

---

# **Workpapers - 2020 Financial Year**

## **Gale Family Superannuation Fund**

Preparer: John Moroney

Reviewer: Sam Greco

Printed: 08 March 2021

---

# Lead Schedule

## 2020 Financial Year

Code	Workpaper	CY Balance	LY Balance	Change	Status
23800	Distributions Received	(\$858.15)	(\$20,247.69)	(95.76)%	Completed
23900	Dividends Received	(\$10,512.36)	(\$21,210.42)	(50.44)%	Completed
24200	Contributions	(\$300,000.00)	(\$200,500.00)	49.63%	Completed
24700	Changes in Market Values of Investments	\$42,432.80	(\$12,801.16)	(431.48)%	Completed
25000	Interest Received	(\$1,917.29)	(\$2,921.22)	(34.37)%	Completed
25100	Interest Received ATO	(\$3.58)		100%	Completed
26500	Other Investment Income	(\$60.00)		100%	Completed
30100	Accountancy Fees	\$4,400.00		100%	Completed
30200	Administration Costs	\$1,444.50	\$819.50	76.27%	Completed
30400	ATO Supervisory Levy	\$259.00	\$259.00	0%	Completed
30700	Auditor's Remuneration	\$396.00		100%	Completed
30900	Advisor Fees		\$24.16	100%	N/A - Not Applicable
31500	Bank Charges	\$30.00		100%	Completed
38000	Insurance	\$320.00	\$320.00	0%	Completed
41600	Pensions Paid	\$388,700.00	\$269,700.00	44.12%	Completed
48500	Income Tax Expense	(\$3,905.50)	(\$8,395.95)	(53.48)%	Completed
49000	Profit/Loss Allocation Account	(\$120,725.42)	(\$5,046.22)	2292.39%	Completed
50000	Members	(\$600,898.55)	(\$721,623.97)	(16.73)%	Completed

Code	Workpaper	CY Balance	LY Balance	Change	Status
60400	Bank Accounts	\$588,589.35	\$370,540.76	58.85%	Completed
68000	Sundry Debtors		\$51,476.63	100%	Completed
72300	Derivatives (Options, Hybrids, Future Contracts)	\$7.75	\$7.75	0%	Completed
77600	Shares in Listed Companies (Australian)		\$287,353.66	100%	Completed
85000	Income Tax Payable /Refundable	\$12,301.45	\$12,245.17	0.46%	Completed
A	Financial Statements				Completed
B	Permanent Documents				Completed
C	Other Documents				Completed
D	Pension Documentation				Completed
E	Estate Planning				Completed

# 23800 - Distributions Received

2020 Financial Year

Preparer John Moroney

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
Options Positions.AX	Options Positions Options Positions	\$0.15		100%
GALE0010_OPTIONS1	Options Account	(\$858.30)	(\$20,247.69)	(95.76)%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		(\$858.15)	(\$20,247.69)	

## Supporting Documents

- Distribution Reconciliation Report [Report](#)
- Sequoia 2020 income statement.pdf
- Sequoia July 2019 Current Account Statement.pdf
- CMC Markets annual statement.pdf

## Standard Checklist

- Attach a copy of all Tax Statements
- Attach a copy of Distribution Reconciliation Report
- Ensure all Distributions have been reviewed on [Distribution Tax Automation](#)

# Gale Family Superannuation Fund

## Distribution Reconciliation Report

For The Period 01 July 2019 - 30 June 2020

Date	Non Primary Production Income (A) * <sub>1</sub>				Distributed Capital Gains (B) * <sub>2</sub>				Foreign Income * <sub>3</sub>		Non-Assessable			Taxable Income		
	Payment Received	Franked	Unfranked	Interest/ Other	Franking Credits	Discounted (After Discount)	Rate * <sub>5</sub>	CGT Concession	Indexed	Other	Foreign Income	Foreign Credits	Tax Exempt		Tax Free	Tax Deferred / AMIT * <sub>6</sub>
<b>Derivatives (Options, Hybrids, Future Contracts)</b>																
Options Positions.AX Options Positions Options Positions																
05/02/2020	(0.15)						S								0.00	(0.15)
	(0.15)														0.00	(0.15)
<i>Net Cash Distribution:</i>		(0.15)														
	<b>(0.15)</b>														<b>0.00</b>	<b>(0.15)</b>
<b>Shares in Listed Companies (Australian)</b>																
GALE0010_OPTIONS1 Options Account																
12/07/2019	860.01			860.01			S								0.00	860.01
26/07/2019	(1.71)			(1.71)			S								0.00	(1.71)
	858.30			858.30											0.00	858.30
<i>Net Cash Distribution:</i>		858.30														
	<b>858.30</b>			<b>858.30</b>											<b>0.00</b>	<b>858.30</b>

# Gale Family Superannuation Fund

## Distribution Reconciliation Report

For The Period 01 July 2019 - 30 June 2020

Date	Non Primary Production Income (A) * <sub>1</sub>			Distributed Capital Gains (B) * <sub>2</sub>					Foreign Income * <sub>3</sub>		Non-Assessable			Taxable Income		
	Payment Received	Franked	Unfranked	Interest/ Other	Franking Credits	Discounted (After Discount)	Rate * <sub>5</sub>	CGT Concession	Indexed	Other	Foreign Income	Foreign Credits	Tax Exempt		Tax Free	Tax Deferred / AMIT * <sub>6</sub>
<b>TOTAL</b>	<b>858.15</b>			<b>858.30</b>											<b>0.00</b>	<b>858.15</b>

### Total Distributed Gains

Discount Rate	Discounted	Gross
Superfund 1/3	0.00	0.00
Individual 50%(I)	0.00	0.00
<b>Total</b>	<b>0.00</b>	<b>0.00</b>

### \*<sub>1</sub> Summary of Non Primary Production Income (A)

Tax Label	Franked	Unfranked	Interest/Other	Less Other Deduction	Income Before Credits * <sub>7</sub>	Franking Credits	Total Including Credits
11M Gross trust distributions			858.30	0.15	858.15		<b>858.15</b>

\*<sub>2</sub> Forms part of the Net Capital Gains calculation for Tax Label 11A.

\*<sub>3</sub> Forms part of the Foreign Credits calculation for Tax Label 11D, D1, 13C1.

\*<sub>4</sub> Taxable Income is designed to match Tax Statement provided by Fund Manager.

Taxable Income in the SMSF Annual Return will be different due to application of Capital Losses in Net Capital Gain calculation and application of different discount method.

\*<sub>5</sub> This is the discount rate selected for the transaction. "S" being Super Funds at 1/3 and "I" being Individual at 50%.

\*<sub>6</sub> AMIT cost base net increase is reflected as negative amount i.e. negative tax deferred and AMIT cost base net decrease is reflected as positive amount i.e. positive tax deferred.

\*<sub>7</sub> Sum of Income Before Credits reconciles with Taxable Trust Distributions in Statement of Taxable Income.

^ Variance between Payment Received and Net Cash Distribution.

Account Name: Gale Family Superannuation Fund  
 Account ID: 16482290  
 Email: wgale@tpg.com.au  
 Reporting Period: 01 July 2019 to 30 June 2020  
 Account Currency: AUD



**Annual Statement - as at 30 June 2020**

Amounts are rounded to 2 decimal places for display purposes.  
 Transaction times are in Canberra local time.

**Cash Summary (AUD)**

Brought Forward		8,287.07
Activity Summary		29.85
Inactivity Fee	-30.00	
Promotional Payment	60.00	
Realised P&L	-0.15	
Carried Forward		8,316.92

**Equity Summary (AUD)**

Cash Balance	8,316.92
Unrealised P&L Balance	0.00
Account Value	8,316.92
Total Position Margin	0.00
Available Equity	8,316.92

**Closed Transaction Summary**

**Asset Class (AUD)**

	Realised P&L	Commission/ Premium	Corporate Actions	Holding Costs	Holding Cost Rebate	Trading Rebate	Total
Indices	-0.15	0.00	0.00	0.00	0.00	0.00	-0.15
Total	-0.15	0.00	0.00	0.00	0.00	0.00	-0.15

**Product (AUD)**

**Indices**

Product	Realised P&L	Commission/ Premium	Corporate Actions	Holding Costs	Holding Cost Rebate	Trading Rebate	Total
US NDAQ 100 - Cash (USD)	-0.15	0.00	0.00	0.00	0.00	0.00	-0.15
Total	-0.15	0.00	0.00	0.00	0.00	0.00	-0.15

Grand Total -0.15

**Closed Transaction Trades**

**Indices**

**US NDAQ 100 - Cash (USD)**

Transaction Time	Open Trade ID	Type	Units	Open Trade Price	Open Trade Amount	Close Trade Time	Close Trade ID	Close Price	Close Amount	Movement	Conversion	Realised P&L	Commission/ Premium	Corporate Actions	Holding Costs	Holding Cost Rebate	Trading Rebate	Total	
05.02.20 17:12:46	T1-7H-35933E	Buy	0.02	9,329.16	186.58	05.02.20 17:17:26	T1-7H-359355	9,324.04	186.48	-0.10	1,49143	-0.15	0.00	0.00	0.00	0.00	0.00	0.00	-0.15
Total										-0.10		-0.15	0.00	0.00	0.00	0.00	0.00	0.00	-0.15

**Income/Expense Adjustments (AUD)**

Booking Number	Transaction Time	Cash Type	Debit	Credit
778276937	03.01.20 03:09:05	Inactivity Fee	-15.00	
785107292	04.02.20 05:23:02	Inactivity Fee	-15.00	
785731946	05.02.20 21:55:46	Promotional Payment		30.00
792669430	02.03.20 21:31:09	Promotional Payment		15.00
792669465	02.03.20 21:31:09	Promotional Payment		15.00
Total			-30.00	60.00

**Glossary of terms**

Label	Description
Close Amount	Notional value of the trade in product currency at the point of execution.
Close Price	Price of the closing trade at the point of execution.
Commission/Premium	Commission and GSLO Premium/Refunds charged in your account currency during statement period.
Conversion	FX conversion rate to account currency.
Corporate Actions	Cash adjustments from Corporate Actions applied in your account currency during statement period.
EOY Amount	End of Year Amount - value of position in product currency as at end of statement period.
EOY Price	End of Year Price - price of position as at end of statement period.
Holding Costs	Holding costs applied in your account currency during statement period.
Movement	Unrealised profit & loss balance for open trades as at end of statement period or realised profit & loss for closed trades in product currency.
Unreal. P&L Bal.	Unrealised Profit and Loss Balance in your account currency as at end of statement period.
Unrealised P&L Balance	Unrealised Profit and Loss Balance in your account currency as at end of statement period.

This statement is generated for information purposes only. It is not intended to provide trading or investment advice. We reserve the right to change any of the information contained herein at any time, in case of error. CMC Markets Asia Pacific Pty Ltd shall not be responsible for any loss, either directly or indirectly, arising from any action of any kind based on the information contained herein.

CMC Markets Asia Pacific Pty Ltd

Registered office: Level 20 Tower 3 International Towers, 300 Barangaroo Avenue Sydney NSW 2000 Australia

T: 1300 303 888 or +61 2 8221 2180

F: +61 (0)2 8915 9484

E-mail: [clientmanagement@cmcmarkets.com.au](mailto:clientmanagement@cmcmarkets.com.au)

Web: [www.cmcmarkets.com.au](http://www.cmcmarkets.com.au)

Australian Business Number: 11 100 058 213

Regulated by: Australian Securities and Investments Commission, AFSL No: 238054





## Profit and Loss Statement

01 Jul 2019 to 30 Jun 2020

Account: **D1085491**

Adviser: **SEQUOIA DIRECT ONLINE**

MR WAYNE GALE MRS MARGARET ANN GALE GALE FAMILY  
S/F A/C  
27 YALDARA STREET  
CARSELDINE QLD 4034  
AUSTRALIA

### Realised Profit and Loss

AUD

Trade Value of Open Positions as at 1/07/2019	0.00
Trade Value of Positions Opened and Closed during period	917.24CR
Commission	48.00DR
Clearing Fees	5.58DR
GST	5.36DR
<b>Total Realised Profit/Loss</b>	<b>858.30CR</b>

### Unrealised Profit and Loss

AUD

Trade Value of Open Positions as at COB 30/06/2020	0.00
Commission	0.00
Clearing Fees	0.00
GST	0.00
Market Value of Open Positions as at COB 30/06/2020	0.00
<b>Total Unrealised Profit/Loss</b>	<b>0.00</b>

### Estimated Profit and Loss on Exercises and Assignments

AUD

Assignments	4,037.33DR
-------------	------------

- End Of Statement -



<b>Current Account Statement</b>	<b>For the month of Jul 19</b>
----------------------------------	--------------------------------

MR WAYNE GALE MRS MARGARET ANN GALE GALE FAMILY S/F A/C  
 27 YALDARA STREET  
 CARSELDINE QLD 4034  
 AUSTRALIA

Account: **D1085491**  
 Currency: **AUD**

Date	Description	Debit	Credit	Balance	Reserved Cash	Initial Margin	Collateral Cover	Excess/Shortage
<b>01/07/19</b>	<b>Brought Forward Balance</b>			<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
11/07/19 S 11	WES Jul19 37.86 Call @ 0.2800 Open		289.27	289.27CR				
11/07/19 S 20	WOW Jul19 34.50 Call @ 0.3000 Open		570.74	<b>860.01CR</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>860.01CR</b>
12/07/19	Daily Options Movement - Shares	860.01		<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
25/07/19 S 11	WES Jul19 37.86 Call @ 0.2800 Assignment	0.61		0.61DR				
25/07/19 S 20	WOW Jul19 34.50 Call @ 0.3000 Assignment	1.10		<b>1.71DR</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1.71DR</b>
26/07/19	Daily Options Movement - Shares		1.71	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>TOTAL:</b>		<b>861.72</b>	<b>861.72</b>					

<b>SUMMARY</b>	<b>Brought Forward Balance</b>				<b>0.00</b>
	Daily Options Movement	858.30			<b>858.30DR</b>
	Premiums - Sell		917.24		<b>58.94CR</b>
	Fees - Assignments Standard	1.55			<b>57.39CR</b>
	Fees - Registration Standard	4.03			<b>53.36CR</b>
	GST on Fees - Assignment Standard	0.16			<b>53.20CR</b>
	GST on Fees - Registration Standard	0.40			<b>52.80CR</b>
	Commissions - Standard	48.00			<b>4.80CR</b>
	GST on Commission - Standard	4.80			<b>0.00</b>
<i>- End Of Statement -</i>					

## 23900 - Dividends Received

2020 Financial Year

Preparer John Moroney

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
WPL.AX	Woodside Petroleum Ltd	(\$2,045.56)	(\$2,997.92)	(31.77)%
CPU.AX	Computershare Limited.		(\$840.00)	100%
QBE.AX	QBE Insurance Group Limited	(\$1,560.00)	(\$840.00)	85.71%
CBA.AX	Commonwealth Bank Of Australia.		(\$2,310.00)	100%
WBC.AX	Westpac Banking Corporation		(\$1,880.00)	100%
COL.AX	Coles Group Limited.	(\$786.00)		100%
WES.AX	Wesfarmers Limited	(\$2,295.00)	(\$3,840.00)	(40.23)%
CWN.AX	Crown Resorts Limited	(\$60.00)	(\$60.00)	0%
NGI.AX	Navigator Global Investments Limited		(\$557.08)	100%
WOW.AX	Woolworths Group Limited		(\$2,220.00)	100%
AZJ.AX	Aurizon Holdings Limited		(\$1,021.80)	100%
NCM.AX	Newcrest Mining Limited		(\$195.02)	100%
TLS.AX	Telstra Corporation Limited.		(\$2,660.00)	100%
ORG.AX	Origin Energy Limited	(\$565.80)	(\$188.60)	200%
ANZ.AX	Australia And New Zealand Banking Group Limited	(\$3,200.00)	(\$1,600.00)	100%
<b>TOTAL</b>				
		<b>CY Balance</b>	<b>LY Balance</b>	
		(\$10,512.36)	(\$21,210.42)	

## Supporting Documents

- Investment Income Comparison Report Report
  - COL\_Payment\_Advice\_2019\_09\_26.pdf
  - WES\_Payment\_Advice\_2020\_03\_31.pdf
  - CWN\_Payment\_Advice\_2020\_04\_17.pdf
  - WES\_Payment\_Advice\_2019\_10\_09 (1).pdf
  
  - Woodside dividends.PNG
  
  
  - ANZ dividends.PNG
- Dividend Reconciliation Report Report
  - COL\_Payment\_Advice\_2020\_03\_27 (1).pdf
  - QBE dividends.PNG
  - CWN\_Payment\_Advice\_2019\_10\_04 (1).pdf
  - ORG  
EComms\_Fully\_Paid\_Ordinary\_Shares\_Download20200327.pdf
  - ORG  
EComms\_Fully\_Paid\_Ordinary\_Shares\_Download20190927.pdf

## Standard Checklist

- Attach copies of all dividend statements
- Attach copy of Dividend Reconciliation Report
- Attach copy of Investment Income Comparison Report

# Gale Family Superannuation Fund

## Dividend Reconciliation Report

For The Period 01 July 2019 - 30 June 2020

Date	Net Payment Received	Australian Income			Foreign Income			Withheld		
		Unfranked	Franked	Franking Credits	Foreign Income	Foreign Credits	NZ Credits	TFN Withheld	Non-Resident	LIC Deduction
<b>Shares in Listed Companies (Australian)</b>										
ANZ.AX Australia And New Zealand Banking Group Limited										
01/07/2019	1,600.00	0.00	1,600.00	685.71						
18/12/2019	1,600.00	480.00	1,120.00	480.00						
	3,200.00	480.00	2,720.00	1,165.71						
COL.AX Coles Group Limited.										
26/09/2019	426.00	0.00	426.00	182.57						
27/03/2020	360.00	0.00	360.00	154.29						
	786.00	0.00	786.00	336.86						
CWN.AX Crown Resorts Limited										
04/10/2019	30.00	22.50	7.50	3.21						
17/04/2020	30.00	30.00	0.00	0.00						
	60.00	52.50	7.50	3.21						
ORG.AX Origin Energy Limited										
27/09/2019	282.90	0.00	282.90	121.24						
27/03/2020	282.90	0.00	282.90	121.24						
	565.80	0.00	565.80	242.48						

# Gale Family Superannuation Fund

## Dividend Reconciliation Report

For The Period 01 July 2019 - 30 June 2020

Date	Net Payment Received	Australian Income			Foreign Income			Withheld		
		Unfranked	Franked	Franking Credits	Foreign Income	Foreign Credits	NZ Credits	TFN Withheld	Non-Resident	LIC Deduction
QBE.AX QBE Insurance Group Limited										
04/10/2019	750.00	300.00	450.00	192.86						
09/04/2020	810.00	567.00	243.00	104.14						
	1,560.00	867.00	693.00	297.00						
WES.AX Wesfarmers Limited										
09/10/2019	1,170.00	0.00	1,170.00	501.43						
31/03/2020	1,125.00	0.00	1,125.00	482.14						
	2,295.00	0.00	2,295.00	983.57						
WPL.AX Woodside Petroleum Ltd										
20/09/2019	798.58	0.00	798.58	342.25						
20/03/2020	1,246.98	0.00	1,246.98	534.42						
	2,045.56	0.00	2,045.56	876.67						
	<b>10,512.36</b>	<b>1,399.50</b>	<b>9,112.86</b>	<b>3,905.50</b>						

# Gale Family Superannuation Fund

## Dividend Reconciliation Report

For The Period 01 July 2019 - 30 June 2020

Date	Net Payment Received	Australian Income			Foreign Income			Withheld		
		Unfranked	Franked	Franking Credits	Foreign Income	Foreign Credits	NZ Credits	TFN Withheld	Non-Resident	LIC Deduction
TOTAL	10,512.36	1,399.50	9,112.86	3,905.50						

### Tax Return Reconciliation

	Totals	Tax Return Label
Unfranked	1,399.50	J
Franked Dividends	9,112.86	K
Franking Credits	3,905.50	L

# Gale Family Superannuation Fund

## Investment Income Comparison Report

As at 30 June 2020

Investment	Ledger Data				ASX & UUT Data							
	Transaction Date	Income Amount	Franking Credit	Date Payable	Ex Div/Dist Date	Units On Hand	45 Day Qualified	Amount per share/unit	Estimated Income	Estimated Franking*		
<b>Reconciled</b>												
<b>Shares in Listed Companies (Australian)</b>												
ANZ.AX	Australia And New Zealand Banking Group Limited	01/07/2019	1,600.00	685.71	01/07/2019	13/05/2019	2,000.00	2,000.00	0.8000	1,600.00	685.71	
ANZ.AX	Australia And New Zealand Banking Group Limited	18/12/2019	1,600.00	480.00	18/12/2019	11/11/2019	2,000.00	2,000.00	0.8000	1,600.00	480.00	
COL.AX	Coles Group Limited.	26/09/2019	426.00	182.57	26/09/2019	28/08/2019	1,200.00	1,200.00	0.3550	426.00	182.57	
COL.AX	Coles Group Limited.	27/03/2020	360.00	154.29	27/03/2020	27/02/2020	1,200.00	1,200.00	0.3000	360.00	154.29	
CWN.AX	Crown Resorts Limited	04/10/2019	30.00	3.21	04/10/2019	19/09/2019	100.00	100.00	0.3000	30.00	3.21	
CWN.AX	Crown Resorts Limited	17/04/2020	30.00	0.00	17/04/2020	19/03/2020	100.00	100.00	0.3000	30.00	0.00	
ORG.AX	Origin Energy Limited	27/09/2019	282.90	121.24	27/09/2019	02/09/2019	1,886.00	1,886.00	0.1500	282.90	121.24	
ORG.AX	Origin Energy Limited	27/03/2020	282.90	121.24	27/03/2020	02/03/2020	1,886.00	1,886.00	0.1500	282.90	121.24	
QBE.AX	QBE Insurance Group Limited	04/10/2019	750.00	192.86	04/10/2019	22/08/2019	3,000.00	3,000.00	0.2500	750.00	192.86	
QBE.AX	QBE Insurance Group Limited	09/04/2020	810.00	104.14	09/04/2020	05/03/2020	3,000.00	3,000.00	0.2700	810.00	104.14	
WES.AX	Wesfarmers Limited	09/10/2019	1,170.00	501.43	09/10/2019	30/08/2019	1,500.00	1,500.00	0.7800	1,170.00	501.43	
WES.AX	Wesfarmers Limited	31/03/2020	1,125.00	482.14	31/03/2020	24/02/2020	1,500.00	1,500.00	0.7500	1,125.00	482.14	
WPL.AX	Woodside Petroleum Ltd	20/09/2019	798.58	342.25	20/09/2019	26/08/2019	1,500.00	1,500.00	0.5324	798.58	342.25	
WPL.AX	Woodside Petroleum Ltd	20/03/2020	1,246.98	534.42	20/03/2020	24/02/2020	1,500.00	1,500.00	0.8313	1,246.98	534.42	
			<b>10,512.36</b>	<b>3,905.50</b>						<b>6.5687</b>	<b>10,512.36</b>	<b>3,905.50</b>
<b>Unreconciled</b>												
<b>Derivatives (Options, Hybrids, Future Contracts)</b>												
Options Positions.AX	Options Positions	05/02/2020	(0.15)									
			<b>(0.15)</b>									



<b>10,512.21</b>	<b>3,905.50</b>	<b>6,5687</b>	<b>10,512.36</b>	<b>3,905.50</b>
------------------	-----------------	---------------	------------------	-----------------

\*Franking credit is estimated using 45 day qualified units. The estimation might not be accurate for preference shares and hedging arrangements.



115957 000 COL



MR WAYNE GALE &  
MRS MARGARET ANN GALE  
<GALE FAMILY S/F A/C>  
27 YALDARA STREET  
CARSELDINE QLD 4034

### Update your information:



**Online:**  
www.computershare.com.au/easyupdate/COL



**By Mail:**  
Computershare Investor Services Pty Limited  
GPO Box 2975 Melbourne  
Victoria 3001 Australia

### Enquiries:



**Phone:**  
(within Australia) 1300 171 785  
(outside Australia) +61 3 9415 4078

### Holder Identification Number (HIN)

HIN WITHHELD

ASX Code	COL
TFN/ABN Status	Quoted
Record Date	29 August 2019
Payment Date	26 September 2019
Direct Credit Ref. No.	1182808

## Dividend Statement — FY19 Final and Special Dividend

The statement below represents your final dividend and special dividend for the year ended 30 June 2019.

The final dividend of 24.0 cents per share and special dividend of 11.5 cents per share, totalling 35.5 cents per share are payable on ordinary shares registered in your name and entitled to participate as at the record date 29 August 2019. For income tax purposes the dividends are fully franked (100 per cent) at the tax rate of 30 per cent.

Class Description	Amount per Security	Number of Securities	Franked Amount	Unfranked Amount	Gross Payment
Ordinary Shares	A\$0.355	1,200	A\$426.00	A\$0.00	A\$426.00
<b>Net Payment</b>					<b>A\$426.00</b>
Franking Credit					A\$182.57

### Important Notes

- You should retain this statement to assist you in preparing your tax return.
- Non-resident shareholders – the franked amount is not subject to withholding tax.

## Your Payment Instruction

MACQUARIE BANK LTD	
BSB	182-512
Account number	XXXXXXX01
<b>Amount Deposited</b>	<b>A\$426.00</b>



109511 000 COL



MR WAYNE GALE &  
MRS MARGARET ANN GALE  
<GALE FAMILY S/F A/C>  
27 YALDARA STREET  
CARSELDINE QLD 4034

## Update your information:



**Online:**  
www.computershare.com.au/easyupdate/COL



**By Mail:**  
Computershare Investor Services Pty Limited  
GPO Box 2975 Melbourne  
Victoria 3001 Australia

## Enquiries:



**Phone:**  
(within Australia) 1300 171 785  
(outside Australia) +61 3 9415 4078

## Holder Identification Number (HIN)

HIN WITHHELD

ASX Code	COL
TFN/ABN Status	Quoted
Record Date	28 February 2020
Payment Date	27 March 2020
Direct Credit Ref. No.	1151026

## Dividend Statement — Interim Dividend

The statement below represents your interim dividend for the half-year ended 5 January 2020.

The interim dividend of 30.0 cents per share is payable on ordinary shares registered in your name and entitled to participate as at the record date 28 February 2020. For income tax purposes the dividend is fully franked (100 per cent) at the tax rate of 30 per cent.

Class Description	Amount per Security	Number of Securities	Franked Amount	Unfranked Amount	Gross Payment
Ordinary shares	A\$0.30	1,200	A\$360.00	A\$0.00	A\$360.00
<b>Net Payment</b>					<b>A\$360.00</b>
Franking Credit					A\$154.29

## Important Notes

- You should retain this statement to assist you in preparing your tax return.
- Non-resident shareholders – the franked amount is not subject to withholding tax.

## Your Payment Instruction

MACQUARIE BANK LTD	
BSB	182-512
Account number	XXXXXXX01
<b>Amount Deposited</b>	<b>A\$360.00</b>



ABN 39 125 709 953

012752 000 CWN



MR WAYNE GALE &  
MRS MARGARET ANN GALE  
<GALE FAMILY S/F A/C>  
27 YALDARA STREET  
CARSELDINE QLD 4034

### Update your information:

**Online:**  
[www.computershare.com.au/easyupdate/cwn](http://www.computershare.com.au/easyupdate/cwn)

**By Mail:**  
Computershare Investor Services Pty Ltd  
GPO Box 2975 Melbourne  
Victoria 3001 Australia

**Enquiries:**  
(within Australia) 1300 659 795  
(international) +61 3 9415 4254

### Holder Identification Number (HIN)

**HIN WITHHELD**

ASX Code	CWN
TFN/ABN Status	Quoted
Record Date	20 September 2019
Payment Date	4 October 2019
Direct Credit Reference No.	830211

## 2019 Final Dividend

Dear Shareholder,

This payment represents a final dividend of 30 cents per share payable on the ordinary shares registered in your name and entitled to participate as at 5:00pm on the Record Date of 20 September 2019. For income tax purposes, this dividend is 25% franked. The unfranked portion of the dividend has been declared to be Conduit Foreign Income.

Ensure your information is up to date. Simply register at [www.computershare.com.au/easyupdate/cwn](http://www.computershare.com.au/easyupdate/cwn) in order to update your TFN, banking instructions or personal details.

Class Description	Amount per Security	Number of Securities	Franked Amount	Unfranked Amount	Gross Payment
Ordinary Shares	30 cents	100	\$7.50	\$22.50	\$30.00
				<b>Net Payment</b>	<b>\$30.00</b>
				Franking Credit	\$3.21

**Note:** You should retain this statement to assist you in preparing your tax return.

## Your Payment Instruction

MACQUARIE BANK LTD  
BSB: 182-512 Account number: XXXXXXXX01

<b>Amount Deposited</b>
<b>\$30.00</b>

If payment cannot be made to the above instruction, a cheque will be forwarded to your registered address.



ABN 39 125 709 953

012676 000 CWN



MR WAYNE GALE &  
MRS MARGARET ANN GALE  
<GALE FAMILY S/F A/C>  
27 YALDARA STREET  
CARSELDINE QLD 4034

### Update your information:



**Online:**

[www.computershare.com.au/easyupdate/cwn](http://www.computershare.com.au/easyupdate/cwn)



**By Mail:**

Computershare Investor Services Pty Ltd  
GPO Box 2975 Melbourne  
Victoria 3001 Australia

### Enquiries:

(within Australia) 1300 659 795  
(international) +61 3 9415 4254

### Holder Identification Number (HIN)

**HIN WITHHELD**

ASX Code	CWN
TFN/ABN Status	Quoted
Record Date	20 March 2020
Payment Date	17 April 2020
Direct Credit Reference No.	828872

## 2020 Interim Dividend

Dear Shareholder,

This payment represents an interim dividend of 30 cents per share payable on the ordinary shares registered in your name and entitled to participate as at 5:00pm on the Record Date of 20 March 2020. For income tax purposes, this dividend is 100% unfranked and has been declared to consist entirely of Conduit Foreign Income.

Ensure your information is up to date. Simply register at [www.computershare.com.au/easyupdate/cwn](http://www.computershare.com.au/easyupdate/cwn) in order to update your TFN, banking instructions or personal details.

Class Description	Amount per Security	Number of Securities	Franked Amount	Unfranked Amount	Gross Payment
Ordinary Shares	30 cents	100	\$0.00	\$30.00	\$30.00
				<b>Net Payment</b>	<b>\$30.00</b>
				Franking Credit	\$0.00

**Note:** You should retain this statement to assist you in preparing your tax return.

## Your Payment Instruction

MACQUARIE BANK LTD  
BSB: 182-512 Account number: XXXXXXXX01


**Amount Deposited**


**\$30.00**


If payment cannot be made to the above instruction, a cheque will be forwarded to your registered address.



All correspondence to:

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

 Tel: 1300 664 446 (within Australia)  
Tel: +61 2 8016 2896 (outside Australia)  
Fax: +61 2 9279 0664

 [www.boardroomlimited.com.au](http://www.boardroomlimited.com.au)  
[origin@boardroomlimited.com.au](mailto:origin@boardroomlimited.com.au)

MR WAYNE GALE &  
MRS MARGARET ANN GALE  
<GALE FAMILY S/F A/C>  
27 YALDARA STREET  
CARSELDINE QLD 4034

**SRN/HIN:** X\*\*\*\*\*0801  
**Share Class:** Ordinary  
**TFN/ABN Status:** Quoted  
**Record Date:** 03/09/2019  
**Payment Date:** 27/09/2019

## Dividend Statement

Origin Energy Limited has determined a final dividend for the full-year ended 30 June 2019.

Number of shares	Dividend per share	Franked amount	Unfranked amount	Total amount	Franking credit
1,886	15 cents	\$282.90	Nil	\$282.90	\$121.24

The dividend is 100% franked at the Australian company tax rate of 30%.

All amounts are in Australian dollars unless otherwise stated.

Please retain this statement for taxation purposes.

### Your payment instructions

Bank code	Account number	Receipt currency	Exchange rate	Amount deposited
182-512	*****9501	AUD	N/A	282.90

To update your details online please visit [www.investorserve.com.au](http://www.investorserve.com.au)


### Upcoming events


**16 October 2019**  
Annual General Meeting


S00060620423



All correspondence to:

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

 Tel: 1300 664 446 (within Australia)  
Tel: +61 2 8016 2896 (outside Australia)  
Fax: +61 2 9279 0664

 [www.boardroomlimited.com.au](http://www.boardroomlimited.com.au)  
[origin@boardroomlimited.com.au](mailto:origin@boardroomlimited.com.au)

MR WAYNE GALE &  
MRS MARGARET ANN GALE  
<GALE FAMILY S/F A/C>  
27 YALDARA STREET  
CARSELDINE QLD 4034

**SRN/HIN:** X\*\*\*\*\*0801  
**Share Class:** Ordinary  
**TFN/ABN Status:** Quoted  
**Record Date:** 03 March 2020  
**Payment Date:** 27 March 2020

## Dividend Statement

Origin Energy Limited has determined an interim dividend for the half-year ended 31 December 2019.

Number of shares	Dividend per share	Franked amount	Unfranked amount	Total amount	Franking credit
1,886	15 cents	\$282.90	Nil	\$282.90	\$121.24

The dividend is 100% franked at the Australian company tax rate of 30%.

All amounts are in Australian dollars unless otherwise stated.

Please retain this statement for taxation purposes.

### Your payment instructions

Bank code	Account number	Receipt currency	Exchange rate	Amount deposited
182-512	*****501	AUD	N/A	282.90

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

### Electronic Communications

Want to go paperless and receive your dividend statement electronically?  
Log on to [www.investorserve.com.au](http://www.investorserve.com.au), provide your email address and change your communication preference to email.

S00060620423

## Origin's Half Year 2020 results summary

---

### Statutory Profit

**\$599 million**

▼ \$197M decrease on  
HY2019

### Underlying Profit

**\$528 million**

▼ \$64M decrease on  
HY2019

### Underlying ROCE (12 month rolling)

**8.3%**

▼ 0.3 per cent decrease  
on Dec-18

---

### Free Cash Flow

**\$680 million**

▲ 22 per cent increase  
on HY2019

### Adjusted Net Debt\*

**\$5.1 billion**

▼ \$342M reduction  
since Jun-19

### Interim Dividend

**15 cents per share**

▲ Up from 10 cents per  
share for HY2019, when  
dividends were reinstated

\*Excludes \$540 million lease liability under AASB 16 first recognition.



**Private and Confidential**

076077 000 WES



MR WAYNE GALE &  
 MRS MARGARET ANN GALE  
 <GALE FAMILY S/F A/C>  
 27 YALDARA STREET  
 CARSELDINE QLD 4034

**Holder Identification Number (HIN)**

**HIN WITHHELD**

Record Date	2 September 2019
Payment Date	9 October 2019
TFN/ABN Status	Quoted
Direct Credit Ref. No.	1064653
ASX Code	WES

**Final Dividend**

The statement below represents your final dividend for the year ended 30 June 2019. The dividend is fully-franked (100 per cent) for Australian income tax purposes at the corporate tax rate of 30 per cent.

Class Description	Amount per Security	Number of Securities	Franked Amount	Unfranked Amount	Gross Payment	Franking Credit
Ordinary Shares	A\$0.78	1,500	A\$1,170.00	A\$0.00	A\$1,170.00	A\$501.43
<b>Total</b>			<b>A\$1,170.00</b>	<b>A\$0.00</b>	<b>A\$1,170.00</b>	<b>A\$501.43</b>
<b>Net Payment</b>					<b>A\$1,170.00</b>	

**New Zealand Imputation Credits in NZD**

**NZ\$150.00**

New Zealand tax law requires us to notify shareholders that New Zealand imputation credits have been attached to this dividend at a rate of NZ\$0.10 per share. These credits are only relevant for shareholders required to file a New Zealand income tax return.

**Important Notes**

1. You should retain this statement to assist you in preparing your tax return.
2. Shareholders should obtain their own professional advice on the tax implications of this dividend.

**Non-Resident Shareholders**

The Franked Amount is not subject to withholding tax.

**Your Payment Instruction**

MACQUARIE BANK LTD  
 BSB: 182-512 Account number: XXXXXXXX01

**Amount Deposited**

**A\$1,170.00**



**All correspondence to:**  
Computershare Investor Services Pty Limited  
GPO Box 2975 Melbourne  
Victoria 3001 Australia  
Enquiries (within Australia) 1300 558 062  
(outside Australia) +61 3 9415 4631  
Facsimile +61 3 9473 2500  
www.investorcentre.com/contact  
www.computershare.com

**Private and Confidential**

077079 000 WES



MR WAYNE GALE &  
MRS MARGARET ANN GALE  
<GALE FAMILY S/F A/C>  
27 YALDARA STREET  
CARSELDINE QLD 4034

**Holder Identification Number (HIN)**

**HIN WITHHELD**

Record Date	25 February 2020
Payment Date	31 March 2020
TFN/ABN Status	Quoted
Direct Credit Ref. No.	1058537
ASX Code	WES

**Interim Dividend**

The statement below represents your interim dividend for the half-year ended 31 December 2019. The dividend is fully-franked (100 per cent) for Australian income tax purposes at the corporate tax rate of 30 per cent.

Class Description	Amount per Security	Number of Securities	Franked Amount	Unfranked Amount	Gross Payment	Franking Credit
Ordinary Shares	A\$0.75	1,500	A\$1,125.00	A\$0.00	A\$1,125.00	A\$482.14
		<b>Total</b>	<b>A\$1,125.00</b>	<b>A\$0.00</b>	<b>A\$1,125.00</b>	<b>A\$482.14</b>
			<b>Net Payment</b>		<b>A\$1,125.00</b>	

**Important Notes**

1. You should retain this statement to assist you in preparing your tax return.
2. Shareholders should obtain their own professional advice on the tax implications of this dividend.

**Non-Resident Shareholders**

The Franked Amount is not subject to withholding tax.  
New Zealand Imputation Credits are not attached to this dividend.

**Your Payment Instruction**

MACQUARIE BANK LTD  
BSB: 182-512 Account number: XXXXXXXX01

**Amount Deposited**

**A\$1,125.00**

# 24200 - Contributions

2020 Financial Year

Preparer John Moroney

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
GALWAY00002A	(Contributions) Gale, Wayne - Accumulation (Accumulation)	(\$300,000.00)	(\$100,000.00)	200%
GALMAR00002A	(Contributions) Gale, Margaret Ann - Accumulation (Accumulation)		(\$100,500.00)	100%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		(\$300,000.00)	(\$200,500.00)	

## Supporting Documents

- Contributions Breakdown Report [Report](#)
- Macq CMA 9501 transaction listing.pdf

## Standard Checklist

- Attach copies of S290-170 notices (if necessary)
- Attach copy of Contributions Breakdown Report
- Attach SuperStream Contribution Data Report
- Check Fund is registered for SuperStream (if necessary)
- Ensure all Contributions have been allocated from Bank Accounts
- Ensure Work Test is satisfied if members are over 65

# Gale Family Superannuation Fund

## Contributions Breakdown Report

For The Period 01 July 2019 - 30 June 2020

### Summary

Member	D.O.B	Age (at 30/06/2019)	Total Super Balance (at 30/06/2019) *1	Concessional	Non-Concessional	Other	Reserves	Total
Gale, Margaret Ann	07/11/1954	64	216,234.02	0.00	0.00	0.00	0.00	0.00
Gale, Wayne	28/08/1954	64	505,389.95	0.00	300,000.00	0.00	0.00	300,000.00
<b>All Members</b>				<b>0.00</b>	<b>300,000.00</b>	<b>0.00</b>	<b>0.00</b>	<b>300,000.00</b>

\*1 Total Super Balance is per individual across funds within a firm.

### Contribution Caps

Member	Contribution Type	Contributions	Cap	Current Position
Gale, Margaret Ann	Concessional	0.00	50,000.00	50,000.00 Below Cap
	(5 year carry forward cap available)			
Gale, Wayne	Non-Concessional	0.00	100,000.00	100,000.00 Below Cap
	(Bring Forward Cap triggered)			
Gale, Wayne	Concessional	0.00	25,000.00	25,000.00 Below Cap
	Non-Concessional	300,000.00	300,000.00	At Limit

### Carry Forward Unused Concessional Contribution Cap

Member	2015	2016	2017	2018	2019	2020	Current Position
Gale, Margaret Ann							
Concessional Contribution Cap	35,000.00	35,000.00	35,000.00	25,000.00	25,000.00	25,000.00	
Concessional Contribution	0.00	0.00	0.00	0.00	0.00	0.00	
Unused Concessional Contribution	0.00	0.00	0.00	0.00	25,000.00	25,000.00	
Cumulative Carry Forward Unused	N/A	N/A	N/A	N/A	0.00	25,000.00	
Maximum Cap Available	35,000.00	35,000.00	35,000.00	25,000.00	25,000.00	50,000.00	50,000.00 Below Cap
Total Super Balance	0.00	0.00	0.00	199,633.79	201,446.41	216,234.02	

Gale, Wayne

Concessional Contribution Cap	35,000.00	35,000.00	35,000.00	25,000.00	25,000.00	25,000.00	
Concessional Contribution	34,813.33	29,436.75	0.00	0.00	0.00	0.00	
Unused Concessional Contribution	0.00	0.00	0.00	0.00	25,000.00	25,000.00	
Cumulative Carry Forward Unused	N/A	N/A	N/A	N/A	0.00	0.00	
Maximum Cap Available	35,000.00	35,000.00	35,000.00	25,000.00	25,000.00	25,000.00	25,000.00 Below Cap
Total Super Balance	0.00	0.00	0.00	518,664.50	525,223.78	505,389.95	

**NCC Bring Forward Caps**

1, 2, 3 Year in the bring forward period.

Member	Bring Forward Cap	2017	2018	2019	2020	Total	Current Position
Gale, Margaret Ann	N/A	4,000.00	100,000.00	100,000.00	0.00	N/A	Bring Forward Not Triggered
Gale, Wayne	300,000.00	1,000.00	100,000.00	100,000.00	300,000.00 <sup>1</sup>	300,000.00	At Limit

**Gale, Wayne**

Date	Transaction Description	Contribution Type	Ledger Data				SuperStream Data						
			Concessional	Non-Concession	Other	Reserves	Contribution	Employer	Concessional	Non-Concess	Other		
29/07/2019	WGALE RECONTRIB DF	Personal - Non-Concessional		300,000.00									
<b>Total - Gale, Wayne</b>			<b>0.00</b>	<b>300,000.0</b>	<b>0.00</b>	<b>0.00</b>				<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	
<b>Total for all members</b>			<b>0.00</b>	<b>300,000.00</b>	<b>0.00</b>	<b>0.00</b>							

**BSB**  
182512

**Account No.**  
000962279501

**Account Name**  
WAYNE GALE & MARGARET ANN GALE ATF GALE  
FAMILY SUPERANNUATION FUND

Wayne Gale  
27 YALDARA STREET  
CARSELDINE QLD 4034



---

# Cash Management Account Transaction Listing Report

From 1 July 2019 to 30 June 2020

**Overview of this transaction listing report**

---

Opening balance	- Total debits	+ Total credits	= Closing balance
\$322,454.72 <b>CR</b>	\$461,227.18	\$679,201.87	\$540,429.41 <b>CR</b>

---

## Account Name

WAYNE GALE &amp; MARGARET ANN GALE ATF GALE FAMILY SUPERANNUATION FUND



## Cash Management Account Transaction Listing Report

From 1 July 2019 to 30 June 2020

## Your transactions

Please check each entry on this report. If you think there is an error or unauthorised transaction, please contact us right away.

Date	Description	Debits	Credits	Balance
<b>Jul 2019</b>				
	<b>Opening balance</b>			<b>322,454.72 CR</b>
Jul 1	50353 SOLD 14000 TLS @ 3.6800		51,476.63	373,931.35 CR
Jul 1	ANZ DIVIDEND A067/00674745		1,600.00	375,531.35 CR
Jul 1	TRANSACT FUNDS TFR TO TRANSFERWISE LTD	120.00		375,411.35 CR
Jul 3	PP TO W AND M A GALE	1,200.00		374,211.35 CR
Jul 4	JNL5430 DATA SUBSCRIPTION FEE JUNE 2019	66.00		374,145.35 CR
Jul 12	JNL5539 DERIVATIVE JOURNAL		860.01	375,005.36 CR
Jul 15	TRANSACT FUNDS TFR TO Senrico Pty Ltd	4,400.00		370,605.36 CR
Jul 15	TRANSACT FUNDS TFR TO Superannuation Aud	396.00		370,209.36 CR
Jul 17	PP TO W AND M A GALE	1,200.00		369,009.36 CR
Jul 23	ATO ATO005000010702466		3,593.80	372,603.16 CR
Jul 26	JNL5726 DERIVATIVE JOURNAL	1.71		372,601.45 CR
Jul 29	56502 SOLD 2000 WOW @ 34.5000		68,940.90	441,542.35 CR
Jul 29	56501 SOLD 1133 WES @ 37.8600		42,859.77	484,402.12 CR
Jul 29	WGALE RECONTRIB		300,000.00	784,402.12 CR
Jul 29	TRANSACT TFR TO 120598990 WAYNE GALE	200,000.00		584,402.12 CR
Jul 29	TRANSACT TFR TO 120598990 WAYNE GALE	100,000.00		484,402.12 CR
Jul 31	MACQUARIE CMA INTEREST PAID		267.24	484,669.36 CR
Jul 31	PP TO W AND M A GALE	1,200.00		483,469.36 CR
<b>Aug 2019</b>				
Aug 2	TRANSACT FUNDS TFR TO W AND M A GALE	5,000.00		478,469.36 CR
Aug 6	JNL5858 DATA SUBSCRIPTION FEE JULY 2019	107.25		478,362.11 CR
Aug 12	59087 BGHT 1433 WES @ 39.0200	55,962.98		422,399.13 CR
Aug 14	PP TO W AND M A GALE	1,200.00		421,199.13 CR
Aug 28	PP TO W AND M A GALE	1,200.00		419,999.13 CR
Aug 30	MACQUARIE CMA INTEREST PAID		296.66	420,295.79 CR
<b>Sep 2019</b>				
Sep 4	JNL6266 DATA SUBSCRIPTION FEE AUGUST 201	66.00		420,229.79 CR
Sep 11	PP TO W AND M A GALE	1,200.00		419,029.79 CR
Sep 20	WOODSIDE INT19/00608089		798.58	419,828.37 CR
Sep 25	PP TO W AND M A GALE	1,200.00		418,628.37 CR
Sep 26	COLES GROUP LTD FIN19/01182808		426.00	419,054.37 CR
Sep 27	Origin Energy S00060620423		282.90	419,337.27 CR
Sep 30	MACQUARIE CMA INTEREST PAID		272.48	419,609.75 CR
Sep 30	TRANSACT FUNDS TFR TO W AND M A GALE	4,000.00		415,609.75 CR
<b>Oct 2019</b>				
Oct 4	QBE DIVIDEND 19FFPA/00854945		750.00	416,359.75 CR

## Account Name

WAYNE GALE &amp; MARGARET ANN GALE ATF GALE FAMILY SUPERANNUATION FUND



## Cash Management Account Transaction Listing Report

From 1 July 2019 to 30 June 2020

Date	Description	Debits	Credits	Balance
Oct 4	CWN INTEREST OCT19/00830211		30.00	416,389.75 CR
Oct 4	JNL6719 DATA SUBSCRIPTION FEE SEPTEMBER	107.25		416,282.50 CR
Oct 9	WESFARMERS LTD FIN19/01064653		1,170.00	417,452.50 CR
Oct 9	PP TO W AND M A GALE	1,200.00		416,252.50 CR
Oct 11	TRANSACT FUNDS TFR TO W AND M A GALE	4,000.00		412,252.50 CR
Oct 15	RECEIPT FROM MORRISON SECURITIES PTY LTD		82.50	412,335.00 CR
Oct 23	PP TO W AND M A GALE	1,200.00		411,135.00 CR
Oct 23	TRANSACT FUNDS TFR TO W AND M A GALE	5,000.00		406,135.00 CR
Oct 31	MACQUARIE CMA INTEREST PAID		198.42	406,333.42 CR
<b>Nov 2019</b>				
Nov 5	JNL7167 DATA SUBSCRIPTION FEE OCTOBER 20	66.00		406,267.42 CR
Nov 6	PP TO W AND M A GALE	1,200.00		405,067.42 CR
Nov 20	PP TO W AND M A GALE	1,200.00		403,867.42 CR
Nov 26	TRANSACT FUNDS TFR TO W AND M A GALE	5,000.00		398,867.42 CR
Nov 29	MACQUARIE CMA INTEREST PAID		180.38	399,047.80 CR
<b>Dec 2019</b>				
Dec 4	PP TO W AND M A GALE	1,200.00		397,847.80 CR
Dec 5	JNL7651 DATA SUBSCRIPTION FEE NOVEMBER 2	107.25		397,740.55 CR
Dec 11	80465 BGHT 10000 PRU @ 0.9900	9,919.49		387,821.06 CR
Dec 18	ANZ DIVIDEND A068/00667736		1,600.00	389,421.06 CR
Dec 18	PP TO W AND M A GALE	1,200.00		388,221.06 CR
Dec 31	MACQUARIE CMA INTEREST PAID		180.43	388,401.49 CR
Dec 31	PP TO W AND M A GALE	1,200.00		387,201.49 CR
<b>Jan 2020</b>				
Jan 3	JNL8059 DATA SUBSCRIPTION FEE DECEMBER 2	107.25		387,094.24 CR
Jan 15	PP TO W AND M A GALE	1,200.00		385,894.24 CR
Jan 29	PP TO W AND M A GALE	1,200.00		384,694.24 CR
Jan 31	MACQUARIE CMA INTEREST PAID		177.62	384,871.86 CR
<b>Feb 2020</b>				
Feb 5	JNL8558 DATA SUBSCRIPTION FEE JANUARY 20	66.00		384,805.86 CR
Feb 12	PP TO W AND M A GALE	1,200.00		383,605.86 CR
Feb 17	TRANSACT FUNDS TFR TO W and M A Gale	5,000.00		378,605.86 CR
Feb 26	PP TO W AND M A GALE	1,200.00		377,405.86 CR
Feb 28	MACQUARIE CMA INTEREST PAID		164.14	377,570.00 CR
<b>Mar 2020</b>				
Mar 5	JNL9065 DATA SUBSCRIPTION FEE FEBRUARY 2	66.00		377,504.00 CR
Mar 11	PP TO W AND M A GALE	1,200.00		376,304.00 CR
Mar 16	TRANSACT FUNDS TFR TO W AND M A GALE	5,000.00		371,304.00 CR
Mar 20	WOODSIDE FIN19/00608787		1,246.98	372,550.98 CR
Mar 25	PP TO W AND M A GALE	1,200.00		371,350.98 CR
Mar 27	Origin Energy S00060620423		282.90	371,633.88 CR
Mar 27	COLES GROUP LTD INT20/01151026		360.00	371,993.88 CR



**Account Name**

WAYNE GALE &amp; MARGARET ANN GALE ATF GALE FAMILY SUPERANNUATION FUND

**Cash Management Account Transaction Listing Report**

From 1 July 2019 to 30 June 2020

Date	Description	Debits	Credits	Balance
Mar 31	MACQUARIE CMA INTEREST PAID		86.59	372,080.47 CR
Mar 31	WESFARMERS LTD INT20/01058537		1,125.00	373,205.47 CR
<b>Apr 2020</b>				
Apr 2	JNL9639 DATA SUBSCRIPTION FEE MARCH 2020	66.00		373,139.47 CR
Apr 8	PP TO W AND M A GALE	1,200.00		371,939.47 CR
Apr 9	QBE DIVIDEND FPA20/00849226		810.00	372,749.47 CR
Apr 17	CWN DIVIDEND 20APR/00828872		30.00	372,779.47 CR
Apr 22	PP TO W AND M A GALE	1,200.00		371,579.47 CR
Apr 30	MACQUARIE CMA INTEREST PAID		15.29	371,594.76 CR
<b>May 2020</b>				
May 4	JNL10186 DATA SUBSCRIPTION FEE APRIL 202	66.00		371,528.76 CR
May 6	PP TO W AND M A GALE	1,200.00		370,328.76 CR
May 20	PP TO W AND M A GALE	1,200.00		369,128.76 CR
May 29	MACQUARIE CMA INTEREST PAID		15.68	369,144.44 CR
<b>Jun 2020</b>				
Jun 2	TRANSACT FUNDS TFR TO W AND M A GALE	20,000.00		349,144.44 CR
Jun 3	PP TO W AND M A GALE	1,200.00		347,944.44 CR
Jun 3	JNL10976 DATA SUBSCRIPTION FEE MAY 2020	66.00		347,878.44 CR
Jun 12	TRANSACT FUNDS TFR TO TRANSFERWISE	450.00		347,428.44 CR
Jun 16	143596 SOLD 1500 WES @ 42.2970		63,391.41	410,819.85 CR
Jun 16	143465 SOLD 100 CWN @ 9.7400		959.50	411,779.35 CR
Jun 16	143447 SOLD 2000 ANZ @ 18.4300		36,829.83	448,609.18 CR
Jun 16	143562 SOLD 1500 WPL @ 21.0400		31,534.60	480,143.78 CR
Jun 16	143503 SOLD 3000 QBE @ 8.2800		24,820.51	504,964.29 CR
Jun 16	143585 SOLD 1200 COL @ 15.8000		18,940.51	523,904.80 CR
Jun 16	143601 SOLD 10000 PRU @ 1.1850		11,830.51	535,735.31 CR
Jun 16	143481 SOLD 1886 ORG @ 5.6815		10,695.79	546,431.10 CR
Jun 17	PP TO W AND M A GALE	1,200.00		545,231.10 CR
Jun 24	BPAY TO Audit Shield	320.00		544,911.10 CR
Jun 30	MACQUARIE CMA INTEREST PAID		18.31	544,929.41 CR
Jun 30	TRANSACT FUNDS TFR TO W AND M A GALE	4,500.00		540,429.41 CR
	<b>Closing balance</b>			<b>540,429.41 CR</b>

**Check we have your latest details**

New contact details? Contact us to update them.

**End of transaction listing report**

This information is provided by Macquarie Bank Limited ABN 46 008 583 542 AFSL 237502 for the date ranges you entered. It is not a statement and we recommend you use your periodic statement to conduct any reconciliations on your account. This document may not include all transactions, including pending transactions and cheque payments awaiting clearance.

# 24700 - Changes in Market Values of Investments

2020 Financial Year

Preparer John Moroney

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
24700	Changes in Market Values of Investments	\$42,432.80	(\$12,801.16)	(431.48)%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$42,432.80	(\$12,801.16)	

## Supporting Documents

- Market Movement [Report](#)
- Net Capital Gains Reconciliation [Report](#)
- Buy 1433 WES MR WAYNE GALE & MRS.pdf
- Sell 100 CWN MR WAYNE GALE & MRS.pdf
- Sell 1500 WPL MR WAYNE GALE & MR.pdf
- Sell 1133 WES MR WAYNE GALE & MR.pdf
- Sell 3000 QBE MR WAYNE GALE & MR.pdf
- Portfolio Valuation End of FY 2019-2020 D1085491.pdf
- Sell 1200 COL MR WAYNE GALE & MR.pdf
- Realised Capital Gain Report [Report](#)
- Sell 14000 TLS MR WAYNE GALE & M.pdf
- Buy 10000 PRU MR WAYNE GALE & MR.pdf
- Sell 2000 WOW MR WAYNE GALE & MR.pdf
- Sell 1500 WES MR WAYNE GALE & MR.pdf
- Sell 2000 ANZ MR WAYNE GALE & MR.pdf
- Sell 1886 ORG MR WAYNE GALE & MR.pdf
- Sell 10000 PRU MR WAYNE GALE & M.pdf

## Standard Checklist

- Attach copies of Source Documentation (Contract Notes, Broker Statements, Chess Statements, Contracts of Sale, Managed Fund Statements etc)
- Attach copy of Market Movement report
- Attach copy of Net Capital Gains Reconciliation
- Attach copy of Realised Capital Gain Report
- Ensure all Asset Disposals have been entered
- Ensure all Market Values have been entered for June 30
- Ensure all Tax Deferred Distributions have been entered

# Gale Family Superannuation Fund

## Market Movement Report

As at 30 June 2020

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
Australia And New Zealand Banking										
	01/07/2019	Opening Balance	2,000.00	0.00	0.00	0.00	56,420.00	0.00	0.00	0.00
	28/07/2019	Revaluation	0.00	0.00	(860.00)	0.00	55,560.00	0.00	0.00	0.00
	31/03/2020	Revaluation	0.00	0.00	(47,251.82)	0.00	8,308.18	0.00	0.00	0.00
	30/04/2020	Revaluation	0.00	0.00	(480.00)	0.00	7,828.18	0.00	0.00	0.00
	31/05/2020	Revaluation	0.00	0.00	4,920.00	0.00	12,748.18	0.00	0.00	0.00
	16/06/2020	Disposal	(2,000.00)	(58,452.56)	0.00	0.00	(45,704.38)	36,829.83	58,452.56	(21,622.73)
	16/06/2020	Writeback	0.00	0.00	42,811.82	0.00	(2,892.56)	0.00	0.00	0.00
	30/06/2020	Revaluation	0.00	0.00	2,892.56	0.00	0.00	0.00	0.00	0.00
	<b>30/06/2020</b>		<b>0.00</b>	<b>(58,452.56)</b>	<b>2,032.56</b>	<b>0.00</b>	<b>0.00</b>	<b>36,829.83</b>	<b>58,452.56</b>	<b>(21,622.73)</b>
Coles Group Limited.										
	01/07/2019	Opening Balance	1,200.00	0.00	0.00	0.00	16,020.00	0.00	0.00	0.00
	28/07/2019	Revaluation	0.00	0.00	984.00	0.00	17,004.00	0.00	0.00	0.00
	16/06/2020	Disposal	(1,200.00)	(17,081.17)	0.00	0.00	(77.17)	18,940.51	17,081.17	1,859.34
	16/06/2020	Writeback	0.00	0.00	1,673.17	0.00	1,596.00	0.00	0.00	0.00
	30/06/2020	Revaluation	0.00	0.00	(1,596.00)	0.00	0.00	0.00	0.00	0.00
	<b>30/06/2020</b>		<b>0.00</b>	<b>(17,081.17)</b>	<b>1,061.17</b>	<b>0.00</b>	<b>0.00</b>	<b>18,940.51</b>	<b>17,081.17</b>	<b>1,859.34</b>
Crown Resorts Limited										
	01/07/2019	Opening Balance	100.00	0.00	0.00	0.00	1,245.00	0.00	0.00	0.00
	28/07/2019	Revaluation	0.00	0.00	22.00	0.00	1,267.00	0.00	0.00	0.00
	31/03/2020	Revaluation	0.00	0.00	(7,560.00)	0.00	(6,293.00)	0.00	0.00	0.00
	30/04/2020	Revaluation	0.00	0.00	2,808.00	0.00	(3,485.00)	0.00	0.00	0.00
	31/05/2020	Revaluation	0.00	0.00	60.00	0.00	(3,425.00)	0.00	0.00	0.00
	16/06/2020	Disposal	(100.00)	(1,383.70)	0.00	0.00	(4,808.70)	959.50	1,383.70	(424.20)
	16/06/2020	Writeback	0.00	0.00	4,725.70	0.00	(83.00)	0.00	0.00	0.00
	30/06/2020	Revaluation	0.00	0.00	83.00	0.00	0.00	0.00	0.00	0.00
	<b>30/06/2020</b>		<b>0.00</b>	<b>(1,383.70)</b>	<b>138.70</b>	<b>0.00</b>	<b>0.00</b>	<b>959.50</b>	<b>1,383.70</b>	<b>(424.20)</b>
Origin Energy Limited										
	01/07/2019	Opening Balance	1,886.00	0.00	0.00	0.00	13,786.66	0.00	0.00	0.00
	28/07/2019	Revaluation	0.00	0.00	1,018.44	0.00	14,805.10	0.00	0.00	0.00
	31/03/2020	Revaluation	0.00	0.00	(10,561.60)	0.00	4,243.50	0.00	0.00	0.00
	30/04/2020	Revaluation	0.00	0.00	1,282.48	0.00	5,525.98	0.00	0.00	0.00
	31/05/2020	Revaluation	0.00	0.00	1,471.08	0.00	6,997.06	0.00	0.00	0.00
	16/06/2020	Disposal	(1,886.00)	(20,184.68)	0.00	0.00	(13,187.62)	10,695.79	20,184.68	(9,488.89)

# Gale Family Superannuation Fund

## Market Movement Report

As at 30 June 2020

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
	16/06/2020	Writeback	0.00	0.00	9,076.14	0.00	(4,111.48)	0.00	0.00	0.00
	30/06/2020	Revaluation	0.00	0.00	4,111.48	0.00	0.00	0.00	0.00	0.00
	<b>30/06/2020</b>		<b>0.00</b>	<b>(20,184.68)</b>	<b>6,398.02</b>	<b>0.00</b>	<b>0.00</b>	<b>10,695.79</b>	<b>20,184.68</b>	<b>(9,488.89)</b>
Perseus Mining Limited										
	11/12/2019	Purchase	10,000.00	9,919.49	0.00	0.00	9,919.49	0.00	0.00	0.00
	16/06/2020	Disposal	(10,000.00)	(9,919.49)	0.00	0.00	0.00	11,830.51	9,919.49	1,911.02
	<b>30/06/2020</b>		<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>11,830.51</b>	<b>9,919.49</b>	<b>1,911.02</b>
QBE Insurance Group Limited										
	01/07/2019	Opening Balance	3,000.00	0.00	0.00	0.00	35,490.00	0.00	0.00	0.00
	28/07/2019	Revaluation	0.00	0.00	1,410.00	0.00	36,900.00	0.00	0.00	0.00
	31/03/2020	Revaluation	0.00	0.00	(2,940.69)	0.00	33,959.31	0.00	0.00	0.00
	30/04/2020	Revaluation	0.00	0.00	(1,080.00)	0.00	32,879.31	0.00	0.00	0.00
	31/05/2020	Revaluation	0.00	0.00	1,770.00	0.00	34,649.31	0.00	0.00	0.00
	16/06/2020	Disposal	(3,000.00)	(32,846.54)	0.00	0.00	1,802.77	24,820.51	32,846.54	(8,026.03)
	16/06/2020	Writeback	0.00	0.00	2,250.69	0.00	4,053.46	0.00	0.00	0.00
	30/06/2020	Revaluation	0.00	0.00	(4,053.46)	0.00	0.00	0.00	0.00	0.00
	<b>30/06/2020</b>		<b>0.00</b>	<b>(32,846.54)</b>	<b>(2,643.46)</b>	<b>0.00</b>	<b>0.00</b>	<b>24,820.51</b>	<b>32,846.54</b>	<b>(8,026.03)</b>
Wesfarmers Limited										
	01/07/2019	Opening Balance	1,200.00	0.00	0.00	0.00	43,392.00	0.00	0.00	0.00
	28/07/2019	Revaluation	0.00	0.00	4,296.00	0.00	47,688.00	0.00	0.00	0.00
	29/07/2019	Disposal	(1,133.00)	(39,636.28)	0.00	0.00	8,051.72	42,859.77	39,636.28	3,223.49
	29/07/2019	Writeback	0.00	0.00	3,526.24	0.00	11,577.96	0.00	0.00	0.00
	12/08/2019	Purchase	1,433.00	55,962.98	0.00	0.00	67,540.94	0.00	0.00	0.00
	31/03/2020	Revaluation	0.00	0.00	(31,961.50)	0.00	35,579.44	0.00	0.00	0.00
	30/04/2020	Revaluation	0.00	0.00	3,840.00	0.00	39,419.44	0.00	0.00	0.00
	31/05/2020	Revaluation	0.00	0.00	6,912.00	0.00	46,331.44	0.00	0.00	0.00
	16/06/2020	Disposal	(1,500.00)	(58,329.48)	0.00	0.00	(11,998.04)	63,391.41	58,329.48	5,061.93
	16/06/2020	Writeback	0.00	0.00	21,418.02	0.00	9,419.98	0.00	0.00	0.00
	30/06/2020	Revaluation	0.00	0.00	(9,419.98)	0.00	0.00	0.00	0.00	0.00
	<b>30/06/2020</b>		<b>0.00</b>	<b>(42,002.78)</b>	<b>(1,389.22)</b>	<b>0.00</b>	<b>0.00</b>	<b>106,251.18</b>	<b>97,965.76</b>	<b>8,285.42</b>
Woodside Petroleum Ltd										
	01/07/2019	Opening Balance	1,500.00	0.00	0.00	0.00	54,540.00	0.00	0.00	0.00
	28/07/2019	Revaluation	0.00	0.00	(3,030.00)	0.00	51,510.00	0.00	0.00	0.00
	31/03/2020	Revaluation	0.00	0.00	(26,235.00)	0.00	25,275.00	0.00	0.00	0.00

