

# 60800 - Term Deposits

2020 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
CBA50067185	CBA T/D 50067185		\$266,256.00	100%
CBA50077797	CBA TD 50077797	\$10,317.98	\$10,153.92	1.62%
CBATD50071723	CBA T/D 50071723	\$57,720.70	\$56,039.51	3%
CBATD50073868	CBA T/D 50073868		\$34,562.22	100%
CBATD50075679	CBA T/D 50075679	\$366,060.43	\$53,251.20	587.42%
CBATD50075951	CBA T/D 50075951	\$23,189.26	\$12,780.29	81.45%
CBATD50076559	CBA T/D 50076559	\$31,457.28	\$30,720.00	2.4%
ING82881005	ING T/D 82881005	\$332,333.15	\$322,967.10	2.9%
ING83372799	ING T/D 83372799	\$25,630.04	\$25,066.05	2.25%
ING83450930	ING T/D 83450930	\$51,318.78	\$49,848.26	2.95%
ING83897570	ING T/D 83897570	\$18,807.27	\$18,277.23	2.9%
ING84040864	ING T/D 84040864	\$40,785.12	\$39,693.55	2.75%
MBLTD261191647	MacQuarie Bank T/D 261191647	\$250,000.00	\$250,000.00	0%
MET029224521	SUNCORP T/D 029224521	\$5,000.00		100%
MET603739554	Suncorp T/D 603739554	\$41,354.78	\$40,804.53	1.35%
NABTD270000190	NAB T/D 27-000-0190	\$12,700.00	\$12,700.00	0%
NABTD917744124	NAB T/D 91-774-4124	\$5,500.00		100%
PIBAA19126G3KRL	RaboDirect T/D G3KRL	\$3,000.00	\$3,000.00	0%
PIBAA19217YCG7J	RaboDirect T/D 19217YCG7J	\$10,200.00		100%

Account Code	Description	CY Balance	LY Balance	Change
PIBAA19308Ksky2	RaboDirect T/D 19308KSKY2			0%
PIBAA20045PR7Q5	RaboDirect T/D 20045PR7Q5	\$30,235.00		100%
PIBAA20062LHYBH	RaboDirect T/D 20062LHYBH	\$1,567.00		100%
PIBAA20127D033B	RaboDirect T/D 27D033B	\$22,621.94		100%
PIBB4G17TDDYD6D8ALS	RaboDirect T/D DYD6D8ALS	\$12,000.00	\$12,000.00	0%
PIBB5B06TDVA53B0J2Y	RaboDirect T/D VA53B0J2Y		\$20,000.00	100%
PIBB5B17TDHZZT7F1WCQ	RaboDirect T/D HZZT7F1WCQ	\$16,000.00	\$16,000.00	0%
PIBB5E05TDWCA54NKVI	RaboDirect T/D WCA54NKVI		\$18,000.00	100%
PIBB6H08TDTNQ49RSD4	RaboDirect T/D TNQ49R2D4	\$14,900.00	\$14,900.00	0%
PIBB6K21TDEPP5PVH2R	RaboDirect T/D EPP5PVH2R	\$3,000.00	\$3,000.00	0%
PIBB7C14TDPV67T0FWL	RaboDirect T/D PV67T0FWL	\$1,000.00	\$1,000.00	0%
PIBB7C14TDPVG5T1N4C	RaboDirect T/D PVG5T1N4C	\$19,000.00	\$19,000.00	0%
PIBB7H07TDWYP9FBLVR	RaboDirect T/D WYP9FBLVR	\$14,500.00	\$14,500.00	0%
PIBB7J23TDLIN9F0UAS	RaboDirect T/D LIN9F0UAS	\$3,300.00	\$3,300.00	0%
PIBB7L06TDRRJ67V0WZ	RaboDirect T/D RRJ67V0WZ	\$10,600.00	\$10,600.00	0%
PIBB8C12TDEAA9DFUE7	RaboDirect T/D EAA9DFUE7	\$22,301.00	\$22,301.00	0%
PIBB8H01TDJV239DX30	RaboDirect TD JV239DX30	\$268,300.00	\$268,300.00	0%
PIBB8J31TDQUJ9VMALR	RaboDirect TD QUJ9VMALR	\$10,900.00	\$10,900.00	0%
PIBB8K14TDJYJ5RRPPA	RaboDirect T/D JYJ5RRPPA	\$14,598.00	\$14,598.00	0%
PIBB9B25TDXAN5JKX7D	RaboDirect T/D XAN5JKX7D	\$10,900.00	\$10,900.00	0%
PIBB9C12TDTYX7F37E8	RaboDirect T/D TYX7F37E8	\$36,075.00	\$36,075.00	0%

Account Code	Description	CY Balance	LY Balance	Change
PIBBAA20079JBC4C	RaboDirect T/D 20079JBC4C	\$2,561.95		100%
PIBRABOTDA09VJ	RaboDirect T/D A09VJ \$250,000	\$250,000.00	\$250,000.00	0%
PIBTDA19240YVDJS	RaboDirect T/D 19240YVDJS	\$1,493.80		100%
PIBTDGZ79SUVLG	RaboDirect T/D 79SUVLG	\$13,000.00	\$13,000.00	0%
PIBTDIL76A5FX2	RaboDirect T/D 76A5FX2	\$18,400.00	\$18,400.00	0%
PIBTDXCR01S78W	RaboDirect T/D XCR01S78W	\$30,000.00	\$30,000.00	0%
PIBTDXPF6GJLNC	RaboDirect T/D GJLNC	\$64,725.53	\$64,725.53	0%
<b>TOTAL</b>				
		<b>CY Balance</b>	<b>LY Balance</b>	
		\$2,177,354.01	\$2,097,619.39	

## Supporting Documents

- Bank Statement Report [Report](#)
- TD - CBA - 50071723.pdf [CBATD50071723](#)
- TD - CBA - 50075951.pdf [CBATD50075951](#)
- TD - ING - 82881005.pdf [ING82881005](#)
- TD - ING - 83450930.pdf [ING83450930](#)
- TD - ING - 84040864.pdf [ING84040864](#)
- TD - Suncorp - 029224521.pdf [MET029224521](#)
- TD - NAB - 270000190.pdf [NABTD270000190](#)
- TD 3KRL 30.06.20.pdf [PIBAA19126G3KRL](#)
- TD CG7J 30.09.19.pdf [PIBAA19217YCG7J](#)
- TD SKY2 06.05.20.pdf [PIBAA19308Ksky2](#)
- TD R7Q5 31.03.20.pdf [PIBAA20045PR7Q5](#)
- TD HYBY 31.03.20.pdf [PIBAA20062LHYBH](#)
- TD 033B 30.06.20.pdf [PIBAA20127D033B](#)
- TD 0J2Y 10.02.20.pdf [PIBB5B06TDVA53B0J2Y](#)
- TD NKVI 06.05.20.pdf [PIBB5E05TDWCA54NKVI](#)
- TD VH2R 30.06.20.pdf [PIBB6K21TDEPP5PVH2R](#)
- TD 1N4C 30.06.20.pdf [PIBB7C14TDPVG5T1N4C](#)
- TD 0UAS 30.06.20.pdf [PIBB7J23TDLIN9F0UAS](#)
- TD FUE7 30.06.20.pdf [PIBB8C12TDEAA9DFUE7](#)
- TD MALR 30.06.20.pdf [PIBB8J31TDQUJ9VMALR](#)
- TD KX7D 30.06.20.pdf [PIBB9B25TDXAN5JKX7D](#)
- TD BC4C 30.06.20.pdf [PIBBAA20079JBC4C](#)
- TD - CBA - 50077797.pdf [CBA50077797](#)
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- TD - Suncorp - 603739554.pdf [MET603739554](#)
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- TD HYBH 30.06.20.pdf [PIBAA20062LHYBH](#)
- TD 8ALS 30.06.20.pdf [PIBB4G17TDDYD6D8ALS](#)
- TD 1WCQ 30.06.20.pdf [PIBB5B17TDHZT7F1WCQ](#)
- TD R2D4 30.06.20.pdf [PIBB6H08TDTNQ49RSD4](#)
- TD 0FWL 30.06.20.pdf [PIBB7C14TDPV67T0FWL](#)
- TD BLVR 30.06.20.pdf [PIBB7H07TDWYP9FBLVR](#)
- TD V0WZ 30.06.20.pdf [PIBB7L06TDRRJ67V0WZ](#)
- TD DX30 30.06.20.pdf [PIBB8H01TDJV239DX30](#)
- TD RPPA 30.06.20.pdf [PIBB8K14TDJYJ5RRPPA](#)
- TD 37E8 30.06.20.pdf [PIBB9C12TDTYX7F37E8](#)
- TD BC4C 31.03.20.pdf [PIBBAA20079JBC4C](#)

- TD 09VJ 30.06.20.pdf [PIBRABOTDA09VJ](#)
- TD VDJS 30.09.19.pdf [PIBTDAA19240YVDJS](#)
- TD VDJS 31.03.20.pdf [PIBTDAA19240YVDJS](#)
- TD 5FX2 30.06.20.pdf [PIBTDIL76A5FX2](#)
- TD JLNC 30.06.20.pdf [PIBTDXPF6GJLNC](#)
- TD VDJS 30.06.20.pdf [PIBTDAA19240YVDJS](#)
- TD VDJS 31.12.19.pdf [PIBTDAA19240YVDJS](#)
- TD UVLG 30.06.20.pdf [PIBTDGZ79SUVLG](#)
- TD S78W 30.06.20.pdf [PIBTDXCR01S78W](#)

### Standard Checklist

- Attach Copies of Statements and Interest slips
- Attach copy of Bank Statement Report
- Ensure all Transactions have been entered

**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60400 / CBA10287300

Account Name: CBA Cash Investment A/C 10287300

BSB and Account Number: 064473 10287300

Opening Balance - Total Debits + Total Credits = Closing Balance  
 \$ 9.75

Date	Description	Debit	Credit	Ledger Balance	Statement Balance	Variance
		\$	\$	\$	\$	\$
01/07/2021	Opening Balance			9.75		
30/06/2022	CLOSING BALANCE			9.75		

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**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60400 / ING60489657  
 Account Name: ING Direct A/C 60489657  
 BSB and Account Number: 923100 60489657

Opening Balance - Total Debits + Total Credits = Closing Balance  
 \$ 14.69

Date	Description	Debit	Credit	Ledger Balance	Statement Balance	Variance
		\$	\$	\$	\$	\$
01/07/2021	Opening Balance			14.69		
30/06/2022	CLOSING BALANCE			14.69		

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**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60400 / MET452670542

Account Name: Suncorp Business Saver A/C 452670542

BSB and Account Number: 484799 452670542

Data Feed Used

Opening Balance - Total Debits + Total Credits = Closing Balance  
 \$ 274,007.10

Date	Description	Debit	Credit	Ledger Balance	Statement Balance	Variance
		\$	\$	\$	\$	\$
01/07/2021	Opening Balance			274,007.10		
30/06/2022	CLOSING BALANCE			274,007.10		

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**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60400 / NAB123132038

Account Name: NAB Business Cash Maximiser A/C 12-313-2038

BSB and Account Number: 084261 123132038

Opening Balance - Total Debits + Total Credits = Closing Balance  
 \$ 1,008.51 \$ 1,008.51

Date	Description	Debit	Credit	Ledger Balance	Statement Balance	Variance
		\$	\$	\$	\$	\$

01/07/2021	Opening Balance			1,008.51		
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30/06/2022	CLOSING BALANCE			1,008.51		
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**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60400 / NAB128065874

Account Name: NAB Business Cheque A/C 12-806-5874

BSB and Account Number: 084261 128065874

Opening Balance - Total Debits + Total Credits = Closing Balance  
 \$ 7,892.79

Date	Description	Debit	Credit	Ledger Balance	Statement Balance	Variance
		\$	\$	\$	\$	\$

01/07/2021	Opening Balance			7,892.79		
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30/06/2022	CLOSING BALANCE			7,892.79		
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**Norman Cairns Trust Fund**  
**Bank Statement Report**

For The Period 01 July 2021 to 30 June 2022

Chart Code: 60400 / PIB008516500

Account Name: Rabo Direct Savings A/C 008516500

BSB and Account Number: 142201 008516500

Opening Balance - Total Debits + Total Credits = Closing Balance  
 \$ 0.02

Date	Description	Debit	Credit	Ledger Balance	Statement Balance	Variance
		\$	\$	\$	\$	\$

01/07/2021	Opening Balance			0.02		
30/06/2022	CLOSING BALANCE			0.02		

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036

MRS JANET KENNING  
92 OSBORNE DR  
BURPENGARY QLD 4505

Date printed	30 June 2019
Term Deposit number	06 4473 50077797
Investment balance	\$10,153.92
Investment term	5 months
At an interest rate of	2.30% p.a.
Invested on	18 May 2019
To mature on	18 October 2019
Interest option	Compound Annually

## Interest earned on your Term Deposit

Your Term Deposit has earned interest for the financial year ending 30 June 2019. Please keep a record of this information for taxation purposes.

Account name	NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NO RMAN CAIRNS TRUST FUND
Investment balance at start of the reporting period 18 October 2018	\$10,000.00
Total interest paid for the financial year ending 30 June 2019	\$153.92

### Things you should know

If you had a Term Deposit that was closed during the last financial year, please refer to the information provided in your Closed Account Notice for completing your tax return.

### We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit [commbank.com.au](http://commbank.com.au), drop into your nearest branch, contact your Relationship Manager or Adviser, or call 13 2221.

**We are required to provide an account statement for this Term Deposit. The account statement covering the previous financial year is on the following page.**





036

MRS JANET KENNING  
 92 OSBORNE DR  
 BURPENGARY QLD 4505

Date printed	5 October 2019
Term Deposit number	06 4473 50077797
Current balance	\$10,153.92
Investment term	5 months
At an interest rate of	2.30% p.a.
Invested on	18 May 2019
To mature on	18 October 2019
Interest option	Compound Annually

### Review your Term Deposit before it matures

Your Term Deposit is due to mature on 18 October 2019 at which point you can provide us instructions and lock in your new rate. As at the date of this notice we have no maturity instructions recorded for your account.

Account name	NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NO RMAN CAIRNS TRUST FUND
Interest paid this financial year	\$0.00
Interest payable by maturity date if your funds remain invested until maturity	\$97.89

#### What do you need to do?

Review your Term Deposit and update your instructions if you want to make a change to these. You can do this at any point prior to maturity, or during the grace period. Prior to maturity, interest rates are indicative only, and may change before your maturity date.

As a guide if you chose to renew, based on your current term and balance as at the date of this notice (including any headline or special offers), the interest rate for the new term would be 0.35% p.a. This may change significantly by the time your Term Deposit matures. To confirm what the interest rate applied to the new term will be, contact us during the grace period so you can make changes if needed.

#### What are your maturity options?

You can:

- **Renew** your Term Deposit, with a wide variety of investment terms and the ability to add or withdraw funds
- **Withdraw** your funds in full and close your Term Deposit account
- **Temporarily** place your funds in a holding facility, a feature where you can renew or withdraw your funds without penalty until you decide your next move.

For the latest indicative interest rates, including rates for holding facility, go to [www.commbank.com.au/tdrates](http://www.commbank.com.au/tdrates)

#### How to give us instructions

Log on to NetBank to provide instructions online, visit any CommBank branch, contact your Relationship Manager or Adviser or call **13 2221**.

If you **don't** provide us instructions, your Term Deposit will be automatically placed in the holding facility on your maturity date. Based on your current balance, the 7 day variable interest rate of 0.35% p.a. would apply. This rate may change by the time your Term Deposit matures.

If you forget to provide instructions before maturity, or just change your mind, don't worry - you have the **7 day grace period** from 18 October 2019 to 24 October 2019 to provide alternative renewal or withdrawal instructions without notice or penalty. This will take effect from 18 October 2019.



\*# 13537.13542.1.1 ZZ76A 010610 CH.TD.S101.D277.L V05.01.25

10251.81.



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MRS JANET KENNING  
 92 OSBORNE DR  
 BURPENGARY QLD 4505

Date printed	18 October 2019
Term Deposit number	06 4473 50077797
Investment balance	\$10,251.81
Placed in holding facility on	18 October 2019
Current interest rate	0.35% p.a.
Interest option	Compound Weekly

## Your Term Deposit has been placed into the holding facility

Your Term Deposit matured on 18 October 2019. We've placed your funds into the holding facility of your account so you can reinvest or withdraw your funds without penalty once you decide what to do.

Account name	NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NO RMAN CAIRNS TRUST FUND
Interest payment instructions	Interest will be added to your Term Deposit.
Interest paid this financial year	\$97.89

### What's the interest rate?

Based on your current balance, the rate that applies is 0.35% p.a.

While your money is in the holding facility, a fixed interest rate will apply for each 7-day calendar period, and interest will be paid every 7 days until you've reinvested or withdrawn the total balance. Due to market rate movements we may vary the rate for each 7 day period, at any time, without notice.

Note that if you leave your money in the holding facility over an extended period of time, you could miss out on earning interest at a higher rate - such as if you were to reinvest your Term Deposit for a renewed term.

For the latest indicative interest rates, including rates for holding facility, you can go to [www.commbank.com.au/tldrates](http://www.commbank.com.au/tldrates)

### What do you need to do?

- If you want to withdraw all your money from the holding facility, or reinvest it for a fixed term, let us know as soon as you're ready. You can do this by:
  - visiting any CommBank branch
  - contacting your Relationship Manager or Adviser
  - calling us on **13 2221**.
- We'll send you written confirmation once we've received your instructions.

### We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit [commbank.com.au](http://commbank.com.au), drop into your nearest branch, contact your Relationship Manager or Adviser, or call **13 2221**.





036

MRS JANET KENNING  
92 OSBORNE DR  
BURPENGARY QLD 4505

Date printed	25 October 2019
Term Deposit number	06 4473 50077797
Investment balance	\$10,251.81
Investment term	5 months
At an interest rate of	1.55% p.a.
Reinvested on	18 October 2019
To mature on	18 March 2020
Interest option	Compound Annually

## Your Term Deposit has been reinvested with changes

In line with the changes you requested during your grace period, your Term Deposit was reinvested on 18 October 2019 for 5 months with an interest rate of 1.55%p.a.

Account name	NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NO RMAN CAIRNS TRUST FUND
Interest payment instructions	Interest will be added to your Term Deposit every 12 months or at maturity.
Interest paid this financial year	\$97.89

### What you need to know

You'll need to give us 31 days' notice if you want to take money out of your Term Deposit before it matures. A prepayment interest adjustment and administration fee will also apply for not fulfilling the term.

Please check all the details in this letter and let us know if any information is incorrect, as these are the details we now have on record. This supersedes any previously dated notice.

### We're here to help

Visit [commbank.com.au](http://commbank.com.au) to view our latest Terms and Conditions, applicable to your renewed account as at the date of renewal.

For any questions, you can drop into your nearest branch, contact your Relationship Manager or Adviser, or call **13 2221**.





036

MRS JANET KENNING  
 92 OSBORNE DR  
 BURPENGARY QLD 4505

Date printed	31 December 2019
Term Deposit number	06 4473 50077797
Investment balance	\$10,251.81
Investment term	5 months
At an interest rate of	1.55% p.a.
Invested on	18 October 2019
To mature on	18 March 2020
Interest option	Compound Annually

## Account statement for your Term Deposit

For your records this is your account statement for the period from 1 July to 31 December 2019.

### Things you should know

This Transaction Notice provides Term Deposit transactions for the first six months of the financial year from 1 July 2019 to 31 December 2019.

For taxation purposes the End of Financial Year Notice displays all Term Deposit transactions for the full financial year from 1 July 2019 to 30 June 2020.

### We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit [commbank.com.au](http://commbank.com.au), drop into your nearest branch, contact your Relationship Manager or Adviser, or call **13 2221**.

### Important information for Term Deposits opened after 1 July

The opening balance of this Term Deposit will display as 'Nil' on this account statement. The opening deposit will be listed as a separate transaction on the date that the Term Deposit was opened or the value date specified for the Term Deposit.

Account name		NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NO RMAN CAIRNS TRUST FUND		
Date	Transaction	Debit	Credit	Balance
01 Jul	OPENING BALANCE			\$10,153.92
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2019 is \$153.92			
18 Oct	Credit Interest		\$97.89	\$10,251.81 CR
31 Dec	CLOSING BALANCE			\$10,251.81



036

MRS JANET KENNING  
 92 OSBORNE DR  
 BURPENGARY QLD 4505

Date printed	5 March 2020
Term Deposit number	06 4473 50077797
Current balance	\$10,251.81
Investment term	5 months
At an interest rate of	1.55% p.a.
Invested on	18 October 2019
To mature on	18 March 2020
Interest option	Compound Annually

## Review your Term Deposit before it matures

Your Term Deposit is due to mature on 18 March 2020 at which point you can provide us instructions and lock in your new rate. As at the date of this notice we have no maturity instructions recorded for your account.

Account name	NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NO RMAN CAIRNS TRUST FUND
Interest paid this financial year	\$97.89
Interest payable by maturity date if your funds remain invested until maturity	\$66.17

### What do you need to do?

Review your Term Deposit and update your instructions if you want to make a change to these. You can do this at any point prior to maturity, or during the grace period. Prior to maturity, interest rates are indicative only, and may change before your maturity date.

As a guide if you chose to renew, based on your current term and balance as at the date of this notice (including any headline or special offers), the interest rate for the new term would be 0.20% p.a. This may change significantly by the time your Term Deposit matures. To confirm what the interest rate applied to the new term will be, contact us during the grace period so you can make changes if needed.

### What are your maturity options?

You can:

- **Renew** your Term Deposit, with a wide variety of investment terms and the ability to add or withdraw funds
- **Withdraw** your funds in full and close your Term Deposit account
- **Temporarily** place your funds in a holding facility, a feature where you can renew or withdraw your funds without penalty until you decide your next move.

For the latest indicative interest rates, including rates for holding facility, go to [www.commbank.com.au/tdrates](http://www.commbank.com.au/tdrates)

### How to give us instructions

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If you **don't** provide us instructions, your Term Deposit will be automatically placed in the holding facility on your maturity date. Based on your current balance, the 7 day variable interest rate of 0.20% p.a. would apply. This rate may change by the time your Term Deposit matures.

If you forget to provide instructions before maturity, or just change your mind, don't worry - you have the **7 day grace period** from 18 March 2020 to 24 March 2020 to provide alternative renewal or withdrawal instructions without notice or penalty. This will take effect from 18 March 2020.





## Your account confirmation as at 18 March 2020

Thank you for banking with us. Here is a quick summary of some of the important features of your Account.

If you have any questions or need more information please go to [netbank.com.au](http://netbank.com.au), call **13 2221**, 24 hours a day, 7 days a week or visit any branch.

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### Account details

<b>Account type</b>	Term Deposit
<b>Account number</b>	447350077797
<b>Account holder(s)</b>	NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NORMAN CAIRNS TRUST FUND
<b>Investment term</b>	6 Months
<b>Amount invested at start of term</b>	\$10,251.81
<b>Current balance</b>	\$10,317.98
<b>Start date</b>	18/03/2020
<b>Maturity date</b>	18/09/2020
<b>TFN/ABN/Exemption quoted</b>	Yes
<b>Early withdrawal</b>	31 days' notice is required to withdraw before maturity. A prepayment interest adjustment and administration fee will apply.

### Maturity instructions

Place in Holding Facility

At maturity we will place your funds in the holding facility of your account, where you can choose to reinvest or withdraw your funds anytime once you decide what to do. Holding facility interest is paid every 7 days at the applicable interest rate, and may be lower than for a fixed term. Please refer to the Term Deposit General Information and Terms and Conditions for more information.

If you wish to update your maturity instructions, please visit any of our branches, contact your Relationship Manager, call **13 2221** or provide your instructions on [netbank.com.au](http://netbank.com.au) before the maturity date.

**Features** You can use NetBank to manage your Term Deposit online, including keeping track of your maturity date and interest payments. Contact us to get started using NetBank today.

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### Credit interest

<b>Interest rate</b>	1.20% p.a.
<b>When is interest paid?</b>	You have chosen to receive your interest every 12 months and/or at maturity. For terms of 12 months or less, interest is paid at maturity.
<b>Nominated account for interest payments</b>	Added to your Term Deposit balance.



036

MRS JANET KENNING  
92 OSBORNE DR  
BURPENGARY QLD 4505

Date printed	18 March 2020
Term Deposit number	06 4473 50077797
Investment balance	\$10,317.98
Investment term	6 months
At an interest rate of	1.20% p.a.
Reinvested on	18 March 2020
To mature on	18 September 2020
Interest option	Compound Annually

## Your Term Deposit has been reinvested

Your Term Deposit was reinvested on 18 March 2020 for 6 months with an interest rate of 1.20%p.a.

This notice has been issued as confirmation of your new Term Deposit details before any changes made during grace period. If you want to make any changes to your account, you'll need to do so before your grace period ends on 24 March 2020.

Account name	NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NORMAN CAIRNS TRUST FUND
Interest payment instructions	Interest will be added to your Term Deposit every 12 months or at maturity.
Interest paid this financial year	\$164.06

### What do you need to do?

1. You have a 7 day grace period commencing 18 March 2020 and ending 24 March 2020 during which you may make changes to your Term Deposit or withdraw your funds in full without notice or penalty. You can find our latest interest rates at [www.commbank.com.au/tdrates](http://www.commbank.com.au/tdrates).
2. If you request changes to your account within the grace period (or have requested already), we'll send you further confirmation – otherwise, this is the only confirmation of your new investment details that you'll receive from us.

After your grace period ends and your investment has been locked-in, you'll need to give us 31 days' notice if you want to take money out of your Term Deposit before it matures. A prepayment interest adjustment and administration fee will also apply for not fulfilling the term.

You may want to consider other deposit products we offer that may be more suitable for you. For instance, you might prefer an option that allows immediate access to funds or may offer higher interest rates for a comparable term. Please contact us to discuss your options.

### We're here to help

Visit [commbank.com.au](http://commbank.com.au) to view our latest Terms and Conditions, applicable to your renewed account as at the date of renewal.

For any questions, you can drop into your nearest branch, contact your Relationship Manager or Adviser, or call 13 2221.

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036

MRS JANET KENNING  
92 OSBORNE DR  
BURPENGARY QLD 4505

Date printed	30 June 2020
Term Deposit number	06 4473 50077797
Investment balance	\$10,317.98
Investment term	6 months
At an interest rate of	1.20% p.a.
Invested on	18 March 2020
To mature on	18 September 2020
Interest option	Compound Annually

## Interest earned on your Term Deposit

Your Term Deposit has earned interest for the financial year ending 30 June 2020. Please keep a record of this information for taxation purposes.

Account name	NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NO RMAN CAIRNS TRUST FUND
Investment balance at start of the reporting period 1 July 2019	\$10,153.92
Total interest paid for the financial year ending 30 June 2020	\$164.06 *

### Things you should know

If you had a Term Deposit that was closed during the last financial year, please refer to the information provided in your Closed Account Notice for completing your tax return.

### We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit [commbank.com.au](http://commbank.com.au), drop into your nearest branch, contact your Relationship Manager or Adviser, or call 13 2221.

**We are required to provide an account statement for this Term Deposit.  
The account statement covering the previous financial year is on the following page.**





036

MRS JANET KENNING  
92 OSBORNE DR  
BURPENGARY QLD 4505

Date printed	30 June 2019
Term Deposit number	06 4473 50071723
Investment balance	\$56,039.51
Investment term	60 months
At an interest rate of	3.00% p.a.
Invested on	15 July 2015
To mature on	15 July 2020
Interest option	Compound Annually

## Interest earned on your Term Deposit

Your Term Deposit has earned interest for the financial year ending 30 June 2019. Please keep a record of this information for taxation purposes.

Account name	NORMAN CAIRNS PTY LTDITF NORMAN CAIRNS T RUST FUND
Investment balance at start of the reporting period 1 July 2018	\$54,407.29
Total interest paid for the financial year ending 30 June 2019	\$1,632.22

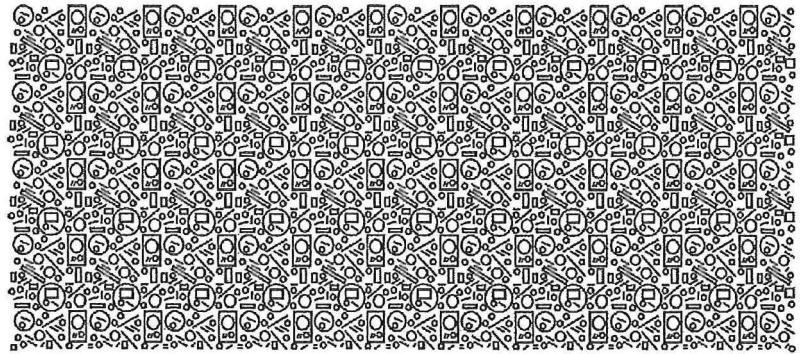
### Things you should know

If you had a Term Deposit that was closed during the last financial year, please refer to the information provided in your Closed Account Notice for completing your tax return.

### We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit [commbank.com.au](http://commbank.com.au), drop into your nearest branch, contact your Relationship Manager or Adviser, or call **13 2221**.

**We are required to provide an account statement for this Term Deposit.  
The account statement covering the previous financial year is on the following page.**



## Account statement for the financial year ending 30 June 2019

### Important information for Term Deposits opened after 1 July in the last financial year

The opening balance of this Term Deposit will display as 'NIL' on this account statement.

The opening deposit will be listed as a separate transaction on the date that the Term Deposit was opened or the value date specified for the Term Deposit.

Date	Transaction	Debit	Credit	Balance
01 Jul	OPENING BALANCE			\$54,407.29
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2018 is \$1,584.68			
15 Jul	Credit Interest		\$1,632.22	\$56,039.51 CR
30 Jun	CLOSING BALANCE			\$56,039.51



036

MRS JANET KENNING  
 92 OSBORNE DR  
 BURPENGARY QLD 4505

Date printed	31 December 2019
Term Deposit number	06 4473 50071723
Investment balance	\$57,720.70
Investment term	60 months
At an interest rate of	3.00% p.a.
Invested on	15 July 2015
To mature on	15 July 2020
Interest option	Compound Annually

## Account statement for your Term Deposit

For your records this is your account statement for the period from 1 July to 31 December 2019.

### Things you should know

This Transaction Notice provides Term Deposit transactions for the first six months of the financial year from 1 July 2019 to 31 December 2019.

For taxation purposes the End of Financial Year Notice displays all Term Deposit transactions for the full financial year from 1 July 2019 to 30 June 2020.

### We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit [commbank.com.au](http://commbank.com.au), drop into your nearest branch, contact your Relationship Manager or Adviser, or call **13 2221**.

### Important information for Term Deposits opened after 1 July

The opening balance of this Term Deposit will display as 'Nil' on this account statement. The opening deposit will be listed as a separate transaction on the date that the Term Deposit was opened or the value date specified for the Term Deposit.

Account name		NORMAN CAIRNS PTY LTD I/F NORMAN CAIRNS T RUST FUND		
Date	Transaction	Debit	Credit	Balance
01 Jul	OPENING BALANCE			\$56,039.51
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2019 is \$1,632.22			
15 Jul	Credit Interest		\$1,681.19	\$57,720.70 CR
31 Dec	CLOSING BALANCE			\$57,720.70





036

MRS JANET KENNING  
92 OSBORNE DR  
BURPENGARY QLD 4505

Date printed	30 June 2020
Term Deposit number	06 4473 50071723
Investment balance	\$57,720.70
Investment term	60 months
At an interest rate of	3.00% p.a.
Invested on	15 July 2015
To mature on	15 July 2020
Interest option	Compound Annually

## Interest earned on your Term Deposit

Your Term Deposit has earned interest for the financial year ending 30 June 2020. Please keep a record of this information for taxation purposes.

Account name	NORMAN CAIRNS PTY LTDITF NORMAN CAIRNS T RUST FUND
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Investment balance at start of the reporting period 1 July 2019	\$56,039.51
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Total interest paid for the financial year ending 30 June 2020	\$1,681.19
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### Things you should know

If you had a Term Deposit that was closed during the last financial year, please refer to the information provided in your Closed Account Notice for completing your tax return.

### We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit [commbank.com.au](http://commbank.com.au), drop into your nearest branch, contact your Relationship Manager or Adviser, or call **13 2221**.

**We are required to provide an account statement for this Term Deposit. The account statement covering the previous financial year is on the following page.**





036

THE TRUSTEE  
92 OSBORNE DR  
BURPENGARY QLD 4505

Date printed	30 June 2019
Term Deposit number	06 4473 50075679
Investment balance	\$53,251.20
Investment term	36 months
At an interest rate of	3.20% p.a.
Invested on	5 September 2016
To mature on	5 September 2019
Interest option	Compound Annually

## Interest earned on your Term Deposit

Your Term Deposit has earned interest for the financial year ending 30 June 2019. Please keep a record of this information for taxation purposes.

Account name	NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NO RMAN CAIRNS TRUST FUND
Investment balance at start of the reporting period 1 July 2018	\$51,600.00
Total interest paid for the financial year ending 30 June 2019	\$1,651.20

### Things you should know

If you had a Term Deposit that was closed during the last financial year, please refer to the information provided in your Closed Account Notice for completing your tax return.

### We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit [commbank.com.au](http://commbank.com.au), drop into your nearest branch, contact your Relationship Manager or Adviser, or call 13 2221.

