

THE CROSS FAMILY SUPERANNUATION FUND

Statement of Financial Position

As at 30 June 2022

	Note	2022 \$	2021 \$
<b>Assets</b>			
<b>Investments</b>			
Managed Investments (Australian)	2	365,454.79	441,987.85
<b>Total Investments</b>		<u>365,454.79</u>	<u>441,987.85</u>
<b>Other Assets</b>			
Westpac Self Super Online		2,905.07	12,093.71
Westpac Business One		135.81	155.94
ANZ Trading Account		0.05	0.05
Reinvestment Residual Account		312.76	312.76
Distributions Receivable		3,430.36	1,831.13
<b>Total Other Assets</b>		<u>6,784.05</u>	<u>14,393.59</u>
<b>Total Assets</b>		<u>372,238.84</u>	<u>456,381.44</u>
Less:			
<b>Liabilities</b>			
Income Tax Payable		9,739.14	32,564.05
<b>Total Liabilities</b>		<u>9,739.14</u>	<u>32,564.05</u>
<b>Net assets available to pay benefits</b>		<u>362,499.70</u>	<u>423,817.39</u>
Represented by:			
<b>Liability for accrued benefits allocated to members' accounts</b>	4, 5		
Cross, Nigel - Pension (Account Based Pension 2)		362,499.70	423,817.39
<b>Total Liability for accrued benefits allocated to members' accounts</b>		<u>362,499.70</u>	<u>423,817.39</u>

Refer to compilation report

THE CROSS FAMILY SUPERANNUATION FUND

# Operating Statement

For the year ended 30 June 2022

	Note	2022 \$	2021 \$
<b>Income</b>			
<b>Investment Income</b>			
Trust Distributions	8	311.28	398.96
Dividends Received	7	2,174.65	5,316.66
Interest Received		24.84	27.60
Other Investment Income		1,185.23	2,462.99
<b>Contribution Income</b>			
Employer Contributions		0.00	5,785.12
Personal Concessional		0.00	27,000.00
Personal Non Concessional		0.00	100,000.00
<b>Other Income</b>			
Other income		3,550.22	4,529.10
<b>Total Income</b>		<u>7,246.22</u>	<u>145,520.43</u>
<b>Expenses</b>			
Accountancy Fees		3,814.80	4,034.80
Administration Costs		0.00	1,560.11
ATO Supervisory Levy		259.00	259.00
ASIC Fees		56.00	55.00
Advisor Fees		2,749.92	4,604.12
Bank Charges		180.00	155.00
Investment Expenses		3,574.27	1,491.28
Interest Paid		0.13	0.00
Legal Fees		0.00	2,750.00
		<u>10,634.12</u>	<u>14,909.31</u>
<b>Member Payments</b>			
Pensions Paid		38,500.00	11,000.00
<b>Investment Losses</b>			
Changes in Market Values	9	20,100.66	(55,081.20)
<b>Total Expenses</b>		<u>69,234.78</u>	<u>(29,171.89)</u>
<b>Benefits accrued as a result of operations before income tax</b>			
		<u>(61,988.56)</u>	<u>174,692.32</u>
Income Tax Expense	10	(670.87)	1,337.94
<b>Benefits accrued as a result of operations</b>		<u>(61,317.69)</u>	<u>173,354.38</u>

Refer to compilation report

# THE CROSS FAMILY SUPERANNUATION FUND

## Members Statement

Nigel Cross  
 71 Saint Joseph Drive  
 Urraween, Queensland, 4655, Australia

### Your Details

Date of Birth :	Provided	Nominated Beneficiaries:	N/A
Age:	61	Nomination Type:	N/A
Tax File Number:	Provided	Vested Benefits:	362,499.70
Date Joined Fund:	24/05/2010	Total Death Benefit:	362,499.70
Service Period Start Date:		Current Salary:	0.00
Date Left Fund:		Previous Salary:	0.00
Member Code:	CRONIG00003P	Disability Benefit:	0.00
Account Start Date:	28/01/2021		
Account Phase:	Retirement Phase		
Account Description:	Account Based Pension 2		

### Your Balance

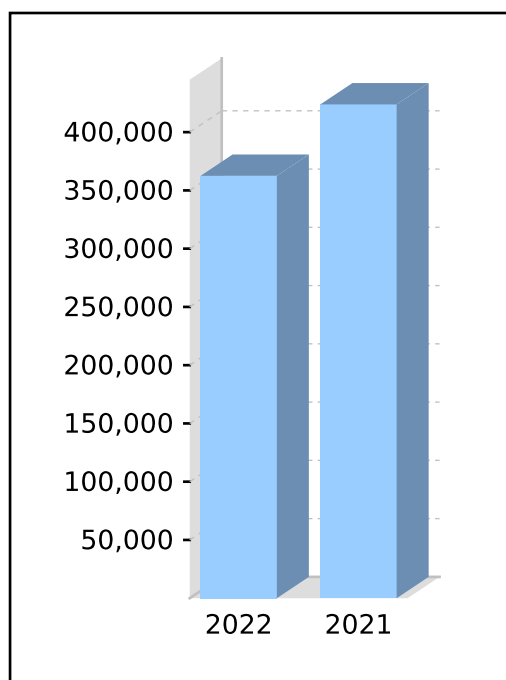
Total Benefits 362,499.70

#### Preservation Components

Preserved  
 Unrestricted Non Preserved 362,499.70  
 Restricted Non Preserved

#### Tax Components

Tax Free (24.68%) 89,472.79  
 Taxable 273,026.91  
 Investment Earnings Rate -5.48%



### Your Detailed Account Summary

	This Year	Last Year
Opening balance at 01/07/2021	423,817.39	
<u>Increases to Member account during the period</u>		
Employer Contributions		
Personal Contributions (Concessional)		
Personal Contributions (Non Concessional)		
Government Co-Contributions		
Other Contributions		
Proceeds of Insurance Policies		
Transfers In		
Net Earnings	(22,817.69)	2,810.68
Internal Transfer In		421,724.97
<u>Decreases to Member account during the period</u>		
Pensions Paid	38,500.00	11,000.00
Contributions Tax		
Income Tax		(10,281.74)
No TFN Excess Contributions Tax		
Excess Contributions Tax		
Refund Excess Contributions		
Division 293 Tax		
Insurance Policy Premiums Paid		
Management Fees		
Member Expenses		
Benefits Paid/Transfers Out		
Superannuation Surcharge Tax		
Internal Transfer Out		
Closing balance at 30/06/2022	362,499.70	423,817.39

## THE CROSS FAMILY SUPERANNUATION FUND

# Members Statement

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### Trustee's Disclaimer

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

Signed by all the trustees of the fund

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Nigel Cross  
Trustee

# THE CROSS FAMILY SUPERANNUATION FUND

## Notes to the Financial Statements

For the year ended 30 June 2022

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### Note 1: Summary of Significant Accounting Policies

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

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

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

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

#### a. Measurement of Investments

The Fund initially recognises:

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

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

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

Market value has been determined as follows:

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

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

#### b. Cash and Cash Equivalents

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

#### c. Revenue

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

# THE CROSS FAMILY SUPERANNUATION FUND

## Notes to the Financial Statements

For the year ended 30 June 2022

### Interest revenue

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

### Dividend revenue

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

### Rental revenue

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

### Distribution revenue

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

### Remeasurement changes in market values

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

### Contributions

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

### d. Liability for Accrued Benefits

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

### e. Critical Accounting Estimates and Judgements

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

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

### Note 2: Managed Investments (Australian)

	2022 \$	2021 \$
INFOCUS MANAGED FUND	365,454.79	441,987.85
	<hr/> 365,454.79	<hr/> 441,987.85

### Note 3: Banks and Term Deposits

	2022 \$	2021 \$
Banks		

Refer to compilation report

**THE CROSS FAMILY SUPERANNUATION FUND**  
**Notes to the Financial Statements**

For the year ended 30 June 2022

ANZ Trading Account	0.05	0.05
Westpac Business One	135.81	155.94
Westpac Self Super Online	2,905.07	12,093.71
	3,040.93	12,249.70

**Note 4: Liability for Accrued Benefits**

	<b>2022</b>	<b>2021</b>
	<b>\$</b>	<b>\$</b>
Liability for accrued benefits at beginning of year	423,817.39	467,463.01
Benefits accrued as a result of operations	(61,317.69)	173,354.38
Current year member movements	0.00	(217,000.00)
Liability for accrued benefits at end of year	362,499.70	423,817.39

**Note 5: Vested Benefits**

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

	<b>2022</b>	<b>2021</b>
	<b>\$</b>	<b>\$</b>
Vested Benefits	362,499.70	423,817.39

**Note 6: Guaranteed Benefits**

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

**Note 7: Dividends**

	<b>2022</b>	<b>2021</b>
	<b>\$</b>	<b>\$</b>
Ansell Limited	0.00	396.34
Appen Limited	0.00	20.21
BHP Group Limited	0.00	1,268.42
CSL Limited	0.00	592.24
Commonwealth Bank Of Australia.	0.00	738.92
INFOCUS MANAGED FUND	2,174.65	906.17
Kogan.com Ltd	0.00	283.50
South32 Limited	0.00	1.37
Suncorp Group Limited	0.00	119.90
Wesfarmers Limited	0.00	950.00

**THE CROSS FAMILY SUPERANNUATION FUND**  
**Notes to the Financial Statements**

For the year ended 30 June 2022

Wisetech Global Limited	0.00	10.59
Woodside Petroleum Ltd	0.00	29.00
	2,174.65	5,316.66

**Note 8: Trust Distributions**

	<b>2022</b>	<b>2021</b>
	\$	\$
INFOCUS MANAGED FUND	311.28	98.96
Transurban Group	0.00	300.00
	311.28	398.96

**Note 9: Changes in Market Values**

**Unrealised Movements in Market Value**

	<b>2022</b>	<b>2021</b>
	\$	\$
<b>Other Revaluations</b>		
Other Revaluations	(20,100.66)	1,291.75
	(20,100.66)	1,291.75

**Shares in Listed Companies (Australian)**

Ansell Limited	0.00	(4,820.59)
Appen Limited	0.00	(5,012.16)
BHP Group Limited	0.00	(6,871.43)
CSL Limited	0.00	(4,932.83)
Commonwealth Bank Of Australia.	0.00	5,667.30
Kogan.com Ltd	0.00	(16,283.10)
Macquarie Group Limited	0.00	7,722.88
South32 Limited	0.00	20.00
Suncorp Group Limited	0.00	1,949.29
Transurban Group	0.00	2,609.57
Wesfarmers Limited	0.00	831.71
Wisetech Global Limited	0.00	(1,361.04)
Woodside Petroleum Ltd	0.00	1,194.35
	0.00	(19,286.05)

**Shares in Listed Companies (Overseas)**

SMME- Smartmetric Inc	0.00	2,107.47
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Refer to compilation report



THE CROSS FAMILY SUPERANNUATION FUND  
**Notes to the Financial Statements**

For the year ended 30 June 2022

	0.00	2,107.47
<b>Total Unrealised Movement</b>	(20,100.66)	(15,886.83)
<b>Realised Movements in Market Value</b>		
	<b>2022</b>	<b>2021</b>
	<b>\$</b>	<b>\$</b>
<b>Shares in Listed Companies (Australian)</b>		
Ansell Limited	0.00	3,679.72
Appen Limited	0.00	955.70
BHP Group Limited	0.00	18,572.67
CSL Limited	0.00	5,372.89
Commonwealth Bank Of Australia.	0.00	5,098.18
Kogan.com Ltd	0.00	24,984.71
Macquarie Group Limited	0.00	5,191.37
South32 Limited	0.00	10.04
Suncorp Group Limited	0.00	(1,127.72)
Transurban Group	0.00	(2,694.56)
Wesfarmers Limited	0.00	5,603.44
Wisetech Global Limited	0.00	9,450.86
Woodside Petroleum Ltd	0.00	(1,112.70)
	0.00	73,984.61
<b>Shares in Listed Companies (Overseas)</b>		
SMME- Smartmetric Inc	0.00	(3,016.58)
	0.00	(3,016.58)
<b>Total Realised Movement</b>	0.00	70,968.03
<b>Changes in Market Values</b>	(20,100.66)	55,081.20
<b>Note 10: Income Tax Expense</b>		
	<b>2022</b>	<b>2021</b>
	<b>\$</b>	<b>\$</b>
The components of tax expense comprise		
Current Tax	(670.87)	1,337.94
Income Tax Expense	(670.87)	1,337.94

Refer to compilation report

THE CROSS FAMILY SUPERANNUATION FUND  
**Notes to the Financial Statements**

For the year ended 30 June 2022

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

Prima facie tax payable on benefits accrued before income tax at 15%	(9,298.28)	26,203.85
Less:		
Tax effect of:		
Non Taxable Contributions	0.00	15,000.00
Exempt Pension Income	1,224.00	2,176.50
Realised Accounting Capital Gains	0.00	10,645.20
Accounting Trust Distributions	46.69	59.84
Add:		
Tax effect of:		
Decrease in MV of Investments	3,015.10	2,383.02
SMSF Non-Deductible Expenses	1,594.95	418.05
Pension Payments	5,775.00	1,650.00
Franking Credits	100.63	264.25
Foreign Credits	54.57	47.65
Taxable Trust Distributions	29.27	14.84
Rounding	(0.55)	(0.52)
Income Tax on Taxable Income or Loss	0.00	3,099.60
Less credits:		
Franking Credits	670.87	1,761.66
Current Tax or Refund	<u>(670.87)</u>	<u>1,337.94</u>

Signature as prescribed in tax return

# 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, 9 and 11.

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

**2 Name of self-managed superannuation fund (SMSF)**

THE CROSS FAMILY SUPERANNUATION FUND

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

**4 Current postal address**

71 Saint Joseph Drive

Suburb/town	State/territory	Postcode
Urraween	QLD	4655

**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

Signature as prescribed in tax return

Tax File Number

916208862

## 6 SMSF auditor

Auditor's name

Title: Mr  Mrs  Miss  Ms  Other

Family name

Boys

First given name

Other given names

Tony

SMSF Auditor Number

100014140

Auditor's phone number

0410712708

Postal address

PO Box 3376

Suburb/town

Rundel Mall

State/territory

SA

Postcode

5000

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

012012

Fund account number

293085641

Fund account name

THE CROSS FAMILY SUPERANNUATION FUND

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.

Signature as prescribed in tax return

Tax File Number

916208862

**8 Status of SMSF**

Australian superannuation fund

**A** No  Yes

Fund benefit structure **B**  **A** Code

Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Amounts?

**C** No  Yes

**9 Was the fund wound up during the income year?**

No  Yes  If yes, provide the date on which the fund was wound up

Day

Month

Year

Have all tax lodgment and payment obligations been met?

No  Yes

**10 Exempt current pension income**

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

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

No  Go to Section B: Income.

Yes  Exempt current pension income amount **A** \$ 8,160

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.

Signature as prescribed in tax return

Tax File Number

## 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** \$

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

Gross interest **C** \$

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

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

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

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

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

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

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

\*Unfranked dividend amount **J** \$

\*Franked dividend amount **K** \$

\*Dividend franking credit **L** \$

\*Gross trust distributions **M** \$  Code

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

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

\*Other income **S** \$  Code

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

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

#This is a mandatory label.

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

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

Exempt current pension income **Y** \$

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

Signature as prescribed in tax return

Tax File Number

916208862

## 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"/>		<b>A2</b> \$ <input type="text"/>
Interest expenses overseas	<b>B1</b> \$ <input type="text"/>		<b>B2</b> \$ <input type="text"/>
Capital works expenditure	<b>D1</b> \$ <input type="text"/>		<b>D2</b> \$ <input type="text"/>
Decline in value of depreciating assets	<b>E1</b> \$ <input type="text"/>		<b>E2</b> \$ <input type="text"/>
Insurance premiums – members	<b>F1</b> \$ <input type="text"/>		<b>F2</b> \$ <input type="text"/>
SMSF auditor fee	<b>H1</b> \$ <input type="text"/>		<b>H2</b> \$ <input type="text"/> 465
Investment expenses	<b>I1</b> \$ <input type="text"/>		<b>I2</b> \$ <input type="text"/> 3,574
Management and administration expenses	<b>J1</b> \$ <input type="text"/>		<b>J2</b> \$ <input type="text"/> 6,594
Forestry managed investment scheme expense	<b>U1</b> \$ <input type="text"/>		<b>U2</b> \$ <input type="text"/>
Other amounts	<b>L1</b> \$ <input type="text"/> <span style="float: right;">Code <input type="text"/></span>		<b>L2</b> \$ <input type="text"/> <span style="float: right;">Code <input type="text"/></span>
Tax losses deducted	<b>M1</b> \$ <input type="text"/>		

**TOTAL DEDUCTIONS**

**N** \$

(Total **A1** to **M1**)

**TOTAL NON-DEDUCTIBLE EXPENSES**

**Y** \$  10,633

(Total **A2** to **L2**)

**#TAXABLE INCOME OR LOSS**

**O** \$  0 Loss

(TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)

**TOTAL SMSF EXPENSES**

**Z** \$  10,633

(N plus Y)

#This is a mandatory label.

Signature as prescribed in tax return

Tax File Number

### 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="0"/>
		<i>(an amount must be included even if it is zero)</i>
#Tax on taxable income	<b>T1 \$</b>	<input type="text" value="0.00"/>
		<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="0.00"/>
		<i>(an amount must be included even if it is zero)</i>
Gross tax	<b>B \$</b>	<input type="text" value="0.00"/>
		<i>(T1 plus J)</i>

Foreign income tax offset	<b>C1 \$</b>	<input type="text"/>
Rebates and tax offsets	<b>C2 \$</b>	<input type="text"/>
Non-refundable non-carry forward tax offsets	<b>C \$</b>	<input type="text"/>
		<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="0.00"/>
Early stage venture capital limited partnership tax offset carried forward from previous year	<b>D2 \$</b>	<input type="text" value="0.00"/>
Early stage investor tax offset	<b>D3 \$</b>	<input type="text" value="0.00"/>
Early stage investor tax offset carried forward from previous year	<b>D4 \$</b>	<input type="text" value="0.00"/>
Non-refundable carry forward tax offsets	<b>D \$</b>	<input type="text" value="0.00"/>
		<i>(D1 plus D2 plus D3 plus D4)</i>
<b>SUBTOTAL 2</b>	<b>T3 \$</b>	<input type="text" value="0.00"/>
		<i>(T2 less D – cannot be less than zero)</i>

Complying fund's franking credits tax offset	<b>E1 \$</b>	<input type="text" value="670.87"/>
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" value="0.00"/>
Refundable tax offsets	<b>E \$</b>	<input type="text" value="670.87"/>
		<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 \$**



Signature as prescribed in tax return

Tax File Number

916208862

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"/>	
Credit for tax withheld – where ABN or TFN not quoted (non-individual)	<b>H3 \$</b>	<input type="text"/>	
Credit for TFN amounts withheld from payments from closely held trusts	<b>H5 \$</b>	<input type="text" value="0.00"/>	
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" value="0.00"/>	
	<b>Eligible credits</b>	<b>H \$</b>	<input type="text"/>
			<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="670.87"/>
		<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="-13,348.81"/>
		<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 \$**

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

Signature as prescribed in tax return

[Signature box]

Tax File Number

916208862

### Section F: Member information

#### MEMBER 1

Title: Mr  Mrs  Miss  Ms  Other

Family name

Cross

First given name

Nigel

Other given names

Noel

Member's TFN

See the Privacy note in the Declaration.

672467567

Date of birth

Day Month Year

14/09/1960

#### Contributions

OPENING ACCOUNT BALANCE \$ 423,817.39

Refer to instructions for completing these labels.

