

Client Name: Ingram Retirement Fund

Year Ended: June 30, 2021

Audit Checklist

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Post Audit Action

Yes/No

Signed Audit Engagment Letter returned to Auditor	<input type="checkbox"/>
Signed Trustee Representation Letter returned to Auditor	<input type="checkbox"/>
Signed Accounts placed on File	<input type="checkbox"/>
Copy of signed Engagment Letter on File	<input type="checkbox"/>
Copy of signed Trustee Representation Letter on File	<input type="checkbox"/>
Signed Minutes on File	<input type="checkbox"/>

PART A Electronic lodgment declaration (Form P, T, F, SMSF or EX)

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

Privacy

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 However, you cannot lodge your tax return electronically if you do not quote your TFN.

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

The Australian Business Register

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

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

Electronic funds transfer - direct debit

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

Tax file number Year

Name of partnership, trust, fund or entity

I authorise my tax agent to electronically transmit this tax return via an approved ATO electronic channel.

Important

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

Declaration: I declare that:

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

Signature of partner, trustee or director Date

PART B Electronic funds transfer consent

This declaration is to be completed when an electronic funds transfer (EFT) of a refund is requested and the tax return is being lodged through an approved ATO electronic lodgment channel.

This declaration must be signed by the partner, trustee, director or public officer prior to the EFT details being transmitted to the Tax Office. If you elect for an EFT, all details below must be completed.

Important: Care should be taken when completing EFT details as the payment of any refund will be made to the account specified.

Agent's reference number
 Account Name BSB: Acc:

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

Signature Date

Self-managed superannuation fund annual return

2021
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 2021 (NAT 71287)

Return year

The Self-managed superannuation fund annual return instructions 2021 (NAT 71606) (the instructions) can assist you to complete this annual return.

The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via ABR.gov.au or complete the Change of details for superannuation entities form (NAT3036).

Section A: Fund information
1 Tax file number (TFN)

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

2 Name of self-managed superannuation fund (SMSF)

3 Australian business number (ABN)

4 Current postal address

5 Annual return status

Is this an amendment to the SMSF's 2021 return?

 A N

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

 B N

6 SMSF auditor

Auditor's name

Title

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

 Use Agent address details?

Postal address

Date audit was completed

 A

Was Part A of the audit report qualified?

 B N

Was Part B of the audit report qualified?

 C N

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

 D
Sensitive (when completed)

7 Electronic funds transfer (EFT)

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

A Fund's financial institution account details

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

Fund BSB number (must be six digits) Fund account number

Fund account name (for example, J&Q Citizen ATF J&Q Family SF)

I would like my tax refunds made to this account. Y Print Y for yes or N for no. If Yes, Go to C.

B Financial institution account details for tax refunds

Use Agent Trust Account?

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

BSB number Account number

Fund account name (for example, J&Q Citizen ATF J&Q Family SF)

C Electronic service address alias

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

8 Status of SMSF

Australian superannuation fund

A Y

Fund benefit structure

B A

Code

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

C Y

9 Was the fund wound up during the income year?

N Print Y for yes or N for no.

If yes, provide the date on which fund was wound up

Day Month Year

Have all tax lodgment and payment obligations been met?

10 Exempt current pension income

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

Print Y for yes or N for no.

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

If No, Go to Section B: Income

If Yes Exempt current pension income amount A

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

Segregated assets method B

Unsegregated assets method C

Was an actuarial certificate obtained? D Print Y for yes

Did the fund have any other income that was assessable? E Print Y for yes or N for no. If Yes, go to Section B: Income

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

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

Section B: Income

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

11 Income

Did you have a capital gains tax (CGT) event during the year? [G] [N] Print Y for yes or N for no.
Have you applied an exemption or rollover? [M] [] Print Y for yes or N for no. Code []

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a Capital Gains Tax (CGT) schedule 2021.

Net capital gain [A] []

Gross rent and other leasing and hiring income [B] []

Gross interest [C] [1,377]

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] []

Gross distribution from partnerships [I] [] Loss []

* Unfranked dividend amount [J] []

* Franked dividend amount [K] [470]

* Dividend franking credit [L] [202]

* Gross trust distributions [M] [] Code []

Assessable contributions (R1 plus R2 plus R3 less R6) [R] [11,315]

Calculation of assessable contributions
Assessable employer contributions [R1] [11,315]
plus Assessable personal contributions [R2] [0]
plus #No-TFN-quoted contributions [R3] [0]
(an amount must be included even if it is zero)
less Transfer of liability to life insurance company or PST [R6] [0]

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] [13,364] Loss []

Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

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

	DEDUCTIONS		NON-DEDUCTIBLE EXPENSES
Interest expenses within Australia	A1 <input type="text"/>		A2 <input type="text"/>
Interest expenses overseas	B1 <input type="text"/>		B2 <input type="text"/>
Capital works expenditure	D1 <input type="text"/>		D2 <input type="text"/>
Decline in value of depreciating assets	E1 <input type="text"/>		E2 <input type="text"/>
Insurance premiums – members	F1 <input type="text"/>		F2 <input type="text"/>
SMSF auditor fee	H1 <input type="text"/>		H2 <input type="text"/>
Investment expenses	I1 <input type="text"/>		I2 <input type="text"/>
Management and administration expenses	J1 <input type="text" value="2,129"/>		J2 <input type="text"/>
Forestry managed investment scheme expense	U1 <input type="text"/>		U2 <input type="text"/>
Other amounts	L1 <input type="text"/> <small>Code</small> <input type="text"/>		L2 <input type="text"/> <small>Code</small> <input type="text"/>
Tax losses deducted	M1 <input type="text"/>		
TOTAL DEDUCTIONS N <input type="text" value="2,129"/> (Total A1 to M1)		TOTAL NON-DEDUCTIBLE EXPENSES Y <input type="text" value="0"/> (Total A2 to L2)	
#TAXABLE INCOME OR LOSS <small>Loss</small> O <input type="text" value="11,235"/> <input type="text"/> (TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)		TOTAL SMSF EXPENSES Z <input type="text" value="2,129"/> (N plus Y)	

#This is a mandatory label.

Section D: Income tax calculation statement

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

13 Calculation statement

Please refer to the Self-managed superannuation fund annual return instructions 2021 on how to complete the calculation statement.

#Taxable income	A <input type="text" value="11,235"/>
<small>(an amount must be included even if it is zero)</small>	
#Tax on taxable income	T1 <input type="text" value="1,685.25"/>
<small>(an amount must be included even if it is zero)</small>	
#Tax on no-TFN-quoted contributions	J <input type="text" value="0.00"/>
<small>(an amount must be included even if it is zero)</small>	
Gross tax	B <input type="text" value="1,685.25"/>
<small>(T1 plus J)</small>	

1-5

Foreign income tax offset	C1 <input type="text"/>	Non-refundable non-carry forward tax offsets
Rebates and tax offsets	C2 <input type="text"/>	
		C <input type="text" value="0.00"/> (C1 plus C2)

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

Early stage venture capital limited partnership tax offset	D1 <input type="text"/>	Non-refundable carry forward tax offsets
Early stage venture capital limited partnership tax offset carried forward from previous year	D2 <input type="text"/>	
Early stage investor tax offset	D3 <input type="text"/>	
Early stage investor tax offset carried forward from previous year	D4 <input type="text"/>	
		D <input type="text" value="0.00"/> (D1 plus D2 plus D3 plus D4)

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

Complying fund's franking credits tax offset	E1 <input type="text" value="201.69"/>	Refundable tax offsets
No-TFN tax offset	E2 <input type="text"/>	
National rental affordability scheme tax offset	E3 <input type="text"/>	
Exploration credit tax offset	E4 <input type="text"/>	
		E <input type="text" value="201.69"/> (E1 plus E2 plus E3 plus E4)

#TAX PAYABLE T5
 (T3 less E - cannot be less than zero)

Section 102AAM interest charge
G

Fund's tax file number (TFN)

Credit for interest on early payments – amount of interest
H1

Credit for tax withheld – foreign resident withholding (excluding capital gains)
H2

Credit for tax withheld – where ABN or TFN not quoted (non-individual)
H3

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

Credit for interest on no-TFN tax offset
H6

Credit for foreign resident capital gains withholding amounts
H8

Eligible credits
H
 (H1 plus H2 plus H3 plus H5 plus H6 plus H8)

#Tax offset refunds
 (Remainder of refundable tax offsets). **I**
 (unused amount from label E- an amount must be included even if it is zero)

PAYG instalments raised
K

Supervisory levy
L

Supervisory levy adjustment for wound up funds
M

Supervisory levy adjustment for new funds
N

#This is a mandatory label.

Total amount of tax payable **S**
 (T5 plus G less H less I less K plus L less M plus N)

Section E: Losses

14 Losses

If total loss is greater than \$100,000, complete and attach a Losses schedule 2021.

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

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

Net capital losses brought forward from prior years		Net capital losses carried forward to later income years	
Non-Collectables	2,885		2,885
Collectables	0		0

Section F / Section G: **Member Information**

In Section F / G report all current members in the fund at 30 June.
Use Section F / G to report any former members or deceased members who held an interest in the fund at any time during the income year.

Title		Mr	See the Privacy note in the Declaration.	Member Number	1
Family name		Ingram	Member's TFN		
First given name		Derek		Account status	<input type="radio"/> Code
Other given names					
Date of birth		25/04/1971	If deceased, date of death		

Contributions

OPENING ACCOUNT BALANCE 52,889.45

Refer to instructions for completing these labels	Proceeds from primary residence disposal
Employer contributions	H
A 11,314.71	Receipt date
ABN of principal employer	H1
A1	Assessable foreign superannuation fund amount
Personal contributions	I
B	Non-assessable foreign superannuation fund amount
CGT small business retirement exemption	J
C	Transfer from reserve: assessable amount
CGT small business 15-year exemption amount	K
D	Transfer from reserve: non-assessable amount
Personal injury election	L
E	Contributions from non-complying funds and previously non-complying funds
Spouse and child contributions	T
F	Any other contributions (including Super Co-contributions and low Income Super Contributions)
Other third party contributions	M
G	
TOTAL CONTRIBUTIONS N 11,314.71	
(Sum of labels A to M)	

Other transactions

Accumulation phase account balance	Allocated earnings or losses	O 4,223.11	Loss
S1 68,427.27	Inward rollovers and transfers	P	
Retirement phase account balance - Non CDBIS	Outward rollovers and transfers	Q	Code
S2 0.00	Lump Sum payment	R1	Code
Retirement phase account balance - CDBIS	Income stream payment	R2	Code
S3 0.00			
<input type="text"/> TRIS Count	CLOSING ACCOUNT BALANCE S 68,427.27		
	S1 plus S2 plus S3		
Accumulation phase value	X1 68,427.27		
Retirement phase value	X2 0.00		
Outstanding limited recourse borrowing arrangement amount	Y 0.00		

1-8

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**

Debt securities **F**

Loans **G**

Listed shares **H**

Unlisted shares **I**

Limited recourse borrowing arrangements	
Australian residential real property	J1 <input type="text"/>
Australian non-residential real property	J2 <input type="text"/>
Overseas real property	J3 <input type="text"/>
Australian shares	J4 <input type="text"/>
Overseas shares	J5 <input type="text"/>
Other	J6 <input type="text"/>
Property count	J7 <input type="text"/>

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** Print Y for yes or N for no.

15f Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution? **A** Print Y for yes or N for no.

Did the members or related parties of the fund use personal guarantees or other security for the LRBA? **B** Print Y for yes or N for no.

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements	V1	<input type="text"/>	
Permissible temporary borrowings	V2	<input type="text"/>	
Other borrowings	V3	<input type="text"/>	
			Borrowings V <input type="text" value="0"/>

Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G) **W**

Reserve accounts **X**

Other liabilities **Y**

TOTAL LIABILITIES **Z**

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 2020–21 income year, write 2021). **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 2021. **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 2021 for each election **C**

If revoking an interposed entity election, print R, and complete and attach the Interposed entity election or revocation 2021. **D**

Section K: **Declarations**

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

Important

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

Privacy

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

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

TRUSTEE'S OR DIRECTOR'S DECLARATION:

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

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

Date Day Month Year

Preferred trustee or director contact details:

Title

Family name

First given name

Other given names

Phone number
Area code Number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return Hrs

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

TAX AGENT'S DECLARATION:

I,

declare that the Self-managed superannuation fund annual return 2021 has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature

Date Day Month Year

Tax agent's contact details

Title

Family name

First given name

Other given names

Tax agent's practice

Tax agent's phone number
Area code Number

Tax agent number

Reference number

The Ingram Retirement Fund

Financial Statements
For the year ended 30 June 2021



AR Quayle & Co
Certified Practising Accountants
Suite 8, 857 Doncaster Road
Doncaster East 3109

Phone: (03) 9898 1633 Fax: (03) 9972 5156

The Ingram Retirement Fund

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The Ingram Retirement Fund

Compilation Report to The Ingram Retirement Fund

We have compiled the accompanying special purpose financial statements of The Ingram Retirement Fund, which comprise the balance sheet as at 30 June 2021, the Statement of Profit and Loss for the year then ended, a summary of significant accounting policies, notes to the financial statements and trustee's declaration. The specific purpose for which the special purpose financial statements have been prepared is set out in Note 1 to the financial statements.

The Responsibility of the Director of the Trustee Company

The director of the trustee company of The Ingram Retirement Fund is solely responsible for the information contained in the special purpose financial statements, the reliability, accuracy and completeness of the information and for the determination that the financial reporting framework used is appropriate to meet its needs and for the purpose that the financial statements were prepared.

Our Responsibility

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

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

Assurance Disclaimer

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

The special purpose financial statements were compiled exclusively for the benefit of the director of the trustee company who is responsible for the reliability, accuracy and completeness of the information used to compile them. Accordingly, these special purpose financial statements may not be suitable for other purposes. We do not accept responsibility for the contents of the special purpose financial statements.

