



SUPERFUND - CLIENT ACCOUNTING CHECKLIST

Client Name: Hardyman Superannuation Fund
 Client Code: HARD04 Period Ended: 30 June 2023
 Partner/Manager: MH Accountant: Courtney Creevey
 HIN: X0088166671 **DUE DATE:** 15/05/2024
 P/code: 4017

Description	Reference	N/A	Completed	Reviewed
Points Carried Forward	<u>1</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Check Engagement Letter for I\$	<u>2</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Financial Statements	<u>3</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Depreciation Schedule	<u>4</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Income Tax Return	<u>5</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Members Annual Statements	<u>6</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Client Management Letter	<u>7</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Section 290-170 Notices	<u>8</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Investment Strategy	<u>9</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Minutes	<u>10</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Trial Balance	<u>11</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Review Points	<u>12</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Query Sheet	<u>13</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Accountant Checklist	<u>14</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
TBAR Checklist	<u>15</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	


Description	Reference	N/A	Completed	Reviewed
Bank Reconciliations	<u>16</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Trust Tax Statements	<u>17</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Dividend Statements	<u>18</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Rental Property Summary	<u>19</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Capital Gains Tax Reports - BGL	<u>20</u>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
End of Period Closing Figures	<u>21</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
GST Reconciliation	<u>22</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Other Source Documents	<u>23</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Tax Reconciliation- BGL	<u>24</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
General Ledger - BGL	<u>25</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Create Entries Report - BGL	<u>26</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Tax Agent Portal Reports	<u>27</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Market Value of Investments	<u>28</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Actuarial Certificate	<u>29</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Pension Documents	<u>30</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
ETP Roll-In Documents	<u>31</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
LRBA Documentation	<u>32</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Super Contribution Breakdown Report	<u>33</u>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Sundry workpaper(s)	<u>34</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	

Completed By: <u>Courtney Creevey</u>	Date: <u>17/10/2023</u>
Reviewed By:	Date:

APPROVED

by MH 18/10/2023 Verbally

The Trustee for Hardyman Superannuation Fund

ABN:	12 995 213 632 View record on ABN Lookup
ABN Status:	Active from 24 Apr 2014
Fund type:	ATO Regulated Self-Managed Superannuation Fund
Contact details:	18 SIXTH AV SANDGATE QLD 4017 AUSTRALIA
Status:	Complying 
ABN last updated:	09 Jul 2020 Record extracted: 17 Oct 2023

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 SMSF verification service through [Standard Business Reporting](#) software. More information can be found on [ato.gov.au](#).

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.

Warning Statement

Anyone who tells you to set up a SMSF is giving you financial advice. This means the person or company must have an [Australian financial services \(AFS\) licence](#). Check [ASIC Connect Professional Registers](#).

Financial statements and reports for the year ended
30 June 2023

Hardyman Superannuation Fund

Hardyman Superannuation Fund

Reports Index

Statement of Financial Position

Detailed Statement of Financial Position

Operating Statement

Detailed Operating Statement

Notes to the Financial Statements

Statement of Taxable Income

Trustees Declaration

Hardyman Superannuation Fund

Statement of Financial Position

As at 30 June 2023

	Note	2023 \$	2022 \$
Assets			
Investments			
Fixtures and Fittings (at written down value) - Unitised	2 ✓	4,048.52	3,820.21
Real Estate Properties (Australian - Residential)	3 ✓	795,951.48	856,179.79
Units in Listed Unit Trusts (Australian)	4 ✓	217,215.83	195,700.06
Total Investments		<u>1,017,215.83</u>	<u>1,055,700.06</u>
Other Assets			
NAB Cash Manager Account	✓	59,597.50	21,913.21
NAB Business Cash Maximiser Account	✓	6,213.07	6,213.07
Sundry Debtors	✓	5,660.68	3,779.87
CBA CDIA Account	✓	10,452.50	3,111.41
Distributions Receivable	✓	2,413.64	3,376.26
Income Tax Refundable	✓	0.00	311.83
Total Other Assets		<u>84,337.39</u>	<u>38,705.65</u>
Total Assets		<u>1,101,553.22</u>	<u>1,094,405.71</u>
Less:			
Liabilities			
Income Tax Payable	✓	918.55	0.00
PAYG Payable	✓	4,281.00	4,500.00
Deferred Tax Liability	✓	42,070.06	45,009.76
Total Liabilities		<u>47,269.61</u>	<u>49,509.76</u>
Net assets available to pay benefits		<u>1,054,283.61</u>	<u>1,044,895.95</u>
Represented by:			
Liability for accrued benefits allocated to members' accounts			
	5, 6		
Hardyman, Paul - Accumulation	✓	576,390.30	564,471.82
Hardyman, Leanne - Accumulation	✓	477,893.31	480,424.13
Total Liability for accrued benefits allocated to members' accounts		<u>1,054,283.61</u>	<u>1,044,895.95</u>

Hardyman Superannuation Fund

Detailed Statement of Financial Position

As at 30 June 2023

	Note	2023	2022
		\$	\$
Assets			
Investments			
Fixtures and Fittings (at written down value) - Unitised	2		
Air Conditioner		743.98	826.64
Bosch F/standing Dishwasher		733.26	0.00
Ceiling Fans		983.43	1,229.29
Fujitsu Air conditioner		1,587.85	1,764.28
Real Estate Properties (Australian - Residential)	3		
8 Cordyline Court, Meridan Plains		795,951.48	856,179.79
Units in Listed Unit Trusts (Australian)	4		
Ishares Core Composite Bond Etf		42,096.96	42,130.80
Ishares Global 100 Etf		36,776.78	30,433.06
Magellan Global Fund (open Class) (managed Fund)		14,624.68	12,755.36
Spdr S&p/asx 200 Fund		57,622.32	52,800.48
Vaneck Australian Equal Weight Etf		21,750.63	19,129.77
Vanguard Australian Property Securities Index Etf		10,358.20	10,184.00
Vanguard Msci Index International Shares Etf		33,986.26	28,266.59
Total Investments		<u>1,017,215.83</u>	<u>1,055,700.06</u>
Other Assets			
Bank Accounts			
CBA CDIA Account		10,452.50	3,111.41
NAB Business Cash Maximiser Account		6,213.07	6,213.07
NAB Cash Manager Account		59,597.50	21,913.21
Distributions Receivable			
Ishares Core Composite Bond Etf		204.72	216.20
Ishares Global 100 Etf		464.91	424.86
Magellan Global Fund (open Class) (managed Fund)		280.95	280.40
Spdr S&p/asx 200 Fund		600.77	1,722.85
Vaneck Australian Equal Weight Etf		395.01	382.47
Vanguard Australian Property Securities Index Etf		111.09	174.56
Vanguard Msci Index International Shares Etf		356.19	174.92
Sundry Debtors		5,660.68	3,779.87
Income Tax Refundable		0.00	311.83
Total Other Assets		<u>84,337.39</u>	<u>38,705.65</u>
Total Assets		<u>1,101,553.22</u>	<u>1,094,405.71</u>
Less:			
Liabilities			

Hardyman Superannuation Fund

Detailed Statement of Financial Position

As at 30 June 2023

	Note	2023	2022
		\$	\$
Liabilities			
Income Tax Payable		918.55	0.00
PAYG Payable		4,281.00	4,500.00
Deferred Tax Liability		42,070.06	45,009.76
Total Liabilities		<u>47,269.61</u>	<u>49,509.76</u>
Net assets available to pay benefits		<u>1,054,283.61</u>	<u>1,044,895.95</u>
Represented By :			
Liability for accrued benefits allocated to members' accounts			
	5, 6		
Hardyman, Paul - Accumulation		576,390.30	564,471.82
Hardyman, Leanne - Accumulation		477,893.31	480,424.13
Total Liability for accrued benefits allocated to members' accounts		<u>1,054,283.61</u>	<u>1,044,895.95</u>

Hardyman Superannuation Fund

Operating Statement

For the year ended 30 June 2023

	Note	2023	2022
		\$	\$
Income			
Investment Income			
Trust Distributions		6,286.84	7,231.00
Interest Received		217.29	17.05
Rental Income		31,284.75	29,787.39
Contribution Income			
Employer Contributions		18,284.33	19,775.30
Personal Concessional		13,764.67	11,400.00
Total Income		<u>69,837.88</u>	<u>68,210.74</u>
Expenses			
Accountancy Fees		3,635.50	2,838.00
ATO Supervisory Levy		259.00	259.00
Auditor's Remuneration		440.00	385.00
ASIC Fees		349.00	332.00
Depreciation		516.69	345.88
Property Expenses - Council Rates		2,323.17	2,228.80
Property Expenses - Insurance Premium		1,780.89	3,740.93
Property Expenses - Pest Control		308.00	295.00
Property Expenses - Repairs Maintenance		1,051.71	1,306.70
Property Expenses - Agent Fees		2,557.49	2,351.24
Property Expenses - Water Rates		1,710.38	1,470.55
		<u>14,931.83</u>	<u>15,553.10</u>
Member Payments			
Life Insurance Premiums		4,546.30	6,422.77
Investment Losses			
Changes in Market Values	8	38,712.54	(315,566.19)
Total Expenses		<u>58,190.67</u>	<u>(293,590.32)</u>
Benefits accrued as a result of operations before income tax		<u>11,647.21</u>	<u>361,801.06</u>
Income Tax Expense	9	2,259.55	36,893.92
Benefits accrued as a result of operations		<u>9,387.66</u>	<u>324,907.14</u>



Hardyman Superannuation Fund

Detailed Operating Statement

For the year ended 30 June 2023

	2023	2022
	\$	\$
Income		
Investment Income		
Trust Distributions		
Ishares Core Composite Bond Etf	559.95	588.88
Ishares Global 100 Etf	664.94	530.97
Magellan Global Fund (open Class) (managed Fund)	561.35	841.20
Spdr S&p/asx 200 Fund	2,680.51	3,545.29
Vaneck Australian Equal Weight Etf	764.94	708.51
Vanguard Australian Property Securities Index Etf	419.51	464.34
Vanguard Msci Index International Shares Etf	635.64	551.81
	<u>6,286.84</u>	<u>7,231.00</u>
Interest Received		
CBA CDIA Account	38.50	0.34
NAB Business Cash Maximiser Account	0.00	0.80
NAB Cash Manager Account	178.79	15.91
	<u>217.29</u>	<u>17.05</u>
Rental Income		
8 Cordyline Court, Meridan Plains	31,284.75	29,787.39
	<u>31,284.75</u>	<u>29,787.39</u>
Contribution Income		
Employer Contributions - Concessional		
Paul Hardyman	18,284.33	19,775.30
	<u>18,284.33</u>	<u>19,775.30</u>
Personal Contributions - Concessional		
Leanne Hardyman	4,549.00	5,000.00
Paul Hardyman	9,215.67	6,400.00
	<u>13,764.67</u>	<u>11,400.00</u>
Total Income	<u>69,837.88</u>	<u>68,210.74</u>
Expenses		
Accountancy Fees		
Accountancy Fees	3,635.50	2,838.00
ASIC Fees		
ASIC Fees	349.00	332.00
ATO Supervisory Levy		
ATO Supervisory Levy	259.00	259.00
Auditor's Remuneration		
Auditor's Remuneration	440.00	385.00
	<u>4,683.50</u>	<u>3,814.00</u>
Depreciation		
Air Conditioner	82.66	91.85
Bosch F/standing Dishwasher	11.74	0.00
Ceiling Fans	245.86	203.31
Fujitsu Air conditioner	176.43	50.72
	<u>516.69</u>	<u>345.88</u>
Property Expenses - Agent Fees		
8 Cordyline Court, Meridan Plains	2,557.49	2,351.24
	<u>2,557.49</u>	<u>2,351.24</u>
Property Expenses - Council Rates		

Hardyman Superannuation Fund

Detailed Operating Statement

For the year ended 30 June 2023

	2023	2022
	\$	\$
8 Cordyline Court, Meridan Plains	2,323.17	2,228.80
	<u>2,323.17</u>	<u>2,228.80</u>
Property Expenses - Insurance Premium		
8 Cordyline Court, Meridan Plains	1,780.89	3,740.93
	<u>1,780.89</u>	<u>3,740.93</u>
Property Expenses - Pest Control		
8 Cordyline Court, Meridan Plains	308.00	295.00
	<u>308.00</u>	<u>295.00</u>
Property Expenses - Repairs Maintenance		
8 Cordyline Court, Meridan Plains	1,051.71	1,306.70
	<u>1,051.71</u>	<u>1,306.70</u>
Property Expenses - Water Rates		
8 Cordyline Court, Meridan Plains	1,710.38	1,470.55
	<u>1,710.38</u>	<u>1,470.55</u>
Member Payments		
Life Insurance Premiums		
Hardyman, Leanne - Accumulation (Accumulation)	0.00	2,357.41
Hardyman, Paul - Accumulation (Accumulation)	4,546.30	4,065.36
	<u>4,546.30</u>	<u>6,422.77</u>
Investment Losses		
Unrealised Movements in Market Value		
Real Estate Properties (Australian - Residential)		
8 Cordyline Court, Meridan Plains	60,228.31	(342,098.28)
	<u>60,228.31</u>	<u>(342,098.28)</u>
Units in Listed Unit Trusts (Australian)		
Ishares Core Composite Bond Etf	33.84	5,307.73
Ishares Global 100 Etf	(6,343.72)	4,557.48
Magellan Global Fund (open Class) (managed Fund)	(1,869.32)	2,364.14
Spdr S&p/asx 200 Fund	(4,821.84)	7,584.40
Vaneck Australian Equal Weight Etf	(2,620.86)	2,125.79
Vanguard Australian Property Securities Index Etf	(174.20)	1,941.66
Vanguard Msci Index International Shares Etf	(5,719.67)	2,650.89
	<u>(21,515.77)</u>	<u>26,532.09</u>
Changes in Market Values	<u>38,712.54</u>	<u>(315,566.19)</u>
Total Expenses	<u>58,190.67</u>	<u>(293,590.32)</u>
Benefits accrued as a result of operations before income tax	<u>11,647.21</u>	<u>361,801.06</u>
Income Tax Expense		
Income Tax Expense	2,259.55	36,893.92
Total Income Tax	<u>2,259.55</u>	<u>36,893.92</u>
Benefits accrued as a result of operations	<u>9,387.66</u>	<u>324,907.14</u>

Hardyman Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2023

Note 1: Summary of Significant Accounting Policies

The trustees have prepared the financial statements on the basis that the Superannuation Fund is not a reporting entity because it is not publicly accountable and is not required by law or governing document to prepare financial statements that comply with Australian Accounting Standards. The financial statements are therefore special purpose financial statements that have been prepared in order to meet the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations, the trust deed of the Fund and the needs of members.

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

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

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

a. Measurement of Investments

The Fund initially recognises:

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

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

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

Market value has been determined as follows:

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

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

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

Notes to the Financial Statements

For the year ended 30 June 2023

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

Upon entering into each contract as a lessor, the Fund assesses if the lease is a finance or operating lease. All leases have been assessed as operating leases. Rental revenue arising from operating leases on investment properties is recognised on straight-line basis over the term of the specific lease.

Distribution revenue

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

Remeasurement changes in market values

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

Contributions

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

d. Liability for Accrued Benefits

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

e. Income Tax

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

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

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

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

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

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

f. Trade and Other Payables

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 value of the Fund's financial liabilities is equivalent to the market value. Any remeasurement changes in the gross value of non-current financial liabilities (including liabilities for members' accrued benefits) are recognised in the operating statement in the periods in which they occur.

g. Critical Accounting Estimates and Judgements

Hardyman Superannuation Fund

Notes to the Financial Statements

For the year ended 30 June 2023

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: Fixtures and Fittings (at written down value) - Unitised

	2023 \$	2022 \$
Fujitsu Air conditioner	1,587.85	1,764.28
Air Conditioner	743.98	826.64
Bosch F/standing Dishwasher	733.26	0.00
Ceiling Fans	983.43	1,229.29
	4,048.52	3,820.21

Note 3: Real Estate Properties (Australian - Residential)

	2023 \$	2022 \$
8 Cordyline Court, Meridan Plains	795,951.48	856,179.79
	795,951.48	856,179.79

Note 4: Units in Listed Unit Trusts (Australian)

	2023 \$	2022 \$
Ishares Core Composite Bond Etf	42,096.96	42,130.80
Ishares Global 100 Etf	36,776.78	30,433.06
Magellan Global Fund (open Class) (managed Fund)	14,624.68	12,755.36
Vaneck Australian Equal Weight Etf	21,750.63	19,129.77
Spdr S&p/asx 200 Fund	57,622.32	52,800.48
Vanguard Australian Property Securities Index Etf	10,358.20	10,184.00
Vanguard Msci Index International Shares Etf	33,986.26	28,266.59
	217,215.83	195,700.06

Note 5: Liability for Accrued Benefits

	2023 \$	2022 \$
Liability for accrued benefits at beginning of year	1,044,895.95	719,988.81
Benefits accrued as a result of operations	9,387.66	324,907.14

Hardyman Superannuation Fund
Notes to the Financial Statements

For the year ended 30 June 2023

Current year member movements	0.00	0.00
Liability for accrued benefits at end of year	1,054,283.61	1,044,895.95

Note 6: 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.

	2023 \$	2022 \$
Vested Benefits	1,054,283.61	1,044,895.95

Note 7: Guaranteed Benefits

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

Note 8: Changes in Market Values

Unrealised Movements in Market Value

	2023 \$	2022 \$
Real Estate Properties (Australian - Residential)		
8 Cordyline Court, Meridan Plains	(60,228.31)	342,098.28
	(60,228.31)	342,098.28
Units in Listed Unit Trusts (Australian)		
Ishares Core Composite Bond Etf	(33.84)	(5,307.73)
Ishares Global 100 Etf	6,343.72	(4,557.48)
Magellan Global Fund (open Class) (managed Fund)	1,869.32	(2,364.14)
Spdr S&p/asx 200 Fund	4,821.84	(7,584.40)
Vaneck Australian Equal Weight Etf	2,620.86	(2,125.79)
Vanguard Australian Property Securities Index Etf	174.20	(1,941.66)
Vanguard Msci Index International Shares Etf	5,719.67	(2,650.89)
	21,515.77	(26,532.09)
Total Unrealised Movement	(38,712.54)	315,566.19

Realised Movements in Market Value

	2023 \$	2022 \$
Total Realised Movement	0.00	0.00

Notes to the Financial Statements

For the year ended 30 June 2023

Changes in Market Values	(38,712.54)	315,566.19
---------------------------------	-------------	------------

Note 9: Income Tax Expense

	2023	2022
	\$	\$
The components of tax expense comprise		
Current Tax	5,199.25	4,187.87
Deferred Tax Liability/Asset	(2,939.70)	32,706.05
Income Tax Expense	2,259.55	36,893.92

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%	1,747.08	54,270.16
Less:		
Tax effect of:		
Increase in MV of Investments	0.00	47,334.93
Accounting Trust Distributions	943.03	1,084.65
Tax Adjustment - Capital Works Expenditure (D1)	1,141.95	1,141.95
Tax Adjustment - Decline in value of depreciating assets (E1)	121.35	141.75
Add:		
Tax effect of:		
Decrease in MV of Investments	5,806.88	0.00
Franking Credits	171.29	196.14
Foreign Credits	30.99	28.95
Net Capital Gains	310.65	201.45
Taxable Trust Distributions	510.91	613.44
Distributed Foreign Income	176.61	175.70
Rounding	(0.28)	(0.06)
Income Tax on Taxable Income or Loss	6,547.80	5,782.50
Less credits:		
Franking Credits	1,141.94	1,307.62
Foreign Credits	206.61	193.01
TFN Credits	0.00	94.00

Notes to the Financial Statements

For the year ended 30 June 2023

Current Tax or Refund

5,199.25

4,187.87

Hardyman Superannuation Fund

Statement of Taxable Income

For the year ended 30 June 2023

	2023
	\$
Benefits accrued as a result of operations	11,647.21
Less	
Tax Adjustment - Decline in value of depreciating assets (E1)	809.00
Accounting Trust Distributions	6,286.84
Tax Adjustment - Capital Works Expenditure (D1)	7,613.00
	<u>14,708.84</u>
Add	
Decrease in MV of investments	38,712.54
Franking Credits	1,141.94
Foreign Credits	206.61
Net Capital Gains	2,071.00
Taxable Trust Distributions	3,406.05
Distributed Foreign income	1,177.42
	<u>46,715.56</u>
SMSF Annual Return Rounding	(1.93)
Taxable Income or Loss	<u>43,652.00</u>
Income Tax on Taxable Income or Loss	6,547.80
Less	
Franking Credits	1,141.94
Foreign Credits	206.61
CURRENT TAX OR REFUND	<u>5,199.25</u>
Supervisory Levy	259.00
Income Tax Instalments Raised	(4,281.00)
AMOUNT DUE OR REFUNDABLE	<u>1,177.25</u>

Hardyman Superannuation Fund
Trustees Declaration

Hardyman Smsf Pty Ltd ACN: 169224104

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 2023 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2023 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 2023.

Signed in accordance with a resolution of the directors of the trustee company by:

.....
Paul Hardyman
Hardyman Smsf Pty Ltd
Director

.....
Leanne Hardyman
Hardyman Smsf Pty Ltd
Director

Dated this day of

Hardyman Superannuation Fund

Depreciation Schedule

For The Period 01 July 2022 - 30 June 2023

Investment	Purchase Date	Cost	Opening Written Down Value	Adjustments			Depreciation			Closing Written Down Value	
				Disposals/ Decrease	Additions/ Increase	Total Value For Depreciation ¹	Method	Rate	Calculated Depreciation ²		Posted Depreciation ³
Fixtures and Fittings (at written down value) - Unitised											
Air Conditioner											
	30/09/2016	1,500.00	826.64			826.64	Diminishing Value	10.00 %	82.66	82.66	743.98
Bosch F/standing Dishwasher											
	30/06/2023				745.00	46.95	Diminishing Value	25.00 %	11.74	11.74	733.26
Ceiling Fans											
	15/10/2021	1,432.60	1,229.29			1,229.29	Diminishing Value	20.00 %	245.86	245.86	983.43
Fujitsu Air conditioner											
	30/06/2022	1,815.00	1,764.28			1,764.28	Diminishing Value	10.00 %	176.43	176.43	1,587.85
		4,747.60	3,820.21		745.00	3,867.16				516.69	4,048.52
		4,747.60	3,820.21		745.00	3,867.16				516.69	4,048.52

¹ Amounts have been pro rated based on number of days in the year

² Depreciation/Capital Works calculated as per depreciation method

³ Depreciation amounts posted to the ledger





08/06/23 10:03:02 104 3279084

CP Supa No 2 Trust
Joyce Mayne AV/IT Chancellor Park
2 CHANCELLOR VILLAGE BLVD (PO BOX
7257)SIPPY DOWNS 4556
Ph:07 54772200 Fax:07 54772299
A.B.N. 91 470 811 729 / A.C.N. 639 040 243

Assistant: 7080 51 ASHLEY
Customer: 54383444
Sales Type: COMMERCIAL
Operator: 7080 51 Ashley

TAX INVOICE

INVOICE 1526117

CODE PROPERTY GROUP
15 NIKLIN WAY MINYAMA QLD 4575

Items	Qty	Price
BOSCH S/S FREESTANDING D/WASHER	1	\$745.00
Dept.Code:070		
Product Code:* SMS40E08AU		
Manufacturer Warranty of 24 Months		
Pickup to be Advised		
STOCK from Warehouse/Warehouse		
See Manufacturers documentation for Warranty Details.		

Item Total:\$745.00

EXCLUDING PRODUCT CARE	1	\$0.00
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SMS40E08AU BOSCH S/S FREESTANDING D/WASH

Dept.Code:070

Product Code:* EXCLUDEPRODCARE

Item Total:\$0.00

Please ensure the goods will fit into your property and rooms prior to purchase.

Please be home on the delivery day or redelivery fees may apply.

Cancellation fees up to 20% of the invoice value may apply.

Balance of invoices must be paid upon delivery.

Our goods and services come with guarantees that cannot be excluded under the Australian Consumer Law. For any issues with goods or services purchased from this Joyce Mayne Franchisee business, please contact our customer service team on 07 54772200. We will communicate the process for assessment in line with the Australian Consumer Law of your inquiry to you upon receipt of your call. If you choose to firstly contact the manufacturer of your goods or the direct provider of the services about an issue and you are not satisfied with their proposed remedy, please contact our customer service team on 07 54772200 for assistance.

Thank you for shopping at Joyce Mayne .

G.S.T. CONTENT	\$67.73
INV PENDING	\$745.00
BALANCE OWING	\$745.00
Customer Signature:	
No of Pieces:	

Diminishing value method summary

Date	Effective life	Pooled plant	Division 40	Division 43	Total
13-Jan-15 to 30-Jun-15	2,923	994	3,917	3,546	7,463
1-Jul-15 to 30-Jun-16	3,656	1,617	5,273	7,613	12,886
1-Jul-16 to 30-Jun-17	2,657	1,372	4,029	7,613	11,642
1-Jul-17 to 30-Jun-18	1,639	1,457	3,096	7,613	10,709
1-Jul-18 to 30-Jun-19	1,000	1,601	2,601	7,613	10,214
1-Jul-19 to 30-Jun-20	622	1,357	1,979	7,613	9,592
1-Jul-20 to 30-Jun-21	508	846	1,354	7,613	8,967
1-Jul-21 to 30-Jun-22	415	530	945	7,613	8,558
1-Jul-22 to 30-Jun-23	180	629	809	7,613	8,422
1-Jul-23 to 30-Jun-24	0	731	731	7,613	8,344
1-Jul-24 to 30-Jun-25	0	457	457	7,613	8,070
1-Jul-25 to 30-Jun-26	0	287	287	7,613	7,900
1-Jul-26 to 30-Jun-27	0	181	181	7,613	7,794
1-Jul-27 to 30-Jun-28	0	112	112	7,613	7,725
1-Jul-28 to 30-Jun-29	0	70	70	7,613	7,683
1-Jul-29 to 30-Jun-30	0	42	42	7,613	7,655
1-Jul-30 to 30-Jun-31	0	29	29	7,613	7,642
1-Jul-31 to 30-Jun-32	0	18	18	7,613	7,631
1-Jul-32 to 30-Jun-33	0	10	10	7,613	7,623
1-Jul-33 to 30-Jun-34	0	6	6	7,613	7,619
1-Jul-34 to 30-Jun-35	0	3	3	7,613	7,616
1-Jul-35 to 30-Jun-36	0	2	2	7,613	7,615
1-Jul-36 to 30-Jun-37	0	1	1	7,613	7,614
1-Jul-37 to 30-Jun-38	0	1	1	7,613	7,614
1-Jul-38 to 30-Jun-39	0	0	0	7,613	7,613
1-Jul-39 to 30-Jun-40	0	0	0	7,613	7,613
1-Jul-40 to 30-Jun-41	0	0	0	7,613	7,613
1-Jul-41 to 30-Jun-42	0	0	0	7,613	7,613
1-Jul-42 to 30-Jun-43	0	0	0	7,613	7,613
1-Jul-43 to 30-Jun-44	0	0	0	7,613	7,613
1-Jul-44 to 30-Jun-45	0	0	0	7,613	7,613
1-Jul-45 to 30-Jun-46	0	0	0	7,613	7,613
1-Jul-46 to 30-Jun-47	0	0	0	7,613	7,613
1-Jul-47 to 30-Jun-48	0	0	0	4,605	4,605
1-Jul-48 to 30-Jun-49	0	0	0	0	0
1-Jul-49 to 30-Jun-50	0	0	0	0	0
1-Jul-50 to 30-Jun-51	0	0	0	0	0
1-Jul-51 to 30-Jun-52	0	0	0	0	0
1-Jul-52 to 30-Jun-53	0	0	0	0	0
1-Jul-53 to 30-Jun-54	0	0	0	0	0
1-Jul-54 to 30-Jun-55	0	0	0	0	0



.....**Electronic Lodgment Declaration (SMSF)**

This declaration is to be completed where the tax return is to be lodged via an approved ATO electronic channel. It is the responsibility of the taxpayer to retain this declaration for a period of five years after the declaration is made, penalties may apply for failure to do so.

Privacy

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

Taxation law authorises the ATO to collect information and disclose it to other government agencies, including personal information about the person authorised to sign the declaration. For information about privacy go to ato.gov.au/privacy

The Australian Business Register

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

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

Electronic funds transfer - direct debit

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

Tax File Number	Name of Fund	Year
Provided	Hardyman Superannuation Fund	2023

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:

- ■ All the information provided to the agent for the preparation of this tax return, including any applicable schedules is true and correct; and
- ■ I authorise the agent to lodge this tax return.

Signature of Partner, Trustee, or Director	<input type="text"/>	Date	<input type="text"/>	<input type="text"/>
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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 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.

5 Wt i bhBUa Y	Hardyman Superannuation Fund		
Account Number	067167 23832197	Client Reference	HARD04

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

Signature	<input type="text"/>	Date	<input type="text"/>	<input type="text"/>
-----------	----------------------	------	----------------------	----------------------

.....Tax Agent's 8 YWUfUjcb

I declare that:

- I have prepared this tax return in accordance with the information supplied by the partner, trustee, director or public officer
- I have received a declaration made by the entity that the information provided to me for the preparation of this tax return is true and correct; and
- I am authorised by the partner, trustee, director or public officer to lodge this tax return, including any applicable schedules.

Agent's signature **Date** / /

Contact name **Client Reference**

Agent's Phone Number **HUI '5 [YbhBi a VYf**

Self-managed superannuation fund annual return **2023**

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 2023* (NAT 71287).

- ❗ The *Self-managed superannuation fund annual return instructions 2023* (NAT 71606) (the instructions) can assist you to complete this annual return.
- ⊖ The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via ABR.gov.au or complete the Change of details for superannuation entities form (NAT 3036).

To complete this annual return

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

S M I T H S T

- Place in ALL applicable boxes.

Postal address for annual returns:

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

For example;

Australian Taxation Office
GPO Box 9845
SYDNEY NSW 2001

Section A: Fund information

1 Tax file number (TFN)

➤ To assist processing, write the fund's TFN at the top of pages 3, 5, 7, 9 and 11.

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

2 Name of self-managed superannuation fund (SMSF)

Hardyman Superannuation Fund

3 Australian business number (ABN) (if applicable)

4 Current postal address

18 Sixth Avenue

Suburb/town	State/territory	Postcode
Sandgate	QLD	4017

5 Annual return status

Is this an amendment to the SMSF's 2023 return?

A No Yes

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

B No Yes

Tax File Number

6 SMSF auditor

Auditor's name

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Postal address

Suburb/town

State/territory

Postcode

Date audit was completed **A** / /

Was Part A of the audit report qualified? **B** No Yes

Was Part B of the audit report qualified? **C** No Yes

If Part B of the audit report was qualified, have the reported issues been rectified? **D** No Yes

7 Electronic funds transfer (EFT)

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

A Fund's financial institution account details

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

Fund BSB number Fund account number

Fund account name

I would like my tax refunds made to this account. Go to C.

B Financial institution account details for tax refunds

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


BSB number Account number

Account name

C Electronic service address alias

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

Tax File Number

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

9 Was the fund wound up during the income year?

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

10 Exempt current pension income

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

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

No Go to Section B: Income.

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

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

Segregated assets method **B**

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

Did the fund have any other income that was assessable?

E Yes Go to Section B: Income.

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

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

Section B: Income

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

11 Income

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

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the transitional CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a *Capital gains tax (CGT) schedule 2023*.

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

Code

Net capital gain **A** \$ 2,070

Gross rent and other leasing and hiring income **B** \$ 31,284

Gross interest **C** \$ 217

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

Gross foreign income	D1 \$ 1,384	Net foreign income	D \$ 1,384	Loss <input type="checkbox"/>
----------------------	--	--------------------	---	-------------------------------

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

Transfers from foreign funds **F** \$ Number 0

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

Calculation of assessable contributions

Assessable employer contributions

R1 \$ 18,284

plus Assessable personal contributions

R2 \$ 13,764

plus **No-TFN-quoted contributions

R3 \$ 0
(an amount must be included even if it is zero)

less Transfer of liability to life insurance company or PST

R6 \$

Gross distribution from partnerships **I** \$ Loss

*Unfranked dividend amount **J** \$

*Franked dividend amount **K** \$

*Dividend franking credit **L** \$

*Gross trust distributions **M** \$ 4,547 Code P

Assessable contributions
(**R1** plus **R2** plus **R3** less **R6**) **R** \$ 32,048

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** \$ 71,550 Loss

Exempt current pension income **Y** \$

TOTAL ASSESSABLE INCOME (**W** less **Y**) **V** \$ 71,550 Loss



Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

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

DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	A1 \$ <input type="text"/>	A2 \$ <input type="text"/>	
Interest expenses overseas	B1 \$ <input type="text"/>	B2 \$ <input type="text"/>	
Capital works expenditure	D1 \$ <input type="text" value="7,613"/>	D2 \$ <input type="text"/>	
Decline in value of depreciating assets	E1 \$ <input type="text" value="1,325"/>	E2 \$ <input type="text"/>	
Insurance premiums – members	F1 \$ <input type="text" value="4,546"/>	F2 \$ <input type="text"/>	
SMSF auditor fee	H1 \$ <input type="text" value="440"/>	H2 \$ <input type="text"/>	
Investment expenses	I1 \$ <input type="text" value="9,731"/>	I2 \$ <input type="text"/>	
Management and administration expenses	J1 \$ <input type="text" value="4,243"/>	J2 \$ <input type="text"/>	
Forestry managed investment scheme expense	U1 \$ <input type="text"/>	U2 \$ <input type="text"/>	
Other amounts	L1 \$ <input type="text"/> <input type="text" value="Code"/>	L2 \$ <input type="text"/> <input type="text" value="Code"/>	
Tax losses deducted	M1 \$ <input type="text"/>		

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

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

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

TOTAL SMSF EXPENSES
Z \$
 (N plus Y)

#This is a mandatory label.



Section D: Income tax calculation statement

#Important:

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

13 Calculation statement

Please refer to the *Self-managed superannuation fund annual return instructions 2023* on how to complete the calculation statement.

#Taxable income	A	\$	43,652	✓
<small>(an amount must be included even if it is zero)</small>				
#Tax on taxable income	T1	\$	6,547.80	
<small>(an amount must be included even if it is zero)</small>				
#Tax on no-TFN-quoted contributions	J	\$	0.00	
<small>(an amount must be included even if it is zero)</small>				
Gross tax	B	\$	6,547.80	
<small>(T1 plus J)</small>				

Foreign income tax offset	C1	\$	206.61	
Rebates and tax offsets	C2	\$		
Non-refundable non-carry forward tax offsets				
	C	\$	206.61	
<small>(C1 plus C2)</small>				

SUBTOTAL 1

T2 \$ 6,341.19

(B less C – cannot be less than zero)

Early stage venture capital limited partnership tax offset	D1	\$	0.00	
Early stage venture capital limited partnership tax offset carried forward from previous year	D2	\$	0.00	
Early stage investor tax offset	D3	\$	0.00	
Early stage investor tax offset carried forward from previous year	D4	\$	0.00	
Non-refundable carry forward tax offsets				
	D	\$	0.00	
<small>(D1 plus D2 plus D3 plus D4)</small>				
SUBTOTAL 2				
	T3	\$	6,341.19	
<small>(T2 less D – cannot be less than zero)</small>				

Complying fund's franking credits tax offset	E1	\$	1,141.94	
No-TFN tax offset	E2	\$		
National rental affordability scheme tax offset	E3	\$		
Exploration credit tax offset	E4	\$	0.00	
Refundable tax offsets				
	E	\$	1,141.94	
<small>(E1 plus E2 plus E3 plus E4)</small>				

#TAX PAYABLE T5 \$ 5,199.25

(T3 less E – cannot be less than zero)

Section 102AAM interest charge

G \$

H2	Credit for tax withheld – foreign resident withholding (excluding capital gains)	<input type="text"/>
H3	Credit for tax withheld – where ABN or TFN not quoted (non-individual)	<input type="text"/>
H5	Credit for TFN amounts withheld from payments from closely held trusts	<input type="text" value="0.00"/>
H6	Credit for interest on no-TFN tax offset	<input type="text"/>
H8	Credit for foreign resident capital gains withholding amounts	<input type="text" value="0.00"/>
Eligible credits		H \$ <input type="text"/>
		<i>(H2 plus H3 plus H5 plus H6 plus H8)</i>

#Tax offset refunds (Remainder of refundable tax offsets)	I \$ <input type="text" value="0.00"/>
	<i>(unused amount from label E – an amount must be included even if it is zero)</i>

PAYG instalments raised

K \$

Supervisory levy

L \$

Supervisory levy adjustment for wound up funds

M \$

Supervisory levy adjustment for new funds

N \$

AMOUNT DUE OR REFUNDABLE A positive amount at S is what you owe, while a negative amount is refundable to you.	S \$ <input type="text" value="1,177.25"/>
	<i>(T5 plus G less H less I less K plus L less M plus N)</i>



#This is a mandatory label.

Section E: Losses

14 Losses

! If total loss is greater than \$100,000, complete and attach a *Losses schedule 2023*.

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

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

Section F: **Member information**

MEMBER 1

Title: Mr Mrs Miss Ms Other

Family name **Hardyman**

First given name **Paul** Other given names

Member's TFN **Provided** Date of birth **Provided**

Contributions OPENING ACCOUNT BALANCE \$ **564,471.82**

! Refer to instructions for completing these labels.

Employer contributions
A \$ 18,284.33

ABN of principal employer
A1

Personal contributions
B \$ 9,215.67

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 \$

H1 Receipt date / /

Assessable foreign superannuation fund amount
I \$

Non-assessable foreign superannuation fund amount
J \$

Transfer from reserve: assessable amount
K \$

Transfer from reserve: non-assessable amount
L \$

Contributions from non-complying funds and previously non-complying funds
T \$

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

TOTAL CONTRIBUTIONS N \$ 27,500.00
(Sum of labels **A** to **M**)

Other transactions

Accumulation phase account balance
S1 \$ 576,390.30

Retirement phase account balance - Non CDBIS
S2 \$ 0.00

Retirement phase account balance - CDBIS
S3 \$ 0.00

0 TRIS Count

CLOSING ACCOUNT BALANCE S \$ 576,390.30
(**S1 plus S2 plus S3**)

Allocated earnings or losses
O \$ 15,581.52 Loss L

Inward rollovers and transfers
P \$

Outward rollovers and transfers
Q \$

Lump Sum payments
R1 \$ Code

Income stream payments
R2 \$ Code

Accumulation phase value **X1 \$**

Retirement phase value **X2 \$**

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



Tax File Number

MEMBER 2

Title: Mr Mrs Miss Ms Other

Family name

First given name Other given names

Member's TFN Date of birth

Contributions

! 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 \$

H1 Receipt date / /

Assessable foreign superannuation fund amount
I \$

Non-assessable foreign superannuation fund amount
J \$

Transfer from reserve: assessable amount
K \$

Transfer from reserve: non-assessable amount
L \$

Contributions from non-complying funds and previously non-complying funds
T \$

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

TOTAL CONTRIBUTIONS N \$
(Sum of labels **A** to **M**)

Other transactions

Accumulation phase account balance
S1 \$

Retirement phase account balance - Non CDBIS
S2 \$

Retirement phase account balance - CDBIS
S3 \$

TRIS Count

CLOSING ACCOUNT BALANCE S \$
(S1 plus S2 plus S3)

Allocated earnings or losses
O \$

Inward rollovers and transfers
P \$

Outward rollovers and transfers
Q \$

Lump Sum payments
R1 \$

Income stream payments
R2 \$

Accumulation phase value **X1 \$**

Retirement phase value **X2 \$**

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



Section H: **Assets and liabilities**

15 ASSETS

15a Australian managed investments

Listed trusts **A** \$ ✓

Unlisted trusts **B** \$

Insurance policy **C** \$

Other managed investments **D** \$

15b Australian direct investments

Cash and term deposits **E** \$ ✓

Limited recourse borrowing arrangements Australian residential real property J1 \$ <input type="text"/> Australian non-residential real property J2 \$ <input type="text"/> Overseas real property J3 \$ <input type="text"/> Australian shares J4 \$ <input type="text"/> Overseas shares J5 \$ <input type="text"/> Other J6 \$ <input type="text"/> Property count J7 <input type="text"/>	Debt securities F \$ <input type="text"/>
	Loans G \$ <input type="text"/>
	Listed shares H \$ <input type="text"/>
	Unlisted shares I \$ <input type="text"/>
	Limited recourse borrowing arrangements J \$ <input type="text" value="0"/> ✓
	Non-residential real property K \$ <input type="text"/>
	Residential real property L \$ <input type="text" value="795,951"/> ✓
Collectables and personal use assets M \$ <input type="text"/>	
Other assets O \$ <input type="text" value="12,122"/> ✓	

15c Other investments

Crypto-Currency **N** \$

15d Overseas direct investments

Overseas shares **P** \$

Overseas non-residential real property **Q** \$

Overseas residential real property **R** \$

Overseas managed investments **S** \$

Other overseas assets **T** \$

TOTAL AUSTRALIAN AND OVERSEAS ASSETS **U** \$ ✓
(Sum of labels **A** to **T**)

15e In-house assets

Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year? **A** No Yes \$ ✓

15f Limited recourse borrowing arrangements

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

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

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements	V1 \$	<input type="text"/>
Permissible temporary borrowings	V2 \$	<input type="text"/>
Other borrowings	V3 \$	<input type="text"/>
Borrowings		V \$ <input type="text"/>
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)	W \$	<input type="text" value="1,054,282"/>
Reserve accounts	X \$	<input type="text"/>
Other liabilities	Y \$	<input type="text" value="47,269"/>
TOTAL LIABILITIES	Z \$	<input type="text" value="1,101,551"/>



Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains **H** \$

Total TOFA losses **I** \$

Section J: Other information

Family trust election status

If the trust or fund has made, or is making, a family trust election, write the four-digit **income year specified** of the election (for example, for the 2022–23 income year, write 2023). **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 2023*. **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 2023* for each election. **C**

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2023*. **D**

Section K: Declarations

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

Important

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

Privacy

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

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

TRUSTEE'S OR DIRECTOR'S DECLARATION:

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

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

Date / /

Preferred trustee or director contact details:

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return Hrs

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

TAX AGENT'S DECLARATION:

I declare that the *Self-managed superannuation fund annual return 2023* has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature

Date / /

Tax agent's contact details

Title: Mr Mrs Miss Ms Other

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number

Capital gains tax (CGT) schedule

2023

When completing this form

- Print clearly, using a black or dark blue pen only.
- Use BLOCK LETTERS and print one character in each box.

S	M	I	T	H	S	T													
---	---	---	---	---	---	---	--	--	--	--	--	--	--	--	--	--	--	--	--

- Do not use correction fluid or covering stickers.
- Sign next to any corrections with your **full signature** (not initials).

- Use in conjunction with company, trust, fund income tax return or the self-managed superannuation fund annual return.
- Refer to the *Guide to capital gains tax 2023* available on our website at ato.gov.au for instructions on how to complete this schedule.

Tax file number (TFN)

! We are authorised by law to request your TFN. You do not have to quote your TFN. However, if you don't it could increase the chance of delay or error in processing your form.

Australian business number (ABN)

Taxpayer's name

1 Current year capital gains and capital losses

	Capital gain		Capital loss
Shares in companies listed on an Australian securities exchange	A \$ <input type="text"/>	K \$	<input type="text"/>
Other shares	B \$ <input type="text"/>	L \$	<input type="text"/>
Units in unit trusts listed on an Australian securities exchange	C \$ <input type="text" value="3,105"/>	M \$	<input type="text"/>
Other units	D \$ <input type="text"/>	N \$	<input type="text"/>
Real estate situated in Australia	E \$ <input type="text"/>	O \$	<input type="text"/>
Other real estate	F \$ <input type="text"/>	P \$	<input type="text"/>
Amount of capital gains from a trust (including a managed fund)	G \$ <input type="text"/>		
Collectables	H \$ <input type="text"/>	Q \$	<input type="text"/>
Other CGT assets and any other CGT events	I \$ <input type="text"/>	R \$	<input type="text"/>
Amount of capital gain previously deferred under transitional CGT relief for superannuation funds	S \$ <input type="text" value="0"/>		
Total current year capital gains	J \$ <input type="text" value="3,105"/>		

Add the amounts at labels **K** to **R** and write the total in item 2 label **A – Total current year capital losses**.



Tax File Number **2 Capital losses**Total current year capital losses **A** \$ Total current year capital losses applied **B** \$ Total prior year net capital losses applied **C** \$ Total capital losses transferred in applied
(only for transfers involving a foreign bank branch or
permanent establishment of a foreign financial entity) **D** \$ Total capital losses applied **E** \$ Add amounts at **B**, **C** and **D**.**3 Unapplied net capital losses carried forward**Net capital losses from collectables carried forward to later income years **A** \$ Other net capital losses carried forward to later income years **B** \$ Add amounts at **A** and **B** and transfer the total
to label **V** – **Net capital losses carried forward
to later income years** on your tax return.**4 CGT discount**Total CGT discount applied **A** \$ **5 CGT concessions for small business**Small business active asset reduction **A** \$ Small business retirement exemption **B** \$ Small business rollover **C** \$ Total small business concessions applied **D** \$ **6 Net capital gain**Net capital gain **A** \$ **1J** less **2E** less **4A** less **5D** (cannot be less than
zero). Transfer the amount at **A** to label **A** – **Net
capital gain** on your tax return.

Tax File Number

Provided

7 Earnout arrangements

Are you a party to an earnout arrangement? **A** Yes, as a buyer Yes, as a seller No
 (Print in the appropriate box.)

! If you are a party to more than one earnout arrangement, copy and attach a separate sheet to this schedule providing the details requested here for each additional earnout arrangement.

How many years does the earnout arrangement run for? **B**

What year of that arrangement are you in? **C**

If you are the seller, what is the total estimated capital proceeds from the earnout arrangement? **D** \$

Amount of any capital gain or loss you made under your non-qualifying arrangement in the income year. **E** \$ / ^{LOSS}

! Request for amendment

If you received or provided a financial benefit under a look-through earnout right created in an earlier income year and you wish to seek an amendment to that earlier income year, complete the following:

Income year earnout right created **F**

Amended net capital gain or capital losses carried forward **G** \$ / ^{LOSS}

8 Other CGT information required (if applicable)

Small business 15 year exemption – exempt capital gains **A** \$ / ^{CODE}

Capital gains disregarded by a foreign resident **B** \$

Capital gains disregarded as a result of a scrip for scrip rollover **C** \$

Capital gains disregarded as a result of an inter-company asset rollover **D** \$

Capital gains disregarded by a demerging entity **E** \$

Tax File Number **Taxpayer's declaration**

! If the schedule is not lodged with the income tax return you are required to sign and date the schedule.

Important

Before making this declaration check to ensure that all the information required has been provided on this form and any attachments to this form, and that the information provided is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the ATO. The income tax law imposes heavy penalties for false or misleading statements.

Privacy

Taxation law authorises the ATO to collect information and disclose it to other government agencies. This includes personal information of the person authorised to sign the declaration. For information about your privacy go to ato.gov.au/privacy

I declare that the information on this form is true and correct.

Signature

Date

Day	/	Month	/	Year

Contact name

Daytime contact number (include area code)

Hardyman Superannuation Fund

Members Statement

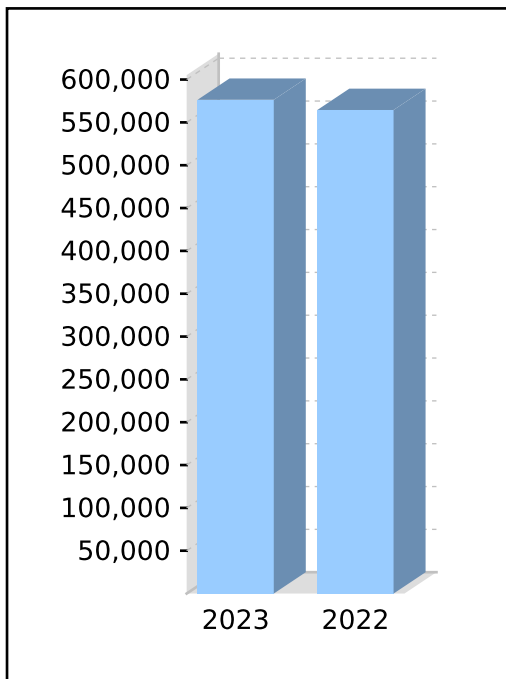
Paul Hardyman
 18 Sixth Avenue
 Sandgate, Queensland, 4017, Australia

Your Details

Date of Birth :	01/11/1965	Nominated Beneficiaries:	N/A
Age:	57	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	576,390.30 ✓
Date Joined Fund:	24/04/2014	Total Death Benefit:	1,076,390.30 ✓
Service Period Start Date:		Current Salary:	0.00
Date Left Fund:		Previous Salary:	0.00
Member Code:	HARPAU00001A	Disability Benefit:	500,000.00 ✓
Account Start Date:	24/04/2014		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

Total Benefits	576,390.30
<u>Preservation Components</u>	
Preserved	576,379.80
Unrestricted Non Preserved	10.50
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	1,715.04
Taxable	574,675.26



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2022	564,471.82	382,623.07
<u>Increases to Member account during the period</u>		
Employer Contributions	18,284.33	19,775.30
Personal Contributions (Concessional)	9,215.67	6,400.00
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(7,872.91)	181,715.92
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	4,125.00	3,926.28
Income Tax	(962.69)	18,050.83
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid	4,546.30	4,065.36
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2023	576,390.30 ✓	564,471.82

Hardyman Superannuation Fund
Members Statement

Trustee's Disclaimer

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

Signed by all the trustees of the fund

Paul Hardyman
Director


Leanne Hardyman
Director

Hardyman Superannuation Fund

Members Statement

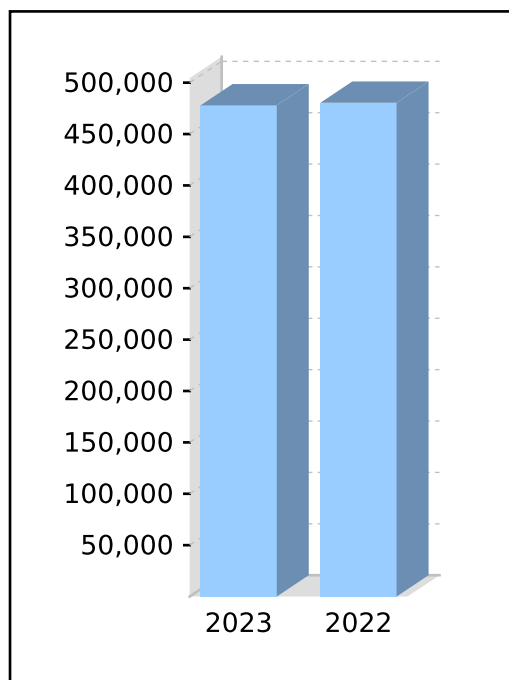
Leanne Hardyman
 18 Sixth Avenue
 Sandgate, Queensland, 4017, Australia

Your Details


Date of Birth :	25/07/1969	Nominated Beneficiaries:	N/A
Age:	53	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	477,893.31
Date Joined Fund:	24/04/2014	Total Death Benefit:	477,893.31 
Service Period Start Date:	13/01/1990	Current Salary:	0.00
Date Left Fund:		Previous Salary:	0.00
Member Code:	HARLEA00001A	Disability Benefit:	0.00
Account Start Date:	24/04/2014		
Account Phase:	Accumulation Phase		
Account Description:	Accumulation		

Your Balance

Total Benefits	477,893.31
<u>Preservation Components</u>	
Preserved	477,893.31
Unrestricted Non Preserved	
Restricted Non Preserved	
<u>Tax Components</u>	
Tax Free	9,750.59
Taxable	468,142.72



Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2022	480,424.13	337,365.74
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)	4,549.00	5,000.00
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(6,634.03)	156,927.24
Internal Transfer In		
<u>Decreases to Member account during the period</u>		
Pensions Paid		
Contributions Tax	682.35	750.00
Income Tax	(236.56)	15,761.44
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		2,357.41
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2023	477,893.31 	480,424.13

Hardyman Superannuation Fund
Members Statement

Trustee's Disclaimer

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

Signed by all the trustees of the fund

Paul Hardyman
Director

Leanne Hardyman
Director

17 October 2023

Hardyman Superannuation Fund
18 Sixth Avenue
SANDGATE QLD 4017

Dear Paul & Leanne,

Enclosed are the following documents for consideration for the year ended 30 June 2023.

- Financial Statements
- Income Tax Return
- Minutes
- Annual Members Statements

Our estimate indicates the following outcome:

Entity	Amount	Refund / Payable	Lodgement Due Date	Payment Due Date
Hardyman Superannuation Fund	\$1,177.25	Payable	15 May 2024	15 May 2024

You now need to:

- Check the **Financials, Income Tax Returns and associated documentation** carefully, and if:
 - **Correct** → please sign the pages indicated and **return these to our office by (2wks date of Ltr)** for lodgement with the ATO. The onus is on you to return these in a timely manner by this date.
 - **Incorrect** → advise us of the necessary changes immediately.
- **Retain a copy.** It is important that you retain a copy of our paperwork and your supporting records in accordance with legal requirements. Please refer to this link - <https://www.ato.gov.au/Super/self-managed-super-funds/administering-and-reporting/record-keeping-requirements/>

Please use the payment slip attached to make payment for your Superannuation Fund's income tax by the due date specified in the table above. We ask that you diarise any payment due dates as the ATO may impose penalties if payment is not received by the due date and reminder notices are not issued.

ATO myGov/Online Services for Businesses

Please note if you have registered for the ATO myGov portal, any Australian Tax Office correspondence will be issued directly to you via this portal. This includes any assessment notices for your income tax returns and any Business Activity Statements or PAYG Instalment notices.

EFT Refunds

Any applicable refunds will be deposited directly into the nominated bank accounts. Please confirm the nominated bank details on page 2 of the relevant income tax returns are correct and advise if an update is required. Please note, if you have an existing debt with the ATO, any anticipated refund will likely be offset against this to reduce or clear the account. Any remaining balance will be refunded to you.

Our account for services will follow shortly and we appreciate payment within our 14 day trading terms. Lodgement will be completed upon receipt of your signed documentation and settlement of the account.

We thank you for your ongoing support and the opportunity to be of service. Please do not hesitate to contact our office, should you have any queries in relation to the above.

Yours sincerely

Mark Herron
Director

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

Section A: Your details

1 Tax file number (TFN)

PROVIDED

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

2 Name

Title: MRS

Family name

HARDYMAN

First given name

LEANNE

Other given names

3 Date of birth 25/07/1969

4 Current postal address

18 SIXTH AVENUE

Suburb/town/locality

SANDGATE

State/territory

QLD

(Australia only)

Postcode

4017

(Australia only)

Country if outside of Australia

5 Daytime phone number (include area code)

Section B: Super fund's details

6 Fund name

HARDYMAN SUPERANNUATION FUND

7 Fund Australian business number (ABN) 12995213632

8 Member account number HARLEA00001A

9 Unique Superannuation Identifier (USI) (if known)

Section C: Contribution details

10 Personal contribution details

Is this notice varying an earlier notice? No Yes

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

ORIGINAL NOTICE TO CLAIM A TAX DEDUCTION

11 Financial year ended 30 June 20

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

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

Section D: Declaration

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

INTENTION TO CLAIM A TAX DEDUCTION

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

I declare that at the time of lodging this notice:

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

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

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

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

Name (Print in BLOCK LETTERS)

Signature

Date

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

VARIATION OF PREVIOUS VALID NOTICE OF INTENT

14 Financial year ended 30 June 20

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

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

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

Declaration

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

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

VARIATION OF PREVIOUS VALID NOTICE OF INTENT

I declare that at the time of lodging this notice:

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

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

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

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

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

Name (Print in BLOCK LETTERS)

Signature

Date

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

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

Section A: Your details

1 Tax file number (TFN)

PROVIDED

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

2 Name

Title: MR

Family name

HARDYMAN

First given name

PAUL

Other given names

3 Date of birth 01/11/1965

4 Current postal address

18 SIXTH AVENUE

Suburb/town/locality

SANDGATE

State/territory

QLD

(Australia only)

Postcode

4017

(Australia only)

Country if outside of Australia

5 Daytime phone number (include area code)

Section B: Super fund's details

6 Fund name

HARDYMAN SUPERANNUATION FUND

7 Fund Australian business number (ABN) 12995213632

8 Member account number HARPAU00001A

9 Unique Superannuation Identifier (USI) (if known)

Section C: Contribution details

10 Personal contribution details

Is this notice varying an earlier notice? No Yes

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

ORIGINAL NOTICE TO CLAIM A TAX DEDUCTION

11 Financial year ended 30 June 20

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

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

Section D: Declaration

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

INTENTION TO CLAIM A TAX DEDUCTION

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

I declare that at the time of lodging this notice:

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

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

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

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

Name (Print in BLOCK LETTERS)

Signature

Date

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

VARIATION OF PREVIOUS VALID NOTICE OF INTENT

14 Financial year ended 30 June 20

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

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

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

Declaration

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

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

VARIATION OF PREVIOUS VALID NOTICE OF INTENT

I declare that at the time of lodging this notice:

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

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

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

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

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

Name (Print in BLOCK LETTERS)

Signature

Date

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

Hardyman Superannuation Fund

Deductions Notice Letter

Hardyman Smsf Pty Ltd as trustee for Hardyman Superannuation Fund acknowledges that

Leanne Hardyman

has advised in writing in accordance with Section 290-170 of the Income Tax Assessment Act 1997 the intention to claim a tax deduction of

\$4549.00

for contributions paid in the year ended 30 June 2023. The Trustee has taken action to deduct the appropriate level of tax from the contributions claimed.

Leanne Hardyman

Leanne Hardyman

Date: 21st Oct, 2023

**** IMPORTANT INFORMATION - PLEASE READ THE FOLLOWING CAREFULLY ****

If your records confirm the above amount claimed no action on your behalf is required. Retain this acknowledgement with your taxation records as it may be requested by the Australian Taxation Office to substantiate your tax deduction for Superannuation Contributions.

Otherwise: Complete the details below and return this form to the Trustee if:

1. The amount shown above is not the amount that will be claimed, or
2. The Australian Taxation Office disallows/reduces the amount you claim.

In terms of Section 290-170 of the Income Tax Assessment Act 1997 I advise that the amount I intend to claim as a tax deduction for the period 01 July 2022 to 30 June 2023 is: \$_____

Leanne Hardyman

Date: / /

Hardyman Superannuation Fund Deductions Notice Letter

Hardyman Smsf Pty Ltd as trustee for Hardyman Superannuation Fund acknowledges that

Paul Hardyman

has advised in writing in accordance with Section 290-170 of the Income Tax Assessment Act 1997 the intention to claim a tax deduction of

\$9215.67

for contributions paid in the year ended 30 June 2023. The Trustee has taken action to deduct the appropriate level of tax from the contributions claimed.

Paul Hardyman

Paul Hardyman

Date: 21st Oct, 2023

**** IMPORTANT INFORMATION - PLEASE READ THE FOLLOWING CAREFULLY ****

If your records confirm the above amount claimed no action on your behalf is required. Retain this acknowledgement with your taxation records as it may be requested by the Australian Taxation Office to substantiate your tax deduction for Superannuation Contributions.

Otherwise: Complete the details below and return this form to the Trustee if:

1. The amount shown above is not the amount that will be claimed, or
2. The Australian Taxation Office disallows/reduces the amount you claim.

In terms of Section 290-170 of the Income Tax Assessment Act 1997 I advise that the amount I intend to claim as a tax deduction for the period 01 July 2022 to 30 June 2023 is: \$_____

Paul Hardyman

Date: / /

Investment Strategy

Hardyman Superannuation Fund

(Fund name)

Background:

The investment strategy outlined below represents an expansion and clarification of the Investment Strategy agreed at the formation of the Hardyman Superannuation Fund.

This Investment Strategy replaces the Investment Strategy document dated 30 January 2020

Objectives:

The objective of the fund is to:

- Provide superannuation benefits to members and their dependants to meet their retirement needs.
- Ensure that appropriate mixes of investments are held by the fund to support these needs
- Ensure the fund has sufficient liquidity at all times to meet all commitments
- Maximise the tax effectiveness of fund investments thereby delivering the best long term after tax return for members.

The Investment objective of the trustees is to aim to achieve real medium to longer-term growth

Investment Choice:

The Trustees have determined the fund's investments may include but not be limited to all or one of the following:

- Direct equities, stocks and derivatives including participation in dividend reinvestment programs and right issues, including the use of geared instalment warrants:
- Property trusts and associated investments:
- Managed investments and associated products:
- Direct residential, industrial and commercial property investment including geared property investments purchased using allowable limited recourse borrowing arrangements:
- Deposits and investments with banks and other financial institution securities including Term Deposits, Debentures, Secured and Unsecured Notes and Bonds:
- Any other investment that the trustees may feel prudent to achieve the objective of the fund.

The Trustee may from time to time decide to seek professional advice from Accountants, Solicitors or Financial Planners in the formulation or implementation of this or any future investment strategy.

In formulating this strategy the trustees have taken into consideration relevant features of the various investments in accordance with both the fund's objectives and appropriate legislation.

In drafting this investment strategy, the trustees have taken into account all of the circumstances of the fund, including:

- the risks and likely return associated with each investment;
- the range and diversity of investments held by the fund;
- any risks coming from limited diversification;
- the liquidity of the fund's investments;
- the ages and preferences of its members;
- expected cash flow requirements; and
- the ability of the fund to meet its existing and prospective liabilities such as paying benefits to its members.

Policies:

The policies adopted by the Trustees in order to achieve these objectives are:

- Regular monitoring of the performance of the fund's investments, the overall investment mix and the expected cash flow requirements of the fund.
- Re-balancing the fund's investment portfolio due to changes in market conditions through asset sales and new investments as appropriate.

The Trustees will aim to follow the investment strategy, however, they will at all times reserve the right to change the investment mix depending on the market situation and opportunities available to better meet the objectives of the fund.

A copy of the Investment Strategy of the fund will be available to members of the fund on request.

Risk profile and risk tolerance:

The Fund has a long time horizon. Further the members are prepared to endure a reasonable level of volatility of returns in expectation of long term growth.

Members understand

- the trade-off between investment risk and long term capital and income growth and have indicated asset growth is a priority
- Investment risk is borne by the members, as fluctuations in investment returns will affect the level of benefits available to members.

Insurance:

Having considered the personal circumstances of fund members, the trustees of the fund have determined that insurance will be held for the members as follows:

Member	Type of Cover	Sum Insured
Paul Hardyman	Life cover	\$1,157,625
	TPD Cover	\$792,973
Leanne Hardyman	Life cover	\$239,949
	TPD cover	\$687,796

Liquidity:

At the present time neither expect to access their superannuation prior to age preservation age of 60. Accordingly there is no anticipated benefit payment in the next 4 years. Cash in excess of anticipated liquidity requirement will be invested in accordance with the Fund's investment strategy.

Asset Allocation:

The targeted asset allocation will recognise the need to have a diversified asset mix.

The Trustees recognise the higher risk in investing predominantly in growth assets and the volatility associated with shares and property. The volatility will be compensated by the prospect of achieving higher returns and growth in the longer term. In order to minimise this risk Trustees will consider investing in different industries and sectors where possible.

The final targeted asset allocation will be in the following ranges:

Growth Assets	Long term range	Current target
	(%)	(%)
• Australian listed equities	5- 20	8
• International listed equities	5 - 20	6
• Australian listed property	0 – 15	2
• International Listed Property	0 – 15	0
• Direct Property	0 – 90	79
• Alternatives	0 – 20	0
Defensive assets		
• Cash and term deposits	2 – 70	2
• Australian Fixed Interest	2 – 20	3
• International Fixed Interest	0 – 25	0
		100%

All Trustees/Directors of the Trustee Company to sign

Signed & dated



30/11/2021
...../...../.....



30/11/21
...../...../.....

**MINUTES OF A MEETING OF HARDYMAN SMSF
PTY LTD (THE 'TRUSTEE') AS TRUSTEE OF
THE HARDYMAN SUPERANNUATION FUND (THE 'FUND')
ON**

PRESENT: Paul & Leanne Hardyman

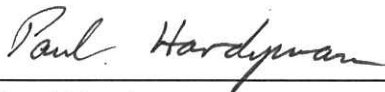
Notice of Meeting It was noted that notice of this meeting had been provided to each director in the required manner.

Investment Strategy A proposed Investment Strategy was tabled.

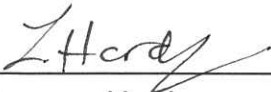
It was resolved to adopt the tabled Investment Strategy.

There being no further business, the meeting closed.

Signed as a true and correct record.



Paul Hardyman
Trustee



Leanne Hardyman
Trustee

Memorandum of Resolutions of the Director(s) of

Hardyman Smsf Pty Ltd ACN: 169224104

ATF Hardyman Superannuation Fund

FINANCIAL STATEMENTS OF SUPERANNUATION FUND:

It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the directors of the Trustee Company, the Superannuation Fund is not a reporting entity and therefore is not required to comply with all Australian Accounting Standards.

It was further resolved that the financial statements and notes to the financial statements of the Superannuation Fund in respect of the year ended 30 June 2023 thereon be adopted.

TRUSTEE'S DECLARATION:

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

ANNUAL RETURN:

Being satisfied that the Fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2023, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.

INVESTMENT STRATEGY:

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

INSURANCE COVER:

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

ALLOCATION OF INCOME:

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

INVESTMENT ACQUISITIONS:

It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2023.

INVESTMENT DISPOSALS:

It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2023.

AUDITORS:

It was resolved that

Kym Nitschke

of

PO Box 3376, Rundle Mall, South Australia 5000

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

TAX AGENTS:

It was resolved that

Mark G W Herron

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

TRUSTEE STATUS:

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

CONTRIBUTIONS RECEIVED:

It was resolved that the contributions during the year be allocated to members

Memorandum of Resolutions of the Director(s) of

Hardyman Smsf Pty Ltd ACN: 169224104
ATF Hardyman Superannuation Fund

on the basis of the schedule provided by the principal Fund employer.

CLOSURE:

Signed as a true record –

.....
Paul Hardyman
/ /

.....
Leanne Hardyman
/ /

Hardyman Superannuation Fund

Trial Balance

As at 30 June 2023

Last Year	Code	Account Name	Units	Debits \$	Credits \$
	23800	Distributions Received			
(588.88)	23800/IAF.AX	Ishares Core Composite Bond Etf			559.95
(530.97)	23800/IOO.AX	Ishares Global 100 Etf			664.94
(841.20)	23800/MGOC.AX	Magellan Global Fund (open Class) (managed Fund)			561.35
(708.51)	23800/MVW.AX1	Vaneck Australian Equal Weight Etf			764.94
(3,545.29)	23800/STW.AX	Spdr S&p/asx 200 Fund			2,680.51
(464.34)	23800/VAP.AX	Vanguard Australian Property Securities Index Etf			419.51
(551.81)	23800/VGS.AX1	Vanguard Msci Index International Shares Etf			635.64
	24200	Contributions			
(5,000.00)	24200/HARLEA00001A	(Contributions) Hardyman, Leanne - Accumulation			4,549.00
(26,175.30)	24200/HARPAU00001A	(Contributions) Hardyman, Paul - Accumulation			27,500.00
(315,566.19)	24700	Changes in Market Values of Investments		38,712.54	
	25000	Interest Received			
(0.80)	25000/AB Business Cash Ma1	NAB Business Cash Maximiser Account			
(15.91)	25000/ABCashManagerAc c1	NAB Cash Manager Account			178.79
(0.34)	25000/CBA23832197	CBA CDIA Account			38.50
	28000	Rental Income			
(29,787.39)	28000/8CORDYLINE	8 Cordyline Court, Meridan Plains			31,284.75
2,838.00	30100	Accountancy Fees		3,635.50	
259.00	30400	ATO Supervisory Levy		259.00	
385.00	30700	Auditor's Remuneration		440.00	
332.00	30800	ASIC Fees		349.00	
	33400	Depreciation			
50.72	33400/72650/AIRCON 2	Fujitsu Air conditioner		176.43	
91.85	33400/AIRCON	Air Conditioner		82.66	
	33400/DISHWASHER	Bosch F/standing Dishwasher		11.74	
203.31	33400/FANS	Ceiling Fans		245.86	
	39000	Life Insurance Premiums			
2,357.41	39000/HARLEA00001A	(Life Insurance Premiums) Hardyman, Leanne - Accumulation			
4,065.36	39000/HARPAU00001A	(Life Insurance Premiums) Hardyman, Paul - Accumulation		4,546.30	
	41960	Property Expenses - Council Rates			
2,228.80	41960/8CORDYLINE	8 Cordyline Court, Meridan Plains		2,323.17	

Hardyman Superannuation Fund

Trial Balance

As at 30 June 2023

Last Year	Code	Account Name	Units	Debits	Credits
				\$	\$
	41980	Property Expenses - Insurance Premium			
3,740.93	41980/8CORDYLINE	8 Cordyline Court, Meridan Plains		1,780.89	
	42040	Property Expenses - Pest Control			
295.00	42040/8CORDYLINE	8 Cordyline Court, Meridan Plains		308.00	
	42060	Property Expenses - Repairs Maintenance			
1,306.70	42060/8CORDYLINE	8 Cordyline Court, Meridan Plains		1,051.71	
	42070	Property Expenses - Agent Fees			
2,351.24	42070/8CORDYLINE	8 Cordyline Court, Meridan Plains		2,557.49	
	42150	Property Expenses - Water Rates			
1,470.55	42150/8CORDYLINE	8 Cordyline Court, Meridan Plains		1,710.38	
36,893.92	48500	Income Tax Expense		2,259.55	
324,907.14	49000	Profit/Loss Allocation Account		9,387.66	
	50010	Opening Balance			
(337,365.74)	50010/HARLEA00001A	(Opening Balance) Hardyman, Leanne - Accumulation			480,424.13
(382,623.07)	50010/HARPAU00001A	(Opening Balance) Hardyman, Paul - Accumulation			564,471.82
	52420	Contributions			
(5,000.00)	52420/HARLEA00001A	(Contributions) Hardyman, Leanne - Accumulation			4,549.00
(26,175.30)	52420/HARPAU00001A	(Contributions) Hardyman, Paul - Accumulation			27,500.00
	53100	Share of Profit/(Loss)			
(156,927.24)	53100/HARLEA00001A	(Share of Profit/(Loss)) Hardyman, Leanne - Accumulation		6,634.03	
(181,715.92)	53100/HARPAU00001A	(Share of Profit/(Loss)) Hardyman, Paul - Accumulation		7,872.91	
	53330	Income Tax			
15,761.44	53330/HARLEA00001A	(Income Tax) Hardyman, Leanne - Accumulation			236.56
18,050.83	53330/HARPAU00001A	(Income Tax) Hardyman, Paul - Accumulation			962.69
	53800	Contributions Tax			
750.00	53800/HARLEA00001A	(Contributions Tax) Hardyman, Leanne - Accumulation		682.35	
3,926.28	53800/HARPAU00001A	(Contributions Tax) Hardyman, Paul - Accumulation		4,125.00	
	53920	Life Insurance Premiums			
2,357.41	53920/HARLEA00001A	(Life Insurance Premiums) Hardyman, Leanne - Accumulation			0.00
4,065.36	53920/HARPAU00001A	(Life Insurance Premiums) Hardyman, Paul - Accumulation		4,546.30	
	60400	Bank Accounts			
6,213.07	60400/AB Business Cash Ma1	NAB Business Cash Maximiser Account		6,213.07	

Hardyman Superannuation Fund

Trial Balance

As at 30 June 2023

Last Year	Code	Account Name	Units	Debits	Credits
				\$	\$
21,913.21	60400/ABCashManagerAc c1	NAB Cash Manager Account		59,597.50	
3,111.41	60400/CBA23832197	CBA CDIA Account		10,452.50	
	61800	Distributions Receivable			
216.20	61800/IAF.AX	Ishares Core Composite Bond Etf		204.72	
424.86	61800/IOO.AX	Ishares Global 100 Etf		464.91	
280.40	61800/MGOC.AX	Magellan Global Fund (open Class) (managed Fund)		280.95	
382.47	61800/MVW.AX1	Vaneck Australian Equal Weight Etf		395.01	
1,722.85	61800/STW.AX	Spdr S&p/asx 200 Fund		600.77	
174.56	61800/VAP.AX	Vanguard Australian Property Securities Index Etf		111.09	
174.92	61800/VGS.AX1	Vanguard Msci Index International Shares Etf		356.19	
3,779.87	68000	Sundry Debtors		5,660.68	
	72650	Fixtures and Fittings (at written down value) - Unitised			
1,764.28	72650/72650/AIRCON 2	Fujitsu Air conditioner	1.0000	1,587.85	
826.64	72650/AIRCON	Air Conditioner	1.0000	743.98	
	72650/DISHWASHER	Bosch F/standing Dishwasher	1.0000	733.26	
1,229.29	72650/FANS	Ceiling Fans	4.0000	983.43	
	77200	Real Estate Properties (Australian - Residential)			
856,179.79	77200/8CORDYLINE	8 Cordyline Court, Meridan Plains	1.0000	795,951.48	
	78200	Units in Listed Unit Trusts (Australian)			
42,130.80	78200/IAF.AX	Ishares Core Composite Bond Etf	423.0000	42,096.96	
30,433.06	78200/IOO.AX	Ishares Global 100 Etf	323.0000	36,776.78	
12,755.36	78200/MGOC.AX	Magellan Global Fund (open Class) (managed Fund)	5,498.0000	14,624.68	
19,129.77	78200/MVW.AX1	Vaneck Australian Equal Weight Etf	627.0000	21,750.63	
52,800.48	78200/STW.AX	Spdr S&p/asx 200 Fund	888.0000	57,622.32	
10,184.00	78200/VAP.AX	Vanguard Australian Property Securities Index Etf	134.0000	10,358.20	
28,266.59	78200/VGS.AX1	Vanguard Msci Index International Shares Etf	319.0000	33,986.26	
311.83	85000	Income Tax Payable/Refundable			918.55
(4,500.00)	86000	PAYG Payable			4,281.00
(45,009.76)	89000	Deferred Tax Liability/Asset			42,070.06
				1,195,251.69	1,195,251.69

Current Year Profit/(Loss): 11,647.21





Accountant Self Review Checklist

Client Name: Hardyman Superannuation Fund Period Ended: 30 June 2023
 Client Code: HARD04 Accountant: Courtney Creevey

Items for accountant to consider before submitting for manager review.

