

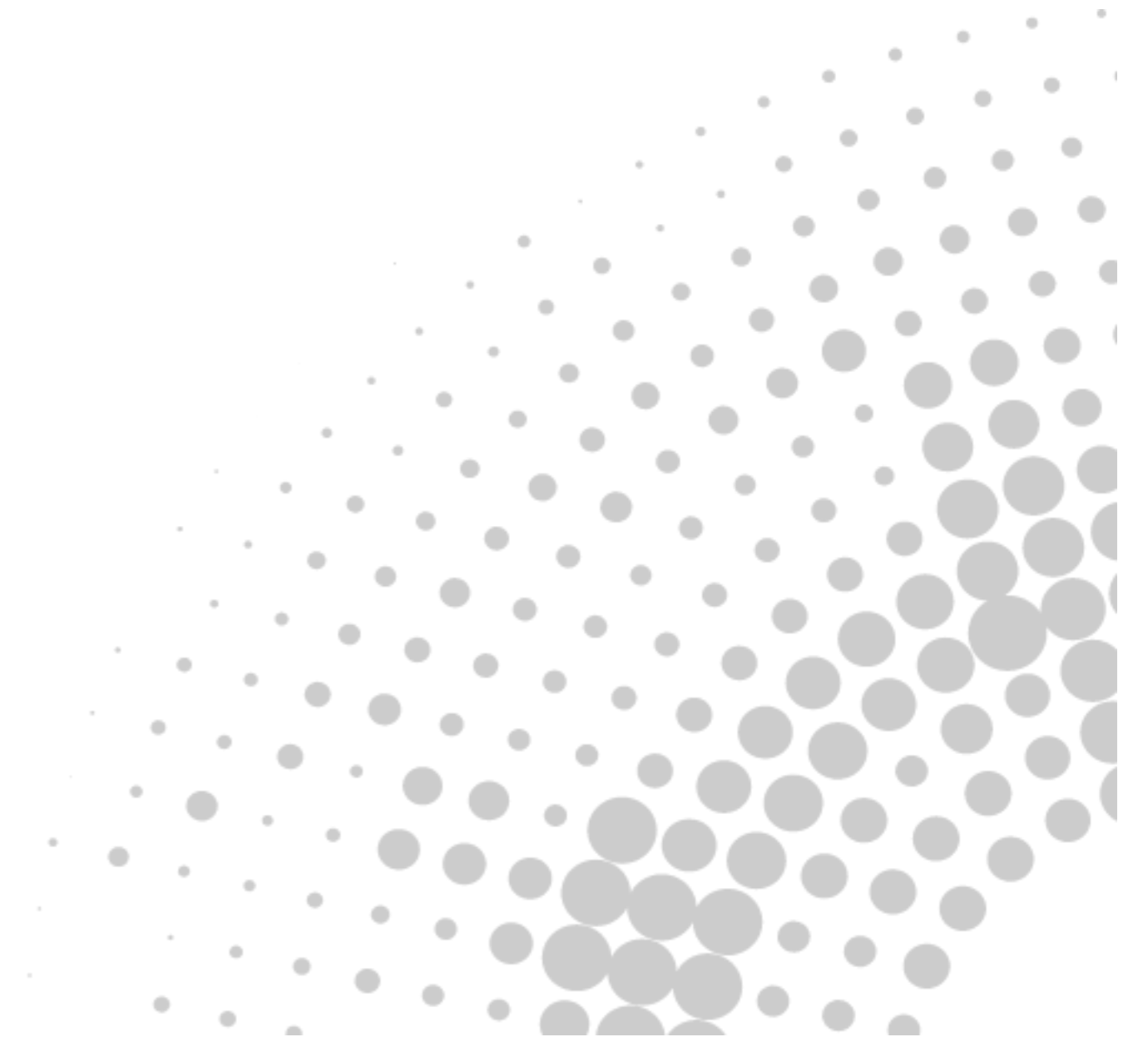


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# **Compliance Workpapers**

## **S.K.I Superannuation Fund**

### **Financial Year - 2022**



**Fund Details**

<b>Fund Name</b>	S.K.I Superannuation Fund
<b>Contact no</b>	
<b>Financial Year</b>	2022
<b>Established Date</b>	20/02/2007
<b>ABN</b>	46 421 720 516
<b>TFN</b>	857924390
<b>Trustee Type</b>	Individual
<b>Trustees</b>	Sarah Molinaro Francesco Molinaro Fiona Molinaro
<b>ACN</b>	

## Statement of Financial Position

Assets	Qty	2022	2021	Change (\$)	Change (%)	
<b>Investments</b>	0.00	391,864.95	378,760.38	13,104.57	3.46	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Managed Investments</b>	0.00	162,257.07	164,178.48	-1,921.41	1.17	
CFS FirstChoice Investments - Ausbil Australian Active Equity	4,219.90	5,552.12	6,670.40	-1,118.28	16.76	<a href="#">WP-1</a>
CFS FirstChoice Investments - Ausbil Australian Emerging Leaders	6,102.04	3,910.79	5,034.18	-1,123.39	22.32	<a href="#">WP-1</a>
CFS FirstChoice Investments - CFS Cash	22,242.97	22,138.43	22,207.38	-68.95	0.31	<a href="#">WP-1</a>
CFS FirstChoice Investments - CFS Index Global Share - Hedged	11,103.30	9,930.79	12,757.69	-2,826.90	22.16	<a href="#">WP-1</a>
CFS FirstChoice Investments - Fidelity Australian Equities	7,435.44	6,467.35	8,117.27	-1,649.92	20.33	<a href="#">WP-1</a>
CFS FirstChoice Investments - FirstChoice Global Infrastructure Securities	5,280.46	4,694.33	4,436.12	258.21	5.82	<a href="#">WP-1</a>
CFS FirstChoice Investments - Magellan Global Share	4,325.04	5,214.70	7,407.50	-2,192.80	29.60	<a href="#">WP-1</a>
CFS FirstChoice Investments - Platinum Asia	7,987.79	8,540.54	10,198.81	-1,658.27	16.26	<a href="#">WP-1</a>
CFS FirstChoice Investments - Platinum International	3,274.65	3,586.73	4,695.85	-1,109.12	23.62	<a href="#">WP-1</a>
Charter Hall Direct Industrial Fund No.3	25,245.00	46,417.98	40,061.29	6,356.69	15.87	<a href="#">WP-1</a>
Charter Hall Direct PFA Fund - Ordinary Units	38,229.95	45,803.31	42,591.99	3,211.32	7.54	<a href="#">WP-1</a>
<b>Shares in Listed Companies</b>	0.00	229,607.88	214,581.90	15,025.98	7.00	
Australia And New Zealand Banking Group Limited	271.00	5,970.13	7,628.65	-1,658.52	21.74	<a href="#">WP-1</a>
Commonwealth Bank Of Australia.	300.00	27,114.00	29,961.00	-2,847.00	9.50	<a href="#">WP-1</a>
National Australia Bank Limited	500.00	13,695.00	13,110.00	585.00	4.46	<a href="#">WP-1</a>
Predictive Discovery Limited	300,000.00	60,000.00	15,400.00	44,600.00	289.61	<a href="#">WP-1</a>
QBE Insurance Group Limited	1,500.00	18,225.00	16,185.00	2,040.00	12.60	<a href="#">WP-1</a>

Assets	Qty	2022	2021	Change (\$)	Change (%)	
Ramelius Resources Limited	30,000.00	26,100.00	50,850.00	-24,750.00	48.67	<a href="#">WP-1</a>
Red Dirt Metals Limited	35,000.00	14,000.00	0.00	14,000.00	100.00	<a href="#">WP-1</a>
Rumble Resources Limited	150,000.00	39,000.00	53,000.00	-14,000.00	26.42	<a href="#">WP-1</a>
Santos Limited	2,000.00	14,840.00	14,180.00	660.00	4.65	<a href="#">WP-1</a>
Twenty Seven Co. Limited	2,000,000.00	6,000.00	8,000.00	-2,000.00	25.00	<a href="#">WP-1</a>
Virgin Money Uk PLC - Cdi 1:1 Foreign Exempt Lse	125.00	276.25	460.00	-183.75	39.95	<a href="#">WP-1</a>
Westpac Banking Corporation	225.00	4,387.50	5,807.25	-1,419.75	24.45	<a href="#">WP-1</a>
<b>Other Assets</b>	0.00	39,925.36	81,578.16	-41,652.80	51.06	
<b>Cash At Bank</b>	0.00	34,639.90	76,558.84	-41,918.94	54.75	
Commonwealth Bank of Australia	0.00	34,639.90	76,451.99	-41,812.09	54.69	<a href="#">WP-1</a> <a href="#">WP-2</a> <a href="#">WP-3</a> <a href="#">WP-4</a> <a href="#">WP-5</a> <a href="#">WP-6</a> <a href="#">WP-7</a> <a href="#">WP-8</a> <a href="#">WP-9</a> <a href="#">WP-10</a> <a href="#">WP-11</a> <a href="#">WP-12</a> <a href="#">WP-13</a> <a href="#">WP-14</a>
Macquarie Cash Management Account	0.00	0.00	106.85	-106.85	100.00	<a href="#">WP-1</a>
<b>Receivables</b>	0.00	5,285.46	5,019.32	266.14	5.30	

Assets	Qty	2022	2021	Change (\$)	Change (%)	
<b>Investment Income Receivable</b>	0.00	5,285.46	0.00	5,285.46	100.00	
<b>Distributions</b>	0.00	5,285.46	0.00	5,285.46	100.00	
<b>Managed Investments</b>	0.00	5,285.46	0.00	5,285.46	100.00	
CFS FirstChoice Investments - Ausbil Australian Active Equity	0.00	432.12	0.00	432.12	100.00	<a href="#">WP-1</a>
CFS FirstChoice Investments - Ausbil Australian Emerging Leaders	0.00	272.15	0.00	272.15	100.00	
CFS FirstChoice Investments - CFS Cash	0.00	11.12	0.00	11.12	100.00	<a href="#">WP-1</a>
CFS FirstChoice Investments - CFS Index Global Share - Hedged	0.00	1,130.32	0.00	1,130.32	100.00	<a href="#">WP-1</a>
CFS FirstChoice Investments - Fidelity Australian Equities	0.00	530.15	0.00	530.15	100.00	<a href="#">WP-1</a>
CFS FirstChoice Investments - FirstChoice Global Infrastructure Securities	0.00	50.69	0.00	50.69	100.00	<a href="#">WP-1</a>
CFS FirstChoice Investments - Magellan Global Share	0.00	1,167.33	0.00	1,167.33	100.00	<a href="#">WP-1</a>
CFS FirstChoice Investments - Platinum Asia	0.00	111.03	0.00	111.03	100.00	<a href="#">WP-1</a>
CFS FirstChoice Investments - Platinum International	0.00	742.04	0.00	742.04	100.00	<a href="#">WP-1</a>
Charter Hall Direct Industrial Fund No.3	0.00	599.57	0.00	599.57	100.00	<a href="#">WP-1</a>
Charter Hall Direct PFA Fund - Ordinary Units	0.00	238.94	0.00	238.94	100.00	<a href="#">WP-1</a>
<b>Sundry Debtors</b>	0.00	0.00	5,019.32	-5,019.32	100.00	
Sundry	0.00	0.00	5,019.32	-5,019.32	100.00	
<b>Total Assets</b>	0.00	431,790.31	460,338.54	-28,548.23	6.20	

Liabilities	Qty	2022	2021	Change (\$)	Change (%)	
<b>Deferred Tax Liability</b>	0.00	7,138.05	12,673.65	-5,535.60	43.68	
Unrealised Gains/Losses	0.00	7,138.05	12,673.65	-5,535.60	43.68	

Liabilities	Qty	2022	2021	Change (\$)	Change (%)	
<b>Income Tax Payable</b>	0.00	178.44	-531.00	709.44	133.60	<a href="#">WP-1</a> <a href="#">WP-2</a> <a href="#">WP-3</a> <a href="#">WP-4</a> <a href="#">WP-5</a>
<b>Foreign Tax Credits</b>	0.00	-89.37	0.00	-89.37	100.00	
<b>Managed Investments</b>	0.00	-89.37	0.00	-89.37	100.00	
CFS FirstChoice Investments - Ausbil Australian Active Equity	0.00	-0.11	0.00	-0.11	100.00	
CFS FirstChoice Investments - Ausbil Australian Emerging Leaders	0.00	-0.04	0.00	-0.04	100.00	
CFS FirstChoice Investments - CFS Index Global Share - Hedged	0.00	-33.64	0.00	-33.64	100.00	
CFS FirstChoice Investments - Fidelity Australian Equities	0.00	-0.23	0.00	-0.23	100.00	
CFS FirstChoice Investments - FirstChoice Global Infrastructure Securities	0.00	-21.29	0.00	-21.29	100.00	
CFS FirstChoice Investments - Magellan Global Share	0.00	-18.19	0.00	-18.19	100.00	
CFS FirstChoice Investments - Platinum Asia	0.00	-2.54	0.00	-2.54	100.00	
CFS FirstChoice Investments - Platinum International	0.00	-13.33	0.00	-13.33	100.00	
<b>Franking Credits</b>	0.00	-1,808.44	0.00	-1,808.44	100.00	
<b>Managed Investments</b>	0.00	-295.05	0.00	-295.05	100.00	
CFS FirstChoice Investments - Ausbil Australian Active Equity	0.00	-118.02	0.00	-118.02	100.00	
CFS FirstChoice Investments - Ausbil Australian Emerging Leaders	0.00	-26.45	0.00	-26.45	100.00	
CFS FirstChoice Investments - Fidelity Australian Equities	0.00	-148.61	0.00	-148.61	100.00	
CFS FirstChoice Investments - FirstChoice Global Infrastructure Securities	0.00	-1.85	0.00	-1.85	100.00	
CFS FirstChoice Investments - Platinum International	0.00	-0.12	0.00	-0.12	100.00	

Liabilities	Qty	2022	2021	Change (\$)	Change (%)	
<b>Shares in Listed Companies</b>	0.00	-1,513.39	0.00	-1,513.39	100.00	
Australia And New Zealand Banking Group Limited	0.00	-164.92	0.00	-164.92	100.00	
Commonwealth Bank Of Australia.	0.00	-482.14	0.00	-482.14	100.00	
National Australia Bank Limited	0.00	-272.14	0.00	-272.14	100.00	
QBE Insurance Group Limited	0.00	-19.28	0.00	-19.28	100.00	
Ramelius Resources Limited	0.00	-321.43	0.00	-321.43	100.00	
Santos Limited	0.00	-136.80	0.00	-136.80	100.00	
Westpac Banking Corporation	0.00	-116.68	0.00	-116.68	100.00	
Income Tax Instalments Paid	0.00	-2,278.00	0.00	-2,278.00	100.00	<a href="#">WP-1</a>
Income Tax Payable	0.00	0.00	-531.00	531.00	100.00	<a href="#">WP-1</a>
Provision for Income Tax	0.00	4,355.25	0.00	4,355.25	100.00	
<b>Withholding Credits</b>	0.00	-1.00	0.00	-1.00	100.00	
<b>Managed Investments</b>	0.00	-1.00	0.00	-1.00	100.00	
CFS FirstChoice Investments - CFS Cash	0.00	-1.00	0.00	-1.00	100.00	
<b>Other Taxes Payable</b>	0.00	2,278.00	2,809.00	-531.00	18.90	
Activity Statement Payable/Refundable	0.00	2,278.00	2,809.00	-531.00	18.90	<a href="#">WP-1</a>
<b>Total Liabilities</b>	0.00	9,594.49	14,951.65	-5,357.16	35.83	

Member Entitlements	Qty	2022	2021	Change (\$)	Change (%)	
<b>Member Entitlement Accounts</b>	0.00	422,195.82	445,386.89	-23,191.07	5.21	<a href="#">WP-1</a> <a href="#">WP-2</a>

Member Entitlements	Qty	2022	2021	Change (\$)	Change (%)	
<b>Miss Fiona Molinaro</b>	0.00	163,997.24	174,093.74	-10,096.50	5.80	
Accumulation	0.00	163,997.24	174,093.74	-10,096.50	5.80	
<b>Mr Francesco Molinaro</b>	0.00	91,932.55	97,932.61	-6,000.06	6.13	
Accumulation	0.00	91,932.55	97,932.61	-6,000.06	6.13	
<b>Mrs Sarah Molinaro</b>	0.00	166,266.03	173,360.54	-7,094.51	4.09	
Accumulation	0.00	166,266.03	173,360.54	-7,094.51	4.09	
<b>Total Member Entitlements</b>	0.00	422,195.82	445,386.89	-23,191.07	5.21	



## Operating Statement

Income	2022	2021	Change (\$)	Change (%)	
<b>Investment Income</b>	15,875.10	12,889.82	2,985.28	23.16	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Distributions</b>	11,836.29	10,570.89	1,265.40	11.97	<a href="#">WP-1</a>
<b>Managed Investments</b>	11,836.29	0.00	11,836.29	100.00	
CFS FirstChoice Investments - Ausbil Australian Active Equity	954.66	0.00	954.66	100.00	<a href="#">WP-1</a>
CFS FirstChoice Investments - Ausbil Australian Emerging Leaders	759.13	0.00	759.13	100.00	<a href="#">WP-1</a>
CFS FirstChoice Investments - CFS Cash	23.23	0.00	23.23	100.00	<a href="#">WP-1</a>
CFS FirstChoice Investments - CFS Index Global Share - Hedged	1,301.64	0.00	1,301.64	100.00	<a href="#">WP-1</a>
CFS FirstChoice Investments - Fidelity Australian Equities	1,058.30	0.00	1,058.30	100.00	<a href="#">WP-1</a>
CFS FirstChoice Investments - FirstChoice Global Infrastructure Securities	126.37	0.00	126.37	100.00	<a href="#">WP-1</a>
CFS FirstChoice Investments - Magellan Global Share	1,343.38	0.00	1,343.38	100.00	<a href="#">WP-1</a>
CFS FirstChoice Investments - Platinum Asia	192.65	0.00	192.65	100.00	<a href="#">WP-1</a>
CFS FirstChoice Investments - Platinum International	811.37	0.00	811.37	100.00	<a href="#">WP-1</a>
Charter Hall Direct Industrial Fund No.3	2,398.28	0.00	2,398.28	100.00	<a href="#">WP-1</a>
Charter Hall Direct PFA Fund - Ordinary Units	2,867.28	0.00	2,867.28	100.00	<a href="#">WP-1</a>
<b>Dividends</b>	4,007.12	2,251.46	1,755.66	77.98	
<b>Shares in Listed Companies</b>	4,007.12	0.00	4,007.12	100.00	
Australia And New Zealand Banking Group Limited	384.82	0.00	384.82	100.00	<a href="#">WP-1</a>
Commonwealth Bank Of Australia.	1,125.00	0.00	1,125.00	100.00	<a href="#">WP-1</a>
National Australia Bank Limited	635.00	0.00	635.00	100.00	<a href="#">WP-1</a>

Income	2022	2021	Change (\$)	Change (%)	
QBE Insurance Group Limited	450.00	0.00	450.00	100.00	<a href="#">WP-1</a>
Ramelius Resources Limited	750.00	0.00	750.00	100.00	<a href="#">WP-1</a>
Santos Limited	390.05	0.00	390.05	100.00	<a href="#">WP-1</a>
Westpac Banking Corporation	272.25	0.00	272.25	100.00	<a href="#">WP-1</a>
<b>Foreign Income</b>	7.92	0.00	7.92	100.00	
<b>Foreign Dividend</b>	7.92	0.00	7.92	100.00	
<b>Shares in Listed Companies</b>	7.92	0.00	7.92	100.00	
Virgin Money Uk PLC - Cdi 1:1 Foreign Exempt Lse	7.92	0.00	7.92	100.00	<a href="#">WP-1</a>
<b>Interest</b>	23.77	67.47	-43.70	64.77	
<b>Cash At Bank</b>	23.77	0.00	23.77	100.00	
Commonwealth Bank of Australia	23.77	0.00	23.77	100.00	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Member Receipts</b>	24,639.15	20,239.95	4,399.20	21.74	
<b>Contributions</b>	24,639.15	20,239.95	4,399.20	21.74	<a href="#">WP-1</a>
<b>Employer</b>	24,639.15	20,239.95	4,399.20	21.74	
Miss Fiona Molinaro	6,093.88	0.00	6,093.88	100.00	
Mr Francesco Molinaro	6,093.88	0.00	6,093.88	100.00	
Mrs Sarah Molinaro	12,451.39	0.00	12,451.39	100.00	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Other Income</b>	45.58	0.00	45.58	100.00	
Fee Refund	45.58	0.00	45.58	100.00	<a href="#">WP-1</a>



Income	2022	2021	Change (\$)	Change (%)	
Total Income	40,559.83	33,129.77	7,430.06	22.43	
Expenses	2022	2021	Change (\$)	Change (%)	
<b>Investment Losses</b>	59,825.03	-66,482.67	126,307.70	189.99	
<b>Decrease in Market Value</b>	59,825.03	-66,482.67	126,307.70	189.99	<a href="#">WP-1</a>
<b>Managed Investments</b>	1,921.41	0.00	1,921.41	100.00	
CFS FirstChoice Investments - Ausbil Australian Active Equity	1,118.28	0.00	1,118.28	100.00	
CFS FirstChoice Investments - Ausbil Australian Emerging Leaders	1,123.39	0.00	1,123.39	100.00	
CFS FirstChoice Investments - CFS Cash	68.95	0.00	68.95	100.00	
CFS FirstChoice Investments - CFS Index Global Share - Hedged	2,826.90	0.00	2,826.90	100.00	
CFS FirstChoice Investments - Fidelity Australian Equities	1,649.92	0.00	1,649.92	100.00	
CFS FirstChoice Investments - FirstChoice Global Infrastructure Securities	-258.21	0.00	-258.21	100.00	
CFS FirstChoice Investments - Magellan Global Share	2,192.80	0.00	2,192.80	100.00	
CFS FirstChoice Investments - Platinum Asia	1,658.27	0.00	1,658.27	100.00	
CFS FirstChoice Investments - Platinum International	1,109.12	0.00	1,109.12	100.00	
Charter Hall Direct Industrial Fund No.3	-6,356.69	0.00	-6,356.69	100.00	
Charter Hall Direct PFA Fund - Ordinary Units	-3,211.32	0.00	-3,211.32	100.00	
<b>Shares in Listed Companies</b>	57,903.62	0.00	57,903.62	100.00	
Australia And New Zealand Banking Group Limited	1,658.52	0.00	1,658.52	100.00	
Commonwealth Bank Of Australia.	2,847.00	0.00	2,847.00	100.00	
National Australia Bank Limited	-585.00	0.00	-585.00	100.00	

Expenses	2022	2021	Change (\$)	Change (%)	
Predictive Discovery Limited	-25,570.05	0.00	-25,570.05	100.00	
QBE Insurance Group Limited	-2,040.00	0.00	-2,040.00	100.00	
Ramelius Resources Limited	24,750.00	0.00	24,750.00	100.00	
Red Dirt Metals Limited	16,836.96	0.00	16,836.96	100.00	
Rumble Resources Limited	37,062.69	0.00	37,062.69	100.00	
Santos Limited	-660.00	0.00	-660.00	100.00	
Twenty Seven Co. Limited	2,000.00	0.00	2,000.00	100.00	
Virgin Money Uk PLC - Cdi 1:1 Foreign Exempt Lse	183.75	0.00	183.75	100.00	
Westpac Banking Corporation	1,419.75	0.00	1,419.75	100.00	
<b>Member Payments</b>	5,830.66	4,934.20	896.46	18.17	
<b>Insurance Premiums</b>	5,830.66	4,934.20	896.46	18.17	
<b>Mr Francesco Molinaro</b>	3,087.68	0.00	3,087.68	100.00	
Accumulation	3,087.68	0.00	3,087.68	100.00	<a href="#">WP-1</a> <a href="#">WP-2</a> <a href="#">WP-3</a>
<b>Mrs Sarah Molinaro</b>	2,742.98	0.00	2,742.98	100.00	
Accumulation	2,742.98	0.00	2,742.98	100.00	<a href="#">WP-1</a> <a href="#">WP-2</a> <a href="#">WP-3</a>
<b>Other Expenses</b>	1,084.00	1,331.50	-247.50	18.59	
Accountancy Fee	440.00	440.00	0.00	0.00	<a href="#">WP-1</a>
Auditor Fee	385.00	632.50	-247.50	39.13	<a href="#">WP-1</a>

Expenses	2022	2021	Change (\$)	Change (%)	
SMSF Supervisory Levy	259.00	259.00	0.00	0.00	
<b>Total Expenses</b>	<b>66,739.69</b>	<b>-60,216.97</b>	<b>126,956.66</b>	<b>210.83</b>	
Income Tax	2022	2021	Change (\$)	Change (%)	
<b>Income Tax Expense</b>	-2,988.79	9,384.66	-12,373.45	131.85	<a href="#">WP-1</a> <a href="#">WP-2</a>
<b>Imputation Credits</b>	-1,808.44	0.00	-1,808.44	100.00	
<b>Managed Investments</b>	-295.05	0.00	-295.05	100.00	
CFS FirstChoice Investments - Ausbil Australian Active Equity	-118.02	0.00	-118.02	100.00	
CFS FirstChoice Investments - Ausbil Australian Emerging Leaders	-26.45	0.00	-26.45	100.00	
CFS FirstChoice Investments - Fidelity Australian Equities	-148.61	0.00	-148.61	100.00	
CFS FirstChoice Investments - FirstChoice Global Infrastructure Securities	-1.85	0.00	-1.85	100.00	
CFS FirstChoice Investments - Platinum International	-0.12	0.00	-0.12	100.00	
<b>Shares in Listed Companies</b>	-1,513.39	0.00	-1,513.39	100.00	
Australia And New Zealand Banking Group Limited	-164.92	0.00	-164.92	100.00	
Commonwealth Bank Of Australia.	-482.14	0.00	-482.14	100.00	
National Australia Bank Limited	-272.14	0.00	-272.14	100.00	
QBE Insurance Group Limited	-19.28	0.00	-19.28	100.00	
Ramelius Resources Limited	-321.43	0.00	-321.43	100.00	
Santos Limited	-136.80	0.00	-136.80	100.00	
Westpac Banking Corporation	-116.68	0.00	-116.68	100.00	
Income Tax Expense	-1,180.35	9,384.66	-10,565.01	112.58	

Income Tax	2022	2021	Change (\$)	Change (%)	
Total Income Tax	-2,988.79	9,384.66	-12,373.45	131.85	
Net Profit(Loss) Total	-23,191.07	83,962.08			





## Market Value

					Current Status : Warning Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
	Security Code	Security Name	Source Price	Units	Market Price	Market Value	
<b>FUND</b>							
	FSF0228AU	CFS FirstChoice Investments - CFS Cash	0.99	22,242.97	1.00	22,138.43	
	FSF0237AU	CFS FirstChoice Investments - Ausbil Australian Active Equity	1.32	4,219.90	1.32	5,552.12	
	FSF0409AU	CFS FirstChoice Investments - Platinum International	1.09	3,274.65	1.10	3,586.73	
	FSF0730AU	CFS FirstChoice Investments - Ausbil Australian Emerging Leaders	0.64	6,102.04	0.64	3,910.79	
	FSF0808AU	CFS FirstChoice Investments - Fidelity Australian Equities	0.87	7,435.44	0.87	6,467.35	
	FSF0810AU	CFS FirstChoice Investments - CFS Index Global Share - Hedged	0.89	11,103.30	0.89	9,930.79	
	FSF0874AU	CFS FirstChoice Investments - FirstChoice Global Infrastructure Securities	0.89	5,280.46	0.89	4,694.33	
	FSF1082AU	CFS FirstChoice Investments - Platinum Asia	1.07	7,987.79	1.07	8,540.54	
	FSF1204AU	CFS FirstChoice Investments - Magellan Global Share	1.21	4,325.04	1.21	5,214.70	
	MAQ0844AU	Charter Hall Direct Industrial Fund No.3	1.84	25,245.00	1.84	46,417.98	
	MAQ5880AU	Charter Hall Direct PFA Fund - Ordinary Units	1.20	38,229.95	1.20	45,803.31	
<b>SECURITY</b>							
	ANZ	Australia And New Zealand Banking Group Limited	22.03	271.00	22.03	5,970.13	
	CBA	Commonwealth Bank Of Australia.	90.38	300.00	90.38	27,114.00	
	NAB	National Australia Bank Limited	27.39	500.00	27.39	13,695.00	


				Current Status : Warning Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
PDI	Predictive Discovery Limited		0.20	300,000.00	0.20	60,000.00
QBE	QBE Insurance Group Limited		12.15	1,500.00	12.15	18,225.00
RDT	Red Dirt Metals Limited		0.40	35,000.00	0.40	14,000.00
RMS	Ramelius Resources Limited		0.87	30,000.00	0.87	26,100.00
RTR	Rumble Resources Limited		0.26	150,000.00	0.26	39,000.00
STO	Santos Limited		7.42	2,000.00	7.42	14,840.00
TSC	Twenty Seven Co. Limited		0.00	2,000,000.00	0.00	6,000.00
VUK	Virgin Money Uk PLC - Cdi 1:1 Foreign Exempt Lse		2.21	125.00	2.21	276.25
WBC	Westpac Banking Corporation		19.50	225.00	19.50	4,387.50



## Contra Bank Entries

				Current Status : Warning Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
	Date	Description	Debits	Credits	Balance	
<b>Commonwealth Bank of Australia</b>						
	15/07/2021	S K I SUPER FUND	0.00	106.85	81,547.24	
	09/05/2022	Transfer to CBA A- Prosperity 22630	1,089.00	0.00	27,042.05	
	03/06/2022	reimb Audit fees NETBANK TFR	0.00	1,089.00	27,855.92	
<b>Macquarie Cash Management Account</b>						
	15/07/2021	FUNDS TFR TO S K I SUPERANNUATION	106.85	0.00	0.00	

**Income Comparison**

					Current Status : Warning Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
	Date	Income Type	Total Income	Franking Credit	Estimated Income	Estimated Franking Credit	
FSF0228AU : CFS FirstChoice Investments - CFS Cash (MF:FSF0228AU)							
	25/07/2021	Distribution	3.22	0.00	2.22	0.00	

## Lump Sum Payment - Good to Go

Great news! After review there is nothing that requires your attention.

**Preservation Components**

						Current Status : Good to Go Prior Status : N/A		Prepared By : N/A	Reviewed By : N/A
			Prior Year			Current Year			
Account Name	Account Type	Preserved Amount	Restricted Non-Preserved Amount	Unrestricted Non-Preserved Amount	Preserved Amount	Restricted Non-Preserved Amount	Unrestricted Non-Preserved Amount		
<b>Mr Francesco Molinaro (Age: 47 at 30/06/2022)</b>									
Accumulation	Accumulation	97,932.61	0.00	0.00	91,932.55	0.00	0.00		
<b>Mrs Sarah Molinaro (Age: 47 at 30/06/2022)</b>									
Accumulation	Accumulation	173,360.54	0.00	0.00	166,266.03	0.00	0.00		
<b>Miss Fiona Molinaro (Age: 49 at 30/06/2022)</b>									
Accumulation	Accumulation	174,093.74	0.00	0.00	163,997.24	0.00	0.00		

**Tax Component Verification (Accumulation)**

		Current Status : Good to Go Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
	Account Name		Prior Year Tax Free Amount	Current Year Tax Free Amount
Mr Francesco Molinaro (Age: 47 at 30/06/2022)				
	Accumulation		201.80	201.80
Mrs Sarah Molinaro (Age: 47 at 30/06/2022)				
	Accumulation		1,419.45	1,419.45
Miss Fiona Molinaro (Age: 49 at 30/06/2022)				
	Accumulation		0.00	0.00

### Work Test - Good to Go

Great news! After review there is nothing that requires your attention.

### Contribution Cap Limit

		Current Status : Good to Go Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
Current Year Contributions			Concessional	Non-Concessional
Mrs Sarah Molinaro				
Date of Birth: 11/06/1975 (Age: 46 at 30/06/2022)				
	Caps		27,500.00	110,000.00
	Cumulative available unused cap		75,000.00	0.00
	Maximum cap available		102,500.00	110,000.00
	Contributions made (to this fund)		12,451.39	0.00
	Contributions made (to other fund)		0.00	0.00
	Contributions as allocated		12,451.39	0.00
	Amount above caps		0.00	0.00
Mr Francesco Molinaro				
Date of Birth: 22/10/1974 (Age: 46 at 30/06/2022)				
	Caps		27,500.00	110,000.00
	Cumulative available unused cap		75,000.00	0.00
	Maximum cap available		102,500.00	110,000.00
	Contributions made (to this fund)		6,093.88	0.00
	Contributions made (to other fund)		0.00	0.00
	Contributions as allocated		6,093.88	0.00
	Amount above caps		0.00	0.00

		Current Status : Good to Go Prior Status : N/A	Prepared By : N/A	Reviewed By : N/A
Miss Fiona Molinaro				
Date of Birth: 17/06/1973 (Age: 48 at 30/06/2022)				
	Caps		27,500.00	110,000.00
	Cumulative available unused cap		75,000.00	0.00
	Maximum cap available		102,500.00	110,000.00
	Contributions made (to this fund)		6,093.88	0.00
	Contributions made (to other fund)		0.00	0.00
	Contributions as allocated		6,093.88	0.00
	Amount above caps		0.00	0.00



### Negative Balance - Good to Go

Great news! After review there is nothing that requires your attention.

**Benefits Paid to Member < 60 - Good to Go**

Great news! After review there is nothing that requires your attention.

### Retirement Condition - Good to Go

Great news! After review there is nothing that requires your attention.

**Pension Limit - Not Applicable**

The system did not find any data to process.

### Tax Effective Allocation of Pension Payment (Member Level) - Not Applicable

The system did not find any data to process.

### Preservation Components for Member above 65 - Not Applicable

The system did not find any data to process.

### Tax Component Verification (Pension) - Not Applicable

The system did not find any data to process.

### Tax Effective Allocation of Pension Payment (Pension Account Level) - Not Applicable

The system did not find any data to process.



## General Ledger

Date	Description	Quantity	Debits	Credits	Balance
<b>Member Receipts / Contributions / Employer / Miss Fiona Molinaro</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
17/08/2021	Super Fiona AprJun NETBANK TFR	0.00	0.00	1,524.76	1,524.76
17/02/2022	SKI Fiona JulJan22 NETBANK TFR	0.00	0.00	2,284.56	3,809.32
15/06/2022	SKI Fiona FebMay22 NETBANK TFR	0.00	0.00	2,284.56	6,093.88
30/06/2022	Closing Balance	0.00	0.00	0.00	6,093.88
<b>Member Receipts / Contributions / Employer / Mr Francesco Molinaro</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
17/08/2021	Super Frank AprJun NETBANK TFR	0.00	0.00	1,524.76	1,524.76
17/02/2022	SKI Frank JulJan22 NETBANK TFR	0.00	0.00	2,284.56	3,809.32
15/06/2022	SKI Frank FebMay22 NETBANK TFR	0.00	0.00	2,284.56	6,093.88
30/06/2022	Closing Balance	0.00	0.00	0.00	6,093.88
<b>Member Receipts / Contributions / Employer / Mrs Sarah Molinaro</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
02/07/2021	PC010721-126505110 SuperChoice P-L	0.00	0.00	413.67	413.67
27/08/2021	PC260821-114749280 SuperChoice P-L	0.00	0.00	852.91	1,266.58
28/09/2021	PC270921-172669599 SuperChoice P-L	0.00	0.00	852.93	2,119.51
22/10/2021	PC211021-106945899 SuperChoice P-L	0.00	0.00	1,393.81	3,513.32
30/11/2021	PC291121-197473640 SuperChoice P-L	0.00	0.00	929.21	4,442.53

Date	Description	Quantity	Debits	Credits	Balance
23/12/2021	PC221221-167759717 SuperChoice P-L	0.00	0.00	929.21	5,371.74
25/01/2022	PC240122-138890350 SuperChoice P-L	0.00	0.00	943.08	6,314.82
31/01/2022	PC240122-175632066 SuperChoice P-L	0.00	0.00	261.52	6,576.34
25/02/2022	PC210222-145613475 SuperChoice P-L	0.00	0.00	941.48	7,517.82
02/03/2022	PC240222-146017712 SuperChoice P-L	0.00	0.00	696.91	8,214.73
25/03/2022	PC210322-154968622 SuperChoice P-L	0.00	0.00	941.48	9,156.21
22/04/2022	PC140422-182639108 SuperChoice P-L	0.00	0.00	941.48	10,097.69
07/06/2022	PC010622-147877005 SuperChoice P-L	0.00	0.00	1,412.22	11,509.91
10/06/2022	PC060622-155341125 SuperChoice P-L	0.00	0.00	941.48	12,451.39
30/06/2022	Closing Balance	0.00	0.00	0.00	12,451.39
<b>Investment Income / Distributions / Managed Investments / CFS FirstChoice Investments - Ausbil Australian Active Equity</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
23/09/2021	FSF0237AU Distribution - Cash	0.00	0.00	94.95	94.95
16/12/2021	FSF0237AU Distribution - Cash	0.00	0.00	129.13	224.08
24/03/2022	FSF0237AU Distribution - Cash	0.00	0.00	298.35	522.43
30/06/2022	Distribution - Tax Statement	0.00	0.00	0.11	522.54
30/06/2022	FSF0237AU Distribution - Cash	0.00	0.00	432.12	954.66
30/06/2022	Closing Balance	0.00	0.00	0.00	954.66
<b>Investment Income / Distributions / Managed Investments / CFS FirstChoice Investments - Ausbil Australian Emerging Leaders</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
23/09/2021	FSF0730AU Distribution - Cash	0.00	0.00	4.88	4.88
16/12/2021	FSF0730AU Distribution - Cash	0.00	0.00	217.84	222.72
24/03/2022	FSF0730AU Distribution - Cash	0.00	0.00	264.22	486.94
30/06/2022	Distribution - Tax Statement	0.00	0.00	0.04	486.98
30/06/2022	FSF0730AU Distribution - Cash	0.00	0.00	272.15	759.13
30/06/2022	Closing Balance	0.00	0.00	0.00	759.13
<b>Investment Income / Distributions / Managed Investments / CFS FirstChoice Investments - CFS Cash</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
25/07/2021	FSF0228AU Distribution - Cash	0.00	0.00	3.22	3.22
28/10/2021	FSF0228AU Distribution - Cash	0.00	0.00	2.22	5.44
24/03/2022	FSF0228AU Distribution - Cash	0.00	0.00	2.22	7.66
26/05/2022	FSF0228AU Distribution - Cash	0.00	0.00	4.45	12.11
30/06/2022	Distribution - Tax Statement	0.00	0.00	0.00	12.11
30/06/2022	FSF0228AU Distribution - Cash	0.00	0.00	11.12	23.23
30/06/2022	Closing Balance	0.00	0.00	0.00	23.23
<b>Investment Income / Distributions / Managed Investments / CFS FirstChoice Investments - CFS Index Global Share - Hedged</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
16/12/2021	FSF0810AU Distribution - Cash	0.00	0.00	137.68	137.68
30/06/2022	Distribution - Tax Statement	0.00	0.00	33.64	171.32
30/06/2022	FSF0810AU Distribution - Cash	0.00	0.00	1,130.32	1,301.64

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Closing Balance	0.00	0.00	0.00	1,301.64
<b>Investment Income / Distributions / Managed Investments / CFS FirstChoice Investments - Fidelity Australian Equities</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
23/09/2021	FSF0808AU Distribution - Cash	0.00	0.00	119.71	119.71
16/12/2021	FSF0808AU Distribution - Cash	0.00	0.00	144.25	263.96
24/03/2022	FSF0808AU Distribution - Cash	0.00	0.00	263.96	527.92
30/06/2022	Distribution - Tax Statement	0.00	0.00	0.23	528.15
30/06/2022	FSF0808AU Distribution - Cash	0.00	0.00	530.15	1,058.30
30/06/2022	Closing Balance	0.00	0.00	0.00	1,058.30
<b>Investment Income / Distributions / Managed Investments / CFS FirstChoice Investments - FirstChoice Global Infrastructure Securities</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
16/12/2021	FSF0874AU Distribution - Cash	0.00	0.00	54.39	54.39
30/06/2022	Distribution - Tax Statement	0.00	0.00	21.29	75.68
30/06/2022	FSF0874AU Distribution - Cash	0.00	0.00	50.69	126.37
30/06/2022	Closing Balance	0.00	0.00	0.00	126.37
<b>Investment Income / Distributions / Managed Investments / CFS FirstChoice Investments - Magellan Global Share</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
16/12/2021	FSF1204AU Distribution - Cash	0.00	0.00	157.86	157.86
30/06/2022	Distribution - Tax Statement	0.00	0.00	18.19	176.05
30/06/2022	FSF1204AU Distribution - Cash	0.00	0.00	1,167.33	1,343.38

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Closing Balance	0.00	0.00	0.00	1,343.38
<b>Investment Income / Distributions / Managed Investments / CFS FirstChoice Investments - Platinum Asia</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
16/12/2021	FSF1082AU Distribution - Cash	0.00	0.00	79.08	79.08
30/06/2022	Distribution - Tax Statement	0.00	0.00	2.54	81.62
30/06/2022	FSF1082AU Distribution - Cash	0.00	0.00	111.03	192.65
30/06/2022	Closing Balance	0.00	0.00	0.00	192.65
<b>Investment Income / Distributions / Managed Investments / CFS FirstChoice Investments - Platinum International</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
16/12/2021	FSF0409AU Distribution - Cash	0.00	0.00	56.00	56.00
30/06/2022	Distribution - Tax Statement	0.00	0.00	13.33	69.33
30/06/2022	FSF0409AU Distribution - Cash	0.00	0.00	742.04	811.37
30/06/2022	Closing Balance	0.00	0.00	0.00	811.37
<b>Investment Income / Distributions / Managed Investments / Charter Hall Direct Industrial Fund No.3</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/09/2021	MAQ0844AU Distribution - Cash	0.00	0.00	599.57	599.57
31/12/2021	MAQ0844AU Distribution - Cash	0.00	0.00	599.57	1,199.14
31/03/2022	MAQ0844AU Distribution - Cash	0.00	0.00	599.57	1,798.71
30/06/2022	Distribution - Tax Statement	0.00	0.00	0.00	1,798.71
30/06/2022	Distribution - Tax Statement	0.00	0.00	0.00	1,798.71

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Distribution - Tax Statement	0.00	0.00	0.00	1,798.71
30/06/2022	Distribution - Tax Statement	0.00	0.00	0.00	1,798.71
30/06/2022	MAQ0844AU Distribution - Cash	0.00	0.00	599.57	2,398.28
30/06/2022	Closing Balance	0.00	0.00	0.00	2,398.28
<b>Investment Income / Distributions / Managed Investments / Charter Hall Direct PFA Fund - Ordinary Units</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
31/07/2021	MAQ5880AU Distribution - Cash	0.00	0.00	238.94	238.94
31/08/2021	MAQ5880AU Distribution - Cash	0.00	0.00	238.94	477.88
30/09/2021	MAQ5880AU Distribution - Cash	0.00	0.00	238.94	716.82
31/10/2021	MAQ5880AU Distribution - Cash	0.00	0.00	238.94	955.76
30/11/2021	MAQ5880AU Distribution - Cash	0.00	0.00	238.94	1,194.70
31/12/2021	MAQ5880AU Distribution - Cash	0.00	0.00	238.94	1,433.64
31/01/2022	MAQ5880AU Distribution - Cash	0.00	0.00	238.94	1,672.58
28/02/2022	MAQ5880AU Distribution - Cash	0.00	0.00	238.94	1,911.52
31/03/2022	MAQ5880AU Distribution - Cash	0.00	0.00	238.94	2,150.46
30/04/2022	MAQ5880AU Distribution - Cash	0.00	0.00	238.94	2,389.40
31/05/2022	MAQ5880AU Distribution - Cash	0.00	0.00	238.94	2,628.34
30/06/2022	Distribution - Tax Statement	0.00	0.00	0.00	2,628.34
30/06/2022	Distribution - Tax Statement	0.00	0.00	0.00	2,628.34
30/06/2022	Distribution - Tax Statement	0.00	0.00	0.00	2,628.34

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Distribution - Tax Statement	0.00	0.00	0.00	2,628.34
30/06/2022	Distribution - Tax Statement	0.00	0.00	0.00	2,628.34
30/06/2022	Distribution - Tax Statement	0.00	0.00	0.00	2,628.34
30/06/2022	Distribution - Tax Statement	0.00	0.00	0.00	2,628.34
30/06/2022	Distribution - Tax Statement	0.00	0.00	0.00	2,628.34
30/06/2022	Distribution - Tax Statement	0.00	0.00	0.00	2,628.34
30/06/2022	Distribution - Tax Statement	0.00	0.00	0.00	2,628.34
30/06/2022	Distribution - Tax Statement	0.00	0.00	0.00	2,628.34
30/06/2022	Distribution - Tax Statement	0.00	0.00	0.00	2,628.34
30/06/2022	MAQ5880AU Distribution - Cash	0.00	0.00	238.94	2,867.28
30/06/2022	Closing Balance	0.00	0.00	0.00	2,867.28
<b>Investment Income / Dividends / Shares in Listed Companies / Australia And New Zealand Banking Group Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
01/07/2021	A071-00628829 ANZ DIVIDEND	0.00	0.00	189.70	189.70
16/12/2021	ANZ AUD 0.72 FRANKED, 30% CTR, DRP NIL DISC, BSP	0.00	0.00	195.12	384.82
30/06/2022	Closing Balance	0.00	0.00	0.00	384.82
<b>Investment Income / Dividends / Shares in Listed Companies / Commonwealth Bank Of Australia.</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
29/09/2021	CBA AUD 2 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	600.00	600.00

Date	Description	Quantity	Debits	Credits	Balance
30/03/2022	CBA AUD 1.75 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	525.00	1,125.00
30/06/2022	Closing Balance	0.00	0.00	0.00	1,125.00
<b>Investment Income / Dividends / Shares in Listed Companies / National Australia Bank Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
02/07/2021	DV221-01055492 NAB INTERIM DIV	0.00	0.00	300.00	300.00
15/12/2021	NAB AUD 0.67 FRANKED, 30% CTR, DRP NIL DISC, BSP	0.00	0.00	335.00	635.00
30/06/2022	Closing Balance	0.00	0.00	0.00	635.00
<b>Investment Income / Dividends / Shares in Listed Companies / QBE Insurance Group Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
24/09/2021	QBE AUD 0.011 FRANKED, 30% CTR, 0.099 CFI, DRP NIL DISC, BSP	0.00	0.00	165.00	165.00
12/04/2022	QBE AUD 0.019 FRANKED, 30% CTR, 0.171 CFI, DRP NIL DISC, BSP	0.00	0.00	285.00	450.00
30/06/2022	Closing Balance	0.00	0.00	0.00	450.00
<b>Investment Income / Dividends / Shares in Listed Companies / Ramelius Resources Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
04/10/2021	RMS AUD 0.025 FRANKED, 30% CTR	0.00	0.00	750.00	750.00
30/06/2022	Closing Balance	0.00	0.00	0.00	750.00
<b>Investment Income / Dividends / Shares in Listed Companies / Santos Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00



Date	Description	Quantity	Debits	Credits	Balance
21/09/2021	STO USD 0.055, 0.055 FRANKED, 30% CTR, DRP SUSP	0.00	0.00	153.88	153.88
24/03/2022	STO USD 0.085, 0.0595 FRANKED, 30% CTR, 0.0255 CFI, DRP SUSP	0.00	0.00	236.17	390.05
30/06/2022	Closing Balance	0.00	0.00	0.00	390.05
<b>Investment Income / Dividends / Shares in Listed Companies / Westpac Banking Corporation</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
21/12/2021	WBC AUD 0.6 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	135.00	135.00
24/06/2022	WBC AUD 0.61 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	137.25	272.25
30/06/2022	Closing Balance	0.00	0.00	0.00	272.25
<b>Investment Income / Foreign Income / Foreign Dividend / Shares in Listed Companies / Virgin Money Uk PLC - Cdi 1:1 Foreign Exempt Lse</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
11/03/2022	VUK GBP 0.01	0.00	0.00	2.38	2.38
21/06/2022	VUK GBP 0.025	0.00	0.00	5.54	7.92
30/06/2022	Closing Balance	0.00	0.00	0.00	7.92
<b>Investment Income / Interest / Cash At Bank / Commonwealth Bank of Australia</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
01/07/2021	DEPOSIT INTEREST	0.00	0.00	3.11	3.11
01/08/2021	DEPOSIT INTEREST	0.00	0.00	3.45	6.56
01/09/2021	DEPOSIT INTEREST	0.00	0.00	3.55	10.11

Date	Description	Quantity	Debits	Credits	Balance
01/10/2021	DEPOSIT INTEREST	0.00	0.00	3.53	13.64
01/11/2021	DEPOSIT INTEREST	0.00	0.00	2.70	16.34
01/12/2021	DEPOSIT INTEREST	0.00	0.00	1.04	17.38
01/01/2022	DEPOSIT INTEREST	0.00	0.00	0.67	18.05
01/02/2022	DEPOSIT INTEREST	0.00	0.00	0.73	18.78
01/03/2022	DEPOSIT INTEREST	0.00	0.00	0.78	19.56
01/04/2022	DEPOSIT INTEREST	0.00	0.00	1.04	20.60
01/05/2022	DEPOSIT INTEREST	0.00	0.00	1.12	21.72
01/06/2022	DEPOSIT INTEREST	0.00	0.00	2.05	23.77
30/06/2022	Closing Balance	0.00	0.00	0.00	23.77
<b>Other Income / Fee Refund</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
18/10/2021	Paper Statement Fee Refund	0.00	0.00	45.58	45.58
30/06/2022	Closing Balance	0.00	0.00	0.00	45.58
<b>Member Payments / Insurance Premiums / Mr Francesco Molinaro / Accumulation</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
01/07/2021	1001133420-1pIYk OnePath Life Ltd	0.00	84.05	0.00	84.05
19/07/2021	02519147-00008 Asteron Life	0.00	161.48	0.00	245.53
02/08/2021	1001133420-1q1fE OnePath Life Ltd	0.00	84.05	0.00	329.58
17/08/2021	02519147-00008 Asteron Life	0.00	161.48	0.00	491.06

Date	Description	Quantity	Debits	Credits	Balance
31/08/2021	1001133420-1qinV OnePath Life Ltd	0.00	84.05	0.00	575.11
17/09/2021	02519147-00008 Asteron Life	0.00	161.48	0.00	736.59
01/10/2021	1001133420-1rWkT OnePath Life Ltd	0.00	84.05	0.00	820.64
18/10/2021	02519147-00008 Asteron Life	0.00	161.48	0.00	982.12
02/11/2021	1001133420-1sGzp OnePath Life Ltd	0.00	84.05	0.00	1,066.17
17/11/2021	02519147-00008 Asteron Life	0.00	161.48	0.00	1,227.65
01/12/2021	1001133420-1szTI OnePath Life Ltd	0.00	84.05	0.00	1,311.70
17/12/2021	02519147-00008 Asteron Life	0.00	161.48	0.00	1,473.18
31/12/2021	1001133420-1tiD7 OnePath Life Ltd	0.00	84.05	0.00	1,557.23
17/01/2022	02519147-00008 Asteron Life	0.00	161.48	0.00	1,718.71
01/02/2022	1001133420-1uOWc OnePath Life Ltd	0.00	84.05	0.00	1,802.76
17/02/2022	02519147-00008 Asteron Life	0.00	161.48	0.00	1,964.24
01/03/2022	1001133420-1v2zI OnePath Life Ltd	0.00	84.05	0.00	2,048.29
17/03/2022	02519147-00008 Asteron Life	0.00	161.48	0.00	2,209.77
31/03/2022	1001133420-1vqw0 OnePath Life Ltd	0.00	84.05	0.00	2,293.82
19/04/2022	02519147-00008 Asteron Life	0.00	161.48	0.00	2,455.30
02/05/2022	E221502 35 ONEPATH LIFE	0.00	103.14	0.00	2,558.44
17/05/2022	02519147-00008 Asteron Life	0.00	161.48	0.00	2,719.92
30/05/2022	E221502 35 ONEPATH LIFE	0.00	103.14	0.00	2,823.06
17/06/2022	02519147-00008 Asteron Life	0.00	161.48	0.00	2,984.54

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	E221502 35 ONEPATH LIFE	0.00	103.14	0.00	3,087.68
30/06/2022	Closing Balance	0.00	0.00	0.00	3,087.68
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
01/07/2021	1001133420-1pIYk OnePath Life Ltd	0.00	0.00	84.05	84.05
01/07/2021	Insurance Premium Paid	0.00	84.05	0.00	0.00
19/07/2021	02519147-00008 Asteron Life	0.00	0.00	161.48	161.48
19/07/2021	Insurance Premium Paid	0.00	161.48	0.00	0.00
02/08/2021	1001133420-1q1fE OnePath Life Ltd	0.00	0.00	84.05	84.05
02/08/2021	Insurance Premium Paid	0.00	84.05	0.00	0.00
17/08/2021	02519147-00008 Asteron Life	0.00	0.00	161.48	161.48
17/08/2021	Insurance Premium Paid	0.00	161.48	0.00	0.00
31/08/2021	1001133420-1qinV OnePath Life Ltd	0.00	0.00	84.05	84.05
31/08/2021	Insurance Premium Paid	0.00	84.05	0.00	0.00
17/09/2021	02519147-00008 Asteron Life	0.00	0.00	161.48	161.48
17/09/2021	Insurance Premium Paid	0.00	161.48	0.00	0.00
01/10/2021	1001133420-1rWkT OnePath Life Ltd	0.00	0.00	84.05	84.05
01/10/2021	Insurance Premium Paid	0.00	84.05	0.00	0.00
18/10/2021	02519147-00008 Asteron Life	0.00	0.00	161.48	161.48
18/10/2021	Insurance Premium Paid	0.00	161.48	0.00	0.00
02/11/2021	1001133420-1sGzp OnePath Life Ltd	0.00	0.00	84.05	84.05

Date	Description	Quantity	Debits	Credits	Balance
02/11/2021	Insurance Premium Paid	0.00	84.05	0.00	0.00
17/11/2021	02519147-00008 Asteron Life	0.00	0.00	161.48	161.48
17/11/2021	Insurance Premium Paid	0.00	161.48	0.00	0.00
01/12/2021	1001133420-1szTI OnePath Life Ltd	0.00	0.00	84.05	84.05
01/12/2021	Insurance Premium Paid	0.00	84.05	0.00	0.00
17/12/2021	02519147-00008 Asteron Life	0.00	0.00	161.48	161.48
17/12/2021	Insurance Premium Paid	0.00	161.48	0.00	0.00
31/12/2021	1001133420-1tiD7 OnePath Life Ltd	0.00	0.00	84.05	84.05
31/12/2021	Insurance Premium Paid	0.00	84.05	0.00	0.00
17/01/2022	02519147-00008 Asteron Life	0.00	0.00	161.48	161.48
17/01/2022	Insurance Premium Paid	0.00	161.48	0.00	0.00
01/02/2022	1001133420-1uOWc OnePath Life Ltd	0.00	0.00	84.05	84.05
01/02/2022	Insurance Premium Paid	0.00	84.05	0.00	0.00
17/02/2022	02519147-00008 Asteron Life	0.00	0.00	161.48	161.48
17/02/2022	Insurance Premium Paid	0.00	161.48	0.00	0.00
01/03/2022	1001133420-1v2zI OnePath Life Ltd	0.00	0.00	84.05	84.05
01/03/2022	Insurance Premium Paid	0.00	84.05	0.00	0.00
17/03/2022	02519147-00008 Asteron Life	0.00	0.00	161.48	161.48
17/03/2022	Insurance Premium Paid	0.00	161.48	0.00	0.00
31/03/2022	1001133420-1vqw0 OnePath Life Ltd	0.00	0.00	84.05	84.05

Date	Description	Quantity	Debits	Credits	Balance
31/03/2022	Insurance Premium Paid	0.00	84.05	0.00	0.00
19/04/2022	02519147-00008 Asteron Life	0.00	0.00	161.48	161.48
19/04/2022	Insurance Premium Paid	0.00	161.48	0.00	0.00
02/05/2022	E221502 35 ONEPATH LIFE	0.00	0.00	103.14	103.14
02/05/2022	Insurance Premium Paid	0.00	103.14	0.00	0.00
17/05/2022	02519147-00008 Asteron Life	0.00	0.00	161.48	161.48
17/05/2022	Insurance Premium Paid	0.00	161.48	0.00	0.00
30/05/2022	E221502 35 ONEPATH LIFE	0.00	0.00	103.14	103.14
30/05/2022	Insurance Premium Paid	0.00	103.14	0.00	0.00
17/06/2022	02519147-00008 Asteron Life	0.00	0.00	161.48	161.48
17/06/2022	Insurance Premium Paid	0.00	161.48	0.00	0.00
30/06/2022	E221502 35 ONEPATH LIFE	0.00	0.00	103.14	103.14
30/06/2022	Insurance Premium Paid	0.00	103.14	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Member Payments / Insurance Premiums / Mrs Sarah Molinaro / Accumulation</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
07/07/2021	1001133456-1pRaR OnePath Life Ltd	0.00	93.73	0.00	93.73
19/07/2021	02519114-00007 Asteron Life	0.00	118.56	0.00	212.29
09/08/2021	1001133456-1qBOg OnePath Life Ltd	0.00	93.73	0.00	306.02
18/08/2021	02519114-00007 Asteron Life	0.00	118.56	0.00	424.58

Date	Description	Quantity	Debits	Credits	Balance
07/09/2021	1001133456-1quNc OnePath Life Ltd	0.00	93.73	0.00	518.31
20/09/2021	02519114-00007 Asteron Life	0.00	132.08	0.00	650.39
07/10/2021	1001133456-1rf83 OnePath Life Ltd	0.00	93.73	0.00	744.12
18/10/2021	02519114-00007 Asteron Life	0.00	132.08	0.00	876.20
09/11/2021	1001133456-1sQKo OnePath Life Ltd	0.00	93.73	0.00	969.93
18/11/2021	02519114-00007 Asteron Life	0.00	132.08	0.00	1,102.01
07/12/2021	1001133456-1t5tF OnePath Life Ltd	0.00	93.73	0.00	1,195.74
20/12/2021	02519114-00007 Asteron Life	0.00	132.08	0.00	1,327.82
07/01/2022	1001133456-1tqkB OnePath Life Ltd	0.00	93.73	0.00	1,421.55
18/01/2022	02519114-00007 Asteron Life	0.00	132.08	0.00	1,553.63
08/02/2022	1001133456-1uZEW OnePath Life Ltd	0.00	93.73	0.00	1,647.36
18/02/2022	02519114-00007 Asteron Life	0.00	132.08	0.00	1,779.44
08/03/2022	1001133456-1vHJs OnePath Life Ltd	0.00	93.73	0.00	1,873.17
18/03/2022	02519114-00007 Asteron Life	0.00	132.08	0.00	2,005.25
19/04/2022	02519114-00007 Asteron Life	0.00	132.08	0.00	2,137.33
26/04/2022	E221504 35 ONEPATH LIFE	0.00	93.75	0.00	2,231.08
18/05/2022	02519114-00007 Asteron Life	0.00	132.08	0.00	2,363.16
02/06/2022	E221504 3L01062022 ONEPATH LIFE	0.00	123.87	0.00	2,487.03
06/06/2022	E221504 35 ONEPATH LIFE	0.00	123.87	0.00	2,610.90
20/06/2022	02519114-00007 Asteron Life	0.00	132.08	0.00	2,742.98

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Closing Balance	0.00	0.00	0.00	2,742.98
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
07/07/2021	1001133456-1pRaR OnePath Life Ltd	0.00	0.00	93.73	93.73
07/07/2021	Insurance Premium Paid	0.00	93.73	0.00	0.00
19/07/2021	02519114-00007 Asteron Life	0.00	0.00	118.56	118.56
19/07/2021	Insurance Premium Paid	0.00	118.56	0.00	0.00
09/08/2021	1001133456-1qBOg OnePath Life Ltd	0.00	0.00	93.73	93.73
09/08/2021	Insurance Premium Paid	0.00	93.73	0.00	0.00
18/08/2021	02519114-00007 Asteron Life	0.00	0.00	118.56	118.56
18/08/2021	Insurance Premium Paid	0.00	118.56	0.00	0.00
07/09/2021	1001133456-1quNc OnePath Life Ltd	0.00	0.00	93.73	93.73
07/09/2021	Insurance Premium Paid	0.00	93.73	0.00	0.00
20/09/2021	02519114-00007 Asteron Life	0.00	0.00	132.08	132.08
20/09/2021	Insurance Premium Paid	0.00	132.08	0.00	0.00
07/10/2021	1001133456-1rf83 OnePath Life Ltd	0.00	0.00	93.73	93.73
07/10/2021	Insurance Premium Paid	0.00	93.73	0.00	0.00
18/10/2021	02519114-00007 Asteron Life	0.00	0.00	132.08	132.08
18/10/2021	Insurance Premium Paid	0.00	132.08	0.00	0.00
09/11/2021	1001133456-1sQKo OnePath Life Ltd	0.00	0.00	93.73	93.73
09/11/2021	Insurance Premium Paid	0.00	93.73	0.00	0.00



Date	Description	Quantity	Debits	Credits	Balance
18/11/2021	02519114-00007 Asteron Life	0.00	0.00	132.08	132.08
18/11/2021	Insurance Premium Paid	0.00	132.08	0.00	0.00
07/12/2021	1001133456-1t5tF OnePath Life Ltd	0.00	0.00	93.73	93.73
07/12/2021	Insurance Premium Paid	0.00	93.73	0.00	0.00
20/12/2021	02519114-00007 Asteron Life	0.00	0.00	132.08	132.08
20/12/2021	Insurance Premium Paid	0.00	132.08	0.00	0.00
07/01/2022	1001133456-1tqkB OnePath Life Ltd	0.00	0.00	93.73	93.73
07/01/2022	Insurance Premium Paid	0.00	93.73	0.00	0.00
18/01/2022	02519114-00007 Asteron Life	0.00	0.00	132.08	132.08
18/01/2022	Insurance Premium Paid	0.00	132.08	0.00	0.00
08/02/2022	1001133456-1uZEW OnePath Life Ltd	0.00	0.00	93.73	93.73
08/02/2022	Insurance Premium Paid	0.00	93.73	0.00	0.00
18/02/2022	02519114-00007 Asteron Life	0.00	0.00	132.08	132.08
18/02/2022	Insurance Premium Paid	0.00	132.08	0.00	0.00
08/03/2022	1001133456-1vHJs OnePath Life Ltd	0.00	0.00	93.73	93.73
08/03/2022	Insurance Premium Paid	0.00	93.73	0.00	0.00
18/03/2022	02519114-00007 Asteron Life	0.00	0.00	132.08	132.08
18/03/2022	Insurance Premium Paid	0.00	132.08	0.00	0.00
19/04/2022	02519114-00007 Asteron Life	0.00	0.00	132.08	132.08
19/04/2022	Insurance Premium Paid	0.00	132.08	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
26/04/2022	E221504 35 ONEPATH LIFE	0.00	0.00	93.75	93.75
26/04/2022	Insurance Premium Paid	0.00	93.75	0.00	0.00
18/05/2022	02519114-00007 Asteron Life	0.00	0.00	132.08	132.08
18/05/2022	Insurance Premium Paid	0.00	132.08	0.00	0.00
02/06/2022	E221504 3L01062022 ONEPATH LIFE	0.00	0.00	123.87	123.87
02/06/2022	Insurance Premium Paid	0.00	123.87	0.00	0.00
06/06/2022	E221504 35 ONEPATH LIFE	0.00	0.00	123.87	123.87
06/06/2022	Insurance Premium Paid	0.00	123.87	0.00	0.00
20/06/2022	02519114-00007 Asteron Life	0.00	0.00	132.08	132.08
20/06/2022	Insurance Premium Paid	0.00	132.08	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Expenses / Accountancy Fee</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
13/01/2022	Transfer to other HMH 189605	0.00	440.00	0.00	440.00
30/06/2022	Closing Balance	0.00	0.00	0.00	440.00
<b>Other Expenses / Auditor Fee</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
13/01/2022	Transfer to other HMH 189606	0.00	385.00	0.00	385.00
30/06/2022	Closing Balance	0.00	0.00	0.00	385.00
<b>Other Expenses / SMSF Supervisory Levy</b>					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
01/02/2022	ATO006000015938884 ATO	0.00	259.00	0.00	259.00
30/06/2022	Closing Balance	0.00	0.00	0.00	259.00
<b>Investment Losses / Decrease in Market Value / Managed Investments / CFS FirstChoice Investments - Ausbil Australian Active Equity</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	1,118.28	0.00	1,118.28
30/06/2022	Closing Balance	0.00	0.00	0.00	1,118.28
<b>Investment Losses / Decrease in Market Value / Managed Investments / CFS FirstChoice Investments - Ausbil Australian Emerging Leaders</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	1,123.39	0.00	1,123.39
30/06/2022	Closing Balance	0.00	0.00	0.00	1,123.39
<b>Investment Losses / Decrease in Market Value / Managed Investments / CFS FirstChoice Investments - CFS Cash</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	68.95	0.00	68.95
30/06/2022	Closing Balance	0.00	0.00	0.00	68.95
<b>Investment Losses / Decrease in Market Value / Managed Investments / CFS FirstChoice Investments - CFS Index Global Share - Hedged</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	2,826.90	0.00	2,826.90
30/06/2022	Closing Balance	0.00	0.00	0.00	2,826.90
<b>Investment Losses / Decrease in Market Value / Managed Investments / CFS FirstChoice Investments - Fidelity Australian Equities</b>					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	1,649.92	0.00	1,649.92
30/06/2022	Closing Balance	0.00	0.00	0.00	1,649.92
<b>Investment Losses / Decrease in Market Value / Managed Investments / CFS FirstChoice Investments - FirstChoice Global Infrastructure Securities</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	0.00	258.21	258.21
30/06/2022	Closing Balance	0.00	0.00	0.00	258.21
<b>Investment Losses / Decrease in Market Value / Managed Investments / CFS FirstChoice Investments - Magellan Global Share</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	2,192.80	0.00	2,192.80
30/06/2022	Closing Balance	0.00	0.00	0.00	2,192.80
<b>Investment Losses / Decrease in Market Value / Managed Investments / CFS FirstChoice Investments - Platinum Asia</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	1,658.27	0.00	1,658.27
30/06/2022	Closing Balance	0.00	0.00	0.00	1,658.27
<b>Investment Losses / Decrease in Market Value / Managed Investments / CFS FirstChoice Investments - Platinum International</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	1,109.12	0.00	1,109.12
30/06/2022	Closing Balance	0.00	0.00	0.00	1,109.12
<b>Investment Losses / Decrease in Market Value / Managed Investments / Charter Hall Direct Industrial Fund No.3</b>					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	0.00	6,356.69	6,356.69
30/06/2022	Closing Balance	0.00	0.00	0.00	6,356.69
<b>Investment Losses / Decrease in Market Value / Managed Investments / Charter Hall Direct PFA Fund - Ordinary Units</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	0.00	3,211.32	3,211.32
30/06/2022	Closing Balance	0.00	0.00	0.00	3,211.32
<b>Investment Losses / Decrease in Market Value / Shares in Listed Companies / Australia And New Zealand Banking Group Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	1,658.52	0.00	1,658.52
30/06/2022	Closing Balance	0.00	0.00	0.00	1,658.52
<b>Investment Losses / Decrease in Market Value / Shares in Listed Companies / Commonwealth Bank Of Australia.</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	2,847.00	0.00	2,847.00
30/06/2022	Closing Balance	0.00	0.00	0.00	2,847.00
<b>Investment Losses / Decrease in Market Value / Shares in Listed Companies / National Australia Bank Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	0.00	585.00	585.00
30/06/2022	Closing Balance	0.00	0.00	0.00	585.00
<b>Investment Losses / Decrease in Market Value / Shares in Listed Companies / Predictive Discovery Limited</b>					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	0.00	25,570.05	25,570.05
30/06/2022	Closing Balance	0.00	0.00	0.00	25,570.05
<b>Investment Losses / Decrease in Market Value / Shares in Listed Companies / QBE Insurance Group Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	0.00	2,040.00	2,040.00
30/06/2022	Closing Balance	0.00	0.00	0.00	2,040.00
<b>Investment Losses / Decrease in Market Value / Shares in Listed Companies / Ramelius Resources Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	24,750.00	0.00	24,750.00
30/06/2022	Closing Balance	0.00	0.00	0.00	24,750.00
<b>Investment Losses / Decrease in Market Value / Shares in Listed Companies / Red Dirt Metals Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	16,836.96	0.00	16,836.96
30/06/2022	Closing Balance	0.00	0.00	0.00	16,836.96
<b>Investment Losses / Decrease in Market Value / Shares in Listed Companies / Rumble Resources Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	37,062.69	0.00	37,062.69
30/06/2022	Closing Balance	0.00	0.00	0.00	37,062.69
<b>Investment Losses / Decrease in Market Value / Shares in Listed Companies / Santos Limited</b>					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	0.00	660.00	660.00
30/06/2022	Closing Balance	0.00	0.00	0.00	660.00
<b>Investment Losses / Decrease in Market Value / Shares in Listed Companies / Twenty Seven Co. Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	2,000.00	0.00	2,000.00
30/06/2022	Closing Balance	0.00	0.00	0.00	2,000.00
<b>Investment Losses / Decrease in Market Value / Shares in Listed Companies / Virgin Money Uk PLC - Cdi 1:1 Foreign Exempt Lse</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	183.75	0.00	183.75
30/06/2022	Closing Balance	0.00	0.00	0.00	183.75
<b>Investment Losses / Decrease in Market Value / Shares in Listed Companies / Westpac Banking Corporation</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Market Value Adjustment	0.00	1,419.75	0.00	1,419.75
30/06/2022	Closing Balance	0.00	0.00	0.00	1,419.75
<b>Income Tax Expense / Income Tax Expense</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
01/07/2021	Fund Income Tax	0.00	0.00	12.61	12.61
02/07/2021	Fund Income Tax	0.00	62.05	0.00	49.44
07/07/2021	Fund Income Tax	0.00	0.00	14.06	35.38

Date	Description	Quantity	Debits	Credits	Balance
19/07/2021	Fund Income Tax	0.00	0.00	17.78	17.60
19/07/2021	Fund Income Tax	0.00	0.00	24.22	6.62
02/08/2021	Fund Income Tax	0.00	0.00	12.61	19.23
09/08/2021	Fund Income Tax	0.00	0.00	14.06	33.29
17/08/2021	Fund Income Tax	0.00	0.00	24.22	57.51
17/08/2021	Fund Income Tax	0.00	228.71	0.00	171.20
17/08/2021	Fund Income Tax	0.00	228.71	0.00	399.91
18/08/2021	Fund Income Tax	0.00	0.00	17.78	382.13
27/08/2021	Fund Income Tax	0.00	127.94	0.00	510.07
31/08/2021	Fund Income Tax	0.00	0.00	12.61	497.46
07/09/2021	Fund Income Tax	0.00	0.00	14.06	483.40
17/09/2021	Fund Income Tax	0.00	0.00	24.22	459.18
20/09/2021	Fund Income Tax	0.00	0.00	19.81	439.37
28/09/2021	Fund Income Tax	0.00	127.94	0.00	567.31
01/10/2021	Fund Income Tax	0.00	0.00	12.61	554.70
07/10/2021	Fund Income Tax	0.00	0.00	14.06	540.64
18/10/2021	Fund Income Tax	0.00	0.00	19.81	520.83
18/10/2021	Fund Income Tax	0.00	0.00	24.22	496.61
22/10/2021	Fund Income Tax	0.00	209.07	0.00	705.68
02/11/2021	Fund Income Tax	0.00	0.00	12.61	693.07



Date	Description	Quantity	Debits	Credits	Balance
09/11/2021	Fund Income Tax	0.00	0.00	14.06	679.01
17/11/2021	Fund Income Tax	0.00	0.00	24.22	654.79
18/11/2021	Fund Income Tax	0.00	0.00	19.81	634.98
30/11/2021	Fund Income Tax	0.00	139.38	0.00	774.36
01/12/2021	Fund Income Tax	0.00	0.00	12.61	761.75
07/12/2021	Fund Income Tax	0.00	0.00	14.06	747.69
17/12/2021	Fund Income Tax	0.00	0.00	24.22	723.47
20/12/2021	Fund Income Tax	0.00	0.00	19.81	703.66
23/12/2021	Fund Income Tax	0.00	139.38	0.00	843.04
31/12/2021	Fund Income Tax	0.00	0.00	12.61	830.43
07/01/2022	Fund Income Tax	0.00	0.00	14.06	816.37
17/01/2022	Fund Income Tax	0.00	0.00	24.22	792.15
18/01/2022	Fund Income Tax	0.00	0.00	19.81	772.34
25/01/2022	Fund Income Tax	0.00	141.46	0.00	913.80
31/01/2022	Fund Income Tax	0.00	39.23	0.00	953.03
01/02/2022	Fund Income Tax	0.00	0.00	12.61	940.42
08/02/2022	Fund Income Tax	0.00	0.00	14.06	926.36
17/02/2022	Fund Income Tax	0.00	0.00	24.22	902.14
17/02/2022	Fund Income Tax	0.00	342.68	0.00	1,244.82
17/02/2022	Fund Income Tax	0.00	342.68	0.00	1,587.50

Date	Description	Quantity	Debits	Credits	Balance
18/02/2022	Fund Income Tax	0.00	0.00	19.81	1,567.69
25/02/2022	Fund Income Tax	0.00	141.22	0.00	1,708.91
01/03/2022	Fund Income Tax	0.00	0.00	12.61	1,696.30
02/03/2022	Fund Income Tax	0.00	104.54	0.00	1,800.84
08/03/2022	Fund Income Tax	0.00	0.00	14.06	1,786.78
17/03/2022	Fund Income Tax	0.00	0.00	24.22	1,762.56
18/03/2022	Fund Income Tax	0.00	0.00	19.81	1,742.75
25/03/2022	Fund Income Tax	0.00	141.22	0.00	1,883.97
31/03/2022	Fund Income Tax	0.00	0.00	12.61	1,871.36
19/04/2022	Fund Income Tax	0.00	0.00	19.81	1,851.55
19/04/2022	Fund Income Tax	0.00	0.00	24.22	1,827.33
22/04/2022	Fund Income Tax	0.00	141.22	0.00	1,968.55
26/04/2022	Fund Income Tax	0.00	0.00	14.06	1,954.49
02/05/2022	Fund Income Tax	0.00	0.00	15.47	1,939.02
17/05/2022	Fund Income Tax	0.00	0.00	24.22	1,914.80
18/05/2022	Fund Income Tax	0.00	0.00	19.81	1,894.99
30/05/2022	Fund Income Tax	0.00	0.00	15.47	1,879.52
02/06/2022	Fund Income Tax	0.00	0.00	18.58	1,860.94
06/06/2022	Fund Income Tax	0.00	0.00	18.58	1,842.36
07/06/2022	Fund Income Tax	0.00	211.83	0.00	2,054.19

Date	Description	Quantity	Debits	Credits	Balance
10/06/2022	Fund Income Tax	0.00	141.22	0.00	2,195.41
15/06/2022	Fund Income Tax	0.00	342.68	0.00	2,538.09
15/06/2022	Fund Income Tax	0.00	342.68	0.00	2,880.77
17/06/2022	Fund Income Tax	0.00	0.00	24.22	2,856.55
20/06/2022	Fund Income Tax	0.00	0.00	19.81	2,836.74
30/06/2022	Change in provision for deferred tax	0.00	0.00	5,535.60	2,698.86
30/06/2022	Fund Income Tax	0.00	0.00	15.47	2,714.33
30/06/2022	Fund Income Tax	0.00	1,533.98	0.00	1,180.35
30/06/2022	Closing Balance	0.00	0.00	0.00	1,180.35
<b>Income Tax Expense / Managed Investments / CFS FirstChoice Investments - Ausbil Australian Active Equity</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Distribution - Tax Statement	0.00	0.00	118.02	118.02
30/06/2022	Closing Balance	0.00	0.00	0.00	118.02
<b>Income Tax Expense / Managed Investments / CFS FirstChoice Investments - Ausbil Australian Emerging Leaders</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Distribution - Tax Statement	0.00	0.00	26.45	26.45
30/06/2022	Closing Balance	0.00	0.00	0.00	26.45
<b>Income Tax Expense / Managed Investments / CFS FirstChoice Investments - Fidelity Australian Equities</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Distribution - Tax Statement	0.00	0.00	148.61	148.61

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Closing Balance	0.00	0.00	0.00	148.61
<b>Income Tax Expense / Managed Investments / CFS FirstChoice Investments - FirstChoice Global Infrastructure Securities</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Distribution - Tax Statement	0.00	0.00	1.85	1.85
30/06/2022	Closing Balance	0.00	0.00	0.00	1.85
<b>Income Tax Expense / Managed Investments / CFS FirstChoice Investments - Platinum International</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Distribution - Tax Statement	0.00	0.00	0.12	0.12
30/06/2022	Closing Balance	0.00	0.00	0.00	0.12
<b>Income Tax Expense / Imputation Credits / Shares in Listed Companies / Australia And New Zealand Banking Group Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
01/07/2021	A071-00628829 ANZ DIVIDEND	0.00	0.00	81.30	81.30
16/12/2021	ANZ AUD 0.72 FRANKED, 30% CTR, DRP NIL DISC, BSP	0.00	0.00	83.62	164.92
30/06/2022	Closing Balance	0.00	0.00	0.00	164.92
<b>Income Tax Expense / Imputation Credits / Shares in Listed Companies / Commonwealth Bank Of Australia.</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
29/09/2021	CBA AUD 2 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	257.14	257.14
30/03/2022	CBA AUD 1.75 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	225.00	482.14

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Closing Balance	0.00	0.00	0.00	482.14
<b>Income Tax Expense / Imputation Credits / Shares in Listed Companies / National Australia Bank Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
02/07/2021	DV221-01055492 NAB INTERIM DIV	0.00	0.00	128.57	128.57
15/12/2021	NAB AUD 0.67 FRANKED, 30% CTR, DRP NIL DISC, BSP	0.00	0.00	143.57	272.14
30/06/2022	Closing Balance	0.00	0.00	0.00	272.14
<b>Income Tax Expense / Imputation Credits / Shares in Listed Companies / QBE Insurance Group Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
24/09/2021	QBE AUD 0.011 FRANKED, 30% CTR, 0.099 CFI, DRP NIL DISC, BSP	0.00	0.00	7.07	7.07
12/04/2022	QBE AUD 0.019 FRANKED, 30% CTR, 0.171 CFI, DRP NIL DISC, BSP	0.00	0.00	12.21	19.28
30/06/2022	Closing Balance	0.00	0.00	0.00	19.28
<b>Income Tax Expense / Imputation Credits / Shares in Listed Companies / Ramelius Resources Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
04/10/2021	RMS AUD 0.025 FRANKED, 30% CTR	0.00	0.00	321.43	321.43
30/06/2022	Closing Balance	0.00	0.00	0.00	321.43
<b>Income Tax Expense / Imputation Credits / Shares in Listed Companies / Santos Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
21/09/2021	STO USD 0.055, 0.055 FRANKED, 30% CTR, DRP SUSP	0.00	0.00	65.95	65.95

Date	Description	Quantity	Debits	Credits	Balance
24/03/2022	STO USD 0.085, 0.0595 FRANKED, 30% CTR, 0.0255 CFI, DRP SUSP	0.00	0.00	70.85	136.80
30/06/2022	Closing Balance	0.00	0.00	0.00	136.80
<b>Income Tax Expense / Imputation Credits / Shares in Listed Companies / Westpac Banking Corporation</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
21/12/2021	WBC AUD 0.6 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	57.86	57.86
24/06/2022	WBC AUD 0.61 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	58.82	116.68
30/06/2022	Closing Balance	0.00	0.00	0.00	116.68
<b>Investments - CFS FirstChoice Investments - Ausbil Australian Active Equity</b>					
01/07/2021	Opening Balance	4,219.90	0.00	0.00	6,670.40
30/06/2022	Market Value Adjustment	0.00	0.00	1,118.28	5,552.12
30/06/2022	Closing Balance	4,219.90	0.00	0.00	5,552.12
<b>Investments - CFS FirstChoice Investments - Ausbil Australian Emerging Leaders</b>					
01/07/2021	Opening Balance	6,102.04	0.00	0.00	5,034.18
30/06/2022	Market Value Adjustment	0.00	0.00	1,123.39	3,910.79
30/06/2022	Closing Balance	6,102.04	0.00	0.00	3,910.79
<b>Investments - CFS FirstChoice Investments - CFS Cash</b>					
01/07/2021	Opening Balance	22,242.97	0.00	0.00	22,207.38
30/06/2022	Market Value Adjustment	0.00	0.00	68.95	22,138.43

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Closing Balance	22,242.97	0.00	0.00	22,138.43
<b>Investments - CFS FirstChoice Investments - CFS Index Global Share - Hedged</b>					
01/07/2021	Opening Balance	11,103.30	0.00	0.00	12,757.69
30/06/2022	Market Value Adjustment	0.00	0.00	2,826.90	9,930.79
30/06/2022	Closing Balance	11,103.30	0.00	0.00	9,930.79
<b>Investments - CFS FirstChoice Investments - Fidelity Australian Equities</b>					
01/07/2021	Opening Balance	7,435.44	0.00	0.00	8,117.27
30/06/2022	Market Value Adjustment	0.00	0.00	1,649.92	6,467.35
30/06/2022	Closing Balance	7,435.44	0.00	0.00	6,467.35
<b>Investments - CFS FirstChoice Investments - FirstChoice Global Infrastructure Securities</b>					
01/07/2021	Opening Balance	5,280.46	0.00	0.00	4,436.12
30/06/2022	Market Value Adjustment	0.00	258.21	0.00	4,694.33
30/06/2022	Closing Balance	5,280.46	0.00	0.00	4,694.33
<b>Investments - CFS FirstChoice Investments - Magellan Global Share</b>					
01/07/2021	Opening Balance	4,325.04	0.00	0.00	7,407.50
30/06/2022	Market Value Adjustment	0.00	0.00	2,192.80	5,214.70
30/06/2022	Closing Balance	4,325.04	0.00	0.00	5,214.70
<b>Investments - CFS FirstChoice Investments - Platinum Asia</b>					
01/07/2021	Opening Balance	7,987.79	0.00	0.00	10,198.81
30/06/2022	Market Value Adjustment	0.00	0.00	1,658.27	8,540.54

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Closing Balance	7,987.79	0.00	0.00	8,540.54
<b>Investments - CFS FirstChoice Investments - Platinum International</b>					
01/07/2021	Opening Balance	3,274.65	0.00	0.00	4,695.85
30/06/2022	Market Value Adjustment	0.00	0.00	1,109.12	3,586.73
30/06/2022	Closing Balance	3,274.65	0.00	0.00	3,586.73
<b>Investments - Charter Hall Direct Industrial Fund No.3</b>					
01/07/2021	Opening Balance	25,245.00	0.00	0.00	40,061.29
30/06/2022	Market Value Adjustment	0.00	6,356.69	0.00	46,417.98
30/06/2022	Closing Balance	25,245.00	0.00	0.00	46,417.98
<b>Investments - Charter Hall Direct PFA Fund - Ordinary Units</b>					
01/07/2021	Opening Balance	38,229.95	0.00	0.00	42,591.99
30/06/2022	Market Value Adjustment	0.00	3,211.32	0.00	45,803.31
30/06/2022	Closing Balance	38,229.95	0.00	0.00	45,803.31
<b>Investments - Australia And New Zealand Banking Group Limited</b>					
01/07/2021	Opening Balance	271.00	0.00	0.00	7,628.65
30/06/2022	Market Value Adjustment	0.00	0.00	1,658.52	5,970.13
30/06/2022	Closing Balance	271.00	0.00	0.00	5,970.13
<b>Investments - Commonwealth Bank Of Australia.</b>					
01/07/2021	Opening Balance	300.00	0.00	0.00	29,961.00
30/06/2022	Market Value Adjustment	0.00	0.00	2,847.00	27,114.00



Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Closing Balance	300.00	0.00	0.00	27,114.00
<b>Investments - National Australia Bank Limited</b>					
01/07/2021	Opening Balance	500.00	0.00	0.00	13,110.00
30/06/2022	Market Value Adjustment	0.00	585.00	0.00	13,695.00
30/06/2022	Closing Balance	500.00	0.00	0.00	13,695.00
<b>Investments - Predictive Discovery Limited</b>					
01/07/2021	Opening Balance	200,000.00	0.00	0.00	15,400.00
15/10/2021	COMMSEC COMMSEC SECURITI	100,000.00	19,029.95	0.00	34,429.95
30/06/2022	Market Value Adjustment	0.00	25,570.05	0.00	60,000.00
30/06/2022	Closing Balance	300,000.00	0.00	0.00	60,000.00
<b>Investments - QBE Insurance Group Limited</b>					
01/07/2021	Opening Balance	1,500.00	0.00	0.00	16,185.00
30/06/2022	Market Value Adjustment	0.00	2,040.00	0.00	18,225.00
30/06/2022	Closing Balance	1,500.00	0.00	0.00	18,225.00
<b>Investments - Ramelius Resources Limited</b>					
01/07/2021	Opening Balance	30,000.00	0.00	0.00	50,850.00
30/06/2022	Market Value Adjustment	0.00	0.00	24,750.00	26,100.00
30/06/2022	Closing Balance	30,000.00	0.00	0.00	26,100.00
<b>Investments - Red Dirt Metals Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
11/11/2021	COMMSEC COMMSEC SECURITI	35,000.00	30,836.96	0.00	30,836.96
30/06/2022	Market Value Adjustment	0.00	0.00	16,836.96	14,000.00
30/06/2022	Closing Balance	35,000.00	0.00	0.00	14,000.00
<b>Investments - Rumble Resources Limited</b>					
01/07/2021	Opening Balance	100,000.00	0.00	0.00	53,000.00
12/10/2021	COMMSEC COMMSEC SECURITI	50,000.00	23,062.69	0.00	76,062.69
30/06/2022	Market Value Adjustment	0.00	0.00	37,062.69	39,000.00
30/06/2022	Closing Balance	150,000.00	0.00	0.00	39,000.00
<b>Investments - Santos Limited</b>					
01/07/2021	Opening Balance	2,000.00	0.00	0.00	14,180.00
30/06/2022	Market Value Adjustment	0.00	660.00	0.00	14,840.00
30/06/2022	Closing Balance	2,000.00	0.00	0.00	14,840.00
<b>Investments - Twenty Seven Co. Limited</b>					
01/07/2021	Opening Balance	2,000,000.00	0.00	0.00	8,000.00
30/06/2022	Market Value Adjustment	0.00	0.00	2,000.00	6,000.00
30/06/2022	Closing Balance	2,000,000.00	0.00	0.00	6,000.00
<b>Investments - Virgin Money Uk PLC - Cdi 1:1 Foreign Exempt Lse</b>					
01/07/2021	Opening Balance	125.00	0.00	0.00	460.00
30/06/2022	Market Value Adjustment	0.00	0.00	183.75	276.25
30/06/2022	Closing Balance	125.00	0.00	0.00	276.25

Date	Description	Quantity	Debits	Credits	Balance
<b>Investments - Westpac Banking Corporation</b>					
01/07/2021	Opening Balance	225.00	0.00	0.00	5,807.25
30/06/2022	Market Value Adjustment	0.00	0.00	1,419.75	4,387.50
30/06/2022	Closing Balance	225.00	0.00	0.00	4,387.50
<b>Cash At Bank - Commonwealth Bank of Australia</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	76,451.99
01/07/2021	1001133420-1pYk OnePath Life Ltd	0.00	0.00	84.05	76,367.94
01/07/2021	A071-00628829 ANZ DIVIDEND	0.00	189.70	0.00	76,557.64
01/07/2021	DEPOSIT INTEREST	0.00	3.11	0.00	76,560.75
02/07/2021	DV221-01055492 NAB INTERIM DIV	0.00	300.00	0.00	76,860.75
02/07/2021	PC010721-126505110 SuperChoice P-L	0.00	413.67	0.00	77,274.42
05/07/2021	DD001070018880551 Col First State	0.00	4,259.70	0.00	81,534.12
07/07/2021	1001133456-1pRaR OnePath Life Ltd	0.00	0.00	93.73	81,440.39
15/07/2021	S K I SUPER FUND	0.00	106.85	0.00	81,547.24
19/07/2021	0009396951 CHDIF3 DIST	0.00	520.68	0.00	82,067.92
19/07/2021	0009396951 PFA Ord Dist	0.00	238.94	0.00	82,306.86
19/07/2021	02519114-00007 Asteron Life	0.00	0.00	118.56	82,188.30
19/07/2021	02519147-00008 Asteron Life	0.00	0.00	161.48	82,026.82
27/07/2021	DD001070018880551 Col First State	0.00	2.22	0.00	82,029.04
01/08/2021	DEPOSIT INTEREST	0.00	3.45	0.00	82,032.49