AR Quayle & Co
Suite 8, 857 Doncaster Road
Doncaster East

29 September, 2021

The Ingram Retirement Fund Trustee's Declaration

The director of DMI Packaging Pty Ltd has determined that the fund is not a reporting entity and that the special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

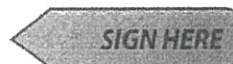
In the opinion of the director of the trustee company:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2021 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2021 and the results of its operations for the year then ended in accordance with the accounting policies described in Note 1 to the financial statements; and
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the Superannuation Fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2021.

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

X 

Derek Ingram, (Director)



Date 29/09/2021

The Ingram Retirement Fund
Operating Statement
For the year ended 30 June 2021

	Note	2021 \$	2020 \$
Investment revenue			
Interest		1,377	453
Dividends		471	453
Changes in net market values		6,619	(1,666)
Net investment revenue		8,467	(760)
Contributions revenue			
Employer contributions		11,315	4,764
Total contributions revenue		11,315	4,764
Total revenue		19,781	4,004
General administration expenses			
Accountancy		1,870	1,650
Filing Fees		259	
Total general administration expenses		2,129	1,650
Benefits accrued as a result of operations before income tax		17,652	2,354
Income tax expense		(2,115)	(262)
Increase in benefits accrued as a result of operations		15,538	2,091

The Ingram Retirement Fund
Statement of Financial Position as at 30 June 2021

	Note	2021 \$	2020 \$
Investments			
Shares in listed companies		22,480	15,861
Total Investments		22,480	15,861
Other Assets			
Cash and cash equivalents		46,067	34,707
Deferred tax asset		1,793	2,424
Total other assets		47,860	37,131
Total assets		70,340	52,992
Liabilities			
Current tax liabilities		1,913	103
Total liabilities		1,913	103
Net assets available to pay benefits		68,427	52,889
Represented by:			
Liability for accrued benefits allocated to members' accounts		68,427	52,889
		68,427	52,889

Member Statement The Trustee for the Ingram Retirement Fu

Detail			Balances
Member	Derek Ingram		
		Total benefits	68,427.27
Date of birth	25/04/1971	comprising:	
Date joined fund	22/12/2011	- Preserved	68,427.27
Service period start date	13/08/1987	- Restricted non-preserved	0.00
Date left fund		- Unrestricted non-preserved	0.00
Member mode	Accumulation		
		Including:	
		- Taxable component	61,497.27
Vested amount	68,427.27	- Tax free component	6,930.00
Insured death benefit	0.00	- Untaxed component	0.00
Total death benefit	68,427.27		
Disability benefit	0.00		

Detailed Account	Preserved	Restricted Non-Preserved	Unrestricted Non-Preserved	Total
Opening Balance at 01/07/2020	52,889.45	0.00	0.00	52,889.45
Add:				
Employer contributions	11,314.71	0.00	0.00	11,314.71
Member contributions	0.00	0.00	0.00	0.00
Other contributions	0.00	0.00	0.00	0.00
Proceeds of insurance policies	0.00	0.00	0.00	0.00
Share of net income/loss	6,539.38	0.00	0.00	6,539.38
Transfers in and from reserves	0.00	0.00	0.00	0.00
Less:				
Pension commencement	0.00	0.00	0.00	0.00
Pensions/lump sums paid	0.00	0.00	0.00	0.00
Contributions tax	1,697.21	0.00	0.00	1,697.21
Tax on untaxed benefits	0.00	0.00	0.00	0.00
Income tax	619.06	0.00	0.00	619.06
Insurance premiums	0.00	0.00	0.00	0.00
Management fees	0.00	0.00	0.00	0.00
Excess contributions tax	0.00	0.00	0.00	0.00
Transfers out and to reserves	0.00	0.00	0.00	0.00
Closing Balance at 30/06/2021	68,427.27	0.00	0.00	68,427.27

The Ingram Retirement Fund
Notes to the Financial Statements
For the year ended 30 June 2021

Note 1: Summary of Significant Accounting Policies

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

The financial statements have been prepared on an accrual 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 on 29 September, 2021 by the director of the trustee company.

(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 are made:

- (i) that the buyer and the seller deal with each other at arm's length in relation to the sale;
- (ii) that the sale occurred after proper marketing of the asset; and
- (iii) 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; and
 - (iv) investment properties at the trustee's assessment of their realisable value.
-

The Ingram Retirement Fund
Notes to the Financial Statements
For the year ended 30 June 2021

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

(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.

Interest revenue

Interest revenue is recognised in respect of fixed-interest securities, and cash and cash equivalent balances. Interest revenue is recognised as it accrues.

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.

Remeasurement changes in market value

Remeasurement changes in the market values of assets are recognised as income and determined as the difference between the market value at the 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 its member 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.

The Ingram Retirement Fund
Notes to the Financial Statements
For the year ended 30 June 2021

(e) Income Tax

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

Current tax and deferred tax are recognised in profit or loss. Current tax liabilities (assets) are therefore measured at the amounts expected to be paid to (recovered from) the relevant taxation authority.

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

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

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

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

(f) Goods and Services Tax (GST)

Revenues, expenses and assets are recognised net of the amount of GST, except where the amount of GST incurred is not recoverable from the Australian Taxation Office (ATO).

The net amount of GST recoverable from, or payable to, the ATO is included with other receivables or other payables in the statement of financial position.

(g) Critical Accounting Estimates and Judgments

The preparation of financial statements requires the trustee 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.

The Ingram Retirement Fund
Comparative Trial Balance as at 30 June 2021

	2021 \$ Dr	2021 \$ Cr	2020 \$ Dr	2020 \$ Cr
Income				
0716	Employers contributions			
0716.01	Employers contributions	11,314.71		4,763.57
		11,314.71		4,763.57
0800	Interest	1,377.21		453.47
0820	Dividends - franked	470.61		452.55
0850	Change in NMV shares in companies	6,618.87	1,665.99	
Expenses				
1510	Accountancy	1,870.00	1,650.00	
1685	Filing Fees	259.00		
1998	Income tax expense - earnings	2,114.57	262.23	
Current Assets				
2000	Sandhurst Trustees	2.83	2.82	
2001	Bendigo Bank	2,238.69	4,256.05	
2004	Westapc DRP Account	6.24	6.24	
2006	Latrobe Financial	43,819.32	30,442.12	
2450	Deferred tax asset	1,792.71	2,423.69	
Non Current Assets				
2520	Shares in listed companies	22,479.97	15,861.10	
Current Liabilities				
3325	Taxation	1,912.51		102.60
Equity				
4000	Opening balance - Members fund			
4000.01	Opening balance - Members fund	52,889.45		50,798.08
		52,889.45		50,798.08
4199	Yet To Be Allocated	0.03	0.03	
		74,583.36	56,570.27	56,570.27

These financial statements are unaudited. They must be read in conjunction with the attached Accountant's Compilation Report and Notes which form part of these financial statements.

The Ingram Retirement Fund
Comparative Trial Balance as at 30 June 2021

	2021	2021	2020	2020
	\$ Dr	\$ Cr	\$ Dr	\$ Cr
Net Profit		15,537.83		2,091.37

These financial statements are unaudited. They must be read in conjunction with the attached Accountant's Compilation Report and Notes which form part of these financial statements.

The Ingram Retirement Fund

Ledger Entries Report for the year ending 30 June, 2021

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 0716.01 - Employers contributions							
23/07/2020	000000014	J	Employer contribution			2,161.25	(2,161.25)
13/10/2020	000000005	J	Employer contribution			2,082.21	(4,243.46)
16/10/2020	000000034	J	2020 Fee paid by Employer			1,870.00	(6,113.46)
27/02/2021	000000006	J	Employer contribution			2,603.00	(8,716.46)
31/05/2021	000000007	J	Employer contribution			2,598.25	(11,314.71)
30/06/2021	000000035	J	Year end closing entry		11,314.71		0.00
Total					11,314.71	11,314.71	
Account number 0800 - Interest							
01/07/2020	000000002	J	Gross interest			0.01	(0.01)
03/07/2020	000000015	J	Gross interest			117.24	(117.25)
05/08/2020	000000016	J	Gross interest			116.44	(233.69)
03/09/2020	000000017	J	Gross interest			116.86	(350.55)
05/10/2020	000000018	J	Gross interest			113.56	(464.11)
05/11/2020	000000019	J	Gross interest			117.74	(581.85)
02/12/2020	000000020	J	Gross interest			114.38	(696.23)
06/01/2021	000000021	J	Gross interest			114.71	(810.94)
03/02/2021	000000022	J	Gross interest			115.40	(926.34)
03/03/2021	000000023	J	Gross interest			104.65	(1,030.99)
06/04/2021	000000024	J	Gross interest			116.26	(1,147.25)
04/05/2021	000000025	J	Gross interest			112.87	(1,260.12)
03/06/2021	000000026	J	Gross interest			117.09	(1,377.21)
30/06/2021	000000035	J	Year end closing entry		1,377.21		0.00
Total					1,377.21	1,377.21	
Account number 0820 - Dividends - franked							
30/09/2020	000000008	J	Franked dividend			102.90	(102.90)
07/10/2020	000000009	J	Franked dividend			129.36	(232.26)
30/03/2021	000000010	J	Franked dividend			157.50	(389.76)
08/04/2021	000000011	J	Franked dividend			80.85	(470.61)
30/06/2021	000000035	J	Year end closing entry		470.61		0.00
Total					470.61	470.61	

The Ingram Retirement Fund

Ledger Entries Report for the year ending 30 June, 2021

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 0850 - Change in NMV shares in companies							
30/06/2021	000000027	J	Revaluation - CBA shares			3,045.00	(3,045.00)
30/06/2021	000000027	J	Revaluation - CBA shares			152.25	(3,197.25)
30/06/2021	000000027	J	Revaluation - PPG shares			460.00	(3,657.25)
30/06/2021	000000027	J	Revaluation - PPG shares			10.68	(3,667.93)
30/06/2021	000000027	J	Revaluation - PPG shares			147.06	(3,814.99)
30/06/2021	000000027	J	Revaluation - MAY shares			4,000.00	(7,814.99)
30/06/2021	000000027	J	Revaluation - PPG shares			29.04	(7,844.03)
30/06/2021	000000028	J	Revaluation - ESL shares		1,232.34		(6,611.69)
30/06/2021	000000028	J	Revaluation - TIH shares			6.43	(6,618.12)
30/06/2021	000000028	J	Revaluation - TIH shares			0.75	(6,618.87)
30/06/2021	000000035	J	Year end closing entry		6,618.87		0.00
Total					7,851.21	7,851.21	
Account number 1510 - Accountancy							
16/10/2020	000000034	J	2020 Fee paid by Employer		1,870.00		1,870.00
30/06/2021	000000035	J	Year end closing entry			1,870.00	0.00
Total					1,870.00	1,870.00	
Account number 1685 - Filing Fees							
28/07/2020	000000013	J	ATO Filing Fee		259.00		259.00
30/06/2021	000000035	J	Year end closing entry			259.00	0.00
Total					259.00	259.00	
Account number 1998 - Income tax expense - earnings							
30/06/2021	000000029	J	Deferred tax		630.98		630.98
30/06/2021	000000030	J	Year end closing tax provision		1,483.59		2,114.57
30/06/2021	000000035	J	Year end closing entry			2,114.57	0.00
Total					2,114.57	2,114.57	

The Ingram Retirement Fund
Ledger Entries Report for the year ending 30 June, 2021

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 2000 - Sandhurst Trustees							
01/07/2020	000000002	J	Interest - Cash At Bank - Sandhurst		0.01		0.01
01/07/2020	000000033	J	Opening balance		2.82		2.83
16/06/2021	000000003	J	Account funds transfer			12,000.00	(11,997.17)
16/06/2021	000000004	J	Account funds transfer		12,000.00		2.83
Total					12,002.83	12,000.00	
Account number 2001 - Bendigo Bank							
01/07/2020	000000033	J	Opening balance		4,256.05		4,256.05
23/07/2020	000000014	J	Contribution - Derek Ingram		2,161.25		6,417.30
28/07/2020	000000012	J	Payment - Tax Refund - 2019 Refund		326.32		6,743.62
28/07/2020	000000013	J	ATO Filing Fee			259.00	6,484.62
30/09/2020	000000008	J	Net dividend - CBA		102.90		6,587.52
07/10/2020	000000009	J	Net dividend - PPG		129.36		6,716.88
13/10/2020	000000005	J	Contribution - Derek Ingram		2,082.21		8,799.09
27/02/2021	000000006	J	Contribution - Derek Ingram		2,603.00		11,402.09
30/03/2021	000000010	J	Net dividend - CBA		157.50		11,559.59
08/04/2021	000000011	J	Net dividend - PPG		80.85		11,640.44
31/05/2021	000000007	J	Contribution - Derek Ingram		2,598.25		14,238.69
16/06/2021	000000004	J	Account funds transfer			12,000.00	2,238.69
Total					14,497.69	12,259.00	
Account number 2004 - Westpac DRP Account							
01/07/2020	000000033	J	Opening balance		6.24		6.24
Total					6.24		

The Ingram Retirement Fund
Ledger Entries Report for the year ending 30 June, 2021