Employer contributions  
**A \$** [ ]

ABN of principal employer

**A1** [ ]

Personal contributions  
**B \$** [ ]

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

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

Personal injury election  
**E \$** [ ]

Spouse and child contributions  
**F \$** [ ]

Other third party contributions  
**G \$** [ ]

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

**H1** Receipt date [ ] / [ ] / [ ]

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

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

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

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

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

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

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

#### Other transactions

Accumulation phase account balance  
**S1 \$** [ ] 0.00

Retirement phase account balance - Non CDBIS  
**S2 \$** [ ] 362,499.70

Retirement phase account balance - CDBIS  
**S3 \$** [ ] 0.00

TRIS Count

**CLOSING ACCOUNT BALANCE S \$** [ ] 362,499.70  
(**S1 plus S2 plus S3**)

Allocated earnings or losses  
**O \$** [ ] 22,817.69

Loss  **L**

Inward rollovers and transfers  
**P \$** [ ]

Outward rollovers and transfers  
**Q \$** [ ]

Lump Sum payments  
**R1 \$** [ ]

Code

Income stream payments  
**R2 \$** [ ] 38,500.00

Code  **M**

Accumulation phase value **X1 \$** [ ]

Retirement phase value **X2 \$** [ ]

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

Signature as prescribed in tax return

Tax File Number 916208862

### Section H: Assets and liabilities

#### 15 ASSETS

##### 15a Australian managed investments

Listed trusts **A** \$

Unlisted trusts **B** \$

Insurance policy **C** \$

Other managed investments **D** \$

##### 15b Australian direct investments

Cash and term deposits **E** \$

###### Limited recourse borrowing arrangements

Australian residential real property

**J1** \$

Australian non-residential real property

**J2** \$

Overseas real property

**J3** \$

Australian shares

**J4** \$

Overseas shares

**J5** \$

Other

**J6** \$

Property count

**J7**

Debt securities **F** \$

Loans **G** \$

Listed shares **H** \$

Unlisted shares **I** \$

Limited recourse borrowing arrangements **J** \$

Non-residential real property **K** \$

Residential real property **L** \$

Collectables and personal use assets **M** \$

Other assets **O** \$

##### 15c Other investments

Crypto-Currency **N** \$

##### 15d Overseas direct investments

Overseas shares **P** \$

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

Overseas residential real property **R** \$

Overseas managed investments **S** \$

Other overseas assets **T** \$

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

##### 15e In-house assets

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

**A** No  Yes

\$

Signature as prescribed in tax return

Tax File Number

916208862

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"/>
Permissible temporary borrowings	<b>V2 \$</b>	<input type="text"/>
Other borrowings	<b>V3 \$</b>	<input type="text"/>
Borrowings		<b>V \$</b> <input type="text"/>
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)		<b>W \$</b> <input type="text" value="362,498"/>
Reserve accounts		<b>X \$</b> <input type="text"/>
Other liabilities		<b>Y \$</b> <input type="text" value="9,739"/>
<b>TOTAL LIABILITIES</b>		<b>Z \$</b> <input type="text" value="372,237"/>

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.

C

If revoking an interposed entity election, print R, and complete and attach the Interposed entity election or revocation 2022.

D

Signature as prescribed in tax return

Tax File Number

916208862

## 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  /  /

### Preferred trustee or director contact details:

Title: Mr  Mrs  Miss  Ms  Other

Family name

Cross

First given name

Nigel

Other given names

Noel

Phone number 0419799779

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  /  /

### Tax agent's contact details

Title: Mr  Mrs  Miss  Ms  Other

Family name

James Evans

First given name

Andrew

Other given names

Tax agent's practice

ORANGE ACCOUNTING GROUP

Tax agent's phone number

0418783177

Reference number

CROSS10

Tax agent number

24720519

# THE CROSS FAMILY SUPERANNUATION FUND

## Detailed Schedule of Fund Assets

As at 30 June 2022

Transaction Date	Description	Units	Amount \$
<b>Managed Investments (Australian) (74700)</b>			
<u>INFOCUS MANAGED FUND (INFOCUS.1)</u>			
14/01/2021	Purchase of Infocus Managed Investment	1.00	447,000.00
02/06/2021	Deposit Sma Operations Sma00397955	0.00	(11,000.00)
30/06/2021	Journal to record income, expenses, withdrawals and net changes in the investment in INFOCUS Managed Funds for 2020/21	0.00	5,987.85
30/06/2021	Recording of the net capital gain on INFOCUS Managed Fund investment for the year ended 30 June 2021	0.00	0.00
26/07/2021	Deposit Sma Operations Sma00397955	0.00	(7,000.00)
25/08/2021	Deposit Sma Operations Sma00397955	0.00	(6,000.00)
01/12/2021	Deposit Sma Operations Sma00397955	0.00	(4,500.00)
01/03/2022	Deposit Sma Operations Sma00397955	0.00	(6,000.00)
01/06/2022	Deposit Sma Operations Sma00397955	0.00	(6,000.00)
30/06/2022	Journal to record income, expenses, withdrawals and net changes in the investment in INFOCUS Managed Fund for 2021/22	0.00	(29,000.00)
30/06/2022	Journal to record income, expenses, withdrawals and net changes in the investment in INFOCUS Managed Fund for 2021/22	0.00	(18,033.06)
30/06/2022	Revaluation - 30/06/2021 @ \$441,987.850000 (Exit) - 1.000000 Units on hand		76,533.06
30/06/2022	Revaluation - 30/06/2022 @ \$365,454.790000 (Exit) - 1.000000 Units on hand		(76,533.06)
		1.00	365,454.79
<b>Shares in Listed Companies (Australian) (77600)</b>			
<u>The A2 Milk Company Limited (A2M.AX)</u>			
10/05/2017	Purchase A2M 343 shares @ A\$3.45	343.00	1,183.35
10/05/2017	Purchase of A2M 604 shares @ \$A3.45	604.00	2,083.80
10/05/2017	Purchase of A2M 53 shares @ A\$3.445	53.00	202.54
15/05/2017	Purchase of A2M 200 shares @ A\$3.305	200.00	680.95
30/06/2017	Revaluation - 30/06/2017 @ \$3.760000 (Custom) - 1,200.000000 Units on hand		361.36
30/06/2018	Revaluation - 29/06/2018 @ \$10.520000 (System Price) - 1,200.000000 Units on hand		8,112.00
30/06/2019	Revaluation - 30/06/2019 @ \$13.850000 (Custom) - 1,200.000000 Units on hand		3,996.00
08/11/2019	Sold 1200 A2M @ \$11.3950	(1,200.00)	(4,150.64)
08/11/2019	Unrealised Gain writeback as at 08/11/2019		(12,469.36)
		0.00	0.00
<u>AMP Limited (AMP.AX)</u>			
03/06/2015	Purchase AMP 500	500.00	3,322.50
30/06/2015	Revaluation - 30/06/2015 @ \$6.0200 (System Price) - 500.000000 Units on hand		(312.50)
30/06/2016	Revaluation - 30/06/2016 @ \$5.160000 (System Price) - 500.000000 Units on hand		(430.00)
20/01/2017	Sell AMP 500 shares @ A\$5.09	(500.00)	(3,322.50)
20/01/2017	Unrealised Gain writeback as at 20/01/2017		742.50
		0.00	0.00
<u>Ansell Limited (ANN.AX)</u>			
11/04/2016	Purchase of ANN 40 shares @ \$17.3353	40.00	711.55
30/06/2016	Revaluation - 30/06/2016 @ \$18.170000 (System Price) - 40.000000 Units on hand		15.25
30/06/2017	Revaluation - 30/06/2017 @ \$23.730000 (Custom) - 40.000000 Units on hand		222.40
30/06/2018	Revaluation - 29/06/2018 @ \$27.190000 (System Price) - 40.000000 Units on hand		138.40

# THE CROSS FAMILY SUPERANNUATION FUND

## Detailed Schedule of Fund Assets

As at 30 June 2022

Transaction Date	Description	Units	Amount \$
30/06/2019	Revaluation - 30/06/2019 @ \$26.850000 (Custom) - 40.000000 Units on hand		(13.60)
17/02/2020	SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C8791181 [SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C8791181 Bought 1000 ANN @ \$32.6000]	1,000.00	32,635.86
30/06/2020	Revaluation - 30/06/2020 @ \$36.700000 (Custom) - 1,040.000000 Units on hand		4,458.14
30/12/2020	TRANSFER FROM CMC MARKETS STOC C12820218	(1,040.00)	(33,347.41)
30/12/2020	Unrealised Gain writeback as at 30/12/2020		(4,820.59)
		0.00	0.00
<u>Australia And New Zealand Banking Group Limited (ANZ.AX)</u>			
04/04/2016	Purchase ANZ x30	30.00	723.15
05/04/2016	Purchase ANZ x30	30.00	709.95
30/06/2016	Revaluation - 30/06/2016 @ \$24.120000 (System Price) - 60.000000 Units on hand		14.10
19/04/2017	Purchase of ANZ 40 shares @ A\$32.13	40.00	1,305.15
30/06/2017	Revaluation - 30/06/2017 @ \$28.720000 (Custom) - 100.000000 Units on hand		119.65
21/02/2018		(100.00)	(2,738.25)
21/02/2018	Unrealised Gain writeback as at 21/02/2018		(133.75)
		0.00	0.00
<u>Appen Limited (APX.AX)</u>			
09/03/2020	SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C9004300 [SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C9004300 Bought 449 APX @ \$22.7126]	449.00	10,217.92
30/06/2020	Revaluation - 30/06/2020 @ \$33.920000 (Custom) - 449.000000 Units on hand		5,012.16
30/12/2020	TRANSFER FROM CMC MARKETS STOC C12820242	(449.00)	(10,217.92)
30/12/2020	Unrealised Gain writeback as at 30/12/2020		(5,012.16)
		0.00	0.00
<u>BHP Group Limited (BHP.AX)</u>			
13/05/2015	Purchase BHP 100 shares	100.00	3,155.00
21/05/2015	Demerger - BHP.AX & S32.AX	0.00	(224.01)
21/05/2015	Revaluation - 21/05/2015 @ \$29.2400 (System Price) - 100.000000 Units on hand		(6.99)
30/06/2015	Revaluation - 30/06/2015 @ \$27.0500 (Custom) - 100.000000 Units on hand		(219.00)
30/06/2016	Sell of BHP x100	(100.00)	(2,931.00)
30/06/2016	Revaluation - 30/06/2016 @ \$0.000000 - 0.000000 Units on hand		0.01
30/06/2016	Unrealised Gain writeback as at 30/06/2016		225.98
30/06/2016	Revaluation - 30/06/2016 @ \$0.000000 - 0.000000 Units on hand		0.01
04/03/2020	SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C8949938 [SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C8949938 Bought 1000 BHP @ \$33.0900]	1,000.00	33,126.40
12/03/2020	SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C9071869 [SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C9071869 Bought 366 BHP @ \$28.0400]	366.00	10,282.59
15/04/2020	SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C9535392 [SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C9535392 Bought 315 BHP @ \$31.4700]	315.00	9,933.00
30/06/2020	Revaluation - 30/06/2020 @ \$35.820000 (Custom) - 1,681.000000 Units on hand		6,871.43
30/12/2020	TRANSFER FROM CMC MARKETS STOC C12820260	(1,681.00)	(53,341.99)
30/12/2020	Unrealised Gain writeback as at 30/12/2020		(6,871.44)
27/01/2021	Revaluation - 27/01/2021 @ \$0.000000 - 0.000000 Units on hand		0.01

# THE CROSS FAMILY SUPERANNUATION FUND

## Detailed Schedule of Fund Assets

As at 30 June 2022

Transaction Date	Description	Units	Amount \$
		0.00	0.00
<u>Commonwealth Bank Of Australia. (CBA.AX)</u>			
14/05/2015	Purchase CBA 40 Shares	40.00	3,305.60
21/05/2015	Revaluation - 21/05/2015 @ \$83.5600 (System Price) - 40.000000 Units on hand		36.80
30/06/2015	Revaluation - 30/06/2015 @ \$85.1300 (System Price) - 40.000000 Units on hand		62.80
28/08/2015	Purchase CBA x 10	10.00	734.45
24/09/2015	Purchase CBA x 52	52.00	3,899.67
23/03/2016	Purchase CBA x 10	10.00	793.45
30/06/2016	Revaluation - 30/06/2016 @ \$74.370000 (System Price) - 112.000000 Units on hand		(503.33)
04/07/2016		10.00	761.95
30/06/2017	Revaluation - 30/06/2017 @ \$82.810000 (Custom) - 122.000000 Units on hand		1,011.43
21/02/2018		(122.00)	(9,495.12)
21/02/2018	Unrealised Gain writeback as at 21/02/2018		(607.70)
04/03/2020	SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C8950496 [SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C8950496 Bought 600 CBA @ 80.0500]	600.00	48,082.83
09/04/2020	SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C9500378 [SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C9500378 Bought 154 CBA @ \$64.3000]	154.00	9,927.15
30/06/2020	Revaluation - 30/06/2020 @ \$69.420000 (Custom) - 754.000000 Units on hand		(5,667.30)
30/12/2020	TRANSFER FROM CMC MARKETS STOC C12820280	(754.00)	(58,009.98)
30/12/2020	Unrealised Gain writeback as at 30/12/2020		5,667.30
		0.00	0.00
<u>CSL Limited (CSL.AX)</u>			
03/06/2015	Purchase CSL 40 Shares	40.00	3,741.20
30/06/2015	Revaluation - 30/06/2015 @ \$86.4700 (System Price) - 40.000000 Units on hand		(282.40)
23/03/2016	Purchase CSL x 10	10.00	1,024.65
30/06/2016	Revaluation - 30/06/2016 @ \$112.180000 (System Price) - 50.000000 Units on hand		1,125.55
30/06/2017	Revaluation - 30/06/2017 @ \$138.030000 (Custom) - 50.000000 Units on hand		1,292.50
30/06/2018	Revaluation - 29/06/2018 @ \$192.620000 (System Price) - 50.000000 Units on hand		2,729.50
30/06/2019	Revaluation - 30/06/2019 @ \$215.000000 (Custom) - 50.000000 Units on hand		1,119.00
11/11/2019	Bought 58 CSL @ \$260.6100	58.00	15,135.33
03/12/2019	SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C8376187 [Bought 20 CSL @ \$284.01]	20.00	5,700.15
14/02/2020	SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C8783044 [SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C8783044 Bought 100CSL @ 326.8800]	100.00	32,723.96
02/03/2020	SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C8913584 [SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C8913584 Bought 100 CSL @ \$309.6800]	100.00	31,002.07
12/03/2020	SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C9061375 [SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C9061375 Bought 35 CSL @ \$282.9746]	35.00	9,924.06
10/06/2020	SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C10301545 [SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C10301545 Bought 40 CSL @ \$286.17]	40.00	11,476.75
30/06/2020	Revaluation - 30/06/2020 @ \$287.000000 (Custom) - 403.000000 Units on hand		(1,051.32)
30/12/2020	TRANSFER FROM CMC MARKETS STOC C12820292	(403.00)	(110,728.17)



# THE CROSS FAMILY SUPERANNUATION FUND

## Detailed Schedule of Fund Assets

As at 30 June 2022

Transaction Date	Description	Units	Amount \$
30/12/2020	Unrealised Gain writeback as at 30/12/2020		(4,932.83)
		0.00	0.00
<u>Crown Resorts Limited (CWN.AX)</u>			
30/06/2016	Purchase CWN x60	60.00	744.45
30/06/2016	Revaluation - 30/06/2016 @ \$12.610000 (System Price) - 60.000000 Units on hand		12.15
04/07/2016		60.00	781.95
30/06/2017	Revaluation - 30/06/2017 @ \$12.280000 (Custom) - 120.000000 Units on hand		(64.95)
30/06/2018	Sale of 120 Crown Resorts Ltd Ord. Shares in June, but proceeds not received in the bank by year end.	(120.00)	(1,526.40)
30/06/2018	Unrealised Gain writeback as at 30/06/2018		52.80
		0.00	0.00
<u>Galaxy Resources Limited (GXY.AX)</u>			
04/11/2016	Purchase of GXY 2,000 shares @ A\$0.35	2,000.00	719.95
23/05/2017	1 for 5 share consolidation of GXY.AX	(1,600.00)	0.00
30/06/2017	Revaluation - 30/06/2017 @ \$1.655000 (Custom) - 400.000000 Units on hand		(57.95)
30/06/2018	Revaluation - 29/06/2018 @ \$3.030000 (System Price) - 400.000000 Units on hand		550.00
30/06/2019	Revaluation - 30/06/2019 @ \$1.225000 (Custom) - 400.000000 Units on hand		(722.00)
19/05/2020	TRANSFER FROM CMC MARKETS STOC C9992824 [TRANSFER FROM CMC MARKETS STOC C9992824 Sold 400 GXY @ \$0.7750]	(400.00)	(719.95)
19/05/2020	Unrealised Gain writeback as at 19/05/2020		229.95
		0.00	0.00
<u>Kogan.com Ltd (KGN.AX)</u>			
21/02/2018		2,000.00	14,079.95
30/06/2018	Revaluation - 29/06/2018 @ \$6.820000 (System Price) - 2,000.000000 Units on hand		(439.95)
30/06/2019	Revaluation - 30/06/2019 @ \$4.750000 (Custom) - 2,000.000000 Units on hand		(4,140.00)
03/02/2020	SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C8698220 [SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C8698220 Bought 100 KGN @ \$5.2900]	100.00	548.95
30/06/2020	Revaluation - 30/06/2020 @ \$14.720000 (Custom) - 2,100.000000 Units on hand		20,863.05
30/12/2020	TRANSFER FROM CMC MARKETS STOC C12820321	(2,100.00)	(14,628.90)
30/12/2020	Unrealised Gain writeback as at 30/12/2020		(16,283.10)
		0.00	0.00
<u>Liquefied Natural Gas Limited (LNG.AX)</u>			
27/05/2015	Purchase LNG 800 Shares	800.00	3,624.00
01/06/2015	Sale LNG 800	(800.00)	(3,624.00)
		0.00	0.00
<u>Medibank Private Limited (MPL.AX)</u>			
13/05/2015	Purchase MPL 500 shares	500.00	1,080.00
21/05/2015	Revaluation - 21/05/2015 @ \$2.2200 (System Price) - 500.000000 Units on hand		30.00
30/06/2015	Revaluation - 30/06/2015 @ \$2.0100 (System Price) - 500.000000 Units on hand		(105.00)
08/03/2016	Purchase MPL	100.00	303.95
01/04/2016	Sell of MPL x600	(600.00)	(1,383.95)
01/04/2016	Unrealised Gain writeback as at 01/04/2016		75.00