Date	Description	Quantity	Debits	Credits	Balance
02/08/2021	1001133420-1q1fE OnePath Life Ltd	0.00	0.00	84.05	81,948.44
09/08/2021	1001133456-1qBOg OnePath Life Ltd	0.00	0.00	93.73	81,854.71
16/08/2021	0009396951 PFA Ord Dist	0.00	238.94	0.00	82,093.65
17/08/2021	02519147-00008 Asteron Life	0.00	0.00	161.48	81,932.17
17/08/2021	Super Fiona AprJun NETBANK TFR	0.00	1,524.76	0.00	83,456.93
17/08/2021	Super Frank AprJun NETBANK TFR	0.00	1,524.76	0.00	84,981.69
18/08/2021	02519114-00007 Asteron Life	0.00	0.00	118.56	84,863.13
27/08/2021	PC260821-114749280 SuperChoice P-L	0.00	852.91	0.00	85,716.04
31/08/2021	1001133420-1qinV OnePath Life Ltd	0.00	0.00	84.05	85,631.99
01/09/2021	DEPOSIT INTEREST	0.00	3.55	0.00	85,635.54
07/09/2021	1001133456-1quNc OnePath Life Ltd	0.00	0.00	93.73	85,541.81
15/09/2021	0009396951 PFA Withdrawal	0.00	238.94	0.00	85,780.75
17/09/2021	02519147-00008 Asteron Life	0.00	0.00	161.48	85,619.27
20/09/2021	02519114-00007 Asteron Life	0.00	0.00	132.08	85,487.19
21/09/2021	S00104012558 SANTOS LIMITED	0.00	153.88	0.00	85,641.07
24/09/2021	FPA21-00838211 QBE DIVIDEND	0.00	165.00	0.00	85,806.07
27/09/2021	DD001070018880551 Col First State	0.00	219.54	0.00	86,025.61
28/09/2021	PC270921-172669599 SuperChoice P-L	0.00	852.93	0.00	86,878.54
29/09/2021	001263109562 CBA FNL DIV	0.00	600.00	0.00	87,478.54
01/10/2021	1001133420-1rWkT OnePath Life Ltd	0.00	0.00	84.05	87,394.49

Date	Description	Quantity	Debits	Credits	Balance
01/10/2021	DEPOSIT INTEREST	0.00	3.53	0.00	87,398.02
04/10/2021	OCT21-00804977 RAMELIUS RES LTD	0.00	750.00	0.00	88,148.02
07/10/2021	1001133456-1rf83 OnePath Life Ltd	0.00	0.00	93.73	88,054.29
12/10/2021	COMMSEC COMMSEC SECURITI	0.00	0.00	23,062.69	64,991.60
15/10/2021	0009396951 CHDIF3 DIST	0.00	599.57	0.00	65,591.17
15/10/2021	0009396951 PFA Ord Dist	0.00	238.94	0.00	65,830.11
15/10/2021	COMMSEC COMMSEC SECURITI	0.00	0.00	19,029.95	46,800.16
18/10/2021	02519114-00007 Asteron Life	0.00	0.00	132.08	46,668.08
18/10/2021	02519147-00008 Asteron Life	0.00	0.00	161.48	46,506.60
18/10/2021	Paper Statement Fee Refund	0.00	45.58	0.00	46,552.18
22/10/2021	PC211021-106945899 SuperChoice P-L	0.00	1,393.81	0.00	47,945.99
01/11/2021	DD001070018880551 Col First State	0.00	2.22	0.00	47,948.21
01/11/2021	DEPOSIT INTEREST	0.00	2.70	0.00	47,950.91
02/11/2021	1001133420-1sGzp OnePath Life Ltd	0.00	0.00	84.05	47,866.86
09/11/2021	1001133456-1sQKo OnePath Life Ltd	0.00	0.00	93.73	47,773.13
10/11/2021	NETBANK BPAY TAX OFFICE PAYMENTS	0.00	0.00	2,809.00	44,964.13
11/11/2021	COMMSEC COMMSEC SECURITI	0.00	0.00	30,836.96	14,127.17
15/11/2021	0009396951 PFA Ord Dist	0.00	238.94	0.00	14,366.11
17/11/2021	02519147-00008 Asteron Life	0.00	0.00	161.48	14,204.63
18/11/2021	02519114-00007 Asteron Life	0.00	0.00	132.08	14,072.55

Date	Description	Quantity	Debits	Credits	Balance
30/11/2021	PC291121-197473640 SuperChoice P-L	0.00	929.21	0.00	15,001.76
01/12/2021	1001133420-1szTI OnePath Life Ltd	0.00	0.00	84.05	14,917.71
01/12/2021	DEPOSIT INTEREST	0.00	1.04	0.00	14,918.75
07/12/2021	1001133456-1t5tF OnePath Life Ltd	0.00	0.00	93.73	14,825.02
15/12/2021	0009396951 PFA Ord Dist	0.00	238.94	0.00	15,063.96
15/12/2021	DV222-00546323 NAB FINAL DIV	0.00	335.00	0.00	15,398.96
16/12/2021	A072-00622094 ANZ DIVIDEND	0.00	195.12	0.00	15,594.08
17/12/2021	02519147-00008 Asteron Life	0.00	0.00	161.48	15,432.60
20/12/2021	02519114-00007 Asteron Life	0.00	0.00	132.08	15,300.52
20/12/2021	DD001070018880551 Col First State	0.00	976.23	0.00	16,276.75
21/12/2021	001268960979 WBC DIVIDEND	0.00	135.00	0.00	16,411.75
23/12/2021	PC221221-167759717 SuperChoice P-L	0.00	929.21	0.00	17,340.96
31/12/2021	1001133420-1tiD7 OnePath Life Ltd	0.00	0.00	84.05	17,256.91
01/01/2022	DEPOSIT INTEREST	0.00	0.67	0.00	17,257.58
07/01/2022	1001133456-1tqkB OnePath Life Ltd	0.00	0.00	93.73	17,163.85
13/01/2022	Transfer to other HMH 189605	0.00	0.00	440.00	16,723.85
13/01/2022	Transfer to other HMH 189606	0.00	0.00	385.00	16,338.85
17/01/2022	0009396951 CHDIF3 DIST	0.00	599.57	0.00	16,938.42
17/01/2022	0009396951 PFA Ord Dist	0.00	238.94	0.00	17,177.36
17/01/2022	02519147-00008 Asteron Life	0.00	0.00	161.48	17,015.88

Date	Description	Quantity	Debits	Credits	Balance
18/01/2022	02519114-00007 Asteron Life	0.00	0.00	132.08	16,883.80
25/01/2022	PC240122-138890350 SuperChoice P-L	0.00	943.08	0.00	17,826.88
31/01/2022	PC240122-175632066 SuperChoice P-L	0.00	261.52	0.00	18,088.40
01/02/2022	1001133420-1uOWc OnePath Life Ltd	0.00	0.00	84.05	18,004.35
01/02/2022	ATO006000015938884 ATO	0.00	272.00	0.00	18,276.35
01/02/2022	DEPOSIT INTEREST	0.00	0.73	0.00	18,277.08
08/02/2022	1001133456-1uZEW OnePath Life Ltd	0.00	0.00	93.73	18,183.35
15/02/2022	0009396951 PFA Ord Dist	0.00	238.94	0.00	18,422.29
17/02/2022	02519147-00008 Asteron Life	0.00	0.00	161.48	18,260.81
17/02/2022	SKI Fiona JulJan22 NETBANK TFR	0.00	2,284.56	0.00	20,545.37
17/02/2022	SKI Frank JulJan22 NETBANK TFR	0.00	2,284.56	0.00	22,829.93
18/02/2022	02519114-00007 Asteron Life	0.00	0.00	132.08	22,697.85
25/02/2022	PC210222-145613475 SuperChoice P-L	0.00	941.48	0.00	23,639.33
01/03/2022	1001133420-1v2zI OnePath Life Ltd	0.00	0.00	84.05	23,555.28
01/03/2022	DEPOSIT INTEREST	0.00	0.78	0.00	23,556.06
02/03/2022	PC240222-146017712 SuperChoice P-L	0.00	696.91	0.00	24,252.97
08/03/2022	1001133456-1vHJs OnePath Life Ltd	0.00	0.00	93.73	24,159.24
11/03/2022	MAR22-00891387 VUK DIVIDEND	0.00	2.38	0.00	24,161.62
15/03/2022	0009396951 PFA Withdrawal	0.00	238.94	0.00	24,400.56
17/03/2022	02519147-00008 Asteron Life	0.00	0.00	161.48	24,239.08

Date	Description	Quantity	Debits	Credits	Balance
18/03/2022	02519114-00007 Asteron Life	0.00	0.00	132.08	24,107.00
24/03/2022	AUF22-00888070 SANTOS DIVIDEND	0.00	236.17	0.00	24,343.17
25/03/2022	PC210322-154968622 SuperChoice P-L	0.00	941.48	0.00	25,284.65
28/03/2022	DD001070018880551 Col First State	0.00	828.75	0.00	26,113.40
30/03/2022	001271830327 CBA ITM DIV	0.00	525.00	0.00	26,638.40
31/03/2022	1001133420-1vqw0 OnePath Life Ltd	0.00	0.00	84.05	26,554.35
01/04/2022	DEPOSIT INTEREST	0.00	1.04	0.00	26,555.39
12/04/2022	21FPA-00836347 QBE DIVIDEND	0.00	285.00	0.00	26,840.39
14/04/2022	0009396951 CHDIF3 DIST	0.00	599.57	0.00	27,439.96
14/04/2022	0009396951 PFA Dist	0.00	238.94	0.00	27,678.90
19/04/2022	02519114-00007 Asteron Life	0.00	0.00	132.08	27,546.82
19/04/2022	02519147-00008 Asteron Life	0.00	0.00	161.48	27,385.34
22/04/2022	PC140422-182639108 SuperChoice P-L	0.00	941.48	0.00	28,326.82
26/04/2022	E221504 35 ONEPATH LIFE	0.00	0.00	93.75	28,233.07
01/05/2022	DEPOSIT INTEREST	0.00	1.12	0.00	28,234.19
02/05/2022	E221502 35 ONEPATH LIFE	0.00	0.00	103.14	28,131.05
09/05/2022	Transfer to CBA A- Prosperity 22630	0.00	0.00	1,089.00	27,042.05
13/05/2022	0009396951 PFA Ord Dist	0.00	238.94	0.00	27,280.99
17/05/2022	02519147-00008 Asteron Life	0.00	0.00	161.48	27,119.51
18/05/2022	02519114-00007 Asteron Life	0.00	0.00	132.08	26,987.43



Date	Description	Quantity	Debits	Credits	Balance
30/05/2022	DD001070018880551 Col First State	0.00	4.45	0.00	26,991.88
30/05/2022	E221502 35 ONEPATH LIFE	0.00	0.00	103.14	26,888.74
01/06/2022	DEPOSIT INTEREST	0.00	2.05	0.00	26,890.79
02/06/2022	E221504 3L01062022 ONEPATH LIFE	0.00	0.00	123.87	26,766.92
03/06/2022	reimb Audit fees NETBANK TFR	0.00	1,089.00	0.00	27,855.92
06/06/2022	E221504 35 ONEPATH LIFE	0.00	0.00	123.87	27,732.05
07/06/2022	PC010622-147877005 SuperChoice P-L	0.00	1,412.22	0.00	29,144.27
10/06/2022	PC060622-155341125 SuperChoice P-L	0.00	941.48	0.00	30,085.75
15/06/2022	0009396951 PFA Ord Dist	0.00	238.94	0.00	30,324.69
15/06/2022	SKI Fiona FebMay22 NETBANK TFR	0.00	2,284.56	0.00	32,609.25
15/06/2022	SKI Frank FebMay22 NETBANK TFR	0.00	2,284.56	0.00	34,893.81
17/06/2022	02519147-00008 Asteron Life	0.00	0.00	161.48	34,732.33
20/06/2022	02519114-00007 Asteron Life	0.00	0.00	132.08	34,600.25
21/06/2022	JUN22-00889001 VUK DIVIDEND	0.00	5.54	0.00	34,605.79
24/06/2022	001277618167 WBC DIVIDEND	0.00	137.25	0.00	34,743.04
30/06/2022	E221502 35 ONEPATH LIFE	0.00	0.00	103.14	34,639.90
30/06/2022	Closing Balance	0.00	0.00	0.00	34,639.90
<b>Cash At Bank - Macquarie Cash Management Account</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	106.85
15/07/2021	FUNDS TFR TO S K I SUPERANNUATION	0.00	0.00	106.85	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Shares in Listed Companies / Predictive Discovery Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
15/10/2021	COMMSEC COMMSEC SECURITI	0.00	0.00	19,029.95	19,029.95
15/10/2021	COMMSEC COMMSEC SECURITI	0.00	19,029.95	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Shares in Listed Companies / Red Dirt Metals Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
11/11/2021	COMMSEC COMMSEC SECURITI	0.00	0.00	30,836.96	30,836.96
11/11/2021	COMMSEC COMMSEC SECURITI	0.00	30,836.96	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Unsettled Trades / Acquisitions / Shares in Listed Companies / Rumble Resources Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
12/10/2021	COMMSEC COMMSEC SECURITI	0.00	0.00	23,062.69	23,062.69
12/10/2021	COMMSEC COMMSEC SECURITI	0.00	23,062.69	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Distributions / Managed Investments / CFS FirstChoice Investments - Ausbil Australian Active Equity</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
23/09/2021	FSF0237AU Distribution - Cash	0.00	94.95	0.00	94.95
27/09/2021	FSF0237AU Distribution - Cash	0.00	0.00	94.95	0.00

Date	Description	Quantity	Debits	Credits	Balance
16/12/2021	FSF0237AU Distribution - Cash	0.00	129.13	0.00	129.13
20/12/2021	FSF0237AU Distribution - Cash	0.00	0.00	129.13	0.00
24/03/2022	FSF0237AU Distribution - Cash	0.00	298.35	0.00	298.35
28/03/2022	FSF0237AU Distribution - Cash	0.00	0.00	298.35	0.00
30/06/2022	FSF0237AU Distribution - Cash	0.00	432.12	0.00	432.12
30/06/2022	Closing Balance	0.00	0.00	0.00	432.12
<b>Other Assets - Receivables / Investment Income Receivable / Distributions / Managed Investments / CFS FirstChoice Investments - Ausbil Australian Emerging Leaders</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
23/09/2021	FSF0730AU Distribution - Cash	0.00	4.88	0.00	4.88
27/09/2021	FSF0730AU Distribution - Cash	0.00	0.00	4.88	0.00
16/12/2021	FSF0730AU Distribution - Cash	0.00	217.84	0.00	217.84
20/12/2021	FSF0730AU Distribution - Cash	0.00	0.00	217.84	0.00
24/03/2022	FSF0730AU Distribution - Cash	0.00	264.22	0.00	264.22
28/03/2022	FSF0730AU Distribution - Cash	0.00	0.00	264.22	0.00
30/06/2022	FSF0730AU Distribution - Cash	0.00	272.15	0.00	272.15
30/06/2022	Closing Balance	0.00	0.00	0.00	272.15
<b>Other Assets - Receivables / Investment Income Receivable / Distributions / Managed Investments / CFS FirstChoice Investments - CFS Cash</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
25/07/2021	FSF0228AU Distribution - Cash	0.00	2.22	0.00	2.22
27/07/2021	FSF0228AU Distribution - Cash	0.00	0.00	2.22	0.00

Date	Description	Quantity	Debits	Credits	Balance
28/10/2021	FSF0228AU Distribution - Cash	0.00	2.22	0.00	2.22
01/11/2021	FSF0228AU Distribution - Cash	0.00	0.00	2.22	0.00
24/03/2022	FSF0228AU Distribution - Cash	0.00	2.22	0.00	2.22
28/03/2022	FSF0228AU Distribution - Cash	0.00	0.00	2.22	0.00
26/05/2022	FSF0228AU Distribution - Cash	0.00	4.45	0.00	4.45
30/05/2022	FSF0228AU Distribution - Cash	0.00	0.00	4.45	0.00
30/06/2022	FSF0228AU Distribution - Cash	0.00	11.12	0.00	11.12
30/06/2022	Closing Balance	0.00	0.00	0.00	11.12
<b>Other Assets - Receivables / Investment Income Receivable / Distributions / Managed Investments / CFS FirstChoice Investments - CFS Index Global Share - Hedged</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
16/12/2021	FSF0810AU Distribution - Cash	0.00	137.68	0.00	137.68
20/12/2021	FSF0810AU Distribution - Cash	0.00	0.00	137.68	0.00
30/06/2022	FSF0810AU Distribution - Cash	0.00	1,130.32	0.00	1,130.32
30/06/2022	Closing Balance	0.00	0.00	0.00	1,130.32
<b>Other Assets - Receivables / Investment Income Receivable / Distributions / Managed Investments / CFS FirstChoice Investments - Fidelity Australian Equities</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
23/09/2021	FSF0808AU Distribution - Cash	0.00	119.71	0.00	119.71
27/09/2021	FSF0808AU Distribution - Cash	0.00	0.00	119.71	0.00
16/12/2021	FSF0808AU Distribution - Cash	0.00	144.25	0.00	144.25
20/12/2021	FSF0808AU Distribution - Cash	0.00	0.00	144.25	0.00

Date	Description	Quantity	Debits	Credits	Balance
24/03/2022	FSF0808AU Distribution - Cash	0.00	263.96	0.00	263.96
28/03/2022	FSF0808AU Distribution - Cash	0.00	0.00	263.96	0.00
30/06/2022	FSF0808AU Distribution - Cash	0.00	530.15	0.00	530.15
30/06/2022	Closing Balance	0.00	0.00	0.00	530.15
<b>Other Assets - Receivables / Investment Income Receivable / Distributions / Managed Investments / CFS FirstChoice Investments - FirstChoice Global Infrastructure Securities</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
16/12/2021	FSF0874AU Distribution - Cash	0.00	54.39	0.00	54.39
20/12/2021	FSF0874AU Distribution - Cash	0.00	0.00	54.39	0.00
30/06/2022	FSF0874AU Distribution - Cash	0.00	50.69	0.00	50.69
30/06/2022	Closing Balance	0.00	0.00	0.00	50.69
<b>Other Assets - Receivables / Investment Income Receivable / Distributions / Managed Investments / CFS FirstChoice Investments - Magellan Global Share</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
16/12/2021	FSF1204AU Distribution - Cash	0.00	157.86	0.00	157.86
20/12/2021	FSF1204AU Distribution - Cash	0.00	0.00	157.86	0.00
30/06/2022	FSF1204AU Distribution - Cash	0.00	1,167.33	0.00	1,167.33
30/06/2022	Closing Balance	0.00	0.00	0.00	1,167.33
<b>Other Assets - Receivables / Investment Income Receivable / Distributions / Managed Investments / CFS FirstChoice Investments - Platinum Asia</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
16/12/2021	FSF1082AU Distribution - Cash	0.00	79.08	0.00	79.08
20/12/2021	FSF1082AU Distribution - Cash	0.00	0.00	79.08	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	FSF1082AU Distribution - Cash	0.00	111.03	0.00	111.03
30/06/2022	Closing Balance	0.00	0.00	0.00	111.03
<b>Other Assets - Receivables / Investment Income Receivable / Distributions / Managed Investments / CFS FirstChoice Investments - Platinum International</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
16/12/2021	FSF0409AU Distribution - Cash	0.00	56.00	0.00	56.00
20/12/2021	FSF0409AU Distribution - Cash	0.00	0.00	56.00	0.00
30/06/2022	FSF0409AU Distribution - Cash	0.00	742.04	0.00	742.04
30/06/2022	Closing Balance	0.00	0.00	0.00	742.04
<b>Other Assets - Receivables / Investment Income Receivable / Distributions / Managed Investments / Charter Hall Direct Industrial Fund No.3</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/09/2021	MAQ0844AU Distribution - Cash	0.00	599.57	0.00	599.57
15/10/2021	MAQ0844AU Distribution - Cash	0.00	0.00	599.57	0.00
31/12/2021	MAQ0844AU Distribution - Cash	0.00	599.57	0.00	599.57
17/01/2022	MAQ0844AU Distribution - Cash	0.00	0.00	599.57	0.00
31/03/2022	MAQ0844AU Distribution - Cash	0.00	599.57	0.00	599.57
14/04/2022	MAQ0844AU Distribution - Cash	0.00	0.00	599.57	0.00
30/06/2022	MAQ0844AU Distribution - Cash	0.00	599.57	0.00	599.57
30/06/2022	Closing Balance	0.00	0.00	0.00	599.57
<b>Other Assets - Receivables / Investment Income Receivable / Distributions / Managed Investments / Charter Hall Direct PFA Fund - Ordinary Units</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
31/07/2021	MAQ5880AU Distribution - Cash	0.00	238.94	0.00	238.94
16/08/2021	MAQ5880AU Distribution - Cash	0.00	0.00	238.94	0.00
31/08/2021	MAQ5880AU Distribution - Cash	0.00	238.94	0.00	238.94
15/09/2021	MAQ5880AU Distribution - Cash	0.00	0.00	238.94	0.00
30/09/2021	MAQ5880AU Distribution - Cash	0.00	238.94	0.00	238.94
15/10/2021	MAQ5880AU Distribution - Cash	0.00	0.00	238.94	0.00
31/10/2021	MAQ5880AU Distribution - Cash	0.00	238.94	0.00	238.94
15/11/2021	MAQ5880AU Distribution - Cash	0.00	0.00	238.94	0.00
30/11/2021	MAQ5880AU Distribution - Cash	0.00	238.94	0.00	238.94
15/12/2021	MAQ5880AU Distribution - Cash	0.00	0.00	238.94	0.00
31/12/2021	MAQ5880AU Distribution - Cash	0.00	238.94	0.00	238.94
17/01/2022	MAQ5880AU Distribution - Cash	0.00	0.00	238.94	0.00
31/01/2022	MAQ5880AU Distribution - Cash	0.00	238.94	0.00	238.94
15/02/2022	MAQ5880AU Distribution - Cash	0.00	0.00	238.94	0.00
28/02/2022	MAQ5880AU Distribution - Cash	0.00	238.94	0.00	238.94
15/03/2022	MAQ5880AU Distribution - Cash	0.00	0.00	238.94	0.00
31/03/2022	MAQ5880AU Distribution - Cash	0.00	238.94	0.00	238.94
14/04/2022	MAQ5880AU Distribution - Cash	0.00	0.00	238.94	0.00
30/04/2022	MAQ5880AU Distribution - Cash	0.00	238.94	0.00	238.94
13/05/2022	MAQ5880AU Distribution - Cash	0.00	0.00	238.94	0.00

Date	Description	Quantity	Debits	Credits	Balance
31/05/2022	MAQ5880AU Distribution - Cash	0.00	238.94	0.00	238.94
15/06/2022	MAQ5880AU Distribution - Cash	0.00	0.00	238.94	0.00
30/06/2022	MAQ5880AU Distribution - Cash	0.00	238.94	0.00	238.94
30/06/2022	Closing Balance	0.00	0.00	0.00	238.94
<b>Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Australia And New Zealand Banking Group Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
01/07/2021	A071-00628829 ANZ DIVIDEND	0.00	0.00	189.70	189.70
01/07/2021	A071-00628829 ANZ DIVIDEND	0.00	189.70	0.00	0.00
16/12/2021	ANZ AUD 0.72 FRANKED, 30% CTR, DRP NIL DISC, BSP	0.00	0.00	195.12	195.12
16/12/2021	ANZ AUD 0.72 FRANKED, 30% CTR, DRP NIL DISC, BSP	0.00	195.12	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Commonwealth Bank Of Australia.</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
29/09/2021	CBA AUD 2 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	600.00	600.00
29/09/2021	CBA AUD 2 FRANKED, 30% CTR, DRP NIL DISC	0.00	600.00	0.00	0.00
30/03/2022	CBA AUD 1.75 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	525.00	525.00
30/03/2022	CBA AUD 1.75 FRANKED, 30% CTR, DRP NIL DISC	0.00	525.00	0.00	0.00



Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / National Australia Bank Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
02/07/2021	DV221-01055492 NAB INTERIM DIV	0.00	0.00	300.00	300.00
02/07/2021	DV221-01055492 NAB INTERIM DIV	0.00	300.00	0.00	0.00
15/12/2021	NAB AUD 0.67 FRANKED, 30% CTR, DRP NIL DISC, BSP	0.00	0.00	335.00	335.00
15/12/2021	NAB AUD 0.67 FRANKED, 30% CTR, DRP NIL DISC, BSP	0.00	335.00	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / QBE Insurance Group Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
24/09/2021	QBE AUD 0.011 FRANKED, 30% CTR, 0.099 CFI, DRP NIL DISC, BSP	0.00	0.00	165.00	165.00
24/09/2021	QBE AUD 0.011 FRANKED, 30% CTR, 0.099 CFI, DRP NIL DISC, BSP	0.00	165.00	0.00	0.00
12/04/2022	QBE AUD 0.019 FRANKED, 30% CTR, 0.171 CFI, DRP NIL DISC, BSP	0.00	0.00	285.00	285.00
12/04/2022	QBE AUD 0.019 FRANKED, 30% CTR, 0.171 CFI, DRP NIL DISC, BSP	0.00	285.00	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Ramelius Resources Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
04/10/2021	RMS AUD 0.025 FRANKED, 30% CTR	0.00	0.00	750.00	750.00
04/10/2021	RMS AUD 0.025 FRANKED, 30% CTR	0.00	750.00	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Santos Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
21/09/2021	STO USD 0.055, 0.055 FRANKED, 30% CTR, DRP SUSP	0.00	0.00	153.88	153.88
21/09/2021	STO USD 0.055, 0.055 FRANKED, 30% CTR, DRP SUSP	0.00	153.88	0.00	0.00
24/03/2022	STO USD 0.085, 0.0595 FRANKED, 30% CTR, 0.0255 CFI, DRP SUSP	0.00	0.00	236.17	236.17
24/03/2022	STO USD 0.085, 0.0595 FRANKED, 30% CTR, 0.0255 CFI, DRP SUSP	0.00	236.17	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Dividends / Shares in Listed Companies / Westpac Banking Corporation</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
21/12/2021	WBC AUD 0.6 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	135.00	135.00
21/12/2021	WBC AUD 0.6 FRANKED, 30% CTR, DRP NIL DISC	0.00	135.00	0.00	0.00
24/06/2022	WBC AUD 0.61 FRANKED, 30% CTR, DRP NIL DISC	0.00	0.00	137.25	137.25
24/06/2022	WBC AUD 0.61 FRANKED, 30% CTR, DRP NIL DISC	0.00	137.25	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
<b>Other Assets - Receivables / Investment Income Receivable / Foreign Income / Foreign Dividend / Shares in Listed Companies / Virgin Money Uk PLC - Cdi 1:1 Foreign Exempt Lse</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
11/03/2022	VUK GBP 0.01	0.00	0.00	2.38	2.38
11/03/2022	VUK GBP 0.01	0.00	2.38	0.00	0.00
21/06/2022	VUK GBP 0.025	0.00	0.00	5.54	5.54
21/06/2022	VUK GBP 0.025	0.00	5.54	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Investment Income Receivable / Interest / Cash At Bank / Commonwealth Bank of Australia</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
01/07/2021	DEPOSIT INTEREST	0.00	0.00	3.11	3.11
01/07/2021	DEPOSIT INTEREST	0.00	3.11	0.00	0.00
01/08/2021	DEPOSIT INTEREST	0.00	0.00	3.45	3.45
01/08/2021	DEPOSIT INTEREST	0.00	3.45	0.00	0.00
01/09/2021	DEPOSIT INTEREST	0.00	0.00	3.55	3.55
01/09/2021	DEPOSIT INTEREST	0.00	3.55	0.00	0.00
01/10/2021	DEPOSIT INTEREST	0.00	0.00	3.53	3.53
01/10/2021	DEPOSIT INTEREST	0.00	3.53	0.00	0.00
01/11/2021	DEPOSIT INTEREST	0.00	0.00	2.70	2.70
01/11/2021	DEPOSIT INTEREST	0.00	2.70	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
01/12/2021	DEPOSIT INTEREST	0.00	0.00	1.04	1.04
01/12/2021	DEPOSIT INTEREST	0.00	1.04	0.00	0.00
01/01/2022	DEPOSIT INTEREST	0.00	0.00	0.67	0.67
01/01/2022	DEPOSIT INTEREST	0.00	0.67	0.00	0.00
01/02/2022	DEPOSIT INTEREST	0.00	0.00	0.73	0.73
01/02/2022	DEPOSIT INTEREST	0.00	0.73	0.00	0.00
01/03/2022	DEPOSIT INTEREST	0.00	0.00	0.78	0.78
01/03/2022	DEPOSIT INTEREST	0.00	0.78	0.00	0.00
01/04/2022	DEPOSIT INTEREST	0.00	0.00	1.04	1.04
01/04/2022	DEPOSIT INTEREST	0.00	1.04	0.00	0.00
01/05/2022	DEPOSIT INTEREST	0.00	0.00	1.12	1.12
01/05/2022	DEPOSIT INTEREST	0.00	1.12	0.00	0.00
01/06/2022	DEPOSIT INTEREST	0.00	0.00	2.05	2.05
01/06/2022	DEPOSIT INTEREST	0.00	2.05	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Member Income Receivable / Contributions / Miss Fiona Molinaro</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
17/08/2021	Contribution Received	0.00	0.00	1,524.76	1,524.76
17/08/2021	Super Fiona AprJun NETBANK TFR	0.00	1,524.76	0.00	0.00
17/02/2022	Contribution Received	0.00	0.00	2,284.56	2,284.56

Date	Description	Quantity	Debits	Credits	Balance
17/02/2022	SKI Fiona JulJan22 NETBANK TFR	0.00	2,284.56	0.00	0.00
15/06/2022	Contribution Received	0.00	0.00	2,284.56	2,284.56
15/06/2022	SKI Fiona FebMay22 NETBANK TFR	0.00	2,284.56	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Member Income Receivable / Contributions / Mr Francesco Molinaro</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
17/08/2021	Contribution Received	0.00	0.00	1,524.76	1,524.76
17/08/2021	Super Frank AprJun NETBANK TFR	0.00	1,524.76	0.00	0.00
17/02/2022	Contribution Received	0.00	0.00	2,284.56	2,284.56
17/02/2022	SKI Frank JulJan22 NETBANK TFR	0.00	2,284.56	0.00	0.00
15/06/2022	Contribution Received	0.00	0.00	2,284.56	2,284.56
15/06/2022	SKI Frank FebMay22 NETBANK TFR	0.00	2,284.56	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Member Income Receivable / Contributions / Mrs Sarah Molinaro</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
02/07/2021	Contribution Received	0.00	0.00	413.67	413.67
02/07/2021	PC010721-126505110 SuperChoice P-L	0.00	413.67	0.00	0.00
27/08/2021	Contribution Received	0.00	0.00	852.91	852.91
27/08/2021	PC260821-114749280 SuperChoice P-L	0.00	852.91	0.00	0.00
28/09/2021	Contribution Received	0.00	0.00	852.93	852.93

Date	Description	Quantity	Debits	Credits	Balance
28/09/2021	PC270921-172669599 SuperChoice P-L	0.00	852.93	0.00	0.00
22/10/2021	Contribution Received	0.00	0.00	1,393.81	1,393.81
22/10/2021	PC211021-106945899 SuperChoice P-L	0.00	1,393.81	0.00	0.00
30/11/2021	Contribution Received	0.00	0.00	929.21	929.21
30/11/2021	PC291121-197473640 SuperChoice P-L	0.00	929.21	0.00	0.00
23/12/2021	Contribution Received	0.00	0.00	929.21	929.21
23/12/2021	PC221221-167759717 SuperChoice P-L	0.00	929.21	0.00	0.00
25/01/2022	Contribution Received	0.00	0.00	943.08	943.08
25/01/2022	PC240122-138890350 SuperChoice P-L	0.00	943.08	0.00	0.00
31/01/2022	Contribution Received	0.00	0.00	261.52	261.52
31/01/2022	PC240122-175632066 SuperChoice P-L	0.00	261.52	0.00	0.00
25/02/2022	Contribution Received	0.00	0.00	941.48	941.48
25/02/2022	PC210222-145613475 SuperChoice P-L	0.00	941.48	0.00	0.00
02/03/2022	Contribution Received	0.00	0.00	696.91	696.91
02/03/2022	PC240222-146017712 SuperChoice P-L	0.00	696.91	0.00	0.00
25/03/2022	Contribution Received	0.00	0.00	941.48	941.48
25/03/2022	PC210322-154968622 SuperChoice P-L	0.00	941.48	0.00	0.00
22/04/2022	Contribution Received	0.00	0.00	941.48	941.48
22/04/2022	PC140422-182639108 SuperChoice P-L	0.00	941.48	0.00	0.00
07/06/2022	Contribution Received	0.00	0.00	1,412.22	1,412.22

Date	Description	Quantity	Debits	Credits	Balance
07/06/2022	PC010622-147877005 SuperChoice P-L	0.00	1,412.22	0.00	0.00
10/06/2022	Contribution Received	0.00	0.00	941.48	941.48
10/06/2022	PC060622-155341125 SuperChoice P-L	0.00	941.48	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Sundry Debtors / Fee Refund</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
18/10/2021	Paper Statement Fee Refund	0.00	0.00	45.58	45.58
18/10/2021	Paper Statement Fee Refund	0.00	45.58	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Assets - Receivables / Sundry Debtors / Sundry</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	5,019.32
05/07/2021	Distributions Receivable	0.00	0.00	4,259.70	759.62
19/07/2021	Distributions Receivable	0.00	0.00	238.94	520.68
19/07/2021	Distributions Receivable	0.00	0.00	520.68	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Other Creditors and Accruals / Accountancy Fee</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
13/01/2022	Transfer to other HMH 189605	0.00	0.00	440.00	440.00
13/01/2022	Transfer to other HMH 189605	0.00	440.00	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
<b>Other Creditors and Accruals / Auditor Fee</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
13/01/2022	Transfer to other HMH 189606	0.00	0.00	385.00	385.00
13/01/2022	Transfer to other HMH 189606	0.00	385.00	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Income Tax Suspense</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
01/02/2022	ATO006000015938884 ATO	0.00	0.00	272.00	272.00
01/02/2022	ATO006000015938884 ATO	0.00	272.00	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Income Tax Payable / Income Tax Payable</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	531.00
01/02/2022	ATO006000015938884 ATO	0.00	0.00	531.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Income Tax Payable / Provision for Income Tax</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
01/07/2021	Tax Effect Of Income	0.00	12.61	0.00	12.61
02/07/2021	Tax Effect Of Income	0.00	0.00	62.05	49.44
07/07/2021	Tax Effect Of Income	0.00	14.06	0.00	35.38
19/07/2021	Tax Effect Of Income	0.00	17.78	0.00	17.60



Date	Description	Quantity	Debits	Credits	Balance
19/07/2021	Tax Effect Of Income	0.00	24.22	0.00	6.62
02/08/2021	Tax Effect Of Income	0.00	12.61	0.00	19.23
09/08/2021	Tax Effect Of Income	0.00	14.06	0.00	33.29
17/08/2021	Tax Effect Of Income	0.00	0.00	228.71	195.42
17/08/2021	Tax Effect Of Income	0.00	0.00	228.71	424.13
17/08/2021	Tax Effect Of Income	0.00	24.22	0.00	399.91
18/08/2021	Tax Effect Of Income	0.00	17.78	0.00	382.13
27/08/2021	Tax Effect Of Income	0.00	0.00	127.94	510.07
31/08/2021	Tax Effect Of Income	0.00	12.61	0.00	497.46
07/09/2021	Tax Effect Of Income	0.00	14.06	0.00	483.40
17/09/2021	Tax Effect Of Income	0.00	24.22	0.00	459.18
20/09/2021	Tax Effect Of Income	0.00	19.81	0.00	439.37
28/09/2021	Tax Effect Of Income	0.00	0.00	127.94	567.31
01/10/2021	Tax Effect Of Income	0.00	12.61	0.00	554.70
07/10/2021	Tax Effect Of Income	0.00	14.06	0.00	540.64
18/10/2021	Tax Effect Of Income	0.00	19.81	0.00	520.83
18/10/2021	Tax Effect Of Income	0.00	24.22	0.00	496.61
22/10/2021	Tax Effect Of Income	0.00	0.00	209.07	705.68
02/11/2021	Tax Effect Of Income	0.00	12.61	0.00	693.07
09/11/2021	Tax Effect Of Income	0.00	14.06	0.00	679.01

Date	Description	Quantity	Debits	Credits	Balance
17/11/2021	Tax Effect Of Income	0.00	24.22	0.00	654.79
18/11/2021	Tax Effect Of Income	0.00	19.81	0.00	634.98
30/11/2021	Tax Effect Of Income	0.00	0.00	139.38	774.36
01/12/2021	Tax Effect Of Income	0.00	12.61	0.00	761.75
07/12/2021	Tax Effect Of Income	0.00	14.06	0.00	747.69
17/12/2021	Tax Effect Of Income	0.00	24.22	0.00	723.47
20/12/2021	Tax Effect Of Income	0.00	19.81	0.00	703.66
23/12/2021	Tax Effect Of Income	0.00	0.00	139.38	843.04
31/12/2021	Tax Effect Of Income	0.00	12.61	0.00	830.43
07/01/2022	Tax Effect Of Income	0.00	14.06	0.00	816.37
17/01/2022	Tax Effect Of Income	0.00	24.22	0.00	792.15
18/01/2022	Tax Effect Of Income	0.00	19.81	0.00	772.34
25/01/2022	Tax Effect Of Income	0.00	0.00	141.46	913.80
31/01/2022	Tax Effect Of Income	0.00	0.00	39.23	953.03
01/02/2022	Tax Effect Of Income	0.00	12.61	0.00	940.42
08/02/2022	Tax Effect Of Income	0.00	14.06	0.00	926.36
17/02/2022	Tax Effect Of Income	0.00	0.00	342.68	1,269.04
17/02/2022	Tax Effect Of Income	0.00	0.00	342.68	1,611.72
17/02/2022	Tax Effect Of Income	0.00	24.22	0.00	1,587.50
18/02/2022	Tax Effect Of Income	0.00	19.81	0.00	1,567.69

Date	Description	Quantity	Debits	Credits	Balance
25/02/2022	Tax Effect Of Income	0.00	0.00	141.22	1,708.91
01/03/2022	Tax Effect Of Income	0.00	12.61	0.00	1,696.30
02/03/2022	Tax Effect Of Income	0.00	0.00	104.54	1,800.84
08/03/2022	Tax Effect Of Income	0.00	14.06	0.00	1,786.78
17/03/2022	Tax Effect Of Income	0.00	24.22	0.00	1,762.56
18/03/2022	Tax Effect Of Income	0.00	19.81	0.00	1,742.75
25/03/2022	Tax Effect Of Income	0.00	0.00	141.22	1,883.97
31/03/2022	Tax Effect Of Income	0.00	12.61	0.00	1,871.36
19/04/2022	Tax Effect Of Income	0.00	19.81	0.00	1,851.55
19/04/2022	Tax Effect Of Income	0.00	24.22	0.00	1,827.33
22/04/2022	Tax Effect Of Income	0.00	0.00	141.22	1,968.55
26/04/2022	Tax Effect Of Income	0.00	14.06	0.00	1,954.49
02/05/2022	Tax Effect Of Income	0.00	15.47	0.00	1,939.02
17/05/2022	Tax Effect Of Income	0.00	24.22	0.00	1,914.80
18/05/2022	Tax Effect Of Income	0.00	19.81	0.00	1,894.99
30/05/2022	Tax Effect Of Income	0.00	15.47	0.00	1,879.52
02/06/2022	Tax Effect Of Income	0.00	18.58	0.00	1,860.94
06/06/2022	Tax Effect Of Income	0.00	18.58	0.00	1,842.36
07/06/2022	Tax Effect Of Income	0.00	0.00	211.83	2,054.19
10/06/2022	Tax Effect Of Income	0.00	0.00	141.22	2,195.41

Date	Description	Quantity	Debits	Credits	Balance
15/06/2022	Tax Effect Of Income	0.00	0.00	342.68	2,538.09
15/06/2022	Tax Effect Of Income	0.00	0.00	342.68	2,880.77
17/06/2022	Tax Effect Of Income	0.00	24.22	0.00	2,856.55
20/06/2022	Tax Effect Of Income	0.00	19.81	0.00	2,836.74
30/06/2022	Tax Effect Of Income	0.00	0.00	1,533.98	4,370.72
30/06/2022	Tax Effect Of Income	0.00	15.47	0.00	4,355.25
30/06/2022	Closing Balance	0.00	0.00	0.00	4,355.25
<b>Income Tax Payable / Withholding Credits / Managed Investments / CFS FirstChoice Investments - CFS Cash</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
25/07/2021	FSF0228AU Distribution - Cash	0.00	1.00	0.00	1.00
30/06/2022	Closing Balance	0.00	0.00	0.00	1.00
<b>Income Tax Payable / Franking Credits / Managed Investments / CFS FirstChoice Investments - Ausbil Australian Active Equity</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Distribution - Tax Statement	0.00	118.02	0.00	118.02
30/06/2022	Closing Balance	0.00	0.00	0.00	118.02
<b>Income Tax Payable / Franking Credits / Managed Investments / CFS FirstChoice Investments - Ausbil Australian Emerging Leaders</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Distribution - Tax Statement	0.00	26.45	0.00	26.45
30/06/2022	Closing Balance	0.00	0.00	0.00	26.45
<b>Income Tax Payable / Franking Credits / Managed Investments / CFS FirstChoice Investments - Fidelity Australian Equities</b>					

Date	Description	Quantity	Debits	Credits	Balance
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Distribution - Tax Statement	0.00	148.61	0.00	148.61
30/06/2022	Closing Balance	0.00	0.00	0.00	148.61
<b>Income Tax Payable / Franking Credits / Managed Investments / CFS FirstChoice Investments - FirstChoice Global Infrastructure Securities</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Distribution - Tax Statement	0.00	1.85	0.00	1.85
30/06/2022	Closing Balance	0.00	0.00	0.00	1.85
<b>Income Tax Payable / Franking Credits / Managed Investments / CFS FirstChoice Investments - Platinum International</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Distribution - Tax Statement	0.00	0.12	0.00	0.12
30/06/2022	Closing Balance	0.00	0.00	0.00	0.12
<b>Income Tax Payable / Franking Credits / Shares in Listed Companies / Australia And New Zealand Banking Group Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
01/07/2021	A071-00628829 ANZ DIVIDEND	0.00	81.30	0.00	81.30
16/12/2021	ANZ AUD 0.72 FRANKED, 30% CTR, DRP NIL DISC, BSP	0.00	83.62	0.00	164.92
30/06/2022	Closing Balance	0.00	0.00	0.00	164.92
<b>Income Tax Payable / Franking Credits / Shares in Listed Companies / Commonwealth Bank Of Australia.</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
29/09/2021	CBA AUD 2 FRANKED, 30% CTR, DRP NIL DISC	0.00	257.14	0.00	257.14

Date	Description	Quantity	Debits	Credits	Balance
30/03/2022	CBA AUD 1.75 FRANKED, 30% CTR, DRP NIL DISC	0.00	225.00	0.00	482.14
30/06/2022	Closing Balance	0.00	0.00	0.00	482.14
<b>Income Tax Payable / Franking Credits / Shares in Listed Companies / National Australia Bank Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
02/07/2021	DV221-01055492 NAB INTERIM DIV	0.00	128.57	0.00	128.57
15/12/2021	NAB AUD 0.67 FRANKED, 30% CTR, DRP NIL DISC, BSP	0.00	143.57	0.00	272.14
30/06/2022	Closing Balance	0.00	0.00	0.00	272.14
<b>Income Tax Payable / Franking Credits / Shares in Listed Companies / QBE Insurance Group Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
24/09/2021	QBE AUD 0.011 FRANKED, 30% CTR, 0.099 CFI, DRP NIL DISC, BSP	0.00	7.07	0.00	7.07
12/04/2022	QBE AUD 0.019 FRANKED, 30% CTR, 0.171 CFI, DRP NIL DISC, BSP	0.00	12.21	0.00	19.28
30/06/2022	Closing Balance	0.00	0.00	0.00	19.28
<b>Income Tax Payable / Franking Credits / Shares in Listed Companies / Ramelius Resources Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
04/10/2021	RMS AUD 0.025 FRANKED, 30% CTR	0.00	321.43	0.00	321.43
30/06/2022	Closing Balance	0.00	0.00	0.00	321.43
<b>Income Tax Payable / Franking Credits / Shares in Listed Companies / Santos Limited</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
21/09/2021	STO USD 0.055, 0.055 FRANKED, 30% CTR, DRP SUSP	0.00	65.95	0.00	65.95
24/03/2022	STO USD 0.085, 0.0595 FRANKED, 30% CTR, 0.0255 CFI, DRP SUSP	0.00	70.85	0.00	136.80
30/06/2022	Closing Balance	0.00	0.00	0.00	136.80
<b>Income Tax Payable / Franking Credits / Shares in Listed Companies / Westpac Banking Corporation</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
21/12/2021	WBC AUD 0.6 FRANKED, 30% CTR, DRP NIL DISC	0.00	57.86	0.00	57.86
24/06/2022	WBC AUD 0.61 FRANKED, 30% CTR, DRP NIL DISC	0.00	58.82	0.00	116.68
30/06/2022	Closing Balance	0.00	0.00	0.00	116.68
<b>Income Tax Payable / Foreign Tax Credits / Managed Investments / CFS FirstChoice Investments - Ausbil Australian Active Equity</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Distribution - Tax Statement	0.00	0.11	0.00	0.11
30/06/2022	Closing Balance	0.00	0.00	0.00	0.11
<b>Income Tax Payable / Foreign Tax Credits / Managed Investments / CFS FirstChoice Investments - Ausbil Australian Emerging Leaders</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Distribution - Tax Statement	0.00	0.04	0.00	0.04
30/06/2022	Closing Balance	0.00	0.00	0.00	0.04
<b>Income Tax Payable / Foreign Tax Credits / Managed Investments / CFS FirstChoice Investments - CFS Index Global Share - Hedged</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Distribution - Tax Statement	0.00	33.64	0.00	33.64
30/06/2022	Closing Balance	0.00	0.00	0.00	33.64
<b>Income Tax Payable / Foreign Tax Credits / Managed Investments / CFS FirstChoice Investments - Fidelity Australian Equities</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Distribution - Tax Statement	0.00	0.23	0.00	0.23
30/06/2022	Closing Balance	0.00	0.00	0.00	0.23
<b>Income Tax Payable / Foreign Tax Credits / Managed Investments / CFS FirstChoice Investments - FirstChoice Global Infrastructure Securities</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Distribution - Tax Statement	0.00	21.29	0.00	21.29
30/06/2022	Closing Balance	0.00	0.00	0.00	21.29
<b>Income Tax Payable / Foreign Tax Credits / Managed Investments / CFS FirstChoice Investments - Magellan Global Share</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Distribution - Tax Statement	0.00	18.19	0.00	18.19
30/06/2022	Closing Balance	0.00	0.00	0.00	18.19
<b>Income Tax Payable / Foreign Tax Credits / Managed Investments / CFS FirstChoice Investments - Platinum Asia</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	Distribution - Tax Statement	0.00	2.54	0.00	2.54
30/06/2022	Closing Balance	0.00	0.00	0.00	2.54
<b>Income Tax Payable / Foreign Tax Credits / Managed Investments / CFS FirstChoice Investments - Platinum International</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00



Date	Description	Quantity	Debits	Credits	Balance
30/06/2022	Distribution - Tax Statement	0.00	13.33	0.00	13.33
30/06/2022	Closing Balance	0.00	0.00	0.00	13.33
<b>Income Tax Payable / Income Tax Instalments Paid</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
30/06/2022	NETBANK BPAY TAX OFFICE PAYMENTS	0.00	2,278.00	0.00	2,278.00
30/06/2022	Closing Balance	0.00	0.00	0.00	2,278.00
<b>Deferred Tax Liability / Unrealised Gains/Losses</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	12,673.65
30/06/2022	Change in provision for deferred tax	0.00	5,535.60	0.00	7,138.05
30/06/2022	Closing Balance	0.00	0.00	0.00	7,138.05
<b>Other Taxes Payable / Activity Statement Payable/Refundable</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	2,809.00
10/11/2021	Outstanding Activity Statement Payment	0.00	2,809.00	0.00	0.00
30/06/2022	NETBANK BPAY TAX OFFICE PAYMENTS	0.00	0.00	2,278.00	2,278.00
30/06/2022	Closing Balance	0.00	0.00	0.00	2,278.00
<b>Fund Suspense / Commonwealth Bank of Australia</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
01/07/2021	1001133420-1pIYk OnePath Life Ltd	0.00	0.00	84.05	84.05
01/07/2021	1001133420-1pIYk OnePath Life Ltd	0.00	84.05	0.00	0.00
01/07/2021	A071-00628829 ANZ DIVIDEND	0.00	0.00	189.70	189.70

Date	Description	Quantity	Debits	Credits	Balance
01/07/2021	A071-00628829 ANZ DIVIDEND	0.00	189.70	0.00	0.00
01/07/2021	DEPOSIT INTEREST	0.00	0.00	3.11	3.11
01/07/2021	DEPOSIT INTEREST	0.00	3.11	0.00	0.00
02/07/2021	DV221-01055492 NAB INTERIM DIV	0.00	0.00	300.00	300.00
02/07/2021	DV221-01055492 NAB INTERIM DIV	0.00	300.00	0.00	0.00
02/07/2021	PC010721-126505110 SuperChoice P-L	0.00	0.00	413.67	413.67
02/07/2021	PC010721-126505110 SuperChoice P-L	0.00	413.67	0.00	0.00
05/07/2021	DD001070018880551 Col First State	0.00	0.00	4,259.70	4,259.70
05/07/2021	DD001070018880551 Col First State	0.00	4,259.70	0.00	0.00
07/07/2021	1001133456-1pRaR OnePath Life Ltd	0.00	0.00	93.73	93.73
07/07/2021	1001133456-1pRaR OnePath Life Ltd	0.00	93.73	0.00	0.00
15/07/2021	S K I SUPER FUND	0.00	0.00	106.85	106.85
15/07/2021	S K I SUPER FUND	0.00	106.85	0.00	0.00
19/07/2021	0009396951 CHDIF3 DIST	0.00	0.00	520.68	520.68
19/07/2021	0009396951 CHDIF3 DIST	0.00	520.68	0.00	0.00
19/07/2021	0009396951 PFA Ord Dist	0.00	0.00	238.94	238.94
19/07/2021	0009396951 PFA Ord Dist	0.00	238.94	0.00	0.00
19/07/2021	02519114-00007 Asteron Life	0.00	0.00	118.56	118.56
19/07/2021	02519114-00007 Asteron Life	0.00	118.56	0.00	0.00
19/07/2021	02519147-00008 Asteron Life	0.00	0.00	161.48	161.48

Date	Description	Quantity	Debits	Credits	Balance
19/07/2021	02519147-00008 Asteron Life	0.00	161.48	0.00	0.00
27/07/2021	DD001070018880551 Col First State	0.00	0.00	2.22	2.22
27/07/2021	DD001070018880551 Col First State	0.00	2.22	0.00	0.00
01/08/2021	DEPOSIT INTEREST	0.00	0.00	3.45	3.45
01/08/2021	DEPOSIT INTEREST	0.00	3.45	0.00	0.00
02/08/2021	1001133420-1q1fE OnePath Life Ltd	0.00	0.00	84.05	84.05
02/08/2021	1001133420-1q1fE OnePath Life Ltd	0.00	84.05	0.00	0.00
09/08/2021	1001133456-1qBOg OnePath Life Ltd	0.00	0.00	93.73	93.73
09/08/2021	1001133456-1qBOg OnePath Life Ltd	0.00	93.73	0.00	0.00
16/08/2021	0009396951 PFA Ord Dist	0.00	0.00	238.94	238.94
16/08/2021	0009396951 PFA Ord Dist	0.00	238.94	0.00	0.00
17/08/2021	02519147-00008 Asteron Life	0.00	0.00	161.48	161.48
17/08/2021	02519147-00008 Asteron Life	0.00	161.48	0.00	0.00
17/08/2021	Super Fiona AprJun NETBANK TFR	0.00	0.00	1,524.76	1,524.76
17/08/2021	Super Fiona AprJun NETBANK TFR	0.00	1,524.76	0.00	0.00
17/08/2021	Super Frank AprJun NETBANK TFR	0.00	0.00	1,524.76	1,524.76
17/08/2021	Super Frank AprJun NETBANK TFR	0.00	1,524.76	0.00	0.00
18/08/2021	02519114-00007 Asteron Life	0.00	0.00	118.56	118.56
18/08/2021	02519114-00007 Asteron Life	0.00	118.56	0.00	0.00
27/08/2021	PC260821-114749280 SuperChoice P-L	0.00	0.00	852.91	852.91

Date	Description	Quantity	Debits	Credits	Balance
27/08/2021	PC260821-114749280 SuperChoice P-L	0.00	852.91	0.00	0.00
31/08/2021	1001133420-1qinV OnePath Life Ltd	0.00	0.00	84.05	84.05
31/08/2021	1001133420-1qinV OnePath Life Ltd	0.00	84.05	0.00	0.00
01/09/2021	DEPOSIT INTEREST	0.00	0.00	3.55	3.55
01/09/2021	DEPOSIT INTEREST	0.00	3.55	0.00	0.00
07/09/2021	1001133456-1quNc OnePath Life Ltd	0.00	0.00	93.73	93.73
07/09/2021	1001133456-1quNc OnePath Life Ltd	0.00	93.73	0.00	0.00
15/09/2021	0009396951 PFA Withdrawal	0.00	0.00	238.94	238.94
15/09/2021	0009396951 PFA Withdrawal	0.00	238.94	0.00	0.00
17/09/2021	02519147-00008 Asteron Life	0.00	0.00	161.48	161.48
17/09/2021	02519147-00008 Asteron Life	0.00	161.48	0.00	0.00
20/09/2021	02519114-00007 Asteron Life	0.00	0.00	132.08	132.08
20/09/2021	02519114-00007 Asteron Life	0.00	132.08	0.00	0.00
21/09/2021	S00104012558 SANTOS LIMITED	0.00	0.00	153.88	153.88
21/09/2021	S00104012558 SANTOS LIMITED	0.00	153.88	0.00	0.00
24/09/2021	FPA21-00838211 QBE DIVIDEND	0.00	0.00	165.00	165.00
24/09/2021	FPA21-00838211 QBE DIVIDEND	0.00	165.00	0.00	0.00
27/09/2021	DD001070018880551 Col First State	0.00	0.00	219.54	219.54
27/09/2021	DD001070018880551 Col First State	0.00	4.88	0.00	214.66
27/09/2021	DD001070018880551 Col First State	0.00	94.95	0.00	119.71

Date	Description	Quantity	Debits	Credits	Balance
27/09/2021	DD001070018880551 Col First State	0.00	119.71	0.00	0.00
28/09/2021	PC270921-172669599 SuperChoice P-L	0.00	0.00	852.93	852.93
28/09/2021	PC270921-172669599 SuperChoice P-L	0.00	852.93	0.00	0.00
29/09/2021	001263109562 CBA FNL DIV	0.00	0.00	600.00	600.00
29/09/2021	001263109562 CBA FNL DIV	0.00	600.00	0.00	0.00
01/10/2021	1001133420-1rWkT OnePath Life Ltd	0.00	0.00	84.05	84.05
01/10/2021	1001133420-1rWkT OnePath Life Ltd	0.00	84.05	0.00	0.00
01/10/2021	DEPOSIT INTEREST	0.00	0.00	3.53	3.53
01/10/2021	DEPOSIT INTEREST	0.00	3.53	0.00	0.00
04/10/2021	OCT21-00804977 RAMELIUS RES LTD	0.00	0.00	750.00	750.00
04/10/2021	OCT21-00804977 RAMELIUS RES LTD	0.00	750.00	0.00	0.00
07/10/2021	1001133456-1rf83 OnePath Life Ltd	0.00	0.00	93.73	93.73
07/10/2021	1001133456-1rf83 OnePath Life Ltd	0.00	93.73	0.00	0.00
12/10/2021	COMMSEC COMMSEC SECURITI	0.00	0.00	23,062.69	23,062.69
12/10/2021	COMMSEC COMMSEC SECURITI	0.00	23,062.69	0.00	0.00
15/10/2021	0009396951 CHDIF3 DIST	0.00	0.00	599.57	599.57
15/10/2021	0009396951 CHDIF3 DIST	0.00	599.57	0.00	0.00
15/10/2021	0009396951 PFA Ord Dist	0.00	0.00	238.94	238.94
15/10/2021	0009396951 PFA Ord Dist	0.00	238.94	0.00	0.00
15/10/2021	COMMSEC COMMSEC SECURITI	0.00	0.00	19,029.95	19,029.95

Date	Description	Quantity	Debits	Credits	Balance
15/10/2021	COMMSEC COMMSEC SECURITI	0.00	19,029.95	0.00	0.00
18/10/2021	02519114-00007 Asteron Life	0.00	0.00	132.08	132.08
18/10/2021	02519114-00007 Asteron Life	0.00	132.08	0.00	0.00
18/10/2021	02519147-00008 Asteron Life	0.00	0.00	161.48	161.48
18/10/2021	02519147-00008 Asteron Life	0.00	161.48	0.00	0.00
18/10/2021	Paper Statement Fee Refund	0.00	0.00	45.58	45.58
18/10/2021	Paper Statement Fee Refund	0.00	45.58	0.00	0.00
22/10/2021	PC211021-106945899 SuperChoice P-L	0.00	0.00	1,393.81	1,393.81
22/10/2021	PC211021-106945899 SuperChoice P-L	0.00	1,393.81	0.00	0.00
01/11/2021	DD001070018880551 Col First State	0.00	0.00	2.22	2.22
01/11/2021	DD001070018880551 Col First State	0.00	2.22	0.00	0.00
01/11/2021	DEPOSIT INTEREST	0.00	0.00	2.70	2.70
01/11/2021	DEPOSIT INTEREST	0.00	2.70	0.00	0.00
02/11/2021	1001133420-1sGzp OnePath Life Ltd	0.00	0.00	84.05	84.05
02/11/2021	1001133420-1sGzp OnePath Life Ltd	0.00	84.05	0.00	0.00
09/11/2021	1001133456-1sQKo OnePath Life Ltd	0.00	0.00	93.73	93.73
09/11/2021	1001133456-1sQKo OnePath Life Ltd	0.00	93.73	0.00	0.00
10/11/2021	NETBANK BPAY TAX OFFICE PAYMENTS	0.00	0.00	2,809.00	2,809.00
10/11/2021	NETBANK BPAY TAX OFFICE PAYMENTS	0.00	2,809.00	0.00	0.00
11/11/2021	COMMSEC COMMSEC SECURITI	0.00	0.00	30,836.96	30,836.96

Date	Description	Quantity	Debits	Credits	Balance
11/11/2021	COMMSEC COMMSEC SECURITI	0.00	30,836.96	0.00	0.00
15/11/2021	0009396951 PFA Ord Dist	0.00	0.00	238.94	238.94
15/11/2021	0009396951 PFA Ord Dist	0.00	238.94	0.00	0.00
17/11/2021	02519147-00008 Asteron Life	0.00	0.00	161.48	161.48
17/11/2021	02519147-00008 Asteron Life	0.00	161.48	0.00	0.00
18/11/2021	02519114-00007 Asteron Life	0.00	0.00	132.08	132.08
18/11/2021	02519114-00007 Asteron Life	0.00	132.08	0.00	0.00
30/11/2021	PC291121-197473640 SuperChoice P-L	0.00	0.00	929.21	929.21
30/11/2021	PC291121-197473640 SuperChoice P-L	0.00	929.21	0.00	0.00
01/12/2021	1001133420-1szTI OnePath Life Ltd	0.00	0.00	84.05	84.05
01/12/2021	1001133420-1szTI OnePath Life Ltd	0.00	84.05	0.00	0.00
01/12/2021	DEPOSIT INTEREST	0.00	0.00	1.04	1.04
01/12/2021	DEPOSIT INTEREST	0.00	1.04	0.00	0.00
07/12/2021	1001133456-1t5tF OnePath Life Ltd	0.00	0.00	93.73	93.73
07/12/2021	1001133456-1t5tF OnePath Life Ltd	0.00	93.73	0.00	0.00
15/12/2021	0009396951 PFA Ord Dist	0.00	0.00	238.94	238.94
15/12/2021	0009396951 PFA Ord Dist	0.00	238.94	0.00	0.00
15/12/2021	DV222-00546323 NAB FINAL DIV	0.00	0.00	335.00	335.00
15/12/2021	DV222-00546323 NAB FINAL DIV	0.00	335.00	0.00	0.00
16/12/2021	A072-00622094 ANZ DIVIDEND	0.00	0.00	195.12	195.12

Date	Description	Quantity	Debits	Credits	Balance
16/12/2021	A072-00622094 ANZ DIVIDEND	0.00	195.12	0.00	0.00
17/12/2021	02519147-00008 Asteron Life	0.00	0.00	161.48	161.48
17/12/2021	02519147-00008 Asteron Life	0.00	161.48	0.00	0.00
20/12/2021	02519114-00007 Asteron Life	0.00	0.00	132.08	132.08
20/12/2021	02519114-00007 Asteron Life	0.00	132.08	0.00	0.00
20/12/2021	DD001070018880551 Col First State	0.00	0.00	976.23	976.23
20/12/2021	DD001070018880551 Col First State	0.00	54.39	0.00	921.84
20/12/2021	DD001070018880551 Col First State	0.00	56.00	0.00	865.84
20/12/2021	DD001070018880551 Col First State	0.00	79.08	0.00	786.76
20/12/2021	DD001070018880551 Col First State	0.00	129.13	0.00	657.63
20/12/2021	DD001070018880551 Col First State	0.00	137.68	0.00	519.95
20/12/2021	DD001070018880551 Col First State	0.00	144.25	0.00	375.70
20/12/2021	DD001070018880551 Col First State	0.00	157.86	0.00	217.84
20/12/2021	DD001070018880551 Col First State	0.00	217.84	0.00	0.00
21/12/2021	001268960979 WBC DIVIDEND	0.00	0.00	135.00	135.00
21/12/2021	001268960979 WBC DIVIDEND	0.00	135.00	0.00	0.00
23/12/2021	PC221221-167759717 SuperChoice P-L	0.00	0.00	929.21	929.21
23/12/2021	PC221221-167759717 SuperChoice P-L	0.00	929.21	0.00	0.00
31/12/2021	1001133420-1tiD7 OnePath Life Ltd	0.00	0.00	84.05	84.05
31/12/2021	1001133420-1tiD7 OnePath Life Ltd	0.00	84.05	0.00	0.00



Date	Description	Quantity	Debits	Credits	Balance
01/01/2022	DEPOSIT INTEREST	0.00	0.00	0.67	0.67
01/01/2022	DEPOSIT INTEREST	0.00	0.67	0.00	0.00
07/01/2022	1001133456-1tqkB OnePath Life Ltd	0.00	0.00	93.73	93.73
07/01/2022	1001133456-1tqkB OnePath Life Ltd	0.00	93.73	0.00	0.00
13/01/2022	Transfer to other HMH 189605	0.00	0.00	440.00	440.00
13/01/2022	Transfer to other HMH 189605	0.00	440.00	0.00	0.00
13/01/2022	Transfer to other HMH 189606	0.00	0.00	385.00	385.00
13/01/2022	Transfer to other HMH 189606	0.00	385.00	0.00	0.00
17/01/2022	0009396951 CHDIF3 DIST	0.00	0.00	599.57	599.57
17/01/2022	0009396951 CHDIF3 DIST	0.00	599.57	0.00	0.00
17/01/2022	0009396951 PFA Ord Dist	0.00	0.00	238.94	238.94
17/01/2022	0009396951 PFA Ord Dist	0.00	238.94	0.00	0.00
17/01/2022	02519147-00008 Asteron Life	0.00	0.00	161.48	161.48
17/01/2022	02519147-00008 Asteron Life	0.00	161.48	0.00	0.00
18/01/2022	02519114-00007 Asteron Life	0.00	0.00	132.08	132.08
18/01/2022	02519114-00007 Asteron Life	0.00	132.08	0.00	0.00
25/01/2022	PC240122-138890350 SuperChoice P-L	0.00	0.00	943.08	943.08
25/01/2022	PC240122-138890350 SuperChoice P-L	0.00	943.08	0.00	0.00
31/01/2022	PC240122-175632066 SuperChoice P-L	0.00	0.00	261.52	261.52
31/01/2022	PC240122-175632066 SuperChoice P-L	0.00	261.52	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
01/02/2022	1001133420-1uOWc OnePath Life Ltd	0.00	0.00	84.05	84.05
01/02/2022	1001133420-1uOWc OnePath Life Ltd	0.00	84.05	0.00	0.00
01/02/2022	ATO006000015938884 ATO	0.00	0.00	272.00	272.00
01/02/2022	ATO006000015938884 ATO	0.00	272.00	0.00	0.00
01/02/2022	DEPOSIT INTEREST	0.00	0.00	0.73	0.73
01/02/2022	DEPOSIT INTEREST	0.00	0.73	0.00	0.00
08/02/2022	1001133456-1uZEW OnePath Life Ltd	0.00	0.00	93.73	93.73
08/02/2022	1001133456-1uZEW OnePath Life Ltd	0.00	93.73	0.00	0.00
15/02/2022	0009396951 PFA Ord Dist	0.00	0.00	238.94	238.94
15/02/2022	0009396951 PFA Ord Dist	0.00	238.94	0.00	0.00
17/02/2022	02519147-00008 Asteron Life	0.00	0.00	161.48	161.48
17/02/2022	02519147-00008 Asteron Life	0.00	161.48	0.00	0.00
17/02/2022	SKI Fiona JulJan22 NETBANK TFR	0.00	0.00	2,284.56	2,284.56
17/02/2022	SKI Fiona JulJan22 NETBANK TFR	0.00	2,284.56	0.00	0.00
17/02/2022	SKI Frank JulJan22 NETBANK TFR	0.00	0.00	2,284.56	2,284.56
17/02/2022	SKI Frank JulJan22 NETBANK TFR	0.00	2,284.56	0.00	0.00
18/02/2022	02519114-00007 Asteron Life	0.00	0.00	132.08	132.08
18/02/2022	02519114-00007 Asteron Life	0.00	132.08	0.00	0.00
25/02/2022	PC210222-145613475 SuperChoice P-L	0.00	0.00	941.48	941.48
25/02/2022	PC210222-145613475 SuperChoice P-L	0.00	941.48	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
01/03/2022	1001133420-1v2zl OnePath Life Ltd	0.00	0.00	84.05	84.05
01/03/2022	1001133420-1v2zl OnePath Life Ltd	0.00	84.05	0.00	0.00
01/03/2022	DEPOSIT INTEREST	0.00	0.00	0.78	0.78
01/03/2022	DEPOSIT INTEREST	0.00	0.78	0.00	0.00
02/03/2022	PC240222-146017712 SuperChoice P-L	0.00	0.00	696.91	696.91
02/03/2022	PC240222-146017712 SuperChoice P-L	0.00	696.91	0.00	0.00
08/03/2022	1001133456-1vHJs OnePath Life Ltd	0.00	0.00	93.73	93.73
08/03/2022	1001133456-1vHJs OnePath Life Ltd	0.00	93.73	0.00	0.00
11/03/2022	MAR22-00891387 VUK DIVIDEND	0.00	0.00	2.38	2.38
11/03/2022	MAR22-00891387 VUK DIVIDEND	0.00	2.38	0.00	0.00
15/03/2022	0009396951 PFA Withdrawal	0.00	0.00	238.94	238.94
15/03/2022	0009396951 PFA Withdrawal	0.00	238.94	0.00	0.00
17/03/2022	02519147-00008 Asteron Life	0.00	0.00	161.48	161.48
17/03/2022	02519147-00008 Asteron Life	0.00	161.48	0.00	0.00
18/03/2022	02519114-00007 Asteron Life	0.00	0.00	132.08	132.08
18/03/2022	02519114-00007 Asteron Life	0.00	132.08	0.00	0.00
24/03/2022	AUF22-00888070 SANTOS DIVIDEND	0.00	0.00	236.17	236.17
24/03/2022	AUF22-00888070 SANTOS DIVIDEND	0.00	236.17	0.00	0.00
25/03/2022	PC210322-154968622 SuperChoice P-L	0.00	0.00	941.48	941.48
25/03/2022	PC210322-154968622 SuperChoice P-L	0.00	941.48	0.00	0.00

Date	Description	Quantity	Debits	Credits	Balance
28/03/2022	DD001070018880551 Col First State	0.00	0.00	828.75	828.75
28/03/2022	DD001070018880551 Col First State	0.00	2.22	0.00	826.53
28/03/2022	DD001070018880551 Col First State	0.00	263.96	0.00	562.57
28/03/2022	DD001070018880551 Col First State	0.00	264.22	0.00	298.35
28/03/2022	DD001070018880551 Col First State	0.00	298.35	0.00	0.00
30/03/2022	001271830327 CBA ITM DIV	0.00	0.00	525.00	525.00
30/03/2022	001271830327 CBA ITM DIV	0.00	525.00	0.00	0.00
31/03/2022	1001133420-1vqw0 OnePath Life Ltd	0.00	0.00	84.05	84.05
31/03/2022	1001133420-1vqw0 OnePath Life Ltd	0.00	84.05	0.00	0.00
01/04/2022	DEPOSIT INTEREST	0.00	0.00	1.04	1.04
01/04/2022	DEPOSIT INTEREST	0.00	1.04	0.00	0.00
12/04/2022	21FPA-00836347 QBE DIVIDEND	0.00	0.00	285.00	285.00
12/04/2022	21FPA-00836347 QBE DIVIDEND	0.00	285.00	0.00	0.00
14/04/2022	0009396951 CHDIF3 DIST	0.00	0.00	599.57	599.57
14/04/2022	0009396951 CHDIF3 DIST	0.00	599.57	0.00	0.00
14/04/2022	0009396951 PFA Dist	0.00	0.00	238.94	238.94
14/04/2022	0009396951 PFA Dist	0.00	238.94	0.00	0.00
19/04/2022	02519114-00007 Asteron Life	0.00	0.00	132.08	132.08
19/04/2022	02519114-00007 Asteron Life	0.00	132.08	0.00	0.00
19/04/2022	02519147-00008 Asteron Life	0.00	0.00	161.48	161.48

Date	Description	Quantity	Debits	Credits	Balance
19/04/2022	02519147-00008 Asteron Life	0.00	161.48	0.00	0.00
22/04/2022	PC140422-182639108 SuperChoice P-L	0.00	0.00	941.48	941.48
22/04/2022	PC140422-182639108 SuperChoice P-L	0.00	941.48	0.00	0.00
26/04/2022	E221504 35 ONEPATH LIFE	0.00	0.00	93.75	93.75
26/04/2022	E221504 35 ONEPATH LIFE	0.00	93.75	0.00	0.00
01/05/2022	DEPOSIT INTEREST	0.00	0.00	1.12	1.12
01/05/2022	DEPOSIT INTEREST	0.00	1.12	0.00	0.00
02/05/2022	E221502 35 ONEPATH LIFE	0.00	0.00	103.14	103.14
02/05/2022	E221502 35 ONEPATH LIFE	0.00	103.14	0.00	0.00
09/05/2022	Transfer to CBA A- Prosperity 22630	0.00	1,089.00	0.00	1,089.00
13/05/2022	0009396951 PFA Ord Dist	0.00	0.00	238.94	850.06
13/05/2022	0009396951 PFA Ord Dist	0.00	238.94	0.00	1,089.00
17/05/2022	02519147-00008 Asteron Life	0.00	0.00	161.48	927.52
17/05/2022	02519147-00008 Asteron Life	0.00	161.48	0.00	1,089.00
18/05/2022	02519114-00007 Asteron Life	0.00	0.00	132.08	956.92
18/05/2022	02519114-00007 Asteron Life	0.00	132.08	0.00	1,089.00
30/05/2022	DD001070018880551 Col First State	0.00	0.00	4.45	1,084.55
30/05/2022	DD001070018880551 Col First State	0.00	4.45	0.00	1,089.00
30/05/2022	E221502 35 ONEPATH LIFE	0.00	0.00	103.14	985.86
30/05/2022	E221502 35 ONEPATH LIFE	0.00	103.14	0.00	1,089.00

Date	Description	Quantity	Debits	Credits	Balance
01/06/2022	DEPOSIT INTEREST	0.00	0.00	2.05	1,086.95
01/06/2022	DEPOSIT INTEREST	0.00	2.05	0.00	1,089.00
02/06/2022	E221504 3L01062022 ONEPATH LIFE	0.00	0.00	123.87	965.13
02/06/2022	E221504 3L01062022 ONEPATH LIFE	0.00	123.87	0.00	1,089.00
03/06/2022	reimb Audit fees NETBANK TFR	0.00	0.00	1,089.00	0.00
03/06/2022	reimb Audit fees NETBANK TFR	0.00	1,089.00	0.00	1,089.00
03/06/2022	Transfer to CBA A- Prosperity 22630	0.00	0.00	1,089.00	0.00
06/06/2022	E221504 35 ONEPATH LIFE	0.00	0.00	123.87	123.87
06/06/2022	E221504 35 ONEPATH LIFE	0.00	123.87	0.00	0.00
07/06/2022	PC010622-147877005 SuperChoice P-L	0.00	0.00	1,412.22	1,412.22
07/06/2022	PC010622-147877005 SuperChoice P-L	0.00	1,412.22	0.00	0.00
10/06/2022	PC060622-155341125 SuperChoice P-L	0.00	0.00	941.48	941.48
10/06/2022	PC060622-155341125 SuperChoice P-L	0.00	941.48	0.00	0.00
15/06/2022	0009396951 PFA Ord Dist	0.00	0.00	238.94	238.94
15/06/2022	0009396951 PFA Ord Dist	0.00	238.94	0.00	0.00
15/06/2022	SKI Fiona FebMay22 NETBANK TFR	0.00	0.00	2,284.56	2,284.56
15/06/2022	SKI Fiona FebMay22 NETBANK TFR	0.00	2,284.56	0.00	0.00
15/06/2022	SKI Frank FebMay22 NETBANK TFR	0.00	0.00	2,284.56	2,284.56
15/06/2022	SKI Frank FebMay22 NETBANK TFR	0.00	2,284.56	0.00	0.00
17/06/2022	02519147-00008 Asteron Life	0.00	0.00	161.48	161.48

Date	Description	Quantity	Debits	Credits	Balance
17/06/2022	02519147-00008 Asteron Life	0.00	161.48	0.00	0.00
20/06/2022	02519114-00007 Asteron Life	0.00	0.00	132.08	132.08
20/06/2022	02519114-00007 Asteron Life	0.00	132.08	0.00	0.00
21/06/2022	JUN22-00889001 VUK DIVIDEND	0.00	0.00	5.54	5.54
21/06/2022	JUN22-00889001 VUK DIVIDEND	0.00	5.54	0.00	0.00
24/06/2022	001277618167 WBC DIVIDEND	0.00	0.00	137.25	137.25
24/06/2022	001277618167 WBC DIVIDEND	0.00	137.25	0.00	0.00
30/06/2022	E221502 35 ONEPATH LIFE	0.00	0.00	103.14	103.14
30/06/2022	E221502 35 ONEPATH LIFE	0.00	103.14	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Fund Suspense / Macquarie Cash Management Account</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	0.00
15/07/2021	FUNDS TFR TO S K I SUPERANNUATION	0.00	0.00	106.85	106.85
15/07/2021	FUNDS TFR TO S K I SUPERANNUATION	0.00	106.85	0.00	0.00
30/06/2022	Closing Balance	0.00	0.00	0.00	0.00
<b>Member Entitlement Accounts / Miss Fiona Molinaro / Accumulation</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	174,093.74
17/08/2021	Contribution Tax Withheld	0.00	228.71	0.00	173,865.03
17/08/2021	Super Fiona AprJun NETBANK TFR	0.00	0.00	1,524.76	175,389.79
17/02/2022	Contribution Tax Withheld	0.00	342.68	0.00	175,047.11

Date	Description	Quantity	Debits	Credits	Balance
17/02/2022	SKI Fiona JulJan22 NETBANK TFR	0.00	0.00	2,284.56	177,331.67
15/06/2022	Contribution Tax Withheld	0.00	342.68	0.00	176,988.99
15/06/2022	SKI Fiona FebMay22 NETBANK TFR	0.00	0.00	2,284.56	179,273.55
30/06/2022	Contribution Tax	0.00	0.01	0.00	179,273.54
30/06/2022	Income Taxes Allocated	0.00	0.00	2,265.50	181,539.04
30/06/2022	Investment Profit or Loss	0.00	17,541.80	0.00	163,997.24
30/06/2022	Closing Balance	0.00	0.00	0.00	163,997.24
<b>Member Entitlement Accounts / Mr Francesco Molinaro / Accumulation</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	97,932.61
01/07/2021	1001133420-1pIYk OnePath Life Ltd	0.00	84.05	0.00	97,848.56
01/07/2021	Tax Effect of Direct Member Expenses	0.00	0.00	12.61	97,861.17
19/07/2021	02519147-00008 Asteron Life	0.00	161.48	0.00	97,699.69
19/07/2021	Tax Effect of Direct Member Expenses	0.00	0.00	24.22	97,723.91
02/08/2021	1001133420-1q1fE OnePath Life Ltd	0.00	84.05	0.00	97,639.86
02/08/2021	Tax Effect of Direct Member Expenses	0.00	0.00	12.61	97,652.47
17/08/2021	02519147-00008 Asteron Life	0.00	161.48	0.00	97,490.99
17/08/2021	Contribution Tax Withheld	0.00	228.71	0.00	97,262.28
17/08/2021	Super Frank AprJun NETBANK TFR	0.00	0.00	1,524.76	98,787.04
17/08/2021	Tax Effect of Direct Member Expenses	0.00	0.00	24.22	98,811.26
31/08/2021	1001133420-1qinV OnePath Life Ltd	0.00	84.05	0.00	98,727.21



Date	Description	Quantity	Debits	Credits	Balance
31/08/2021	Tax Effect of Direct Member Expenses	0.00	0.00	12.61	98,739.82
17/09/2021	02519147-00008 Asteron Life	0.00	161.48	0.00	98,578.34
17/09/2021	Tax Effect of Direct Member Expenses	0.00	0.00	24.22	98,602.56
01/10/2021	1001133420-1rWkT OnePath Life Ltd	0.00	84.05	0.00	98,518.51
01/10/2021	Tax Effect of Direct Member Expenses	0.00	0.00	12.61	98,531.12
18/10/2021	02519147-00008 Asteron Life	0.00	161.48	0.00	98,369.64
18/10/2021	Tax Effect of Direct Member Expenses	0.00	0.00	24.22	98,393.86
02/11/2021	1001133420-1sGzp OnePath Life Ltd	0.00	84.05	0.00	98,309.81
02/11/2021	Tax Effect of Direct Member Expenses	0.00	0.00	12.61	98,322.42
17/11/2021	02519147-00008 Asteron Life	0.00	161.48	0.00	98,160.94
17/11/2021	Tax Effect of Direct Member Expenses	0.00	0.00	24.22	98,185.16
01/12/2021	1001133420-1szTI OnePath Life Ltd	0.00	84.05	0.00	98,101.11
01/12/2021	Tax Effect of Direct Member Expenses	0.00	0.00	12.61	98,113.72
17/12/2021	02519147-00008 Asteron Life	0.00	161.48	0.00	97,952.24
17/12/2021	Tax Effect of Direct Member Expenses	0.00	0.00	24.22	97,976.46
31/12/2021	1001133420-1tiD7 OnePath Life Ltd	0.00	84.05	0.00	97,892.41
31/12/2021	Tax Effect of Direct Member Expenses	0.00	0.00	12.61	97,905.02
17/01/2022	02519147-00008 Asteron Life	0.00	161.48	0.00	97,743.54
17/01/2022	Tax Effect of Direct Member Expenses	0.00	0.00	24.22	97,767.76
01/02/2022	1001133420-1uOWc OnePath Life Ltd	0.00	84.05	0.00	97,683.71

Date	Description	Quantity	Debits	Credits	Balance
01/02/2022	Tax Effect of Direct Member Expenses	0.00	0.00	12.61	97,696.32
17/02/2022	02519147-00008 Asteron Life	0.00	161.48	0.00	97,534.84
17/02/2022	Contribution Tax Withheld	0.00	342.68	0.00	97,192.16
17/02/2022	SKI Frank JulJan22 NETBANK TFR	0.00	0.00	2,284.56	99,476.72
17/02/2022	Tax Effect of Direct Member Expenses	0.00	0.00	24.22	99,500.94
01/03/2022	1001133420-1v2zl OnePath Life Ltd	0.00	84.05	0.00	99,416.89
01/03/2022	Tax Effect of Direct Member Expenses	0.00	0.00	12.61	99,429.50
17/03/2022	02519147-00008 Asteron Life	0.00	161.48	0.00	99,268.02
17/03/2022	Tax Effect of Direct Member Expenses	0.00	0.00	24.22	99,292.24
31/03/2022	1001133420-1vqw0 OnePath Life Ltd	0.00	84.05	0.00	99,208.19
31/03/2022	Tax Effect of Direct Member Expenses	0.00	0.00	12.61	99,220.80
19/04/2022	02519147-00008 Asteron Life	0.00	161.48	0.00	99,059.32
19/04/2022	Tax Effect of Direct Member Expenses	0.00	0.00	24.22	99,083.54
02/05/2022	E221502 35 ONEPATH LIFE	0.00	103.14	0.00	98,980.40
02/05/2022	Tax Effect of Direct Member Expenses	0.00	0.00	15.47	98,995.87
17/05/2022	02519147-00008 Asteron Life	0.00	161.48	0.00	98,834.39
17/05/2022	Tax Effect of Direct Member Expenses	0.00	0.00	24.22	98,858.61
30/05/2022	E221502 35 ONEPATH LIFE	0.00	103.14	0.00	98,755.47
30/05/2022	Tax Effect of Direct Member Expenses	0.00	0.00	15.47	98,770.94
15/06/2022	Contribution Tax Withheld	0.00	342.68	0.00	98,428.26

Date	Description	Quantity	Debits	Credits	Balance
15/06/2022	SKI Frank FebMay22 NETBANK TFR	0.00	0.00	2,284.56	100,712.82
17/06/2022	02519147-00008 Asteron Life	0.00	161.48	0.00	100,551.34
17/06/2022	Tax Effect of Direct Member Expenses	0.00	0.00	24.22	100,575.56
30/06/2022	Contribution Tax	0.00	0.01	0.00	100,575.55
30/06/2022	E221502 35 ONEPATH LIFE	0.00	103.14	0.00	100,472.41
30/06/2022	Income Taxes Allocated	0.00	0.00	1,268.72	101,741.13
30/06/2022	Investment Profit or Loss	0.00	9,824.05	0.00	91,917.08
30/06/2022	Tax Effect of Direct Member Expenses	0.00	0.00	15.47	91,932.55
30/06/2022	Closing Balance	0.00	0.00	0.00	91,932.55
<b>Member Entitlement Accounts / Mrs Sarah Molinaro / Accumulation</b>					
01/07/2021	Opening Balance	0.00	0.00	0.00	173,360.54
02/07/2021	Contribution Tax Withheld	0.00	62.05	0.00	173,298.49
02/07/2021	PC010721-126505110 SuperChoice P-L	0.00	0.00	413.67	173,712.16
07/07/2021	1001133456-1pRaR OnePath Life Ltd	0.00	93.73	0.00	173,618.43
07/07/2021	Tax Effect of Direct Member Expenses	0.00	0.00	14.06	173,632.49
19/07/2021	02519114-00007 Asteron Life	0.00	118.56	0.00	173,513.93
19/07/2021	Tax Effect of Direct Member Expenses	0.00	0.00	17.78	173,531.71
09/08/2021	1001133456-1qBOg OnePath Life Ltd	0.00	93.73	0.00	173,437.98
09/08/2021	Tax Effect of Direct Member Expenses	0.00	0.00	14.06	173,452.04
18/08/2021	02519114-00007 Asteron Life	0.00	118.56	0.00	173,333.48

Date	Description	Quantity	Debits	Credits	Balance
18/08/2021	Tax Effect of Direct Member Expenses	0.00	0.00	17.78	173,351.26
27/08/2021	Contribution Tax Withheld	0.00	127.94	0.00	173,223.32
27/08/2021	PC260821-114749280 SuperChoice P-L	0.00	0.00	852.91	174,076.23
07/09/2021	1001133456-1quNc OnePath Life Ltd	0.00	93.73	0.00	173,982.50
07/09/2021	Tax Effect of Direct Member Expenses	0.00	0.00	14.06	173,996.56
20/09/2021	02519114-00007 Asteron Life	0.00	132.08	0.00	173,864.48
20/09/2021	Tax Effect of Direct Member Expenses	0.00	0.00	19.81	173,884.29
28/09/2021	Contribution Tax Withheld	0.00	127.94	0.00	173,756.35
28/09/2021	PC270921-172669599 SuperChoice P-L	0.00	0.00	852.93	174,609.28
07/10/2021	1001133456-1rf83 OnePath Life Ltd	0.00	93.73	0.00	174,515.55
07/10/2021	Tax Effect of Direct Member Expenses	0.00	0.00	14.06	174,529.61
18/10/2021	02519114-00007 Asteron Life	0.00	132.08	0.00	174,397.53
18/10/2021	Tax Effect of Direct Member Expenses	0.00	0.00	19.81	174,417.34
22/10/2021	Contribution Tax Withheld	0.00	209.07	0.00	174,208.27
22/10/2021	PC211021-106945899 SuperChoice P-L	0.00	0.00	1,393.81	175,602.08
09/11/2021	1001133456-1sQKo OnePath Life Ltd	0.00	93.73	0.00	175,508.35
09/11/2021	Tax Effect of Direct Member Expenses	0.00	0.00	14.06	175,522.41
18/11/2021	02519114-00007 Asteron Life	0.00	132.08	0.00	175,390.33
18/11/2021	Tax Effect of Direct Member Expenses	0.00	0.00	19.81	175,410.14
30/11/2021	Contribution Tax Withheld	0.00	139.38	0.00	175,270.76

Date	Description	Quantity	Debits	Credits	Balance
30/11/2021	PC291121-197473640 SuperChoice P-L	0.00	0.00	929.21	176,199.97
07/12/2021	1001133456-1t5tF OnePath Life Ltd	0.00	93.73	0.00	176,106.24
07/12/2021	Tax Effect of Direct Member Expenses	0.00	0.00	14.06	176,120.30
20/12/2021	02519114-00007 Asteron Life	0.00	132.08	0.00	175,988.22
20/12/2021	Tax Effect of Direct Member Expenses	0.00	0.00	19.81	176,008.03
23/12/2021	Contribution Tax Withheld	0.00	139.38	0.00	175,868.65
23/12/2021	PC221221-167759717 SuperChoice P-L	0.00	0.00	929.21	176,797.86
07/01/2022	1001133456-1tqkB OnePath Life Ltd	0.00	93.73	0.00	176,704.13
07/01/2022	Tax Effect of Direct Member Expenses	0.00	0.00	14.06	176,718.19
18/01/2022	02519114-00007 Asteron Life	0.00	132.08	0.00	176,586.11
18/01/2022	Tax Effect of Direct Member Expenses	0.00	0.00	19.81	176,605.92
25/01/2022	Contribution Tax Withheld	0.00	141.46	0.00	176,464.46
25/01/2022	PC240122-138890350 SuperChoice P-L	0.00	0.00	943.08	177,407.54
31/01/2022	Contribution Tax Withheld	0.00	39.23	0.00	177,368.31
31/01/2022	PC240122-175632066 SuperChoice P-L	0.00	0.00	261.52	177,629.83
08/02/2022	1001133456-1uZEW OnePath Life Ltd	0.00	93.73	0.00	177,536.10
08/02/2022	Tax Effect of Direct Member Expenses	0.00	0.00	14.06	177,550.16
18/02/2022	02519114-00007 Asteron Life	0.00	132.08	0.00	177,418.08
18/02/2022	Tax Effect of Direct Member Expenses	0.00	0.00	19.81	177,437.89
25/02/2022	Contribution Tax Withheld	0.00	141.22	0.00	177,296.67

Date	Description	Quantity	Debits	Credits	Balance
25/02/2022	PC210222-145613475 SuperChoice P-L	0.00	0.00	941.48	178,238.15
02/03/2022	Contribution Tax Withheld	0.00	104.54	0.00	178,133.61
02/03/2022	PC240222-146017712 SuperChoice P-L	0.00	0.00	696.91	178,830.52
08/03/2022	1001133456-1vHJs OnePath Life Ltd	0.00	93.73	0.00	178,736.79
08/03/2022	Tax Effect of Direct Member Expenses	0.00	0.00	14.06	178,750.85
18/03/2022	02519114-00007 Asteron Life	0.00	132.08	0.00	178,618.77
18/03/2022	Tax Effect of Direct Member Expenses	0.00	0.00	19.81	178,638.58
25/03/2022	Contribution Tax Withheld	0.00	141.22	0.00	178,497.36
25/03/2022	PC210322-154968622 SuperChoice P-L	0.00	0.00	941.48	179,438.84
19/04/2022	02519114-00007 Asteron Life	0.00	132.08	0.00	179,306.76
19/04/2022	Tax Effect of Direct Member Expenses	0.00	0.00	19.81	179,326.57
22/04/2022	Contribution Tax Withheld	0.00	141.22	0.00	179,185.35
22/04/2022	PC140422-182639108 SuperChoice P-L	0.00	0.00	941.48	180,126.83
26/04/2022	E221504 35 ONEPATH LIFE	0.00	93.75	0.00	180,033.08
26/04/2022	Tax Effect of Direct Member Expenses	0.00	0.00	14.06	180,047.14
18/05/2022	02519114-00007 Asteron Life	0.00	132.08	0.00	179,915.06
18/05/2022	Tax Effect of Direct Member Expenses	0.00	0.00	19.81	179,934.87
02/06/2022	E221504 3L01062022 ONEPATH LIFE	0.00	123.87	0.00	179,811.00
02/06/2022	Tax Effect of Direct Member Expenses	0.00	0.00	18.58	179,829.58
06/06/2022	E221504 35 ONEPATH LIFE	0.00	123.87	0.00	179,705.71

Date	Description	Quantity	Debits	Credits	Balance
06/06/2022	Tax Effect of Direct Member Expenses	0.00	0.00	18.58	179,724.29
07/06/2022	Contribution Tax Withheld	0.00	211.83	0.00	179,512.46
07/06/2022	PC010622-147877005 SuperChoice P-L	0.00	0.00	1,412.22	180,924.68
10/06/2022	Contribution Tax Withheld	0.00	141.22	0.00	180,783.46
10/06/2022	PC060622-155341125 SuperChoice P-L	0.00	0.00	941.48	181,724.94
20/06/2022	02519114-00007 Asteron Life	0.00	132.08	0.00	181,592.86
20/06/2022	Tax Effect of Direct Member Expenses	0.00	0.00	19.81	181,612.67
30/06/2022	Contribution Tax	0.00	0.01	0.00	181,612.66
30/06/2022	Income Taxes Allocated	0.00	0.00	2,275.84	183,888.50
30/06/2022	Investment Profit or Loss	0.00	17,622.50	0.00	166,266.00
30/06/2022	Tax Effect of Direct Member Expenses	0.00	0.00	0.03	166,266.03
30/06/2022	Closing Balance	0.00	0.00	0.00	166,266.03

## Permanent Documents

[OCR\\_4997\\_001.pdf](#)

[OCR\\_4996\\_001.pdf](#)



### Additional Documents

<a href="#">OCR_2021 audit management letter and report.pdf</a>
<a href="#">OCR_0310_001.pdf</a>
<a href="#">OCR_0309_001.pdf</a>
<a href="#">OCR_0308_001.pdf</a>
<a href="#">OCR_0307_001.pdf</a>

# Self-managed superannuation fund annual return **2022**

## 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 2022* (NAT 71287).

- ! The *Self-managed superannuation fund annual return instructions 2022* (NAT 71606) (the instructions) can assist you to complete this annual return.
- The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via [ABR.gov.au](http://ABR.gov.au) or complete the Change of details for superannuation entities form (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 X in ALL applicable boxes.

