

Pat and Pam's Retirement Fund**Operating Statement**

For the year ended 30 June 2019

	Note	2019 \$
Income		
Investment Income		
Trust Distributions	7	14,422.93
Dividends Received	6	6,390.16
Interest Received		3,265.31
Investment Gains		
Changes in Market Values	8	4,285.51
Total Income		<u>28,363.91</u>
Expenses		
Accountancy Fees		3,663.00
ATO Supervisory Levy		259.00
Auditor's Remuneration		605.00
ASIC Fees		53.00
Advisor Fees		5,850.00
Member Payments		
Pensions Paid		261,794.17
Benefits Paid/Transfers Out		85,232.80
Total Expenses		<u>357,456.97</u>
Benefits accrued as a result of operations before income tax		<u>(329,093.06)</u>
Income Tax Expense	9	(6,028.41)
Benefits accrued as a result of operations		<u>(323,064.65)</u>

Pat and Pam's Retirement Fund

Detailed Operating Statement

For the year ended 30 June 2019

	2019 \$
Income	
Investment Income	
Trust Distributions	
CFS FC WS Ausbil Aust Active Eq	488.41
CFS FC WS Perp WS Indust Sh	330.85
CFS FC WS R'Index WS Aust Sh	951.13
Investors Mutual Australian Share F	1,060.43
Magellan Global Trust - Ordinary Units Fully Paid	618.75
Magellan Infra Fund (Unhedged)	270.02
Netwealth	6,436.36
PIMCO Div Fixed Int Fd - Ws Class	697.48
Vanguard Aus Prop Secs Index Fd	2,184.95
Vanguard Conservative Index Fund	1,384.55
	14,422.93
Dividends Received	
Als Limited	545.60
Argo Investments Limited	1,120.00
Australian Foundation Investment Company Limited	1,536.00
Coca-Cola Amatil Limited	470.00
Origin Energy Limited	200.00
Qv Equities Limited	2,518.56
	6,390.16
Interest Received	
Macquarie CMA 960802577	2,009.83
Macquarie Term Deposit	1,255.48
	3,265.31
Investment Gains	
Realised Movements in Market Value	
Managed Investments (Australian)	
Netwealth	8,833.39
	8,833.39
Shares in Listed Companies (Australian)	
Als Limited	1,912.27
Argo Investments Limited	2,965.96
Australian Foundation Investment Company Limited	2,953.33
Coca-Cola Amatil Limited	(2,036.00)
Mcperson's Limited	1,214.00
Origin Energy Limited	(5,946.00)
Qv Equities Limited	(687.93)
Thorn Group Limited	(9,216.00)
	(8,840.37)
Units in Listed Unit Trusts (Australian)	
CFS FC WS Ausbil Aust Active Eq	5,801.81
CFS FC WS Perp WS Indust Sh	(20.43)
CFS FC WS R'Index WS Aust Sh	4,195.15
Investors Mutual Australian Share F	2,489.35
Magellan Global Fund	14,927.60
Magellan Global Trust - Ordinary Units Fully Paid	3,054.69
Magellan Infra Fund (Unhedged)	3,520.16

Pat and Pam's Retirement Fund

Detailed Operating Statement

For the year ended 30 June 2019

	2019
	\$
PIMCO Div Fixed Int Fd - Ws Class	346.91
Vanguard Aus Prop Secs Index Fd	6,386.97
Vanguard Conservative Index Fund	4,121.50
	<u>44,823.71</u>
Unrealised Movements in Market Value	
Managed Investments (Australian)	
Netwealth	(15,735.67)
	<u>(15,735.67)</u>
Shares in Listed Companies (Australian)	
Als Limited	(613.77)
Argo Investments Limited	(4,021.28)
Australian Foundation Investment Company Limited	(4,100.02)
Coca-Cola Amatil Limited	1,733.00
Mcperson's Limited	(1,827.00)
Origin Energy Limited	1,213.00
Qv Equities Limited	(4,613.40)
Thorn Group Limited	8,383.00
	<u>(3,846.47)</u>
Units in Listed Unit Trusts (Australian)	
CFS FC WS Ausbil Aust Active Eq	(5,190.75)
CFS FC WS Perp WS Indust Sh	(319.49)
CFS FC WS R'Index WS Aust Sh	(4,237.32)
Investors Mutual Australian Share F	(8.67)
Magellan Global Fund	(5,548.64)
Magellan Global Trust - Ordinary Units Fully Paid	(2,025.19)
Magellan Infra Fund (Unhedged)	(1,011.47)
PIMCO Div Fixed Int Fd - Ws Class	(92.16)
Vanguard Aus Prop Secs Index Fd	(2,223.94)
Vanguard Conservative Index Fund	(291.45)
	<u>(20,949.08)</u>
Other Revaluations	0.00
	<u>0.00</u>
Changes in Market Values	<u>4,285.51</u>
Total Income	<u>28,363.91</u>
Expenses	
Accountancy Fees	3,663.00
Advisor Fees	5,850.00
ASIC Fees	53.00
ATO Supervisory Levy	259.00
Auditor's Remuneration	605.00
	<u>10,430.00</u>
Member Payments	
Benefits Paid/Transfers Out	
Martin, Patrick - Pension (Account Based Pension)	85,232.80
	<u>85,232.80</u>
Pensions Paid	

Pat and Pam's Retirement Fund
Detailed Operating Statement

For the year ended 30 June 2019

	2019
	\$
Martin, Pamela - Pension (Account Based Pension)	108,800.00
Martin, Patrick - Pension (Account Based Pension)	152,994.17
	<u>261,794.17</u>
Total Expenses	<u>357,456.97</u>
Benefits accrued as a result of operations before income tax	<u>(329,093.06)</u>
Income Tax Expense	
Income Tax Expense	(6,028.41)
Total Income Tax	<u>(6,028.41)</u>
Benefits accrued as a result of operations	<u>(323,064.65)</u>

Pat and Pam's Retirement Fund
Statement of Financial Position

As at 30 June 2019

	Note	2019
		\$
Assets		
Investments		
Total Investments		<u>0.00</u>
Other Assets		
Macquarie CMA 960802577		5,380.76
Income Tax Refundable		6,028.41
Total Other Assets		<u>11,409.17</u>
Total Assets		<u>11,409.17</u>
<i>Less:</i>		
Liabilities		
Sundry Creditors		11,409.17
Total Liabilities		<u>11,409.17</u>
Net assets available to pay benefits		<u><u>0.00</u></u>
Represented by:		
Liability for accrued benefits allocated to members' accounts	3, 4	
Total Liability for accrued benefits allocated to members' accounts		<u><u>0.00</u></u>

Pat and Pam's Retirement Fund

Detailed Statement of Financial Position

As at 30 June 2019

	Note	2019
		\$
Assets		
Other Assets		
Bank Accounts	2	
Macquarie CMA 960802577		5,380.76
Income Tax Refundable		6,028.41
Total Other Assets		<u>11,409.17</u>
Total Assets		<u>11,409.17</u>
Less:		
Liabilities		
Sundry Creditors		11,409.17
Total Liabilities		<u>11,409.17</u>
Net assets available to pay benefits		<u>0.00</u>
Represented By :		
Total Liability for accrued benefits allocated to members' accounts		<u>0.00</u>

Pat and Pam's Retirement Fund

General Ledger

For The Period 01 July 2018 - 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
Distributions Received (23800)					
<u>PIMCO Div Fixed Int Fd - Ws Class (ETL0016AU)</u>					
03/10/2018	Pimco Distribution			30.68	30.68 CR
04/01/2019	Pimco Distribution reinvestment			155.07	185.75 CR
03/04/2019	Pimco reinvestment			511.73	697.48 CR
23/04/2019	Annual Tax Statement				697.48 CR
			0.00	697.48	697.48 CR
<u>CFS FC WS Perp WS Indust Sh (FSF0458AU)</u>					
16/09/2018	Colonial first State distributions			330.85	330.85 CR
30/06/2019	Annual tax statement CFS				330.85 CR
			0.00	330.85	330.85 CR
<u>CFS FC WS Ausbil Aust Active Eq (FSF0460AU)</u>					
16/09/2018	Colonial first State distributions			488.41	488.41 CR
07/10/2018	CFS Ausbil Annual tax statement				488.41 CR
			0.00	488.41	488.41 CR
<u>CFS FC WS R'Index WS Aust Sh (FSF1015AU)</u>					
16/09/2018	Colonial first State distributions			951.13	951.13 CR
07/10/2018	CFS Realindex ws aust share annual tax statement				951.13 CR
			0.00	951.13	951.13 CR
<u>Investors Mutual Australian Share F (IML0002AU)</u>					
31/12/2018	Investors Mutual			1,060.43	1,060.43 CR
28/04/2019	Investors Mutual Annual Tax Statement				1,060.43 CR
			0.00	1,060.43	1,060.43 CR
<u>Magellan Infra Fund (Unhedged) (MGE0006AU)</u>					
31/12/2018	Magellan infrastructure fund			270.02	270.02 CR
23/04/2019	Magellan Annual Tax Statement				270.02 CR
			0.00	270.02	270.02 CR
<u>Magellan Global Trust - Ordinary Units Fully Paid (MGG.AX)</u>					
21/09/2018	Magellan			300.00	300.00 CR
15/01/2019	magellan global			318.75	618.75 CR
26/04/2019	Magellan Global Trust tax statement				618.75 CR
			0.00	618.75	618.75 CR
<u>Netwealth (NETWE0270)</u>					
03/04/2019	Netwealth Annual tax statement				0.00 DR
04/04/2019	Netwealth closure (Auto reprocessed due to distribution entered / deleted on 03/04/2019)			3,601.65	3,601.65 CR
18/04/2019	Netwealth			2,551.60	6,153.25 CR
06/05/2019	Netwealth			283.11	6,436.36 CR
			0.00	6,436.36	6,436.36 CR
<u>Vanguard Aus Prop Secs Index Fd (VAN0004AU1)</u>					
01/10/2018	Distribution reinvested			260.22	260.22 CR
01/01/2019	Vanguard			1,315.39	1,575.61 CR
01/04/2019	Vanguard distribution			609.34	2,184.95 CR
06/05/2019	Annual Tax Statement				2,184.95 CR

Pat and Pam's Retirement Fund

General Ledger

For The Period 01 July 2018 - 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
			0.00	2,184.95	2,184.95 CR
<u>Vanguard Conservative Index Fund (VAN0109AU1)</u>					
01/10/2018	Vanguard distribution			478.15	478.15 CR
01/01/2019	Vanguard distribution			423.91	902.06 CR
01/04/2019	Vanguard distribution			482.49	1,384.55 CR
06/05/2019	Vanguard Conservative index fund annual tax statement				1,384.55 CR
			0.00	1,384.55	1,384.55 CR
Dividends Received (23900)					
<u>Australian Foundation Investment Company Limited (AFI.AX)</u>					
31/08/2018	AFI			672.00	672.00 CR
25/02/2019	AFI Div			864.00	1,536.00 CR
				1,536.00	1,536.00 CR
<u>Als Limited (ALQ.AX)</u>					
02/07/2018	ALS Limited			245.52	245.52 CR
18/12/2018	ALS			300.08	545.60 CR
				545.60	545.60 CR
<u>Argo Investments Limited (ARG.AX)</u>					
14/09/2018	Argo			560.00	560.00 CR
08/03/2019	Argo			560.00	1,120.00 CR
				1,120.00	1,120.00 CR
<u>Coca-Cola Amatil Limited (CCL.AX)</u>					
09/10/2018	CCL div			210.00	210.00 CR
10/04/2019	CCL Div			260.00	470.00 CR
				470.00	470.00 CR
<u>Origin Energy Limited (ORG.AX)</u>					
29/03/2019	Origin energy			200.00	200.00 CR
				200.00	200.00 CR
<u>Qv Equities Limited (QVE.AX)</u>					
31/10/2018	QVE Div			1,473.12	1,473.12 CR
15/03/2019	QVE Div			1,045.44	2,518.56 CR
				2,518.56	2,518.56 CR
Changes in Market Values of Investments (24700)					
<u>Changes in Market Values of Investments (24700)</u>					
21/09/2018	Share Sale (MCP.AX)			898.16	898.16 CR
21/09/2018	Unrealised Gain writeback as at 21/09/2018 (MCP.AX)		1,376.19		478.03 DR
27/09/2018	Sale MCP Shares (MCP.AX)			315.84	162.19 DR
27/09/2018	Unrealised Gain writeback as at 27/09/2018 (MCP.AX)		450.81		613.00 DR
08/10/2018	CFS redemption (Auto reprocessed due to distribution entered / deleted on 07/10/2018) (FSF0458AU)			9,976.53	9,363.53 CR
08/10/2018	Unrealised Gain writeback as at 08/10/2018 (FSF1015AU)		4,237.32		5,126.21 CR
08/10/2018	Unrealised Gain writeback as at 08/10/2018 (FSF0460AU)		5,190.75		64.54 DR
08/10/2018	Unrealised Gain writeback as at 08/10/2018 (FSF0458AU)		319.49		384.03 DR