**We are required to provide an account statement for this Term Deposit.  
The account statement covering the previous financial year is on the following page.**





036

THE TRUSTEE  
 92 OSBORNE DR  
 BURPENGARY QLD 4505

Date printed	23 August 2019
Term Deposit number	06 4473 50075679
Current balance	\$53,251.20
Investment term	36 months
At an interest rate of	3.20% p.a.
Invested on	5 September 2016
To mature on	5 September 2019
Interest option	Compound Annually

## Review your Term Deposit before it matures

Your Term Deposit is due to mature on 5 September 2019 at which point you can provide us instructions and lock in your new rate. As at the date of this notice we have no maturity instructions recorded for your account.

Account name	NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NO RMAN CAIRNS TRUST FUND
Interest paid this financial year	\$0.00
Interest payable by maturity date if your funds remain invested until maturity	\$1,704.04

### What do you need to do?

Review your Term Deposit and update your instructions if you want to make a change to these. You can do this at any point prior to maturity, or during the grace period. Prior to maturity, interest rates are indicative only, and may change before your maturity date.

As a guide if you chose to renew, based on your current term and balance as at the date of this notice (including any headline or special offers), the interest rate for the new term would be 0.60% p.a. This may change significantly by the time your Term Deposit matures. To confirm what the interest rate applied to the new term will be, contact us during the grace period so you can make changes if needed.

### What are your maturity options?

You can:

- **Renew** your Term Deposit, with a wide variety of investment terms and the ability to add or withdraw funds
- **Withdraw** your funds in full and close your Term Deposit account
- **Temporarily** place your funds in a holding facility, a feature where you can renew or withdraw your funds without penalty until you decide your next move.

For the latest indicative interest rates, including rates for holding facility, go to [www.commbank.com.au/tdrates](http://www.commbank.com.au/tdrates)

### How to give us instructions

Log on to NetBank to provide instructions online, visit any CommBank branch, contact your Relationship Manager or Adviser or call **13 2221**.

If you **don't** provide us instructions, your Term Deposit will be automatically placed in the holding facility on your maturity date. Based on your current balance, the 7 day variable interest rate of 0.60% p.a. would apply. This rate may change by the time your Term Deposit matures.

If you forget to provide instructions before maturity, or just change your mind, don't worry - you have the **7 day grace period** from 5 September 2019 to 11 September 2019 to provide alternative renewal or withdrawal instructions without notice or penalty. This will take effect from 5 September 2019.



036

THE TRUSTEE  
 92 OSBORNE DR  
 BURPENGARY QLD 4505

Date printed	5 September 2019
Term Deposit number	06 4473 50075679
Investment balance	\$55,085.24
Investment term	5 months
At an interest rate of	1.70% p.a.
Reinvested on	5 September 2019
To mature on	5 February 2020
Interest option	Compound Annually

## Your Term Deposit has been reinvested

Your Term Deposit was reinvested on 5 September 2019 for 5 months with an interest rate of 1.70%p.a.

This notice has been issued as confirmation of your new Term Deposit details before any changes made during grace period. If you want to make any changes to your account, you'll need to do so before your grace period ends on 11 September 2019.

Account name	NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NO RMAN CAIRNS TRUST FUND
Interest payment instructions	Interest will be added to your Term Deposit every 12 months or at maturity.
Interest paid this financial year	\$1,704.04

### What do you need to do?

1. You have a 7 day grace period commencing 5 September 2019 and ending 11 September 2019 during which you may make changes to your Term Deposit or withdraw your funds in full without notice or penalty. You can find our latest interest rates at [www.commbank.com.au/tdrates](http://www.commbank.com.au/tdrates).
2. If you request changes to your account within the grace period (or have requested already), we'll send you further confirmation – otherwise, this is the only confirmation of your new investment details that you'll receive from us.

After your grace period ends and your investment has been locked-in, you'll need to give us 31 days' notice if you want to take money out of your Term Deposit before it matures. A prepayment interest adjustment and administration fee will also apply for not fulfilling the term.

You may want to consider other deposit products we offer that may be more suitable for you, For instance, you might prefer an option that allows immediate access to funds or may offer higher interest rates for a comparable term. Please contact us to discuss your options.

### We're here to help

Visit [commbank.com.au](http://commbank.com.au) to view our latest Terms and Conditions, applicable to your renewed account as at the date of renewal.

For any questions, you can drop into your nearest branch, contact your Relationship Manager or Adviser, or call 13 2221.





036

THE TRUSTEE  
 92 OSBORNE DR  
 BURPENGARY QLD 4505

Date printed	31 December 2019
Term Deposit number	06 4473 50075679
Investment balance	\$55,085.24
Investment term	5 months
At an interest rate of	1.70% p.a.
Invested on	5 September 2019
To mature on	5 February 2020
Interest option	Compound Annually

## Account statement for your Term Deposit

For your records this is your account statement for the period from 1 July to 31 December 2019.

### Things you should know

This Transaction Notice provides Term Deposit transactions for the first six months of the financial year from 1 July 2019 to 31 December 2019.

For taxation purposes the End of Financial Year Notice displays all Term Deposit transactions for the full financial year from 1 July 2019 to 30 June 2020.

### We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit [commbank.com.au](http://commbank.com.au), drop into your nearest branch, contact your Relationship Manager or Adviser, or call 13 2221.

### Important information for Term Deposits opened after 1 July

The opening balance of this Term Deposit will display as 'Nil' on this account statement. The opening deposit will be listed as a separate transaction on the date that the Term Deposit was opened or the value date specified for the Term Deposit.

**Account name** NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NO RMAN CAIRNS TRUST FUND

Date	Transaction	Debit	Credit	Balance
01 Jul	OPENING BALANCE			\$53,251.20
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2019 is \$1,651.20			
05 Sep	Credit Interest		\$1,704.04	\$54,955.24 CR
05 Sep	Transfer In SAP Credit Transfer		\$130.00 ✓	\$55,085.24 CR
31 Dec	CLOSING BALANCE			\$55,085.24



036

THE TRUSTEE  
 92 OSBORNE DR  
 BURPENGARY QLD 4505

Date printed	23 January 2020
Term Deposit number	06 4473 50075679
Current balance	\$55,085.24
Investment term	5 months
At an interest rate of	1.70% p.a.
Invested on	5 September 2019
To mature on	5 February 2020
Interest option	Compound Annually

## Review your Term Deposit before it matures

Your Term Deposit is due to mature on 5 February 2020 at which point you can provide us instructions and lock in your new rate. As at the date of this notice we have no maturity instructions recorded for your account.

Account name	NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NO RMAN CAIRNS TRUST FUND
Interest paid this financial year	\$1,704.04
Interest payable by maturity date if your funds remain invested until maturity	\$392.54

### What do you need to do?

Review your Term Deposit and update your instructions if you want to make a change to these. You can do this at any point prior to maturity, or during the grace period. Prior to maturity, interest rates are indicative only, and may change before your maturity date.

As a guide if you chose to renew, based on your current term and balance as at the date of this notice (including any headline or special offers), the interest rate for the new term would be 0.35% p.a. This may change significantly by the time your Term Deposit matures. To confirm what the interest rate applied to the new term will be, contact us during the grace period so you can make changes if needed.

### What are your maturity options?

You can:

- **Renew** your Term Deposit, with a wide variety of investment terms and the ability to add or withdraw funds
- **Withdraw** your funds in full and close your Term Deposit account
- **Temporarily** place your funds in a holding facility, a feature where you can renew or withdraw your funds without penalty until you decide your next move.

For the latest indicative interest rates, including rates for holding facility, go to [www.commbank.com.au/tdrates](http://www.commbank.com.au/tdrates)

### How to give us instructions

Log on to NetBank to provide instructions online, visit any CommBank branch, contact your Relationship Manager or Adviser or call **13 2221**.

If you **don't** provide us instructions, your Term Deposit will be automatically placed in the holding facility on your maturity date. Based on your current balance, the 7 day variable interest rate of 0.35% p.a. would apply. This rate may change by the time your Term Deposit matures.

If you forget to provide instructions before maturity, or just change your mind, don't worry - you have the **7 day grace period** from 5 February 2020 to 11 February 2020 to provide alternative renewal or withdrawal instructions without notice or penalty. This will take effect from 5 February 2020.



036

THE TRUSTEE  
 92 OSBORNE DR  
 BURPENGLARY QLD 4505

Date printed	5 February 2020
Term Deposit number	06 4473 50075679
Investment balance	\$55,477.78
Placed in holding facility on	5 February 2020
Current interest rate	0.35% p.a.
Interest option	Compound Weekly

## Your Term Deposit has been placed into the holding facility

Your Term Deposit matured on 5 February 2020. We've placed your funds into the holding facility of your account so you can reinvest or withdraw your funds without penalty once you decide what to do.

Account name	NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NORMAN CAIRNS TRUST FUND
Interest payment instructions	Interest will be added to your Term Deposit.
Interest paid this financial year	\$2,096.58

### What's the interest rate?

Based on your current balance, the rate that applies is 0.35% p.a.

While your money is in the holding facility, a fixed interest rate will apply for each 7-day calendar period, and interest will be paid every 7 days until you've reinvested or withdrawn the total balance. Due to market rate movements we may vary the rate for each 7 day period, at any time, without notice.

Note that if you leave your money in the holding facility over an extended period of time, you could miss out on earning interest at a higher rate - such as if you were to reinvest your Term Deposit for a renewed term.

For the latest indicative interest rates, including rates for holding facility, you can go to [www.commbank.com.au/tdrates](http://www.commbank.com.au/tdrates)

### What do you need to do?

- If you want to withdraw all your money from the holding facility, or reinvest it for a fixed term, let us know as soon as you're ready. You can do this by:
  - visiting any CommBank branch
  - contacting your Relationship Manager or Adviser
  - calling us on **13 2221**.
- We'll send you written confirmation once we've received your instructions.

### We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit [commbank.com.au](http://commbank.com.au), drop into your nearest branch, contact your Relationship Manager or Adviser, or call **13 2221**.





## Your account confirmation as at 10 February 2020

Thank you for banking with us. Here is a quick summary of some of the important features of your Account.

If you have any questions or need more information please go to [netbank.com.au](http://netbank.com.au), call **13 2221**, 24 hours a day, 7 days a week or visit any branch.

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### Account details

<b>Account type</b>	Term Deposit
<b>Account number</b>	447350075679
<b>Account holder(s)</b>	NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NORMAN CAIRNS TRUST FUND
<b>Investment term</b>	8 Months
<b>Amount invested at start of term</b>	\$55,085.24
<b>Current balance</b>	\$366,060.43
<b>Start date</b>	05/02/2020
<b>Maturity date</b>	05/10/2020
<b>TFN/ABN/Exemption quoted</b>	Yes
<b>Early withdrawal</b>	31 days' notice is required to withdraw before maturity. A prepayment interest adjustment and administration fee will apply.
<b>Maturity instructions</b>	Place in Holding Facility  At maturity we will place your funds in the holding facility of your account, where you can choose to reinvest or withdraw your funds anytime once you decide what to do. Holding facility interest is paid every 7 days at the applicable interest rate, and may be lower than for a fixed term. Please refer to the Term Deposit General Information and Terms and Conditions for more information.  If you wish to update your maturity instructions, please visit any of our branches, contact your Relationship Manager, call <b>13 2221</b> or provide your instructions on <a href="http://netbank.com.au">netbank.com.au</a> before the maturity date.
<b>Features</b>	You can use NetBank to manage your Term Deposit online, including keeping track of your maturity date and interest payments. Contact us to get started using NetBank today.

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### Credit interest

<b>Interest rate</b>	1.60% p.a.
<b>When is interest paid?</b>	You have chosen to receive your interest every 12 months and/or at maturity. For terms of 12 months or less, interest is paid at maturity.
<b>Nominated account for interest payments</b>	Added to your Term Deposit balance.



036

THE TRUSTEE  
92 OSBORNE DR  
BURPENGARY QLD 4505

Date printed	12 February 2020
Term Deposit number	06 4473 50075679
Investment balance	\$366,060.43
Investment term	8 months
At an interest rate of	1.60% p.a.
Reinvested on	5 February 2020
To mature on	5 October 2020
Interest option	Compound Annually

## Your Term Deposit has been reinvested with changes

In line with the changes you requested during your grace period, your Term Deposit was reinvested on 5 February 2020 for 8 months with an interest rate of 1.60%p.a.

Account name	NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NORMAN CAIRNS TRUST FUND
Interest payment instructions	Interest will be added to your Term Deposit every 12 months or at maturity.
Interest paid this financial year	\$2,096.58

### What you need to know

You'll need to give us 31 days' notice if you want to take money out of your Term Deposit before it matures. A prepayment interest adjustment and administration fee will also apply for not fulfilling the term.

Please check all the details in this letter and let us know if any information is incorrect, as these are the details we now have on record. This supersedes any previously dated notice.

### We're here to help

Visit [commbank.com.au](http://commbank.com.au) to view our latest Terms and Conditions, applicable to your renewed account as at the date of renewal.

For any questions, you can drop into your nearest branch, contact your Relationship Manager or Adviser, or call **13 2221**.



036

THE TRUSTEE  
92 OSBORNE DR  
BURPENGARY QLD 4505

Date printed	30 June 2020
Term Deposit number	06 4473 50075679
Investment balance	\$366,060.43
Investment term	8 months
At an interest rate of	1.60% p.a.
Invested on	5 February 2020
To mature on	5 October 2020
Interest option	Compound Annually

## Interest earned on your Term Deposit

Your Term Deposit has earned interest for the financial year ending 30 June 2020. Please keep a record of this information for taxation purposes.

Account name	NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NO RMAN CAIRNS TRUST FUND
Investment balance at start of the reporting period 1 July 2019	\$53,251.20
Total interest paid for the financial year ending 30 June 2020	\$2,096.58

### Things you should know

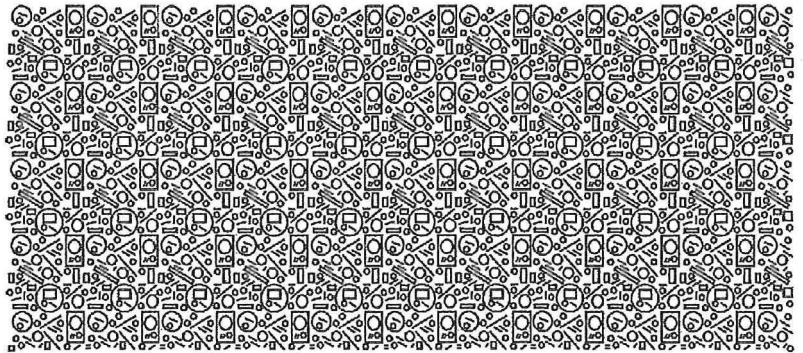
If you had a Term Deposit that was closed during the last financial year, please refer to the information provided in your Closed Account Notice for completing your tax return.

### We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit [commbank.com.au](http://commbank.com.au), drop into your nearest branch, contact your Relationship Manager or Adviser, or call **13 2221**.

**We are required to provide an account statement for this Term Deposit. The account statement covering the previous financial year is on the following page.**





## Account statement for the financial year ending 30 June 2020

### Important information for Term Deposits opened after 1 July in the last financial year

The opening balance of this Term Deposit will display as 'NIL' on this account statement.

The opening deposit will be listed as a separate transaction on the date that the Term Deposit was opened or the value date specified for the Term Deposit.

Date	Transaction	Debit	Credit	Balance
01 Jul	OPENING BALANCE			\$53,251.20
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2019 is \$1,651.20			
05 Sep	Credit Interest		\$1,704.04	\$54,955.24 CR
05 Sep	Transfer In SAP Credit Transfer		\$130.00	\$55,085.24 CR
05 Feb	Credit Interest		\$392.54	\$55,477.78 CR
10 Feb	Transfer In Branch BURPENGARY 447310287300 Value Date: 05/02/2020		\$310,582.65	\$366,060.43 CR
30 Jun	CLOSING BALANCE			\$366,060.43



036

MRS JANET KENNING  
92 OSBORNE DR  
BURPENGARY QLD 4505

Date printed	30 June 2019
Term Deposit number	06 4473 50075951
Investment balance	\$12,780.29
Investment term	36 months
At an interest rate of	3.20% p.a.
Invested on	28 December 2016
To mature on	28 December 2019
Interest option	Compound Annually

## Interest earned on your Term Deposit

Your Term Deposit has earned interest for the financial year ending 30 June 2019. Please keep a record of this information for taxation purposes.

Account name	NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NO RMAN CAIRNS TRUST FUND
Investment balance at start of the reporting period 1 July 2018	\$12,384.00
Total interest paid for the financial year ending 30 June 2019	\$396.29

### Things you should know

If you had a Term Deposit that was closed during the last financial year, please refer to the information provided in your Closed Account Notice for completing your tax return.

### We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit [commbank.com.au](http://commbank.com.au), drop into your nearest branch, contact your Relationship Manager or Adviser, or call **13 2221**.

**We are required to provide an account statement for this Term Deposit.  
The account statement covering the previous financial year is on the following page.**



036

MRS JANET KENNING  
 92 OSBORNE DR  
 BURPENGARY QLD 4505

Date printed	15 December 2019
Term Deposit number	06 4473 50075951
Current balance	\$12,780.29
Investment term	36 months
At an interest rate of	3.20% p.a.
Invested on	28 December 2016
To mature on	28 December 2019
Interest option	Compound Annually

### Review your Term Deposit before it matures

Your Term Deposit is due to mature on 28 December 2019 at which point you can provide us instructions and lock in your new rate. As at the date of this notice we have no maturity instructions recorded for your account.

Account name	NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NO RMAN CAIRNS TRUST FUND
Interest paid this financial year	\$0.00
Interest payable by maturity date if your funds remain invested until maturity	\$408.97

*1.50 @ 8 months*

#### What do you need to do?

Review your Term Deposit and update your instructions if you want to make a change to these. You can do this at any point prior to maturity, or during the grace period. Prior to maturity, interest rates are indicative only, and may change before your maturity date.

As a guide if you chose to renew, based on your current term and balance as at the date of this notice (including any headline or special offers), the interest rate for the new term would be 0.35% p.a. This may change significantly by the time your Term Deposit matures. To confirm what the interest rate applied to the new term will be, contact us during the grace period so you can make changes if needed.

#### What are your maturity options?

You can:

- **Renew** your Term Deposit, with a wide variety of investment terms and the ability to add or withdraw funds
- **Withdraw** your funds in full and close your Term Deposit account
- **Temporarily** place your funds in a holding facility, a feature where you can renew or withdraw your funds without penalty until you decide your next move.

For the latest indicative interest rates, including rates for holding facility, go to [www.commbank.com.au/tdrates](http://www.commbank.com.au/tdrates)

#### How to give us instructions

Log on to NetBank to provide instructions online, visit any CommBank branch, contact your Relationship Manager or Adviser or call **13 2221**.

If you **don't** provide us instructions, your Term Deposit will be automatically placed in the holding facility on your maturity date. Based on your current balance, the 7 day variable interest rate of 0.35% p.a. would apply. This rate may change by the time your Term Deposit matures.

If you forget to provide instructions before maturity, or just change your mind, don't worry - you have the **7 day grace period** from 28 December 2019 to 3 January 2020 to provide alternative renewal or withdrawal instructions without notice or penalty. This will take effect from 28 December 2019.



036

MRS JANET KENNING  
 92 OSBORNE DR  
 BURPENGARY QLD 4505

Date printed	31 December 2019
Term Deposit number	06 4473 50075951
Investment balance	\$23,189.26
Investment term	8 months
At an interest rate of	1.50% p.a.
Invested on	28 December 2019
To mature on	28 August 2020
Interest option	Compound Annually

## Account statement for your Term Deposit

For your records this is your account statement for the period from 1 July to 31 December 2019.

### Things you should know

This Transaction Notice provides Term Deposit transactions for the first six months of the financial year from 1 July 2019 to 31 December 2019.

For taxation purposes the End of Financial Year Notice displays all Term Deposit transactions for the full financial year from 1 July 2019 to 30 June 2020.

### We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit [commbank.com.au](http://commbank.com.au), drop into your nearest branch, contact your Relationship Manager or Adviser, or call 13 2221.

### Important information for Term Deposits opened after 1 July

The opening balance of this Term Deposit will display as 'Nil' on this account statement. The opening deposit will be listed as a separate transaction on the date that the Term Deposit was opened or the value date specified for the Term Deposit.

**Account name** NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NORMAN CAIRNS TRUST FUND

Date	Transaction	Debit	Credit	Balance
01 Jul	OPENING BALANCE			\$12,780.29
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2019 is \$396.29			
28 Dec	Credit Interest		\$408.97	\$13,189.26 CR
31 Dec	CLOSING BALANCE			\$23,189.26



## Your account confirmation as at 02 January 2020

Thank you for banking with us. Here is a quick summary of some of the important features of your Account.

If you have any questions or need more information please go to [netbank.com.au](http://netbank.com.au), call **13 2221**, 24 hours a day, 7 days a week or visit any branch.

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### Account details

<b>Account type</b>	Term Deposit
<b>Account number</b>	447350075951
<b>Account holder(s)</b>	NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NORMAN CAIRNS TRUST FUND
<b>Investment term</b>	8 Months
<b>Amount invested at start of term</b>	\$12,000.00
<b>Current balance</b>	\$23,189.26
<b>Start date</b>	28/12/2019
<b>Maturity date</b>	28/08/2020
<b>TFN/ABN/Exemption quoted</b>	Yes
<b>Early withdrawal</b>	31 days' notice is required to withdraw before maturity. A prepayment interest adjustment and administration fee will apply.
<b>Maturity instructions</b>	Place in Holding Facility  At maturity we will place your funds in the holding facility of your account, where you can choose to reinvest or withdraw your funds anytime once you decide what to do. Holding facility interest is paid every 7 days at the applicable interest rate, and may be lower than for a fixed term. Please refer to the Term Deposit General Information and Terms and Conditions for more information.  If you wish to update your maturity instructions, please visit any of our branches, contact your Relationship Manager, call <b>13 2221</b> or provide your instructions on <a href="http://netbank.com.au">netbank.com.au</a> before the maturity date.
<b>Features</b>	You can use NetBank to manage your Term Deposit online, including keeping track of your maturity date and interest payments. Contact us to get started using NetBank today.

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### Credit interest

<b>Interest rate</b>	1.50% p.a.
<b>When is interest paid?</b>	You have chosen to receive your interest every 12 months and/or at maturity. For terms of 12 months or less, interest is paid at maturity.
<b>Nominated account for interest payments</b>	Added to your Term Deposit balance.



036

MRS JANET KENNING  
92 OSBORNE DR  
BURPENGARY QLD 4505

Date printed	4 January 2020
Term Deposit number	06 4473 50075951
Investment balance	\$23,189.26
Investment term	8 months
At an interest rate of	1.50% p.a.
Reinvested on	28 December 2019
To mature on	28 August 2020
Interest option	Compound Annually

## Your Term Deposit has been reinvested with changes

In line with the changes you requested during your grace period, your Term Deposit was reinvested on 28 December 2019 for 8 months with an interest rate of 1.50%p.a.

Account name	NORMAN CAIRNS PTY LTD AS TRUSTEES FOR NO RMAN CAIRNS TRUST FUND
Interest payment instructions	Interest will be added to your Term Deposit every 12 months or at maturity.
Interest paid this financial year	\$408.97

### What you need to know

You'll need to give us 31 days' notice if you want to take money out of your Term Deposit before it matures. A prepayment interest adjustment and administration fee will also apply for not fulfilling the term.

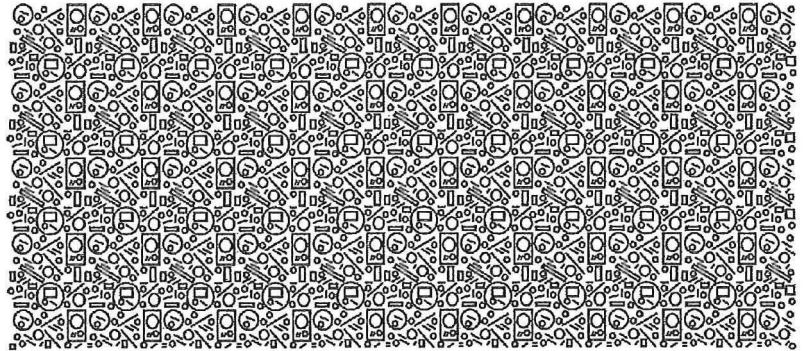
Please check all the details in this letter and let us know if any information is incorrect, as these are the details we now have on record. This supersedes any previously dated notice.

### We're here to help

Visit [commbank.com.au](http://commbank.com.au) to view our latest Terms and Conditions, applicable to your renewed account as at the date of renewal.

For any questions, you can drop into your nearest branch, contact your Relationship Manager or Adviser, or call **13 2221**.





## Account statement for the financial year ending 30 June 2020

### Important information for Term Deposits opened after 1 July in the last financial year

The opening balance of this Term Deposit will display as 'NIL' on this account statement.

The opening deposit will be listed as a separate transaction on the date that the Term Deposit was opened or the value date specified for the Term Deposit.

Date	Transaction	Debit	Credit	Balance
01 Jul	OPENING BALANCE			\$12,780.29
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2019 is \$396.29			
28 Dec	Credit Interest		\$408.97	\$13,189.26 CR
02 Jan	Transfer In Branch BURPENGARY 447310287300 Value Date: 28/12/2019		\$10,000.00	\$23,189.26 CR
30 Jun	CLOSING BALANCE			\$23,189.26





036

THE DIRECTOR  
92 OSBORNE DR  
BURPENGARY QLD 4505

Date printed	30 June 2019
Term Deposit number	06 4473 50076559
Investment balance	\$30,720.00
Investment term	36 months
At an interest rate of	2.40% p.a.
Invested on	29 August 2017
To mature on	29 August 2020
Interest option	Compound Annually

## Interest earned on your Term Deposit

Your Term Deposit has earned interest for the financial year ending 30 June 2019. Please keep a record of this information for taxation purposes.

Account name	NORMAN CAIRNS PTY LTD
Investment balance at start of the reporting period 1 July 2018	\$30,000.00
Total interest paid for the financial year ending 30 June 2019	\$720.00

### Things you should know

If you had a Term Deposit that was closed during the last financial year, please refer to the information provided in your Closed Account Notice for completing your tax return.

### We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit [commbank.com.au](http://commbank.com.au), drop into your nearest branch, contact your Relationship Manager or Adviser, or call 13 2221.

**We are required to provide an account statement for this Term Deposit. The account statement covering the previous financial year is on the following page.**



036

THE DIRECTOR  
 92 OSBORNE DR  
 BURPENGARY QLD 4505

Date printed	31 December 2019
Term Deposit number	06 4473 50076559
Investment balance	\$31,457.28
Investment term	36 months
At an interest rate of	2.40% p.a.
Invested on	29 August 2017
To mature on	29 August 2020
Interest option	Compound Annually

## Account statement for your Term Deposit

For your records this is your account statement for the period from 1 July to 31 December 2019.

### Things you should know

This Transaction Notice provides Term Deposit transactions for the first six months of the financial year from 1 July 2019 to 31 December 2019.

For taxation purposes the End of Financial Year Notice displays all Term Deposit transactions for the full financial year from 1 July 2019 to 30 June 2020.

### We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit [commbank.com.au](http://commbank.com.au), drop into your nearest branch, contact your Relationship Manager or Adviser, or call **13 2221**.

### Important information for Term Deposits opened after 1 July

The opening balance of this Term Deposit will display as 'Nil' on this account statement. The opening deposit will be listed as a separate transaction on the date that the Term Deposit was opened or the value date specified for the Term Deposit.

**Account name** NORMAN CAIRNS PTY LTD

Date	Transaction	Debit	Credit	Balance
01 Jul	OPENING BALANCE			\$30,720.00
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2019 is \$720.00			
29 Aug	Credit Interest		\$737.28	\$31,457.28 CR
31 Dec	CLOSING BALANCE			\$31,457.28





036

THE DIRECTOR  
92 OSBORNE DR  
BURPENGARY QLD 4505

Date printed	30 June 2020
Term Deposit number	06 4473 50076559
Investment balance	\$31,457.28
Investment term	36 months
At an interest rate of	2.40% p.a.
Invested on	29 August 2017
To mature on	29 August 2020
Interest option	Compound Annually

## Interest earned on your Term Deposit

Your Term Deposit has earned interest for the financial year ending 30 June 2020. Please keep a record of this information for taxation purposes.

Account name	NORMAN CAIRNS PTY LTD
Investment balance at start of the reporting period 1 July 2019	\$30,720.00
Total interest paid for the financial year ending 30 June 2020	\$737.28

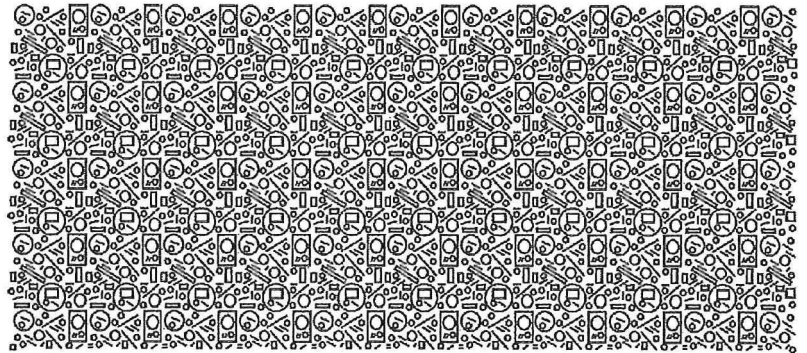
### Things you should know

If you had a Term Deposit that was closed during the last financial year, please refer to the information provided in your Closed Account Notice for completing your tax return.

### We're here to help

If you want to view our latest Terms and Conditions or have any questions, you can visit [commbank.com.au](http://commbank.com.au), drop into your nearest branch, contact your Relationship Manager or Adviser, or call 13 2221.

**We are required to provide an account statement for this Term Deposit.  
The account statement covering the previous financial year is on the following page.**



## Account statement for the financial year ending 30 June 2020

### Important information for Term Deposits opened after 1 July in the last financial year

The opening balance of this Term Deposit will display as 'NIL' on this account statement.

The opening deposit will be listed as a separate transaction on the date that the Term Deposit was opened or the value date specified for the Term Deposit.

Date	Transaction	Debit	Credit	Balance
01 Jul	OPENING BALANCE			\$30,720.00
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2019 is \$720.00			
29 Aug	Credit Interest		\$737.28	\$31,457.28 CR
30 Jun	CLOSING BALANCE			\$31,457.28

# Business Term Deposit statement



136

003000

Mrs J KENNING  
NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST FUND  
B AND N KENNING  
92 OSBORNE DRIVE  
BURPENGARY QLD 4505

BSB number: 923 100

Business Term Deposit number: 82881005

Statement number: 15

Statement from: 01/07/2019 to 31/12/2019

## Need to update your details?

You can update your address, phone number or email easily by giving us a call on 133 464 or log in at [ing.com.au](http://ing.com.au)



### Term info

Term: 2 years

Interest rate: 2.05% p.a.

Maturity date: 13 August 2021

### Balance

Opening balance	Total money in	Total money out	Closing balance
\$322,967.10	\$9,366.05	\$0.00	\$332,333.15

### Transactions

Date	Details	Money out \$	Money in \$	Balance \$
01/07/2019	Opening Balance			322,967.10
13/08/2019	Interest Credit - Receipt 900059		9,366.05	332,333.15
14/08/2019	Roll Over At Maturity - Closing Balance			332,333.15

### New Term Deposit

14/08/2019	Opening Balance @ 2.05% p.a.			332,333.15
31/12/2019	Closing Balance			332,333.15

# Business Term Deposit statement



136

001737

Mrs J KENNING  
NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST  
FUND  
B AND N KENNING  
92 OSBORNE DRIVE  
BURPENGARY QLD 4505

BSB number: 923 100

Business Term Deposit number: 82881005

Statement number: 16

Statement from: 01/01/2020 to 30/06/2020

## Need to update your details?

You can update your address, phone number or email easily by giving us a call on 133 464 or log in at [ing.com.au](http://ing.com.au)



### Term info

Term: 2 years

Interest rate: 2.05% p.a.

Maturity date: 13 August 2021

### Balance

Opening balance	Total money in	Total money out	Closing balance
\$332,333.15	\$0.00	\$0.00	\$332,333.15

### Transactions

Date	Details	Money out \$	Money in \$	Balance \$
	There were no transactions on your Business Term Deposit account			

# Business Term Deposit statement



136

003000

Mrs J KENNING  
NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST FUND  
B AND N KENNING  
92 OSBORNE DRIVE  
BURPENGARY QLD 4505

BSB number: 923 100

Business Term Deposit number: 83372799

Statement number: 15

Statement from: 01/07/2019 to 31/12/2019

## Need to update your details?

You can update your address, phone number or email easily by giving us a call on 133 464 or log in at [ing.com.au](http://ing.com.au)



### Term info

Term: 2 years

Interest rate: 2.25% p.a.

Maturity date: 07 June 2021

### Balance

Opening balance	Total money in	Total money out	Closing balance
\$25,066.05	\$0.00	\$0.00	\$25,066.05

### Transactions

Date	Details	Money out \$	Money in \$	Balance \$
	There were no transactions on your Business Term Deposit account			

# Business Term Deposit statement



136

001737

Mrs J KENNING  
NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST  
FUND  
B AND N KENNING  
92 OSBORNE DRIVE  
BURPENGARY QLD 4505

BSB number: 923 100

Business Term Deposit number: 83372799

Statement number: 16

Statement from: 01/01/2020 to 30/06/2020

## Need to update your details?

You can update your address, phone number or email easily by giving us a call on 133 464 or log in at [ing.com.au](http://ing.com.au)



### Term info

Term: 2 years

Interest rate: 2.25% p.a.