➤ Postal address for annual returns:

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

For example;

**Australian Taxation Office**  
**GPO Box 9845**  
**SYDNEY NSW 2001**

## Section A: Fund information

**1 Tax file number (TFN)**

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

- ! 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)**

S.K.I Superannuation Fund

**3 Australian business number (ABN) (if applicable)**

**4 Current postal address**

PO Box 1525

Suburb/town

Collingwood

State/territory

VIC

Postcode

3066

**5 Annual return status**

Is this an amendment to the SMSF's 2022 return?

**A** No  Yes

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

**B** No  Yes

Fund's tax file number (TFN) \*\*\*\*\*

**6 SMSF auditor**

Auditor's name

Title: MS

Family name

Archibald

First given name

Cherie

Other given names

SMSF Auditor Number

100127446

Auditor's phone number

13

00237788

Postal address

Infocus Audits

Po Box 154

Suburb/town

Narre Warren Nth

State/territory

VIC

Postcode

3804

Date audit was completed **A**

Day	Month	Year

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.

smsfdataflow

Fund's tax file number (TFN)

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

**9 Was the fund wound up during the income year?**  
 No  Yes  If yes, provide the date on which the fund was wound up  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** \$  .00

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.

Fund's tax file number (TFN)

## 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 2022*.

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

Net capital gain **A** \$ -00

Gross rent and other leasing and hiring income **B** \$ -00

Gross interest **C** \$ -00

Forestry managed investment scheme income **X** \$ -00

Gross foreign income	<b>D1</b> \$ <input type="text" value="778"/> -00	Net foreign income	<b>D</b> \$ <input type="text" value="778"/> -00	Loss <input type="checkbox"/>
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Australian franking credits from a New Zealand company **E** \$ -00

Transfers from foreign funds **F** \$ -00 Number

Gross payments where ABN not quoted **H** \$ -00

**Calculation of assessable contributions**

Assessable employer contributions  
**R1** \$ -00

plus Assessable personal contributions  
**R2** \$ -00

plus **#No-TFN-quoted contributions**  
**R3** \$ -00  
*(an amount must be included even if it is zero)*

less Transfer of liability to life insurance company or PST  
**R6** \$ -00

Gross distribution from partnerships **I** \$ -00

\*Unfranked dividend amount **J** \$ -00

\*Franked dividend amount **K** \$ -00

\*Dividend franking credit **L** \$ -00

\*Gross trust distributions **M** \$ -00

**Assessable contributions (R1 plus R2 plus R3 less R6)**  
**R** \$ -00

**Calculation of non-arm's length income**

\*Net non-arm's length private company dividends  
**U1** \$ -00

plus \*Net non-arm's length trust distributions  
**U2** \$ -00

plus \*Net other non-arm's length income  
**U3** \$ -00

\*Other income **S** \$ -00

\*Assessable income due to changed tax status of fund **T** \$ -00

**Net non-arm's length income (subject to 45% tax rate) (U1 plus U2 plus U3)**  
**U** \$ -00

#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** \$ -00 Loss

Exempt current pension income **Y** \$ -00

**TOTAL ASSESSABLE INCOME (W less Y)** **V** \$ -00 Loss

Fund's tax file number (TFN)

## Section C: Deductions and non-deductible expenses

### 12 Deductions and non-deductible expenses

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

DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	<b>A1</b> \$ <input type="text" value="0"/> -00	<b>A2</b> \$ <input type="text" value="0"/> -00	
Interest expenses overseas	<b>B1</b> \$ <input type="text" value="0"/> -00	<b>B2</b> \$ <input type="text" value="0"/> -00	
Capital works expenditure	<b>D1</b> \$ <input type="text" value="0"/> -00	<b>D2</b> \$ <input type="text" value="0"/> -00	
Decline in value of depreciating assets	<b>E1</b> \$ <input type="text" value="0"/> -00	<b>E2</b> \$ <input type="text" value="0"/> -00	
Insurance premiums – members	<b>F1</b> \$ <input type="text" value="5830"/> -00	<b>F2</b> \$ <input type="text" value="0"/> -00	
SMSF auditor fee	<b>H1</b> \$ <input type="text" value="385"/> -00	<b>H2</b> \$ <input type="text" value="0"/> -00	
Investment expenses	<b>I1</b> \$ <input type="text" value="0"/> -00	<b>I2</b> \$ <input type="text" value="0"/> -00	
Management and administration expenses	<b>J1</b> \$ <input type="text" value="440"/> -00	<b>J2</b> \$ <input type="text" value="0"/> -00	
Forestry managed investment scheme expense	<b>U1</b> \$ <input type="text" value="0"/> -00	<b>U2</b> \$ <input type="text" value="0"/> -00	
Other amounts	<b>L1</b> \$ <input type="text" value="259"/> -00 <input type="text" value="0"/> Code	<b>L2</b> \$ <input type="text" value="0"/> -00 <input type="text" value="0"/> Code	
Tax losses deducted	<b>M1</b> \$ <input type="text" value="0"/> -00		

**TOTAL DEDUCTIONS**  
**N** \$ -00  
 (Total **A1** to **M1**)

**TOTAL NON-DEDUCTIBLE EXPENSES**  
**Y** \$ -00  
 (Total **A2** to **L2**)

**#TAXABLE INCOME OR LOSS** -00  Loss  
**O** \$ -00  
 (TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)

**TOTAL SMSF EXPENSES**  
**Z** \$ -00  
 (N plus Y)

#This is a mandatory label.

Fund's tax file number (TFN) \*\*\*\*\*

## 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 2022* on how to complete the calculation statement.

#Taxable income	<b>A \$</b>	<input type="text" value="29035"/>	<b>-00</b>
<i>(an amount must be included even if it is zero)</i>			
#Tax on taxable income	<b>T1 \$</b>	<input type="text" value="4355.25"/>	
<i>(an amount must be included even if it is zero)</i>			
#Tax on no-TFN-quoted contributions	<b>J \$</b>	<input type="text" value="0"/>	
<i>(an amount must be included even if it is zero)</i>			

Gross tax **B \$**   
*(T1 plus J)*

Foreign income tax offset	<b>C1 \$</b>	<input type="text" value="89.37"/>	
Rebates and tax offsets	<b>C2 \$</b>	<input type="text"/>	
Non-refundable non-carry forward tax offsets		<b>C \$</b>	<input type="text" value="89.37"/>
		<i>(C1 plus C2)</i>	

SUBTOTAL 1  
**T2 \$**   
*(B less C – cannot be less than zero)*

Early stage venture capital limited partnership tax offset	<b>D1 \$</b>	<input type="text" value="0"/>	
Early stage venture capital limited partnership tax offset carried forward from previous year	<b>D2 \$</b>	<input type="text" value="0"/>	
Early stage investor tax offset	<b>D3 \$</b>	<input type="text" value="0"/>	
Early stage investor tax offset carried forward from previous year	<b>D4 \$</b>	<input type="text" value="0"/>	
Non-refundable carry forward tax offsets		<b>D \$</b>	<input type="text" value="0"/>
		<i>(D1 plus D2 plus D3 plus D4)</i>	

SUBTOTAL 2  
**T3 \$**   
*(T2 less D – cannot be less than zero)*

Complying fund's franking credits tax offset	<b>E1 \$</b>	<input type="text" value="1808.44"/>	
No-TFN tax offset	<b>E2 \$</b>	<input type="text"/>	
National rental affordability scheme tax offset	<b>E3 \$</b>	<input type="text"/>	
Exploration credit tax offset	<b>E4 \$</b>	<input type="text"/>	
Refundable tax offsets		<b>E \$</b>	<input type="text" value="1808.44"/>
		<i>(E1 plus E2 plus E3 plus E4)</i>	

#TAX PAYABLE **T5 \$**   
*(T3 less E – cannot be less than zero)*

Section 102AAM interest charge  
**G \$**

Fund's tax file number (TFN)

Credit for interest on early payments – amount of interest	<b>H1 \$</b> <input type="text"/>
Credit for tax withheld – foreign resident withholding (excluding capital gains)	<b>H2 \$</b> <input type="text" value="0"/>
Credit for tax withheld – where ABN or TFN not quoted (non-individual)	<b>H3 \$</b> <input type="text" value="1"/>
Credit for TFN amounts withheld from payments from closely held trusts	<b>H5 \$</b> <input type="text"/>
Credit for interest on no-TFN tax offset	<b>H6 \$</b> <input type="text"/>
Credit for foreign resident capital gains withholding amounts	<b>H8 \$</b> <input type="text"/>
<b>Eligible credits</b>	<b>H \$</b> <input type="text" value="1"/>
	<i>(H1 plus H2 plus H3 plus H5 plus H6 plus H8)</i>

<b>#Tax offset refunds</b> (Remainder of refundable tax offsets)	<b>I \$</b> <input type="text" value="0"/>
	<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 \$**

<b>AMOUNT DUE OR REFUNDABLE</b> A positive amount at <b>S</b> is what you owe, while a negative amount is refundable to you.	<b>S \$</b> <input type="text" value="437.44"/>
	<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 2022*.

Tax losses carried forward to later income years **U \$**  -00

Net capital losses carried forward to later income years **V \$**  -00



Fund's tax file number (TFN) \*\*\*\*\*

### Section F: Member information

#### MEMBER 1

Title:

Family name

First given name

Other given names

Member's TFN

See the Privacy note in the Declaration.

Day Month Year

Date of birth

#### Contributions

OPENING ACCOUNT BALANCE \$

**!** Refer to instructions for completing these labels.

Employer contributions

**A** \$

ABN of principal employer

**A1**

Personal contributions

**B** \$

CGT small business retirement exemption

**C** \$

CGT small business 15-year exemption amount

**D** \$

Personal injury election

**E** \$

Spouse and child contributions

**F** \$

Other third party contributions

**G** \$

Proceeds from primary residence disposal

**H** \$

Receipt date

Day Month Year

**H1**

Assessable foreign superannuation fund amount

**I** \$

Non-assessable foreign superannuation fund amount

**J** \$

Transfer from reserve: assessable amount

**K** \$

Transfer from reserve: non-assessable amount

**L** \$

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

**T** \$

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

**M** \$

**TOTAL CONTRIBUTIONS N** \$

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

#### Other transactions

Allocated earnings or losses

**O** \$

Loss

Inward rollovers and transfers

**P** \$

Outward rollovers and transfers

**Q** \$

Lump Sum payments

**R1** \$

Income stream payments

**R2** \$

Code

Code

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**)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

Fund's tax file number (TFN)

**MEMBER 2**

Title:

Family name

First given name

Other given names

Member's TFN   
See the Privacy note in the Declaration.

Date of birth  (Day Month Year)

**Contributions**

OPENING ACCOUNT BALANCE \$

**!** Refer to instructions for completing these labels.

Proceeds from primary residence disposal  
**H** \$

Employer contributions  
**A** \$

Receipt date  (Day Month Year)  
**H1**

ABN of principal employer  
**A1**

Assessable foreign superannuation fund amount  
**I** \$

Personal contributions  
**B** \$

Non-assessable foreign superannuation fund amount  
**J** \$

CGT small business retirement exemption  
**C** \$

Transfer from reserve: assessable amount  
**K** \$

CGT small business 15-year exemption amount  
**D** \$

Transfer from reserve: non-assessable amount  
**L** \$

Personal injury election  
**E** \$

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

Spouse and child contributions  
**F** \$

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

Other third party contributions  
**G** \$

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

**Other transactions**

Allocated earnings or losses **O** \$   Loss

Accumulation phase account balance  
**S1** \$

Inward rollovers and transfers **P** \$

Retirement phase account balance - Non CDBIS  
**S2** \$

Outward rollovers and transfers **Q** \$

Retirement phase account balance - CDBIS  
**S3** \$

Lump Sum payments **R1** \$

Income stream payments **R2** \$

TRIS Count

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

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

Fund's tax file number (TFN)

**MEMBER 3**

Title:

Family name

First given name

Other given names

Member's TFN   
See the Privacy note in the Declaration.

Date of birth   
Day Month Year

**Contributions**

OPENING ACCOUNT BALANCE \$

**!** Refer to instructions for completing these labels.

Employer contributions  
**A** \$

ABN of principal employer  
**A1**

Personal contributions  
**B** \$

CGT small business retirement exemption  
**C** \$

CGT small business 15-year exemption amount  
**D** \$

Personal injury election  
**E** \$

Spouse and child contributions  
**F** \$

Other third party contributions  
**G** \$

Proceeds from primary residence disposal  
**H** \$

Receipt date   
Day Month Year  
**H1**

Assessable foreign superannuation fund amount  
**I** \$

Non-assessable foreign superannuation fund amount  
**J** \$

Transfer from reserve: assessable amount  
**K** \$

Transfer from reserve: non-assessable amount  
**L** \$

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

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

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

**Other transactions**

Allocated earnings or losses **O** \$

Loss

Accumulation phase account balance  
**S1** \$

Inward rollovers and transfers **P** \$

Retirement phase account balance - Non CDBIS  
**S2** \$

Outward rollovers and transfers **Q** \$

Retirement phase account balance - CDBIS  
**S3** \$

Lump Sum payments **R1** \$

Income stream payments **R2** \$

Code

Code

TRIS Count

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

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

Fund's tax file number (TFN)

Section H: **Assets and liabilities**

**15 ASSETS**

**15a Australian managed investments**

Listed trusts **A** \$ -00  
 Unlisted trusts **B** \$ -00  
 Insurance policy **C** \$ -00  
 Other managed investments **D** \$ -00

**15b Australian direct investments**

**Limited recourse borrowing arrangements**  
 Australian residential real property  
**J1** \$ -00  
 Australian non-residential real property  
**J2** \$ -00  
 Overseas real property  
**J3** \$ -00  
 Australian shares  
**J4** \$ -00  
 Overseas shares  
**J5** \$ -00  
 Other  
**J6** \$ -00  
 Property count  
**J7**

Cash and term deposits **E** \$ -00  
 Debt securities **F** \$ -00  
 Loans **G** \$ -00  
 Listed shares **H** \$ -00  
 Unlisted shares **I** \$ -00  
 Limited recourse borrowing arrangements **J** \$ -00  
 Non-residential real property **K** \$ -00  
 Residential real property **L** \$ -00  
 Collectables and personal use assets **M** \$ -00  
 Other assets **O** \$ -00

**15c Other investments**

Crypto-Currency **N** \$ -00

**15d Overseas direct investments**

Overseas shares **P** \$ -00  
 Overseas non-residential real property **Q** \$ -00  
 Overseas residential real property **R** \$ -00  
 Overseas managed investments **S** \$ -00  
 Other overseas assets **T** \$ -00

**TOTAL AUSTRALIAN AND OVERSEAS ASSETS** **U** \$ -00  
 (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  \$ -00

Fund's tax file number (TFN)

**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	<b>V1</b> \$ <input type="text" value=""/>	-00		
Permissible temporary borrowings	<b>V2</b> \$ <input type="text" value=""/>	-00		
Other borrowings	<b>V3</b> \$ <input type="text" value=""/>	-00	Borrowings	<b>V</b> \$ <input type="text" value="0"/>
Total member closing account balances (total of all <b>CLOSING ACCOUNT BALANCES</b> from Sections F and G)			<b>W</b> \$	<input type="text" value="422195"/>
Reserve accounts			<b>X</b> \$	<input type="text" value="0"/>
Other liabilities			<b>Y</b> \$	<input type="text" value="9594"/>
<b>TOTAL LIABILITIES</b>			<b>Z</b> \$	<input type="text" value="431789"/>

**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 2021–22 income year, write **2022**). **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 2022*. **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 2022* for each election.

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2022*. **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](http://ato.gov.au/privacy)

**TRUSTEE'S OR DIRECTOR'S DECLARATION:**

I declare that, the current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received a copy of the audit report 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      Day      /      Month      /      Year

**Preferred trustee or director contact details:**

Title:

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 2022* 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      Day      /      Month      /      Year

**Tax agent's contact details**

Title:

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number

Reference number

Tax agent number

## S.K.I Superannuation Fund

### Investment Revaluation as at 30 June 2022

Investment	Price Date	Market Price	Quantity	Market Value	Change in Market Value	
<b>Listed Securities Market</b>						
ANZ	Australia And New Zealand Banking Group Limited (ASX:ANZ)	30 Jun 2022	22.03000	271.00000	5,970.13	(1,658.52)
CBA	Commonwealth Bank Of Australia. (ASX:CBA)	30 Jun 2022	90.38000	300.00000	27,114.00	(2,847.00)
NAB	National Australia Bank Limited (ASX:NAB)	30 Jun 2022	27.39000	500.00000	13,695.00	585.00
PDI	Predictive Discovery Limited (ASX:PDI)	30 Jun 2022	0.20000	300,000.00000	60,000.00	25,570.05
QBE	QBE Insurance Group Limited (ASX:QBE)	30 Jun 2022	12.15000	1,500.00000	18,225.00	2,040.00
RDT	Red Dirt Metals Limited (ASX:RDT)	30 Jun 2022	0.40000	35,000.00000	14,000.00	(16,836.96)
RMS	Ramelius Resources Limited (ASX:RMS)	30 Jun 2022	0.87000	30,000.00000	26,100.00	(24,750.00)
RTR	Rumble Resources Limited (ASX:RTR)	30 Jun 2022	0.26000	150,000.00000	39,000.00	(37,062.69)
STO	Santos Limited (ASX:STO)	30 Jun 2022	7.42000	2,000.00000	14,840.00	660.00
TSC	Twenty Seven Co. Limited (ASX:TSC)	30 Jun 2022	0.00300	2,000,000.00000	6,000.00	(2,000.00)
VUK	Virgin Money Uk PLC - Cdi 1:1 Foreign Exempt Lse (ASX:VUK)	30 Jun 2022	2.21000	125.00000	276.25	(183.75)
WBC	Westpac Banking Corporation (ASX:WBC)	30 Jun 2022	19.50000	225.00000	4,387.50	(1,419.75)
<b>Listed Securities Market Total</b>					<b>229,607.88</b>	<b>(57,903.62)</b>
<b>Managed Funds Market</b>						
FSF0228AU	CFS FirstChoice Investments - CFS Cash	30 Jun 2022	0.99530	22,242.97270	22,138.43	(68.95)
FSF0237AU	CFS FirstChoice Investments - Ausbil Australian Active Equity	30 Jun 2022	1.31570	4,219.90130	5,552.12	(1,118.28)
FSF0409AU	CFS FirstChoice Investments - Platinum International	30 Jun 2022	1.09530	3,274.65190	3,586.73	(1,109.12)
FSF0730AU	CFS FirstChoice Investments - Ausbil Australian Emerging Leaders	30 Jun 2022	0.64090	6,102.03540	3,910.79	(1,123.39)
FSF0808AU	CFS FirstChoice Investments - Fidelity Australian Equities	30 Jun 2022	0.86980	7,435.44230	6,467.35	(1,649.92)
FSF0810AU	CFS FirstChoice Investments - CFS Index Global Share - Hedged	30 Jun 2022	0.89440	11,103.30040	9,930.79	(2,826.90)
FSF0874AU	CFS FirstChoice Investments - FirstChoice Global Infrastructure Securities	30 Jun 2022	0.88900	5,280.46350	4,694.33	258.21
FSF1082AU	CFS FirstChoice Investments - Platinum Asia	30 Jun 2022	1.06920	7,987.78690	8,540.54	(1,658.27)
FSF1204AU	CFS FirstChoice Investments - Magellan Global Share	30 Jun 2022	1.20570	4,325.04290	5,214.70	(2,192.80)
MAQ0844AU	Charter Hall Direct Industrial Fund No.3	30 Jun 2022	1.83870	25,245.00000	46,417.98	6,356.69
MAQ5880AU	Charter Hall Direct PFA Fund - Ordinary Units	30 Jun 2022	1.19810	38,229.95320	45,803.31	3,211.32

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**S.K.I Superannuation Fund**  
**Investment Revaluation as at 30 June 2022**

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Investment	Price Date	Market Price	Quantity	Market Value	Change in Market Value
<b>Managed Funds Market Total</b>				<u>162,257.07</u>	<u>(1,921.41)</u>
<b>Fund Total</b>				<u>391,864.95</u>	<u>(59,825.03)</u>



**S.K.I Superannuation Fund**  
**Investment Income Comparison Report**  
**For the period 1 July 2021 to 30 June 2022**

Payment Date	Income Type	Ledger Data		Diff *	Announcement Data				
		Total Income	Tax Credits+		Quantity	Held < 45 Days	Amount Per Unit	Total Income	Tax Credits+
<b>Cash At Bank</b>									
<b>CBADI: Commonwealth Bank of Australia</b>									
01/07/2021	Interest	3.11	0.00						
01/08/2021	Interest	3.45	0.00						
01/09/2021	Interest	3.55	0.00						
01/10/2021	Interest	3.53	0.00						
01/11/2021	Interest	2.70	0.00						
01/12/2021	Interest	1.04	0.00						
01/01/2022	Interest	0.67	0.00						
01/02/2022	Interest	0.73	0.00						
01/03/2022	Interest	0.78	0.00						
01/04/2022	Interest	1.04	0.00						
01/05/2022	Interest	1.12	0.00						
01/06/2022	Interest	2.05	0.00						
		23.77	0.00						
<b>Total</b>		<b>23.77</b>	<b>0.00</b>						
<b>Managed Investments</b>									
<b>FSF0228AU: CFS FirstChoice Investments - CFS Cash</b>									
25/07/2021	Distribution	3.22	0.00	*	22,243	0	0.0001	2.22	0.00
28/10/2021	Distribution	2.22	0.00		22,243	0	0.0001	2.22	0.00
24/03/2022	Distribution	2.22	0.00		22,243	0	0.0001	2.22	0.00
26/05/2022	Distribution	4.45	0.00		22,243	0	0.0002	4.45	0.00
30/06/2022	Distribution	11.12	0.00		22,243	0	0.0005	11.12	0.00
		23.23	0.00					22.23	0.00
<b>FSF0237AU: CFS FirstChoice Investments - Ausbil Australian Active Equity</b>									
23/09/2021	Distribution	94.95	0.00		4,220	0	0.0225	94.95	0.00
16/12/2021	Distribution	129.13	0.00		4,220	0	0.0306	129.13	0.00
24/03/2022	Distribution	298.35	0.00		4,220	0	0.0707	298.35	0.00
30/06/2022	Distribution	432.12	0.00		4,220	0	0.1024	432.12	0.00
		954.55	0.00					954.55	0.00
<b>FSF0409AU: CFS FirstChoice Investments - Platinum International</b>									
16/12/2021	Distribution	56.00	0.00		3,275	0	0.0171	56.00	0.00
30/06/2022	Distribution	742.04	0.00		3,275	0	0.2266	742.04	0.00
		798.04	0.00					798.04	0.00
<b>FSF0730AU: CFS FirstChoice Investments - Ausbil Australian Emerging Leaders</b>									
23/09/2021	Distribution	4.88	0.00		6,102	0	0.0008	4.88	0.00
16/12/2021	Distribution	217.84	0.00		6,102	0	0.0357	217.84	0.00
24/03/2022	Distribution	264.22	0.00		6,102	0	0.0433	264.22	0.00
30/06/2022	Distribution	272.15	0.00		6,102	0	0.0446	272.15	0.00
		759.09	0.00					759.09	0.00
<b>FSF0808AU: CFS FirstChoice Investments - Fidelity Australian Equities</b>									
23/09/2021	Distribution	119.71	0.00		7,435	0	0.0161	119.71	0.00
16/12/2021	Distribution	144.25	0.00		7,435	0	0.0194	144.25	0.00

+Note: Tax Credits refer to franking credits for domestic income and foreign tax credits where the income is foreign in nature.

**S.K.I Superannuation Fund**  
**Investment Income Comparison Report**  
**For the period 1 July 2021 to 30 June 2022**

Payment Date	Income Type	Ledger Data			Announcement Data				
		Total Income	Tax Credits+	Diff *	Quantity	Held < 45 Days	Amount Per Unit	Total Income	Tax Credits+
24/03/2022	Distribution	263.96	0.00		7,435	0	0.0355	263.96	0.00
30/06/2022	Distribution	530.15	0.00		7,435	0	0.0713	530.15	0.00
		<u>1,058.07</u>	<u>0.00</u>					<u>1,058.07</u>	<u>0.00</u>
<b>FSF0810AU: CFS FirstChoice Investments - CFS Index Global Share - Hedged</b>									
16/12/2021	Distribution	137.68	0.00		11,103	0	0.0124	137.68	0.00
30/06/2022	Distribution	1,130.32	0.00		11,103	0	0.1018	1,130.32	0.00
		<u>1,268.00</u>	<u>0.00</u>					<u>1,268.00</u>	<u>0.00</u>
<b>FSF0874AU: CFS FirstChoice Investments - FirstChoice Global Infrastructure Securities</b>									
16/12/2021	Distribution	54.39	0.00		5,280	0	0.0103	54.39	0.00
30/06/2022	Distribution	50.69	0.00		5,280	0	0.0096	50.69	0.00
		<u>105.08</u>	<u>0.00</u>					<u>105.08</u>	<u>0.00</u>
<b>FSF1082AU: CFS FirstChoice Investments - Platinum Asia</b>									
16/12/2021	Distribution	79.08	0.00		7,988	0	0.0099	79.08	0.00
30/06/2022	Distribution	111.03	0.00		7,988	0	0.0139	111.03	0.00
		<u>190.11</u>	<u>0.00</u>					<u>190.11</u>	<u>0.00</u>
<b>FSF1204AU: CFS FirstChoice Investments - Magellan Global Share</b>									
16/12/2021	Distribution	157.86	0.00		4,325	0	0.0365	157.86	0.00
30/06/2022	Distribution	1,167.33	0.00		4,325	0	0.2699	1,167.33	0.00
		<u>1,325.19</u>	<u>0.00</u>					<u>1,325.19</u>	<u>0.00</u>
<b>MAQ0844AU: Charter Hall Direct Industrial Fund No.3</b>									
30/09/2021	Distribution	599.57	0.00		25,245	0	0.0238	599.57	0.00
31/12/2021	Distribution	599.57	0.00		25,245	0	0.0238	599.57	0.00
31/03/2022	Distribution	599.57	0.00		25,245	0	0.0238	599.57	0.00
30/06/2022	Distribution	599.57	0.00		25,245	0	0.0238	599.57	0.00
		<u>2,398.28</u>	<u>0.00</u>					<u>2,398.28</u>	<u>0.00</u>
<b>MAQ5880AU: Charter Hall Direct PFA Fund - Ordinary Units</b>									
31/07/2021	Distribution	238.94	0.00		38,230	0	0.0063	238.94	0.00
31/08/2021	Distribution	238.94	0.00		38,230	0	0.0063	238.94	0.00
30/09/2021	Distribution	238.94	0.00		38,230	0	0.0063	238.94	0.00
31/10/2021	Distribution	238.94	0.00		38,230	0	0.0063	238.94	0.00
30/11/2021	Distribution	238.94	0.00		38,230	0	0.0063	238.94	0.00
31/12/2021	Distribution	238.94	0.00		38,230	0	0.0063	238.94	0.00
31/01/2022	Distribution	238.94	0.00		38,230	0	0.0063	238.94	0.00
28/02/2022	Distribution	238.94	0.00		38,230	0	0.0063	238.94	0.00
31/03/2022	Distribution	238.94	0.00		38,230	0	0.0063	238.94	0.00
30/04/2022	Distribution	238.94	0.00		38,230	0	0.0063	238.94	0.00
31/05/2022	Distribution	238.94	0.00		38,230	0	0.0063	238.94	0.00
30/06/2022	Distribution	238.94	0.00		38,230	0	0.0063	238.94	0.00
		<u>2,867.28</u>	<u>0.00</u>					<u>2,867.28</u>	<u>0.00</u>
<b>Total</b>		<b>11,746.92</b>	<b>0.00</b>					<b>11,745.92</b>	<b>0.00</b>

**Shares in Listed Companies**

**ANZ: Australia And New Zealand Banking Group Limited (ASX:ANZ)**

01/07/2021	Dividend	189.70	81.30		271	0	0.7000	189.70	81.30
16/12/2021	Dividend	195.12	83.62		271	0	0.7200	195.12	83.62
		<u>384.82</u>	<u>164.92</u>					<u>384.82</u>	<u>164.92</u>

**CBA: Commonwealth Bank Of Australia. (ASX:CBA)**

+Note: Tax Credits refer to franking credits for domestic income and foreign tax credits where the income is foreign in nature.

**S.K.I Superannuation Fund**  
**Investment Income Comparison Report**  
**For the period 1 July 2021 to 30 June 2022**

Payment Date	Income Type	Ledger Data		Diff *	Announcement Data				
		Total Income	Tax Credits+		Quantity	Held < 45 Days	Amount Per Unit	Total Income	Tax Credits+
29/09/2021	Dividend	600.00	257.14		300	0	2.0000	600.00	257.14
30/03/2022	Dividend	525.00	225.00		300	0	1.7500	525.00	225.00
		1,125.00	482.14					1,125.00	482.14
<b>NAB: National Australia Bank Limited (ASX:NAB)</b>									
02/07/2021	Dividend	300.00	128.57		500	0	0.6000	300.00	128.57
15/12/2021	Dividend	335.00	143.57		500	0	0.6700	335.00	143.57
		635.00	272.14					635.00	272.14
<b>QBE: QBE Insurance Group Limited (ASX:QBE)</b>									
24/09/2021	Dividend	165.00	7.07		1,500	0	0.1100	165.00	7.07
12/04/2022	Dividend	285.00	12.21		1,500	0	0.1900	285.00	12.21
		450.00	19.28					450.00	19.28
<b>RMS: Ramelius Resources Limited (ASX:RMS)</b>									
04/10/2021	Dividend	750.00	321.43		30,000	0	0.0250	750.00	321.43
		750.00	321.43					750.00	321.43
<b>STO: Santos Limited (ASX:STO)</b>									
21/09/2021	Dividend	153.88	65.95		2,000	0	0.0769	153.88	65.95
24/03/2022	Dividend	236.17	70.85		2,000	0	0.1181	236.17	70.85
		390.05	136.80					390.05	136.80
<b>VUK: Virgin Money Uk PLC - Cdi 1:1 Foreign Exempt Lse (ASX:VUK)</b>									
11/03/2022	Foreign Income	2.38	0.00		125	0	0.0190	2.38	0.00
21/06/2022	Foreign Income	5.54	0.00	*	125	0	0.0442	5.53	0.00
		7.92	0.00					7.91	0.00
<b>WBC: Westpac Banking Corporation (ASX:WBC)</b>									
21/12/2021	Dividend	135.00	57.86		225	0	0.6000	135.00	57.86
24/06/2022	Dividend	137.25	58.82		225	0	0.6100	137.25	58.82
		272.25	116.68					272.25	116.68
<b>Total</b>		<b>4,015.04</b>	<b>1,513.39</b>					<b>4,015.03</b>	<b>1,513.39</b>

+Note: Tax Credits refer to franking credits for domestic income and foreign tax credits where the income is foreign in nature.

## S.K.I Superannuation Fund

### Tax Accounting Reconciliation

For the period 1 July 2021 to 30 June 2022

<b>Operating Statement Profit vs. Provision for Income Tax</b>		<b>2022</b>
		<b>\$</b>
<b>Benefits Accrued as a Result of Operations before Income Tax</b>		<b>(26,179.86)</b>
<b><u>ADD:</u></b>		
Decrease in Market Value		59,825.03
Franking Credits		1,808.44
Taxable Capital Gains		3,894.00
<b><u>LESS:</u></b>		
Distributed Capital Gains		5,841.23
Non-Taxable Income		4,468.78
Rounding		2.60
<b>Taxable Income or Loss</b>		<b><u><u>29,035.00</u></u></b>
	<b>Income Amount</b>	<b>Tax Amount</b>
Gross Tax @ 15% for Concessional Income	29,035.00	4,355.25
Gross Tax @ 45% for Net Non-Arm's Length Income	0.00	0.00
No-TFN Quoted Contributions @ 32%	0.00	0.00
Change in Carried Forward Losses	0.00	0.00
<b>Provision for Income Tax</b>		<b><u><u>4,355.25</u></u></b>

### Provision for Income Tax vs. Income Tax Expense

<b>Provision for Income Tax</b>	<b>4,355.25</b>
<b><u>LESS:</u></b>	
Franking Credits	1,808.44
Change in Deferred Tax Liability	5,535.60
<b>Income Tax Expense</b>	<b><u><u>(2,988.79)</u></u></b>

### Provision for Income Tax vs. Income Tax Payable

<b>Provision for Income Tax</b>	<b>4,355.25</b>
<b><u>LESS:</u></b>	
Withholding Credits	1.00
Franking Credits	1,808.44
Foreign Tax Credits	89.37
Income Tax Instalments Paid	2,278.00
<b>Income Tax Payable (Receivable)</b>	<b><u><u>178.44</u></u></b>

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**S.K.I Superannuation Fund**  
**Tax Accounting Reconciliation**  
**For the period 1 July 2021 to 30 June 2022**

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**Exempt Current Pension Income Settings**

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Pension Exempt % (Actuarial)	0.0000%
Pension Exempt % (Expenses)	0.0000%
Assets Segregated For Pensions	No

**S.K.I Superannuation Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2021 to 30 June 2022**

Description	Investment Reference	Date	Tax Return Ref.	Amount
			<b>Section B</b>	
<b>Income</b>				
<b>Net Capital Gain</b>				
Gross Capital Gain - Distributed Capital Gains from Trusts	As Per Investment Disposals CGT Report	30 Jun 2022	A	5,841.00
Deferred Capital Gain Realised		30 Jun 2022	A	0.00
Less Capital Losses Applied		30 Jun 2022	A	0.00
Less Discount		30 Jun 2022	A	(1,947.00)
<b>Total Net Capital Gain</b>			<b>A</b>	<b>3,894.00</b>
<b>Total Gross Rent and Other Leasing &amp; Hiring Income</b>			<b>B</b>	<b>0.00</b>
<b>Gross Interest</b>				
DEPOSIT INTEREST	CBADI: Commonwealth Bank of Australia	01 Jul 2021	C	3.11
DEPOSIT INTEREST	CBADI: Commonwealth Bank of Australia	01 Aug 2021	C	3.45
DEPOSIT INTEREST	CBADI: Commonwealth Bank of Australia	01 Sep 2021	C	3.55
DEPOSIT INTEREST	CBADI: Commonwealth Bank of Australia	01 Oct 2021	C	3.53
DEPOSIT INTEREST	CBADI: Commonwealth Bank of Australia	01 Nov 2021	C	2.70
DEPOSIT INTEREST	CBADI: Commonwealth Bank of Australia	01 Dec 2021	C	1.04
DEPOSIT INTEREST	CBADI: Commonwealth Bank of Australia	01 Jan 2022	C	0.67
DEPOSIT INTEREST	CBADI: Commonwealth Bank of Australia	01 Feb 2022	C	0.73
DEPOSIT INTEREST	CBADI: Commonwealth Bank of Australia	01 Mar 2022	C	0.78
DEPOSIT INTEREST	CBADI: Commonwealth Bank of Australia	01 Apr 2022	C	1.04
DEPOSIT INTEREST	CBADI: Commonwealth Bank of Australia	01 May 2022	C	1.12
DEPOSIT INTEREST	CBADI: Commonwealth Bank of Australia	01 Jun 2022	C	2.05
Less Rounding			C	(0.77)
<b>Total Gross Interest</b>			<b>C</b>	<b>23.00</b>
<b>Total Forestry Managed Investment Scheme Income</b>			<b>X</b>	<b>0.00</b>
<b>Net Foreign Income</b>				
Distribution - Tax Statement	FSF0237AU: CFS FirstChoice Investments - Ausbil Australian Active Equity	30 Jun 2022	D	0.87
Distribution - Tax Statement	FSF0409AU: CFS FirstChoice Investments - Platinum International	30 Jun 2022	D	367.43
Distribution - Tax Statement	FSF0730AU: CFS FirstChoice Investments - Ausbil Australian Emerging Leaders	30 Jun 2022	D	1.68
Distribution - Tax Statement	FSF0808AU: CFS FirstChoice Investments - Fidelity Australian Equities	30 Jun 2022	D	1.71
Distribution - Tax Statement	FSF0810AU: CFS FirstChoice Investments - CFS Index Global Share - Hedged	30 Jun 2022	D	192.64
Distribution - Tax Statement	FSF0874AU: CFS FirstChoice Investments - FirstChoice Global Infrastructure Securities	30 Jun 2022	D	114.63
Distribution - Tax Statement	FSF1082AU: CFS FirstChoice Investments - Platinum Asia	30 Jun 2022	D	73.17
Distribution - Tax Statement	FSF1204AU: CFS FirstChoice Investments - Magellan Global Share	30 Jun 2022	D	18.19
VUK GBP 0.01	VUK: Virgin Money Uk PLC - Cdi 1:1 Foreign Exempt Lse	11 Mar 2022	D	2.38
VUK GBP 0.025	VUK: Virgin Money Uk PLC - Cdi 1:1 Foreign Exempt Lse	21 Jun 2022	D	5.54
Less Rounding			D	(0.24)

**S.K.I Superannuation Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2021 to 30 June 2022**

Description	Investment Reference	Date	Tax Return Ref.	Amount
<b>Total Net Foreign Income</b>			<b>D</b>	<b>778.00</b>
<b>Total Australian Franking Credits from a New Zealand Company</b>			<b>E</b>	<b>0.00</b>
<b>Total Transfers from Foreign Funds</b>			<b>F</b>	<b>0.00</b>
<b>Total Gross Payments where ABN not quoted</b>			<b>H</b>	<b>0.00</b>
<b>Total Gross Distribution from Partnerships</b>			<b>I</b>	<b>0.00</b>
<b>Unfranked Dividend Amount</b>				
QBE AUD 0.011 FRANKED, 30% CTR, 0.099 CFI, DRP NIL DISC, BSP	QBE: QBE Insurance Group Limited	24 Sep 2021	J	148.50
QBE AUD 0.019 FRANKED, 30% CTR, 0.171 CFI, DRP NIL DISC, BSP	QBE: QBE Insurance Group Limited	12 Apr 2022	J	256.50
STO USD 0.085, 0.0595 FRANKED, 30% CTR, 0.0255 CFI, DRP SUSP	STO: Santos Limited	24 Mar 2022	J	70.85
<i>Less Rounding</i>			J	(0.85)
<b>Total Unfranked Dividend Amount</b>			<b>J</b>	<b>475.00</b>
<b>Franked Dividend Amount</b>				
A071-00628829 ANZ DIVIDEND	ANZ: Australia And New Zealand Banking Group Limited	01 Jul 2021	K	189.70
ANZ AUD 0.72 FRANKED, 30% CTR, DRP NIL DISC, BSP	ANZ: Australia And New Zealand Banking Group Limited	16 Dec 2021	K	195.12
CBA AUD 2 FRANKED, 30% CTR, DRP NIL DISC	CBA: Commonwealth Bank Of Australia.	29 Sep 2021	K	600.00
CBA AUD 1.75 FRANKED, 30% CTR, DRP NIL DISC	CBA: Commonwealth Bank Of Australia.	30 Mar 2022	K	525.00
DV221-01055492 NAB INTERIM DIV	NAB: National Australia Bank Limited	02 Jul 2021	K	300.00
NAB AUD 0.67 FRANKED, 30% CTR, DRP NIL DISC, BSP	NAB: National Australia Bank Limited	15 Dec 2021	K	335.00
QBE AUD 0.011 FRANKED, 30% CTR, 0.099 CFI, DRP NIL DISC, BSP	QBE: QBE Insurance Group Limited	24 Sep 2021	K	16.50
QBE AUD 0.019 FRANKED, 30% CTR, 0.171 CFI, DRP NIL DISC, BSP	QBE: QBE Insurance Group Limited	12 Apr 2022	K	28.50
RMS AUD 0.025 FRANKED, 30% CTR	RMS: Ramelius Resources Limited	04 Oct 2021	K	750.00
STO USD 0.055, 0.055 FRANKED, 30% CTR, DRP SUSP	STO: Santos Limited	21 Sep 2021	K	153.88
STO USD 0.085, 0.0595 FRANKED, 30% CTR, 0.0255 CFI, DRP SUSP	STO: Santos Limited	24 Mar 2022	K	165.32
WBC AUD 0.6 FRANKED, 30% CTR, DRP NIL DISC	WBC: Westpac Banking Corporation	21 Dec 2021	K	135.00
WBC AUD 0.61 FRANKED, 30% CTR, DRP NIL DISC	WBC: Westpac Banking Corporation	24 Jun 2022	K	137.25
<i>Less Rounding</i>			K	(0.27)
<b>Total Franked Dividend Amount</b>			<b>K</b>	<b>3,531.00</b>
<b>Dividend Franking Credit</b>				
A071-00628829 ANZ DIVIDEND	ANZ: Australia And New Zealand Banking Group Limited	01 Jul 2021	L	81.30
ANZ AUD 0.72 FRANKED, 30% CTR, DRP NIL DISC, BSP	ANZ: Australia And New Zealand Banking Group Limited	16 Dec 2021	L	83.62
CBA AUD 2 FRANKED, 30% CTR, DRP NIL DISC	CBA: Commonwealth Bank Of Australia.	29 Sep 2021	L	257.14
CBA AUD 1.75 FRANKED, 30% CTR, DRP NIL DISC	CBA: Commonwealth Bank Of Australia.	30 Mar 2022	L	225.00
DV221-01055492 NAB INTERIM DIV	NAB: National Australia Bank Limited	02 Jul 2021	L	128.57
NAB AUD 0.67 FRANKED, 30% CTR, DRP NIL DISC, BSP	NAB: National Australia Bank Limited	15 Dec 2021	L	143.57
QBE AUD 0.011 FRANKED, 30% CTR, 0.099 CFI, DRP NIL DISC, BSP	QBE: QBE Insurance Group Limited	24 Sep 2021	L	7.07
QBE AUD 0.019 FRANKED, 30% CTR, 0.171 CFI, DRP NIL DISC, BSP	QBE: QBE Insurance Group Limited	12 Apr 2022	L	12.21
RMS AUD 0.025 FRANKED, 30% CTR	RMS: Ramelius Resources Limited	04 Oct 2021	L	321.43
STO USD 0.055, 0.055 FRANKED, 30% CTR, DRP SUSP	STO: Santos Limited	21 Sep 2021	L	65.95

**S.K.I Superannuation Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2021 to 30 June 2022**

Description	Investment Reference	Date	Tax Return Ref.	Amount
STO USD 0.085, 0.0595 FRANKED, 30% CTR, 0.0255 CFI, DRP SUSP	STO: Santos Limited	24 Mar 2022	L	70.85
WBC AUD 0.6 FRANKED, 30% CTR, DRP NIL DISC	WBC: Westpac Banking Corporation	21 Dec 2021	L	57.86
WBC AUD 0.61 FRANKED, 30% CTR, DRP NIL DISC	WBC: Westpac Banking Corporation	24 Jun 2022	L	58.82
<i>Less Rounding</i>			L	(0.39)
<b>Total Dividend Franking Credit</b>			<b>L</b>	<b>1,513.00</b>
<b>Gross Trust Distributions</b>				
FSF0228AU Distribution - Cash	FSF0228AU: CFS FirstChoice Investments - CFS Cash	25 Jul 2021	M	3.22
FSF0228AU Distribution - Cash	FSF0228AU: CFS FirstChoice Investments - CFS Cash	28 Oct 2021	M	2.22
FSF0228AU Distribution - Cash	FSF0228AU: CFS FirstChoice Investments - CFS Cash	24 Mar 2022	M	2.22
FSF0228AU Distribution - Cash	FSF0228AU: CFS FirstChoice Investments - CFS Cash	26 May 2022	M	4.45
Distribution - Tax Statement	FSF0228AU: CFS FirstChoice Investments - CFS Cash	30 Jun 2022	M	0.00
FSF0228AU Distribution - Cash	FSF0228AU: CFS FirstChoice Investments - CFS Cash	30 Jun 2022	M	11.12
FSF0237AU Distribution - Cash	FSF0237AU: CFS FirstChoice Investments - Ausbil Australian Active Equity	23 Sep 2021	M	94.95
FSF0237AU Distribution - Cash	FSF0237AU: CFS FirstChoice Investments - Ausbil Australian Active Equity	16 Dec 2021	M	129.13
FSF0237AU Distribution - Cash	FSF0237AU: CFS FirstChoice Investments - Ausbil Australian Active Equity	24 Mar 2022	M	298.35
Distribution - Tax Statement	FSF0237AU: CFS FirstChoice Investments - Ausbil Australian Active Equity	30 Jun 2022	M	(599.27)
FSF0237AU Distribution - Cash	FSF0237AU: CFS FirstChoice Investments - Ausbil Australian Active Equity	30 Jun 2022	M	432.12
FSF0409AU Distribution - Cash	FSF0409AU: CFS FirstChoice Investments - Platinum International	16 Dec 2021	M	56.00
Distribution - Tax Statement	FSF0409AU: CFS FirstChoice Investments - Platinum International	30 Jun 2022	M	(792.65)
FSF0409AU Distribution - Cash	FSF0409AU: CFS FirstChoice Investments - Platinum International	30 Jun 2022	M	742.04
FSF0730AU Distribution - Cash	FSF0730AU: CFS FirstChoice Investments - Ausbil Australian Emerging Leaders	23 Sep 2021	M	4.88
FSF0730AU Distribution - Cash	FSF0730AU: CFS FirstChoice Investments - Ausbil Australian Emerging Leaders	16 Dec 2021	M	217.84
FSF0730AU Distribution - Cash	FSF0730AU: CFS FirstChoice Investments - Ausbil Australian Emerging Leaders	24 Mar 2022	M	264.22
Distribution - Tax Statement	FSF0730AU: CFS FirstChoice Investments - Ausbil Australian Emerging Leaders	30 Jun 2022	M	(698.06)
FSF0730AU Distribution - Cash	FSF0730AU: CFS FirstChoice Investments - Ausbil Australian Emerging Leaders	30 Jun 2022	M	272.15
FSF0808AU Distribution - Cash	FSF0808AU: CFS FirstChoice Investments - Fidelity Australian Equities	23 Sep 2021	M	119.71
FSF0808AU Distribution - Cash	FSF0808AU: CFS FirstChoice Investments - Fidelity Australian Equities	16 Dec 2021	M	144.25
FSF0808AU Distribution - Cash	FSF0808AU: CFS FirstChoice Investments - Fidelity Australian Equities	24 Mar 2022	M	263.96
Distribution - Tax Statement	FSF0808AU: CFS FirstChoice Investments - Fidelity Australian Equities	30 Jun 2022	M	(624.25)
FSF0808AU Distribution - Cash	FSF0808AU: CFS FirstChoice Investments - Fidelity Australian Equities	30 Jun 2022	M	530.15
FSF0810AU Distribution - Cash	FSF0810AU: CFS FirstChoice Investments - CFS Index Global Share - Hedged	16 Dec 2021	M	137.68
Distribution - Tax Statement	FSF0810AU: CFS FirstChoice Investments - CFS Index Global Share - Hedged	30 Jun 2022	M	(1,267.78)
FSF0810AU Distribution - Cash	FSF0810AU: CFS FirstChoice Investments - CFS Index Global Share - Hedged	30 Jun 2022	M	1,130.32
FSF0874AU Distribution - Cash	FSF0874AU: CFS FirstChoice Investments - FirstChoice Global Infrastructure Securities	16 Dec 2021	M	54.39
Distribution - Tax Statement	FSF0874AU: CFS FirstChoice Investments - FirstChoice Global Infrastructure Securities	30 Jun 2022	M	(100.52)



**S.K.I Superannuation Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2021 to 30 June 2022**

Description	Investment Reference	Date	Tax Return Ref.	Amount
FSF0874AU Distribution - Cash	FSF0874AU: CFS FirstChoice Investments - FirstChoice Global Infrastructure Securities	30 Jun 2022	M	50.69
FSF1082AU Distribution - Cash	FSF1082AU: CFS FirstChoice Investments - Platinum Asia	16 Dec 2021	M	79.08
Distribution - Tax Statement	FSF1082AU: CFS FirstChoice Investments - Platinum Asia	30 Jun 2022	M	(190.03)
FSF1082AU Distribution - Cash	FSF1082AU: CFS FirstChoice Investments - Platinum Asia	30 Jun 2022	M	111.03
FSF1204AU Distribution - Cash	FSF1204AU: CFS FirstChoice Investments - Magellan Global Share	16 Dec 2021	M	157.86
Distribution - Tax Statement	FSF1204AU: CFS FirstChoice Investments - Magellan Global Share	30 Jun 2022	M	(1,325.19)
FSF1204AU Distribution - Cash	FSF1204AU: CFS FirstChoice Investments - Magellan Global Share	30 Jun 2022	M	1,167.33
MAQ0844AU Distribution - Cash	MAQ0844AU: Charter Hall Direct Industrial Fund No.3	30 Sep 2021	M	599.57
MAQ0844AU Distribution - Cash	MAQ0844AU: Charter Hall Direct Industrial Fund No.3	31 Dec 2021	M	599.57
MAQ0844AU Distribution - Cash	MAQ0844AU: Charter Hall Direct Industrial Fund No.3	31 Mar 2022	M	599.57
Distribution - Tax Statement	MAQ0844AU: Charter Hall Direct Industrial Fund No.3	30 Jun 2022	M	(599.57)
Distribution - Tax Statement	MAQ0844AU: Charter Hall Direct Industrial Fund No.3	30 Jun 2022	M	(599.57)
Distribution - Tax Statement	MAQ0844AU: Charter Hall Direct Industrial Fund No.3	30 Jun 2022	M	(599.57)
Distribution - Tax Statement	MAQ0844AU: Charter Hall Direct Industrial Fund No.3	30 Jun 2022	M	(599.57)
MAQ0844AU Distribution - Cash	MAQ0844AU: Charter Hall Direct Industrial Fund No.3	30 Jun 2022	M	599.57
MAQ5880AU Distribution - Cash	MAQ5880AU: Charter Hall Direct PFA Fund - Ordinary Units	31 Jul 2021	M	238.94
MAQ5880AU Distribution - Cash	MAQ5880AU: Charter Hall Direct PFA Fund - Ordinary Units	31 Aug 2021	M	238.94
MAQ5880AU Distribution - Cash	MAQ5880AU: Charter Hall Direct PFA Fund - Ordinary Units	30 Sep 2021	M	238.94
MAQ5880AU Distribution - Cash	MAQ5880AU: Charter Hall Direct PFA Fund - Ordinary Units	31 Oct 2021	M	238.94
MAQ5880AU Distribution - Cash	MAQ5880AU: Charter Hall Direct PFA Fund - Ordinary Units	30 Nov 2021	M	238.94
MAQ5880AU Distribution - Cash	MAQ5880AU: Charter Hall Direct PFA Fund - Ordinary Units	31 Dec 2021	M	238.94
MAQ5880AU Distribution - Cash	MAQ5880AU: Charter Hall Direct PFA Fund - Ordinary Units	31 Jan 2022	M	238.94
MAQ5880AU Distribution - Cash	MAQ5880AU: Charter Hall Direct PFA Fund - Ordinary Units	28 Feb 2022	M	238.94
MAQ5880AU Distribution - Cash	MAQ5880AU: Charter Hall Direct PFA Fund - Ordinary Units	31 Mar 2022	M	238.94
MAQ5880AU Distribution - Cash	MAQ5880AU: Charter Hall Direct PFA Fund - Ordinary Units	30 Apr 2022	M	238.94
MAQ5880AU Distribution - Cash	MAQ5880AU: Charter Hall Direct PFA Fund - Ordinary Units	31 May 2022	M	238.94
Distribution - Tax Statement	MAQ5880AU: Charter Hall Direct PFA Fund - Ordinary Units	30 Jun 2022	M	(224.99)
Distribution - Tax Statement	MAQ5880AU: Charter Hall Direct PFA Fund - Ordinary Units	30 Jun 2022	M	(224.99)
Distribution - Tax Statement	MAQ5880AU: Charter Hall Direct PFA Fund - Ordinary Units	30 Jun 2022	M	(224.99)
Distribution - Tax Statement	MAQ5880AU: Charter Hall Direct PFA Fund - Ordinary Units	30 Jun 2022	M	(224.99)
Distribution - Tax Statement	MAQ5880AU: Charter Hall Direct PFA Fund - Ordinary Units	30 Jun 2022	M	(224.99)
Distribution - Tax Statement	MAQ5880AU: Charter Hall Direct PFA Fund - Ordinary Units	30 Jun 2022	M	(224.99)
Distribution - Tax Statement	MAQ5880AU: Charter Hall Direct PFA Fund - Ordinary Units	30 Jun 2022	M	(224.99)
Distribution - Tax Statement	MAQ5880AU: Charter Hall Direct PFA Fund - Ordinary Units	30 Jun 2022	M	(224.99)
Distribution - Tax Statement	MAQ5880AU: Charter Hall Direct PFA Fund - Ordinary Units	30 Jun 2022	M	(224.99)

**S.K.I Superannuation Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2021 to 30 June 2022**

Description	Investment Reference	Date	Tax Return Ref.	Amount
Distribution - Tax Statement	MAQ5880AU: Charter Hall Direct PFA Fund - Ordinary Units	30 Jun 2022	M	(224.99)
Distribution - Tax Statement	MAQ5880AU: Charter Hall Direct PFA Fund - Ordinary Units	30 Jun 2022	M	(224.99)
Distribution - Tax Statement	MAQ5880AU: Charter Hall Direct PFA Fund - Ordinary Units	30 Jun 2022	M	(224.99)
Distribution - Tax Statement	MAQ5880AU: Charter Hall Direct PFA Fund - Ordinary Units	30 Jun 2022	M	(224.99)
MAQ5880AU Distribution - Cash	MAQ5880AU: Charter Hall Direct PFA Fund - Ordinary Units	30 Jun 2022	M	238.94
<i>Less Rounding</i>			M	(0.01)
<b>Total Gross Trust Distributions</b>			<b>M</b>	<b>1,051.00</b>
<b>Assessable Employer Contributions</b>				
PC010721-126505110 SuperChoice P-L	MOLI: Sarah Molinaro	02 Jul 2021	R1	413.67
PC260821-114749280 SuperChoice P-L	MOLI: Sarah Molinaro	27 Aug 2021	R1	852.91
PC270921-172669599 SuperChoice P-L	MOLI: Sarah Molinaro	28 Sep 2021	R1	852.93
PC211021-106945899 SuperChoice P-L	MOLI: Sarah Molinaro	22 Oct 2021	R1	1,393.81
PC291121-197473640 SuperChoice P-L	MOLI: Sarah Molinaro	30 Nov 2021	R1	929.21
PC221221-167759717 SuperChoice P-L	MOLI: Sarah Molinaro	23 Dec 2021	R1	929.21
PC240122-138890350 SuperChoice P-L	MOLI: Sarah Molinaro	25 Jan 2022	R1	943.08
PC240122-175632066 SuperChoice P-L	MOLI: Sarah Molinaro	31 Jan 2022	R1	261.52
PC210222-145613475 SuperChoice P-L	MOLI: Sarah Molinaro	25 Feb 2022	R1	941.48
PC240222-146017712 SuperChoice P-L	MOLI: Sarah Molinaro	02 Mar 2022	R1	696.91
PC210322-154968622 SuperChoice P-L	MOLI: Sarah Molinaro	25 Mar 2022	R1	941.48
PC140422-182639108 SuperChoice P-L	MOLI: Sarah Molinaro	22 Apr 2022	R1	941.48
PC010622-147877005 SuperChoice P-L	MOLI: Sarah Molinaro	07 Jun 2022	R1	1,412.22
PC060622-155341125 SuperChoice P-L	MOLI: Sarah Molinaro	10 Jun 2022	R1	941.48
Super Frank AprJun NETBANK TFR	MOLIF: Francesco Molinaro	17 Aug 2021	R1	1,524.76
SKI Frank JulJan22 NETBANK TFR	MOLIF: Francesco Molinaro	17 Feb 2022	R1	2,284.56
SKI Frank FebMay22 NETBANK TFR	MOLIF: Francesco Molinaro	15 Jun 2022	R1	2,284.56
Super Fiona AprJun NETBANK TFR	MOLIFR: Fiona Molinaro	17 Aug 2021	R1	1,524.76
SKI Fiona JulJan22 NETBANK TFR	MOLIFR: Fiona Molinaro	17 Feb 2022	R1	2,284.56
SKI Fiona FebMay22 NETBANK TFR	MOLIFR: Fiona Molinaro	15 Jun 2022	R1	2,284.56
<i>Less Rounding</i>			R1	(0.15)
<b>Total Assessable Employer Contributions</b>			<b>R1</b>	<b>24,639.00</b>
<b>Total Assessable Personal Contributions</b>			<b>R2</b>	<b>0.00</b>
<b>Total No-TFN quoted contributions</b>			<b>R3</b>	<b>0.00</b>
<b>Total Transfer of Liability to life insurance company or PST</b>			<b>R6</b>	<b>0.00</b>
<b>Total Assessable Contributions</b>			<b>R</b>	<b>24,639.00</b>
<b>Other Income</b>				
Paper Statement Fee Refund		18 Oct 2021	S	45.58
<i>Less Rounding</i>			S	(0.58)
<b>Total Other Income</b>			<b>S</b>	<b>45.00</b>
<b>Total Assessable Income Due to Changed Tax Status of Fund</b>			<b>T</b>	<b>0.00</b>
<b>Total Net Non-arm's Length Income</b>			<b>U</b>	<b>0.00</b>
<b>Total Exempt Current Pension Income</b>			<b>Y</b>	<b>0.00</b>
<b>Total Assessable Income</b>				<b>35,949.00</b>

**S.K.I Superannuation Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2021 to 30 June 2022**

Description	Investment Reference	Date	Tax Return Ref.	Amount
			<b>Section C</b>	
<b>Total Interest Expenses within Australia</b>			<b>A</b>	<b>0.00</b>
<b>Total Interest Expenses Overseas</b>			<b>B</b>	<b>0.00</b>
<b>Total Capital Works Deductions</b>			<b>D</b>	<b>0.00</b>
<b>Total Deduction for Decline in Value of Depreciating Assets</b>			<b>E</b>	<b>0.00</b>
<b>Death or Disability Premiums</b>				
1001133456-1pRaR OnePath Life Ltd	MOLI: Sarah Molinaro	07 Jul 2021	F	93.73
02519114-00007 Asteron Life	MOLI: Sarah Molinaro	19 Jul 2021	F	118.56
1001133456-1qBOg OnePath Life Ltd	MOLI: Sarah Molinaro	09 Aug 2021	F	93.73
02519114-00007 Asteron Life	MOLI: Sarah Molinaro	18 Aug 2021	F	118.56
1001133456-1quNc OnePath Life Ltd	MOLI: Sarah Molinaro	07 Sep 2021	F	93.73
02519114-00007 Asteron Life	MOLI: Sarah Molinaro	20 Sep 2021	F	132.08
1001133456-1rf83 OnePath Life Ltd	MOLI: Sarah Molinaro	07 Oct 2021	F	93.73
02519114-00007 Asteron Life	MOLI: Sarah Molinaro	18 Oct 2021	F	132.08
1001133456-1sQKo OnePath Life Ltd	MOLI: Sarah Molinaro	09 Nov 2021	F	93.73
02519114-00007 Asteron Life	MOLI: Sarah Molinaro	18 Nov 2021	F	132.08
1001133456-1t5tF OnePath Life Ltd	MOLI: Sarah Molinaro	07 Dec 2021	F	93.73
02519114-00007 Asteron Life	MOLI: Sarah Molinaro	20 Dec 2021	F	132.08
1001133456-1tqkB OnePath Life Ltd	MOLI: Sarah Molinaro	07 Jan 2022	F	93.73
02519114-00007 Asteron Life	MOLI: Sarah Molinaro	18 Jan 2022	F	132.08
1001133456-1uZEW OnePath Life Ltd	MOLI: Sarah Molinaro	08 Feb 2022	F	93.73
02519114-00007 Asteron Life	MOLI: Sarah Molinaro	18 Feb 2022	F	132.08
1001133456-1vHJs OnePath Life Ltd	MOLI: Sarah Molinaro	08 Mar 2022	F	93.73
02519114-00007 Asteron Life	MOLI: Sarah Molinaro	18 Mar 2022	F	132.08
02519114-00007 Asteron Life	MOLI: Sarah Molinaro	19 Apr 2022	F	132.08
E221504 35 ONEPATH LIFE	MOLI: Sarah Molinaro	26 Apr 2022	F	93.75
02519114-00007 Asteron Life	MOLI: Sarah Molinaro	18 May 2022	F	132.08
E221504 3L01062022 ONEPATH LIFE	MOLI: Sarah Molinaro	02 Jun 2022	F	123.87
E221504 35 ONEPATH LIFE	MOLI: Sarah Molinaro	06 Jun 2022	F	123.87
02519114-00007 Asteron Life	MOLI: Sarah Molinaro	20 Jun 2022	F	132.08
1001133420-1pLYk OnePath Life Ltd	MOLIF: Francesco Molinaro	01 Jul 2021	F	84.05
02519147-00008 Asteron Life	MOLIF: Francesco Molinaro	19 Jul 2021	F	161.48
1001133420-1q1fE OnePath Life Ltd	MOLIF: Francesco Molinaro	02 Aug 2021	F	84.05
02519147-00008 Asteron Life	MOLIF: Francesco Molinaro	17 Aug 2021	F	161.48
1001133420-1qinV OnePath Life Ltd	MOLIF: Francesco Molinaro	31 Aug 2021	F	84.05
02519147-00008 Asteron Life	MOLIF: Francesco Molinaro	17 Sep 2021	F	161.48
1001133420-1rWkT OnePath Life Ltd	MOLIF: Francesco Molinaro	01 Oct 2021	F	84.05
02519147-00008 Asteron Life	MOLIF: Francesco Molinaro	18 Oct 2021	F	161.48
1001133420-1sGzp OnePath Life Ltd	MOLIF: Francesco Molinaro	02 Nov 2021	F	84.05
02519147-00008 Asteron Life	MOLIF: Francesco Molinaro	17 Nov 2021	F	161.48
1001133420-1szTI OnePath Life Ltd	MOLIF: Francesco Molinaro	01 Dec 2021	F	84.05
02519147-00008 Asteron Life	MOLIF: Francesco Molinaro	17 Dec 2021	F	161.48
1001133420-1tiD7 OnePath Life Ltd	MOLIF: Francesco Molinaro	31 Dec 2021	F	84.05
02519147-00008 Asteron Life	MOLIF: Francesco Molinaro	17 Jan 2022	F	161.48
1001133420-1uOWc OnePath Life Ltd	MOLIF: Francesco Molinaro	01 Feb 2022	F	84.05
02519147-00008 Asteron Life	MOLIF: Francesco Molinaro	17 Feb 2022	F	161.48
1001133420-1v2zI OnePath Life Ltd	MOLIF: Francesco Molinaro	01 Mar 2022	F	84.05
02519147-00008 Asteron Life	MOLIF: Francesco Molinaro	17 Mar 2022	F	161.48
1001133420-1vqw0 OnePath Life Ltd	MOLIF: Francesco Molinaro	31 Mar 2022	F	84.05
02519147-00008 Asteron Life	MOLIF: Francesco Molinaro	19 Apr 2022	F	161.48
E221502 35 ONEPATH LIFE	MOLIF: Francesco Molinaro	02 May 2022	F	103.14

**S.K.I Superannuation Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2021 to 30 June 2022**

Description	Investment Reference	Date	Tax Return	
			Ref.	Amount
02519147-00008 Asteron Life	MOLIF: Francesco Molinaro	17 May 2022	F	161.48
E221502 35 ONEPATH LIFE	MOLIF: Francesco Molinaro	30 May 2022	F	103.14
02519147-00008 Asteron Life	MOLIF: Francesco Molinaro	17 Jun 2022	F	161.48
E221502 35 ONEPATH LIFE	MOLIF: Francesco Molinaro	30 Jun 2022	F	103.14
Less Rounding			F	(0.66)
<b>Total Death or Disability Premiums</b>			<b>F</b>	<b>5,830.00</b>
<b>Total Death Benefit Increase</b>			<b>G</b>	<b>0.00</b>
<b>Approved Auditor Fee</b>				
Transfer to other HMH 189606		13 Jan 2022	H	385.00
<b>Total Approved Auditor Fee</b>			<b>H</b>	<b>385.00</b>
<b>Total Investment Expenses</b>			<b>I</b>	<b>0.00</b>
<b>Management and Administration Expenses</b>				
Transfer to other HMH 189605		13 Jan 2022	J	440.00
<b>Total Management and Administration Expenses</b>			<b>J</b>	<b>440.00</b>
<b>Total Forestry Managed Investment Scheme Deduction</b>			<b>U</b>	<b>0.00</b>
<b>Other Deductions</b>				
ATO006000015938884 ATO		01 Feb 2022	L	259.00
<b>Total Other Deductions</b>			<b>L</b>	<b>259.00</b>
<b>Tax Losses Deducted</b>				
Tax Losses Brought Forward		30 Jun 2022	M	0.00
Less Net Exempt Income		30 Jun 2022	M	0.00
<b>Total Tax Losses Deducted</b>			<b>M</b>	<b>0.00</b>
<b>Total Deductions</b>				<b>6,914.00</b>
<b>Taxable Income or Loss</b>			<b>(V - N) O</b>	<b>29,035.00</b>

**Income Tax Calculation Statement**

**Section D**

**Gross Tax**

Gross Tax @ 15% for Concessional Income		30 Jun 2022	T1	4,355.25
Gross Tax @ 45% for Net Non-Arm's Length Income		30 Jun 2022	T1	0.00
No-TFN Quoted Contributions @ 32%		30 Jun 2022	J	0.00
<b>Total Gross Tax</b>				<b>4,355.25</b>

**Credit: Foreign Tax Income Offset**

Distribution - Tax Statement	FSF0237AU: CFS FirstChoice Investments - Ausbil Australian Active Equity	30 Jun 2022	C1	0.11
Distribution - Tax Statement	FSF0409AU: CFS FirstChoice Investments - Platinum International	30 Jun 2022	C1	13.33
Distribution - Tax Statement	FSF0730AU: CFS FirstChoice Investments - Ausbil Australian Emerging Leaders	30 Jun 2022	C1	0.04
Distribution - Tax Statement	FSF0808AU: CFS FirstChoice Investments - Fidelity Australian Equities	30 Jun 2022	C1	0.23
Distribution - Tax Statement	FSF0810AU: CFS FirstChoice Investments - CFS Index Global Share - Hedged	30 Jun 2022	C1	33.64
Distribution - Tax Statement	FSF0874AU: CFS FirstChoice Investments - FirstChoice Global Infrastructure Securities	30 Jun 2022	C1	21.29
Distribution - Tax Statement	FSF1082AU: CFS FirstChoice Investments - Platinum Asia	30 Jun 2022	C1	2.54

**S.K.I Superannuation Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2021 to 30 June 2022**

Description	Investment Reference	Date	Tax Return Ref.	Amount
Distribution - Tax Statement	FSF1204AU: CFS FirstChoice Investments - Magellan Global Share	30 Jun 2022	C1	18.19
<b>Total Credit: Foreign Tax Income Offset</b>			<b>C1</b>	<b>89.37</b>
<b>Total Credit: Rebates and Tax Offset</b>			<b>C2</b>	<b>0.00</b>
<b>Rebates and Offsets</b>			<b>C</b>	<b>89.37</b>
<b>SUBTOTAL</b>				<b>4,265.88</b>
<b>Credit: Refundable Franking Credits</b>				
A071-00628829 ANZ DIVIDEND	ANZ: Australia And New Zealand Banking Group Limited	01 Jul 2021	E1	81.30
ANZ AUD 0.72 FRANKED, 30% CTR, DRP NIL DISC, BSP	ANZ: Australia And New Zealand Banking Group Limited	16 Dec 2021	E1	83.62
CBA AUD 2 FRANKED, 30% CTR, DRP NIL DISC	CBA: Commonwealth Bank Of Australia.	29 Sep 2021	E1	257.14
CBA AUD 1.75 FRANKED, 30% CTR, DRP NIL DISC	CBA: Commonwealth Bank Of Australia.	30 Mar 2022	E1	225.00
Distribution - Tax Statement	FSF0237AU: CFS FirstChoice Investments - Ausbil Australian Active Equity	30 Jun 2022	E1	118.02
Distribution - Tax Statement	FSF0409AU: CFS FirstChoice Investments - Platinum International	30 Jun 2022	E1	0.12
Distribution - Tax Statement	FSF0730AU: CFS FirstChoice Investments - Ausbil Australian Emerging Leaders	30 Jun 2022	E1	26.45
Distribution - Tax Statement	FSF0808AU: CFS FirstChoice Investments - Fidelity Australian Equities	30 Jun 2022	E1	148.61
Distribution - Tax Statement	FSF0874AU: CFS FirstChoice Investments - FirstChoice Global Infrastructure Securities	30 Jun 2022	E1	1.85
DV221-01055492 NAB INTERIM DIV	NAB: National Australia Bank Limited	02 Jul 2021	E1	128.57
NAB AUD 0.67 FRANKED, 30% CTR, DRP NIL DISC, BSP	NAB: National Australia Bank Limited	15 Dec 2021	E1	143.57
QBE AUD 0.011 FRANKED, 30% CTR, 0.099 CFI, DRP NIL DISC, BSP	QBE: QBE Insurance Group Limited	24 Sep 2021	E1	7.07
QBE AUD 0.019 FRANKED, 30% CTR, 0.171 CFI, DRP NIL DISC, BSP	QBE: QBE Insurance Group Limited	12 Apr 2022	E1	12.21
RMS AUD 0.025 FRANKED, 30% CTR	RMS: Ramelius Resources Limited	04 Oct 2021	E1	321.43
STO USD 0.055, 0.055 FRANKED, 30% CTR, DRP SUSP	STO: Santos Limited	21 Sep 2021	E1	65.95
STO USD 0.085, 0.0595 FRANKED, 30% CTR, 0.0255 CFI, DRP SUSP	STO: Santos Limited	24 Mar 2022	E1	70.85
WBC AUD 0.6 FRANKED, 30% CTR, DRP NIL DISC	WBC: Westpac Banking Corporation	21 Dec 2021	E1	57.86
WBC AUD 0.61 FRANKED, 30% CTR, DRP NIL DISC	WBC: Westpac Banking Corporation	24 Jun 2022	E1	58.82
<b>Total Credit: Refundable Franking Credits</b>			<b>E1</b>	<b>1,808.44</b>
<b>Total Credit: No-TFN Tax Offset</b>			<b>E2</b>	<b>0.00</b>
<b>Total Credit: Refundable National Rental Affordability Scheme Tax Offset</b>			<b>E3</b>	<b>0.00</b>
<b>Total Credit: Interest on Early Payments</b>			<b>H1</b>	<b>0.00</b>
<b>Total Credit: Foreign Resident Withholding</b>			<b>H2</b>	<b>0.00</b>
<b>Credit: ABN/TFN Not Quoted (Non-Individual)</b>				
FSF0228AU Distribution - Cash	FSF0228AU: CFS FirstChoice Investments - CFS Cash	25 Jul 2021	H3	1.00
<b>Total Credit: ABN/TFN Not Quoted (Non-Individual)</b>			<b>H3</b>	<b>1.00</b>
<b>Total Credit: Interest on No-TFN Tax Offset</b>			<b>H6</b>	<b>0.00</b>
<b>Total Eligible Credits</b>				<b>1.00</b>
<b>Net Tax Payable</b>				<b>2,456.44</b>

**S.K.I Superannuation Fund**  
**Statement of Taxable Income**  
**For the Period from 1 July 2021 to 30 June 2022**

Description	Investment Reference	Date	Tax Return Ref.	Amount
<b>PAYG Instalments Raised</b>				
NETBANK BPAY TAX OFFICE PAYMENTS		30 Jun 2022	K	2,278.00
<b>Total PAYG Instalments Raised</b>			<b>K</b>	<b>2,278.00</b>
<b>Total Supervisory Levy</b>			<b>L</b>	<b>259.00</b>
<b>Total Supervisory Levy Adjustment for Wound Up Funds</b>			<b>M</b>	<b>0.00</b>
<b>Total Supervisory Levy Adjustment for New Funds</b>			<b>N</b>	<b>0.00</b>
<b>Total Amount Due / (Refundable)</b>				<b>437.44</b>

## S.K.I Superannuation Fund

### Members Summary Report - For the period 1/07/2021 to 30/06/2022

Member's Detail	Opening Balance	Increases				Decreases					Closing Balance
		Contrib	Tran In	Profit	Ins Proc	Tax	Exp	Ins Prem	Tran Out	Ben Paid	
<b>Mrs Sarah Molinaro</b>											
103 St James Road ROSANNA VIC 3084											
Accumulation <b>Accumulation</b>	173,360.54	12,451.39	0.00	(17,622.50)	0.00	819.58	0.00	(2,742.98)	0.00	0.00	166,266.03
	173,360.54	12,451.39	0.00	(17,622.50)	0.00	819.58	0.00	(2,742.98)	0.00	0.00	166,266.03
<b>Mr Francesco Molinaro</b>											
103 St James Road ROSANNA VIC 3084											
Accumulation <b>Accumulation</b>	97,932.61	6,093.88	0.00	(9,824.05)	0.00	817.79	0.00	(3,087.68)	0.00	0.00	91,932.55
	97,932.61	6,093.88	0.00	(9,824.05)	0.00	817.79	0.00	(3,087.68)	0.00	0.00	91,932.55
<b>Miss Fiona Molinaro</b>											
Unit 1 240 Station Street FAIRFIELD VIC 3078											
Accumulation <b>Accumulation</b>	174,093.74	6,093.88	0.00	(17,541.80)	0.00	1,351.42	0.00	0.00	0.00	0.00	163,997.24
	174,093.74	6,093.88	0.00	(17,541.80)	0.00	1,351.42	0.00	0.00	0.00	0.00	163,997.24
	445,386.89	24,639.15	0.00	(44,988.35)	0.00	2,988.79	0.00	(5,830.66)	0.00	0.00	422,195.82

## S.K.I Superannuation Fund

### Investment Summary as at 30 June 2022

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<b><u>Bank</u></b>								
Commonwealth Bank of Australia				34,639.90	34,639.90			8.12%
				<b>34,639.90</b>	<b>34,639.90</b>			<b>8.12%</b>
<b><u>Listed Securities Market</u></b>								
Australia And New Zealand Banking Group Limited (ASX:ANZ)	271.00000	24.8639	22.0300	6,738.12	5,970.13	(767.99)	(11.40)%	1.40%
Commonwealth Bank Of Australia. (ASX:CBA)	300.00000	78.7198	90.3800	23,615.95	27,114.00	3,498.05	14.81%	6.36%
National Australia Bank Limited (ASX:NAB)	500.00000	29.9974	27.3900	14,998.70	13,695.00	(1,303.70)	(8.69)%	3.21%
Predictive Discovery Limited (ASX:PDI)	300,000.00000	0.1202	0.2000	36,059.90	60,000.00	23,940.10	66.39%	14.07%
QBE Insurance Group Limited (ASX:QBE)	1,500.00000	15.7600	12.1500	23,639.95	18,225.00	(5,414.95)	(22.91)%	4.27%
Red Dirt Metals Limited (ASX:RDT)	35,000.00000	0.8811	0.4000	30,836.96	14,000.00	(16,836.96)	(54.60)%	3.28%
Ramelius Resources Limited (ASX:RMS)	30,000.00000	0.2285	0.8700	6,855.85	26,100.00	19,244.15	280.70%	6.12%
Rumble Resources Limited (ASX:RTR)	150,000.00000	0.2273	0.2600	34,092.64	39,000.00	4,907.36	14.39%	9.14%
Santos Limited (ASX:STO)	2,000.00000	3.9200	7.4200	7,839.95	14,840.00	7,000.05	89.29%	3.48%
Twenty Seven Co. Limited (ASX:TSC)	2,000,000.00000	0.0050	0.0030	10,019.95	6,000.00	(4,019.95)	(40.12)%	1.41%
Virgin Money Uk PLC - Cdi 1:1 Foreign Exempt Lse (ASX:VUK)	125.00000	4.0100	2.2100	501.25	276.25	(225.00)	(44.89)%	0.06%
Westpac Banking Corporation (ASX:WBC)	225.00000	26.9243	19.5000	6,057.97	4,387.50	(1,670.47)	(27.57)%	1.03%
				<b>201,257.19</b>	<b>229,607.88</b>	<b>28,350.69</b>	<b>14.09%</b>	<b>53.83%</b>



**S.K.I Superannuation Fund**  
**Investment Summary as at 30 June 2022**

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<b><i>Managed Funds Market</i></b>								
CFS FirstChoice Investments - CFS Cash	22,242.97270	1.0035	0.9953	22,320.37	22,138.43	(181.94)	(0.82)%	5.19%
CFS FirstChoice Investments - Ausbil Australian Active Equity	4,219.90130	1.2513	1.3157	5,280.41	5,552.12	271.71	5.15%	1.30%
CFS FirstChoice Investments - Platinum International	3,274.65190	1.2012	1.0953	3,933.51	3,586.73	(346.78)	(8.82)%	0.84%
CFS FirstChoice Investments - Ausbil Australian Emerging Leaders	6,102.03540	1.0108	0.6409	6,167.94	3,910.79	(2,257.15)	(36.59)%	0.92%
CFS FirstChoice Investments - Fidelity Australian Equities	7,435.44230	0.7082	0.8698	5,266.14	6,467.35	1,201.21	22.81%	1.52%
CFS FirstChoice Investments - CFS Index Global Share - Hedged	11,103.30040	0.7083	0.8944	7,864.47	9,930.79	2,066.32	26.27%	2.33%
CFS FirstChoice Investments - FirstChoice Global Infrastructure Securities	5,280.46350	0.6205	0.8890	3,276.53	4,694.33	1,417.80	43.27%	1.10%
CFS FirstChoice Investments - Platinum Asia	7,987.78690	1.4478	1.0692	11,564.72	8,540.54	(3,024.18)	(26.15)%	2.00%
CFS FirstChoice Investments - Magellan Global Share	4,325.04290	1.7830	1.2057	7,711.55	5,214.70	(2,496.85)	(32.38)%	1.22%
Charter Hall Direct Industrial Fund No.3	25,245.00000	0.9903	1.8387	25,000.00	46,417.98	21,417.98	85.67%	10.88%
Charter Hall Direct PFA Fund - Ordinary Units	38,229.95320	1.0463	1.1981	40,000.00	45,803.31	5,803.31	14.51%	10.74%
				<b>138,385.64</b>	<b>162,257.07</b>	<b>23,871.43</b>	<b>17.25%</b>	<b>38.04%</b>
				<b>374,282.73</b>	<b>426,504.85</b>	<b>52,222.12</b>	<b>13.95%</b>	<b>100.00%</b>

The accounting cost is the original cost base adjusted by any subsequent capital call/improvement or capital return transactions. In many cases, it is not the same as the adjusted or reduced cost base, or the reset cost base resulting from the CGT relief. To view the tax cost base and unrealised gain/(loss) for tax purposes refer to the Unrealised Capital Gains Report or change the report parameter to tax cost base.

**S.K.I Superannuation Fund**  
**Investment Income Summary**  
**For the period 1 July 2021 to 30 June 2022**

Total Income	Add			Less					Taxable Income (excluding Capital Gains)	Indexed Capital Gains *	Discounted Capital Gains *	Other Capital Gains *	CGT Concession Amount *
	Franking Credits	Foreign Credits	TFN Credits	Tax Free	Tax Exempt	Tax Deferred	Distributed Capital Gains	GST					
<b><u>Bank</u></b>													
Commonwealth Bank of Australia													
23.77	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23.77	0.00	0.00	0.00	0.00
<b>23.77</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>23.77</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b><u>Listed Securities Market</u></b>													
Australia And New Zealand Banking Group Limited (ASX:ANZ)													
384.82	164.92	0.00	0.00	0.00	0.00	0.00	0.00	0.00	549.74	0.00	0.00	0.00	0.00
Commonwealth Bank Of Australia. (ASX:CBA)													
1,125.00	482.14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,607.14	0.00	0.00	0.00	0.00
National Australia Bank Limited (ASX:NAB)													
635.00	272.14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	907.14	0.00	0.00	0.00	0.00
QBE Insurance Group Limited (ASX:QBE)													
450.00	19.28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	469.28	0.00	0.00	0.00	0.00
Ramelius Resources Limited (ASX:RMS)													
750.00	321.43	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,071.43	0.00	0.00	0.00	0.00
Santos Limited (ASX:STO)													
390.05	136.80	0.00	0.00	0.00	0.00	0.00	0.00	0.00	526.85	0.00	0.00	0.00	0.00
Virgin Money Uk PLC - Cdi 1:1 Foreign Exempt Lse (ASX:VUK)													
7.92	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7.92	0.00	0.00	0.00	0.00
Westpac Banking Corporation (ASX:WBC)													
272.25	116.68	0.00	0.00	0.00	0.00	0.00	0.00	0.00	388.93	0.00	0.00	0.00	0.00
<b>4,015.04</b>	<b>1,513.39</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>5,528.43</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

**Managed Funds Market**

**S.K.I Superannuation Fund**  
**Investment Income Summary**  
**For the period 1 July 2021 to 30 June 2022**

Total Income	Add			Less					Taxable Income (excluding Capital Gains)	Indexed Capital Gains *	Discounted Capital Gains *	Other Capital Gains *	CGT Concession Amount *	
	Franking Credits	Foreign Credits	TFN Credits	Tax Free	Tax Exempt	Tax Deferred	Distributed Capital Gains	GST						
CFS FirstChoice Investments - Ausbil Australian Active Equity														
954.55	118.02	0.11	0.00	0.00	2.49	0.00	714.04	0.00	356.15	0.00	357.02	0.00	357.02	
CFS FirstChoice Investments - Ausbil Australian Emerging Leaders														
759.09	26.45	0.04	0.00	0.00	0.07	0.00	722.80	0.00	62.71	0.00	361.40	0.00	361.40	
CFS FirstChoice Investments - CFS Cash														
22.23	0.00	0.00	1.00	0.00	0.00	0.00	0.00	0.00	23.23	0.00	0.00	0.00	0.00	
CFS FirstChoice Investments - CFS Index Global Share - Hedged														
1,268.00	0.00	33.64	0.00	0.00	0.00	0.00	1,108.78	0.00	192.86	0.00	554.39	0.00	554.39	
CFS FirstChoice Investments - Fidelity Australian Equities														
1,058.07	148.61	0.23	0.00	0.00	0.16	0.00	771.22	0.00	435.53	0.00	385.61	0.00	385.61	
CFS FirstChoice Investments - FirstChoice Global Infrastructure Securities														
105.08	1.85	21.29	0.00	0.00	3.91	0.00	5.12	0.00	119.19	0.00	2.56	0.00	2.56	
CFS FirstChoice Investments - Magellan Global Share														
1,325.19	0.00	18.19	0.00	0.00	13.82	0.00	1,311.37	0.00	18.19	0.00	655.69	0.00	655.68	
CFS FirstChoice Investments - Platinum Asia														
190.11	0.00	2.54	0.00	0.00	0.74	0.00	118.66	0.00	73.25	0.00	59.33	0.00	59.33	
CFS FirstChoice Investments - Platinum International														
798.04	0.12	13.33	0.00	0.00	0.31	0.00	438.36	0.00	372.82	0.00	219.18	0.00	219.18	
Charter Hall Direct Industrial Fund No.3														
2,398.28	0.00	0.00	0.00	0.00	2,398.28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Charter Hall Direct PFA Fund - Ordinary Units														
2,867.28	0.00	0.00	0.00	0.00	2,049.00	0.00	650.88	0.00	167.40	0.00	325.44	0.00	325.44	
<b>11,745.92</b>	<b>295.05</b>	<b>89.37</b>	<b>1.00</b>	<b>0.00</b>	<b>4,468.78</b>	<b>0.00</b>	<b>5,841.23</b>	<b>0.00</b>	<b>1,821.33</b>	<b>0.00</b>	<b>2,920.62</b>	<b>0.00</b>	<b>2,920.61</b>	
<b>15,784.73</b>	<b>1,808.44</b>	<b>89.37</b>	<b>1.00</b>	<b>0.00</b>	<b>4,468.78</b>	<b>0.00</b>	<b>5,841.23</b>	<b>0.00</b>	<b>7,373.53</b>	<b>0.00</b>	<b>2,920.62</b>	<b>0.00</b>	<b>2,920.61</b>	

\* Distributed capital gains components correspond to the cash amount received. You should refer to Realised Capital Gains or Distribution Reconciliation Reports for tax and capital gain reporting purpose.