Pat and Pam's Retirement Fund

General Ledger

For The Period 01 July 2018 - 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
04/04/2019	Netwealth closure (Auto reprocessed due to distribution entered / deleted on 03/04/2019) (NETWE0270)			8,833.39	8,449.36 CR
04/04/2019	Unrealised Gain writeback as at 04/04/2019 (NETWE0270)		15,735.67		7,286.31 DR
08/04/2019	Sell AFI (AFI.AX)			2,953.33	4,332.98 DR
08/04/2019	Unrealised Gain writeback as at 08/04/2019 (AFI.AX)		4,100.02		8,433.00 DR
08/04/2019	Sell ARG (ARG.AX)			2,965.96	5,467.04 DR
08/04/2019	Unrealised Gain writeback as at 08/04/2019 (ARG.AX)		4,021.28		9,488.32 DR
12/04/2019	Sell ALQ (ALQ.AX)			237.43	9,250.89 DR
12/04/2019	Unrealised Gain writeback as at 12/04/2019 (ALQ.AX)		117.44		9,368.33 DR
15/04/2019	Sell ALQ (ALQ.AX)			1,674.84	7,693.49 DR
15/04/2019	Unrealised Gain writeback as at 15/04/2019 (ALQ.AX)		496.33		8,189.82 DR
24/04/2019	Pimco (ETL0016AU)			346.91	7,842.91 DR
24/04/2019	Unrealised Gain writeback as at 24/04/2019 (ETL0016AU)		92.16		7,935.07 DR
24/04/2019	Unrealised Gain writeback as at 24/04/2019 (MGE0001AU)		5,548.64		13,483.71 DR
24/04/2019	Magellan (MGE0006AU)			3,520.16	9,963.55 DR
24/04/2019	Unrealised Gain writeback as at 24/04/2019 (MGE0006AU)		1,011.47		10,975.02 DR
26/04/2019	Sell Mgg (Auto reprocessed due to distribution entered / deleted on 26/04/2019) (MGG.AX)			3,054.69	7,920.33 DR
26/04/2019	Unrealised Gain writeback as at 26/04/2019 (MGG.AX)		2,025.19		9,945.52 DR
29/04/2019	RBC (Auto reprocessed due to distribution entered / deleted on 28/04/2019) (IML0002AU)			2,489.35	7,456.17 DR
29/04/2019	Unrealised Gain writeback as at 29/04/2019 (IML0002AU)		8.67		7,464.84 DR
03/05/2019	Sell TGA (TGA.AX)		9,216.00		16,680.84 DR
03/05/2019	Unrealised Gain writeback as at 03/05/2019 (TGA.AX)			8,383.00	8,297.84 DR
03/05/2019	Sell Origin (ORG.AX)		5,946.00		14,243.84 DR
03/05/2019	Unrealised Gain writeback as at 03/05/2019 (ORG.AX)			1,213.00	13,030.84 DR
03/05/2019	CCL Sale (CCL.AX)		2,036.00		15,066.84 DR
03/05/2019	Unrealised Gain writeback as at 03/05/2019 (CCL.AX)			1,733.00	13,333.84 DR
03/05/2019	Sell QV (QVE.AX)		687.93		14,021.77 DR
03/05/2019	Unrealised Gain writeback as at 03/05/2019 (QVE.AX)		4,613.40		18,635.17 DR
07/05/2019	Vanguard (Auto reprocessed due to distribution entered / deleted on 06/05/2019) (VAN0004AU)			6,386.97	12,248.20 DR
07/05/2019	Unrealised Gain writeback as at 07/05/2019 (VAN0004AU)		2,223.94		14,472.14 DR
07/05/2019	Vanguard (VAN0109AU)			4,121.50	10,350.64 DR
07/05/2019	Unrealised Gain writeback as at 07/05/2019 (VAN0109AU)		291.45		10,642.09 DR
			69,746.15	59,104.06	10,642.09 DR

Changes in Market Values of Other Assets (24800)

Changes in Market Values of Other Assets (24800)

24/04/2019	Magellan			14,927.60	14,927.60 CR
------------	----------	--	--	-----------	--------------

Pat and Pam's Retirement Fund

General Ledger

For The Period 01 July 2018 - 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
				14,927.60	14,927.60 CR
Interest Received (25000)					
<u>Macquarie CMA 960802577 (MBL2577)</u>					
31/07/2018	Interest			24.01	24.01 CR
31/08/2018	Macquarie CMA Interest			19.96	43.97 CR
28/09/2018	Interest			12.30	56.27 CR
31/10/2018	Interest			35.45	91.72 CR
30/11/2018	CMA Interest			17.52	109.24 CR
31/12/2018	CMA Interest			8.48	117.72 CR
31/01/2019	Interest			129.80	247.52 CR
28/02/2019	CMA interest			62.49	310.01 CR
29/03/2019	CMA Interest			48.45	358.46 CR
30/04/2019	Interest			411.03	769.49 CR
31/05/2019	Interest			859.58	1,629.07 CR
28/06/2019	CMA Interest			380.76	2,009.83 CR
				2,009.83	2,009.83 CR
<u>Macquarie Term Deposit (MBLTD)</u>					
09/01/2019	Term Dep Interest			893.84	893.84 CR
05/04/2019	Term Dep Interest			361.64	1,255.48 CR
				1,255.48	1,255.48 CR
Accountancy Fees (30100)					
<u>Accountancy Fees (30100)</u>					
02/10/2018	Accounting Fees		143.00		143.00 DR
17/12/2018	Cleave		3,520.00		3,663.00 DR
			3,663.00		3,663.00 DR
ATO Supervisory Levy (30400)					
<u>ATO Supervisory Levy (30400)</u>					
19/12/2018	Tax Refund		259.00		259.00 DR
			259.00		259.00 DR
Auditor's Remuneration (30700)					
<u>Auditor's Remuneration (30700)</u>					
17/12/2018	Cleave		605.00		605.00 DR
			605.00		605.00 DR
ASIC Fees (30800)					
<u>ASIC Fees (30800)</u>					
24/09/2018	ASIC		53.00		53.00 DR
			53.00		53.00 DR
Advisor Fees (30900)					
<u>Advisor Fees (30900)</u>					
23/07/2018	Accrue		487.50		487.50 DR
23/08/2018	Accrue		487.50		975.00 DR
21/09/2018	Accrue		487.50		1,462.50 DR
23/10/2018	Accrue		487.50		1,950.00 DR
23/11/2018	Accrue		487.50		2,437.50 DR

Pat and Pam's Retirement Fund

General Ledger

For The Period 01 July 2018 - 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
21/12/2018	Accrue		487.50		2,925.00 DR
23/01/2019	Accrue		487.50		3,412.50 DR
22/02/2019	accrue		487.50		3,900.00 DR
22/03/2019	Accrue		487.50		4,387.50 DR
23/04/2019	Accrue		487.50		4,875.00 DR
23/05/2019	Accrue		487.50		5,362.50 DR
21/06/2019	Accrue		487.50		5,850.00 DR
			5,850.00		5,850.00 DR

Pensions Paid (41600)

(Pensions Paid) Martin, Pamela - Pension (Account Based Pension) (MARPA00002P)

23/08/2018	Pensions paid		2,200.00		2,200.00 DR
23/11/2018			2,200.00		4,400.00 DR
22/02/2019	Pension payment		2,200.00		6,600.00 DR
22/05/2019	Pensions paid		100,000.00		106,600.00 DR
23/05/2019	Pension payment		2,200.00		108,800.00 DR
			108,800.00		108,800.00 DR

(Pensions Paid) Martin, Patrick - Pension (Account Based Pension) (MARPA00002P)

23/08/2018	Pension		10,300.00		10,300.00 DR
23/11/2018	Pension payment		10,300.00		20,600.00 DR
17/12/2018	Cleave		385.00		20,985.00 DR
22/02/2019	Pensions paid		10,300.00		31,285.00 DR
20/05/2019	Pension		100,000.00		131,285.00 DR
23/05/2019	Pension payment		10,300.00		141,585.00 DR
30/06/2019	Final payout - fund shutdown		11,409.17		152,994.17 DR
			152,994.17		152,994.17 DR

Benefits Paid/Transfers Out (46000)

(Benefits Paid/Transfers Out) Martin, Pamela - Pension (Account Based Pension) (MARPA00002P)

18/06/2019	Commutation		41,828.10		41,828.10 DR
18/06/2019	System Member Journals			41,828.10	0.00 DR
			41,828.10	41,828.10	0.00 DR

(Benefits Paid/Transfers Out) Martin, Patrick - Pension (Account Based Pension) (MARPA00002P)

18/06/2019	Commutation		558,171.90		558,171.90 DR
18/06/2019	System Member Journals			558,171.90	0.00 DR
19/06/2019	Rollout to Netwealth		85,232.80		85,232.80 DR
			643,404.70	558,171.90	85,232.80 DR

Income Tax Expense (48500)

Income Tax Expense (48500)

18/06/2019	Create Entries - Franking Credits Adjustment - 18/06/2019			5,886.26	5,886.26 CR
30/06/2019	Create Entries - Franking Credits Adjustment - 30/06/2019			142.15	6,028.41 CR
				6,028.41	6,028.41 CR

Profit/Loss Allocation Account (49000)

Profit/Loss Allocation Account (49000)

01/07/2018	Fix up unit balance at 1/7/2018				0.00 DR
01/07/2018	Fix Magellan Unit holding				0.00 DR

