carefully and inform ASIC of any changes or corrections immediately. **Do not return this statement.** You must notify ASIC within 28 days after the date of change, and within 28 days after the date of issue of your annual company statement. Late lodgement of changes will result in late fees. These requirements do not apply to the **Additional company information.**

ACN 145 481 241
FOR LIFETIME CHOICE PTY LTD

REVIEW DATE: 29 July 21

You must notify ASIC of any changes to company details — Do not return this statement



To make changes to company details or amend incorrect information

- go to www.asic.gov.au/changes
- log in to our online services and make the required updates
- first time users will need to use the corporate key provided on this company statement



Phone if you've already notified ASIC of changes but they are not shown correctly in this statement.
Ph: 1300 300 630



Use your agent.

Company Statement

These are the current company details held by ASIC. You must check this statement carefully and inform ASIC of any changes or corrections immediately. Late fees apply. **Do not return this statement.**

1 **Registered office**
24A GREGORY STREET OAK PARK VIC 3046

2 **Principal place of business**
24A GREGORY STREET OAK PARK VIC 3046

3 **Officeholders**

Name:	RASIK MAGAN RAMA
Born:	NEW ZEALAND
Date of birth:	23/05/1975
Address:	24A GREGORY STREET OAK PARK VIC 3046
Office(s) held:	DIRECTOR, APPOINTED 29/07/2010; SECRETARY, APPOINTED 29/07/2010

4 **Company share structure**

Share class	Shares description	Number issued	Total amount paid on these shares	Total amount unpaid on these shares
ORD	ORDINARY SHARES	60	\$60.00	\$0.00

5 **Members**

These details continue on the next page

LIFETIME CHOICE PTY LTD ACN 145 481 241

Page 1 of 2

Company statement continued

Name: RASIK MAGAN RAMA
Address: 24A GREGORY STREET OAK PARK VIC 3046

Share Class	Total number held	Fully paid	Beneficially held
ORD	60	Yes	Yes

You must notify ASIC within 28 days of the date of change, and within 28 days of the issue date of the annual company statement. Late lodgement of changes will result in late fees.

End of company statement

This concludes the information to which the company must respond (if incorrect) under s346C of the *Corporations Act 2001*.

**ASIC**

Australian Securities & Investments Commission

ABN 86 768 265 615

LIFETIME CHOICE PTY LTD
24A GREGORY ST OAK PARK VIC 3046**INVOICE STATEMENT**

Issue date 29 Jul 21

LIFETIME CHOICE PTY LTD

ACN 145 481 241

Account No. 22 145481241

Summary

Opening Balance	\$0.00
New items	\$56.00
Payments & credits	\$0.00
TOTAL DUE	\$56.00

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

*Transaction details are listed on the back of this page***Inquiries**

www.asic.gov.au/invoices

1300 300 630

Please pay

Immediately	\$0.00
By 29 Sep 21	\$56.00

If you have already paid please ignore this invoice statement.

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

**ASIC**

Australian Securities & Investments Commission

PAYMENT SLIP**LIFETIME CHOICE PTY LTD**

ACN 145 481 241

Account No: 22 145481241

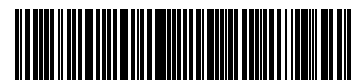


22 145481241

TOTAL DUE	\$56.00
Immediately	\$0.00
By 29 Sep 21	\$56.00

Payment options are listed on the back of this payment slip

Bill Code: 17301
Ref: 2291454812416



*814 129 0002291454812416 67

Transaction details:

page 2 of 2

	Transactions for this period	ASIC reference	\$ Amount
2021-07-29	Annual Review - Special Purpose Pty Co	3X7709569480P A	\$56.00
	Outstanding transactions		
2021-07-29	Annual Review - Special Purpose Pty Co	3X7709569480P A	\$56.00

PAYMENT OPTIONS



Billpay Code: 8929
Ref: 2291 4548 1241 667

Australia Post

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

Phone


Call 13 18 16 to pay by Mastercard or Visa

On-line

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

Mail

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



Biller Code: 17301
Ref: 2291454812416

Telephone & Internet Banking – BPAY®
Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account. More info: www.bpay.com.au



GUARDIAN VAULTS

HEAD OFFICE
100 WILLIAM STREET MELBOURNE
VICTORIA 3000 AUSTRALIA
TELEPHONE +613 9606 0588

melbourne@guardianvaults.com.au
www.guardianvaults.com.au

Lifetime Choice Pty Ltd ATF The Rama Super Fund
Rasik Rama
24 A Gregory Street
OAK PARK VIC 3046

ABN: 81 160 295 063

Tax Invoice / Receipt

Lease No. 3252
Invoice No: 100WSM133496
Date: 15/01/2022

Safe Deposit Box/es Item Description	Safe Deposit Box Rental Period	Total (inc-GST)
		\$0.00
INVENTORY LETTER	Activity Report & Inventory Summary Letter	\$30.00

GST \$2.73
Total (inc-GST): \$30.00
BALANCE \$30.00

Please Note: Effective 27st April 2021, Guardian Vaults have implemented updated pricing for payment plans to the nearest whole dollar, which is reflected within the current invoice.

These price updates are associated with increased rental expenses and security updates to ensure all our valued customers continue to receive the highest levels of security, privacy and service in the industry.

Active Boxes 1349

TO AVOID LATE FEES PLEASE ENSURE THAT YOUR ACCOUNT IS PAID BY 15/01/2022

PLEASE NOTE THAT WE NO LONGER ACCEPT CHEQUES OR CASH AS A FORM OF PAYMENT. TO PAY VIA CREDIT CARD OR SET UP A DIRECT DEBIT, PLEASE CONTACT THE OFFICE.



Direct Deposit
Account Name: Guardian Vaults
BSB: 013 265 Account No.: 410954974

REF: 100WSM133496
Amount Due: \$30.00

Have you visited our Bullion Trading Platform?
Guardian Gold provides a seamless solution when buying Gold and Silver



GUARDIAN GOLD

www.guardian-gold.com.au



Lifetime Choice Pty Ltd ATF The Rama Super Fund
Rasik Rama
24 A Gregory Street
OAK PARK VIC 3046

ABN: 81 160 295 063

Tax Invoice / Receipt

Lease No. 3252
Invoice No: 100WSM136648
Date: 21/05/2022

Safe Deposit Box/es Item Description	Safe Deposit Box Rental Period	Total (inc-GST)
1349	Small Safe Deposit Box Rental from 21/06/2022 to 21/06/2023 Dated from 21/06/2022 to 21/06/2023 Complimentary Insurable Interest Cover of \$10,000	\$300.00 \$0.00

GST	\$27.27
Total (inc-GST):	\$300.00
BALANCE	\$300.00

Active Boxes 1349

TO AVOID LATE FEES PLEASE ENSURE THAT YOUR ACCOUNT IS PAID BY 21/06/2022

**PLEASE NOTE THAT WE NO LONGER ACCEPT CHEQUES OR CASH AS A FORM OF PAYMENT.
TO PAY VIA CREDIT CARD OR SET UP A DIRECT DEBIT, PLEASE CONTACT THE OFFICE.**



Direct Deposit
Account Name: Guardian Vaults
BSB: 013 265 Account No.: 410954974

REF: 100WSM136648
Amount Due: \$300.00





PAYMENT PLAN

Lifetime Choice Pty Ltd ATF The Rama Super Fund
Rasik Rama
24 A Gregory Street
OAK PARK VIC 3046

Lease No. 3252
Invoice No: 100WSM136648
Date: 21/05/2022

Date Scheduled	Amount	Date Paid	Amount Paid	Outstanding
21/06/2022	\$300.00			\$300.00
Total	\$300.00			\$300.00



OneCare
2021/2022 INSURANCE PREMIUM SUMMARY



022 003388-1586689-13
The Rama Superannuation Fund
C/- The Trustees
PO Box 5280
SOUTH MELBOURNE VIC 3205

www.onepath.com.au
Customer Care:133 667
client.onepath@zurich.com.au
Locked Bag 994
North Sydney NSW 2059

Policy number
77344400

25 August 2022

Dear Trustees,

Important information for your 2021/2022 tax return

To help you prepare your income tax return for the year ending 30 June 2022, the following table shows the premium paid on your policy throughout the financial year, and (if applicable) the portion of that premium considered to be for benefits that replace income.

Life Insured	Cover Type	Total Premium Paid	Portion of total premium paid for income benefit/s
Rasik Magan Rama	Life Cover	\$903.30	-
Rasik Magan Rama	TPD Cover (Working)	\$1,574.82	\$2478.12

The information contained in this letter does not constitute tax advice. We recommend you seek independent tax advice specific to your personal circumstances, from an accountant or registered tax agent.

Any questions?

If you have any questions or would like further information, please:

- go to onepath.com.au/EOFYFAQ
- contact your financial adviser Simone Evans.
- call Customer Care on 133 667, weekdays 08:30am to 06:00pm (AEST)

Yours sincerely,

Brendan Norton
Head of Customer & Adviser Experience
Life & Investments

28th September 2022

┌ 009221 023



The Rama Superannuation Fund
24A Gregory Street
OAK PARK VIC 3046

Dear Trustee

**2022 Annual Statement Insurance through Superannuation
Policy number: 7040761**

We're pleased to provide an update about your policy for the year ended 30 June 2022.

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

Important

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

Are your contact details up to date?

The email address we have on file for you is rasik@rasikrama.com. If your email or any other contact details have changed, please let us know and we'll update them for you.

More information

If you have any questions or would like more information, please contact your financial adviser Simone Evans by phone on 03 9017 3235 or by email to simone@finwellgroup.com.au. You can also get in touch with us directly by phone on 1300 209 088, or by email to customerservice@tal.com.au.

Thank you for choosing TAL for your insurance needs.

Yours sincerely

TAL Customer Service

TAL Life Limited

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

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

W tal.com.au

Superannuation

Annual Statement

1 July 2021 to 30 June 2022

Life Insured	: Rasik Magan Rama	Commencement date	: 22/05/2022
Policy number	: 7040761		
Adviser	: Simone Evans		
Adviser number	: 19691		
Policy Owner	: The Rama Superannuation Fund		
Issuer	: TAL Life Limited		
AFSL	: 237848	ABN	: 70 050 109 450

Insurance Benefits as at 30 June 2022

Rasik Magan Rama's Benefits	\$
Death Sum Insured	1000000.01
Total and Permanent Disablement Sum Insured	1000000.01

Summary

	\$
Withdrawal Value as at 01/07/2021	0.00
Total Premiums and Rollovers	1078.11
Total Insurance Premiums	(1078.11)
Withdrawal Value as at 30/06/2022	0.00
Total Policy Fees (included in total insurance premiums paid)	88.00

TAL Life Limited

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

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

W tal.com.au

Superannuation

Annual Statement

Life Insured : Rasik Magan Rama

Policy number : 7040761

Transaction listing

Date	Transaction	Amount \$
09/06/2022	Premium	1078.11
09/06/2022	Insurance Premium	(1078.11)

Important information

This statement has been prepared by TAL Life Limited, ABN 70 050 109 450 (TAL). It outlines the value of the benefits that your insurance provided as at 30 June 2022 and the transactions that occurred during the prior twelve month period. This statement is for information purposes and should be read in conjunction with the disclosure documents you received when you commenced this insurance.

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

Your insurance benefits

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

Assets of the fund

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

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

Additional explanation of policy fees and costs

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

Withdrawal value

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

Complaints

If you have an issue or complaint, please contact our Customer Service Team on 1300 209 088, Monday to Friday, between 8.00am - 7.00pm (AEST/AEDT). Alternatively, you may wish to address your complaint in writing to:

Mail: Internal Dispute Resolution, GPO BOX 5380, Sydney NSW 2001

Email: IDRcomplaints@tal.com.au

We aim to resolve all complaints quickly and fairly. If you are not satisfied with our final response to your complaint, or you have not received our final response to your complaint within 45 days or 90 days in relation to death benefit distributions of the date we received your complaint, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA is an external dispute resolution scheme that provides a fair and independent complaint resolution service that is free to consumers:

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call within Australia)

Mail: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Time limits may apply to complain to AFCA, so you should act quickly. Please consult the AFCA website, or call them, to find out if or when the time limit relevant to your circumstances expires. AFCA has authority to hear certain complaints and can advise if they can assist you.

Your privacy

In this section, the words 'we' and 'our' refer to both TAL and the Trustee.

The way in which we collect, secure, hold, use and disclose personal and sensitive information (your information) is explained in our privacy policies. These policies can be obtained online at www.tal.com.au/privacy-policy (all policies) and www.mercer.com.au/privacy.html (TAL Super policies only) or by contacting us.

If you have any questions about the way in which your information is managed, or would like a paper copy of our privacy policies, please contact us by phone on 1300 209 088 or by email to customerservice@tal.com.au.

Contacting TAL

If you have any questions or would like more information about your TAL product, you can contact us by phone on 1300 209 088 or by email to customerservice@tal.com.au. You can also write to us at TAL Life Limited, GPO Box 5380 Sydney NSW 2001.

If you have a question specific to your individual circumstances, please contact your financial adviser. If you do not have a financial adviser, please call us and we'll put you in touch with one.



Macquarie Cash Management Account

MACQUARIE BANK LIMITED
ABN 46 008 583 542 AFSL 237502

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

GPO Box 2520
Sydney, NSW 2001



LIFETIME CHOICE PTY LTD
PO BOX 5280
SOUTH MELBOURNE VIC 3205

1 Shelley Street
Sydney, NSW 2000

account balance **\$61,889.67**
as at 31 Dec 21

account name LIFETIME CHOICE PTY LTD ATF
THE RAMA SUPERANNUATION FUND
account no. 961308004

transaction	description	debits	credits	balance
30.06.21	OPENING BALANCE			56,614.84
21.07.21	Deposit PRECISION CH PASCH2107200008158		749.58	57,364.42
30.07.21	Interest MACQUARIE CMA INTEREST PAID*		5.86	57,370.28
26.08.21	Deposit PRECISION CH PASCH2108240004631		1,421.26	58,791.54
31.08.21	Interest MACQUARIE CMA INTEREST PAID*		5.90	58,797.44
28.09.21	BPAY BPAY TO ASIC	56.00		58,741.44
30.09.21	Interest MACQUARIE CMA INTEREST PAID*		5.75	58,747.19
30.09.21	Deposit PRECISION CH PASCH2109280005055		1,440.00	60,187.19
21.10.21	Deposit PRECISION CH PASCH2110190012937		1,728.00	61,915.19
21.10.21	Direct debit OnePath Life Ltd 1002121851/1s0h8	2,478.12		59,437.07
26.10.21	BPAY BPAY TO TAX OFFICE PAYMENTS	368.00		59,069.07
29.10.21	Interest MACQUARIE CMA INTEREST PAID*		6.11	59,075.18

how to make a transaction

online
Log in to www.macquarie.com.au/personal

by phone
Call 133 275 to make a phone transaction

transfers from another bank account
Transfer funds from another bank to this account:
BSB 182 512
ACCOUNT NO. 961308004

deposits using BPay
From another bank



Bill code: 667022
Ref: 961 308 004

continued on next



Macquarie Cash Management Account

enquiries 1800 806 310

account name LIFETIME CHOICE PTY LTD ATF
THE RAMA SUPERANNUATION FUND
account no. 961308004

transaction	description	debits	credits	balance
24.11.21	Deposit		PRECISION CH PASCH2111230001437 1,440.00	60,515.18
30.11.21	Interest	MACQUARIE CMA INTEREST PAID*	3.97	60,519.15
29.12.21	Deposit		PRECISION CH PASCH2112230007777 1,368.00	61,887.15
31.12.21	Interest	MACQUARIE CMA INTEREST PAID*	2.52	61,889.67
	CLOSING BALANCE AS AT 31 DEC 21	2,902.12	8,176.95	61,889.67

* Interest rate for the period 1 July to 14 November: 0.12% pa (137 days); 15 November to 31 December:
0.05% pa (47 days)

continued on next



Macquarie Cash Management Account

enquiries 1800 806 310

account name LIFETIME CHOICE PTY LTD ATF
THE RAMA SUPERANNUATION FUND
account no. 961308004

Please note the following financial services companies and/or financial advisers have authority on your account.

Name	Authority Type
EVANS SIMONE FINWELL GROUP	Enquiry authority

Authority descriptions

Enquiry authority - you authorise the third party to have access to information about your account.

Please consider carefully who you appoint as a third party authority on your account as we may follow their instructions as if they were yours. It is important that you understand this risk and carefully consider what level of authority you give to them. For more information on third party authority levels search 'Macquarie Help' in your browser to find our Help Centre.



Macquarie Cash Management Account

enquiries 1800 806 310

account name LIFETIME CHOICE PTY LTD ATF
THE RAMA SUPERANNUATION FUND
account no. 961308004

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

- Electronic funds transfers up to \$5,000 a day using online banking.
- Increase your limit to \$100,000 using the Macquarie Authenticator App or nominate an account for unlimited transfers by contacting us.
- BPAY payments (subject to BPAY biller code limits) free of charge via online and mobile banking.
- Make the switch to free online statements by updating your preference online.

About your account

- Interest is calculated on daily balances and paid monthly. The interest rate is variable and may change at any time without prior notice.
- For more information about your account including fees and charges, mistaken payments or unauthorised transactions, please read the terms and conditions for your product, available at macquarie.com.au or by contacting us. If you have a complaint about our service, or to find out more about our dispute resolution procedures, please refer to macquarie.com.au/feedback-and-complaints.