**S.K.I Superannuation Fund**  
**Distribution Reconciliation Report**  
**For the period 1 July 2021 to 30 June 2022**

Net Distribution	Australian Income			Other Non-Assessable Amounts				Foreign Income			Capital Gains			AMIT	Gross Distribution		
	NPP Income	Franking Credits	Withholding Tax	Tax Exempt	Tax Free	Tax Deferred	Capital Returns	Assesable Amounts	Foreign Tax Credits	Discounted Capital Gains	CGT Concession Amount	Indexed Capital Gains	Other Capital Gains	Net Cost Base Increase/ (Decrease)	Accounting	Tax	
<b><i>Managed Funds Market</i></b>																	
CFS FirstChoice Investments - CFS Cash																	
22.23	23.23	0.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23.23	23.23
CFS FirstChoice Investments - Ausbil Australian Active Equity																	
954.55	237.26	118.02	0.00	2.49	0.00	0.00	0.00	0.76	0.11	357.02	357.02	0.00	0.00	(2.49)	954.66	355.28	
CFS FirstChoice Investments - Platinum International																	
798.04	5.27	0.12	0.00	0.31	0.00	0.00	0.00	354.10	13.33	219.18	219.18	0.00	0.00	(0.31)	811.37	5.39	
CFS FirstChoice Investments - Ausbil Australian Emerging Leaders																	
759.09	34.58	26.45	0.00	0.07	0.00	0.00	0.00	1.64	0.04	361.40	361.40	0.00	0.00	(0.07)	759.13	61.03	
CFS FirstChoice Investments - Fidelity Australian Equities																	
1,058.07	285.21	148.61	0.00	0.16	0.00	0.00	0.00	1.48	0.23	385.61	385.61	0.00	0.00	(0.16)	1,058.30	433.82	
CFS FirstChoice Investments - CFS Index Global Share - Hedged																	
1,268.00	0.22	0.00	0.00	0.00	0.00	0.00	0.00	159.00	33.64	554.39	554.39	0.00	0.00	0.00	1,301.64	0.22	
CFS FirstChoice Investments - FirstChoice Global Infrastructure Securities																	
105.08	2.71	1.85	0.00	3.91	0.00	0.00	0.00	93.34	21.29	2.56	2.56	0.00	0.00	(3.91)	126.37	4.56	
CFS FirstChoice Investments - Platinum Asia																	
190.11	0.08	0.00	0.00	0.74	0.00	0.00	0.00	70.63	2.54	59.33	59.33	0.00	0.00	(0.74)	192.65	0.08	
CFS FirstChoice Investments - Magellan Global Share																	
1,325.19	0.00	0.00	0.00	13.82	0.00	0.00	0.00	0.00	18.19	655.69	655.68	0.00	0.00	(13.82)	1,343.38	0.00	
Charter Hall Direct Industrial Fund No.3																	
2,398.28	0.00	0.00	0.00	2,398.28	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(2,398.28)	2,398.28	0.00	
Charter Hall Direct PFA Fund - Ordinary Units																	
2,867.28	167.40	0.00	0.00	2,049.00	0.00	0.00	0.00	0.00	0.00	325.44	325.44	0.00	0.00	(2,049.00)	2,867.28	167.40	
<b>11,745.92</b>	<b>755.96</b>	<b>295.05</b>	<b>1.00</b>	<b>4,468.78</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>680.95</b>	<b>89.37</b>	<b>2,920.62</b>	<b>2,920.61</b>	<b>0.00</b>	<b>0.00</b>	<b>(4,468.78)</b>	<b>11,836.29</b>	<b>1,051.01</b>	
<b>11,745.92</b>	<b>755.96</b>	<b>295.05</b>	<b>1.00</b>	<b>4,468.78</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>680.95</b>	<b>89.37</b>	<b>2,920.62</b>	<b>2,920.61</b>	<b>0.00</b>	<b>0.00</b>	<b>(4,468.78)</b>	<b>11,836.29</b>	<b>1,051.01</b>	

**S.K.I Superannuation Fund**  
**Distribution Reconciliation Report**  
**For the period 1 July 2021 to 30 June 2022**

Net Distribution	Australian Income			Other Non-Assessable Amounts			Foreign Income			Capital Gains			AMIT	Gross Distribution	
	NPP Income	Franking Credits	Withholding Tax	Tax Exempt	Tax Free	Tax Deferred	Capital Returns	Assesable Amounts	Foreign Tax Credits	Discounted Capital Gains	CGT Concession Amount	Indexed Capital Gains	Other Capital Gains	Net Cost Base Increase/ (Decrease)	Accounting

**Reconciliation**

	Australian Income			Other Non-Assessable Amounts			Foreign Income			Capital Gains			Gross Distribution	
	NPP Income	Franking Credits	Withholding Tax	Tax Exempt	Tax Free	Tax Deferred	Assesable Amounts	Foreign Tax Credits	Disc. Capital Gains	CGT Concession Amount	Indexed Capital Gains	Other Capital Gains	Accounting	Tax
Gross Accounting Distribution	755.96	-		4,468.78	-	-	680.95	89.37	2,920.62	2,920.61	-	-	11,836.29	-
Gross Tax Distribution	755.96	295.05		-	-	-	-	-	-	-	-	-	-	1,051.01
Net Foreign Income	-	-		-	-	-	680.95	89.37	-	-	-	-	-	770.32
Net Distributed Capital Gain	-	-		-	-	-	-	-	5,841.36	N/A	-	-	-	5,841.36

## S.K.I Superannuation Fund (ABN: 46 421 720 516)

### Consolidated Member Benefit Totals

Period	Member Account Details
<b>1 July 2021 - 30 June 2022</b>	Residential Address: 103 St James Road ROSANNA, VIC 3084
<b>Member</b>	Number: MOLI
<b>Mrs Sarah Molinaro</b>	Date of Birth: 11 June 1975 Date Joined Fund: 20 February 2007 Eligible Service Date: 22 August 1990 Tax File Number Held: Yes

*Note: this report provides a consolidated view of the Member's interests in the SMSF  
Refer to the Member Benefit Statements produced for each member account for further details*

#### Your Accounts

<b>Withdrawal Benefit as at 1 Jul 2021</b>	
Accumulation	173,360.54
<b>Total as at 1 Jul 2021</b>	<b><u>173,360.54</u></b>

<b>Withdrawal Benefit as at 30 Jun 2022</b>	
Accumulation	166,266.03
<b>Total as at 30 Jun 2022</b>	<b><u>166,266.03</u></b>

#### Your Tax Components

Tax Free	1,419.45
Taxable - Taxed	164,846.58
Taxable - Untaxed	-

#### Your Preservation Components

Preserved	166,266.03
Restricted Non Preserved	-
Unrestricted Non Preserved	-

#### Your Insurance Benefits

	Balance	Insurance	Total Benefit
On Death	166,266.03	1,360,126.00	1,526,392.03
On TPD	166,266.03	293,201.00	459,467.03
Salary Cont		48,144.00	

#### Your Beneficiaries

No beneficiary details have been recorded

**For Enquiries:**  
mail S.K.I Superannuation Fund, P O Box 339, FAIRFIELD VIC 3078

## S.K.I Superannuation Fund (ABN: 46 421 720 516)

### Member Benefit Statement

Period	Member Account Details
<b>1 July 2021 - 30 June 2022</b>	Residential Address: 103 St James Road ROSANNA, VIC 3084
<b>Member</b> <span style="float: right;">Number: MOLI</span>	Date of Birth: 11 June 1975
<b>Mrs Sarah Molinaro</b>	Date Joined Fund: 20 February 2007
<b>Accumulation Account</b>	Eligible Service Date: 22 August 1990
<b>Accumulation</b>	Tax File Number Held: Yes
	Account Start Date: 20 February 2007

Your Account Summary	
<b>Withdrawal Benefit</b> as at 1 Jul 2021	<b>173,360.54</b>
<i><u>Increases to your account:</u></i>	
Employer Contributions	12,451.39
Tax Effect Of Direct Member Expenses	411.45
Tax on Net Fund Income	2,275.84
<b><u>Total Increases</u></b>	<b>15,138.68</b>
<i><u>Decreases to your account:</u></i>	
Contributions Tax	1,867.71
Member Insurance Premiums	2,742.98
Share Of Net Fund Income	17,622.50
<b><u>Total Decreases</u></b>	<b>22,233.19</b>
<b>Withdrawal Benefit</b> as at 30 Jun 2022	<b>166,266.03</b>

Your Tax Components		
Tax Free	0.8537 %	1,419.45
Taxable - Taxed		164,846.58
Taxable - Untaxed		-

Your Preservation Components	
Preserved	166,266.03
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits			
	Balance	Insurance	Total Benefit
On Death	166,266.03	1,360,126.00	1,526,392.03
On TPD	166,266.03	293,201.00	459,467.03
Salary Cont		48,144.00	

**Your Beneficiaries**

No beneficiary details have been recorded

For Enquiries:  
mail S.K.I Superannuation Fund, P O Box 339, FAIRFIELD VIC 3078

## Trustees

The Trustees of the Fund are as follows:

Fiona Molinaro,  
Francesco Molinaro and  
Sarah Molinaro

## Availability of Other Fund Information

Additional information regarding your membership is available on request. What your Fund can do is governed by the provisions of its Trust Deed, which is available for inspection. If you require further information or clarification of any aspect of your membership of the Fund, please contact your Fund's Administrator or Trustees.

## Trustees Disclaimer

This statement has been prepared by the Trustees for the member whose name appears at the top of this statement. While every effort has been made by the Trustees to ensure the accuracy and completeness of this statement, the Trustees do not accept any liability for any errors, omissions or misprints.

Signed on behalf of the Trustees of the Fund

.....  
Fiona Molinaro  
Trustee

.....  
Francesco Molinaro  
Trustee

.....  
Sarah Molinaro  
Trustee

Statement Date: 30 June 2022

**For Enquiries:**  
mail S.K.I Superannuation Fund, P O Box 339, FAIRFIELD VIC 3078



**S.K.I Superannuation Fund**  
(ABN: 46 421 720 516)

**Consolidated Member Benefit Totals**

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: 103 St James Road ROSANNA, VIC 3084
Member	Number: MOLIF
Mr Francesco Molinaro	Date of Birth: 22 October 1974 Date Joined Fund: 20 February 2007 Eligible Service Date: 10 July 1992
	Tax File Number Held: Yes

*Note: this report provides a consolidated view of the Member's interests in the SMSF  
Refer to the Member Benefit Statements produced for each member account for further details*

**Your Accounts**

<b>Withdrawal Benefit</b> as at 1 Jul 2021	
Accumulation	97,932.61
<b>Total</b> as at 1 Jul 2021	<b>97,932.61</b>

<b>Withdrawal Benefit</b> as at 30 Jun 2022	
Accumulation	91,932.55
<b>Total</b> as at 30 Jun 2022	<b>91,932.55</b>

**Your Tax Components**

Tax Free	201.80
Taxable - Taxed	91,730.75
Taxable - Untaxed	-

**Your Preservation Components**

Preserved	91,932.55
Restricted Non Preserved	-
Unrestricted Non Preserved	-

**Your Insurance Benefits**

	Balance	Insurance	Total Benefit
On Death	91,932.55	1,295,359.00	1,387,291.55
On TPD	91,932.55	279,239.00	371,171.55
Salary Cont		45,684.00	

**Your Beneficiaries**

No beneficiary details have been recorded

**For Enquiries:**  
mail S.K.I Superannuation Fund, P O Box 339, FAIRFIELD VIC 3078

## S.K.I Superannuation Fund (ABN: 46 421 720 516)

### Member Benefit Statement

Period	Member Account Details
<b>1 July 2021 - 30 June 2022</b>	Residential Address: 103 St James Road ROSANNA, VIC 3084
<b>Member</b> Number: MOLIF	Date of Birth: 22 October 1974
<b>Mr Francesco Molinaro</b>	Date Joined Fund: 20 February 2007
<b>Accumulation Account</b>	Eligible Service Date: 10 July 1992
<b>Accumulation</b>	Tax File Number Held: Yes
	Account Start Date: 20 February 2007

Your Account Summary	
<b>Withdrawal Benefit</b> as at 1 Jul 2021	<b>97,932.61</b>
<i><u>Increases to your account:</u></i>	
Employer Contributions	6,093.88
Tax Effect Of Direct Member Expenses	463.15
Tax on Net Fund Income	1,268.72
<b><u>Total Increases</u></b>	<b>7,825.75</b>
<i><u>Decreases to your account:</u></i>	
Contributions Tax	914.08
Member Insurance Premiums	3,087.68
Share Of Net Fund Income	9,824.05
<b><u>Total Decreases</u></b>	<b>13,825.81</b>
<b>Withdrawal Benefit</b> as at 30 Jun 2022	<b>91,932.55</b>

Your Tax Components		
Tax Free	0.2195 %	201.80
Taxable - Taxed		91,730.75
Taxable - Untaxed		-

Your Preservation Components	
Preserved	91,932.55
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits			
	Balance	Insurance	Total Benefit
On Death	91,932.55	1,295,359.00	1,387,291.55
On TPD	91,932.55	279,239.00	371,171.55
Salary Cont		45,684.00	

**Your Beneficiaries**

No beneficiary details have been recorded

**For Enquiries:**  
mail S.K.I Superannuation Fund, P O Box 339, FAIRFIELD VIC 3078

**Trustees**

The Trustees of the Fund are as follows:

Fiona Molinaro,  
Francesco Molinaro and  
Sarah Molinaro

**Availability of Other Fund Information**

Additional information regarding your membership is available on request. What your Fund can do is governed by the provisions of its Trust Deed, which is available for inspection. If you require further information or clarification of any aspect of your membership of the Fund, please contact your Fund's Administrator or Trustees.

**Trustees Disclaimer**

This statement has been prepared by the Trustees for the member whose name appears at the top of this statement. While every effort has been made by the Trustees to ensure the accuracy and completeness of this statement, the Trustees do not accept any liability for any errors, omissions or misprints.

Signed on behalf of the Trustees of the Fund

.....  
Fiona Molinaro  
Trustee

.....  
Francesco Molinaro  
Trustee

.....  
Sarah Molinaro  
Trustee

Statement Date: 30 June 2022

**For Enquiries:**  
mail S.K.I Superannuation Fund, P O Box 339, FAIRFIELD VIC 3078

**S.K.I Superannuation Fund**  
(ABN: 46 421 720 516)

**Consolidated Member Benefit Totals**

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: Unit 1 240 Station Street FAIRFIELD, VIC 3078
Member	Date of Birth: 17 June 1973
Miss Fiona Molinaro	Date Joined Fund: 20 February 2007
	Eligible Service Date: 10 July 1992
	Member Number: MOLIFR
	Tax File Number Held: Yes

*Note: this report provides a consolidated view of the Member's interests in the SMSF  
Refer to the Member Benefit Statements produced for each member account for further details*

**Your Accounts**

<b>Withdrawal Benefit as at 1 Jul 2021</b>	
Accumulation	174,093.74
<b>Total as at 1 Jul 2021</b>	<b>174,093.74</b>

<b>Withdrawal Benefit as at 30 Jun 2022</b>	
Accumulation	163,997.24
<b>Total as at 30 Jun 2022</b>	<b>163,997.24</b>

**Your Tax Components**

Tax Free	-
Taxable - Taxed	163,997.24
Taxable - Untaxed	-

**Your Preservation Components**

Preserved	163,997.24
Restricted Non Preserved	-
Unrestricted Non Preserved	-

**Your Insurance Benefits**

No insurance details have been recorded

**Your Beneficiaries**

No beneficiary details have been recorded

**For Enquiries:**  
mail S.K.I Superannuation Fund, P O Box 339, FAIRFIELD VIC 3078

## S.K.I Superannuation Fund (ABN: 46 421 720 516)

### Member Benefit Statement

Period	Member Account Details
<b>1 July 2021 - 30 June 2022</b>	Residential Address: Unit 1 240 Station Street FAIRFIELD, VIC 3078
<b>Member</b> <b>Miss Fiona Molinaro</b>	Number: MOLIFR Date of Birth: 17 June 1973 Date Joined Fund: 20 February 2007 Eligible Service Date: 10 July 1992
<b>Accumulation Account</b> <b>Accumulation</b>	Tax File Number Held: Yes Account Start Date: 20 February 2007

Your Account Summary	
<b>Withdrawal Benefit</b> as at 1 Jul 2021	<b>174,093.74</b>
<i><u>Increases to your account:</u></i>	
Employer Contributions	6,093.88
Tax on Net Fund Income	2,265.50
<b><u>Total Increases</u></b>	<b>8,359.38</b>
<i><u>Decreases to your account:</u></i>	
Contributions Tax	914.08
Share Of Net Fund Income	17,541.80
<b><u>Total Decreases</u></b>	<b>18,455.88</b>
<b>Withdrawal Benefit</b> as at 30 Jun 2022	<b>163,997.24</b>

Your Tax Components		
Tax Free	0.0000 %	-
Taxable - Taxed		163,997.24
Taxable - Untaxed		-

Your Preservation Components	
Preserved	163,997.24
Restricted Non Preserved	-
Unrestricted Non Preserved	-

Your Insurance Benefits	
No insurance details have been recorded	

Your Beneficiaries	
No beneficiary details have been recorded	

**For Enquiries:**  
mail S.K.I Superannuation Fund, P O Box 339, FAIRFIELD VIC 3078

**Trustees**

The Trustees of the Fund are as follows:

Fiona Molinaro,  
Francesco Molinaro and  
Sarah Molinaro

**Availability of Other Fund Information**

Additional information regarding your membership is available on request. What your Fund can do is governed by the provisions of its Trust Deed, which is available for inspection. If you require further information or clarification of any aspect of your membership of the Fund, please contact your Fund's Administrator or Trustees.

**Trustees Disclaimer**

This statement has been prepared by the Trustees for the member whose name appears at the top of this statement. While every effort has been made by the Trustees to ensure the accuracy and completeness of this statement, the Trustees do not accept any liability for any errors, omissions or misprints.

Signed on behalf of the Trustees of the Fund

.....  
Fiona Molinaro  
Trustee

.....  
Francesco Molinaro  
Trustee

.....  
Sarah Molinaro  
Trustee

Statement Date: 30 June 2022

**For Enquiries:**  
mail S.K.I Superannuation Fund, P O Box 339, FAIRFIELD VIC 3078

**S.K.I Superannuation Fund**  
**Contribution Caps**  
**For the Period From 1 July 2021 to 30 June 2022**

**Miss Fiona Molinaro**

**Date of Birth:** 17 Jun 1973  
**Age:** 49 (at 30/06/2022)  
**Status:** Member may be eligible for the bring forward rule, certain conditions apply

**Contributions Summary**

**Prior Year Contributions**

The 'Bring Forward Rule' was NOT triggered in the previous 2 years  
 3-year cap in effect from previous years

Total non-concessional contributions in previous 2 years

**Non-Concessional**

N/A

N/A

<b>Current Year Contributions</b>	<b>Note</b>	<b>Concessional</b>	<b>Non-Concessional</b>
Caps	1,2	27,500.00	110,000.00
Cumulative Available Unused Cap	3	75,000.00	0.00
Contributions made (to this fund)	4	6,093.88	0.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		6,093.88	0.00
Amount above caps	5	0.00	0.00
Available		96,406.12	110,000.00

**Notes**

- 1 . 'Bring Forward Rule' MAY be triggered this year
- 2 . Non-concessional cap shown applies to current year only
- 3 . Member may be eligible to make catch-up concessional contributions
- 4 . Excludes any unmatched deposits
- 5 . Any excess concessional contributions are treated as non-concessional

**Contributions Breakdown**

<u>Income Type</u>	<u>Contribution Type</u>	<u>Amount</u>
<b>Concessional</b>	Employer	6,093.88
	Personal	0.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	<b>Contributions as allocated</b>	<b>6,093.88</b>
<b>NonConcessional</b>	Personal	0.00
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
	<b>Contributions as allocated</b>	<b>0.00</b>
<b>Other</b>	CGT small business 15-year exemption	0.00
	CGT small business retirement exemption	0.00
	Government Co-Contributions	0.00
	Directed termination payment (taxed)	0.00
	Directed termination payment (untaxed)	0.00
	Personal injury election	0.00
	Downsizer Contribution	0.00
	COVID-19 Re-Contribution	0.00
	<b>Total Other contributions</b>	<b>0.00</b>

**Transactions**

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**S.K.I Superannuation Fund**  
**Contribution Caps**  
**For the Period From 1 July 2021 to 30 June 2022**

---

**Miss Fiona Molinaro**

<b>Date</b>	<b>Contribution Type</b>	<b>Concessional</b>	<b>Non-Concessional</b>	<b>Other</b>	<b>Source</b>
17/08/2021	Employer Mandated	1,524.76			manual
17/02/2022	Employer Mandated	2,284.56			manual
15/06/2022	Employer Mandated	2,284.56			manual
<b>Totals:</b>		<b>6,093.88</b>			



**S.K.I Superannuation Fund**  
**Contribution Caps**  
**For the Period From 1 July 2021 to 30 June 2022**

**Mr Francesco Molinaro**

**Date of Birth:** 22 Oct 1974  
**Age:** 47 (at 30/06/2022)  
**Status:** Member may be eligible for the bring forward rule, certain conditions apply

**Contributions Summary**

<b>Prior Year Contributions</b>		<b>Non-Concessional</b>	
The 'Bring Forward Rule' was NOT triggered in the previous 2 years			N/A
3-year cap in effect from previous years			N/A
Total non-concessional contributions in previous 2 years			N/A
<b>Current Year Contributions</b>		<b>Concessional</b>	<b>Non-Concessional</b>
Caps	1,2	27,500.00	110,000.00
Cumulative Available Unused Cap	3	75,000.00	0.00
Contributions made (to this fund)	4	6,093.88	0.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		6,093.88	0.00
Amount above caps	5	0.00	0.00
Available		96,406.12	110,000.00

**Notes**

- 1 . 'Bring Forward Rule' MAY be triggered this year
- 2 . Non-concessional cap shown applies to current year only
- 3 . Member may be eligible to make catch-up concessional contributions
- 4 . Excludes any unmatched deposits
- 5 . Any excess concessional contributions are treated as non-concessional

**Contributions Breakdown**

<u>Income Type</u>	<u>Contribution Type</u>	<u>Amount</u>
<b>Concessional</b>	Employer	6,093.88
	Personal	0.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	<b>Contributions as allocated</b>	<b>6,093.88</b>
<b>NonConcessional</b>	Personal	0.00
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
	<b>Contributions as allocated</b>	<b>0.00</b>
<b>Other</b>	CGT small business 15-year exemption	0.00
	CGT small business retirement exemption	0.00
	Government Co-Contributions	0.00
	Directed termination payment (taxed)	0.00
	Directed termination payment (untaxed)	0.00
	Personal injury election	0.00
	Downsizer Contribution	0.00
	COVID-19 Re-Contribution	0.00
	<b>Total Other contributions</b>	<b>0.00</b>

**Transactions**

<b>Date</b>	<b>Contribution Type</b>	<b>Concessional</b>	<b>Non-Concessional</b>	<b>Other</b>	<b>Source</b>
17/08/2021	Employer Mandated	1,524.76			manual
17/02/2022	Employer Mandated	2,284.56			manual
15/06/2022	Employer Mandated	2,284.56			manual
<b>Totals:</b>		<b>6,093.88</b>			

**S.K.I Superannuation Fund**  
**Contribution Caps**  
**For the Period From 1 July 2021 to 30 June 2022**

**Mrs Sarah Molinaro**

**Date of Birth:** 11 Jun 1975  
**Age:** 47 (at 30/06/2022)  
**Status:** Member may be eligible for the bring forward rule, certain conditions apply

**Contributions Summary**

<b>Prior Year Contributions</b>		<b>Non-Concessional</b>	
The 'Bring Forward Rule' was NOT triggered in the previous 2 years			
3-year cap in effect from previous years		N/A	
Total non-concessional contributions in previous 2 years		N/A	
<b>Current Year Contributions</b>		<b>Concessional</b>	<b>Non-Concessional</b>
Caps	1,2	27,500.00	110,000.00
Cumulative Available Unused Cap	3	75,000.00	0.00
Contributions made (to this fund)	4	12,451.39	0.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		12,451.39	0.00
Amount above caps	5	0.00	0.00
Available		90,048.61	110,000.00

**Notes**

- 1 . 'Bring Forward Rule' MAY be triggered this year
- 2 . Non-concessional cap shown applies to current year only
- 3 . Member may be eligible to make catch-up concessional contributions
- 4 . Excludes any unmatched deposits
- 5 . Any excess concessional contributions are treated as non-concessional

**Contributions Breakdown**

<u>Income Type</u>	<u>Contribution Type</u>	<u>Amount</u>
<b>Concessional</b>	Employer	12,451.39
	Personal	0.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	<b>Contributions as allocated</b>	<b>12,451.39</b>
<b>NonConcessional</b>	Personal	0.00
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
	<b>Contributions as allocated</b>	<b>0.00</b>
<b>Other</b>	CGT small business 15-year exemption	0.00
	CGT small business retirement exemption	0.00
	Government Co-Contributions	0.00
	Directed termination payment (taxed)	0.00
	Directed termination payment (untaxed)	0.00
	Personal injury election	0.00
	Downsizer Contribution	0.00
	COVID-19 Re-Contribution	0.00
	<b>Total Other contributions</b>	<b>0.00</b>

**Transactions**

<b>Date</b>	<b>Contribution Type</b>	<b>Concessional</b>	<b>Non-Concessional</b>	<b>Other</b>	<b>Source</b>
02/07/2021	Employer Mandated	413.67			manual
27/08/2021	Employer Mandated	852.91			manual
28/09/2021	Employer Mandated	852.93			manual
22/10/2021	Employer Mandated	1,393.81			manual

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**S.K.I Superannuation Fund**  
**Contribution Caps**  
**For the Period From 1 July 2021 to 30 June 2022**

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**Mrs Sarah Molinaro**

30/11/2021	Employer Mandated	929.21	manual
23/12/2021	Employer Mandated	929.21	manual
25/01/2022	Employer Mandated	943.08	manual
31/01/2022	Employer Mandated	261.52	manual
25/02/2022	Employer Mandated	941.48	manual
02/03/2022	Employer Mandated	696.91	manual
25/03/2022	Employer Mandated	941.48	manual
22/04/2022	Employer Mandated	941.48	manual
07/06/2022	Employer Mandated	1,412.22	manual
10/06/2022	Employer Mandated	941.48	manual
<b>Totals:</b>		<b>12,451.39</b>	

**S.K.I Superannuation Fund**  
**Investment Movement Summary**  
**For the period 1 July 2021 to 30 June 2022**

Investment	Opening Balance		Acquisitions		Disposals			Closing Balance		
	Qty	Cost	Qty	Cost	Qty	Proceeds	Profit/(Loss)	Qty	Cost	Market Value
<b><i>Bank</i></b>										
Commonwealth Bank of Australia		76,451.99		41,671.17		83,483.26	0.00		34,639.90	34,639.90
Macquarie Cash Management Account		106.85		0.00		106.85	0.00		0.00	0.00
		76,558.84		41,671.17		83,590.11	0.00		34,639.90	34,639.90
<b><i>Listed Securities Market</i></b>										
Australia And New Zealand Banking Group Limited (ASX:ANZ)	271.00	6,738.12	0.00	0.00	0.00	0.00	0.00	271.00	6,738.12	5,970.13
Commonwealth Bank Of Australia. (ASX:CBA)	300.00	23,615.95	0.00	0.00	0.00	0.00	0.00	300.00	23,615.95	27,114.00
National Australia Bank Limited (ASX:NAB)	500.00	14,998.70	0.00	0.00	0.00	0.00	0.00	500.00	14,998.70	13,695.00
Predictive Discovery Limited (ASX:PDI)	200,000.00	17,029.95	100,000.00	19,029.95	0.00	0.00	0.00	300,000.00	36,059.90	60,000.00
QBE Insurance Group Limited (ASX:QBE)	1,500.00	23,639.95	0.00	0.00	0.00	0.00	0.00	1,500.00	23,639.95	18,225.00
Ramelius Resources Limited (ASX:RMS)	30,000.00	6,855.85	0.00	0.00	0.00	0.00	0.00	30,000.00	6,855.85	26,100.00
Red Dirt Metals Limited (ASX:RDT)	0.00	0.00	35,000.00	30,836.96	0.00	0.00	0.00	35,000.00	30,836.96	14,000.00
Rumble Resources Limited (ASX:RTR)	100,000.00	11,029.95	50,000.00	23,062.69	0.00	0.00	0.00	150,000.00	34,092.64	39,000.00
Santos Limited (ASX:STO)	2,000.00	7,839.95	0.00	0.00	0.00	0.00	0.00	2,000.00	7,839.95	14,840.00
Twenty Seven Co. Limited (ASX:TSC)	2,000,000.00	10,019.95	0.00	0.00	0.00	0.00	0.00	2,000,000.00	10,019.95	6,000.00
Virgin Money Uk PLC - Cdi 1:1 Foreign Exempt Lse (ASX:VUK)	125.00	501.25	0.00	0.00	0.00	0.00	0.00	125.00	501.25	276.25
Westpac Banking Corporation (ASX:WBC)	225.00	6,057.97	0.00	0.00	0.00	0.00	0.00	225.00	6,057.97	4,387.50
		128,327.59		72,929.60		0.00	0.00		201,257.19	229,607.88

**S.K.I Superannuation Fund**  
**Investment Movement Summary**  
**For the period 1 July 2021 to 30 June 2022**

Investment	Opening Balance		Acquisitions		Disposals			Closing Balance		
	Qty	Cost	Qty	Cost	Qty	Proceeds	Profit/(Loss)	Qty	Cost	Market Value
<b><i>Managed Funds Market</i></b>										
CFS FirstChoice Investments - Ausbil Australian Active Equity	4,219.90	5,280.41	0.00	0.00	0.00	0.00	0.00	4,219.90	5,280.41	5,552.12
CFS FirstChoice Investments - Ausbil Australian Emerging Leaders	6,102.04	6,167.94	0.00	0.00	0.00	0.00	0.00	6,102.04	6,167.94	3,910.79
CFS FirstChoice Investments - CFS Cash	22,242.97	22,320.37	0.00	0.00	0.00	0.00	0.00	22,242.97	22,320.37	22,138.43
CFS FirstChoice Investments - CFS Index Global Share - Hedged	11,103.30	7,864.47	0.00	0.00	0.00	0.00	0.00	11,103.30	7,864.47	9,930.79
CFS FirstChoice Investments - Fidelity Australian Equities	7,435.44	5,266.14	0.00	0.00	0.00	0.00	0.00	7,435.44	5,266.14	6,467.35
CFS FirstChoice Investments - FirstChoice Global Infrastructure Securities	5,280.46	3,276.53	0.00	0.00	0.00	0.00	0.00	5,280.46	3,276.53	4,694.33
CFS FirstChoice Investments - Magellan Global Share	4,325.04	7,711.55	0.00	0.00	0.00	0.00	0.00	4,325.04	7,711.55	5,214.70
CFS FirstChoice Investments - Platinum Asia	7,987.79	11,564.72	0.00	0.00	0.00	0.00	0.00	7,987.79	11,564.72	8,540.54
CFS FirstChoice Investments - Platinum International	3,274.65	3,933.51	0.00	0.00	0.00	0.00	0.00	3,274.65	3,933.51	3,586.73
Charter Hall Direct Industrial Fund No.3	25,245.00	25,000.00	0.00	0.00	0.00	0.00	0.00	25,245.00	25,000.00	46,417.98
Charter Hall Direct PFA Fund - Ordinary Units	38,229.95	40,000.00	0.00	0.00	0.00	0.00	0.00	38,229.95	40,000.00	45,803.31
		138,385.64		0.00		0.00	0.00		138,385.64	162,257.07
<b>Fund Total</b>		<b>343,272.07</b>		<b>114,600.77</b>		<b>83,590.11</b>	<b>0.00</b>		<b>374,282.73</b>	<b>426,504.85</b>



## Income tax 551

---

<b>Date generated</b>	16 March 2023
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

## Transactions

---

2 results found - from **16 March 2021** to **16 March 2023** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
27 Jan 2022	1 Feb 2022	EFT refund for Income Tax for the period from 01 Jul 20 to 30 Jun 21	\$272.00		\$0.00
27 Jan 2022	27 Jan 2022	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 20 to 30 Jun 21		\$272.00	\$272.00 CR

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## Activity statement 001

<b>Date generated</b>	16 March 2023
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

## Transactions

8 results found - from **16 March 2021** to **16 March 2023** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
4 Nov 2022	4 Nov 2022	General interest charge			\$0.00
4 Nov 2022	3 Nov 2022	Payment received		\$2,278.00	\$0.00
1 Nov 2022	1 Nov 2022	General interest charge			\$2,278.00 DR
4 Oct 2022	21 Oct 2022	Original Activity Statement for the period ending 30 Jun 22 - PAYG Instalments	\$2,278.00		\$2,278.00 DR
11 Nov 2021	11 Nov 2021	General interest charge			\$0.00
11 Nov 2021	10 Nov 2021	Payment received		\$2,809.00	\$0.00
1 Nov 2021	1 Nov 2021	General interest charge			\$2,809.00 DR
24 Oct 2021	21 Oct 2021	Original Activity Statement for the period ending 30 Jun 21 - PAYG Instalments	\$2,809.00		\$2,809.00 DR



## Income statements

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<b>Status</b>	Tax ready
<b>Employee number</b>	0242
<b>Financial year</b>	2021-22
<b>Employer</b>	THE TRUSTEE FOR CHRIS HAINES ALAN MUIR PL UNIT TRUST
<b>Branch</b>	001
<b>Employer ABN/Branch</b>	20 712 916 355 / 001
<b>BMS ID</b>	MYOB-ARL-6E741871-3AE8-401C-A78E- 1D5951F51AE5
<b>Period</b>	01/07/2021 - 13/01/2022
<b>Reported Date</b>	30/06/2022
Income	
<b>Gross payments - individual</b>	\$102,250.44
Tax withheld or foreign tax paid	
<b>PAYG withholding - individual</b>	\$29,088.39
Lump sum amounts	
<b>Lump sum payment A</b>	\$0.00
<b>Lump sum payment B</b>	\$0.00
<b>Lump sum payment D</b>	\$0.00
<b>Lump sum payment E</b>	\$0.00
Allowances	
<b>Total</b>	\$0.00
Deductions	
<b>Total</b>	\$0.00
Employer reported super	
<b>Employer superannuation contribution liability</b>	\$6,598.06



Where your client has an entitlement to super contributions the employer must pay super into your client's fund at least quarterly. Advise your client to check their super fund for payments made by the employer.



Other amounts

<b>Community Development Employment Projects payments</b>	\$0.00
<b>Reportable employer super contributions</b>	\$0.00
<b>Reportable fringe benefits - total</b>	\$0.00



## PAYG Instalments report 2022

**Tax Agent** 24641980

**Last Updated** 11/03/2023

TFN	Client Name	Quarter 1 (\$)	Quarter 2 (\$)	Quarter 3 (\$)	Quarter 4 (\$)	Total Instalment (\$)
857924390	THE TRUSTEE FOR SKI SUPERANNUATION FUND	Not Applicable	Not Applicable	Not Applicable	2,278.00	2,278.00

**Total No of Clients: 1**



## Income statements

---

<b>Status</b>	Tax ready
<b>Employee number</b>	0729E334-581D-4448-87BB-F09945DB9E9D
<b>Financial year</b>	2021-22
<b>Employer</b>	PAUL MONEY PARTNERS PTY LTD
<b>Branch</b>	001
<b>Employer ABN/Branch</b>	77 163 783 300 / 001
<b>BMS ID</b>	XERO_E23D86E5-E931-4634-AF38-1BFFF0527E35
<b>Period</b>	17/01/2022 - 30/06/2022
<b>Reported Date</b>	05/07/2022
Income	
<b>Gross payments - individual</b>	\$54,396.04
Tax withheld or foreign tax paid	
<b>PAYG withholding - individual</b>	\$14,420.00
Lump sum amounts	
<b>Lump sum payment A</b>	\$0.00
<b>Lump sum payment B</b>	\$0.00
<b>Lump sum payment D</b>	\$0.00
<b>Lump sum payment E</b>	\$0.00
Allowances	
<b>Total</b>	\$0.00
Deductions	
<b>Total</b>	\$0.00
Employer reported super	
<b>Employer superannuation contribution liability</b>	\$5,439.66 <span style="color: orange;">■</span>



Where your client has an entitlement to super contributions the employer must pay super into your client's fund at least quarterly. Advise your client to check their super fund for payments made by the employer.

Other amounts

<b>Community Development Employment Projects payments</b>	\$0.00
<b>Reportable employer super contributions</b>	\$0.00
<b>Reportable fringe benefits - total</b>	\$0.00



## Macquarie Cash Management Account

MACQUARIE BANK LIMITED  
ABN 46 008 583 542 AFSL 237502enquiries 1800 806 310  
transact@macquarie.com  
www.macquarie.com.auGPO Box 2520  
Sydney, NSW 20011 Shelley Street  
Sydney, NSW 2000MR F MOLINARO & MRS S L MOLINARO &  
MISS F MOLINARO  
PO BOX 339  
FAIRFIELD VIC 3078account balance **\$0.00**  
as at 31 Jul 21account name FRANCESCO MOLINARO & SARAH LOUISE  
MOLINARO & FIONA MOLINARO ATF  
S K I SUPERANNUATION FUND  
account no. 960022309

transaction	description	debits	credits	balance
30.06.21	OPENING BALANCE			106.85
15.07.21	Funds transfer FUNDS TFR TO S K I SUPERANNUATION	106.85		0.00
15.07.21	<b>ACCOUNT CLOSED</b>	0.00		0.00
	CLOSING BALANCE AS AT 31 JUL 21	106.85	0.00	<b>0.00</b>

\* Interest rate for the period 1 July to 14 July: 0.12%pa (14 days); 15 July to 31 July: 0.00%pa (17 days)

## how to make a transaction

## online

Log in to [www.macquarie.com.au/personal](http://www.macquarie.com.au/personal)

## by phone

Call 133 275 to make a phone transaction

## transfers from another bank account

Transfer funds from another bank to this account:  
BSB 182 512  
ACCOUNT NO. 960022309

## deposits using BPay

From another bank

Biller code: 667022  
Ref: 960 022 309

continued on next

31 December 2021

SKI Superannuation Fund  
PO Box 339  
FAIRFIELD VIC 3078

PAID 13.1.22  
N211321785766

**TAX INVOICE**

Page No. 1  
Invoice No. 189605

To: Professional services rendered as follows:

Class super annual fee for the period 1/7/21-30/06/22

	\$400.00
Net Amount	\$400.00
GST	\$40.00
<b>Total Amount Due</b>	<b>\$440.00</b>

Please note: Our credit terms are strictly net 14 days

**REMITTANCE ADVICE**

(Please detach and return with your payment)

Invoice No. 189605  
Amount Due: \$440.00

Invoice Date. 31 December 2021  
Client Name: SKI Superannuation Fund

**1. Pay Online**

Pay in Full or QuickFee Monthly Instalments  
go to [www.hmh.com.au/pay\\_now](http://www.hmh.com.au/pay_now)

**3. Cheque** Mail to:

PO Box 1385  
DONCASTER EAST VIC 3109

**2. Direct Deposit**

Bank: NAB  
BSB#: 083-004  
ACC#: 390320228

**4. Credit Card** Excl AMEX & 1% surcharge for all credit card payments over \$2,500

Card Number

Expiry Date

\*Please use Invoice No. as payment reference

Signature \_\_\_\_\_

31 December 2021

SKI Superannuation Fund  
PO Box 339  
FAIRFIELD VIC 3078

PAID 13.1.22  
N211321791540

**TAX INVOICE**

Page No. 1  
Invoice No. 189606

To: Professional services rendered as follows:

Audit of the SKI Superannuation Fund as required by the Australian Taxation Office for the year ended 30 June 2021.

Please note this fee should be paid from the Superannuation Fund's Bank Account.

	\$350.00
Net Amount	\$350.00
GST	\$35.00
Total Amount Due	\$385.00

Please note: Our credit terms are strictly net 14 days

**REMITTANCE ADVICE** (Please detach and return with your payment)

Invoice No. 189606 Invoice Date: 31 December 2021  
Amount Due: \$385.00 Client Name: SKI Superannuation Fund

**1. Pay Online**

Pay in Full or QuickFee Monthly Instalments  
go to [www.hmh.com.au/pay\\_now](http://www.hmh.com.au/pay_now)

**3. Cheque** Mail to:

PO Box 1385  
DONCASTER EAST VIC 3109

**2. Direct Deposit**

Bank: NAB  
BSB#: 083-004  
ACC#: 390320228

**4. Credit Card** Excl AMEX & 1% surcharge for all credit card payments over \$2,500

Card Number                 
Expiry Date

\*Please use Invoice No. as payment reference

Signature \_\_\_\_\_



030 004335/3372

MRS SARAH LOUISE MOLINARO &  
MR FRANCESCO MOLINARO &  
MISS FIONA MOLINARO  
<SKI SUPERANNUATION FUND A/C>  
PO BOX 339  
FAIRFIELD VIC 3078

**Investor Number:** U0009396951  
**TFN/ABN Status:** Quoted  
**Record Date:** 30/06/2022  
**Payment Date:** 18/07/2022

## Distribution Statement and Holding Summary for Period Ended 30 June 2022

**Fund:** Charter Hall Direct Industrial Fund No. 3 - Wholesale  
**APIR Code:** MAQ0844AU  
**Payment Description:** CH DIF 3 WS JUN 2022 Dist  
**Dealer Group:** HMH Financial Services Pty Ltd  
**Adviser Name:** Elliott Staub

Number of units held at Record Date	Distribution Rate per unit	Gross Distribution <sup>1</sup>	Withholding Tax <sup>2</sup>	Ongoing Adviser Services Fee <sup>3</sup>	Net Distribution Credited
25,245.0000	2.375 cents	\$599.57	Nil	Nil	\$599.57

- All distributions are in Australian dollars.
- Withholding tax is deducted if your TFN or ABN has not been recorded or if non-resident withholding tax applies.
- This ongoing adviser service fee is the fee you have negotiated with your financial adviser and is paid directly to your adviser by Charter Hall.

Please log onto [www.investorserve.com.au/charterhall](http://www.investorserve.com.au/charterhall) to update your details, or alternatively contact Boardroom Pty Limited on 1300 137 895 or [charterhall@boardroomlimited.com.au](mailto:charterhall@boardroomlimited.com.au)

### Holding Summary as at Period End Date

Date	Unit Price (Ex Price)	Units Held	Value
30/06/2022	\$1.8387	25,245.0000	\$46,417.98

### Information for Custodians and Nominee Companies only

A breakdown of this distribution's estimated taxation components for the purpose of Subdivision 12-H of the Taxation Administration Act 1953 (Cth) can be found on our website <https://www.charterhall.com.au/dif3taxation>. This should assist you in determining the appropriate level of withholding tax to be applied to foreign residents.

Thank you for investing with Charter Hall. If you have any questions regarding your investment, please contact our Investor Services team on 1300 137 895.

Yours sincerely,

Charter Hall Direct Property

Please retain this statement for taxation purposes.

## Direct Credit Instruction

The total net payment has been paid in accordance with your instructions as shown below:

**Bank Name** Commonwealth Bank of Australia  
**BSB** 067-167  
**Account No** \*\*\*\*\*105

<b>Amount Deposited</b>
<b>\$599.57</b>

Please check the above details are correct and the payment has been credited to your account.



OneCare  
2021/2022 INSURANCE PREMIUM SUMMARY



030 004677-1586689-13  
S K I Superannuation Fund  
PO Box 339  
FAIRFIELD VIC 3078

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

Policy number

**776619T9**

25 August 2022

Dear Trustees,

**Important information for your 2021/2022 tax return**

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

Life Insured	Cover Type	Total Premium Paid	Portion of total premium paid for income benefit/s
Sarah Molinaro	Income Secure Standard	\$1,185.06	\$1,155.43

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

**Any questions?**

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

- go to [onepath.com.au/EOEYFAQ](http://onepath.com.au/EOEYFAQ)
- contact your financial adviser Michael Townshend on 03 9230 1268.
- call Customer Care on 133 667, weekdays 08:30am to 06:00pm (AEST)

Yours sincerely,

Brendan Norton  
Head of Customer & Adviser Experience  
Life & Investments

## FirstChoice Investments - Summary Report

### Your details

Ms Fiona Molinaro  
PO Box 159  
FAIRFIELD VIC 3078

**Statement period** 1 January 2022 to 30 June 2022  
**Account number** 070 018880551  
**Account name** Francesco Molinaro  
Fiona Molinaro  
S.K.I Superannuation Fund A/C  
**Email address** fxxxxxxa@optusnet.com.au  
**TFN/ABN held** Yes  
**Adviser details** Hmh Financial Services Pty Ltd  
Hmh Financial Services Pty Ltd

### Your account balance

Your opening account balance as at: 31 December 2021	<b>\$83,250.66</b>
Your closing account balance as at: 30 June 2022	<b>\$70,035.78</b>
Total investment return for the period (including distributions):	<b>\$-7,934.73</b>

*This equals the total amount of your distribution(s) + the change in investment value over the period.*

### Your account valuation

Investment option name	Option code	Units	Unit price \$	Value \$	%
FSI Strategic Cash	003	22,242.9727	0.9953	22,138.43	31.6
Ausbil Aust Active Equity	029	4,219.9013	1.3157	5,552.12	7.9
Platinum International	050	3,274.6519	1.0953	3,586.73	5.1
CFS Index Global Share Hedged	071	11,103.3004	0.8944	9,930.79	14.2
Fidelity Australian Equities	078	7,435.4423	0.8698	6,467.35	9.2
FirstChoice Global Infrastruct	205	5,280.4635	0.8890	4,694.33	6.7
Ausbil Australian Emerging Lea	211	6,102.0354	0.6409	3,910.79	5.6
Platinum Asia	258	7,987.7869	1.0692	8,540.54	12.2
Magellan Global Share	267	4,325.0429	1.2057	5,214.70	7.5
<b>Account value</b>				<b>70,035.78</b>	<b>100.0</b>

Colonial First State Investments Limited ABN 98 002 348 352, AFSL 232468 (CFSIL) is the responsible entity and issuer of products made available under FirstChoice Investments and FirstChoice Wholesale Investments. This document may include general advice but does not take into account your individual objectives, financial situation, needs or tax circumstances. The Target Market Determinations (TMD) for our financial products can be found at [www.cfs.com.au/tmd](http://www.cfs.com.au/tmd), which include a description of who a financial product might suit. You should read the relevant Product Disclosure Statement (PDS) and Financial Services Guide (FSG) carefully, assess whether the information is appropriate for you, and consider talking to a financial adviser before making an investment decision. You can get the PDS and FSG at [www.cfs.com.au](http://www.cfs.com.au) or by calling us on 13 13 36.

## Your account summary

	\$
<b>Opening balance at 31 December 2021</b>	<b>83,250.66</b>
<b>Your investments</b>	
Distributions	5,280.15
<b>Your withdrawals</b>	
Distribution payments	-5,280.15
<b>Change in investment value</b>	<b>-13,214.88</b>
<i>The increase or decrease in the value of your investment over the statement period.</i>	
<b>Closing balance at 30 June 2022</b>	<b>70,035.78</b>

## Your distribution information

Investment option(s)		Units	Dist'n per unit \$	Value \$
FSI Strategic Cash	24 March	22,242.9727	0.0001	2.22
FSI Strategic Cash	26 May	22,242.9727	0.0002	4.45
FSI Strategic Cash	30 June	22,242.9727	0.0005	11.12
Ausbil Aust Active Equity	24 March	4,219.9013	0.0707	298.35
Ausbil Aust Active Equity	30 June	4,219.9013	0.1024	432.12
Platinum International	30 June	3,274.6519	0.2266	742.04
CFS Index Global Share Hedged	30 June	11,103.3004	0.1018	1,130.32
Fidelity Australian Equities	24 March	7,435.4423	0.0355	263.96
Fidelity Australian Equities	30 June	7,435.4423	0.0713	530.15
FirstChoice Global Infrastruct	30 June	5,280.4635	0.0096	50.69
Ausbil Australian Emerging Lea	24 March	6,102.0354	0.0433	264.22
Ausbil Australian Emerging Lea	30 June	6,102.0354	0.0446	272.15
Platinum Asia	30 June	7,987.7869	0.0139	111.03
Magellan Global Share	30 June	4,325.0429	0.2699	1,167.33

**Distribution option:** Direct Credit

Your nominated bank account for distribution payment is 067-167 10932105

## Your asset allocation

Investment options	Cash %	Fixed Interest %		Shares %		Property %	Total
		Aus	Global	Aus	Global		
FSI Strategic Cash	31.6	0.0	0.0	0.0	0.0	0.0	31.6
Ausbil Aust Active Equity	0.1	0.0	0.0	7.8	0.0	0.0	7.9

Colonial First State Investments Limited ABN 98 002 348 352, AFSL 232468 (CFSIL) is the responsible entity and issuer of products made available under FirstChoice Investments and FirstChoice Wholesale Investments. This document may include general advice but does not take into account your individual objectives, financial situation, needs or tax circumstances. The Target Market Determinations (TMD) for our financial products can be found at [www.cfs.com.au/tmd](http://www.cfs.com.au/tmd), which include a description of who a financial product might suit. You should read the relevant Product Disclosure Statement (PDS) and Financial Services Guide (FSG) carefully, assess whether the information is appropriate for you, and consider talking to a financial adviser before making an investment decision. You can get the PDS and FSG at [www.cfs.com.au](http://www.cfs.com.au) or by calling us on 13 13 36.

OneCare  
2021/2022 INSURANCE PREMIUM SUMMARY



030 004672-1586689-13  
S K I Superannuation Fund  
PO Box 339  
FAIRFIELD VIC 3078

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

Policy number

**77320464**

25 August 2022

Dear Trustees,

**Important information for your 2021/2022 tax return**

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

Life Insured	Cover Type	Total Premium Paid	Portion of total premium paid for income benefit/s
Frank Molinaro	Income Secure Standard	\$1,065.87	\$1,039.22

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

**Any questions?**

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

- go to [onepath.com.au/EOFYFAQ](http://onepath.com.au/EOFYFAQ)
- contact your financial adviser Michael Townshend on 03 9230 1268.
- call Customer Care on 133 667, weekdays 08:30am to 06:00pm (AEST)

Yours sincerely,

Brendan Norton  
Head of Customer & Adviser Experience  
Life & Investments

Charter Hall Direct Property Management Limited  
 ACN 613 623 784  
 AFSL 226649  
 Level 20, No 1 Martin Place  
 Sydney NSW 2000  
 GPO Box 2704, Sydney NSW 2001  
 Registry 1300 137 995  
 F+61 2 9221 6655  
 Web: www.charterhall.com.au  
 Email: charterhall@charterhall.com.au



030 0043613244

MRS SARAH LOUISE MOLINARO &  
 MR FRANCESCO MOLINARO &  
 MISS FIONA MOLINARO  
 <SKI SUPERANNUATION FUND A/C>  
 PO BOX 339  
 FAIRFIELD VIC 3078

## Charter Hall Direct Industrial Fund-No. 3 - Wholesale

Investor Number: 0009396951

Investor Name: MRS SARAH LOUISE MOLINARO & MR FRANCESCO MOLINARO & MISS FIONA MOLINARO

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

This statement assumes that you are an Australian resident individual unitholder. We recommend that if this is not applicable, or your situation is unusual or complex, that you seek professional advice.

#### Summary of 2022 Tax Return (supplementary section) Items

Tax Return (supplementary section)	Amount (\$) <sup>1</sup>	Tax Return Label
Share of non-primary production (NPP) income	0.00	13U
NPP income - Franked distributions from trusts	0.00	13C
Other deductions relating to NPP distributions	0.00	13Y
Share of franking credit from franked dividends	0.00	13Q
Share of credit for TFN amounts withheld	0.00	13R
Share of credit for non-resident withholding amounts withheld	0.00	13A
Total current year capital gains	0.00	18H
Net capital gain	0.00	18A
Assessable foreign source income	0.00	20E
Other net foreign source income	0.00	20M
Foreign income tax offsets	0.00	20O
Australian Franking Credit from New Zealand Franking Company	0.00	20F

Please see reverse for detailed components of the distribution.

## Components of Distribution

	Cash Distribution (\$)	Tax Paid/Offsets (\$) (E)	Attribution Amount (\$)
<b>Australian Income</b>			
Dividends – Unfranked	0.00		0.00
Conduit Foreign Income	0.00		0.00
Interest	0.00		0.00
Other Income	0.00		0.00
Clean Building	0.00		0.00
NCMI – Non primary production	0.00		0.00
Excluded from NCMI – Non primary production	0.00		0.00
<b>Non-Primary Production Income (A)</b>	<b>0.00</b>		<b>0.00</b>
<b>Dividends: Franked amount (Franked Dist) (X)</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Capital Gains</b>			
Discounted capital gain (TAP)	0.00	0.00	0.00
Discounted capital gain (NTAP)	0.00	0.00	0.00
Capital gains – Other method (TAP)	0.00	0.00	0.00
Capital gains – Other method (NTAP)	0.00	0.00	0.00
NCMI capital gains	0.00		
Excluded from NCMI capital gains	0.00		
<b>Net Capital Gain</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
AMIT CGT Gross up amount			0.00
Other capital gains distribution	0.00		
<b>Total current year capital gains (C)</b>	<b>0.00</b>		<b>0.00</b>
<b>Foreign Income</b>			
Assessable foreign source income	0.00	0.00	0.00
Australian Franking Credit from NZ Company			
<b>Total foreign Income (D)</b>	<b>0.00</b>	<b>0.00</b>	
<b>Cash Distribution Sub Total (A+X+C+D)</b>	<b>0.00</b>		
<b>Other Non-Assessable Amounts</b>			
Net exempted amounts	0.00		
Non-assessable non-exempt amounts (F)	0.00		
<b>Other non-attributable amounts</b>	<b>2,398.28</b>		
<b>Gross Cash Distribution (G)</b>	<b>2,398.28</b>		
<b>Attribution Managed Investment Trust (AMIT)</b>			
<b>cost base adjustments</b>	<b>Amounts (\$)</b>		
AMIT cost base net amount – excess (decrease)	2,398.28		
AMIT cost base net amount – shortfall (increase)	0.00		
<b>Other amounts deducted from trust distributions</b>			
			<b>Amounts (\$)</b>
Less: TFN amounts withheld	0.00		
Less: Non-resident withholding tax	0.00		
Less: Other expenses	0.00		
<b>Net Cash Distribution</b>	<b>2,398.28</b>		

**Notes:**

All amounts are in Australian dollars and withholding tax has been deducted where applicable  
 Charter Hall has prepared a Tax Guide to assist you in completing your 2022 Tax return. This guide can be found at [www.charterhall.com.au/taxationguide](http://www.charterhall.com.au/taxationguide).

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

MRS SARAH LOUISE MOLINARO &  
 MR FRANCESCO MOLINARO &  
 MISS FIONA MOLINARO  
 <SKI SUPERANNUATION FUND A/C>  
 PO BOX 339  
 FAIRFIELD VIC 3078

## Charter Hall Direct PFA Fund - Ordinary Units

Investor Number: 0009396951

Investor Name: MRS SARAH LOUISE MOLINARO & MR FRANCESCO MOLINARO & MISS FIONA MOLINARO

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

This statement assumes that you are an Australian resident individual unitholder. We recommend that if this is not applicable, or your situation is unusual or complex, that you seek professional advice.

#### Summary of 2022 Tax Return (supplementary section) Items

Tax Return (supplementary section)	Amount (\$) <sup>1</sup>	Tax Return Label
Share of non-primary production (NPP) income	167.40	13U
NPP income - Franked distributions from trusts	0.00	13C
Other deductions relating to NPP distributions	0.00	13Y
Share of franking credit from franked dividends	0.00	13Q
Share of credit for TFN amounts withheld	0.00	13R
Share of credit for non-resident withholding amounts withheld	0.00	13A
Total current year capital gains	650.88	18H
Net capital gain	325.44	18A
Assessable foreign source income	0.00	20E
Other net foreign source income	0.00	20M
Foreign income tax offsets	0.00	20O
Australian Franking Credit from New Zealand Franking Company	0.00	20F

Please see reverse for detailed components of the distribution.

## Components of Distribution

	Cash Distribution (\$)	Tax Paid/Offsets (\$) (E)	Attribution Amount (\$)
<b>Australian Income</b>			
Dividends – Unfranked	0.00		0.00
Conduit Foreign Income	0.00		0.00
Interest	0.00		0.00
Other Income	134.16		134.16
Clean Building	33.24		33.24
NCMI – Non primary production	0.00		0.00
Excluded from NCMI – Non primary production	0.00		0.00
<b>Non-Primary Production Income (A)</b>	<b>167.40</b>		<b>167.40</b>
Dividends: Franked amount (Franked Dist) (X)	0.00	0.00	0.00
<b>Capital Gains</b>			
Discounted capital gain (TAP)	325.44	0.00	325.44
Discounted capital gain (NTAP)	0.00	0.00	0.00
Capital gains – Other method (TAP)	0.00	0.00	0.00
Capital gains – Other method (NTAP)	0.00	0.00	0.00
NCMI capital gains	0.00		
Excluded from NCMI capital gains	0.00		
<b>Net Capital Gain</b>	<b>325.44</b>	<b>0.00</b>	<b>325.44</b>
<b>AMIT CGT Gross up amount</b>			<b>325.44</b>
Other capital gains distribution	325.44		
<b>Total current year capital gains (C)</b>	<b>650.88</b>		<b>650.88</b>
<b>Foreign Income</b>			
Assessable foreign source income	0.00	0.00	0.00
Australian Franking Credit from NZ Company			
<b>Total foreign income (D)</b>	<b>0.00</b>	<b>0.00</b>	
<b>Cash Distribution Sub Total (A+X+C+D)</b>	<b>818.28</b>		
<b>Other Non-Assessable Amounts</b>			
Net exempted amounts	0.00		
Non-assessable non-exempt amounts (F)	0.00		
Other non-attributable amounts	2,049.00		
<b>Gross Cash Distribution (G)</b>	<b>2,867.28</b>		
<b>Attribution Managed Investment Trust (AMIT)</b>			
<b>cost base adjustments</b>	<b>Amounts (\$)</b>		
AMIT cost base net amount – excess (decrease)	2,049.00		
AMIT cost base net amount – shortfall (increase)	0.00		
<b>Other amounts deducted from trust distributions</b>			
<b>Amounts (\$)</b>			
Less: TFN amounts withheld	0.00		
Less: Non-resident withholding tax	0.00		
Less: Other expenses	0.00		
<b>Net Cash Distribution</b>	<b>2,867.28</b>		

**Notes:**

- All amounts are in Australian dollars and withholding tax has been deducted where applicable. Charter Hall has prepared a Tax Guide to assist you in completing your 2022 Tax return. This guide can be found at [www.charterhall.com.au/taxationguide](http://www.charterhall.com.au/taxationguide).

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES



2021/22 Tax Return Information Statement

Account number: 070 018880551  
 Account type: Super fund  
 Account name: Francesco Molinaro  
 Fiona Molinaro  
 S.K.I. Superannuation Fund  
 Sarah Molinaro  
 S.K.I Superannuation Fund A/C  
 TFN/ABN: Provided

33891 | 000022 | 04581 | 001



Ms Fiona Molinaro  
 PO Box 159  
 FAIRFIELD VIC 3078

If you have any questions about this statement, please talk to your financial adviser or accountant. The information shown on this statement is also provided to the Australian Taxation Office (ATO).

Part A

Summary of 2022 tax return items

Tax return	Amount (\$)	Tax return label
Interest income	0.00	10L
TFN amounts withheld (Interest)	0.00	10M
Non-primary production income	80.74	13U
Franked distributions from trusts	802.77	13C
Share of franking credits – franked dividends	295.95	13Q
TFN amounts withheld (Trust Distribution)	0.00	13R
Total current year capital gains	5,190.36	18H
Net capital gain	3,460.25	18A
Controlled Foreign Company (CFC) income	0.00	19K
Assessable foreign source income	770.32	20E
Other net foreign source income	770.32	20M
Australian franking credits from a New Zealand franking company	0.00	20F
Foreign Income Tax Offset	89.37	20O

Part B

Capital gains tax information – additional information for item 18	Amount (\$)
Capital gains - discount method (grossed-up amount)	5,190.36
Capital gains - other than discount method	0.00
<b>Total current year capital gains</b>	<b>5,190.36</b>

Notes

The cost base of your units in Attribution Managed Investment Trusts (AMITs) can be adjusted both upward and downward. Your cost base is adjusted at the end of each income year by the 'AMIT cost base net amount'. For all AMIT attribution, distribution and cost-base adjustment information, go to Part C of the individual AMMA statement.

Keeping your account details up-to-date

Please ensure that all account details, including your address information shown at the top of this statement are correct. Contact Investor Services on 13 13 36, Monday to Friday, between 8am to 7pm, Sydney - Australian Eastern Standard Time to inform us of any changes to your account.

PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES

Use this statement, together with the tax guide, to help you complete your tax return. Tax guides are also available on our website at [www.cfs.com.au](http://www.cfs.com.au).

## Part C

## Total - interest

Interest income

Taxable income (\$)

0.00

## Total - components of distribution/attribution

	Cash distribution (\$)	Tax paid/Franching credit (\$)	Attribution/ Taxable amount (\$)
<b>Australian income</b>			
Dividends - unfranked not CFI*	6.58		6.58
Dividends - unfranked CFI*	43.52		43.52
Interest	13.15		13.15
Interest exempt from non-resident withholding	8.10		8.10
Other income	8.73		8.73
NCMI# - Non-primary production	0.13		0.13
Excluded from NCMI# - Non-primary production	0.53		0.53
<b>Non-primary production income</b>	<b>80.74</b>		<b>80.74</b>
<b>Dividends - franked amount</b>	<b>506.82</b>	<b>295.95</b>	<b>802.77</b>
<b>Capital gains</b>			
Discounted capital gain TAP^	1.14		1.14
Discounted capital gain NTAP^	2,594.04		2,594.04
Discounted capital gain NCMI#	0.00		0.00
Discounted capital gain Excluded NCMI#	0.00		0.00
Capital gains - other TAP^	0.00		0.00
Capital gains - other NTAP^	0.00		0.00
Capital gains - other NCMI#	0.00		0.00
Capital gains - other Excluded NCMI#	0.00		0.00
<b>Capital gain</b>	<b>2,595.18</b>		<b>2,595.18</b>
CGT gross-up amount (AMIT)			2,595.18
Other capital gains distribution (AMIT)	2,595.17		
CGT concession amount (non-AMIT)	0.00		
<b>Total current year/distributed capital gains</b>	<b>5,190.35</b>		
<b>Foreign income</b>			
Other net foreign source income	680.95	89.37	770.32
<b>Assessable foreign income</b>	<b>680.95</b>	<b>89.37</b>	<b>770.32</b>
Australian franking credits from a New Zealand franking company		0.00	0.00
CFC income	0.00		0.00
<b>Total foreign income</b>	<b>680.95</b>	<b>89.37</b>	<b>770.32</b>

**Notes**

\* CFI = Conduit foreign income. CFI unfranked dividend income is paid from Australian companies and the income has been declared to be CFI income. CFI income is exempt from non-resident withholding tax.

^ TAP = Taxable Australian Property. NTAP = Non-Taxable Australian Property.

# NCMI = Non-concessional MIT Income

**PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES**

Use this statement, together with the tax guide, to help you complete your tax return. Tax guides are also available on our website at [www.cfs.com.au](http://www.cfs.com.au).

## Part C - continued

	Cash distribution (\$)	Attribution/Amount (\$)
<b>Other non-assessable amounts</b>		
Net exempt income	0.00	0.00
Non-assessable non-exempt	0.00	0.00
Other non-attributable amounts (AMIT)	21.50	
Tax free amounts (non-AMITs)	0.00	
Tax deferred amounts (non-AMITs)	0.00	
<b>Gross cash distribution</b>	<b>6,480.36</b>	
<b>(Includes interest income)</b>		
<b>Other deductions from distribution</b>		
Less: TFN amounts withheld	0.00	
Less: Non-resident withholding tax(12H)	0.00	
Less Other non-resident withholding	0.00	
<b>Net cash distribution</b>	<b>6,480.36</b>	
<b>(Includes interest income)</b>		

**Do you hold any other FirstChoice investments with Colonial First State Investments Limited (CFSIL)?**

You will receive a separate Tax Return Information Statement if you have an investment in any other CFSIL product.

**If you intend to complete a myTax return, please check the information against this statement.**

CFSIL is participating in the ATO's project to pre-fill managed fund distribution information into the myTax online tax return portal. If you complete a myTax return, you should ensure that any information that is pre-filled matches this distribution statement. To find out more about myTax visit the ATO website.

**PLEASE RETAIN THIS STATEMENT FOR INCOME TAX PURPOSES**

Use this statement, together with the tax guide, to help you complete your tax return. Tax guides are also available on our website at [www.cfs.com.au](http://www.cfs.com.au).

## Attribution managed investment trust member annual statement (AMMA)

## Part C

## Components of attribution

Investment option: FSI Strategic Cash(FSF0228AU)

	Cash distribution (\$)	Tax paid/Franching credit (\$)	Attribution (\$)
<b>Australian income</b>			
Dividends - unfranked not CFI	0.00	■	0.00
Dividends - unfranked CFI	0.00		0.00
Interest	10.71		10.71
Interest exempt from non-resident withholding	8.10		8.10
Other income	3.42		3.42
NCMI# - Non-primary production	0.00		0.00
Excluded from NCMI# - Non-primary production	0.00		0.00
<b>Non-primary production income</b>	<b>22.23</b>		<b>22.23</b>
<b>Dividends - franked amount</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Capital gains</b>			
Discounted capital gain TAP	0.00		0.00
Discounted capital gain NTAP	0.00		0.00
Discounted capital gain NCMI#	0.00		0.00
Discounted capital gain Excluded NCMI#	0.00		0.00
Capital gains - other TAP	0.00		0.00
Capital gains - other NTAP	0.00		0.00
Capital gains - other NCMI#	0.00		0.00
Capital gains - other Excluded NCMI#	0.00		0.00
<b>Capital gain</b>	<b>0.00</b>		<b>0.00</b>
CGT gross-up amount (AMIT)			0.00
Other capital gains distribution (AMIT)	0.00		
<b>Total current year capital gains</b>	<b>0.00</b>		<b>0.00</b>
<b>Foreign income</b>			
Other net foreign source income	0.00	0.00	0.00
<b>Assessable foreign income</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
Australian franking credits from a New Zealand franking company		0.00	0.00
CFC income	0.00		0.00
<b>Total foreign income</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

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**Attribution managed investment trust member annual statement (AMMA) continued**

**Part C**

**Components of attribution**

Investment option: **FSI Strategic Cash (FSF0228AU)**

	Cash distribution (\$)	Attribution/Amount (\$)
<b>Other non-assessable amounts</b>		
Net exempt income	0.00	0.00
Non-assessable non-exempt	0.00	0.00
Other non-attributable amounts (AMIT)	0.00	
<b>Gross cash distribution</b>	<b>22.23</b>	
<b>Other deductions from distribution</b>		
Less: TFN amounts withheld	0.00	
Less: Non-resident withholding tax (12 H)	0.00	
Less: Other non-resident withholding	0.00	
<b>Net cash distribution</b>	<b>22.23</b>	

**Other Amount (\$)**

**AMIT Cost Base Adjustment Amounts**

AMIT cost base net decrease amount - (excess)	0.00
AMIT cost base net increase amount - (short fall)	0.00

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## Attribution managed investment trust member annual statement (ASMA)

## Part C

## Components of attribution

Investment option: Ausbil Aust Active Equity(FSF0237AU)

	Cash distribution (\$)	Tax paid/Franching credit (\$)	Attribution (\$)
<b>Australian income</b>			
Dividends - unfranked not CFI	0.77		0.77
Dividends - unfranked CFI	20.73		20.73
Interest	0.30		0.30
Interest exempt from non-resident withholding	0.00		0.00
Other income	0.00		0.00
NCMI# - Non-primary production	0.01		0.01
Excluded from NCMI# - Non-primary production	0.14		0.14
<b>Non-primary production income</b>	<b>21.95</b>		<b>21.95</b>
<b>Dividends - franked amount</b>	<b>215.31</b>	<b>118.92</b>	<b>334.23</b>
<b>Capital gains</b>			
Discounted capital gain TAP	0.00		0.00
Discounted capital gain NTAP	357.02		357.02
Discounted capital gain NCMI#	0.00		0.00
Discounted capital gain Excluded NCMI#	0.00		0.00
Capital gains - other TAP	0.00		0.00
Capital gains - other NTAP	0.00		0.00
Capital gains - other NCMI#	0.00		0.00
Capital gains - other Excluded NCMI#	0.00		0.00
<b>Capital gain</b>	<b>357.02</b>		<b>357.02</b>
CGT gross-up amount (AMIT)			357.02
Other capital gains distribution (AMIT)	357.02		
<b>Total current year capital gains</b>	<b>714.04</b>		<b>714.04</b>
<b>Foreign income</b>			
Other net foreign source income	0.76	0.11	0.87
<b>Assessable foreign income</b>	<b>0.76</b>	<b>0.11</b>	<b>0.87</b>
Australian franking credits from a New Zealand franking company		0.00	0.00
CFC income	0.00		0.00
<b>Total foreign income</b>	<b>0.76</b>	<b>0.11</b>	<b>0.87</b>

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Attribution managed investment trust member annual statement (AMMA) continued

Part C

Components of attribution

Investment option: Ausbil Aust Active Equity(FSF0237AU)

	Cash distribution (\$)	Attribution/Amount (\$)
<b>Other non-assessable amounts</b>		
Net exempt income	0.00	0.00
Non-assessable non-exempt	0.00	0.00
Other non-attributable amounts (AMIT)	2.49	
<b>Gross cash distribution</b>	<b>954.55</b>	
<b>Other deductions from distribution</b>		
Less: TFN amounts withheld	0.00	
Less: Non-resident withholding tax (12 H)	0.00	
Less Other non-resident withholding	0.00	
<b>Net cash distribution</b>	<b>954.55</b>	

**Other Amount (\$)**

**AMIT Cost Base Adjustment Amounts**

AMIT cost base net decrease amount - (excess)  
 AMIT cost base net increase amount - (short fall)

2.49  
 0.00

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## Attribution managed investment trust member annual statement (AMIS)

## Part C

## Components of attribution

Investment option: Platinum International(FSF0409AU)

	Cash distribution (\$)	Tax paid/Frinking credit (\$)	Attribution (\$)
<b>Australian income</b>			
Dividends - unfranked not CFI	0.00		0.00
Dividends - unfranked CFI	0.00		0.00
Interest	0.02		0.02
Interest exempt from non-resident withholding	0.00		0.00
Other income	5.02		5.02
NCMI# - Non-primary production	0.00		0.00
Excluded from NCMI# - Non-primary production	0.00		0.00
<b>Non-primary production income</b>	<b>5.04</b>		<b>5.04</b>
<b>Dividends - franked amount</b>	<b>0.23</b>	<b>0.12</b>	<b>0.35</b>
<b>Capital gains</b>			
Discounted capital gain TAP	0.00		0.00
Discounted capital gain NTAP	219.18		219.18
Discounted capital gain NCMI#	0.00		0.00
Discounted capital gain Excluded NCMI#	0.00		0.00
Capital gains - other TAP	0.00		0.00
Capital gains - other NTAP	0.00		0.00
Capital gains - other NCMI#	0.00		0.00
Capital gains - other Excluded NCMI#	0.00		0.00
<b>Capital gain</b>	<b>219.18</b>		<b>219.18</b>
CGT gross-up amount (AMIT)			219.18
Other capital gains distribution (AMIT)	219.18		
<b>Total current year capital gains</b>	<b>438.36</b>		<b>438.36</b>
<b>Foreign income</b>			
Other net foreign source income	354.10	13.33	367.43
<b>Assessable foreign income</b>	<b>354.10</b>	<b>13.33</b>	<b>367.43</b>
Australian franking credits from a New Zealand franking company		0.00	0.00
CFC income	0.00		0.00
<b>Total foreign income</b>	<b>354.10</b>	<b>13.33</b>	<b>367.43</b>

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## Attribution managed investment trust member annual statement (AMMA) continued

## Part C

## Components of attribution

Investment option: Platinum International(FSF0409AU)

	Cash distribution (\$)	Attribution/Amount (\$)
<b>Other non-assessable amounts</b>		
Net exempt income	0.00	0.00
Non-assessable non-exempt	0.00	0.00
Other non-attributable amounts (AMIT)	0.31	
<b>Gross cash distribution</b>	<b>798.04</b>	
<b>Other deductions from distribution</b>		
Less: TFN amounts withheld	0.00	
Less: Non-resident withholding tax (12 H)	0.00	
Less Other non-resident withholding	0.00	
<b>Net cash distribution</b>	<b>798.04</b>	

## Other Amount (\$)

## AMIT Cost Base Adjustment Amounts

AMIT cost base net decrease amount - (excess)

0.31

AMIT cost base net increase amount - (short fall)

0.00

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## Attribution managed investment trust member annual statement (ANMA)

## Part C

## Components of attribution

Investment option: CFS Index Global Share Hedged(FSF0810AU)

	Cash distribution (\$)	Tax paid/Franking credit (\$)	Attribution (\$)
<b>Australian income</b>			
Dividends - unfranked not CFI	0.00		0.00
Dividends - unfranked CFI	0.00		0.00
Interest	0.18		0.18
Interest exempt from non-resident withholding	0.00		0.00
Other income	0.04		0.04
NCMI <sup>#</sup> - Non-primary production	0.00		0.00
Excluded from NCMI <sup>#</sup> - Non-primary production	0.00		0.00
<b>Non-primary production income</b>	<b>0.22</b>		<b>0.22</b>
<b>Dividends - franked amount</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Capital gains</b>			
Discounted capital gain TAP	0.00		0.00
Discounted capital gain NTAP	554.39		554.39
Discounted capital gain NCMI <sup>#</sup>	0.00		0.00
Discounted capital gain Excluded NCMI <sup>#</sup>	0.00		0.00
Capital gains - other TAP	0.00		0.00
Capital gains - other NTAP	0.00		0.00
Capital gains - other NCMI <sup>#</sup>	0.00		0.00
Capital gains - other Excluded NCMI <sup>#</sup>	0.00		0.00
<b>Capital gain</b>	<b>554.39</b>		<b>554.39</b>
CGT gross-up amount (AMIT)			554.39
Other capital gains distribution (AMIT)	554.39		
<b>Total current year capital gains</b>	<b>1,108.78</b>		<b>1,108.78</b>
<b>Foreign income</b>			
Other net foreign source income	159.00	33.64	192.64
<b>Assessable foreign income</b>	<b>159.00</b>	<b>33.64</b>	<b>192.64</b>
Australian franking credits from a New Zealand franking company		0.00	0.00
CFC income	0.00		0.00
<b>Total foreign income</b>	<b>159.00</b>	<b>33.64</b>	<b>192.64</b>

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Attribution managed investment trust member annual statement (AMMA) continued

Part C

Components of attribution

Investment option: CFS Index Global Share Hedged(FSF0810AU)

	Cash distribution (\$)	Attribution/Amount (\$)
<b>Other non-assessable amounts</b>		
Net exempt income	0.00	0.00
Non-assessable non-exempt	0.00	0.00
Other non-attributable amounts (AMIT)	0.00	
<b>Gross cash distribution</b>	<b>1,268.00</b>	
<b>Other deductions from distribution</b>		
Less: TFN amounts withheld	0.00	
Less: Non-resident withholding tax (12 H)	0.00	
Less Other non-resident withholding	0.00	
<b>Net cash distribution</b>	<b>1,268.00</b>	

Other Amount (\$)

<b>AMIT Cost Base Adjustment Amounts</b>	
AMIT cost base net decrease amount - (excess)	0.00
AMIT cost base net increase amount - (short fall)	0.00

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## Attribution managed investment trust member annual statement (PART 4)

## Part C

## Components of attribution

Investment option: Fidelity Australian Equities(FSF0808AU)

	Cash distribution (\$)	Tax paid/Franching credit (\$)	Attribution (\$)
<b>Australian income</b>			
Dividends - unfranked not CFI	4.31		4.31
Dividends - unfranked CFI	15.24		15.24
Interest	0.14		0.14
Interest exempt from non-resident withholding	0.00		0.00
Other income	0.00		0.00
NCMI# - Non-primary production	0.08		0.08
Excluded from NCMI# - Non-primary production	0.00		0.00
<b>Non-primary production income</b>	<b>19.77</b>		<b>19.77</b>
<b>Dividends - franked amount</b>	<b>265.44</b>	<b>148.61</b>	<b>414.05</b>
<b>Capital gains</b>			
Discounted capital gain TAP	0.32		0.32
Discounted capital gain NTAP	385.29		385.29
Discounted capital gain NCMI#	0.00		0.00
Discounted capital gain Excluded NCMI#	0.00		0.00
Capital gains - other TAP	0.00		0.00
Capital gains - other NTAP	0.00		0.00
Capital gains - other NCMI#	0.00		0.00
Capital gains - other Excluded NCMI#	0.00		0.00
<b>Capital gain</b>	<b>385.61</b>		<b>385.61</b>
CGT gross-up amount (AMIT)			385.61
Other capital gains distribution (AMIT)	385.61		
<b>Total current year capital gains</b>	<b>771.22</b>		<b>771.22</b>
<b>Foreign income</b>			
Other net foreign source income	1.48	0.23	1.71
<b>Assessable foreign income</b>	<b>1.48</b>	<b>0.23</b>	<b>1.71</b>
Australian franking credits from a New Zealand franking company		0.00	0.00
CFC income	0.00		0.00
<b>Total foreign income</b>	<b>1.48</b>	<b>0.23</b>	<b>1.71</b>

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## Attribution managed investment trust member annual statement (AMMA) continued

## Part C

## Components of attribution

Investment option: Fidelity Australian Equities (FSF0808AU)

	Cash distribution (\$)	Attribution/Amount (\$)
<b>Other non-assessable amounts</b>		
Net exempt income	0.00	0.00
Non-assessable non-exempt	0.00	0.00
Other non-assessable amounts (AMIT)	0.16	
<b>Gross cash distribution</b>	<b>1,058.07</b>	
<b>Other deductions from distribution</b>		
Less: TFN amounts withheld	0.00	
Less: Non-resident withholding tax (12 H)	0.00	
Less: Other non-resident withholding	0.00	
<b>Net cash distribution</b>	<b>1,058.07</b>	

## Other Amount (\$)

## AMIT Cost Base Adjustment Amounts

AMIT cost base net decrease amount - (excess)	0.16
AMIT cost base net increase amount - (short fall)	0.00

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## Attribution managed investment trust member annual statement (AMMA)

## Part C

## Components of attribution

Investment option: FirstChoice Global Infrastructure Securities(FSF0874AU)

	Cash distribution (\$)	Tax paid/Franching credit (\$)	Attribution (\$)
<b>Australian income</b>			
Dividends - unfranked not CFI	0.06		0.06
Dividends - unfranked CFI	0.00		0.00
Interest	1.69		1.69
Interest exempt from non-resident withholding	0.00		0.00
Other income	0.06		0.06
NCMI# - Non-primary production	0.03		0.03
Excluded from NCMI# - Non-primary production	0.39		0.39
<b>Non-primary production income</b>	<b>2.23</b>		<b>2.23</b>
<b>Dividends - franked amount</b>	<b>0.48</b>	<b>1.85</b>	<b>2.33</b>
<b>Capital gains</b>			
Discounted capital gain TAP	0.00		0.00
Discounted capital gain NTAP	2.56		2.56
Discounted capital gain NCMI#	0.00		0.00
Discounted capital gain Excluded NCMI#	0.00		0.00
Capital gains - other TAP	0.00		0.00
Capital gains - other NTAP	0.00		0.00
Capital gains - other NCMI#	0.00		0.00
Capital gains - other Excluded NCMI#	0.00		0.00
<b>Capital gain</b>	<b>2.56</b>		<b>2.56</b>
CGT gross-up amount (AMIT)			2.56
Other capital gains distribution (AMIT)	2.56		
<b>Total current year capital gains</b>	<b>5.12</b>		<b>5.12</b>
<b>Foreign income</b>			
Other net foreign source income	93.34	21.29	114.63
<b>Assessable foreign income</b>	<b>93.34</b>	<b>21.29</b>	<b>114.63</b>
Australian franking credits from a New Zealand franking company		0.00	0.00
CFC income	0.00		0.00
<b>Total foreign income</b>	<b>93.34</b>	<b>21.29</b>	<b>114.63</b>

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Attribution managed investment trust member annual statement (AMMA) continued

Part C

Components of attribution

Investment option: FirstChoice Global Infrastructure Securities (FSF0874AU)

	Cash distribution (\$)	Attribution/Amount (\$)
<b>Other non-assessable amounts</b>		
Net exempt income	0.00	0.00
Non-assessable non-exempt	0.00	0.00
Other non-attributable amounts (AMIT)	3.91	
<b>Gross cash distribution</b>	<b>105.08</b>	
<b>Other deductions from distribution</b>		
Less: TFN amounts withheld	0.00	
Less: Non-resident withholding tax (12 H)	0.00	
Less Other non-resident withholding	0.00	
<b>Net cash distribution</b>	<b>105.08</b>	

Other Amount (\$)

AMIT Cost Base Adjustment Amounts

AMIT cost base net decrease amount - (excess)	3.91
AMIT cost base net increase amount - (short fall)	0.00

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## Attribution managed investment trust member annual statement (AMMA)

## Part C

## Components of attribution

Investment option: Ausbil Australian Emerging Leaders(FSF0730AU) ■

	Cash distribution (\$)	Tax paid/Franking credit (\$)	Attribution (\$)
<b>Australian income</b>			
Dividends - unfranked not CFI	1.44		1.44
Dividends - unfranked CFI	7.55		7.55
Interest	0.03		0.03
Interest exempt from non-resident withholding	0.00		0.00
Other income	0.19		0.19
NCMI# - Non-primary production	0.01		0.01
Excluded from NCMI# - Non-primary production	0.00		0.00
<b>Non-primary production income</b>	<b>9.22</b>		<b>9.22</b>
<b>Dividends - franked amount</b>	<b>25.36</b>	<b>26.45</b>	<b>51.81</b>
<b>Capital gains</b>			
Discounted capital gain TAP	0.82		0.82
Discounted capital gain NTAP	360.58		360.58
Discounted capital gain NCMI#	0.00		0.00
Discounted capital gain Excluded NCMI#	0.00		0.00
Capital gains - other TAP	0.00		0.00
Capital gains - other NTAP	0.00		0.00
Capital gains - other NCMI#	0.00		0.00
Capital gains - other Excluded NCMI#	0.00		0.00
<b>Capital gain</b>	<b>361.40</b>		<b>361.40</b>
CGT gross-up amount (AMIT)			361.40
Other capital gains distribution (AMIT)	361.40		
<b>Total current year capital gains</b>	<b>722.80</b>		<b>722.80</b>
<b>Foreign income</b>			
Other net foreign source income	1.64	0.04	1.68
<b>Assessable foreign income</b>	<b>1.64</b>	<b>0.04</b>	<b>1.68</b>
Australian franking credits from a New Zealand franking company		0.00	0.00
CFC income	0.00		0.00
<b>Total foreign income</b>	<b>1.64</b>	<b>0.04</b>	<b>1.68</b>

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Attribution managed investment trust member annual statement (AMMA) continued

Part C

Components of attribution

Investment option: Ausbil Australian Emerging Leaders(FSF0730AU)

	Cash distribution (\$)	Attribution/Amount (\$)
<b>Other non-assessable amounts</b>		
Net exempt income	0.00	0.00
Non-assessable non-exempt	0.00	0.00
Other non-attributable amounts (AMIT)	0.07	
<b>Gross cash distribution</b>	<b>759.09</b>	
<b>Other deductions from distribution</b>		
Less: TFN amounts withheld	0.00	
Less: Non-resident withholding tax (12 H)	0.00	
Less Other non-resident withholding	0.00	
<b>Net cash distribution</b>	<b>759.09</b>	

**Other Amount (\$)**

**AMIT Cost Base Adjustment Amounts**

AMIT cost base net decrease amount - (excess)	0.07
AMIT cost base net increase amount - (short fall)	0.00

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## Attribution managed investment trust member annual statement (AMMA)

## Part C

## Components of attribution

Investment option: Platinum Asia(FSF1082AU)

	Cash distribution (\$)	Tax paid/Franking credit (\$)	Attribution (\$)
<b>Australian income</b>			
Dividends - unfranked not CFI	0.00		0.00
Dividends - unfranked CFI	0.00		0.00
Interest	0.08		0.08
Interest exempt from non-resident withholding	0.00		0.00
Other income	0.00		0.00
NCMI# - Non-primary production	0.00		0.00
Excluded from NCMI# - Non-primary production	0.00		0.00
<b>Non-primary production income</b>	<b>0.08</b>		<b>0.08</b>
<b>Dividends - franked amount</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Capital gains</b>			
Discounted capital gain TAP	0.00		0.00
Discounted capital gain NTAP	59.33		59.33
Discounted capital gain NCMI#	0.00		0.00
Discounted capital gain Excluded NCMI#	0.00		0.00
Capital gains - other TAP	0.00		0.00
Capital gains - other NTAP	0.00		0.00
Capital gains - other NCMI#	0.00		0.00
Capital gains - other Excluded NCMI#	0.00		0.00
<b>Capital gain</b>	<b>59.33</b>		<b>59.33</b>
CGT gross-up amount (AMIT)			59.33
Other capital gains distribution (AMIT)	59.33		
<b>Total current year capital gains</b>	<b>118.66</b>		<b>118.66</b>
<b>Foreign income</b>			
Other net foreign source income	70.63	2.54	73.17
<b>Assessable foreign income</b>	<b>70.63</b>	<b>2.54</b>	<b>73.17</b>
Australian franking credits from a New Zealand franking company		0.00	0.00
CFC income	0.00		0.00
<b>Total foreign income</b>	<b>70.63</b>	<b>2.54</b>	<b>73.17</b>

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## Attribution managed investment trust member annual statement (AMMA) continued

## Part C

## Components of attribution

Investment option: Platinum Asia(FSF1082AU)

	Cash distribution (\$)	Attribution/Amount (\$)
<b>Other non-assessable amounts</b>		
Net exempt income	0.00	0.00
Non-assessable non-exempt	0.00	0.00
Other non-attributable amounts (AMIT)	0.74	
<b>Gross cash distribution</b>	<b>190.11</b>	
<b>Other deductions from distribution</b>		
Less: TFN amounts withheld	0.00	
Less: Non-resident withholding tax (12 H)	0.00	
Less Other non-resident withholding	0.00	
<b>Net cash distribution</b>	<b>190.11</b>	

## Other Amount (\$)

## AMIT Cost Base Adjustment Amounts

AMIT cost base net decrease amount - (excess)  
 AMIT cost base net increase amount - (short fall)

0.74  
 0.00

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## Attribution managed investment trust member annual statement (AIMA)

## Part C

## Components of attribution

Investment option: Magellan Global Share(FSF1204AU)

	Cash distribution (\$)	Tax paid/Franking credit (\$)	Attribution (\$)
<b>Australian income</b>			
Dividends - unfranked not CFI	0.00		0.00
Dividends - unfranked CFI	0.00		0.00
Interest	0.00		0.00
Interest exempt from non-resident withholding	0.00		0.00
Other income	0.00		0.00
NCMI# - Non-primary production	0.00		0.00
Excluded from NCMI# - Non-primary production	0.00		0.00
<b>Non-primary production income</b>	<b>0.00</b>		<b>0.00</b>
<b>Dividends - franked amount</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Capital gains</b>			
Discounted capital gain TAP	0.00		0.00
Discounted capital gain NTAP	655.69		655.69
Discounted capital gain NCMI#	0.00		0.00
Discounted capital gain Excluded NCMI#	0.00		0.00
Capital gains - other TAP	0.00		0.00
Capital gains - other NTAP	0.00		0.00
Capital gains - other NCMI#	0.00		0.00
Capital gains - other Excluded NCMI#	0.00		0.00
<b>Capital gain</b>	<b>655.69</b>		<b>655.69</b>
CGT gross-up amount (AMIT)			655.69
Other capital gains distribution (AMIT)	655.68		
<b>Total current year capital gains</b>	<b>1,311.37</b>		<b>1,311.38</b>
<b>Foreign income</b>			
Other net foreign source income	0.00	18.19	18.19
<b>Assessable foreign income</b>	<b>0.00</b>	<b>18.19</b>	<b>18.19</b>
Australian franking credits from a New Zealand franking company		0.00	0.00
CFC income	0.00		0.00
<b>Total foreign income</b>	<b>0.00</b>	<b>18.19</b>	<b>18.19</b>

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## Attribution managed investment trust member annual statement (AMMA) continued

## Part C

## Components of attribution

Investment option: ~~Magellan Global Share~~ (FSF1204AU)

	Cash distribution (\$)	Attribution/Amount (\$)
Other non-assessable amounts		
Net exempt income	0.00	0.00
Non-assessable non-exempt	0.00	0.00
Other non-assessable amounts (AMIT)	13.82	
<b>Gross cash distribution</b>	<b>1,325.19</b>	
Other deductions from distribution		
Less: TFN amounts withheld	0.00	
Less: Non-resident withholding tax (12 H)	0.00	
Less Other non-resident withholding	0.00	
<b>Net cash distribution</b>	<b>1,325.19</b>	

## Other Amount (\$)

## AMIT Cost Base Adjustment Amounts

AMIT cost base net decrease amount - (excess)	13.82
AMIT cost base net increase amount - (short fall)	0.00

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Investor Services 13 13 36  
[www.cfs.com.au](http://www.cfs.com.au)



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MRS SARAH LOUISE MOLINARO &  
MR FRANCESCO MOLINARO &  
MISS FIONA MOLINARO  
<SKI SUPERANNUATION FUND A/C>  
PO BOX 339  
FAIRFIELD VIC 3078

Investor Number: 0009396951  
TFN/ABN Status: Quoted  
Period Start Date: 01-04-2022  
Period End Date: 30-06-2022

### Transaction Statement for Period ended 30 June 2022

Fund: Charter Hall Direct PFA Fund - Ordinary Units  
APIR Code: MAQ5880AD

Adviser: Elliott Staub  
Dealer Group: HMH Financial Services Pty Ltd

**TABLE A  
TRANSACTION SUMMARY – UNIT MOVEMENTS**

Date	Transaction	Number of Units	Price per Unit (\$)	Value (\$)	Balance of Units
01-04-2022	Opening Balance	38,229.9532	\$1.1919	\$45,566.28	38,229.9532
30-06-2022	Closing Balance	38,229.9532	\$1.1981	\$45,803.31	38,229.9532

**TABLE B  
TRANSACTION SUMMARY – DISTRIBUTIONS PAID**

Record Date	Transaction	Number of Units	Gross Distribution <sup>1</sup> (\$)	Withholding Tax <sup>2</sup> (\$)	Ongoing Adviser Service Fee <sup>3</sup> (OASF) (\$)	Net Distribution (\$)	Payment Date
30-04-2022	CH Dir PFA Fund - Ordinary Units APR 2022 Dist	38,229.9532	\$238.94	\$0.00	\$0.00	\$238.94	13-05-2022
31-05-2022	CH Dir PFA Fund - Ordinary Units MAY 2022 Dist	38,229.9532	\$238.94	\$0.00	\$0.00	\$238.94	15-06-2022
30-06-2022	CH Dir PFA Fund - Ordinary Units JUN 2022 Dist	38,229.9532	\$238.94	\$0.00	\$0.00	\$238.94	18-07-2022
<b>Total for statement period</b>			\$716.82	\$0.00	\$0.00	\$716.82	

- All distributions are in Australian dollars.
- Withholding tax is deducted if your TFN or ABN has not been recorded or if non-resident withholding tax applies.
- This ongoing adviser service fee is the fee you have negotiated with your financial adviser and is paid directly to your adviser by Charter Hall.