Maturity date: 07 June 2021

### Balance

Opening balance	Total money in	Total money out	Closing balance
\$25,066.05	\$563.99	\$0.00	\$25,630.04

### Transactions

Date	Details	Money out \$	Money in \$	Balance \$
01/01/2020	Opening Balance			25,066.05
05/06/2020	Interest Credit - Receipt 900006		563.99	25,630.04
30/06/2020	Closing Balance			25,630.04



# Business Term Deposit statement



136

003000

Mrs J KENNING  
NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST  
FUND  
B AND N KENNING  
92 OSBORNE DRIVE  
BURPENGARY QLD 4505

BSB number: 923 100

Business Term Deposit number: 83450930

Statement number: 15

Statement from: 01/07/2019 to 31/12/2019

## Need to update your details?

You can update your address, phone number or email easily by giving us a call on 133 464 or log in at [ing.com.au](http://ing.com.au)



### Term info

Term: 1 year

Interest rate: 1.75% p.a.

Maturity date: 30 December 2020

### Balance

Opening balance	Total money in	Total money out	Closing balance
\$49,848.26	\$1,470.52	\$0.00	\$51,318.78

### Transactions

Date	Details	Money out \$	Money in \$	Balance \$
01/07/2019	Opening Balance			49,848.26
30/12/2019	Interest Credit - Receipt 900012		1,470.52	51,318.78
31/12/2019	Roll Over At Maturity - Closing Balance			51,318.78

### New Term Deposit

31/12/2019	Opening Balance @ 1.75% p.a.			51,318.78
31/12/2019	Closing Balance			51,318.78

# Business Term Deposit statement



136

001737

Mrs J KENNING  
NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST  
FUND  
B AND N KENNING  
92 OSBORNE DRIVE  
BURPENGARY QLD 4505

BSB number: 923 100

Business Term Deposit number: 83450930

Statement number: 16

Statement from: 01/01/2020 to 30/06/2020

## Need to update your details?

You can update your address, phone number or email easily by giving us a call on 133 464 or log in at [ing.com.au](http://ing.com.au)



### Term info

Term: 1 year

Interest rate: 1.75% p.a.

Maturity date: 30 December 2020

### Balance

Opening balance	Total money in	Total money out	Closing balance
\$51,318.78	\$0.00	\$0.00	\$51,318.78

### Transactions

Date	Details	Money out \$	Money in \$	Balance \$
	There were no transactions on your Business Term Deposit account			

# Business Term Deposit statement



136

003000

Mrs J KENNING  
NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST FUND  
B AND N KENNING  
92 OSBORNE DRIVE  
BURPENGARY QLD 4505

BSB number: 923 100

Business Term Deposit number: 83897570

Statement number: 14

Statement from: 01/07/2019 to 31/12/2019

## Need to update your details?

You can update your address, phone number or email easily by giving us a call on 133 464 or log in at [ing.com.au](http://ing.com.au)



### Term info

Term: 2 years

Interest rate: 1.65% p.a.

Maturity date: 18 October 2021

### Balance

Opening balance	Total money in	Total money out	Closing balance
\$18,277.23	\$530.04	\$0.00	\$18,807.27

### Transactions

Date	Details	Money out \$	Money in \$	Balance \$
01/07/2019	Opening Balance			18,277.23
17/10/2019	Interest Credit - Receipt 900008		530.04	18,807.27
18/10/2019	Roll Over At Maturity - Closing Balance			18,807.27

### New Term Deposit

18/10/2019	Opening Balance @ 1.65% p.a.			18,807.27
31/12/2019	Closing Balance			18,807.27

# Business Term Deposit statement



136

001737

Mrs J KENNING  
NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST  
FUND  
B AND N KENNING  
92 OSBORNE DRIVE  
BURPENGARY QLD 4505

BSB number: 923 100

Business Term Deposit number: 83897570

Statement number: 15

Statement from: 01/01/2020 to 30/06/2020

## Need to update your details?

You can update your address, phone number or email easily by giving us a call on 133 464 or log in at [ing.com.au](http://ing.com.au)



### Term info

Term: 2 years

Interest rate: 1.65% p.a.

Maturity date: 18 October 2021

### Balance

Opening balance	Total money in	Total money out	Closing balance
\$18,807.27	\$0.00	\$0.00	\$18,807.27

### Transactions

Date	Details	Money out \$	Money in \$	Balance \$
	There were no transactions on your Business Term Deposit account			

# Business Term Deposit statement



136

003000

Mrs J KENNING  
NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST FUND  
B AND N KENNING  
92 OSBORNE DRIVE  
BURPENGARY QLD 4505

BSB number: 923 100

Business Term Deposit number: 84040864

Statement number: 14

Statement from: 01/07/2019 to 31/12/2019

## Need to update your details?

You can update your address, phone number or email easily by giving us a call on 133 464 or log in at [ing.com.au](http://ing.com.au)



### Term info

Term: 2 years

Maturity date: 23 April 2021

Interest rate: 2.65% p.a.

Loyalty bonus: 0.10% p.a.

Total interest rate: 2.75% p.a.

### Balance

Opening balance	Total money in	Total money out	Closing balance
\$39,693.55	\$0.00	\$0.00	\$39,693.55

### Transactions

Date	Details	Money out \$	Money in \$	Balance \$
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There were no transactions on your Business Term Deposit account

# Business Term Deposit statement



136

001737

Mrs J KENNING  
NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS TRUST  
FUND  
B AND N KENNING  
92 OSBORNE DRIVE  
BURPENGARY QLD 4505

BSB number: 923 100

Business Term Deposit number: 84040864

Statement number: 15

Statement from: 01/01/2020 to 30/06/2020

## Need to update your details?

You can update your address, phone number or email easily by giving us a call on 133 464 or log in at [ing.com.au](http://ing.com.au)



### Term info

Term: 2 years

Maturity date: 23 April 2021

Interest rate: 2.65% p.a.

Loyalty bonus: 0.10% p.a.

Total interest rate: 2.75% p.a.

### Balance

Opening balance	Total money in	Total money out	Closing balance
\$39,693.55	\$1,091.57	\$0.00	\$40,785.12

### Transactions

Date	Details	Money out \$	Money in \$	Balance \$
01/01/2020	Opening Balance			39,693.55
22/04/2020	Interest Credit - Receipt 900045		1,091.57	40,785.12
30/06/2020	Closing Balance			40,785.12



## Term Deposit

MACQUARIE BANK LIMITED  
ABN 46 008 583 542 AFSL 237502

enquiries 1300 739 980  
fax 1300 736 967  
www.macquarie.com.au



Private & Confidential  
Norman Cairns Pty Ltd ATF Norman Cairns Fund  
92 Osborne Drive  
BURPENGARY QLD 4505

GPO Box 2520  
Sydney, NSW 2001

1 Shelley Street  
Sydney, NSW 2000

account balance **\$250,000.00**  
as at 31 Dec 19

account name NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS FUND  
account no. 261191647

	transactions	debits	credits	balance
29.06.19	OPENING BALANCE			250,000.00
	CLOSING BALANCE AS AT 31 DEC 19	0.00	0.00	250,000.00

### about your account

- Interest rate effective 6 February 2017 : 3.05% pa.
- If you have a complaint regarding our service, or would like further information regarding your account including fees and charges, mistaken payments or unauthorised transactions, please refer to the terms and conditions for your account or contact us on 1300 739 980.
- 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.



## Term Deposit

MACQUARIE BANK LIMITED  
ABN 46 008 583 542 AFSL 237502

enquiries 1300 739 980  
fax 1300 736 967  
www.macquarie.com.au

GPO Box 2520  
Sydney, NSW 2001

1 Shelley Street  
Sydney, NSW 2000



Private & Confidential  
Norman Cairns Pty Ltd ATF Norman Cairns Fund  
92 Osborne Drive  
BURPENGARY QLD 4505



**account balance** **\$250,000.00**  
as at 30 Jun 20

**account name** NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS FUND  
**account no.** 261191647

	<b>transactions</b>	<b>debits</b>	<b>credits</b>	<b>balance</b>
01.01.20	OPENING BALANCE			250,000.00
06.02.20	Interest Paid		7,625.00	257,625.00
06.02.20	Interest Paid to - Transfer to 084-261 128065874	7,625.00		250,000.00
	<b>CLOSING BALANCE AS AT 30 JUN 20</b>	<b>7,625.00</b>	<b>7,625.00</b>	<b>250,000.00</b>

### annual interest summary 2019/2020

Interest Paid to Account	7,625.00
Withholding Tax (non-provision of TFN/ABN)	0.00



### Fixed Term Deposit Interest Advice



036  
NORMAN CAIRNS PTY LTD (ACN 153 548 380)  
ATF NORMAN CAIRNS TRUST FUND  
92 OSBORNE DR  
BURPENGARY QLD 4505

**BSB: 484-799 Account No: 029224521**

**Statement Period: 1 May 2020 - 1 Nov 2020**

#### ACCOUNT INFORMATION:

Interest Earned Year to Date: ..... \$

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance .....			0.00
1 May 2020	OPEN TFR .....		5,000.00	5,000.00
	<b>CLOSING BALANCE</b> .....			<b>5,000.00</b>

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

Please retain this statement for taxation purposes.

**Fixed Term Deposit Interest Advice**



036  
NORMAN CAIRNS PTY LTD  
ATF NORMAN CAIRNS TRUST FUND  
92 OSBORNE DR  
BURPENGARY QLD 4505

**BSB: 484-799 Account No: 603739554**

**Statement Period: 12 May 2019 - 11 Dec 2019**

**ACCOUNT INFORMATION:**

Interest Earned Year to Date: ..... \$550.25

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance .....			40,804.53
11 Dec 2019	INTEREST .....		550.25	41,354.78
	<b>CLOSING BALANCE .....</b>			<b>41,354.78</b>

**Term Deposit Renewal Confirmation**

Your renewed term deposit details are outlined below.  
Please note this is the only confirmation of your renewed term deposit that you'll receive.

Term Deposit	603739554
Amount	\$41,354.78
Term	7 months
Interest Payments	On Maturity
Interest Rate **	1.60% p.a.
Next Maturity Date	11 July 2020
Total Interest*	\$386.12
Grace Period End Date	24 December 2019

If you have any questions regarding your term deposit please visit your local branch or call our Branch Manager on **07 3385 4288**

\* Total interest is the amount of interest paid for the length of the term. Your interest payments will be all of this amount paid at maturity or proportionately part thereof if paid at another frequency.

\*\* A higher interest rate may be available on another Suncorp Bank deposit product. You can check our current interest rates on the Suncorp Bank website, by calling 13 11 55, or visiting a store.

**Important information – Breaking Your Term**

Your term deposit has the benefit of a 14 calendar day grace period which started on the maturity date (being the End Date of the Statement Period as listed above). During the grace period you can make changes (including withdrawals and transfers) without incurring any penalties.

After the grace period ends, you cannot withdraw all or any part of your deposit unless we agree. If we agree, the funds will only be available to you after 31 days has expired from the date we agree to your early withdrawal request. A \$30 Early Withdrawal Administration Fee will apply and you will also be charged an interest adjustment which is made according to the proportion of the term completed as outlined in the table below.

Proportion of term completed	Interest Adjustment
0% - 25%	80% of interest earned up to the date we allow you to withdraw your deposit
26% - 50%	60% of interest earned up to the date we allow you to withdraw your deposit
51% - 75%	40% of interest earned up to the date we allow you to withdraw your deposit
76% - 100%	20% of interest earned up to the date we allow you to withdraw your deposit



348517DLU33530PK-E9911 S1487 1297/3

**Fixed Term Deposit Interest Advice**



036  
NORMAN CAIRNS PTY LTD  
ATF NORMAN CAIRNS TRUST FUND  
92 OSBORNE DR  
BURPENGARY QLD 4505

**BSB: 484-799 Account No: 603739554**

**Statement Period: 12 Dec 2019 - 11 Jun 2020**

**ACCOUNT INFORMATION:**

Interest Earned Year to Date: ..... \$550.25

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance .....			41,354.78
	<b>CLOSING BALANCE</b> .....			<b>41,354.78</b>



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

Please retain this statement for taxation purposes.

**Fixed Term Deposit Interest Advice**



036  
NORMAN CAIRNS PTY LTD  
ATF NORMAN CAIRNS TRUST FUND  
92 OSBORNE DR  
BURPENGARY QLD 4505

**BSB: 484-799 Account No: 603739554**

**Statement Period: 12 Jun 2020 - 11 Jul 2020**

**ACCOUNT INFORMATION:**

Interest Earned Year to Date: ..... \$386.13

Date	Transaction Details	Withdrawal	Deposit	Balance
	Opening Balance .....			41,354.78
11 Jul 2020	INTEREST .....		386.13	41,740.91
11 Jul 2020	INTEREST TFR TO 41782415 .....	386.13		41,354.78
11 Jul 2020	CLOSING WITHDRAWAL TO INTERNAL A/C .....	41,354.78		0.00
	<b>CLOSING BALANCE .....</b>			<b>0.00</b>



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

Please retain this statement for taxation purposes.



20 November 2019

4-261

Shop 1075  
Westfield North Lakes Shopping  
North Lakes Drive  
NORTH LAKES QLD 4509  
T 13 13 12 nab.com.au  
From overseas +61 3 8641 9083



036 / 11152

NORMAN CAIRNS TRUST FUND  
92 OSBOURNE DR  
BURPENGARY QLD 4505

Hi Mr & Mrs Kenning

### Your NAB Term Deposit will mature soon

We're writing to remind you that your NAB Term Deposit will mature on 5 December 2019 and to confirm your maturity instructions.

#### NAB Term Deposit account 27-000-0190

Account name	Norman Cairns Pty Ltd Atft Norman Cairns Trust FUN D
Amount	\$12,700.00
Term	3 years
Interest rate p.a.	3.20%
Interest frequency	Yearly
Interest	\$406.42 ✓
Start date	5 December 2016
Maturity date	5 December 2019



#### What you've instructed us to do at maturity

**Interest \$406.42**  
To be paid to account 084-261 12-806-5874

**New amount \$12,700.00**

**Term 3 years**

**Rate** The indicative interest rate for your new NAB Term Deposit is 1.15% p.a. and is subject to change. The actual rate may be higher or lower than your current rate. You can find our current interest rates by visiting [nab.com.au/tdrates](http://nab.com.au/tdrates)



#### Important information

We will send you a confirmation letter upon reinvestment of your new NAB Term Deposit  
**At maturity** you have 7 calendar days to make any changes to your new NAB Term Deposit or withdraw your money without cost

**Update your term deposit** with the NAB Mobile App (for terms up to 12 months) or Internet Banking (for any term) - it's fast and easy to do in 3 easy steps, simply login and follow the prompts.

**If you think** you'll need immediate access to your money, then an 'at call' product may be more suitable

**If you need** to withdraw part or all of your Term Deposit before maturity, you must give 31 days' notice and a reduction in interest will apply

324VNTM01/11152/040841



6 December 2019

Shop 1075  
Westfield North Lakes Shopping  
North Lakes Drive  
NORTH LAKES QLD 4509  
T 13 13 12 nab.com.au  
From overseas +61 3 8641 9083

4-261



036 / 03478

NORMAN CAIRNS TRUST FUND  
92 OSBOURNE DR  
BURPENGARY QLD 4505

Hi Mr & Mrs Kenning

### Here are the details of your new NAB Term Deposit

Your NAB Term Deposit matured on 5 December 2019. Following your instructions we:

- Reinvested \$12,700.00 into a new NAB Term Deposit, and paid you an interest amount of \$406.42 into your nominated account

Please check the details below. If you would like to make any changes or withdraw your money without cost, you need to let us know by 12 December 2019.

#### NAB Term Deposit account 27-000-0190

Account name	Norman Cairns Pty Ltd Atft Norman Cairns Trust FUN D
Amount	\$12,700.00
Term	3 years
Interest rate p.a.	1.15%
Interest frequency	Yearly
Interest	\$438.56
Start date	5 December 2019
Maturity date	5 December 2022



#### What you've instructed us to do at next maturity

##### Term Deposit \$12,700.00

To be reinvested as a new NAB Term Deposit for the same term, with the interest rate that applies at maturity and on the same terms and conditions

##### Interest \$438.56

To be paid to account 084-261 12-806-5874



#### Important information

**If you need** to withdraw part or all of your Term Deposit before maturity you must give 31 days' notice and a reduction in interest will apply

**We will** send you a reminder letter before your NAB Term Deposit matures

**At maturity** you have 7 calendar days to make any changes to your new NAB Term Deposit or withdraw your money without cost

**Update your term deposit** with the NAB Mobile App (for terms up to 12 months) or Internet Banking (for any term) - it's fast and easy to do in 3 easy steps, simply login and follow the prompts.



5 September 2019

4-261

Shop 1075  
Westfield North Lakes Shopping  
North Lakes Drive  
NORTH LAKES QLD 4509  
T 13 13 12 nab.com.au  
From overseas +61 3 8641 9083



036 / 01710

NORMAN CAIRNS TRUST FUND  
92 OSBOURNE DR  
BURPENGARY QLD 4505

Hi Mr & Mrs Kenning

### Here are the details of your new NAB Term Deposit

Please check the details below. If you would like to make any changes or withdraw your money without cost, you need to let us know by 10 September 2019.

#### NAB Term Deposit account 91-774-4124

Account name	Norman Cairns Pty Ltd Atft Norman Cairns Trust FUN
Amount	\$5,500.00
Term	1 year
Interest rate p.a.	1.60%
Interest frequency	At maturity
Interest	\$88.00
Start date	3 September 2019
Maturity date	3 September 2020



#### What you've instructed us to do at maturity

**Term Deposit and interest \$5,588.00**  
As we don't have any maturity instructions recorded for you, we will reinvest as a new NAB Term Deposit for the same term, with the interest rate that applies at maturity and on the same terms and conditions



#### Important information

**If you need** to withdraw part or all of your NAB Term Deposit before maturity you must give 31 days' notice and a reduction in interest will apply

**We will** send you a reminder letter before your NAB Term Deposit matures

**At maturity** you have 7 calendar days to make any changes to your new NAB Term Deposit or withdraw your money without cost

The current terms and conditions for NAB Term Deposits are available at [nab.com.au/termdeposits](http://nab.com.au/termdeposits)

If you would like to make any changes to your maturity instructions or have any questions, contact your NAB Banker, give us a call on 13 13 12 or visit your nearest NAB branch.

Thanks,

Krissie Jones  
Executive General Manager



3 March 2020

4-261

Shop 1075  
Westfield North Lakes Shopping  
North Lakes Drive  
NORTH LAKES QLD 4509  
T 13 13 12 nab.com.au  
From overseas +61 3 8641 9083



036 / 03499

NORMAN CAIRNS TRUST FUND  
92 OSBOURNE DR  
BURPENGARY QLD 4505

Hi Mr & Mrs Kenning

### Here are the details of your NAB Term Deposit

We are providing you with a 6-monthly statement of your NAB Term Deposit. Below are the current details of your investment.

#### NAB Term Deposit account 91-774-4124

Account name	Norman Cairns Pty Ltd Atft Norman Cairns Trust FUN
Amount	\$5,500.00
Term	1 year
Interest rate p.a.	1.60%
Interest frequency	At maturity
Interest	\$88.00
Start date	3 September 2019
Maturity date	3 September 2020



#### What you've instructed us to do at maturity

**Term Deposit and interest \$5,588.00**  
As we don't have any maturity instructions recorded for you, we will reinvest as a new NAB Term Deposit for the same term, with the interest rate that applies at maturity and on the same terms and conditions



#### Important information

**If you need** to withdraw part or all of your NAB Term Deposit before maturity you must give 31 days' notice and a reduction in interest will apply

**We will** send you a reminder letter before your NAB Term Deposit matures

**At maturity** you have 7 calendar days to make any changes to your new NAB Term Deposit or withdraw your money without cost

The current terms and conditions for NAB Term Deposits are available at [nab.com.au/termdeposits](http://nab.com.au/termdeposits)

If you would like to make any changes to your maturity instructions or have any questions, contact your NAB Banker, give us a call on 13 13 12 or visit your nearest NAB branch.

Thanks,

Krissie Jones  
Executive General Manager

063VNTM01/03499/010425





## Term Deposit Statement

The Trustees  
NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS  
TRUST FUND  
92 Osborne Drive  
NARANGBA QLD 4505

**Address** Rabobank Online Savings  
GPO Box 4715  
Sydney NSW 2001  
**Telephone** 1800 445 445  
**Fax** 1800 121 615  
**E-mail** [clientservicesAU@rabobank.com](mailto:clientservicesAU@rabobank.com)  
**Website** [www.Rabobank.com.au](http://www.Rabobank.com.au)

**Statement Period** 01-04-2020 to 30-06-2020  
**Statement Date** 05-07-2020  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** AA19126G3KRL

Date	Transaction Details	Debit	Credit	Balance
01-04-2020	Opening balance			3,000.00
06-05-2020	Term Deposit Interest		90.25	3,090.25
06-05-2020	Net Interest to 142201008516500	90.25		3,000.00
30-06-2020	Closing balance			3,000.00 ✓

Rabobank Australia Limited ABN 50 001 621 129, AFSL 234 700.

Customers are advised that they should check all entries and report any apparent errors or unauthorised transactions as soon as possible. Information about our complaints process can be found at <https://www.rabobank.com.au/contact-us/>  
Information about the products you hold with us are available on request by calling us on 1800 445 445 during operating hours.

**Term Deposit Statement**

The Trustees  
NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS  
TRUST FUND  
92 Osborne Drive  
NARANGBA QLD 4505

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**Website** [www.Rabobank.com.au](http://www.Rabobank.com.au)

**Statement Period** 01-04-2020 to 30-06-2020  
**Statement Date** 05-07-2020  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** AA19217YCG7J

Date	Transaction Details	Debit	Credit	Balance
01-04-2020	Opening balance			10,200.00
30-06-2020	Closing balance			10,200.00

## Term Deposit Statement

The Trustees  
NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS  
TRUST FUND  
92 Osborne Drive  
NARANGBA QLD 4505

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**Website** [www.Rabobank.com.au](http://www.Rabobank.com.au)

**Statement Period** 01-07-2019 to 30-09-2019  
**Statement Date** 13-12-2019  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** AA19217YCG7J

Date	Transaction Details	Debit	Credit	Balance
05-08-2019	Opening balance			0.00
05-08-2019	New Term Deposit AA19217YCG7J @ 2.15% maturing on 05-08-2024		10,200.00	10,200.00
30-09-2019	Closing balance			10,200.00



## Term Deposit Statement

The Trustees  
NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS  
TRUST FUND  
92 Osborne Drive  
NARANGBA QLD 4505

**Address** Rabobank Online Savings  
GPO Box 4715  
Sydney NSW 2001  
**Telephone** 1800 445 445  
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**E-mail** [clientservicesAU@rabobank.com](mailto:clientservicesAU@rabobank.com)  
**Website** [www.Rabobank.com.au](http://www.Rabobank.com.au)

**Statement Period** 01-01-2020 to 31-03-2020  
**Statement Date** 06-04-2020  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** AA19308KSKY2

Date	Transaction Details	Debit	Credit	Balance
01-01-2020	Opening balance			2,826.00
31-03-2020	Closing balance			2,826.00



## Term Deposit Statement

The Trustees  
 NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS  
 TRUST FUND  
 92 Osborne Drive  
 NARANGBA QLD 4505

**Address** Rabobank Online Savings  
 GPO Box 4715  
 Sydney NSW 2001  
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**Website** [www.Rabobank.com.au](http://www.Rabobank.com.au)

**Statement Period** 01-04-2020 to 30-06-2020  
**Statement Date** 05-07-2020  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** AA19308KSKY2

Date	Transaction Details	Debit	Credit	Balance
01-04-2020	Opening balance			2,826.00
04-05-2020	Term Deposit Interest		23.25	2,849.25
04-05-2020	Rollover @ 2.1% maturing on 04-11-2020			2,849.25
06-05-2020	Early Withdrawal			2,849.25
06-05-2020	Term Deposit Interest		0.31	2,849.56
06-05-2020	Loyalty Bonus Interest		0.02	2,849.58
06-05-2020	Net Loyalty Bonus Interest to 142201008516500	0.02		2,849.56
06-05-2020	Net Interest to 142201008516500	0.31		2,849.25
06-05-2020	Term Deposit Principal to 142201008516500	2,849.25		0.00
06-05-2020	Closing balance			0.00

**Term Deposit Statement**

The Trustees  
NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS  
TRUST FUND  
92 Osborne Drive  
NARANGBA QLD 4505

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Sydney NSW 2001

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**E-mail** [clientservicesAU@rabobank.com](mailto:clientservicesAU@rabobank.com)  
**Website** [www.Rabobank.com.au](http://www.Rabobank.com.au)

**Statement Period** 01-10-2019 to 31-12-2019  
**Statement Date** 03-01-2020  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** AA19308KSKY2

Date	Transaction Details	Debit	Credit	Balance
04-11-2019	Opening balance			0.00
04-11-2019	New Term Deposit AA19308KSKY2 @ 1.65% maturing on 04-05-2020		2,826.00	2,826.00
31-12-2019	Closing balance			2,826.00

**Term Deposit Statement**

The Trustees  
NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS  
TRUST FUND  
92 Osborne Drive  
NARANGBA QLD 4505

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Sydney NSW 2001  
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**Website** [www.Rabobank.com.au](http://www.Rabobank.com.au)

**Statement Period** 01-01-2020 to 31-03-2020  
**Statement Date** 06-04-2020  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** AA20045PR7Q5

Date	Transaction Details	Debit	Credit	Balance
14-02-2020	Opening balance			0.00
14-02-2020	New Term Deposit AA20045PR7Q5 @ 1.9% maturing on 14-08-2020		30,235.00	30,235.00
31-03-2020	Closing balance			30,235.00

**Term Deposit Statement**

The Trustees  
NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS  
TRUST FUND  
92 Osborne Drive  
NARANGBA QLD 4505

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**Website** [www.Rabobank.com.au](http://www.Rabobank.com.au)

**Statement Period** 01-04-2020 to 30-06-2020  
**Statement Date** 05-07-2020  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** AA20045PR7Q5

Date	Transaction Details	Debit	Credit	Balance
01-04-2020	Opening balance			30,235.00
30-06-2020	Closing balance			30,235.00



## Term Deposit Statement

The Trustees  
NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS  
TRUST FUND  
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NARANGBA QLD 4505

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**Website** [www.Rabobank.com.au](http://www.Rabobank.com.au)

**Statement Period** 01-01-2020 to 31-03-2020  
**Statement Date** 06-04-2020  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** AA20062LHYBH

Date	Transaction Details	Debit	Credit	Balance
02-03-2020	Opening balance			0.00
02-03-2020	New Term Deposit AA20062LHYBH @ 1.8% maturing on 02-09-2020		1,567.00	1,567.00
31-03-2020	Closing balance			1,567.00



## Term Deposit Statement

The Trustees  
NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS  
TRUST FUND  
92 Osborne Drive  
NARANGBA QLD 4505

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**Website** [www.Rabobank.com.au](http://www.Rabobank.com.au)

**Statement Period** 01-04-2020 to 30-06-2020  
**Statement Date** 05-07-2020  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** AA20062LHYBH

Date	Transaction Details	Debit	Credit	Balance
01-04-2020	Opening balance			1,567.00
30-06-2020	Closing balance			1,567.00

**Term Deposit Statement**

The Trustees  
NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS  
TRUST FUND  
92 Osborne Drive  
NARANGBA QLD 4505

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**Website** [www.Rabobank.com.au](http://www.Rabobank.com.au)

**Statement Period** 01-04-2020 to 30-06-2020  
**Statement Date** 05-07-2020  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** AA20127D033B

Date	Transaction Details	Debit	Credit	Balance
06-05-2020	Opening balance			0.00
06-05-2020	New Term Deposit AA20127D033B @ 2.35% maturing on 06-05-2025		22,621.94	22,621.94
30-06-2020	Closing balance			22,621.94



## Term Deposit Statement

The Trustees  
NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS  
TRUST FUND  
92 Osborne Drive  
NARANGBA QLD 4505

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**Website** [www.Rabobank.com.au](http://www.Rabobank.com.au)

**Statement Period** 01-04-2020 to 30-06-2020  
**Statement Date** 05-07-2020  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** B4G17TDDYD6D8ALS

Date	Transaction Details	Debit	Credit	Balance
01-04-2020	Opening balance			12,000.00
30-06-2020	Closing balance			12,000.00

## Term Deposit Statement

The Trustees  
NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS  
TRUST FUND  
92 Osborne Drive  
NARANGBA QLD 4505

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**Website** [www.Rabobank.com.au](http://www.Rabobank.com.au)

**Statement Period** 01-01-2020 to 31-03-2020  
**Statement Date** 06-04-2020  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** B5B06TDVA53B0J2Y

Date	Transaction Details	Debit	Credit	Balance
01-01-2020	Opening balance			20,000.00
10-02-2020	Term Deposit Interest		777.87	20,777.87
10-02-2020	Net Interest to 142201008516500	777.87		20,000.00
10-02-2020	Term Deposit Principal to 142201008516500	20,000.00		0.00
10-02-2020	Closing balance			0.00

**Term Deposit Statement**

The Trustees  
NORMAN CAIRNS PTY LTD ATF NORMAN CAIRNS  
TRUST FUND  
92 Osborne Drive  
NARANGBA QLD 4505

**Address** Rabobank Online Savings  
GPO Box 4715  
Sydney NSW 2001  
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**Website** [www.Rabobank.com.au](http://www.Rabobank.com.au)

**Statement Period** 01-04-2020 to 30-06-2020  
**Statement Date** 05-07-2020  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** B5B17TDHZT7F1WCQ

Date	Transaction Details	Debit	Credit	Balance
01-04-2020	Opening balance			16,000.00
30-06-2020	Closing balance			16,000.00

## Term Deposit Statement

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**Statement Period** 01-04-2020 to 30-06-2020  
**Statement Date** 05-07-2020  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** B5E05TDWCA54NKVI

Date	Transaction Details	Debit	Credit	Balance
01-04-2020	Opening balance			18,000.00
06-05-2020	Term Deposit Interest		631.73	18,631.73
06-05-2020	Net Interest to 142201008516500	631.73		18,000.00
06-05-2020	Term Deposit Principal to 142201008516500	18,000.00		0.00 ✓
06-05-2020	Closing balance			0.00



# Rabobank

## Term Deposit Statement

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**Statement Period** 01-04-2020 to 30-06-2020  
**Statement Date** 05-07-2020  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** B6H08DTNQ49R2D4

Date	Transaction Details	Debit	Credit	Balance
01-04-2020	Opening balance			14,900.00
30-06-2020	Closing balance			14,900.00 ✓

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# Rabobank

## Term Deposit Statement

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**Website** [www.Rabobank.com.au](http://www.Rabobank.com.au)

**Statement Period** 01-04-2020 to 30-06-2020  
**Statement Date** 05-07-2020  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** B6K21TDEPP5PVH2R

Date	Transaction Details	Debit	Credit	Balance
01-04-2020	Opening balance			3,000.00
30-06-2020	Closing balance			3,000.00 ✓

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**Website** [www.Rabobank.com.au](http://www.Rabobank.com.au)

**Statement Period** 01-04-2020 to 30-06-2020  
**Statement Date** 05-07-2020  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** B7C14TDPV67T0FWL

Date	Transaction Details	Debit	Credit	Balance
01-04-2020	Opening balance			1,000.00
30-06-2020	Closing balance			1,000.00



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**Website** [www.Rabobank.com.au](http://www.Rabobank.com.au)

**Statement Period** 01-04-2020 to 30-06-2020  
**Statement Date** 05-07-2020  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** B7C14TDPVG5T1N4C

Date	Transaction Details	Debit	Credit	Balance
01-04-2020	Opening balance			19,000.00
30-06-2020	Closing balance			19,000.00

## Term Deposit Statement

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**Statement Period** 01-04-2020 to 30-06-2020  
**Statement Date** 05-07-2020  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** B7H07TDWYP9FBLVR

Date	Transaction Details	Debit	Credit	Balance
01-04-2020	Opening balance			14,500.00
30-06-2020	Closing balance			14,500.00 ✓



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**Website** [www.Rabobank.com.au](http://www.Rabobank.com.au)

**Statement Period** 01-04-2020 to 30-06-2020  
**Statement Date** 05-07-2020  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** B7J23TDLIN9F0UAS

Date	Transaction Details	Debit	Credit	Balance
01-04-2020	Opening balance			3,300.00
30-06-2020	Closing balance			3,300.00

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**Website** [www.Rabobank.com.au](http://www.Rabobank.com.au)

**Statement Period** 01-04-2020 to 30-06-2020  
**Statement Date** 05-07-2020  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** B7L06TDRRJ67V0WZ

Date	Transaction Details	Debit	Credit	Balance
01-04-2020	Opening balance			10,600.00
30-06-2020	Closing balance			10,600.00 ✓

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**Website** [www.Rabobank.com.au](http://www.Rabobank.com.au)