Protect your account

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

Access to and sharing your data

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

Visit our Help Centre

- Here you'll find answers to common questions about your account. For more information, please visit help.macquarie.com

Download the Macquarie Mobile Banking app

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



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Macquarie Cash Management Account

MACQUARIE BANK LIMITED
ABN 46 008 583 542 AFSL 237502

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

GPO Box 2520
Sydney, NSW 2001



LIFETIME CHOICE PTY LTD
PO BOX 5280
SOUTH MELBOURNE VIC 3205

1 Shelley Street
Sydney, NSW 2000

account balance **\$16,748.82**
as at 30 Jun 22

account name LIFETIME CHOICE PTY LTD ATF
THE RAMA SUPERANNUATION FUND
account no. 961308004

transaction	description	debits	credits	balance
31.12.21	OPENING BALANCE			61,889.67
17.01.22	Funds transfer TRANSACT FUNDS TFR TO GUARDIAN VAULTS	30.00		61,859.67
19.01.22	Deposit PRECISION CH PASCH2201140009016		1,440.00	63,299.67
21.01.22	Funds transfer MOT CNT21736542 BUY 10 VGE	795.35		62,504.32
21.01.22	Funds transfer MOT CNT21736520 BUY 11 VEU	956.49		61,547.83
21.01.22	Funds transfer MOT CNT21736408 BUY 17 VSO	1,255.51		60,292.32
21.01.22	Funds transfer MOT CNT21736509 BUY 75 WDIV	1,461.45		58,830.87
21.01.22	Funds transfer MOT CNT21736553 BUY 62 DJRE	1,537.09		57,293.78
21.01.22	Funds transfer MOT CNT21736396 BUY 207 AFI	1,835.34		55,458.44
21.01.22	Funds transfer MOT CNT21736545 BUY 22 VAP	2,069.03		53,389.41
21.01.22	Funds transfer MOT CNT21736502 BUY 23 IOO	2,462.55		50,926.86
21.01.22	Funds transfer MOT CNT21736388 BUY 32 VAS	3,027.95		47,898.91

how to make a transaction

online
Log in to www.macquarie.com.au/personal

by phone
Call 133 275 to make a phone transaction

transfers from another bank account
Transfer funds from another bank to this account:
BSB 182 512
ACCOUNT NO. 961308004

deposits using BPay
From another bank



Bill code: 667022
Ref: 961 308 004

continued on next



Macquarie Cash Management Account

enquiries 1800 806 310

account name LIFETIME CHOICE PTY LTD ATF
THE RAMA SUPERANNUATION FUND
account no. 961308004

transaction	description	debits	credits	balance
21.01.22	Funds transfer MOT CNT21736786 BUY 39 IHHY	3,994.05		43,904.86
21.01.22	Funds transfer MOT CNT21736367 BUY 93 VIF	4,058.01		39,846.85
21.01.22	Funds transfer MOT CNT21736338 BUY 130 VAF	6,308.05		33,538.80
21.01.22	Funds transfer MOT CNT21736357 BUY 240 BOND	6,348.75		27,190.05
31.01.22	Interest MACQUARIE CMA INTEREST PAID*		2.06	27,192.11
01.02.22	Funds transfer TRANSACT FUNDS TFR TO MORA WEALTH ACCOUN	1,760.00		25,432.11
08.02.22	Direct debit MACQUARIE BANK TERM DEP/AT CALL	10,251.50		15,180.61
25.02.22	Deposit AFI DIV PAYMENT FEB22/00880756		20.70	15,201.31
25.02.22	BPAY BPAY TO TAX OFFICE PAYMENTS	368.00		14,833.31
28.02.22	Interest MACQUARIE CMA INTEREST PAID*		0.64	14,833.95
02.03.22	Deposit PRECISION CH PASCH2203010000819		144.00	14,977.95
29.03.22	Deposit PRECISION CH PASCH2203270000490		144.00	15,121.95
31.03.22	Interest MACQUARIE CMA INTEREST PAID*		0.62	15,122.57
12.04.22	Deposit BOND DST 001276618692		11.23	15,133.80
13.04.22	Deposit IHHY PAYMENT APR22/00802116		35.51	15,169.31
20.04.22	Deposit VIF PAYMENT APR22/00808471		7.86	15,177.17
20.04.22	Deposit VAP PAYMENT APR22/00842491		22.82	15,199.99
20.04.22	Deposit VAF PAYMENT APR22/00817678		23.31	15,223.30
20.04.22	Deposit VAS PAYMENT APR22/00916657		63.87	15,287.17
20.04.22	Deposit PRECISION CH PASCH2204190007046		1,728.00	17,015.17
20.04.22	Deposit VGE PAYMENT APR22/00814976		1.63	17,016.80
21.04.22	Deposit VEU DIVIDEND VEU49/00837887		1.10	17,017.90
27.04.22	BPAY BPAY TO TAX OFFICE PAYMENTS	420.00		16,597.90
29.04.22	Interest MACQUARIE CMA INTEREST PAID*		0.58	16,598.48
02.05.22	BPAY BPAY TO TAX OFFICE PAYMENTS	1,802.35		14,796.13
30.05.22	Deposit PRECISION CH PASCH2205260007109		1,296.00	16,092.13
31.05.22	Interest MACQUARIE CMA INTEREST PAID*		0.64	16,092.77

continued on next



Macquarie Cash Management Account

enquiries 1800 806 310

account name LIFETIME CHOICE PTY LTD ATF
THE RAMA SUPERANNUATION FUND
account no. 961308004

	transaction	description	debits	credits	balance
10.06.22	Direct debit	TAL Life Limited 7040761-C1940486	1,078.11		15,014.66
21.06.22	Direct debit	Guardian Vaults inv 136543	300.00		14,714.66
23.06.22	Deposit	PRECISION CH PASCH2206210008995		736.36	15,451.02
23.06.22	Deposit	PRECISION CH PASCH2206190000376		1,296.00	16,747.02
30.06.22	Interest	MACQUARIE CMA INTEREST PAID*		1.80	16,748.82
		CLOSING BALANCE AS AT 30 JUN 22	52,119.58	6,978.73	16,748.82

* Interest rate for the period 1 January to 16 June: 0.05% pa (167 days); 17 June to 30 June: balances \$0.00 to \$4,999.99 earned 0.25% balances \$5,000.00 and above earned 0.25% pa (14 days)



Macquarie Cash Management Account

enquiries 1800 806 310

account name LIFETIME CHOICE PTY LTD ATF
THE RAMA SUPERANNUATION FUND
account no. 961308004

Please note the following financial services companies and/or financial advisers have authority on your account.

Name	Authority Type
THIRD PARTY PLATFORM PTY LTD	General withdrawal authority
EVANS SIMONE FINWELL GROUP	Enquiry authority

Authority descriptions

Enquiry authority - you authorise the third party to have access to information about your account.

General withdrawal authority - you authorise the third party to:

- withdraw their fees from your account,
- withdraw funds from your account to make payments on your behalf directly to the Australian Taxation Office (ATO), and
- make payments and withdrawals for any purpose including settlement or investment.

Please consider carefully who you appoint as a third party authority on your account as we may follow their instructions as if they were yours. It is important that you understand this risk and carefully consider what level of authority you give to them. For more information on third party authority levels search 'Macquarie Help' in your browser to find our Help Centre.

annual interest summary 2021/2022

INTEREST PAID	36.45
TOTAL INCOME PAID	36.45



Macquarie Cash Management Account

enquiries 1800 806 310

account name LIFETIME CHOICE PTY LTD ATF
THE RAMA SUPERANNUATION FUND
account no. 961308004

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

- Electronic funds transfers up to \$5,000 a day using online banking.
- Increase your limit to \$100,000 using the Macquarie Authenticator App or nominate an account for unlimited transfers by contacting us.
- BPAY payments (subject to BPAY biller code limits) free of charge via online and mobile banking.
- Make the switch to free online statements by updating your preference online.

About your account

- Interest is calculated on daily balances and paid monthly. The interest rate is variable and may change at any time without prior notice.
- For more information about your account including fees and charges, mistaken payments or unauthorised transactions, please read the terms and conditions for your product, available at macquarie.com.au or by contacting us. If you have a complaint about our service, or to find out more about our dispute resolution procedures, please refer to macquarie.com.au/feedback-and-complaints.

Protect your account

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

Access to and sharing your data

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

Visit our Help Centre

- Here you'll find answers to common questions about your account. For more information, please visit help.macquarie.com

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MACQUARIE

Term Deposit

MACQUARIE BANK LIMITED
ABN 46 008 583 542 AFSL 237502enquiries 1300 739 980
fax 1300 736 967
www.macquarie.com.auPrivate & Confidential
LIFETIME CHOICE PTY LTD
PO BOX 5280
SOUTH MELBOURNE VIC 3205GPO Box 2520
Sydney, NSW 20011 Shelley Street
Sydney, NSW 2000account balance **\$10,264.14**account name LIFETIME CHOICE PTY LTD ATF THE RAMA SUPERANNUATION FUND
account no. 237367396

as at 30 Jun 22

	transactions	debits	credits	balance
09.02.22	OPENING BALANCE			10,251.50
09.05.22	Interest Paid		12.64	10,264.14
	CLOSING BALANCE AS AT 30 JUN 22	0.00	12.64	10,264.14

annual interest summary 2021/2022

Interest Paid to Account	12.64
Withholding Tax (non-provision of TFN/ABN)	0.00



Term Deposit

enquiries 1300 739 980

account name LIFETIME CHOICE PTY LTD ATF THE RAMA SUPERANNUATION FUND
account no. 237367396

about your account

- Interest rate effective 9 May 2022 : 1.25% pa.
- For more information about your account including fees and charges, mistaken payments or unauthorised transactions, please read the terms and conditions for your account, available at macquarie.com.au or by contacting us. If you have a complaint about our service, or to find out more about our dispute resolution procedures, please refer to macquarie.com.au/feedback-and-complaints.html or contact us.
- If your statement displays a transaction with the description "Withholding tax" then withholding tax has been deducted from your interest at the applicable rate. This is deducted if you have indicated to us that you are a non-resident of Australia for taxation purpose or if you have not provided all Tax File Numbers, an Australian Business Number or an appropriate exemption reason.

changing your personal details

- If your personal details change, please let us know by completing the appropriate form from our website.

Please check each entry on this statement. If you think there is an error or unauthorised transaction, please contact us right away.



GUARDIAN VAULTS

HEAD OFFICE

100 WILLIAM STREET MELBOURNE
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9 December, 2022

Lifetime Choice Pty Ltd ATF The Rama Super Fund
Rasik Rama
24 A Gregory Street
OAK PARK VIC 3046

To Whom It May Concern,

RE: June 30th 2022

I, Chris Blematl on behalf of Guardian Vaults, hereby confirm the following listed goods are contained within a safe deposit box/es or bullion safe under the account name of Lifetime Choice Pty Ltd ATF The Rama Super Fund Rasik Rama

16 x 10oz Perth Mint Silver Bars
20 x 1kg Perth Mint Silver Bars
3 x 2 1/2 oz Perth Mint Gold Bars
1 x 10oz Perth Mint Gold Bar

Please note the following Spot Price values at close of business, 30 June 2022:

- Gold - \$2,645.90 per troy oz
- Silver - \$30.60 per troy oz
- Platinum - \$1,368.65 per troy oz
- Palladium - \$2,921.09 per troy oz

If you have any questions please do not hesitate to contact the undersigned.

Yours Sincerely,
Chris Blematl

Consultant
Guardian Vaults

Prices at 30 June 2022:		(Source: www.bullion-rates.com)		
Gold		AUD	\$2,618.55	per oz
Silver		AUD	\$29.38	per oz
Bullion Bars	Qty		Value	
Gold100z	1	AUD	\$26,185.50	
Gold2.50z	3	AUD	\$19,639.13	
Silver 1Kg	20	AUD	\$18,893.86	
Silver100z	16	AUD	\$4,701.28	

Date: 20/03/2023

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2022

**AUSTRALIAN FOUNDATION INVESTMENT COMPANY LIMITED
AFI ORDINARY FULLY PAID SHARES**

Name	Share Type	Register	Quantity
LIFETIME CHOICE PTY LTD <THE RAMA SUPER FUND> X*****3828	CHESS Sponsored	VIC	207
		Total	207
			207*\$7.51 = \$1,554.57

Sincerely,
Computershare

Only Computershare managed holdings are listed.



Balance History

Currency Australian Dollar

◀ View: SPDR, X*****3828 (LIFETIME CHOICE PTY LTD <THE RAMA SUPER FUND A/C>)

Balance as at date (dd/mm/yyyy) 30/06/2022

Displaying Balance History as at **30 Jun 2022**

HIN/SRN EMP ID	Security Code	Closing Price (AUD)	Total Balance	Tradeable Balance	Total Value (AUD)
X*****3828	BOND	23.87	240	240	5,728.80
X*****3828	DJRE	19.93	62	62	1,235.66
X*****3828	WDIV	17.86	75	75	1,339.50

Viewing 1 - 3 of 3

Total Value: \$ 8,303.96

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Ask us now

iShares Global High Yield Bond (AUD Hedged) ETF

ARSN 607 996 403
BlackRock Investment Management (Australia) Limited
ABN 13 006 165 975 AFSL 230523

Computershare Investor Services Pty Limited

GPO Box 2975

Melbourne VIC 3001 Australia

Enquiries (within Australia) 1-300-474-273

(outside Australia) 61 3 9415 4695

Facsimile 61 2 8235 8209

www.investorcentre.com/au

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IHHY

LIFETIME CHOICE PTY LTD
<THE RAMA SUPER FUND A/C>
24A GREGORY STREET
OAK PARK VIC 3046



Date: 4th October 2022

Holder Number: **X0108823828**

ASX Code: IHHY

Annual Statement

iShares Global High Yield Bond (AUD Hedged) ETF

Statement for period: 1 July 2021 to 30 June 2022

This statement represents an Annual Statement for the period 1 July 2021 to 30 June 2022 for your holding in iShares Global High Yield Bond (AUD Hedged) ETF (IHHY). Please refer to the last page for the glossary of terms and calculation methodologies.

Date ¹	Transaction List	Unit Transactions	Unit Price ²	Units Held ³	Unit Value ⁴
30/06/2021	Opening Balance		-	0	-
21/01/2022	Purchase	39	-	39	-
30/06/2022	Closing Balance		\$88.08	39	\$3,435.00

Cash Distribution Received	\$36.00
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Distribution Reinvestment Cash Balance

Date ¹	Balance
30/06/2021	-
30/06/2022	-

Fees and Costs Summary	Amount
------------------------	--------

Fees deducted directly from your account	-
---	---

This amount has been deducted directly from your account (reflected in the transactions listed on this statement).

Fees and costs deducted from your investment	\$9.22
---	--------

This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs.

TOTAL FEES AND COSTS YOU PAID	\$9.22
--------------------------------------	---------------

This approximate amount includes all the fees and costs that affected your investment during the period.

Additional explanation on Fees and costs

There are no additional fees and costs deducted from your account.

Important Information

Under the relevant law, ETF issuers are required to provide investors with periodic statements, setting out the performance of their investment and to include details of their transactions and other information, which takes place on an annual basis, or where investors exit the fund. The information set out in this statement should be considered together with any statements or other information you have received from your broker and advisors.

The information includes the opening and closing balances of your investment (where possible), the details of management costs and other information in relation to your investment.

Given the nature of your investment and the fact that any transactions in which you take part occur on market, we will not have the details of the prices at which you transacted and therefore may also not be able to calculate the return on your investment. Where that is the case, we encourage you to refer to any statements you may have received from your broker, which may set out the relevant details.

Performance of the Fund relative to the investment objective

The table below details the fund's annualised performance relative to the fund's benchmark index. Performance figures are provided for the period ending 30 June 2022. For the most up to date information on how the fund performed relative to its investment objective, please go to www.blackrock.com/au/iShares

	1 Year (%) p.a.	5 Year (%) p.a.	Since inception (%) p.a. ¹
Total Return	- 12.72	0.52	2.84
Benchmark	- 12.32	1.06	3.42

1. Fund inception: 4th December 2015

Performance is calculated to the last business day of the month. Performance figures are calculated after fund management fees and expenses, and assume reinvestment of distributions. Performance figures represent past performance. Performance is not indicative of future performance and current performance may be higher or lower than the performance shown.

Before investing in an iShares ETF, you should carefully consider whether such products are appropriate for you, read the applicable product disclosure statement (PDS) available at www.blackrock.com/au/iShares and consult an investment adviser.

An iShares ETF is not sponsored, endorsed, issued, sold or promoted by the provider of the index which a particular fund seeks to track. No index provider makes any representation regarding the advisability of investing in the iShares ETFs. Further information on the index providers can be found on BlackRock's website terms and conditions at www.blackrock.com/au.

For more information about iShares ETFs go to www.blackrock.com/au/iShares or call 1300 474 273.

Glossary of terms

Opening Balance

Opening balances are quoted with the unit price of the previous pricing date.

Closing Balance

Closing balance is the unit price multiplied by the number of units you hold.

Cash Distribution Received

For further details of the specific dollar amount and dates of each distribution amount paid, please see your Distribution Payment Statement, which you have previously received or contact iShares on 1300 474 273.

Reinvestment

If you elected to participate in the distribution reinvestment plan (DRP), the proceeds of your distribution were reinvested and used to purchase additional ETF units.

Distribution Reinvestment Cash Balance

Any money left over after purchasing DRP units is held in a cash balance account. This amount will be added to your next distribution and put towards the purchase of new ETF units. If you exit the fund, this balance will be paid to you in cash in the quarter following your plan termination.

Return on Investments

If you have not bought or sold ETF units during the reporting period your statement will show your Return on Investments. This includes the capital return on your investment, plus any distributions paid during the reporting period. [The return is after management costs.]

Cash Distribution Received

Any payments you received in cash during the statement period.

Statement Period

Please note that the relevant period specific to your investment ended on the last date on which you held units in the fund.

Further Information

The PDS and further information about the iShares ETF is available on Black Rock's website at www.blackrock.com/au/iShares. You should also consider the general information about ETFs available at the Australian Securities and Investments Commission (ASIC) website at www.moneysmart.gov.au.

There is a dispute resolution mechanism for resolving complaints by holders of iShares products. If you have a complaint or require further information about iShares products, please contact Computershare on 1300 474 273 or write to Computershare and Computershare will respond as soon as possible. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, details noted below. Website: www.afca.org.au Email: info@afca.org.au Telephone: 1800 931 678 (free call) Writing (by post): Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Notes

¹ Date – The date of any purchases or sales of ETF units refers to the settlement date for the transaction. You can obtain the trade date from your broker or financial advisor.

² Unit Price – The Net Asset Value (NAV) as at close of business. If you have bought or sold units during the reporting period, both the unit price and unit value will not be shown on the statement because BlackRock does not have access to those transaction prices.

³ Units Held – The number of units on register as at the close of business.

⁴ Unit Value – The number of units multiplied by NAV.

iShares Global 100 ETF

ARSN 625 113 911
BlackRock Investment Management (Australia) Limited
ABN 13 006 165 975 AFSL 230523

Computershare Investor Services Pty Limited

GPO Box 2975

Melbourne VIC 3001 Australia

Enquiries (within Australia) 1-300-474-273

(outside Australia) 61 3 9415 4695

Facsimile 61 2 8235 8209

www.investorcentre.com/au

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LIFETIME CHOICE PTY LTD
<THE RAMA SUPER FUND A/C>
24A GREGORY STREET
OAK PARK VIC 3046



Date: 4th October 2022

Holder Number: **X0108823828**

ASX Code: IOO

Annual Statement

iShares Global 100 ETF

Statement for period: 1 July 2021 to 30 June 2022

This statement represents an Annual Statement for the period 1 July 2021 to 30 June 2022 for your holding in iShares Global 100 ETF (IOO). Please refer to the last page for the glossary of terms and calculation methodologies.

Date ¹	Transaction List	Unit Transactions	Unit Price ²	Units Held ³	Unit Value ⁴
30/06/2021	Opening Balance		-	0	-
21/01/2022	Purchase	23	-	23	-
30/06/2022	Closing Balance		\$93.96	23	\$2,161.00

Cash Distribution Received	-
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Distribution Reinvestment Cash Balance

Date ¹	Balance
30/06/2021	-
30/06/2022	-

Fees and Costs Summary	Amount
------------------------	--------

Fees deducted directly from your account	-
---	---

This amount has been deducted directly from your account (reflected in the transactions listed on this statement).

Fees and costs deducted from your investment	\$4.03
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This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs.

TOTAL FEES AND COSTS YOU PAID	\$4.03
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This approximate amount includes all the fees and costs that affected your investment during the period.

Additional explanation on Fees and costs

There are no additional fees and costs deducted from your account.

Important Information

Under the relevant law, ETF issuers are required to provide investors with periodic statements, setting out the performance of their investment and to include details of their transactions and other information, which takes place on an annual basis, or where investors exit the fund. The information set out in this statement should be considered together with any statements or other information you have received from your broker and advisors.

The information includes the opening and closing balances of your investment (where possible), the details of management costs and other information in relation to your investment.

Given the nature of your investment and the fact that any transactions in which you take part occur on market, we will not have the details of the prices at which you transacted and therefore may also not be able to calculate the return on your investment. Where that is the case, we encourage you to refer to any statements you may have received from your broker, which may set out the relevant details.

Performance of the Fund relative to the investment objective

The table below details the fund's annualised performance relative to the fund's benchmark index. Performance figures are provided for the period ending 30 June 2022. For the most up to date information on how the fund performed relative to its investment objective, please go to www.blackrock.com/au/iShares.