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 2006 - Latrobe Financial							
01/07/2020	000000033	J	Opening balance		30,442.12		30,442.12
03/07/2020	000000015	J	Interest - The Trustee for the Ingram Re		117.24		30,559.36
05/08/2020	000000016	J	Interest - The Trustee for the Ingram Re		116.44		30,675.80
03/09/2020	000000017	J	Interest - The Trustee for the Ingram Re		116.86		30,792.66
05/10/2020	000000018	J	Interest - The Trustee for the Ingram Re		113.56		30,906.22
05/11/2020	000000019	J	Interest - The Trustee for the Ingram Re		117.74		31,023.96
02/12/2020	000000020	J	Interest - The Trustee for the Ingram Re		114.38		31,138.34
06/01/2021	000000021	J	Interest - The Trustee for the Ingram Re		114.71		31,253.05
03/02/2021	000000022	J	Interest - The Trustee for the Ingram Re		115.40		31,368.45
03/03/2021	000000023	J	Interest - The Trustee for the Ingram Re		104.65		31,473.10
06/04/2021	000000024	J	Interest - The Trustee for the Ingram Re		116.26		31,589.36
04/05/2021	000000025	J	Interest - The Trustee for the Ingram Re		112.87		31,702.23
03/06/2021	000000026	J	Interest - The Trustee for the Ingram Re		117.09		31,819.32
16/06/2021	000000003	J	Account funds transfer		12,000.00		43,819.32
Total					43,819.32		
Account number 2450 - Deferred tax asset							
01/07/2020	000000033	J	Opening balance		2,423.69		2,423.69
30/06/2021	000000029	J	Deferred tax			630.98	1,792.71
Total					2,423.69	630.98	

The Ingram Retirement Fund

Ledger Entries Report for the year ending 30 June, 2021

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 2520 - Shares in listed companies							
01/07/2020	000000033	J	Opening balance		15,861.10		15,861.10
30/06/2021	000000027	J	Revaluation - CBA shares		3,045.00		18,906.10
30/06/2021	000000027	J	Revaluation - CBA shares		152.25		19,058.35
30/06/2021	000000027	J	Revaluation - PPG shares		460.00		19,518.35
30/06/2021	000000027	J	Revaluation - PPG shares		10.68		19,529.03
30/06/2021	000000027	J	Revaluation - PPG shares		147.06		19,676.09
30/06/2021	000000027	J	Revaluation - MAY shares		4,000.00		23,676.09
30/06/2021	000000027	J	Revaluation - PPG shares		29.04		23,705.13
30/06/2021	000000028	J	Revaluation - ESL shares			1,232.34	22,472.79
30/06/2021	000000028	J	Revaluation - TIH shares		6.43		22,479.22
30/06/2021	000000028	J	Revaluation - TIH shares		0.75		22,479.97
Total					23,712.31	1,232.34	
Account number 3325 - Taxation							
01/07/2020	000000033	J	Opening balance			102.60	(102.60)
28/07/2020	000000012	J	Payment - Tax Refund - 2019 Refund			326.32	(428.92)
30/06/2021	000000030	J	Year end closing tax provision			1,483.59	(1,912.51)
Total						1,912.51	
Account number 4000.01 - Opening balance - Members fund							
01/07/2020	000000033	J	Opening balance			52,889.45	(52,889.45)
30/06/2021	000000036	J	Year end closing entry			15,537.82	(68,427.27)
Total						68,427.27	
Account number 4049.01 - Share of profit							
30/06/2021	000000036	J	Year end closing entry			15,537.82	(15,537.82)
30/06/2021	000000036	J	Year end closing entry		15,537.82		0.00
Total					15,537.82	15,537.82	

The Ingram Retirement Fund

Ledger Entries Report for the year ending 30 June, 2021

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
Account number 4199 - Funds yet to be allocated							
01/07/2020	000000033	J	Opening balance		0.03		0.03
30/06/2021	000000035	J	Year end closing entry			15,537.83	(15,537.80)
30/06/2021	000000036	J	Year end closing entry		15,537.82		0.02
Total					<u>15,537.85</u>	<u>15,537.83</u>	

Tax Reconciliation Report

The Trustee for the Ingram Retirement Fu

Accounting Profit as per Operating Statement	17,652.40
Less:	
Utilised Carried Forward Tax Losses	0.00
Accounting Capital Gains	0.00
Distributed Capital Gains	0.00
Increase in Net Market Values	6,618.87
Non Taxable Distributions Received	0.00
Exempt Pension Income	0.00
Rollovers Received	0.00
Insurance Proceeds	0.00
Non-Concessional Contributions	0.00
LIC Capital Gain Deduction	0.00
	6,618.87
	11,033.53
Add:	
Taxable Capital Gains	0.00
Franking/Imputation Credits	201.69
Foreign Credits	0.00
Decrease in Net Market Values	0.00
Pension Non-deductible Expenses	0.00
Other Non-deductible Expense	0.00
Pension Payments	0.00
Benefit Payments	0.00
Rollovers Out	0.00
Untaxed Benefits Received	0.00
Excess Contributions Tax	0.00
	201.69
	11,235.22
Taxable Income (Loss)	
Gross Tax	1,685.28
Less:	
Franking/Imputation Credits	201.69
Foreign Credits	0.00
TFN Credits	0.00
PAYG Installments	0.00
	201.69
Income Tax Payable (Refundable)	1,483.59
Add:	
Supervisory Levy	259.00
Non Arm's Length Income Tax	0.00
Total Amount Due (Refundable)	1,742.59

Investment Summary

The Trustee for the Ingram Retirement Fu as at 30/06/2021

Investment Accounts	Units	Average Cost	Market Price	Total Cost	Total Market Value	Unrealised Gain (Loss)
Bendigo Bank	2,238.69	1.00	1.00	2,238.69	2,238.69	
Cash At Bank - Sandhurst	2.83	1.00	1.00	2.83	2.83	
Clearing Account	0.00	1.00	1.00	0.00	0.00	
Outstanding Deposits	0.00	1.00	1.00	0.00	0.00	
The Trustee for the Ingram Retir	43,819.32	1.00	1.00	43,819.32	43,819.32	
Westpac DRP Account	6.24	1.00	1.00	6.24	6.24	
				46,067.08	46,067.08	0.00
ASX Listed						
CBA	105.0000	91.0376	99.8700	9,558.95	10,486.35	927.40
ESL	17860.0000	0.3111	0.0010	5,556.55	17.86	(5,538.69)
MAY	250000.0000	0.0241	0.0220	6,019.95	5,500.00	(519.95)
PPG	32339.0000	0.3988	0.2000	12,895.22	6,467.80	(6,427.42)
TIH	7972.0000	0.7611	0.0010	6,067.35	7.97	(6,059.38)
				40,098.02	22,479.98	(17,618.04)
Receivables						
Tax Refund	(0.10)	1.00	1.00	(0.10)	(0.10)	0.00
				(0.10)	(0.10)	0.00
Liabilities						
Tax Payable	428.82	1.00	1.00	428.82	428.82	
Tax Payable	1,483.59	1.00	1.00	1,483.59	1,483.59	
Deferred tax	(1,792.71)	1.00	1.00	(1,792.71)	(1,792.71)	
				119.70	119.70	0.00
Total				86,045.30	68,427.26	(17,618.04)



Australian Government
Australian Taxation Office

Agent AR QUAYLE & CO
Client THE TRUSTEE FOR THE INGRAM
 RETIREMENT FUND
ABN 28 575 610 985
TFN 933 671 963

Income tax 551

Date generated	29/09/2021
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

2 results found - from **29 September 2019** to **29 September 2021** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
24 Jul 2020	29 Jul 2020	EFT refund for Income Tax for the period from 01 Jul 18 to 30 Jun 19	\$67.32		\$0.00
24 Jul 2020	30 Jun 2020	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 18 to 30 Jun 19		\$67.32	\$67.32 CR

Payment Advice



**Commonwealth
Bank**

ABN 48 123 123 124

All Registry communications to:
Commonwealth Bank of Australia
Locked Bag A14, Sydney South, NSW, 1235
Telephone: 1800 022 440
ASX Code: **CBA**
Email: cba@linkmarketservices.com.au
Website: www.linkmarketservices.com.au

COMMONWEALTH BANK OF AUSTRALIA

ABN: 48 123 123 124

DMI PACKAGING PTY LTD <THE INGRAM RETIRE FUND A/C>
19 COTTAGE PLACE
MORNINGTON VIC
3931

DIVIDEND STATEMENT

Reference No.: X*****4416
Payment Date: 30 September 2020
Record Date: 20 August 2020

Security Description	Dividend Rate per Share	Participating Shares	Unfranked Amount	Franked Amount	Total Payment	Franking Credit
CBA - ORDINARY SHARES	\$0.98	105	\$0.00	\$102.90	\$102.90	\$44.10
		Less Withholding Tax			\$0.00	
		Net Amount			AUD 102.90	
		Represented By:				
		Direct Credit amount			AUD 102.90	

BANKING INSTRUCTIONS

The amount of AUD 102.90 was deposited to the bank account detailed below:

BENDIGO BANK

DMI PACKAGING PL
BSB: 633-000 ACC: *****9990

DIRECT CREDIT REFERENCE NO.: 1249472068

FRANKING INFORMATION

Franked Rate per Share	\$0.98
Franking Percentage	100%
Company Tax Rate	30%

New Zealand Imputation Credit in NZD

\$10.50

Attached to this dividend is a New Zealand Imputation Credit of NZ\$0.10 per share. The only Commonwealth Bank shareholders who may obtain benefits from the New Zealand Imputation Credits are New Zealand resident taxpayers who meet certain other requirements. If you require further information, we recommend you talk to your tax advisor or the New Zealand Inland Revenue Department.

For the avoidance of doubt, the offer of the Dividend Reinvestment Plan (DRP) to the public in New Zealand is made in compliance with Australian law and any code, rules or other requirements relating to the offer of the DRP in Australia.

The total amount together with the franking credit (if any) should be disclosed as assessable income in your Australian tax return.

Note: You may require this statement for taxation purposes. All investors should seek independent advice relevant to their own particular circumstances.

Please ensure your details are current by viewing and updating via the online service centre.



Pro-Pac Packaging Limited ABN: 36112971874

7-4
Pro-Pac Packaging Limited
ABN 36 112 971 874

All correspondence to:

BoardRoom
Smart Business Solutions

Boardroom Pty Limited
ABN 14 003 209 836
GPO Box 3993
Sydney NSW 2001

Tel: 1300 737 760 (within Australia)
Tel: +61 2 9290 9600 (outside Australia)
Fax: +61 2 9279 0664
www.boardroomlimited.com.au
enquiries@boardroomlimited.com.au

DMI PACKAGING PTY LTD
<THE INGRAM RETIRE FUND A/C>
19 COTTAGE PLACE
MORNINGTON VIC 3931

Reference Number: S00033563060
TFN/ABN Status: Quoted
Subregister: CHESS
Record Date: 16/09/2020
Payment Date: 07/10/2020

Dividend Statement

Payment Description: Final Dividend for the period end 30 June 2020

Security Class: Fully Paid Ordinary Share

ASX Code: PPG

Number of shares held at Record Date	Dividend Rate per share	Gross Dividend	Withholding Tax ¹	Net Dividend Credited	Franked Amount ²	Unfranked Amount	Franking Credit ³
32,339	0.4 cents	\$129.36	Nil	\$129.36	\$129.36	Nil	\$55.44

- This withholding tax applies to you if the dividend amount is partially or totally unfranked and you are a:
 - resident of Australia and your TFN or ABN has not been recorded by the share registry. TFN withholding tax is deducted from the gross unfranked portion of the dividend at the highest marginal tax rate applying to personal income; or
 - non-resident of Australia. Non-resident withholding tax (30%) is deducted from the gross unfranked portion of the dividend unless you are a resident of a country which has entered into a Double Taxation Agreement with Australia. In that case a lower rate (generally 15%) may apply.
- This dividend is 100% franked.
- The franking credit has been calculated at the rate of 30%.

Direct Credit Instruction

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

Bendigo Bank Limited

BSB 633-000
Account No *****990

Amount Deposited
\$129.36

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

Please retain this statement for taxation purposes

S00033563060



Pro-Pac Packaging Limited ABN: 36112971874

Pro-Pac Packaging Limited
ABN 36 112 971 874

All correspondence to:

BoardRoom
Smart Business Solutions

Boardroom Pty Limited
ABN 14 003 209 836
GPO Box 3993
Sydney NSW 2001

Tel: 1300 737 760 (within Australia)
Tel: +61 2 9290 9600 (outside Australia)
Fax: +61 2 9279 0664

www.boardroomlimited.com.au
enquiries@boardroomlimited.com.au

DMI PACKAGING PTY LTD
<THE INGRAM RETIRE FUND A/C>
19 COTTAGE PLACE
MORNINGTON VIC 3931

Reference Number: S00033563060
TFN/ABN Status: Quoted
Subregister: CHES
Record Date: 18/03/2021
Payment Date: 08/04/2021

Dividend Statement

Payment Description: Interim Dividend for the period end 31 December 2020

Security Class: Fully Paid Ordinary Share

ASX Code: PPG

Number of shares held at Record Date	Dividend Rate per share	Gross Dividend	Withholding Tax ¹	Net Dividend Credited	Franked Amount ²	Unfranked Amount	Franking Credit ³
32,339	0.25 cents	\$80.85	Nil	\$80.85	\$80.85	Nil	\$34.65

- This withholding tax applies to you if the dividend amount is partially or totally unfranked and you are a:
 - resident of Australia and your TFN or ABN has not been recorded by the share registry. TFN withholding tax is deducted from the gross unfranked portion of the dividend at the highest marginal tax rate applying to personal income; or
 - non-resident of Australia. Non-resident withholding tax (30%) is deducted from the gross unfranked portion of the dividend unless you are a resident of a country which has entered into a Double Taxation Agreement with Australia. In that case a lower rate (generally 15%) may apply.
- This dividend is 100% franked
- The franking credit has been calculated at the rate of 30%.