Pat and Pam's Retirement Fund

General Ledger

For The Period 01 July 2018 - 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
23/08/2018	System Member Journals			10,300.00	10,300.00 CR
23/08/2018	System Member Journals			2,200.00	12,500.00 CR
07/10/2018	CFS Ausbil Annual tax statement				12,500.00 CR
07/10/2018	CFS Realindex ws aust share annual tax statement				12,500.00 CR
23/11/2018	System Member Journals			10,300.00	22,800.00 CR
23/11/2018	System Member Journals			2,200.00	25,000.00 CR
17/12/2018	System Member Journals			385.00	25,385.00 CR
22/02/2019	System Member Journals			2,200.00	27,585.00 CR
22/02/2019	System Member Journals			10,300.00	37,885.00 CR
03/04/2019	Netwealth Annual tax statement				37,885.00 CR
23/04/2019	Magellan Annual Tax Statement				37,885.00 CR
23/04/2019	Annual Tax Statement				37,885.00 CR
26/04/2019	Magellan Global Trust tax statement				37,885.00 CR
28/04/2019	Investors Mutual Annual Tax Statement				37,885.00 CR
06/05/2019	Annual Tax Statement				37,885.00 CR
06/05/2019	Vanguard Conservative index fund annual tax statement				37,885.00 CR
20/05/2019	System Member Journals			100,000.00	137,885.00 CR
22/05/2019	System Member Journals			100,000.00	237,885.00 CR
23/05/2019	System Member Journals			10,300.00	248,185.00 CR
23/05/2019	System Member Journals			2,200.00	250,385.00 CR
18/06/2019	Create Entries - Profit/Loss Allocation - 18/06/2019		20,266.09		230,118.91 CR
18/06/2019	Create Entries - Profit/Loss Allocation - 18/06/2019		3,660.82		226,458.09 CR
19/06/2019	System Member Journals			85,232.80	311,690.89 CR
30/06/2019	Annual tax statement CFS				311,690.89 CR
30/06/2019	System Member Journals			11,409.17	323,100.06 CR
30/06/2019	Create Entries - Profit/Loss Allocation - 30/06/2019		35.41		323,064.65 CR
			23,962.32	347,026.97	323,064.65 CR

Opening Balance (50010)

(Opening Balance) Martin, Pamela - Pension (Account Based Pension) (MARPA00002P)

01/07/2018	Opening Balance				146,967.28 CR
					146,967.28 CR

(Opening Balance) Martin, Patrick - Pension (Account Based Pension) (MARPA00002P)

01/07/2018	Opening Balance				776,097.37 CR
26/04/2019					776,097.37 CR
26/04/2019					776,097.37 CR
			0.00		776,097.37 CR

Share of Profit/(Loss) (53100)

(Share of Profit/(Loss)) Martin, Pamela - Pension (Account Based Pension) (MARPA00002P)

18/06/2019	Create Entries - Profit/Loss Allocation - 18/06/2019			3,660.82	3,660.82 CR
				3,660.82	3,660.82 CR

(Share of Profit/(Loss)) Martin, Patrick - Pension (Account Based Pension) (MARPA00002P)

18/06/2019	Create Entries - Profit/Loss Allocation - 18/06/2019			20,266.09	20,266.09 CR
30/06/2019	Create Entries - Profit/Loss			35.41	20,301.50 CR

Pat and Pam's Retirement Fund

General Ledger

For The Period 01 July 2018 - 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
	Allocation - 30/06/2019				
				20,301.50	20,301.50 CR
Pensions Paid (54160)					
<u>(Pensions Paid) Martin, Pamela - Pension (Account Based Pension) (MARPA00002P)</u>					
23/08/2018	System Member Journals		2,200.00		2,200.00 DR
23/11/2018	System Member Journals		2,200.00		4,400.00 DR
22/02/2019	System Member Journals		2,200.00		6,600.00 DR
22/05/2019	System Member Journals		100,000.00		106,600.00 DR
23/05/2019	System Member Journals		2,200.00		108,800.00 DR
			108,800.00		108,800.00 DR
<u>(Pensions Paid) Martin, Patrick - Pension (Account Based Pension) (MARPA00002P)</u>					
23/08/2018	System Member Journals		10,300.00		10,300.00 DR
23/11/2018	System Member Journals		10,300.00		20,600.00 DR
17/12/2018	System Member Journals		385.00		20,985.00 DR
22/02/2019	System Member Journals		10,300.00		31,285.00 DR
20/05/2019	System Member Journals		100,000.00		131,285.00 DR
23/05/2019	System Member Journals		10,300.00		141,585.00 DR
30/06/2019	System Member Journals		11,409.17		152,994.17 DR
			152,994.17		152,994.17 DR
Benefits Paid/Transfers Out (54500)					
<u>(Benefits Paid/Transfers Out) Martin, Pamela - Pension (Account Based Pension) (MARPA00002P)</u>					
18/06/2019	System Member Journals		41,828.10		41,828.10 DR
			41,828.10		41,828.10 DR
<u>(Benefits Paid/Transfers Out) Martin, Patrick - Pension (Account Based Pension) (MARPA00002P)</u>					
18/06/2019	System Member Journals		558,171.90		558,171.90 DR
19/06/2019	System Member Journals		85,232.80		643,404.70 DR
			643,404.70		643,404.70 DR
Bank Accounts (60400)					
<u>Macquarie CMA 960802577 (MBL2577)</u>					
01/07/2018	Opening Balance				26,668.47 DR
02/07/2018	ALS Limited		245.52		26,913.99 DR
23/07/2018	Accrue			487.50	26,426.49 DR
31/07/2018			318.75		26,745.24 DR
31/07/2018	Interest		24.01		26,769.25 DR
23/08/2018	Accrue			487.50	26,281.75 DR
23/08/2018	Pension			10,300.00	15,981.75 DR
23/08/2018	Pensions paid			2,200.00	13,781.75 DR
31/08/2018	AFI		672.00		14,453.75 DR
31/08/2018	Macquarie CMA Interest		19.96		14,473.71 DR
14/09/2018	Argo		560.00		15,033.71 DR
21/09/2018	Accrue			487.50	14,546.21 DR
21/09/2018	Magellan		300.00		14,846.21 DR
21/09/2018	Share Sale		4,667.28		19,513.49 DR
24/09/2018	ASIC			53.00	19,460.49 DR
27/09/2018	Sale MCP Shares		1,539.72		21,000.21 DR
28/09/2018	Interest		12.30		21,012.51 DR

Pat and Pam's Retirement Fund

General Ledger

For The Period 01 July 2018 - 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
02/10/2018	Accounting Fees			143.00	20,869.51 DR
08/10/2018	CFS redemption (Auto reprocessed due to distribution entered / deleted on 07/10/2018)		147,763.06		168,632.57 DR
09/10/2018	CCL div		210.00		168,842.57 DR
09/10/2018				145,000.00	23,842.57 DR
23/10/2018	Accrue			487.50	23,355.07 DR
31/10/2018	QVE Div		1,473.12		24,828.19 DR
31/10/2018	Interest		35.45		24,863.64 DR
23/11/2018	Accrue			487.50	24,376.14 DR
23/11/2018	Pension payment			10,300.00	14,076.14 DR
23/11/2018				2,200.00	11,876.14 DR
30/11/2018	CMA Interest		17.52		11,893.66 DR
17/12/2018	Cleave			4,510.00	7,383.66 DR
18/12/2018	ALS		300.08		7,683.74 DR
19/12/2018	Tax Refund		7,049.51		14,733.25 DR
21/12/2018	Accrue			487.50	14,245.75 DR
31/12/2018	CMA Interest		8.48		14,254.23 DR
09/01/2019	deposit		145,893.84		160,148.07 DR
15/01/2019	magellan global		318.75		160,466.82 DR
23/01/2019	Accrue			487.50	159,979.32 DR
31/01/2019	Interest		129.80		160,109.12 DR
04/02/2019	Term deposit			100,000.00	60,109.12 DR
22/02/2019	accrue			487.50	59,621.62 DR
22/02/2019	Pension payment			2,200.00	57,421.62 DR
22/02/2019	Pensions paid			10,300.00	47,121.62 DR
25/02/2019	AFI Div		864.00		47,985.62 DR
28/02/2019	CMA interest		62.49		48,048.11 DR
08/03/2019	Argo		560.00		48,608.11 DR
15/03/2019	QVE Div		1,045.44		49,653.55 DR
22/03/2019	Accrue			487.50	49,166.05 DR
29/03/2019	CMA Interest		48.45		49,214.50 DR
29/03/2019	Origin energy		200.00		49,414.50 DR
04/04/2019	Netwealth closure (Auto reprocessed due to distribution entered / deleted on 03/04/2019)		175,590.40		225,004.90 DR
05/04/2019	Term deposit close		100,361.64		325,366.54 DR
08/04/2019	Sell AFI		28,421.31		353,787.85 DR
08/04/2019	Sell ARG		26,839.68		380,627.53 DR
10/04/2019	CCL Div		260.00		380,887.53 DR
12/04/2019	Sell ALQ		4,153.44		385,040.97 DR
15/04/2019	Sell ALQ		17,714.18		402,755.15 DR
18/04/2019	Netwealth		2,551.60		405,306.75 DR
23/04/2019	Accrue			487.50	404,819.25 DR
24/04/2019	Pimco		31,880.89		436,700.14 DR
24/04/2019	Magellan		23,985.71		460,685.85 DR
24/04/2019	Magellan		84,440.91		545,126.76 DR
26/04/2019	Sell Mgg (Auto reprocessed due to distribution entered / deleted on 26/04/2019)		18,029.50		563,156.26 DR

Pat and Pam's Retirement Fund

General Ledger

For The Period 01 July 2018 - 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
29/04/2019	RBC (Auto reprocessed due to distribution entered / deleted on 28/04/2019)		58,400.43		621,556.69 DR
30/04/2019	Interest		411.03		621,967.72 DR
03/05/2019	Sell TGA		2,167.00		624,134.72 DR
03/05/2019	Sell Origin		15,327.00		639,461.72 DR
03/05/2019	CCL Sale		8,897.00		648,358.72 DR
03/05/2019	Sell QV		49,346.67		697,705.39 DR
06/05/2019	Netwealth		283.11		697,988.50 DR
07/05/2019	Vanguard (Auto reprocessed due to distribution entered / deleted on 06/05/2019)		69,982.10		767,970.60 DR
07/05/2019	Vanguard		134,877.62		902,848.22 DR
20/05/2019	Pension			100,000.00	802,848.22 DR
22/05/2019	Pensions paid			100,000.00	702,848.22 DR
23/05/2019	Accrue			487.50	702,360.72 DR
23/05/2019	Pension payment			10,300.00	692,060.72 DR
23/05/2019	Pension payment			2,200.00	689,860.72 DR
31/05/2019	Interest		859.58		690,720.30 DR
18/06/2019	Commutation			41,828.10	648,892.20 DR
18/06/2019	Commutation			558,171.90	90,720.30 DR
19/06/2019	Rollout to Netwealth			85,232.80	5,487.50 DR
21/06/2019	Accrue			487.50	5,000.00 DR
28/06/2019	CMA Interest		380.76		5,380.76 DR
			1,169,501.09	1,190,788.80	5,380.76 DR

Term Deposits (60800)

Macquarie Term Deposit (MBLTD)

09/10/2018			145,000.00		145,000.00 DR
09/01/2019	deposit			145,893.84	893.84 CR
09/01/2019	Term Dep Interest		893.84		0.00 DR
04/02/2019	Term deposit		100,000.00		100,000.00 DR
05/04/2019	Term deposit close			100,361.64	361.64 CR
05/04/2019	Term Dep Interest		361.64		0.00 DR
			246,255.48	246,255.48	0.00 DR

Sundry Debtors (68000)

Sundry Debtors (68000)

01/07/2018	Opening Balance				8,471.05 DR
01/07/2018	Vanguard distribution reinvested			332.02	8,139.03 DR
01/07/2018	Vanguard distribution reinvested			2,080.59	6,058.44 DR
01/07/2018	Magellan Global Fund Distribution reinvested			5,356.44	702.00 DR
02/07/2018	Pimco Reinvestment			383.25	318.75 DR
31/07/2018				318.75	0.00 DR
				8,471.05	0.00 DR

Managed Investments (Australian) (74700)

Netwealth (NETWE0270)

01/07/2018	Opening Balance	1.00			178,891.03 DR
04/04/2019	Netwealth closure (Auto reprocessed due to distribution)	(1.00)		163,155.36	15,735.67 DR