**Gale Family Superannuation Fund**  
**Market Movement Report**

As at 30 June 2020

Investment	Date	Description	Unrealised				Realised			Total
			Units	Accounting Cost Movement	Market Movement	Depreciation	Balance	Consideration	Accounting Cost Base	
	30/04/2020	Revaluation	0.00	0.00	4,545.00	0.00	29,820.00	0.00	0.00	0.00
	31/05/2020	Revaluation	0.00	0.00	2,505.00	0.00	32,325.00	0.00	0.00	0.00
	16/06/2020	Disposal	(1,500.00)	(51,736.52)	0.00	0.00	(19,411.52)	31,534.60	51,736.52	(20,201.92)
	16/06/2020	Writeback	0.00	0.00	17,731.52	0.00	(1,680.00)	0.00	0.00	0.00
	30/06/2020	Revaluation	0.00	0.00	1,680.00	0.00	0.00	0.00	0.00	0.00
	<b>30/06/2020</b>		<b>0.00</b>	<b>(51,736.52)</b>	<b>(2,803.48)</b>	<b>0.00</b>	<b>0.00</b>	<b>31,534.60</b>	<b>51,736.52</b>	<b>(20,201.92)</b>
Woolworths Group Limited										
	01/07/2019	Opening Balance	2,000.00	0.00	0.00	0.00	66,460.00	0.00	0.00	0.00
	28/07/2019	Revaluation	0.00	0.00	4,000.00	0.00	70,460.00	0.00	0.00	0.00
	29/07/2019	Disposal	(2,000.00)	(57,188.42)	0.00	0.00	13,271.58	68,940.90	57,188.42	11,752.48
	31/03/2020	Revaluation	0.00	0.00	16,705.45	0.00	29,977.03	0.00	0.00	0.00
	30/04/2020	Revaluation	0.00	0.00	(4,642.00)	0.00	25,335.03	0.00	0.00	0.00
	31/05/2020	Revaluation	0.00	0.00	(1,518.00)	0.00	23,817.03	0.00	0.00	0.00
	30/06/2020	Revaluation	0.00	0.00	(23,817.03)	0.00	0.00	0.00	0.00	0.00
	<b>30/06/2020</b>		<b>0.00</b>	<b>(57,188.42)</b>	<b>(9,271.58)</b>	<b>0.00</b>	<b>0.00</b>	<b>68,940.90</b>	<b>57,188.42</b>	<b>11,752.48</b>
<b>Total Market Movement</b>					<b>(6,477.29)</b>					<b>(35,955.51)</b>
										<b>(42,432.80)</b>

Gale Family Superannuation Fund

# Capital Gains Reconciliation Report

For The Period 01 July 2019 - 30 June 2020

	Total	Discounted	Indexed	Other	Notional
<b>Losses available to offset</b>					
Carried forward from prior losses	0.00				
Carried forward from prior losses - Collectables	0.00				
Current year capital losses	0.00				
Current year capital losses - Collectables	0.00				
<b>Total Losses Available</b>	<b>0.00</b>				
<b>Total Losses Available - Collectables</b>	<b>0.00</b>				
<b>Capital Gains</b>					
Capital gains from disposal of assets	0.00	0.00	0.00	0.00	0.00
Capital gains from disposal of assets - Collectables	0.00	0.00	0.00	0.00	0.00
Capital gains from trust distributions	0.00	0.00	0.00	0.00	0.00
<b>Capital Gains Before Losses applied</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Losses and discount applied</b>					
Losses applied	0.00	0.00	0.00	0.00	0.00
Losses applied - Collectables	0.00	0.00	0.00	0.00	0.00
Capital gains after losses applied	0.00	0.00	0.00	0.00	0.00
Capital gains after losses applied - Collectables	0.00	0.00	0.00	0.00	0.00
CGT Discount applied	0.00				
CGT Discount applied - Collectables	0.00				

Gale Family Superannuation Fund

# Capital Gains Reconciliation Report

For The Period 01 July 2019 - 30 June 2020

---

	Total	Discounted	Indexed	Other	Notional
<b>Net Capital Gain</b>					
Net capital gain	0.00				
Net capital gain - Collectables	0.00				
<b>Total Net Capital Gain (11A)</b>	<b>0.00</b>				
<b>Net Capital Losses Carried Forward to later income</b>					
Net Capital Losses Carried Forward to later income years	0.00				
Net Capital Losses Carried Forward to later income years - Collectables	0.00				
<b>Total Net Capital Losses Carried Forward to later income years (14V)</b>	<b>0.00</b>				

---

Note

Refer to Realised Gains Report for details of Disposals at a Security level

Refer to Distribution Reconciliation Report for Trust Distribution details at a Security level

---

# Gale Family Superannuation Fund

## Realised Capital Gains Report

For The Period 01 July 2019 - 30 June 2020

Investment		Accounting Treatment				Tax Treatment						
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
<b>Shares in Listed Companies (Australian)</b>												
Australia And New Zealand Banking Group Limited												
13/08/2018	16/06/2020	2,000.00	58,452.56	36,829.83	(21,622.73)	58,452.56	58,452.56	0.00	0.00	0.00	0.00	(21,622.73)
		<b>2,000.00</b>	<b>58,452.56</b>	<b>36,829.83</b>	<b>(21,622.73)</b>	<b>58,452.56</b>	<b>58,452.56</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(21,622.73)</b>
Coles Group Limited.												
01/08/2018	16/06/2020	1,150.00	16,518.42	18,151.32	1,632.91	16,518.42	16,518.42	0.00	0.00	1,632.91	0.00	0.00
04/06/2013	16/06/2020	50.00	562.75	789.19	226.44	562.75	562.75	0.00	0.00	226.44	0.00	0.00
		<b>1,200.00</b>	<b>17,081.17</b>	<b>18,940.51</b>	<b>1,859.35</b>	<b>17,081.17</b>	<b>17,081.17</b>	<b>0.00</b>	<b>0.00</b>	<b>1,859.35</b>	<b>0.00</b>	<b>0.00</b>
Crown Resorts Limited												
14/10/2014	16/06/2020	100.00	1,383.70	959.50	(424.20)	1,383.70	1,383.70	0.00	0.00	0.00	0.00	(424.20)
		<b>100.00</b>	<b>1,383.70</b>	<b>959.50</b>	<b>(424.20)</b>	<b>1,383.70</b>	<b>1,383.70</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(424.20)</b>
Origin Energy Limited												
10/07/2014	16/06/2020	1,200.00	17,440.68	6,805.38	(10,635.30)	17,440.68	17,440.68	0.00	0.00	0.00	0.00	(10,635.30)
04/11/2015	16/06/2020	686.00	2,744.00	3,890.41	1,146.41	2,744.00	2,744.00	0.00	0.00	1,146.41	0.00	0.00
		<b>1,886.00</b>	<b>20,184.68</b>	<b>10,695.79</b>	<b>(9,488.89)</b>	<b>20,184.68</b>	<b>20,184.68</b>	<b>0.00</b>	<b>0.00</b>	<b>1,146.41</b>	<b>0.00</b>	<b>(10,635.30)</b>
Perseus Mining Limited												
11/12/2019	16/06/2020	10,000.00	9,919.49	11,830.51	1,911.02	9,919.49	9,919.49	0.00	0.00	0.00	1,911.02	0.00
		<b>10,000.00</b>	<b>9,919.49</b>	<b>11,830.51</b>	<b>1,911.02</b>	<b>9,919.49</b>	<b>9,919.49</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1,911.02</b>	<b>0.00</b>
QBE Insurance Group Limited												
30/08/2018	16/06/2020	3,000.00	32,846.54	24,820.51	(8,026.03)	32,846.54	32,846.54	0.00	0.00	0.00	0.00	(8,026.03)



# Gale Family Superannuation Fund

## Realised Capital Gains Report

For The Period 01 July 2019 - 30 June 2020

Investment		Accounting Treatment				Tax Treatment						
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
<b>Shares in Listed Companies (Australian)</b>												
		<b>3,000.00</b>	<b>32,846.54</b>	<b>24,820.51</b>	<b>(8,026.03)</b>	<b>32,846.54</b>	<b>32,846.54</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(8,026.03)</b>
Wesfarmers Limited												
04/06/2013	29/07/2019	50.00	1,383.81	1,891.43	507.62	1,383.81	1,383.81	0.00	0.00	507.62	0.00	0.00
01/08/2018	29/07/2019	1,083.00	38,252.47	40,968.34	2,715.87	38,252.47	38,252.47	0.00	0.00	0.00	2,715.87	0.00
01/08/2018	16/06/2020	67.00	2,366.50	2,831.48	464.99	2,366.50	2,366.50	0.00	0.00	464.99	0.00	0.00
12/08/2019	16/06/2020	1,433.00	55,962.98	60,559.93	4,596.95	55,962.98	55,962.98	0.00	0.00	0.00	4,596.95	0.00
		<b>2,633.00</b>	<b>97,965.76</b>	<b>106,251.18</b>	<b>8,285.43</b>	<b>97,965.76</b>	<b>97,965.76</b>	<b>0.00</b>	<b>0.00</b>	<b>972.61</b>	<b>7,312.82</b>	<b>0.00</b>
Woodside Petroleum Ltd												
21/05/2018	16/06/2020	1,500.00	51,736.52	31,534.60	(20,201.92)	51,736.52	51,736.52	0.00	0.00	0.00	0.00	(20,201.92)
		<b>1,500.00</b>	<b>51,736.52</b>	<b>31,534.60</b>	<b>(20,201.92)</b>	<b>51,736.52</b>	<b>51,736.52</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(20,201.92)</b>
Woolworths Group Limited												
26/02/2019	29/07/2019	2,000.00	57,188.42	68,940.90	11,752.48	57,188.42	57,188.42	0.00	0.00	0.00	11,752.48	0.00
		<b>2,000.00</b>	<b>57,188.42</b>	<b>68,940.90</b>	<b>11,752.48</b>	<b>57,188.42</b>	<b>57,188.42</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>11,752.48</b>	<b>0.00</b>
		<b>24,319.00</b>	<b>346,758.84</b>	<b>310,803.33</b>	<b>(35,955.49)</b>	<b>346,758.84</b>	<b>346,758.84</b>	<b>0.00</b>	<b>0.00</b>	<b>3,978.37</b>	<b>20,976.32</b>	<b>(60,910.18)</b>
		<b>24,319.00</b>	<b>346,758.84</b>	<b>310,803.33</b>	<b>(35,955.49)</b>	<b>346,758.84</b>	<b>346,758.84</b>	<b>0.00</b>	<b>0.00</b>	<b>3,978.37</b>	<b>20,976.32</b>	<b>(60,910.18)</b>





**Sequoia Direct Pty Ltd**  
 ABN 52 614 536 917 CAR No. 1247917 of:  
 Sequoia Asset Management Pty Ltd  
 AFSI No. 341506 ABN 70 135 907 550  
 Level 7, 7-15 Macquarie Place Sydney NSW 2000  
 Phone: 1300 363 766  
 Website: www.sequoiadirect.com.au

**Buy**  
 CONFIRMATION

THIS CONFIRMATION  
 IS A TAX INVOICE

**Mailing Address:**  
 MR WAYNE GALE &  
 MRS MARGARET ANN GALE  
 27 YALDARA STREET  
 CARSELDINE QLD  
 AUSTRALIA 4034

Buy Confirmation Details	
<b>Account No:</b>	D1085491
<b>Transaction No:</b>	59087
<b>Transaction Date:</b>	08/08/2019
<b>As At Date:</b>	
<b>Advisor:</b>	SEQUOIA DIRECT ONLINE
<b>Settlement Date:</b>	12/08/2019

<b>This Day:</b>	We have bought for you	<b>Market:</b>	ASX or CHI-X
<b>Company:</b>	WESFARMERS LIMITED	<b>Market Code:</b>	WES
<b>Security:</b>	ORDINARY FULLY PAID	<b>ISIN:</b>	AU000000WES1

Quantity	Price	Consideration
1,433	39.020000	\$55,915.66
1,433	39.020000	\$55,915.66
	<b>Brokerage</b>	\$43.02
	<b>Misc Fees &amp; Charges</b>	\$0.00
	<b>Application Money</b>	\$0.00
	<b>Total GST Payable</b>	\$4.30
<b>Total Amount Payable: (AUD)</b>		<b>\$55,962.98</b>

Confirmation Conditions
<b>Order:</b> Complete Order
<b>Crossed:</b>
<b>Condition:</b>
<b>Basis of Movement:</b>

Message
This trade was executed and cleared by Morrison Securities Pty Ltd AFSL No. 241737 ABN 50 001 430 342

Confirmation Comment

Registration Details
MR WAYNE GALE MRS MARGARET ANN GALE <GALE FAMILY S/F A/C> 27 YALDARA STREET CARSELDINE QLD 4034

Settlement Instructions
Clearing Participant: Morrison Securities Pty Ltd AFSL No. 241737 ABN 50 001 430 342 Level 7, 7-15 Macquarie Place Sydney NSW 2001 Participant of ASX Group
Settlement PID: 01089
 Biller Code: 18218
Reference: 00010854917

This confirmation is issued by Morrison Securities Pty Ltd (ABN 50 001 430 342 AFSL 241737), subject to the operating rules, procedures, directions, decisions and requirements of ASX Ltd, the ASIC Market Integrity Rules (Securities Markets) 2017, ASX Clear Pty Ltd and ASX Settlement Pty Ltd, the customs and usages of ASX, and the correction of errors and omissions.



## Portfolio Valuation

NAME: MR WAYNE GALE &  
 MRS MARGARET ANN GALE  
 ADDRESS: <GALE FAMILY S/F A/C>  
 27 YALDARA STREET  
 CARSELDINE QLD 4034

DATE : 25 February 2021  
 ACCOUNT : D1085491(S)  
 BRANCH : DO SEQUOIA DIRECT PTY LTD  
 ADVISOR : STD SEQUOIA DIRECT ONLINE  
 CURRENCY : AU

As At:30-Jun-2020

### Cash Accounts

INSTITUTION	ACCOUNT NAME	TYPES	ACCOUNT TYPE	BALANCE	% OF P/FOL
MBLA	WAYNE GALE & MARGARET ANN GALE ATF GALE FAMILY SUPERANNUATION FUND	Debit, Credit	Money Market	\$ 540,429.41	100.00
<b>TOTALS</b>				<b>\$ 540,429.41</b>	<b>100.00</b>



**Sequoia Direct Pty Ltd**  
ABN 52 614 536 917 CAR No. 1247917 of:  
Sequoia Asset Management Pty Ltd  
AFSL No. 341506 ABN 70 135 907 550  
Level 7, 7-15 Macquarie Place Sydney NSW 2000  
Phone: 1300 363 766  
Website: www.sequoiadirect.com.au

**Sell**  
CONFIRMATION

THIS CONFIRMATION  
IS A TAX INVOICE

**Mailing Address:**  
MR WAYNE GALE &  
MRS MARGARET ANN GALE  
27 YALDARA STREET  
CARSELDINE QLD  
AUSTRALIA 4034

#### Sell Confirmation Details

**Account No:** D1085491  
**Transaction No:** 143465  
**Transaction Date:** 12/06/2020  
**As At Date:**  
**Advisor:** SEQUOIA DIRECT ONLINE  
**Settlement Date:** 16/06/2020

**This Day:** We have sold for you  
**Company:** CROWN RESORTS LIMITED  
**Security:** ORDINARY FULLY PAID

**Market:** ASX or CHI-X  
**Market Code:** CWN  
**ISIN:** AU000000CWN6

Quantity	Price	Consideration
100	9.740000	\$974.00
100	9.740000	\$974.00
	<b>Brokerage</b>	\$13.18
	<b>Misc Fees &amp; Charges</b>	\$0.00
	<b>Application Money</b>	\$0.00
	<b>Total GST Payable</b>	\$1.32
<b>Total Amount Payable: (AUD)</b>		<b>\$959.50</b>

#### Confirmation Conditions

**Order:**  
Complete Order

**Crossed:**

**Condition:**

**Basis of Movement:**

#### Message

This trade was executed and cleared by Morrison Securities Pty Ltd  
AFSL No. 241737 ABN 50 001 430 342

#### Confirmation Comment

#### Registration Details

MR WAYNE GALE  
MRS MARGARET ANN GALE  
<GALE FAMILY S/F A/C>  
27 YALDARA STREET  
CARSELDINE QLD 4034

#### Settlement Instructions

Clearing Participant:  
Morrison Securities Pty Ltd  
AFSL No. 241737 ABN 50 001 430 342  
Level 7, 7-15 Macquarie Place Sydney NSW 2001  
Market Participant of ASX Ltd and Chi-X Australia Pty Ltd  
Settlement PID: 01089

This confirmation is issued by Morrison Securities Pty Ltd (ABN 50 001 430 342, AFSL 241737) and is subject to the directions, decisions and requirements of the Operator (i.e. ASX Ltd or Chi-X Australia Pty Ltd) of the Market on which your transaction(s) were executed; the ASIC Market Integrity Rules (Securities Markets) 2017; the Operating Rules of the Market concerned, the Clearing Rules of ASX Clear Pty Ltd and the Settlement Rules of ASX Settlement Pty Ltd; the customs and usages of the Market concerned; and the correction of errors and omissions.



**Sequoia Direct Pty Ltd**  
ABN 52 614 536 917 CAR No. 1247917 of:  
Sequoia Asset Management Pty Ltd  
AFSI No. 341506 ABN 70 135 907 550  
Level 7, 7-15 Macquarie Place Sydney NSW 2000  
Phone: 1300 363 766  
Website: www.sequoiadirect.com.au

**Sell**  
CONFIRMATION

THIS CONFIRMATION  
IS A TAX INVOICE

**Mailing Address:**  
MR WAYNE GALE &  
MRS MARGARET ANN GALE  
27 YALDARA STREET  
CARSELDINE QLD  
AUSTRALIA 4034

Sell Confirmation Details	
<b>Account No:</b>	D1085491
<b>Transaction No:</b>	143601
<b>Transaction Date:</b>	12/06/2020
<b>As At Date:</b>	
<b>Advisor:</b>	SEQUOIA DIRECT ONLINE
<b>Settlement Date:</b>	16/06/2020

<b>This Day:</b> We have sold for you	<b>Market:</b> ASX or CHI-X
<b>Company:</b> PERSEUS MINING LIMITED	<b>Market Code:</b> PRU
<b>Security:</b> ORDINARY FULLY PAID	<b>ISIN:</b> AU000000PRU3

Quantity	Price	Consideration
10,000	1.185000	\$11,850.00
10,000	1.185000	\$11,850.00
	<b>Brokerage</b>	\$17.72
	<b>Misc Fees &amp; Charges</b>	\$0.00
	<b>Application Money</b>	\$0.00
	<b>Total GST Payable</b>	\$1.77
<b>Total Amount Payable: (AUD)</b>		<b>\$11,830.51</b>

Confirmation Conditions
<b>Order:</b> Complete Order
<b>Crossed:</b>
<b>Condition:</b>
<b>Basis of Movement:</b>

Message
This trade was executed and cleared by Morrison Securities Pty Ltd AFSL No. 241737 ABN 50 001 430 342

Confirmation Comment

Registration Details
MR WAYNE GALE MRS MARGARET ANN GALE <GALE FAMILY S/F A/C> 27 YALDARA STREET CARSELDINE QLD 4034

Settlement Instructions
Clearing Participant: Morrison Securities Pty Ltd AFSL No. 241737 ABN 50 001 430 342 Level 7, 7-15 Macquarie Place Sydney NSW 2001 Market Participant of ASX Ltd and Chi-X Australia Pty Ltd Settlement PID: 01089

This confirmation is issued by Morrison Securities Pty Ltd (ABN 50 001 430 342, AFSL 241737) and is subject to the directions, decisions and requirements of the Operator (i.e. ASX Ltd or Chi-X Australia Pty Ltd) of the Market on which your transaction(s) were executed; the ASIC Market Integrity Rules (Securities Markets) 2017; the Operating Rules of the Market concerned, the Clearing Rules of ASX Clear Pty Ltd and the Settlement Rules of ASX Settlement Pty Ltd; the customs and usages of the Market concerned; and the correction of errors and omissions.



**Sequoia Direct Pty Ltd**  
ABN 52 614 536 917 CAR No. 1247917 of:  
Sequoia Asset Management Pty Ltd  
AFSL No. 341506 ABN 70 135 907 550  
Level 7, 7-15 Macquarie Place Sydney NSW 2000  
Phone: 1300 363 766  
Website: www.sequoiadirect.com.au

**Sell**  
CONFIRMATION

THIS CONFIRMATION  
IS A TAX INVOICE

**Mailing Address:**  
MR WAYNE GALE &  
MRS MARGARET ANN GALE  
27 YALDARA STREET  
CARSELDINE QLD  
AUSTRALIA 4034

**Sell Confirmation Details**

**Account No:** D1085491  
**Transaction No:** 56501  
**Transaction Date:** 26/07/2019  
**As At Date:** 25/07/2019  
**Advisor:** SEQUOIA DIRECT ONLINE  
**Settlement Date:** 29/07/2019

**This Day:** We have sold for you  
**Company:** WESFARMERS LIMITED  
**Security:** ORDINARY FULLY PAID

**Market:** ASX or CHI-X  
**Market Code:** WES  
**ISIN:** AU000000WES1

Quantity	Price	Consideration
1,133	37.860000	\$42,895.38
1,133	37.860000	\$42,895.38
	<b>Brokerage</b>	\$32.37
	<b>Misc Fees &amp; Charges</b>	\$0.00
	<b>Application Money</b>	\$0.00
	<b>Total GST Payable</b>	\$3.24
<b>Total Amount Payable: (AUD)</b>		<b>\$42,859.77</b>

**Confirmation Conditions**

**Order:**  
Complete Order

**Crossed:**

**Condition:**

**Basis of Movement:**

**Message**

This trade was executed and cleared by Morrison Securities Pty Ltd  
AFSL No. 241737 ABN 50 001 430 342

**Confirmation Comment**

**Registration Details**

MR WAYNE GALE  
MRS MARGARET ANN GALE  
<GALE FAMILY S/F A/C>  
27 YALDARA STREET  
CARSELDINE QLD 4034

**Settlement Instructions**

Clearing Participant:  
Morrison Securities Pty Ltd  
AFSL No. 241737 ABN 50 001 430 342  
Level 7, 7-15 Macquarie Place Sydney NSW 2001  
Participant of ASX Group

Settlement PID: 01089



Billor Code: 18218

Reference: 00010854917

This confirmation is issued by Morrison Securities Pty Ltd (ABN 50 001 430 342 AFSL 241737), subject to the operating rules, procedures, directions, decisions and requirements of ASX Ltd, the ASIC Market Integrity Rules (Securities Markets) 2017, ASX Clear Pty Ltd and ASX Settlement Pty Ltd, the customs and usages of ASX, and the correction of errors and omissions.



**Sequoia Direct Pty Ltd**  
ABN 52 614 536 917 CAR No. 1247917 of:  
Sequoia Asset Management Pty Ltd  
AFSI No. 341506 ABN 70 135 907 550  
Level 7, 7-15 Macquarie Place Sydney NSW 2000  
Phone: 1300 363 766  
Website: www.sequoiadirect.com.au

**Sell**  
CONFIRMATION

THIS CONFIRMATION  
IS A TAX INVOICE

**Mailing Address:**  
MR WAYNE GALE &  
MRS MARGARET ANN GALE  
27 YALDARA STREET  
CARSELDINE QLD  
AUSTRALIA 4034

Sell Confirmation Details	
<b>Account No:</b>	D1085491
<b>Transaction No:</b>	143585
<b>Transaction Date:</b>	12/06/2020
<b>As At Date:</b>	
<b>Advisor:</b>	SEQUOIA DIRECT ONLINE
<b>Settlement Date:</b>	16/06/2020

<b>This Day:</b> We have sold for you	<b>Market:</b> ASX or CHI-X
<b>Company:</b> COLES GROUP LIMITED.	<b>Market Code:</b> COL
<b>Security:</b> ORDINARY FULLY PAID	<b>ISIN:</b> AU0000030678

Quantity	Price	Consideration
1,200	15.800000	\$18,960.00
1,200	15.800000	\$18,960.00
	<b>Brokerage</b>	\$17.72
	<b>Misc Fees &amp; Charges</b>	\$0.00
	<b>Application Money</b>	\$0.00
	<b>Total GST Payable</b>	\$1.77
<b>Total Amount Payable: (AUD)</b>		<b>\$18,940.51</b>

Confirmation Conditions
<b>Order:</b> Complete Order
<b>Crossed:</b>
<b>Condition:</b>
<b>Basis of Movement:</b>

Message
This trade was executed and cleared by Morrison Securities Pty Ltd AFSL No. 241737 ABN 50 001 430 342

Confirmation Comment
----------------------

Registration Details
MR WAYNE GALE MRS MARGARET ANN GALE <GALE FAMILY S/F A/C> 27 YALDARA STREET CARSELDINE QLD 4034

Settlement Instructions
Clearing Participant: Morrison Securities Pty Ltd AFSL No. 241737 ABN 50 001 430 342 Level 7, 7-15 Macquarie Place Sydney NSW 2001 Market Participant of ASX Ltd and Chi-X Australia Pty Ltd Settlement PID: 01089

This confirmation is issued by Morrison Securities Pty Ltd (ABN 50 001 430 342, AFSL 241737) and is subject to the directions, decisions and requirements of the Operator (i.e. ASX Ltd or Chi-X Australia Pty Ltd) of the Market on which your transaction(s) were executed; the ASIC Market Integrity Rules (Securities Markets) 2017; the Operating Rules of the Market concerned, the Clearing Rules of ASX Clear Pty Ltd and the Settlement Rules of ASX Settlement Pty Ltd; the customs and usages of the Market concerned; and the correction of errors and omissions.





**Sequoia Direct Pty Ltd**  
ABN 52 614 536 917 CAR No. 1247917 of:  
Sequoia Asset Management Pty Ltd  
AFSI No. 341506 ABN 70 135 907 550  
Level 7, 7-15 Macquarie Place Sydney NSW 2000  
Phone: 1300 363 766  
Website: www.sequoiadirect.com.au

**Sell**  
CONFIRMATION

THIS CONFIRMATION  
IS A TAX INVOICE

**Mailing Address:**  
MR WAYNE GALE &  
MRS MARGARET ANN GALE  
27 YALDARA STREET  
CARSELDINE QLD  
AUSTRALIA 4034

**Sell Confirmation Details**

**Account No:** D1085491  
**Transaction No:** 50353  
**Transaction Date:** 28/06/2019  
**As At Date:** 27/06/2019  
**Advisor:** SEQUOIA DIRECT ONLINE  
**Settlement Date:** 01/07/2019

**This Day:** We have sold for you  
**Company:** TELSTRA CORPORATION LIMITED.  
**Security:** ORDINARY FULLY PAID

**Market:** ASX or CHI-X  
**Market Code:** TLS  
**ISIN:** AU000000TLS2

Quantity	Price	Consideration
14,000	3.680000	\$51,520.00
14,000	3.680000	\$51,520.00
	<b>Brokerage</b>	\$39.43
	<b>Misc Fees &amp; Charges</b>	\$0.00
	<b>Application Money</b>	\$0.00
	<b>Total GST Payable</b>	\$3.94
<b>Total Amount Payable: (AUD)</b>		<b>\$51,476.63</b>

**Confirmation Conditions**

**Order:**  
Complete Order

**Crossed:**

**Condition:**

**Basis of Movement:**

**Message**

This trade was executed and cleared by Morrison Securities Pty Ltd  
AFSL No. 241737 ABN 50 001 430 342

**Confirmation Comment**

**Registration Details**

MR WAYNE GALE  
MRS MARGARET ANN GALE  
<GALE FAMILY S/F A/C>  
27 YALDARA STREET  
CARSELDINE QLD 4034

**Settlement Instructions**

Clearing Participant:  
Morrison Securities Pty Ltd  
AFSL No. 241737 ABN 50 001 430 342  
Level 7, 7-15 Macquarie Place Sydney NSW 2001  
Participant of ASX Group

Settlement PID: 01089



Billor Code: 18218

Reference: 00010854917

This confirmation is issued by Morrison Securities Pty Ltd (ABN 50 001 430 342 AFSL 241737), subject to the operating rules, procedures, directions, decisions and requirements of ASX Ltd, the ASIC Market Integrity Rules (Securities Markets) 2017, ASX Clear Pty Ltd and ASX Settlement Pty Ltd, the customs and usages of ASX, and the correction of errors and omissions.



**Sequoia Direct Pty Ltd**  
ABN 52 614 536 917 CAR No. 1247917 of:  
Sequoia Asset Management Pty Ltd  
AFSI No. 341506 ABN 70 135 907 550  
Level 7, 7-15 Macquarie Place Sydney NSW 2000  
Phone: 1300 363 766  
Website: www.sequoiadirect.com.au

**Sell**  
CONFIRMATION

THIS CONFIRMATION  
IS A TAX INVOICE

**Mailing Address:**  
MR WAYNE GALE &  
MRS MARGARET ANN GALE  
27 YALDARA STREET  
CARSELDINE QLD  
AUSTRALIA 4034

#### Sell Confirmation Details

**Account No:** D1085491  
**Transaction No:** 143596  
**Transaction Date:** 12/06/2020  
**As At Date:**  
**Advisor:** SEQUOIA DIRECT ONLINE  
**Settlement Date:** 16/06/2020

**This Day:** We have sold for you  
**Company:** WESFARMERS LIMITED  
**Security:** ORDINARY FULLY PAID

**Market:** ASX or CHI-X  
**Market Code:** WES  
**ISIN:** AU000000WES1

Quantity	Price	Consideration
169	42.310000	\$7,150.39
713	42.300000	\$30,159.90
618	42.290000	\$26,135.22
1,500	42.297000	\$63,445.51
	<b>Brokerage</b>	\$49.18
	<b>Misc Fees &amp; Charges</b>	\$0.00
	<b>Application Money</b>	\$0.00
	<b>Total GST Payable</b>	\$4.92
<b>Total Amount Payable: (AUD)</b>		<b>\$63,391.41</b>

#### Confirmation Conditions

**Order:**  
Complete Order

**Crossed:**

**Condition:**

**Basis of Movement:**

#### Message

This trade was executed and cleared by Morrison Securities Pty Ltd  
AFSL No. 241737 ABN 50 001 430 342

#### Confirmation Comment

#### Registration Details

MR WAYNE GALE  
MRS MARGARET ANN GALE  
<GALE FAMILY S/F A/C>  
27 YALDARA STREET  
CARSELDINE QLD 4034

#### Settlement Instructions

Clearing Participant:  
Morrison Securities Pty Ltd  
AFSL No. 241737 ABN 50 001 430 342  
Level 7, 7-15 Macquarie Place Sydney NSW 2001  
Market Participant of ASX Ltd and Chi-X Australia Pty Ltd  
Settlement PID: 01089

This confirmation is issued by Morrison Securities Pty Ltd (ABN 50 001 430 342, AFSL 241737) and is subject to the directions, decisions and requirements of the Operator (i.e. ASX Ltd or Chi-X Australia Pty Ltd) of the Market on which your transaction(s) were executed; the ASIC Market Integrity Rules (Securities Markets) 2017; the Operating Rules of the Market concerned, the Clearing Rules of ASX Clear Pty Ltd and the Settlement Rules of ASX Settlement Pty Ltd; the customs and usages of the Market concerned; and the correction of errors and omissions.



**Sequoia Direct Pty Ltd**  
ABN 52 614 536 917 CAR No. 1247917 of:  
Sequoia Asset Management Pty Ltd  
AFSL No. 341506 ABN 70 135 907 550  
Level 7, 7-15 Macquarie Place Sydney NSW 2000  
Phone: 1300 363 766  
Website: www.sequoiadirect.com.au

**Sell**  
CONFIRMATION

THIS CONFIRMATION  
IS A TAX INVOICE

**Mailing Address:**  
MR WAYNE GALE &  
MRS MARGARET ANN GALE  
27 YALDARA STREET  
CARSELDINE QLD  
AUSTRALIA 4034

#### Sell Confirmation Details

**Account No:** D1085491  
**Transaction No:** 143562  
**Transaction Date:** 12/06/2020  
**As At Date:**  
**Advisor:** SEQUOIA DIRECT ONLINE  
**Settlement Date:** 16/06/2020

**This Day:** We have sold for you  
**Company:** WOODSIDE PETROLEUM LTD  
**Security:** ORDINARY FULLY PAID

**Market:** ASX or CHI-X  
**Market Code:** WPL  
**ISIN:** AU000000WPL2

Quantity	Price	Consideration
1,500	21.040000	\$31,560.00
1,500	21.040000	\$31,560.00
	<b>Brokerage</b>	\$23.09
	<b>Misc Fees &amp; Charges</b>	\$0.00
	<b>Application Money</b>	\$0.00
	<b>Total GST Payable</b>	\$2.31
<b>Total Amount Payable: (AUD)</b>		<b>\$31,534.60</b>

#### Confirmation Conditions

**Order:**  
Complete Order

**Crossed:**

**Condition:**

**Basis of Movement:**

#### Message

This trade was executed and cleared by Morrison Securities Pty Ltd  
AFSL No. 241737 ABN 50 001 430 342

#### Confirmation Comment

#### Registration Details

MR WAYNE GALE  
MRS MARGARET ANN GALE  
<GALE FAMILY S/F A/C>  
27 YALDARA STREET  
CARSELDINE QLD 4034

#### Settlement Instructions

Clearing Participant:  
Morrison Securities Pty Ltd  
AFSL No. 241737 ABN 50 001 430 342  
Level 7, 7-15 Macquarie Place Sydney NSW 2001  
Market Participant of ASX Ltd and Chi-X Australia Pty Ltd  
Settlement PID: 01089

This confirmation is issued by Morrison Securities Pty Ltd (ABN 50 001 430 342, AFSL 241737) and is subject to the directions, decisions and requirements of the Operator (i.e. ASX Ltd or Chi-X Australia Pty Ltd) of the Market on which your transaction(s) were executed; the ASIC Market Integrity Rules (Securities Markets) 2017; the Operating Rules of the Market concerned, the Clearing Rules of ASX Clear Pty Ltd and the Settlement Rules of ASX Settlement Pty Ltd; the customs and usages of the Market concerned; and the correction of errors and omissions.



**Sequoia Direct Pty Ltd**  
ABN 52 614 536 917 CAR No. 1247917 of:  
Sequoia Asset Management Pty Ltd  
AFSL No. 341506 ABN 70 135 907 550  
Level 7, 7-15 Macquarie Place Sydney NSW 2000  
Phone: 1300 363 766  
Website: www.sequoiadirect.com.au

**Sell**  
CONFIRMATION

THIS CONFIRMATION  
IS A TAX INVOICE

**Mailing Address:**  
MR WAYNE GALE &  
MRS MARGARET ANN GALE  
27 YALDARA STREET  
CARSELDINE QLD  
AUSTRALIA 4034

#### Sell Confirmation Details

**Account No:** D1085491  
**Transaction No:** 143481  
**Transaction Date:** 12/06/2020  
**As At Date:**  
**Advisor:** SEQUOIA DIRECT ONLINE  
**Settlement Date:** 16/06/2020

**This Day:** We have sold for you  
**Company:** ORIGIN ENERGY LIMITED  
**Security:** ORDINARY FULLY PAID

**Market:** ASX or CHI-X  
**Market Code:** ORG  
**ISIN:** AU000000ORG5

Quantity	Price	Consideration
559	5.685000	\$3,177.92
1,327	5.680000	\$7,537.36
1,886	5.681500	\$10,715.28
	<b>Brokerage</b>	\$17.72
	<b>Misc Fees &amp; Charges</b>	\$0.00
	<b>Application Money</b>	\$0.00
	<b>Total GST Payable</b>	\$1.77
<b>Total Amount Payable: (AUD)</b>		<b>\$10,695.79</b>

#### Confirmation Conditions

**Order:**  
Complete Order

**Crossed:**

**Condition:**

**Basis of Movement:**

#### Message

This trade was executed and cleared by Morrison Securities Pty Ltd  
AFSL No. 241737 ABN 50 001 430 342

#### Confirmation Comment

#### Registration Details

MR WAYNE GALE  
MRS MARGARET ANN GALE  
<GALE FAMILY S/F A/C>  
27 YALDARA STREET  
CARSELDINE QLD 4034

#### Settlement Instructions

Clearing Participant:  
Morrison Securities Pty Ltd  
AFSL No. 241737 ABN 50 001 430 342  
Level 7, 7-15 Macquarie Place Sydney NSW 2001  
Market Participant of ASX Ltd and Chi-X Australia Pty Ltd  
Settlement PID: 01089

This confirmation is issued by Morrison Securities Pty Ltd (ABN 50 001 430 342, AFSL 241737) and is subject to the directions, decisions and requirements of the Operator (i.e. ASX Ltd or Chi-X Australia Pty Ltd) of the Market on which your transaction(s) were executed; the ASIC Market Integrity Rules (Securities Markets) 2017; the Operating Rules of the Market concerned, the Clearing Rules of ASX Clear Pty Ltd and the Settlement Rules of ASX Settlement Pty Ltd; the customs and usages of the Market concerned; and the correction of errors and omissions.



**Sequoia Direct Pty Ltd**  
ABN 52 614 536 917 CAR No. 1247917 of:  
Sequoia Asset Management Pty Ltd  
AFSL No. 341506 ABN 70 135 907 550  
Level 7, 7-15 Macquarie Place Sydney NSW 2000  
Phone: 1300 363 766  
Website: www.sequoiadirect.com.au

**Sell**  
CONFIRMATION

THIS CONFIRMATION  
IS A TAX INVOICE

**Mailing Address:**  
MR WAYNE GALE &  
MRS MARGARET ANN GALE  
27 YALDARA STREET  
CARSELDINE QLD  
AUSTRALIA 4034

#### Sell Confirmation Details

**Account No:** D1085491  
**Transaction No:** 143447  
**Transaction Date:** 12/06/2020  
**As At Date:**  
**Advisor:** SEQUOIA DIRECT ONLINE  
**Settlement Date:** 16/06/2020

<b>This Day:</b> We have sold for you	<b>Market:</b> ASX or CHI-X
<b>Company:</b> AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED	<b>Market Code:</b> ANZ
<b>Security:</b> ORDINARY FULLY PAID	<b>ISIN:</b> AU000000ANZ3

Quantity	Price	Consideration
2,000	18.430000	\$36,860.00
2,000	18.430000	\$36,860.00
	<b>Brokerage</b>	\$27.43
	<b>Misc Fees &amp; Charges</b>	\$0.00
	<b>Application Money</b>	\$0.00
	<b>Total GST Payable</b>	\$2.74
<b>Total Amount Payable: (AUD)</b>		<b>\$36,829.83</b>

#### Confirmation Conditions

**Order:**  
Complete Order

**Crossed:**

**Condition:**

**Basis of Movement:**

#### Message

This trade was executed and cleared by Morrison Securities Pty Ltd  
AFSL No. 241737 ABN 50 001 430 342

#### Confirmation Comment

#### Registration Details

MR WAYNE GALE  
MRS MARGARET ANN GALE  
<GALE FAMILY S/F A/C>  
27 YALDARA STREET  
CARSELDINE QLD 4034

#### Settlement Instructions

Clearing Participant:  
Morrison Securities Pty Ltd  
AFSL No. 241737 ABN 50 001 430 342  
Level 7, 7-15 Macquarie Place Sydney NSW 2001  
Market Participant of ASX Ltd and Chi-X Australia Pty Ltd  
Settlement PID: 01089

This confirmation is issued by Morrison Securities Pty Ltd (ABN 50 001 430 342, AFSL 241737) and is subject to the directions, decisions and requirements of the Operator (i.e. ASX Ltd or Chi-X Australia Pty Ltd) of the Market on which your transaction(s) were executed; the ASIC Market Integrity Rules (Securities Markets) 2017; the Operating Rules of the Market concerned, the Clearing Rules of ASX Clear Pty Ltd and the Settlement Rules of ASX Settlement Pty Ltd; the customs and usages of the Market concerned; and the correction of errors and omissions.



**Sequoia Direct Pty Ltd**  
 ABN 52 614 536 917 CAR No. 1247917 of:  
 Sequoia Asset Management Pty Ltd  
 AFSI No. 341506 ABN 70 135 907 550  
 Level 7, 7-15 Macquarie Place Sydney NSW 2000  
 Phone: 1300 363 766  
 Website: www.sequoiadirect.com.au

**Sell**  
 CONFIRMATION

THIS CONFIRMATION  
 IS A TAX INVOICE

**Mailing Address:**  
 MR WAYNE GALE &  
 MRS MARGARET ANN GALE  
 27 YALDARA STREET  
 CARSELDINE QLD  
 AUSTRALIA 4034

Sell Confirmation Details	
<b>Account No:</b>	D1085491
<b>Transaction No:</b>	56502
<b>Transaction Date:</b>	26/07/2019
<b>As At Date:</b>	25/07/2019
<b>Advisor:</b>	SEQUOIA DIRECT ONLINE
<b>Settlement Date:</b>	29/07/2019

<b>This Day:</b> We have sold for you	<b>Market:</b> ASX or CHI-X
<b>Company:</b> WOOLWORTHS GROUP LIMITED	<b>Market Code:</b> WOW
<b>Security:</b> ORDINARY FULLY PAID	<b>ISIN:</b> AU000000WOW2

Quantity	Price	Consideration
2,000	34.500000	\$69,000.00
2,000	34.500000	\$69,000.00
	<b>Brokerage</b>	\$53.73
	<b>Misc Fees &amp; Charges</b>	\$0.00
	<b>Application Money</b>	\$0.00
	<b>Total GST Payable</b>	\$5.37
<b>Total Amount Payable: (AUD)</b>		<b>\$68,940.90</b>

Confirmation Conditions
<b>Order:</b> Complete Order
<b>Crossed:</b>
<b>Condition:</b>
<b>Basis of Movement:</b>

Message
This trade was executed and cleared by Morrison Securities Pty Ltd AFSL No. 241737 ABN 50 001 430 342

Confirmation Comment

Registration Details
MR WAYNE GALE MRS MARGARET ANN GALE <GALE FAMILY S/F A/C> 27 YALDARA STREET CARSELDINE QLD 4034

Settlement Instructions
Clearing Participant: Morrison Securities Pty Ltd AFSL No. 241737 ABN 50 001 430 342 Level 7, 7-15 Macquarie Place Sydney NSW 2001 Participant of ASX Group
Settlement PID: 01089
 Biller Code: 18218
Reference: 00010854917

This confirmation is issued by Morrison Securities Pty Ltd (ABN 50 001 430 342 AFSL 241737), subject to the operating rules, procedures, directions, decisions and requirements of ASX Ltd, the ASIC Market Integrity Rules (Securities Markets) 2017, ASX Clear Pty Ltd and ASX Settlement Pty Ltd, the customs and usages of ASX, and the correction of errors and omissions.



**Sequoia Direct Pty Ltd**  
ABN 52 614 536 917 CAR No. 1247917 of:  
Sequoia Asset Management Pty Ltd  
AFSL No. 341506 ABN 70 135 907 550  
Level 7, 7-15 Macquarie Place Sydney NSW 2000  
Phone: 1300 363 766  
Website: www.sequoiadirect.com.au

**Sell**  
CONFIRMATION

THIS CONFIRMATION  
IS A TAX INVOICE

**Mailing Address:**  
MR WAYNE GALE &  
MRS MARGARET ANN GALE  
27 YALDARA STREET  
CARSELDINE QLD  
AUSTRALIA 4034

#### Sell Confirmation Details

**Account No:** D1085491  
**Transaction No:** 143503  
**Transaction Date:** 12/06/2020  
**As At Date:**  
**Advisor:** SEQUOIA DIRECT ONLINE  
**Settlement Date:** 16/06/2020

**This Day:** We have sold for you  
**Company:** QBE INSURANCE GROUP LIMITED  
**Security:** ORDINARY FULLY PAID

**Market:** ASX or CHI-X  
**Market Code:** QBE  
**ISIN:** AU000000QBE9

Quantity	Price	Consideration
3,000	8.280000	\$24,840.00
3,000	8.280000	\$24,840.00
	<b>Brokerage</b>	\$17.72
	<b>Misc Fees &amp; Charges</b>	\$0.00
	<b>Application Money</b>	\$0.00
	<b>Total GST Payable</b>	\$1.77
<b>Total Amount Payable: (AUD)</b>		<b>\$24,820.51</b>

#### Confirmation Conditions

**Order:**  
Complete Order

**Crossed:**

**Condition:**

**Basis of Movement:**

#### Message

This trade was executed and cleared by Morrison Securities Pty Ltd  
AFSL No. 241737 ABN 50 001 430 342

#### Confirmation Comment

#### Registration Details

MR WAYNE GALE  
MRS MARGARET ANN GALE  
<GALE FAMILY S/F A/C>  
27 YALDARA STREET  
CARSELDINE QLD 4034

#### Settlement Instructions

Clearing Participant:  
Morrison Securities Pty Ltd  
AFSL No. 241737 ABN 50 001 430 342  
Level 7, 7-15 Macquarie Place Sydney NSW 2001  
Market Participant of ASX Ltd and Chi-X Australia Pty Ltd  
Settlement PID: 01089

This confirmation is issued by Morrison Securities Pty Ltd (ABN 50 001 430 342, AFSL 241737) and is subject to the directions, decisions and requirements of the Operator (i.e. ASX Ltd or Chi-X Australia Pty Ltd) of the Market on which your transaction(s) were executed; the ASIC Market Integrity Rules (Securities Markets) 2017; the Operating Rules of the Market concerned, the Clearing Rules of ASX Clear Pty Ltd and the Settlement Rules of ASX Settlement Pty Ltd; the customs and usages of the Market concerned; and the correction of errors and omissions.

# 25000 - Interest Received

2020 Financial Year

Preparer John Moroney

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
GALEATOINT	ATO Interest		(\$0.52)	100%
Westpac Acc:34-8642	Westpac Acc:34-8642	(\$0.01)	(\$0.12)	(91.67)%
ETO Margin Account	ETO Margin Account		(\$9.57)	100%
Westpac Acc: 34-8634	Westpac Acc: 34-8634	(\$44.04)	(\$358.44)	(87.71)%
MBL962279501	Macquarie A/c 962279501	(\$1,873.24)	(\$2,552.57)	(26.61)%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		(\$1,917.29)	(\$2,921.22)	

## Supporting Documents

- Interest Reconciliation Report [Report](#)
- Westpac Savings acc 348634.pdf
- Macq CMA 9501.pdf
- Westpac DIY Working acc 348642.pdf

## Standard Checklist

- Attach Interest Reconciliation Report
- Ensure all interest has been recorded from Bank Statements
- Review Statements to ensure all TFN withheld has been input



# Gale Family Superannuation Fund Interest Reconciliation Report

For The Period 01 July 2019 - 30 June 2020

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
<b>Bank Accounts</b>					
MBL962279501 Macquarie A/c 962279501					
31/07/2019	267.24	267.24			
30/08/2019	296.66	296.66			
30/09/2019	272.48	272.48			
31/10/2019	198.42	198.42			
29/11/2019	180.38	180.38			
31/12/2019	180.43	180.43			
31/01/2020	177.62	177.62			
28/02/2020	164.14	164.14			
31/03/2020	86.59	86.59			
30/04/2020	15.29	15.29			
29/05/2020	15.68	15.68			
30/06/2020	18.31	18.31			
	1,873.24	1,873.24			
Westpac Acc: 34-8634 Westpac Acc: 34-8634					
31/07/2019	8.79	8.79			
30/08/2019	4.88	4.88			
30/09/2019	5.05	5.05			
31/10/2019	4.67	4.67			
29/11/2019	3.15	3.15			

**Gale Family Superannuation Fund**  
**Interest Reconciliation Report**

For The Period 01 July 2019 - 30 June 2020

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
31/12/2019	3.47	3.47			
31/01/2020	3.36	3.36			
28/02/2020	3.04	3.04			
31/03/2020	2.71	2.71			
30/04/2020	1.62	1.62			
29/05/2020	1.57	1.57			
30/06/2020	1.73	1.73			
	44.04	44.04			

Westpac Acc:34-8642 Westpac Acc:34-8642

31/07/2019	0.01	0.01			
	0.01	0.01			
	<b>1,917.29</b>	<b>1,917.29</b>			

**Interest Received ATO**

23/07/2019		3.58			
		3.58			
		<b>3.58</b>			

**Gale Family Superannuation Fund**  
**Interest Reconciliation Report**

For The Period 01 July 2019 - 30 June 2020

---

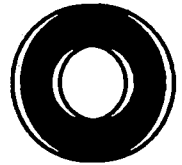
<b>Date</b>	<b>Payment Amount</b>	<b>Gross Interest</b>	<b>TFN Withheld</b>	<b>Foreign Income</b>	<b>Foreign Credits</b>
<b>TOTAL</b>	<b>1,917.29</b>	<b>1,920.87</b>			

---

**Tax Return Reconciliation**

	<b>Totals</b>	<b>Tax Return Label</b>
<b>Gross Interest</b>	1,920.87	11C

---



MACQUARIE

# Macquarie Cash Management Account

MACQUARIE BANK LIMITED  
ABN 46 008 583 542 AFSL 237502

enquiries 1800 806 310  
transact@macquarie.com  
www.macquarie.com.au

GPO Box 1459  
Brisbane, QLD 4001



MR W GALE &  
MRS M A GALE  
27 YALDARA STREET  
CARSELDINE QLD 4034

Level 16A  
345 Queen St  
Brisbane, QLD 4000

account balance **\$387,201.49**  
as at 31 Dec 19

account name WAYNE GALE &  
MARGARET ANN GALE ATF  
GALE FAMILY SUPERANNUATION FUND  
account no. 962279501

transaction	description	debits	credits	balance
30.06.19	OPENING BALANCE			322,454.72
01.07.19	Deposit 50353 SOLD 14000 TLS @3.6800		51,476.63	373,931.35
01.07.19	Deposit ANZ DIVIDEND A067/00674745		1,600.00	375,531.35
01.07.19	Funds transfer TRANSACT FUNDS TFR TO TRANSFERWISE LTD	120.00		375,411.35
03.07.19	Funds transfer PP TO W AND M A GALE	1,200.00		374,211.35
04.07.19	Funds transfer JNL5430 DATA SUBSCRIPTION FEE JUNE 2019	66.00		374,145.35
12.07.19	Deposit JNL5539 DERIVATIVE JOURNAL		860.01	375,005.36
15.07.19	Funds transfer TRANSACT FUNDS TFR TO Senrico Pty Ltd	4,400.00		370,605.36
15.07.19	Funds transfer TRANSACT FUNDS TFR TO Superannuation Aud	396.00		370,209.36
17.07.19	Funds transfer PP TO W AND M A GALE	1,200.00		369,009.36
23.07.19	Deposit ATO ATO005000010702466		3,593.80	372,603.16

## how to make a transaction

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

by phone  
Call 133 275 to make a phone transaction

transfers from another bank account  
Transfer funds from another bank to this account:  
BSB 182 512  
ACCOUNT NO. 962279501

deposits using BPay  
From another bank



Billers code: 667022  
Ref: 962 279 501

continued on next



## Macquarie Cash Management Account

enquiries 1800 806 310

account name WAYNE GALE &  
MARGARET ANN GALE ATF  
GALE FAMILY SUPERANNUATION FUND  
account no. 962279501

transaction	description	debits	credits	balance
26.07.19	Funds transfer JNL5726 DERIVATIVE JOURNAL	1.71		372,601.45
29.07.19	Deposit 56502 SOLD 2000 WOW @34.5000		68,940.90	441,542.35
29.07.19	Deposit 56501 SOLD 1133 WES @37.8600		42,859.77	484,402.12
29.07.19	Deposit WGALE RECONTRIB		300,000.00	784,402.12
29.07.19	Funds transfer TRANSACT TFR TO 120598990 WAYNE GALE	200,000.00		584,402.12
29.07.19	Funds transfer TRANSACT TFR TO 120598990 WAYNE GALE	100,000.00		484,402.12
31.07.19	Interest MACQUARIE CMA INTEREST PAID*		267.24	484,669.36
31.07.19	Funds transfer PP TO W AND M A GALE	1,200.00		483,469.36
02.08.19	Funds transfer TRANSACT FUNDS TFR TO W AND M A GALE	5,000.00		478,469.36
06.08.19	Funds transfer JNL5858 DATA SUBSCRIPTION FEE JULY 2019	107.25		478,362.11
12.08.19	Funds transfer 59087 BGHT 1433 WES @39.0200	55,962.98		422,399.13
14.08.19	Funds transfer PP TO W AND M A GALE	1,200.00		421,199.13
28.08.19	Funds transfer PP TO W AND M A GALE	1,200.00		419,999.13
30.08.19	Interest MACQUARIE CMA INTEREST PAID*		296.66	420,295.79
04.09.19	Funds transfer JNL6266 DATA SUBSCRIPTION FEE AUGUST 201	66.00		420,229.79
11.09.19	Funds transfer PP TO W AND M A GALE	1,200.00		419,029.79
20.09.19	Deposit WOODSIDE INT19/00608089		798.58	419,828.37
25.09.19	Funds transfer PP TO W AND M A GALE	1,200.00		418,628.37
26.09.19	Deposit COLES GROUP LTD FIN19/01182808		426.00	419,054.37
27.09.19	Deposit Origin Energy S00060620423		282.90	419,337.27
30.09.19	Interest MACQUARIE CMA INTEREST PAID*		272.48	419,609.75
30.09.19	Funds transfer TRANSACT FUNDS TFR TO W AND M A GALE	4,000.00		415,609.75
04.10.19	Deposit QBE DIVIDEND 19FPA/00854945		750.00	416,359.75
04.10.19	Deposit CWN INTEREST OCT19/00830211		30.00	416,389.75
04.10.19	Funds transfer JNL6719 DATA SUBSCRIPTION FEE SEPTEMBER	107.25		416,282.50
09.10.19	Deposit WESFARMERS LTD FIN19/01064653		1,170.00	417,452.50

continued on next



Macquarie Cash Management Account

enquiries 1800 806 310

account name WAYNE GALE &  
MARGARET ANN GALE ATF  
GALE FAMILY SUPERANNUATION FUND  
account no. 962279501

	transaction	description	debits	credits	balance
09.10.19	Funds transfer	PP TO W AND M A GALE	1,200.00		416,252.50
11.10.19	Funds transfer	TRANSACT FUNDS TFR TO W AND M A GALE	4,000.00		412,252.50
15.10.19	Deposit	RECEIPT FROM MORRISON SECURITIES PTY LTD		82.50	412,335.00
23.10.19	Funds transfer	PP TO W AND M A GALE	1,200.00		411,135.00
23.10.19	Funds transfer	TRANSACT FUNDS TFR TO W AND M A GALE	5,000.00		406,135.00
31.10.19	Interest	MACQUARIE CMA INTEREST PAID*		198.42	406,333.42
05.11.19	Funds transfer	JNL7167 DATA SUBSCRIPTION FEE OCTOBER 20	66.00		406,267.42
06.11.19	Funds transfer	PP TO W AND M A GALE	1,200.00		405,067.42
20.11.19	Funds transfer	PP TO W AND M A GALE	1,200.00		403,867.42
26.11.19	Funds transfer	TRANSACT FUNDS TFR TO W AND M A GALE	5,000.00		398,867.42
29.11.19	Interest	MACQUARIE CMA INTEREST PAID*		180.38	399,047.80
04.12.19	Funds transfer	PP TO W AND M A GALE	1,200.00		397,847.80
05.12.19	Funds transfer	JNL7651 DATA SUBSCRIPTION FEE NOVEMBER 2	107.25		397,740.55
11.12.19	Funds transfer	80465 BGHT 10000 PRU @0.9900	9,919.49		387,821.06
18.12.19	Deposit	ANZ DIVIDEND A068/00667736		1,600.00	389,421.06
18.12.19	Funds transfer	PP TO W AND M A GALE	1,200.00		388,221.06
31.12.19	Interest	MACQUARIE CMA INTEREST PAID*		180.43	388,401.49
31.12.19	Funds transfer	PP TO W AND M A GALE	1,200.00		387,201.49



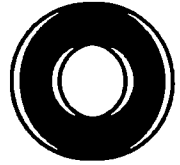
## Macquarie Cash Management Account

enquiries 1800 806 310

account name WAYNE GALE &  
MARGARET ANN GALE ATF  
GALE FAMILY SUPERANNUATION FUND  
account no. 962279501

transaction	description	debits	credits	balance
	CLOSING BALANCE AS AT 31 DEC 19	411,119.93	475,866.70	387,201.49

\* Stepped interest rates as at 31 December 2019: balances \$0.00 to \$4,999.99 earned 0.00%; balances \$5,000.00 and above earned 0.55%



MACQUARIE

# Macquarie Cash Management Account

MACQUARIE BANK LIMITED  
ABN 46 008 583 542 AFSL 237502

enquiries 1800 806 310  
transact@macquarie.com  
www.macquarie.com.au

GPO Box 2520  
Sydney, NSW 2001



MR W GALE &  
MRS M A GALE  
27 YALDARA STREET  
CARSELDINE QLD 4034

1 Shelley Street  
Sydney, NSW 2000

account balance **\$540,429.41**  
as at 30 Jun 20

account name WAYNE GALE &  
MARGARET ANN GALE ATF  
GALE FAMILY SUPERANNUATION FUND  
account no. 962279501

transaction	description	debits	credits	balance
31.12.19	OPENING BALANCE			387,201.49
03.01.20	Funds transfer JNL8059 DATA SUBSCRIPTION FEE DECEMBER 2	107.25		387,094.24
15.01.20	Funds transfer PP TO W AND M A GALE	1,200.00		385,894.24
29.01.20	Funds transfer PP TO W AND M A GALE	1,200.00		384,694.24
31.01.20	Interest MACQUARIE CMA INTEREST PAID*		177.62	384,871.86
05.02.20	Funds transfer JNL8558 DATA SUBSCRIPTION FEE JANUARY 20	66.00		384,805.86
12.02.20	Funds transfer PP TO W AND M A GALE	1,200.00		383,605.86
17.02.20	Funds transfer TRANSACT FUNDS TFR TO W and M A Gale	5,000.00		378,605.86
26.02.20	Funds transfer PP TO W AND M A GALE	1,200.00		377,405.86
28.02.20	Interest MACQUARIE CMA INTEREST PAID*		164.14	377,570.00
05.03.20	Funds transfer JNL9065 DATA SUBSCRIPTION FEE FEBRUARY 2	66.00		377,504.00

## how to make a transaction

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

by phone  
Call 133 275 to make a phone transaction

transfers from another bank account  
Transfer funds from another bank to this account:  
BSB 182 512  
ACCOUNT NO. 962279501

deposits using BPay  
From another bank



Bill code: 667022  
Ref: 962 279 501

continued on next





## Macquarie Cash Management Account

enquiries 1800 806 310

account name WAYNE GALE &  
MARGARET ANN GALE ATF  
GALE FAMILY SUPERANNUATION FUND  
account no. 962279501

transaction	description	debits	credits	balance
11.03.20	Funds transfer PP TO W AND M A GALE	1,200.00		376,304.00
16.03.20	Funds transfer TRANSACT FUNDS TFR TO W AND M A GALE	5,000.00		371,304.00
20.03.20	Deposit WOODSIDE FIN19/00608787		1,246.98	372,550.98
25.03.20	Funds transfer PP TO W AND M A GALE	1,200.00		371,350.98
27.03.20	Deposit Origin Energy S00060620423		282.90	371,633.88
27.03.20	Deposit COLES GROUP LTD INT20/01151026		360.00	371,993.88
31.03.20	Interest MACQUARIE CMA INTEREST PAID*		86.59	372,080.47
31.03.20	Deposit WESFARMERS LTD INT20/01058537		1,125.00	373,205.47
02.04.20	Funds transfer JNL9639 DATA SUBSCRIPTION FEE MARCH 2020	66.00		373,139.47
08.04.20	Funds transfer PP TO W AND M A GALE	1,200.00		371,939.47
09.04.20	Deposit QBE DIVIDEND FPA20/00849226		810.00	372,749.47
17.04.20	Deposit CWN DIVIDEND 20APR/00828872		30.00	372,779.47
22.04.20	Funds transfer PP TO W AND M A GALE	1,200.00		371,579.47
30.04.20	Interest MACQUARIE CMA INTEREST PAID*		15.29	371,594.76
04.05.20	Funds transfer JNL10186 DATA SUBSCRIPTION FEE APRIL 202	66.00		371,528.76
06.05.20	Funds transfer PP TO W AND M A GALE	1,200.00		370,328.76
20.05.20	Funds transfer PP TO W AND M A GALE	1,200.00		369,128.76
29.05.20	Interest MACQUARIE CMA INTEREST PAID*		15.68	369,144.44
02.06.20	Funds transfer TRANSACT FUNDS TFR TO W AND M A GALE	20,000.00		349,144.44
03.06.20	Funds transfer PP TO W AND M A GALE	1,200.00		347,944.44
03.06.20	Funds transfer JNL10976 DATA SUBSCRIPTION FEE MAY 2020	66.00		347,878.44
12.06.20	Funds transfer TRANSACT FUNDS TFR TO TRANSFERWISE	450.00		347,428.44
16.06.20	Deposit 143596 SOLD 1500 WES @42.2970		63,391.41	410,819.85
16.06.20	Deposit 143465 SOLD 100 CWN @9.7400		959.50	411,779.35
16.06.20	Deposit 143447 SOLD 2000 ANZ @18.4300		36,829.83	448,609.18
16.06.20	Deposit 143562 SOLD 1500 WPL @21.0400		31,534.60	480,143.78

continued on next



## Macquarie Cash Management Account

enquiries 1800 806 310

account name WAYNE GALE &  
MARGARET ANN GALE ATF  
GALE FAMILY SUPERANNUATION FUND  
account no. 962279501

	transaction	description	debits	credits	balance
16.06.20	Deposit	143503 SOLD 3000 QBE @8.2800		24,820.51	504,964.29
16.06.20	Deposit	143585 SOLD 1200 COL @15.8000		18,940.51	523,904.80
16.06.20	Deposit	143601 SOLD 10000 PRU @1.1850		11,830.51	535,735.31
16.06.20	Deposit	143481 SOLD 1886 ORG @5.6815		10,695.79	546,431.10
17.06.20	Funds transfer	PP TO W AND M A GALE	1,200.00		545,231.10
24.06.20	BPAY	BPAY TO Audit Shield	320.00		544,911.10
30.06.20	Interest	MACQUARIE CMA INTEREST PAID*		18.31	544,929.41
30.06.20	Funds transfer	TRANSACT FUNDS TFR TO W AND M A GALE	4,500.00		540,429.41
		CLOSING BALANCE AS AT 30 JUN 20	50,107.25	203,335.17	540,429.41

\* Stepped interest rates for the period 1 January to 5 March: balances \$0.00 to \$4,999.99 earned 0.00%  
balances \$5,000.00 and above earned 0.55% pa (65 days); 6 March to 23 March: balances \$0.00 to \$4,999.99  
earned 0.00% balances \$5,000.00 and above earned 0.30% pa (18 days); 24 March to 30 June: balances  
\$0.00 to \$4,999.99 earned 0.05% balances \$5,000.00 and above earned 0.05% pa (99 days)

### annual interest summary 2019/2020

INTEREST PAID	1,873.24
TOTAL INCOME PAID	1,873.24



Statement Period  
31 May 2019 - 30 August 2019

## Westpac DIY Super Working Account

Account Name  
MRS MARGARET ANN GALE & MR  
WAYNE GALE THE TRUSTEE FOR GALE  
FAMILY SUPERANNUATION FUND  
WORKING AC

Customer ID  
0889 4243 GALE, MARGARET ANN  
0142 1233 GALE, WAYNE

BSB Account Number  
034-064 348 642

Opening Balance	+ \$71.86
Total Credits	+ \$0.02
Total Debits	- \$0.00
Closing Balance	+ \$71.88

### INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
26 Sep 2018	0.25 %	0.25 %	0.25 %	0.25 %
19 Jul 2019	0.10 %	0.10 %	0.10 %	0.10 %

Effective Date	Over \$499999
26 Sep 2018	0.25 %
19 Jul 2019	0.10 %

### TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/05/19	STATEMENT OPENING BALANCE			71.86
28/06/19	Interest Paid		0.01	71.87
31/07/19	Interest Paid		0.01	71.88
30/08/19	CLOSING BALANCE			71.88

### CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more



## Westpac DIY Super Working Account

Statement Period  
30 August 2019 - 29 November 2019

Account Name  
MRS MARGARET ANN GALE & MR  
WAYNE GALE THE TRUSTEE FOR GALE  
FAMILY SUPERANNUATION FUND  
WORKING AC

Customer ID  
0889 4243 GALE, MARGARET ANN  
0142 1233 GALE, WAYNE

BSB Account Number  
034-064 348 642

Opening Balance	+ \$71.88
Total Credits	+ \$0.00
Total Debits	- \$0.00
Closing Balance	+ \$71.88

## INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
19 Jul 2019	0.10 %	0.10 %	0.10 %	0.10 %
24 Oct 2019	0.05 %	0.05 %	0.05 %	0.05 %