**Statement Period** 01-04-2020 to 30-06-2020  
**Statement Date** 05-07-2020  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** B8C12TDEAA9DFUE7

Date	Transaction Details	Debit	Credit	Balance
01-04-2020	Opening balance			22,301.00
30-06-2020	Closing balance			22,301.00



## Term Deposit Statement

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**Website** [www.Rabobank.com.au](http://www.Rabobank.com.au)

**Statement Period** 01-04-2020 to 30-06-2020  
**Statement Date** 05-07-2020  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** B8H01TDJV239DX30

Date	Transaction Details	Debit	Credit	Balance
01-04-2020	Opening balance			268,300.00
30-06-2020	Closing balance			268,300.00



**Term Deposit Statement**

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**Website** [www.Rabobank.com.au](http://www.Rabobank.com.au)

**Statement Period** 01-04-2020 to 30-06-2020  
**Statement Date** 05-07-2020  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** B8J31TDQUJ9VMALR

Date	Transaction Details	Debit	Credit	Balance
01-04-2020	Opening balance			10,900.00
30-06-2020	Closing balance			10,900.00

**Term Deposit Statement**

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**Website** [www.Rabobank.com.au](http://www.Rabobank.com.au)

**Statement Period** 01-04-2020 to 30-06-2020  
**Statement Date** 05-07-2020  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** B8K14TDJYJ5RRPPA

Date	Transaction Details	Debit	Credit	Balance
01-04-2020	Opening balance			14,598.00
30-06-2020	Closing balance			14,598.00

## Term Deposit Statement

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**Website** [www.Rabobank.com.au](http://www.Rabobank.com.au)

**Statement Period** 01-04-2020 to 30-06-2020  
**Statement Date** 05-07-2020  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** B9B25TDXAN5JKX7D

Date	Transaction Details	Debit	Credit	Balance
01-04-2020	Opening balance			10,900.00
30-06-2020	Closing balance			10,900.00



## Term Deposit Statement

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**Website** [www.Rabobank.com.au](http://www.Rabobank.com.au)

**Statement Period** 01-04-2020 to 30-06-2020  
**Statement Date** 05-07-2020  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** B9C12TDTYX7F37E8

Date	Transaction Details	Debit	Credit	Balance
01-04-2020	Opening balance			36,075.00
30-06-2020	Closing balance			36,075.00 ✓



## Term Deposit Statement

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**Website** [www.Rabobank.com.au](http://www.Rabobank.com.au)

**Statement Period** 01-04-2020 to 30-06-2020  
**Statement Date** 05-07-2020  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** AA20079JBC4C

Date	Transaction Details	Debit	Credit	Balance
01-04-2020	Opening balance			2,561.95
30-06-2020	Closing balance			2,561.95



## Term Deposit Statement

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**Website** [www.Rabobank.com.au](http://www.Rabobank.com.au)

**Statement Period** 01-01-2020 to 31-03-2020  
**Statement Date** 06-04-2020  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** AA20079JBC4C

Date	Transaction Details	Debit	Credit	Balance
19-03-2020	Opening balance			0.00
19-03-2020	New Term Deposit AA20079JBC4C @ 1.8% maturing on 21-12-2020		2,561.95	2,561.95
31-03-2020	Closing balance			2,561.95



## Term Deposit Statement

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**Website** [www.Rabobank.com.au](http://www.Rabobank.com.au)

**Statement Period** 01-04-2020 to 30-06-2020  
**Statement Date** 05-07-2020  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** B2B13ZY0000A09VJ

Date	Transaction Details	Debit	Credit	Balance
01-04-2020	Opening balance			250,000.00
30-06-2020	Closing balance			250,000.00



## Term Deposit Statement

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**Website** [www.Rabobank.com.au](http://www.Rabobank.com.au)

**Statement Period** 01-04-2020 to 30-06-2020  
**Statement Date** 05-07-2020  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** AA19240YVDJS

Date	Transaction Details	Debit	Credit	Balance
01-04-2020	Opening balance			1,493.80
30-06-2020	Closing balance			1,493.80



## Term Deposit Statement

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**Website** [www.Rabobank.com.au](http://www.Rabobank.com.au)

**Statement Period** 01-07-2019 to 30-09-2019  
**Statement Date** 13-12-2019  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** AA19240YVDJS

Date	Transaction Details	Debit	Credit	Balance
28-08-2019	Opening balance			0.00
28-08-2019	New Term Deposit AA19240YVDJS @ 1.85% maturing on 28-02-2020		1,480.00	1,480.00
30-09-2019	Closing balance			1,480.00

**Term Deposit Statement**

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**Website** [www.Rabobank.com.au](http://www.Rabobank.com.au)

**Statement Period** 01-10-2019 to 31-12-2019  
**Statement Date** 03-01-2020  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** AA19240YVDJS

Date	Transaction Details	Debit	Credit	Balance
01-10-2019	Opening balance			1,480.00
31-12-2019	Closing balance			1,480.00

## Term Deposit Statement

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**Website** [www.Rabobank.com.au](http://www.Rabobank.com.au)

**Statement Period** 01-01-2020 to 31-03-2020  
**Statement Date** 06-04-2020  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** AA19240YVDJS

Date	Transaction Details	Debit	Credit	Balance
01-01-2020	Opening balance			1,480.00
28-02-2020	Term Deposit Interest		13.80	1,493.80
28-02-2020	Rollover @ 1.9% maturing on 28-08-2020			1,493.80
31-03-2020	Closing balance			1,493.80



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**Website** [www.Rabobank.com.au](http://www.Rabobank.com.au)

**Statement Period** 01-04-2020 to 30-06-2020  
**Statement Date** 05-07-2020  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** B5H10TDGZ79SUVLG

Date	Transaction Details	Debit	Credit	Balance
01-04-2020	Opening balance			13,000.00
30-06-2020	Closing balance			13,000.00



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**Website** [www.Rabobank.com.au](http://www.Rabobank.com.au)

**Statement Period** 01-04-2020 to 30-06-2020  
**Statement Date** 05-07-2020  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** B6B22TDIL76A5FX2

Date	Transaction Details	Debit	Credit	Balance
01-04-2020	Opening balance			18,400.00
30-06-2020	Closing balance			18,400.00

## Term Deposit Statement

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**Website** [www.Rabobank.com.au](http://www.Rabobank.com.au)

**Statement Period** 01-04-2020 to 30-06-2020  
**Statement Date** 05-07-2020  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** B6E05TDXCR01S78W

Date	Transaction Details	Debit	Credit	Balance
01-04-2020	Opening balance			30,000.00
05-05-2020	Term Deposit Interest		1,050.00	31,050.00
05-05-2020	Net Interest to 142201008516500	1,050.00		30,000.00
30-06-2020	Closing balance			30,000.00



## Term Deposit Statement

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**Statement Period** 01-04-2020 to 30-06-2020  
**Statement Date** 05-07-2020  
**Account Name** Norman Cairns Trust Fund

**Account Type** Term Deposit  
**Account Number** B2J17TDXPF6GJLNC

Date	Transaction Details	Debit	Credit	Balance
01-04-2020	Opening balance			64,725.53
30-06-2020	Closing balance			64,725.53 ✓

# 68000 - Sundry Debtors

2020 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
68000	Sundry Debtors	\$648.86		100%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$648.86		

## Supporting Documents

- General Ledger [Report](#)
- 2020 ATO Income TAx Account.pdf
- 2020 ATO Income TAx Account.pdf [68000](#)

## Standard Checklist

- Match to Source Documentation



Norman Cairns Trust Fund

# General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Sundry Debtors (68000)</b>					
<u>Sundry Debtors (68000)</u>					
30/06/2020	2019 Income Tax Refund		648.86		648.86 DR
30/06/2020	Amended 2019 Income Tax Return		5.70		654.56 DR
			<b>654.56</b>		<b>654.56 DR</b>

**Total Debits: 654.56**

**Total Credits: 0.00**



Australian Government  
Australian Taxation Office

**Agent** SAM GRECO & CO.  
**Client** THE TRUSTEE FOR NORMAN  
CAIRNS TRUST FUND  
**ABN** 53 515 635 204  
**TFN** 930 711 144

## Income tax 551

---

<b>Date generated</b>	16/04/2021
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

## Transactions

---

2 results found - from **01 July 2019** to **30 June 2020** sorted by **processed date** ordered **oldest to newest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
30 Jun 2020	30 Jun 2020	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 18 to 30 Jun 19		\$648.86	\$648.86 CR
30 Jun 2020	3 Jul 2020	EFT refund for Income Tax for the period from 01 Jul 18 to 30 Jun 19	\$648.86		\$0.00

---



Australian Government  
Australian Taxation Office

**Agent** SAM GRECO & CO.  
**Client** THE TRUSTEE FOR NORMAN  
CAIRNS TRUST FUND  
**ABN** 53 515 635 204  
**TFN** 930 711 144

## Income tax 551

---

<b>Date generated</b>	16/04/2021
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

## Transactions

---

2 results found - from **01 July 2019** to **30 June 2020** sorted by **processed date** ordered **oldest to newest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
30 Jun 2020	30 Jun 2020	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 18 to 30 Jun 19		\$648.86	\$648.86 CR
30 Jun 2020	3 Jul 2020	EFT refund for Income Tax for the period from 01 Jul 18 to 30 Jun 19	\$648.86		\$0.00

---

## 77600 - Shares in Listed Companies (Australian)

2020 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
MPL.AX	Medibank Private Limited	2470.000000	\$7,385.30	2470.000000	\$8,620.30	(14.33)%
<b>TOTAL</b>		<b>CY Units</b>	<b>CY Balance</b>	<b>LY Units</b>	<b>LY Balance</b>	
		2470.000000	\$7,385.30	2470.000000	\$8,620.30	

### Supporting Documents

- Balance Review Report [Report](#)
- Investment Movement Report [Report](#)
- Medibank Private - Share Holdings.pdf
- Medibank Private - Share Holdings.pdf [MPL.AX](#)

### Standard Checklist

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

# Norman Cairns Trust Fund Balance Review Report

As at 30 June 2020

Investment Code	Investment Name	Holding Reference	Third Party Data		BGL Ledger	Variance
			Data Feed Provider	Balance Date		
<b>60400</b>	<b>Bank Accounts</b>					
CBA10287300	CBA Cash Investment A/C 10287300				9.75	
ING60489657	ING Direct A/C 60489657				14.69	
NAB123132038	NAB Business Cash Maximiser A/C 12-313-2038				1,008.51	
NAB128065874	NAB Business Cheque A/C 12-806-5874				7,486.37	
PIB008516500	Rabo Direct Savings A/C 008516500				0.02	
MET1452670542	Suncorp Business Saver A/C 452670542				274,007.10	
<b>60800</b>	<b>Term Deposits</b>					
CBATD50071723	CBA T/D 50071723				57,720.70	
CBATD50075679	CBA T/D 50075679				366,060.43	
CBATD50075951	CBA T/D 50075951				23,189.26	
CBATD50076559	CBA T/D 50076559				31,457.28	
CBA50077797	CBA TD 50077797				10,317.98	
ING82881005	ING T/D 82881005				332,333.15	
ING83372799	ING T/D 83372799				25,630.04	
ING83450930	ING T/D 83450930				51,318.78	
ING83897570	ING T/D 83897570				18,807.27	
ING84040864	ING T/D 84040864				40,785.12	
MBLTD261191647	MacQuarie Bank T/D 261191647				250,000.00	
NABTD270000190	NAB T/D 27-000-0190				12,700.00	

# Norman Cairns Trust Fund Balance Review Report

As at 30 June 2020

Investment Code	Investment Name	Holding Reference	Third Party Data		BGL Ledger	Variance
			Data Feed Provider	Balance Date		
NABTD917744124	NAB T/D 91-774-4124				5,500.00	
PIBAA19126G3KR L	RaboDirect T/D 19126G3KR				3,000.00	
PIBAA19217YCG7 J	RaboDirect T/D 19217YCG7				10,200.00	
PIBTDA19240YV DJS	RaboDirect T/D 19240YVDJS				1,493.80	
PIBAA20045PR7Q 5	RaboDirect T/D 20045PR7Q5				30,235.00	
PIBAA20062LHYB H	RaboDirect T/D 20062LHYBH				1,567.00	
PIBAA20079JBC 4C	RaboDirect T/D 20079JBC4C				2,561.95	
PIBAA20127D033 B	RaboDirect T/D 27D033B				22,621.94	
PIBRABOTDA09V J	RaboDirect T/D ABOTDA09VJ				250,000.00	
PIB4G17TDDYD 6D8ALS	RaboDirect T/D DYD6D8ALS				12,000.00	
PIB8C12TDEAA9 DFUE7	RaboDirect T/D EAA9DFUE7				22,301.00	
PIB6K21TDEPP5 PVH2R	RaboDirect T/D EPP5PVH2R				3,000.00	
PIBTGZ79SUVL G	RaboDirect T/D GZ79SUVLG				13,000.00	
PIB5B17TDHZZT F1WCQ	RaboDirect T/D HZZT7F1WCQ				16,000.00	
PIBTDIL76A5FX2	RaboDirect T/D IL76A5FX2				18,400.00	
PIB8K14TDJYJ5 RRPPA	RaboDirect T/D JYJ5RRPPA				14,598.00	
PIB7J23TDLIN9F 0UAS	RaboDirect T/D LIN9F0UAS				3,300.00	
PIB7C14TDPV67 T0FWL	RaboDirect T/D PV67T0FWL				1,000.00	

# Norman Cairns Trust Fund Balance Review Report

As at 30 June 2020

Investment Code	Investment Name	Holding Reference	Third Party Data		BGL Ledger	Variance
			Data Feed Provider	Balance Date		
PIBB7C14TDPVG 5T1N4C	RaboDirect T/D PVG5T1N4C				19,000.00	
PIBB7L06TDRRJ6 7V0WZ	RaboDirect T/D RRJ67V0WZ				10,600.00	
PIBB6H08TDTNQ 49RSD4	RaboDirect T/D TNQ49R2D4				14,900.00	
PIBB9C12TDTYX7 F3TE8	RaboDirect T/D TYX7F3TE8				36,075.00	
PIBB7H07TDWYP 9FBLVR	RaboDirect T/D WYP9FBLVR				14,500.00	
PIBB9B25TDXAN5 JKX7D	RaboDirect T/D XAN5JKX7D				10,900.00	
PIBTDXCR01S78 W	RaboDirect T/D XCR01S78W				30,000.00	
PIBTDXPF6GJLN	RaboDirect T/D XPF6GJLNC				64,725.53	
PIBB8H01TDJV23 9DX30	RaboDirect TD JV239DX30				268,300.00	
PIBB8J31TDQUJ9 VMALR	RaboDirect TD QUJ9VMALR				10,900.00	
MET029224521	Suncorp T/D 029224521				5,000.00	
MET603739554	Suncorp T/D 603739554				41,354.78	
<b>77600</b>	<b>Shares in Listed Companies (Australian)</b>					
MPL_AX	Medibank Private Limited			Setup	2,470.0000	<b>2,470.0000</b>











Norman Cairns Trust Fund

# Investment Movement Report

As at 30 June 2020

Investment	Opening Balance		Additions		Disposals		Closing Balance		Market Value
	Units	Cost	Units	Cost	Units	Cost	Units	Cost	
		10,900.00						10,900.00	10,900.00
RaboDirect T/D XCR01S78W		30,000.00						30,000.00	30,000.00
RaboDirect T/D XPF6GJLNC		64,725.53						64,725.53	64,725.53
RaboDirect TD JV239DX30		268,300.00						268,300.00	268,300.00
RaboDirect TD QUJ9VMALR		10,900.00						10,900.00	10,900.00
Suncorp T/D 029224521				5,000.00				5,000.00	5,000.00
Suncorp T/D 603739554		40,804.53		550.25				41,354.78	41,354.78
		<b>2,097,619.39</b>		<b>431,166.85</b>		<b>(351,432.23)</b>		<b>2,177,354.01</b>	<b>2,177,354.01</b>
<b>Shares in Listed Companies (Australian)</b>									
MPL.AX - Medibank Private Limited							2,470.00	4,940.00	7,385.30
		<b>4,940.00</b>						<b>4,940.00</b>	<b>7,385.30</b>
		<b>2,368,444.81</b>		<b>913,755.99</b>		<b>(817,380.35)</b>		<b>2,464,820.45</b>	<b>2,467,265.75</b>

Date: 16/04/2021

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2020

**MEDIBANK PRIVATE LIMITED  
MPL ORDINARY FULLY PAID SHARES**

<b>Name</b>	<b>Share Type</b>	<b>Register</b>	<b>Quantity</b>
NORMAN CAIRNS PTY LTD  *****7386	Issuer Sponsored	VIC	2470
		<b>Total</b>	<b>2470</b>

Sincerely,  
Computershare

**Only Computershare managed holdings are listed.**

Date: 16/04/2021

Dear Sir/Madam,

Thank you for your enquiry and below is the account balance(s) of your portfolio as of close of business on: 30/06/2020

**MEDIBANK PRIVATE LIMITED  
MPL ORDINARY FULLY PAID SHARES**

<b>Name</b>	<b>Share Type</b>	<b>Register</b>	<b>Quantity</b>
NORMAN CAIRNS PTY LTD  *****7386	Issuer Sponsored	VIC	2470
		<b>Total</b>	<b>2470</b>

Sincerely,

Computershare

**Only Computershare managed holdings are listed.**

# 85000 - Income Tax Payable/Refundable

2020 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
85000	Income Tax Payable/Refundable	(\$4,148.56)	\$258.51	(1704.8)%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		(\$4,148.56)	\$258.51	

## Supporting Documents

- Statement of Taxable Income [Report](#)
- Exempt Pension Reconciliation [Report](#)
- Non Deductible Expense Reconciliation [Report](#)
- Tax Reconciliation Report [Report](#)
- 2020 ATO Integrated Client Account.pdf
- 2020 ATO Income Tax Account.pdf
- 2020 ATO PAYG Instalments Report.pdf

## Standard Checklist

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

Norman Cairns Trust Fund

**Exempt Current Pension Income Reconciliation**

For The Period 01 July 2019 - 30 June 2020

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
Segment - 02 July 2019 to 30 June 2020						
Label C						
	11/07/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	68.72		
	31/07/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	0.04		
	31/07/2019	25000/ING60489657	ING Direct A/C 60489657	0.01		
	13/08/2019	25000/ING82881005	ING T/D 82881005	9,366.05		
	27/08/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	84.27		
	29/08/2019	25000/CBATD50076559	CBA T/D 50076559	737.28		
	31/08/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	0.07		
	31/08/2019	25000/ING60489657	ING Direct A/C 60489657	0.01		
	05/09/2019	25000/CBATD50075679	CBA T/D 50075679	1,704.04		
	14/09/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	53.14		
	30/09/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	0.30		
	30/09/2019	25000/ING60489657	ING Direct A/C 60489657	0.01		
	17/10/2019	25000/ING83897570	ING T/D 83897570	530.04		
	20/10/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	53.14		
	31/10/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	0.17		
	31/10/2019	25000/ING60489657	ING Direct A/C 60489657	0.01		
	20/11/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	1,836.69		
	26/11/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	38.91		
	27/11/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	2,782.15		
	29/11/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	40.14		
	30/11/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	0.06		



Norman Cairns Trust Fund

**Exempt Current Pension Income Reconciliation**

For The Period 01 July 2019 - 30 June 2020

Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
30/11/2019	25000/ING60489657	ING Direct A/C 60489657	0.01		
05/12/2019	25000/NABTD270000190	NAB T/D 27-000-0190	406.42		
11/12/2019	25000/MET603739554	Suncorp T/D 603739554	550.25		
19/12/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	188.66		
28/12/2019	25000/CBATD50075951	CBA T/D 50075951	408.97		
30/12/2019	25000/ING83450930	ING T/D 83450930	1,470.52		
31/12/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	0.16		
31/12/2019	25000/ING60489657	ING Direct A/C 60489657	0.01		
12/01/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	55.07		
22/01/2020	25000/CBATD50073868	CBA T/D 50073868	1,244.24		
30/01/2020	25000/CBA50067185	CBA T/D 50067185	8,520.19		
31/01/2020	25000/ING60489657	ING Direct A/C 60489657	0.01		
31/01/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	0.03		
01/02/2020	25000/CBA10287300	CBA Cash Investment A/C 10287300	2.26		
05/02/2020	25000/CBATD50075679	CBA T/D 50075679	392.54		
06/02/2020	25000/MBLTD261191647	MacQuarie Bank T/D 261191647	7,625.00		
28/02/2020	25000/PIBTDA19240YYVDJ	RaboDirect T/D 19240YYVDJ	13.80		
28/02/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	64.24		
29/02/2020	25000/ING60489657	ING Direct A/C 60489657	0.01		
29/02/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	0.03		
01/03/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	690.91		
01/03/2020	25000/CBA10287300	CBA Cash Investment A/C 10287300	22.10		
19/03/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	113.22		

Label C

Norman Cairns Trust Fund

**Exempt Current Pension Income Reconciliation**

For The Period 01 July 2019 - 30 June 2020

Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
31/03/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	5.50		
31/03/2020	25000/ING60489657	ING Direct A/C 60489657	0.01		
19/04/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	56.66		
21/04/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	0.02		
22/04/2020	25000/ING84040864	ING T/D 84040864	1,091.57		
25/04/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	19.15		
30/04/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	0.50		
21/05/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	622.57		
27/05/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	28.07		
29/05/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	24.75		
31/05/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	29.11		
31/05/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	1.05		
04/06/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	266.89		
05/06/2020	25000/ING83372799	ING T/D 83372799	563.99		
07/06/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	446.96		
21/06/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	64.65		
30/06/2020	25000/PIBTDXCR01S78W	RaboDirect T/D XCR01S78W	1,050.00		
30/06/2020	25000/PIBTDIL76A5FX2	RaboDirect T/D IL76A5FX2	647.54		
30/06/2020	25000/PIBB7H07TDWYP9F	RaboDirect T/D WYP9FBLVR	478.51		
30/06/2020	25000/PIBB4G17DDYD6D	RaboDirect T/D DYD6D8ALS	552.01		
30/06/2020	25000/PIBB9C12DTYX7F3	RaboDirect T/D TYX7F3E8	1,193.75		
30/06/2020	25000/PIBTDGZ79SUVLG	RaboDirect T/D GZ79SUVLG	457.50		
30/06/2020	25000/PIBB6H08DTNQ49	RaboDirect T/D TNQ49R2D4	491.71		

Label C

Norman Cairns Trust Fund

**Exempt Current Pension Income Reconciliation**

For The Period 01 July 2019 - 30 June 2020

Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
30/06/2020	25000/PIBB7L06TDRR67V	RaboDirect T/D RRJ67V0WZ	344.51		
30/06/2020	25000/PIBB8K14TDJY5RRP	RaboDirect T/D JYJ5RRPPA	510.94		
30/06/2020	25000/PIBTDXPF6GJLNC	RaboDirect T/D XPF6GJLNC	2,342.90		
30/06/2020	25000/PIBB6K21TDEPP5PV	RaboDirect T/D EPP5PVH2R	99.01		
30/06/2020	25000/PIBAA19126G3KRL	RaboDirect T/D 19126G3KRL	90.25		
30/06/2020	25000/PIBB8J31TDQUJ9VM	RaboDirect TD QUJ9VMALR	370.61		
30/06/2020	25000/PIBB9B25DXAN5JK	RaboDirect T/D XAN5JKX7D	348.81		
30/06/2020	25000/PIBAA19308KSKy2	RaboDirect T/D 19308KSKY2	23.58		
30/06/2020	25000/PIBB8C12TDEAA9D	RaboDirect T/D EAA9DFUE7	704.42		
30/06/2020	25000/PIBB7J23TDLIN9F0U	RaboDirect T/D LIN9F0UAS	107.26		
30/06/2020	25000/PIBB5E05TDWCA54	RaboDirect T/D WCA54NKVI	631.73		
30/06/2020	25000/PIBB5B06TDVA53B0	RaboDirect T/D VA53B0J2Y	777.87		
30/06/2020	25000/CBA50077797	CBA TD 50077797	164.06		
30/06/2020	25000/PIB008516500	Rabo Direct Savings A/C 008516500	10.38		
30/06/2020	25000/PIBB7C14TDPV67T0	RaboDirect T/D PV67T0FWL	33.19		
30/06/2020	25000/PIBB8H01TDJV239D	RaboDirect TD JV239DX30	9,658.81		
30/06/2020	25000/PIBB5B17TDH2T7F1	RaboDirect T/D H2T7F1WCQ	566.45		
30/06/2020	25000/PIBB7C14TDPVG5T1	RaboDirect T/D PVG5T1N4C	630.45		
30/06/2020	25000/PIBRABOTDA09VJ	RaboDirect T/D ABOTDA09VJ	8,500.00		
30/06/2020	25000/CBATD50071723	CBA T/D 50071723	1,681.19		
30/06/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	3.53		
<b>Total</b>			<b>74,756.32</b>	<b>49.040 %</b>	<b>36,660.50</b>

Label C

Label K

**Norman Cairns Trust Fund**  
**Exempt Current Pension Income Reconciliation**

For The Period 01 July 2019 - 30 June 2020

<u>Label K</u>	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
	26/09/2019	23900/MPL.AX	Medibank Private Limited	244.53		
	26/03/2020	23900/MPL.AX	Medibank Private Limited	140.79		
			<b>Total</b>	385.32	49.040 %	188.97
<u>Label L</u>						
	26/09/2019	23900/MPL.AX	Medibank Private Limited	104.80		
	26/03/2020	23900/MPL.AX	Medibank Private Limited	60.34		
			<b>Total</b>	165.14	49.040 %	80.99
			<b>Total Segment ECPI *</b>			<b>36,930.46</b>

**SMSF Annual Return Rounding**      **2.46**  
**Total ECPI**      **36,928.00**

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

**Norman Cairns Trust Fund**  
**Pension Non Deductible Expense Report**  
For The Period 01 July 2019 - 30 June 2020

	Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
<b>Segment - 01 July 2019 to 30 June 2020</b>							
<b>Label A</b>							
	30/06/2020	37700	Interest Paid - ATO General Interest	5.70			
			<b>Total</b>	5.70	89.850 %	0.58	5.12
<b>Label H</b>							
	31/05/2020	30700	Auditor's Remuneration	495.00			
			<b>Total</b>	495.00	89.850 %	50.24	444.76
<b>Label J</b>							
	30/09/2019	31500	Bank Charges	5.00			
	22/10/2019	30800	ASIC Fees	54.00			
	18/06/2020	30100	Accountancy Fees	235.00			
	08/10/2019	31500	Bank Charges	(5.00)			
			<b>Total</b>	289.00	89.850 %	29.33	259.67
	30/06/2020	30400	ATO Supervisory Levy	259.00			
			<b>Total</b>	259.00	0.000 %	259.00	0.00
			<b>Label Total</b>			288.33	259.67
			<b>Total Segment Expenses</b>			<b>339.15</b>	<b>709.55</b>

**Norman Cairns Trust Fund**  
**Pension Non Deductible Expense Report**  
 For The Period 01 July 2019 - 30 June 2020

Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
				Total Expenses *	339.15	709.55

\* General expense percentage - 89.850 %

\* Investment expense percentage - 89.850 %

Norman Cairns Trust Fund  
**Statement of Taxable Income**

For the year ended 30 June 2020

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	<b>2020</b>
	<b>\$</b>
Benefits accrued as a result of operations	119,822.94
<b>Less</b>	
Exempt current pension income	36,928.00
Non Taxable Contributions	77,210.00
	<u>114,138.00</u>
<b>Add</b>	
Decrease in MV of investments	1,235.00
SMSF non deductible expenses	385.00
Pension Payments	30,245.00
Franking Credits	165.14
	<u>32,030.14</u>
SMSF Annual Return Rounding	2.92
	<u>37,718.00</u>
<b>Taxable Income or Loss</b>	<u>37,718.00</u>
Income Tax on Taxable Income or Loss	5,657.70
<b>Less</b>	
Franking Credits	165.14
	<u>5,492.56</u>
<b>CURRENT TAX OR REFUND</b>	<u>5,492.56</u>
Supervisory Levy	259.00
Income Tax Instalments Paid	(1,344.00)
	<u>4,407.56</u>
<b>AMOUNT DUE OR REFUNDABLE</b>	<u>4,407.56</u>

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Norman Cairns Trust Fund

# Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>C - Income - Gross interest</b>				
	11/07/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	68.72
	31/07/2019	25000/ING60489657	ING Direct A/C 60489657	0.01
	31/07/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	0.04
	13/08/2019	25000/ING82881005	ING T/D 82881005	9,366.05
	27/08/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	84.27
	29/08/2019	25000/CBATD50076559	CBA T/D 50076559	737.28
	31/08/2019	25000/ING60489657	ING Direct A/C 60489657	0.01
	31/08/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	0.07
	05/09/2019	25000/CBATD50075679	CBA T/D 50075679	1,704.04
	14/09/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	53.14
	30/09/2019	25000/ING60489657	ING Direct A/C 60489657	0.01
	30/09/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	0.30
	17/10/2019	25000/ING83897570	ING T/D 83897570	530.04
	20/10/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	53.14
	31/10/2019	25000/ING60489657	ING Direct A/C 60489657	0.01
	31/10/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	0.17
	20/11/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	1,836.69
	26/11/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	38.91
	27/11/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	2,782.15
	29/11/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	40.14
	30/11/2019	25000/ING60489657	ING Direct A/C 60489657	0.01
	30/11/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	0.06
	05/12/2019	25000/NABTD270000190	NAB T/D 27-000-0190	406.42
	11/12/2019	25000/MET603739554	Suncorp T/D 603739554	550.25
	19/12/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	188.66
	28/12/2019	25000/CBATD50075951	CBA T/D 50075951	408.97
	30/12/2019	25000/ING83450930	ING T/D 83450930	1,470.52
	31/12/2019	25000/ING60489657	ING Direct A/C 60489657	0.01
	31/12/2019	25000/MET452670542	Suncorp Business Saver A/C 452670542	0.16
	12/01/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	55.07
	22/01/2020	25000/CBATD50073868	CBA T/D 50073868	1,244.24
	30/01/2020	25000/CBA50067185	CBA T/D 50067185	8,520.19
	31/01/2020	25000/ING60489657	ING Direct A/C 60489657	0.01
	31/01/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	0.03
	01/02/2020	25000/CBA10287300	CBA Cash Investment A/C 10287300	2.26
	05/02/2020	25000/CBATD50075679	CBA T/D 50075679	392.54



Norman Cairns Trust Fund

# Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>C - Income - Gross interest</b>				
	06/02/2020	25000/MBLTD261191647	MacQuarie Bank T/D 261191647	7,625.00
	28/02/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	64.24
	28/02/2020	25000/PIBTDAA19240YVD JS	RaboDirect T/D 19240YVDJS	13.80
	29/02/2020	25000/ING60489657	ING Direct A/C 60489657	0.01
	29/02/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	0.03
	01/03/2020	25000/CBA10287300	CBA Cash Investment A/C 10287300	22.10
	01/03/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	690.91
	19/03/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	113.22
	31/03/2020	25000/ING60489657	ING Direct A/C 60489657	0.01
	31/03/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	5.50
	19/04/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	56.66
	21/04/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	0.02
	22/04/2020	25000/ING84040864	ING T/D 84040864	1,091.57
	25/04/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	19.15
	30/04/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	0.50
	21/05/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	622.57
	27/05/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	28.07
	29/05/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	24.75
	31/05/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	1.05
	31/05/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	29.11
	04/06/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	266.89
	05/06/2020	25000/ING83372799	ING T/D 83372799	563.99
	07/06/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	446.96
	21/06/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	64.65
	30/06/2020	25000/CBA50077797	CBA TD 50077797	164.06
	30/06/2020	25000/CBATD50071723	CBA T/D 50071723	1,681.19
	30/06/2020	25000/MET452670542	Suncorp Business Saver A/C 452670542	3.53
	30/06/2020	25000/PIB008516500	Rabo Direct Savings A/C 008516500	10.38
	30/06/2020	25000/PIBAA19126G3KRL	RaboDirect T/D 19126G3KRL	90.25
	30/06/2020	25000/PIBRABOTDA09VJ	RaboDirect T/D ABOTDA09VJ	8,500.00
	30/06/2020	25000/PIBTDXPF6GJLNC	RaboDirect T/D XPF6GJLNC	2,342.90
	30/06/2020	25000/PIBB4G17TDDYD6 D8ALS	RaboDirect T/D DYD6D8ALS D8ALS	552.01
	30/06/2020	25000/PIBB5B06TDVA53B 0J2Y	RaboDirect T/D VA53B0J2Y 0J2Y	777.87
	30/06/2020	25000/PIBB5B17TDHZT	RaboDirect T/D HZT7F1WCQ	566.45