Pat and Pam's Retirement Fund

General Ledger

For The Period 01 July 2018 - 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
	entered / deleted on 03/04/2019)				
04/04/2019	Unrealised Gain writeback as at 04/04/2019			15,735.67	0.00 DR
		0.00		178,891.03	0.00 DR
Shares in Listed Companies (Australian) (77600)					
<u>Australian Foundation Investment Company Limited (AFI.AX)</u>					
01/07/2018	Opening Balance	4,800.00			29,568.00 DR
08/04/2019	Sell AFI	(4,800.00)		25,467.98	4,100.02 DR
08/04/2019	Unrealised Gain writeback as at 08/04/2019			4,100.02	0.00 DR
		0.00		29,568.00	0.00 DR
<u>Als Limited (ALQ.AX)</u>					
01/07/2018	Opening Balance	2,728.00			20,569.12 DR
12/04/2019	Sell ALQ	(522.00)		3,916.01	16,653.11 DR
12/04/2019	Unrealised Gain writeback as at 12/04/2019			117.44	16,535.67 DR
15/04/2019	Sell ALQ	(2,206.00)		16,039.34	496.33 DR
15/04/2019	Unrealised Gain writeback as at 15/04/2019			496.33	0.00 DR
		0.00		20,569.12	0.00 DR
<u>Argo Investments Limited (ARG.AX)</u>					
01/07/2018	Opening Balance	3,500.00			27,895.00 DR
08/04/2019	Sell ARG	(3,500.00)		23,873.72	4,021.28 DR
08/04/2019	Unrealised Gain writeback as at 08/04/2019			4,021.28	0.00 DR
		0.00		27,895.00	0.00 DR
<u>Coca-Cola Amatil Limited (CCL.AX)</u>					
01/07/2018	Opening Balance	1,000.00			9,200.00 DR
03/05/2019	CCL Sale	(1,000.00)		10,933.00	1,733.00 CR
03/05/2019	Unrealised Gain writeback as at 03/05/2019		1,733.00		0.00 DR
		0.00	1,733.00	10,933.00	0.00 DR
<u>Mcperson's Limited (MCP.AX)</u>					
01/07/2018	Opening Balance	4,000.00			6,820.00 DR
21/09/2018	Share Sale	(3,013.00)		3,769.12	3,050.88 DR
21/09/2018	Unrealised Gain writeback as at 21/09/2018			1,376.19	1,674.69 DR
27/09/2018	Sale MCP Shares	(987.00)		1,223.88	450.81 DR
27/09/2018	Unrealised Gain writeback as at 27/09/2018			450.81	0.00 DR
		0.00		6,820.00	0.00 DR
<u>Origin Energy Limited (ORG.AX)</u>					
01/07/2018	Opening Balance	2,000.00			20,060.00 DR
03/05/2019	Sell Origin	(2,000.00)		21,273.00	1,213.00 CR
03/05/2019	Unrealised Gain writeback as at 03/05/2019		1,213.00		0.00 DR
		0.00	1,213.00	21,273.00	0.00 DR
<u>Qv Equities Limited (QVE.AX)</u>					
01/07/2018	Opening Balance	47,520.00			54,648.00 DR
03/05/2019	Sell QV	(47,520.00)		50,034.60	4,613.40 DR
03/05/2019	Unrealised Gain writeback as at			4,613.40	0.00 DR

Pat and Pam's Retirement Fund

General Ledger

For The Period 01 July 2018 - 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
	03/05/2019				
		0.00		54,648.00	0.00 DR
	<u>Thorn Group Limited (TGA.AX)</u>				
01/07/2018	Opening Balance	5,000.00			3,000.00 DR
03/05/2019	Sell TGA	(5,000.00)		11,383.00	8,383.00 CR
03/05/2019	Unrealised Gain writeback as at 03/05/2019		8,383.00		0.00 DR
		0.00	8,383.00	11,383.00	0.00 DR
	<u>Units in Listed Unit Trusts (Australian) (78200)</u>				
	<u>PIMCO Div Fixed Int Fd - Ws Class (ETL0016AU)</u>				
01/07/2018	Opening Balance	30,423.72			30,545.41 DR
02/07/2018	Pimco Reinvestment	386.19	383.25		30,928.66 DR
03/10/2018	Pimco Distribution	30.84	30.68		30,959.34 DR
04/01/2019	Pimco Distribution reinvestment	154.98	155.07		31,114.41 DR
03/04/2019	Pimco reinvestment	504.02	511.73		31,626.14 DR
24/04/2019	Pimco	(31,499.74)		31,533.98	92.16 DR
24/04/2019	Unrealised Gain writeback as at 24/04/2019			92.16	0.00 DR
		0.00	1,080.73	31,626.14	0.00 DR
	<u>CFS FC WS Perp WS Indust Sh (FSF0458AU)</u>				
01/07/2018	Opening Balance	18,929.81			26,266.87 DR
01/07/2018	Fix up unit balance at 1/7/2018	531.97			26,266.87 DR
16/09/2018	Colonial first State distributions	246.85	330.85		26,597.72 DR
08/10/2018	CFS redemption (Auto reprocessed due to distribution entered / deleted on 07/10/2018)	(19,708.63)		26,278.23	319.49 DR
08/10/2018	Unrealised Gain writeback as at 08/10/2018			319.49	0.00 DR
		0.00	330.85	26,597.72	0.00 DR
	<u>CFS FC WS Ausbil Aust Active Eq (FSF0460AU)</u>				
01/07/2018	Opening Balance	29,741.35			47,612.93 DR
01/07/2018	Fix up unit balance at 1/7/2018	784.02			47,612.93 DR
16/09/2018	Colonial first State distributions	315.02	488.41		48,101.34 DR
08/10/2018	CFS redemption (Auto reprocessed due to distribution entered / deleted on 07/10/2018)	(30,840.39)		42,910.59	5,190.75 DR
08/10/2018	Unrealised Gain writeback as at 08/10/2018			5,190.75	0.00 DR
		0.00	488.41	48,101.34	0.00 DR
	<u>CFS FC WS R'Index WS Aust Sh (FSF1015AU)</u>				
01/07/2018	Opening Balance	46,242.46			71,883.90 DR
01/07/2018	Fix up unit balance at 1/7/2018	1,314.14			71,883.90 DR
16/09/2018	Colonial first State distributions	634.64	951.13		72,835.03 DR
08/10/2018	CFS redemption (Auto reprocessed due to distribution entered / deleted on 07/10/2018)	(48,191.24)		68,597.71	4,237.32 DR
08/10/2018	Unrealised Gain writeback as at 08/10/2018			4,237.32	0.00 DR
		0.00	951.13	72,835.03	0.00 DR
	<u>Investors Mutual Australian Share F (IML0002AU)</u>				
01/07/2018	Opening Balance	17,673.75			54,859.32 DR

Pat and Pam's Retirement Fund

General Ledger

For The Period 01 July 2018 - 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
31/12/2018	Investors Mutual	366.11	1,060.43		55,919.75 DR
29/04/2019	RBC (Auto reprocessed due to distribution entered / deleted on 28/04/2019)	(18,039.86)		55,911.08	8.67 DR
29/04/2019	Unrealised Gain writeback as at 29/04/2019			8.67	0.00 DR
		0.00	1,060.43	55,919.75	0.00 DR
<u>Magellan Global Fund (MGE0001AU)</u>					
01/07/2018	Opening Balance	33,175.72			69,705.51 DR
01/07/2018	Magellan Global Fund Distribution reinvested	2,546.80	5,356.44		75,061.95 DR
24/04/2019	Magellan	(35,722.53)		69,513.31	5,548.64 DR
24/04/2019	Unrealised Gain writeback as at 24/04/2019			5,548.64	0.00 DR
		0.00	5,356.44	75,061.95	0.00 DR
<u>Magellan Infra Fund (Unhedged) (MGE0006AU)</u>					
01/07/2018	Opening Balance	12,336.82			21,207.00 DR
01/07/2018	Fix Magellan Unit holding	222.14			21,207.00 DR
31/12/2018	Magellan infrastructure fund	158.13	270.02		21,477.02 DR
24/04/2019	Magellan	(12,717.09)		20,465.55	1,011.47 DR
24/04/2019	Unrealised Gain writeback as at 24/04/2019			1,011.47	0.00 DR
		0.00	270.02	21,477.02	0.00 DR
<u>Magellan Global Trust - Ordinary Units Fully Paid (MGG.AX)</u>					
01/07/2018	Opening Balance	10,625.00			17,000.00 DR
26/04/2019	Sell Mgg (Auto reprocessed due to distribution entered / deleted on 26/04/2019)	(10,625.00)		14,974.81	2,025.19 DR
26/04/2019	Unrealised Gain writeback as at 26/04/2019			2,025.19	0.00 DR
		0.00		17,000.00	0.00 DR
<u>Vanguard Aus Prop Secs Index Fd (VAN0004AU1)</u>					
01/07/2018	Opening Balance	65,442.06			63,302.10 DR
01/07/2018	Vanguard distribution reinvested	344.96	332.02		63,634.12 DR
01/10/2018	Distribution reinvested	266.35	260.22		63,894.34 DR
01/01/2019	Vanguard	1,398.16	1,315.39		65,209.73 DR
01/04/2019	Vanguard distribution	571.51	609.34		65,819.07 DR
07/05/2019	Vanguard (Auto reprocessed due to distribution entered / deleted on 06/05/2019)	(68,023.04)		63,595.13	2,223.94 DR
07/05/2019	Unrealised Gain writeback as at 07/05/2019			2,223.94	0.00 DR
		0.00	2,516.97	65,819.07	0.00 DR
<u>Vanguard Conservative Index Fund (VAN0109AU1)</u>					
01/07/2018	Opening Balance	108,166.54			127,582.43 DR
01/07/2018	Vanguard distribution reinvested	1,791.14	2,080.59		129,663.02 DR
01/10/2018	Vanguard distribution	407.87	478.15		130,141.17 DR
01/01/2019	Vanguard distribution	370.62	423.91		130,565.08 DR
01/04/2019	Vanguard distribution	402.28	482.49		131,047.57 DR
07/05/2019	Vanguard	(111,138.45)		130,756.12	291.45 DR
07/05/2019	Unrealised Gain writeback as at 07/05/2019			291.45	0.00 DR
		0.00	3,465.14	131,047.57	0.00 DR

Pat and Pam's Retirement Fund

General Ledger

For The Period 01 July 2018 - 30 June 2019

Transaction Date	Description	Units	Debit	Credit	Balance \$
Income Tax Payable/Refundable (85000)					
<u>Income Tax Payable/Refundable (85000)</u>					
01/07/2018	Opening Balance				7,308.51 DR
19/12/2018	Tax Refund			7,308.51	0.00 DR
18/06/2019	Create Entries - Franking Credits Adjustment - 18/06/2019		5,886.26		5,886.26 DR
30/06/2019	Create Entries - Franking Credits Adjustment - 30/06/2019		142.15		6,028.41 DR
			6,028.41	7,308.51	6,028.41 DR
Sundry Creditors (88000)					
<u>Sundry Creditors (88000)</u>					
30/06/2019	Final payout - fund shutdown			11,409.17	11,409.17 CR
				11,409.17	11,409.17 CR
Member Data Clearing Account (94920)					
<u>Member Data Clearing Account (94920)</u>					
26/04/2019					0.00 DR
26/04/2019					0.00 DR
			0.00		0.00 DR
Total Debits:			3,446,826.51		
Total Credits:				3,446,826.51	