Effective Date	Over \$499999
19 Jul 2019	0.10 %
24 Oct 2019	0.05 %

## TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/08/19	STATEMENT OPENING BALANCE			71.88
29/11/19	CLOSING BALANCE			71.88

## CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more





## Westpac DIY Super Working Account

Statement Period  
28 February 2020 - 29 May 2020

Account Name  
MRS MARGARET ANN GALE & MR  
WAYNE GALE THE TRUSTEE FOR GALE  
FAMILY SUPERANNUATION FUND  
WORKING AC

Customer ID  
0889 4243 GALE, MARGARET ANN  
0142 1233 GALE, WAYNE

BSB Account Number  
034-064 348 642

Opening Balance	+ \$71.88
Total Credits	+ \$0.00
Total Debits	- \$0.00
Closing Balance	+ \$71.88

## INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
24 Oct 2019	0.05 %	0.05 %	0.05 %	0.05 %
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %

Effective Date	Over \$499999
24 Oct 2019	0.05 %
17 Mar 2020	0.02 %

## TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
28/02/20	STATEMENT OPENING BALANCE			71.88
29/05/20	CLOSING BALANCE			71.88

## CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more



Statement Period  
29 May 2020 - 31 August 2020

## Westpac DIY Super Working Account

Account Name  
MRS MARGARET ANN GALE & MR  
WAYNE GALE THE TRUSTEE FOR GALE  
FAMILY SUPERANNUATION FUND  
WORKING AC

Customer ID  
0889 4243 GALE, MARGARET ANN  
0142 1233 GALE, WAYNE

BSB Account Number  
034-064 348 642

Opening Balance	+ \$71.88
Total Credits	+ \$0.00
Total Debits	- \$0.00
Closing Balance	+ \$71.88

### INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %

Effective Date	Over \$499999
17 Mar 2020	0.02 %

### TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/05/20	STATEMENT OPENING BALANCE			71.88
31/08/20	CLOSING BALANCE			71.88

### CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more



## Westpac DIY Super Savings Account

Statement Period  
31 May 2019 - 30 August 2019

Account Name  
MRS MARGARET ANN GALE & MR  
WAYNE GALE THE TRUSTEE FOR GALE  
FAMILY SUPERANNUATION FUND  
SAVINGS AC

Customer ID  
0889 4243 GALE, MARGARET ANN  
0142 1233 GALE, WAYNE

BSB Account Number  
034-064 348 634

Opening Balance	+ \$39,613.43
Total Credits	+ \$27.34
Total Debits	- \$0.00
Closing Balance	+ \$39,640.77

## INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
14 Mar 2019	0.50 %	0.50 %	0.50 %	0.50 %
21 Jun 2019	0.30 %	0.30 %	0.30 %	0.30 %
19 Jul 2019	0.15 %	0.15 %	0.15 %	0.15 %

Effective Date	Over \$499999
14 Mar 2019	0.50 %
21 Jun 2019	0.30 %
19 Jul 2019	0.15 %

## TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/05/19	STATEMENT OPENING BALANCE			39,613.43
28/06/19	Interest Paid		13.67	39,627.10
31/07/19	Interest Paid		8.79	39,635.89
30/08/19	Interest Paid		4.88	39,640.77
30/08/19	CLOSING BALANCE			39,640.77





## Westpac DIY Super Savings Account

Statement Period  
30 August 2019 - 29 November 2019

Account Name  
MRS MARGARET ANN GALE & MR  
WAYNE GALE THE TRUSTEE FOR GALE  
FAMILY SUPERANNUATION FUND  
SAVINGS AC

Customer ID  
0889 4243 GALE, MARGARET ANN  
0142 1233 GALE, WAYNE

BSB Account Number  
034-064 348 634

Opening Balance	+ \$39,640.77
Total Credits	+ \$12.87
Total Debits	- \$0.00
Closing Balance	+ \$39,653.64

## INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
19 Jul 2019	0.15 %	0.15 %	0.15 %	0.15 %
24 Oct 2019	0.10 %	0.10 %	0.10 %	0.10 %

Effective Date	Over \$499999
19 Jul 2019	0.15 %
24 Oct 2019	0.10 %

## TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/08/19	STATEMENT OPENING BALANCE			39,640.77
30/09/19	Interest Paid		5.05	39,645.82
31/10/19	Interest Paid		4.67	39,650.49
29/11/19	Interest Paid		3.15	39,653.64
29/11/19	CLOSING BALANCE			39,653.64

## CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more



## Westpac DIY Super Savings Account

Statement Period  
29 November 2019 - 28 February 2020

Account Name  
MRS MARGARET ANN GALE & MR  
WAYNE GALE THE TRUSTEE FOR GALE  
FAMILY SUPERANNUATION FUND  
SAVINGS AC

Customer ID  
0889 4243 GALE, MARGARET ANN  
0142 1233 GALE, WAYNE

BSB Account Number  
034-064 348 634

Opening Balance	+ \$39,653.64
Total Credits	+ \$9.87
Total Debits	- \$0.00
Closing Balance	+ \$39,663.51

## INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
24 Oct 2019	0.10 %	0.10 %	0.10 %	0.10 %

Effective Date	Over \$499999
24 Oct 2019	0.10 %

## TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/11/19	STATEMENT OPENING BALANCE			39,653.64
31/12/19	Interest Paid		3.47	39,657.11
31/01/20	Interest Paid		3.36	39,660.47
28/02/20	Interest Paid		3.04	39,663.51
28/02/20	CLOSING BALANCE			39,663.51

## CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more



## Westpac DIY Super Savings Account

Statement Period  
28 February 2020 - 29 May 2020

Account Name  
MRS MARGARET ANN GALE & MR  
WAYNE GALE THE TRUSTEE FOR GALE  
FAMILY SUPERANNUATION FUND  
SAVINGS AC

Customer ID  
0889 4243 GALE, MARGARET ANN  
0142 1233 GALE, WAYNE

BSB Account Number  
034-064 348 634

Opening Balance	+ \$39,663.51
Total Credits	+ \$5.90
Total Debits	- \$0.00
Closing Balance	+ \$39,669.41

## INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
24 Oct 2019	0.10 %	0.10 %	0.10 %	0.10 %
17 Mar 2020	0.01 %	0.05 %	0.05 %	0.05 %

Effective Date	Over \$499999
24 Oct 2019	0.10 %
17 Mar 2020	0.05 %

## TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
28/02/20	STATEMENT OPENING BALANCE			39,663.51
31/03/20	Interest Paid		2.71	39,666.22
30/04/20	Interest Paid		1.62	39,667.84
29/05/20	Interest Paid		1.57	39,669.41
29/05/20	CLOSING BALANCE			39,669.41

## CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more



## Westpac DIY Super Savings Account

Statement Period  
29 May 2020 - 31 August 2020

Account Name  
MRS MARGARET ANN GALE & MR  
WAYNE GALE THE TRUSTEE FOR GALE  
FAMILY SUPERANNUATION FUND  
SAVINGS AC

Customer ID  
0889 4243 GALE, MARGARET ANN  
0142 1233 GALE, WAYNE

BSB Account Number  
034-064 348 634

Opening Balance	+ \$39,669.41
Total Credits	+ \$5.09
Total Debits	- \$0.00
Closing Balance	+ \$39,674.50

## INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.05 %	0.05 %	0.05 %

Effective Date	Over \$499999
17 Mar 2020	0.05 %

## TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/05/20	STATEMENT OPENING BALANCE			39,669.41
30/06/20	Interest Paid		1.73	39,671.14
31/07/20	Interest Paid		1.68	39,672.82
31/08/20	Interest Paid		1.68	39,674.50
31/08/20	CLOSING BALANCE			39,674.50

## CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more



**TRANSACTION FEE SUMMARY**

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 034-064 34-8634

Transaction fee(s) period 01 MAY 2020 to 31 JUL 2020

Total \$0.00
-----------------

**ANNUAL INFORMATION  
FOR THE PERIOD 1 JULY 2019 TO 30 JUNE 2020**

**For account: 4064/348634**

Total interest credited

\$44.04

These details are provided for your records and taxation purposes

# 25100 - Interest Received ATO

2020 Financial Year

Preparer John Moroney

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
25100	Interest Received ATO	(\$3.58)		100%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		(\$3.58)		

## Supporting Documents

- General Ledger [Report](#)
- Income Tax account.pdf

## Standard Checklist

- Attach all supporting Documentation
- Has the Fund received any non-arm's length income? If so, it may be taxed at 47%

Gale Family Superannuation Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Interest Received ATO (25100)</b>					
<u>Interest Received ATO (25100)</u>					
23/07/2019	2018 tax return refund			3.58	3.58 CR
				<b>3.58</b>	<b>3.58 CR</b>

Total Debits: 0.00

Total Credits: 3.58



**Australian Government**

**Australian Taxation Office**

**Agent** SAM GRECO & CO.  
**Client** THE TRUSTEE FOR GALE FAMILY  
 SUPERANNUATION FUND  
**ABN** 60 569 208 970  
**TFN** 892 215 602

## Income tax 551

<b>Date generated</b>	24/02/2021
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

## Transactions

6 results found - from **01 July 2019** to **24 February 2021** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
7 Oct 2020	12 Oct 2020	EFT refund for Income Tax for the period from 01 Jul 18 to 30 Jun 19	\$8,139.54		\$0.00
7 Oct 2020	7 Oct 2020	Interest on overpayment for Income Tax for the period from 01 Jul 18 to 30 Jun 19		\$2.59	\$8,139.54 CR
7 Oct 2020	30 Jun 2020	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 18 to 30 Jun 19		\$8,136.95	\$8,136.95 CR
18 Jul 2019	23 Jul 2019	EFT refund for Income Tax for the period from 01 Jul 17 to 30 Jun 18	\$3,593.80		\$0.00
18 Jul 2019	18 Jul 2019	Interest on overpayment for Income Tax for the period from 01 Jul 17 to 30 Jun 18		\$3.58	\$3,593.80 CR
18 Jul 2019	2 Jul 2019	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 17 to 30 Jun 18		\$3,590.22	\$3,590.22 CR



# 26500 - Other Investment Income

2020 Financial Year

Preparer John Moroney

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
CMCMarkets16482290	CMC Markets 16482290	(\$60.00)		100%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		(\$60.00)		

## Supporting Documents

- General Ledger [Report](#)
- CMC Markets annual statement.pdf

## Standard Checklist

- Attach all source documentation

# Gale Family Superannuation Fund

## General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Other Investment Income (26500)</b>					
<u>CMC Markets 16482290 (CMCMarkets16482290)</u>					
05/02/2020	Promotional pmt			30.00	30.00 CR
02/03/2020	Promotional pmt			15.00	45.00 CR
02/03/2020	Promotional pmt			15.00	60.00 CR
				<b>60.00</b>	<b>60.00 CR</b>

**Total Debits: 0.00**

**Total Credits: 60.00**

Account Name: Gale Family Superannuation Fund  
 Account ID: 16482290  
 Email: wgale@tpg.com.au  
 Reporting Period: 01 July 2019 to 30 June 2020  
 Account Currency: AUD



**Annual Statement - as at 30 June 2020**

Amounts are rounded to 2 decimal places for display purposes.  
 Transaction times are in Canberra local time.

**Cash Summary (AUD)**

Brought Forward		8,287.07
Activity Summary		29.85
Inactivity Fee	-30.00	
Promotional Payment	60.00	
Realised P&L	-0.15	
Carried Forward		8,316.92

**Equity Summary (AUD)**

Cash Balance	8,316.92
Unrealised P&L Balance	0.00
Account Value	8,316.92
Total Position Margin	0.00
Available Equity	8,316.92

**Closed Transaction Summary**

**Asset Class (AUD)**

	Realised P&L	Commission/ Premium	Corporate Actions	Holding Costs	Holding Cost Rebate	Trading Rebate	Total
Indices	-0.15	0.00	0.00	0.00	0.00	0.00	-0.15
Total	-0.15	0.00	0.00	0.00	0.00	0.00	-0.15

**Product (AUD)**

**Indices**

Product	Realised P&L	Commission/ Premium	Corporate Actions	Holding Costs	Holding Cost Rebate	Trading Rebate	Total
US NDAQ 100 - Cash (USD)	-0.15	0.00	0.00	0.00	0.00	0.00	-0.15
Total	-0.15	0.00	0.00	0.00	0.00	0.00	-0.15

Grand Total -0.15

**Closed Transaction Trades**

**Indices**

**US NDAQ 100 - Cash (USD)**

Transaction Time	Open Trade ID	Type	Units	Open Trade Price	Open Trade Amount	Close Trade Time	Close Trade ID	Close Price	Close Amount	Movement	Conversion	Realised P&L	Commission/ Premium	Corporate Actions	Holding Costs	Holding Cost Rebate	Trading Rebate	Total	
05.02.20 17:12:46	T1-7H-35933E	Buy	0.02	9,329.16	186.58	05.02.20 17:17:26	T1-7H-359355	9,324.04	186.48	-0.10	1,49143	-0.15	0.00	0.00	0.00	0.00	0.00	0.00	-0.15
Total										-0.10		-0.15	0.00	0.00	0.00	0.00	0.00	0.00	-0.15

**Income/Expense Adjustments (AUD)**

Booking Number	Transaction Time	Cash Type	Debit	Credit
778276937	03.01.20 03:09:05	Inactivity Fee	-15.00	
785107292	04.02.20 05:23:02	Inactivity Fee	-15.00	
785731946	05.02.20 21:55:46	Promotional Payment		30.00
792669430	02.03.20 21:31:09	Promotional Payment		15.00
792669465	02.03.20 21:31:09	Promotional Payment		15.00
Total			-30.00	60.00

**Glossary of terms**

Label	Description
Close Amount	Notional value of the trade in product currency at the point of execution.
Close Price	Price of the closing trade at the point of execution.
Commission/Premium	Commission and GSLO Premium/Refunds charged in your account currency during statement period.
Conversion	FX conversion rate to account currency.
Corporate Actions	Cash adjustments from Corporate Actions applied in your account currency during statement period.
EOY Amount	End of Year Amount - value of position in product currency as at end of statement period.
EOY Price	End of Year Price - price of position as at end of statement period.
Holding Costs	Holding costs applied in your account currency during statement period.
Movement	Unrealised profit & loss balance for open trades as at end of statement period or realised profit & loss for closed trades in product currency.
Unreal. P&L Bal.	Unrealised Profit and Loss Balance in your account currency as at end of statement period.
Unrealised P&L Balance	Unrealised Profit and Loss Balance in your account currency as at end of statement period.

This statement is generated for information purposes only. It is not intended to provide trading or investment advice. We reserve the right to change any of the information contained herein at any time, in case of error. CMC Markets Asia Pacific Pty Ltd shall not be responsible for any loss, either directly or indirectly, arising from any action of any kind based on the information contained herein.

CMC Markets Asia Pacific Pty Ltd

Registered office: Level 20 Tower 3 International Towers, 300 Barangaroo Avenue Sydney NSW 2000 Australia

T: 1300 303 888 or +61 2 8221 2180

F: +61 (0)2 8915 9484

E-mail: [clientmanagement@cmcmarkets.com.au](mailto:clientmanagement@cmcmarkets.com.au)

Web: [www.cmcmarkets.com.au](http://www.cmcmarkets.com.au)

Australian Business Number: 11 100 058 213

Regulated by: Australian Securities and Investments Commission, AFSL No: 238054

# 30100 - Accountancy Fees

2020 Financial Year

Preparer John Moroney

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30100	Accountancy Fees	\$4,400.00		100%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$4,400.00		

## Supporting Documents

- General Ledger [Report](#)
- Accountants invoice - Gale Family Superannuation Fund.pdf
- Accountants Receipt - Gale Family Superannuation Fund.pdf

## Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

## Gale Family Superannuation Fund

# General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Accountancy Fees (30100)</b>					
<u>Accountancy Fees (30100)</u>					
15/07/2019	TRANSACT FUNDS TFR TO Senrico Pty Ltd TD		4,400.00		4,400.00 DR
			<b>4,400.00</b>		<b>4,400.00 DR</b>

**Total Debits: 4,400.00**

**Total Credits: 0.00**



**CHARTERED ACCOUNTANT**

**Business Focused Solutions**

A.B.N. 16 230 504 491  
PO Box 354, ASPLEY QLD 4034  
Phone (07) 3263 5200 Fax (07) 3263 4830

Wayne  
Gale Family Superannuation Fund  
27 Yaldara Street  
CARSELDINE QLD 4034

**Receipt**  
**049433**  
  
Ref: GALE0010  
15 July, 2019

Invoice	Description	Amount
202721	Paid via direct deposit	4,400.00
<b>Total Amount of Receipt</b>		<b>4,400.00</b>



**CHARTERED ACCOUNTANT**

**Business Focused Solutions**

A.B.N. 16 230 504 491  
PO Box 354, ASPLEY QLD 4034  
Phone (07) 3263 5200 Fax (07) 3263 4830

Wayne  
Gale Family Superannuation Fund  
27 Yaldara Street  
CARSELDINE QLD 4034

**Tax Invoice**  
**202721**  
  
Ref: GALE0010  
10 July, 2019

<b>Description</b>	<b>Amount</b>
<p>Professional Services Rendered</p> <p>Preparation of Financial Statements for the period ended 30 June 2018 which included:</p> <p>Dissection and coding of Bank Statements in preparation of Journals for preparation of Trial Balance for the year ended 30 June 2018</p> <p>Calculate members benefits and allocate income to each member</p> <p>Preparation of Member Statements for the period ended 30 June 2018</p> <p>Preparation and Lodgement of Superannuation Fund Tax Return and associated schedules for the year ended 30 June 2018</p> <p>Preparation of Resolution of Minutes for the period ended 30 June 2018</p> <p>Accounting for multiple share purchases, derivatives sales and margin transactions.</p> <p>Sundry advice and Other Matters</p> <p>(This invoice does not include Auditor Fees. These will be invoiced separately by the Auditor.)*</p>	<p>4,400.00</p>



Description	Amount

**Terms: Strictly Seven Days**

**AMT Due \$**

**4,400.00**

The Amount Due Includes GST of \$400.00

\* Indicates Taxable Supply

**Refer to our Terms of Trade on our website [www.taxonline.com.au](http://www.taxonline.com.au)**

**REMINDER - TAX RETURNS AND BAS'S WILL NOT BE LODGED UNTIL PAYMENT OF INVOICE**

<b>Remittance Advice.</b>		Invoice: 202721
Gale Family Superannuation Fund	Ref: GALE0010	
*Cheque      *Cash      *M/card & VISA Only	10 July, 2019	
*Direct Deposit - please use Invoice No. as your REFERENCE		
<b>Senrico Pty Ltd --- BSB 484 799    Acc 167 066 970</b>	<b>Amt Due: \$</b>	<b>4,400.00</b>
Card No. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Validation No. <input type="text"/> <input type="text"/> <input type="text"/>	
Cardholder .....	Signature .....	Expiry Date ...../.....

# 30200 - Administration Costs

2020 Financial Year

Preparer John Moroney

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30200	Administration Costs	\$1,444.50	\$819.50	76.27%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$1,444.50	\$819.50	

## Supporting Documents

- General Ledger [Report](#)
- LEI Renewal 1Jul19 AUD1900186.pdf
- LEI renewal order 5 yrs Jul 20 Aust LEI.PNG

## Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

# Gale Family Superannuation Fund

## General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Administration Costs (30200)</b>					
<u>Administration Costs (30200)</u>					
01/07/2019	TRANSACT FUNDS TFR TO TRANSFERWISE LTD TD - Legal Entity Identifier renewal		120.00		120.00 DR
04/07/2019	JNL5430 DATA SUBSCRIPTION FEE JUNE 2019 DT		66.00		186.00 DR
06/08/2019	JNL5858 DATA SUBSCRIPTION FEE JULY 2019 DT		107.25		293.25 DR
04/09/2019	JNL6266 DATA SUBSCRIPTION FEE AUGUST 201 DT		66.00		359.25 DR
04/10/2019	JNL6719 DATA SUBSCRIPTION FEE SEPTEMBER DT		107.25		466.50 DR
15/10/2019	RECEIPT FROM MORRISON SECURITIES PTY LTD - refund for overcharge on data subscription			82.50	384.00 DR
05/11/2019	JNL7167 DATA SUBSCRIPTION FEE OCTOBER 20 DT		66.00		450.00 DR
05/12/2019	JNL7651 DATA SUBSCRIPTION FEE NOVEMBER 2 DT		107.25		557.25 DR
03/01/2020	JNL8059 DATA SUBSCRIPTION FEE DECEMBER 2 DT		107.25		664.50 DR
05/02/2020	JNL8558 DATA SUBSCRIPTION FEE JANUARY 20 DT		66.00		730.50 DR
05/03/2020	JNL9065 DATA SUBSCRIPTION FEE FEBRUARY 2 DT		66.00		796.50 DR
02/04/2020	JNL9639 DATA SUBSCRIPTION FEE MARCH 2020 DT		66.00		862.50 DR
04/05/2020	JNL10186 DATA SUBSCRIPTION FEE APRIL 202 DT		66.00		928.50 DR
03/06/2020	JNL10976 DATA SUBSCRIPTION FEE MAY 2020 DT		66.00		994.50 DR
12/06/2020	Legal Entity Identifier 5 year renewal		450.00		1,444.50 DR
			<b>1,527.00</b>	<b>82.50</b>	<b>1,444.50 DR</b>

**Total Debits: 1,527.00**

**Total Credits: 82.50**

# Australia LEI

**Baltic LEI OÜ**

Veerenni tn 24, 10135, Tallinn, Esto  
Reg no: 14357869  
VAT no: EE102017797  
info@australialei.com  
BSB Code: 082-182  
Account number: 494889631

**Invoice to**

Wayne Gale  
GALE FAMILY SUPERANNUATION FUND  
27 Yaldara St  
Carseldine Australian Capital Territory 4034

## Invoice

# AUD1900186

Invoice date: 01.07.2019

Order Number: 112262  
Order Date: 01.07.2019

# \$120.00

Thank you for your order!

Description	Cost	Qty	Total
Renew your LEI	\$120.00	1	\$120.00
Subtotal			\$120.00
VAT 0%			\$0.00
Total			<b>\$120.00</b>

# 30400 - ATO Supervisory Levy

2020 Financial Year

**Preparer** John Moroney

**Reviewer** Sam Greco

**Status** Completed

Account Code	Description	CY Balance	LY Balance	Change
30400	ATO Supervisory Levy	\$259.00	\$259.00	0%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$259.00	\$259.00	

## Supporting Documents

- General Ledger [Report](#)
- 2018 tax return tax refund page.pdf

## Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

Gale Family Superannuation Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>ATO Supervisory Levy (30400)</b>					
<u>ATO Supervisory Levy (30400)</u>					
23/07/2019	2018 tax return refund		259.00		259.00 DR
			<b>259.00</b>		<b>259.00 DR</b>

Total Debits: 259.00

Total Credits: 0.00

Credit for interest on early payments – amount of interest

**H1**

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

**H2**

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

**H3**

Credit for TFN amounts withheld from payments from closely held trusts

**H5**

Credit for interest on no-TFN tax offset

**H6**

Credit for foreign resident capital gains withholding amounts

**H8**

**Eligible credits**

**H**

(H1 plus H2 plus H3 plus H5 plus H6 plus H8)

**#Tax offset refunds**

(Remainder of refundable tax offsets).

**I**

(unused amount from label E- an amount must be included even if it is zero)

**PAYG instalments raised**

**K**

**Supervisory levy**

**L**

**Supervisory levy adjustment for wound up funds**

**M**

**Supervisory levy adjustment for new funds**

**N**

**Total amount of tax refundable**

**S**

(T5 plus G less H less I less K plus L less M plus N)

#This is a mandatory label.

**Section E: Losses**

**14 Losses**

If total loss is greater than \$100,000, complete and attach a Losses schedule 2018.

Tax losses carried forward to later income years

**U**

Net capital losses carried forward to later income years

**V**

Net capital losses brought forward from prior years

Non-Collectables   
Collectables

Net capital losses carried forward to later income years

# 30700 - Auditor's Remuneration

2020 Financial Year

Preparer John Moroney

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
30700	Auditor's Remuneration	\$396.00		100%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$396.00		

## Supporting Documents

- General Ledger [Report](#)

## Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered



Gale Family Superannuation Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Auditor's Remuneration (30700)</b>					
Auditor's Remuneration (30700)					
15/07/2019	TRANSACT FUNDS TFR TO Superannuation Aud TD		396.00		396.00 DR
			<b>396.00</b>		<b>396.00 DR</b>

Total Debits: 396.00

Total Credits: 0.00

# 30900 - Advisor Fees

2020 Financial Year

Preparer John Moroney

Reviewer Sam Greco

Status N/A - Not Applicable

Account Code	Description	CY Balance	LY Balance	Change
30900	Advisor Fees		\$24.16	100%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
			\$24.16	

## Supporting Documents

- General Ledger [Report](#)

## Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

Gale Family Superannuation Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
------------------	-------------	-------	-------	--------	------------

0.00 DR

Total Debits: 0.00

Total Credits: 0.00

# 31500 - Bank Charges

2020 Financial Year

Preparer John Moroney

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
31500	Bank Charges	\$30.00		100%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$30.00		

## Supporting Documents

- General Ledger [Report](#)
- CMC Markets annual statement.pdf

## Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered

Gale Family Superannuation Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Bank Charges (31500)</b>					
Bank Charges (31500)					
03/01/2020	Inactivity fee		15.00		15.00 DR
04/02/2020	Inactivity fee		15.00		30.00 DR
			<b>30.00</b>		<b>30.00 DR</b>

Total Debits: 30.00

Total Credits: 0.00

Account Name: Gale Family Superannuation Fund  
 Account ID: 16482290  
 Email: wgale@tpg.com.au  
 Reporting Period: 01 July 2019 to 30 June 2020  
 Account Currency: AUD



**Annual Statement - as at 30 June 2020**

Amounts are rounded to 2 decimal places for display purposes.  
 Transaction times are in Canberra local time.

**Cash Summary (AUD)**

Brought Forward		8,287.07
Activity Summary		29.85
Inactivity Fee	-30.00	
Promotional Payment	60.00	
Realised P&L	-0.15	
Carried Forward		8,316.92

**Equity Summary (AUD)**

Cash Balance	8,316.92
Unrealised P&L Balance	0.00
Account Value	8,316.92
Total Position Margin	0.00
Available Equity	8,316.92

**Closed Transaction Summary**

**Asset Class (AUD)**

	Realised P&L	Commission/ Premium	Corporate Actions	Holding Costs	Holding Cost Rebate	Trading Rebate	Total
Indices	-0.15	0.00	0.00	0.00	0.00	0.00	-0.15
Total	-0.15	0.00	0.00	0.00	0.00	0.00	-0.15

**Product (AUD)**

**Indices**

Product	Realised P&L	Commission/ Premium	Corporate Actions	Holding Costs	Holding Cost Rebate	Trading Rebate	Total
US NDAQ 100 - Cash (USD)	-0.15	0.00	0.00	0.00	0.00	0.00	-0.15
Total	-0.15	0.00	0.00	0.00	0.00	0.00	-0.15

Grand Total -0.15

**Closed Transaction Trades**

**Indices**

**US NDAQ 100 - Cash (USD)**

Transaction Time	Open Trade ID	Type	Units	Open Trade Price	Open Trade Amount	Close Trade Time	Close Trade ID	Close Price	Close Amount	Movement	Conversion	Realised P&L	Commission/ Premium	Corporate Actions	Holding Costs	Holding Cost Rebate	Trading Rebate	Total	
05.02.20 17:12:46	T1-7H-35933E	Buy	0.02	9,329.16	186.58	05.02.20 17:17:26	T1-7H-359355	9,324.04	186.48	-0.10	1,49143	-0.15	0.00	0.00	0.00	0.00	0.00	0.00	-0.15
Total										-0.10		-0.15	0.00	0.00	0.00	0.00	0.00	0.00	-0.15

**Income/Expense Adjustments (AUD)**

Booking Number	Transaction Time	Cash Type	Debit	Credit
778276937	03.01.20 03:09:05	Inactivity Fee	-15.00	
785107292	04.02.20 05:23:02	Inactivity Fee	-15.00	
785731946	05.02.20 21:55:46	Promotional Payment		30.00
792669430	02.03.20 21:31:09	Promotional Payment		15.00
792669465	02.03.20 21:31:09	Promotional Payment		15.00
Total			-30.00	60.00

**Glossary of terms**

Label	Description
Close Amount	Notional value of the trade in product currency at the point of execution.
Close Price	Price of the closing trade at the point of execution.
Commission/Premium	Commission and GSLO Premium/Refunds charged in your account currency during statement period.
Conversion	FX conversion rate to account currency.
Corporate Actions	Cash adjustments from Corporate Actions applied in your account currency during statement period.
EOY Amount	End of Year Amount - value of position in product currency as at end of statement period.
EOY Price	End of Year Price - price of position as at end of statement period.
Holding Costs	Holding costs applied in your account currency during statement period.
Movement	Unrealised profit & loss balance for open trades as at end of statement period or realised profit & loss for closed trades in product currency.
Unreal. P&L Bal.	Unrealised Profit and Loss Balance in your account currency as at end of statement period.
Unrealised P&L Balance	Unrealised Profit and Loss Balance in your account currency as at end of statement period.

This statement is generated for information purposes only. It is not intended to provide trading or investment advice. We reserve the right to change any of the information contained herein at any time, in case of error. CMC Markets Asia Pacific Pty Ltd shall not be responsible for any loss, either directly or indirectly, arising from any action of any kind based on the information contained herein.

CMC Markets Asia Pacific Pty Ltd

Registered office: Level 20 Tower 3 International Towers, 300 Barangaroo Avenue Sydney NSW 2000 Australia

T: 1300 303 888 or +61 2 8221 2180

F: +61 (0)2 8915 9484

E-mail: [clientmanagement@cmcmarkets.com.au](mailto:clientmanagement@cmcmarkets.com.au)

Web: [www.cmcmarkets.com.au](http://www.cmcmarkets.com.au)

Australian Business Number: 11 100 058 213

Regulated by: Australian Securities and Investments Commission, AFSL No: 238054

# 38000 - Insurance

2020 Financial Year

Preparer John Moroney

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
38000	Insurance	\$320.00	\$320.00	0%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$320.00	\$320.00	

## Supporting Documents

- General Ledger [Report](#)
- Audit Shield.pdf

## Standard Checklist

- Attach all source documentation
- Ensure all Transactions have been entered



Gale Family Superannuation Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Insurance (38000)</b>					
Insurance (38000)					
24/06/2020	BPAY TO Audit Shield BP		320.00		320.00 DR
			<b>320.00</b>		<b>320.00 DR</b>

Total Debits: 320.00

Total Credits: 0.00

25 May 2020

Mr W Gale  
Gale Family Superannuation Fund  
27 Yaldara Street  
CARSELDINE QLD 4034

**Audit Shield Service – Your participation expires on 30 June 2020**

Dear Wayne,

With government revenue authorities increasingly using data matching, artificial intelligence and even social media, they are able to compare disclosures made in your lodged tax returns to those of other taxpayers or benchmarks. If a data matching check escalates to an official enquiry, investigation, review or audit, our costs in defending your position can accumulate quickly, regardless of whether any adjustments are made to your returns or not. Our Audit Shield service covers those costs (up to predetermined limits).

Audit Shield is not just for business owners and SMSFs. The Australian Taxation Office has also identified individual taxpayers who have rental properties and those with excessive work related deductions for special scrutiny.

**Benefits of our Audit Shield service:**

- **JobKeeper payment:** Audits and reviews of payments are covered (n.b. post any payments being made by the ATO only).
- **Retrospective protection:** Previously lodged returns are covered automatically.
- **Specialist fees:** Fees of any other external specialist (e.g. taxation lawyers) or relevant consultant engaged or instructed by us to assist us in a response to audit activity are also covered.
- **You have a choice:** The offering is optional, so there is no compulsion to participate.

**Important information about our Audit Shield service:**

- We hold a tax audit insurance policy in our business name. By proceeding with our Audit Shield service, we will include you and your entities in our policy.
- The policy we hold is a group policy underwritten by AAI Limited (trading as Vero Insurance).
- Payment is tax deductible. In addition, included in your payment is a fee payable to us. This is simply used as recovery of our administrative costs for managing this service.
- You can benefit from the service on the proviso that we are acting as your registered tax agent.
- Participation in this service is not automatic. Protection will commence on the next business day after we have received your payment, and expires on **30 June 2021**.

In order for your protection to be uninterrupted, simply provide payment as indicated on the "Client Acceptance Form" prior to 30 June 2020. We have worked closely with our service provider and Macquarie Bank to offer you an automated payment portal (DEFT Payment Systems). Please note that this portal is for Audit Shield service payments only. If you do not want to participate, you don't have to do anything but if you wish to formally decline, please follow the instructions on the "Client Decline Form".

If you have any queries with respect to this offer, refer to the enclosed FAQs or contact us.

Yours faithfully,



Sam Greco  
Sam Greco & Co.

**CLIENT ACCEPTANCE FORM**

Gale Family Superannuation Fund  
 27 Yaldara Street  
 CARSELDINE QLD 4034

**Tax Invoice**  
 TAI-20479150  
  
 Ref: GALE0010  
 25 May 2020

This *Client Acceptance Form* is your invitation to participate in the Sam Greco & Co Audit Shield service. Participation in the Audit Shield service is active the next business day upon receipt of payment. Liability limited by a scheme approved under Professional Standards Legislation. This document serves as a tax invoice/receipt upon payment.

**Details**  
 Expiry Date: 30 June 2021 at 4p.m.  
 Level of Cover: \$ 10,000.00  
 Turnover Category: Self-Managed Super Fund

Name of Entities / Individuals to be covered:  
**Gale Family Superannuation Fund**

**Payment**



Fee for Audit Shield service participation:	\$ 290.91
GST Added:	\$ 29.09
<b>Amount Due:</b>	<b>\$ 320.00</b>

**Privacy Statement**  
 By paying this invoice, and in the event of any claims, you authorise us to provide reasonable personal/private information about you and/or any related entity to support the claim.

-----><----- For cheque payments, please detach beneath this line and forward it along with your cheque payment to the address listed below. -----><-----



**DEFT Reference Number: 404251204791503**

<p><b>BPAY</b></p> <p>To pay via BPAY, use the following details:</p>  <p><b>Bill Code:</b> 253575  <b>Bill Reference:</b> 404251204791503</p> <p>Contact your participating financial institution to make a payment from your cheque or savings account.</p>	<p><b>Mail</b></p> <p>Post cheques to: GPO BOX 794,          BRISBANE QLD 4001.</p>  <p>Cheques must accompany this form and are payable to: <b>Audit Shield - Sam Greco &amp; Co</b>          Please note this GPO Box is for cheque payments only.</p>	<p><b>Total Due</b></p> <p><b>\$320.00</b></p>
---	---	--

# Protect yourself from unexpected tax audit costs



There's nothing more frustrating than being selected for a review or audit of your lodged returns instigated by the Australian Taxation Office (ATO) or other government revenue authorities. The cost of being properly represented can be quite considerable depending on the circumstances. Even a simple enquiry can require hours of work.

**Audit activity can affect all taxpayers regardless of whether you are an individual, business or have a Self Managed Superannuation Fund. Below are just a few examples of recent focus areas:**



## **Single Touch Payroll (STP) & Superannuation Guarantee (SG)**

The ATO now knows every business that is registered for STP that has not met their PAYG and SG payment requirements. That enables greater compliance cross-checking which leads to more audit activity.



## **BAS Reviews (Pre & Post Assessment)**

BAS Reviews attract a lot of audit attention from the ATO and were noted as one of the most highly reviewed audit focus areas in the last financial year. The ATO are trying to stamp out errors in BAS submissions by introducing the online BAS check tool however this only reinforces that it is a key focus area.



## **Payroll Tax**

Payroll Tax continues to be a major focus area. Data sharing with other government authorities is assisting in raising red flags in this area, as well as in other related tax areas such as Land Tax and Stamp Duty.



## **Black Economy or Cash Economy**

Accepting cash as payment is legitimate however the ATO has benchmarks that it uses to determine if a business is not declaring all of their income. Businesses that do not comply may be audited.



## **Self Managed Superannuation Funds (SMSF)**

A SMSF is an excellent nest egg for the future but there are a lot of compliance issues related to the risk, return, and liquidity of the funds' investments that need to be fully addressed. One minor issue could flag attention from the ATO that will place the SMSF under scrutiny.



## **Work Related Expenses**

Many individuals have fully claimable work related expenses but the ATO has stated recently that individuals have been making excessive claims and this has led to the ATO scrutinising work related expenses much more closely.



## **Rental Properties**

The ATO intends to significantly increase the number of reviews and audits it conducts in relation to rental property claims with respect to capital works, capital assets, or other rental property related expense claims. The ATO also wants all taxpayers to be aware that if you earn income through sharing-economy services like Airbnb that this must be declared in your tax return.



## **Want to know more?**

If you would like to know more about our Audit Shield service, please contact us.

# Frequently Asked Questions - SMSFs



## What is our Audit Shield service?

Our Audit Shield service provides for the payment of our professional fees otherwise payable by you when incurred as a result of our accounting firm being required to respond, on your behalf, to an audit, enquiry, investigation, review or examination (audit activity) of your lodged returns or your financial compliance obligations instigated by the Australian Taxation Office (ATO) or other government revenue authorities.

## What is the benefit of our Audit Shield service?

Data matching becomes more sophisticated each year. This makes it simpler and far more likely for previously untargeted tax payers to encounter audit activity, despite compliancy. With our Audit Shield service, you can rest assured knowing that our professional fees will be covered, and the accounting and taxation work will be undertaken, in relation to the audit activity. Often these fees can be greater than those we may charge you for completing the return(s).

## What is included under our Audit Shield service?

Professional fees otherwise payable to us that have been incurred in responding to audit activity until the completion of the matter, or until the level of cover as stated on your Client Acceptance Form is exhausted, will be covered under our Audit Shield service. Fees of any other external specialist (e.g. taxation lawyers) or relevant consultant engaged or instructed by us to assist us in a response to audit activity are also covered. Both during (interim payments) and/or upon conclusion of the audit activity, we will present for payment our fees on your behalf to the insurer for recovery against the policy. Should a difference arise between our fees and the amount available to be covered against the policy, we may need to seek the shortfall payment of our fees from you. Your cover begins from the next business day after our receipt of your participation fee (see the attached Client Acceptance Form for further details).

## Will my professional fees be covered?

Yes. Costs (professional fees) which are directly related to the work we are required to undertake as a result of audit activity will ordinarily be covered (up to the prescribed cover limit). The cost of these additional fees can be considerable depending on the amount of time required to attend to the audit activity. Standard fees associated with any typical compliance or other work conducted throughout the year are excluded.

## Is the cost tax deductible?

Yes. A tax deduction should ordinarily be claimable for your participation fees.

## Important information:

Please note that any ATO or other government revenue authorities official enquiries, investigations, reviews or examinations that subsequently change or increase in scope or continue, progress, expand, escalate or evolve into an official audit are always considered to be the one claim matter under our Audit Shield service that commenced on the date of first contact made by the ATO or other government revenue authorities to either our clients or to us.

## Is it possible to arrange a pro rata fee for our Audit Shield service?

Yes, depending on your date of payment a pro rata fee may be available. Please speak with us to discuss the specifics of this option.

## What could the ATO target via audits, enquiries, investigations and reviews of lodged SMSF returns?

- > Asset Valuations
- > Capital Gains Tax
- > Contributions Tax
- > GST/BAS (if applicable)
- > In House Asset Rules
- > Overseas Assets
- > Ownership of Assets
- > Preservation Rules
- > Related Party Assets
- > Sole Purpose Test
- > Borrowing Rules (LRBAs)
- > Conditions of Release
- > Disqualified Trustees
- > Income Tax
- > Investments in Non Listed Entities
- > Non Arms-Length Transactions
- > Pension/Benefit Payments
- > Record Keeping
- > SIS Contraventions
- > Plus much more

## What is not included?

We have carefully selected our Audit Shield policy to provide the widest possible coverage for us and our clients. However, we do remind our clients that such items or circumstances as listed below are not covered:

- > Actions in regard to any notices from the ATO or any other government revenue authorities that are educational or advisory in nature or merely suggest, invite or propose actions to be taken by you; or act as a warning to you that you may be selected for audit activity at a future time; or do not compel you to take any action.
- > If the ATO auditor imposes final culpability/shortfall penalties of 75% or more, and/or the return is deemed to have been fraudulently lodged.
- > Any matter in relation to applications, assessments or reviews of government benefits or entitlements and any form of activity involving a review relevant to you maintaining industry status, licence compliance, membership or any form of application, registration or re-registration process.
- > Any fine or penalties imposed or for any amounts payable pursuant to an amended notice of assessment or adjustment including but not limited to any additional tax, duty, government impost or similar payments.
- > Costs for work incurred which should have been undertaken prior to the audit activity (e.g. outstanding lodgements).
- > Audit activity where notification was given prior to the inception of cover (i.e. prior to our receipt of your participation fee).
- > Excess superannuation contribution tax issues are not included in the SMSF specific cover as these issues are directed at the individual member, not the SMSF.

## Who is Vero Insurance and how can they be contacted?

AAI Limited trading as Vero Insurance is a wholly owned subsidiary of Suncorp Group Limited.

Postal Address: GPO Box 3999, Sydney NSW 2001

Telephone: 13 18 13

Email: [veroinformation@vero.com.au](mailto:veroinformation@vero.com.au)

## Want to know more?

If you would like to know more about our Audit Shield service, please contact us.

## **CLIENT DECLINE FORM**

Gale Family Superannuation Fund

Client Code: GALE0010

DEFT Reference Number: 404251204791503

If you do not wish to participate in our Audit Shield service, please decline by following the instructions listed below:

- Step 1.** Visit <https://pay.auditshield.com.au/samgreco>
- Step 2.** Click the 'Decline Participation' link at the bottom of the page.
- Step 3.** Complete the 'Decline Participation' form and submit.

**By following the steps listed above, you confirm that you have been offered participation in Sam Greco & Co Audit Shield service and do not wish to participate. You acknowledge that you will be excluded from the coverage the service provides and will be charged separately for any professional fees and/or costs that may occur in the event of any audit activity by the Australian Taxation Office (ATO) or any other government revenue authorities.**

# 41600 - Pensions Paid

2020 Financial Year

Preparer John Moroney

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
GALMAR00005P	(Pensions Paid) Gale, Margaret Ann - Pension (Account Based Pension 4)	\$2,170.00	\$4,000.00	(45.75)%
GALWAY00034P	(Pensions Paid) Gale, Wayne - Pension (Account Based Pension 5)	\$14,650.00	\$350.00	4085.71%
GALMAR00057P	(Pensions Paid) Gale, Margaret Ann - Pension (Account Based Pension 6)	\$2,400.00	\$350.00	585.71%
GALWAY00005P	(Pensions Paid) Gale, Wayne - Pension (Account Based Pension 2)	\$15,250.00	\$5,000.00	205%
GALWAY00440P	(Pensions Paid) Gale, Wayne - Pension (Account Based Pension 6)	\$39,800.00		100%
GALWAY00001P	(Pensions Paid) Gale, Wayne - Pension (Account Based Pension)	\$303,200.00	\$160,350.00	89.09%
GALMAR00056P	(Pensions Paid) Gale, Margaret Ann - Pension (Account Based Pension 5)		\$530.82	100%
GALMAR00001P	(Pensions Paid) Gale, Margaret Ann - Pension (Pension)	\$11,230.00	\$99,119.18	(88.67)%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$388,700.00	\$269,700.00	

## Supporting Documents

- Pension Summary Report [Report](#)

## Standard Checklist

- Attach copy of Pension Summary Report
- Ensure Member(s) have been advised of pension for coming year
- Ensure Minimum Pension has been paid for each account

Gale Family Superannuation Fund

# Pension Summary

As at 30 June 2020

Member Name : Gale, Wayne

Member Age : 64\* (Date of Birth : 28/08/1954)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
GALWAY 00001P	Account Based Pension	29/08/2014	39.69%	2.00%	\$6,030.00*	N/A	\$303,200.00	\$0.00	\$303,200.00	NIL

\*COVID-19 50% reduction has been applied to the minimum pension amount.

GALWAY 00003P	Account Based Pension	01/07/2015	31.68%	2.00%	\$0.00	N/A	\$0.00	\$0.00	\$0.00	NIL
---------------	-----------------------	------------	--------	-------	--------	-----	--------	--------	--------	-----

GALWAY 00004P	Account Based Pension	01/07/2017	17.22%	2.00%	\$0.00	N/A	\$0.00	\$0.00	\$0.00	NIL
---------------	-----------------------	------------	--------	-------	--------	-----	--------	--------	--------	-----

GALWAY 00005P	Account Based Pension	25/06/2018	100.00 %	2.00%	\$2,060.00*	N/A	\$15,250.00	\$0.00	\$15,250.00	NIL
---------------	-----------------------	------------	----------	-------	-------------	-----	-------------	--------	-------------	-----

\*COVID-19 50% reduction has been applied to the minimum pension amount.

GALWAY 00034P	Account Based Pension	31/05/2019	100.00 %	2.00%	\$2,010.00*	N/A	\$14,650.00	\$0.00	\$14,650.00	NIL
---------------	-----------------------	------------	----------	-------	-------------	-----	-------------	--------	-------------	-----

\*COVID-19 50% reduction has been applied to the minimum pension amount.

GALWAY 00440P	Account Based Pension	29/07/2019	100.00 %	2.00%	\$5,540.00*	N/A	\$39,800.00	\$0.00	\$39,800.00	NIL
---------------	-----------------------	------------	----------	-------	-------------	-----	-------------	--------	-------------	-----

\*COVID-19 50% reduction has been applied to the minimum pension amount.

					\$15,640.00	\$0.00	\$372,900.00	\$0.00	\$372,900.00	\$0.00
--	--	--	--	--	-------------	--------	--------------	--------	--------------	--------



Gale Family Superannuation Fund

# Pension Summary

As at 30 June 2020

Member Name : Gale, Margaret Ann

Member Age : 64\* (Date of Birth : 07/11/1954)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
GALMAR 00001P	Account Based Pension	07/11/2014	32.09%	2.00%	\$230.00*	N/A	\$11,230.00	\$0.00	\$11,230.00	NIL

\*COVID-19 50% reduction has been applied to the minimum pension amount.

GALMAR 00003P	Account Based Pension	01/07/2015	100.00 %	2.00%	\$0.00	N/A	\$0.00	\$0.00	\$0.00	NIL
---------------	-----------------------	------------	----------	-------	--------	-----	--------	--------	--------	-----

GALMAR 00004P	Account Based Pension	01/07/2017	96.87%	2.00%	\$0.00	N/A	\$0.00	\$0.00	\$0.00	NIL
---------------	-----------------------	------------	--------	-------	--------	-----	--------	--------	--------	-----

GALMAR 00005P	Account Based Pension	25/06/2018	100.00 %	2.00%	\$2,080.00*	N/A	\$2,170.00	\$0.00	\$2,170.00	NIL
---------------	-----------------------	------------	----------	-------	-------------	-----	------------	--------	------------	-----

\*COVID-19 50% reduction has been applied to the minimum pension amount.

GALMAR 00056P	Account Based Pension	09/08/2018	100.00 %	2.00%	\$0.00	N/A	\$0.00	\$0.00	\$0.00	NIL
---------------	-----------------------	------------	----------	-------	--------	-----	--------	--------	--------	-----

GALMAR 00057P	Account Based Pension	31/05/2019	100.00 %	2.00%	\$2,010.00*	N/A	\$2,400.00	\$0.00	\$2,400.00	NIL
---------------	-----------------------	------------	----------	-------	-------------	-----	------------	--------	------------	-----

\*COVID-19 50% reduction has been applied to the minimum pension amount.

					\$4,320.00	\$0.00	\$15,800.00	\$0.00	\$15,800.00	\$0.00
--	--	--	--	--	------------	--------	-------------	--------	-------------	--------

Gale Family Superannuation Fund

# Pension Summary

As at 30 June 2020

**Total :**

---

					\$19,960.00	\$0.00	\$388,700.00	\$0.00	\$388,700.00	\$0.00
--	--	--	--	--	-------------	--------	--------------	--------	--------------	--------

\*Age as at 01/07/2019 or pension start date for new pensions.

# 48500 - Income Tax Expense

2020 Financial Year

---

**Preparer** John Moroney

**Reviewer** Sam Greco

**Status** Completed

Account Code	Description	CY Balance	LY Balance	Change
48500	Income Tax Expense	(\$3,905.50)	(\$8,395.95)	(53.48)%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		(\$3,905.50)	(\$8,395.95)	

## Supporting Documents

No supporting documents

# 49000 - Profit/Loss Allocation Account

2020 Financial Year

Preparer John Moroney

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
49000	Profit/Loss Allocation Account	(\$120,725.42)	(\$5,046.22)	2292.39%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		(\$120,725.42)	(\$5,046.22)	

## Supporting Documents

No supporting documents

# 50000 - Members

2020 Financial Year

Preparer John Moroney

Reviewer Sam Greco

Status Completed

Account Code	Description	Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	Change
GALMAR00001P	Gale, Margaret Ann - Pension (Pension)	(\$11,454.31)		\$110.54	\$11,230.00		(\$113.77)	(99.01)%
GALMAR00002A	Gale, Margaret Ann - Accumulation (Accumulation)							
GALMAR00005P	Gale, Margaret Ann - Pension (Account Based Pension 4)	(\$104,184.35)		\$4,838.21	\$2,170.00		(\$97,176.14)	(6.73)%
GALMAR00056P	Gale, Margaret Ann - Pension (Account Based Pension 5)			\$0.00				
GALMAR00057P	Gale, Margaret Ann - Pension (Account Based Pension 6)	(\$100,595.36)		\$4,662.81	\$2,400.00		(\$93,532.55)	(7.02)%
GALWAY00001P	Gale, Wayne - Pension (Account Based Pension)	(\$301,641.62)		(\$2,358.89)	\$303,200.00		(\$800.51)	(99.73)%
GALWAY00002A	Gale, Wayne - Accumulation (Accumulation)		(\$300,000.00)		\$300,000.00			

Account Code	Description	Opening Balance	Contribution Income	Earnings	Member Payments	Tax & Fees	Closing Balance	Change
GALWAY00005P	Gale, Wayne - Pension (Account Based Pension 2)	(\$103,152.29)		\$4,687.45	\$15,250.00		(\$83,214.84)	(19.33)%
GALWAY00034P	Gale, Wayne - Pension (Account Based Pension 5)	(\$100,596.04)		\$4,606.15	\$14,650.00		(\$81,339.89)	(19.14)%
GALWAY00440P	Gale, Wayne - Pension (Account Based Pension 6)		(\$300,000.00)	\$15,479.15	\$39,800.00		(\$244,720.85)	
<b>TOTAL</b>		<b>Opening Balance</b>	<b>Contribution Income</b>	<b>Earnings</b>	<b>Member Payments</b>	<b>Tax &amp; Fees</b>	<b>Closing Balance</b>	
		(\$721,623.97)	(\$600,000.00)	\$32,025.42	\$688,700.00		(\$600,898.55)	

### Supporting Documents

- Members Statements [Report](#)
- Members Summary [Report](#)

### Standard Checklist

- Attach copies of Members Statements

# Gale Family Superannuation Fund

## Members Statement

Wayne Gale  
 27 Yaldara Street  
 Carseldine, Queensland, 4034, Australia

### Your Details

Date of Birth : 28/08/1954  
 Age: 65  
 Tax File Number: Provided  
 Date Joined Fund: 20/11/2008  
 Service Period Start Date: 04/01/1971  
 Date Left Fund:  
 Member Code: GALWAY00001P  
 Account Start Date: 01/07/2017  
 Account Phase: Retirement Phase  
 Account Description: Account Based Pension 4

Nominated Beneficiaries Margaret Ann Gale  
 Vested Benefits 800.51  
 Total Death Benefit 800.51  
 Current Salary 0.00  
 Previous Salary 0.00  
 Disability Benefit 0.00

### Your Balance

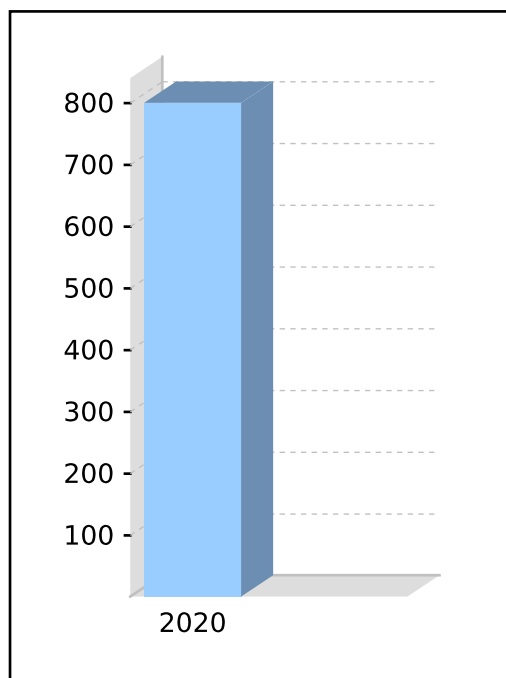
Total Benefits 800.51

#### Preservation Components

Preserved (145,600.00)  
 Unrestricted Non Preserved 146,400.51  
 Restricted Non Preserved

#### Tax Components

Tax Free (39.69%) 326.89  
 Taxable 473.62



### Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	301,641.62
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	2,358.89
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	303,200.00
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2020	800.51

# Gale Family Superannuation Fund Members Statement

Wayne Gale  
27 Yaldara Street  
Carseldine, Queensland, 4034, Australia

## Your Details

Date of Birth : 28/08/1954

Age: 65

Tax File Number: Provided

Date Joined Fund: 20/11/2008

Service Period Start Date: 04/01/1971

Date Left Fund:

Member Code: GALWAY00002A

Account Start Date: 20/11/2008

Account Phase: Accumulation Phase

Account Description: Accumulation

Nominated Beneficiaries N/A

Vested Benefits

Total Death Benefit 0.00

Current Salary 0.00

Previous Salary 0.00

Disability Benefit 0.00

## Your Balance

### Total Benefits

#### Preservation Components

Preserved

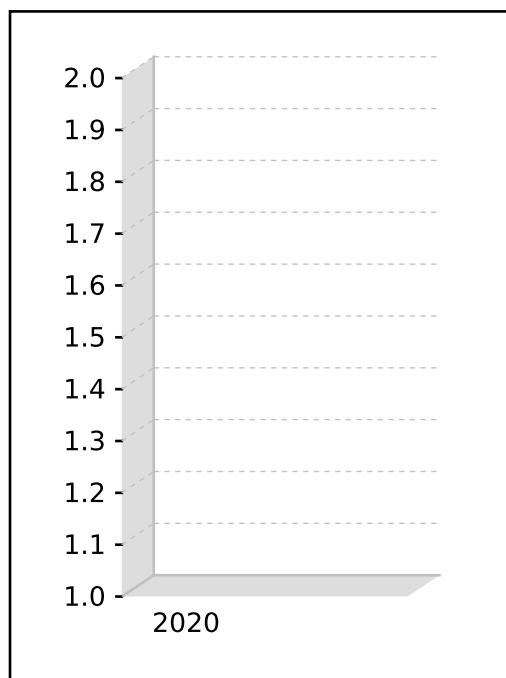
Unrestricted Non Preserved

Restricted Non Preserved

#### Tax Components

Tax Free

Taxable



## Your Detailed Account Summary

This Year

Opening balance at 01/07/2019

#### Increases to Member account during the period

Employer Contributions

Personal Contributions (Concessional)

Personal Contributions (Non Concessional) 300,000.00

Government Co-Contributions

Other Contributions

Proceeds of Insurance Policies

Transfers In

Net Earnings

Internal Transfer In

#### Decreases to Member account during the period

Pensions Paid

Contributions Tax

Income Tax

No TFN Excess Contributions Tax

Excess Contributions Tax

Refund Excess Contributions

Division 293 Tax

Insurance Policy Premiums Paid

Management Fees

Member Expenses

Benefits Paid/Transfers Out

Superannuation Surcharge Tax

Internal Transfer Out 300,000.00

Closing balance at 30/06/2020 0.00



# Gale Family Superannuation Fund

## Members Statement

Wayne Gale  
 27 Yaldara Street  
 Carseldine, Queensland, 4034, Australia

### Your Details

Date of Birth : 28/08/1954  
 Age: 65  
 Tax File Number: Provided  
 Date Joined Fund: 20/11/2008  
 Service Period Start Date: 04/01/1971  
 Date Left Fund:  
 Member Code: GALWAY00003P  
 Account Start Date 01/07/2017  
 Account Phase: Retirement Phase  
 Account Description: Account Based Pension 3

Nominated Beneficiaries Margaret Ann Gale  
 Vested Benefits  
 Total Death Benefit 0.00  
 Current Salary 0.00  
 Previous Salary 0.00  
 Disability Benefit 0.00

### Your Balance

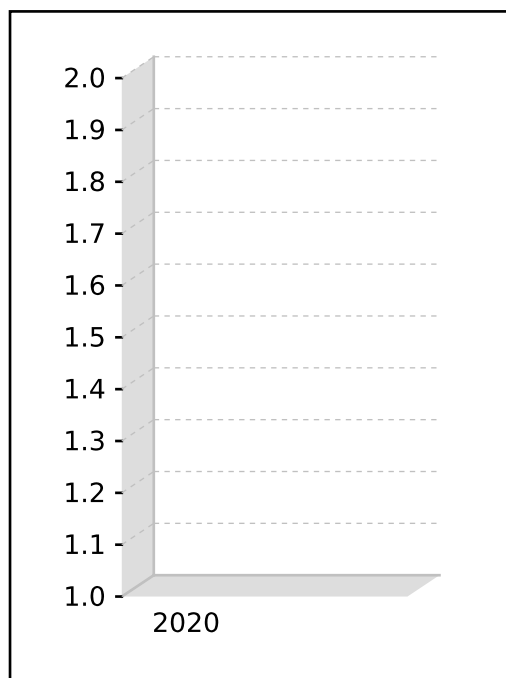
#### Total Benefits

##### Preservation Components

Preserved (1,800.00)  
 Unrestricted Non Preserved 1,800.00  
 Restricted Non Preserved

##### Tax Components

Tax Free (31.68%) 1.18  
 Taxable (1.18)



### Your Detailed Account Summary

This Year

Opening balance at 01/07/2019

Increases to Member account during the period

- Employer Contributions
- Personal Contributions (Concessional)
- Personal Contributions (Non Concessional)
- Government Co-Contributions
- Other Contributions
- Proceeds of Insurance Policies
- Transfers In
- Net Earnings
- Internal Transfer In

Decreases to Member account during the period

- Pensions Paid
- Contributions Tax
- Income Tax
- No TFN Excess Contributions Tax
- Excess Contributions Tax
- Refund Excess Contributions
- Division 293 Tax
- Insurance Policy Premiums Paid
- Management Fees
- Member Expenses
- Benefits Paid/Transfers Out
- Superannuation Surcharge Tax
- Internal Transfer Out

Closing balance at 30/06/2020 0.00

# Gale Family Superannuation Fund

## Members Statement

Wayne Gale  
 27 Yaldara Street  
 Carseldine, Queensland, 4034, Australia

### Your Details

Date of Birth : 28/08/1954  
 Age: 65  
 Tax File Number: Provided  
 Date Joined Fund: 20/11/2008  
 Service Period Start Date: 04/01/1971  
 Date Left Fund:  
 Member Code: GALWAY00004P  
 Account Start Date: 01/07/2017  
 Account Phase: Retirement Phase  
 Account Description: Account Based Pension

Nominated Beneficiaries: Margaret Ann Gale  
 Vested Benefits  
 Total Death Benefit: 0.00  
 Current Salary: 0.00  
 Previous Salary: 0.00  
 Disability Benefit: 0.00

### Your Balance

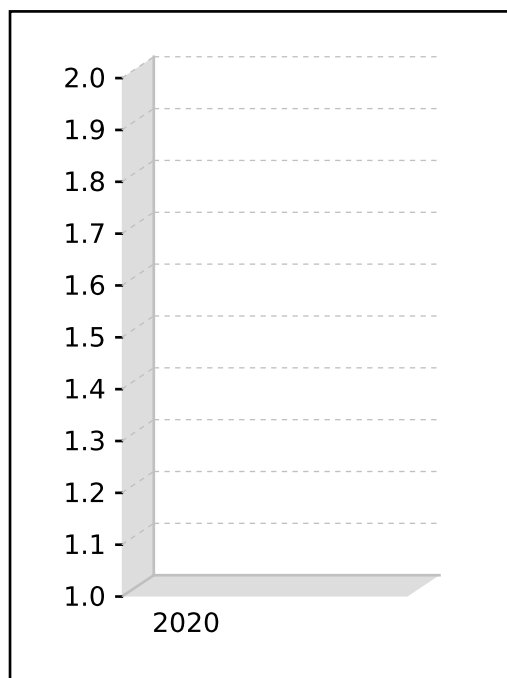
#### Total Benefits

##### Preservation Components

Preserved (31,941.58)  
 Unrestricted Non Preserved 31,941.58  
 Restricted Non Preserved

##### Tax Components

Tax Free (17.22%) (0.34)  
 Taxable 0.34



### Your Detailed Account Summary

This Year

Opening balance at 01/07/2019

Increases to Member account during the period

- Employer Contributions
- Personal Contributions (Concessional)
- Personal Contributions (Non Concessional)
- Government Co-Contributions
- Other Contributions
- Proceeds of Insurance Policies
- Transfers In
- Net Earnings
- Internal Transfer In

Decreases to Member account during the period

- Pensions Paid
- Contributions Tax
- Income Tax
- No TFN Excess Contributions Tax
- Excess Contributions Tax
- Refund Excess Contributions
- Division 293 Tax
- Insurance Policy Premiums Paid
- Management Fees
- Member Expenses
- Benefits Paid/Transfers Out
- Superannuation Surcharge Tax
- Internal Transfer Out

Closing balance at 30/06/2020 0.00

# Gale Family Superannuation Fund

## Members Statement

Wayne Gale  
 27 Yaldara Street  
 Carseldine, Queensland, 4034, Australia

### Your Details

Date of Birth : 28/08/1954  
 Age: 65  
 Tax File Number: Provided  
 Date Joined Fund: 20/11/2008  
 Service Period Start Date: 04/01/1971  
 Date Left Fund:  
 Member Code: GALWAY00005P  
 Account Start Date: 25/06/2018  
 Account Phase: Retirement Phase  
 Account Description: Account Based Pension 2

Nominated Beneficiaries Margaret Ann Gale  
 Vested Benefits 83,214.84  
 Total Death Benefit 83,214.84  
 Current Salary 0.00  
 Previous Salary 0.00  
 Disability Benefit 0.00

### Your Balance

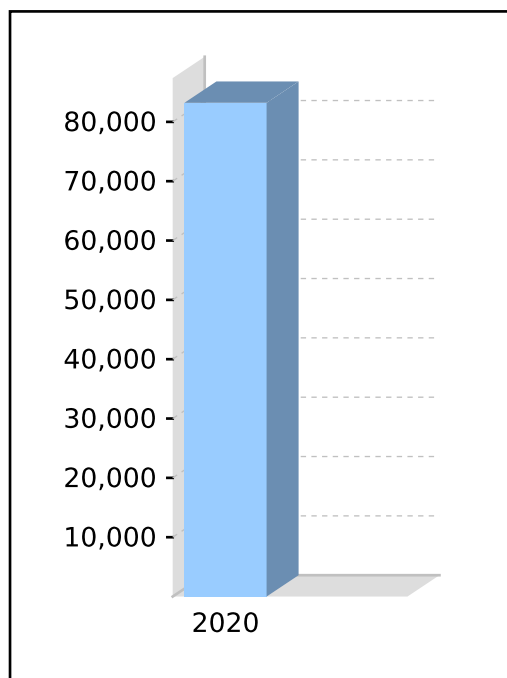
Total Benefits 83,214.84

#### Preservation Components

Preserved  
 Unrestricted Non Preserved 83,214.84  
 Restricted Non Preserved

#### Tax Components

Tax Free (100.00%) 83,214.84  
 Taxable



### Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	103,152.29
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	(4,687.45)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	15,250.00
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2020	83,214.84

# Gale Family Superannuation Fund

## Members Statement

Wayne Gale  
 27 Yaldara Street  
 Carseldine, Queensland, 4034, Australia

### Your Details

Date of Birth : 28/08/1954  
 Age: 65  
 Tax File Number: Provided  
 Date Joined Fund: 20/11/2008  
 Service Period Start Date: 04/01/1971  
 Date Left Fund:  
 Member Code: GALWAY00034P  
 Account Start Date: 31/05/2019  
 Account Phase: Retirement Phase  
 Account Description: Account Based Pension 5