No.		Completed	N/A
Financial Statements			
1	Each report page (BS, P&L, Notes) shows correct period end date and notes reviewed to ensure totals agree to balance sheet.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
2	Balance Sheet is not out of balance	<input checked="" type="checkbox"/>	<input type="checkbox"/>
3	No negative assets or liabilities	<input checked="" type="checkbox"/>	<input type="checkbox"/>
4	Assets and Liabilities classified appropriately, i.e.. current/non-current, Payables/Borrowings/LBRA	<input checked="" type="checkbox"/>	<input type="checkbox"/>
5	Notes - check all headings are correct, i.e.. not missing or saying "Other" & amounts add up correctly and agree to balance sheet.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
6	Signatures on declarations - check current trustee names and should be individual trustee names not company	<input checked="" type="checkbox"/>	<input type="checkbox"/>
7	Ensure statement of taxable income agrees to income tax return amount of tax payable/ (Refundable)	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Tax Return			
8	Updated address to client's address not HA PO Box (unless exception applies, check with manager if unsure)	<input checked="" type="checkbox"/>	<input type="checkbox"/>
9	SMSF auditor details reviewed to ensure correct details. If Audit report qualified, ensure section 6B and Section 6C are completed correctly.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
10	Reviewed client's bank account details to ensure current bank account	<input checked="" type="checkbox"/>	<input type="checkbox"/>
11	Electronic Service Address details reviewed to ensure correct managing provider reported	<input checked="" type="checkbox"/>	<input type="checkbox"/>
15	Review Income and Expenses for reasonableness	<input checked="" type="checkbox"/>	<input type="checkbox"/>
16	Review assets and liabilities amounts recorded from software. Review reporting of classification (Eg, LBRA and Loans)	<input checked="" type="checkbox"/>	<input type="checkbox"/>
17	If a Capital Gain in current financial year, ensure CGT schedule attached to tax return.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
18	If Carry Forward Tax Losses or Capital Losses, ensure losses schedule attached to tax return.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
19	Review taxpayers details for taxpayer declaration, update if required	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Other Issues to consider			
20	<u>Accounting Fees:</u> - Have you confirmed expense is matching HA records and reviewed for deductibility	<input checked="" type="checkbox"/>	<input type="checkbox"/>
21	<u>Audit Fees:</u> - Have you confirmed expense is matching invoices from auditor?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
22	<u>Repairs and Maintenance:</u> - Account reviewed for asset items and attached in workpapers. - Larger items queried with client and if required, supporting invoices received.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
23	<u>Sundry Debtors/Creditors:</u> - Agree to listings in workpapers.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
30	<u>Depreciation Schedule:</u> - Depreciation recorded in Profit and Loss agrees to depreciation schedule. - Closing Value of assets in Balance Sheet agrees to depreciation schedule. - Ensure if using tax and accounting for depreciation, included in tax rec as adjustment	<input checked="" type="checkbox"/>	<input type="checkbox"/>
31	<u>GST Liability:</u> - Reconciled and workpapers prepared. - If GST adjustment required, paragraph included in management letter or amended BAS prepared for client signature.	<input type="checkbox"/>	<input checked="" type="checkbox"/>
32	<u>Ledger Review:</u> - Review Profit and Loss expenses for reasonableness to last year, and if large differences, GL attached in workpapers. - Ensure P&L Expenses show all amounts, i.e.. 4 quarters for rates & water, 12 payments for insurance - Ensure P&L Expenses do not include personal expenses - Ensure all balance sheet items have appropriate supporting documents to support 30 June Balances.	<input checked="" type="checkbox"/>	<input type="checkbox"/>



33	<u>Trust Distributions Received:</u> - Do we have a copy of the EOFY Tax statement, and have you reconciled the net cash received to the statement?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
34	<u>Dividends Received:</u> - Do we have a copy of all dividend statements on file and have you reconciled all dividends received to the statements?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
35	<u>Rental income:</u> - If rental income received, have you prepared the rental income workpaper and reconciled the rent received? Have you considered if any rental income is a prepayment of rent and classified as appropriate?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
36	<u>Investment Strategy:</u> - Have we received a copy of the client's investment strategy? If not, have you ensured we have included a paragraph in our management letter?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
37	<u>Property Valuation Reports:</u> - If the SMSF owns property have you obtained an annual valuation? - Also, have you included a paragraph in the management letter for the valuation requirements?	<input checked="" type="checkbox"/>	<input type="checkbox"/>





Date Created: Jul 17, 2023 2:26:28 PM

Transaction Listing**Account Balance Summary**

Opening Balance	\$21,913.21 CR
Total Credits	\$58,961.53
Total Debits	\$21,277.24
Closing Balance	\$59,597.50 CR

Transaction Listing starts**01 July 2022****Transaction Listing ends****30 June 2023****Account Details**

Account Type	Transaction Account
BSB Number	084-150
Account Number	98-860-1710

Transaction Details

Date	Particulars	Debits	Credits	Balance
01 Jul 22	CORDYLINE COURT 8 CODE PROPERTY QL FOR PJ & LM SMSF		\$1,151.87	\$23,065.08 CR
01 Jul 22	INTERNET TRANSFER HARD00	\$858.00		\$22,207.08 CR
15 Jul 22	CORDYLINE COURT 8 CODE PROPERTY QL FOR PJ & LM SMSF		\$1,009.26	\$23,216.34 CR
21 Jul 22	PC200722-190218237 SUPERCHOICE P/L THE TRUSTEE FOR		\$954.55	\$24,170.89 CR
29 Jul 22	INTEREST		\$5.47	\$24,176.36 CR
01 Aug 22	CORDYLINE COURT 8 CODE PROPERTY QL FOR PJ & LM SMSF		\$1,009.26	\$25,185.62 CR
16 Aug 22	CORDYLINE COURT 8 CODE PROPERTY QL FOR PJ & LM SMSF		\$1,094.19	\$26,279.81 CR
19 Aug 22	PC180822-186272725 SUPERCHOICE P/L THE TRUSTEE FOR		\$1,002.27	\$27,282.08 CR
25 Aug 22	10193957 UNITYWATER HARDYMAN SMSF PT	\$421.07		\$26,861.01 CR
31 Aug 22	INTEREST		\$12.87	\$26,873.88 CR
01 Sep 22	CORDYLINE COURT 8 CODE PROPERTY QL FOR PJ & LM SMSF		\$2,018.52	\$28,892.40 CR
20 Sep 22	PC190922-150945022 SUPERCHOICE P/L THE TRUSTEE FOR		\$1,111.98	\$30,004.38 CR
20 Sep 22	ONLINE T6459203795 SC COUNCIL RATES HARDYMAN SMS	\$1,166.12		\$28,838.26 CR
21 Sep 22	INTERNET BPAY TAX OFFICE PAYMENTS 001129952136320260	\$1,872.00		\$26,966.26 CR

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Transaction Details

Date	Particulars	Debits	Credits	Balance
26 Sep 22	ONLINE B7187971229 LANDLORD INSURANCE HARDYMAN SMS	\$1,780.89		\$25,185.37 CR
30 Sep 22	CORDYLINE COURT 8 CODE PROPERTY QL FOR PJ & LM SMSF		\$2,202.02	\$27,387.39 CR
30 Sep 22	INTEREST		\$12.66	\$27,400.05 CR
17 Oct 22	CORDYLINE COURT 8 CODE PROPERTY QL FOR PJ & LM SMSF		\$1,101.01	\$28,501.06 CR
19 Oct 22	PC181022-197517116 SUPERCHOICE P/L THE TRUSTEE FOR		\$1,057.13	\$29,558.19 CR
31 Oct 22	INTEREST		\$13.22	\$29,571.41 CR
01 Nov 22	CORDYLINE COURT 8 CODE PROPERTY QL FOR PJ & LM SMSF		\$1,101.01	\$30,672.42 CR
16 Nov 22	CORDYLINE COURT 8 CODE PROPERTY QL FOR PJ & LM SMSF		\$1,101.06	\$31,773.48 CR
16 Nov 22	INTERNET TRANSFER NLF0000217	\$3,635.50		\$28,137.98 CR
18 Nov 22	INTERNET TRANSFER HARD00	\$2,860.00		\$25,277.98 CR
21 Nov 22	PC181122-192685597 SUPERCHOICE P/L THE TRUSTEE FOR		\$6,758.49	\$32,036.47 CR
28 Nov 22	10615610 UNITYWATER HARDYMAN SMSF PT	\$470.90		\$31,565.57 CR
30 Nov 22	INTEREST		\$13.70	\$31,579.27 CR
01 Dec 22	CORDYLINE COURT 8 CODE PROPERTY QL FOR PJ & LM SMSF		\$1,101.01	\$32,680.28 CR
07 Dec 22	1660121-C5451890 TAL LIFE LIMITED HARDYMAN SMSF PT	\$4,546.30		\$28,133.98 CR
16 Dec 22	CORDYLINE COURT 8 CODE PROPERTY QL FOR PJ & LM SMSF		\$1,101.01	\$29,234.99 CR
22 Dec 22	PC201222-193379723 SUPERCHOICE P/L THE TRUSTEE FOR		\$1,057.13	\$30,292.12 CR
30 Dec 22	CORDYLINE COURT 8 CODE PROPERTY QL FOR PJ & LM SMSF		\$1,101.01	\$31,393.13 CR
30 Dec 22	INTEREST		\$13.54	\$31,406.67 CR
16 Jan 23	CORDYLINE COURT 8 CODE PROPERTY QL FOR PJ & LM SMSF		\$1,129.25	\$32,535.92 CR
24 Jan 23	PC180123-196836169 SUPERCHOICE P/L THE TRUSTEE FOR		\$1,057.13	\$33,593.05 CR
31 Jan 23	INTEREST		\$15.51	\$33,608.56 CR
01 Feb 23	CORDYLINE COURT 8 CODE PROPERTY QL FOR PJ & LM SMSF		\$1,101.01	\$34,709.57 CR
01 Feb 23	INTERNET BPAY SUNSHINE COAST CNCL 101221652	\$1,157.05		\$33,552.52 CR
16 Feb 23	CORDYLINE COURT 8 CODE PROPERTY QL FOR PJ & LM SMSF		\$280.30	\$33,832.82 CR
23 Feb 23	PC170223-166586818 SUPERCHOICE P/L THE TRUSTEE FOR		\$1,057.13	\$34,889.95 CR

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Transaction Details

Date	Particulars	Debits	Credits	Balance
27 Feb 23	11029808 UNITYWATER HARDYMAN SMSF PT	\$413.77		\$34,476.18 CR
28 Feb 23	INTEREST		\$14.28	\$34,490.46 CR
01 Mar 23	CORDYLINE COURT 8 CODE PROPERTY QL FOR PJ & LM SMSF		\$1,101.01	\$35,591.47 CR
16 Mar 23	CORDYLINE COURT 8 CODE PROPERTY QL FOR PJ & LM SMSF		\$1,283.54	\$36,875.01 CR
23 Mar 23	PC170323-155627470 SUPERCHOICE P/L THE TRUSTEE FOR		\$1,057.13	\$37,932.14 CR
31 Mar 23	CORDYLINE COURT 8 CODE PROPERTY QL FOR PJ & LM SMSF		\$2,202.02	\$40,134.16 CR
31 Mar 23	INTEREST		\$17.03	\$40,151.19 CR
24 Apr 23	PC180423-160811287 SUPERCHOICE P/L THE TRUSTEE FOR		\$1,057.13	\$41,208.32 CR
28 Apr 23	INTEREST		\$17.00	\$41,225.32 CR
01 May 23	INTERNET TRANSFER NLF0001504 HARD03	\$220.00		\$40,946.32 CR
01 May 23	ONLINE K9244564031 SMSF ASIC FEES HARDYMAN SMS	\$59.00		\$41,166.32 CR
02 May 23	CORDYLINE COURT 8 CODE PROPERTY QL FOR PJ & LM SMSF		\$2,202.02	\$43,148.34 CR
05 May 23	INTERNET TRANSFER HARD05 HERRON	\$220.00		\$42,928.34 CR
08 May 23	ONLINE P6757150808 ASIC FEE SMSF HARDYMAN SMS	\$290.00		\$42,638.34 CR
16 May 23	CORDYLINE COURT 8 CODE PROPERTY QL FOR PJ & LM SMSF		\$1,101.01	\$43,739.35 CR
24 May 23	PC180523-120142525 SUPERCHOICE P/L THE TRUSTEE FOR		\$1,057.13	\$44,796.48 CR
30 May 23	INTERNET BPAY UNITYWATER 0997484811	\$404.64		\$44,391.84 CR
31 May 23	INTEREST		\$21.50	\$44,413.34 CR
01 Jun 23	CORDYLINE COURT 8 CODE PROPERTY QL FOR PJ & LM SMSF		\$1,101.01	\$45,514.35 CR
16 Jun 23	CORDYLINE COURT 8 CODE PROPERTY QL FOR PJ & LM SMSF		\$106.01	\$45,620.36 CR
20 Jun 23	INTERNET TRANSFER NLF0002141	\$902.00		\$44,718.36 CR
23 Jun 23	ONLINE N4101588736 PAUL SUPER TOP UP HARDYMAN P		\$10,200.00	\$54,918.36 CR
23 Jun 23	ONLINE H0145981336 LEANNE SUPER TOPUP HARDYMAN P		\$3,600.00	\$58,518.36 CR
23 Jun 23	PC190623-103976750 SUPERCHOICE P/L THE TRUSTEE FOR		\$1,057.13	\$59,575.49 CR
30 Jun 23	INTEREST		\$22.01	\$59,597.50 CR

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**NAB Business
Cash Maximiser**

For further information call the
Business Servicing Team on 13 10 12

Account Balance Summary

Opening balance	\$6,213.07	Cr
Total credits	\$0.00	
Total debits	\$0.00	
Closing balance	\$6,213.07	Cr

**Statement starts 1 July 2022
Statement ends 30 December 2022**

036/009673



HARDYMAN SUPERANNUATION FUND
18 SIXTH AVE
SANDGATE QLD 4017

Outlet Details

Chermside
Shop 221, Westfield Chermside
Cnr Hamilton & Gympie Rds, Chermside Qld 4032

Account Details

HARDYMAN SMSF PTY LTD ATF HARDYMAN
SUPERANNUATION
FUND
BUS CASH MAXIMISER
BSB number 084-150
Account number 74-474-1725

For Your Information

*Changes to your Terms and Conditions
As of 3 March 2023, the NAB Business Products Terms and Conditions
are being updated and can be viewed at nab.com.au/businessetc.
Cheque usage has declined significantly over the years, with customers moving
to more convenient, secure and digital payment methods. As a result, cheque
books will no longer be available for newly opened NAB business transaction
accounts after 3 March 2023. Additionally, if you already have an account and
a cheque book wasn't requested, going forward cheque books will not be
available. There is no change if you have an existing cheque book with your
account, as you will still receive cheque books when required.*

Transaction Details

Date	Particulars	Debits	Credits	Balance
1 Jul 2022	Brought forward			6,213.07 Cr
1 Jul 2022	As At 01/07/2022 Your Variable Cr Interest Rate Is 0.200% When Your Balance Is \$10,000 or More ***** The Following Information Concerning This Account Is Provided To Assist In Preparing Your 2021/22 Tax Return Credit Interest Paid - 2021/22 Financial Year 0.80 Resident Withholding Tax - 2021/22 Financial Year 0.00 If You Have Any Queries, Please Call The Account Enquiries Number On The Top Of This Statement. *****			6,213.07 Cr
15 Jul 2022	Please Note From Today Your Dr Interest Rate Is 7.720% As At 15/07/2022 Your Variable Cr Interest Rate Is 0.300% When Your Balance Is, \$10,000 or More			6,213.07 Cr
12 Aug 2022	Please Note From Today Your Dr Interest Rate Is 8.220%			6,213.07 Cr
19 Aug 2022	As At 19/08/2022 Your Variable Cr Interest Rate Is 0.600% When Your Balance Is \$10,000 or More			6,213.07 Cr
16 Sep 2022	Please Note From Today Your Dr Interest Rate Is 8.720%			6,213.07 Cr
14 Oct 2022	Please Note From Today Your Dr Interest Rate Is 8.970%			6,213.07 Cr
21 Oct 2022	As At 21/10/2022 Your Variable Cr Interest Rate Is 0.850% When Your Balance Is \$10,000 or More Carried forward			6,213.07 Cr

364/78/02/009673/5016563/1033125

Transaction Details (continued)

Date	Particulars	Debits	Credits	Balance
	Brought forward			6,213.07 Cr
11 Nov 2022	Please Note From Today Your Dr Interest Rate Is 9.220%			6,213.07 Cr
18 Nov 2022	As At 18/11/2022 Your Variable Cr Interest Rate Is 0.950%			
	When Your Balance Is \$10,000 or More			6,213.07 Cr
16 Dec 2022	Please Note From Today Your Dr Interest Rate Is 9.470%			6,213.07 Cr

Summary of Government Charges

	From 1 July to date	Last year to 30 June
Government		
Withholding tax	\$0.00	\$0.00
Bank Account Debit (BAD) tax	\$0.00	\$0.00

Bank Accounts Debits (BAD) Tax or State Debits Duty has been abolished for all states & territories effective 1/7/2005. Any amount shown on this statement applies to debits processed on or before 30/06/2005.

For further information on any applicable rebates, fees or government charges, please refer to the NAB's "A Guide to Fees & Charges" booklet. Please retain this statement for taxation purposes

Explanatory Notes

Please check all entries and report any apparent error or possible unauthorised transaction immediately.

We may subsequently adjust debits and credits, which may result in a change to your account balance to accurately reflect the obligations between us.

For information on resolving problems or disputes, contact us on 1800 152 015, or ask at any NAB branch.



**NAB Business
Cash Maximiser**

For further information call the
Business Servicing Team on 13 10 12



036/003490

HARDYMAN SUPERANNUATION FUND
18 SIXTH AVE
SANDGATE QLD 4017

Account Balance Summary

Opening balance	\$6,213.07	Cr
Total credits	\$0.00	
Total debits	\$0.00	
Closing balance	\$6,213.07	Cr

Statement starts 31 December 2022
Statement ends 30 June 2023

Outlet Details

Chermside
Shop 221, Westfield Chermside
Cnr Hamilton & Gympie Rds, Chermside Qld 4032

Account Details

HARDYMAN SMSF PTY LTD ATF HARDYMAN
SUPERANNUATION
FUND
BUS CASH MAXIMISER
BSB number 084-150
Account number 74-474-1725

Transaction Details

Date	Particulars	Debits	Credits	Balance
31 Dec 2022	Brought forward			6,213.07 Cr
3 Jan 2023	As At 03/01/2023 Your Variable Cr Interest Rate Is 0.950% When Your Balance Is \$10,000 or More			6,213.07 Cr
17 Feb 2023	Please Note From Today Your Dr Interest Rate Is 9.720% As At 17/02/2023 Your Variable Cr Interest Rate Is 1.200% When Your Balance Is \$10,000 or More			6,213.07 Cr
17 Mar 2023	Please Note From Today Your Dr Interest Rate Is 9.970% As At 17/03/2023 Your Variable Cr Interest Rate Is 1.300% When Your Balance Is \$10,000 or More			6,213.07 Cr
12 May 2023	Please Note From Today Your Dr Interest Rate Is 10.220%			6,213.07 Cr
2 Jun 2023	As At 02/06/2023 Your Variable Cr Interest Rate Is 1.350% When Your Balance Is \$10,000 or More			6,213.07 Cr
16 Jun 2023	Please Note From Today Your Dr Interest Rate Is 10.470%			6,213.07 Cr



Summary of Government Charges

Government	From 1 July to date	Last year to 30 June
Withholding tax	\$0.00	\$0.00
Bank Account Debit (BAD) tax	\$0.00	\$0.00

Bank Accounts Debits (BAD) Tax or State Debits Duty has been abolished for all states & territories effective 1/7/2005. Any amount shown on this statement applies to debits processed on or before 30/06/2005.

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Explanatory Notes

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181/41993591 / E-3490 S-5681 I-11761



HARDYMAN SMSF PTY LTD ITF HARDYMAN SF
18 SIXTH AVE
SANDGATE QLD Australia 4017

17 July 2023

Dear HARDYMAN SMSF PTY LTD ITF HARDYMAN SF,

Here's your account information and a list of transactions from 01/07/22-30/06/23.

Account name HARDYMAN SMSF PTY LTD ITF HARDYMAN SF
BSB 067167
Account number 23832197
Account type CDIA
Date opened 24/01/2020

Date	Transaction details	Amount	Balance
12 Jul 2022	Direct Credit 208757 STW DST 001278707514	\$1,722.85	\$4,834.26
13 Jul 2022	Direct Credit 396297 IOO PAYMENT JUL22/00828441	\$424.86	\$5,259.12
13 Jul 2022	Direct Credit 396297 IAF PAYMENT JUL22/00810854	\$216.20	\$5,475.32
18 Jul 2022	Direct Credit 358020 VGS PAYMENT JUL22/00833369	\$174.92	\$5,650.24
18 Jul 2022	Direct Credit 358020 VAP PAYMENT JUL22/00828164	\$174.56	\$5,824.80
21 Jul 2022	Direct Credit 389158 MAGELLAN MAGELLAN0003036685	\$280.40	\$6,105.20
25 Jul 2022	Direct Credit 535912 MVW DST 001279792282	\$382.47	\$6,487.67
14 Oct 2022	Direct Credit 208757 STW DST 001284981694	\$958.58	\$7,446.25
18 Oct 2022	Direct Credit 358020 VAP PAYMENT OCT22/00827702	\$77.46	\$7,523.71
18 Oct 2022	Direct Credit 358020 VGS PAYMENT OCT22/00833581	\$111.12	\$7,634.83
19 Oct 2022	Direct Credit 396297 IAF PAYMENT OCT22/00810728	\$146.01	\$7,780.84
29 Nov 2022	Direct Credit 012721 ATO ATO004000017251157	\$53.13	\$7,833.97
05 Jan 2023	Direct Credit 396297 IOO PAYMENT JAN23/00827550	\$200.03	\$8,034.00
12 Jan 2023	Direct Credit 208757 STW DST 001287927112	\$512.49	\$8,546.49

Date	Transaction details	Amount	Balance
18 Jan 2023	Direct Credit 535912 MVW DST 001288673888	\$369.93	\$8,916.42
18 Jan 2023	Direct Credit 358020 VGS PAYMENT JAN23/00832250	\$96.81	\$9,013.23
18 Jan 2023	Direct Credit 358020 VAP PAYMENT JAN23/00827188	\$123.42	\$9,136.65
18 Jan 2023	Direct Credit 396297 IAF PAYMENT JAN23/00810574	\$54.90	\$9,191.55
18 Jan 2023	Direct Credit 389158 MAGELLAN MAGELLAN0003391031	\$280.40	\$9,471.95
01 Mar 2023	Credit Interest	\$0.32	\$9,472.27
01 Apr 2023	Credit Interest	\$2.40	\$9,474.67
14 Apr 2023	Direct Credit 208757 STW DST 001295219522	\$608.67	\$10,083.34
20 Apr 2023	Direct Credit 358020 VAP PAYMENT APR23/00826790	\$107.54	\$10,190.88
20 Apr 2023	Direct Credit 358020 VGS PAYMENT APR23/00831800	\$71.52	\$10,262.40
20 Apr 2023	Direct Credit 396297 IAF PAYMENT APR23/00810310	\$154.32	\$10,416.72
01 May 2023	Credit Interest	\$12.93	\$10,429.65
01 Jun 2023	Credit Interest	\$22.85	\$10,452.50

Any pending transactions haven't been included in this list. Proceeds of cheques aren't available until cleared.

If you have questions or need more information, go to commbank.com.au/support.

Yours sincerely,



Brian Moseley
General Manager, Retail Customer Service

Financial Year Summary

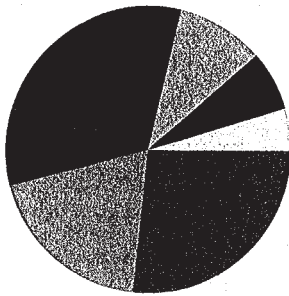
1 JULY 2022 - 30 JUNE 2023



Portfolio Valuation	Account Number	Account Name	Value as at 30 June 2023
Shares	3437357	HARDYMAN SMSF PTY LTD <HARDYMAN SF A/C>	\$217,215.83
CDIA	23832197	HARDYMAN SMSF PTY LTD <HARDYMAN SF A/C>	\$10,452.50
TOTAL PORTFOLIO VALUE			\$227,668.33

Allocation as at 30 June 2023

Shares in your portfolio



- STW (26.53%)
- IAF (19.38%)
- IOO (16.93%)
- VGS (15.65%)
- MVW (10.01%)
- MGOC (6.73%)
- VAP (4.77%)

Sectors in your portfolio



- Other (100.00%)

Estimated Interest & Dividends 2022-2023 Financial Year

Est. Franked Dividends	\$3,271.21
Est. Unfranked Dividends	\$3,978.23
Est. Franking Credits	\$1,401.95
Est. Interest Received from Interest Rate Securities	\$0.00
Interest Received from Cash Account(s)	\$38.50
TOTAL INCOME	\$7,287.94




Fees & Charges 2022-2023 Financial Year

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

Hardyman Superannuation Fund

Distribution Reconciliation Report

For The Period 01 July 2022 - 30 June 2023

Date	Payment Received	Non Primary Production Income (A) * ₁		Distributed Capital Gains (B) * ₂					Foreign Income * ₃		Non-Assessable			Taxable Income	
		Franked	Unfranked	Interest/ Other	Franking Credits	Discounted (After Discount)	Rate * ₅	CGT Concession	Indexed	Other	Foreign Income	Foreign Credits	Tax Exempt		Tax Free
Units in Listed Unit Trusts (Australian)															
IAF.AX Ishares Core Composite Bond Etf															
19/10/2022	146.01	0.00	0.00		0.00		S							0.00	0.00
18/01/2023	54.90	0.00	0.00		0.00		S							0.00	0.00
20/04/2023	154.32	0.00	0.00		0.00		S							0.00	0.00
30/06/2023	204.72			228.06			S			22.83				309.06	250.89
	559.95	0.00	0.00	228.06	0.00					22.83				309.06	250.89
	<i>Net Cash Distribution:</i>	559.95													
IOO.AX Ishares Global 100 Etf															
05/01/2023	200.03	0.00	0.00		0.00		S							0.00	0.00
30/06/2023	464.91			0.04		74.62	I	74.62		515.66	90.75			0.00	681.07
	664.94	0.00	0.00	0.04	0.00	74.62		74.62		515.66	90.75			0.00	681.07
	<i>Net Cash Distribution:</i>	664.94													
MGOC.AX Magellan Global Fund (open Class) (managed Fund)															
18/01/2023	280.40	0.00	0.00		0.00		S							0.00	0.00
30/06/2023	280.95			0.23		976.21	I	976.21	0.00	32.82	29.42			(1,424.12)	1,038.68
	561.35	0.00	0.00	0.23	0.00	976.21		976.21	0.00	32.82	29.42			(1,424.12)	1,038.68
	<i>Net Cash Distribution:</i>	561.35													
MVW.AX Vaneck Australian Equal Weight Etf															

Hardyman Superannuation Fund

Distribution Reconciliation Report


For The Period 01 July 2022 - 30 June 2023

Date	Payment Received	Non Primary Production Income (A) * ₁		Distributed Capital Gains (B) * ₂					Foreign Income * ₃		Non-Assessable			Taxable Income	
		Franked	Unfranked	Interest/ Other	Franking Credits	Discounted (After Discount)	Rate * ₅	CGT Concession	Indexed	Other	Foreign Income	Foreign Credits	Tax Exempt		Tax Free
18/01/2023	369.93	0.00	0.00		0.00		S							0.00	0.00
30/06/2023	395.01	464.40	80.70	62.18	221.91	139.60	I	139.60			12.77			(134.31)	981.56
	764.94	464.40	80.70	62.18	221.91	139.60		139.60			12.77			(134.31)	981.56
<i>Net Cash Distribution:</i>		764.94													
STW.AX Spdr S&p/asx 200 Fund															
14/10/2022	958.58	0.00	0.00		0.00		S							0.00	0.00
12/01/2023	512.49	0.00	0.00		0.00		S							0.00	0.00
14/04/2023	608.67	0.00	0.00		0.00		S							0.00	0.00
30/06/2023	600.77	2,058.10	203.93	105.28	903.85	95.60	I	95.60			55.51	4.26		66.49	3,426.53
	2,680.51	2,058.10	203.93	105.28	903.85	95.60		95.60			55.51	4.26		66.49	3,426.53
<i>Net Cash Distribution:</i>		2,680.51													
VAP.AX Vanguard Australian Property Securities Index Etf															
18/10/2022	77.46	0.00	0.00		0.00		S							0.00	0.00
18/01/2023	123.42	0.00	0.00		0.00		S							0.00	0.00
20/04/2023	107.54	0.00	0.00		0.00		S							0.00	0.00
30/06/2023	111.09	34.64	5.28	154.87	16.18	118.93	I	118.93			6.23	0.26		(19.37)	336.39
	419.51	34.64	5.28	154.87	16.18	118.93		118.93			6.23	0.26		(19.37)	336.39
<i>Net Cash Distribution:</i>		419.51													
VGS.AX Vanguard Msci Index International Shares Etf															

Hardyman Superannuation Fund

Distribution Reconciliation Report

For The Period 01 July 2022 - 30 June 2023

Date	Payment Received	Non Primary Production Income (A) * ₁			Distributed Capital Gains (B) * ₂					Foreign Income * ₃		Non-Assessable			Taxable Income	
		Franked	Unfranked	Interest/ Other	Franking Credits	Discounted (After Discount)	Rate * ₅	CGT Concession	Indexed	Other	Foreign Income	Foreign Credits	Tax Exempt	Tax Free		Tax Deferred / AMIT * ₆
18/10/2022	111.12	0.00	0.00		0.00	S									0.00	0.00
18/01/2023	96.81	0.00	0.00		0.00	S									0.00	0.00
20/04/2023	71.52	0.00	0.00		0.00	S									0.00	0.00
30/06/2023	356.19			8.34		148.05	I	148.05		531.60	81.92			(200.41)	769.91	
	635.64	0.00	0.00	8.34	0.00	148.05		148.05		531.60	81.92			(200.41)	769.91	
Net Cash Distribution: 		635.63	Variance^:	0.01	immaterial rounding											
		6,286.84	2,557.14	289.91	559.00	1,141.94		1,553.01		0.00	1,177.42	206.61			(1,402.66)	7,485.03

Hardyman Superannuation Fund

Distribution Reconciliation Report

For The Period 01 July 2022 - 30 June 2023

Date	Non Primary Production Income (A) * ₁				Distributed Capital Gains (B) * ₂				Foreign Income * ₃		Non-Assessable				Taxable Income	
	Payment Received	Franked	Unfranked	Interest/ Other	Franking Credits	Discounted (After Discount)	Rate * ₅	CGT Concession	Indexed	Other	Foreign Income	Foreign Credits	Tax Exempt	Tax Free		Tax Deferred / AMIT * ₆
TOTAL	6,286.84	2,557.14	289.91	559.00	1,141.94	1,553.01		1,553.01		0.00	1,177.42	206.61			(1,402.66)	7,485.03

Total Distributed Gains

Discount Rate	Discounted	Gross
Superfund 1/3	0.00	0.00
Individual 50%(I)	1,553.01	3,106.02
Total	1,553.01	3,106.02

*₁ Summary of Non Primary Production Income (A)

Tax Label	Franked	Unfranked	Interest/Other	Less Other Deduction	Income Before Credits * ₇	Franking Credits	Total Including Credits
11M Gross trust distributions	2,557.14	289.91	559.00		3,406.05	1,141.94	4,547.99

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

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

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

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

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

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

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

^ Variance between Payment Received and Net Cash Distribution.

iShares Core Composite Bond ETF

ARSN 154 626 767
BlackRock Investment Management (Australia) Limited
ABN 13 006 165 975 AFSL 230523

Update your information:

 www.investorcentre.com/au/contact

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

105928 000 IAF



HARDYMAN SMSF PTY LTD
<HARDYMAN SF A/C>
18 SIXTH AVE
SANDGATE QLD 4017

TFN/ABN Status: Quoted
Holder Identification Number (HIN)

HIN WITHHELD

ATTRIBUTION MANAGED INVESTMENT TRUST MEMBER ANNUAL TAX STATEMENT FOR YEAR ENDED 30 JUNE 2023

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

PART A – SUMMARY OF 2023 TAX RETURN (SUPPLEMENTARY SECTION) ITEMS

Item	Tax Return Label	Tax Attribution Amount
Share of non-primary production income	13U	\$228.06
Franked distributions from trusts	13C	\$0.00
Share of franking credits from franked dividends	13Q	\$0.00
Share of credit for TFN amounts withheld	13R	\$0.00
Share of credit for foreign resident withholding amounts	13A	\$0.00
Net capital gain	18A	\$0.00
Total current year capital gains	18H	\$0.00
Assessable foreign source income	20E	\$22.83
Other net foreign source income	20M	\$22.83
Foreign income tax offset	20O	\$0.00

PART B – COMPONENTS OF DISTRIBUTION

Item	Cash Distribution	Tax Paid/Offsets	Tax Attribution
Australian income			
Unfranked distributions			\$0.00
Unfranked CFI distributions			\$0.00
Interest (subject to non resident WHT)			\$20.13
Interest (not subject to non resident WHT)			\$207.93
Other income - clean building MIT income			\$0.00
Other income - excluded from NCMI			\$0.00
Other income - NCMI			\$0.00
Other income			\$0.00
Non primary production income			\$228.06
Franked distributions		\$0.00	\$0.00
Capital gains			
Discounted capital gains TAP - clean building MIT income			\$0.00
Discounted capital gains TAP - excluded from NCMI			\$0.00
Discounted capital gains TAP - NCMI			\$0.00
Discounted capital gains TAP			\$0.00
Discounted capital gains NTAP			\$0.00
Capital gains – other method TAP - clean building MIT income			\$0.00
Capital gains – other method TAP - excluded from NCMI			\$0.00
Capital gains – other method TAP - NCMI			\$0.00
Capital gains – other method TAP			\$0.00
Capital gains – other method NTAP			\$0.00
Net capital gain			\$0.00
AMIT CGT gross up amount			\$0.00
Total current year capital gains			\$0.00
Foreign income			
Assessable foreign source income		\$0.00	\$22.83
Other non-assessable amounts			
Non-assessable non-exempt amount			\$0.00
Gross amount	\$559.95		\$250.89
AMIT cost base net amount - excess (reduce cost base)			\$309.06
AMIT cost base net amount - shortfall (increase cost base)			\$0.00
Less TFN amounts withheld	\$0.00		
Less non-resident withholding tax			
- Interest / dividend amounts withheld	\$0.00		
- Fund payment amounts withheld	\$0.00		
Net cash distribution	\$559.95		



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

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

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GPO Box 2975 Melbourne
Victoria 3001 Australia

Enquiries:



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

Holder Identification Number (HIN)

HIN WITHHELD

Record Date: **10 October 2022**

Payment Date: **19 October 2022**

iShares Distribution Distribution Payment

ASX	Fund Name	Cash per Security (\$)	Units	Gross Cash Amount (\$)	Tax Withheld Amount (\$)	Net Cash Amount (\$)
IAF	iShares Core Composite Bond ETF	0.34518302	423	146.01	0.00	146.01
			Total	146.01	0.00	146.01

Your Payment Instruction:

COMMONWEALTH BANK OF AUSTRALIA

BSB: 067-167

ACC: XXXXXX97

Amount Deposited:

AUD\$146.01

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

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

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

IT'S TIME TO THINK SUSTAINABLY.

Expect more from iShares ESG ETFs. Turn over to learn more.



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(outside Australia) +61 3 9415 4695

Holder Identification Number (HIN)

HIN WITHHELD

Record Date:

9 January 2023

Payment Date:

18 January 2023

iShares Distribution Distribution Payment

ASX	Fund Name	Cash per Security (\$)	Units	Gross Cash Amount (\$)	Tax Withheld Amount (\$)	Net Cash Amount (\$)
IAF	iShares Core Composite Bond ETF	0.12979118	423	54.90	0.00	54.90
			Total	54.90	0.00	54.90

Your Payment Instruction:

COMMONWEALTH BANK OF AUSTRALIA

BSB: 067-167

ACC: XXXXXX97

Amount Deposited:

AUD\$54.90

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

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

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Victoria 3001 Australia

Enquiries:



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Holder Identification Number (HIN)

HIN WITHHELD

Record Date:

11 April 2023

Payment Date:

20 April 2023

iShares Distribution Distribution Payment

ASX	Fund Name	Cash per Security (\$)	Units	Gross Cash Amount (\$)	Tax Withheld Amount (\$)	Net Cash Amount (\$)
IAF	iShares Core Composite Bond ETF	0.36481467	423	154.32	0.00	154.32
Total				154.32	0.00	154.32

Your Payment Instruction:

COMMONWEALTH BANK OF AUSTRALIA

BSB: 067-167

ACC: XXXXXX97

Amount Deposited:

AUD\$154.32

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

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

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GPO Box 2975 Melbourne
Victoria 3001 Australia

Enquiries:



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(outside Australia) +61 3 9415 4695

Holder Identification Number (HIN)

HIN WITHHELD

Record Date:

4 July 2023

Payment Date:

13 July 2023

iShares Distribution Distribution Payment

ASX	Fund Name	Cash per Security (\$)	Units	Gross Cash Amount (\$)	Tax Withheld Amount (\$)	Net Cash Amount (\$)
IAF	iShares Core Composite Bond ETF	0.48397850	423	204.72	0.00	204.72
IOO	iShares Global 100 ETF	1.43936450	323	464.91	0.00	464.91
Total				669.63	0.00	669.63

Your Payment Instruction:

COMMONWEALTH BANK OF AUSTRALIA

BSB: 067-167

ACC: XXXXXX97

Amount Deposited:

AUD\$669.63

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

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

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<HARDYMAN SF A/C>
18 SIXTH AVE
SANDGATE QLD 4017

TFN/ABN Status: Quoted
Holder Identification Number (HIN)

HIN WITHHELD

ATTRIBUTION MANAGED INVESTMENT TRUST MEMBER ANNUAL TAX STATEMENT FOR YEAR ENDED 30 JUNE 2023

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

PART A – SUMMARY OF 2023 TAX RETURN (SUPPLEMENTARY SECTION) ITEMS

Item	Tax Return Label	Tax Attribution Amount
Share of non-primary production income	13U	\$0.04
Franked distributions from trusts	13C	\$0.00
Share of franking credits from franked dividends	13Q	\$0.00
Share of credit for TFN amounts withheld	13R	\$0.00
Share of credit for foreign resident withholding amounts	13A	\$0.00
Net capital gain	18A	\$74.62
Total current year capital gains	18H	\$149.24
Assessable foreign source income	20E	\$606.41
Other net foreign source income	20M	\$606.41
Foreign income tax offset	20O	\$90.75

PART B – COMPONENTS OF DISTRIBUTION

Item	Cash Distribution	Tax Paid/Offsets	Tax Attribution
Australian income			
Unfranked distributions			\$0.00
Unfranked CFI distributions			\$0.00
Interest (subject to non resident WHT)			\$0.04
Interest (not subject to non resident WHT)			\$0.00
Other income - clean building MIT income			\$0.00
Other income - excluded from NCMI			\$0.00
Other income - NCMI			\$0.00
Other income			\$0.00
Non primary production income			\$0.04
Franked distributions		\$0.00	\$0.00
Capital gains			
Discounted capital gains TAP - clean building MIT income			\$0.00
Discounted capital gains TAP - excluded from NCMI			\$0.00
Discounted capital gains TAP - NCMI			\$0.00
Discounted capital gains TAP			\$0.00
Discounted capital gains NTAP			\$74.62
Capital gains – other method TAP - clean building MIT income			\$0.00
Capital gains – other method TAP - excluded from NCMI			\$0.00
Capital gains – other method TAP - NCMI			\$0.00
Capital gains – other method TAP			\$0.00
Capital gains – other method NTAP			\$0.00
Net capital gain			\$74.62
AMIT CGT gross up amount			\$74.62
Total current year capital gains			\$149.24
Foreign income			
Assessable foreign source income		\$90.75	\$606.41
Other non-assessable amounts			
Non-assessable non-exempt amount			\$0.00
Gross amount	\$664.94		\$755.69
AMIT cost base net amount - excess (reduce cost base)			\$0.00
AMIT cost base net amount - shortfall (increase cost base)			\$0.00
Less TFN amounts withheld	\$0.00		
Less non-resident withholding tax			
- Interest / dividend amounts withheld	\$0.00		
- Fund payment amounts withheld	\$0.00		
Net cash distribution	\$664.94		

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

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

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<HARDYMAN SF A/C>
18 SIXTH AVE
SANDGATE QLD 4017

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

Enquiries:



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

Holder Identification Number (HIN)

HIN WITHHELD

Record Date:

22 December 2022

Payment Date:

5 January 2023

iShares Distribution Distribution Payment

ASX	Fund Name	Cash per Security (\$)	Units	Gross Cash Amount (\$)	Tax Withheld Amount (\$)	Net Cash Amount (\$)
100	iShares Global 100 ETF	0.61927851	323	200.03	0.00	200.03
Total				200.03	0.00	200.03

Your Payment Instruction:

COMMONWEALTH BANK OF AUSTRALIA

BSB: 067-167

ACC: XXXXXX97

Amount Deposited:

AUD\$200.03

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

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

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

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GPO Box 2975 Melbourne
Victoria 3001 Australia

June 2023 Distn Rec

Enquiries:



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

059451 000 100



HARDYMAN SMSF PTY LTD
<HARDYMAN SF A/C>
18 SIXTH AVE
SANDGATE QLD 4017

Holder Identification Number (HIN)

HIN WITHHELD

Record Date:

4 July 2023

Payment Date:

13 July 2023

iShares Distribution Distribution Payment

ASX	Fund Name	Cash per Security (\$)	Units	Gross Cash Amount (\$)	Tax Withheld Amount (\$)	Net Cash Amount (\$)
IAF	iShares Core Composite Bond ETF	0.48397850	423	204.72	0.00	204.72
100	iShares Global 100 ETF	1.43936450	323	464.91	0.00	464.91
Total				669.63	0.00	669.63

Your Payment Instruction:

COMMONWEALTH BANK OF AUSTRALIA

BSB: 067-167

ACC: XXXXXX97

Amount Deposited:

AUD\$669.63

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

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

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21 July 2023

HARDYMAN SMSF PTY LTD <HARDYMAN SF A/C>
 18 SIXTH AVE
 SANDGATE QLD 4017

ASX Code: MGOC
 APIR Code: MGE0001AU
 Investor Number: H045391
 HIN: X*****671

Attribution Managed Investment Trust Member Annual (AMMA) Statement
For the year ended 30 June 2023
Magellan Global Fund (Open Class Units)

Part A - Your Details

You are recorded as being: Trust
 Australian Tax File Number (TFN) / ABN Quoted: Provided
 Country of residence at 30 Jun 2023: Australia

Part B - Summary of 2023 Tax Return (supplementary section) Items

	Amount	Tax return label
Share of net income from trusts, less net capital gains, foreign income and franked distributions	0.23	13U
Franked distributions from trusts	0.00	13C
Other deductions relating to non-primary production income	0.00	13Y
Share of credit for foreign resident withholding amounts (excluding capital gains)	0.00	13A
Share of National rental affordability scheme tax offset	0.00	13B
Share of credit for tax withheld where Australian business number not quoted	0.00	13P
Share of franking credit from franked dividends	0.00	13Q
Share of credit for tax file number amounts withheld from interest, dividends and unit trust distributions	0.00	13R
Share of credit for tax paid by trustee	0.00	13S
Early stage venture capital limited: current year tax offset	0.00	T7K
Early stage investor: current year tax offset	0.00	T8L
Other refundable tax offsets: Exploration credits	0.00	T9 (Code E)
Net capital gain	976.21	18A
Total current year capital gains	1,952.42	18H
Credit for foreign resident capital gains withholding amounts	0.00	18X
CFC Income	0.00	19K
Transferor trust income	0.00	19B
Assessable foreign source income	62.24	20E
Other net foreign source income	62.24	20M
Australian franking credits from a New Zealand franking company	0.00	20F
Foreign Income Tax Offsets *	29.42	20O

* The foreign income tax offset represents foreign income tax offsets in respect of both foreign income and foreign capital gains derived by the Fund. Foreign income tax offsets on foreign capital gains have not been reduced by the capital gains tax discount.

Please retain this statement for Income Tax Purposes

Part C	Component of attribution	Cash Distribution	Tax Paid/Frinking Credit (grossed up)	Attribution	Tax return Label
Australian Income					
	Interest (subject to withholding tax)	0.04		0.23	
	Interest (not subject to withholding tax)	0.00		0.00	
	Dividends: unfranked amount	0.00		0.00	
	Dividends: unfranked amount declared to be CFI	0.00		0.00	
	Dividends: unfranked amount not declared to be CFI	0.00		0.00	
	Dividends: less LIC capital gain deduction	0.00		0.00	
	Other assessable Australian income	0.00		0.00	
	NCMI - Non-primary production	0.00		0.00	
	Excluded from NCMI - Non-primary production	0.00		0.00	
	Share of net income from trusts, less net capital gains, foreign income and franked distributions	0.04		0.23	13U
	Dividends: Franked amount	0.00	0.00	0.00	13C/13Q
Capital gains					
	Capital gains discount - Taxable Australian property	0.00		0.00	
	Capital gains discount - Non-Taxable Australian property	277.16	0.00	976.21	
	Capital gains other - Taxable Australian property	0.00		0.00	
	Capital gains other - Non-Taxable Australian property	0.00	0.00	0.00	
	NCMI capital gains	0.00		0.00	
	Excluded from NCMI capital gains	0.00		0.00	
	Net capital gain	277.16	0.00	976.21	18A
	AMIT CGT gross up amount	0.00		976.21	
	Other capital gains distribution	277.16		0.00	
	Total current year capital gains	554.32	0.00	1,952.42	18H
Foreign income					
	Other net foreign source income	6.99	29.42	62.24	20M/20O
	Assessable foreign source income	6.99	29.42	62.24	20E
	Australian franking credits from a New Zealand franking company	0.00	0.00	0.00	20F
	CFC income	0.00		0.00	19K
	Transferor trust income	0.00		0.00	19B
	Total foreign income	6.99	29.42	62.24	
Tax offsets					
	Franking credit tax offset (including Australian franking credits from a New Zealand franking company)	0.00		13Q / 20F	
	Foreign income tax offset	29.42		20O	
	Total tax offsets	29.42			

<u>Other non-assessable amounts and cost base details</u>	Cash distribution	Attribution/Amount	Other amount
Net exempt income	0.00	0.00	
Non-assessable non-exempt amount	0.00	0.00	
Other non-attributable amounts	0.00		
Gross cash distribution	561.35		561.35
AMIT cost base net amount - excess (decrease)			0.00
AMIT cost base net amount - shortfall (increase)			1,424.12

<u>Other amounts deducted from trust distribution</u>	Cash Amount	Tax return label
TFN amounts withheld	0.00	13R
Non-resident withholding tax deducted	0.00	
Other expenses	0.00	13Y
Credit for foreign resident capital gains withholding	0.00	18X
Net cash distribution	561.35	



This guide provides general information and has been prepared to assist you in understanding the various components of the Attribution Managed Investment Trust Member Annual (AMMA) Statement which you have received from the Fund in relation to the year ended 30 June 2023. This guide has been prepared to assist you in completing your income tax return for the year ending 30 June 2023.

Australian tax laws are complex and each unitholder's particular circumstances will be different. You should seek your own tax advice before taking any action based on this guide and consult your professional tax advisor for advice specific to your circumstances. This guide should be read in conjunction with the Australian Taxation Office's (ATO's) instructions and publications. The comments contained in this guide do not constitute legal, tax or financial planning advice. They are general in nature, offered on an informative basis only and are not intended to cover all of the potential tax consequences in relation to a particular unitholder. Certain items discussed in this guide may not apply to certain unitholders (for example, due to the unitholder's residency, entity type or some other factor).

The Fund is an Attribution Managed Investment Trust (AMIT) for the year ended 30 June 2023. Your AMMA Statement includes amounts attributed to you from the Fund relating to the year ended 30 June 2023. You may be required to include these amounts in your tax return for the 2023 financial year.

This AMMA Statement is prepared for an Australian resident individual investor who holds units in the Fund on a capital account. Unitholders should seek professional taxation advice in relation to this AMMA statement.

Part A - Your details

Part A are the details you provided and reported at the time this statement was generated.

Part B - Tax return information

Part B is a summary of the amounts attributed to you from the Fund that are relevant for the completion of your 2023 tax return. Depending on your circumstances, you may be able to copy the amounts from Part B of this AMMA statement to your corresponding labels of the Tax Return (Supplementary Section) 2023. The breakdown of the components is shown in Part C of your AMMA statement.

Part C - Component of attribution

This section of your AMMA Statement gives you a detailed breakdown of the cash paid to you and the amounts attributed to you. The information in Part C of your AMMA Statement may be required for you to complete other parts of your income tax return.

1. Australian income

The details provide a breakdown of Label 13U Non-primary production income and Label 13C Franked distributions from trusts. This information may be necessary for those investors who use the Application for refund of franking credits for individuals during 2023.

2. Capital gains

Capital gains discount - Taxable Australian Property (TAP) and Non-Taxable Australian Property (NTAP)

The capital gains tax (CGT) discount is generally available for gains on the disposal of investments that have been held for at least 12 months. These items are that part of the Fund's net capital gain that represents discount capital gains paid and attributed to you. Resident individuals and trusts (conditions apply) may be eligible for a 50% CGT discount and resident complying superannuation funds may be eligible for a 33.33% CGT discount. Companies are not eligible for the CGT discount.

Capital gains other - Taxable Australian Property (TAP) and Non-Taxable Australian Property (NTAP)

These items are capital gains paid and attributed to you in relation to the disposal of investments held by the Fund which are held for less than 12 months. The CGT discount is not available in relation to such gains.

Net capital gains

This amount represents the taxable capital gains which is the sum of the capital gains (discounted and other methods) and any foreign tax paid on capital gains.

AMIT CGT gross up amount

This item shows the additional amount treated as capital gains of a unitholder under ss 276-85(3) and (4) of the Income Tax Assessment Act 1997 (ITAA 1997), and is included in the AMIT cost base increase amount under s104-107E of the ITAA 1997. This amount is equal to the sum of the attribution column for Capital gains discount - Taxable Australian Property (TAP) and Capital gains discount - Non-Taxable Australian Property (NTAP).

Other capital gains distribution

Other capital gains distributions are shown in the Cash distribution column to represent the total amount of cash distributed in relation to all capital gains, other than the amounts already shown in the Cash distribution columns for Capital gains discount - NTAP & TAP and Capital gains other - NTAP & TAP.

3. Foreign income

The Foreign income section includes all foreign income except foreign capital gains. Foreign tax paid on foreign income (other than foreign capital gains) is also shown here.

4. Other non-assessable amounts and cost base details

Other non-assessable amounts have been divided into three categories depending on the nature of the amount. These amounts may not be immediately assessable for income tax purposes and may not be required to be included in your tax return. However, they may be relevant when determining any adjustment to the cost base of your unit holding and may be relevant in working out your gain/loss at the time you dispose of your units in the Fund.

Other non-attributable amounts

Other non-attributable amounts are cash distributions paid to you that exceed the attribution amount, to the extent they are not already shown in other components. These amounts are reflected in the calculation of the AMIT cost base net amount - excess or shortfall. It does not include Other capital gains distributions which are shown at the capital gains section.

AMIT cost base net amounts

Under the AMIT regime you are required to adjust your cost base of your units as follows:

AMIT cost base net amount - excess (decrease). You must reduce the cost base and reduced cost base of your units in the Fund by the AMIT cost base net amount - excess. A capital gain may also arise if your AMIT cost base net amount - excess is greater than your cost base of your units in the Fund.

AMIT cost base net amount - shortfall (increase). You must increase the cost base and reduced cost base of your units in the Fund by the AMIT cost base net amount - shortfall.

End of Document

18 January 2023

HARDYMAN SMSF PTY LTD <HARDYMAN SF A/C>
 18 SIXTH AVE
 SANDGATE QLD 4017

ASX Code: MGOC
 APIR Code: MGE0001AU
 Investor Number: H045391
 HIN: X*****671

Distribution Statement

Magellan Global Fund (Open Class Units)

This statement details the distribution for your holdings with Magellan Asset Management Limited in the above fund for the period 1 July 2022 to 31 December 2022.

Distribution Details

Cash Distribution Rate	\$0.05100000
Record Date	04/01/2023
Payment Date	18/01/2023

Date	Unit Balance Before Distribution	Gross Distribution (\$)	Withholding Tax (\$) *	Net Payments (\$)	Payment Method	BSB	Account Number	Unit Balance After Distribution **
31-12-2022	5,498.0000	280.40	0.00	280.40	Direct Credit	067-***	****197	5,498.0000

Investor Details

Name	TFN/ABN Quoted
HARDYMAN SMSF PTY LTD <HARDYMAN SF A/C>	Yes

Note:

*Tax has been deducted if you are a non-resident or where you have not advised your Tax File Number (TFN) / Australian Business Number (ABN). The withholding tax amount is calculated on the attribution amount of your distribution.

**Does not include any transactions ex-date onwards, except for reinvested units (if applicable). Neither Magellan Asset Management Limited nor Apex Fund Services Pty Ltd will be liable for any losses incurred by any person who relies on the holding shown without making their own adjustments for any transactions.

Should you have any questions regarding this statement please contact our Unit Registry Office on 1300 127 780 or by email magellanfunds@apexgroup.com.

You can update your Tax File Number, DRP preference or bank account details online at <https://magellan.apexgroupportal.com/login>

Please send all mail correspondence to Apex Fund Services Pty Ltd at GPO Box 143, Sydney NSW 2001.

Electronic delivery of CHESS holding statements and notifications

Did you know?

ASX has now launched the ASX CHESS Statements Portal, giving you the ability to receive electronic notifications about your holdings.

To access the portal and your electronic notifications, your broker will need to opt you in. Contact your broker and see if they have this service enabled.

If you have not opted in, you will continue to receive CHESS holding statements and notifications in the mail. Once you have opted in, all of your statements and notifications will be available through the ASX CHESS Statements Portal and you will no longer receive paper statements.

For any technical issues relating to this service, you will need to contact ASX directly. See <https://www2.asx.com.au/investors/start-investing/electronic-delivery-of-chess-notifications>

Fund Payment Notice

Magellan Global Fund (Open Class Units)

The responsible entity or the Trustee of the Magellan Global Fund (Open Class Units) ("Fund") considers that the Fund is a withholding Managed Investment Trust ("MIT") for the purposes of subdivision 12-H of Schedule 1 to the Taxation Administration Act 1953 ("TAA") for the year ended 30 June 2023. The Fund is an Attribution Managed Investment Trust ("AMIT") in relation to the year ended 30 June 2023.

The fund payment information below is provided solely for the purposes of Subdivisions 12A-B, 12A-C of Schedule 1 to the TAA in order to determine withholding MIT non-resident withholding tax and to assist entities with withholding obligations that may arise in respect of amounts paid to non-residents and should not be used for any other purpose.

Components	Cents per unit
Australian-sourced interest	0.00017612
Unfranked Australian dividends	0.00000000
Managed investment trust fund payment (exclusive of NCMI and Excluded NCMI)	0.00000000
Non-concessional managed investment trust income (NCMI)	0.00000000
Excluded non-concessional managed investment trust income (Excluded NCMI)	0.00000000

Australian resident unitholders should not rely on this information for the purposes of completing their income tax returns. Details of the full year AMIT determined components will be provided in the 2023 AMIT Member Annual ("AMMA") Statement for the Fund. The AMMA Statement for the Fund will be sent to unitholders after 30 June 2023.

Please note information contained in this document is a reference guide ("Guide") only. This Guide is suited for use by non-resident unitholders invested into the Fund. This Guide is a summary only and is not intended to provide a detailed analysis of each aspect of the relevant Australian Taxation laws. The effects of the Australian taxation laws are very complex, we therefore recommend that you consult your financial adviser, accountant or obtain specialised taxation advice.



21 July 2023

HARDYMAN SMSF PTY LTD <HARDYMAN SF A/C>
18 SIXTH AVE
SANDGATE QLD 4017

ASX Code: MGOC
APIR Code: MGE0001AU
Investor Number: H045391
HIN: X*****671

Distribution Statement

Magellan Global Fund (Open Class Units)

This statement details the distribution for your holdings with Magellan Asset Management Limited in the above fund for the period 1 January 2023 to 30 June 2023.

Distribution Details

Cash Distribution Per Unit	\$0.05110000
Record Date	04/07/2023
Payment Date	21/07/2023

Date	Unit Balance Before Distribution	Gross Distribution (\$)	Withholding Tax (\$) *	Net Payments (\$)	Payment Method	BSB	Account Number	Unit Balance After Distribution **
30-06-2023	5,498.0000	280.95	0.00	280.95	Direct Credit	067-***	****197	5,498.0000

Investor Details

Name	HARDYMAN SMSF PTY LTD <HARDYMAN SF A/C>	TFN/ABN Quoted	Yes
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Note:

Gross Distribution is equal to Unit Balance Before Distribution multiplied by Cash Distribution Per Unit.

*Tax has been deducted if you are recorded as a non-resident or where you have not advised your Tax File Number (TFN) / Australian Business Number (ABN) by the Record Date. The withholding tax amount is calculated on the attribution amount of your distribution. For further details please refer to <https://www.magellangroup.com.au/funds/distributions/>.

**Does not include any transactions ex-date onwards, except for reinvested units (if applicable). Neither Magellan Asset Management Limited nor Apex Fund Services Pty Ltd will be liable for any losses incurred by any person who relies on the holding shown without making their own adjustments for any transactions.

Should you have any questions regarding this statement please contact our Unit Registry Office on 1300 127 780 or by email magellanfunds@apexgroup.com.

Please send all mail correspondence to Apex Fund Services Pty Ltd at GPO Box 143, Sydney NSW 2001.

Fund Payment Notice

Magellan Global Fund (Open Class Units)

The Responsible Entity or the Trustee of the Magellan Global Fund (Open Class Units) ("Fund") considers that the Fund is a withholding Managed Investment Trust ("MIT") for the purposes of subdivision 12-H of Schedule 1 to the Taxation Administration Act 1953 ("TAA") for the year ended 30 June 2023. The Fund is an Attribution Managed Investment Trust ("AMIT") in relation to the year ended 30 June 2023.

The fund payment information below is provided solely for the purposes of Subdivisions 12A-B, 12A-C of Schedule 1 to the TAA in order to determine withholding MIT non-resident withholding tax and to assist entities with withholding obligations that may arise in respect of amounts paid to non-residents and should not be used for any other purpose.

Components	Cents per unit
Australian-sourced interest	0.00399097
Unfranked Australian dividends	0.00000000
Managed investment trust fund payment (exclusive of NCMI and Excluded NCMI)	0.00000000
Non-concessional managed investment trust income (NCMI)	0.00000000
Excluded non-concessional managed investment trust income (Excluded NCMI)	0.00000000

Australian resident unitholders should not rely on this information for the purposes of completing their income tax returns. Details of the full year AMIT determined components will be provided in the 2023 AMIT Member Annual ("AMMA") Statement for the Fund. The AMMA Statement for the Fund will be sent to unitholders after 30 June 2023.

Please note information contained in this document is a reference guide ("Guide") only. This Guide is suited for use by non-resident unitholders invested into the Fund. This Guide is a summary only and is not intended to provide a detailed analysis of each aspect of the relevant Australian Taxation laws. The effects of the Australian taxation laws are very complex, we therefore recommend that you consult your financial adviser, accountant or obtain specialised taxation advice.



036 093834

HARDYMAN SMSF PTY LTD
<HARDYMAN SF A/C>
18 SIXTH AVE
SANDGATE QLD 4017

Statement date: 28 July 2023

Reference no.: X*****6671

Tax statement for the year ended 30 June 2023

Incorporating an AMMA statement required under the Income Tax Assessment Act 1997

Part B - Information for resident investors to complete their tax return

The tables on page 2 contain the information to be inserted into your tax return.

If you use a tax agent to prepare your income tax return, advise them to rely on the information in this statement rather than information that may be displayed in the tax agent's pre-filing service.

If you use myTax to prepare your income tax return, check the pre-filled amounts against this statement and correct them if necessary.

The information provided below assumes you were a resident of Australia for income tax purposes for the whole of the financial year. Additional information provided in Part C may be required by some taxpayers when completing their tax return. Information in Parts C and D may be relevant to capital gains tax calculations on disposal of your units.

We are required to report the information shown on this statement to the Australian Taxation Office. Please retain this statement for income tax purposes.

Part B - Information for resident investors to complete their tax return

The four tables contain the information to be inserted into your tax return. They follow the structure of the *Tax Return for individuals (supplementary section) 2023*. Each line identifies a *Tax return label* to indicate where in the tax return the numbers below are to be inserted. On the tax return these labels are the white letters inside coloured boxes.

Partnerships and trusts – Non-primary production

Item	Amount	Tax return label
Share of net income from trusts	\$142.88	13U
Franked distributions from trusts	\$686.31	13C

Share of credits from income and tax offsets

Item	Amount	Tax return label
Share of franking credit from franked dividends	\$221.91	13Q
Share of credit for tax file number amounts withheld	\$0.00	13R

Capital Gains

Item	Amount	Tax return label
Net capital gain*	\$139.60	18A
Total current year capital gains	\$279.20	18H

Foreign Source Income and foreign assets or property

Item	Amount	Tax return label
Assessable foreign source income	\$12.77	20E
Other net foreign source income	\$12.77	20M
Foreign income tax offset**	\$0.00	20O

*You may have capital losses from the sale of your units or from other sources to offset against this amount.

**Where the foreign income tax offset amount shown is more than \$1,000 you should consult the Australian Taxation Office's Guide to foreign income tax offset rules 2023 to determine whether you are entitled to claim the full amount.

Enquiries about this statement can be made to enquiries@vaneck.com.au.

Part C: Components of attribution

	Tax paid or Franking credit (grossed up)	Attributable amount
Australian Income		
Dividends - Unfranked amount		\$14.76
Dividends - Unfranked CFI amount		\$65.94
Interest (subject to non - resident withholding tax)		\$8.64
Interest (not subject to non - resident withholding tax)		\$0.38
NCMI		\$0.99
Excluded from NCMI		\$0.08
Clean building MIT income		\$0.61
Other income		\$51.48
Non-primary production income		\$142.88
Dividends - Franked amount	\$221.91	\$686.31
Capital Gains		
Capital gains - Discounted method TAP		\$7.42
Capital gains - Discounted method NTAP		\$132.18
Capital gains - Other method TAP		\$0.00
Capital gains - Other method NTAP		\$0.00
Net Capital Gains		\$139.60
AMIT CGT gross up amount		\$139.60
Other capital gains distribution		\$0.00
Total current year capital gains		\$279.20
Foreign Income		
Assessable foreign income	\$0.00	\$12.77
CFC income		\$0.00
Total foreign income	\$0.00	\$12.77
Other Non-Assessable Amounts		
Net exempt income		\$0.00
Non-Assessable non-exempt amount		\$0.00
Other non-attributable amounts		\$0.00
Total Non-Assessable amounts		\$0.00
Total	\$1,121.16	
Less: Gross-Ups	\$221.91	
Less: attributed amounts not paid in cash*	\$134.31	
Gross Cash Distribution	\$764.94	
Other deductions from Distribution		
Less: Withheld tax amount	\$0.00	
Net Cash Distribution	\$764.94	

*It is no longer a tax law requirement that amounts to be included in your tax return have to be paid to you in cash. This can give rise to a cost base adjustment. See table E on the next page.

Part D: Tax offsets

Tax offsets	Amount
Franking credit tax offset	\$221.91
Foreign income tax offset	\$0.00
Total tax offsets	\$221.91

The foreign income tax offset is split as follows:

referable to income	100%
referable to capital gains	0%
	<hr/>
	100%

The foreign income tax offset referable to capital gains is the gross amount. This has not been reduced proportionately for capital losses or the CGT discount applied at the fund level.

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

AMIT cost base net increase amount	\$134.31
AMIT cost base net decrease amount	\$0.00

Part F: Payment summary information for the year ended 30 June 2023 (for non-resident unitholders only)

Total fund payment	\$0.00
Total amounts withheld from fund payment	\$0.00

2023 Dividend Payment Summary

Payment Date	No. of Units	Dividend Payment Rate	Gross Dividend Amount	Tax Withheld	Net Dividend Amount
18/01/2023	627	\$0.5900	\$369.93	\$0.00	\$369.93
25/07/2023	627	\$0.6300	\$395.01	\$0.00	\$395.01
Total			\$764.94	\$0.00	\$764.94

Periodic statement

Your 2023 periodic or exit statement will be available online at <https://investorcentre.linkmarketservices.com.au> from around 20 September 2023. If you require a paper copy of a statement you can call +61 1300 68 38 37.

Further information

The Fund's product disclosure statement and latest available half-year and annual financial reports are accessible at <https://www.vaneck.com.au> or by calling +61 1300 68 38 37.





VanEck Australian Equal Weight ETF
ARSN 167 523 211 / ASX code: MVW
Responsible Entity: VanEck Investments Limited
ABN 22 146 596 116, AFSL 416755

All communications to:
C/- Link Market Services Limited
Level 12, 680 George Street, Sydney NSW 2000
Locked Bag A14, Sydney South, NSW 1235
Telephone: +61 1300 68 38 37
Email: vaneck@linkmarketservices.com.au
Website: www.linkmarketservices.com.au



036 012311

HARDYMAN SMSF PTY LTD
<HARDYMAN SF A/C>
18 SIXTH AVE
SANDGATE QLD 4017

Dividend Advice

Payment Date: 18 January 2023
Record Date: 4 January 2023
HIN/SRN: X*****6671

TFN/ABN RECEIVED AND RECORDED

Dear Investor,

This payment represents a dividend for the period ended 30 December 2022, in respect of your units entitled to participate at the Record Date.

Class Description	Rate per Unit	Participating Units	Gross Amount	Withholding Tax	Net Amount
Ordinary Units	\$0.5900	627	\$369.93	\$0.00	\$369.93

This payment has been remitted to:

COMMONWEALTH BANK OF AUSTRALIA
Account Name: HARDYMAN SMSF PTY LTD <HARDYMAN
BSB: 067-167 ACC: ****2197
Direct Credit Reference No.: 001288673888

The final details of dividend components paid to you for a financial year will be detailed in the annual tax statement for the year, which will be sent to you as soon as practical after the year has ended.

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



VanEck Australian Equal Weight ETF
ARSN 167 523 211 / ASX code: MVW
Responsible Entity: VanEck Investments Limited
ABN 22 146 596 116, AFSL 416755

MVV

All communications to:
C/- Link Market Services Limited
Level 12, 680 George Street, Sydney NSW 2000
Locked Bag A14, Sydney South, NSW 1235
Telephone: +61 1300 68 38 37
Email: vaneck@linkmarketservices.com.au
Website: www.linkmarketservices.com.au



036 011899

HARDYMAN SMSF PTY LTD
<HARDYMAN SF A/C>
18 SIXTH AVE
SANDGATE QLD 4017

Dividend Advice

Payment Date: 25 July 2023
Record Date: 4 July 2023
HIN/SRN: X*****6671

TFN/ABN RECEIVED AND RECORDED

Dear Investor,

This payment represents a dividend for the period ended 30 June 2023, in respect of your units entitled to participate at the Record Date.

Class Description	Rate per Unit	Participating Units	Gross Amount	Withholding Tax	Net Amount
Ordinary Units	\$0.6300	627	\$395.01	\$0.00	\$395.01

This payment has been remitted to:

COMMONWEALTH BANK OF AUSTRALIA
Account Name: HARDYMAN SMSF PTY LTD <HARDYMAN
BSB: 067-167 ACC: ****2197
Direct Credit Reference No.: 001298541457

The final details of dividend components paid to you for a financial year will be detailed in the annual tax statement for the year, which will be sent to you as soon as practical after the year has ended.

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

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

Your details



036 019594

HARDYMAN SMSF PTY LTD
<HARDYMAN SF A/C>
18 SIXTH AVE
SANDGATE QLD 4017

Part A:

Statement Date: 26 July 2023

Reference No.: X***6671**

**Attribution Managed Investment Trust Member Annual
Statement for the year ended 30 June 2023**

Part B: Summary of 2023 tax return (supplementary section) items for a resident individual

Item	Amount	Tax return label
Share of net income from trusts, less net capital gains, foreign income and franked distributions	\$309.21	13U
Franked distribution from trusts	\$2,961.95	13C
Share of franking credits from franked dividends	\$903.85	13Q
Share of credit for tax file number amounts withheld from interest, dividends and unit trust distributions	\$0.00	13R
Share of credit for foreign resident withholding amounts (excluding capital gains)	\$0.00	13A
Net capital gain	\$95.60	18A
Total current year capital gains	\$191.20	18H
CFC Income	\$0.00	19K
Assessable foreign source income	\$59.77	20E
Other net foreign source income	\$59.77	20M
Australian franking credits from a New Zealand franking company	\$0.00	20F
Foreign income tax offset *	\$4.26	20O

*To work out your foreign income tax offset (FITO) entitlement, see 20 Foreign source income and foreign assets or property or the Guide to foreign tax offset rules 2023.

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

	Amount	
Capital gains - discounted method	\$191.20	(gross amount)
Capital gains - other method	\$0.00	
Total current year capital gains	\$191.20	

Part C: Components of attribution	Cash Distributions	Tax paid or Franking credit (gross up)	Attributable amount
Australian Income			
Interest (subject to non - resident withholding tax)			\$30.70
Interest (not subject to non - resident withholding tax)			\$0.00
Dividends - unfranked amount declared to be CFI			\$183.54
Dividends - unfranked amount not declared to be CFI			\$20.39
Other assessable Australian income (Other)			\$68.54
Other assessable Australian income (NCMI)			\$4.64
Other assessable Australian income (Excluded from NCMI)			\$1.20
Other assessable Australian income (CBMI)			\$0.20
Non-primary production income			\$309.21
Dividends - Franked amount		\$903.85	\$2,961.95
Capital Gains			
Capital gains – Discounted method TAP (Other)			\$27.89
Capital gains – Discounted method TAP (NCMI)			\$0.00
Capital gains – Discounted method TAP (Excluded from NCMI)			\$0.00
Capital gains – Discounted method TAP (CBMI)			\$0.00
Capital gains - Discounted method NTAP			\$67.71
Taxable foreign capital gains - Discounted method		\$0.00	\$0.00
Capital gains – Other method TAP (Other)			\$0.00
Capital gains – Other method TAP (NCMI)			\$0.00
Capital gains – Other method TAP (Excluded from NCMI)			\$0.00
Capital gains – Other method TAP (CBMI)			\$0.00
Capital gains - Other method NTAP			\$0.00
Taxable foreign capital gains - Other method		\$0.00	\$0.00
Net Capital Gains		\$0.00	\$95.60
AMIT CGT gross up amount			\$95.60
Other capital gains distribution			
Total current year capital gains		\$0.00	\$191.20
Foreign Income			
Other net foreign source income		\$4.26	\$59.77
Assessable foreign source income		\$4.26	\$59.77
Australian franking credit from a New Zealand franking company		\$0.00	\$0.00
CFC income			\$0.00
Total foreign income		\$4.26	\$59.77
Other Non-assessable Amounts			Amount
Net exempt income			\$0.00
Non-assessable non-exempt amount			\$0.00
Other non-attributable amounts			\$66.49
Total Non-Assessable amounts			\$66.49
Gross Cash Distribution			
	\$2,680.51		
Less: TFN amounts withheld	\$0.00		
Less: Non-resident tax withheld on interest and dividends	\$0.00		
Less: Non-resident tax withheld on fund payments	\$0.00		
Net Cash Distribution	\$2,680.51		
Part D: Tax offsets			
Tax offsets			Amount
Franking credit tax offset from Australian resident companies			\$903.85
Foreign income tax offset - Other net foreign source income			\$4.26
Foreign income tax offset - Taxable foreign capital gains - Discounted method			\$0.00
Foreign income tax offset - Taxable foreign capital gains - Other method			\$0.00
Australian franking credit from a New Zealand franking company			\$0.00
Total tax offsets			\$908.11
Part E: Attribution Managed Investment Trust ('AMIT') cost base adjustments			Amount
AMIT cost base net amount - excess (decrease cost base)			\$66.49
AMIT cost base net amount - shortfall (increase cost base)			\$0.00

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

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



036 011578

HARDYMAN SMSF PTY LTD
<HARDYMAN SF A/C>
18 SIXTH AVE
SANDGATE QLD 4017

Distribution Advice

Payment date: 14 October 2022
Record date: 30 September 2022
Reference no.: X*****6671

TFN/ABN RECEIVED AND RECORDED

Dear Unitholder,

This payment represents a distribution of 107.9484 cents for the period ended 30 September 2022, in respect of ordinary units entitled to participate at the record date. The final details of the distribution components (including any non-assessable amounts) will be advised in the AMIT Member Annual Statement for the year ending 30 June 2023.

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

Class Description	Rate per Unit	Participating Units	Franked Component	Other Income Component	Gross Amount
Ordinary Units	107.9484 cents	888	\$856.74	\$101.84	\$958.58
				Net Amount:	\$958.58

PAYMENT REMITTED TO:

COMMONWEALTH BANK OF AUSTRALIA
1 HARBOUR ST SHOP C4 DARLING W
SYDNEY NSW 2000

Account Name: HARDYMAN SMSF PTY LTD <HARDYMAN
BSB: 067-167 Account No: ****2197
Direct Credit Reference No.: 001284981694

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

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

The SPDR S&P/ASX 200 Fund declares that it is a managed investment trust for the purposes of Subdivision 12-H of the Taxation Administration Act 1953 ("TAA 1953") in respect of the income year ending 30 June 2023. This distribution relates to the trust's year of income ending 30 June 2023. For the purpose of Section 12-405 of Schedule 1 of the TAA 1953, the "Fund Payment" portion of the distribution is calculated as the sum of the following components:

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

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



036 011759

HARDYMAN SMSF PTY LTD
<HARDYMAN SF A/C>
18 SIXTH AVE
SANDGATE QLD 4017

Distribution Advice

Payment date: 12 January 2023
Record date: 30 December 2022
Reference no.: X*****6671

TFN/ABN RECEIVED AND RECORDED

Dear Unitholder,

This payment represents a distribution of 57.7133 cents for the period ended 30 December 2022, in respect of ordinary units entitled to participate at the record date. The final details of the distribution components (including any non-assessable amounts) will be advised in the AMIT Member Annual Statement for the year ending 30 June 2023.

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

Class Description	Rate per Unit	Participating Units	Franked Component	Other Income Component	Gross Amount
Ordinary Units	57.7133 cents	888	\$401.49	\$111.00	\$512.49
				Net Amount:	\$512.49

PAYMENT REMITTED TO:

COMMONWEALTH BANK OF AUSTRALIA
1 HARBOUR ST SHOP C4 DARLING W
SYDNEY NSW 2000
Account Name: HARDYMAN SMSF PTY LTD <HARDYMAN
BSB: 067-167 Account No: ****2197
Direct Credit Reference No.: 001287927112

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

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

The SPDR S&P/ASX 200 Fund declares that it is a managed investment trust for the purposes of Subdivision 12-H of the Taxation Administration Act 1953 ("TAA 1953") in respect of the income year ending 30 June 2023. This distribution relates to the trust's year of income ending 30 June 2023. For the purpose of Section 12-405 of Schedule 1 of the TAA 1953, the "Fund Payment" portion of the distribution is calculated as the sum of the following components:

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

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



036 011803

HARDYMAN SMSF PTY LTD
<HARDYMAN SF A/C>
18 SIXTH AVE
SANDGATE QLD 4017

Distribution Advice

Payment date: 14 April 2023
Record date: 31 March 2023
Reference no.: X*****6671

TFN/ABN RECEIVED AND RECORDED

Dear Unitholder,

This payment represents a distribution of 68.5438 cents for the period ended 31 March 2023, in respect of ordinary units entitled to participate at the record date. The final details of the distribution components (including any non-assessable amounts) will be advised in the AMIT Member Annual Statement for the year ending 30 June 2023.