Direct Credit Instruction

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

Bendigo Bank Limited

BSB 633-000
Account No *****990

Amount Deposited
\$80.85

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

Please retain this statement for taxation purposes

S00033563060

009093

DMI PACKAGING PTY LTD
U 24 75 CLIFTON GR
CARRUM DOWNS VIC 3201

Your details at a glance

BSB number	633-000
Account number	145108429
Customer number	27133958/X101
Account title	DMI PACKAGING PTY LTD ATF THE INGRAM RETIREMENT FUND

Account summary

Statement period	1 Feb 2020 - 31 Jul 2020
Statement number	17
Opening balance on 1 Feb 2020	\$1.99
Deposits & credits	\$30,000.84
Withdrawals & debits	\$30,000.00
Closing Balance on 31 Jul 2020	\$2.83



Any questions?

Contact Gary Millen at 85 Main St, Mornington 3931 on **03 5975 4477**, or call **1300 BENDIGO** (1300 236 344).

Sandhurst Cash Common Fund

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$1.99
5 Feb 20	DIRECT CREDIT 9005865 CMC MARKETS STOC 0952087558		30,000.00	30,001.99
7 Feb 20	DIRECT CREDIT LTdirect 596703 LTdirect 596703 0952737644		0.01	30,002.00
10 Feb 20	DIRECT DEBIT Investment 801215 LaTrobe Fund PMO 0952997684	30,000.00		2.00
1 Apr 20	TRUST DISTRIBUTION		0.82	2.82
1 Jul 20	TRUST DISTRIBUTION		0.01 /	2.83
Transaction totals / Closing balance		\$30,000.00	\$30,000.84	\$2.83

Customers can now utilise Bendigo's internet and phone banking services. For more information please phone 1300 236 344.

273BH1134 / E-0 / S-735 / I-735 / 0027133958112635

Transaction details:-**Investment return paid during the reporting period**

This is the total trust distribution paid to your account and is net of indirect costs of your investment (see 'Transactions' section). Interest rates are subject to change. For the current interest rate, visit our website at www.sandhursttrustees.com.au or call us on 1800 634 969.

Termination value at end of reporting period

The termination value is the '**Closing Balance**' of your investment (see 'Account summary') plus any unpaid distribution entitlements for the period.

Fees and costs**Direct Fees and Costs**

\$0.00

These fees and costs are deducted directly from your account. Direct fees and costs relate only to accounts with the optional related banking facilities (which are provided by Bendigo Bank), such as the personal cheque facility.

Indirect costs of your investment

\$3.47

This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment but are not charged to you directly as a fee. In other words, these indirect costs are deducted from the assets of the Fund before income is distributed.

The indirect costs of your investment are calculated by multiplying your average daily account balance for the period by the indirect cost ratio of the Fund. The indirect costs of your investment amount is an estimate only and may vary from the actual costs incurred.

Total fees you paid

\$3.47

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

Your tax return and your statement

Each year in your tax return, you must declare your share of the Fund's net income. Your share of the Fund's net income includes any trust distribution relating to the period 1 July to 30 June, irrespective of whether the income is reinvested or payment occurs at a later date. The total amount of income you receive for the tax period should be declared under **Tax Return Label 13U - Distributions from Trusts**.

Further information

Sandhurst Trustees Limited (Sandhurst) suggests you carefully check all entries on your statement. Apparent errors or possible unauthorised transactions should be promptly reported to your local Bendigo Bank branch (see 'Any questions?') or to Sandhurst on 1800 634 969.

An electronic version of the latest Annual Report for the Fund is accessible on our website www.sandhursttrustees.com.au/annualreports from 31 December.

Further information in relation to this product and related banking facilities are available on request by contacting Sandhurst or your local Bendigo Bank branch. You can obtain a copy of the latest Product Disclosure Statement and the related banking facilities Terms and Conditions (which also includes further information about fees and costs) and any updated information on request or online at www.sandhursttrustees.com.au.

Enquiries and complaints

Sandhurst has a dispute resolution mechanism that covers complaints. Sandhurst aims to deal with all questions, concerns or complaints promptly and efficiently. If you have any questions, concerns or complaints about your investment please contact Sandhurst by telephone on 1800 634 969 or your local Bendigo Bank branch.

If you are not satisfied with our response or your complaint has not been resolved within 45 days, you can refer your complaint to the:

Australian Financial Complaints Authority
GPO Box 3, Melbourne, VIC, 3001
Telephone: 1800 931 678, Website: afca.org.au
Email: info@afca.org.au



009093



DMI PACKAGING PTY LTD
U 24 75 CLIFTON GR
CARRUM DOWNS VIC 3201

Your details at a glance

BSB number	633-000
Account number	145108429
Customer number	27133958/X101
Account title	DMI PACKAGING PTY LTD ATF THE INGRAM RETIREMENT FUND

Account summary

Statement period	1 Aug 2020 - 31 Jan 2021
Statement number	18
Opening balance on 1 Aug 2020	\$2.83
Deposits & credits	\$0.00
Withdrawals & debits	\$0.00
Closing Balance on 31 Jan 2021	\$2.83

Want to
know more?

bendigobank.com.au/managedfunds

Any questions?

Contact Gary Millen at 85 Main St, Mornington 3931
on **03 5975 4477**, or call **1300 BENDIGO**
(1300 236 344).

Sandhurst Cash Common Fund

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$2.83
1 Oct 20	TRUST DISTRIBUTION		0.00	2.83
1 Jan 21	TRUST DISTRIBUTION		0.00	2.83
Transaction totals / Closing balance		\$0.00	\$0.00	\$2.83

Customers can now utilise Bendigo's
internet and phone banking services.
For more information please phone 1300 236 344.

Transaction details:-

Investment return paid during the reporting period

This is the total trust distribution paid to your account and is net of indirect costs of your investment (see 'Transactions' section). Interest rates are subject to change. For the current interest rate, visit our website at www.sandhursttrustees.com.au or call us on 1800 634 969.

Termination value at end of reporting period

The termination value is the '**Closing Balance**' of your investment (see 'Account summary') plus any unpaid distribution entitlements for the period.

Fees and costs

Direct Fees and Costs

\$0.00

These fees and costs are deducted directly from your account. Direct fees and costs relate only to accounts with the optional related banking facilities (which are provided by Bendigo Bank), such as the personal cheque facility.



Account number	145108429
Statement period	01/08/2020 to 31/01/2021
Statement number	18 (page 2 of 2)

Indirect costs of your investment

\$0.01

This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment but are not charged to you directly as a fee. In other words, these indirect costs are deducted from the assets of the Fund before income is distributed.

The indirect costs of your investment are calculated by multiplying your average daily account balance for the period by the indirect cost ratio of the Fund. The indirect costs of your investment amount is an estimate only and may vary from the actual costs incurred.

Total fees you paid

\$0.01

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

Your tax return and your statement

Each year in your tax return, you must declare your share of the Fund's net income. Your share of the Fund's net income includes any trust distribution relating to the period 1 July to 30 June, irrespective of whether the income is reinvested or payment occurs at a later date. The total amount of income you receive for the tax period should be declared under **Tax Return Label 13U - Distributions from Trusts**.

Further information

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Enquiries and complaints

Sandhurst has a dispute resolution procedure to deal with your complaints. All complaints will be handled in a courteous and confidential manner and dealt with within 45 days. If you have any questions, concerns or complaints about your investment please contact us on 1800 634 969.

If you are not satisfied with the response provided by our team, you have the option of referring the matter to Customer Advocate who will impartially assess your complaint, keep you informed of the progress and provide you with a response:

Telephone - 1300 139 572 (+61 3 5485 7919) between 8:30am and 5:00pm Victorian time, weekdays

Email - customeradvocate@bendigoadelaide.com.au

Mail - write to Customer Advocate, Reply Paid 480, Bendigo VIC 3552

Alternatively (or following consideration by the Customer Advocate) you may refer your complaint directly to:

Australian Financial Complaints Authority (AFCA)

GPO Box 3, Melbourne, VIC, 3001

Phone: 1800 931 678

Fax: 03 9613 6399

Email: info@afca.org.au

Time limits may apply to complain to AFCA so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expire.

009093

 DMI PACKAGING PTY LTD
 U 24 75 CLIFTON GR
 CARRUM DOWNS VIC 3201

Your details at a glance

BSB number	633-000
Account number	145108429
Customer number	27133958/X101
Account title	DMI PACKAGING PTY LTD ATF THE INGRAM RETIREMENT FUND

Account summary

Statement period	1 Feb 2021 - 31 Jul 2021
Statement number	19
Opening balance on 1 Feb 2021	\$2.83
Deposits & credits	\$12,000.00
Withdrawals & debits	\$12,000.00
Closing Balance on 31 Jul 2021	\$2.83



Any questions?

Contact Gary Millen at 85 Main St, Mornington 3931 on **03 5975 4477**, or call **1300 BENDIGO** (1300 236 344).

Sandhurst Cash Common Fund

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$2.83
1 Apr 21	TRUST DISTRIBUTION		0.00	2.83
16 Jun 21	DIRECT CREDIT 16460443 CMC MARKETS STOC 0058930569		12,000.00 /	12,002.83
16 Jun 21	DIRECT DEBIT Investment 801215 LaTrobe Fund PMO 0059025011	12,000.00 /		2.83
1 Jul 21	TRUST DISTRIBUTION		0.00	2.83
Transaction totals / Closing balance		\$12,000.00	\$12,000.00	\$2.83

Customers can now utilise Bendigo's internet and phone banking services. For more information please phone 1300 236 344.

478BH1132 / E-0 / S-684 / I-684 / 0027133958110608

Transaction details:-**Investment return paid during the reporting period**

This is the total trust distribution paid to your account and is net of indirect costs of your investment (see 'Transactions' section). Interest rates are subject to change. For the current interest rate, visit our website at www.bendigobank.com.au/managedfundsrates or call us on 1800 634 969.

Termination value at end of reporting period

The termination value is the '**Closing Balance**' of your investment (see 'Account summary') plus any unpaid distribution entitlements for the period.

Fees and costs**Fees deducted directly from your account***

\$0.00

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

Fees and costs deducted from your investment ^

\$0.01

This approximate amount has been deducted from your investment and covers amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement.

TOTAL FEES AND COSTS YOU PAID

\$0.01

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

* May include transaction and services fees charged by Bendigo bank if you utilise related banking facilities.

^ Fees and costs deducted from your investment are calculated by multiplying your average daily investment balance for the period by the management costs and net transactional and operational costs of the fund. The fees and costs deducted from your investment are an estimate only and may vary from the actual costs incurred.

Your tax return and your statement

Each year in your tax return, you must declare your share of the Fund's net income. Your share of the Fund's net income includes any trust distribution relating to the period 1 July to 30 June, irrespective of whether the income is reinvested or payment occurs at a later date. The total amount of income you receive for the tax period should be declared under **Tax Return Label 13U - Distributions from Trusts**.

Further information

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Australian Financial Complaints Authority (AFCA)

GPO Box 3, Melbourne, VIC, 3001

Phone: 1800 931 678

Fax: 03 9613 6399

Email: info@afca.org.au

Website: www.afca.org.au

Time limits may apply to complain to AFCA so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expire.

7-12

Bendigo Cash Settlement Account

032/06362 008331



CMC MARKETS STOCKBROKING LIMITED
DMI PACKAGING PTY LTD
19 COTTAGE PL
MORNINGTON VIC 3931

Your details at a glance

BSB number 633-000
Account number 145829990
Customer number 27471960/OS01
Account title CMC MARKETS STOCKBROKING LTD
OBO DMI PACKAGING PTY LTD <ATF THE INGRAM
RETIREMENT FUND A/C> (BENDIGO INVEST DIRECT)

Account summary

Statement period 1 Jul 2020 - 30 Sep 2020
Statement number 51
Opening balance on 1 Jul 2020 \$4,256.05
Deposits & credits \$2,331.47
Withdrawals & debits \$0.00
Closing Balance on 30 Sep 2020 **\$6,587.52**

We're changing
for the better

Introducing our new logo



Any questions?

Contact Customer Service Team at Level 12, 175 Pitt Street,
Sydney 2000 on **1300 788 982**, or call **1300 BENDIGO**
(1300 236 344).

Bendigo Cash Settlement Account

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$4,256.05
1 Jul 20	INTEREST		0.00	4,256.05
23 Jul 20	OSKO PAYMENT DMI PACKAGING PTY LT MARCH QTR		2,161.25	6,417.30
28 Jul 20	DIRECT CREDIT ATO008000012862654 ATO 0988335501		67.32	6,484.62
1 Aug 20	INTEREST		0.00	6,484.62
1 Sep 20	INTEREST		0.00	6,484.62
30 Sep 20	DIVIDEND 001249472068 N CBA FNL DIV 0001987418		102.90	6,587.52
Transaction totals / Closing balance		\$0.00	\$2,331.47	\$6,587.52

472BH102 / E-6362 / S-10090 / I-20179 / 0027471960075590

Bendigo Cash Settlement Account

032/05812 008331



CMC MARKETS STOCKBROKING LIMITED
DMI PACKAGING PTY LTD
19 COTTAGE PL
MORNINGTON VIC 3931

Your details at a glance

BSB number 633-000
Account number 145829990
Customer number 27471960/OS01
Account title CMC MARKETS STOCKBROKING LTD
OBO DMI PACKAGING PTY LTD <ATF THE INGRAM
RETIREMENT FUND A/C> (BENDIGO INVEST DIRECT)

Account summary

Statement period 1 Oct 2020 - 31 Dec 2020
Statement number 52
Opening balance on 1 Oct 2020 \$6,587.52
Deposits & credits \$2,211.57
Withdrawals & debits \$0.00
Closing Balance on 31 Dec 2020 \$8,799.09

We've got your
back because
you've got ours



Any questions?