Nominated Beneficiaries: Margaret Ann Gale  
 Vested Benefits: 81,339.89  
 Total Death Benefit: 81,339.89  
 Current Salary: 0.00  
 Previous Salary: 0.00  
 Disability Benefit: 0.00

### Your Balance

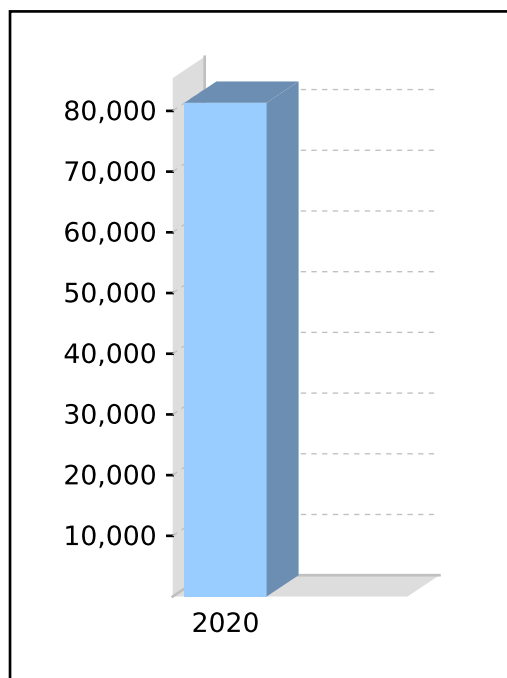
Total Benefits 81,339.89

#### Preservation Components

Preserved  
 Unrestricted Non Preserved 81,339.89  
 Restricted Non Preserved

#### Tax Components

Tax Free (100.00%) 81,339.89  
 Taxable



### Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	100,596.04
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	(4,606.15)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	14,650.00
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2020	81,339.89

# Gale Family Superannuation Fund

## Members Statement

Wayne Gale  
 27 Yaldara Street  
 Carseldine, Queensland, 4034, Australia

### Your Details

Date of Birth : 28/08/1954  
 Age: 65  
 Tax File Number: Provided  
 Date Joined Fund: 20/11/2008  
 Service Period Start Date: 04/01/1971  
 Date Left Fund:  
 Member Code: GALWAY00440P  
 Account Start Date 29/07/2019  
 Account Phase: Retirement Phase  
 Account Description: Account Based Pension 6

Nominated Beneficiaries Margaret Ann Gale  
 Vested Benefits 244,720.85  
 Total Death Benefit 244,720.85  
 Current Salary 0.00  
 Previous Salary 0.00  
 Disability Benefit 0.00

### Your Balance

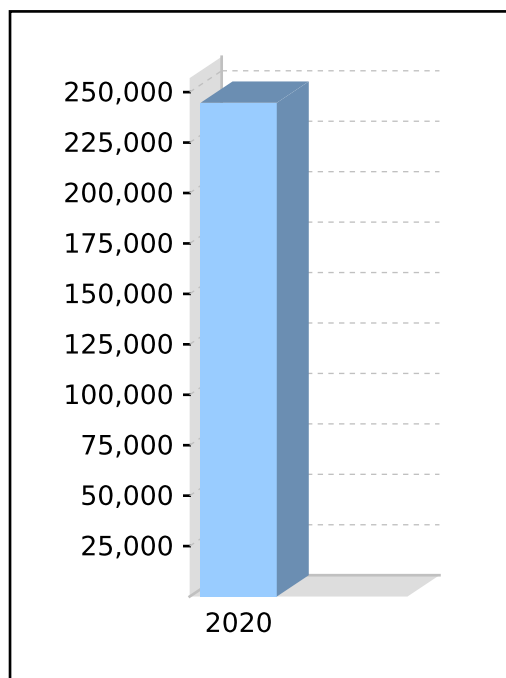
Total Benefits 244,720.85

#### Preservation Components

Preserved  
 Unrestricted Non Preserved 244,720.85  
 Restricted Non Preserved

#### Tax Components

Tax Free (100.00%) 244,720.85  
 Taxable



### Your Detailed Account Summary

This Year

Opening balance at 01/07/2019

Increases to Member account during the period

Employer Contributions  
 Personal Contributions (Concessional)  
 Personal Contributions (Non Concessional)  
 Government Co-Contributions  
 Other Contributions  
 Proceeds of Insurance Policies  
 Transfers In  
 Net Earnings (15,479.15)  
 Internal Transfer In 300,000.00

Decreases to Member account during the period

Pensions Paid 39,800.00  
 Contributions Tax  
 Income Tax  
 No TFN Excess Contributions Tax  
 Excess Contributions Tax  
 Refund Excess Contributions  
 Division 293 Tax  
 Insurance Policy Premiums Paid  
 Management Fees  
 Member Expenses  
 Benefits Paid/Transfers Out  
 Superannuation Surcharge Tax  
 Internal Transfer Out

Closing balance at 30/06/2020 244,720.85

# Gale Family Superannuation Fund

## Members Statement

Margaret Ann Gale  
 27 Yaldara Street  
 Carseldine, Queensland, 4034, Australia

### Your Details

Date of Birth : 07/11/1954  
 Age: 65  
 Tax File Number: Provided  
 Date Joined Fund: 20/11/2008  
 Service Period Start Date: 14/06/1977  
 Date Left Fund:  
 Member Code: GALMAR00001P  
 Account Start Date: 07/11/2014  
 Account Phase: Retirement Phase  
 Account Description: Pension

Nominated Beneficiaries Wayne Gale  
 Vested Benefits 113.77  
 Total Death Benefit 113.77  
 Current Salary 0.00  
 Previous Salary 0.00  
 Disability Benefit 0.00

### Your Balance

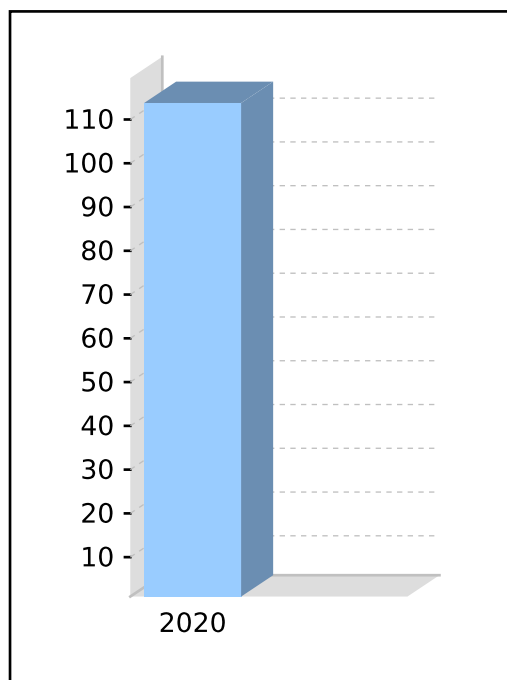
Total Benefits 113.77

#### Preservation Components

Preserved  
 Unrestricted Non Preserved 113.77  
 Restricted Non Preserved

#### Tax Components

Tax Free (32.09%) 36.51  
 Taxable 77.26



### Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	11,454.31
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	(110.54)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	11,230.00
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2020	113.77

# Gale Family Superannuation Fund Members Statement

Margaret Ann Gale  
27 Yaldara Street  
Carseldine, Queensland, 4034, Australia

## Your Details

Date of Birth : 07/11/1954  
 Age: 65  
 Tax File Number: Provided  
 Date Joined Fund: 20/11/2008  
 Service Period Start Date: 14/06/1977  
 Date Left Fund:  
 Member Code: GALMAR00002A  
 Account Start Date: 20/11/2008  
 Account Phase: Accumulation Phase  
 Account Description: Accumulation

Nominated Beneficiaries N/A  
 Vested Benefits  
 Total Death Benefit 0.00  
 Current Salary 0.00  
 Previous Salary 0.00  
 Disability Benefit 0.00

## Your Balance

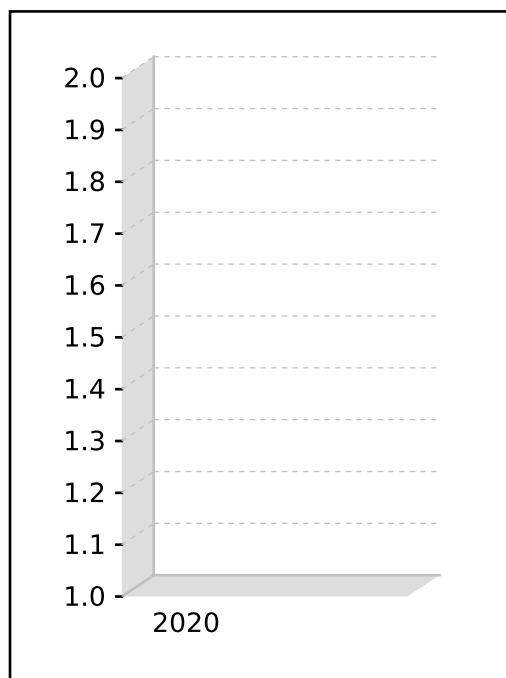
### Total Benefits

#### Preservation Components

Preserved  
 Unrestricted Non Preserved  
 Restricted Non Preserved

#### Tax Components

Tax Free  
 Taxable



## Your Detailed Account Summary

This Year

Opening balance at 01/07/2019

#### Increases to Member account during the period

Employer Contributions  
 Personal Contributions (Concessional)  
 Personal Contributions (Non Concessional)  
 Government Co-Contributions  
 Other Contributions  
 Proceeds of Insurance Policies  
 Transfers In  
 Net Earnings  
 Internal Transfer In

#### Decreases to Member account during the period

Pensions Paid  
 Contributions Tax  
 Income Tax  
 No TFN Excess Contributions Tax  
 Excess Contributions Tax  
 Refund Excess Contributions  
 Division 293 Tax  
 Insurance Policy Premiums Paid  
 Management Fees  
 Member Expenses  
 Benefits Paid/Transfers Out  
 Superannuation Surcharge Tax  
 Internal Transfer Out

Closing balance at 30/06/2020

0.00

# Gale Family Superannuation Fund Members Statement

Margaret Ann Gale  
27 Yaldara Street  
Carseldine, Queensland, 4034, Australia

## Your Details

Date of Birth : 07/11/1954  
 Age: 65  
 Tax File Number: Provided  
 Date Joined Fund: 20/11/2008  
 Service Period Start Date: 14/06/1977  
 Date Left Fund:  
 Member Code: GALMAR00003P  
 Account Start Date 01/07/2017  
 Account Phase: Retirement Phase  
 Account Description: Account Based Pension 2

Nominated Beneficiaries Wayne Gale  
 Vested Benefits  
 Total Death Benefit 0.00  
 Current Salary 0.00  
 Previous Salary 0.00  
 Disability Benefit 0.00

## Your Balance

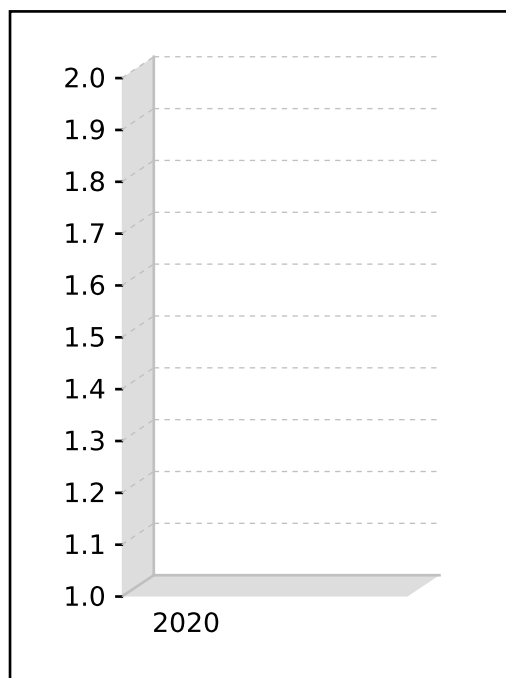
### Total Benefits

#### Preservation Components

Preserved (1,800.00)  
 Unrestricted Non Preserved 1,800.00  
 Restricted Non Preserved

#### Tax Components

Tax Free (100.00%)  
 Taxable



## Your Detailed Account Summary

This Year

Opening balance at 01/07/2019

Increases to Member account during the period

- Employer Contributions
- Personal Contributions (Concessional)
- Personal Contributions (Non Concessional)
- Government Co-Contributions
- Other Contributions
- Proceeds of Insurance Policies
- Transfers In
- Net Earnings
- Internal Transfer In

Decreases to Member account during the period

- Pensions Paid
- Contributions Tax
- Income Tax
- No TFN Excess Contributions Tax
- Excess Contributions Tax
- Refund Excess Contributions
- Division 293 Tax
- Insurance Policy Premiums Paid
- Management Fees
- Member Expenses
- Benefits Paid/Transfers Out
- Superannuation Surcharge Tax
- Internal Transfer Out

Closing balance at 30/06/2020 0.00



# Gale Family Superannuation Fund Members Statement

Margaret Ann Gale  
27 Yaldara Street  
Carseldine, Queensland, 4034, Australia

## Your Details

Date of Birth : 07/11/1954  
 Age: 65  
 Tax File Number: Provided  
 Date Joined Fund: 20/11/2008  
 Service Period Start Date: 14/06/1977  
 Date Left Fund:  
 Member Code: GALMAR00004P  
 Account Start Date: 01/07/2017  
 Account Phase: Retirement Phase  
 Account Description: Account Based Pension 3

Nominated Beneficiaries: Wayne Gale  
 Vested Benefits  
 Total Death Benefit: 0.00  
 Current Salary: 0.00  
 Previous Salary: 0.00  
 Disability Benefit: 0.00

## Your Balance

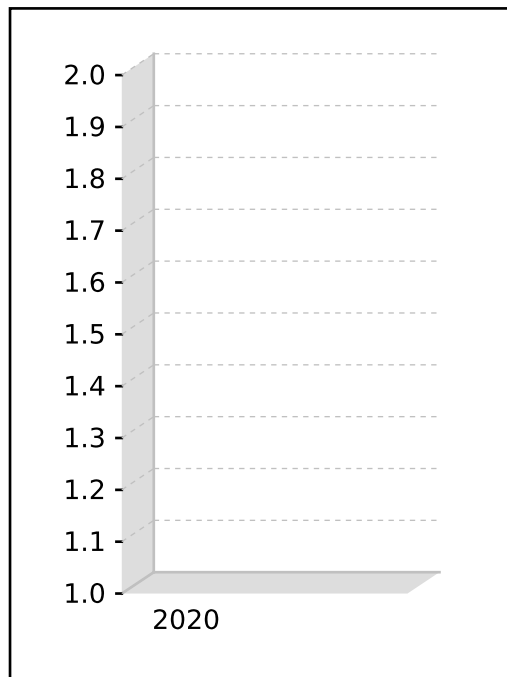
### Total Benefits

#### Preservation Components

Preserved  
 Unrestricted Non Preserved  
 Restricted Non Preserved

#### Tax Components

Tax Free (96.87%) (0.39)  
 Taxable 0.39



## Your Detailed Account Summary

This Year

Opening balance at 01/07/2019

#### Increases to Member account during the period

Employer Contributions  
 Personal Contributions (Concessional)  
 Personal Contributions (Non Concessional)  
 Government Co-Contributions  
 Other Contributions  
 Proceeds of Insurance Policies  
 Transfers In  
 Net Earnings  
 Internal Transfer In

#### Decreases to Member account during the period

Pensions Paid  
 Contributions Tax  
 Income Tax  
 No TFN Excess Contributions Tax  
 Excess Contributions Tax  
 Refund Excess Contributions  
 Division 293 Tax  
 Insurance Policy Premiums Paid  
 Management Fees  
 Member Expenses  
 Benefits Paid/Transfers Out  
 Superannuation Surcharge Tax  
 Internal Transfer Out

Closing balance at 30/06/2020 0.00

# Gale Family Superannuation Fund

## Members Statement

Margaret Ann Gale  
 27 Yaldara Street  
 Carseldine, Queensland, 4034, Australia

### Your Details

Date of Birth : 07/11/1954  
 Age: 65  
 Tax File Number: Provided  
 Date Joined Fund: 20/11/2008  
 Service Period Start Date: 14/06/1977  
 Date Left Fund:  
 Member Code: GALMAR00005P  
 Account Start Date: 25/06/2018  
 Account Phase: Retirement Phase  
 Account Description: Account Based Pension 4

Nominated Beneficiaries Margaret Ann Gale  
 Vested Benefits 97,176.14  
 Total Death Benefit 97,176.14  
 Current Salary 0.00  
 Previous Salary 0.00  
 Disability Benefit 0.00

### Your Balance

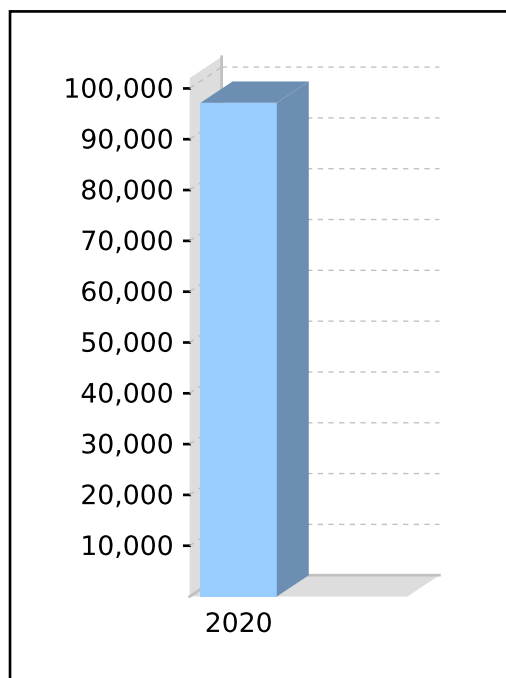
Total Benefits 97,176.14

#### Preservation Components

Preserved  
 Unrestricted Non Preserved 97,176.14  
 Restricted Non Preserved

#### Tax Components

Tax Free (100.00%) 97,176.14  
 Taxable



### Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	104,184.35
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	(4,838.21)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	2,170.00
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2020	97,176.14

# Gale Family Superannuation Fund Members Statement

Margaret Ann Gale  
27 Yaldara Street  
Carseldine, Queensland, 4034, Australia

## Your Details

Date of Birth : 07/11/1954  
 Age: 65  
 Tax File Number: Provided  
 Date Joined Fund: 20/11/2008  
 Service Period Start Date: 14/06/1977  
 Date Left Fund:  
 Member Code: GALMAR00056P  
 Account Start Date 09/08/2018  
 Account Phase: Retirement Phase  
 Account Description: Account Based Pension 5

Nominated Beneficiaries Wayne Gale  
 Vested Benefits  
 Total Death Benefit 0.00  
 Current Salary 0.00  
 Previous Salary 0.00  
 Disability Benefit 0.00

## Your Balance

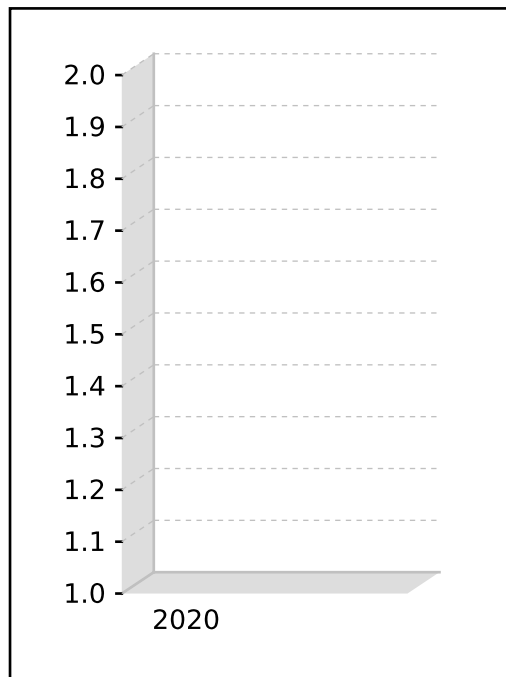
### Total Benefits

#### Preservation Components

Preserved  
 Unrestricted Non Preserved  
 Restricted Non Preserved

#### Tax Components

Tax Free (100.00%)  
 Taxable



## Your Detailed Account Summary

This Year

Opening balance at 01/07/2019

#### Increases to Member account during the period

Employer Contributions  
 Personal Contributions (Concessional)  
 Personal Contributions (Non Concessional)  
 Government Co-Contributions  
 Other Contributions  
 Proceeds of Insurance Policies  
 Transfers In  
 Net Earnings  
 Internal Transfer In

#### Decreases to Member account during the period

Pensions Paid  
 Contributions Tax  
 Income Tax  
 No TFN Excess Contributions Tax  
 Excess Contributions Tax  
 Refund Excess Contributions  
 Division 293 Tax  
 Insurance Policy Premiums Paid  
 Management Fees  
 Member Expenses  
 Benefits Paid/Transfers Out  
 Superannuation Surcharge Tax  
 Internal Transfer Out

Closing balance at 30/06/2020 0.00

# Gale Family Superannuation Fund

## Members Statement

Margaret Ann Gale  
 27 Yaldara Street  
 Carseldine, Queensland, 4034, Australia

### Your Details

Date of Birth :	07/11/1954	Nominated Beneficiaries	Wayne Gale
Age:	65	Vested Benefits	93,532.55
Tax File Number:	Provided	Total Death Benefit	93,532.55
Date Joined Fund:	20/11/2008	Current Salary	0.00
Service Period Start Date:	14/06/1977	Previous Salary	0.00
Date Left Fund:		Disability Benefit	0.00
Member Code:	GALMAR00057P		
Account Start Date	31/05/2019		
Account Phase:	Retirement Phase		
Account Description:	Account Based Pension 6		

### Your Balance

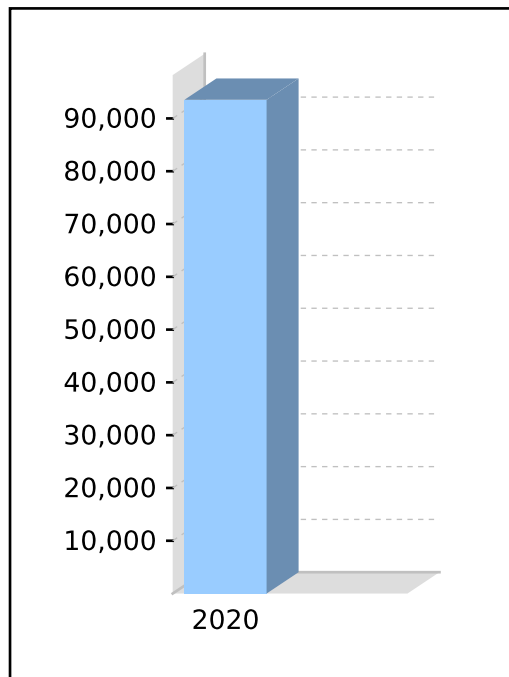
Total Benefits 93,532.55

#### Preservation Components

Preserved  
 Unrestricted Non Preserved 93,532.55  
 Restricted Non Preserved

#### Tax Components

Tax Free (100.00%) 93,532.55  
 Taxable



### Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	100,595.36
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	(4,662.81)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	2,400.00
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2020	93,532.55

Gale Family Superannuation Fund  
**Members Summary**

As at 30 June 2020

Opening Balances	Increases				Decreases					Closing Balance	
	Contributions	Transfers In	Net Earnings	Insurance Proceeds	Pensions Paid	Contributions Tax	Taxes Paid	Benefits Paid/ Transfers Out	Insurance Premiums		Member Expenses
<b>Wayne Gale (Age: 65)</b>											
GALWAY00001P - Account Based Pension 4 - Tax Free: 39.69%											
301,641.62			2,358.89		303,200.00						800.51
GALWAY00002A - Accumulation											
	300,000.00							300,000.00			
GALWAY00003P - Account Based Pension 3 - Tax Free: 31.68%											
GALWAY00004P - Account Based Pension - Tax Free: 17.22%											
GALWAY00005P - Account Based Pension 2 - Tax Free: 100.00%											
103,152.29			(4,687.45)		15,250.00						83,214.84
GALWAY00034P - Account Based Pension 5 - Tax Free: 100.00%											
100,596.04			(4,606.15)		14,650.00						81,339.89
GALWAY00440P - Account Based Pension 6 - Tax Free: 100.00%											
		300,000.00	(15,479.15)		39,800.00						244,720.85
<b>505,389.95</b>	<b>300,000.00</b>	<b>300,000.00</b>	<b>(22,413.86)</b>		<b>372,900.00</b>			<b>300,000.00</b>			<b>410,076.09</b>

**Margaret Ann Gale (Age: 65)**

Gale Family Superannuation Fund

# Members Summary

As at 30 June 2020

Opening Balances	Increases				Decreases					Closing Balance	
	Contributions	Transfers In	Net Earnings	Insurance Proceeds	Pensions Paid	Contributions Tax	Taxes Paid	Benefits Paid/Transfers Out	Insurance Premiums		Member Expenses
GALMAR00001P - Pension - Tax Free: 32.09%											
11,454.31			(110.54)		11,230.00						113.77
GALMAR00002A - Accumulation											
GALMAR00003P - Account Based Pension 2 - Tax Free: 100.00%											
GALMAR00004P - Account Based Pension 3 - Tax Free: 96.87%											
GALMAR00005P - Account Based Pension 4 - Tax Free: 100.00%											
104,184.35			(4,838.21)		2,170.00						97,176.14
GALMAR000056P - Account Based Pension 5 - Tax Free: 100.00%											
GALMAR000057P - Account Based Pension 6 - Tax Free: 100.00%											
100,595.36			(4,662.81)		2,400.00						93,532.55
<b>216,234.02</b>			<b>(9,611.56)</b>		<b>15,800.00</b>						<b>190,822.46</b>
<b>721,623.97</b>	<b>300,000.00</b>	<b>300,000.00</b>	<b>(32,025.42)</b>		<b>388,700.00</b>			<b>300,000.00</b>			<b>600,898.55</b>

# 60400 - Bank Accounts

2020 Financial Year

Preparer John Moroney

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
Westpac Acc: 34-8634	Westpac Acc: 34-8634	\$39,671.14	\$39,627.10	0.11%
CMCMarkets16482290	CMC Markets 16482290	\$8,316.92	\$8,287.07	0.36%
MBL962279501	Macquarie A/c 962279501	\$540,429.41	\$322,454.72	67.6%
Westpac Acc:34-8642	Westpac Acc:34-8642	\$71.88	\$71.87	0.01%
CBA10901915	Commonwealth A/c 10901915	\$100.00	\$100.00	0%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$588,589.35	\$370,540.76	

## Supporting Documents

- Bank Statement Report [Report](#)
- CBA acc 1915.pdf
- Macq CMA 9501.pdf
- CMC Markets annual statement.pdf
- Westpac Savings acc 348634.pdf
- Westpac DIY Working acc 348642.pdf

## Standard Checklist

- Attach Copies of Bank Statements
- Attach copy of Bank Statement Report
- Ensure all Balances match Statement Balances at June 30
- Ensure all Transactions have been entered

# Gale Family Superannuation Fund

## Bank Statement Report

For The Period 01 July 2019 to 30 June 2020

**Chart Code:** 60400 / CBA10901915  
**Account Name:** Commonwealth A/c 10901915  
**BSB and Account Number:** 067167 10901915

**Opening Balance** - **Total Debits** + **Total Credits** = **Closing Balance**  
 \$ 100.00 \$ 100.00

**Data Feed Used**  
 BGL Bank Data Service

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2019	Opening Balance			100.00		
30/06/2020	CLOSING BALANCE			100.00		



# Gale Family Superannuation Fund

## Bank Statement Report

For The Period 01 July 2019 to 30 June 2020

**Chart Code:** 60400 / CMCMarkets16482290

**Account Name:** CMC Markets 16482290

**BSB and Account Number:** 16482290

**Opening Balance**      -      **Total Debits**      +      **Total Credits**      =      **Closing Balance**  
 \$ 8,287.07                      \$ 30.15                      \$ 60.00                      \$ 8,316.92

**Data Feed Used**

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2019	Opening Balance			8,287.07		
03/01/2020	Inactivity fee	15.00		8,272.07		
04/02/2020	Inactivity fee	15.00		8,257.07		
05/02/2020	Promotional pmt		30.00	8,287.07		
05/02/2020	Closed option	0.15		8,286.92		
02/03/2020	Promotional pmt		15.00	8,301.92		
02/03/2020	Promotional pmt		15.00	8,316.92		
30/06/2020	CLOSING BALANCE			8,316.92		
		30.15	60.00			

# Gale Family Superannuation Fund

## Bank Statement Report

For The Period 01 July 2019 to 30 June 2020

**Chart Code:** 60400 / MBL962279501

**Account Name:** Macquarie A/c 962279501

**BSB and Account Number:** 182512 962279501

**Opening Balance** - **Total Debits** + **Total Credits** = **Closing Balance**  
 \$ 322,454.72 \$ 461,227.18 \$ 679,201.87 \$ 540,429.41

**Data Feed Used**

BGL Bank Data Service

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2019	Opening Balance			322,454.72		
01/07/2019	50353 SOLD 14000 TLS @ 3.6800 50		51,476.63	373,931.35		
01/07/2019	TRANSACT FUNDS TFR TO TRANSFERWISE LTD TD - Legal Entity Identifier renewal	120.00		373,811.35		
01/07/2019	ANZ DIVIDEND A067/00674745 DVND 56 [System Matched Income Data]		1,600.00	375,411.35	373,931.35	1,480.00
03/07/2019	PP TO W AND M A GALE 46	1,200.00		374,211.35	374,211.35	
04/07/2019	JNL5430 DATA SUBSCRIPTION FEE JUNE 2019 DT	66.00		374,145.35	374,145.35	
12/07/2019	JNL5539 DERIVATIVE JOURNAL 50		860.01	375,005.36	375,005.36	
15/07/2019	TRANSACT FUNDS TFR TO Sennico Pty Ltd TD	4,400.00		370,605.36		
15/07/2019	TRANSACT FUNDS TFR TO Superannuation Aud TD	396.00		370,209.36	370,209.36	
17/07/2019	PP TO W AND M A GALE 46	1,200.00		369,009.36	369,009.36	
23/07/2019	2018 tax return refund		3,593.80	372,603.16	372,603.16	
26/07/2019	JNL5726 DERIVATIVE JOURNAL DT	1.71		372,601.45	372,601.45	
29/07/2019	56502 SOLD 2000 WOW @ 34.5000 50		68,940.90	441,542.35		
29/07/2019	56501 SOLD 1133 WES @ 37.8600 50		42,859.77	484,402.12		
29/07/2019	TRANSACT TFR TO 120598990 WAYNE GALE DT	200,000.00		284,402.12		
29/07/2019	TRANSACT TFR TO 120598990 WAYNE GALE DT	100,000.00		184,402.12		
29/07/2019	WGALE RECONTRIB DF		300,000.00	484,402.12	484,402.12	

# Gale Family Superannuation Fund

## Bank Statement Report

For The Period 01 July 2019 to 30 June 2020

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
31/07/2019	PP TO W AND M A GALE 46	1,200.00		483,202.12		
31/07/2019	MACQUARIE CMA INTEREST PAID INTR 73		267.24	483,469.36	483,202.12	267.24
02/08/2019	TRANSACT FUNDS TFR TO W AND M A GALE TD	5,000.00		478,469.36	478,469.36	
06/08/2019	JNL5858 DATA SUBSCRIPTION FEE JULY 2019 DT	107.25		478,362.11	478,362.11	
12/08/2019	59087 BGHT 1433 WES @ 39.0200 DT	55,962.98		422,399.13	422,399.13	
14/08/2019	PP TO W AND M A GALE 46	1,200.00		421,199.13	421,199.13	
28/08/2019	PP TO W AND M A GALE 46	1,200.00		419,999.13	419,999.13	
30/08/2019	MACQUARIE CMA INTEREST PAID INTR 73		296.66	420,295.79	419,999.13	296.66
04/09/2019	JNL6266 DATA SUBSCRIPTION FEE AUGUST 2019 DT	66.00		420,229.79	420,229.79	
11/09/2019	PP TO W AND M A GALE 46	1,200.00		419,029.79	419,029.79	
20/09/2019	WOODSIDE INT19/00608089 DVND 56 [System Matched Income Data]		798.58	419,828.37	419,029.79	798.58
25/09/2019	PP TO W AND M A GALE 46	1,200.00		418,628.37	418,628.37	
26/09/2019	COLES GROUP LTD FIN19/01182808 DVND 56 [System Matched Income Data]		426.00	419,054.37	419,054.37	
27/09/2019	Origin Energy S00060620423 DVND 56 [System Matched Income Data]		282.90	419,337.27	419,054.37	282.90
30/09/2019	TRANSACT FUNDS TFR TO W AND M A GALE TD	4,000.00		415,337.27		
30/09/2019	MACQUARIE CMA INTEREST PAID INTR 73		272.48	415,609.75	415,337.27	272.48
04/10/2019	JNL6719 DATA SUBSCRIPTION FEE SEPTEMBER DT	107.25		415,502.50		
04/10/2019	QBE DIVIDEND 19FPA/00854945 DVND 56 [System Matched Income Data]		750.00	416,252.50		
04/10/2019	CWN INTEREST OCT19/00830211 DVND 56 [System Matched Income Data]		30.00	416,282.50		
09/10/2019	PP TO W AND M A GALE 46	1,200.00		415,082.50		
09/10/2019	WESFARMERS LTD FIN19/01064653 DVND 56		1,170.00	416,252.50	416,252.50	

# Gale Family Superannuation Fund

## Bank Statement Report

For The Period 01 July 2019 to 30 June 2020

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
11/10/2019	TRANSACT FUNDS TFR TO W AND M A GALE TD	4,000.00		412,252.50		
15/10/2019	RECEIPT FROM MORRISON SECURITIES PTY LTD - refund for overcharge on data subscription		82.50	412,335.00	412,335.00	
23/10/2019	PP TO W AND M A GALE 46	1,200.00		411,135.00		
23/10/2019	TRANSACT FUNDS TFR TO W AND M A GALE TD	5,000.00		406,135.00	406,135.00	
31/10/2019	MACQUARIE CMA INTEREST PAID INTR 73		198.42	406,333.42	406,333.42	
05/11/2019	JNL7167 DATA SUBSCRIPTION FEE OCTOBER 20 DT	66.00		406,267.42	406,267.42	
06/11/2019	PP TO W AND M A GALE 46	1,200.00		405,067.42	405,067.42	
20/11/2019	PP TO W AND M A GALE 46	1,200.00		403,867.42	403,867.42	
26/11/2019	TRANSACT FUNDS TFR TO W AND M A GALE TD	5,000.00		398,867.42	398,867.42	
29/11/2019	MACQUARIE CMA INTEREST PAID INTR 73		180.38	399,047.80	399,047.80	
04/12/2019	PP TO W AND M A GALE 46	1,200.00		397,847.80		
05/12/2019	JNL7651 DATA SUBSCRIPTION FEE NOVEMBER 2 DT	107.25		397,740.55	397,740.55	
11/12/2019	80465 BGHT 10000 PRU @ 0.9900 DT	9,919.49		387,821.06	387,821.06	
18/12/2019	PP TO W AND M A GALE 46	1,200.00		386,621.06		
18/12/2019	ANZ DIVIDEND A068/00667736 DVND 56		1,600.00	388,221.06		
31/12/2019	PP TO W AND M A GALE 46	1,200.00		387,021.06		
31/12/2019	MACQUARIE CMA INTEREST PAID INTR 73		180.43	387,201.49	387,201.49	
03/01/2020	JNL8059 DATA SUBSCRIPTION FEE DECEMBER 2 DT	107.25		387,094.24	387,094.24	
15/01/2020	PP TO W AND M A GALE 46	1,200.00		385,894.24	385,894.24	
29/01/2020	PP TO W AND M A GALE 46	1,200.00		384,694.24	384,694.24	
31/01/2020	MACQUARIE CMA INTEREST PAID INTR 73		177.62	384,871.86	384,694.24	177.62

# Gale Family Superannuation Fund

## Bank Statement Report

For The Period 01 July 2019 to 30 June 2020

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
05/02/2020	JNL8558 DATA SUBSCRIPTION FEE JANUARY 20 DT	66.00		384,805.86	384,805.86	
12/02/2020	PP TO W AND M A GALE 46	1,200.00		383,605.86	383,605.86	
17/02/2020	TRANSACT FUNDS TFR TO W and M A Gale TD	5,000.00		378,605.86	378,605.86	
26/02/2020	PP TO W AND M A GALE 46	1,200.00		377,405.86	377,405.86	
28/02/2020	MACQUARIE CMA INTEREST PAID INTR 73		164.14	377,570.00	377,570.00	
05/03/2020	JNL9065 DATA SUBSCRIPTION FEE FEBRUARY 2 DT	66.00		377,504.00	377,504.00	
11/03/2020	PP TO W AND M A GALE 46	1,200.00		376,304.00	376,304.00	
16/03/2020	TRANSACT FUNDS TFR TO W AND M A GALE TD	5,000.00		371,304.00	371,304.00	
20/03/2020	WOODSIDE FIN19/00608787 DVND 56 [System Matched Income Data]		1,246.98	372,550.98	372,550.98	
25/03/2020	PP TO W AND M A GALE 46	1,200.00		371,350.98	371,350.98	
27/03/2020	Origin Energy S00060620423 DVND 56 [System Matched Income Data]		282.90	371,633.88		
27/03/2020	COLES GROUP LTD INT20/01151026 DVND 56 [System Matched Income Data]		360.00	371,993.88	371,993.88	
31/03/2020	MACQUARIE CMA INTEREST PAID INTR 73		86.59	372,080.47		
31/03/2020	WESFARMERS LTD INT20/01058537 DVND 56		1,125.00	373,205.47	373,205.47	
02/04/2020	JNL9639 DATA SUBSCRIPTION FEE MARCH 2020 DT	66.00		373,139.47	373,139.47	
08/04/2020	PP TO W AND M A GALE 46	1,200.00		371,939.47	371,939.47	
09/04/2020	QBE DIVIDEND FPA20/00849226 DVND 56 [System Matched Income Data]		810.00	372,749.47		
17/04/2020	CWN DIVIDEND 20APR/00828872 DVND 56 [System Matched Income Data]		30.00	372,779.47	372,779.47	
22/04/2020	PP TO W AND M A GALE 46	1,200.00		371,579.47	371,579.47	
30/04/2020	MACQUARIE CMA INTEREST PAID INTR 73		15.29	371,594.76	371,594.76	
04/05/2020	JNL10186 DATA SUBSCRIPTION FEE APRIL 202 DT	66.00		371,528.76	371,528.76	

**Gale Family Superannuation Fund**  
**Bank Statement Report**

For The Period 01 July 2019 to 30 June 2020

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
06/05/2020	PP TO W AND M A GALE 46	1,200.00		370,328.76	370,328.76	
20/05/2020	PP TO W AND M A GALE 46	1,200.00		369,128.76	369,128.76	
29/05/2020	MACQUARIE CMA INTEREST PAID INTR 73		15.68	369,144.44	369,128.76	15.68
02/06/2020	TRANSACT FUNDS TFR TO W AND M A GALE TD	20,000.00		349,144.44	349,144.44	
03/06/2020	PP TO W AND M A GALE 46	1,200.00		347,944.44		
03/06/2020	JNL10976 DATA SUBSCRIPTION FEE MAY 2020 DT	66.00		347,878.44	347,878.44	
12/06/2020	Legal Entity Identifier 5 year renewal	450.00		347,428.44	347,428.44	
16/06/2020	143596 SOLD 1500 WES @ 42.2970 50		63,391.41	410,819.85		
16/06/2020	143465 SOLD 100 CWN @ 9.7400 50		959.50	411,779.35		
16/06/2020	143447 SOLD 2000 ANZ @ 18.4300 50		36,829.83	448,609.18		
16/06/2020	143562 SOLD 1500 WPL @ 21.0400 50		31,534.60	480,143.78		
16/06/2020	143503 SOLD 3000 QBE @ 8.2800 50		24,820.51	504,964.29		
16/06/2020	143585 SOLD 1200 COL @ 15.8000 50		18,940.51	523,904.80		
16/06/2020	143601 SOLD 10000 PRU @ 1.1850 50		11,830.51	535,735.31		
16/06/2020	143481 SOLD 1886 ORG @ 5.6815 50		10,695.79	546,431.10	546,431.10	
17/06/2020	PP TO W AND M A GALE 46	1,200.00		545,231.10	545,231.10	
24/06/2020	BPAY TO Audit Shield BP	320.00		544,911.10	544,911.10	
30/06/2020	TRANSACT FUNDS TFR TO W AND M A GALE TD	4,500.00		540,411.10		
30/06/2020	MACQUARIE CMA INTEREST PAID INTR 73		18.31	540,429.41	540,411.10	18.31
30/06/2020	CLOSING BALANCE			540,429.41	540,411.10	18.31
		<u>461,227.18</u>	<u>679,201.87</u>			

# Gale Family Superannuation Fund Bank Statement Report

For The Period 01 July 2019 to 30 June 2020

**Chart Code:** 60400 / Westpac Acc: 34-8634

**Account Name:** Westpac Acc: 34-8634

**BSB and Account Number:** 034064 348634

**Opening Balance** - **Total Debits** + **Total Credits** = **Closing Balance**  
 \$ 39,627.10 \$ 44.04 \$ 39,671.14

**Data Feed Used**

BGL Bank Data Service

Date	Description	Debit \$	Credit \$	Ledger Balance \$	Statement Balance \$	Variance \$
01/07/2019	Opening Balance			39,627.10		
31/07/2019	Interest Paid		8.79	39,635.89		
30/08/2019	Interest Paid		4.88	39,640.77		
30/09/2019	Interest Paid		5.05	39,645.82		
31/10/2019	Interest Paid		4.67	39,650.49		
29/11/2019	Interest Paid		3.15	39,653.64		
31/12/2019	Interest Paid		3.47	39,657.11		
31/01/2020	Interest Paid		3.36	39,660.47		
28/02/2020	Interest Paid		3.04	39,663.51		
31/03/2020	Interest Paid		2.71	39,666.22		
30/04/2020	Interest Paid		1.62	39,667.84		
29/05/2020	Interest Paid		1.57	39,669.41		
30/06/2020	Interest Paid		1.73	39,671.14		
30/06/2020	CLOSING BALANCE			39,671.14		
			44.04			







# Your Statement

Statement 78 (Page 1 of 1)

Account Number 06 7167 10901915

Statement Period 12 Jun 2019 - 11 Jul 2019

Closing Balance \$100.00 CR

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



036

MRS MARGARET ANN GALE AND  
 MR WAYNE GALE AND GALE FAMILY  
 27 YALDARA ST  
 CARSELDINE QLD 4034

## Direct Investment Account

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

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

Name: MR WAYNE GALE + MRS MARGARET ANN GALE IT  
 F GALE FAMILY SUPER FUND

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

Date	Transaction	Debit	Credit	Balance
12 Jun 2019	OPENING BALANCE			\$100.00 CR
11 Jul 2019	CLOSING BALANCE			\$100.00 CR
	<b>Opening balance</b>	<b>-</b>	<b>Total debits</b>	<b>+ Total credits = Closing balance</b>
	\$100.00 CR		Nil	Nil \$100.00 CR

### Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Jul	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.10%
	\$20,000.00 - \$49,999.99	0.15%
	\$50,000.00 - \$99,999.99	0.45%
	\$100,000.00 - \$249,999.99	0.95%
	\$250,000.00 - \$499,999.99	1.15%
	\$500,000.00 and over	1.40%

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



\*# 21653.39376.1.1.ZZ258R3.0303.SL.R3.S931.D192.O.V06.00.25



# Your Statement

Statement 79 (Page 1 of 1)

Account Number 06 7167 10901915

Statement Period 12 Jul 2019 - 11 Aug 2019

Closing Balance \$100.00 CR

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



036

MRS MARGARET ANN GALE AND  
 MR WAYNE GALE AND GALE FAMILY  
 27 YALDARA ST  
 CARSELDINE QLD 4034

## Direct Investment Account

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

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

Name: MR WAYNE GALE + MRS MARGARET ANN GALE IT  
 F GALE FAMILY SUPER FUND

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

Date	Transaction	Debit	Credit	Balance														
12 Jul	2019 OPENING BALANCE			\$100.00 CR														
11 Aug	2019 CLOSING BALANCE			\$100.00 CR														
<table border="0" style="width: 100%;"> <tr> <td style="text-align: right;"><b>Opening balance</b></td> <td style="text-align: center;">-</td> <td style="text-align: right;"><b>Total debits</b></td> <td style="text-align: center;">+</td> <td style="text-align: right;"><b>Total credits</b></td> <td style="text-align: center;">=</td> <td style="text-align: right;"><b>Closing balance</b></td> </tr> <tr> <td style="text-align: right;">\$100.00 CR</td> <td></td> <td style="text-align: right;">Nil</td> <td></td> <td style="text-align: right;">Nil</td> <td></td> <td style="text-align: right;">\$100.00 CR</td> </tr> </table>					<b>Opening balance</b>	-	<b>Total debits</b>	+	<b>Total credits</b>	=	<b>Closing balance</b>	\$100.00 CR		Nil		Nil		\$100.00 CR
<b>Opening balance</b>	-	<b>Total debits</b>	+	<b>Total credits</b>	=	<b>Closing balance</b>												
\$100.00 CR		Nil		Nil		\$100.00 CR												

### Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Aug	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.05%
	\$20,000.00 - \$49,999.99	0.10%
	\$50,000.00 - \$99,999.99	0.20%
	\$100,000.00 - \$249,999.99	0.70%
	\$250,000.00 - \$499,999.99	0.90%
	\$500,000.00 and over	1.15%

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



\*# 20921.43401.1.1.ZZ258R3.0303.SL.R3.S932.D224.O.V06.00.25



# Your Statement

Statement 80 (Page 1 of 1)

Account Number 06 7167 10901915

Statement Period 12 Aug 2019 - 11 Sep 2019

Closing Balance \$100.00 CR

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



036

MRS MARGARET ANN GALE AND  
 MR WAYNE GALE AND GALE FAMILY  
 27 YALDARA ST  
 CARSELDINE QLD 4034

## Direct Investment Account

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

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

Name: MR WAYNE GALE + MRS MARGARET ANN GALE IT  
 F GALE FAMILY SUPER FUND

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

Date	Transaction	Debit	Credit	Balance			
12 Aug 2019	OPENING BALANCE			\$100.00 CR			
11 Sep 2019	CLOSING BALANCE			\$100.00 CR			
	<b>Opening balance</b>	<b>-</b>	<b>Total debits</b>	<b>+</b>	<b>Total credits</b>	<b>=</b>	<b>Closing balance</b>
	\$100.00 CR		Nil		Nil		\$100.00 CR

### Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Sep	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.05%
	\$20,000.00 - \$49,999.99	0.10%
	\$50,000.00 - \$99,999.99	0.20%
	\$100,000.00 - \$249,999.99	0.70%
	\$250,000.00 - \$499,999.99	0.90%
	\$500,000.00 and over	1.15%

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



19860.33109.1.1 ZZ258R3 0303 SL.R3.S931.D254.O.V06.00.26



# Your Statement

Statement 81 (Page 1 of 1)

Account Number 06 7167 10901915

Statement Period 12 Sep 2019 - 11 Oct 2019

Closing Balance \$100.00 CR

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



036

MRS MARGARET ANN GALE AND  
 MR WAYNE GALE AND GALE FAMILY  
 27 YALDARA ST  
 CARSELDINE QLD 4034

## Direct Investment Account

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

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

Name: MR WAYNE GALE + MRS MARGARET ANN GALE IT  
 F GALE FAMILY SUPER FUND

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

Date	Transaction	Debit	Credit	Balance			
12 Sep 2019	OPENING BALANCE			\$100.00 CR			
11 Oct 2019	CLOSING BALANCE			\$100.00 CR			
	<b>Opening balance</b>	<b>-</b>	<b>Total debits</b>	<b>+</b>	<b>Total credits</b>	<b>=</b>	<b>Closing balance</b>
	\$100.00 CR		Nil		Nil		\$100.00 CR

### Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Oct	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.01%
	\$20,000.00 - \$49,999.99	0.05%
	\$50,000.00 - \$99,999.99	0.10%
	\$100,000.00 - \$249,999.99	0.35%
	\$250,000.00 - \$499,999.99	0.55%
	\$500,000.00 and over	0.80%

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



## 23307.44537.1.1 ZZ258F3.0303 SL.R3.S931.D284.OV06.00.26



# Your Statement

Statement 82 (Page 1 of 1)

Account Number 06 7167 10901915

Statement Period 12 Oct 2019 - 11 Nov 2019

Closing Balance \$100.00 CR

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



036

MRS MARGARET ANN GALE AND  
 MR WAYNE GALE AND GALE FAMILY  
 27 YALDARA ST  
 CARSELDINE QLD 4034

## Direct Investment Account

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

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

Name: MR WAYNE GALE + MRS MARGARET ANN GALE IT  
 F GALE FAMILY SUPER FUND

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

Date	Transaction	Debit	Credit	Balance
12 Oct 2019	OPENING BALANCE			\$100.00 CR
11 Nov 2019	CLOSING BALANCE			\$100.00 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$100.00 CR		Nil		Nil		\$100.00 CR

### Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Nov	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.01%
	\$20,000.00 - \$49,999.99	0.05%
	\$50,000.00 - \$99,999.99	0.10%
	\$100,000.00 - \$249,999.99	0.35%
	\$250,000.00 - \$499,999.99	0.55%
	\$500,000.00 and over	0.80%

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



16650.32130.1.1 ZZ258F3 0303 SL\_R3\_S932.D315.OV06.00.27



# Your Statement

Statement 83 (Page 1 of 1)

Account Number 06 7167 10901915

Statement Period 12 Nov 2019 - 11 Dec 2019

Closing Balance \$100.00 CR

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



036

MRS MARGARET ANN GALE AND  
 MR WAYNE GALE AND GALE FAMILY  
 27 YALDARA ST  
 CARSELDINE QLD 4034

## Direct Investment Account

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

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

Name: MR WAYNE GALE + MRS MARGARET ANN GALE IT  
 F GALE FAMILY SUPER FUND

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

Date	Transaction	Debit	Credit	Balance			
12 Nov 2019	OPENING BALANCE			\$100.00 CR			
11 Dec 2019	CLOSING BALANCE			\$100.00 CR			
	<b>Opening balance</b>	<b>-</b>	<b>Total debits</b>	<b>+</b>	<b>Total credits</b>	<b>=</b>	<b>Closing balance</b>
	\$100.00 CR		Nil		Nil		\$100.00 CR

### Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Dec	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.01%
	\$20,000.00 - \$49,999.99	0.05%
	\$50,000.00 - \$99,999.99	0.10%
	\$100,000.00 - \$249,999.99	0.35%
	\$250,000.00 - \$499,999.99	0.55%
	\$500,000.00 and over	0.80%

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



\*\* 21900.46200.1.1 ZZ258R3 0303 SL.R3.S931.D345.O.V06.00.28



# Your Statement

Statement 84 (Page 1 of 1)

Account Number 06 7167 10901915

Statement Period 12 Dec 2019 - 11 Jan 2020

Closing Balance \$100.00 CR

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



036

MRS MARGARET ANN GALE AND  
 MR WAYNE GALE AND GALE FAMILY  
 27 YALDARA ST  
 CARSELDINE QLD 4034

## Direct Investment Account

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

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

Name: MR WAYNE GALE + MRS MARGARET ANN GALE IT  
 F GALE FAMILY SUPER FUND

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

Date	Transaction	Debit	Credit	Balance
12 Dec 2019	OPENING BALANCE			\$100.00 CR
11 Jan 2020	CLOSING BALANCE			\$100.00 CR
	<b>Opening balance</b>	<b>-</b>	<b>Total debits</b>	<b>+ Total credits = Closing balance</b>
	\$100.00 CR		Nil	Nil \$100.00 CR

### Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Jan	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.01%
	\$20,000.00 - \$49,999.99	0.05%
	\$50,000.00 - \$99,999.99	0.10%
	\$100,000.00 - \$249,999.99	0.35%
	\$250,000.00 - \$499,999.99	0.55%
	\$500,000.00 and over	0.80%

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



\*# 15988.27990.1.1 ZZ258R3 0303 SL R3 S932.D013.OV06.00.28



# Your Statement

Statement 85 (Page 1 of 1)

Account Number 06 7167 10901915

Statement Period 12 Jan 2020 - 11 Feb 2020

Closing Balance \$100.00 CR

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



036

MRS MARGARET ANN GALE AND  
 MR WAYNE GALE AND GALE FAMILY  
 27 YALDARA ST  
 CARSELDINE QLD 4034

## Direct Investment Account

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

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

Name: MR WAYNE GALE + MRS MARGARET ANN GALE IT  
 F GALE FAMILY SUPER FUND

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

Date	Transaction	Debit	Credit	Balance
12 Jan 2020	OPENING BALANCE			\$100.00 CR
11 Feb 2020	CLOSING BALANCE			\$100.00 CR

Opening balance	-	Total debits	+	Total credits	=	Closing balance
\$100.00 CR		Nil		Nil		\$100.00 CR

### Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Feb	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.01%
	\$20,000.00 - \$49,999.99	0.05%
	\$50,000.00 - \$99,999.99	0.10%
	\$100,000.00 - \$249,999.99	0.35%
	\$250,000.00 - \$499,999.99	0.55%
	\$500,000.00 and over	0.80%

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



\*\*# 20329.37188.1.1 ZZ258R3 0303 SL R3 S931.D042.O.V06.00.28





# Your Statement

Statement 86 (Page 1 of 1)

Account Number 06 7167 10901915

Statement Period 12 Feb 2020 - 11 Mar 2020

Closing Balance \$100.00 CR

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



036

MRS MARGARET ANN GALE AND  
 MR WAYNE GALE AND GALE FAMILY  
 27 YALDARA ST  
 CARSELDINE QLD 4034

## Direct Investment Account

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

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

Name: MR WAYNE GALE + MRS MARGARET ANN GALE IT  
 F GALE FAMILY SUPER FUND

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

Date	Transaction	Debit	Credit	Balance
12 Feb 2020	OPENING BALANCE			\$100.00 CR
11 Mar 2020	CLOSING BALANCE			\$100.00 CR

<b>Opening balance</b>	-	<b>Total debits</b>	+	<b>Total credits</b>	=	<b>Closing balance</b>
\$100.00 CR		Nil		Nil		\$100.00 CR

### Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Mar	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.01%
	\$20,000.00 - \$49,999.99	0.01%
	\$50,000.00 - \$99,999.99	0.01%
	\$100,000.00 - \$249,999.99	0.10%
	\$250,000.00 - \$499,999.99	0.30%
	\$500,000.00 and over	0.55%

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



\*\*# 20935.37955.1.1 ZZ258R3 0303 SL.R3.S931.D071.O.V06.00.28



# Your Statement

Statement 87 (Page 1 of 1)

Account Number 06 7167 10901915

Statement Period 12 Mar 2020 - 11 Apr 2020

Closing Balance \$100.00 CR

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



036

MRS MARGARET ANN GALE AND  
 MR WAYNE GALE AND GALE FAMILY  
 27 YALDARA ST  
 CARSELDINE QLD 4034

## Direct Investment Account

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

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

Name: MR WAYNE GALE + MRS MARGARET ANN GALE IT  
 F GALE FAMILY SUPER FUND

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

Date	Transaction	Debit	Credit	Balance			
12 Mar 2020	OPENING BALANCE			\$100.00 CR			
11 Apr 2020	CLOSING BALANCE			\$100.00 CR			
	<b>Opening balance</b>	<b>-</b>	<b>Total debits</b>	<b>+</b>	<b>Total credits</b>	<b>=</b>	<b>Closing balance</b>
	\$100.00 CR		Nil		Nil		\$100.00 CR

### Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Apr	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.00%
	\$20,000.00 - \$49,999.99	0.00%
	\$50,000.00 - \$99,999.99	0.00%
	\$100,000.00 - \$249,999.99	0.00%
	\$250,000.00 - \$499,999.99	0.05%
	\$500,000.00 and over	0.30%

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



\*\* 2014.1.40185.1.1 ZZ258R3 0303 SL.R3.S933.D105.OV06.00.28



# Your Statement

Statement 88 (Page 1 of 1)

Account Number 06 7167 10901915

Statement Period 12 Apr 2020 - 11 May 2020

Closing Balance \$100.00 CR

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



036

MRS MARGARET ANN GALE AND  
 MR WAYNE GALE AND GALE FAMILY  
 27 YALDARA ST  
 CARSELDINE QLD 4034

## Direct Investment Account

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

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

Name: MR WAYNE GALE + MRS MARGARET ANN GALE IT  
 F GALE FAMILY SUPER FUND

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

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

Date	Transaction	Debit	Credit	Balance
12 Apr 2020	OPENING BALANCE			\$100.00 CR
11 May 2020	CLOSING BALANCE			\$100.00 CR

<b>Opening balance</b>	-	<b>Total debits</b>	+	<b>Total credits</b>	=	<b>Closing balance</b>
\$100.00 CR		Nil		Nil		\$100.00 CR

### Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 May	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.00%
	\$20,000.00 - \$49,999.99	0.00%
	\$50,000.00 - \$99,999.99	0.00%
	\$100,000.00 - \$249,999.99	0.00%
	\$250,000.00 - \$499,999.99	0.05%
	\$500,000.00 and over	0.30%

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



\*# 17402.32184.1.1 ZZ258R3 0303 SL.R3.S932.D132.OV06.00.29



# Your Statement

Statement 89 (Page 1 of 1)

Account Number 06 7167 10901915

Statement Period 12 May 2020 - 11 Jun 2020

Closing Balance \$100.00 CR

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



036

MRS MARGARET ANN GALE AND  
 MR WAYNE GALE AND GALE FAMILY  
 27 YALDARA ST  
 CARSELDINE QLD 4034

## Direct Investment Account

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

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

Name: MR WAYNE GALE + MRS MARGARET ANN GALE IT  
 F GALE FAMILY SUPER FUND

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

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

Date	Transaction	Debit	Credit	Balance
12 May 2020	OPENING BALANCE			\$100.00 CR
11 Jun 2020	CLOSING BALANCE			\$100.00 CR

<b>Opening balance</b>	-	<b>Total debits</b>	+	<b>Total credits</b>	=	<b>Closing balance</b>
\$100.00 CR		Nil		Nil		\$100.00 CR

### Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Jun	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.00%
	\$20,000.00 - \$49,999.99	0.00%
	\$50,000.00 - \$99,999.99	0.00%
	\$100,000.00 - \$249,999.99	0.00%
	\$250,000.00 - \$499,999.99	0.05%
	\$500,000.00 and over	0.30%

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



\*# 22733.40098.1.1 ZZ258R3 0303 SL.R3.S931.D163.OV06.00.30



# Your Statement

Statement 90 (Page 1 of 1)

Account Number 06 7167 10901915

Statement Period 12 Jun 2020 - 11 Jul 2020

Closing Balance \$100.00 CR

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



036

MRS MARGARET ANN GALE AND  
 MR WAYNE GALE AND GALE FAMILY  
 27 YALDARA ST  
 CARSELDINE QLD 4034

## Direct Investment Account

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

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

Name: MR WAYNE GALE + MRS MARGARET ANN GALE IT  
 F GALE FAMILY SUPER FUND

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

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

Date	Transaction	Debit	Credit	Balance
12 Jun 2020	OPENING BALANCE			\$100.00 CR
11 Jul 2020	CLOSING BALANCE			\$100.00 CR

<b>Opening balance</b>	-	<b>Total debits</b>	+	<b>Total credits</b>	=	<b>Closing balance</b>
\$100.00 CR		Nil		Nil		\$100.00 CR

### Your Credit Interest Rate Summary

Date	Balance	Standard Credit Interest Rate (p.a.)
11 Jul	Less than \$10,000.00	0.00%
	\$10,000.00 - \$19,999.99	0.00%
	\$20,000.00 - \$49,999.99	0.00%
	\$50,000.00 - \$99,999.99	0.00%
	\$100,000.00 - \$249,999.99	0.00%
	\$250,000.00 - \$499,999.99	0.05%
	\$500,000.00 and over	0.30%

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



15905.26909.1.1 ZZ258R3 0303 SL.R3.S932.D195.O.V06.00.30

Account Name: Gale Family Superannuation Fund  
 Account ID: 16482290  
 Email: wgale@tpg.com.au  
 Reporting Period: 01 July 2019 to 30 June 2020  
 Account Currency: AUD



**Annual Statement - as at 30 June 2020**

Amounts are rounded to 2 decimal places for display purposes.  
 Transaction times are in Canberra local time.

**Cash Summary (AUD)**

Brought Forward		8,287.07
Activity Summary		29.85
Inactivity Fee	-30.00	
Promotional Payment	60.00	
Realised P&L	-0.15	
Carried Forward		8,316.92

**Equity Summary (AUD)**

Cash Balance	8,316.92
Unrealised P&L Balance	0.00
Account Value	8,316.92
Total Position Margin	0.00
Available Equity	8,316.92

**Closed Transaction Summary**

**Asset Class (AUD)**

	Realised P&L	Commission/ Premium	Corporate Actions	Holding Costs	Holding Cost Rebate	Trading Rebate	Total
Indices	-0.15	0.00	0.00	0.00	0.00	0.00	-0.15
Total	-0.15	0.00	0.00	0.00	0.00	0.00	-0.15

**Product (AUD)**

**Indices**

Product	Realised P&L	Commission/ Premium	Corporate Actions	Holding Costs	Holding Cost Rebate	Trading Rebate	Total
US NDAQ 100 - Cash (USD)	-0.15	0.00	0.00	0.00	0.00	0.00	-0.15
Total	-0.15	0.00	0.00	0.00	0.00	0.00	-0.15

Grand Total -0.15

**Closed Transaction Trades**

**Indices**

**US NDAQ 100 - Cash (USD)**

Transaction Time	Open Trade ID	Type	Units	Open Trade Price	Open Trade Amount	Close Trade Time	Close Trade ID	Close Price	Close Amount	Movement	Conversion	Realised P&L	Commission/ Premium	Corporate Actions	Holding Costs	Holding Cost Rebate	Trading Rebate	Total	
05.02.20 17:12:46	T1-7H-35933E	Buy	0.02	9,329.16	186.58	05.02.20 17:17:26	T1-7H-359355	9,324.04	186.48	-0.10	1,49143	-0.15	0.00	0.00	0.00	0.00	0.00	0.00	-0.15
Total										-0.10		-0.15	0.00	0.00	0.00	0.00	0.00	0.00	-0.15

**Income/Expense Adjustments (AUD)**

Booking Number	Transaction Time	Cash Type	Debit	Credit
778276937	03.01.20 03:09:05	Inactivity Fee	-15.00	
785107292	04.02.20 05:23:02	Inactivity Fee	-15.00	
785731946	05.02.20 21:55:46	Promotional Payment		30.00
792669430	02.03.20 21:31:09	Promotional Payment		15.00
792669465	02.03.20 21:31:09	Promotional Payment		15.00
Total			-30.00	60.00

**Glossary of terms**

Label	Description
Close Amount	Notional value of the trade in product currency at the point of execution.
Close Price	Price of the closing trade at the point of execution.
Commission/Premium	Commission and GSLO Premium/Refunds charged in your account currency during statement period.
Conversion	FX conversion rate to account currency.
Corporate Actions	Cash adjustments from Corporate Actions applied in your account currency during statement period.
EOY Amount	End of Year Amount - value of position in product currency as at end of statement period.
EOY Price	End of Year Price - price of position as at end of statement period.
Holding Costs	Holding costs applied in your account currency during statement period.
Movement	Unrealised profit & loss balance for open trades as at end of statement period or realised profit & loss for closed trades in product currency.
Unreal. P&L Bal.	Unrealised Profit and Loss Balance in your account currency as at end of statement period.
Unrealised P&L Balance	Unrealised Profit and Loss Balance in your account currency as at end of statement period.

This statement is generated for information purposes only. It is not intended to provide trading or investment advice. We reserve the right to change any of the information contained herein at any time, in case of error. CMC Markets Asia Pacific Pty Ltd shall not be responsible for any loss, either directly or indirectly, arising from any action of any kind based on the information contained herein.