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

Class Description	Rate per Unit	Participating Units	Franked Component	Other Income Component	Gross Amount
Ordinary Units	68.5438 cents	888	\$514.72	\$93.95	\$608.67
				Net Amount:	\$608.67

PAYMENT REMITTED TO:

COMMONWEALTH BANK OF AUSTRALIA
1 HARBOUR ST SHOP C4 DARLING W
SYDNEY NSW 2000
Account Name: HARDYMAN SMSF PTY LTD <HARDYMAN
BSB: 067-167 Account No: ****2197
Direct Credit Reference No.: 001295219522

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

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

The SPDR S&P/ASX 200 Fund declares that it is a managed investment trust for the purposes of Subdivision 12-H of the Taxation Administration Act 1953 ("TAA 1953") in respect of the income year ending 30 June 2023. This distribution relates to the trust's year of income ending 30 June 2023. For the purpose of Section 12-405 of Schedule 1 of the TAA 1953, the "Fund Payment" portion of the distribution is calculated as the sum of the following components:

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

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



036 011695

HARDYMAN SMSF PTY LTD
<HARDYMAN SF A/C>
18 SIXTH AVE
SANDGATE QLD 4017

Distribution Advice

Payment date: 12 July 2023
Record date: 30 June 2023
Reference no.: X*****6671

TFN/ABN RECEIVED AND RECORDED

Dear Unitholder,

This payment represents a distribution of 67.6548 cents for the period ended 30 June 2023, in respect of ordinary units entitled to participate at the record date. The final details of the distribution components (including any non-assessable amounts) will be advised in the AMIT Member Annual Statement for the year ended 30 June 2023.

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

Class Description	Rate per Unit	Participating Units	Franked Component	Other Income Component	Gross Amount
Ordinary Units	67.6548 cents	888	\$285.15	\$315.62	\$600.77
				Net Amount:	\$600.77

PAYMENT REMITTED TO:

COMMONWEALTH BANK OF AUSTRALIA
1 HARBOUR ST SHOP C4 DARLING W
SYDNEY NSW 2000

Account Name: HARDYMAN SMSF PTY LTD <HARDYMAN
BSB: 067-167 Account No: ****2197
Direct Credit Reference No.: 001298213572

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

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

The SPDR S&P/ASX 200 Fund declares that it is a managed investment trust for the purposes of Subdivision 12-H of the Taxation Administration Act 1953 ("TAA 1953") in respect of the income year ended 30 June 2023. This distribution relates to the trust's year of income ended 30 June 2023. For the purpose of Section 12-405 of Schedule 1 of the TAA 1953, the "Fund Payment" portion of the distribution is calculated as the sum of the following components:

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

Contact Us:



Online:

www.investorcentre.com/au/contact



By Mail:

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

Enquiries:

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

Holder Identification Number (HIN)

HIN WITHHELD

┌ 217904 000 VAP



HARDYMAN SMSF PTY LTD
<HARDYMAN SF A/C>
18 SIXTH AVE
SANDGATE QLD 4017

ATTRIBUTION MANAGED INVESTMENT TRUST MEMBER ANNUAL TAX STATEMENT FOR YEAR ENDED 30 JUNE 2023

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

PART A – SUMMARY OF 2023 TAX RETURN (SUPPLEMENTARY SECTION) ITEMS			
Item	Tax Return Label		Amount
Share of net income from trusts, less net capital gains, foreign income and franked distributions	13U		\$160.15
Franked distributions from trusts	13C		\$50.82
Share of franking credits from franked dividends	13Q		\$16.18
Share of credit for TFN amounts withheld	13R		\$0.00
Share of credit for foreign resident withholding amounts	13A		\$0.00
Net capital gain	18A		\$118.93
Total current year capital gains	18H		\$237.86
Assessable foreign source income	20E		\$6.49
Other net foreign source income	20M		\$6.49
Foreign income tax offset	20O		\$0.26
PART B – COMPONENTS OF ATTRIBUTION			
Item	Cash Distribution	Tax Paid/Offsets	Attribution
Australian Income			
Unfranked distributions	\$6.43		\$5.28
Unfranked CFI distributions	\$0.01		\$0.00
Interest - subject to non resident WHT	\$25.70		\$27.94
Interest - not subject to non resident WHT	\$0.00		\$0.00
Other income - clean building MIT income	\$1.20		\$1.18
Other income - excluded from NCMI	\$1.38		\$1.41
Other income - NCMI	\$3.00		\$3.08
Other income	\$111.08		\$121.26
Non primary production income	\$148.80		\$160.15
Franked distributions	\$36.35	\$16.18	\$50.82
Capital Gains			
Discounted capital gains TAP - clean building MIT income	\$0.00		\$0.00
Discounted capital gains TAP - excluded from NCMI	\$0.00		\$0.00
Discounted capital gains TAP - NCMI	\$0.00		\$0.00
Discounted capital gains TAP	\$52.88		\$48.97
Discounted capital gains NTAP	\$61.20		\$69.96
Capital gains – other method TAP - clean building MIT income	\$0.00		\$0.00
Capital gains – other method TAP - excluded from NCMI	\$0.00		\$0.00
Capital gains – other method TAP - NCMI	\$0.00		\$0.00
Capital gains – other method TAP	\$0.00		\$0.00
Capital gains – other method NTAP	\$0.00		\$0.00
Net capital gain	\$114.08		\$118.93
AMIT CGT gross up amount			\$118.93
Other capital gains distribution	\$114.08		
Total current year capital gains	\$228.16		\$237.86
Foreign Income			
Assessable foreign source income	\$6.20	\$0.26	\$6.49
Other Non-assessable Amounts			
Non-assessable non-exempt amount	\$0.00		\$0.00
Net exempt income	\$0.00		
Other non-attributable amounts	\$0.00		
Gross Amount	\$419.51		\$455.32
AMIT cost base net amount - excess (reduce cost base)			\$0.00
AMIT cost base net amount - shortfall (increase cost base)			\$19.37
Less TFN amounts withheld	\$0.00		
Less non-resident withholding tax			
- Interest / dividend amounts withheld	\$0.00		
- Fund payment amounts withheld	\$0.00		
Net Cash Distribution	\$419.51		



All correspondence to:

Computershare Investor Services Pty Limited
GPO Box 2975 Melbourne
Victoria 3001 Australia
Enquiries (within Australia) 1300 757 905
(outside Australia) 61 3 9415 4813
Facsimile 61 2 8235 8209
www.investorcentre.com/au/contact
www.computershare.com

VAP

133194 000 VAP



HARDYMAN SMSF PTY LTD
<HARDYMAN SF A/C>
18 SIXTH AVE
SANDGATE QLD 4017

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

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

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

Class Description	Rate Per Security	Securities Held	Gross Amount
ETF	\$0.57804128	134	\$77.46

Withholding tax: \$0.00

NET PAYMENT: \$77.46

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

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

Your Payment Instruction

Bank: COMMONWEALTH BANK OF AUSTRALIA
BSB: 067-167
ACC: XXXXXX97

Amount Deposited**\$77.46**

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



118545 000 VGS



HARDYMAN SMSF PTY LTD
<HARDYMAN SF A/C>
18 SIXTH AVE
SANDGATE QLD 4017

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

Enquiries:



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

Holder Identification Number (HIN)

HIN WITHHELD

Record Date:

4 January 2023

Payment Date:

18 January 2023

Vanguard Distribution for the Period Ended 31 December 2022

Distribution Payment

ASX	Fund Name	Cash per Security (\$)	Units	Gross Cash Amount (\$)	Tax Withheld Amount (\$)	Net Cash Amount (\$)
VGS	Vanguard MSCI Index International Shares ETF	0.30346465	319	96.81	0.00	96.81
VAP	Vanguard Australian Property Securities Index ETF	0.92102058	134	123.42	0.00	123.42
Total:				220.23	0.00	220.23

Your Payment Instruction:

COMMONWEALTH BANK OF AUSTRALIA

BSB: 067-167

Account Number: XXXXXX97

Amount Deposited:

AUD\$220.23

If payment cannot be made to the above account, the distribution amount will be held as a non-interest bearing deposit pending receipt of your valid direct credit instructions. Register your instructions at www.investorcentre.com/au or call Computershare on 1300 757 905.

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

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



117622 000 VGS



HARDYMAN SMSF PTY LTD
<HARDYMAN SF A/C>
18 SIXTH AVE
SANDGATE QLD 4017

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

Enquiries:



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

Holder Identification Number (HIN)

HIN WITHHELD

Record Date:

4 April 2023

Payment Date:

20 April 2023

Vanguard Distribution for the Period Ended 31 March 2023

Distribution Payment

ASX	Fund Name	Cash per Security (\$)	Units	Gross Cash Amount (\$)	Tax Withheld Amount (\$)	Net Cash Amount (\$)
VGS	Vanguard MSCI Index International Shares ETF	0.22421236	319	71.52	0.00	71.52
VAP	Vanguard Australian Property Securities Index ETF	0.80254752	134	107.54	0.00	107.54
Total:				179.06	0.00	179.06

Your Payment Instruction:

COMMONWEALTH BANK OF AUSTRALIA

BSB: 067-167

Account Number: XXXXXX97

Amount Deposited:

AUD\$179.06

If payment cannot be made to the above account, the distribution amount will be held as a non-interest bearing deposit pending receipt of your valid direct credit instructions. Register your instructions at www.investorcentre.com/au or call Computershare on 1300 757 905.

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

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



117220 000 VGS



HARDYMAN SMSF PTY LTD
<HARDYMAN SF A/C>
18 SIXTH AVE
SANDGATE QLD 4017

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

Enquiries:



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

Holder Identification Number (HIN)

HIN WITHHELD

Record Date:

4 July 2023

Payment Date:

18 July 2023

Vanguard Distribution for the Period Ended 30 June 2023

Distribution Payment

ASX	Fund Name	Cash per Security (\$)	Units	Gross Cash Amount (\$)	Tax Withheld Amount (\$)	Net Cash Amount (\$)
VAP	Vanguard Australian Property Securities Index ETF	0.82904457	134	111.09	0.00	111.09
VGS	Vanguard MSCI Index International Shares ETF	1.11656852	319	356.19	0.00	356.19
Total:				467.28	0.00	467.28

Your Payment Instruction:

COMMONWEALTH BANK OF AUSTRALIA

BSB: 067-167

Account Number: XXXXXX97

Amount Deposited:

AUD\$467.28

If payment cannot be made to the above account, the distribution amount will be held as a non-interest bearing deposit pending receipt of your valid direct credit instructions. Register your instructions at www.investorcentre.com/au or call Computershare on 1300 757 905.

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

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

Contact Us:



Online:

www.investorcentre.com/au/contact



By Mail:

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

Enquiries:

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

Holder Identification Number (HIN)

HIN WITHHELD

217903 000 VGS



HARDYMAN SMSF PTY LTD
<HARDYMAN SF A/C>
18 SIXTH AVE
SANDGATE QLD 4017

ATTRIBUTION MANAGED INVESTMENT TRUST MEMBER ANNUAL TAX STATEMENT FOR YEAR ENDED 30 JUNE 2023

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

PART A – SUMMARY OF 2023 TAX RETURN (SUPPLEMENTARY SECTION) ITEMS			
Item	Tax Return Label	Amount	
Share of net income from trusts, less net capital gains, foreign income and franked distributions	13U	\$8.34	
Franked distributions from trusts	13C	\$0.00	
Share of franking credits from franked dividends	13Q	\$0.00	
Share of credit for TFN amounts withheld	13R	\$0.00	
Share of credit for foreign resident withholding amounts	13A	\$0.00	
Net capital gain	18A	\$148.05	
Total current year capital gains	18H	\$296.10	
Assessable foreign source income	20E	\$613.52	
Other net foreign source income	20M	\$613.52	
Foreign income tax offset	20O	\$81.92	
PART B – COMPONENTS OF ATTRIBUTION			
Item	Cash Distribution	Tax Paid/Offsets	Attribution
Australian Income			
Unfranked distributions	\$0.00		\$0.00
Unfranked CFI distributions	\$0.00		\$0.00
Interest - subject to non resident WHT	\$0.35		\$0.36
Interest - not subject to non resident WHT	\$0.00		\$0.00
Other income - clean building MIT income	\$0.00		\$0.00
Other income - excluded from NCMI	\$0.00		\$0.00
Other income - NCMI	\$0.00		\$0.00
Other income	\$7.86		\$7.98
Non primary production income	\$8.21		\$8.34
Franked distributions	\$0.00	\$0.00	\$0.00
Capital Gains			
Discounted capital gains TAP - clean building MIT income	\$0.00		\$0.00
Discounted capital gains TAP - excluded from NCMI	\$0.00		\$0.00
Discounted capital gains TAP - NCMI	\$0.00		\$0.00
Discounted capital gains TAP	\$0.00		\$0.00
Discounted capital gains NTAP	\$56.85		\$148.05
Capital gains – other method TAP - clean building MIT income	\$0.00		\$0.00
Capital gains – other method TAP - excluded from NCMI	\$0.00		\$0.00
Capital gains – other method TAP - NCMI	\$0.00		\$0.00
Capital gains – other method TAP	\$0.00		\$0.00
Capital gains – other method NTAP	\$0.00		\$0.00
Net capital gain	\$56.85		\$148.05
AMIT CGT gross up amount			\$148.05
Other capital gains distribution	\$56.85		
Total current year capital gains	\$113.70		\$296.10
Foreign Income			
Assessable foreign source income	\$513.73	\$81.92	\$613.52
Other Non-assessable Amounts			
Non-assessable non-exempt amount	\$0.00		\$0.00
Net exempt income	\$0.00		
Other non-attributable amounts	\$0.00		
Gross Amount	\$635.64		\$917.96
AMIT cost base net amount - excess (reduce cost base)			\$0.00
AMIT cost base net amount - shortfall (increase cost base)			\$200.41
Less TFN amounts withheld	\$0.00		
Less non-resident withholding tax			
- Interest / dividend amounts withheld	\$0.00		
- Fund payment amounts withheld	\$0.00		
Net Cash Distribution	\$635.64		



024300 000 VGS



HARDYMAN SMSF PTY LTD
<HARDYMAN SF A/C>
18 SIXTH AVE
SANDGATE QLD 4017

VGS

Holder Identification Number (HIN)

HIN WITHHELD

ASX Code	VGS
TFN/ABN Status	Quoted
Record Date	4 October 2022
Payment Date	18 October 2022

Vanguard MSCI Index International Shares ETF Distribution Payment for the Period Ending 30 September 2022 Direct Credit Advice

Class Description	Rate Per Security	Securities Held	Gross Amount
ETF	\$0.34833055	319	\$111.12

Withholding tax: \$0.00

NET PAYMENT: \$111.12

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

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

Your Payment Instruction

Bank: COMMONWEALTH BANK OF AUSTRALIA
BSB: 067-167
ACC: XXXXXX97

Amount Deposited

\$111.12

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



118545 000 VGS



HARDYMAN SMSF PTY LTD
<HARDYMAN SF A/C>
18 SIXTH AVE
SANDGATE QLD 4017

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

Enquiries:



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

Holder Identification Number (HIN)

HIN WITHHELD

Record Date:

4 January 2023

Payment Date:

18 January 2023

Vanguard Distribution for the Period Ended 31 December 2022

Distribution Payment

ASX	Fund Name	Cash per Security (\$)	Units	Gross Cash Amount (\$)	Tax Withheld Amount (\$)	Net Cash Amount (\$)
VGS	Vanguard MSCI Index International Shares ETF	0.30346465	319	96.81	0.00	96.81
VAP	Vanguard Australian Property Securities Index ETF	0.92102058	134	123.42	0.00	123.42
Total:				220.23	0.00	220.23

Your Payment Instruction:

COMMONWEALTH BANK OF AUSTRALIA

BSB: 067-167

Account Number: XXXXXX97

Amount Deposited:

AUD\$220.23

If payment cannot be made to the above account, the distribution amount will be held as a non-interest bearing deposit pending receipt of your valid direct credit instructions. Register your instructions at www.investorcentre.com/au or call Computershare on 1300 757 905.

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

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



117622 000 VGS



HARDYMAN SMSF PTY LTD
<HARDYMAN SF A/C>
18 SIXTH AVE
SANDGATE QLD 4017

Manage your holdings



www.investorcentre.com/au



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

Enquiries:



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

Holder Identification Number (HIN)

HIN WITHHELD

Record Date:

4 April 2023

Payment Date:

20 April 2023

Vanguard Distribution for the Period Ended 31 March 2023

Distribution Payment

ASX	Fund Name	Cash per Security (\$)	Units	Gross Cash Amount (\$)	Tax Withheld Amount (\$)	Net Cash Amount (\$)
VGS	Vanguard MSCI Index International Shares ETF	0.22421236	319	71.52	0.00	71.52
VAP	Vanguard Australian Property Securities Index ETF	0.80254752	134	107.54	0.00	107.54
Total:				179.06	0.00	179.06

Your Payment Instruction:

COMMONWEALTH BANK OF AUSTRALIA

BSB: 067-167

Account Number: XXXXXX97

Amount Deposited:

AUD\$179.06

If payment cannot be made to the above account, the distribution amount will be held as a non-interest bearing deposit pending receipt of your valid direct credit instructions. Register your instructions at www.investorcentre.com/au or call Computershare on 1300 757 905.

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

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



117220 000 VGS



HARDYMAN SMSF PTY LTD
<HARDYMAN SF A/C>
18 SIXTH AVE
SANDGATE QLD 4017

Manage your holdings



www.investorcentre.com/au



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

Enquiries:



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

Holder Identification Number (HIN)

HIN WITHHELD

Record Date:

4 July 2023

Payment Date:

18 July 2023

Vanguard Distribution for the Period Ended 30 June 2023

Distribution Payment

ASX	Fund Name	Cash per Security (\$)	Units	Gross Cash Amount (\$)	Tax Withheld Amount (\$)	Net Cash Amount (\$)
VAP	Vanguard Australian Property Securities Index ETF	0.82904457	134	111.09	0.00	111.09
VGS	Vanguard MSCI Index International Shares ETF	1.11656852	319	356.19	0.00	356.19
Total:				467.28	0.00	467.28

Your Payment Instruction:

COMMONWEALTH BANK OF AUSTRALIA

BSB: 067-167

Account Number: XXXXXX97

Amount Deposited:

AUD\$467.28

If payment cannot be made to the above account, the distribution amount will be held as a non-interest bearing deposit pending receipt of your valid direct credit instructions. Register your instructions at www.investorcentre.com/au or call Computershare on 1300 757 905.

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

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

Hardyman Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Rental Income (28000)					
8 Cordyline Court, Meridan Plains (8CORDYLINE)					
15/07/2022	Cordyline Court 8 Code Property QI 602658			1,009.26	1,009.26 CR
01/08/2022	Cordyline Court 8 Code Property QI 602658			1,009.26	2,018.52 CR
16/08/2022	Cordyline Court 8 Code Property QI 602658			1,094.19	3,112.71 CR
01/09/2022	Cordyline Court 8 Code Property QI 602658			2,018.52	5,131.23 CR
30/09/2022	Cordyline Court 8 Code Property QI 602658			2,202.02	7,333.25 CR
17/10/2022	Cordyline Court 8 Code Property QI 602658			1,101.01	8,434.26 CR
01/11/2022	Cordyline Court 8 Code Property QI 602658			1,101.01	9,535.27 CR
16/11/2022	Cordyline Court 8 Code Property QI 602658			1,101.06	10,636.33 CR
01/12/2022	Cordyline Court 8 Code Property QI 602658			1,101.01	11,737.34 CR
16/12/2022	Cordyline Court 8 Code Property QI 602658			1,101.01	12,838.35 CR
30/12/2022	Cordyline Court 8 Code Property QI 602658			1,101.01	13,939.36 CR
16/01/2023	Cordyline Court 8 Code Property QI 602658			1,129.25	15,068.61 CR
01/02/2023	Cordyline Court 8 Code Property QI 602658			1,101.01	16,169.62 CR
16/02/2023	Cordyline Court 8 Code Property QI 602658			280.30	16,449.92 CR
01/03/2023	Cordyline Court 8 Code Property QI 602658			1,101.01	17,550.93 CR
16/03/2023	Cordyline Court 8 Code Property QI 602658			1,283.54	18,834.47 CR
31/03/2023	Cordyline Court 8 Code Property QI 602658			2,202.02	21,036.49 CR
02/05/2023	Cordyline Court 8 Code Property QI 602658			2,202.02	23,238.51 CR
16/05/2023	Cordyline Court 8 Code Property QI 602658			1,101.01	24,339.52 CR
01/06/2023	Cordyline Court 8 Code Property QI 602658			1,101.01	25,440.53 CR
16/06/2023	Cordyline Court 8 Code Property QI 602658			106.01	25,546.54 CR
30/06/2023	Rent for June 2023- Sundry Debtor			1,076.01	26,622.55 CR
30/06/2023	2023- Gross up per agent stms			4,662.20	31,284.75 CR
				31,284.75	31,284.75 CR

Total Debits: 0.00

Total Credits: 31,284.75





(w) (07) 5438 3444
 www.codepg.com.au
 candice.gillies@codepg.com.au
 P.O Box 1124
 Buddina QLD 4575
 ABN: 93621150276
 Licence: 4154352

Leanne Hardyman - PJ & LM BARE PTY LTD AS TRUSTEE FOR PJ & LM SMSF P
 PJ & LM BARE PTY LTD AS TRUSTEE FOR PJ & LM SMSF P
 18 Sixth Ave
 Sandgate QLD 4017

Folio Summary

Folio: OWN02735
 From: 1/07/2022
 To: 30/06/2023
 Created: 5/07/2023

Money In	Money Out	Balance
\$31,284.75	\$4,662.20	\$26,622.55

Account	Included Tax	Money Out	Money In
8 Cordyline Ct, Meridan Plains QLD			
Rent			\$30,700.00
Reimbursement from Tenant to Owner - WATER			\$584.75
Code Management Fee	\$229.99	\$2,532.49	
Pest Control	\$28.00	\$308.00	
Appliances	\$40.00	\$440.00	
Airconditioning	\$46.61	\$512.71	
Smoke Alarms Inspection / Repairs	\$9.00	\$99.00	
Reimbursement from Owner to Code	\$67.73	\$745.00	
Code EOFY Fee	\$2.27	\$25.00	
Subtotal		\$4,662.20	\$31,284.75
Account Transactions			
No transactions			
Total		\$4,662.20	\$31,284.75
Total Tax on Money Out: \$423.60			



TRUSTEE DECLARATION
RESIDENTIAL REAL PROPERTY

We (Paul Hardyman & Leanne Hardyman, Directors of Hardyman SMSF Pty Ltd, being the trustee of the Hardyman Superannuation Fund, ABN: 12 995 213 632 hereby **declare**, that the residential real property held by the Fund situated at 8 Cordyline Court, Meridian Plains QLD 4551 which is managed by Code Property Group is not leased to a related party, as defined by the SIS Act 1993 of the trustee and the leasing arrangements were conducted on commercial terms on an arm's length basis, and rental income is at market rate value, pursuant to section 109 of the SIS Act 1993 during the financial year ending 30 June 2023.

In support of this declaration, the trustee obtained an independent market appraisal market value of the property, which is attached, as well as the, collection periods of the rent from the tenant to satisfy section 109 of the SIS Act whereby all Terms and Conditions of the Lease Agreement have been met.

Dated: 21st Oct, 2023 _

Paul Hardyman

Paul Hardyman




Leanne Hardyman

Leanne Hardyman

Hardyman Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Council Rates (41960)					
8 Cordyline Court, Meridan Plains (8CORDYLINE)					
20/09/2022	INTERNET TRANSFER ONLINE T6459203795 SC Council rates HARDYMAN SMS		1,166.12		1,166.12 DR
01/02/2023	INTERNET BILL PAYMNT INTERNET BPAY SUNSHINE COAST CNCL 101221652		1,157.05		2,323.17 DR
			2,323.17		2,323.17 DR

Total Debits: 2,323.17

Total Credits: 0.00



006611 000



Pj & Lm Smsf Bare Pty Ltd Tte
 18 Sixth Ave
 SANDGATE QLD 4017

REMINDER FOR OVERDUE RATES & CHARGES

ISSUE DATE	06 September 2022
PROPERTY NO.	222452
PAYMENT REFERENCE NO.	101221652
DUE DATE FOR PAYMENT	23 September 2022

OVERDUE AMOUNT PAYABLE **\$1,166.12**

*Paid by phone by visa
 13.9.22
 Payment ID #
 : 50053145669*

PROPERTY LOCATION: 8 Cordyline Ct, MERIDAN PLAINS QLD 4551

PROPERTY DESCRIPTION: Lot 274 SP 201542

REMINDER - OVERDUE RATES & CHARGES

Council draws your attention to the overdue amount detailed above. This reminder is being issued as we understand it is sometimes possible to overlook the payment of an account.

If this account has already been paid, please contact Council before the due date for payment shown above to confirm your payment details so we may verify our records.

Please note that payments made after 4.00pm on 1 September 2022 will not be reflected in the above overdue amount.

If you are unable to pay the full overdue amount you may be eligible to enter into a payment arrangement. Once a payment arrangement has been approved and the required payments are being made, further interest charges will not apply for this rating period.

A payment arrangement can be created through your MyCouncil account or by contacting Council on 07 5475 7542.


Please note an interest charge of 8.17% per annum, compounding daily will continue to apply to all outstanding rates and charges, until either full payment is received, or a payment arrangement is in place and instalments are being made.

Failure to respond to this reminder by the due date will result in Council commencing recovery action which can include, but is not limited to, referral of this matter to an external debt recovery agent to recover the overdue rates and charges.

Should you have any enquiries regarding this matter please contact Council prior to the due date of this notice by emailing rates@sunshinecoast.qld.gov.au or phoning 07 5475 7542.

PAYMENT OPTIONS

PROPERTY NO.	AMOUNT PAYABLE	DUE DATE
222452 Pj & Lm Smsf Bare Pty Ltd Tte	\$1,166.12	23 September 2022




Billers Code: 18259
Ref: 101221652

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




Post Billpay
 Pay In Person at any Post Office. Credit Card not accepted.




*214 101221652

Pay using your smartphone
 Download the Sniip App and scan the code to pay now.




 If you wish to pay your rates by direct debit please contact Council for further information.

 **Credit Card by Phone**
 Phone 131 816 and follow the prompts
Billpay Code: 0214
Ref: 101221652
 MasterCard & Visa accepted

 **Internet**
 Go to www.sunshinecoast.qld.gov.au, click on 'Pay and Apply' and follow the prompts
Ref: 101221652
 MasterCard & Visa accepted

706SCP0122

32_Reminder_AU_Under_70066110069571

*Paid 1/2/2023
B pay*

037877 036



PJ & LM SMSF BARE PTY LTD TTE
18 SIXTH AVE
SANDGATE QLD 4017

HALF YEARLY RATE NOTICE FOR PERIOD

1 January 2023 to 30 June 2023

ISSUE DATE 24 January 2023
PROPERTY NO. **222452**
VALUATION \$305,000
PAYMENT REFERENCE NO. 101221652
DUE DATE FOR PAYMENT **24 February 2023**

AMOUNT PAYABLE \$1,157.05

PROPERTY LOCATION: 8 Cordyline Ct MERIDAN PLAINS QLD 4551

PROPERTY DESCRIPTION: Lot 274 SP 201542

RATES AND CHARGES	UNITS	RATE CHARGED	AMOUNT
General Rate - Category 16		Minimum Rate =	800.00
Waste Bin - 140 Litre	1 x	\$302.70 x .5 =	151.35
Garden Organics Bin - 240 Litre	0.50 x	\$70.00 x .5 =	17.50
Arts and Heritage Levy	1 x	\$16.00 x .5 =	8.00
Environment Levy	1 x	\$80.00 x .5 =	40.00
Transport Levy	1 x	\$45.00 x .5 =	22.50
State Emergency Management Levy: Class A Group 2	1 x	\$235.40 x .5 =	117.70
TOTAL:			\$1,157.05

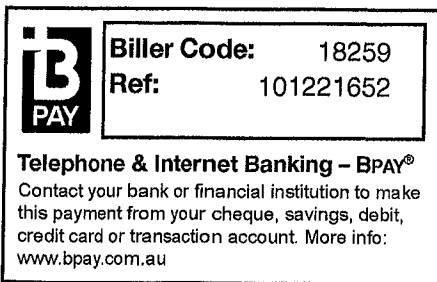
Please review the enclosed Schedule of Rates to confirm your rate category.
Did you know you can set up a payment arrangement to pay your rates over the current rating period?
Please email rates@sunshinecoast.qld.gov.au before the due date for payment to set up the arrangement.

PAYMENT OPTIONS

PROPERTY NO.
222452
PJ & LM SMSF BARE PTY LTD TTE

AMOUNT PAYABLE
1,157.05

DUE DATE
24 February 2023



Biller Code: 18259
Ref: 101221652

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



Post Billpay
Pay in Person at any Post Office, Credit Card not accepted.

*214 101221652



Pay using your smartphone
Download the Sniip App and scan the code to pay now.



Credit Card by Phone
Phone 13 18 16 and follow the prompts
Billpay Code: **0214**
Ref: **1 0122 1652**
MasterCard & Visa accepted

Internet
Go to www.sunshinecoast.qld.gov.au, click on 'Pay and Apply' and follow the prompts
Ref: **1 0122 1652**
MasterCard & Visa accepted

Direct Debit
If you wish to pay your rates by direct debit please contact Council for further information.



706SCP0125_V1
706SC10_Under7_1_157/037877/040653612

Hardyman Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Insurance Premium (41980)					
8 Cordyline Court, Meridan Plains (8CORDYLINE)					
26/09/2022	INTERNET TRANSFER ONLINE B7187971229 Landlord insurance HARDYMAN SMS		1,780.89		1,780.89 DR
			1,780.89		1,780.89 DR

Total Debits: 1,780.89

Total Credits: 0.00



Cordylone



26 September 2022

Dear Pj And Lm Smsf Bare Pty Ltd Atf Pj And Lm Smsf ,

This is about your Landlord Insurance

Please see below confirmation of your payment

Receipt

Policy Number	Amount	Payment Type	Receipt Number	Date Received
HPI052362833	\$1780.89	Policy Payment	052362833	26/09/2022

Please call us on 13 11 55 if we can help you with any other insurance matters.

Yours sincerely,
The Suncorp Team

Hardyman Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Pest Control (42040)					
8 Cordyline Court, Meridan Plains (8CORDYLINE)					
30/06/2023	2023- Gross up per agent stms		308.00		308.00 DR
			308.00		308.00 DR

Total Debits: 308.00

Total Credits: 0.00





All Max Force Pest Management
66380745708
Meridan Plains, QLD, 4551
admin@amfpestcontrol.com.au
https://amfpestcontrol.com.au/
07 5438 9817

Tax Invoice - 32016

03 Feb 2023

Tax Invoice Details

Date: 02 Feb 2023
Customer's Name: To the Landlord of 8 Cordyline Court c/- Code Property -
Phone/Mobile: +075438 3444
Address: PO Box 1124, Buddina QLD, 4575 Australia
Site Address: 8 Cordyline Court Meridan Plains 4551 QLD Australia
Email Address: codeproperty@email.propertyme.com
Reference Number: 32563

Service Details

Services Provided: Pest Control Treatment - Spiders (warranty webbing spiders only), Cockroaches, Household Ants - internal 3 months warranty, external no warranty, Silverfish, Wasps, German Cockroaches (no warranty)
Termite Inspection
Areas Treated: Interior, Exterior & Ceiling Void

Pesticides Used

Product Name - Active Constituent: BIFLEX - Bifenthrin 100g/L, FURY 120SC 80g/L Bifenthrin / 40 g/L Alpha-Cypermethrin, TARGET - Permethrin 10g/kg, COCKROACH BAIT - Abametin 0.5 g/kg

Payment Details

JOB PRICE DETAILS

Details	Amount (excl GST)
Pest Control	130
Termite Inspection	150

JOB PRICE: \$ 280.00
GST: \$ 28.00
AMOUNT DUE: \$ 308.00

Technician Name: Justin Self
PAID: NO

PAYMENT DETAILS

EFT Details

Commonwealth Bank Cheque Account: BSB Number: 06 4447 - A/C Number: 10336331

Tax Invoice

Hardyman Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Repairs Maintenance (42060)					
8 Cordyline Court, Meridan Plains (8CORDYLINE)					
30/06/2023	2023- Gross up per agent stms		440.00		440.00 DR
30/06/2023	2023- Gross up per agent stms		512.71		952.71 DR
30/06/2023	2023- Gross up per agent stms		99.00		1,051.71 DR
			1,051.71		1,051.71 DR

Total Debits: 1,051.71

Total Credits: 0.00





Read Appliance Repairs
ABN 37 235 382 292

Invoice #000277

Issue date
Jun 15, 2023

Invoice #000277

Customer

The Landlord Of 8 Cordyline Ct Meridan
Plains QLD 4551 C/-Code Property
Group
Code Property Group
codeproperty@email.propertyme.com
(07) 5438 3444
15 Nicklin Way
Minyama QLD 4575

Invoice Details

PDF created June 15, 2023
\$250.00

Payment

Due June 15, 2023
\$250.00

Items	Quantity	Price	Amount
Dishwasher Assessment/Installation <i>Found dishwasher was not economical to repair on inspection and sent report to Code Property Group. Picked up and installed new dishwasher provided by code Property Group and took old one to dump.</i>	1	\$250.00	\$250.00
Subtotal			\$250.00
Total Due No GST has been charged.			\$250.00



Pay online

To pay your invoice go to <https://squareup.com/u/zLhzpitM>

Or open the camera on your mobile device and place the QR code in the camera's view.



Read Appliance Repairs
ABN 37 235 382 292

Invoice #000213

Issue date
Jan 12, 2023

Invoice #000213

Customer

The Landlord Of 8 Cordyline Ct Meridian
Plains QLD 4551 C/-Code Property
Group
Code Property Group
codeproperty@email.propertyme.com
(07) 5438 3444
15 Nicklin Way
Minyama QLD 4575

Invoice Details

PDF created January 13, 2023
\$190.00

Payment

Due January 12, 2023
\$190.00

Items	Quantity	Price	Amount
Oven Assessment/Repair <i>Found fan forced element and light bulb blown. Replaced and tested thermostat. Oven was in good condition</i>	1	\$190.00	\$190.00

Subtotal

\$190.00

Total Due

\$190.00

No GST has been charged.



Pay online

To pay your invoice go to <https://gosq.me/u/CbuZiLvh>

Or open the camera on your mobile device and place the QR code in the camera's view.

TAX INVOICE

The Landlord of 8 Cordyline cres , Meridan Plains, QLD,4551
C/- Code Property Group

Invoice Date
8 Feb 2023

Invoice Number
INV-1432

Reference
32644

Coastal Air Solutions
146 Beerburrum St
AROONA QLD 4551
AUSTRALIA

Description	Quantity	Unit Price	GST	Amount AUD
A/c Leak Repair As per Quotation	1.00	512.71	10%	512.71
			INCLUDES GST 10%	46.61
			TOTAL AUD	512.71

Due Date: 15 Feb 2023

Payment Details:

Westpac

BSB: 034 - 676

Acc number: 503885

Payment Strictly 7 Days

Refrigerant Trading Authorisation Number: AU49950
QBCC: 15215427



[View and pay online now](#)

PAYMENT ADVICE

To: Coastal Air Solutions
146 Beerburrum St
AROONA QLD 4551
AUSTRALIA

Customer The Landlord of 8 Cordyline cres ,
Meridan Plains, QLD,4551 C/-
Code Property Group

Invoice Number INV-1432

Amount Due 512.71

Due Date 15 Feb 2023

Amount Enclosed

Enter the amount you are paying above



PO Box 284
 Coorparoo QLD 4151
 Tel. 1300 790 417
 www.qldfirealarms.com
 ABN 32625651658

The Landlord C/-
 Code Property Group - Kally Connors
 15 Nicklin Way
 Minyama QLD 4575

PLEASE PAY BY	AMOUNT	INVOICE DATE
18/08/2022	\$99.00	04/08/2022

TAX INVOICE NO. 34646

Site Address: 8 Cordyline Ct
 Meridan Plains QLD 4551
Period: 01/09/2022 to 31/08/2023
Order No.:

SMOKE ALARM COMPLIANCE PROGRAM ANNUAL FEE

Please call Qld Fire Alarms & Compliance on 1300 790 417 for all your servicing needs within this time frame

Item	Quantity	Unit Price	Total
ANNUAL FEE : SMOKE ALARM COMPLIANCE	1.00	\$90.00	\$90.00
Sub-Total ex GST			\$90.00
GST			\$9.00
Total			\$99.00

Please call Qld Fire Alarm & Compliance on 1300 790 417 for all your servicing needs within this time frame.

THIS PROPERTY IS DEEMED COMPLIANT AS AT DATE OF INSPECTION

* Refer to "Asset Register" for latest date of inspection

Whilst all care has been taken and all alarms and batteries have been tested and are compliant and working at the time of the inspection, QLD Fire Alarms & Compliance cannot be held liable if any alarm/s malfunction before the next inspection is due. Any smoke alarms fitted by another company that malfunction after being inspected by QLD Fire Alarms & Compliance, the liability remains with the original installer and or supplier. For electrical installations, this certifies that the electrical installation, to the extent it is affected by the electrical work, has been tested to ensure that it is electrically safe and is in accordance with the requirements of the wiring rules and any other standard applying under the Electrical Safety Regulation 2013 to the electrical installation. For electrical equipment, this certifies that the electrical equipment, to the extent it is affected by the electrical work, is electrically safe.

QFA&C Pty Ltd Lic No. 86640

Sub-Total ex GST	\$90.00
GST	\$9.00
Total inc GST	\$99.00
Amount Applied	\$0.00
Balance Due	\$99.00

Hardyman Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Agent Fees (42070)					
8 Cordyline Court, Meridan Plains (8CORDYLINE)					
30/06/2023	2023- Gross up per agent stms		2,532.49		2,532.49 DR
30/06/2023	2023- Gross up per agent stms		25.00		2,557.49 DR
			2,557.49		2,557.49 DR

Total Debits: 2,557.49

Total Credits: 0.00

8 Cordyline Ct, Meridan Plains QLD

Rent					\$30,700.00
Reimbursement from Tenant to Owner - WATER					\$584.75
Code Management Fee			\$229.99	\$2,532.49	
Pest Control			\$28.00	\$308.00	
Appliances			\$40.00	\$440.00	
Airconditioning			\$46.61	\$512.71	
Smoke Alarms Inspection / Repairs			\$9.00	\$99.00	
Reimbursement from Owner to Code			\$67.73	\$745.00	
Code EOFY Fee			\$2.27	\$25.00	



Hardyman Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Property Expenses - Water Rates (42150)					
8 Cordyline Court, Meridan Plains (8CORDYLINE)					
25/08/2022	10193957 UNITYWATER 401588		421.07		421.07 DR
28/11/2022	10615610 UNITYWATER 401588		470.90		891.97 DR
27/02/2023	11029808 UNITYWATER 401588		413.77		1,305.74 DR
30/05/2023	INTERNET BILL PAYMNT INTERNET BPAY UNITYWATER 0997484811		404.64		1,710.38 DR
			1,710.38		1,710.38 DR

Total Debits: 1,710.38

Total Credits: 0.00





Unitywater

Serving you today,
investing in tomorrow.

001246 000



Pj & Lm Smsf Bare Pty Ltd as TTE
18 Sixth Ave
SANDGATE QLD 4017



WATER AND SEWERAGE YOUR BILL

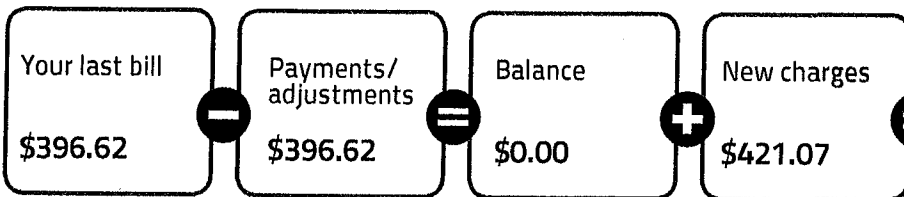
1300 086 489
Emergencies and faults 24 Hours, 7 days
Account enquiries 8am-5pm Mon-Fri

unitywater.com
ABN 89 791 717 472

Account number	99748481
Payment reference	0997 4848 11
Property	8 Cordyline Ct, MERIDAN PLAINS, QLD

Bill number	7123240359
Billing period	21 Apr 2022 93 days to 22 Jul 2022
Issue date	26 Jul 2022
Approximate date of next meter reading	20 Oct 2022

Your account activity



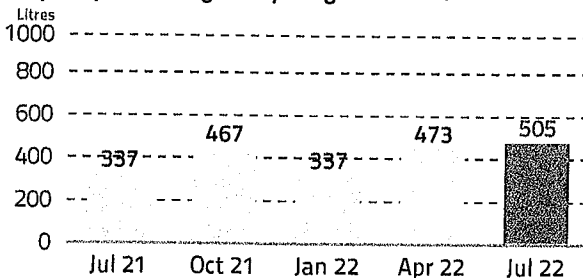
Direct debit is set up to pay the total due on the due date

Total due **\$421.07**

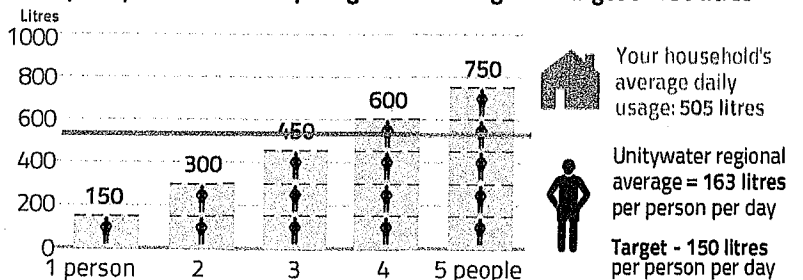
Due date **25 Aug 2022**

8% interest per annum, compounding daily, will apply to any amount not paid by the due date.

Compare your average daily usage over time



Compare your current daily usage with our regional target of 150 litres



Locking in usage prices – again!

See how far your money goes

Read the information with your bill to find out more about your 2022–23 prices

Easy ways to pay For other payment options - see over

BPAY
 Biller Code: 130393
 Ref: 0997 4848 11
 Contact your bank or financial institution to pay from your cheque, savings, debit, credit card or transaction account.
 Find out more at bpay.com.au
 © Registered to BPAY Pty Ltd ABN 69 079 137 518

Direct Debit
 Login to My Account at unitywater.com to set up automatic payments from your bank account or credit card or call us for assistance.

SmoothPay
 Smooth out your bill payments across the year with regular fortnightly or monthly payments, interest free.
 Find out more at unitywater.com/smoothpay



Unitywater

Serving you today,
investing in tomorrow.

8 Cordylina Ct

WATER AND SEWERAGE YOUR BILL

1300 086 489
Emergencies and faults 24 Hours, 7 days
Account enquiries 8am-5pm Mon-Fri

unitywater.com
ABN 89 791 717 472



000851 000

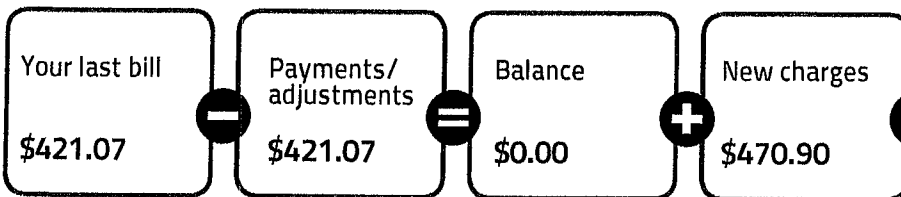


Pj & Lm Smsf Bare Pty Ltd as TTE
18 Sixth Ave
SANDGATE QLD 4017

Account number	99748481
Payment reference	0997 4848 11
Property	8 Cordylina Ct, MERIDAN PLAINS, QLD

Bill number	7123591187
Billing period	23 Jul 2022
96 days	to 26 Oct 2022
Issue date	27 Oct 2022
Approximate date of next meter reading	19 Jan 2023

Your account activity



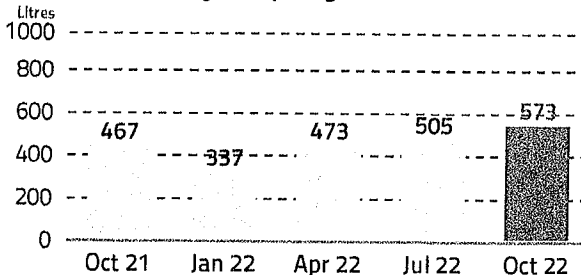
Direct debit is set up to pay the total due on the due date

Total due \$470.90

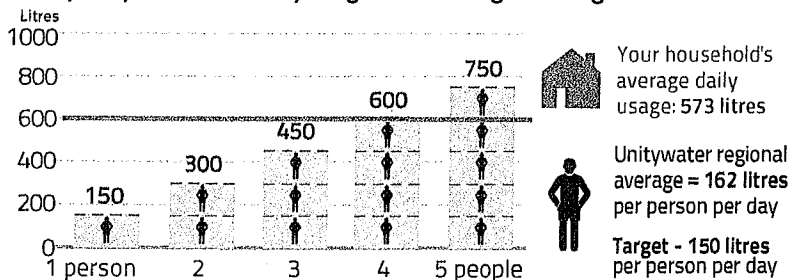
Due date 28 Nov 2022

8% interest per annum, compounding daily, will apply to any amount not paid by the due date.

Compare your average daily usage over time



Compare your current daily usage with our regional target of 150 litres



Nobody likes soggy mail

We know a thing or two about water, and we know that nobody likes getting soggy mail. With all the rain we have had this year and with more on the way, there's an easier way to keep your bills safe and dry. Get your water and sewerage bills sent to you via email instead.

Visit unitywater.com/ebill



Easy ways to pay For other payment options - see over



BPAY[®]
Biller Code: 130393
Ref: 0997 4848 11
Contact your bank or financial institution to pay from your cheque, savings, debit, credit card or transaction account.
Find out more at bpay.com.au
© Registered to BPAY Pty Ltd ABN 69 079 137 518



Direct Debit
Login to My Account at unitywater.com to set up automatic payments from your bank account or credit card or call us for assistance.

SmoothPay

Smooth out your bill payments across the year with regular fortnightly or monthly payments, interest free. Find out more at unitywater.com/smoothpay



Pj & Lm Smsf Bare Pty Ltd as TTE
18 Sixth Ave
SANDGATE QLD 4017

Paul
27-2-23

WATER AND SEWERAGE YOUR BILL

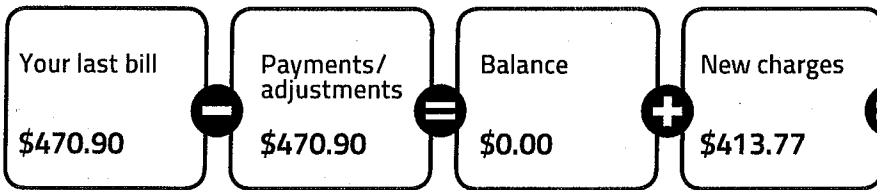
1300 086 489
Emergencies and faults 24 Hours, 7 days
Account enquiries 8am-5pm Mon-Fri

unitywater.com
ABN 89 791 717 472

Account number	99748481
Payment reference	0997 4848 11
Property	8 Cordyline Ct, MERIDAN PLAINS, QLD

Bill number	7123936727
Billing period	27 Oct 2022
89 days	to 23 Jan 2023
Issue date	26 Jan 2023
Approximate date of next meter reading	21 Apr 2023

Your account activity

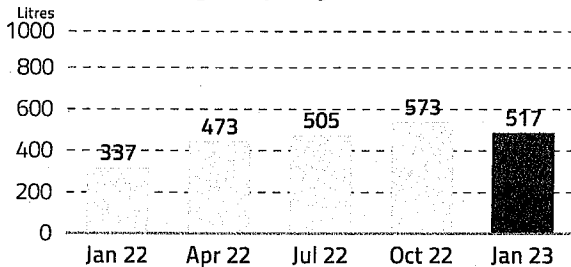


Direct debit is set up to pay the total due on the due date

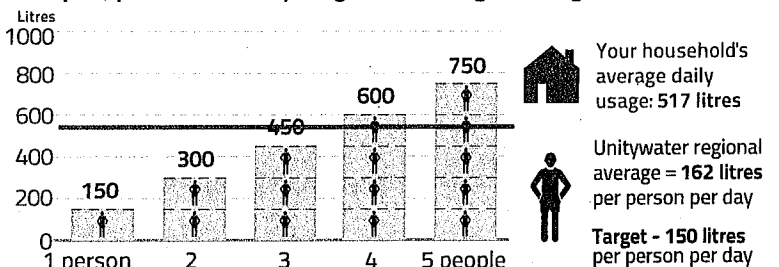
Total due	\$413.77
Due date	27 Feb 2023

8% interest per annum, compounding daily, will apply to any amount not paid by the due date.

Compare your average daily usage over time



Compare your current daily usage with our regional target of 150 litres



There's only so much phone chat about the weather you can take.

Do it all online faster and easier with My Account.

Tap into MyAccount



Easy ways to pay For other payment options - see over

BPAY
Biller Code: 130393
Ref: 0997 4848 11
Contact your bank or financial institution to pay from your cheque, savings, debit, credit card or transaction account.
Find out more at bpay.com.au
© Registered to BPAY Pty Ltd ABN 69 079 137 518

Direct Debit
Login to My Account at unitywater.com to set up automatic payments from your bank account or credit card or call us for assistance.

SmoothPay

Smooth out your bill payments across the year with regular fortnightly or monthly payments, interest free.
Find out more at unitywater.com/smoothpay



Unitywater

Serving you today,
investing in tomorrow.



Pj & Lm Smsf Bare Pty Ltd as TTE
18 Sixth Ave
SANDGATE QLD 4017

paid 30/5/23

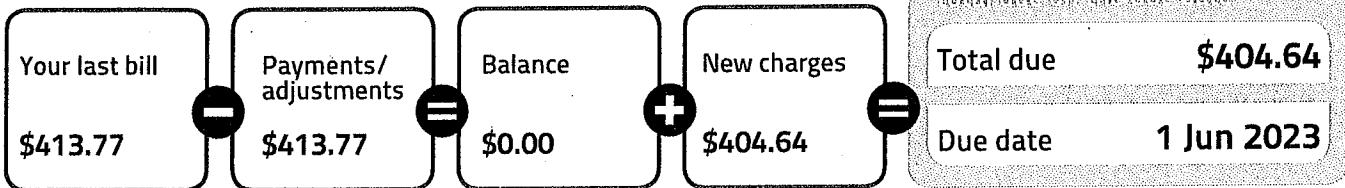
WATER AND SEWERAGE YOUR BILL

1300 086 489
Emergencies and faults 24 Hours, 7 days
Account enquiries 8am-5pm Mon-Fri
unitywater.com
ABN 89 791 717 472

Account number 99748481
Payment reference 0997 4848 11
Property 8 Cordyline Ct, MERIDAN
PLAINS, QLD

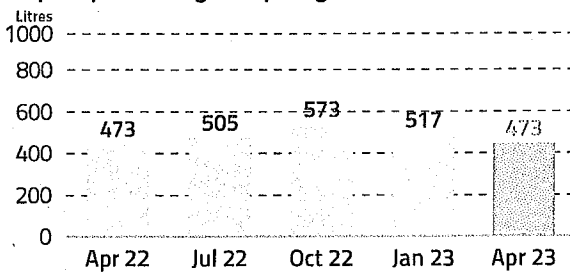
Bill number 7124282080
Billing period 24 Jan 2023
91 days to 24 Apr 2023
Issue date 1 May 2023
Approximate date
of next meter reading 19 Jul 2023

Your account activity

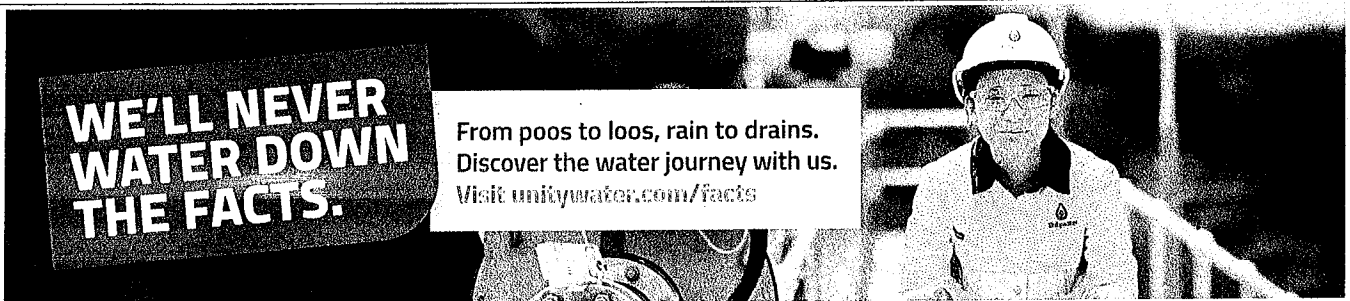
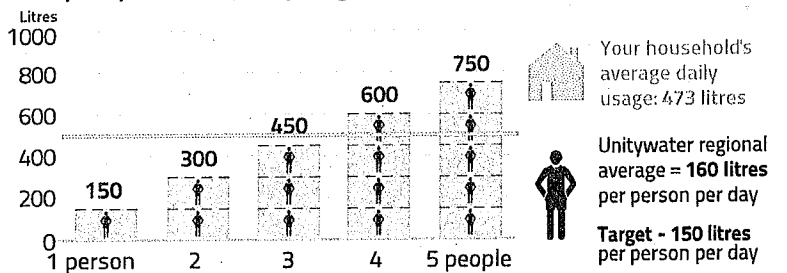


8% interest per annum, compounding daily, will apply to any amount not paid by the due date.

Compare your average daily usage over time



Compare your current daily usage with our regional target of 150 litres



Easy ways to pay For other payment options - see over

BPAY
 BPAV[®]
 Biller Code: 130393
 Ref: 0997 4848 11
 Contact your bank or financial institution to pay from your cheque, savings, debit, credit card or transaction account.
 Find out more at bpay.com.au
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 Login to My Account at unitywater.com to set up automatic payments from your bank account or credit card or call us for assistance.

SmoothPay
 Smooth out your bill payments across the year with regular fortnightly or monthly payments, interest free. Find out more at unitywater.com/smoothpay

Hardyman Superannuation Fund

Capital Gains Reconciliation Report

For The Period 01 July 2022 - 30 June 2023

	Total	Discounted	Indexed	Other	Notional
Losses available to offset					
Carried forward from prior losses	0.00				
Carried forward from prior losses - Collectables	0.00				
Current year capital losses	0.00				
Current year capital losses - Collectables	0.00				
Total Losses Available	0.00				
Total Losses Available - Collectables	0.00				
Capital Gains					
Capital gains from disposal of assets	0.00	0.00	0.00	0.00	0.00
Capital gains from disposal of assets - Collectables	0.00	0.00	0.00	0.00	0.00
Capital gains from trust distributions	3,106.02	3,106.02	0.00	0.00	0.00
Capital Gains Before Losses applied	3,106.02	3,106.02	0.00	0.00	0.00
Losses and discount applied					
Losses applied	0.00	0.00	0.00	0.00	0.00
Losses applied - Collectables	0.00	0.00	0.00	0.00	0.00
Capital gains after losses applied	3,106.02	3,106.02	0.00	0.00	0.00
Capital gains after losses applied - Collectables	0.00	0.00	0.00	0.00	0.00
CGT Discount applied	1,035.34				
CGT Discount applied - Collectables	0.00				

Hardyman Superannuation Fund
Capital Gains Reconciliation Report

For The Period 01 July 2022 - 30 June 2023

	Total	Discounted	Indexed	Other	Notional
Net Capital Gain					
Net capital gain	2,070.68				
Net capital gain - Collectables	0.00				
Total Net Capital Gain (11A)	2,070.68				
Net Capital Losses Carried Forward to later income					
Net Capital Losses Carried Forward to later income years	0.00				
Net Capital Losses Carried Forward to later income years - Collectables	0.00				
Total Net Capital Losses Carried Forward to later income years (14V)	0.00				

Note
Refer to Realised Gains Report for details of Disposals at a Security level
Refer to Distribution Reconciliation Report for Trust Distribution details at a Security level

Hardyman Superannuation Fund

Realised Capital Gains Report

For The Period 01 July 2022 - 30 June 2023

Investment		Accounting Treatment				Tax Treatment						
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
Units in Listed Unit Trusts (Australian)												
IOO.AX - Ishares Global 100 Etf												
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	149.24	0.00	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	149.24	0.00	0.00
MGOC.AX - Magellan Global Fund (open Class) (managed Fund)												
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,952.42	0.00	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,952.42	0.00	0.00
MVW.AX1 - Vaneck Australian Equal Weight Etf												
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	279.20	0.00	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	279.20	0.00	0.00
STW.AX - Spdr S&p/asx 200 Fund												
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	191.20	0.00	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	191.20	0.00	0.00
VAP.AX - Vanguard Australian Property Securities Index Etf												
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	237.86	0.00	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	237.86	0.00	0.00
VGS.AX1 - Vanguard Msci Index International Shares Etf												
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	296.10	0.00	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	296.10	0.00	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,106.02	0.00	0.00

0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,106.02	0.00	0.00
------	------	------	------	------	------	------	------	------	----------	------	------



Hardyman Superannuation Fund

General Ledger

As at 17 October 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Sundry Debtors (68000)					
Sundry Debtors (68000)					
01/07/2022	Opening Balance				3,779.87 DR
01/07/2022	Cordyline Court 8 Code Property QI 602658			2022 FY 1,151.87	2,628.00 DR
01/07/2022	INTERNET TRANSFER INTERNET TRANSFER HARD00		858.00		3,486.00 DR
23/09/2022	ICA Balance offset against June 2022 PAYG I			222 FY 2,628.00	858.00 DR
18/11/2022	INTERNET TRANSFER INTERNET TRANSFER HARD00		2,860.00		3,718.00 DR
20/06/2023	INTERNET TRANSFER INTERNET TRANSFER NLF0002141		902.00		4,620.00 DR
23/06/2023	INTERNET TRANSFER ONLINE N4101588736 super top up HARDYMAN P			35.33	4,584.67 DR
30/06/2023	Rent for June 2023- Sundry Debtor		1,076.01		5,660.68 DR
03/07/2023	Cordyline Court 8 Code Property QI 602658			1,076.01	4,584.67 DR
06/10/2023	INTERNET TRANSFER ONLINE C6961021095 Transfer to Super HARDYMAN P			4,584.67	0.00 DR
			5,696.01	9,475.88	0.00 DR

Total Debits: 5,696.01

Total Credits: 9,475.88

Nil Balance now

Bank Confirmation \$4,584.67



Success

Your transfer has been sent.

Transfer receipt

Confirmation number C6961021095

Transfer from 0084365184378533
084-365 184378533

Transfer to Investment Account1710
084-150 988601710

Amount \$4,584.67

Transfer receipt

Description Transfer to Super

When Today, 6 October 2023 (AEST/AEDT)

[View payment list](#)

[New transfer](#)



Hardyman Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Distributions Receivable (61800)					
<u>Ishares Core Composite Bond Etf (IAF.AX)</u>					
01/07/2022	Opening Balance				216.20 DR
13/07/2022	JUL22-00810854 IAF PAYMENT [Amount Receivable ref 201142284]			216.20	0.00 DR
30/06/2023	IAF Distn Receivable		204.72		204.72 DR
			204.72	216.20	204.72 DR
<u>Ishares Global 100 Etf (IOO.AX)</u>					
01/07/2022	Opening Balance				424.86 DR
13/07/2022	JUL22-00828441 IOO PAYMENT [Amount Receivable ref 201142283]			424.86	0.00 DR
30/06/2023	IOO Distn Receivable		464.91		464.91 DR
			464.91	424.86	464.91 DR
<u>Magellan Global Fund (open Class) (managed Fund) (MGOC.AX)</u>					
01/07/2022	Opening Balance				280.40 DR
21/07/2022	MAGELLAN0003036685 MAGELLAN [Amount Receivable ref 201489445]			280.40	0.00 DR
30/06/2023	MGOC Distn Receivable		280.95		280.95 DR
			280.95	280.40	280.95 DR
<u>Vaneck Australian Equal Weight Etf (MVW.AX1)</u>					
01/07/2022	Opening Balance				382.47 DR
25/07/2022	001279792282 MVW DST [Amount Receivable ref 201589293]			382.47	0.00 DR
30/06/2023	2023 Distn Receivable		395.01		395.01 DR
			395.01	382.47	395.01 DR
<u>Spdr S&p/asx 200 Fund (STW.AX)</u>					
01/07/2022	Opening Balance				1,722.85 DR
12/07/2022	001278707514 STW DST [Amount Receivable ref 201084091]			1,722.85	0.00 DR
30/06/2023	Distn Receivable		600.77		600.77 DR
			600.77	1,722.85	600.77 DR
<u>Vanguard Australian Property Securities Index Etf (VAP.AX)</u>					
01/07/2022	Opening Balance				174.56 DR
18/07/2022	JUL22-00828164 VAP PAYMENT [Amount Receivable ref 201339964]			174.56	0.00 DR
30/06/2023	Distn Receivable		111.09		111.09 DR
			111.09	174.56	111.09 DR
<u>Vanguard Msci Index International Shares Etf (VGS.AX1)</u>					
01/07/2022	Opening Balance				174.92 DR
18/07/2022	JUL22-00833369 VGS PAYMENT [Amount Receivable ref 201339963]			174.92	0.00 DR
30/06/2023	Distn Receivable		356.19		356.19 DR
			356.19	174.92	356.19 DR
Total Debits:			2,413.64		
Total Credits:				3,376.26	

059451 000 100
HARDYMAN SMSF PTY LTD
<HARDYMAN SF A/C>
18 SIXTH AVE
SANDGATE QLD 4017

Manage your holdings



www.investorcentre.com/au



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

Enquiries:



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

Holder Identification Number (HIN)

HIN WITHHELD

Record Date:

4 July 2023

Payment Date:

13 July 2023

iShares Distribution Distribution Payment

ASX	Fund Name	Cash per Security (\$)	Units	Gross Cash Amount (\$)	Tax Withheld Amount (\$)	Net Cash Amount (\$)
IAF	iShares Core Composite Bond ETF	0.48397850	423	204.72	0.00	204.72
IOO	iShares Global 100 ETF	1.43936450	323	464.91	0.00	464.91
Total				669.63	0.00	669.63

Your Payment Instruction:

COMMONWEALTH BANK OF AUSTRALIA

BSB: 067-167

ACC: XXXXXX97

Amount Deposited:

AUD\$669.63

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

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

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

IT'S TIME TO THINK SUSTAINABLY.

Expect more from iShares ESG ETFs. Turn over to learn more.





21 July 2023

HARDYMAN SMSF PTY LTD <HARDYMAN SF A/C>
18 SIXTH AVE
SANDGATE QLD 4017

ASX Code: MGOC
APIR Code: MGE0001AU
Investor Number: H045391
HIN: X*****671

Distribution Statement

Magellan Global Fund (Open Class Units)

This statement details the distribution for your holdings with Magellan Asset Management Limited in the above fund for the period 1 January 2023 to 30 June 2023.

Distribution Details

Cash Distribution Per Unit	\$0.05110000
Record Date	04/07/2023
Payment Date	21/07/2023

Date	Unit Balance Before Distribution	Gross Distribution (\$)	Withholding Tax (\$) *	Net Payments (\$)	Payment Method	BSB	Account Number	Unit Balance After Distribution **
30-06-2023	5,498.0000	280.95	0.00	280.95	Direct Credit	067-***	****197	5,498.0000

Investor Details

Name	HARDYMAN SMSF PTY LTD <HARDYMAN SF A/C>	TFN/ABN Quoted	Yes
------	---	----------------	-----

Note:

Gross Distribution is equal to Unit Balance Before Distribution multiplied by Cash Distribution Per Unit.

*Tax has been deducted if you are recorded as a non-resident or where you have not advised your Tax File Number (TFN) / Australian Business Number (ABN) by the Record Date. The withholding tax amount is calculated on the attribution amount of your distribution. For further details please refer to <https://www.magellangroup.com.au/funds/distributions/>.

**Does not include any transactions ex-date onwards, except for reinvested units (if applicable). Neither Magellan Asset Management Limited nor Apex Fund Services Pty Ltd will be liable for any losses incurred by any person who relies on the holding shown without making their own adjustments for any transactions.

Should you have any questions regarding this statement please contact our Unit Registry Office on 1300 127 780 or by email magellanfunds@apexgroup.com.

Please send all mail correspondence to Apex Fund Services Pty Ltd at GPO Box 143, Sydney NSW 2001.



VanEck Australian Equal Weight ETF
ARSN 167 523 211 / ASX code: MVW
Responsible Entity: VanEck Investments Limited
ABN 22 146 596 116, AFSL 416755

All communications to:
C/- Link Market Services Limited
Level 12, 680 George Street, Sydney NSW 2000
Locked Bag A14, Sydney South, NSW 1235
Telephone: +61 1300 68 38 37
Email: vaneck@linkmarketservices.com.au
Website: www.linkmarketservices.com.au



036 011899

HARDYMAN SMSF PTY LTD
<HARDYMAN SF A/C>
18 SIXTH AVE
SANDGATE QLD 4017

Dividend Advice

Payment Date: 25 July 2023
Record Date: 4 July 2023
HIN/SRN: X*****6671

TFN/ABN RECEIVED AND RECORDED

Dear Investor,

This payment represents a dividend for the period ended **30 June 2023**, in respect of your units entitled to participate at the Record Date.

Class Description	Rate per Unit	Participating Units	Gross Amount	Withholding Tax	Net Amount
Ordinary Units	\$0.6300	627	\$395.01	\$0.00	\$395.01

This payment has been remitted to:

COMMONWEALTH BANK OF AUSTRALIA
Account Name: HARDYMAN SMSF PTY LTD <HARDYMAN
BSB: 067-167 ACC: ****2197
Direct Credit Reference No.: 001298541457

The final details of dividend components paid to you for a financial year will be detailed in the annual tax statement for the year, which will be sent to you as soon as practical after the year has ended.

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

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



036 011695

HARDYMAN SMSF PTY LTD
<HARDYMAN SF A/C>
18 SIXTH AVE
SANDGATE QLD 4017

Distribution Advice

Payment date: 12 July 2023
Record date: **30 June 2023**
Reference no.: X*****6671

TFN/ABN RECEIVED AND RECORDED

Dear Unitholder,

This payment represents a distribution of 67.6548 cents for the period ended 30 June 2023, in respect of ordinary units entitled to participate at the record date. The final details of the distribution components (including any non-assessable amounts) will be advised in the AMIT Member Annual Statement for the year ended 30 June 2023.

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

Class Description	Rate per Unit	Participating Units	Franked Component	Other Income Component	Gross Amount
Ordinary Units	67.6548 cents	888	\$285.15	\$315.62	\$600.77
				Net Amount:	\$600.77

PAYMENT REMITTED TO:

COMMONWEALTH BANK OF AUSTRALIA
1 HARBOUR ST SHOP C4 DARLING W
SYDNEY NSW 2000

Account Name: HARDYMAN SMSF PTY LTD <HARDYMAN
BSB: 067-167 Account No: ****2197
Direct Credit Reference No.: 001298213572

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

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

The SPDR S&P/ASX 200 Fund declares that it is a managed investment trust for the purposes of Subdivision 12-H of the Taxation Administration Act 1953 ("TAA 1953") in respect of the income year ended 30 June 2023. This distribution relates to the trust's year of income ended 30 June 2023. For the purpose of Section 12-405 of Schedule 1 of the TAA 1953, the "Fund Payment" portion of the distribution is calculated as the sum of the following components:

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



117220 000 VGS



HARDYMAN SMSF PTY LTD
<HARDYMAN SF A/C>
18 SIXTH AVE
SANDGATE QLD 4017

Manage your holdings



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

Enquiries:



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

Holder Identification Number (HIN)

HIN WITHHELD

Record Date:

4 July 2023

Payment Date:

18 July 2023

Vanguard Distribution for the Period Ended 30 June 2023

Distribution Payment

ASX	Fund Name	Cash per Security (\$)	Units	Gross Cash Amount (\$)	Tax Withheld Amount (\$)	Net Cash Amount (\$)
VAP	Vanguard Australian Property Securities Index ETF	0.82904457	134	111.09	0.00	111.09
VGS	Vanguard MSCI Index International Shares ETF	1.11656852	319	356.19	0.00	356.19
Total:				467.28	0.00	467.28

Your Payment Instruction:

COMMONWEALTH BANK OF AUSTRALIA

BSB: 067-167

Account Number: XXXXXX97

Amount Deposited:

AUD\$467.28

If payment cannot be made to the above account, the distribution amount will be held as a non-interest bearing deposit pending receipt of your valid direct credit instructions. Register your instructions at www.investorcentre.com/au or call Computershare on 1300 757 905.

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

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

Hardyman Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Interest Received (25000)					
NAB Cash Manager Account (ABCashManagerAcc1)					
29/07/2022	Credit Interest			5.47	5.47 CR
31/08/2022	Credit Interest			12.87	18.34 CR
30/09/2022	Credit Interest			12.66	31.00 CR
31/10/2022	Credit Interest			13.22	44.22 CR
30/11/2022	Credit Interest			13.70	57.92 CR
30/12/2022	Credit Interest			13.54	71.46 CR
31/01/2023	Credit Interest			15.51	86.97 CR
28/02/2023	Credit Interest			14.28	101.25 CR
31/03/2023	Credit Interest			17.03	118.28 CR
28/04/2023	Credit Interest			17.00	135.28 CR
31/05/2023	Credit Interest			21.50	156.78 CR
30/06/2023	Credit Interest			22.01	178.79 CR
				178.79	178.79 CR
CBA CDIA Account (CBA23832197)					
01/03/2023	DEPOSIT INTEREST			0.32	0.32 CR
01/04/2023	DEPOSIT INTEREST			2.40	2.72 CR
01/05/2023	DEPOSIT INTEREST			12.93	15.65 CR
01/06/2023	DEPOSIT INTEREST			22.85	38.50 CR
				38.50	38.50 CR
Total Debits:	0.00				
Total Credits:	217.29				

Estimated Interest & Dividends - 2022-2023 Financial Year	
Est. Franked Dividends	\$3,271.21
Est. Unfranked Dividends	\$3,978.23
Est. Franking Credits	\$1,401.95
Est. Interest Received from Interest Rate Securities	\$0.00
Interest Received from Cash Account(s)	\$38.50
TOTAL INCOME	\$7,287.94



Hardyman Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Accountancy Fees (30100)					
<i>Accountancy Fees (30100)</i>					
16/11/2022	INTERNET TRANSFER INTERNET TRANSFER NLF0000217		3,195.50		3,195.50 DR
01/05/2023	INTERNET TRANSFER INTERNET TRANSFER NLF0001504 HARD03		220.00		3,415.50 DR
05/05/2023	INTERNET TRANSFER INTERNET TRANSFER HARD05 Herron		220.00		3,635.50 DR
			3,635.50		3,635.50 DR

Total Debits: 3,635.50

Total Credits: 0.00





HerronAccountants

TAX INVOICE

ABN: 16 134 060 432

Hardyman Superannuation Fund
18 Sixth Avenue
SANDGATE QLD 4017

Invoice Number NLF0000217
Invoice Date: 02 November 2022

Due Date: 16 November 2022

Total Due: \$3,635.50

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

Annual Administration

- Input of data into BGL SimpleFund
- Analysis of income and expenses, raising year end accounting adjustments, including profit and loss adjustments for:
 - Investment Property; and
 - Allocation of contributions received
- Preparation of Financial Statement for Hardyman Superannuation Fund for the financial year ended 30 June 2022.
- Preparation of Member Benefit Statements for Paul and Leanne Hardyman for the financial year ended 30 June 2022.
- Preparation and lodgement for the Self Managed Super Funds' Income Tax Return for the financial year ended 30 June 2022.
- Preparation of the Notice of Intent to Claim Superannuation Contributions for the year ended 30 June 2022.
- Professional advice and assistance as required.

2,905.00

Audit

Audit of the 2022 Financial Statements as conducted by Super Audits and paid on behalf of the Super Fund.

400.00

Remittance Advice - Please return with your payment

Payment required within Fourteen (14) Days from date of Invoice
Invoice Due Date: 16 November 2022

PAYMENT OPTIONS

Please Forward Cheques to:

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

Direct Deposit

BSB: 124001
BoQ Account No: 21374214

Credit Card: Mastercard/Visa (Please circle)

Card No: _____ - _____ - _____ - _____

Expires: ___ - ___ CVV: ___ - ___

Name on Card: _____

Signature: _____

Payment Information

Client Code: HARD04
Invoice No: NLF0000217
Amount Due: \$3,635.50
Amount Paid: \$ _____



HerronAccountants

TAX INVOICE

ABN: NLF0000217

Hardyman Superannuation Fund

Invoice Number NLF0000217

Invoice Date: 02 November 2022

Due Date: 16 November 2022

Total Due: \$3,635.50

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

Amount subject to GST	3,305.00
GST	330.50
TOTAL	\$3,635.50

Split	
Audit Fee	\$440
Accounting	<u>\$3,195.50</u>
	\$3,635.50

Remittance Advice - Please return with your payment

Payment required within Fourteen (14) Days from date of Invoice
Invoice Due Date: 16 November 2022

PAYMENT OPTIONS

Please Forward Cheques to:

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

Direct Deposit

BSB: 124001
BoQ Account No: 21374214

Credit Card: Mastercard/Visa (Please circle)

Card No: _____ - _____ - _____ - _____

Expires: __ - __ - __ - __ CVV: ___ - ___

Name on Card: _____

Signature: _____

Payment Information

Client Code: HARD04
Invoice No: NLF0000217
Amount Due: \$3,635.50
Amount Paid: \$ _____



HerronAccountants

TAX INVOICE

ABN: 16 134 060 432

Hardyman SMSF Pty Ltd
18 Sixth Avenue
SANDGATE QLD 4017

Invoice Number NLF0001504

Invoice Date: 26 April 2023

Due Date: 10 May 2023

Total Due: \$220.00

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

Annual Registered Office Fee

- Review of details listed on the ASIC Annual Company Statement upon receipt;
- Preparation of Solvency Minute;
- Issuing of ASIC Annual Company Statement;
- Fulfilling requirements as the registered office for the year and attending to any correspondence received on your behalf.

	200.00
Amount subject to GST	200.00
GST	20.00
TOTAL	\$220.00

Remittance Advice - Please return with your payment

Payment required within Fourteen (14) Days from date of Invoice
Invoice Due Date: 10 May 2023

PAYMENT OPTIONS

Please Forward Cheques to:

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

Direct Deposit

BSB: 124001
BoQ Account No: 21374214

Credit Card: Mastercard/Visa (Please circle)

Card No: _____

Expires: ____ - ____ CVV: ____

Name on Card: _____

Signature: _____

Payment Information

Client Code: HARD03
Invoice No: NLF0001504
Amount Due: \$220.00
Amount Paid: \$ _____

Hardyman Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Auditor's Remuneration (30700)					
Auditor's Remuneration (30700)					
16/11/2022	INTERNET TRANSFER INTERNET TRANSFER NLF0000217		440.00		440.00 DR
			440.00		440.00 DR

Total Debits: 440.00

Total Credits: 0.00



TAX INVOICE

Supplier: Super Audits

Auditor: A.W. Boys
SMSF Auditor Number (SAN) 100014140
Registered Company Auditor (67793)

Address: Box 3376
Rundle Mall 5000

ABN: 20 461 503 652

Services: Auditing

Date: 31 October 2022

Recipient: Hardyman Super Fund

Address: C/- 18 Sixth Avenue, SANDGATE QLD 4017

Description of Services

Statutory audit of the Hardyman Super Fund for the financial year ending 30 June 2022.

