

Statement of Financial Position

As at 30 June 2023

	Note	2023 \$	2022 \$
INVESTMENTS			
OTHER ASSETS			
Cash at Bank	5	229,754	220,997
Sundry Debtors - Fund Level	6	-	1,172
		229,754	222,169
TOTAL ASSETS		229,754	222,169
LIABILITIES			
Provisions for Tax - Fund	7	759	411
Financial Position Rounding		-	1
		759	412
TOTAL LIABILITIES		759	412
NET ASSETS AVAILABLE TO PAY BENEFITS		228,995	221,757
REPRESENTED BY: LIABILITY FOR MEMBERS' BENEFITS			
Allocated to Members' Accounts	8	228,995	221,757
		228,995	221,757

This Statement is to be read in conjunction with the notes to the Financial Statements

Operating Statement

For the year ended 30 June 2023

	Note	2023 \$	2022 \$
REVENUE			
Contribution Revenue			
Member Non-Concessional Contributions		415	-
Employer Concessional Contributions		20,610	17,471
		21,025	17,471
Other Revenue			
Cash at Bank	2	25	46
		25	46
Total Revenue		21,050	17,517
EXPENSES			
General Expense			
Fund Administration Expenses	3	2,459	2,648
Member Insurance Premium Fully Deductible		5,692	4,283
		8,151	6,931
		12,899	10,586
BENEFITS ACCRUED AS A RESULT OF OPERATIONS BEFORE INCOME TAX			
Tax Expense			
Fund Tax Expenses	4	1,872	1,584
		1,872	1,584
BENEFITS ACCRUED AS A RESULT OF OPERATIONS		11,027	9,002

This Statement is to be read in conjunction with the notes to the Financial Statements

SDP Superfund

Member Account Balances

For the year ended 30 June 2023

Member Accounts	Opening Balance	Transfers & Tax Free Contributions	Taxable Contributions	Transfers to Pension Membership	Less: Member Tax	Less: Member Expenses	Less: Withdrawals	Distributions	Closing Balance
Papadopoulos, Despina (58)									
Accumulation									
Accum (00002)	81,073.10	-	-	-	-	-	-	(756.45)	80,316.65
	81,073.10							(756.45)	80,316.65
Papadopoulos, Steve (62)									
Accumulation									
Accum (00001)	14,850.29	126,248.88	20,610.08	-	2,237.71	5,692.02	3,788.50	(1,312.64)	148,678.38
Pension									
ABP (00004) - 18.42%	125,833.88	-	-	-	-	-	125,833.88	-	-
	125,833.88						125,833.88		
	140,684.17	126,248.88	20,610.08		2,237.71	5,692.02	129,622.38	(1,312.64)	148,678.38
Reserve									
TOTALS	221,757.27	126,248.88	20,610.08		2,237.71	5,692.02	129,622.38	(2,069.09)	228,995.03

CALCULATED FUND EARNING RATE: (0.9330)%
 APPLIED FUND EARNING RATE: (0.9330)%

Trial Balance

As at 30 June 2023

Account Number	Account Description	Units	2023		2022	
			Debit \$	Credit \$	Debit \$	Credit \$
106	Pension Member Balance					
106 00003	Papadopoulos, Steve			-		128,442.41
106 00004	Papadopoulos, Steve			125,833.88		-
125	Accumulation Member Balance					
125 00001	Papadopoulos, Steve			14,850.29		5,423.20
125 00002	Papadopoulos, Despina			81,073.10		81,666.11
290	Cash at Bank					
290 0001	Cash at Bank		229,753.60		220,996.92	
300	Sundry Debtors - Fund Level					
300 0001	Sundry Debtors Number 1			-	1,171.50	
450	Provisions for Tax - Fund					
450 0009	Provision for Income Tax (Fund)			758.57		411.15
690	Cash at Bank					
690 0001	Cash at Bank - Bank Interest			22.62		46.46
690 0006	Cash at Bank - Other (Fund)			1.88		-
700	Member Non-Concessional Contributions					
700 00001	Papadopoulos, Steve			415.00		-
702	Employer Concessional Contributions					
702 00001	Papadopoulos, Steve			20,610.08		17,470.93
705	Member Rollovers Received					
705 00001	Papadopoulos, Steve			125,833.88		128,442.41
801	Fund Administration Expenses					
801 0011	Professional Fees		2,200.00		1,991.00	
801 0019	Subscriptions and Registrations (Admin)		259.00		657.00	
828	Member Insurance Premium Fully Deductible					
828 00001	Papadopoulos, Steve		5,692.02			-
828 00004	Papadopoulos, Steve		-		4,282.69	
860	Fund Tax Expenses					
860 0004	Income Tax Expense		1,872.30		1,584.15	
906	Pension Member Payments					
906 00003	Papadopoulos, Steve			-	128,442.41	
906 00004	Papadopoulos, Steve		125,833.88		(131,088.61)	
925	Accumulation Member Payments					
925 00001	Papadopoulos, Steve		3,788.50		133,865.61	
			369,399.30	369,399.30	361,902.67	361,902.67

