

M & E
SUPERANNUATION FUND

ABN 28 212 661 104

Financial Statements

For the Year Ended 30th June 2023

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M & E Superannuation Fund
Operating Statement
For the period 1 July 2022 to 30 June 2023

	Note	2023 \$	2022 \$
Income			
Member Receipts			
Contributions			
Employer		1,032.21	1,002.40
Government Co-Contributions		150.40	10.00
Investment Gains			
Increase in Market Value	8A	125,943.81	(338,820.31)
Investment Income			
Distributions	7A	116,115.53	160,587.92
Dividends	7B	13,093.52	14,763.24
Interest	7C	66,766.41	79,789.67
Rent	7D	39,880.00	40,820.00
		362,981.88	(41,847.08)
Expenses			
Member Payments			
Lump Sums Paid		947,500.00	142,200.00
Pensions Paid		127,600.00	123,990.93
Other Expenses			
Accountancy Fee		550.00	550.00
Actuarial Fee		102.50	102.50
Auditor Fee		715.00	660.00
Fine		-	83.00
Fund Administration Fee		4,920.00	4,920.00
Investment Management Fee		7,221.57	8,386.32
Property Expenses		10,997.27	12,127.36
Regulatory Fees		207.00	276.00
SMSF Supervisory Levy		259.00	259.00
Investment Losses			
Realised Capital Losses	8B	208,427.13	(144,446.31)
		1,308,499.47	149,108.80
Benefits Accrued as a Result of Operations before Income Tax		(945,517.59)	(190,955.88)
Income Tax			
Income Tax Expense		9,282.89	16,104.58
		9,282.89	16,104.58
Benefits Accrued as a Result of Operations		(954,800.48)	(207,060.46)

*The accompanying notes form part of these financial statements.
This report should be read in conjunction with the accompanying compilation report.*

M & E Superannuation Fund
Statement of Financial Position
as at 30 June 2023

	Note	2023 \$	2022 \$
Assets			
Investments			
Direct Property	6A	1,900,000.00	1,850,000.00
Managed Investments	6B	165,827.66	671,251.73
Other Fixed Interest Securities	6C	9,000.00	10,000.00
Shares in Listed Companies	6D	13,011.78	17,945.08
Units In Unlisted Unit Trusts	6E	3,188,920.30	3,673,241.79
Other Assets			
Cash At Bank		164,527.62	136,822.31
Receivables		61,385.02	105,216.73
Current Tax Assets		5,435.35	4,866.49
Other Taxes Refundable		896.17	(5,539.75)
Total Assets		5,509,003.90	6,463,804.38
Liabilities			
Other Creditors and Accruals		259.00	259.00
Total Liabilities		259.00	259.00
Net Assets Available to Pay Benefits		5,508,744.90	6,463,545.38
<i>Represented by:</i>			
Liability for Accrued Benefits	2		
Mr Maxwell Einfeld		3,199,190.76	4,138,510.11
Mrs Elizabeth Einfeld		2,309,554.14	2,325,035.27
Total Liability for Accrued Benefits		5,508,744.90	6,463,545.38

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This report should be read in conjunction with the accompanying compilation report.*

M & E Superannuation Fund

Notes to the Financial Statements

As at 30 June 2023

Note 1 - Statement of Significant Accounting Policies

The following significant accounting policies have been adopted in the preparation and presentation of the financial statements. They have been consistently applied in the current and previous periods unless otherwise stated to ensure the financial information satisfies the concept of relevance and reliability.

(a) Statement of Compliance

The trustees have prepared the financial statements on the basis that the superannuation fund is not a reporting entity because it is not publicly accountable and is not required by law or governing document to prepare financial statements that comply with Australian Accounting Standards. The financial statements are therefore special purpose financial statements that have been prepared in order to meet the requirements of the *Superannuation Industry (Supervision) Act 1993* and *Regulations 1994*, the trust deed of the fund and the needs of members.

(b) Basis of Preparation

The financial statements have been prepared on a cash basis using historical costs convention unless stated otherwise. For investments and financial liabilities, they are measured at market values.

The financial statements are presented in Australian dollars, which is the functional currency of the fund.

(c) Use of Accounting Estimates and Judgments

The preparation of financial statements requires the trustees to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. The estimates and associated assumptions are based on historical experience and various other factors that are believed to be reasonable under the circumstance, the results of which form the basis of making the judgments. Actual results may differ from these estimates.

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

(d) Cash and Cash Equivalents

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

(e) Foreign Currency

Any foreign currency transactions during the financial year are brought to account using the exchange rate in effect at the date of the transaction. Foreign currency monetary items at reporting date are translated at the exchange rate existing at reporting date. Exchange differences are recognised in the operating statement in the period in which they arise.

(f) Valuation of Assets

Investment

An investment is initially recognised when as a result of past transactions or events, the Fund controls the future economic benefits expected to flow from the asset.

The investment assets are firstly recorded at cost, being the fair value of the consideration given. After initial recognition, they are measured at market value. Gains or losses arising from changes in market value are recognised on the Operating Statement in the periods in which they occur.

Market value as defined in s10 of *SISA 1993*, in relation to an asset, means the amount that a willing buyer of the asset could reasonably be expected to pay to acquire the asset from a willing seller if the following assumptions were made:

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

As disposal costs are generally immaterial unless otherwise stated, market value approximates fair value.

M & E Superannuation Fund

Notes to the Financial Statements

As at 30 June 2023

Market values for various types of investment have been determined as follows:

- i. listed securities, government and other fixed interest securities for which there is a readily available market quotation, the valuation is recorded as the last quoted sale price as at the close of business on reporting date. If the listed securities are foreign, they are also converted to Australian dollars using the exchange rate at the close of business on the reporting date;
- ii. unit trusts and managed funds are stated by reference to the unit redemption price quoted by the fund manager at the end of the reporting period;
- iii. unlisted investments are stated at the Trustees' valuation based on estimated market value at balance date; or where necessary, upon external valuers' expert opinions;
- iv. Investment properties are carried at market value and are held for the purpose of generating long-term rental yields and capital appreciation. The Trustees give consideration to the value of the investment property each financial year and revalue when a significant event occurs or when deemed appropriate. Where an external valuation has been obtained, the valuation is based on objective and supportable data and has been carried out by a property valuation service provider or qualified independent valuer as appropriate.

Financial Liabilities

The Fund initially recognises a financial liability on the date it becomes a party to the contractual provisions of the instrument.

Financial liabilities including credit balances of hedging instruments and derivatives are measured at market values as at the reporting date. Any change in market values of the financial liabilities since the beginning of the reporting period shall be included in the profit or loss for the reporting period. As disposal costs are generally immaterial, unless otherwise stated, market value approximates fair value.

Receivables and Payables

Current assets such as accounts receivable, which are expected to be recovered within twelve months after the reporting period, are carried at nominal amounts which approximate the fair values.

Accounts payable are recognised when the Fund becomes obliged to make future payments resulting from the goods and services received, whether or not billed to the Fund and are carried at nominal amounts which are equivalent to fair values.

(g) Revenue Recognition

Revenue is recognised to the extent that it is probable that the economic benefits will flow to the Fund and the revenue can be reliably measured. Revenue is measured at the fair value of consideration received or receivable. The following recognition criteria relate to the specific items of revenue the Fund receives:

Interest

The interest revenue is recognised by the Fund on a cash receipt basis, unless the Fund chooses the accrual method and the amount can be reliably measured by reference to the principal outstanding and using the effective interest rate of the instrument calculated at the acquisition or origination date.

Dividend Revenue

The entitlement to a dividend is based on the date the shares are quoted ex-dividend; the actual dividend revenue is recognised by the Fund when it is received.

Distribution Revenue

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

Rental Income

Rent from investment properties is recognised by the Fund on a cash receipt basis.

Movement in market values

Changes in the market value of investments are determined as the difference between the market value at balance date or consideration received (if sold during the year) and the market value as at the prior year end or cost (if the investment was acquired during the period). All movements are recognised in the Operating Statement.

Contributions and Rollovers In

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

This report should be read in conjunction with the accompanying compilation report.

M & E Superannuation Fund
Notes to the Financial Statements
As at 30 June 2023

(h) Income Tax

The income tax on the benefits accrued as a result of operations for the year comprises current and deferred tax. Income tax expense is recognised in the Operating Statement.

Current income tax expense is calculated by reference to the amount of income taxes payable in respect of the taxable income for the year using tax rates enacted or substantively enacted by reporting date and any adjustment to tax payable in respect of previous years. Current tax liabilities (assets) are therefore measured at the amounts expected to be paid to (recovered from) the relevant taxation authority.

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

Deferred tax assets and liabilities are calculated at the tax rates that are expected to apply to the period when the assets are realised or the liabilities are settled and their measurements also reflect the manner in which the Trustees expect to recover or settle the carrying amounts of the related assets or liabilities.

Deferred tax assets relating to temporary differences and unused tax losses are recognised only to the extent that it is probable that future taxable profit will be available against which the benefits of the deferred tax assets can be utilised. Deferred tax assets are reviewed at each reporting date and are reduced to the extent it is no longer probable that the related tax benefits will be realised.

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

Deferred tax assets and liabilities are offset when a legally enforceable right of set-off exists, they relate to income taxes levied by the same taxation authority and the fund intends to settle the tax assets and liabilities on a net basis in future when they are realised.

The financial report was authorised for issue on 13 February 2024 by the directors of the trustee company.

Note 2 – Liability for Accrued Benefits

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

	Current	Previous
Liability for Accrued Benefits at beginning of period	6,463,545.38	6,670,605.84
Benefits Accrued during the period	120,299.52	59,130.47
Benefits Paid during the period	(1,075,100.00)	(266,190.93)
Liability for Accrued Benefits at end of period	5,508,744.90	6,463,545.38

Any amount in the Unallocated Contributions account represent amounts that have been received by the fund from either the members of the fund or a third party but have not been allocated to any specific member as at the reporting date. It is the intention of the trustee to allocate any such amounts recorded as unallocated contributions within 28 days following the end of the month to specific fund member, which will increase the liability for members accrued benefits.

Note 3 – Vested Benefits

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

	Current	Previous
Vested Benefits at beginning of period	6,463,545.38	6,670,605.84
Benefits Accrued during the period	120,299.52	59,130.47
Benefits Paid during the period	(1,075,100.00)	(266,190.93)
Vested Benefits at end of period	5,508,744.90	6,463,545.38

This report should be read in conjunction with the accompanying compilation report.

M & E Superannuation Fund
Notes to the Financial Statements
As at 30 June 2023

Note 4 – Guaranteed Benefits

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

Note 5 – Funding Arrangements

No fixed funding arrangements were in place for the Fund as at year end.

Note 6A – Direct Property

	Current	Previous
At market value:		
508 Ikon 81 Macleay St Potts Point	1,900,000.00	1,850,000.00
	1,900,000.00	1,850,000.00

Note 6B – Managed Investments

	Current	Previous
At market value:		
Alexander Credit Opportunities Fund	49,130.68	98,073.51
Aquasia Enhanced Credit Fund	51,423.34	101,045.89
Evans And Partners (Equity Trustees Limited) - Claremont Global Fund	65,273.64	56,799.88
Ophir Global High Conviction Fund	0.00	19,809.04
Ophir Global Opportunities Fund	0.00	98,787.62
Ophir Opportunities Fund	0.00	296,735.79
	165,827.66	671,251.73

Note 6C – Other Fixed Interest Securities

	Current	Previous
At market value:		
Mosaic Brands - Con Note	0.00	10,000.00
Mosaic Brands Limited - Convert Bond 8.0% 30-09-24 Qly Sub Sec T-09-22	9,000.00	0.00
	9,000.00	10,000.00

Note 6D – Shares in Listed Companies

	Current	Previous
At market value:		
Atlas Arteria - Fully Paid Ordinary Stapled Securities	111.78	145.08
Audio Pixels Holdings Limited	12,900.00	17,800.00
	13,011.78	17,945.08

This report should be read in conjunction with the accompanying compilation report.

M & E Superannuation Fund
Notes to the Financial Statements
As at 30 June 2023

Note 6E – Units In Unlisted Unit Trusts

	Current	Previous
At market value:		
Alceon ADPF1	101,578.16	72,307.94
Alceon AKL Mezzanine Trust	58,500.00	50,000.00
Alceon ATT Trust	28,000.00	68,000.00
Alceon EFEX Trust	30,600.00	24,000.00
Alceon Group No.9 Pty Ltd	0.00	9,500.00
Alceon Nido No 2 Trust	34,000.00	8,000.00
Alceon NZ Senior Debt Trust	73,381.33	100,000.00
Alceon NZ Senior Debt Trust (Ormiston Rise)	117,000.00	150,000.00
Alceon NZ Senior Debt Trust (Series 2)	55,036.00	75,000.00
Alceon NZ Senior Debt Trust (Series 3)	36,690.67	50,000.00
Alceon PS Investor Trust	50,000.00	40,500.00
Alceon QPR Trust	85,500.00	190,500.00
Alceon Secured Debt Fund No 5	585.00	450.00
Alceon Secured Debt Fund No 7	129,000.00	102,000.00
Alceon Senior Debt Holding Trust	154,613.91	0.00
Alceon Senior Debt No 16 Trust	0.00	37,750.00
Alceon Senior Debt No 17 Trust	0.00	83,500.13
Alceon Senior Debt No 18 Trust	7,000.00	97,000.00
Alceon Senior Debt No 19 Trust	38,000.00	31,500.00
Alceon Senior Debt No 20 Trust	60,000.00	75,000.00
Alceon Senior Debt No 24 Trust	50,000.00	0.00
Alceon Sub Regional Retail Trust	166,000.00	168,000.00
Alceon UPG No 2 Trust	87,480.00	89,640.00
BTP2 Trust	31,500.00	79,000.00
CAC Holding Trust 2	3,484.00	13,400.00
CAC Holding Trust 3	13,100.00	28,000.00
Charter Hall Direct Industrial Fund 3	465,604.50	468,868.50
LHC Capital Australia High Conviction Fund	0.00	71,594.74
LHC Capital Australia High Conviction Fund - Series January 2022	0.00	14,701.10
Microequities Deep Value Microcap Fund	0.00	112,638.30
NB No 3 Trust	2,340.00	2,860.00
NB No 4 Trust	1,000.00	1,200.00
NB NO. 2 Trust	11,000.00	13,000.00
Neots Unit Trust	1,065,793.41	1,025,143.41
Plenti Lending Platform	1,380.32	6,898.67
Right Click Capital Growth Fund	114,953.00	129,305.00
SMS Trust	32,700.00	27,984.00
TH Trust	83,000.00	56,000.00
West Village Apartment Head Trust	100.00	100,000.00
	3,188,920.30	3,673,241.79

This report should be read in conjunction with the accompanying compilation report.

M & E Superannuation Fund
Notes to the Financial Statements
As at 30 June 2023

Note 7A – Distributions

	Current	Previous
Alexander Credit Opportunities Fund	4,211.96	4,944.25
Aquasia Enhanced Credit Fund	5,198.18	0.00
Evans And Partners (Equity Trustees Limited) - Claremont Global Fund	5,496.40	3,872.91
Ophir Opportunities Fund	0.00	52,854.16
Atlas Arteria - Fully Paid Ordinary Stapled Securities	7.20	0.00
Alceon ADPF1	5,548.53	1,399.98
Alceon AKL Mezzanine Trust	0.00	6,658.01
Alceon QPR Trust	0.00	1,213.38
Alceon Senior Debt Holding Trust	14,189.27	0.00
Alceon Sub Regional Retail Trust	5,651.78	8,901.78
AquAsia Enhanced Credit Fund	0.00	4,180.69
BTP2 Trust	31,041.75	0.00
CAC Holding Trust 2	0.00	4,406.75
CAC Holding Trust 3	581.29	1,513.89
Charter Hall Direct Industrial Fund 3	24,225.00	24,225.00
HI Investment Unit Trust	0.00	505.00
LHC Capital Australia High Conviction Fund	0.00	231.81
LHC Capital Australia High Conviction Fund - Series January 2022	0.00	47.57
Microequities Deep Value Microcap Fund	0.00	6,649.29
Neots Unit Trust	4,740.67	8,561.11
Plenti Lending Platform	302.06	0.00
West Village Apartment Head Trust	14,921.44	30,422.34
	116,115.53	160,587.92

Note 7B – Dividends

	Current	Previous
Atlas Arteria - Fully Paid Ordinary Stapled Securities	0.00	6.48
Microequities Asset Management Group Limited	0.00	14,756.76
Alceon Group No.9 Pty Ltd	13,093.52	0.00
	13,093.52	14,763.24

This report should be read in conjunction with the accompanying compilation report.

M & E Superannuation Fund
Notes to the Financial Statements
As at 30 June 2023

Note 7C – Interest

	Current	Previous
NAB Cash Manager - 16-012-3958	1,900.11	55.49
NAB Cash Manager - 50-260-8454	2,495.21	0.00
Mosaic Brands - Con Note	0.00	106.00
Alceon NZ Senior Debt Trust	9,758.21	10,150.17
Alceon NZ Senior Debt Trust (Ormiston Rise)	0.00	16,076.48
Alceon NZ Senior Debt Trust (Series 2)	7,318.59	7,087.80
Alceon NZ Senior Debt Trust (Series 3)	4,878.56	1,553.27
Alceon RE Trust No 9	0.00	5,610.30
Alceon Secured Debt Fund No 5	0.00	660.48
Alceon Secured Debt Fund No 7	10,758.33	2,173.54
Alceon Senior Debt No 12 Trust	0.00	6,470.48
Alceon Senior Debt No 15 Trust	0.00	2,129.55
Alceon Senior Debt No 16 Trust	2,569.80	5,010.52
Alceon Senior Debt No 17 Trust	1,143.11	7,496.04
Alceon Senior Debt No 18 Trust	5,954.16	3,207.60
Alceon Senior Debt No 19 Trust	3,519.02	2,010.82
Alceon Senior Debt No 20 Trust	7,141.34	0.00
Alceon UPG No 2 Trust	9,329.97	7,215.61
Plenti Lending Platform	0.00	1,184.74
Sub regional Retail Trust Loan Notes	0.00	1,590.78
	66,766.41	79,789.67

Note 7D – Rent

	Current	Previous
508 Ikon 81 Macleay St Potts Point	39,880.00	40,820.00
	39,880.00	40,820.00

This report should be read in conjunction with the accompanying compilation report.

M & E Superannuation Fund
Notes to the Financial Statements
As at 30 June 2023

Note 8A – Increase in Market Value

	Current	Previous
Direct Property		
508 Ikon 81 Macleay St Potts Point	50,000.00	0.00
Managed Investments		
Alexander Credit Opportunities Fund	1,167.56	(720.02)
Aquasia Enhanced Credit Fund	(586.38)	1,045.89
Evans And Partners (Equity Trustees Limited) - Claremont Global Fund	8,473.76	(6,822.25)
Ophir Global High Conviction Fund	15,190.96	(15,190.96)
Ophir Global Opportunities Fund	1,212.38	(75,568.20)
Ophir Opportunities Fund	145,743.74	(107,509.50)
Other Fixed Interest Securities		
Mosaic Brands Limited - Convert Bond 8.0% 30-09-24 Qly Sub Sec T-09-22	(1,000.00)	0.00
Shares in Listed Companies		
Atlas Arteria - Fully Paid Ordinary Stapled Securities	(33.30)	30.42
Audio Pixels Holdings Limited	(4,900.00)	(8,300.00)
Microequities Asset Management Group Limited	0.00	10,000.00
Units In Unlisted Unit Trusts		
Alceon ADPF1	22,697.22	(12,582.52)
Alceon AKL Mezzanine Trust	8,500.00	0.00
Alceon Assembly No 2 Trust	0.00	(687.50)
Alceon Assembly Trust	0.00	(2,768.80)
Alceon ATT Trust	(40,000.00)	(13,000.00)
Alceon EFEX Trust	2,850.00	0.00
Alceon Group No.9 Pty Ltd	(9,500.00)	9,010.31
Alceon Nido No 2 Trust	12,250.00	0.00
Alceon NZ Senior Debt Trust (Ormiston Rise)	(20,347.07)	0.00
Alceon PS Investor Trust	4,250.00	0.00
Alceon QPR Trust	(105,000.00)	(28,500.00)
Alceon Secured Debt Fund No 5	135.00	450.00
Alceon Senior Debt Holding Trust	4,613.91	0.00
Alceon Sub Regional Retail Trust	474.21	5,000.00
AquAsia Enhanced Credit Fund	0.00	(2,686.86)
BTP2 Trust	(12,412.28)	29,000.00
CAC Holding Trust 2	(9,916.00)	(6,075.75)
CAC Holding Trust 3	(14,900.00)	(9,078.42)
Charter Hall Direct Industrial Fund 3	(3,264.00)	71,068.50
HI Investment Unit Trust	0.00	(165,568.90)
LHC Capital Australia High Conviction Fund	25,386.95	(32,990.31)
LHC Capital Australia High Conviction Fund - Series January 2022	10,298.90	(10,298.90)
Microequities Deep Value Microcap Fund	19,623.39	(22,103.89)
NB No 3 Trust	(520.00)	(7,020.00)
NB No 4 Trust	(200.00)	(3,400.00)
NB NO. 2 Trust	(2,000.00)	(30,000.00)
Neots Unit Trust	40,650.00	27,100.00
Right Click Capital Growth Fund	(17,852.00)	26,387.00
SMS Trust	(284.00)	284.00
Sub regional Retail Trust Loan Notes	0.00	(1,429.10)
TH Trust	26,500.00	15,500.00
West Village Apartment Head Trust	(31,359.14)	28,605.45
	125,943.81	(338,820.31)

This report should be read in conjunction with the accompanying compilation report.