Contact Customer Service Team at Level 12, 175 Pitt Street, Sydney 2000 on **1300 788 982**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Cash Settlement Account

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				
1 Oct 20	INTEREST		0.00	6,587.52
7 Oct 20	DIVIDEND S00033563060 N PROPAC PACKAGING 0003642653		129.36 /	6,716.88
13 Oct 20	OSKO PAYMENT DMI PACKAGING PTY LT DJI SUPER SEPT QTR		2,082.21 /	8,799.09
1 Nov 20	INTEREST		0.00	8,799.09
1 Dec 20	INTEREST		0.00	8,799.09
Transaction totals / Closing balance		\$0.00	\$2,211.57	\$8,799.09

6090701103 / E-0812 / S-00001 / F-11 / 195 / 002/4 / 1960150869

Bendigo Cash Settlement Account

032/06114 008331



CMC MARKETS STOCKBROKING LIMITED
 DMI PACKAGING PTY LTD
 19 COTTAGE PL
 MORNINGTON VIC 3931

Your details at a glance

BSB number 633-000
Account number 145829990
 Customer number 27471960/OS01
 Account title CMC MARKETS STOCKBROKING LTD
 OBO DMI PACKAGING PTY LTD <ATF THE INGRAM
 RETIREMENT FUND A/C> (BENDIGO INVEST DIRECT)

Account summary

Statement period 1 Jan 2021 - 31 Mar 2021
 Statement number 53
 Opening balance on 1 Jan 2021 \$8,799.09
 Deposits & credits \$2,760.50
 Withdrawals & debits \$0.00
Closing Balance on 31 Mar 2021 \$11,559.59

We've got your
 back because
 you've got ours



Any questions?

Contact Customer Service Team at Level 12, 175 Pitt Street, Sydney 2000 on **1300 788 982**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Cash Settlement Account

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$8,799.09
1 Jan 21	INTEREST		0.00	8,799.09
27 Jan 21	OSKO PAYMENT DMI PACKAGING PTY LT DEC QTR		2,603.00 ✓	11,402.09
1 Feb 21	INTEREST		0.00	11,402.09
1 Mar 21	INTEREST		0.00	11,402.09
30 Mar 21	DIVIDEND 001256301555 N CBA ITM DIV 0041584928		157.50 ✓	11,559.59
Transaction totals / Closing balance		\$0.00	\$2,760.50	\$11,559.59

071BH102 / E-6114 / S-10329 / I-20657 / 0027471960074364

Bendigo Cash Settlement Account

032/07201 008331



CMC MARKETS STOCKBROKING LIMITED
DMI PACKAGING PTY LTD
19 COTTAGE PL
MORNINGTON VIC 3931

Your details at a glance

BSB number 633-000
Account number 145829990
Customer number 27471960/OS01
Account title CMC MARKETS STOCKBROKING LTD
OBO DMI PACKAGING PTY LTD <ATF THE INGRAM
RETIREMENT FUND A/C> (BENDIGO INVEST DIRECT)

Account summary

Statement period 1 Apr 2021 - 30 Jun 2021
Statement number 54
Opening balance on 1 Apr 2021 \$11,559.59
Deposits & credits \$2,679.10
Withdrawals & debits \$12,000.00
Closing Balance on 30 Jun 2021 \$2,238.69

We've got your
back because
you've got ours



Any questions?

Contact Customer Service Team at Level 12, 175 Pitt Street, Sydney 2000 on **1300 788 982**, or call **1300 BENDIGO** (1300 236 344).

Bendigo Cash Settlement Account

Date	Transaction	Withdrawals	Deposits	Balance
Opening balance				\$11,559.59
1 Apr 21	INTEREST		0.00	11,559.59
8 Apr 21	DIVIDEND S00033563060 N PROPAC PACKAGING 0043886793		80.85 /	11,640.44
1 May 21	INTEREST		0.00	11,640.44
31 May 21	OSKO PAYMENT DMI PACKAGING PTY LT MARCH QTR 2021		2,598.25 /	14,238.69
1 Jun 21	INTEREST		0.00	14,238.69
16 Jun 21	DIRECT DEBIT 16460442 CMC MARKETS STOC 0058924509	12,000.00 /		2,238.69
Transaction totals / Closing balance		\$12,000.00	\$2,679.10	\$2,238.69 /



La Trobe Financial Asset Management Limited ABN 27 007 332 363 AFSL 222213
La Trobe Australian Credit Fund ARSN 088 178 321

Investor Account 801215

Page 2 of 2
Statement Print Date 22 July 2021
Statement Period 1 June 2021 - 30 June 2021
TFN - Held
BPAY® Reference No. 8012155

The Ingram Retirement Fund
19 Cottage Pl
MORNINGTON VIC 3931

Investment Transaction Summary

Date	Transaction Description	Debit (\$)	Credit (\$)	Balance (\$)
12 Month Term Account Opening Balance				31,702.23
03 Jun	Interest earned - MAY 21 - 4.35% p.a.	0.00	117.09	31,819.32
16 Jun	La Trobe Direct New Investment	0.00	12,000.00	43,819.32
Closing Balance				43,819.32



QANTAS POINTS SUMMARY

Client Name	QFF#	Qantas Points earned this period*
Derek John Ingram	xxxxxxx337	3,000*

*Qantas Points earned during this period are subject to Qantas' verification process and eligibility criteria. Ts&Cs and exclusions apply latrobefinancial.com.au/qantas. If you are eligible to receive Qantas Points, the Points will be credited to the nominated account within 60 days of receipt of the investment.



La Trobe Financial Asset Management Limited ABN 27 007 332 363 AFSL 222213
La Trobe Australian Credit Fund ARSN 088 178 321

Investor Account 801215

Page 1 of 2
Statement Print Date 22 July 2021
Statement Period 1 June 2021 - 30 June 2021
TFN - Held
BPAY® Reference No. 8012155

The Ingram Retirement Fund
19 Cottage Pl
MORNINGTON VIC 3931

La Trobe Australian Credit Fund
Investment Account Summary - June 2021

Investor: DMI PACKAGING PTY LTD ATF The Ingram Retirement Fund

Table with 2 columns: Description and Amount. Rows include Opening Balance 1 June 2021, New Investments, Redemptions, Reinvested Interest, Fees, and Closing Balance 30 June 2021.

Table with 4 columns: Investment Account Breakdown, Holdings (\$), Avg Current Rate p.a. as at 30 Jun 2021, and Interest Paid (\$). Rows include Classic Notice Account, 90 Day Notice Account, 12 Month Term Account, Select Peer-to-Peer (P2P) Accounts, 4 Year Term Account, and Interest Paid this period (net).

Interest has been reinvested into your 12 Month Term Account

Interest Paid this Financial Year to Date

Table with 6 columns: Account Type, Amount, and Interest Paid YTD. Rows include Classic Notice Account, 90 Day Notice Account, 12 Month Term Account, Select Peer-to-Peer (P2P) Accounts, 4 Year Term Account, and Interest Paid YTD.

Investing with La Trobe Financial

Investing is made easier with La Trobe Direct - Australia's leading online investment portal. You can view, transact and update your account details by registering for La Trobe Direct at https://www.latrobedirect.com (desktop) or via your mobile device at the App Store (Apple) or Play Store (Android).

To invest via BPAY see the final page of this document for Biller Codes & the top of this document for your reference number.

To invest via electronic transfer use BSB 062 986 and the account number of your chosen investment:

- Classic Notice Account: 801 215 013
90 Day Notice Account: 801 215 112
12 Month Term Account: 801 215 047
4 Year Term Account: 801 215 104

Fund Update

In November, the Reserve Bank reduced the Official Cash Rate by 0.15% p.a. to 0.10% p.a.. Accordingly, effective 1 December 2020 La Trobe Financial's new distribution rates will be as follows:

- Classic Notice: reduced by 0.20% to 0.85% p.a. variable (previously 1.05% p.a.).*
90 Day Notice: reduced by 0.25% to 2.25% p.a. variable (previously 2.50% p.a.).*
12 Month Term: reduced by 0.15% to 4.35% p.a. variable (previously 4.50% p.a.).*
4 Year Term: reduced by 0.15% to 5.50% p.a. variable (previously 5.65% p.a.).*

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La Trobe Financial Asset Management Limited ABN 27 007 332 363 AFSL 222213
La Trobe Australian Credit Fund ARSN 088 178 321

Investor Account 801215

Page 2 of 2
Statement Print Date 4 June 2021
Statement Period **1 May 2021 - 31 May 2021**
TFN - Held
BPAY® Reference No. 8012155

The Ingram Retirement Fund
19 Cottage Pl
MORNINGTON VIC 3931

Investment Transaction Summary

Date	Transaction Description	Debit (\$)	Credit (\$)	Balance (\$)
	12 Month Term Account Opening Balance			31,589.36
04 May	Interest earned - APR 21 - 4.35% p.a.	0.00	112.87	31,702.23
	Closing Balance	0.00	112.87	31,702.23



Investor Activity Statement

Investor Relations
 Level 25, 333 Collins Street, Melbourne VIC 3000
 GPO Box 2289, Melbourne VIC 3001
 Enquiries 1800 818 818
 investor@latrobefinancial.com.au
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The Ingram Retirement Fund
 19 Cottage Pl
 MORNINGTON VIC 3931

Investor Account 801215
 Page 1 of 2
 Statement Print Date 4 June 2021
 Statement Period **1 May 2021 - 31 May 2021**
 TFN - Held
 BPAY® Reference No. 8012155

La Trobe Australian Credit Fund Investment Account Summary - May 2021

Investor: The Ingram Retirement Fund

Opening Balance 1 May 2021	\$	31,589.36
New Investments	\$	0.00
Redemptions	\$	0.00
Reinvested Interest	\$	112.87
Fees	\$	0.00
Closing Balance 31 May 2021	\$	31,702.23

Investment Account Breakdown	Holdings (\$)	Avg Current Rate p.a. as at 31 May 2021	Interest Paid (\$)
Classic Notice Account	0.00	0.85%	0.00
90 Day Notice Account	0.00	2.25%	0.00
12 Month Term Account	31,702.23	4.35%	112.87
Select Peer-to-Peer (P2P) Accounts	0.00	-	0.00
4 Year Term Account	0.00	5.50%	0.00
	31,702.23		
Interest Paid this period (net)			112.87

Interest has been reinvested into your 12 Month Term Account

Interest Paid this Financial Year to Date

Classic Notice Account	90 Day Notice Account	12 Month Term Account	Select Peer-to-Peer (P2P) Accounts	4 Year Term Account	Interest Paid YTD
\$0.00	\$0.00	\$1,260.11	\$0.00	\$0.00	\$1,260.11

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To invest via **electronic transfer** use **BSB 062 986** and the account number of your chosen investment:

- Classic Notice Account: 801 215 013
- 90 Day Notice Account: 801 215 112
- 12 Month Term Account: 801 215 047
- 4 Year Term Account: 801 215 104

Fund Update

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- 12 Month Term: reduced by 0.15% to 4.35% p.a. variable (previously 4.50% p.a.).*
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La Trobe Financial Asset Management Limited ABN 27 007 332 363 AFSL 222213
La Trobe Australian Credit Fund ARSN 088 178 321

The Ingram Retirement Fund
19 Cottage Pl
MORNINGTON VIC 3931

Investor Account 801215

Page 2 of 2
Statement Print Date 6 May 2021
Statement Period 1 April 2021 - 30 April 2021
TFN - Held
BPAY® Reference No. 8012155

Investment Transaction Summary

Date	Transaction Description	Debit (\$)	Credit (\$)	Balance (\$)
	12 Month Term Account Opening Balance			31,473.10
06 Apr	Interest earned - MAR 21 - 4.35% p.a.	0.00	116.26 /	31,589.36
	Closing Balance	0.00	116.26	31,589.36



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Investor Account 801215

Page 1 of 2
Statement Print Date 6 May 2021
Statement Period 1 April 2021 - 30 April 2021
TFN - Held
BPAY Reference No. 8012155

The Ingram Retirement Fund
19 Cottage Pl
MORNINGTON VIC 3931

La Trobe Australian Credit Fund
Investment Account Summary - April 2021

Investor: The Ingram Retirement Fund

Table with 2 columns: Description and Amount. Rows include Opening Balance 1 April 2021, New Investments, Redemptions, Reinvested Interest, Fees, and Closing Balance 30 April 2021.

Table with 4 columns: Investment Account Breakdown, Holdings (\$), Avg Current Rate p.a. as at 30 Apr 2021, and Interest Paid (\$). Rows include Classic Notice Account, 90 Day Notice Account, 12 Month Term Account, Select Peer-to-Peer (P2P) Accounts, 4 Year Term Account, and Interest Paid this period (net).

Interest has been reinvested into your 12 Month Term Account

Interest Paid this Financial Year to Date

Table with 6 columns: Account Type, Interest Paid YTD. Rows include Classic Notice Account, 90 Day Notice Account, 12 Month Term Account, Select Peer-to-Peer (P2P) Accounts, 4 Year Term Account, and Interest Paid YTD.