	1 Year (%) p.a.	5 Year (%) p.a.	Since inception (%) p.a. ¹
Total Return	0.20	13.18	3.77
Benchmark	0.55	13.35	3.79

1. Fund inception: 5th December 2000

Performance is calculated to the last business day of the month. Performance figures are calculated after fund management fees and expenses, and assume reinvestment of distributions. Performance figures represent past performance. Performance is not indicative of future performance and current performance may be higher or lower than the performance shown.

Before investing in an iShares ETF, you should carefully consider whether such products are appropriate for you, read the applicable product disclosure statement (PDS) available at www.blackrock.com/au/iShares and consult an investment adviser.

An iShares ETF is not sponsored, endorsed, issued, sold or promoted by the provider of the index which a particular fund seeks to track. No index provider makes any representation regarding the advisability of investing in the iShares ETFs. Further information on the index providers can be found on BlackRock's website terms and conditions at www.blackrock.com/au.

For more information about iShares ETFs go to www.blackrock.com/au/iShares or call 1300 474 273.

Glossary of terms

Opening Balance

Opening balances are quoted with the unit price of the previous pricing date.

Closing Balance

Closing balance is the unit price multiplied by the number of units you hold.

Cash Distribution Received

For further details of the specific dollar amount and dates of each distribution amount paid, please see your Distribution Payment Statement, which you have previously received or contact iShares on 1300 474 273.

Reinvestment

If you elected to participate in the distribution reinvestment plan (DRP), the proceeds of your distribution were reinvested and used to purchase additional ETF units.

Distribution Reinvestment Cash Balance

Any money left over after purchasing DRP units is held in a cash balance account. This amount will be added to your next distribution and put towards the purchase of new ETF units. If you exit the fund, this balance will be paid to you in cash in the quarter following your plan termination.

Return on Investments

If you have not bought or sold ETF units during the reporting period your statement will show your Return on Investments. This includes the capital return on your investment, plus any distributions paid during the reporting period. [The return is after management costs.]

Cash Distribution Received

Any payments you received in cash during the statement period.

Statement Period

Please note that the relevant period specific to your investment ended on the last date on which you held units in the fund.

Further Information

The PDS and further information about the iShares ETF is available on Black Rock's website at www.blackrock.com/au/iShares. You should also consider the general information about ETFs available at the Australian Securities and Investments Commission (ASIC) website at www.moneysmart.gov.au.

There is a dispute resolution mechanism for resolving complaints by holders of iShares products. If you have a complaint or require further information about iShares products, please contact Computershare on 1300 474 273 or write to Computershare and Computershare will respond as soon as possible. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, details noted below. Website: www.afca.org.au Email: info@afca.org.au Telephone: 1800 931 678 (free call) Writing (by post): Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Notes

¹ Date – The date of any purchases or sales of ETF units refers to the settlement date for the transaction. You can obtain the trade date from your broker or financial advisor.

² Unit Price – The Net Asset Value (NAV) as at close of business. If you have bought or sold units during the reporting period, both the unit price and unit value will not be shown on the statement because BlackRock does not have access to those transaction prices.

³ Units Held – The number of units on register as at the close of business.

⁴ Unit Value – The number of units multiplied by NAV.

Vanguard®

ABN 72 072 881 086. AFS License 227263.

Vanguard® Australian Fixed Interest Index ETF

Computershare

Computershare Investor Services Pty Limited

ABN 48 078 279 277

Yarra Falls, 452 Johnston Street Abbotsford

Victoria 3067 Australia

GPO Box 2975 Melbourne

Victoria 3001 Australia

DX Box 30941

Telephone 61 3 9415 5000

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VAF

LIFETIME CHOICE PTY LTD
<THE RAMA SUPER FUND A/C>
24A GREGORY STREET
OAK PARK VIC 3046



8th September 2022

Dear Investor,

Vanguard ETF annual statement to 30 June 2022

Please find enclosed your Vanguard ETF annual statement for the year ended 30 June 2022. The statement includes details of your ETF transactions for the 2021/22 financial year. This is separate to your tax statement and, as such, should not be used for tax purposes.

If you would like to receive all of your ETF statements online rather than in the mail you can access them through Computershare's Easy Update website. To register for this online option please visit computershare.com.au/easyupdate.

If you have any questions or need additional support, please contact Computershare Investor Services on 1300 757 905, Monday to Friday AEST 8:30am to 7:00pm or alternatively, you can visit www.investorcentre.com/contact.

Yours sincerely,

Jack Bishop
Manager, Client Services
Vanguard

Please note

If you are or were invested in the Vanguard® US Total Market Shares Index ETF (VTS) and/or the Vanguard® All-World ex-US Shares Index ETF (VEU), you will not receive an annual statement as these ETFs are not managed investment schemes. They are CHESD Depository Interests (CDIs) that facilitate the buying and selling of US ETF Securities on the ASX. Investors can access reports for these funds on asx.com.au.



ABN 72 072 881 086. AFS License 227263.

Vanguard® Australian Fixed Interest Index ETF



Computershare Investor Services Pty Limited

GPO Box 2975

Melbourne VIC 3001 Australia

Enquiries (within Australia) 1300 757 905

(outside Australia) 61 3 9415 4813

Facsimile 61 2 8235 8209

www.investorcentre.com/au

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LIFETIME CHOICE PTY LTD
<THE RAMA SUPER FUND A/C>
24A GREGORY STREET
OAK PARK VIC 3046

Date: 8th September 2022

Holder Number: **X0108823828**

ASX Code: VAF

Annual Statement

Vanguard Australian Fixed Interest Index ETF

Statement for period: 1 July 2021 to 30 June 2022

This statement represents an Annual Statement for the period 1 July 2021 to 30 June 2022 for your holding in Vanguard Australian Fixed Interest Index ETF (VAF). Please refer to the last page for the glossary of terms and calculation methodologies.

Date ¹	Transaction List	Unit Transactions	Unit Price ²	Units Held ³	Unit Value ⁴
30/06/2021	Opening Balance		-	0	-
21/01/2022	Purchase	130	-	130	-
30/06/2022	Closing Balance		\$44.26	130	\$5,753.00

Cash Distribution Received	\$23.00
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Distribution Reinvestment Cash Balance

Date ¹	Balance
30/06/2021	-
30/06/2022	-

Fees and Costs Summary ⁵	Amount
Fees deducted directly from your account	-
This amount has been deducted directly from your account (reflected in the transactions listed on this statement).	
Fees and costs deducted from your investment⁶	\$4.56
This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs.	
TOTAL FEES AND COSTS YOU PAID	\$4.56
This approximate amount includes all the fees and costs that affected your investment during the period.	
Additional explanation on Fees and costs	
There are no additional fees and costs deducted from your account.	

Performance of the Fund relative to the investment objective

The table below details the fund's annualised performance relative to the fund's benchmark index. Performance figures are provided for the period ending 30 June 2022. For the most up to date information on how the fund performed relative to its investment objective, please go to www.vanguard.com.au/etfperformance.

	1 Year (%) p.a.	5 Year (%) p.a.	Since inception (%) p.a.*
Total Return	-10.65	0.70	2.31
Benchmark	-10.51	0.87	2.48

* Fund inception: 29 October 2012

Performance is calculated to the last calendar day of the month. Total returns are after management costs and assume reinvestment of all income distributions. Index returns do not allow for management costs. Performance figures represent past performance. Past performance is not an indication of future performance.

Important information about the statement

As the ETF is a managed investment scheme, Vanguard is required to give you a statement showing the performance of your investment in dollars every year and within six months of you selling all of your ETF units.

ASIC has issued Class Order 13/1200, which grants relief to ETF issuers so that where a unitholder has acquired or disposed of ETF Units during the period and the ETF issuer does not know the price at which the ETF Units were transferred, annual statements and exit statements do not need to include the amounts paid in relation to the transfer or the return on investment during the reporting period.

As the ETF is traded on ASX, Vanguard does not have access to the price at which you bought or sold your ETF units, the date when you traded or any brokerage costs, commissions or the spread between the bid and ask price. You can obtain this information from your broker or financial adviser. For this reason, if you purchased or sold ETF units during the period, your statement does not include the price of your ETF units or your investment return in dollars for this period.

To assess the performance and impact of fees and costs on your investment, in addition to this periodic statement, you need to consider:

- market prices for the ETF units when you bought or sold the units (available from your broker or financial adviser); and
- information you have been provided by your broker about brokerage costs, commissions and the spread between the bid price and the ask price.

This is not a statement of returns for tax purposes.

We will send you a separate taxation statement which contains the information you may need to complete your tax return.

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

Glossary of terms

Opening Balance and Closing Balance

The number of units on register as at the close of business.

Units

The number of ETF units you acquired or disposed during the statement period.

Distribution

Distributions are made on a quarterly or half yearly basis to Investors.

Reinvestment

If you elected to participate in the distribution reinvestment plan (DRP), the proceeds of your distribution were reinvested and used to purchase additional ETF units.

Distribution Reinvestment Cash Balance

Any money left over after purchasing DRP units is held in a cash balance account. This amount will be added to your next distribution and put towards the purchase of new ETF units. If you exit the fund, this balance will be paid to you in cash.

Cash Distribution Received

Any payments received in cash for distribution you were entitled to in during the statement period. If you did not elect to participate in the DRP, this amount was paid to your nominated bank account.

Return on Investments

If you have not bought or sold ETF units during the reporting period your statement will show your Return on Investments. This includes the capital return on your investment, plus any distributions paid during the reporting period. The return is after management costs.

Transaction List

This refers to the type of activities occurred on your holding during the statement period i.e., purchase, sale, or reinvestment. Reinvestment refers to the additional ETF units you acquired as a result of your participation in the distribution reinvestment plan (DRP).

Further Information

Vanguard has a dispute resolution process for resolving complaints. If you have a complaint, please contact us on 1300 757 905, or via the online form at www.investorcentre.com/au/contact. We will respond as soon as possible (and always within 30 days for standard complaints). Complex complaints may have a different maximum timeframe for responding. We will notify you if a different maximum timeframe will apply to your complaint. 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 PDS and further information about the ETF is available on Vanguard's website at www.vanguard.com.au. You should also consider the general information about ETFs available at the Australian Securities and Investments Commission (ASIC) website at www.moneysmart.gov.au.

Notes

¹ Date – The date of any purchases or sales of ETF units refers to the settlement date for the transaction. You can obtain the trade date from your broker or financial adviser.

² Unit Price – If you have purchased or sold units during the statement period, the unit price (Net Asset Value {NAV} as at close of business) and unit value (the number of units multiplied by the NAV) of your investment has not been included as Vanguard does not have access to the price at which you bought or sold your ETF units, the date when you traded or any brokerage costs, commissions or the spread between the bid and ask price. You can obtain this information from your broker or financial adviser.

³ Units Held – The number of units on register as at the close of business on the settlement date.

⁴ Unit Value – (rounded to nearest dollar) If you have purchased or sold units during the statement period, the unit price (Net Asset Value {NAV} as at close of business) and unit value (the number of units multiplied by the NAV) of your investment has not been included as Vanguard does not have access to the price at which you bought or sold your ETF units, the date when you traded or any brokerage costs, commissions or the spread between the bid and ask price. You can obtain this information from your broker or financial adviser.

⁵ Fees and Costs Summary – The Fund is not a tax paying entity and will not pass any tax deductions to investors. These amounts include any GST less reduced input tax credits, any applicable stamp duty and any applicable income tax.

⁶ Fees and costs deducted from your investment – The fees and costs deducted from your investment include Vanguard's management fees and costs (including any applicable indirect costs), and transaction costs. For more information on these fees and costs please refer to the Product Disclosure Statement (PDS).

089960 023 VAF
LIFETIME CHOICE PTY LTD
<THE RAMA SUPER FUND A/C>
24A GREGORY STREET
OAK PARK VIC 3046

Your Vanguard ETF statements are going digital

Dear Security Holder,

We're writing to let you know that from 4 October 2022 the standard way you receive your Vanguard ETF communications will be via email unless you specifically opt in to receive them by post.

Next steps

1

If you've previously provided your email address

You don't need to take any further action. We'll use the following email address, previously provided by you, for all your Vanguard ETF communications:

.

NOTE: If this email address is no longer correct, go to step 2.

2

If you haven't provided your email address

You'll need to provide your email to us, or update your existing email address, using the instructions below:

Option 1: If you're an existing Computershare Investor Centre member please login to your account via: www.investorcentre.com/au and go to "Update your profile". Then select "Communication Preferences" and enter your email address in the provided field.

Option 2: If you're yet to create a Computershare Investor Centre account, please create a new account as follows:

- Access the Computershare Investor Centre Website: www.investorcentre.com/au
- Select "Register Now" and enter your details to create a Computershare Investor Centre account
- Follow "Option 1" to enter your email address

If you don't want to receive communications via email, please change your "Communication Preferences" in Investor Centre. If you don't provide an email address or opt back into postal communications, Vanguard ETF communications will be accessible via the Investor Centre.



Thank you

We thank you for your continued support of Vanguard, Australia's largest ETFs provider. To find out more about Vanguard's wide range of low-cost ETF products available on the Australian Securities Exchange, go to the Vanguard website www.vanguard.com.au.

Need assistance or further information?

If you have concerns or require any further information please contact us on 1300 757 905 between 8:30 am and 5:00pm (AEST), Monday to Friday, or contact us at: www.investorcentre.com/au/contact.

Vanguard has been consistently recognised as a leading provider of investment products and services in the Australian market.



Money Magazine
Best Investment
Manager
2022



Morningstar
Overall Fund Manager
of the Year*
2022



Canstar
Provider of the
year - ETFs
2021

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GENERAL ADVICE WARNING

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Vanguard Investments Australia Ltd (ABN 72 072 881 086 / AFS Licence 227263) ("Vanguard") is the issuer of the Vanguard® Australian ETFs.

Vanguard ETFs will only be issued to Authorised Participants. That is, persons who have entered into an Authorised Participant Agreement with Vanguard ("Eligible Investors"). Retail investors can transact in Vanguard ETFs through Vanguard Personal Investor, a stockbroker or financial adviser on the secondary market.

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CSETFDN 082022

Vanguard®

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Vanguard® Australian Property Securities Index ETF

Computershare

Computershare Investor Services Pty Limited

ABN 48 078 279 277

Yarra Falls, 452 Johnston Street Abbotsford

Victoria 3067 Australia

GPO Box 2975 Melbourne

Victoria 3001 Australia

DX Box 30941

Telephone 61 3 9415 5000

Facsimile 61 3 9473 2500

www.computershare.com

089975

023

VAP

LIFETIME CHOICE PTY LTD

<THE RAMA SUPER FUND A/C>

24A GREGORY STREET

OAK PARK VIC 3046



8th September 2022

Dear Investor,

Vanguard ETF annual statement to 30 June 2022

Please find enclosed your Vanguard ETF annual statement for the year ended 30 June 2022. The statement includes details of your ETF transactions for the 2021/22 financial year. This is separate to your tax statement and, as such, should not be used for tax purposes.

If you would like to receive all of your ETF statements online rather than in the mail you can access them through Computershare's Easy Update website. To register for this online option please visit computershare.com.au/easyupdate.

If you have any questions or need additional support, please contact Computershare Investor Services on 1300 757 905, Monday to Friday AEST 8:30am to 7:00pm or alternatively, you can visit www.investorcentre.com/contact.

Yours sincerely,

Jack Bishop
Manager, Client Services
Vanguard

Please note

If you are or were invested in the Vanguard® US Total Market Shares Index ETF (VTS) and/or the Vanguard® All-World ex-US Shares Index ETF (VEU), you will not receive an annual statement as these ETFs are not managed investment schemes. They are CHES Depositary Interests (CDIs) that facilitate the buying and selling of US ETF Securities on the ASX. Investors can access reports for these funds on asx.com.au.



ABN 72 072 881 086. AFS License 227263.

Vanguard® Australian Property Securities Index ETF



Computershare Investor Services Pty Limited

GPO Box 2975

Melbourne VIC 3001 Australia

Enquiries (within Australia) 1300 757 905

(outside Australia) 61 3 9415 4813

Facsimile 61 2 8235 8209

www.investorcentre.com/au

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LIFETIME CHOICE PTY LTD
<THE RAMA SUPER FUND A/C>
24A GREGORY STREET
OAK PARK VIC 3046

Date: 8th September 2022

Holder Number: **X0108823828**

ASX Code: VAP

Annual Statement

Vanguard Australian Property Securities Index ETF

Statement for period: 1 July 2021 to 30 June 2022

This statement represents an Annual Statement for the period 1 July 2021 to 30 June 2022 for your holding in Vanguard Australian Property Securities Index ETF (VAP). Please refer to the last page for the glossary of terms and calculation methodologies.

Date ¹	Transaction List	Unit Transactions	Unit Price ²	Units Held ³	Unit Value ⁴
30/06/2021	Opening Balance		-	0	-
21/01/2022	Purchase	22	-	22	-
30/06/2022	Closing Balance		\$75.47	22	\$1,660.00

Cash Distribution Received	\$23.00
----------------------------	---------

Distribution Reinvestment Cash Balance

Date ¹	Balance
30/06/2021	-
30/06/2022	-

Fees and Costs Summary ⁵	Amount
Fees deducted directly from your account	-
This amount has been deducted directly from your account (reflected in the transactions listed on this statement).	
Fees and costs deducted from your investment⁶	\$1.98
This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs.	
TOTAL FEES AND COSTS YOU PAID	\$1.98
This approximate amount includes all the fees and costs that affected your investment during the period.	
Additional explanation on Fees and costs	
There are no additional fees and costs deducted from your account.	

Performance of the Fund relative to the investment objective

The table below details the fund's annualised performance relative to the fund's benchmark index. Performance figures are provided for the period ending 30 June 2022. For the most up to date information on how the fund performed relative to its investment objective, please go to www.vanguard.com.au/etfperformance.

	1 Year (%) p.a.	5 Year (%) p.a.	Since inception (%) p.a.*
Total Return	-11.47	4.80	8.96
Benchmark	-11.22	4.96	9.13

* Fund inception: 11 October 2010

Performance is calculated to the last calendar day of the month. Total returns are after management costs and assume reinvestment of all income distributions. Index returns do not allow for management costs. Performance figures represent past performance. Past performance is not an indication of future performance.

Important information about the statement

As the ETF is a managed investment scheme, Vanguard is required to give you a statement showing the performance of your investment in dollars every year and within six months of you selling all of your ETF units.

ASIC has issued Class Order 13/1200, which grants relief to ETF issuers so that where a unitholder has acquired or disposed of ETF Units during the period and the ETF issuer does not know the price at which the ETF Units were transferred, annual statements and exit statements do not need to include the amounts paid in relation to the transfer or the return on investment during the reporting period.

As the ETF is traded on ASX, Vanguard does not have access to the price at which you bought or sold your ETF units, the date when you traded or any brokerage costs, commissions or the spread between the bid and ask price. You can obtain this information from your broker or financial adviser. For this reason, if you purchased or sold ETF units during the period, your statement does not include the price of your ETF units or your investment return in dollars for this period.

To assess the performance and impact of fees and costs on your investment, in addition to this periodic statement, you need to consider:

- market prices for the ETF units when you bought or sold the units (available from your broker or financial adviser); and
- information you have been provided by your broker about brokerage costs, commissions and the spread between the bid price and the ask price.

This is not a statement of returns for tax purposes.

We will send you a separate taxation statement which contains the information you may need to complete your tax return.

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

Glossary of terms

Opening Balance and Closing Balance

The number of units on register as at the close of business.