Pat and Pam's Retirement Fund

Investment Income Report

As at 30 June 2019

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
Bank Accounts												
Macquarie CMA 960802577	2,009.83			2,009.83	0.00	0.00	0.00	2,009.83			0.00	0.00
	2,009.83			2,009.83	0.00	0.00	0.00	2,009.83			0.00	0.00
Managed Investments (Australian)												
NETWE0270 Netwealth	6,436.36	6,301.50	865.33	234.70	2,700.67	351.46	42.96	10,496.62		1,801.74	21,191.65	0.00
	6,436.36	6,301.50	865.33	234.70	2,700.67	351.46	42.96	10,496.62		1,801.74	21,191.65	0.00
Shares in Listed Companies (Australian)												
ALQ.AX Als Limited	545.60	158.23	387.37		67.81			613.41		0.00		
ARG.AX Argo Investments Limited	1,120.00	1,120.00	0.00		480.00			1,600.00		0.00		
AFI.AX Australian Foundation Investment Company Limited	1,536.00	1,536.00	0.00		658.29			2,194.29		0.00		
CCL.AX Coca-Cola Amatil Limited	470.00	266.50	203.50		114.21			584.21		0.00		
ORG.AX Origin Energy Limited	200.00	200.00	0.00		85.71			285.71		0.00		
QVE.AX Qv Equities Limited	2,518.56	2,518.56	0.00		1,079.39			3,597.95		0.00		
	6,390.16	5,799.29	590.87		2,485.41			8,875.57		0.00		
Term Deposits												
Macquarie Term Deposit	1,255.48			1,255.48	0.00	0.00	0.00	1,255.48			0.00	0.00
	1,255.48			1,255.48	0.00	0.00	0.00	1,255.48			0.00	0.00
Units in Listed Unit Trusts (Australian)												
FSF0460AU CFS FC WS Ausbil Aust Active Eq	488.41	215.36	35.35	1.84	118.84	0.93	0.09	372.41		0.00	232.93	2.00
FSF0458AU CFS FC WS Perp WS Indust Sh	330.85	256.38	26.92	3.62	142.15	12.42	5.35	446.84		0.00	31.51	0.00
FSF1015AU CFS FC WS R'Index WS Aust Sh	951.13	309.55	23.71	17.41	148.86	13.26	2.37	515.16		0.00	583.33	3.87
IML0002AU Investors Mutual Australian Share F	1,060.43	331.08	55.38	43.70	179.73	54.97	13.18	678.04		0.00	545.54	29.76
MGG.AX Magellan Global Trust - Ordinary Units Fully Paid	618.75				0.00	0.00	0.00	0.00		0.00	0.00	318.75
MGE0006AU Magellan Infra Fund (Unhedged)	270.02			24.36	0.00	245.66	20.99	291.01		0.00	0.00	0.00
ETL0016AU PIMCO Div Fixed Int Fd - Ws Class	697.48			374.72	0.00	322.76	0.14	697.62		0.00	0.00	0.00

Pat and Pam's Retirement Fund
Investment Income Report

As at 30 June 2019

Investment	Total Income	Franked	Unfranked	Interest/ Other	Franking Credits	Foreign Income	Foreign Credits * 1	Assessable Income	TFN Credits	Other Deductions	Distributed Capital Gains	Non-Assessable Payments
								(Excl. Capital Gains) * 2				
VAN0004AU Vanguard Aus Prop Secs Index Fd	2,184.95	86.66	4.11	936.57	42.06	187.01	1.06	1,257.47		0.00	1,046.04	(75.44)
VAN0109AU Vanguard Conservative Index Fund	1,384.55	449.97	52.67	548.11	210.69	333.80	27.47	1,622.71		0.00	0.00	0.00
	7,986.57	1,649.00	198.14	1,950.33	842.33	1,170.81	70.65	5,881.26		0.00	2,439.35	278.94
	24,078.40	13,749.79	1,654.34	5,450.34	6,028.41	1,522.27	113.61	28,518.76		1,801.74	23,631.00	278.94

Assessable Income (Excl. Capital Gains) **28,518.76**

Net Capital Gain **16,640.29**

Total Assessable Income 45,159.05

* 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.

Pat and Pam's Retirement Fund

Interest Reconciliation Report

For The Period 01 July 2018 - 30 June 2019

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
Bank Accounts					
MBL2577 Macquarie CMA 960802577					
31/07/2018	24.01	24.01			
31/08/2018	19.96	19.96			
28/09/2018	12.30	12.30			
31/10/2018	35.45	35.45			
30/11/2018	17.52	17.52			
31/12/2018	8.48	8.48			
31/01/2019	129.80	129.80			
28/02/2019	62.49	62.49			
29/03/2019	48.45	48.45			
30/04/2019	411.03	411.03			
31/05/2019	859.58	859.58			
28/06/2019	380.76	380.76			
	2,009.83	2,009.83			
	2,009.83	2,009.83			
Term Deposits					
MBLTD Macquarie Term Deposit					
09/01/2019	893.84	893.84			
05/04/2019	361.64	361.64			
	1,255.48	1,255.48			

Pat and Pam's Retirement Fund

Interest Reconciliation Report

For The Period 01 July 2018 - 30 June 2019

Date	Payment Amount	Gross Interest	TFN Withheld	Foreign Income	Foreign Credits
	1,255.48	1,255.48			
<hr/>					
TOTAL	3,265.31	3,265.31			

Tax Return Reconciliation

	Totals	Tax Return Label
Gross Interest	3,265.31	11C

Pat and Pam's Retirement Fund

Investment Summary with Market Movement

As at 30 June 2019

Investment	Units	Market Price	Market Value	Average Cost	Accounting Cost	Overall	Unrealised Current Year	Realised Movement
Cash/Bank Accounts								
Macquarie CMA 960802577		5,380.760000	5,380.76	5,380.76	5,380.76			
			5,380.76		5,380.76			
Managed Investments (Australian)								
NETWE0270 Netwealth	0.00	178,891.030000	0.00	0.00	0.00	0.00	(15,735.67)	8,833.39
			0.00		0.00	0.00	(15,735.67)	8,833.39
Shares in Listed Companies (Australian)								
ALQ.AX Als Limited	0.00	7.340000	0.00	0.00	0.00	0.00	(613.77)	1,912.27
ARG.AX Argo Investments Limited	0.00	8.120000	0.00	0.00	0.00	0.00	(4,021.28)	2,965.96
AFI.AX Australian Foundation Investment Company Limited	0.00	6.250000	0.00	0.00	0.00	0.00	(4,100.02)	2,953.33
CCL.AX Coca-Cola Amatil Limited	0.00	10.220000	0.00	0.00	0.00	0.00	1,733.00	(2,036.00)
MCP.AX Mcpherson's Limited	0.00	1.205000	0.00	0.00	0.00	0.00	(1,827.00)	1,214.00
ORG.AX Origin Energy Limited	0.00	7.310000	0.00	0.00	0.00	0.00	1,213.00	(5,946.00)
QVE.AX Qv Equities Limited	0.00	1.030000	0.00	0.00	0.00	0.00	(4,613.40)	(687.93)
TGA.AX Thorn Group Limited	0.00	0.305000	0.00	0.00	0.00	0.00	8,383.00	(9,216.00)
			0.00		0.00	0.00	(3,846.47)	(8,840.37)
Units in Listed Unit Trusts (Australian)								
FSF0460AU CFS FC WS Ausbil Aust Active Eq	0.00	1.592700	0.00	0.00	0.00	0.00	(5,190.75)	5,801.81
FSF0458AU CFS FC WS Perp WS Indust Sh	0.00	1.362400	0.00	0.00	0.00	0.00	(319.49)	(20.43)
FSF1015AU CFS FC WS R'Index WS Aust Sh	0.00	1.582900	0.00	0.00	0.00	0.00	(4,237.32)	4,195.15
IML0002AU Investors Mutual Australian Share F	0.00	3.119900	0.00	0.00	0.00	0.00	(8.67)	2,489.35
MGE0001AU Magellan Global Fund	0.00	2.525600	0.00	0.00	0.00	0.00	(5,548.64)	14,927.60
MGG.AX Magellan Global Trust - Ordinary Units Fully Paid	0.00	1.785000	0.00	0.00	0.00	0.00	(2,025.19)	3,054.69
MGE0006AU Magellan Infra Fund (Unhedged)	0.00	2.041100	0.00	0.00	0.00	0.00	(1,011.47)	3,520.16
ETL0016AU PIMCO Div Fixed Int Fd - Ws Class	0.00	1.044500	0.00	0.00	0.00	0.00	(92.16)	346.91
VAN0004AU Vanguard Aus Prop Secs Index Fd	0.00	1.110000	0.00	0.00	0.00	0.00	(2,223.94)	6,386.97
VAN0109AU Vanguard Conservative Index Fund	0.00	1.241500	0.00	0.00	0.00	0.00	(291.45)	4,121.50
			0.00		0.00	0.00	(20,949.08)	44,823.71

5,380.76

5,380.76

0.00

(40,531.22)

44,816.73

Pat and Pam's Retirement Fund

Detailed Schedule of Fund Assets

As at 30 June 2019

Transaction Date	Description	Units	Amount \$
Managed Investments (Australian) (74700)			
<u>Netwealth (NETWE0270)</u>			
30/06/2018	Revaluation		15,735.67
30/06/2018	Investment Cost	1.00	163,155.36
04/04/2019	Netwealth closure (Auto reprocessed due to distribution entered / deleted on 03/04/2019)	(1.00)	(163,155.36)
04/04/2019	Unrealised Gain writeback as at 04/04/2019		(15,735.67)
		0.00	0.00
Shares in Listed Companies (Australian) (77600)			
<u>Australian Foundation Investment Company Limited (AFI.AX)</u>			
30/06/2018	Investment Cost	4,800.00	25,467.98
30/06/2018	Revaluation		4,100.02
08/04/2019	Sell AFI	(4,800.00)	(25,467.98)
08/04/2019	Unrealised Gain writeback as at 08/04/2019		(4,100.02)
		0.00	0.00
<u>Als Limited (ALQ.AX)</u>			
30/06/2018	Investment Cost	2,500.00	18,176.95
30/06/2018	Investment Cost	228.00	1,778.40
30/06/2018	Revaluation		613.77
12/04/2019	Sell ALQ	(522.00)	(3,916.01)
12/04/2019	Unrealised Gain writeback as at 12/04/2019		(117.44)
15/04/2019	Sell ALQ	(2,206.00)	(16,039.34)
15/04/2019	Unrealised Gain writeback as at 15/04/2019		(496.33)
		0.00	0.00
<u>Argo Investments Limited (ARG.AX)</u>			
30/06/2018	Investment Cost	3,500.00	23,873.72
30/06/2018	Revaluation		4,021.28
08/04/2019	Sell ARG	(3,500.00)	(23,873.72)
08/04/2019	Unrealised Gain writeback as at 08/04/2019		(4,021.28)
		0.00	0.00
<u>Coca-Cola Amatil Limited (CCL.AX)</u>			
30/06/2018	Investment Cost	1,000.00	10,933.00
30/06/2018	Revaluation		(1,733.00)
03/05/2019	CCL Sale	(1,000.00)	(10,933.00)
03/05/2019	Unrealised Gain writeback as at 03/05/2019		1,733.00
		0.00	0.00
<u>Mcperson's Limited (MCP.AX)</u>			
30/06/2018	Investment Cost	2,043.00	2,566.32
30/06/2018	Investment Cost	1,957.00	2,426.68
30/06/2018	Revaluation		1,827.00
21/09/2018	Share Sale	(3,013.00)	(3,769.12)
21/09/2018	Unrealised Gain writeback as at 21/09/2018		(1,376.19)
27/09/2018	Sale MCP Shares	(987.00)	(1,223.88)
27/09/2018	Unrealised Gain writeback as at 27/09/2018		(450.81)
		0.00	0.00
<u>Origin Energy Limited (ORG.AX)</u>			