M & E Superannuation Fund
Notes to the Financial Statements
As at 30 June 2023

Note 8B – Realised Capital Losses

	Current	Previous
Managed Investments		
Alexander Credit Opportunities Fund	110.39	0.00
Aquasia Enhanced Credit Fund	(963.83)	0.00
Ophir Global High Conviction Fund	15,190.96	0.00
Ophir Global Opportunities Fund	1,212.38	0.00
Ophir Opportunities Fund	145,572.69	0.00
Shares in Listed Companies		
Hipages Group Holdings Ltd	0.00	60,868.47
Microequities Asset Management Group Limited	0.00	3,361.68
Units In Unlisted Unit Trusts		
HI Investment Unit Trust	0.00	(207,247.36)
LHC Capital Australia High Conviction Fund	18,377.45	0.00
LHC Capital Australia High Conviction Fund - Series January 2022	8,854.31	0.00
Microequities Deep Value Microcap Fund	20,072.78	0.00
Sub regional Retail Trust Loan Notes	0.00	(1,429.10)
	208,427.13	(144,446.31)

This report should be read in conjunction with the accompanying compilation report.

M & E Superannuation Fund

Investment Summary as at 30 June 2023

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<u>Bank</u>								
NAB Business Cash Maximiser		20.31		20.31	20.31		- %	
NAB Cash Manager - 16-012-3958				80,962.10	80,962.10		1.49%	
NAB Cash Manager - 50-260-8454				83,545.21	83,545.21		1.54%	
				164,527.62	164,527.62		3.02%	
<u>Listed Securities Market</u>								
Audio Pixels Holdings Limited (ASX:AKP)	1,000.00000	13.1216	12.9000	13,121.55	12,900.00	(221.55)	(1.69)%	0.24%
Atlas Arteria - Fully Paid Ordinary Stapled Securities (ASX:ALX)	18.00000	1.9183	6.2100	34.53	111.78	77.25	223.72%	- %
				13,156.08	13,011.78	(144.30)	(1.10)%	0.24%
<u>Managed Funds Market</u>								
Aquasia Enhanced Credit Fund	45,950.62130	1.1091	1.1191	50,963.83	51,423.34	459.51	0.90%	0.95%
Evans And Partners (Equity Trustees Limited) - Claremont Global Fund (ASX:EAP03)	37,280.04770	1.3427	1.7509	50,055.00	65,273.64	15,218.64	30.40%	1.20%
Alexander Credit Opportunities Fund	36,956.11240	1.3500	1.3294	49,889.61	49,130.68	(758.93)	(1.52)%	0.90%
				150,908.44	165,827.66	14,919.22	9.89%	3.05%
<u>Property Direct Market</u>								
508 Ikon 81 Macleay St Potts Point	1.00000	830,000.0000	1,900,000.0000	830,000.00	1,900,000.00	1,070,000.00	128.92%	34.92%
				830,000.00	1,900,000.00	1,070,000.00	128.92%	34.92%

M & E Superannuation Fund

Investment Summary as at 30 June 2023

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<u>Unlisted Market</u>								
Alceon Group No.9 Pty Ltd	50,000.00000	0.0000	0.0000	0.00	0.00	0.00	0.00%	-
Alceon AKL Mezzanine Trust	50,000.00000	1.0000	1.1700	50,000.00	58,500.00	8,500.00	17.00%	1.08%
Alceon ADPF1	119,264.99000	0.7669	0.8517	91,463.46	101,578.16	10,114.70	11.06%	1.87%
Alceon NZ Senior Debt Trust	100,000.00000	0.7338	0.7338	73,381.33	73,381.33	0.00	0.00%	1.35%
Alceon NZ Senior Debt Trust (Series 2)	75,000.00000	0.7338	0.7338	55,036.00	55,036.00	0.00	0.00%	1.01%
Alceon NZ Senior Debt Trust (Series 3)	50,000.00000	0.7338	0.7338	36,690.67	36,690.67	0.00	0.00%	0.67%
Alceon NZ Senior Debt Trust (Ormiston Rise)	150,000.00000	0.9156	0.7800	137,347.07	117,000.00	(20,347.07)	(14.81)%	2.15%
Alceon QPR Trust	150,000.00000	1.0000	0.5700	150,000.00	85,500.00	(64,500.00)	(43.00)%	1.57%
Alceon PS Investor Trust	50,000.00000	0.9150	1.0000	45,750.00	50,000.00	4,250.00	9.29%	0.92%
Alceon Senior Debt No 18 Trust	100,000.00000	0.0700	0.0700	7,000.00	7,000.00	0.00	0.00%	0.13%
Alceon Senior Debt No 19 Trust	50,000.00000	0.7600	0.7600	38,000.00	38,000.00	0.00	0.00%	0.70%
Alceon Senior Debt No 20 Trust	75,000.00000	0.8000	0.8000	60,000.00	60,000.00	0.00	0.00%	1.10%
Alceon Senior Debt No 24 Trust	50,000.00000	1.0000	1.0000	50,000.00	50,000.00	0.00	0.00%	0.92%
Alceon Senior Debt Holding Trust	141,405.34630	1.0608	1.0934	150,000.00	154,613.91	4,613.91	3.08%	2.84%
Alceon Sub Regional Retail Trust	100,000.00000	0.9428	1.6600	94,282.85	166,000.00	71,717.15	76.07%	3.05%
Alceon ATT Trust	50,000.00000	1.0000	0.5600	50,000.00	28,000.00	(22,000.00)	(44.00)%	0.51%
Alceon UPG No 2 Trust	108,000.00000	0.8100	0.8100	87,480.00	87,480.00	0.00	0.00%	1.61%
BTP2 Trust	50,000.00000	0.2982	0.6300	14,912.28	31,500.00	16,587.72	111.24%	0.58%
CAC Holding Trust 2	26,800.00000	0.9367	0.1300	25,103.75	3,484.00	(21,619.75)	(86.12)%	0.06%
CAC Holding Trust 3	10,000.00000	0.9778	1.3100	9,778.42	13,100.00	3,321.58	33.97%	0.24%
Charter Hall Direct Industrial Fund 3	255,000.00000	0.9804	1.8259	250,000.00	465,604.50	215,604.50	86.24%	8.56%
Alceon EFEX Trust	30,000.00000	0.9250	1.0200	27,750.00	30,600.00	2,850.00	10.27%	0.56%
Mosaic Brands Limited - Convert Bond 8.0% 30-09-24 Qly Sub Sec T-09-22 (ASX:MOZG)	10,000.00000	1.0000	0.9000	10,000.00	9,000.00	(1,000.00)	(10.00)%	0.17%
NB NO. 2 Trust	50,000.00000	0.8052	0.2200	40,258.50	11,000.00	(29,258.50)	(72.68)%	0.20%
NB No 3 Trust	26,000.00000	0.8046	0.0900	20,918.95	2,340.00	(18,578.95)	(88.81)%	0.04%
NB No 4 Trust	20,000.00000	0.9772	0.0500	19,544.39	1,000.00	(18,544.39)	(94.88)%	0.02%
Neots Unit Trust	279,279.00000	0.5000	3.8162	139,639.50	1,065,793.41	926,153.91	663.25%	19.59%
Alceon Nido No 2 Trust	50,000.00000	0.4350	0.6800	21,750.00	34,000.00	12,250.00	56.32%	0.62%
Plentil Lending Platform	1,380.32000	1.0000	1.0000	1,380.32	1,380.32	0.00	0.00%	0.03%
Right Click Capital Growth Fund	100,000.00000	0.9346	1.1495	93,457.00	114,953.00	21,496.00	23.00%	2.11%

M & E Superannuation Fund

Investment Summary as at 30 June 2023

Investment	Units	Average Cost Price	Market Price	Accounting Cost	Market Value	Unrealised Accounting Gain/(Loss)	Accounting Gain/(Loss) (%)	Portfolio Weight (%)
<u>Unlisted Market</u>								
Alceon Secured Debt Fund No 5	50,000.00000	0.0000	0.0117	0.00	585.00	585.00	0.00%	0.01%
Alceon Secured Debt Fund No 7	150,000.00000	0.8600	0.8600	129,000.00	129,000.00	0.00	0.00%	2.37%
SMS Trust	40,000.00000	0.8175	0.8175	32,700.00	32,700.00	0.00	0.00%	0.60%
TH Trust	50,000.00000	0.8100	1.6600	40,500.00	83,000.00	42,500.00	104.94%	1.53%
West Village Apartment Head Trust	100,000.00000	0.0285	0.0010	2,853.69	100.00	(2,753.69)	(96.50)%	- %
				2,055,978.18	3,197,920.30	1,141,942.12	55.54%	58.77%
				3,214,570.32	5,441,287.36	2,226,717.04	69.27%	100.00%

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

M & E Superannuation Fund
Investment Movement Summary
For the period 1 July 2022 to 30 June 2023

Investment	Opening Balance		Acquisitions		Disposals		Closing Balance			
	Qty	Cost	Qty	Cost	Qty	Proceeds	Profit/(Loss)	Qty	Cost	Market Value
<u>Bank</u>										
NAB Business Cash Maximiser		1,070.31		0.00		1,050.00	0.00		20.31	20.31
NAB Cash Manager - 16-012-3958		135,752.00		1,446,580.64		1,501,370.54	0.00		80,962.10	80,962.10
NAB Cash Manager - 50-260-8454		0.00		753,545.21		670,000.00	0.00		83,545.21	83,545.21
		136,822.31		2,200,125.85		2,172,420.54	0.00		164,527.62	164,527.62
<u>Listed Securities Market</u>										
Atlas Arteria - Fully Paid Ordinary Stapled Securities (ASX:ALX)	18.00	34.53	0.00	0.00	0.00	0.00	0.00	18.00	34.53	111.78
Audio Pixels Holdings Limited (ASX:AKP)	1,000.00	13,121.55	0.00	0.00	0.00	0.00	0.00	1,000.00	13,121.55	12,900.00
		13,156.08		0.00		0.00	0.00		13,156.08	13,011.78
<u>Managed Funds Market</u>										
Alexander Credit Opportunities Fund	74,075.78	100,000.00	0.00	0.00	37,119.66	50,000.00	(110.39)	36,956.11	49,889.61	49,130.68
Aquasia Enhanced Credit Fund	90,163.20	100,000.00	0.00	0.00	44,212.57	50,000.00	963.83	45,950.62	50,963.83	51,423.34
Evans And Partners (Equity Trustees Limited) - Claremont Global Fund (ASX:EAP03)	37,280.05	50,055.00	0.00	0.00	0.00	0.00	0.00	37,280.05	50,055.00	65,273.64
Ophir Global High Conviction Fund	19,485.58	35,000.00	0.00	0.00	19,485.58	19,809.04	(15,190.96)	0.00	0.00	0.00
Ophir Global Opportunities Fund	85,775.48	100,000.00	0.00	0.00	85,775.48	98,787.62	(1,212.38)	0.00	0.00	0.00
Ophir Opportunities Fund	190,056.87	442,479.53	0.00	0.00	190,056.87	296,906.84	(145,572.69)	0.00	0.00	0.00
		827,534.53		0.00		515,503.50	(161,122.59)		150,908.44	165,827.66
<u>Money Market</u>										
Mosaic Brands - Con Note	10,000.00	10,000.00	0.00	0.00	10,000.00	10,000.00	0.00	0.00	0.00	0.00
		10,000.00		0.00		10,000.00	0.00		0.00	0.00
<u>Property Direct Market</u>										
508 Ikon 81 Macleay St Potts Point	1.00	830,000.00	0.00	0.00	0.00	0.00	0.00	1.00	830,000.00	1,900,000.00
		830,000.00		0.00		0.00	0.00		830,000.00	1,900,000.00

M & E Superannuation Fund
Investment Movement Summary
For the period 1 July 2022 to 30 June 2023

Investment	Opening Balance			Acquisitions			Disposals			Closing Balance		
	Qty	Cost		Qty	Cost		Qty	Proceeds	Profit/(Loss)	Qty	Cost	Market Value
Unlisted Market												
Alceon ADPF1	94,264.99	84,890.46		25,000.00	6,573.00		0.00	0.00	0.00	119,264.99	91,463.46	101,578.16
Alceon AKL Mezzanine Trust	50,000.00	50,000.00		0.00	0.00		0.00	0.00	0.00	50,000.00	50,000.00	58,500.00
Alceon ATT Trust	50,000.00	50,000.00		0.00	0.00		0.00	0.00	0.00	50,000.00	50,000.00	28,000.00
Alceon EFEX Trust	30,000.00	24,000.00		0.00	3,750.00		0.00	0.00	0.00	30,000.00	27,750.00	30,600.00
Alceon Group No.9 Pty Ltd	50,000.00	0.00		0.00	0.00		0.00	0.00	0.00	50,000.00	0.00	0.00
Alceon Nido No 2 Trust	50,000.00	8,000.00		0.00	13,750.00		0.00	0.00	0.00	50,000.00	21,750.00	34,000.00
Alceon NZ Senior Debt Trust	100,000.00	100,000.00		0.00	0.00		0.00	26,618.67	0.00	100,000.00	73,381.33	73,381.33
Alceon NZ Senior Debt Trust (Ormiston Rise)	150,000.00	150,000.00		0.00	0.00		0.00	12,652.93	0.00	150,000.00	137,347.07	117,000.00
Alceon NZ Senior Debt Trust (Series 2)	75,000.00	75,000.00		0.00	0.00		0.00	19,964.00	0.00	75,000.00	55,036.00	55,036.00
Alceon NZ Senior Debt Trust (Series 3)	50,000.00	50,000.00		0.00	0.00		0.00	13,309.33	0.00	50,000.00	36,690.67	36,690.67
Alceon PS Investor Trust	50,000.00	40,500.00		0.00	5,250.00		0.00	0.00	0.00	50,000.00	45,750.00	50,000.00
Alceon QPR Trust	150,000.00	150,000.00		0.00	0.00		0.00	0.00	0.00	150,000.00	150,000.00	85,500.00
Alceon Secured Debt Fund No 5	50,000.00	0.00		0.00	0.00		0.00	0.00	0.00	50,000.00	0.00	585.00
Alceon Secured Debt Fund No 7	150,000.00	102,000.00		0.00	27,000.00		0.00	0.00	0.00	150,000.00	129,000.00	129,000.00
Alceon Senior Debt Holding Trust	0.00	0.00		141,405.35	150,000.00		0.00	0.00	0.00	141,405.35	150,000.00	154,613.91
Alceon Senior Debt No 16 Trust	100,000.00	37,750.00		0.00	0.00		100,000.00	37,750.00	0.00	0.00	0.00	0.00
Alceon Senior Debt No 17 Trust	100,000.00	83,500.13		0.00	0.00		100,000.00	83,500.13	0.00	0.00	0.00	0.00
Alceon Senior Debt No 18 Trust	100,000.00	97,000.00		0.00	3,000.00		0.00	93,000.00	0.00	100,000.00	7,000.00	7,000.00
Alceon Senior Debt No 19 Trust	50,000.00	31,500.00		0.00	6,500.00		0.00	0.00	0.00	50,000.00	38,000.00	38,000.00
Alceon Senior Debt No 20 Trust	75,000.00	75,000.00		0.00	0.00		0.00	15,000.00	0.00	75,000.00	60,000.00	60,000.00
Alceon Senior Debt No 24 Trust	0.00	0.00		50,000.00	50,000.00		0.00	0.00	0.00	50,000.00	50,000.00	50,000.00
Alceon Sub Regional Retail Trust	100,000.00	96,757.06		0.00	0.00		0.00	2,474.21	0.00	100,000.00	94,282.85	166,000.00
Alceon UPG No 2 Trust	108,000.00	89,640.00		0.00	6,480.00		0.00	8,640.00	0.00	108,000.00	87,480.00	87,480.00
BTP2 Trust	50,000.00	50,000.00		0.00	0.00		0.00	35,087.72	0.00	50,000.00	14,912.28	31,500.00
CAC Holding Trust 2	26,800.00	25,103.75		0.00	0.00		0.00	0.00	0.00	26,800.00	25,103.75	3,484.00
CAC Holding Trust 3	10,000.00	9,778.42		0.00	0.00		0.00	0.00	0.00	10,000.00	9,778.42	13,100.00
Charter Hall Direct Industrial Fund 3	255,000.00	250,000.00		0.00	0.00		0.00	0.00	0.00	255,000.00	250,000.00	465,604.50
LHC Capital Australia High Conviction Fund	96,981.69	96,981.69		0.00	0.00		96,981.69	78,604.24	(18,377.45)	0.00	0.00	0.00
LHC Capital Australia High Conviction Fund - Series January 2022	25,000.00	25,000.00		0.00	0.00		25,000.00	16,145.69	(8,854.31)	0.00	0.00	0.00
Microequities Deep Value Microcap Fund	28,624.00	132,261.69		0.00	0.00		28,624.00	112,188.91	(20,072.76)	0.00	0.00	0.00

M & E Superannuation Fund
Investment Movement Summary
For the period 1 July 2022 to 30 June 2023

Investment	Opening Balance		Acquisitions		Disposals		Closing Balance		
	Qty	Cost	Qty	Cost	Qty	Proceeds	Qty	Cost	Market Value
Mosaic Brands Limited - Convert Bond 8.0% 30-09-24 Qly Sub Sec T-09-22 (ASX:MOZG)	0.00	0.00	10,000.00	10,000.00	0.00	0.00	0.00	10,000.00	9,000.00
NB No 3 Trust	26,000.00	20,918.95	0.00	0.00	0.00	0.00	0.00	20,918.95	2,340.00
NB No 4 Trust	20,000.00	19,544.39	0.00	0.00	0.00	0.00	0.00	19,544.39	1,000.00
NB NO. 2 Trust	50,000.00	40,258.50	0.00	0.00	0.00	0.00	0.00	40,258.50	11,000.00
Neots Unit Trust	279,279.00	139,639.50	0.00	0.00	0.00	0.00	0.00	139,639.50	1,065,793.41
Plenti Lending Platform	6,898.67	6,898.67	302.06	302.06	5,820.41	5,820.41	0.00	1,380.32	1,380.32
Right Click Capital Growth Fund	100,000.00	89,957.00	0.00	3,500.00	0.00	0.00	0.00	93,457.00	114,953.00
SMS Trust	40,000.00	27,700.00	0.00	5,000.00	0.00	0.00	0.00	32,700.00	32,700.00
TH Trust	50,000.00	40,000.00	0.00	500.00	0.00	0.00	0.00	40,500.00	83,000.00
West Village Apartment Head Trust	100,000.00	71,394.55	0.00	0.00	0.00	68,540.86	0.00	2,853.69	100.00
		2,440,974.76		291,605.06		629,297.10		2,055,978.18	3,197,920.30
Fund Total		4,258,487.68		2,491,730.91		3,327,221.14		3,214,570.32	5,441,287.36

M & E Superannuation Fund
(ABN: 28 212 661 104)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: Unit 71 11 Sutherland Crescent Darling Point, NSW 2027
Member	Number: 1
Mr Maxwell John Einfeld	Date of Birth: 30 November 1941 Date Joined Fund: 1 June 1992 Eligible Service Date: 1 June 1992 Tax File Number Held: Yes

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

Your Accounts

Withdrawal Benefit as at 1 Jul 2022	
Accumulation	2,237,265.08
Account Based Pension 01.07.10	1,088,601.56
Account Based Pension 01.07.13	275,978.62
Account Based Pension 01.07.15	306,366.22
Account Based Pension 01.07.16	230,298.63
Total as at 1 Jul 2022	4,138,510.11

Withdrawal Benefit as at 30 Jun 2023	
Accumulation	1,329,140.99
Account Based Pension 01.07.10	1,070,042.89
Account Based Pension 01.07.13	271,675.93
Account Based Pension 01.07.15	301,595.08
Account Based Pension 01.07.16	226,735.87
Total as at 30 Jun 2023	3,199,190.76

Your Tax Components

Tax Free	956,341.39
Taxable - Taxed	2,242,849.37
Taxable - Untaxed	-

Your Preservation Components

Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	3,199,190.76

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

Non Lapsing Binding Death Nomination*

Elizabeth Einfeld

* Nomination in effect from **17 March 2020**

For Enquiries:

phone **0292328211** | fax **0292353510**

mail **M & E Superannuation Fund, Unit 71 11 Sutherland Crescent, Darling Point NSW 2027**

M & E Superannuation Fund
(ABN: 28 212 661 104)

Member Benefit Statement

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: Unit 71 11 Sutherland Crescent Darling Point, NSW 2027
Member Number: 1	Date of Birth: 30 November 1941
Mr Maxwell John Einfeld	Date Joined Fund: 1 June 1992
Accumulation Account	Eligible Service Date: 1 June 1992
Accumulation	Tax File Number Held: Yes
	Account Start Date: 1 June 1992

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2022	2,237,265.08
<i><u>Increases to your account:</u></i>	
Employer Contributions	1,032.21
Government Co-Contributions	150.40
Share Of Net Fund Income	46,422.29
<u>Total Increases</u>	47,604.90
<i><u>Decreases to your account:</u></i>	
Contributions Tax	154.83
Lump Sum Cash Payments	947,500.00
Tax on Net Fund Income	8,074.16
<u>Total Decreases</u>	955,728.99
Withdrawal Benefit as at 30 Jun 2023	1,329,140.99

Your Tax Components		
Tax Free	11.7129 %	155,681.35
Taxable - Taxed		1,173,459.64
Taxable - Untaxed		-
Your Preservation Components		
Preserved		-
Restricted Non Preserved		-
Unrestricted Non Preserved		1,329,140.99
Your Insurance Benefits		
No insurance details have been recorded		
Your Beneficiaries		
Non Lapsing Binding Death Nomination*		
Elizabeth Einfeld		
* Nomination in effect from 17 March 2020		

For Enquiries:
phone 0292328211 | fax 0292353510
mail M & E Superannuation Fund, Unit 71 11 Sutherland Crescent, Darling Point NSW 2027

M & E Superannuation Fund
(ABN: 28 212 661 104)

Member Benefit Statement

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: Unit 71 11 Sutherland Crescent Darling Point, NSW 2027
Member Number: 1	Date of Birth: 30 November 1941
Mr Maxwell John Einfeld	Date Joined Fund: 1 June 1992
Pension Account	Eligible Service Date: 1 June 1992
Account Based Pension 01.07.10	Tax File Number Held: Yes
	Account Start Date: 1 July 2010

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2022	1,088,601.56
<i>Increases to your account:</i>	
Share Of Net Fund Income	20,871.33
<u>Total Increases</u>	<u>20,871.33</u>
<i>Decreases to your account:</i>	
Pension Payments	39,430.00
<u>Total Decreases</u>	<u>39,430.00</u>
Withdrawal Benefit as at 30 Jun 2023	1,070,042.89

Your Tax Components		
Tax Free	14.7106 %	157,409.61
Taxable - Taxed		912,633.28
Taxable - Untaxed		-
Your Preservation Components		
Preserved		-
Restricted Non Preserved		-
Unrestricted Non Preserved		1,070,042.89
Your Insurance Benefits		
No insurance details have been recorded		
Your Beneficiaries		
Elizabeth Einfeld has been selected as the Reversionary Beneficiary for this Pension Account.		