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90 Day Notice Account: 801 215 112
12 Month Term Account: 801 215 047
4 Year Term Account: 801 215 104

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Investor Account 801215

Page 2 of 2
Statement Print Date 8 April 2021
Statement Period 1 March 2021 - 31 March 2021
TFN - Held
BPAY® Reference No. 8012155

The Ingram Retirement Fund
19 Cottage PI
MORNINGTON VIC 3931

Investment Transaction Summary

Date	Transaction Description	Debit (\$)	Credit (\$)	Balance (\$)
	12 Month Term Account Opening Balance			31,368.45
03 Mar	Interest earned - FEB 21 - 4.35% p.a.	0.00	104.65 ✓	31,473.10
	Closing Balance	0.00	104.65	31,473.10



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The Ingram Retirement Fund
19 Cottage Pl
MORNINGTON VIC 3931

Investor Account 801215

Page 1 of 2
Statement Print Date 8 April 2021
Statement Period 1 March 2021 - 31 March 2021
TFN - Held
BPAY® Reference No. 8012155

La Trobe Australian Credit Fund Investment Account Summary - March 2021

Investor: The Ingram Retirement Fund

Opening Balance 1 March 2021	\$	31,368.45
New Investments	\$	0.00
Redemptions	\$	0.00
Reinvested Interest	\$	104.65
Fees	\$	0.00
Closing Balance 31 March 2021	\$	31,473.10

Investment Account Breakdown	Holdings (\$)	Avg Current Rate p.a. as at 31 Mar 2021	Interest Paid (\$)
Classic Notice Account	0.00	0.85%	0.00
90 Day Notice Account	0.00	2.25%	0.00
12 Month Term Account	31,473.10	4.35%	104.65
Select Peer-to-Peer (P2P) Accounts	0.00	-	0.00
4 Year Term Account	0.00	5.50%	0.00
Interest Paid this period (net)	31,473.10		104.65

Interest has been reinvested into your 12 Month Term Account

Interest Paid this Financial Year to Date

Classic Notice Account	90 Day Notice Account	12 Month Term Account	Select Peer-to-Peer (P2P) Accounts	4 Year Term Account	Interest Paid YTD
\$0.00	\$0.00	\$1,030.98	\$0.00	\$0.00	\$1,030.98

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- Classic Notice Account: 801 215 013
- 90 Day Notice Account: 801 215 112
- 12 Month Term Account: 801 215 047
- 4 Year Term Account: 801 215 104

Fund Update

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- 12 Month Term: reduced by 0.15% to 4.35% p.a. variable (previously 4.50% p.a.).*
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La Trobe Australian Credit Fund ARSN 088 178 321

The Ingram Retirement Fund
19 Cottage Pl
MORNINGTON VIC 3931

Investor Account 801215

Page 2 of 2
Statement Print Date 4 March 2021
Statement Period 1 February 2021 - 28 February 2021
TFN - Held
BPAY® Reference No. 8012155

Investment Transaction Summary

Date	Transaction Description	Debit (\$)	Credit (\$)	Balance (\$)
	12 Month Term Account Opening Balance			31,253.05
03 Feb	Interest earned - JAN 21 - 4.35% p.a.	0.00	115.40	31,368.45
	Closing Balance	0.00	115.40	31,368.45



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Page 1 of 2
Statement Print Date 4 March 2021
Statement Period 1 February 2021 - 28 February 2021
TFN - Held
BPAY® Reference No. 8012155

The Ingram Retirement Fund
19 Cottage Pl
MORNINGTON VIC 3931

La Trobe Australian Credit Fund
Investment Account Summary - February 2021

Investor: The Ingram Retirement Fund

Table with 2 columns: Description and Amount. Rows include Opening Balance 1 February 2021, New Investments, Redemptions, Reinvested Interest, Fees, and Closing Balance 28 February 2021.

Table with 4 columns: Investment Account Breakdown, Holdings (\$), Avg Current Rate p.a. as at 28 Feb 2021, and Interest Paid (\$). Rows include Classic Notice Account, 90 Day Notice Account, 12 Month Term Account, Select Peer-to-Peer (P2P) Accounts, 4 Year Term Account, and Interest Paid this period (net).

Interest has been reinvested into your 12 Month Term Account

Interest Paid this Financial Year to Date

Table with 6 columns: Account Type, Amount, and Interest Paid YTD. Rows include Classic Notice Account, 90 Day Notice Account, 12 Month Term Account, Select Peer-to-Peer (P2P) Accounts, 4 Year Term Account, and Interest Paid YTD.

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- Classic Notice Account: 801 215 013
90 Day Notice Account: 801 215 112
12 Month Term Account: 801 215 047
4 Year Term Account: 801 215 104

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12 Month Term: reduced by 0.15% to 4.35% p.a. variable (previously 4.50% p.a.).*
4 Year Term: reduced by 0.15% to 5.50% p.a. variable (previously 5.65% p.a.).*

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Investor Account 801215

Page 2 of 2
Statement Print Date 4 February 2021
Statement Period 1 January 2021 - 31 January 2021
TFN - Held
BPAY® Reference No. 8012155

The Ingram Retirement Fund
19 Cottage Pl
MORNINGTON VIC 3931

Investment Transaction Summary

Date	Transaction Description	Debit (\$)	Credit (\$)	Balance (\$)
	12 Month Term Account Opening Balance			31,138.34
06 Jan	Interest earned - DEC 20 - 4.35% p.a.	0.00	114.71 ✓	31,253.05
	Closing Balance	0.00	114.71	31,253.05



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The Ingram Retirement Fund
 19 Cottage Pl
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Investor Account 801215
 Page 1 of 2
 Statement Print Date 4 February 2021
 Statement Period 1 January 2021 - 31 January 2021
 TFN - Held
 BPAY® Reference No. 8012155

La Trobe Australian Credit Fund Investment Account Summary - January 2021

Investor: The Ingram Retirement Fund

Opening Balance 1 January 2021	\$	31,138.34
New Investments	\$	0.00
Redemptions	\$	0.00
Reinvested Interest	\$	114.71
Fees	\$	0.00
Closing Balance 31 January 2021	\$	31,253.05

Investment Account Breakdown	Holdings (\$)	Avg Current Rate p.a. as at 31 Jan 2021	Interest Paid (\$)
Classic Notice Account	0.00	0.85%	0.00
90 Day Notice Account	0.00	2.25%	0.00
12 Month Term Account	31,253.05	4.35%	114.71
Select Peer-to-Peer (P2P) Accounts	0.00	-	0.00
4 Year Term Account	0.00	5.50%	0.00
	31,253.05		
Interest Paid this period (net)			114.71

Interest has been reinvested into your 12 Month Term Account

Interest Paid this Financial Year to Date

Classic Notice Account	90 Day Notice Account	12 Month Term Account	Select Peer-to-Peer (P2P) Accounts	4 Year Term Account	Interest Paid YTD
\$0.00	\$0.00	\$810.93	\$0.00	\$0.00	\$810.93

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- 12 Month Term Account: 801 215 047
- 4 Year Term Account: 801 215 104

Fund Update

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- 12 Month Term: reduced by 0.15% to 4.35% p.a. variable (previously 4.50% p.a.).*
- 4 Year Term: reduced by 0.15% to 5.50% p.a. variable (previously 5.65% p.a.).*

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Investor Account 801215

Page 2 of 2
Statement Print Date 6 January 2021
Statement Period 1 December 2020 - 31 December 2020
TFN - Held
BPAY® Reference No. 8012155

The Ingram Retirement Fund
19 Cottage PI
MORNINGTON VIC 3931

Investment Transaction Summary

Date	Transaction Description	Debit (\$)	Credit (\$)	Balance (\$)
12 Month Term	Account Opening Balance			31,023.96
02 Dec	Interest earned - NOV 20 - 4.50% p.a.	0.00	114.38	31,138.34
	Closing Balance	0.00	114.38	31,138.34



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The Ingram Retirement Fund
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Investor Account 801215

Page 1 of 2
Statement Print Date 6 January 2021
Statement Period 1 December 2020 - 31 December 2020
TFN - Held
BPAY® Reference No. 8012155

**La Trobe Australian Credit Fund
Investment Account Summary - December 2020**

Investor: The Ingram Retirement Fund

Opening Balance 1 December 2020	\$	31,023.96
New Investments	\$	0.00
Redemptions	\$	0.00
Reinvested Interest	\$	114.38
Fees	\$	0.00
Closing Balance 31 December 2020	\$	31,138.34

Investment Account Breakdown	Holdings (\$)	Avg Current Rate p.a. as at 31 Dec 2020	Interest Paid (\$)
Classic Notice Account	0.00	0.85%	0.00
90 Day Notice Account	0.00	2.25%	0.00
12 Month Term Account	31,138.34	4.35%	114.38
Select Peer-to-Peer (P2P) Accounts	0.00	-	0.00
4 Year Term Account	0.00	5.50%	0.00
	31,138.34		
Interest Paid this period (net)			114.38

Interest has been reinvested into your 12 Month Term Account

Interest Paid this Financial Year to Date

Classic Notice Account	90 Day Notice Account	12 Month Term Account	Select Peer-to-Peer (P2P) Accounts	4 Year Term Account	Interest Paid YTD
\$0.00	\$0.00	\$696.22	\$0.00	\$0.00	\$696.22

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The Ingram Retirement Fund
19 Cottage PI
MORNINGTON VIC 3931

Investor Account 801215
Page 2 of 2
Statement Print Date 3 December 2020
Statement Period 1 November 2020 - 30 November 2020
TFN - Held
BPAY® Reference No. 8012155

Investment Transaction Summary

Date	Transaction Description	Debit (\$)	Credit (\$)	Balance (\$)
	12 Month Term Account Opening Balance			30,906.22
05 Nov	Interest earned - OCT 20 - 4.50% p.a.	0.00	117.74	31,023.96
	Closing Balance	0.00	117.74	31,023.96



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La Trobe Financial Asset Management Limited ABN 27 007 332 363 AFSL 222213
 La Trobe Australian Credit Fund ARSN 088 178 321

The Ingram Retirement Fund
 19 Cottage Pl
 MORNINGTON VIC 3931

Investor Account 801215
 Page 1 of 2
 Statement Print Date 3 December 2020
 Statement Period 1 November 2020 - 30 November 2020
 TFN - Held
 BPAY® Reference No. 8012155

La Trobe Australian Credit Fund Investment Account Summary - November 2020

Investor: The Ingram Retirement Fund

Opening Balance 1 November 2020	\$	30,906.22
New Investments	\$	0.00
Redemptions	\$	0.00
Reinvested Interest	\$	117.74
Fees	\$	0.00
Closing Balance 30 November 2020	\$	31,023.96

Investment Account Breakdown	Holdings (\$)	Avg Current Rate p.a. as at 30 Nov 2020	Interest Paid (\$)
Classic Notice Account	0.00	1.05%	0.00
90 Day Notice Account	0.00	2.50%	0.00
12 Month Term Account	31,023.96	4.50%	117.74
Select Peer-to-Peer (P2P) Accounts	0.00	-	0.00
4 Year Term Account	0.00	5.65%	0.00
	31,023.96		
Interest Paid this period (net)			117.74

Interest has been reinvested into your 12 Month Term Account

Interest Paid this Financial Year to Date

Classic Notice Account	90 Day Notice Account	12 Month Term Account	Select Peer-to-Peer (P2P) Accounts	4 Year Term Account	Interest Paid YTD
\$0.00	\$0.00	\$581.84	\$0.00	\$0.00	\$581.84

Investing with La Trobe Financial

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To invest via **BPAY** see the final page of this document for Biller Codes & the top of this document for your reference number.

To invest via **electronic transfer** use **BSB 062 986** and the account number of your chosen investment:

- Classic Notice Account: 801 215 013
- 90 Day Notice Account: 801 215 112
- 12 Month Term Account: 801 215 047
- 4 Year Term Account: 801 215 104

Fund Update

In November, the Reserve Bank reduced the Official Cash Rate by 0.15% p.a. to 0.10% p.a.. Accordingly, effective 1 December 2020 La Trobe Financial's new distribution rates will be as follows:

- Classic Notice: reduced by 0.20% to 0.85% p.a. variable (previously 1.05% p.a.).*
- 90 Day Notice: reduced by 0.25% to 2.25% p.a. variable (previously 2.50% p.a.).*
- 12 Month Term: reduced by 0.15% to 4.35% p.a. variable (previously 4.50% p.a.).*
- 4 Year Term: reduced by 0.15% to 5.50% p.a. variable (previously 5.65% p.a.).*

Please call our investment team on 1800 818 818 if you have any questions.

**The rates of return are reviewed and determined monthly and may increase or decrease each month. The rate of return applicable for any given month is paid at the start of the following month. The rates of return are not guaranteed and are determined by the future revenue of the Credit Fund and may be lower than expected.*

An investment in the Credit Fund is not a bank deposit, and investors risk losing some or all of their principal investment. Past performance is not a reliable indicator of future performance. Withdrawal rights are subject to liquidity and may be delayed or suspended.



Investor Activity Statement

Investor Relations
Level 25, 333 Collins Street, Melbourne VIC 3000
GPO Box 2289, Melbourne VIC 3001
Enquiries 1800 818 818
investor@latrobefinancial.com.au
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La Trobe Financial Asset Management Limited ABN 27 007 332 363 AFSL 222213
La Trobe Australian Credit Fund ARSN 088 178 321

Investor Account 801215

Page 2 of 2
Statement Print Date 5 November 2020
Statement Period 1 October 2020 - 31 October 2020
TFN - Held
BPAY® Reference No. 8012155

The Ingram Retirement Fund
19 Cottage Pl
MORNINGTON VIC 3931

Investment Transaction Summary

Date	Transaction Description	Debit (\$)	Credit (\$)	Balance (\$)
	12 Month Term Account Opening Balance			30,792.66
05 Oct	Interest earned - SEP 20 - 4.50% p.a.	0.00	113.56	30,906.22
	Closing Balance	0.00	113.56	30,906.22



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Investor Account 801215

Page 1 of 2
Statement Print Date 5 November 2020
Statement Period 1 October 2020 - 31 October 2020
TFN - Held
BPAY® Reference No. 8012155

La Trobe Australian Credit Fund Investment Account Summary - October 2020

Investor: The Ingram Retirement Fund

Opening Balance 1 October 2020	\$	30,792.66
New Investments	\$\$	0.00
Redemptions	\$\$	0.00
Reinvested Interest	\$\$\$	113.56
Fees	\$\$\$	0.00
Closing Balance 31 October 2020	\$\$\$	30,906.22

Investment Account Breakdown	Holdings (\$)	Avg Current Rate p.a. as at 31 Oct 2020	Interest Paid (\$)
Classic Notice Account	0.00	1.05%	0.00
90 Day Notice Account	0.00	2.50%	0.00
12 Month Term Account	30,906.22	4.50%	113.56
Select Peer-to-Peer (P2P) Accounts	0.00	-	0.00
4 Year Term Account	0.00	5.65%	0.00
Interest Paid this period (net)	30,906.22		113.56

Interest has been reinvested into your 12 Month Term Account

Interest Paid this Financial Year to Date

Classic Notice Account	90 Day Notice Account	12 Month Term Account	Select Peer-to-Peer (P2P) Accounts	4 Year Term Account	Interest Paid YTD
\$0.00	\$0.00	\$464.10	\$0.00	\$0.00	\$464.10

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To invest via **electronic transfer** use **BSB 062 986** and the account number of your chosen investment:

- Classic Notice Account: 801 215 013
- 90 Day Notice Account: 801 215 112
- 12 Month Term Account: 801 215 047
- 4 Year Term Account: 801 215 104

Fund Update

Our rates of return are reviewed monthly and effective 1 October 2020 we will be making an adjustment to the Classic Notice Account: reduced by 0.25% to 1.05% p.a. variable (previously 1.30% p.a.).*

Please call our investment team on 1800 818 818 if you have any questions.