Pat and Pam's Retirement Fund

Detailed Schedule of Fund Assets

As at 30 June 2019

Transaction Date	Description	Units	Amount \$
30/06/2018	Investment Cost	2,000.00	21,273.00
30/06/2018	Revaluation		(1,213.00)
03/05/2019	Sell Origin	(2,000.00)	(21,273.00)
03/05/2019	Unrealised Gain writeback as at 03/05/2019		1,213.00
		0.00	0.00
<u>Qv Equities Limited (QVE.AX)</u>			
30/06/2018	Investment Cost	20,000.00	20,000.00
30/06/2018	Investment Cost	20,000.00	20,000.00
30/06/2018	Investment Cost	7,520.00	10,034.60
30/06/2018	Revaluation		4,613.40
03/05/2019	Sell QV	(47,520.00)	(50,034.60)
03/05/2019	Unrealised Gain writeback as at 03/05/2019		(4,613.40)
		0.00	0.00
<u>Thorn Group Limited (TGA.AX)</u>			
30/06/2018	Investment Cost	5,000.00	11,383.00
30/06/2018	Revaluation		(8,383.00)
03/05/2019	Sell TGA	(5,000.00)	(11,383.00)
03/05/2019	Unrealised Gain writeback as at 03/05/2019		8,383.00
		0.00	0.00
Units in Listed Unit Trusts (Australian) (78200)			
<u>PIMCO Div Fixed Int Fd - Ws Class (ETL0016AU)</u>			
30/06/2018	Investment Cost	29,761.90	29,794.64
30/06/2018	Investment Cost	343.46	340.27
30/06/2018	Investment Cost	151.64	151.81
30/06/2018	Revaluation		92.16
30/06/2018	Investment Cost	91.27	91.48
30/06/2018	Investment Cost	75.43	75.05
02/07/2018	Pimco Reinvestment	386.19	383.25
03/10/2018	Pimco Distribution	30.84	30.68
04/01/2019	Pimco Distribution reinvestment	154.98	155.07
03/04/2019	Pimco reinvestment	504.02	511.73
24/04/2019	Pimco	(31,499.74)	(31,533.98)
24/04/2019	Unrealised Gain writeback as at 24/04/2019		(92.16)
		0.00	0.00
<u>CFS FC WS Perp WS Indust Sh (FSF0458AU)</u>			
30/06/2018	Investment Cost	18,121.34	24,844.35
30/06/2018	Investment Cost	333.37	446.31
30/06/2018	Investment Cost	255.99	344.31
30/06/2018	Revaluation		319.49
30/06/2018	Investment Cost	219.11	312.41
01/07/2018	Fix up unit balance at 1/7/2018	531.97	0.00
16/09/2018	Colonial first State distributions	246.85	330.85
08/10/2018	CFS redemption (Auto reprocessed due to distribution entered / deleted on 07/10/2018)	(19,708.63)	(26,278.23)
08/10/2018	Unrealised Gain writeback as at 08/10/2018		(319.49)
		0.00	0.00
<u>CFS FC WS Ausbil Aust Active Eq (FSF0460AU)</u>			

Pat and Pam's Retirement Fund

Detailed Schedule of Fund Assets

As at 30 June 2019

Transaction Date	Description	Units	Amount \$
30/06/2018	Investment Cost	28,765.67	40,996.84
30/06/2018	Revaluation		5,190.75
30/06/2018	Investment Cost	374.97	557.96
30/06/2018	Investment Cost	367.61	517.78
30/06/2018	Investment Cost	233.10	349.60
01/07/2018	Fix up unit balance at 1/7/2018	784.02	0.00
16/09/2018	Colonial first State distributions	315.02	488.41
08/10/2018	CFS redemption (Auto reprocessed due to distribution entered / deleted on 07/10/2018)	(30,840.39)	(42,910.59)
08/10/2018	Unrealised Gain writeback as at 08/10/2018		(5,190.75)
		0.00	0.00
<u>CFS FC WS R'Index WS Aust Sh (FSF1015AU)</u>			
30/06/2018	Investment Cost	44,512.47	65,077.23
30/06/2018	Revaluation		4,237.32
30/06/2018	Investment Cost	713.23	1,047.17
30/06/2018	Investment Cost	530.54	809.98
30/06/2018	Investment Cost	486.21	712.20
01/07/2018	Fix up unit balance at 1/7/2018	1,314.14	0.00
16/09/2018	Colonial first State distributions	634.64	951.13
08/10/2018	CFS redemption (Auto reprocessed due to distribution entered / deleted on 07/10/2018)	(48,191.24)	(68,597.71)
08/10/2018	Unrealised Gain writeback as at 08/10/2018		(4,237.32)
		0.00	0.00
<u>Investors Mutual Australian Share F (IML0002AU)</u>			
30/06/2018	Investment Cost	16,816.94	52,166.15
30/06/2018	Investment Cost	538.43	1,675.48
30/06/2018	Investment Cost	318.38	1,009.02
30/06/2018	Revaluation		8.67
31/12/2018	Investors Mutual	366.11	1,060.43
29/04/2019	RBC (Auto reprocessed due to distribution entered / deleted on 28/04/2019)	(18,039.86)	(55,911.08)
29/04/2019	Unrealised Gain writeback as at 29/04/2019		(8.67)
		0.00	0.00
<u>Magellan Global Fund (MGE0001AU)</u>			
30/06/2018	Investment Cost	27,982.26	54,156.87
30/06/2018	Investment Cost	5,193.46	10,000.00
30/06/2018	Revaluation		5,548.64
01/07/2018	Magellan Global Fund Distribution reinvested	2,546.80	5,356.44
24/04/2019	Magellan	(35,722.53)	(69,513.31)
24/04/2019	Unrealised Gain writeback as at 24/04/2019		(5,548.64)
		0.00	0.00
<u>Magellan Infra Fund (Unhedged) (MGE0006AU)</u>			
30/06/2018	Investment Cost	12,220.46	20,000.00
30/06/2018	Revaluation		1,011.47
30/06/2018	Investment Cost	116.37	195.53
01/07/2018	Fix Magellan Unit holding	222.14	0.00
31/12/2018	Magellan infrastructure fund	158.13	270.02
24/04/2019	Magellan	(12,717.09)	(20,465.55)

Pat and Pam's Retirement Fund

Detailed Schedule of Fund Assets

As at 30 June 2019

Transaction Date	Description	Units	Amount \$
24/04/2019	Unrealised Gain writeback as at 24/04/2019		(1,011.47)
		0.00	0.00
<u>Magellan Global Trust - Ordinary Units Fully Paid (MGG.AX)</u>			
30/06/2018	Investment Cost	10,000.00	14,974.81
30/06/2018	Revaluation		2,025.19
30/06/2018	Investment Cost	625.00	0.00
26/04/2019	Sell Mgg (Auto reprocessed due to distribution entered / deleted on 26/04/2019)	(10,625.00)	(14,974.81)
26/04/2019	Unrealised Gain writeback as at 26/04/2019		(2,025.19)
		0.00	0.00
<u>Vanguard Aus Prop Secs Index Fd (VAN0004AU1)</u>			
30/06/2018	Investment Cost	59,761.23	56,032.13
30/06/2018	Investment Cost	3,525.88	3,374.97
30/06/2018	Revaluation		2,223.94
30/06/2018	Investment Cost	734.69	680.47
30/06/2018	Investment Cost	895.36	486.03
30/06/2018	Investment Cost	357.01	335.23
30/06/2018	Investment Cost	167.89	169.33
01/07/2018	Vanguard distribution reinvested	344.96	332.02
01/10/2018	Distribution reinvested	266.35	260.22
01/01/2019	Vanguard	1,398.16	1,315.39
01/04/2019	Vanguard distribution	571.51	609.34
07/05/2019	Vanguard (Auto reprocessed due to distribution entered / deleted on 06/05/2019)	(68,023.04)	(63,595.13)
07/05/2019	Unrealised Gain writeback as at 07/05/2019		(2,223.94)
		0.00	0.00
<u>Vanguard Conservative Index Fund (VAN0109AU1)</u>			
30/06/2018	Investment Cost	102,852.09	121,190.62
30/06/2018	Investment Cost	2,806.32	3,222.50
30/06/2018	Investment Cost	1,748.72	1,994.94
30/06/2018	Investment Cost	408.16	475.96
30/06/2018	Investment Cost	351.25	406.96
30/06/2018	Revaluation		291.45
01/07/2018	Vanguard distribution reinvested	1,791.14	2,080.59
01/10/2018	Vanguard distribution	407.87	478.15
01/01/2019	Vanguard distribution	370.62	423.91
01/04/2019	Vanguard distribution	402.28	482.49
07/05/2019	Vanguard	(111,138.45)	(130,756.12)
07/05/2019	Unrealised Gain writeback as at 07/05/2019		(291.45)
		0.00	0.00

Pat and Pam's Retirement Fund

Realised Capital Gains Report

For the period: 1 July 2018 to 30 June 2019

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
Managed Investments (Australian)												
Netwealth												
30/06/2017	04/04/2019	1.00	163,155.36	171,988.75	8,833.39	163,155.36	163,155.36	0.00	0.00	8,833.39	0.00	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18,532.78	2,658.87	(13,499.65)
		1.00	163,155.36	171,988.75	8,833.39	163,155.36	163,155.36	0.00	0.00	27,366.17	2,658.87	(13,499.65)
		1.00	163,155.36	171,988.75	8,833.39	163,155.36	163,155.36	0.00	0.00	27,366.17	2,658.87	(13,499.65)
Shares in Listed Companies (Australian)												
Als Limited												
19/07/2013	12/04/2019	228.00	1,778.40	1,814.15	35.75	1,778.40	1,778.40	0.00	0.00	35.75	0.00	0.00
05/09/2012	12/04/2019	294.00	2,137.61	2,339.29	201.68	2,137.61	2,137.61	0.00	0.00	201.68	0.00	0.00
05/09/2012	15/04/2019	2,206.00	16,039.34	17,714.18	1,674.84	16,039.34	16,039.34	0.00	0.00	1,674.84	0.00	0.00
		2,728.00	19,955.35	21,867.62	1,912.27	19,955.35	19,955.35	0.00	0.00	1,912.27	0.00	0.00
Argo Investments Limited												
27/01/2010	08/04/2019	3,500.00	23,873.72	26,839.68	2,965.96	23,873.72	23,873.72	0.00	0.00	2,965.96	0.00	0.00
		3,500.00	23,873.72	26,839.68	2,965.96	23,873.72	23,873.72	0.00	0.00	2,965.96	0.00	0.00
Australian Foundation Investment Company Limited												
27/01/2010	08/04/2019	4,800.00	25,467.98	28,421.31	2,953.33	25,467.98	25,467.98	0.00	0.00	2,953.33	0.00	0.00
		4,800.00	25,467.98	28,421.31	2,953.33	25,467.98	25,467.98	0.00	0.00	2,953.33	0.00	0.00
Coca-Cola Amatil Limited												
01/04/2014	03/05/2019	1,000.00	10,933.00	8,897.00	(2,036.00)	10,933.00	10,933.00	0.00	0.00	0.00	0.00	(2,036.00)