Fee: \$400.00

GST: \$40.00

Total: **\$440.00**

Payment can be made with a cheque payable to Super Audits postal address being Box 3376 Rundle Mall 5000 or alternatively an EFT can be made BSB 015-056 Account No. 387392386.



Hardyman Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
ASIC Fees (30800)					
ASIC Fees (30800)					
01/05/2023	INTERNET TRANSFER ONLINE K9244564031 SMSF ASIC fees HARDYMAN SMS		59.00		59.00 DR
08/05/2023	INTERNET TRANSFER ONLINE P6757150808 ASIC fee SMSF HARDYMAN SMS		290.00		349.00 DR
			349.00		349.00 DR

Total Debits: 349.00

Total Credits: 0.00



Inquires 1300 300 630

Issue date 24 Apr 23

Company Statement

Extract of particulars - s346A(1) Corporations Act 2001

CORPORATE KEY: 51987643

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 169 224 104
FOR HARDYMAN SMSF PTY LTD

REVIEW DATE: 24 April 23

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



To make changes to company details or amend incorrect information

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



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



Use your agent.

Company Statement

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

1 Registered office
HERRON ACCOUNTANTS UNIT 1 48 FLINDERS PARADE NORTH LAKES QLD 4509

2 Principal place of business
18 SIXTH AVENUE SANDGATE QLD 4017

3 Officeholders

Name:	LEANNE MARGARET HARDYMAN
Born:	TOWNSVILLE QLD
Date of birth:	25/07/1969
Address:	18 SIXTH AVENUE SANDGATE QLD 4017
Office(s) held:	DIRECTOR, APPOINTED 24/04/2014
Name:	PAUL JOHN HARDYMAN
Born:	CROWS NEST NSW
Date of birth:	01/11/1965
Address:	18 SIXTH AVENUE SANDGATE QLD 4017
Office(s) held:	DIRECTOR, APPOINTED 24/04/2014; SECRETARY, APPOINTED 24/04/2014

4 Company share structure

Share class	Shares description	Number issued	Total amount paid on these shares	Total amount unpaid on these shares
ORD	ORD SHARES	100	\$100.00	\$0.00

5 Members

These details continue on the next page

HARDYMAN SMSF PTY LTD ACN 169 224 104

Company statement continued

Name: PAUL JOHN HARDYMAN
Address: 18 SIXTH AVENUE SANDGATE QLD 4017

Share Class	Total number held	Fully paid	Beneficially held
ORD	50	Yes	Yes

Name: LEANNE MARGARET HARDYMAN
Address: 18 SIXTH AVENUE SANDGATE QLD 4017

Share Class	Total number held	Fully paid	Beneficially held
ORD	50	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.

6 Contact address for ASIC use only

Registered agent name: HERRON ACCOUNTANTS
Registered agent number: 5461
Address: PO BOX 504 NORTH LAKES QLD 4509



ASIC
Australian Securities & Investments Commission

ABN 86 768 265 615

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

HARDYMAN SMSF PTY LTD
HERRON ACCOUNTANTS
PO BOX 504 NORTH LAKES QLD 4509

INVOICE STATEMENT

Issue date 24 Apr 23

HARDYMAN SMSF PTY LTD

ACN 169 224 104

Account No. 22 169224104

Summary

Opening Balance	\$0.00
New items	\$59.00
Payments & credits	\$0.00
TOTAL DUE	\$59.00



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

Transaction details are listed on the back of this page

Please pay

Immediately	\$0.00
By 24 Jun 23	\$59.00

If you have already paid please ignore this invoice statement.

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



ASIC
Australian Securities & Investments Commission

PAYMENT SLIP
HARDYMAN SMSF PTY LTD

ACN 169 224 104 Account No: 22 169224104



22 169224104

TOTAL DUE	\$59.00
Immediately	\$0.00
By 24 Jun 23	\$59.00

Payment options are listed on the back of this payment slip



Biller Code: 17301
Ref: 2291692241048



*814 129 0002291692241048 95

Inquires 1300 300 630

Issue date 29 Apr 23

Company Statement

Extract of particulars - s346A(1) Corporations Act 2001

CORPORATE KEY: 84675321

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 169 275 414
FOR PJ & LM SMSF BARE PTY LTD

REVIEW DATE: 29 April 23

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



To make changes to company details or amend incorrect information

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



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



Use your agent.

Company Statement

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

1 **Registered office**
HERRON ACCOUNTANTS UNIT 1 48 FLINDERS PARADE NORTH LAKES QLD 4509

2 **Principal place of business**
18 SIXTH AVENUE SANDGATE QLD 4017

3 Officeholders

Name: LEANNE MARGARET HARDYMAN
Born: TOWNSVILLE QLD
Date of birth: 25/07/1969
Address: 18 SIXTH AVENUE SANDGATE QLD 4017
Office(s) held: DIRECTOR, APPOINTED 29/04/2014

Name: PAUL JOHN HARDYMAN
Born: CROWS NEST NSW
Date of birth: 01/11/1965
Address: 18 SIXTH AVENUE SANDGATE QLD 4017
Office(s) held: DIRECTOR, APPOINTED 29/04/2014; SECRETARY, APPOINTED 29/04/2014

4 Company share structure

Share class	Shares description	Number issued	Total amount paid on these shares	Total amount unpaid on these shares
ORD	ORD SHARES	100	\$100.00	\$0.00

5 Members

These details continue on the next page

PJ & LM SMSF BARE PTY LTD ACN 169 275 414

Page 1 of 2

Company statement continued

Name: PAUL JOHN HARDYMAN
Address: 18 SIXTH AVENUE SANDGATE QLD 4017

Share Class	Total number held	Fully paid	Beneficially held
ORD	50	Yes	Yes

Name: LEANNE MARGARET HARDYMAN
Address: 18 SIXTH AVENUE SANDGATE QLD 4017

Share Class	Total number held	Fully paid	Beneficially held
ORD	50	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.

6 Contact address for ASIC use only
Registered agent name: HERRON ACCOUNTANTS
Registered agent number: 5461
Address: PO BOX 504 NORTH LAKES QLD 4509



ASIC
Australian Securities & Investments Commission

ABN 86 768 265 615

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

PJ & LM SMSF BARE PTY LTD
HERRON ACCOUNTANTS
PO BOX 504 NORTH LAKES QLD 4509

INVOICE STATEMENT
Issue date 29 Apr 23
PJ & LM SMSF BARE PTY LTD

ACN 169 275 414
Account No. 22 169275414

Summary

Opening Balance	\$0.00
New items	\$290.00
Payments & credits	\$0.00
TOTAL DUE	\$290.00



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

Transaction details are listed on the back of this page

Please pay

Immediately	\$0.00
By 29 Jun 23	\$290.00

If you have already paid please ignore this invoice statement.

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



ASIC
Australian Securities & Investments Commission

PAYMENT SLIP
PJ & LM SMSF BARE PTY LTD

ACN 169 275 414 Account No: 22 169275414



22 169275414

TOTAL DUE	\$290.00
Immediately	\$0.00
By 29 Jun 23	\$290.00

Payment options are listed on the back of this payment slip



Biller Code: 17301
Ref: 2291692754149



*814 129 0002291692754149 80

Hardyman Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Life Insurance Premiums (39000)					
(Life Insurance Premiums) Hardyman, Paul - Accumulation (HARPAU00001A)					
07/12/2022	1660121-C5451890 TAL Life Limited 245397		4,546.30		4,546.30 DR
			4,546.30		4,546.30 DR



Total Debits: 4,546.30

Total Credits: 0.00

4 November 2022

Private & Confidential

Hardyman Superannuation Fund
18 Sixth Avenue
SANDGATE QLD 4017

Dear Trustee

Accelerated Protection

Policy Number: 1660121

Life Insured: Paul Hardyman

We've removed the indexation feature from your policy

We're writing to confirm we removed the indexation feature from your policy, as you requested. This change is effective from 7 December 2022. From now on your insurance benefit or the amount we would pay if an eligible claim was made on this policy is set at the value listed below.

Person insured	Paul Hardyman
Benefit Name:	Life Insurance Plan
Benefit Amount:	\$500,000
Benefit Name:	TPD Insurance (Attached)
Benefit Amount:	\$500,000

Your new yearly premium is **\$4,546.30**, which you're currently paying by Direct Debit. 

We're here to help

If you have any questions, call our friendly staff on 1300 209 088, Monday to Friday between 8.00am and 7.00pm (AEST/AEDT) or email customerservice@tal.com.au. Alternatively, you can contact your financial adviser, Norman Sinclair at Sinclair Financial Group on (07) 3117 0607, or by emailing admin@sinclairfg.com.au. We've also provided a copy of this letter to Norman Sinclair.

Thank you for choosing TAL.

Yours sincerely,

TAL

TAL Customer Service

Adviser Copy

22 October 2022

BEFORE UPDATES

Private & Confidential
 Hardyman Superannuation Fund
 18 Sixth Avenue
 SANDGATE QLD 4017

Anniversary notice for Accelerated Protection
Policy Number: 1660121

Dear Trustee,

We are writing to let you know that your **policy is approaching its anniversary**. In this letter, you'll find important information that explains any updates to your policy and premium changes. To assist with your understanding of some important Life Insurance terminology, we have included a more detailed explanation in the Glossary at the end of this letter.

The below table includes a summary of your cover, including your new Benefit Amounts and Premiums, applicable from **7 December 2022**.

Policy Summary

indexation declined

Life Insured: Paul Hardyman

Your Plan	Premium Type	Inflation Protection	Benefit Amount	Premium (yearly)
Life Insurance Plan	Stepped	✓	\$525,000	\$2,143.02
TPD Insurance (Attached)	Stepped	✓	\$525,000	\$2,625.48

Your new total yearly premium is \$4,768.50*

*includes Policy Fee and Stamp Duty (if applicable)

Your next payment amount may differ from your new premium if you have a credit or outstanding amount due on your policy.

How is your premium calculated?

When you first purchased your policy, we used the information you provided, including your health, lifestyle and product choices, to set your initial premium. Each year we recalculate your premiums based on premium type (such as Stepped or Level) and whether Inflation Protection applies (which increases your Benefit Amount with inflation). This affects how your premium may rise. Finally, we look at any fees or discounts that may need to be applied.

More information about Stepped & Level premiums and Inflation Protection can be found in the Glossary at the end of this letter and the original Product Disclosure Statement (PDS) and Policy Document issued to you. You can also find details of your cover and your chosen options in the last Policy Schedule issued to you.

Changes to premiums

We have reviewed our premium rates and as a result, premiums for certain Plans will be increasing soon. Please note, if you hold Life Insurance, or Child Critical Illness and/or short-term Income Protection (1, 2 or 5 year Benefit Periods without the Accident Benefit Option), the premium rates for these Plans will not increase.

Due to factors that include, but are not limited to, rising business and future claim costs, we have adjusted the underlying premium rates which means premiums will increase. Increasing premium rates is important so we can continue to support our customers when they need us most at claim time.

22nd September 2023



Hardyman Superannuation Fund
18 Sixth Avenue
SANDGATE QLD 4017

Dear Trustee

2023 Annual Statement Insurance through Superannuation
Policy number: 1660121

We're pleased to provide an update about your policy for the year ended 30 June 2023.

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

Important

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

Are your contact details up to date?

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

More information

If you have any questions or would like more information, please contact your financial adviser Norman Sinclair by phone on 07 3117 0607 or by email to admin@sinclairfg.com.au. You can also get in touch with us directly by phone on 1300 209 088, or by email to customerservice@tal.com.au.

Thank you for choosing TAL for your insurance needs.

Yours sincerely

TAL Customer Service

TAL Life Limited

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

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

W tal.com.au


Superannuation**Annual Statement****1 July 2022 to 30 June 2023**

Life Insured	: Paul Hardyman	Commencement date	: 07/12/2016
Policy number	: 1660121		
Adviser	: Norman Sinclair		
Adviser number	: 50762		
Policy Owner	: Hardyman Superannuation Fund		
Issuer	: TAL Life Limited		
AFSL	: 237848	ABN	: 70 050 109 450

Insurance Benefits as at 30 June 2023

Paul Hardyman's Benefits	\$
Death Sum Insured	500000.00
Total and Permanent Disablement Sum Insured	500000.00

Summary

	\$
Withdrawal Value as at 01/07/2022	0.00
Total Premiums and Rollovers	4546.30
Total Insurance Premiums	 4546.30)
Withdrawal Value as at 30/06/2023	0.00
Total Policy Fees (included in total insurance premiums paid)	102.85

TAL Life Limited

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

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

W tal.com.au

Superannuation

Annual Statement

Life Insured : Paul Hardyman

Policy number : 1660121

Transaction listing

Date	Transaction	Amount \$
07/12/2022	Premium	4546.30
07/12/2022	Insurance Premium	(4546.30)




Fri 15/09/2023 11:19 AM

Liz Gleeson <liz@sinclairfg.com.au>

RE: TAL Life Insurance- Hardyman

To Courtney Creevey

 CON 221104 Hardyman, P - TAL # 1660121 - Remove Indexation Confirmation.pdf
312 KB

Hi Courtney

I am very well thank you, as I hope you are also.

Please find attached the letter from TAL dated 04/11/2022, confirming they have removed the indexation feature from Paul's cover, and outlines the new premium = \$4,546.30.

The tax documents are not yet available, based on last year it looks like they will be available end of Sept/beg of Oct, Paul's we will shoot them through once obtained.

Please Note: Leanne's TAL policy ceased in Feb/March 2023.

If you have any questions, please do not hesitate to send me an email or phone our office on (07) 3117 0607.

Kind regards

Liz Gleeson
Client Services

Sinclair
FINANCIAL GROUP

P. 07 3117 0607

E. liz@sinclairfg.com.au

Jubilee Place – Level 1, 470 St Pauls Tce.

Fortitude Valley

PO Box 650 Fortitude Valley QLD 4006

sinclairfg.com.au

Authorised Representative
Oreana Financial Services Limited
Australian Financial Services Licensee

The information contained in this e-mail communication may be confidential. You should only read, disclose, re-transmit, copy, distribute, act in reliance on or commercialise the information if you are authorised to do so. If you are not the intended recipient of this e-mail communication, please immediately notify us by e-mail direct to the sender and then destroy any electronic and paper copy of this message.

Please visit www.sinclairfg.com.au for our General Advice Warning.

Hardyman Superannuation Fund

Statement of Taxable Income

For the year ended 30 June 2023

	2023
	\$
Benefits accrued as a result of operations	11,647.21
Less	
Tax Adjustment - Decline in value of depreciating assets (E1)	809.00
Accounting Trust Distributions	6,286.84
Tax Adjustment - Capital Works Expenditure (D1)	7,613.00
	14,708.84
Add	
Decrease in MV of investments	38,712.54
Franking Credits	1,141.94
Foreign Credits	206.61
Net Capital Gains	2,071.00
Taxable Trust Distributions	3,406.05
Distributed Foreign income	1,177.42
	46,715.56
SMSF Annual Return Rounding	(1.93)
Taxable Income or Loss	43,652.00
Income Tax on Taxable Income or Loss	6,547.80
Less	
Franking Credits	1,141.94
Foreign Credits	206.61
	5,199.25
CURRENT TAX OR REFUND	5,199.25
Supervisory Levy	259.00
Income Tax Instalments Raised	(4,281.00)
AMOUNT DUE OR REFUNDABLE	1,177.25

Extract from Depn Report

1-Jul-22 to 30-Jun-23	180	629	809	7,613	8,422
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Hardyman Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2023

Tax Return Label	Date	Account Code	Account Name	Amount \$
A - Net capital gain				
				2,070.68
Sub-Total				2,070.68
Ignore Cents				0.68
Total				2,070.00
B - Income - Gross rent and other leasing and hiring income				
	15/07/2022	28000/8CORDYLINE	8 Cordyline Court, Meridan Plains	1,009.26
	01/08/2022	28000/8CORDYLINE	8 Cordyline Court, Meridan Plains	1,009.26
	16/08/2022	28000/8CORDYLINE	8 Cordyline Court, Meridan Plains	1,094.19
	01/09/2022	28000/8CORDYLINE	8 Cordyline Court, Meridan Plains	2,018.52
	30/09/2022	28000/8CORDYLINE	8 Cordyline Court, Meridan Plains	2,202.02
	17/10/2022	28000/8CORDYLINE	8 Cordyline Court, Meridan Plains	1,101.01
	01/11/2022	28000/8CORDYLINE	8 Cordyline Court, Meridan Plains	1,101.01
	16/11/2022	28000/8CORDYLINE	8 Cordyline Court, Meridan Plains	1,101.06
	01/12/2022	28000/8CORDYLINE	8 Cordyline Court, Meridan Plains	1,101.01
	16/12/2022	28000/8CORDYLINE	8 Cordyline Court, Meridan Plains	1,101.01
	30/12/2022	28000/8CORDYLINE	8 Cordyline Court, Meridan Plains	1,101.01
	16/01/2023	28000/8CORDYLINE	8 Cordyline Court, Meridan Plains	1,129.25
	01/02/2023	28000/8CORDYLINE	8 Cordyline Court, Meridan Plains	1,101.01
	16/02/2023	28000/8CORDYLINE	8 Cordyline Court, Meridan Plains	280.30
	01/03/2023	28000/8CORDYLINE	8 Cordyline Court, Meridan Plains	1,101.01
	16/03/2023	28000/8CORDYLINE	8 Cordyline Court, Meridan Plains	1,283.54
	31/03/2023	28000/8CORDYLINE	8 Cordyline Court, Meridan Plains	2,202.02
	02/05/2023	28000/8CORDYLINE	8 Cordyline Court, Meridan Plains	2,202.02
	16/05/2023	28000/8CORDYLINE	8 Cordyline Court, Meridan Plains	1,101.01
	01/06/2023	28000/8CORDYLINE	8 Cordyline Court, Meridan Plains	1,101.01
	16/06/2023	28000/8CORDYLINE	8 Cordyline Court, Meridan Plains	106.01
	30/06/2023	28000/8CORDYLINE	8 Cordyline Court, Meridan Plains	1,076.01
	30/06/2023	28000/8CORDYLINE	8 Cordyline Court, Meridan Plains	4,662.20
Sub-Total				31,284.75
Ignore Cents				0.75
Total				31,284.00
C - Income - Gross interest				
	29/07/2022	25000/ABCashManagerAcc	NAB Cash Manager Account 1	5.47
	31/08/2022	25000/ABCashManagerAcc	NAB Cash Manager Account 1	12.87
	30/09/2022	25000/ABCashManagerAcc	NAB Cash Manager Account 1	12.66
	31/10/2022	25000/ABCashManagerAcc	NAB Cash Manager Account 1	13.22
	30/11/2022	25000/ABCashManagerAcc	NAB Cash Manager Account 1	13.70
	30/12/2022	25000/ABCashManagerAcc	NAB Cash Manager Account 1	13.54
	31/01/2023	25000/ABCashManagerAcc	NAB Cash Manager Account 1	15.51

Hardyman Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2023

Tax Return Label	Date	Account Code	Account Name	Amount \$
C - Income - Gross interest				
	28/02/2023	25000/ABCashManagerAcc1	NAB Cash Manager Account	14.28
	01/03/2023	25000/CBA23832197	CBA CDIA Account	0.32
	31/03/2023	25000/ABCashManagerAcc1	NAB Cash Manager Account	17.03
	01/04/2023	25000/CBA23832197	CBA CDIA Account	2.40
	28/04/2023	25000/ABCashManagerAcc1	NAB Cash Manager Account	17.00
	01/05/2023	25000/CBA23832197	CBA CDIA Account	12.93
	31/05/2023	25000/ABCashManagerAcc1	NAB Cash Manager Account	21.50
	01/06/2023	25000/CBA23832197	CBA CDIA Account	22.85
	30/06/2023	25000/ABCashManagerAcc1	NAB Cash Manager Account	22.01
Sub-Total				217.29
Ignore Cents				0.29
Total				217.00
D1 - Income - Gross foreign income				
	30/06/2023	23800/IOO.AX	Ishares Global 100 Etf	606.41
	30/06/2023	23800/IAF.AX	Ishares Core Composite Bond Etf	22.83
	30/06/2023	23800/MGOC.AX	Magellan Global Fund (open Class) (managed Fund)	62.24
	30/06/2023	23800/MVW.AX1	Vaneck Australian Equal Weight Etf	12.77
	30/06/2023	23800/STW.AX	Spdr S&p/asx 200 Fund	59.77
	30/06/2023	23800/VAP.AX	Vanguard Australian Property Securities Index Etf	6.49
	30/06/2023	23800/VGS.AX1	Vanguard Msci Index International Shares Etf	613.52
Sub-Total				1,384.03
Ignore Cents				0.03
Total				1,384.00
D - Income - Net foreign income				
	30/06/2023	23800/IOO.AX	Ishares Global 100 Etf	606.41
	30/06/2023	23800/IAF.AX	Ishares Core Composite Bond Etf	22.83
	30/06/2023	23800/MGOC.AX	Magellan Global Fund (open Class) (managed Fund)	62.24
	30/06/2023	23800/MVW.AX1	Vaneck Australian Equal Weight Etf	12.77
	30/06/2023	23800/STW.AX	Spdr S&p/asx 200 Fund	59.77
	30/06/2023	23800/VAP.AX	Vanguard Australian Property Securities Index Etf	6.49
	30/06/2023	23800/VGS.AX1	Vanguard Msci Index International Shares Etf	613.52
Sub-Total				1,384.03
Ignore Cents				0.03
Total				1,384.00
M - Gross trust distributions				
	30/06/2023	23800/IOO.AX	Ishares Global 100 Etf	0.04
	30/06/2023	23800/IAF.AX	Ishares Core Composite Bond Etf	228.06

Hardyman Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2023

Tax Return Label	Date	Account Code	Account Name	Amount \$
M - Gross trust distributions				
	30/06/2023	23800/MGOC.AX	Magellan Global Fund (open Class) (managed Fund)	0.23
	30/06/2023	23800/MVW.AX1	Vaneck Australian Equal Weight Etf	829.19
	30/06/2023	23800/STW.AX	Spdr S&p/asx 200 Fund	3,271.16
	30/06/2023	23800/VAP.AX	Vanguard Australian Property Securities Index Etf	210.97
	30/06/2023	23800/VGS.AX1	Vanguard Msci Index International Shares Etf	8.34
Sub-Total				4,547.99
Ignore Cents				0.99
Total				4,547.00
R1 - Assessable employer contributions				
	21/07/2022	24200/HARPAU00001A	(Contributions) Hardyman, Paul - Accumulation (Accumulation)	954.55
	19/08/2022	24200/HARPAU00001A	(Contributions) Hardyman, Paul - Accumulation (Accumulation)	1,002.27
	20/09/2022	24200/HARPAU00001A	(Contributions) Hardyman, Paul - Accumulation (Accumulation)	1,111.98
	19/10/2022	24200/HARPAU00001A	(Contributions) Hardyman, Paul - Accumulation (Accumulation)	1,057.13
	21/11/2022	24200/HARPAU00001A	(Contributions) Hardyman, Paul - Accumulation (Accumulation)	6,758.49
	22/12/2022	24200/HARPAU00001A	(Contributions) Hardyman, Paul - Accumulation (Accumulation)	1,057.13
	24/01/2023	24200/HARPAU00001A	(Contributions) Hardyman, Paul - Accumulation (Accumulation)	1,057.13
	23/02/2023	24200/HARPAU00001A	(Contributions) Hardyman, Paul - Accumulation (Accumulation)	1,057.13
	23/03/2023	24200/HARPAU00001A	(Contributions) Hardyman, Paul - Accumulation (Accumulation)	1,057.13
	24/04/2023	24200/HARPAU00001A	(Contributions) Hardyman, Paul - Accumulation (Accumulation)	1,057.13
	24/05/2023	24200/HARPAU00001A	(Contributions) Hardyman, Paul - Accumulation (Accumulation)	1,057.13
	23/06/2023	24200/HARPAU00001A	(Contributions) Hardyman, Paul - Accumulation (Accumulation)	1,057.13
Sub-Total				18,284.33
Ignore Cents				0.33
Total				18,284.00
R2 - Assessable personal contributions				
	23/06/2023	24200/HARPAU00001A	(Contributions) Hardyman, Paul - Accumulation (Accumulation)	9,215.67
	23/06/2023	24200/HARLEA00001A	(Contributions) Hardyman, Leanne - Accumulation (Accumulation)	3,600.00
	23/06/2023	24200/HARLEA00001A	(Contributions) Hardyman, Leanne - Accumulation (Accumulation)	949.00
Sub-Total				13,764.67
Ignore Cents				0.67
Total				13,764.00
R - Assessable contributions (R1 plus R2 plus R3 less R6)				
			Assessable employer contributions	18,284.33
			Assessable personal contributions	13,764.67

Hardyman Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2023

Tax Return Label	Date	Account Code	Account Name	Amount \$
R - Assessable contributions (R1 plus R2 plus R3 less R6)				
Sub-Total				32,049.00
Ignore Cents				0.00
Total				32,049.00
W - GROSS INCOME (Sum of labels A to U)				
				71,550.00
Sub-Total				71,550.00
Ignore Cents				0.00
Total				71,550.00
V - TOTAL ASSESSABLE INCOME (W less Y)				
				71,550.00
Sub-Total				71,550.00
Ignore Cents				0.00
Total				71,550.00
D1 - Expenses - Capital works expenditure				
Tax Adjustment - Capital Works Expenditure (D1)		8CORDYLINE	8 Cordyline Court, Meridan Plains	7,613.00
Sub-Total				7,613.00
Ignore Cents				0.00
Total				7,613.00
E1 - Expenses - Decline in value of depreciating assets				
	30/06/2023	33400/DISHWASHER	Bosch F/standing Dishwasher	11.74
	30/06/2023	33400/72650/AIRCON 2	Fujitsu Air conditioner	176.43
	30/06/2023	33400/AIRCON	Air Conditioner	82.66
	30/06/2023	33400/FANS	Ceiling Fans	245.86
Tax Adjustment - Decline in value of depreciating assets (E1)				809.00
Sub-Total				1,325.69
Ignore Cents				0.69
Total				1,325.00
F1 - Expenses - Insurance Premiums				
	07/12/2022	39000/HARPAU00001A	(Life Insurance Premiums) Hardyman, Paul - Accumulation (Accumula...	4,546.30
Sub-Total				4,546.30
Ignore Cents				0.30
Total				4,546.00
H1 - Expenses - SMSF auditor fee				
	16/11/2022	30700	Auditor's Remuneration	440.00
Sub-Total				440.00
Ignore Cents				0.00
Total				440.00
I1 - Expenses - Investment expenses				

Hardyman Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2023

Tax Return Label	Date	Account Code	Account Name	Amount \$
I1 - Expenses - Investment expenses				
	25/08/2022	42150/8CORDYLINE	8 Cordyline Court, Meridan Plains	421.07
	26/09/2022	41980/8CORDYLINE	8 Cordyline Court, Meridan Plains	1,780.89
	20/09/2022	41960/8CORDYLINE	8 Cordyline Court, Meridan Plains	1,166.12
	28/11/2022	42150/8CORDYLINE	8 Cordyline Court, Meridan Plains	470.90
	01/02/2023	41960/8CORDYLINE	8 Cordyline Court, Meridan Plains	1,157.05
	27/02/2023	42150/8CORDYLINE	8 Cordyline Court, Meridan Plains	413.77
	30/05/2023	42150/8CORDYLINE	8 Cordyline Court, Meridan Plains	404.64
	30/06/2023	42070/8CORDYLINE	8 Cordyline Court, Meridan Plains	2,532.49
	30/06/2023	42040/8CORDYLINE	8 Cordyline Court, Meridan Plains	308.00
	30/06/2023	42060/8CORDYLINE	8 Cordyline Court, Meridan Plains	440.00
	30/06/2023	42060/8CORDYLINE	8 Cordyline Court, Meridan Plains	512.71
	30/06/2023	42060/8CORDYLINE	8 Cordyline Court, Meridan Plains	99.00
	30/06/2023	42070/8CORDYLINE	8 Cordyline Court, Meridan Plains	25.00
Sub-Total				9,731.64
Ignore Cents				0.64
Total				9,731.00
J1 - Expenses - Management and administration expenses				
	16/11/2022	30100	Accountancy Fees	3,195.50
	01/05/2023	30100	Accountancy Fees	220.00
	01/05/2023	30800	ASIC Fees	59.00
	05/05/2023	30100	Accountancy Fees	220.00
	08/05/2023	30800	ASIC Fees	290.00
	29/11/2022	30400	ATO Supervisory Levy	259.00
Sub-Total				4,243.50
Ignore Cents				0.50
Total				4,243.00
N - TOTAL DEDUCTIONS				
				27,898.00
Sub-Total				27,898.00
Ignore Cents				0.00
Total				27,898.00
O - TAXABLE INCOME OR LOSS				
				43,652.00
Sub-Total				43,652.00
Ignore Cents				0.00
Total				43,652.00
Z - TOTAL SMSF EXPENSES				
				27,898.00
Sub-Total				27,898.00
Ignore Cents				0.00
Total				27,898.00

Hardyman Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2023

Tax Return Label	Date	Account Code	Account Name	Amount \$
A - Taxable income				
				43,652.00
Sub-Total				43,652.00
Ignore Cents				0.00
Total				43,652.00
T1 - Tax on taxable income				
				6,547.80
Sub-Total				6,547.80
Ignore Cents				0.00
Total				6,547.80
B - Gross Tax				
				6,547.80
Sub-Total				6,547.80
Ignore Cents				0.00
Total				6,547.80
C1 - Foreign income tax offset				
	30/06/2023	23800/IOO.AX	Ishares Global 100 Etf	90.75
	30/06/2023	23800/MGOC.AX	Magellan Global Fund (open Class) (managed Fund)	29.42
	30/06/2023	23800/STW.AX	Spdr S&p/asx 200 Fund	4.26
	30/06/2023	23800/VAP.AX	Vanguard Australian Property Securities Index Etf	0.26
	30/06/2023	23800/VGS.AX1	Vanguard Msci Index International Shares Etf	81.92
Sub-Total				206.61
Ignore Cents				0.00
Total				206.61
C - Non-refundable non-carry forward tax offsets				
				206.61
Sub-Total				206.61
Ignore Cents				0.00
Total				206.61
T2 - SUBTOTAL				
				6,341.19
Sub-Total				6,341.19
Ignore Cents				0.00
Total				6,341.19
T3 - SUBTOTAL 2				
				6,341.19
Sub-Total				6,341.19
Ignore Cents				0.00
Total				6,341.19
E1 - Complying fund's franking credits tax offset				

Hardyman Superannuation Fund

Tax Reconciliation Report

For the year ended 30 June 2023

Tax Return Label	Date	Account Code	Account Name	Amount \$
E1 - Complying fund's franking credits tax offset				
	30/06/2023	23800/MVW.AX1	Vaneck Australian Equal Weight Etf	221.91
	30/06/2023	23800/STW.AX	Spdr S&p/asx 200 Fund	903.85
	30/06/2023	23800/VAP.AX	Vanguard Australian Property Securities Index Etf	16.18
Sub-Total				1,141.94
Ignore Cents				0.00
Total				1,141.94
E - Refundable tax offsets				
				1,141.94
Sub-Total				1,141.94
Ignore Cents				0.00
Total				1,141.94
T5 - TAX PAYABLE				
				5,199.25
Sub-Total				5,199.25
Ignore Cents				0.00
Total				5,199.25
K - PAYG instalments raised				
	30/06/2023	85000	Income Tax Payable/Refundable	4,281.00
Sub-Total				4,281.00
Ignore Cents				0.00
Total				4,281.00
L - Supervisory levy				
				259.00
Sub-Total				259.00
Ignore Cents				0.00
Total				259.00
S - AMOUNT DUE OR REFUNDABLE				
				1,177.25
Sub-Total				1,177.25
Ignore Cents				0.00
Total				1,177.25



Australian Government
Australian Taxation Office

PAYG Instalments report 2023

Tax Agent 79549002
Last Updated 14/10/2023

TFN	Client Name	Quarter 1 (\$)	Quarter 2 (\$)	Quarter 3 (\$)	Quarter 4 (\$)	Total Instalment (\$)
359183871	THE TRUSTEE FOR HARDYMAN SUPERANNUATION FUND	Not Applicable	Not Applicable	Not Applicable	4,281.00	4,281.00

Total No of Clients: 1





Australian Government
Australian Taxation Office

Agent HERRON ACCOUNTANTS
Client THE TRUSTEE FOR HARDYMAN
SUPERANNUATION FUND
ABN 12 995 213 632

Print instalment

Account	Period	Document ID
Activity statement – 001 – THE TRUSTEE FOR HARDYMAN SUPERANNUATION FUND	Jul 2022 – Jun 2023	51189164661

Receipt ID 5861979395
Date lodged 10 October 2023
Payment due date 23 October 2023

Statement summary

Description	Reported Value	Owed to ATO	Owed by ATO
PAYG income tax instalment			
5A Owed to ATO		\$4,281.00	
T5 Commissioner instalment amount – Based on the notional tax \$ 4,281.87 from the 2022 assessment.	\$4,281.00		

Amount owing to ATO

\$4,281.00



BPAY®



Bill code 75556
Ref 129952136321660

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Payment reference number
129952136321660

Hardyman Superannuation Fund

Deferred Tax Reconciliation

For The Period 01 July 2022 - 30 June 2023

Investment Code	Investment Name	Revaluation/Tax Deferred	Permanent Difference (Non-Assessable)	Temporary Difference (Assessable)	Temporary Difference (Accumulation Portion)
Revaluations					
IAF.AX	Ishares Core Composite Bond Etf	(33.84)	(11.28)	(22.56)	(22.56)
IOO.AX	Ishares Global 100 Etf	6,343.72	2,114.57	4,229.15	4,229.15
STW.AX	Spdr S&p/asx 200 Fund	4,821.84	1,607.28	3,214.56	3,214.56
MGOC.AX	Magellan Global Fund (open Class) (managed Fund)	1,869.32	623.11	1,246.21	1,246.21
VAP.AX	Vanguard Australian Property Securities Index Etf	174.20	58.07	116.13	116.13
VGS.AX1	Vanguard Msci Index International Shares Etf	5,719.67	1,906.56	3,813.11	3,813.11
MVW.AX1	Vaneck Australian Equal Weight Etf	2,620.86	873.62	1,747.24	1,747.24
8CORDYLINE	8 Cordyline Court, Meridan Plains	(60,228.31)	(20,076.10)	(40,152.21)	(40,152.21)
		(38,712.54)	(12,904.17)	(25,808.37)	(25,808.37)
Tax Deferred Distributions					
8CORDYLINE	8 Cordyline Court, Meridan Plains	7,613.00	0.00	7,613.00	7,613.00
IAF.AX	Ishares Core Composite Bond Etf	157.82	0.00	157.82	157.82
IAF.AX	Ishares Core Composite Bond Etf	151.24	0.00	151.24	151.24
MGOC.AX	Magellan Global Fund (open Class) (managed Fund)	(1,424.12)	0.00	(1,424.12)	(1,424.12)
MVW.AX1	Vaneck Australian Equal Weight Etf	(66.41)	0.00	(66.41)	(66.41)
MVW.AX1	Vaneck Australian Equal Weight Etf	(67.90)	0.00	(67.90)	(67.90)
STW.AX	Spdr S&p/asx 200 Fund	54.58	0.00	54.58	54.58
STW.AX	Spdr S&p/asx 200 Fund	11.91	0.00	11.91	11.91
VAP.AX	Vanguard Australian Property Securities Index Etf	(19.37)	0.00	(19.37)	(19.37)
VGS.AX1	Vanguard Msci Index International Shares Etf	(200.41)	0.00	(200.41)	(200.41)
		6,210.34	0.00	6,210.34	6,210.34

Hardyman Superannuation Fund
Deferred Tax Reconciliation

For The Period 01 July 2022 - 30 June 2023

Investment Code	Investment Name	Revaluation/Tax Deferred	Permanent Difference (Non-Assessable)	Temporary Difference (Assessable)	Temporary Difference (Accumulation Portion)
Total		(32,502.20)	(12,904.17)	(19,598.03)	(19,598.03)
Deferred Tax Liability (Asset) Summary					
Opening Balance		45,009.76			
Current Year Transactions		(2,939.70)			
Total Capital Losses		0.00			
Total Tax Losses		0.00			
Deferred Tax WriteBacks/Adjustment		0.00			
Capital Loss carried forward recouped		0.00			
Tax Loss carried forward recouped		0.00			
Closing Balance		42,070.06			



Hardyman Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
Distributions Received (23800)					
<u>Ishares Core Composite Bond Etf (IAF.AX)</u>					
19/10/2022	OCT22-00810728 IAF PAYMENT [System Matched Income Data]			146.01	146.01 CR
18/01/2023	JAN23-00810574 IAF PAYMENT [System Matched Income Data]			54.90	200.91 CR
20/04/2023	APR23-00810310 IAF PAYMENT [System Matched Income Data]			154.32	355.23 CR
30/06/2023	IAF Distn Receivable			204.72	559.95 CR
				559.95	559.95 CR
<u>Ishares Global 100 Etf (IOO.AX)</u>					
05/01/2023	JAN23-00827550 IOO PAYMENT [System Matched Income Data]			200.03	200.03 CR
30/06/2023	IOO Distn Receivable			464.91	664.94 CR
				664.94	664.94 CR
<u>Magellan Global Fund (open Class) (managed Fund) (MGOC.AX)</u>					
18/01/2023	MAGELLAN0003391031 MAGELLAN [System Matched Income Data]			280.40	280.40 CR
30/06/2023	MGOC Distn Receivable			280.95	561.35 CR
				561.35	561.35 CR
<u>Vaneck Australian Equal Weight Etf (MVW.AX1)</u>					
18/01/2023	001288673888 MVW DST [System Matched Income Data]			369.93	369.93 CR
30/06/2023	2023 Distn Receivable			395.01	764.94 CR
				764.94	764.94 CR
<u>Spdr S&p/asx 200 Fund (STW.AX)</u>					
14/10/2022	001284981694 STW DST [System Matched Income Data]			958.58	958.58 CR
12/01/2023	001287927112 STW DST [System Matched Income Data]			512.49	1,471.07 CR
14/04/2023	001295219522 STW DST [System Matched Income Data]			608.67	2,079.74 CR
30/06/2023	Distn Receivable			600.77	2,680.51 CR
				2,680.51	2,680.51 CR
<u>Vanguard Australian Property Securities Index Etf (VAP.AX)</u>					
18/10/2022	OCT22-00827702 VAP PAYMENT [System Matched Income Data]			77.46	77.46 CR
18/01/2023	JAN23-00827188 VAP PAYMENT [System Matched Income Data]			123.42	200.88 CR
20/04/2023	APR23-00826790 VAP PAYMENT [System Matched Income Data]			107.54	308.42 CR
30/06/2023	Distn Receivable			111.09	419.51 CR
				419.51	419.51 CR
<u>Vanguard Msci Index International Shares Etf (VGS.AX1)</u>					
18/10/2022	OCT22-00833581 VGS PAYMENT [System Matched Income Data]			111.12	111.12 CR
18/01/2023	JAN23-00832250 VGS PAYMENT [System Matched Income Data]			96.81	207.93 CR
20/04/2023	APR23-00831800 VGS PAYMENT [System Matched Income Data]			71.52	279.45 CR
30/06/2023	Distn Receivable			356.19	635.64 CR
				635.64	635.64 CR
Contributions (24200)					
<u>(Contributions) Hardyman, Leanne - Accumulation (HARLEA00001A)</u>					
23/06/2023	INTERNET TRANSFER ONLINE			949.00	949.00 CR

Hardyman Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
	N4101588736 super top up HARDYMAN P				
23/06/2023	INTERNET TRANSFER ONLINE H0145981336 Leanne super topup HARDYMAN P			3,600.00	4,549.00 CR
				4,549.00	4,549.00 CR
<u>(Contributions) Hardyman, Paul - Accumulation (HARPAU00001A)</u>					
21/07/2022	PC200722-190218237SuperChoice PL 481471			954.55	954.55 CR
19/08/2022	PC180822-186272725SuperChoice PL 481471			1,002.27	1,956.82 CR
20/09/2022	PC190922-150945022SuperChoice PL 481471			1,111.98	3,068.80 CR
19/10/2022	PC181022-197517116SuperChoice PL 481471			1,057.13	4,125.93 CR
21/11/2022	PC181122-192685597SuperChoice PL 481471			6,758.49	10,884.42 CR
22/12/2022	PC201222-193379723SuperChoice PL 481471			1,057.13	11,941.55 CR
24/01/2023	PC180123-196836169SuperChoice PL 481471			1,057.13	12,998.68 CR
23/02/2023	PC170223-166586818SuperChoice PL 481471			1,057.13	14,055.81 CR
23/03/2023	PC170323-155627470SuperChoice PL 481471			1,057.13	15,112.94 CR
24/04/2023	PC180423-160811287SuperChoice PL 481471			1,057.13	16,170.07 CR
24/05/2023	PC180523-120142525SuperChoice PL 481471			1,057.13	17,227.20 CR
23/06/2023	INTERNET TRANSFER ONLINE N4101588736 super top up HARDYMAN P			9,215.67	26,442.87 CR
23/06/2023	PC190623-103976750SuperChoice PL 481471			1,057.13	27,500.00 CR
				27,500.00	27,500.00 CR
Changes in Market Values of Investments (24700)					
<u>Changes in Market Values of Investments (24700)</u>					
31/10/2022	Revaluation - 28/10/2022 @ \$92.530000 (System Price) - 319.000000 Units on hand (VGS.AX)			1,250.48	1,250.48 CR
31/10/2022	Revaluation - 28/10/2022 @ \$95.720000 (System Price) - 323.000000 Units on hand (IOO.AX)			484.50	1,734.98 CR
31/10/2022	Revaluation - 28/10/2022 @ \$31.810000 (System Price) - 627.000000 Units on hand (MVW.AX)			815.10	2,550.08 CR
31/10/2022	Revaluation - 28/10/2022 @ \$73.930000 (System Price) - 134.000000 Units on hand (VAP.AX)		277.38		2,272.70 CR
31/10/2022	Revaluation - 28/10/2022 @ \$99.030000 (System Price) - 423.000000 Units on hand (IAF.AX)		241.11		2,031.59 CR
31/10/2022	Revaluation - 28/10/2022 @ \$61.440000 (System Price) - 888.000000 Units on hand (STW.AX)			1,758.24	3,789.83 CR
30/11/2022	Revaluation - 29/11/2022 @ \$95.200000 (System Price) - 319.000000 Units on hand (VGS.AX)			851.73	4,641.56 CR
30/11/2022	Revaluation - 29/11/2022 @ \$98.490000 (System Price) - 323.000000 Units on hand (IOO.AX)			894.71	5,536.27 CR
30/11/2022	Revaluation - 29/11/2022 @ \$33.990000 (System Price) - 627.000000 Units on hand (MVW.AX)			1,366.86	6,903.13 CR
30/11/2022	Revaluation - 29/11/2022 @ \$78.480000 (System Price) - 134.000000 Units on hand (VAP.AX)			609.70	7,512.83 CR

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Transaction Date	Description	Units	Debit	Credit	Balance \$
30/11/2022	Revaluation - 29/11/2022 @ \$100.120000 (System Price) - 423.000000 Units on hand (IAF.AX)			461.07	7,973.90 CR
30/11/2022	Revaluation - 29/11/2022 @ \$65.920000 (System Price) - 888.000000 Units on hand (STW.AX)			3,978.24	11,952.14 CR
30/11/2022	Revaluation - 29/11/2022 @ \$2.410000 (System Price) - 5,498.000000 Units on hand (MGOC.AX)			494.82	12,446.96 CR
31/12/2022	Revaluation - 30/12/2022 @ \$91.980000 (System Price) - 319.000000 Units on hand (VGS.AX)		1,027.18		11,419.78 CR
31/12/2022	Revaluation - 30/12/2022 @ \$94.410000 (System Price) - 323.000000 Units on hand (IOO.AX)		1,317.84		10,101.94 CR
31/12/2022	Revaluation - 30/12/2022 @ \$33.380000 (System Price) - 627.000000 Units on hand (MVW.AX)		382.47		9,719.47 CR
31/12/2022	Revaluation - 30/12/2022 @ \$76.670000 (System Price) - 134.000000 Units on hand (VAP.AX)		242.54		9,476.93 CR
31/12/2022	Revaluation - 30/12/2022 @ \$98.560000 (System Price) - 423.000000 Units on hand (IAF.AX)		659.88		8,817.05 CR
31/12/2022	Revaluation - 30/12/2022 @ \$63.510000 (System Price) - 888.000000 Units on hand (STW.AX)		2,140.08		6,676.97 CR
31/12/2022	Revaluation - 30/12/2022 @ \$2.340000 (System Price) - 5,498.000000 Units on hand (MGOC.AX)		384.86		6,292.11 CR
31/01/2023	Revaluation - 30/01/2023 @ \$93.340000 (System Price) - 319.000000 Units on hand (VGS.AX)			433.84	6,725.95 CR
31/01/2023	Revaluation - 30/01/2023 @ \$95.220000 (System Price) - 323.000000 Units on hand (IOO.AX)			261.63	6,987.58 CR
31/01/2023	Revaluation - 30/01/2023 @ \$34.780000 (System Price) - 627.000000 Units on hand (MVW.AX)			877.80	7,865.38 CR
31/01/2023	Revaluation - 30/01/2023 @ \$82.620000 (System Price) - 134.000000 Units on hand (VAP.AX)			797.30	8,662.68 CR
31/01/2023	Revaluation - 30/01/2023 @ \$101.000000 (System Price) - 423.000000 Units on hand (IAF.AX)			1,032.12	9,694.80 CR
31/01/2023	Revaluation - 30/01/2023 @ \$67.520000 (System Price) - 888.000000 Units on hand (STW.AX)			3,560.88	13,255.68 CR
31/01/2023	Revaluation - 30/01/2023 @ \$2.310000 (System Price) - 5,498.000000 Units on hand (MGOC.AX)		164.94		13,090.74 CR
28/02/2023	Revaluation - 27/02/2023 @ \$96.380000 (System Price) - 319.000000 Units on hand (VGS.AX)			969.76	14,060.50 CR
28/02/2023	Revaluation - 27/02/2023 @ \$98.130000 (System Price) - 323.000000 Units on hand (IOO.AX)			939.93	15,000.43 CR
28/02/2023	Revaluation - 27/02/2023 @ \$33.930000 (System Price) - 627.000000 Units on hand (MVW.AX)		532.95		14,467.48 CR
28/02/2023	Revaluation - 27/02/2023 @ \$80.320000 (System Price) - 134.000000 Units on hand (VAP.AX)		308.20		14,159.28 CR
28/02/2023	Revaluation - 27/02/2023 @ \$99.520000 (System Price) - 423.000000 Units on hand (IAF.AX)		626.04		13,533.24 CR
28/02/2023	Revaluation - 27/02/2023 @ \$65.480000 (System Price) - 888.000000 Units on hand (STW.AX)		1,811.52		11,721.72 CR
28/02/2023	Revaluation - 27/02/2023 @ \$2.350000 (System Price) - 5,498.000000 Units on			219.92	11,941.64 CR

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	hand (MGOC.AX)				
31/03/2023	Revaluation - 30/03/2023 @ \$98.080000 (System Price) - 319.000000 Units on hand (VGS.AX)			542.30	12,483.94 CR
31/03/2023	Revaluation - 30/03/2023 @ \$102.230000 (System Price) - 323.000000 Units on hand (IOO.AX)			1,324.30	13,808.24 CR
31/03/2023	Revaluation - 30/03/2023 @ \$33.630000 (System Price) - 627.000000 Units on hand (MVW.AX)		188.10		13,620.14 CR
31/03/2023	Revaluation - 30/03/2023 @ \$75.350000 (System Price) - 134.000000 Units on hand (VAP.AX)		665.98		12,954.16 CR
31/03/2023	Revaluation - 30/03/2023 @ \$102.570000 (System Price) - 423.000000 Units on hand (IAF.AX)			1,290.15	14,244.31 CR
31/03/2023	Revaluation - 30/03/2023 @ \$64.460000 (System Price) - 888.000000 Units on hand (STW.AX)		905.76		13,338.55 CR
31/03/2023	Revaluation - 30/03/2023 @ \$2.440000 (System Price) - 5,498.000000 Units on hand (MGOC.AX)			494.82	13,833.37 CR
30/04/2023	Revaluation - 28/04/2023 @ \$101.860000 (System Price) - 319.000000 Units on hand (VGS.AX)			1,205.82	15,039.19 CR
30/04/2023	Revaluation - 28/04/2023 @ \$109.160000 (System Price) - 323.000000 Units on hand (IOO.AX)			2,238.39	17,277.58 CR
30/04/2023	Revaluation - 28/04/2023 @ \$34.870000 (System Price) - 627.000000 Units on hand (MVW.AX)			777.48	18,055.06 CR
30/04/2023	Revaluation - 28/04/2023 @ \$78.710000 (System Price) - 134.000000 Units on hand (VAP.AX)			450.24	18,505.30 CR
30/04/2023	Revaluation - 28/04/2023 @ \$102.480000 (System Price) - 423.000000 Units on hand (IAF.AX)		38.07		18,467.23 CR
30/04/2023	Revaluation - 28/04/2023 @ \$66.180000 (System Price) - 888.000000 Units on hand (STW.AX)			1,527.36	19,994.59 CR
30/04/2023	Revaluation - 28/04/2023 @ \$2.600000 (System Price) - 5,498.000000 Units on hand (MGOC.AX)			879.68	20,874.27 CR
31/05/2023	Revaluation - 30/05/2023 @ \$104.480000 (System Price) - 319.000000 Units on hand (VGS.AX)			835.78	21,710.05 CR
31/05/2023	Revaluation - 30/05/2023 @ \$112.630000 (System Price) - 323.000000 Units on hand (IOO.AX)			1,120.81	22,830.86 CR
31/05/2023	Revaluation - 30/05/2023 @ \$34.640000 (System Price) - 627.000000 Units on hand (MVW.AX)		144.21		22,686.65 CR
31/05/2023	Revaluation - 30/05/2023 @ \$78.180000 (System Price) - 134.000000 Units on hand (VAP.AX)		71.02		22,615.63 CR
31/05/2023	Revaluation - 30/05/2023 @ \$101.030000 (System Price) - 423.000000 Units on hand (IAF.AX)		613.35		22,002.28 CR
31/05/2023	Revaluation - 30/05/2023 @ \$65.560000 (System Price) - 888.000000 Units on hand (STW.AX)		550.56		21,451.72 CR
31/05/2023	Revaluation - 30/05/2023 @ \$2.630000 (System Price) - 5,498.000000 Units on hand (MGOC.AX)			164.94	21,616.66 CR
30/06/2023	Revaluation - 29/06/2023 @ \$106.390000 (System Price) - 319.000000 Units on hand (VGS.AX)			609.29	22,225.95 CR
30/06/2023	Revaluation - 29/06/2023 @ \$113.900000 (System Price) - 323.000000 Units on hand (IOO.AX)			410.21	22,636.16 CR

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30/06/2023	Revaluation - 29/06/2023 @ \$34.600000 (System Price) - 627.000000 Units on hand (MVW.AX)		25.08		22,611.08 CR
30/06/2023	Revaluation - 29/06/2023 @ \$77.750000 (System Price) - 134.000000 Units on hand (VAP.AX)		57.62		22,553.46 CR
30/06/2023	Revaluation - 29/06/2023 @ \$99.910000 (System Price) - 423.000000 Units on hand (IAF.AX)		473.76		22,079.70 CR
30/06/2023	Revaluation - 29/06/2023 @ \$64.850000 (System Price) - 888.000000 Units on hand (STW.AX)		630.48		21,449.22 CR
30/06/2023	Revaluation - 29/06/2023 @ \$2.660000 (System Price) - 5,498.000000 Units on hand (MGOC.AX)			164.94	21,614.16 CR
30/06/2023	Revaluation - 30/06/2023 @ \$106.540000 (System Price) - 319.000000 Units on hand (VGS.AX)			47.85	21,662.01 CR
30/06/2023	Revaluation - 30/06/2023 @ \$113.860000 (System Price) - 323.000000 Units on hand (IOO.AX)		12.92		21,649.09 CR
30/06/2023	Revaluation - 30/06/2023 @ \$34.690000 (System Price) - 627.000000 Units on hand (MVW.AX)			56.43	21,705.52 CR
30/06/2023	Revaluation - 30/06/2023 @ \$77.300000 (System Price) - 134.000000 Units on hand (VAP.AX)		60.30		21,645.22 CR
30/06/2023	Revaluation - 30/06/2023 @ \$99.520000 (System Price) - 423.000000 Units on hand (IAF.AX)		164.97		21,480.25 CR
30/06/2023	Revaluation - 30/06/2023 @ \$64.890000 (System Price) - 888.000000 Units on hand (STW.AX)			35.52	21,515.77 CR
30/06/2023	Revaluation - 30/06/2023 @ \$795,951.480000 (Exit) - 1.000000 Units on hand (8CORDYLINE)		60,228.31		38,712.54 DR
			74,947.48	36,234.94	38,712.54 DR
Interest Received (25000)					
<u>NAB Cash Manager Account (ABCashManagerAcc1)</u>					
29/07/2022	Credit Interest			5.47	5.47 CR
31/08/2022	Credit Interest			12.87	18.34 CR
30/09/2022	Credit Interest			12.66	31.00 CR
31/10/2022	Credit Interest			13.22	44.22 CR
30/11/2022	Credit Interest			13.70	57.92 CR
30/12/2022	Credit Interest			13.54	71.46 CR
31/01/2023	Credit Interest			15.51	86.97 CR
28/02/2023	Credit Interest			14.28	101.25 CR
31/03/2023	Credit Interest			17.03	118.28 CR
28/04/2023	Credit Interest			17.00	135.28 CR
31/05/2023	Credit Interest			21.50	156.78 CR
30/06/2023	Credit Interest			22.01	178.79 CR
				178.79	178.79 CR
<u>CBA CDIA Account (CBA23832197)</u>					
01/03/2023	DEPOSIT INTEREST			0.32	0.32 CR
01/04/2023	DEPOSIT INTEREST			2.40	2.72 CR
01/05/2023	DEPOSIT INTEREST			12.93	15.65 CR
01/06/2023	DEPOSIT INTEREST			22.85	38.50 CR
				38.50	38.50 CR

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Transaction Date	Description	Units	Debit	Credit	Balance \$
Rental Income (28000)					
<u>8 Cordyline Court, Meridan Plains (8CORDYLINE)</u>					
15/07/2022	Cordyline Court 8 Code Property QI 602658			1,009.26	1,009.26 CR
01/08/2022	Cordyline Court 8 Code Property QI 602658			1,009.26	2,018.52 CR
16/08/2022	Cordyline Court 8 Code Property QI 602658			1,094.19	3,112.71 CR
01/09/2022	Cordyline Court 8 Code Property QI 602658			2,018.52	5,131.23 CR
30/09/2022	Cordyline Court 8 Code Property QI 602658			2,202.02	7,333.25 CR
17/10/2022	Cordyline Court 8 Code Property QI 602658			1,101.01	8,434.26 CR
01/11/2022	Cordyline Court 8 Code Property QI 602658			1,101.01	9,535.27 CR
16/11/2022	Cordyline Court 8 Code Property QI 602658			1,101.06	10,636.33 CR
01/12/2022	Cordyline Court 8 Code Property QI 602658			1,101.01	11,737.34 CR
16/12/2022	Cordyline Court 8 Code Property QI 602658			1,101.01	12,838.35 CR
30/12/2022	Cordyline Court 8 Code Property QI 602658			1,101.01	13,939.36 CR
16/01/2023	Cordyline Court 8 Code Property QI 602658			1,129.25	15,068.61 CR
01/02/2023	Cordyline Court 8 Code Property QI 602658			1,101.01	16,169.62 CR
16/02/2023	Cordyline Court 8 Code Property QI 602658			280.30	16,449.92 CR
01/03/2023	Cordyline Court 8 Code Property QI 602658			1,101.01	17,550.93 CR
16/03/2023	Cordyline Court 8 Code Property QI 602658			1,283.54	18,834.47 CR
31/03/2023	Cordyline Court 8 Code Property QI 602658			2,202.02	21,036.49 CR
02/05/2023	Cordyline Court 8 Code Property QI 602658			2,202.02	23,238.51 CR
16/05/2023	Cordyline Court 8 Code Property QI 602658			1,101.01	24,339.52 CR
01/06/2023	Cordyline Court 8 Code Property QI 602658			1,101.01	25,440.53 CR
16/06/2023	Cordyline Court 8 Code Property QI 602658			106.01	25,546.54 CR
30/06/2023	Rent for June 2023- Sundry Debtor			1,076.01	26,622.55 CR
30/06/2023	2023- Gross up per agent stms			4,662.20	31,284.75 CR
				31,284.75	31,284.75 CR
Accountancy Fees (30100)					
<u>Accountancy Fees (30100)</u>					
16/11/2022	INTERNET TRANSFER INTERNET TRANSFER NLF0000217		3,195.50		3,195.50 DR
01/05/2023	INTERNET TRANSFER INTERNET TRANSFER NLF0001504 HARD03		220.00		3,415.50 DR
05/05/2023	INTERNET TRANSFER INTERNET TRANSFER HARD05 Herron		220.00		3,635.50 DR
			3,635.50		3,635.50 DR
ATO Supervisory Levy (30400)					
<u>ATO Supervisory Levy (30400)</u>					
29/11/2022	ATO004000017251157 ATO		259.00		259.00 DR
			259.00		259.00 DR
Auditor's Remuneration (30700)					

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Auditor's Remuneration (30700)					
16/11/2022	INTERNET TRANSFER INTERNET TRANSFER NLF0000217		440.00		440.00 DR
			440.00		440.00 DR
ASIC Fees (30800)					
ASIC Fees (30800)					
01/05/2023	INTERNET TRANSFER ONLINE K9244564031 SMSF ASIC fees HARDYMAN SMS		59.00		59.00 DR
08/05/2023	INTERNET TRANSFER ONLINE P6757150808 ASIC fee SMSF HARDYMAN SMS		290.00		349.00 DR
			349.00		349.00 DR
Depreciation (33400)					
Fujitsu Air conditioner (72650/AIRCON 2)					
30/06/2023	Depreciation for the period {2023}		176.43		176.43 DR
			176.43		176.43 DR
Air Conditioner (AIRCON)					
30/06/2023	Depreciation for the period {2023}		82.66		82.66 DR
			82.66		82.66 DR
Bosch F/standing Dishwasher (DISHWASHER)					
30/06/2023	Depreciation for the period {2023}		11.74		11.74 DR
			11.74		11.74 DR
Ceiling Fans (FANS)					
30/06/2023	Depreciation for the period {2023}		245.86		245.86 DR
			245.86		245.86 DR
Life Insurance Premiums (39000)					
(Life Insurance Premiums) Hardyman, Paul - Accumulation (HARPAU00001A)					
07/12/2022	1660121-C5451890 TAL Life Limited 245397		4,546.30		4,546.30 DR
			4,546.30		4,546.30 DR
Property Expenses - Council Rates (41960)					
8 Cordyline Court, Meridan Plains (8CORDYLINE)					
20/09/2022	INTERNET TRANSFER ONLINE T6459203795 SC Council rates HARDYMAN SMS		1,166.12		1,166.12 DR
01/02/2023	INTERNET BILL PAYMNT INTERNET BPAY SUNSHINE COAST CNCL 101221652		1,157.05		2,323.17 DR
			2,323.17		2,323.17 DR
Property Expenses - Insurance Premium (41980)					
8 Cordyline Court, Meridan Plains (8CORDYLINE)					
26/09/2022	INTERNET TRANSFER ONLINE B7187971229 Landlord insurance HARDYMAN SMS		1,780.89		1,780.89 DR
			1,780.89		1,780.89 DR
Property Expenses - Pest Control (42040)					
8 Cordyline Court, Meridan Plains (8CORDYLINE)					
30/06/2023	2023- Gross up per agent stms		308.00		308.00 DR
			308.00		308.00 DR
Property Expenses - Repairs Maintenance (42060)					

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8 Cordyline Court, Meridan Plains (8CORDYLINE)					
30/06/2023	2023- Gross up per agent stms		440.00		440.00 DR
30/06/2023	2023- Gross up per agent stms		512.71		952.71 DR
30/06/2023	2023- Gross up per agent stms		99.00		1,051.71 DR
			1,051.71		1,051.71 DR
Property Expenses - Agent Fees (42070)					
8 Cordyline Court, Meridan Plains (8CORDYLINE)					
30/06/2023	2023- Gross up per agent stms		2,532.49		2,532.49 DR
30/06/2023	2023- Gross up per agent stms		25.00		2,557.49 DR
			2,557.49		2,557.49 DR
Property Expenses - Water Rates (42150)					
8 Cordyline Court, Meridan Plains (8CORDYLINE)					
25/08/2022	10193957 UNITYWATER 401588		421.07		421.07 DR
28/11/2022	10615610 UNITYWATER 401588		470.90		891.97 DR
27/02/2023	11029808 UNITYWATER 401588		413.77		1,305.74 DR
30/05/2023	INTERNET BILL PAYMNT INTERNET BPAY UNITYWATER 0997484811		404.64		1,710.38 DR
			1,710.38		1,710.38 DR
Income Tax Expense (48500)					
Income Tax Expense (48500)					
30/06/2023	Create Entries - Franking Credits Adjustment - 30/06/2023			1,141.94	1,141.94 CR
30/06/2023	Create Entries - Foreign Credits Adjustment - 30/06/2023			206.61	1,348.55 CR
30/06/2023	Create Entries - PDIT Entry - 30/06/2023			2,939.70	4,288.25 CR
30/06/2023	Create Entries - Income Tax Expense - 30/06/2023		6,547.80		2,259.55 DR
			6,547.80	4,288.25	2,259.55 DR
Profit/Loss Allocation Account (49000)					
Profit/Loss Allocation Account (49000)					
21/07/2022	System Member Journals		811.37		811.37 DR
19/08/2022	System Member Journals		851.93		1,663.30 DR
20/09/2022	System Member Journals		945.18		2,608.48 DR
19/10/2022	System Member Journals		898.56		3,507.04 DR
31/10/2022	Profit/Loss Allocation - 31/10/2022		5,939.95		9,446.99 DR
31/10/2022	Profit/Loss Allocation - 31/10/2022		5,023.42		14,470.41 DR
21/11/2022	System Member Journals		5,744.72		20,215.13 DR
30/11/2022	Profit/Loss Allocation - 30/11/2022		4,737.53		24,952.66 DR
30/11/2022	Profit/Loss Allocation - 30/11/2022		3,919.60		28,872.26 DR
07/12/2022	System Member Journals			3,864.35	25,007.91 DR
22/12/2022	System Member Journals		898.56		25,906.47 DR
31/12/2022	Profit/Loss Allocation - 31/12/2022			3,344.09	22,562.38 DR
31/12/2022	Profit/Loss Allocation - 31/12/2022			2,810.76	19,751.62 DR
24/01/2023	System Member Journals		898.56		20,650.18 DR
31/01/2023	Profit/Loss Allocation - 31/01/2023		4,603.34		25,253.52 DR
31/01/2023	Profit/Loss Allocation - 31/01/2023		3,833.27		29,086.79 DR
23/02/2023	System Member Journals		898.56		29,985.35 DR
28/02/2023	Profit/Loss Allocation - 28/02/2023			617.96	29,367.39 DR

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28/02/2023	Profit/Loss Allocation - 28/02/2023			531.14	28,836.25 DR
23/03/2023	System Member Journals		898.56		29,734.81 DR
31/03/2023	Profit/Loss Allocation - 31/03/2023		1,040.81		30,775.62 DR
31/03/2023	Profit/Loss Allocation - 31/03/2023		850.92		31,626.54 DR
24/04/2023	System Member Journals		898.56		32,525.10 DR
30/04/2023	Profit/Loss Allocation - 30/04/2023		4,369.35		36,894.45 DR
30/04/2023	Profit/Loss Allocation - 30/04/2023		3,613.60		40,508.05 DR
24/05/2023	System Member Journals		898.56		41,406.61 DR
31/05/2023	Profit/Loss Allocation - 31/05/2023		418.04		41,824.65 DR
31/05/2023	Profit/Loss Allocation - 31/05/2023		324.35		42,149.00 DR
23/06/2023	System Member Journals		898.56		43,047.56 DR
23/06/2023	System Member Journals		3,060.00		46,107.56 DR
23/06/2023	System Member Journals		7,833.32		53,940.88 DR
23/06/2023	System Member Journals		806.65		54,747.53 DR
30/06/2023	Profit/Loss Allocation - 30/06/2023		8.04		54,755.57 DR
30/06/2023	Profit/Loss Allocation - 30/06/2023			10.54	54,745.03 DR
30/06/2023	Create Entries - Profit/Loss Allocation - 30/06/2023			25,027.92	29,717.11 DR
30/06/2023	Create Entries - Profit/Loss Allocation - 30/06/2023			20,846.75	8,870.36 DR
30/06/2023	Create Entries - Income Tax Expense Allocation - 30/06/2023		280.74		9,151.10 DR
30/06/2023	Create Entries - Income Tax Expense Allocation - 30/06/2023		236.56		9,387.66 DR
			66,441.17	57,053.51	9,387.66 DR
Opening Balance (50010)					
<u>(Opening Balance) Hardyman, Leanne - Accumulation (HARLEA00001A)</u>					
01/07/2022	Opening Balance				337,365.74 CR
01/07/2022	Close Period Journal			143,058.39	480,424.13 CR
				143,058.39	480,424.13 CR
<u>(Opening Balance) Hardyman, Paul - Accumulation (HARPAU00001A)</u>					
01/07/2022	Opening Balance				382,623.07 CR
01/07/2022	Close Period Journal			181,848.75	564,471.82 CR
				181,848.75	564,471.82 CR
Contributions (52420)					
<u>(Contributions) Hardyman, Leanne - Accumulation (HARLEA00001A)</u>					
01/07/2022	Opening Balance				5,000.00 CR
01/07/2022	Close Period Journal		5,000.00		0.00 DR
23/06/2023	System Member Journals			3,600.00	3,600.00 CR
23/06/2023	System Member Journals			949.00	4,549.00 CR
			5,000.00	4,549.00	4,549.00 CR
<u>(Contributions) Hardyman, Paul - Accumulation (HARPAU00001A)</u>					
01/07/2022	Opening Balance				26,175.30 CR
01/07/2022	Close Period Journal		26,175.30		0.00 DR
21/07/2022	System Member Journals			954.55	954.55 CR
19/08/2022	System Member Journals			1,002.27	1,956.82 CR
20/09/2022	System Member Journals			1,111.98	3,068.80 CR
19/10/2022	System Member Journals			1,057.13	4,125.93 CR
21/11/2022	System Member Journals			6,758.49	10,884.42 CR

Hardyman Superannuation Fund

General Ledger

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Transaction Date	Description	Units	Debit	Credit	Balance \$
22/12/2022	System Member Journals			1,057.13	11,941.55 CR
24/01/2023	System Member Journals			1,057.13	12,998.68 CR
23/02/2023	System Member Journals			1,057.13	14,055.81 CR
23/03/2023	System Member Journals			1,057.13	15,112.94 CR
24/04/2023	System Member Journals			1,057.13	16,170.07 CR
24/05/2023	System Member Journals			1,057.13	17,227.20 CR
23/06/2023	System Member Journals			1,057.13	18,284.33 CR
23/06/2023	System Member Journals			9,215.67	27,500.00 CR
			26,175.30	27,500.00	27,500.00 CR

Share of Profit/(Loss) (53100)

(Share of Profit/(Loss)) Hardyman, Leanne - Accumulation (HARLEA00001A)

01/07/2022	Opening Balance				156,927.24 CR
01/07/2022	Close Period Journal		156,927.24		0.00 DR
31/10/2022	Profit/Loss Allocation - 31/10/2022			5,023.42	5,023.42 CR
30/11/2022	Profit/Loss Allocation - 30/11/2022			3,919.60	8,943.02 CR
31/12/2022	Profit/Loss Allocation - 31/12/2022		2,810.76		6,132.26 CR
31/01/2023	Profit/Loss Allocation - 31/01/2023			3,833.27	9,965.53 CR
28/02/2023	Profit/Loss Allocation - 28/02/2023		531.14		9,434.39 CR
31/03/2023	Profit/Loss Allocation - 31/03/2023			850.92	10,285.31 CR
30/04/2023	Profit/Loss Allocation - 30/04/2023			3,613.60	13,898.91 CR
31/05/2023	Profit/Loss Allocation - 31/05/2023			324.35	14,223.26 CR
30/06/2023	Profit/Loss Allocation - 30/06/2023		10.54		14,212.72 CR
30/06/2023	Create Entries - Profit/Loss Allocation - 30/06/2023		20,846.75		6,634.03 DR
			181,126.43	17,565.16	6,634.03 DR

(Share of Profit/(Loss)) Hardyman, Paul - Accumulation (HARPAU00001A)

01/07/2022	Opening Balance				181,715.92 CR
01/07/2022	Close Period Journal		181,715.92		0.00 DR
31/10/2022	Profit/Loss Allocation - 31/10/2022			5,939.95	5,939.95 CR
30/11/2022	Profit/Loss Allocation - 30/11/2022			4,737.53	10,677.48 CR
31/12/2022	Profit/Loss Allocation - 31/12/2022		3,344.09		7,333.39 CR
31/01/2023	Profit/Loss Allocation - 31/01/2023			4,603.34	11,936.73 CR
28/02/2023	Profit/Loss Allocation - 28/02/2023		617.96		11,318.77 CR
31/03/2023	Profit/Loss Allocation - 31/03/2023			1,040.81	12,359.58 CR
30/04/2023	Profit/Loss Allocation - 30/04/2023			4,369.35	16,728.93 CR
31/05/2023	Profit/Loss Allocation - 31/05/2023			418.04	17,146.97 CR
30/06/2023	Profit/Loss Allocation - 30/06/2023			8.04	17,155.01 CR
30/06/2023	Create Entries - Profit/Loss Allocation - 30/06/2023		25,027.92		7,872.91 DR
			210,705.89	21,117.06	7,872.91 DR

Income Tax (53330)

(Income Tax) Hardyman, Leanne - Accumulation (HARLEA00001A)

01/07/2022	Opening Balance				15,761.44 DR
01/07/2022	Close Period Journal			15,761.44	0.00 DR
30/06/2023	Create Entries - Income Tax Expense Allocation - 30/06/2023			236.56	236.56 CR
				15,998.00	236.56 CR

(Income Tax) Hardyman, Paul - Accumulation (HARPAU00001A)

Hardyman Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
01/07/2022	Opening Balance				18,050.83 DR
01/07/2022	Close Period Journal			18,050.83	0.00 DR
07/12/2022	System Member Journals			681.95	681.95 CR
30/06/2023	Create Entries - Income Tax Expense Allocation - 30/06/2023			280.74	962.69 CR
				19,013.52	962.69 CR

Contributions Tax (53800)

(Contributions Tax) Hardyman, Leanne - Accumulation (HARLEA00001A)

01/07/2022	Opening Balance				750.00 DR
01/07/2022	Close Period Journal			750.00	0.00 DR
23/06/2023	System Member Journals		540.00		540.00 DR
23/06/2023	System Member Journals		142.35		682.35 DR
			682.35	750.00	682.35 DR

(Contributions Tax) Hardyman, Paul - Accumulation (HARPAU00001A)

01/07/2022	Opening Balance				3,926.28 DR
01/07/2022	Close Period Journal			3,926.28	0.00 DR
21/07/2022	System Member Journals		143.18		143.18 DR
19/08/2022	System Member Journals		150.34		293.52 DR
20/09/2022	System Member Journals		166.80		460.32 DR
19/10/2022	System Member Journals		158.57		618.89 DR
21/11/2022	System Member Journals		1,013.77		1,632.66 DR
22/12/2022	System Member Journals		158.57		1,791.23 DR
24/01/2023	System Member Journals		158.57		1,949.80 DR
23/02/2023	System Member Journals		158.57		2,108.37 DR
23/03/2023	System Member Journals		158.57		2,266.94 DR
24/04/2023	System Member Journals		158.57		2,425.51 DR
24/05/2023	System Member Journals		158.57		2,584.08 DR
23/06/2023	System Member Journals		158.57		2,742.65 DR
23/06/2023	System Member Journals		1,382.35		4,125.00 DR
			4,125.00	3,926.28	4,125.00 DR

Life Insurance Premiums (53920)

(Life Insurance Premiums) Hardyman, Leanne - Accumulation (HARLEA00001A)

01/07/2022	Opening Balance				2,357.41 DR
01/07/2022	Close Period Journal			2,357.41	0.00 DR
				2,357.41	0.00 DR

(Life Insurance Premiums) Hardyman, Paul - Accumulation (HARPAU00001A)

01/07/2022	Opening Balance				4,065.36 DR
01/07/2022	Close Period Journal			4,065.36	0.00 DR
07/12/2022	System Member Journals		4,546.30		4,546.30 DR
			4,546.30	4,065.36	4,546.30 DR

Bank Accounts (60400)

NAB Business Cash Maximiser Account (AB Business Cash Ma1)

01/07/2022	Opening Balance				6,213.07 DR
					6,213.07 DR

NAB Cash Manager Account (ABCashManagerAcc1)

01/07/2022	Opening Balance				21,913.21 DR
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Hardyman Superannuation Fund