Norman Cairns Trust Fund

# Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>C - Income - Gross interest</b>				
		7F1WCQ		
	30/06/2020	25000/PIBB5E05TDWCA5 4NKVI	RaboDirect T/D WCA54NKVI	631.73
	30/06/2020	25000/PIBTDIL76A5FX2	RaboDirect T/D IL76A5FX2	647.54
	30/06/2020	25000/PIBTDXCR01S78W	RaboDirect T/D XCR01S78W	1,050.00
	30/06/2020	25000/PIBB6H08TDTNQ49 RSD4	RaboDirect T/D TNQ49R2D4	491.71
	30/06/2020	25000/PIBB6K21TDEPP5P VH2R	RaboDirect T/D EPP5PVH2R	99.01
	30/06/2020	25000/PIBB7C14TDPVG5T 1N4C	RaboDirect T/D PVG5T1N4C	630.45
	30/06/2020	25000/PIBB7J23TDLIN9F0 UAS	RaboDirect T/D LIN9F0UAS	107.26
	30/06/2020	25000/PIBB7L06TDRRJ67 V0WZ	RaboDirect T/D RRJ67V0WZ	344.51
	30/06/2020	25000/PIBB8C12TDEAA9D FUE7	RaboDirect T/D EAA9DFUE7	704.42
	30/06/2020	25000/PIBB8H01TDJV239 DX30	RaboDirect TD JV239DX30	9,658.81
	30/06/2020	25000/PIBB8J31TDQUJ9V MALR	RaboDirect TD QUJ9VMALR	370.61
	30/06/2020	25000/PIBB8K14TDJYJ5R RPPA	RaboDirect T/D JYJ5RRPPA	510.94
	30/06/2020	25000/PIBB9B25TDXAN5J KX7D	RaboDirect T/D XAN5JKX7D	348.81
	30/06/2020	25000/PIBB9C12TDTYX7F 37E8	RaboDirect T/D TYX7F37E8	1,193.75
	30/06/2020	25000/PIBTDGZ79SUVLG	RaboDirect T/D GZ79SUVLG	457.50
	30/06/2020	25000/PIBB7C14TDPV67T 0FWL	RaboDirect T/D PV67T0FWL	33.19
	30/06/2020	25000/PIBB7H07TDWYP9 FBLVR	RaboDirect T/D WYP9FBLVR	478.51
	30/06/2020	25000/PIBAA19308KSKY2	RaboDirect T/D 19308KSKY2	23.58
<b>Sub-Total</b>				<b>74,756.32</b>
<b>Ignore Cents</b>				<b>0.32</b>
<b>Total</b>				<b>74,756.00</b>
<b>K - Franked dividend amount</b>				
	26/09/2019	23900/MPL.AX	Medibank Private Limited	244.53
	26/03/2020	23900/MPL.AX	Medibank Private Limited	140.79
<b>Sub-Total</b>				<b>385.32</b>
<b>Ignore Cents</b>				<b>0.32</b>
<b>Total</b>				<b>385.00</b>
<b>L - Income - Dividend franking credit</b>				
	26/09/2019	23900/MPL.AX	Medibank Private Limited	104.80
	26/03/2020	23900/MPL.AX	Medibank Private Limited	60.34
<b>Sub-Total</b>				<b>165.14</b>
<b>Ignore Cents</b>				<b>0.14</b>
<b>Total</b>				<b>165.00</b>
<b>W - GROSS INCOME (Sum of labels A to U)</b>				

Norman Cairns Trust Fund

# Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>W - GROSS INCOME (Sum of labels A to U)</b>				
				75,306.00
<b>Sub-Total</b>				<b>75,306.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>75,306.00</b>
<b>Y - Income - Exempt current pension income</b>				
				67,662.00
<b>Sub-Total</b>				<b>67,662.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>67,662.00</b>
<b>V - TOTAL ASSESSABLE INCOME (W less Y)</b>				
				7,644.00
<b>Sub-Total</b>				<b>7,644.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>7,644.00</b>
<b>A1 - Expenses - Interest expenses within Australia</b>				
	30/06/2020	37700	Interest Paid - ATO General Interest	0.58
<b>Sub-Total</b>				<b>0.58</b>
<b>Ignore Cents</b>				<b>0.58</b>
<b>Total</b>				<b>0.00</b>
<b>A2 - Expenses - Interest expenses within Australia non deductible</b>				
	30/06/2020	37700	Interest Paid - ATO General Interest	5.12
<b>Sub-Total</b>				<b>5.12</b>
<b>Ignore Cents</b>				<b>0.12</b>
<b>Total</b>				<b>5.00</b>
<b>H1 - Expenses - SMSF auditor fee</b>				
	31/05/2020	30700	Auditor's Remuneration	50.24
<b>Sub-Total</b>				<b>50.24</b>
<b>Ignore Cents</b>				<b>0.24</b>
<b>Total</b>				<b>50.00</b>
<b>H2 - Expenses - SMSF auditor fee non deductible</b>				
	31/05/2020	30700	Auditor's Remuneration	444.76
<b>Sub-Total</b>				<b>444.76</b>
<b>Ignore Cents</b>				<b>0.76</b>
<b>Total</b>				<b>444.00</b>
<b>J1 - Expenses - Management and administration expenses</b>				
	30/09/2019	31500	Bank Charges	0.51
	08/10/2019	31500	Bank Charges	(0.51)
	22/10/2019	30800	ASIC Fees	5.48
	18/06/2020	30100	Accountancy Fees	23.85
	30/06/2020	30400	ATO Supervisory Levy	259.00

Norman Cairns Trust Fund

# Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>J1 - Expenses - Management and administration expenses</b>				
<b>Sub-Total</b>				<b>288.33</b>
<b>Ignore Cents</b>				<b>0.33</b>
<b>Total</b>				<b>288.00</b>
<b>J2 - Expenses - Management and administration expenses non deductible</b>				
	30/09/2019	31500	Bank Charges	4.49
	08/10/2019	31500	Bank Charges	(4.49)
	22/10/2019	30800	ASIC Fees	48.52
	18/06/2020	30100	Accountancy Fees	211.15
<b>Sub-Total</b>				<b>259.67</b>
<b>Ignore Cents</b>				<b>0.67</b>
<b>Total</b>				<b>259.00</b>
<b>N - TOTAL DEDUCTIONS</b>				
				338.00
<b>Sub-Total</b>				<b>338.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>338.00</b>
<b>Y - TOTAL NON DEDUCTIBLE EXPENSES</b>				
				708.00
<b>Sub-Total</b>				<b>708.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>708.00</b>
<b>O - TAXABLE INCOME OR LOSS</b>				
				7,306.00
<b>Sub-Total</b>				<b>7,306.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>7,306.00</b>
<b>Z - TOTAL SMSF EXPENSES</b>				
				1,046.00
<b>Sub-Total</b>				<b>1,046.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>1,046.00</b>
<b>A - Taxable income</b>				
				7,306.00
<b>Sub-Total</b>				<b>7,306.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>7,306.00</b>
<b>T1 - Tax on taxable income</b>				
				1,095.90

Norman Cairns Trust Fund

# Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>T1 - Tax on taxable income</b>				
<b>Sub-Total</b>				<b>1,095.90</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>1,095.90</b>
<b>B - Gross Tax</b>				
				1,095.90
<b>Sub-Total</b>				<b>1,095.90</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>1,095.90</b>
<b>T2 - SUBTOTAL</b>				
				1,095.90
<b>Sub-Total</b>				<b>1,095.90</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>1,095.90</b>
<b>T3 - SUBTOTAL 2</b>				
				1,095.90
<b>Sub-Total</b>				<b>1,095.90</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>1,095.90</b>
<b>E1 - Complying fund's franking credits tax offset</b>				
	26/09/2019	23900/MPL.AX	Medibank Private Limited	104.80
	26/03/2020	23900/MPL.AX	Medibank Private Limited	60.34
<b>Sub-Total</b>				<b>165.14</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>165.14</b>
<b>E - Refundable tax offsets</b>				
				165.14
<b>Sub-Total</b>				<b>165.14</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>165.14</b>
<b>T5 - TAX PAYABLE</b>				
				930.76
<b>Sub-Total</b>				<b>930.76</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>930.76</b>
<b>K - PAYG instalments raised</b>				
	08/10/2019	85000	Income Tax Payable/Refundable	336.00
	18/02/2020	85000	Income Tax Payable/Refundable	336.00
	28/04/2020	85000	Income Tax Payable/Refundable	336.00
	30/06/2020	85000	Income Tax Payable/Refundable	336.00

Norman Cairns Trust Fund

# Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>K - PAYG instalments raised</b>				
<b>Sub-Total</b>				<b>1,344.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>1,344.00</b>
<b>L - Supervisory levy</b>				
				259.00
<b>Sub-Total</b>				<b>259.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>259.00</b>
<b>S - AMOUNT DUE OR REFUNDABLE</b>				
				(154.24)
<b>Sub-Total</b>				<b>(154.24)</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>(154.24)</b>



Australian Government  
Australian Taxation Office

**Agent** SAM GRECO & CO.  
**Client** THE TRUSTEE FOR NORMAN  
CAIRNS TRUST FUND  
**ABN** 53 515 635 204  
**TFN** 930 711 144

## Income tax 551

---

<b>Date generated</b>	16/04/2021
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

## Transactions

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2 results found - from **01 July 2019** to **30 June 2020** sorted by **processed date** ordered **oldest to newest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
30 Jun 2020	30 Jun 2020	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 18 to 30 Jun 19		\$648.86	\$648.86 CR
30 Jun 2020	3 Jul 2020	EFT refund for Income Tax for the period from 01 Jul 18 to 30 Jun 19	\$648.86		\$0.00

---



**Australian Government**  
**Australian Taxation Office**

**Agent** SAM GRECO & CO.  
**Client** THE TRUSTEE FOR NORMAN  
 CAIRNS TRUST FUND  
**ABN** 53 515 635 204  
**TFN** 930 711 144

## Activity statement 001

<b>Date generated</b>	16/04/2021
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

## Transactions

10 results found - from **01 July 2019** to **31 August 2020** sorted by **processed date** ordered **oldest to newest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
17 Jul 2019	16 Jul 2019	Payment		\$339.00	\$339.00 CR
4 Aug 2019	29 Jul 2019	Original Activity Statement for the period ending 30 Jun 19 - PAYG Instalments	\$339.00		\$0.00
9 Oct 2019	8 Oct 2019	Payment		\$336.00	\$336.00 CR
3 Nov 2019	28 Oct 2019	Original Activity Statement for the period ending 30 Sep 19 - PAYG Instalments	\$336.00		\$0.00
19 Feb 2020	18 Feb 2020	Payment received		\$336.00	\$336.00 CR
1 Mar 2020	28 Feb 2020	Original Activity Statement for the period ending 31 Dec 19 - PAYG Instalments	\$336.00		\$0.00
29 Apr 2020	28 Apr 2020	Payment received		\$336.00	\$336.00 CR
10 May 2020	28 Apr 2020	Original Activity Statement for the period ending 31 Mar 20 - PAYG Instalments	\$336.00		\$0.00
21 Jul 2020	20 Jul 2020	Payment received		\$336.00	\$336.00 CR
2 Aug 2020	28 Jul 2020	Original Activity Statement for the period ending 30 Jun 20 - PAYG Instalments	\$336.00		\$0.00





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## PAYG Instalments report 2020

**Tax Agent** 74856004

**Last Updated** 10/04/2021

<b>TFN</b>	<b>Client Name</b>	<b>Quarter 1 (\$)</b>	<b>Quarter 2 (\$)</b>	<b>Quarter 3 (\$)</b>	<b>Quarter 4 (\$)</b>	<b>Total Instalment (\$)</b>
930711144	THE TRUSTEE FOR NORMAN CAIRNS TRUST FUND	336.00	336.00	336.00	336.00	1,344.00

**Total No of Clients: 1**

# 86000 - PAYG Instalment Payable

2020 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
86000	PAYG Instalment Payable	(\$336.00)	(\$339.00)	(0.88)%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		(\$336.00)	(\$339.00)	

## Supporting Documents

- 2020 ATO Integrated Client Account.pdf 86000
- 2020 ATO PAYG Instalments Report.pdf 86000

## Standard Checklist

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



**Australian Government**  
**Australian Taxation Office**

**Agent** SAM GRECO & CO.  
**Client** THE TRUSTEE FOR NORMAN  
 CAIRNS TRUST FUND  
**ABN** 53 515 635 204  
**TFN** 930 711 144

## Activity statement 001

<b>Date generated</b>	16/04/2021
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

## Transactions

10 results found - from **01 July 2019** to **31 August 2020** sorted by **processed date** ordered **oldest to newest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
17 Jul 2019	16 Jul 2019	Payment		\$339.00	\$339.00 CR
4 Aug 2019	29 Jul 2019	Original Activity Statement for the period ending 30 Jun 19 - PAYG Instalments	\$339.00		\$0.00
9 Oct 2019	8 Oct 2019	Payment		\$336.00	\$336.00 CR
3 Nov 2019	28 Oct 2019	Original Activity Statement for the period ending 30 Sep 19 - PAYG Instalments	\$336.00		\$0.00
19 Feb 2020	18 Feb 2020	Payment received		\$336.00	\$336.00 CR
1 Mar 2020	28 Feb 2020	Original Activity Statement for the period ending 31 Dec 19 - PAYG Instalments	\$336.00		\$0.00
29 Apr 2020	28 Apr 2020	Payment received		\$336.00	\$336.00 CR
10 May 2020	28 Apr 2020	Original Activity Statement for the period ending 31 Mar 20 - PAYG Instalments	\$336.00		\$0.00
21 Jul 2020	20 Jul 2020	Payment received		\$336.00	\$336.00 CR
2 Aug 2020	28 Jul 2020	Original Activity Statement for the period ending 30 Jun 20 - PAYG Instalments	\$336.00		\$0.00



Australian Government  
Australian Taxation Office

## PAYG Instalments report 2020

**Tax Agent** 74856004

**Last Updated** 10/04/2021

<b>TFN</b>	<b>Client Name</b>	<b>Quarter 1 (\$)</b>	<b>Quarter 2 (\$)</b>	<b>Quarter 3 (\$)</b>	<b>Quarter 4 (\$)</b>	<b>Total Instalment (\$)</b>
930711144	THE TRUSTEE FOR NORMAN CAIRNS TRUST FUND	336.00	336.00	336.00	336.00	1,344.00

**Total No of Clients:** 1

# 88000 - Sundry Creditors

2020 Financial Year

Preparer Louise Barlow

Reviewer Sam Greco

Status Ready for Review

Account Code	Description	CY Balance	LY Balance	Change
88000	Sundry Creditors	(\$655.05)	(\$23,600.00)	(97.22)%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		(\$655.05)	(\$23,600.00)	

## Supporting Documents

- General Ledger [Report](#)
- 2020 Debtors & Creditors.pdf [88000](#)

## Standard Checklist

- Attach all source documentation and confirmations of Liability

## Norman Cairns Trust Fund

# General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Sundry Creditors (88000)</b>					
Sundry Creditors (88000)					
01/07/2019	Opening Balance				23,600.00 CR
26/06/2020	INTERNET TRANFER DEBIT to 41782415		10,000.00		13,600.00 CR
26/06/2020	INTERNET TRANFER DEBIT TO 41782415 [INTERNET TRANFER DEBIT to 41782415]		10,000.00		3,600.00 CR
26/06/2020	INTERNET TRANFER DEBIT to 41782415		3,600.00		0.00 DR
30/06/2020	Amended 2018 Income Tax Return			655.05	655.05 CR
			<b>23,600.00</b>	<b>655.05</b>	<b>655.05 CR</b>

**Total Debits: 23,600.00**

**Total Credits: 655.05**



**Australian Government**  
**Australian Taxation Office**

**Agent** SAM GRECO & CO.  
**Client** THE TRUSTEE FOR NORMAN  
CAIRNS TRUST FUND  
**ABN** 53 515 635 204  
**TFN** 930 711 144

## Income tax 551

<b>Date generated</b>	16/04/2021
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

## Transactions

7 results found - from **16 April 2019** to **16 April 2021** sorted by **processed date** ordered **oldest to newest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
15 May 2019	14 May 2019	Payment received		\$1,540.22	\$0.00
30 Jun 2020	30 Jun 2020	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 18 to 30 Jun 19		\$648.86	\$648.86 CR
30 Jun 2020	3 Jul 2020	EFT refund for Income Tax for the period from 01 Jul 18 to 30 Jun 19	\$648.86		\$0.00
1 Jul 2020	30 Jun 2020	Client initiated amended Tax return Self Man Superfund - Income Tax for the period from 01 Jul 18 to 30 Jun 19		\$5.70	\$5.70 CR
1 Jul 2020	30 Jul 2020	Client initiated amended Tax return Self Man Superfund - Income Tax for the period from 01 Jul 17 to 30 Jun 18	\$655.05		\$649.35 DR
1 Jul 2020	30 Jul 2020	Shortfall interest charge			\$649.35 DR
21 Jul 2020	20 Jul 2020	Payment received		\$649.35	\$0.00

# A - Financial Statements

2020 Financial Year

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**Preparer** Louise Barlow

**Reviewer** Sam Greco

**Status** Ready for Review

## Supporting Documents

- 2020 Actuaries Certificate.pdf

## Standard Checklist

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



21 July 2021

The Trustee  
Norman Cairns Trust Fund  
c/- Sam Greco and Co  
PO Box 354  
**Aspley QLD 4034**

Dear Trustee,

**Subject: Actuarial Certificate – Tax Exempt Percentage for the 2019/20 year  
Norman Cairns Trust Fund**

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

Results

We calculate that the tax exempt percentage for Norman Cairns Trust Fund in the 2019/20 financial year is **49.04%**.

More Information


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

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

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

If you would like to discuss any aspect of this actuarial certificate, please don't hesitate to contact us.

Yours sincerely,



**Geoff Morley**, BCom, BSc, FIAA  
Consulting Actuary

Verus Reference Number: ZA13013353145

**Appendix 1 - Data Summary**

Contact Details

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

Fund Details

Fund Name	Norman Cairns Trust Fund
Name of Trustee	Norman Cairns Pty Ltd
Tax Year for Actuarial Certificate	2019/20
ABN of Fund	53 515 635 204

Member Details

Members' Names	Barry Norman Kenning
	Janet Cairns Kenning

Financial Details

	Amount (\$)
Opening Balance at 1 July 2019	2,348,444.62
Concessional Contributions	0.00
Non-concessional Contributions	77,210.00
Rollovers-in	0.00
Rollovers-out	0.00
Lump Sum and Pension Benefits Paid	30,245.00
Other Net Income	71,927.18
Closing Balance at 30 June 2020	2,467,336.80

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

Segregation

The Fund did not have any segregated current pension assets during the financial year.

## Appendix 2 - Detailed Results

### Tax Exempt Percentage

This actuarial certificate has been prepared to provide the tax exempt percentage applying to Norman Cairns Trust Fund for the 2019/20 financial year.

During the 2019/20 financial year, the Fund contained only member accounts in accumulation phase and account based pensions. Therefore no assumptions about future inflation, investment returns or discount rates have been required to calculate the tax exempt percentage. Only data regarding the Fund's balances in accumulation phase and the Fund's balances in retirement phase plus details of transactions within, to and from the Fund during the year have been provided for this calculation.

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

$$\begin{aligned} & \frac{\text{Average value of current pension liabilities}}{\text{Average value of superannuation liabilities}} \\ &= \$1,158,901 / \$2,363,129 \\ &= 49.04\% \end{aligned}$$

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

### Member Breakdown

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

<b>Member Name</b>	<b>Tax Exempt Percentage</b>	<b>Taxable Percentage</b>
Barry Norman Kenning	32.55%	9.63%
Janet Cairns Kenning	16.49%	41.33%
Reserve	0.00%	0.00%
<b>Total</b>	<b>49.04%</b>	<b>50.96%</b>

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

### **Appendix 3 - Further Information**

#### Actuarial Standards

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

#### Other Comments

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

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

#### Requirement for and Use of Actuarial Certification

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

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

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

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

# B - Permanent Documents

2020 Financial Year

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**Preparer** Louise Barlow

**Reviewer** Sam Greco

**Status** Ready for Review

## Supporting Documents

- Fund Summary Report [Report](#)
- Norman Cairns Trust Fund - Signed (2).pdf
- ASIC.pdf
- Norman Cairns Trust Fund - Signed (1).pdf
- ATO Complying Fund Status.pdf

## Standard Checklist

- Attach latest copy of ASIC annual company statement (if corporate trustee)
- Ensure latest copies of ATO Trustee Declarations and ATO confirmation that the fund is a regulated fund is attached
- Ensure latest copies of trustee consents, member consents and registers are attached
- Ensure latest copy of trust deed (including amendments) are attached
- Use [Australian Business Register](#) to ensure details are correct
- Use [Super Fund Lookup](#) to check the eligibility to receive rollovers and contributions

# Norman Cairns Trust Fund

## Fund Summary Report

As at 30 June 2022

### Fund Details

Date Formed: 04/10/2011

Period: 01/07/2021 - 30/06/2022

Tax File Number: Provided

Fund Type: SMSF

ABN: 53515635204

GST Registered: No

### Postal Address:

92 Osbourne Drive  
Burpengary, Queensland 4505

### Physical Address:

92 Osbourne Drive  
Burpengary, Queensland 4505

### Members

Number of Members: 2

Name	Age	Member Accounts	Pension Accounts	Tax File Number	Beneficiary Details
Kenning, Barry Norman	76	2	1	Provided	Provided
Kenning, Janet Cairns	74	3	2	Provided	Provided

### Fund Relationships

Relationship Type	Contact
Accountant	Sam Greco & Co Chartered Accountants
Accountant/Bookkeeper	Sam Greco & Co Chartered Accountants
Auditor	Super Audits Pty Ltd
Fund Contact	Norman Cairns Pty Ltd
Fund Contact	Kenning, Barry Norman
Fund Contact	Kenning, Janet Cairns
Tax Agent	Sam Greco & Co Chartered Accountants
Trustee	Norman Cairns Pty Ltd Kenning, Barry Norman Kenning, Janet Cairns

**Inquires** 1300 300 630

**Issue date** 04 Oct 18

# Company Statement

Extract of particulars - s346A(1) Corporations Act 2001

**CORPORATE KEY: 99702136**

## 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 153 548 380  
FOR NORMAN CAIRNS PTY LTD

**REVIEW DATE: 04 October 18**

## 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](http://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**  
SAM GRECO & CO 1355 GYMPIE ROAD ASPLEY QLD 4034

**2 Principal place of business**  
92 OSBOURNE DRIVE BURPENGARY QLD 4505

### 3 Officeholders

Name: BARRY NORMAN KENNING  
Born: BRISBANE QLD  
Date of birth: 26/08/1945  
Address: 92 OSBOURNE DRIVE BURPENGARY QLD 4505  
Office(s) held: DIRECTOR, APPOINTED 04/10/2011; SECRETARY, APPOINTED 04/10/2011

Name: JANET CAIRNS KENNING  
Born: BRISBANE QLD  
Date of birth: 10/12/1947  
Address: 92 OSBOURNE DRIVE BURPENGARY QLD 4505  
Office(s) held: DIRECTOR, APPOINTED 04/10/2011

Name: RAQUEL JANET KENNING  
Born: BRISBANE QLD  
Date of birth: 21/02/1970  
Address: 4 COOTAMUNDRA CRESCENT NARANGBA QLD 4504  
Office(s) held: DIRECTOR, APPOINTED 04/10/2011

### 4 Company share structure

**These details continue on the next page**

NORMAN CAIRNS PTY LTD ACN 153 548 380

Page 1 of 2

## Company statement continued

Share class	Shares description	Number issued	Total amount paid on these shares	Total amount unpaid on these shares
ORD	ORD SHARES	3	\$3.00	\$0.00

### 5 Members

Name: BARRY NORMAN KENNING  
Address: 92 OSBOURNE DRIVE BURPENGARY QLD 4505

Share Class	Total number held	Fully paid	Beneficially held
ORD	1	Yes	Yes

Name: JANET CAIRNS KENNING  
Address: 92 OSBOURNE DRIVE BURPENGARY QLD 4505

Share Class	Total number held	Fully paid	Beneficially held
ORD	1	Yes	Yes

Name: RAQUEL JANET KENNING  
Address: 4 COOTAMUNDRA CRESCENT NARANGBA QLD 4504

Share Class	Total number held	Fully paid	Beneficially held
ORD	1	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*.

## Additional company information

This information is optional under the *Corporations Act 2001*. Late lodgement fees or late review fees do not apply to this information. To add, remove or change a contact address, see [www.asic.gov.au/addresses](http://www.asic.gov.au/addresses).

### 6 Contact address for ASIC use only

Registered agent name: SAM GRECO & CO. BUSINESS FOCUSED SOLUTIONS  
Registered agent number: 9932  
Address: PO BOX 354 ASPLEY QLD 4034





**ASIC**  
Australian Securities & Investments Commission

ABN 86 768 265 615

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

NORMAN CAIRNS PTY LTD  
SAM GRECO & CO. BUSINESS FOCUSED SOLUTIONS  
PO BOX 354  
ASPLEY QLD 4034

INVOICE STATEMENT

Issue date 04 Oct 18

**NORMAN CAIRNS PTY LTD**

ACN 153 548 380

Account No. 22 153548380

**Summary**

Balance outstanding	\$0.00
New items	\$53.00
Payments & credits	\$0.00
<b>TOTAL DUE</b>	<b>\$53.00</b>

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

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

**Please pay**

Immediately	<b>\$0.00</b>
By 04 Dec 18	<b>\$53.00</b>

*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

**NORMAN CAIRNS PTY LTD**

ACN 153 548 380

Account No: 22 153548380



22 153548380

<b>TOTAL DUE</b>	<b>\$53.00</b>
<b>Immediately</b>	<b>\$0.00</b>
<b>By 04 Dec 18</b>	<b>\$53.00</b>

*Payment options are listed on the back of this payment slip*



**Bill Code: 17301**  
**Ref: 2291535483807**



\*814 129 0002291535483807 64

# Transaction details:

page 2 of 2

	Transactions for this period	ASIC reference	\$ Amount
	<b>Unpaid or partially paid</b>		
2018-10-04	Annual Review - Special Purpose Pty Co	2X9900565480P A	\$53.00

## PAYMENT OPTIONS



Billpay Code: 8929  
Ref: 2291 5354 8380 764

### 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](http://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:** 2291535483807

### 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](http://www.bpay.com.au)

# Annual Company Statement

Extract of Particulars – s346A(1) Corporations Act 2001

This Annual Company Statement is generated from the data in our Corporate Database. Please check this statement carefully. Do not return this Statement to ASIC.

## Check this statement carefully

**You are legally obligated to ensure that all your company details are complete and correct. This is required under s346C (1) and/or s346B and s346c (2) of the Corporations Act 2001.**

Failure to notify the ASIC of incorrect details or missing data in this Statement may result in substantial penalties.

If you have any questions about this form or if any of the data in this form is incorrect, please contact us.

Company Name

**NORMAN CAIRNS PTY LTD**

ACN

**153 548 380**

Annual Review Date

**04/10/2018**

## Agent Information

ASIC Registered Agent Name	Sam Greco & Co Business Focus Solution
ASIC Registered Agent Number	9932
Address	Level 1, Mitcham House,, 1355 Gympie Road, ASPLEY, QLD 4034
Telephone	
Email	info@taxonline.com.au

## Address Information

Registered Office Address	SAM GRECO & CO, 1355 GYMPIE ROAD, ASPLEY, QLD 4034
Principal Place of Business	92 OSBOURNE DRIVE, BURPENGARY, QLD 4505

### Company Officers

Name RAQUEL JANET KENNING  
 Address 4 COOTAMUNDRA CRESCENT, NARANGBA, QLD 4504  
 Date of Birth 21/02/1970  
 Place of Birth BRISBANE, QLD  
 Offices held Director Appointed: 04/10/2011

Name JANET CAIRNS KENNING  
 Address 92 OSBOURNE DRIVE, BURPENGARY, QLD 4505  
 Date of Birth 10/12/1947  
 Place of Birth BRISBANE, QLD  
 Offices held Director Appointed: 04/10/2011

Name BARRY NORMAN KENNING  
 Address 92 OSBOURNE DRIVE, BURPENGARY, QLD 4505  
 Date of Birth 26/08/1945  
 Place of Birth BRISBANE, QLD  
 Offices held Director Appointed: 04/10/2011  
 Secretary Appointed: 04/10/2011

### Company Share Structure

Share Class	Shares description	Number Issued	Total amount paid on these shares	Total amount unpaid on these shares
ORD	ORDINARY SHARES	3	\$3.00	\$0.00

### Company Shareholders

Shareholder	Class Code	Total Number of shares held	Are shares fully paid?	Are shares beneficially owned?
RAQUEL JANET KENNING 4 COOTAMUNDRA CRESCENT, NARANGBA, QLD 4504	ORD	1	Yes	Yes
JANET CAIRNS KENNING 92 OSBOURNE DRIVE, BURPENGARY, QLD 4505	ORD	1	Yes	Yes
BARRY NORMAN KENNING 92 OSBOURNE DRIVE, BURPENGARY, QLD 4505	ORD	1	Yes	Yes



## The trustee for Norman Cairns Trust Fund

ABN:	53 515 635 204
ABN Status:	Active from 04 Oct 2011
Fund type:	ATO Regulated Self-Managed Superannuation Fund
Contact details:	92 OSBORNE DR BURPENGARY QLD 4505 AUSTRALIA
Status:	Complying

ABN last updated: 27 Jun 2019

Record extracted: 11 May 2020

### What does 'Complying' mean?

A 'Complying' SMSF:

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

### APRA Funds

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

### Superannuation guarantee payments

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

### Tax rates

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

Also refer to [frequently asked questions](#).

## Disclaimer

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

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

# Norman Cairns Trust Fund

## Financial Statements & Reports

for the year ended

30 June 2020



### Sam Greco & Co

Level 1, 1355 Gympie Road, ASPLEY QLD 4032

PO Box 354, ASPLEY QLD 4034

ABN: 16230504491

Phone 07 3263 5200 Fax 07 3263 4830

Email: [info@taxonline.com.au](mailto:info@taxonline.com.au)

**Norman Cairns Trust Fund**  
**Operating Statement**

For the year ended 30 June 2020

	Note	2020 \$	2019 \$
<b>Income</b>			
<b>Investment Income</b>			
Dividends Received	7	385.32	318.63
Interest Received		74,756.32	80,746.21
<b>Contribution Income</b>			
Personal Non Concessional		77,210.00	100,000.00
<b>Total Income</b>		<u>152,351.64</u>	<u>181,064.84</u>
<b>Expenses</b>			
Accountancy Fees		235.00	3,975.00
ATO Supervisory Levy		259.00	259.00
Auditor's Remuneration		495.00	484.00
ASIC Fees		54.00	53.00
Interest Paid - ATO General Interest		5.70	0.00
		<u>1,048.70</u>	<u>4,771.00</u>
<b>Member Payments</b>			
Pensions Paid		30,245.00	120,000.00
<b>Investment Losses</b>			
Changes in Market Values	8	1,235.00	(1,407.90)
<b>Total Expenses</b>		<u>32,528.70</u>	<u>123,363.10</u>
<b>Benefits accrued as a result of operations before income tax</b>		<u>119,822.94</u>	<u>57,701.74</u>
Income Tax Expense	9	5,492.56	442.44
<b>Benefits accrued as a result of operations</b>		<u>114,330.38</u>	<u>57,259.30</u>

*The accompanying notes form part of these financial statements.*

**Norman Cairns Trust Fund**  
**Statement of Financial Position**

As at 30 June 2020

	Note	2020 \$	2019 \$
<b>Assets</b>			
<b>Investments</b>			
Shares in Listed Companies (Australian)	2	7,385.30	8,620.30
<b>Total Investments</b>		<u>7,385.30</u>	<u>8,620.30</u>
<b>Other Assets</b>			
Sundry Debtors		648.86	0.00
NAB Business Cash Maximiser A/C 12-313-2038		1,008.51	4,847.51
NAB Business Cheque A/C 12-806-5874		7,486.37	5.63
CBA Cash Investment A/C 10287300		9.75	31.39
Suncorp Business Saver A/C 452670542		274,007.10	260,942.57
ING Direct A/C 60489657		14.69	14.60
Rabo Direct Savings A/C 008516500		0.02	43.72
CBA T/D 50067185		0.00	266,256.00
RaboDirect T/D XPF6GJLNC		64,725.53	64,725.53
RaboDirect T/D GZ79SUVLG		13,000.00	13,000.00
RaboDirect T/D IL76A5FX2		18,400.00	18,400.00
RaboDirect T/D XCR01S78W		30,000.00	30,000.00
MacQuarie Bank T/D 261191647		250,000.00	250,000.00
RaboDirect T/D ABOTDA09VJ		250,000.00	250,000.00
CBA T/D 50071723		57,720.70	56,039.51
CBA T/D 50073868		0.00	34,562.22
ING T/D 82881005		332,333.15	322,967.10
ING T/D 83372799		25,630.04	25,066.05
ING T/D 83450930		51,318.78	49,848.26
ING T/D 83897570		18,807.27	18,277.23
ING T/D 84040864		40,785.12	39,693.55
RaboDirect T/D VA53B0J2Y		0.00	20,000.00
RaboDirect T/D DYD6D8ALS		12,000.00	12,000.00
RaboDirect T/D WCA54NKVI		0.00	18,000.00
RaboDirect T/D HZT7F1WCQ		16,000.00	16,000.00
Suncorp T/D 603739554		41,354.78	40,804.53
CBA T/D 50075951		23,189.26	12,780.29
CBA T/D 50075679		366,060.43	53,251.20
NAB T/D 27-000-0190		12,700.00	12,700.00
RaboDirect T/D TNQ49R2D4		14,900.00	14,900.00
RaboDirect T/D EPP5PVH2R		3,000.00	3,000.00
RaboDirect T/D PV67T0FWL		1,000.00	1,000.00
RaboDirect T/D PVG5T1N4C		19,000.00	19,000.00

*The accompanying notes form part of these financial statements.*



Norman Cairns Trust Fund

Statement of Financial Position

As at 30 June 2020

	Note	2020 \$	2019 \$
CBA T/D 50076559		31,457.28	30,720.00
RaboDirect T/D WYP9FBLVR		14,500.00	14,500.00
RaboDirect T/D LIN9F0UAS		3,300.00	3,300.00
RaboDirect T/D EAA9DFUE7		22,301.00	22,301.00
RaboDirect T/D RRJ67V0WZ		10,600.00	10,600.00
CBA TD 50077797		10,317.98	10,153.92
RaboDirect TD JV239DX30		268,300.00	268,300.00
RaboDirect TD QUJ9VMALR		10,900.00	10,900.00
RaboDirect T/D JYJ5RRPPA		14,598.00	14,598.00
RaboDirect T/D XAN5JKX7D		10,900.00	10,900.00
RaboDirect T/D TYX7F37E8		36,075.00	36,075.00
RaboDirect T/D 19126G3KRL		3,000.00	3,000.00
NAB T/D 91-774-4124		5,500.00	0.00
Suncorp T/D 029224521		5,000.00	0.00
RaboDirect T/D 19240YVDJS		1,493.80	0.00
RaboDirect T/D 27D033B		22,621.94	0.00
RaboDirect T/D 20079JBC4C		2,561.95	0.00
RaboDirect T/D 19217YCG7J		10,200.00	0.00
RaboDirect T/D 20062LHYBH		1,567.00	0.00
RaboDirect T/D 20045PR7Q5		30,235.00	0.00
Income Tax Refundable		0.00	258.51
<b>Total Other Assets</b>		<u>2,460,529.31</u>	<u>2,363,763.32</u>
<b>Total Assets</b>		<u>2,467,914.61</u>	<u>2,372,383.62</u>
Less:			
<b>Liabilities</b>			
Income Tax Payable		4,148.56	0.00
PAYG Instalment Payable		336.00	339.00
Sundry Creditors		655.05	23,600.00
<b>Total Liabilities</b>		<u>5,139.61</u>	<u>23,939.00</u>
<b>Net assets available to pay benefits</b>		<u>2,462,775.00</u>	<u>2,348,444.62</u>
Represented by:			
<b>Liability for accrued benefits allocated to members' accounts</b>	4, 5		
Kenning, Barry Norman - Pension (Pension)		774,048.24	769,519.28
Kenning, Barry Norman - Accumulation		294,689.98	211,517.02
Kenning, Janet Cairns - Pension (Pension)		0.00	746,826.51

The accompanying notes form part of these financial statements.