Thank you for investing with Charter Hall. If you have any questions regarding your investment, please contact Boardroom Pty Limited on 1300 137 895.

Client: **S.K.I. Superannuation Fund**

Client Code: **0**

Year end: **30 June 2022**

**Insurance**

	<b>W/P:</b>	
	<b>Initials</b>	<b>Date</b>
<b>Prep by:</b>	Sarah Molinaro	5/01/2020
<b>Rev by:</b>		

	<b>Company</b>	<b>Ins Amt</b>	<b>Cost per month</b>	<b>No Of Months</b>	<b>Total Cost</b>	
<b>Life Insurance &amp; TDP</b>						
Frank	Asteron		\$ 161.48	12	1,937.76	-
Sarah	Asteron		\$ 118.56	2	237.12	
	Asteron		\$ 132.08	10	1,320.80	1,557.92
<b>Income Protection</b>						
Frank	One path		\$ 84.05	10	840.50	
	One path		\$ 103.14	3	309.42	1,149.92
Sarah	One path		\$ 93.73	9	843.57	
			\$ 93.75	1	93.75	
	One path		\$ 123.87	2	247.74	1,185.06
					<u>\$ 5,830.66</u>	
			Frank Total		\$ 3,087.68	
			Sarah Total		\$ 2,742.98	
					<u>\$ 5,830.66</u>	

# Financial Year Summary

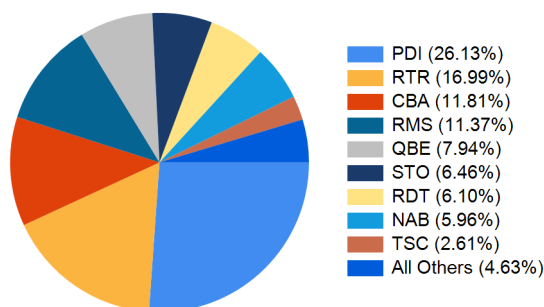
1 JULY 2021 - 30 JUNE 2022



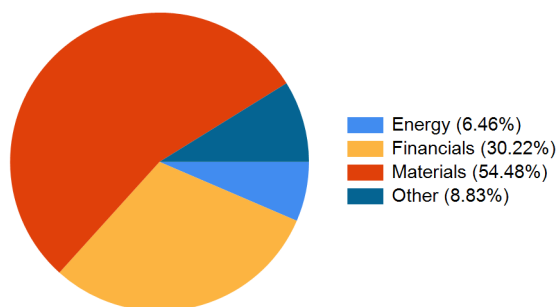
Portfolio Valuation	Account Number	Account Name	Value as at 30 June 2022
Shares	4413417	Mrs Sarah Louise Molinaro + Mr Francesco Molinaro + Miss Fiona Molinaro <S K I Super Fund A/C>	\$229,607.88
CDIA	10932105	S K I Super Fund	\$34,639.90
<b>TOTAL PORTFOLIO VALUE</b>			<b>\$264,247.78</b>

## Allocation as at 30 June 2022

### Shares in your portfolio



### Sectors in your portfolio



## Estimated Interest & Dividends

## 2021-2022 Financial Year

Est. Franked Dividends	\$3,531.35
Est. Unfranked Dividends	\$483.68
Est. Franking Credits	\$1,513.43
Est. Interest Received from Interest Rate Securities	\$0.00
Interest Received from Cash Account(s)	\$23.77
<b>TOTAL INCOME</b>	<b>\$4,038.80</b>

## Fees & Charges

## 2021-2022 Financial Year

Total Brokerage (inc. GST)	\$96.86
Total Subscriptions (inc. GST)	\$0.00
Other Fees (inc. GST)	\$0.00
<b>TOTAL FEES &amp; CHARGES</b>	<b>\$96.86</b>



# Financial Year Summary

1 JULY 2021 - 30 JUNE 2022



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

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

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 2022



SHARES - 4413417 - HIN 57966751

Mrs Sarah Louise Molinaro + Mr Francesco Molinaro + Miss Fiona Molinaro <S K I Super Fund A/C>

Portfolio	Units	Unit Price	Portfolio Value	% of Portfolio
ANZ - ANZ BANKING GRP LTD FPO (ORDINARY FULLY PAID)	271	\$22.0300	\$5,970.13	2.26%
CBA - COMMONWEALTH BANK. FPO (ORDINARY FULLY PAID)	300	\$90.3800	\$27,114.00	10.26%
NAB - NATIONAL AUST. BANK FPO (ORDINARY FULLY PAID)	500	\$27.3900	\$13,695.00	5.18%
PDI - PREDICTIVE DISC LTD FPO (ORDINARY FULLY PAID)	300,000	\$0.2000	\$60,000.00	22.71%
QBE - QBE INSURANCE GROUP FPO (ORDINARY FULLY PAID)	1,500	\$12.1500	\$18,225.00	6.90%
RDT - RED DIRT METALS LTD FPO (ORDINARY FULLY PAID)	35,000	\$0.4000	\$14,000.00	5.30%
RMS - RAMELIUS RESOURCES FPO (ORDINARY FULLY PAID)	30,000	\$0.8700	\$26,100.00	9.88%
RTR - RUMBLE RES LIMITED FPO (ORDINARY FULLY PAID)	150,000	\$0.2600	\$39,000.00	14.76%
STO - SANTOS LTD FPO (ORDINARY FULLY PAID)	2,000	\$7.4200	\$14,840.00	5.62%
TSC - TWENTY SEVEN CO. LTD FPO (ORDINARY FULLY PAID)	2,000,000	\$0.0030	\$6,000.00	2.27%
VUK - VIRGIN MONEY UK PLC CDI 1:1 (CDI 1:1 FOREIGN EXEMPT LSE)	125	\$2.2100	\$276.25	0.10%
WBC - WESTPAC BANKING CORP FPO (ORDINARY FULLY PAID)	225	\$19.5000	\$4,387.50	1.66%
		<b>Sub Total</b>	<b>\$229,607.88</b>	<b>86.89%</b>

Cash Accounts	Portfolio Value	% of Portfolio	
CDIA - 06716710932105	\$34,639.90	13.11%	
	<b>TOTAL</b>	<b>\$264,247.78</b>	<b>100.00%</b>

30 JUNE 2022

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# Transaction Summary

1 JULY 2021 - 30 JUNE 2022



Mrs Sarah Louise Molinaro + Mr Francesco Molinaro  
+ Miss Fiona Molinaro <S K I Super Fund A/C>

Total Buys and Sells	2021 - 2022 Financial Year
Total Buys (inc. Brokerage + GST)	\$72,929.60
Total Sells (inc. Brokerage + GST)	\$0.00

SHARES - 4413417 - HIN 57966751

## PDI - PREDICTIVE DISC LTD FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
13-Oct-2021	Buy	100,000	\$.1900	\$19,000.00	\$29.95	\$2.72	124848477	\$19,029.95
<b>Sub Total</b>					<b>\$29.95</b>	<b>\$2.72</b>		<b>\$19,029.95</b>

## RDT - RED DIRT METALS LTD FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
09-Nov-2021	Buy	35,000	\$.8800	\$30,800.00	\$36.96	\$3.36	126090655	\$30,836.96
<b>Sub Total</b>					<b>\$36.96</b>	<b>\$3.36</b>		<b>\$30,836.96</b>

## RTR - RUMBLE RES LIMITED FPO (ORDINARY FULLY PAID)

Date	Type	Quantity	Unit Price	Trade Value	Brokerage+GST	GST	CNote	Total Value
08-Oct-2021	Buy	50,000	\$.4607	\$23,032.74	\$29.95	\$2.72	124677128	\$23,062.69
<b>Sub Total</b>					<b>\$29.95</b>	<b>\$2.72</b>		<b>\$23,062.69</b>

# Transaction Summary

1 JULY 2021 - 30 JUNE 2022



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 2021 - 30 JUNE 2022

SHARES - 4413417 - HIN 57966751

Mrs Sarah Louise Molinaro + Mr Francesco Molinaro + Miss Fiona Molinaro <S K I Super Fund A/C>

## ESTIMATED DIVIDEND SUMMARY

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

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
08-Nov-2021	16-Dec-2021	Final	\$0.7200	271	\$0.00	\$195.12	\$195.12	\$83.62
10-May-2021	01-Jul-2021	Interim	\$0.7000	271	\$0.00	\$189.70	\$189.70	\$81.30
<b>Sub Total</b>					<b>\$0.00</b>	<b>\$384.82</b>	<b>\$384.82</b>	<b>\$164.92</b>

### CBA - COMMONWEALTH BANK. FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
16-Feb-2022	30-Mar-2022	Interim	\$1.7500	300	\$0.00	\$525.00	\$525.00	\$225.00
17-Aug-2021	29-Sep-2021	Final	\$2.0000	300	\$0.00	\$600.00	\$600.00	\$257.14
<b>Sub Total</b>					<b>\$0.00</b>	<b>\$1,125.00</b>	<b>\$1,125.00</b>	<b>\$482.14</b>

### NAB - NATIONAL AUST. BANK FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
15-Nov-2021	15-Dec-2021	Final	\$0.6700	500	\$0.00	\$335.00	\$335.00	\$143.57
13-May-2021	02-Jul-2021	Interim	\$0.6000	500	\$0.00	\$300.00	\$300.00	\$128.57
<b>Sub Total</b>					<b>\$0.00</b>	<b>\$635.00</b>	<b>\$635.00</b>	<b>\$272.14</b>

### QBE - QBE INSURANCE GROUP FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
07-Mar-2022	12-Apr-2022	Final	\$0.1900	1,500	\$256.50	\$28.50	\$285.00	\$12.21
19-Aug-2021	24-Sep-2021	Interim	\$0.1100	1,500	\$148.50	\$16.50	\$165.00	\$7.07
<b>Sub Total</b>					<b>\$405.00</b>	<b>\$45.00</b>	<b>\$450.00</b>	<b>\$19.28</b>

### RMS - RAMELIUS RESOURCES FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
01-Sep-2021	04-Oct-2021	Final	\$0.0250	30,000	\$0.00	\$750.00	\$750.00	\$321.43
<b>Sub Total</b>					<b>\$0.00</b>	<b>\$750.00</b>	<b>\$750.00</b>	<b>\$321.43</b>

### STO - SANTOS LTD FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
21-Feb-2022	24-Mar-2022	Final	\$0.1181	2,000	\$70.77	\$165.40	\$236.17	\$70.89
20-Aug-2021	21-Sep-2021	Interim	\$0.0769	2,000	\$0.00	\$153.88	\$153.88	\$65.95
<b>Sub Total</b>					<b>\$70.77</b>	<b>\$319.28</b>	<b>\$390.05</b>	<b>\$136.84</b>

# Interest & Estimated Dividend Summary



1 JULY 2021 - 30 JUNE 2022

## VUK - VIRGIN MONEY UK PLC CDI 1:1 (CDI 1:1 FOREIGN EXEMPT LSE)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
19-May-2022	21-Jun-2022	Interim	\$0.0442	125	\$5.53	\$0.00	\$5.53	\$0.00
10-Feb-2022	11-Mar-2022	Final	\$0.0190	125	\$2.38	\$0.00	\$2.38	\$0.00
<b>Sub Total</b>					<b>\$7.91</b>	<b>\$0.00</b>	<b>\$7.91</b>	<b>\$0.00</b>

## WBC - WESTPAC BANKING CORP FPO (ORDINARY FULLY PAID)

Ex-div date	Payment Date	Type	Dividend per share	Units	Est. Unfranked Amount	Est. Franked Amount	Est. Total Dividend	Est. Franking Credit
19-May-2022	24-Jun-2022	Interim	\$0.6100	225	\$0.00	\$137.25	\$137.25	\$58.82
05-Nov-2021	21-Dec-2021	Final	\$0.6000	225	\$0.00	\$135.00	\$135.00	\$57.86
<b>Sub Total</b>					<b>\$0.00</b>	<b>\$272.25</b>	<b>\$272.25</b>	<b>\$116.68</b>
<b>TOTAL</b>					<b>\$483.68</b>	<b>\$3,531.35</b>	<b>\$4,015.03</b>	<b>\$1,513.43</b>

## ESTIMATED INTEREST RECEIVED

There are no transactions on this account.

**TOTAL**

**\$0.00**

## INTEREST INCOME SUMMARY

Account	Interest
CDIA - 10932105	\$23.77
<b>TOTAL</b>	<b>\$23.77</b>

# Interest & Estimated Dividend Summary



1 JULY 2021 - 30 JUNE 2022

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

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

(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.

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.

This report only includes an estimate of dividends paid for holdings held with Commonwealth Securities Limited as at the ex-dividend date. For instance, any dividends paid prior to holdings being transferred to Commonwealth Securities Limited are not included.

This statement is an estimated summary document only and it is not intended to replace any document which contains information that may be required for taxation purposes. You should therefore refer to your CHESS statements, dividend statements, confirmation contract notes and other investment or bank account statements for your records in this regard. This statement may not include information on accounts which have been closed, switched product type, transferred Holder Identification Number (HIN), or switched Participant Identification Number (PID) during the financial year.

This statement is issued by Commonwealth Securities Limited ABN 60 067 254 399 AFSL 238814, a market participant of ASX and Cboe Australia Pty Ltd (formerly Chi-X Australia Pty Limited), a clearing participant of ASX Clear Pty Limited and a settlement participant of ASX Settlement Pty Limited. Commonwealth Securities Limited is a wholly owned but non-guaranteed subsidiary of the Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945 ("CBA"). Information contained in this statement is believed to be accurate at the time the statement is generated. CBA and its subsidiaries do not accept any liability for any errors or omissions contained in this statement, or any responsibility for any action taken in reliance on this statement. This document contains general information only and does not take into account your individual objectives, financial and taxation situations or needs. Before acting on the information, consider the appropriateness of your own objectives, needs, financial and taxation situation and, if necessary, seek appropriate independent financial and taxation advice. CBA is not a registered tax (financial) adviser under the Tax Agent Services Act 2009. If there are any errors in this statement, please contact us.

Address: Commonwealth Securities Limited, Locked Bag 22, Australia Square NSW 1215 | Phone: 13 15 19 | Website: [www.commsec.com.au](http://www.commsec.com.au)

If you are not satisfied with the service or advice you receive from us, you are entitled to complain. We have established procedures to ensure that all enquiries and complaints are properly dealt with. Please refer to our Financial Services Guide for more information. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority. AFCA provides fair and independent financial services complaint resolution that is free to consumers. Website: [www.afca.org.au](http://www.afca.org.au), Telephone: 1800 931 678 (free call), Email: [info@afca.org.au](mailto:info@afca.org.au), In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001.



# Interest & Estimated Dividend Summary



1 JULY 2021 - 30 JUNE 2022

## 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, fail fees, SRN query, rebooking fees, cheque payment fee or cheque dishonour fees and the printing and posting of contract notes.
Corporate action (CA)	Any action initiated by the company or corporation, for the purpose of giving an entitlement to shareholders.



Account Number 06 7167 10932105

Statement Period 12 Jul 2021 - 11 Aug 2021

Closing Balance \$81,854.71 CR

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



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MRS S MOLINARO AND MISS F MOLINARO AND  
 MR F MOLINARO AND S K I SUPER  
 PO BOX 159  
 FAIRFIELD VIC 3078



## Direct Investment Account

If this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

Your SMSF Commonwealth Direct Investment Account specifically designed for your Self Managed Super Fund can grow your savings while you plan your next investment. Earn a competitive rate of interest on balances over \$10,000. You can enjoy instant access to your money through ATMs, NetBank, EFTPOS, telephone banking and bank branches.

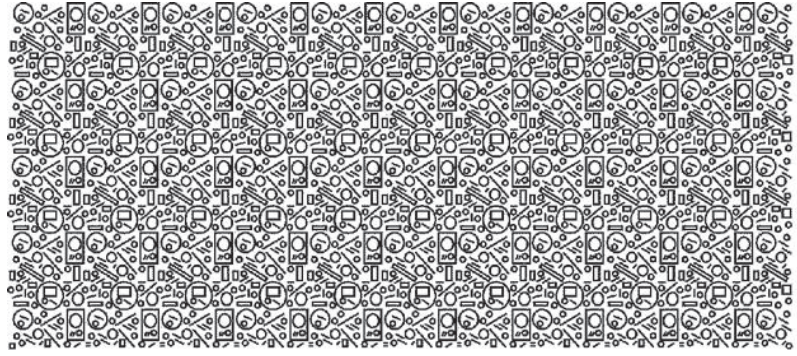
Name: MRS SARAH LOUISE MOLINARO + MR FRANCESC  
 O MOLINARO + MISS FIONA MOLINARO ITF S  
 K I SUPER FUND

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

Date	Transaction	Debit	Credit	Balance
12 Jul	2021 OPENING BALANCE			\$81,440.39 CR
15 Jul	Direct Credit 013402 S K I SUPER FUND		106.85	\$81,547.24 CR
19 Jul	Direct Credit 255730 CHDIF3 DIST 0009396951		520.68	\$82,067.92 CR
19 Jul	Direct Credit 255730 PFA Ord Dist 0009396951		238.94	\$82,306.86 CR
19 Jul	Direct Debit 367806 Asteron Life 02519147/00008	161.48		\$82,145.38 CR
19 Jul	Direct Debit 367806 Asteron Life 02519114/00007	118.56		\$82,026.82 CR
27 Jul	Direct Credit 011802 Col First State DD001070018880551		2.22	\$82,029.04 CR
01 Aug	Credit Interest		3.45	\$82,032.49 CR
02 Aug	Direct Debit 219313 OnePath Life Ltd 1001133420/1q1fE	84.05		\$81,948.44 CR





Date	Transaction	Debit	Credit	Balance	
09 Aug	Direct Debit 219313 OnePath Life Ltd 1001133456/1qBOg	93.73		\$81,854.71 CR	
11 Aug	2021 CLOSING BALANCE			\$81,854.71 CR	
	<b>Opening balance</b>				
	- <b>Total debits</b>				
	+ <b>Total credits</b>				
	= <b>Closing balance</b>				
		\$81,440.39 CR	\$457.82	\$872.14	\$81,854.71 CR

**Your Credit Interest Rate Summary**

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Aug	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.05%

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



Account Number 06 7167 10932105

Statement Period 12 Jun 2021 - 11 Jul 2021

Closing Balance \$81,440.39 CR

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



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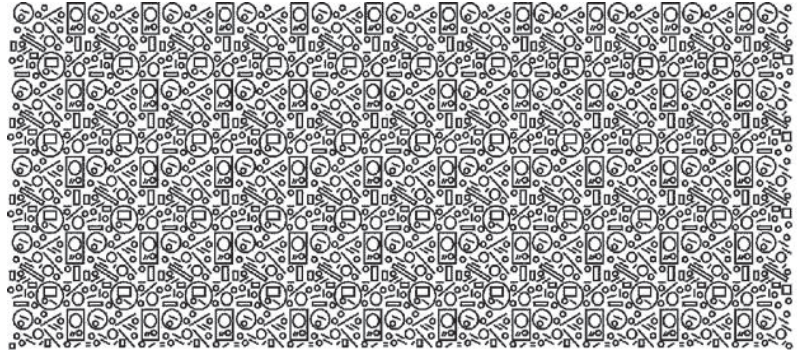
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Date	Transaction	Debit	Credit	Balance
12 Jun	2021 OPENING BALANCE			\$75,137.71 CR
15 Jun	Direct Credit 255730 PFA Ord Dist 0009396951		238.94	\$75,376.65 CR
17 Jun	Direct Credit 481471 SuperChoice P/L PC160621-181258200		827.34	\$76,203.99 CR
17 Jun	Direct Debit 367806 Asteron Life 02519147/00008	143.65		\$76,060.34 CR
18 Jun	Direct Debit 367806 Asteron Life 02519114/00007	118.56		\$75,941.78 CR
23 Jun	Direct Credit 481471 SuperChoice P/L PC220621-161605509		379.71	\$76,321.49 CR
25 Jun	Direct Credit 250556 WBC DIVIDEND 001260431330		130.50	\$76,451.99 CR
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2021 is \$67.47			
01 Jul	Credit Interest		3.11	\$76,455.10 CR
01 Jul	Direct Credit 397204 ANZ DIVIDEND A071/00628829		189.70	\$76,644.80 CR
01 Jul	Direct Debit 219313 OnePath Life Ltd 1001133420/1pLYK	84.05		\$76,560.75 CR



\*# 12887.34453.1.1 ZZ258R3 0303 SL.R3.S951.D193.OV06.00.33



Date	Transaction	Debit	Credit	Balance	
02 Jul	Direct Credit 531543 NAB INTERIM DIV DV221/01055492		300.00	\$76,860.75 CR	
02 Jul	Direct Credit 481471 SuperChoice P/L PC010721-126505110		413.67	\$77,274.42 CR	
05 Jul	Direct Credit 011802 Col First State DD001070018880551		4,259.70	\$81,534.12 CR	
07 Jul	Direct Debit 219313 OnePath Life Ltd 1001133456/1pRaR	93.73		\$81,440.39 CR	
11 Jul	2021 CLOSING BALANCE			\$81,440.39 CR	
		<b>Opening balance</b>	<b>- Total debits</b>	<b>+ Total credits</b>	<b>= Closing balance</b>
		\$75,137.71 CR	\$439.99	\$6,742.67	\$81,440.39 CR

**Your Credit Interest Rate Summary**

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Jul	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.05%

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



Account Number 06 7167 10932105

Statement Period 12 Sep 2021 - 11 Oct 2021

Closing Balance \$88,054.29 CR

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



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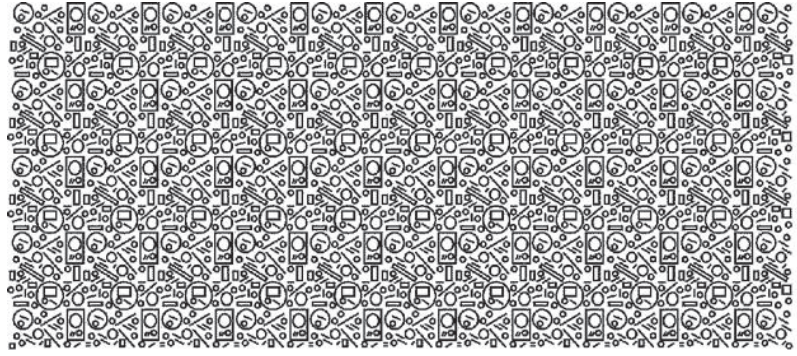
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Date	Transaction	Debit	Credit	Balance
12 Sep	2021 OPENING BALANCE			\$85,541.81 CR
15 Sep	Direct Credit 255730 PFA Withdrawal 0009396951		238.94	\$85,780.75 CR
17 Sep	Direct Debit 367806 Asteron Life 02519147/00008	161.48		\$85,619.27 CR
20 Sep	Direct Debit 367806 Asteron Life 02519114/00007	132.08		\$85,487.19 CR
21 Sep	Direct Credit 255730 SANTOS LIMITED S00104012558		153.88	\$85,641.07 CR
24 Sep	Direct Credit 458106 QBE DIVIDEND FPA21/00838211		165.00	\$85,806.07 CR
27 Sep	Direct Credit 011802 Col First State DD001070018880551		219.54	\$86,025.61 CR
28 Sep	Direct Credit 481471 SuperChoice P/L PC270921-172669599		852.93	\$86,878.54 CR
29 Sep	Direct Credit 401507 CBA FNL DIV 001263109562		600.00	\$87,478.54 CR
01 Oct	Credit Interest		3.53	\$87,482.07 CR
01 Oct	Direct Debit 219313 OnePath Life Ltd 1001133420/1rWkT	84.05		\$87,398.02 CR



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Date	Transaction	Debit	Credit	Balance
04 Oct	Direct Credit 458106 RAMELIUS RES LTD OCT21/00804977		750.00	\$88,148.02 CR
07 Oct	Direct Debit 219313 OnePath Life Ltd 1001133456/1rf83	93.73		\$88,054.29 CR
11 Oct	2021 CLOSING BALANCE			\$88,054.29 CR

<b>Opening balance</b>	-	<b>Total debits</b>	+	<b>Total credits</b>	=	<b>Closing balance</b>
\$85,541.81 CR		\$471.34		\$2,983.82		\$88,054.29 CR

**Your Credit Interest Rate Summary**

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Oct	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.05%

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



Account Number 06 7167 10932105

Statement Period 12 Aug 2021 - 11 Sep 2021

Closing Balance \$85,541.81 CR

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



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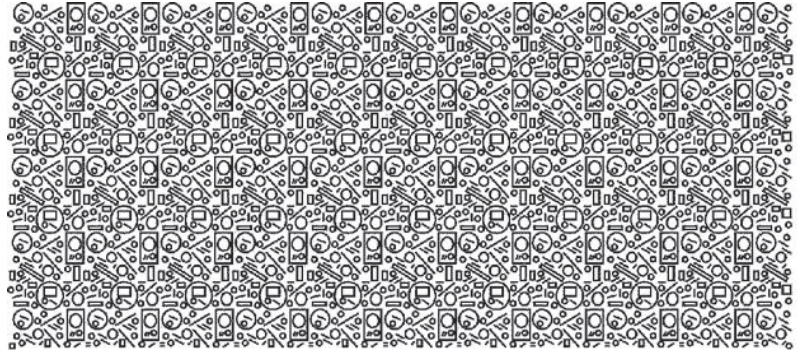
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The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
12 Aug	2021 OPENING BALANCE			\$81,854.71 CR
16 Aug	Direct Credit 255730 PFA Ord Dist 0009396951		238.94	\$82,093.65 CR
17 Aug	Transfer from CBA NetBank Super Fiona AprJun		1,524.76	\$83,618.41 CR
17 Aug	Transfer from CBA NetBank Super Frank AprJun		1,524.76	\$85,143.17 CR
17 Aug	Direct Debit 367806 Asteron Life 02519147/00008	161.48		\$84,981.69 CR
18 Aug	Direct Debit 367806 Asteron Life 02519114/00007	118.56		\$84,863.13 CR
27 Aug	Direct Credit 481471 SuperChoice P/L PC260821-114749280		852.91	\$85,716.04 CR
31 Aug	Direct Debit 219313 OnePath Life Ltd 1001133420/1qjnV	84.05		\$85,631.99 CR
01 Sep	Credit Interest		3.55	\$85,635.54 CR







Date	Transaction	Debit	Credit	Balance			
07 Sep	Direct Debit 219313 OnePath Life Ltd 1001133456/1quNc	93.73		\$85,541.81 CR			
11 Sep	2021 CLOSING BALANCE			\$85,541.81 CR			
	<b>Opening balance</b>	<b>-</b>	<b>Total debits</b>	<b>+</b>	<b>Total credits</b>	<b>=</b>	<b>Closing balance</b>
	\$81,854.71 CR		\$457.82		\$4,144.92		\$85,541.81 CR

**Your Credit Interest Rate Summary**

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Sep	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.05%

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



Account Number 06 7167 10932105

Statement Period 12 Dec 2021 - 11 Jan 2022

Closing Balance \$17,163.85 CR

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



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MRS S MOLINARO AND MISS F MOLINARO AND  
 MR F MOLINARO AND S K I SUPER  
 PO BOX 159  
 FAIRFIELD VIC 3078

## Direct Investment Account

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 O MOLINARO + MISS FIONA MOLINARO ITF S  
 K I SUPER FUND

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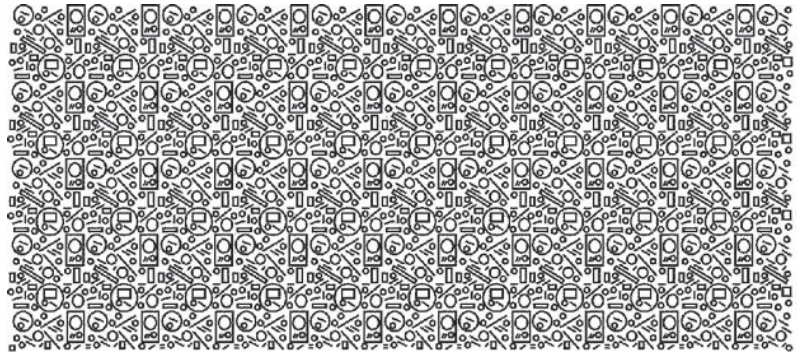
Date	Transaction	Debit	Credit	Balance
12 Dec 2021	OPENING BALANCE			\$14,825.02 CR
15 Dec	Direct Credit 531543 NAB FINAL DIV DV222/00546323		335.00	\$15,160.02 CR
15 Dec	Direct Credit 255730 PFA Ord Dist 0009396951		238.94	\$15,398.96 CR
16 Dec	Direct Credit 397204 ANZ DIVIDEND A072/00622094		195.12	\$15,594.08 CR
17 Dec	Direct Debit 367806 Asteron Life 02519147/00008	161.48		\$15,432.60 CR
20 Dec	Direct Credit 011802 Col First State DD001070018880551		976.23	\$16,408.83 CR
20 Dec	Direct Debit 367806 Asteron Life 02519114/00007	132.08		\$16,276.75 CR
21 Dec	Direct Credit 250556 WBC DIVIDEND 001268960979		135.00	\$16,411.75 CR
23 Dec	Direct Credit 481471 SuperChoice P/L PC221221-167759717		929.21	\$17,340.96 CR
31 Dec	Direct Debit 219313 OnePath Life Ltd 1001133420/1tiD7	84.05		\$17,256.91 CR
01 Jan	Credit Interest		0.67	\$17,257.58 CR



\*# 16452.25614.1.1.ZZ258F3 0303SL.R3.S951.D011.OV06.00.35

Account Number

06 7167 10932105



Date	Transaction	Debit	Credit	Balance			
07 Jan	Direct Debit 219313 OnePath Life Ltd 1001133456/1tqkB	93.73		\$17,163.85 CR			
11 Jan	2022 CLOSING BALANCE			\$17,163.85 CR			
	<b>Opening balance</b>	<b>-</b>	<b>Total debits</b>	<b>+</b>	<b>Total credits</b>	<b>=</b>	<b>Closing balance</b>
	\$14,825.02 CR		\$471.34		\$2,810.17		\$17,163.85 CR

### Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Jan	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.05%

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

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Call: 1800 931 678, free call Monday to Friday 9am– 5pm, AEST



**Account Number** 06 7167 10932105

**Statement Period** 12 Jan 2022 - 11 Feb 2022

**Closing Balance** \$18,183.35 CR

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



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MRS S MOLINARO AND MISS F MOLINARO AND  
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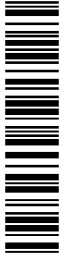
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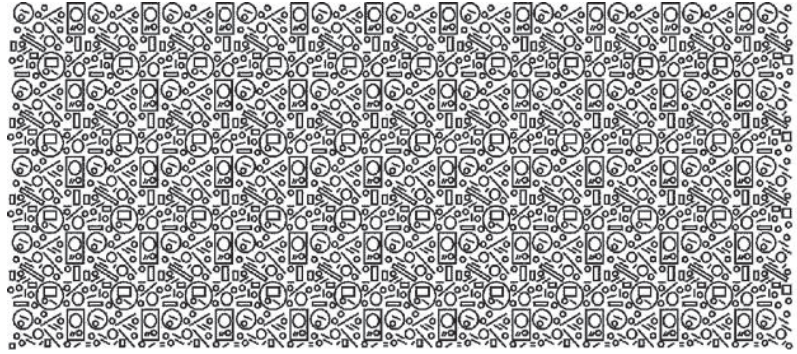
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Date	Transaction	Debit	Credit	Balance
12 Jan	2022 OPENING BALANCE			\$17,163.85 CR
13 Jan	Transfer to other Bank NetBank HMH 189605	440.00		\$16,723.85 CR
13 Jan	Transfer to other Bank NetBank HMH 189606	385.00		\$16,338.85 CR
17 Jan	Direct Credit 255730 PFA Ord Dist 0009396951		238.94	\$16,577.79 CR
17 Jan	Direct Credit 255730 CHDIF3 DIST 0009396951		599.57	\$17,177.36 CR
17 Jan	Direct Debit 367806 Asteron Life 02519147/00008	161.48		\$17,015.88 CR
18 Jan	Direct Debit 367806 Asteron Life 02519114/00007	132.08		\$16,883.80 CR
25 Jan	Direct Credit 481471 SuperChoice P/L PC240122-138890350		943.08	\$17,826.88 CR
31 Jan	Direct Credit 481471 SuperChoice P/L PC240122-175632066		261.52	\$18,088.40 CR
01 Feb	Direct Credit 012721 ATO ATO006000015938884		272.00	\$18,360.40 CR
01 Feb	Credit Interest		0.73	\$18,361.13 CR



\*# 17798.28136.1.1.ZZ258F3 0303SL.R3.S951.D042.OV06.00.35



Date	Transaction	Debit	Credit	Balance	
01 Feb	Direct Debit 219313 OnePath Life Ltd 1001133420/1uOWc	84.05		\$18,277.08 CR	
08 Feb	Direct Debit 219313 OnePath Life Ltd 1001133456/1uZEW	93.73		\$18,183.35 CR	
11 Feb	2022 CLOSING BALANCE			\$18,183.35 CR	
		<b>Opening balance</b>	<b>- Total debits</b>	<b>+ Total credits</b>	<b>= Closing balance</b>
		\$17,163.85 CR	\$1,296.34	\$2,315.84	\$18,183.35 CR

**Your Credit Interest Rate Summary**

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Feb	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.05%

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

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MRS S MOLINARO AND MISS F MOLINARO AND  
 MR F MOLINARO AND S K I SUPER  
 PO BOX 159  
 FAIRFIELD VIC 3078

Account Number 06 7167 10932105

Statement Period 12 Nov 2021 - 11 Dec 2021

Closing Balance \$14,825.02 CR

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

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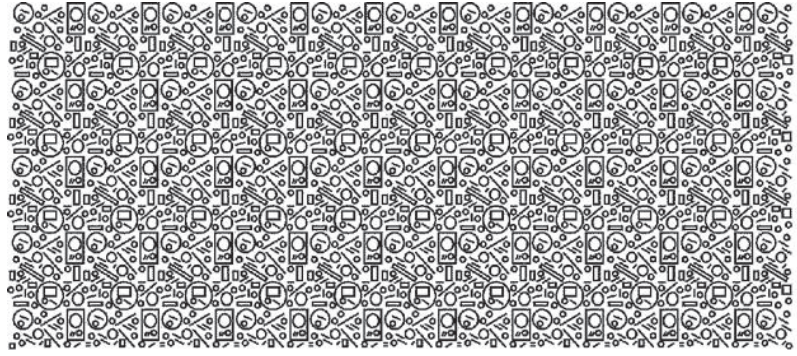
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Date	Transaction	Debit	Credit	Balance
12 Nov 2021	OPENING BALANCE			\$14,127.17 CR
15 Nov	Direct Credit 255730 PFA Ord Dist 0009396951		238.94	\$14,366.11 CR
17 Nov	Direct Debit 367806 Asteron Life 02519147/00008	161.48		\$14,204.63 CR
18 Nov	Direct Debit 367806 Asteron Life 02519114/00007	132.08		\$14,072.55 CR
30 Nov	Direct Credit 481471 SuperChoice P/L PC291121-197473640		929.21	\$15,001.76 CR
01 Dec	Credit Interest		1.04	\$15,002.80 CR
01 Dec	Direct Debit 219313 OnePath Life Ltd 1001133420/1szTI	84.05		\$14,918.75 CR
07 Dec	Direct Debit 219313 OnePath Life Ltd 1001133456/1t5tF	93.73		\$14,825.02 CR
11 Dec 2021	CLOSING BALANCE			\$14,825.02 CR

<b>Opening balance</b>	-	<b>Total debits</b>	+	<b>Total credits</b>	=	<b>Closing balance</b>
\$14,127.17 CR		\$471.34		\$1,169.19		\$14,825.02 CR





**Your Credit Interest Rate Summary**

<b>Date</b>	<b>Balance</b>	<b>Standard Credit Interest Rate (p.a.)</b>
11 Dec	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.05%

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 Call: 1800 931 678, free call Monday to Friday 9am– 5pm, AEST



**Account Number** 06 7167 10932105

**Statement Period** 12 Feb 2022 - 11 Mar 2022

**Closing Balance** \$24,161.62 CR

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



030

MRS S MOLINARO AND MISS F MOLINARO AND  
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Date	Transaction	Debit	Credit	Balance
12 Feb	2022 OPENING BALANCE			\$18,183.35 CR
15 Feb	Direct Credit 255730 PFA Ord Dist 0009396951		238.94	\$18,422.29 CR
17 Feb	Transfer from CBA NetBank SKI Fiona JulJan22		2,284.56	\$20,706.85 CR
17 Feb	Transfer from CBA NetBank SKI Frank JulJan22		2,284.56	\$22,991.41 CR
17 Feb	Direct Debit 367806 Asteron Life 02519147/00008	161.48		\$22,829.93 CR
18 Feb	Direct Debit 367806 Asteron Life 02519114/00007	132.08		\$22,697.85 CR
25 Feb	Direct Credit 481471 SuperChoice P/L PC210222-145613475		941.48	\$23,639.33 CR
01 Mar	Credit Interest		0.78	\$23,640.11 CR
01 Mar	Direct Debit 219313 OnePath Life Ltd 1001133420/1v2zl	84.05		\$23,556.06 CR
02 Mar	Direct Credit 481471 SuperChoice P/L PC240222-146017712		696.91	\$24,252.97 CR
08 Mar	Direct Debit 219313 OnePath Life Ltd 1001133456/1vHJs	93.73		\$24,159.24 CR

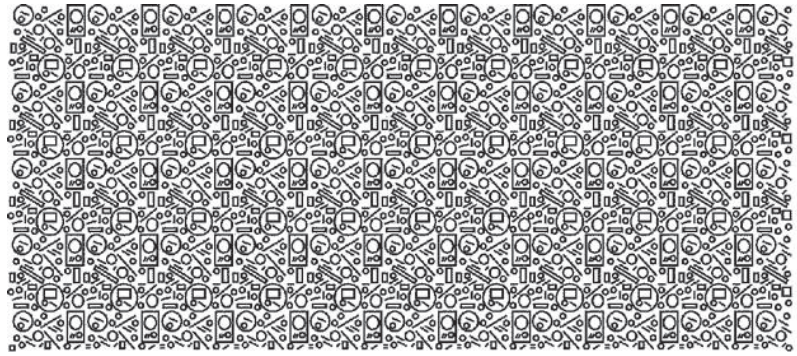


\*# 10455.15377.1.1.ZZ258R3.0303SL.R3.S952.D070.OV06.00.35



Account Number

06 7167 10932105



Date	Transaction	Debit	Credit	Balance			
11 Mar	Direct Credit 458106 VUK DIVIDEND MAR22/00891387		2.38	\$24,161.62 CR			
11 Mar	2022 CLOSING BALANCE			\$24,161.62 CR			
	<b>Opening balance</b>	<b>-</b>	<b>Total debits</b>	<b>+</b>	<b>Total credits</b>	<b>=</b>	<b>Closing balance</b>
	\$18,183.35 CR		\$471.34		\$6,449.61		\$24,161.62 CR

### Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Mar	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.05%

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Call: 1800 931 678, free call Monday to Friday 9am– 5pm, AEST



Account Number 06 7167 10932105

Statement Period 12 Mar 2022 - 11 Apr 2022

Closing Balance \$26,555.39 CR

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



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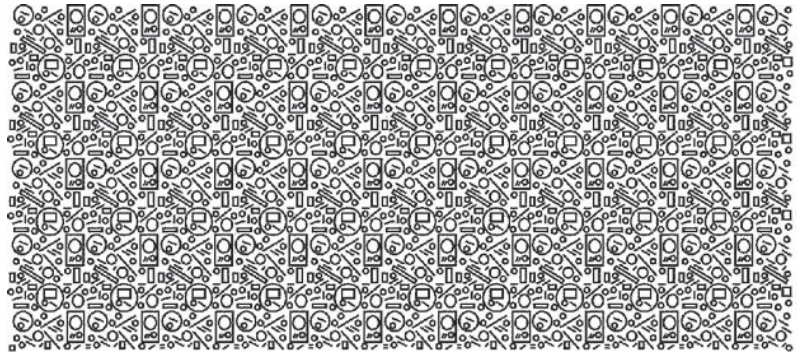
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Date	Transaction	Debit	Credit	Balance
12 Mar	2022 OPENING BALANCE			\$24,161.62 CR
15 Mar	Direct Credit 255730 PFA Withdrawal 0009396951		238.94	\$24,400.56 CR
17 Mar	Direct Debit 367806 Asteron Life 02519147/00008	161.48		\$24,239.08 CR
18 Mar	Direct Debit 367806 Asteron Life 02519114/00007	132.08		\$24,107.00 CR
24 Mar	Direct Credit 458106 SANTOS DIVIDEND AUF22/00888070		236.17	\$24,343.17 CR
25 Mar	Direct Credit 481471 SuperChoice P/L PC210322-154968622		941.48	\$25,284.65 CR
28 Mar	Direct Credit 011802 Col First State DD001070018880551		828.75	\$26,113.40 CR
30 Mar	Direct Credit 401507 CBA ITM DIV 001271830327		525.00	\$26,638.40 CR
31 Mar	Direct Debit 219313 OnePath Life Ltd 1001133420/1vqw0	84.05		\$26,554.35 CR



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Date	Transaction	Debit	Credit	Balance
01 Apr	Credit Interest		1.04	\$26,555.39 CR
11 Apr	2022 CLOSING BALANCE			\$26,555.39 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$24,161.62 CR		\$377.61		\$2,771.38		\$26,555.39 CR

**Your Credit Interest Rate Summary**

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Apr	Less than \$10,000.00	0.00%
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Account Number 06 7167 10932105

Statement Period 12 Apr 2022 - 11 May 2022

Closing Balance \$27,042.05 CR

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



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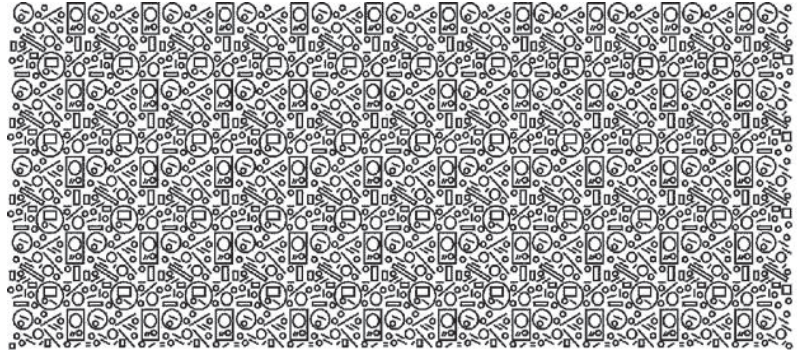
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Date	Transaction	Debit	Credit	Balance
12 Apr	2022 OPENING BALANCE			\$26,555.39 CR
12 Apr	Direct Credit 458106 QBE DIVIDEND 21FPA/00836347		285.00	\$26,840.39 CR
14 Apr	Direct Credit 255730 PFA Dist 0009396951		238.94	\$27,079.33 CR
14 Apr	Direct Credit 255730 CHDIF3 DIST 0009396951		599.57	\$27,678.90 CR
19 Apr	Direct Debit 367806 Asteron Life 02519114/00007	132.08		\$27,546.82 CR
19 Apr	Direct Debit 367806 Asteron Life 02519147/00008	161.48		\$27,385.34 CR
22 Apr	Direct Credit 481471 SuperChoice P/L PC140422-182639108		941.48	\$28,326.82 CR
26 Apr	Direct Debit 219313 ONEPATH LIFE E221504 35	93.75		\$28,233.07 CR
01 May	Credit Interest		1.12	\$28,234.19 CR
02 May	Direct Debit 219313 ONEPATH LIFE E221502 35	103.14		\$28,131.05 CR



Account Number

06 7167 10932105



Date	Transaction	Debit	Credit	Balance
09 May	Transfer to CBA A/c NetBank Prosperity 226302	1,089.00		\$27,042.05 CR
11 May 2022	CLOSING BALANCE			\$27,042.05 CR
	<b>Opening balance</b>			
	- <b>Total debits</b>			
	+ <b>Total credits</b>			
	= <b>Closing balance</b>			
	\$26,555.39 CR	\$1,579.45	\$2,066.11	\$27,042.05 CR

### Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 May	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.05%

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Account Number 06 7167 10932105

Statement Period 12 May 2022 - 11 Jun 2022

Closing Balance \$30,085.75 CR

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



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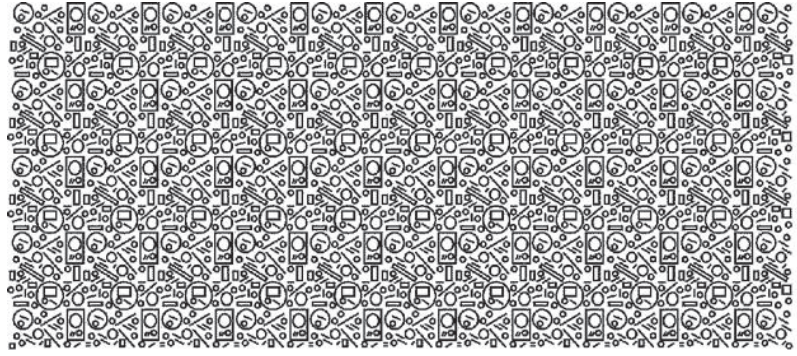
Name: MRS SARAH LOUISE MOLINARO + MR FRANCESC  
 O MOLINARO + MISS FIONA MOLINARO ITF S  
 K I SUPER FUND

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

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

Date	Transaction	Debit	Credit	Balance
12 May 2022	OPENING BALANCE			\$27,042.05 CR
13 May	Direct Credit 255730 PFA Ord Dist 0009396951		238.94	\$27,280.99 CR
17 May	Direct Debit 367806 Asteron Life 02519147/00008	161.48		\$27,119.51 CR
18 May	Direct Debit 367806 Asteron Life 02519114/00007	132.08		\$26,987.43 CR
30 May	Direct Credit 011802 Col First State DD001070018880551		4.45	\$26,991.88 CR
30 May	Direct Debit 219313 ONEPATH LIFE E221502 35	103.14		\$26,888.74 CR
01 Jun	Credit Interest		2.05	\$26,890.79 CR
02 Jun	Direct Debit 219313 ONEPATH LIFE E221504 3L01062022	123.87		\$26,766.92 CR
03 Jun	Transfer from CBA NetBank reimb Audit fees		1,089.00	\$27,855.92 CR
06 Jun	Direct Debit 219313 ONEPATH LIFE E221504 35	123.87		\$27,732.05 CR
07 Jun	Direct Credit 481471 SuperChoice P/L PC010622-147877005		1,412.22	\$29,144.27 CR





Date	Transaction	Debit	Credit	Balance	
10 Jun	Direct Credit 481471 SuperChoice P/L PC060622-155341125		941.48	\$30,085.75 CR	
11 Jun	2022 CLOSING BALANCE			\$30,085.75 CR	
		<b>Opening balance</b>	<b>- Total debits</b>	<b>+ Total credits</b>	<b>= Closing balance</b>
		\$27,042.05 CR	\$644.44	\$3,688.14	\$30,085.75 CR

**Your Credit Interest Rate Summary**

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Jun	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.15%

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

**Important Information:**

We try to get things right the first time – but if we don't, we'll do what we can to fix it. You can fix most problems simply by contacting us.  
 Write to: CBA Group Customer Relations, Reply Paid 41, Sydney NSW 2001  
 Tell us online: [commbank.com.au/support/compliments-and-complaints.html](http://commbank.com.au/support/compliments-and-complaints.html)  
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 Write to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001  
 Email: [info@afca.org.au](mailto:info@afca.org.au)  
 Call: 1800 931 678, free call Monday to Friday 9am– 5pm, AEST



030

MRS S MOLINARO AND MISS F MOLINARO AND  
 MR F MOLINARO AND S K I SUPER  
 PO BOX 159  
 FAIRFIELD VIC 3078

**Account Number** 06 7167 10932105

**Statement Period** 12 Jun 2022 - 11 Jul 2022

**Closing Balance** \$39,528.04 CR

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

## Direct Investment Account

If this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

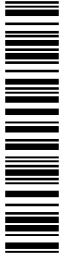
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**Name:** MRS SARAH LOUISE MOLINARO + MR FRANCESC  
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 K I SUPER FUND

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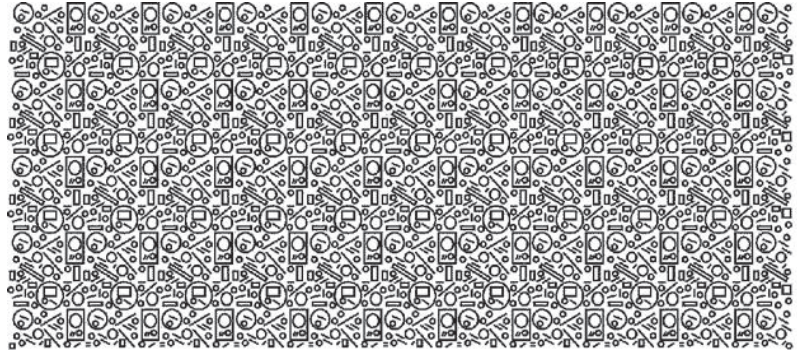
The date of transactions shown here may be different on your other transaction lists (for example, the transaction list that appears on the CommBank app).

Date	Transaction	Debit	Credit	Balance
12 Jun	2022 OPENING BALANCE			\$30,085.75 CR
15 Jun	Transfer from CBA NetBank SKI Fiona FebMay22		2,284.56	\$32,370.31 CR
15 Jun	Transfer from CBA NetBank SKI Frank FebMay22		2,284.56	\$34,654.87 CR
15 Jun	Direct Credit 255730 PFA Ord Dist 0009396951		238.94	\$34,893.81 CR
17 Jun	Direct Debit 367806 Asteron Life 02519147/00008	161.48		\$34,732.33 CR
20 Jun	Direct Debit 367806 Asteron Life 02519114/00007	132.08		\$34,600.25 CR
21 Jun	Direct Credit 458106 VUK DIVIDEND JUN22/00889001		5.54	\$34,605.79 CR
24 Jun	Direct Credit 250556 WBC DIVIDEND 001277618167		137.25	\$34,743.04 CR
30 Jun	Direct Debit 219313 ONEPATH LIFE E221502 35	103.14		\$34,639.90 CR
01 Jul	CREDIT INTEREST EARNED on this account to June 30, 2022 is \$23.77			
01 Jul	Credit Interest		4.94	\$34,644.84 CR



\*# 5527.10891.1.1 ZZ258R3 0303 SL\_R3 S953 D192.O V06.00.35





Date	Transaction	Debit	Credit	Balance			
01 Jul	Direct Credit 397204 ANZ DIVIDEND A073/00617529		195.12	\$34,839.96 CR			
05 Jul	Direct Credit 531543 NAB INTERIM DIV DV231/01038568		365.00	\$35,204.96 CR			
05 Jul	Direct Credit 011802 Col First State DD001070018880551		4,446.95	\$39,651.91 CR			
06 Jul	Direct Debit 219313 ONEPATH LIFE E221504 35	123.87		\$39,528.04 CR			
11 Jul	2022 CLOSING BALANCE			\$39,528.04 CR			
<b>Opening balance</b>		<b>-</b>	<b>Total debits</b>	<b>+</b>	<b>Total credits</b>	<b>=</b>	<b>Closing balance</b>
\$30,085.75 CR			\$520.57		\$9,962.86		\$39,528.04 CR

**Your Credit Interest Rate Summary**

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Jul	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.30%

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

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 Tell us online: [commbank.com.au/support/compliments-and-complaints.html](http://commbank.com.au/support/compliments-and-complaints.html)  
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 Email: [info@afca.org.au](mailto:info@afca.org.au)  
 Call: 1800 931 678, free call Monday to Friday 9am– 5pm, AEST



25 October 2021



02164-R03 000000116149931

Mrs S Molinaro and Miss F Molinaro And Mr F Molinaro  
And S K I Super  
PO Box 159  
FAIRFIELD VIC 3078



PSFFNC116149931

Dear Sir/Madam,

## We've refunded you \$45.58.

We're building a simpler, better bank and are committed to taking actions to serve you better – this includes putting things right when we get it wrong.

During a recent review, we have identified that due to a system processing error between 1 February 2017 and 31 August 2021, you may not have been provided information regarding the introduction of the Paper Statement Fee. Therefore, we are refunding you \$45.58, which includes incorrectly charged Paper Statement Fees plus associated interest. The refund amount also includes any potential Paper Statement Fee charges between 1 September 2021 and 31 December 2021 inclusive.

From **1 January 2022** your account(s) will continue to be liable for a Paper Statement Fee in accordance with the product Terms and Conditions.

We apologise for this mistake and any inconvenience we've caused.

Please note that this amount may have tax implications depending on your individual circumstances. You may wish to seek independent tax advice.

### What you need to do

You don't need to do a thing. We have already refunded the money into your account **BSB: 067167 Account No: \*\*\*\*2105**. This refund will appear on your statement with the description "Paper Statement Fee Refund".

If you would like more information on Paper Statement Fees, please refer to the Terms and Conditions on the CommBank website. To discuss ways to avoid Paper Statement Fees by changing your statement frequency or switching to online statements, please contact us on 1800 785 683, or +61 2 8093 1687.

### Things you should know:

This mail contains important information or updates about your service and as such you cannot unsubscribe from this communication. Commonwealth Bank of Australia ABN 48 123 123 124 Australian Financial Services Licence and Australian Credit Licence 234945



4081059-MAI-011338-ASA001-02164

# Life Cover Statement

Asteron  
Life

000207 000



Molinarosarah  
PO Box 339  
FAIRFIELD VIC 3078

17 August 2021

Dear Policy Owner

This is your insurance policy statement.

Your policy provides the opportunity to increase your cover from the upcoming policy anniversary to protect against inflation. The table on the reverse of this notice shows the cover and premium details if you wish to accept or decline the increase. The account from which it will be deducted is shown below.

As premiums are being deducted from your account **there is no need to send any payment.**

We take this opportunity to thank you for allowing us to provide your valuable cover. Asteron Life has a proud history of providing protection and financial security and we look forward to continuing our association with you for years to come.

If you wish to decline the increase in cover please contact us. We'll be happy to help.

Yours sincerely  
Asteron Life Customer Service

## Policy Number

E2080805

**Insured Person/Member**  
Mrs Sarah Molinaro

**Policy Owner/Trustee**  
Sarah Molinaro

## Important Dates

- Policy anniversary  
17 September each year
- Policy commencement  
17/09/2009


## Class of Business

Superannuation


## Your Adviser

Mr Justin Wood  
03 9840 2200

## Customer Service

 1800 221 727 8am-6pm  
07 3325 8500

## Internet

 [www.asteronlife.com.au](http://www.asteronlife.com.au)

Amount debited from your Commonwealth Bank Of Aus  
Adviser Services account ending with the numbers 105  
each month.

**\$132.08**

Asteron Life & Superannuation Limited ABN 87 073 979 530, AFSL 229880 (Asteron) is part of the TAL Dai-ichi Life Australia Pty Limited ABN 97 150 070 483 group of companies (TAL). The obligations of the different entities of TAL are not guaranteed by other entities.

**Customer Service** GPO Box 68, Sydney NSW 2001  
Ph: 1800 221 727 or 07 3325 8500 8am to 6pm EST  
Fax: 1300 766 833  
Email: [life\\_customerservice@asteronlife.com.au](mailto:life_customerservice@asteronlife.com.au)  
Web: [www.asteronlife.com.au](http://www.asteronlife.com.au)

▶ See your Policy Benefits  
and Features over

Life Cover  
Statement

Policy Number

E2080805

Thank you for trusting us with your life insurance. We hope you continue to enjoy the peace of mind knowing you and your loved ones are protected against the unforeseen.

As you may be aware, our Loyalty Rewards Program is designed to reward our loyal customers by increasing the value of some of the in-built benefits within the policy. Your Loyalty Rewards are detailed in the Benefits and Features table below, where you will see both the original benefit payable on your policy, and the additional Loyalty Rewards.

**Benefits and Features**

<ul style="list-style-type: none"> <li>• TPD - Single payout with any occupation definition</li> <li>• Automatic Increase Benefit</li> <li>• Financial Planning Benefit Loyalty Reward – Additional \$1,000</li> <li>• Permanent Disability Increase Benefit</li> </ul>	<ul style="list-style-type: none"> <li>• Level Premium to Age 65 Policy Group</li> <li>• Financial Planning Benefit of \$1,500</li> <li>• Special Events Increase Benefit</li> </ul>
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**Benefit Table**

	If you decline Automatic Increase		If you accept Automatic Increase		Expiry Date
	Sum Insured	Monthly Premium	Sum Insured	Monthly Premium	
Life Cover	\$1,360,126	\$78.15	\$1,428,133	\$87.16	17/09/2074
TPD - Single payout with any occupation definition	\$293,201	\$32.19	\$307,861	\$36.64	17/09/2074
Policy Fee		\$8.28		\$8.28	
<b>Total</b>		<b>\$118.62</b>		<b>\$132.08</b>	

\* Please note, your Policy is subject to revised terms, if you require full details regarding these terms please refer to your original Policy Schedule and Document.



# Life Cover Statement

F 003215



Molinarsarah  
PO Box 339  
FAIRFIELD VIC 3078

15 June 2021

Dear Policy Owner

This is your insurance policy statement.

Your policy provides the opportunity to increase your cover from the upcoming policy anniversary to protect against inflation. The table on the reverse of this notice shows the cover and premium details if you wish to accept or decline the increase. The account from which it will be deducted is shown below.

As premiums are being deducted from your account there is no need to send any payment.

We take this opportunity to thank you for allowing us to provide your valuable cover. Asteron Life has a proud history of providing protection and financial security and we look forward to continuing our association with you for years to come.

If you wish to decline the increase in cover please contact us. We'll be happy to help.

Yours sincerely  
Asteron Life Customer Service

## Policy Number

E2080824

Insured Person/Member  
Mr Francesco Molinaro

Policy Owner/Trustee  
Sarah Molinaro

## Important Dates

- Policy anniversary 15 July each year
- Policy commencement 16/07/2009

Class of Business  
Superannuation

Your Adviser  
Mr Justin Wood  
03 9840 2200

## Customer Service

1800 221 727 8am-6pm  
07 3325 8500

## Internet

[www.asteronlife.com.au](http://www.asteronlife.com.au)

▶ See your Policy Benefits and Features over

Amount debited from your Commonwealth Bank Of Aus Adviser Services account ending with the numbers 105 each month.

\$161.48

Asteron Life & Superannuation Limited ABN 87 073 979 530, AFSL 229880 (Asteron) is part of the TAL Dai-ichi Life Australia Pty Limited ABN 97 150 070 483 group of companies (TAL). The obligations of the different entities of TAL are not guaranteed by other entities.

Customer Service GPO Box 68, Sydney NSW 2001  
Ph: 1800 221 727 or 07 3325 8500 8am to 6pm EST  
Fax: 1300 766 833  
Email: [life\\_customerservice@asteronlife.com.au](mailto:life_customerservice@asteronlife.com.au)  
Web: [www.asteronlife.com.au](http://www.asteronlife.com.au)

**Policy Number**

E2080824

Thank you for trusting us with your life insurance. We hope you continue to enjoy the peace of mind knowing you and your loved ones are protected against the unforeseen.

As you may be aware, our Loyalty Rewards Program is designed to reward our loyal customers by increasing the value of some of the in-built benefits within the policy. Your Loyalty Rewards are detailed in the Benefits and Features table below, where you will see both the original benefit payable on your policy, and the additional Loyalty Rewards.

**Benefits and Features**

<ul style="list-style-type: none"> <li>• TPD - Single payout with any occupation definition</li> <li>• Automatic Increase Benefit</li> <li>• Financial Planning Benefit Loyalty Reward - Additional \$1,000</li> <li>• Permanent Disability Increase Benefit</li> </ul>	<ul style="list-style-type: none"> <li>• Level Premium to Age 65 Policy Group</li> <li>• Financial Planning Benefit of \$1,500</li> <li>• Special Events Increase Benefit</li> </ul>
---	--

**Benefit Table**

	If you decline Automatic Increase		If you accept Automatic Increase		Expiry Date
	Sum Insured	Monthly Premium	Sum Insured	Monthly Premium	
Life Cover	\$1,295,359	\$100.18	\$1,360,126	\$112.77	16/07/2074
TPD - Single payout with any occupation definition	\$279,239	\$35.25	\$293,201	\$40.43	16/07/2074
Policy Fee		\$8.28		\$8.28	
<b>Total</b>		<b>\$143.71</b>		<b>\$161.48</b>	

\* Please note, your Policy is subject to revised terms, if you require full details regarding these terms please refer to your original Policy Schedule and Document.

Page 1/1



Account Number 06 7167 10932105

Statement Period 12 Oct 2021 - 11 Nov 2021

Closing Balance \$14,127.17 CR

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



025

MRS S MOLINARO AND MISS F MOLINARO AND  
 MR F MOLINARO AND S K I SUPER  
 PO BOX 159  
 FAIRFIELD VIC 3078

## Direct Investment Account

If this account has an attached overdraft limit or facility and we send you a statement every 4 or 6 months, we will update your statement preference to every 3 months as part of changes made to the new Banking Code of Practice from 1 July 2019.

The Commonwealth Direct Investment Account is the preferred cash account for SMSF customers. You will receive discounted brokerage when you link your CDIA to a CommSec Trading Account, and enjoy the convenience of managing your investments through NetBank and the CommBank app.

Name: MRS SARAH LOUISE MOLINARO + MR FRANCESC  
 O MOLINARO + MISS FIONA MOLINARO ITF S  
 K I SUPER FUND

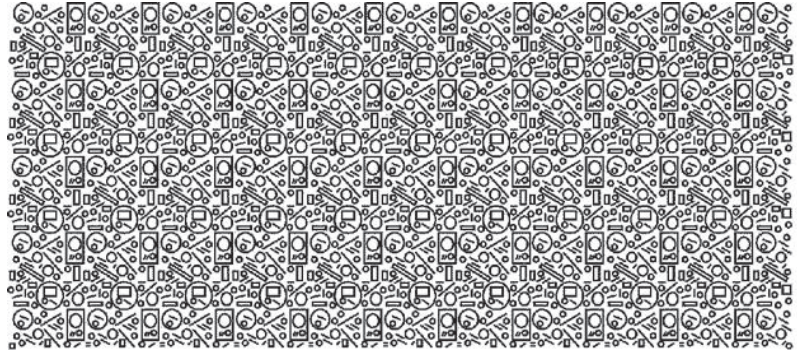
Note: Have you checked your statement today? It's easy to find out more information about each of your transactions by logging on to the CommBank App or NetBank. Should you have any questions on fees or see an error please contact us on the details above. Cheque proceeds are available when cleared.

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

Date	Transaction	Debit	Credit	Balance
12 Oct	2021 OPENING BALANCE			\$88,054.29 CR
12 Oct	Direct Debit 062934 COMMSEC SECURITI COMMSEC	23,062.69		\$64,991.60 CR
15 Oct	Direct Credit 255730 PFA Ord Dist 0009396951		238.94	\$65,230.54 CR
15 Oct	Direct Credit 255730 CHDIF3 DIST 0009396951		599.57	\$65,830.11 CR
15 Oct	Direct Debit 062934 COMMSEC SECURITI COMMSEC	19,029.95		\$46,800.16 CR
18 Oct	Paper Statement Fee Refund		45.58	\$46,845.74 CR
18 Oct	Direct Debit 367806 Asteron Life 02519147/00008	161.48		\$46,684.26 CR
18 Oct	Direct Debit 367806 Asteron Life 02519114/00007	132.08		\$46,552.18 CR
22 Oct	Direct Credit 481471 SuperChoice P/L PC211021-106945899		1,393.81	\$47,945.99 CR
01 Nov	Credit Interest		2.70	\$47,948.69 CR
01 Nov	Direct Credit 011802 Col First State DD001070018880551		2.22	\$47,950.91 CR



\*# 16773.27046.1.1.ZZ258F3 0303SL.R3.S951.D315.OV06.00.34



Date	Transaction	Debit	Credit	Balance			
02 Nov	Direct Debit 219313 OnePath Life Ltd 1001133420/1sGzp	84.05		\$47,866.86 CR			
09 Nov	Direct Debit 219313 OnePath Life Ltd 1001133456/1sQKo	93.73		\$47,773.13 CR			
10 Nov	TAX OFFICE PAYMENTS NetBank BPAY 75556 464217205166260 PAYG INst	2,809.00		\$44,964.13 CR			
11 Nov	Direct Debit 062934 COMMSEC SECURITI COMMSEC	30,836.96		\$14,127.17 CR			
11 Nov	2021 CLOSING BALANCE			\$14,127.17 CR			
<b>Opening balance</b>		<b>-</b>	<b>Total debits</b>	<b>+</b>	<b>Total credits</b>	<b>=</b>	<b>Closing balance</b>
\$88,054.29 CR			\$76,209.94		\$2,282.82		\$14,127.17 CR

**Your Credit Interest Rate Summary**

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Nov	Less than \$10,000.00	0.00%
	\$10,000.00 and over	0.05%

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

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 Email: [info@afca.org.au](mailto:info@afca.org.au)  
 Call: 1800 931 678, free call Monday to Friday 9am– 5pm, AEST



*S.K.I. Superannuation Fund*  
*Deed of Variation*



## DEED OF VARIATION

### PARTIES:

Sarah Molinaro

Francesco Molinaro

Fiona Molinaro

103 St James Road Rosanna VIC 3084

(Trustee)

Sarah Molinaro

Francesco Molinaro

Fiona Molinaro

103 St James Road Rosanna VIC 3084

(Members)

### RECITALS:

- A. The S.K.I. Superannuation Fund (**Fund**) was established by declaration of trust (**Establishing Deed**) on or around the date specified in Appendix A as the *Establishment Date of the Fund*, for the benefit of certain present and future persons as will become members of the Fund and their dependants.
- B. The Establishing Deed, as varied from time to time, most recently by deed dated 13 September 2010, is referred to as the **Trust Deed**.
- C. The Trustee, with the consent of the Members, has decided to vary the Trust Deed to ensure that it is consistent with the current self managed superannuation fund provisions of the Superannuation Industry (Supervision) Act 1993 and to update the Trust Deed with developments in the superannuation laws since the Fund was established.
- D. Clause 66 (**Amending Clause**) of the Trust Deed allows the Trust Deed to be amended, altered or modified from time to time by deed of variation (**Deed of Variation**) executed by the Trustee.
- E. The variations effected by this Deed of Variation do not vary the main purpose of the Trust Deed, reduce any benefits accrued by members, or affect the basis for calculating the amount of retirement benefits of any member in a way that reduces the amount with respect to the period of membership before the commencement date of this Deed of Variation, and are permitted under the Amending Clause.

### IT IS DECLARED:

#### 1 Confirmation

- (a) The Trustee hereby agrees to maintain the Fund which was established on or around the date specified in Appendix A as the *Establishment Date of the Fund*.
- (b) The Members hereby consent to the variation of the Trust Deed.



## 2 Amendments

In accordance with clause 66 of the Trust Deed, the operative provisions of the Trust Deed are hereby amended, subject to clauses 3 and 4 of this Deed of Variation, by being deleted and replaced by rules 1 to 45 and Schedules A and B attached as the 'SMSF Governing Rules Version 15.01' (**Governing Rules**) to this Deed of Variation.

## 3 Pension Already in Payment

If a Member was in receipt of an income stream from the Fund immediately prior to the date specified in Appendix A as the *Date of this Deed (Effective Date)*, such income stream:

- (a) must continue to be paid in accordance with the provisions of the deed applicable to such income stream in effect immediately prior to the Effective Date, until such time as the Member elects pursuant to rule 38.8 of the Governing Rules as amended to have the income stream paid in accordance with the conditions applying to a different type of income stream; and
- (b) may be commuted in accordance with the provisions of the deed applicable to such income stream in effect immediately prior to the Effective Date, to the extent only that such conditions of commutation are at the time of commutation acceptable under the Relevant Law.

## 4 Binding Death Benefit Instrument Already in Effect

If and to the extent that the Trustee was, immediately prior to the Effective Date, bound to act in accordance with an instrument in writing (in this clause referred to as the **Instrument**) requiring the Trustee to pay Benefits arising on the death of a Member to a person or persons specified in the Instrument, being the Legal Personal Representative and/or one or more of the Dependants of the Member, then the Trustee will remain so bound, provided that the person so specified is, or the persons so specified are, the Legal Personal Representative and/or one or more of the Dependants of the Member when the Member dies, unless and until the Instrument lapses or is revoked in accordance with the provisions of the Trust Deed in effect immediately prior to the Effective Date.

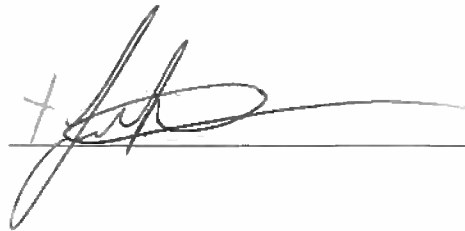
## 5 Effective Date

This Deed of Variation takes effect on the Effective Date.



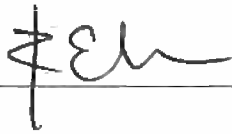
EXECUTED as a Deed on the date of deed specified in Appendix A.

SIGNED SEALED AND DELIVERED by )  
SARAH MOLINARO as Trustee in the )  
presence of: )

  
\_\_\_\_\_

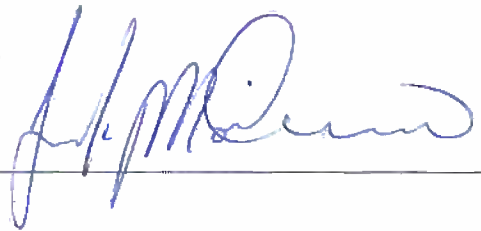
RACHEL ELSON

Witness full name

  
\_\_\_\_\_


Witness

SIGNED SEALED AND DELIVERED by )  
FRANCESCO MOLINARO as Trustee in the )  
presence of: )

Frank  
X   
\_\_\_\_\_

RACHEL ELSON

Witness full name

  
\_\_\_\_\_

Witness

SIGNED SEALED AND DELIVERED by )  
FIONA MOLINARO as Trustee in the )  
presence of: )

Fiona  
X   
\_\_\_\_\_


RACHEL ELSON

Witness full name

  
\_\_\_\_\_


Witness

SIGNED SEALED AND DELIVERED by )  
SARAH MOLINARO as Member in the )  
presence of: )

  
\_\_\_\_\_

RACHEL ELSON

Witness full name

  
\_\_\_\_\_

Witness





SIGNED SEALED AND DELIVERED by )  
FRANCESCO MOLINARO as Member in the )  
presence of: )

*Froh*  
X *Francesco Molinaro*

*Rachel Elson*  
Witness

RACHEL ELSON  
Witness full name

SIGNED SEALED AND DELIVERED by )  
FIONA MOLINARO as Member in the )  
presence of: )

*Fiona*  
X *Fiona Molinaro*

*Rachel Elson*  
Witness

RACHEL ELSON  
Witness full name



## APPENDIX A

<b>DATE OF THIS DEED:</b>	7 September 2016.
<b>TRUSTEE:</b>	Sarah Molinaro Francesco Molinaro Fiona Molinaro
<b>NAME OF FUND:</b>	S.K.I. Superannuation Fund
<b>ESTABLISHMENT DATE OF THE FUND:</b>	1 February 2007
<b>PROPER LAW GOVERNING FUND:</b>	Victoria



# SMSF Governing Rules Version 15.01



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# 1 PURPOSE

## 1.1 Purpose of Fund

The Trustee must maintain the Fund solely for the purpose of providing superannuation benefits for Members in the event of their retirement from employment, for the Dependants of Members in the event of the death of a Member and for other purposes permitted under the Relevant Law, provided that while the Trustee is not a Constitutional Corporation, the sole or primary purpose of the Fund will be the provision of old-age pensions within the meaning of the Relevant Law.

## 1.2 Maintenance of the Fund as a Self Managed Superannuation Fund

The Trustee must manage the Fund and must exercise its powers and discretions so as to ensure that at all times, subject to rule 1.3, the Fund is a Self Managed Superannuation Fund.

## 1.3 Ceasing to be a Self Managed Superannuation Fund

If:

- (a) the Trustee considers that it is not possible or not reasonably practicable for the Fund to continue to be a Self Managed Superannuation Fund; or
- (b) all of the Members so request in writing,

the Trustee and the Members must do all such things as are required for the Fund to commence to meet the requirements under the Relevant Law to be another type of regulated superannuation fund, including amending these Governing Rules, notifying the Regulator and applying for such approvals as are required in the circumstances under the Relevant Law, and appointing a replacement trustee which meets the requirements under the Relevant Law applicable to the trustee of the relevant type of regulated superannuation fund.

## 1.4 Proper Law

These Governing Rules are governed, must be construed and take effect in accordance with the laws of the State or Territory of the Commonwealth of Australia specified in the Deed. The Trustee, Members and Beneficiaries must accept the jurisdiction of the courts of that State or Territory.

The provisions of section 35B of the Trustee Act 1936 of South Australia do not apply to these Governing Rules.

The provisions of part 2 of the Trusts Act 1973 of Queensland do not apply to these Governing Rules to the extent permitted by the exceptions available, including the full discharge of any Trustee ceasing through retirement or otherwise, when the cessation will result in only a single Trustee remaining.

## 1.5 Fund Subject to Relevant Law

- (a) The provisions in these Governing Rules are to be read subject to the Relevant Law.
- (b) These Governing Rules must be read and construed on the basis that the Relevant Law is deemed to be incorporated into the Governing Rules to the extent that it imposes covenants or obligations on the Trustee in order for the Fund to operate as a Self Managed Superannuation Fund (unless the Trustee and the Members have determined that the Fund should cease to be a Self Managed Superannuation Fund and to commence to be another type of Regulated Superannuation Fund as contemplated by rule 1.3), to qualify for concessional Taxation treatment and to satisfy any other requirements of the Regulator and these Governing Rules must be further read and construed on the basis that:

- (i) where there is any inconsistency between a provision of these Governing Rules and the Relevant Law, the latter prevails to the extent of the inconsistency; and
  - (ii) in the event of any doubt arising as to the effect of the Relevant Law or if there is an inconsistency between the Relevant Law and a provision of these Governing Rules, the decision of the Trustee is final.
- (c) These Governing Rules must not be read or construed and no such provision of the Relevant Law may be so incorporated if to do so would constitute a breach of the power granted by rule 42 to add to, amend, alter, modify, rescind or vary the provisions of these Governing Rules.

## **1.6 Superannuation Guarantee Legislation**

The Trustee must administer the Fund in order to facilitate the acceptance of Contributions in accordance with the Guarantee Act and must provide all certificates, reports and other information required under the Guarantee Act.

## **2 FUND TRUSTEES**

### **2.1 Nature of Trustee**

The Trustee must at all times be a person, persons or body which is or are eligible to be the Trustee under rule 2.2.

### **2.2 Eligibility for Appointment as Trustee**

The following persons or bodies are eligible to be the Trustee:

- (a) Individual Trustees who are not Disqualified from holding office as Trustees;
- (b) a Constitutional Corporation:
  - (i) which is not Disqualified from holding office as Trustee; and
  - (ii) no Director of which is Disqualified from holding office as a Trustee; and
- (c) such other persons or bodies as satisfy the Relevant Law or are appointed by the Regulator under the Relevant Law.

### **2.3 Corporate Trustee**

Subject to rule 2.8, where the Trustee is a Constitutional Corporation, it must be at all times:

- (a) while there is only one Member:
  - (i) a Constitutional Corporation, the Director of which is the Member; or
  - (ii) a Constitutional Corporation, the Directors of which are the Member and another person who is a Relative of the Member; or
  - (iii) a Constitutional Corporation, the Directors of which are the Member and another person who is not a Relative of the Member where the Member is not an Employee of the other person; and
- (b) while the Fund has more than one Member, but less than five Members, a Constitutional Corporation of which all of the Directors are the Members.

### **2.4 Individual Trustees**

Subject to rule 2.8, where the Trustee is not a Constitutional Corporation, it must be at all times:

- (a) while there is only one Member:



- (i) the Member and another person who is a Relative of the Member acting as Individual Trustees; or
  - (ii) the Member and another person who is not a Relative of the Member where the Member is not an Employee of the other person, acting as Individual Trustees; and
- (b) while the Fund has more than one Member, but less than five Members, all of the Members acting as Individual Trustees.

## **2.5 Later Trustees or Directors**

Subject to rule 2.8, the Members must put in place arrangements to ensure that:

- (a) where the Trustee is comprised of Individual Trustees, before a person commences to act as an Individual Trustee; or
- (b) where the Trustee is a Constitutional Corporation, before a person is appointed as a Director of the Trustee,

the Members are satisfied that the person will become a Member under rule 11.1 following their commencement or appointment or that the Fund will otherwise comply with the trustee and membership requirements of the Relevant Law.

## **2.6 Trustee/Member Rules**

Subject to the Relevant Law, if at any time the trusteeship of the Fund does not meet the requirements of either rules 2.3, 2.4 or 2.8, the Trustee and the Members must:

- (a) restructure the Membership of the Fund; or
- (b) complete such arrangements as are necessary under rule 2.9; and
- (c) ensure that the trusteeship of the Fund meets those requirements no later than 6 months after the trusteeship ceased to meet those requirements.

## **2.7 Continuity of Office**

Any person who acts as an Individual Trustee must, on any person becoming or ceasing to be a Trustee, under this rule 2, do everything necessary to vest the Fund in any new and any remaining Trustees and must deliver all records and other books to such new and remaining Trustees.

## **2.8 Other Persons as Trustees or Directors**

The Members may, and must if such action is required in order to prevent the Trustee from ceasing to meet the requirements under the Relevant Law which relate to the nature and composition of the trustees of Self Managed Superannuation Funds, unless the Fund is to cease to be a Self Managed Superannuation Fund under rule 1.3, take such steps as are necessary to appoint or remove as an Individual Trustee or facilitate the appointment or removal as a Director of a Constitutional Corporation which is the Trustee, the following persons:

- (a) the Legal Personal Representative of a deceased Member in place of the deceased Member, during the period:
  - (i) beginning when the deceased Member died; and
  - (ii) ending when death Benefits commence to be payable in respect of the deceased Member; or
- (b) the Legal Personal Representative of a Member in place of the Member, during any period when:
  - (i) the Member is under a legal disability; or

- (ii) the Legal Personal Representative has an enduring power of attorney in respect of the Member; or
- (c) the Legal Personal Representative or the parent or guardian of a Member who is under a legal disability because of age in place of the Member; or
- (d) an acting trustee of the Fund appointed under the Superannuation Industry (Supervision) Act 1993.

Where a Legal Personal Representative appointed as provided under this rule 2.8 consists of more than one person, whether acting jointly or jointly and severally, that Legal Personal Representative shall have one vote only. If, in accordance with rule 10.2, each Individual Trustee appointed in place of a Member shall have such number of votes as is equal to the value in dollars of the total balances of that Member, where more than one Individual Trustee has been appointed as Legal Personal Representative of a Member, those Individual Trustees shall be entitled to vote, between them, only on the number of votes equivalent to the total balances of that Member.

Any other person may also be a Trustee, or a Director of a Constitutional Corporation which is the Trustee, if the Relevant Law permits that the person may be a Trustee or Director of a Constitutional Corporation which is the Trustee and the Fund would remain a Self Managed Superannuation Fund.

## **2.9 Appointment and Removal of Trustee**

- (a) On the establishment of the Fund, the Trustee is the person, persons or body named and described in the Establishing Deed.
- (b) At all other times, and subject to rules 2.8 and 2.9(i), the Members must determine who will act as Trustee in accordance with this rule 2 and the Relevant Law for the Fund to be maintained as a Self Managed Superannuation Fund and must take such steps as are necessary to appoint or remove the persons or body to or from the office of Trustee to ensure such compliance is maintained, provided that any obligation imposed on a deceased Member by this paragraph shall be performed by the Legal Personal Representative of the deceased Member or, if there is no Legal Personal Representative or the Legal Personal Representative is unable or unwilling to act, then by the remaining Members.
- (c) An Individual Trustee will cease to hold the office of Trustee if the person dies or becomes mentally incapacitated such that:
  - (i) the person is found by two medical practitioners (expressed in writing) to be under a disability and unable to make reasonable judgements to fulfil the role of Trustee; or
  - (ii) a Court or Tribunal of competent jurisdiction decides that the individual is suffering from incapacity to the extent the person is unable to make reasonable judgements to fulfil the role of Trustee,
- (d) If an Individual Trustee who ceases to hold the office of Trustee by virtue of having become mentally incapacitated is the only Member of the Self Managed Superannuation Fund, then:
  - (i) the Legal Personal Representative of that Member is appointed as Trustee in accordance with rule 2.8 or, if no Legal Personal Representative exists or a Legal Personal Representative exists but is unable to act as Trustee; then
  - (ii) the remaining Trustee may appoint an additional individual as Trustee for the purpose of:

- (A) paying the Benefits to or for the benefit of the incapacitated Member, if permitted under the Relevant Law; or
  - (B) transferring the Benefits of the incapacitated Member to an Eligible Rollover Fund, if permitted under the Relevant Law; or
  - (C) appointing a replacement trustee in accordance with the powers contained in rule 1.3.
- (e) The appointment or removal of a Trustee must be in writing and must immediately be advised to any other Trustee.
  - (f) For the purposes of rule 2.9(b) the Members may accept the resignation in writing of any Trustee.
  - (g) Where a new Trustee or an additional Trustee is appointed pursuant to the power of appointment contained in this rule 2, the Fund at that time vests in the person or body, or jointly in the person or body with the other Trustee or Trustees without the necessity for any declaration, transfer, conveyance, registration or other assurance for such appointment to be effective.
  - (h) Where a Trustee is removed or resigns the other Trustees must take such steps to remove that person or body from any registration which may have been made in the course of acting as Trustee.
  - (i) In the event that there are no Members remaining in the Fund, the Legal Personal Representative of the last surviving Member may determine who will act as Trustee for the Fund.

#### **2.10 Trustee Declarations and Diligence**

Each person who is an Individual Trustee or who is a Director of a Constitutional Corporation which is the Trustee must do all such things, make all such declarations and execute all such documents as are required under the Relevant Law to be done, made or executed by a person who holds or who commences to hold such office.

Each person who is a Director of a Constitutional Corporation which is the Trustee must exercise a reasonable degree of care and diligence for the purposes of ensuring that the Constitutional Corporation complies with the covenants and operating standards imposed by the Relevant Law.

### **3 COVENANTS AND OPERATING STANDARDS**

The Trustee for itself, its successors and assigns covenants with the Members to perform and observe the covenants, trusts and conditions of these Governing Rules and the covenants, operating standards and obligations imposed by the Relevant Law so far as they are or ought to be observed by the Trustee, including the following covenants and operating standards:

- (a) to act honestly in all matters concerning the Fund;
- (b) to exercise, in relation to all matters affecting the Fund, the same degree of care, skill and diligence as an ordinary prudent person would exercise in dealing with property of another for whom the person felt morally bound to provide;
- (c) to ensure that the Trustee's duties and powers are performed and exercised in the best interests of the Members and Beneficiaries;
- (d) to keep the money and other assets of the Fund 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 an Employer, or an associate of an Employer;
- (e) 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;
- (f) to formulate, review regularly and give effect to an investment strategy that has regard to the whole of the circumstances of the Fund including, but not limited to, the following:
  - (i) the risk involved in making, holding and realising, and the likely return from, the Fund's investments having regard to its objectives and its expected cash flow requirements;
  - (ii) the composition of the Fund's investments as a whole including the extent to which the investments are diverse or involve the Fund in being exposed to risks from inadequate diversification;
  - (iii) the liquidity of the Fund's investments having regard to its expected cash flow requirements;
  - (iv) the ability of the Fund to discharge its existing and prospective liabilities;
  - (v) whether the Trustee should hold a contract of insurance that provides insurance cover for one or more Members of the Fund;
- (g) if there are any Reserve Accounts of the Fund, to formulate, review regularly and give effect to a strategy for their prudential management, consistent with the Fund's investment strategy and its capacity to discharge its liabilities (whether actual or contingent) as and when they fall due;
- (h) to allow a Member or Beneficiary access to any prescribed information or any prescribed documents.

## 4 TRUSTEE'S INVESTMENT POWERS

### 4.1 Authorised Investments

Money forming part of the Fund from time to time which is not required immediately for the payment of Benefits and other amounts authorised by these Governing Rules must be invested in accordance with the investment strategy of the Fund as determined under rule 3(f) in any one or more of the following investments:

- (a) any investment for the time being authorised by the laws of the Commonwealth of Australia or any State or Territory for the investment of trust funds;
- (b) the purchase or acquisition in any way of shares, stocks, debentures, notes, bonds, mortgages, options or like securities or Derivatives in or in respect of any company incorporated in any part of the world whether or not carrying on business in Australia and whether the shares or stock be fully or partly paid up and whether secured or unsecured, registered or unregistered;
- (c) on deposit with any bank or other authorised deposit-taking institution in any type of account, whether secured or unsecured and on such terms as the Trustee may determine;
- (d) on deposit with or on loan to any person or organisation whatsoever (including an Employer which contributes or has contributed to the Fund in respect of a Member) with or without security and at such rate of interest and on such terms as the

Trustee may deem reasonable notwithstanding that the Trustee may have a direct or indirect interest in the borrowing or may benefit directly or indirectly from it;

- (e) any Policy or Annuity with an Insurer whether by proposal, purchase or otherwise, and any choses in action, interests for life or any lesser term or in reversion or otherwise arising;
- (f) the purchase or acquisition of any real or personal property and the improvement or extension of that property;
- (g) the purchase or acquisition of or subscription for any unit or sub-unit in any unit trust established or situated anywhere in the world whether individually or jointly and whether such units or sub-units are fully paid up or whether their issue involves any contingent or reserve liability;
- (h) the acquisition of any futures, options or synthetic investments or other Derivatives and participation in any hedging, swapping or other like arrangement irrespective of whether such dealing is related to any other property forming part of the Fund; and
- (i) any other investments which the Trustee considers appropriate and which are permitted under the Relevant Law,

and the Trustee has all the powers and authorities necessary to enable it to make each such investment provided that it must not make a loan to or give any financial assistance to a Member or a Relative of a Member and provided further that the Trustee must ensure that all investments are made and maintained in accordance with the Relevant Law.

#### **4.2 Power to Sell and Vary Investments**

The Trustee has power to sell any investments, to vary and transpose any investments into other investments authorised by these Governing Rules and to otherwise deal with and manage the investments of the Fund as the Trustee in its discretion sees fit.

#### **4.3 Limited Recourse Borrowing Arrangements**

Notwithstanding any other provision of these Governing Rules, the Trustee may borrow money, or maintain a borrowing of money, under an arrangement under which:

- (a) the money is or has been applied for the acquisition of a single Acquirable Asset, including:
  - (i) expenses incurred in connection with the borrowing or acquisition, or in maintaining or repairing the Acquirable Asset, but not expenses incurred in improving it; and
  - (ii) money applied to refinance a borrowing, including any accrued interest on it, in relation to the single Acquirable Asset, and no other Acquirable Asset; and
- (b) the Acquirable Asset, whether it be the Original Asset or a Replacement Asset, is held on trust so that the Trustee acquires a beneficial interest in it; and
- (c) the Trustee has a right to acquire legal ownership of the Acquirable Asset, whether it be the Original Asset or a Replacement Asset, by making one or more payments after acquiring the beneficial interest; and
- (d) the rights of the lender of any other person against the Trustee for, or in connection with, or as a result of, whether directly or indirectly, default on:
  - (i) the borrowing; or
  - (ii) the sum of the borrowing and charges related to it;

are limited to rights relating to the Acquirable Asset, whether it be the Original Asset or a Replacement Asset,

or which otherwise meets such requirements as must be met in order for the borrowing to be permitted under the Relevant Law<sup>1</sup>.

#### **4.4 Conflict of Interest of Trustee or Director**

- (a) Subject to rule 4.4(b), the Trustee and any Director of a Constitutional Corporation which is the Trustee has the power and is authorised to make or vary any of the investments authorised under these Governing Rules notwithstanding that the Trustee or Director may have a direct or indirect interest in the investment or may benefit directly or indirectly from it.
- (b) The Trustee and any Director of a Constitutional Corporation which is the Trustee must disclose details of any interest in an investment to which rule 4.4(a) applies in the manner prescribed under the Relevant Law.