Tax Reconciliation

For the year ended 30 June 2023

INCOME		24.00	
Gross Interest Income			
Gross Dividend Income			
Imputation Credits	-		
Franked Amounts	-		
Unfranked Amounts	-		
Gross Rental Income			
Gross Foreign Income			
Gross Trust Distributions			
Gross Assessable Contributions			
Employer Contributions/Untaxed Transfers	20,610.00		
Member Contributions	-	20,610.00	
Gross Capital Gain			
Net Capital Gain	-		
Pension Capital Gain Revenue	-		
Non-arm's length income			
Net Other Income			20,634.00
Gross Income			
Less Exempt Current Pension Income			20,634.00
Total Income			
LESS DEDUCTIONS		8,152.00	
Other Deduction			8,152.00
Total Deductions			<u>12,482.00</u>
TAXABLE INCOME		1,872.30	
Gross Income Tax Expense (15% of Standard Component (45% of Non-arm's length income)			
Less Foreign Tax Offset			
Less Other Tax Credit			
			1,872.30
Tax Assessed			
Less Imputed Tax Credit			
Less Amount Already paid (for the year)			1,872.30
TAX DUE OR REFUNDABLE			259.00
Supervisory Levy			<u>2,131.30</u>
AMOUNT DUE OR REFUNDABLE			

Sep paygi (598)
 Dec paygi (598)
 Mar paygi (15)
 RBA 97.27
 2023 tax 1,872.30
758.57

Note 1: Summary of Significant Accounting Policies

The financial statements are special purpose financial statements that have been prepared in order to meet the requirements of the Superannuation Industry (Supervision) Act 1993 and accompanying Regulations, the trust deed of the fund and the needs of members.

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

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.

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 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 their market values, which is the amount that a willing buyer of the asset could reasonably be expected to pay to acquire the asset from a willing seller if the following assumptions were made:

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

Market values have 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 trustees' assessment of their realisable value.

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

b. Cash and Cash Equivalents

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

c. Revenue

Revenue is recognised at the market value of the consideration received or receivable.

Interest revenue

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Notes to the Financial Statements

For the year ended 30 June 2023

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

Dividend revenue

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

Rental revenue

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

Distribution revenue

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

Contributions and Transfers

Contributions received and transfers in are recognised when the control and the benefits from the revenue is transferred to the fund. Contributions and transfers in are recognised gross of any taxes.

Remeasurement changes in market values

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

d. Expenses

Expense are recognised and reflected in the operating statement when they are incurred.

e. Benefits Paid

Benefits are recognised when a valid withdrawal notice is received and approved by the trustee(s) in accordance with the fund's Trust Deed.

f. Liability for Accrued Benefits

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

g. Income Tax

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

Current income tax expense charged to the profit or loss is the tax payable (refundable) on taxable income. Current tax liabilities (assets) are therefore measured at the amounts expected to be paid to (refunded 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.

Except for business combinations, 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.

Notes to the Financial Statements

For the year ended 30 June 2023

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

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

Current tax assets and liabilities are offset where a legally enforceable right of set-off exists and it is intended that net settlement or simultaneous realisation and settlement of the respective asset and liability will occur. Deferred tax assets and liabilities are offset where:

(a) a legally enforceable right of set-off exists; and

(b) the deferred tax assets and liabilities relate to income taxes levied by the same taxation authority on either the same taxable entity or different taxable entities, where it is intended that net settlement or simultaneous realisation and settlement of the respective asset and liability will occur in future periods in which significant amounts of deferred tax assets or liabilities are expected to be recovered or settled.

The rate of tax used to determine income tax expense (revenue) and current tax liabilities (assets) is 15%, the applicable rate for a complying superannuation fund. This rate is applied to taxable income, after any claim for exempt current pension income, where applicable. The top personal marginal tax rate is applied to a non-complying superannuation fund and to non-arm's length income (NALI).

h. 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.

i. Critical Accounting Estimates and Judgments

The preparation of financial statements requires the trustees to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. 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.

j. Events Subsequent to Balance Date

The superannuation fund is an Accumulation fund and consequently any reduction or increment in market value of the fund is a reduction in member benefits. Any significant movement in the market value of investments after balance date has not been brought to account. Investments are in principle held for the long term and it is not appropriate to bring any subsequent reduction or increment in market values to account as at year end. Net movement in market values subsequent to balance date will be recognised in the next financial year.

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Notes to the Financial Statements

For the year ended 30 June 2023

	2023	2022
	\$	\$
Note 2: Cash at Bank		
Cash at Bank - Bank Interest	23	46
Cash at Bank - Other (Fund)	2	-
	25	46
Note 3: Fund Administration Expenses		
Professional Fees	2,200	1,991
Subscriptions and Registrations (Admin)	259	657
	2,459	2,648
Note 4: Fund Tax Expenses		
Income Tax Expense	1,872	1,584
	1,872	1,584
Note 5: Cash at Bank		
Cash at Bank	229,754	220,997
	229,754	220,997
Note 6: Sundry Debtors - Fund Level		
Sundry Debtors Number 1	-	1,172
	-	1,172
Note 7: Provisions for Tax - Fund		
Provision for Income Tax (Fund)	759	411
	759	411
Note 8A: Movements in Members' Benefits		
Liability for Members' Benefits Beginning:	221,757	215,532
Add: Increase (Decrease) in Members' Benefits	11,027	9,004
Less: Benefit Paid	3,789	2,777
Liability for Members' Benefits End	228,995	221,757
Note 8B: Members' Other Details		
Total Unallocated Benefits	-	-
Total Forfeited Benefits	-	-
Total Preserved Benefits	92,099	81,073
Total Vested Benefits	228,995	221,757