Units

The number of ETF units you acquired or disposed during the statement period.

Distribution

Distributions are made on a quarterly or half yearly basis to Investors.

Reinvestment

If you elected to participate in the distribution reinvestment plan (DRP), the proceeds of your distribution were reinvested and used to purchase additional ETF units.

Distribution Reinvestment Cash Balance

Any money left over after purchasing DRP units is held in a cash balance account. This amount will be added to your next distribution and put towards the purchase of new ETF units. If you exit the fund, this balance will be paid to you in cash.

Cash Distribution Received

Any payments received in cash for distribution you were entitled to in during the statement period. If you did not elect to participate in the DRP, this amount was paid to your nominated bank account.

Return on Investments

If you have not bought or sold ETF units during the reporting period your statement will show your Return on Investments. This includes the capital return on your investment, plus any distributions paid during the reporting period. The return is after management costs.

Transaction List

This refers to the type of activities occurred on your holding during the statement period i.e., purchase, sale, or reinvestment. Reinvestment refers to the additional ETF units you acquired as a result of your participation in the distribution reinvestment plan (DRP).

Further Information

Vanguard has a dispute resolution process for resolving complaints. If you have a complaint, please contact us on 1300 757 905, or via the online form at www.investorcentre.com/au/contact. We will respond as soon as possible (and always within 30 days for standard complaints). Complex complaints may have a different maximum timeframe for responding. We will notify you if a different maximum timeframe will apply to your complaint. 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 PDS and further information about the ETF is available on Vanguard's website at www.vanguard.com.au. You should also consider the general information about ETFs available at the Australian Securities and Investments Commission (ASIC) website at www.moneysmart.gov.au.

Notes

¹ Date – The date of any purchases or sales of ETF units refers to the settlement date for the transaction. You can obtain the trade date from your broker or financial adviser.

² Unit Price – If you have purchased or sold units during the statement period, the unit price (Net Asset Value {NAV} as at close of business) and unit value (the number of units multiplied by the NAV) of your investment has not been included as Vanguard does not have access to the price at which you bought or sold your ETF units, the date when you traded or any brokerage costs, commissions or the spread between the bid and ask price. You can obtain this information from your broker or financial adviser.

³ Units Held – The number of units on register as at the close of business on the settlement date.

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⁵ Fees and Costs Summary – The Fund is not a tax paying entity and will not pass any tax deductions to investors. These amounts include any GST less reduced input tax credits, any applicable stamp duty and any applicable income tax.

⁶ Fees and costs deducted from your investment – The fees and costs deducted from your investment include Vanguard's management fees and costs (including any applicable indirect costs), and transaction costs. For more information on these fees and costs please refer to the Product Disclosure Statement (PDS).

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24A GREGORY STREET
OAK PARK VIC 3046

Your Vanguard ETF statements are going digital

Dear Security Holder,

We're writing to let you know that from 4 October 2022 the standard way you receive your Vanguard ETF communications will be via email unless you specifically opt in to receive them by post.

Next steps

1

If you've previously provided your email address

You don't need to take any further action. We'll use the following email address, previously provided by you, for all your Vanguard ETF communications:

.

NOTE: If this email address is no longer correct, go to step 2.

2

If you haven't provided your email address

You'll need to provide your email to us, or update your existing email address, using the instructions below:

Option 1: If you're an existing Computershare Investor Centre member please login to your account via: www.investorcentre.com/au and go to "Update your profile". Then select "Communication Preferences" and enter your email address in the provided field.

Option 2: If you're yet to create a Computershare Investor Centre account, please create a new account as follows:

- Access the Computershare Investor Centre Website: www.investorcentre.com/au
- Select "Register Now" and enter your details to create a Computershare Investor Centre account
- Follow "Option 1" to enter your email address

If you don't want to receive communications via email, please change your "Communication Preferences" in Investor Centre. If you don't provide an email address or opt back into postal communications, Vanguard ETF communications will be accessible via the Investor Centre.



Thank you

We thank you for your continued support of Vanguard, Australia's largest ETFs provider. To find out more about Vanguard's wide range of low-cost ETF products available on the Australian Securities Exchange, go to the Vanguard website www.vanguard.com.au.

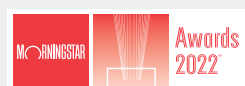
Need assistance or further information?

If you have concerns or require any further information please contact us on 1300 757 905 between 8:30 am and 5:00pm (AEST), Monday to Friday, or contact us at: www.investorcentre.com/au/contact.

Vanguard has been consistently recognised as a leading provider of investment products and services in the Australian market.



Money Magazine
Best Investment
Manager
2022



Morningstar
Overall Fund Manager
of the Year*
2022



Canstar
Provider of the
year - ETFs
2021

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Vanguard® Australian Shares Index ETF

Computershare

Computershare Investor Services Pty Limited

ABN 48 078 279 277

Yarra Falls, 452 Johnston Street Abbotsford

Victoria 3067 Australia

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VAS

LIFETIME CHOICE PTY LTD
<THE RAMA SUPER FUND A/C>
24A GREGORY STREET
OAK PARK VIC 3046



8th September 2022

Dear Investor,

Vanguard ETF annual statement to 30 June 2022

Please find enclosed your Vanguard ETF annual statement for the year ended 30 June 2022. The statement includes details of your ETF transactions for the 2021/22 financial year. This is separate to your tax statement and, as such, should not be used for tax purposes.

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If you have any questions or need additional support, please contact Computershare Investor Services on 1300 757 905, Monday to Friday AEST 8:30am to 7:00pm or alternatively, you can visit www.investorcentre.com/contact.

Yours sincerely,

Jack Bishop
Manager, Client Services
Vanguard

Please note

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Vanguard® Australian Shares Index ETF



Computershare Investor Services Pty Limited

GPO Box 2975

Melbourne VIC 3001 Australia

Enquiries (within Australia) 1300 757 905

(outside Australia) 61 3 9415 4813

Facsimile 61 2 8235 8209

www.investorcentre.com/au

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<THE RAMA SUPER FUND A/C>
24A GREGORY STREET
OAK PARK VIC 3046

Date: 8th September 2022

Holder Number: **X0108823828**

ASX Code: VAS

Annual Statement

Vanguard Australian Shares Index ETF

Statement for period: 1 July 2021 to 30 June 2022

This statement represents an Annual Statement for the period 1 July 2021 to 30 June 2022 for your holding in Vanguard Australian Shares Index ETF (VAS). Please refer to the last page for the glossary of terms and calculation methodologies.

Date ¹	Transaction List	Unit Transactions	Unit Price ²	Units Held ³	Unit Value ⁴
30/06/2021	Opening Balance		-	0	-
21/01/2022	Purchase	32	-	32	-
30/06/2022	Closing Balance		\$83.57	32	\$2,674.00

Cash Distribution Received	\$64.00
----------------------------	---------

Distribution Reinvestment Cash Balance

Date ¹	Balance
30/06/2021	-
30/06/2022	-

Fees and Costs Summary ⁵	Amount
Fees deducted directly from your account	-
This amount has been deducted directly from your account (reflected in the transactions listed on this statement).	
Fees and costs deducted from your investment⁶	\$1.40
This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs.	
TOTAL FEES AND COSTS YOU PAID	\$1.40
This approximate amount includes all the fees and costs that affected your investment during the period.	
Additional explanation on Fees and costs	
There are no additional fees and costs deducted from your account.	

Performance of the Fund relative to the investment objective

The table below details the fund's annualised performance relative to the fund's benchmark index. Performance figures are provided for the period ending 30 June 2022. For the most up to date information on how the fund performed relative to its investment objective, please go to www.vanguard.com.au/etfperformance.

	1 Year (%) p.a.	5 Year (%) p.a.	Since inception (%) p.a.*
Total Return	-6.71	6.88	8.38
Benchmark	-6.78	6.90	8.50

* Fund inception: 4 May 2009

Performance is calculated to the last calendar day of the month. Total returns are after management costs and assume reinvestment of all income distributions. Index returns do not allow for management costs. Performance figures represent past performance. Past performance is not an indication of future performance.

Important information about the statement

As the ETF is a managed investment scheme, Vanguard is required to give you a statement showing the performance of your investment in dollars every year and within six months of you selling all of your ETF units.

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Glossary of terms

Opening Balance and Closing Balance

The number of units on register as at the close of business.

Units

The number of ETF units you acquired or disposed during the statement period.

Distribution

Distributions are made on a quarterly or half yearly basis to Investors.

Reinvestment

If you elected to participate in the distribution reinvestment plan (DRP), the proceeds of your distribution were reinvested and used to purchase additional ETF units.

Distribution Reinvestment Cash Balance

Any money left over after purchasing DRP units is held in a cash balance account. This amount will be added to your next distribution and put towards the purchase of new ETF units. If you exit the fund, this balance will be paid to you in cash.

Cash Distribution Received

Any payments received in cash for distribution you were entitled to in during the statement period. If you did not elect to participate in the DRP, this amount was paid to your nominated bank account.

Return on Investments

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Transaction List

This refers to the type of activities occurred on your holding during the statement period i.e., purchase, sale, or reinvestment. Reinvestment refers to the additional ETF units you acquired as a result of your participation in the distribution reinvestment plan (DRP).

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The PDS and further information about the ETF is available on Vanguard's website at www.vanguard.com.au. You should also consider the general information about ETFs available at the Australian Securities and Investments Commission (ASIC) website at www.moneysmart.gov.au.

Notes

¹ Date – The date of any purchases or sales of ETF units refers to the settlement date for the transaction. You can obtain the trade date from your broker or financial adviser.

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³ Units Held – The number of units on register as at the close of business on the settlement date.

⁴ Unit Value – (rounded to nearest dollar) If you have purchased or sold units during the statement period, the unit price (Net Asset Value {NAV} as at close of business) and unit value (the number of units multiplied by the NAV) of your investment has not been included as Vanguard does not have access to the price at which you bought or sold your ETF units, the date when you traded or any brokerage costs, commissions or the spread between the bid and ask price. You can obtain this information from your broker or financial adviser.

⁵ Fees and Costs Summary – The Fund is not a tax paying entity and will not pass any tax deductions to investors. These amounts include any GST less reduced input tax credits, any applicable stamp duty and any applicable income tax.

⁶ Fees and costs deducted from your investment – The fees and costs deducted from your investment include Vanguard's management fees and costs (including any applicable indirect costs), and transaction costs. For more information on these fees and costs please refer to the Product Disclosure Statement (PDS).

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LIFETIME CHOICE PTY LTD
<THE RAMA SUPER FUND A/C>
24A GREGORY STREET
OAK PARK VIC 3046

Your Vanguard ETF statements are going digital

Dear Security Holder,

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Next steps

1

If you've previously provided your email address

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NOTE: If this email address is no longer correct, go to step 2.

2

If you haven't provided your email address

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Option 1: If you're an existing Computershare Investor Centre member please login to your account via: www.investorcentre.com/au and go to "Update your profile". Then select "Communication Preferences" and enter your email address in the provided field.

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- Access the Computershare Investor Centre Website: www.investorcentre.com/au
- Select "Register Now" and enter your details to create a Computershare Investor Centre account
- Follow "Option 1" to enter your email address

If you don't want to receive communications via email, please change your "Communication Preferences" in Investor Centre. If you don't provide an email address or opt back into postal communications, Vanguard ETF communications will be accessible via the Investor Centre.



Thank you

We thank you for your continued support of Vanguard, Australia's largest ETFs provider. To find out more about Vanguard's wide range of low-cost ETF products available on the Australian Securities Exchange, go to the Vanguard website www.vanguard.com.au.

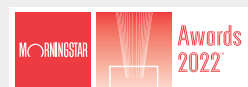
Need assistance or further information?

If you have concerns or require any further information please contact us on 1300 757 905 between 8:30 am and 5:00pm (AEST), Monday to Friday, or contact us at: www.investorcentre.com/au/contact.

Vanguard has been consistently recognised as a leading provider of investment products and services in the Australian market.



Money Magazine
Best Investment
Manager
2022



Morningstar
Overall Fund Manager
of the Year*
2022



Canstar
Provider of the
year - ETFs
2021

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GENERAL ADVICE WARNING

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Vanguard ETFs will only be issued to Authorised Participants. That is, persons who have entered into an Authorised Participant Agreement with Vanguard ("Eligible Investors"). Retail investors can transact in Vanguard ETFs through Vanguard Personal Investor, a stockbroker or financial adviser on the secondary market.

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CSETFDN 082022

Date: 20/03/2023

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2022

**VANGUARD ALL WORLD (EX US) SHARES INDEX
VEU CDI**

Name	Share Type	Register	Quantity
LIFETIME CHOICE PTY LTD <THE RAMA SUPER FUND> X*****3828	CHESS Sponsored	NSW	11
		Total	11
			11*72.43 = \$796.73

Sincerely,
Computershare

Only Computershare managed holdings are listed.

Vanguard®

ABN 72 072 881 086. AFS License 227263.

Vanguard® FTSE Emerging Markets Shares ETF

Computershare

Computershare Investor Services Pty Limited

ABN 48 078 279 277

Yarra Falls, 452 Johnston Street Abbotsford

Victoria 3067 Australia

GPO Box 2975 Melbourne

Victoria 3001 Australia

DX Box 30941

Telephone 61 3 9415 5000

Facsimile 61 3 9473 2500

www.computershare.com

090178

023

VGE

LIFETIME CHOICE PTY LTD
<THE RAMA SUPER FUND A/C>
24A GREGORY STREET
OAK PARK VIC 3046



8th September 2022

Dear Investor,

Vanguard ETF annual statement to 30 June 2022

Please find enclosed your Vanguard ETF annual statement for the year ended 30 June 2022. The statement includes details of your ETF transactions for the 2021/22 financial year. This is separate to your tax statement and, as such, should not be used for tax purposes.

If you would like to receive all of your ETF statements online rather than in the mail you can access them through Computershare's Easy Update website. To register for this online option please visit computershare.com.au/easyupdate.

If you have any questions or need additional support, please contact Computershare Investor Services on 1300 757 905, Monday to Friday AEST 8:30am to 7:00pm or alternatively, you can visit www.investorcentre.com/contact.

Yours sincerely,

Jack Bishop
Manager, Client Services
Vanguard

Please note

If you are or were invested in the Vanguard® US Total Market Shares Index ETF (VTS) and/or the Vanguard® All-World ex-US Shares Index ETF (VEU), you will not receive an annual statement as these ETFs are not managed investment schemes. They are CHESSE Depository Interests (CDIs) that facilitate the buying and selling of US ETF Securities on the ASX. Investors can access reports for these funds on asx.com.au.



ABN 72 072 881 086. AFS License 227263.

Vanguard® FTSE Emerging Markets Shares ETF



Computershare Investor Services Pty Limited

GPO Box 2975

Melbourne VIC 3001 Australia

Enquiries (within Australia) 1300 757 905

(outside Australia) 61 3 9415 4813

Facsimile 61 2 8235 8209

www.investorcentre.com/au

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LIFETIME CHOICE PTY LTD
<THE RAMA SUPER FUND A/C>
24A GREGORY STREET
OAK PARK VIC 3046

Date: 8th September 2022

Holder Number: **X0108823828**

ASX Code: VGE

Annual Statement

Vanguard FTSE Emerging Markets Shares ETF

Statement for period: 1 July 2021 to 30 June 2022

This statement represents an Annual Statement for the period 1 July 2021 to 30 June 2022 for your holding in Vanguard FTSE Emerging Markets Shares ETF (VGE). Please refer to the last page for the glossary of terms and calculation methodologies.

Date ¹	Transaction List	Unit Transactions	Unit Price ²	Units Held ³	Unit Value ⁴
30/06/2021	Opening Balance		-	0	-
21/01/2022	Purchase	10	-	10	-
30/06/2022	Closing Balance		\$67.35	10	\$674.00

Cash Distribution Received	\$2.00
----------------------------	--------

Distribution Reinvestment Cash Balance

Date ¹	Balance
30/06/2021	-
30/06/2022	-

Fees and Costs Summary ⁵	Amount
Fees deducted directly from your account	-
This amount has been deducted directly from your account (reflected in the transactions listed on this statement).	
Fees and costs deducted from your investment⁶	\$1.50
This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs.	
TOTAL FEES AND COSTS YOU PAID	\$1.50
This approximate amount includes all the fees and costs that affected your investment during the period.	
Additional explanation on Fees and costs	
There are no additional fees and costs deducted from your account.	

Performance of the Fund relative to the investment objective

The table below details the fund's annualised performance relative to the fund's benchmark index. Performance figures are provided for the period ending 30 June 2022. For the most up to date information on how the fund performed relative to its investment objective, please go to www.vanguard.com.au/etfperformance.

	1 Year (%) p.a.	5 Year (%) p.a.	Since inception (%) p.a.*
Total Return	-14.45	4.62	5.63
Benchmark	-14.05	5.39	6.34

* Fund inception: 18 November 2013

Performance is calculated to the last calendar day of the month. Total returns are after management costs and assume reinvestment of all income distributions. Index returns do not allow for management costs. Performance figures represent past performance. Past performance is not an indication of future performance.

Important information about the statement

As the ETF is a managed investment scheme, Vanguard is required to give you a statement showing the performance of your investment in dollars every year and within six months of you selling all of your ETF units.

ASIC has issued Class Order 13/1200, which grants relief to ETF issuers so that where a unitholder has acquired or disposed of ETF Units during the period and the ETF issuer does not know the price at which the ETF Units were transferred, annual statements and exit statements do not need to include the amounts paid in relation to the transfer or the return on investment during the reporting period.

As the ETF is traded on ASX, Vanguard does not have access to the price at which you bought or sold your ETF units, the date when you traded or any brokerage costs, commissions or the spread between the bid and ask price. You can obtain this information from your broker or financial adviser. For this reason, if you purchased or sold ETF units during the period, your statement does not include the price of your ETF units or your investment return in dollars for this period.

To assess the performance and impact of fees and costs on your investment, in addition to this periodic statement, you need to consider:

- market prices for the ETF units when you bought or sold the units (available from your broker or financial adviser); and
- information you have been provided by your broker about brokerage costs, commissions and the spread between the bid price and the ask price.

This is not a statement of returns for tax purposes.

We will send you a separate taxation statement which contains the information you may need to complete your tax return.

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

Glossary of terms

Opening Balance and Closing Balance

The number of units on register as at the close of business.

Units

The number of ETF units you acquired or disposed during the statement period.

Distribution

Distributions are made on a quarterly or half yearly basis to Investors.

Reinvestment

If you elected to participate in the distribution reinvestment plan (DRP), the proceeds of your distribution were reinvested and used to purchase additional ETF units.

Distribution Reinvestment Cash Balance

Any money left over after purchasing DRP units is held in a cash balance account. This amount will be added to your next distribution and put towards the purchase of new ETF units. If you exit the fund, this balance will be paid to you in cash.

Cash Distribution Received

Any payments received in cash for distribution you were entitled to in during the statement period. If you did not elect to participate in the DRP, this amount was paid to your nominated bank account.

Return on Investments

If you have not bought or sold ETF units during the reporting period your statement will show your Return on Investments. This includes the capital return on your investment, plus any distributions paid during the reporting period. The return is after management costs.

Transaction List

This refers to the type of activities occurred on your holding during the statement period i.e., purchase, sale, or reinvestment. Reinvestment refers to the additional ETF units you acquired as a result of your participation in the distribution reinvestment plan (DRP).