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The Ingram Retirement Fund
19 Cottage Pl
MORNINGTON VIC 3931

Investor Account 801215

Page 2 of 2
Statement Print Date 6 October 2020
Statement Period 1 September 2020 - 30 September 2020
TFN - Held
BPAY® Reference No. 8012155

Investment Transaction Summary

Date	Transaction Description	Debit (\$)	Credit (\$)	Balance (\$)
	12 Month Term Account Opening Balance			30,675.80
03 Sep	Interest earned - AUG 20 - 4.50% p.a.	0.00	116.86	30,792.66
	Closing Balance	0.00	116.86	30,792.66



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Investor Account 801215

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Statement Print Date 6 October 2020
Statement Period 1 September 2020 - 30 September 2020
TFN - Held
BPAY® Reference No. 8012155

La Trobe Australian Credit Fund Investment Account Summary - September 2020

Investor: The Ingram Retirement Fund

Opening Balance 1 September 2020	\$	30,675.80
New Investments	\$	0.00
Redemptions	\$	0.00
Reinvested Interest	\$	116.86
Fees	\$	0.00
Closing Balance 30 September 2020	\$	30,792.66

Investment Account Breakdown	Holdings (\$)	Avg Current Rate p.a. as at 30 Sep 2020	Interest Paid (\$)
Classic Notice Account	0.00	1.30%	0.00
90 Day Notice Account	0.00	2.50%	0.00
12 Month Term Account	30,792.66	4.50%	116.86
Select Peer-to-Peer (P2P) Accounts	0.00	-	0.00
4 Year Term Account	0.00	5.65%	0.00
	30,792.66		116.86

Interest Paid this period (net) 116.86

Interest has been reinvested into your 12 Month Term Account

Interest Paid this Financial Year to Date

Classic Notice Account	90 Day Notice Account	12 Month Term Account	Select Peer-to-Peer (P2P) Accounts	4 Year Term Account	Interest Paid YTD
\$0.00	\$0.00	\$350.54	\$0.00	\$0.00	\$350.54

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- Classic Notice Account: 801 215 013
- 90 Day Notice Account: 801 215 112
- 12 Month Term Account: 801 215 047
- 4 Year Term Account: 801 215 104

Fund Update

Our rates of return are reviewed monthly and effective 1 October 2020 we will be making an adjustment to the Classic Notice Account: reduced by 0.25% to 1.05% p.a. variable (previously 1.30% p.a.).*

Please call our investment team on 1800 818 818 if you have any questions.

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La Trobe Financial Asset Management Limited ABN 27 007 332 363 AFSL 222213
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The Ingram Retirement Fund
19 Cottage PI
MORNINGTON VIC 3931

Investor Account 801215

Page 2 of 2
Statement Print Date 4 September 2020
Statement Period 1 August 2020 - 31 August 2020
TFN - Held
BPAY® Reference No. 8012155

Investment Transaction Summary

Date	Transaction Description	Debit (\$)	Credit (\$)	Balance (\$)
	12 Month Term Account Opening Balance			30,559.36
05 Aug	Interest earned - JUL 20 - 4.50% p.a.	0.00	116.44	30,675.80
	Closing Balance	0.00	116.44	30,675.80



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The Ingram Retirement Fund
19 Cottage PI
MORNINGTON VIC 3931

Investor Account 801215

Page 1 of 2
Statement Print Date 4 September 2020
Statement Period 1 August 2020 - 31 August 2020
TFN - Held
BPAY® Reference No. 8012155

La Trobe Australian Credit Fund Investment Account Summary - August 2020

Investor: The Ingram Retirement Fund

Opening Balance 1 August 2020	\$	30,559.36
New Investments	\$	0.00
Redemptions	\$	0.00
Reinvested Interest	\$	116.44
Fees	\$	0.00
Closing Balance 31 August 2020	\$	30,675.80

Investment Account Breakdown	Holdings (\$)	Avg Current Rate p.a. as at 31 Aug 2020	Interest Paid (\$)
Classic Notice Account	0.00	1.30%	0.00
90 Day Notice Account	0.00	2.50%	0.00
12 Month Term Account	30,675.80	4.50%	116.44
Select Peer-to-Peer (P2P) Accounts	0.00	-	0.00
4 Year Term Account	0.00	5.65%	0.00
	30,675.80		
Interest Paid this period (net)			116.44

Interest has been reinvested into your 12 Month Term Account

Interest Paid this Financial Year to Date

Classic Notice Account	90 Day Notice Account	12 Month Term Account	Select Peer-to-Peer (P2P) Accounts	4 Year Term Account	Interest Paid YTD
\$0.00	\$0.00	\$233.68	\$0.00	\$0.00	\$233.68

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- 90 Day Notice Account: 801 215 112
- 12 Month Term Account: 801 215 047
- 4 Year Term Account: 801 215 104

Fund Update

Our interest rate settings are reviewed on a monthly basis and, effective 1 July 2020, we will be making the following adjustments to the Credit Fund investor rates:

- Classic Notice Account: reduced by 0.30% to 1.30% p.a. variable (previously 1.60% p.a.)*
- 90 Day Notice Account: reduced by 0.20% to 2.50% p.a. variable (previously 2.70% p.a.)*
- 12 Month Term Account: reduced by 0.20% to 4.50% p.a. variable (previously 4.70% p.a.)*
- 4 Year Term Account: reduced by 0.25% to 5.65% p.a. variable (previously 5.90% p.a.)*

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Investor Account 801215

Page 2 of 2
 Statement Print Date 7 August 2020
 Statement Period 1 July 2020 - 31 July 2020
 TFN - Held
 BPAY® Reference No. 8012155

The Ingram Retirement Fund
 19 Cottage Pl
 MORNINGTON VIC 3931

Investment Transaction Summary

Date	Transaction Description	Debit (\$)	Credit (\$)	Balance (\$)
	12 Month Term Account Opening Balance			30,442.12
03 Jul	Interest earned - JUN 20 - 4.70% p.a.	0.00	117.24 ✓	30,559.36
	Closing Balance	0.00	117.24	30,559.36



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Investor Account 801215
 Page 1 of 2
 Statement Print Date 7 August 2020
 Statement Period 1 July 2020 - 31 July 2020
 TFN - Held
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La Trobe Australian Credit Fund Investment Account Summary - July 2020

Investor: The Ingram Retirement Fund

Opening Balance 1 July 2020	\$	30,442.12
New Investments	\$	0.00
Redemptions	\$	0.00
Reinvested Interest	\$	117.24
Fees	\$	0.00
Closing Balance 31 July 2020	\$	30,559.36

Investment Account Breakdown	Holdings (\$)	Avg Current Rate p.a. as at 31 Jul 2020	Interest Paid (\$)
Classic Notice Account	0.00	1.30%	0.00
90 Day Notice Account	0.00	2.50%	0.00
12 Month Term Account	30,559.36	4.50%	117.24
Select Peer-to-Peer (P2P) Accounts	0.00	-	0.00
4 Year Term Account	0.00	5.65%	0.00
	30,559.36		
Interest Paid this period (net)			117.24

Interest has been reinvested into your 12 Month Term Account

Interest Paid this Financial Year to Date

Classic Notice Account	90 Day Notice Account	12 Month Term Account	Select Peer-to-Peer (P2P) Accounts	4 Year Term Account	Income Earned YTD
\$0.00	\$0.00	\$117.24	\$0.00	\$0.00	\$117.24

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- 4 Year Term Account: 801 215 104

Fund Update

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- 90 Day Notice Account: reduced by 0.20% to 2.50% p.a. variable (previously 2.70% p.a.)*
- 12 Month Term Account: reduced by 0.20% to 4.50% p.a. variable (previously 4.70% p.a.)*
- 4 Year Term Account: reduced by 0.25% to 5.65% p.a. variable (previously 5.90% p.a.)*

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DMI PACKAGING PTY LTD <THE INGRAM RETIRE FUND A/C>
 19 COTTAGE PLACE
 MORNINGTON VIC 3931

Trading Account Statement

Period: 01/07/2020 - 30/06/2021

Trading Account Number: 587886

Date	Reference	Description	Debit	Credit	Balance
01/07/2020		Open Balance			0.00
16/06/2021	14250848	WdI BENDIGO BANK 633-000 145829990 TRANSFER TO NOM AC		12,000.00	12,000.00Cr
16/06/2021	10910246	DE: 633-000 145108429	12,000.00		0.00
Total			12,000.000	12,000.000	

While every effort has been made to provide you with an accurate transaction summary, we give no warranty of accuracy or reliability and take no responsibility for any errors or omissions including by negligence. You should confirm the information, holdings and valuations contained herein. All prices and values are denominated in AUD unless otherwise indicated. The Bendigo Invest Direct service is provided by CMC Markets Stockbroking Limited ABN 69 081 002 851, AFSL 246381 (CMC Markets Stockbroking), a Participant of the Australian Stock Exchange (ASX Group), at the request of Bendigo and Adelaide Bank (ABN 11 068 049 178, AFSL 237879) (Bendigo).

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DMI PACKAGING PTY LTD <THE INGRAM RETIRE FUND A/C>
19 COTTAGE PLACE
MORNINGTON VIC 3931

Confirmations

Period: 01/07/2020 - 30/06/2021

Trading Account Number: 587886

Code	Confirmation No.	Type	Trade Date	Settlement Date	Price	Quantity	Brokerage	GST	Other fees	Consideration
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DMI PACKAGING PTY LTD <THE INGRAM RETIRE FUND A/C>
19 COTTAGE PLACE
MORNINGTON VIC 3931

Holdings

At close of business: 30/06/2021
Trading Account Number: 587886

Code	Company Name	Closing Price	FX Rate	Quantity	Value
CBA	COMMONWEALTH BANK OF AUSTRALIA	99.870		105	10,486.350
MAY	MELBANA ENERGY LIMITED	0.022		250,000	5,500.000
PPG	PRO-PAC PACKAGING LIMITED	0.200		32,339	6,467.800
Total					22,454.150

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DMI PACKAGING PTY LTD <THE INGRAM RETIRE FUND A/C>
19 COTTAGE PLACE
MORNINGTON VIC 3931

International Dividends

Period: 01/07/2020 - 30/06/2021
Trading Account Number: 587886

Code	Pay Date	Ex Date	Holdings at Ex Date	Gross Amount Per Share	Gross Amount	Fees	Tax Withheld	Net Amount	FX Rate	Net Amount (AUD)
Total										0.00

Statement Glossary

Trading Account Statement

The Trading Account Statement displays all transactions processed through the trading account during the reporting period. This may include trade transactions (buying and selling shares) as well as cash movements for settling trades. All prices and values are denominated in AUD unless otherwise indicated.

Date	The date the transaction was processed
Reference	A unique reference number for the transaction
Description	A brief description of the transaction
Debit	Amount debited from the trading account
Credit	Amount credited to the trading account
Balance	A running balance of the trading account

Confirmations

The Confirmations statement lists all equity trade confirmations recorded on the trading account during the reporting period. This is a summary of the information provided to you through email or printed trade confirmations issued on the day of the trade. All prices and values are denominated in AUD unless otherwise indicated.

Code	The instrument code traded
Confirmation No	The unique confirmation reference number
Type	Indicates if the transaction was a Buy or Sell
Trade Date	The date the trade was recorded
Settlement Date	The date the transaction was due to settle. This will usually, but not always, be 2 business day after the trade date
Price	The average price at which the shares were bought or sold
Quantity	The number of shares bought or sold
Brokerage	The brokerage charged for the transaction (excluding GST)
GST	The GST charged for the transaction for brokerage and any other fees
Other Fees	Any other fees related to the transaction (excluding GST). This may include stamp duty, postage fees, or exchange fees. Please refer to your original confirmation for full details
Consideration	The consideration paid (for buys) or received (for sells) net of brokerage, fees, and GST
Foreign Exchange	For confirmations related to international shares, the foreign exchange rate and price in local currency is displayed

Holdings

The Holdings statement displays all equity positions held at the end of the reporting period.

Code	The instrument code
Company Name	The name of the company or instrument
Closing Price	The price as at market close on the last trading day of the reporting period
FX Rate	The foreign exchange rate applied to international holdings
Quantity	The notional number of shares held. This will include any pending buy transactions, and exclude any pending sell transactions
Value	The value, in AUD, of the holding at the end of the reporting period. So Closing Price x Quantity (x FX rate for international holdings)

Statement Glossary

International Dividends

The International Dividends Statement lists all dividends paid from international shares during the reporting period. All prices and values are denominated in AUD unless otherwise indicated.