Net Capital Gain/Loss Summary

For the year ended 30 June 2023

CAPITAL GAINS SUMMARY

Assessable Current year CG revenue - discount method	-
Assessable Current year CG revenue - indexation method	-
Assessable Current year CG revenue - other method	-
PLUS indexed capital gain	-
PLUS discount capital gain	-
PLUS non-indexed/-discounted-gain	-
LESS capital loss from last year	-
LESS current year capital loss	-
LESS discounting where applicable	-
Net capital gain	-

SDP Superfund

Notes to the Tax Reconciliation

Deductions

For the year ended 30 June 2023

Account	Member	Date	Description	Transaction Amount	Deductible %	Deductible \$	Pension Exempt Appportionment	Apportionment Factor	Tagged to Member	Deduction
801 0011		30/06/2023	walkers	2,200.00	100.00	2,200.00	Yes	1.0000		2,200.00
801 0019		30/06/2023	super levy	259.00	100.00	259.00	Yes	1.0000		259.00
828	00001	30/06/2023	zurich	5,692.02	100.00	5,692.02	No	-	SUPER	5,692.02
TOTALS				8,151.02		8,151.02				8,151.02

Notes to the Tax Reconciliation

Revenue Summary

For the year ended 30 June 2023

Account	Description	Date	Revenue Amount	TFN Credit	TFN Closely Held Trusts	ABN Credit	Notes
Assessable Revenue Accounts							
690 0001	Cash at Bank - Bank Interest	30/06/2023	22.62	-	-	-	
690 0006	Cash at Bank - Other (Fund)	30/06/2023	1.88	-	-	-	
	Total Assessable Revenue		24.50	-	-	-	
Non-assessable Revenue Accounts							
	Total Non-assessable Revenue		-	-	-	-	
	Total Revenue		24.50	-	-	-	

Notes:

FMS - Forestry Managed Investment Scheme (FMS) income, NZL - Australian franking credits from a New Zealand company, ABN - Payment where ABN not quoted, PARTNERSHIP - Distribution from partnership

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Notes to the Tax Reconciliation

Non-Trust Income - Assessable Amounts

For the year ended 30 June 2023

Account	Description	Date	Rent	Unfranked	Unfranked CFI	Franked	Imputation Credit	NALI	Interest	Other Taxable	Total
690 0001	Cash at Bank - Bank Interest	30/06/2023	-	-	-	-	-	-	22.62	-	22.62
690 0006	Cash at Bank - Other (Fund)	30/06/2023	-	-	-	-	-	-	1.88	-	1.88
TOTALS			-	-	-	-	-	-	24.50	-	24.50

Notes to the Tax Reconciliation

Exempt Pension Income / Deduction Apportionment

For the year ended 30 June 2023

EXEMPT CURRENT PENSION INCOME

The Exempt Current Pension Income is calculated using segregation of assets and income.

The calculation is outlined below using only transactions tagged to segregated pension members:

Gross Interest Income		-
Gross Dividend Income		-
Imputation Credits	-	-
Franked Amounts	-	-
Unfranked Amounts	-	-
Gross Rental Income		-
Gross Foreign Income		-
Gross Trust Distributions		-
Net Capital Gains		-
Net Other Income		-
Exempt Current Pension Income		-

Notes to the Tax Reconciliation

Exempt Pension Income / Deduction Apportionment

For the year ended 30 June 2023

APPORTIONMENT FACTOR FOR GENERAL ADMINISTRATIVE EXPENSES**Fund Income:**

Gross Income	20,634.00
PLUS Non-assessable Contributions	415.00
PLUS Rollins	-
	<u>21,049.00</u>

Reduced Fund Income:

Fund Income	21,049.00
LESS Exempt Current Pension Income	-
	<u>21,049.00</u>

Apportionment Factor:

Reduced Fund Income	<u>21,049.00</u>
Fund Income	<u>21,049.00</u>
	<u>1.0000000000</u>

APPORTIONMENT FACTOR FOR INVESTMENT EXPENSES**Assessable Investment Income:**

Gross Income	20,634.00
LESS Gross Taxable Contributions	20,610.00
LESS Exempt Current Pension Income	-
	<u>24.00</u>

Total Investment Income:

Gross Income	20,634.00
LESS Gross Taxable Contributions	<u>20,610.00</u>
	24.00

Apportionment Factor:

Assessable Investment Income	<u>24.00</u>
Total Investment Income	<u>24.00</u>
	<u>1.0000000000</u>

SDP Superfund

Accrued Capital Gains

For the year ended 30 June 2023

	Date Acquired	Units	Market Value	Cost Base Used	Cost Base Adjustment	Gain Method	Adjusted Cost	Gain/Loss
Capital Gains Tax Assets			-	-	-		-	0.00
TOTALS			-	-	-		-	0.00
GRAND TOTAL			-	-	-		-	-

Provision for Deferred Income Tax = 0.00 x 0.15 = 0.00

SDP Superfund

Investment Summary

As at 30 June 2023

Investment	Code	Units	Average Unit Cost \$	Market Price \$	Adjusted Cost \$	Market Value \$	Gain / Loss \$	Gain / Loss %	Portfolio Weight %
Cash									
Cash at Bank	-	-	-	-	229,753.60	229,753.60	-	-	100.00
Total Investments					229,753.60	229,753.60	-	-	100.00

Gain / Loss \$ is equal to Market Value \$ less Adjusted Cost \$

Gain / Loss % is equal to Gain Loss \$ divided by Adjusted Cost \$, expressed as a percentage.