Further Information

Vanguard has a dispute resolution process for resolving complaints. If you have a complaint, please contact us on 1300 757 905, or via the online form at www.investorcentre.com/au/contact. We will respond as soon as possible (and always within 30 days for standard complaints). Complex complaints may have a different maximum timeframe for responding. We will notify you if a different maximum timeframe will apply to your complaint. 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 PDS and further information about the ETF is available on Vanguard's website at www.vanguard.com.au. You should also consider the general information about ETFs available at the Australian Securities and Investments Commission (ASIC) website at www.moneySMART.gov.au.

Notes

¹ Date – The date of any purchases or sales of ETF units refers to the settlement date for the transaction. You can obtain the trade date from your broker or financial adviser.

² Unit Price – If you have purchased or sold units during the statement period, the unit price (Net Asset Value {NAV} as at close of business) and unit value (the number of units multiplied by the NAV) of your investment has not been included as Vanguard does not have access to the price at which you bought or sold your ETF units, the date when you traded or any brokerage costs, commissions or the spread between the bid and ask price. You can obtain this information from your broker or financial adviser.

³ Units Held – The number of units on register as at the close of business on the settlement date.

⁴ Unit Value – (rounded to nearest dollar) If you have purchased or sold units during the statement period, the unit price (Net Asset Value {NAV} as at close of business) and unit value (the number of units multiplied by the NAV) of your investment has not been included as Vanguard does not have access to the price at which you bought or sold your ETF units, the date when you traded or any brokerage costs, commissions or the spread between the bid and ask price. You can obtain this information from your broker or financial adviser.

⁵ Fees and Costs Summary – The Fund is not a tax paying entity and will not pass any tax deductions to investors. These amounts include any GST less reduced input tax credits, any applicable stamp duty and any applicable income tax.

⁶ Fees and costs deducted from your investment – The fees and costs deducted from your investment include Vanguard's management fees and costs (including any applicable indirect costs), and transaction costs. For more information on these fees and costs please refer to the Product Disclosure Statement (PDS).

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LIFETIME CHOICE PTY LTD
<THE RAMA SUPER FUND A/C>
24A GREGORY STREET
OAK PARK VIC 3046

Your Vanguard ETF statements are going digital

Dear Security Holder,

We're writing to let you know that from 4 October 2022 the standard way you receive your Vanguard ETF communications will be via email unless you specifically opt in to receive them by post.

Next steps

1

If you've previously provided your email address

You don't need to take any further action. We'll use the following email address, previously provided by you, for all your Vanguard ETF communications:

.

NOTE: If this email address is no longer correct, go to step 2.

2

If you haven't provided your email address

You'll need to provide your email to us, or update your existing email address, using the instructions below:

Option 1: If you're an existing Computershare Investor Centre member please login to your account via: www.investorcentre.com/au and go to "Update your profile". Then select "Communication Preferences" and enter your email address in the provided field.

Option 2: If you're yet to create a Computershare Investor Centre account, please create a new account as follows:

- Access the Computershare Investor Centre Website: www.investorcentre.com/au
- Select "Register Now" and enter your details to create a Computershare Investor Centre account
- Follow "Option 1" to enter your email address

If you don't want to receive communications via email, please change your "Communication Preferences" in Investor Centre. If you don't provide an email address or opt back into postal communications, Vanguard ETF communications will be accessible via the Investor Centre.



Thank you

We thank you for your continued support of Vanguard, Australia's largest ETFs provider. To find out more about Vanguard's wide range of low-cost ETF products available on the Australian Securities Exchange, go to the Vanguard website www.vanguard.com.au.

Need assistance or further information?

If you have concerns or require any further information please contact us on 1300 757 905 between 8:30 am and 5:00pm (AEST), Monday to Friday, or contact us at: www.investorcentre.com/au/contact.

Vanguard has been consistently recognised as a leading provider of investment products and services in the Australian market.



Money Magazine
Best Investment
Manager
2022



Morningstar
Overall Fund Manager
of the Year*
2022



Canstar
Provider of the
year - ETFs
2021

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CSETFDN 082022

Vanguard®

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Vanguard® International Fixed Interest Index (Hedged) ETF

Computershare

Computershare Investor Services Pty Limited

ABN 48 078 279 277

Yarra Falls, 452 Johnston Street Abbotsford

Victoria 3067 Australia

GPO Box 2975 Melbourne

Victoria 3001 Australia

DX Box 30941

Telephone 61 3 9415 5000

Facsimile 61 3 9473 2500

www.computershare.com

090109

023

VIF

LIFETIME CHOICE PTY LTD
<THE RAMA SUPER FUND A/C>
24A GREGORY STREET
OAK PARK VIC 3046



8th September 2022

Dear Investor,

Vanguard ETF annual statement to 30 June 2022

Please find enclosed your Vanguard ETF annual statement for the year ended 30 June 2022. The statement includes details of your ETF transactions for the 2021/22 financial year. This is separate to your tax statement and, as such, should not be used for tax purposes.

If you would like to receive all of your ETF statements online rather than in the mail you can access them through Computershare's Easy Update website. To register for this online option please visit computershare.com.au/easyupdate.

If you have any questions or need additional support, please contact Computershare Investor Services on 1300 757 905, Monday to Friday AEST 8:30am to 7:00pm or alternatively, you can visit www.investorcentre.com/contact.

Yours sincerely,

Jack Bishop
Manager, Client Services
Vanguard

Please note

If you are or were invested in the Vanguard® US Total Market Shares Index ETF (VTS) and/or the Vanguard® All-World ex-US Shares Index ETF (VEU), you will not receive an annual statement as these ETFs are not managed investment schemes. They are CHES Depositary Interests (CDIs) that facilitate the buying and selling of US ETF Securities on the ASX. Investors can access reports for these funds on asx.com.au.

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 24A GREGORY STREET
 OAK PARK VIC 3046

Date: 8th September 2022
 Holder Number: **X0108823828**
 ASX Code: VIF

Annual Statement

Vanguard International Fixed Interest Index (Hedged) ETF

Statement for period: 1 July 2021 to 30 June 2022

This statement represents an Annual Statement for the period 1 July 2021 to 30 June 2022 for your holding in Vanguard International Fixed Interest Index (Hedged) ETF (VIF). Please refer to the last page for the glossary of terms and calculation methodologies.

Date ¹	Transaction List	Unit Transactions	Unit Price ²	Units Held ³	Unit Value ⁴
30/06/2021	Opening Balance		-	0	-
21/01/2022	Purchase	93	-	93	-
30/06/2022	Closing Balance		\$40.01	93	\$3,721.00

Cash Distribution Received	\$8.00
----------------------------	--------

Distribution Reinvestment Cash Balance

Date ¹	Balance
30/06/2021	-
30/06/2022	-

Fees and Costs Summary ⁵	Amount
Fees deducted directly from your account	-
This amount has been deducted directly from your account (reflected in the transactions listed on this statement).	
Fees and costs deducted from your investment⁶	\$3.71
This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs.	
TOTAL FEES AND COSTS YOU PAID	\$3.71
This approximate amount includes all the fees and costs that affected your investment during the period.	
Additional explanation on Fees and costs	
There are no additional fees and costs deducted from your account.	

Performance of the Fund relative to the investment objective

The table below details the fund's annualised performance relative to the fund's benchmark index. Performance figures are provided for the period ending 30 June 2022. For the most up to date information on how the fund performed relative to its investment objective, please go to www.vanguard.com.au/etfperformance.

	1 Year (%) p.a.	5 Year (%) p.a.	Since inception (%) p.a.*
Total Return	-9.00	0.55	1.39
Benchmark	-8.97	0.70	1.57

* Fund inception: 4 December 2015

Performance is calculated to the last calendar day of the month. Total returns are after management costs and assume reinvestment of all income distributions. Index returns do not allow for management costs. Performance figures represent past performance. Past performance is not an indication of future performance.

Important information about the statement

As the ETF is a managed investment scheme, Vanguard is required to give you a statement showing the performance of your investment in dollars every year and within six months of you selling all of your ETF units.

ASIC has issued Class Order 13/1200, which grants relief to ETF issuers so that where a unitholder has acquired or disposed of ETF Units during the period and the ETF issuer does not know the price at which the ETF Units were transferred, annual statements and exit statements do not need to include the amounts paid in relation to the transfer or the return on investment during the reporting period.

As the ETF is traded on ASX, Vanguard does not have access to the price at which you bought or sold your ETF units, the date when you traded or any brokerage costs, commissions or the spread between the bid and ask price. You can obtain this information from your broker or financial adviser. For this reason, if you purchased or sold ETF units during the period, your statement does not include the price of your ETF units or your investment return in dollars for this period.

To assess the performance and impact of fees and costs on your investment, in addition to this periodic statement, you need to consider:

- market prices for the ETF units when you bought or sold the units (available from your broker or financial adviser); and
- information you have been provided by your broker about brokerage costs, commissions and the spread between the bid price and the ask price.

This is not a statement of returns for tax purposes.

We will send you a separate taxation statement which contains the information you may need to complete your tax return.

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

Glossary of terms

Opening Balance and Closing Balance

The number of units on register as at the close of business.

Units

The number of ETF units you acquired or disposed during the statement period.

Distribution

Distributions are made on a quarterly or half yearly basis to Investors.

Reinvestment

If you elected to participate in the distribution reinvestment plan (DRP), the proceeds of your distribution were reinvested and used to purchase additional ETF units.

Distribution Reinvestment Cash Balance

Any money left over after purchasing DRP units is held in a cash balance account. This amount will be added to your next distribution and put towards the purchase of new ETF units. If you exit the fund, this balance will be paid to you in cash.

Cash Distribution Received

Any payments received in cash for distribution you were entitled to in during the statement period. If you did not elect to participate in the DRP, this amount was paid to your nominated bank account.

Return on Investments

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Transaction List

This refers to the type of activities occurred on your holding during the statement period i.e., purchase, sale, or reinvestment. Reinvestment refers to the additional ETF units you acquired as a result of your participation in the distribution reinvestment plan (DRP).

Further Information

Vanguard has a dispute resolution process for resolving complaints. If you have a complaint, please contact us on 1300 757 905, or via the online form at www.investorcentre.com/au/contact. We will respond as soon as possible (and always within 30 days for standard complaints). Complex complaints may have a different maximum timeframe for responding. We will notify you if a different maximum timeframe will apply to your complaint. 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 PDS and further information about the ETF is available on Vanguard's website at www.vanguard.com.au. You should also consider the general information about ETFs available at the Australian Securities and Investments Commission (ASIC) website at www.moneysmart.gov.au.

Notes

¹ Date – The date of any purchases or sales of ETF units refers to the settlement date for the transaction. You can obtain the trade date from your broker or financial adviser.

² Unit Price – If you have purchased or sold units during the statement period, the unit price (Net Asset Value {NAV} as at close of business) and unit value (the number of units multiplied by the NAV) of your investment has not been included as Vanguard does not have access to the price at which you bought or sold your ETF units, the date when you traded or any brokerage costs, commissions or the spread between the bid and ask price. You can obtain this information from your broker or financial adviser.

³ Units Held – The number of units on register as at the close of business on the settlement date.

⁴ Unit Value – (rounded to nearest dollar) If you have purchased or sold units during the statement period, the unit price (Net Asset Value {NAV} as at close of business) and unit value (the number of units multiplied by the NAV) of your investment has not been included as Vanguard does not have access to the price at which you bought or sold your ETF units, the date when you traded or any brokerage costs, commissions or the spread between the bid and ask price. You can obtain this information from your broker or financial adviser.

⁵ Fees and Costs Summary – The Fund is not a tax paying entity and will not pass any tax deductions to investors. These amounts include any GST less reduced input tax credits, any applicable stamp duty and any applicable income tax.

⁶ Fees and costs deducted from your investment – The fees and costs deducted from your investment include Vanguard's management fees and costs (including any applicable indirect costs), and transaction costs. For more information on these fees and costs please refer to the Product Disclosure Statement (PDS).

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LIFETIME CHOICE PTY LTD
<THE RAMA SUPER FUND A/C>
24A GREGORY STREET
OAK PARK VIC 3046

Your Vanguard ETF statements are going digital

Dear Security Holder,

We're writing to let you know that from 4 October 2022 the standard way you receive your Vanguard ETF communications will be via email unless you specifically opt in to receive them by post.

Next steps

1

If you've previously provided your email address

You don't need to take any further action. We'll use the following email address, previously provided by you, for all your Vanguard ETF communications:

.

NOTE: If this email address is no longer correct, go to step 2.

2

If you haven't provided your email address

You'll need to provide your email to us, or update your existing email address, using the instructions below:

Option 1: If you're an existing Computershare Investor Centre member please login to your account via: www.investorcentre.com/au and go to "Update your profile". Then select "Communication Preferences" and enter your email address in the provided field.

Option 2: If you're yet to create a Computershare Investor Centre account, please create a new account as follows:

- Access the Computershare Investor Centre Website: www.investorcentre.com/au
- Select "Register Now" and enter your details to create a Computershare Investor Centre account
- Follow "Option 1" to enter your email address



If you don't want to receive communications via email, please change your "Communication Preferences" in Investor Centre. If you don't provide an email address or opt back into postal communications, Vanguard ETF communications will be accessible via the Investor Centre.

Thank you

We thank you for your continued support of Vanguard, Australia's largest ETFs provider. To find out more about Vanguard's wide range of low-cost ETF products available on the Australian Securities Exchange, go to the Vanguard website www.vanguard.com.au.

Need assistance or further information?

If you have concerns or require any further information please contact us on 1300 757 905 between 8:30 am and 5:00pm (AEST), Monday to Friday, or contact us at: www.investorcentre.com/au/contact.

Vanguard has been consistently recognised as a leading provider of investment products and services in the Australian market.



Money Magazine
Best Investment
Manager
2022



Morningstar
Overall Fund Manager
of the Year*
2022



Canstar
Provider of the
year - ETFs
2021

* © Morningstar Awards 2022. Morningstar, Inc. All rights Reserved. Awarded to Vanguard Investments Australia for Fund Manager of the Year, Australia.

GENERAL ADVICE WARNING

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CSETFDN 082022

Vanguard®

ABN 72 072 881 086. AFS License 227263.

Vanguard® MSCI Australian Small Companies Index ETF

Computershare

Computershare Investor Services Pty Limited

ABN 48 078 279 277

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089992

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VSO

LIFETIME CHOICE PTY LTD

<THE RAMA SUPER FUND A/C>

24A GREGORY STREET

OAK PARK VIC 3046



8th September 2022

Dear Investor,

Vanguard ETF annual statement to 30 June 2022

Please find enclosed your Vanguard ETF annual statement for the year ended 30 June 2022. The statement includes details of your ETF transactions for the 2021/22 financial year. This is separate to your tax statement and, as such, should not be used for tax purposes.

If you would like to receive all of your ETF statements online rather than in the mail you can access them through Computershare's Easy Update website. To register for this online option please visit computershare.com.au/easyupdate.

If you have any questions or need additional support, please contact Computershare Investor Services on 1300 757 905, Monday to Friday AEST 8:30am to 7:00pm or alternatively, you can visit www.investorcentre.com/contact.

Yours sincerely,

Jack Bishop
Manager, Client Services
Vanguard

Please note

If you are or were invested in the Vanguard® US Total Market Shares Index ETF (VTS) and/or the Vanguard® All-World ex-US Shares Index ETF (VEU), you will not receive an annual statement as these ETFs are not managed investment schemes. They are CHES Depositary Interests (CDIs) that facilitate the buying and selling of US ETF Securities on the ASX. Investors can access reports for these funds on asx.com.au.



ABN 72 072 881 086. AFS License 227263.

Vanguard® MSCI Australian Small Companies Index ETF



Computershare Investor Services Pty Limited

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LIFETIME CHOICE PTY LTD
<THE RAMA SUPER FUND A/C>
24A GREGORY STREET
OAK PARK VIC 3046

Date: 8th September 2022

Holder Number: **X0108823828**

ASX Code: VSO

Annual Statement

Vanguard MSCI Australian Small Companies Index ETF

Statement for period: 1 July 2021 to 30 June 2022

This statement represents an Annual Statement for the period 1 July 2021 to 30 June 2022 for your holding in Vanguard MSCI Australian Small Companies Index ETF (VSO). Please refer to the last page for the glossary of terms and calculation methodologies.

Date ¹	Transaction List	Unit Transactions	Unit Price ²	Units Held ³	Unit Value ⁴
30/06/2021	Opening Balance		-	0	-
21/01/2022	Purchase	17	-	17	-
30/06/2022	Closing Balance		\$58.42	17	\$993.00

Cash Distribution Received	-
----------------------------	---

Distribution Reinvestment Cash Balance

Date ¹	Balance
30/06/2021	-
30/06/2022	-

Fees and Costs Summary ⁵	Amount
Fees deducted directly from your account	-
This amount has been deducted directly from your account (reflected in the transactions listed on this statement).	
Fees and costs deducted from your investment⁶	\$1.63
This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement or in the Additional explanation of fees and costs.	
TOTAL FEES AND COSTS YOU PAID	\$1.63
This approximate amount includes all the fees and costs that affected your investment during the period.	
Additional explanation on Fees and costs	
There are no additional fees and costs deducted from your account.	

Performance of the Fund relative to the investment objective

The table below details the fund's annualised performance relative to the fund's benchmark index. Performance figures are provided for the period ending 30 June 2022. For the most up to date information on how the fund performed relative to its investment objective, please go to www.vanguard.com.au/etfperformance.

	1 Year (%) p.a.	5 Year (%) p.a.	Since inception (%) p.a.*
Total Return	-12.85	7.38	5.16
Benchmark	-12.85	7.52	5.35

* Fund inception: 23 May 2011

Performance is calculated to the last calendar day of the month. Total returns are after management costs and assume reinvestment of all income distributions. Index returns do not allow for management costs. Performance figures represent past performance. Past performance is not an indication of future performance.

Important information about the statement

As the ETF is a managed investment scheme, Vanguard is required to give you a statement showing the performance of your investment in dollars every year and within six months of you selling all of your ETF units.

ASIC has issued Class Order 13/1200, which grants relief to ETF issuers so that where a unitholder has acquired or disposed of ETF Units during the period and the ETF issuer does not know the price at which the ETF Units were transferred, annual statements and exit statements do not need to include the amounts paid in relation to the transfer or the return on investment during the reporting period.

As the ETF is traded on ASX, Vanguard does not have access to the price at which you bought or sold your ETF units, the date when you traded or any brokerage costs, commissions or the spread between the bid and ask price. You can obtain this information from your broker or financial adviser. For this reason, if you purchased or sold ETF units during the period, your statement does not include the price of your ETF units or your investment return in dollars for this period.

To assess the performance and impact of fees and costs on your investment, in addition to this periodic statement, you need to consider:

- market prices for the ETF units when you bought or sold the units (available from your broker or financial adviser); and
- information you have been provided by your broker about brokerage costs, commissions and the spread between the bid price and the ask price.

This is not a statement of returns for tax purposes.

We will send you a separate taxation statement which contains the information you may need to complete your tax return.

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

Glossary of terms

Opening Balance and Closing Balance

The number of units on register as at the close of business.

Units

The number of ETF units you acquired or disposed during the statement period.

Distribution

Distributions are made on a quarterly or half yearly basis to Investors.

Reinvestment

If you elected to participate in the distribution reinvestment plan (DRP), the proceeds of your distribution were reinvested and used to purchase additional ETF units.

Distribution Reinvestment Cash Balance

Any money left over after purchasing DRP units is held in a cash balance account. This amount will be added to your next distribution and put towards the purchase of new ETF units. If you exit the fund, this balance will be paid to you in cash.