Norman Cairns Trust Fund

Statement of Financial Position

As at 30 June 2020

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	Note	2020	2019
		\$	\$
Kenning, Janet Cairns - Pension (Pension - 2)		106,974.16	106,355.43
Kenning, Janet Cairns - Pension (Pension 3)		0.00	161,121.37
Kenning, Janet Cairns - Accumulation		1,002,157.12	12,293.30
Kenning, Janet Cairns - Pension (Account Based Pension 4)		0.00	56,323.95
Kenning, Janet Cairns - Pension (Account Based Pension 5)		284,905.50	284,487.76
<b>Total Liability for accrued benefits allocated to members' accounts</b>		<u>2,462,775.00</u>	<u>2,348,444.62</u>

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*The accompanying notes form part of these financial statements.*

# Notes to the Financial Statements

For the year ended 30 June 2020

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## Note 1: Summary of Significant Accounting Policies

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

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

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

The financial statements were authorised for issue by the 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.

# Norman Cairns Trust Fund

## Notes to the Financial Statements

For the year ended 30 June 2020

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### Interest revenue

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

### Dividend revenue

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

### Rental revenue

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

### Distribution revenue

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

### Remeasurement changes in market values

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

### Contributions

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

### d. Liability for Accrued Benefits

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

### e. Critical Accounting Estimates and Judgements

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

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

### Note 2: Shares in Listed Companies (Australian)

	2020	2019
	\$	\$
Medibank Private Limited	7,385.30	8,620.30
	<hr/>	<hr/>
	7,385.30	8,620.30
	<hr/>	<hr/>

### Note 3: Banks and Term Deposits

	2020	2019
	\$	\$
Banks		

Norman Cairns Trust Fund  
**Notes to the Financial Statements**  
For the year ended 30 June 2020

CBA Cash Investment A/C 10287300	9.75	31.39
ING Direct A/C 60489657	14.69	14.60
NAB Business Cash Maximiser A/C 12-313-2038	1,008.51	4,847.51
NAB Business Cheque A/C 12-806-5874	7,486.37	5.63
Rabo Direct Savings A/C 008516500	0.02	43.72
Suncorp Business Saver A/C 452670542	274,007.10	260,942.57
	282,526.44	265,885.42
	<b>2020</b>	<b>2019</b>
	<b>\$</b>	<b>\$</b>
<b>Term Deposits</b>		
CBA T/D 50067185	0.00	266,256.00
CBA T/D 50071723	57,720.70	56,039.51
CBA T/D 50073868	0.00	34,562.22
CBA T/D 50075679	366,060.43	53,251.20
CBA T/D 50075951	23,189.26	12,780.29
CBA T/D 50076559	31,457.28	30,720.00
CBA TD 50077797	10,317.98	10,153.92
ING T/D 82881005	332,333.15	322,967.10
ING T/D 83372799	25,630.04	25,066.05
ING T/D 83450930	51,318.78	49,848.26
ING T/D 83897570	18,807.27	18,277.23
ING T/D 84040864	40,785.12	39,693.55
MacQuarie Bank T/D 261191647	250,000.00	250,000.00
NAB T/D 27-000-0190	12,700.00	12,700.00
NAB T/D 91-774-4124	5,500.00	0.00
RaboDirect T/D 19126G3KRL	3,000.00	3,000.00
RaboDirect T/D 19217YCG7J	10,200.00	0.00
RaboDirect T/D 19240YVDJS	1,493.80	0.00
RaboDirect T/D 20045PR7Q5	30,235.00	0.00
RaboDirect T/D 20062LHYBH	1,567.00	0.00
RaboDirect T/D 20079JBC4C	2,561.95	0.00
RaboDirect T/D 27D033B	22,621.94	0.00
RaboDirect T/D ABOTDA09VJ	250,000.00	250,000.00

Norman Cairns Trust Fund

## Notes to the Financial Statements

For the year ended 30 June 2020

RaboDirect T/D DYD6D8ALS	12,000.00	12,000.00
RaboDirect T/D EAA9DFUE7	22,301.00	22,301.00
RaboDirect T/D EPP5PVH2R	3,000.00	3,000.00
RaboDirect T/D GZ79SUVLG	13,000.00	13,000.00
RaboDirect T/D HZT7F1WCQ	16,000.00	16,000.00
RaboDirect T/D IL76A5FX2	18,400.00	18,400.00
RaboDirect T/D JYJ5RRPPA	14,598.00	14,598.00
RaboDirect T/D LIN9F0UAS	3,300.00	3,300.00
RaboDirect T/D PV67T0FWL	1,000.00	1,000.00
RaboDirect T/D PVG5T1N4C	19,000.00	19,000.00
RaboDirect T/D RRJ67V0WZ	10,600.00	10,600.00
RaboDirect T/D TNQ49R2D4	14,900.00	14,900.00
RaboDirect T/D TYX7F37E8	36,075.00	36,075.00
RaboDirect T/D VA53B0J2Y	0.00	20,000.00
RaboDirect T/D WCA54NKVI	0.00	18,000.00
RaboDirect T/D WYP9FBLVR	14,500.00	14,500.00
RaboDirect T/D XAN5JKX7D	10,900.00	10,900.00
RaboDirect T/D XCR01S78W	30,000.00	30,000.00
RaboDirect T/D XPF6GJLNC	64,725.53	64,725.53
RaboDirect TD JV239DX30	268,300.00	268,300.00
RaboDirect TD QUJ9VMALR	10,900.00	10,900.00
Suncorp T/D 029224521	5,000.00	0.00
Suncorp T/D 603739554	41,354.78	40,804.53
	2,177,354.01	2,097,619.39

#### Note 4: Liability for Accrued Benefits

	2020 \$	2019 \$
Liability for accrued benefits at beginning of year	2,348,444.62	2,291,185.32
Benefits accrued as a result of operations	114,330.38	57,259.30
Current year member movements	0.00	0.00
Liability for accrued benefits at end of year	2,462,775.00	2,348,444.62

Norman Cairns Trust Fund

## Notes to the Financial Statements

For the year ended 30 June 2020

### Note 5: Vested Benefits

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

	2020 \$	2019 \$
Vested Benefits	2,462,775.00	2,348,444.62

### Note 6: Guaranteed Benefits

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

### Note 7: Dividends

	2020 \$	2019 \$
Medibank Private Limited	385.32	318.63
	385.32	318.63

### Note 8: Changes in Market Values

#### Unrealised Movements in Market Value

	2020 \$	2019 \$
<b>Shares in Listed Companies (Australian)</b>		
Medibank Private Limited	(1,235.00)	1,407.90
	(1,235.00)	1,407.90
<b>Total Unrealised Movement</b>	(1,235.00)	1,407.90

#### Realised Movements in Market Value

	2020 \$	2019 \$
<b>Total Realised Movement</b>	0.00	0.00
<b>Changes in Market Values</b>	(1,235.00)	1,407.90

### Note 9: Income Tax Expense

	2020 \$	2019 \$
The components of tax expense comprise		
Current Tax	5,492.56	442.44

Norman Cairns Trust Fund

## Notes to the Financial Statements

For the year ended 30 June 2020

Income Tax Expense	5,492.56	442.44
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The prima facie tax on benefits accrued before income tax is reconciled to the income tax as follows:

Prima facie tax payable on benefits accrued before income tax at 15%	17,973.44	8,655.26
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Less:

Tax effect of:

Non Taxable Contributions	11,581.50	15,000.00
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Increase in MV of Investments	0.00	211.19
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Exempt Pension Income	5,539.20	11,526.00
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Add:

Tax effect of:

Decrease in MV of Investments	185.25	0.00
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SMSF Non-Deductible Expenses	57.75	640.35
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Pension Payments	4,536.75	18,000.00
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Franking Credits	24.77	20.48
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Rounding	0.44	0.10
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Income Tax on Taxable Income or Loss	5,657.70	579.00
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Less credits:

Franking Credits	165.14	136.56
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Current Tax or Refund	5,492.56	442.44
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### Note 10: Subsequent Event - COVID-19

The Coronavirus (Covid-19) pandemic is expected to cause material decline in the market value of the fund investments. The trustees are aware of the uncertainty surrounding the global markets during this time and the effects it will have on the value of the fund investments after the reporting date.



# Norman Cairns Trust Fund Compilation Report

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We have compiled the accompanying special purpose financial statements of the Norman Cairns Trust Fund which comprise the statement of financial position as at 30/06/2020 the operating statement for the year then ended, a summary of significant accounting policies and other explanatory notes. The specific purpose for which the special purpose financial statements have been prepared is set out in Note 1 to the financial statements.

## **The Responsibility of the Trustee(s)**

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

## **Our Responsibility**

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

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

## **Assurance Disclaimer**

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

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

Sam Greco & Co Chartered Accountants

of

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

Signed:



Dated: 8, 6, 2021

**Norman Cairns Trust Fund**  
**Trustees Declaration**

Norman Cairns Pty Ltd ACN: 153548380

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

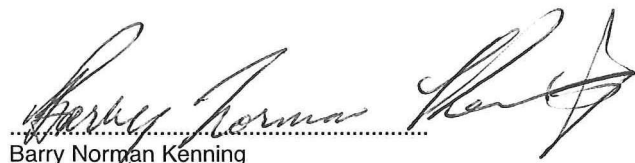
The directors of the trustee company declare that:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2020 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2020 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 2020.

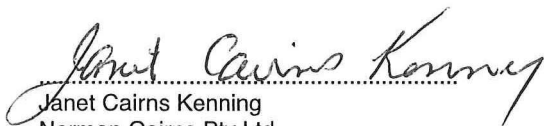
Specifically, the directors of the trustee company declare that:

- 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) Regulations 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:



Barry Norman Kenning  
Norman Cairns Pty Ltd  
Director



Janet Cairns Kenning  
Norman Cairns Pty Ltd  
Director

Dated this 14<sup>th</sup> day of June 2021.

## Minutes of a meeting of the Director(s)

held on / / at 92 Osbourne Drive, Burpengary, Queensland 4505

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<b>PRESENT:</b>	Barry Norman Kenning and Janet Cairns Kenning
<b>MINUTES:</b>	The Chair reported that the minutes of the previous meeting had been signed as a true record.
<b>FINANCIAL STATEMENTS OF SUPERANNUATION FUND:</b>	<p>It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the trustee(s), the Superannuation Fund is a non-reporting entity and therefore is not required to comply with all Australian Accounting Standards.</p> <p>The Chair tabled the financial statements and notes to the financial statements of the Superannuation Fund in respect of the year ended 30 June 2020 and it was resolved that such statements be and are hereby adopted as tabled.</p>
<b>TRUSTEE'S DECLARATION:</b>	It was resolved that the trustee's declaration of the Superannuation Fund be signed.
<b>ANNUAL RETURN:</b>	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 2020, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.
<b>TRUST DEED:</b>	The Chair tabled advice received from the Fund's legal adviser confirming that the fund's trust deed is consistent with all relevant superannuation and trust law.
<b>INVESTMENT STRATEGY:</b>	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.
<b>INSURANCE COVER:</b>	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.
<b>ALLOCATION OF INCOME:</b>	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).
<b>INVESTMENT ACQUISITIONS:</b>	It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2020.
<b>INVESTMENT DISPOSALS:</b>	It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2020.
<b>AUDITORS:</b>	<p>It was resolved that</p> <p>Super Audits Pty Ltd</p> <p>of</p> <p>5A Broadway, Glenelg South, South Australia 5045</p> <p>act as auditors of the Fund for the next financial year.</p>
<b>TAX AGENTS:</b>	<p>It was resolved that</p> <p>Sam Greco &amp; Co Chartered Accountants</p>

# Minutes of a meeting of the Director(s)

held on / / at 92 Osbourne Drive, Burpengary, Queensland 4505

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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:**

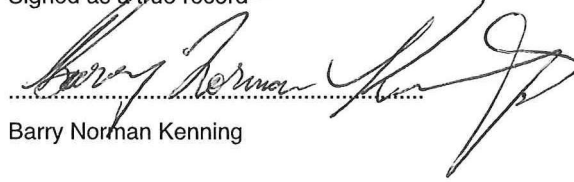
It was resolved that the contributions during the year be allocated to members on the basis of the schedule provided by the principal Fund employer.

**CLOSURE:**

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

There being no further business the meeting then closed.

Signed as a true record –



Barry Norman Kenning

Chairperson

# Norman Cairns Trust Fund

## Members Statement

Barry Norman Kenning  
 92 Osbourne Drive  
 Burpengary, Queensland, 4505, Australia

### Your Details

Date of Birth : Provided  
 Age: 74  
 Tax File Number: Provided  
 Date Joined Fund: 04/10/2011  
 Service Period Start Date: 04/10/2011  
 Date Left Fund:  
 Member Code: KENBAR00001P  
 Account Start Date 01/07/2013  
 Account Phase: Retirement Phase  
 Account Description: Pension

Nominated Beneficiaries Janet Cairns Kenning  
 Vested Benefits 774,048.29  
 Total Death Benefit 774,048.29  
 Current Salary 0.00  
 Previous Salary 0.00  
 Disability Benefit 0.00

### Your Balance

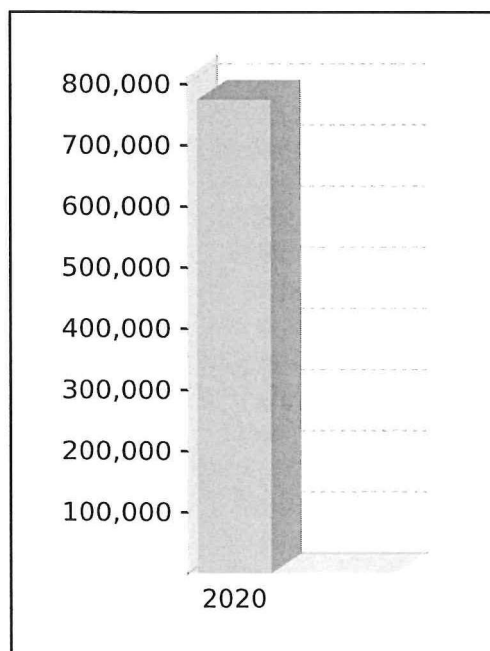
Total Benefits 774,048.29

#### Preservation Components

Preserved  
 Unrestricted Non Preserved 774,048.29  
 Restricted Non Preserved

#### Tax Components

Tax Free (94.89%) 734,470.37  
 Taxable 39,577.92



### Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	769,519.28
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	23,769.01
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	19,240.00
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2020	774,048.29

# Norman Cairns Trust Fund

## Members Statement

Barry Norman Kenning  
 92 Osbourne Drive  
 Burpengary, Queensland, 4505, Australia

### Your Details

Date of Birth :	Provided	Nominated Beneficiaries	N/A
Age:	74	Vested Benefits	294,689.98
Tax File Number:	Provided		
Date Joined Fund:	04/10/2011		
Service Period Start Date:			
Date Left Fund:			
Member Code:	KENBAR00003A		
Account Start Date	04/10/2011		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

### Your Balance

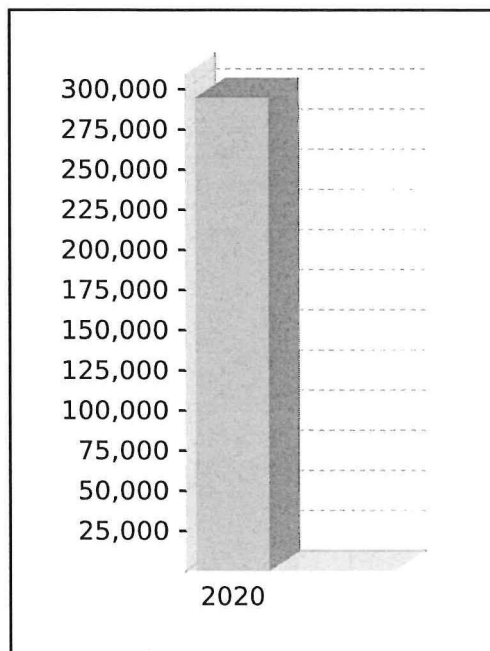
Total Benefits 294,689.98

#### Preservation Components

Preserved  
 Unrestricted Non Preserved 294,689.98  
 Restricted Non Preserved

#### Tax Components

Tax Free 285,195.00  
 Taxable 9,494.98



### Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	211,517.02
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	77,210.00
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	7,032.27
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	1,069.31
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2020	294,689.98

# Norman Cairns Trust Fund

## Members Statement

Janet Cairns Kenning  
 92 Osbourne Drive  
 Burpengary, Queensland, 4505, Australia

### Your Details

Date of Birth : Provided  
 Age: 72  
 Tax File Number: Provided  
 Date Joined Fund: 04/10/2011  
 Service Period Start Date: 04/10/2011  
 Date Left Fund: 01/07/2019  
 Member Code: KENJAN00001P  
 Account Start Date: 01/07/2013  
 Account Phase: Retirement Phase  
 Account Description: Pension

Nominated Beneficiaries: Barry Norman Kenning  
 Vested Benefits  
 Total Death Benefit: 0.00  
 Current Salary: 0.00  
 Previous Salary: 0.00  
 Disability Benefit: 0.00

### Your Balance

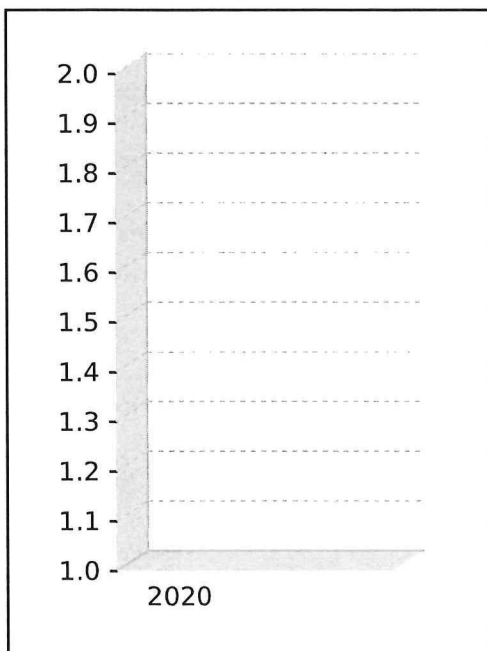
#### Total Benefits

#### Preservation Components

Preserved  
 Unrestricted Non Preserved  
 Restricted Non Preserved

#### Tax Components

Tax Free (70.56%)  
 Taxable



### Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	746,826.51
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	746,826.51
Closing balance at 30/06/2020	0.00

# Norman Cairns Trust Fund

## Members Statement

Janet Cairns Kenning  
 92 Osbourne Drive  
 Burpengary, Queensland, 4505, Australia

### Your Details

Date of Birth : Provided  
 Age: 72  
 Tax File Number: Provided  
 Date Joined Fund: 04/10/2011  
 Service Period Start Date: 04/10/2011  
 Date Left Fund:  
 Member Code: KENJAN00002P  
 Account Start Date 01/07/2014  
 Account Phase: Retirement Phase  
 Account Description: Pension - 2

Nominated Beneficiaries Barry Norman Kenning  
 Vested Benefits 106,974.17  
 Total Death Benefit 106,974.17  
 Current Salary 0.00  
 Previous Salary 0.00  
 Disability Benefit 0.00

### Your Balance

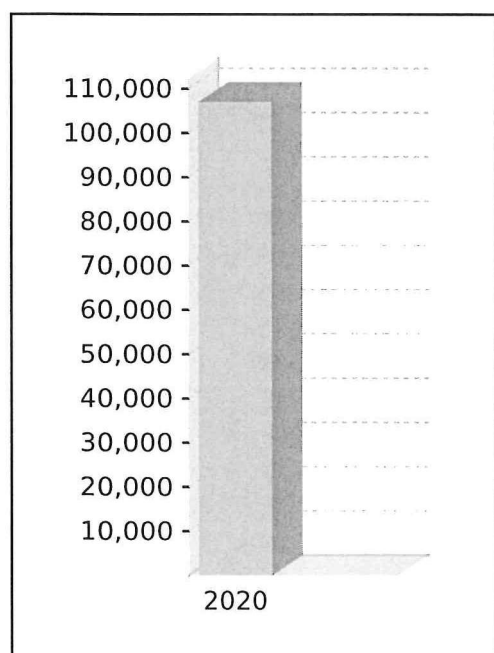
Total Benefits 106,974.17

#### Preservation Components

Preserved  
 Unrestricted Non Preserved 106,974.17  
 Restricted Non Preserved

#### Tax Components

Tax Free (99.68%) 106,631.85  
 Taxable 342.32



### Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	106,355.43
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	3,278.74
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	2,660.00
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2020	106,974.17



# Norman Cairns Trust Fund

## Members Statement

Janet Cairns Kenning  
 92 Osbourne Drive  
 Burpengary, Queensland, 4505, Australia

### Your Details

Date of Birth : Provided  
 Age: 72  
 Tax File Number: Provided  
 Date Joined Fund: 04/10/2011  
 Service Period Start Date: 04/10/2011  
 Date Left Fund: 01/07/2019  
 Member Code: KENJAN00004P  
 Account Start Date: 01/07/2015  
 Account Phase: Retirement Phase  
 Account Description: Pension 3

Nominated Beneficiaries: Barry Norman Kenning  
 Vested Benefits  
 Total Death Benefit: 0.00  
 Current Salary: 0.00  
 Previous Salary: 0.00  
 Disability Benefit: 0.00

### Your Balance

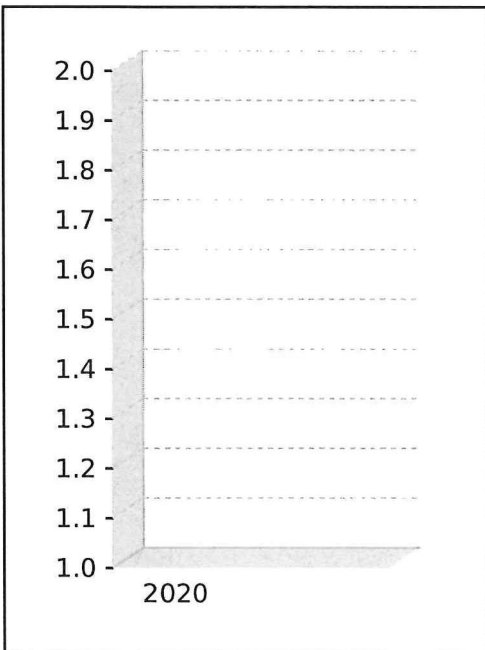
#### Total Benefits

#### Preservation Components

Preserved  
 Unrestricted Non Preserved  
 Restricted Non Preserved

#### Tax Components

Tax Free (98.24%)  
 Taxable



### Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	161,121.37
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	161,121.37
Closing balance at 30/06/2020	0.00

# Norman Cairns Trust Fund

## Members Statement

Janet Cairns Kenning  
 92 Osbourne Drive  
 Burpengary, Queensland, 4505, Australia

### Your Details

Date of Birth :	Provided	Nominated Beneficiaries	N/A
Age:	72	Vested Benefits	1,002,157.12
Tax File Number:	Provided		
Date Joined Fund:	04/10/2011		
Service Period Start Date:			
Date Left Fund:			
Member Code:	KENJAN00005A		
Account Start Date	04/10/2011		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

### Your Balance

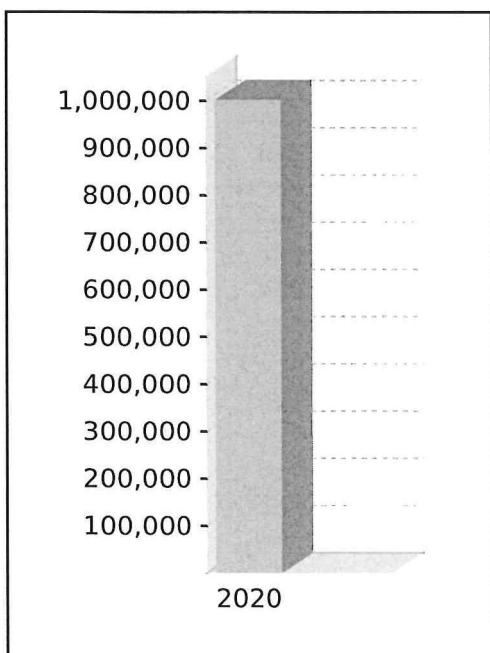
Total Benefits 1,002,157.12

#### Preservation Components

Preserved  
 Unrestricted Non Preserved 1,002,157.12  
 Restricted Non Preserved

#### Tax Components

Tax Free 741,573.88  
 Taxable 260,583.24



### Your Detailed Account Summary

Opening balance at 01/07/2019	12,293.30
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	30,180.38
Internal Transfer In	964,271.83
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	4,588.39
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2020	1,002,157.12

# Norman Cairns Trust Fund

## Members Statement

Janet Cairns Kenning  
 92 Osbourne Drive  
 Burpengary, Queensland, 4505, Australia

### Your Details

Date of Birth : Provided  
 Age: 72  
 Tax File Number: Provided  
 Date Joined Fund: 04/10/2011  
 Service Period Start Date:  
 Date Left Fund: 01/07/2019  
 Member Code: KENJAN00006P  
 Account Start Date 12/09/2015  
 Account Phase: Retirement Phase  
 Account Description: Account Based Pension 4

Nominated Beneficiaries Barry Norman Kenning  
 Vested Benefits

### Your Balance

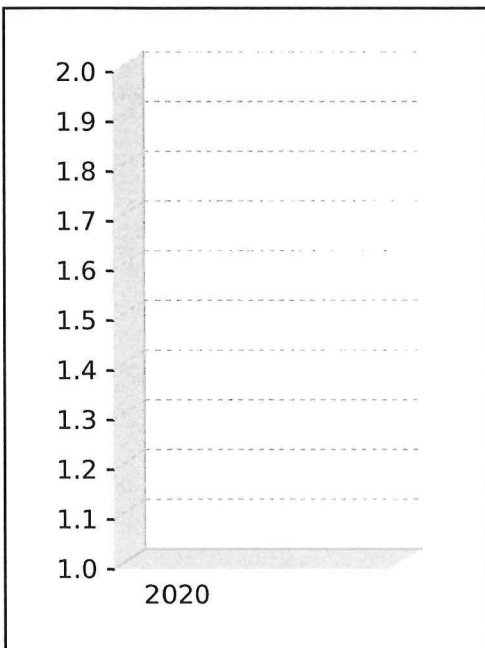
#### Total Benefits

#### Preservation Components

Preserved  
 Unrestricted Non Preserved  
 Restricted Non Preserved

#### Tax Components

Tax Free (100.00%)  
 Taxable



### Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	56,323.95
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	56,323.95
Closing balance at 30/06/2020	0.00

# Norman Cairns Trust Fund

## Members Statement

Janet Cairns Kenning  
 92 Osbourne Drive  
 Burpengary, Queensland, 4505, Australia

### Your Details

Date of Birth : Provided  
 Age: 72  
 Tax File Number: Provided  
 Date Joined Fund: 04/10/2011  
 Service Period Start Date:  
 Date Left Fund:  
 Member Code: KENJAN00007P  
 Account Start Date 01/07/2017  
 Account Phase: Retirement Phase  
 Account Description: Account Based Pension 5

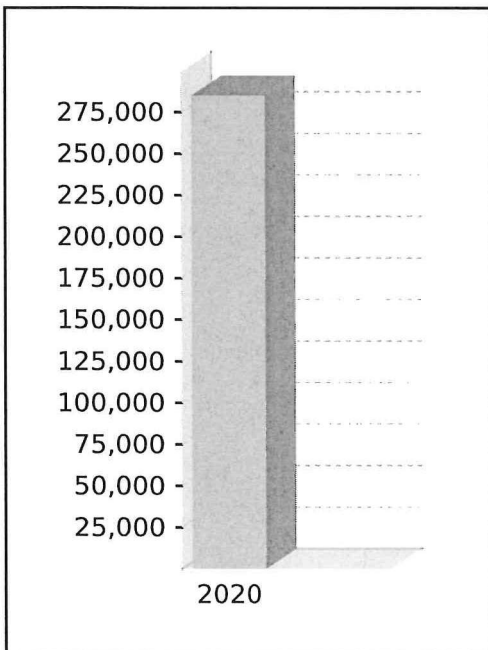
Nominated Beneficiaries Barry Norman Kenning  
 Vested Benefits 284,905.50

### Your Balance

Total Benefits 284,905.50

Preservation Components  
 Preserved  
 Unrestricted Non Preserved 284,905.50  
 Restricted Non Preserved

Tax Components  
 Tax Free (97.06%) 276,528.27  
 Taxable 8,377.23



### Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	284,487.76
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	8,762.74
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	8,345.00
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2020	284,905.50

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

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

**Privacy**

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

Taxation law authorises the ATO to collect information and disclose it to other government agencies, including personal information about the person authorised to sign the declaration. For information about privacy go to [ato.gov.au/privacy](http://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](http://www.abr.gov.au)) for further information – it outlines our commitment to safeguarding your details.

**Electronic funds transfer - direct debit**

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

Tax file number Year Name of partnership, trust, fund or entity 

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

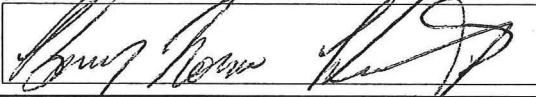
**Important**

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

**Declaration: I declare that:**

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

Signature of partner, trustee or director



Date

**PART B Electronic funds transfer consent**

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

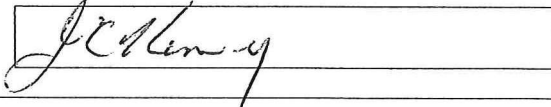
This declaration must be signed by the partner, trustee, director or public officer prior to the EFT details being transmitted to the Tax Office. If you elect for an EFT, all details below must be completed.

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

Agent's reference number Account Name 

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

Signature



Date

**Section K: Declarations**

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

**Important**

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

**Privacy**

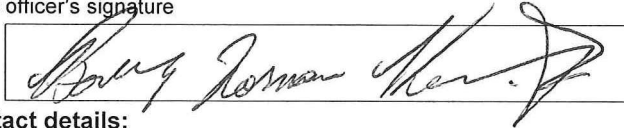
The ATO is authorised by the Taxation Administration Act 1953 to request the provision of tax file numbers (TFNs). We will use the TFN to identify the entity in our records. It is not an offence not to provide the TFN. However if you do not provide the TFN, the processing of this form may be delayed.