CMC Markets Asia Pacific Pty Ltd

Registered office: Level 20 Tower 3 International Towers, 300 Barangaroo Avenue Sydney NSW 2000 Australia

T: 1300 303 888 or +61 2 8221 2180

F: +61 (0)2 8915 9484

E-mail: [clientmanagement@cmcmarkets.com.au](mailto:clientmanagement@cmcmarkets.com.au)

Web: [www.cmcmarkets.com.au](http://www.cmcmarkets.com.au)

Australian Business Number: 11 100 058 213

Regulated by: Australian Securities and Investments Commission, AFSL No: 238054



MACQUARIE

# Macquarie Cash Management Account

MACQUARIE BANK LIMITED  
ABN 46 008 583 542 AFSL 237502

enquiries 1800 806 310  
transact@macquarie.com  
www.macquarie.com.au

GPO Box 1459  
Brisbane, QLD 4001



MR W GALE &  
MRS M A GALE  
27 YALDARA STREET  
CARSELDINE QLD 4034

Level 16A  
345 Queen St  
Brisbane, QLD 4000

account balance **\$387,201.49**  
as at 31 Dec 19

account name WAYNE GALE &  
MARGARET ANN GALE ATF  
GALE FAMILY SUPERANNUATION FUND  
account no. 962279501

transaction	description	debits	credits	balance
30.06.19	OPENING BALANCE			322,454.72
01.07.19	Deposit 50353 SOLD 14000 TLS @3.6800		51,476.63	373,931.35
01.07.19	Deposit ANZ DIVIDEND A067/00674745		1,600.00	375,531.35
01.07.19	Funds transfer TRANSACT FUNDS TFR TO TRANSFERWISE LTD	120.00		375,411.35
03.07.19	Funds transfer PP TO W AND M A GALE	1,200.00		374,211.35
04.07.19	Funds transfer JNL5430 DATA SUBSCRIPTION FEE JUNE 2019	66.00		374,145.35
12.07.19	Deposit JNL5539 DERIVATIVE JOURNAL		860.01	375,005.36
15.07.19	Funds transfer TRANSACT FUNDS TFR TO Senrico Pty Ltd	4,400.00		370,605.36
15.07.19	Funds transfer TRANSACT FUNDS TFR TO Superannuation Aud	396.00		370,209.36
17.07.19	Funds transfer PP TO W AND M A GALE	1,200.00		369,009.36
23.07.19	Deposit ATO ATO005000010702466		3,593.80	372,603.16

## how to make a transaction

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

by phone  
Call 133 275 to make a phone transaction

transfers from another bank account  
Transfer funds from another bank to this account:  
BSB 182 512  
ACCOUNT NO. 962279501

deposits using BPay  
From another bank



Billers code: 667022  
Ref: 962 279 501

continued on next





## Macquarie Cash Management Account

enquiries 1800 806 310

account name WAYNE GALE &  
MARGARET ANN GALE ATF  
GALE FAMILY SUPERANNUATION FUND  
account no. 962279501

	transaction	description	debits	credits	balance
26.07.19	Funds transfer	JNL5726 DERIVATIVE JOURNAL	1.71		372,601.45
29.07.19	Deposit	56502 SOLD 2000 WOW @34.5000		68,940.90	441,542.35
29.07.19	Deposit	56501 SOLD 1133 WES @37.8600		42,859.77	484,402.12
29.07.19	Deposit	WGALE RECONTRIB		300,000.00	784,402.12
29.07.19	Funds transfer	TRANSACT TFR TO 120598990 WAYNE GALE	200,000.00		584,402.12
29.07.19	Funds transfer	TRANSACT TFR TO 120598990 WAYNE GALE	100,000.00		484,402.12
31.07.19	Interest	MACQUARIE CMA INTEREST PAID*		267.24	484,669.36
31.07.19	Funds transfer	PP TO W AND M A GALE	1,200.00		483,469.36
02.08.19	Funds transfer	TRANSACT FUNDS TFR TO W AND M A GALE	5,000.00		478,469.36
06.08.19	Funds transfer	JNL5858 DATA SUBSCRIPTION FEE JULY 2019	107.25		478,362.11
12.08.19	Funds transfer	59087 BGHT 1433 WES @39.0200	55,962.98		422,399.13
14.08.19	Funds transfer	PP TO W AND M A GALE	1,200.00		421,199.13
28.08.19	Funds transfer	PP TO W AND M A GALE	1,200.00		419,999.13
30.08.19	Interest	MACQUARIE CMA INTEREST PAID*		296.66	420,295.79
04.09.19	Funds transfer	JNL6266 DATA SUBSCRIPTION FEE AUGUST 201	66.00		420,229.79
11.09.19	Funds transfer	PP TO W AND M A GALE	1,200.00		419,029.79
20.09.19	Deposit	WOODSIDE INT19/00608089		798.58	419,828.37
25.09.19	Funds transfer	PP TO W AND M A GALE	1,200.00		418,628.37
26.09.19	Deposit	COLES GROUP LTD FIN19/01182808		426.00	419,054.37
27.09.19	Deposit	Origin Energy S00060620423		282.90	419,337.27
30.09.19	Interest	MACQUARIE CMA INTEREST PAID*		272.48	419,609.75
30.09.19	Funds transfer	TRANSACT FUNDS TFR TO W AND M A GALE	4,000.00		415,609.75
04.10.19	Deposit	QBE DIVDEND 19FPA/00854945		750.00	416,359.75
04.10.19	Deposit	CWN INTEREST OCT19/00830211		30.00	416,389.75
04.10.19	Funds transfer	JNL6719 DATA SUBSCRIPTION FEE SEPTEMBER	107.25		416,282.50
09.10.19	Deposit	WESFARMERS LTD FIN19/01064653		1,170.00	417,452.50

continued on next



Macquarie Cash Management Account

enquiries 1800 806 310

account name WAYNE GALE &  
MARGARET ANN GALE ATF  
GALE FAMILY SUPERANNUATION FUND  
account no. 962279501

	transaction	description	debits	credits	balance
09.10.19	Funds transfer	PP TO W AND M A GALE	1,200.00		416,252.50
11.10.19	Funds transfer	TRANSACT FUNDS TFR TO W AND M A GALE	4,000.00		412,252.50
15.10.19	Deposit	RECEIPT FROM MORRISON SECURITIES PTY LTD		82.50	412,335.00
23.10.19	Funds transfer	PP TO W AND M A GALE	1,200.00		411,135.00
23.10.19	Funds transfer	TRANSACT FUNDS TFR TO W AND M A GALE	5,000.00		406,135.00
31.10.19	Interest	MACQUARIE CMA INTEREST PAID*		198.42	406,333.42
05.11.19	Funds transfer	JNL7167 DATA SUBSCRIPTION FEE OCTOBER 20	66.00		406,267.42
06.11.19	Funds transfer	PP TO W AND M A GALE	1,200.00		405,067.42
20.11.19	Funds transfer	PP TO W AND M A GALE	1,200.00		403,867.42
26.11.19	Funds transfer	TRANSACT FUNDS TFR TO W AND M A GALE	5,000.00		398,867.42
29.11.19	Interest	MACQUARIE CMA INTEREST PAID*		180.38	399,047.80
04.12.19	Funds transfer	PP TO W AND M A GALE	1,200.00		397,847.80
05.12.19	Funds transfer	JNL7651 DATA SUBSCRIPTION FEE NOVEMBER 2	107.25		397,740.55
11.12.19	Funds transfer	80465 BGHT 10000 PRU @0.9900	9,919.49		387,821.06
18.12.19	Deposit	ANZ DIVIDEND A068/00667736		1,600.00	389,421.06
18.12.19	Funds transfer	PP TO W AND M A GALE	1,200.00		388,221.06
31.12.19	Interest	MACQUARIE CMA INTEREST PAID*		180.43	388,401.49
31.12.19	Funds transfer	PP TO W AND M A GALE	1,200.00		387,201.49



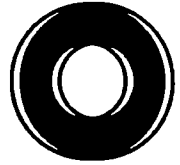
## Macquarie Cash Management Account

enquiries 1800 806 310

account name WAYNE GALE &  
MARGARET ANN GALE ATF  
GALE FAMILY SUPERANNUATION FUND  
account no. 962279501

transaction	description	debits	credits	balance
	CLOSING BALANCE AS AT 31 DEC 19	411,119.93	475,866.70	387,201.49

\* Stepped interest rates as at 31 December 2019: balances \$0.00 to \$4,999.99 earned 0.00%; balances \$5,000.00 and above earned 0.55%



MACQUARIE

# Macquarie Cash Management Account

MACQUARIE BANK LIMITED  
ABN 46 008 583 542 AFSL 237502

enquiries 1800 806 310  
transact@macquarie.com  
www.macquarie.com.au

GPO Box 2520  
Sydney, NSW 2001



036 255220  
MR W GALE &  
MRS M A GALE  
27 YALDARA STREET  
CARSELDINE QLD 4034

1 Shelley Street  
Sydney, NSW 2000

account balance **\$540,429.41**  
as at 30 Jun 20

account name WAYNE GALE &  
MARGARET ANN GALE ATF  
GALE FAMILY SUPERANNUATION FUND  
account no. 962279501

transaction	description	debits	credits	balance
31.12.19	OPENING BALANCE			387,201.49
03.01.20	Funds transfer JNL8059 DATA SUBSCRIPTION FEE DECEMBER 2	107.25		387,094.24
15.01.20	Funds transfer PP TO W AND M A GALE	1,200.00		385,894.24
29.01.20	Funds transfer PP TO W AND M A GALE	1,200.00		384,694.24
31.01.20	Interest MACQUARIE CMA INTEREST PAID*		177.62	384,871.86
05.02.20	Funds transfer JNL8558 DATA SUBSCRIPTION FEE JANUARY 20	66.00		384,805.86
12.02.20	Funds transfer PP TO W AND M A GALE	1,200.00		383,605.86
17.02.20	Funds transfer TRANSACT FUNDS TFR TO W and M A Gale	5,000.00		378,605.86
26.02.20	Funds transfer PP TO W AND M A GALE	1,200.00		377,405.86
28.02.20	Interest MACQUARIE CMA INTEREST PAID*		164.14	377,570.00
05.03.20	Funds transfer JNL9065 DATA SUBSCRIPTION FEE FEBRUARY 2	66.00		377,504.00

## how to make a transaction

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

by phone  
Call 133 275 to make a phone transaction

transfers from another bank account  
Transfer funds from another bank to this account:  
BSB 182 512  
ACCOUNT NO. 962279501

deposits using BPay  
From another bank



Bill code: 667022  
Ref: 962 279 501

continued on next



## Macquarie Cash Management Account

enquiries 1800 806 310

account name WAYNE GALE &  
MARGARET ANN GALE ATF  
GALE FAMILY SUPERANNUATION FUND  
account no. 962279501

transaction	description	debits	credits	balance
11.03.20	Funds transfer PP TO W AND M A GALE	1,200.00		376,304.00
16.03.20	Funds transfer TRANSACT FUNDS TFR TO W AND M A GALE	5,000.00		371,304.00
20.03.20	Deposit WOODSIDE FIN19/00608787		1,246.98	372,550.98
25.03.20	Funds transfer PP TO W AND M A GALE	1,200.00		371,350.98
27.03.20	Deposit Origin Energy S00060620423		282.90	371,633.88
27.03.20	Deposit COLES GROUP LTD INT20/01151026		360.00	371,993.88
31.03.20	Interest MACQUARIE CMA INTEREST PAID*		86.59	372,080.47
31.03.20	Deposit WESFARMERS LTD INT20/01058537		1,125.00	373,205.47
02.04.20	Funds transfer JNL9639 DATA SUBSCRIPTION FEE MARCH 2020	66.00		373,139.47
08.04.20	Funds transfer PP TO W AND M A GALE	1,200.00		371,939.47
09.04.20	Deposit QBE DIVIDEND FPA20/00849226		810.00	372,749.47
17.04.20	Deposit CWN DIVIDEND 20APR/00828872		30.00	372,779.47
22.04.20	Funds transfer PP TO W AND M A GALE	1,200.00		371,579.47
30.04.20	Interest MACQUARIE CMA INTEREST PAID*		15.29	371,594.76
04.05.20	Funds transfer JNL10186 DATA SUBSCRIPTION FEE APRIL 202	66.00		371,528.76
06.05.20	Funds transfer PP TO W AND M A GALE	1,200.00		370,328.76
20.05.20	Funds transfer PP TO W AND M A GALE	1,200.00		369,128.76
29.05.20	Interest MACQUARIE CMA INTEREST PAID*		15.68	369,144.44
02.06.20	Funds transfer TRANSACT FUNDS TFR TO W AND M A GALE	20,000.00		349,144.44
03.06.20	Funds transfer PP TO W AND M A GALE	1,200.00		347,944.44
03.06.20	Funds transfer JNL10976 DATA SUBSCRIPTION FEE MAY 2020	66.00		347,878.44
12.06.20	Funds transfer TRANSACT FUNDS TFR TO TRANSFERWISE	450.00		347,428.44
16.06.20	Deposit 143596 SOLD 1500 WES @42.2970		63,391.41	410,819.85
16.06.20	Deposit 143465 SOLD 100 CWN @9.7400		959.50	411,779.35
16.06.20	Deposit 143447 SOLD 2000 ANZ @18.4300		36,829.83	448,609.18
16.06.20	Deposit 143562 SOLD 1500 WPL @21.0400		31,534.60	480,143.78

continued on next



## Macquarie Cash Management Account

enquiries 1800 806 310

account name WAYNE GALE &  
MARGARET ANN GALE ATF  
GALE FAMILY SUPERANNUATION FUND  
account no. 962279501

	transaction	description	debits	credits	balance
16.06.20	Deposit	143503 SOLD 3000 QBE @8.2800		24,820.51	504,964.29
16.06.20	Deposit	143585 SOLD 1200 COL @15.8000		18,940.51	523,904.80
16.06.20	Deposit	143601 SOLD 10000 PRU @1.1850		11,830.51	535,735.31
16.06.20	Deposit	143481 SOLD 1886 ORG @5.6815		10,695.79	546,431.10
17.06.20	Funds transfer	PP TO W AND M A GALE	1,200.00		545,231.10
24.06.20	BPAY	BPAY TO Audit Shield	320.00		544,911.10
30.06.20	Interest	MACQUARIE CMA INTEREST PAID*		18.31	544,929.41
30.06.20	Funds transfer	TRANSACT FUNDS TFR TO W AND M A GALE	4,500.00		540,429.41
		CLOSING BALANCE AS AT 30 JUN 20	50,107.25	203,335.17	540,429.41

\* Stepped interest rates for the period 1 January to 5 March: balances \$0.00 to \$4,999.99 earned 0.00%  
balances \$5,000.00 and above earned 0.55% pa (65 days); 6 March to 23 March: balances \$0.00 to \$4,999.99  
earned 0.00% balances \$5,000.00 and above earned 0.30% pa (18 days); 24 March to 30 June: balances  
\$0.00 to \$4,999.99 earned 0.05% balances \$5,000.00 and above earned 0.05% pa (99 days)

### annual interest summary 2019/2020

INTEREST PAID	1,873.24
TOTAL INCOME PAID	1,873.24



Statement Period  
31 May 2019 - 30 August 2019

## Westpac DIY Super Working Account

Account Name  
MRS MARGARET ANN GALE & MR  
WAYNE GALE THE TRUSTEE FOR GALE  
FAMILY SUPERANNUATION FUND  
WORKING AC

Customer ID  
0889 4243 GALE, MARGARET ANN  
0142 1233 GALE, WAYNE

BSB Account Number  
034-064 348 642

Opening Balance	+ \$71.86
Total Credits	+ \$0.02
Total Debits	- \$0.00
Closing Balance	+ \$71.88

### INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
26 Sep 2018	0.25 %	0.25 %	0.25 %	0.25 %
19 Jul 2019	0.10 %	0.10 %	0.10 %	0.10 %

Effective Date	Over \$499999
26 Sep 2018	0.25 %
19 Jul 2019	0.10 %

### TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/05/19	STATEMENT OPENING BALANCE			71.86
28/06/19	Interest Paid		0.01	71.87
31/07/19	Interest Paid		0.01	71.88
30/08/19	CLOSING BALANCE			71.88

### CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more



## Westpac DIY Super Working Account

Statement Period  
30 August 2019 - 29 November 2019

Account Name  
MRS MARGARET ANN GALE & MR  
WAYNE GALE THE TRUSTEE FOR GALE  
FAMILY SUPERANNUATION FUND  
WORKING AC

Customer ID  
0889 4243 GALE, MARGARET ANN  
0142 1233 GALE, WAYNE

BSB Account Number  
034-064 348 642

Opening Balance	+ \$71.88
Total Credits	+ \$0.00
Total Debits	- \$0.00
Closing Balance	+ \$71.88

## INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
19 Jul 2019	0.10 %	0.10 %	0.10 %	0.10 %
24 Oct 2019	0.05 %	0.05 %	0.05 %	0.05 %

Effective Date	Over \$499999
19 Jul 2019	0.10 %
24 Oct 2019	0.05 %

## TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/08/19	STATEMENT OPENING BALANCE			71.88
29/11/19	CLOSING BALANCE			71.88

## CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more







## Westpac DIY Super Working Account

Statement Period  
28 February 2020 - 29 May 2020

Account Name  
MRS MARGARET ANN GALE & MR  
WAYNE GALE THE TRUSTEE FOR GALE  
FAMILY SUPERANNUATION FUND  
WORKING AC

Customer ID  
0889 4243 GALE, MARGARET ANN  
0142 1233 GALE, WAYNE

BSB Account Number  
034-064 348 642

Opening Balance	+ \$71.88
Total Credits	+ \$0.00
Total Debits	- \$0.00
Closing Balance	+ \$71.88

## INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
24 Oct 2019	0.05 %	0.05 %	0.05 %	0.05 %
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %

Effective Date	Over \$499999
24 Oct 2019	0.05 %
17 Mar 2020	0.02 %

## TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
28/02/20	STATEMENT OPENING BALANCE			71.88
29/05/20	CLOSING BALANCE			71.88

## CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more



Statement Period  
29 May 2020 - 31 August 2020

## Westpac DIY Super Working Account

Account Name  
MRS MARGARET ANN GALE & MR  
WAYNE GALE THE TRUSTEE FOR GALE  
FAMILY SUPERANNUATION FUND  
WORKING AC

Customer ID  
0889 4243 GALE, MARGARET ANN  
0142 1233 GALE, WAYNE

BSB Account Number  
034-064 348 642

Opening Balance	+ \$71.88
Total Credits	+ \$0.00
Total Debits	- \$0.00
Closing Balance	+ \$71.88

### INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.01 %	0.01 %	0.01 %

Effective Date	Over \$499999
17 Mar 2020	0.02 %

### TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/05/20	STATEMENT OPENING BALANCE			71.88
31/08/20	CLOSING BALANCE			71.88

### CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more



## Westpac DIY Super Savings Account

Statement Period  
31 May 2019 - 30 August 2019

Account Name  
MRS MARGARET ANN GALE & MR  
WAYNE GALE THE TRUSTEE FOR GALE  
FAMILY SUPERANNUATION FUND  
SAVINGS AC

Customer ID  
0889 4243 GALE, MARGARET ANN  
0142 1233 GALE, WAYNE

BSB Account Number  
034-064 348 634

Opening Balance	+ \$39,613.43
Total Credits	+ \$27.34
Total Debits	- \$0.00
Closing Balance	+ \$39,640.77

## INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
14 Mar 2019	0.50 %	0.50 %	0.50 %	0.50 %
21 Jun 2019	0.30 %	0.30 %	0.30 %	0.30 %
19 Jul 2019	0.15 %	0.15 %	0.15 %	0.15 %

Effective Date	Over \$499999
14 Mar 2019	0.50 %
21 Jun 2019	0.30 %
19 Jul 2019	0.15 %

## TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
31/05/19	STATEMENT OPENING BALANCE			39,613.43
28/06/19	Interest Paid		13.67	39,627.10
31/07/19	Interest Paid		8.79	39,635.89
30/08/19	Interest Paid		4.88	39,640.77
30/08/19	CLOSING BALANCE			39,640.77



## Westpac DIY Super Savings Account

Statement Period  
30 August 2019 - 29 November 2019

Account Name  
MRS MARGARET ANN GALE & MR  
WAYNE GALE THE TRUSTEE FOR GALE  
FAMILY SUPERANNUATION FUND  
SAVINGS AC

Customer ID  
0889 4243 GALE, MARGARET ANN  
0142 1233 GALE, WAYNE

BSB Account Number  
034-064 348 634

Opening Balance	+ \$39,640.77
Total Credits	+ \$12.87
Total Debits	- \$0.00
Closing Balance	+ \$39,653.64

## INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
19 Jul 2019	0.15 %	0.15 %	0.15 %	0.15 %
24 Oct 2019	0.10 %	0.10 %	0.10 %	0.10 %

Effective Date	Over \$499999
19 Jul 2019	0.15 %
24 Oct 2019	0.10 %

## TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
30/08/19	STATEMENT OPENING BALANCE			39,640.77
30/09/19	Interest Paid		5.05	39,645.82
31/10/19	Interest Paid		4.67	39,650.49
29/11/19	Interest Paid		3.15	39,653.64
29/11/19	CLOSING BALANCE			39,653.64

## CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more



## Westpac DIY Super Savings Account

Statement Period  
29 November 2019 - 28 February 2020

Account Name  
MRS MARGARET ANN GALE & MR  
WAYNE GALE THE TRUSTEE FOR GALE  
FAMILY SUPERANNUATION FUND  
SAVINGS AC

Customer ID  
0889 4243 GALE, MARGARET ANN  
0142 1233 GALE, WAYNE

BSB Account Number  
034-064 348 634

Opening Balance	+ \$39,653.64
Total Credits	+ \$9.87
Total Debits	- \$0.00
Closing Balance	+ \$39,663.51

## INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
24 Oct 2019	0.10 %	0.10 %	0.10 %	0.10 %

Effective Date	Over \$499999
24 Oct 2019	0.10 %

## TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/11/19	STATEMENT OPENING BALANCE			39,653.64
31/12/19	Interest Paid		3.47	39,657.11
31/01/20	Interest Paid		3.36	39,660.47
28/02/20	Interest Paid		3.04	39,663.51
28/02/20	CLOSING BALANCE			39,663.51

## CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more



## Westpac DIY Super Savings Account

Statement Period  
28 February 2020 - 29 May 2020

Account Name  
MRS MARGARET ANN GALE & MR  
WAYNE GALE THE TRUSTEE FOR GALE  
FAMILY SUPERANNUATION FUND  
SAVINGS AC

Customer ID  
0889 4243 GALE, MARGARET ANN  
0142 1233 GALE, WAYNE

BSB Account Number  
034-064 348 634

Opening Balance	+ \$39,663.51
Total Credits	+ \$5.90
Total Debits	- \$0.00
Closing Balance	+ \$39,669.41

## INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
24 Oct 2019	0.10 %	0.10 %	0.10 %	0.10 %
17 Mar 2020	0.01 %	0.05 %	0.05 %	0.05 %

Effective Date	Over \$499999
24 Oct 2019	0.10 %
17 Mar 2020	0.05 %

## TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
28/02/20	STATEMENT OPENING BALANCE			39,663.51
31/03/20	Interest Paid		2.71	39,666.22
30/04/20	Interest Paid		1.62	39,667.84
29/05/20	Interest Paid		1.57	39,669.41
29/05/20	CLOSING BALANCE			39,669.41

## CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more



## Westpac DIY Super Savings Account

Statement Period  
29 May 2020 - 31 August 2020

Account Name  
MRS MARGARET ANN GALE & MR  
WAYNE GALE THE TRUSTEE FOR GALE  
FAMILY SUPERANNUATION FUND  
SAVINGS AC

Customer ID  
0889 4243 GALE, MARGARET ANN  
0142 1233 GALE, WAYNE

BSB Account Number  
034-064 348 634

Opening Balance	+ \$39,669.41
Total Credits	+ \$5.09
Total Debits	- \$0.00
Closing Balance	+ \$39,674.50

## INTEREST RATES (PER ANNUM) ON CREDIT BALANCES

Effective Date	\$0 to \$9999	Over \$9999 to \$49999	Over \$49999 to \$99999	Over \$99999 to \$499999
17 Mar 2020	0.01 %	0.05 %	0.05 %	0.05 %

Effective Date	Over \$499999
17 Mar 2020	0.05 %

## TRANSACTIONS

Please check all entries on this statement and promptly inform Westpac of any possible error or unauthorised transaction

DATE	TRANSACTION DESCRIPTION	DEBIT	CREDIT	BALANCE
29/05/20	STATEMENT OPENING BALANCE			39,669.41
30/06/20	Interest Paid		1.73	39,671.14
31/07/20	Interest Paid		1.68	39,672.82
31/08/20	Interest Paid		1.68	39,674.50
31/08/20	CLOSING BALANCE			39,674.50

## CONVENIENCE AT YOUR FINGERTIPS

Use Online, Mobile or Tablet Banking to pay bills, transfer funds, check your account balances and much more





**TRANSACTION FEE SUMMARY**

To reconcile your Transaction Fee Summary you may need to refer to transactions listed on your previous statement(s).

Fee(s) charged to account 034-064 34-8634

Transaction fee(s) period 01 MAY 2020 to 31 JUL 2020

Total \$0.00
-----------------

**ANNUAL INFORMATION  
FOR THE PERIOD 1 JULY 2019 TO 30 JUNE 2020**

**For account: 4064/348634**

Total interest credited

\$44.04

These details are provided for your records and taxation purposes

# 68000 - Sundry Debtors

2020 Financial Year

---

**Preparer** John Moroney

**Reviewer** Sam Greco

**Status** Completed

Account Code	Description	CY Balance	LY Balance	Change
68000	Sundry Debtors		\$51,476.63	100%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
			\$51,476.63	

## Supporting Documents

- General Ledger [Report](#)

## Standard Checklist

- Match to Source Documentation

Gale Family Superannuation Fund

General Ledger

As at 30 June 2020

Transaction Date	Description	Units	Debit	Credit	Balance \$
<b>Sundry Debtors (68000)</b>					
<u>Sundry Debtors (68000)</u>					
01/07/2019	Opening Balance				51,476.63 DR
01/07/2019	50353 SOLD 14000 TLS @ 3.6800 50			51,476.63	0.00 DR
				<b>51,476.63</b>	<b>0.00 DR</b>

Total Debits: 0.00

Total Credits: 51,476.63

# 72300 - Derivatives (Options, Hybrids, Future Contracts)

2020 Financial Year

Preparer John Moroney

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
ETO Margin Account	ETO Margin Account		\$7.75		\$7.75	0%
<b>TOTAL</b>		<b>CY Units</b>	<b>CY Balance</b>	<b>LY Units</b>	<b>LY Balance</b>	
			\$7.75		\$7.75	

## Supporting Documents

- Investment Movement Report [Report](#)

## Standard Checklist

- Attach Investment Movement Report
- Attach relevant Statements and Source Documentation
- Ensure all Investments are valued correctly at June 30
- Ensure the investment is in accordance with the fund's investment strategy
- Ensure the investment is in accordance with the SIS Act

# Gale Family Superannuation Fund

## Investment Movement Report

As at 30 June 2020

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
<b>Bank Accounts</b>										
CMC Markets 16482290		8,287.07		60.00		(30.15)			8,316.92	8,316.92
Commonwealth A/c 10901915		100.00							100.00	100.00
Macquarie A/c 962279501		322,454.72		679,201.87		(461,227.18)			540,429.41	540,429.41
Westpac Acc: 34-8634		39,627.10		44.04					39,671.14	39,671.14
Westpac Acc:34-8642		71.87		0.01					71.88	71.88
		<b>370,540.76</b>		<b>679,305.92</b>		<b>(461,257.33)</b>			<b>588,589.35</b>	<b>588,589.35</b>
<b>Derivatives (Options, Hybrids, Future Contracts)</b>										
ETO Margin Account		7.75							7.75	7.75
		<b>7.75</b>							<b>7.75</b>	<b>7.75</b>
<b>Shares in Listed Companies (Australian)</b>										
Australia And New Zealand Banking Group Limited	2,000.00	58,452.56			(2,000.00)	(58,452.56)	(21,622.73)		0.00	
Coles Group Limited.	1,200.00	17,081.17			(1,200.00)	(17,081.17)	1,859.34		0.00	
Crown Resorts Limited	100.00	1,383.70			(100.00)	(1,383.70)	(424.20)		0.00	

# Gale Family Superannuation Fund

## Investment Movement Report

As at 30 June 2020

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Origin Energy Limited	1,886.00	20,184.68			(1,886.00)	(20,184.68)	(9,488.89)			0.00
Perseus Mining Limited			10,000.00	9,919.49	(10,000.00)	(9,919.49)	1,911.02			0.00
QBE Insurance Group Limited	3,000.00	32,846.54			(3,000.00)	(32,846.54)	(8,026.03)			0.00
Wesfarmers Limited	1,200.00	42,002.76	1,433.00	55,962.98	(2,633.00)	(97,965.76)	8,285.43			(0.02)
Woodside Petroleum Ltd	1,500.00	51,736.52			(1,500.00)	(51,736.52)	(20,201.92)			0.00
Woolworths Group Limited	2,000.00	57,188.42			(2,000.00)	(57,188.42)	11,752.48			0.00
	<b>280,876.35</b>	<b>65,882.47</b>			<b>(346,758.84)</b>	<b>(35,955.50)</b>				<b>(0.02)</b>
	<b>651,424.86</b>	<b>745,188.39</b>			<b>(808,016.17)</b>	<b>(35,955.50)</b>		<b>588,597.08</b>		<b>588,597.10</b>

## 77600 - Shares in Listed Companies (Australian)

2020 Financial Year

Preparer John Moroney

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
TLS.AX	Telstra Corporation Limited.	0.000000		0.000000		0%
SHL.AX	Sonic Healthcare Limited	0.000000		0.000000		0%
CBA.AX	Commonwealth Bank Of Australia.	0.000000		0.000000		0%
WBC.AX	Westpac Banking Corporation	0.000000		0.000000		0%
WOW.AX	Woolworths Group Limited	0.000000		2000.000000	\$66,460.00	100%
CPU.AX	Computershare Limited.	0.000000		0.000000		0%
WES.AX	Wesfarmers Limited	0.000000		1200.000000	\$43,392.00	100%
QBE.AX	QBE Insurance Group Limited	0.000000		3000.000000	\$35,490.00	100%
CCL.AX	Coca-cola Amatil Limited	0.000000		0.000000		0%
CWN.AX	Crown Resorts Limited	0.000000		100.000000	\$1,245.00	100%
ORG.AX	Origin Energy Limited	0.000000		1886.000000	\$13,786.66	100%
COL.AX	Coles Group Limited.	0.000000		1200.000000	\$16,020.00	100%
AZJ.AX	Aurizon Holdings Limited	0.000000		0.000000		0%
PRU.AX	Perseus Mining Limited	0.000000				0%

Account Code	Description	CY Units	CY Balance	LY Units	LY Balance	Change
NGI.AX	Navigator Global Investments Limited	0.000000		0.000000		0%
STO.AX	Santos Limited	0.000000		0.000000		0%
NCM.AX	Newcrest Mining Limited	0.000000		0.000000		0%
WPL.AX	Woodside Petroleum Ltd	0.000000		1500.000000	\$54,540.00	100%
ANZ.AX	Australia And New Zealand Banking Group Limited	0.000000		2000.000000	\$56,420.00	100%
<b>TOTAL</b>		<b>CY Units</b>	<b>CY Balance</b>	<b>LY Units</b>	<b>LY Balance</b>	
		0.000000		12886.000000	\$287,353.66	

## Supporting Documents

- Investment Movement Report [Report](#)
- Balance Review Report [Report](#)
- Portfolio Valuation End of FY 2019-2020 D1085491.pdf

## Standard Checklist

- Attach Balance Review Report
- Attach copies of HIN/SRN or Chess Statements, Broker Statements, Contract Notes Corporate Action documentation and any other relevant Source Documentation
- Attach Investment Movement Report
- Ensure all Investments are valued correctly at June 30
- Ensure the investment is in accordance with the Fund's investment strategy



# Gale Family Superannuation Fund Balance Review Report

As at 30 June 2020

Investment Code	Investment Name	Holding Reference	Third Party Data			BGL Ledger	Variance
			Data Feed Provider	Balance Date	Balance Amount	Balance	
<b>60400</b>	<b>Bank Accounts</b>						
CMCMarkets16482 290	CMC Markets 16482290					8,316.92	
CBA10901915	Commonwealth A/c 10901915					100.00	
MBL962279501	Macquarie A/c 962279501	182512962279501	BGL Bank Data Service	30/06/2020	\$ 540,411.10	\$ 540,429.41	<b>18.31</b>
Westpac Acc: 34- 8634	Westpac Acc: 34-8634					39,671.14	
Westpac Acc:34- 8642	Westpac Acc:34-8642					71.88	
<b>72300</b>	<b>Derivatives (Options, Hybrids, Future Contracts)</b>						
ETO Margin Account	ETO Margin Account					7.7500	

# Gale Family Superannuation Fund

## Investment Movement Report

As at 30 June 2020

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
<b>Bank Accounts</b>										
CMC Markets 16482290		8,287.07		60.00		(30.15)			8,316.92	8,316.92
Commonwealth A/c 10901915		100.00							100.00	100.00
Macquarie A/c 962279501		322,454.72		679,201.87		(461,227.18)			540,429.41	540,429.41
Westpac Acc: 34-8634		39,627.10		44.04					39,671.14	39,671.14
Westpac Acc:34-8642		71.87		0.01					71.88	71.88
		<b>370,540.76</b>		<b>679,305.92</b>		<b>(461,257.33)</b>			<b>588,589.35</b>	<b>588,589.35</b>
<b>Derivatives (Options, Hybrids, Future Contracts)</b>										
ETO Margin Account		7.75							7.75	7.75
		<b>7.75</b>							<b>7.75</b>	<b>7.75</b>
<b>Shares in Listed Companies (Australian)</b>										
Australia And New Zealand Banking Group Limited	2,000.00	58,452.56			(2,000.00)	(58,452.56)	(21,622.73)		0.00	
Coles Group Limited.	1,200.00	17,081.17			(1,200.00)	(17,081.17)	1,859.34		0.00	
Crown Resorts Limited	100.00	1,383.70			(100.00)	(1,383.70)	(424.20)		0.00	

# Gale Family Superannuation Fund

## Investment Movement Report

As at 30 June 2020

Investment	Opening Balance		Additions		Disposals			Closing Balance		
	Units	Cost	Units	Cost	Units	Cost	Accounting Profit/(Loss)	Units	Cost	Market Value
Origin Energy Limited	1,886.00	20,184.68			(1,886.00)	(20,184.68)	(9,488.89)			0.00
Perseus Mining Limited			10,000.00	9,919.49	(10,000.00)	(9,919.49)	1,911.02			0.00
QBE Insurance Group Limited	3,000.00	32,846.54			(3,000.00)	(32,846.54)	(8,026.03)			0.00
Wesfarmers Limited	1,200.00	42,002.76	1,433.00	55,962.98	(2,633.00)	(97,965.76)	8,285.43			(0.02)
Woodside Petroleum Ltd	1,500.00	51,736.52			(1,500.00)	(51,736.52)	(20,201.92)			0.00
Woolworths Group Limited	2,000.00	57,188.42			(2,000.00)	(57,188.42)	11,752.48			0.00
	<b>280,876.35</b>	<b>65,882.47</b>			<b>(346,758.84)</b>	<b>(35,955.50)</b>	<b>(35,955.50)</b>			<b>(0.02)</b>
	<b>651,424.86</b>	<b>745,188.39</b>			<b>(808,016.17)</b>	<b>(35,955.50)</b>		<b>588,597.08</b>		<b>588,597.10</b>



## Portfolio Valuation

NAME: MR WAYNE GALE &  
 MRS MARGARET ANN GALE  
 ADDRESS: <GALE FAMILY S/F A/C>  
 27 YALDARA STREET  
 CARSELDINE QLD 4034

DATE : 25 February 2021  
 ACCOUNT : D1085491(S)  
 BRANCH : DO SEQUOIA DIRECT PTY LTD  
 ADVISOR : STD SEQUOIA DIRECT ONLINE  
 CURRENCY : AU

As At:30-Jun-2020

### Cash Accounts

INSTITUTION	ACCOUNT NAME	TYPES	ACCOUNT TYPE	BALANCE	% OF P/FOL
MBLA	WAYNE GALE & MARGARET ANN GALE ATF GALE FAMILY SUPERANNUATION FUND	Debit, Credit	Money Market	\$ 540,429.41	100.00
<b>TOTALS</b>				<b>\$ 540,429.41</b>	<b>100.00</b>

# 85000 - Income Tax Payable/Refundable

2020 Financial Year

Preparer John Moroney

Reviewer Sam Greco

Status Completed

Account Code	Description	CY Balance	LY Balance	Change
85000	Income Tax Payable/Refundable	\$12,301.45	\$12,245.17	0.46%
<b>TOTAL</b>		<b>CY Balance</b>	<b>LY Balance</b>	
		\$12,301.45	\$12,245.17	

## Supporting Documents

- Exempt Pension Reconciliation [Report](#)
- Statement of Taxable Income [Report](#)
- Non Deductible Expense Reconciliation [Report](#)
- Tax Reconciliation Report [Report](#)

## Standard Checklist

- Attach Actuarial Certificate (if applicable)
- Attach any other Tax reconciliations
- Attach copy of Exempt Pension Reconciliation (if applicable)
- Attach copy of Non Deductible Expense Reconciliation (if applicable)
- Attach copy of Statement of Taxable Income
- Attach copy of Tax Reconciliation Report
- Confirm Transactions in ATO Portal

Gale Family Superannuation Fund

## Exempt Current Pension Income Reconciliation

For The Period 01 July 2019 - 30 June 2020

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
<b>Segment - 01 July 2019 to 28 July 2019</b>						
<b>Label K</b>						
	01/07/2019	23900/ANZ.AX	Australia And New Zealand Banking Group	1,600.00		
			<b>Total</b>	1,600.00	100.000 %	<b>1,600.00</b>
<b>Label L</b>						
	01/07/2019	23900/ANZ.AX	Australia And New Zealand Banking Group	685.71		
			<b>Total</b>	685.71	100.000 %	<b>685.71</b>
<b>Label M</b>						
	12/07/2019	23800/GALE0010_OPTIONS	Options Account	860.01		
	26/07/2019	23800/GALE0010_OPTIONS	Options Account	(1.71)		
			<b>Total</b>	858.30	100.000 %	<b>858.30</b>
					<b>Total Segment ECPI *</b>	<b>3,144.01</b>
<b>Segment - 29 July 2019 to 30 June 2020</b>						
<b>Label C</b>						
	31/07/2019	25000/Westpac Acc:34-	Westpac Acc:34-8642	0.01		
	31/07/2019	25000/MBL962279501	Macquarie A/c 962279501	267.24		
	31/07/2019	25000/Westpac Acc: 34-	Westpac Acc: 34-8634	8.79		
	30/08/2019	25000/MBL962279501	Macquarie A/c 962279501	296.66		
	30/08/2019	25000/Westpac Acc: 34-	Westpac Acc: 34-8634	4.88		
	30/09/2019	25000/Westpac Acc: 34-	Westpac Acc: 34-8634	5.05		
	30/09/2019	25000/MBL962279501	Macquarie A/c 962279501	272.48		
	31/10/2019	25000/Westpac Acc: 34-	Westpac Acc: 34-8634	4.67		
	31/10/2019	25000/MBL962279501	Macquarie A/c 962279501	198.42		

Gale Family Superannuation Fund

**Exempt Current Pension Income Reconciliation**

For The Period 01 July 2019 - 30 June 2020

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
<b>Label C</b>						
	29/11/2019	25000/Westpac Acc: 34-	Westpac Acc: 34-8634	3.15		
	29/11/2019	25000/MBL962279501	Macquarie A/c 962279501	180.38		
	31/12/2019	25000/Westpac Acc: 34-	Westpac Acc: 34-8634	3.47		
	31/12/2019	25000/MBL962279501	Macquarie A/c 962279501	180.43		
	31/01/2020	25000/MBL962279501	Macquarie A/c 962279501	177.62		
	31/01/2020	25000/Westpac Acc: 34-	Westpac Acc: 34-8634	3.36		
	28/02/2020	25000/MBL962279501	Macquarie A/c 962279501	164.14		
	28/02/2020	25000/Westpac Acc: 34-	Westpac Acc: 34-8634	3.04		
	31/03/2020	25000/MBL962279501	Macquarie A/c 962279501	86.59		
	31/03/2020	25000/Westpac Acc: 34-	Westpac Acc: 34-8634	2.71		
	30/04/2020	25000/MBL962279501	Macquarie A/c 962279501	15.29		
	30/04/2020	25000/Westpac Acc: 34-	Westpac Acc: 34-8634	1.62		
	29/05/2020	25000/MBL962279501	Macquarie A/c 962279501	15.68		
	29/05/2020	25000/Westpac Acc: 34-	Westpac Acc: 34-8634	1.57		
	30/06/2020	25000/MBL962279501	Macquarie A/c 962279501	18.31		
	30/06/2020	25000/Westpac Acc: 34-	Westpac Acc: 34-8634	1.73		
			<b>Total</b>	1,917.29	100.000 %	<b>1,917.29</b>

<b>Label J</b>						
	04/10/2019	23900/QBE.AX	QBE Insurance Group Limited	300.00		
	04/10/2019	23900/CWN.AX	Crown Resorts Limited	22.50		
	18/12/2019	23900/ANZ.AX	Australia And New Zealand Banking Group	480.00		
	09/04/2020	23900/QBE.AX	QBE Insurance Group Limited	567.00		

Gale Family Superannuation Fund

**Exempt Current Pension Income Reconciliation**

For The Period 01 July 2019 - 30 June 2020

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
<b>Label J</b>						
	17/04/2020	23900/CWN.AX	Crown Resorts Limited	30.00		
			<b>Total</b>	1,399.50	100.000 %	<b>1,399.50</b>
<b>Label K</b>						
	20/09/2019	23900/WPL.AX	Woodside Petroleum Ltd	798.58		
	26/09/2019	23900/COL.AX	Coles Group Limited.	426.00		
	27/09/2019	23900/ORG.AX	Origin Energy Limited	282.90		
	04/10/2019	23900/QBE.AX	QBE Insurance Group Limited	450.00		
	04/10/2019	23900/CWN.AX	Crown Resorts Limited	7.50		
	09/10/2019	23900/WES.AX	Wesfarmers Limited	1,170.00		
	18/12/2019	23900/ANZ.AX	Australia And New Zealand Banking Group	1,120.00		
	20/03/2020	23900/WPL.AX	Woodside Petroleum Ltd	1,246.98		
	27/03/2020	23900/ORG.AX	Origin Energy Limited	282.90		
	27/03/2020	23900/COL.AX	Coles Group Limited.	360.00		
	31/03/2020	23900/WES.AX	Wesfarmers Limited	1,125.00		
	09/04/2020	23900/QBE.AX	QBE Insurance Group Limited	243.00		
			<b>Total</b>	7,512.86	100.000 %	<b>7,512.86</b>
<b>Label L</b>						
	20/09/2019	23900/WPL.AX	Woodside Petroleum Ltd	342.25		
	26/09/2019	23900/COL.AX	Coles Group Limited.	182.57		
	27/09/2019	23900/ORG.AX	Origin Energy Limited	121.24		
	04/10/2019	23900/QBE.AX	QBE Insurance Group Limited	192.86		
	04/10/2019	23900/CWN.AX	Crown Resorts Limited	3.21		



Gale Family Superannuation Fund

**Exempt Current Pension Income Reconciliation**

For The Period 01 July 2019 - 30 June 2020

	Date	Account Code	Account Description	Taxable Amount	Actuary/Pool %	Exempt Amount
<b>Label L</b>						
	09/10/2019	23900/WES.AX	Wesfarmers Limited	501.43		
	18/12/2019	23900/ANZ.AX	Australia And New Zealand Banking Group	480.00		
	20/03/2020	23900/WPL.AX	Woodside Petroleum Ltd	534.42		
	27/03/2020	23900/ORG.AX	Origin Energy Limited	121.24		
	27/03/2020	23900/COL.AX	Coles Group Limited.	154.29		
	31/03/2020	23900/WES.AX	Wesfarmers Limited	482.14		
	09/04/2020	23900/QBE.AX	QBE Insurance Group Limited	104.14		
			<b>Total</b>	3,219.79	100.000 %	<b>3,219.79</b>
<b>Label M</b>						
	05/02/2020	23800/Options Positions.	Options Positions Options Positions	(0.15)		
			<b>Total</b>	(0.15)	100.000 %	<b>(0.15)</b>
<b>Label S</b>						
	05/02/2020	26500/CMCMarkets164822	CMC Markets 16482290	30.00		
	02/03/2020	26500/CMCMarkets164822	CMC Markets 16482290	15.00		
	02/03/2020	26500/CMCMarkets164822	CMC Markets 16482290	15.00		
			<b>Total</b>	60.00	100.000 %	<b>60.00</b>
					<b>Total Segment ECPI *</b>	<b>14,109.29</b>

**Gale Family Superannuation Fund**  
**Exempt Current Pension Income Reconciliation**

For The Period 01 July 2019 - 30 June 2020

---

<b>Date</b>	<b>Account Code</b>	<b>Account Description</b>	<b>Taxable Amount</b>	<b>Actuary/Pool %</b>	<b>Exempt Amount</b>
				<b>SMSF Annual Return Rounding</b>	<b>(0.70)</b>
				<b>Total ECPI</b>	<b>17,254.00</b>

\* Total Segment ECPI does not include ECPI amounts from Label A. The total ECPI from Label A is shown separately at the start of the report.

---

**Gale Family Superannuation Fund**  
**Pension Non Deductible Expense Report**

For The Period 01 July 2019 - 30 June 2020

	Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
<b>Segment - 01 July 2019 to 28 July 2019</b>							
<b>Label H</b>							
<b>Deemed Segregated</b>							
	15/07/2019	30700	Auditor's Remuneration	396.00			
			<b>Total</b>	396.00	5.439 %	374.46	21.54
<b>Label J</b>							
<b>Deemed Segregated</b>							
	01/07/2019	30200	Administration Costs	120.00			
	04/07/2019	30200	Administration Costs	66.00			
	15/07/2019	30100	Accountancy Fees	4,400.00			
			<b>Total</b>	4,586.00	5.439 %	4,336.56	249.44
<b>Deemed Segregated</b>							
	23/07/2019	30400	ATO Supervisory Levy	259.00			
			<b>Total</b>	259.00	0.000 %	0.00	259.00
						<b>Label Total</b>	4,336.56
						<b>Total Segment Expenses</b>	<b>4,711.02</b>
							<b>529.98</b>

**Segment - 29 July 2019 to 30 June 2020**

**Label J**

**Deemed Segregated**

05/11/2019	30200	Administration Costs	66.00
------------	-------	----------------------	-------

**Gale Family Superannuation Fund**  
**Pension Non Deductible Expense Report**

For The Period 01 July 2019 - 30 June 2020

	Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible	
<b>Label J</b>								
<b>Deemed Segregated</b>								
	04/02/2020	31500	Bank Charges	15.00				
	03/01/2020	30200	Administration Costs	107.25				
	06/08/2019	30200	Administration Costs	107.25				
	05/02/2020	30200	Administration Costs	66.00				
	05/03/2020	30200	Administration Costs	66.00				
	12/06/2020	30200	Administration Costs	450.00				
	15/10/2019	30200	Administration Costs	(82.50)				
	04/05/2020	30200	Administration Costs	66.00				
	24/06/2020	38000	Insurance	320.00				
	04/09/2019	30200	Administration Costs	66.00				
	02/04/2020	30200	Administration Costs	66.00				
	05/12/2019	30200	Administration Costs	107.25				
	04/10/2019	30200	Administration Costs	107.25				
	03/01/2020	31500	Bank Charges	15.00				
	03/06/2020	30200	Administration Costs	66.00				
			<b>Total</b>	1,608.50	5.439 %	1,521.02	87.48	
						<b>Total Segment Expenses</b>	<b>1,521.02</b>	<b>87.48</b>

**Gale Family Superannuation Fund**  
**Pension Non Deductible Expense Report**

For The Period 01 July 2019 - 30 June 2020

---

Date	Account Code	Account Description	Amount	Expense %	Deductible	Non Deductible
				<b>Total Expenses *</b>	<b>6,232.04</b>	<b>617.46</b>

---

\* General expense percentage - 5.439 %

\* Investment expense percentage - 100.000 %

---

# Gale Family Superannuation Fund

## Statement of Taxable Income

For the year ended 30 June 2020

	<b>2020</b>
	<b>\$</b>
Benefits accrued as a result of operations	(124,630.92)
<b>Less</b>	
Exempt current pension income	17,254.00
Realised Accounting Capital Gains	(35,955.51)
Accounting Trust Distributions	858.15
Non Taxable Contributions	300,000.00
	<u>282,156.64</u>
<b>Add</b>	
Decrease in MV of investments	6,477.29
SMSF non deductible expenses	616.00
Pension Payments	388,700.00
Franking Credits	3,905.50
Taxable Trust Distributions	858.15
	<u>400,556.94</u>
SMSF Annual Return Rounding	(0.38)
	<u>(6,231.00)</u>
<b>Taxable Income or Loss</b>	<u>0.00</u>
Income Tax on Taxable Income or Loss	0.00
<b>Less</b>	
Franking Credits	3,905.50
	<u>(3,905.50)</u>
<b>CURRENT TAX OR REFUND</b>	<u>(3,905.50)</u>
Supervisory Levy	259.00
	<u>(3,646.50)</u>
<b>AMOUNT DUE OR REFUNDABLE</b>	<u>(3,646.50)</u>

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

# Gale Family Superannuation Fund

## Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>H1 - Expenses - SMSF auditor fee</b>				
	15/07/2019	30700	Auditor's Remuneration	374.46
<b>Sub-Total</b>				<b>374.46</b>
<b>Ignore Cents</b>				<b>0.46</b>
<b>Total</b>				<b>374.00</b>
<b>H2 - Expenses - SMSF auditor fee non deductible</b>				
	15/07/2019	30700	Auditor's Remuneration	21.54
<b>Sub-Total</b>				<b>21.54</b>
<b>Ignore Cents</b>				<b>0.54</b>
<b>Total</b>				<b>21.00</b>
<b>J1 - Expenses - Management and administration expenses</b>				
	01/07/2019	30200	Administration Costs	113.47
	04/07/2019	30200	Administration Costs	62.41
	15/07/2019	30100	Accountancy Fees	4,160.68
	06/08/2019	30200	Administration Costs	101.42
	04/09/2019	30200	Administration Costs	62.41
	04/10/2019	30200	Administration Costs	101.42
	15/10/2019	30200	Administration Costs	(78.01)
	05/11/2019	30200	Administration Costs	62.41
	05/12/2019	30200	Administration Costs	101.42
	03/01/2020	30200	Administration Costs	101.42
	03/01/2020	31500	Bank Charges	14.18
	04/02/2020	31500	Bank Charges	14.18
	05/02/2020	30200	Administration Costs	62.41
	05/03/2020	30200	Administration Costs	62.41
	02/04/2020	30200	Administration Costs	62.41
	04/05/2020	30200	Administration Costs	62.41
	03/06/2020	30200	Administration Costs	62.41
	12/06/2020	30200	Administration Costs	425.52
	24/06/2020	38000	Insurance	302.60
<b>Sub-Total</b>				<b>5,857.58</b>
<b>Ignore Cents</b>				<b>0.58</b>
<b>Total</b>				<b>5,857.00</b>
<b>J2 - Expenses - Management and administration expenses non deductible</b>				
	23/07/2019	30400	ATO Supervisory Levy	259.00
	01/07/2019	30200	Administration Costs	6.53
	04/07/2019	30200	Administration Costs	3.59
	15/07/2019	30100	Accountancy Fees	239.32
	06/08/2019	30200	Administration Costs	5.83
	04/09/2019	30200	Administration Costs	3.59
	04/10/2019	30200	Administration Costs	5.83
	15/10/2019	30200	Administration Costs	(4.49)
	05/11/2019	30200	Administration Costs	3.59

# Gale Family Superannuation Fund

## Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>J2 - Expenses - Management and administration expenses non deductible</b>				
	05/12/2019	30200	Administration Costs	5.83
	03/01/2020	30200	Administration Costs	5.83
	03/01/2020	31500	Bank Charges	0.82
	04/02/2020	31500	Bank Charges	0.82
	05/02/2020	30200	Administration Costs	3.59
	05/03/2020	30200	Administration Costs	3.59
	02/04/2020	30200	Administration Costs	3.59
	04/05/2020	30200	Administration Costs	3.59
	03/06/2020	30200	Administration Costs	3.59
	12/06/2020	30200	Administration Costs	24.48
	24/06/2020	38000	Insurance	17.40
<b>Sub-Total</b>				<b>595.92</b>
<b>Ignore Cents</b>				<b>0.92</b>
<b>Total</b>				<b>595.00</b>
<b>N - TOTAL DEDUCTIONS</b>				
				6,490.00
<b>Sub-Total</b>				<b>6,490.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>6,490.00</b>
<b>Y - TOTAL NON DEDUCTIBLE EXPENSES</b>				
				357.00
<b>Sub-Total</b>				<b>357.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>357.00</b>
<b>O - TAXABLE INCOME OR LOSS</b>				
				(6,490.00)
<b>Sub-Total</b>				<b>(6,490.00)</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>(6,490.00)</b>
<b>Z - TOTAL SMSF EXPENSES</b>				
				6,847.00
<b>Sub-Total</b>				<b>6,847.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>6,847.00</b>
<b>E1 - Complying fund's franking credits tax offset</b>				
	01/07/2019	23900/ANZ.AX	Australia And New Zealand Banking Group Limited	685.71
	20/09/2019	23900/WPL.AX	Woodside Petroleum Ltd	342.25
	26/09/2019	23900/COL.AX	Coles Group Limited.	182.57
	27/09/2019	23900/ORG.AX	Origin Energy Limited	121.24
	04/10/2019	23900/QBE.AX	QBE Insurance Group Limited	192.86



# Gale Family Superannuation Fund

## Tax Reconciliation Report

For the year ended 30 June 2020

Tax Return Label	Date	Account Code	Account Name	Amount \$
<b>E1 - Complying fund's franking credits tax offset</b>				
	04/10/2019	23900/CWN.AX	Crown Resorts Limited	3.21
	09/10/2019	23900/WES.AX	Wesfarmers Limited	501.43
	18/12/2019	23900/ANZ.AX	Australia And New Zealand Banking Group Limited	480.00
	20/03/2020	23900/WPL.AX	Woodside Petroleum Ltd	534.42
	27/03/2020	23900/ORG.AX	Origin Energy Limited	121.24
	27/03/2020	23900/COL.AX	Coles Group Limited.	154.29
	31/03/2020	23900/WES.AX	Wesfarmers Limited	482.14
	09/04/2020	23900/QBE.AX	QBE Insurance Group Limited	104.14
<b>Sub-Total</b>				<b>3,905.50</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>3,905.50</b>
<b>E - Refundable tax offsets</b>				
				3,905.50
<b>Sub-Total</b>				<b>3,905.50</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>3,905.50</b>
<b>I - Remainder of refundable tax offsets</b>				
				3,905.50
<b>Sub-Total</b>				<b>3,905.50</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>3,905.50</b>
<b>L - Supervisory levy</b>				
				259.00
<b>Sub-Total</b>				<b>259.00</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>259.00</b>
<b>S - AMOUNT DUE OR REFUNDABLE</b>				
				(3,646.50)
<b>Sub-Total</b>				<b>(3,646.50)</b>
<b>Ignore Cents</b>				<b>0.00</b>
<b>Total</b>				<b>(3,646.50)</b>

# A - Financial Statements

2020 Financial Year

---

**Preparer** John Moroney

**Reviewer** Sam Greco

**Status** Completed

## Supporting Documents

- 2020 signed financial statements.pdf
- 2020 signed SMSF tax return.pdf
- 2020 signed minutes and members statements.pdf

## Standard Checklist

- Attach copy of Financial Statements
- Attach copy of SMSF Annual Return

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

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

**Privacy**

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

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

**The Australian Business Register**

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

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

**Electronic funds transfer - direct debit**

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

Tax file number 892 215 602

Year 2020

Name of partnership, trust, fund or entity Gale Family Superannuation Fund

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

**Important**

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

**Declaration: I declare that:**

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

Signature of partner, trustee or director

Wayue Gale

Date

03-03-2021

**PART B Electronic funds transfer consent**

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

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

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

Agent's reference number 74856004

Account Name Gale Family Superannuation Fund

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

Signature

Wayue Gale

Date

03-03-2021

# Self-managed superannuation fund annual return 2020

**Who should complete this annual return?**

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the Fund income tax return 2020 (NAT 71287)

Return year 

The Self-managed superannuation fund annual return instructions 2020 (NAT 71606) (the instructions) can assist you to complete this annual return.

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

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

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

**2 Name of self-managed superannuation fund (SMSF)****3 Australian business number (ABN)****4 Current postal address****5 Annual return status**

Is this an amendment to the SMSF's 2020 return?

 A  N

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

 B  N**6 SMSF auditor**

Auditor's name

Title

Family name

First given name

Other given names

SMSF Auditor Number

Auditor's phone number

Use Agent address details? 

Postal address

Date audit was completed

 A 

Was Part A of the audit report qualified?

 B  N

Was Part B of the audit report qualified?

 C  N

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

 D **Sensitive (when completed)**

7 Electronic funds transfer (EFT)

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

A Fund's financial institution account details

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

Fund BSB number (must be six digits) 182512 Fund account number 96229501

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

Gale Family Superannuation Fund

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

Use Agent Trust Account? [ ]

B Financial institution account details for tax refunds

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

BSB number [ ] Account number [ ]

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

[ ]

C Electronic service address alias

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

AUSPOSTSMSF

Fund's tax file number (TFN) 892 215 602

8 Status of SMSF Australian superannuation fund A Y

Fund benefit structure B A Code

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

9 Was the fund wound up during the income year?

N Print Y for yes or N for no. If yes, provide the date on which fund was wound up Day Month Year [ ]

Have all tax lodgment and payment obligations been met? [ ]

10 Exempt current pension income

Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year? Y Print Y for yes or N for no.

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

If No, Go to Section B: Income

If Yes Exempt current pension income amount A 17,254

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

Segregated assets method B X

Unsegregated assets method C Was an actuarial certificate obtained? D Print Y for yes

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

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

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

Sensitive (when completed)

Section B: Income

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

11 Income

Did you have a capital gains tax (CGT) event during the year?  G  N Print Y for yes or N for no.

Have you applied an exemption or rollover?  M  Print Y for yes or N for no.

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a Capital Gains Tax (CGT) schedule 2020

Code

Net capital gain  A

Gross rent and other leasing and hiring income  B

Gross interest  C

Forestry managed investment scheme income  X

Gross foreign income  D1  Net foreign income  D   Loss

Australian franking credits from a New Zealand company  E

Transfers from foreign funds  F  Number

Gross payments where ABN not quoted  H

Gross distribution from partnerships  I  Loss

\* Unfranked dividend amount  J

\* Franked dividend amount  K

\* Dividend franking credit  L

\* Gross trust distributions  M  Code

Assessable contributions (R1 plus R2 plus R3 less R6)  R  0

Calculation of assessable contributions

Assessable employer contributions  R1  0

plus Assessable personal contributions  R2  0

plus #\*No-TFN-quoted contributions  R3  0

(an amount must be included even if it is zero)

less Transfer of liability to life insurance company or PST  R6  0

Calculation of non-arm's length income

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

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

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

\* Other income  S  Code

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

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

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

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

Exempt current pension income  Y

TOTAL ASSESSABLE INCOME (W less Y)  V  0 Loss

Sensitive (when completed)

**Section C: Deductions and non-deductible expenses**

**12 Deductions and non-deductible expenses**

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

DEDUCTIONS		NON-DEDUCTIBLE EXPENSES	
Interest expenses within Australia	<b>A1</b> <input type="text"/>	<b>A2</b> <input type="text"/>	
Interest expenses overseas	<b>B1</b> <input type="text"/>	<b>B2</b> <input type="text"/>	
Capital works expenditure	<b>D1</b> <input type="text"/>	<b>D2</b> <input type="text"/>	
Decline in value of depreciating assets	<b>E1</b> <input type="text"/>	<b>E2</b> <input type="text"/>	
Insurance premiums – members	<b>F1</b> <input type="text"/>	<b>F2</b> <input type="text"/>	
SMSF auditor fee	<b>H1</b> <input type="text" value="374"/>	<b>H2</b> <input type="text" value="21"/>	
Investment expenses	<b>I1</b> <input type="text"/>	<b>I2</b> <input type="text"/>	
Management and administration expenses	<b>J1</b> <input type="text" value="5,857"/>	<b>J2</b> <input type="text" value="595"/>	
Forestry managed investment scheme expense	<b>U1</b> <input type="text"/>	<b>U2</b> <input type="text"/>	
Other amounts	<b>L1</b> <input type="text"/> <small>Code</small> <input type="text"/>	<b>L2</b> <input type="text"/> <small>Code</small> <input type="text"/>	
Tax losses deducted	<b>M1</b> <input type="text"/>		

**TOTAL DEDUCTIONS**  
**N**   
 (Total A1 to M1)

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

**#TAXABLE INCOME OR LOSS** Loss  
**O**  L  
 (TOTAL ASSESSABLE INCOME less TOTAL DEDUCTIONS)

**TOTAL SMSF EXPENSES**  
**Z**   
 (N plus Y)

#This is a mandatory label.

**Section D: Income tax calculation statement**

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

**13 Calculation statement**

Please refer to the Self-managed superannuation fund annual return instructions 2020 on how to complete the calculation statement.

#Taxable income **A**   
 (an amount must be included even if it is zero)

#Tax on taxable income **T1**   
 (an amount must be included even if it is zero)

#Tax on no-TFN-quoted contributions **J**   
 (an amount must be included even if it is zero)

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

Sensitive (when completed)

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

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

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

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

Complying fund's franking credits tax offset <b>E1</b> <input type="text" value="3,905.50"/>	Refundable tax offsets <b>E</b> <input type="text" value="3,905.50"/> (E1 plus E2 plus E3 plus E4)
No-TFN tax offset <b>E2</b> <input type="text"/>	
National rental affordability scheme tax offset <b>E3</b> <input type="text"/>	
Exploration credit tax offset <b>E4</b> <input type="text"/>	

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

**Section 102AAM interest charge**  
**G**

Sensitive (when completed)



Credit for interest on early payments – amount of interest  
**H1**

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

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

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

Credit for interest on no-TFN tax offset  
**H6**

Credit for foreign resident capital gains withholding amounts  
**H8**

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

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

**PAYG instalments raised**

**K**

**Supervisory levy**

**L**

**Supervisory levy adjustment for wound up funds**

**M**

**Supervisory levy adjustment for new funds**

**N**

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

#This is a mandatory label.

**Section E: Losses**

**14 Losses**

If total loss is greater than \$100,000, complete and attach a Losses schedule 2020.

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

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

	Net capital losses brought forward from prior years	Net capital losses carried forward to later income years
Non-Collectables	<input type="text"/>	<input type="text"/>
Collectables	<input type="text"/>	<input type="text"/>

Sensitive (when completed)

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

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

		See the Privacy note in the Declaration.	Member Number
Title	Mr	Member's TFN	316 773 848
Family name	Gale		1
First given name	Wayne		Account status
Other given names			<input type="radio"/> Code
Date of birth	28/08/1954	If deceased, date of death	

**Contributions**

OPENING ACCOUNT BALANCE 505,389.95

Refer to instructions for completing these labels

Employer contributions  
**A**

ABN of principal employer  
**A1**

Personal contributions  
**B** 300,000.00

CGT small business retirement exemption  
**C**

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

Personal injury election  
**E**

Spouse and child contributions  
**F**

Other third party contributions  
**G**

Proceeds from primary residence disposal  
**H**

Receipt date  
**H**

Assessable foreign superannuation fund amount  
**I**

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

Transfer from reserve: assessable amount  
**K**

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

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

Any other contributions (including Super Co-contributions and low income Super Contributions)  
**M**

**TOTAL CONTRIBUTIONS** **N** 300,000.00  
(Sum of labels A to M)

**Other transactions**

Accumulation phase account balance  
**S1** 0.00

Retirement phase account balance - Non CDBIS  
**S2** 410,076.09

Retirement phase account balance - CDBIS  
**S3** 0.00

TRIS Count

Allocated earnings or losses  
**O** 22,413.86  Loss

Inward rollovers and transfers  
**P**

Outward rollovers and transfers  
**Q**

Lump Sum payment  
**R1**  Code

Income stream payment  
**R2** 372,900.00  Code

**CLOSING ACCOUNT BALANCE** **S** 410,076.09  
S1 plus S2 plus S3

Accumulation phase value  
**X1**

Retirement phase value  
**X2**

Outstanding limited recourse borrowing arrangement amount  
**Y**

Sensitive (when completed)

Fund's tax file number (TFN) 892 215 602

Title	Mrs	See the Privacy note in the Declaration.	Member's TFN	475 560 542	Member Number	2
Family name	Gale				Account status	0 Code
First given name	Margaret					
Other given names	Ann					
Date of birth	07/11/1954	If deceased, date of death				

**Contributions**

OPENING ACCOUNT BALANCE 216,234.02

Refer to instructions for completing these labels

Employer contributions

**A** [ ]

ABN of principal employer

**A1** [ ]

Personal contributions

**B** [ ]

CGT small business retirement exemption

**C** [ ]

CGT small business 15-year exemption amount

**D** [ ]

Personal injury election

**E** [ ]

Spouse and child contributions

**F** [ ]

Other third party contributions

**G** [ ]

Proceeds from primary residence disposal

**H** [ ]

Receipt date

**H** [ ]

Assessable foreign superannuation fund amount

**I** [ ]

Non-assessable foreign superannuation fund amount

**J** [ ]

Transfer from reserve: assessable amount

**K** [ ]

Transfer from reserve: non-assessable amount

**L** [ ]

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

**T** [ ]

Any other contributions (including Super Co-contributions and low Income Super Contributions)

**M** [ ]

TOTAL CONTRIBUTIONS **N** 0.00

(Sum of labels A to M)

**Other transactions**

Accumulation phase account balance

**S1** 0.00

Retirement phase account balance - Non CDBIS

**S2** 190,822.46

Retirement phase account balance - CDBIS

**S3** 0.00

0 TRIS Count

Allocated earnings or losses **O** 9,611.56

Loss **L**

Inward rollovers and transfers **P** [ ]

Outward rollovers and transfers **Q** [ ]

Lump Sum payment **R1** [ ]

Code [ ]

Income stream payment **R2** 15,800.00

Code **M**

CLOSING ACCOUNT BALANCE **S** 190,822.46

S1 plus S2 plus S3

Accumulation phase value **X1** [ ]

Retirement phase value **X2** [ ]

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

Sensitive (when completed)

Section H: Assets and liabilities

15 ASSETS

15a Australian managed investments

Listed trusts **A**

Unlisted trusts **B**

Insurance policy **C**

Other managed investments **D**

15b Australian direct investments

Cash and term deposits **E**

Debt securities **F**

Loans **G**

Listed shares **H**

Unlisted shares **I**

Limited recourse borrowing arrangements **J**

Non-residential real property **K**

Residential real property **L**

Collectables and personal use assets **M**

Other assets **O**

Limited recourse borrowing arrangements

Australian residential real property

**J1**

Australian non-residential real property

**J2**

Overseas real property

**J3**

Australian shares

**J4**

Overseas shares

**J5**

Other

**J6**

Property count

**J7**

15c Other investments

Crypto-Currency **N**

15d Overseas direct investments

Overseas shares **P**

Overseas non-residential real property **Q**

Overseas residential real property **R**

Overseas managed investments **S**

Other overseas assets **T**

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

15e In-house assets

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

**N**

15f Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution?