General Ledger

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Transaction Date	Description	Units	Debit	Credit	Balance \$
01/07/2022	Cordyline Court 8 Code Property QI 602658		1,151.87		23,065.08 DR
01/07/2022	INTERNET TRANSFER INTERNET TRANSFER HARD00			858.00	22,207.08 DR
15/07/2022	Cordyline Court 8 Code Property QI 602658		1,009.26		23,216.34 DR
21/07/2022	PC200722-190218237SuperChoice PL 481471		954.55		24,170.89 DR
29/07/2022	Credit Interest		5.47		24,176.36 DR
01/08/2022	Cordyline Court 8 Code Property QI 602658		1,009.26		25,185.62 DR
16/08/2022	Cordyline Court 8 Code Property QI 602658		1,094.19		26,279.81 DR
19/08/2022	PC180822-186272725SuperChoice PL 481471		1,002.27		27,282.08 DR
25/08/2022	10193957 UNITYWATER 401588			421.07	26,861.01 DR
31/08/2022	Credit Interest		12.87		26,873.88 DR
01/09/2022	Cordyline Court 8 Code Property QI 602658		2,018.52		28,892.40 DR
20/09/2022	PC190922-150945022SuperChoice PL 481471		1,111.98		30,004.38 DR
20/09/2022	INTERNET TRANSFER ONLINE T6459203795 SC Council rates HARDYMAN SMS			1,166.12	28,838.26 DR
21/09/2022	INTERNET BILL PAYMNT INTERNET BPAY TAX OFFICE PAYMENTS 001129952136320260			1,872.00	26,966.26 DR
26/09/2022	INTERNET TRANSFER ONLINE B7187971229 Landlord insurance HARDYMAN SMS			1,780.89	25,185.37 DR
30/09/2022	Credit Interest		12.66		25,198.03 DR
30/09/2022	Cordyline Court 8 Code Property QI 602658		2,202.02		27,400.05 DR
17/10/2022	Cordyline Court 8 Code Property QI 602658		1,101.01		28,501.06 DR
19/10/2022	PC181022-197517116SuperChoice PL 481471		1,057.13		29,558.19 DR
31/10/2022	Credit Interest		13.22		29,571.41 DR
01/11/2022	Cordyline Court 8 Code Property QI 602658		1,101.01		30,672.42 DR
16/11/2022	Cordyline Court 8 Code Property QI 602658		1,101.06		31,773.48 DR
16/11/2022	INTERNET TRANSFER INTERNET TRANSFER NLF0000217			3,635.50	28,137.98 DR
18/11/2022	INTERNET TRANSFER INTERNET TRANSFER HARD00			2,860.00	25,277.98 DR
21/11/2022	PC181122-192685597SuperChoice PL 481471		6,758.49		32,036.47 DR
28/11/2022	10615610 UNITYWATER 401588			470.90	31,565.57 DR
30/11/2022	Credit Interest		13.70		31,579.27 DR
01/12/2022	Cordyline Court 8 Code Property QI 602658		1,101.01		32,680.28 DR
07/12/2022	1660121-C5451890 TAL Life Limited 245397			4,546.30	28,133.98 DR
16/12/2022	Cordyline Court 8 Code Property QI 602658		1,101.01		29,234.99 DR
22/12/2022	PC201222-193379723SuperChoice PL 481471		1,057.13		30,292.12 DR
30/12/2022	Credit Interest		13.54		30,305.66 DR
30/12/2022	Cordyline Court 8 Code Property QI 602658		1,101.01		31,406.67 DR
16/01/2023	Cordyline Court 8 Code Property QI 602658		1,129.25		32,535.92 DR
24/01/2023	PC180123-196836169SuperChoice PL 481471		1,057.13		33,593.05 DR
31/01/2023	Credit Interest		15.51		33,608.56 DR

Hardyman Superannuation Fund

General Ledger

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Transaction Date	Description	Units	Debit	Credit	Balance \$
01/02/2023	Cordyline Court 8 Code Property QI 602658		1,101.01		34,709.57 DR
01/02/2023	INTERNET BILL PAYMNT INTERNET BPAY SUNSHINE COAST CNCL 101221652			1,157.05	33,552.52 DR
16/02/2023	Cordyline Court 8 Code Property QI 602658		280.30		33,832.82 DR
23/02/2023	PC170223-166586818SuperChoice PL 481471		1,057.13		34,889.95 DR
27/02/2023	11029808 UNITYWATER 401588			413.77	34,476.18 DR
28/02/2023	Credit Interest		14.28		34,490.46 DR
01/03/2023	Cordyline Court 8 Code Property QI 602658		1,101.01		35,591.47 DR
16/03/2023	Cordyline Court 8 Code Property QI 602658		1,283.54		36,875.01 DR
23/03/2023	PC170323-155627470SuperChoice PL 481471		1,057.13		37,932.14 DR
31/03/2023	Credit Interest		17.03		37,949.17 DR
31/03/2023	Cordyline Court 8 Code Property QI 602658		2,202.02		40,151.19 DR
24/04/2023	PC180423-160811287SuperChoice PL 481471		1,057.13		41,208.32 DR
28/04/2023	Credit Interest		17.00		41,225.32 DR
01/05/2023	INTERNET TRANSFER INTERNET TRANSFER NLF0001504 HARD03			220.00	41,005.32 DR
01/05/2023	INTERNET TRANSFER ONLINE K9244564031 SMSF ASIC fees HARDYMAN SMS			59.00	40,946.32 DR
02/05/2023	Cordyline Court 8 Code Property QI 602658		2,202.02		43,148.34 DR
05/05/2023	INTERNET TRANSFER INTERNET TRANSFER HARD05 Herron			220.00	42,928.34 DR
08/05/2023	INTERNET TRANSFER ONLINE P6757150808 ASIC fee SMSF HARDYMAN SMS			290.00	42,638.34 DR
16/05/2023	Cordyline Court 8 Code Property QI 602658		1,101.01		43,739.35 DR
24/05/2023	PC180523-120142525SuperChoice PL 481471		1,057.13		44,796.48 DR
30/05/2023	INTERNET BILL PAYMNT INTERNET BPAY UNITYWATER 0997484811			404.64	44,391.84 DR
31/05/2023	Credit Interest		21.50		44,413.34 DR
01/06/2023	Cordyline Court 8 Code Property QI 602658		1,101.01		45,514.35 DR
16/06/2023	Cordyline Court 8 Code Property QI 602658		106.01		45,620.36 DR
20/06/2023	INTERNET TRANSFER INTERNET TRANSFER NLF0002141			902.00	44,718.36 DR
23/06/2023	INTERNET TRANSFER ONLINE N4101588736 super top up HARDYMAN P		10,200.00		54,918.36 DR
23/06/2023	INTERNET TRANSFER ONLINE H0145981336 Leanne super topup HARDYMAN P		3,600.00		58,518.36 DR
23/06/2023	PC190623-103976750SuperChoice PL 481471		1,057.13		59,575.49 DR
30/06/2023	Credit Interest		22.01		59,597.50 DR
			58,961.53	21,277.24	59,597.50 DR
<u>CBA CDIA Account (CBA23832197)</u>					
01/07/2022	Opening Balance				3,111.41 DR
12/07/2022	001278707514 STW DST [Amount Receivable ref 201084091]		1,722.85		4,834.26 DR
13/07/2022	JUL22-00828441 IOO PAYMENT [Amount Receivable ref 201142283]		424.86		5,259.12 DR
13/07/2022	JUL22-00810854 IAF PAYMENT [Amount Receivable ref 201142284]		216.20		5,475.32 DR

Hardyman Superannuation Fund

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Transaction Date	Description	Units	Debit	Credit	Balance \$
18/07/2022	JUL22-00833369 VGS PAYMENT [Amount Receivable ref 201339963]		174.92		5,650.24 DR
18/07/2022	JUL22-00828164 VAP PAYMENT [Amount Receivable ref 201339964]		174.56		5,824.80 DR
21/07/2022	MAGELLAN0003036685 MAGELLAN [Amount Receivable ref 201489445]		280.40		6,105.20 DR
25/07/2022	001279792282 MVW DST [Amount Receivable ref 201589293]		382.47		6,487.67 DR
14/10/2022	001284981694 STW DST [System Matched Income Data]		958.58		7,446.25 DR
18/10/2022	OCT22-00833581 VGS PAYMENT [System Matched Income Data]		111.12		7,557.37 DR
18/10/2022	OCT22-00827702 VAP PAYMENT [System Matched Income Data]		77.46		7,634.83 DR
19/10/2022	OCT22-00810728 IAF PAYMENT [System Matched Income Data]		146.01		7,780.84 DR
29/11/2022	ATO004000017251157 ATO		53.13		7,833.97 DR
05/01/2023	JAN23-00827550 IOO PAYMENT [System Matched Income Data]		200.03		8,034.00 DR
12/01/2023	001287927112 STW DST [System Matched Income Data]		512.49		8,546.49 DR
18/01/2023	001288673888 MVW DST [System Matched Income Data]		369.93		8,916.42 DR
18/01/2023	MAGELLAN0003391031 MAGELLAN [System Matched Income Data]		280.40		9,196.82 DR
18/01/2023	JAN23-00827188 VAP PAYMENT [System Matched Income Data]		123.42		9,320.24 DR
18/01/2023	JAN23-00832250 VGS PAYMENT [System Matched Income Data]		96.81		9,417.05 DR
18/01/2023	JAN23-00810574 IAF PAYMENT [System Matched Income Data]		54.90		9,471.95 DR
01/03/2023	DEPOSIT INTEREST		0.32		9,472.27 DR
01/04/2023	DEPOSIT INTEREST		2.40		9,474.67 DR
14/04/2023	001295219522 STW DST [System Matched Income Data]		608.67		10,083.34 DR
20/04/2023	APR23-00810310 IAF PAYMENT [System Matched Income Data]		154.32		10,237.66 DR
20/04/2023	APR23-00826790 VAP PAYMENT [System Matched Income Data]		107.54		10,345.20 DR
20/04/2023	APR23-00831800 VGS PAYMENT [System Matched Income Data]		71.52		10,416.72 DR
01/05/2023	DEPOSIT INTEREST		12.93		10,429.65 DR
01/06/2023	DEPOSIT INTEREST		22.85		10,452.50 DR
			7,341.09		10,452.50 DR

Distributions Receivable (61800)

Ishares Core Composite Bond Etf (IAF.AX)

01/07/2022	Opening Balance				216.20 DR
13/07/2022	JUL22-00810854 IAF PAYMENT [Amount Receivable ref 201142284]			216.20	0.00 DR
30/06/2023	IAF Distn Receivable		204.72		204.72 DR
			204.72	216.20	204.72 DR

Ishares Global 100 Etf (IOO.AX)

01/07/2022	Opening Balance				424.86 DR
13/07/2022	JUL22-00828441 IOO PAYMENT [Amount Receivable ref 201142283]			424.86	0.00 DR
30/06/2023	IOO Distn Receivable		464.91		464.91 DR
			464.91	424.86	464.91 DR

Magellan Global Fund (open Class) (managed Fund) (MGOC.AX)

01/07/2022	Opening Balance				280.40 DR
21/07/2022	MAGELLAN0003036685 MAGELLAN			280.40	0.00 DR

Hardyman Superannuation Fund

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Transaction Date	Description	Units	Debit	Credit	Balance \$
	[Amount Receivable ref 201489445]				
30/06/2023	MGOC Distn Receivable		280.95		280.95 DR
			280.95	280.40	280.95 DR
<u>Vaneck Australian Equal Weight Etf (MVW.AX1)</u>					
01/07/2022	Opening Balance				382.47 DR
25/07/2022	001279792282 MVW DST [Amount Receivable ref 201589293]			382.47	0.00 DR
30/06/2023	2023 Distn Receivable		395.01		395.01 DR
			395.01	382.47	395.01 DR
<u>Spdr S&p/asx 200 Fund (STW.AX)</u>					
01/07/2022	Opening Balance				1,722.85 DR
12/07/2022	001278707514 STW DST [Amount Receivable ref 201084091]			1,722.85	0.00 DR
30/06/2023	Distn Receivable		600.77		600.77 DR
			600.77	1,722.85	600.77 DR
<u>Vanguard Australian Property Securities Index Etf (VAP.AX)</u>					
01/07/2022	Opening Balance				174.56 DR
18/07/2022	JUL22-00828164 VAP PAYMENT [Amount Receivable ref 201339964]			174.56	0.00 DR
30/06/2023	Distn Receivable		111.09		111.09 DR
			111.09	174.56	111.09 DR
<u>Vanguard Msci Index International Shares Etf (VGS.AX1)</u>					
01/07/2022	Opening Balance				174.92 DR
18/07/2022	JUL22-00833369 VGS PAYMENT [Amount Receivable ref 201339963]			174.92	0.00 DR
30/06/2023	Distn Receivable		356.19		356.19 DR
			356.19	174.92	356.19 DR
Sundry Debtors (68000)					
<u>Sundry Debtors (68000)</u>					
01/07/2022	Opening Balance				3,779.87 DR
01/07/2022	Cordylie Court 8 Code Property QI 602658			1,151.87	2,628.00 DR
01/07/2022	INTERNET TRANSFER INTERNET TRANSFER HARD00		858.00		3,486.00 DR
23/09/2022	ICA Balance offset against June 2022 PAYG I			2,628.00	858.00 DR
18/11/2022	INTERNET TRANSFER INTERNET TRANSFER HARD00		2,860.00		3,718.00 DR
20/06/2023	INTERNET TRANSFER INTERNET TRANSFER NLF0002141		902.00		4,620.00 DR
23/06/2023	INTERNET TRANSFER ONLINE N4101588736 super top up HARDYMAN P			35.33	4,584.67 DR
30/06/2023	Rent for June 2023- Sundry Debtor		1,076.01		5,660.68 DR
			5,696.01	3,815.20	5,660.68 DR
Fixtures and Fittings (at written down value) - Unitised (72650)					
<u>Fujitsu Air conditioner (72650/AIRCON 2)</u>					
01/07/2022	Opening Balance	1.00			1,764.28 DR
30/06/2023	Depreciation for the period {2023}			176.43	1,587.85 DR
		1.00		176.43	1,587.85 DR
<u>Air Conditioner (AIRCON)</u>					
01/07/2022	Opening Balance	1.00			826.64 DR

Hardyman Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
30/06/2023	Depreciation for the period {2023}			82.66	743.98 DR
		1.00		82.66	743.98 DR
<u>Bosch F/standing Dishwasher (DISHWASHER)</u>					
30/06/2023	2023- Gross up per agent stms	1.00	745.00		745.00 DR
30/06/2023	Depreciation for the period {2023}			11.74	733.26 DR
		1.00	745.00	11.74	733.26 DR
<u>Ceiling Fans (FANS)</u>					
01/07/2022	Opening Balance	4.00			1,229.29 DR
30/06/2023	Depreciation for the period {2023}			245.86	983.43 DR
		4.00		245.86	983.43 DR
Real Estate Properties (Australian - Residential) (77200)					
<u>8 Cordyline Court, Meridan Plains (8CORDYLINE)</u>					
01/07/2022	Opening Balance	1.00			856,179.79 DR
30/06/2023	Revaluation - 30/06/2023 @ \$795,951.480000 (Exit) - 1.000000 Units on hand			60,228.31	795,951.48 DR
30/06/2023	Create Entries - Capital Works Expenditure Adjustment - 30/06/2023				795,951.48 DR
		1.00	0.00	60,228.31	795,951.48 DR
Units in Listed Unit Trusts (Australian) (78200)					
<u>Ishares Core Composite Bond Etf (IAF.AX)</u>					
01/07/2022	Opening Balance	423.00			42,130.80 DR
31/10/2022	Revaluation - 28/10/2022 @ \$99.030000 (System Price) - 423.000000 Units on hand			241.11	41,889.69 DR
30/11/2022	Revaluation - 29/11/2022 @ \$100.120000 (System Price) - 423.000000 Units on hand		461.07		42,350.76 DR
31/12/2022	Revaluation - 30/12/2022 @ \$98.560000 (System Price) - 423.000000 Units on hand			659.88	41,690.88 DR
31/01/2023	Revaluation - 30/01/2023 @ \$101.000000 (System Price) - 423.000000 Units on hand		1,032.12		42,723.00 DR
28/02/2023	Revaluation - 27/02/2023 @ \$99.520000 (System Price) - 423.000000 Units on hand			626.04	42,096.96 DR
31/03/2023	Revaluation - 30/03/2023 @ \$102.570000 (System Price) - 423.000000 Units on hand		1,290.15		43,387.11 DR
30/04/2023	Revaluation - 28/04/2023 @ \$102.480000 (System Price) - 423.000000 Units on hand			38.07	43,349.04 DR
31/05/2023	Revaluation - 30/05/2023 @ \$101.030000 (System Price) - 423.000000 Units on hand			613.35	42,735.69 DR
30/06/2023	Revaluation - 29/06/2023 @ \$99.910000 (System Price) - 423.000000 Units on hand			473.76	42,261.93 DR
30/06/2023	Revaluation - 30/06/2023 @ \$99.520000 (System Price) - 423.000000 Units on hand			164.97	42,096.96 DR
		423.00	2,783.34	2,817.18	42,096.96 DR
<u>Ishares Global 100 Etf (IOO.AX)</u>					
01/07/2022	Opening Balance	323.00			30,433.06 DR
31/10/2022	Revaluation - 28/10/2022 @ \$95.720000 (System Price) - 323.000000 Units on hand		484.50		30,917.56 DR

Hardyman Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
30/11/2022	Revaluation - 29/11/2022 @ \$98.490000 (System Price) - 323.000000 Units on hand		894.71		31,812.27 DR
31/12/2022	Revaluation - 30/12/2022 @ \$94.410000 (System Price) - 323.000000 Units on hand			1,317.84	30,494.43 DR
31/01/2023	Revaluation - 30/01/2023 @ \$95.220000 (System Price) - 323.000000 Units on hand		261.63		30,756.06 DR
28/02/2023	Revaluation - 27/02/2023 @ \$98.130000 (System Price) - 323.000000 Units on hand		939.93		31,695.99 DR
31/03/2023	Revaluation - 30/03/2023 @ \$102.230000 (System Price) - 323.000000 Units on hand		1,324.30		33,020.29 DR
30/04/2023	Revaluation - 28/04/2023 @ \$109.160000 (System Price) - 323.000000 Units on hand		2,238.39		35,258.68 DR
31/05/2023	Revaluation - 30/05/2023 @ \$112.630000 (System Price) - 323.000000 Units on hand		1,120.81		36,379.49 DR
30/06/2023	Revaluation - 29/06/2023 @ \$113.900000 (System Price) - 323.000000 Units on hand		410.21		36,789.70 DR
30/06/2023	Revaluation - 30/06/2023 @ \$113.860000 (System Price) - 323.000000 Units on hand			12.92	36,776.78 DR
		323.00	7,674.48	1,330.76	36,776.78 DR
<u>Magellan Global Fund (open Class) (managed Fund) (MGOC.AX)</u>					
01/07/2022	Opening Balance	5,498.00			12,755.36 DR
30/11/2022	Revaluation - 29/11/2022 @ \$2.410000 (System Price) - 5,498.000000 Units on hand		494.82		13,250.18 DR
31/12/2022	Revaluation - 30/12/2022 @ \$2.340000 (System Price) - 5,498.000000 Units on hand			384.86	12,865.32 DR
31/01/2023	Revaluation - 30/01/2023 @ \$2.310000 (System Price) - 5,498.000000 Units on hand			164.94	12,700.38 DR
28/02/2023	Revaluation - 27/02/2023 @ \$2.350000 (System Price) - 5,498.000000 Units on hand		219.92		12,920.30 DR
31/03/2023	Revaluation - 30/03/2023 @ \$2.440000 (System Price) - 5,498.000000 Units on hand		494.82		13,415.12 DR
30/04/2023	Revaluation - 28/04/2023 @ \$2.600000 (System Price) - 5,498.000000 Units on hand		879.68		14,294.80 DR
31/05/2023	Revaluation - 30/05/2023 @ \$2.630000 (System Price) - 5,498.000000 Units on hand		164.94		14,459.74 DR
30/06/2023	Revaluation - 29/06/2023 @ \$2.660000 (System Price) - 5,498.000000 Units on hand		164.94		14,624.68 DR
		5,498.00	2,419.12	549.80	14,624.68 DR
<u>Vaneck Australian Equal Weight Etf (MVW.AX1)</u>					
01/07/2022	Opening Balance	627.00			19,129.77 DR
31/10/2022	Revaluation - 28/10/2022 @ \$31.810000 (System Price) - 627.000000 Units on hand		815.10		19,944.87 DR
30/11/2022	Revaluation - 29/11/2022 @ \$33.990000 (System Price) - 627.000000 Units on hand		1,366.86		21,311.73 DR
31/12/2022	Revaluation - 30/12/2022 @ \$33.380000 (System Price) - 627.000000 Units on hand			382.47	20,929.26 DR
31/01/2023	Revaluation - 30/01/2023 @ \$34.780000		877.80		21,807.06 DR

Hardyman Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
	(System Price) - 627.000000 Units on hand				
28/02/2023	Revaluation - 27/02/2023 @ \$33.930000 (System Price) - 627.000000 Units on hand			532.95	21,274.11 DR
31/03/2023	Revaluation - 30/03/2023 @ \$33.630000 (System Price) - 627.000000 Units on hand			188.10	21,086.01 DR
30/04/2023	Revaluation - 28/04/2023 @ \$34.870000 (System Price) - 627.000000 Units on hand		777.48		21,863.49 DR
31/05/2023	Revaluation - 30/05/2023 @ \$34.640000 (System Price) - 627.000000 Units on hand			144.21	21,719.28 DR
30/06/2023	Revaluation - 29/06/2023 @ \$34.600000 (System Price) - 627.000000 Units on hand			25.08	21,694.20 DR
30/06/2023	Revaluation - 30/06/2023 @ \$34.690000 (System Price) - 627.000000 Units on hand		56.43		21,750.63 DR
		627.00	3,893.67	1,272.81	21,750.63 DR
<u>Spdr S&p/asx 200 Fund (STW.AX)</u>					
01/07/2022	Opening Balance	888.00			52,800.48 DR
31/10/2022	Revaluation - 28/10/2022 @ \$61.440000 (System Price) - 888.000000 Units on hand		1,758.24		54,558.72 DR
30/11/2022	Revaluation - 29/11/2022 @ \$65.920000 (System Price) - 888.000000 Units on hand		3,978.24		58,536.96 DR
31/12/2022	Revaluation - 30/12/2022 @ \$63.510000 (System Price) - 888.000000 Units on hand			2,140.08	56,396.88 DR
31/01/2023	Revaluation - 30/01/2023 @ \$67.520000 (System Price) - 888.000000 Units on hand		3,560.88		59,957.76 DR
28/02/2023	Revaluation - 27/02/2023 @ \$65.480000 (System Price) - 888.000000 Units on hand			1,811.52	58,146.24 DR
31/03/2023	Revaluation - 30/03/2023 @ \$64.460000 (System Price) - 888.000000 Units on hand			905.76	57,240.48 DR
30/04/2023	Revaluation - 28/04/2023 @ \$66.180000 (System Price) - 888.000000 Units on hand		1,527.36		58,767.84 DR
31/05/2023	Revaluation - 30/05/2023 @ \$65.560000 (System Price) - 888.000000 Units on hand			550.56	58,217.28 DR
30/06/2023	Revaluation - 29/06/2023 @ \$64.850000 (System Price) - 888.000000 Units on hand			630.48	57,586.80 DR
30/06/2023	Revaluation - 30/06/2023 @ \$64.890000 (System Price) - 888.000000 Units on hand		35.52		57,622.32 DR
		888.00	10,860.24	6,038.40	57,622.32 DR
<u>Vanguard Australian Property Securities Index Etf (VAP.AX)</u>					
01/07/2022	Opening Balance	134.00			10,184.00 DR
31/10/2022	Revaluation - 28/10/2022 @ \$73.930000 (System Price) - 134.000000 Units on hand			277.38	9,906.62 DR
30/11/2022	Revaluation - 29/11/2022 @ \$78.480000 (System Price) - 134.000000 Units on hand		609.70		10,516.32 DR
31/12/2022	Revaluation - 30/12/2022 @ \$76.670000 (System Price) - 134.000000 Units on hand			242.54	10,273.78 DR
31/01/2023	Revaluation - 30/01/2023 @ \$82.620000 (System Price) - 134.000000 Units on		797.30		11,071.08 DR

Hardyman Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
	hand				
28/02/2023	Revaluation - 27/02/2023 @ \$80.320000 (System Price) - 134.000000 Units on hand			308.20	10,762.88 DR
31/03/2023	Revaluation - 30/03/2023 @ \$75.350000 (System Price) - 134.000000 Units on hand			665.98	10,096.90 DR
30/04/2023	Revaluation - 28/04/2023 @ \$78.710000 (System Price) - 134.000000 Units on hand		450.24		10,547.14 DR
31/05/2023	Revaluation - 30/05/2023 @ \$78.180000 (System Price) - 134.000000 Units on hand			71.02	10,476.12 DR
30/06/2023	Revaluation - 29/06/2023 @ \$77.750000 (System Price) - 134.000000 Units on hand			57.62	10,418.50 DR
30/06/2023	Revaluation - 30/06/2023 @ \$77.300000 (System Price) - 134.000000 Units on hand			60.30	10,358.20 DR
		134.00	1,857.24	1,683.04	10,358.20 DR
<u>Vanguard Msci Index International Shares Etf (VGS.AX1)</u>					
01/07/2022	Opening Balance	319.00			28,266.59 DR
31/10/2022	Revaluation - 28/10/2022 @ \$92.530000 (System Price) - 319.000000 Units on hand		1,250.48		29,517.07 DR
30/11/2022	Revaluation - 29/11/2022 @ \$95.200000 (System Price) - 319.000000 Units on hand		851.73		30,368.80 DR
31/12/2022	Revaluation - 30/12/2022 @ \$91.980000 (System Price) - 319.000000 Units on hand			1,027.18	29,341.62 DR
31/01/2023	Revaluation - 30/01/2023 @ \$93.340000 (System Price) - 319.000000 Units on hand		433.84		29,775.46 DR
28/02/2023	Revaluation - 27/02/2023 @ \$96.380000 (System Price) - 319.000000 Units on hand		969.76		30,745.22 DR
31/03/2023	Revaluation - 30/03/2023 @ \$98.080000 (System Price) - 319.000000 Units on hand		542.30		31,287.52 DR
30/04/2023	Revaluation - 28/04/2023 @ \$101.860000 (System Price) - 319.000000 Units on hand		1,205.82		32,493.34 DR
31/05/2023	Revaluation - 30/05/2023 @ \$104.480000 (System Price) - 319.000000 Units on hand		835.78		33,329.12 DR
30/06/2023	Revaluation - 29/06/2023 @ \$106.390000 (System Price) - 319.000000 Units on hand		609.29		33,938.41 DR
30/06/2023	Revaluation - 30/06/2023 @ \$106.540000 (System Price) - 319.000000 Units on hand		47.85		33,986.26 DR
		319.00	6,746.85	1,027.18	33,986.26 DR
<u>Income Tax Payable/Refundable (85000)</u>					
<u>Income Tax Payable/Refundable (85000)</u>					
01/07/2022	Opening Balance				311.83 DR
29/11/2022	ATO004000017251157 ATO			312.13	0.30 CR
30/06/2023	June 2023 PAYG Instalment accrued		4,281.00		4,280.70 DR
30/06/2023	Create Entries - Franking Credits Adjustment - 30/06/2023		1,141.94		5,422.64 DR
30/06/2023	Create Entries - Foreign Credits Adjustment - 30/06/2023		206.61		5,629.25 DR
30/06/2023	Create Entries - Income Tax Expense - 30/06/2023			6,547.80	918.55 CR
			5,629.55	6,859.93	918.55 CR

Hardyman Superannuation Fund

General Ledger

As at 30 June 2023

Transaction Date	Description	Units	Debit	Credit	Balance \$
PAYG Payable (86000)					
<u>PAYG Payable (86000)</u>					
01/07/2022	Opening Balance				4,500.00 CR
21/09/2022	INTERNET BILL PAYMNT INTERNET BPAY TAX OFFICE PAYMENTS 001129952136320260		1,872.00		2,628.00 CR
23/09/2022	ICA Balance offset against June 2022 PAYG I		2,628.00		0.00 DR
30/06/2023	June 2023 PAYG Instalment accrued			4,281.00	4,281.00 CR
			4,500.00	4,281.00	4,281.00 CR
Deferred Tax Liability/Asset (89000)					
<u>Deferred Tax Liability/Asset (89000)</u>					
01/07/2022	Opening Balance				45,009.76 CR
30/06/2023	Create Entries - PDIT Entry - 30/06/2023		2,939.70		42,070.06 CR
			2,939.70		42,070.06 CR

Total Debits: 724,237.31

Total Credits: 724,237.31

Hardyman Superannuation Fund

Create Entries Report

For the period 01 July 2022 to 30 June 2023

Create Entries Financial Year Summary 01 July 2022 - 30 June 2023

Total Profit	Amount
Income	31,125.34
Less Expense	19,478.13
Total Profit	11,647.21

Tax Summary	Amount
Fund Tax Rate	15.00 %
Total Profit	11,647.21
Less Permanent Differences	(12,904.18)
Less Timing Differences	(25,808.36)
Less Exempt Pension Income	0.00
Less Other Non Taxable Income	0.00
Less LIC Deductions	0.00
Add SMSF Non Deductible Expenses	0.00
Add Other Non Deductible Expenses	0.00
Add Total Franking/Foreign/TFN/FRW Credits	1,348.55
Less Realised Accounting Capital Gains	0.00
Less Accounting Trust Distributions	6,286.84
Add Taxable Trust Distributions	3,406.05
Add Distributed Foreign income	1,177.42
Add Total Net Capital Gains	2,070.68
Less Tax Adjustment - Capital Works Expenditure (D1)	7,613.00
Less Tax Adjustment - Decline in value of depreciating assets (E1)	809.00
Less Tax Losses Deducted	0.00
Add SMSF Annual Return Rounding	(1.61)
Taxable Income	43,652.00
Income Tax on Taxable Income or Loss	6,547.80

Profit/(Loss) Available for Allocation	Amount
Total Available Profit	(15,855.49)
Franking Credits	1,141.94
TFN Credits	0.00
Foreign Credits	206.61
FRW Credits	0.00
Total	(14,713.55)

Income Tax Expense Available for Allocation	Amount
Income Tax on Taxable Income or Loss	6,547.80
Deferred Tax	(2,939.70)
Member Specific Income Tax	(4,125.40)
Total Income Tax Expense Allocation	(517.30)

Final Segment 1 from 01 July 2022 to 30 June 2023

Pool Name Unsegregated Pool

Total Profit	Amount
Income	31,125.34
Less Expense	19,478.13
Total Profit	11,647.21

Create Entries Summary	Amount
Fund Tax Rate	15.00 %
Total Profit	11,647.21
Less Permanent Differences	(12,904.18)
Less Timing Differences	(25,808.36)
Less Exempt Pension Income	0.00
Less Other Non Taxable Income	0.00
Add SMSF Non Deductible Expenses	0.00
Add Other Non Deductible Expenses	0.00
Add Total Franking/Foreign/TFN/FRW Credits	1,348.55
Less Realised Accounting Capital Gains	0.00
Less Accounting Trust Distributions	6,286.84
Add Taxable Trust Distributions	3,406.05
Add Distributed Foreign income	1,177.42
Add Capital Gains Adjustment	2,070.68
Less Tax Losses Deducted	0.00
Add Taxable Income Adjustment	(8,423.61)
Taxable Income	43,652.00
Income Tax on Taxable Income or Loss	6,547.80

Member Weighted Balance Summary	Weighting%	Amount
Paul Hardyman(HARPAU00001A)	54.27	570,140.47
Leanne Hardyman(HARLEA00001A)	45.73	480,508.87

Profit/(Loss) Available for Allocation	Amount
Total Available Profit	(15,855.49)
Franking Credits	1,141.94
TFN Credits	0.00
FRW Credits	0.00
Total	(14,713.55)

Allocation to Members	Weighting%	Amount
Paul Hardyman(HARPAU00001A)	54.27	(7,985.04)
Leanne Hardyman(HARLEA00001A)	45.73	(6,728.51)

Accumulation Weighted Balance Summary	Weighting%	Amount
Paul Hardyman(HARPAU00001A)	54.27	570,140.47
Leanne Hardyman(HARLEA00001A)	45.73	480,508.87

Income Tax Expense Available for Allocation	Amount
Total Income Tax Expense Allocation	(517.30)

Income Tax Expense Available for Allocation		Amount
Income Tax on Taxable Income or Loss		6,547.80
Deferred Tax		(2,939.70)
Member Specific Income Tax		(4,125.40)
Total Income Tax Expense Allocation		(517.30)

Allocation to Members	Weighting%	Amount
Paul Hardyman(HARPAU00001A)	54.27	(280.74)
Leanne Hardyman(HARLEA00001A)	45.73	(236.56)

Calculation of daily member weighted balances

Paul Hardyman (HARPAU00001A)

Member Balance

01/07/2022	50010	Opening Balance	564,471.82	564,471.82
21/07/2022	52420	Contributions	954.55	902.25
21/07/2022	53800	Contributions Tax	(143.18)	(135.33)
19/08/2022	52420	Contributions	1,002.27	867.72
19/08/2022	53800	Contributions Tax	(150.34)	(130.16)
20/09/2022	52420	Contributions	1,111.98	865.21
20/09/2022	53800	Contributions Tax	(166.80)	(129.78)
19/10/2022	52420	Contributions	1,057.13	738.54
19/10/2022	53800	Contributions Tax	(158.57)	(110.78)
21/11/2022	52420	Contributions	6,758.49	4,110.64
21/11/2022	53800	Contributions Tax	(1,013.77)	(616.59)
07/12/2022	53920	Life Insurance Premiums	(4,546.30)	(2,565.86)
22/12/2022	52420	Contributions	1,057.13	553.18
22/12/2022	53800	Contributions Tax	(158.57)	(82.98)
24/01/2023	52420	Contributions	1,057.13	457.61
24/01/2023	53800	Contributions Tax	(158.57)	(68.64)
23/02/2023	52420	Contributions	1,057.13	370.72
23/02/2023	53800	Contributions Tax	(158.57)	(55.61)
23/03/2023	52420	Contributions	1,057.13	289.62
23/03/2023	53800	Contributions Tax	(158.57)	(43.44)
24/04/2023	52420	Contributions	1,057.13	196.94
24/04/2023	53800	Contributions Tax	(158.57)	(29.54)
24/05/2023	52420	Contributions	1,057.13	110.06
24/05/2023	53800	Contributions Tax	(158.57)	(16.51)
23/06/2023	52420	Contributions	1,057.13	23.17
23/06/2023	52420	Contributions	9,215.67	201.99
23/06/2023	53800	Contributions Tax	(158.57)	(3.48)
23/06/2023	53800	Contributions Tax	(1,382.35)	(30.30)
		Total Amount (Weighted)		570,140.47

Calculation of daily member weighted balances

Leanne Hardyman (HARLEA00001A)

Member Balance

01/07/2022	50010	Opening Balance	480,424.13	480,424.13
23/06/2023	52420	Contributions	3,600.00	78.90
23/06/2023	52420	Contributions	949.00	20.80
23/06/2023	53800	Contributions Tax	(540.00)	(11.84)
23/06/2023	53800	Contributions Tax	(142.35)	(3.12)
		Total Amount (Weighted)		480,508.87

Calculation of Net Capital Gains

Capital gains from Unsegregated Pool	3,106.02
Capital gains from Unsegregated Pool - Collectables	0.00
Capital Gain Adjustment from prior segments	0.00
Realised Notional gains	0.00
Carried forward losses from prior years	0.00
Current year capital losses from Unsegregated Pool	0.00
Current year capital losses from Unsegregated Pool - Collectables	0.00
Total CGT Discount Applied	1,035.34
Capital Gain /(Losses carried forward)	2,070.68
CGT allocated in prior segments	0.00
Allocations of Net Capital Gains to Pools	
Capital Gain Proportion - Unsegregated Pool (3106.02/3106.02)=100.00%	2,070.68

Foreign Tax Offset Calculations

Segment 01 July 2022 to 30 June 2023

Claimable FTO - Unsegregated Pool	206.61
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Claimable FTO **206.61**

Total Claimable Foreign Credits for the Year **206.61**

Foreign Tax Offset (Label C1) 206.61

Applied/Claimed FTO 206.61

Allocations of Foreign Tax Offset to Members

Paul Hardyman(HARPAU00001A) - 54.27 % 112.13

Leanne Hardyman(HARLEA00001A) - 45.73 % 94.48

Total Foreign Tax Offset Allocated to Members 206.61



Australian Government
Australian Taxation Office

Agent HERRON ACCOUNTANTS
Client THE TRUSTEE FOR HARDYMAN
SUPERANNUATION FUND
ABN 12 995 213 632
TFN 359 183 871

Activity statement 001

Date generated	17 October 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

4 results found - from **01 July 2022** to **17 October 2023** sorted by **processed date** ordered **oldest to newest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
23 Sep 2022	21 Sep 2022	Payment received		\$1,872.00	\$4,500.00 CR
26 Sep 2022	21 Oct 2022	Original Activity Statement for the period ending 30 Jun 22 - PAYG Instalments	\$4,500.00		\$0.00
9 Oct 2023	6 Oct 2023	Payment received		\$4,281.00	\$4,281.00 CR
10 Oct 2023	23 Oct 2023	Original Activity Statement for the period ending 30 Jun 23 - PAYG Instalments	\$4,281.00		\$0.00





Australian Government
Australian Taxation Office

Agent HERRON ACCOUNTANTS
Client THE TRUSTEE FOR HARDYMAN
SUPERANNUATION FUND
ABN 12 995 213 632
TFN 359 183 871

Income tax 552

Date generated	13 September 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

2 results found - from **01 July 2022** to **13 September 2023** sorted by **processed date** ordered **oldest to newest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
23 Nov 2022	23 Nov 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 21 to 30 Jun 22		\$53.13	\$53.13 CR
24 Nov 2022	29 Nov 2022	EFT refund for Income Tax for the period from 01 Jul 21 to 30 Jun 22	\$53.13		\$0.00



Hardyman Superannuation Fund

Investment Summary with Market Movement

As at 30 June 2023

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised		Realised Movement
						Overall	Current Year	
Cash/Bank Accounts								
CBA CDIA Account		10,452.500000	10,452.50	10,452.50	10,452.50			
NAB Business Cash Maximiser Account		6,213.070000	6,213.07	6,213.07	6,213.07			
NAB Cash Manager Account		59,597.500000	59,597.50	59,597.50	59,597.50			
			76,263.07		76,263.07			
Fixtures and Fittings (at written down value) - Unitted								
AIRCON Air Conditioner	1.00	743.980000	743.98	1,500.00	1,500.00	(756.02)	0.00	0.00
DISHWASHE R Bosch F/standing Dishwasher	1.00	733.260000	733.26	745.00	745.00	(11.74)	0.00	0.00
FANS Ceiling Fans	4.00	245.857500	983.43	358.15	1,432.60	(449.17)	0.00	0.00
72650/AIRC ON 2 Fujitsu Air conditioner	1.00	1,587.850000	1,587.85	1,815.00	1,815.00	(227.15)	0.00	0.00
			4,048.52		5,492.60	(1,444.08)	0.00	0.00
Real Estate Properties (Australian - Residential)								
8CORDYLIN E 8 Cordyline Court, Meridan Plains	1.00	795,951.480000	795,951.48	466,655.28	466,655.28	329,296.20	(60,228.31)	0.00
			795,951.48		466,655.28	329,296.20	(60,228.31)	0.00
Units in Listed Unit Trusts (Australian)								
IAF.AX Ishares Core Composite Bond Etf	423.00	99.520000	42,096.96	113.39	47,965.28	(5,868.32)	(33.84)	0.00
IOO.AX Ishares Global 100 Etf	323.00	113.860000	36,776.78	108.33	34,990.54	1,786.24	6,343.72	0.00
MGOC.AX Magellan Global Fund (open Class) (managed Fund)	5,498.00	2.660000	14,624.68	2.92	16,062.12	(1,437.44)	1,869.32	0.00
STW.AX Spdr S&p/asx 200 Fund	888.00	64.890000	57,622.32	66.50	59,050.12	(1,427.80)	4,821.84	0.00
MVW.AX Vaneck Australian Equal Weight Etf	627.00	34.690000	21,750.63	33.46	20,979.46	771.17	2,620.86	0.00
VAP.AX Vanguard Australian Property Securities Index Etf	134.00	77.300000	10,358.20	97.92	13,121.75	(2,763.55)	174.20	0.00
VGS.AX Vanguard Msci Index International Shares Etf	319.00	106.540000	33,986.26	87.69	27,971.55	6,014.71	5,719.67	0.00
			217,215.83		220,140.82	(2,924.99)	21,515.77	0.00
			1,093,478.90		768,551.77	324,927.13	(38,712.54)	0.00

Financial Year Summary

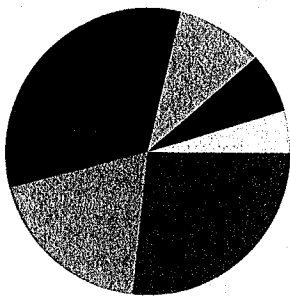
1 JULY 2022 - 30 JUNE 2023



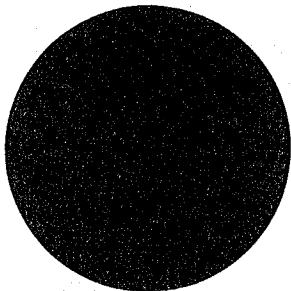
Portfolio Valuation	Account Number	Account Name	Value as at 30 June 2023
Shares	3437357	HARDYMAN SMSF PTY LTD <HARDYMAN SF A/C>	\$217,215.83
CDIA	23832197	HARDYMAN SMSF PTY LTD <HARDYMAN SF A/C>	\$10,452.50
TOTAL PORTFOLIO VALUE			\$227,668.33

Allocation as at 30 June 2023

Shares in your portfolio



Sectors in your portfolio



Estimated Interest & Dividends 2022-2023 Financial Year

Est. Franked Dividends	\$3,271.21
Est. Unfranked Dividends	\$3,978.23
Est. Franking Credits	\$1,401.95
Est. Interest Received from Interest Rate Securities	\$0.00
Interest Received from Cash Account(s)	\$38.50

TOTAL INCOME \$7,287.94

Fees & Charges 2022-2023 Financial Year

Total Brokerage (inc. GST)	\$0.00
Total Subscriptions (inc. GST)	\$0.00
Other Fees (inc. GST)	\$0.00

TOTAL FEES & CHARGES \$0.00



Financial Year Summary

1 JULY 2022 - 30 JUNE 2023



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

The total brokerage outlined does not include any rebates you may have received over the financial year. Refer to your transaction statement records for this information.

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Portfolio Valuation

30 JUNE 2023



SHARES - 3437357 - HIN 88166671

HARDYMAN SMSF PTY LTD <HARDYMAN SF A/C>

Portfolio	Units	Unit Price	Portfolio Value	% of Portfolio
IAF - ISHARES COMP BND. ETF UNITS (ISHARES CORE COMPOSITE BOND ETF)	423	\$99.5200	\$42,096.96	18.49%
IOO - ISHS GLOBAL 100 ETF ETF UNITS (ISHARES GLOBAL 100 ETF)	323	\$113.8600	\$36,776.78	16.15%
MGOC - MAGELLANGLOOPENCLASS OPEN CL (MAGELLAN GLOBAL FUND (OPEN CLASS) (MANAGED FUND))	5,498	\$2.6600	\$14,624.68	6.42%
MWV - VANECK EQUAL WEIGHT ETF UNITS (VANECK AUSTRALIAN EQUAL WEIGHT ETF)	627	\$34.6900	\$21,750.63	9.55%
STW - SPDR 200 FUND ETF UNITS (SPDR S&P/ASX 200 FUND)	888	\$64.8900	\$57,622.32	25.31%
VAP - VNGD AUS PROP SEC ETF UNITS (VANGUARD AUSTRALIAN PROPERTY SECURITIES INDEX ETF)	134	\$77.3000	\$10,358.20	4.55%
VGS - VNGD INTL SHARES ETF UNITS (VANGUARD MSCI INDEX INTERNATIONAL SHARES ETF)	319	\$106.5400	\$33,986.26	14.93%
		Sub Total	\$217,215.83	95.41%

Cash/Accounts	Portfolio Value	% of Portfolio
CDIA - 06716723832197	\$10,452.50	4.59%
	TOTAL	\$227,668.33
		100.00%

Portfolio Valuation

30 JUNE 2023



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Transaction Summary

1 JULY 2022 - 30 JUNE 2023



Total Buys and Sells	2022 - 2023 Financial Year
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HARDYMAN SMSF PTY LTD <HARDYMAN SF A/C>

Total Buys (inc. Brokerage + GST)

\$0.00

Total Sells (inc. Brokerage + GST)

\$0.00

SHARES - 3437357 - HIN 88166671

There are no transactions on this account.

Transaction Summary

1 JULY 2022 - 30 JUNE 2023



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

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

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Interest & Estimated Dividend Summary



1 JULY 2022 - 30 JUNE 2023

SHARES - 3437357 - HIN 88166671

HARDYMAN SMSF PTY LTD <HARDYMAN SF A/C>

ESTIMATED DIVIDEND SUMMARY

IAP - ISHARES COMP BND ETF UNITS (ISHARES CORE COMPOSITE BOND ETF)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
06-Apr-2023	20-Apr-2023	Interim	\$0.3648	423	\$154.32	\$0.00	\$154.32	\$0.00
06-Jan-2023	18-Jan-2023	Interim	\$0.1298	423	\$54.90	\$0.00	\$54.90	\$0.00
07-Oct-2022	19-Oct-2022	Interim	\$0.3452	423	\$146.01	\$0.00	\$146.01	\$0.00
01-Jul-2022	13-Jul-2022	Final	\$0.5111	423	\$216.20	\$0.00	\$216.20	\$0.00
Sub Total					\$571.43	\$0.00	\$571.43	\$0.00

IOO - ISHS GLOBAL 100 ETF UNITS (ISHARES GLOBAL 100 ETF)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
21-Dec-2022	05-Jan-2023	Interim	\$0.6193	323	\$200.03	\$0.00	\$200.03	\$0.00
01-Jul-2022	13-Jul-2022	Final	\$1.3154	323	\$424.86	\$0.00	\$424.86	\$0.00
Sub Total					\$624.89	\$0.00	\$624.89	\$0.00

MGOC - MAGELLAN GLO OPEN GL (MAGELLAN GLOBAL FUND (OPEN CLASS) (MANAGED FUND))

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
03-Jan-2023	18-Jan-2023	Interim	\$0.0510	5,498	\$280.40	\$0.00	\$280.40	\$0.00
01-Jul-2022	21-Jul-2022	Final	\$0.0510	5,498	\$280.40	\$0.00	\$280.40	\$0.00
Sub Total					\$560.80	\$0.00	\$560.80	\$0.00

MMW - VANECK EQUAL WEIGHT ETF UNITS (VANECK AUSTRALIAN EQUAL WEIGHT ETF)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
03-Jan-2023	18-Jan-2023	Interim	\$0.5900	627	\$81.38	\$288.55	\$369.93	\$123.66
01-Jul-2022	25-Jul-2022	Final	\$0.6100	627	\$149.16	\$233.31	\$382.47	\$99.99
Sub Total					\$230.54	\$521.86	\$752.40	\$223.65

STW - SPDR 200 FUND ETF UNITS (SPDR S&P/ASX 200 FUND)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
30-Mar-2023	14-Apr-2023	Interim	\$0.6854	888	\$93.98	\$514.68	\$608.67	\$220.58
29-Dec-2022	12-Jan-2023	Interim	\$0.5771	888	\$111.03	\$401.46	\$512.49	\$172.06
29-Sep-2022	14-Oct-2022	Interim	\$1.0795	888	\$101.84	\$856.74	\$958.58	\$367.18
29-Jun-2022	12-Jul-2022	Final	\$1.9401	888	\$782.72	\$940.13	\$1,722.85	\$402.91
Sub Total					\$1,089.57	\$2,713.01	\$3,802.59	\$1,162.73

Interest & Estimated Dividend Summary



1 JULY 2022 - 30 JUNE 2023

VAP - VNCD AUS PROP SEC ETF UNITS (VANGUARD AUSTRALIAN PROPERTY SECURITIES INDEX ETF)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
03-Apr-2023	20-Apr-2023	Interim	\$0.8025	134	\$90.47	\$17.07	\$107.54	\$7.32
03-Jan-2023	18-Jan-2023	Interim	\$0.9210	134	\$108.82	\$14.59	\$123.42	\$6.25
03-Oct-2022	18-Oct-2022	Interim	\$0.5780	134	\$72.78	\$4.68	\$77.46	\$2.00
01-Jul-2022	18-Jul-2022	Final	\$1.3027	134	\$174.56	\$0.00	\$174.56	\$0.00
Sub Total					\$446.63	\$36.34	\$482.98	\$15.57

VCS - VNCD INTL SHARES ETF UNITS (VANGUARD MSCI INDEX INTERNATIONAL SHARES ETF)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
03-Apr-2023	20-Apr-2023	Interim	\$0.2242	319	\$71.52	\$0.00	\$71.52	\$0.00
03-Jan-2023	18-Jan-2023	Interim	\$0.3035	319	\$96.81	\$0.00	\$96.81	\$0.00
03-Oct-2022	18-Oct-2022	Interim	\$0.3483	319	\$111.12	\$0.00	\$111.12	\$0.00
01-Jul-2022	18-Jul-2022	Final	\$0.5483	319	\$174.92	\$0.00	\$174.92	\$0.00
Sub Total					\$454.37	\$0.00	\$454.37	\$0.00

TOTAL					\$3,978.23	\$3,271.21	\$7,249.46	\$1,401.95
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ESTIMATED INTEREST RECEIVED

There are no transactions on this account.

TOTAL								\$0.00
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INTEREST INCOME SUMMARY

Account	Interest	
CDIA - 23832197	\$38.50	
TOTAL		\$38.50

Interest & Estimated Dividend Summary



1 JULY 2022 - 30 JUNE 2023

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

(1) This is an estimate prepared by Commonwealth Securities Limited based upon units that you hold in accordance with our records and may not distinguish between cash dividends or dividends reinvested through any particular company's dividend reinvestment plan. Your actual entitlement will be determined by information recorded in the company's share registry at the relevant record dates. Amounts that may have been withheld for failing to provide your tax file number to your share registries are not disclosed on this report.

Dividends are estimated by CommSec based on the total registered Units held on the Record Date of the dividend. The following fields are estimated in accordance with the calculations outlined below:

- (a) Units = Total registered units of security held on the Record Date of the dividend
- (b) Est. Unfranked Amount = Units X Dividend per security X Unfranked %
- (c) Est. Franked Amount = Units X Dividend per security X Franked %
- (d) Est. Franking Credit = (Est. Franked Amount X company tax rate)/(100 - company tax rate)
- (e) Est. Total Dividend = Units x Dividend per security

(2) In order to be eligible to claim the benefit of a franking credit, you must be a 'qualified person'. You will be a qualified person if you satisfy:

One of the specific concessions in the legislation (for example, you are an individual whose total franking credit entitlement for the income year does not exceed \$5,000); and/or
The 45-day rule

The 45-day rule requires that if you are an Australian tax resident shareholder, you must have held the security 'at risk' for at least 45 consecutive days, not including date of purchase and date of sale. Where the 45 day holding requirement has not been satisfied, the 45-day rule may apply to deny the franking credits attached to the dividend received in respect of the particular security. The 45-day rule is complex. You should obtain your own taxation advice to understand how these provisions apply to you.

Please refer to the statements provided by the Share Registry for tax return purposes. These may include details of any foreign tax credits you may be entitled to and breakdown of any trust distribution you may have received.

For details of the components of your ASX listed trust distributions you will need to refer to the Annual Tax Statement issued by the trust manager.

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Interest & Estimated Dividend Summary



1 JULY 2022 - 30 JUNE 2023

GLOSSARY

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

FOR THE 2023 FY



Monday, 9 October 2023

Leanne Hardyman
PJ & LM SMSF Bare Pty Limited (TTE)
18 Sixth Avenue, SANDGATE QLD 4017
Via email: leannehardyman@gmail.com

\$800,000.00 - \$4,048.52 (CWDV of fixtures)= \$795,951.48
Market Value per BGL



Hello Leanne,

Thank you again for the opportunity to provide a market opinion on your property located at 8 Cordyline Court, Meridan Plains Qld 4551.

Average Market Value= \$800,000.00



We expect that buyers looking to purchase in the existing market would draw comparison to similar properties that have recently sold between the range of **\$750,000 to \$850,000**. This may be dependent on the future sale prices of some of the other properties currently on the market.

I look forward to keeping you updated on the property activity in your area. In the meantime, please reach out if we can assist in providing further details regarding our sale strategy, associated fees, and marketing options.

Kind regards,

A handwritten signature in black ink, appearing to read "Matt Glynn", enclosed within a hand-drawn oval.

Matt Glynn | 0404 315 066 | matt.glynn@codepg.com.au
Sales Consultant & Licensed Auctioneer
Bachelor of Business & Marketing | No. 1 Sales 2012, 2014-2022

FOR THE 2022 FY



Tuesday, 21 June 2022

Leanne Hardyman
 PJ & LM SMSF Bare Pty Limited (TTE)
 18 Sixth Avenue, SANDGATE QLD 4017
 Via email: leannehardyman@gmail.com

\$860,000- \$3,820.21 (CWVD of fixtures)=
 \$856,179.79= Market value- per BGL 360 ✓

Hello Leanne

Thank you again for the opportunity to provide a market opinion on your property located at 8 Cordyline Court, Meridan Plains Qld 4551.

Average Market Value- \$860,000.00 ✓

We expect that buyers looking to purchase in the existing market would draw comparison to similar properties that have recently sold between the range of \$820,000 to \$900,000. This may be dependent on the future sale prices of some of the other properties currently on the market.

As you know, we will not get a true indication of what the property is worth until you bring it to market, start to receive enquiry, written offers and build competitive tension between buyers.

It has been proven many times over that with the right plan, presentation, and exposure that prices well in excess of the opinion range can be achieved.

The current local market is still in great shape. Although not as frantic as the back end of 2021, there is still a great lack of supply of available properties to service increased buyer interest. We are excited to forecast that this is likely to continue while interest rates are still historically low.

Kind regards

Matt Glynn | 0404 315 066 | matt.glynn@codepg.com.au
 Sales Consultant & Licensed Auctioneer
 Bachelor of Business & Marketing | No. 1 Sales 2012, 2014-2021



MATT GLYNN'S
 TEAM

Hardyman Superannuation Fund

Contributions Breakdown Report

For The Period 01 July 2022 - 30 June 2023

Summary

Member	D.O.B	Age (at 30/06/2022)	Total Super Balance (at 30/06/2022) *1	Concessional	Non-Concessional	Other	Reserves	Total
Hardyman, Leanne	25/07/1969	52	480,424.13	4,549.00	0.00	0.00	0.00	4,549.00
Hardyman, Paul	01/11/1965	56	564,471.82	27,500.00	0.00	0.00	0.00	27,500.00
All Members				32,049.00	0.00	0.00	0.00	32,049.00

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

Contribution Caps

Member	Contribution Type	Contributions	Cap	Current Position
Hardyman, Leanne	Concessional	4,549.00	107,912.00	103,363.00 Below Cap
	(5 year carry forward cap available)			
	Non-Concessional	0.00	110,000.00	110,000.00 Below Cap
Hardyman, Paul	Concessional	27,500.00	27,500.00	At Limit
	Non-Concessional	0.00	110,000.00	110,000.00 Below Cap

Carry Forward Unused Concessional Contribution Cap

Member	2018	2019	2020	2021	2022	2023	Current Position
Hardyman, Leanne							
Concessional Contribution Cap	25,000.00	25,000.00	25,000.00	25,000.00	27,500.00	27,500.00	
Concessional Contribution	4,380.00	0.00	0.00	17,088.00	5,000.00	4,549.00	
Unused Concessional Contribution	0.00	25,000.00	25,000.00	7,912.00	22,500.00	22,951.00	
Cumulative Carry Forward Unused	N/A	0.00	25,000.00	50,000.00	57,912.00	80,412.00	
Maximum Cap Available	25,000.00	25,000.00	50,000.00	75,000.00	85,412.00	107,912.00	103,363.00 Below Cap
Total Super Balance	214,836.75	247,859.63	248,066.58	309,647.23	337,365.74	480,424.13	
Hardyman, Paul							
Concessional Contribution Cap	25,000.00	25,000.00	25,000.00	25,000.00	27,500.00	27,500.00	
Concessional Contribution	2,385.85	27,096.65	11,621.32	37,896.16	26,175.30	27,500.00	
Unused Concessional Contribution	0.00	0.00	13,378.68	0.00	1,324.70	0.00	
Cumulative Carry Forward Unused	N/A	0.00	0.00	13,378.68	482.52	0.00	
Maximum Cap Available	25,000.00	25,000.00	25,000.00	38,378.68	27,982.52	27,500.00	At Limit
Total Super Balance	278,438.23	306,073.32	348,503.71	339,094.07	382,623.07	564,471.82	

NCC Bring Forward Caps

Member	Bring Forward Cap	2020	2021	2022	2023	Total	Current Position
Hardyman, Leanne	N/A	0.00	0.00	0.00	0.00	N/A	Bring Forward Not Triggered
Hardyman, Paul	N/A	0.00	0.00	0.00	0.00	N/A	Bring Forward Not Triggered


Hardyman, Leanne

Date	Transaction Description	Ledger Data					SuperStream Data					
		Contribution Type	Concessional	Non-Concession	Other	Reserves	Contribution	Employer	Concessional	Non-Concess	Other	
23/06/2023	INTERNET TRANSFER ONLINE H0145981336 Leanne super topup HARDYMAN P	Personal - Concessional	3,600.00									
23/06/2023	INTERNET TRANSFER ONLINE N4101588736 super top up HARDYMAN	Personal - Concessional	949.00									
Total - Hardyman, Leanne			4,549.00	0.00	0.00	0.00			0.00	0.00	0.00	



Hardyman, Paul

Date	Transaction Description	Ledger Data					SuperStream Data				
		Contribution Type	Concessional	Non-Concession	Other	Reserves	Contribution	Employer	Concessional	Non-Concess	Other
21/07/2022	PC200722-190218237SuperCh oice PL 481471	Employer	954.55				Employer	URBIS PTY LTD	954.55		
19/08/2022	PC180822-186272725SuperCh oice PL 481471	Employer	1,002.27				Employer	URBIS PTY LTD	1,002.27		
20/09/2022	PC190922-150945022SuperCh oice PL 481471	Employer	1,111.98				Employer	URBIS PTY LTD	1,111.98		
19/10/2022	PC181022-197517116SuperCh oice PL 481471	Employer	1,057.13				Employer	URBIS PTY LTD	1,057.13		

21/11/2022	PC181122-192685597SuperChoice PL 481471	Employer	6,758.49		Employer	URBIS PTY LTD	6,758.49		
22/12/2022	PC201222-193379723SuperChoice PL 481471	Employer	1,057.13		Employer	URBIS PTY LTD	1,057.13		
24/01/2023	PC180123-196836169SuperChoice PL 481471	Employer	1,057.13		Employer	URBIS PTY LTD	1,057.13		
23/02/2023	PC170223-166586818SuperChoice PL 481471	Employer	1,057.13		Employer	URBIS PTY LTD	1,057.13		
23/03/2023	PC170323-155627470SuperChoice PL 481471	Employer	1,057.13		Employer	URBIS PTY LTD	1,057.13		
24/04/2023	PC180423-160811287SuperChoice PL 481471	Employer	1,057.13		Employer	URBIS PTY LTD	1,057.13		
24/05/2023	PC180523-120142525SuperChoice PL 481471	Employer	1,057.13		Employer	URBIS PTY LTD	1,057.13		
23/06/2023	PC190623-103976750SuperChoice PL 481471	Employer	1,057.13		Employer	URBIS PTY LTD	1,057.13		
23/06/2023	INTERNET TRANSFER ONLINE N4101588736 super top up HARDYMAN	Personal - Concessional	9,215.67						
Total - Hardyman, Paul			27,500.00	0.00	0.00	0.00	18,284.33	0.00	0.00
									
Total for All Members			32,049.00	0.00	0.00	0.00			



Concessional contributions

This screen will display contributions we have determined to be concessional contributions, so that it can be seen how the concessional contributions are tracking against the cap for the year.

Total superannuation balance at 30 June 2022

\$564,471.82

Visit [total superannuation balance](#) to learn more.

Financial year

2022-23



Current as at **15 September 2023**

We currently have no concessional contributions information to display

This may be because:

- We process all contributions through our systems to ensure they are identified correctly before we display them, and this may not have happened yet
- Employer contributions may not be payable
- Contributions may not have been made yet as the employer may pay super quarterly
- The super fund (or funds) have not reported the contribution yet
- The super fund (or funds) may be a defined benefit fund, self-managed super fund or other fund that reports this information annually and does not need to report contributions until **31 October** or later
- Personal details held by the fund (or funds) may be different to the information we hold. Ensure [client details](#) are up to date with both the fund and the ATO



Australian Government
Australian Taxation Office

Agent HERRON ACCOUNTANTS
Client LEANNE HARDYMAN
TFN 490820417

Concessional contributions

These are contributions that are made into the super fund **before tax**. They are taxed at a rate of 15% in the super fund.

Super funds report the contributions to us and we determine whether they are concessional contributions.

The decisions made with this information can have tax consequences. We recommend independent financial advice specific to individual circumstances is obtained.

Total superannuation balance at 30 June 2022

\$530,888.61

Visit [total superannuation balance](#) to learn more.

Financial year

Current as at **10 September 2023**

Remaining concessional contributions Cap almost exceeded

\$4,549.01

Contributions are **within** the concessional contributions cap. If the concessional contributions cap is exceeded and the exceeded amount is not released, **more tax** may be due.

Description	Amount
Annual concessional contributions cap	\$27,500.00
Concessional contributions	\$22,950.99
Unused carry-forward concessional contributions applied from previous year(s)	\$0.00
Remaining concessional contributions cap	\$4,549.01



Further considerations

- > Concessional contributions may not be reported until 31 October for members of a defined benefit fund.
- > Concessional contributions made to a self-managed fund will not be displayed until we have received and processed the annual return.
- > Concessional contributions will affect additional tax on contributions under [Division 293](#).
- > Refer to previous records or contact the fund (or funds) after 31 October to obtain more up-to-date information.

Agent HERRON ACCOUNTANTS | **Client** LEANNE HARDYMAN | **TFN** 490820417



P.O Box 1124
 Buddina QLD 4575
 (w) (07) 5438 3444
 www.codepg.com.au
 candice.gillies@codepg.com.au
 ABN: 93621150276
 Licence: 4154352

Leanne Hardyman
 PJ & LM BARE PTY LTD AS TRUSTEE FOR PJ & LM
 SMSF P
 18 Sixth Ave
 Sandgate QLD 4017

Tax Invoice
 Account OWN02735
 Statement #112
 1 Jul 2023

Money In	\$1,200.00
Money Out	\$123.99
You Received \$1,076.01	

Details for Account OWN02735

Balance brought forward

Money Out	Money In
	\$0.00

8 Cordyline Ct, Meridan Plains QLD 4551

Rented for \$600.00 per week
 Myles Norton paid to 3/07/2023

Rent paid to 29/06/2023 with part payment of \$308.62 (previously paid to 15/06/2023 + \$308.62)

Management Fee *

\$98.99

EOFY Fee *

\$25.00

Total

\$123.99	\$1,200.00
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Account Transactions

Withdrawal by EFT to owner FOR PJ & LM SMSF PROPERTY TRUST, PJ & LM BARE PTY
 [EFT Transfer to: FOR PJ & LM SMSF PROPERTY TRUST, PJ & LM BARE PTY, (084150) - ***710]

\$1,076.01

Balance remaining

\$0.00

GST Summary

Total Tax on agency fees

\$11.26

(* includes Tax)



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 Buddina QLD 4575
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 www.codepg.com.au
 candice.gillies@codepg.com.au
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Leanne Hardyman
 PJ & LM BARE PTY LTD AS TRUSTEE FOR PJ & LM
 SMSF P
 18 Sixth Ave
 Sandgate QLD 4017

Tax Invoice
 Account OWN02735
 Statement #111
 16 Jun 2023

Money In	\$1,200.00
Money Out	\$1,093.99
You Received	\$106.01

Details for Account OWN02735

Balance brought forward

Money Out	Money In
	\$0.00

8 Cordyline Ct, Meridan Plains QLD 4551

Rented for \$600.00 per week
 Myles Norton paid to 19/06/2023

Rent paid to 15/06/2023 with part payment of \$308.62 (previously paid to 1/06/2023 + \$308.62)

Dishwasher check & install - Read Appliance Repairs *

Purchase new dishwasher *

Management Fee *

	\$1,200.00
\$250.00	
\$745.00	
\$98.99	

Total

\$1,093.99	\$1,200.00
------------	------------

Account Transactions

Withdrawal by EFT to owner FOR PJ & LM SMSF PROPERTY TRUST, PJ & LM BARE PTY

[EFT Transfer to: FOR PJ & LM SMSF PROPERTY TRUST, PJ & LM BARE PTY , (084150) - ***710]

\$106.01

Balance remaining

\$0.00

GST Summary

Total Tax on attached expenses

\$22.73

Total Tax on agency fees

\$76.72

(* includes Tax)



08/06/23 10:03:02 104 3279084

CP Supa No 2 Trust
Joyce Mayne AV/IT Chancellor Park
2 CHANCELLOR VILLAGE BLVD (PO BOX
7257)SIPPY DOWNS 4556
Ph:07 54772200 Fax:07 54772299
A.B.N. 91 470 811 729 / A.C.N. 639 040 243

Assistant: 7080 51 ASHLEY
Customer: 54383444
Sales Type: COMMERCIAL
Operator: 7080 51 Ashley

TAX INVOICE

INVOICE 1526117

CODE PROPERTY GROUP
15 NIKLIN WAY MINYAMA QLD 4575

Items Qty Price

BOSCH S/S FREESTANDING D/WASHER 1 \$745.00

Dept.Code:070
Product Code:* SMS40E08AU
Manufacturer Warranty of 24 Months
Pickup to be Advised
STOCK from Warehouse/Warehouse
See Manufacturers documentation for Warranty Details.

Item Total:\$745.00

EXCLUDING PRODUCT CARE 1 \$0.00

SMS40E08AU BOSCH S/S FREESTANDING D/WASH
Dept.Code:070
Product Code:* EXCLUDEPRODCARE

Item Total:\$0.00

Please ensure the goods will fit into your property and rooms prior to purchase.
Please be home on the delivery day or redelivery fees may apply.
Cancellation fees up to 20% of the invoice value may apply.
Balance of invoices must be paid upon delivery.
Our goods and services come with guarantees that cannot be excluded under the Australian Consumer Law. For any issues with goods or services purchased from this Joyce Mayne Franchisee business, please contact our customer service team on 07 54772200. We will communicate the process for assessment in line with the Australian Consumer Law of your inquiry to you upon receipt of your call. If you choose to firstly contact the manufacturer of your goods or the direct provider of the services about an issue and you are not satisfied with their proposed remedy, please contact our customer service team on 07 54772200 for assistance.
Thank you for shopping at Joyce Mayne .

G.S.T. CONTENT \$67.73
INV PENDING \$745.00
BALANCE OWING \$745.00
Customer Signature:
No of Pieces:



Read Appliance Repairs
ABN 37 235 382 292

Invoice #000277

Issue date
Jun 15, 2023

Invoice #000277

Customer

The Landlord Of 8 Cordyline Ct Meridan
Plains QLD 4551 C/-Code Property
Group
Code Property Group
codeproperty@email.propertyme.com
(07) 5438 3444
15 Nicklin Way
Minyama QLD 4575

Invoice Details

PDF created June 15, 2023
\$250.00

Payment

Due June 15, 2023
\$250.00

Items	Quantity	Price	Amount
Dishwasher Assessment/Installation <i>Found dishwasher was not economical to repair on inspection and sent report to Code Property Group. Picked up and installed new dishwasher provided by code Property Group and took old one to dump.</i>	1	\$250.00	\$250.00
Subtotal			\$250.00
Total Due No GST has been charged.			\$250.00



Pay online

To pay your invoice go to <https://squareup.com/u/zLhzpitM>

Or open the camera on your mobile device and place the QR code in the camera's view.