For Enquiries:
phone 0292328211 | fax 0292353510
mail M & E Superannuation Fund, Unit 71 11 Sutherland Crescent, Darling Point NSW 2027

M & E Superannuation Fund
(ABN: 28 212 661 104)

Member Benefit Statement

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: Unit 71 11 Sutherland Crescent Darling Point, NSW 2027
Member Number: 1	Date of Birth: 30 November 1941
Mr Maxwell John Einfeld	Date Joined Fund: 1 June 1992
Pension Account	Eligible Service Date: 1 June 1992
Account Based Pension 01.07.13	Tax File Number Held: Yes
	Account Start Date: 1 July 2013

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2022	275,978.62
<i>Increases to your account:</i>	
Share Of Net Fund Income	5,357.31
<u>Total Increases</u>	<u>5,357.31</u>
<i>Decreases to your account:</i>	
Pension Payments	9,660.00
<u>Total Decreases</u>	<u>9,660.00</u>
Withdrawal Benefit as at 30 Jun 2023	271,675.93

Your Tax Components		
Tax Free	82.9049 %	225,232.68
Taxable - Taxed		46,443.25
Taxable - Untaxed		-
Your Preservation Components		
Preserved		-
Restricted Non Preserved		-
Unrestricted Non Preserved		271,675.93
Your Insurance Benefits		
No insurance details have been recorded		
Your Beneficiaries		
Elizabeth Einfeld has been selected as the Reversionary Beneficiary for this Pension Account.		

For Enquiries:
phone **0292328211** | fax **0292353510**
mail **M & E Superannuation Fund, Unit 71 11 Sutherland Crescent, Darling Point NSW 2027**

M & E Superannuation Fund
(ABN: 28 212 661 104)

Member Benefit Statement

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: Unit 71 11 Sutherland Crescent Darling Point, NSW 2027
Member Number: 1	Date of Birth: 30 November 1941
Mr Maxwell John Einfeld	Date Joined Fund: 1 June 1992
Pension Account	Eligible Service Date: 1 June 1992
Account Based Pension 01.07.15	Tax File Number Held: Yes
	Account Start Date: 1 July 2015

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2022	306,366.22
<i>Increases to your account:</i>	
Share Of Net Fund Income	5,948.86
<u>Total Increases</u>	<u>5,948.86</u>
<i>Decreases to your account:</i>	
Pension Payments	10,720.00
<u>Total Decreases</u>	<u>10,720.00</u>
Withdrawal Benefit as at 30 Jun 2023	301,595.08

Your Tax Components		
Tax Free	77.2548 %	232,996.77
Taxable - Taxed		68,598.31
Taxable - Untaxed		-
Your Preservation Components		
Preserved		-
Restricted Non Preserved		-
Unrestricted Non Preserved		301,595.08
Your Insurance Benefits		
No insurance details have been recorded		
Your Beneficiaries		
Elizabeth Einfeld has been selected as the Reversionary Beneficiary for this Pension Account.		

For Enquiries:
phone 0292328211 | fax 0292353510
mail M & E Superannuation Fund, Unit 71 11 Sutherland Crescent, Darling Point NSW 2027

M & E Superannuation Fund
(ABN: 28 212 661 104)

Member Benefit Statement

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: Unit 71 11 Sutherland Crescent Darling Point, NSW 2027
Member Number: 1	Date of Birth: 30 November 1941
Mr Maxwell John Einfeld	Date Joined Fund: 1 June 1992
Pension Account	Eligible Service Date: 1 June 1992
Account Based Pension 01.07.16	Tax File Number Held: Yes
	Account Start Date: 1 July 2016

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2022	230,298.63
<i>Increases to your account:</i>	
Share Of Net Fund Income	4,497.24
<u>Total Increases</u>	<u>4,497.24</u>
<i>Decreases to your account:</i>	
Pension Payments	8,060.00
<u>Total Decreases</u>	<u>8,060.00</u>
Withdrawal Benefit as at 30 Jun 2023	226,735.87

Your Tax Components		
Tax Free	81.6020 %	185,020.98
Taxable - Taxed		41,714.89
Taxable - Untaxed		-
Your Preservation Components		
Preserved		-
Restricted Non Preserved		-
Unrestricted Non Preserved		226,735.87
Your Insurance Benefits		
No insurance details have been recorded		
Your Beneficiaries		
Elizabeth Einfeld has been selected as the Reversionary Beneficiary for this Pension Account.		

For Enquiries:
phone **0292328211** | fax **0292353510**
mail **M & E Superannuation Fund, Unit 71 11 Sutherland Crescent, Darling Point NSW 2027**

Trustee

The Trustee of the Fund is as follows:

Pontay Pty Limited

The directors of the Trustee company are:

Maxwell Einfeld

Availability of Other Fund Information

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

Trustee Disclaimer

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

Signed on behalf of the Trustee of the Fund

.....
Maxwell Einfeld
Director - Pontay Pty Limited

Statement Date: 30 June 2023

For Enquiries:
phone **0292328211** | fax **0292353510**
mail **M & E Superannuation Fund, Unit 71 11 Sutherland Crescent, Darling Point NSW 2027**

M & E Superannuation Fund
(ABN: 28 212 661 104)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: Unit 71 11 Sutherland Crescent Darling Point, NSW 2027
Member	Number: 2
Mrs Elizabeth Einfeld	Date of Birth: 20 May 1946 Date Joined Fund: 1 June 1992 Eligible Service Date: 1 June 1992 Tax File Number Held: Yes

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

Your Accounts	
Withdrawal Benefit as at 1 Jul 2022	
Accumulation	334,192.57
Account Based Pension 01.07.10	1,990,842.70
Total as at 1 Jul 2022	2,325,035.27
 Withdrawal Benefit as at 30 Jun 2023	
Accumulation	339,742.40
Account Based Pension 01.07.10	1,969,811.74
Total as at 30 Jun 2023	2,309,554.14

Your Tax Components	
Tax Free	1,150,818.26
Taxable - Taxed	1,158,735.88
Taxable - Untaxed	-
 Your Preservation Components	
Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	2,309,554.14
 Your Insurance Benefits	
No insurance details have been recorded	
 Your Beneficiaries	
Non Lapsing Binding Death Nomination*	
Maxwell Einfeld	
* Nomination in effect from 17 March 2020	

For Enquiries:
 phone 0292328211 | fax 0292353510
 mail M & E Superannuation Fund, Unit 71 11 Sutherland Crescent, Darling Point NSW 2027

M & E Superannuation Fund
(ABN: 28 212 661 104)

Member Benefit Statement

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: Unit 71 11 Sutherland Crescent Darling Point, NSW 2027
Member Number: 2	Date of Birth: 20 May 1946
Mrs Elizabeth Einfeld	Date Joined Fund: 1 June 1992
Accumulation Account	Eligible Service Date: 1 June 1992
Accumulation	Tax File Number Held: Yes
	Account Start Date: 1 June 1992

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2022	334,192.57
<i>Increases to your account:</i>	
Share Of Net Fund Income	6,603.73
<u>Total Increases</u>	<u>6,603.73</u>
<i>Decreases to your account:</i>	
Tax on Net Fund Income	1,053.90
<u>Total Decreases</u>	<u>1,053.90</u>
Withdrawal Benefit as at 30 Jun 2023	339,742.40

Your Tax Components		
Tax Free	59.7199 %	202,893.95
Taxable - Taxed		136,848.45
Taxable - Untaxed		-

Your Preservation Components	
Preserved	-
Restricted Non Preserved	-
Unrestricted Non Preserved	339,742.40

Your Insurance Benefits

No insurance details have been recorded

Your Beneficiaries

Non Lapsing Binding Death Nomination*

Maxwell Einfeld

* Nomination in effect from 17 March 2020

For Enquiries:
phone 0292328211 | fax 0292353510
mail M & E Superannuation Fund, Unit 71 11 Sutherland Crescent, Darling Point NSW 2027

M & E Superannuation Fund
(ABN: 28 212 661 104)

Member Benefit Statement

Period	Member Account Details
1 July 2022 - 30 June 2023	Residential Address: Unit 71 11 Sutherland Crescent Darling Point, NSW 2027
Member Number: 2	Date of Birth: 20 May 1946
Mrs Elizabeth Einfeld	Date Joined Fund: 1 June 1992
Pension Account	Eligible Service Date: 1 June 1992
Account Based Pension 01.07.10	Tax File Number Held: Yes
	Account Start Date: 1 July 2010

Your Account Summary	
Withdrawal Benefit as at 1 Jul 2022	1,990,842.70
<i>Increases to your account:</i>	
Share Of Net Fund Income	38,699.04
<u>Total Increases</u>	<u>38,699.04</u>
<i>Decreases to your account:</i>	
Pension Payments	59,730.00
<u>Total Decreases</u>	<u>59,730.00</u>
Withdrawal Benefit as at 30 Jun 2023	1,969,811.74

Your Tax Components		
Tax Free	48.1226 %	947,924.31
Taxable - Taxed		1,021,887.43
Taxable - Untaxed		-
Your Preservation Components		
Preserved		-
Restricted Non Preserved		-
Unrestricted Non Preserved		1,969,811.74
Your Insurance Benefits		
No insurance details have been recorded		
Your Beneficiaries		
Maxwell Einfeld has been selected as the Reversionary Beneficiary for this Pension Account.		

For Enquiries:
phone 0292328211 | fax 0292353510
mail M & E Superannuation Fund, Unit 71 11 Sutherland Crescent, Darling Point NSW 2027

Trustee

The Trustee of the Fund is as follows:

Pontay Pty Limited

The directors of the Trustee company are:

Maxwell Einfeld

Availability of Other Fund Information

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

Trustee Disclaimer

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

Signed on behalf of the Trustee of the Fund

.....
Maxwell Einfeld
Director - Pontay Pty Limited

Statement Date: 30 June 2023

For Enquiries:
phone **0292328211** | fax **0292353510**
mail **M & E Superannuation Fund, Unit 71 11 Sutherland Crescent, Darling Point NSW 2027**

M & E Superannuation Fund

Trustee Declaration

In the opinion of the Trustees of the M & E Superannuation Fund.

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

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2023 present fairly the financial position of the Fund at 30 June 2023 and the results of its operations for the year then ended in accordance with the accounting policies described in Note 1 to the financial statements; and
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the Trust Deed; and
- (iii) the operation of the Fund has been carried out in accordance with its Trust Deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 during the year ended 30 June 2023.

Signed in accordance with a resolution of the directors of Pontay Pty Limited by:

..... Dated:/...../.....
Maxwell Einfeld
Director: Pontay Pty Limited

APPENDICES

12 February 2024

The Trustees
Pontay Pty Ltd
ATF M & E Superannuation Fund
Unit 70
11 Sutherland Crescent
DARLING POINT NSW 2027

Dear Max

M & E Superannuation Fund
Terms of Engagement for SMSF Audit

1. Purpose

This Terms of Engagement for Audit Engagement Services (TE) confirms our understanding of the engagement and the nature and limitations of services provided.

2. The objective and scope of the audit

2.1 You have requested that we audit the M & E Superannuation Fund (the Fund):

- a. financial report, which comprises the statement of financial position as at **30 June 2023** and the notes to the financial statements; and
- b. compliance during the same period with the requirements of the *Superannuation Industry (Supervision) Act 1993* (SISA) and SIS Regulations (SISR) specified in the approved form auditor's report as issued by the Australian Taxation Office (ATO), which are sections 17A, 35AE, 35B, 35C(2), 62, 65, 66, 67, 67A, 67B, 82-85, 103, 104, 104A, 105, 109 and 126K of the SISA and regulations 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14, and 13.18AA of the SISR.

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

2.3 We wish to draw your attention to our firm's system of quality control which has been established and maintained in accordance with the relevant APESB standard. As a result, our files may be subject to review as part of the quality control review program of the Accounting Profession which monitors compliance with professional standards by its members. We advise you that by accepting our engagement you acknowledge that, if requested, our files relating to this engagement will be made available under this program. Should this occur, we will advise you.

3. The responsibilities of the auditor

3.1 We will conduct our financial audit in accordance with Australian Auditing Standards and our compliance engagement in accordance with applicable Standards on Assurance Engagements, issued by the Auditing and Assurance Standards Board (AUASB) and with and the Accounting Professionals and Ethical Standards APES 210 Conformity with Auditing and Assurance Standards. These standards require that we comply with relevant ethical requirements relating to audit and assurance engagements and plan and perform the audit to obtain reasonable assurance whether the financial report is free from material misstatement and that you have complied, in all material respects, with the specified requirements of the SISA and SISR.

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

3.3 **Financial audit**

A financial audit involves performing audit procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. A financial audit also includes evaluating the appropriateness of the financial reporting framework, accounting policies used and the reasonableness of accounting estimates made by the trustees, as well as evaluating the overall presentation of the financial report. Due to the test nature and other inherent limitations of an audit, together with the inherent limitations of any accounting and internal control system, there is an unavoidable risk that even some material misstatements may remain undiscovered.

In making our risk assessments, we consider internal controls relevant to the Fund's preparation of the financial report in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Fund's internal controls. However, we expect to provide you with a separate letter concerning any significant deficiencies in the Fund's system of accounting and internal controls that come to our attention during the audit of the financial report. This will be in the form of a letter to the trustee.

3.4 **Compliance engagement**

A compliance engagement involves performing audit procedures to obtain audit evidence about the Fund's compliance with the provisions of the SISA and SISR specified in the ATO's approved form auditor's report. Our compliance engagement with respect to investments includes determining whether the investments are made for the sole purpose of funding members' retirement, death or disability benefits and whether you have an investment strategy for the Fund, which has been reviewed regularly and gives due consideration to risk, return, liquidity, diversification and the insurance needs of members. Our procedures will include testing whether the investments are made for the allowable purposes in accordance with the investment strategy, but not for the purpose of assessing the appropriateness of those investments to the members.

During the course of our engagement, if we identify or suspect that Non-Compliance with Laws or Regulations (NOCLAR) has occurred or may occur, which may have a direct effect on material amounts or disclosures in the financial statements or compliance and may be fundamental to the fund's ability to continue its business or to avoid material penalty, we may:

- 3.4.1 discuss the matter with the appropriate level of management, those charged with governance or the internal auditor, as appropriate
 - 3.4.2 communicate the non-compliance or suspected non-compliance with the trustee and external auditor, unless prohibited by law or regulation
 - 3.4.3 disclose the matter to an appropriate authority even when there is no legal or regulatory requirement to do so; and/or
 - 3.4.4 withdraw from the engagement and the professional relationship where permitted by law or regulation
- 3.5 Where appropriate we may inform you of our intention to disclose the matter to an appropriate authority before disclosing the matter. However, if we have reason to believe that the actual or intended conduct would constitute an imminent breach of a law or regulation that would cause substantial harm to the general public, we may immediately disclose the matter to an appropriate authority in order to prevent or mitigate the consequences of such imminent breach of law or regulation.

- 3.6 Any information pertaining to your affairs, whether it be provided by you, or through a Trusted Adviser, will be utilised and stored in an appropriate manner to maintain our professional standards and obligations. Further information on privacy is noted at section 10 of this letter.

4. The responsibilities of the trustees

- 4.1 We take this opportunity to remind you that it is the responsibility of the trustees to ensure that the Fund, at all times, complies with the SISA and SISR as well as any other legislation relevant to the Fund. The trustees are also responsible for the preparation and fair presentation of the financial report.
- 4.2 Our auditor's report will explain that the trustees are responsible for the preparation and the fair presentation of the financial report and for determining that the accounting policies used are consistent with the financial reporting requirements of the SMSF's governing rules, comply with the requirements of SISA and SISR and are appropriate to meet the needs of the members. This responsibility includes:
- Establishing and maintaining controls relevant to the preparation of a financial report that is free from misstatement, whether due to fraud or error. The system of accounting and internal control should be adequate in ensuring that all transactions are recorded and that the recorded transactions are valid, accurate, authorised, properly classified and promptly recorded, so as to facilitate the preparation of reliable financial information. This responsibility to maintain adequate internal controls also extends to the Fund's compliance with SIS including any Circulars and Guidelines issued by a relevant regulator to the extent applicable. The internal controls should be sufficient to prevent and/or detect material non-compliance with such legislative requirements;
 - Selecting and applying appropriate accounting policies;
 - Making accounting estimates that are reasonable in the circumstances; and
- 4.3 Making available to us all the books of the Fund, including any registers and general documents, minutes and other relevant papers of all Trustee meetings and giving us any information, explanations and assistance, we require for the purposes of our audit. Section 35C(2) of SISA requires that Trustees must give to the auditor any document, relevant to the conduct of the audit, that the auditor requests in writing within 14 days of the request.¹
- 4.4 As part of our audit process, we will request from the trustees written confirmation concerning representations made to us in connection with the audit.

5. Reporting

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

5.2 Report on matters identified

Under section 129 of the SISA, we are required to report to you in writing, if during the course of, or in connection with, our audit, we become aware of any contravention of the SISA or SISR which we believe has occurred, is occurring or may occur. Furthermore, you should be aware that we are also required to notify the ATO of certain contraventions of the SISA and SISR that we become aware of during the audit, which meet the tests stipulated by the ATO, irrespective of the materiality of the contravention or action taken by the trustees to rectify the matter. Finally, under section 130, we are required to report to you and the ATO if we believe the financial position of the Fund may be or may be about to become unsatisfactory.

¹ If the Fund is a reporting entity this sentence requires amendment to read: '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 Australian Accounting Standards'.

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

6. Independence

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

7. Administration, Fees and Billings

- 7.1 Our professional fees will be calculated primarily on a fixed fee basis, however the fee may exceed fixed fee which is applied to “standard” Fund’s with no breaches or contraventions and low level of complexities and transactions.
- 7.2 Our invoices may also include disbursements paid by us. These may include photocopying charges, telephone and facsimile transmission charges, travel fares and expenses, stamp duty and fees paid to third parties such as couriers, registration fees or fees for other professionals.
- 7.3 Unless other payment terms are agreed, each invoice is payable within 7 days of receipt.
- 7.4 If the engagement involves the use of trust monies, we will manage those funds in accordance with APES 310 Client Monies and as authorised by you in the Trust Account Authority Letter or as otherwise instructed by you.

8. Ownership of materials

- 8.1 You own all original materials given to us.
- 8.2 We own all materials produced by us that resulted from our skill and attention to the extent that the materials produced by us incorporate any original materials you give to us.
- 8.3 We may exercise a lien of your documents in our possession in the event of a dispute, which will be handled in accordance with our firm’s dispute resolution process.
- 8.4 Subject to the payment of all outstanding professional fees and disbursements owing to us, we will provide you with materials produced by us for you in the event you engage the services of another practitioner and the materials are required by your new practitioner.