#### **4.5 Member Investment Choice**

- (a) Without limiting in any way the obligations and powers vested in the Trustee under the preceding provisions of this rule 4, the Trustee may:
  - (i) establish any number of investment strategies;
  - (ii) nominate the assets which will be subject to each particular investment strategy;
  - (iii) offer Members the opportunity of having amounts held in one or more of their Accumulation Accounts or Pension Accounts invested in accordance with a particular investment strategy; and
  - (iv) make rules regarding when and how Members may give the Trustee directions in this respect.
- (b) Where a Member is provided with an opportunity to have an amount in an Accumulation or Pension Account invested under a particular investment strategy or strategies, the Trustee must provide to the Member such information as is required in respect of the investment strategy or strategies by the Relevant Law.
- (c) Where a Member is provided with an opportunity to have an amount in an Accumulation or Pension Account invested pursuant to a particular investment strategy or strategies and either fails or is unwilling to nominate a particular investment strategy, the Trustee must invest the amount in the Member's account in such manner as, in its absolute discretion, it may consider appropriate.
- (d) Where the Trustee establishes more than one investment strategy under rule 4.5(a), it must:
  - (i) establish a sub-account within the Income Account established under rule 15.4 in respect of each strategy; and
  - (ii) debit and credit to each sub-account any amounts including costs, charges and any Taxation attributable to the relevant strategies as the Trustee determines.
- (e) Where the Trustee establishes a sub-account under rule 4.5(d), it must:

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<sup>1</sup> Other rules relating to SMSF Borrowing include but are not limited to rules 4.1(b), 4.1(f), 4.4, 5.1(c), 5.1(d), 5.2 and 9.4.

- (i) determine a Fund Earning Rate in respect of each sub-account;
- (ii) allocate an amount determined by the application of the Fund Earning Rate in respect of each sub-account to each sub-account within a Member's or Beneficiary's Accumulation or Pension Accounts in accordance with the investment strategy applicable to the Member or Beneficiary in proportion to the amount standing to the credit of the relevant sub-account within the Member's or Beneficiary's Account at the beginning of the Fund Year in respect of which the allocation is being made; and
- (iii) make an appropriate adjustment for amounts (if any) credited or debited to the sub-account during that Fund Year.

#### 4.6 Property Held for a Specified Member

Notwithstanding any other provision of these Governing Rules, the Trustee may, by irrevocable instrument in writing (in this rule referred to as the **Instrument**), determine that a Specified Asset is held in the Fund by the Trustee solely for the benefit of a Specified Member (in this rule referred to as the **Specified Member**) where:

- (a) **Specified Asset** means the asset specified in the Instrument, being an asset transferred by the Specified Member to the Trustee or, if the asset is sold, the proceeds of that sale; and
- (b) A Specified Asset held in the Fund by the Trustee is held solely for the benefit of a Member if:
  - (i) it is held specifically for the benefit of the Member;
  - (ii) it cannot be pooled with the contributions or other assets of, or property held for, another Member; and
  - (iii) no other Member can obtain an interest in it.

## 5 TRUSTEE'S POWERS OF MANAGEMENT

### 5.1 Additional Powers

In addition to the powers which it might have by law and which are otherwise granted to it by these Governing Rules, the Trustee has the following powers:

- (a) to settle, compromise or submit to arbitration any claims, matters or things relating to these Governing Rules or to the rights of Members, former Members and Beneficiaries;
- (b) to commence, carry on or defend proceedings relating to the Fund or to the rights of Members, former Members and Beneficiaries and to commence, carry on or defend legal proceedings in order to recover damages against any person arising out of any loss suffered by any Member, former Member or Beneficiary as a result of any negligence, default, omission, breach of duty or breach of the terms of these Governing Rules and the Trustee may abandon, settle, compromise or release any such legal proceedings as it may consider desirable;
- (c) to borrow in any lawful manner, including by drawing, endorsing, accepting or otherwise dealing in any bill of exchange, promissory note or other negotiable instrument, and to secure the repayment of money in any manner and on any terms (including with or without security) which the Trustee may deem advisable provided that such borrowing must be permitted under rule 4.3;
- (d) to permit or to procure that the investments of the Fund or any of them are registered in the name of a custodian or a nominee appointed or approved by the Trustee for such purpose, and to permit or to procure such custodian or nominee to

give security over any investment of the Fund registered in the name of such custodian or nominee for the purpose of securing the repayment of borrowings of the Trustee where the proceeds of such borrowings were applied in the acquisition of the relevant investment, provided that the giving of such security must not breach the Relevant Law;

- (e) to give a charge over, or in relation to, an asset of the Fund if:
  - (i) the charge is given in relation to a Derivatives Contract entered into:
    - (A) by, or on behalf of, the Trustee; or
    - (B) by a broker on the instructions, or on account, of the Trustee; or
    - (C) by a broker for the benefit of the Trustee; and
  - (ii) the charge is given in order to comply with the rules of an Approved Body that requires the performance of obligations in relation to the Derivatives Contract to be secured; and
  - (iii) the Fund has in place a derivatives risk statement that sets out:
    - (A) policies for the use of Derivatives that include an analysis of the risks associated with the use of Derivatives within the investment strategy of the Fund; and
    - (B) restrictions and controls on the use of Derivatives that take into consideration the expertise of the Individual Trustees or the Directors of a Constitutional Corporation which is the Trustee; and
    - (C) compliance processes to ensure that the controls are effective (for example, reporting procedures, internal and external audits and internal management procedures); and
  - (iv) the investment to which the charge relates is made in accordance with the derivatives risk statement; or
  - (v) the charge is otherwise able to be given by the Trustee without breaching the Relevant Law;
- (f) to insure or reinsure any risks, contingencies or liabilities of the Fund with any Insurer, mortgage insurance company, reinsurance company or superannuation fund;
- (g) to open and operate an account with any bank or other authorised deposit-taking institution on such terms as the Trustee may determine;
- (h) to purchase an Annuity from an Insurer in order to provide all or a part of any Pension payable in respect of a Member and in the name of the Trustee or, if the Trustee determines, in the name of the Member;
- (i) to retain the services of and to appoint professional or other advisers in relation to the management, investment, administration and conduct of the Fund, to act on the advice of any person so retained and to pay the fee or remuneration for any professional or other advisers so appointed;
- (j) to pay and advance out of the Fund all costs, expenses and outgoings (including Taxation) of and incidental to the management and administration of the Fund and to pay and advance out of the Fund the professional fees (if any) in respect of the provision of its non-Trustee services provided to the Fund in a separate professional capacity;



- (k) to indemnify or undertake to indemnify any person, company, government or institution in respect of any claims, matters or things relating to the Fund or any investment of the Fund or to the rights of Members, former Members and Beneficiaries in respect of the Fund provided that an indemnity may only be provided to the extent it is not limited by or would be inoperative under the Relevant Law;
- (l) to provide a full or partial release to any person, company, government or institution in respect of any matters which have arisen or may arise as a result of an association, involvement or Membership of the Fund by that person;
- (m) to appoint a person to chair the meetings of the Trustee and any other obligations which the Trustee vests in the person and, if required, may pay a fee or remuneration to such person in respect of such position;
- (n) to insure and keep insured as it sees fit any liability of:
  - (i) the Trustee;
  - (ii) any Directors or officers of a Constitutional Corporation which is the Trustee; or
  - (iii) the Fund to indemnify or reimburse the Trustee or the Directors or officers of a Constitutional Corporation which is the Trustee under rules 7 and 8;
- (o) to enter into any agreement, provide any notice, make any election or undertake any other action whether revocable or irrevocable which would or may have the effect of committing the Trustee to conduct the Fund at all times as a Complying Superannuation Fund;
- (p) to apply for qualification as a qualifying recognised overseas pension scheme for the purposes of section 169 of the *Finance Act 2004 of the United Kingdom of Great Britain and Northern Ireland* (the **UK Act**), and to provide such information and enter into such agreements as the Trustee considers necessary for the purposes of the Fund receiving recognised transfers from UK pension schemes registered under the UK Act;
- (q) to seek modifications of or exemptions from the application of the Relevant Law to the Fund and the Trustee is relieved from complying with any provision of the Relevant Law in respect of which an exemption or a modification has been granted;
- (r) to correspond, where the Trustee considers it appropriate or necessary, with Members, Beneficiaries, Employers and other third parties by means of Electronic Communication, including the use of unique identifiers or digital signatures; and
- (s) generally to do all acts and things that the Trustee may consider necessary or expedient for the administration, maintenance and preservation of the Fund and in the performance of its obligations under these Governing Rules.

## **5.2 Conflict of Interest**

- (a) Subject to rule 5.2(b) all the powers and discretions conferred by these Governing Rules or by law on the Trustee, or any Director of a Constitutional Corporation which is the Trustee, may be exercised notwithstanding that such Trustee or Director or any person being a shareholder of a Constitutional Corporation which is the Trustee or a relative of such Trustee, Director or shareholder may:
  - (i) have a direct, indirect or personal interest (whether as trustee of any other settlement, in his/her personal capacity, as a shareholder, director, relative of a Trustee or Director or shareholder of a Constitutional Corporation which is the Trustee, member or partner of any company, organisation or

partnership, unit holder in any unit trust, beneficiary of any discretionary trust or otherwise howsoever) in the manner or result of exercising such power or discretion; or

- (ii) benefit directly or indirectly as a result of the exercise of any such power or discretion,

notwithstanding that the Trustee for the time being is the sole Trustee

- (b) The Trustee and any Director of a Constitutional Corporation which is the Trustee must disclose details of any interest to which rule (a) applies in the manner prescribed under the Relevant Law.

### **5.3 Trustee Discretion**

The Trustee in the exercise of the trusts, authorities, powers and discretions conferred on it by these Governing Rules:

- (a) has an absolute and uncontrolled discretion as to their exercise in relation to the manner, mode and timing of exercise, the exercise of which is final and binding;

provided that,

- (b) the Trustee must not discriminate against any person in such a manner as to infringe any law of the Commonwealth or a State or Territory in respect of discrimination; and
- (c) the exercise of the trusts, authorities, powers and discretions conferred on the Trustee by these Governing Rules must be made as required under, and so as not to breach, the Relevant Law, and any such purported exercise shall be of no effect to the extent that it is not made as required under the Relevant Law or would, if effective, breach the Relevant Law.

### **5.4 Trustee Delegation**

The Trustee may:

- (a) delegate to any person any of the powers, duties and discretions conferred on it under these Governing Rules on such terms and conditions as it may determine;
- (b) execute such powers of attorney or other instruments as the Trustee considers appropriate for such purpose; and
- (c) vary, limit or revoke any such delegation, power of attorney or instrument,

provided that any such delegation may only be undertaken in accordance with the Relevant Law.

### **5.5 Trustee Direction**

Except as provided in these Governing Rules and in such circumstances which are permitted under the Relevant Law, the Trustee is not subject to direction by any person in the exercise of any of its powers.

## **6 LIMITATION OF LIABILITY**

### **6.1 Liability of Trustees, Directors and Officers**

Neither an Individual Trustee, nor any Director or officer of a Constitutional Corporation which is the Trustee, is liable for anything done or omitted to be done in relation to or in connection with any act or omission concerning the Fund except if such Individual Trustee or Director:

- (a) fails to act honestly;

- (b) intentionally or recklessly fails to exercise the degree of care and diligence that the person is required to exercise; or
- (c) incurs a monetary penalty in respect of a civil penalty order under the Relevant Law.

## **6.2 Loss, Default, Bona Fide Acts, Mistake**

Without limiting the generality of the exemption from liability under rule 6.1, the Trustee will not incur any liability for:

- (a) any loss suffered by the Fund or suffered by any Member or any person having at any time an interest in the Fund;
- (b) any act or default of any former Trustee or any Director or officer of a Constitutional Corporation which was formerly a Trustee, of any Member or of any agent employed in good faith by the Trustee;
- (c) any acts done or omitted to be done which any person reasonably believed to be in conformity with any decision of the Trustee; or
- (d) any mistake or determination or erroneous decision that potentially exposes the Trustee to any claim, action, suit or demand at the instance of any Member or of any person having an interest in the Fund at any time.

## **6.3 Limitation of Exemption from Liability**

This rule 6 operates only to exempt a person from liability to the extent that the provision of such an exemption is not limited by or inoperative under the Relevant Law.

# **7 INDEMNITY OF TRUSTEE**

## **7.1 Indemnity and Lien**

The Trustee and where applicable its Directors and officers shall be indemnified out of the Fund against all liabilities incurred by it or them in the exercise, purported exercise or attempted exercise of the trusts, powers, authorities and discretions vested in it or them under these Governing Rules or at law except if that person:

- (a) fails to act honestly; or
- (b) intentionally or recklessly fails to exercise the degree of care and diligence that the person is required to exercise; or
- (c) incurs a monetary penalty under the Relevant Law,

and the Trustee will have a lien on and may use the money representing the assets of the Fund for the purposes of this indemnity.

## **7.2 Payments in Good Faith**

This indemnity extends to any payments made in good faith to any person whom the Trustee bona fide believes to be entitled thereto although it may be subsequently found that the person was not in fact so entitled.

## **7.3 Opinion or Advice**

This indemnity extends to circumstances where the Trustee acts on the opinion or advice of or statement of barristers or solicitors who are instructed by the Trustee or any bankers, accountants, brokers, investment advisers or other persons believed by the Trustee in good faith and on reasonable grounds to be expert in relation to the matters on which they are consulted.

**7.4 Failure to Carry Out Agreement**

This indemnity extends to circumstances where there has been a failure of any person or corporation to carry out any agreement made with the Trustee and to any act or omission on the part of such person or corporation.

**7.5 Agents and Servants of Trustee**

This indemnity extends to circumstances where an agent or servant employed in good faith by the Trustee becomes insolvent or commits an act of bankruptcy or any fraudulent or negligent act.

**7.6 Limitation of Indemnity**

This indemnity does not apply to the extent that the provision of such an indemnity would be limited by or inoperative under the Relevant Law.

**8 REMUNERATION AND REIMBURSEMENT****8.1 Remuneration**

The Trustee is not entitled to receive any remuneration from the Fund or any person in relation to the performance of the normal activities of a trustee provided in relation to the Fund.

**8.2 Reimbursement**

The Trustee is entitled to be reimbursed from the Fund for and in respect of the following expenses:

- (a) all costs, charges and expenses incurred or to be incurred in connection with the acquisition, registration, custody, disposal of or other dealings with investments of the Fund (including commissions, brokerage, bank charges, financial institutions and stamp duties) but excluding any incidental expenses which are not out-of-pocket expenses or disbursements incurred by deduction or otherwise) by or on behalf of the Trustee;
- (b) such fees and expenses of the Auditor as the Trustee considers reasonable;
- (c) any Taxation and any Levy paid or payable by the Trustee in connection with the Fund on any account whatsoever;
- (d) all fees, wages and expenses of any barrister, solicitor, accountant, Actuary, fund manager, Administration Manager, Investment Manager, agent, consultant, expert or investigator from time to time employed by the Trustee in the discharge of its duties under these Governing Rules;
- (e) all costs, charges and expenses incurred or to be incurred in relation to the preparation and distribution of any periodic or other report or document in relation to the Fund or the making available of any books or documents of the Fund;
- (f) all and any administrative costs in respect of postage, telephone and like disbursements charged or to be charged in relation to the Fund;
- (g) all and any costs incurred in relation to an investigation of the Fund, the resolution of disputes or the preparation of information and submissions; and
- (h) all and any expenses in connection with the maintenance of accounting records and the preparation of any accounting, taxation or other returns or advices.

## 9 APPOINTMENT OF ACTUARY, AUDITOR AND MANAGERS

### 9.1 Actuary and Auditor

- (a) The Trustee may and shall if necessary for compliance with the Relevant Law appoint a person or firm to the following offices on such conditions as it determines:
- (i) an Actuary who is a Fellow of the Institute of Actuaries of Australia or a firm or company of Actuaries of which at least one member or director (as the case requires) is such a Fellow or who otherwise meets the criteria specified in the Relevant Law for appointment as an Actuary to the Fund; and
  - (ii) an Auditor who is both appropriately qualified and is independent according to any criteria specified by the Relevant Law or who otherwise meets the criteria specified in the Relevant Law for appointment as an Auditor to the Fund.
- (b) In the event that an Actuary has been appointed, the Trustee may ask the Actuary for information or advice from time to time in accordance with the provisions of these Governing Rules but the Trustee is under no obligation to be bound by or to act on the advice so provided except in circumstances required by the Relevant Law.

### 9.2 Administration Manager

The Trustee may appoint in writing on such terms as it sees fit, including the granting of any indemnity reasonably required by the appointee, one or more companies, persons or organisations to act as the Administration Manager of the Fund, to carry out some or all of the administration of the Fund. Such appointment may be made on such terms and conditions as the Trustee considers appropriate.

### 9.3 Investment Manager

- (a) The Trustee has power to appoint in writing one or more persons or companies to act as an Investment Manager for the Fund for such period and on such terms and conditions as the Trustee determines provided that the person or company is qualified to act as an investment manager for the Fund under the Relevant Law and the terms and conditions of appointment are in accordance with and comprise all the requirements of the Relevant Law.
- (b) The Trustee may delegate to any Investment Manager such powers, discretions and authorities relating to the purchase, sale, management, investment, administration, valuation, retention and transposition of that part of the Fund entrusted to such Investment Manager as the Trustee determines and may reallocate assets of the Fund being invested by that Investment Manager.

### 9.4 Custodian

The Trustee has power to appoint one or more persons or companies to act as a custodian for the Fund for such period and on such terms and conditions as the Trustee determines and may delegate and confer on such custodian such powers, discretions and authorities relating to the holding of legal title, the custody of title deeds and documents of any nature whatsoever or relating to the custody of any part of the assets of the Fund as the Trustee determines provided that the person or company appointed to act as custodian is not prohibited from so acting under the Relevant Law.

### 9.5 Consultants and Officers

The Trustee from time to time may appoint such other consultants and officers as it considers desirable for the proper management and administration of the Fund.

## 9.6 Removal

The Trustee may remove from office any person or company appointed to any position under this rule 9 and must remove any such person or company where so required by the Relevant Law.

## 10 GENERAL PROVISIONS

### 10.1 Exercise of Trustee's Rights and Conduct of Proceedings

Subject to the Relevant Law, all powers, rights, decisions, discretions, appointments and other authorisations of whatsoever nature or kind granted to or conferred on the Trustee by, under or for the purposes of these Governing Rules may be fully and effectively exercised, made, done or performed by or on behalf of the Trustee:

- (a) where the Trustee is a company, then by the Directors acting in accordance with its constitution or by any person or persons having the authorisation of such Directors to so act on their behalf; or
- (b) where the Trustee comprises Individual Trustees, then:
  - (i) at a meeting of such persons where decisions are to be made as provided in rule 10.2 or as otherwise required by the Relevant Law;
  - (ii) the quorum for a meeting of the Individual Trustees shall be at least 75% of the Individual Trustees then holding office;
  - (iii) the Individual Trustees may meet in person or by using any technology that gives each Individual Trustee a reasonable opportunity to participate in the meeting;
  - (iv) if all of the Individual Trustees have signed a written resolution which may take the form of a single document or a number of documents in substantially similar form, such resolution shall be taken to have been passed upon being signed by the last of the Individual Trustees to sign.

### 10.2 Voting

Where the Trustee consists of Individual Trustees, then each Individual Trustee shall have one vote each but where any Individual Trustee requires the matter to be resolved by a formal vote, then each Individual Trustee shall have such number of votes as is equal to the value in dollars of the total balances of each of the Accounts maintained in respect of the Individual Trustee in their capacity as a Member or, where one or more Individual Trustee have been appointed in place of a Member under rule 2.8, the Accounts maintained in respect of such Member (rounded up to the nearest dollar) at the time at which the vote is taken. If more than one Individual Trustee has been appointed in place of a Member, the combined vote of those Individual Trustees will be equal to the value in dollars of the total balances of each of the Accounts maintained in respect of that Member. If there is a dispute between the Individual Trustees as to the value of such balances, then the value shall be the value on the date as at which the balances of Member Accounts were last determined by the Trustee and notified to Members.

### 10.3 Family Law

- (a) Subject to the following provisions of this rule 10.3, despite any other provisions of these Governing Rules, the Trustee is empowered to undertake and complete any actions in relation to the Fund or the Benefits or Benefit Entitlement of any Member or Beneficiary required in accordance with the Relevant Family Law.
- (b) The Trustee may at any time and from time to time elect under this rule 10.3(b) for the purposes of the Relevant Family Law that these Governing Rules will not have

operation to permit the Trustee to establish a new interest in the Fund from the interest of a Member or Beneficiary on the request by the Spouse of the Member or Beneficiary under the Relevant Family Law.

- (c) The Trustee may at any time and from time to time determine to revoke an election made under rule 10.3(b).

## 11 MEMBERSHIP OF FUND

### 11.1 Members

Subject to the following provisions of this rule 11, the Trustee may accept such persons to become Members as the Trustee in its absolute discretion determines. Such persons may include persons who are under a legal disability, whether by reason of age or for some other reason. The Trustee may only accept a person as a Member where:

- (a) on acceptance, the total number of Members will not exceed 4;
- (b) the person is not Disqualified from holding the office as an Individual Trustee, or as a Director of a Constitutional Corporation which is the Trustee;
- (c) if the person is an Employee of any other person who is a Member, the person and the other person are Relatives; and
- (d) the Trustee is satisfied that the person will, at the time of being accepted as a Member, also become an Individual Trustee or a Director of the Trustee under rule 2 or the conditions of rule 2.8 will be satisfied.

The Trustee may require such persons to complete an application for Membership in the form of Schedule A or in such other form as the Trustee determines from time to time.

### 11.2 Admission to Membership

- (a) On receipt of an application for Membership under rule 11.1, the Trustee may determine to admit the applicant to Membership of the Fund.
- (b) Irrespective of whether or not an application for Membership form has been completed, a person will be deemed to have become a Member on a date determined by the Trustee or, where the Trustee makes no such determination, on the date any completed application for Membership is received.
- (c) The Trustee may determine to admit to Membership, and retain as a Member, a person in respect of whom the Trustee holds no balance in either an Accumulation Account or a Pension Account in respect of that Member.
- (d) Subject to any other conditions which may be applied under these Governing Rules, the Trustee may:
  - (i) impose such conditions on an applicant's admission and the rights and duties of the applicant as a Member as it determines;
  - (ii) limit and impose such conditions on Benefits as it determines; and
  - (iii) remove or vary all or any such conditions at any time.
- (e) On admission to Membership, a Member is bound by these Governing Rules in all respects.
- (f) Notwithstanding any other provision of these Governing Rules, the Trustee may, by revocable or irrevocable instrument in writing, determine that no additional person or persons may be admitted to Membership of the Fund.

**11.3 Members and Beneficiaries to Provide Information**

- (a) Each applicant for Membership and any Beneficiary must, if requested by the Trustee:
  - (i) furnish such information as the Trustee deems necessary for the purposes of any investigation or otherwise in connection with the Fund; and
  - (ii) submit to any medical examinations by a registered medical practitioner acceptable to the Trustee which are required by the Trustee.
- (b) Where a Member or Beneficiary fails to comply with the provisions of this rule 11.3, or fails to provide the Trustee with the Member's or Beneficiary's Tax File Number, the Trustee may:
  - (i) suspend the collection of any Contributions in respect of that Member;
  - (ii) withhold any Benefits in respect of that Member or Beneficiary; and
  - (iii) impose such other conditions on the continued Membership of that Member or on the Beneficiary,
 as the Trustee deems appropriate.

**11.4 Incorrect or Misleading Information**

Where a Member or Beneficiary furnishes information required by the Trustee which affects or is likely to affect the Benefits payable to or in respect of the Member or Beneficiary; and

- (a) the information supplied is incorrect or misleading; or
- (b) any relevant information is deliberately withheld,

the Trustee may in its absolute discretion alter or amend the Benefits to amounts that would have applied had full and accurate information been supplied.

**11.5 Information about satisfying a Condition of Release**

It is the responsibility of a Member to inform the Trustee that the Member has satisfied a Condition of Release and to provide sufficient information as required by the Trustee to enable it to confirm the specific Condition of Release applicable to the Member.

**11.6 Anticipated Change of Status**

A Member must inform the Trustee as soon as practicable of any event which has or may have effect that:

- (a) the Member becomes an Employee of any other Member where the Member is not a Relative of the other Member; or
- (b) the Member becomes Disqualified from holding the office as an Individual Trustee, or as a Director of a Constitutional Corporation which is the Trustee.

**11.7 Status as Self Managed Superannuation Fund**

- (a) If at any time, a Member ceases to satisfy rules 11.1(b) or 11.1(c) the Trustee and the Members must complete such arrangements (which may include the Member ceasing to be a Member) as are necessary to ensure that the Membership of the Fund as a whole satisfies those requirements by no later than 6 months after the Member ceased to satisfy those requirements or by such other time as is prescribed under the Relevant Law as the time by which the trusteeship of the Fund must meet the trusteeship requirements for Self Managed Superannuation Funds under the Relevant Law.
- (b) For the purposes of rule 11.7(a):



- (i) a Member may request that all the Member's Benefit or Benefit Entitlement be paid in accordance with these Governing Rules or be transferred or rolled-over to an Approved Benefit Arrangement under rule 19; or
- (ii) the Trustee may transfer a Member's Benefit Entitlement or roll-over a Member's Benefit to an Eligible Roll-Over Fund under rule 20.2.

## **12 MEMBERSHIP NOTIFICATION REQUIREMENTS**

### **12.1 Notice to New Member**

Before or, where the Relevant Law permits, as soon as practicable after the admission of a person as a Member, the Trustee must arrange for the person to be given a written statement containing information and details relating to the Fund as required by the Relevant Law.

### **12.2 Disclosure and Reporting Requirements**

The Trustee must arrange for Members, former Members and Beneficiaries to be provided with information in writing of copies of accounts, records or documents of the Fund as required by the Relevant Law on an annual basis and on other occasions and in such manner required by the Relevant Law.

### **12.3 Notice to Former Member**

As soon as practicable after a person ceases to be a Member, the Trustee must arrange for the former Member or the Legal Personal Representative of the former Member to be given a written statement containing such information and details relating to the Benefits of the former Member required by the Relevant Law.

### **12.4 Disclosure Limitation**

No Dependant of a Member is entitled to obtain information in respect of any details of the operation of the Fund or any matter which may relate to the conduct of the Fund which in the opinion of the Trustee it would be inappropriate to disclose other than as is provided for by this rule 12.

### **12.5 Inspection of Governing Rules and Other Documents**

A copy of these Governing Rules, any other documents as required by the Relevant Law and any trust documents must be made available for inspection by any Member. A copy of these Governing Rules and any other documents required by the Relevant Law must be made available for inspection by a Beneficiary on the request of the Beneficiary and unless otherwise required by the Relevant Law, it is sufficient for the purposes of this rule 12.5 to make a copy of these Governing Rules or such documents available to the Member or Beneficiary for inspection at the office of the Trustee or at the place of business of an Individual Trustee during hours when that office or business is open.

## **13 CESSATION OF MEMBERSHIP**

### **13.1 Cessation**

A person ceases to be a Member on the earliest to occur of the following:

- (a) unless the Trustee otherwise determines, on payment of all the Member's Benefit to the Member or on the transfer or roll-over of the Member's Benefit or Benefit Entitlement to an Approved Benefit Arrangement or an Eligible Rollover Fund on behalf of the Member;
- (b) following the death of the Member, when all of the deceased Member's interest has been paid or applied in accordance with these Governing Rules;

- (c) unless the Trustee otherwise determines, when Benefits payable to or on behalf of a Member cease to be payable; and
- (d) in respect of a Member for whom the Trustee holds no balance in the Fund, when the Trustee determines.

## **14 FUND ADMINISTRATION**

### **14.1 Fund Vested in Trustee**

The Fund is vested in and must be managed by the Trustee on the terms and conditions and subject to the trusts, powers, authorities and discretions contained in these Governing Rules.

### **14.2 Fund Assets**

The gross assets of the Fund consist of all the cash, investments and other property held by or on account of the Trustee on the trusts of these Governing Rules and include:

- (a) the amount, if any, standing or transferred to the credit of the Fund at or after the date on which these Governing Rules come into effect;
- (b) such Contributions as the Members make to the Fund at any time;
- (c) such Contributions as an Employer makes to the Fund at any time in respect of a Member;
- (d) such Government Contributions as are made to the Fund at any time;
- (e) such Contributions resulting from a Contribution Split by a Spouse of a Member in favour of the Member as are received by the Fund at any time from another Complying Superannuation Fund;
- (f) interest, dividends and distributions of income arising from any investment and the accumulation of that income;
- (g) profits and other benefits arising from any investment and the accumulation of those profits;
- (h) the proceeds (including bonuses) of any Policy held by the Fund;
- (i) money, investments and other property transferred to the Fund as a Roll-Over Superannuation Benefit or otherwise;
- (j) any Shortfall Components received by the Fund;
- (k) any Financial Assistance received by the Fund;
- (l) any amount recorded in the Financial Statements of the Fund as a Future Income Tax Benefit or similar designation; and
- (m) any other Contributions or amounts permitted under these Governing Rules and the Relevant Law.

## **15 FUND ACCOUNTS**

### **15.1 Accumulation Accounts**

The Trustee must establish an Accumulation Account, including such sub-accounts as the Trustee considers necessary or desirable for the administration of the Fund, for each new Member and, if the Trustee considers it necessary, for other Members.

## 15.2 Credits to Accumulation Accounts

Subject to rule 15.5, the following amounts shall be credited to the appropriate Accumulation Account:

- (a) any amount paid into the Fund in respect of a Member as a transfer or a Roll-Over Superannuation Benefit which the Trustee considers it appropriate to credit;
- (b) any Contributions made by a Member;
- (c) any Contributions made in respect of a Member by an Employer;
- (d) any Government Contribution received in respect of a Member;
- (e) such Contributions resulting from a Contribution Split by a Spouse of a Member in favour of the Member as are received by the Fund at any time from another Complying Superannuation Fund;
- (f) the proceeds of any Policy or Annuity effected or maintained by the Trustee in respect of a Member and paid to the Trustee which the Trustee considers it appropriate to credit;
- (g) such positive earnings as are determined by the Trustee in accordance with rules 4.5(e), 15.4 and 15.6;
- (h) any forfeited amounts allocated to but not paid directly to a Member or Beneficiary under rule 22.4;
- (i) any amounts transferred from the Pension Account of a Pensioner;
- (j) any Shortfall Component paid in respect of a Member;
- (k) any amount of Financial Assistance determined by the Trustee to be appropriate to credit;
- (l) any other Contributions made in respect of a Member and permitted under these Governing Rules and the Relevant Law;
- (m) such part of the proceeds from the commutation of a Pension as the Trustee has determined to transfer to the Accumulation Account under rule 39.3(b)(iv) or such other applicable rule;
- (n) any amounts transferred from a Reserve Account; and
- (o) such other amounts as the Trustee may from time to time determine.

## 15.3 Debits to Accumulation Accounts

Subject to rule 15.5 the following amounts will be debited to the appropriate Accumulation Account:

- (a) any amount paid out of the Fund in respect of a Member as a transfer or Roll-Over Superannuation Benefit which the Trustee considers it appropriate to debit;
- (b) any Benefit payments made to or in respect of a Member or Beneficiary, other than payments from a Pension Account;
- (c) the costs of any Policy or Annuity effected or maintained by the Trustee in respect of the relevant Member, subject to rule 15.4(b)(iv);
- (d) such proportion of any amount payable by way of Taxation in respect of Contributions or any Shortfall Component paid to the Fund or earnings of the Fund credited to the Accumulation Account or arising as a result of a Roll-Over Superannuation Benefit as the Trustee may determine;

- (e) such of the costs, charges and expenses incurred under rule 8 or an appropriate portion thereof as the Trustee may determine;
- (f) the amount of any lien exercised under rule 7 or an appropriate portion thereof as the Trustee may determine;
- (g) any amount forfeited under rule 22.2;
- (h) such negative earnings as may be determined by the Trustee in accordance with rules 4.5(e), 15.4 or 15.6;
- (i) any amount paid in respect of the Trustee indemnity under rule 7 or an appropriate portion thereof as the Trustee may determine;
- (j) any amount transferred to the Pension Account of a Pensioner;
- (k) the amount of any Levy determined by the Trustee to be appropriate to debit;
- (l) the amount of any Taxation attributable to the Member or Beneficiary;
- (m) the amount of any Contributions which are the subject of a Contribution Splitting Application from a Member and which are paid by the Trustee to another Complying Superannuation Fund or to the account of the Member's Spouse within the Fund in accordance with such application;
- (n) such amount as is referred to in a Release Authority given by a Member or the Commissioner to the Trustee, and which is paid by the Trustee to the Member or to the Commissioner in accordance with such Release Authority; and
- (o) such other amounts as the Trustee may determine from time to time.

#### **15.4 Income Account**

- (a) The Trustee must establish an Income Account for the Fund to which the following, subject to rule 4.5(e), will be credited:
  - (i) all income and profits of the Fund each Fund Year;
  - (ii) any credits arising out of adjustments under rule 15.6;
  - (iii) any amount transferred from a Reserve Account under rule 15.5;
  - (iv) the proceeds of any Policy effected or maintained by the Trustee where the Trustee determines that it should not be credited to any other Account; and
  - (v) any Financial Assistance received by the Fund and not credited to any other Account,

and profits of the Fund include any surplus arising from a valuation undertaken at any time during the year in accordance with rule 15.8.
- (b) The Income Account will, subject to rule 4.5(e), be debited with the following:
  - (i) any loss sustained on the disposal of any investments of the Fund;
  - (ii) any costs or charges incurred under rule 8.2 which are not debited to any other Account;
  - (iii) any debits arising out of adjustments under rule 15.6;
  - (iv) the cost of any Policy effected or maintained by the Trustee where the Trustee determines that it should not be debited to any other Account;
  - (v) any deficiency arising from a valuation undertaken under rule 15.8;
  - (vi) any amount payable or which may become payable by way of Taxation in respect of Contributions, Shortfall Components and income and profits of

the Fund which are not debited to any other Account as the Trustee determines to be equitable;

- (vii) any amount of Levy payable by the Fund and not debited to any other Account; and
  - (viii) any income transferred from the Income Account to a Reserve Account.
- (c) Following the debiting of the Income Account under rule 15.4(b) at the end of each Fund Year the Trustee must determine the Fund Earning Rate, after taking into account such provisions or reserves for future contingencies as the Trustee considers reasonable.
  - (d) Subject to rule 4.5(e), an amount determined by application of the Fund Earning Rate must be allocated from the Income Account to each Accumulation Account and Pension Account in proportion to the amount standing to the credit of that account at the beginning of the Fund Year in respect of which the distribution is being made, an appropriate adjustment being made for amounts (if any) credited or debited to the account since that date.
  - (e) Any amount remaining in the Income Account after distribution of earnings under rule 15.4(d) must be transferred to a Reserve Account established under rule 15.5.
  - (f) In the event that the Trustee is required to establish a Fund Earning Rate in respect of a part of a Fund Year, then such interim Fund Earning Rate for that period will be determined by the Trustee in accordance with the Relevant Law on a basis which the Trustee considers to be equitable. The Trustee must, when required by the Regulator or the Relevant Law, notify the Members of the basis of the calculation of the interim Fund Earning Rate.

#### **15.5 Reserve Account**

- (a) The Trustee has power at any time to establish one or more Reserve Account(s) of the Fund. Subject to the Relevant Law, a Reserve Account may be credited with the following:
  - (i) an amount transferred from the Income Account under rule 15.4;
  - (ii) Contributions held by the Trustee pending allocation to the Accumulation Accounts of Members in accordance with rule 18.7;
  - (iii) some or all of the proceeds of any Policy;
  - (iv) such portion as the Trustee considers appropriate of an amount paid into the Fund as a transfer or Roll-Over Superannuation Benefit;
  - (v) an amount transferred from the Forfeiture Account under rule 22.4(f); and
  - (vi) such other amounts as the Trustee considers appropriate.
- (b) Money held in a Reserve Account does not form part of any Accumulation Account or Pension Account. Any income earned by the Fund on the money held in a Reserve Account must be credited to that Reserve Account.
- (c) A Reserve Account may, at the discretion of the Trustee, be used for the following purposes:
  - (i) to generally give effect to any reserving strategy established by the Trustee to stabilise the investment earnings of the Fund;
  - (ii) to maintain a solvency or other reserve as the Trustee determines to be necessary or appropriate in connection with the payment of a Pension from the Fund;

- (iii) to hold Contributions pending allocation to the Accumulation Accounts of Members in accordance with rule 18.7;
- (iv) to make an Anti-Detriment Payment;
- (v) to provide for such contingencies as the Trustee may determine;
- (vi) to augment the Fund Earning Rate;
- (vii) to meet any Taxation payments payable by the Fund;
- (viii) to pay any expenses or charges payable by the Fund;
- (ix) to pay a Benefit, or augment a Benefit to be paid, to a Member in the event of the Member suffering Permanent Incapacity, Temporary Incapacity or a Terminal Medical Condition or to be paid to one or more of the Dependants or the Legal Personal Representative of a deceased Member;
- (x) to pay to or for the benefit of any Member, Beneficiary or former Member including augmentation of an Accumulation Account or Pension Account or on any other basis that does not breach the Relevant Law; and
- (xi) for any other purpose determined by the Trustee which does not breach the Relevant Law and which is not inconsistent with trust law.

#### **15.6 Adjustment to Accumulation or Pension Account**

In determining the amount standing to the credit of an Accumulation Account or Pension Account at the time a Benefit is calculated or becomes payable, the Trustee must make such adjustment (up to the date of payment) reflecting the Fund Earning Rate then applying as, in its discretion, it considers equitable, and in accordance with the Relevant Law. The Income Account must be debited or credited accordingly.

#### **15.7 Other Accounts**

The Trustee may from time to time establish such other accounts as it considers necessary or convenient for the proper administration of the Fund or as required by the Relevant Law.

#### **15.8 Valuation of the Fund**

- (a) At the end of each Fund Year or at such other time as the Trustee considers appropriate, or as the Relevant Law requires, the Trustee shall:
  - (i) make a valuation of all assets of the Fund (including the value of any Policy held by the Fund) at that date; and
  - (ii) determine whether there is a surplus or deficiency which it is equitable to transfer to the Income Account or the relevant sub-account referred to in rule 4.5(d).
- (b) The value so determined in respect of each asset must then be reflected in the balance sheet and other accounts of the Fund.

### **16 FUND RECORDS, DISCLOSURE AND INVESTIGATION**

#### **16.1 Receipt and Payment of Money**

All money of the Fund must be lodged as soon as practicable to the credit of:

- (a) an account in the name of the Fund kept with a bank or other authorised deposit-taking institution as determined from time to time by the Trustee;
- (b) an Insurer for the payment of premiums; or

- (c) the trust account of a solicitor, accountant or Investment Manager appointed under these Governing Rules.

## **16.2 Issue of Receipts**

A receipt given on behalf of the Fund by the Trustee or any other person who may from time to time be authorised by the Trustee in writing to receive any money of the Fund is a sufficient discharge of the person by whom the money is paid in respect of the amount paid.

## **16.3 Records and Accounts to be Kept**

The Trustee must arrange for:

- (a) the keeping of accounts of all money received into and disbursed from the Fund and of all dealings in connection with such money;
- (b) the collection and prompt payment into an authorised account of the Fund or the otherwise appropriate dealing with all money due to the Fund;
- (c) the keeping and safe-custody of all records, books, accounts, minutes, reports and other documentation as may be required by the Relevant Law or otherwise in proper order, and the retention of such records, books, accounts, minutes, reports and documents for such period as is required by the Relevant Law;
- (d) the preparation of Financial Statements and such other or additional accounts and statements in respect of each Fund Year as are required by the Relevant Law; and
- (e) the preparation and lodgement of an annual return to the Regulator and of such other certificates, statements, forms, documents and information in such manner and within the time required by the Relevant Law.

## **16.4 Audit**

The Trustee must:

- (a) make suitable arrangements for the auditing of the Financial Statements and other accounts, books and relevant records of the Fund by the Auditor annually or at such other times as required by the Relevant Law; and
- (b) obtain from the Auditor such certificates, statements, forms and other documents at such time and in such form as required by the Relevant Law.

## **16.5 Disclosure and Reporting Requirements**

The Trustee must arrange to provide to:

- (a) any Member and Beneficiary;
- (b) the Regulator;
- (c) any court;
- (d) any Actuary;
- (e) any Auditor; and
- (f) any other persons specified in the Relevant Law,

such information or documentation, at such time and in such manner as is required by the Relevant Law.

## 17 PAYMENT OF TAXATION AND LEVIES

### 17.1 Tax on Contributions and Shortfall Components

The Trustee or, with the agreement of the Trustee, any other appropriate organisation, may deduct any Taxation payable in relation to a Contribution or Shortfall Component prior to the Contribution or Shortfall Component being credited to the Accumulation Account of the Member. Where such Taxation has been deducted from a Contribution or Shortfall Component a reference to the crediting of the Contribution or Shortfall Component to an Accumulation Account means the crediting of the net Contribution or Shortfall Component after the deduction of such Taxation.

### 17.2 Surcharge

The Trustee may make provision for and may deduct any surcharge or other amount of whatever description levied on the Fund, pursuant to the Superannuation Contributions Tax (Assessment and Collection) Act 1997 and related legislation (including any applicable provisional or advance payments required under that legislation).

### 17.3 Tax on Income

The Trustee may make provision for and may deduct any Taxation payable in relation to the taxable income of the Fund not otherwise deducted under this rule 17 from the Income Account or the Accounts of Members.

The Trustee may, if the Trustee so determines, deduct any amount calculated as a Provision for Deferred Income Tax from the Income Account or the Accounts of Members and record such amount as a liability of the Fund in the Financial Statements of the Fund, regardless of the degree of certainty that the amount calculated will be payable by the Fund in future.

The Trustee may, if the Trustee so determines, add any amount calculated as a Future Income Tax Benefit to the Income Account or the Accounts of Members and record such amount as an asset of the Fund in the Financial Statements of the Fund, despite the fact that it will not generate investment income and regardless of the degree of certainty that the amount calculated will be received by the Fund in future.

### 17.4 Tax on Benefits

The Trustee or, with the agreement of the Trustee, any other appropriate organisation, may deduct from any Benefit payable to any Member or Beneficiary under these Governing Rules any Taxation required to be deducted (or such Taxation as the Trustee considers is required to be deducted) from it.

### 17.5 Payment to Relevant Authority

The Trustee must pay all Taxation and any Levy which is due and payable by the Fund, to the relevant authorities within the required time for payment.

## 18 CONTRIBUTIONS TO FUND

### 18.1 Member and Employer Contributions

A Member or (if applicable) an Employer may, subject to any contributions cap under the Relevant Law which applies so as to prohibit or restrict the contribution of an amount, contribute to the Fund in respect of a Member such amount and in such manner and at such times as each of them in their absolute and uncontrolled discretion determines.

### 18.2 Contributions in Cash or in Specie

Any Contributions made by a Member or an Employer may be made to the Trustee either in cash or by transfer of an asset or assets provided that:



- (a) the assets transferred must be authorised investments as set out in rule 4.1; and
- (b) any transfer of an asset under this rule 18.2 must only be made on the terms and conditions permitted under the Relevant Law.

### **18.3 No Obligation to Contribute**

In the absence of any agreement to the contrary, a Member is not under any obligation to make a Contribution to the Fund in respect of any Fund Year and a Member may remain a Member notwithstanding that a Contribution is not made in respect of that Member in respect of any Fund Year.

### **18.4 Acceptance of Contributions**

Subject to this rule 18, the Trustee may accept any Contribution or Shortfall Component made by or in respect of a Member that is permitted by the Relevant Law, but must not accept any amount:

- (a) if the Regulator so directs;
- (b) if the amount is received from or on behalf of a Member, but is not an employer contribution made in respect of the Member, if the Member's Tax File Number has not been quoted to the Trustee as required under the Relevant Law; or
- (c) to the extent that the amount exceeds a contributions cap applying under the Relevant Law, which contributions cap applies so as to prohibit or restrict the acceptance of any amount or part thereof by the Trustee.

### **18.5 Ineligible Contributions**

If the Trustee ascertains at any time that an amount or part thereof has been received by the Trustee which the Trustee is not permitted to accept under this rule 18, the Trustee must refund such amount (in whole or in part as the case requires) within any time period which may be required by the Relevant Law, less any:

- (a) charge which an Insurer may have made in respect of any extra cover which it has provided in relation to the relevant amount; and
- (b) reasonable administration and transaction charges,

in each case to the extent permitted under the Relevant Law, and the Benefits held for the Member in the Fund shall be those which would have been held if such amount had not been received. The Trustee shall hold all amounts received which the Trustee is not permitted to accept under this rule 18, pending their refund, as a bare trustee for the person entitled to such refund and no such amount, regardless of the manner in which it is held, invested or applied by the Trustee pending its refund by the Trustee, shall form part of the Fund.

### **18.6 Spouse and Other Contributions**

The Trustee may, with the consent of a Member, accept Contributions in any form permitted by the Relevant Law made to the Fund in respect of the Member and, without limiting the generality of this rule 18.6, accept Contributions by the Spouse of a Member or from the trustee of a Complying Superannuation Fund of which the Spouse of a Member is a member, where such Contributions result from a Contribution Split by the Spouse in favour of the Member, notwithstanding that the Spouse may also be a Member in their own right.

### **18.7 Must Allocate Contributions**

The Trustee must allocate Contributions to Members within 28 days of the end of the month in which the Contribution is received or such longer period as is reasonable in the circumstances.

### **18.8 Refund of Excess Contributions**

The Trustee must pay any amount stated in a Release Authority, signed by the Member named in the Release Authority, for the repayment of excess Contributions to the Commissioner or to any other person or entity as directed in the Release Authority, including any additional amounts such as penalties or other levies as included in the Release Authority.

## **19 TRANSFERS AND ROLL-OVERS TO APPROVED BENEFIT ARRANGEMENTS**

### **19.1 Request for Transfer or Roll-Over to Approved Benefit Arrangement**

Where a Member is a member of or is eligible to join any Approved Benefit Arrangement and requests:

- (a) the transfer of the whole or part of his or her Benefit Entitlement; or
- (b) the roll-over of the whole or part of his or her Benefit,

then the Trustee must transfer the whole or any part of the amount in the Fund representing the relevant Benefit Entitlement or Benefit to the trustee of the Approved Benefit Arrangement or, where the Approved Benefit Arrangement is the Fund, to another account maintained in the Fund for the Member, provided that a transfer or roll-over may only be made under this rule 19.1 where the Trustee is satisfied that the transfer or roll-over is permitted by, and is made in accordance with, the Relevant Law.

### **19.2 Amount of Transfer**

The amount of a Member's Benefit Entitlement to be transferred under rule 19.1 must not, subject to rule 28, exceed the amount standing to the credit of the relevant Member's account.

### **19.3 Effect, Method and Timing of Transfer or Roll-Over**

- (a) The Member must effect and execute any documentation required by the Relevant Law or otherwise notified to the Member by the Trustee as being necessary or desirable to enable the Trustee to complete the transfer or roll-over of a Roll-Over Superannuation Benefit to the Approved Benefit Arrangement or to another account within the Fund in accordance with the Relevant Law.
- (b) Upon receipt of a Member's request for a transfer or roll-over under rule 19.1, the Trustee must transfer or roll-over the relevant amount as soon as practicable and in any case within such period as is required by the Relevant Law.
- (c) The receipt of a transfer or roll-over of a Roll-Over Superannuation Benefit by the proper officer of the Approved Benefit Arrangement will constitute a complete discharge of the Trustee of all liabilities in respect of the transferred or rolled-over amount and the Trustee has no responsibility to see to the application of the transferred or rolled-over amount.
- (d) On the transfer or roll-over of a Roll-Over Superannuation Benefit in respect of a Member under this rule 19 to an Approved Benefit Arrangement other than the Fund, all the rights and interest of that Member under these Governing Rules (and all the rights and interest of any person otherwise entitled to claim in respect of the Member or on the occurrence of any event or circumstances affecting the Member) in respect of the amount transferred or rolled-over are entirely extinguished.

#### **19.4 Contribution Split**

The Trustee must give effect to a Contribution Splitting Application lodged by a Member if such application specifies the matters required in such an application under the Relevant Law and is not an invalid application for the purposes of the Relevant Law.

### **20 TRANSFERS AND ROLL-OVERS WITHOUT CONSENT**

#### **20.1 Successor Fund Transfers**

Subject to rule 20.2, the Trustee may transfer the whole or part of a Member's Benefit Entitlement to an Approved Benefit Arrangement without the request or consent of the Member where the Approved Benefit Arrangement is a successor fund within the meaning of the Relevant Law. The Trustee may transfer the Member's Benefit Entitlement to such an Approved Benefit Arrangement whether or not the Member is at the time of the transfer a participant in that Approved Benefit Arrangement.

#### **20.2 Eligible Roll-Over Funds**

In accordance with the Relevant Law the Trustee may, without the request or consent of a Member, and, where required by the Relevant Law, the Trustee must:

- (a) transfer a Member's Benefit Entitlement or roll-over a Member's Benefit to an Eligible Roll-Over Fund; and
- (b) provide any information to the trustee of the Eligible Roll-Over Fund at such time and in such manner as required by the Relevant Law.

### **21 TRANSFERS AND ROLL-OVERS FROM APPROVED BENEFIT ARRANGEMENTS**

#### **21.1 Transfer or Roll-Over of Benefit Entitlements or Benefits**

Where a Member is a member of any other Approved Benefit Arrangement the Trustee may by resolution acquire by transfer or roll-over from the trustee of the other Approved Benefit Arrangement the whole or any part of the assets of the Approved Benefit Arrangement or the interest of any person who is a participant or former participant in that Approved Benefit Arrangement with the intent of preserving the rights, entitlements and interests of the member of the Approved Benefit Arrangement at the time of the transfer or roll-over.

#### **21.2 Rights and Entitlements in Transferred Benefit Entitlements or Benefits**

The Trustee must hold any amounts transferred or rolled over in accordance with rule 21.1 as part of the Fund and reflect such equivalent rights, entitlements and interests in the particular Member's Accumulation Account or Pension Account as existed in the other Approved Benefit Arrangement and are required pursuant to the terms on which the transfer or roll-over was effected and, if the Trustee so determines, the Member may be deemed to have become a Member on the date the Member became a member of the Approved Benefit Arrangement from which the Benefit Entitlement or Benefit was transferred or rolled over.

### **22 FORFEITURE OF BENEFIT ENTITLEMENTS**

#### **22.1 No Recognition of Assignment or Charge**

The Trustee shall not recognise an assignment or charge of a Benefit Entitlement which is prohibited under the Relevant Law, and may in its absolute discretion recognise or decline to recognise an assignment or charge of a Benefit Entitlement which is permitted under the Relevant Law.

#### **22.2 Accumulation Account Residue**

Subject to the Relevant Law, any Member or former Member:

- (a) who has been paid all Benefits which the Trustee considers should be paid under the provisions of these Governing Rules or all Benefits which the Trustee is able to pay to or in respect of the Member or former Member under the Relevant Law; and
- (b) who still has a residual amount standing to the credit of their Accumulation Account, forfeits such amount and such amount must be dealt with as a forfeited Benefit Entitlement.

### **22.3 Forfeiture Account**

- (a) The Trustee has power at any time to establish a Forfeiture Account and must transfer to the credit of a Forfeiture Account any amounts forfeited under rule 22.2 or otherwise forfeited in accordance with these Governing Rules.
- (b) Any money held in a Forfeiture Account does not form part of any Accumulation Account and any income derived by the Fund on the money held in the Forfeiture Account must be credited back to the Forfeiture Account.
- (c) A Forfeiture Account must be applied in accordance with the remaining provisions of this rule 22.

### **22.4 Application of Forfeited Benefit Entitlements**

The Trustee must pay or apply any amounts which have been forfeited and are held in a Forfeiture Account in any one or more of the following ways:

- (a) to or for the benefit of the Member who forfeited the amount (as the case requires) or to the Dependants of the Member or any one or more of them in such proportions between them and on such terms as the Trustee may from time to time in its absolute discretion determine;
- (b) to the trustee of the estate of the Member who forfeited the amount;
- (c) to or for the benefit of the Member who forfeited the amount (as the case requires) or to the Dependants of the Member to assist in the event of financial hardship, sickness, accident or other misfortune causing hardship;
- (d) to or for the benefit of other Members or their Dependants who have rights to receive Benefits from the Fund;
- (e) for the provision to other Members or their Dependants of additional Benefits on a basis that does not breach the Relevant Law and is reasonable having regard to all the circumstances;
- (f) for crediting to a Reserve Account to be applied in accordance with rule 15.5;
- (g) for any other purpose approved in writing by the Regulator,

provided that the Trustee may only apply amounts which have been forfeited in such circumstances, in such manner and at such times as are in accordance with the Relevant Law. For the purposes of this rule 22.4, Member includes former Member.

## **23 POLICIES OF ASSURANCE**

### **23.1 Trustee may Effect or Acquire Policy**

The Trustee may effect separate Policies with an Insurer and may secure the Benefit of a Member by means of an individual Policy or Policies or a group Policy or Policies or partly in one way and partly in another.

The Trustee may otherwise acquire one or more Policies in respect of a Member provided such acquisition is not prohibited under the Relevant Law.

If the Trustee has effected or acquired one or more Policies in respect of a Member who has subsequently become a former Member, the Trustee may continue to maintain such Policy or Policies for as long as it considers the maintenance of such Policy or Policies to be of benefit to the current Members or their Dependants and provided that doing so complies with the Relevant Law.

The Trustee is not responsible or liable to a Member or former Member, their Legal Personal Representative or Dependants should the Trustee determine not to exercise the power to effect, acquire or maintain such Policy or Policies.

### **23.2 Trustee Required to Effect Policy**

Notwithstanding anything in rule 23.1, where:

- (a) the Trustee has informed a Member that a Policy of a specified type (including the quantum of cover) will be effected or acquired in respect of the Member, the Trustee must effect or acquire such Policy unless the Member requests the Trustee in writing not to effect or acquire such Policy; or
- (b) a Member requests the Trustee in writing to effect or acquire a Policy of a specified type (including the quantum of cover) in respect of the Member, and the Trustee agrees to effect or acquire such Policy on the basis that to do so is in the best interests of the Member or the Dependants of the Member, the Trustee must effect or acquire such Policy unless the Member by written notice to the Trustee withdraws, cancels or alters the Member's original request,

provided always that the Trustee is able to obtain such Policy or Policies in respect of the Member either at all or at a cost that the Trustee considers to be reasonable.

### **23.3 Premiums for Policy**

The premiums for any Policy effected, acquired or maintained may be, provided that doing so complies with the Relevant Law, debited to the Income Account, directly to the Accumulation Account or a Pension Account of the Member in respect of whom the Policy is effected, acquired or maintained, directly to the Accumulation Account or a Pension Account of another Member, including for the purposes of holding cross insurance, directly to a Reserve Account or alternatively in such proportions among Members as the Trustee considers to be equitable.

### **23.4 Limitations on Policy**

Where a Policy is being effected by the Trustee in respect of a Member and an Insurer refuses to insure a Member or seeks to impose any limitations or special conditions in respect of a Member then notwithstanding the Benefits which may be payable under these Governing Rules in respect of the Member, the Trustee may impose such limitations or special conditions in respect of the Benefits otherwise payable in the event of the death or the disablement of the Member as it may determine.

### **23.5 Endowment or Whole of Life Policy**

Where all or any of the Member's Contributions have been applied towards an endowment or whole of life Policy, then the Member's Benefit Entitlement means, in relation to those Contributions and any net earnings which would but for this rule 23.5 be applicable to them, the surrender value of such endowment or whole of life Policy.

### **23.6 Self-Insurance**

Subject to the limitations on self-insurance by a Complying Superannuation Fund under the Relevant Law, the Trustee may continue to maintain one or more Self-Insurance Reserve Account(s) established, prior to 1 July 2013, for the purposes of paying a Benefit, or augmenting a Benefit to be paid, to:

- (a) a Member in the event of the Member suffering Permanent Incapacity, Temporary Incapacity or a Terminal Medical Condition; or
- (b) one or more of the Dependants or the Legal Personal Representative of a deceased Member,

provided that any Self-Insurance Reserve Accounts maintained by the Trustee as at 1 July 2016, or such other date as is specified by the Relevant Law as the date from which a Complying Superannuation Fund must support any insured benefit with a policy of insurance provided by an insurer (**Cessation Date**), cease to be maintained for the purpose of paying a Benefit under this rule 23.6.

Any Self-Insurance Reserve Accounts maintained by the Trustee at the Cessation Date may be deemed by the Trustee, in its absolute discretion, to be continued as a Reserve for a specific or general purpose as nominated by the Trustee or applied to the Accounts of Members in such proportions as the Trustee may determine.

## 24 TREATMENT OF PRESERVED BENEFITS

Notwithstanding any other provision of these Governing Rules, any Preserved Payment Benefits held by the Trustee which under the Relevant Law are not permitted to be paid out to the Member may, at the discretion of the Trustee, be dealt with in accordance with rule 19, or retained in the Fund subject to rules 25 and 27.

## 25 PAYMENT OF PRESERVED AMOUNTS

Notwithstanding any other provision of these Governing Rules, the Trustee may determine to pay a Member or Dependant of a Member any Benefit which is a Preserved Payment Benefit on the Member attaining the Payment Age, Retiring from Employment, in the event of Permanent Incapacity, a Terminal Medical Condition, the death of the Member or in other circumstances permitted by the Relevant Law.

## 26 PAYMENT OF NON-PRESERVED AMOUNTS

Notwithstanding any other provision of these Governing Rules which may be construed to the contrary:

### (a) Member Election

a Member may elect at any time to withdraw the whole or any part of their Non-Preserved Amount by giving notice to the Trustee in such form and manner as may be determined by the Trustee from time to time;

### (b) Minimum Payment

the minimum Non-Preserved Amount which may be withdrawn by a Member under rule 26(a) must be determined by the Trustee and notified to Members.

## 27 COMPULSORY PAYMENT OF BENEFITS

Notwithstanding any other provision of these Governing Rules which may be construed to the contrary, the Benefit Entitlement of a Member must be cashed, or commence to be cashed within the meaning of the Relevant Law, as soon as practicable after the date on which the Relevant Law requires such Benefit Entitlement to be cashed or to be commenced to be cashed.

## 28 BENEFIT AUGMENTATION

Prior to payment of a Benefit, the Trustee may determine to pay some part of the Reserve Account under rule 15.5(c)(x) to the Member's Accumulation Account for purposes of the payment of a Benefit.

## 29 DEALING WITH BENEFITS

### 29.1 Payment of Benefits

Where a Member or Beneficiary is eligible to receive payment of a Benefit under rules 32, 33.1, 34 (subject to rules 34.10(a) and 34.10(b)), 35 or 36(c) the Benefit may be paid as:

- (a) one or more lump sums;
  - (b) one or more Income Streams;
  - (c) a combination of one or more lump sums and one or more Income Streams,
- unless the Benefit must be provided in some other manner under the Relevant Law.

### 29.2 Retention of Benefits

The Trustee may in its absolute discretion retain all or any part of any Benefit payable in the Fund provided, however, that all Benefits must be paid at such time and in such manner as required by the Relevant Law. At its discretion and as required by the Relevant Law, the Trustee may pay Benefits upon:

- (a) **Death**  
the Member dies, in which case it must be paid in accordance with rule 34;
- (b) **Payment Otherwise Required**  
the payment of the Benefit is required in accordance with the provisions of these Governing Rules or the Relevant Law; or
- (c) **Discretion**  
the Trustee elects in its absolute discretion to pay the Benefit to the Member or Beneficiary.

## 30 PAYMENT OF BENEFITS - GENERAL

### 30.1 Address for Benefits

Benefits are payable at the principal office for the time being of the Trustee or otherwise as may be determined by the Trustee and advised to the Member or Beneficiary. The Trustee may forward the Benefits to the postal address or bank account of the Member or Beneficiary last notified to the Trustee or to such other place as the Trustee may determine.

### 30.2 Notification of Address

Every Member, Beneficiary, or person to whom a Benefit is payable on behalf of or for the benefit of a Member or Beneficiary, must (except where no further Benefit is payable from the Fund) notify the Trustee in writing or by Electronic Communication at the time the Benefit becomes payable and immediately after the Member or Beneficiary changes address of:

- (a) the place of residence of the Member or Beneficiary and the full postal address of that residence; and
- (b) the bank account (if any) to which the Member or Beneficiary requests that the Benefit be paid.

**30.3 Receipt for Benefits**

Any person to whom a Benefit is payable must, if requested, furnish the Trustee with a receipt and release in the form required by the Trustee.

**30.4 Notification of Claims and Proofs**

Where a Benefit is payable to or in respect of a Member, prior to payment of the Benefit the Trustee must notify:

- (a) the Member, in the case of a Benefit payable to the Member;
- (b) any person named in a Binding Death Benefit Nomination or Non-Binding Death Benefit Nomination held by the Trustee in respect of the deceased Member, the Nominated Beneficiary, the Reversionary Beneficiary, the Legal Personal Representative, any known Dependants or any other person who the Trustee reasonably believes may have an entitlement to or an interest in the Benefit, in the case of a Benefit payable on death of a Member; and
- (c) in any other case, such persons as the Trustee reasonably believes may have an entitlement to or interest in the Benefit,

in writing or by Electronic Communication of the period within which the person may seek to claim an entitlement to the Benefit and where a person has produced to the Trustee such evidence, done all such acts and executed all such documents as the Trustee may reasonably require in order to satisfy the Trustee that the person is entitled to the payment of part or all of the Benefit under these Governing Rules, the Trustee must pay such Benefit provided that the Trustee must also notify, in writing or by Electronic Communication, any person mentioned in rule 30.4 of the period within which the person may object to the payment of the Benefit and may defer the payment of the Benefit until that period for objections has elapsed.

**30.5 Notification Outside Time Limit**

Where a person has failed to notify the Trustee of a claim or of their intention to make a claim within the period determined by the Trustee under the proviso in rule 30.4, no payment may be made to the person unless the Trustee is satisfied that such a payment may be made from the Fund in accordance with these Governing Rules and the Relevant Law.

**30.6 No Personal Claim**

No Member or person claiming through a Member or on behalf of a Member or as the Dependant of a Member is entitled to require payment of that Member's interest in the Fund except as may be provided in these Governing Rules.

**30.7 Payment to Others on Behalf of Members and Beneficiaries**

When any Member or Beneficiary is under the age of 18 years or is under any legal disability or in the opinion of the Trustee it would be in the best interests of the Member or Beneficiary, the Trustee may pay all or part of any Benefit in such one or more of the following ways as the Trustee may determine:

- (a) to or towards the maintenance, education, advancement, support or benefit of the Member or Beneficiary in such manner and on such terms and conditions as the Trustee determines; or
- (b) to any other person who appears to the Trustee to be a trustee for the Member or Beneficiary or Spouse, Child, parent or guardian or a person having custody of the Member or Beneficiary for application on behalf of the Member or Beneficiary,



and the receipt by the person to whom the Benefit is paid is a complete discharge of the Trustee for the payment in respect of the Member or Beneficiary and the Trustee is not bound or concerned to see to the application of the Benefit so paid.

### **30.8 Unclaimed Benefits**

The Trustee must give to the Regulator a statement of Unclaimed Benefits and pay any Unclaimed Benefits to the Regulator at such time and in such manner as required by the Relevant Law.

### **30.9 Death of Member Prior to Benefit Payment**

Where a Member has become entitled to receive a Benefit as a Superannuation Lump Sum and before payment has been made by the Trustee, the Member dies, the Trustee may pay that Benefit in accordance with the provisions of rule 34.

### **30.10 Limitation on Benefit Payments**

- (a) Notwithstanding any other provision of these Governing Rules the Trustee must not pay out any Benefits to Members, Dependants or Beneficiaries where such payment would cause the Fund to breach the Relevant Law.
- (b) Notwithstanding any other provision of these Governing Rules the Trustee must not pay any Benefits to a Member, Dependant or Beneficiary to the extent that it would cause the Fund to fail to be a qualifying recognised overseas pension scheme (**QROPS**) for the purposes of section 169 of the UK Act where and for so long as the Trustee decides that the Fund will be a QROPS.

## **31 TRANSFER IN SPECIE**

### **31.1 Transfer of Investments**

To the extent permitted under the Relevant Law, the Trustee may, with the consent of a Member or Beneficiary:

- (a) to whom a Benefit is payable; or
- (b) in respect of whom a transfer of a Benefit Entitlement or roll-over of a Benefit under rule 19 is to be made,

transfer or roll-over investments of the Fund of equivalent value to the Member or Beneficiary or to the trustee of the Approved Benefit Arrangement in lieu of paying the whole or part of the amount otherwise payable under the provisions of these Governing Rules.

### **31.2 Transfer of Policy**

Where:

- (a) a Member or a Beneficiary is entitled to be paid a Benefit; or
- (b) the Trustee in its discretion determines to pay a Benefit to a Member, a Beneficiary or the Dependants of the Member including any interest in a Policy of any kind on the life of the Member,

the Trustee may, in its absolute discretion and in lieu of surrendering such Policy, assign the Policy to such Member or Beneficiary or to the Dependants or to such one or more of them to the exclusion of the other or others as the Trustee in its discretion may determine, and

- (c) the value of such Policy as at the date of assignment must be debited to the relevant Member's Accumulation Account or Pension Account; and

- (d) the Trustee will not be liable to pay any premiums which may become due and payable under the Policy to the extent that they relate to the period after the date of the assignment.

### **31.3 No Beneficial Interest**

Subject to the provisions of this rule (a) and rules 4.5 and 4.6, no Member or Beneficiary may have or acquire any beneficial or other interest in a specific asset of the Fund or the assets of the Fund as a whole while such asset or assets remain subject to the provisions of these Governing Rules.

## **32 RETIREMENT AND ATTAINMENT OF PAYMENT AGE**

Where a Member:

- (a) Retires from Employment; or
- (b) attains the Payment Age,

and the Member requests that a Benefit be paid, then such Member may be paid the amount standing to the credit of the Member's Accumulation Account as at the date on which payment is made, or such part of such amount as the Member requests.

Such Benefit may be paid as a lump sum or Income Stream (or combination) as provided in rule 29.1.

## **33 INCAPACITY**

### **33.1 Permanent Incapacity**

In the event that a Member suffers, in the opinion of the Trustee, Permanent Incapacity and requests that a Benefit be paid, then such Member may be paid by the Trustee a Benefit equal to the full amount standing to the credit of the Member's Accumulation Account as at the date on which payment is made, or such part of such amount as the Member requests.

Such Benefit may be paid as a lump sum or Income Stream (or combination) as provided in rule 29.1.

### **33.2 Temporary Incapacity**

- (a) In the event that a Member suffers, in the opinion of the Trustee, Temporary Incapacity and requests that a Benefit be paid under this rule 33.2, then such Member may be paid by the Trustee a non-commutable income stream equal to:
  - (i) in the case of a Member in respect of whom the Trustee receives an income Benefit under a Policy effected or acquired in relation to Temporary Incapacity, the amount payable to the Trustee as a result of the Temporary Incapacity of the Member under the Policy; and
  - (ii) in respect of any other Member, an income Benefit determined by the Trustee provided that the total income Benefit received by the Member may not reduce the Member's Benefit Entitlement and any payment of an income Benefit under this rule 33.2 is subject to the limitations contained in the Relevant Law.
- (b) A Member ceases to suffer Temporary Incapacity in the event that the Member:
  - (i) ceases to satisfy the definition of Temporary Incapacity;
  - (ii) attains the Payment Age; or
  - (iii) becomes entitled to another Benefit payable under these Governing Rules.
- (c) Any income Benefit under this rule 33.2 must:

- (i) in the case of a Benefit payable under a Policy, be paid in accordance with, and will cease in the circumstances set out in the Policy; and
- (ii) in any other case, be paid in the manner and in circumstances determined by the Trustee for this purpose from time to time,

and comply with the requirements of the Relevant Law.

## 34 DEATH

### 34.1 Binding Death Benefit Nomination

A Member may Provide to the Trustee one or more Binding Death Benefit Nominations requiring that the Trustee pay Benefits arising on the death of the Member to a person or persons specified in the Binding Death Benefit Nomination or Nominations, being the Legal Personal Representative and/or one or more of the Dependants of the Member and in such manner or form specified in the Binding Death Benefit Nomination or Nominations.

The Trustee will be bound to act in accordance with the directions contained in a valid Binding Death Benefit Nomination provided that the person or persons specified in the Binding Death Benefit Nomination are the Legal Personal Representative and/or one or more of the Dependants of the Member at the death of the Member.

The manner or form specified in the Binding Death Benefit Nomination may, without limitation, include requirements that a portion of the Benefits be paid as one or more lump sums, including by transfer of nominated assets in-specie to one or more specified Beneficiaries, or as one or more Pensions, including requirements as to the terms and conditions of such Pensions.

A Binding Death Benefit Nomination may contain directions concerning the payment of Benefits in the event that a nominated Dependant is not living at the death of the Member, is living but is not a Dependant of the Member on the death of the Member or, for some other reason, is unable to receive their nominated entitlement.

A Binding Death Benefit Nomination will not fail in its entirety by virtue of the fact that a portion of the instructions contained in the Binding Death Benefit Nomination cannot be met by the Trustee.

Any portion of a Binding Death Benefit Nomination which cannot be met by the Trustee must be distributed by the Trustee as if no Binding Death Benefit Nomination existed in respect to that portion of the Benefits of the deceased Member.

A Binding Death Benefit Nomination must meet the requirements set out in rule 34.2.

### 34.2 Form and Receipt of Binding Death Benefit Nomination

To be valid, a Binding Death Benefit Nomination must:

- (a) be in writing; and
- (b) be signed and dated by the Member in the presence of two witnesses who are aged 18 years or over, neither of whom are Dependants nominated in the Binding Death Benefit Nomination, nor Legal Personal Representatives of the Member; and
- (c) contain a dated and signed declaration by the witnesses stating that the Binding Death Benefit Nomination was signed by the Member in their presence; and
- (d) be received on behalf of the Trustee:
  - (i) where the Trustee is comprised of Individual Trustees, by at least one Individual Trustee; or

- (ii) where the Trustee is a Constitutional Corporation, by at least one Director of the Trustee,

including by the Member acting as either an Individual Trustee or Director of the Trustee; and

- (e) be Provided to the Trustee:

- (i) during the lifetime of the Member; or
- (ii) as soon as practicable following the death of the Member,

provided that, if the Trustee has commenced to pay Benefits arising on the death of the Member before presentation of the Binding Death Benefit Nomination to the Trustee, such payment or payments, so long as they are made in accordance with these rules, will not be required to be reclaimed by the Trustee and will be treated as if that payment or those payments were excluded from the Binding Death Benefit Nomination.

### **34.3 Death Benefit Rule**

A Member or Beneficiary may request the Trustee by written notice Provided to the Trustee that the Trustee establish a Death Benefit Rule requiring the Trustee to pay Benefits arising on the death of the Member to a person or persons specified in the notice, being the Legal Personal Representative and/or one or more of the Dependants of the Member, and in such manner or form specified in the notice. The manner or form specified in the notice may, without limitation, include requirements that the Benefits be paid as a lump sum or as a Pension and requirements as to the terms and conditions of such Pension. The Trustee may in its absolute discretion determine whether or not to establish a Death Benefit Rule as so requested by a Member. If the Trustee determines to establish a Death Benefit Rule as requested by a Member, it may do so in any manner allowed for the variation of these Governing Rules under rule 42.1, and such Death Benefit Rule will thereupon be taken to form part of these Governing Rules and the Trustee will be bound, subject to the Relevant Law, to act in accordance with that Death Benefit Rule.

If the provisions of a Death Benefit Rule requested by a Member conflict with the provisions of one or more Binding Death Benefit Nominations or one or more Reversionary Pension Nominations in respect of that Member's Benefits, the provisions of the Death Benefit Rule will apply to the exclusion of any other nomination to the extent that the provisions of the Death Benefit Rule conflict with any such other nomination.

### **34.4 Reversionary Pension and Binding Death Benefit Nominations**

A Binding Death Benefit Nomination will not apply to Benefits which are being paid to a Member at the time of death of the Member in the form of a Pension, to the extent that the Trustee is required under these Governing Rules to pay such Pension to any Reversionary Beneficiary of the Member who is a Dependant of the Member at the time of death of the Member, and who is a person who is eligible to be paid a Benefit in the form of a Pension under the Relevant Law.

### **34.5 Non-Binding Death Benefit Nomination**

A Member may Provide to the Trustee a written nomination, in the form set out in Schedule B or in such other form as is prescribed or accepted by the Trustee, stating how the Member wishes the Trustee to pay Benefits arising on the death of the Member among the person or persons specified in the nomination, being the Legal Personal Representative and/or one or more of the Dependants of the Member.

**34.6 Non-Lapsing Binding and Non-Binding Death Benefit Nominations**

A Binding or Non-Binding Death Benefit Nomination will not lapse by reason only of the passage of time.

**34.7 Revocation or Amendment of Binding and Non-Binding Death Benefit Nominations**

- (a) A Member may by notice in writing Provided to the Trustee at any time revoke a Binding or Non-Binding Death Benefit Nomination.
- (b) A Member may at any time Provide to the Trustee a subsequent Binding or Non-Binding Death Benefit Nomination, and the receipt of such subsequent nomination shall, unless the subsequent Binding or Non-Binding Death Benefit Nomination contains instructions to the contrary, revoke a prior nomination Provided to the Trustee.
- (c) A Member may at any time Provide to the Trustee multiple Binding or Non-Binding Death Benefit Nominations which, provided each contains directions that they are to apply in conjunction with the other or others, shall not revoke those nominations applying in conjunction. In that event, unless the nominations contain instructions to the contrary, those nominations will revoke any prior nominations Provided to the Trustee.

**34.8 Benefits and Anti-Detriment Payments**

On the death of a Member the Trustee must pay the full amount standing to the credit of the Member's Accumulation Account as at the date on which payment is made in accordance with the provisions of rule 34. The Trustee may in its discretion increase any lump sum Benefit paid on the death of the Member by payment of an Anti-Detriment Payment, but only to the extent that the Trustee is satisfied that:

- (a) it will be entitled to a tax deduction in respect of such Anti-Detriment Payment;
- (b) sufficient funds are available to make such Anti-Detriment Payment; and
- (c) such payment would not disadvantage any other Member or Beneficiary of the Fund.

**34.9 Interim Benefit Payment**

Where a Dependant or Legal Personal Representative of a Member is to receive any Benefit from the Fund, the Trustee may pay the Benefit in the form of one or more interim lump sums and a final lump sum.

**34.10 Payments to Dependents, Legal Personal Representatives or Other Persons**

On the death of a Member the Trustee must:

- (a) if required by a Reversionary Pension Nomination in respect of one or more Pensions payable to the Member, Provided by the Member to the Trustee at or about the commencement of the Pension or Pensions or during the course of the Pension or Pensions, or a Binding Death Benefit Nomination Provided by the Member to the Trustee, or pursuant to a Death Benefit Rule, pay or apply the Benefit in accordance with that Reversionary Pension Nomination, Binding Death Benefit Nomination or Death Benefit Rule; and
- (b) if the Member had not Provided a Reversionary Pension Nomination or a Binding Death Benefit Nomination to the Trustee, or there is no relevant Death Benefit Rule in place, or to the extent that a Reversionary Pension Nomination or a Binding Death Benefit Nomination Provided by the Member to the Trustee is not in effect or cannot be given effect under the Relevant Law, or to the extent that a relevant

Death Benefit Rule established by the Trustee cannot be given effect under the Relevant Law, pay or apply the Benefit to or for the benefit of one or more of the Member's Dependants and Legal Personal Representative in such proportions, form, manner and at such times as the Trustee, in its discretion, and taking into account the provisions of any Non-Binding Death Benefit Nomination Provided by the Member to the Trustee, determines from time to time; and

- (c) if, when ascertaining the Member's Dependants, the potential Dependants include one or more Spouses, the Trustee may apply the tests set down in section 4AA of the Relevant Family Law, in its absolute discretion, to determine whether the deceased Member had been living with any of those potential Spouses as a couple on a genuine domestic basis; and
- (d) if there are no Dependants and there is no Legal Personal Representative:
  - (i) pay or apply the Benefit for the benefit of such Relatives of the Member or other persons as the Trustee determines, in such proportions, form, manner and at such times as the Trustee determines; or
  - (ii) if there are no such Relatives or other persons, deal with the Benefit as though it were a forfeited benefit in accordance with rules 22.3 and 22.4, or as otherwise required under the Relevant Law.

#### **34.11 Discharge of Trustee**

The receipt by a Dependant, the Legal Personal Representative, Relative or other person of a Benefit paid under this rule 34 is a complete discharge of the Trustee in respect of any amount paid to that person and the Trustee is not bound to see to the application thereof.

#### **34.12 Disclaimer of Benefit**

A Dependant or any other person nominated by a deceased Member to receive a Benefit under this rule 34 may disclaim all or part of that Benefit. In that event, the Trustee will pay or apply the disclaimed Benefit to or for the benefit of one or more of the Member's Dependants and Legal Personal Representative in such proportions, form, manner and at such times as the Trustee, in its discretion, and taking into account the provisions of any Non-Binding Death Benefit Nomination Provided by the Member to the Trustee, shall determine.

### **35 TERMINAL MEDICAL CONDITION**

If the Trustee is satisfied that a Member suffers a Terminal Medical Condition, then such Member may be paid a Benefit equal to the full amount standing to the credit of the Member's Accumulation Account as at the date on which payment is made.

Such Benefit may be paid as a lump sum or Income Stream (or combination) as provided in rule 29.1.

### **36 OTHER BENEFIT PAYMENT EVENTS**

Where:

- (a) the Trustee is satisfied that a Member is in severe financial hardship for the purposes of SIS; or
- (b) the Regulator has determined that an amount of a Member's Benefit Entitlement may be released on compassionate grounds; or
- (c) the Trustee is satisfied that the Member has met some other Condition of Release for the purposes of SIS or that the payment of a Benefit is otherwise permitted under Relevant Law or has been approved by the Regulator,

the Trustee may pay such Member such part of the amount standing to the credit of the Member's Accumulation Account at the date on which payment is made as is permitted under SIS.

A Benefit paid under rule 36(c), may be paid as a lump sum or Income Stream (or combination) as provided in rule 29.1.

## **37 GUARDIAN AND DEATH BENEFIT GUARDIAN**

### **37.1 Appointment of Guardian**

The Members may at any time by instrument in writing delivered to the Trustee, appoint a person, persons or body to act as Guardian of the Fund and such appointment shall only be revocable to the extent that all those Members who have appointed that Guardian have not died or come under a legal disability and any such revocation of appointment must be made by the Members unanimously by instrument in writing.

### **37.2 Additional Guardians**

A Guardian so appointed by the Members may from time to time appoint by revocable or irrevocable instrument in writing delivered to the Trustee one or more persons to the position of joint Guardian. However, should the Members revoke the appointment of the Guardian appointed by them pursuant to rule 37.1, then such appointment of joint Guardian shall also be revoked.

### **37.3 Vacation of Office**

The office of Guardian or of one of the parties comprising the Guardian will immediately be determined and vacated if the Guardian, being an individual, dies or becomes mentally incapacitated such that:

- (a) they are found by two medical practitioners (expressed in writing) to be under a disability and unable to make reasonable judgments to fulfil the role of Guardian; or
- (b) a Court or Tribunal of competent jurisdiction decides that the individual is suffering from incapacity.

### **37.4 Resignation**

Any Guardian may resign or renounce such position by notice in writing to any remaining Guardians and the Trustee.

### **37.5 Successors**

- (a) The Members may at the time of appointment or revocation of appointment of a Guardian and in the same form, appoint a successor or replacement Guardian or Guardians and such appointment will become effective immediately upon the revocation, vacation of office or resignation of the Guardian or as otherwise specified in such appointment.
- (b) In default of the Members appointing a successor Guardian or if such person is unable or unwilling to act, then the Guardian may by revocable or irrevocable deed or by Will appoint a successor Guardian and where there is more than one Guardian each Guardian shall be able to appoint their own successor.

### **37.6 Consent to Act**

On their appointment, a Guardian and any successor Guardian shall signify his or her willingness to act in such capacity by notice in writing delivered to the Trustee.

### **37.7 Members to be Notified**

The Trustee shall promptly notify the Members of any change in the position of Guardian.

**37.8 Reserve Powers, Guardian Directions and Guardian Rules**

- (a) An instrument of appointment of Guardian may specify:
- (i) Reserve Powers in addition to the rules contained in rule 37.11;
  - (ii) any directions the Guardian must provide to the Trustee;
  - (iii) any conditions for the appointment to become or remain effective, or
  - (iv) such other rules to govern the Guardian.
- (b) The Trustee will be bound, subject to the Relevant Law to act in accordance with the Reserve Powers or such other directions made to the Guardian or Guardians contained therein and to the extent of any inconsistency with the rules contained herein, the rules and directions set out in the appointment will prevail.

**37.9 Appointments to be Annexed**

The Trustee shall annex to these Governing Rules a copy of all instruments of appointment of Guardian.

**37.10 Removal and Replacement of Trustee**

The Guardian has the power to remove and replace the Trustee if the replacement Trustee meets the requirements of the Relevant Law. Any removal of a Trustee must be in writing and immediately be advised to the outgoing Trustee and any simultaneous or subsequent appointment of replacement Trustee must be in writing and immediately be advised to the Members.

**37.11 Reserve Powers – Guardian Consent**

While there is a Guardian then notwithstanding anything else in these Governing Rules:

- (a) the Members shall not be capable of exercising their powers pursuant to rule 2.9 or providing directions under rules 19.1, 1.3(b) or 43.1(b), and
- (b) the Trustee shall not be capable of exercising their powers pursuant to rules 20, 1.3(a) or 43.1(c);

unless the prior or simultaneous consent in writing of the Guardian is obtained.

**37.12 More than one Guardian**

Where there is more than one Guardian every decision resolution or exercise of a power or discretion required to be or capable of being made by the Guardian shall be validly made if it is made jointly by unanimous consent.

**37.13 Dispute Resolution**

In the event that the Guardians cannot unanimously agree on any matter affecting the Fund or how to exercise their power or discretion the following applies:

- (a) Within 14 days the Guardians are to meet alone to discuss the aspects of the disagreement;
- (b) If the disagreement is not resolved then the Guardians shall set a date for a further meeting within 14 days to further resolve the disagreement;
- (c) If the disagreement is still not resolved an accountant or solicitor with 5 years standing shall be appointed within 21 days to act as a mediator for the purposes of assisting to resolve the disagreement;
- (d) If the disagreement is still not resolved an accountant or solicitor with 5 years standing shall be appointed within 21 days to act as an arbitrator, who will then set a



date for a hearing for the purposes of negotiating with the parties and any decision then made will be binding on all parties.

#### **37.14 Appointment of Death Benefit Guardian**

A Member may by instrument in writing delivered to the Trustee appoint a person, persons or body to act as Death Benefit Guardian for the Member, or remove or replace a Death Benefit Guardian appointed by the Member. Such instrument must be signed and dated by the Member, the signature of the Member must be witnessed by two persons aged 18 or over, and the instrument must include the consent of the relevant person, persons or body to act as Death Benefit Guardian for the Member.

#### **37.15 Trustee to Obtain Consent of Death Benefit Guardian**

Where a Member has a Death Benefit Guardian at the date of death of the Member, the Trustee must not pay or apply the Benefit arising on the death of the Member, under rules 34.10(b) or 34.10(c), without the prior consent in writing of such Death Benefit Guardian unless:

- (a) the Trustee is required under these Governing Rules to pay or apply a Benefit in accordance with a Binding Death Benefit Nomination or a Death Benefit Rule; or
- (b) where Benefits are being paid to the Member at the time of death of the Member in the form of a Pension, to the extent that the Trustee is required to pay such Pension to a Reversionary Beneficiary of the Member who is a Dependant of the Member at the time of death of the Member, and who is a person who is eligible to be paid a Benefit in the form of a Pension under the Relevant Law.

#### **37.16 More than one Death Benefit Guardian**

Where there is more than one Death Benefit Guardian for a Member every direction shall be validly made if it is made jointly, by unanimous consent and in the event of disagreement the dispute resolution procedure set out in rule 37.13 shall be followed.

#### **37.17 Transfers and Roll-Overs**

Where there is no Guardian but where a Member has a Death Benefit Guardian at the date of death of the Member then notwithstanding anything else in these Governing Rules the Trustee must not transfer or roll-over the whole or part of a Member's Benefit or Member's Benefit Entitlement to an Approved Benefit Arrangement or Eligible Roll-Over Fund pursuant to rule 20 unless the prior or simultaneous consent in writing of the Death Benefit Guardian is obtained.

#### **37.18 Guardian and Death Benefit Guardian**

While there is a Guardian, then where a Member has a Death Benefit Guardian at the date of death of the Member, any directions of the Guardian to the Trustee shall prevail over any directions of the Death Benefit Guardian.

#### **37.19 Relevant Law**

Nothing in this rule 37 shall cause or have the effect of causing the Trustee, the Guardian, the Death Benefit Guardian or any other person to breach the Relevant Law.

### **38 INCOME STREAMS - PENSIONS AND ANNUITIES**

#### **38.1 Determination to Pay Pension or Annuity**

Subject to rules 34.3, 34.10(a) and 38.3, but otherwise notwithstanding any other provision of these Governing Rules, at such time as a Benefit or part of a Benefit becomes payable to a Member or Beneficiary in accordance with the terms of these Governing Rules or in accordance with the Relevant Law, the Trustee may at the request of the Member or

Beneficiary and on such terms as the Trustee and Member or Beneficiary may agree but otherwise on such terms as the Trustee determines if the Member or Beneficiary is under a legal disability:

(a) **Pension**

determine to pay a Pension or Pensions from the Fund to the Member or Beneficiary (as the case might be) on the conditions set out in these Governing Rules:

- (i) in lieu of the whole or a portion of any lump sum Benefit which is otherwise payable to the Member or Beneficiary; or
- (ii) in respect of any amounts credited to the Pension Account of a Member in accordance with rule 38.5(a)(ii);

(b) **Annuity**

determine, subject to the Relevant Law, to expend the Benefit payable from the Fund in the purchase or acquisition of an Annuity or Annuities in the name of the Member or Beneficiary to provide to the Member or Beneficiary the right to one or more income streams payable from the Annuity provider of one or more of the kinds referred to in rule 38.2:

- (i) in lieu of the whole or a portion of any lump sum Benefit which is otherwise payable to the Member or Beneficiary; or
- (ii) in respect of any amounts credited to the Pension Account of a Member under rule 38.5(a)(ii).

### **38.2 Choice of Pension**

For the purposes of rule 38.1(a) the Member or Beneficiary may request the Trustee to pay and the Trustee may pay a Pension or Pensions in any of the following ways:

- (a) an Account-Based Pension in accordance with the relevant conditions set out in rule 39;
- (b) a Transition to Retirement Income Stream in accordance with the relevant conditions set out in rule 40;
- (c) a Market-Linked Pension in accordance with the relevant conditions set out in rule 41; or
- (d) If the Relevant Law permits, the Trustee may, at the request of a Member or Beneficiary, pay from the Fund or purchase for the benefit of the Member or Beneficiary any type of Pension other than those types of Pensions referred to elsewhere in these Governing Rules, which type of Pension is acceptable to the Regulator and is permitted under the Relevant Law, on such terms required under the Relevant Law, or on such terms as are permitted under the Relevant Law and as the Trustee and Member or Beneficiary may agree.

### **38.3 Reversionary Pension Nomination**

For the purposes of rule 38.1(a), the Member or Beneficiary Pensioner, or their Legal Personal Representative, may Provide to the Trustee a Reversionary Pension Nomination in respect of one or more Pensions, nominating the Reversionary Beneficiary or Beneficiaries to whom each Pension will continue to be paid following the death of the Pensioner.

The Trustee, following acceptance of a Reversionary Pension Nomination, will be bound to act in accordance with the directions contained in the Reversionary Pension Nomination provided that the person or persons nominated are one or more of the Dependants of the

Pensioner at the death of the Pensioner and are eligible to be paid a Benefit in the form of a Pension under the Relevant Law.

A Reversionary Pension Nomination may be Provided to the Trustee prior to commencement of the Pension or, where applicable, during the course of the Pension but prior to the death of the Pensioner.

Subject to the provisions of this rule 38.3, a Reversionary Pension Nomination may be withdrawn, amended or replaced by the Pensioner or their Legal Personal Representative in writing at any time during the course of the Pension but prior to the death of the Pensioner and, if not withdrawn, amended or replaced the Reversionary Pension Nomination will continue in force for the duration of the Pension or Pensions to which it applies.

#### **38.4 Establishment of Pension Account**

- (a) Where the Trustee determines to pay all or any part of the Benefit to the Member or the Beneficiary as a Pension or Pensions the Trustee must establish one or more Pension Accounts in respect of the Member or the Beneficiary to which accounts the Trustee must transfer amounts determined in accordance with these Governing Rules which the Trustee believes are necessary in order to provide the Benefits as a Pension.
- (b) The Trustee must not permit a Pension Account to be added to by way of contribution or by way of credit of a Roll-Over Superannuation Benefit or in any other manner prohibited under the Relevant Law after payment of a Pension has commenced from that Pension Account.
- (c) For the purposes of financing a Pension to be paid from the Fund under rule 38.2, the Trustee may purchase or acquire an Annuity in respect of the Member payable to the Trustee.