Cash Distribution Received

Any payments received in cash for distribution you were entitled to in during the statement period. If you did not elect to participate in the DRP, this amount was paid to your nominated bank account.

Return on Investments

If you have not bought or sold ETF units during the reporting period your statement will show your Return on Investments. This includes the capital return on your investment, plus any distributions paid during the reporting period. The return is after management costs.

Transaction List

This refers to the type of activities occurred on your holding during the statement period i.e., purchase, sale, or reinvestment. Reinvestment refers to the additional ETF units you acquired as a result of your participation in the distribution reinvestment plan (DRP).

Further Information

Vanguard has a dispute resolution process for resolving complaints. If you have a complaint, please contact us on 1300 757 905, or via the online form at www.investorcentre.com/au/contact. We will respond as soon as possible (and always within 30 days for standard complaints). Complex complaints may have a different maximum timeframe for responding. We will notify you if a different maximum timeframe will apply to your complaint. 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 PDS and further information about the ETF is available on Vanguard's website at www.vanguard.com.au. You should also consider the general information about ETFs available at the Australian Securities and Investments Commission (ASIC) website at www.moneysmart.gov.au.

Notes

¹ Date – The date of any purchases or sales of ETF units refers to the settlement date for the transaction. You can obtain the trade date from your broker or financial adviser.

² Unit Price – If you have purchased or sold units during the statement period, the unit price (Net Asset Value {NAV} as at close of business) and unit value (the number of units multiplied by the NAV) of your investment has not been included as Vanguard does not have access to the price at which you bought or sold your ETF units, the date when you traded or any brokerage costs, commissions or the spread between the bid and ask price. You can obtain this information from your broker or financial adviser.

³ Units Held – The number of units on register as at the close of business on the settlement date.

⁴ Unit Value – (rounded to nearest dollar) If you have purchased or sold units during the statement period, the unit price (Net Asset Value {NAV} as at close of business) and unit value (the number of units multiplied by the NAV) of your investment has not been included as Vanguard does not have access to the price at which you bought or sold your ETF units, the date when you traded or any brokerage costs, commissions or the spread between the bid and ask price. You can obtain this information from your broker or financial adviser.

⁵ Fees and Costs Summary – The Fund is not a tax paying entity and will not pass any tax deductions to investors. These amounts include any GST less reduced input tax credits, any applicable stamp duty and any applicable income tax.

⁶ Fees and costs deducted from your investment – The fees and costs deducted from your investment include Vanguard's management fees and costs (including any applicable indirect costs), and transaction costs. For more information on these fees and costs please refer to the Product Disclosure Statement (PDS).

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LIFETIME CHOICE PTY LTD
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24A GREGORY STREET
OAK PARK VIC 3046

Your Vanguard ETF statements are going digital

Dear Security Holder,

We're writing to let you know that from 4 October 2022 the standard way you receive your Vanguard ETF communications will be via email unless you specifically opt in to receive them by post.

Next steps

1

If you've previously provided your email address

You don't need to take any further action. We'll use the following email address, previously provided by you, for all your Vanguard ETF communications:

.

NOTE: If this email address is no longer correct, go to step 2.

2

If you haven't provided your email address

You'll need to provide your email to us, or update your existing email address, using the instructions below:

Option 1: If you're an existing Computershare Investor Centre member please login to your account via: www.investorcentre.com/au and go to "Update your profile". Then select "Communication Preferences" and enter your email address in the provided field.

Option 2: If you're yet to create a Computershare Investor Centre account, please create a new account as follows:

- Access the Computershare Investor Centre Website: www.investorcentre.com/au
- Select "Register Now" and enter your details to create a Computershare Investor Centre account
- Follow "Option 1" to enter your email address

If you don't want to receive communications via email, please change your "Communication Preferences" in Investor Centre. If you don't provide an email address or opt back into postal communications, Vanguard ETF communications will be accessible via the Investor Centre.



Thank you

We thank you for your continued support of Vanguard, Australia's largest ETFs provider. To find out more about Vanguard's wide range of low-cost ETF products available on the Australian Securities Exchange, go to the Vanguard website www.vanguard.com.au.

Need assistance or further information?

If you have concerns or require any further information please contact us on 1300 757 905 between 8:30 am and 5:00pm (AEST), Monday to Friday, or contact us at: www.investorcentre.com/au/contact.

Vanguard has been consistently recognised as a leading provider of investment products and services in the Australian market.



Money Magazine
Best Investment
Manager
2022



Morningstar
Overall Fund Manager
of the Year*
2022



Canstar
Provider of the
year - ETFs
2021

* © Morningstar Awards 2022. Morningstar, Inc. All rights Reserved. Awarded to Vanguard Investments Australia for Fund Manager of the Year, Australia.

GENERAL ADVICE WARNING

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Vanguard Investments Australia Ltd (ABN 72 072 881 086 / AFS Licence 227263) ("Vanguard") is the issuer of the Vanguard® Australian ETFs.

Vanguard ETFs will only be issued to Authorised Participants. That is, persons who have entered into an Authorised Participant Agreement with Vanguard ("Eligible Investors"). Retail investors can transact in Vanguard ETFs through Vanguard Personal Investor, a stockbroker or financial adviser on the secondary market.

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CSETFDN 082022



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**Lifetime Choice Pty Ltd <THE RAMA SUPER FUND A/C>
PO BOX 312
BENTLEIGH VIC 3204**

Buy Order Instruction		Tax Invoice B21736396	
Order Number	102660758	Trade Date	19-Jan-22
Time/Date Created	19-Jan-22 10:51 AM AEST	As at Date	19-Jan-22
Order Creator	Daniel Cooper Greig Milne	Settlement Date	21-Jan-22
Time/Date Last Amended	19-Jan-22 10:51 AM AEST	Amount	\$1,835.34
Last Instruction	Buy 207 AFI @ \$8.77	Settlement Account	Macquarie CMA
Current Status	Completed		

A/C 23272424 - Lifetime Choice Pty Ltd <THE RAMA SUPER FUND A/C>

Buy Contract B21736396

We have bought for you:

ASX Code AFI
Description AUSTRALIAN FOUNDATION INVESTMENT COMPANY LIMITED ORDINARY
 FULLY PAID

Quantity	Basis of Quotation	Condition Code	Serial #	Price	Consideration
207			1920052777	\$8.77	\$1,815.39
207				\$8.77	(average)

Trade Value	\$1,815.39
Brokerage	\$19.95
Amount Payable	\$1,835.34
Includes GST of	\$1.81

Third Party Platform Pty Ltd is a Trading Participant of both ASX and Chi-X. Your order may have been executed on either or both markets of which Third Party Platform Pty Ltd is a Participant and has been cleared by Third Party Platform Pty Ltd.

This confirmation is issued subject to (a) the directions, decisions and requirements of the Market Operator, the ASIC Market Integrity Rules, the Market Operating Rules, the ASX Clear Operating Rules and where relevant the ASX Settlement Operating Rules; (b) the customs and usages of the Market and (c) the correction of errors and omissions.

If condition code is 'XT' or 'SA' then all or part of that transaction was crossed. Explanation of Basis of Quotation abbreviations can be obtained from http://www.asx.com.au/prices/status_notes.htm

The brokerage rate set out above will include any applicable Service Fee you have instructed Third Party Platform Pty Ltd to pay to your nominated adviser.



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**Lifetime Choice Pty Ltd <THE RAMA SUPER FUND A/C>
PO BOX 312
BENTLEIGH VIC 3204**

Buy Order Instruction		Tax Invoice B21736502	
Order Number	102660805	Trade Date	19-Jan-22
Time/Date Created	19-Jan-22 10:53 AM AEST	As at Date	19-Jan-22
Order Creator	Daniel Cooper Greig Milne	Settlement Date	21-Jan-22
Time/Date Last Amended	19-Jan-22 10:53 AM AEST	Amount	\$2,462.55
Last Instruction	Buy 23 IOO @ \$106.20	Settlement Account	Macquarie CMA
Current Status	Completed		

A/C 23272424 - Lifetime Choice Pty Ltd <THE RAMA SUPER FUND A/C>

Buy Contract B21736502

We have bought for you:

ASX Code IOO
Description ISHARES GLOBAL 100 ETF ISHARES GLOBAL 100 ETF

Quantity	Basis of Quotation	Condition Code	Serial #	Price	Consideration
23			1930050283	\$106.20	\$2,442.60
23				\$106.20	(average)

Trade Value	\$2,442.60
Brokerage	\$19.95
Amount Payable	\$2,462.55
Includes GST of	\$1.81

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**Lifetime Choice Pty Ltd <THE RAMA SUPER FUND A/C>
PO BOX 312
BENTLEIGH VIC 3204**

Buy Order Instruction		Tax Invoice B21736786	
Order Number	102660728	Trade Date	19-Jan-22
Time/Date Created	19-Jan-22 10:50 AM AEST	As at Date	19-Jan-22
Order Creator	Daniel Cooper Greig Milne	Settlement Date	21-Jan-22
Time/Date Last Amended	19-Jan-22 10:50 AM AEST	Amount	\$3,994.05
Last Instruction	Buy 39 IHHY @ \$101.90	Settlement Account	Macquarie CMA
Current Status	Completed		

A/C 23272424 - Lifetime Choice Pty Ltd <THE RAMA SUPER FUND A/C>

Buy Contract B21736786

We have bought for you:

ASX Code IHHY
Description ISHARES GLOBAL HIGH YIELD BOND (AUD HEDGED) ETF ISHARES
GLOBAL HIGH YIELD BOND (AUD HEDGED) ETF

Quantity	Basis of Quotation	Condition Code	Serial #	Price	Consideration
10			1930065043	\$101.90	\$1,019.00
10			1930065264	\$101.90	\$1,019.00
19			1930065265	\$101.90	\$1,936.10
39				\$101.90	(average)

Trade Value	\$3,974.10
Brokerage	\$19.95
Amount Payable	\$3,994.05
Includes GST of	\$1.81

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**Lifetime Choice Pty Ltd <THE RAMA SUPER FUND A/C>
PO BOX 312
BENTLEIGH VIC 3204**

Buy Order Instruction		Tax Invoice B21736553	
Order Number	102660870	Trade Date	19-Jan-22
Time/Date Created	19-Jan-22 10:57 AM AEST	As at Date	19-Jan-22
Order Creator	Daniel Cooper Greig Milne	Settlement Date	21-Jan-22
Time/Date Last Amended	19-Jan-22 10:57 AM AEST	Amount	\$1,537.09
Last Instruction	Buy 62 DJRE @ \$24.47	Settlement Account	Macquarie CMA
Current Status	Completed		

A/C 23272424 - Lifetime Choice Pty Ltd <THE RAMA SUPER FUND A/C>

Buy Contract B21736553

We have bought for you:

ASX Code DJRE
Description SPDR DOW JONES GLOBAL REAL ESTATE ESG FUND SPDR DOW JONES
GLOBAL REAL ESTATE ESG FUND

Quantity	Basis of Quotation	Condition Code	Serial #	Price	Consideration
62			1930053086	\$24.47	\$1,517.14
62				\$24.47	(average)

Trade Value	\$1,517.14
Brokerage	\$19.95
Amount Payable	\$1,537.09
Includes GST of	\$1.81

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**Lifetime Choice Pty Ltd <THE RAMA SUPER FUND A/C>
PO BOX 312
BENTLEIGH VIC 3204**

Buy Order Instruction		Tax Invoice B21736509	
Order Number	102660819	Trade Date	19-Jan-22
Time/Date Created	19-Jan-22 10:54 AM AEST	As at Date	19-Jan-22
Order Creator	Daniel Cooper Greig Milne	Settlement Date	21-Jan-22
Time/Date Last Amended	19-Jan-22 10:54 AM AEST	Amount	\$1,461.45
Last Instruction	Buy 75 WDIV @ \$19.22	Settlement Account	Macquarie CMA
Current Status	Completed		

A/C 23272424 - Lifetime Choice Pty Ltd <THE RAMA SUPER FUND A/C>

Buy Contract B21736509

We have bought for you:

ASX Code WDIV
Description SPDR S&P GLOBAL DIVIDEND FUND SPDR S&P GLOBAL DIVIDEND FUND

Quantity	Basis of Quotation	Condition Code	Serial #	Price	Consideration
75			1930050939	\$19.22	\$1,441.50
75				\$19.22	(average)

Trade Value	\$1,441.50
Brokerage	\$19.95
Amount Payable	\$1,461.45
Includes GST of	\$1.81

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If condition code is 'XT' or 'SA' then all or part of that transaction was crossed. Explanation of Basis of Quotation abbreviations can be obtained from http://www.asx.com.au/prices/status_notes.htm

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**Lifetime Choice Pty Ltd <THE RAMA SUPER FUND A/C>
PO BOX 312
BENTLEIGH VIC 3204**

Buy Order Instruction		Tax Invoice B21736357	
Order Number	102660685	Trade Date	19-Jan-22
Time/Date Created	19-Jan-22 10:48 AM AEST	As at Date	19-Jan-22
Order Creator	Daniel Cooper Greig Milne	Settlement Date	21-Jan-22
Time/Date Last Amended	19-Jan-22 10:48 AM AEST	Amount	\$6,348.75
Last Instruction	Buy 240 BOND @ \$26.37	Settlement Account	Macquarie CMA
Current Status	Completed		

A/C 23272424 - Lifetime Choice Pty Ltd <THE RAMA SUPER FUND A/C>

Buy Contract B21736357

We have bought for you:

ASX Code BOND
Description SPDR S&P/ASX AUSTRALIAN BOND FUND SPDR S&P/ASX AUSTRALIAN BOND FUND

Quantity	Basis of Quotation	Condition Code	Serial #	Price	Consideration
240			1930046374	\$26.37	\$6,328.80
240				\$26.37	(average)

Trade Value	\$6,328.80
Brokerage	\$19.95
Amount Payable	\$6,348.75
Includes GST of	\$1.81

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If condition code is 'XT' or 'SA' then all or part of that transaction was crossed. Explanation of Basis of Quotation abbreviations can be obtained from http://www.asx.com.au/prices/status_notes.htm

The brokerage rate set out above will include any applicable Service Fee you have instructed Third Party Platform Pty Ltd to pay to your nominated adviser.



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**Lifetime Choice Pty Ltd <THE RAMA SUPER FUND A/C>
PO BOX 312
BENTLEIGH VIC 3204**

Buy Order Instruction		Tax Invoice B21736520	
Order Number	102660830	Trade Date	19-Jan-22
Time/Date Created	19-Jan-22 10:54 AM AEST	As at Date	19-Jan-22
Order Creator	Daniel Cooper Greig Milne	Settlement Date	21-Jan-22
Time/Date Last Amended	19-Jan-22 10:54 AM AEST	Amount	\$956.49
Last Instruction	Buy 11 VEU @ \$85.14	Settlement Account	Macquarie CMA
Current Status	Completed		

A/C 23272424 - Lifetime Choice Pty Ltd <THE RAMA SUPER FUND A/C>

Buy Contract B21736520

We have bought for you:

ASX Code VEU
Description VANGUARD ALL-WORLD EX-US SHARES INDEX ETF VANGUARD ALL-WORLD EX-US SHARES INDEX ETF

Quantity	Basis of Quotation	Condition Code	Serial #	Price	Consideration
11	XD		1930051332	\$85.14	\$936.54
11				\$85.14	(average)

Trade Value	\$936.54
Brokerage	\$19.95
Amount Payable	\$956.49
Includes GST of	\$1.81

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If condition code is 'XT' or 'SA' then all or part of that transaction was crossed. Explanation of Basis of Quotation abbreviations can be obtained from http://www.asx.com.au/prices/status_notes.htm

The brokerage rate set out above will include any applicable Service Fee you have instructed Third Party Platform Pty Ltd to pay to your nominated adviser.



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GPO Box 1630, Sydney NSW 2001
1800 098 648
support@trading.macquarie.com

**Lifetime Choice Pty Ltd <THE RAMA SUPER FUND A/C>
PO BOX 312
BENTLEIGH VIC 3204**

Buy Order Instruction		Tax Invoice B21736338	
Order Number	102660673	Trade Date	19-Jan-22
Time/Date Created	19-Jan-22 10:47 AM AEST	As at Date	19-Jan-22
Order Creator	Daniel Cooper Greig Milne	Settlement Date	21-Jan-22
Time/Date Last Amended	19-Jan-22 10:47 AM AEST	Amount	\$6,308.05
Last Instruction	Buy 130 VAF @ \$48.37	Settlement Account	Macquarie CMA
Current Status	Completed		

A/C 23272424 - Lifetime Choice Pty Ltd <THE RAMA SUPER FUND A/C>

Buy Contract B21736338

We have bought for you:

ASX Code VAF
Description VANGUARD AUSTRALIAN FIXED INTEREST INDEX ETF VANGUARD AUSTRALIAN FIXED INTEREST INDEX ETF

Quantity	Basis of Quotation	Condition Code	Serial #	Price	Consideration
130	XD		1930049117	\$48.37	\$6,288.10
130				\$48.37	(average)

Trade Value	\$6,288.10
Brokerage	\$19.95
Amount Payable	\$6,308.05
Includes GST of	\$1.81

Third Party Platform Pty Ltd is a Trading Participant of both ASX and Chi-X. Your order may have been executed on either or both markets of which Third Party Platform Pty Ltd is a Participant and has been cleared by Third Party Platform Pty Ltd.

This confirmation is issued subject to (a) the directions, decisions and requirements of the Market Operator, the ASIC Market Integrity Rules, the Market Operating Rules, the ASX Clear Operating Rules and where relevant the ASX Settlement Operating Rules; (b) the customs and usages of the Market and (c) the correction of errors and omissions.

If condition code is 'XT' or 'SA' then all or part of that transaction was crossed. Explanation of Basis of Quotation abbreviations can be obtained from http://www.asx.com.au/prices/status_notes.htm

The brokerage rate set out above will include any applicable Service Fee you have instructed Third Party Platform Pty Ltd to pay to your nominated adviser.