Pat and Pam's Retirement Fund

Realised Capital Gains Report

For the period: 1 July 2018 to 30 June 2019

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
Shares in Listed Companies (Australian)												
		1,000.00	10,933.00	8,897.00	(2,036.00)	10,933.00	10,933.00	0.00	0.00	0.00	0.00	(2,036.00)
Mcperson's Limited												
20/03/2014	21/09/2018	970.00	1,202.80	1,502.58	299.78	1,202.80	1,202.80	0.00	0.00	299.78	0.00	0.00
19/03/2014	21/09/2018	2,043.00	2,566.32	3,164.70	598.38	2,566.32	2,566.32	0.00	0.00	598.38	0.00	0.00
20/03/2014	27/09/2018	987.00	1,223.88	1,539.72	315.84	1,223.88	1,223.88	0.00	0.00	315.84	0.00	0.00
		4,000.00	4,993.00	6,207.00	1,214.00	4,993.00	4,993.00	0.00	0.00	1,214.00	0.00	0.00
Origin Energy Limited												
28/11/2012	03/05/2019	2,000.00	21,273.00	15,327.00	(5,946.00)	21,273.00	21,273.00	0.00	0.00	0.00	0.00	(5,946.00)
		2,000.00	21,273.00	15,327.00	(5,946.00)	21,273.00	21,273.00	0.00	0.00	0.00	0.00	(5,946.00)
Qv Equities Limited												
14/09/2017	03/05/2019	7,520.00	10,034.60	7,809.07	(2,225.53)	10,034.60	10,034.60	0.00	0.00	0.00	0.00	(2,225.53)
18/12/2015	03/05/2019	20,000.00	20,000.00	20,768.80	768.80	20,000.00	20,000.00	0.00	0.00	768.80	0.00	0.00
13/08/2014	03/05/2019	20,000.00	20,000.00	20,768.80	768.80	20,000.00	20,000.00	0.00	0.00	768.80	0.00	0.00
		47,520.00	50,034.60	49,346.67	(687.93)	50,034.60	50,034.60	0.00	0.00	1,537.60	0.00	(2,225.53)
Thorn Group Limited												
04/08/2014	03/05/2019	5,000.00	11,383.00	2,167.00	(9,216.00)	11,383.00	11,383.00	0.00	0.00	0.00	0.00	(9,216.00)
		5,000.00	11,383.00	2,167.00	(9,216.00)	11,383.00	11,383.00	0.00	0.00	0.00	0.00	(9,216.00)
		70,548.00	167,913.65	159,073.28	(8,840.37)	167,913.65	167,913.65	0.00	0.00	10,583.16	0.00	(19,423.53)
Units in Listed Unit Trusts (Australian)												
CFS FC WS Ausbil Aust Active Eq												

Pat and Pam's Retirement Fund

Realised Capital Gains Report

For the period: 1 July 2018 to 30 June 2019

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
Units in Listed Unit Trusts (Australian)												
16/09/2018	08/10/2018	315.02	488.41	497.58	9.17	488.39	488.39	0.00	0.00	0.00	9.19	0.00
01/07/2018	08/10/2018	784.02	0.00	1,238.35	1,238.35	(0.05)	(0.05)	0.00	0.00	0.00	1,238.41	0.00
25/03/2018	08/10/2018	374.97	557.96	592.27	34.31	557.76	557.76	0.00	0.00	0.00	34.51	0.00
17/12/2017	08/10/2018	233.10	349.60	368.18	18.58	349.48	349.48	0.00	0.00	0.00	18.70	0.00
24/09/2017	08/10/2018	367.61	517.78	580.64	62.86	517.59	517.59	0.00	0.00	63.06	0.00	0.00
30/06/2017	08/10/2018	28,765.67	40,996.84	45,435.38	4,438.54	40,981.60	40,981.60	0.00	0.00	4,453.78	0.00	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	232.93	0.00	0.00
		30,840.39	42,910.59	48,712.40	5,801.81	42,894.77	42,894.77	0.00	0.00	4,749.77	1,300.81	0.00
CFS FC WS Perp WS Indust Sh												
16/09/2018	08/10/2018	246.85	330.85	328.88	(1.97)	330.85	330.85	0.00	0.00	0.00	0.00	(1.97)
01/07/2018	08/10/2018	531.97	0.00	708.74	708.74	0.00	0.00	0.00	0.00	0.00	708.74	0.00
25/03/2018	08/10/2018	333.37	446.31	444.14	(2.17)	445.63	445.63	0.00	0.00	0.00	0.00	(1.49)
17/12/2017	08/10/2018	219.11	312.41	291.92	(20.49)	311.96	311.96	0.00	0.00	0.00	0.00	(20.04)
24/09/2017	08/10/2018	255.99	344.31	341.06	(3.25)	343.79	343.79	0.00	0.00	0.00	0.00	(2.73)
30/06/2017	08/10/2018	18,121.34	24,844.35	24,143.06	(701.30)	24,807.45	24,807.45	0.00	0.00	0.00	0.00	(664.39)
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31.50	0.00	0.00
		19,708.63	26,278.23	26,257.80	(20.44)	26,239.68	26,239.68	0.00	0.00	31.50	708.74	(690.62)
CFS FC WS R'Index WS Aust Sh												
16/09/2018	08/10/2018	634.64	951.13	958.62	7.49	951.08	951.08	0.00	0.00	0.00	7.54	0.00
01/07/2018	08/10/2018	1,314.14	0.00	1,985.01	1,985.01	(0.11)	(0.11)	0.00	0.00	0.00	1,985.12	0.00
25/03/2018	08/10/2018	713.23	1,047.17	1,077.34	30.17	1,045.59	1,045.59	0.00	0.00	0.00	31.74	0.00
17/12/2017	08/10/2018	530.54	809.98	801.39	(8.59)	808.81	808.81	0.00	0.00	0.00	0.00	(7.42)

Pat and Pam's Retirement Fund

Realised Capital Gains Report

For the period: 1 July 2018 to 30 June 2019

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
Units in Listed Unit Trusts (Australian)												
24/09/2017	08/10/2018	486.21	712.20	734.42	22.22	711.13	711.13	0.00	0.00	23.29	0.00	0.00
30/06/2017	08/10/2018	44,512.47	65,077.23	67,236.08	2,158.85	64,978.93	64,978.93	0.00	0.00	2,257.15	0.00	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	583.33	0.00	0.00
		48,191.24	68,597.71	72,792.86	4,195.15	68,495.43	68,495.43	0.00	0.00	2,863.77	2,024.40	(7.42)
Investors Mutual Australian Share F												
31/12/2018	29/04/2019	366.11	1,060.43	1,185.20	124.77	1,059.83	1,059.83	0.00	0.00	0.00	125.37	0.00
29/06/2018	29/04/2019	538.43	1,675.48	1,743.05	67.57	1,671.83	1,671.83	0.00	0.00	0.00	71.23	0.00
29/12/2017	29/04/2019	318.38	1,009.02	1,030.70	21.68	1,006.86	1,006.86	0.00	0.00	23.84	0.00	0.00
30/06/2017	29/04/2019	16,816.94	52,166.15	54,441.48	2,275.33	52,052.00	52,052.00	0.00	0.00	2,389.48	0.00	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	545.54	0.00	0.00
		18,039.86	55,911.08	58,400.43	2,489.35	55,790.52	55,790.52	0.00	0.00	2,958.86	196.60	0.00
Magellan Global Fund												
01/07/2018	24/04/2019	2,546.80	5,356.44	6,020.14	663.70	5,356.44	5,356.44	0.00	0.00	0.00	0.00	0.00
01/09/2017	24/04/2019	5,193.46	10,000.00	12,276.29	2,276.29	10,000.00	10,000.00	0.00	0.00	0.00	0.00	0.00
30/06/2017	24/04/2019	27,982.26	54,156.87	66,144.48	11,987.61	54,156.87	54,156.87	0.00	0.00	0.00	0.00	0.00
		35,722.53	69,513.31	84,440.91	14,927.60	69,513.31	69,513.31	0.00	0.00	0.00	0.00	0.00
Magellan Global Trust - Ordinary Units Fully Paid												
15/01/2018	26/04/2019	625.00	0.00	1,060.56	1,060.56	(18.75)	(18.75)	0.00	0.00	1,079.31	0.00	0.00
14/09/2017	26/04/2019	10,000.00	14,974.81	16,968.94	1,994.13	14,674.81	14,674.81	0.00	0.00	2,294.13	0.00	0.00
		10,625.00	14,974.81	18,029.50	3,054.69	14,656.06	14,656.06	0.00	0.00	3,373.44	0.00	0.00

Pat and Pam's Retirement Fund

Realised Capital Gains Report

For the period: 1 July 2018 to 30 June 2019

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
Units in Listed Unit Trusts (Australian)												
Magellan Infra Fund (Unhedged)												
31/12/2018	24/04/2019	158.13	270.02	298.25	28.23	270.02	270.02	0.00	0.00	0.00	28.23	0.00
01/07/2018	24/04/2019	222.14	0.00	418.98	418.98	0.00	0.00	0.00	0.00	0.00	418.98	0.00
01/01/2018	24/04/2019	116.37	195.53	219.48	23.95	194.04	194.04	0.00	0.00	25.44	0.00	0.00
01/09/2017	24/04/2019	12,220.46	20,000.00	23,049.00	3,049.00	19,843.10	19,843.10	0.00	0.00	3,205.90	0.00	0.00
		12,717.09	20,465.55	23,985.71	3,520.16	20,307.16	20,307.16	0.00	0.00	3,231.34	447.21	0.00
PIMCO Div Fixed Int Fd - Ws Class												
03/04/2019	24/04/2019	504.02	511.73	510.12	(1.61)	511.73	511.73	0.00	0.00	0.00	0.00	(1.61)
04/01/2019	24/04/2019	154.98	155.07	156.85	1.78	155.07	155.07	0.00	0.00	0.00	1.78	0.00
03/10/2018	24/04/2019	30.84	30.68	31.22	0.54	30.68	30.68	0.00	0.00	0.00	0.54	0.00
02/07/2018	24/04/2019	386.18	383.25	390.86	7.61	383.25	383.25	0.00	0.00	0.00	7.61	0.00
03/04/2018	24/04/2019	91.27	91.48	92.37	0.89	91.48	91.48	0.00	0.00	0.89	0.00	0.00
02/01/2018	24/04/2019	151.64	151.81	153.48	1.67	151.81	151.81	0.00	0.00	1.67	0.00	0.00
03/10/2017	24/04/2019	75.43	75.05	76.35	1.30	75.05	75.05	0.00	0.00	1.30	0.00	0.00
03/07/2017	24/04/2019	343.46	340.27	347.62	7.35	340.27	340.27	0.00	0.00	7.35	0.00	0.00
30/06/2017	24/04/2019	29,761.90	29,794.64	30,122.03	327.39	29,794.64	29,794.64	0.00	0.00	327.39	0.00	0.00
		31,499.74	31,533.98	31,880.90	346.92	31,533.98	31,533.98	0.00	0.00	338.60	9.93	(1.61)
Vanguard Aus Prop Secs Index Fd												
01/04/2019	07/05/2019	571.51	609.34	587.97	(21.37)	609.97	609.97	0.00	0.00	0.00	0.00	(22.00)
01/01/2019	07/05/2019	1,398.16	1,315.39	1,438.43	123.04	1,316.94	1,316.94	0.00	0.00	0.00	121.49	0.00
01/10/2018	07/05/2019	266.35	260.22	274.02	13.80	260.52	260.52	0.00	0.00	0.00	13.51	0.00
01/07/2018	07/05/2019	344.96	332.02	354.89	22.87	332.40	332.40	0.00	0.00	0.00	22.49	0.00