# THE CROSS FAMILY SUPERANNUATION FUND

## Detailed Schedule of Fund Assets

As at 30 June 2022

Transaction Date	Description	Units	Amount \$
		0.00	0.00
<u>Macquarie Group Limited (MQG.AX)</u>			
04/07/2016	Purchase of MQG 15 shares @ A\$18.14	15.00	1,068.30
30/06/2017	Revaluation - 30/06/2017 @ \$88.500000 (Custom) - 15.000000 Units on hand		259.20
13/12/2017	92.25C FR@30%; 112.75C CFI; DRP NIL DISC	1.00	98.54
30/06/2018	Revaluation - 29/06/2018 @ \$123.650000 (System Price) - 16.000000 Units on hand		552.36
30/06/2019	Adjusting closing units MQG	(1.00)	(98.54)
30/06/2019	Unrealised Gain writeback as at 30/06/2019		(52.46)
30/06/2019	Revaluation - 30/06/2019 @ \$125.390000 (Custom) - 15.000000 Units on hand		53.45
20/02/2020	SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C8820478 [SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C8820478 Bought 200 MQG @ \$148.6100]	200.00	29,754.69
05/03/2020	SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C8984170 [SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C8984170 Bought 200 MQG @ \$138.2000]	200.00	27,670.40
12/03/2020	SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C9065999 [SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C9065999 Bought 83 MQG @ \$120.0300]	83.00	9,982.44
21/04/2020	SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C9641996 [SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C9641996 Bought 98 MQG @ \$101.1500]	98.00	9,932.65
30/06/2020	Revaluation - 30/06/2020 @ \$118.600000 (Custom) - 596.000000 Units on hand		(8,535.43)
30/12/2020	TRANSFER FROM CMC MARKETS STOC C12820346	(596.00)	(78,408.48)
30/12/2020	Unrealised Gain writeback as at 30/12/2020		7,722.88
		0.00	0.00
<u>National Australia Bank Limited (NAB.AX)</u>			
20/01/2017	Purchase of NAB 85 shares @ A\$30.435	85.00	2,606.93
30/06/2017	Revaluation - 30/06/2017 @ \$29.590000 (Custom) - 85.000000 Units on hand		(91.78)
05/07/2017	99C FRANKED@ 30%;DRP&BSP NIL DISCOUNT	2.00	60.02
13/12/2017	99C FR@ 30%; DRP; BSP NIL DISCOUNT	3.00	88.77
21/02/2018	Sale of 90 NAB Ord Shares	(90.00)	(2,755.72)
21/02/2018	Unrealised Gain writeback as at 21/02/2018		91.78
		0.00	0.00
<u>QBE Insurance Group Limited (QBE.AX)</u>			
14/05/2015	Purchase QBE 200 shares	200.00	2,768.00
21/05/2015	Revaluation - 21/05/2015 @ \$14.0600 (System Price) - 200.000000 Units on hand		44.00
30/06/2015	Revaluation - 30/06/2015 @ \$13.6700 (System Price) - 200.000000 Units on hand		(78.00)
30/06/2016	Revaluation - 30/06/2016 @ \$10.430000 (System Price) - 200.000000 Units on hand		(648.00)
04/04/2017	Sell of QBE 200 shares @ A\$12.77	(200.00)	(2,768.00)
04/04/2017	Unrealised Gain writeback as at 04/04/2017		682.00
		0.00	0.00
<u>South32 Limited (S32.AX)</u>			
21/05/2015	Demerger - BHP.AX & S32.AX	100.00	224.01
21/05/2015	Revaluation - 21/05/2015 @ \$2.3700 (System Price) - 100.000000 Units on hand		12.99
30/06/2015	Revaluation - 30/06/2015 @ \$1.7900 (Custom) - 100.000000 Units on hand		(58.00)
30/06/2016	Revaluation - 30/06/2016 @ \$1.540000 (System Price) -		(25.00)

# THE CROSS FAMILY SUPERANNUATION FUND

## Detailed Schedule of Fund Assets

As at 30 June 2022

Transaction Date	Description	Units	Amount \$
	100.000000 Units on hand		
30/06/2017	Revaluation - 30/06/2017 @ \$2.680000 (Custom) - 100.000000 Units on hand		114.00
30/06/2018	Revaluation - 29/06/2018 @ \$3.610000 (System Price) - 100.000000 Units on hand		93.00
30/06/2019	Revaluation - 30/06/2019 @ \$3.180000 (Custom) - 100.000000 Units on hand		(43.00)
30/06/2020	Revaluation - 30/06/2020 @ \$2.040000 (Custom) - 100.000000 Units on hand		(114.00)
30/12/2020	TRANSFER FROM CMC MARKETS STOC C12820365	(100.00)	(224.00)
30/12/2020	Unrealised Gain writeback as at 30/12/2020		20.01
27/01/2021	Revaluation - 27/01/2021 @ \$0.000000 - 0.000000 Units on hand		(0.01)
		0.00	0.00
<u>Suncorp Group Limited (SUN.AX)</u>			
13/05/2015	Purchase SUN 100 shares	100.00	1,309.00
21/05/2015	Revaluation - 21/05/2015 @ \$13.1000 (System Price) - 100.000000 Units on hand		1.00
30/06/2015	Revaluation - 30/06/2015 @ \$13.4300 (System Price) - 100.000000 Units on hand		33.00
23/03/2016	Purchase SUN x 50	50.00	614.70
30/06/2016	Purchase of SUN x50	50.00	600.95
30/06/2016	Revaluation - 30/06/2016 @ \$12.180000 (System Price) - 200.000000 Units on hand		(122.65)
30/06/2016	Bonus Issue for 4 units	4.00	0.00
30/06/2016	Revaluation - 30/06/2016 @ \$12.180000 (System Price) - 204.000000 Units on hand		48.72
21/09/2016	38C FRANKED @30%; D.R.P. NIL DISCOUNT	5.00	64.05
03/04/2017	33C FRANKED @30%; D.R.P. NIL DISCOUNT	4.00	53.48
30/06/2017	Revaluation - 30/06/2017 @ \$14.820000 (Custom) - 209.000000 Units on hand		543.85
30/06/2017	Revaluation - 30/06/2017 @ \$14.820000 (Custom) - 213.000000 Units on hand		10.56
20/09/2017	40C FRANKED @30%; D.R.P. NIL DISCOUNT	8.00	103.12
05/04/2018	33C FRANKED @30%; D.R.P. NIL DISCOUNT	5.00	68.45
30/06/2018	Revaluation - 29/06/2018 @ \$14.590000 (System Price) - 226.000000 Units on hand		(30.89)
19/09/2018	48C FRANKED@30%; 8C SPECIAL; DRP NIL DIS	7.00	107.24
02/04/2019	26C FRANKED@30%; DRP NIL DISC	5.00	68.20
03/05/2019	8C FRANKED@30%; SPECIAL; DRP NIL DISC	1.00	13.31
30/06/2019	Adjustment of closing units after dividend reinvestment SUN	(1.00)	(15.32)
30/06/2019	Unrealised Gain writeback as at 30/06/2019		(0.91)
30/06/2019	Revaluation - 28/06/2019 @ \$13.470000 (System Price) - 238.000000 Units on hand		(264.00)
25/09/2019	44C FRANKED @ 30%; DRP NIL DISCOUNT	9.00	121.95
01/10/2019	971 for 1000 share consolidation of SUN.AX	(7.00)	0.00
24/10/2019	In conjunction with the consolidation, a capital return of 39 cents per ordinary share will be paid on 24 October 2019 to all ordinary shareholders recorded on the register at 7:00pm (AEST) on 1 October 2019.	0.00	(92.82)
24/10/2019	Deposit Sun Cap Return 001235081299	0.00	(95.94)
12/03/2020	SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C9074129 [SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C9074129 Bought 955 SUN @ \$10.41]	955.00	9,961.50
31/03/2020	AUD 0.26 Franked, 30% CTR, DRP NIL DISC (Correction of amounts on corporate action to agree to bank statement)	6.00	67.32
30/06/2020	Adjustment of closing units after dividend re-investment SUN.AX	(2.00)	(29.05)
30/06/2020	Unrealised Gain writeback as at 30/06/2020		(0.36)

# THE CROSS FAMILY SUPERANNUATION FUND

## Detailed Schedule of Fund Assets

As at 30 June 2022

Transaction Date	Description	Units	Amount \$
30/06/2020	Revaluation - 30/06/2020 @ \$9.230000 (Custom) - 1,199.000000 Units on hand		(2,071.69)
30/06/2020	Adj to correct treatment of return of capital on SUN Ordinary Shares of 39c per share on 238 shares posted to security investment account instead of data clearing account	0.00	95.94
30/06/2020	Revaluation - 30/06/2020 @ \$9.230000 (Custom) - 1,199.000000 Units on hand		(95.94)
21/10/2020	AUD 0.1 FRANKED, 30% CTR, DRP NIL DISC	15.00	136.80
30/12/2020	TRANSFER FROM CMC MARKETS STOC C12820376	(1,214.00)	(13,152.86)
30/12/2020	Unrealised Gain writeback as at 30/12/2020		1,949.31
27/01/2021	Revaluation - 27/01/2021 @ \$0.000000 - 0.000000 Units on hand		(0.02)
		0.00	0.00
<u>Transurban Group (TCL.AX)</u>			
27/05/2019	SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C7141276	200.00	2,793.67
30/06/2019	Revaluation - 28/06/2019 @ \$14.740000 (System Price) - 200.000000 Units on hand		154.33
14/02/2020	SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C8782757 [SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C8782757 Bought 1000 TCL @ \$16.3000]	1,000.00	16,319.95
12/03/2020	SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C9062105 [SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C9062105 Bought 675 TCL @ \$14.7700]	675.00	9,989.70
30/06/2020	Revaluation - 30/06/2020 @ \$14.130000 (Custom) - 1,875.000000 Units on hand		(2,763.90)
30/12/2020	TRANSFER FROM CMC MARKETS STOC C12820393	(1,875.00)	(29,103.32)
30/12/2020	Unrealised Gain writeback as at 30/12/2020		2,609.57
		0.00	0.00
<u>Wesfarmers Limited (WES.AX)</u>			
17/02/2020	SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C8796898 [SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C8796898 Bought 1000 WES @ \$45.6115]	1,000.00	45,661.71
30/06/2020	Revaluation - 30/06/2020 @ \$44.830000 (Custom) - 1,000.000000 Units on hand		(831.71)
30/12/2020	TRANSFER FROM CMC MARKETS STOC C12820409	(1,000.00)	(45,661.71)
30/12/2020	Unrealised Gain writeback as at 30/12/2020		831.71
		0.00	0.00
<u>Woodside Petroleum Ltd (WPL.AX)</u>			
29/08/2018	B WPL 118891109-0 Purchase of 80 Woodside Petroleum Shares through new trading account	80.00	2,926.35
30/06/2019	Revaluation - 28/06/2019 @ \$36.360000 (System Price) - 80.000000 Units on hand		(17.55)
30/06/2020	Revaluation - 30/06/2020 @ \$21.650000 (Custom) - 80.000000 Units on hand		(1,176.80)
30/12/2020	TRANSFER FROM CMC MARKETS STOC C12820423	(80.00)	(2,926.35)
30/12/2020	Unrealised Gain writeback as at 30/12/2020		1,194.35
		0.00	0.00
<u>Wisetech Global Limited (WTC.AX)</u>			
04/11/2019	Bought 50 WTC @ \$26.4600	50.00	1,342.95
09/03/2020	SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C9004480 [SHARE TRADE WITHDRAWAL TO CMC MARKETS STOC C9004480 Bought 612 WTC @ \$16.4800]	612.00	10,105.71
30/06/2020	Revaluation - 30/06/2020 @ \$19.350000 (Custom) - 662.000000 Units on hand		1,361.04
30/12/2020	TRANSFER FROM CMC MARKETS STOC C12820451	(662.00)	(11,448.66)

# THE CROSS FAMILY SUPERANNUATION FUND

## Detailed Schedule of Fund Assets

As at 30 June 2022

Transaction Date	Description	Units	Amount \$
30/12/2020	Unrealised Gain writeback as at 30/12/2020		(1,361.04)
		0.00	0.00
<b>Shares in Listed Companies (Overseas) (77700)</b>			
<u>JPMORGAN CHASE BANK NATL ASS 4.375%/FLTG RTE CALL SUB NT 14/11/21 EUR (33LR.L)</u>			
09/06/2015	Purchase of JPM 100 shares	100.00	7,680.99
30/06/2015	Revaluation - 30/06/2015 @ \$77.7510 (Custom) - 100.000000 Units on hand		94.11
18/03/2016	Sold JPMORGAN 100 shares @ U\$59.94 = U\$5,994 Payment received: U\$5,983.87	(100.00)	(7,680.99)
18/03/2016	Unrealised Gain writeback as at 18/03/2016		(94.11)
		0.00	0.00
<u>AAPL - Apple Inc (AAPL)</u>			
26/08/2012	Purchase of Foreign Shares Apple inc 10 units	10.00	6,195.83
30/06/2013	Market valuation adjustment at 30/06/2013		(2,447.93)
30/06/2014	Revaluation - 30/06/2014 @ \$97.7490 - 10.000000 Units on hand		(2,770.41)
30/06/2014	Share Split for 60.000000 units	60.00	0.00
30/06/2014	Revaluation - 30/06/2014 @ \$97.7490 - 70.000000 Units on hand		5,864.94
30/06/2015	Revaluation - 30/06/2015 @ \$143.9185 (Exit) - 70.000000 Units on hand		3,231.87
26/02/2016	Bought Apple 7 shares @ U\$96.4 = U\$674.8 Paid U\$684.79	7.00	899.03
21/03/2016	Bought Apple 20 shares @ U\$106 = U\$2,120 Payment made: U\$2,129.99	20.00	2,796.36
30/06/2016	Adj to Market Value as at 30/06/2016		(1,785.77)
30/06/2016	Revaluation - 30/06/2016 @ \$125.508453 (Net Asset Value) - 97.000000 Units on hand		190.40
30/06/2017	Revaluation - 30/06/2017 @ \$182.511700 (Exit) - 97.000000 Units on hand		5,529.31
30/06/2018	Revaluation - 30/06/2018 @ \$228.160000 (Exit) - 97.000000 Units on hand		4,427.89
30/06/2019	Revaluation - 30/06/2019 @ \$263.612100 (Exit) - 97.000000 Units on hand		3,438.85
13/02/2020	TRANSFER FROM CMC MARKETS STOC C8781325 [TRANSFER FROM CMC MARKETS STOC C8781325 Sold 97 AAPL:US @ \$480.8267]	(97.00)	(9,891.22)
13/02/2020	Unrealised Gain writeback as at 13/02/2020		(15,679.15)
		0.00	0.00
<u>Alliance Fiber Optic Prods Inc (AFOP)</u>			
03/03/2011	purchase of Foreign Shares AFOP 500 units	500.00	6,747.37
21/03/2011	Disposal of 500.0000 unit(s) in Alliance Fiber Optic Prods Inc	(500.00)	(6,747.37)
21/04/2011	purchase of Foreign Shares AFOP 600 units	600.00	5,638.06
30/06/2011	Market valuation adjustment at 30/06/2011		2,706.14
23/03/2012	purchase of Foreign Shares AFOP 400 units	400.00	3,624.90
30/06/2012	Market valuation adjustment at 30/06/2012		1,937.90
23/05/2013	disposal of 1000 units in AFOP	(600.00)	(5,638.06)
23/05/2013	disposal of 1000 units in AFOP	(400.00)	(3,624.90)
12/06/2013	purchase of Foreign Shares AFOP 75 units	75.00	1,596.64
30/06/2013	Market valuation adjustment at 30/06/2013		(4,822.43)
03/09/2013	Purchase of AFOP 200 units	200.00	7,255.69
23/09/2013	Purchase of AFOP 90 units	90.00	2,055.32
30/09/2013	Share Split for 275.000000 units	275.00	0.00
30/06/2014	Revaluation - 30/06/2014 @ \$19.0385 - 365.000000 Units on hand		(3,780.21)
30/06/2014	Revaluation - 30/06/2014 @ \$19.0385 - 640.000000 Units on hand		5,235.59

# THE CROSS FAMILY SUPERANNUATION FUND

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As at 30 June 2022

Transaction Date	Description	Units	Amount \$
30/06/2015	Revaluation - 30/06/2015 @ \$21.2851 (Exit) - 640.000000 Units on hand		1,437.82
30/06/2016	Revaluation - 30/06/2016 @ \$24.300850 (Net Asset Value) - 640.000000 Units on hand		1,930.08
01/07/2016	Alliance Fiber Merger -640 shares @ U\$18.50 = U11,840 incl fee U\$20, amount received U\$11,820	(640.00)	(10,907.65)
01/07/2016	Unrealised Gain writeback as at 01/07/2016		(4,644.89)
		0.00	0.00
<u>Arm Holdings Plc Sponsored ADR (ARMH)</u>			
25/04/2011	purchase of Foreign Shares ARMH 200 units	200.00	6,145.96
30/06/2011	Market valuation adjustment at 30/06/2011		188.04
09/03/2012	sale of ARMH 200 units	(200.00)	(6,145.96)
30/06/2012	Market valuation adjustment at 30/06/2012		(188.04)
		0.00	0.00
<u>Arrow Electronics Inc (ARW)</u>			
04/04/2011	purchase of Foreign Shares ARW 10 units	10.00	409.47
04/04/2011	purchase of Foreign Shares ARW 10 units	90.00	3,691.51
04/04/2011	purchase of Foreign Shares ARW 10 units	100.00	4,093.70
30/06/2011	Market valuation adjustment at 30/06/2011		257.52
31/10/2011	purchase of Foreign Shares ARW 20 units	20.00	688.66
07/03/2012	purchase of Foreign Shares ARW 200 units	200.00	7,569.60
15/03/2012	purchase of Foreign Shares ARW 100 units	100.00	3,842.16
19/03/2012	purchase of Foreign Shares ARW 100 units	100.00	3,922.11
04/05/2012	sale of ARW 100 units	(10.00)	(409.47)
04/05/2012	sale of ARW 100 units	(90.00)	(3,691.51)
04/05/2012	sale of ARW 100 units	(100.00)	(4,093.70)
04/05/2012	sale of ARW 100 units	(100.00)	(3,922.11)
04/05/2012	sale of ARW 100 units	(20.00)	(756.96)
04/05/2012	sale of ARW 100 units	(100.00)	(3,842.16)
04/05/2012	sale of ARW 100 units	(20.00)	(688.66)
04/05/2012	sale of ARW 100 units	(180.00)	(6,812.64)
30/06/2012	Market valuation adjustment at 30/06/2012		(257.52)
		0.00	0.00
<u>ASYS (ASYS)</u>			
22/12/2010	purchase of Foreign Shares ASYS 400 units	400.00	10,065.44
07/01/2011	Disposal of 400.0000 unit(s) in Amtech Systems Inc	(400.00)	(10,065.44)
		0.00	0.00
<u>Boeing Co (BA)</u>			
04/05/2012	sale of ARW 100 units	100.00	7,204.66
30/06/2012	Market valuation adjustment at 30/06/2012		(18.66)
30/06/2013	Market valuation adjustment at 30/06/2013		2,496.00
30/06/2014	Revaluation - 30/06/2014 @ \$133.8277 - 100.000000 Units on hand		3,700.77
30/06/2015	Revaluation - 30/06/2015 @ \$159.1730 (Exit) - 100.000000 Units on hand		2,534.53
21/03/2016	Bought Boeing Co 20 shares @ U\$133.46 = U\$2,669.20 Payment made: U\$2,679.19	20.00	3,517.37
30/06/2016	Revaluation - 30/06/2016 @ \$170.499829 (Net Asset Value) - 120.000000 Units on hand		1,025.31
30/06/2017	Revaluation - 30/06/2017 @ \$250.601900 (Exit) - 120.000000 Units on hand		9,612.25