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 www.codepg.com.au
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 Licence: 4154352

Leanne Hardyman
 PJ & LM BARE PTY LTD AS TRUSTEE FOR PJ & LM
 SMSF P
 18 Sixth Ave
 Sandgate QLD 4017

Tax Invoice
 Account OWN02735
 Statement #110
 1 Jun 2023

Money In	\$1,200.00
Money Out	\$98.99
You Received \$1,101.01	

Details for Account OWN02735

Balance brought forward

Money Out	Money In
	\$0.00

8 Cordyline Ct, Meridan Plains QLD 4551

Rented for \$600.00 per week
 Myles Norton paid to 5/06/2023

Rent paid to 1/06/2023 with part payment of \$308.62 (previously paid to 18/05/2023 + \$308.62)
 Management Fee *

	\$1,200.00
\$98.99	

Total

\$98.99	\$1,200.00
---------	------------

Account Transactions

Withdrawal by EFT to owner FOR PJ & LM SMSF PROPERTY TRUST, PJ & LM BARE PTY
 [EFT Transfer to: FOR PJ & LM SMSF PROPERTY TRUST, PJ & LM BARE PTY , (084150) - ***710]

\$1,101.01

Balance remaining

\$0.00

GST Summary

Total Tax on agency fees
 (* includes Tax)

\$8.99



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 Buddina QLD 4575
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 www.codepg.com.au
 candice.gillies@codepg.com.au
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 Licence: 4154352

Leanne Hardyman
 PJ & LM BARE PTY LTD AS TRUSTEE FOR PJ & LM
 SMSF P
 18 Sixth Ave
 Sandgate QLD 4017

Tax Invoice
 Account OWN02735
 Statement #109
 16 May 2023

Money In	\$1,200.00
Money Out	\$98.99
You Received	\$1,101.01

Details for Account OWN02735

Balance brought forward

8 Cordyline Ct, Meridan Plains QLD 4551

Rented for \$600.00 per week
 Myles Norton paid to 22/05/2023

Rent paid to 18/05/2023 with part payment of \$308.62 (previously paid to 4/05/2023 + \$308.62)
 Management Fee *

	Money Out	Money In
Balance brought forward		\$0.00
Rent paid to 18/05/2023 with part payment of \$308.62 (previously paid to 4/05/2023 + \$308.62)		\$1,200.00
Management Fee *	\$98.99	
Total	\$98.99	\$1,200.00

Account Transactions

Withdrawal by EFT to owner FOR PJ & LM SMSF PROPERTY TRUST, PJ & LM BARE PTY
 [EFT Transfer to: FOR PJ & LM SMSF PROPERTY TRUST, PJ & LM BARE PTY , (084150) - ***710]

\$1,101.01

Balance remaining

\$0.00

GST Summary

Total Tax on agency fees \$8.99
 (* includes Tax)



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 www.codepg.com.au
 candice.gillies@codepg.com.au
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Leanne Hardyman
 PJ & LM BARE PTY LTD AS TRUSTEE FOR PJ & LM
 SMSF P
 18 Sixth Ave
 Sandgate QLD 4017

Tax Invoice
 Account OWN02735
 Statement #108
 2 May 2023

Money In	\$2,400.00
Money Out	\$197.98
You Received	\$2,202.02

Details for Account OWN02735

Balance brought forward

8 Cordyline Ct, Meridan Plains QLD 4551

Rented for \$600.00 per week
 Myles Norton paid to 8/05/2023

Rent paid to 20/04/2023 with part payment of \$308.62 (previously paid to 6/04/2023 + \$308.62)
 Rent paid to 4/05/2023 with part payment of \$308.62 (previously paid to 20/04/2023 + \$308.62)
 Management Fee *

Total

Money Out	Money In
	\$0.00
	\$1,200.00
	\$1,200.00
\$197.98	
\$197.98	\$2,400.00

Account Transactions

Withdrawal by EFT to owner FOR PJ & LM SMSF PROPERTY TRUST, PJ & LM BARE PTY
 [EFT Transfer to: FOR PJ & LM SMSF PROPERTY TRUST, PJ & LM BARE PTY, (084150) - ****710]

Balance remaining

\$2,202.02	
	\$0.00

GST Summary

Total Tax on agency fees
 (* includes Tax)

\$17.98



P.O Box 1124
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 www.codepg.com.au
 candice.gillies@codepg.com.au
 ABN: 93621150276
 Licence: 4154352

Leanne Hardyman
 PJ & LM BARE PTY LTD AS TRUSTEE FOR PJ & LM
 SMSF P
 18 Sixth Ave
 Sandgate QLD 4017

Tax Invoice
 Account OWN02735
 Statement #107
 31 Mar 2023

Money In	\$2,400.00
Money Out	\$197.98
You Received	\$2,202.02

Details for Account OWN02735

Balance brought forward

8 Cordyline Ct, Meridan Plains QLD 4551

Rented for \$600.00 per week
 Myles Norton paid to 10/04/2023

Rent paid to 23/03/2023 with part payment of \$308.62 (previously paid to 9/03/2023 + \$308.62)
 Rent paid to 6/04/2023 with part payment of \$308.62 (previously paid to 23/03/2023 + \$308.62)
 Management Fee *

Total

Money Out	Money In
	\$0.00
	\$1,200.00
	\$1,200.00
\$197.98	
<hr/>	
\$197.98	\$2,400.00

Account Transactions

Withdrawal by EFT to owner FOR PJ & LM SMSF PROPERTY TRUST, PJ & LM BARE PTY
 [EFT Transfer to: FOR PJ & LM SMSF PROPERTY TRUST, PJ & LM BARE PTY , (084150) - ***710]

Balance remaining

\$2,202.02

\$0.00

GST Summary

Total Tax on agency fees

\$17.98

(* includes Tax)



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Leanne Hardyman
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 SMSF P
 18 Sixth Ave
 Sandgate QLD 4017

Tax Invoice
 Account OWN02735
 Statement #106
 16 Mar 2023

Money In	\$1,382.53
Money Out	\$98.99
You Received	\$1,283.54

Details for Account OWN02735

Balance brought forward

Money Out	Money In
	\$0.00

8 Cordyline Ct, Meridan Plains QLD 4551

Rented for \$600.00 per week
 Myles Norton paid to 13/03/2023

Rent paid to 9/03/2023 with part payment of \$308.62 (previously paid to 23/02/2023 + \$308.62)
 water usage 26.10.2022 - 23.01.2023
 Management Fee*

	\$1,200.00
	\$182.53
	\$98.99
Total	\$1,382.53

Account Transactions

Withdrawal by EFT to owner FOR PJ & LM SMSF PROPERTY TRUST, PJ & LM BARE PTY
 [EFT Transfer to: FOR PJ & LM SMSF PROPERTY TRUST, PJ & LM BARE PTY , (084150) - ***710]

\$1,283.54

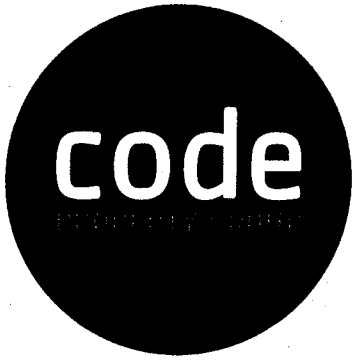
Balance remaining

\$0.00

GST Summary

Total Tax on agency fees \$8.99

(* includes Tax)



P.O Box 1124
 Buddina QLD 4575
 (w) (07) 5438 3444
 www.codepg.com.au
 candice.gillies@codepg.com.au
 ABN: 93621150276
 Licence: 4154352

Leanne Hardyman
 PJ & LM BARE PTY LTD AS TRUSTEE FOR PJ & LM
 SMSF P
 18 Sixth Ave
 Sandgate QLD 4017

Tax Invoice
 Account OWN02735
 Statement #105
 1 Mar 2023

Money In	\$1,200.00
Money Out	\$98.99
You Received	\$1,101.01

Details for Account OWN02735

Balance brought forward

Money Out	Money In
	\$0.00

8 Cordyline Ct, Meridan Plains QLD 4551

Rented for \$600.00 per week
 Myles Norton paid to 27/02/2023

Rent paid to 23/02/2023 with part payment of \$308.62 (previously paid to 9/02/2023 + \$308.62)
 Management Fee *

	\$1,200.00
	\$98.99

Total

\$98.99	\$1,200.00
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Account Transactions

Withdrawal by EFT to owner FOR PJ & LM SMSF PROPERTY TRUST, PJ & LM BARE PTY
 [EFT Transfer to: FOR PJ & LM SMSF PROPERTY TRUST, PJ & LM BARE PTY , (084150) - ***710]

\$1,101.01

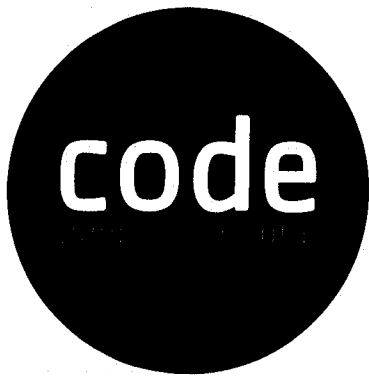
Balance remaining

\$0.00

GST Summary

Total Tax on agency fees
 (* includes Tax)

\$8.99



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Leanne Hardyman
 PJ & LM BARE PTY LTD AS TRUSTEE FOR PJ & LM
 SMSF P
 18 Sixth Ave
 Sandgate QLD 4017

Tax Invoice
 Account OWN02735
 Statement #104
 16 Feb 2023

Money In	\$1,200.00
Money Out	\$919.70
You Received	\$280.30

Details for Account OWN02735

Balance brought forward

	Money Out	Money In
Balance brought forward		\$0.00

8 Cordyline Ct, Meridan Plains QLD 4551

Rented for \$600.00 per week
 Myles Norton paid to 13/02/2023

Rent paid to 9/02/2023 with part payment of \$308.62 (previously paid to 26/01/2023 + \$308.62)
 Pest control treatment & Termite Inspection - All Max Pest Force *
 AC check & repair - Coastal Air Solutions Pty Ltd *
 Management Fee *

Rent paid to 9/02/2023 with part payment of \$308.62 (previously paid to 26/01/2023 + \$308.62)		\$1,200.00
Pest control treatment & Termite Inspection - All Max Pest Force *	\$308.00	
AC check & repair - Coastal Air Solutions Pty Ltd *	\$512.71	
Management Fee *	\$98.99	

Total	\$919.70	\$1,200.00
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Account Transactions

Withdrawal by EFT to owner FOR PJ & LM SMSF PROPERTY TRUST, PJ & LM BARE PTY
 [EFT Transfer to: FOR PJ & LM SMSF PROPERTY TRUST, PJ & LM BARE PTY , (084150) - ***710]

\$280.30

Balance remaining

\$0.00

GST Summary

Total Tax on attached expenses \$74.61
 Total Tax on agency fees \$8.99
 (* includes Tax)



All Max Force Pest Management
66380745708
Meridan Plains, QLD, 4551
admin@amfpestcontrol.com.au
https://amfpestcontrol.com.au/
07 5438 9817

Tax Invoice - 32016

03 Feb 2023

Tax Invoice Details

Date: 02 Feb 2023
Customer's Name: To the Landlord of 8 Cordyline Court c/- Code Property -
Phone/Mobile: +075438 3444
Address: PO Box 1124, Buddina QLD, 4575 Australia
Site Address: 8 Cordyline Court Meridan Plains 4551 QLD Australia
Email Address: codeproperty@email.propertyme.com
Reference Number: 32563

Service Details

Services Provided: Pest Control Treatment - Spiders (warranty webbing spiders only), Cockroaches, Household Ants - internal 3 months warranty, external no warranty, Silverfish, Wasps, German Cockroaches (no warranty)
Termite Inspection
Areas Treated: Interior, Exterior & Ceiling Void

Pesticides Used

Product Name - Active Constituent: BIFLEX - Bifenthrin 100g/L, FURY 120SC 80g/L Bifenthrin / 40 g/L Alpha-Cypermethrin, TARGET - Permethrin 10g/kg, COCKROACH BAIT - Abametin 0.5 g/kg

Payment Details

JOB PRICE DETAILS

Details	Amount (excl GST)
Pest Control	130
Termite Inspection	150

JOB PRICE: \$ 280.00
GST: \$ 28.00
AMOUNT DUE: \$ 308.00

Technician Name: Justin Self
PAID: NO

PAYMENT DETAILS

EFT Details

Commonwealth Bank Cheque Account: BSB Number: 06 4447 - A/C Number: 10336331

TAX INVOICE

The Landlord of 8 Cordyline cres , Meridan Plains, QLD,4551
C/- Code Property Group

Invoice Date
8 Feb 2023

Invoice Number
INV-1432

Reference
32644

Coastal Air Solutions
146 Beerburrum St
AROONA QLD 4551
AUSTRALIA

Description	Quantity	Unit Price	GST	Amount AUD
A/c Leak Repair As per Quotation	1.00	512.71	10%	512.71
			INCLUDES GST 10%	46.61
			TOTAL AUD	512.71

Due Date: 15 Feb 2023

Payment Details:

Westpac

BSB: 034 - 676

Acc number: 503885

Payment Strictly 7 Days

Refrigerant Trading Authorisation Number: AU49950
QBCC: 15215427



[View and pay online now](#)

PAYMENT ADVICE

To: Coastal Air Solutions
146 Beerburrum St
AROONA QLD 4551
AUSTRALIA

Customer The Landlord of 8 Cordyline cres ,
Meridan Plains, QLD,4551 C/-
Code Property Group

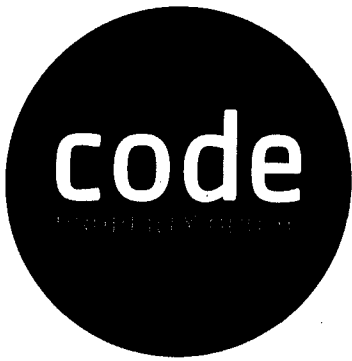
Invoice Number INV-1432

Amount Due 512.71

Due Date 15 Feb 2023

Amount Enclosed

Enter the amount you are paying above



P.O Box 1124
 Buddina QLD 4575
 (w) (07) 5438 3444
 www.codepg.com.au
 candice.gillies@codepg.com.au
 ABN: 93621150276
 Licence: 4154352

Leanne Hardyman
 PJ & LM BARE PTY LTD AS TRUSTEE FOR PJ & LM
 SMSF P
 18 Sixth Ave
 Sandgate QLD 4017

Tax Invoice
 Account OWN02735
 Statement #103
 1 Feb 2023

Money In	\$1,200.00
Money Out	\$98.99
You Received	\$1,101.01

Details for Account OWN02735

Balance brought forward

	Money Out	Money In
Balance brought forward		\$0.00

8 Cordyline Ct, Meridan Plains QLD 4551

Rented for \$600.00 per week
 Myles Norton paid to 30/01/2023

Rent paid to 26/01/2023 with part payment of \$308.62 (previously paid to 12/01/2023 + \$308.62)
 Management Fee *

Rent paid to 26/01/2023 with part payment of \$308.62 (previously paid to 12/01/2023 + \$308.62)		\$1,200.00
Management Fee *	\$98.99	

Total

Total	\$98.99	\$1,200.00
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Account Transactions

Withdrawal by EFT to owner FOR PJ & LM SMSF PROPERTY TRUST, PJ & LM BARE PTY
 [EFT Transfer to: FOR PJ & LM SMSF PROPERTY TRUST, PJ & LM BARE PTY , (084150) - ***710]

Withdrawal by EFT to owner FOR PJ & LM SMSF PROPERTY TRUST, PJ & LM BARE PTY [EFT Transfer to: FOR PJ & LM SMSF PROPERTY TRUST, PJ & LM BARE PTY , (084150) - ***710]	\$1,101.01
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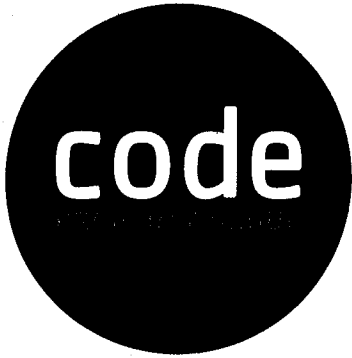
Balance remaining

Balance remaining	\$0.00
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GST Summary

Total Tax on agency fees
 (* includes Tax)

Total Tax on agency fees	\$8.99
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 Buddina QLD 4575
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 Licence: 4154352

Leanne Hardyman
 PJ & LM BARE PTY LTD AS TRUSTEE FOR PJ & LM
 SMSF P
 18 Sixth Ave
 Sandgate QLD 4017

Tax Invoice
 Account OWN02735
 Statement #102
 16 Jan 2023

Money In	\$1,418.24
Money Out	\$288.99
You Received	\$1,129.25

Details for Account OWN02735

Balance brought forward

Money Out	Money In
	\$0.00

8 Cordyline Ct, Meridan Plains QLD 4551

Rented for \$600.00 per week
 Myles Norton paid to 16/01/2023

Rent paid to 12/01/2023 with part payment of \$308.62 (previously paid to 29/12/2022 + \$308.62)		\$1,200.00
Unity Water 23.07.2022 - 26.10.2022		\$218.24
Oven repairs - Read Appliance Repairs *	\$190.00	
Management Fee *	\$98.99	
Total	\$288.99	\$1,418.24

Account Transactions

Withdrawal by EFT to owner FOR PJ & LM SMSF PROPERTY TRUST, PJ & LM BARE PTY [EFT Transfer to: FOR PJ & LM SMSF PROPERTY TRUST, PJ & LM BARE PTY , (084150) - ***710]	\$1,129.25	
Balance remaining		\$0.00

GST Summary

Total Tax on attached expenses	\$17.27
Total Tax on agency fees	\$8.99
(* includes Tax)	



Read Appliance Repairs
ABN 37 235 382 292

Invoice #000213

Issue date
Jan 12, 2023

Invoice #000213

Customer

The Landlord Of 8 Cordyline Ct Meridian
Plains QLD 4551 C/-Code Property
Group
Code Property Group
codeproperty@email.propertyme.com
(07) 5438 3444
15 Nicklin Way
Minyama QLD 4575

Invoice Details

PDF created January 13, 2023
\$190.00

Payment

Due January 12, 2023
\$190.00

Items	Quantity	Price	Amount
Oven Assessment/Repair <i>Found fan forced element and light bulb blown. Replaced and tested thermostat. Oven was in good condition</i>	1	\$190.00	\$190.00

Subtotal

\$190.00

Total Due

\$190.00

No GST has been charged.



Pay online

To pay your invoice go to <https://gosq.me/u/CbuZiLvh>

Or open the camera on your mobile device and place the QR code in the camera's view.



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 candice.gillies@codepg.com.au
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 Licence: 4154352

Leanne Hardyman
 PJ & LM BARE PTY LTD AS TRUSTEE FOR PJ & LM
 SMSF P
 18 Sixth Ave
 Sandgate QLD 4017

Tax Invoice
 Account OWN02735
 Statement #100
 16 Dec 2022

Money In	\$1,200.00
Money Out	\$98.99
You Received	\$1,101.01

Details for Account OWN02735

Balance brought forward

8 Cordyline Ct, Meridan Plains QLD 4551

Rented for \$600.00 per week
 Myles Norton paid to 19/12/2022

Rent paid to 15/12/2022 with part payment of \$308.62 (previously paid to 1/12/2022 + \$308.62)
 Management Fee *

Total

Money Out	Money In
	\$0.00
	\$1,200.00
\$98.99	
<hr/>	
\$98.99	\$1,200.00

Account Transactions

Withdrawal by EFT to owner FOR PJ & LM SMSF PROPERTY TRUST, PJ & LM BARE PTY
 [EFT Transfer to: FOR PJ & LM SMSF PROPERTY TRUST, PJ & LM BARE PTY , (084150) - ***710]

\$1,101.01

Balance remaining

\$0.00

GST Summary

Total Tax on agency fees

\$8.99

(* includes Tax)



P.O Box 1124
 Buddina QLD 4575
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 www.codepg.com.au
 candice.gillies@codepg.com.au
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 Licence: 4154352

Leanne Hardyman
 PJ & LM BARE PTY LTD AS TRUSTEE FOR PJ & LM
 SMSF P
 18 Sixth Ave
 Sandgate QLD 4017

Tax Invoice
 Account OWN02735
 Statement #99
 1 Dec 2022

Money In	\$1,200.00
Money Out	\$98.99
You Received	\$1,101.01

Details for Account OWN02735

Balance brought forward

8 Cordyline Ct, Meridan Plains QLD 4551

Rented for \$600.00 per week
 Myles Norton paid to 5/12/2022

Rent paid to 1/12/2022 with part payment of \$308.62 (previously paid to 17/11/2022 + \$308.62)
 Management Fee *

Total

Money Out	Money In
	\$0.00
	\$1,200.00
\$98.99	
<hr/>	
\$98.99	\$1,200.00

Account Transactions

Withdrawal by EFT to owner FOR PJ & LM SMSF PROPERTY TRUST, PJ & LM BARE PTY
 [EFT Transfer to: FOR PJ & LM SMSF PROPERTY TRUST, PJ & LM BARE PTY , (084150) - ***710]

\$1,101.01

Balance remaining

\$0.00

GST Summary

Total Tax on agency fees

\$8.99

(* includes Tax)



P.O Box 1124
 Buddina QLD 4575
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 www.codepg.com.au
 candice.gillies@codepg.com.au
 ABN: 93621150276
 Licence: 4154352

Leanne Hardyman
 PJ & LM BARE PTY LTD AS TRUSTEE FOR PJ & LM
 SMSF P
 18 Sixth Ave
 Sandgate QLD 4017

Tax Invoice
 Account OWN02735
 Statement #98
 16 Nov 2022

Money In	\$1,200.05
Money Out	\$98.99
You Received	\$1,101.06

Details for Account OWN02735

Balance brought forward

Money Out	Money In
	\$0.00

8 Cordyline Ct, Meridan Plains QLD 4551

Rented for \$600.00 per week
 Myles Norton paid to 21/11/2022

Rent paid to 17/11/2022 with part payment of \$308.62 (previously paid to 3/11/2022 + \$308.62)

\$1,200.00

Unity Water 21.04.2022 - 22.07.2022

\$0.05

Management Fee *

\$98.99

Total

\$98.99 \$1,200.05

Account Transactions

Withdrawal by EFT to owner FOR PJ & LM SMSF PROPERTY TRUST, PJ & LM BARE PTY
 [EFT Transfer to: FOR PJ & LM SMSF PROPERTY TRUST, PJ & LM BARE PTY , (084150) - ***710]

\$1,101.06

Balance remaining

\$0.00

GST Summary

Total Tax on agency fees

\$8.99

(* includes Tax)



P.O Box 1124
 Buddina QLD 4575
 (w) (07) 5438 3444
 www.codepg.com.au
 candice.gillies@codepg.com.au
 ABN: 93621150276
 Licence: 4154352

Leanne Hardyman
 PJ & LM BARE PTY LTD AS TRUSTEE FOR PJ & LM
 SMSF P
 18 Sixth Ave
 Sandgate QLD 4017

Tax Invoice
 Account OWN02735
 Statement #97
 1 Nov 2022

Money In	\$1,200.00
Money Out	\$98.99
You Received \$1,101.01	

Details for Account OWN02735

Balance brought forward

Money Out	Money In
	\$0.00

8 Cordyline Ct, Meridan Plains QLD 4551

Rented for \$600.00 per week
 Myles Norton paid to 7/11/2022

Rent paid to 3/11/2022 with part payment of \$308.62 (previously paid to 20/10/2022 + \$308.62)

\$1,200.00

Management Fee *

\$98.99

Total

\$98.99 \$1,200.00

Account Transactions

Withdrawal by EFT to owner FOR PJ & LM SMSF PROPERTY TRUST, PJ & LM BARE PTY
 [EFT Transfer to: FOR PJ & LM SMSF PROPERTY TRUST, PJ & LM BARE PTY , (084150) - ***710]

\$1,101.01

Balance remaining

\$0.00

GST Summary

Total Tax on agency fees

\$8.99

(* includes Tax)



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 Licence: 4154352

Leanne Hardyman
 PJ & LM BARE PTY LTD AS TRUSTEE FOR PJ & LM
 SMSF P
 18 Sixth Ave
 Sandgate QLD 4017

Tax Invoice
 Account OWN02735
 Statement #95
 30 Sep 2022

Money In	\$2,400.00
Money Out	\$197.98
You Received	\$2,202.02

Details for Account OWN02735

Balance brought forward

Money Out	Money In
	\$0.00

8 Cordyline Ct, Meridan Plains QLD 4551

Rented for \$600.00 per week
 Myles Norton paid to 10/10/2022

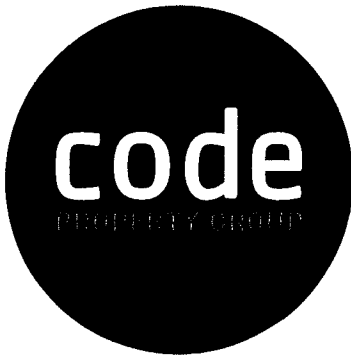
Rent paid to 22/09/2022 with part payment of \$208.62 (previously paid to 8/09/2022 + \$301.48) , rent increased to \$600.00 on 10/09/2022		\$1,100.00
Rent paid to 22/09/2022 with part payment of \$308.62 (previously paid to 22/09/2022 + \$208.62)		\$100.00
Rent paid to 6/10/2022 with part payment of \$308.62 (previously paid to 22/09/2022 + \$308.62)		\$1,200.00
Management Fee *	\$197.98	
Total	\$197.98	\$2,400.00

Account Transactions

Withdrawal by EFT to owner FOR PJ & LM SMSF PROPERTY TRUST, PJ & LM BARE PTY [EFT Transfer to: FOR PJ & LM SMSF PROPERTY TRUST, PJ & LM BARE PTY , (084150) - ***710]	\$2,202.02	
Balance remaining		\$0.00

GST Summary

Total Tax on agency fees \$17.98
 (* includes Tax)



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 www.codepg.com.au
 candice.gillies@codepg.com.au
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 Licence: 4154352

Leanne Hardyman
 PJ & LM BARE PTY LTD AS TRUSTEE FOR PJ & LM
 SMSF P
 18 Sixth Ave
 Sandgate QLD 4017

Tax Invoice
 Account OWN02735
 Statement #94
 1 Sep 2022

Money In	\$2,200.00
Money Out	\$181.48
You Received	\$2,018.52

Details for Account OWN02735

Balance brought forward		\$0.00
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8 Cordyline Ct, Meridan Plains QLD 4551

Rented for \$600.00 per week
 Myles Norton paid to 12/09/2022

Rent paid to 25/08/2022 with part payment of \$301.48 (previously paid to 11/08/2022 + \$301.48)	\$1,100.00
Rent paid to 8/09/2022 with part payment of \$301.48 (previously paid to 25/08/2022 + \$301.48) , rent increased to \$600.00 on 10/09/2022	\$1,100.00
Management Fee *	\$181.48

Total	\$181.48	\$2,200.00
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Account Transactions

Withdrawal by EFT to owner FOR PJ & LM SMSF PROPERTY TRUST, PJ & LM BARE PTY [EFT Transfer to: FOR PJ & LM SMSF PROPERTY TRUST, PJ & LM BARE PTY , (084150) - ***710]	\$2,018.52
Balance remaining	\$0.00

GST Summary

Total Tax on agency fees	\$16.48
(* includes Tax)	



P.O Box 1124
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 Licence: 4154352

Leanne Hardyman
 PJ & LM BARE PTY LTD AS TRUSTEE FOR PJ & LM
 SMSF P
 18 Sixth Ave
 Sandgate QLD 4017

Tax Invoice
 Account OWN02735
 Statement #93
 16 Aug 2022

Money In	\$1,283.93
Money Out	\$189.74
You Received	\$1,094.19

Details for Account OWN02735

Balance brought forward

Money Out	Money In
	\$0.00

8 Cordyline Ct, Meridan Plains QLD 4551

Rented for \$550.00 per week
 Myles Norton paid to 15/08/2022

Rent paid to 11/08/2022 with part payment of \$301.48 (previously paid to 28/07/2022 + \$301.48)		\$1,100.00
Unity Water 21.04.2022 - 22.07.2022		\$183.93
Annual smoke alarm compliance - Qld Fire Alarms & Compliance *	\$99.00	
Management Fee *	\$90.74	
Total	\$189.74	\$1,283.93

Account Transactions

Withdrawal by EFT to owner FOR PJ & LM SMSF PROPERTY TRUST, PJ & LM BARE PTY [EFT Transfer to: FOR PJ & LM SMSF PROPERTY TRUST, PJ & LM BARE PTY , (084150) - ***710]	\$1,094.19	
Balance remaining		\$0.00

GST Summary

Total Tax on attached expenses	\$9.00
Total Tax on agency fees	\$8.24
(* includes Tax)	



PO Box 284
 Coorparoo QLD 4151
 Tel. 1300 790 417
 www.qldfirealarms.com
 ABN 32625651658

The Landlord C/-
 Code Property Group - Kally Connors
 15 Nicklin Way
 Minyama QLD 4575

PLEASE PAY BY	AMOUNT	INVOICE DATE
18/08/2022	\$99.00	04/08/2022

TAX INVOICE NO. 34646

Site Address: 8 Cordyline Ct
 Meridan Plains QLD 4551
Period: 01/09/2022 to 31/08/2023
Order No.:

SMOKE ALARM COMPLIANCE PROGRAM ANNUAL FEE

Please call Qld Fire Alarms & Compliance on 1300 790 417 for all your servicing needs within this time frame

Item	Quantity	Unit Price	Total
ANNUAL FEE : SMOKE ALARM COMPLIANCE	1.00	\$90.00	\$90.00
Sub-Total ex GST			\$90.00
GST			\$9.00
Total			\$99.00

Please call Qld Fire Alarm & Compliance on 1300 790 417 for all your servicing needs within this time frame.

THIS PROPERTY IS DEEMED COMPLIANT AS AT DATE OF INSPECTION

* Refer to "Asset Register" for latest date of inspection

Whilst all care has been taken and all alarms and batteries have been tested and are compliant and working at the time of the inspection, QLD Fire Alarms & Compliance cannot be held liable if any alarm/s malfunction before the next inspection is due. Any smoke alarms fitted by another company that malfunction after being inspected by QLD Fire Alarms & Compliance, the liability remains with the original installer and or supplier. For electrical installations, this certifies that the electrical installation, to the extent it is affected by the electrical work, has been tested to ensure that it is electrically safe and is in accordance with the requirements of the wiring rules and any other standard applying under the Electrical Safety Regulation 2013 to the electrical installation. For electrical equipment, this certifies that the electrical equipment, to the extent it is affected by the electrical work, is electrically safe.

QFA&C Pty Ltd Lic No. 86640

Sub-Total ex GST	\$90.00
GST	\$9.00
Total inc GST	\$99.00
Amount Applied	\$0.00
Balance Due	\$99.00



PO Box 284
Coorparoo QLD 4151
Tel. 1300 790 417
www.qldfirealarms.com
ABN 32625651658

PLEASE PAY BY	AMOUNT	INVOICE DATE
18/08/2022	\$99.00	04/08/2022

TAX INVOICE NO. 34646

How To Pay



Mail

Detach this section and mail cheque to:

QFA&C PTY LTD
PO Box 284
Coorparoo QLD 4151



Direct Deposit

Bank **Westpac**
Acc. Name **QFA&C**
BSB **034058**
Acc. No. **385041**

INVOICE NO. 34646

DUE DATE: 18/08/2022 **AMOUNT DUE:** \$99.00

Please Reference: 34646



Credit Card (MasterCard or Visa)

Pay Online qfac.simprosuite.com/payment/
Please call 1300 790 417 *to pay over the phone.*



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 Licence: 4154352

Leanne Hardyman
 PJ & LM BARE PTY LTD AS TRUSTEE FOR PJ & LM
 SMSF P
 18 Sixth Ave
 Sandgate QLD 4017

Tax Invoice
 Account OWN02735
 Statement #91
 15 Jul 2022

Money In	\$1,100.00
Money Out	\$90.74
You Received	\$1,009.26

Details for Account OWN02735

Balance brought forward

8 Cordyline Ct, Meridan Plains QLD 4551

Rented for \$550.00 per week
 Myles Norton paid to 18/07/2022

Rent paid to 14/07/2022 with part payment of \$301.48 (previously paid to 30/06/2022 + \$301.48)
 Management Fee *

Total

	Money Out	Money In
Balance brought forward		\$0.00
Rent paid to 14/07/2022 with part payment of \$301.48 (previously paid to 30/06/2022 + \$301.48)		\$1,100.00
Management Fee *	\$90.74	
Total	\$90.74	\$1,100.00

Account Transactions

Withdrawal by EFT to owner FOR PJ & LM SMSF PROPERTY TRUST, PJ & LM BARE PTY
 [EFT Transfer to: FOR PJ & LM SMSF PROPERTY TRUST, PJ & LM BARE PTY , (084150) - ***710]

Balance remaining

Withdrawal by EFT to owner FOR PJ & LM SMSF PROPERTY TRUST, PJ & LM BARE PTY [EFT Transfer to: FOR PJ & LM SMSF PROPERTY TRUST, PJ & LM BARE PTY , (084150) - ***710]	\$1,009.26	
Balance remaining		\$0.00

GST Summary

Total Tax on agency fees \$8.24
 (* includes Tax)

Application for Membership

Name of Fund: Hardyman Superannuation Fund

Member's Name: Hardyman, Leanne Margaret

(Minor's Name if on behalf of minor)

Address:

18 Sixth Avenue

SANDGATE QLD 4017

Date of Birth: 25/07/1969

Occupation:

Telephone:

Fax:

Tax File Number:

Contributing Employer(s):

I hereby apply to become a Member of the abovementioned Fund.

* I apply as the parent or guardian of and on behalf of the minor referred to above.

(Delete if inapplicable)

I understand that my membership is subject to terms and conditions specified in the Trust Deed governing the Fund.

This application is accompanied by a Product Disclosure Statement.

I nominate and agree to the Trustee named in the Deed acting as Trustee.

I have received from the Trustee a notice containing information needed for the purpose of understanding the main features of the Fund, its management and financial condition and investment performance. (The Trustee must attach these if the Member is joining at a time other than when the fund is established).

Signed:

Dated: 24 April 2014



Product Disclosure Statement

Hardyman Superannuation Fund

This Product Disclosure Statement must be attached to all Application Form(s) for Membership by Members. Any omitted details must be inserted.

Name of Member: Hardyman, Leanne Margaret

Address of Member:

18 Sixth Avenue

SANDGATE QLD 4017

Contact Details of Member:

Name & Address and Contact Details (ie Telephone, Fax, Email) of Trustee(s):

Hardyman SMSF Pty Ltd

A.C.N. 169 224 104

18 Sixth Avenue

SANDGATE QLD 4017

Product Disclosure Statement (PDS)

Version 030214

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To obtain a copy of this statement and a copy of any document that is applied, adopted or incorporated by this statement you may telephone the Trustee whose number is below.

Telephone Number:
(The Trustee must insert their telephone number here).

Issued by the Trustee on: 24 April 2014

Current as at 3rd February 2014.

Product Disclosure Statement (PDS)

This PDS is a summary of significant information and contains a number of references to important information (each of which forms part of the Statement). You should consider this information before making a decision about the product.

The information provided in the Product Disclosure Statement is general information only and does not take account of your personal financial situation or needs. You should obtain financial advice tailored to your personal circumstances.

1. About your self managed superannuation Fund (SMSF)

Superannuation is to provide you with income for your retirement.

Your SMSF is established by the Trustee and the initial Member(s) signing a trust deed and contributions being paid to the Trustee who then invests that money as part of your super to provide retirement benefits to you.

For your Fund to be a SMSF it must meet several requirements. The requirements can vary depending on whether your Fund has individual Trustees or a corporate Trustee.

If your Fund has individual Trustees, the following must apply: it has four or fewer Members; each Member is a Trustee; each Trustee is a Member; no Member is an employee of another Member, unless they are related and no Trustee is paid for their duties or services as a Trustee.

If your Fund has a corporate Trustee, the following must apply: It has four or fewer Members; each Member of the Fund is a director of the corporate Trustee; each director of the corporate Trustee is a Member of the Fund; no Member is an employee of another Member, unless they are related; the corporate Trustee is not paid for its services as a Trustee; and no director of the corporate Trustee is paid for their duties or services as director in relation to the Fund.

Single Member Funds: If you have a corporate Trustee for a single Member Fund, the Member needs to be one of the following: the sole director of the corporate Trustee; one of only two directors, that is either of the following; related to the other director; not an employee of the other director. A single Member Fund can also have two individuals as Trustees. One Trustee needs to be the Member and the other a person related to the Member or a person who does not employ them.

If a Member is under 18 they cannot be a Trustee and special rules apply.

Investments are made by the Trustee and are pooled with contributions made to the Fund in respect of any other Members.

A SMSF Trustee is ultimately responsible for running your SMSF. It is important that the Trustee understand the duties, responsibilities and obligations of being a Trustee or director of a corporate Trustee.

Members can, generally speaking, withdraw their investment in a superannuation fund (called a "Benefit") when they retire after reaching 55 years of age. Benefits can also be paid if a Member dies or becomes totally and permanently disabled or if they are entitled to a transition to retirement pension. This means that you should only invest in superannuation money you can afford to put away until later.

2. How super works

Superannuation is a means of saving for retirement which is, in part, compulsory.

There are different types of contributions that may be paid to the Trustee of the Fund. For example, employer contributions, contributions by you, government co-contributions.

There are limitations on contributions to, and withdrawals from, superannuation.

Tax savings are provided by the Government.

Most people have the right to choose into which Fund the employer should direct their superannuation guarantee contributions which are 9.25% of your ordinary earnings from 1 July 2013.

You should read the important information about your SMSF before making a decision. Go to the “**YOUR SELF MANAGED SUPERANNUATION FUND**” (version dated 3 February 2014).

The material relating to your SMSF may change between the time when you read this Statement and the day when you sign the application form for membership.

Withdrawing Benefits

Benefits are generally for your retirement and normally cannot be paid out in cash until you turn age 65 years, retire after age 55 years (or later if you were born after 1 July 1980), you become permanently and totally unable to work, you are terminally ill or you die.

A condition of release includes: reaching preservation age, retiring after reaching preservation age, death, permanent incapacity, attaining age 65 years, terminal illness and severe financial hardship. Do not cash your benefits before they are unrestricted non preserved as those benefits will not be taxed concessional as a superannuation benefit and will be taxed at your marginal tax rate.

Any contributions made from 1 July 1999 are preserved benefits. Neither preserved, nor restricted non-preserved benefits may be accessed by you until a condition of release has been satisfied. Once a full condition of release is satisfied, the benefits in the Fund at that time become unrestricted non preserved benefits. Generally, only unrestricted non preserved benefits can be cashed by you from the Fund.

Your preservation age is worked out from the table below:

Birth Date	Preservation Age
Born before 01/07/1960	55
Born 01/07/1960 to 30/06/1961	56
Born 01/07/1961 to 30/06/1962	57
Born 01/07/1962 to 30/06/1963	58
Born 01/07/1963 to 30/06/1964	59
Born on or after 01/07/1964	60

When you are otherwise entitled to receive your benefit, it may be paid as a lump sum or pension.

Generally the amount that can be paid is the amount to the credit of your member account less tax.

Where your benefit is being paid as a pension, the Trustee may pay your benefit by any type of income stream permissible including account based pensions. Transition to retirement pensions may be paid if you have not retired however there are limitations and conditions.

You may transfer your investment in the Fund to another superannuation fund or retirement savings account at any time.

3. Benefits of investing in a Self Managed Super Fund

This paragraph covers the SMSF in respect of which you have been given an application for Membership so that you may become a Member of the Fund.

The Fund’s significant features and benefits are:

- As a Member and also a Trustee or director of the corporate Trustee, you may have more control over investments and greater flexibility by comparison with being a Member of an industry fund or a retail fund that is not a SMSF where you would not be a Trustee and where you may usually have general investment options only.
- Fees may be lower, however, this will depend usually upon where the funds are invested and the costs of running the SMSF.
- SMSFs may perform better than industry and retail funds. The Trustee may be able to make quick changes to the investment portfolio if investment conditions change.
- A SMSF may have greater flexibility in establishing and managing pensions. It may give you the ability to transfer personally owned listed securities and business real property directly into the Fund. It has the ability to own business real property that may, in appropriate circumstances and conditions in superannuation law, be rented for your business.
- A SMSF may be able to borrow money to purchase real estate or shares where the security is limited to the single asset being acquired, subject to certain conditions in superannuation law.

- A SMSF has estate planning benefits by allowing family Members to combine their assets in the Fund to grow for retirement.
- The SMSF provides retirement benefits usually in the form of lump sums or pensions and may provide income streams as a transition to your retirement.

More information is available in the document mentioned in section 2.

4. Risks of super

All investments carry risk.

Different strategies may carry different levels of risk, depending on the assets that make up the strategy.

Assets with the highest long-term returns may also carry the highest level of short-term risk.

The significant risks of a SMSF are in summary:

- (a) the value of investments will vary;
- (b) the level of returns will vary, and future returns may differ from past returns;
- (c) returns are not guaranteed, and you may lose some or all of your money;
- (d) superannuation laws may change in the future;
- (e) the amount of your future superannuation savings (including contributions and returns) may not be enough to provide adequately for your retirement;
- (f) the level of risk for you will vary depending on a range of factors, including:
 - (i) age; and
 - (ii) investment time frames; and
 - (iii) where your other wealth is invested; and
 - (iv) your risk tolerance.

If the Trustee is not fully aware of Trustee obligations and fails to comply with the superannuation tax laws, penalties may apply and your super may be reduced or fail to perform as well as it should. Additional tax may be payable from your super.

There is a risk of theft or fraud and there is no insurance that will cover you for theft or fraud.

Costs associated with running a SMSF are usually fixed and therefore for smaller account balances (for example less than \$200,000) these costs can be significant and uncompetitive compared with other available super options.

Rates of tax on superannuation contributions and benefits may increase.

If the Fund has a variety of transactions and types of investments, the costs can be relatively higher than a public super fund due to their economies of scale.

If you have money in a fund now and plan to transfer that money to this Fund then if you have existing life insurance in that fund you may not be able to obtain life insurance at comparable rates outside the Fund or inside it.

You usually cannot access a super benefit payment from your SMSF until you reach your retirement age. You may be able to access pension payments when you reach 55 years of age subject to superannuation and tax laws.

5. How we invest your money

The Trustee of the SMSF will invest your money. The rules of the Fund permit a very broad range of investments and no particular investment option is offered. The Trustee must determine an investment strategy and should obtain professional advice for that purpose.

Once the investment strategy is determined investments must be made in accordance with that strategy. Professional advice should be sought to determine particular investments.

You, as a Member, are not required to determine how super is invested, however, as a Trustee, or a director of a corporate trustee you must do so. If you as a Member do not request the Trustee to invest in a particular manner the Trustee will invest as the Trustee sees fit and in accordance with the Fund's investment strategy. For example, it may be possible to have a separate investment strategy relating to your own interest in the Fund.

Professional advice should be sought.

WARNING

You must consider:

- (a) the likely investment return; and
(b) the risk; and
(c) your investment timeframe when investing.**

Labour standards or environmental, social or ethical considerations are not taken into account in the selection, retention or realisation of investments relating to this superannuation product.

6. Fees and costs

DID YOU KNOW?

Small differences in both investment performance and fees and costs can have a substantial impact on your long term returns.

For example, total annual fees and costs of 2% of your fund balance rather than 1% could reduce your final return by up to 20% over a 30 year period (for example, reduce it from \$100 000 to \$80 000).

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs.

You may be able to negotiate to pay lower contribution fees and management costs where applicable.

Ask the fund or your financial adviser.

TO FIND OUT MORE

If you would like to find out more, or see the impact of the fees based on your own circumstances, the **Australian Securities and Investments Commission (ASIC)** website (www.fido.asic.gov.au) has a superannuation calculator to help you check out different fee options.

As there are no investment options set out in the rules of the SMSF there are no fees detailed here with respect to investment options.

Initial set-up costs will include the costs of the trust deed and initial documentation. As a Trustee or as a director of a corporate Trustee, you will be aware of the costs for your Fund. The Trustees will also need accounting and relevant professional advice. You will be aware of these initial costs as you are a Trustee or a director of a corporate Trustee.

There will also be annual ongoing costs (which are likely to increase each year) such as the ATO supervisory levy (\$518 for new funds registered after 1 July 2013 and less for funds registered before 1 July 2013) accountancy fees to prepare financial accounts, audit fees, preparation and lodgement of annual taxation returns, tax advice and transaction costs on brokerage.

No fees and costs are charged by the Trustee for its services however where others are engaged to carry out work, such as accountants and financial planners and solicitors (and commissions on investments) then those costs are payable by the Trustee and are usually debited to member accounts on a proportionate basis unless, for example, a particular amount is payable owing to a particular investment that has been made as requested by a particular member and for that member only.

Fees and costs of investments are available from the Trustee when an investment has been determined. They are usually set out in a PDS relating to the proposed investment.

WARNING

Additional fees may be paid to a financial adviser if a financial adviser is consulted.

7. How super is taxed

A brief summary of significant tax information is set out below however you should always seek taxation advice from a professional adviser. See also the publication mentioned in this PDS.

When a contribution is made that is tax deductible (a concessional contribution) to the contributor, who may for example be you, if you are self employed or, your employer, if you are an employee, then tax at 15% is payable from your Member account by the Trustees and this is usually paid quarterly to the ATO.

The 2012 Federal Budget provided that the tax rate of 15% on concessional contributions will be increased to 30% for the financial year commencing 1 July 2012 if you earn more than \$300,000. The Superannuation Laws Amendment (Increased Concessional Contributions Cap and Other Measures) Act 2013) was finally introduced to the House of Representatives in May 2013 and became law in September 2013 with effect from 1 July 2012.

When the Fund earns income on its investments it must pay tax to the ATO. The rate is usually a maximum rate of 15 % on these earnings and your account will be debited with the tax on the earnings on your interest in the Fund. These are usually paid quarterly and annually as appropriate by the Trustee from your Member account. If you commence certain types of pensions, this tax may not be payable.

If you withdraw money from the Fund as a lump sum or a pension, the amount may be tax free or tax may be payable. The amount of any tax may also depend upon the tax components that make up your superannuation benefit.

A **tax-free component** is the part of a benefit that is tax-free and does not count towards your assessable (or taxable) income.

A **taxable component** is the part of the benefit that is taxable. It may include two parts - one where tax has been paid and one where tax has not yet been paid. These are called taxed and untaxed elements respectively.

To work out how your super payout is taxed, you only need to understand how the taxed and untaxed elements of the taxable component are taxed. The tax-free component is not taxable.

A **taxed element** is the super that has already had tax paid on it in the fund. It may or may not need to have additional tax paid on it once it is paid out. You may still need to include the taxed element in your tax return.

An **untaxed element** is the part of your payout that hasn't had any tax paid on it in the fund, but which is still taxable. It must be included in your tax return as assessable income.

If your Member Benefit is a taxed element of a taxable component and you are under 55, the maximum tax rate is 20% plus levies (Medicare and the National Disability levy). If you are over 55 and under 60, there is no tax payable up to the low rate cap amount (\$180,000 for the 2013-2014 year) and 15% (plus levies) if above it. If you are 60 or over, no tax is payable.

If your Member Benefit is an untaxed element of a taxable component and you are under 55, the maximum tax rate up to the untaxed plan cap amount (\$1,315,000 for the 2013-2014 year) is 30% (plus levies). If the amount is above the untaxed plan cap amount, the rate is 45% (plus levies). If you are over 55 and under 60, the rate is 15% (plus levies) up to the low rate cap amount and 30% (plus levies) if above it and up to the untaxed plan cap amount. If the amount is above the untaxed plan cap amount, the rate is 45% (plus levies). If you are 60 or over, the rate is 15% (plus levies) up to the untaxed plan cap amount, and 45% (plus levies) if above it.

A lump sum death benefit paid to dependants (generally spouse and children under 18) is tax free. The taxed element of a taxable component paid to non-dependants is 15% (plus levies). The untaxed element of a taxable component paid to non-dependants is 30% (plus levies).

If you are withdrawing a pension from an element taxed in the Fund, and you are under 55, you will be taxed at your marginal tax rate, with no tax offset unless you are disabled. If you are over 55 and under 60, you will be taxed at your marginal tax less any tax offset. If you are over 60, there is no tax payable.

If you are withdrawing a pension from an element untaxed in the Fund, and you are under 60, you will be taxed at your marginal tax rate, with no tax offset. If you are over 60, you will be taxed at your marginal tax rate less any tax offset.

Tax File Number

You must provide your tax file number to the Trustee before any contribution for you is received by the Trustee.

The Trustee must return all Member contributions to the person or entity who paid them within 30 days of becoming aware that the Trustee should not have accepted those contributions. The Trustee cannot accept any Member contributions nor contributions made by your spouse on your behalf without your TFN.

Tax on Excess Contributions

WARNING

There will be taxation consequences if the contribution caps applicable to superannuation are exceeded. Professional advice should be obtained by you before contributing to the Fund.

Contribution caps are legal maximum limits on the amount of contributions that may be made by you and others for you.

Contributions in excess of the respective caps are taxed at higher rates. The amount of tax you pay on the excess amount depends on which cap you exceed.

Any concessional contributions made into your super fund over the concessional cap will also count towards your non-concessional contributions cap.

You should read the important information about your SMSF before making a decision. Go to the “**YOUR SELF MANAGED SUPERANNUATION FUND**” (version dated 3 February 2014).

The material relating to your SMSF may change between the time when you read this Statement and the day when you sign the application form for membership.

8. Insurance in your super

The SMSF does not offer an insurance cover option at this time. Speak to the Trustee if you desire insurance and the Trustee should seek professional advice.

9. How to open an account

You join the fund by signing the application to the Trustee for membership. Contributions must be paid to the Trustee to commence your membership. There is no cooling-off period applicable to joining the Fund.

You may make a complaint in writing or verbally to the Trustee whose contact details are shown on this form.

YOUR SELF MANAGED SUPERANNUATION FUND

Version 030214 (Prepared on 3 February 2014)

The information in this document forms part of the Product Disclosure Statement for Hardyman Superannuation Fund

Requirement for a Product Disclosure Statement (PDS)

As a member of the Fund you must ensure that you have read the PDS. The requirement to issue a PDS is in the *Corporations Act 2001* (Cth).

Generally, under superannuation law, each Member will be a Trustee or each Member will be a director of a corporate Trustee. The Trustee has the obligation to provide a PDS and the Member is to receive the PDS. There is an exemption in the case of a self managed superannuation fund if the Trustee (or its directors in the case of a corporate Trustee) believes, on reasonable grounds, that you as a prospective Member, for example, joining the Fund have received all of the information that the PDS should contain, or that you have and are known by the Trustee to have access to all that information. It is recommended that you ask the trustee for full access to all that information, even though you have received a PDS.

The Trustee can give you a PDS after you join the Fund, if you join when the Fund is first established and in this case it is to be given to you as soon as practicable and in any event within 3 months after you join the Fund.

A PDS provides key information to Members of a newly established self managed superannuation fund and to Members where the Governing Rules (the Governing Rules are the provisions contained in the Trust Deed establishing the Fund and any amendments to it. A copy is available from the Trustees) are amended provided that matters required to be disclosed in the PDS or the information in it has not changed and the amendment has not required a change to the information in the PDS. **If the Fund has received contributions then this PDS must have attached to it further information concerning the investments of the Fund and its investment strategy.** A different PDS must be provided by the Trustee to you at other times, for example when a pension benefit is paid to you. These are matters on which the Trustees must obtain professional advice.

Choosing the right superannuation fund as part of your investment strategy can be a very effective way of achieving your financial goals.

A PDS helps you to understand the main features of this Fund. Professional advice before investing should be obtained.

Need Help?

If you need help about investing generally, then speak to a licensed financial adviser. If you have questions about this Fund particularly, speak to the Trustees and /or the Trustees' professional advisers.

Superannuation Generally

Superannuation provides you with income for your retirement. Superannuation funds with more than one Member pool contributions and invest them for the benefit of the Members.

Tax concessions apply to contributions to superannuation funds which comply with rules set out in superannuation law. Tax deductions are available for some contributions. Tax concessions also apply to Fund earnings and to benefit payments.

Members can, generally speaking, withdraw their investment in a superannuation fund (called a "Benefit") when they retire. Benefits can also be paid if a Member dies or becomes totally and permanently disabled or if they are entitled to a transition to retirement pension. This means that you should only invest in superannuation money you can afford to put away until later.

Trustees

For your fund to be a self managed superannuation fund (SMSF) it must meet several requirements. This fund must always remain a SMSF.

The requirements can vary depending on whether your fund has individual trustees or a corporate trustee.

Single member funds have some additional rules.

If your Fund has individual trustees, it is an SMSF if all of the following apply: it has four or fewer members; each member is a trustee; each trustee is a member; no member is an employee of another member, unless they are related and no trustee is paid for their duties or services *as a trustee* in relation to the Fund.

If your fund has a corporate trustee, it is a SMSF if all of the following apply: It has four or fewer members; each member of the fund is a director of the corporate trustee; each director of the corporate trustee is a member of the fund; no member is an employee of another member, unless they are related; the corporate trustee is not paid for its services as a trustee; and no director of the corporate trustee is paid for their duties or services *as director* in relation to the fund.

Single member funds

It is possible for you to set up your Fund with only one member.

If you have a corporate trustee for a single member fund, the member needs to be one of the following:

- the sole director of the trustee company
- one of only two directors, that is either of the following
 - related to the other director
 - not an employee of the other director.

A single member fund can also have two individuals as trustees. One trustee needs to be the member and the other needs to be one of the following:

- a person related to the member
- any other person who does not employ them.

A trustee or director cannot be paid for their services as a trustee or director in relation to the fund.

Your obligations

As an SMSF trustee, you are ultimately responsible for running your SMSF. It is important you understand the duties, responsibilities and obligations of being a trustee or director of a corporate trustee.

Trustees of a SMSF need to act according to the following:

- your fund's trust deed
 - the provisions of the laws that apply to superannuation funds, particularly self managed superannuation funds that include Superannuation Industry (Supervision) Act 1993 (Cth) (SISA)
 - Superannuation Industry (Supervision) Regulations 1994 (Cth) (SISR)
 - the Income Tax Assessment Acts
 - other general rules and rulings of the ATO, such as those imposed under other tax and trust laws.

If there is a conflict between the Superannuation law and the Trust Deed, the law overrides the Trust Deed. A trustee who fails to perform their duties according to the laws, may face penalties.

If you are a new trustee or newly appointed director of a corporate trustee, you need to sign the Trustee Declaration within 21 days of your appointment to show that you understand your duties as a trustee of an SMSF. To obtain a copy of the Trustee declaration (NAT 71089) see the ATO website at www.ato.gov.au

Professional advice should be sought in relation to the succession to the trusteeship of the Fund in the event of your death or inability to continue to act as trustee or director of a corporate trustee. If a minor is to become a member, they can only do so generally speaking, by their parent or guardian who must also become a trustee or a director of a corporate trustee.

Information about Benefits

Your Member's Benefit is the amount of contributions credited to your Member's Account in the records of the Fund from contributions made by you or your employer or other persons on your behalf, plus, where applicable, insurance policy proceeds. Contributions are invested and therefore the value of your Member's Benefit will vary from time to time.

You can generally take your benefits once you reach preservation age (see below) and retired. In addition, once you are aged 65 or more, you can take your superannuation even if you have not retired.

If you are aged 55 or over, you can reduce your working hours by taking some of your superannuation as a pension. You can then top up your reduced income by drawing on your superannuation. This transition to retirement measure only allows you to access your superannuation benefits as a 'non-commutable' pension, not a lump sum. This means that you generally still cannot take your superannuation as a lump sum cash payment while you are still working and will need to take your Member's Benefit as regular payments.

If you become totally and permanently disabled your Member's Benefit will be paid subject to Superannuation law. Benefits can also be paid if you become temporarily totally disabled.

Preservation of Benefits

The Federal Government restricts when you can access most of your superannuation. In general, access to your superannuation will depend upon the 'preservation' classification that applies.

Preserved and non-preserved benefits

All contributions made by or on behalf of a Member and all earnings for the period 30 June 1999, are preserved benefits. Employer eligible termination payments (before 1 July 2007) rolled over into the Fund are also preserved benefits.

Preserved benefits may be cashed voluntarily only if a condition of release is met and then subject to any cashing restrictions imposed by the superannuation laws. Cashing restrictions tell you what form the benefits need to be taken in.

There are 2 other types of benefits:

Restricted non-preserved benefits – these cannot be cashed until you meet a condition of release. They are generally subject to the same cashing restrictions as preserved benefits.

Unrestricted non-preserved benefits - these do not require a condition of release to be met and may be paid upon demand by you. They include, for example, benefits for which a Member has previously satisfied a condition of release and decided to keep the money in the Fund.

Preserved Benefits

All contributions (including those you make) and earnings paid or accruing from 1 July 1999 are preserved. New employer eligible termination payments are also fully preserved. See below - Conditions of release.

Preservation of benefits is complex and the Government may change the rules from time to time and you should obtain professional advice.

Preserved benefits can generally only be paid on taking advantage of a transition to retirement strategy; permanent retirement at or after your preservation age; reaching age 65; satisfying the compassionate grounds tests; meeting the financial hardship requirements; death; suffering total and permanent disability; permanent departure from Australia if you are an eligible temporary resident; satisfying any other condition for release specified in the superannuation law. See infra

Your preservation age is worked out from the table below:

Birth Date	Preservation Age
Born before 01/07/1960	55
Born 01/07/1960 to 30/06/1961	56
Born 01/07/1961 to 30/06/1962	57
Born 01/07/1962 to 30/06/1963	58
Born 01/07/1963 to 30/06/1964	59
Born on or after 01/07/1964	60

Conditions of release

These are the events you need to satisfy to withdraw benefits. The most common conditions of release for paying out benefits are:

Retirement: Actual retirement depends on your age and for those less than 60 years of age, their future employment intentions. A retired Member cannot access their preserved benefits before they reach their preservation age.

Transition to retirement: (attaining preservation age). Members who are under the age of 65 and have reached preservation age, but remain gainfully employed on a full-time or part-time basis, may access their benefits as a non-commutable income stream.

Attaining age 65: When you reach age 65 you may cash your benefits at any time. There are no cashing restrictions. (It is not compulsory to cash benefits simply because you have reached a certain age).

There are other circumstances when benefits can be released to you. For example, the Trustees may pay you or your dependants a benefit if you meet a condition of release in the event of compassionate grounds, severe financial hardship, temporary incapacity, permanent incapacity or death. Some of these permit early access to benefits before reaching preservation age. There are specific rules for each of these and some have restrictions on the way the benefits can be cashed.

Compassionate grounds: You can apply to the Department of Human Services for a release on compassionate grounds. More information can be obtained from them or the Trustee.

You may be granted a release on compassionate grounds to pay for medical treatment or medical transport for you or a dependant of yours, to make a payment on a loan to prevent you from losing your house, to modify your home or vehicle to accommodate the special needs of yourself or a dependant as a result of a severe disability or to pay for expenses associated with a death, funeral or burial.

Severe financial hardship: To be eligible for this condition of release, you must have received Commonwealth income-support payments continuously for 26 weeks and be unable to meet reasonable and immediate family living expenses. Only one lump-sum payment can be made in any 12 month period. The minimum amount that can be paid is \$1,000 (unless your superannuation interest is less than this amount) and the maximum amount is \$10,000.

Temporary incapacity: You may be eligible to receive a benefit if you have temporarily ceased to be gainfully employed due to physical or mental ill-health, but are not permanently incapacitated. The benefit must be paid as a non-commutable income stream – that is, as regular payments.

You will need to seek professional advice as to your eligibility for this condition of release.

Permanent incapacity: You may be eligible to receive all your benefits if you are permanently incapacitated. Permanent incapacity means that you are unlikely, because of ill-health (whether physical or mental) to ever engage in gainful employment of the type for which you are reasonably qualified by education, training or experience. At least two medical practitioners will need to certify this.

You will need to approach the Trustee of the Fund for further information about your eligibility for this condition of release.

Death: The Trustees may pay your Member's Benefit on your death.

Nominations - Death Benefits

You may elect that the Trustee exercises its discretion to decide who is to be paid your death benefit. If you do not give the Trustee any direction at all then the Trustee will decide this. However you can give a Nomination to the Trustee which is available from the Trustee. However, you should seek professional advice before signing.

If you want to leave money to someone who is not your dependant, you must nominate your legal personal representative in your binding nomination and the person you wish to leave money to in your will.

Your dependant is your spouse or de facto spouse, your child (including step child and adult child) and any other person (whether related to you or not) with whom you have an interdependency relationship. Two persons (whether or not related by family) have an "interdependency relationship" if:

- (a) they have a close personal relationship;
- (b) they live together;
- (c) one or each of them provides the other with financial support; and
- (d) one or each of them provides the other with domestic support and personal care.

If two persons (whether or not related) have a close relationship, but do not satisfy these requirements because either or both of them suffer from a physical, intellectual or psychiatric disability, they are considered to have an interdependency relationship.

The following matters are to be taken into account when determining whether two people have an interdependency relationship, or had an interdependency relationship immediately before death:

- (a) all of the circumstances of the relationship between the persons, including (where relevant):
 - (i) the duration of the relationship
 - (ii) whether or not a sexual relationship exists
 - (iii) the ownership, use and acquisition of property
 - (iv) the degree of mutual commitment to a shared life
 - (v) the care and support of children
 - (vi) the reputation and public aspects of the relationship
 - (vii) the degree of emotional support
 - (viii) the extent to which the relationship is one of mere convenience, and
 - (ix) any evidence suggesting that the parties intend the relationship to be permanent.
- (b) the existence of a statutory declaration signed by one of the persons to the effect that the person is, or (in the case of a statutory declaration made after the end of the relationship) was, in an interdependency relationship with the other person.

Each one of the above need not be met and the extent to which any one matter exists or does not exist does not necessarily of itself confirm or exclude an interdependency relationship.

The provisions of the SISA and regulations regarding Binding Death Benefit Nominations do not apply to self-managed superannuation funds. However, you may still make a Binding Death Benefit Nomination under the Governing Rules of the Fund. If you want the Trustee to pay your benefit on your death to the people you chose by making a Binding Death Benefit Nomination you must:

- (a) complete a binding nomination form telling the Trustee who you want them to pay a benefit to and in what proportions; and
- (b) renew your binding nomination regularly.

If you have a valid binding death benefit nomination at the time of your death the Trustee will follow it even if your circumstances have changed. You should therefore review as your circumstances change or those of the nominated beneficiaries.

If you do not make a binding nomination or if a nomination is invalid or if you make a Non-Binding Nomination, the Trustee will choose who to pay your benefit to. In this event the Trustee may take your wishes into account, however will not be bound by them. The Trustee will consider the circumstances of all of your dependants in choosing to whom to pay the benefit and in what proportions.

When your Member's Benefit becomes payable it will be paid as a lump sum benefit or as a pension. You should discuss these matters with your professional adviser before making any nomination. If you have previously signed a death benefit nomination, you should review it and it is best to make a new one especially if the Superannuation Trust Deed is amended or updated.

It is not compulsory to make a binding death benefit nomination and you should not do so without professional advice. That advice should include advice from the person who prepares your Will.

PENSIONS

The Federal Government "Simplified Superannuation" reforms altered the number and type of pensions that could be paid by superannuation funds. The Trustee must give Members a separate PDS relating to their pension before it commences. You should seek professional advice before asking the Trustee to commence paying you a pension.

Pensions that commenced before 1 July 2007

Pensions that commenced before 1 July 2007, the Trustee may generally continue to pay them under the pension payment standards that operated before that date.

Pensions that commenced between 1 July and 19 September 2007

Pensions that commenced between 1 July 2007 and 19 September 2007 may continue to be paid under the previous standards or the new standards.

Pensions that commenced after 19 September 2007

All pensions commencing after 19 September 2007 must meet the minimum pension standards that were introduced with the Simplified Superannuation reforms and these require that the pensions must satisfy all of the following requirements:

1. The pension must be account-based, except in limited circumstances.
2. A minimum amount must be paid at least annually. See *infra*.
3. The capital supporting the pension cannot be increased using contributions or rollover amounts once the pension has started.
4. The pension can be transferred only if a Member dies, to one of their dependants.
5. Neither the capital value of the pension nor the income from it as security can be used for borrowing.
6. Before commuting a pension, a minimum amount must be paid in certain circumstances.

There are no maximum draw down limits for these pensions (that commenced after 19 September 2007) except for transition to retirement pensions. See below for further details about these requirements.

Account-based pension

An account-based pension refers to a pension where an account balance is attributable to the Member. That is, the amount supporting the pension is allocated to a separate account for each Member. All newly commenced pensions paid by your fund (post 1 July 2007) will be account-based.

Minimum annual payments for super income streams

Once you start a pension or annuity on or after 1 July 2007, a minimum amount is required to be paid each year. There is no maximum amount other than the balance of your super account, unless it is a transition to retirement pension in which case the maximum amount is 10% of the account balance.

The minimum payment amounts have been halved for certain pensions and annuities for the 2008-09, 2009-10 and 2010-11 years and reduced by 25% for the 2011-12 and 2012-13 years. The reductions in these years apply only to account-based pensions and annuities (allocated pensions and annuities and market-linked pensions and annuities). The following table shows the minimum percentage factor (indicative only) for each age group.

Age	Minimum % withdrawal for the 2011-12 and 2012-13 years for certain pensions and annuities	Minimum % withdrawal (in all other cases)
Under 65	3%	4%
65-74	3.75%	5%
75-79	4.5%	6%
80-84	5.25%	7%
85-89	6.75%	9%
90-94	8.25%	11%
95 or more	10.5%	14%

Note that these withdrawal factors are indicative only. To determine the precise minimum annual payment, see the pro-rating, rounding and other rules in the SISR.

Certain payments cannot be used to boost a Member's pension

Once a pension has begun to be paid to the Member no further amounts can be added to the capital from which the pension is being paid. This means that the Member's pension account cannot be increased by contributions or rollover amounts however a new pension may be commenced from another part of your Member's account.

Transfer of pension

If a Member dies the pension can only be transferred or paid to another person who is a dependant of the Member, which includes:

- a surviving spouse or de facto spouse
- a child of the deceased who is under 18 years of age
- a child of the deceased aged between 18 years and 25 years of age, who was financially dependent on the deceased
- a child of the deceased aged 18 years of age or over, who has a permanent disability
- any person who relied on the deceased for financial maintenance at the time of their death, or
- any person who lived with the deceased in a close personal relationship where one or both of them provided financial and domestic support and personal care.

You should ensure that you sign the necessary documents in respect of the payment of the pension after your death and obtain professional advice in that regard.

Capital value of pension cannot be used as security for borrowings

When applying for loans, Members cannot use the capital value of the pension or the income from it as security for a borrowing.

Minimum payment prior to commutation

If a pension that commenced after 19 September 2007 is to be commuted, at least a minimum amount must be paid from the pension beforehand. The minimum payment(s) must occur in the financial year in which the commutation is to take place. The amount paid must be at least the pro rata of the minimum annual payment amount.

For pensions that commence in the same financial year in which they are commuted, the pro-rata minimum payment amount is calculated based on the number of days from the start date of the pension to the day it is commuted.

Pro-rata minimum payment amount = minimum annual payment amount x days from start of pension to day pension commuted / 365 (or 366).

The requirement to make a minimum payment prior to commutation does not apply in circumstances where the commutation arises on the death of a Member or where the purpose of the commutation is to:

- Pay a superannuation contributions surcharge liability;
- Give effect to a payment split under the family law provisions; or
- Give effect to a client's right to return a financial product under the Corporations Act 2001.

'Commutation' generally means withdrawing some or all of your money as a lump sum. Some retirement pensions do not allow the withdrawal of a lump sum. These are non-commutable pensions.

Transition to retirement pensions

The transition to retirement measure allows Members who have reached their preservation age, to have access to their superannuation benefits without having to retire or leave their job. This allows Members access to their superannuation by drawing down transition to retirement pensions.

Pensions which commenced before 1 July 2007 and that complied with the transition to retirement rules at the time satisfy the new requirements and may continue to be paid under the former rules.

All pensions commencing on or after 1 July 2007 to be paid by the Fund must meet these requirements:

- It must be an account-based pension. This means an account balance must be attributable to the recipient of the pension.
- The payment of a minimum amount to be made at least annually – in the financial year ended 30 June 2012 and 30 June 2013 this is 3% of the account balance where the Member is under age 65. (See *infra*)
- The total payments made in a financial year must be no more than 10% of the account balance (at the start of each year). This is the maximum amount of pension benefits that can be drawn down each year.
- Restrictions on the commutation of the pension (except in limited circumstances).
- There is no provision made for an amount or percentage to be left over when the pension ceases.
- The pension can be transferred only on the death of the Member to one of their dependants, or cashed as a lump sum to a dependant, non-dependant or the Member's estate.
- The capital value of the pension and the income from it cannot be used as security for borrowing.

Commutation of transition to retirement pensions

If a transition to retirement pension is commuted, the resulting lump sum benefit cannot be taken in cash unless the Member satisfies a condition of release with a 'nil' cashing restriction (for example, retirement) or the purpose of the commutation is to:

- cash an unrestricted non-preserved benefit
- pay a superannuation contributions surcharge liability
- give effect to a payment split under family law, or
- ensure a payment can be made to give effect to a release authority or transitional release authority.

Retirement after commencing a transition to retirement pension

If you retire or qualify for another condition of release with a 'nil' cashing restriction (for example if you have a terminal medical condition or a permanent incapacity) after the commencement of a transition to retirement pension, you have the following options:

- Continue to receive the pension
- Commute the pension to purchase another pension
- Commute the pension and take the resulting lump sum benefit in cash
- Commute the pension and roll it back into superannuation

The options available vary depending on the type of pension that was taken and the time since its commencement. Members should seek professional advice about these options.

CONTRIBUTIONS

There are a number of terms explained:

Concessional Contributions

Concessional contributions are 'before-tax' contributions. Generally, these are employer contributions and personal contributions that you notify your Fund you intend to claim as an income tax deduction. The latter because, for example, you are self employed. For personal contributions, you must give Notice to the Trustee in the prescribed ATO form and within the prescribed time. Ask your professional adviser for the form and time limits. There are limitations on making and claiming a tax deduction for your own contributions and generally you must not receive more than 10% of your income (assessable income, reportable fringe benefits & reportable employer superannuation contributions) as an employee from your employer. These contributions are taxed at 15% on receipt by the Trustee.

Concessional contributions cap

Concessional contributions include:

- employer contributions (including contributions made under a salary sacrifice arrangement)
- personal contributions claimed as a tax deduction by a self-employed person.

Income year	Amount of cap
2013-14	\$25,000
2012-13	\$25,000

Concessional contributions caps if over 50 or 60

- From 1 July 2013, if you are 59 years old or over on 30 June 2013, your annual cap will be \$35,000.
- From 1 July 2014 or a later financial year, if you are 49 years old or over on the last day of the previous financial year, your annual cap will be \$35,000.

If you have more than one fund, all concessional contributions made to all your funds are added together and count towards the cap. This cap is not indexed.

Non-concessional contributions cap

Non-concessional contributions include personal contributions for which you do not claim an income tax deduction.

Income year	Amount of cap
2013-14	\$150,000
2012-13	\$150,000

People under 65 years old may be able to make non-concessional contributions of up to three times their non-concessional contributions cap over a three-year period. This is known as the 'bring-forward' option.

The bring-forward cap is three times the non-concessional contributions cap of the first year. If you brought forward your contributions in 2007-08, it would be $3 \times \$150,000 = \$450,000$.

CGT cap amount

Under the CGT cap, you can during your lifetime exclude non-concessional superannuation contributions from the non-concessional contributions cap up to the CGT cap amount. The CGT cap applies to all excluded CGT contributions, whether they were made between 10 May 2006 and 30 June 2007 or after 30 June 2007.

You may elect for all or a part of superannuation contributions made for you from the proceeds of the disposal of small business assets under the small business CGT concessions regime to be counted excluded from your non-concessional contributions cap, and to be counted under a lifetime CGT cap. You will need to obtain professional advice if you wish to do this.

CGT cap amount is \$1,255,000 for 2012-13 and \$1,315,000 for the income year 2013-14.

Low rate cap amount

The application of the low rate threshold for superannuation lump sum payments is capped. The low rate cap amount is reduced by any amount previously applied to the low rate threshold.

Income year	Amount of cap
2013-14	\$180,000
2012-13	\$175,000

Untaxed plan cap amount

The untaxed plan cap amount limits the concessional tax treatment of benefits that have not been subject to contributions tax in a superannuation fund. The untaxed plan cap amount applies to each superannuation fund from which a person receives superannuation lump sum Member benefits.

Income year	Amount of cap
2013-14	\$1,315,000
2012-2013	\$1,255,000

Excess contributions tax

Excess contributions tax (ECT) is a tax you are liable to pay on contributions made to your superannuation that exceed your concessional or non-concessional contributions cap. The cap amount and the amount of extra tax you are liable for once a cap amount is exceeded, depends on whether the contributions are concessional or non-concessional contributions. ECT is the amount of tax imposed when your contributions exceed a relevant cap.

More recent legislative changes may mean that if you exceed the concessional contributions cap, you may be able to request the excess contributions be withdrawn from the super fund and have it refunded; however it will only apply for first time breaches, and you must meet the requirements of the Commissioner. You should seek professional advice before acting.

Special circumstances

If you believe that you exceeded a cap due to special circumstances, you can apply to the ATO for a determination that some or all of a contribution be either disregarded or reallocated to another year.

If you exceeded your non-concessional contributions cap because of a single contribution, your superannuation fund may have been required to return the excess amount to you. This means you may not have to pay ECT. You should discuss ECT with the Trustee and your professional advisers.

ACCEPTANCE OF CONTRIBUTIONS

Mandated Employer Contributions

Mandated employer contributions are those made by your employer under a law or an industrial agreement for the benefit of a Fund Member and include superannuation guarantee contributions.

The Trustee can accept mandated employer contributions for a Member at any time irrespective of your age or the number of your hours worked.

For Members under 65 Years of Age

The Fund can accept any contributions made in respect of a Member under 65. If the Member is under the age of 18 at 30 June, they would need to derive eligible employment income or business income in the income year before income tax deductions for superannuation can be claimed.

Members Aged 65 but Less than 70

For a Member in this age group, the Fund can accept personal contributions or employer contributions that are not mandated employer contributions during a financial year provided they can demonstrate that, in that financial year, they were gainfully employed on at least a part-time basis.

Gainful employment means employment or self employment for gain or reward in any business, trade, profession, vocation, calling, occupation or employment. For this reason a person who only receives passive income such as trust distributions or dividend income would also fail to meet the gainful employment test.

In order to meet the work test, Members must have worked at least 40 hours in a period of not more than 30 consecutive days. This amount of paid work only has to be demonstrated once each financial year.

Members aged 70 but less than 75

If the Member is between 70 and 74 years of age the contributions can only be accepted if they are received on or before the date 28 days after the end of the month in which the Member turns 75.

Members Aged 75 or over

The Trustee may only accept mandated employer contributions, even if you are still working.

Eligible Spouse Contributions

Eligible spouse contributions may be accepted by the Fund at any time if your spouse is under the age of 65. If your spouse is aged 65 but under 70, eligible spouse contributions may be only accepted if your spouse is at least gainfully employed on a part-time basis. If your spouse is 70 or over, the Fund cannot accept eligible spouse contributions. There are no age limits or employment tests for the person making the contributions.

Superannuation Contributions Splitting

When you split your contributions, you transfer or roll over a portion of contributions from your superannuation account, to your spouse's superannuation account.

The 'spouse' of a Member may be either: a person with whom the Member is in a relationship that is registered under certain state or territory laws (this includes marriages and registered same-sex relationships); or a person of the same or of a different sex, who lives with the Member on a genuine domestic basis in a relationship as a couple (known as a de-facto spouse). You can only apply to split contributions if your spouse is either: less than 55 years of age or between the ages of 55 and 65 years and not retired.

The contributions you can apply to split are: any contributions your employer made for you (including salary sacrifice contributions) any personal contributions you made for yourself and advise your superannuation fund that you will claim a tax deduction for. For example, if you are self-employed.

You can ask your superannuation fund to transfer to your spouse up to 85% of the financial year's concessional contributions. Taxed splittable contributions are concessional contributions made to your superannuation fund and include:

- employer contributions (including salary sacrifice contributions)
- personal contributions you have advised your Fund you will use to claim as a tax deduction (for example, because you are self-employed).

They can also include other amounts such as amounts allocated from your superannuation fund's surplus to meet an employer's liability to make contributions. Contact the Trustee for details of the taxed splittable contributions that were or may be made to your superannuation account.

The amount of concessional contributions you ask to split cannot be more than the concessional contributions cap for the financial year.

Superannuation co-contribution

The superannuation co-contribution is a payment from the Federal Government to assist eligible individuals to save for their retirement. If you are eligible and make personal superannuation contributions, the government will match your contribution with a superannuation co-contribution up to certain limits. You should speak with your Trustee or your professional advisers for more information about co-contributions.

Directed termination payments

A directed termination payment is a transitional employment termination payment (ETP) that you direct the payer to make to the Fund or to purchase a superannuation annuity.

If you choose a directed termination payment, the payer must comply with the direction and give you the details of how the payment is made up.

Information About Amounts Debited to the Fund and Your Account

Under the Governing Rules, the Trustee may debit your account with expenses to pay taxes, administrative and other expenses, to pay for insurance policies or premiums for third party annuities and other taxes in accordance with the governing rules, subject to complying with the law. The Trustee can create an equalisation account which is to be used to stabilise the investment earnings of the Fund and to provide for expenses as the Trustee considers appropriate, however this is subject to superannuation law.

INVESTMENTS

The Trustee must determine an investment strategy that will indicate how the Trustee will invest. The strategy must reflect the purpose and circumstances of the Fund and have regard to investing in a way to maximise Member returns bearing in mind the risk in return, diversification, the liquidity and liabilities. An investment strategy is a plan for making holding and realising Fund investments that reflect the Fund's objectives and circumstances.

All investments must be made in accordance with the investment strategy. The Trustees have a defence to an action for loss or damage suffered as a result of the Trustees making an investment where the Trustees can show that the investment was made in accordance with an investment strategy formulated in accordance with superannuation law. Investments must be made and maintained on a strict commercial basis. Income should also reflect a true market rate of return.

Generally the Fund cannot invest more than 5% of the Fund's total assets in related parties of the Fund although there are some very limited exceptions, including allowing an exemption for business real property which is subject to a lease between the Fund and a related party of the Fund and limited exemptions for certain investments in related non-geared Trusts or companies.

Auditor

The Fund is required to have its financial accounts and statements audited each year by an approved auditor. The approved auditor is also required to assess the Fund's overall compliance with the law. The auditor must also notify the Trustees of any concerns they have about the financial position of the Fund or compliance with the law. If they are not satisfied that the Trustees have taken appropriate action to rectify any issues raised they must inform the ATO.

INFORMATION ABOUT RISKS ASSOCIATED WITH THE FUND

The Fund must invest in accordance with its investment strategy determined by the Trustees.

An investment strategy sets out the fund's investment objectives and your plan to achieve them. It provides you and the other trustees with a framework for making investment decisions to increase member benefits for their retirement. Your investment strategy needs to take into account the personal circumstances of all the Fund's Members, including risk tolerance and attitudes to risk and age. One strategy may not suit every member, especially where the fund consists of people at different stages of life. In these situations you need to select and manage investments well enough so they grow in value and meet the investment objectives of all members.

You need to make asset allocation decisions by choosing from a range of investment assets.

Trustees choose the investments in accordance with their investment strategy. If the Trustees offer more than one strategy you may choose the appropriate strategy but you cannot choose investments the Trustees are to make within the strategy.

The value of the Fund's assets may be increased or reduced by changes in asset prices. Accordingly the value of your benefit may be reduced. This could affect the Trustees' capacity to make benefit payments to you.

In some cases if your benefit is a pension then there may be a decrease in benefit or pension amounts payable to you if the value of the assets in the Fund decreases.

In other cases, if you receive a complying pension, the Trustees may bear the risk of the asset being insufficient to make payments to you.

There are risks in choosing to invest in superannuation, superannuation and taxation laws may change. There are also risks in choosing particular investments as all investments are subject to varying risks and generally all change in value.

The significant risks of investing generally include inflation that may exceed the return on your investment. Individual assets can and do fall in value for many reasons such as changes in the internal operations or management of the Fund or company in which the money is invested or in its business environment.

Market risks, market sentiment and economic, technological, political and legal conditions can and do change and this can mean that changes in the value of investment markets can affect the value of the investments in the Fund.

Interest rate risks can arise where there are changes in interest rates which can have a positive or negative impact directly or indirectly on investment value or returns.

There are currency risks if investments are in other countries and if their currencies change in value relatively to the Australian Dollar, the value of the investment can change.

Derivatives can be used to reduce risk, or to gain exposure to other types of investments. Risks associated with these derivatives include the value of the derivative failing to move in line with the underlying asset, potential liquidity of the derivative or the Fund may not be able to meet payment obligations as they arise.

Under the Governing Rules, the Trustees are not liable for any loss or detriment to the Fund unless it is due to the Trustees' dishonesty or wilful or reckless failure to exercise the degree of care and diligence necessary. The Trustees are to be indemnified by the Fund to the maximum extent the law permits.

The Trustee of the Fund has primary responsibility to ensure you the Fund's money has been invested appropriately. Is the Trustee confident and a knowledgeable investor? You should consider if the Fund will do as well as or better than other superannuation funds after costs? You need to ensure you have enough super savings to make your Fund viable.

Changes to superannuation law may affect your ability to access your benefit. Superannuation benefits may be split by agreement or by Court Order with your spouse if you and your spouse permanently separate.

Changes can occur to the taxation of superannuation which may affect the value of your benefit.

If the Trustees borrow in accordance with superannuation law, the Fund may, if the loan is not repaid or terms of the loan not complied with, lose the asset purchased with the borrowed funds or part of its value. See further details about borrowing below.

The Fund must always comply with the definition of a self managed superannuation fund and comply with superannuation law. This amongst other things requires that generally either the Trustees must be identical to the Members or that any corporate Trustee has as its director(s) the identical Member(s). Failure by the Trustees to comply with superannuation and tax law could affect your benefits adversely.

As a Member and Trustee or a director of a corporate Trustee company, you may not understand your obligations possibly resulting in unintended costs or fines and potential loss of the Fund's complying status.

The Trustee or one of them may defraud the Fund and its Members.

If a Trustee dies, investments need to be transferred to the names of the appropriate Trustees. This may result in tax or stamp duty being payable depending on the types of investments being transferred.

Borrowing

The SIS Act prohibits borrowing by superannuation funds except in limited circumstances. Trustees are able to borrow for a maximum of 90 days to meet benefit payments due to Members as long as the borrowing does not exceed 10% of the Fund's total assets.

Under section 67(A) and 67(B) of the SISA the Trustees are permitted to borrow to invest in limited circumstances. Briefly these require that borrowed money must be applied to the acquisition of an asset that is otherwise permitted to be acquired by the Trustees, it must be a "single acquirable asset"; the loan must be a limited recourse loan and the lender's security is limited to the assets bought with that loan; the asset must not be an in-house asset or other asset not permitted under superannuation law; the asset must be held on trust for the Fund so that the Fund has a beneficial interest in the asset with the legal title being held by a separate Trustee; the Fund must have a right to acquire the legal title of the asset on payment of one or more instalments.

The Governing Rules of the Fund permit borrowing however the provision must be read in conjunction with other sections of the SIS Act such as the sole-purpose test, investment strategy requirement, related-party acquisition rules, in-house asset rules, prohibition against charging and arm's length dealing requirements.

It is recommended that appropriate tax and financial advice, including further information about the risks of gearing, are sought before implementing this type of strategy. See also the ATO website.