#### **38.5 Operation of Pension Account**

- (a) The following amounts must be credited to the Pension Account of a Pensioner prior to commencement of the Pension:
  - (i) any amount transferred under rule 38.1;
  - (ii) any amount paid into the Fund in respect of a Pensioner as a transfer or a Roll-Over Superannuation Benefit which the Trustee considers it appropriate to credit;
  - (iii) the proceeds of any Policy or Annuity effected or maintained by the Trustee in respect of a Pensioner and paid to the Trustee which the Trustee considers it appropriate to credit;
  - (iv) such earnings of the Fund ascertained in accordance with rules 4.5(e) and 15.4 as the Trustee may determine to be equitable;
  - (v) any credit arising out of any adjustments made in accordance with rule 15.6;
  - (vi) any Shortfall Component paid in respect of the Pensioner;
  - (vii) any amount of Financial Assistance which the Trustee considers it appropriate to credit;
  - (viii) such other Contributions made in respect of the Pensioner which are permitted by these Governing Rules and the Relevant Law;
  - (ix) any amounts transferred to the Pension Account from a Reserve Account; and

- (x) such other amounts as the Trustee determines from time to time.
- (b) The following amounts are to be debited to the Pension Account of a Pensioner:
- (i) any amount paid out of the Fund in respect of a Pensioner as a transfer or a Roll-Over Superannuation Benefit which the Trustee considers it appropriate to debit;
  - (ii) any payments made to or in respect of the Pensioner or a Reversionary Beneficiary under these Governing Rules;
  - (iii) the costs of any Policy or Annuity effected or maintained by the Trustee in respect of the Pensioner which are not debited to an Accumulation Account in accordance with rule 15.3;
  - (iv) such proportion of any amount payable by way of Taxation in respect of the earnings of the Fund credited to the Pension Account of a Pensioner or arising as a result of a Roll-Over Superannuation Benefit as the Trustee may determine;
  - (v) such of the costs, charges and expenses incurred under rule 8 or an appropriate portion thereof as the Trustee may determine;
  - (vi) the amount of any lien exercised under rule 7 or an appropriate portion thereof as the Trustee may determine;
  - (vii) any amount forfeited under rule 22 or dealt with as though forfeited under rule 34.10(d)(ii);
  - (viii) a proportion of any loss sustained on the disposal of any investments of the Fund as the Trustee may determine;
  - (ix) such negative earnings as may be determined by the Trustee in accordance with rules 4.5(e), 15.4 and 15.6 ;
  - (x) any amount paid in respect of the Trustee indemnity under rule 7 or an appropriate portion thereof as the Trustee may determine;
  - (xi) any amount transferred to the Accumulation Account of the Pensioner;
  - (xii) the amount of any Levy determined by the Trustee to be appropriate to debit;
  - (xiii) the amount of any Taxation attributable to the Pensioner;
  - (xiv) such amount as is referred to in a Release Authority given by a Pensioner or the Commissioner to the Trustee and which is paid by the Trustee to the Pensioner or to the Commissioner in accordance with such Release Authority; and
  - (xv) such other amounts as the Trustee may determine from time to time.

### **38.6 Segregation of Pension Assets**

In relation to each Pension payable to a Pensioner, the Trustee:

- (a) may segregate or set apart the assets which represent the Pension Account of the Pensioner for the sole purpose of enabling the discharge of the whole or part of the current liabilities in relation to the payment of Superannuation Income Stream Benefits as those liabilities fall due for payment and obtain such certificates in relation to the adequacy of the assets segregated and set apart to meet the current pension liabilities as the Trustee considers appropriate for the purposes of the Tax Act or as the Relevant Law may require; and

- (b) where the Trustee segregates assets for the purposes of rule 38.6(a), the Trustee must annually, and at such other times as the Trustee determines, review the value of the assets so segregated for the purposes of ensuring the value of the assets is sufficient to discharge the Fund's current liabilities in relation to the payment of Superannuation Income Stream Benefits. Where the value of the segregated assets is not sufficient or is more than sufficient to discharge the Fund's current liabilities in relation to the payment of Superannuation Income Stream Benefits, the Trustee may take such action in relation to those assets as is permitted by the Relevant Law and must take such action as is required by the Relevant Law.

### **38.7 Actuarial Certification**

Where the Trustee determines to pay a Pension under rule 38.2, the Trustee must obtain such certification, at such times and in such form from an Actuary in relation to the Pension or the Fund as is required by the Relevant Law.

### **38.8 Conversion of Pensions**

A Pensioner may elect, by written notice given to the Trustee, to have a Pension which the Pensioner is receiving from the Fund paid in accordance with the conditions applying to a different type of Pension specified in such notice. The Trustee must, subject to the Relevant Law, give effect to such notice received from a Pensioner.

### **38.9 Commutation of Pensions**

A Pensioner may elect, by written notice given to the Trustee, to have a Pension which the Pensioner is receiving from the Fund commuted in accordance with the conditions applying to the Pension specified in such notice. The Trustee must, subject to the Relevant Law, give effect to such notice received from a Pensioner.

## **39 ACCOUNT-BASED PENSION**

### **39.1 Payment Conditions**

Where an Account-Based Pension is payable from the Fund, the following conditions will apply in relation to its payment:

- (a) the Account-Based Pension must be paid from the amount standing to the credit of the Pensioner's Pension Account;
- (b) the Account-Based Pension must be paid at least annually;
- (c) the amount of the Account-Based Pension in any year will be such amount as is nominated by the Pensioner and notified to the Trustee in writing, or by Electronic Communication, from time to time, provided that the amount must not be greater than or lesser than the amounts calculated as the maximum (if any) and minimum (if any) limits specified by the Relevant Law for the payment of an Account-Based Pension;
- (d) the Account-Based Pension cannot be transferred to any person other than a Reversionary Beneficiary on the death of the Pensioner, or on the death of a Reversionary Beneficiary, or on such other terms as are permitted by the Relevant Law;
- (e) the capital value of the Account-Based Pension and the income from it cannot be used as security for a borrowing; and
- (f) where the Relevant Law identifies matters that are immaterial for determining whether an Account-Based Pension meets the standards set by the Relevant Law, the Trustee will also treat such matters as immaterial.

**39.2 Death**

- (a) If a Pensioner dies while still in receipt of an Account-Based Pension under these Governing Rules, the Trustee must commence to pay the Account-Based Pension to any Reversionary Beneficiary of the Pensioner who is a Dependant of the Pensioner at the time of death of the Pensioner, and who is a person who is eligible to be paid a Benefit in the form of a Pension under the Relevant Law. Payments to the Reversionary Beneficiary are to be calculated in accordance with the Relevant Law.
- (b) In the event of the death of a Pensioner in respect of an Account-Based Pension while there is still an amount standing to the credit of the Pensioner's Pension Account, and where:
- (i) no Reversionary Beneficiary has been nominated by the Pensioner or determined by the Trustee; or
  - (ii) the Reversionary Beneficiary nominated by the Pensioner is not a Dependant of the Pensioner at the time of death of the Pensioner, or is not a person who is eligible to be paid a Benefit in the form of a Pension under the Relevant Law,

the balance of such Pension Account must be dealt with in accordance with rule 34.

**39.3 Commutation**

- (a) The Trustee:
- (i) may on its own initiative or on receipt of a written application from a Pensioner commute the whole or any part of an Account-Based Pension that is payable from the Fund to the Pensioner where the Relevant Law permits the commutation of that Account-Based Pension, on and subject to such terms and conditions as apply to the commutation under the Relevant Law; and
  - (ii) must commute the whole or any part of an Account-Based Pension that is payable from the Fund to the Pensioner where the Relevant Law so requires.
- (b) The Trustee must:
- (i) where the entire Pension is being commuted at the request of a Pensioner, ensure that the minimum amount in respect of the Pension required under the Relevant Law, has been paid or will be paid on or by the date of commutation; or
  - (ii) where the commutation is a partial commutation, ensure that the minimum amount in respect of the Pension required under the Relevant Law, has been paid or will be paid by the end of the relevant Fund Year; and
  - (iii) pay the proceeds of the commutation in respect of the Account-Based Pension being commuted to the relevant Pensioner or, where the commutation has been effected on the death of the Pensioner, in accordance with rule 34; or
  - (iv) at the request of the Pensioner retain the proceeds of that commutation in the Fund and apply them to the credit of an Accumulation Account on behalf of the Pensioner.

## 40 TRANSITION TO RETIREMENT INCOME STREAM

### 40.1 Request to pay

Upon a Member attaining their Preservation Age, the Trustee may, at the request of a Member, pay from the Fund a Transition to Retirement Income Stream on the conditions set out in rules 40.2 and 40.3 and otherwise, subject to the Relevant Law, on such terms as the Trustee and Member may agree.

### 40.2 Compliance with Relevant Law

The Trustee may only pay a Transition to Retirement Income Stream to a Member in accordance with the Relevant Law.

### 40.3 Method of Payment and Security

Where a Transition to Retirement Income Stream is payable from the Fund, the conditions set out in rule 39.1 and the following additional conditions will apply in relation to its payment:

- (a) the total payments (including under a Payment Split) made in respect of the Transition to Retirement Income Stream in a financial year shall not exceed any maximum payment amount specified for these purposes in SIS;
- (b) where the Transition to Retirement Income Stream is commuted in accordance with these Governing Rules and the Relevant Law, the resulting Superannuation Lump Sum must not be cashed unless:
  - (i) the purpose of the commutation is a purpose which is acceptable under the Relevant Law; or
  - (ii) before the commutation, the Pensioner has satisfied a condition of release in respect of which the cashing restriction is nil; and
  - (iii) where the entire Transition to Retirement Income Stream is being commuted, the minimum amount in respect of the Pension required under the Relevant Law has been paid or will be paid on or by the date of commutation; or
  - (iv) where the commutation is a partial commutation the minimum amount in respect of the Pension required under the Relevant Law has been paid or will be paid by the end of the relevant Fund Year.

### 40.4 Condition of Release

Where a Pensioner has satisfied a Condition of Release in respect of which the cashing restriction is nil the Transition to Retirement Income Stream will become an Account-Based Pension for the purposes of these Governing Rules and the additional conditions set out in rule 40.3 will cease to apply.

### 40.5 Death

- (a) If a Pensioner dies while still in receipt of a Transition to Retirement Income Stream under these Governing Rules, the Trustee must commence to pay an Account Based Pension to any Reversionary Beneficiary of the Pensioner who is a Dependant of the Pensioner at the time of death of the Pensioner, and who is a person who is eligible to be paid a Benefit in the form of a Pension under the Relevant Law. Payments to the Reversionary Beneficiary are to be calculated in accordance with the Relevant Law.
- (b) In the event of the death of a Pensioner in respect of an Transition to Retirement Income Stream while there is still an amount standing to the credit of the Pensioner's Pension Account, and where:

- (i) no Reversionary Beneficiary has been nominated by the Pensioner or determined by the Trustee; or
- (ii) the Reversionary Beneficiary nominated by the Pensioner is not a Dependant of the Pensioner at the time of death of the Pensioner, or is not a person who is eligible to be paid a Benefit in the form of a Pension under the Relevant Law,

the balance of such Pension Account must be dealt with in accordance with rule 34.

## **41 MARKET LINKED PENSION**

### **41.1 Method of Payment and Security**

Where a Market Linked Pension is payable from the Fund, the following conditions will apply in relation to its payment:

- (a) the Market Linked Pension must be paid from the amount standing to the credit of the Pensioner's Pension Account;
- (b) the Market Linked Pension must be paid at least annually to the Pensioner throughout a period permitted by the Relevant Law;
- (c) the amount of the Market Linked Pension in any year must be determined in accordance with the Relevant Law for the payment of a Market Linked Pension;
- (d) the Market Linked Pension does not and will not have a residual capital value;
- (e) if the Market Linked Pension reverts, it will not have a reversionary component greater than 100% of the Benefit payable before the reversion;
- (f) the Market Linked Pension cannot be transferred to any person other than on the death of the Pensioner to one of his or her Dependants or to the Legal Personal Representative of the Pensioner; and
- (g) the capital value of the Market Linked Pension and the income from it cannot be used as security for a borrowing.

### **41.2 Death**

- (a) If a Pensioner dies while still in receipt of a Market Linked Pension under these Governing Rules, the Trustee must commence to pay the Market Linked Pension to any Reversionary Beneficiary of the Pensioner who is a Dependant of the Pensioner at the time of death of the Pensioner, and who is a person who is eligible to be paid a Benefit in the form of a Pension under the Relevant Law. Payments to the Reversionary Beneficiary are to be calculated in accordance with the Relevant Law.
- (b) In the event of the death of a Pensioner in receipt of a Market Linked Pension while there is still an amount standing to the credit of the Pensioner's Pension Account, and where:
  - (i) no Reversionary Beneficiary has been nominated by the Pensioner or determined by the Trustee, or
  - (ii) the Reversionary Beneficiary nominated by the Pensioner is not a Dependant of the Pensioner at the time of death of the Pensioner, or is not a person who is eligible to be paid a Benefit in the form of a Pension under the Relevant Law,

the balance of such Pension Account must be dealt with in accordance with rule 34.



### 41.3 Commutation

- (a) The Trustee:
  - (i) may on its own initiative or on receipt of a written application from the Pensioner commute the whole or any part of a Market Linked Pension that is payable from the Fund to the Pensioner where the Relevant Law permits the commutation of that Market Linked Pension, on and subject to such terms and conditions as apply to the commutation under the Relevant Law; and
  - (ii) must commute the whole or any part of a Market Linked Pension that is payable from the Fund to the Pensioner where the Relevant Law so requires.
- (b) The Trustee must pay the proceeds of the commutation in respect of the Market Linked Pension being commuted in a manner permitted under the Relevant Law.
- (c) Following the commutation of a part of a Market Linked Pension, the Trustee may, in its absolute discretion, reduce the total amount of the instalments of any Market Linked Pension payable to the Pensioner. Any reduction is to be of such an amount as the Trustee considers appropriate.

## 42 VARIATION OF GOVERNING RULES

The provisions of these Governing Rules including this rule 42 may be added to, amended, altered, modified, rescinded or varied (in this rule collectively referred to as the **Variation** or **Varied**, as the context requires, unless otherwise stated) from time to time by the Trustee which Variation may be prospective or retrospective and must be effected on the following basis:

### 42.1 Resolution or Deed

The Variation must be:

- (a) by oral declaration, written resolution or resolution by Electronic Communication of the Trustee; or
- (b) by Deed executed by the Trustee.

### 42.2 Notice

On any Variation being effected, the Trustee must, if so required by the Relevant Law, advise the Members in writing of the nature and purpose of the Variation and the effect on their entitlements or rights in accordance with and in the manner and time required by the Relevant Law.

### 42.3 Limitations on Variation

- (a) No Variation may have the effect of:
  - (i) reducing or adversely affecting the rights or claims of a Member to accrued entitlements from the Fund which have arisen prior to the Variation being effected; or
  - (ii) reducing the amount of an entitlement other than an entitlement referred to in rule 42.3(a)(i) that is or may become payable in relation to a period before the date of the Variation, unless:
    - (A) the reduction is required to enable the Fund to comply with the Relevant Law;
    - (B) the Member so affected consents in writing to the reduction; or

(C) the Regulator consents in writing to the reduction.

- (b) Rule 4.6 of these Governing Rules may not be Varied while a Specified Asset is held in the Fund solely for the benefit of a Specified Member, unless each Specified Member consents in writing to the Variation.
- (c) Rule 23.6 of these Governing Rules may not be rescinded while a Self-Insurance Reserve is maintained by the Trustee.
- (d) Rule 34 of these Governing Rules may not be Varied insofar as it deals with the giving, form, effect or operation of a Binding Death Benefit Nomination or with the giving of a notice in respect of the establishment of a Death Benefit Rule or the form, effect or operation of a Death Benefit Rule, or with the terms or effect of a Death Benefit Rule that has been established by the Trustee, while the Trustee holds any Binding Death Benefit Nomination or has made any Death Benefit Rule, unless each Member who has Provided such Binding Death Benefit Nomination or has requested the establishment of a Death Benefit Rule consents in writing to the Variation.
- (e) Rules 37.1 to 37.13 inclusively and Rule 37.18 of these Governing Rules may not be Varied while there is any person appointed as a Guardian unless the Guardian consents in writing to the Variation.
- (f) Rules 37.14 to 37.17 inclusively of these Governing Rules may not be Varied while there is any person appointed to act as a Death Benefit Guardian unless each Member who has appointed a Death Benefit Guardian, or if the relevant Member has died or does not have legal capacity, their Death Benefit Guardian, consents in writing to the Variation.
- (g) No Variation will have the effect of amending, altering, modifying, rescinding or varying an instrument in writing made by the Trustee under rule 11.2(f).

#### **42.4 Further limitation on Variation**

No Variation to these Governing Rules may:

- (a) have the effect of providing that the sole or primary purpose of the Fund is other than the provision of old-age pensions within the meaning of the Relevant Law, unless the Trustee is a Constitutional Corporation or the Relevant Law otherwise permits; or
- (b) permit a person or body other than a Constitutional Corporation to be appointed as Trustee, unless the Governing Rules provide that the sole or primary purpose of the Fund is the provision of old-age pensions within the meaning of the Relevant Law or the Relevant Law otherwise permits.

## **43 WINDING UP OF FUND**

### **43.1 Election to Terminate**

The Trustee may elect to wind up the Fund at a certain date (in this rule referred to as the **Termination Date**) in the following circumstances:

- (a) if no Members remain in the Fund;
- (b) on the written request of all of the Members of the Fund;
- (c) if the Trustee determines for any reason that the Fund should be wound up; or
- (d) if required by the Regulator.

## 43.2 Procedure on Winding Up

Where the Fund is to be wound up the Trustee must:

- (a) give written notice to each Member that the Fund is to terminate on the Termination Date;
- (b) value the assets of the Fund and determine the assets of the Fund available to pay Benefits to Members, former Members and Beneficiaries in accordance with rule 43.3, or to transfer Benefit Entitlements or to roll-over Benefits to an Approved Benefit Arrangement in respect of the relevant Member or former Member;
- (c) determine the amount standing to the credit of a Reserve Account and credit such amount to such account held for Members or Beneficiaries as the Trustee considers appropriate;
- (d) pay all Taxation payments, expenses or charges which are then outstanding or are incurred in connection with the winding up of the Fund;
- (e) arrange to pay or transfer Benefits or Benefit Entitlements to or in respect of Members, former Members and Beneficiaries in accordance with rules 19 or 43.3; and
- (f) attend to all such administrative and regulatory matters as arise in connection with the winding up of the Fund, including the lodgement of returns and notices with Regulators.

## 43.3 Exhaustion of Fund

The Trustee must pay the following Benefits in the following order to the extent that the assets of the Fund permit:

- (a) Benefits to which Members, former Members, Beneficiaries or their Dependants are entitled at the Termination Date; and
- (b) additional Benefits to Members, former Members, Beneficiaries and their Dependants as the Trustee in its absolute discretion may determine.

## 44 INTERPRETATION - GENERAL

### 44.1 Plural and Gender of Words

In these Governing Rules, unless inconsistent with the subject matter or context, words importing one gender include the other gender and words importing the singular number include the plural number and vice versa.

### 44.2 Including and Includes

In these Governing Rules, the words "including" and "includes" are not words of limitation.

### 44.3 Headings to Rules and Footnotes

The headings and footnotes in these Governing Rules are for convenience only and should not affect the interpretation of these Governing Rules and rules mean rules of these Governing Rules.

### 44.4 Defined Words

For convenience, the first letters of words and expressions defined in these Governing Rules are indicated by capital letters, but the absence of a capital letter does not alone imply that the word or phrase is used with a meaning different from that given by its definition.

#### 44.5 Statutory Enactments

References to any statutory enactment must be construed as references to that enactment as amended, modified or re-enacted from time to time and include any enactment in substitution or replacement for such statutory enactment. Any reference in these Governing Rules to a provision of an enactment includes the relevant provision of the enactment as amended, modified or re-enacted or of any enactment in substitution for that provision.

#### 45 INTERPRETATION - DEFINITIONS

In these Governing Rules, unless the context otherwise requires:

**Account** means an account established under these Governing Rules;

**Account-Based Pension** means a Pension that complies with rule 39;

**Accumulation Account** means an account established in respect of a Member under rule 15.1;

**Acquirable Asset** has the meaning given to it in SIS;

**Actuary** means a person so appointed (if any) under rule 9.1;

**Administration Manager** means a person so appointed (if any) under rule 9.2;

**Annuity** has the meaning given to it in the Relevant Law;

**Anti-Detriment Payment** means an amount paid by the Trustee on the death of a Member by way of an increase to the lump sum Benefit so that the amount of the lump sum Benefit is the amount that the Fund could have paid on the death of the Member if no tax had been payable on amounts included in Contributions to the Fund in respect of the Member that were assessable income of the Fund;

**Approved Benefit Arrangement** means a fund, account or benefit arrangement to or from which a Benefit or a Benefit Entitlement may be rolled-over or transferred without causing the Fund to be in breach of or to fail to comply with the Relevant Law, including without limitation:

- (a) the Fund;
- (b) another Complying Superannuation Fund;
- (c) a fund which is an approved deposit fund for the purposes of the Relevant Law;
- (d) an account which is a retirement savings account for the purposes of the Retirement Savings Account Act 1997;
- (e) an Annuity arrangement; and
- (f) an Eligible Roll-Over Fund;

**Approved Body:**

- (a) means a body mentioned in Schedule 4 of the SIS Regulations; or
- (b) has the meaning given to it, or to a corresponding term, elsewhere in SIS;

**Auditor** means a person so appointed (if any) under rule 9.1;

**Beneficiary** means a person presently and absolutely entitled to receive a Benefit at the relevant time, but not including a person who is a Member at that time unless the Benefit to which the Member is entitled has arisen in relation to another Member;

**Benefit** means an amount payable by the Trustee out of the Fund under these Governing Rules to or in respect of a Member or Beneficiary;

**Benefit Entitlement** means an amount held in the Fund which may become payable to a Member, Dependant or Beneficiary but to which the person has not become absolutely and indefeasibly entitled including a contingent right to payment of the amount;

**Binding Death Benefit Nomination** means a nomination Provided by a Member to the Trustee as provided in rule 34.1;

**Child** has the meaning given to it in SIS;

**Commissioner** means the Commissioner of Taxation or any duly appointed delegate of the Commissioner of Taxation;

**Complying Superannuation Fund** has the meaning given to it in the Relevant Law;

**Condition of Release** means one or more of the 'Conditions of release of benefits' contained in Part 1 of Schedule 1 of the SIS Regulations.

**Constitutional Corporation** has the meaning given to it in the Relevant Law;

**Contribution Split** means the splitting of Contributions by a person in whole or in part in favour of the person's Spouse as permitted under the Relevant Law;

**Contribution Splitting Application** means an application lodged by a Member with the Trustee requesting the Trustee to give effect to a Contribution Split;

**Contributions** means gross payments to the Fund by Members, Spouses of Members, Employers, and other persons in respect of Members in accordance with the provisions of these Governing Rules prior to the deduction of any Taxation payable in respect of those contributions and includes Government Contributions and payments made to the Fund in consequence of Contribution Splits by the Spouse of a Member in favour of the Member;

**Death Benefit Rule** means a rule established by the Trustee under rule 34.3

**Death Benefit Guardian** means a person, persons or body appointed by a Member in accordance with Rule 37.14;

**Deed** means the deed or resolution adopting these Governing Rules;

**Dependant** in relation to a Member, Beneficiary or former Member (in this definition referred to as the **primary person**) means:

- (a) the Spouse of the primary person;
- (b) a Child of the primary person;
- (c) any person with whom the primary person has or had an interdependency relationship within the meaning given to it in the Relevant Law at the relevant time;
- (d) any other person who, in the opinion of the Trustee, was substantially dependent on the primary person at the relevant time; and
- (e) any other person who qualifies as a dependant of the primary person for the purposes of the Relevant Law;

**Derivative:**

- (a) means a financial asset or liability the value of which depends on, or is derived from, other assets, liabilities or indices; or
- (b) has the meaning given to it, or to a corresponding term, in SIS;

**Derivatives Contract:**

- (a) means an options contract or a futures contract relating to any right, liability or thing; or
- (b) has the meaning given to it, or to a corresponding term, in SIS;

**Directors** means the directors or board of management for the time being of a Trustee that is a Constitutional Corporation and **Director** has a corresponding meaning;

**Disqualified** means, in relation to a person or an entity, disqualified for the purposes of SIS;

**Electronic Communication** means the communication of information in the form of data, text or images by means of guided or unguided electromagnetic energy and includes email, text or short message service (SMS) and other forms of instantaneous correspondence;

**Eligible Roll-Over Fund** has the meaning given to it in SIS;

**Employee** means an employee for the purposes of such provisions of the Relevant Law as apply in the circumstances;

**Employer** has the meaning given to it in the Relevant Law;

**Employment Termination Payment** has the meaning given to it in the Tax Act;

**Establishing Deed** means the document establishing the Fund;

**Financial Assistance** means financial assistance granted to the Fund under any arrangement administered by a Regulator;

**Financial Statements** means the documents which outline the financial activities of the Fund over a specific period of time and may include the statement of financial position, operating statement, and other explanatory statements and notes;

**Forfeiture Account** means an account established under rule 22.3;

**Full-Time** in relation to being Gainfully Employed has the meaning given to it in SIS;

**Fund** means the fund governed by these Governing Rules, the name of which is specified in the Deed;

**Fund Earning Rate** means the earning rate for the Fund (which may be negative) determined under rule 15.4(c) and, where the context requires, includes an interim Fund Earning Rate determined under rule 15.4(f);

**Fund Year** means a period of twelve months ending on 30 June, or such other period ending on such other date as the Trustee may from time to time determine;

**Future Income Tax Benefit** means the estimated amount of future saving in income tax likely to arise as a result of the recoupment of tax losses, including tax losses generated following an Anti-Detriment Payment to one or more Dependents or the Legal Personal Representative of a deceased Member;

**Gainful Employment** in relation to a Member means employment or self-employment for gain or reward in any business, trade, profession, vocation, calling, occupation or employment to the extent required by the Relevant Law and **Gainfully Employed** has a corresponding meaning;

**Governing Rules** means this document and any authorised alterations, additions, amendments, modifications or variations to it;

**Government Contribution** means a payment made to the Fund by the Commonwealth Government pursuant to any arrangement under which the Commonwealth Government makes a superannuation contribution for or in respect of a Member including a super co-contribution and a low income super contribution;

**Guarantee Act** means the Superannuation Guarantee (Administration) Act 1992 and any regulations made under that Act;

**Guardian** means a person, persons or body appointed in accordance with rule 37.

**Income Stream** means a Pension or an Annuity within the meaning of rule 38.1;

**Individual Trustee** means an individual who is appointed to be a Trustee;

**Insurer** means an insurer (if any) with whom the Trustee effects or maintains a Policy or Policies;

**Investment Manager** means a person so appointed (if any) under rule 9.3;

**Legal Personal Representative** means a person who is a legal personal representative for the purposes of the Relevant Law;

**Levy** includes a levy payable by the Fund to the Regulator in accordance with the Relevant Law or any other legislation or regulations which impose a levy or levies on the Fund;

**Market Linked Pension** means a Pension that complies with rule 41;

**Member** means a person, including a Pensioner, who has been accepted as a member of the Fund under rule 11 and who has not ceased to be a member of the Fund under rule 13, and **Membership** means membership of the Fund;

**Non-Binding Death Benefit Nomination** means a nomination Provided by a Member to the Trustee as provided in rule 34.5;

**Non-Preserved Amount** means an amount including a Roll-Over Superannuation Benefit payable to or in respect of a Member or Beneficiary which is not subject to any cashing restrictions at the time of payment in accordance with the Relevant Law;

**Original Asset** in the context of an Acquirable Asset has the meaning given to it in SIS;

**Part-Time** in relation to being Gainfully Employed has the meaning given to it in SIS;

**Payment Age** means the age, the attainment of which constitutes a Condition of Release with nil cashing restrictions for the purposes of SIS;

**Payment Split** means an allocation of a superannuation interest to a current or former Spouse, (whether or not they are a Member), made as a result of:

- (a) a court order altering the property interests of the parties to a marriage under Relevant Family Law; or
- (b) a superannuation agreement under Relevant Family Law;

**Pension** means a pension of one of the types specified in rule 38.2;

**Pensioner** means a Member, including a Reversionary Beneficiary, in receipt of a Pension from the Fund;

**Pension Account** means an account established in respect of a Pensioner under rule 38.1;

**Permanent Incapacity** in relation to a Member has the meaning given to it, or to a corresponding term, in SIS;

**Policy** means a policy of assurance including a policy on the life of a Member or former Member for endowment, term, disablement, accident or sickness insurance, effected or acquired either as an individual policy or as a group policy, a policy covering any two or more of the foregoing risks and a policy which provides that Benefits are payable to the Trustee on the death or disablement of an insured person;

**Preservation Age** in relation to a Member has the meaning given to it in the Relevant Law;

**Preserved Payment** means a payment made to the Fund by an Employer or a Member or by transfer from an Approved Benefit Arrangement which is required to be preserved as provided for in these Governing Rules in order for the Fund to be a Complying Superannuation Fund and Preserved Payment Benefit means a Benefit arising from a Preserved Payment;

**Provide** and **Provided**, in respect to Binding Death Benefit Nominations, Non-Binding Death Benefit Nominations, Reversionary Pension Nominations or other documents provided by the Member to the

Trustee means provided by the Member personally or by another person or persons on behalf of the Member and, in respect to Binding Death Benefit Nominations and Non-Binding Death Benefit Nominations, either during the lifetime of the Member or following the death of the Member;

**Provision for Deferred Income Tax** means the non-current liability for the estimated amount of income tax expected to be assessed in the future as a result of the realisation of currently owned assets or some other factor;

**Regulator** means, as the case requires, the Commissioner of Taxation, the Australian Prudential Regulation Authority, the Australian Securities and Investments Commission or such other regulatory body with responsibility for administration of superannuation and the Fund;

**Relative** in relation to a person has the meaning given to it in the relevant context by SIS;

**Release Authority** means a release authority given to the Trustee under the Tax Act;

**Relevant Family Law** means the Family Law Act 1975, regulations made under that Act and any other provisions of the Relevant Law which govern superannuation and family law;

**Relevant Law** means:

- (a) SIS, Corporations Act 2001, Corporations Regulations 2001, Relevant Family Law, Financial Sector (Collection of Data) Act 2001, Superannuation (Resolution of Complaints) Act 1993, Bankruptcy Act 1966, Social Security Act 1991, Veterans' Entitlements Act 1986, Tax Act and any other present or future legislation which the Trustee must comply with in order for the Fund to:
  - (i) qualify for concessional Taxation treatment as a Complying Superannuation Fund;
  - (ii) avoid any penalty, detriment or disadvantage which is or may become payable or imposed in connection with the Fund or anything done or to be done under these Governing Rules; or
  - (iii) meet any other requirements of the Regulator; and
- (b) in relation to the collection, holding, use and disclosure of personal information as defined in the Privacy Act 1988, the National Privacy Principles and any other provisions of that Act,

and includes any proposed requirements, rulings, announcements or obligations which the Trustee believes will have effect retrospectively;

**Replacement Asset** in the context of an Acquirable Asset has the meaning given to it in section 67B of, or elsewhere in, SIS;

**Reserve Account** means an account established under rule 15.5;

**Reserve Powers** means the powers, rights, decisions, discretions, appointments and other authorisations granted to or conferred on the Trustee or such direction or request made from or by the Members, by, under or for the purposes of these Governing Rules and which are specified in any instrument of appointment of Guardian pursuant to rule 37.8 or as otherwise specified at Rule 37.11, as not to be exercised, made, done, performed or acted upon by or on behalf of the Trustee without the prior or simultaneous consent in writing of the Guardian;

**Retires from Employment** in relation to the payment of Benefits on the retirement of a Member means retirement for the purposes of the Relevant Law and **Retiring from Employment** has a corresponding meaning;

**Reversionary Beneficiary** means a Dependant nominated by a Pensioner or determined by the Trustee as the person who is to receive the Pension upon the death of the Pensioner;



**Reversionary Pension Nomination** means written notice Provided by a Pensioner to the Trustee nominating one or more Reversionary Beneficiaries to be paid a Benefit in the form of a Pension following the death of the Pensioner.

**Roll-Over Superannuation Benefit** has the meaning given to it in the Tax Act;

**Self-Insurance Reserve Account** means a Reserve Account maintained under rule 23.6;

**Self Managed Superannuation Fund** has the meaning given to it in SIS;

**Shortfall Component** has the meaning given to it in the Guarantee Act;

**SIS** means the Superannuation Industry (Supervision) Act 1993 (**SIS Act**) and the Superannuation Industry (Supervision) Regulations 1994 (**SIS Regulations**) and any other regulations or statutory instruments made under the SIS Act;

**Specified Asset** has the meaning given to it in rule 4.6;

**Specified Member** has the meaning given to it in rule 4.6;

**Spouse** has the meaning given to it in SIS, but subject to the Trustee discretion provided under rule 34.10(c);

**Superannuation Income Stream Benefit** has the meaning given to it in the Tax Act;

**Superannuation Lump Sum** has the meaning given to it in the Tax Act;

**Tax Act** means the Income Tax Assessment Act 1936, the Income Tax Assessment Act 1997 or the Taxation Administration Act 1953, as appropriate;

**Tax File Number** has the meaning given to it in the Tax Act;

**Taxation** includes income tax, any surcharge, any excess contributions tax or other amount of whatever description levied on the Fund, the Trustee, any Member, former Member or Beneficiary under the Tax Act, the Superannuation Contributions Tax Imposition Act 1997, the Superannuation Contributions Tax (Assessment and Collection) Act 1997 and related legislation (including provisional or advance payments required under that legislation), capital gains tax, tax on Eligible Termination Payments, tax on Employment Termination Payments, payroll tax, land tax, stamp duty, goods and services tax and any other taxes or duties of whatever description paid or payable by the Trustee on behalf of the Fund or, where applicable, by any Member, former Member or Beneficiary;

**Terminal Medical Condition** has the meaning given to it in SIS;

**Temporary Incapacity** in relation to a Member has the meaning given to it, or to a corresponding term, in SIS;

**Transition to Retirement Income Stream** means a pension payable under rule 40 to a Member who has attained their Preservation Age;

**Trustee** means the trustee or trustees for the time being of the Fund whether original, additional or substituted;

**Unclaimed Benefits** means Benefits described as unclaimed money in the Relevant Law.

## SCHEDULE A

### APPLICATION FOR MEMBERSHIP

TO: THE TRUSTEE OF THE FUND

<b>AGREEMENT AND UNDERTAKING</b>
----------------------------------

I, the undersigned person, being eligible for Membership, hereby apply for admission to Membership of the Fund. I agree and undertake that:

- (a) if I am an Employee of any other Member, I am also a Relative of the other Member(s);
- (b) I am not Disqualified under the Relevant Law from holding the office of a Trustee or as a Director of the Trustee;
- (c) I will be bound by the Governing Rules of the Fund as they are or may be varied from time to time;
- (d) I will, on request, make full disclosure in writing of any information required by the Trustee in respect of my medical condition or my Membership of the Fund including any circumstance which may have the effect that:
  - (i) I may become an Employee of any other Member or Members where I will not also be a Relative of the other Member(s); or
  - (ii) I may become Disqualified under the Relevant Law from holding the office of a Trustee or as a Director of the Trustee;
- (e) I understand the terms and conditions of the Governing Rules including my obligations as a Trustee and I agree to sign and deliver to the Australian Taxation Office such form or declaration in connection with my accepting the office of a Trustee or as a Director of the Trustee as may be required under the Relevant Law within such period as the Relevant Law requires;
- (f) I understand the terms and conditions of the Governing Rules concerning Benefits payable;
- (g) I understand that I am not legally obliged to provide my Tax File Number (TFN) to the Trustee but if I do not provide my TFN, concessional contributions will be taxed at the highest marginal tax rate plus the Medicare levy and the Fund will not be able to accept non-concessional contributions.
- (h) My TFN is \_\_\_\_\_
- (i) I agree to act as a Trustee for the Fund or to act as a Director of the Trustee.

<b>Name:</b>	
<b>Address:</b>	
<b>Date of Birth:</b>	

\_\_\_\_\_  
Signature of Member

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
Date (Please ensure that you date this part of the form)

## SCHEDULE B

### NON-BINDING DEATH BENEFIT NOMINATION

Complete this form if you wish to nominate who should receive your superannuation benefits on your death, but you do not want that nomination to be binding on the trustee.

#### Details of the Fund and Member

Fund Name: \_\_\_\_\_

Member Name: \_\_\_\_\_

Member Address: \_\_\_\_\_

#### Beneficiaries

The person or persons nominated must be either a Dependant or Dependents (as defined under the *Superannuation Industry (Supervision) Act 1993 (Cth)* and the *Superannuation Industry (Supervision) Regulations 1994 (Cth)*) or your legal personal representative (LPR). If you wish to nominate your LPR, please write "LPR" in the first column, below.

#### To the Trustee of the Fund:

I request the trustee to pay, upon my death, benefits to the person or persons, and in the proportions, nominated below:

Full Name of Beneficiary	Full Address of Beneficiary (write LPR if the Beneficiary is your LPR)	Beneficiary's Relationship to the Member	% of Total Benefit
<b>Total must equal 100%</b>			<b>100%</b>

### Alternate Beneficiaries

If any of the Beneficiaries nominated above predecease me, I request the trustee to pay, upon my death, the part of my death benefit that would otherwise have been payable to the deceased Beneficiary noted above, to the person or persons nominated below:

Name of the initial Beneficiary nominated	Name of the Alternate Beneficiary taking the place of the deceased Beneficiary	Alternate Beneficiary's Relationship to the Member	Proportion of the initial Beneficiary's Benefit to be payable to the Alternate Beneficiary

### Member to Sign Non-Binding Death Benefit Nomination

*You must sign this form below.*

\_\_\_\_\_  
Signature of Member

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
Date (Please ensure that you date this part of the form)

# Application for Membership

To the Trustee of the  
S.K.I. Superannuation Fund  
103 St James Road  
Rosanna Vic 3084

CONFIDENTIAL

## PART 1 - APPLICATION

I, the undersigned person, being eligible hereby apply for admission to membership of the Fund. I agree and undertake as follows:

1. If I am in an Employment Relationship with any current Member of the Fund, I am also a Relative of the current Member.
2. I am not disqualified under the Relevant Law from holding the office of a trustee, or as a Director of the Trustee, of the Fund.
3. I will be bound by the Trust Deed governing the Fund as it is or may be varied from time to time.
4. I will upon request make full disclosure in writing of any information required by the Trustee in respect of my membership of the Fund. I understand that if I enter into an Employment Relationship with any other Member or Members of the Fund where I am not also a Relative of the other Member(s), I may become disqualified under the Relevant Law from holding the office of a trustee, or as a Director of the Trustee of the Fund. I will also provide all necessary information in relation to my medical condition as requested by the Trustee from time to time.
5. I understand the terms and conditions of the Trust Deed and more particularly the terms and conditions of Divisions B and C of the Deed concerning Benefits payable.
6. I have read and understand the prescribed information relating to the collection of Tax File Numbers by the trustees of superannuation funds, and attach a completed ATO Individual Tax File Number Notification form.
7. I agree to act as a Trustee for the Fund or to act as a Director of the Trustee of the Fund.
8. I have received a product disclosure statement and understand its contents.

**Name:** Fiona Molinaro

**Address:** ~~171A Wingrove Street~~ 92 Yarra Valley Bvd  
~~Fairfield Vic 3078.~~ Bulleen Vic 3105

**Membership Class:** Ordinary      **Date of Birth:** 17 June 1973

**Signature:** x Fiona *M. Molinaro*

**Dated:** 21/2/07

# Application for Membership

To the Trustee of the  
S.K.I. Superannuation Fund  
103 St James Road  
Rosanna Vic 3084

CONFIDENTIAL

## PART 1 - APPLICATION

I, the undersigned person, being eligible hereby apply for admission to membership of the Fund. I agree and undertake as follows:

1. If I am in an Employment Relationship with any current Member of the Fund, I am also a Relative of the current Member.
2. I am not disqualified under the Relevant Law from holding the office of a trustee, or as a Director of the Trustee, of the Fund.
3. I will be bound by the Trust Deed governing the Fund as it is or may be varied from time to time.
4. I will upon request make full disclosure in writing of any information required by the Trustee in respect of my membership of the Fund. I understand that if I enter into an Employment Relationship with any other Member or Members of the Fund where I am not also a Relative of the other Member(s), I may become disqualified under the Relevant Law from holding the office of a trustee, or as a Director of the Trustee of the Fund. I will also provide all necessary information in relation to my medical condition as requested by the Trustee from time to time.
5. I understand the terms and conditions of the Trust Deed and more particularly the terms and conditions of Divisions B and C of the Deed concerning Benefits payable.
6. I have read and understand the prescribed information relating to the collection of Tax File Numbers by the trustees of superannuation funds, and attach a completed ATO Individual Tax File Number Notification form.
7. I agree to act as a Trustee for the Fund or to act as a Director of the Trustee of the Fund.
8. I have received a product disclosure statement and understand its contents.

**Name:** Sarah Molinaro

**Address:** 103 St James Road  
Rosanna Vic 3084

**Membership Class:** Ordinary      **Date of Birth:** 11 June 1975

**Signature:** x 5 

**Dated:** 21.2.07

# Application for Membership

To the Trustee of the  
S.K.I. Superannuation Fund  
103 St James Road  
Rosanna Vic 3084

CONFIDENTIAL

## PART 1 - APPLICATION

I, the undersigned person, being eligible hereby apply for admission to membership of the Fund. I agree and undertake as follows:

1. If I am in an Employment Relationship with any current Member of the Fund, I am also a Relative of the current Member.
2. I am not disqualified under the Relevant Law from holding the office of a trustee, or as a Director of the Trustee, of the Fund.
3. I will be bound by the Trust Deed governing the Fund as it is or may be varied from time to time.
4. I will upon request make full disclosure in writing of any information required by the Trustee in respect of my membership of the Fund. I understand that if I enter into an Employment Relationship with any other Member or Members of the Fund where I am not also a Relative of the other Member(s), I may become disqualified under the Relevant Law from holding the office of a trustee, or as a Director of the Trustee of the Fund. I will also provide all necessary information in relation to my medical condition as requested by the Trustee from time to time.
5. I understand the terms and conditions of the Trust Deed and more particularly the terms and conditions of Divisions B and C of the Deed concerning Benefits payable.
6. I have read and understand the prescribed information relating to the collection of Tax File Numbers by the trustees of superannuation funds, and attach a completed ATO Individual Tax File Number Notification form.
7. I agree to act as a Trustee for the Fund or to act as a Director of the Trustee of the Fund.
8. I have received a product disclosure statement and understand its contents.

**Name:** Francesco Molinaro

**Address:** 103 St James Road  
Rosanna Vic 3084

**Membership Class:** Ordinary **Date of Birth:** 22 October 1974

**Signature:** \* FM

**Dated:**

27.02.2007

08.12.2021

**Private and Confidential**

The Trustee,  
**S.K.I. Superannuation Fund,**  
103 St James Road, Rosanna, VIC 3084

Dear Trustees,

**RE: AUDIT MANAGEMENT LETTER**

I have completed the audit of the **S.K.I. Superannuation Fund** for the financial year ended 30 June 2021.

I wish to report to you the following matters arising from my audit:

**1. Superannuation Industry (Supervision) Act 1993 (SIS Act) and the Superannuation Industry (Supervision) Regulations 1994 (SIS Regulations) reportable breaches**

No reportable contraventions of the SIS Act and/or SIS Regulations were identified during my audit.

**2. Material audit adjustments**

No material audit adjustments were identified during my audit.

**3. Matters for trustee attention**

In the course of my audit, I did not detect any instances of non-compliance.

**4. Further matters for your review**

I did not identify any significant administration issues in the conduct of my audit.

This report is prepared on the basis of the limitations set out below.

I cannot, in practice, examine every activity and procedure, nor can I be a substitute for management's responsibility to maintain adequate controls over all levels of operations and their responsibility to prevent and detect irregularities, including fraud.

Accordingly, management should not rely on my report to identify all weaknesses that may exist in the systems and procedures reviewed, or potential instances of fraud that may exist. My comments should be read in the context of the scope of my work. Findings within this report may have been prepared on the basis of management representations.



This report has been prepared solely for your use as Trustee of **S.K.I. Superannuation Fund** and should not be quoted in whole or in part without my prior written consent. No responsibility to any third party is accepted as the report has not been prepared, and is not intended, for any other purpose.

Should you have any questions in relation to the above matters, please do not hesitate to contact me.

Yours faithfully,



**MUKUNDKUMAR UNADKAT**

**S.K.I. Superannuation Fund**  
**Self-Managed Superannuation Fund Independent Audit Report**  
**for the year ended 30 June 2021**

**Approved SMSF auditor details**

<b>Name</b>	Mukundkumar Unadkat
<b>Postal Address</b>	PO Box 715, Parramatta, NSW 2124
<b>SMSF Auditor Number (SAN)</b>	100301353

**Self-managed superannuation fund details**

<b>Self-managed Super Fund (SMSF) Name</b>	S.K.I. Superannuation Fund
<b>Australian Business Number (ABN)</b>	46 421 720 516
<b>Address</b>	103 St James Road, Rosanna, VIC 3084
<b>Year of Income Being Audited</b>	2021

To the SMSF trustees of the **S.K.I. Superannuation Fund**

### PART A: FINANCIAL AUDIT

#### Opinion

I have audited the special purpose financial report of the **S.K.I. Superannuation Fund** comprising the statement of financial position as at 30 June 2021, and the operating statement, a summary of significant accounting policies and other explanatory notes.

In my opinion, the financial report presents fairly in all material respects, in accordance with the accounting policies described in the notes to the financial report, the financial position of the fund at 30 June 2021 and the results of its operations for the year then ended.

#### Basis for Opinion

My audit has been conducted in accordance with the Australian Auditing Standards issued by the Auditing and Assurance Standard Board. My responsibilities under those standards are further described in the Approved SMSF Auditor's Responsibilities for the Audit of the Financial Report section of this report.

I am independent of the SMSF in accordance with the auditor independence requirements of the Accounting Professional and Ethical Standards Board's APES 110 Code of Ethics for Professional Accountants (including Independence Standards) (the Code) that are relevant to this audit and as required by the Superannuation Industry (Supervision) Regulations 1994 (SISR). I have also fulfilled my other ethical responsibilities in accordance with the Code. In particular, neither myself, my firm or my network firm assumed a management responsibility for the fund. My firm or network firm did not prepare the financial statements for the fund. Where my firm or network firm provided any other non-assurance services to the fund, we are satisfied that those services were not prohibited under the Code and any independence threats arising have been eliminated or reduced to an acceptable level by the application of safeguards.

I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my opinion.

#### Emphasis of matter – Basis of Accounting

I draw attention to note 1 of the financial report, which describes the basis of accounting. The financial report has been prepared to assist **S.K.I. Superannuation Fund** meet the requirements of the SMSF's governing rules, the Superannuation Industry (Supervision) Act 1993 (SISA) and the SISR. As a result, the financial report may not be suitable for other purposes and should not be distributed to parties other than the trustees. My opinion is not modified in respect of this matter.

#### Responsibilities of SMSF Trustees for the Financial Report

Each SMSF trustee (individual trustee or director of corporate trustee) is responsible for the preparation and fair presentation of the financial report in accordance with the financial reporting requirements of the SMSF's governing rules, the SISA and the SISR. Each trustee is also responsible for such internal controls as they determine are necessary to enable the preparation and fair presentation of a financial report that is free from material misstatement, whether due to fraud or error.

In preparing the financial report, the trustees are responsible for assessing the fund's ability to continue as a going concern, disclosing, as applicable, matters relating to going concern and using the going concern basis of accounting unless the trustees intend to wind-up the fund or have no realistic alternative but to do so.

Each SMSF trustee is responsible for overseeing the fund's financial reporting process.

### **Approved SMSF Auditor's Responsibility for the Audit of the Financial Report**

My objectives are to obtain reasonable assurance about whether the financial report as a whole is free from material misstatement, whether due to fraud or error, and to issue the auditor's report that includes my opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with the Australian Auditing Standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of trustees taken on the basis of this financial report.

As part of an audit in accordance with Australian Auditing Standards, I exercise professional judgment and maintain professional scepticism throughout the audit. I also:

- Identify and assess the risks of material misstatement of the financial report, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for my opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of an internal control.
- Obtain an understanding of internal controls relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the fund's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the fund's ability to continue as a going concern. If I conclude that a material uncertainty exists, I am required to draw attention in the auditor's report to the related disclosures in the financial report or, if such disclosures are inadequate, to modify my opinion. My conclusions are based on the audit evidence obtained up to the date of the auditor's report. However, future events or conditions may cause the fund to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial report, including the disclosures, and whether the financial report represents the underlying transactions and events in a manner that achieves fair presentation.

I have communicated with the trustees regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that I may identify during the audit.

### **PART B: COMPLIANCE ENGAGEMENT**

#### **Opinion**

I have undertaken a reasonable assurance engagement on **S.K.I. Superannuation Fund's** compliance, in all material respects, with the applicable provisions of the SISA and the SISR as listed below ("the listed provisions") for the year ended 30 June 2021.

Sections: 17A, 35AE, 35B, 35C(2), 62, 65, 66, 67, 67A, 67B, 82-85, 103, 104, 104A, 105, 109, 126K

Regulations: 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14, 13.18AA

In my opinion, each trustee of **S.K.I. Superannuation Fund** has complied in all material respects, with the listed provisions, for the year ended 30 June 2021.

#### **Basis for Opinion**

I have conducted my engagement in accordance with Standard on Assurance Engagements ASAE 3100 Compliance Engagements issued by the Auditing and Assurance Standards Board.

I believe that the evidence I have obtained is sufficient and appropriate to provide a basis for my opinion.

#### **Independence and Quality Control**

I have complied with the independence and other ethical requirements relating to assurance engagements, and applied Auditing Standards ASQC 1 Quality Control for Firms that Perform Audits and Reviews of Financial Reports and Other Financial Information, and Other Assurance Engagements in undertaking this assurance engagement. In particular, neither myself, my firm or my network firm assumed a management responsibility for the fund. Where my firm or network firm provided any other non-assurance services to the fund, we are satisfied that those services were not prohibited under the Code and any independence threats arising have been eliminated or reduced to an acceptable level by the application of safeguards.

#### **SMSF Trustees' Responsibility for Compliance**

Each SMSF trustee is responsible for complying with the listed provisions and for the identification of risks that threaten compliance with the listed provisions, controls which will mitigate those risks and monitoring ongoing compliance.

#### **Approved SMSF Auditor's Responsibility for the Compliance Report**

My responsibility is to express an opinion on the trustees' compliance, in all material respects, with the listed provisions, for the year ended 30 June 2021. ASAE 3100 Compliance Engagements requires I plan

and perform my procedures to obtain reasonable assurance about whether the trustee have complied, in all material respects, with the listed provisions for the year ended 30 June 2021.

An assurance engagement to report on the trustees' compliance with the listed provisions involves performing procedures to obtain evidence about the compliance activity and controls implemented to meet the compliance requirements. The procedures selected depend on my judgement, including the identification and assessment of risks of material non-compliance.

My procedures included examination, on a test basis, of evidence supporting compliance with those requirements of the listed provisions for the year ended 30 June 2021.

These tests have not been performed continuously throughout the period, were not designed to detect all instances of non-compliance, and have not covered any other provisions of the SISA and the SISR apart from those specified.

### **Inherent Limitations**

Due to the inherent limitations of an assurance engagement, together with the internal control structure it is possible that fraud, error, or non-compliance with the listed provisions may occur and not be detected.

A reasonable assurance engagement for the year ended 30 June 2021 does not provide assurance on whether compliance with the listed provisions will continue in the future.

**MUKUNDKUMAR UNADKAT**

**Date – 08.12.2021**

### APPENDIX 1- Explanation of listed sections and regulations in compliance engagement

This appendix is included to assist trustees with the meaning of the legislation and regulations listed above.

Section or Regulation	Explanation
S17A	The fund must meet the definition of a self-managed super fund (SMSF)
S35AE	The trustees must keep and maintain accounting records for a minimum of five years
S35B	The trustees must prepare, sign and retain accounts and statements
S35(C)(2)	The trustees must provide the auditor with the necessary documents to complete the audit in timely and professional manner; and within 14 days of a written request from the auditor
S62	The fund must be maintained for the sole purpose of providing benefits to any or all of the following: <ul style="list-style-type: none"> <li>• fund members upon their retirement</li> <li>• fund members upon reaching a prescribed age</li> <li>• the dependents of a fund member in the case of the member's death before retirement</li> </ul>
S65	The trustees must not loan monies or provide financial assistance to any member or relative at any time during the financial year
S66	The trustees must not acquire any assets (not listed as an exemption) from any member or relative party of the fund
S67	The trustees of the fund must not borrow any money or maintain an existing borrowing (not listed as an exemption)
S67A & 67B	The fund must comply with the limited recourse borrowing arrangement rules when borrowing to purchase single acquirable asset or replacement assets (not listed as an exception to the borrowing rules)
S82-85	The trustee must comply with the in-house asset rules
S103	The trustees must keep minutes of all meetings and retain the minutes for a minimum of 10 years
S104	The trustee must keep up to date records of all trustee or director of corporate trustee changes and trustee consents for a minimum of 10 years
S104A	Trustees who became a trustee on or after 1 July 2007, must sign and retain a trustee declaration
S105	The trustee must ensure that copies of all member or beneficiary reports are kept for a minimum of 10 years
S109	All investment transactions must be made and maintained at arms-length – that is, purchase, sale price and income from an asset reflects a true market value / rate of return
S126K	A disqualified person cannot be a trustee, investment manager or custodian of a superannuation fund
SubReg 1.06(9A)	Pension payments must be made at least annually and must be at least the amount calculated under Schedule 7
Reg 4.09	Trustees must formulate, regularly review and give effect to an investment strategy for the fund
Reg 4.09A	The assets of the SMSF must be held separately from any assets held by the trustee personally or by a standard employer sponsor or an associate of the standard employer
Reg 5.03	Investment returns must be allocated to members in a manner that is fair and reasonable

<b>Reg 5.08</b>	Member minimum benefits must be maintained in the fund until transferred, rolled over, allotted (to the member's spouse) or cashed in a permitted fashion
<b>Reg 6.17</b>	Payments of member benefits must be made in accordance with Part 6 or Part 7A of the regulations and be permitted by the trust deed
<b>Reg 7.04</b>	Contributions can only be accepted in accordance with the applicable rules for the year being audited
<b>Reg 8.02B</b>	When preparing accounts and statements required by subsection 35B(1) of SISA, an asset must be valued at its market value
<b>Reg 13.12</b>	Trustees must not recognise an assignment of a super interest of a member or beneficiary
<b>Reg 13.13</b>	Trustees must not recognise a charge over or in relation to a member's benefits
<b>Reg 13.14</b>	Trustees must not give a charge over, or in relation to, an asset of the fund
<b>Reg 13.18AA</b>	Investments in collectables and personal use assets must be maintained in accordance with prescribed rules



SKI Superannuation Fund

Dear Trustees

SKI Superannuation Fund  
**Audit Engagement Letter**

**Objectives and Scope of the Audit**

You have requested that we audit the financial statements of the SMSF for the year ended 30 June 2020. We are pleased to confirm our acceptance and understanding of this engagement by means of this letter.

Our audit will be performed in accordance with Australian Auditing Standards, the *Superannuation Industry (Supervision) Act 1993* (SISA) and the *Superannuation Industry (Supervision) Regulations* (SISR) with the objective of expressing an opinion on the financial report and the fund's compliance with the specified requirements of the SISA and the SISR.

**Our Responsibilities**

We will conduct our audit in accordance with Australian Auditing Standards. Those Auditing Standards require that we comply with relevant ethical requirements relating to audit engagements and plan and perform the audit to obtain reasonable assurance as to whether the financial report is free from material misstatement.

An audit involves performing audit procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. An audit also includes evaluating the appropriateness of the financial reporting framework, accounting policies used and the implementation and operation of accounting and internal control systems that are designed to prevent and detect fraud and error, as well as evaluating the overall presentation of the financial report.

Because of the inherent limitations of an audit, together with the inherent limitations of internal control, there is an unavoidable risk that some material misstatement may not be detected, even though the audit is properly planned and performed in accordance with Australian Auditing Standards.

In making our risk assessments, we consider internal control relevant to the entity's preparation of the financial report in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. We will, however, communicate to you in writing any significant deficiencies in internal control relevant to the audit of the financial report that we have identified during the audit.

**Trustees' Responsibilities**

Our audit will be conducted on the basis that the trustee(s) acknowledge and understand that they have responsibilities:

- For the preparation of the financial report that gives a true and fair view in accordance with the Australian Auditing Standards, other mandatory reporting requirements and the SIS Act and SIS Regulations is that of the trustee(s);
- For such internal control as the trustee(s) determine is necessary to enable the preparation of the financial report that is free from material misstatement, whether due to fraud or error; and
- To provide us with:
  - Access to all information of which the trustees are aware that is relevant to the preparation of the financial report such as records, documentation and other matters;

- Additional information that we may request from the trustees for the purpose of the audit; and
- Unrestricted access to persons within the entity from whom we determine it necessary to obtain audit evidence.

As part of our audit process, we will request from trustees written confirmation concerning representations made to us in connection with the audit.

Australian Auditing Standards require that we determine whether the financial reporting framework applied in the preparation of this special purpose of financial report is acceptable. If we determine the financial reporting framework to be unacceptable, we will not be able to undertake the audit engagement unless the framework is amended and then determined to be acceptable.

If a qualified audit report is to be issued following the completion of our audit, we will advise the details to you in a timely manner and prior to the issue of our report.

#### **Audit of SIS Compliance**

For the year ended 30 June 2022, we are required to form an opinion in respect of compliance with certain aspects of SIS. Our report must refer to the following sections and regulations:

Sections: 17A, 35AE, 35B, 35C(2), 52, 62, 65, 66, 67, 67A, 67B, 82-85, 103, 104, 104A, 105, 109, 126K

Regulations: 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14, 13.18AA, 13.22C

#### **Report on Significant Matters**

Under section 129 of the SISA we are required to report to you in writing. If during the course of, or in connection with, our audit, we become aware of any contravention of the Act or Regulations which we believe has occurred, is occurring or may occur.

We are also required to report to the ATO, as regulator, any contravention of the SISA and the SISR, where we believe the contravention may affect the interests of the members of beneficiaries of the fund.

In addition, we are also required under section 130 to report to you if we believe the superannuation fund may be, or may be about to become, in an unsatisfactory financial position. If we are not satisfied with your response as trustee(s) as to the action taken to rectify the situation or we receive no response, we are obliged to report the matter to the ATO.

A failure on the part of the trustee to rectify these breaches to the satisfaction of the ATO may result in significant penalties to the trustee and the fund itself.

In addition to our report on the financial statements, we will also report to you any material weaknesses in the fund's system of accounting and internal control which come to our notice during the course of our audit.

#### **Quality Control**

The conduct of our audit in accordance Australian Auditing Standards means that information acquired by us in the course of our audit is subject to strict confidentiality requirements. Information will not be disclosed by us to other parties except as required or allowed for by law or professional standards, or with your expressed consent.

Our audit files may, however, be subject to review as part of the quality control review program of Regulators and or Professional Bodies which monitors compliance with professional standards by its members.

We advise you that by signing this letter you acknowledge that, if requested, our audit files relating to this audit will be made available under this program. Should this occur, we will advise you. The same strict confidentiality requirements apply under this program as apply to us as your auditor.

**Independence/Conflict of Interest**

We have established policies and procedures designed to ensure our independence, including policies on holding financial interests in the superannuation fund and other related parties, rotation of audit partners, business relationships, employment relationships, and the provision of non-audit services in accordance with professional statement APES 110 – Code of Ethics for Professional Accountants.

**Outsourced Services**

We do not use any outsourced services in overseas locations when conducting client assignments.

**Data Storage**

We use data storage located in the office but it may be replicated to other locations.

Accepting our services as part of this engagement agreement indicates your acceptance of the use of outsourced services, cloud hosted software and outsourced data storage under the conditions outlined above.

**Limitation of Liability**

Our firm’s liability to you or any other user of the audit report is limited by a Scheme approved under Professional Standards Legislation.

**Other**

We would appreciate acknowledgement of terms and conditions set out in this letter. Please note that this letter will be effective for future years unless the terms of the engagement are altered by future correspondence.

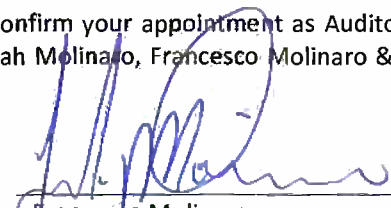
Please sign and return the attached copy of this letter to indicate that it is in accordance with your understanding of the arrangements for our audit of the financial report.


If you have any queries in relation to this please contact me.

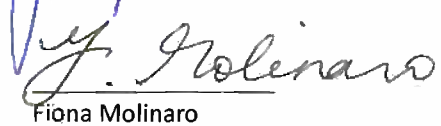
To: MR ANTHONY BOYS

We hereby confirm your appointment as Auditor under the above terms of engagement. For and on behalf of Sarah Molinaro, Francesco Molinaro & Fiona Molinaro as trustee for the SKI Superannuation Fund

Signed &  
Dated

  
\_\_\_\_\_  
Francesco Molinaro

  
\_\_\_\_\_  
Sarah Molinaro

  
\_\_\_\_\_  
Fiona Molinaro

Yours sincerely  
ANTHONY BOYS – REGISTERED COMPANY AUDITOR

**DATED:**  
Signed document to be returned to P.O. Box 3376 Rundle Mall 5000

ANTHONY BOYS  
PO BOX 3376,  
RUNDLE MALL 5000

Dear Antony,

**Sarah Molinaro, Francesco Molinaro and Fiona Molinaro ATF SKI Superannuation Fund  
Superannuation Fund Management/Trustee Representation Letter**

In connection with your audit examination of the financial report of SKI Superannuation Fund for the year ended 30 June 2022, hereby confirm, at your request that to best of our knowledge and belief, the following representation relating to the accounts are correct.

**Financial Report**

We have fulfilled our responsibilities, as set out in the terms of the audit engagement letter, for the preparation of the financial report.

The management/trustee have determined that the fund is not a reporting entity for the year ended 30 June 2022 and that the requirement to apply Australian Accounting Standards and other mandatory reporting requirements do not apply to the fund. Accordingly, the financial report prepared is a special purpose financial report, which is for distribution to members of the fund and to satisfy the requirement of the SISA and the SISR, and to confirm that the financial report is free of material misstatements, including omissions.

**Sole Purpose**

The fund has been maintained for the sole purpose of providing superannuation benefits to its members and their dependents.

**Superannuation Fund Books/Records/Minutes**

- (a) We have made available to you all financial records and related data, other information, explanations and assistance necessary for the conduct of the audit.
- (b) We have made available to you Minutes of all trustee(s)' meetings and the Trust Deed.
- (c) We have established and maintained an adequate internal control structure to facilitate the preparation of reliable financial statements, and adequate financial records have been maintained. There are no material transactions that have not been properly recorded in the accounting records underlying the financial statements.
- (d) We have no plans or intentions that may materially affect the carrying values, or classification, of assets and liabilities.
- (e) Records maintained during the period were in accordance with the Australian Taxation Office requirements.

**Asset Form**

The assets of the superannuation fund are being held in a form suitable for the benefit of the members of the fund, and have been held in accordance with the fund's investment strategy.

### **Ownership and Pledging of Assets**

The superannuation fund has satisfactory title to all assets disclosed in the Statement of Financial Position. Investments are registered in the name of the trustee(s).

No assets of the superannuation fund have been pledged to secure liabilities of the superannuation fund or of others.

### **Investments**

- (a) We have considered the requirement of generally accepted accounting standards in regards to impairment of assets when assessing the impairment of assets and in ensuring that no assets are stated in excess of their recoverable amount.
- (b) There are no commitments, fixed or contingent, for the purchase or sale of long-term investments that have not been disclosed in the financial statements.
- (c) The investment strategy has been determined with due regard to risk, return, liquidity, diversity and the insurance needs of fund members, and the assets of the fund are in line with this strategy.
- (d) All investments are acquired, maintained and disposed of on an arm's length basis.

### **Trust Deed**

The superannuation fund is being conducted in accordance with its Trust Deed.

### **Superannuation Industry (Supervision) Act and Regulations**

- (a) The fund meets the definition of a self-managed superannuation fund under the SISA.
- (b) The fund has been conducted in accordance with the SISA, the SISR and its governing rules at all times during the year. Also there were no amendments to the governing rules during the year, except as notified to you.
- (c) The fund is being conducted in accordance with the SISA and the SISR, in particular the relevant requirements of the following provisions:  
  
Sections: 17A, 35AE, 35B, 35C(2), 62, 65, 66, 67,67A, 67B, 82-85, 103, 104, 104A, 105, 109, 126K  
  
Regulations: 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14, 13.18AA
- (d) The trustee(s) have been nominated and may only be removed in such manner and circumstances as are allowed in the Trust Deed.
- (e) The trustees are not disqualified persons under s126K of the SISA.
- (f) Any vacancy among the trustee(s) is filled in accordance with the Trust Deed.
- (g) The trustee(s) have complied with all trustee standards set out in SISR and the covenant prescribed by section 52 of the SISA.
- (h) The trustee(s) have complied with all investment standards set out in the SISA and the SISR.
- (i) Information retention obligations have been complied with.

- (j) All contributions accepted and benefits paid have been in accordance with the governing rules of the fund and relevant provisions of the SISA and the SISR.

There are no breaches or possible breaches of the SIS legislation whose effects should be considered for disclosure in the financial report or to the Australian Taxation Office.

#### **Commitments**

- (a) There are no material commitments for construction or acquisition of property, plant and equipment to acquire other non-current assets, such as investments or intangibles, other than those disclosed in the financial report.
- (b) There were no commitments for purchase or sale of securities or assets or any options given by the fund including options over share capital.

#### **Taxation**

- (a) We have calculated income tax expense, current tax liability, deferred tax liability and deferred tax asset according to the definitions of taxable income and allowable deductions. We have calculated and recognised all other applicable taxes according to the relevant tax legislation.
- (b) There are no activities that invoke the anti-avoidance provisions of any applicable tax legislation.

#### **Borrowings**

The trustees have not borrowed money on behalf of the superannuation fund with the exception of borrowings which were allowable under the SIS Act and the SIS Regulations.

#### **Related Parties**

- (a) The fund has not made any loans to, or provided financial assistance to members of the fund or their relatives.
- (b) No asset has been acquired from a member or related party other than as permitted under the SISA and the SISR.
- (c) Related party transactions and related amounts receivable or payable have been properly disclosed in the financial statements.
- (d) All related party transactions have been conducted on commercial terms as if the transaction was undertaken on an arms length basis in accordance with section 109 of the SIS Act, **AND** those related party transactions do not contravene *practical Compliance Guidelines* issued by the Regulator regarding non arms length Income and non arms length expenditure.

#### **Accounting Misstatement Detected by Audit**

There has been no misstatement noted by audit during the course of the current year audit.

### **Insurance**

The superannuation fund has an established procedure whereby an officer reviews at least annually the adequacy of insurance cover on all assets and insurable risks where relevant. This review has been performed and where it is considered appropriate, assets and insurable risks of the superannuation fund are adequately covered by insurance.

### **Accounting Estimates**

We confirm the significant assumptions used in making accounting estimates are reasonable.

### **Fair Value Measurements and Disclosures**

We confirm that significant assumptions used in fair value measurements and disclosures are reasonable and appropriately reflect our intent and ability to carry out specific courses of action on behalf of the fund.

### **Going Concern**

In the opinion of the trustees there are reasonable grounds to believe that the superannuation fund will be able to:

- Pay its debts as and when they fall due.
- Continue as a going concern for the foreseeable future.

We, therefore, confirm that the going concern basis is appropriate for the financial report.

### **Events after Balance Sheet Date**

We are not aware of any events that have occurred between the financial reporting date to the date of this letter that we need to disclose or recognise in the financial report.

### **Comparative Information**

We confirm that there have been no restatements made to correct a material misstatement in the prior period financial report that affects the comparative information.

### **Fraud and Error**

- (a) There has been no:
  - (i) Fraud, error, or non-compliance with laws and regulations involving management or employees who have a significant role in the internal control structure.
  - (ii) Fraud, error, or non-compliance with laws and regulations that could have a material effect on the financial report.
  - (iii) Communication from regulatory agencies concerning non-compliance with, or deficiencies in, financial reporting practices that could have a material effect on the financial report.
- (b) The superannuation fund has disclosed to the auditor all significant facts relating to any frauds or suspected frauds known to management that may have affected the superannuation fund.
- (c) The superannuation fund has disclosed to the auditor the results of its assessment of the risk that the financial report may be materially misstated as a result of fraud.
- (d) The superannuation fund has disclosed to the auditor the results of its assessment of the risk that the financial report may be materially misstated as a result of fraud.

**Legal Matters**

We confirm that all matters that may result in legal action against the fund or the trustees in respect of the fund, have been discussed with a solicitor and brought to the attention of the auditor so that a solicitor's representation letter may be obtained.

**General**


- (a) Neither the superannuation fund nor any Trustees have any plans or intentions that may materially affect the book value or classification of assets and liabilities at balance sheet date.
- (b) The superannuation fund accepts responsibility for the implementation and operations of accounting and internal control systems that are designed to prevent and detect fraud and error. We have established and maintained adequate internal control to facilitate the preparation of a reliable financial report, and adequate financial records have been maintained. There are no material transactions that have not been properly recorded in the accounting records underlying the financial report.
- (c) There are no violations or possible violations of laws or regulations whose effects should be considered for disclosure in the financial report or as a basis for recording an expense.
- (d) The superannuation fund has complied with all aspects of contractual agreements that would have a material effect on the financial report in the event of non-compliance.

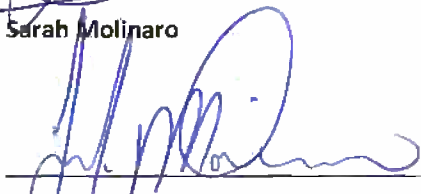
We understand that your examination was made in accordance with the Australian Auditing Standards and was, therefore, designed primarily for the purpose of expressing an opinion on the financial report of the fund taken as a whole, and that your tests of the financial records and other auditing procedures were limited to those which you considered necessary for that purpose.


**Additional Matters**

There are no additional matters.

**Signed by the Trustees the SKI Superannuation Fund**

  
\_\_\_\_\_  
Sarah Molinaro

  
\_\_\_\_\_  
Francesco Molinaro

  
\_\_\_\_\_  
Fiona Molinaro



# **SKI Superannuation Fund**

**("The Fund")**

## **SMSF Investment Strategy Report**

Trustee: Sarah Molinaro, Francesco Molinaro and Fiona Molinaro

Date: 26 April 2023

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## Compliance

**A Trustee is required to take a range of issues into account when formulating and regularly reviewing an Investment Strategy.**

**The Trustee must look at the fund as a whole and determine how the fund's objectives are to be met. After this determination has been made the trustee must consider risk and return, diversification, liquidity requirements, and the ability to discharge existing and prospective liabilities.**

The trustee are required to prepare an Investment Strategy that provides a framework for making investment decisions to increase members' benefits for their retirement. This duty is codified in section 52(2)(f) of the Superannuation Industry (Supervision) Act 1993 ("SIS Act") and is an operating standard set out in SIS Regulation 4.09, which applies to all trustees.

This Investment Strategy report considers, at the fund level:

- *The risk and likely return from investments;*
- *The diversification of the investments;*
- *The liquidity and cash flow requirements;*
- *The ability of the fund to discharge its liabilities; and*
- *Whether a contract of insurance that provides cover for one or more members is required.*

This written Investment Strategy has been prepared to demonstrate that investment decisions comply with the strategy and the various superannuation laws including:

- *Sole purpose test;*
- *Restrictions on investments and acquisitions from members;*
- *Ownership and protection of assets;*
- *Restrictions on lending;*
- *Restrictions on placing charges over fund assets;*
- *Investing in collectables and personal use assets;*
- *Investments being made on an arm's length basis; and*
- *Restrictions on holdings of in-house assets.*

### **Complying Status**

The Fund is an Australian Superannuation Fund as defined in subsection 295-95(2) of the Income Tax Assessment Act 1997 and Section 45 of the Superannuation Industry (Supervision) Act 1993 ("SIS Act").

## Ongoing Monitoring

The obligation for the trustee to formulate and implement an Investment Strategy also requires the trustee to monitor and regularly review the Investment Strategy on an ongoing basis to help ensure that the investments made by the trustee continue to be consistent with the Investment Strategy. Where this is not the case, the trustee will be required to amend the Investment Strategy to reflect the change in the investment approach.

## Fund Profile

Superannuation law requires that the whole of the fund's circumstances must be taken into account when formulating an investment strategy. This includes (but is not limited to) the membership profile, benefit structure, and fund phase (accumulation of pension), tax position and fund size.

Such circumstances affect the diversity and liquidity requirements of fund investment strategies.

<b>Fund Benefit Design:</b>	Accumulation Fund
<b>Fund Structure:</b>	Self-Managed Super Fund (SMSF)
<b>Current Fund Assets (\$):</b>	\$422,196 @ 30/6/2022
<b>Number of Fund Members:</b>	3
<b>Fund Phase:</b>	Accumulation
<b>Time horizon of the Fund:</b>	
<b>Member directed investments:</b>	Pooled

## Age profile

Age	Number of Members
Less than 40 years	
41-49 years	3
50-59 years	
60-64 years	
65-69 years	
70 years and over	

## Fund Objectives

The Objective of the Investment Strategy is to provide retirement benefits for the members. In the event of the members' death before retirement, it is to provide benefits for the dependants of the members (sole purpose).

## Special Objectives

*[Select/tick from the following as appropriate]*

- To achieve the RBA cash rate return each year. It is expected that the capital value of the Fund is preserved at all times, and to avoid negative returns.
- To obtain a rate of return exceeding CPI by \_\_\_\_% over a period of \_\_\_\_ years. It is expected that the fund may incur occasional negative returns in any one year.
- To obtain a rate of return exceeding the \_\_\_\_\_ (benchmark indices) by \_\_\_\_% over a period of \_\_\_\_ years. It is expected investment returns will fluctuate, with the likelihood of negative returns in any one year.
- To provide real long term (minimum of \_\_\_\_ years) capital growth of at least \_\_\_\_% compounded and a level of income no less than \_\_\_\_%. It is expected that the fund may incur occasional negative returns in any one year.
- Other - \_\_\_\_\_  
\_\_\_\_\_

## General Objectives

*[Select/tick from the following as appropriate]*

- To provide retirement benefit for the members. In the event of the members' death before retirement, to provide benefits for the dependants of the members.
- To ensure that sufficient assets will be available to meet benefit payments when those payments are due to be paid (solvency).
- To ensure that sufficient liquid assets will be available to meet benefit payments as and when those payment are due to be paid (liquidity).
- Other - \_\_\_\_\_  
\_\_\_\_\_

**Overall**

- The members are close to retirement and expect the Fund to invest in risk averse investments to achieve capital preservation and avoid volatility in returns.
- The Fund has a relatively long-time horizon. The members are prepared to endure a reasonable level of volatility of returns in expectation of long-term growth.
- The composition of the members is diverse, and the collective risk tolerance indicates that there should be a balance of reasonable risk and volatility to achieve long term capital and income growth.
- The Fund is paying a pension income stream(s). Investments should be made in risk averse investments, which combine reasonable security of capital with the prospect of long-term growth, with the view to prolonging the duration of the pension payments.
- Other (please specify) \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Statement on Risk:**

*[Select/tick from the following as appropriate]*

- Investment risk is borne by the members, as fluctuation in investment returns will affect the level of the members' benefits on withdrawal.
- Other (please specify) \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## Diversification

*[Select/tick from the following as appropriate]*

- Diversification across currencies, economies and asset classes is achieved through a mix of international and Australian investments. The Trustee recognises that diversification can result in significant reduction to return volatility while maintaining the level of anticipated return.
- Diversification is achieved through a mix of Australian investments across a range of asset classes. The Trustee recognises that diversification can result in significant reduction to return volatility while maintaining the level of anticipated return.
- The funds are primarily invested in equities. The Trustee recognised the higher risk in investing predominately in only one asset class and the volatility associated with shares. The volatility will be compensated by the prospect of achieving high return and growth in the longer term. The shares are invested in different industries and sectors, which will spread risk to a satisfactory level.
- The Fund is invested in a Unit Trust and the underlying assets of the Trust are primarily invested in shares. The Trustee recognises that the Fund is subject to higher risk associated with investing with investing predominately in one asset class and the volatility associated with shares. The Trustee considers that the higher risk will be compensated by the prospect of achieving higher return and growth in the longer term. The shares are invested in different industries and sectors, which will spread risk to a satisfactory level.
- The funds are primarily invested in fixed interest securities and deposits. It is considered that investment in this asset class is suitable for the Fund's policy of maximising capital preservation and avoiding negative return.
- The Fund is invested in a Unit Trust and the underlying asset of the Unit Trust is an investment in a real property. The Trustee recognises that the Fund is subject to a high level of property specific risks. The Trustee considers that the real property is a secure investment with the prospect of long-term capital appreciation while generating steady income growth.
- The Fund is invested primarily in real property. The Trustee recognises that the Fund is subject to a high level property specific risks. The Trustee considers that real property is a secure investment with the prospect of long-term capital appreciation while generating steady income growth.
- Other (please specify) \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_



## Indicative asset mix and asset class strategic ranges formulated

[Enter percentages from 0 – 100% in the table below]

An asset allocation ranges should be of sufficient scope to allow for normal market fluctuations, but not so wide to be ineffectual to use as a monitoring tool.

**Strategic Ranges**

Asset Class	From %	To %	Benchmark %
Australian Shares	40%	60%	%
Australian Fixed Interest (incl. deposits 12 months & over)	0%	5%	%
Cash (CMT, Deposits < 12 months, A/c balances)	5%	30%	%
Direct Property	10%	25%	%
International Shares	%	15%	%
International Fixed Interest (incl. deposits 12 months & over)	0%	5%	%
Listed Property	0%	5%	%
Mortgages	%	%	%
Other	%	%	%
			<b>100%</b>

## Liquidity

### Statement on Liquidity

*[Select/tick from the following as appropriate]*

- There is no anticipated benefit payment in the next 25 years. Surplus cash (above anticipated liquidity requirements) will be invested in accordance with the Fund's Investment Strategy.
- A lump sum benefit payment will be made. The Trustee will monitor the liquidity position to ensure that there will be sufficient liquid assets to meet the benefit payments as and when they fall due.
- Members are drawing pension payments at least annually. The Trustee will monitor the liquidity position to ensure that there will be sufficient liquid assets to meet the benefit payments as and when they fall due.
- The fund has entered into a Limited Recourse Borrowing Arrangement (LRBA). The Trustee will monitor the liquidity position to ensure that there will be sufficient liquid assets to meet loan repayments in accordance with the terms and conditions of the lender.
- Other (please specify) \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## Ability of Fund to discharge existing and prospective liabilities

[Select/tick from the following as appropriate]

Sufficient cash flow will be maintained to discharge administration expenses, borrowing costs (where applicable) and other outgoings. The Fund is an accumulation fund and the members are entitled to the accumulation of contributions and earnings in the members' account on withdrawal. The Fund will be able to meet its obligations to the members and other parties at all times.

Other (please specify) \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

### Insurance considerations

A Trustee is required to give consideration whether they should hold a contract of insurance that provides insurance cover to one or more members of the Fund as required under the investment strategy requirements within the superannuation laws. Insurance considerations may include life insurance, total and permanent disablement, salary continuance or can extend to other general insurances to protect fund assets or reduce any liability exposure of the Fund.

The trustee considers that a contract of insurance is appropriate for one or more members.

Policy Holder	Insurance Type	Level of Cover	Comments
Francesco Molinaro	Life Insurance & TPD Income Protection		
Sarah Molinaro	Life Insurance & TPD Income Protection		

The Trustees are satisfied that the member(s) have appropriate levels of insurance outside of the Fund.

The Trustees have considered a contract of insurance for the fund members and are satisfied that they are at a stage in life where insurance is not required or is inappropriate.

Member circumstances prohibit the ability to obtain a necessary contract of insurance.

Other (please specify) \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

## Derivative Risk Statement (DRS)

*[Select/tick from the following as appropriate]*

The Fund does not have derivatives.

The Fund does invest in derivatives.

- Trust Deed clause or rule allowing derivatives investments: \_\_\_\_\_

**If the fund wishes to invest in derivatives, then the Trustees are required by Regulation 13.15A of the SIS Regulations to prepare a Derivative Risk Statement (DRS). Derivatives include (but are not limited to) call/put options, CFDs and instalment warrants.**

**A DRS must contain –**

- **Policies for the use of derivatives that include an analysis of the risks associated with the use of derivatives within the Investment Strategy**
- **Restrictions and controls on the use of derivatives that take into consideration the expertise of the trustees and any appointment Investment Manager**
- **Compliance processes to ensure that the controls are effective**

If the Fund is required to complete a Derivative Risk Statement, this document should be prepared in conjunction with the Investment Strategy Report.

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## Reserves Management Strategy

The covenants in the Superannuation Industry (Supervision) Act 1993 (SISA) require a trustee of a SMSF that has reserves "to formulate and give effect to a strategy for their prudential management, consistent with the entity's Investment Strategy and its capacity to discharge its liabilities (whether actual or contingent) as and when they fall due".

The Fund does operate reserves.

Type of Reserves operated by fund (if any):

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• Trust Deed clause or rule allowing for use of reserves: \_\_\_\_\_

*(Include some detail on types of reserves being used and comments on their prudential management)*

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This Investment Strategy supersedes all previous Investment Strategies.

The Trustees commit to manage the Fund's investments in line with this Investment Strategy.

The Trustees commit to arranging insurance cover for one or more fund members as deemed necessary.

Signed as a true and correct records in accordance with the resolution of the Trustee by:

Signature:  \_\_\_\_\_ Date: \_\_\_\_\_

Name: Sarah Molinaro

Signature:  \_\_\_\_\_ Date: \_\_\_\_\_

Name: Francesco Molinaro

Signature:  \_\_\_\_\_ Date: \_\_\_\_\_

Name: Fiona Molinaro

**S.K.I Superannuation Fund**

ABN 46 421 720 516

Trustees: Fiona Molinaro & Francesco Molinaro & Sarah Molinaro

**Financial Statements**  
**For the year ended 30 June 2022**



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# S.K.I Superannuation Fund

## Reports

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**S.K.I Superannuation Fund**  
**Operating Statement**  
**For the period 1 July 2021 to 30 June 2022**

	Note	2022 \$	2021 \$
<b>Income</b>			
Member Receipts			
Contributions			
Employer		24,639	20,240
Investment Income			
Distributions	7A	11,836	10,571
Dividends	7B	4,007	2,251
Foreign Income	7C	8	-
Interest	7D	24	67
Other Income		46	-
		<u>40,560</u>	<u>33,130</u>
<b>Expenses</b>			
Member Payments			
Insurance Premiums		5,831	4,934
Other Expenses			
Accountancy Fee		440	440
Auditor Fee		385	633
SMSF Supervisory Levy		259	259
Investment Losses			
Decrease in Market Value	8A	59,825	(66,483)
		<u>66,740</u>	<u>(60,217)</u>
<b>Benefits Accrued as a Result of Operations before Income Tax</b>		<b>(26,180)</b>	<b>93,347</b>
<b>Income Tax</b>			
Income Tax Expense		(2,989)	9,385
		<u>(2,989)</u>	<u>9,385</u>
<b>Benefits Accrued as a Result of Operations</b>		<b><u>(23,191)</u></b>	<b><u>83,962</u></b>

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

**S.K.I Superannuation Fund**  
**Statement of Financial Position**  
**as at 30 June 2022**

	Note	2022 \$	2021 \$
<b>Assets</b>			
Investments:			
Managed Investments	6A	162,257	164,178
Shares in Listed Companies	6B	229,608	214,582
Other Assets			
Cash At Bank		34,640	76,559
Receivables		5,285	5,019
<b>Total Assets</b>		<b><u>431,790</u></b>	<b><u>460,339</u></b>
<b>Liabilities</b>			
Income Tax Payable		178	(531)
Deferred Tax Liability		7,138	12,674
Other Taxes Payable		2,278	2,809
<b>Total Liabilities</b>		<b><u>9,594</u></b>	<b><u>14,952</u></b>
<b>Net Assets Available to Pay Benefits</b>		<b><u>422,196</u></b>	<b><u>445,387</u></b>
<i>Represented by:</i>			
<b>Liability for Accrued Benefits</b>	2		
Miss Fiona Molinaro		163,997	174,094
Mr Francesco Molinaro		91,933	97,933
Mrs Sarah Molinaro		166,266	173,361
<b>Total Liability for Accrued Benefits</b>		<b><u>422,196</u></b>	<b><u>445,387</u></b>

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

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**S.K.I Superannuation Fund**  
**Notes to the Financial Statements**  
**As at 30 June 2022**

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**Note 1 - Statement of Significant Accounting Policies**

The following significant accounting policies have been adopted in the preparation and presentation of the financial statements. They have been consistently applied in the current and previous periods unless otherwise stated to ensure the financial information satisfies the concept of relevance and reliability.

**(a) Statement of Compliance**

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 *Regulations 1994*, the trust deed of the fund and the needs of members.

**(b) Basis of Preparation**

The financial statements have been prepared on a cash basis using historical costs convention unless stated otherwise. For investments and financial liabilities, they are measured at market values.

The financial statements are presented in Australian dollars, which is the functional currency of the fund.

**(c) Use of Accounting Estimates and Judgments**

The preparation of financial statements requires the trustees to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. The estimates and associated assumptions are based on historical experience and various other factors that are believed to be reasonable under the circumstance, the results of which form the basis of making the judgments. 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.

**(d) Cash and Cash Equivalents**

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

**(e) Foreign Currency**

Any foreign currency transactions during the financial year are brought to account using the exchange rate in effect at the date of the transaction. Foreign currency monetary items at reporting date are translated at the exchange rate existing at reporting date. Exchange differences are recognised in the operating statement in the period in which they arise.

**(f) Valuation of Assets**

*Investment*

An investment is initially recognised when as a result of past transactions or events, the Fund controls the future economic benefits expected to flow from the asset.

The investment assets are firstly recorded at cost, being the fair value of the consideration given. After initial recognition, they are measured at market value. Gains or losses arising from changes in market value are recognised on the Operating Statement in the periods in which they occur.

Market value as defined in s10 of *SISA 1993*, in relation to an asset, means the amount that a willing buyer of the asset could reasonably be expected to pay to acquire the asset from a willing seller if the following assumptions were made:

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

As disposal costs are generally immaterial unless otherwise stated, market value approximates fair value.

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# S.K.I Superannuation Fund

## Notes to the Financial Statements

### As at 30 June 2022

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Market values for various types of investment have been determined as follows:

- i. listed securities, government and other fixed interest securities for which there is a readily available market quotation, the valuation is recorded as the last quoted sale price as at the close of business on reporting date. If the listed securities are foreign, they are also converted to Australian dollars using the exchange rate at the close of business on the reporting date;
- ii. unit trusts and managed funds are stated by reference to the unit redemption price quoted by the fund manager at the end of the reporting period;
- iii. unlisted investments are stated at the Trustees' valuation based on estimated market value at balance date; or where necessary, upon external valuers' expert opinions;
- iv. Investment properties are carried at market value and are held for the purpose of generating long-term rental yields and capital appreciation. The Trustees give consideration to the value of the investment property each financial year and revalue when a significant event occurs or when deemed appropriate. Where an external valuation has been obtained, the valuation is based on objective and supportable data and has been carried out by a property valuation service provider or qualified independent valuer as appropriate.

#### *Financial Liabilities*

The Fund initially recognises a financial liability on the date it becomes a party to the contractual provisions of the instrument.

Financial liabilities including credit balances of hedging instruments and derivatives are measured at market values as at the reporting date. Any change in market values of the financial liabilities since the beginning of the reporting period shall be included in the profit or loss for the reporting period. As disposal costs are generally immaterial, unless otherwise stated, market value approximates fair value.

#### *Receivables and Payables*

Current assets such as accounts receivable, which are expected to be recovered within twelve months after the reporting period, are carried at nominal amounts which approximate the fair values.

Accounts payable are recognised when the Fund becomes obliged to make future payments resulting from the goods and services received, whether or not billed to the Fund and are carried at nominal amounts which are equivalent to fair values.

### **(g) Revenue Recognition**

Revenue is recognised to the extent that it is probable that the economic benefits will flow to the Fund and the revenue can be reliably measured. Revenue is measured at the fair value of consideration received or receivable. The following recognition criteria relate to the specific items of revenue the Fund receives:

#### *Interest*

The interest revenue is recognised by the Fund on a cash receipt basis, unless the Fund chooses the accrual method and the amount can be reliably measured by reference to the principal outstanding and using the effective interest rate of the instrument calculated at the acquisition or origination date.

#### *Dividend Revenue*

The entitlement to a dividend is based on the date the shares are quoted ex-dividend; the actual dividend revenue is recognised by the Fund when it is received.

#### *Distribution Revenue*

Distributions from unit trusts and managed funds are recognised as at the date the unit value is quoted ex-distributions 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.

#### *Rental Income*

Rent from investment properties is recognised by the Fund on a cash receipt basis.

#### *Movement in market values*

Changes in the market value of investments are determined as the difference between the market value at balance date or consideration received (if sold during the year) and the market value as at the prior year end or cost (if the investment was acquired during the period). All movements are recognised in the Operating Statement.

#### *Contributions and Rollovers In*

Contributions and rollovers 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.

**S.K.I Superannuation Fund**  
**Notes to the Financial Statements**  
**As at 30 June 2022**

**(h) Income Tax**

The income tax on the benefits accrued as a result of operations for the year comprises current and deferred tax. Income tax expense is recognised in the Operating Statement.