Walker Partners (Aust) Pty. Ltd.

A.C.N. 134 317 516 - A.B.N. 88 255 901 873
 Level 1, Suites 9-11, 40 Burgundy Street, Heidelberg, Victoria, 3084
 P.O. Box 706, Heidelberg, Victoria, 3084
 Phone: (03) 8414 6700 Fax: (03) 8414 6750
 Email: info@wpaust.com.au

SDP Superfund
 22 Bond Drive
 TAYLORS LAKES VIC 3038

Tax Invoice
014554
 Client Ref: SDPSUP66
 25 August, 2022

Description	Amount
To our professional Fees and Charges in attending to the following:	
To the preparation of the Annual Company Statement for SDP Superfund Pty Ltd , including Resolution of Solvency as required by the Australian Securities and Investments Commission.	150.00
GST	15.00
Terms: 30 Days	Date Due: 24 September, 2022
	Amount Due: \$ 165.00

Liability limited by a scheme approved under Professional Standards Legislation.

Please detach the portion below and forward with your payment

SDP Superfund

Remittance Advice

**WE NOW HAVE CREDIT
 CARD FACILITIES**

Invoice: 014554
 Client Ref: SDPSUP66
 25 August, 2022
 Amount Due: \$ 165.00

Credit Card: Mastercard/Visa (please circle)

Name on Card: _____ Exp ____ / ____

Card Number:

Signature: _____

For Direct Deposit:

BSB: 063 - 184
 Account No. 10455315

If paying by cheque:

Please make cheque payable to Walker Partners (Aust) Pty Ltd

When making a direct deposit please quote your 'Client Ref' as your reference.

Walker Partners (Aust) Pty. Ltd.

A.C.N. 134 317 516 - A.B.N. 88 255 901 873
 Level 1, Suites 9-11, 40 Burgundy Street, Heidelberg, Victoria, 3084
 P.O. Box 706, Heidelberg, Victoria, 3084
 Phone: (03) 8414 6700 Fax: (03) 8414 6750
 Email: info@wpaust.com.au

SDP Superfund - Accounts
 22 Bond Drive
 TAYLORS LAKES VIC 3038

Tax Invoice 015785

Client Ref: SDP794
 31 March, 2023

Description	Amount
To our professional Fees and Charges in attending to the following:	
To work carried out up to March 2023, being the finalisation of accounts for the Superannuation Fund in conformity with the requirements of the Australian Taxation Office, to the preparation of the Superannuation Fund Income Tax Return including necessary Minutes etc for the year ended 30 June, 2022.	
To attending to the Audit of the Superannuation Fund for the year ended 30 June, 2022, in accordance with the regulations as laid down by the Australian Taxation Office.	1,850.00
<i>GST</i>	185.00
Terms: 30 Days	Date Due: 30 April, 2023
	Amount Due: \$ 2,035.00

*Liability limited by a scheme approved under Professional Standards Legislation.
 Please detach the portion below and forward with your payment*

SDP Superfund - Accounts

Remittance Advice

Invoice: 015785
 Client Ref: SDP794
 31 March, 2023
 Amount Due: \$ 2,035.00

**WE NOW HAVE CREDIT
 CARD FACILITIES**

Credit Card: Mastercard/Visa (please circle)

Name on Card: _____ Exp ____ / ____

Card Number:

Signature: _____

For Direct Deposit:

BSB: 063 - 163
 Account No. 10565948

If paying by cheque:

Please make cheque payable to Walker Partners (Aust) Pty Ltd

When making a direct deposit please quote your 'Client Ref' as your reference.

Zurich Protection Plus Annual statement



005541
030



S D P Superannuation Fund
22 Bond Drive
TAYLORS LAKES VIC 3038

Your adviser

Conrad Greer
03 9399 8246

www.zurich.com.au

Phone: 131 551

client.service@zurich.com.au

Fax: (02) 9995 3797

Locked Bag 994

North Sydney NSW 2059

Policy number

03507771

25 July 2023

Dear Trustee/s,

We are pleased to enclose your annual statement for the period ending 30 June 2023.

This statement is provided for information purposes only to assist you in preparing the annual return for your fund. Enclosed you will find details of the policy including cover provided, the amount of premiums paid during the statement period (including any fees or costs paid), together with other important policy information.

Please note that if you hold an Income Replacement or Income Protector policy with Zurich also, you will receive a separate Tax Deduction Notice for that policy.

It is very important that you take time to review your statement and then keep it in a safe place. If you have any questions about your annual statement or any of Zurich's other services, please speak to your financial adviser, Conrad Greer, or contact Zurich.