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

**TRUSTEE'S OR DIRECTOR'S DECLARATION:**

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

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



Date

**Preferred trustee or director contact details:**

Title	<input type="text" value="Mr"/>	
Family name	<input type="text" value="Kenning"/>	
First given name	<input type="text" value="Barry"/>	
Other given names	<input type="text" value="Norman"/>	
Phone number	Area code <input type="text" value="07"/>	Number <input type="text" value="38881033"/>
Email address	<input type="text"/>	
Non-individual trustee name (if applicable)	<input type="text" value="Norman Cairns Pty Ltd"/>	
ABN of non-individual trustee	<input type="text"/>	
Time taken to prepare and complete this annual return	<input type="text" value="Hrs"/>	

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

**TAX AGENT'S DECLARATION:**

I,

declare that the Self-managed superannuation fund annual return 2020 has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature  Date

**Tax agent's contact details**

Title	<input type="text" value="Mr"/>	
Family name	<input type="text" value="Greco"/>	
First given name	<input type="text" value="Sam"/>	
Other given names	<input type="text"/>	
Tax agent's practice	<input type="text" value="SAM GRECO &amp; CO"/>	
Tax agent's phone number	Area code <input type="text" value="07"/>	Number <input type="text" value="32635200"/>
Tax agent number	<input type="text" value="74856004"/>	Reference number <input type="text" value="NORM0005"/>

Sensitive (when completed)

# Self-managed superannuation fund annual return

# 2020

Who should complete this annual return?

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the Fund income tax return 2020 (NAT 71287)

Return year

The Self-managed superannuation fund annual return instructions 2020 (NAT 71606) (the instructions) can assist you to complete this annual return.

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

## Section A: Fund information

1 Tax file number (TFN)

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

2 Name of self-managed superannuation fund (SMSF)

Norman Cairns Trust Fund

3 Australian business number (ABN)

4 Current postal address

PO Box 354

ASPLEY

QLD

4034

5 Annual return status

Is this an amendment to the SMSF's 2020 return?

A  N

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

B  N

6 SMSF auditor

Auditor's name

Title

Mr

Family name

Boys

First given name

Anthony

Other given names

SMSF Auditor Number

100 014 140

Auditor's phone number

0410 712708

Use Agent address details?  N

Postal address

PO Box 3376

RUNDLE MALL

SA

5000

Date audit was completed

A

Was Part A of the audit report qualified?

B  N

Was Part B of the audit report qualified?

C  N

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

D

**7 Electronic funds transfer (EFT)**

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

**A Fund's financial institution account details**

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

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

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

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

Use Agent Trust Account?

**B Financial institution account details for tax refunds**

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

BSB number  Account number

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

**C Electronic service address alias**

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

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

**9 Was the fund wound up during the income year?**  N Print Y for yes or N for no. If yes, provide the date on which 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?  Y Print Y for yes or N for no.

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

If No, Go to Section B: Income

If Yes Exempt current pension income amount  A

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

Segregated assets method  B

Unsegregated assets method  C  X Was an actuarial certificate obtained?  D  Y Print Y for yes

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

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

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



**Section B: Income**

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

**11 Income**

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

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

Code

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a Capital Gains Tax (CGT) schedule 2020

Net capital gain **A**

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

Gross interest **C**

Forestry managed investment scheme income **X**

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

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

Transfers from foreign funds **F**  Number

Gross payments where ABN not quoted **H**  Loss

Gross distribution from partnerships **I**  Loss

\* Unfranked dividend amount **J**

\* Franked dividend amount **K**

\* Dividend franking credit **L**

\* Gross trust distributions **M**  Code

**Calculation of assessable contributions**

Assessable employer contributions **R1**

plus Assessable personal contributions **R2**

plus #\*No-TFN-quoted contributions **R3**   
(an amount must be included even if it is zero)

less Transfer of liability to life insurance company or PST **R6**

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

**Calculation of non-arm's length income**

\* Net non-arm's length private company dividends **U1**

plus \* Net non-arm's length trust distributions **U2**

plus \* Net other non-arm's length income **U3**

\* Other income **S**  Code

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

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

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

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

Exempt current pension income **Y**

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

**Section C: Deductions and non-deductible expenses**

**12 Deductions and non-deductible expenses**

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

DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	<b>A1</b> <input type="text" value="2"/>	<b>A2</b> <input type="text" value="2"/>	
Interest expenses overseas	<b>B1</b> <input type="text"/>	<b>B2</b> <input type="text"/>	
Capital works expenditure	<b>D1</b> <input type="text"/>	<b>D2</b> <input type="text"/>	
Decline in value of depreciating assets	<b>E1</b> <input type="text"/>	<b>E2</b> <input type="text"/>	
Insurance premiums – members	<b>F1</b> <input type="text"/>	<b>F2</b> <input type="text"/>	
SMSF auditor fee	<b>H1</b> <input type="text" value="252"/>	<b>H2</b> <input type="text" value="242"/>	
Investment expenses	<b>I1</b> <input type="text"/>	<b>I2</b> <input type="text"/>	
Management and administration expenses	<b>J1</b> <input type="text" value="406"/>	<b>J2</b> <input type="text" value="141"/>	
Forestry managed investment scheme expense	<b>U1</b> <input type="text"/>	<b>U2</b> <input type="text"/>	
Other amounts	<b>L1</b> <input type="text"/> <input type="text" value=""/>	<b>L2</b> <input type="text"/> <input type="text" value=""/>	
Tax losses deducted	<b>M1</b> <input type="text"/>		
<b>TOTAL DEDUCTIONS</b>		<b>TOTAL NON-DEDUCTIBLE EXPENSES</b>	
<b>N</b> <input type="text" value="660"/> (Total A1 to M1)		<b>Y</b> <input type="text" value="385"/> (Total A2 to L2)	
<b>#TAXABLE INCOME OR LOSS</b>		<b>TOTAL SMSF EXPENSES</b>	
<b>O</b> <input type="text" value="37,718"/> <input type="text" value=""/> <small>Loss</small>		<b>Z</b> <input type="text" value="1,045"/> (N plus Y)	
<b>(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)</b>			

#This is a mandatory label.

**Section D: Income tax calculation statement**

**#Important:**

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

**13 Calculation statement**

Please refer to the Self-managed superannuation fund annual return instructions 2020 on how to complete the calculation statement.

#Taxable income	<b>A</b> <input type="text" value="37,718"/>
(an amount must be included even if it is zero)	
#Tax on taxable income	<b>T1</b> <input type="text" value="5,657.70"/>
(an amount must be included even if it is zero)	
#Tax on no-TFN-quoted contributions	<b>J</b> <input type="text" value="0.00"/>
(an amount must be included even if it is zero)	
Gross tax	<b>B</b> <input type="text" value="5,657.70"/> (T1 plus J)

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

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

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

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

Complying fund's franking credits tax offset <b>E1</b> <input type="text" value="165.14"/>	Refundable tax offsets <b>E</b> <input type="text" value="165.14"/> (E1 plus E2 plus E3 plus E4)
No-TFN tax offset <b>E2</b> <input type="text"/>	
National rental affordability scheme tax offset <b>E3</b> <input type="text"/>	
Exploration credit tax offset <b>E4</b> <input type="text"/>	

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

**Section 102AAM interest charge**  
**G**

Fund's tax file number (TFN)

Credit for interest on early payments – amount of interest  
**H1**

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

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

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

Credit for interest on no-TFN tax offset  
**H6**

Credit for foreign resident capital gains withholding amounts  
**H8**

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

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

**PAYG instalments raised**  
**K**

**Supervisory levy**  
**L**

**Supervisory levy adjustment for wound up funds**  
**M**

**Supervisory levy adjustment for new funds**  
**N**

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

#This is a mandatory label.

**Section E: Losses**

**14 Losses**

If total loss is greater than \$100,000, complete and attach a Losses schedule 2020.

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

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

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

Section F / Section G: **Member Information**

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

Title	Mr	See the Privacy note in the Declaration.	Member Number	1
Family name	Kenning	Member's TFN	Account status	0 Code
First given name	Barry			
Other given names	Norman			
Date of birth	26/08/1945	If deceased, date of death		

**Contributions**      OPENING ACCOUNT BALANCE      981,036.30

Refer to instructions for completing these labels	Proceeds from primary residence disposal
Employer contributions	<b>H</b>
<b>A</b>	Receipt date
ABN of principal employer	<b>H</b>
<b>A1</b>	Assessable foreign superannuation fund amount
Personal contributions	<b>I</b>
<b>B</b> 77,210.00	Non-assessable foreign superannuation fund amount
CGT small business retirement exemption	<b>J</b>
<b>C</b>	Transfer from reserve: assessable amount
CGT small business 15-year exemption amount	<b>K</b>
<b>D</b>	Transfer from reserve: non-assessable amount
Personal injury election	<b>L</b>
<b>E</b>	Contributions from non-complying funds and previously non-complying funds
Spouse and child contributions	<b>T</b>
<b>F</b>	Any other contributions (including Super Co-contributions and low Income Super Contributions)
Other third party contributions	<b>M</b>
<b>G</b>	
<b>TOTAL CONTRIBUTIONS</b> <b>N</b> 77,210.00	
	(Sum of labels A to M)

**Other transactions**

Accumulation phase account balance	Allocated earnings or losses	<b>O</b> 29,731.92	Loss
<b>S1</b> 294,689.98	Inward rollovers and transfers	<b>P</b>	
Retirement phase account balance - Non CDBIS	Outward rollovers and transfers	<b>Q</b>	Code
<b>S2</b> 774,048.24	Lump Sum payment	<b>R1</b>	Code
Retirement phase account balance - CDBIS	Income stream payment	<b>R2</b> 19,240.00	M
<b>S3</b> 0.00			
0 TRIS Count	<b>CLOSING ACCOUNT BALANCE</b> <b>S</b> 1,068,738.22		
		S1 plus S2 plus S3	
Accumulation phase value	<b>X1</b>		
Retirement phase value	<b>X2</b>		
Outstanding limited recourse borrowing arrangement amount	<b>Y</b>		

Fund's tax file number (TFN)

		See the Privacy note in the Declaration.		Member Number
Title	Mrs	Member's TFN		2
Family name	Kenning		Account status	
First given name	Janet		0 Code	
Other given names	Cairns			
Date of birth	10/12/1947	If deceased, date of death		

Contributions

OPENING ACCOUNT BALANCE 1,367,408.32

Refer to instructions for completing these labels

Employer contributions **A**

ABN of principal employer **A1**

Personal contributions **B**

CGT small business retirement exemption **C**

CGT small business 15-year exemption amount **D**

Personal injury election **E**

Spouse and child contributions **F**

Other third party contributions **G**

Proceeds from primary residence disposal **H**

Receipt date **H**

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** 0.00  
(Sum of labels A to M)

Other transactions

Accumulation phase account balance **S1** 1,002,157.12

Retirement phase account balance - Non CDBIS **S2** 391,879.66

Retirement phase account balance - CDBIS **S3** 0.00

0 TRIS Count

Allocated earnings or losses **O** 37,633.46 Loss

Inward rollovers and transfers **P**

Outward rollovers and transfers **Q**

Lump Sum payment **R1**

Income stream payment **R2** 11,005.00 Code M

CLOSING ACCOUNT BALANCE **S** 1,394,036.78  
S1 plus S2 plus S3

Accumulation phase value **X1**

Retirement phase value **X2**

Outstanding limited recourse borrowing arrangement amount **Y**

Section H: Assets and liabilities

15 ASSETS

15a Australian managed investments

Listed trusts	<b>A</b>	<input type="text"/>
Unlisted trusts	<b>B</b>	<input type="text"/>
Insurance policy	<b>C</b>	<input type="text"/>
Other managed investments	<b>D</b>	<input type="text"/>

15b Australian direct investments

Cash and term deposits	<b>E</b>	<input type="text" value="2,459,880"/>
Debt securities	<b>F</b>	<input type="text"/>
Loans	<b>G</b>	<input type="text"/>
Listed shares	<b>H</b>	<input type="text" value="7,385"/>
Unlisted shares	<b>I</b>	<input type="text"/>

<b>Limited recourse borrowing arrangements</b>	
Australian residential real property	<b>J1</b> <input type="text"/>
Australian non-residential real property	<b>J2</b> <input type="text"/>
Overseas real property	<b>J3</b> <input type="text"/>
Australian shares	<b>J4</b> <input type="text"/>
Overseas shares	<b>J5</b> <input type="text"/>
Other	<b>J6</b> <input type="text"/>
Property count	<b>J7</b> <input type="text"/>

Limited recourse borrowing arrangements	<b>J</b>	<input type="text" value="0"/>
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Non-residential real property	<b>K</b>	<input type="text"/>
Residential real property	<b>L</b>	<input type="text"/>
Collectables and personal use assets	<b>M</b>	<input type="text"/>
Other assets	<b>O</b>	<input type="text" value="648"/>

15c Other investments

Crypto-Currency	<b>N</b>	<input type="text"/>
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15d Overseas direct investments

Overseas shares	<b>P</b>	<input type="text"/>
Overseas non-residential real property	<b>Q</b>	<input type="text"/>
Overseas residential real property	<b>R</b>	<input type="text"/>
Overseas managed investments	<b>S</b>	<input type="text"/>
Other overseas assets	<b>T</b>	<input type="text"/>

<b>TOTAL AUSTRALIAN AND OVERSEAS ASSETS</b> (Sum of labels A to T)	<b>U</b>	<input type="text" value="2,467,913"/>
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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

15f Limited recourse borrowing arrangements

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

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

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements	<b>V1</b>	<input type="text"/>	
Permissible temporary borrowings	<b>V2</b>	<input type="text"/>	
Other borrowings	<b>V3</b>	<input type="text"/>	
			Borrowings <b>V</b> <input type="text" value="0"/>
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)		<b>W</b>	<input type="text" value="2,462,775"/>
Reserve accounts		<b>X</b>	<input type="text"/>
Other liabilities		<b>Y</b>	<input type="text" value="5,139"/>
<b>TOTAL LIABILITIES</b>		<b>Z</b>	<input type="text" value="2,467,914"/>

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

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

Section J: Other information

Family trust election status

If the trust or fund has made, or is making, a family trust election, write the four-digit income year specified of the election (for example, for the 2019–20 income year, write 2020). **A**

If revoking or varying a family trust election, print R for revoke or print V for variation, and complete and attach the Family trust election, revocation or variation 2020. **B**

Interposed entity election status

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an Interposed entity election or revocation 2020 for each election. **C**

If revoking an interposed entity election, print R, and complete and attach the Interposed entity election or revocation 2020. **D**



/ /  
Barry Norman Kenning  
Norman Cairns Trust Fund  
92 Osbourne Drive, Burpengary, Queensland 4505

Dear Sir/Madam

**Norman Cairns Trust Fund**  
**Continuation of Account Based Pension**

We have recently completed a review of the assets of **Norman Cairns Trust Fund** and your Account Based Pension account in the Fund as at 01 July 2019. It is confirmed that the pension balance will automatically revert to Janet Cairns Kenning upon the death of the member.

Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2020.

Your balance contains:

- a Taxable Balance of: \$39,346.48;
- a Tax Free Balance of: \$730,172.80; and
- a Tax Free proportion: 94.89%.

Your Minimum income stream applicable is \$19,240.00.

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

Yours sincerely



Barry Norman Kenning

/ /

Janet Cairns Kenning  
Norman Cairns Trust Fund  
92 Osbourne Drive, Burpengary, Queensland 4505

Dear Sir/Madam

**Norman Cairns Trust Fund**  
**Continuation of Account Based Pension**

We have recently completed a review of the assets of **Norman Cairns Trust Fund** and your Account Based Pension account in the Fund as at 01 July 2019. It is confirmed that the pension balance will automatically revert to Barry Norman Kenning upon the death of the member.

Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2020.

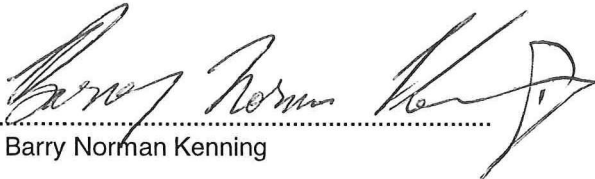
Your balance contains:

- a Taxable Balance of: \$340.34;
- a Tax Free Balance of: \$106,015.09; and
- a Tax Free proportion: 99.68%.

Your Minimum income stream applicable is \$2,660.00.

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

Yours sincerely

  
Barry Norman Kenning

/ /

Janet Cairns Kenning  
Norman Cairns Trust Fund  
92 Osbourne Drive, Burpengary, Queensland 4505

Dear Sir/Madam

**Norman Cairns Trust Fund**  
**Continuation of Account Based Pension**

We have recently completed a review of the assets of **Norman Cairns Trust Fund** and your Account Based Pension account in the Fund as at 01 July 2019. It is confirmed that the pension balance will automatically revert to Barry Norman Kenning upon the death of the member.

Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2020.

Your balance contains:

- a Taxable Balance of: \$8,364.95;
- a Tax Free Balance of: \$276,122.81; and
- a Tax Free proportion: 97.06%.

Your Minimum income stream applicable is \$7,110.00.

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

Yours sincerely

  
Barry Norman Kenning

## Minutes of a Meeting of the Director(s)

held on 25 May 2021 at 92 Osbourne Drive, Burpengary, Queensland 4505

---

**PRESENT:**

Barry Norman Kenning and Janet Cairns Kenning

**PENSION CONTINUATION:**

Barry Norman Kenning wishes to continue existing Account Based Pension with a commencement date of 01/07/2013. It is confirmed that the pension balance will automatically revert to Janet Cairns Kenning upon the death of the member.

The Pension Account Balance as at 01/07/2019 is \$769,519.28, consisting of:

- Taxable amount of: \$39,346.48; and
- Tax Free amount of: \$730,172.80
- Tax Free proportion: 94.89%.

**TRUSTEE ACKNOWLEDGEMENT:**

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

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

**PAYMENT:**

It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$19,240.00 in the frequency of at least an annual payment.

**CLOSURE:**

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



.....  
Barry Norman Kenning  
Chairperson

## Minutes of a Meeting of the Director(s)

held on 25 May 2021 at 92 Osbourne Drive, Burpengary, Queensland 4505

---

**PRESENT:**

Barry Norman Kenning and Janet Cairns Kenning

**PENSION CONTINUATION:**

Janet Cairns Kenning wishes to continue existing Account Based Pension with a commencement date of 01/07/2014. It is confirmed that the pension balance will automatically revert to Barry Norman Kenning upon the death of the member.

The Pension Account Balance as at 01/07/2019 is \$106,355.43, consisting of:

- Taxable amount of: \$340.34; and
- Tax Free amount of: \$106,015.09
- Tax Free proportion: 99.68%.

**TRUSTEE ACKNOWLEDGEMENT:**

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

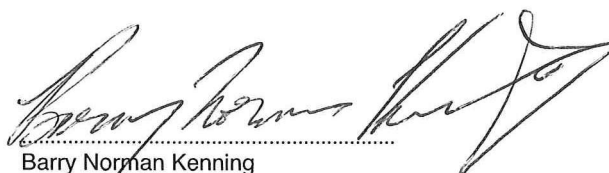
- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to their beneficiary(s).
- The Trustee(s) will comply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

**PAYMENT:**

It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$2,660.00 in the frequency of at least an annual payment.

**CLOSURE:**

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



Barry Norman Kenning  
Chairperson

## Minutes of a Meeting of the Director(s)

held on 25 May 2021 at 92 Osbourne Drive, Burpengary, Queensland 4505

---

**PRESENT:**

Barry Norman Kenning and Janet Cairns Kenning

**PENSION CONTINUATION:**

Janet Cairns Kenning wishes to continue existing Account Based Pension with a commencement date of 01/07/2017. It is confirmed that the pension balance will automatically revert to Barry Norman Kenning upon the death of the member.

The Pension Account Balance as at 01/07/2019 is \$284,487.76, consisting of:

- Taxable amount of: \$8,364.95; and
- Tax Free amount of: \$276,122.81
- Tax Free proportion: 97.06%.

**TRUSTEE ACKNOWLEDGEMENT:**

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

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

**PAYMENT:**

It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$7,110.00 in the frequency of at least an annual payment.

**CLOSURE:**

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

  
Barry Norman Kenning  
Chairperson

# Minutes of a Meeting of the Director(s)

held on / / at 92 Osbourne Drive, Burpengary, Queensland 4505

---

**PRESENT:**

Barry Norman Kenning and Janet Cairns Kenning

**PENSION COMMUTATION:**

Janet Cairns Kenning has requested to commute the following accounts to an existing accumulation account on 01/07/2019.

Account Code: KENJAN00001P  
Account Description: Pension  
Balance to Commute: \$746,826.51

Account Code: KENJAN00004P  
Account Description: Pension 3  
Balance to Commute: \$161,121.37

Account Code: KENJAN00006P  
Account Description: Account Based Pension 4  
Balance to Commute: \$56,323.95

**TRUSTEE  
ACKNOWLEDGEMENT:**

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

- The Member's balance(s) has been updated for any contributions, withdrawals and earnings
- The fund's trust deed provides for the transfer to take place
- Any existing pensions for the above mentioned accounts have been ceased and that the pro-rated minimum amount has been met where necessary

**CLOSURE:**

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

  
Barry Norman Kenning  
Chairperson

/ /

Mrs Janet Cairns Kenning  
92 Osbourne Drive  
Burpengary, Queensland 4505

Dear Janet Cairns Kenning

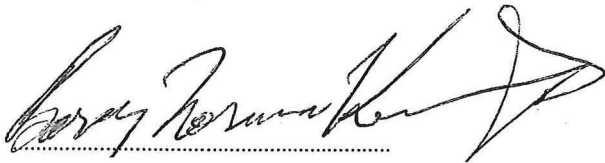
**Norman Cairns Trust Fund  
Commutation of Account Based Pension**

We confirm that the full commutation of your Account Based Pension (KENJAN00001P), Account Based Pension (KENJAN00004P) and Account Based Pension (KENJAN00006P) has been completed.

An amount of \$964,271.83 has been transferred to your accumulation account.

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

Yours sincerely

A handwritten signature in black ink, appearing to read 'Barry Norman Kenning', written over a horizontal dotted line.

Mr Barry Norman Kenning  
Trustee  
92 Osbourne Drive  
Burpengary, Queensland 4505



/ /

Mr Barry Norman Kenning  
92 Osbourne Drive  
Burpengary, Queensland 4505

Dear Sir/Madam

**Norman Cairns Trust Fund  
Commutation of Account Based Pension**

I hereby request the trustee(s) to commute the accounts listed below into an existing accumulation account on 01/07/2019

Account Code: KENJAN00001P  
Account Description: Pension  
Balance to Commute: \$746,826.51

Account Code: KENJAN00004P  
Account Description: Pension 3  
Balance to Commute: \$161,121.37

Account Code: KENJAN00006P  
Account Description: Account Based Pension 4  
Balance to Commute: \$56,323.95

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

Yours sincerely

.....

Mrs Janet Cairns Kenning  
92 Osbourne Drive  
Burpengary, Queensland 4505

# Norman Cairns Trust Fund

92 Osbourne Drive  
Burpengary QLD 4505

## Investment Strategy

### INVESTMENT OBJECTIVES:

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

### RISK, RETURN AND DIVERSIFICATION

Each investment decision will be made with due regard to the associated, risk and expected return. The trustees will seek financial advice where necessary. **The trustees wish to minimise the exposure of risk of the portfolio and have elected to hold the majority of investments in cash and fixed term deposits.** The fund's investment will include but not limited to Cash and cash equivalents, Equities (both Australian and International), Debt securities, direct and indirect property, trusts and managed funds, Indicative asset classes are as set out below:

<u>ASSET CLASS</u>	<u>INDICATIVE RANGES</u>
Cash & Money Market Securities	90% to 100%
Australian Fixed Interest	0% to 20%
Australian Managed Funds	0% to 20%
Direct and Indirect Property	0% to 0%
Australian Shares	0% to 20%
International Shares	0% to 20%

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

**LIQUIDITY**

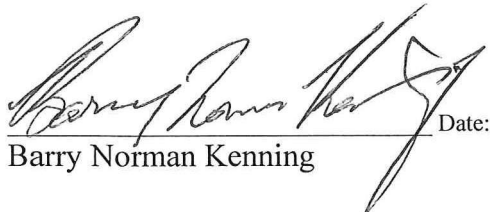
Each investment decision will be made with due regard to the cash flow requirements of the fund. The trustees will consider the liabilities (current and prospective) of the fund and ensure adequate cash is maintained by the fund to meet its liabilities as they fall due. The fund's liquidity needs will be considered at the time of each investment and also during the regular review of the fund's portfolio and investment strategy. The trustees may borrow money to finance the acquisition of investments as appropriate in accordance with the superannuation laws.

**INSURANCE  
COVER:**

The trustees will assess the need of insurance for all members and will seek insurance advice where necessary to ensure all members are adequately insured. Insurance policies may be held by the fund or by members personally.

**REVIEW:**

The investment strategy will be reviewed regularly and at least once a year at the end of financial year. The investment strategy may be revised as appropriate where the trustees' investment objectives change or to include a particular class or type of investment. The fund's investment portfolio will be reviewed at least quarterly.

 Date: 14. 6. 2021  
Barry Norman Kenning

 Date: 14. 6. 2021  
Janet Cairns Kenning

/ /

Barry Norman Kenning  
Norman Cairns Trust Fund  
92 Osbourne Drive  
Burpengary, Queensland 4505

Dear Sir/Madam,

**RE: Work Test Declaration**

I declare that I am aged between 65 and 74 inclusive and satisfied the work test requirement of being gainfully employed for at least 40 hours in a 30 day period in the 2020 financial year. Accordingly, the fund can accept my employer and personal superannuation contributions.

Yours faithfully,

Barry Norman Kenning

A handwritten signature in black ink, appearing to read 'Barry Norman Kenning', with a stylized flourish at the end.

**Additional information:**

Date of Birth: Provided

Total employer superannuation contributions: \$0.00

Total personal superannuation contributions: \$77210.00

Norman Cairns Trust Fund  
92 Osborne Drive BURPENGARY QLD 4505

Mr Anthony Boys  
Super Audits Pty Ltd  
PO Box 3376  
Rundle Mall SA 5000

Dear Sir,

**Norman Cairns Trust Fund**

**Superannuation Fund Management/Trustee Representation Letter**

In connection with your audit examination of the financial report of Norman Cairns Trust Fund for the year ended 30 June 2020, hereby confirm, at your request that to best of our knowledge and belief, the following representation relating to the accounts are correct.

**Financial Report**

We have fulfilled our responsibilities, as set out in the terms of the audit engagement letter, for the preparation of the financial report.

The management/trustee have determined that the fund is not a reporting entity for the year ended 30 June 2020 and that the requirement to apply Australian Accounting Standards and other mandatory reporting requirements do not apply to the fund. Accordingly, the financial report prepared is a special purpose financial report, which is for distribution to members of the fund and to satisfy the requirement of the SISA and the SISR, and to confirm that the financial report is free of material misstatements, including omissions.

**Sole Purpose**

The fund has been maintained for the sole purpose of providing superannuation benefits to its members and their dependents.

**Superannuation Fund Books/Records/Minutes**

- (a) We have made available to you all financial records and related data, other information, explanations and assistance necessary for the conduct of the audit.
- (a) We have made available to you Minutes of all trustee(s)' meetings and the Trust Deed.
- (b) We have established and maintained an adequate internal control structure to facilitate the preparation of reliable financial statements, and adequate financial records have been maintained. There are no material transactions that have not been properly recorded in the accounting records underlying the financial statements.
- (c) We have no plans or intentions that may materially affect the carrying values, or classification, of assets and liabilities.
- (d) Records maintained during the period were in accordance with the Australian Taxation Office requirements.

### **Asset Form**

The assets of the superannuation fund are being held in a form suitable for the benefit of the members of the fund, and have been held in accordance with the fund's investment strategy.

### **Ownership and Pledging of Assets**

The superannuation fund has satisfactory title to all assets disclosed in the Statement of Financial Position. Investments are registered in the name of the trustee(s).

No assets of the superannuation fund have been pledged to secure liabilities of the superannuation fund or of others.

### **Investments**

- (e) We have considered the requirement of generally accepted accounting standards in regards to impairment of assets when assessing the impairment of assets and in ensuring that no assets are stated in excess of their recoverable amount.
- (f) There are no commitments, fixed or contingent, for the purchase or sale of long-term investments that have not been disclosed in the financial statements.
- (g) The investment strategy has been determined with due regard to risk, return, liquidity, diversity and the insurance needs of fund members, and the assets of the fund are in line with this strategy.
- (h) All investments are acquired, maintained and disposed of on an arm's length basis.

### **Trust Deed**

The superannuation fund is being conducted in accordance with its Trust Deed.

### **Superannuation Industry (Supervision) Act and Regulations**

- (i) The fund meets the definition of a self-managed superannuation fund under the SISA.
- (j) The fund has been conducted in accordance with the SISA, the SISR and its governing rules at all times during the year. Also there were no amendments to the governing rules during the year, except as notified to you.
- (k) The fund is being conducted in accordance with the SISA and the SISR, in particular the relevant requirements of the following provisions:  
  
Sections: 17A, 35AE, 35B, 35C(2), 62, 65, 66, 67,67A, 67B, 82-85, 103, 104, 104A, 105, 109, 126K  
  
Regulations: 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14, 13.18AA
- (l) The trustee(s) have been nominated and may only be removed in such manner and circumstances as are allowed in the Trust Deed.
- (m) The trustees are not disqualified persons under s126K of the SISA.
- (n) Any vacancy among the trustee(s) is filled in accordance with the Trust Deed.
- (o) The trustee(s) have complied with all trustee standards set out in SISR and the covenant prescribed by section 52 of the SISA.

- (p) The trustee(s) have complied with all investment standards set out in the SISA and the SISR.
- (q) Information retention obligations have been complied with.
- (r) All contributions accepted and benefits paid have been in accordance with the governing rules of the fund and relevant provisions of the SISA and the SISR.

There are no breaches or possible breaches of the SIS legislation whose effects should be considered for disclosure in the financial report or to the Australian Taxation Office.

#### **Commitments**

- (s) There are no material commitments for construction or acquisition of property, plant and equipment to acquire other non-current assets, such as investments or intangibles, other than those disclosed in the financial report.
- (t) There were no commitments for purchase or sale of securities or assets or any options given by the fund including options over share capital.

#### **Taxation**

- (u) We have calculated income tax expense, current tax liability, deferred tax liability and deferred tax asset according to the definitions of taxable income and allowable deductions. We have calculated and recognised all other applicable taxes according to the relevant tax legislation.
- (v) There are no activities that invoke the anti-avoidance provisions of any applicable tax legislation.

#### **Borrowings**

The trustees have not borrowed money on behalf of the superannuation fund with the exception of borrowings which were allowable under the SIS Act and the SIS Regulations.

#### **Related Parties**

- (w) The fund has not made any loans to, or provided financial assistance to members of the fund or their relatives.
- (x) No asset has been acquired from a member or related party other than as permitted under the SISA and the SISR.
- (y) Related party transactions and related amounts receivable or payable have been properly disclosed in the financial statements.
- (z) All related party transactions have been conducted on commercial terms as if the transaction was undertaken on an arms length basis in accordance with section 109 of the SIS Act.

#### **Accounting Misstatement Detected by Audit**

There has been no misstatement noted by audit during the course of the current year audit.

#### **Insurance**

The superannuation fund has an established procedure whereby an officer reviews at least annually the adequacy of insurance cover on all assets and insurable risks where relevant. This review has been

performed and where it is considered appropriate, assets and insurable risks of the superannuation fund are adequately covered by insurance.

#### **Accounting Estimates**

We confirm the significant assumptions used in making accounting estimates are reasonable.

#### **Fair Value Measurements and Disclosures**

We confirm that significant assumptions used in fair value measurements and disclosures are reasonable and appropriately reflect our intent and ability to carry out specific courses of action on behalf of the fund.

#### **Going Concern**

In the opinion of the trustees there are reasonable grounds to believe that the superannuation fund will be able to:

- Pay its debts as and when they fall due.
- Continue as a going concern for the foreseeable future.

We, therefore, confirm that the going concern basis is appropriate for the financial report.

#### **Events after Balance Sheet Date**

We are not aware of any events that have occurred between the financial reporting date to the date of this letter that we need to disclose or recognise in the financial report.

#### **Comparative Information**

We confirm that there have been no restatements made to correct a material misstatement in the prior period financial report that affects the comparative information.

#### **Fraud and Error**

- (aa) There has been no:
  - (i) Fraud, error, or non-compliance with laws and regulations involving management or employees who have a significant role in the internal control structure.
  - (i) Fraud, error, or non-compliance with laws and regulations that could have a material effect on the financial report.
  - (ii) Communication from regulatory agencies concerning non-compliance with, or deficiencies in, financial reporting practices that could have a material effect on the financial report.
- (bb) The superannuation fund has disclosed to the auditor all significant facts relating to any frauds or suspected frauds known to management that may have affected the superannuation fund.
- (cc) The superannuation fund has disclosed to the auditor the results of its assessment of the risk that the financial report may be materially misstated as a result of fraud.
- (dd) The superannuation fund has disclosed to the auditor the results of its assessment of the risk that the financial report may be materially misstated as a result of fraud.

#### **Legal Matters**

We confirm that all matters that may result in legal action against the fund or the trustees in respect of the fund, have been discussed with a solicitor and brought to the attention of the auditor so that a solicitor's representation letter may be obtained.



**General**

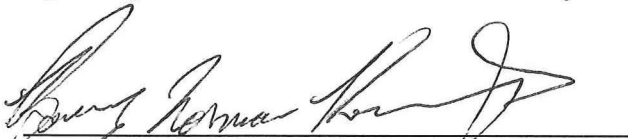
- (ee) Neither the superannuation fund nor any Trustees have any plans or intentions that may materially affect the book value or classification of assets and liabilities at balance sheet date.
- (ff) The superannuation fund accepts responsibility for the implementation and operations of accounting and internal control systems that are designed to prevent and detect fraud and error. We have established and maintained adequate internal control to facilitate the preparation of a reliable financial report, and adequate financial records have been maintained. There are no material transactions that have not been properly recorded in the accounting records underlying the financial report.
- (gg) There are no violations or possible violations of laws or regulations whose effects should be considered for disclosure in the financial report or as a basis for recording an expense.
- (hh) The superannuation fund has complied with all aspects of contractual agreements that would have a material effect on the financial report in the event of non-compliance.