9. Privacy

- 9.1 Our collection use and disclosure of your personal information (PI) may be subject to the Privacy Act 1988 (Cth) and accordingly we will only collect PI about you that relates to the TE. We may disclose PI about you for the primary purpose of this TE or to third parties by express consent or as required by law.
- 9.2 We may collect PI about you, your representatives, your clients and others when we provide services to you. If we do, you agree to work with us to ensure that we both meet our respective obligations under the Privacy Act 1988 (Cth). Your obligations may include ensuring your privacy policy and contracts include a reference to your collection practices, how you will use the PI and that you may disclose the PI to an agent for public accounting services.
- 9.3 We may from time to time engage third party specialist professionals where warranted to obtain the advice or to assist us to provide our services to you. This may include cloud service providers and outsourced service providers.
- 9.4 Where an outsourced service requires the disclosure of PI to an overseas recipient, we take care to ensure that other third parties outside Australia to whom we disclose PI are subject to

contractual obligations relating to privacy and the handling of your personal information and can only use the information for the purposes stipulated by us.

10. Confidentiality

10.1 We have an ethical duty of confidentiality, which means we must not share or disclose your details of this TE to anyone, except as otherwise specified in this clause, without your consent unless required to by law.

11. Professional Indemnity Insurance (PII)

11.1 We hold professional indemnity insurance of at least the minimum amount prescribed in the CPA Australia Ltd By-Laws or as required by law.

12. Professional Standards Scheme & Limitation of Liability

12.1 We participate in the CPA Australia Ltd Professional Standards Scheme (Scheme), which facilitates the improvement of professional standards to protect consumers and may limit our liability to you in a cause of action.

12.2 The Scheme applies to professional accounting services including accounting, bookkeeping, taxation, auditing and assurance, insolvency and corporate reconstruction, management accounting, management consulting, forensic accounting, valuation services.

13. Other

This letter will be effective for future years unless we advise you of its amendment or replacement, or the engagement is terminated.

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 financial audit and compliance engagement.

Yours faithfully

Acknowledged on behalf of of Pontay Pty Ltd ATF M & E Superannuation Fund:

Maxwell Einfeld

Dated: _____

Yours Sincerely
Super Audits Pty Ltd
P.O. Box 3376 Rundle Mall 5000

Name of Auditor: _____ Dated: _____

SAN: _____

Registered
Company Auditor No.: _____

Trustee Representation Letter

The Trustees
M & E Superannuation Fund
Unit 71
11 Sutherland Crescent
Darling Point, NSW 2027

12 February 2024

Super Audits Pty Ltd

PO Box 3376
RUNDLE MALL, SA 5000

Dear Sir/Madam,

Representation Letter From the Trustees M & E Superannuation Fund Year Ended 30 June 2023

This representation letter is provided in connection with your audit of the financial report of the M & E Superannuation Fund (the Fund) and the Fund's compliance with the *Superannuation Industry (Supervision) Act 1993* (SISA) and *SIS Regulations* (SISR), for the year ended 30 June 2023, for the purpose of you expressing an opinion as to whether the financial report is, in all material respects, presented fairly in accordance with the accounting policies adopted by the Fund and the Fund complied, in all material respects, with the relevant requirements of SISA and SISR.

The trustees have determined that the Fund is not a reporting entity for the year ended 30 June 2023 and that the requirement to apply Australian Accounting Standards and other mandatory reporting requirements do not apply to the Fund. Accordingly, the financial report prepared is a special purpose financial report which is for distribution to members of the Fund and to satisfy the requirements of the SISA and SISR. We acknowledge our responsibility for ensuring that the financial report is in accordance with the accounting policies as selected by ourselves and requirements of the SISA and SISR, and confirm that the financial report is free of material misstatements, including omissions.

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

1. Sole purpose test

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

2. Trustees are not disqualified

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

3. Fund's governing rules, Trustees' responsibilities and Fund conduct

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

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

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

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

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

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

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

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

4. **Investment strategy**

The investment strategy has been determined and reviewed taking into account the circumstances of the fund as a whole, with due regard to risk, return, liquidity and diversity. We have ensured the assets of the Fund have always been invested in line with this strategy. We have considered the insurance needs of Fund members in determining the investment strategy.

5. **Asset form and valuation**

Investments are carried in the books at market value. We consider the valuations within the financial report are reasonable in light of present circumstances.

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

There are no commitments, fixed or contingent, for the purchase or sale of long term investments other than those disclosed in the financial report.

6. **Accounting policies**

All the significant accounting policies of the Fund are adequately described in the financial report and the notes attached thereto. These policies are consistent with the policies adopted last year by the trustee in accordance with legislative requirements and the fund's trust deed.

7. **Fund books and records**

We have made available to you all financial records and related data, other information, explanations and assistance necessary for the conduct of the audit; and minutes of all meetings of the trustees.

We acknowledge our responsibility for the design and implementation of internal control to prevent and detect error and fraud. We have established and maintained an adequate internal control structure to facilitate the preparation of reliable financial reports, and adequate financial records have been maintained. There are no material transactions that have not been properly recorded in the accounting records underlying the financial report.

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

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

Information retention obligations have been complied with, including:

- accounting records and financial reports are being kept for five years;
- minutes and records of trustees' [or directors of the corporate trustee] meetings [or for sole trustee: decisions] are being kept for 10 years;
- records of trustees' [or directors of the corporate trustee] changes and trustees' consents are being kept for at least 10 years;
- copies of all member or beneficiary reports are being kept for 10 years; and
- trustee declarations in the approved form have been signed and are being kept for each trustee appointed after 30 June 2007.

8. **Safeguarding Assets**

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

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

9. **Significant assumptions**

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

10. **Uncorrected misstatements**

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

11. Ownership and pledging of assets

The Fund has satisfactory title to all assets appearing in the statement of [financial position/net assets]. All investments are registered in the name of the Fund, where possible, and are in the custody of the respective manager/trustee.

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

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

12. Related parties

We have disclosed to you the identity of the Fund's related parties and all related party transactions and relationships. Related party transactions and related amounts receivable have been properly recorded or disclosed in the financial report. Acquisitions from, loans to, leasing of assets to and investments in related parties have not exceeded the in-house asset restrictions in the SISA at the time of the investment, acquisition or at year end.

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

13. Borrowings

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

14. Subsequent events

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

15. Outstanding legal action

We confirm you have been advised of all significant legal matters, and that all known actual or possible litigation and claims have been adequately accounted for and appropriately disclosed in the financial report.

There have been no communications from the ATO concerning a contravention of the SISA or SISR which has occurred, is occurring, or is about to occur.

16. Going Concern

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

Declaration

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

Yours faithfully

M & E Superannuation Fund

.....
Maxwell Einfeld

Director

Investment Strategy

For the M & E Superannuation Fund

Fund Details

Complying Fund Name:	M & E Superannuation Fund
Current Trustee:	Pontay Pty Limited
Date Established:	1 June 1992
Details of Auditor:	Anthony Boys
Details of Accountant:	Roach & Bruce Consulting Pty Ltd
Details of Investment Manager:	Maxwell Einfeld
Location of Trust Deed and Minutes of Fund:	C/- Roach & Bruce Consulting Pty Ltd Suite 7, Level 5 66 Hunter Street SYDNEY NSW 2000

Member Details

First name	Maxwell
Last Name	Einfeld
Date of Birth	30/11/1941
Employment status (Y/N)	Yes
Will the member be making super contributions in the future? (Y/N)	Yes
Does the member have retirement plans	Combination

First name	Elizabeth
Last Name	Einfeld
Date of Birth	20/05/1946
Employment status (Y/N)	No
Will the member be making super contributions in the future? (Y/N)	No
Does the memembr have retirement plans	Combination

Investment Approach

Balanced

Member Profile

Member(s) does not have large capital requirements in the short to medium term. After considering the size of the assets in the fund, assets held externally plus member's medium to long-term income needs and capital requirements, the Trustee has decided to invest the funds in a balanced asset allocation. This balanced portfolio will achieve medium to long term financial goals for the member. It aims to cope with the effects of tax, inflation and some calculated risks that are acceptable to attain stable returns.

General Investment Objective

- 1) To pursue the maximum rate of return, subject to satisfying the funds specific objectives, staying within acceptable risk parameters and maintaining acceptable levels of diversification.
- 2) To ensure the Fund will maintain cash and other liquid assets to allow the Trustees to pay all expected income tax assessments, benefit transfers and member benefits.

The Trustees will take into account for the following when assessing the investment spread of the Fund's assets:

- a) The number and age of the Fund members
- b) Members retirement plans
- c) Current liabilities of the fund including expected income tax assessments, benefit transfers and member benefits
- d) Members future super contributions
- e) Current investment spread

- f) Members life insurance needs
- g) Actual and potential cash liabilities of the fund over the next rolling 10 years

3) Protect the Fund from undue risk

4) Participate in investments that are authorised under the trust deed, are made for the sole purpose of providing benefits to members and dependants of members, and are made in accordance with the legislative requirements applicable to complying superannuation funds.

Specific Investment Objective

Having considered the profile of the Fund, the Trustee has adopted the following objectives for the investment of the assets of the Fund:

- To provide real long-term returns of between (%) and (%) above CPI pa over a period of at least 10 years

From (%)	To (%)
3%	5%

- In addition the Fund will use, from time to time, derivatives such as Options & Warrants as a defensive strategy or as a means of generating additional income for the portfolio.

- The Trustee has implemented this strategy taking into account the age of the members, their retirement age, the expressed intention of the members to receive their benefits as allocated pensions upon retirement, future contributions and Fund liabilities.

Percentage of Asset Allocation

	From (%)	To (%)
Australian Equities	15%	90%
International Equities	0%	40%
Property Trusts	0%	35%
Direct Property	0%	35%
Fixed Interest	0%	75%
Cash	15%	75%
Insurance policies	0%	15%
Hedged funds	0%	15%

Will the Fund be using an SMSF complying loan to acquire a property

No

Does the Fund require a diversification statement to be included in your investment strategy

No

Insurance

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

Review

To monitor the success of the investment strategy in achieving the investment objectives, the Trustee will take the following

- Compare investment returns against investment objectives on at least a six-monthly basis;
- Will review the strategy at such other times as a significant event occurs which affects the Fund.

Benchmark for Performance

On an on-going basis the Trustees should reference the performance of the fund on a half-yearly basis to the following indices:

- CBA Cash Management Trust
- All Ordinaries 200 Accumulation Index

Confirmation

Agreed by the Trustees of M & E Superannuation Fund

Signed _____

Maxwell Einfeld, Director
Pontay Pty Limited

Date _____

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE
PONTAY PTY LIMITED ATF
M & E SUPERANNUATION FUND
HELD ON 12 FEBRUARY 2024 AT
UNIT 71 11 SUTHERLAND CRESCENT, DARLING POINT NSW**

PRESENT

Maxwell Einfeld

**APPROVAL OF
PREVIOUS MINUTES:**

It was resolved that the minutes of the previous meeting had been signed as a true and correct record.

**ALLOCATION OF
CONTRIBUTION:**

It was resolved that the contributions received during the year be allocated to members as follows:

Member Name/Contribution type	Amount
<i>Mr Maxwell Einfeld</i>	
Employer	1,032.21
Government	150.40

The contributions will be subject to normal preservation and payment rules under the *Superannuation Industry (Supervision) Regulations 1994 (SISR)*

PAYMENT OF BENEFITS:

The trustee has ensured that any payment of benefits made from the fund meet the requirement of the fund's deed and do not breach the superannuation laws in relation to:

1. making payment to members; and
2. breaching the fund's or the member's investment strategy.

The trustees have reviewed the payment of benefits and received advice that the transfer is in accordance with the deed and the superannuation laws. As such the trustee has resolved to allow the payment of the following benefits on behalf of the members:

Member Name/Payment Type	Amount
<i>Mr Maxwell Einfeld</i>	
Lump Sum	947,500.00
Pension	67,870.00
<i>Mrs Elizabeth Einfeld</i>	
Pension	59,730.00

PURCHASE OF ASSETS:

It was resolved that having regard to the composition, risk and return of the fund's existing investments, the fund's investment objectives and its present liquidity, the purchase of the assets identified below during the year ended 30 June 2023 hereto be confirmed and are in line with the investment strategy of the fund.

Asset / Date	Price	Units	Consideration
<i>Unlisted Market</i>			
<i>Alceon Senior Debt No 24 Trust</i>			
19 Jun 2023	1.0000	50,000.00	50,000.00
<i>Alceon Senior Debt Holding Trust</i>			
01 Sep 2022	1.0608	141,405.35	150,000.00
<i>Mosaic Brands Limited - Convert Bond 8.0% 30-09-24 Qly Sub Sec T-09-22</i>			
01 Jul 2022	1.0000	10,000.00	10,000.00
<i>Plenti Lending Platform</i>			
30 Jun 2023	1.0000	302.06	302.06

DISPOSAL OF ASSETS:

It was resolved that having regard to the composition, risk and return of the fund's existing investments, the fund's investment objectives and its present liquidity, the disposal of the assets identified below during the year ended 30 June 2023 hereto be confirmed and are in line with the investment strategy of the fund.

Asset / Date	Price	Units	Consideration
<i>Managed Funds Market</i>			
<i>Aquasia Enhanced Credit Fund</i>			
17 Mar 2023	1.1309	44,212.57	50,000.00
<i>Alexander Credit Opportunities Fund</i>			
24 Feb 2023	1.3470	37,119.66	50,000.00
<i>Ophir Opportunities Fund</i>			
15 Jul 2022	1.5622	190,056.87	296,906.84
<i>Ophir Global Opportunities Fund</i>			
15 Jul 2022	1.1517	85,775.48	98,787.62
<i>Ophir Global High Conviction Fund</i>			
15 Jul 2022	1.0166	19,485.58	19,809.04
<i>Unlisted Market</i>			
<i>Alceon Senior Debt No 16 Trust</i>			
05 Jul 2022	0.3775	100,000.00	37,750.00
<i>Alceon Senior Debt No 17 Trust</i>			
27 Aug 2022	0.0000	100,000.00	0.00
<i>LHC Capital Australia High Conviction Fund</i>			
31 Oct 2022	0.8105	96,981.69	78,604.24
<i>LHC Capital Australia High Conviction Fund - Series January 2022</i>			
31 Oct 2022	0.6458	25,000.00	16,145.69
<i>Microequities Deep Value Microcap Fund</i>			
12 Jul 2022	3.9194	28,624.00	112,188.91
<i>Plenti Lending Platform</i>			
15 Jul 2022	1.0000	778.05	778.05
15 Aug 2022	1.0000	562.94	562.94
15 Sep 2022	1.0000	762.70	762.70
17 Oct 2022	1.0000	679.84	679.84
15 Nov 2022	1.0000	436.05	436.05
15 Dec 2022	1.0000	466.95	466.95
16 Jan 2023	1.0000	422.90	422.90
15 Feb 2023	1.0000	507.15	507.15
15 Mar 2023	1.0000	386.90	386.90
17 Apr 2023	1.0000	427.13	427.13
15 May 2023	1.0000	211.05	211.05
15 Jun 2023	1.0000	178.75	178.75
<i>Money Market</i>			
<i>Mosaic Brands - Con Note</i>			
01 Jul 2022	1.0000	10,000.00	10,000.00

PROPERTY VALUATIONS:

In respect of the year ending 30 June 2023, it was resolved that the trustees revalue the properties set out below in respect of the effective dates specified.

Giving consideration to the fund's circumstances and the value of the fund's assets that property represents, the trustees have obtained property valuations from the sources listed below.

The trustees have reviewed the content and assumptions within and believe the valuations supplied fairly represent the value and attributes of the properties held.

The trustees resolved to accept the valuations obtained on the basis that the valuations are based on objective and supportable data; are representative of the assets owned by the fund; and are indicative of market conditions as at the effective dates.

After consideration from the trustees, it was also resolved to carry forward valuations from prior years where appropriate. The trustees are of the opinion that the valuations continue to be relevant and appropriate and have been obtained within a suitable time frame to still be applied.

Address: 508/81 Macleay Street Potts Point NSW 2011
Australia

Valuation	Effective Date	Valuation Date	Type	Source
1,900,000.00	30 Jun 2023	07 Feb 2024	Trustee Valuation	Ray White

**ALLOCATION OF NET
INCOME:**

It was resolved that the income of the fund be proportionally allocated to members based on the members' daily weighted average balances. The following amounts of income, and related amounts of tax, are to be credited to / debited from member accounts:

	Income	Fund Tax	Conts Tax	Direct Tax
<i>Mr Maxwell Einfeld</i>				
Accumulation	46,422.29	8,074.16	154.83	0.00
Account Based Pension 01.07.10	20,871.33	0.00	0.00	0.00
Account Based Pension 01.07.13	5,357.31	0.00	0.00	0.00
Account Based Pension 01.07.15	5,948.86	0.00	0.00	0.00
Account Based Pension 01.07.16	4,497.24	0.00	0.00	0.00
<i>Mrs Elizabeth Einfeld</i>				
Accumulation	6,603.73	1,053.90	0.00	0.00
Account Based Pension 01.07.10	38,699.04	0.00	0.00	0.00

**REPORTING ENTITY
CONCEPT:**

It was resolved that, in the opinion of the trustee, the fund is not a reporting entity because it is unlikely that users exist who are unable to command the preparation of reports tailored so as to satisfy specifically all their information needs.

Therefore, the financial statements for the fund are to be prepared on the basis of the fund being a "non-reporting entity", and will therefore take the form of Special Purpose Financial Reports.

REPORTS AND STATEMENTS:

The Financial Reports consisting of Statement of Financial Position, Operating Statement and Notes to the Financial Statements, Trustee's Declaration, Compilation Report, Auditor's Report and Member Statement for the period ended 30 June 2023 were tabled for consideration at the meeting.

It was resolved that the financial statements be adopted in their present format and that the statement by the trustees attached to the financial reports be signed by the Trustees, stating that:

1. the financial statements are drawn up so as to present fairly the financial position of the fund as at 30 June 2023, the benefits accrued as a result of operations and its cash flow for the year then ended;
2. the financial statements have been prepared in accordance with the requirements of the trust deed and Australian Accounting Standards as noted in Note 1 to the Financial Statements and
3. the fund has operated substantially in accordance with the trust deed and the requirements of the *Superannuation Industry (Supervision) Act 1993 (S/ISA)*, during the year ended 30 June 2023.

INCOME TAX RETURN:

The completed Self-Managed Superannuation Fund Annual Return for the financial year ended 30 June 2023 was tabled for consideration at the meeting.

It was resolved that:

1. the particulars contained in the 2023 income tax return and the relevant records used to ascertain the taxable income, as shown, derived by the fund from all sources in and out of Australia during the year of income are true and correct and;
2. the fund satisfies the statutory requirements and conditions applicable to be classified as a 'Regulated Superannuation Fund/Complying Superannuation Fund' for the year of income and;
3. the income tax return be adopted in its present format and that the Return be signed by the Trustees.

REVIEW OF INVESTMENT STRATEGY:

The fund's investment performance for the year ended 30 June 2023 and existing investment strategy have been reviewed by the Trustees, after considering:

1. the risk involved in making, holding and realising, and the likely return from, the fund's investments having regard to its objectives and its expressed cash flow requirements;
2. the composition of the fund's investments as a whole including the extent to which the investments are diverse or involve the funds being exposed to risks from inadequate diversification;
3. the liquidity of the fund's investments having regard to its expected cash flow requirements;
4. the ability of the fund to discharge its existing and prospective liabilities;
5. whether the fund should hold a contract of insurance that provides insurance cover for members of the fund; and
6. the effect of the fund's investments on the above requirements and all matters relating to the prudential nature of the investment being continuously monitored, regularly reviewed and to make sure they adhere to fund's investment objectives and relevant legislation.

It was resolved that the aims and objectives of the investment strategy were being achieved and that the said investment strategy requires no further modification or adoption at this time.

TRUSTEE AND MEMBER STATUS:

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

Each of the member(s) confirmed that they are a member of the fund and agreed to be bound by the provisions contained within the Trust Deed of the fund (and any subsequent amendments).

AUDITOR:

It was resolved that

Super Audits Pty Ltd
of

PO Box 3376
RUNDLE MALL, SA 5000

act as the auditor of the fund for the next financial year.

TAX AGENT:

It was resolved that

Mr Anthony Bruce
of
Roach & Bruce Consulting Pty Ltd
Suite 7 Level 5
66 Hunter Street
SYDNEY, NSW 2000

act as the tax agent of the fund for the next financial year.

CLOSURE:

There being no further business the meeting was closed.

..... Dated:/...../.....

Maxwell Einfeld
Chairperson

31 August 2022

M & E Superannuation Fund
C/- Mr Maxwell John Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

Dear Maxwell

**M & E Superannuation Fund
Lump Sum Withdrawal**

I wish to make a Lump Sum withdrawal of \$5,000.00 from my accumulation account.

I confirm that I have met the Condition of Release of Attaining Age 65.