Code	The instrument code
Pay Date	The date the dividend was paid to you
Ex Date	The date after which a security will trade without the dividend. You must hold the security on this date to be entitled to the dividend
Holdings at Ex Date	The number of shares you held on the ex date
Gross Amount Per Share	The amount paid by the company per share held
Gross Amount	The gross amount paid, being Amount per Share x Holdings at ex date
Fees	Custodial Fees charged by our custodian
Tax Withheld	The amount of tax withheld from the dividend. In some cases for US Shares you may be eligible for a reduced rate of withholding tax. See the trading platform under Support US Tax Form for more details
Net Amount	The net amount paid after tax has been withheld in the local currency of the instrument
FX Rate	The foreign exchange rate applied to the dividend payment
Net Amount (AUD)	The net amount in AUD paid into your account



Australian Government
Australian Taxation Office

Agent AR QUAYLE & CO
Client THE TRUSTEE FOR THE INGRAM
RETIREMENT FUND
ABN 28 575 610 985
TFN

Activity statement 001

Date generated	19/10/2021
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

0 results found - from **19 October 2019** to **19 October 2021** sorted by **processed date** ordered **newest to oldest**



Australian Government
Australian Taxation Office

Agent AR QUAYLE & CO
Client THE TRUSTEE FOR THE INGRAM
RETIREMENT FUND
ABN 28 575 610 985
TFN

Income tax 551

Date generated	19/10/2021
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$1,742.56 CR

Transactions

3 results found - from **01 July 2020** to **19 October 2021** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
6 Oct 2021	5 Oct 2021	Payment received		\$1,742.56	\$1,742.56 CR
24 Jul 2020	29 Jul 2020	EFT refund for Income Tax for the period from 01 Jul 18 to 30 Jun 19	\$67.32		\$0.00
24 Jul 2020	30 Jun 2020	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 18 to 30 Jun 19		\$67.32	\$67.32 CR

ENGAGEMENT LETTER

To: The Trustee, The Ingram Retirement Fund

Scope

You have requested that we audit the financial report of the Ingram Retirement Fund, which comprises the balance sheet as at 30 June 2021, and the income statement for the year then ended a summary of significant accounting policies, other explanatory notes and the trustees' declaration. We are pleased to confirm our acceptance and our understanding of this engagement by means of this letter. Our audit will be conducted with the objective of expressing an opinion on the financial report and compliance with the *Superannuation Industry Supervisory Act 1993*.

We will conduct our audit in accordance with Australian Auditing Standards. Those Auditing Standards require that we comply with relevant ethical requirements relating to audit engagements and plan and perform the audit to obtain reasonable assurance whether the financial report is free from material misstatement. An audit involves performing audit procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. An audit also includes evaluating the appropriateness of the financial reporting framework, accounting policies used and the reasonableness of accounting estimates made by the Trustees, as well as evaluating the overall presentation of the financial report.

Because of 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 control relevant to the entity's preparation of the financial report in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control.

We take this opportunity to remind you that the responsibility for the preparation and fair presentation of the financial report in accordance with Australian Accounting Standards (including the Australian Accounting Interpretations) and the *Superannuation Industry Supervisory Act 1993* is that of the trustees. Our auditor's report will explain that the trustees are responsible for the preparation and the fair presentation of the financial report in accordance with the applicable financial reporting framework and this responsibility includes:

- designing, implementing and maintaining internal control relevant to the preparation of a financial report that is free from misstatement, whether due to fraud or error;
- selecting and applying appropriate accounting policies; and
- making accounting estimates that are reasonable in the circumstances.

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

Other Matters under the *Corporations Act 2001*

Independence

We confirm that, to the best of our knowledge and belief, we currently meet the independence requirements of the *Corporations Act 2001* in relation to the audit of the financial report. In conducting our audit of the financial report, should we become aware that we have contravened the independence requirements of the *Corporations Act 2001*, we shall notify you on a timely basis.

We look forward to your full cooperation and make available to us whatever records, documentation and other information we request in connection with our audit.

Please sign and return the attached copy of this letter to indicate that it is in accordance with your understanding of the arrangements for our audit of the financial report.

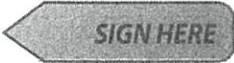
Yours faithfully,

 A.W. Boys
 SAN: 100014140
 Registered Company Auditor 67793

Acknowledged on behalf of the Ingram Retirement Fund by

X 

 Derek Ingram – Director
 DMI Packaging Pty Ltd - Trustee
 29th September 2021



Audit Representation Letter from Trustee(s)

The Ingram Retirement Fund

Year ended 30 June 2021

To the auditor,

Dear Sir,

With respect to the audit of the financial statements of the above mentioned fund for the year ended stated, the following representations are made which are true and correct to the best of my (our) knowledge and belief that will address the necessary compliance requirements of the *Superannuation Industry (Supervision) Act 1993*.

Preparation of the ATO Income Tax & Regulatory Return

The information disclosed in the annual return is complete and accurate.

Sole Purpose of the Fund

The sole purpose of the Fund is to provide retirement and/or death benefits to its members and/or beneficiaries.

Accounting Policies

All the significant accounting policies of the Fund are adequately described in the Financial Statements and the Notes thereto. These policies are consistently applied unless specifically noted in the Financial Statements and Notes.

Fund Books/Records/Minutes

All financial books, records and relevant material relating to the transactions and activities of the Fund have been made available to you, including minutes of the Trustees' meetings, the Trust Deed (as amended) and the Rules of the Fund. The Financial Statements accurately disclose the Revenue and Expenses and the full extent of the Assets and Liabilities of the Fund.

Asset Form

The assets of the Fund are being held in an acceptable form suitable for the benefit of the members of the Fund, and have been stated at their net market value.

Ownership and Pledging of Assets

1. The Fund has satisfactory title to all assets shown in the Financial Statements
2. Investments are registered in the name of the Ingram Retirement Fund
3. No assets of the Fund have been pledged to secure liabilities of the Fund or of any other fund or entity.

Investments

1. Investments are carried in the books at their net market value.
2. Amounts stated are considered reasonable in the current market condition, and there has not been any permanent diminution in their value below the amounts recorded in the Financial Statements.
3. There are no commitments, fixed or contingent, for the purchase or sale of long term investments.
4. Investment transactions and investments held are in accordance with the Investment Strategy, which has been determined with due regard to risk, return, liquidity and diversity.
5. The Trustee(s) have complied with all the Investment Standards stipulated in the Regulations relating to the SIS Act as amended.

Trust Deed Amendments

All amendments (if any) to the Trust Deed were made in order for the Fund to comply with the SIS Act, Regulations and any other applicable legislation relating to the operation and governance of the Fund.

Governing Rules

The Fund is being conducted in accordance with its Trust Deed and Governing Rules.

Legislative Requirements

The Fund is being conducted in accordance with the *Superannuation Industry (Supervision) Act 1993*, and the Regulations of the said Act. Including minimum pension payments to members entitled to receive a pension.

Contributions

The Trustees confirm the contributions, if any, received by the fund are within the limits imposed by the legislation, taking into account contributions paid by the members to other superannuation funds. Correspondence from the member(s) has been received and recorded by the trustees for all contributions from the member(s).

Use of Assets

All assets of the Fund have been acquired and used for the sole purpose of generating retirement benefits in accordance with the *Superannuation Industry (Supervision) Act 1993*, the Trust Deed of the Fund and the Investment Strategy of the Fund.

Pension Payments and Withdrawal of Funds

All pension payments (if any) and all withdrawal of funds from the accounts of the Fund have been made in accordance with statutory limitations imposed by legislation governing the Fund and all withdrawals of funds have been in accordance with the *Superannuation (Supervision) Act 1993*.

Trustee Responsibilities

The Trustees are aware of their responsibilities and obligations to the Members and the various regulatory bodies that govern, administer and enforce respective applicable legislation.

Trustee Covenants

The Trustee(s) have complied with all the Trustee Covenants set out in section 52 of the *Superannuation (Supervision) Act 1993*.

Legal Matters

The Trustees confirm you have been advised of all significant legal matters, and that the probability of any material revenue or expenses arising from such legal matters has been adequately accounted for, and been appropriately disclosed in the financial report.

Related Parties

All related party transactions have been brought to your attention.

Disqualified person not to act as a Trustee

There is no reason why any Trustee should be prohibited from acting as a Trustee of this Superannuation Fund.

Information to Members

Information relating to the transactions and activities of the Fund has been supplied in a timely manner.


Meetings

Meetings have been conducted in accordance with the Trust Deed and the requirements of the SIS Act. Resolutions and issues on which the Trustee(s) have voted, or on which they were required to vote have been passed by at least a 2/3rds majority of the Trustees.

Subsequent Events

Since the end of the financial year stated in the Financial Statements till the date of this letter, there have been no events or transactions that would have a material effect upon the Fund either financially or operationally.

Yours faithfully

X 

Derek Ingram – Director
DMI Packaging Pty Ltd

SIGN HERE

MINUTES OF A MEETING OF DIRECTORS OF DMI PACKAGING PTY LTD IN IT'S CAPACITY AS TRUSTEE OF THE INGRAM RETIREMENT FUND, HELD AT 19 COTTAGE PLACE, MORNINGTON, VIC. 3931 ON THE 29TH SEPTEMBER 2021.

PRESENT: Derek Ingram (Chairperson)

MINUTES: The minutes of the previous trustee meeting were read and confirmed as being a true and accurate record of that meeting.

ANNUAL ACCOUNTS: The following were tabled:

- (a) The Special Purpose Financial Statement for the year ended 30th June 2021,
- (b) Trustees Statement with respect to the results of the fund for the year ended 30th June 2021 and the state of affairs at that date, and
- (c) Statement of Members Funds as at 30th June 2021.

After full consideration, the Trustees formed the opinion that the requirements of the Superannuation Industry (Supervision) Act 1993, hereafter referred to as SIS, regarding the preparation of accounts of the fund, the Trustees Statement and reporting of members funds had been complied with.

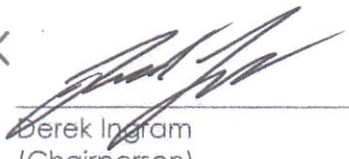
It was resolved that the Trustees Statement submitted to the meeting be approved and signed by the Trustees.

INVESTMENT STRATEGY: The investment strategy as previously formulated was reviewed and the Trustees agreed that it still suited the Fund's position and investment requirements. It was therefore agreed that no change was necessary to the Investment Strategy.

ANNUAL AUDIT: It was resolved to appoint Super Audits Pty Ltd as the auditors of the fund for the 2021 financial year.

CLOSURE: There being no further business, the Meeting then closed.

Confirmed as a correct record

X 
Derek Ingram
(Chairperson)

SIGN HERE

MINUTES OF A MEETING OF DIRECTORS OF DMI PACKAGING PTY LTD IN IT'S CAPACITY AS TRUSTEE OF THE INGRAM RETIREMENT FUND, HELD AT 19 COTTAGE PLACE, MORNINGTON, VIC. 3931 ON THE 6TH OCTOBER 2021.

PRESENT: Derek Ingram (Chairperson)

MINUTES: The minutes of the previous trustee meeting were read and confirmed as being a true and accurate record of that meeting.

ANNUAL ACCOUNTS: The following were tabled:


(a) Audit Certificate from Super Audits Pty Ltd for the year ended 30th June 2021, and

After full consideration, the Trustees formed the opinion that the requirements of the Superannuation Industry (Supervision) Act 1993, hereafter referred to as SIS, regarding the audit of financial accounts and operations of the fund had been complied with.

CLOSURE: There being no further business, the Meeting then closed.

Confirmed as a correct record

X



Derek Ingram
(Chairperson)

SIGN HERE

The Ingram Retirement Fund

July 2, 2021

Mr Derek Ingram
19 Cottage Place
MORNINGTON VIC. 3931

Dear Derek

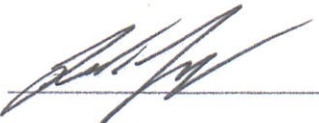
Re: Employer Contributions

We write to confirm that we have received the amount of \$11,314.71 as Employer Contributions from your Employer for the financial period July 1, 2020 to June 30, 2021.

Should you believe this to be anything different then please contact us immediately.

Yours faithfully

The Ingram Retirement Fund

X 

Derek Ingram
DMI Packaging Pty Ltd ATF
The Ingram Retirement Fund

 SIGN HERE

The Ingram Retirement Fund

Investment Strategy

Objectives

The objectives of the fund are to:

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

The Investment objective of the trustees is to aim to achieve real medium to longer-term growth. In recognition of the 30 year investment time frame of members the fund will have a high proportion of growth assets in the portfolio.

Investment Choice

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

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

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

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

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

- the risks and likely return associated with each investment;
- the range and diversity of investments held by the fund;

The Ingram Retirement Fund

- any risks coming from limited diversification;
- the liquidity of the fund's investments;
- the ages and preferences of its members;
- expected cash flow requirements; and
- the ability of the fund to meet its existing and prospective liabilities such as paying benefits to its members.

Policies

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

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

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

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

Risk profile and risk tolerance

The Fund has a long term time horizon. Further, the members are prepared to endure a reasonable level of volatility of returns in expectation of long term growth. The members have existing equity and property investments outside superannuation and are familiar with the variability of both returns and capital values which are associated with such investments.

Members understand

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

The Ingram Retirement Fund

Insurance

The Trustees have considered whether the Fund should hold a contract of insurance for its members and concluded that the members have appropriate insurance outside the fund via an insurance policy directly held by the member.

Liquidity

At the present time the member does not expect to access his superannuation prior to age 65. Accordingly there is no anticipated benefit payment in the next 20 years. Cash in excess of anticipated liquidity requirement will be invested in accordance with the Fund's investment strategy.

Asset Allocation

The targeted asset allocation will recognise the need to have a diversified asset mix, however, given the long term investment horizon of the members, the allocation will have a strong growth asset bias and be focused on maximising capital growth.

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

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

Growth Assets	Long term range	Current target
• Australian listed equities	10%-40%	20%
Defensive assets		
• Cash and term deposits	40%-100%	80%
		100%

X



 Derek Ingram Director of DMI Packing Pty Ltd
 July 12, 2020

SIGN HERE