# THE CROSS FAMILY SUPERANNUATION FUND

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Transaction Date	Description	Units	Amount \$
15/03/2018		5.00	2,053.97
30/06/2018	Revaluation - 30/06/2018 @ \$413.550000 (Exit) - 125.000000 Units on hand		19,567.55
30/06/2019	Revaluation - 30/06/2019 @ \$484.829500 (Exit) - 125.000000 Units on hand		8,909.94
13/02/2020	TRANSFER FROM CMC MARKETS STOC C8781337 [TRANSFER FROM CMC MARKETS STOC C8781337 Sold 125 BA:US @ \$513.8061]	(125.00)	(12,776.00)
13/02/2020	Unrealised Gain writeback as at 13/02/2020		(47,827.69)
		0.00	0.00
<b>BAC - Bank of America (BAC)</b>			
18/12/2012	purchase of Foreign Shares BAC 600 units	600.00	5,953.25
24/12/2012	purchase of Foreign Shares BAC 100 units	100.00	1,087.89
30/06/2013	Market valuation adjustment at 30/06/2013		1,470.86
30/06/2014	Revaluation - 30/06/2014 @ \$16.1670 - 700.000000 Units on hand		2,804.90
30/06/2015	Revaluation - 30/06/2015 @ \$19.5295 (Exit) - 700.000000 Units on hand		2,353.75
25/09/2015	Bought Bank of America 114 shares @ U\$15.5 = U\$1,767 Payment sent U\$1,776.99	114.00	2,332.92
17/03/2016	Bought Bank of America 20 shares @ U\$13.2 = U\$264 Payment made U\$273.99	20.00	359.71
26/04/2016	Bought - Bank of America 100 shares @ U\$15 = U\$1,500 Payment made: U\$1,509.99	100.00	1,982.39
30/06/2016	Revaluation - 30/06/2016 @ \$17.421519 (Net Asset Value) - 934.000000 Units on hand		(2,073.97)
30/06/2017	Revaluation - 30/06/2017 @ \$30.743800 (Exit) - 934.000000 Units on hand		12,443.01
30/06/2018	Revaluation - 30/06/2018 @ \$34.750000 (Exit) - 934.000000 Units on hand		3,741.79
30/06/2019	Revaluation - 30/06/2019 @ \$38.625400 (Exit) - 934.000000 Units on hand		3,619.62
13/02/2020	TRANSFER FROM CMC MARKETS STOC C8781335 [TRANSFER FROM CMC MARKETS STOC C8781335 Sold 934 BAC:US @ \$51.8053]	(934.00)	(11,716.16)
13/02/2020	Unrealised Gain writeback as at 13/02/2020		(24,359.96)
		0.00	0.00
<b>CMI - Cummins Inc (CMI)</b>			
27/08/2012	purchase of Foreign Shares CMI 50 units	50.00	4,848.76
30/06/2013	Market valuation adjustment at 30/06/2013		276.74
30/06/2014	Revaluation - 30/06/2014 @ \$162.2908 - 50.000000 Units on hand		2,989.04
30/06/2015	Revaluation - 30/06/2015 @ \$150.5336 (Exit) - 50.000000 Units on hand		(587.86)
30/06/2016	Revaluation - 30/06/2016 @ \$147.616854 (Net Asset Value) - 50.000000 Units on hand		(145.84)
30/06/2017	Revaluation - 30/06/2017 @ \$205.575900 (Exit) - 50.000000 Units on hand		2,897.96
30/06/2018	Revaluation - 30/06/2018 @ \$163.930000 (Exit) - 50.000000 Units on hand		(2,082.30)
30/06/2019	Revaluation - 30/06/2019 @ \$228.210000 (Exit) - 50.000000 Units on hand		3,214.00
13/02/2020	TRANSFER FROM CMC MARKETS STOC C8781339 [TRANSFER FROM CMC MARKETS STOC C8781339 Sold 50 CMI:US @ \$242.6652]	(50.00)	(4,848.76)
13/02/2020	Unrealised Gain writeback as at 13/02/2020		(6,561.74)
		0.00	0.00
<b>CYD - China Yuchai International Ltd (CYD)</b>			
11/01/2013	purchase of Foreign Shares CYD 40 units	40.00	672.20
30/06/2013	Market valuation adjustment at 30/06/2013		(5.80)

# THE CROSS FAMILY SUPERANNUATION FUND

## Detailed Schedule of Fund Assets

As at 30 June 2022

Transaction Date	Description	Units	Amount \$
30/06/2014	Revaluation - 30/06/2014 @ \$22.3200 - 40.000000 Units on hand		226.40
17/06/2015	Sale of China 40 units	(40.00)	(672.20)
17/06/2015	Unrealised Gain writeback as at 17/06/2015		(220.60)
		0.00	0.00
<u>DDIC (DDIC)</u>			
16/11/2010	Purchase of Foreign Shares DDIC	500.00	5,216.78
23/02/2011	Disposal of 35.0000 unit(s) in Ddi Corp	(35.00)	(365.17)
23/02/2011	Disposal of 35.0000 unit(s) in Ddi Corp	(465.00)	(4,851.61)
12/04/2011	purchase of Foreign Shares DDIC 500 units	500.00	5,044.53
30/06/2011	Market valuation adjustment at 30/06/2011		329.47
04/06/2012	Reorg fee	(500.00)	(5,044.53)
30/06/2012	Market valuation adjustment at 30/06/2012		(329.47)
		0.00	0.00
<u>Deere &amp; Co (DE)</u>			
10/03/2011	purchase of Foreign Shares DE 100 units	100.00	9,099.84
30/06/2011	Market valuation adjustment at 30/06/2011		281.96
13/04/2012	purchase of Foreign Shares DTV 100 units	(100.00)	(9,099.84)
30/06/2012	Market valuation adjustment at 30/06/2012		(281.96)
		0.00	0.00
<u>Directc Class a New (DTV)</u>			
13/04/2012	purchase of Foreign Shares DTV 100 units	100.00	4,542.88
08/05/2012	purchase of Foreign Shares DTV 200 units	200.00	9,320.91
30/06/2012	Market valuation adjustment at 30/06/2012		(264.79)
30/06/2013	Market valuation adjustment at 30/06/2013		3,879.00
30/06/2014	Revaluation - 30/06/2014 @ \$89.4183 - 300.000000 Units on hand		9,347.49
30/06/2015	Revaluation - 30/06/2015 @ \$106.4716 (Exit) - 300.000000 Units on hand		5,115.99
27/07/2015	Merger from DIRECTV 300 shares @ U\$28.5 to 567 shares of AT&T @ U\$1.892	(300.00)	(13,863.79)
27/07/2015	Unrealised Gain writeback as at 27/07/2015		(18,077.69)
		0.00	0.00
<u>Ebay Inc (EBAY)</u>			
10/04/2012	purchase of Foreign Shares EBAY 200 units	200.00	6,835.96
22/06/2012	purchase of Foreign Shares EBAY 50 units	50.00	2,007.61
30/06/2012	Market valuation adjustment at 30/06/2012		(311.07)
13/07/2012	Sale of Ebay 200 units	(150.00)	(5,126.97)
13/07/2012	Sale of Ebay 200 units	(50.00)	(2,007.61)
25/07/2012	purchase of Foreign Shares EBAY 50 units	50.00	2,082.22
30/06/2013	Market valuation adjustment at 30/06/2013		1,407.86
30/06/2014	Revaluation - 30/06/2014 @ \$52.6559 - 100.000000 Units on hand		377.59
30/06/2015	Revaluation - 30/06/2015 @ \$69.1222 (Exit) - 100.000000 Units on hand		1,646.63
30/06/2016	Revaluation - 30/06/2016 @ \$30.733818 (Net Asset Value) - 100.000000 Units on hand		(3,838.84)
25/07/2016	Bought Ebay 30 shares at U\$30.31 = U\$919.29	30.00	1,170.11
30/06/2017	Revaluation - 30/06/2017 @ \$44.252900 (Exit) - 130.000000 Units on hand		1,509.39
30/06/2018	Revaluation - 30/06/2018 @ \$44.690000 (Exit) - 130.000000 Units on hand		56.82
30/06/2019	Revaluation - 30/06/2019 @ \$52.610500 (Exit) - 130.000000 Units on hand		1,029.67



# THE CROSS FAMILY SUPERANNUATION FUND

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Transaction Date	Description	Units	Amount \$
13/02/2020	TRANSFER FROM CMC MARKETS STOC C8781303 [TRANSFER FROM CMC MARKETS STOC C8781303 Sold 130 EBAY:US @ \$ 54.0345]	(130.00)	(4,961.32)
13/02/2020	Unrealised Gain writeback as at 13/02/2020		(1,878.05)
		0.00	0.00
<u>Equifax, Inc. (EFX.NYE)</u>			
12/05/2016	Bought EQUIFAX 20 shares @ U\$119.51 = U\$2,390.20 Payment made: U\$2,400.19	20.00	3,151.09
30/06/2016	Revaluation - 30/06/2016 @ \$168.569940 (Custom) - 20.000000 Units on hand		220.31
30/06/2017	Revaluation - 30/06/2017 @ \$178.653146 (System Price) - 20.000000 Units on hand		201.66
30/06/2017	Revaluation - 30/06/2017 @ \$174.147700 (Custom) - 20.000000 Units on hand		(90.11)
30/06/2018	Revaluation - 30/06/2018 @ \$154.210000 (Custom) - 20.000000 Units on hand		(398.75)
30/06/2019	Revaluation - 30/06/2019 @ \$180.128000 (Custom) - 20.000000 Units on hand		518.36
13/02/2020	TRANSFER FROM CMC MARKETS STOC C8781341 [TRANSFER FROM CMC MARKETS STOC C8781341 Sold 20 EFX:US @ \$231.4560]	(20.00)	(3,151.09)
13/02/2020	Unrealised Gain writeback as at 13/02/2020		(451.47)
		0.00	0.00
<u>Endo International plc (ENDP.NDQ)</u>			
15/08/2016	Bought ENDO International 200 shares @ U\$24.06 = U\$4,821.99	200.00	6,058.54
22/02/2017		(200.00)	(6,058.54)
		0.00	0.00
<u>Facebook Inc (FB)</u>			
24/05/2012	purchase of Foreign Shares FB 300 units	300.00	10,353.64
21/06/2012	purchase of Foreign Shares FB 100 units	100.00	2,827.30
30/06/2012	Market valuation adjustment at 30/06/2012		611.06
19/07/2012	sale of facebook 400 units	(300.00)	(10,353.64)
19/07/2012	sale of facebook 400 units	(100.00)	(2,827.30)
24/07/2012	purchase of Foreign Shares FB 200 shares	200.00	5,491.48
30/06/2013	Market valuation adjustment at 30/06/2013		(1,398.54)
30/06/2014	Revaluation - 30/06/2014 @ \$70.7794 - 200.000000 Units on hand		9,451.88
30/06/2015	Revaluation - 30/06/2015 @ \$98.4107 (Exit) - 200.000000 Units on hand		5,526.26
30/06/2016	Revaluation - 30/06/2016 @ \$150.032498 (Net Asset Value) - 200.000000 Units on hand		10,324.36
08/09/2016	Bought Facebook 30 shares @ U\$130.92 = U\$3,937.59	30.00	4,972.62
30/06/2017	Revaluation - 30/06/2017 @ \$191.331800 (Exit) - 230.000000 Units on hand		9,027.19
30/06/2018	Revaluation - 30/06/2018 @ \$239.520000 (Exit) - 230.000000 Units on hand		11,083.29
30/06/2019	Revaluation - 30/06/2019 @ \$257.059100 (Exit) - 230.000000 Units on hand		4,033.99
20/02/2020	TRANSFER FROM CMC MARKETS STOC C8829956 [TRANSFER FROM CMC MARKETS STOC C8829956 Sold 230 FB:US @ \$316.7816]	(230.00)	(10,464.10)
20/02/2020	Unrealised Gain writeback as at 20/02/2020		(48,659.49)
		0.00	0.00
<u>FireEye, Inc. (FEYE.NDQ)</u>			
09/06/2015	Purchase 100 shares in Fireeye	100.00	5,874.92
30/06/2015	Revaluation - 30/06/2015 @ \$56.1216 (Custom) - 100.000000 Units on hand		(262.76)

# THE CROSS FAMILY SUPERANNUATION FUND

## Detailed Schedule of Fund Assets

As at 30 June 2022

Transaction Date	Description	Units	Amount \$
21/04/2016	Sold FIREEYE Inc 100 shares @ U\$17.73 = U\$ 1,773 Payment Received: U\$1,762.97	(100.00)	(5,874.92)
21/04/2016	Unrealised Gain writeback as at 21/04/2016		262.76
		0.00	0.00
<u>FNSR (FNSR)</u>			
29/10/2010	Purchase of Foreign Shares FNSR	300.00	5,472.70
25/02/2011	Disposal of 300.0000 unit(s) in Finisar Corporation	(300.00)	(5,472.70)
14/03/2011	purchase of Foreign Shares FNSR 100 units	100.00	2,472.55
30/06/2011	Market valuation adjustment at 30/06/2011		(643.55)
05/03/2012	sale of FNSR 100 units	(100.00)	(2,472.55)
30/06/2012	Market valuation adjustment at 30/06/2012		643.55
		0.00	0.00
<u>Kemet Corp (KEM)</u>			
01/03/2011	Purchase of Foreign Shares KEM 500 units	500.00	6,353.65
30/06/2011	Market valuation adjustment at 30/06/2011		191.35
02/03/2012	sale of KEM 500 units	(500.00)	(6,353.65)
30/06/2012	Market valuation adjustment at 30/06/2012		(191.35)
		0.00	0.00
<u>The Kraft Heinz Company (KHC.NDQ)</u>			
31/10/2016	Bought Kraft Heinz Company 13 shares @ U\$88.44 = U\$1,149.72 Received U\$1,159.71	13.00	1,458.89
30/06/2017	Revaluation - 30/06/2017 @ \$111.336500 (System Price) - 13.000000 Units on hand		(11.52)
30/06/2017	Revaluation - 30/06/2017 @ \$108.528700 (Custom) - 13.000000 Units on hand		(36.50)
30/06/2018	Revaluation - 30/06/2018 @ \$77.430000 (Custom) - 13.000000 Units on hand		(404.28)
05/03/2019	Sold 13 Kraft Heinz Co Shares	(13.00)	(1,458.89)
05/03/2019	Unrealised Gain writeback as at 05/03/2019		452.30
		0.00	0.00
<u>Mastercard Incorporated (MA.NYE)</u>			
12/05/2016	Bought Mastercard 30 shares @ U\$96.81 = U\$2,904.30 Payment made: U\$2,914.29	30.00	3,826.03
30/06/2016	Revaluation - 30/06/2016 @ \$115.609571 (Custom) - 30.000000 Units on hand		(357.74)
30/06/2017	Revaluation - 30/06/2017 @ \$157.891316 (System Price) - 30.000000 Units on hand		1,268.45
30/06/2017	Revaluation - 30/06/2017 @ \$153.909500 (Custom) - 30.000000 Units on hand		(119.45)
30/06/2018	Revaluation - 30/06/2018 @ \$242.230000 (Custom) - 30.000000 Units on hand		2,649.61
30/06/2019	Revaluation - 30/06/2019 @ \$352.331000 (Custom) - 30.000000 Units on hand		3,303.03
13/02/2020	TRANSFER FROM CMC MARKETS STOC C8781333 [TRANSFER FROM CMC MARKETS STOC C8781333 Sold 30 MA:US @ \$497.5197]	(30.00)	(3,826.03)
13/02/2020	Unrealised Gain writeback as at 13/02/2020		(6,743.90)
		0.00	0.00
<u>McDonalds Corp (MCD)</u>			
26/04/2012	purchase of Foreign Shares MCD 100 units	100.00	9,006.76
30/06/2012	Market valuation adjustment at 30/06/2012		(9.76)
30/06/2013	Market valuation adjustment at 30/06/2013		360.00
30/08/2013	disposal of MCD shares 100	(100.00)	(9,006.76)
30/08/2013	Unrealised Gain writeback as at 30/08/2013		(350.24)

# THE CROSS FAMILY SUPERANNUATION FUND

## Detailed Schedule of Fund Assets

As at 30 June 2022

Transaction Date	Description	Units	Amount \$
		0.00	0.00
<u>Mondelez International Inc. (MDLZ.NDQ)</u>			
23/02/2017		45.00	2,510.65
30/06/2017	Revaluation - 30/06/2017 @ \$56.149200 (System Price) - 45.000000 Units on hand		16.06
30/06/2017	Revaluation - 30/06/2017 @ \$54.733200 (Custom) - 45.000000 Units on hand		(63.72)
30/06/2018	Revaluation - 30/06/2018 @ \$50.540000 (Custom) - 45.000000 Units on hand		(188.69)
30/06/2019	Revaluation - 30/06/2019 @ \$71.790000 (Custom) - 45.000000 Units on hand		956.25
13/02/2020	TRANSFER FROM CMC MARKETS STOC C8781393 [TRANSFER FROM CMC MARKETS STOC C8781393 Sold 45 MDLZ:US @ \$ 87.6351]	(45.00)	(2,510.65)
13/02/2020	Unrealised Gain writeback as at 13/02/2020		(719.90)
		0.00	0.00
<u>Mips Technologies Inc (MIPS)</u>			
25/04/2011	purchase of Foreign Shares ARMH 200 units	350.00	3,627.14
30/06/2011	Market valuation adjustment at 30/06/2011		105.96
07/03/2012	purchase of Foreign Shares ARW 200 units	(350.00)	(3,627.14)
30/06/2012	Market valuation adjustment at 30/06/2012		(105.96)
		0.00	0.00
<u>Mks Instruments Inc (MKS)</u>			
07/02/2011	Purchase of Foreign Shares MKSI 400 units	400.00	11,534.02
18/03/2011	Disposal of 81.0000 unit(s) in Mks Instruments Inc	(81.00)	(2,260.66)
18/03/2011	Disposal of 81.0000 unit(s) in Mks Instruments Inc	(119.00)	(3,321.21)
18/03/2011	Disposal of 81.0000 unit(s) in Mks Instruments Inc	(200.00)	(5,767.01)
30/06/2011	Market valuation adjustment at 30/06/2011		(185.14)
		0.00	0.00
<u>Microsoft Corporation (MSFT.NDQ)</u>			
25/03/2015	Purchase Microsoft 23 shares	23.00	1,134.94
30/06/2015	Revaluation - 30/06/2015 @ \$50.6597 (Custom) - 23.147800 Units on hand		30.77
30/06/2015	Revaluation - 30/06/2015 @ \$50.6597 (Custom) - 23.000000 Units on hand		(0.54)
12/05/2016	Bought Microsoft 150 shares @ U\$50.49 = U\$7,573.50 Payment made: U\$7,583.49	150.00	9,955.98
30/06/2016	Revaluation - 30/06/2016 @ \$67.178534 (Custom) - 173.000000 Units on hand		500.74
30/06/2017	Revaluation - 30/06/2017 @ \$89.612600 (System Price) - 173.000000 Units on hand		3,881.09
30/06/2017	Revaluation - 30/06/2017 @ \$87.352600 (Custom) - 173.000000 Units on hand		(390.98)
30/06/2018	Revaluation - 30/06/2018 @ \$121.550000 (Custom) - 173.000000 Units on hand		5,916.15
30/06/2019	Revaluation - 30/06/2019 @ \$178.423000 (Custom) - 173.000000 Units on hand		9,839.03
13/02/2020	TRANSFER FROM CMC MARKETS STOC C8781331 Sold 173 MSFT:US @ \$282.4625	(173.00)	(11,090.92)
13/02/2020	Unrealised Gain writeback as at 13/02/2020		(19,776.26)
		0.00	0.00
<u>MSPD (MSPD)</u>			
16/11/2010	Purchase of Foreign Shares DDIC	800.00	5,017.95
14/12/2010	Disposal of 800.0000 unit(s) in Mindspeed Technologies Inc	(800.00)	(5,017.95)
		0.00	0.00