**A**

Print Y for yes or N for no.

Did the members or related parties of the fund use personal guarantees or other security for the LRBA?

**B**

Print Y for yes or N for no.

Sensitive (when completed)

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements	<b>V1</b>	<input type="text"/>	
Permissible temporary borrowings	<b>V2</b>	<input type="text"/>	
Other borrowings	<b>V3</b>	<input type="text"/>	
			Borrowings <b>V</b> <input type="text"/>
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)		<b>W</b>	<input type="text" value="600,898"/>
Reserve accounts		<b>X</b>	<input type="text"/>
Other liabilities		<b>Y</b>	<input type="text"/>
<b>TOTAL LIABILITIES</b>		<b>Z</b>	<input type="text" value="600,898"/>

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains	<b>H</b>	<input type="text"/>
Total TOFA losses	<b>I</b>	<input type="text"/>

Section J: Other information

Family trust election status

If the trust or fund has made, or is making, a family trust election, write the four-digit income year specified of the election (for example, for the 2019–20 income year, write 2020). **A**

If revoking or varying a family trust election, print R for revoke or print V for variation, and complete and attach the Family trust election, revocation or variation 2020. **B**

Interposed entity election status

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an Interposed entity election or revocation 2020 for each election **C**

If revoking an interposed entity election, print R, and complete and attach the Interposed entity election or revocation 2020. **D**

Sensitive (when completed)

**Section K:Declarations**

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

**Important**

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

**Privacy**

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

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

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

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

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

*Wayne Gale*

Date  Day Month Year

**Preferred trustee or director contact details:**

Title

Family name

First given name

Other given names

Area code  Number

Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return  Hrs

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

**TAX AGENT'S DECLARATION:**

I,

declare that the Self-managed superannuation fund annual return 2020 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

Family name

First given name

Other given names

Tax agent's practice

Area code  Number

Tax agent's phone number

Tax agent number  Reference number

**Sensitive (when completed)**

<p><b>Losses schedule</b></p> <p>Companies and trusts that do not join consolidated groups should complete and attach this schedule to their 2020 tax return.</p> <p>Superannuation funds should complete and attach this schedule to their 2020 tax return.</p>	2020
--	------

Refer to *Losses schedule instructions 2020*, available on our website [www.ato.gov.au](http://www.ato.gov.au) for instructions on how to complete this schedule.

Tax file number (TFN)

892 215 602

Name of entity

Gale Family Superannuation Fund

Australian business number (ABN)

60 569 208 970

**Part F Tax losses reconciliation statement**

Balance of tax losses brought forward from the prior income year	<b>A</b>	
ADD Uplift of tax losses of designated infrastructure project entities	<b>B</b>	
SUBTRACT Net forgiven amount of debt	<b>C</b>	
ADD Tax loss incurred (if any) during current year	<b>D</b>	6,231
ADD Tax loss amount from conversion of excess franking offsets	<b>E</b>	
SUBTRACT Net exempt income	<b>F</b>	6,231
SUBTRACT Tax losses forgone	<b>G</b>	
SUBTRACT Tax losses deducted	<b>H</b>	
SUBTRACT Tax losses transferred out under Subdivision 170-A (only for transfers involving a foreign bank branch or a PE of a foreign financial entity)	<b>I</b>	
Total tax losses carried forward to later income years	<b>J</b>	0

Transfer the amount at **J** to the Tax losses carried forward to later income years label on your tax return.

**If the schedule is not lodged with the income tax return you are required to sign and date the schedule.**

**Important**

Before making this declaration check to ensure that all the information required has been provided on this form and any attachments to this form, and that the information provided 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 ATO. The income tax law imposes heavy penalties for false or misleading statements.

**Privacy**

Taxation law authorises the ATO to collect information and disclose it to other government agencies. This includes personal information of the person authorised to sign the declaration. For more information about your privacy go to [ato.gov.au/privacy](http://ato.gov.au/privacy)

**Taxpayer's declaration**

I declare that the information on this form is true and correct.

Signature

[Signature box]

Date

[Date box]

Contact person

[Contact person box]

Daytime contact number

Area code

[Area code box]

Number

[Number box]

Sensitive (when completed)

Gale Family Superannuation Fund

**Operating Statement**

For the year ended 30 June 2020

	Note	2020 \$	2019 \$
<b>Income</b>			
<b>Investment Income</b>			
Trust Distributions	9	858.15	20,247.69
Dividends Received	8	10,512.36	21,210.42
Interest Received		1,917.29	2,921.22
Other Investment Income		60.00	0.00
<b>Contribution Income</b>			
Personal Non Concessional		300,000.00	200,000.00
Other Contributions		0.00	500.00
<b>Other Income</b>			
Interest Received ATO		3.58	0.00
<b>Total Income</b>		<u>313,351.38</u>	<u>244,879.33</u>
<b>Expenses</b>			
Accountancy Fees		4,400.00	0.00
Administration Costs		1,444.50	819.50
ATO Supervisory Levy		259.00	259.00
Auditor's Remuneration		396.00	0.00
Advisor Fees		0.00	24.16
Bank Charges		30.00	0.00
Insurance		320.00	320.00
		<u>6,849.50</u>	<u>1,422.66</u>
<b>Member Payments</b>			
Pensions Paid		388,700.00	269,700.00
<b>Investment Losses</b>			
Changes in Market Values	10	42,432.80	(12,801.16)
<b>Total Expenses</b>		<u>437,982.30</u>	<u>258,321.50</u>
<b>Benefits accrued as a result of operations before income tax</b>			
		<u>(124,630.92)</u>	<u>(13,442.17)</u>
Income Tax Expense	11	(3,905.50)	(8,395.95)
<b>Benefits accrued as a result of operations</b>		<u>(120,725.42)</u>	<u>(5,046.22)</u>

The accompanying notes form part of these financial statements.



**Gale Family Superannuation Fund**  
**Statement of Financial Position**

As at 30 June 2020

	Note	2020	2019
		\$	\$
<b>Assets</b>			
<b>Investments</b>			
Derivatives (Options, Hybrids, Future Contracts)	2	7.75	7.75
Shares in Listed Companies (Australian)	3	0.00	287,353.66
<b>Total Investments</b>		<u>7.75</u>	<u>287,361.41</u>
<b>Other Assets</b>			
Sundry Debtors		0.00	51,476.63
Macquarie A/c 962279501		540,429.41	322,454.72
Commonwealth A/c 10901915		100.00	100.00
Westpac Acc: 34-8634		39,671.14	39,627.10
Westpac Acc:34-8642		71.88	71.87
CMC Markets 16482290		8,316.92	8,287.07
Income Tax Refundable		12,301.45	12,245.17
<b>Total Other Assets</b>		<u>600,890.80</u>	<u>434,262.56</u>
<b>Total Assets</b>		<u>600,898.55</u>	<u>721,623.97</u>
<b>Net assets available to pay benefits</b>		<u>600,898.55</u>	<u>721,623.97</u>
Represented by:			
<b>Liability for accrued benefits allocated to members' accounts</b>			
	5, 6		
Gale, Wayne - Pension (Account Based Pension 4)		800.51	301,641.62
Gale, Wayne - Pension (Account Based Pension 2)		83,214.84	103,152.29
Gale, Wayne - Pension (Account Based Pension 5)		81,339.89	100,596.04
Gale, Wayne - Pension (Account Based Pension 6)		244,720.85	0.00
Gale, Margaret Ann - Pension (Pension)		113.77	11,454.31
Gale, Margaret Ann - Pension (Account Based Pension 4)		97,176.14	104,184.35
Gale, Margaret Ann - Pension (Account Based Pension 6)		93,532.55	100,595.36
<b>Total Liability for accrued benefits allocated to members' accounts</b>		<u>600,898.55</u>	<u>721,623.97</u>

*The accompanying notes form part of these financial statements.*

# Gale Family Superannuation Fund

## Notes to the Financial Statements

For the year ended 30 June 2020

---

### Note 1: Summary of Significant Accounting Policies

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

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

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

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

#### a. Measurement of Investments

The Fund initially recognises:

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

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

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

Market value has been determined as follows:

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

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

#### b. Cash and Cash Equivalents

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

#### c. Revenue

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

Gale Family Superannuation Fund  
**Notes to the Financial Statements**

For the year ended 30 June 2020

**Interest revenue**

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

**Dividend revenue**

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

**Rental revenue**

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

**Distribution revenue**

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

**Remeasurement changes in market values**

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

**Contributions**

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

**d. Liability for Accrued Benefits**

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

**e. Critical Accounting Estimates and Judgements**

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

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

**Note 2: Derivatives (Options, Hybrids, Future Contracts)**

	2020	2019
	\$	\$
ETO Margin Account	7.75	7.75
	7.75	7.75

**Note 3: Shares in Listed Companies (Australian)**

	2020	2019
	\$	\$
Australia And New Zealand Banking Group Limited	0.00	56,420.00

**Notes to the Financial Statements**

For the year ended 30 June 2020

Coles Group Limited.	0.00	16,020.00
Crown Resorts Limited	0.00	1,245.00
Origin Energy Limited	0.00	13,786.66
QBE Insurance Group Limited	0.00	35,490.00
Wesfarmers Limited	0.00	43,392.00
Woolworths Group Limited	0.00	66,460.00
Woodside Petroleum Ltd	0.00	54,540.00
	0.00	287,353.66

**Note 4: Banks and Term Deposits**

	2020 \$	2019 \$
<b>Banks</b>		
CMC Markets 16482290	8,316.92	8,287.07
Commonwealth A/c 10901915	100.00	100.00
Macquarie A/c 962279501	540,429.41	322,454.72
Westpac Acc: 34-8634	39,671.14	39,627.10
Westpac Acc:34-8642	71.88	71.87
	588,589.35	370,540.76

**Note 5: Liability for Accrued Benefits**

	2020 \$	2019 \$
Liability for accrued benefits at beginning of year	721,623.97	726,670.19
Benefits accrued as a result of operations	(120,725.42)	(5,046.22)
Current year member movements	0.00	0.00
Liability for accrued benefits at end of year	600,898.55	721,623.97

**Note 6: Vested Benefits**

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

	2020 \$	2019 \$
Vested Benefits	600,898.55	721,623.97

Gale Family Superannuation Fund  
**Notes to the Financial Statements**  
For the year ended 30 June 2020

**Note 7: Guaranteed Benefits**

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

**Note 8: Dividends**

	2020 \$	2019 \$
Aurizon Holdings Limited	0.00	1,021.80
Australia And New Zealand Banking Group Limited	3,200.00	1,600.00
Coles Group Limited.	786.00	0.00
Commonwealth Bank Of Australia.	0.00	2,310.00
Computershare Limited.	0.00	840.00
Crown Resorts Limited	60.00	60.00
Navigator Global Investments Limited	0.00	557.08
Newcrest Mining Limited	0.00	195.02
Origin Energy Limited	565.80	188.60
QBE Insurance Group Limited	1,560.00	840.00
Telstra Corporation Limited.	0.00	2,660.00
Wesfarmers Limited	2,295.00	3,840.00
Westpac Banking Corporation	0.00	1,880.00
Woodside Petroleum Ltd	2,045.56	2,997.92
Woolworths Group Limited	0.00	2,220.00
	10,512.36	21,210.42

**Note 9: Trust Distributions**

	2020 \$	2019 \$
Options Positions Options Positions	(0.15)	0.00
Options Account	858.30	20,247.69
	858.15	20,247.69

**Note 10: Changes in Market Values**

**Unrealised Movements in Market Value**

	2020 \$	2019 \$
<b>Derivatives (Options, Hybrids, Future Contracts)</b>		
ANZ JUL-18 CALL 29	0.00	(150.74)
AZJ JUL-18 CALL 4.5	0.00	(391.45)

**Notes to the Financial Statements**

For the year ended 30 June 2020

CCL JUL-18 CALL 9	0.00	691.12
CPU JUL-18 CALL 19	0.00	(240.74)
CWN JUL-18 CALL 13.75	0.00	(139.88)
NCM JUL-18 CALL 22.5	0.00	(194.74)
ORG JUL-18 CALL 10	0.00	91.97
QBE JUL-18 CALL 10.75	0.00	(542.31)
SHL JUL-18 CALL 24.5	0.00	136.12
STO JUL-18 CALL 6	0.00	643.26
TLS JUL-18 CALL 2.97	0.00	(327.59)
WBC JUL-18 CALL 29.5	0.00	279.26
WES JUL-18 CALL 45.5	0.00	4,054.12
WOW JUL-18 CALL 29.5	0.00	1,476.05
WPL JUL-18 CALL 35.83	0.00	111.05
	0.00	5,495.50
<b>Shares in Listed Companies (Australian)</b>		
Aurizon Holdings Limited	0.00	4,591.86
Australia And New Zealand Banking Group Limited	2,032.56	(2,121.85)
Coca-cola Amatil Limited	0.00	15,242.50
Coles Group Limited.	1,061.17	(1,061.17)
Computershare Limited.	0.00	53.19
Crown Resorts Limited	138.70	265.70
Navigator Global Investments Limited	0.00	(14,337.58)
Newcrest Mining Limited	0.00	(2,784.06)
Origin Energy Limited	6,398.02	(5,129.92)
QBE Insurance Group Limited	(2,643.46)	4,891.75
Santos Limited	0.00	4,647.02
Sonic Healthcare Limited	0.00	(8,625.96)
Telstra Corporation Limited.	0.00	21,543.05
Wesfarmers Limited	(1,389.22)	(7,093.15)
Westpac Banking Corporation	0.00	(187.47)
Woodside Petroleum Ltd	(2,803.48)	1,350.00
Woolworths Group Limited	(9,271.58)	17,342.68

# Notes to the Financial Statements

For the year ended 30 June 2020

	(6,477.29)	28,586.59
<b>Total Unrealised Movement</b>	(6,477.29)	34,082.09
<b>Realised Movements in Market Value</b>		
	<b>2020</b>	<b>2019</b>
	<b>\$</b>	<b>\$</b>
<b>Shares in Listed Companies (Australian)</b>		
Aurizon Holdings Limited	0.00	(3,838.30)
Australia And New Zealand Banking Group Limited	(21,622.73)	2,117.83
Coca-cola Amatil Limited	0.00	(15,580.85)
Coles Group Limited.	1,859.34	0.00
Commonwealth Bank Of Australia.	0.00	(2,637.56)
Computershare Limited.	0.00	(4,039.80)
Crown Resorts Limited	(424.20)	145.02
Navigator Global Investments Limited	0.00	13,463.09
Newcrest Mining Limited	0.00	8,455.24
Origin Energy Limited	(9,488.89)	0.00
Perseus Mining Limited	1,911.02	0.00
QBE Insurance Group Limited	(8,026.03)	(269.18)
S&P/ASX 200	0.00	(1,712.93)
Santos Limited	0.00	(4,249.19)
Sonic Healthcare Limited	0.00	8,943.38
Telstra Corporation Limited.	0.00	(11,019.79)
Wesfarmers Limited	8,285.43	4,019.68
Westpac Banking Corporation	0.00	(6,764.69)
Woodside Petroleum Ltd	(20,201.92)	0.00
Woolworths Group Limited	11,752.48	(8,312.88)
	(35,955.50)	(21,280.93)
<b>Total Realised Movement</b>	(35,955.50)	(21,280.93)
<b>Changes in Market Values</b>	(42,432.79)	12,801.16

**Note 11: Income Tax Expense**

**2020**

**2019**

Gale Family Superannuation Fund  
**Notes to the Financial Statements**

For the year ended 30 June 2020

	\$	\$
The components of tax expense comprise		
Current Tax	(3,905.50)	(8,395.95)
Income Tax Expense	<u>(3,905.50)</u>	<u>(8,395.95)</u>

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

Prima facie tax payable on benefits accrued before income tax at 15%	(18,694.64)	(2,016.33)
Less:		
Tax effect of:		
Non Taxable Contributions	45,000.00	30,075.00
Increase in MV of Investments	0.00	5,112.31
Exempt Pension Income	2,588.10	4,878.75
Realised Accounting Capital Gains	(5,393.33)	(3,192.14)
Accounting Trust Distributions	128.72	3,037.15
Add:		
Tax effect of:		
Decrease in MV of Investments	971.59	0.00
SMSF Non-Deductible Expenses	92.40	63.15
Pension Payments	58,305.00	40,455.00
Franking Credits	585.83	1,259.39
Taxable Trust Distributions	128.72	0.00
Tax Losses	934.65	150.15
Rounding	(0.06)	(0.29)
Less credits:		
Franking Credits	3,905.50	8,395.95
Current Tax or Refund	<u>(3,905.50)</u>	<u>(8,395.95)</u>

**Note 12: Subsequent Event - COVID-19**

The Coronavirus (Covid-19) pandemic is expected to cause material decline in the market value of the fund investments. The trustees are aware of the uncertainty surrounding the global markets during this time and the effects it will have on the value of the fund investments after the reporting date.



# Gale Family Superannuation Fund Investment Performance

As at 30 June 2020

Investment	Opening Value	Purchases / Additions	Sales / Reductions	Closing Value	Realised Market Gain	Unrealised Market Gain	Net Income	Income and Market Gain	Return %	
<b>Bank Accounts</b>										
CMC Markets 16482290	8,287.07	0.00	0.00	8,316.92	0.00	0.00	60.00	60.00	0.72 %	
Commonwealth A/c 10901915	100.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00 %	
Macquarie A/c 962279501	322,454.72	0.00	0.00	540,429.41	0.00	0.00	1,873.24	1,873.24	0.58 %	
Westpac Acc: 34-8634	39,627.10	0.00	0.00	39,671.14	0.00	0.00	44.04	44.04	0.11 %	
Westpac Acc:34-8642	71.87	0.00	0.00	71.88	0.00	0.00	0.01	0.01	0.01 %	
	<b>370,540.76</b>	<b>0.00</b>	<b>0.00</b>	<b>588,589.35</b>	<b>0.00</b>	<b>0.00</b>	<b>1,977.29</b>	<b>1,977.29</b>	<b>0.53 %</b>	
<b>Derivatives (Options, Hybrids, Future Contracts)</b>										
Options	ETO Margin Account	7.75	0.00	0.00	7.75	0.00	0.00	0.00	0.00 %	
	Options Positions Options Positions	0.00	0.00	0.00	0.00	0.00	(0.15)	(0.15)	0.00 %	
		<b>7.75</b>	<b>0.00</b>	<b>0.00</b>	<b>7.75</b>	<b>0.00</b>	<b>(0.15)</b>	<b>(0.15)</b>	<b>(1.94) %</b>	
<b>Shares in Listed Companies (Australian)</b>										
ANZ.AX	Australia And New Zealand Banking Group Limited	56,420.00	0.00	58,452.56	0.00	(21,622.73)	2,032.56	4,365.71	(15,224.46)	749.03 %
COL.AX	Coles Group Limited.	16,020.00	0.00	17,081.17	0.00	1,859.34	1,061.17	1,122.86	4,043.37	(381.03) %
CWN.AX	Crown Resorts Limited	1,245.00	0.00	1,383.70	0.00	(424.20)	138.70	63.21	(222.29)	160.27 %
	Options Account	0.00	0.00	0.00	0.00	0.00	0.00	858.30	858.30	0.00 %
ORG.AX	Origin Energy Limited	13,786.66	0.00	20,184.68	0.00	(9,488.89)	6,398.02	808.28	(2,282.59)	35.68 %
PRU.AX	Perseus Mining Limited	0.00	9,919.49	9,919.49	0.00	1,911.02	0.00	0.00	1,911.02	0.00 %
QBE.AX	QBE Insurance Group Limited	35,490.00	0.00	32,846.54	0.00	(8,026.03)	(2,643.46)	1,857.00	(8,812.49)	(333.37) %
WES.AX	Wesfarmers Limited	43,392.00	55,962.98	97,965.76	0.00	8,285.43	(1,389.22)	3,278.57	10,174.78	732.41 %
WPL.AX	Woodside Petroleum Ltd	54,540.00	0.00	51,736.52	0.00	(20,201.92)	(2,803.48)	2,922.23	(20,083.17)	(716.37) %
WOW.AX	Woolworths Group Limited	66,460.00	0.00	57,188.42	0.00	11,752.48	(9,271.58)	0.00	2,480.90	26.76 %
		<b>287,353.66</b>	<b>65,882.47</b>	<b>346,758.84</b>	<b>0.00</b>	<b>(35,955.50)</b>	<b>(6,477.29)</b>	<b>15,276.16</b>	<b>(27,156.63)</b>	<b>(419.26) %</b>
		<b>657,902.17</b>	<b>65,882.47</b>	<b>346,758.84</b>	<b>588,597.10</b>	<b>(35,955.50)</b>	<b>(6,477.29)</b>	<b>17,253.30</b>	<b>(25,179.49)</b>	<b>(6.68) %</b>

Gale Family Superannuation Fund  
**Investment Summary Report**

As at 30 June 2020

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Unrealised Gain/(Loss)	Gain/(Loss)%	Portfolio Weight%
<b>Cash/Bank Accounts</b>								
CMC Markets 16482290		8,316.920000	8,316.92	8,316.92	8,316.92			1.41 %
Commonwealth A/c 10901915		100.000000	100.00	100.00	100.00			0.02 %
Macquarie A/c 962279501		540,429.410000	540,429.41	540,429.41	540,429.41			91.82 %
Westpac Acc: 34-8634		39,671.140000	39,671.14	39,671.14	39,671.14			6.74 %
Westpac Acc:34-8642		71.880000	71.88	71.88	71.88			0.01 %
			<b>588,589.35</b>		<b>588,589.35</b>		<b>0.00 %</b>	<b>100.00 %</b>
<b>Derivatives (Options, Hybrids, Future Contracts)</b>								
ETO Margin Account		7.750000	7.75	7.75	7.75			0.00 %
			<b>7.75</b>		<b>7.75</b>		<b>0.00 %</b>	<b>0.00 %</b>
			<b>588,597.10</b>		<b>588,597.10</b>		<b>0.00 %</b>	<b>100.00 %</b>

**Gale Family Superannuation Fund**  
**Realised Capital Gains Report**

For The Period 01 July 2019 - 30 June 2020

Investment		Accounting Treatment				Tax Treatment						
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
<b>Shares in Listed Companies (Australian)</b>												
Australia And New Zealand Banking Group Limited												
13/08/2018	16/06/2020	2,000.00	58,452.56	36,829.83	(21,622.73)	58,452.56	58,452.56	0.00	0.00	0.00	0.00	(21,622.73)
		<b>2,000.00</b>	<b>58,452.56</b>	<b>36,829.83</b>	<b>(21,622.73)</b>	<b>58,452.56</b>	<b>58,452.56</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(21,622.73)</b>
Coles Group Limited.												
01/08/2018	16/06/2020	1,150.00	16,518.42	18,151.32	1,632.91	16,518.42	16,518.42	0.00	0.00	1,632.91	0.00	0.00
04/06/2013	16/06/2020	50.00	562.75	789.19	226.44	562.75	562.75	0.00	0.00	226.44	0.00	0.00
		<b>1,200.00</b>	<b>17,081.17</b>	<b>18,940.51</b>	<b>1,859.35</b>	<b>17,081.17</b>	<b>17,081.17</b>	<b>0.00</b>	<b>0.00</b>	<b>1,859.35</b>	<b>0.00</b>	<b>0.00</b>
Crown Resorts Limited												
14/10/2014	16/06/2020	100.00	1,383.70	959.50	(424.20)	1,383.70	1,383.70	0.00	0.00	0.00	0.00	(424.20)
		<b>100.00</b>	<b>1,383.70</b>	<b>959.50</b>	<b>(424.20)</b>	<b>1,383.70</b>	<b>1,383.70</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(424.20)</b>
Origin Energy Limited												
10/07/2014	16/06/2020	1,200.00	17,440.68	6,805.38	(10,635.30)	17,440.68	17,440.68	0.00	0.00	0.00	0.00	(10,635.30)
04/11/2015	16/06/2020	686.00	2,744.00	3,890.41	1,146.41	2,744.00	2,744.00	0.00	0.00	1,146.41	0.00	0.00
		<b>1,886.00</b>	<b>20,184.68</b>	<b>10,695.79</b>	<b>(9,488.89)</b>	<b>20,184.68</b>	<b>20,184.68</b>	<b>0.00</b>	<b>0.00</b>	<b>1,146.41</b>	<b>0.00</b>	<b>(10,635.30)</b>
Perseus Mining Limited												
11/12/2019	16/06/2020	10,000.00	9,919.49	11,830.51	1,911.02	9,919.49	9,919.49	0.00	0.00	0.00	1,911.02	0.00
		<b>10,000.00</b>	<b>9,919.49</b>	<b>11,830.51</b>	<b>1,911.02</b>	<b>9,919.49</b>	<b>9,919.49</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1,911.02</b>	<b>0.00</b>
QBE Insurance Group Limited												
30/08/2018	16/06/2020	3,000.00	32,846.54	24,820.51	(8,026.03)	32,846.54	32,846.54	0.00	0.00	0.00	0.00	(8,026.03)

**Gale Family Superannuation Fund**  
**Realised Capital Gains Report**

For The Period 01 July 2019 - 30 June 2020

Investment		Accounting Treatment				Tax Treatment						
Purchase Contract Date	Disposal Contract Date	Units	Cost	Proceeds	Accounting Profit/(Loss)	Adjusted Cost Base	Reduced Cost Base	Indexed Cost Base	Indexed Gains	Discounted Gains (Gross)	Other Gains	Capital Loss
<b>Shares in Listed Companies (Australian)</b>												
		<b>3,000.00</b>	<b>32,846.54</b>	<b>24,820.51</b>	<b>(8,026.03)</b>	<b>32,846.54</b>	<b>32,846.54</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(8,026.03)</b>
Wesfarmers Limited												
04/06/2013	29/07/2019	50.00	1,383.81	1,891.43	507.62	1,383.81	1,383.81	0.00	0.00	507.62	0.00	0.00
01/08/2018	29/07/2019	1,083.00	38,252.47	40,968.34	2,715.87	38,252.47	38,252.47	0.00	0.00	0.00	2,715.87	0.00
01/08/2018	16/06/2020	67.00	2,366.50	2,831.48	464.99	2,366.50	2,366.50	0.00	0.00	464.99	0.00	0.00
12/08/2019	16/06/2020	1,433.00	55,962.98	60,559.93	4,596.95	55,962.98	55,962.98	0.00	0.00	0.00	4,596.95	0.00
		<b>2,633.00</b>	<b>97,965.76</b>	<b>106,251.18</b>	<b>8,285.43</b>	<b>97,965.76</b>	<b>97,965.76</b>	<b>0.00</b>	<b>0.00</b>	<b>972.61</b>	<b>7,312.82</b>	<b>0.00</b>
Woodside Petroleum Ltd												
21/05/2018	16/06/2020	1,500.00	51,736.52	31,534.60	(20,201.92)	51,736.52	51,736.52	0.00	0.00	0.00	0.00	(20,201.92)
		<b>1,500.00</b>	<b>51,736.52</b>	<b>31,534.60</b>	<b>(20,201.92)</b>	<b>51,736.52</b>	<b>51,736.52</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(20,201.92)</b>
Woolworths Group Limited												
26/02/2019	29/07/2019	2,000.00	57,188.42	68,940.90	11,752.48	57,188.42	57,188.42	0.00	0.00	0.00	11,752.48	0.00
		<b>2,000.00</b>	<b>57,188.42</b>	<b>68,940.90</b>	<b>11,752.48</b>	<b>57,188.42</b>	<b>57,188.42</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>11,752.48</b>	<b>0.00</b>
		<b>24,319.00</b>	<b>346,758.84</b>	<b>310,803.33</b>	<b>(35,955.49)</b>	<b>346,758.84</b>	<b>346,758.84</b>	<b>0.00</b>	<b>0.00</b>	<b>3,978.37</b>	<b>20,976.32</b>	<b>(60,910.18)</b>
		<b>24,319.00</b>	<b>346,758.84</b>	<b>310,803.33</b>	<b>(35,955.49)</b>	<b>346,758.84</b>	<b>346,758.84</b>	<b>0.00</b>	<b>0.00</b>	<b>3,978.37</b>	<b>20,976.32</b>	<b>(60,910.18)</b>

# Gale Family Superannuation Fund Investment Income Report

As at 30 June 2020

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income (Excl. Capital Gains) * 2	TFN Credits	Other Deductions	Distributed Capital Gains	Non- Assessable Payments
<b>Bank Accounts</b>												
CMC Markets 16482290	60.00							60.00				
Macquarie A/c 962279501	1,873.24			1,873.24	0.00	0.00	0.00	1,873.24			0.00	0.00
Westpac Acc: 34-8634	44.04			44.04	0.00	0.00	0.00	44.04			0.00	0.00
Westpac Acc:34-8642	0.01			0.01	0.00	0.00	0.00	0.01			0.00	0.00
	<b>1,977.29</b>			<b>1,917.29</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1,977.29</b>			<b>0.00</b>	<b>0.00</b>
<b>Derivatives (Options, Hybrids, Future Contracts)</b>												
Options Positions.AX	(0.15)				0.00	0.00	0.00	(0.15)		0.15	0.00	0.00
	<b>(0.15)</b>				<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>(0.15)</b>		<b>0.15</b>	<b>0.00</b>	<b>0.00</b>
<b>Shares in Listed Companies (Australian)</b>												
ANZ.AX	Australia And New Zealand Banking Group Limited	3,200.00	2,720.00	480.00				1,165.71		4,365.71	0.00	
COL.AX	Coles Group Limited.	786.00	786.00	0.00				336.86		1,122.86	0.00	
CWN.AX	Crown Resorts Limited	60.00	7.50	52.50				3.21		63.21	0.00	
	Options Account	858.30			858.30	0.00	0.00	858.30		0.00	-0.00	0.00
ORG.AX	Origin Energy Limited	565.80	565.80	0.00				242.48		808.28	0.00	
QBE.AX	QBE Insurance Group Limited	1,560.00	693.00	867.00				297.00		1,857.00	0.00	
WES.AX	Wesfarmers Limited	2,295.00	2,295.00	0.00				983.57		3,278.57	0.00	
WPL.AX	Woodside Petroleum Ltd	2,045.56	2,045.56	0.00				876.67		2,922.23	0.00	
		<b>11,370.66</b>	<b>9,112.86</b>	<b>1,399.50</b>	<b>858.30</b>	<b>3,905.50</b>	<b>0.00</b>	<b>0.00</b>	<b>15,276.16</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
		<b>13,347.80</b>	<b>9,112.86</b>	<b>1,399.50</b>	<b>2,775.59</b>	<b>3,905.50</b>	<b>0.00</b>	<b>0.00</b>	<b>17,253.30</b>	<b>0.15</b>	<b>0.00</b>	<b>0.00</b>

Assessable Income (Excl. Capital Gains) **17,253.30**

Net Capital Gain **0.00**

**Total Assessable Income 17,253.30**

\* 1 Includes foreign credits from foreign capital gains.

\* 2 Assessable Income in the SMSF Annual Return will be different as capital gains and losses from disposals of assets have not been included.

For a breakdown of Distributed Capital Gains and Non-Assessable Payments refer to Distributions Reconciliation Report.

# Gale Family Superannuation Fund Trustees Declaration

---

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

The trustees declare that:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2020 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2020 and the results of its operations for the year ended on that date in accordance with the accounting policies described in Note 1 to the financial statements;
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the superannuation fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2020.

Specifically, the trustees declare that:

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

Signed in accordance with a resolution of the trustees by:

*Wayne Gale*

.....  
Wayne Gale

Trustee

*Margaret Gale*

.....  
Margaret Ann Gale

Trustee

03-03-2021

Dated this ..... day of .....

# Gale Family Superannuation Fund Compilation Report

---

We have compiled the accompanying special purpose financial statements of the Gale Family Superannuation Fund which comprise the statement of financial position as at 30/06/2020 the operating statement for the year then ended, a summary of significant accounting policies and other explanatory notes. The specific purpose for which the special purpose financial statements have been prepared is set out in Note 1 to the financial statements.

## **The Responsibility of the Trustee(s)**

The Trustee(s) of Gale Family Superannuation Fund are solely responsible for the information contained in the special purpose financial statements, the reliability, accuracy and completeness of the information and for the determination that the financial reporting framework used is appropriate to meet their needs and for the purpose that the financial statements were prepared.

## **Our Responsibility**

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

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

## **Assurance Disclaimer**

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

The special purpose financial statements were compiled exclusively for the benefit of the trustees who are responsible for the reliability, accuracy and completeness of the information used to compile them. We do not accept responsibility for the contents of the special purpose financial statements.

Sam Greco & Co Chartered Accountants

of

Level 1 Mitcham House 1355 Gympie Road, Aspley, Queensland 4034

Signed:

*Sam Greco*

Dated:

25-02-2021



# Minutes of a meeting of the Trustee(s)

held on / / at 27 Yaldara Street, Carseldine, Queensland 4034

---

- PRESENT:** Wayne Gale and Margaret Ann Gale
- MINUTES:** The Chair reported that the minutes of the previous meeting had been signed as a true record.
- FINANCIAL STATEMENTS OF SUPERANNUATION FUND:** It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the trustee(s), the Superannuation Fund is a non-reporting entity and therefore is not required to comply with all Australian Accounting Standards.
- The Chair tabled the financial statements and notes to the financial statements of the Superannuation Fund in respect of the year ended 30 June 2020 and it was resolved that such statements be and are hereby adopted as tabled.
- TRUSTEE'S DECLARATION:** It was resolved that the trustee's declaration of the Superannuation Fund be signed.
- ANNUAL RETURN:** Being satisfied that the Fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2020, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.
- TRUST DEED:** The Chair tabled advice received from the Fund's legal adviser confirming that the fund's trust deed is consistent with all relevant superannuation and trust law.
- INVESTMENT STRATEGY:** The allocation of the Fund's assets and the Fund's investment performance over the financial year were reviewed and found to be within the acceptable ranges outlined in the investment strategy. After considering the risk, rate of return, diversification and liquidity of the investments and the ability of the Fund to discharge its existing liabilities, it was resolved that the investment strategy continues to reflect the purposes and circumstances of the Fund and its members. Accordingly, no changes in the investment strategy were required.
- INSURANCE COVER:** The trustee(s) reviewed the current life and total and permanent disability insurance coverage on offer to the members and resolved that the current insurance arrangements were appropriate for the Fund.
- ALLOCATION OF INCOME:** It was resolved that the income of the Fund would be allocated to the members based on their average daily balance (an alternative allocation basis may be percentage of opening balance).
- INVESTMENT ACQUISITIONS:** It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2020.
- INVESTMENT DISPOSALS:** It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2020.
- AUDITORS:** It was resolved that
- Anthony Boys
- of
- Po Box 3376, Rundle Mall, South Australia 5000
- act as auditors of the Fund for the next financial year.
- TAX AGENTS:** It was resolved that
- Sam Greco & Co Chartered Accountants

# Minutes of a meeting of the Trustee(s)

held on / / at 27 Yaldara Street, Carseldine, Queensland 4034

---

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

**TRUSTEE STATUS:**

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

**CONTRIBUTIONS RECEIVED:**

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

**PAYMENT OF BENEFITS:**

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

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

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

**CLOSURE:**

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

There being no further business the meeting then closed.

Signed as a true record --

*Margaret Gale*

.....  
Margaret Ann Gale

Chairperson

# Minutes of a Meeting of the Trustee(s)

held on 25 February 2021 at 27 Yaldara Street, Carseldine, Queensland 4034

---

**PRESENT:** Wayne Gale and Margaret Ann Gale

**PENSION COMMENCEMENT:** Wayne Gale wishes to commence a new Account Based Pension with a commencement date of 29/07/2019.

The Pension Account Balance used to support this pension will be \$300,000.00, consisting of:

- Taxable amount of \$0.00; and
- Tax Free amount of \$300,000.00
- Tax Free proportion: 100.00%.

**CONDITION OF RELEASE:** It was resolved that the member has satisfied the condition of release of retirement and was entitled to access their benefits on their Account Based Pension.

**TRUSTEE ACKNOWLEDGEMENT:** It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to their beneficiary(s).
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year

**REVERSIONARY:** It is confirmed that the pension balance will automatically revert to Margaret Ann Gale upon the death of the member.

**PAYMENT:** It was resolved that the trustees have agreed to pay the pension payment for the current year of at least \$5,540.00 in the frequency of at least an annual payment.

**CLOSURE:** Signed by the trustee(s) pursuant to the Fund Deed.

*Wayne Gale*

.....  
Wayne Gale  
Chairperson

/ /  
Gale Family Superannuation Fund  
Wayne Gale  
27 Yaldara Street, Carseldine, Queensland 4034

Dear Sir/Madam

**Gale Family Superannuation Fund  
Commencement of Account Based Pension**

Wayne Gale and Margaret Ann Gale as trustee for Gale Family Superannuation Fund acknowledges that Wayne Gale has advised their intention to commence a new Account Based Pension on 29/07/2019. It is confirmed that the pension balance will automatically revert to Margaret Ann Gale upon the death of the member.

The Trustee(s) has agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to their beneficiary(s).
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- You have reached your preservation age and satisfied the condition of release of retirement under the SIS Act.
- Establish that the fund's trust deed provides for payment of this pension to the member.

The trustee(s) have agreed to pay your pension payment for the current year of at least \$5,540.00. The frequency will be at the trustee's discretion however will be at minimum an annual payment.

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

Yours sincerely

*Wayne Gale*

.....  
Wayne Gale

*Margaret Gale*

.....  
Margaret Ann Gale

/ /

Wayne Gale  
27 Yaldara Street  
Carseldine, Queensland 4034

Dear Sir/Madam

**Gale Family Superannuation Fund  
Commencement of Account Based Pension**

I hereby request the trustee to commence a Account Based Pension with a commencement date of 29/07/2019 with \$300,000.00 of the superannuation benefits standing to my member's account in the fund. It is confirmed that the pension balance will automatically revert to Margaret Ann Gale upon the death of the member.

This balance contains:

a Taxable Balance of: \$0.00; and  
a Tax Free Balance of: \$300,000.00.  
Tax Free proportion: 100.00%.

I have reached my preservation age and have currently satisfied the condition of release of retirement under the SIS Act.

I agree to withdraw at least my minimum pension of at least \$5,540.00 and will not exceed my maximum allowable threshold for the current period.

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

Yours sincerely

*Wayne Gale*

.....  
Wayne Gale  
27 Yaldara Street, Carseldine, Queensland 4034

/ /  
Wayne Gale  
Gale Family Superannuation Fund  
27 Yaldara Street, Carseldine, Queensland 4034

Dear Sir/Madam

**Gale Family Superannuation Fund  
Continuation of Account Based Pension**

We have recently completed a review of the assets of **Gale Family Superannuation Fund** and your Account Based Pension account in the Fund as at 01 July 2019. It is confirmed that the pension balance will automatically revert to Margaret Ann Gale upon the death of the member.

Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2020.

Your balance contains:

- a Taxable Balance of: \$181,910.89;
- a Tax Free Balance of: \$119,730.73; and
- a Tax Free proportion: 39.69%.

Your Minimum income stream applicable is \$6,030.00.

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

Yours sincerely

*Wayne Gale*

.....  
Wayne Gale

/ /

Margaret Ann Gale  
Gale Family Superannuation Fund  
27 Yaldara Street, Carseldine, Queensland 4034

Dear Sir/Madam

**Gale Family Superannuation Fund  
Continuation of Account Based Pension**

We have recently completed a review of the assets of **Gale Family Superannuation Fund** and your Account Based Pension account in the Fund as at 01 July 2019. It is confirmed that the pension balance will automatically revert to Wayne Gale upon the death of the member.

Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2020.

Your balance contains:

- a Taxable Balance of: \$7,778.62;
- a Tax Free Balance of: \$3,675.69; and
- a Tax Free proportion: 32.09%.

Your Minimum income stream applicable is \$230.00.

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

Yours sincerely

*Wayne Gale*

.....  
Wayne Gale

/ /

Wayne Gale  
Gale Family Superannuation Fund  
27 Yaldara Street, Carseldine, Queensland 4034

Dear Sir/Madam

**Gale Family Superannuation Fund  
Continuation of Account Based Pension**

We have recently completed a review of the assets of **Gale Family Superannuation Fund** and your Account Based Pension account in the Fund as at 01 July 2019. It is confirmed that the pension balance will automatically revert to Margaret Ann Gale upon the death of the member.

Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2020.

Your balance contains:

- a Taxable Balance of: \$(1.18);
- a Tax Free Balance of: \$1.18; and
- a Tax Free proportion: 31.68%.

Your Minimum income stream applicable is \$0.00.

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

Yours sincerely

*Wayne Gale*

.....  
Wayne Gale



/ /  
Margaret Ann Gale  
Gale Family Superannuation Fund  
27 Yaldara Street, Carseldine, Queensland 4034

Dear Sir/Madam

**Gale Family Superannuation Fund  
Continuation of Account Based Pension**

We have recently completed a review of the assets of **Gale Family Superannuation Fund** and your Account Based Pension account in the Fund as at 01 July 2019. It is confirmed that the pension balance will automatically revert to Wayne Gale upon the death of the member.

Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2020.

Your balance contains:

- a Taxable Balance of: \$0.00;
- a Tax Free Balance of: \$0.00; and
- a Tax Free proportion: 100.00%.

Your Minimum income stream applicable is \$0.00.

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

Yours sincerely

*Wayne Gale*

.....  
Wayne Gale

/ /  
Wayne Gale  
Gale Family Superannuation Fund  
27 Yaldara Street, Carseldine, Queensland 4034

Dear Sir/Madam

**Gale Family Superannuation Fund  
Continuation of Account Based Pension**

We have recently completed a review of the assets of **Gale Family Superannuation Fund** and your Account Based Pension account in the Fund as at 01 July 2019. It is confirmed that the pension balance will automatically revert to Margaret Ann Gale upon the death of the member.

Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2020.

Your balance contains:

- a Taxable Balance of: \$0.34;
- a Tax Free Balance of: \$(0.34); and
- a Tax Free proportion: 17.22%.

Your Minimum income stream applicable is \$0.00.

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

Yours sincerely

*Wayne Gale*

.....  
Wayne Gale

/ /  
Wayne Gale  
Gale Family Superannuation Fund  
27 Yaldara Street, Carseldine, Queensland 4034

Dear Sir/Madam

**Gale Family Superannuation Fund  
Continuation of Account Based Pension**

We have recently completed a review of the assets of **Gale Family Superannuation Fund** and your Account Based Pension account in the Fund as at 01 July 2019. It is confirmed that the pension balance will automatically revert to Margaret Ann Gale upon the death of the member.

Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2020.

Your balance contains:

- a Taxable Balance of: \$0.00;
- a Tax Free Balance of: \$103,152.29; and
- a Tax Free proportion: 100.00%.

Your Minimum income stream applicable is \$2,060.00.

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

Yours sincerely

*Wayne Gale*

.....  
Wayne Gale

/ /

Margaret Ann Gale  
Gale Family Superannuation Fund  
27 Yaldara Street, Carseldine, Queensland 4034

Dear Sir/Madam

**Gale Family Superannuation Fund  
Continuation of Account Based Pension**

We have recently completed a review of the assets of **Gale Family Superannuation Fund** and your Account Based Pension account in the Fund as at 01 July 2019. It is confirmed that the pension balance will automatically revert to Wayne Gale upon the death of the member.

Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2020.

Your balance contains:

- a Taxable Balance of: \$0.39;
- a Tax Free Balance of: \$(0.39); and
- a Tax Free proportion: 96.87%.

Your Minimum income stream applicable is \$0.00.

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

Yours sincerely

*Wayne Gale*

.....  
Wayne Gale

/ /  
Margaret Ann Gale  
Gale Family Superannuation Fund  
27 Yaldara Street, Carseldine, Queensland 4034

Dear Sir/Madam

**Gale Family Superannuation Fund  
Continuation of Account Based Pension**

We have recently completed a review of the assets of **Gale Family Superannuation Fund** and your Account Based Pension account in the Fund as at 01 July 2019. It is confirmed that the pension balance will automatically revert to Margaret Ann Gale upon the death of the member.

Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2020.

Your balance contains:

- a Taxable Balance of: \$0.00;
- a Tax Free Balance of: \$104,184.35; and
- a Tax Free proportion: 100.00%.

Your Minimum income stream applicable is \$2,080.00.

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

Yours sincerely

*Wayne Gale*

.....  
Wayne Gale

/ /

Margaret Ann Gale  
Gale Family Superannuation Fund  
27 Yaldara Street, Carseldine, Queensland 4034

Dear Sir/Madam

**Gale Family Superannuation Fund  
Continuation of Account Based Pension**

We have recently completed a review of the assets of **Gale Family Superannuation Fund** and your Account Based Pension account in the Fund as at 01 July 2019. It is confirmed that the pension balance will automatically revert to Wayne Gale upon the death of the member.

Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2020.

Your balance contains:

- a Taxable Balance of: \$0.00;
- a Tax Free Balance of: \$0.00; and
- a Tax Free proportion: 100.00%.

Your Minimum income stream applicable is \$0.00.

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

Yours sincerely

*Wayne Gale*

.....  
Wayne Gale

/ /  
Wayne Gale  
Gale Family Superannuation Fund  
27 Yaldara Street, Carseldine, Queensland 4034

Dear Sir/Madam

**Gale Family Superannuation Fund  
Continuation of Account Based Pension**

We have recently completed a review of the assets of **Gale Family Superannuation Fund** and your Account Based Pension account in the Fund as at 01 July 2019. It is confirmed that the pension balance will automatically revert to Margaret Ann Gale upon the death of the member.

Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2020.

Your balance contains:

- a Taxable Balance of: \$0.00;
- a Tax Free Balance of: \$100,596.04; and
- a Tax Free proportion: 100.00%.

Your Minimum income stream applicable is \$2,010.00.

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

Yours sincerely

*Wayne Gale*

.....  
Wayne Gale

/ /  
Margaret Ann Gale  
Gale Family Superannuation Fund  
27 Yaldara Street, Carseldine, Queensland 4034

Dear Sir/Madam

**Gale Family Superannuation Fund  
Continuation of Account Based Pension**

We have recently completed a review of the assets of **Gale Family Superannuation Fund** and your Account Based Pension account in the Fund as at 01 July 2019. It is confirmed that the pension balance will automatically revert to Wayne Gale upon the death of the member.

Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2020.

Your balance contains:

- a Taxable Balance of: \$0.00;
- a Tax Free Balance of: \$100,595.36; and
- a Tax Free proportion: 100.00%.

Your Minimum income stream applicable is \$2,010.00.

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

Yours sincerely

*Wayne Gale*

.....  
Wayne Gale



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

held on 25 February 2021 at 27 Yaldara Street, Carseldine, Queensland 4034

---

**PRESENT:** Wayne Gale and Margaret Ann Gale

**PENSION CONTINUATION:** Wayne Gale wishes to continue existing Account Based Pension with a commencement date of 29/08/2014. It is confirmed that the pension balance will automatically revert to Margaret Ann Gale upon the death of the member.

The Pension Account Balance as at 01/07/2019 is \$301,641.62, consisting of:

- Taxable amount of: \$181,910.89; and
- Tax Free amount of: \$119,730.73
- Tax Free proportion: 39.69%.

**TRUSTEE ACKNOWLEDGEMENT:** It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to their beneficiary(s).
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year

**PAYMENT:** It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$6,030.00 in the frequency of at least an annual payment.

**CLOSURE:** Signed by the trustee(s) pursuant to the Fund Deed.

*Wayne Gale*

.....  
Wayne Gale  
Chairperson

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

held on 25 February 2021 at 27 Yaldara Street, Carseldine, Queensland 4034

---

**PRESENT:** Wayne Gale and Margaret Ann Gale

**PENSION CONTINUATION:** Margaret Ann Gale wishes to continue existing Account Based Pension with a commencement date of 07/11/2014. It is confirmed that the pension balance will automatically revert to Wayne Gale upon the death of the member.

The Pension Account Balance as at 01/07/2019 is \$11,454.31, consisting of:

- Taxable amount of: \$7,778.62; and
- Tax Free amount of: \$3,675.69
- Tax Free proportion: 32.09%.

**TRUSTEE ACKNOWLEDGEMENT:** It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to their beneficiary(s).
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year

**PAYMENT:** It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$230.00 in the frequency of at least an annual payment.

**CLOSURE:** Signed by the trustee(s) pursuant to the Fund Deed.

*Wayne Gale*

.....  
Wayne Gale  
Chairperson

# Minutes of a Meeting of the Trustee(s)

held on 25 February 2021 at 27 Yaldara Street, Carseldine, Queensland 4034

---

**PRESENT:** Wayne Gale and Margaret Ann Gale

**PENSION CONTINUATION:** Wayne Gale wishes to continue existing Account Based Pension with a commencement date of 01/07/2015. It is confirmed that the pension balance will automatically revert to Margaret Ann Gale upon the death of the member.

The Pension Account Balance as at 01/07/2019 is \$0.00, consisting of:

- Taxable amount of: \$(1.18); and
- Tax Free amount of: \$1.18
- Tax Free proportion: 31.68%.

**TRUSTEE ACKNOWLEDGEMENT:** It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to their beneficiary(s).
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year

**PAYMENT:** It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$0.00 in the frequency of at least an annual payment.

**CLOSURE:** Signed by the trustee(s) pursuant to the Fund Deed.

*Wayne Gale*

.....  
Wayne Gale  
Chairperson

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

held on 25 February 2021 at 27 Yaldara Street, Carseldine, Queensland 4034

---

**PRESENT:** Wayne Gale and Margaret Ann Gale

**PENSION CONTINUATION:** Margaret Ann Gale wishes to continue existing Account Based Pension with a commencement date of 01/07/2015. It is confirmed that the pension balance will automatically revert to Wayne Gale upon the death of the member.

The Pension Account Balance as at 01/07/2019 is \$0.00, consisting of:

- Taxable amount of: \$0.00; and
- Tax Free amount of: \$0.00
- Tax Free proportion: 100.00%.

**TRUSTEE ACKNOWLEDGEMENT:** It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to their beneficiary(s).
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year

**PAYMENT:** It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$0.00 in the frequency of at least an annual payment.

**CLOSURE:** Signed by the trustee(s) pursuant to the Fund Deed.

*Wayne Gale*

.....  
Wayne Gale  
Chairperson

# Minutes of a Meeting of the Trustee(s)

held on 25 February 2021 at 27 Yaldara Street, Carseldine, Queensland 4034

---

**PRESENT:** Wayne Gale and Margaret Ann Gale

**PENSION CONTINUATION:** Wayne Gale wishes to continue existing Account Based Pension with a commencement date of 01/07/2017. It is confirmed that the pension balance will automatically revert to Margaret Ann Gale upon the death of the member.

The Pension Account Balance as at 01/07/2019 is \$0.00, consisting of:

- Taxable amount of: \$0.34; and
- Tax Free amount of: \$(0.34)
- Tax Free proportion: 17.22%.

**TRUSTEE ACKNOWLEDGEMENT:** It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to their beneficiary(s).
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year

**PAYMENT:** It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$0.00 in the frequency of at least an annual payment.

**CLOSURE:** Signed by the trustee(s) pursuant to the Fund Deed.

*Wayne Gale*

.....  
Wayne Gale  
Chairperson

# Minutes of a Meeting of the Trustee(s)

held on 25 February 2021 at 27 Yaldara Street, Carseldine, Queensland 4034

---

**PRESENT:** Wayne Gale and Margaret Ann Gale

**PENSION CONTINUATION:** Wayne Gale wishes to continue existing Account Based Pension with a commencement date of 25/06/2018. It is confirmed that the pension balance will automatically revert to Margaret Ann Gale upon the death of the member.

The Pension Account Balance as at 01/07/2019 is \$103,152.29, consisting of:

- Taxable amount of: \$0.00; and
- Tax Free amount of: \$103,152.29
- Tax Free proportion: 100.00%.

**TRUSTEE ACKNOWLEDGEMENT:** It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to their beneficiary(s).
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year

**PAYMENT:** It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$2,060.00 in the frequency of at least an annual payment.

**CLOSURE:** Signed by the trustee(s) pursuant to the Fund Deed.

*Wayne Gale*

.....  
Wayne Gale  
Chairperson

# Minutes of a Meeting of the Trustee(s)

held on 25 February 2021 at 27 Yaldara Street, Carseldine, Queensland 4034

---

**PRESENT:** Wayne Gale and Margaret Ann Gale

**PENSION CONTINUATION:** Margaret Ann Gale wishes to continue existing Account Based Pension with a commencement date of 01/07/2017. It is confirmed that the pension balance will automatically revert to Wayne Gale upon the death of the member.

The Pension Account Balance as at 01/07/2019 is \$0.00, consisting of:

- Taxable amount of: \$0.39; and
- Tax Free amount of: \$(0.39)
- Tax Free proportion: 96.87%.

**TRUSTEE ACKNOWLEDGEMENT:** It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to their beneficiary(s).
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year

**PAYMENT:** It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$0.00 in the frequency of at least an annual payment.

**CLOSURE:** Signed by the trustee(s) pursuant to the Fund Deed.

*Wayne Gale*

.....  
Wayne Gale  
Chairperson

# Minutes of a Meeting of the Trustee(s)

held on 25 February 2021 at 27 Yaldara Street, Carseldine, Queensland 4034

---

**PRESENT:** Wayne Gale and Margaret Ann Gale

**PENSION CONTINUATION:** Margaret Ann Gale wishes to continue existing Account Based Pension with a commencement date of 25/06/2018. It is confirmed that the pension balance will automatically revert to Margaret Ann Gale upon the death of the member.

The Pension Account Balance as at 01/07/2019 is \$104,184.35, consisting of:

- Taxable amount of: \$0.00; and
- Tax Free amount of: \$104,184.35
- Tax Free proportion: 100.00%.

**TRUSTEE ACKNOWLEDGEMENT:** It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to their beneficiary(s).
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year

**PAYMENT:** It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$2,080.00 in the frequency of at least an annual payment.

**CLOSURE:** Signed by the trustee(s) pursuant to the Fund Deed.

*Wayne Gale*

.....  
Wayne Gale  
Chairperson



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

held on 25 February 2021 at 27 Yaldara Street, Carseldine, Queensland 4034

---

**PRESENT:** Wayne Gale and Margaret Ann Gale

**PENSION CONTINUATION:** Margaret Ann Gale wishes to continue existing Account Based Pension with a commencement date of 09/08/2018. It is confirmed that the pension balance will automatically revert to Wayne Gale upon the death of the member.

The Pension Account Balance as at 01/07/2019 is \$0.00, consisting of:

- Taxable amount of: \$0.00; and
- Tax Free amount of: \$0.00
- Tax Free proportion: 100.00%.

**TRUSTEE ACKNOWLEDGEMENT:** It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to their beneficiary(s).
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year

**PAYMENT:** It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$0.00 in the frequency of at least an annual payment.

**CLOSURE:** Signed by the trustee(s) pursuant to the Fund Deed.

*Wayne Gale*

.....  
Wayne Gale  
Chairperson

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

held on 25 February 2021 at 27 Yaldara Street, Carseldine, Queensland 4034

---

**PRESENT:** Wayne Gale and Margaret Ann Gale

**PENSION CONTINUATION:** Wayne Gale wishes to continue existing Account Based Pension with a commencement date of 31/05/2019. It is confirmed that the pension balance will automatically revert to Margaret Ann Gale upon the death of the member.

The Pension Account Balance as at 01/07/2019 is \$100,596.04, consisting of:

- Taxable amount of: \$0.00; and
- Tax Free amount of: \$100,596.04
- Tax Free proportion: 100.00%.

**TRUSTEE ACKNOWLEDGEMENT:** It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to their beneficiary(s).
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year

**PAYMENT:** It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$2,010.00 in the frequency of at least an annual payment.

**CLOSURE:** Signed by the trustee(s) pursuant to the Fund Deed.

*Wayne Gale*

.....  
Wayne Gale  
Chairperson

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

held on 25 February 2021 at 27 Yaldara Street, Carseldine, Queensland 4034

---

**PRESENT:** Wayne Gale and Margaret Ann Gale

**PENSION CONTINUATION:** Margaret Ann Gale wishes to continue existing Account Based Pension with a commencement date of 31/05/2019. It is confirmed that the pension balance will automatically revert to Wayne Gale upon the death of the member.

The Pension Account Balance as at 01/07/2019 is \$100,595.36, consisting of:

- Taxable amount of: \$0.00; and
- Tax Free amount of: \$100,595.36
- Tax Free proportion: 100.00%.

**TRUSTEE ACKNOWLEDGEMENT:** It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to their beneficiary(s).
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year

**PAYMENT:** It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$2,010.00 in the frequency of at least an annual payment.

**CLOSURE:** Signed by the trustee(s) pursuant to the Fund Deed.

*Wayne Gale*

.....  
Wayne Gale  
Chairperson

Gale Family Superannuation Fund

# Pension Summary

As at 30 June 2020

Member Name : Gale, Wayne

Member Age : 64\* (Date of Birth : 28/08/1954)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
GALWAY 00001P	Account Based Pension	29/08/2014	39.69%	2.00%	\$6,030.00*	N/A	\$303,200.00	\$0.00	\$303,200.00	NIL

\*COVID-19 50% reduction has been applied to the minimum pension amount.

GALWAY 00003P	Account Based Pension	01/07/2015	31.68%	2.00%	\$0.00	N/A	\$0.00	\$0.00	\$0.00	NIL
---------------	-----------------------	------------	--------	-------	--------	-----	--------	--------	--------	-----

GALWAY 00004P	Account Based Pension	01/07/2017	17.22%	2.00%	\$0.00	N/A	\$0.00	\$0.00	\$0.00	NIL
---------------	-----------------------	------------	--------	-------	--------	-----	--------	--------	--------	-----

GALWAY 00005P	Account Based Pension	25/06/2018	100.00 %	2.00%	\$2,060.00*	N/A	\$15,250.00	\$0.00	\$15,250.00	NIL
---------------	-----------------------	------------	----------	-------	-------------	-----	-------------	--------	-------------	-----

\*COVID-19 50% reduction has been applied to the minimum pension amount.

GALWAY 00034P	Account Based Pension	31/05/2019	100.00 %	2.00%	\$2,010.00*	N/A	\$14,650.00	\$0.00	\$14,650.00	NIL
---------------	-----------------------	------------	----------	-------	-------------	-----	-------------	--------	-------------	-----

\*COVID-19 50% reduction has been applied to the minimum pension amount.

GALWAY 00440P	Account Based Pension	29/07/2019	100.00 %	2.00%	\$5,540.00*	N/A	\$39,800.00	\$0.00	\$39,800.00	NIL
---------------	-----------------------	------------	----------	-------	-------------	-----	-------------	--------	-------------	-----

\*COVID-19 50% reduction has been applied to the minimum pension amount.

					\$15,640.00	\$0.00	\$372,900.00	\$0.00	\$372,900.00	\$0.00
--	--	--	--	--	-------------	--------	--------------	--------	--------------	--------

Gale Family Superannuation Fund

# Pension Summary

As at 30 June 2020

Member Name : Gale, Margaret Ann

Member Age : 64\* (Date of Birth : 07/11/1954)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
GALMAR 00001P	Account Based Pension	07/11/2014	32.09%	2.00%	\$230.00*	N/A	\$11,230.00	\$0.00	\$11,230.00	NIL

\*COVID-19 50% reduction has been applied to the minimum pension amount.

GALMAR 00003P	Account Based Pension	01/07/2015	100.00 %	2.00%	\$0.00	N/A	\$0.00	\$0.00	\$0.00	NIL
---------------	-----------------------	------------	----------	-------	--------	-----	--------	--------	--------	-----

GALMAR 00004P	Account Based Pension	01/07/2017	96.87%	2.00%	\$0.00	N/A	\$0.00	\$0.00	\$0.00	NIL
---------------	-----------------------	------------	--------	-------	--------	-----	--------	--------	--------	-----

GALMAR 00005P	Account Based Pension	25/06/2018	100.00 %	2.00%	\$2,080.00*	N/A	\$2,170.00	\$0.00	\$2,170.00	NIL
---------------	-----------------------	------------	----------	-------	-------------	-----	------------	--------	------------	-----

\*COVID-19 50% reduction has been applied to the minimum pension amount.

GALMAR 00056P	Account Based Pension	09/08/2018	100.00 %	2.00%	\$0.00	N/A	\$0.00	\$0.00	\$0.00	NIL
---------------	-----------------------	------------	----------	-------	--------	-----	--------	--------	--------	-----

GALMAR 00057P	Account Based Pension	31/05/2019	100.00 %	2.00%	\$2,010.00*	N/A	\$2,400.00	\$0.00	\$2,400.00	NIL
---------------	-----------------------	------------	----------	-------	-------------	-----	------------	--------	------------	-----

\*COVID-19 50% reduction has been applied to the minimum pension amount.

					\$4,320.00	\$0.00	\$15,800.00	\$0.00	\$15,800.00	\$0.00
--	--	--	--	--	------------	--------	-------------	--------	-------------	--------

Gale Family Superannuation Fund

# Pension Summary

As at 30 June 2020

**Total :**

					<b>\$19,960.00</b>	<b>\$0.00</b>	<b>\$388,700.00</b>	<b>\$0.00</b>	<b>\$388,700.00</b>	<b>\$0.00</b>
--	--	--	--	--	--------------------	---------------	---------------------	---------------	---------------------	---------------

\*Age as at 01/07/2019 or pension start date for new pensions.