Government Age Pension

If you are on or intend to apply for a Government pension you should obtain financial advice before doing so to determine how your superannuation may affect a government pension.

TAXATION

You should seek taxation advice from your accountant. Below is some information about tax and superannuation however professional advice should always be sought.

Tax on Payments from a Superannuation Fund

The Product Disclosure Statement refers to taxation. Below is a table with more details.

You may have an untaxed element if the benefit comes from an untaxed super fund, or the fund pays the proceeds of a life insurance policy.

See the tables below for tax on superannuation benefits and your tax adviser for more information and professional advice. This table does not include any legislative changes after 8 October 2013. See your professional adviser for up to date details.

Super lump sum tax table

Income component derived in the income year	Age at the date payment is received	Amount subject to tax	Maximum rate of tax (including levies)*
Member benefit - taxable component - taxed element	Under preservation age	Whole amount	22%
	At or above preservation age and under 60	Amount up to the low rate cap amount	Nil
		Amount above the low rate cap amount	17%
	Aged 60 or above	Nil - amount is non-assessable and non-exempt income	N/A
Member benefit - taxable component - untaxed element	Under preservation age	Amount up to untaxed plan cap amount	32%
		Amount above untaxed plan cap amount	47%
	At or above preservation age and under 60	Amount up to the low rate cap amount	17%
		Amount above the low rate cap amount and up to the untaxed plan cap amount	32%
		Amount above the untaxed plan cap amount	47%
	Aged 60 or above	Amount up to the untaxed plan cap amount	17%
		Amount above the untaxed plan cap amount	47%
	Death benefit lump sum benefit paid to non-dependants - taxable component - taxed element	Any	Whole amount
Death benefit lump sum benefit paid to non-dependants - taxable component - untaxed element	Any	Whole amount	32%
Death benefit lump sum benefit paid to dependants - taxable component - taxed and untaxed elements	Any	None	Nil
Rollover super benefits - taxable component - taxed element	Any	Nil - amount is non-assessable and non-exempt income	N/A

Rollover super benefits - taxable component - untaxed element	Any	Amount up to the untaxed plan cap amount is non-assessable income and is non-exempt income	N/A
		Amount above the untaxed plan cap amount	47%
Super lump sum benefits less than \$200	Any	None	Nil
Super lump sum benefit (terminally ill recipient)	Any	None	Nil

Element taxed in the fund of a super income stream

The table below summarises the taxation of a super income stream paid with an **element taxed in the fund**. The tax-free component is not included. This component is not assessable and not exempt income in all cases.

Age of recipient	Income stream
Age 60 or above	Not assessable, not exempt income
At or above preservation age and under 60	Taxed at marginal tax rates Tax offset of 15% is available
Under preservation age	Taxed at marginal tax rates, with no tax offset Tax offset of 15% is available if a disability super benefit

Levies (2%) will apply if amounts are assessable.

Element untaxed in the fund of a super income stream

The table below summarises the taxation of a super member income stream paid with an **element untaxed in the fund**.

The tax-free component is not included. This component is not assessable and not exempt income in all cases.

Age of recipient	Income stream
60 years old or over	Taxed at marginal rates, with a 10% tax offset
At or above preservation age and under 60	Taxed at marginal rates, with no tax offset
Under preservation age	Taxed at marginal rates, with no tax offset

Levies (2%) will apply to assessable amounts.

Payment of Death benefits

The benefit may be paid to the Member's estate or to their spouse or child if under 18 or if the child is under 25 and financially dependant on the Member or if the child is permanently disabled (See meaning of spouse in the PDS).

Death benefits paid to non-tax dependants

Death benefit payments to non-tax dependants must be paid as a lump sum benefit. The taxable component of a death benefit paid to a non-dependant will be taxed at 15% plus levies.

Death benefits paid to your estate

If the death benefit is paid to your legal personal representative for distribution through your estate, any tax payable will depend on how the death benefit is distributed between the beneficiaries in the estate by the executor.

Terminal illness benefits

No tax is payable on these complying benefits.

Expenses

The Trustee can claim tax deductions in respect of certain expenses incurred by the Fund and this will reduce the tax payable.

Franking credits

Franking credits and foreign tax credits may be able to be claimed which will reduce the tax payable by the Fund. If the franking credits exceed the tax payable franking credits will be refunded after the Fund's tax return has been lodged.

An anti-detriment payment may be payable if a death benefit is paid as a lump sum to an eligible dependant. This is basically a refund of contributions tax. Determining the ability to pay and how to fund anti-detriment payments is complex and you should obtain professional advice.

Tax File Numbers

Member contributions

The Trustee cannot accept any member contributions if you have not given the Trustee your TFN.

Contributions that cannot be accepted include those you make and those made by your spouse on your behalf.

If the Trustee receives such a contribution where you have not provided your TFN, then the Trustee must return the contribution within 30 days of becoming aware that you the Trustee should not have accepted the contribution. However the contribution does not have to be returned if, within 30 days of it being made, you provide the Trustee your TFN.

What will happen if I don't give my TFN to the Trustees?

If the Trustees do not have your TFN:

- The Trustees will have to pay additional income tax (called 'TFN contributions tax') on some types of contributions
- The Trustees may not be able to accept some types of contributions, and
- You may miss out on superannuation co-contributions.

INFORMATION ABOUT LABOUR STANDARDS, ENVIRONMENTAL, SOCIAL OR ETHICAL CONSIDERATION

The Trustees will inform you if labour standards or environmental, social or ethical considerations are or will be taken into account when the Trustees select, retain or realise an investment. **Unless you are notified otherwise the Trustees do not take any such considerations into account however the Trustees may incorporate those things into their investment strategy.**

ADDITIONAL INFORMATION-CONTACT DETAILS

If you require further information concerning the Fund or the Governing Rules or your rights as a Member or the Fund's performance you may contact the Trustees. The issuer of the financial product is the Fund by its Trustees. The contact details of the Trustees will be either you (if there are individuals as Trustees) or the Company of which you are a director, if there is a corporate trustee. The contact details of the Fund are therefore known to you if they are not set out in this document.

ADDITIONAL ATTACHMENTS WHERE THE FUND HAS PREVIOUSLY BEEN ESTABLISHED

You acknowledge, if the Fund has been previously operating that you have read the annexures to this PDS including the financial statements and investment strategy or strategies and that the Trustee has given to you any other information that may be material to a decision to join the Fund if you were or are a new member.

COMPLAINTS

If you have a complaint you should notify the Trustees in writing of it. Redress is via the Courts if the issue cannot be resolved.

COOLING OFF PERIOD

If you become entitled to a pension then a new PDS to be given to you at that time by the Trustees will set out any cooling off rights that may apply (a 14 day cooling off period usually applies in that event). There is no cooling off period for new Members when joining the Fund.

COSTS, COMMISSIONS, EXPENSES OF THE FUND

The Trustees do not charge for their services however they may pay all appropriate expenses and outgoings from the Fund. These are usually debited to your Member account in the Fund on a pro-rata basis unless there are different investment strategies for each Member, in which case those expenses and outgoings would normally be debited to the appropriate Member's account.

INVESTMENTS

The Trustees must formulate an investment strategy and that strategy including the investments should be provided to you. **If the Fund has been operating and you are a new Member then the Trustee must provide these to you with a PDS when you join the Fund.**

PREVIOUSLY ANNOUNCED CHANGES 2011-12

For more information about the superannuation reforms below refer to the ATO website new legislation page and/or the Government's Stronger Super website.

Changes to the superannuation guarantee

From 1 July 2013 will gradually increase the superannuation guarantee (SG) rate from 9% to 12%. The SG age limit of 70 was removed from 1 July 2013, and employers are required to contribute to complying super funds of eligible mature age employees aged 70 and older.

Application for Membership

Name of Fund: Hardyman Superannuation Fund

Member's Name: Hardyman, Paul John

(Minor's Name if on behalf of minor)

Address:

18 Sixth Avenue

SANDGATE QLD 4017

Date of Birth: 01/11/1965

Occupation:

Telephone:

Fax:

Tax File Number:

Contributing Employer(s):

I hereby apply to become a Member of the abovementioned Fund.

* I apply as the parent or guardian of and on behalf of the minor referred to above.
(Delete if inapplicable)

I understand that my membership is subject to terms and conditions specified in the Trust Deed governing the Fund.

This application is accompanied by a Product Disclosure Statement.

I nominate and agree to the Trustee named in the Deed acting as Trustee.

I have received from the Trustee a notice containing information needed for the purpose of understanding the main features of the Fund, its management and financial condition and investment performance. (The Trustee must attach these if the Member is joining at a time other than when the fund is established).

Signed:



Dated:

24 April 2014

Product Disclosure Statement

Hardyman Superannuation Fund

This Product Disclosure Statement must be attached to all Application Form(s) for Membership by Members. Any omitted details must be inserted.

Name of Member: Hardyman, Paul John

Address of Member:

18 Sixth Avenue
SANDGATE QLD 4017

Contact Details of Member:

Name & Address and Contact Details (ie Telephone, Fax, Email) of Trustee(s):

Hardyman SMSF Pty Ltd
A.C.N. 169 224 104
18 Sixth Avenue
SANDGATE QLD 4017

Product Disclosure Statement (PDS)

Version 030214

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9. How to open an account

To obtain a copy of this statement and a copy of any document that is applied, adopted or incorporated by this statement you may telephone the Trustee whose number is below.

Telephone Number:
(The Trustee must insert their telephone number here).

Issued by the Trustee on:
24 April 2014

Current as at 3rd February 2014.

Product Disclosure Statement (PDS)

This PDS is a summary of significant information and contains a number of references to important information (each of which forms part of the Statement). You should consider this information before making a decision about the product.

The information provided in the Product Disclosure Statement is general information only and does not take account of your personal financial situation or needs. You should obtain financial advice tailored to your personal circumstances.

1. About your self managed superannuation Fund (SMSF)

Superannuation is to provide you with income for your retirement.

Your SMSF is established by the Trustee and the initial Member(s) signing a trust deed and contributions being paid to the Trustee who then invests that money as part of your super to provide retirement benefits to you.

For your Fund to be a SMSF it must meet several requirements. The requirements can vary depending on whether your Fund has individual Trustees or a corporate Trustee.

If your Fund has individual Trustees, the following must apply: it has four or fewer Members; each Member is a Trustee; each Trustee is a Member; no Member is an employee of another Member, unless they are related and no Trustee is paid for their duties or services as a Trustee.

If your Fund has a corporate Trustee, the following must apply: It has four or fewer Members; each Member of the Fund is a director of the corporate Trustee; each director of the corporate Trustee is a Member of the Fund; no Member is an employee of another Member, unless they are related; the corporate Trustee is not paid for its services as a Trustee; and no director of the corporate Trustee is paid for their duties or services as director in relation to the Fund.

Single Member Funds: If you have a corporate Trustee for a single Member Fund, the Member needs to be one of the following: the sole director of the corporate Trustee; one of only two directors, that is either of the following; related to the other director; not an employee of the other director. A single Member Fund can also have two individuals as Trustees. One Trustee needs to be the Member and the other a person related to the Member or a person who does not employ them.

If a Member is under 18 they cannot be a Trustee and special rules apply.

Investments are made by the Trustee and are pooled with contributions made to the Fund in respect of any other Members.

A SMSF Trustee is ultimately responsible for running your SMSF. It is important that the Trustee understand the duties, responsibilities and obligations of being a Trustee or director of a corporate Trustee.

Members can, generally speaking, withdraw their investment in a superannuation fund (called a "Benefit") when they retire after reaching 55 years of age. Benefits can also be paid if a Member dies or becomes totally and permanently disabled or if they are entitled to a transition to retirement pension. This means that you should only invest in superannuation money you can afford to put away until later.

2. How super works

Superannuation is a means of saving for retirement which is, in part, compulsory.

There are different types of contributions that may be paid to the Trustee of the Fund. For example, employer contributions, contributions by you, government co-contributions.

There are limitations on contributions to, and withdrawals from, superannuation.

Tax savings are provided by the Government.

Most people have the right to choose into which Fund the employer should direct their superannuation guarantee contributions which are 9.25% of your ordinary earnings from 1 July 2013.

You should read the important information about your SMSF before making a decision. Go to the “**YOUR SELF MANAGED SUPERANNUATION FUND**” (version dated 3 February 2014).

The material relating to your SMSF may change between the time when you read this Statement and the day when you sign the application form for membership.

Withdrawing Benefits

Benefits are generally for your retirement and normally cannot be paid out in cash until you turn age 65 years, retire after age 55 years (or later if you were born after 1 July 1980), you become permanently and totally unable to work, you are terminally ill or you die.

A condition of release includes: reaching preservation age, retiring after reaching preservation age, death, permanent incapacity, attaining age 65 years, terminal illness and severe financial hardship. Do not cash your benefits before they are unrestricted non preserved as those benefits will not be taxed concessionally as a superannuation benefit and will be taxed at your marginal tax rate.

Any contributions made from 1 July 1999 are preserved benefits. Neither preserved, nor restricted non-preserved benefits may be accessed by you until a condition of release has been satisfied. Once a full condition of release is satisfied, the benefits in the Fund at that time become unrestricted non preserved benefits. Generally, only unrestricted non preserved benefits can be cashed by you from the Fund.

Your preservation age is worked out from the table below:

Birth Date	Preservation Age
Born before 01/07/1960	55
Born 01/07/1960 to 30/06/1961	56
Born 01/07/1961 to 30/06/1962	57
Born 01/07/1962 to 30/06/1963	58
Born 01/07/1963 to 30/06/1964	59
Born on or after 01/07/1964	60

When you are otherwise entitled to receive your benefit, it may be paid as a lump sum or pension.

Generally the amount that can be paid is the amount to the credit of your member account less tax.

Where your benefit is being paid as a pension, the Trustee may pay your benefit by any type of income stream permissible including account based pensions. Transition to retirement pensions may be paid if you have not retired however there are limitations and conditions.

You may transfer your investment in the Fund to another superannuation fund or retirement savings account at any time.

3. Benefits of investing in a Self Managed Super Fund

This paragraph covers the SMSF in respect of which you have been given an application for Membership so that you may become a Member of the Fund.

The Fund’s significant features and benefits are:

- As a Member and also a Trustee or director of the corporate Trustee, you may have more control over investments and greater flexibility by comparison with being a Member of an industry fund or a retail fund that is not a SMSF where you would not be a Trustee and where you may usually have general investment options only.
- Fees may be lower, however, this will depend usually upon where the funds are invested and the costs of running the SMSF.
- SMSFs may perform better than industry and retail funds. The Trustee may be able to make quick changes to the investment portfolio if investment conditions change.
- A SMSF may have greater flexibility in establishing and managing pensions. It may give you the ability to transfer personally owned listed securities and business real property directly into the Fund. It has the ability to own business real property that may, in appropriate circumstances and conditions in superannuation law, be rented for your business.
- A SMSF may be able to borrow money to purchase real estate or shares where the security is limited to the single asset being acquired, subject to certain conditions in superannuation law.

- A SMSF has estate planning benefits by allowing family Members to combine their assets in the Fund to grow for retirement.
- The SMSF provides retirement benefits usually in the form of lump sums or pensions and may provide income streams as a transition to your retirement.

More information is available in the document mentioned in section 2.

4. Risks of super

All investments carry risk.

Different strategies may carry different levels of risk, depending on the assets that make up the strategy.

Assets with the highest long-term returns may also carry the highest level of short-term risk.

The significant risks of a SMSF are in summary:

- (a) the value of investments will vary;
- (b) the level of returns will vary, and future returns may differ from past returns;
- (c) returns are not guaranteed, and you may lose some or all of your money;
- (d) superannuation laws may change in the future;
- (e) the amount of your future superannuation savings (including contributions and returns) may not be enough to provide adequately for your retirement;
- (f) the level of risk for you will vary depending on a range of factors, including:
 - (i) age; and
 - (ii) investment time frames; and
 - (iii) where your other wealth is invested; and
 - (iv) your risk tolerance.

If the Trustee is not fully aware of Trustee obligations and fails to comply with the superannuation tax laws, penalties may apply and your super may be reduced or fail to perform as well as it should. Additional tax may be payable from your super.

There is a risk of theft or fraud and there is no insurance that will cover you for theft or fraud.

Costs associated with running a SMSF are usually fixed and therefore for smaller account balances (for example less than \$200,000) these costs can be significant and uncompetitive compared with other available super options.

Rates of tax on superannuation contributions and benefits may increase.

If the Fund has a variety of transactions and types of investments, the costs can be relatively higher than a public super fund due to their economies of scale.

If you have money in a fund now and plan to transfer that money to this Fund then if you have existing life insurance in that fund you may not be able to obtain life insurance at comparable rates outside the Fund or inside it.

You usually cannot access a super benefit payment from your SMSF until you reach your retirement age. You may be able to access pension payments when you reach 55 years of age subject to superannuation and tax laws.

5. How we invest your money

The Trustee of the SMSF will invest your money. The rules of the Fund permit a very broad range of investments and no particular investment option is offered. The Trustee must determine an investment strategy and should obtain professional advice for that purpose.

Once the investment strategy is determined investments must be made in accordance with that strategy. Professional advice should be sought to determine particular investments.

You, as a Member, are not required to determine how super is invested, however, as a Trustee, or a director of a corporate trustee you must do so. If you as a Member do not request the Trustee to invest in a particular manner the Trustee will invest as the Trustee sees fit and in accordance with the Fund's investment strategy. For example, it may be possible to have a separate investment strategy relating to your own interest in the Fund.

Professional advice should be sought.

WARNING

You must consider:

- (a) the likely investment return; and**
- (b) the risk; and**
- (c) your investment timeframe when investing.**

Labour standards or environmental, social or ethical considerations are not taken into account in the selection, retention or realisation of investments relating to this superannuation product.

6. Fees and costs

DID YOU KNOW?

Small differences in both investment performance and fees and costs can have a substantial impact on your long term returns.

For example, total annual fees and costs of 2% of your fund balance rather than 1% could reduce your final return by up to 20% over a 30 year period (for example, reduce it from \$100 000 to \$80 000).

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs.

You may be able to negotiate to pay lower contribution fees and management costs where applicable.

Ask the fund or your financial adviser.

TO FIND OUT MORE

If you would like to find out more, or see the impact of the fees based on your own circumstances, the **Australian Securities and Investments Commission (ASIC)** website (www.fido.asic.gov.au) has a superannuation calculator to help you check out different fee options.

As there are no investment options set out in the rules of the SMSF there are no fees detailed here with respect to investment options.

Initial set-up costs will include the costs of the trust deed and initial documentation. As a Trustee or as a director of a corporate Trustee, you will be aware of the costs for your Fund. The Trustees will also need accounting and relevant professional advice. You will be aware of these initial costs as you are a Trustee or a director of a corporate Trustee.

There will also be annual ongoing costs (which are likely to increase each year) such as the ATO supervisory levy (\$518 for new funds registered after 1 July 2013 and less for funds registered before 1 July 2013) accountancy fees to prepare financial accounts, audit fees, preparation and lodgement of annual taxation returns, tax advice and transaction costs on brokerage.

No fees and costs are charged by the Trustee for its services however where others are engaged to carry out work, such as accountants and financial planners and solicitors (and commissions on investments) then those costs are payable by the Trustee and are usually debited to member accounts on a proportionate basis unless, for example, a particular amount is payable owing to a particular investment that has been made as requested by a particular member and for that member only.

Fees and costs of investments are available from the Trustee when an investment has been determined. They are usually set out in a PDS relating to the proposed investment.

WARNING

Additional fees may be paid to a financial adviser if a financial adviser is consulted.

7. How super is taxed

A brief summary of significant tax information is set out below however you should always seek taxation advice from a professional adviser. See also the publication mentioned in this PDS.

When a contribution is made that is tax deductible (a concessional contribution) to the contributor, who may for example be you, if you are self employed or, your employer, if you are an employee, then tax at 15% is payable from your Member account by the Trustees and this is usually paid quarterly to the ATO.

The 2012 Federal Budget provided that the tax rate of 15% on concessional contributions will be increased to 30% for the financial year commencing 1 July 2012 if you earn more than \$300,000. The Superannuation Laws Amendment (Increased Concessional Contributions Cap and Other Measures) Act 2013) was finally introduced to the House of Representatives in May 2013 and became law in September 2013 with effect from 1 July 2012.

When the Fund earns income on its investments it must pay tax to the ATO. The rate is usually a maximum rate of 15 % on these earnings and your account will be debited with the tax on the earnings on your interest in the Fund. These are usually paid quarterly and annually as appropriate by the Trustee from your Member account. If you commence certain types of pensions, this tax may not be payable.

If you withdraw money from the Fund as a lump sum or a pension, the amount may be tax free or tax may be payable. The amount of any tax may also depend upon the tax components that make up your superannuation benefit.

A **tax-free component** is the part of a benefit that is tax-free and does not count towards your assessable (or taxable) income.

A **taxable component** is the part of the benefit that is taxable. It may include two parts - one where tax has been paid and one where tax has not yet been paid. These are called taxed and untaxed elements respectively.

To work out how your super payout is taxed, you only need to understand how the taxed and untaxed elements of the taxable component are taxed. The tax-free component is not taxable.

A **taxed element** is the super that has already had tax paid on it in the fund. It may or may not need to have additional tax paid on it once it is paid out. You may still need to include the taxed element in your tax return.

An **untaxed element** is the part of your payout that hasn't had any tax paid on it in the fund, but which is still taxable. It must be included in your tax return as assessable income.

If your Member Benefit is a taxed element of a taxable component and you are under 55, the maximum tax rate is 20% plus levies (Medicare and the National Disability levy). If you are over 55 and under 60, there is no tax payable up to the low rate cap amount (\$180,000 for the 2013-2014 year) and 15% (plus levies) if above it. If you are 60 or over, no tax is payable.

If your Member Benefit is an untaxed element of a taxable component and you are under 55, the maximum tax rate up to the untaxed plan cap amount (\$1,315,000 for the 2013-2014 year) is 30% (plus levies). If the amount is above the untaxed plan cap amount, the rate is 45% (plus levies). If you are over 55 and under 60, the rate is 15% (plus levies) up to the low rate cap amount and 30% (plus levies) if above it and up to the untaxed plan cap amount. If the amount is above the untaxed plan cap amount, the rate is 45% (plus levies). If you are 60 or over, the rate is 15% (plus levies) up to the untaxed plan cap amount, and 45% (plus levies) if above it.

A lump sum death benefit paid to dependants (generally spouse and children under 18) is tax free. The taxed element of a taxable component paid to non-dependants is 15% (plus levies). The untaxed element of a taxable component paid to non-dependants is 30% (plus levies).

If you are withdrawing a pension from an element taxed in the Fund, and you are under 55, you will be taxed at your marginal tax rate, with no tax offset unless you are disabled. If you are over 55 and under 60, you will be taxed at your marginal tax less any tax offset. If you are over 60, there is no tax payable.

If you are withdrawing a pension from an element untaxed in the Fund, and you are under 60, you will be taxed at your marginal tax rate, with no tax offset. If you are over 60, you will be taxed at your marginal tax rate less any tax offset.

Tax File Number

You must provide your tax file number to the Trustee before any contribution for you is received by the Trustee.

The Trustee must return all Member contributions to the person or entity who paid them within 30 days of becoming aware that the Trustee should not have accepted those contributions. The Trustee cannot accept any Member contributions nor contributions made by your spouse on your behalf without your TFN.

Tax on Excess Contributions

WARNING

There will be taxation consequences if the contribution caps applicable to superannuation are exceeded.
Professional advice should be obtained by you before contributing to the Fund.

Contribution caps are legal maximum limits on the amount of contributions that may be made by you and others for you.

Contributions in excess of the respective caps are taxed at higher rates. The amount of tax you pay on the excess amount depends on which cap you exceed.

Any concessional contributions made into your super fund over the concessional cap will also count towards your non-concessional contributions cap.

You should read the important information about your SMSF before making a decision. Go to the “**YOUR SELF MANAGED SUPERANNUATION FUND**” (version dated 3 February 2014).

The material relating to your SMSF may change between the time when you read this Statement and the day when you sign the application form for membership.

8. Insurance in your super

The SMSF does not offer an insurance cover option at this time. Speak to the Trustee if you desire insurance and the Trustee should seek professional advice.

9. How to open an account

You join the fund by signing the application to the Trustee for membership. Contributions must be paid to the Trustee to commence your membership. There is no cooling-off period applicable to joining the Fund.

You may make a complaint in writing or verbally to the Trustee whose contact details are shown on this form.

YOUR SELF MANAGED SUPERANNUATION FUND

Version 030214 (Prepared on 3 February 2014)

The information in this document forms part of the Product Disclosure Statement for Hardyman Superannuation Fund

Requirement for a Product Disclosure Statement (PDS)

As a member of the Fund you must ensure that you have read the PDS. The requirement to issue a PDS is in the *Corporations Act 2001* (Cth).

Generally, under superannuation law, each Member will be a Trustee or each Member will be a director of a corporate Trustee. The Trustee has the obligation to provide a PDS and the Member is to receive the PDS. There is an exemption in the case of a self managed superannuation fund if the Trustee (or its directors in the case of a corporate Trustee) believes, on reasonable grounds, that you as a prospective Member, for example, joining the Fund have received all of the information that the PDS should contain, or that you have and are known by the Trustee to have access to all that information. It is recommended that you ask the trustee for full access to all that information, even though you have received a PDS.

The Trustee can give you a PDS after you join the Fund, if you join when the Fund is first established and in this case it is to be given to you as soon as practicable and in any event within 3 months after you join the Fund.

A PDS provides key information to Members of a newly established self managed superannuation fund and to Members where the Governing Rules (the Governing Rules are the provisions contained in the Trust Deed establishing the Fund and any amendments to it. A copy is available from the Trustees) are amended provided that matters required to be disclosed in the PDS or the information in it has not changed and the amendment has not required a change to the information in the PDS. **If the Fund has received contributions then this PDS must have attached to it further information concerning the investments of the Fund and its investment strategy.** A different PDS must be provided by the Trustee to you at other times, for example when a pension benefit is paid to you. These are matters on which the Trustees must obtain professional advice.

Choosing the right superannuation fund as part of your investment strategy can be a very effective way of achieving your financial goals.

A PDS helps you to understand the main features of this Fund. Professional advice before investing should be obtained.

Need Help?

If you need help about investing generally, then speak to a licensed financial adviser. If you have questions about this Fund particularly, speak to the Trustees and /or the Trustees' professional advisers.

Superannuation Generally

Superannuation provides you with income for your retirement. Superannuation funds with more than one Member pool contributions and invest them for the benefit of the Members.

Tax concessions apply to contributions to superannuation funds which comply with rules set out in superannuation law. Tax deductions are available for some contributions. Tax concessions also apply to Fund earnings and to benefit payments.

Members can, generally speaking, withdraw their investment in a superannuation fund (called a "Benefit") when they retire. Benefits can also be paid if a Member dies or becomes totally and permanently disabled or if they are entitled to a transition to retirement pension. This means that you should only invest in superannuation money you can afford to put away until later.

Trustees

For your fund to be a self managed superannuation fund (SMSF) it must meet several requirements. This fund must always remain a SMSF.

The requirements can vary depending on whether your fund has individual trustees or a corporate trustee.

Single member funds have some additional rules.

If your Fund has individual trustees, it is an SMSF if all of the following apply: it has four or fewer members; each member is a trustee; each trustee is a member; no member is an employee of another member, unless they are related and no trustee is paid for their duties or services *as a trustee* in relation to the Fund.

If your fund has a corporate trustee, it is a SMSF if all of the following apply: It has four or fewer members; each member of the fund is a director of the corporate trustee; each director of the corporate trustee is a member of the fund; no member is an employee of another member, unless they are related; the corporate trustee is not paid for its services as a trustee; and no director of the corporate trustee is paid for their duties or services *as director* in relation to the fund.

Single member funds

It is possible for you to set up your Fund with only one member.

If you have a corporate trustee for a single member fund, the member needs to be one of the following:

- the sole director of the trustee company
- one of only two directors, that is either of the following
 - related to the other director
 - not an employee of the other director.

A single member fund can also have two individuals as trustees. One trustee needs to be the member and the other needs to be one of the following:

- a person related to the member
- any other person who does not employ them.

A trustee or director cannot be paid for their services as a trustee or director in relation to the fund.

Your obligations

As an SMSF trustee, you are ultimately responsible for running your SMSF. It is important you understand the duties, responsibilities and obligations of being a trustee or director of a corporate trustee.

Trustees of a SMSF need to act according to the following:

- your fund's trust deed
 - the provisions of the laws that apply to superannuation funds, particularly self managed superannuation funds that include Superannuation Industry (Supervision) Act 1993 (Cth) (SISA)
 - Superannuation Industry (Supervision) Regulations 1994 (Cth) (SISR)
 - the Income Tax Assessment Acts
 - other general rules and rulings of the ATO, such as those imposed under other tax and trust laws.

If there is a conflict between the Superannuation law and the Trust Deed, the law overrides the Trust Deed. A trustee who fails to perform their duties according to the laws, may face penalties.

If you are a new trustee or newly appointed director of a corporate trustee, you need to sign the Trustee Declaration within 21 days of your appointment to show that you understand your duties as a trustee of an SMSF. To obtain a copy of the Trustee declaration (NAT 71089) see the ATO website at www.ato.gov.au

Professional advice should be sought in relation to the succession to the trusteeship of the Fund in the event of your death or inability to continue to act as trustee or director of a corporate trustee. If a minor is to become a member, they can only do so generally speaking, by their parent or guardian who must also become a trustee or a director of a corporate trustee.

Information about Benefits

Your Member's Benefit is the amount of contributions credited to your Member's Account in the records of the Fund from contributions made by you or your employer or other persons on your behalf, plus, where applicable, insurance policy proceeds. Contributions are invested and therefore the value of your Member's Benefit will vary from time to time.

You can generally take your benefits once you reach preservation age (see below) and retired. In addition, once you are aged 65 or more, you can take your superannuation even if you have not retired.

If you are aged 55 or over, you can reduce your working hours by taking some of your superannuation as a pension. You can then top up your reduced income by drawing on your superannuation. This transition to retirement measure only allows you to access your superannuation benefits as a 'non-commutable' pension, not a lump sum. This means that you generally still cannot take your superannuation as a lump sum cash payment while you are still working and will need to take your Member's Benefit as regular payments.

If you become totally and permanently disabled your Member's Benefit will be paid subject to Superannuation law. Benefits can also be paid if you become temporarily totally disabled.

Preservation of Benefits

The Federal Government restricts when you can access most of your superannuation. In general, access to your superannuation will depend upon the 'preservation' classification that applies.

Preserved and non-preserved benefits

All contributions made by or on behalf of a Member and all earnings for the period 30 June 1999, are preserved benefits. Employer eligible termination payments (before 1 July 2007) rolled over into the Fund are also preserved benefits.

Preserved benefits may be cashed voluntarily only if a condition of release is met and then subject to any cashing restrictions imposed by the superannuation laws. Cashing restrictions tell you what form the benefits need to be taken in.

There are 2 other types of benefits:

Restricted non-preserved benefits – these cannot be cashed until you meet a condition of release. They are generally subject to the same cashing restrictions as preserved benefits.

Unrestricted non-preserved benefits - these do not require a condition of release to be met and may be paid upon demand by you. They include, for example, benefits for which a Member has previously satisfied a condition of release and decided to keep the money in the Fund.

Preserved Benefits

All contributions (including those you make) and earnings paid or accruing from 1 July 1999 are preserved. New employer eligible termination payments are also fully preserved. See below - Conditions of release.

Preservation of benefits is complex and the Government may change the rules from time to time and you should obtain professional advice.

Preserved benefits can generally only be paid on taking advantage of a transition to retirement strategy; permanent retirement at or after your preservation age; reaching age 65; satisfying the compassionate grounds tests; meeting the financial hardship requirements; death; suffering total and permanent disability; permanent departure from Australia if you are an eligible temporary resident; satisfying any other condition for release specified in the superannuation law. See *infra*

Your preservation age is worked out from the table below:

Birth Date	Preservation Age
Born before 01/07/1960	55
Born 01/07/1960 to 30/06/1961	56
Born 01/07/1961 to 30/06/1962	57
Born 01/07/1962 to 30/06/1963	58
Born 01/07/1963 to 30/06/1964	59
Born on or after 01/07/1964	60

Conditions of release

These are the events you need to satisfy to withdraw benefits. The most common conditions of release for paying out benefits are:

Retirement: Actual retirement depends on your age and for those less than 60 years of age, their future employment intentions. A retired Member cannot access their preserved benefits before they reach their preservation age.

Transition to retirement: (attaining preservation age). Members who are under the age of 65 and have reached preservation age, but remain gainfully employed on a full-time or part-time basis, may access their benefits as a non-commutable income stream.

Attaining age 65: When you reach age 65 you may cash your benefits at any time. There are no cashing restrictions. (It is not compulsory to cash benefits simply because you have reached a certain age).

There are other circumstances when benefits can be released to you. For example, the Trustees may pay you or your dependants a benefit if you meet a condition of release in the event of compassionate grounds, severe financial hardship, temporary incapacity, permanent incapacity or death. Some of these permit early access to benefits before reaching preservation age. There are specific rules for each of these and some have restrictions on the way the benefits can be cashed.

Compassionate grounds: You can apply to the Department of Human Services for a release on compassionate grounds. More information can be obtained from them or the Trustee.

You may be granted a release on compassionate grounds to pay for medical treatment or medical transport for you or a dependant of yours, to make a payment on a loan to prevent you from losing your house, to modify your home or vehicle to accommodate the special needs of yourself or a dependant as a result of a severe disability or to pay for expenses associated with a death, funeral or burial.

Severe financial hardship: To be eligible for this condition of release, you must have received Commonwealth income-support payments continuously for 26 weeks and be unable to meet reasonable and immediate family living expenses. Only one lump-sum payment can be made in any 12 month period. The minimum amount that can be paid is \$1,000 (unless your superannuation interest is less than this amount) and the maximum amount is \$10,000.

Temporary incapacity: You may be eligible to receive a benefit if you have temporarily ceased to be gainfully employed due to physical or mental ill-health, but are not permanently incapacitated. The benefit must be paid as a non-commutable income stream – that is, as regular payments.

You will need to seek professional advice as to your eligibility for this condition of release.

Permanent incapacity: You may be eligible to receive all your benefits if you are permanently incapacitated. Permanent incapacity means that you are unlikely, because of ill-health (whether physical or mental) to ever engage in gainful employment of the type for which you are reasonably qualified by education, training or experience. At least two medical practitioners will need to certify this.

You will need to approach the Trustee of the Fund for further information about your eligibility for this condition of release.

Death: The Trustees may pay your Member's Benefit on your death.

Nominations - Death Benefits

You may elect that the Trustee exercises its discretion to decide who is to be paid your death benefit. If you do not give the Trustee any direction at all then the Trustee will decide this. However you can give a Nomination to the Trustee which is available from the Trustee. However, you should seek professional advice before signing.

If you want to leave money to someone who is not your dependant, you must nominate your legal personal representative in your binding nomination and the person you wish to leave money to in your will.

Your dependant is your spouse or de facto spouse, your child (including step child and adult child) and any other person (whether related to you or not) with whom you have an interdependency relationship. Two persons (whether or not related by family) have an "interdependency relationship" if:

- (a) they have a close personal relationship;
- (b) they live together;
- (c) one or each of them provides the other with financial support; and
- (d) one or each of them provides the other with domestic support and personal care.

If two persons (whether or not related) have a close relationship, but do not satisfy these requirements because either or both of them suffer from a physical, intellectual or psychiatric disability, they are considered to have an interdependency relationship.

The following matters are to be taken into account when determining whether two people have an interdependency relationship, or had an interdependency relationship immediately before death:

- (a) all of the circumstances of the relationship between the persons, including (where relevant):
 - (i) the duration of the relationship
 - (ii) whether or not a sexual relationship exists
 - (iii) the ownership, use and acquisition of property
 - (iv) the degree of mutual commitment to a shared life
 - (v) the care and support of children
 - (vi) the reputation and public aspects of the relationship
 - (vii) the degree of emotional support
 - (viii) the extent to which the relationship is one of mere convenience, and
 - (ix) any evidence suggesting that the parties intend the relationship to be permanent.
- (b) the existence of a statutory declaration signed by one of the persons to the effect that the person is, or (in the case of a statutory declaration made after the end of the relationship) was, in an interdependency relationship with the other person.

Each one of the above need not be met and the extent to which any one matter exists or does not exist does not necessarily of itself confirm or exclude an interdependency relationship.

The provisions of the SISA and regulations regarding Binding Death Benefit Nominations do not apply to self-managed superannuation funds. However, you may still make a Binding Death Benefit Nomination under the Governing Rules of the Fund. If you want the Trustee to pay your benefit on your death to the people you chose by making a Binding Death Benefit Nomination you must:

- (a) complete a binding nomination form telling the Trustee who you want them to pay a benefit to and in what proportions; and
- (b) renew your binding nomination regularly.

If you have a valid binding death benefit nomination at the time of your death the Trustee will follow it even if your circumstances have changed. You should therefore review as your circumstances change or those of the nominated beneficiaries.

If you do not make a binding nomination or if a nomination is invalid or if you make a Non-Binding Nomination, the Trustee will choose who to pay your benefit to. In this event the Trustee may take your wishes into account, however will not be bound by them. The Trustee will consider the circumstances of all of your dependants in choosing to whom to pay the benefit and in what proportions.

When your Member's Benefit becomes payable it will be paid as a lump sum benefit or as a pension. You should discuss these matters with your professional adviser before making any nomination. If you have previously signed a death benefit nomination, you should review it and it is best to make a new one especially if the Superannuation Trust Deed is amended or updated.

It is not compulsory to make a binding death benefit nomination and you should not do so without professional advice. That advice should include advice from the person who prepares your Will.

PENSIONS

The Federal Government "Simplified Superannuation" reforms altered the number and type of pensions that could be paid by superannuation funds. The Trustee must give Members a separate PDS relating to their pension before it commences. You should seek professional advice before asking the Trustee to commence paying you a pension.

Pensions that commenced before 1 July 2007

Pensions that commenced before 1 July 2007, the Trustee may generally continue to pay them under the pension payment standards that operated before that date.

Pensions that commenced between 1 July and 19 September 2007

Pensions that commenced between 1 July 2007 and 19 September 2007 may continue to be paid under the previous standards or the new standards.

Pensions that commenced after 19 September 2007

All pensions commencing after 19 September 2007 must meet the minimum pension standards that were introduced with the Simplified Superannuation reforms and these require that the pensions must satisfy all of the following requirements:

1. The pension must be account-based, except in limited circumstances.
2. A minimum amount must be paid at least annually. See *infra*.
3. The capital supporting the pension cannot be increased using contributions or rollover amounts once the pension has started.
4. The pension can be transferred only if a Member dies, to one of their dependants.
5. Neither the capital value of the pension nor the income from it as security can be used for borrowing.
6. Before commuting a pension, a minimum amount must be paid in certain circumstances.

There are no maximum draw down limits for these pensions (that commenced after 19 September 2007) except for transition to retirement pensions. See below for further details about these requirements.

Account-based pension

An account-based pension refers to a pension where an account balance is attributable to the Member. That is, the amount supporting the pension is allocated to a separate account for each Member. All newly commenced pensions paid by your fund (post 1 July 2007) will be account-based.

Minimum annual payments for super income streams

Once you start a pension or annuity on or after 1 July 2007, a minimum amount is required to be paid each year. There is no maximum amount other than the balance of your super account, unless it is a transition to retirement pension in which case the maximum amount is 10% of the account balance.

The minimum payment amounts have been halved for certain pensions and annuities for the 2008-09, 2009-10 and 2010-11 years and reduced by 25% for the 2011-12 and 2012-13 years. The reductions in these years apply only to account-based pensions and annuities (allocated pensions and annuities and market-linked pensions and annuities). The following table shows the minimum percentage factor (indicative only) for each age group.

Age	Minimum % withdrawal for the 2011-12 and 2012-13 years for certain pensions and annuities	Minimum % withdrawal (in all other cases)
Under 65	3%	4%
65-74	3.75%	5%
75-79	4.5%	6%
80-84	5.25%	7%
85-89	6.75%	9%
90-94	8.25%	11%
95 or more	10.5%	14%

Note that these withdrawal factors are indicative only. To determine the precise minimum annual payment, see the pro-rating, rounding and other rules in the SISR.

Certain payments cannot be used to boost a Member's pension

Once a pension has begun to be paid to the Member no further amounts can be added to the capital from which the pension is being paid. This means that the Member's pension account cannot be increased by contributions or rollover amounts however a new pension may be commenced from another part of your Member's account.

Transfer of pension

If a Member dies the pension can only be transferred or paid to another person who is a dependant of the Member, which includes:

- a surviving spouse or de facto spouse
- a child of the deceased who is under 18 years of age
- a child of the deceased aged between 18 years and 25 years of age, who was financially dependent on the deceased
- a child of the deceased aged 18 years of age or over, who has a permanent disability
- any person who relied on the deceased for financial maintenance at the time of their death, or
- any person who lived with the deceased in a close personal relationship where one or both of them provided financial and domestic support and personal care.

You should ensure that you sign the necessary documents in respect of the payment of the pension after your death and obtain professional advice in that regard.

Capital value of pension cannot be used as security for borrowings

When applying for loans, Members cannot use the capital value of the pension or the income from it as security for a borrowing.

Minimum payment prior to commutation

If a pension that commenced after 19 September 2007 is to be commuted, at least a minimum amount must be paid from the pension beforehand. The minimum payment(s) must occur in the financial year in which the commutation is to take place. The amount paid must be at least the pro rata of the minimum annual payment amount.

For pensions that commence in the same financial year in which they are commuted, the pro-rata minimum payment amount is calculated based on the number of days from the start date of the pension to the day it is commuted.

Pro-rata minimum payment amount = minimum annual payment amount x days from start of pension to day pension commuted / 365 (or 366).

The requirement to make a minimum payment prior to commutation does not apply in circumstances where the commutation arises on the death of a Member or where the purpose of the commutation is to:

- Pay a superannuation contributions surcharge liability;
- Give effect to a payment split under the family law provisions; or
- Give effect to a client's right to return a financial product under the Corporations Act 2001.

'Commutation' generally means withdrawing some or all of your money as a lump sum. Some retirement pensions do not allow the withdrawal of a lump sum. These are non-commutable pensions.

Transition to retirement pensions

The transition to retirement measure allows Members who have reached their preservation age, to have access to their superannuation benefits without having to retire or leave their job. This allows Members access to their superannuation by drawing down transition to retirement pensions.

Pensions which commenced before 1 July 2007 and that complied with the transition to retirement rules at the time satisfy the new requirements and may continue to be paid under the former rules.

All pensions commencing on or after 1 July 2007 to be paid by the Fund must meet these requirements:

- It must be an account-based pension. This means an account balance must be attributable to the recipient of the pension.
- The payment of a minimum amount to be made at least annually – in the financial year ended 30 June 2012 and 30 June 2013 this is 3% of the account balance where the Member is under age 65. (See *infra*)
- The total payments made in a financial year must be no more than 10% of the account balance (at the start of each year). This is the maximum amount of pension benefits that can be drawn down each year.
- Restrictions on the commutation of the pension (except in limited circumstances).
- There is no provision made for an amount or percentage to be left over when the pension ceases.
- The pension can be transferred only on the death of the Member to one of their dependants, or cashed as a lump sum to a dependant, non-dependant or the Member's estate.
- The capital value of the pension and the income from it cannot be used as security for borrowing.

Commutation of transition to retirement pensions

If a transition to retirement pension is commuted, the resulting lump sum benefit cannot be taken in cash unless the Member satisfies a condition of release with a 'nil' cashing restriction (for example, retirement) or the purpose of the commutation is to:

- cash an unrestricted non-preserved benefit
- pay a superannuation contributions surcharge liability
- give effect to a payment split under family law, or
- ensure a payment can be made to give effect to a release authority or transitional release authority.

Retirement after commencing a transition to retirement pension

If you retire or qualify for another condition of release with a 'nil' cashing restriction (for example if you have a terminal medical condition or a permanent incapacity) after the commencement of a transition to retirement pension, you have the following options:

- Continue to receive the pension
- Commute the pension to purchase another pension
- Commute the pension and take the resulting lump sum benefit in cash
- Commute the pension and roll it back into superannuation

The options available vary depending on the type of pension that was taken and the time since its commencement. Members should seek professional advice about these options.

CONTRIBUTIONS

There are a number of terms explained:

Concessional Contributions

Concessional contributions are 'before-tax' contributions. Generally, these are employer contributions and personal contributions that you notify your Fund you intend to claim as an income tax deduction. The latter because, for example, you are self-employed. For personal contributions, you must give Notice to the Trustee in the prescribed ATO form and within the prescribed time. Ask your professional adviser for the form and time limits. There are limitations on making and claiming a tax deduction for your own contributions and generally you must not receive more than 10% of your income (assessable income, reportable fringe benefits & reportable employer superannuation contributions) as an employee from your employer. These contributions are taxed at 15% on receipt by the Trustee.

Concessional contributions cap

Concessional contributions include:

- employer contributions (including contributions made under a salary sacrifice arrangement)
- personal contributions claimed as a tax deduction by a self-employed person.

Income year	Amount of cap
2013-14	\$25,000
2012-13	\$25,000

Concessional contributions caps if over 50 or 60

- From 1 July 2013, if you are 59 years old or over on 30 June 2013, your annual cap will be \$35,000.
- From 1 July 2014 or a later financial year, if you are 49 years old or over on the last day of the previous financial year, your annual cap will be \$35,000.

If you have more than one fund, all concessional contributions made to all your funds are added together and count towards the cap. This cap is not indexed.

Non-concessional contributions cap

Non-concessional contributions include personal contributions for which you do not claim an income tax deduction.

Income year	Amount of cap
2013-14	\$150,000
2012-13	\$150,000

People under 65 years old may be able to make non-concessional contributions of up to three times their non-concessional contributions cap over a three-year period. This is known as the 'bring-forward' option.

The bring-forward cap is three times the non-concessional contributions cap of the first year. If you brought forward your contributions in 2007-08, it would be $3 \times \$150,000 = \$450,000$.

CGT cap amount

Under the CGT cap, you can during your lifetime exclude non-concessional superannuation contributions from the non-concessional contributions cap up to the CGT cap amount. The CGT cap applies to all excluded CGT contributions, whether they were made between 10 May 2006 and 30 June 2007 or after 30 June 2007.

You may elect for all or a part of superannuation contributions made for you from the proceeds of the disposal of small business assets under the small business CGT concessions regime to be counted excluded from your non-concessional contributions cap, and to be counted under a lifetime CGT cap. You will need to obtain professional advice if you wish to do this.

CGT cap amount is \$1,255,000 for 2012-13 and \$1,315,000 for the income year 2013-14.

Low rate cap amount

The application of the low rate threshold for superannuation lump sum payments is capped. The low rate cap amount is reduced by any amount previously applied to the low rate threshold.

Income year	Amount of cap
2013-14	\$180,000
2012-13	\$175,000

Untaxed plan cap amount

The untaxed plan cap amount limits the concessional tax treatment of benefits that have not been subject to contributions tax in a superannuation fund. The untaxed plan cap amount applies to each superannuation fund from which a person receives superannuation lump sum Member benefits.

Income year	Amount of cap
2013-14	\$1,315,000
2012-2013	\$1,255,000

Excess contributions tax

Excess contributions tax (ECT) is a tax you are liable to pay on contributions made to your superannuation that exceed your concessional or non-concessional contributions cap. The cap amount and the amount of extra tax you are liable for once a cap amount is exceeded, depends on whether the contributions are concessional or non-concessional contributions. ECT is the amount of tax imposed when your contributions exceed a relevant cap.

More recent legislative changes may mean that if you exceed the concessional contributions cap, you may be able to request the excess contributions be withdrawn from the super fund and have it refunded; however it will only apply for first time breaches, and you must meet the requirements of the Commissioner. You should seek professional advice before acting.

Special circumstances

If you believe that you exceeded a cap due to special circumstances, you can apply to the ATO for a determination that some or all of a contribution be either disregarded or reallocated to another year.

If you exceeded your non-concessional contributions cap because of a single contribution, your superannuation fund may have been required to return the excess amount to you. This means you may not have to pay ECT. You should discuss ECT with the Trustee and your professional advisers.

ACCEPTANCE OF CONTRIBUTIONS

Mandated Employer Contributions

Mandated employer contributions are those made by your employer under a law or an industrial agreement for the benefit of a Fund Member and include superannuation guarantee contributions.

The Trustee can accept mandated employer contributions for a Member at any time irrespective of your age or the number of your hours worked.

For Members under 65 Years of Age

The Fund can accept any contributions made in respect of a Member under 65. If the Member is under the age of 18 at 30 June, they would need to derive eligible employment income or business income in the income year before income tax deductions for superannuation can be claimed.

Members Aged 65 but Less than 70

For a Member in this age group, the Fund can accept personal contributions or employer contributions that are not mandated employer contributions during a financial year provided they can demonstrate that, in that financial year, they were gainfully employed on at least a part-time basis.

Gainful employment means employment or self employment for gain or reward in any business, trade, profession, vocation, calling, occupation or employment. For this reason a person who only receives passive income such as trust distributions or dividend income would also fail to meet the gainful employment test.

In order to meet the work test, Members must have worked at least 40 hours in a period of not more than 30 consecutive days. This amount of paid work only has to be demonstrated once each financial year.

Members aged 70 but less than 75

If the Member is between 70 and 74 years of age the contributions can only be accepted if they are received on or before the date 28 days after the end of the month in which the Member turns 75.

Members Aged 75 or over

The Trustee may only accept mandated employer contributions, even if you are still working.

Eligible Spouse Contributions

Eligible spouse contributions may be accepted by the Fund at any time if your spouse is under the age of 65. If your spouse is aged 65 but under 70, eligible spouse contributions may be only accepted if your spouse is at least gainfully employed on a part-time basis. If your spouse is 70 or over, the Fund cannot accept eligible spouse contributions. There are no age limits or employment tests for the person making the contributions.

Superannuation Contributions Splitting

When you split your contributions, you transfer or roll over a portion of contributions from your superannuation account, to your spouse's superannuation account.

The 'spouse' of a Member may be either: a person with whom the Member is in a relationship that is registered under certain state or territory laws (this includes marriages and registered same-sex relationships); or a person of the same or of a different sex, who lives with the Member on a genuine domestic basis in a relationship as a couple (known as a de-facto spouse). You can only apply to split contributions if your spouse is either: less than 55 years of age or between the ages of 55 and 65 years and not retired.

The contributions you can apply to split are: any contributions your employer made for you (including salary sacrifice contributions) any personal contributions you made for yourself and advise your superannuation fund that you will claim a tax deduction for. For example, if you are self-employed.

You can ask your superannuation fund to transfer to your spouse up to 85% of the financial year's concessional contributions. Taxed splittable contributions are concessional contributions made to your superannuation fund and include:

- employer contributions (including salary sacrifice contributions)
- personal contributions you have advised your Fund you will use to claim as a tax deduction (for example, because you are self-employed).

They can also include other amounts such as amounts allocated from your superannuation fund's surplus to meet an employer's liability to make contributions. Contact the Trustee for details of the taxed splittable contributions that were or may be made to your superannuation account.

The amount of concessional contributions you ask to split cannot be more than the concessional contributions cap for the financial year.

Superannuation co-contribution

The superannuation co-contribution is a payment from the Federal Government to assist eligible individuals to save for their retirement. If you are eligible and make personal superannuation contributions, the government will match your contribution with a superannuation co-contribution up to certain limits. You should speak with your Trustee or your professional advisers for more information about co-contributions.

Directed termination payments

A directed termination payment is a transitional employment termination payment (ETP) that you direct the payer to make to the Fund or to purchase a superannuation annuity.

If you choose a directed termination payment, the payer must comply with the direction and give you the details of how the payment is made up.

Information About Amounts Debited to the Fund and Your Account

Under the Governing Rules, the Trustee may debit your account with expenses to pay taxes, administrative and other expenses, to pay for insurance policies or premiums for third party annuities and other taxes in accordance with the governing rules, subject to complying with the law. The Trustee can create an equalisation account which is to be used to stabilise the investment earnings of the Fund and to provide for expenses as the Trustee considers appropriate, however this is subject to superannuation law.

INVESTMENTS

The Trustee must determine an investment strategy that will indicate how the Trustee will invest. The strategy must reflect the purpose and circumstances of the Fund and have regard to investing in a way to maximise Member returns bearing in mind the risk in return, diversification, the liquidity and liabilities. An investment strategy is a plan for making holding and realising Fund investments that reflect the Fund's objectives and circumstances.

All investments must be made in accordance with the investment strategy. The Trustees have a defence to an action for loss or damage suffered as a result of the Trustees making an investment where the Trustees can show that the investment was made in accordance with an investment strategy formulated in accordance with superannuation law. Investments must be made and maintained on a strict commercial basis. Income should also reflect a true market rate of return.

Generally the Fund cannot invest more than 5% of the Fund's total assets in related parties of the Fund although there are some very limited exceptions, including allowing an exemption for business real property which is subject to a lease between the Fund and a related party of the Fund and limited exemptions for certain investments in related non-geared Trusts or companies.

Auditor

The Fund is required to have its financial accounts and statements audited each year by an approved auditor. The approved auditor is also required to assess the Fund's overall compliance with the law. The auditor must also notify the Trustees of any concerns they have about the financial position of the Fund or compliance with the law. If they are not satisfied that the Trustees have taken appropriate action to rectify any issues raised they must inform the ATO.

INFORMATION ABOUT RISKS ASSOCIATED WITH THE FUND

The Fund must invest in accordance with its investment strategy determined by the Trustees.

An investment strategy sets out the fund's investment objectives and your plan to achieve them. It provides you and the other trustees with a framework for making investment decisions to increase member benefits for their retirement. Your investment strategy needs to take into account the personal circumstances of all the Fund's Members, including risk tolerance and attitudes to risk and age. One strategy may not suit every member, especially where the fund consists of people at different stages of life. In these situations you need to select and manage investments well enough so they grow in value and meet the investment objectives of all members.

You need to make asset allocation decisions by choosing from a range of investment assets.

Trustees choose the investments in accordance with their investment strategy. If the Trustees offer more than one strategy you may choose the appropriate strategy but you cannot choose investments the Trustees are to make within the strategy.

The value of the Fund's assets may be increased or reduced by changes in asset prices. Accordingly the value of your benefit may be reduced. This could affect the Trustees' capacity to make benefit payments to you.

In some cases if your benefit is a pension then there may be a decrease in benefit or pension amounts payable to you if the value of the assets in the Fund decreases.

In other cases, if you receive a complying pension, the Trustees may bear the risk of the asset being insufficient to make payments to you.

There are risks in choosing to invest in superannuation, superannuation and taxation laws may change. There are also risks in choosing particular investments as all investments are subject to varying risks and generally all change in value.

The significant risks of investing generally include inflation that may exceed the return on your investment. Individual assets can and do fall in value for many reasons such as changes in the internal operations or management of the Fund or company in which the money is invested or in its business environment.

Market risks, market sentiment and economic, technological, political and legal conditions can and do change and this can mean that changes in the value of investment markets can affect the value of the investments in the Fund.

Interest rate risks can arise where there are changes in interest rates which can have a positive or negative impact directly or indirectly on investment value or returns.

There are currency risks if investments are in other countries and if their currencies change in value relatively to the Australian Dollar, the value of the investment can change.

Derivatives can be used to reduce risk, or to gain exposure to other types of investments. Risks associated with these derivatives include the value of the derivative failing to move in line with the underlying asset, potential liquidity of the derivative or the Fund may not be able to meet payment obligations as they arise.

Under the Governing Rules, the Trustees are not liable for any loss or detriment to the Fund unless it is due to the Trustees' dishonesty or wilful or reckless failure to exercise the degree of care and diligence necessary. The Trustees are to be indemnified by the Fund to the maximum extent the law permits.

The Trustee of the Fund has primary responsibility to ensure you the Fund's money has been invested appropriately. Is the Trustee confident and a knowledgeable investor? You should consider if the Fund will do as well as or better than other superannuation funds after costs? You need to ensure you have enough super savings to make your Fund viable.

Changes to superannuation law may affect your ability to access your benefit. Superannuation benefits may be split by agreement or by Court Order with your spouse if you and your spouse permanently separate.

Changes can occur to the taxation of superannuation which may affect the value of your benefit.

If the Trustees borrow in accordance with superannuation law, the Fund may, if the loan is not repaid or terms of the loan not complied with, lose the asset purchased with the borrowed funds or part of its value. See further details about borrowing below.

The Fund must always comply with the definition of a self managed superannuation fund and comply with superannuation law. This amongst other things requires that generally either the Trustees must be identical to the Members or that any corporate Trustee has as its director(s) the identical Member(s). Failure by the Trustees to comply with superannuation and tax law could affect your benefits adversely.

As a Member and Trustee or a director of a corporate Trustee company, you may not understand your obligations possibly resulting in unintended costs or fines and potential loss of the Fund's complying status.

The Trustee or one of them may defraud the Fund and its Members.

If a Trustee dies, investments need to be transferred to the names of the appropriate Trustees. This may result in tax or stamp duty being payable depending on the types of investments being transferred.

Borrowing

The SIS Act prohibits borrowing by superannuation funds except in limited circumstances. Trustees are able to borrow for a maximum of 90 days to meet benefit payments due to Members as long as the borrowing does not exceed 10% of the Fund's total assets.

Under section 67(A) and 67(B) of the SISA the Trustees are permitted to borrow to invest in limited circumstances. Briefly these require that borrowed money must be applied to the acquisition of an asset that is otherwise permitted to be acquired by the Trustees, it must be a "single acquirable asset"; the loan must be a limited recourse loan and the lender's security is limited to the assets bought with that loan; the asset must not be an in-house asset or other asset not permitted under superannuation law; the asset must be held on trust for the Fund so that the Fund has a beneficial interest in the asset with the legal title being held by a separate Trustee; the Fund must have a right to acquire the legal title of the asset on payment of one or more instalments.

The Governing Rules of the Fund permit borrowing however the provision must be read in conjunction with other sections of the SIS Act such as the sole-purpose test, investment strategy requirement, related-party acquisition rules, in-house asset rules, prohibition against charging and arm's length dealing requirements.

It is recommended that appropriate tax and financial advice, including further information about the risks of gearing, are sought before implementing this type of strategy. See also the ATO website.

Government Age Pension

If you are on or intend to apply for a Government pension you should obtain financial advice before doing so to determine how your superannuation may affect a government pension.

TAXATION

You should seek taxation advice from your accountant. Below is some information about tax and superannuation however professional advice should always be sought.

Tax on Payments from a Superannuation Fund

The Product Disclosure Statement refers to taxation. Below is a table with more details.

You may have an untaxed element if the benefit comes from an untaxed super fund, or the fund pays the proceeds of a life insurance policy.

See the tables below for tax on superannuation benefits and your tax adviser for more information and professional advice. This table does not include any legislative changes after 8 October 2013. See your professional adviser for up to date details.

Super lump sum tax table

Income component derived in the income year	Age at the date payment is received	Amount subject to tax	Maximum rate of tax (including levies)*
Member benefit - taxable component - taxed element	Under preservation age	Whole amount	22%
	At or above preservation age and under 60	Amount up to the low rate cap amount	Nil
		Amount above the low rate cap amount	17%
	Aged 60 or above	Nil - amount is non-assessable and non-exempt income	N/A
Member benefit - taxable component - untaxed element	Under preservation age	Amount up to untaxed plan cap amount	32%
		Amount above untaxed plan cap amount	47%
	At or above preservation age and under 60	Amount up to the low rate cap amount	17%
		Amount above the low rate cap amount and up to the untaxed plan cap amount	32%
		Amount above the untaxed plan cap amount	47%
	Aged 60 or above	Amount up to the untaxed plan cap amount	17%
		Amount above the untaxed plan cap amount	47%
	Death benefit lump sum benefit paid to non-dependants - taxable component - taxed element	Any	Whole amount
Death benefit lump sum benefit paid to non-dependants - taxable component - untaxed element	Any	Whole amount	32%
Death benefit lump sum benefit paid to dependants - taxable component - taxed and untaxed elements	Any	None	Nil
Rollover super benefits - taxable component - taxed element	Any	Nil - amount is non-assessable and non-exempt income	N/A

Rollover super benefits - taxable component - untaxed element	Any	Amount up to the untaxed plan cap amount is non-assessable income and is non-exempt income	N/A
		Amount above the untaxed plan cap amount	47%
Super lump sum benefits less than \$200	Any	None	Nil
Super lump sum benefit (terminally ill recipient)	Any	None	Nil

Element taxed in the fund of a super income stream

The table below summarises the taxation of a super income stream paid with an **element taxed in the fund**. The tax-free component is not included. This component is not assessable and not exempt income in all cases.

Age of recipient	Income stream
Age 60 or above	Not assessable, not exempt income
At or above preservation age and under 60	Taxed at marginal tax rates Tax offset of 15% is available
Under preservation age	Taxed at marginal tax rates, with no tax offset Tax offset of 15% is available if a disability super benefit

Levies (2%) will apply if amounts are assessable.

Element untaxed in the fund of a super income stream

The table below summarises the taxation of a super member income stream paid with an **element untaxed in the fund**.

The tax-free component is not included. This component is not assessable and not exempt income in all cases.

Age of recipient	Income stream
60 years old or over	Taxed at marginal rates, with a 10% tax offset
At or above preservation age and under 60	Taxed at marginal rates, with no tax offset
Under preservation age	Taxed at marginal rates, with no tax offset

Levies (2%) will apply to assessable amounts.

Payment of Death benefits

The benefit may be paid to the Member's estate or to their spouse or child if under 18 or if the child is under 25 and financially dependant on the Member or if the child is permanently disabled (See meaning of spouse in the PDS).

Death benefits paid to non-tax dependants

Death benefit payments to non-tax dependants must be paid as a lump sum benefit. The taxable component of a death benefit paid to a non-dependant will be taxed at 15% plus levies.

Death benefits paid to your estate

If the death benefit is paid to your legal personal representative for distribution through your estate, any tax payable will depend on how the death benefit is distributed between the beneficiaries in the estate by the executor.

Terminal illness benefits

No tax is payable on these complying benefits.

Expenses

The Trustee can claim tax deductions in respect of certain expenses incurred by the Fund and this will reduce the tax payable.

Franking credits

Franking credits and foreign tax credits may be able to be claimed which will reduce the tax payable by the Fund. If the franking credits exceed the tax payable franking credits will be refunded after the Fund's tax return has been lodged.

An anti-detriment payment may be payable if a death benefit is paid as a lump sum to an eligible dependant. This is basically a refund of contributions tax. Determining the ability to pay and how to fund anti-detriment payments is complex and you should obtain professional advice.

Tax File Numbers

Member contributions

The Trustee cannot accept any member contributions if you have not given the Trustee your TFN.

Contributions that cannot be accepted include those you make and those made by your spouse on your behalf.

If the Trustee receives such a contribution where you have not provided your TFN, then the Trustee must return the contribution within 30 days of becoming aware that you the Trustee should not have accepted the contribution. However the contribution does not have to be returned if, within 30 days of it being made, you provide the Trustee your TFN.

What will happen if I don't give my TFN to the Trustees?

If the Trustees do not have your TFN:

- The Trustees will have to pay additional income tax (called 'TFN contributions tax') on some types of contributions
- The Trustees may not be able to accept some types of contributions, and
- You may miss out on superannuation co-contributions.

INFORMATION ABOUT LABOUR STANDARDS, ENVIRONMENTAL, SOCIAL OR ETHICAL CONSIDERATION

The Trustees will inform you if labour standards or environmental, social or ethical considerations are or will be taken into account when the Trustees select, retain or realise an investment. **Unless you are notified otherwise the Trustees do not take any such considerations into account however the Trustees may incorporate those things into their investment strategy.**

ADDITIONAL INFORMATION-CONTACT DETAILS

If you require further information concerning the Fund or the Governing Rules or your rights as a Member or the Fund's performance you may contact the Trustees. The issuer of the financial product is the Fund by its Trustees. The contact details of the Trustees will be either you (if there are individuals as Trustees) or the Company of which you are a director, if there is a corporate trustee. The contact details of the Fund are therefore known to you if they are not set out in this document.

ADDITIONAL ATTACHMENTS WHERE THE FUND HAS PREVIOUSLY BEEN ESTABLISHED

You acknowledge, if the Fund has been previously operating that you have read the annexures to this PDS including the financial statements and investment strategy or strategies and that the Trustee has given to you any other information that may be material to a decision to join the Fund if you were or are a new member.

COMPLAINTS

If you have a complaint you should notify the Trustees in writing of it. Redress is via the Courts if the issue cannot be resolved.

COOLING OFF PERIOD

If you become entitled to a pension then a new PDS to be given to you at that time by the Trustees will set out any cooling off rights that may apply (a 14 day cooling off period usually applies in that event). There is no cooling off period for new Members when joining the Fund.

COSTS, COMMISSIONS, EXPENSES OF THE FUND

The Trustees do not charge for their services however they may pay all appropriate expenses and outgoings from the Fund. These are usually debited to your Member account in the Fund on a pro-rata basis unless there are different investment strategies for each Member, in which case those expenses and outgoings would normally be debited to the appropriate Member's account.

INVESTMENTS

The Trustees must formulate an investment strategy and that strategy including the investments should be provided to you. **If the Fund has been operating and you are a new Member then the Trustee must provide these to you with a PDS when you join the Fund.**

PREVIOUSLY ANNOUNCED CHANGES 2011-12

For more information about the superannuation reforms below refer to the ATO website new legislation page and/or the Government's Stronger Super website.

Changes to the superannuation guarantee

From 1 July 2013 will gradually increase the superannuation guarantee (SG) rate from 9% to 12%. The SG age limit of 70 was removed from 1 July 2013, and employers are required to contribute to complying super funds of eligible mature age employees aged 70 and older.

Consent to Act as Trustee

Hardyman SMSF Pty Ltd
A.C.N. 169 224 104

by its undersigned Directors, hereby consent to act as Trustee of the superannuation fund known as the
Hardyman Superannuation Fund
and the directors consent to acting as directors of that body corporate.

Each of the undersigned also respectively declare:

1. That they are not disqualified from acting as a trustee or as a responsible officer of a trustee company under the Superannuation Industry (Supervision) Act.
2. They have never been found guilty of or convicted of an offence against or arising out of a law of the Commonwealth, a State, a Territory or a foreign country, being an offence in respect of dishonest conduct.
3. A civil penalty order has never been made in relation to them.
4. They are not an insolvent under administration.
5. The Regulator has not disqualified them under section 120 of the Superannuation Industry (Supervision) Act.
6. They have not, in the preceding 3 years from the date of this declaration, entered into a deed of assignment or arrangement or a composition with creditors under Part X of the Bankruptcy Act.

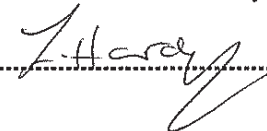
The directors declare:

- (a) a receiver, or a receiver and manager, has not been appointed in respect of property beneficially owned by the abovenamed body corporate ("the body");
- (b) an official manager, deputy official manager or administrator has not been appointed in respect of the body;
- (c) a provisional liquidator has not been appointed in respect of the body;
- (d) the body has not begun to be wound up.

Dated: 24 April 2014

Signed by all Directors:





SUPERANNUATION INDUSTRY (SUPERVISION) ACT 1993

**SELF MANAGED SUPERANNUATION FUND
GOVERNING RULES FOR**

Hardyman Superannuation Fund

**Evans & Associates
Unit 3, Level 1 Norwinn Centre
15 Discovery Drive
North Lakes QLD 4509**

Ph: 07 32044166

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REFERENCE SCHEDULE

GOVERNING RULES

This Deed is dated the

24th day of April 2014

PARTIES

The parties to this Deed are named in the Reference Schedule.

BACKGROUND

- A. The parties to this Deed wish to establish and maintain an indefinitely continuing superannuation fund for the purposes of the provision of benefits for Member(s) and their dependants in accordance with the Superannuation Industry (Supervision) Act 1993.
- B. The Trustee named in the Reference Schedule is the first Trustee.
- C. The Initial Member(s) named in the Reference Schedule are the first Member(s) of the Fund.
- D. It is intended that the Fund will be administered as a Self Managed Superannuation Fund regulated under the provisions of the Superannuation Industry (Supervision) Act 1993.

1. OPERATIVE PROVISIONS

- 1.1 The parties to this Deed hereby establish a superannuation fund which is to be known by the name referred to in the Reference Schedule ("the Fund").
- 1.2 The Fund commences and comes into operation on the date of this Deed.

2. Interpretation and Definitions

2.1 Interpretation

In this Deed, unless otherwise the contrary intention appears or implicit from the context:

- (a) the singular include the plural and vice versa;
- (b) Headings are for convenience only and do not affect interpretation of this Deed;
- (c) A reference to a clause, paragraph, sub-paragraph or schedule is a reference to a clause, paragraph, sub-paragraph or schedule of this Deed;
- (d) An expression importing a natural person includes a body corporate, partnership, joint venture, association or other legal entity;
- (e) A reference to a statute, statutory provision or regulation or other instrument includes all amendments, consolidations or replacements thereof and includes all other declarations, modifications or other statutory instruments made under them;
- (f) A reference to a party to a document includes that party's Legal Personal Representatives, successors and permitted assigns;
- (g) A covenant or agreement on the part of or for the benefit of two or more persons binds or benefits them jointly and severally;
- (h) A reference to a body, whether statutory or not, that has ceased to exist or whose powers or functions are transferred to another body, is a reference to the body which replaces it or which substantially succeeds to its powers or functions; and

- (i) "Including" and similar expressions are not words of limitation.
- (j) Any word or expression which is defined in the Act has in this Deed the meaning given to it by the Act. To the extent that a meaning given to a word or expression in this Deed is inconsistent with the meaning given to it by the Act the meaning given by the Act prevails unless the contrary intention appears. Where more than one meaning may be given then the Trustee may determine which meaning applies.

2.2 Definitions

The following words have the meanings unless the contrary intention appears and subject to this clause 2.

"Act" means the SIS Act (and includes the SIS Regulations), the Superannuation Guarantee (Administration) Act 1992 (Cth), the Tax Act, Veterans' Entitlements Act 1986 (Cth), Social Security Act 1991 (Cth), Family Law Act 1975 (Cth), Corporations Act 2001 (Cth), Bankruptcy Act 1966 (Cth) and any other legislation (as may be amended from time to time) that applies to a Self Managed Superannuation Fund and includes any regulations, declarations or orders, exemptions or modifications made under those Acts or any other law, or any requirement of the Regulator, including those which the Fund must satisfy to qualify for the most favourable taxation treatment available to superannuation funds; which the Trustee or the Fund must comply with to avoid any penalty or disadvantage which might be incurred in connection with the operation of the Fund; or which otherwise has or may have application to the Fund.

"Account based pension" means a pension first provided on or after 1 July 2007 in accordance with SIS Regulation 1.06(9A)(a) that meets the applicable standards of the SIS Regulation 1.06(9A).

"Auditor" means an approved Auditor as defined in Section 10 of the SIS Act.

"Beneficiary" means a Member, Dependant or other person entitled to receive a benefit under this Deed or under the SIS Act.

"Cashing Restrictions" has the meaning in SIS Regulation 6.01(2).

"Complying fund" means a fund that complies with Section 42A SIS Act.

"Constitutional Corporation" has the meaning in Section 10(1) of the SIS Act.

"Condition of Release" has the meaning in SIS Regulation 6.01(2).

"Deed" means this Deed or any alteration to, addition to or variation made to it from time to time except where the context otherwise requires.

"Dependant" has the meaning in the SIS Act.

"Eligible Person" means any person in respect of whom the Trustee may accept contributions under the SIS Act or who may otherwise become a Member of the Fund under the SIS Act.

"Eligible Recipient" means a Member, the Legal Personal Representative of a Member, a Dependant of a Member, a Pensioner, a Reversionary Beneficiary or any other person who becomes entitled (or where the context permits, and unless the Trustee otherwise resolves, and subject to the Superannuation Conditions, may become so entitled) to the payment of a benefit from the Fund, subject to the Act and this Deed.

"Employee" has the meaning in Section 10 of the SIS Act.

"Employer" has the meaning in Section 10 of the SIS Act.

"Equalisation Account" means an account kept in accordance with sub-paragraph 33.3.

"Financial Year" means the accounting period selected by the Trustee for the Fund. It must not exceed twelve months and may at times be less than twelve months.

"Gainful Employment" means employment or self employment for gain or reward in any business, trade, calling or occupation or employment as prescribed by the SIS Act.

"Legal Personal Representative" has the meaning in the SIS Act.

"Member" means a person who has been admitted to the Fund and where the context so requires or permits or the SIS Act or Superannuation Conditions requires, includes a former Member and a Pensioner or their Legal Personal Representative.

"Member's Benefit" in respect of a Member is the net amount standing to the Member's credit in that Member's accounts including the Employer's contribution account (if any), the Member's contribution account and the vested Employer's contribution account (if any) plus the realisable value (if any) at that time of any policy of insurance owned by the Trustee on the life of that Member or paid for out of that Member's Employer's contribution account (if any), Member's contribution account or vested Employer's contribution account (if any) or other Member's account.

"Minor" means a person under 18 years of age.

"Member Financed Benefits" has the meaning in the SIS Act.

"Old-Age Pensions" means a pension referred to in paragraph 51(xxiii) of the Constitution.

"Part-time" has the meaning that applies in the circumstances referred to in the SIS Act.

"Payment Split" has the meaning given by Section 90MD of the Family Law Act 1975.

"Pensioner" means a Retired Member, former Member or the Dependant of a deceased Member, former Member or Pensioner who is in receipt of or who is entitled to a pension.

"Permanently Incapacitated" has the meaning in the SIS Regulations.

"Preservation age" has the meaning in the SIS Regulations.

"Preserved" means the portion of an account or a benefit that is preserved for the benefit of a Member under the Superannuation Conditions.

"Prior Governing Rules" means rules of the Fund that applied, if any, before the date of this Deed.

"Regulated Superannuation Fund" has the meaning in the SIS Act.

"Regulator" means the Regulator defined in the Act and includes the Commissioner of Taxation, the Australian Prudential Regulation Authority, or the Australian Securities & Investments Commission, as may be appropriate having regard to the provisions of the Act and the nature of the Fund, or any other governmental authority responsible for administering or regulating the laws or rules relating to the concessional taxation of Superannuation Funds.

"Related Party" has the meaning in the SIS Act.

"Request" has the meaning given by sub-paragraph 26.5.

"Reserve Account" means an account referred to in sub-paragraph 19.1(d) or otherwise established to hold reserves under this Deed.

"Retire" has the meaning given by the SIS Regulations and **"Retirement"** has a corresponding meaning.

"Reversionary Beneficiary" means a person who becomes entitled to a Member's Benefit in respect of a superannuation interest of a Member, after the Member dies.

"Segregated Current Pension Assets" has the meaning in the Tax Act.

"Self Managed Superannuation Fund" has the meaning in the SIS Act.

"SIS Act" means the Superannuation Industry (Supervision) Act 1993 (Cth) as amended from time to time and regulations from time to time made in accordance with that Act.

"SIS Regulations" mean the regulations made under the SIS Act as amended from time to time and includes any applicable modification declaration.

"Splittable Contribution" has the meaning in Part 6 of the SIS Regulation.