# THE CROSS FAMILY SUPERANNUATION FUND

## Detailed Schedule of Fund Assets

As at 30 June 2022

Transaction Date	Description	Units	Amount \$
<u>Materialise NV (MTLS.NDQ)</u>			
05/11/2014	purchase of MTLS Materialise	100.00	1,326.44
30/06/2015	Revaluation - 30/06/2015 @ \$10.4360 (Custom) - 100.000000 Units on hand		(282.84)
20/08/2015	Sold Materialise 100 shares @ U\$8.03 = U\$792.99	(100.00)	(1,326.44)
20/08/2015	Unrealised Gain writeback as at 20/08/2015		282.84
		0.00	0.00
<u>Netflix, Inc. (NFLX.NDQ)</u>			
05/08/2015	Bought Netflix 70 shares @ U\$125.78 = U\$8,814.59	70.00	11,572.23
30/06/2016	Revaluation - 30/06/2016 @ \$120.099518 (Custom) - 70.000000 Units on hand		(3,165.26)
30/06/2017	Revaluation - 30/06/2017 @ \$194.240800 (System Price) - 70.000000 Units on hand		5,189.89
30/06/2017	Revaluation - 30/06/2017 @ \$189.342200 (Custom) - 70.000000 Units on hand		(342.91)
30/06/2018	Revaluation - 30/06/2018 @ \$482.470000 (Custom) - 70.000000 Units on hand		20,518.95
30/06/2019	Revaluation - 30/06/2019 @ \$489.238100 (Custom) - 70.000000 Units on hand		473.77
13/02/2020	TRANSFER FROM CMC MARKETS STOC C8781313 [TRANSFER FROM CMC MARKETS STOC C8781313 Sold 70 NFLX:US @ \$553.2786]	(70.00)	(11,572.23)
13/02/2020	Unrealised Gain writeback as at 13/02/2020		(22,674.44)
		0.00	0.00
<u>Oracle Corp (ORCL)</u>			
13/04/2011	purchase of Foreign Shares ORCL 200 units	200.00	6,683.39
30/06/2011	Market valuation adjustment at 30/06/2011		204.61
10/05/2012	sale of ORCL 200 units	(200.00)	(6,683.39)
30/06/2012	Market valuation adjustment at 30/06/2012		(204.61)
		0.00	0.00
<u>PWER (PWER)</u>			
26/11/2010	purchase of Foreign Shares PWER	1,000.00	9,085.08
14/12/2010	Disposal of 800.0000 unit(s) in Mindspeed Technologies Inc	(1,000.00)	(9,085.08)
15/12/2010	purchase of Foreign Shares PWER 1000	1,000.00	10,364.67
09/02/2011	Disposal of 300.0000 unit(s) in Power One Inc	(300.00)	(2,876.48)
09/02/2011	Disposal of 300.0000 unit(s) in Power One Inc	(700.00)	(7,255.27)
30/06/2011	Market valuation adjustment at 30/06/2011		(232.92)
		0.00	0.00
<u>PayPal Holdings, Inc. (PYPL.NDQ)</u>			
23/07/2015	PayPal 100 shares - no charge	100.00	0.00
12/05/2016	Bought PayPal 100 shares @ U\$39.42 = U\$3,942 Payment made: U\$3,951.99	100.00	5,188.37
30/06/2016	Revaluation - 30/06/2016 @ \$47.932153 (Custom) - 200.000000 Units on hand		4,398.06
30/06/2017	Revaluation - 30/06/2017 @ \$69.773800 (System Price) - 200.000000 Units on hand		4,368.33
30/06/2017	Revaluation - 30/06/2017 @ \$68.014100 (Custom) - 200.000000 Units on hand		(351.94)
30/06/2018	Revaluation - 30/06/2018 @ \$102.640000 (Custom) - 200.000000 Units on hand		6,925.18
30/06/2019	Revaluation - 30/06/2019 @ \$152.450700 (Custom) - 200.000000 Units on hand		9,962.14
13/02/2020	TRANSFER FROM CMC MARKETS STOC C8781329 [TRANSFER FROM CMC MARKETS STOC C8781329 Sold 200PYPL:US @ \$179.6617]	(200.00)	(5,188.37)

# THE CROSS FAMILY SUPERANNUATION FUND

## Detailed Schedule of Fund Assets

As at 30 June 2022

Transaction Date	Description	Units	Amount \$
13/02/2020	Unrealised Gain writeback as at 13/02/2020		(25,301.77)
		0.00	0.00
<u>Republic Services, Inc. (RSG.NYE)</u>			
24/06/2016	Bought Republic Services 20 shares @ U\$49.52 = U\$990.40 Payment made: U\$1,000.39	20.00	1,313.36
30/06/2016	Revaluation - 30/06/2016 @ \$67.362333 (Custom) - 20.000000 Units on hand		33.89
12/07/2016	Bought Republic Services 20 shares @ U\$52.74 = U\$1,064.79	20.00	1,355.31
24/10/2016	Sold Republic Services 40 shares @ U\$50.16 = U\$1,996.36	(40.00)	(2,668.67)
24/10/2016	Unrealised Gain writeback as at 24/10/2016		(33.89)
		0.00	0.00
<u>SMME- Smartmetric Inc (SMME)</u>			
29/05/2013	purchase of Foreign Shares SMME 4500 units	4,500.00	1,987.23
30/06/2013	Market valuation adjustment at 30/06/2013		(628.23)
29/08/2013	Purchase Smartmetric Inc SMME 250 units	250.00	120.95
30/06/2014	Revaluation - 30/06/2014 @ \$0.1355 - 4,750.000000 Units on hand		(836.32)
30/06/2015	Revaluation - 30/06/2015 @ \$0.1635 (Exit) - 4,750.000000 Units on hand		133.00
30/06/2016	Revaluation - 30/06/2016 @ \$0.105047 (Net Asset Value) - 4,750.000000 Units on hand		(277.66)
22/02/2017		470.00	71.11
28/02/2017		3,530.00	454.70
30/06/2017	Revaluation - 30/06/2017 @ \$0.082300 (Exit) - 8,750.000000 Units on hand		(304.65)
30/11/2017		1,000.00	66.27
13/06/2018	Securities Purchased SMME	10,000.00	738.00
30/06/2018	Revaluation - 30/06/2018 @ \$0.070000 (Exit) - 19,750.000000 Units on hand		(141.90)
24/06/2019	Bought 20 000 Smartmetric Inc Shares	20,000.00	1,385.27
30/06/2019	Revaluation - 30/06/2019 @ \$0.079200 (Exit) - 39,750.000000 Units on hand		380.43
18/07/2019	Bought 30,000 SMME	30,000.00	1,690.05
19/07/2019	Bought 20,000 SMME	20,000.00	1,075.22
22/04/2020	TRANSFER FROM CMC MARKETS STOC C9665272 [TRANSFER FROM CMC MARKETS STOC C9665272 Sold 19750 SMME:US @ \$ 0.0159]	(19,750.00)	(3,441.25)
22/04/2020	Unrealised Gain writeback as at 22/04/2020		368.67
30/06/2020	Revaluation - 30/06/2020 @ \$0.029144 (Exit) - 70,000.000000 Units on hand		(800.81)
27/08/2020	TRANSFER FROM CMC MARKETS STOC C11312072, Sell SMME:US SmartMetric	(70,000.00)	(4,147.55)
27/08/2020	Unrealised Gain writeback as at 27/08/2020		2,107.47
		0.00	0.00
<u>AT&amp;T Inc. (T.NYE)</u>			
27/07/2015	Merger from DIRECTV 300 shares @ U\$28.5 to 567 shares of AT&T @ U\$1.892	567.00	1,408.37
06/05/2016	Sold AT&T Inc 567 shares @ U\$39.08 = U\$22,158.36 Payment received: \$22,147.88	(567.00)	(1,408.37)
		0.00	0.00
<u>TTM Technologies Inc (TTMI)</u>			
17/12/2010	Purchase of Foreign Shares TTMI 600	600.00	8,898.06
12/01/2011	Disposal of 600.0000 unit(s) in Ttm Technologies Inc	(600.00)	(8,898.06)
03/03/2011	purchase of Foreign Shares AFOP 500 units	300.00	5,268.95

# THE CROSS FAMILY SUPERANNUATION FUND

## Detailed Schedule of Fund Assets

As at 30 June 2022

Transaction Date	Description	Units	Amount \$
18/03/2011	Disposal of 200.0000 unit(s) in Ttm Technologies Inc	(200.00)	(3,512.63)
29/03/2011	purchase of Foreign Shares TTMI 500 units	500.00	8,473.84
29/03/2011	Disposal of 100.0000 unit(s) in Ttm Technologies Inc	(100.00)	(1,694.77)
30/06/2011	Market valuation adjustment at 30/06/2011		(890.89)
09/03/2012	sale of ARMH 200 units	(100.00)	(1,756.32)
09/03/2012	sale of ARMH 200 units	(400.00)	(6,779.07)
30/06/2012	Market valuation adjustment at 30/06/2012		890.89
		0.00	0.00
<u>Universal Insurance Holdings Inc (UVE.NYE)</u>			
29/10/2018	Bought 19 Universal Insurance Shares	19.00	1,220.94
05/03/2019	Sold 19 Universal Insurance Holdings Shares	(19.00)	(1,220.94)
		0.00	0.00
<u>Visa Inc. (V.NYE)</u>			
12/05/2016	Bought Visa 30 shares @ U\$77.69 = U\$2,330.70 Payment made: U\$2,340.69	30.00	3,072.97
30/06/2016	Revaluation - 30/06/2016 @ \$97.374084 (Custom) - 30.000000 Units on hand		(151.75)
30/06/2017	Revaluation - 30/06/2017 @ \$121.918877 (System Price) - 30.000000 Units on hand		736.35
30/06/2017	Revaluation - 30/06/2017 @ \$118.844200 (Custom) - 30.000000 Units on hand		(92.24)
30/06/2018	Revaluation - 30/06/2018 @ \$163.260000 (Custom) - 30.000000 Units on hand		1,332.47
30/06/2019	Revaluation - 30/06/2019 @ \$231.153300 (Custom) - 30.000000 Units on hand		2,036.80
13/02/2020	TRANSFER FROM CMC MARKETS STOC C8781343 [TRANSFER FROM CMC MARKETS STOC C8781343 Sold 30 V:US @ \$307.9043]	(30.00)	(3,072.97)
13/02/2020	Unrealised Gain writeback as at 13/02/2020		(3,861.63)
		0.00	0.00
<u>Vishay Intertechnology Inc (VSH)</u>			
20/01/2011	Purchase of Foreign Shares VSH 500 units	500.00	7,884.23
25/02/2011	purchase of VSH 200 shares	200.00	3,555.28
18/03/2011	Disposal of 200.0000 unit(s) in Ttm Technologies Inc	(300.00)	(4,730.54)
18/03/2011	Disposal of 200.0000 unit(s) in Ttm Technologies Inc	(200.00)	(3,555.28)
30/06/2011	Market valuation adjustment at 30/06/2011		96.31
09/03/2012	sale of ARMH 200 units	(200.00)	(3,153.69)
30/06/2012	Market valuation adjustment at 30/06/2012		(96.31)
		0.00	0.00
<u>Western Digital Corporation (WDC.NDQ)</u>			
28/10/2016	Bought Western Digital Corp 100 shares @ U\$59.68 = U\$5,968 Payment Received U\$5,977.99	100.00	7,520.20
30/06/2017	Revaluation - 30/06/2017 @ \$115.184600 (System Price) - 100.000000 Units on hand		3,998.26
30/06/2017	Revaluation - 30/06/2017 @ \$112.279800 (Custom) - 100.000000 Units on hand		(290.48)
30/06/2018	Revaluation - 30/06/2018 @ \$95.410000 (Custom) - 100.000000 Units on hand		(1,686.98)
05/03/2019	Sold 100 Western Digital Corp Shares	(100.00)	(7,520.20)
05/03/2019	Unrealised Gain writeback as at 05/03/2019		(2,020.80)
		0.00	0.00
<u>Waste Management, Inc. (WM.NYE)</u>			
24/06/2016	Bought Waste Management 60 shares @ U\$62.92 = U\$3,775.20 Payment made: U\$3,785.19	60.00	4,969.39

# THE CROSS FAMILY SUPERANNUATION FUND

## Detailed Schedule of Fund Assets

As at 30 June 2022

Transaction Date	Description	Units	Amount \$
30/06/2016	Revaluation - 30/06/2016 @ \$87.002569 (Custom) - 60.000000 Units on hand		250.76
12/07/2016	Bought Waste Management 15 shares @ U\$68.06 = U\$1,030.89	15.00	1,312.16
24/10/2016	Sold Waste Management 75 shares at \$62.41 = U\$4,670.65	(75.00)	(6,281.55)
24/10/2016	Unrealised Gain writeback as at 24/10/2016		(250.76)
		0.00	0.00
<u>WNS (Holdings) Limited (WNS.NYE)</u>			
27/03/2017		30.00	1,084.24
30/06/2017	Revaluation - 30/06/2017 @ \$44.669787 (System Price) - 30.000000 Units on hand		255.85
30/06/2017	Revaluation - 30/06/2017 @ \$43.543200 (Custom) - 30.000000 Units on hand		(33.79)
30/06/2018	Revaluation - 30/06/2018 @ \$64.320000 (Custom) - 30.000000 Units on hand		623.30
30/06/2019	Revaluation - 30/06/2019 @ \$78.849300 (Custom) - 30.000000 Units on hand		435.88
13/02/2020	TRANSFER FROM CMC MARKETS STOC C8781347 [TRANSFER FROM CMC MARKETS STOC C8781347 Sold 30 WNS:US @ \$109.5277]	(30.00)	(1,084.24)
13/02/2020	Unrealised Gain writeback as at 13/02/2020		(1,281.24)
		0.00	0.00
<u>Alkaline Water Company Inc (The) (WTER.NDQ)</u>			
05/04/2019	Bought 2000 Alkaline Water Co Shares	2,000.00	5,935.04
30/06/2019	Revaluation - 30/06/2019 @ \$2.903500 (Custom) - 2,000.000000 Units on hand		(128.04)
19/02/2020	TRANSFER FROM CMC MARKETS STOC C8810617 [TRANSFER FROM CMC MARKETS STOC C8810617 Sold 2000 WTER:US @ \$1.5825]	(2,000.00)	(5,935.04)
19/02/2020	Unrealised Gain writeback as at 19/02/2020		128.04
		0.00	0.00
<u>XOM - Exxon Mobil Corp (XOM)</u>			
03/10/2012	purchase of Foreign Shares XOM 50 units	50.00	4,326.08
07/06/2013	purchase of Foreign Shares XOM 90 units	90.00	7,707.92
30/06/2013	Market valuation adjustment at 30/06/2013		(69.60)
30/06/2014	Revaluation - 30/06/2014 @ \$105.9009 - 140.000000 Units on hand		2,861.73
10/06/2015	Sold Exxon 140 shares	(140.00)	(12,034.00)
10/06/2015	Unrealised Gain writeback as at 10/06/2015		(2,792.13)
		0.00	0.00

# THE CROSS FAMILY SUPERANNUATION FUND

## Trustees Declaration

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

The trustees declare that:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2022 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2022 and the results of its operations for the year ended on that date in accordance with the accounting policies described in Note 1 to the financial statements;
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the superannuation fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2022.

Specifically, the trustees declare that:

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

Signed in accordance with a resolution of the trustees by:

.....  
Nigel Cross

Trustee

12 January 2023



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

held on 12 January 2023 at 71 Saint Joseph Drive, Urraween, Queensland 4655

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<b>PRESENT:</b>	Nigel Cross
<b>MINUTES:</b>	The Chair reported that the minutes of the previous meeting had been signed as a true record.
<b>FINANCIAL STATEMENTS OF SUPERANNUATION FUND:</b>	<p>It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the trustee(s), the Superannuation Fund is not a reporting entity and therefore is not required to comply with all Australian Accounting Standards.</p> <p>The Chair tabled the financial statements and notes to the financial statements of the Superannuation Fund in respect of the year ended 30 June 2022 and it was resolved that such statements be and are hereby adopted as tabled.</p>
<b>TRUSTEE'S DECLARATION:</b>	It was resolved that the trustee's declaration of the Superannuation Fund be signed.
<b>ANNUAL RETURN:</b>	Being satisfied that the Fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2022, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.
<b>TRUST DEED:</b>	The Chair tabled advice received from the Fund's legal adviser confirming that the fund's trust deed is consistent with all relevant superannuation and trust law.
<b>INVESTMENT STRATEGY:</b>	The allocation of the Fund's assets and the Fund's investment performance over the financial year were reviewed and found to be within the acceptable ranges outlined in the investment strategy. After considering the risk, rate of return, diversification and liquidity of the investments and the ability of the Fund to discharge its existing liabilities, it was resolved that the investment strategy continues to reflect the purposes and circumstances of the Fund and its members. Accordingly, no changes in the investment strategy were required.
<b>INSURANCE COVER:</b>	The trustee(s) reviewed the current life and total and permanent disability insurance coverage on offer to the members and resolved that the current insurance arrangements were appropriate for the Fund.
<b>ALLOCATION OF INCOME:</b>	It was resolved that the income of the Fund would be allocated to the members based on their average daily balance (an alternative allocation basis may be percentage of opening balance).
<b>INVESTMENT ACQUISITIONS:</b>	It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2022.
<b>INVESTMENT DISPOSALS:</b>	It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2022.
<b>AUDITORS:</b>	<p>It was resolved that</p> <p>Tony Boys</p> <p>of</p> <p>PO Box 3376, Rundel Mall, South Australia 5000</p> <p>act as auditors of the Fund for the next financial year.</p>
<b>TAX AGENTS:</b>	<p>It was resolved that</p> <p>Andrew Evans</p>

# Minutes of a meeting of the Trustee(s)

held on 12 January 2023 at 71 Saint Joseph Drive, Urraween, Queensland 4655

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

**TRUSTEE STATUS:**

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

**CONTRIBUTIONS RECEIVED:**

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

**ACCEPTANCE OF ROLLOVERS:**

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

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

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

**PAYMENT OF BENEFITS:**

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

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

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

**CLOSURE:**

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

There being no further business the meeting then closed.

Signed as a true record –

.....