I understand that the current balance of my accumulation account is approximately \$2,237,265.08. The lump sum is comprised of the following components:

Taxable – Taxed Element:	\$4,397.16
Tax Free	\$602.84

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Maxwell Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE
PONTAY PTY LIMITED ATF
M & E SUPERANNUATION FUND
HELD ON 31 AUGUST 2022 AT
UNIT 71 11 SUTHERLAND CRESCENT, DARLING POINT NSW**

PRESENT: Maxwell Einfeld

LUMP SUM WITHDRAWAL: The Fund acknowledges the receipt from Mr Maxwell Einfeld requesting the payment of a Lump Sum of \$5,000.00 from the accumulation balance, which consisted of the following components:

Taxable – Taxed Element:	\$4,397.16
Tax Free	\$602.84

CONDITION OF RELEASE: IT WAS RESOLVED that the member has satisfied the Condition of Release of Attaining Age 65 and the benefits as requested be paid forthwith.

REVIEW OF TRUST DEED: IT WAS RESOLVED that the payment of benefits a lump sum was allowed under the fund’s trust deed.

PAPERWORK: IT WAS RESOLVED to request the fund’s administrator to attend to the completion of the following paperwork where required to give effect to the lump sum payment:

- Register the fund for PAYG withholding tax for the purpose of withholding any relevant amounts from the lump sum if required; and
- A PAYG Payment Summary – superannuation lump sum form will be completed and forwarded to the member.

CLOSURE: There being no further business the meeting was closed.

..... Dated:/...../.....
Maxwell Einfeld
Chairperson

31 August 2022

Mr Maxwell Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

Dear Maxwell

**M & E Superannuation Fund
Lump Sum Payment**

We confirm that your request for a Lump Sum payment has been completed.

An amount of \$5,000.00 has been paid as per your release instructions. This is comprised of the following components:

Taxable – Taxed Element:	\$4,397.16
Tax Free	\$602.84

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Maxwell John Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

3 October 2022

M & E Superannuation Fund
C/- Mr Maxwell John Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

Dear Maxwell

**M & E Superannuation Fund
Lump Sum Withdrawal**

I wish to make a Lump Sum withdrawal of \$20,000.00 from my accumulation account.

I confirm that I have met the Condition of Release of Attaining Age 65.

I understand that the current balance of my accumulation account is approximately \$2,237,265.08. The lump sum is comprised of the following components:

Taxable – Taxed Element:	\$17,588.65
Tax Free	\$2,411.35

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Maxwell Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE
PONTAY PTY LIMITED ATF
M & E SUPERANNUATION FUND
HELD ON 3 OCTOBER 2022 AT
UNIT 71 11 SUTHERLAND CRESCENT, DARLING POINT NSW**

PRESENT: Maxwell Einfeld

LUMP SUM WITHDRAWAL: The Fund acknowledges the receipt from Mr Maxwell Einfeld requesting the payment of a Lump Sum of \$20,000.00 from the accumulation balance, which consisted of the following components:

Taxable – Taxed Element:	\$17,588.65
Tax Free	\$2,411.35

CONDITION OF RELEASE: IT WAS RESOLVED that the member has satisfied the Condition of Release of Attaining Age 65 and the benefits as requested be paid forthwith.

REVIEW OF TRUST DEED: IT WAS RESOLVED that the payment of benefits a lump sum was allowed under the fund’s trust deed.

PAPERWORK: IT WAS RESOLVED to request the fund’s administrator to attend to the completion of the following paperwork where required to give effect to the lump sum payment:

- Register the fund for PAYG withholding tax for the purpose of withholding any relevant amounts from the lump sum if required; and
- A PAYG Payment Summary – superannuation lump sum form will be completed and forwarded to the member.

CLOSURE: There being no further business the meeting was closed.

..... Dated:/...../.....
Maxwell Einfeld
Chairperson

3 October 2022

Mr Maxwell Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

Dear Maxwell

**M & E Superannuation Fund
Lump Sum Payment**

We confirm that your request for a Lump Sum payment has been completed.

An amount of \$20,000.00 has been paid as per your release instructions. This is comprised of the following components:

Taxable – Taxed Element:	\$17,588.65
Tax Free	\$2,411.35

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Maxwell John Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

14 October 2022

M & E Superannuation Fund
C/- Mr Maxwell John Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

Dear Maxwell

**M & E Superannuation Fund
Lump Sum Withdrawal**

I wish to make a Lump Sum withdrawal of \$5,000.00 from my accumulation account.

I confirm that I have met the Condition of Release of Attaining Age 65.

I understand that the current balance of my accumulation account is approximately \$2,217,265.08. The lump sum is comprised of the following components:

Taxable – Taxed Element:	\$4,397.16
Tax Free	\$602.84

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Maxwell Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE
PONTAY PTY LIMITED ATF
M & E SUPERANNUATION FUND
HELD ON 14 OCTOBER 2022 AT
UNIT 71 11 SUTHERLAND CRESCENT, DARLING POINT NSW**

PRESENT: Maxwell Einfeld

LUMP SUM WITHDRAWAL: The Fund acknowledges the receipt from Mr Maxwell Einfeld requesting the payment of a Lump Sum of \$5,000.00 from the accumulation balance, which consisted of the following components:

Taxable – Taxed Element:	\$4,397.16
Tax Free	\$602.84

CONDITION OF RELEASE: IT WAS RESOLVED that the member has satisfied the Condition of Release of Attaining Age 65 and the benefits as requested be paid forthwith.

REVIEW OF TRUST DEED: IT WAS RESOLVED that the payment of benefits a lump sum was allowed under the fund’s trust deed.

PAPERWORK: IT WAS RESOLVED to request the fund’s administrator to attend to the completion of the following paperwork where required to give effect to the lump sum payment:

- Register the fund for PAYG withholding tax for the purpose of withholding any relevant amounts from the lump sum if required; and
- A PAYG Payment Summary – superannuation lump sum form will be completed and forwarded to the member.

CLOSURE: There being no further business the meeting was closed.

..... Dated:/...../.....
Maxwell Einfeld
Chairperson

14 October 2022

Mr Maxwell Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

Dear Maxwell

**M & E Superannuation Fund
Lump Sum Payment**

We confirm that your request for a Lump Sum payment has been completed.

An amount of \$5,000.00 has been paid as per your release instructions. This is comprised of the following components:

Taxable – Taxed Element:	\$4,397.16
Tax Free	\$602.84

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Maxwell John Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

1 November 2022

M & E Superannuation Fund
C/- Mr Maxwell John Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

Dear Maxwell

**M & E Superannuation Fund
Lump Sum Withdrawal**

I wish to make a Lump Sum withdrawal of \$5,000.00 from my accumulation account.

I confirm that I have met the Condition of Release of Attaining Age 65.

I understand that the current balance of my accumulation account is approximately \$2,207,405.52. The lump sum is comprised of the following components:

Taxable – Taxed Element:	\$4,397.20
Tax Free	\$602.80

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Maxwell Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE
PONTAY PTY LIMITED ATF
M & E SUPERANNUATION FUND
HELD ON 1 NOVEMBER 2022 AT
UNIT 71 11 SUTHERLAND CRESCENT, DARLING POINT NSW**

PRESENT: Maxwell Einfeld

LUMP SUM WITHDRAWAL: The Fund acknowledges the receipt from Mr Maxwell Einfeld requesting the payment of a Lump Sum of \$5,000.00 from the accumulation balance, which consisted of the following components:

Taxable – Taxed Element:	\$4,397.20
Tax Free	\$602.80

CONDITION OF RELEASE: IT WAS RESOLVED that the member has satisfied the Condition of Release of Attaining Age 65 and the benefits as requested be paid forthwith.

REVIEW OF TRUST DEED: IT WAS RESOLVED that the payment of benefits a lump sum was allowed under the fund’s trust deed.

PAPERWORK: IT WAS RESOLVED to request the fund’s administrator to attend to the completion of the following paperwork where required to give effect to the lump sum payment:

- Register the fund for PAYG withholding tax for the purpose of withholding any relevant amounts from the lump sum if required; and
- A PAYG Payment Summary – superannuation lump sum form will be completed and forwarded to the member.

CLOSURE: There being no further business the meeting was closed.

..... Dated:/...../.....
Maxwell Einfeld
Chairperson

1 November 2022

Mr Maxwell Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

Dear Maxwell

**M & E Superannuation Fund
Lump Sum Payment**

We confirm that your request for a Lump Sum payment has been completed.

An amount of \$5,000.00 has been paid as per your release instructions. This is comprised of the following components:

Taxable – Taxed Element:	\$4,397.20
Tax Free	\$602.80

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Maxwell John Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

1 November 2022

M & E Superannuation Fund
C/- Mr Maxwell John Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

Dear Maxwell

**M & E Superannuation Fund
Lump Sum Withdrawal**

I wish to make a Lump Sum withdrawal of \$6,000.00 from my accumulation account.

I confirm that I have met the Condition of Release of Attaining Age 65.

I understand that the current balance of my accumulation account is approximately \$2,202,405.52. The lump sum is comprised of the following components:

Taxable – Taxed Element:	\$5,276.64
Tax Free	\$723.36

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Maxwell Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE
PONTAY PTY LIMITED ATF
M & E SUPERANNUATION FUND
HELD ON 1 NOVEMBER 2022 AT
UNIT 71 11 SUTHERLAND CRESCENT, DARLING POINT NSW**

PRESENT: Maxwell Einfeld

LUMP SUM WITHDRAWAL: The Fund acknowledges the receipt from Mr Maxwell Einfeld requesting the payment of a Lump Sum of \$6,000.00 from the accumulation balance, which consisted of the following components:

Taxable – Taxed Element:	\$5,276.64
Tax Free	\$723.36

CONDITION OF RELEASE: IT WAS RESOLVED that the member has satisfied the Condition of Release of Attaining Age 65 and the benefits as requested be paid forthwith.

REVIEW OF TRUST DEED: IT WAS RESOLVED that the payment of benefits a lump sum was allowed under the fund’s trust deed.

PAPERWORK: IT WAS RESOLVED to request the fund’s administrator to attend to the completion of the following paperwork where required to give effect to the lump sum payment:

- Register the fund for PAYG withholding tax for the purpose of withholding any relevant amounts from the lump sum if required; and
- A PAYG Payment Summary – superannuation lump sum form will be completed and forwarded to the member.

CLOSURE: There being no further business the meeting was closed.

..... Dated:/...../.....
Maxwell Einfeld
Chairperson

1 November 2022

Mr Maxwell Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

Dear Maxwell

**M & E Superannuation Fund
Lump Sum Payment**

We confirm that your request for a Lump Sum payment has been completed.

An amount of \$6,000.00 has been paid as per your release instructions. This is comprised of the following components:

Taxable – Taxed Element:	\$5,276.64
Tax Free	\$723.36

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Maxwell John Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

22 November 2022

M & E Superannuation Fund
C/- Mr Maxwell John Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

Dear Maxwell

**M & E Superannuation Fund
Lump Sum Withdrawal**

I wish to make a Lump Sum withdrawal of \$16,000.00 from my accumulation account.

I confirm that I have met the Condition of Release of Attaining Age 65.

I understand that the current balance of my accumulation account is approximately \$2,212,405.52. The lump sum is comprised of the following components:

Taxable – Taxed Element:	\$14,071.04
Tax Free	\$1,928.96

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Maxwell Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE
PONTAY PTY LIMITED ATF
M & E SUPERANNUATION FUND
HELD ON 22 NOVEMBER 2022 AT
UNIT 71 11 SUTHERLAND CRESCENT, DARLING POINT NSW**

PRESENT: Maxwell Einfeld

LUMP SUM WITHDRAWAL: The Fund acknowledges the receipt from Mr Maxwell Einfeld requesting the payment of a Lump Sum of \$16,000.00 from the accumulation balance, which consisted of the following components:

Taxable – Taxed Element:	\$14,071.04
Tax Free	\$1,928.96

CONDITION OF RELEASE: IT WAS RESOLVED that the member has satisfied the Condition of Release of Attaining Age 65 and the benefits as requested be paid forthwith.

REVIEW OF TRUST DEED: IT WAS RESOLVED that the payment of benefits a lump sum was allowed under the fund’s trust deed.

PAPERWORK: IT WAS RESOLVED to request the fund’s administrator to attend to the completion of the following paperwork where required to give effect to the lump sum payment:

- Register the fund for PAYG withholding tax for the purpose of withholding any relevant amounts from the lump sum if required; and
- A PAYG Payment Summary – superannuation lump sum form will be completed and forwarded to the member.

CLOSURE: There being no further business the meeting was closed.

..... Dated:/...../.....
Maxwell Einfeld
Chairperson

22 November 2022

Mr Maxwell Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

Dear Maxwell

**M & E Superannuation Fund
Lump Sum Payment**

We confirm that your request for a Lump Sum payment has been completed.

An amount of \$16,000.00 has been paid as per your release instructions. This is comprised of the following components:

Taxable – Taxed Element:	\$14,071.04
Tax Free	\$1,928.96

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Maxwell John Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

22 November 2022

M & E Superannuation Fund
C/- Mr Maxwell John Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

Dear Maxwell

**M & E Superannuation Fund
Lump Sum Withdrawal**

I wish to make a Lump Sum withdrawal of \$4,000.00 from my accumulation account.

I confirm that I have met the Condition of Release of Attaining Age 65.

I understand that the current balance of my accumulation account is approximately \$2,196,405.52. The lump sum is comprised of the following components:

Taxable – Taxed Element:	\$3,517.76
Tax Free	\$482.24

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Maxwell Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE
PONTAY PTY LIMITED ATF
M & E SUPERANNUATION FUND
HELD ON 22 NOVEMBER 2022 AT
UNIT 71 11 SUTHERLAND CRESCENT, DARLING POINT NSW**

PRESENT: Maxwell Einfeld

LUMP SUM WITHDRAWAL: The Fund acknowledges the receipt from Mr Maxwell Einfeld requesting the payment of a Lump Sum of \$4,000.00 from the accumulation balance, which consisted of the following components:

Taxable – Taxed Element:	\$3,517.76
Tax Free	\$482.24

CONDITION OF RELEASE: IT WAS RESOLVED that the member has satisfied the Condition of Release of Attaining Age 65 and the benefits as requested be paid forthwith.

REVIEW OF TRUST DEED: IT WAS RESOLVED that the payment of benefits a lump sum was allowed under the fund’s trust deed.

PAPERWORK: IT WAS RESOLVED to request the fund’s administrator to attend to the completion of the following paperwork where required to give effect to the lump sum payment:

- Register the fund for PAYG withholding tax for the purpose of withholding any relevant amounts from the lump sum if required; and
- A PAYG Payment Summary – superannuation lump sum form will be completed and forwarded to the member.

CLOSURE: There being no further business the meeting was closed.

..... Dated:/...../.....
Maxwell Einfeld
Chairperson

22 November 2022

Mr Maxwell Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

Dear Maxwell

**M & E Superannuation Fund
Lump Sum Payment**

We confirm that your request for a Lump Sum payment has been completed.

An amount of \$4,000.00 has been paid as per your release instructions. This is comprised of the following components:

Taxable – Taxed Element:	\$3,517.76
Tax Free	\$482.24

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Maxwell John Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

29 November 2022

M & E Superannuation Fund
C/- Mr Maxwell John Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

Dear Maxwell

**M & E Superannuation Fund
Lump Sum Withdrawal**

I wish to make a Lump Sum withdrawal of \$5,000.00 from my accumulation account.

I confirm that I have met the Condition of Release of Attaining Age 65.

I understand that the current balance of my accumulation account is approximately \$2,237,405.52. The lump sum is comprised of the following components:

Taxable – Taxed Element:	\$4,397.20
Tax Free	\$602.80

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Maxwell Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE
PONTAY PTY LIMITED ATF
M & E SUPERANNUATION FUND
HELD ON 29 NOVEMBER 2022 AT
UNIT 71 11 SUTHERLAND CRESCENT, DARLING POINT NSW**

PRESENT: Maxwell Einfeld

LUMP SUM WITHDRAWAL: The Fund acknowledges the receipt from Mr Maxwell Einfeld requesting the payment of a Lump Sum of \$5,000.00 from the accumulation balance, which consisted of the following components:

Taxable – Taxed Element:	\$4,397.20
Tax Free	\$602.80

CONDITION OF RELEASE: IT WAS RESOLVED that the member has satisfied the Condition of Release of Attaining Age 65 and the benefits as requested be paid forthwith.

REVIEW OF TRUST DEED: IT WAS RESOLVED that the payment of benefits a lump sum was allowed under the fund’s trust deed.

PAPERWORK: IT WAS RESOLVED to request the fund’s administrator to attend to the completion of the following paperwork where required to give effect to the lump sum payment:

- Register the fund for PAYG withholding tax for the purpose of withholding any relevant amounts from the lump sum if required; and
- A PAYG Payment Summary – superannuation lump sum form will be completed and forwarded to the member.

CLOSURE: There being no further business the meeting was closed.

..... Dated:/...../.....
Maxwell Einfeld
Chairperson

29 November 2022

Mr Maxwell Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

Dear Maxwell

**M & E Superannuation Fund
Lump Sum Payment**

We confirm that your request for a Lump Sum payment has been completed.

An amount of \$5,000.00 has been paid as per your release instructions. This is comprised of the following components:

Taxable – Taxed Element:	\$4,397.20
Tax Free	\$602.80

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Maxwell John Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

29 November 2022

M & E Superannuation Fund
C/- Mr Maxwell John Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

Dear Maxwell

**M & E Superannuation Fund
Lump Sum Withdrawal**

I wish to make a Lump Sum withdrawal of \$5,000.00 from my accumulation account.

I confirm that I have met the Condition of Release of Attaining Age 65.

I understand that the current balance of my accumulation account is approximately \$2,171,405.52. The lump sum is comprised of the following components:

Taxable – Taxed Element:	\$4,397.20
Tax Free	\$602.80

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Maxwell Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE
PONTAY PTY LIMITED ATF
M & E SUPERANNUATION FUND
HELD ON 29 NOVEMBER 2022 AT
UNIT 71 11 SUTHERLAND CRESCENT, DARLING POINT NSW**

PRESENT: Maxwell Einfeld

LUMP SUM WITHDRAWAL: The Fund acknowledges the receipt from Mr Maxwell Einfeld requesting the payment of a Lump Sum of \$5,000.00 from the accumulation balance, which consisted of the following components:

Taxable – Taxed Element:	\$4,397.20
Tax Free	\$602.80

CONDITION OF RELEASE: IT WAS RESOLVED that the member has satisfied the Condition of Release of Attaining Age 65 and the benefits as requested be paid forthwith.

REVIEW OF TRUST DEED: IT WAS RESOLVED that the payment of benefits a lump sum was allowed under the fund’s trust deed.

PAPERWORK: IT WAS RESOLVED to request the fund’s administrator to attend to the completion of the following paperwork where required to give effect to the lump sum payment:

- Register the fund for PAYG withholding tax for the purpose of withholding any relevant amounts from the lump sum if required; and
- A PAYG Payment Summary – superannuation lump sum form will be completed and forwarded to the member.

CLOSURE: There being no further business the meeting was closed.

..... Dated:/...../.....
Maxwell Einfeld
Chairperson

29 November 2022

Mr Maxwell Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

Dear Maxwell

**M & E Superannuation Fund
Lump Sum Payment**

We confirm that your request for a Lump Sum payment has been completed.

An amount of \$5,000.00 has been paid as per your release instructions. This is comprised of the following components:

Taxable – Taxed Element:	\$4,397.20
Tax Free	\$602.80

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Maxwell John Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

12 December 2022

M & E Superannuation Fund
C/- Mr Maxwell John Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

Dear Maxwell

**M & E Superannuation Fund
Lump Sum Withdrawal**

I wish to make a Lump Sum withdrawal of \$10,000.00 from my accumulation account.

I confirm that I have met the Condition of Release of Attaining Age 65.

I understand that the current balance of my accumulation account is approximately \$2,207,405.52. The lump sum is comprised of the following components:

Taxable – Taxed Element:	\$8,794.40
Tax Free	\$1,205.60

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Maxwell Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE
PONTAY PTY LIMITED ATF
M & E SUPERANNUATION FUND
HELD ON 12 DECEMBER 2022 AT
UNIT 71 11 SUTHERLAND CRESCENT, DARLING POINT NSW**

PRESENT: Maxwell Einfeld

LUMP SUM WITHDRAWAL: The Fund acknowledges the receipt from Mr Maxwell Einfeld requesting the payment of a Lump Sum of \$10,000.00 from the accumulation balance, which consisted of the following components:

Taxable – Taxed Element:	\$8,794.40
Tax Free	\$1,205.60

CONDITION OF RELEASE: IT WAS RESOLVED that the member has satisfied the Condition of Release of Attaining Age 65 and the benefits as requested be paid forthwith.

REVIEW OF TRUST DEED: IT WAS RESOLVED that the payment of benefits a lump sum was allowed under the fund’s trust deed.

PAPERWORK: IT WAS RESOLVED to request the fund’s administrator to attend to the completion of the following paperwork where required to give effect to the lump sum payment:

- Register the fund for PAYG withholding tax for the purpose of withholding any relevant amounts from the lump sum if required; and
- A PAYG Payment Summary – superannuation lump sum form will be completed and forwarded to the member.

CLOSURE: There being no further business the meeting was closed.

..... Dated:/...../.....
Maxwell Einfeld
Chairperson

12 December 2022

Mr Maxwell Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

Dear Maxwell

**M & E Superannuation Fund
Lump Sum Payment**

We confirm that your request for a Lump Sum payment has been completed.