Current income tax expense is calculated by reference to the amount of income taxes payable in respect of the taxable income for the year using tax rates enacted or substantively enacted by reporting date and any adjustment to tax payable in respect of previous years. 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 any unused tax losses.

Deferred tax assets and liabilities are calculated at the tax rates that are expected to apply to the period when the assets are realised or the liabilities are settled and their measurements also reflect the manner in which the Trustees expect to recover or settle the carrying amounts of the related assets or liabilities.

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 assets can be utilised. Deferred tax assets are reviewed at each reporting date and are reduced to the extent it is no longer probable that the related tax benefits will be realised.

Current tax assets and liabilities are offset where a legally enforceable right of set-off exists and it is intended that net settlement or simultaneous realisation and settlement of the respective asset and liability will occur.

Deferred tax assets and liabilities are offset when a legally enforceable right of set-off exists, they relate to income taxes levied by the same taxation authority and the fund intends to settle the tax assets and liabilities on a net basis in future when they are realised.

The financial report was authorised for issue on 24 April 2023 by the trustee of the fund.

**Note 2 – 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. Changes in the Liability for Accrued Benefits are as follows:

	<b>Current</b>	<b>Previous</b>
<b>Liability for Accrued Benefits at beginning of period</b>	445,387	361,425
Benefits Accrued during the period	(23,191)	83,962
Benefits Paid during the period	0	0
<b>Liability for Accrued Benefits at end of period</b>	<b>422,196</b>	<b>445,387</b>

Any amount in the Unallocated Contributions account represent amounts that have been received by the fund from either the members of the fund or a third party but have not been allocated to any specific member as at the reporting date. It is the intention of the trustee to allocate any such amounts recorded as unallocated contributions within 28 days following the end of the month to specific fund member, which will increase the liability for members accrued benefits.

**Note 3 – Vested Benefits**

Vested benefits are benefits which 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 reporting period.

	<b>Current</b>	<b>Previous</b>
<b>Vested Benefits at beginning of period</b>	445,387	361,425
Benefits Accrued during the period	(23,191)	83,962
Benefits Paid during the period	0	0
<b>Vested Benefits at end of period</b>	<b>422,196</b>	<b>445,387</b>

**S.K.I Superannuation Fund**  
**Notes to the Financial Statements**  
**As at 30 June 2022**

**Note 4 – Guaranteed Benefits**

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

**Note 5 – Funding Arrangements**

No fixed funding arrangements were in place for the Fund as at year end.

**Note 6A – Managed Investments**

	<b>Current</b>	<b>Previous</b>
At market value:		
CFS FirstChoice Investments - Ausbil Australian Active Equity	5,552	6,670
CFS FirstChoice Investments - Ausbil Australian Emerging Leaders	3,911	5,034
CFS FirstChoice Investments - CFS Cash	22,138	22,207
CFS FirstChoice Investments - CFS Index Global Share - Hedged	9,931	12,758
CFS FirstChoice Investments - Fidelity Australian Equities	6,467	8,117
CFS FirstChoice Investments - FirstChoice Global Infrastructure Securities	4,694	4,436
CFS FirstChoice Investments - Magellan Global Share	5,215	7,408
CFS FirstChoice Investments - Platinum Asia	8,541	10,199
CFS FirstChoice Investments - Platinum International	3,587	4,696
Charter Hall Direct Industrial Fund No.3	46,418	40,061
Charter Hall Direct PFA Fund - Ordinary Units	45,803	42,592
	<b>162,257</b>	<b>164,178</b>

**Note 6B – Shares in Listed Companies**

	<b>Current</b>	<b>Previous</b>
At market value:		
Australia And New Zealand Banking Group Limited	5,970	7,629
Commonwealth Bank Of Australia.	27,114	29,961
National Australia Bank Limited	13,695	13,110
Predictive Discovery Limited	60,000	15,400
QBE Insurance Group Limited	18,225	16,185
Ramelius Resources Limited	26,100	50,850
Red Dirt Metals Limited	14,000	0
Rumble Resources Limited	39,000	53,000
Santos Limited	14,840	14,180
Twenty Seven Co. Limited	6,000	8,000
Virgin Money Uk PLC - Cdi 1:1 Foreign Exempt Lse	276	460
Westpac Banking Corporation	4,388	5,807
	<b>229,608</b>	<b>214,582</b>

**Note 7A – Distributions**

	<b>Current</b>	<b>Previous</b>
CFS FirstChoice Investments - Ausbil Australian Active Equity	955	0
CFS FirstChoice Investments - Ausbil Australian Emerging Leaders	759	0
CFS FirstChoice Investments - CFS Cash	23	0
CFS FirstChoice Investments - CFS Index Global Share - Hedged	1,302	0
CFS FirstChoice Investments - Fidelity Australian Equities	1,058	0
CFS FirstChoice Investments - FirstChoice Global Infrastructure Securities	126	0
CFS FirstChoice Investments - Magellan Global Share	1,343	0
CFS FirstChoice Investments - Platinum Asia	193	0
CFS FirstChoice Investments - Platinum International	811	0
Charter Hall Direct Industrial Fund No.3	2,398	0
Charter Hall Direct PFA Fund - Ordinary Units	2,867	0
	<b>11,836</b>	<b>0</b>

**S.K.I Superannuation Fund**  
**Notes to the Financial Statements**  
**As at 30 June 2022**

**Note 7B – Dividends**

	Current	Previous
Australia And New Zealand Banking Group Limited	385	0
Commonwealth Bank Of Australia.	1,125	0
National Australia Bank Limited	635	0
QBE Insurance Group Limited	450	0
Ramelius Resources Limited	750	0
Santos Limited	390	0
Westpac Banking Corporation	272	0
	<b>4,007</b>	<b>0</b>

**Note 7C – Foreign Income**

	Current	Previous
Virgin Money Uk PLC - Cdi 1:1 Foreign Exempt Lse	8	0
	<b>8</b>	<b>0</b>

**Note 7D – Interest**

	Current	Previous
Commonwealth Bank of Australia	24	0
	<b>24</b>	<b>0</b>

**Note 8A – Decrease in Market Value**

	Current	Previous
<b>Managed Investments</b>		
CFS FirstChoice Investments - Ausbil Australian Active Equity	1,118	0
CFS FirstChoice Investments - Ausbil Australian Emerging Leaders	1,123	0
CFS FirstChoice Investments - CFS Cash	69	0
CFS FirstChoice Investments - CFS Index Global Share - Hedged	2,827	0
CFS FirstChoice Investments - Fidelity Australian Equities	1,650	0
CFS FirstChoice Investments - FirstChoice Global Infrastructure Securities	(258)	0
CFS FirstChoice Investments - Magellan Global Share	2,193	0
CFS FirstChoice Investments - Platinum Asia	1,658	0
CFS FirstChoice Investments - Platinum International	1,109	0
Charter Hall Direct Industrial Fund No.3	(6,357)	0
Charter Hall Direct PFA Fund - Ordinary Units	(3,211)	0
<b>Shares in Listed Companies</b>		
Australia And New Zealand Banking Group Limited	1,659	0
Commonwealth Bank Of Australia.	2,847	0
National Australia Bank Limited	(585)	0
Predictive Discovery Limited	(25,570)	0
QBE Insurance Group Limited	(2,040)	0
Ramelius Resources Limited	24,750	0
Red Dirt Metals Limited	16,837	0
Rumble Resources Limited	37,063	0
Santos Limited	(660)	0
Twenty Seven Co. Limited	2,000	0
Virgin Money Uk PLC - Cdi 1:1 Foreign Exempt Lse	184	0
Westpac Banking Corporation	1,420	0
	<b>59,825</b>	<b>0</b>

**Note 9 – Subsequent Events**

The trustees are aware of circumstances that have arisen after the reporting date, particularly the global stock market volatility surrounding the Coronavirus (COVID-19) pandemic. It is expected that this will cause a material decline in the market value of fund investments that are exposed to these market conditions. However, due to the rapid and ongoing changes, an estimate of the extent of this decline cannot be ascertained.



## S.K.I Superannuation Fund

### Tax Accounting Reconciliation

For the period 1 July 2021 to 30 June 2022

<b>Operating Statement Profit vs. Provision for Income Tax</b>		2022
		\$
<b>Benefits Accrued as a Result of Operations before Income Tax</b>		(26,180)
<b><u>ADD:</u></b>		
Decrease in Market Value		59,825
Franking Credits		1,808
Taxable Capital Gains		3,894
<b><u>LESS:</u></b>		
Distributed Capital Gains		5,841
Non-Taxable Income		4,469
Rounding		3
<b>Taxable Income or Loss</b>		<b>29,035</b>
	<b>Income Amount</b>	<b>Tax Amount</b>
Gross Tax @ 15% for Concessional Income	29,035	4,355
Gross Tax @ 45% for Net Non-Arm's Length Income	0	0
No-TFN Quoted Contributions @ 32%	0	0
Change in Carried Forward Losses	0	0
<b>Provision for Income Tax</b>		<b>4,355</b>

### Provision for Income Tax vs. Income Tax Expense

<b>Provision for Income Tax</b>		4,355
<b><u>LESS:</u></b>		
Franking Credits		1,808
Change in Deferred Tax Liability		5,536
<b>Income Tax Expense</b>		<b>(2,989)</b>

### Provision for Income Tax vs. Income Tax Payable

<b>Provision for Income Tax</b>		4,355
<b><u>LESS:</u></b>		
Withholding Credits		1
Franking Credits		1,808
Foreign Tax Credits		89
Income Tax Instalments Paid		2,278
<b>Income Tax Payable (Receivable)</b>		<b>178</b>

### Exempt Current Pension Income Settings

Pension Exempt % (Actuarial)	0.0000%
Pension Exempt % (Expenses)	0.0000%
Assets Segregated For Pensions	No

# S.K.I Superannuation Fund

## Trustee Declaration

In the opinion of the Trustees of the S.K.I Superannuation Fund.

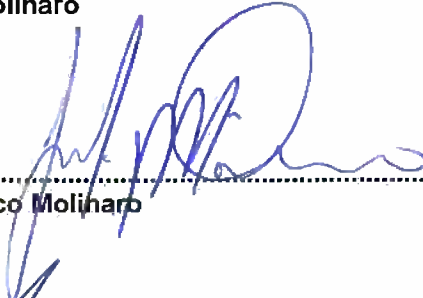
The Fund is not a reporting entity and this special purpose financial report should be prepared in accordance with the accounting policies described in Note 1 to these financial statements.

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2022 present fairly the financial position of the Fund at 30 June 2022 and the results of its operations for the year then ended in accordance with the accounting policies described in Note 1 to the financial statements; and
- (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 Fund has been carried out in accordance with its Trust Deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 during the year ended 30 June 2022.

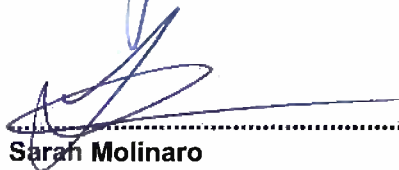
Signed in accordance with a resolution of the trustees by:



..... Dated: ...../...../.....  
**Fiona Molinaro**  
Trustee



..... Dated: ...../...../.....  
**Francesco Molinaro**  
Trustee



..... Dated: ...../...../.....  
**Sarah Molinaro**  
Trustee

**S.K.I Superannuation Fund**  
Investment Summary as at 30 June 2022

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<b><u>Bank</u></b>								
Commonwealth Bank of Australia				34,640	34,640			8%
				<u>34,640</u>	<u>34,640</u>			<u>8%</u>
<b><u>Listed Securities Market</u></b>								
Australia And New Zealand Banking Group Limited (ASX:ANZ)	271	24.8639	22.0300	6,738	5,970	(768)	(11)%	1%
Commonwealth Bank Of Australia. (ASX:CBA)	300	78.7198	90.3800	23,616	27,114	3,498	15%	6%
National Australia Bank Limited (ASX:NAB)	500	29.9974	27.3900	14,999	13,695	(1,304)	(9)%	3%
Predictive Discovery Limited (ASX:PDI)	300,000	0.1202	0.2000	36,060	60,000	23,940	66%	14%
QBE Insurance Group Limited (ASX:QBE)	1,500	15.7600	12.1500	23,640	18,225	(5,415)	(23)%	4%
Red Dirt Metals Limited (ASX:RDT)	35,000	0.8811	0.4000	30,837	14,000	(16,837)	(55)%	3%
Ramalius Resources Limited (ASX:RMS)	30,000	0.2285	0.8700	6,856	26,100	19,244	281%	6%
Rumble Resources Limited (ASX:RTR)	150,000	0.2273	0.2600	34,093	39,000	4,907	14%	9%
Santos Limited (ASX:STO)	2,000	3.9200	7.4200	7,840	14,840	7,000	89%	3%
Twenty Seven Co. Limited (ASX:TSC)	2,000,000	0.0050	0.0030	10,020	6,000	(4,020)	(40)%	1%
Virgin Money Uk PLC - Cdi 1:1 Foreign Exempt Lse (ASX:VUK)	125	4.0100	2.2100	501	276	(225)	(45)%	-%
Westpac Banking Corporation (ASX:WBC)	225	26.9243	19.5000	6,058	4,388	(1,670)	(28)%	1%
				<u>201,257</u>	<u>229,608</u>	<u>28,351</u>	<u>14%</u>	<u>54%</u>

**S.K.I Superannuation Fund**  
**Investment Summary as at 30 June 2022**

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<b><i>Managed Funds Market</i></b>								
CFS FirstChoice Investments - CFS Cash	22,243	1.0035	0.9953	22,320	22,138	(182)	(1)%	5%
CFS FirstChoice Investments - Ausbil Australian Active Equity	4,220	1.2513	1.3157	5,280	5,552	272	5%	1%
CFS FirstChoice Investments - Platinum International	3,275	1.2012	1.0953	3,934	3,587	(347)	(9)%	1%
CFS FirstChoice Investments - Ausbil Australian Emerging Leaders	6,102	1.0108	0.6409	6,168	3,911	(2,257)	(37)%	1%
CFS FirstChoice Investments - Fidelity Australian Equities	7,435	0.7082	0.8698	5,266	6,467	1,201	23%	2%
CFS FirstChoice Investments - CFS Index Global Share - Hedged	11,103	0.7083	0.8944	7,864	9,931	2,066	26%	2%
CFS FirstChoice Investments - FirstChoice Global Infrastructure Securities	5,280	0.6205	0.8890	3,277	4,694	1,418	43%	1%
CFS FirstChoice Investments - Platinum Asia	7,988	1.4478	1.0692	11,565	8,541	(3,024)	(26)%	2%
CFS FirstChoice Investments - Magellan Global Share	4,325	1.7830	1.2057	7,712	5,215	(2,497)	(32)%	1%
Charter Hall Direct Industrial Fund No.3	25,245	0.9903	1.8387	25,000	46,418	21,418	86%	11%
Charter Hall Direct PFA Fund - Ordinary Units	38,230	1.0463	1.1981	40,000	45,803	5,803	15%	11%
				<b>138,386</b>	<b>162,257</b>	<b>23,871</b>	<b>17%</b>	<b>38%</b>
				<b>374,283</b>	<b>426,505</b>	<b>52,222</b>	<b>14%</b>	<b>100%</b>

The accounting cost is the original cost base adjusted by any subsequent capital call/improvement or capital return transactions. In many cases, it is not the same as the adjusted or reduced cost base, or the reset cost base resulting from the CGT relief. To view the tax cost base and unrealised gain/(loss) for tax purposes refer to the Unrealised Capital Gains Report or change the report parameter to tax cost base.

**S.K.I Superannuation Fund**  
**Investment Movement Summary**  
**For the period 1 July 2021 to 30 June 2022**

Investment	Opening Balance		Acquisitions		Disposals			Closing Balance		
	Qty	Cost	Qty	Cost	Qty	Proceeds	Profit/(Loss)	Qty	Cost	Market Value
<b><u>Bank</u></b>										
Commonwealth Bank of Australia		76,452		41,671		83,483	0		34,640	34,640
Macquarie Cash Management Account		107		0		107	0		0	0
		<u>76,559</u>		<u>41,671</u>		<u>83,590</u>	<u>0</u>		<u>34,640</u>	<u>34,640</u>
<b><u>Listed Securities Market</u></b>										
Australia And New Zealand Banking Group Limited (ASX:ANZ)	271	6,738	0	0	0	0	0	271	6,738	5,970
Commonwealth Bank Of Australia. (ASX:CBA)	300	23,616	0	0	0	0	0	300	23,616	27,114
National Australia Bank Limited (ASX:NAB)	500	14,999	0	0	0	0	0	500	14,999	13,695
Predictive Discovery Limited (ASX:PDI)	200,000	17,030	100,000	19,030	0	0	0	300,000	36,060	60,000
QBE Insurance Group Limited (ASX:QBE)	1,500	23,640	0	0	0	0	0	1,500	23,640	18,225
Ramelius Resources Limited (ASX:RMS)	30,000	6,856	0	0	0	0	0	30,000	6,856	26,100
Red Dirt Metals Limited (ASX:RDT)	0	0	35,000	30,837	0	0	0	35,000	30,837	14,000
Rumble Resources Limited (ASX:RTR)	100,000	11,030	50,000	23,063	0	0	0	150,000	34,093	99,000
Santos Limited (ASX:STO)	2,000	7,840	0	0	0	0	0	2,000	7,840	14,840
Twenty Seven Co. Limited (ASX:TSC)	2,000,000	10,020	0	0	0	0	0	2,000,000	10,020	6,000
Virgin Money Uk PLC - Cdi 1:1 Foreign Exempt Lse (ASX:VUK)	125	501	0	0	0	0	0	125	501	276
Westpac Banking Corporation (ASX:WBC)	225	6,058	0	0	0	0	0	225	6,058	4,388
		<u>128,328</u>		<u>72,930</u>		<u>0</u>	<u>0</u>		<u>201,257</u>	<u>229,608</u>
<b><u>Managed Funds Market</u></b>										
CFS FirstChoice Investments - Ausbil Australian Active Equity	4,220	5,280	0	0	0	0	0	4,220	5,280	5,552
CFS FirstChoice Investments - Ausbil Australian Emerging Leaders	6,102	6,168	0	0	0	0	0	6,102	6,168	3,911
CFS FirstChoice Investments - CFS Cash	22,243	22,320	0	0	0	0	0	22,243	22,320	22,138
CFS FirstChoice Investments - CFS Index Global Share - Hedged	11,103	7,864	0	0	0	0	0	11,103	7,864	9,931
CFS FirstChoice Investments - Fidelity Australian Equities	7,435	5,266	0	0	0	0	0	7,435	5,266	6,467

**S.K.I Superannuation Fund**  
**Investment Movement Summary**  
**For the period 1 July 2021 to 30 June 2022**

Investment	Opening Balance		Acquisitions		Disposals			Closing Balance		
	Qty	Cost	Qty	Cost	Qty	Proceeds	Profit/(Loss)	Qty	Cost	Market Value
CFS FirstChoice Investments - FirstChoice Global Infrastructure Securities	5,280	3,277	0	0	0	0	0	5,280	3,277	4,694
CFS FirstChoice Investments - Magellan Global Share	4,325	7,712	0	0	0	0	0	4,325	7,712	5,215
CFS FirstChoice Investments - Platinum Asia	7,988	11,565	0	0	0	0	0	7,988	11,565	8,541
CFS FirstChoice Investments - Platinum International	3,275	3,934	0	0	0	0	0	3,275	3,934	3,587
Charter Hall Direct Industrial Fund No.3	25,245	25,000	0	0	0	0	0	25,245	25,000	46,418
Charter Hall Direct PFA Fund - Ordinary Units	38,230	40,000	0	0	0	0	0	38,230	40,000	45,803
		<u>138,386</u>		<u>0</u>		<u>0</u>	<u>0</u>		<u>138,386</u>	<u>162,257</u>
<b>Fund Total</b>		<u><u>343,272</u></u>		<u><u>114,601</u></u>		<u><u>83,590</u></u>	<u><u>0</u></u>		<u><u>374,283</u></u>	<u><u>426,505</u></u>

**S.K.I Superannuation Fund**  
**Unrealised Capital Gains as at 30 June 2022**

Quantity /Description	Accounting Treatment			Taxation Treatment								
	Market Value	Original Cost	Accounting Gain/(Loss)	Cost Base Calculation			Capital Gains Calculation					
				Tax Free	Tax Deferred	AMIT	Amount	Indexation	Discountable	Other	Deferred	Capital Loss
<b><u>Bank</u></b>												
<b>Commonwealth Bank of Australia</b>												
30/06/2022	34,640	34,640	0.	0	0	0	34,640					0
	34,640	34,640	0	0	0	0	34,640					0
<b>Bank Total</b>		34,640	34,640	0	0	0	0	34,640				0
<b><u>Listed Securities Market</u></b>												
<b>Australia And New Zealand Banking Group Limited (ASX:ANZ)</b>												
25/06/2008	271	5,970	6,738	(768)	0	0	0	6,738				768
	271	5,970	6,738	(768)	0	0	0	6,738				768
<b>Commonwealth Bank Of Australia. (ASX:CBA)</b>												
18/08/2015	300	27,114	23,616	3,498	0	0	0	23,616		3,498		
	300	27,114	23,616	3,498	0	0	0	23,616		3,498	0	
<b>National Australia Bank Limited (ASX:NAB)</b>												
24/08/2015	500	13,695	14,999	(1,304)	0	0	0	14,999				1,304
	500	13,695	14,999	(1,304)	0	0	0	14,999			0	1,304
<b>Predictive Discovery Limited (ASX:PDJ)</b>												
18/06/2020	200,000	40,000	17,030	22,970	0	0	0	17,030		22,970		
15/10/2021	100,000	20,000	19,030	970	0	0	0	19,030			970	
	300,000	60,000	36,060	23,940	0	0	0	36,060		22,970	970	
<b>QBE Insurance Group Limited (ASX:QBE)</b>												
9/08/2011	1,500	18,225	23,640	(5,415)	0	0	0	23,640				5,415
	1,500	18,225	23,640	(5,415)	0	0	0	23,640				5,415
<b>Ramellus Resources Limited (ASX:RMS)</b>												
2/04/2019	30,000	26,100	6,856	19,244	0	0	0	6,856		19,244		
	30,000	26,100	6,856	19,244	0	0	0	6,856		19,244		
<b>Red Dirt Metals Limited (ASX:RDT)</b>												
11/11/2021	35,000	14,000	30,837	(16,837)	0	0	0	30,837				16,837
	35,000	14,000	30,837	(16,837)	0	0	0	30,837				16,837

**S.K.I Superannuation Fund**  
**Unrealised Capital Gains as at 30 June 2022**

Quantity /Description	Accounting Treatment			Taxation Treatment								
	Market Value	Original Cost	Accounting Gain/(Loss)	Cost Base Calculation			Capital Gains Calculation					
				Tax Free	Tax Deferred	AMIT	Amount	Indexation	Discountable	Other	Deferred	Capital Loss
<b>Listed Securities Market</b>												
<b>Rumble Resources Limited (ASX:RTR)</b>												
9/09/2019	100,000	26,000	11,030	14,970	0	0	0	11,030		14,970		
12/10/2021	50,000	13,000	23,063	(10,063)	0	0	0	23,063				10,063
	150,000	39,000	34,093	4,907	0	0	0	34,093		14,970		10,063
<b>Santos Limited (ASX:STO)</b>												
7/12/2015	2,000	14,840	7,840	7,000	0	0	0	7,840		7,000		
	2,000	14,840	7,840	7,000	0	0	0	7,840		7,000		
<b>Twenty Seven Co. Limited (ASX:TSC)</b>												
12/05/2021	2,000,000	6,000	10,020	(4,020)	0	0	0	10,020				4,020
	2,000,000	6,000	10,020	(4,020)	0	0	0	10,020				4,020
<b>Virgin Money UK PLC - Cdi 1:1 Foreign Exempt Lse (ASX:VUK)</b>												
8/02/2016	125	276	501	(225)	0	0	0	501				225
	125	276	501	(225)	0	0	0	501				225
<b>Westpac Banking Corporation (ASX:WBC)</b>												
25/06/2008	215	4,193	5,803	(1,610)	0	0	0	5,803				1,610
11/11/2015	10	195	255	(60)	0	0	0	255				60
	225	4,388	6,058	(1,670)	0	0	0	6,058				1,670
<b>Listed Securities MarketTotal</b>												
	229,608	201,257	28,351		0	0	0	201,257		67,682	970	40,302
<b>Managed Funds Market</b>												
<b>CFS FirstChoice Investments - Ausbil Australian Active Equity</b>												
9/09/2009	4,182	5,502	5,231	271	0	17	(7)	5,208		295		
27/09/2009	38	50	49	1	0	0	0	49		1		
	4,220	5,552	5,280	272	0	17	(7)	5,256		296		
<b>CFS FirstChoice Investments - Ausbil Australian Emerging Leaders</b>												
21/11/2014	6,102	3,911	6,168	(2,257)	0	17	(129)	6,022				2,111
	6,102	3,911	6,168	(2,257)	0	17	(129)	6,022				2,111



**S.K.I Superannuation Fund**  
**Unrealised Capital Gains as at 30 June 2022**

Quantity /Description	Accounting Treatment			Taxation Treatment									
	Market Value	Original Cost	Accounting Gain/(Loss)	Cost Base Calculation				Capital Gains Calculation					
				Tax Free	Tax Deferred	AMIT	Amount	Indexation	Discountable	Other	Deferred	Capital Loss	
<b>Managed Funds Market</b>													
<b>CFS FirstChoice Investments - CFS Cash</b>													
21/11/2014	19,741	19,648	19,816	(168)	0	0	(76)	19,740					92
1/12/2014	46	46	46	0	0	0	0	46					0
2/01/2015	39	39	39	0	0	0	0	39					0
2/02/2015	39	39	39	0	0	0	0	39					0
2/03/2015	37	37	37	0	0	0	0	37					0
1/04/2015	42	41	42	0	0	0	0	41					0
1/05/2015	41	41	41	0	0	0	0	41					0
1/06/2015	42	42	42	0	0	0	0	42					0
1/07/2015	40	40	40	0	0	0	0	40					0
3/08/2015	39	39	39	0	0	0	0	39					0
1/09/2015	38	38	38	0	0	0	0	38					0
1/10/2015	36	36	36	0	0	0	0	36					0
2/11/2015	38	38	38	0	0	0	0	38					0
1/12/2015	37	37	37	0	0	0	0	37					0
4/01/2016	38	38	38	0	0	0	0	38					0
1/02/2016	37	37	37	0	0	0	0	37					0
1/03/2016	34	34	34	0	0	0	0	34					0
1/04/2016	37	37	37	0	0	0	0	37					0
2/05/2016	36	36	36	0	0	0	0	36					0
1/06/2016	38	38	38	0	0	0	0	38					0
1/07/2016	37	36	36	0	0	0	0	36		0			0
1/08/2016	37	37	37	0	0	0	0	37		0			0
1/09/2016	37	37	37	0	0	0	0	37					0
4/10/2016	36	36	36	0	0	0	0	36					0
1/11/2016	37	37	37	0	0	0	0	37					0
1/12/2016	36	35	36	0	0	0	0	35					0
3/01/2017	37	37	37	0	0	0	0	37					0
1/02/2017	38	37	38	0	0	0	0	37					0
1/03/2017	34	34	34	0	0	0	0	34					0
3/04/2017	38	38	38	0	0	0	0	38					0

**S.K.I Superannuation Fund**  
**Unrealised Capital Gains as at 30 June 2022**

Quantity /Description	Accounting Treatment				Taxation Treatment							
	Market Value	Original Cost	Accounting Gain/(Loss)	Cost Base Calculation				Capital Gains Calculation				
				Tax Free	Tax Deferred	AMIT	Amount	Indexation	Discountable	Other	Deferred	Capital Loss
<b><u>Managed Funds Market</u></b>												
CFS FirstChoice Investments - CFS Cash												
1/05/2017	38	37	38	0	0	0	0	38				0
1/06/2017	40	39	40	0	0	0	0	40				0
3/07/2017	38	38	39	0	0	0	0	38				0
1/08/2017	37	37	37	0	0	0	0	37				0
1/09/2017	37	37	37	0	0	0	0	37				0
3/10/2017	36	36	36	0	0	0	0	36				0
1/11/2017	39	38	39	0	0	0	0	38				0
1/12/2017	38	38	38	0	0	0	0	38				0
2/01/2018	37	36	40	(3)	0	0	0	40				3
1/02/2018	40	40	40	0	0	0	0	40				0
1/03/2018	36	35	36	0	0	0	0	36				0
3/04/2018	39	39	39	0	0	0	0	39				0
1/05/2018	38	38	38	0	0	0	0	38				0
1/06/2018	40	40	40	0	0	0	0	40				0
2/07/2018	3	3	0	3	0	0	0	0		3		
2/07/2018	39	39	39	0	0	0	0	39				0
1/08/2018	38	37	38	0	0	0	0	38				0
3/09/2018	38	38	38	0	0	0	0	38				0
2/10/2018	37	37	37	0	0	0	0	37				0
1/11/2018	37	37	37	0	0	0	0	37				0
3/12/2018	35	35	35	0	0	0	0	35				0
2/01/2019	35	35	35	0	0	0	0	35				0
1/02/2019	35	35	35	0	0	0	0	35				0
1/03/2019	33	32	33	0	0	0	0	33				0
1/04/2019	37	37	37	0	0	0	0	37				0
1/05/2019	36	36	36	0	0	0	0	36				0
3/06/2019	37	37	37	0	0	0	0	37				0
1/07/2019	36	36	36	0	0	0	0	36				0
1/08/2019	37	36	37	0	0	0	0	36				0
2/09/2019	36	36	36	0	0	0	0	36				0

**S.K.I Superannuation Fund**  
**Unrealised Capital Gains as at 30 June 2022**

Quantity /Description	Accounting Treatment				Taxation Treatment							
	Market Value	Original Cost	Accounting Gain/(Loss)	Cost Base Calculation				Capital Gains Calculation				
				Tax Free	Tax Deferred	AMIT	Amount	Indexation	Discountable	Other	Deferred	Capital Loss
<b>Managed Funds Market</b>												
<b>CFS FirstChoice Investments - CFS Cash</b>												
1/10/2019	36	35	36	0	0	0	0	35				0
1/11/2019	37	37	37	0	0	0	0	37				0
2/12/2019	36	36	36	0	0	0	0	36				0
2/01/2020	38	37	38	0	0	0	0	37				0
3/02/2020	38	38	38	0	0	0	0	38				0
2/03/2020	36	36	36	0	0	0	0	36				0
1/04/2020	34	34	34	0	0	0	0	34		0		
1/05/2020	33	33	33	0	0	0	0	33		0		
1/06/2020	34	34	34	0	0	0	0	34		0		
	22,243	22,138	22,320	(182)	0	0	(86)	22,235		3		100
<b>CFS FirstChoice Investments - CFS Index Global Share - Hedged</b>												
9/09/2009	11,103	9,931	7,864	2,066	0	4	0	7,861		2,070		
	11,103	9,931	7,864	2,066	0	4	0	7,861		2,070		
<b>CFS FirstChoice Investments - Fidelity Australian Equities</b>												
9/09/2009	7,396	6,433	5,237	1,196	0	87	(3)	5,147		1,287		
27/09/2009	39	34	29	5	0	0	0	28		6		
	7,435	6,467	5,266	1,201	0	88	(3)	5,175		1,292		
<b>CFS FirstChoice Investments - FirstChoice Global Infrastructure Securities</b>												
9/09/2009	5,280	4,694	3,277	1,418	0	137	(17)	3,123		1,572		
	5,280	4,694	3,277	1,418	0	137	(17)	3,123		1,572		
<b>CFS FirstChoice Investments - Magellan Global Share</b>												
21/11/2014	4,325	5,215	7,712	(2,497)	0	81	(309)	7,321				2,106
	4,325	5,215	7,712	(2,497)	0	81	(309)	7,321				2,106
<b>CFS FirstChoice Investments - Platinum Asia</b>												
21/11/2014	7,988	8,541	11,565	(3,024)	0	7	(90)	11,468				2,928
	7,988	8,541	11,565	(3,024)	0	7	(90)	11,468				2,928
<b>CFS FirstChoice Investments - Platinum International</b>												
9/09/2009	3,275	3,587	3,934	(347)	0	86	(413)	3,435		151		
	3,275	3,587	3,934	(347)	0	86	(413)	3,435		151		

**S.K.I Superannuation Fund**  
**Unrealised Capital Gains as at 30 June 2022**

Quantity /Description	Accounting Treatment			Taxation Treatment								
	Market Value	Original Cost	Accounting Gain/(Loss)	Cost Base Calculation			Capital Gains Calculation					
				Tax Free	Tax Deferred	AMIT	Amount	Indexation	Discountable	Other	Deferred	Capital Loss
<b><u>Managed Funds Market</u></b>												
<b>Charter Hall Direct Industrial Fund No.3</b>												
3/12/2014	25,245	46,418	25,000	21,418	0	4,307	(5,904)	14,789		31,629		
	25,245	46,418	25,000	21,418	0	4,307	(5,904)	14,789		31,629		
<b>Charter Hall Direct PFA Fund - Ordinary Units</b>												
12/10/2018	38,230	45,803	40,000	5,803	0	0	(7,457)	32,543		13,260		
	38,230	45,803	40,000	5,803	0	0	(7,457)	32,543		13,260		
<b>Managed Funds MarketTotal</b>												
	162,257	138,386	23,871		0	4,744	(14,414)	119,228		50,274		7,245

**S.K.I Superannuation Fund**  
**Unrealised Capital Gains as at 30 June 2022**

**Capital Gains Tax Return Summary**

	Indexation	Discount	Other	Deferred	Total Capital Gains	Capital Losses
<b>Current Year Capital Gains</b>						
Shares & Units - Listed Shares	0	67,682	970	0	68,652	40,301
Shares & Units - Other Shares	0	0	0	0	0	0
Shares & Units - Listed Trusts	0	0	0	0	0	0
Shares & Units - Other Units	0	50,273	0	0	50,273	7,244
Australian Real Estate	0	0	0	0	0	0
Other Real Estate	0	0	0	0	0	0
Collectables	0	0	0	0	0	0
Other CGT Assets & Other CGT Events	0	0	0	0	0	0
Distributed Capital Gains from Trusts	0	0	0	0	0	0
	0	117,955	970	0	118,925	47,545
<b>Capital Losses Applied</b>						
Current Year	0	46,575	970	0	47,545	
Prior Years	0	0	0	0	0	
	0	46,575	970	0	47,545	
<b>Net Capital Gains</b>						
Net Gain after applying losses	0	71,380	0	0	71,380	
Discount applicable		23,793				
Net Gain after applying discount	0	47,587	0	0	47,587	

**Gains/Losses on Custom Holding Accounts**

Account Name	Book Cost	Value	Gain/(Loss)	Tax Rate %	Tax Effect
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***Custom Holding Accounts Totals***

**S.K.I Superannuation Fund**  
**Investment Income Summary**  
**For the period 1 July 2021 to 30 June 2022**

Total Income	Add			Less					Taxable Income (excluding Capital Gains)	Indexed Capital Gains *	Discounted Capital Gains *	Other Capital Gains *	CGT Concession Amount *
	Franking Credits	Foreign Credits	TFN Credits	Tax Free	Tax Exempt	Tax Deferred	Distributed Capital Gains	GST					
<b><u>Bank</u></b>													
Commonwealth Bank of Australia													
24	0	0	0	0	0	0	0	0	24	0	0	0	0
24	0	0	0	0	0	0	0	0	24	0	0	0	0
<b><u>Listed Securities Market</u></b>													
Australia And New Zealand Banking Group Limited (ASX:ANZ)													
385	165	0	0	0	0	0	0	0	550	0	0	0	0
Commonwealth Bank Of Australia. (ASX:CBA)													
1,125	482	0	0	0	0	0	0	0	1,607	0	0	0	0
National Australia Bank Limited (ASX:NAB)													
635	272	0	0	0	0	0	0	0	907	0	0	0	0
QBE Insurance Group Limited (ASX:QBE)													
450	19	0	0	0	0	0	0	0	469	0	0	0	0
Ramelius Resources Limited (ASX:RMS)													
756	321	0	0	0	0	0	0	0	1,071	0	0	0	0
Santos Limited (ASX:STO)													
390	137	0	0	0	0	0	0	0	527	0	0	0	0
Virgin Money Uk PLC - Cdi 1:1 Foreign Exempt Lse (ASX:VUK)													
8	0	0	0	0	0	0	0	0	8	0	0	0	0
Westpac Banking Corporation (ASX:WBC)													
272	117	0	0	0	0	0	0	0	389	0	0	0	0
4,015	1,513	0	0	0	0	0	0	0	5,528	0	0	0	0
<b><u>Managed Funds Market</u></b>													
CFS FirstChoice Investments - Ausbil Australian Active Equity													
955	118	0	0	0	2	0	714	0	356	0	357	0	357
CFS FirstChoice Investments - Ausbil Australian Emerging Leaders													
759	26	0	0	0	0	0	723	0	63	0	361	0	361

**S.K.I Superannuation Fund**  
**Investment Income Summary**  
**For the period 1 July 2021 to 30 June 2022**

Total Income	Add			Less					Taxable Income (excluding Capital Gains)	Indexed Capital Gains *	Discounted Capital Gains *	Other Capital Gains *	CGT Concession Amount *
	Franking Credits	Foreign Credits	TFN Credits	Tax Free	Tax Exempt	Tax Deferred	Distributed Capital Gains	GST					
CFS FirstChoice Investments - CFS Cash													
22	0	0	1	0	0	0	0	0	23	0	0	0	0
CFS FirstChoice Investments - CFS Index Global Share - Hedged													
1,268	0	34	0	0	0	0	1,109	0	193	0	554	0	554
CFS FirstChoice Investments - Fidelity Australian Equities													
1,058	149	0	0	0	0	0	771	0	436	0	386	0	386
CFS FirstChoice Investments - FirstChoice Global Infrastructure Securities													
105	2	21	0	0	4	0	5	0	119	0	3	0	3
CFS FirstChoice Investments - Magellan Global Share													
1,325	0	18	0	0	14	0	1,311	0	18	0	656	0	656
CFS FirstChoice Investments - Platinum Asia													
190	0	3	0	0	1	0	119	0	73	0	59	0	59
CFS FirstChoice Investments - Platinum International													
798	0	13	0	0	0	0	438	0	373	0	219	0	219
Charter Hall Direct Industrial Fund No.3													
2,398	0	0	0	0	2,398	0	0	0	0	0	0	0	0
Charter Hall Direct PFA Fund - Ordinary Units													
2,867	0	0	0	0	2,049	0	661	0	167	0	325	0	325
<b>11,746</b>	<b>295</b>	<b>89</b>	<b>1</b>	<b>0</b>	<b>4,469</b>	<b>0</b>	<b>5,841</b>	<b>0</b>	<b>1,821</b>	<b>0</b>	<b>2,921</b>	<b>0</b>	<b>2,921</b>
<b>15,785</b>	<b>1,808</b>	<b>89</b>	<b>1</b>	<b>0</b>	<b>4,469</b>	<b>0</b>	<b>5,841</b>	<b>0</b>	<b>7,374</b>	<b>0</b>	<b>2,921</b>	<b>0</b>	<b>2,921</b>

\* Distributed capital gains components correspond to the cash amount received. You should refer to Realised Capital Gains or Distribution Reconciliation Reports for tax and capital gain reporting purpose.

**S.K.I Superannuation Fund**  
**Investment Revaluation as at 30 June 2022**

Investment		Price Date	Market Price	Quantity	Market Value	Change in Market Value
<b>Listed Securities Market</b>						
ANZ	Australia And New Zealand Banking Group Limited (ASX:ANZ)	30 Jun 2022	22.03000	271	5,970	(1,659)
CBA	Commonwealth Bank Of Australia. (ASX:CBA)	30 Jun 2022	90.38000	300	27,114	(2,847)
NAB	National Australia Bank Limited (ASX:NAB)	30 Jun 2022	27.39000	500	13,695	585
PDI	Predictive Discovery Limited (ASX:PDI)	30 Jun 2022	0.20000	300,000	60,000	25,570
QBE	QBE Insurance Group Limited (ASX:QBE)	30 Jun 2022	12.15000	1,500	18,225	2,040
RDT	Red Dirt Metals Limited (ASX:RDT)	30 Jun 2022	0.40000	35,000	14,000	(16,837)
RMS	Ramelius Resources Limited (ASX:RMS)	30 Jun 2022	0.87000	30,000	26,100	(24,750)
RTR	Rumble Resources Limited (ASX:RTR)	30 Jun 2022	0.26000	150,000	39,000	(37,063)
STO	Santos Limited (ASX:STO)	30 Jun 2022	7.42000	2,000	14,840	660
TSC	Twenty Seven Co. Limited (ASX:TSC)	30 Jun 2022	0.00300	2,000,000	6,000	(2,000)
VUK	Virgin Money Uk PLC - Cdi 1:1 Foreign Exempt Lse (ASX:VUK)	30 Jun 2022	2.21000	125	276	(184)
WBC	Westpac Banking Corporation (ASX:WBC)	30 Jun 2022	19.50000	225	4,388	(1,420)
<b>Listed Securities Market Total</b>					<b>229,608</b>	<b>(57,904)</b>
<b>Managed Funds Market</b>						
FSF0228AU	CFS FirstChoice Investments - CFS Cash	30 Jun 2022	0.99530	22,243	22,138	(69)
FSF0237AU	CFS FirstChoice Investments - Ausbil Australian Active Equity	30 Jun 2022	1.31570	4,220	5,552	(1,118)
FSF0409AU	CFS FirstChoice Investments - Platinum International	30 Jun 2022	1.09530	3,275	3,587	(1,109)
FSF0730AU	CFS FirstChoice Investments - Ausbil Australian Emerging Leaders	30 Jun 2022	0.64090	6,102	3,911	(1,123)
FSF0808AU	CFS FirstChoice Investments - Fidelity Australian Equities	30 Jun 2022	0.86980	7,435	6,467	(1,650)
FSF0810AU	CFS FirstChoice Investments - CFS Index Global Share - Hedged	30 Jun 2022	0.89440	11,103	9,931	(2,827)
FSF0874AU	CFS FirstChoice Investments - FirstChoice Global Infrastructure Securities	30 Jun 2022	0.88900	5,280	4,694	258
FSF1082AU	CFS FirstChoice Investments - Platinum Asia	30 Jun 2022	1.06920	7,988	8,541	(1,658)
FSF1204AU	CFS FirstChoice Investments - Magellan Global Share	30 Jun 2022	1.20570	4,325	5,215	(2,193)
MAQ0844AU	Charter Hall Direct Industrial Fund No.3	30 Jun 2022	1.83870	25,245	46,418	6,357
MAQ5880AU	Charter Hall Direct PFA Fund - Ordinary Units	30 Jun 2022	1.19810	38,230	45,803	3,211
<b>Managed Funds Market Total</b>					<b>162,257</b>	<b>(1,921)</b>
<b>Fund Total</b>					<b>391,865</b>	<b>(59,825)</b>



**S.K.I Superannuation Fund**  
(ABN: 46 421 720 516)

**Consolidated Member Benefit Totals**

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: 103 St James Road ROSANNA, VIC 3084
Member	Date of Birth: 11 June 1975
Mrs Sarah Molinaro	Date Joined Fund: 20 February 2007
Number: MOLI	Eligible Service Date: 22 August 1990
	Tax File Number Held: Yes

*Note: this report provides a consolidated view of the Member's interests in the SMSF  
Refer to the Member Benefit Statements produced for each member account for further details*

**Your Accounts**

<b>Withdrawal Benefit</b> as at 1 Jul 2021	
Accumulation	173,361
<b>Total</b> as at 1 Jul 2021	<b>173,361</b>
<b>Withdrawal Benefit</b> as at 30 Jun 2022	
Accumulation	166,266
<b>Total</b> as at 30 Jun 2022	<b>166,266</b>

**Your Tax Components**

Tax Free	1,419
Taxable - Taxed	164,847
Taxable - Untaxed	-

**Your Preservation Components**

Preserved	166,266
Restricted Non Preserved	-
Unrestricted Non Preserved	-

**Your Insurance Benefits**

	Balance	Insurance	Total Benefit
On Death	166,266	1,360,126	1,526,392
On TPD	166,266	293,201	459,467
Salary Cont		48,144	

**Your Beneficiaries**

No beneficiary details have been recorded

**For Enquiries:**  
mail S.K.I Superannuation Fund, P O Box 339, FAIRFIELD VIC 3078

**S.K.I Superannuation Fund**  
(ABN: 46 421 720 516)

**Member Benefit Statement**

<b>Period</b>	<b>Member Account Details</b>
1 July 2021 - 30 June 2022	Residential Address: 103 St James Road ROSANNA, VIC 3084
<b>Member</b>	Number: MOLI
Mrs Sarah Molinaro	Date of Birth: 11 June 1975 Date Joined Fund: 20 February 2007 Eligible Service Date: 22 August 1990
<b>Accumulation Account</b>	Tax File Number Held: Yes
Accumulation	Account Start Date: 20 February 2007

**Your Account Summary**

<b>Withdrawal Benefit</b> as at 1 Jul 2021	<b>173,361</b>
<i><u>Increases to your account:</u></i>	
Employer Contributions	12,451
Tax Effect Of Direct Member Expenses	411
Tax on Net Fund Income	2,276
<b>Total Increases</b>	<b>15,139</b>
<i><u>Decreases to your account:</u></i>	
Contributions Tax	1,868
Member Insurance Premiums	2,743
Share Of Net Fund Income	17,623
<b>Total Decreases</b>	<b>22,233</b>
<b>Withdrawal Benefit</b> as at 30 Jun 2022	<b>166,266</b>

**Your Tax Components**

Tax Free	0.8537 %	1,419
Taxable - Taxed		164,847
Taxable - Untaxed		-

**Your Preservation Components**

Preserved	166,266
Restricted Non Preserved	-
Unrestricted Non Preserved	-

**Your Insurance Benefits**

	Balance	Insurance	Total Benefit
On Death	166,266	1,360,126	1,526,392
On TPD	166,266	293,201	459,467
Salary Cont		48,144	

**Your Beneficiaries**

No beneficiary details have been recorded

**For Enquiries:**  
mail S.K.I Superannuation Fund, P O Box 339, FAIRFIELD VIC 3078

## Trustees

The Trustees of the Fund are as follows:

Fiona Molinaro,  
Francesco Molinaro and  
Sarah Molinaro

## Availability of Other Fund Information

Additional information regarding your membership is available on request. What your Fund can do is governed by the provisions of its Trust Deed, which is available for inspection. If you require further information or clarification of any aspect of your membership of the Fund, please contact your Fund's Administrator or Trustees.

## Trustees Disclaimer

This statement has been prepared by the Trustees for the member whose name appears at the top of this statement. While every effort has been made by the Trustees to ensure the accuracy and completeness of this statement, the Trustees do not accept any liability for any errors, omissions or misprints.

Signed on behalf of the Trustees of the Fund



.....  
Fiona Molinaro  
Trustee



.....  
Francesco Molinaro  
Trustee



.....  
Sarah Molinaro  
Trustee

Statement Date: 30 June 2022

For Enquiries:  
mail S.K.I Superannuation Fund, P O Box 339, FAIRFIELD VIC 3078

**S.K.I Superannuation Fund**  
(ABN: 46 421 720 516)

**Consolidated Member Benefit Totals**

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: 103 St James Road ROSANNA, VIC 3084
Member	Number: MOLIF
Mr Francesco Molinaro	Date of Birth: 22 October 1974 Date Joined Fund: 20 February 2007 Eligible Service Date: 10 July 1992
	Tax File Number Held: Yes

*Note: this report provides a consolidated view of the Member's interests in the SMSF  
Refer to the Member Benefit Statements produced for each member account for further details*

**Your Accounts**

<b>Withdrawal Benefit as at 1 Jul 2021</b>	
Accumulation	97,933
<b>Total as at 1 Jul 2021</b>	<b>97,933</b>
<b>Withdrawal Benefit as at 30 Jun 2022</b>	
Accumulation	91,933
<b>Total as at 30 Jun 2022</b>	<b>91,933</b>

**Your Tax Components**

Tax Free	202
Taxable - Taxed	91,731
Taxable - Untaxed	-

**Your Preservation Components**

Preserved	91,933
Restricted Non Preserved	-
Unrestricted Non Preserved	-

**Your Insurance Benefits**

	Balance	Insurance	Total Benefit
On Death	91,933	1,295,359	1,387,292
On TPD	91,933	279,239	371,172
Salary Cont		45,684	

**Your Beneficiaries**

No beneficiary details have been recorded

**For Enquiries:**  
mail S.K.I Superannuation Fund, P O Box 339, FAIRFIELD VIC 3078

**S.K.I Superannuation Fund**  
(ABN: 46 421 720 516)

**Member Benefit Statement**

<b>Period</b>	<b>Member Account Details</b>
1 July 2021 - 30 June 2022	Residential Address: 103 St James Road ROSANNA, VIC 3084
<b>Member</b>	Date of Birth: 22 October 1974
Mr Francesco Molinaro	Date Joined Fund: 20 February 2007
<b>Accumulation Account</b>	Eligible Service Date: 10 July 1992
Accumulation	Tax File Number Held: Yes
	Account Start Date: 20 February 2007

<b>Your Account Summary</b>	
<b>Withdrawal Benefit</b> as at 1 Jul 2021	<b>97,933</b>
<i><u>Increases to your account:</u></i>	
Employer Contributions	6,094
Tax Effect Of Direct Member Expenses	463
Tax on Net Fund Income	1,269
<b><u>Total Increases</u></b>	<b>7,826</b>
<i><u>Decreases to your account:</u></i>	
Contributions Tax	914
Member Insurance Premiums	3,088
Share Of Net Fund Income	9,824
<b><u>Total Decreases</u></b>	<b>13,826</b>
<b>Withdrawal Benefit</b> as at 30 Jun 2022	<b>91,933</b>

<b>Your Tax Components</b>		
Tax Free	0.2195 %	202
Taxable - Taxed		91,731
Taxable - Untaxed		-

<b>Your Preservation Components</b>	
Preserved	91,933
Restricted Non Preserved	-
Unrestricted Non Preserved	-

<b>Your Insurance Benefits</b>			
	Balance	Insurance	Total Benefit
On Death	91,933	1,295,359	1,387,292
On TPD	91,933	279,239	371,172
Salary Cont		45,684	

**Your Beneficiaries**  
No beneficiary details have been recorded

**For Enquiries:**  
mail S.K.I Superannuation Fund, P O Box 339, FAIRFIELD VIC 3078

## Trustees

The Trustees of the Fund are as follows:

Fiona Molinaro,  
Francesco Molinaro and  
Sarah Molinaro

## Availability of Other Fund Information

Additional information regarding your membership is available on request. What your Fund can do is governed by the provisions of its Trust Deed, which is available for inspection. If you require further information or clarification of any aspect of your membership of the Fund, please contact your Fund's Administrator or Trustees.

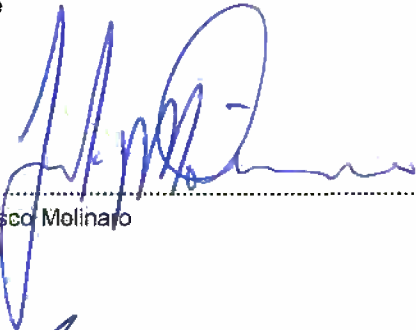
## Trustees Disclaimer

This statement has been prepared by the Trustees for the member whose name appears at the top of this statement. While every effort has been made by the Trustees to ensure the accuracy and completeness of this statement, the Trustees do not accept any liability for any errors, omissions or misprints.

Signed on behalf of the Trustees of the Fund



Fiona Molinaro  
Trustee



Francesco Molinaro  
Trustee



Sarah Molinaro  
Trustee

Statement Date: 30 June 2022

For Enquiries:  
mail S.K.I Superannuation Fund, P O Box 339, FAIRFIELD VIC 3078

**S.K.I Superannuation Fund**  
(ABN: 46 421 720 516)

**Consolidated Member Benefit Totals**

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: Unit 1 240 Station Street FAIRFIELD, VIC 3078
Member	Date of Birth: 17 June 1973
Miss Fiona Molinaro	Date Joined Fund: 20 February 2007
Number: MOLIFR	Eligible Service Date: 10 July 1992
	Tax File Number Held: Yes

*Note: this report provides a consolidated view of the Member's interests in the SMSF  
Refer to the Member Benefit Statements produced for each member account for further details*

**Your Accounts**

<b>Withdrawal Benefit as at 1 Jul 2021</b>	
Accumulation	174,094
<b>Total as at 1 Jul 2021</b>	<b>174,094</b>
<b>Withdrawal Benefit as at 30 Jun 2022</b>	
Accumulation	163,997
<b>Total as at 30 Jun 2022</b>	<b>163,997</b>

**Your Tax Components**

Tax Free	-
Taxable - Taxed	163,997
Taxable - Untaxed	-

**Your Preservation Components**

Preserved	163,997
Restricted Non Preserved	-
Unrestricted Non Preserved	-

**Your Insurance Benefits**

No insurance details have been recorded

**Your Beneficiaries**

No beneficiary details have been recorded

**For Enquiries:**  
mail S.K.I Superannuation Fund, P O Box 339, FAIRFIELD VIC 3078

**S.K.I Superannuation Fund**  
(ABN: 46 421 720 516)

**Member Benefit Statement**

<b>Period</b>	<b>Member Account Details</b>
1 July 2021 - 30 June 2022	Residential Address: Unit 1 240 Station Street FAIRFIELD, VIC 3078
<b>Member</b>	Date of Birth: 17 June 1973
Miss Fiona Molinaro	Date Joined Fund: 20 February 2007
<b>Accumulation Account</b>	Eligible Service Date: 10 July 1992
Accumulation	Tax File Number Held: Yes
	Account Start Date: 20 February 2007

<b>Your Account Summary</b>	
Withdrawal Benefit as at 1 Jul 2021	174,094
<i>Increases to your account:</i>	
Employer Contributions	6,094
Tax on Net Fund Income	2,266
<u>Total Increases</u>	<u>8,359</u>
<i>Decreases to your account:</i>	
Contributions Tax	914
Share Of Net Fund Income	17,542
<u>Total Decreases</u>	<u>18,456</u>
<b>Withdrawal Benefit as at 30 Jun 2022</b>	<b><u>163,997</u></b>

<b>Your Tax Components</b>	
Tax Free	0.0000 %
Taxable - Taxed	163,997
Taxable - Untaxed	-
<b>Your Preservation Components</b>	
Preserved	163,997
Restricted Non Preserved	-
Unrestricted Non Preserved	-
<b>Your Insurance Benefits</b>	
No insurance details have been recorded	
<b>Your Beneficiaries</b>	
No beneficiary details have been recorded	

**For Enquiries:**  
mail S.K.I Superannuation Fund, P O Box 339, FAIRFIELD VIC 3078



**Trustees**

The Trustees of the Fund are as follows:

Fiona Molinaro,  
Francesco Molinaro and  
Sarah Molinaro

**Availability of Other Fund Information**

Additional information regarding your membership is available on request. What your Fund can do is governed by the provisions of its Trust Deed, which is available for inspection. If you require further information or clarification of any aspect of your membership of the Fund, please contact your Fund's Administrator or Trustees.

**Trustees Disclaimer**

This statement has been prepared by the Trustees for the member whose name appears at the top of this statement. While every effort has been made by the Trustees to ensure the accuracy and completeness of this statement, the Trustees do not accept any liability for any errors, omissions or misprints.

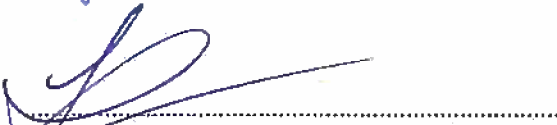
Signed on behalf of the Trustees of the Fund



.....  
Fiona Molinaro  
Trustee



.....  
Francesco Molinaro  
Trustee



.....  
Sarah Molinaro  
Trustee

Statement Date: 30 June 2022

**For Enquiries:**  
mail S.K.I Superannuation Fund, P O Box 339, FAIRFIELD VIC 3078

# Self-managed superannuation fund annual return **2022**

## 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 2022* (NAT 71287).

- ❗ The *Self-managed superannuation fund annual return instructions 2022* (NAT 71606) (the instructions) can assist you to complete this annual return.
- ➖ The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via [ABR.gov.au](http://ABR.gov.au) or complete the Change of details for superannuation entities form (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 and 9.

- ❗ 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)**

S.K.I Superannuation Fund

**3 Australian business number (ABN)** (if applicable)

**4 Current postal address**

PQ Box 1525

Suburb/town

Collingwood

State/territory

VIC

Postcode

3066

**5 Annual return status**

Is this an amendment to the SMSF's 2022 return?

**A** No  Yes

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

**B** No  Yes

Fund's tax file number (TFN) **6 SMSF auditor**

Auditor's name

Title: 

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.

Fund's tax file number (TFN) 

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

**9 Was the fund wound up during the income year?**

- No  Yes  If yes, provide the date on which the fund was wound up  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** \$ -00

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 2022*.

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

Net capital gain **A** \$ 3894 -00

Gross rent and other leasing and hiring income **B** \$ 0 -00

Gross interest **C** \$ 23 -00

Forestry managed investment scheme income **X** \$ 0 -00

Gross foreign income	<b>D1</b> \$ <span style="border: 1px solid black; padding: 2px;">778</span> -00	Net foreign income	<b>D</b> \$ <span style="border: 1px solid black; padding: 2px;">778</span> -00	Loss <input type="checkbox"/>
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Australian franking credits from a New Zealand company **E** \$ 0 -00

Transfers from foreign funds **F** \$ 0 -00 Number

Gross payments where ABN not quoted **H** \$  -00

Gross distribution from partnerships **I** \$  -00 Loss

\*Unfranked dividend amount **J** \$ 475 -00

\*Franked dividend amount **K** \$ 3531 -00

\*Dividend franking credit **L** \$ 1513 -00

\*Gross trust distributions **M** \$ 1051 -00 Code  
Q

**Calculation of assessable contributions**

Assessable employer contributions  
**R1** \$ 24639 -00

plus Assessable personal contributions  
**R2** \$ 0 -00

plus \*\*No-TFN-quoted contributions  
**R3** \$ 0 -00  
*(an amount must be included even if it is zero)*

less Transfer of liability to life insurance company or PST  
**R6** \$  -00

Assessable contributions **R** \$ 24639 -00  
*(R1 plus R2 plus R3 less R6)*

**Calculation of non-arm's length income**

\*Net non-arm's length private company dividends  
**U1** \$ 0 -00

plus \*Net non-arm's length trust distributions  
**U2** \$ 0 -00

plus \*Net other non-arm's length income  
**U3** \$ 0 -00

\*Other income **S** \$ 45 -00 Code  
O

\*Assessable income due to changed tax status of fund **T** \$ 0 -00

**Net non-arm's length income** **U** \$ 0 -00  
*(subject to 45% tax rate) (U1 plus U2 plus U3)*

#This is a mandatory label.

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

**GROSS INCOME** **W** \$ 35949 -00 Loss  
*(Sum of labels A to U)*

Exempt current pension income **Y** \$  -00

**TOTAL ASSESSABLE INCOME (W less Y)** **V** \$ 35949 -00 Loss

Fund's tax file number (TFN)

## 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" value="0"/> .00	A2 \$	<input type="text" value="0"/> .00
Interest expenses overseas	B1 \$	<input type="text" value="0"/> .00	B2 \$	<input type="text" value="0"/> .00
Capital works expenditure	D1 \$	<input type="text" value="0"/> .00	D2 \$	<input type="text" value="0"/> .00
Decline in value of depreciating assets	E1 \$	<input type="text" value="0"/> .00	E2 \$	<input type="text" value="0"/> .00
Insurance premiums – members	F1 \$	<input type="text" value="5830"/> .00	F2 \$	<input type="text" value="0"/> .00
SMSF auditor fee	H1 \$	<input type="text" value="385"/> .00	H2 \$	<input type="text" value="0"/> .00
Investment expenses	I1 \$	<input type="text" value="0"/> .00	I2 \$	<input type="text" value="0"/> .00
Management and administration expenses	J1 \$	<input type="text" value="440"/> .00	J2 \$	<input type="text" value="0"/> .00
Forestry managed investment scheme expense	U1 \$	<input type="text" value="0"/> .00	U2 \$	<input type="text" value="0"/> .00
Other amounts	L1 \$	<input type="text" value="259"/> .00	L2 \$	<input type="text" value="0"/> .00
Tax losses deducted	M1 \$	<input type="text" value="0"/> .00		

Code

Code

**TOTAL DEDUCTIONS**  
**N \$** .00  
 (Total A1 to M1)

**TOTAL NON-DEDUCTIBLE EXPENSES**  
**Y \$** .00  
 (Total A2 to L2)

**\*TAXABLE INCOME OR LOSS** Loss   
**O \$** .00  
 (TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)

**TOTAL SMSF EXPENSES**  
**Z \$** .00  
 (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 2022* on how to complete the calculation statement.

#Taxable income	<b>A \$</b>	29035	<b>00</b>
<i>(an amount must be included even if it is zero)</i>			
#Tax on taxable income	<b>T1 \$</b>	4355.25	
<i>(an amount must be included even if it is zero)</i>			
#Tax on no-TFN-quoted contributions	<b>J \$</b>	0	
<i>(an amount must be included even if it is zero)</i>			

Gross tax **B \$** 4355.25  
*(T1 plus J)*

Foreign income tax offset	<b>C1 \$</b>	89.37	
Rebates and tax offsets	<b>C2 \$</b>		
Non-refundable non-carry forward tax offsets	<b>C \$</b>	89.37	
<i>(C1 plus C2)</i>			

SUBTOTAL 1  
**T2 \$** 4265.88  
*(B less C -- cannot be less than zero)*

Early stage venture capital limited partnership tax offset	<b>D1 \$</b>	0	
Early stage venture capital limited partnership tax offset carried forward from previous year	<b>D2 \$</b>	0	
Early stage investor tax offset	<b>D3 \$</b>	0	
Early stage investor tax offset carried forward from previous year	<b>D4 \$</b>	0	
Non-refundable carry forward tax offsets	<b>D \$</b>	0	
<i>(D1 plus D2 plus D3 plus D4)</i>			

SUBTOTAL 2  
**T3 \$** 4265.88  
*(T2 less D -- cannot be less than zero)*

Complying fund's franking credits tax offset	<b>E1 \$</b>	1808.44	
No-TFN tax offset	<b>E2 \$</b>		
National rental affordability scheme tax offset	<b>E3 \$</b>		
Exploration credit tax offset	<b>E4 \$</b>		
Refundable tax offsets	<b>E \$</b>	1808.44	
<i>(E1 plus E2 plus E3 plus E4)</i>			

**\*TAX PAYABLE T5 \$** 2457.44  
*(T3 less E -- cannot be less than zero)*

Section 102AAM interest charge  
**G \$** 0

Fund's tax file number (TFN)

Credit for interest on early payments – amount of interest	<b>H1 \$</b> <input type="text"/>
Credit for tax withheld – foreign resident withholding (excluding capital gains)	<b>H2 \$</b> <input type="text" value="0"/>
Credit for tax withheld – where ABN or TFN not quoted (non-individual)	<b>H3 \$</b> <input type="text" value="1"/>
Credit for TFN amounts withheld from payments from closely held trusts	<b>H5 \$</b> <input type="text"/>
Credit for interest on no-TFN tax offset	<b>H6 \$</b> <input type="text"/>
Credit for foreign resident capital gains withholding amounts	<b>H8 \$</b> <input type="text"/>
<b>Eligible credits</b>	<b>H \$</b> <input type="text" value="1"/> <i>(H1 plus H2 plus H3 plus H5 plus H6 plus H8)</i>

<b>*Tax offset refunds</b> (Remainder of refundable tax offsets)	<b>I \$</b> <input type="text" value="0"/> <i>(unused amount from label E – an amount must be included even if it is zero)</i>
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PAYG instalments raised

**K \$**

Supervisory levy

**L \$**

Supervisory levy adjustment for wound up funds

**M \$**

Supervisory levy adjustment for new funds

**N \$**

<b>AMOUNT DUE OR REFUNDABLE</b> A positive amount at <b>S</b> is what you owe, while a negative amount is refundable to you.	<b>S \$</b> <input type="text" value="437.44"/> <i>(T5 plus G less H less I less K plus L less M plus N)</i>
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\*This is a mandatory label.

## Section E: Losses

### 14 Losses

**!** If total loss is greater than \$100,000, complete and attach a *Losses schedule 2022*.

Tax losses carried forward to later income years: **U \$** .00

Net capital losses carried forward to later income years: **V \$** .00



Fund's tax file number (TFN) 857924390

### Section F: Member information

**MEMBER 1**

Title:

Family name

First given name

Other given names

Member's TFN

See the Privacy note in the Declaration.

Date of birth

Day Month Year

**Contributions**

OPENING ACCOUNT BALANCE \$

**I** Refer to instructions for completing these labels.

Employer contributions

**A** \$

ABN of principal employer

**A1**

Personal contributions

**B** \$

CGT small business retirement exemption

**C** \$

CGT small business 15-year exemption amount

**D** \$

Personal injury election

**E** \$

Spouse and child contributions

**F** \$

Other third party contributions

**G** \$

Proceeds from primary residence disposal

**H** \$

Receipt date Day Month Year

**H1**

Assessable foreign superannuation fund amount

**I** \$

Non-assessable foreign superannuation fund amount

**J** \$

Transfer from reserve: assessable amount

**K** \$

Transfer from reserve: non-assessable amount

**L** \$

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

**T** \$

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

**M** \$

**TOTAL CONTRIBUTIONS N** \$

(Sum of labels A to M)

**Other transactions**

Allocated earnings or losses

**O** \$

Loss

Inward rollovers and transfers

**P** \$

Outward rollovers and transfers

**Q** \$

Lump Sum payments

**R1** \$

Code

Income stream payments

**R2** \$

Code

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)

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

Fund's tax file number (TFN) 857924390

MEMBER 2

Title: MR

Family name

Molinaro

First given name

Francesco

Other given names

Member's TFN

See the Privacy note in the Declaration. 147782670

Date of birth

Day Month Year

22/10/1974

Contributions

OPENING ACCOUNT BALANCE \$ 97932.61

Refer to instructions for completing these labels.

Employer contributions

A \$ 6093.88

ABN of principal employer

A1

Personal contributions

B \$ 0

CGT small business retirement exemption

C \$ 0

CGT small business 15-year exemption amount

D \$ 0

Personal injury election

E \$ 0

Spouse and child contributions

F \$ 0

Other third party contributions

G \$ 0

Proceeds from primary residence disposal

H \$ 0

Receipt date Day Month Year

H1

Assessable foreign superannuation fund amount

I \$ 0

Non-assessable foreign superannuation fund amount

J \$ 0

Transfer from reserve: assessable amount

K \$ 0

Transfer from reserve: non-assessable amount

L \$ 0

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

T \$ 0

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

M \$ 0

TOTAL CONTRIBUTIONS N \$ 6093.88

(Sum of labels A to M)

Other transactions

Allocated earnings or losses

O \$ 12093.94

Loss

L

Accumulation phase account balance

S1 \$ 91932.55

Inward rollovers and transfers

P \$ 0

Retirement phase account balance - Non CDBIS

S2 \$ 0

Outward rollovers and transfers

Q \$ 0

Retirement phase account balance - CDBIS

S3 \$ 0

Lump Sum payments

R1 \$

Income stream payments

R2 \$

Code

Code

0 TRIS Count

CLOSING ACCOUNT BALANCE S \$ 91932.55

(S1 plus S2 plus S3)

Accumulation phase value X1 \$

Retirement phase value X2 \$

Outstanding limited recourse borrowing arrangement amount Y \$

Fund's tax file number (TFN)

**MEMBER 3**

Title:

Family name

First given name

Other given names

Member's TFN   
See the Privacy note in the Declaration.

Date of birth

**Contributions**

OPENING ACCOUNT BALANCE \$

**!** Refer to instructions for completing these labels.

Employer contributions  
**A** \$

ABN of principal employer  
**A1**

Personal contributions  
**B** \$

CGT small business retirement exemption  
**C** \$

CGT small business 15-year exemption amount  
**D** \$

Personal injury election  
**E** \$

Spouse and child contributions  
**F** \$

Other third party contributions  
**G** \$

Proceeds from primary residence disposal  
**H** \$

Receipt date Day Month Year  
**H1**

Assessable foreign superannuation fund amount  
**I** \$

Non-assessable foreign superannuation fund amount  
**J** \$

Transfer from reserve: assessable amount  
**K** \$

Transfer from reserve: non-assessable amount  
**L** \$

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

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

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

**Other transactions**

Allocated earnings or losses **O** \$

Loss

Accumulation phase account balance  
**S1** \$

Retirement phase account balance - Non CDBIS  
**S2** \$

Retirement phase account balance - CDBIS  
**S3** \$

Inward rollovers and transfers **P** \$

Outward rollovers and transfers **Q** \$

Lump Sum payments **R1** \$

Income stream payments **R2** \$

Code

Code

TRIS Count

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

Accumulation phase value **X1** \$

Retirement phase value **X2** \$

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

Fund's tax file number (TFN) 857924390

## Section H: Assets and liabilities

### 15 ASSETS

15a Australian managed investments

Listed trusts	<b>A</b>	\$	<span style="border: 1px solid black; padding: 2px;">0</span>	.00
Unlisted trusts	<b>B</b>	\$	<span style="border: 1px solid black; padding: 2px;">162257</span>	.00
Insurance policy	<b>C</b>	\$	<span style="border: 1px solid black; padding: 2px;">0</span>	.00
Other managed investments	<b>D</b>	\$	<span style="border: 1px solid black; padding: 2px;">0</span>	.00

15b Australian direct investments

<div style="border: 1px solid black; padding: 5px;"> <p><b>Limited recourse borrowing arrangements</b></p> <p>Australian residential real property <b>J1</b> \$ <span style="border: 1px solid black; padding: 2px;">0</span> .00</p> <p>Australian non-residential real property <b>J2</b> \$ <span style="border: 1px solid black; padding: 2px;">0</span> .00</p> <p>Overseas real property <b>J3</b> \$ <span style="border: 1px solid black; padding: 2px;">0</span> .00</p> <p>Australian shares <b>J4</b> \$ <span style="border: 1px solid black; padding: 2px;">0</span> .00</p> <p>Overseas shares <b>J5</b> \$ <span style="border: 1px solid black; padding: 2px;">0</span> .00</p> <p>Other <b>J6</b> \$ <span style="border: 1px solid black; padding: 2px;">0</span> .00</p> <p>Property count <b>J7</b> <span style="border: 1px solid black; padding: 2px;">0</span></p> </div>			<p>Cash and term deposits <b>E</b> \$ <span style="border: 1px solid black; padding: 2px;">34639</span> .00</p> <p>Debt securities <b>F</b> \$ <span style="border: 1px solid black; padding: 2px;">0</span> .00</p> <p>Loans <b>G</b> \$ <span style="border: 1px solid black; padding: 2px;">0</span> .00</p> <p>Listed shares <b>H</b> \$ <span style="border: 1px solid black; padding: 2px;">229607</span> .00</p> <p>Unlisted shares <b>I</b> \$ <span style="border: 1px solid black; padding: 2px;">0</span> .00</p>	
			<div style="border: 1px solid black; padding: 5px;"> <p>Limited recourse borrowing arrangements <b>J</b> \$ <span style="border: 1px solid black; padding: 2px;">0</span> .00</p> <p>Non-residential real property <b>K</b> \$ <span style="border: 1px solid black; padding: 2px;">0</span> .00</p> <p>Residential real property <b>L</b> \$ <span style="border: 1px solid black; padding: 2px;">0</span> .00</p> <p>Collectables and personal use assets <b>M</b> \$ <span style="border: 1px solid black; padding: 2px;">0</span> .00</p> <p>Other assets <b>O</b> \$ <span style="border: 1px solid black; padding: 2px;">5286</span> .00</p> </div>	

15c Other investments

Crypto-Currency	<b>N</b>	\$	<span style="border: 1px solid black; padding: 2px;">0</span>	.00
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15d Overseas direct investments

Overseas shares	<b>P</b>	\$	<span style="border: 1px solid black; padding: 2px;">0</span>	.00
Overseas non-residential real property	<b>Q</b>	\$	<span style="border: 1px solid black; padding: 2px;">0</span>	.00
Overseas residential real property	<b>R</b>	\$	<span style="border: 1px solid black; padding: 2px;">0</span>	.00
Overseas managed investments	<b>S</b>	\$	<span style="border: 1px solid black; padding: 2px;">0</span>	.00
Other overseas assets	<b>T</b>	\$	<span style="border: 1px solid black; padding: 2px;">0</span>	.00

<b>TOTAL AUSTRALIAN AND OVERSEAS ASSETS</b>	<b>U</b>	\$	<span style="border: 1px solid black; padding: 2px;">431789</span>	.00
(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  \$ 0 .00

Fund's tax file number (TFN)

**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	<b>V1</b> \$ <input type="text" value="0"/> -00	
Permissible temporary borrowings	<b>V2</b> \$ <input type="text" value="0"/> -00	
Other borrowings	<b>V3</b> \$ <input type="text" value="0"/> -00	
	Borrowings	<b>V</b> \$ <input type="text" value="0"/> -00
Total member closing account balances (total of all <b>CLOSING ACCOUNT BALANCES</b> from Sections F and G)		<b>W</b> \$ <input type="text" value="422195"/> -00
	Reserve accounts	<b>X</b> \$ <input type="text" value="0"/> -00
	Other liabilities	<b>Y</b> \$ <input type="text" value="9594"/> -00
<b>TOTAL LIABILITIES</b>		<b>Z</b> \$ <input type="text" value="431789"/> -00

**Section I: Taxation of financial arrangements**

**17 Taxation of financial arrangements (TOFA)**

Total TOFA gains **H** \$  -00  
 Total TOFA losses **I** \$  -00

**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 2021-22 income year, write **2022**). **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 2022*. **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 2022* for each election.

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2022*. **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](http://ato.gov.au/privacy)

**TRUSTEE'S OR DIRECTOR'S DECLARATION:**

I declare that, the current trustees and directors have authorised this annual return and it is documented as such in the SMSF's records. I have received a copy of the audit report 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 Day / Month / Year

**Preferred trustee or director contact details:**

Title: MISS

Family name

Molinaro

First given name

Fiona

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 2022* 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 Day / Month / Year

**Tax agent's contact details**

Title: MR

Family name

Money

First given name

Paul

Other given names

Tax agent's practice

Paul Money Partners Pty Ltd

Tax agent's phone number

03 85667600

Reference number

M0250

Tax agent number

24641980

# Capital gains tax (CGT) schedule **2022**

## 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 2022* available on our website at [ato.gov.au](http://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

S.K.I Superannuation Fund

## 1 Current year capital gains and capital losses

	Capital gain	Capital loss
Shares in companies listed on an Australian securities exchange	<b>A \$</b> <input type="text" value="0"/> <b>-00</b>	<b>K \$</b> <input type="text" value="0"/> <b>-00</b>
Other shares	<b>B \$</b> <input type="text" value="0"/> <b>-00</b>	<b>L \$</b> <input type="text" value="0"/> <b>-00</b>
Units in unit trusts listed on an Australian securities exchange	<b>C \$</b> <input type="text" value="0"/> <b>-00</b>	<b>M \$</b> <input type="text" value="0"/> <b>-00</b>
Other units	<b>D \$</b> <input type="text" value="0"/> <b>-00</b>	<b>N \$</b> <input type="text" value="0"/> <b>-00</b>
Real estate situated in Australia	<b>E \$</b> <input type="text" value="0"/> <b>-00</b>	<b>O \$</b> <input type="text" value="0"/> <b>-00</b>
Other real estate	<b>F \$</b> <input type="text" value="0"/> <b>-00</b>	<b>P \$</b> <input type="text" value="0"/> <b>-00</b>
Amount of capital gains from a trust (including a managed fund)	<b>G \$</b> <input type="text" value="5841"/> <b>-00</b>	
Collectables	<b>H \$</b> <input type="text" value="0"/> <b>-00</b>	<b>Q \$</b> <input type="text" value="0"/> <b>-00</b>
Other CGT assets and any other CGT events	<b>I \$</b> <input type="text" value="0"/> <b>-00</b>	<b>R \$</b> <input type="text" value="0"/> <b>-00</b>
Amount of capital gain previously deferred under transitional CGT relief for superannuation funds	<b>S \$</b> <input type="text" value="0"/> <b>-00</b>	
<b>Total current year capital gains</b>	<b>J \$</b> <input type="text" value="5841"/> <b>-00</b>	

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

Fund's tax file number (TFN) 857924390

**2 Capital losses**Total current year capital losses **A** \$ -00Total current year capital losses applied **B** \$ -00Total prior year net capital losses applied **C** \$ -00Total capital losses transferred in applied  
(only for transfers involving a foreign bank branch or  
permanent establishment of a foreign financial entity) **D** \$ -00Total capital losses applied **E** \$ -00

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** \$ -00Other net capital losses carried forward to later income years **B** \$ -00Add 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** \$ -00**5 CGT concessions for small business**Small business active asset reduction **A** \$ -00Small business retirement exemption **B** \$ -00Small business rollover **C** \$ -00Total small business concessions applied **D** \$ -00**6 Net capital gain**Net capital gain **A** \$ -001J 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.



Fund's tax file number (TFN)

**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** \$ -00

Amount of any capital gain or loss you made under your non-qualifying arrangement in the income year. **E** \$ -00 /  <sup>LOSS</sup>

**!** **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** \$ -00 /  <sup>LOSS</sup>

**8 Other CGT information required (if applicable)**

Small business 15 year exemption – exempt capital gains **A** \$ -00 /  <sup>CODE</sup>

Capital gains disregarded by a foreign resident **B** \$ -00

Capital gains disregarded as a result of a scrip for scrip rollover **C** \$ -00

Capital gains disregarded as a result of an inter-company asset rollover **D** \$ -00

Capital gains disregarded by a demerging entity **E** \$ -00

**2022****Losses schedule**

Companies and trusts that do not join consolidated groups should complete and attach this schedule to their 2022 tax return.

Superannuation funds should complete and attach this schedule to their 2022 tax return.

Print neatly in BLOCK LETTERS with a black or blue ballpoint pen only. Print one letter or number in each box. Do not use correction fluid or tape.

Place *X* in all applicable boxes.

Refer to *Losses schedule instructions 2022*, available on our website [ato.gov.au](http://ato.gov.au) for instructions on how to complete this schedule.

Tax file number (TFN)

857924390

Name of entity

S.K.I Superannuation Fund

Australian business number

46421720516

## Part A – Losses carried forward to the 2022–23 income year – excludes film losses

### 1 Tax losses carried forward to later income years

Year of loss		
2021–22	<b>B</b>	<input type="text"/> ·00
2020–21	<b>C</b>	<input type="text"/> ·00
2019–20	<b>D</b>	<input type="text"/> ·00
2018–19	<b>E</b>	<input type="text"/> ·00
2017–18	<b>F</b>	<input type="text"/> ·00
2016–17 and earlier income years	<b>G</b>	<input type="text"/> ·00
<b>Total</b>	<b>U</b>	<input type="text"/> 0 ·00

Transfer the amount at **U** to the **Tax losses carried forward to later income years** label on your tax return.

### 2 Net capital losses carried forward to later income years

Year of loss		
2021–22	<b>H</b>	<input type="text"/> ·00
2020–21	<b>I</b>	<input type="text"/> ·00
2019–20	<b>J</b>	<input type="text"/> ·00
2018–19	<b>K</b>	<input type="text"/> ·00
2017–18	<b>L</b>	<input type="text"/> ·00
2016–17 and earlier income years	<b>M</b>	<input type="text"/> ·00
<b>Total</b>	<b>V</b>	<input type="text"/> 0 ·00

Transfer the amount at **V** to the **Net capital losses carried forward to later income years** label on your tax return.

**Part B – Ownership and business continuity test** – company and listed widely held trust only

Complete item 3 of Part B if a loss is being carried forward to later income years and the business continuity test has to be satisfied in relation to that loss.  
Do not complete items 1 or 2 of Part B if, in the 2021–22 income year, no loss has been claimed as a deduction, applied against a net capital gain or, in the case of companies, losses have not been transferred in or out.

**1 Whether continuity of majority ownership test passed**

**Note:** If the entity has deducted, applied, transferred in or transferred out (as applicable) in the 2021–22 income year loss incurred in any of the listed years, print **X** in the **Yes** or **No** box to indicate whether the entity has satisfied the continuity of majority ownership test in respect of that loss.

Year of loss		Yes	No
2021–22	<b>A</b>	<input type="checkbox"/>	<input type="checkbox"/>
2020–21	<b>B</b>	<input type="checkbox"/>	<input type="checkbox"/>
2019–20	<b>C</b>	<input type="checkbox"/>	<input type="checkbox"/>
2018–19	<b>D</b>	<input type="checkbox"/>	<input type="checkbox"/>
2017–18	<b>E</b>	<input type="checkbox"/>	<input type="checkbox"/>
2016–17 and earlier income years	<b>F</b>	<input type="checkbox"/>	<input type="checkbox"/>

**2 Amount of losses deducted/applied for which the continuity of majority ownership test is not passed but the business continuity test is satisfied** – excludes film losses

Tax losses	<b>G</b>	<input style="width: 95%;" type="text"/>	-00
Net capital losses	<b>H</b>	<input style="width: 95%;" type="text"/>	-00

**3 Losses carried forward for which the business continuity test must be satisfied before they can be deducted/applied in later years** – excludes film losses

Tax losses	<b>I</b>	<input style="width: 95%;" type="text"/>	-00
Net capital losses	<b>J</b>	<input style="width: 95%;" type="text"/>	-00

**4 Do current year loss provisions apply?**

Is the company required to calculate its taxable income or tax loss for the year under Subdivision 165-B or its net capital gain or net capital loss for the year under Subdivision 165-CB of the *Income Tax Assessment Act 1997* (ITAA 1997)?

**K** Yes  No

**Part C – Unrealised losses** – company only

**Note:** These questions relate to the operation of Subdivision 165-CC of ITAA 1997.

Has a changeover time occurred in relation to the company after 1.00pm by legal time in the Australian Capital Territory on 11 November 1999?

**L** Yes  No

If you printed **X** in the **No** box at **L**, do not complete **M**, **N** or **O**.

At the changeover time did the company satisfy the maximum net asset value test under section 152-15 of ITAA 1997?

**M** Yes  No

If you printed **X** in the **No** box at **M**, has the company determined it had an unrealised net loss at the changeover time?

**N** Yes  No

If you printed **X** in the **Yes** box at **N**, what was the amount of unrealised net loss calculated under section 165-115E of ITAA 1997?

**O**  -00

Fund's tax file number (TFN) **Part D – Life insurance companies**

Complying superannuation class tax losses carried forward to later income years **P**  **-00**

Complying superannuation net capital losses carried forward to later income years **Q**  **-00**

**Part E – Controlled foreign company losses**

Current year CFC losses **M**  **-00**

CFC losses deducted **N**  **-00**

CFC losses carried forward **O**  **-00**

**Part F – Tax losses reconciliation statement**

Balance of tax losses brought forward from the prior income year **A**  **-00**

**ADD** Uplift of tax losses of designated infrastructure project entities **B**  **-00**

**SUBTRACT** Net forgiven amount of debt **C**  **-00**

**ADD** Tax loss incurred (if any) during current year **D**  **-00**

**ADD** Tax loss amount from conversion of excess franking offsets **E**  **-00**

**SUBTRACT** Net exempt income **F**  **-00**

**SUBTRACT** Tax losses forgone **G**  **-00**

**SUBTRACT** Tax losses deducted **H**  **-00**

**SUBTRACT** Tax losses transferred out under Subdivision 170-A  
(only for transfers involving a foreign bank branch or a PE of a foreign financial entity) **I**  **-00**

Total tax losses carried forward to later income years **J**  **-00**

Transfer the amount at **J** to the **Tax losses carried forward to later income years** label on your tax return.

# Electronic lodgment declaration (Form MS)

(for self-managed superannuation funds)

## Part A: Taxpayer's declaration

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

### Privacy

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

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

### The Australian Business Register

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

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

### Electronic funds transfer – direct debit

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

Tax file number	Fund name	Year of return
857924390	S.K.I Superannuation Fund	2022

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 of the information I have provided to the agent for the preparation of this document is true and correct
- I authorise the agent to give this document to the Commissioner of Taxation

Signature of trustee or director



Date

## Part B: Electronic funds transfer consent

This declaration is to be completed when an electronic funds transfer (EFT) of a refund is requested and the tax return is being lodged through an approved ATO electronic channel.

This declaration must be signed by the partner, trustee, director or public officer prior to the EFT details being transmitted to the Tax Office. If you elect for an EFT, all details below must be completed.

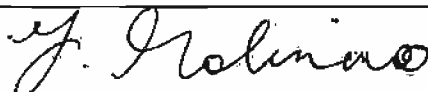
### Important:

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

Agent's reference number	Account name
24641980	

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

Signature of trustee or director



Date

## Part D: Tax agent's certificate (shared facility users only)

**Declaration:** I declare that:

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

Signature of tax agent

Date

Agent's contact name	Agent's phone	Agent's reference	Client's reference
MR Paul Money	03 85667600	24641980	M0250

**MINUTES OF THE MEETING OF THE TRUSTEES OF  
S.K.I SUPERANNUATION FUND  
HELD ON ...../...../..... AT  
103 ST JAMES ROAD, ROSANNA VIC**

---

**PRESENT**

Fiona Molinaro  
Francesco Molinaro  
Sarah Molinaro

**APPROVAL OF  
PREVIOUS MINUTES:**

It was resolved that the minutes of the previous meeting be signed as a true and correct record.

**ALLOCATION OF  
CONTRIBUTION:**

It was resolved that the contributions received during the year be allocated to members as follows:

<b>Member Name/Contribution type</b>	<b>Amount</b>
<i>Miss Fiona Molinaro</i> Employer	6,094
<i>Mr Francesco Molinaro</i> Employer	6,094
<i>Mrs Sarah Molinaro</i> Employer	12,451

The contributions will be subject to normal preservation and payment rules under the *Superannuation Industry (Supervision) Regulations 1994 (SISR)*

**REPORTING ENTITY  
CONCEPT:**

It was resolved that, in the opinion of the trustee, the fund is not a reporting entity because it is unlikely that users exist who are unable to command the preparation of reports tailored so as to satisfy specifically all their information needs.

Therefore, the financial statements for the fund are to be prepared on the basis of the fund being a "non-reporting entity", and will therefore take the form of Special Purpose Financial Reports.

**REPORTS AND  
STATEMENTS:**

The Financial Reports consisting of Statement of Financial Position, Operating Statement and Notes to the Financial Statements, Trustee's Declaration, Compilation Report and Member Statement for the period ended 30 June 2022 were tabled for consideration at the meeting.

It was resolved that the financial statements be adopted in their present format and that the statement by the trustees attached to the financial reports be signed by the Trustees, stating that:

1. the financial statements are drawn up so as to present fairly the financial position of the fund as at 30 June 2022, the benefits accrued as a result of operations and its cash flow for the year then ended;
2. the financial statements have been prepared in accordance with the requirements of the trust deed and Australian Accounting Standards as noted in Note 1 to the Financial Statements and
3. the fund has operated substantially in accordance with the trust deed and the requirements of the *Superannuation Industry (Supervision) Act 1993 (SISA)*, during the year ended 30 June 2022.

**INCOME TAX RETURN:**

The completed Self-Managed Superannuation Fund Annual Return for the financial year ended 30 June 2022 was tabled for consideration at the meeting.

It was resolved that:

1. the particulars contained in the 2022 income tax return and the relevant records used to ascertain the taxable income, as shown, derived by the fund from all sources in and out of Australia during the year of income are true and correct and;
2. the fund satisfies the statutory requirements and conditions applicable to be classified as a 'Regulated Superannuation Fund/Complying Superannuation Fund' for the year of income.

**REVIEW OF INVESTMENT STRATEGY:**

The fund's investment performance for the year ended 30 June 2022 and existing investment strategy have been reviewed by the Trustees, after considering:

1. the risk involved in making, holding and realising, and the likely return from, the fund's investments having regard to its objectives and its expressed cash flow requirements;
2. the composition of the fund's investments as a whole including the extent to which the investments are diverse or involve the funds being exposed to risks from inadequate diversification;
3. the liquidity of the fund's investments having regard to its expected cash flow requirements;
4. the ability of the fund to discharge its existing and prospective liabilities;
5. whether the fund should hold a contract of insurance that provides insurance cover for members of the fund; and
6. the effect of the fund's investments on the above requirements and all matters relating to the prudential nature of the investment being continuously monitored, regularly reviewed and to make sure they adhere to fund's investment objectives and relevant legislation.

It was resolved that the aims and objectives of the investment strategy were being achieved and that the said investment strategy requires no further modification or adoption at this time.

**TRUSTEE AND MEMBER 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 Section 120 of the SISA.

Each of the member(s) confirmed that they are a member of the fund and agreed to be bound by the provisions contained within the Trust Deed of the fund (and any subsequent amendments).

**TAX AGENT:**

It was resolved that

Mr Paul Money  
of  
Paul Money Partners Pty Ltd  
25 Wellington Street  
Collingwood, VIC 3066

act as the tax agent of the fund for the next financial year.

**CLOSURE:**

There being no further business the meeting was closed.



..... Dated: .....

Fiona Molinaro  
Chairperson