Nigel Cross

Chairperson

# THE CROSS FAMILY SUPERANNUATION FUND

## General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Distributions Received (23800)</b>					
INFOCUS MANAGED FUND (INFOCUS.1)					
30/06/2022	Journal to record income, expenses, withdrawals and net changes in the investment in INFOCUS Managed Fund for 2021/22			311.28	311.28 CR
				<b>311.28</b>	<b>311.28 CR</b>
<b>Dividends Received (23900)</b>					
INFOCUS MANAGED FUND (INFOCUS.1)					
30/06/2022	Journal to record income, expenses, withdrawals and net changes in the investment in INFOCUS Managed Fund for 2021/22			2,174.65	2,174.65 CR
				<b>2,174.65</b>	<b>2,174.65 CR</b>
<b>Changes in Market Values of Investments (24700)</b>					
Changes in Market Values of Investments (24700)					
30/06/2022	Journal to record income, expenses, withdrawals and net changes in the investment in INFOCUS Managed Fund for 2021/22 (INFOCUS.1)		20,100.66		20,100.66 DR
30/06/2022	Revaluation - 30/06/2021 @ \$441,987.850000 (Exit) - 1.000000 Units on hand (INFOCUS.1)			76,533.06	56,432.40 CR
30/06/2022	Revaluation - 30/06/2022 @ \$365,454.790000 (Exit) - 1.000000 Units on hand (INFOCUS.1)		76,533.06		20,100.66 DR
			<b>96,633.72</b>	<b>76,533.06</b>	<b>20,100.66 DR</b>
<b>Interest Received (25000)</b>					
INFOCUS MANAGED FUND (INFOCUS.1)					
30/06/2022	Journal to record income, expenses, withdrawals and net changes in the investment in INFOCUS Managed Fund for 2021/22			19.72	19.72 CR
				<b>19.72</b>	<b>19.72 CR</b>
<b>Westpac Self Super Online (WBC322882)</b>					
30/07/2021	Interest Received			0.50	0.50 CR
31/08/2021	Interest Received			0.56	1.06 CR
30/09/2021	Interest Received			0.71	1.77 CR
29/10/2021	Interest Received			0.68	2.45 CR
30/11/2021	Interest Received			0.45	2.90 CR
31/12/2021	Interest Received			0.42	3.32 CR
31/01/2022	Interest Received			0.34	3.66 CR
28/02/2022	Interest Received			0.23	3.89 CR
31/03/2022	Interest Received			0.41	4.30 CR
29/04/2022	Interest Received			0.30	4.60 CR
31/05/2022	Interest Received			0.16	4.76 CR
30/06/2022	Interest Received			0.36	5.12 CR
				<b>5.12</b>	<b>5.12 CR</b>
<b>Other Investment Income (26500)</b>					
INFOCUS MANAGED FUND (INFOCUS.1)					
30/06/2022	Journal to record income, expenses, withdrawals and net changes in the investment in INFOCUS Managed Fund			1,185.23	1,185.23 CR

**THE CROSS FAMILY SUPERANNUATION FUND**

**General Ledger**

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
	for 2021/22			1,185.23	1,185.23 CR
<b>Other income (26501)</b>					
<u>INFOCUS MANAGED FUND (INFOCUS.1)</u>					
30/06/2022	Journal to record income, expenses, withdrawals and net changes in the investment in INFOCUS Managed Fund for 2021/22			3,550.22	3,550.22 CR
				3,550.22	3,550.22 CR
<b>Accountancy Fees (30100)</b>					
<u>Accountancy Fees (30100)</u>					
16/05/2022	WITHDRAWAL-OSKO PAYMENT 1122618 Nigel Cross Orange Partners		3,814.80		3,814.80 DR
			3,814.80		3,814.80 DR
<b>ATO Supervisory Levy (30400)</b>					
<u>ATO Supervisory Levy (30400)</u>					
09/11/2021	WITHDRAWAL ONLINE 2571631 BPAY TAX OFFICE Payment Plan		259.00		259.00 DR
			259.00		259.00 DR
<b>ASIC Fees (30800)</b>					
<u>ASIC Fees (30800)</u>					
01/06/2022	WITHDRAWAL MOBILE 0351720 BPAY ASIC ASIC		56.00		56.00 DR
			56.00		56.00 DR
<b>Advisor Fees (30900)</b>					
<u>Advisor Fees (30900)</u>					
12/07/2021	Payment By Authority to Infocus		229.16		229.16 DR
12/08/2021	Payment By Authority to Infocus		229.16		458.32 DR
13/09/2021	Payment By Authority to Infocus		229.16		687.48 DR
12/10/2021	Payment By Authority to Infocus		229.16		916.64 DR
12/11/2021	Payment By Authority to Infocus		229.16		1,145.80 DR
13/12/2021	Payment By Authority to Infocus		229.16		1,374.96 DR
12/01/2022	Payment By Authority to Infocus		229.16		1,604.12 DR
14/02/2022	Payment By Authority to Infocus		229.16		1,833.28 DR
14/03/2022	Payment By Authority to Infocus		229.16		2,062.44 DR
12/04/2022	Payment By Authority to Infocus		229.16		2,291.60 DR
12/05/2022	Payment By Authority to Infocus		229.16		2,520.76 DR
13/06/2022	Payment By Authority to Infocus		229.16		2,749.92 DR
			2,749.92		2,749.92 DR
<b>Bank Charges (31500)</b>					
<u>Bank Charges (31500)</u>					
01/07/2021	MONTHLY PLAN FEE		10.00		10.00 DR
01/07/2021	Transaction Fee		5.00		15.00 DR
02/08/2021	MONTHLY PLAN FEE		10.00		25.00 DR
02/08/2021	Transaction Fee		5.00		30.00 DR
01/09/2021	MONTHLY PLAN FEE		10.00		40.00 DR
01/09/2021	Transaction Fee		5.00		45.00 DR
01/10/2021	MONTHLY PLAN FEE		10.00		55.00 DR

**THE CROSS FAMILY SUPERANNUATION FUND**

**General Ledger**

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
01/10/2021	Transaction Fee		5.00		60.00 DR
01/11/2021	MONTHLY PLAN FEE		10.00		70.00 DR
01/11/2021	Transaction Fee		5.00		75.00 DR
01/12/2021	MONTHLY PLAN FEE		10.00		85.00 DR
01/12/2021	Transaction Fee		5.00		90.00 DR
04/01/2022	MONTHLY PLAN FEE		10.00		100.00 DR
04/01/2022	Transaction Fee		5.00		105.00 DR
01/02/2022	MONTHLY PLAN FEE		10.00		115.00 DR
01/02/2022	Transaction Fee		5.00		120.00 DR
01/03/2022	MONTHLY PLAN FEE		10.00		130.00 DR
01/03/2022	Transaction Fee		5.00		135.00 DR
01/04/2022	MONTHLY PLAN FEE		10.00		145.00 DR
01/04/2022	Transaction Fee		5.00		150.00 DR
02/05/2022	MONTHLY PLAN FEE		10.00		160.00 DR
02/05/2022	Transaction Fee		5.00		165.00 DR
01/06/2022	MONTHLY PLAN FEE		10.00		175.00 DR
01/06/2022	Transaction Fee		5.00		180.00 DR
			<b>180.00</b>		<b>180.00 DR</b>

**Investment Expenses (37500)**

INFOCUS MANAGED FUND (INFOCUS.1)

30/06/2022	Journal to record income, expenses, withdrawals and net changes in the investment in INFOCUS Managed Fund for 2021/22		3,574.27		3,574.27 DR
			<b>3,574.27</b>		<b>3,574.27 DR</b>

**Interest Paid (37900)**

Interest Paid (37900)

31/01/2022	INTEREST		0.04		0.04 DR
22/02/2022	Remitter=INT REFUND VDM Ref=0000908 SN-5022202			0.04	0.00 DR
31/03/2022	INTEREST		0.16		0.16 DR
21/04/2022	Remitter=INT REFUND VDM Ref=0000875 SN-5862104			0.16	0.00 DR
29/04/2022	INTEREST		0.34		0.34 DR
23/05/2022	Remitter=INT REFUND VDM Ref=0000971 SN-6272305			0.34	0.00 DR
31/05/2022	INTEREST		0.13		0.13 DR
			<b>0.67</b>	<b>0.54</b>	<b>0.13 DR</b>

**Pensions Paid (41600)**

(Pensions Paid) Cross, Nigel - Pension (Account Based Pension 2) (CRONIG00003P)

27/07/2021	WITHDRAWAL-OSKO PAYMENT 1472256 Nigel Cross Nigel Nigel		7,000.00		7,000.00 DR
04/01/2022	WITHDRAWAL-OSKO PAYMENT 1804541 Nigel Cross Nige		300.00		7,300.00 DR
04/01/2022	WITHDRAWAL-OSKO PAYMENT 1246724 Nigel Cross Nigel 03 JAN 2022		200.00		7,500.00 DR
07/03/2022	WITHDRAWAL-OSKO PAYMENT 1019087 Nigel Cross 06 MAR 2022		500.00		8,000.00 DR
04/04/2022	WITHDRAWAL-OSKO PAYMENT 1911725 Nigel Cross Nigel 02 APR 2022		500.00		8,500.00 DR
02/05/2022	WITHDRAWAL-OSKO PAYMENT 1718261 Nigel Cross Nigel Nigel 01 MAY 2022		500.00		9,000.00 DR
02/06/2022	WITHDRAWAL-OSKO PAYMENT 1691644 Nigel Cross Nigel Nigel		500.00		9,500.00 DR

**THE CROSS FAMILY SUPERANNUATION FUND**

**General Ledger**

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
30/06/2022	Journal to record income, expenses, withdrawals and net changes in the investment in INFOCUS Managed Fund for 2021/22		29,000.00		38,500.00 DR
			<b>38,500.00</b>		<b>38,500.00 DR</b>
<b>Income Tax Expense (48500)</b>					
<u>Income Tax Expense (48500)</u>					
30/06/2022	Create Entries - Franking Credits Adjustment - 30/06/2022			670.87	670.87 CR
				<b>670.87</b>	<b>670.87 CR</b>
<b>Profit/Loss Allocation Account (49000)</b>					
<u>Profit/Loss Allocation Account (49000)</u>					
27/07/2021	System Member Journals			7,000.00	7,000.00 CR
04/01/2022	System Member Journals			300.00	7,300.00 CR
04/01/2022	System Member Journals			200.00	7,500.00 CR
07/03/2022	System Member Journals			500.00	8,000.00 CR
04/04/2022	System Member Journals			500.00	8,500.00 CR
30/04/2022	Profit/Loss Allocation - 30/04/2022			50.00	8,550.00 CR
02/05/2022	System Member Journals			500.00	9,050.00 CR
02/06/2022	System Member Journals			500.00	9,550.00 CR
30/06/2022	System Member Journals			29,000.00	38,550.00 CR
30/06/2022	Create Entries - Profit/Loss Allocation - 30/06/2022			22,767.69	61,317.69 CR
				<b>61,317.69</b>	<b>61,317.69 CR</b>
<b>Opening Balance (50010)</b>					
<u>(Opening Balance) Cross, Nigel - Accumulation (CRONIG00001A)</u>					
01/07/2021	Opening Balance				467,463.01 CR
01/07/2021	Close Period Journal		467,463.01		0.00 DR
			<b>467,463.01</b>		<b>0.00 DR</b>
<u>(Opening Balance) Cross, Nigel - Pension (Account Based Pension 2) (CRONIG00003P)</u>					
01/07/2021	Close Period Journal			423,817.39	423,817.39 CR
				<b>423,817.39</b>	<b>423,817.39 CR</b>
<b>Contributions (52420)</b>					
<u>(Contributions) Cross, Nigel - Accumulation (CRONIG00001A)</u>					
01/07/2021	Opening Balance				132,785.12 CR
01/07/2021	Close Period Journal		132,785.12		0.00 DR
			<b>132,785.12</b>		<b>0.00 DR</b>
<b>Share of Profit/(Loss) (53100)</b>					
<u>(Share of Profit/(Loss)) Cross, Nigel - Accumulation (CRONIG00001A)</u>					
01/07/2021	Opening Balance				51,858.18 CR
01/07/2021	Close Period Journal		51,858.18		0.00 DR
			<b>51,858.18</b>		<b>0.00 DR</b>
<u>(Share of Profit/(Loss)) Cross, Nigel - Pension (Account Based Pension 2) (CRONIG00003P)</u>					
01/07/2021	Opening Balance				2,810.68 CR
01/07/2021	Close Period Journal		2,810.68		0.00 DR
30/04/2022	Profit/Loss Allocation - 30/04/2022		50.00		50.00 DR
30/06/2022	Create Entries - Profit/Loss Allocation - 30/06/2022		22,767.69		22,817.69 DR

**THE CROSS FAMILY SUPERANNUATION FUND**

**General Ledger**

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
			<b>25,628.37</b>		<b>22,817.69 DR</b>
<b>Income Tax (53330)</b>					
<u>(Income Tax) Cross, Nigel - Accumulation (CRONIG00001A)</u>					
01/07/2021	Opening Balance				8,463.57 DR
01/07/2021	Close Period Journal			8,463.57	0.00 DR
				<b>8,463.57</b>	<b>0.00 DR</b>
<u>(Income Tax) Cross, Nigel - Pension (Account Based Pension 2) (CRONIG00003P)</u>					
01/07/2021	Opening Balance				10,281.74 CR
01/07/2021	Close Period Journal		10,281.74		0.00 DR
			<b>10,281.74</b>		<b>0.00 DR</b>
<b>Contributions Tax (53800)</b>					
<u>(Contributions Tax) Cross, Nigel - Accumulation (CRONIG00001A)</u>					
01/07/2021	Opening Balance				4,917.77 DR
01/07/2021	Close Period Journal			4,917.77	0.00 DR
				<b>4,917.77</b>	<b>0.00 DR</b>
<b>Pensions Paid (54160)</b>					
<u>(Pensions Paid) Cross, Nigel - Pension (Account Based Pension 2) (CRONIG00003P)</u>					
01/07/2021	Opening Balance				11,000.00 DR
01/07/2021	Close Period Journal			11,000.00	0.00 DR
27/07/2021	System Member Journals		7,000.00		7,000.00 DR
04/01/2022	System Member Journals		300.00		7,300.00 DR
04/01/2022	System Member Journals		200.00		7,500.00 DR
07/03/2022	System Member Journals		500.00		8,000.00 DR
04/04/2022	System Member Journals		500.00		8,500.00 DR
02/05/2022	System Member Journals		500.00		9,000.00 DR
02/06/2022	System Member Journals		500.00		9,500.00 DR
30/06/2022	System Member Journals		29,000.00		38,500.00 DR
			<b>38,500.00</b>	<b>11,000.00</b>	<b>38,500.00 DR</b>
<b>Benefits Paid/Transfers Out (54500)</b>					
<u>(Benefits Paid/Transfers Out) Cross, Nigel - Accumulation (CRONIG00001A)</u>					
01/07/2021	Opening Balance				217,000.00 DR
01/07/2021	Close Period Journal			217,000.00	0.00 DR
				<b>217,000.00</b>	<b>0.00 DR</b>
<b>Internal Transfers In (56100)</b>					
<u>(Internal Transfers In) Cross, Nigel - Pension (Account Based Pension 2) (CRONIG00003P)</u>					
01/07/2021	Opening Balance				421,724.97 CR
01/07/2021	Close Period Journal		421,724.97		0.00 DR
			<b>421,724.97</b>		<b>0.00 DR</b>
<b>Internal Transfers Out (57100)</b>					
<u>(Internal Transfers Out) Cross, Nigel - Accumulation (CRONIG00001A)</u>					
01/07/2021	Opening Balance				421,724.97 DR
01/07/2021	Close Period Journal			421,724.97	0.00 DR
				<b>421,724.97</b>	<b>0.00 DR</b>
<b>Bank Accounts (60400)</b>					

# THE CROSS FAMILY SUPERANNUATION FUND

## General Ledger

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<u>ANZ Trading Account (ANZ293085641)</u>					
01/07/2021	Opening Balance				0.05 DR
					<b>0.05 DR</b>
<u>Westpac Business One (NigelCrossPtyLtd)</u>					
01/07/2021	Opening Balance				155.94 DR
01/07/2021	MONTHLY PLAN FEE			10.00	145.94 DR
27/07/2021	DEPOSIT ONLINE 2465681 TFR Westpac Sel Nigel		7,000.00		7,145.94 DR
27/07/2021	WITHDRAWAL-OSKO PAYMENT 1472256 Nigel Cross Nigel Nigel			7,000.00	145.94 DR
02/08/2021	MONTHLY PLAN FEE			10.00	135.94 DR
01/09/2021	MONTHLY PLAN FEE			10.00	125.94 DR
01/10/2021	MONTHLY PLAN FEE			10.00	115.94 DR
01/11/2021	MONTHLY PLAN FEE			10.00	105.94 DR
09/11/2021	DEPOSIT ONLINE 2450107 TFR Westpac Sel		9,476.10		9,582.04 DR
09/11/2021	WITHDRAWAL ONLINE 2571631 BPAY TAX OFFICE Payment Plan			9,476.10	105.94 DR
22/11/2021	DEPOSIT ONLINE 2158215 TFR Westpac Sel		1,500.00		1,605.94 DR
22/11/2021	WITHDRAWAL MOBILE 1656960 BPAY TAX OFFICE			1,500.00	105.94 DR
01/12/2021	MONTHLY PLAN FEE			10.00	95.94 DR
29/12/2021	DEPOSIT ONLINE 2592587 TFR Westpac Sel Tax		1,500.00		1,595.94 DR
29/12/2021	WITHDRAWAL MOBILE 5432124 BPAY TAX OFFICE Tax			1,500.00	95.94 DR
04/01/2022	MONTHLY PLAN FEE			10.00	85.94 DR
04/01/2022	DEPOSIT ONLINE 2236809 TFR Westpac Sel Nigel		200.00		285.94 DR
04/01/2022	DEPOSIT ONLINE 2851259 TFR Westpac Sel Nige		300.00		585.94 DR
04/01/2022	WITHDRAWAL-OSKO PAYMENT 1246724 Nigel Cross Nigel 03 JAN 2022			200.00	385.94 DR
04/01/2022	WITHDRAWAL-OSKO PAYMENT 1804541 Nigel Cross Nige			300.00	85.94 DR
31/01/2022	INTEREST			0.04	85.90 DR
01/02/2022	MONTHLY PLAN FEE			10.00	75.90 DR
02/02/2022	DEPOSIT ONLINE 2577094 TFR Westpac Sel Tax office		1,500.00		1,575.90 DR
02/02/2022	WITHDRAWAL MOBILE 5943380 BPAY TAX OFFICE			1,500.00	75.90 DR
22/02/2022	Remitter=INT REFUND VDM Ref=0000908 SN-5022202		0.04		75.94 DR
24/02/2022	DEPOSIT ONLINE 2434200 TFR Westpac Sel Tax		1,500.00		1,575.94 DR
24/02/2022	WITHDRAWAL MOBILE 0631056 BPAY TAX OFFICE Tax			1,500.00	75.94 DR
01/03/2022	MONTHLY PLAN FEE			10.00	65.94 DR
07/03/2022	DEPOSIT ONLINE 2007574 TFR Westpac Sel		500.00		565.94 DR
07/03/2022	WITHDRAWAL-OSKO PAYMENT 1019087 Nigel Cross 06 MAR 2022			500.00	65.94 DR
25/03/2022	DEPOSIT ONLINE 2355437 TFR Westpac Sel Tax		1,500.00		1,565.94 DR
25/03/2022	WITHDRAWAL MOBILE 6114129 BPAY TAX OFFICE Tax			1,500.00	65.94 DR
31/03/2022	INTEREST			0.16	65.78 DR
01/04/2022	MONTHLY PLAN FEE			10.00	55.78 DR
04/04/2022	DEPOSIT ONLINE 2895123 TFR Westpac Sel Nigel		500.00		555.78 DR



**THE CROSS FAMILY SUPERANNUATION FUND**

**General Ledger**

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
04/04/2022	DEPOSIT ONLINE 2912378 TFR Westpac Sel Account fees		100.00		655.78 DR
04/04/2022	WITHDRAWAL-OSKO PAYMENT 1911725 Nigel Cross Nigel 02 APR 2022			500.00	155.78 DR
21/04/2022	Remitter=INT REFUND VDM Ref=0000875 SN-5862104		0.16		155.94 DR
27/04/2022	DEPOSIT ONLINE 2195860 TFR Westpac Sel Tax instalment		1,500.00		1,655.94 DR
27/04/2022	WITHDRAWAL MOBILE 8553383 BPAY TAX OFFICE Tax instalment			1,500.00	155.94 DR
29/04/2022	INTEREST			0.34	155.60 DR
02/05/2022	MONTHLY PLAN FEE			10.00	145.60 DR
02/05/2022	DEPOSIT ONLINE 2709959 TFR Westpac Sel Nigel		500.00		645.60 DR
02/05/2022	WITHDRAWAL-OSKO PAYMENT 1718261 Nigel Cross Nigel Nigel 01 MAY 2022			500.00	145.60 DR
16/05/2022	DEPOSIT ONLINE 2106210 TFR Westpac Sel Orange Partners		3,814.80		3,960.40 DR
16/05/2022	WITHDRAWAL-OSKO PAYMENT 1122618 Nigel Cross Orange Partners			3,814.80	145.60 DR
23/05/2022	Remitter=INT REFUND VDM Ref=0000971 SN-6272305		0.34		145.94 DR
24/05/2022	DEPOSIT ONLINE 2503099 TFR Westpac Sel Tax repayment		1,500.00		1,645.94 DR
24/05/2022	WITHDRAWAL MOBILE 5210669 BPAY TAX OFFICE Tax payment			1,500.00	145.94 DR
31/05/2022	INTEREST			0.13	145.81 DR
01/06/2022	MONTHLY PLAN FEE			10.00	135.81 DR
01/06/2022	DEPOSIT ONLINE 2274164 TFR Westpac Sel ASIC		56.00		191.81 DR
01/06/2022	WITHDRAWAL MOBILE 0351720 BPAY ASIC ASIC			56.00	135.81 DR
02/06/2022	DEPOSIT ONLINE 2680548 TFR Westpac Sel Nigel		500.00		635.81 DR
02/06/2022	WITHDRAWAL-OSKO PAYMENT 1691644 Nigel Cross Nigel Nigel			500.00	135.81 DR
10/06/2022	DEPOSIT ONLINE 2807636 TFR Westpac Sel Tax return		936.94		1,072.75 DR
10/06/2022	WITHDRAWAL MOBILE 0690917 BPAY TAX OFFICE Tax return			936.94	135.81 DR
27/06/2022	DEPOSIT ONLINE 2741741 TFR Westpac Sel Tax		1,500.00		1,635.81 DR
27/06/2022	WITHDRAWAL MOBILE 2771689 BPAY TAX OFFICE Tax			1,500.00	135.81 DR
			<b>35,884.38</b>	<b>35,904.51</b>	<b>135.81 DR</b>