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**Lifetime Choice Pty Ltd <THE RAMA SUPER FUND A/C>
PO BOX 312
BENTLEIGH VIC 3204**

Buy Order Instruction		Tax Invoice B21736545	
Order Number	102660855	Trade Date	19-Jan-22
Time/Date Created	19-Jan-22 10:56 AM AEST	As at Date	19-Jan-22
Order Creator	Daniel Cooper Greig Milne	Settlement Date	21-Jan-22
Time/Date Last Amended	19-Jan-22 10:56 AM AEST	Amount	\$2,069.03
Last Instruction	Buy 22 VAP @ \$93.14	Settlement Account	Macquarie CMA
Current Status	Completed		

A/C 23272424 - Lifetime Choice Pty Ltd <THE RAMA SUPER FUND A/C>

Buy Contract B21736545

We have bought for you:

ASX Code VAP
Description VANGUARD AUSTRALIAN PROPERTY SECURITIES INDEX ETF VANGUARD AUSTRALIAN PROPERTY SECURITIES INDEX ETF

Quantity	Basis of Quotation	Condition Code	Serial #	Price	Consideration
22	XD		1930052574	\$93.14	\$2,049.08
22				\$93.14	(average)

Trade Value	\$2,049.08
Brokerage	\$19.95
Amount Payable	\$2,069.03
Includes GST of	\$1.81

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If condition code is 'XT' or 'SA' then all or part of that transaction was crossed. Explanation of Basis of Quotation abbreviations can be obtained from http://www.asx.com.au/prices/status_notes.htm

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**Lifetime Choice Pty Ltd <THE RAMA SUPER FUND A/C>
PO BOX 312
BENTLEIGH VIC 3204**

Buy Order Instruction		Tax Invoice B21736388	
Order Number	102660748	Trade Date	19-Jan-22
Time/Date Created	19-Jan-22 10:51 AM AEST	As at Date	19-Jan-22
Order Creator	Daniel Cooper Greig Milne	Settlement Date	21-Jan-22
Time/Date Last Amended	19-Jan-22 10:51 AM AEST	Amount	\$3,027.95
Last Instruction	Buy 32 VAS @ \$94.00	Settlement Account	Macquarie CMA
Current Status	Completed		

A/C 23272424 - Lifetime Choice Pty Ltd <THE RAMA SUPER FUND A/C>

Buy Contract B21736388

We have bought for you:

ASX Code VAS
Description VANGUARD AUSTRALIAN SHARES INDEX ETF VANGUARD AUSTRALIAN SHARES INDEX ETF

Quantity	Basis of Quotation	Condition Code	Serial #	Price	Consideration
32	XD		1930048816	\$94.00	\$3,008.00
32				\$94.00	(average)

Trade Value	\$3,008.00
Brokerage	\$19.95
Amount Payable	\$3,027.95
Includes GST of	\$1.81

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If condition code is 'XT' or 'SA' then all or part of that transaction was crossed. Explanation of Basis of Quotation abbreviations can be obtained from http://www.asx.com.au/prices/status_notes.htm

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**Lifetime Choice Pty Ltd <THE RAMA SUPER FUND A/C>
PO BOX 312
BENTLEIGH VIC 3204**

Buy Order Instruction		Tax Invoice B21736542	
Order Number	102660835	Trade Date	19-Jan-22
Time/Date Created	19-Jan-22 10:55 AM AEST	As at Date	19-Jan-22
Order Creator	Daniel Cooper Greig Milne	Settlement Date	21-Jan-22
Time/Date Last Amended	19-Jan-22 10:55 AM AEST	Amount	\$795.35
Last Instruction	Buy 10 VGE @ \$77.54	Settlement Account	Macquarie CMA
Current Status	Completed		

A/C 23272424 - Lifetime Choice Pty Ltd <THE RAMA SUPER FUND A/C>

Buy Contract B21736542

We have bought for you:

ASX Code VGE
Description VANGUARD FTSE EMERGING MARKETS SHARES ETF VANGUARD FTSE EMERGING MARKETS SHARES ETF

Quantity	Basis of Quotation	Condition Code	Serial #	Price	Consideration
10	XD		1930052421	\$77.54	\$775.40
10				\$77.54	(average)

Trade Value	\$775.40
Brokerage	\$19.95
Amount Payable	\$795.35
Includes GST of	\$1.81

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If condition code is 'XT' or 'SA' then all or part of that transaction was crossed. Explanation of Basis of Quotation abbreviations can be obtained from http://www.asx.com.au/prices/status_notes.htm

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**Lifetime Choice Pty Ltd <THE RAMA SUPER FUND A/C>
PO BOX 312
BENTLEIGH VIC 3204**

Buy Order Instruction		Tax Invoice B21736367	
Order Number	102660705	Trade Date	19-Jan-22
Time/Date Created	19-Jan-22 10:49 AM AEST	As at Date	19-Jan-22
Order Creator	Daniel Cooper Greig Milne	Settlement Date	21-Jan-22
Time/Date Last Amended	19-Jan-22 10:49 AM AEST	Amount	\$4,058.01
Last Instruction	Buy 93 VIF @ \$43.42	Settlement Account	Macquarie CMA
Current Status	Completed		

A/C 23272424 - Lifetime Choice Pty Ltd <THE RAMA SUPER FUND A/C>

Buy Contract B21736367

We have bought for you:

ASX Code VIF
Description VANGUARD INTERNATIONAL FIXED INTEREST INDEX (HEDGED) ETF
VANGUARD INTL. FIXED INTEREST INDX (HEDGED) ETF

Quantity	Basis of Quotation	Condition Code	Serial #	Price	Consideration
93	XD		1930047232	\$43.42	\$4,038.06
93				\$43.42	(average)

Trade Value	\$4,038.06
Brokerage	\$19.95
Amount Payable	\$4,058.01
Includes GST of	\$1.81

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If condition code is 'XT' or 'SA' then all or part of that transaction was crossed. Explanation of Basis of Quotation abbreviations can be obtained from http://www.asx.com.au/prices/status_notes.htm

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**Lifetime Choice Pty Ltd <THE RAMA SUPER FUND A/C>
PO BOX 312
BENTLEIGH VIC 3204**

Buy Order Instruction		Tax Invoice B21736408	
Order Number	102660775	Trade Date	19-Jan-22
Time/Date Created	19-Jan-22 10:52 AM AEST	As at Date	19-Jan-22
Order Creator	Daniel Cooper Greig Milne	Settlement Date	21-Jan-22
Time/Date Last Amended	19-Jan-22 10:52 AM AEST	Amount	\$1,255.51
Last Instruction	Buy 17 VSO @ \$72.68	Settlement Account	Macquarie CMA
Current Status	Completed		

A/C 23272424 - Lifetime Choice Pty Ltd <THE RAMA SUPER FUND A/C>

Buy Contract B21736408

We have bought for you:

ASX Code VSO
Description VANGUARD MSCI AUSTRALIAN SMALL COMPANIES INDEX ETF VANGUARD
MSCI AUSTRALIAN SMALL COMPANIES INDEX ETF

Quantity	Basis of Quotation	Condition Code	Serial #	Price	Consideration
17	XD		1930049859	\$72.68	\$1,235.56
17				\$72.68	(average)

Trade Value	\$1,235.56
Brokerage	\$19.95
Amount Payable	\$1,255.51
Includes GST of	\$1.81

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If condition code is 'XT' or 'SA' then all or part of that transaction was crossed. Explanation of Basis of Quotation abbreviations can be obtained from http://www.asx.com.au/prices/status_notes.htm

The brokerage rate set out above will include any applicable Service Fee you have instructed Third Party Platform Pty Ltd to pay to your nominated adviser.



Income tax 551

Date generated	27 February 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

2 results found - from **01 July 2021** to **30 June 2022** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
3 May 2022	2 May 2022	Payment received		\$1,802.35	\$0.00
1 Feb 2022	16 May 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$1,802.35		\$1,802.35 DR
				\$1802.35 - \$259 = \$1543.35	



Activity statement 001

Date generated	27 February 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

16 results found - from **01 April 2021** to **27 February 2023** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
1 Nov 2022	1 Nov 2022	General interest charge			\$0.00
30 Oct 2022	28 Oct 2022	Original Activity Statement for the period ending 30 Sep 22 - PAYG Instalments	\$393.00		\$0.00
28 Oct 2022	27 Oct 2022	Payment received		\$393.00	\$393.00 CR
24 Aug 2022	24 Aug 2022	General interest charge			\$0.00
24 Aug 2022	23 Aug 2022	Payment received		\$385.00	\$0.00
1 Aug 2022	1 Aug 2022	General interest charge			\$385.00 DR
31 Jul 2022	28 Jul 2022	Original Activity Statement for the period ending 30 Jun 22 - PAYG Instalments	\$385.00		\$385.00 DR
2 May 2022	2 May 2022	General interest charge			\$0.00
1 May 2022	28 Apr 2022	Original Activity Statement for the period ending 31 Mar 22 - PAYG Instalments	\$420.00		\$0.00
28 Apr 2022	27 Apr 2022	Payment received		\$420.00	\$420.00 CR
7 Mar 2022	7 Mar 2022	General interest charge			\$0.00

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
7 Mar 2022	28 Feb 2022	Original Activity Statement for the period ending 31 Dec 21 - PAYG Instalments	\$368.00		\$0.00
28 Feb 2022	25 Feb 2022	Payment received		\$368.00	\$368.00 CR
5 Dec 2021	5 Dec 2021	General interest charge			\$0.00
5 Dec 2021	28 Oct 2021	Original Activity Statement for the period ending 30 Sep 21 - PAYG Instalments	\$368.00		\$0.00
27 Oct 2021	26 Oct 2021	Payment received		\$368.00	\$368.00 CR

P - PRIOR YEAR

Financial statements and reports for the year ended 30 June 2021

The Rama Superannuation Fund

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Trustee Minute / Resolution

Trial Balance

The Rama Superannuation Fund
Operating Statement

For the year ended 30 June 2021



	Note	2021 \$	2020 \$
Income			
Investment Income			
Interest Received		50	160
Investment Gains			
Changes in Market Values	4	2,954	13,707
Contribution Income			
Employer Contributions		14,679	13,774
Total Income		<u>17,683</u>	<u>27,641</u>
Expenses			
Accountancy Fees		1,430	1,430
ATO Supervisory Levy		259	259
Auditor's Remuneration		330	330
ASIC Fees		55	54
Investment Expenses		330	330
		<u>2,404</u>	<u>2,403</u>
Member Payments			
Life Insurance Premiums		2,035	1,698
Total Expenses		<u>4,439</u>	<u>4,101</u>
Benefits accrued as a result of operations before income tax		<u>13,244</u>	<u>23,540</u>
Income Tax Expense		1,543	1,475
Benefits accrued as a result of operations		<u>11,701</u>	<u>22,065</u>

The accompanying notes form part of these financial statements.

Refer to compilation report

The Rama Superannuation Fund
Statement of Financial Position



As at 30 June 2021

	Note	2021 \$	2020 \$
Assets			
Investments			
Other Investments	2	69,279	66,326
Total Investments		<u>69,279</u>	<u>66,326</u>
Other Assets			
MacQuarie CMA		56,615	45,628
Income Tax Refundable		0	697
Total Other Assets		<u>56,615</u>	<u>46,325</u>
Total Assets		<u>125,894</u>	<u>112,651</u>
Less:			
Liabilities			
Income Tax Payable		1,543	0
Total Liabilities		<u>1,543</u>	<u>0</u>
Net assets available to pay benefits		<u>124,351</u>	<u>112,651</u>
Represented by:			
Liability for accrued benefits allocated to members' accounts			
Rama, Rasik Magan - Accumulation		124,351	112,651
Total Liability for accrued benefits allocated to members' accounts		<u>124,351</u>	<u>112,651</u>

The accompanying notes form part of these financial statements.

Refer to compilation report

The Rama Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2021



Note 1: Summary of Significant Accounting Policies

The trustees have prepared the financial statements on the basis that the Superannuation Fund is not a reporting entity because it is not publicly accountable and is not required by law or governing document to prepare financial statements that comply with Australian Accounting Standards. 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 Director(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.

The Rama Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2021



Interest revenue

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

Dividend revenue

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

Rental revenue

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

Distribution revenue

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

Remeasurement changes in market values

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

Contributions

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

d. Liability for Accrued Benefits

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

e. Critical Accounting Estimates and Judgements

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

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

Note 2: Other Investments

	2021 \$	2020 \$
Gold 10 Oz	23,604	25,798
Gold 2.5 Oz	17,703	19,349
Silver 1kg	22,400	16,959
Silver 10 Oz	5,574	4,220
	69,281	66,326

The Rama Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2021



Note 3: Banks and Term Deposits

	2021	2020
	\$	\$
Banks		
MacQuarie CMA	56,615	45,628
	56,615	45,628

Note 4: Changes in Market Values

Unrealised Movements in Market Value

	2021	2020
	\$	\$
Other Investments		
Gold 10 Oz	(2,195)	5,674
Gold 2.5 Oz	(1,646)	4,256
Silver 10 Oz	1,354	753
Silver 1kg	5,441	3,025
	2,954	13,707
Total Unrealised Movement	2,954	13,707

Realised Movements in Market Value

	2021	2020
	\$	\$
Total Realised Movement	0	0
Changes in Market Values	2,954	13,707

The Rama Superannuation Fund
Lifetime Choice Pty Ltd ACN: 145481241
Trustees Declaration

The directors of the trustee company have determined that the fund is not a reporting entity and that the special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

The directors of the trustee company 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 directors of the trustee company 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) Act 1994; and
- to the knowledge of the directors of the trustee company, 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 directors of the trustee company by:

.....
Rasik Rama
Lifetime Choice Pty Ltd
Director

Dated this day of

The Rama Superannuation Fund
Statement of Taxable Income



For the year ended 30 June 2021

	2021
	\$
Benefits accrued as a result of operations	13,244.00
Less	
Increase in MV of investments	2,954.00
	<hr/> 2,954.00
SMSF Annual Return Rounding	(1.00)
	<hr/> (1.00)
Taxable Income or Loss	<hr/> 10,289.00
Income Tax on Taxable Income or Loss	1,543.35
	<hr/> 1,543.35
CURRENT TAX OR REFUND	<hr/> 1,543.35
Supervisory Levy	259.00
	<hr/> 259.00
AMOUNT DUE OR REFUNDABLE	<hr/> 1,802.35

The Rama Superannuation Fund

Members Statement



Rasik Magan Rama
 24A Gregory Street
 OAK PARK, Victoria, 3046, Australia

Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	46	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	124,351
Date Joined Fund:	30/07/2010	Total Death Benefit:	124,351
Service Period Start Date:			
Date Left Fund:			
Member Code:	RAMRAS00002A		
Account Start Date:	30/07/2010		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation -		

Your Balance

Total Benefits	124,351
<u>Preservation Components</u>	
Preserved	124,351
Unrestricted Non Preserved	
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	
Taxable	124,351
Investment Earnings Rate	1%

Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2020	112,650	90,585
<u>Increases to Member account during the period</u>		
Employer Contributions	14,679	13,774
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	600	11,465
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	2,202	2,066
Income Tax	(659)	(591)
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid	2,035	1,698
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2021	124,351	112,651

The Rama Superannuation Fund Investment Summary Report



As at 30 June 2021

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
Cash/Bank Accounts								
MacQuarie CMA		56,614.840000	56,614.84	56,614.84	56,614.84			44.97 %
			56,614.84		56,614.84			44.97 %
Other Investments								
RAMAR0001 Gold 10 Oz	1.00	23,603.500000	23,603.50	14,735.03	14,735.03	8,868.47	60.19 %	18.75 %
RAMAR0002 Gold 2.5 Oz	3.00	5,900.876000	17,702.63	3,711.63	11,134.89	6,567.74	58.98 %	14.06 %
RAMAR0004 Silver 10 Oz	16.00	348.350000	5,573.60	360.20	5,763.20	(189.60)	(3.29) %	4.43 %
RAMAR0003 Silver 1kg	20.00	1,119.980000	22,399.60	1,124.56	22,491.20	(91.60)	(0.41) %	17.79 %
			69,279.33		54,124.32	15,155.01	28.00 %	55.03 %
			125,894.17		110,739.16	15,155.01	13.69 %	100.00 %

The Rama Superannuation Fund
Market Movement Report



As at 30 June 2021

Investment	Date	Description	Unrealised				Realised			Total	
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base		Accounting Profit/(loss)
RAMAR0001 - Gold 10 Oz											
	01/07/2020	Opening Balance	1.00	0.00	0.00	0.00	25,798.10	0.00	0.00	0.00	
	30/06/2021	Revaluation	0.00	0.00	(2,194.60)	0.00	23,603.50	0.00	0.00	0.00	
	30/06/2021		1.00	0.00	(2,194.60)	0.00	23,603.50	0.00	0.00	0.00	
RAMAR0002 - Gold 2.5 Oz											
	01/07/2020	Opening Balance	3.00	0.00	0.00	0.00	19,348.59	0.00	0.00	0.00	
	30/06/2021	Revaluation	0.00	0.00	(1,645.96)	0.00	17,702.63	0.00	0.00	0.00	
	30/06/2021		3.00	0.00	(1,645.96)	0.00	17,702.63	0.00	0.00	0.00	
RAMAR0003 - Silver 1kg											
	01/07/2020	Opening Balance	20.00	0.00	0.00	0.00	16,959.00	0.00	0.00	0.00	
	30/06/2021	Revaluation	0.00	0.00	5,440.60	0.00	22,399.60	0.00	0.00	0.00	
	30/06/2021		20.00	0.00	5,440.60	0.00	22,399.60	0.00	0.00	0.00	
RAMAR0004 - Silver 10 Oz											
	01/07/2020	Opening Balance	16.00	0.00	0.00	0.00	4,219.84	0.00	0.00	0.00	
	30/06/2021	Revaluation	0.00	0.00	1,353.76	0.00	5,573.60	0.00	0.00	0.00	
	30/06/2021		16.00	0.00	1,353.76	0.00	5,573.60	0.00	0.00	0.00	
Total Market Movement					2,953.80					0.00	2,953.80

The Rama Superannuation Fund Investment Income Report



As at 30 June 2021

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income (Excl. Capital Gains) * 2	TFN Credits	Other Deductions	Distributed Capital Gains	Non-Assessable Payments
Bank Accounts												
MacQuarie CMA 961308004	49.99			49.99	0.00	0.00	0.00	49.99			0.00	0.00
	49.99			49.99	0.00	0.00	0.00	49.99			0.00	0.00
	49.99			49.99	0.00	0.00	0.00	49.99			0.00	0.00

Assessable Income (Excl. Capital Gains) **49.99**

Net Capital Gain **0.00**

Total Assessable Income 49.99

* 1 Includes foreign credits from foreign capital gains.

* 2 Assessable Income in the SMSF Annual Return will be different as capital gains and losses from disposals of assets have not been included.

For a breakdown of Distributed Capital Gains and Non-Assessable Payments refer to Distributions Reconciliation Report.

The Rama Superannuation Fund
Unrealised Capital Gains Report



As at 30 June 2021

Investment	Units	Cost	Tax Deferred /Depreciation	CGT Cost Base	Market Value	Projected Profit /Loss	Taxable Profit Indexation	Taxable Profit Discounted	Taxable Profit Notional
Other Investments									
RAMAR0001 - Gold 10 Oz	1.00	14,735.03	0.00	14,735.03	23,603.5000	8,868.47	0.00	5,912.31	0.00
RAMAR0002 - Gold 2.5 Oz	3.00	11,134.89	0.00	11,134.89	17,702.6280	6,567.74	0.00	4,378.49	0.00
RAMAR0003 - Silver 1kg	20.00	22,491.20	0.00	22,491.20	22,399.6000	(91.60)	0.00	0.00	0.00
RAMAR0004 - Silver 10 Oz	16.00	5,763.20	0.00	5,763.20	5,573.6000	(189.60)	0.00	0.00	0.00
		54,124.32	0.00	54,124.32	69,279.3280	15,155.01	0.00	10,290.81	0.00
		54,124.32	0.00	54,124.32	69,279.3280	15,155.01	0.00	10,290.81	0.00

Memorandum of Resolutions of the Director(s) of

Lifetime Choice Pty Ltd ACN: 145481241

ATF The Rama 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.

TRUST DEED:

It was resolved that the advice received from the Fund's legal adviser confirming that the fund's trust deed is consistent with all relevant superannuation and trust law.

INVESTMENT STRATEGY:

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

INVESTMENT – PERSONAL USE:

It was confirmed that no investments or assets were used by the member(s) for personal purposes.

INSURANCE COVER:

The trustee(s) reviewed the current life and total and permanent disability insurance coverage on offer to the members and resolved that the current insurance arrangements were appropriate for the Fund.

ALLOCATION OF INCOME:

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

INVESTMENT ACQUISITIONS:

It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2021.

INVESTMENT DISPOSALS:

It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2021.

AUDITORS:

It was resolved that

Anthony Boys

of

PO Box 3376, RUNDLE MALL, South Australia 5000

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

Memorandum of Resolutions of the Director(s) of

Lifetime Choice Pty Ltd ACN: 145481241

ATF The Rama Superannuation Fund

TAX AGENTS:

It was resolved that

Mora Wealth Accountants Pty Ltd

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.