# Gale Family Superannuation Fund

## Members Statement

Wayne Gale  
 27 Yaldara Street  
 Carseldine, Queensland, 4034, Australia

### Your Details

Date of Birth : 28/08/1954  
 Age: 65  
 Tax File Number: Provided  
 Date Joined Fund: 20/11/2008  
 Service Period Start Date: 04/01/1971  
 Date Left Fund:  
 Member Code: GALWAY00001P  
 Account Start Date 01/07/2017  
 Account Phase: Retirement Phase  
 Account Description: Account Based Pension 4

Nominated Beneficiaries Margaret Ann Gale  
 Vested Benefits 800.51  
 Total Death Benefit 800.51  
 Current Salary 0.00  
 Previous Salary 0.00  
 Disability Benefit 0.00

### Your Balance

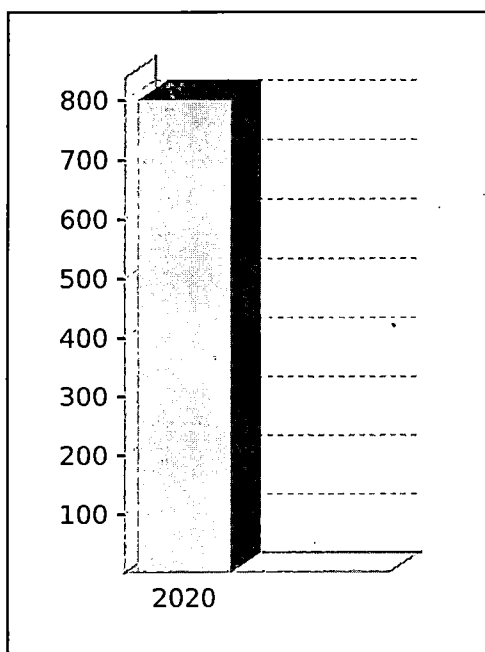
Total Benefits 800.51

#### Preservation Components

Preserved (145,600.00)  
 Unrestricted Non Preserved 146,400.51  
 Restricted Non Preserved

#### Tax Components

Tax Free (39.69%) 326.89  
 Taxable 473.62



### Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	301,641.62
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	2,358.89
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	303,200.00
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2020	800.51

# Gale Family Superannuation Fund

## Members Statement

Wayne Gale  
 27 Yaldara Street  
 Carseldine, Queensland, 4034, Australia

### Your Details

Date of Birth : 28/08/1954  
 Age: 65  
 Tax File Number: Provided  
 Date Joined Fund: 20/11/2008  
 Service Period Start Date: 04/01/1971  
 Date Left Fund:  
 Member Code: GALWAY00002A  
 Account Start Date 20/11/2008  
 Account Phase: Accumulation Phase  
 Account Description: Accumulation

Nominated Beneficiaries N/A  
 Vested Benefits  
 Total Death Benefit 0.00  
 Current Salary 0.00  
 Previous Salary 0.00  
 Disability Benefit 0.00

### Your Balance

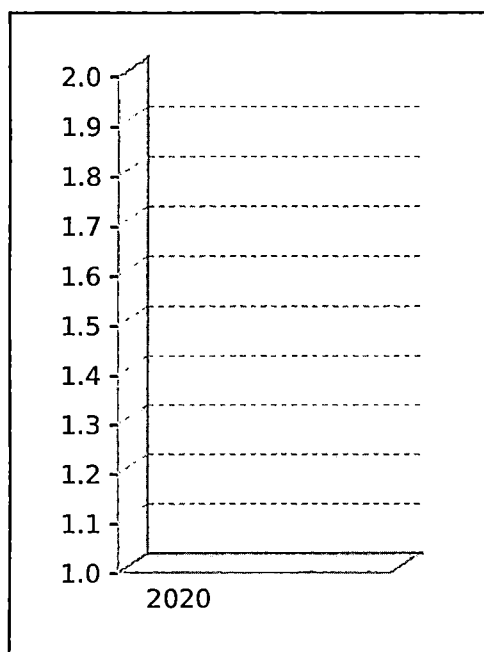
#### Total Benefits

#### Preservation Components

Preserved  
 Unrestricted Non Preserved  
 Restricted Non Preserved

#### Tax Components

Tax Free  
 Taxable



### Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	300,000.00
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	300,000.00
Closing balance at 30/06/2020	0.00



# Gale Family Superannuation Fund Members Statement

Wayne Gale  
27 Yaldara Street  
Carseldine, Queensland, 4034, Australia

## Your Details

Date of Birth : 28/08/1954  
 Age: 65  
 Tax File Number: Provided  
 Date Joined Fund: 20/11/2008  
 Service Period Start Date: 04/01/1971  
 Date Left Fund:  
 Member Code: GALWAY00003P  
 Account Start Date 01/07/2017  
 Account Phase: Retirement Phase  
 Account Description: Account Based Pension 3

Nominated Beneficiaries Margaret Ann Gale  
 Vested Benefits  
 Total Death Benefit 0.00  
 Current Salary 0.00  
 Previous Salary 0.00  
 Disability Benefit 0.00

## Your Balance

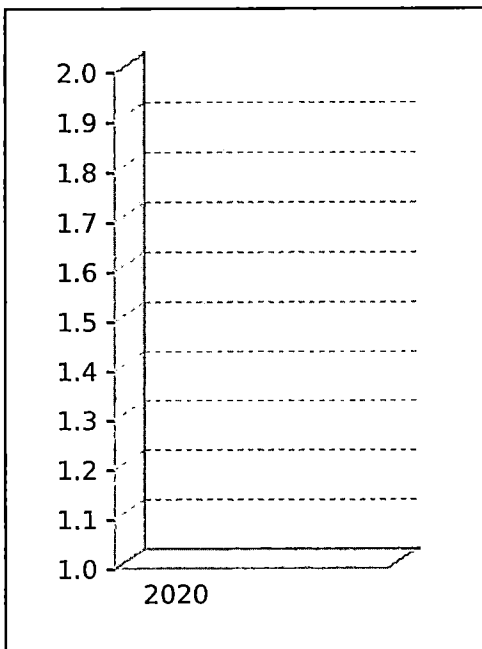
### Total Benefits

#### Preservation Components

Preserved (1,800.00)  
 Unrestricted Non Preserved 1,800.00  
 Restricted Non Preserved

#### Tax Components

Tax Free (31.68%) 1.18  
 Taxable (1.18)



## Your Detailed Account Summary

This Year

Opening balance at 01/07/2019

#### Increases to Member account during the period

Employer Contributions  
 Personal Contributions (Concessional)  
 Personal Contributions (Non Concessional)  
 Government Co-Contributions  
 Other Contributions  
 Proceeds of Insurance Policies  
 Transfers In  
 Net Earnings  
 Internal Transfer In

#### Decreases to Member account during the period

Pensions Paid  
 Contributions Tax  
 Income Tax  
 No TFN Excess Contributions Tax  
 Excess Contributions Tax  
 Refund Excess Contributions  
 Division 293 Tax  
 Insurance Policy Premiums Paid  
 Management Fees  
 Member Expenses  
 Benefits Paid/Transfers Out  
 Superannuation Surcharge Tax  
 Internal Transfer Out

Closing balance at 30/06/2020 0.00

# Gale Family Superannuation Fund

## Members Statement

Wayne Gale  
 27 Yaldara Street  
 Carseldine, Queensland, 4034, Australia

### Your Details

Date of Birth : 28/08/1954  
 Age: 65  
 Tax File Number: Provided  
 Date Joined Fund: 20/11/2008  
 Service Period Start Date: 04/01/1971  
 Date Left Fund:  
 Member Code: GALWAY00004P  
 Account Start Date 01/07/2017  
 Account Phase: Retirement Phase  
 Account Description: Account Based Pension

Nominated Beneficiaries Margaret Ann Gale  
 Vested Benefits  
 Total Death Benefit 0.00  
 Current Salary 0.00  
 Previous Salary 0.00  
 Disability Benefit 0.00

### Your Balance

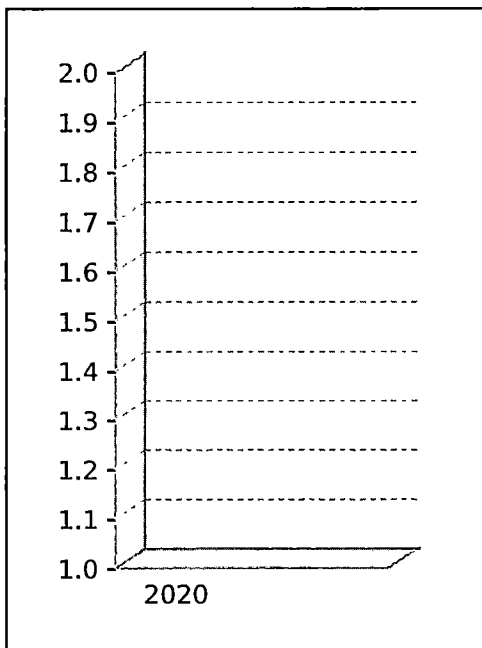
#### Total Benefits

#### Preservation Components

Preserved (31,941.58)  
 Unrestricted Non Preserved 31,941.58  
 Restricted Non Preserved

#### Tax Components

Tax Free (17.22%) (0.34)  
 Taxable 0.34



### Your Detailed Account Summary

This Year

Opening balance at 01/07/2019

#### Increases to Member account during the period

Employer Contributions  
 Personal Contributions (Concessional)  
 Personal Contributions (Non Concessional)  
 Government Co-Contributions  
 Other Contributions  
 Proceeds of Insurance Policies  
 Transfers In  
 Net Earnings  
 Internal Transfer In

#### Decreases to Member account during the period

Pensions Paid  
 Contributions Tax  
 Income Tax  
 No TFN Excess Contributions Tax  
 Excess Contributions Tax  
 Refund Excess Contributions  
 Division 293 Tax  
 Insurance Policy Premiums Paid  
 Management Fees  
 Member Expenses  
 Benefits Paid/Transfers Out  
 Superannuation Surcharge Tax  
 Internal Transfer Out

Closing balance at 30/06/2020 0.00

# Gale Family Superannuation Fund Members Statement

Wayne Gale  
27 Yaldara Street  
Carseldine, Queensland, 4034, Australia

## Your Details

Date of Birth : 28/08/1954  
Age: 65  
Tax File Number: Provided  
Date Joined Fund: 20/11/2008  
Service Period Start Date: 04/01/1971  
Date Left Fund:  
Member Code: GALWAY00005P  
Account Start Date 25/06/2018  
Account Phase: Retirement Phase  
Account Description: Account Based Pension 2

Nominated Beneficiaries Margaret Ann Gale  
Vested Benefits 83,214.84  
Total Death Benefit 83,214.84  
Current Salary 0.00  
Previous Salary 0.00  
Disability Benefit 0.00

## Your Balance

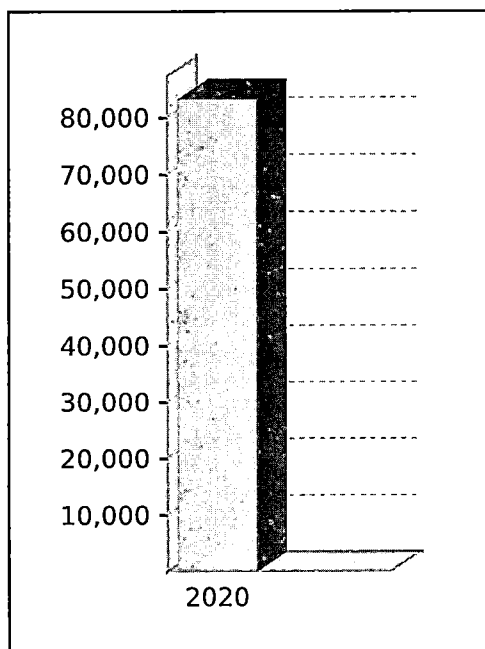
Total Benefits 83,214.84

### Preservation Components

Preserved  
Unrestricted Non Preserved 83,214.84  
Restricted Non Preserved

### Tax Components

Tax Free (100.00%) 83,214.84  
Taxable



## Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	103,152.29
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	(4,687.45)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	15,250.00
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2020	83,214.84

# Gale Family Superannuation Fund Members Statement

Wayne Gale  
27 Yaldara Street  
Carseldine, Queensland, 4034, Australia

## Your Details

Date of Birth : 28/08/1954  
 Age: 65  
 Tax File Number: Provided  
 Date Joined Fund: 20/11/2008  
 Service Period Start Date: 04/01/1971  
 Date Left Fund:  
 Member Code: GALWAY00034P  
 Account Start Date: 31/05/2019  
 Account Phase: Retirement Phase  
 Account Description: Account Based Pension 5

Nominated Beneficiaries Margaret Ann Gale  
 Vested Benefits 81,339.89  
 Total Death Benefit 81,339.89  
 Current Salary 0.00  
 Previous Salary 0.00  
 Disability Benefit 0.00

## Your Balance

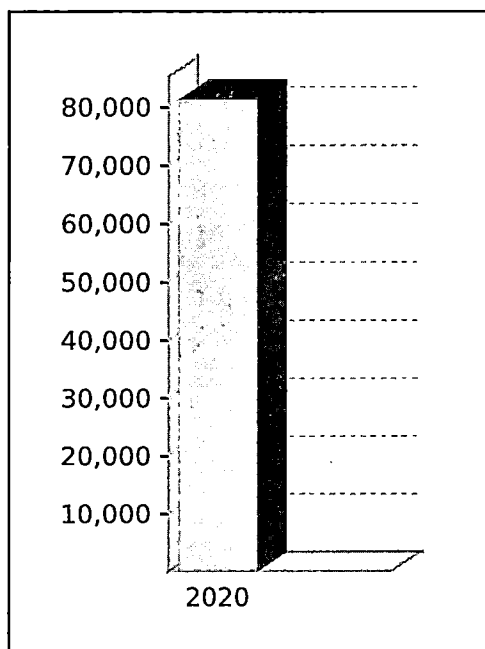
Total Benefits 81,339.89

### Preservation Components

Preserved  
 Unrestricted Non Preserved 81,339.89  
 Restricted Non Preserved

### Tax Components

Tax Free (100.00%) 81,339.89  
 Taxable



## Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	100,596.04
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	(4,606.15)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	14,650.00
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2020	81,339.89

# Gale Family Superannuation Fund

## Members Statement

Wayne Gale  
 27 Yaldara Street  
 Carseldine, Queensland, 4034, Australia

### Your Details

Date of Birth : 28/08/1954  
 Age: 65  
 Tax File Number: Provided  
 Date Joined Fund: 20/11/2008  
 Service Period Start Date: 04/01/1971  
 Date Left Fund:  
 Member Code: GALWAY00440P  
 Account Start Date 29/07/2019  
 Account Phase: Retirement Phase  
 Account Description: Account Based Pension 6

Nominated Beneficiaries Margaret Ann Gale  
 Vested Benefits 244,720.85  
 Total Death Benefit 244,720.85  
 Current Salary 0.00  
 Previous Salary 0.00  
 Disability Benefit 0.00

### Your Balance

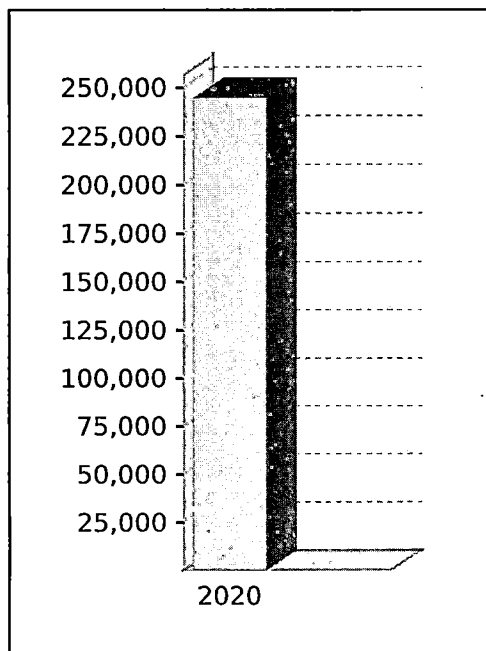
Total Benefits 244,720.85

#### Preservation Components

Preserved  
 Unrestricted Non Preserved 244,720.85  
 Restricted Non Preserved

#### Tax Components

Tax Free (100.00%) 244,720.85  
 Taxable



### Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	(15,479.15)
Internal Transfer In	300,000.00
<u>Decreases to Member account during the period</u>	
Pensions Paid	39,800.00
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2020	244,720.85

# Gale Family Superannuation Fund

## Members Statement

Margaret Ann Gale  
 27 Yaldara Street  
 Carseldine, Queensland, 4034, Australia

### Your Details

Date of Birth : 07/11/1954  
 Age: 65  
 Tax File Number: Provided  
 Date Joined Fund: 20/11/2008  
 Service Period Start Date: 14/06/1977  
 Date Left Fund:  
 Member Code: GALMAR00001P  
 Account Start Date: 07/11/2014  
 Account Phase: Retirement Phase  
 Account Description: Pension

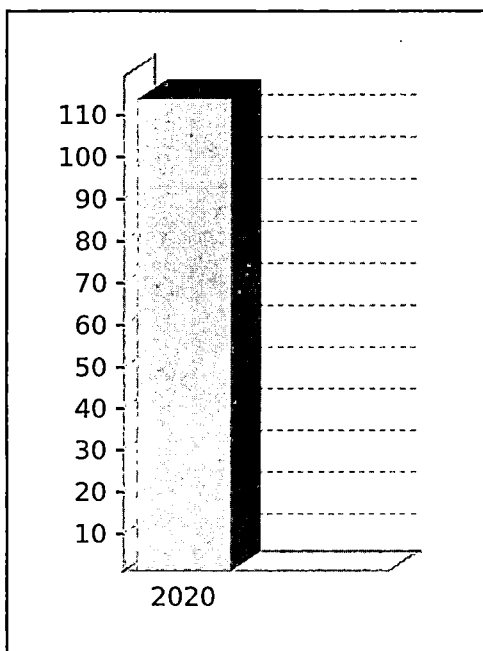
Nominated Beneficiaries: Wayne Gale  
 Vested Benefits: 113.77  
 Total Death Benefit: 113.77  
 Current Salary: 0.00  
 Previous Salary: 0.00  
 Disability Benefit: 0.00

### Your Balance

Total Benefits 113.77

Preservation Components  
 Preserved  
 Unrestricted Non Preserved 113.77  
 Restricted Non Preserved

Tax Components  
 Tax Free (32.09%) 36.51  
 Taxable 77.26



### Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	11,454.31
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	(110.54)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	11,230.00
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2020	113.77

# Gale Family Superannuation Fund Members Statement

Margaret Ann Gale  
27 Yaldara Street  
Carseldine, Queensland, 4034, Australia

## Your Details

Date of Birth : 07/11/1954  
Age: 65  
Tax File Number: Provided  
Date Joined Fund: 20/11/2008  
Service Period Start Date: 14/06/1977  
Date Left Fund:  
Member Code: GALMAR00002A  
Account Start Date 20/11/2008  
Account Phase: Accumulation Phase  
Account Description: Accumulation

Nominated Beneficiaries N/A  
Vested Benefits  
Total Death Benefit 0.00  
Current Salary 0.00  
Previous Salary 0.00  
Disability Benefit 0.00

## Your Balance

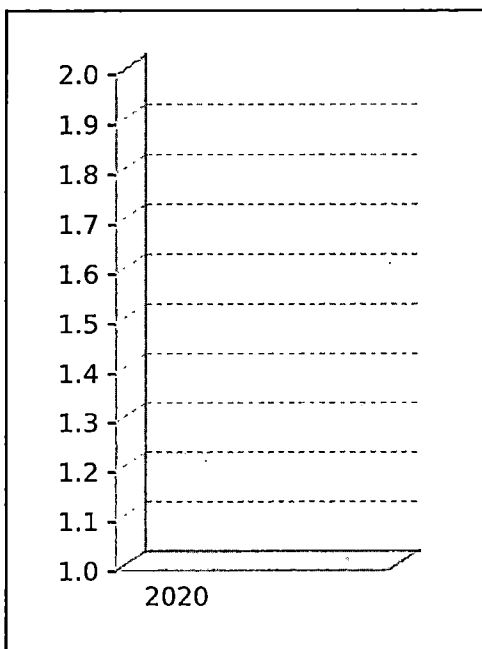
### Total Benefits

#### Preservation Components

Preserved  
Unrestricted Non Preserved  
Restricted Non Preserved

#### Tax Components

Tax Free  
Taxable



## Your Detailed Account Summary

This Year

Opening balance at 01/07/2019

#### Increases to Member account during the period

Employer Contributions  
Personal Contributions (Concessional)  
Personal Contributions (Non Concessional)  
Government Co-Contributions  
Other Contributions  
Proceeds of Insurance Policies  
Transfers In  
Net Earnings  
Internal Transfer In

#### Decreases to Member account during the period

Pensions Paid  
Contributions Tax  
Income Tax  
No TFN Excess Contributions Tax  
Excess Contributions Tax  
Refund Excess Contributions  
Division 293 Tax  
Insurance Policy Premiums Paid  
Management Fees  
Member Expenses  
Benefits Paid/Transfers Out  
Superannuation Surcharge Tax  
Internal Transfer Out

Closing balance at 30/06/2020

0.00

# Gale Family Superannuation Fund Members Statement

Margaret Ann Gale  
27 Yaldara Street  
Carseldine, Queensland, 4034, Australia

## Your Details

Date of Birth : 07/11/1954  
 Age: 65  
 Tax File Number: Provided  
 Date Joined Fund: 20/11/2008  
 Service Period Start Date: 14/06/1977  
 Date Left Fund:  
 Member Code: GALMAR00003P  
 Account Start Date: 01/07/2017  
 Account Phase: Retirement Phase  
 Account Description: Account Based Pension 2

Nominated Beneficiaries: Wayne Gale  
 Vested Benefits  
 Total Death Benefit: 0.00  
 Current Salary: 0.00  
 Previous Salary: 0.00  
 Disability Benefit: 0.00

## Your Balance

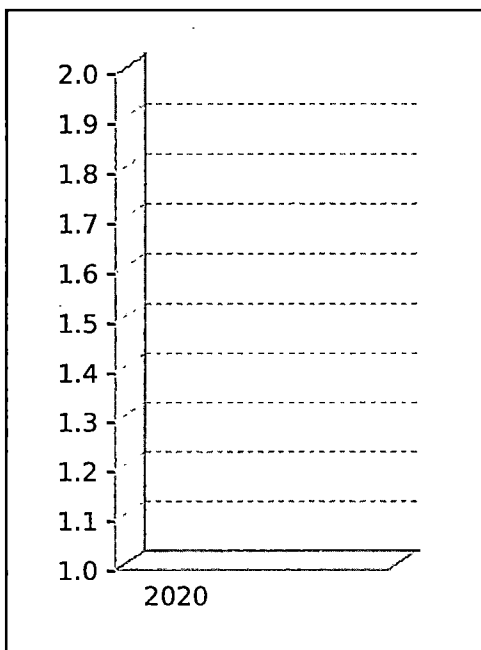
### Total Benefits

#### Preservation Components

Preserved (1,800.00)  
 Unrestricted Non Preserved 1,800.00  
 Restricted Non Preserved

#### Tax Components

Tax Free (100.00%)  
 Taxable



## Your Detailed Account Summary

This Year

Opening balance at 01/07/2019

#### Increases to Member account during the period

Employer Contributions  
 Personal Contributions (Concessional)  
 Personal Contributions (Non Concessional)  
 Government Co-Contributions  
 Other Contributions  
 Proceeds of Insurance Policies  
 Transfers In  
 Net Earnings  
 Internal Transfer In

#### Decreases to Member account during the period

Pensions Paid  
 Contributions Tax  
 Income Tax  
 No TFN Excess Contributions Tax  
 Excess Contributions Tax  
 Refund Excess Contributions  
 Division 293 Tax  
 Insurance Policy Premiums Paid  
 Management Fees  
 Member Expenses  
 Benefits Paid/Transfers Out  
 Superannuation Surcharge Tax  
 Internal Transfer Out

Closing balance at 30/06/2020 0.00



# Gale Family Superannuation Fund Members Statement

Margaret Ann Gale  
27 Yaldara Street  
Carseldine, Queensland, 4034, Australia

## Your Details

Date of Birth : 07/11/1954  
 Age: 65  
 Tax File Number: Provided  
 Date Joined Fund: 20/11/2008  
 Service Period Start Date: 14/06/1977  
 Date Left Fund:  
 Member Code: GALMAR00004P  
 Account Start Date 01/07/2017  
 Account Phase: Retirement Phase  
 Account Description: Account Based Pension 3

Nominated Beneficiaries Wayne Gale  
 Vested Benefits  
 Total Death Benefit 0.00  
 Current Salary 0.00  
 Previous Salary 0.00  
 Disability Benefit 0.00

## Your Balance

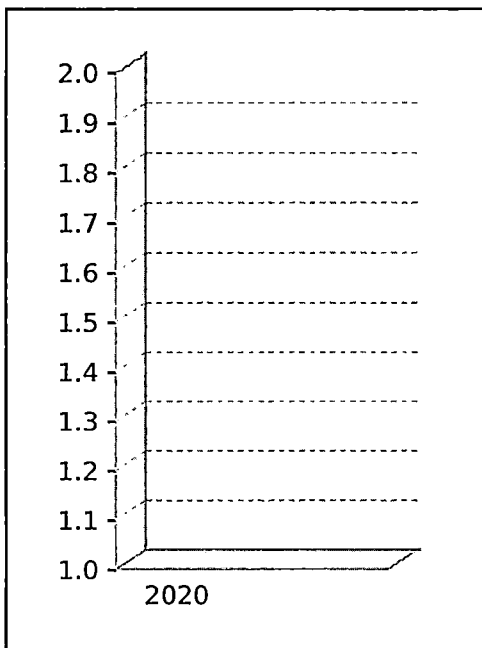
### Total Benefits

#### Preservation Components

Preserved  
 Unrestricted Non Preserved  
 Restricted Non Preserved

#### Tax Components

Tax Free (96.87%) (0.39)  
 Taxable 0.39



## Your Detailed Account Summary

This Year

Opening balance at 01/07/2019

#### Increases to Member account during the period

Employer Contributions  
 Personal Contributions (Concessional)  
 Personal Contributions (Non Concessional)  
 Government Co-Contributions  
 Other Contributions  
 Proceeds of Insurance Policies  
 Transfers In  
 Net Earnings  
 Internal Transfer In

#### Decreases to Member account during the period

Pensions Paid  
 Contributions Tax  
 Income Tax  
 No TFN Excess Contributions Tax  
 Excess Contributions Tax  
 Refund Excess Contributions  
 Division 293 Tax  
 Insurance Policy Premiums Paid  
 Management Fees  
 Member Expenses  
 Benefits Paid/Transfers Out  
 Superannuation Surcharge Tax  
 Internal Transfer Out

Closing balance at 30/06/2020 0.00

# Gale Family Superannuation Fund

## Members Statement

Margaret Ann Gale  
 27 Yaldara Street  
 Carseldine, Queensland, 4034, Australia

### Your Details

Date of Birth : 07/11/1954  
 Age: 65  
 Tax File Number: Provided  
 Date Joined Fund: 20/11/2008  
 Service Period Start Date: 14/06/1977  
 Date Left Fund:  
 Member Code: GALMAR00005P  
 Account Start Date: 25/06/2018  
 Account Phase: Retirement Phase  
 Account Description: Account Based Pension 4

Nominated Beneficiaries: Margaret Ann Gale  
 Vested Benefits: 97,176.14  
 Total Death Benefit: 97,176.14  
 Current Salary: 0.00  
 Previous Salary: 0.00  
 Disability Benefit: 0.00

### Your Balance

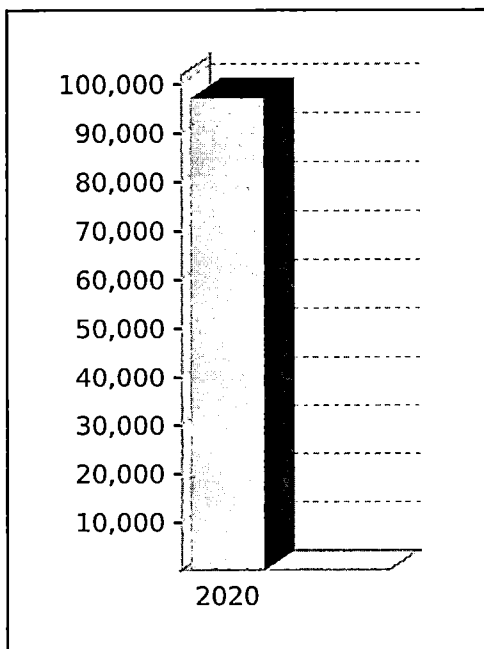
Total Benefits 97,176.14

#### Preservation Components

Preserved  
 Unrestricted Non Preserved 97,176.14  
 Restricted Non Preserved

#### Tax Components

Tax Free (100.00%) 97,176.14  
 Taxable



### Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	104,184.35
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	(4,838.21)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	2,170.00
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2020	97,176.14

# Gale Family Superannuation Fund Members Statement

Margaret Ann Gale  
27 Yaldara Street  
Carseldine, Queensland, 4034, Australia

## Your Details

Date of Birth : 07/11/1954  
 Age: 65  
 Tax File Number: Provided  
 Date Joined Fund: 20/11/2008  
 Service Period Start Date: 14/06/1977  
 Date Left Fund:  
 Member Code: GALMAR00056P  
 Account Start Date 09/08/2018  
 Account Phase: Retirement Phase  
 Account Description: Account Based Pension 5

Nominated Beneficiaries Wayne Gale  
 Vested Benefits  
 Total Death Benefit 0.00  
 Current Salary 0.00  
 Previous Salary 0.00  
 Disability Benefit 0.00

## Your Balance

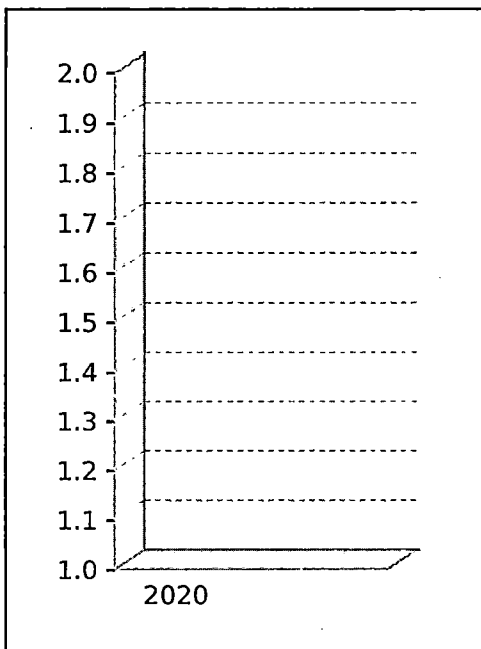
### Total Benefits

#### Preservation Components

Preserved  
 Unrestricted Non Preserved  
 Restricted Non Preserved

#### Tax Components

Tax Free (100.00%)  
 Taxable



## Your Detailed Account Summary

This Year

Opening balance at 01/07/2019

#### Increases to Member account during the period

Employer Contributions  
 Personal Contributions (Concessional)  
 Personal Contributions (Non Concessional)  
 Government Co-Contributions  
 Other Contributions  
 Proceeds of Insurance Policies  
 Transfers In  
 Net Earnings  
 Internal Transfer In

#### Decreases to Member account during the period

Pensions Paid  
 Contributions Tax  
 Income Tax  
 No TFN Excess Contributions Tax  
 Excess Contributions Tax  
 Refund Excess Contributions  
 Division 293 Tax  
 Insurance Policy Premiums Paid  
 Management Fees  
 Member Expenses  
 Benefits Paid/Transfers Out  
 Superannuation Surcharge Tax  
 Internal Transfer Out

Closing balance at 30/06/2020

0.00

# Gale Family Superannuation Fund

## Members Statement

Margaret Ann Gale  
 27 Yaldara Street  
 Carseldine, Queensland, 4034, Australia

### Your Details

Date of Birth : 07/11/1954  
 Age: 65  
 Tax File Number: Provided  
 Date Joined Fund: 20/11/2008  
 Service Period Start Date: 14/06/1977  
 Date Left Fund:  
 Member Code: GALMAR00057P  
 Account Start Date: 31/05/2019  
 Account Phase: Retirement Phase  
 Account Description: Account Based Pension 6

Nominated Beneficiaries: Wayne Gale  
 Vested Benefits: 93,532.55  
 Total Death Benefit: 93,532.55  
 Current Salary: 0.00  
 Previous Salary: 0.00  
 Disability Benefit: 0.00

### Your Balance

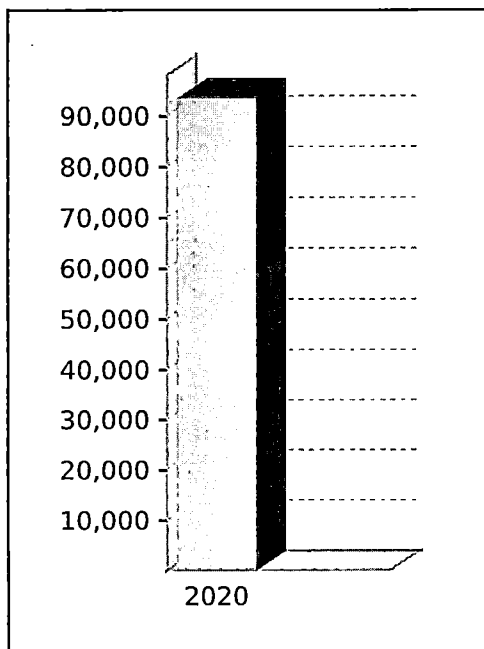
Total Benefits 93,532.55

#### Preservation Components

Preserved  
 Unrestricted Non Preserved 93,532.55  
 Restricted Non Preserved

#### Tax Components

Tax Free (100.00%) 93,532.55  
 Taxable



### Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	100,595.36
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	(4,662.81)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	2,400.00
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2020	93,532.55

## B - Permanent Documents

2020 Financial Year

---

**Preparer** John Moroney

**Reviewer** Sam Greco

**Status** Completed

### Supporting Documents

- Fund Summary Report [Report](#)
- ABNCurrentDetails\_60569208970.pdf
- Super Fund Lookup.pdf
- Super Fund Lookup.pdf

### Standard Checklist

- Attach latest copy of ASIC annual company statement (if corporate trustee)
- Ensure latest copies of ATO Trustee Declarations and ATO confirmation that the fund is a regulated fund is attached
- Ensure latest copies of trustee consents, member consents and registers are attached
- Ensure latest copy of trust deed (including amendments) are attached
- Use [Australian Business Register](#) to ensure details are correct
- Use [Super Fund Lookup](#) to check the eligibility to receive rollovers and contributions

# Gale Family Superannuation Fund

## Fund Summary Report

As at 30 June 2020

---

### Fund Details

Date Formed: 20/11/2008  
Tax File Number: Provided  
ABN: 60569208970

Period: 01/07/2019 - 30/06/2020  
Fund Type: SMSF  
GST Registered: No

### Postal Address:

27 Yaldara Street  
Carseldine, Queensland 4034

### Physical Address:

27 Yaldara Street  
Carseldine, Queensland 4034

### Members

Number of Members: 2

Name	Age	Member Accounts	Pension Accounts	Tax File Number	Beneficiary Details
Gale, Wayne	65	7	6	Provided	Provided
Gale, Margaret Ann	65	7	6	Provided	Provided

### Fund Relationships

Relationship Type	Contact
Accountant	Sam Greco & Co Chartered Accountants
Accountant/Bookkeeper	Sam Greco & Co Chartered Accountants
Auditor	Boys, Anthony
Auditor	Super Audits Pty Ltd
Fund Contact	Gale Wayne and Margaret
Fund Contact	Gale, Wayne
Fund Contact	Gale, Margaret Ann
Tax Agent	Sam Greco & Co Chartered Accountants
Trustee	Gale, Wayne
Trustee	Gale, Margaret Ann



## Current details for ABN 60 569 208 970

### ABN details

Entity name:	The trustee for GALE FAMILY SUPERANNUATION FUND
ABN status:	Active from 21 Nov 2008
Entity type:	Superannuation Fund
Goods & Services Tax (GST):	Not currently registered for GST
Main business location:	QLD 4034

### Super Fund Lookup

[Use Super Fund Lookup](#) to check the eligibility of **The trustee for GALE FAMILY SUPERANNUATION FUND** to receive rollovers and contributions

### Deductible gift recipient status

Not entitled to receive tax deductible gifts

#### Disclaimer

The Registrar makes every reasonable effort to maintain current and accurate information on this site. The Commissioner of Taxation advises that if you use ABN Lookup for information about another entity for taxation purposes and that information turns out to be incorrect, in certain circumstances you will be protected from liability. For more information see [disclaimer](#)



## Regulation details removed

### ABN details

ABN: 60 569 208 970 [View record on ABN Lookup](#)

Status: Regulation details removed

### What does 'Regulation details removed' mean?

The regulation details of this SMSF have been removed from display in Super Fund Lookup due to their failure to lodge returns.

#### APRA Funds

If you receive a transfer or rollover request from this SMSF, advise your client to contact the ATO by phoning [13 10 20](tel:131020) between 8am and 6pm, Monday to Friday.

See the [guidance](#) issued by APRA for further assistance in managing transfers and rollovers to SMSFs.

#### SMSF

An authorised contact for the SMSF can contact the ATO about this issue by phoning [13 10 20](tel:131020) between 8am and 6pm, Monday to Friday.

Also refer to [frequently asked questions](#)

#### Disclaimer

This extract is based on information supplied by superannuation entities to the Commissioner of Taxation.

**Important** Neither the Australian Government nor the ATO endorse or guarantee the performance of super funds.





## Super Fund Lookup

# The trustee for GALE FAMILY SUPERANNUATION FUND

ABN:	60 569 208 970 <a href="#">View record on ABN Lookup</a>
ABN Status:	Active from 21 Nov 2008
Fund type:	ATO Regulated Self-Managed Superannuation Fund
Contact details:	PO BOX 354 ASPLEY QLD 4034 AUSTRALIA
Status:	Complying

ABN last updated: 17 Jun 2010

Record extracted: 24 Feb 2021

## What does 'Complying' mean?

A 'Complying' SMSF:

- is a regulated fund
- is a resident of Australia, and
- has been issued with a [Notice of compliance](#)

## APRA Funds

See the [guidance](#) issued by APRA for further assistance in managing transfers and rollovers to SMSFs. Use the [ATO Business Portal](#) to verify a person is a member of the SMSF before completing a transfer or rollover.

## Superannuation guarantee payments

Contributions made to complying funds can qualify as Superannuation Guarantee (SG) payments. This record extract can be used to confirm this fund has been issued with a *Notice of Compliance* and is currently entitled to receive employer SG payments.

## Tax rates

Complying funds that meet [Superannuation Industry \(Supervision\) Act 1993](#) (SISA) standards qualify for [concessional tax rates](#).

Also refer to [frequently asked questions](#).

## Disclaimer

This extract is based on information supplied by superannuation entities to the Commissioner of Taxation.

**Important** Neither the Australian Government nor the ATO endorse or guarantee the performance of super funds.



## C - Other Documents

2020 Financial Year

---

**Preparer** John Moroney

**Reviewer** Sam Greco

**Status** Completed

### Supporting Documents

- 2020 signed Trustee Representation letter.pdf
- 2020 signed investment strategy.pdf
- 2020 signed Audit Engagement letter.pdf

### Standard Checklist

- Attach copy of any SOAs issued during the Financial Year
- Attach copy of Investment Strategy
- Attach signed Engagement Letter
- Attach signed Trustee Representation Letter
- Attach Trustee Minutes prepared during the year

Gale Family Superannuation Fund

Dear Wayne and Margaret,

Gale Family Superannuation Fund  
**Audit Engagement Letter**

**Objectives and Scope of the Audit**

You have requested that we audit the financial statements of the SMSF for the year ended 30 June 2020. We are pleased to confirm our acceptance and understanding of this engagement by means of this letter.

Our audit will be performed in accordance with Australian Auditing Standards, the *Superannuation Industry (Supervision) Act 1993 (SISA)* and the *Superannuation Industry (Supervision) Regulations (SISR)* with the objective of expressing an opinion on the financial report and the fund's compliance with the specified requirements of the SISA and the SISR.

**Our Responsibilities**

We will conduct our audit in accordance with Australian Auditing Standards. Those Auditing Standards require that we comply with relevant ethical requirements relating to audit engagements and plan and perform the audit to obtain reasonable assurance as to whether the financial report is free from material misstatement.

An audit involves performing audit procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. An audit also includes evaluating the appropriateness of the financial reporting framework, accounting policies used and the implementation and operation of accounting and internal control systems that are designed to prevent and detect fraud and error, as well as evaluating the overall presentation of the financial report.

Because of the inherent limitations of an audit, together with the inherent limitations of internal control, there is an unavoidable risk that some material misstatement may not be detected, even though the audit is properly planned and performed in accordance with Australian Auditing Standards.

In making our risk assessments, we consider internal control relevant to the entity's preparation of the financial report in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. We will, however, communicate to you in writing any significant deficiencies in internal control relevant to the audit of the financial report that we have identified during the audit.

**Trustees' Responsibilities**

Our audit will be conducted on the basis that the trustee(s) acknowledge and understand that they have responsibilities:

- For the preparation of the financial report that gives a true and fair view in accordance with the Australian Auditing Standards, other mandatory reporting requirements and the SIS Act and SIS Regulations is that of the trustee(s);
- For such internal control as the trustee(s) determine is necessary to enable the preparation of the financial report that is free from material misstatement, whether due to fraud or error; and
  - To provide us with: Access to all information of which the trustees are aware that is relevant to the preparation of the financial report such as records, documentation and other matters;

- Additional information that we may request from the trustees for the purpose of the audit; and
- Unrestricted access to persons within the entity from whom we determine it necessary to obtain audit evidence.

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

Australian Auditing Standards require that we determine whether the financial reporting framework applied in the preparation of this special purpose of financial report is acceptable. If we determine the financial reporting framework to be unacceptable, we will not be able to undertake the audit engagement unless the framework is amended and then determined to be acceptable.

If a qualified audit report is to be issued following the completion of our audit, we will advise the details to you in a timely manner and prior to the issue of our report.

#### **Audit of SIS Compliance**

For the year ended 30 June 2020, we are required to form an opinion in respect of compliance with certain aspects of SIS. Our report must refer to the following sections and regulations:

Sections: 17A, 35AE, 35B, 35C(2), 52, 62, 65, 66, 67, 67A, 67B, 82-85, 103, 104, 104A, 105, 109, 126K

Regulations: 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14, 13.18AA, 13.22C

#### **Report on Significant Matters**

Under section 129 of the SISA we are required to report to you in writing. If during the course of, or in connection with, our audit, we become aware of any contravention of the Act or Regulations which we believe has occurred, is occurring or may occur.

We are also required to report to the ATO, as regulator, any contravention of the SISA and the SISR, where we believe the contravention may affect the interests of the members or beneficiaries of the fund.

In addition, we are also required under section 130 to report to you if we believe the superannuation fund may be, or may be about to become, in an unsatisfactory financial position. If we are not satisfied with your response as trustee(s) as to the action taken to rectify the situation or we receive no response, we are obliged to report the matter to the ATO.

A failure on the part of the trustee to rectify these breaches to the satisfaction of the ATO may result in significant penalties to the trustee and the fund itself.

In addition to our report on the financial statements, we will also report to you any material weaknesses in the fund's system of accounting and internal control which come to our notice during the course of our audit.

#### **Quality Control**

The conduct of our audit in accordance with Australian Auditing Standards means that information acquired by us in the course of our audit is subject to strict confidentiality requirements. Information will not be disclosed by us to other parties except as required or allowed for by law or professional standards, or with your expressed consent.

Our audit files may, however, be subject to review as part of the quality control review program of Regulators and or Professional Bodies which monitors compliance with professional standards by its members.

We advise you that by signing this letter you acknowledge that, if requested, our audit files relating to this audit will be made available under this program. Should this occur, we will advise you. The same strict confidentiality requirements apply under this program as apply to us as your auditor.

#### **Independence/Conflict of Interest**

We have established policies and procedures designed to ensure our independence, including policies on holding financial interests in the superannuation fund and other related parties, rotation of audit partners, business relationships, employment relationships, and the provision of non-audit services in accordance with professional statement APES 110 – Code of Ethics for Professional Accountants.

#### **Outsourced Services**

We do not use any outsourced services in overseas locations when conducting client assignments:

#### **Data Storage**

We use data storage located in the office, but it may be replicated to other locations.

Accepting our services as part of this engagement agreement indicates your acceptance of the use of outsourced services, cloud hosted software and outsourced data storage under the conditions outlined above.

#### **Limitation of Liability**

Our firm's liability to you or any other user of the audit report is limited by a Scheme approved under Professional Standards Legislation.

#### **Other**

We would appreciate acknowledgement of terms and conditions set out in this letter. Please note that this letter will be effective for future years unless the terms of the engagement are altered by future correspondence.

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

If you have any queries in relation to this, please contact me.

To: MR ANTHONY BOYS

I/We hereby confirm your appointment as Auditor under the above terms of engagement.

For and on behalf of Wayne and Margaret Gale as trustees for the Gale Family Superannuation Fund

Signed &  
Dated

*Wayne Gale*

\_\_\_\_\_  
Wayne Gale

Yours sincerely

ANTHONY BOYS – REGISTERED COMPANY AUDITOR

DATED:

Signed document to be returned to P.O. Box 3376 Rundle Mall 5000

Gale Family Superannuation Fund  
27 Yaldara Street Carseldine QLD 4034

Mr Anthony Boys  
Super Audits Pty Ltd  
PO Box 3376  
Rundle Mall SA 5000

Dear Sir,

**Gale Family Superannuation Fund**

**Superannuation Fund Management/Trustee Representation Letter**

In connection with your audit examination of the financial report of the Gale Family Superannuation Fund for the year ended 30 June 2020, hereby confirm, at your request that to best of our knowledge and belief, the following representation relating to the accounts are correct.

**Financial Report**

We have fulfilled our responsibilities, as set out in the terms of the audit engagement letter, for the preparation of the financial report.

The management/trustee have determined that the fund is not a reporting entity for the year ended 30 June 2020 and that the requirement to apply Australian Accounting Standards and other mandatory reporting requirements do not apply to the fund. Accordingly, the financial report prepared is a special purpose financial report, which is for distribution to members of the fund and to satisfy the requirement of the SISA and the SISR, and to confirm that the financial report is free of material misstatements, including omissions.

**Sole Purpose**

The fund has been maintained for the sole purpose of providing superannuation benefits to its members and their dependents.

**Superannuation Fund Books/Records/Minutes**

- (a) We have made available to you all financial records and related data, other information, explanations and assistance necessary for the conduct of the audit.
- (a) We have made available to you Minutes of all trustee(s)' meetings and the Trust Deed.
- (b) We have established and maintained an adequate internal control structure to facilitate the preparation of reliable financial statements, and adequate financial records have been maintained. There are no material transactions that have not been properly recorded in the accounting records underlying the financial statements.
- (c) We have no plans or intentions that may materially affect the carrying values, or classification, of assets and liabilities.
- (d) Records maintained during the period were in accordance with the Australian Taxation Office requirements.

### **Asset Form**

The assets of the superannuation fund are being held in a form suitable for the benefit of the members of the fund and have been held in accordance with the fund's investment strategy.

### **Ownership and Pledging of Assets**

The superannuation fund has satisfactory title to all assets disclosed in the Statement of Financial Position. Investments are registered in the name of the trustee(s).

No assets of the superannuation fund have been pledged to secure liabilities of the superannuation fund or of others.

### **Investments**

- (e) We have considered the requirement of generally accepted accounting standards as regards impairment of assets when assessing the impairment of assets and in ensuring that no assets are stated in excess of their recoverable amount.
- (f) There are no commitments, fixed or contingent, for the purchase or sale of long-term investments that have not been disclosed in the financial statements.
- (g) The investment strategy has been determined with due regard to risk, return, liquidity, diversity and the insurance needs of fund members, and the assets of the fund are in line with this strategy.
- (h) All investments are acquired, maintained, and disposed of on an arm's length basis.

### **Trust Deed**

The superannuation fund is being conducted in accordance with its Trust Deed.

### **Superannuation Industry (Supervision) Act and Regulations**

- (i) The fund meets the definition of a self-managed superannuation fund under the SISA.
- (j) The fund has been conducted in accordance with the SISA, the SISR and its governing rules at all times during the year. Also, there were no amendments to the governing rules during the year, except as notified to you.
- (k) The fund is being conducted in accordance with the SISA and the SISR, in particular the relevant requirements of the following provisions:  
  
Sections: 17A, 35AE, 35B, 35C(2), 62, 65, 66, 67, 67A, 67B, 82-85, 103, 104, 104A, 105, 109, 126K  
  
Regulations: 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14, 13.18AA
- (l) The trustee(s) have been nominated and may only be removed in such manner and circumstances as are allowed in the Trust Deed.
- (m) The trustees are not disqualified persons under s126K of the SISA.
- (n) Any vacancy among the trustee(s) is filled in accordance with the Trust Deed.
- (o) The trustee(s) have complied with all trustee standards set out in SISR and the covenant prescribed by section 52 of the SISA.



- (p) The trustee(s) have complied with all investment standards set out in the SISA and the SISR.
- (q) Information retention obligations have been complied with.
- (r) All contributions accepted and benefits paid have been in accordance with the governing rules of the fund and relevant provisions of the SISA and the SISR.

There are no breaches or possible breaches of the SIS legislation whose effects should be considered for disclosure in the financial report or to the Australian Taxation Office.

#### **Commitments**

- (s) There are no material commitments for construction or acquisition of property, plant and equipment to acquire other non-current assets, such as investments or intangibles, other than those disclosed in the financial report.
- (t) There were no commitments for purchase or sale of securities or assets, or any options given by the fund including options over share capital.

#### **Taxation**

- (u) We have calculated income tax expense, current tax liability, deferred tax liability and deferred tax asset according to the definitions of taxable income and allowable deductions. We have calculated and recognised all other applicable taxes according to the relevant tax legislation.
- (v) There are no activities that invoke the anti-avoidance provisions of any applicable tax legislation.

#### **Borrowings**

The trustees have not borrowed money on behalf of the superannuation fund with the exception of borrowings which were allowable under the SIS Act and the SIS Regulations.

#### **Related Parties**

- (w) The fund has not made any loans to or provided financial assistance to members of the fund or their relatives.
- (x) No asset has been acquired from a member or related party other than as permitted under the SISA and the SISR.
- (y) Related party transactions and related amounts receivable or payable have been properly disclosed in the financial statements.
- (z) All related party transactions have been conducted on commercial terms as if the transaction was undertaken on an arm's length basis in accordance with section 109 of the SIS Act.

#### **Accounting Misstatement Detected by Audit**

There has been no misstatement noted by audit during the course of the current year audit.

#### **Insurance**

The superannuation fund has an established procedure whereby an officer reviews at least annually the adequacy of insurance cover on all assets and insurable risks where relevant. This review has been

performed and where it is considered appropriate, assets and insurable risks of the superannuation fund are adequately covered by insurance.

#### **Accounting Estimates**

We confirm the significant assumptions used in making accounting estimates are reasonable.

#### **Fair Value Measurements and Disclosures**

We confirm that significant assumptions used in fair value measurements and disclosures are reasonable and appropriately reflect our intent and ability to carry out specific courses of action on behalf of the fund.

#### **Going Concern**

In the opinion of the trustees there are reasonable grounds to believe that the superannuation fund will be able to:

- Pay its debts as and when they fall due.
- Continue as a going concern for the foreseeable future.

We, therefore, confirm that the going concern basis is appropriate for the financial report.

#### **Events after Balance Sheet Date**

We are not aware of any events that have occurred between the financial reporting date to the date of this letter that we need to disclose or recognise in the financial report.

#### **Comparative Information**

We confirm that there have been no restatements made to correct a material misstatement in the prior period financial report that affects the comparative information.

#### **Fraud and Error**

- (aa) There has been no:
- (i) Fraud, error, or non-compliance with laws and regulations involving management or employees who have a significant role in the internal control structure.
  - (i) Fraud, error, or non-compliance with laws and regulations that could have a material effect on the financial report.
  - (ii) Communication from regulatory agencies concerning non-compliance with, or deficiencies in, financial reporting practices that could have a material effect on the financial report.
- (bb) The superannuation fund has disclosed to the auditor all significant facts relating to any frauds or suspected frauds known to management that may have affected the superannuation fund.
- (cc) The superannuation fund has disclosed to the auditor the results of its assessment of the risk that the financial report may be materially misstated as a result of fraud.
- (dd) The superannuation fund has disclosed to the auditor the results of its assessment of the risk that the financial report may be materially misstated as a result of fraud.

#### **Legal Matters**

We confirm that all matters that may result in legal action against the fund or the trustees in respect of the fund, have been discussed with a solicitor and brought to the attention of the auditor so that a solicitor's representation letter may be obtained.

**General**

- (ee) Neither the superannuation fund nor any Trustees have any plans or intentions that may materially affect the book value or classification of assets and liabilities at balance sheet date.
- (ff) The superannuation fund accepts responsibility for the implementation and operations of accounting and internal control systems that are designed to prevent and detect fraud and error. We have established and maintained adequate internal control to facilitate the preparation of a reliable financial report, and adequate financial records have been maintained. There are no material transactions that have not been properly recorded in the accounting records underlying the financial report.
- (gg) There are no violations or possible violations of laws or regulations whose effects should be considered for disclosure in the financial report or as a basis for recording an expense.
- (hh) The superannuation fund has complied with all aspects of contractual agreements that would have a material effect on the financial report in the event of non-compliance.

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

**Additional Matters**

There are no additional matters.

**Signed by the Trustees of the Gale Family Superannuation Fund**

*Wayne Gale*

---

Wayne Gale - Trustee

*Margaret Gale*

---

Margaret Gale - Trustee

# Gale Family Superannuation Fund

## 2020 Investment Strategy

### INVESTMENT OBJECTIVES:

To maximise returns and minimise the risks of investment of the fund's assets in managing and providing superannuation benefits to members and their dependants in meeting their retirement needs. To ensure all investments are consistent with the appropriate Superannuation Legislations and the fund's investment strategy.

### RISK, RETURN AND DIVERSIFICATION

Each investment decision will be made with due regard to the associated, risk and expected return. The trustees(s) will seek financial advice where necessary. To maximise overall returns of the fund's investments and minimise the exposure of risk from any particular investment, the fund will maintain a diversified portfolio. The fund's investment will include but not limited to Cash and cash equivalents, Equities (both Australian and International), Debt securities, direct and indirect property, trusts and managed funds, Indicative asset classes are as set out below:

<u>ASSET CLASS</u>	<u>INDICATIVE RANGES</u>
Cash & Money Market Securities	1% to 100%
Australian Fixed Interest	0% to 90%
Australian Managed Funds	0% to 80%
Direct and Indirect Property	0% to 95%
Australian Shares	0% to 95%
International Shares	0% to 95%
Other Assets	0% to 100%

Additionally the trustees may use derivatives where appropriate as a means of hedging investment risks and maximising investment return. The trustees reserve the right to make any investment that is permitted under the superannuation rules, the fund's trust deed and may amend this investment strategy to ensure such an investment is consistent with the investment strategy of the fund.

**LIQUIDITY**

Each investment decision will be made with due regard to the cash flow requirements of the fund. The trustees will consider the liabilities (current and prospective) of the fund and ensure adequate cash is maintained by the fund to meet its liabilities as they fall due. The fund's liquidity needs will be considered at the time of each investment and also during the regular review of the fund's portfolio and investment strategy. The trustees may borrow money to finance the acquisition of investments as appropriate in accordance with the superannuation laws.

**INSURANCE  
COVER:**

The trustees will assess the need of insurance for all members and will seek insurance advice where necessary to ensure all members are adequately insured. Insurance policies may be held by the fund or by members personally.

**REVIEW:**

The investment strategy will be reviewed regularly and at least once a year at the end of financial year. The investment strategy may be revised as appropriate where the trustees' investment objectives change or to include a particular class or type of investment. The fund's investment portfolio will be reviewed at least quarterly.

*Wayne Gale*

Date: 1 July 2019

Wayne Gale

*Margaret Gale*

Date: 1 July 2019

Margaret Gale

# Gale Family Superannuation Fund (“the Fund”) Derivative Risk Statement

## Introduction

The Superannuation Industry Supervision Act (SISA) requires a Derivatives Risk Statement (DRS) to be in effect for superannuation Funds where a charge is given, in relation to the use of derivatives by the Trustee of the Fund. This document sets out the DRS of the Fund, and has been designed to cover the specific requirements of Regulation 13.15A of the SIS act. The Trustees are responsible for ensuring that the use and implementation of derivatives is in accordance with the aims of this DRS.

## Objectives

The derivative investment is intended to support the Fund’s overall Investment Strategy. The purpose of making this specific Derivative Investment is consistent with the investment objectives of the Fund. Each Member should comply with all investment guidelines.

## Reasons for the use of derivatives

The reason for the derivative investment is to achieve diversified exposure to the entire market through market indices;  
Or to achieve transactional efficiency through reducing the cost of achieving a required exposure;  
Or to hedge the portfolio against the risk of adverse movements in market prices and thereby reducing volatility;  
Or to produce extra income for the Fund by writing/selling covered options.

## Risk Analysis

The Trustee is responsible for the risk management and investment decisions of the Fund, including those relating to derivatives. Although professional advice may be sought, the ultimate responsibility remains with the Trustee. There are various types of risks associated with derivatives. These can be broadly categorized under the headings of market risk, basis risk, liquidity risk, credit risk, and legal risk. These risks are described below.

**Market Risk** - the risk of adverse movements in markets. It arises through the holding of any financial instrument, physical or derivative, which creates exposure to movements in prices of a security or market. The market risk associated with the use of derivative is assessed in the context of the risk profile of the total portfolio.

The predominant market risks involved with derivatives include:

For “buy to open” options position –inherent higher volatility of derivatives compared to physical positions and the time decay, which reduces the market value of the position over time.

For “sell to open” options positions – potential unlimited losses if not covered by physical stock and the Fund may not be able to fulfill the contract’s obligation if exercised.

For future contracts – inherent higher volatility of derivatives compared to physical positions; possible higher losses lead by the involved internal leverage and potential unlimited losses.

**Basis Risk** - the risk that the value of a derivative will not move in line with the related physical position.

**Liquidity Risk** – there are two types of liquidity risk, which are Market Liquidity Risk and Funding Liquidity Risk. Market Liquidity Risk is the risk that the Trustees may not be able to, or cannot easily, unwind or offset a particular position due to inadequate market depth or disruptions in the market place. Funding Liquidity Risk is the risk that the Trustee may not be able to meet the future cash flow obligations from the derivative activities such as meeting margin calls on futures contracts.

**Counter-Party (Credit) Risk** – the risk that a counter- party will fail to perform contractual obligations, that is default either in whole or part, under a contract.

**Legal Risk** – the risk that a derivative contract will not be legally enforceable.

## **Restrictions and Controls on the use of Derivatives**

The Trustee undertakes to implement the following restrictions, controls, and processes, in order to manage and control the above mentioned risks.

-All open derivative positions are monitored closely on a daily basis.

-Ensuring prior to and during all derivative contracts that any and all potential expiry exercise obligations can be fulfilled by the Fund, and that the exercise event is still consistent with the Fund’s overall Investment Strategy.

-Ensuring that positions in derivatives are covered. For the purposes of this DRS, cover consists of cash, or assets that are equivalent to cash and can be converted to cash within the settlement period. They must be sufficient to meet all potential obligations arising from the underlying asset exposure represented by the derivative position. Cover may also consist of securities in the case of options contracts.

-The setting and execution of a “stop loss” level for all futures and open “sold” option positions, to reduce “unlimited loss” risk on ‘cash settled’ contracts.

-Asset allocation targets and exposure limits specified in the investment strategy(s) of the Fund include both physical and derivative exposures of the portfolio. The Trustees must manage portfolios to these target allocations.

-When a derivative contract is entered into, the Trustee takes into consideration the likelihood that the price of a derivative will move in line with the underlying physical position and assesses whether the level of basis risk is acceptable.

-The market depth of the derivative will be assessed to control liquidity risk.

-Sufficient cash reserves are maintained in the Fund-to-Fund deposits and margin calls equal to the impact of a considered maximum movement of the net (short plus long) derivative position.

-In order to minimize both counter-party and legal risk, the Trustees will use exchange traded options and futures, which are subject to market standard documentation and settlement procedures. Participants in the exchange are subject to regulation.

### **Compliance Processes**

The compliance process for the Fund includes ongoing monitoring by the Trustee to ensure that the above controls and procedures are effective in controlling and managing the identified risks in the use of derivatives. If deficiencies are identified, the Trustee will take corrective action. The Trustee will review its policies and procedures in an effort to keep current with the evolving derivatives markets and to ensure that they use derivative instruments appropriately and in the best interests of Fund Members. The Trustee will seek advice from an expert investment professional when required to assist with this process.

Signed:

*Wayne Gale*

---

Wayne Gale

*Margaret Gale*

---

Margaret Gale

1 July 2019



# D - Pension Documentation

2020 Financial Year

---

**Preparer** John Moroney

**Reviewer** Sam Greco

**Status** Completed

## Supporting Documents

- Pension Summary Report Report
- Transfer Balance Account Summary Report
- 2020 signed minutes and members statements.pdf

## Standard Checklist

- Attach Actuarial Certificate
- Attach documentation supporting any pensions commenced during the financial year
- Attach documentation supporting any pensions commuted during the financial year
- Ensure correct Transfer Balance Account Reports have been lodged with the ATO

Gale Family Superannuation Fund

# Pension Summary

As at 30 June 2020

Member Name : Gale, Wayne

Member Age : 64\* (Date of Birth : 28/08/1954)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
GALWAY 00001P	Account Based Pension	29/08/2014	39.69%	2.00%	\$6,030.00*	N/A	\$303,200.00	\$0.00	\$303,200.00	NIL

\*COVID-19 50% reduction has been applied to the minimum pension amount.

GALWAY 00003P	Account Based Pension	01/07/2015	31.68%	2.00%	\$0.00	N/A	\$0.00	\$0.00	\$0.00	NIL
---------------	-----------------------	------------	--------	-------	--------	-----	--------	--------	--------	-----

GALWAY 00004P	Account Based Pension	01/07/2017	17.22%	2.00%	\$0.00	N/A	\$0.00	\$0.00	\$0.00	NIL
---------------	-----------------------	------------	--------	-------	--------	-----	--------	--------	--------	-----

GALWAY 00005P	Account Based Pension	25/06/2018	100.00 %	2.00%	\$2,060.00*	N/A	\$15,250.00	\$0.00	\$15,250.00	NIL
---------------	-----------------------	------------	----------	-------	-------------	-----	-------------	--------	-------------	-----

\*COVID-19 50% reduction has been applied to the minimum pension amount.

GALWAY 00034P	Account Based Pension	31/05/2019	100.00 %	2.00%	\$2,010.00*	N/A	\$14,650.00	\$0.00	\$14,650.00	NIL
---------------	-----------------------	------------	----------	-------	-------------	-----	-------------	--------	-------------	-----

\*COVID-19 50% reduction has been applied to the minimum pension amount.

GALWAY 00440P	Account Based Pension	29/07/2019	100.00 %	2.00%	\$5,540.00*	N/A	\$39,800.00	\$0.00	\$39,800.00	NIL
---------------	-----------------------	------------	----------	-------	-------------	-----	-------------	--------	-------------	-----

\*COVID-19 50% reduction has been applied to the minimum pension amount.

					\$15,640.00	\$0.00	\$372,900.00	\$0.00	\$372,900.00	\$0.00
--	--	--	--	--	-------------	--------	--------------	--------	--------------	--------

Gale Family Superannuation Fund

# Pension Summary

As at 30 June 2020

Member Name : Gale, Margaret Ann

Member Age : 64\* (Date of Birth : 07/11/1954)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
GALMAR 00001P	Account Based Pension	07/11/2014	32.09%	2.00%	\$230.00*	N/A	\$11,230.00	\$0.00	\$11,230.00	NIL

\*COVID-19 50% reduction has been applied to the minimum pension amount.

GALMAR 00003P	Account Based Pension	01/07/2015	100.00 %	2.00%	\$0.00	N/A	\$0.00	\$0.00	\$0.00	NIL
---------------	-----------------------	------------	----------	-------	--------	-----	--------	--------	--------	-----

GALMAR 00004P	Account Based Pension	01/07/2017	96.87%	2.00%	\$0.00	N/A	\$0.00	\$0.00	\$0.00	NIL
---------------	-----------------------	------------	--------	-------	--------	-----	--------	--------	--------	-----

GALMAR 00005P	Account Based Pension	25/06/2018	100.00 %	2.00%	\$2,080.00*	N/A	\$2,170.00	\$0.00	\$2,170.00	NIL
---------------	-----------------------	------------	----------	-------	-------------	-----	------------	--------	------------	-----

\*COVID-19 50% reduction has been applied to the minimum pension amount.

GALMAR 00056P	Account Based Pension	09/08/2018	100.00 %	2.00%	\$0.00	N/A	\$0.00	\$0.00	\$0.00	NIL
---------------	-----------------------	------------	----------	-------	--------	-----	--------	--------	--------	-----

GALMAR 00057P	Account Based Pension	31/05/2019	100.00 %	2.00%	\$2,010.00*	N/A	\$2,400.00	\$0.00	\$2,400.00	NIL
---------------	-----------------------	------------	----------	-------	-------------	-----	------------	--------	------------	-----

\*COVID-19 50% reduction has been applied to the minimum pension amount.

					<b>\$4,320.00</b>	<b>\$0.00</b>	<b>\$15,800.00</b>	<b>\$0.00</b>	<b>\$15,800.00</b>	<b>\$0.00</b>
--	--	--	--	--	-------------------	---------------	--------------------	---------------	--------------------	---------------

Gale Family Superannuation Fund

# Pension Summary

As at 30 June 2020

**Total :**

---

					\$19,960.00	\$0.00	\$388,700.00	\$0.00	\$388,700.00	\$0.00
--	--	--	--	--	-------------	--------	--------------	--------	--------------	--------

\*Age as at 01/07/2019 or pension start date for new pensions.