Westpac Self Super Online (WBC322882)

01/07/2021	Opening Balance				12,093.71 DR
01/07/2021	Transaction Fee			5.00	12,088.71 DR
12/07/2021	Payment By Authority to Infocus			229.16	11,859.55 DR
26/07/2021	Deposit Sma Operations Sma00397955		7,000.00		18,859.55 DR
27/07/2021	DEPOSIT ONLINE 2465681 TFR Westpac Sel Nigel			7,000.00	11,859.55 DR
30/07/2021	Interest Received		0.50		11,860.05 DR
02/08/2021	Transaction Fee			5.00	11,855.05 DR
12/08/2021	Payment By Authority to Infocus			229.16	11,625.89 DR
25/08/2021	Deposit Sma Operations Sma00397955		6,000.00		17,625.89 DR
31/08/2021	Interest Received		0.56		17,626.45 DR
01/09/2021	Transaction Fee			5.00	17,621.45 DR
13/09/2021	Payment By Authority to Infocus			229.16	17,392.29 DR
30/09/2021	Interest Received		0.71		17,393.00 DR
01/10/2021	Transaction Fee			5.00	17,388.00 DR

**THE CROSS FAMILY SUPERANNUATION FUND**

**General Ledger**

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
12/10/2021	Payment By Authority to Infocus			229.16	17,158.84 DR
29/10/2021	Interest Received		0.68		17,159.52 DR
01/11/2021	Transaction Fee			5.00	17,154.52 DR
09/11/2021	DEPOSIT ONLINE 2450107 TFR Westpac Sel			9,476.10	7,678.42 DR
12/11/2021	Payment By Authority to Infocus			229.16	7,449.26 DR
22/11/2021	DEPOSIT ONLINE 2158215 TFR Westpac Sel			1,500.00	5,949.26 DR
30/11/2021	Interest Received		0.45		5,949.71 DR
01/12/2021	Deposit Sma Operations Sma00397955		4,500.00		10,449.71 DR
01/12/2021	Transaction Fee			5.00	10,444.71 DR
13/12/2021	Payment By Authority to Infocus			229.16	10,215.55 DR
29/12/2021	DEPOSIT ONLINE 2592587 TFR Westpac Sel Tax			1,500.00	8,715.55 DR
31/12/2021	Interest Received		0.42		8,715.97 DR
04/01/2022	DEPOSIT ONLINE 2236809 TFR Westpac Sel Nigel			200.00	8,515.97 DR
04/01/2022	DEPOSIT ONLINE 2851259 TFR Westpac Sel Nige			300.00	8,215.97 DR
04/01/2022	Transaction Fee			5.00	8,210.97 DR
12/01/2022	Payment By Authority to Infocus			229.16	7,981.81 DR
31/01/2022	Interest Received		0.34		7,982.15 DR
01/02/2022	Transaction Fee			5.00	7,977.15 DR
02/02/2022	DEPOSIT ONLINE 2577094 TFR Westpac Sel Tax office			1,500.00	6,477.15 DR
14/02/2022	Payment By Authority to Infocus			229.16	6,247.99 DR
24/02/2022	DEPOSIT ONLINE 2434200 TFR Westpac Sel Tax			1,500.00	4,747.99 DR
28/02/2022	Interest Received		0.23		4,748.22 DR
01/03/2022	Deposit Sma Operations Sma00397955		6,000.00		10,748.22 DR
01/03/2022	Transaction Fee			5.00	10,743.22 DR
07/03/2022	DEPOSIT ONLINE 2007574 TFR Westpac Sel			500.00	10,243.22 DR
14/03/2022	Payment By Authority to Infocus			229.16	10,014.06 DR
25/03/2022	DEPOSIT ONLINE 2355437 TFR Westpac Sel Tax			1,500.00	8,514.06 DR
31/03/2022	Interest Received		0.41		8,514.47 DR
01/04/2022	Transaction Fee			5.00	8,509.47 DR
04/04/2022	DEPOSIT ONLINE 2895123 TFR Westpac Sel Nigel			500.00	8,009.47 DR
04/04/2022	DEPOSIT ONLINE 2912378 TFR Westpac Sel Account fees			100.00	7,909.47 DR
12/04/2022	Payment By Authority to Infocus			229.16	7,680.31 DR
27/04/2022	DEPOSIT ONLINE 2195860 TFR Westpac Sel Tax instalment			1,500.00	6,180.31 DR
29/04/2022	Interest Received		0.30		6,180.61 DR
02/05/2022	DEPOSIT ONLINE 2709959 TFR Westpac Sel Nigel			500.00	5,680.61 DR
02/05/2022	Transaction Fee			5.00	5,675.61 DR
12/05/2022	Payment By Authority to Infocus			229.16	5,446.45 DR
16/05/2022	DEPOSIT ONLINE 2106210 TFR Westpac Sel Orange Partners			3,814.80	1,631.65 DR
24/05/2022	DEPOSIT ONLINE 2503099 TFR Westpac Sel Tax repayment			1,500.00	131.65 DR
31/05/2022	Interest Received		0.16		131.81 DR
01/06/2022	DEPOSIT ONLINE 2274164 TFR Westpac Sel ASIC			56.00	75.81 DR
01/06/2022	Deposit Sma Operations Sma00397955		6,000.00		6,075.81 DR

**THE CROSS FAMILY SUPERANNUATION FUND**

**General Ledger**

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
01/06/2022	Transaction Fee			5.00	6,070.81 DR
02/06/2022	DEPOSIT ONLINE 2680548 TFR Westpac Sel Nigel			500.00	5,570.81 DR
10/06/2022	DEPOSIT ONLINE 2807636 TFR Westpac Sel Tax return			936.94	4,633.87 DR
13/06/2022	Payment By Authority to Infocus			229.16	4,404.71 DR
27/06/2022	DEPOSIT ONLINE 2741741 TFR Westpac Sel Tax			1,500.00	2,904.71 DR
30/06/2022	Interest Received		0.36		2,905.07 DR
			<b>29,505.12</b>	<b>38,693.76</b>	<b>2,905.07 DR</b>
<b>Distributions Receivable (61800)</b>					
<u>INFOCUS MANAGED FUND (INFOCUS.1)</u>					
01/07/2021	Opening Balance				1,831.13 DR
30/06/2022	Journal to record income, expenses, withdrawals and net changes in the investment in INFOCUS Managed Fund for 2021/22			1,831.13	0.00 DR
30/06/2022	Journal to record income, expenses, withdrawals and net changes in the investment in INFOCUS Managed Fund for 2021/22		3,430.36		3,430.36 DR
			<b>3,430.36</b>	<b>1,831.13</b>	<b>3,430.36 DR</b>
<b>Reinvestment Residual Account (62550)</b>					
<u>Macquarie Group Limited (MQG.AX)</u>					
01/07/2021	Opening Balance				305.21 DR
					<b>305.21 DR</b>
<u>National Australia Bank Limited (NAB.AX)</u>					
01/07/2021	Opening Balance				4.95 DR
					<b>4.95 DR</b>
<u>Suncorp Group Limited (SUN.AX)</u>					
01/07/2021	Opening Balance				2.60 DR
					<b>2.60 DR</b>
<b>Managed Investments (Australian) (74700)</b>					
<u>INFOCUS MANAGED FUND (INFOCUS.1)</u>					
01/07/2021	Opening Balance	1.00			441,987.85 DR
26/07/2021	Deposit Sma Operations Sma00397955	0.00		7,000.00	434,987.85 DR
25/08/2021	Deposit Sma Operations Sma00397955	0.00		6,000.00	428,987.85 DR
01/12/2021	Deposit Sma Operations Sma00397955	0.00		4,500.00	424,487.85 DR
01/03/2022	Deposit Sma Operations Sma00397955	0.00		6,000.00	418,487.85 DR
01/06/2022	Deposit Sma Operations Sma00397955	0.00		6,000.00	412,487.85 DR
30/06/2022	Journal to record income, expenses, withdrawals and net changes in the investment in INFOCUS Managed Fund for 2021/22	0.00		29,000.00	383,487.85 DR
30/06/2022	Journal to record income, expenses, withdrawals and net changes in the investment in INFOCUS Managed Fund for 2021/22	0.00		18,033.06	365,454.79 DR
30/06/2022	Revaluation - 30/06/2021 @ \$441,987.850000 (Exit) - 1.000000 Units on hand		76,533.06		441,987.85 DR
30/06/2022	Revaluation - 30/06/2022 @ \$365,454.790000 (Exit) - 1.000000 Units on hand			76,533.06	365,454.79 DR
		<b>1.00</b>	<b>76,533.06</b>	<b>153,066.12</b>	<b>365,454.79 DR</b>

**THE CROSS FAMILY SUPERANNUATION FUND**

**General Ledger**

As at 30 June 2022

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Income Tax Payable/Refundable (85000)</b>					
<u>Income Tax Payable/Refundable (85000)</u>					
01/07/2021	Opening Balance				32,564.05 CR
09/11/2021	WITHDRAWAL ONLINE 2571631 BPAY TAX OFFICE Payment Plan		9,217.10		23,346.95 CR
22/11/2021	WITHDRAWAL MOBILE 1656960 BPAY TAX OFFICE		1,500.00		21,846.95 CR
29/12/2021	WITHDRAWAL MOBILE 5432124 BPAY TAX OFFICE Tax		1,500.00		20,346.95 CR
02/02/2022	WITHDRAWAL MOBILE 5943380 BPAY TAX OFFICE		1,500.00		18,846.95 CR
24/02/2022	WITHDRAWAL MOBILE 0631056 BPAY TAX OFFICE Tax		1,500.00		17,346.95 CR
25/03/2022	WITHDRAWAL MOBILE 6114129 BPAY TAX OFFICE Tax		1,500.00		15,846.95 CR
27/04/2022	WITHDRAWAL MOBILE 8553383 BPAY TAX OFFICE Tax instalment		1,500.00		14,346.95 CR
24/05/2022	WITHDRAWAL MOBILE 5210669 BPAY TAX OFFICE Tax payment		1,500.00		12,846.95 CR
10/06/2022	WITHDRAWAL MOBILE 0690917 BPAY TAX OFFICE Tax return		936.94		11,910.01 CR
27/06/2022	WITHDRAWAL MOBILE 2771689 BPAY TAX OFFICE Tax		1,500.00		10,410.01 CR
30/06/2022	Create Entries - Franking Credits Adjustment - 30/06/2022		670.87		9,739.14 CR
			<b>22,824.91</b>		<b>9,739.14 CR</b>

**Total Debits: 1,462,187.60**

**Total Credits: 1,462,187.60**

# THE CROSS FAMILY SUPERANNUATION FUND

## Statement of Taxable Income

For the year ended 30 June 2022

	2022
	\$
Benefits accrued as a result of operations	(61,988.56)
<b>Less</b>	
Exempt current pension income	8,160.00
Accounting Trust Distributions	311.28
	<u>8,471.28</u>
<b>Add</b>	
Decrease in MV of investments	20,100.66
SMSF non deductible expenses	10,633.00
Pension Payments	38,500.00
Franking Credits	670.87
Foreign Credits	363.80
Taxable Trust Distributions	195.10
	<u>70,463.43</u>
	SMSF Annual Return Rounding (3.59)
	<u>0.00</u>
<b>Taxable Income or Loss</b>	<u>0.00</u>
Income Tax on Taxable Income or Loss	0.00
<b>Less</b>	
Franking Credits	670.87
	<u>(670.87)</u>
<b>CURRENT TAX OR REFUND</b>	<u>(670.87)</u>
Supervisory Levy	259.00
Income Tax Instalments Paid	(12,936.94)
<b>AMOUNT DUE OR REFUNDABLE</b>	<u>(13,348.81)</u>

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

**THE CROSS FAMILY SUPERANNUATION FUND**

**Create Entries Report**

For the period 01 July 2021 to 30 June 2022

**Create Entries Financial Year Summary 01 July 2021 - 30 June 2022**

<b>Total Profit</b>	<b>Amount</b>
Income	(12,854.44)
Less Expense	49,134.12
<b>Total Profit</b>	<b>(61,988.56)</b>

<b>Tax Summary</b>	<b>Amount</b>
Fund Tax Rate	15.00 %
Total Profit	(61,988.56)
Less Permanent Differences	(20,100.66)
Less Timing Differences	0.00
Less Exempt Pension Income	8,160.00
Less Other Non Taxable Income	(38,500.00)
Less LIC Deductions	0.00
Add SMSF Non Deductible Expenses	10,633.00
Add Other Non Deductible Expenses	0.00
Add Total Franking/Foreign/TFN/FRW Credits	1,034.67
Less Realised Accounting Capital Gains	0.00
Less Accounting Trust Distributions	311.28
Add Taxable Trust Distributions	195.10
Less Tax Losses Deducted	0.00
Add SMSF Annual Return Rounding	(3.59)
<b>Taxable Income</b>	<b>0.00</b>
<b>Income Tax on Taxable Income or Loss</b>	<b>0.00</b>

<b>Profit/(Loss) Available for Allocation</b>	<b>Amount</b>
Total Available Profit	(23,488.56)
Franking Credits	670.87
TFN Credits	0.00
Foreign Credits	0.00
FRW Credits	0.00
<b>Total</b>	<b>(22,817.69)</b>

<b>Income Tax Expense Available for Allocation</b>	<b>Amount</b>
<b>Total Income Tax Expense Allocation</b>	<b>0.00</b>

<b>Calculation of Non Deductible Expense Percentage(s)</b>	<b>Amount</b>
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**Calculation of Non Deductible Expense Percentage(s)**

**Amount**

**General Expense Calculation**

Gross Interest	24.00
Gross Foreign Income	363.00
Unfranked Dividend	325.00
Franked Dividend	1,848.00
Dividend Franking Credit	554.00
Gross Trust Distributions	311.00
Other Income	4,735.00
Less exempt pension income	8,160.00
<b>Total Assessable Income (A)</b>	<b>0.00</b>
Total Assessable Income	0.00
Exempt Pension Income	8,160.00
<b>Total Income (B)</b>	<b>8,160.00</b>
Non Deductible Gen Exp% = 1-(A/B)	
<b>Non Deductible General Expense Percentage</b>	<b>100.000%</b>

**Investment Expense Calculation**

Gross Interest	24.00
Gross Foreign Income	363.00
Unfranked Dividend	325.00
Franked Dividend	1,848.00
Dividend Franking Credit	554.00
Gross Trust Distributions	311.00
Other Income	4,735.00
<b>Total Investment Income (B)</b>	<b>8,160.00</b>
Less Non-Assessable Investment Income	8,160.00
<b>Total Investment Assessable Income (A)</b>	<b>0.00</b>
Non Deductible Inv Exp% = 1-(A/B)	
<b>Non-Deductible Investment Expense Percentage</b>	<b>100.000%</b>

## Final Segment 1 from 01 July 2021 to 30 June 2022

### Pool Name Deemed Segregation

Total Profit	Amount
Income	(12,854.44)
Less Expense	49,134.12
<b>Total Profit</b>	<b>(61,988.56)</b>

Create Entries Summary	Amount
Fund Tax Rate	15.00 %
Total Profit	(61,988.56)
Less Permanent Differences	(20,100.66)
Less Timing Differences	0.00
Less Exempt Pension Income	8,164.71
Less Other Non Taxable Income	(38,500.00)
Add SMSF Non Deductible Expenses	10,634.12
Add Other Non Deductible Expenses	0.00
Add Total Franking/Foreign/TFN/FRW Credits	1,034.67
Less Realised Accounting Capital Gains	0.00
Less Accounting Trust Distributions	311.28
Add Taxable Trust Distributions	195.10
Less Tax Losses Deducted	0.00
<b>Taxable Income</b>	<b>0.00</b>
<b>Income Tax on Taxable Income or Loss</b>	<b>0.00</b>

Member Weighted Balance Summary	Weighting%	Amount
Nigel Cross(CRONIG00003P)	100.00	416,591.37

Profit/(Loss) Available for Allocation	Amount
Total Available Profit	(23,488.56)
Franking Credits	670.87
TFN Credits	0.00
FRW Credits	0.00
<b>Total</b>	<b>(22,817.69)</b>

Allocation to Members	Weighting%	Amount
Nigel Cross(CRONIG00003P)	100.00	(22,817.69)

Accumulation Weighted Balance Summary	Weighting%	Amount
Nigel Cross(CRONIG00003P)	100.00	416,591.37

Income Tax Expense Available for Allocation	Amount
<b>Total Income Tax Expense Allocation</b>	<b>0.00</b>

Allocation to Members	Weighting%	Amount
Nigel Cross(CRONIG00003P)	100.00	0.00

### Calculation of daily member weighted balances



## Calculation of daily member weighted balances

### Nigel Cross (CRONIG00003P)

#### Member Balance

01/07/2021	50010	Opening Balance	423,817.39	423,817.39
27/07/2021	54160	Pensions Paid	(7,000.00)	(6,501.37)
04/01/2022	54160	Pensions Paid	(300.00)	(146.30)
04/01/2022	54160	Pensions Paid	(200.00)	(97.53)
07/03/2022	54160	Pensions Paid	(500.00)	(158.90)
04/04/2022	54160	Pensions Paid	(500.00)	(120.55)
02/05/2022	54160	Pensions Paid	(500.00)	(82.19)
02/06/2022	54160	Pensions Paid	(500.00)	(39.73)
30/06/2022	54160	Pensions Paid	(29,000.00)	(79.45)
<b>Total Amount (Weighted)</b>				<b>416,591.37</b>

## Calculation of Net Capital Gains

Capital gains from Unsegregated Pool	0.00
Capital gains from Unsegregated Pool - Collectables	0.00
Capital Gain Adjustment from prior segments	0.00
Realised Notional gains	0.00
Carried forward losses from prior years	0.00
Current year capital losses from Unsegregated Pool	0.00
Current year capital losses from Unsegregated Pool - Collectables	0.00
Total CGT Discount Applied	0.00
<b>Capital Gain /(Losses carried forward)</b>	<b>0.00</b>
<b>CGT allocated in prior segments</b>	<b>0.00</b>
<b>Allocations of Net Capital Gains to Pools</b>	
Capital Gain Proportion - Unsegregated Pool (0/0)=100.00%	0.00

## Foreign Tax Offset Calculations

### Segment 01 July 2021 to 30 June 2022

Claimable FTO - Deemed Segregation	0.00
<b>Claimable FTO</b>	<b>0.00</b>

**Total Claimable Foreign Credits for the Year** **0.00**

**Foreign Tax Offset (Label C1)** **0.00**

**Applied/Claimed FTO** **0.00**

### Allocations of Foreign Tax Offset to Members

Nigel Cross(CRONIG00003P) - 100.00 % **0.00**

**Total Foreign Tax Offset Allocated to Members** **0.00**

12 January 2023

Tony Boys  
PO Box 3376  
Rundel Mall, South Australia 5000

Dear Sir/Madam,

**Re: THE CROSS FAMILY SUPERANNUATION FUND  
Trustee Representation Letter**

This representation letter is provided in connection with your audit of the financial report of the THE CROSS FAMILY SUPERANNUATION FUND (the Fund) and the Fund's compliance with the Superannuation Industry (Supervision) Act 1993 (SISA) and SIS Regulations (SISR), for the year ended 30/06/2022, for the purpose of you expressing an opinion as to whether the financial report is, in all material respects, presented fairly in accordance with the accounting policies adopted by the Fund and the Fund complied, in all material respects, with the relevant requirements of SISA and SISR.