"Spouse" in relation to a person, includes:

- (a) another person (whether of the same sex or a different sex) with whom the person is in a relationship that is registered under a law of a State or Territory prescribed for the purposes of section 2E of the *Acts Interpretation Act 1901* as a kind of relationship prescribed for the purposes of that section; and
- (b) another person who, although not legally married to the person, lives with the person on a genuine domestic basis in a relationship as a couple.

"Standard" means a standard prescribed by the SIS Act.

"Superannuation Conditions" subject to -paragraph 2.5 means:

- (a) any requirement of the Act that applies;
- (b) any determination or other writing of the Regulator that the Trustee considers is applicable to the Fund;
- (c) any other ruling or requirement relating to superannuation funds in respect of the above matters that in the Trustee's opinion should be complied with; and
- (d) any proposed requirements of the Regulator that may apply to the Fund which the Trustee determines should be complied with to obtain maximum tax concessions for the Fund;

"Tax Act" means Income Tax Assessment Act 1936 and Income Tax Assessment Act 1997 as applicable.

"Temporary incapacity" has the meaning in the SIS Regulations.

"Trustee" means the trustee or the trustees for the time being of the Fund and **"Trustees"** has the same meaning.

2.3 Headings & Interpretation

- (a) The headings in this Deed are for convenience and reference only and are not to affect its interpretation.
- (b) Any word or expression which is defined in the Act has in this Deed the meaning given to it by the Act. To the extent that a meaning given to a word or expression in this Deed is inconsistent with the meaning given to it by the Act the meaning given by the Act prevails unless the contrary intention appears. Where more than one meaning may be given then the Trustee may determine which meaning applies.

2.4 Compliance

Despite any other provision of this Deed, including any provision which states that it is to apply despite any other provision of this Deed:

- (a) Subject to this clause, the Trustee must comply with the Superannuation Conditions that apply to the Fund and this Deed is subject to the applicable requirements of the Act;
- (b) all standards, covenants and other requirements of the Act that must be included in this Deed from time to time for the Fund to be a Complying Fund (“mandatory provisions”) are deemed to be included in this Deed, whether or not they are specified in the Deed. If there is any inconsistency between any mandatory provision and any other provision of this Deed, the mandatory provision prevails and the other provisions of this Deed are modified or deleted to the extent of the inconsistency. However, if a mandatory provision is no longer required to be included or the Regulator does not require it to be included or complied with, then that “mandatory provision” ceases to be included by this clause;
- (c) if a provision of this Deed would otherwise be invalid in whole or in part because it subjects the Trustee to direction by another person then the provision is taken not to subject the Trustee to direction by that person but to give the Trustee the power to treat such a direction as a request only;
- (d) if a provision of this Deed would otherwise be invalid in whole or in part because it permits a person to exercise a discretion without the consent of the Trustee then that provision is taken to require the Trustee's consent for the exercise of the discretion; and
- (e) the Trustee must comply with each applicable requirement in the Act;
- (f) the Trustee may
 - (i) do or procure to be done any acts, matters or things as in the opinion of the Trustee may be necessary or desirable to comply with the Superannuation Conditions; and
 - (ii) refrain from doing any act, matter or thing that would result in a breach of the Superannuation Conditions;
 - (iii) do anything to enable the Fund to become and continue to be a Complying Fund for the purposes of the Act.
- (g) Although it is intended that this Fund remain a Self Managed Superannuation Fund, for any period that the Fund is no longer a Self Managed Superannuation Fund and is a fund of less than five members that may have otherwise have a trustee licensed by the Australian Prudential Regulation Authority then this Deed shall be read subject to that status at that time to permit its continuance and amendment of this Deed as may be necessary.

2.5 Inconsistencies with the Superannuation Conditions

Where it appears to the Trustee that there is any inconsistency or difference between:-

- (a) any provision of any applicable legislation or other laws *and* another provision or provisions;
- (b) the rulings of the Regulator *and* other rulings of the Regulator;
- (c) a provision of this Deed *and* another provision of this Deed,
- (d) anything referred to in any of the above sub-paragraphs, *and* any other thing referred to any other sub-paragraph.

then subject to the Superannuation Conditions, the Trustee may determine, either generally or in respect of any particular application, in their absolute discretion, which provision or ruling applies and the Deed must be construed accordingly.

2.6 Proper Law

This Deed is governed and construed and takes effect in accordance with the laws of the State or Territory of residence of the Trustee. Any person having or claiming any interest under this Deed must submit to the jurisdiction of the Courts of that State or Territory.

2.7 Saving Provision

To the extent any provision of this deed would be void or invalid, but for this sub-paragraph ("an invalid provision"):

- (a) where a reading down or limitation of the operation of the invalid provision would remove the voidness or invalidity, that must be done in constructing the Deed;
- (b) where it is not possible to apply sub-paragraph (a), the invalid provision is severed from the Deed;
- (c) in any event, an invalid provision does not affect the continued operation of the remainder of the Deed.

2.8 Trustee must comply with the Law

The Trustee is not in breach of this Deed if the breach arises from an act or failure that the Regulator waives or does not enforce.

2.9 Power to comply with Family Law

The Trustee may do anything that it considers necessary to comply with the SIS Act and Part VIIIB of the Family Law Act 1975 (Cth).

3. Sole Purpose Test

3.1 Core Purposes

The Trustee must ensure that the Fund is maintained solely for one or more of the core purposes or both one or more of the core purposes and for one or more of the ancillary purposes provided in the SIS Act.

3.2 Sole Purpose

Despite any other provision of this Deed, the Trustee must be a Constitutional Corporation unless the Trustees are individuals in which case the sole or primary purpose of the Fund is the provision of Old-Age Pensions.

4. Constitution of Fund

4.1 Trusts

The assets of the Fund are vested in the Trustee who stands possessed of the same upon trust to apply the same in the manner and for the objects and purposes of the Fund as set out in this Deed and any amendment.

4.2 Perpetuities

The Fund must be terminated if the rule of law known as the rule against perpetuities applies to the Fund, on the expiration of the maximum period allowed under that rule for the duration of the trusts established under this Deed.

4.3 Trustee

The Trustee may create sub-funds separately for each Member or more than one Member or maintain one fund for the benefit of all Members. A sub-fund must have an investment strategy and accounts for it in the books and records of the Fund and only the Member or Members of that sub-fund have an interest in it.

5. Notice of Election

5.1 Trustee to give notice to become a Regulated Superannuation Fund

The Trustee must give to the Regulator within the period provided by the SIS Act a written notice in the approved form and signed in the manner required by the SIS Act electing that the SIS Act is to apply in relation to the Fund.

6. Statutory Covenants

6.1 Section 52 of the SIS Act

The purpose of this sub-paragraph is explanatory only and is subject to the provisions of Section 52 of the SIS Act (as amended from time to time.) Section 52 provides:-

Covenants to be included in Governing Rules - registrable superannuation entities Governing Rules taken to contain covenants

- (1) If the Governing Rules of a registrable superannuation entity do not contain covenants to the effect of the covenants set out in this section, those Governing Rules are taken to contain covenants to that effect.

General covenants

- (2) The covenants referred to in subsection (1) include the following covenants by each Trustee of the entity:
 - (a) to act honestly in all matters concerning the entity;
 - (b) to exercise, in relation to all matters affecting the entity, the same degree of care, skill and diligence as a prudent superannuation Trustee would exercise in relation

- to an entity of which it is Trustee and on behalf of the Beneficiaries of which it makes investments;
- (c) to perform the Trustee's duties and exercise the Trustee's powers in the best interests of the Beneficiaries;
- (d) where there is a conflict between the duties of the Trustee to the Beneficiaries, or the interests of the Beneficiaries, and the duties of the Trustee to any other person or the interests of the Trustee or an associate of the Trustee:
 - (i) to give priority to the duties to and interests of the Beneficiaries over the duties to and interests of other persons; and
 - (ii) to ensure that the duties to the Beneficiaries are met despite the conflict; and
 - (iii) to ensure that the interests of the Beneficiaries are not adversely affected by the conflict; and
 - (iv) to comply with the prudential standards in relation to conflicts;
- (e) to act fairly in dealing with classes of Beneficiaries within the entity;
- (f) to act fairly in dealing with Beneficiaries within a class;
- (g) to keep the money and other assets of the entity separate from any money and assets, respectively:
 - (i) that are held by the Trustee personally; or
 - (ii) that are money or assets, as the case may be, of a standard employer-sponsor, or an associate of a standard employer-sponsor, of the entity;
- (h) not to enter into any contract, or do anything else, that would prevent the Trustee from, or hinder the Trustee in, properly performing or exercising the Trustee's functions and powers;
- (i) if there are any reserves of the entity--to formulate, review regularly and give effect to a strategy for their prudential management, consistent with the entity's investment strategies and its capacity to discharge its liabilities (whether actual or contingent) as and when they fall due;
- (j) to allow a Beneficiary of the entity access to any prescribed information or any prescribed documents.

Superannuation Trustee

- (3) In paragraph (2)(b), a superannuation trustee is a person whose profession, business or employment is or includes acting as a trustee of a superannuation entity and investing money on behalf of beneficiaries of the superannuation entity.

Obligations to Beneficiaries override obligations under certain other Acts

- (4) The obligations of the Trustee under paragraph (2)(d) override any conflicting obligations an executive officer or employee of the Trustee has under:
 - (a) Part 2D.1 of the Corporations Act 2001 ; or
 - (b) Division 4 of Part 3 of the Commonwealth Authorities and Companies Act 1997.

Trustee not prevented from engaging or authorising persons to act on Trustee's behalf

- (5) A covenant referred to in paragraph (2)(h) does not prevent the Trustee from engaging or authorising persons to do acts or things on behalf of the Trustee.

Investment covenants

- (6) The covenants referred to in subsection (1) include the following covenants by each Trustee of the entity:
- (a) to formulate, review regularly and give effect to an investment strategy for the whole of the entity, and for each investment option offered by the Trustee in the entity, having regard to:
 - (i) the risk involved in making, holding and realising, and the likely return from, the investments covered by the strategy, having regard to the Trustee's objectives in relation to the strategy and to the expected cash flow requirements in relation to the entity; and
 - (ii) the composition of the investments covered by the strategy, including the extent to which the investments are diverse or involve the entity in being exposed to risks from inadequate diversification; and
 - (iii) the liquidity of the investments covered by the strategy, having regard to the expected cash flow requirements in relation to the entity; and
 - (iv) whether reliable valuation information is available in relation to the investments covered by the strategy; and
 - (v) the ability of the entity to discharge its existing and prospective liabilities; and
 - (vi) the expected tax consequences for the entity in relation to the investments covered by the strategy; and
 - (vii) the costs that might be incurred by the entity in relation to the investments covered by the strategy; and
 - (viii) any other relevant matters;
 - (b) to exercise due diligence in developing, offering and reviewing regularly each investment option;
 - (c) to ensure the investment options offered to each Beneficiary allow adequate diversification.

Insurance covenants

- (7) The covenants referred to in subsection (1) include the following covenants by each Trustee of the entity:
- (a) to formulate, review regularly and give effect to an insurance strategy for the benefit of Beneficiaries of the entity that includes provisions addressing each of the following matters:
 - (i) the kinds of insurance that are to be offered to, or acquired for the benefit of, Beneficiaries;
 - (ii) the level, or levels, of insurance cover to be offered to, or acquired for the benefit of, Beneficiaries;
 - (iii) the basis for the decision to offer or acquire insurance of those kinds, with cover at that level or levels, having regard to the demographic composition of the Beneficiaries of the entity;
 - (iv) the method by which the insurer is, or the insurers are, to be determined;
 - (b) to consider the cost to all Beneficiaries of offering or acquiring insurance of a particular kind, or at a particular level;

- (c) to only offer or acquire insurance of a particular kind, or at a particular level, if the cost of the insurance does not inappropriately erode the retirement income of Beneficiaries;
- (d) to do everything that is reasonable to pursue an insurance claim for the benefit of a Beneficiary, if the claim has a reasonable prospect of success.

Covenants relating to risk

- (8) The covenants referred to in subsection (1) include the following covenants by each Trustee of the entity:
 - (a) to formulate, review regularly and give effect to a risk management strategy that relates to:
 - (i) the activities, or proposed activities, of the Trustee, to the extent that they are relevant to the exercise of the Trustee's powers, or the performance of the Trustee's duties and functions, as Trustee of the entity; and
 - (ii) the risks that arise in operating the entity;
 - (b) to maintain and manage in accordance with the prudential standards financial resources (whether capital of the Trustee, a reserve of the entity or both) to cover the operational risk that relates to the entity.

7. Statutory Requirements

7.1 Self Managed Superannuation Fund

Subject to sub-paragraph 3.2 and despite any other provision of this Deed, the Trustee is empowered to do all things necessary to be done by it to ensure that the Fund satisfies the conditions applicable to Self Managed Superannuation Funds regulated in accordance with the SIS Act.

8. Alterations to the Deed

8.1 Methods to alter Deed

Subject to this paragraph 8 and the Superannuation Conditions, this Deed may be amended:

- (a) by deed executed by the Trustee and, where the Superannuation Conditions require it, with the consent of the Members; or
- (b) by oral resolution of the Trustee and subject to compliance with the Superannuation Conditions.

8.2 Effective Date

An amendment under this paragraph takes effect from the date (prospective or retrospective) specified in the resolution or if not specified on the date of such Deed or the date on which the resolution is made.

8.3 Prohibition

If the SIS Act prohibits it, this Deed must not be amended in such a way that:

- (a) a person other than a Constitutional Corporation would be eligible to be appointed as Trustee unless the Deed or any amending deed, provides and will continue to provide

- after the amendment is made, that the Fund has, as its sole or primary purpose, the provision of Old-Age Pensions; or
- (b) the sole or primary purpose of the Fund would be a purpose other than the provision of Old-Age Pensions unless the Deed or any amending deed provides and will continue to provide after the amendment is made, that the Trustee must be a Constitutional Corporation.

8.4 Notice to be given to Members following alteration

The Trustee must give to each Member such information or notice in respect of the amendments as may be required by the Superannuation Conditions.

8.5 Amendments not to affect Member specific assets

The Trustee must, when amending this Deed, consider provisions of this Deed, if any, requiring assets to be held for a specific Member pursuant to sub-paragraph 15.6(d) or otherwise held by the Trustee for a specific Member.

9. Membership

9.1 Eligibility

Subject to the Superannuation Conditions:-

- (a) any Eligible Person may make an application in writing to the Trustee in a form approved by the Trustee from time to time to join the Fund.
- (b) A person may be deemed by the Trustee to be a Member if despite sub-paragraph 9.1(a), a contribution has been accepted by the Trustee in respect of that Member and the Trustee resolves at any time that the person is approved as a Member.

9.2 Trustee may refuse

The Trustee may accept or refuse any application for membership in the Trustee's absolute discretion and is not required to assign any reason for any refusal.

9.3 Member bound by Deed

A person upon becoming a Member is deemed to have consented to and to be bound by the provisions of the Deed.

9.4 Minors

Subject to the Superannuation Conditions:-

- (a) A Minor may be a Member of the Fund;
- (b) The Minor's parent or guardian must make the application for the Minor to become a Member, in a form approved by the Trustee;
- (c) Decisions in relation to the Minor's membership must be made by the Minor's parent or guardian until the Minor is 18 years or after the Minor is 16 years provided that the parent or guardian notifies the fund that the Minor will be making decisions in relation to the Minor's membership;

- (d) When the Minor is 18 years the Minor becomes a director of the Trustee of the Fund (or a Trustee) provided that the Trustee has done everything necessary to appoint the Minor as a director of the Trustee (or as a Trustee).

10. Trustees

10.1 Who can be Trustee

Subject to sub-paragraph 3.2,

- (a) if the Trustee is a Constitutional Corporation, each Member of the Fund must be a director of that corporation however this does not apply to a Member under a legal disability or otherwise not permitted to become a director of the Trustee of the Fund and in that case any person permitted by the SIS Act may be a director of the corporate Trustee.
- (b) if the Trustees are individuals, each Member of the Fund must be a Trustee however this does not apply to a Member under a legal disability or otherwise not permitted to become a Trustee of the Fund and in that case any person permitted by the Act may be a Trustee.

10.2 Number of Trustees

The number of Trustees must be such number as does not exceed the maximum number and is not less than the minimum number permitted by the SIS Act necessary for the fund to satisfy the provisions applicable to Self Managed Superannuation Funds:

- (a) If the Fund has individual Trustees, the number of Trustees must be more than one but less than five; or
- (b) If the Fund has a corporate Trustee, the number is one.

10.3 Written consent of Trustee required

A person is not eligible for appointment as a Trustee, or, if the Trustee is a corporate Trustee, as a director of that corporate Trustee, unless the person has consented in writing to the appointment.

10.4 Consent of new Members to Trustee

A person joining the Fund as a Member consents, as a condition of joining the Fund:

- (a) to the Trustee, at the date of the Member so joining, continuing to act as Trustee; and
- (b) to being appointed as a Trustee of the Fund, or if the Trustee is a body corporate, to being appointed as a director of that body corporate;

unless that Member is under a legal disability or otherwise not entitled to become a Trustee under the SIS Act.

10.5 Chairperson

The chairperson of any meeting of the Trustee or of the body corporate Trustee does not have in that capacity any second or casting vote.

10.6 Meetings of Members

The Trustee may establish procedures and policies for the regulation of meetings of Members.

10.7 Decisions of Trustee

If required by the Superannuation Conditions, a decision of:

- (a) the individual Trustees of the Fund; or
- (b) the board of directors of the corporate Trustee of the Fund;

must be taken not to have been made, or to be of no effect, if fewer than two thirds of the total number of the Trustees or directors, as the case requires, voted for it. Otherwise a majority vote is sufficient.

10.8 Vacancy in Office of Trustee

- (a) If a person who is a Trustee:-
 - (i) dies;
 - (ii) loses legal capacity;
 - (iii) retires by written notice to the Members and any other Trustee;
 - (iv) is a disqualified person within the meaning of the SIS Act;
 - (v) is suspended or removed under the SIS Act; or
 - (vi) has tenure of their office as a Trustee expirethen that office is vacated and they must cease acting as a trustee.
- (b) If a corporate Trustee is liquidated, in administration or receivership or proceedings are commenced for its winding up, then the office of Trustee is vacated and the corporate Trustee must cease acting as trustee.
- (c) If the Trustee's continuance in office would result in the fund no longer satisfying the conditions of the SIS Act applicable to Self Managed Superannuation Funds, then the Trustee's office is vacated.
- (d) Pending any appointment of a Trustee where a Member has died, the deceased Member's Legal Personal Representative may, with the consent of any other Members, act as Trustee in place of the deceased Member/Trustee (or director of a corporate Trustee) in any period commencing on the Member's death and ending on the date the Member's Benefits become payable.
- (e) Pending any appointment of a Trustee where a Member is under a legal disability the Member's Legal Personal Representative may with the consent of any other Members, act as Trustee in place of that Member/Trustee (or director of a corporate Trustee) in any period when the Member is under a legal disability or the Legal Personal Representative has an enduring power of attorney from that Member and ending on the date the Member's Benefits become payable.
- (f) The parent or guardian of a Member who is under 18 and who does not otherwise have a Legal Personal Representative may be appointed as a Trustee.
- (g) This paragraph is subject to the Superannuation Conditions.

10.9 Members to fill vacancy

If required by the SIS Act,

- (a) any vacancy in Trustee or board of a corporate Trustee must be filled within 90 days after it occurred or such other time as permitted under the SIS Act. Any vacancy may, subject to the SIS Act (and if required by the SIS Act with the consent of the Trustee),

be filled by a resolution of a two-thirds majority of Members and may also be effected by a deed signed by or on behalf of the Members and signed by the new Trustee and any continuing Trustees.

- (b) In the event that any vacancy in Trustee or board of a corporate Trustee is not filled within 90 days after it occurred, the Members may fill the vacancy by a resolution made by a two-thirds majority of Members.

10.10 Members may Remove or Replace Trustee

- (a) Subject to the Superannuation Conditions and if required by them, with the Trustee's consent, the Trustee or, where there is more than one, a Trustee, may be removed by a two-thirds majority of the Members and such removal is effective upon the passing of a resolution to that effect.
- (b) At the time of making a resolution under sub-paragraph (a) the Members may (with the written consent of the appointee or appointees) by resolution made and effected in like manner appoint a Trustee or Trustees to replace the person or persons so removed.

10.11 Self Managed Superannuation Fund- Removal and Appointment of Trustee

- (a) Any appointment or removal of a Trustee or a director of a body corporate Trustee must be made in such manner as will satisfy the provisions of the SIS Act applicable to Self Managed Superannuation Funds.
- (b) Subject to the SIS Act, in addition to any other method provided in this Deed, a Trustee(s) or an additional Trustee(s) may be appointed or a Trustee(s) removed by a Deed giving effect to such appointment or removal, signed by the Members, the Trustee to be appointed and the Trustee at that time or by their duly appointed attorney, agent, Legal Personal Representative, parent or guardian as may be appropriate. If a Trustee's or a director of a corporate Trustee's office is vacated in any manner described in sub-paragraph 10.8(a), the signing by such Trustee or director is not required.
- (c) A Trustee cannot be appointed as Trustee if they are not eligible to act as Trustee of a Self Managed Superannuation Fund under the Superannuation Conditions.

10.12 Registration

A document or deed appointing or removing a Trustee does not need to be registered and any law relating to trustees concerning the registration of such documents or deeds does not apply.

10.13 Vesting Fund Assets

Unless required by law in a manner that cannot be excluded, any appointment or removal of a Trustee effected pursuant to this Deed is sufficient to vest the assets of the Fund in the relevant Trustees without any further action of any kind.

11. Limitation of Liability

11.1 Limitation

- (a) Subject to sub-paragraph 11.1(b), no Trustee or, where the Trustee is a corporation, none of its directors or officers, will be personally liable for any loss, detriment, expense or damage ("Detriment") whatsoever incurred by any person in connection with the Fund for any reason and without limitation including:-

- (i) Any Detriment arising from reliance on professional advice;
- (ii) Any Detriment arising from the failure of an investment.

Exception

- (b) Paragraph 11.1(a) does not apply
 - (i) to the extent that the Detriment is due to the Trustee's, director's or officer's dishonesty or intentional or reckless failure to exercise the degree of care and diligence that the Trustee, director or officer was required to exercise;
 - (ii) to the effect that the Trustee is liable under a provision of an applicable statute that cannot be excluded.

11.2 Indemnity

- (a) The Trustee and, where the Trustee is a corporation, its directors and officers are entitled, to the maximum extent permitted by law and in the circumstances referred to in sub-paragraph 11.1(a), to be indemnified from the Fund against all liabilities incurred by each of them in connection with the execution, attempted execution, or in respect of non-execution of the Trustee's powers and discretions under this Deed.

Payment and reimbursement

- (b) Subject to the Superannuation Conditions, the Trustee and its directors and officers may recover from the Fund amounts necessary:-
 - (i) to meet the indemnities referred to above; and
 - (ii) to meet all liabilities whatsoever in connection with the Fund and the exercise of their powers and duties under or in connection with this Deed.

For this purpose and to the maximum extent permitted by law, the Trustee or, where the Trustee is a Constitutional Corporation, its directors and officers have, and may exercise, a lien over the Fund.

12. Approval of Members

12.1 Approval of Members Generally

Subject to the Superannuation Conditions, where under the terms of this Deed, in relation to the exercise by the Trustee of any power or authority or otherwise, the resolution, consent, approval or agreement (herein referred to as "resolution") of the Members is required, the passing or rejection of that resolution must be determined by a requisite majority of Members in writing unless all Members of the Fund at the time of signature have signified their consent in writing otherwise.

12.2 Requisite majority

In the provisions of this sub-paragraph the expression "requisite majority" means:-

- (a) in the case where a two-thirds majority is required by the SIS Act – at least two-thirds;
- (b) in any other case – at least one-half or more of the responses.

12.3 Notification to Members

The Trustee must within fourteen (14) days of any meeting held under the provisions of this sub-paragraph or such other period as may be required by the SIS Act notify all Members of the result thereof, if required by the SIS Act.

12.4 Strict compliance not essential

Any resolution made under this sub-paragraph is not invalidated by reason of any or want of strict compliance with these provisions unless it is shown that there has or may be caused thereby some substantial and irremediable injustice.

12.5 Written Resolution

Despite this paragraph 12 the Members may unanimously resolve to give their approval by signing a document or counterpart documents to the requisite effect.

13. Trustee not to be Subject to Direction

13.1 Directions

If the Superannuation Conditions so require, the Trustee, despite anything in this Deed to the contrary, must not be subject, in the exercise of any of the Trustee's powers under the Deed, to direction by any other person.

13.2 Direction taken to be a request

If any provision in this Deed is inconsistent with the preceding sub-paragraph then, despite such provisions, the Trustee must treat the direction as a request and the Trustee is not bound by such provision or request.

14. Investments

14.1 Investment Strategy

The Trustee must formulate and give effect to an investment strategy in accordance with the SIS Act. Subject to the SIS Act, a Reserve Account may have a separate investment strategy.

14.2 Loans

The Trustee may not lend money to Members or others except in accordance with the Superannuation Conditions and this Deed.

14.3 Acquisition of assets from Members

The Trustee must not intentionally acquire an asset from a Related Party unless the SIS Act otherwise permits.

14.4 Borrowing

- (a) The Trustee may borrow money or maintain an existing borrowing of money and assign, pledge, mortgage or charge any of the assets of the Fund as security for any such financial accommodation, if the Superannuation Conditions permit.
- (b) Without limiting sub-paragraph 14.4(a) and subject to the Superannuation Conditions, the Trustee may raise any money in any lawful manner including by drawing, endorsing, accepting or otherwise dealing in any bill of exchange, promissory note or other negotiable instrument. The Trustee may secure the repayment of any moneys so raised with interest at such rate as the Trustee thinks fit and upon any terms and conditions in all respects as the Trustees think fit, and:
 - (i) any money raised by the Trustees will form part of the Fund;
 - (ii) interest payable on such borrowings as referred to in this sub-paragraph 14.4 is a proper outgoing of the Fund.

Limited Recourse Borrowing

- (c) Without limiting sub-paragraph 14.4(a) the Trustee has all the necessary powers to enter into any arrangement that complies, to the extent necessary, with sections 67A & 67B of the SIS Act and subject to those sections (and without limiting it) the Trustee may:
 - (i) borrow money;
 - (ii) maintain an existing borrowing of money;
 - (iii) assign, pledge, mortgage or charge assets of the Fund as security for a borrowing or financial accommodation;
 - (iv) enter into and execute all documents including documents in connection with acquiring a beneficial interest of an original asset or replacement asset as defined in that section ; and
 - (v) pay the expenses incurred in any such borrowing from the borrowed money;
 - (vi) refinance a borrowing;
 - (vii) do all such things as may be ancillary or necessary thereto including, without limitation, the variation and transposing of any asset so acquired including such acts and the entering into of such deeds or documents as may be necessary with any person or entity holding or to hold legal title to an asset referred to in that section.

14.5 In-house assets

The Trustee must take all reasonable steps to ensure that the in-house assets rules applicable to the Fund, if any, are complied with and may only invest in in-house assets if permitted by the Superannuation Conditions. Subject to those conditions the Trustee may continue to hold any existing in-house asset.

14.6 Arms' length dealing required

The Trustee must not, if prohibited by the Superannuation Conditions, make investments unless the Trustee and the other party to the relevant transaction are dealing with each other at arms' length in respect of the transaction.

14.7 Power to invest as if natural persons

- (a) Subject to the SIS Act, the Trustee may make any investment that a natural person may make, whether in Australia or elsewhere.
- (b) The Trustee has power to sell, vary or transpose any investment/asset.
- (c) All investments by the Trustee are subject to compliance with the Superannuation Conditions

14.8 Other investment powers

Without limiting the preceding sub-paragraph but subject to the limitations in it and subject to the Superannuation Conditions, the Trustee may: -

- (a) invest in any investment authorised by the laws of Australia or of any of its States or Territories for the investment of trust funds;
- (b) invest in the purchase of or subscription for preference or other shares or stock or preference or other share or stock options in any company registered in Australia or in any other country;
- (c) invest in the purchase of units or sub units of property or other investment trusts or other common fund;
- (d) deposits with any bank, life insurance company or building society or on loan to any company, organisation or person not being a Member;
- (e) invest in policies of insurance, assurance, endowment, deposit administration or investment;
- (f) invest in the purchase of annuities and deferred annuities from a life insurance company or other organisation;
- (g) invest in the purchase of any real estate;
- (h) invest in deposits or loans;
- (i) invest in instalment warrants or otherwise acquire instalment warrants;
- (j) in any derivative product or derivative contract;
- (k) sell, transfer, hire, lease or dispose of any real or personal property of the Fund, whether at a profit or not;
- (l) grant or take any put or call option for the purchase of any real or personal property of the Fund, whether the sale occurring on exercise of such an option will be at a profit or not;
- (m) buy, transfer, acquire, hire or lease any property;
- (n) invest in its name or under its control the Fund in any one or more of the investments authorised by this Deed with power in the Trustee's absolute discretion either to retain the investment in that form or to sell or convert into money any of those investments for cash or on terms (so as to allow a purchaser any time for payment of the whole or part of the purchase price with or without interest and with or without security) and power in the Trustee's absolute discretion from time to time to vary or transpose any investments into others authorised by this Deed;
- (o) purchase, take on lease or licence, develop, construct, hold, improve, sell, transfer, convey, surrender, lease, licence or otherwise deal with any real property and, without limiting the generality of this sub-paragraph, to develop any commercial or retail premises and hold or sell, transfer, convey, surrender, lease or licence such premises;
- (p) invest in any property including land even if the property does not earn rent;
- (q) enter into contracts for the purchase of property to be constructed;

- (r) make any other investment whether or not similar to any of the above which the Trustee considers to be appropriate;
- (s) do anything incidental to the exercise of any of the Trustee's powers to invest.

14.9 Nominees for Trustee

Any investment may be held in such names including joint names with others if permitted by the Superannuation Conditions, the name of a nominee or custodian (whether an individual or corporation) as the Trustee from time to time determines to the extent not prohibited by the Superannuation Conditions.

14.10 Continuation of loans and investments to Members

- (a) The Trustee may continue any loans transferred in respect of a Member from another superannuation fund under conditions that will not cause the Fund to fail to satisfy the Superannuation Conditions.
- (b) The Trustee may maintain an existing investment that would not be permitted by the Superannuation Conditions as at the date that this Deed applies if the Superannuation Conditions so permit.

15. Investment Choice

15.1 No obligation

- (a) The Trustee is not obliged to provide investment choice to Members or Beneficiaries of the Fund except as required by the SIS Act;
- (b) The Trustee may however in their absolute discretion determine to provide investment choice subject to the Superannuation Conditions either generally or only in respect of certain Members or Beneficiaries or certain classes of Members or Beneficiaries of the Fund.

15.2 Investment Strategy

- (a) Where the Trustee determines to provide investment choice, they must establish an investment strategy for each of the investment choices available to Members and Beneficiaries and where appropriate must allocate or designate particular assets of the Fund to be held in accordance with that strategy. The Trustee must notify Members and Beneficiaries of the investment objectives of each of those strategies and provide any other information required for this purpose by the Superannuation Conditions to enable Members and Beneficiaries to make an informed decision regarding the effect of and risks associated with, each of those investment strategies;
- (b) The notification provided must include the various directions that a Member or a Beneficiary can give to the Trustee under sub-paragraph 15.5 and the circumstances in which any such directions can be given or altered.

15.3 Trustee must monitor

The Trustee must monitor each of the investment strategies established under sub-paragraph 15.2 and the assets held in accordance with each strategy in order to ensure that each of those investment strategies is appropriate in respect of Members or Beneficiaries or classes of Members or Beneficiaries to whom each of those strategies is available.

15.4 Selection and direction

- (a) A Member or Beneficiary of the Fund may, where the Trustee has determined to offer investment choice in accordance with sub-paragraph 15.1, select one or more of the investment strategies formulated by the Trustee under sub-paragraph 15.2 and direct the Trustee to invest part or the whole of the monies held in respect of that person in accordance with the strategy or strategies selected by that person under this sub-paragraph.
- (b) Any directions by the Member or Beneficiary must only be given in accordance with the Superannuation Conditions and the Trustee must ensure that the Member or Beneficiary is provided with such information as required by the Superannuation Conditions in order to enable the Member or Beneficiary to make an informed decision.

15.5 Member document

- (a) A Member or Beneficiary who wishes to select one or more investment strategies pursuant to sub-paragraph 15.2 must give to the Trustee such documents as the Trustee requires and must clearly set out details of the investment strategy or strategies selected by the Member or Beneficiary.
- (b) The Trustee is not bound to act on any such document if it breaches any of the requirements of the Superannuation Conditions.

15.6 Asset specific investments

- (a) Except to the extent permitted by the Superannuation Conditions, the Trustee is not bound to make a particular investment in respect of a Member or Beneficiary of the Fund.
- (b) Where a Member or Beneficiary wishes to select particular investments, (whether those investments comprise one or more assets), a request to the Trustee must be made for an additional investment strategy or strategies for those particular investments ("asset specified investment strategy") to be formulated by the Trustee and for that strategy or those strategies to be made available to that Member or Beneficiary in accordance with sub-paragraph 15.2.
- (c) The Trustee may in their absolute discretion approve or reject any requests made under this sub-paragraph.
- (d) Pursuant to this provision, the Trustee may make a specific rule or otherwise bind the Trustee to ensure that any such asset or investment forms part of the Member's account to the extent that no other Member shall be entitled to any part of that asset or investment. If an asset is transferred to the Trustee of the Fund on terms that for stamp duty reasons or otherwise require it to be held by the Trustee to the exclusion of any other Member, other than the transferor Member(s) then the Trustee shall do such things and execute such documents as are necessary to ensure that the property is so held. (See also sub-paragraph 8.5)

15.7 Advice to Members

The Trustee must, if required by the SIS Act, advise Members and Beneficiaries of the investment strategy or strategies which will be adopted by the Trustee in respect of those Members or Beneficiaries or classes of Members or Beneficiaries who decline, or otherwise do not select an investment strategy.

16. Powers of Trustee

16.1 Discretionary powers of Trustee

Subject to the Superannuation Conditions, the Trustee has all the powers of a natural person. The Trustee in the exercise of the authorities, powers and discretions vested in the Trustee has an absolute and uncontrolled discretion and may exercise or enforce or delegate (by power of attorney or otherwise) all or any of the authorities, powers or discretions from time to time or may refrain from exercising all or any of such authorities, powers or discretions from time to time and their decision as to the interpretation and effect of this Deed is final and binding on all parties.

16.2 Additional powers

Subject to the Superannuation Conditions and without limiting the preceding sub-paragraph, the Trustee also has the following powers:

- (a) to insure or re-insure and to self insure any risks contingencies or liabilities of the Fund;
- (b) to open and operate a bank account at any bank and to make regulations for the operation of such bank accounts including the signing and endorsing of cheques in connection therewith;
- (c) to institute or defend or otherwise deal with any legal proceedings in respect of the Fund;
- (d) to be indemnified or to give indemnities to or on behalf of any person or entity the Trustee thinks fit;
- (e) to enter into any contract and do all such acts matters and things as the Trustee may consider necessary or expedient for any matter or purpose in respect of the Fund or this Deed;
- (f) to engage the services of any company, person or firm as the Trustee may consider necessary for the proper administration and management of the Fund or to obtain expert advice;
- (g) to appoint an Auditor of the Fund from time to time at such remuneration and on such other conditions as the Trustee thinks fit; and
- (h) to deduct and pay from the Fund the amounts of administration and other costs including any tax or duty payable by the Trustee in connection with the Fund and to debit any of the accounts of the Fund (including an account representing Member Financed Benefits) with such amounts in such manner as the Trustee may determine and which must not cause the Fund to fail to comply with the Superannuation Conditions;
- (i) to deduct from any benefit or other payment hereunder any tax or duty payable whether from or in respect of it and whether payable by the person entitled thereto or the Fund and must then pay that tax or duty to the relevant authority and the person is entitled to receive only the net benefit or payment after the deduction has been made;
- (j) to do anything incidental to the exercise of any of the Trustee's powers;
- (k) such other powers as are necessary, desirable or appropriate to the fulfilment of the purposes of the Fund and its proper and efficient maintenance, management, operation, promotion and advancement and its compliance with and exercise of powers authorities and discretions available under the Superannuation Conditions;
- (l) such other powers conferred on a Trustee by statute or general law in addition to the powers conferred by this Deed.

16.3 Trustee's interest

Subject to the Superannuation Conditions, the Trustee has power generally to exercise or concur in exercising all the Trustee's powers and discretions contained in this Deed or otherwise conferred not withstanding that :-

- (a) any person being a Trustee; or
- (b) any person being a director or shareholder of a Trustee;
- (c) any person being a relative of a Trustee or any person being a relative or a director or shareholder of a Trustee hereof (being a company) has or may have a direct or personal interest, whether;
 - (i) as Trustee of any other settlement; or
 - (ii) in his/her personal capacity; or
 - (iii) as shareholder or director; or
 - (iv) member or partner of any company or partnership; or
 - (v) as a relative of the Trustee or relative of a director or shareholder of a Trustee or relative of a Member or relative of a partner of any company or partnership; or
 - (vi) as a unitholder in any unit trust or beneficiary of any other trust including, without limitation, a discretionary trust or otherwise; or
 - (vii) as a relative of a unitholder in any unit trust or beneficiary of any other trust including, without limitation, a discretionary trust or otherwise;

in the mode or result of exercising such power or discretion or may benefit either directly or indirectly as a result of the exercise of any such power or discretion and even if the Trustee for the time being is the sole Trustee.

17. Notification of significant adverse effects

17.1 Trustee to give notice of significant adverse effect

If the Trustee becomes aware of the occurrence of an event having a significant adverse effect on the financial position of the Fund, they must give such notice as may be required by the Superannuation Conditions.

18. Insurance

18.1 Life insurance

The Trustee has power from time to time to effect policies of insurance upon the life of any Member to secure payment upon death of the Member or the happening of any other contingency in respect of that Member of such amount as the Trustee in their absolute discretion thinks fit and to renew any such policies for such period as the Trustee may think fit and the Trustee has power to accept an assignment of any policies of insurance effected in respect of a Member.

18.2 Annuities

The Trustee has power from time to time to effect annuity or deferred annuity policies upon the life of any Member or any of the Member's Dependents of such amount as the Trustee determines and the Trustee has power to accept an assignment of such annuity or deferred annuity policies effected in respect of a Member.

18.3 Powers

Policies must be issued in the names of or assigned to the Trustee and must be held by the Trustee upon and subject to the provisions of this Deed and the Trustee may enforce, surrender, sell or otherwise deal with any such policies as they in their absolute discretion think fit provided that the Trustee may also arrange for annuity or deferred annuity policies to be issued in the name of a Beneficiary.

18.4 Evidence to be provided by Member for insurance

A Member must provide any evidence that may be required from such Member in order to secure cover under any insurance policy and the Trustee is not bound to seek completion of such policy if evidence satisfactory to the insurance company is not provided.

18.5 Premiums

Subject to the Superannuation Conditions, the Trustee may debit such accounts of the Fund as they determine with the applicable insurance premiums.

18.6 Power to retain Prior Insurance Policies

- (a) Where under any Prior Governing Rules of this Fund, provision was made for purchasing policies of any type of insurance and paying the premiums of those insurance policies, the Trustee may, in their absolute discretion, continue those policies and do such things as may be necessary in that regard.
- (b) The Trustee, in their absolute discretion, may vary the policies, subject to the Superannuation Conditions.

19. Accounts

19.1 Trustee to keep accounting records

The Trustee must keep such minutes, records and reports as they consider appropriate for the proper administration of the Fund and such further records, minutes and reports as may be required by the Superannuation Conditions and may:

- (a) keep such accounting records as correctly record and explain the transactions and the financial position of the Fund.
- (b) keep its accounting records so as to enable the preparation of the accounts and statements in accordance with the Superannuation Conditions.
- (c) keep its accounting records so as to enable those accounts, statements and returns to be conveniently and properly audited in accordance with the Superannuation Conditions.
- (d) keep a Reserve Account to which may be credited or debited such amounts as the Trustee determines from time to time subject to the Superannuation Conditions.

19.2 Balance sheet

The Trustee must as soon as practicable after the expiration of each Financial Year cause to be drawn up such:

- (a) balance sheets and statements of financial position;
- (b) operating statements;

- (c) other financial accounts and statements as are required by the Superannuation Conditions; and/or
- (d) such other statements as the Trustee thinks fit.

19.3 Accounts and statements to be prepared

The Trustee may prepare such accounts and statements additional to those described in this paragraph as are required by the Superannuation Conditions or otherwise, as they think fit.

19.4 Audit

If required by the Superannuation Conditions, the Trustee must ensure that the accounts and statements of the Fund are audited.

19.5 Maintenance of reserves

- (a) This sub-paragraph is subject to the Superannuation Conditions.
- (b) The Trustee may maintain reserves of the Fund.
- (c) Subject to s52(g) of the SIS Act and the investment strategy applicable to the reserve, a Member is not entitled to any property held in a Reserve Account and the Trustee is not required to allocate such property.
- (d) The Trustee has, in relation to Reserve Accounts, all the powers applicable to the Fund.

20. Rollover

20.1 Trustee may pay rollovers

The Trustee may pay benefits to an eligible rollover fund or other fund as permitted by the Superannuation Conditions.

21. Member Accounts

21.1 Trustee to keep Member and Employer accounts

- (a) Subject to complying with the Superannuation Conditions, the Trustee may keep such Member Accounts in respect of Member and Employer contributions (if any) as they think fit, including accounts and sub-accounts in respect of Segregated Current Pension Assets, containing such particulars as the Trustee determines.
- (b) Sub-accounts or sub-funds or otherwise may be kept in respect of a Member or more than one Member.
- (c) Contributions or other property held by the Trustee in a Member's account must be paid or transferred in accordance with this Deed and the Superannuation Conditions and part of that Fund not required by the Superannuation Conditions to be so paid or transferred may be dealt with as permitted by this Deed and subject to the Superannuation Conditions.

21.2 Power to retain prior categories of membership and vesting

- (a) Where under any Prior Governing Rules of this Fund or under any fund from which a benefit has been transferred, provision was made for categories of membership or for vesting of contributions, the Trustee may, in their absolute discretion, continue to apply

- or adopt those provisions or provisions similar thereto as the Trustee may reasonably determine.
- (b) The Trustee may treat that benefit so transferred in that manner despite the provisions of this Deed, it being the intention of this provision to give the Trustee the power to retain and continue to treat that benefit in a similar manner to its treatment under those prior or other governing rules.
 - (c) This provision is subject to compliance with the Superannuation Conditions.

21.3 Details of accounts

Without limiting sub-paragraph 21.1 and subject to the Superannuation Conditions, a Member Account may (or must if required by the Superannuation Conditions) include:-

- (a) an Employer Contribution Account showing -
 - (i) contributions by any Employers to that account;
 - (ii) sums which the Trustee determines are to be credited or debited to the account in order to provide the benefits payable to or in respect of the Member in accordance with the Deed; and
 - (iii) the portion of the account that is Preserved and the conditions of such preservation.
- (b) a Member Contribution Account showing -
 - (i) contributions by the Member to that account;
 - (ii) sums which the Trustee determines are to be credited or debited to the account in order to provide the benefits payable to or in respect of the Member in accordance with the Deed; and
 - (iii) the portion of the account that is Preserved and the conditions of such preservation.
- (c) Any such Account may, subject to the Superannuation Conditions, be debited or credited and such other entries may be made or particulars recorded as the Trustee deems to be appropriate including provisions for reserves.
- (d) Without limiting the discretion in (c) and the Superannuation Conditions and subject to the Member's consent if required by the Superannuation Conditions, the Trustee may debit and or credit such accounts, amounts which the Trustee determines are appropriately created or debited including a Payment Split, Splittable Contributions, amounts to be transferred to a Reserve Account under this Deed, expenses, losses and benefit payments (whether lump sum or pension) and taxes.

22. Segregated Current Pension Assets

- 22.1 The Trustee may in accordance with the Tax Act, transfer and segregate in the books and records of the Fund any of the assets of the Fund for the sole purpose of discharging the current pension liabilities of the Fund out of those assets or any other purpose permitted by the Superannuation Conditions.
- 22.2 The transfer values and annual valuations of the Segregated Current Pension Assets must be determined as may be required by the Superannuation Conditions.
- 22.3 The Trustee may, in accordance with the Superannuation Conditions, re-transfer assets segregated in order to meet the requirements of the Tax Act applicable to the Segregated Current Pension Assets.
- 22.4 The Trustee may accordingly create separate pension benefit accounts in respect of pensions payable under this Deed as the Trustees determine.
- 22.5 The Trustee may take any action not prohibited by the Superannuation Conditions to revert segregated assets so that they are no longer segregated, with the consent of the relevant Member where required by the Superannuation Conditions.

23. Valuation of the Fund and Allocation of Profits or Loss

23.1 Valuation

The Trustee must at the end of each Financial Year, if required by the Superannuation Conditions and may at any time, value the assets and liabilities of the Fund and any surplus or deficiency including unrealised gains or losses revealed by such valuation must be separately credited or debited to the profit and loss account of the Fund. For the purpose of effecting a valuation, the Trustee has an absolute discretion in selecting the valuation basis for any asset or liability provided that such basis must not be one which causes the Fund to fail to satisfy the Superannuation Conditions.

23.2 Profit or loss distribution

The Trustee may in their absolute discretion determine the amount of profit or loss of the Fund that must be credited or debited to and amongst the Member Accounts and any other accounts that the Trustee nominates in such proportions and such manner as the Trustee decides and may set formulae or interest rates for this purpose provided that the Trustee must in the exercise of their discretions under this sub-paragraph act in a manner that is in accordance with the Superannuation Conditions. If the Trustee maintain reserves the Trustee may first determine what amount of the profit or loss is to be allocated to the Reserve Accounts, and the balance (if any) credited or debited in accordance with this Deed.

23.3 Other debits

Subject to the Tax Act and the Superannuation Conditions, the Trustee may debit any accounts of the Fund in respect of taxation liabilities or any other outgoings in such manner as the Trustee determines.

24. Contributions

24.1 Acceptance of contributions - General

The Trustee may accept any contribution from any contributor unless the Fund is not permitted by the Superannuation Conditions to accept a contribution.

24.2 Acceptance of Co-Contributions

Without limiting sub-paragraph 24.1, the Trustee may accept contributions from the Government in the form of a co-contribution, unless the Fund is not permitted to do so by the Superannuation Conditions.

24.3 Acceptance of Member contributions

Without limiting sub-paragraph 24.1, the Trustee may accept contributions that are made in respect of a Member in accordance with the SIS Regulation 7.04.

24.4 Child Contributions

The Trustee may accept child contributions in respect of a Minor if permitted by the Superannuation Conditions.

24.5 Contributions in Cash or Assets

Any contribution must be paid either in cash or by transfer of assets provided that the assets transferred must be investments permitted by this Deed. Any such transfer of an asset must be made upon the terms and conditions required by the Superannuation Conditions, and must not be made if the Trustee or an agent or custodian trustees or delegate of the Trustee is prohibited by the Superannuation Conditions from acquiring the asset.

24.6 No Obligation to Contribute

In the absence of any agreement to the contrary neither a Member nor an Employer are under any obligation to make a contribution to the Fund and a Member may remain a Member of the Fund notwithstanding a contribution is not made in respect of that Member in respect of any year.

24.7 Ineligible Contributions

If the Trustee at any time ascertains that any contribution has been accepted in breach of the provisions of the Superannuation Conditions, the Trustee must refund such contribution within any time period which may be required by the Superannuation Conditions, less any deductions the Trustee determines and is permitted to make under the Superannuation Conditions.

24.8 Non-acceptance of Contributions

The Trustee may, subject to the Superannuation Conditions, return any contribution even if such contribution is permitted to be accepted by the Trustee under the Superannuation Conditions.

24.9 Allocation of Contributions

Subject to SIS Regulation 7.08, within 28 days (or within a longer period that is reasonable in the circumstances if within 28 days it is not reasonably practicable to so allocate or such other period as the Regulator or the Superannuation Conditions permits) of the end of the month of receipt of a contribution the Trustee must allocate the contribution to a Member of the fund.

25. Spouse contributions - splitting amounts

25.1 Application to roll over, transfer or allot an amount of contributions

- (a) Subject to the SIS Regulations and in particular Division 6.7, a Member may, in a Financial Year, apply to the Trustee to roll over, transfer or allot an amount of benefits, for the benefit of the Member's Spouse, that is equal to an amount of the Splittable Contributions made by, for, or on behalf of the Member in:
 - (i) the last Financial Year that ended before the application; or
 - (ii) the Financial Year in which the application is made - where the entire Member's Benefit is to be rolled over or transferred in that year.
- (b) The applicant must specify, in the application, the amount of the benefit from the following:
 - (i) the Member's taxed Splittable Contributions;
 - (ii) the Member's untaxed Splittable Contributions;that the Member seeks to split for the benefit of the Member's Spouse.

25.2 Decision on application

- (a) The Trustee may accept an application only if it is made in accordance with the SIS Regulations.
- (b) If the Trustee accepts an application in accordance with this provision the Trustee must, subject to the Regulations, and in any case within the period prescribed by the SIS Regulations, roll over, transfer or allot the amount of benefits for the benefit of the receiving Spouse.
- (c) The Trustee is permitted to do all such things as may be necessary to give effect to these provisions and words in these provisions have the same meaning as contained in Division 6.7 of the SIS Regulations.

26. Benefits

26.1 Mode of Payment of Benefits

Benefits shall be paid in accordance with paragraph 26 of this Deed.

26.2 Payments of Benefits Generally

Subject to this Deed and the Superannuation Conditions, benefits are payable to an Eligible Recipient if:-

- (a) The Member has made a Request to the Trustee to do so; or
- (b) Benefits are otherwise required to be paid;

and the Trustee shall pay those benefits in such manner as the Trustee may in the Trustee's absolute discretion decide or in accordance with the request or requirement or otherwise as the Superannuation Conditions require.

26.3 When Benefits are Payable

Subject to this Deed and the Superannuation Conditions, a benefit is payable where:

- (a) a Member:
 - (i) Retires before reaching Preservation age;
 - (ii) reaches Preservation age and Retires;
 - (iii) reaches age 65;
 - (iv) is Temporarily Incapacitated or Permanently Incapacitated;
 - (v) suffers a terminal medical condition (as defined in Regulation 6.01A);
 - (vi) suffers severe financial hardship (payment must first be approved by the Regulator if the SIS Act requires);
 - (vii) qualifies on compassionate grounds (defined in SIS Regulation 6.19A);
 - (viii) satisfies any other condition of release required to be satisfied by the Superannuation Conditions;
 - (ix) becomes entitled to the payment of a temporary total disablement insurance policy on the life of the Member (the proceeds of the policy may be paid to the Member if the Superannuation Conditions permit); or
 - (x) who is a temporary resident, permanently departs Australia and requests payment in writing of their benefit in accordance with the SIS Regulations.
- (b) in any circumstances where the SIS Act becomes so entitled.

26.4 Types of benefits payable

- (a) An Eligible Recipient may, subject to the Superannuation Conditions, make a written request, subject to sub-paragraph 26.5, to be paid any one or more (including any combination) of the following:
 - (i) lump sum;
 - (ii) pension;
 - (iii) annuity;
 - (iv) Temporary incapacity income stream ; or
 - (v) any other benefit permitted by the Superannuation Conditions.
- (b) Benefits payable to an Eligible Recipient must not exceed the interest of the relevant Member in the Fund except, if permitted by the Superannuation Conditions, to the extent that the Trustee resolves otherwise with the written consent of the Eligible Recipient.

26.5 Election for payment of benefit

- (a) This sub-paragraph is subject to the Superannuation Conditions.
- (b) If entitled to a benefit, an Eligible Recipient may in writing request the Trustee to pay the benefit to that Eligible Recipient ("Request"). Unless the Trustee determines otherwise, the Request shall be made before the benefit is paid or commenced to be paid.
- (c) The Request may, unless the Trustee otherwise decides and subject to the Superannuation Conditions, include, but is not limited to:-

- (i) the type of benefit;
 - (ii) the proposed date for payment of a lump sum or a proposed date of commencement of payment of a benefit;
 - (iii) the amount of a lump sum;
 - (iv) the amount that is to support a pension payment;
 - (v) the tax characteristics of any amount ;
 - (vi) notification that the Member has satisfied a condition of release;
 - (vii) the frequency of payment of periodical amounts;
 - (viii) the name of one or more Reversionary Beneficiaries;
 - (ix) whether the entitlement of a Reversionary Beneficiary is subject to the terms of any Nomination or whether the entitlement is paramount and any Nomination is subject to any Reversionary Beneficiary's entitlement;
 - (x) the order and/or contingencies in which Reversionary Beneficiaries may become entitled;
 - (xi) whether the Eligible Recipient wishes the Trustee to segregate any specific assets to the pension account; and
 - (xii) any other provision that is not inconsistent with the requirements of the Superannuation Conditions.
- (d) Subject to this provision, the Trustee shall, in relation to a Request consider which parts must be complied with and which parts the Trustee is not bound to comply with (for example, a part that does not comply with the SIS Act) and shall notify the Eligible Recipient accordingly who may accept or withdraw their Request as they wish prior to commencement of any payment. The Trustee may then record the terms of the benefit payment.
- (e) The Trustee may make an additional payment to a former Member's account in the Fund if the Trustee determines that it is just and equitable to do so.
- (f) If a pension is payable, the Trustee may (or must as the case may be) pay a pension or any other type or combination of pensions. Without limitation, these include:-
- (i) Account based Pensions
 - (ii) Transition to Retirement Income Streams;
 - (iii) Non-commutable income stream for Temporary incapacity.
 - (iv) Allocated Pensions (generally must have commenced before 19 September 2007)
 - (v) Market Linked Pension (generally must have commenced before 19 September 2007)
- (g) Subject to this paragraph, if a pension is to be paid, it must be paid in accordance with this Deed (or provisions of its Prior Governing Rules, if an applicable pension commenced before the date of this Deed and payment pursuant to those rules is necessary to comply with the Superannuation Conditions in which case for that purpose only, those provisions remain on foot).
- (h) An annuity may be purchased by the Trustee instead of paying a Pension and if the Eligible Recipient agrees, the annuity may be transferred to the Eligible Recipient.

26.6 Minimum Benefit

The Benefits payable to an Eligible Recipient shall be at least the minimum benefit required to be paid by the Superannuation Conditions in respect of that Eligible Recipient.

26.7 Member to provide evidence of entitlement

- (a) The payment of any benefit is subject to the Trustee being satisfied that the person claiming the benefit is entitled to the same and may require that person to produce such evidence, perform such acts and execute such documents as the Trustee may reasonably require to be satisfied of the person's entitlement, The Trustee may postpone the payment of any benefit until the requirements of this sub-paragraph have been met.
- (b) If the Superannuation Conditions are altered in a manner that must be complied with then nothing in this Deed or any pension agreement or Trustee decision shall require the Trustee to act in a manner that is inconsistent with the Superannuation Conditions, even if to do so would alter in some manner a benefit payment.

26.8 Preserved Benefits

- (a) Any benefit subject to preservation must not be paid to or in respect of the Member at a date earlier than allowed from time to time by the Superannuation Conditions.
- (b) If nominated by the Member, the Trustee may transfer any Preserved benefit to another superannuation fund, an approved deposit fund or a deferred annuity or such other superannuation entity as the Superannuation Conditions allow.
- (c) If the Fund holds benefits that were not the subject of preservation prior to the date of or the date of adoption or application of this Deed then nothing in this Deed operates in a way that has the effect of preserving those benefits unless the Superannuation Conditions require it.

26.9 Restricted non-Preserved benefits

Restricted non-Preserved benefits may be paid only if a condition of release is satisfied or when permitted by the SIS Act.

26.10 Member otherwise has no interest

Except as provided in this Deed and subject to the Superannuation Conditions, an Eligible Recipient has no interest in the Fund.

26.11 Unclaimed monies

If the Trustee cannot find a person entitled to a benefit then that benefit or part of that benefit may be paid or otherwise dealt with by the Trustee in such manner as the Superannuation Conditions permit.

26.12 Unpaid benefits

In the circumstances prescribed by the Superannuation Conditions or if required by law, the Trustee may pay an unpaid benefit to an eligible rollover fund, or to the Regulator or other body prescribed by the Superannuation Conditions.

26.13 Trustee may transfer assets in specie

Subject to the Superannuation Conditions, the Trustee may, with the agreement of the Eligible Recipient, transfer investments of the Fund of equivalent value to such benefit in lieu of payment of the same in money. The Trustee may take into account such associated costs, taxes

or other expenses of such transfer as they think fit and make adjustments accordingly, subject to the Superannuation Conditions.

27. Benefits payable on Death

27.1 Benefit payable on death

Subject to the Superannuation Conditions and to paragraphs 26 and 28, if a Member dies:

- (a) the payment of the death benefit or a permitted rollover or transfer of the Benefit shall be made at the time required by the Superannuation Conditions or otherwise within a reasonable time.
- (b) The Trustee may in relation to a death benefit determine any matter referred to in subparagraph 26.5(c)(i) to 26.5(c)(xii) inclusive and having done so shall act accordingly.
- (c) The Trustee shall pay the benefit to such of the deceased Member's Dependants as the Trustee decides and otherwise to the Member's Legal Personal Representative.
- (d) The Trustee is not bound by a non binding death benefit nomination but may consider any such nomination.
- (e) A death benefit shall be paid as a lump sum unless the Trustee determines otherwise.
- (f) If, after making inquiries that the Trustee regards as reasonable, the Trustee is unable to establish that there are any Dependants or a Legal Personal Representative of the deceased Member, the Trustee may, subject to the Superannuation Conditions:
 - (i) pay the benefit to a person or persons selected by the Trustee; or
 - (ii) treat the benefit as a forfeited benefit and apply it in a manner provided by the Superannuation Conditions or by this Deed; or
 - (iii) pay the benefit to a Reserve Account in the Fund.

27.2 Deferment of payment of benefit

Subject to the Superannuation Conditions, the payment of any benefit under this Deed which is not a Preserved benefit may, at the request of the Eligible Recipient and with the consent of the Trustee, be deferred until the Eligible Recipient requests payment of the benefit.

27.3 Payment of benefits to Minors

Subject to the Superannuation Conditions, where a person to whom benefits are payable is a Minor, the Trustee may pay the benefit to any other person for application on behalf of that Minor and the receipt of the person to whom the benefit is so paid will be a complete discharge to the Trustee in respect of that benefit.

27.4 Deduction of income tax

The Trustee may deduct from any benefit payable the amount of any tax that is calculated by the Trustee to be payable in respect of that benefit and will pay any amount deducted as may be required by law.

28. Death Benefit Nominations

28.1 Binding Nomination

- (a) Subject to the SIS Act and SIS Regulations, a Member may make a binding death benefit nomination (“Nomination”) pursuant to which the Trustee must pay a death benefit provided that the death benefit is paid to either a:
 - (i) Dependant; or
 - (ii) Legal Personal Representative
- (b) Subject to the SIS Act and SIS Regulations, the Nomination may direct the Trustee as to:-
 - (i) the proportion or amount or value or particular asset to comprise the benefit or the particular reserves to be utilised; and
 - (ii) the type of benefit to be paid which may be a Lump Sum or Pension or combination of these and in the case of a pension, the name of any Reversionary Beneficiary(s); and
 - (iii) whether the Nomination is to take precedence over a Reversionary Beneficiaries entitlement to a benefit.
- (c) A Member who makes a Nomination under this provision, may amend or revoke the Nomination by giving to the Trustee notice of the amendment or revocation. For the purposes of this sub-paragraph, a Nomination includes any amendment pursuant to this sub-paragraph (c).
- (d) Any Nomination may be revoked by written notice signed by the Member and given to the Trustee and any Nomination or, amendment of a Nomination must:
 - (i) be in writing; and
 - (ii) be signed and dated by the Member in the presence of 2 witnesses, being persons:-
 - a. each of whom has turned 18; and
 - b. neither of whom is a person mentioned in the Nomination; and
 - (iii) contain a declaration signed, and dated, by the witnesses stating that the Nomination (or amendment) was signed by the Member in their presence.
- (e) A Nomination under this provision will not lapse by expiration of a period of 3 years, or any other period, but may lapse if the Nomination given by the Member specifies that it is to lapse after a period specified or an event specified.
- (f) Subject to this clause, the SIS Act and the SIS Regulations, a Nomination may be in such form as the Trustee determines.
- (g) If the Trustee is unable to lawfully act upon the Nomination then the Trustee may pay the relevant benefit to the Member's Legal Personal Representative or to the Member's Dependants or any one or more of them and in such proportions as the Trustee in its absolute discretion determines, not being inconsistent with the Superannuation Conditions.
- (h) A Nomination requiring a benefit (including a death benefit) to be paid to a spouse of a Member will be revoked if proceedings have commenced under the Family Law Act 1975 (Cth) or similar laws seeking a dissolution of a relationship (including, but not limited to a marriage) between that Member and spouse, or if proceedings by those parties have been instituted for Orders concerning property following their separation.
- (i) A Member may give a nomination to the Trustee that is expressed as non-binding on the Trustee and in that event the Trustee is under no obligation to comply with it, but may, in exercising its discretion, take into account that nomination.

- (j) A Nomination that is binding on the Trustee is invalid to the extent that if the Trustee complies with it, the Trustee would be liable to a penalty or commit an offence or result in a benefit, or part of it, being payable to a person who is not permitted by the SIS Act to be paid such benefit.

29. Pensions

29.1 Payment of pensions

- (a) The Trustee may, at its discretion, pay a pension if requested by a Member.
- (b) Subject to the Superannuation Conditions and this Deed, a pension may be paid in such amounts and on such conditions as agreed in writing by the Trustee and the Member.
- (c) A benefit may be paid as a pension provided that the pension is taken to be a pension for the purposes of the SIS Act and the payment of the pension does not result in the Fund failing to comply with the Superannuation Conditions.
- (d) Those parts of the SIS Regulations that provide standards for the payment of a pension are incorporated in, and form part of these rules.
- (e) The Trustee may declare in writing a rule specifying the terms of a pension paid or to be paid in accordance with the SIS Regulations and such rule shall apply to that pension and the recipient's consent to that rule must be obtained, if required by the Superannuation Conditions. Without limiting the form of writing such writing may include a document signed by the Trustee and the Eligible Recipient or a resolution of the Trustee and the consent in writing of the relevant Eligible Recipient.
- (f) An Eligible Recipient may cancel a pension by a request in writing to the Trustee at any time, subject to the Superannuation Conditions.
- (g) The Trustee may to the extent required by the Superannuation Conditions create separate pension accounts and may also create sub-funds for pensions.

29.2 Pension conditions

- (a) Any pension paid to a Member must be provided pursuant to any standards contained in the Superannuation Conditions.
- (b) Subject to the Superannuation Conditions, in providing a pension to a Member, the Trustee may in its discretion apply any amount from a Member's account and / or a Reserve Account.

29.3 Commutation of pension

- (a) The Trustee may, at its discretion, commute a part or whole of a pension if requested by a Member.
- (b) The Trustee must not commute a part or whole of a pension if the commutation will cause the Fund to breach the Superannuation Conditions.
- (c) Subject to the Superannuation Conditions, any commutation amount may be applied by the Trustee to:
 - (i) pay a lump sum benefit to the Member;
 - (ii) pay another pension to the Member; or
 - (iii) be allocated to the Member's account.

29.4 Annuities

The Trustee may, in its absolute discretion (including where an Old-Age Pension is required to be paid), provide pensions payable under this Deed by applying a Member's Benefit to the purchase of an annuity that meets the requirements of the Superannuation Conditions.

29.5 Imputation credits

Subject to the Superannuation Conditions, the Trustee may, in its absolute discretion, debit amounts to the accounts of Members to whom current pensions are not being paid and credit corresponding amounts to the accounts of Members to whom current pensions are being paid to compensate the latter for not obtaining the benefit of dividend imputation credits on investments in the form of shares in companies.

29.6 Cessation of pensions

When the Member's Benefit is reduced to nil, any pension payable under this Deed ceases to be payable and the person who was receiving the pension ceases to be entitled to any further benefits.

29.7 Periods when Beneficiary may not receive benefits

A benefit is not taken not to meet the provisions of SIS Regulation 1.06 by reason only that payments of benefit to the Beneficiary have been properly suspended during a period when the Beneficiary is the holder of a paid public office.

30. Pension Reserves

Subject to the Superannuation Conditions, where it considers it appropriate, the Trustee may:

- (a) obtain the advice of an actuary regarding the amount of pension payments, any variation to the amount of those payments, commutations, the establishment, monitoring or treatment of pension reserves in accordance with this sub-paragraph, or any other relevant matter;
- (b) establish pension reserves in relation to the funding of pension obligations relating to particular beneficiaries;
- (c) where a pension benefit liability to which a pension reserve relates no longer exists, or the amount of the pension reserve exceeds the expected liability, arrange for any assets or excess assets in the pension reserve to be applied in any manner whatsoever that the Trustee considers fair and reasonable, including for the general purposes of the Fund, but having special regard to the interests of the Beneficiary to whom the pension benefit related and that Beneficiary's Dependants.

31. Deduction for detrimental payments after Member's Death

Payments or adjustments of a Member's interest from or in any account for taxes, tax deductions or tax credits or other entitlements in respect of a Member whether deduction entitlements under section 296-470 of the Tax Act relating to a Member's death or disablement, or under section 295-485 of the Tax Act in respect of anti-detriment deductions may be made by the Trustee, subject to the Superannuation Conditions

32. Conversion of Pensions

At the request of an Eligible Recipient, as may be applicable and subject to the Superannuation Conditions, the Trustee may:

- (a) convert any pension (whether an allocated pension or any other type of pension) to an account based pension or any other pension permitted to be commenced under the SIS Act and any such pension may be so converted with or without commuting the pension that is being converted.
- (b) cease payment of a pension;
- (c) return the remainder of any pension account balance or other permissible benefit amounts to the Member's accumulation account for the purposes of commencing a new pension or other permissible benefit or otherwise;
- (d) merge, consolidate or commute one or more pension streams, pension account balances or other permissible benefit amounts into the Member's accumulation account or accounts;
- (e) take such other action as may be necessary or desirable as determined by the Trustee to give full effect to this provision.

33. Forfeited Benefits Account

33.1 Forfeited benefits account may be kept

- (a) The Trustee may keep an account for the receipt of amounts forfeited from Member Accounts and any other credit balances that cannot be otherwise allocated under the provisions of the Deed. The account is to be known as the Forfeited Benefits Account.
- (b) A benefit may not be forfeited if that would result in the Fund failing to comply with the definition of a Self Managed Superannuation Fund in the SIS Act.

33.2 Application of forfeited benefits

The Trustee may in their absolute discretion apply amounts held in the Forfeited Benefits Account in the manner and to the purposes permitted by the Superannuation Conditions and, if permitted, these may include:

- (a) welfare benefits to assist in events of financial hardship, sickness, accident or other misfortune causing hardship;
- (b) supplementary benefits for Retired Members;
- (c) additional benefits for current Members on an equal basis, or on a pro rata basis among all Members or, among Members on the basis of economic needs;
- (d) payment of administrative expenses of the Fund;
- (e) payment of a Member's own contribution to relieve hardship;
- (f) payment to an Employer in recompense for loss or damage as the consequence of Employee misconduct;
- (g) payment to an Employer in the form of assessable income.

33.3 Equalisation Account

- (a) The Trustee may at any time establish an Equalisation Account of the Fund and may transfer to the credit of that account any forfeited benefits or any amounts from an income account in the Fund.

- (b) Any monies held in the Equalisation Account do not form part of any Member Account and any income derived by the Fund on the monies held in the Equalisation Account is to be credited to the Equalisation Account.
- (c) The Equalisation Account is to be used by the Trustee in accordance with any applicable investment strategy relating to reserves to stabilise the investment earnings of the Fund and to provide for such contingencies as the Trustee considers appropriate.
- (d) This sub-paragraph 33.3 is subject to the Superannuation Conditions.

33.4 Lien

- (a) Subject to the Superannuation Conditions, the Trustee has at the date of payment of a benefit to a Member a lien over that benefit in respect of all amounts owed by the Member to the Fund; and any loss or expense incurred by the Trustee in consequence of the Member's fraud, dishonesty, misappropriation or other misconduct in respect of the Fund including the costs to the Trustee of recovering the same where the loss, expense or costs have been quantified and constituted a debt owing by the Member to the Trustee in their capacity as Trustee.

Certificate

- (b) A certificate signed by the Trustee stating the amount of the lien over the Member's Benefit claimed by the Trustee is prima facie evidence in the hands of the Trustee against all claimants of the amount owing to the Fund under the preceding sub-paragraph and is sufficient authority to the Trustee to retain in the Fund out of the amount of benefit to which the Member would otherwise be entitled the amount of such lien and the balance, if any, of the benefit which is not so retained in the Fund must be paid to or in respect of the Member.

34. Transfer of Benefits

34.1 Trustee to make arrangements

- (a) If the Superannuation Conditions permit the Trustee may make such arrangements as they think proper for the payment or transfer to the Fund of monies or assets and other rights and benefits. Without limitation such arrangements may be made with any Member or other trustee or entity permitted by the Superannuation Conditions to contribute to or to make such payment or transfer to (or from) the Fund.
- (b) The Trustee may make arrangements about any matter in relation to such payment or transfer which in their opinion is necessary or desirable, subject to the Superannuation Conditions.
- (c) A payment or transfer may be made to the trustee of a successor fund without the consent of the relevant Member if permitted by the Superannuation Conditions.

34.2 Transferred amounts to be held according to Deed

Subject to the Superannuation Conditions, the Trustee must hold any monies or assets so paid or transferred to them according to the terms and conditions of this Deed subject to sub-paragraph 21.2.

34.3 Application of transferred amounts

On any such payment or transfer of monies or assets –

- (a) the amount of the entitlement of the Member concerned is to be credited to his or her Member Account in the manner resolved between the Member, the Trustee and the Trustee of the Fund from which the Member is transferring;
- (b) any such amount required to be preserved is to be identified and held by the Trustee subject to the preservation requirements of the Superannuation Conditions.
- (c) except to the extent required by the Superannuation Conditions, the money or assets so transferred must not be subject to preservation. Where the Fund holds benefits that were not the subject of preservation in a prior fund then nothing in this Deed is to have the effect of preserving those benefits unless the Superannuation Conditions require it.

34.4 Transfers and Rollovers

Subject to the Superannuation Conditions the money and assets comprising any benefit payable to a Member may with the approval of such Member, where such approval is required by the Superannuation Conditions, be paid or transferred to or invested in or rolled over (as the case may be) or other money or asset which may be dealt with in accordance with this provision:-

- (a) another superannuation fund nominated by the Member of which such Member is or intends to become a Member and which is a complying fund; or
- (b) an Approved Deposit Fund nominated by the Member; or
- (c) an annuity that will comply with the SIS Regulations;
- (d) an eligible roll over fund as defined in the SIS Act;
- (e) such other superannuation entity as the Superannuation Conditions permit.
- (f) internally within the Fund to the credit of any account.

34.5 Amount and Assets Remain Preserved

Any amount or asset dealt with under this paragraph that is required to be preserved remains preserved.

34.6 Application of Preserved benefits

The money and assets comprising any Preserved portion of a benefit payable to a Member at a date after his or her leaving the Fund may be:

- (a) retained in the Fund; or
- (b) transferred to a superannuation entity provided that such transfer is not inconsistent with the Superannuation Conditions.

The receipt of the trustee of that other fund or scheme or the corporation issuing the policy is a complete discharge to the Trustee in respect of any money or assets so paid or transferred.

35. Disclosure of Information

35.1 Trustee must provide information

The Trustee must provide such information, reports or otherwise to such persons, superannuation entities or otherwise as may be necessary to comply with the Superannuation Conditions.

36. Notices

36.1 Notices to be given by the Trustee

Notices may be given by the Trustee to Members and Dependants either personally or by sending the same by pre-paid letter posted to the address last known to the Trustee or the address last known to the Employer.

37. Winding up of Fund

37.1 Winding up

Subject to the Superannuation Conditions and if so required, with the Trustee's consent, the Fund may be wound up by the Trustee as at a date determined by the Trustee on the occurrence of any of the following events:-

- (a) if there are no assets of the Fund; or
- (b) if there are no Beneficiaries of the Fund; or
- (c) all Members agree to wind up the Trust; or
- (d) the Trustee determines that it is not reasonably justified to continue to operate the Fund.

37.2 Payments of Benefits on Winding Up

The Trustee:

- (a) shall roll-over or transfer to an eligible rollover fund or other fund as permitted by the Superannuation Conditions the Member's Benefit that the Trustee cannot pay to the Member in respect of each Member and any applicable reserve or surplus; and
- (b) may adjust each Member's Benefit to account for any surplus or deficiency arising from the winding up of the Fund.

37.3 Surplus

- (a) If after the Member's Benefits are provided for in accordance with sub-paragraph 37.2 there is a surplus, subject to any requirements of the Superannuation Conditions, the Trustee must pay the surplus to, or for the benefit of:
 - (i) any Members;
 - (ii) any former Members; and
 - (iii) any Dependants of any Members;as the Trustee determines, using its absolutely discretion.
- (b) If under sub-paragraph 37.3(a) the Trustee determines that the surplus is to be paid to or for two or more persons, the Trustee must, in its absolute discretion, determine the proportions each person will be paid.

37.4 Subject to preservation

Subject to the Superannuation Conditions and in so far as it is within the power of the Trustee to so do, in dealing with the benefit of any Member in the winding up of the Fund the Trustee must observe all the provisions of this Deed relating to the transfer, payment and preservation of benefits and must not act otherwise than as permitted by those provisions.

38. Complaints

38.1 Establishment of complaints procedure

If required by the Superannuation Conditions, the Trustee will establish such reasonable procedures under which enquiries and complaints may be dealt with.

REFERENCE SCHEDULE

Name of Fund:-

Hardyman Superannuation Fund

Parties:-

(a) Trustee(s):-

Hardyman SMSF Pty Ltd
A.C.N. 169 224 104
18 Sixth Avenue
SANDGATE QLD 4017

(b) Initial Member(s):-

HARDYMAN, Paul John
18 Sixth Avenue
SANDGATE QLD 4017

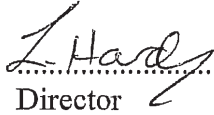
HARDYMAN, Leanne Margaret
18 Sixth Avenue
SANDGATE QLD 4017

Executed as a deed on the date appearing on page 1.

Executed for and on behalf of

Hardyman SMSF Pty Ltd
A.C.N. 169 224 104

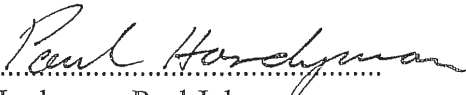
in their capacity as Trustee in the presence of:


.....
Director

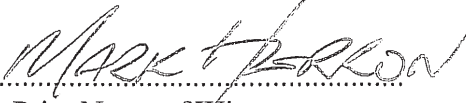

.....
Secretary

.....
OR Sole Director and Secretary


Signed Sealed and Delivered by
Hardyman, Paul John
in their capacity as Initial Member
in the presence of:


.....
Hardyman, Paul John



.....
Witness (Signature)


.....
Print Name of Witness

Signed Sealed and Delivered by
Hardyman, Leanne Margaret
in their capacity as Initial Member
in the presence of:


.....
Hardyman, Leanne Margaret


.....
Witness (Signature)


.....
Print Name of Witness