We understand that your examination was made in accordance with the Australian Auditing Standards and was, therefore, designed primarily for the purpose of expressing an opinion on the financial report of the fund taken as a whole, and that your tests of the financial records and other auditing procedures were limited to those which you considered necessary for that purpose.

**Additional Matters**


There are no additional matters.

**Signed by the Directors of Norman Cairns Pty Ltd as Trustee for the Norman Cairns Trust Fund**



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Director / Trustee



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Director / Trustee  
Barry Norman Kenning 26/08/1945

Norman Cairns Trust Fund

Dear Janet & Barry Kenning

Norman Cairns Trust Fund  
**Audit Engagement Letter**

**Objectives and Scope of the Audit**

You have requested that we audit the financial statements of the SMSF for the year ended 30 June 2020. We are pleased to confirm our acceptance and understanding of this engagement by means of this letter.

Our audit will be performed in accordance with Australian Auditing Standards, the *Superannuation Industry (Supervision) Act 1993 (SISA)* and the *Superannuation Industry (Supervision) Regulations (SISR)* with the objective of expressing an opinion on the financial report and the fund's compliance with the specified requirements of the SISA and the SISR.

**Our Responsibilities**

We will conduct our audit in accordance with Australian Auditing Standards. Those Auditing Standards require that we comply with relevant ethical requirements relating to audit engagements and plan and perform the audit to obtain reasonable assurance as to whether the financial report is free from material misstatement.

An audit involves performing audit procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. An audit also includes evaluating the appropriateness of the financial reporting framework, accounting policies used and the implementation and operation of accounting and internal control systems that are designed to prevent and detect fraud and error, as well as evaluating the overall presentation of the financial report.

Because of the inherent limitations of an audit, together with the inherent limitations of internal control, there is an unavoidable risk that some material misstatement may not be detected, even though the audit is properly planned and performed in accordance with Australian Auditing Standards.

In making our risk assessments, we consider internal control relevant to the entity's preparation of the financial report in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. We will, however, communicate to you in writing any significant deficiencies in internal control relevant to the audit of the financial report that we have identified during the audit.

**Trustees' Responsibilities**

Our audit will be conducted on the basis that the trustee(s) acknowledge and understand that they have responsibilities:

- For the preparation of the financial report that gives a true and fair view in accordance with the Australian Auditing Standards, other mandatory reporting requirements and the SIS Act and SIS Regulations is that of the trustee(s);
- For such internal control as the trustee(s) determine is necessary to enable the preparation of the financial report that is free from material misstatement, whether due to fraud or error; and
  - To provide us with: Access to all information of which the trustees are aware that is relevant to the preparation of the financial report such as records, documentation and other matters;

- Additional information that we may request from the trustees for the purpose of the audit; and
- Unrestricted access to persons within the entity from whom we determine it necessary to obtain audit evidence.

As part of our audit process, we will request from trustees written confirmation concerning representations made to us in connection with the audit.

Australian Auditing Standards require that we determine whether the financial reporting framework applied in the preparation of this special purpose of financial report is acceptable. If we determine the financial reporting framework to be unacceptable, we will not be able to undertake the audit engagement unless the framework is amended and then determined to be acceptable.

If a qualified audit report is to be issued following the completion of our audit, we will advise the details to you in a timely manner and prior to the issue of our report.

### **Audit of SIS Compliance**

For the year ended 30 June 2020, we are required to form an opinion in respect of compliance with certain aspects of SIS. Our report must refer to the following sections and regulations:

Sections: 17A, 35AE, 35B, 35C(2), 52, 62, 65, 66, 67, 67A, 67B, 82-85, 103, 104, 104A, 105, 109, 126K

Regulations: 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14, 13.18AA, 13.22C

### **Report on Significant Matters**

Under section 129 of the SISA we are required to report to you in writing. If during the course of, or in connection with, our audit, we become aware of any contravention of the Act or Regulations which we believe has occurred, is occurring or may occur.

We are also required to report to the ATO, as regulator, any contravention of the SISA and the SISR, where we believe the contravention may affect the interests of the members of beneficiaries of the fund.

In addition, we are also required under section 130 to report to you if we believe the superannuation fund may be, or may be about to become, in an unsatisfactory financial position. If we are not satisfied with your response as trustee(s) as to the action taken to rectify the situation or we receive no response, we are obliged to report the matter to the ATO.

A failure on the part of the trustee to rectify these breaches to the satisfaction of the ATO may result in significant penalties to the trustee and the fund itself.

In addition to our report on the financial statements, we will also report to you any material weaknesses in the fund's system of accounting and internal control which come to our notice during the course of our audit.

### **Quality Control**

The conduct of our audit in accordance Australian Auditing Standards means that information acquired by us in the course of our audit is subject to strict confidentiality requirements. Information will not be disclosed by us to other parties except as required or allowed for by law or professional standards, or with your expressed consent.

Our audit files may, however, be subject to review as part of the quality control review program of Regulators and or Professional Bodies which monitors compliance with professional standards by its members.

We advise you that by signing this letter you acknowledge that, if requested, our audit files relating to this audit will be made available under this program. Should this occur, we will advise you. The same strict confidentiality requirements apply under this program as apply to us as your auditor.

**Independence/Conflict of Interest**

We have established policies and procedures designed to ensure our independence, including policies on holding financial interests in the superannuation fund and other related parties, rotation of audit partners, business relationships, employment relationships, and the provision of non-audit services in accordance with professional statement APES 110 – Code of Ethics for Professional Accountants.

**Outsourced Services**

We do not use any outsourced services in overseas locations when conducting client assignments.

**Data Storage**

We use data storage located in the office but it may be replicated to other locations.

Accepting our services as part of this engagement agreement indicates your acceptance of the use of outsourced services, cloud hosted software and outsourced data storage under the conditions outlined above.

**Limitation of Liability**

Our firm’s liability to you or any other user of the audit report is limited by a Scheme approved under Professional Standards Legislation.

**Other**

We would appreciate acknowledgement of terms and conditions set out in this letter. Please note that this letter will be effective for future years unless the terms of the engagement are altered by future correspondence.

Please sign and return the attached copy of this letter to indicate that it is in accordance with your understanding of the arrangements for our audit of the financial report.

If you have any queries in relation to this please contact me.

To: MR ANTHONY BOYS

I/We hereby confirm your appointment as Auditor under the above terms of engagement.

For and on behalf of Norman Cairns Pty Ltd as trustee for the Norman Cairns Trust Fund

**Signed &  
Dated**

  
Barry Norman Kenning

Yours sincerely

ANTHONY BOYS – REGISTERED COMPANY AUDITOR

**DATED:**

Signed document to be returned to P.O. Box 3376 Rundle Mall 5000

# Norman Cairns Trust Fund Investment Performance

As at 30 June 2020

Investment	Opening Value	Purchases / Additions	Sales / Reductions	Closing Value	Realised Market Gain	Unrealised Market Gain	Net Income	Income and Market Gain	Return %
<b>Bank Accounts</b>									
CBA Cash Investment A/C 10287300	31.39	0.00	0.00	9.75	0.00	0.00	24.36	24.36	77.60 %
ING Direct A/C 60489657	14.60	0.00	0.00	14.69	0.00	0.00	0.09	0.09	0.62 %
NAB Business Cash Maximiser A/C 12-313-2038	4,847.51	0.00	0.00	1,008.51	0.00	0.00	0.00	0.00	0.00 %
NAB Business Cheque A/C 12-806-5874	5.63	0.00	0.00	7,486.37	0.00	0.00	0.00	0.00	0.00 %
Rabo Direct Savings A/C 008516500	43.72	0.00	0.00	0.02	0.00	0.00	10.38	10.38	23.74 %
Suncorp Business Saver A/C 452670542	260,942.57	0.00	0.00	274,007.10	0.00	0.00	7,639.53	7,639.53	2.93 %
	<b>265,885.42</b>	<b>0.00</b>	<b>0.00</b>	<b>282,526.44</b>	<b>0.00</b>	<b>0.00</b>	<b>7,674.36</b>	<b>7,674.36</b>	<b>2.89 %</b>
<b>Term Deposits</b>									
CBA T/D 50067185	266,256.00	0.00	0.00	0.00	0.00	0.00	8,520.19	8,520.19	3.20 %
CBA T/D 50071723	56,039.51	0.00	0.00	57,720.70	0.00	0.00	1,681.19	1,681.19	3.00 %
CBA T/D 50073868	34,562.22	0.00	0.00	0.00	0.00	0.00	1,244.24	1,244.24	3.60 %
CBA T/D 50075679	53,251.20	0.00	0.00	366,060.43	0.00	0.00	2,096.58	2,096.58	3.94 %
CBA T/D 50075951	12,780.29	0.00	0.00	23,189.26	0.00	0.00	408.97	408.97	3.20 %
CBA T/D 50076559	30,720.00	0.00	0.00	31,457.28	0.00	0.00	737.28	737.28	2.40 %
CBA TD 50077797	10,153.92	0.00	0.00	10,317.98	0.00	0.00	164.06	164.06	1.62 %
ING T/D 82881005	322,967.10	0.00	0.00	332,333.15	0.00	0.00	9,366.05	9,366.05	2.90 %
ING T/D 83372799	25,066.05	0.00	0.00	25,630.04	0.00	0.00	563.99	563.99	2.25 %
ING T/D 83450930	49,848.26	0.00	0.00	51,318.78	0.00	0.00	1,470.52	1,470.52	2.95 %
ING T/D 83897570	18,277.23	0.00	0.00	18,807.27	0.00	0.00	530.04	530.04	2.90 %
ING T/D 84040864	39,693.55	0.00	0.00	40,785.12	0.00	0.00	1,091.57	1,091.57	2.75 %
MacQuarie Bank T/D 261191647	250,000.00	0.00	0.00	250,000.00	0.00	0.00	7,625.00	7,625.00	3.05 %
NAB T/D 27-000-0190	12,700.00	0.00	0.00	12,700.00	0.00	0.00	406.42	406.42	3.20 %
NAB T/D 91-774-4124	0.00	0.00	0.00	5,500.00	0.00	0.00	0.00	0.00	0.00 %

**Norman Cairns Trust Fund**  
**Investment Performance**

As at 30 June 2020

Investment	Opening Value	Purchases / Additions	Sales / Reductions	Closing Value	Realised Market Gain	Unrealised Market Gain	Net Income	Income and Market Gain	Return %
RaboDirect T/D 19126G3KRL	3,000.00	0.00	0.00	3,000.00	0.00	0.00	90.25	90.25	3.01 %
RaboDirect T/D 19217YCG7J	0.00	0.00	0.00	10,200.00	0.00	0.00	0.00	0.00	0.00 %
RaboDirect T/D 19240YVDJS	0.00	0.00	0.00	1,493.80	0.00	0.00	13.80	13.80	0.00 %
RaboDirect T/D 19308KSKY2	0.00	0.00	0.00	0.00	0.00	0.00	23.58	23.58	0.00 %
RaboDirect T/D 20045PR7Q5	0.00	0.00	0.00	30,235.00	0.00	0.00	0.00	0.00	0.00 %
RaboDirect T/D 20062LHYBH	0.00	0.00	0.00	1,567.00	0.00	0.00	0.00	0.00	0.00 %
RaboDirect T/D 20079JBC4C	0.00	0.00	0.00	2,561.95	0.00	0.00	0.00	0.00	0.00 %
RaboDirect T/D 27D033B	0.00	0.00	0.00	22,621.94	0.00	0.00	0.00	0.00	0.00 %
RaboDirect T/D ABOTDA09VJ	250,000.00	0.00	0.00	250,000.00	0.00	0.00	8,500.00	8,500.00	3.40 %
RaboDirect T/D DYD6D8ALS	12,000.00	0.00	0.00	12,000.00	0.00	0.00	552.01	552.01	4.60 %
RaboDirect T/D EAA9DFUE7	22,301.00	0.00	0.00	22,301.00	0.00	0.00	704.42	704.42	3.16 %
RaboDirect T/D EPP5PVH2R	3,000.00	0.00	0.00	3,000.00	0.00	0.00	99.01	99.01	3.30 %
RaboDirect T/D GZ79SUVLG	13,000.00	0.00	0.00	13,000.00	0.00	0.00	457.50	457.50	3.52 %
RaboDirect T/D HZT7F1WCQ	16,000.00	0.00	0.00	16,000.00	0.00	0.00	566.45	566.45	3.54 %
RaboDirect T/D IL76A5FX2	18,400.00	0.00	0.00	18,400.00	0.00	0.00	647.54	647.54	3.52 %
RaboDirect T/D JYJ5RRPPA	14,598.00	0.00	0.00	14,598.00	0.00	0.00	510.94	510.94	3.50 %
RaboDirect T/D LIN9F0UAS	3,300.00	0.00	0.00	3,300.00	0.00	0.00	107.26	107.26	3.25 %
RaboDirect T/D PV67T0FWL	1,000.00	0.00	0.00	1,000.00	0.00	0.00	33.19	33.19	3.32 %
RaboDirect T/D PVG5T1N4C	19,000.00	0.00	0.00	19,000.00	0.00	0.00	630.45	630.45	3.32 %
RaboDirect T/D RRRJ67V0WZ	10,600.00	0.00	0.00	10,600.00	0.00	0.00	344.51	344.51	3.25 %

Norman Cairns Trust Fund  
**Investment Performance**

As at 30 June 2020

Investment	Opening Value	Purchases / Additions	Sales / Reductions	Closing Value	Realised Market Gain	Unrealised Market Gain	Net Income	Income and Market Gain	Return %
RaboDirect T/D TNQ49R2D4	14,900.00	0.00	0.00	14,900.00	0.00	0.00	491.71	491.71	3.30 %
RaboDirect T/D TYX7F37E8	36,075.00	0.00	0.00	36,075.00	0.00	0.00	1,193.75	1,193.75	3.31 %
RaboDirect T/D VA53B0J2Y	20,000.00	0.00	0.00	0.00	0.00	0.00	777.87	777.87	3.89 %
RaboDirect T/D WCA54NKVI	18,000.00	0.00	0.00	0.00	0.00	0.00	631.73	631.73	3.51 %
RaboDirect T/D WYP9FBLVR	14,500.00	0.00	0.00	14,500.00	0.00	0.00	478.51	478.51	3.30 %
RaboDirect T/D XAN5JKX7D	10,900.00	0.00	0.00	10,900.00	0.00	0.00	348.81	348.81	3.20 %
RaboDirect T/D XCR01S78W	30,000.00	0.00	0.00	30,000.00	0.00	0.00	1,050.00	1,050.00	3.50 %
RaboDirect T/D XPF6GJLNC	64,725.53	0.00	0.00	64,725.53	0.00	0.00	2,342.90	2,342.90	3.62 %
RaboDirect TD JV239DX30	268,300.00	0.00	0.00	268,300.00	0.00	0.00	9,658.81	9,658.81	3.60 %
RaboDirect TD QUJ9VMALR	10,900.00	0.00	0.00	10,900.00	0.00	0.00	370.61	370.61	3.40 %
Suncorp T/D 029224521	0.00	0.00	0.00	5,000.00	0.00	0.00	0.00	0.00	0.00 %
Suncorp T/D 603739554	40,804.53	0.00	0.00	41,354.78	0.00	0.00	550.25	550.25	1.35 %
	<b>2,097,619.39</b>	<b>0.00</b>	<b>0.00</b>	<b>2,177,354.01</b>	<b>0.00</b>	<b>0.00</b>	<b>67,081.96</b>	<b>67,081.96</b>	<b>3.20 %</b>
<b>Shares in Listed Companies (Australian)</b>									
MPL.AX Medibank Private Limited	8,620.30	0.00	0.00	7,385.30	0.00	(1,235.00)	550.46	(684.54)	(7.94) %
	<b>8,620.30</b>	<b>0.00</b>	<b>0.00</b>	<b>7,385.30</b>	<b>0.00</b>	<b>(1,235.00)</b>	<b>550.46</b>	<b>(684.54)</b>	<b>(7.94) %</b>
	<b>2,372,125.11</b>	<b>0.00</b>	<b>0.00</b>	<b>2,467,265.75</b>	<b>0.00</b>	<b>(1,235.00)</b>	<b>75,306.78</b>	<b>74,071.78</b>	<b>3.12 %</b>

# Norman Cairns Trust Fund Investment Summary Report

As at 30 June 2020

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
<b>Cash/Bank Accounts</b>								
CBA Cash Investment A/C 10287300		9.750000	9.75	9.75	9.75			0.00 %
CBA T/D 50071723		57,720.700000	57,720.70	57,720.70	57,720.70			2.34 %
CBA T/D 50075679		366,060.430000	366,060.43	366,060.43	366,060.43			14.84 %
CBA T/D 50075951		23,189.260000	23,189.26	23,189.26	23,189.26			0.94 %
CBA T/D 50076559		31,457.280000	31,457.28	31,457.28	31,457.28			1.27 %
CBA TD 50077797		10,317.980000	10,317.98	10,317.98	10,317.98			0.42 %
ING Direct A/C 60489657		14.690000	14.69	14.69	14.69			0.00 %
ING T/D 82881005		332,333.150000	332,333.15	332,333.15	332,333.15			13.47 %
ING T/D 83372799		25,630.040000	25,630.04	25,630.04	25,630.04			1.04 %
ING T/D 83450930		51,318.780000	51,318.78	51,318.78	51,318.78			2.08 %
ING T/D 83897570		18,807.270000	18,807.27	18,807.27	18,807.27			0.76 %
ING T/D 84040864		40,785.120000	40,785.12	40,785.12	40,785.12			1.65 %
MacQuarie Bank T/D 261191647		250,000.000000	250,000.00	250,000.00	250,000.00			10.13 %
NAB Business Cash Maximiser A/C 12-313-2038		1,008.510000	1,008.51	1,008.51	1,008.51			0.04 %
NAB Business Cheque A/C 12- 806-5874		7,486.370000	7,486.37	7,486.37	7,486.37			0.30 %
NAB T/D 27-000-0190		12,700.000000	12,700.00	12,700.00	12,700.00			0.51 %
NAB T/D 91-774-4124		5,500.000000	5,500.00	5,500.00	5,500.00			0.22 %
Rabo Direct Savings A/C 008516500		0.020000	0.02	0.02	0.02			0.00 %
RaboDirect T/D 19126G3KRL		3,000.000000	3,000.00	3,000.00	3,000.00			0.12 %
RaboDirect T/D 19217YCG7J		10,200.000000	10,200.00	10,200.00	10,200.00			0.41 %
RaboDirect T/D 19240YVDJS		1,493.800000	1,493.80	1,493.80	1,493.80			0.06 %
RaboDirect T/D 20045PR7Q5		30,235.000000	30,235.00	30,235.00	30,235.00			1.23 %
RaboDirect T/D 20062LHYBH		1,567.000000	1,567.00	1,567.00	1,567.00			0.06 %
RaboDirect T/D 20079JBC4C		2,561.950000	2,561.95	2,561.95	2,561.95			0.10 %



# Norman Cairns Trust Fund Investment Summary Report

As at 30 June 2020

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
RaboDirect T/D 27D033B		22,621.940000	22,621.94	22,621.94	22,621.94			0.92 %
RaboDirect T/D ABOTDA09VJ		250,000.000000	250,000.00	250,000.00	250,000.00			10.13 %
RaboDirect T/D DYD6D8ALS		12,000.000000	12,000.00	12,000.00	12,000.00			0.49 %
RaboDirect T/D EAA9DFUE7		22,301.000000	22,301.00	22,301.00	22,301.00			0.90 %
RaboDirect T/D EPP5PVH2R		3,000.000000	3,000.00	3,000.00	3,000.00			0.12 %
RaboDirect T/D GZ79SUVLG		13,000.000000	13,000.00	13,000.00	13,000.00			0.53 %
RaboDirect T/D HZT7F1WCQ		16,000.000000	16,000.00	16,000.00	16,000.00			0.65 %
RaboDirect T/D IL76A5FX2		18,400.000000	18,400.00	18,400.00	18,400.00			0.75 %
RaboDirect T/D JYJ5RRPPA		14,598.000000	14,598.00	14,598.00	14,598.00			0.59 %
RaboDirect T/D LIN9FOUAS		3,300.000000	3,300.00	3,300.00	3,300.00			0.13 %
RaboDirect T/D PV67T0FWL		1,000.000000	1,000.00	1,000.00	1,000.00			0.04 %
RaboDirect T/D PVG5T1N4C		19,000.000000	19,000.00	19,000.00	19,000.00			0.77 %
RaboDirect T/D RRJ67V0WZ		10,600.000000	10,600.00	10,600.00	10,600.00			0.43 %
RaboDirect T/D TNQ49R2D4		14,900.000000	14,900.00	14,900.00	14,900.00			0.60 %
RaboDirect T/D TYX7F37E8		36,075.000000	36,075.00	36,075.00	36,075.00			1.46 %
RaboDirect T/D WYP9FBLVR		14,500.000000	14,500.00	14,500.00	14,500.00			0.59 %
RaboDirect T/D XAN5JKX7D		10,900.000000	10,900.00	10,900.00	10,900.00			0.44 %
RaboDirect T/D XCR01S78W		30,000.000000	30,000.00	30,000.00	30,000.00			1.22 %
RaboDirect T/D XPF6GJLNC		64,725.530000	64,725.53	64,725.53	64,725.53			2.62 %
RaboDirect TD JV239DX30		268,300.000000	268,300.00	268,300.00	268,300.00			10.87 %
RaboDirect TD QUJ9VMALR		10,900.000000	10,900.00	10,900.00	10,900.00			0.44 %
Suncorp Business Saver A/C 452670542		274,007.100000	274,007.10	274,007.10	274,007.10			11.11 %
Suncorp T/D 029224521		5,000.000000	5,000.00	5,000.00	5,000.00			0.20 %
Suncorp T/D 603739554		41,354.780000	41,354.78	41,354.78	41,354.78			1.68 %
			<b>2,459,880.45</b>		<b>2,459,880.45</b>		<b>0.00 %</b>	<b>99.70 %</b>

Shares in Listed Companies (Australian)

Norman Cairns Trust Fund  
**Investment Summary Report**

As at 30 June 2020

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
MPLAX Medibank Private Limited	2,470.00	2.990000	7,385.30	2.00	4,940.00	2,445.30	49.50 %	0.30 %
			7,385.30		4,940.00	2,445.30	49.50 %	0.30 %
			2,467,265.75		2,464,820.45	2,445.30	0.10 %	100.00 %



# Norman Cairns Trust Fund Investment Income Report

As at 30 June 2020

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
RaboDirect T/D ABOTDA09VJ	8,500.00			8,500.00	0.00	0.00	0.00	8,500.00			0.00	0.00
RaboDirect T/D DYD6D8ALS	552.01			552.01	0.00	0.00	0.00	552.01			0.00	0.00
RaboDirect T/D EAA9DFUE7	704.42			704.42	0.00	0.00	0.00	704.42			0.00	0.00
RaboDirect T/D EPP9PVH2R	99.01			99.01	0.00	0.00	0.00	99.01			0.00	0.00
RaboDirect T/D GZ79SUVLG	457.50			457.50	0.00	0.00	0.00	457.50			0.00	0.00
RaboDirect T/D HZT7F1WCQ	566.45			566.45	0.00	0.00	0.00	566.45			0.00	0.00
RaboDirect T/D IL76A5FX2	647.54			647.54	0.00	0.00	0.00	647.54			0.00	0.00
RaboDirect T/D JYJ5RRPPA	510.94			510.94	0.00	0.00	0.00	510.94			0.00	0.00
RaboDirect T/D LIN9FOUAS	107.26			107.26	0.00	0.00	0.00	107.26			0.00	0.00
RaboDirect T/D PV67T0FWL	33.19			33.19	0.00	0.00	0.00	33.19			0.00	0.00
RaboDirect T/D PVG5T1N4C	630.45			630.45	0.00	0.00	0.00	630.45			0.00	0.00
RaboDirect T/D RRJ67V0WZ	344.51			344.51	0.00	0.00	0.00	344.51			0.00	0.00
RaboDirect T/D TNQ49R2D4	491.71			491.71	0.00	0.00	0.00	491.71			0.00	0.00
RaboDirect T/D TYX7F37E8	1,193.75			1,193.75	0.00	0.00	0.00	1,193.75			0.00	0.00
RaboDirect T/D VA53B0J2Y	777.87			777.87	0.00	0.00	0.00	777.87			0.00	0.00
RaboDirect T/D WCA54NKVI	631.73			631.73	0.00	0.00	0.00	631.73			0.00	0.00
RaboDirect T/D WYP9FBLVR	478.51			478.51	0.00	0.00	0.00	478.51			0.00	0.00
RaboDirect T/D XAN5JKX7D	348.81			348.81	0.00	0.00	0.00	348.81			0.00	0.00
RaboDirect T/D XCR01S78W	1,050.00			1,050.00	0.00	0.00	0.00	1,050.00			0.00	0.00
RaboDirect T/D XPF6GJLNC	2,342.90			2,342.90	0.00	0.00	0.00	2,342.90			0.00	0.00
RaboDirect TD JV239DX30	9,658.81			9,658.81	0.00	0.00	0.00	9,658.81			0.00	0.00
RaboDirect TD QUJ9VMALR	370.61			370.61	0.00	0.00	0.00	370.61			0.00	0.00
Suncorp T/D 603739554	550.25			550.25	0.00	0.00	0.00	550.25			0.00	0.00
	<b>67,081.96</b>			<b>67,081.96</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>67,081.96</b>			<b>0.00</b>	<b>0.00</b>

Norman Cairns Trust Fund  
**Investment Income Report**

As at 30 June 2020

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income (Excl. Capital Gains) * 2	TFN Credits	Deductions	Other	Distributed Capital Gains	Non- Assessable Payments
	75,141.64	385.32	0.00	74,756.32	165.14	0.00	0.00	75,306.78				0.00	0.00

Assessable Income (Excl. Capital Gains)	75,306.78
Net Capital Gain	0.00
<b>Total Assessable Income</b>	<b>75,306.78</b>

\* 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.

Norman Cairns Trust Fund

# Contributions Summary Report

For The Period 01 July 2019 - 30 June 2020

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## Barry Norman Kenning

Date of Birth:	Provided
Age:	74 (at year end)
Member Code:	KENBAR00003A
Total Super Balance*1 as at 30/06/2019:	981,036.30

### Contributions Summary

**2020**

#### Non-Concessional Contribution

Personal - Non-Concessional

77,210.00

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77,210.00

**Total Contributions**

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77,210.00

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

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# Norman Cairns Trust Fund Contributions Breakdown Report

For The Period 01 July 2019 - 30 June 2020

## Summary

Member	D.O.B	Age (at 30/06/2019)	Total Super Balance (at 30/06/2019) *1	Concessional	Non-Concessional	Other	Reserves	Total
Kenning, Barry Norman	Provided	73 *3	981,036.30	0.00	77,210.00	0.00	0.00	77,210.00
Kenning, Janet Cairns	Provided	71 *3	1,367,408.32	0.00	0.00	0.00	0.00	0.00
<b>All Members</b>				<b>0.00</b>	<b>77,210.00</b>	<b>0.00</b>	<b>0.00</b>	<b>77,210.00</b>

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

\*3 Members aged 65 to 74 must satisfy work test or meet work test exemption criteria (applies from 1 July 2019) for your fund to accept non-mandated contributions (e.g. salary sacrifice, personal super contributions). NCC bring-forward arrangement is not available.

## Contribution Caps

Member	Contribution Type	Contributions	Cap	Current Position
Kenning, Barry Norman	Concessional	0.00	25,000.00	25,000.00 Below Cap
	Non-Concessional	77,210.00	100,000.00	22,790.00 Below Cap
Kenning, Janet Cairns	Concessional	0.00	25,000.00	25,000.00 Below Cap
	Non-Concessional	0.00	100,000.00	100,000.00 Below Cap

## Carry Forward Unused Concessional Contribution Cap

Member	2015	2016	2017	2018	2019	2020	Current Position
Kenning, Barry Norman							
Concessional Contribution Cap	35,000.00	35,000.00	35,000.00	25,000.00	25,000.00	25,000.00	25,000.00
Concessional Contribution	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Unused Concessional Contribution	0.00	0.00	0.00	0.00	25,000.00	25,000.00	25,000.00
Cumulative Carry Forward Unused	N/A	N/A	N/A	N/A	0.00	0.00	0.00
Maximum Cap Available	35,000.00	35,000.00	35,000.00	25,000.00	25,000.00	25,000.00	25,000.00 Below Cap
Total Super Balance	0.00	0.00	0.00	872,014.38	971,134.83	981,036.30	





	TRANSFER CREDIT FROM 41782415 pension	Concessional		
26/06/2020	INTERNET TRANSFER CREDIT FROM 41782415 pension	Personal - Non- Concessional	10,000.00	
26/06/2020	INTERNET TRANSFER CREDIT FROM 41782415 pension	Personal - Non- Concessional	10,000.00	
26/06/2020	INTERNET TRANSFER CREDIT FROM 41782415 pension	Personal - Non- Concessional	10,000.00	
26/06/2020	INTERNET TRANSFER DEBIT from 41782415	Personal - Non- Concessional	10,000.00	
<b>Total - Kenning, Barry Norman</b>			<b>0.00</b>	<b>77,210.00</b>
			<b>0.00</b>	<b>0.00</b>

<b>Total for All Members</b>			<b>0.00</b>	<b>77,210.00</b>
			<b>0.00</b>	<b>0.00</b>

## C - Other Documents

2020 Financial Year

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**Preparer** Louise Barlow

**Reviewer** Sam Greco

**Status** Not Started

### Supporting Documents

No supporting documents

### Standard Checklist

- Attach copy of any SOAs issued during the Financial Year
- Attach copy of Investment Strategy
- Attach signed Engagement Letter
- Attach signed Trustee Representation Letter
- Attach Trustee Minutes prepared during the year

# D - Pension Documentation

2020 Financial Year

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**Preparer** Louise Barlow

**Reviewer** Sam Greco

**Status** Not Started

## Supporting Documents

- Pension Summary Report [Report](#)
- Transfer Balance Account Summary [Report](#)

## Standard Checklist

- Attach Actuarial Certificate
- Attach documentation supporting any pensions commenced during the financial year
- Attach documentation supporting any pensions commuted during the financial year
- Ensure correct Transfer Balance Account Reports have been lodged with the ATO

**Norman Cairns Trust Fund**  
**Pension Summary**

As at 30 June 2020

**Member Name :** Kenning, Barry Norman  
**Member Age :** 73\* (Date of Birth : Provided)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
KENBAR00001P	Account Based Pension	01/07/2013	94.89%	2.50%	\$19,240.00*	N/A	\$19,240.00	\$0.00	\$19,240.00	\$0.00

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

					\$19,240.00	\$0.00	\$19,240.00	\$0.00	\$19,240.00	\$0.00
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**Member Name :** Kenning, Janet Cairns  
**Member Age :** 71\* (Date of Birth : Provided)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
KENJAN00001P	Account Based Pension	01/07/2013	70.56%	2.50%	\$50.00*	N/A	\$0.00	\$0.00	\$0.00	\$50.00

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

KENJAN00002P	Account Based Pension	01/07/2014	99.68%	2.50%	\$2,660.00*	N/A	\$2,660.00	\$0.00	\$2,660.00	\$0.00
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\*COVID-19 50% reduction has been applied to the minimum pension amount.

KENJAN00004P	Account Based Pension	01/07/2015	98.24%	2.50%	\$10.00*	N/A	\$0.00	\$0.00	\$0.00	\$10.00
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\*COVID-19 50% reduction has been applied to the minimum pension amount.

KENJAN00006P	Account Based Pension	12/09/2015	100.00%	2.50%	\$0.00	N/A	\$0.00	\$0.00	\$0.00	NIL
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**Norman Cairns Trust Fund**  
**Pension Summary**

As at 30 June 2020

KENJAN0 0007P	Account Based Pension	01/07/2017	97.06%	2.50%	\$7,110.00*	N/A	\$8,345.00	\$0.00	\$8,345.00	NIL
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\*COVID-19 50% reduction has been applied to the minimum pension amount.

					<b>\$9,830.00</b>	<b>\$0.00</b>	<b>\$11,005.00</b>	<b>\$0.00</b>	<b>\$11,005.00</b>	<b>\$60.00</b>
<b>Total :</b>										
					<b>\$29,070.00</b>	<b>\$0.00</b>	<b>\$30,245.00</b>	<b>\$0.00</b>	<b>\$30,245.00</b>	<b>\$60.00</b>

\*Age as at 01/07/2019 or pension start date for new pensions.



# E - Estate Planning

2020 Financial Year

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**Preparer** Louise Barlow

**Reviewer** Sam Greco

**Status** Not Started

## Supporting Documents

No supporting documents

## Standard Checklist

- Attach Death Benefit Nominations (if applicable)
- Attach Life Insurance Policies (if applicable)
- Attach Reversionary Pension documentation (if applicable)
- Attach SMSF Will (if applicable)
- Review current Estate planning to ensure it matches wishes of members