The Trustees have determined that the Fund is not a reporting entity for the year ended 30/06/2022 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 requirements of the SISA and SISR. We acknowledge our responsibility for ensuring that the financial report is in accordance with the accounting policies as selected by ourselves and requirements of the SISA and SISR, and confirm that the financial report is free of material misstatements, including omissions.

We confirm, to the best of our knowledge and belief, the following representations are made to you during your audit.

**1. Sole Purpose Test**

The Fund is maintained for the sole purpose of providing benefits for each member on their retirement, death, termination of employment or ill-health.

**2. Trustees are not disqualified**

No disqualified person acts as a director of the trustee company/an individual trustee.

**3. Fund's Governing Rules, Trustees' Responsibilities and Fund Conduct**

The Fund meets the definition of a self-managed superannuation fund under SISA, including that no member is an employee of another member, unless they are relatives and no trustee/director of the corporate trustee, receives any remuneration for any duties or services performed by the trustee/director in relation to the fund.

The Fund has been conducted in accordance with its governing rules at all times during the year and there were no amendments to the governing rules during the year, except as notified to you.

The Trustees have complied with all aspects of the trustee requirements of the SISA and SISR.

The Trustees are not subject to any contract or obligation which would prevent or hinder the Trustees in properly executing their functions and powers.

The Fund has been conducted in accordance with the SISA, the SISR and the governing rules of the Fund.

The Fund has complied with the requirements of the SISA and SISR specified in the approved form auditor's report as issued by the ATO, which are sections 17A, 35AE, 35B, 35C(2), 62, 65, 66, 67, 67A, 67B, 82-85, 103,104, 104A, 105, 109 and 126K of the SISA and regulations 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14 and 13.18AA of the SISR.

All contributions accepted and benefits paid have been in accordance with the governing rules of the Fund and relevant provisions of the SISA and SISR.

There have been no communications from regulatory agencies concerning non-compliance with, or deficiencies in, financial reporting practices that could have a material effect on the financial report or we have disclosed to you all known instances of non-compliance or suspected non-compliance with laws and regulations whose effects should be considered when preparing the financial report and the Auditor's/actuary contravention report.

#### **4. Investment Strategy**

The investment strategy has been determined and reviewed with due regard to risk, including recoverability of investments, return, liquidity, diversity and the insurance needs of Fund members, and the assets of the Fund are in line with this strategy.

#### **5. Accounting Policies**

All the significant accounting policies of the Fund are adequately described in the Financial Report and the Notes attached thereto. These policies are consistent with the policies adopted last year.

#### **6. Fund Books and Records**

All transactions have been recorded in the accounting records and are reflected in the financial report. We have made available to you all financial records and related data, other information, explanations and assistance necessary for the conduct of the audit; and minutes of all meetings of the Trustees.

We acknowledge our responsibility for the design and implementation of internal controls to prevent and detect error and fraud. We have established and maintained an adequate internal control structure to facilitate the preparation of reliable financial reports, 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.

We have disclosed to you the results of our assessment of the risk that the financial report may be materially misstated as a result of fraud. We have disclosed to you all information in relation to fraud or suspected fraud that we are aware of and that affects the Fund and involves the Trustees or others.

In instances where the fund uses a custodian, we confirm we have not been advised of any fraud, non-compliance with laws and regulations or uncorrected misstatements that would affect the financial report of the fund.

Information retention obligations have been complied with, including:

- Accounting records and financial reports are being kept for five (5) years,
- Minutes and records of trustees'/directors of the corporate trustee meetings/decisions are being kept for ten (10) years;
- Records of trustees'/directors of the corporate trustees' changes and trustees' consents are being kept for at least ten (10) years;
- Copies of all member or beneficiary reports are being kept for ten (10) years; and
- Trustee declarations in the approved form have been signed and are being kept for each Trustee appointed after 30 June 2007.

#### **7. Fraud, error and non-compliance**

There have been no:

- a) Frauds, error or non-compliance with laws and regulations involving management or employees who have a significant role in the internal control structure that could have a material effect on the financial report.
- b) Communications from regulatory agencies concerning non-compliance with, or deficiencies in, financial reporting practices that could have a material effect on the financial report.
- c) Violations or possible violations of laws or regulations whose effects should have been considered for disclosure in the financial report or as a basis for recording an expense.

#### **8. Asset Form and Valuation**

The assets of the Fund are being held in a form suitable for the benefit of the Members of the Fund, and are in accordance with our investment strategy.

Investments are carried in the books at their net market value. Such amounts are considered reasonable in light of present circumstances.

We have no plans or intentions that may materially affect the carrying values, or classification, of assets and liabilities.

We have assessed their recoverability and we are comfortable that the SMSF will be able, if needed, to realise these assets.

There are no commitments, fixed or contingent, for the purchase or sale of long term investments.

## **9. Safeguarding Assets**

We have considered the importance of safeguarding the assets of the fund, and we confirm we have the following procedures in place to achieve this:

- Authorised signatories on bank and investment accounts are regularly reviewed and considered appropriate; and
- Tangible assets are, where appropriate, adequately insured and appropriately stored.

## **10. Significant Assumptions**

We believe that significant assumptions used by us in making accounting estimates are reasonable.

## **11. Ownership and Pledging of Assets**

The Fund has satisfactory title to all assets appearing in the Statement of Financial Position. All investments are registered in the name of the Fund, where possible, and are in the custody of the respective manager/Trustee.

There are no liens or encumbrances on any assets or benefits and no assets, benefits or interests in the Fund have been pledged or assigned to secure liabilities of others.

All assets of the Fund are held separately from the assets of the members, employers and the Trustees. All assets are acquired, maintained and disposed of on an arm's length basis and appropriate action is taken to protect the assets of the Fund.

## **12. Payment of benefits**

Benefits have been calculated and provided to members in accordance with the provisions of the Fund's governing rules and the relevant legislation.

The Trustee has revalued Member/s benefits to market value just prior to paying out a portion or all of a member's account balance.

## **13. Related Parties**

We have disclosed to you the identity of the Fund's related parties and all related party transactions and relationships. Related party transactions and related amounts receivable have been properly recorded or disclosed in the financial report.

*[Delete this paragraph if not applicable]*

Acquisitions from, loans to, leasing of assets to and investments in related parties have not exceeded the in-house asset restrictions in the SISA at the time of investment, acquisition or at year end.

The Fund has not made any loans or provided financial assistance to members of the Fund or their relatives.

If the Fund owns residential property the members of the Fund or associates or other related parties do not lease, or use the property for personal use.

## **14. Acquisitions from related parties**

No assets have been acquired by the Fund from members or associates or other related parties of the Fund other than those assets specifically exempted by Section 66 of SISA.

## **15. Borrowings**

The Fund has not borrowed money or maintained any borrowings during the period, with the exception of borrowings which were allowable under SISA.

## **16. Subsequent Events**

No events or transactions have occurred since the date of the financial report, or are pending, which would have a significant adverse effect on the Fund's financial position at that date, or which are of such significance in relation to the Fund as to require mention in the notes to the Financial Statements in order to ensure they are not misleading as to the financial position of the Fund or its operations.

## **17. Outstanding Legal Action**

*[Delete this paragraph if not applicable]*

We confirm that you have been advised of all significant legal matters, and that all known actual or possible litigation and claims have been adequately accounted for, and been appropriately disclosed in the financial report. There have been no communications from the ATO concerning a contravention of the SISA or SISR which has occurred, is occurring or is about to occur.

## **18. Going Concern**

We confirm we have no knowledge of any event or conditions that would cast significant doubt on the fund's ability to continue as a going concern.

## **19. Residency**

The Trustees declare that the Fund was a resident Australian superannuation fund at all times during the year of income.

## **20. Investment Returns**

Investment returns of the Fund have been allocated to members in a manner that is fair and reasonable.

## **21. Insurance**

Where the Fund has taken out a life insurance policy on behalf of a member, the Trustee confirms that the Fund is the beneficial owner.

The Trustee also confirms that the Fund has not purchased a policy over the life of a member, where the purchase is a condition and consequence of a buy-sell agreement the member has entered into with another individual.

## **22. Limiting powers of Trustees**

The Trustees have not entered into a contract or done anything else, that would prevent the Trustees from, or hinder the Trustees in, properly performing or exercising the Trustees' functions and powers.

## **23. Collectables and Personal Use Assets**

If the Trustees own collectables and/or personal use assets these assets are not being used for personal use.

## **24. Uncorrected misstatements**

We believe the effects of those uncorrected financial report misstatements aggregated by the auditor during the audit are immaterial, both individually and in aggregate, to the financial report taken as a whole. A summary of such items is attached.

## **25. Additional Matters**

Include any additional matters relevant to the particular circumstances of the audit, for example:

- The work of an expert has been used; or
- Justification for a change in accounting policy

We understand that your examination was made in accordance with Australian Auditing Standards and applicable Standards on Assurance Engagements and was, therefore, designed primarily for the purpose of expressing an opinion on the financial report of the Fund taken as a whole, and on the compliance of the Fund with specified requirements of SISA and SISR, and that your tests of the financial and compliance records and other auditing procedures were limited to those which you considered necessary for that purpose.

Yours sincerely,  
**For and on behalf of the Trustee(s)**

.....  
Nigel Cross

Trustee  
12 January 2023

12/01/2023

To the trustee of the  
THE CROSS FAMILY SUPERANNUATION FUND  
71 Saint Joseph Drive,  
Urraween  
Queensland, 4655

Dear Trustee,

### **The Objective and Scope of the Audit**

You have requested that we audit the THE CROSS FAMILY SUPERANNUATION FUND (the Fund):

1. financial report, which comprises the statement of financial position, as at 30/06/2022 and the operating statement for the year then ended and the notes to the financial statements; and
2. compliance during the same period with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and SIS Regulations (SISR) specified in the approved form auditor's report as issued by the ATO, which are sections 17A, 35AE, 35B, 35C(2), 62, 65, 66, 67, 67A, 67B, 82-85, 103, 104, 104A, 105, 109 and 126K of the SISA and regulations 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14 and 13.18AA of the SISR.

We are pleased to confirm our acceptance and our understanding of this engagement by means of this letter. Our audit will be conducted pursuant to the SISA with the objective of our expressing an opinion on the financial report and the fund's compliance with the specified requirements of the SISA and SISR.

### **The Responsibilities of the Auditor**

We will conduct our financial audit in accordance with Australian Auditing Standards and our compliance engagement in accordance with applicable Standards on Assurance Engagements, issued by the Auditing and Assurance Standards Board (AUASB). These standards require that we comply with relevant ethical requirements relating to audit and assurance engagements and plan and perform the audit to obtain reasonable assurance whether the financial report is free from material misstatement and that you have complied, in all material respects, with the specified requirements of the SISA and SISR.

The annual audit of the financial reports and records of the Fund must be carried out during and after the end of each year of income. In accordance with section 35C of the SISA, we are required to provide to the trustees of the Fund an auditor's report in the approved form within the prescribed time as set out in the SISR, 28 days after the trustees have provided all documents relevant to the preparation of the auditor's report.

### **Financial Audit**

A financial 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. A financial audit also includes evaluating the appropriateness of the financial reporting framework, accounting policies used and the reasonableness of accounting estimates made by the trustees, as well as evaluating the overall presentation of the financial report. Due to the test nature and other inherent limitations of an audit, together with the inherent limitations of any accounting and internal control system, there is an unavoidable risk that even some material misstatements may remain undiscovered.

In making our risk assessments, we consider internal controls relevant to the fund'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 fund's internal controls. However, we expect to provide you with a separate letter concerning any significant deficiencies in the fund's system of accounting and internal controls that come to our attention during the audit of the financial report. This will be in the form of a trustee letter.

### **Compliance Engagement**

A compliance engagement involves performing audit procedures to obtain audit evidence about the fund's compliance with the provisions of the SISA and SISR specified in the ATO's approved form auditor's report.

Our compliance engagement with respect to investments includes determining whether the investments are made for the sole purpose of funding members' retirement, death or disability benefits and whether you have an investment strategy for the fund, which has been reviewed regularly and gives due consideration to risk, return, liquidity, diversification and the insurance needs of members/managers. Our procedures will include testing whether the investments are made for the allowable purposes in accordance with the investment strategy, but not for the purpose of assessing the appropriateness of those investments to the members.

## **The Responsibilities of the Trustees**

We take this opportunity to remind you that it is the responsibility of the trustees to ensure that the fund, at all times, complies with the SISA and SISR as well as any other legislation relevant to the fund. The trustees are also responsible for the preparation and fair presentation of the financial report.

Our auditor's report will explain that the trustees are responsible for the preparation and the fair presentation of the financial report and for determining that the accounting policies used are consistent with the financial reporting requirements of the SMSF's governing rules, comply with the requirements of SISA and SISR and are appropriate to meet the needs of the members. This responsibility includes:

- Establishing and maintaining controls relevant to the preparation of a financial report that is free from misstatement, whether due to fraud or error. The system of accounting and internal control should be adequate in ensuring that all transactions are recorded and that the recorded transactions are valid, accurate, authorised, properly classified and promptly recorded, so as to facilitate the preparation of reliable financial information. This responsibility to maintain adequate internal controls also extends to the Fund's compliance with SIS including any Circulars and Guidelines issued by a relevant regulator to the extent applicable. The internal controls should be sufficient to prevent and/or detect material non-compliance with such legislative requirements.
- Selecting and applying appropriate accounting policies.
- Making accounting estimates that are reasonable in the circumstances; and
- Making available to us all the books of the Funds, including any registers and general documents, minutes and other relevant papers of all Trustee meetings and giving us any information, explanations and assistance we require for the purposes of our audit.

Section 35C(2) of SIS requires that Trustees must give to the auditor any document that the auditor requests in writing within 14 days of the request.

As part of our audit process, we will request from the trustees written confirmation concerning representations made to us in connection with the audit.

Our audit report is prepared for the members of the Fund and we disclaim any assumption of responsibility for any reliance on our report, or on the financial report to which it relates, to any person other than the members of the fund, or for any purpose other than that for which it was prepared.

## **Independence**

We confirm that, to the best of our knowledge and belief, the engagement team meets the current independence requirements of the SISA and SISR including APES 110 *Code of Ethics for Professional Accountants* in relation to the audit of the Fund. In conducting our financial audit and compliance engagement, should we become aware that we have contravened the independence requirements, we shall notify you on a timely basis.

## **Report on Matters Identified**

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 SISA or SISR which we believe has occurred, is occurring or may occur. Furthermore, you should be aware that we are also required to notify the Australian Taxation Office (ATO) of certain contraventions of the SISA and SISR that we become aware of during the audit, which meet the tests stipulated by the ATO, irrespective of the materiality of the contravention or action taken by the trustees to rectify the matter. Finally, under section 130, we are required to report to you and the ATO if we believe the financial position of the Fund may be, or may be about to become unsatisfactory.



You should not assume that any matters reported to you, or that a report that there are no matters to be communicated, indicates that there are no additional matters, or matters that you should be aware of in meeting your responsibilities. The completed audit report may be provided to you as a signed hard copy or a signed electronic version.

### **Compliance Program**

The conduct of our engagement in accordance with Australian Auditing Standards and applicable Standards on Assurance Engagements means that information acquired by us in the course of our engagement 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 express consent. Our audit files may, however, be subject to review as part of the compliance program of a professional accounting body or the ATO. 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 these programs. Should this occur, we will advise you. The same strict confidentiality requirements apply under these programs as apply to us as your auditor.

### **Limitation of Liability**

As a practitioner/firm participating in a scheme approved under the Professional Services Legislation, our liability may be limited under the scheme.

### **Fees**

We look forward to full co-operation with you/your administrator and we trust that you will make available to us whatever records, documentation and other information are requested in connection with our audit.

Our fees, which will be billed as work progresses, are based on the time required by staff members assigned to the engagement plus out-of-pocket expenses. Individual hourly rates vary according to the degree of responsibility involved and the experience and skills required. Our annual audit fee will be revised and agreed upon each year with the Trustee. Any additional services required, that are outside the scope of this engagement, will be billed on a time basis.

If we are required to respond to requests for information from regulators in relation to our engagement as auditor, the Fund will reimburse us at standard billing rates for our professional time and expenses, including reasonable legal fees, incurred in responding to such requests.

**We would appreciate if you could 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 Fund for the year ended 30 June 2022.**

Yours sincerely

Tony Boys  
100014140

Acknowledged on behalf of the Trustee(s) of the THE CROSS FAMILY SUPERANNUATION FUND by:

(Signed).....  
(dated)            /    /  
Nigel Cross

Trustee

## THE CROSS FAMILY SUPERANNUATION FUND

# InvestmentStrategyCross2022

As at 30 June 2022

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## THE CROSS FAMILY SUPERANNUATION FUND

# Investment Strategy

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### Overview

The aim of this strategy is to provide the Members with an income on retirement.

### Investment Objectives

The Trustee(s) will at all times ensure the funds assets are invested in accordance with the trust deed and comply with the applicable legislative requirements.

The Trustee(s) will act prudently to maximise the rate of return, subject to acceptable risk parameters whilst maintaining an appropriate diversification across a broad range of assets whilst assessing the risks where it is determined the fund's portfolio lacks diversification and / or has elected to implement a sector bias.

Having considered the risk profile of the fund and the member's needs and circumstances, the trustee has adopted the following objectives for the investment of assets of the fund;

- to achieve an investment return (based on market values and net of tax and charges) that exceeds the CPI by at least 3% per annum when measured over a rolling 5 year period.
- to have a probability of zero or negative returns in any 12 Month period of less than one in five years; and
- have sufficient liquidity to meet liabilities as and when they fall due.
- to consider the need to hold a policy of insurance for one or more members of the fund.

### Investment Strategy

The fund will invest in a portfolio of assets according to market conditions and within the ranges specified below:

### Asset Allocation

The targeted asset allocation will be in the following ranges:

<u>Asset Class</u>	<u>Target Range</u>	<u>Benchmark</u>
Australian Shares	0 - 30 %	0 %
International Shares	0 - 40 %	0 %
Cash	0 - 10 %	0 %
Australian Fixed Interest	0 - 10 %	0 %
International Fixed Interest	0 - 5 %	0 %
Mortgages	0 - 0 %	0 %
Direct Property	0 - 0 %	0 %
Listed Property	0 - 0 %	0 %
Other	0 - 5 %	0 %

Quality companies and trusts as supported by research and fundamental analysis will be selected. Direct investments in property, artwork and lease equipment may form part of the strategy provided there is sufficient basis for the decision.

### Insurance

The Trustees have considered and consulted Professional Advice where necessary to ensure that all fund members have the correct type and level of insurance. Insurance may be held within or outside the SMSF.

### Review and Monitoring

The trustees will monitor and review the fund's investment activities on a regular basis and to communicate with the members should they feel that any change in strategy is necessary in order to achieve the fund's objective.

THE CROSS FAMILY SUPERANNUATION FUND

# InvestmentStrategyCross2022

As at 30 June 2022

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THE CROSS FAMILY SUPERANNUATION FUND

## Investment Strategy

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Date: 30/06/2022

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Nigel Cross