Yours sincerely,

Brendan Norton
Head of Customer & Adviser Experience



**COMPLETE CLAIMS
CONFIDENCE.**

MMEA-007320-2013-1

Zurich Australia Limited ABN 92 000 010 195 AFSL 232510

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Zurich Protection Plus
Annual statement

Policy number
03507771

Your adviser
Conrad Greer
03 9399 8246

Statement details

Statement period:

1 July 2022 to 30 June 2023

Policy details

Policy owner:

S D P Superannuation Fund
(Superannuation, held by external trustee)

Policy type:

Zurich Protection Plus

Life insured:

Mr Sofoklis Papadopoulos

Insurance benefits

Benefit type	Benefit amount	Annual premium	Premium paid
Death & terminal illness benefit	\$742,700	\$5,692.02	\$5,692.02

The Death benefit is the amount that may be payable on death of the life insured. A benefit may be payable on terminal illness of 100% of your Death benefit.

All benefits are subject to the terms and conditions of the applicable policy and payable to the trustee of the fund. You must ensure any benefits paid are in accordance with your fund's trust deed and superannuation law.

The Annual premium is the annualised cost of cover as at the statement date.

The Premium paid is the amount of premium paid for the benefit during the statement period.

Additional optional other benefits selected
Premium waiver option

Fees and costs

The total premium paid for this policy

\$5,692.02

Taxation


Insurance premiums for cover that would meet a condition of release are generally tax deductible to the complying superannuation fund. The information on premium amounts provided above is based on the price of the insurance policy and not necessarily the amount your fund can claim as a tax deduction. The amount of premium that is deductible varies depending on the type of cover. For example, premiums for life insurance cover are fully deductible whilst premiums for trauma cover are not deductible. Premiums may only be partially deductible such as for 'own' occupation disablement cover (TPD). Please contact your adviser or accountant for further information regarding the tax deductibility of premiums to your SMSF.



Zurich Protection Plus

Your policy anniversary



000110 000

 S D P Superannuation Fund
 22 Bond Drive
 TAYLORS LAKES VIC 3038

Life insured:
Sofoklis Papadopoulos

Policy number:
03507771

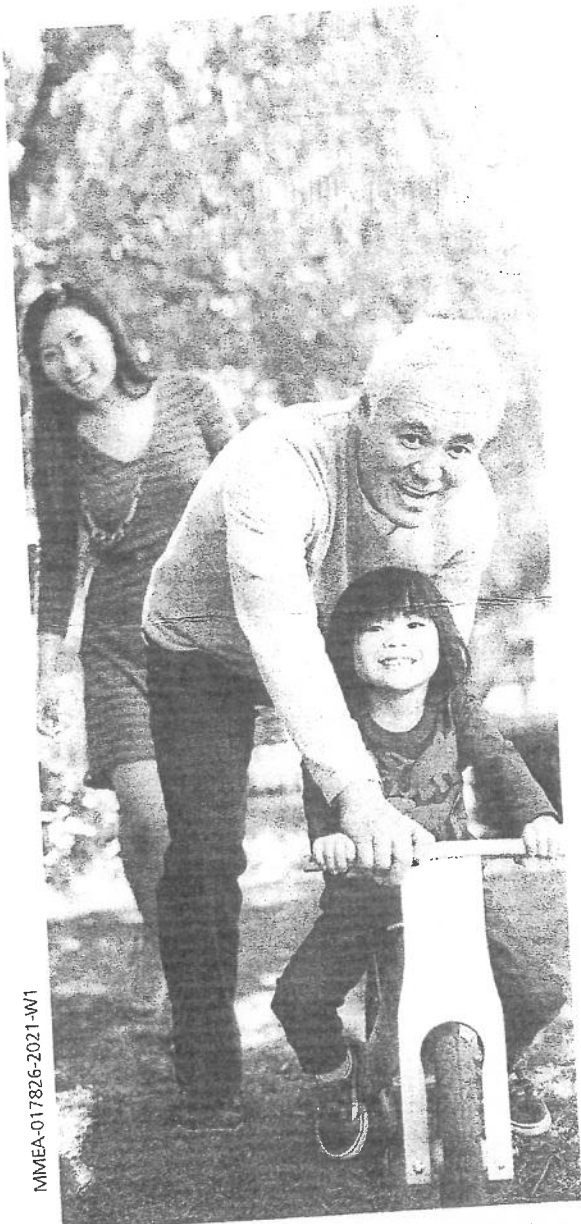
Policy type:
Zurich Protection Plus
 (Superannuation, held by
 external trustee)

Policy owner:
**S D P Superannuation
 Fund**

2 November 2022

Thank you for being a Zurich customer

We're writing to tell you about changes to your insurance premium for the next policy year and to remind you that your premium is due soon. We'll automatically direct debit this from your nominated bank account, so you can relax knowing that you're protected. We'll let you know if any payments are unsuccessful.



MMEA-017826-2021-W1

You've selected
Premium with cover increase

Policy anniversary date:
5 December 2022

With inflation protection

Your policy has in-built inflation protection to help maintain the value of your cover over time.

Cover summary

Your policy provides:

- a lump sum payment on the life insured's death or terminal illness during the term of the policy.

Discounts factored into your premium

Loyalty discount of 7.5%.

Premium yearly: **\$5,692.02** Due on: **14 December 2022**

Your yearly premium is detailed in the policy breakdown on page 2 and will apply for the remainder of the policy year (unless you make a change to your policy). If you ask us to change your policy before your next policy anniversary and we have a premium adjustment underway, your policy will apply from the time of change which means they will apply earlier than they otherwise would.