**Gale Family Superannuation Fund**  
**Transfer Balance Account Summary**

For The Period 01 July 2019 - 30 June 2020

Member	Pension Type	Date	Lodgment Date	Transaction Type	Event Type	Debit	Credit	Balance	Cap Limit	Remaining Cap
<b>Margaret Ann Gale</b>	<b>Below Cap</b>									
		01/07/2019		Opening Balance				<b>400,133.79</b>	<b>1,600,000.00</b>	<b>1,199,866.21</b>
<b>Wayne Gale</b>	<b>Below Cap</b>									
		01/07/2019		Opening Balance				718,664.50	1,600,000.00	881,335.50
GALWAY00440P	Account Based	29/07/2019		Pension Commencement	SIS		300,000.00	<b>1,018,664.50</b>	<b>1,600,000.00</b>	<b>581,335.50</b>

# Minutes of a meeting of the Trustee(s)

held on / / at 27 Yaldara Street, Carseldine, Queensland 4034

---

- PRESENT:** Wayne Gale and Margaret Ann Gale
- MINUTES:** The Chair reported that the minutes of the previous meeting had been signed as a true record.
- FINANCIAL STATEMENTS OF SUPERANNUATION FUND:** It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the trustee(s), the Superannuation Fund is a non-reporting entity and therefore is not required to comply with all Australian Accounting Standards.
- The Chair tabled the financial statements and notes to the financial statements of the Superannuation Fund in respect of the year ended 30 June 2020 and it was resolved that such statements be and are hereby adopted as tabled.
- TRUSTEE'S DECLARATION:** It was resolved that the trustee's declaration of the Superannuation Fund be signed.
- ANNUAL RETURN:** Being satisfied that the Fund had complied with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and Regulations during the year ended 30 June 2020, it was resolved that the annual return be approved, signed and lodged with the Australian Taxation Office.
- TRUST DEED:** The Chair tabled advice received from the Fund's legal adviser confirming that the fund's trust deed is consistent with all relevant superannuation and trust law.
- INVESTMENT STRATEGY:** The allocation of the Fund's assets and the Fund's investment performance over the financial year were reviewed and found to be within the acceptable ranges outlined in the investment strategy. After considering the risk, rate of return, diversification and liquidity of the investments and the ability of the Fund to discharge its existing liabilities, it was resolved that the investment strategy continues to reflect the purposes and circumstances of the Fund and its members. Accordingly, no changes in the investment strategy were required.
- INSURANCE COVER:** The trustee(s) reviewed the current life and total and permanent disability insurance coverage on offer to the members and resolved that the current insurance arrangements were appropriate for the Fund.
- ALLOCATION OF INCOME:** It was resolved that the income of the Fund would be allocated to the members based on their average daily balance (an alternative allocation basis may be percentage of opening balance).
- INVESTMENT ACQUISITIONS:** It was resolved to ratify the investment acquisitions throughout the financial year ended 30 June 2020.
- INVESTMENT DISPOSALS:** It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2020.
- AUDITORS:** It was resolved that
- Anthony Boys
- of
- Po Box 3376, Rundle Mall, South Australia 5000
- act as auditors of the Fund for the next financial year.
- TAX AGENTS:** It was resolved that
- Sam Greco & Co Chartered Accountants

# Minutes of a meeting of the Trustee(s)

held on / / at 27 Yaldara Street, Carseldine, Queensland 4034

---

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

**TRUSTEE STATUS:**

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

**CONTRIBUTIONS RECEIVED:**

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

**PAYMENT OF BENEFITS:**

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

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

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

**CLOSURE:**

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

There being no further business the meeting then closed.

Signed as a true record --

*Margaret Gale*

.....  
Margaret Ann Gale

Chairperson

# Minutes of a Meeting of the Trustee(s)

held on 25 February 2021 at 27 Yaldara Street, Carseldine, Queensland 4034

---

**PRESENT:** Wayne Gale and Margaret Ann Gale

**PENSION COMMENCEMENT:** Wayne Gale wishes to commence a new Account Based Pension with a commencement date of 29/07/2019.

The Pension Account Balance used to support this pension will be \$300,000.00, consisting of:

- Taxable amount of \$0.00; and
- Tax Free amount of \$300,000.00
- Tax Free proportion: 100.00%.

**CONDITION OF RELEASE:** It was resolved that the member has satisfied the condition of release of retirement and was entitled to access their benefits on their Account Based Pension.

**TRUSTEE ACKNOWLEDGEMENT:** It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to their beneficiary(s).
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year

**REVERSIONARY:** It is confirmed that the pension balance will automatically revert to Margaret Ann Gale upon the death of the member.

**PAYMENT:** It was resolved that the trustees have agreed to pay the pension payment for the current year of at least \$5,540.00 in the frequency of at least an annual payment.

**CLOSURE:** Signed by the trustee(s) pursuant to the Fund Deed.

*Wayne Gale*

.....  
Wayne Gale  
Chairperson



/ /  
Gale Family Superannuation Fund  
Wayne Gale  
27 Yaldara Street, Carseldine, Queensland 4034

Dear Sir/Madam

**Gale Family Superannuation Fund  
Commencement of Account Based Pension**

Wayne Gale and Margaret Ann Gale as trustee for Gale Family Superannuation Fund acknowledges that Wayne Gale has advised their intention to commence a new Account Based Pension on 29/07/2019. It is confirmed that the pension balance will automatically revert to Margaret Ann Gale upon the death of the member.

The Trustee(s) has agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to their beneficiary(s).
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- You have reached your preservation age and satisfied the condition of release of retirement under the SIS Act.
- Establish that the fund's trust deed provides for payment of this pension to the member.

The trustee(s) have agreed to pay your pension payment for the current year of at least \$5,540.00. The frequency will be at the trustee's discretion however will be at minimum an annual payment.

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

Yours sincerely

*Wayne Gale*

.....  
Wayne Gale

*Margaret Gale*

.....  
Margaret Ann Gale

/ /

Wayne Gale  
27 Yaldara Street  
Carseldine, Queensland 4034

Dear Sir/Madam

**Gale Family Superannuation Fund  
Commencement of Account Based Pension**

I hereby request the trustee to commence a Account Based Pension with a commencement date of 29/07/2019 with \$300,000.00 of the superannuation benefits standing to my member's account in the fund. It is confirmed that the pension balance will automatically revert to Margaret Ann Gale upon the death of the member.

This balance contains:

a Taxable Balance of: \$0.00; and  
a Tax Free Balance of: \$300,000.00.  
Tax Free proportion: 100.00%.

I have reached my preservation age and have currently satisfied the condition of release of retirement under the SIS Act.

I agree to withdraw at least my minimum pension of at least \$5,540.00 and will not exceed my maximum allowable threshold for the current period.

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

Yours sincerely

*Wayne Gale*

.....  
Wayne Gale  
27 Yaldara Street, Carseldine, Queensland 4034

/ /  
Wayne Gale  
Gale Family Superannuation Fund  
27 Yaldara Street, Carseldine, Queensland 4034

Dear Sir/Madam

**Gale Family Superannuation Fund  
Continuation of Account Based Pension**

We have recently completed a review of the assets of **Gale Family Superannuation Fund** and your Account Based Pension account in the Fund as at 01 July 2019. It is confirmed that the pension balance will automatically revert to Margaret Ann Gale upon the death of the member.

Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2020.

Your balance contains:

- a Taxable Balance of: \$181,910.89;
- a Tax Free Balance of: \$119,730.73; and
- a Tax Free proportion: 39.69%.

Your Minimum income stream applicable is \$6,030.00.

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

Yours sincerely

*Wayne Gale*

.....  
Wayne Gale

/ /

Margaret Ann Gale  
Gale Family Superannuation Fund  
27 Yaldara Street, Carseldine, Queensland 4034

Dear Sir/Madam

**Gale Family Superannuation Fund  
Continuation of Account Based Pension**

We have recently completed a review of the assets of **Gale Family Superannuation Fund** and your Account Based Pension account in the Fund as at 01 July 2019. It is confirmed that the pension balance will automatically revert to Wayne Gale upon the death of the member.

Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2020.

Your balance contains:

- a Taxable Balance of: \$7,778.62;
- a Tax Free Balance of: \$3,675.69; and
- a Tax Free proportion: 32.09%.

Your Minimum income stream applicable is \$230.00.

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

Yours sincerely

*Wayne Gale*

.....  
Wayne Gale

/ /

Wayne Gale  
Gale Family Superannuation Fund  
27 Yaldara Street, Carseldine, Queensland 4034

Dear Sir/Madam

**Gale Family Superannuation Fund  
Continuation of Account Based Pension**

We have recently completed a review of the assets of **Gale Family Superannuation Fund** and your Account Based Pension account in the Fund as at 01 July 2019. It is confirmed that the pension balance will automatically revert to Margaret Ann Gale upon the death of the member.

Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2020.

Your balance contains:

- a Taxable Balance of: \$(1.18);
- a Tax Free Balance of: \$1.18; and
- a Tax Free proportion: 31.68%.

Your Minimum income stream applicable is \$0.00.

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

Yours sincerely

*Wayne Gale*

.....  
Wayne Gale

/ /  
Margaret Ann Gale  
Gale Family Superannuation Fund  
27 Yaldara Street, Carseldine, Queensland 4034

Dear Sir/Madam

**Gale Family Superannuation Fund  
Continuation of Account Based Pension**

We have recently completed a review of the assets of **Gale Family Superannuation Fund** and your Account Based Pension account in the Fund as at 01 July 2019. It is confirmed that the pension balance will automatically revert to Wayne Gale upon the death of the member.

Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2020.

Your balance contains:

- a Taxable Balance of: \$0.00;
- a Tax Free Balance of: \$0.00; and
- a Tax Free proportion: 100.00%.

Your Minimum income stream applicable is \$0.00.

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

Yours sincerely

*Wayne Gale*

.....  
Wayne Gale

/ /  
Wayne Gale  
Gale Family Superannuation Fund  
27 Yaldara Street, Carseldine, Queensland 4034

Dear Sir/Madam

**Gale Family Superannuation Fund  
Continuation of Account Based Pension**

We have recently completed a review of the assets of **Gale Family Superannuation Fund** and your Account Based Pension account in the Fund as at 01 July 2019. It is confirmed that the pension balance will automatically revert to Margaret Ann Gale upon the death of the member.

Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2020.

Your balance contains:

- a Taxable Balance of: \$0.34;
- a Tax Free Balance of: \$(0.34); and
- a Tax Free proportion: 17.22%.

Your Minimum income stream applicable is \$0.00.

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

Yours sincerely

*Wayne Gale*

.....  
Wayne Gale

/ /  
Wayne Gale  
Gale Family Superannuation Fund  
27 Yaldara Street, Carseldine, Queensland 4034

Dear Sir/Madam

**Gale Family Superannuation Fund  
Continuation of Account Based Pension**

We have recently completed a review of the assets of **Gale Family Superannuation Fund** and your Account Based Pension account in the Fund as at 01 July 2019. It is confirmed that the pension balance will automatically revert to Margaret Ann Gale upon the death of the member.

Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2020.

Your balance contains:

- a Taxable Balance of: \$0.00;
- a Tax Free Balance of: \$103,152.29; and
- a Tax Free proportion: 100.00%.

Your Minimum income stream applicable is \$2,060.00.

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

Yours sincerely

*Wayne Gale*

.....  
Wayne Gale



/ /

Margaret Ann Gale  
Gale Family Superannuation Fund  
27 Yaldara Street, Carseldine, Queensland 4034

Dear Sir/Madam

**Gale Family Superannuation Fund  
Continuation of Account Based Pension**

We have recently completed a review of the assets of **Gale Family Superannuation Fund** and your Account Based Pension account in the Fund as at 01 July 2019. It is confirmed that the pension balance will automatically revert to Wayne Gale upon the death of the member.

Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2020.

Your balance contains:

- a Taxable Balance of: \$0.39;
- a Tax Free Balance of: \$(0.39); and
- a Tax Free proportion: 96.87%.

Your Minimum income stream applicable is \$0.00.

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

Yours sincerely

*Wayne Gale*

.....  
Wayne Gale

/ /  
Margaret Ann Gale  
Gale Family Superannuation Fund  
27 Yaldara Street, Carseldine, Queensland 4034

Dear Sir/Madam

**Gale Family Superannuation Fund  
Continuation of Account Based Pension**

We have recently completed a review of the assets of **Gale Family Superannuation Fund** and your Account Based Pension account in the Fund as at 01 July 2019. It is confirmed that the pension balance will automatically revert to Margaret Ann Gale upon the death of the member.

Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2020.

Your balance contains:

- a Taxable Balance of: \$0.00;
- a Tax Free Balance of: \$104,184.35; and
- a Tax Free proportion: 100.00%.

Your Minimum income stream applicable is \$2,080.00.

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

Yours sincerely

*Wayne Gale*

.....  
Wayne Gale

/ /

Margaret Ann Gale  
Gale Family Superannuation Fund  
27 Yaldara Street, Carseldine, Queensland 4034

Dear Sir/Madam

**Gale Family Superannuation Fund  
Continuation of Account Based Pension**

We have recently completed a review of the assets of **Gale Family Superannuation Fund** and your Account Based Pension account in the Fund as at 01 July 2019. It is confirmed that the pension balance will automatically revert to Wayne Gale upon the death of the member.

Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2020.

Your balance contains:

- a Taxable Balance of: \$0.00;
- a Tax Free Balance of: \$0.00; and
- a Tax Free proportion: 100.00%.

Your Minimum income stream applicable is \$0.00.

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

Yours sincerely

*Wayne Gale*

.....  
Wayne Gale

/ /  
Wayne Gale  
Gale Family Superannuation Fund  
27 Yaldara Street, Carseldine, Queensland 4034

Dear Sir/Madam

**Gale Family Superannuation Fund  
Continuation of Account Based Pension**

We have recently completed a review of the assets of **Gale Family Superannuation Fund** and your Account Based Pension account in the Fund as at 01 July 2019. It is confirmed that the pension balance will automatically revert to Margaret Ann Gale upon the death of the member.

Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2020.

Your balance contains:

- a Taxable Balance of: \$0.00;
- a Tax Free Balance of: \$100,596.04; and
- a Tax Free proportion: 100.00%.

Your Minimum income stream applicable is \$2,010.00.

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

Yours sincerely

*Wayne Gale*

.....  
Wayne Gale

/ /  
Margaret Ann Gale  
Gale Family Superannuation Fund  
27 Yaldara Street, Carseldine, Queensland 4034

Dear Sir/Madam

**Gale Family Superannuation Fund  
Continuation of Account Based Pension**

We have recently completed a review of the assets of **Gale Family Superannuation Fund** and your Account Based Pension account in the Fund as at 01 July 2019. It is confirmed that the pension balance will automatically revert to Wayne Gale upon the death of the member.

Based on the account balance and the legislative requirements for Account Based Pension, I have set out below the Minimum income stream which must be taken for the year ending 30 June 2020.

Your balance contains:

- a Taxable Balance of: \$0.00;
- a Tax Free Balance of: \$100,595.36; and
- a Tax Free proportion: 100.00%.

Your Minimum income stream applicable is \$2,010.00.

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

Yours sincerely

*Wayne Gale*

.....  
Wayne Gale

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

held on 25 February 2021 at 27 Yaldara Street, Carseldine, Queensland 4034

---

**PRESENT:** Wayne Gale and Margaret Ann Gale

**PENSION CONTINUATION:** Wayne Gale wishes to continue existing Account Based Pension with a commencement date of 29/08/2014. It is confirmed that the pension balance will automatically revert to Margaret Ann Gale upon the death of the member.

The Pension Account Balance as at 01/07/2019 is \$301,641.62, consisting of:

- Taxable amount of: \$181,910.89; and
- Tax Free amount of: \$119,730.73
- Tax Free proportion: 39.69%.

**TRUSTEE ACKNOWLEDGEMENT:** It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to their beneficiary(s).
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year

**PAYMENT:** It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$6,030.00 in the frequency of at least an annual payment.

**CLOSURE:** Signed by the trustee(s) pursuant to the Fund Deed.

*Wayne Gale*

.....  
Wayne Gale  
Chairperson

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

held on 25 February 2021 at 27 Yaldara Street, Carseldine, Queensland 4034

---

**PRESENT:** Wayne Gale and Margaret Ann Gale

**PENSION CONTINUATION:** Margaret Ann Gale wishes to continue existing Account Based Pension with a commencement date of 07/11/2014. It is confirmed that the pension balance will automatically revert to Wayne Gale upon the death of the member.

The Pension Account Balance as at 01/07/2019 is \$11,454.31, consisting of:

- Taxable amount of: \$7,778.62; and
- Tax Free amount of: \$3,675.69
- Tax Free proportion: 32.09%.

**TRUSTEE ACKNOWLEDGEMENT:** It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to their beneficiary(s).
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year

**PAYMENT:** It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$230.00 in the frequency of at least an annual payment.

**CLOSURE:** Signed by the trustee(s) pursuant to the Fund Deed.

*Wayne Gale*

.....  
Wayne Gale  
Chairperson

# Minutes of a Meeting of the Trustee(s)

held on 25 February 2021 at 27 Yaldara Street, Carseldine, Queensland 4034

---

**PRESENT:** Wayne Gale and Margaret Ann Gale

**PENSION CONTINUATION:** Wayne Gale wishes to continue existing Account Based Pension with a commencement date of 01/07/2015. It is confirmed that the pension balance will automatically revert to Margaret Ann Gale upon the death of the member.

The Pension Account Balance as at 01/07/2019 is \$0.00, consisting of:

- Taxable amount of: \$(1.18); and
- Tax Free amount of: \$1.18
- Tax Free proportion: 31.68%.

**TRUSTEE ACKNOWLEDGEMENT:** It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to their beneficiary(s).
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year

**PAYMENT:** It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$0.00 in the frequency of at least an annual payment.

**CLOSURE:** Signed by the trustee(s) pursuant to the Fund Deed.

*Wayne Gale*

.....  
Wayne Gale  
Chairperson



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

held on 25 February 2021 at 27 Yaldara Street, Carseldine, Queensland 4034

---

**PRESENT:** Wayne Gale and Margaret Ann Gale

**PENSION CONTINUATION:** Margaret Ann Gale wishes to continue existing Account Based Pension with a commencement date of 01/07/2015. It is confirmed that the pension balance will automatically revert to Wayne Gale upon the death of the member.

The Pension Account Balance as at 01/07/2019 is \$0.00, consisting of:

- Taxable amount of: \$0.00; and
- Tax Free amount of: \$0.00
- Tax Free proportion: 100.00%.

**TRUSTEE ACKNOWLEDGEMENT:** It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to their beneficiary(s).
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year

**PAYMENT:** It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$0.00 in the frequency of at least an annual payment.

**CLOSURE:** Signed by the trustee(s) pursuant to the Fund Deed.

*Wayne Gale*

.....  
Wayne Gale  
Chairperson

# Minutes of a Meeting of the Trustee(s)

held on 25 February 2021 at 27 Yaldara Street, Carseldine, Queensland 4034

---

**PRESENT:** Wayne Gale and Margaret Ann Gale

**PENSION CONTINUATION:** Wayne Gale wishes to continue existing Account Based Pension with a commencement date of 01/07/2017. It is confirmed that the pension balance will automatically revert to Margaret Ann Gale upon the death of the member.

The Pension Account Balance as at 01/07/2019 is \$0.00, consisting of:

- Taxable amount of: \$0.34; and
- Tax Free amount of: \$(0.34)
- Tax Free proportion: 17.22%.

**TRUSTEE ACKNOWLEDGEMENT:** It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to their beneficiary(s).
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year

**PAYMENT:** It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$0.00 in the frequency of at least an annual payment.

**CLOSURE:** Signed by the trustee(s) pursuant to the Fund Deed.

*Wayne Gale*

.....  
Wayne Gale  
Chairperson

# Minutes of a Meeting of the Trustee(s)

held on 25 February 2021 at 27 Yaldara Street, Carseldine, Queensland 4034

---

**PRESENT:** Wayne Gale and Margaret Ann Gale

**PENSION CONTINUATION:** Wayne Gale wishes to continue existing Account Based Pension with a commencement date of 25/06/2018. It is confirmed that the pension balance will automatically revert to Margaret Ann Gale upon the death of the member.

The Pension Account Balance as at 01/07/2019 is \$103,152.29, consisting of:

- Taxable amount of: \$0.00; and
- Tax Free amount of: \$103,152.29
- Tax Free proportion: 100.00%.

**TRUSTEE ACKNOWLEDGEMENT:** It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to their beneficiary(s).
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year

**PAYMENT:** It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$2,060.00 in the frequency of at least an annual payment.

**CLOSURE:** Signed by the trustee(s) pursuant to the Fund Deed.

*Wayne Gale*

.....  
Wayne Gale  
Chairperson

# Minutes of a Meeting of the Trustee(s)

held on 25 February 2021 at 27 Yaldara Street, Carseldine, Queensland 4034

---

**PRESENT:** Wayne Gale and Margaret Ann Gale

**PENSION CONTINUATION:** Margaret Ann Gale wishes to continue existing Account Based Pension with a commencement date of 01/07/2017. It is confirmed that the pension balance will automatically revert to Wayne Gale upon the death of the member.

The Pension Account Balance as at 01/07/2019 is \$0.00, consisting of:

- Taxable amount of: \$0.39; and
- Tax Free amount of: \$(0.39)
- Tax Free proportion: 96.87%.

**TRUSTEE ACKNOWLEDGEMENT:** It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to their beneficiary(s).
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year

**PAYMENT:** It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$0.00 in the frequency of at least an annual payment.

**CLOSURE:** Signed by the trustee(s) pursuant to the Fund Deed.

*Wayne Gale*

.....  
Wayne Gale  
Chairperson

# Minutes of a Meeting of the Trustee(s)

held on 25 February 2021 at 27 Yaldara Street, Carseldine, Queensland 4034

---

**PRESENT:** Wayne Gale and Margaret Ann Gale

**PENSION CONTINUATION:** Margaret Ann Gale wishes to continue existing Account Based Pension with a commencement date of 25/06/2018. It is confirmed that the pension balance will automatically revert to Margaret Ann Gale upon the death of the member.

The Pension Account Balance as at 01/07/2019 is \$104,184.35, consisting of:

- Taxable amount of: \$0.00; and
- Tax Free amount of: \$104,184.35
- Tax Free proportion: 100.00%.

**TRUSTEE ACKNOWLEDGEMENT:** It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to their beneficiary(s).
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year

**PAYMENT:** It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$2,080.00 in the frequency of at least an annual payment.

**CLOSURE:** Signed by the trustee(s) pursuant to the Fund Deed.

*Wayne Gale*

.....  
Wayne Gale  
Chairperson

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

held on 25 February 2021 at 27 Yaldara Street, Carseldine, Queensland 4034

---

**PRESENT:** Wayne Gale and Margaret Ann Gale

**PENSION CONTINUATION:** Margaret Ann Gale wishes to continue existing Account Based Pension with a commencement date of 09/08/2018. It is confirmed that the pension balance will automatically revert to Wayne Gale upon the death of the member.

The Pension Account Balance as at 01/07/2019 is \$0.00, consisting of:

- Taxable amount of: \$0.00; and
- Tax Free amount of: \$0.00
- Tax Free proportion: 100.00%.

**TRUSTEE ACKNOWLEDGEMENT:** It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to their beneficiary(s).
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year

**PAYMENT:** It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$0.00 in the frequency of at least an annual payment.

**CLOSURE:** Signed by the trustee(s) pursuant to the Fund Deed.

*Wayne Gale*

.....  
Wayne Gale  
Chairperson

# Minutes of a Meeting of the Trustee(s)

held on 25 February 2021 at 27 Yaldara Street, Carseldine, Queensland 4034

---

**PRESENT:** Wayne Gale and Margaret Ann Gale

**PENSION CONTINUATION:** Wayne Gale wishes to continue existing Account Based Pension with a commencement date of 31/05/2019. It is confirmed that the pension balance will automatically revert to Margaret Ann Gale upon the death of the member.

The Pension Account Balance as at 01/07/2019 is \$100,596.04, consisting of:

- Taxable amount of: \$0.00; and
- Tax Free amount of: \$100,596.04
- Tax Free proportion: 100.00%.

**TRUSTEE ACKNOWLEDGEMENT:** It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to their beneficiary(s).
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year

**PAYMENT:** It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$2,010.00 in the frequency of at least an annual payment.

**CLOSURE:** Signed by the trustee(s) pursuant to the Fund Deed.

*Wayne Gale*

.....  
Wayne Gale  
Chairperson

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

held on 25 February 2021 at 27 Yaldara Street, Carseldine, Queensland 4034

---

**PRESENT:** Wayne Gale and Margaret Ann Gale

**PENSION CONTINUATION:** Margaret Ann Gale wishes to continue existing Account Based Pension with a commencement date of 31/05/2019. It is confirmed that the pension balance will automatically revert to Wayne Gale upon the death of the member.

The Pension Account Balance as at 01/07/2019 is \$100,595.36, consisting of:

- Taxable amount of: \$0.00; and
- Tax Free amount of: \$100,595.36
- Tax Free proportion: 100.00%.

**TRUSTEE ACKNOWLEDGEMENT:** It was resolved that Trustee(s) have agreed to this and has taken action to ensure the following:

- The member's minimum pension payments are to be made at least annually
- An amount or percentage of the pension will not be prescribed as being left-over when the pension ceases
- The pension can be transferred only on the death of the pensioner to their beneficiary(s).
- The Trustee(s) will comply with ATO obligations such as PAYG withholding and payment summary obligations
- The fund's trust deed provides for payment of this pension to the member
- The Trustee(s) will notify the member, in writing, of their pension amount and assessable amount each year

**PAYMENT:** It was resolved that the trustees have agreed to pay at least the minimum pension payment for the current year of \$2,010.00 in the frequency of at least an annual payment.

**CLOSURE:** Signed by the trustee(s) pursuant to the Fund Deed.

*Wayne Gale*

.....  
Wayne Gale  
Chairperson



Gale Family Superannuation Fund

# Pension Summary

As at 30 June 2020

Member Name : Gale, Wayne

Member Age : 64\* (Date of Birth : 28/08/1954)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
GALWAY 00001P	Account Based Pension	29/08/2014	39.69%	2.00%	\$6,030.00*	N/A	\$303,200.00	\$0.00	\$303,200.00	NIL

\*COVID-19 50% reduction has been applied to the minimum pension amount.

GALWAY 00003P	Account Based Pension	01/07/2015	31.68%	2.00%	\$0.00	N/A	\$0.00	\$0.00	\$0.00	NIL
---------------	-----------------------	------------	--------	-------	--------	-----	--------	--------	--------	-----

GALWAY 00004P	Account Based Pension	01/07/2017	17.22%	2.00%	\$0.00	N/A	\$0.00	\$0.00	\$0.00	NIL
---------------	-----------------------	------------	--------	-------	--------	-----	--------	--------	--------	-----

GALWAY 00005P	Account Based Pension	25/06/2018	100.00 %	2.00%	\$2,060.00*	N/A	\$15,250.00	\$0.00	\$15,250.00	NIL
---------------	-----------------------	------------	----------	-------	-------------	-----	-------------	--------	-------------	-----

\*COVID-19 50% reduction has been applied to the minimum pension amount.

GALWAY 00034P	Account Based Pension	31/05/2019	100.00 %	2.00%	\$2,010.00*	N/A	\$14,650.00	\$0.00	\$14,650.00	NIL
---------------	-----------------------	------------	----------	-------	-------------	-----	-------------	--------	-------------	-----

\*COVID-19 50% reduction has been applied to the minimum pension amount.

GALWAY 00440P	Account Based Pension	29/07/2019	100.00 %	2.00%	\$5,540.00*	N/A	\$39,800.00	\$0.00	\$39,800.00	NIL
---------------	-----------------------	------------	----------	-------	-------------	-----	-------------	--------	-------------	-----

\*COVID-19 50% reduction has been applied to the minimum pension amount.

					\$15,640.00	\$0.00	\$372,900.00	\$0.00	\$372,900.00	\$0.00
--	--	--	--	--	-------------	--------	--------------	--------	--------------	--------

Gale Family Superannuation Fund

# Pension Summary

As at 30 June 2020

Member Name : Gale, Margaret Ann

Member Age : 64\* (Date of Birth : 07/11/1954)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
GALMAR 00001P	Account Based Pension	07/11/2014	32.09%	2.00%	\$230.00*	N/A	\$11,230.00	\$0.00	\$11,230.00	NIL

\*COVID-19 50% reduction has been applied to the minimum pension amount.

GALMAR 00003P	Account Based Pension	01/07/2015	100.00 %	2.00%	\$0.00	N/A	\$0.00	\$0.00	\$0.00	NIL
---------------	-----------------------	------------	----------	-------	--------	-----	--------	--------	--------	-----

GALMAR 00004P	Account Based Pension	01/07/2017	96.87%	2.00%	\$0.00	N/A	\$0.00	\$0.00	\$0.00	NIL
---------------	-----------------------	------------	--------	-------	--------	-----	--------	--------	--------	-----

GALMAR 00005P	Account Based Pension	25/06/2018	100.00 %	2.00%	\$2,080.00*	N/A	\$2,170.00	\$0.00	\$2,170.00	NIL
---------------	-----------------------	------------	----------	-------	-------------	-----	------------	--------	------------	-----

\*COVID-19 50% reduction has been applied to the minimum pension amount.

GALMAR 00056P	Account Based Pension	09/08/2018	100.00 %	2.00%	\$0.00	N/A	\$0.00	\$0.00	\$0.00	NIL
---------------	-----------------------	------------	----------	-------	--------	-----	--------	--------	--------	-----

GALMAR 00057P	Account Based Pension	31/05/2019	100.00 %	2.00%	\$2,010.00*	N/A	\$2,400.00	\$0.00	\$2,400.00	NIL
---------------	-----------------------	------------	----------	-------	-------------	-----	------------	--------	------------	-----

\*COVID-19 50% reduction has been applied to the minimum pension amount.

					\$4,320.00	\$0.00	\$15,800.00	\$0.00	\$15,800.00	\$0.00
--	--	--	--	--	------------	--------	-------------	--------	-------------	--------

Gale Family Superannuation Fund

# Pension Summary

As at 30 June 2020

**Total :**

					<b>\$19,960.00</b>	<b>\$0.00</b>	<b>\$388,700.00</b>	<b>\$0.00</b>	<b>\$388,700.00</b>	<b>\$0.00</b>
--	--	--	--	--	--------------------	---------------	---------------------	---------------	---------------------	---------------

\*Age as at 01/07/2019 or pension start date for new pensions.

# Gale Family Superannuation Fund

## Members Statement

Wayne Gale  
 27 Yaldara Street  
 Carseldine, Queensland, 4034, Australia

### Your Details

Date of Birth : 28/08/1954  
 Age: 65  
 Tax File Number: Provided  
 Date Joined Fund: 20/11/2008  
 Service Period Start Date: 04/01/1971  
 Date Left Fund:  
 Member Code: GALWAY00001P  
 Account Start Date 01/07/2017  
 Account Phase: Retirement Phase  
 Account Description: Account Based Pension 4

Nominated Beneficiaries Margaret Ann Gale  
 Vested Benefits 800.51  
 Total Death Benefit 800.51  
 Current Salary 0.00  
 Previous Salary 0.00  
 Disability Benefit 0.00

### Your Balance

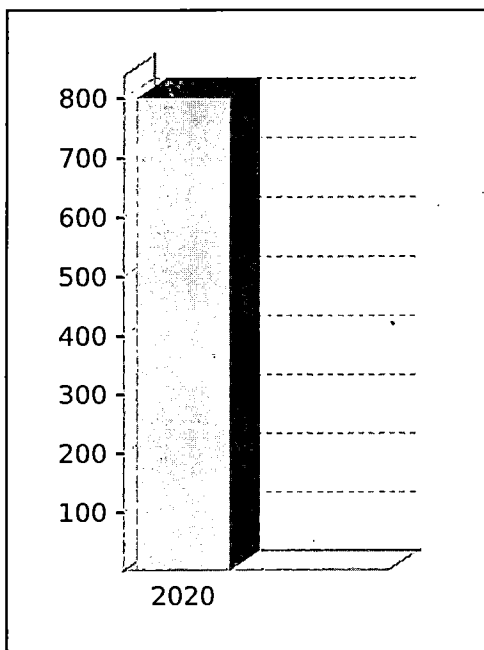
Total Benefits 800.51

#### Preservation Components

Preserved (145,600.00)  
 Unrestricted Non Preserved 146,400.51  
 Restricted Non Preserved

#### Tax Components

Tax Free (39.69%) 326.89  
 Taxable 473.62



### Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	301,641.62
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	2,358.89
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	303,200.00
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2020	800.51

# Gale Family Superannuation Fund

## Members Statement

Wayne Gale  
 27 Yaldara Street  
 Carseldine, Queensland, 4034, Australia

### Your Details

Date of Birth : 28/08/1954  
 Age: 65  
 Tax File Number: Provided  
 Date Joined Fund: 20/11/2008  
 Service Period Start Date: 04/01/1971  
 Date Left Fund:  
 Member Code: GALWAY00002A  
 Account Start Date 20/11/2008  
 Account Phase: Accumulation Phase  
 Account Description: Accumulation

Nominated Beneficiaries N/A  
 Vested Benefits  
 Total Death Benefit 0.00  
 Current Salary 0.00  
 Previous Salary 0.00  
 Disability Benefit 0.00

### Your Balance

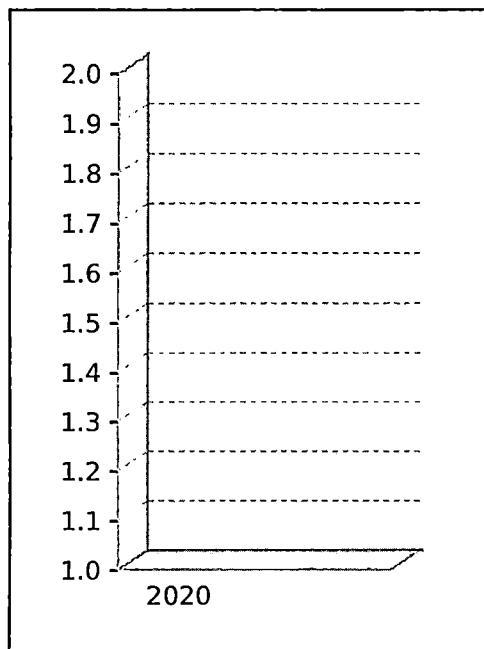
#### Total Benefits

#### Preservation Components

Preserved  
 Unrestricted Non Preserved  
 Restricted Non Preserved

#### Tax Components

Tax Free  
 Taxable



### Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	300,000.00
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	300,000.00
Closing balance at 30/06/2020	0.00

# Gale Family Superannuation Fund Members Statement

Wayne Gale  
27 Yaldara Street  
Carseldine, Queensland, 4034, Australia

## Your Details

Date of Birth : 28/08/1954  
 Age: 65  
 Tax File Number: Provided  
 Date Joined Fund: 20/11/2008  
 Service Period Start Date: 04/01/1971  
 Date Left Fund:  
 Member Code: GALWAY00003P  
 Account Start Date 01/07/2017  
 Account Phase: Retirement Phase  
 Account Description: Account Based Pension 3

Nominated Beneficiaries Margaret Ann Gale  
 Vested Benefits  
 Total Death Benefit 0.00  
 Current Salary 0.00  
 Previous Salary 0.00  
 Disability Benefit 0.00

## Your Balance

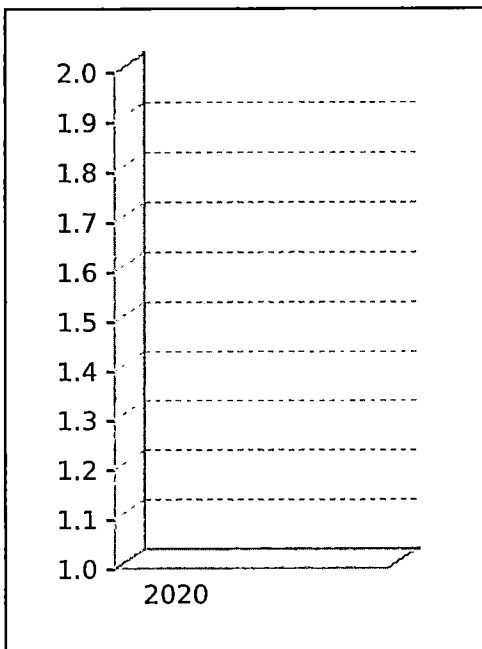
### Total Benefits

#### Preservation Components

Preserved (1,800.00)  
 Unrestricted Non Preserved 1,800.00  
 Restricted Non Preserved

#### Tax Components

Tax Free (31.68%) 1.18  
 Taxable (1.18)



## Your Detailed Account Summary

This Year

Opening balance at 01/07/2019

#### Increases to Member account during the period

Employer Contributions  
 Personal Contributions (Concessional)  
 Personal Contributions (Non Concessional)  
 Government Co-Contributions  
 Other Contributions  
 Proceeds of Insurance Policies  
 Transfers In  
 Net Earnings  
 Internal Transfer In

#### Decreases to Member account during the period

Pensions Paid  
 Contributions Tax  
 Income Tax  
 No TFN Excess Contributions Tax  
 Excess Contributions Tax  
 Refund Excess Contributions  
 Division 293 Tax  
 Insurance Policy Premiums Paid  
 Management Fees  
 Member Expenses  
 Benefits Paid/Transfers Out  
 Superannuation Surcharge Tax  
 Internal Transfer Out

Closing balance at 30/06/2020 0.00

# Gale Family Superannuation Fund

## Members Statement

Wayne Gale  
 27 Yaldara Street  
 Carseldine, Queensland, 4034, Australia

### Your Details

Date of Birth : 28/08/1954  
 Age: 65  
 Tax File Number: Provided  
 Date Joined Fund: 20/11/2008  
 Service Period Start Date: 04/01/1971  
 Date Left Fund:  
 Member Code: GALWAY00004P  
 Account Start Date 01/07/2017  
 Account Phase: Retirement Phase  
 Account Description: Account Based Pension

Nominated Beneficiaries Margaret Ann Gale  
 Vested Benefits  
 Total Death Benefit 0.00  
 Current Salary 0.00  
 Previous Salary 0.00  
 Disability Benefit 0.00

### Your Balance

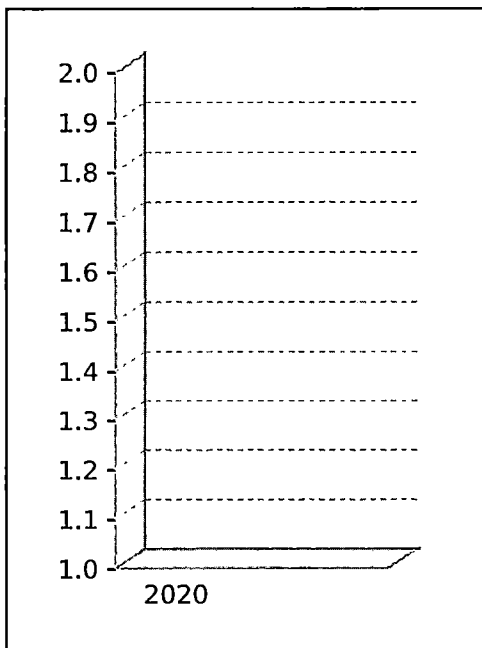
#### Total Benefits

#### Preservation Components

Preserved (31,941.58)  
 Unrestricted Non Preserved 31,941.58  
 Restricted Non Preserved

#### Tax Components

Tax Free (17.22%) (0.34)  
 Taxable 0.34



### Your Detailed Account Summary

This Year

Opening balance at 01/07/2019

#### Increases to Member account during the period

Employer Contributions  
 Personal Contributions (Concessional)  
 Personal Contributions (Non Concessional)  
 Government Co-Contributions  
 Other Contributions  
 Proceeds of Insurance Policies  
 Transfers In  
 Net Earnings  
 Internal Transfer In

#### Decreases to Member account during the period

Pensions Paid  
 Contributions Tax  
 Income Tax  
 No TFN Excess Contributions Tax  
 Excess Contributions Tax  
 Refund Excess Contributions  
 Division 293 Tax  
 Insurance Policy Premiums Paid  
 Management Fees  
 Member Expenses  
 Benefits Paid/Transfers Out  
 Superannuation Surcharge Tax  
 Internal Transfer Out

Closing balance at 30/06/2020 0.00

# Gale Family Superannuation Fund Members Statement

Wayne Gale  
27 Yaldara Street  
Carseldine, Queensland, 4034, Australia

## Your Details

Date of Birth : 28/08/1954  
Age: 65  
Tax File Number: Provided  
Date Joined Fund: 20/11/2008  
Service Period Start Date: 04/01/1971  
Date Left Fund:  
Member Code: GALWAY00005P  
Account Start Date 25/06/2018  
Account Phase: Retirement Phase  
Account Description: Account Based Pension 2

Nominated Beneficiaries Margaret Ann Gale  
Vested Benefits 83,214.84  
Total Death Benefit 83,214.84  
Current Salary 0.00  
Previous Salary 0.00  
Disability Benefit 0.00

## Your Balance

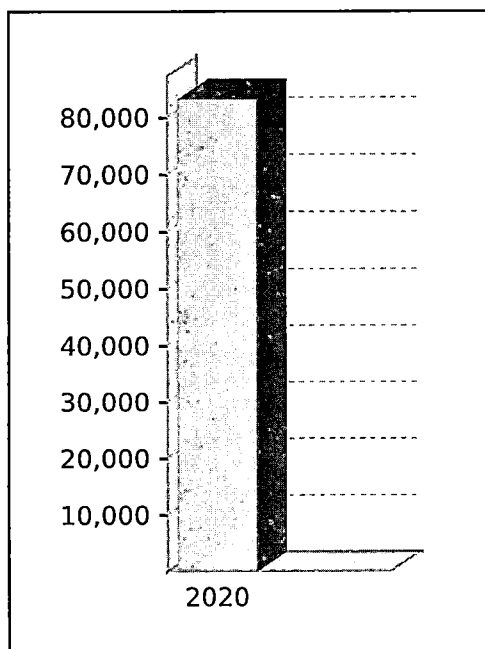
Total Benefits 83,214.84

### Preservation Components

Preserved  
Unrestricted Non Preserved 83,214.84  
Restricted Non Preserved

### Tax Components

Tax Free (100.00%) 83,214.84  
Taxable



## Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	103,152.29
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	(4,687.45)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	15,250.00
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2020	83,214.84



# Gale Family Superannuation Fund Members Statement

Wayne Gale  
27 Yaldara Street  
Carseldine, Queensland, 4034, Australia

## Your Details

Date of Birth : 28/08/1954  
 Age: 65  
 Tax File Number: Provided  
 Date Joined Fund: 20/11/2008  
 Service Period Start Date: 04/01/1971  
 Date Left Fund:  
 Member Code: GALWAY00034P  
 Account Start Date 31/05/2019  
 Account Phase: Retirement Phase  
 Account Description: Account Based Pension 5

Nominated Beneficiaries Margaret Ann Gale  
 Vested Benefits 81,339.89  
 Total Death Benefit 81,339.89  
 Current Salary 0.00  
 Previous Salary 0.00  
 Disability Benefit 0.00

## Your Balance

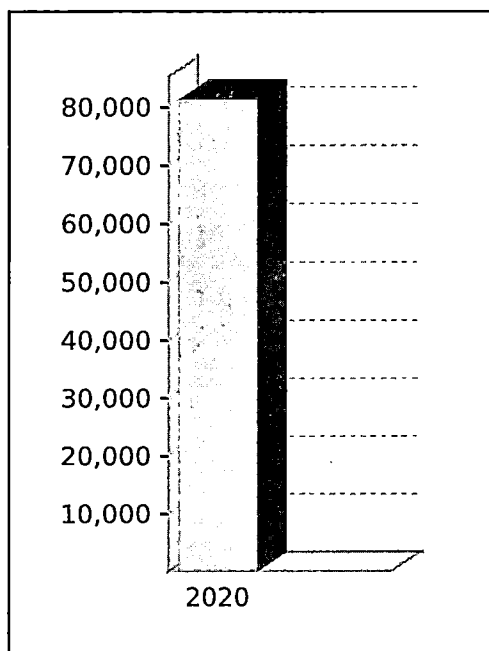
Total Benefits 81,339.89

### Preservation Components

Preserved  
 Unrestricted Non Preserved 81,339.89  
 Restricted Non Preserved

### Tax Components

Tax Free (100.00%) 81,339.89  
 Taxable



## Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	100,596.04
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	(4,606.15)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	14,650.00
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2020	81,339.89

# Gale Family Superannuation Fund

## Members Statement

Wayne Gale  
 27 Yaldara Street  
 Carseldine, Queensland, 4034, Australia

### Your Details

Date of Birth : 28/08/1954  
 Age: 65  
 Tax File Number: Provided  
 Date Joined Fund: 20/11/2008  
 Service Period Start Date: 04/01/1971  
 Date Left Fund:  
 Member Code: GALWAY00440P  
 Account Start Date 29/07/2019  
 Account Phase: Retirement Phase  
 Account Description: Account Based Pension 6

Nominated Beneficiaries Margaret Ann Gale  
 Vested Benefits 244,720.85  
 Total Death Benefit 244,720.85  
 Current Salary 0.00  
 Previous Salary 0.00  
 Disability Benefit 0.00

### Your Balance

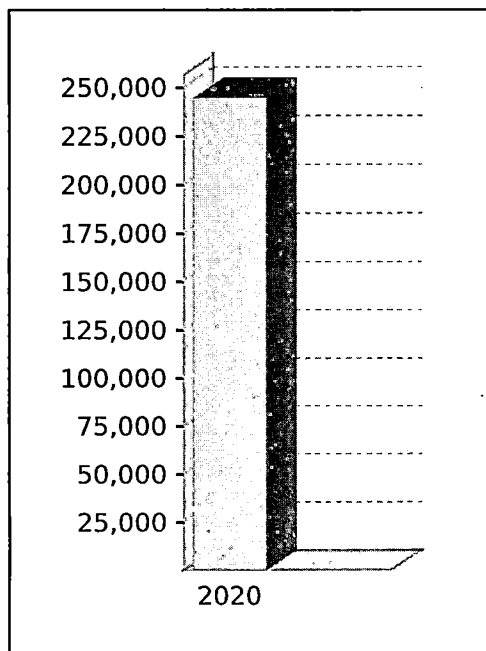
Total Benefits 244,720.85

#### Preservation Components

Preserved  
 Unrestricted Non Preserved 244,720.85  
 Restricted Non Preserved

#### Tax Components

Tax Free (100.00%) 244,720.85  
 Taxable



### Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	(15,479.15)
Internal Transfer In	300,000.00
<u>Decreases to Member account during the period</u>	
Pensions Paid	39,800.00
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2020	244,720.85

# Gale Family Superannuation Fund

## Members Statement

Margaret Ann Gale  
 27 Yaldara Street  
 Carseldine, Queensland, 4034, Australia

### Your Details

Date of Birth : 07/11/1954  
 Age: 65  
 Tax File Number: Provided  
 Date Joined Fund: 20/11/2008  
 Service Period Start Date: 14/06/1977  
 Date Left Fund:  
 Member Code: GALMAR00001P  
 Account Start Date: 07/11/2014  
 Account Phase: Retirement Phase  
 Account Description: Pension

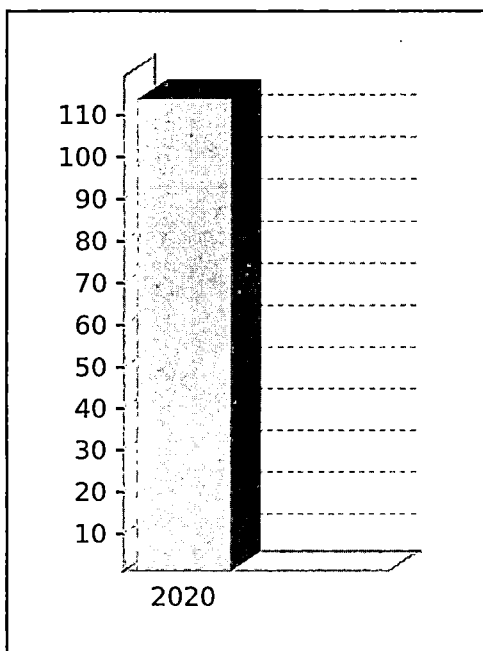
Nominated Beneficiaries: Wayne Gale  
 Vested Benefits: 113.77  
 Total Death Benefit: 113.77  
 Current Salary: 0.00  
 Previous Salary: 0.00  
 Disability Benefit: 0.00

### Your Balance

Total Benefits 113.77

Preservation Components  
 Preserved  
 Unrestricted Non Preserved 113.77  
 Restricted Non Preserved

Tax Components  
 Tax Free (32.09%) 36.51  
 Taxable 77.26



### Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	11,454.31
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	(110.54)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	11,230.00
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2020	113.77

# Gale Family Superannuation Fund Members Statement

Margaret Ann Gale  
27 Yaldara Street  
Carseldine, Queensland, 4034, Australia

## Your Details

Date of Birth : 07/11/1954  
 Age: 65  
 Tax File Number: Provided  
 Date Joined Fund: 20/11/2008  
 Service Period Start Date: 14/06/1977  
 Date Left Fund:  
 Member Code: GALMAR00002A  
 Account Start Date 20/11/2008  
 Account Phase: Accumulation Phase  
 Account Description: Accumulation

Nominated Beneficiaries N/A  
 Vested Benefits  
 Total Death Benefit 0.00  
 Current Salary 0.00  
 Previous Salary 0.00  
 Disability Benefit 0.00

## Your Balance

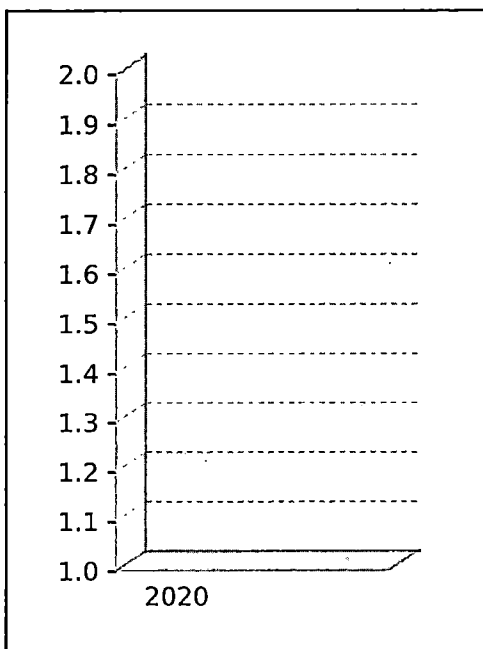
### Total Benefits

#### Preservation Components

Preserved  
 Unrestricted Non Preserved  
 Restricted Non Preserved

#### Tax Components

Tax Free  
 Taxable



## Your Detailed Account Summary

This Year

Opening balance at 01/07/2019

#### Increases to Member account during the period

Employer Contributions  
 Personal Contributions (Concessional)  
 Personal Contributions (Non Concessional)  
 Government Co-Contributions  
 Other Contributions  
 Proceeds of Insurance Policies  
 Transfers In  
 Net Earnings  
 Internal Transfer In

#### Decreases to Member account during the period

Pensions Paid  
 Contributions Tax  
 Income Tax  
 No TFN Excess Contributions Tax  
 Excess Contributions Tax  
 Refund Excess Contributions  
 Division 293 Tax  
 Insurance Policy Premiums Paid  
 Management Fees  
 Member Expenses  
 Benefits Paid/Transfers Out  
 Superannuation Surcharge Tax  
 Internal Transfer Out

Closing balance at 30/06/2020 0.00

# Gale Family Superannuation Fund Members Statement

Margaret Ann Gale  
27 Yaldara Street  
Carseldine, Queensland, 4034, Australia

## Your Details

Date of Birth : 07/11/1954  
 Age: 65  
 Tax File Number: Provided  
 Date Joined Fund: 20/11/2008  
 Service Period Start Date: 14/06/1977  
 Date Left Fund:  
 Member Code: GALMAR00003P  
 Account Start Date: 01/07/2017  
 Account Phase: Retirement Phase  
 Account Description: Account Based Pension 2

Nominated Beneficiaries: Wayne Gale  
 Vested Benefits  
 Total Death Benefit: 0.00  
 Current Salary: 0.00  
 Previous Salary: 0.00  
 Disability Benefit: 0.00

## Your Balance

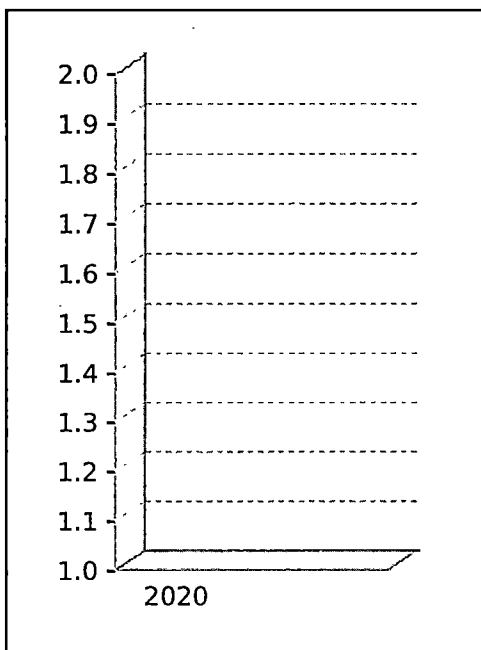
### Total Benefits

#### Preservation Components

Preserved (1,800.00)  
 Unrestricted Non Preserved 1,800.00  
 Restricted Non Preserved

#### Tax Components

Tax Free (100.00%)  
 Taxable



## Your Detailed Account Summary

This Year

Opening balance at 01/07/2019

#### Increases to Member account during the period

Employer Contributions  
 Personal Contributions (Concessional)  
 Personal Contributions (Non Concessional)  
 Government Co-Contributions  
 Other Contributions  
 Proceeds of Insurance Policies  
 Transfers In  
 Net Earnings  
 Internal Transfer In

#### Decreases to Member account during the period

Pensions Paid  
 Contributions Tax  
 Income Tax  
 No TFN Excess Contributions Tax  
 Excess Contributions Tax  
 Refund Excess Contributions  
 Division 293 Tax  
 Insurance Policy Premiums Paid  
 Management Fees  
 Member Expenses  
 Benefits Paid/Transfers Out  
 Superannuation Surcharge Tax  
 Internal Transfer Out

Closing balance at 30/06/2020 0.00

# Gale Family Superannuation Fund Members Statement

Margaret Ann Gale  
27 Yaldara Street  
Carseldine, Queensland, 4034, Australia

## Your Details

Date of Birth : 07/11/1954  
 Age: 65  
 Tax File Number: Provided  
 Date Joined Fund: 20/11/2008  
 Service Period Start Date: 14/06/1977  
 Date Left Fund:  
 Member Code: GALMAR00004P  
 Account Start Date: 01/07/2017  
 Account Phase: Retirement Phase  
 Account Description: Account Based Pension 3

Nominated Beneficiaries: Wayne Gale  
 Vested Benefits  
 Total Death Benefit: 0.00  
 Current Salary: 0.00  
 Previous Salary: 0.00  
 Disability Benefit: 0.00

## Your Balance

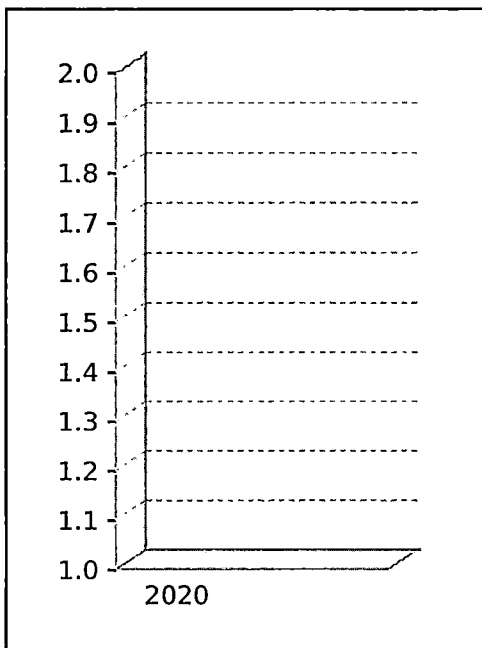
### Total Benefits

#### Preservation Components

Preserved  
 Unrestricted Non Preserved  
 Restricted Non Preserved

#### Tax Components

Tax Free (96.87%) (0.39)  
 Taxable 0.39



## Your Detailed Account Summary

This Year

Opening balance at 01/07/2019

#### Increases to Member account during the period

Employer Contributions  
 Personal Contributions (Concessional)  
 Personal Contributions (Non Concessional)  
 Government Co-Contributions  
 Other Contributions  
 Proceeds of Insurance Policies  
 Transfers In  
 Net Earnings  
 Internal Transfer In

#### Decreases to Member account during the period

Pensions Paid  
 Contributions Tax  
 Income Tax  
 No TFN Excess Contributions Tax  
 Excess Contributions Tax  
 Refund Excess Contributions  
 Division 293 Tax  
 Insurance Policy Premiums Paid  
 Management Fees  
 Member Expenses  
 Benefits Paid/Transfers Out  
 Superannuation Surcharge Tax  
 Internal Transfer Out

Closing balance at 30/06/2020 0.00

# Gale Family Superannuation Fund

## Members Statement

Margaret Ann Gale  
 27 Yaldara Street  
 Carseldine, Queensland, 4034, Australia

### Your Details

Date of Birth : 07/11/1954  
 Age: 65  
 Tax File Number: Provided  
 Date Joined Fund: 20/11/2008  
 Service Period Start Date: 14/06/1977  
 Date Left Fund:  
 Member Code: GALMAR00005P  
 Account Start Date: 25/06/2018  
 Account Phase: Retirement Phase  
 Account Description: Account Based Pension 4

Nominated Beneficiaries: Margaret Ann Gale  
 Vested Benefits: 97,176.14  
 Total Death Benefit: 97,176.14  
 Current Salary: 0.00  
 Previous Salary: 0.00  
 Disability Benefit: 0.00

### Your Balance

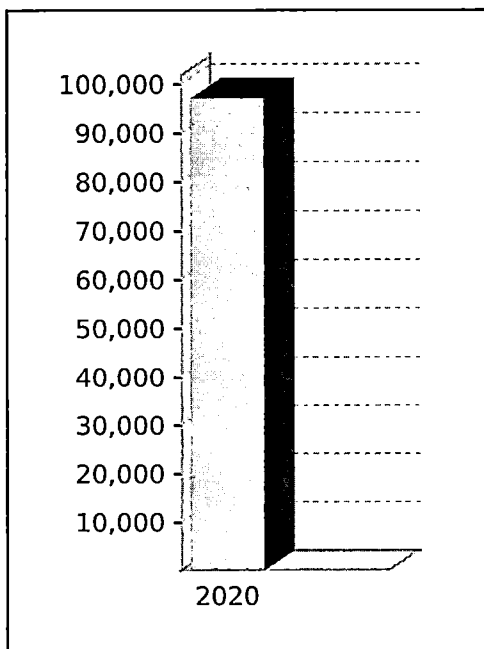
Total Benefits 97,176.14

#### Preservation Components

Preserved  
 Unrestricted Non Preserved 97,176.14  
 Restricted Non Preserved

#### Tax Components

Tax Free (100.00%) 97,176.14  
 Taxable



### Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	104,184.35
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	(4,838.21)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	2,170.00
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2020	97,176.14

# Gale Family Superannuation Fund Members Statement

Margaret Ann Gale  
27 Yaldara Street  
Carseldine, Queensland, 4034, Australia

## Your Details

Date of Birth : 07/11/1954  
 Age: 65  
 Tax File Number: Provided  
 Date Joined Fund: 20/11/2008  
 Service Period Start Date: 14/06/1977  
 Date Left Fund:  
 Member Code: GALMAR00056P  
 Account Start Date 09/08/2018  
 Account Phase: Retirement Phase  
 Account Description: Account Based Pension 5

Nominated Beneficiaries Wayne Gale  
 Vested Benefits  
 Total Death Benefit 0.00  
 Current Salary 0.00  
 Previous Salary 0.00  
 Disability Benefit 0.00

## Your Balance

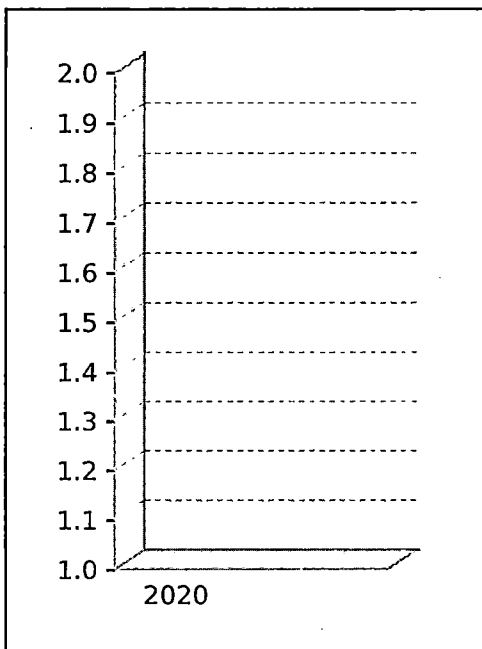
### Total Benefits

#### Preservation Components

Preserved  
 Unrestricted Non Preserved  
 Restricted Non Preserved

#### Tax Components

Tax Free (100.00%)  
 Taxable



## Your Detailed Account Summary

This Year

Opening balance at 01/07/2019

#### Increases to Member account during the period

Employer Contributions  
 Personal Contributions (Concessional)  
 Personal Contributions (Non Concessional)  
 Government Co-Contributions  
 Other Contributions  
 Proceeds of Insurance Policies  
 Transfers In  
 Net Earnings  
 Internal Transfer In

#### Decreases to Member account during the period

Pensions Paid  
 Contributions Tax  
 Income Tax  
 No TFN Excess Contributions Tax  
 Excess Contributions Tax  
 Refund Excess Contributions  
 Division 293 Tax  
 Insurance Policy Premiums Paid  
 Management Fees  
 Member Expenses  
 Benefits Paid/Transfers Out  
 Superannuation Surcharge Tax  
 Internal Transfer Out

Closing balance at 30/06/2020

0.00



# Gale Family Superannuation Fund

## Members Statement

Margaret Ann Gale  
 27 Yaldara Street  
 Carseldine, Queensland, 4034, Australia

### Your Details

Date of Birth : 07/11/1954  
 Age: 65  
 Tax File Number: Provided  
 Date Joined Fund: 20/11/2008  
 Service Period Start Date: 14/06/1977  
 Date Left Fund:  
 Member Code: GALMAR00057P  
 Account Start Date 31/05/2019  
 Account Phase: Retirement Phase  
 Account Description: Account Based Pension 6

Nominated Beneficiaries Wayne Gale  
 Vested Benefits 93,532.55  
 Total Death Benefit 93,532.55  
 Current Salary 0.00  
 Previous Salary 0.00  
 Disability Benefit 0.00

### Your Balance

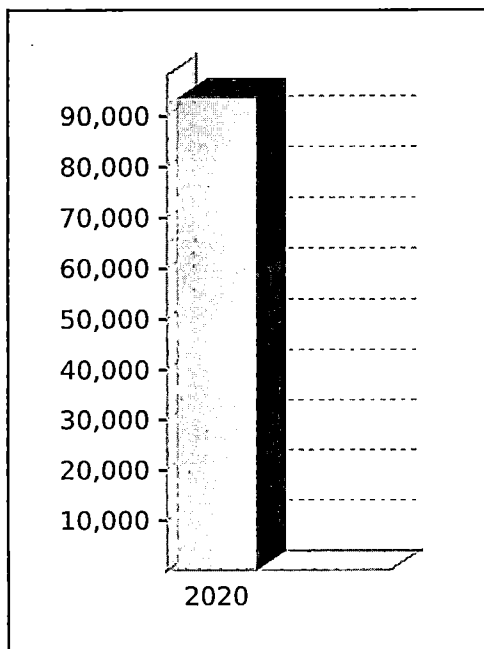
Total Benefits 93,532.55

#### Preservation Components

Preserved  
 Unrestricted Non Preserved 93,532.55  
 Restricted Non Preserved

#### Tax Components

Tax Free (100.00%) 93,532.55  
 Taxable



### Your Detailed Account Summary

	This Year
Opening balance at 01/07/2019	100,595.36
<u>Increases to Member account during the period</u>	
Employer Contributions	
Personal Contributions (Concessional)	
Personal Contributions (Non Concessional)	
Government Co-Contributions	
Other Contributions	
Proceeds of Insurance Policies	
Transfers In	
Net Earnings	(4,662.81)
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	2,400.00
Contributions Tax	
Income Tax	
No TFN Excess Contributions Tax	
Excess Contributions Tax	
Refund Excess Contributions	
Division 293 Tax	
Insurance Policy Premiums Paid	
Management Fees	
Member Expenses	
Benefits Paid/Transfers Out	
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2020	93,532.55

# E - Estate Planning

2020 Financial Year

---

**Preparer** John Moroney

**Reviewer** Sam Greco

**Status** Completed

## Supporting Documents

No supporting documents

## Standard Checklist

- Attach Death Benefit Nominations (if applicable)
- Attach Life Insurance Policies (if applicable)
- Attach Reversionary Pension documentation (if applicable)
- Attach SMSF Will (if applicable)
- Review current Estate planning to ensure it matches wishes of members