ACCEPTANCE OF ROLLOVERS:

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

1. making rollover between Funds; and,
2. breaching the Fund or the member investment strategy.

The trustee has reviewed the rollover and received advice that the rollover is in accordance with the Trust Deed and the rules of the Fund and the superannuation laws. As such the trustee has resolved to accept the rollover on behalf of the member.

PAYMENT OF BENEFITS:

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

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

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

CLOSURE:

Signed as a true record –

.....

Rasik Rama

/ /

The Rama Superannuation Fund
Trial Balance



As at 30 June 2021

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	24200	Contributions			
(13,773.61)	24200/RAMRAS00002 A	(Contributions) Rama, Rasik Magan 2 - Accumulation			14,679.36
(13,707.26)	24700	Changes in Market Values of Investments			2,953.80
	25000	Interest Received			
(160.25)	25000/MBL961308004	MacQuarie CMA 961308004			49.99
1,430.00	30100	Accountancy Fees		1,430.00	
259.00	30400	ATO Supervisory Levy		259.00	
330.00	30700	Auditor's Remuneration		330.00	
54.00	30800	ASIC Fees		55.00	
	37500	Investment Expenses			
330.00	37500/6201454011	Investment Expenses		330.00	
	39000	Life Insurance Premiums			
1,697.71	39000/RAMRAS00002 A	(Life Insurance Premiums) Rama, Rasik Magan 2 - Accumulation		2,035.31	
1,474.95	48500	Income Tax Expense		1,543.35	
22,065.46	49000	Profit/Loss Allocation Account		11,700.49	
	50010	Opening Balance			
(90,584.87)	50010/RAMRAS00002 A	(Opening Balance) Rama, Rasik Magan 2 - Accumulation			112,650.33
	52420	Contributions			
(13,773.61)	52420/RAMRAS00002 A	(Contributions) Rama, Rasik Magan 2 - Accumulation			14,679.36
	53100	Share of Profit/(Loss)			
(11,464.51)	53100/RAMRAS00002 A	(Share of Profit/(Loss)) Rama, Rasik Magan 2 - Accumulation			599.79
	53330	Income Tax			
(591.12)	53330/RAMRAS00002 A	(Income Tax) Rama, Rasik Magan 2 - Accumulation			658.58
	53800	Contributions Tax			
2,066.07	53800/RAMRAS00002 A	(Contributions Tax) Rama, Rasik Magan 2 - Accumulation		2,201.93	
	53920	Life Insurance Premiums			
1,697.71	53920/RAMRAS00002 A	(Life Insurance Premiums) Rama, Rasik Magan 2 - Accumulation		2,035.31	
	60400	Bank Accounts			
45,627.75	60400/MBL961308004	MacQuarie CMA		56,614.84	

The Rama Superannuation Fund

Trial Balance

As at 30 June 2021



Last Year	Code	Account Name	Units	Debits \$	Credits \$
	76100	Other Investments			
25,798.10	76100/RAMAR0001	Gold 10 Oz	1.0000	23,603.50	
19,348.59	76100/RAMAR0002	Gold 2.5 Oz	3.0000	17,702.63	
16,959.00	76100/RAMAR0003	Silver 1kg	20.0000	22,399.60	
4,219.84	76100/RAMAR0004	Silver 10 Oz	16.0000	5,573.60	
697.05	85000	Income Tax Payable/Refundable			1,543.35
				147,814.56	147,814.56

Current Year Profit/(Loss): 13,243.84

Cannot generate CGT Register report. No data found

Cannot generate Realised Capital Gains report. Realised Capital Gains has no data to prepare

SMSF Tax Return

2021

1 Jul 2020—30 Jun 2021

TFN Recorded

PART A ELECTRONIC LODGMENT DECLARATION (FORM P, T, F, SMSF OR EX)

This declaration is to be completed where the tax return is to be lodged via the Tax Office's electronic lodgment service (ELS). It is the responsibility of the taxpayer to retain this declaration for a period of five years after the declaration is made, penalties may apply for failure to do so.

Privacy

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

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

The Australian Business Register

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

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

Electronic Funds Transfer – Direct Debit

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

Tax File Number	Name of partnership, trust, fund or entity	Year
TFN Recorded	The Rama Superannuation Fund	2021

I authorise my tax agent to electronically transmit this tax return via the electronic lodgment service.

Important

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

Declaration - I declare that:

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

Signature of partner, trustee or director	Date
---	------

PART B ELECTRONIC FUNDS TRANSFER CONSENT

This declaration is to be completed when an electronic funds transfer EFT of a refund is requested and the tax return is being lodged through the electronic lodgment service ELS.

This declaration must be signed by the taxpayer prior to the EFT details being transmitted to the Tax Office. If you elect for an EFT, all details below must be completed.

Important

Care should be taken when completing EFT details as the payment of any refund, including any family tax benefit, will be made to the account specified.

<u>Agent Ref No.</u>	<u>BSB Number</u>	<u>Account Number</u>	<u>Account Name</u>
24742602	182512	961308004	The Rama Superannuation Fund

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

Signature	Date
-----------	------

PART D TAX AGENTS CERTIFICATE (SHARED FACILITIES USERS ONLY)

<u>Client Ref</u>	<u>Agent Ref No.</u>	<u>Contact Name</u>	<u>Contact No.</u>
RAMAR040	24742602	Mora Wealth Accountants Pty Ltd	0893091233

Declaration - I declare that:

- I have prepared this tax return and/or family tax benefit tax claim in accordance with the information supplied by the taxpayer
- I have received a declaration made by the taxpayer that the information provided to me for the preparation of this document is true and correct, and
- I am authorised by the taxpayer to lodge this tax return and any applicable schedules that are attached.

Agent's Signature	Date
-------------------	------

Section A: Fund information

Period start 01/07/2020

Period end 30/06/2021

1 TAX FILE NUMBER TFN Recorded

2 NAME OF SELF-MANAGED SUPERANNUATION FUND (SMSF) The Rama Superannuation Fund

3 AUSTRALIAN BUSINESS NUMBER 44 561 006 967

4 CURRENT POSTAL ADDRESS

Address	Town/City	State	Postcode
PO Box 1389	Wangara DC	WA	6947

5 ANNUAL RETURN STATUS

Is this the first required return for a newly registered SMSF? No

6 SMSF AUDITOR

Title Mr

First name Anthony

Other name William

Family name Boys

Suffix

SMSF auditor number 100014140

Contact number 61-410712708

Auditor Address	Town/City	State	Postcode
PO Box 3376	RUNDLE MALL	SA	5000

Date audit was completed A 24/01/2022

Was part A of the audit report qualified? B No

Was part B of the audit report qualified? C No

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

7 ELECTRONIC FUNDS TRANSFER (EFT)

A. Fund's financial institution account details

BSB number 182512

Account number 961308004

Account name The Rama Superannuation Fund

I would like my tax refunds made to this account Yes

C. Electronic service address alias

8 STATUS OF SMSF

Australian superannuation fund? A Yes

Fund benefit structure B A

Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Contribution? C Yes

9 WAS THE FUND WOUND UP DURING THE YEAR?

Date fund was wound up

Have all tax lodgment and payment obligations been met?

10 EXEMPT CURRENT PENSION INCOME

Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year? No

Exempt current pension income amount **A**Which method did you use to calculate your exempt current pension income? **B**Was an actuarial certificate obtained? **D**Did the fund have any other income that was assessable? **E**

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**11 INCOME****Prior year losses brought forward**

Net Capital Losses from Collectables

Other Net Capital Losses \$35,319.00

Did you have a CGT event during the year? **G** NoHave you applied an exemption or rollover? **M** NoNet capital gain **A** \$0.00**Losses carried forward**

Net Capital Losses from Collectables

Other Net Capital Losses \$35,319.00

Gross rent and other leasing and hiring **B**Gross interest income **C** \$49.00

Tax file number amounts withheld from gross interest \$0.00

Forestry managed investment scheme income **X**Gross foreign income **D1**Net foreign income **D**Australian franking credits from a New Zealand company income **E**Transfers from foreign funds income **F** Number 0Gross payments where ABN not quoted **H**Gross distribution from partnerships income **I**Unfranked dividends **J**

Franked dividend income amount		K	
Franking credit		L	
Tax file number amounts withheld from dividends			
Gross distribution from trusts income		M	
Assessable contributions	(R1 + R2 + R3 less R6)	R	\$14,679.00
Assessable employer contributions		R1	\$14,679.00
Assessable personal contributions		R2	
No-TFN-quoted contributions		R3	\$0.00
The transfer of liability to a Life Insurance Company or Pooled Superannuation Trust		R6	
Gross payments foreign resident income			
Other income			
Total other income		S	
Assessable income due to a changed tax status of the fund		T	
Net non-arm's length income	(Subject to 47% tax rate U1 + U2 + U3)	U	
Net non-arm's length private company dividends		U1	
Net non-arm's length trust distributions		U2	
Net other non-arm's length income		U3	
Gross income		W	\$14,728.00
Exempt current pension income		Y	
Total assessable income		V	\$14,728.00

Section C: Deductions and non-deductible expenses

12 DEDUCTIONS

		Deductions		Non-Deductible Expenses
Interest expenses within Australia	A1		A2	
Interest expenses overseas	B1		B2	
Capital works expenditure	D1		D2	
Low value pool				
Capital allowance				
Other depreciation				
Decline in value of depreciating assets	E1		E2	
Insurance premiums – members	F1	\$2,035.00	F2	\$0.00
SMSF auditor fee	H1	\$330.00	H2	\$0.00
Investment expenses	I1	\$330.00	I2	\$0.00
Management and administration expenses	J1	\$1,744.00	J2	\$0.00
Forestry managed investment scheme expense	U1		U2	
Other amounts	L1		L2	
Tax losses deducted	M1			
Totals	N	\$4,439.00	Y	\$0.00
Total SMSF expenses		(N + Y)	Z	\$4,439.00
Taxable income or loss		(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)	O	\$10,289.00

Section D: Income tax calculation statement

13 CALCULATION STATEMENT

Taxable income		A	\$10,289.00
Tax on taxable income		T1	\$1,543.35
Tax on no-TFN-quoted contributions		J	\$0.00
Gross tax		B	\$1,543.35
Non-refundable non-carry forward tax offsets	(C1 + C2)	C	
Foreign income tax offset		C1	
Rebates and tax offsets		C2	
Subtotal	(B less C – cannot be less than zero)	T2	\$1,543.35

Non-refundable carry forward tax offsets	(D1 + D2 + D3 + D4)	D	\$0.00
Early stage venture capital limited partnership tax offset		D1	\$0.00
Early stage venture capital limited partnership tax offset carried forward from previous year		D2	\$0.00
Early stage investor tax offset		D3	\$0.00
Early stage investor tax offset carried forward from previous year		D4	\$0.00
Subtotal	(T2 less D – cannot be less than zero)	T3	\$1,543.35
REFUNDABLE TAX OFFSETS	(E1 + E2 + E3 + E4)	E	\$0.00
Complying fund's franking credits tax offset		E1	\$0.00
No-TFN tax offset		E2	
National rental affordability scheme tax offset		E3	
Exploration credit tax offset		E4	\$0.00
Tax Payable		T5	\$1,543.35
Section 102AAM interest charge		G	
Eligible credits	(H1 + H2 + H3 + H5 + H6 + H8)	H	\$0.00
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	\$0.00
Credit for TFN amounts withheld from payments from closely held trusts		H5	\$0.00
Credit for interest on no-TFN tax offset		H6	
Credit for amounts withheld from foreign resident capital gains withholding		H8	\$0.00
Tax offset refunds (Remainder of refundable tax offsets)		I	\$0.00
PAYG instalments raised		K	
Supervisory levy		L	\$259.00
Supervisory levy adjustment for wound up funds		M	\$0.00
Supervisory levy adjustment for new funds		N	\$0.00
Amount payable		S	\$1,802.35

Section E: Losses

14 LOSSES			
Tax losses carried forward to later income years		U	
Net capital losses carried forward to later income years		V	\$35,319.00

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	\$56,615.00
Debt securities	F	
Loans	G	
Listed shares	H	
Unlisted shares	I	
Limited recourse borrowing arrangements	J	
Australian residential real property	J1	
Australian non-residential real property	J2	
Overseas real property	J3	
Australian shares	J4	
Overseas shares	J5	
Other	J6	
Property Count	J7	
Non-residential real property	K	
Residential real property	L	
Collectables and personal use assets	M	
Other assets	O	\$69,279.00

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	\$125,894.00
---	----------	---------------------

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

15f Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution?	A
Did the members or related parties of the fund use personal guarantees or other security for the LRBA?	B

16 LIABILITIES

Borrowings	V	
Borrowings for limited recourse borrowing arrangements	V1	
Permissible temporary borrowings	V2	
Other borrowings	V3	
Total member closing account balances	W	\$124,351.00
Reserve accounts	X	
Other liabilities	Y	\$1,543.00
Total liabilities	Z	\$125,894.00

17 TAXATION OF FINANCIAL ARRANGEMENTS (TOFA)

Total TOFA gains	H
Total TOFA losses	I

Section J: Other information

FAMILY TRUST ELECTION STATUS

Select the income year of the election	A
Family trust election revocation/variation code	B

INTERPOSED ENTITY ELECTION STATUS

Select the earliest income year elected	C
Interposed entity election revocation code	D

Section K : Declarations

PREFERRED TRUSTEE OR DIRECTOR CONTACT DETAILS

Title	Mr
First name	Rasik
Other name	
Family name	Rama
Suffix	
Non-individual trustee name	Lifetime Choice Pty Ltd
ABN of non-individual trustee	
Contact number	08 61020018
Email address	

TAX AGENT'S CONTACT DETAILS

Practice name	Mora Wealth Accountants Pty Ltd
Title	Mr
First name	Alex
Other name	
Family name	Mora
Suffix	
Contact number	08 93091233

HOURS TAKEN TO PREPARE AND COMPLETE THIS RETURN

Member 1 — Rama, Rasik (TFN Recorded)

Account status	Open
Tax File Number	TFN Recorded
INDIVIDUAL NAME	
Title	Mr
Given name	Rasik
Other given names	
Family name	Rama
Suffix	
Date of birth	23 May 1975
Date of death	
CONTRIBUTIONS	
Opening account balance	\$112,650.33
Employer contributions	A \$14,679.36
Principal Employer ABN	A1
Personal contributions	B
CGT small business retirement exemption	C
CGT small business 15 year exemption	D
Personal injury election	E
Spouse and child contributions	F
Other third party contributions	G
Proceeds from primary residence disposal	H
Receipt date	H1
Assessable foreign superannuation fund amount	I
Non-assessable foreign superannuation fund amount	J
Transfer from reserve: assessable amount	K
Transfer from reserve: non-assessable amount	L
Contributions from non-complying funds and previously non-complying funds	T
Any other contributions (including Super Co-contributions and Low Income Super Contributions)	M
Total Contributions	N \$14,679.36

OTHER TRANSACTIONS

Allocated earnings or losses	O	(\$2,977.87)
Inward rollovers and transfers	P	
Outward rollovers and transfers	Q	
TRIS Count		
Accumulation phase account balance	S1	\$124,351.82
Retirement phase account balance - Non CDBIS	S2	
Retirement phase account balance - CDBIS	S3	
Accumulation phase value	X1	
Retirement phase value	X2	
Outstanding Limited recourse borrowing arrangement	Y	
Lump Sum payment	R1	
Income stream payment	R2	
Closing account balance	S	\$124,351.82

Capital Gains Tax Schedule

1 CURRENT YEAR CAPITAL GAINS AND CAPITAL LOSSES	Capital gains	Capital losses
Shares in companies listed on an Australian securities exchange	A	K
Other shares	B	L
Units in unit trusts listed on an Australian securities exchange	C	M
Other units	D	N
Real estate situated in Australia	E	O
Other real estate	F	P
Amount of capital gains from a trust (including a managed fund)	G	
Collectables	H	Q
Other CGT assets and any other CGT events	I	R
Amount of capital gain previously deferred under transitional CGT relief for superannuation funds	S	\$0.00
Total current year	J	\$0.00 A
2 CAPITAL LOSSES		
Total current year capital losses applied		B
Total prior year net capital losses applied		C
Total capital losses transferred in applied (only for transfers involving a foreign bank branch or permanent establishment of a foreign financial entity)		D
Total capital losses applied		E
3 UNAPPLIED NET CAPITAL LOSSES CARRIED FORWARD		
Net capital losses from collectables carried forward to later income years		A
Other net capital losses carried forward to later income years		B \$35,319.00
4 CGT DISCOUNT		
Total CGT discount applied		A
5 CGT CONCESSIONS FOR SMALL BUSINESS		
Small business active asset reduction		A
Small business retirement exemption		B
Small business rollover		C
Total small business concessions applied		D \$0.00
6 NET CAPITAL GAIN		
		A \$0.00
1J less 2E less 4A less 5D (cannot be less than zero). Amount will appear at label A, Net capital gain on your tax return		
7 EARNOUT ARRANGEMENTS		
Income year earnout right created		F
Amended net capital gain or capital losses carried forward		G

8 OTHER CGT INFORMATION REQUIRED (IF APPLICABLE)

Small business 15 year exemption – exempt capital gains	A
Capital gains disregarded by a foreign resident	B
Capital gains disregarded as a result of a scrip for scrip rollover	C
Capital gains disregarded as a result of an inter-company asset rollover	D
Capital gains disregarded by a demerging entity	E

Worksheets

11 INCOME

C Gross interest income

Description	Tax Withheld	Interest
Imported from SF360	\$0.00	\$49.00
Total	\$0.00	\$49.00

12 DEDUCTIONS

F INSURANCE PREMIUMS - MEMBERS

Description	Deductible	Non deductible
Imported from SF360	\$2,035.00	\$0.00
Total	\$2,035.00	\$0.00

H SMSF auditor fee

Description	Deductible	Non deductible
Imported from SF360	\$330.00	\$0.00
Total	\$330.00	\$0.00

I Investment Expenses

Description	Deductible	Non deductible
Imported from SF360	\$330.00	\$0.00
Total	\$330.00	\$0.00

J Management and administration expenses

Description	Deductible	Non deductible
Imported from SF360	\$1,744.00	\$0.00
Total	\$1,744.00	\$0.00

13 CALCULATION STATEMENT**D1** Early stage venture capital limited partnership tax offset

Description	Amount
Imported from SF360	\$0.00
Total	\$0.00

D2 Early stage venture capital limited partnership tax offset carried forward from previous year

Description	Amount
Imported from SF360	\$0.00
Total	\$0.00

D3 Early stage investor tax offset

Description	Amount
Imported from SF360	\$0.00
Total	\$0.00

D4 Early stage investor tax offset carried forward from previous year

Description	Amount
Imported from SF360	\$0.00
Total	\$0.00

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

Description	Amount
Imported from SF360	\$0.00
Total	\$0.00

H8 Credit for amounts withheld from foreign resident capital gains withholding

Description	Amount
Imported from SF360	\$0.00
Total	\$0.00

15 ASSETS**15b** AUSTRALIAN DIRECT INVESTMENTS**E** Cash and term deposits

Description	Amount
Imported from SF360	\$56,615.00
Total	\$56,615.00

O Other assets

Description	Amount
Imported from SF360	\$69,279.00
Total	\$69,279.00

16 LIABILITIES

Other liabilities

Description	Amount
Imported from SF360	\$1,543.00
Total	\$1,543.00