Detailed policy breakdown

Below is a summary of the insurance benefits which apply to this policy.

Life Insured	Cover type	Current cover	Increased cover	Premium without cover increase	Premium with cover increase
Sofoklis Papadopoulos	Death & terminal illness	\$700,000	\$742,700	\$5,364.77	\$5,692.02
Total instalment premium				\$5,364.77	\$5,692.02

Full terms and conditions of your cover, including any special conditions and exclusions, are outlined in the PDS and most recently issued policy schedule. If you don't have the PDS, visit zurich.com.au/lifepds or contact us.

Some benefits and features of your cover change at certain ages

Some benefits and features of your cover change or end at certain ages. This reminder includes a summary, but please check your PDS and policy schedule to make sure you understand the impact of any changes.

- The Premium waiver option ends on the policy anniversary when the life insured is 70.
- You can increase cover without health assessment under the Future insurability features up to the policy anniversary when the life insured is 54.

An Inflation protection increase has been applied to your policy

Your policy has in-built inflation protection to help maintain the value of your cover over time. If you opt out of inflation protection, your future insurance cover might not give you the same real value as it would today. You don't have to accept the increase. If you'd like to maintain the same cover amount, or arrange a lower cover increase, please contact your local insurance specialist on 131 551 before the next due date so that we can reduce your premium.

Benefits of your policy

Some of the features of your policy include:

- Guaranteed renewal of your policy terms up until the expiry date, regardless of any change in health.
- Worldwide cover 24 hours a day, seven days a week.
- Cover increase without health evidence. For example if you've had a baby, a child start secondary school or a new mortgage you may be eligible for an increase in cover.

The Life insurance code of practice is our promise to you

When you take out life insurance, it's important that you get the highest standards of service in all your dealings with us. That's why we've adopted the Life Insurance Code of Practice. It's the life insurance industry's commitment to mandatory customer service standards and it's designed to protect you, our customer. The Code can be found at fsc.org.au.

ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 3803-23652

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2022				223,566.59
17 JUN	OPENING BALANCE			220,789.59
28 JUN	ANZ INTERNET BANKING FUNDS TFER TRANSFER 352927 TO 013441416414362	2,777.00		220,995.09
29 JUN	TRANSFER FROM QUICKSUPER QUICKSPR3239639821		205.50	220,996.92
30 JUN	CREDIT INTEREST PAID		1.83	220,998.68
29 JUL	CREDIT INTEREST PAID		1.76	222,748.68
12 AUG	TRANSFER FROM SUPERCHOICE P/L PC110822-174476478		1,750.00	222,162.68
16 AUG	ANZ INTERNET BANKING BPAY TAX OFFICE PAYMENT {551880}	586.00		222,162.68
	TOTALS AT END OF PAGE	\$3,363.00	\$1,959.09	
	TOTALS AT END OF PERIOD	\$3,363.00	\$1,959.09	\$222,162.68

This Statement Includes

Interest earned on deposits	\$3.59
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Yearly Summary

Previous Year to 30/06/2022 (\$)

Interest earned on deposits	46.09
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Fees Charged for period: 01 JUN 2022 to 30 JUN 2022

Summary of ANZ Transaction Fees

Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
INTERNET/ONLINE WDL	1.00	1.00	0.60	0.00
EFTPOS/PHONE BANKING WDL	2.00	2.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 19/08/22 and the monthly fee cycle, as appears above, ended on 30/06/22.

ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 3803-23652

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2022				222,162.68
19 AUG	OPENING BALANCE		2.00	222,164.68
31 AUG	CREDIT INTEREST PAID		1,445.48	223,610.16
12 SEP	TRANSFER FROM MLC MKEY20220909001638		1,750.00	225,360.16
13 SEP	TRANSFER FROM SUPERCHOICE P/L PC090922-178156920		1.84	225,362.00
30 SEP	CREDIT INTEREST PAID	598.00		224,764.00
18 OCT	ANZ INTERNET BANKING BPAY TAX OFFICE PAYMENT {907384}		1,750.00	226,514.00
19 OCT	TRANSFER FROM SUPERCHOICE P/L PC181022-197497877			
	TOTALS AT END OF PAGE	\$598.00	\$4,949.32	
	TOTALS AT END OF PERIOD	\$598.00	\$4,949.32	\$226,514.00

This Statement Includes

Interest earned on deposits

\$3.84

Fee Summary

Fees Charged for period: 30 JUL 2022 to 31 AUG 2022

Summary of ANZ Transaction Fees

Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
INTERNET/ONLINE WDL	1.00	1.00	0.60	0.00
EFTPOS/PHONE BANKING WDL	1.00	1.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Fees Charged for period: 01 SEP 2022 to 30 SEP 2022

Summary of ANZ Transaction Fees

Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
EFTPOS/PHONE BANKING WDL	2.00	2.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