An amount of \$10,000.00 has been paid as per your release instructions. This is comprised of the following components:

Taxable – Taxed Element:	\$8,794.40
Tax Free	\$1,205.60

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Maxwell John Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

15 December 2022

M & E Superannuation Fund
C/- Mr Maxwell John Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

Dear Maxwell

**M & E Superannuation Fund
Lump Sum Withdrawal**

I wish to make a Lump Sum withdrawal of \$4,000.00 from my accumulation account.

I confirm that I have met the Condition of Release of Attaining Age 65.

I understand that the current balance of my accumulation account is approximately \$2,207,405.52. The lump sum is comprised of the following components:

Taxable – Taxed Element:	\$3,517.76
Tax Free	\$482.24

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Maxwell Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE
PONTAY PTY LIMITED ATF
M & E SUPERANNUATION FUND
HELD ON 15 DECEMBER 2022 AT
UNIT 71 11 SUTHERLAND CRESCENT, DARLING POINT NSW**

PRESENT: Maxwell Einfeld

LUMP SUM WITHDRAWAL: The Fund acknowledges the receipt from Mr Maxwell Einfeld requesting the payment of a Lump Sum of \$4,000.00 from the accumulation balance, which consisted of the following components:

Taxable – Taxed Element:	\$3,517.76
Tax Free	\$482.24

CONDITION OF RELEASE: IT WAS RESOLVED that the member has satisfied the Condition of Release of Attaining Age 65 and the benefits as requested be paid forthwith.

REVIEW OF TRUST DEED: IT WAS RESOLVED that the payment of benefits a lump sum was allowed under the fund’s trust deed.

PAPERWORK: IT WAS RESOLVED to request the fund’s administrator to attend to the completion of the following paperwork where required to give effect to the lump sum payment:

- Register the fund for PAYG withholding tax for the purpose of withholding any relevant amounts from the lump sum if required; and
- A PAYG Payment Summary – superannuation lump sum form will be completed and forwarded to the member.

CLOSURE: There being no further business the meeting was closed.

..... Dated:/...../.....
Maxwell Einfeld
Chairperson

15 December 2022

Mr Maxwell Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

Dear Maxwell

**M & E Superannuation Fund
Lump Sum Payment**

We confirm that your request for a Lump Sum payment has been completed.

An amount of \$4,000.00 has been paid as per your release instructions. This is comprised of the following components:

Taxable – Taxed Element:	\$3,517.76
Tax Free	\$482.24

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Maxwell John Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

3 January 2023

M & E Superannuation Fund
C/- Mr Maxwell John Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

Dear Maxwell

**M & E Superannuation Fund
Lump Sum Withdrawal**

I wish to make a Lump Sum withdrawal of \$5,000.00 from my accumulation account.

I confirm that I have met the Condition of Release of Attaining Age 65.

I understand that the current balance of my accumulation account is approximately \$2,168,821.44. The lump sum is comprised of the following components:

Taxable – Taxed Element:	\$4,397.32
Tax Free	\$602.68

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Maxwell Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE
PONTAY PTY LIMITED ATF
M & E SUPERANNUATION FUND
HELD ON 3 JANUARY 2023 AT
UNIT 71 11 SUTHERLAND CRESCENT, DARLING POINT NSW**

PRESENT: Maxwell Einfeld

LUMP SUM WITHDRAWAL: The Fund acknowledges the receipt from Mr Maxwell Einfeld requesting the payment of a Lump Sum of \$5,000.00 from the accumulation balance, which consisted of the following components:

Taxable – Taxed Element:	\$4,397.32
Tax Free	\$602.68

CONDITION OF RELEASE: IT WAS RESOLVED that the member has satisfied the Condition of Release of Attaining Age 65 and the benefits as requested be paid forthwith.

REVIEW OF TRUST DEED: IT WAS RESOLVED that the payment of benefits a lump sum was allowed under the fund’s trust deed.

PAPERWORK: IT WAS RESOLVED to request the fund’s administrator to attend to the completion of the following paperwork where required to give effect to the lump sum payment:

- Register the fund for PAYG withholding tax for the purpose of withholding any relevant amounts from the lump sum if required; and
- A PAYG Payment Summary – superannuation lump sum form will be completed and forwarded to the member.

CLOSURE: There being no further business the meeting was closed.

..... Dated:/...../.....
Maxwell Einfeld
Chairperson

3 January 2023

Mr Maxwell Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

Dear Maxwell

**M & E Superannuation Fund
Lump Sum Payment**

We confirm that your request for a Lump Sum payment has been completed.

An amount of \$5,000.00 has been paid as per your release instructions. This is comprised of the following components:

Taxable – Taxed Element:	\$4,397.32
Tax Free	\$602.68

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Maxwell John Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

17 January 2023

M & E Superannuation Fund
C/- Mr Maxwell John Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

Dear Maxwell

**M & E Superannuation Fund
Lump Sum Withdrawal**

I wish to make a Lump Sum withdrawal of \$2,000.00 from my accumulation account.

I confirm that I have met the Condition of Release of Attaining Age 65.

I understand that the current balance of my accumulation account is approximately \$2,147,821.44. The lump sum is comprised of the following components:

Taxable – Taxed Element:	\$1,758.93
Tax Free	\$241.07

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Maxwell Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE
PONTAY PTY LIMITED ATF
M & E SUPERANNUATION FUND
HELD ON 17 JANUARY 2023 AT
UNIT 71 11 SUTHERLAND CRESCENT, DARLING POINT NSW**

PRESENT: Maxwell Einfeld

LUMP SUM WITHDRAWAL: The Fund acknowledges the receipt from Mr Maxwell Einfeld requesting the payment of a Lump Sum of \$2,000.00 from the accumulation balance, which consisted of the following components:

Taxable – Taxed Element:	\$1,758.93
Tax Free	\$241.07

CONDITION OF RELEASE: IT WAS RESOLVED that the member has satisfied the Condition of Release of Attaining Age 65 and the benefits as requested be paid forthwith.

REVIEW OF TRUST DEED: IT WAS RESOLVED that the payment of benefits a lump sum was allowed under the fund’s trust deed.

PAPERWORK: IT WAS RESOLVED to request the fund’s administrator to attend to the completion of the following paperwork where required to give effect to the lump sum payment:

- Register the fund for PAYG withholding tax for the purpose of withholding any relevant amounts from the lump sum if required; and
- A PAYG Payment Summary – superannuation lump sum form will be completed and forwarded to the member.

CLOSURE: There being no further business the meeting was closed.

..... Dated:/...../.....
Maxwell Einfeld
Chairperson

17 January 2023

Mr Maxwell Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

Dear Maxwell

**M & E Superannuation Fund
Lump Sum Payment**

We confirm that your request for a Lump Sum payment has been completed.

An amount of \$2,000.00 has been paid as per your release instructions. This is comprised of the following components:

Taxable – Taxed Element:	\$1,758.93
Tax Free	\$241.07

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Maxwell John Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

19 January 2023

M & E Superannuation Fund
C/- Mr Maxwell John Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

Dear Maxwell

**M & E Superannuation Fund
Lump Sum Withdrawal**

I wish to make a Lump Sum withdrawal of \$650,000.00 from my accumulation account.

I confirm that I have met the Condition of Release of Attaining Age 65.

I understand that the current balance of my accumulation account is approximately \$2,145,821.44. The lump sum is comprised of the following components:

Taxable – Taxed Element:	\$571,651.16
Tax Free	\$78,348.84

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Maxwell Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE
PONTAY PTY LIMITED ATF
M & E SUPERANNUATION FUND
HELD ON 19 JANUARY 2023 AT
UNIT 71 11 SUTHERLAND CRESCENT, DARLING POINT NSW**

PRESENT: Maxwell Einfeld

LUMP SUM WITHDRAWAL: The Fund acknowledges the receipt from Mr Maxwell Einfeld requesting the payment of a Lump Sum of \$650,000.00 from the accumulation balance, which consisted of the following components:

Taxable – Taxed Element:	\$571,651.16
Tax Free	\$78,348.84

CONDITION OF RELEASE: IT WAS RESOLVED that the member has satisfied the Condition of Release of Attaining Age 65 and the benefits as requested be paid forthwith.

REVIEW OF TRUST DEED: IT WAS RESOLVED that the payment of benefits a lump sum was allowed under the fund’s trust deed.

PAPERWORK: IT WAS RESOLVED to request the fund’s administrator to attend to the completion of the following paperwork where required to give effect to the lump sum payment:

- Register the fund for PAYG withholding tax for the purpose of withholding any relevant amounts from the lump sum if required; and
- A PAYG Payment Summary – superannuation lump sum form will be completed and forwarded to the member.

CLOSURE: There being no further business the meeting was closed.

..... Dated:/...../.....
Maxwell Einfeld
Chairperson

19 January 2023

Mr Maxwell Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

Dear Maxwell

**M & E Superannuation Fund
Lump Sum Payment**

We confirm that your request for a Lump Sum payment has been completed.

An amount of \$650,000.00 has been paid as per your release instructions. This is comprised of the following components:

Taxable – Taxed Element:	\$571,651.16
Tax Free	\$78,348.84

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Maxwell John Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

1 February 2023

M & E Superannuation Fund
C/- Mr Maxwell John Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

Dear Maxwell

**M & E Superannuation Fund
Lump Sum Withdrawal**

I wish to make a Lump Sum withdrawal of \$5,000.00 from my accumulation account.

I confirm that I have met the Condition of Release of Attaining Age 65.

I understand that the current balance of my accumulation account is approximately \$2,168,821.44. The lump sum is comprised of the following components:

Taxable – Taxed Element:	\$4,397.32
Tax Free	\$602.68

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Maxwell Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE
PONTAY PTY LIMITED ATF
M & E SUPERANNUATION FUND
HELD ON 1 FEBRUARY 2023 AT
UNIT 71 11 SUTHERLAND CRESCENT, DARLING POINT NSW**

PRESENT: Maxwell Einfeld

LUMP SUM WITHDRAWAL: The Fund acknowledges the receipt from Mr Maxwell Einfeld requesting the payment of a Lump Sum of \$5,000.00 from the accumulation balance, which consisted of the following components:

Taxable – Taxed Element:	\$4,397.32
Tax Free	\$602.68

CONDITION OF RELEASE: IT WAS RESOLVED that the member has satisfied the Condition of Release of Attaining Age 65 and the benefits as requested be paid forthwith.

REVIEW OF TRUST DEED: IT WAS RESOLVED that the payment of benefits a lump sum was allowed under the fund’s trust deed.

PAPERWORK: IT WAS RESOLVED to request the fund’s administrator to attend to the completion of the following paperwork where required to give effect to the lump sum payment:

- Register the fund for PAYG withholding tax for the purpose of withholding any relevant amounts from the lump sum if required; and
- A PAYG Payment Summary – superannuation lump sum form will be completed and forwarded to the member.

CLOSURE: There being no further business the meeting was closed.

..... Dated:/...../.....
Maxwell Einfeld
Chairperson

1 February 2023

Mr Maxwell Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

Dear Maxwell

**M & E Superannuation Fund
Lump Sum Payment**

We confirm that your request for a Lump Sum payment has been completed.

An amount of \$5,000.00 has been paid as per your release instructions. This is comprised of the following components:

Taxable – Taxed Element:	\$4,397.32
Tax Free	\$602.68

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Maxwell John Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

1 February 2023

M & E Superannuation Fund
C/- Mr Maxwell John Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

Dear Maxwell

**M & E Superannuation Fund
Lump Sum Withdrawal**

I wish to make a Lump Sum withdrawal of \$5,000.00 from my accumulation account.

I confirm that I have met the Condition of Release of Attaining Age 65.

I understand that the current balance of my accumulation account is approximately \$2,193,821.44. The lump sum is comprised of the following components:

Taxable – Taxed Element:	\$4,397.31
Tax Free	\$602.69

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Maxwell Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE
PONTAY PTY LIMITED ATF
M & E SUPERANNUATION FUND
HELD ON 1 FEBRUARY 2023 AT
UNIT 71 11 SUTHERLAND CRESCENT, DARLING POINT NSW**

PRESENT: Maxwell Einfeld

LUMP SUM WITHDRAWAL: The Fund acknowledges the receipt from Mr Maxwell Einfeld requesting the payment of a Lump Sum of \$5,000.00 from the accumulation balance, which consisted of the following components:

Taxable – Taxed Element:	\$4,397.31
Tax Free	\$602.69

CONDITION OF RELEASE: IT WAS RESOLVED that the member has satisfied the Condition of Release of Attaining Age 65 and the benefits as requested be paid forthwith.

REVIEW OF TRUST DEED: IT WAS RESOLVED that the payment of benefits a lump sum was allowed under the fund’s trust deed.

PAPERWORK: IT WAS RESOLVED to request the fund’s administrator to attend to the completion of the following paperwork where required to give effect to the lump sum payment:

- Register the fund for PAYG withholding tax for the purpose of withholding any relevant amounts from the lump sum if required; and
- A PAYG Payment Summary – superannuation lump sum form will be completed and forwarded to the member.

CLOSURE: There being no further business the meeting was closed.

..... Dated:/...../.....
Maxwell Einfeld
Chairperson

1 February 2023

Mr Maxwell Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

Dear Maxwell

**M & E Superannuation Fund
Lump Sum Payment**

We confirm that your request for a Lump Sum payment has been completed.

An amount of \$5,000.00 has been paid as per your release instructions. This is comprised of the following components:

Taxable – Taxed Element:	\$4,397.31
Tax Free	\$602.69

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Maxwell John Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

10 February 2023

M & E Superannuation Fund
C/- Mr Maxwell John Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

Dear Maxwell

**M & E Superannuation Fund
Lump Sum Withdrawal**

I wish to make a Lump Sum withdrawal of \$5,800.00 from my accumulation account.

I confirm that I have met the Condition of Release of Attaining Age 65.

I understand that the current balance of my accumulation account is approximately \$2,144,621.44. The lump sum is comprised of the following components:

Taxable – Taxed Element:	\$5,100.89
Tax Free	\$699.11

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Maxwell Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE
PONTAY PTY LIMITED ATF
M & E SUPERANNUATION FUND
HELD ON 10 FEBRUARY 2023 AT
UNIT 71 11 SUTHERLAND CRESCENT, DARLING POINT NSW**

PRESENT: Maxwell Einfeld

LUMP SUM WITHDRAWAL: The Fund acknowledges the receipt from Mr Maxwell Einfeld requesting the payment of a Lump Sum of \$5,800.00 from the accumulation balance, which consisted of the following components:

Taxable – Taxed Element:	\$5,100.89
Tax Free	\$699.11

CONDITION OF RELEASE: IT WAS RESOLVED that the member has satisfied the Condition of Release of Attaining Age 65 and the benefits as requested be paid forthwith.

REVIEW OF TRUST DEED: IT WAS RESOLVED that the payment of benefits a lump sum was allowed under the fund’s trust deed.

PAPERWORK: IT WAS RESOLVED to request the fund’s administrator to attend to the completion of the following paperwork where required to give effect to the lump sum payment:

- Register the fund for PAYG withholding tax for the purpose of withholding any relevant amounts from the lump sum if required; and
- A PAYG Payment Summary – superannuation lump sum form will be completed and forwarded to the member.

CLOSURE: There being no further business the meeting was closed.

..... Dated:/...../.....
Maxwell Einfeld
Chairperson

10 February 2023

Mr Maxwell Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

Dear Maxwell

**M & E Superannuation Fund
Lump Sum Payment**

We confirm that your request for a Lump Sum payment has been completed.

An amount of \$5,800.00 has been paid as per your release instructions. This is comprised of the following components:

Taxable – Taxed Element:	\$5,100.89
Tax Free	\$699.11

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Maxwell John Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

10 February 2023

M & E Superannuation Fund
C/- Mr Maxwell John Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

Dear Maxwell

**M & E Superannuation Fund
Lump Sum Withdrawal**

I wish to make a Lump Sum withdrawal of \$4,200.00 from my accumulation account.

I confirm that I have met the Condition of Release of Attaining Age 65.

I understand that the current balance of my accumulation account is approximately \$2,153,821.44. The lump sum is comprised of the following components:

Taxable – Taxed Element:	\$3,693.75
Tax Free	\$506.25

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Maxwell Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE
PONTAY PTY LIMITED ATF
M & E SUPERANNUATION FUND
HELD ON 10 FEBRUARY 2023 AT
UNIT 71 11 SUTHERLAND CRESCENT, DARLING POINT NSW**

PRESENT: Maxwell Einfeld

LUMP SUM WITHDRAWAL: The Fund acknowledges the receipt from Mr Maxwell Einfeld requesting the payment of a Lump Sum of \$4,200.00 from the accumulation balance, which consisted of the following components:

Taxable – Taxed Element:	\$3,693.75
Tax Free	\$506.25

CONDITION OF RELEASE: IT WAS RESOLVED that the member has satisfied the Condition of Release of Attaining Age 65 and the benefits as requested be paid forthwith.

REVIEW OF TRUST DEED: IT WAS RESOLVED that the payment of benefits a lump sum was allowed under the fund’s trust deed.

PAPERWORK: IT WAS RESOLVED to request the fund’s administrator to attend to the completion of the following paperwork where required to give effect to the lump sum payment:

- Register the fund for PAYG withholding tax for the purpose of withholding any relevant amounts from the lump sum if required; and
- A PAYG Payment Summary – superannuation lump sum form will be completed and forwarded to the member.

CLOSURE: There being no further business the meeting was closed.

..... Dated:/...../.....
Maxwell Einfeld
Chairperson

10 February 2023

Mr Maxwell Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

Dear Maxwell

**M & E Superannuation Fund
Lump Sum Payment**

We confirm that your request for a Lump Sum payment has been completed.

An amount of \$4,200.00 has been paid as per your release instructions. This is comprised of the following components:

Taxable – Taxed Element:	\$3,693.75
Tax Free	\$506.25

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Maxwell John Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

28 February 2023

M & E Superannuation Fund
C/- Mr Maxwell John Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

Dear Maxwell

**M & E Superannuation Fund
Lump Sum Withdrawal**

I wish to make a Lump Sum withdrawal of \$5,000.00 from my accumulation account.

I confirm that I have met the Condition of Release of Attaining Age 65.

I understand that the current balance of my accumulation account is approximately \$2,110,821.44. The lump sum is comprised of the following components:

Taxable – Taxed Element:	\$4,397.32
Tax Free	\$602.68

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Maxwell Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE
PONTAY PTY LIMITED ATF
M & E SUPERANNUATION FUND
HELD ON 28 FEBRUARY 2023 AT
UNIT 71 11 SUTHERLAND CRESCENT, DARLING POINT NSW**

PRESENT: Maxwell Einfeld

LUMP SUM WITHDRAWAL: The Fund acknowledges the receipt from Mr Maxwell Einfeld requesting the payment of a Lump Sum of \$5,000.00 from the accumulation balance, which consisted of the following components:

Taxable – Taxed Element:	\$4,397.32
Tax Free	\$602.68

CONDITION OF RELEASE: IT WAS RESOLVED that the member has satisfied the Condition of Release of Attaining Age 65 and the benefits as requested be paid forthwith.

REVIEW OF TRUST DEED: IT WAS RESOLVED that the payment of benefits a lump sum was allowed under the fund’s trust deed.

PAPERWORK: IT WAS RESOLVED to request the fund’s administrator to attend to the completion of the following paperwork where required to give effect to the lump sum payment:

- Register the fund for PAYG withholding tax for the purpose of withholding any relevant amounts from the lump sum if required; and
- A PAYG Payment Summary – superannuation lump sum form will be completed and forwarded to the member.

CLOSURE: There being no further business the meeting was closed.

..... Dated:/...../.....
Maxwell Einfeld
Chairperson

28 February 2023

Mr Maxwell Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

Dear Maxwell

**M & E Superannuation Fund
Lump Sum Payment**

We confirm that your request for a Lump Sum payment has been completed.

An amount of \$5,000.00 has been paid as per your release instructions. This is comprised of the following components:

Taxable – Taxed Element:	\$4,397.32
Tax Free	\$602.68

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Maxwell John Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

28 February 2023

M & E Superannuation Fund
C/- Mr Maxwell John Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

Dear Maxwell

**M & E Superannuation Fund
Lump Sum Withdrawal**

I wish to make a Lump Sum withdrawal of \$17,000.00 from my accumulation account.

I confirm that I have met the Condition of Release of Attaining Age 65.

I understand that the current balance of my accumulation account is approximately \$2,172,821.44. The lump sum is comprised of the following components:

Taxable – Taxed Element:	\$14,950.87
Tax Free	\$2,049.13

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Maxwell Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE
PONTAY PTY LIMITED ATF
M & E SUPERANNUATION FUND
HELD ON 28 FEBRUARY 2023 AT
UNIT 71 11 SUTHERLAND CRESCENT, DARLING POINT NSW**

PRESENT: Maxwell Einfeld

LUMP SUM WITHDRAWAL: The Fund acknowledges the receipt from Mr Maxwell Einfeld requesting the payment of a Lump Sum of \$17,000.00 from the accumulation balance, which consisted of the following components:

Taxable – Taxed Element:	\$14,950.87
Tax Free	\$2,049.13

CONDITION OF RELEASE: IT WAS RESOLVED that the member has satisfied the Condition of Release of Attaining Age 65 and the benefits as requested be paid forthwith.

REVIEW OF TRUST DEED: IT WAS RESOLVED that the payment of benefits a lump sum was allowed under the fund’s trust deed.