380323652 05959 E-1523 S-3252 I-6504

ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 3803-23652

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2022				226,514.00
19 OCT	OPENING BALANCE		1.92	226,515.92
31 OCT	CREDIT INTEREST PAID		1,750.00	228,265.92
21 NOV	TRANSFER FROM SUPERCHOICE P/L PC181122-192686825		2,234.08	230,500.00
28 NOV	ANZ INTERNET BANKING FUNDS TFER TRANSFER 256283 FROM 183392712 EFFECTIVE DATE 26 NOV 2022	2,234.08		228,265.92
28 NOV	ANZ INTERNET BANKING FUNDS TFER TRANSFER 256899 TO 013441412980252 EFFECTIVE DATE 26 NOV 2022		1.87	228,267.79
30 NOV	CREDIT INTEREST PAID		250.00	228,517.79
05 DEC	ANZ INTERNET BANKING FUNDS TFER TRANSFER 227970 FROM 380323986	5,692.02		222,825.77
14 DEC	PAYMENT TO ZURICH LIFE 4643705 3D			
	TOTALS AT END OF PAGE	\$7,926.10	\$4,237.87	
	TOTALS AT END OF PERIOD	\$7,926.10	\$4,237.87	\$222,825.77

This Statement Includes

Interest earned on deposits

\$3.79

Fee Summary

Fees Charged for period: 01 OCT 2022 to 31 OCT 2022

Summary of ANZ Transaction Fees

Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
INTERNET/ONLINE WDL	1.00	1.00	0.60	0.00
EFTPOS/PHONE BANKING WDL	1.00	1.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 3803-23652

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
				222,825.77
2022				
19 DEC	OPENING BALANCE		1,750.00	224,575.77
20 DEC	TRANSFER FROM SUPERCHOICE P/L PC161222-193052814		1.86	224,577.63
30 DEC	CREDIT INTEREST PAID		1,750.00	226,327.63
2023				
16 JAN	TRANSFER FROM SUPERCHOICE P/L PC120123-195880184		1.97	226,329.60
31 JAN	CREDIT INTEREST PAID	84.15		226,245.45
14 FEB	ANZ INTERNET BANKING BPAY TAX OFFICE PAYMENT {505209}			
	TOTALS AT END OF PAGE	\$84.15	\$3,503.83	
	TOTALS AT END OF PERIOD	\$84.15	\$3,503.83	\$226,245.45

This Statement Includes

Interest earned on deposits

\$3.83

Fee Summary

Fees Charged for period: 01 DEC 2022 to 30 DEC 2022

Summary of ANZ Transaction Fees

Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
INTERNET/ONLINE WDL	1.00	1.00	0.60	0.00
EFTPOS/PHONE BANKING WDL	1.00	1.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Fees Charged for period: 31 DEC 2022 to 31 JAN 2023

Summary of ANZ Transaction Fees

Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
EFTPOS/PHONE BANKING WDL	1.00	1.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 3803-23652

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2023				226,245.45
17 FEB	OPENING BALANCE			227,995.45
22 FEB	TRANSFER FROM SUPERCHOICE P/L PC200223-116009439		1,750.00	227,997.19
28 FEB	CREDIT INTEREST PAID		1.74	229,747.19
21 MAR	TRANSFER FROM SUPERCHOICE P/L PC200323-155742633		1,750.00	229,749.13
31 MAR	CREDIT INTEREST PAID		1.94	229,235.28
04 APR	ANZ INTERNET BANKING BPAY TAX OFFICE PAYMENT {378443}	513.85		230,460.28
17 APR	TRANSFER FROM SUPERCHOICE P/L PC110423-159485888		1,225.00	228,425
18 APR	ANZ INTERNET BANKING PAYMENT 406992 TO WALKER PARTNERS AUST PTY LTD	2,035.00		
	TOTALS AT END OF PAGE	\$2,548.85	\$4,728.68	
	TOTALS AT END OF PERIOD	\$2,548.85	\$4,728.68	\$228,425.28

This Statement Includes

Interest earned on deposits	\$3.68
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Fee Summary

Fees Charged for period: 01 FEB 2023 to 28 FEB 2023

Summary of ANZ Transaction Fees

Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
INTERNET/ONLINE WDL	1.00	1.00	0.60	0.00
EFTPOS/PHONE BANKING WDL	1.00	1.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included



ANZ BUSINESS ESSENTIALS STATEMENT

STATEMENT NUMBER 64
19 APRIL 2023 TO 19 JUNE 2023

125/1605

THE MANAGER
SDP SUPERFUND PTY LTD
22 BOND DR
TAYLORS LAKES VIC 3038

WELCOME TO YOUR ANZ ACCOUNT AT A GLANCE

Account Details

SDP SUPERFUND PTY LTD ATF SDP SUPERFUND

Branch Number (BSB)

013-441

Account Number

3803-23652

Opening Balance:

\$ **228,425.28**

Total Deposits:

\$ **3,943.42**

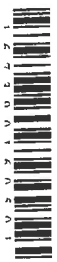
Total Withdrawals:

\$ **0.00**

Closing Balance:

\$ **232,368.70**

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380323652_07059 E-1605 S-3520 I-7039

NEED TO GET IN TOUCH?