PAPERWORK: IT WAS RESOLVED to request the fund’s administrator to attend to the completion of the following paperwork where required to give effect to the lump sum payment:

- Register the fund for PAYG withholding tax for the purpose of withholding any relevant amounts from the lump sum if required; and
- A PAYG Payment Summary – superannuation lump sum form will be completed and forwarded to the member.

CLOSURE: There being no further business the meeting was closed.

..... Dated:/...../.....
Maxwell Einfeld
Chairperson

28 February 2023

Mr Maxwell Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

Dear Maxwell

**M & E Superannuation Fund
Lump Sum Payment**

We confirm that your request for a Lump Sum payment has been completed.

An amount of \$17,000.00 has been paid as per your release instructions. This is comprised of the following components:

Taxable – Taxed Element:	\$14,950.87
Tax Free	\$2,049.13

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Maxwell John Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

1 March 2023

M & E Superannuation Fund
C/- Mr Maxwell John Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

Dear Maxwell

**M & E Superannuation Fund
Lump Sum Withdrawal**

I wish to make a Lump Sum withdrawal of \$50,000.00 from my accumulation account.

I confirm that I have met the Condition of Release of Attaining Age 65.

I understand that the current balance of my accumulation account is approximately \$2,237,821.44. The lump sum is comprised of the following components:

Taxable – Taxed Element:	\$43,973.12
Tax Free	\$6,026.88

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Maxwell Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE
PONTAY PTY LIMITED ATF
M & E SUPERANNUATION FUND
HELD ON 1 MARCH 2023 AT
UNIT 71 11 SUTHERLAND CRESCENT, DARLING POINT NSW**

PRESENT: Maxwell Einfeld

LUMP SUM WITHDRAWAL: The Fund acknowledges the receipt from Mr Maxwell Einfeld requesting the payment of a Lump Sum of \$50,000.00 from the accumulation balance, which consisted of the following components:

Taxable – Taxed Element:	\$43,973.12
Tax Free	\$6,026.88

CONDITION OF RELEASE: IT WAS RESOLVED that the member has satisfied the Condition of Release of Attaining Age 65 and the benefits as requested be paid forthwith.

REVIEW OF TRUST DEED: IT WAS RESOLVED that the payment of benefits a lump sum was allowed under the fund’s trust deed.

PAPERWORK: IT WAS RESOLVED to request the fund’s administrator to attend to the completion of the following paperwork where required to give effect to the lump sum payment:

- Register the fund for PAYG withholding tax for the purpose of withholding any relevant amounts from the lump sum if required; and
- A PAYG Payment Summary – superannuation lump sum form will be completed and forwarded to the member.

CLOSURE: There being no further business the meeting was closed.

..... Dated:/...../.....
Maxwell Einfeld
Chairperson

1 March 2023

Mr Maxwell Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

Dear Maxwell

**M & E Superannuation Fund
Lump Sum Payment**

We confirm that your request for a Lump Sum payment has been completed.

An amount of \$50,000.00 has been paid as per your release instructions. This is comprised of the following components:

Taxable – Taxed Element:	\$43,973.12
Tax Free	\$6,026.88

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Maxwell John Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

1 March 2023

M & E Superannuation Fund
C/- Mr Maxwell John Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

Dear Maxwell

**M & E Superannuation Fund
Lump Sum Withdrawal**

I wish to make a Lump Sum withdrawal of \$25,000.00 from my accumulation account.

I confirm that I have met the Condition of Release of Attaining Age 65.

I understand that the current balance of my accumulation account is approximately \$2,065,821.44. The lump sum is comprised of the following components:

Taxable – Taxed Element:	\$21,986.58
Tax Free	\$3,013.42

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Maxwell Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE
PONTAY PTY LIMITED ATF
M & E SUPERANNUATION FUND
HELD ON 1 MARCH 2023 AT
UNIT 71 11 SUTHERLAND CRESCENT, DARLING POINT NSW**

PRESENT: Maxwell Einfeld

LUMP SUM WITHDRAWAL: The Fund acknowledges the receipt from Mr Maxwell Einfeld requesting the payment of a Lump Sum of \$25,000.00 from the accumulation balance, which consisted of the following components:

Taxable – Taxed Element:	\$21,986.58
Tax Free	\$3,013.42

CONDITION OF RELEASE: IT WAS RESOLVED that the member has satisfied the Condition of Release of Attaining Age 65 and the benefits as requested be paid forthwith.

REVIEW OF TRUST DEED: IT WAS RESOLVED that the payment of benefits a lump sum was allowed under the fund’s trust deed.

PAPERWORK: IT WAS RESOLVED to request the fund’s administrator to attend to the completion of the following paperwork where required to give effect to the lump sum payment:

- Register the fund for PAYG withholding tax for the purpose of withholding any relevant amounts from the lump sum if required; and
- A PAYG Payment Summary – superannuation lump sum form will be completed and forwarded to the member.

CLOSURE: There being no further business the meeting was closed.

..... Dated:/...../.....
Maxwell Einfeld
Chairperson

1 March 2023

Mr Maxwell Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

Dear Maxwell

**M & E Superannuation Fund
Lump Sum Payment**

We confirm that your request for a Lump Sum payment has been completed.

An amount of \$25,000.00 has been paid as per your release instructions. This is comprised of the following components:

Taxable – Taxed Element:	\$21,986.58
Tax Free	\$3,013.42

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Maxwell John Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

21 March 2023

M & E Superannuation Fund
C/- Mr Maxwell John Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

Dear Maxwell

**M & E Superannuation Fund
Lump Sum Withdrawal**

I wish to make a Lump Sum withdrawal of \$45,000.00 from my accumulation account.

I confirm that I have met the Condition of Release of Attaining Age 65.

I understand that the current balance of my accumulation account is approximately \$2,105,821.44. The lump sum is comprised of the following components:

Taxable – Taxed Element:	\$39,575.84
Tax Free	\$5,424.16

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Maxwell Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE
PONTAY PTY LIMITED ATF
M & E SUPERANNUATION FUND
HELD ON 21 MARCH 2023 AT
UNIT 71 11 SUTHERLAND CRESCENT, DARLING POINT NSW**

PRESENT: Maxwell Einfeld

LUMP SUM WITHDRAWAL: The Fund acknowledges the receipt from Mr Maxwell Einfeld requesting the payment of a Lump Sum of \$45,000.00 from the accumulation balance, which consisted of the following components:

Taxable – Taxed Element:	\$39,575.84
Tax Free	\$5,424.16

CONDITION OF RELEASE: IT WAS RESOLVED that the member has satisfied the Condition of Release of Attaining Age 65 and the benefits as requested be paid forthwith.

REVIEW OF TRUST DEED: IT WAS RESOLVED that the payment of benefits a lump sum was allowed under the fund’s trust deed.

PAPERWORK: IT WAS RESOLVED to request the fund’s administrator to attend to the completion of the following paperwork where required to give effect to the lump sum payment:

- Register the fund for PAYG withholding tax for the purpose of withholding any relevant amounts from the lump sum if required; and
- A PAYG Payment Summary – superannuation lump sum form will be completed and forwarded to the member.

CLOSURE: There being no further business the meeting was closed.

..... Dated:/...../.....
Maxwell Einfeld
Chairperson

21 March 2023

Mr Maxwell Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

Dear Maxwell

**M & E Superannuation Fund
Lump Sum Payment**

We confirm that your request for a Lump Sum payment has been completed.

An amount of \$45,000.00 has been paid as per your release instructions. This is comprised of the following components:

Taxable – Taxed Element:	\$39,575.84
Tax Free	\$5,424.16

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Maxwell John Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

27 March 2023

M & E Superannuation Fund
C/- Mr Maxwell John Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

Dear Maxwell

**M & E Superannuation Fund
Lump Sum Withdrawal**

I wish to make a Lump Sum withdrawal of \$27,500.00 from my accumulation account.

I confirm that I have met the Condition of Release of Attaining Age 65.

I understand that the current balance of my accumulation account is approximately \$2,162,821.44. The lump sum is comprised of the following components:

Taxable – Taxed Element:	\$24,185.22
Tax Free	\$3,314.78

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Maxwell Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE
PONTAY PTY LIMITED ATF
M & E SUPERANNUATION FUND
HELD ON 27 MARCH 2023 AT
UNIT 71 11 SUTHERLAND CRESCENT, DARLING POINT NSW**

PRESENT: Maxwell Einfeld

LUMP SUM WITHDRAWAL: The Fund acknowledges the receipt from Mr Maxwell Einfeld requesting the payment of a Lump Sum of \$27,500.00 from the accumulation balance, which consisted of the following components:

Taxable – Taxed Element:	\$24,185.22
Tax Free	\$3,314.78

CONDITION OF RELEASE: IT WAS RESOLVED that the member has satisfied the Condition of Release of Attaining Age 65 and the benefits as requested be paid forthwith.

REVIEW OF TRUST DEED: IT WAS RESOLVED that the payment of benefits a lump sum was allowed under the fund’s trust deed.

PAPERWORK: IT WAS RESOLVED to request the fund’s administrator to attend to the completion of the following paperwork where required to give effect to the lump sum payment:

- Register the fund for PAYG withholding tax for the purpose of withholding any relevant amounts from the lump sum if required; and
- A PAYG Payment Summary – superannuation lump sum form will be completed and forwarded to the member.

CLOSURE: There being no further business the meeting was closed.

..... Dated:/...../.....
Maxwell Einfeld
Chairperson

27 March 2023

Mr Maxwell Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

Dear Maxwell

**M & E Superannuation Fund
Lump Sum Payment**

We confirm that your request for a Lump Sum payment has been completed.

An amount of \$27,500.00 has been paid as per your release instructions. This is comprised of the following components:

Taxable – Taxed Element:	\$24,185.22
Tax Free	\$3,314.78

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Maxwell John Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

3 April 2023

M & E Superannuation Fund
C/- Mr Maxwell John Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

Dear Maxwell

**M & E Superannuation Fund
Lump Sum Withdrawal**

I wish to make a Lump Sum withdrawal of \$6,000.00 from my accumulation account.

I confirm that I have met the Condition of Release of Attaining Age 65.

I understand that the current balance of my accumulation account is approximately \$2,116,321.44. The lump sum is comprised of the following components:

Taxable – Taxed Element:	\$5,276.78
Tax Free	\$723.22

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Maxwell Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE
PONTAY PTY LIMITED ATF
M & E SUPERANNUATION FUND
HELD ON 3 APRIL 2023 AT
UNIT 71 11 SUTHERLAND CRESCENT, DARLING POINT NSW**

PRESENT: Maxwell Einfeld

LUMP SUM WITHDRAWAL: The Fund acknowledges the receipt from Mr Maxwell Einfeld requesting the payment of a Lump Sum of \$6,000.00 from the accumulation balance, which consisted of the following components:

Taxable – Taxed Element:	\$5,276.78
Tax Free	\$723.22

CONDITION OF RELEASE: IT WAS RESOLVED that the member has satisfied the Condition of Release of Attaining Age 65 and the benefits as requested be paid forthwith.

REVIEW OF TRUST DEED: IT WAS RESOLVED that the payment of benefits a lump sum was allowed under the fund’s trust deed.

PAPERWORK: IT WAS RESOLVED to request the fund’s administrator to attend to the completion of the following paperwork where required to give effect to the lump sum payment:

- Register the fund for PAYG withholding tax for the purpose of withholding any relevant amounts from the lump sum if required; and
- A PAYG Payment Summary – superannuation lump sum form will be completed and forwarded to the member.

CLOSURE: There being no further business the meeting was closed.

..... Dated:/...../.....
Maxwell Einfeld
Chairperson

3 April 2023

Mr Maxwell Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

Dear Maxwell

**M & E Superannuation Fund
Lump Sum Payment**

We confirm that your request for a Lump Sum payment has been completed.

An amount of \$6,000.00 has been paid as per your release instructions. This is comprised of the following components:

Taxable – Taxed Element:	\$5,276.78
Tax Free	\$723.22

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Maxwell John Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

11 April 2023

M & E Superannuation Fund
C/- Mr Maxwell John Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

Dear Maxwell

**M & E Superannuation Fund
Lump Sum Withdrawal**

I wish to make a Lump Sum withdrawal of \$10,000.00 from my accumulation account.

I confirm that I have met the Condition of Release of Attaining Age 65.

I understand that the current balance of my accumulation account is approximately \$2,182,821.44. The lump sum is comprised of the following components:

Taxable – Taxed Element:	\$8,794.62
Tax Free	\$1,205.38

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Maxwell Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

**MINUTES OF THE MEETING OF THE DIRECTOR(S) OF THE CORPORATE TRUSTEE
PONTAY PTY LIMITED ATF
M & E SUPERANNUATION FUND
HELD ON 11 APRIL 2023 AT
UNIT 71 11 SUTHERLAND CRESCENT, DARLING POINT NSW**

PRESENT: Maxwell Einfeld

LUMP SUM WITHDRAWAL: The Fund acknowledges the receipt from Mr Maxwell Einfeld requesting the payment of a Lump Sum of \$10,000.00 from the accumulation balance, which consisted of the following components:

Taxable – Taxed Element:	\$8,794.62
Tax Free	\$1,205.38

CONDITION OF RELEASE: IT WAS RESOLVED that the member has satisfied the Condition of Release of Attaining Age 65 and the benefits as requested be paid forthwith.

REVIEW OF TRUST DEED: IT WAS RESOLVED that the payment of benefits a lump sum was allowed under the fund’s trust deed.

PAPERWORK: IT WAS RESOLVED to request the fund’s administrator to attend to the completion of the following paperwork where required to give effect to the lump sum payment:

- Register the fund for PAYG withholding tax for the purpose of withholding any relevant amounts from the lump sum if required; and
- A PAYG Payment Summary – superannuation lump sum form will be completed and forwarded to the member.

CLOSURE: There being no further business the meeting was closed.

..... Dated:/...../.....
Maxwell Einfeld
Chairperson

11 April 2023

Mr Maxwell Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

Dear Maxwell

**M & E Superannuation Fund
Lump Sum Payment**

We confirm that your request for a Lump Sum payment has been completed.

An amount of \$10,000.00 has been paid as per your release instructions. This is comprised of the following components:

Taxable – Taxed Element:	\$8,794.62
Tax Free	\$1,205.38

An interim Member Statement is attached to confirm the balance of your account after this transaction.

If you have any queries with regard to the above, please do not hesitate to contact me.

Yours sincerely

Mr Maxwell John Einfeld
Unit 71
11 Sutherland Crescent
Darling Point , NSW 2027

M & E Superannuation Fund
Contribution Caps
For the Period From 1 July 2022 to 30 June 2023

Mr Maxwell Einfeld

Date of Birth: 30 Nov 1941
Age: 81 (at 30/06/2023)
Status: Generally no contributions allowed, some exceptions apply

Contributions Summary

Prior Year Contributions	Non-Concessional
The 'Bring Forward Rule' was unavailable in previous 2 years; member was 65 or older	N/A
3-year cap in effect from previous years	N/A
Total non-concessional contributions in previous 2 years	N/A

Current Year Contributions	Note	Concessional	Non-Concessional
Caps	1	27,500.00	0.00
Cumulative Available Unused Cap	2	0.00	0.00
Contributions made (to this fund)	3	1,032.21	0.00
Contributions made (to other funds)		0.00	0.00
Contributions as allocated		1,032.21	0.00
Amount above caps	4	0.00	0.00
Available		26,467.79	0.00

Notes

- 1 . Total Superannuation Balance was \$1.7 million or more at 30 June 2022, member not eligible to make Non-Concessional Contributions
- 2 . Total Superannuation Balance was \$500,000 or more at 30 June 2022, member not eligible to make catch-up concessional contributions
- 3 . Excludes any unmatched deposits
- 4 . Any excess concessional contributions are treated as non-concessional

Contributions Breakdown

<u>Income Type</u>	<u>Contribution Type</u>	<u>Amount</u>
Concessional	Employer	1,032.21
	Personal	0.00
	Family and friends	0.00
	Foreign superannuation fund	0.00
	Transfers from reserve	0.00
	Contributions as allocated	1,032.21
NonConcessional	Personal	0.00
	Spouse	0.00
	Child	0.00
	Transfers from reserve	0.00
	Foreign superannuation fund	0.00
	Contributions as allocated	0.00
Other	CGT small business 15-year exemption	0.00
	CGT small business retirement exemption	0.00
	Government Co-Contributions	150.40
	Directed termination payment (taxed)	0.00
	Directed termination payment (untaxed)	0.00
	Personal injury election	0.00
	Downsizer Contribution	0.00
	COVID-19 Re-Contribution	0.00
	Total Other contributions	150.40

Transactions

Date	Contribution Type	Concessional	Non-Concessional	Other	Source
27/10/2022	Employer Mandated	140.44			manual
23/12/2022	Employer Mandated	415.92			manual
27/03/2023	Employer Mandated	360.09			manual

M & E Superannuation Fund
Contribution Caps
For the Period From 1 July 2022 to 30 June 2023

Mr Maxwell Einfeld

28/04/2023	Government Co-Contributions		150.40	manual
03/05/2023	Employer Mandated	115.76		manual
Totals:		1,032.21	150.40	

M & E Superannuation Fund
Contribution Caps
For the Period From 1 July 2022 to 30 June 2023

Mrs Elizabeth Einfeld

Date of Birth: 20 May 1946
Age: 77 (at 30/06/2023)
Status: Generally no contributions allowed, some exceptions apply

Contributions Summary

Prior Year Contributions		Non-Concessional		
The 'Bring Forward Rule' was unavailable in previous 2 years; member was 65 or older			N/A	
3-year cap in effect from previous years			N/A	
Total non-concessional contributions in previous 2 years			N/A	
Current Year Contributions		Note	Concessional	Non-Concessional
Caps	1		27,500.00	0.00
Cumulative Available Unused Cap	2		0.00	0.00
Contributions made (to this fund)	3		0.00	0.00
Contributions made (to other funds)			0.00	0.00
Contributions as allocated			0.00	0.00
Amount above caps	4		0.00	0.00
Available			27,500.00	0.00

Notes

- 1 . Total Superannuation Balance was \$1.7 million or more at 30 June 2022, member not eligible to make Non-Concessional Contributions
- 2 . Total Superannuation Balance was \$500,000 or more at 30 June 2022, member not eligible to make catch-up concessional contributions
- 3 . Excludes any unmatched deposits
- 4 . Any excess concessional contributions are treated as non-concessional



Australian Government
Australian Taxation Office

Agent ROACH & BRUCE CONSULTING
P/L
Client THE TRUSTEE FOR M & E
SUPERANNUATION FUND
ABN 28 212 661 104

Print activity statement

Account	Period	Document ID	GST accounting method
Activity statement – 001 – THE TRUSTEE FOR M & E SUPERANNUATION FUND	Jul 2022 – Jun 2023	47821718575	Cash

Payment due date 15 May 2024

Statement summary

Description	Reported Value	Owed to ATO	Owed by ATO
Goods and services tax (GST)			
1A Owed to ATO		\$0.00	
1B Owed by ATO			\$896.00
G1 Total sales	\$0.00		
Does this include GST?	Yes		
1H Owed by ATO			\$0.00

Refund amount

\$896.00

This amount is refundable (it may be offset against any other tax debt).

Declaration

- > I THE TRUSTEE FOR M & E SUPERANNUATION FUND authorise ROACH & BRUCE CONSULTING P/L to give the Jul 2022 – Jun 2023 activity statement to the Commissioner of Taxation for 001 – THE TRUSTEE FOR M & E SUPERANNUATION FUND.
- > I declare that the information provided for the preparation of this activity statement is true and correct.
- > I am authorised to make this declaration.

Signed: _____

Date: _____

Self-managed superannuation fund annual return 2023

Section A: Fund Information

1 Your tax file number

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

2 Name of self-managed superannuation fund (SMSF)

3 ABN

4 Current postal address

Street

Suburb/State/P'code

5 Annual return status

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

6 SMSF auditor

Auditor's name

Title

Family name

Given names

SMSF Auditor Number

Auditor's phone number

Postal address

Street

Suburb/State/P'code

Date audit was completed

Was Part A of the audit report qualified?

Was Part B of the audit report qualified?

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

7 Electronic funds transfer (EFT)

A Fund's financial institution account details

BSB no

Account no

Fund account name

I would like my tax refunds made to this account.

C Electronic service address alias

8 Status of SMSF

Australian superannuation fund

Fund benefit structure

Does the fund trust deed allow acceptance

of the Government's Super Co-contributions and Low Income Super-Contribution?

9 Was the fund wound up during the income year?

Sensitive (when completed)

Not complete 13/02/2024 : 11:25

ABN 28 212 661 104

10 Exempt current pension income

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

Y

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.

Exempt current pension amount

A 126142

Unsegregated assets method

C Y

Was an actuarial certificate obtained?

D Y

Did the fund have any other income that was assessable?

E Y

ABN 28 212 661 104

Section B: Income
11 Income

Did you have a CGT event during the year?
 Have you applied an exemption or rollover?

G	<input type="checkbox"/> Y	<input type="checkbox"/> X
M	<input type="checkbox"/> Y	

Net capital gain
 Gross rent and other leasing and hiring income
 Gross interest
 Net foreign income
 Gross foreign income
 Franked dividend amount
 Dividend franking credit
 Gross trust distributions

A	0	
B	39880	
C	66766	
D	209	<input type="checkbox"/>
K	9820	
L	3273	
M	78265	<input type="checkbox"/> Q
R	1032	

Calculation of assessable contributions

Assessable employer contributions
plus Assessable personal contributions
plus No-TFN-quoted contributions

R1	1032
R2	0
R3	0

GROSS INCOME
 Exempt current pension income
 TOTAL ASSESSABLE INCOME

W	199245	<input type="checkbox"/>
Y	126142	
V	73103	<input type="checkbox"/>

Section C: Deductions and non-deductible expenses
12 Deductions and non-deductible expenses

SMSF auditor fee
 Investment expenses
 Management and administration expenses
 Other amounts

Deductions	
H1	262
I1	6624
J1	2123
L1	259

Non-deductible expenses	
H2	452
I2	11594
J2	3656
L2	

TOTAL DEDUCTIONS (A1 to M1)

N	9268
----------	------

TOTAL NON-DEDUCTIBLE EXPENSES (A2 to L2)

Y	15702
----------	-------

TOTAL SMSF EXPENSES (N + Y)

Z	24970
----------	-------

TOTAL INCOME OR LOSS
 (Total assessable income less deductions)

O	63835	<input type="checkbox"/>
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ABN 28 212 661 104

Section D: Income tax calculation statement
13 Income tax calculation statement

		Taxable income	A	63835.00
		Tax on taxable income	T1	9575.25
		Tax on no-TFN-quoted contributions	J	0.00
Foreign inc. tax offsets	C1	32.93	B	9575.25
Rebates and tax offsets	C2			
ESVCLP tax offset	D1		T2	9542.32
ESVCLP tax offset c/f from previous year	D2			
ESIC tax offset	D3	350.00	T3	9192.32
ESIC tax offset c/f from previous year	D4	0.00		
Complying fund's franking credits tax offset	E1	3854.67	T5	5337.65
No-TFN tax offset	E2			
NRAS tax offset	E3		H	
Exploration cr. tax offset	E4			
<i>Credit:</i>			K	10773.00
Foreign res. w/holding (excl. capital gains)	H2			
ABN/TFN not quoted	H3		M	
TFN w/held from closely held trusts	H5			
Int. on no-TFN tax offset	H6		S	5176.35
Credit for foreign res. capital gains w/holding	H8			
		Gross tax		
		Non-refundable non-c/f tax offsets (C1 + C2)		
		SUBTOTAL 1		
		Non-refundable c/f tax offsets (D1+D2+D3+D4)		
		SUBTOTAL 2		
		Refundable tax offsets (E1 + E2 + E3 + E4)		
		TAX PAYABLE		
		Section 102AAM int. charge		
		Eligible credits (H2 + H3 + H5 + H6 + H8)		
		Tax offset refunds		
		PAYG installments raised		
		Supervisory levy		
		Supervisory levy adj. for wound up funds		
		Supervisory levy adj. for new funds		
		TOTAL AMOUNT REFUNDABLE (T5 + G - H - I - K + L - M + N)		

Section E: Losses
14 Losses information

Net capital losses carried forward to later years **V** 189994

Sensitive (when completed)

Not complete 13/02/2024 : 11:25

ABN 28 212 661 104

Section F: Member information

MEMBER NUMBER: 1

Title	<input type="text" value="MR"/>	Account status	<input type="text" value="O"/>
First name	<input type="text" value="MAXWELL"/>		
Other names	<input type="text" value="JOHN"/>		
Surname	<input type="text" value="EINFELD"/>		
Suffix	<input type="text"/>		
Member's TFN	<input type="text"/>	Date of birth	<input type="text" value="30/11/1941"/>

See the Privacy note in the Declaration

OPENING ACCOUNT BALANCE

Contributions

Employer contributions	A	<input type="text" value="1032.21"/>
Any other contributions (incl. Super Co-contributions)	M	<input type="text" value="150.40"/>
TOTAL CONTRIBUTIONS (Sum of labels A to M)	N	<input type="text" value="1182.61"/>

Other transactions

Allocated earnings or losses	O	<input type="text" value="74589.29"/>	<input type="text"/>
Lump sum payment	R1	<input type="text" value="947500.00"/>	<input type="text" value="A"/>
Income stream payment	R2	<input type="text" value="67870.00"/>	<input type="text" value="M"/>
Accumulation phase account balance	S1	<input type="text" value="1328862.24"/>	
Retirement phase account bal. - Non CDBIS	S2	<input type="text" value="1870049.77"/>	
Retirement phase account balance - CDBIS	S3	<input type="text" value="0.00"/>	
TRIS Count		<input type="text" value="0"/>	

CLOSING ACCOUNT BALANCE

S

MEMBER NUMBER: 2

Title	<input type="text" value="MRS"/>	Account status	<input type="text" value="O"/>
First name	<input type="text" value="ELIZABETH"/>		
Other names	<input type="text"/>		
Surname	<input type="text" value="EINFELD"/>		
Suffix	<input type="text"/>		
Member's TFN	<input type="text"/>	Date of birth	<input type="text" value="20/05/1946"/>

See the Privacy note in the Declaration

OPENING ACCOUNT BALANCE

TOTAL CONTRIBUTIONS
(Sum of labels A to M)

N

Other transactions

Allocated earnings or losses	O	<input type="text" value="44177.62"/>	<input type="text"/>
Income stream payment	R2	<input type="text" value="59730.00"/>	<input type="text" value="M"/>
Accumulation phase account balance	S1	<input type="text" value="339671.15"/>	
Retirement phase account bal. - Non CDBIS	S2	<input type="text" value="1969811.74"/>	
Retirement phase account balance - CDBIS	S3	<input type="text" value="0.00"/>	
TRIS Count		<input type="text" value="0"/>	

CLOSING ACCOUNT BALANCE

S

Section H: Assets and liabilities

15 ASSETS

15a Australian managed investments Unlisted trusts	B	<input type="text" value="3354747"/>
-------------------------------------------------------	----------	--------------------------------------

Sensitive (when completed)

Not complete 13/02/2024 : 11:25

ABN 28 212 661 104

15b Australian direct investments

Limited Recourse Borrowing Arrangements

Australian residential real property	J1		Cash and term deposits	E	164527
Australian non-residential real property	J2		Debt securities	F	9000
Overseas real property	J3		Loans	G	
Australian shares	J4		Listed shares	H	13011
Overseas shares	J5		Unlisted shares	I	
Other	J6		Limited recourse borrowing arrangements (J1 to J6)	J	
Property count	J7		Non-residential real property	K	
			Residential real property	L	1900000
			Collectables and personal use assets	M	
			Other assets	O	67369

TOTAL AUSTRALIAN AND OVERSEAS ASSETS
(sum of labels A to T)

U 5508654

16 Liabilities

Borrowings for limited recourse borrowing arrangements	V1		Borrowings	V	
Permissible temporary borrowings	V2		Total member closing account balances	W	5508395
Other borrowings	V3		Reserve accounts	X	
			Other liabilities	Y	259
			TOTAL LIABILITIES	Z	5508654

Section K: Declarations
Important

Before making this declaration check to ensure 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 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 more information about your privacy go to ato.gov.au/privacy

TRUSTEE'S OR DIRECTOR'S DECLARATION:

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

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

Date

Preferred trustee, director or public officer's contact details:

Title

Family name and suffix

Given and other names

Phone number

Non-individual trustee name

Time taken to prepare and complete this tax return (hours)

J

Sensitive (when completed)

Not complete 13/02/2024 : 11:25

ABN 28 212 661 104

TAX AGENT'S DECLARATION:

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

Tax agent's signature Date

Tax agent's contact details

Title	MR
Family name and suffix	BRUCE
Given and other names	ANTHONY
Tax agent's practice	ROACH & BRUCE CONSULTING PTY LTD
Tax agent's phone	02 92328211
Reference number	MESUPER
Tax agent number	66576009

NOTE: THIS PRINT-OUT IS NOT TO BE LODGED WITH THE ATO.

ABN 28 212 661 104

1. Current year capital gains and capital losses

	Capital gain	Capital loss
Other units	D 1494	N 198149
Amount of capital gains from a trust (including a managed fund)	G 6651	
Amount of capital gain previously deferred under transitional CGT relief for superannuation funds	S 10	
Total current year capital gains	J 8155	

2. Capital losses

Total current year capital losses	A 198149
Total current year capital losses applied	B 8155
Total capital losses applied	E 8155

3. Unapplied net capital losses carried forward

Other net capital losses carried forward to later income years	B 189994
-------------------------------------------------------------------	-----------------

6. Net capital gain

Net capital gain	A 0
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NOTE: THIS PRINT-OUT IS NOT TO BE LODGED WITH THE ATO.

Sensitive (when completed)

Not complete 13/02/2024 : 11:25

ABN 28 212 661 104

Part A - Losses carried forward to the 2023-2024 income year -excludes film losses

2 Net capital losses carried forward to later income years

Year of loss

2022-2023

Total

H	189994
V	189994

Transfer the amount at label V to the corresponding label on your tax return

NOTE: THIS PRINT-OUT IS NOT TO BE LODGED WITH THE ATO.

ABN 28 212 661 104

Early Stage Investor Schedule

Date	Type	Description	Amount Invested	Tax Offset Claimed
01/07/2022		Opening balance b/f		0.00
01/07/2022		RIGHT CLICK GROWTH CAPITAL FUND, LP	3500.00	350.00
TOTALS			3500.00	350.00

Other Income

Code	Description	Amount
O	Other income received not listed	
Total		

Other deductions

Code	Description	Deduct. Amt	Code	Non-dedn. Am
O	Other deductions not listed	259	0	
Total		259		

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.

Tax File Number Year of return

Name of Partnership, Trust, Fund or Entity

Total Income/Loss	Total Deductions	Taxable Income/Loss
<input type="text" value="73103"/>	<input type="text" value="9268"/>	<input type="text" value="63835"/>

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.

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

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

Declaration: I declare that:

- * all the information I have provided to my registered tax agent for the preparation of this tax return, including any applicable schedules is true and correct, and
- * I authorise the agent to give this document to the Commissioner of Taxation.

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 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.

Account name:

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

Signature Date

Not complete 13/02'24 : 11:25

PART D

Tax agent's certificate (shared facilities only)

I, ROACH & BRUCE CONSULTING PTY LTD declare that:

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

Agent's Signature	<input type="text"/>	Date	<input type="text"/>
Agent's phone	<input type="text" value="02 92328211"/>	Client's reference	<input type="text" value="MESUPER"/>
Agent's Contact Name	<input type="text" value="ANTHONY BRUCE"/>		
Agent's reference number	<input type="text" value="66576009"/>		

Level 2/11 York Street
Sydney NSW 2000

GPO Box 5311
Sydney NSW 2001

limeactuarial.com.au
certificates@limeactuarial.com.au
1300 546 300
02 8096 5901

12 February 2024

Certificate No. 318434.1

The Trustees
M & E Superannuation Fund

Dear Trustees,

SECTION 295-390 ACTUARIAL CERTIFICATE

This Actuarial Certificate is prepared for M & E Superannuation Fund for the financial year ending 30 June 2023. It complies with The Institute of Actuaries of Australia Professional Standard 406.

Information I have relied upon

This Actuarial Certificate relies upon information provided to us by Roach & Bruce Consulting Pty Ltd on behalf of the Trustees of M & E Superannuation Fund. The key information I have relied upon is shown in Appendix 1.

You have stated that:

- Any assets segregated by election (using separate asset pools) have been removed from the data entered.
- The Fund has met the Minimum Pension Standards. That is, the required minimum amount has been withdrawn from the pension during the financial year.
- The types of pensions in the Fund include Allocated Pensions, Market-linked pensions, Term allocated pensions and Account based pensions. They do not include Defined Benefits pensions.
- The pensions valued meet the requirements to be considered Retirement Superannuation Income Streams under the Income Tax Assessment Act 1997.

My calculations have been based on draft financial statements. If any information provided, as shown in Appendix 1, changes materially then you should revise that information and obtain an updated Actuarial Certificate. If you don't have login details then you can contact Lime Actuarial to obtain your login details. There is no charge for updating your Actuarial Certificate.

Exempt proportion

The fund had unsegregated assets during these periods:

- 1 July 2022 to 30 June 2023

For the remainder of the year (if applicable), all assets were segregated. During the period where there were unsegregated assets, the exempt proportion of assessable income is calculated as follows:

	Start of year	End of year	Average
Unsegregated Retirement Income Stream Liabilities	\$3,892,088	\$3,839,852*	\$3,778,897
Unsegregated Superannuation liabilities	\$6,463,545	\$5,507,282*	\$5,937,765
Exempt Proportion			63.64%

*Estimate

The estimated net assets at 30 June 2023 were \$5,507,282.

The average liabilities are calculated with regard to all transactions taking place during the period in which there were unsegregated assets.


I certify that **63.64%** of investment income earned by the fund during the year ended 30 June 2023 and relating to unsegregated assets, is exempt from tax. The specific exempt percentages for each member are:

	Tax exempt %	Taxable %
Maxwell John Einfeld	31.00%	30.73%
Elizabeth Einfeld	32.64%	5.63%
Reserves	0.00%	0.00%
Total	63.64%	36.36%

Adequacy

By definition, the value of assets and liabilities of account based income streams must be equal. Therefore I am satisfied that the value of assets at 30 June 2023 is sufficient to meet the fund's liabilities as they fall due.

Yours sincerely,



Greg Einfeld MEd, MBA
Fellow of the Institute of Actuaries of Australia

APPENDIX 1: INFORMATION YOU HAVE PROVIDED

Fund details

Fund name	M & E Superannuation Fund
Fund ABN	28212661104
Trustee Type	Corporate
Trustee name	Pontay Pty Limited
Financial Year	2022-2023
Fund established during the financial year?	No
Fund wound up during the financial year?	No
Are there any assets segregated by election?	No

Member details

Member name	Date of birth	Joined during this year?	Exited the fund?	Exit the fund as a result of death?
Maxwell John Einfeld	30/11/1941	No	No	No
Elizabeth Einfeld	20/05/1946	No	No	No

Opening Balances

Name	Non Retirement Balance	Retirement Balance	Fund Reserves
Maxwell John Einfeld	\$2,237,265.08	\$1,901,245.03	N/A
Elizabeth Einfeld	\$334,192.57	\$1,990,842.70	N/A
Reserve	N/A	N/A	\$0.00

Eligibility for Segregation

Name	Yes / No
The fund is eligible for segregation	No

Member Cash (External) Transactions

Transaction Type	Date	Amount	Member
Retirement Withdrawal	04/07/2022	\$10,000.00	Maxwell John Einfeld
Retirement Withdrawal	06/07/2022	\$10,000.00	Maxwell John Einfeld
Retirement Withdrawal	13/07/2022	\$10,000.00	Maxwell John Einfeld
Retirement Withdrawal	01/08/2022	\$5,000.00	Maxwell John Einfeld
Retirement Withdrawal	11/08/2022	\$3,100.00	Maxwell John Einfeld
Retirement Withdrawal	11/08/2022	\$9,660.00	Maxwell John Einfeld
Retirement Withdrawal	11/08/2022	\$2,240.00	Maxwell John Einfeld
Non Retirement Withdrawal	31/08/2022	\$5,000.00	Maxwell John Einfeld
Retirement Withdrawal	03/10/2022	\$7,870.00	Maxwell John Einfeld
Non Retirement Withdrawal	03/10/2022	\$20,000.00	Maxwell John Einfeld
Retirement Withdrawal	10/10/2022	\$8,060.00	Maxwell John Einfeld
Retirement Withdrawal	10/10/2022	\$1,330.00	Maxwell John Einfeld
Retirement Withdrawal	10/10/2022	\$610.00	Maxwell John Einfeld
Non Retirement Withdrawal	14/10/2022	\$5,000.00	Maxwell John Einfeld
Concessional Contribution	27/10/2022	\$140.44	Maxwell John Einfeld
Non Retirement Withdrawal	01/11/2022	\$6,000.00	Maxwell John Einfeld
Non Retirement Withdrawal	01/11/2022	\$5,000.00	Maxwell John Einfeld
Non Retirement Withdrawal	22/11/2022	\$4,000.00	Maxwell John Einfeld
Non Retirement Withdrawal	22/11/2022	\$16,000.00	Maxwell John Einfeld
Non Retirement Withdrawal	29/11/2022	\$5,000.00	Maxwell John Einfeld
Non Retirement Withdrawal	29/11/2022	\$5,000.00	Maxwell John Einfeld
Non Retirement Withdrawal	12/12/2022	\$10,000.00	Maxwell John Einfeld
Non Retirement Withdrawal	15/12/2022	\$4,000.00	Maxwell John Einfeld
Concessional Contribution	23/12/2022	\$415.92	Maxwell John Einfeld
Non Retirement Withdrawal	03/01/2023	\$5,000.00	Maxwell John Einfeld
Non Retirement Withdrawal	17/01/2023	\$2,000.00	Maxwell John Einfeld
Non Retirement Withdrawal	19/01/2023	\$650,000.00	Maxwell John Einfeld
Non Retirement Withdrawal	01/02/2023	\$5,000.00	Maxwell John Einfeld

Non Retirement Withdrawal	01/02/2023	\$5,000.00	Maxwell John Einfeld
Non Retirement Withdrawal	10/02/2023	\$4,200.00	Maxwell John Einfeld
Non Retirement Withdrawal	10/02/2023	\$5,800.00	Maxwell John Einfeld
Non Retirement Withdrawal	28/02/2023	\$5,000.00	Maxwell John Einfeld
Non Retirement Withdrawal	28/02/2023	\$17,000.00	Maxwell John Einfeld
Non Retirement Withdrawal	01/03/2023	\$50,000.00	Maxwell John Einfeld
Non Retirement Withdrawal	01/03/2023	\$25,000.00	Maxwell John Einfeld
Non Retirement Withdrawal	21/03/2023	\$45,000.00	Maxwell John Einfeld
Non Retirement Withdrawal	27/03/2023	\$27,500.00	Maxwell John Einfeld
Non Retirement Withdrawal	03/04/2023	\$6,000.00	Maxwell John Einfeld
Non Retirement Withdrawal	11/04/2023	\$10,000.00	Maxwell John Einfeld
Non-Concessional Contribution	28/04/2023	\$150.40	Maxwell John Einfeld
Retirement Withdrawal	04/07/2022	\$5,500.00	Elizabeth Einfeld
Retirement Withdrawal	20/07/2022	\$5,000.00	Elizabeth Einfeld
Retirement Withdrawal	01/08/2022	\$25,000.00	Elizabeth Einfeld
Retirement Withdrawal	29/08/2022	\$20,000.00	Elizabeth Einfeld
Retirement Withdrawal	03/10/2022	\$4,230.00	Elizabeth Einfeld
Concessional Contribution	27/03/2023	\$360.09	Elizabeth Einfeld
Concessional Contribution	03/05/2023	\$115.76	Elizabeth Einfeld

Non Cash (Internal) Transactions

Transaction Type	Date	Member	Amount
No non cash (Internal) transactions found.			

Closing Balances

Date	Amount
30/6/2023	\$5,507,281.74*

*Estimate

APPENDIX 2:

Description of Member Cash Transaction Types

Transaction Type	Includes
Concessional Contribution	One off and regular Concessional contributions
Non-Concessional Contribution	Non-Concessional Contributions
Transfer In	Transfers from outside the fund into accumulation accounts including Rollovers In and Insurance claims received.
Non Retirement Withdrawal	One off and regular amounts paid out of the fund from TTR accounts where the member has not met a condition of release and from accumulation accounts. Includes lump sum benefits, death benefits, rollovers out, insurance premiums, and pension drawdowns from TTR accounts where the member has not met a condition of release.
Retirement Withdrawal	One off and regular amounts paid out of the fund from TTR accounts where the member has met a condition of release and from Account Based Pension accounts. Includes pension drawdowns, lump sum benefits, death benefits, rollovers out, insurance premiums.

Description of Non-Cash Transaction Types

Transaction Type	Includes
Account Based Pension Commencements	Account Based Pensions commenced during the financial year. Do not include pensions commenced in previous years, these are shown as opening balances. Do not include TTR Pensions. An Account Based Pension commencement involves transferring member balances from Accumulation to Account Based Pension.
Retirement Pension Commutation	Retirement Pensions ceased either in part or in entirety, where balances are transferred from Retirement (TTR pension where a condition of release has been met, and Account Based Pension) to Accumulation.
Retirement Pension Reversion	Transfers of a retirement pension balance from a deceased member to a surviving spouse.
Conversions from TTR to Retirement Pension	Conversion of a TTR to a Retirement Pension when a member meets a condition of release.
Contribution Split	Contributions which are split from one spouse to another. The amount split will be up to 85% of the original concessional contribution. Note that the original concessional contribution will also be shown on this form if it took place in the same year.
Transfers from Reserves to Non Retirement	Transfer from reserve account to a member Accumulation account or TTR pension.
Transfers from Reserves to Retirement	Transfer from reserve account to a member TTR pension where a condition of release has been met or Account Based Pension.

APPENDIX 3: ASSUMPTIONS

I have assumed that all transactions occur before investment income is earned each day

No assumptions are required to calculate the rate of increase in pension liability and earning rate as by definition, the value of assets and liabilities of account based income streams must be equal.