ANZ Internet Banking
anz.com

OR



Enquiries: 13 13 14
Lost/Stolen Cards: 1800 033 844

ANZ BUSINESS ESSENTIALS STATEMENT

Account Number 3803-23652

Transaction Details

Please retain this statement for taxation purposes

Date	Transaction Details	Withdrawals (\$)	Deposits (\$)	Balance (\$)
2023				228,425.28
19 APR	OPENING BALANCE			
28 APR	CREDIT INTEREST PAID		1.76	228,427.04
31 MAY	CREDIT INTEREST PAID		2.06	228,429.10
05 JUN	TRANSFER FROM SUPERCHOICE P/L PC020623-190577896		2,274.99	230,704.09
19 JUN	TRANSFER FROM SUPERCHOICE P/L PC160623-103805175		1,664.61	232,368.70
	TOTALS AT END OF PAGE	\$0.00	\$3,943.42	
	TOTALS AT END OF PERIOD	\$0.00	\$3,943.42	\$232,368.70

This Statement Includes

Interest earned on deposits	\$3.82
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Fee Summary

Fees Charged for period: 01 APR 2023 to 28 APR 2023

Summary of ANZ Transaction Fees	Transactions		Fee Per Transaction (\$)	Total Charge (\$)
	Total	Free Additional		
Transaction Fees				
INTERNET/ONLINE WDL	2.00	2.00	0.60	0.00
EFTPOS/PHONE BANKING WDL	1.00	1.00	0.60	0.00
Total Transaction Fees Charged				\$0.00

Please note: Overseas transaction fees, overseas ATM fees and non ANZ ATM operator fees not included

Please note: Your fee cycle may not always reconcile with your statement cycle. This statement date ends on 19/06/23 and the monthly fee cycle, as appears above, ended on 28/04/23.

Summary of Relationship Benefit for this account	Amount (\$)
Your Relationship Benefit	1.80
This is made up of:	
Value of Free Transactions	1.80



ANZ Business Essentials
013441 380323652

Balance Funds
\$229,753.60 \$229,753.60

Transaction history

Date	Description	Debit(\$AUD)	Credit(\$AUD)	Balance
June 2023				
30 JUN	CREDIT INTEREST PAID		\$1.90	\$229,753.60
26 JUN	ANZ INTERNET BANKING FUNDS TFER TRANSFER 595573 TO 013441427920551	\$2,617.00		\$229,751.70
19 JUN	TRANSFER FROM SUPERCHOICE P/L PC160623- 103805175		\$1,664.61	\$232,368.70
05 JUN	TRANSFER FROM SUPERCHOICE P/L PC020623- 190577896		\$2,274.99	\$230,704.09
May 2023				
31 MAY	CREDIT INTEREST PAID		\$2.06	\$228,429.10
April 2023				
28 APR	CREDIT INTEREST PAID		\$1.76	\$228,427.04
18 APR	ANZ INTERNET BANKING PAYMENT 406992 TO Walker Partners Aust Pty Ltd	\$2,035.00		\$228,425.28

Audit Trail

As at 30 June 2023

Date	Account Number	Cash/ Journal	Batch	Details	Debit \$	Credit \$
1/07/2022	906 00004	J	20	Benefit Payment - Papadopoulos, Steve (0000	125,833.88	-
1/07/2022	705 00001	J	21	Rollin	-	125,833.88
30/06/2023	290 0001	C	2	zurich	-	5,692.02
30/06/2023	290 0001	C	3	walkers	-	2,200.00
30/06/2023	290 0001	C	4	superchoice	19,164.60	-
30/06/2023	290 0001	C	5	super levy	-	259.00
30/06/2023	290 0001	C	6	non conc cont	415.00	-
30/06/2023	290 0001	C	7	MLC masterkey	1,445.48	-
30/06/2023	290 0001	C	8	interest ato	1.88	-
30/06/2023	290 0001	C	9	interest	22.62	-
30/06/2023	290 0001	C	10	benefit	-	2,617.00
30/06/2023	290 0001	C	11	ATO tax	174.85	-
30/06/2023	290 0001	C	12	ATO	-	1,699.73
30/06/2023	290 0001	C	13	walkers	2,200.00	-
30/06/2023	801 0011	C	14	super levy	259.00	-
30/06/2023	801 0019	C	15	ATO	1,699.73	-
30/06/2023	450 0009	C	16	ATO tax	-	174.85
30/06/2023	450 0009	C	17	ATO tax	-	19,164.60
30/06/2023	702 00001	C	18	Contribution Employer Concessional Contribu	-	1,445.48
30/06/2023	702 00001	C	19	Contribution Employer Concessional Contribu	-	415.00
30/06/2023	700 00001	C	20	Contribution Member Non-Concessional Cont	-	22.62
30/06/2023	690 0001	C	21	interest	-	1.88
30/06/2023	690 0006	C	22	interest ato	-	-
30/06/2023	828 00001	C	23	zurich	5,692.02	-
30/06/2023	925 00001	C	24	Benefit Payment - Papadopoulos, Steve	2,617.00	-
30/06/2023	290 0002	C	25	benefit	-	1,171.50
30/06/2023	290 0002	C	26	clear in house asset	1,171.50	-
30/06/2023	290 0002	C	27	clear in house asset	1,171.50	-
30/06/2023	925 00001	C	28	Benefit Payment - Papadopoulos, Steve	-	1,171.50
30/06/2023	300 0001	C	29	clear in house asset	1,872.30	-
30/06/2023	860 0004	J	1	Current year tax expense	-	1,872.30
30/06/2023	450 0009	J	1	Current year tax expense	-	1,872.30

Transactions that have been reconciled to each other within the Master Clearing Account in the selected report period have not been included in this report.