Pat and Pam's Retirement Fund

Realised Capital Gains Report

For the period: 1 July 2018 to 30 June 2019

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
Units in Listed Unit Trusts (Australian)												
05/06/2018	07/05/2019	3,525.88	3,374.97	3,627.43	252.46	3,339.76	3,339.76	0.00	0.00	0.00	287.67	0.00
01/04/2018	07/05/2019	895.36	486.03	921.15	435.12	477.09	477.09	0.00	0.00	444.06	0.00	0.00
01/01/2018	07/05/2019	167.89	169.33	172.73	3.40	167.65	167.65	0.00	0.00	5.07	0.00	0.00
01/10/2017	07/05/2019	357.01	335.23	367.29	32.06	331.66	331.66	0.00	0.00	35.63	0.00	0.00
01/07/2017	07/05/2019	734.69	680.47	755.85	75.38	673.13	673.13	0.00	0.00	82.72	0.00	0.00
30/06/2017	07/05/2019	59,761.23	56,032.13	61,482.35	5,450.22	55,435.32	55,435.32	0.00	0.00	6,047.03	0.00	0.00
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,046.04	0.00	0.00
		68,023.04	63,595.13	69,982.11	6,386.98	62,944.44	62,944.44	0.00	0.00	7,660.55	445.16	(22.00)
Vanguard Conservative Index Fund												
01/04/2019	07/05/2019	402.28	482.49	488.21	5.72	482.49	482.49	0.00	0.00	0.00	5.72	0.00
01/01/2019	07/05/2019	370.62	423.91	449.78	25.87	423.91	423.91	0.00	0.00	0.00	25.87	0.00
01/10/2018	07/05/2019	407.87	478.15	494.99	16.84	478.15	478.15	0.00	0.00	0.00	16.84	0.00
01/07/2018	07/05/2019	1,791.14	2,080.59	2,173.73	93.14	2,080.59	2,080.59	0.00	0.00	0.00	93.14	0.00
01/04/2018	07/05/2019	351.25	406.96	426.28	19.32	407.65	407.65	0.00	0.00	18.63	0.00	0.00
01/01/2018	07/05/2019	408.16	475.96	495.34	19.38	476.76	476.76	0.00	0.00	18.59	0.00	0.00
01/10/2017	07/05/2019	1,748.72	1,994.94	2,122.25	127.31	1,998.35	1,998.35	0.00	0.00	123.89	0.00	0.00
01/07/2017	07/05/2019	2,806.32	3,222.50	3,405.75	183.25	3,227.98	3,227.98	0.00	0.00	177.77	0.00	0.00
30/06/2017	07/05/2019	102,852.09	121,190.62	124,821.29	3,630.67	121,391.40	121,391.40	0.00	0.00	3,429.90	0.00	0.00
		111,138.45	130,756.12	134,877.62	4,121.50	130,967.28	130,967.28	0.00	0.00	3,768.78	141.57	0.00
		386,505.96	524,536.51	569,360.24	44,823.72	523,342.63	523,342.63	0.00	0.00	28,976.61	5,274.42	(721.65)
		457,054.96	855,605.52	900,422.27	44,816.74	854,411.64	854,411.64	0.00	0.00	66,925.94	7,933.29	(33,644.83)

Members Statement

Patrick John Martin
 21 Kanofski Street
 Chermside West, Queensland, 4032, Australia

Your Details

Date of Birth : 17/04/1956
 Age: 63
 Tax File Number: Provided
 Date Joined Fund: 09/11/2009
 Service Period Start Date: 13/12/1971
 Date Left Fund: 30/06/2019
 Member Code: MARPAT00002P
 Account Start Date: 01/07/2013
 Account Phase: Retirement Phase
 Account Description: Account Based Pension

Nominated Beneficiaries N/A
 Vested Benefits
 Total Death Benefit

Your Balance

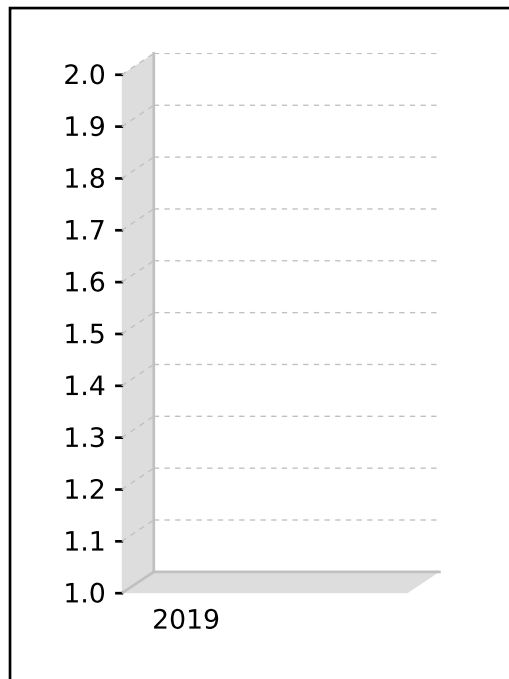
Total Benefits

Preservation Components

Preserved
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free (26.14%)
 Taxable



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2018	776,097.37
<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	20,301.50
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	152,994.17
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	643,404.70
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2019	0.00

Members Statement

Pamela Dawn Martin
 21 Kanofski Street
 Chermside West, Queensland, 4032, Australia

Your Details

Date of Birth : 22/07/1956
 Age: 62
 Tax File Number: Provided
 Date Joined Fund: 09/11/2009
 Service Period Start Date: 11/06/1994
 Date Left Fund: 18/06/2019
 Member Code: MARPAM00002P
 Account Start Date: 01/07/2011
 Account Phase: Retirement Phase
 Account Description: Account Based Pension

Nominated Beneficiaries N/A
 Vested Benefits
 Total Death Benefit

Your Balance

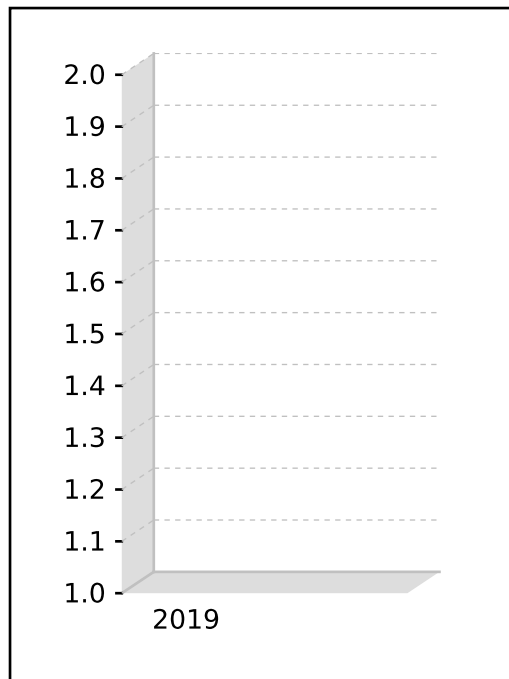
Total Benefits

Preservation Components

Preserved
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free (17.29%)
 Taxable



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2018	146,967.28
<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	3,660.82
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	108,800.00
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	41,828.10
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2019	0.00

Members Statement

Patrick John Martin
 21 Kanofski Street
 Chermside West, Queensland, 4032, Australia

Your Details

Date of Birth : 17/04/1956
 Age: 63
 Tax File Number: Provided
 Date Joined Fund: 09/11/2009
 Service Period Start Date: 13/12/1971
 Date Left Fund: 30/06/2019
 Member Code: Consolidated
 Account Start Date: 01/07/2013
 Account Type: Consolidated
 Account Description: Consolidated

Vested Benefits

Total Death Benefit
 Nominated Beneficiaries N/A

Your Balance

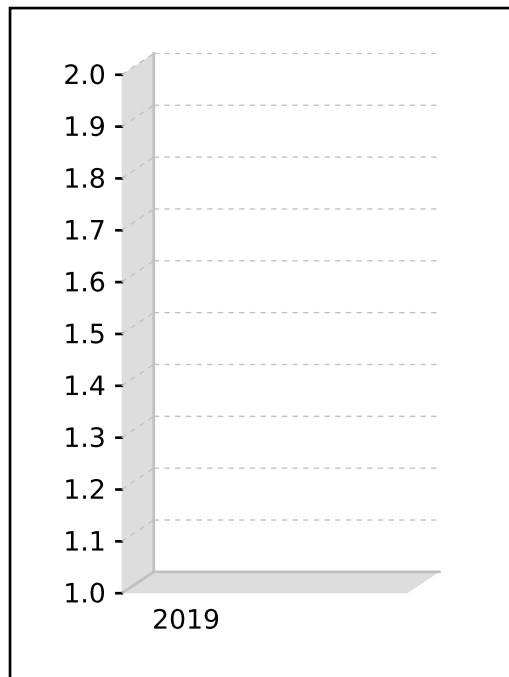
Total Benefits

Preservation Components

Preserved
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free
 Taxable



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2018	776,097.37
<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	20,301.50
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	152,994.17
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	643,404.70
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2019	0.00

Members Statement

Pamela Dawn Martin
 21 Kanofski Street
 Chermside West, Queensland, 4032, Australia

Your Details

Date of Birth : 22/07/1956
 Age: 62
 Tax File Number: Provided
 Date Joined Fund: 09/11/2009
 Service Period Start Date: 11/06/1994
 Date Left Fund: 18/06/2019
 Member Code: Consolidated
 Account Start Date: 01/07/2011
 Account Type: Consolidated
 Account Description: Consolidated

Vested Benefits

Total Death Benefit
 Nominated Beneficiaries N/A

Your Balance

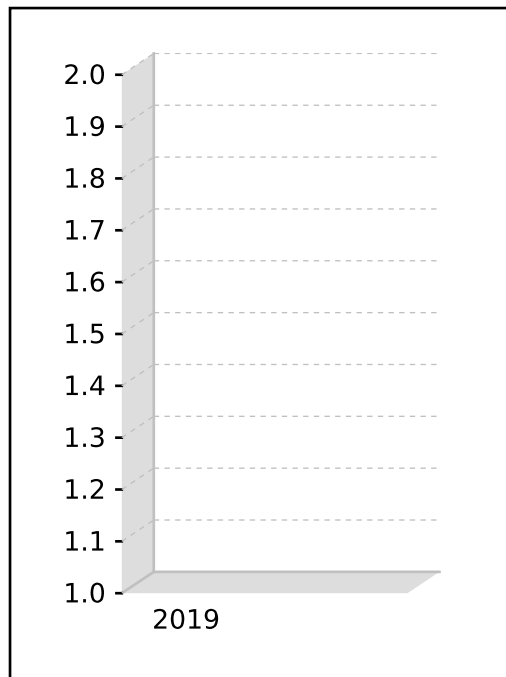
Total Benefits

Preservation Components

Preserved
 Unrestricted Non Preserved
 Restricted Non Preserved

Tax Components

Tax Free
 Taxable



Your Detailed Account Summary

	This Year
Opening balance at 01/07/2018	146,967.28
<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	3,660.82
Internal Transfer In	
<u>Decreases to Member account during the period</u>	
Pensions Paid	108,800.00
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	41,828.10
Superannuation Surcharge Tax	
Internal Transfer Out	
Closing balance at 30/06/2019	0.00

Pat and Pam's Retirement Fund

Members Summary Report

As at 30 June 2019

Opening Balance	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
Patrick John Martin (Age: 63)											
MARPAT00002P - Account Based Pension - Tax Free: 26.14%											
776,097.37			20,301.50		152,994.17			643,404.70			
776,097.37			20,301.50		152,994.17			643,404.70			
Pamela Dawn Martin (Age: 62)											
MARPAM00002P - Account Based Pension - Tax Free: 17.29%											
146,967.28			3,660.82		108,800.00			41,828.10			
146,967.28			3,660.82		108,800.00			41,828.10			
923,064.65			23,962.32		261,794.17			685,232.80			

Minutes of a meeting of the Director(s)

held on 30 June 2019 at 21 Kanofski Street, Chermside West, Queensland 4032

PRESENT:	Patrick Martin and Pamela Martin
MINUTES:	The Chair reported that the minutes of the previous meeting had been signed as a true record.
FINANCIAL STATEMENTS OF SUPERANNUATION FUND:	<p>It was resolved that the financial statements would be prepared as special purpose financial statements as, in the opinion of the trustee(s), the Superannuation Fund is a non-reporting entity and therefore is not required to comply with all Australian Accounting Standards.</p> <p>The Chair tabled the financial statements and notes to the financial statements of the Superannuation Fund in respect of the year ended 30 June 2019 and it was resolved that such statements be and are hereby adopted as tabled.</p>
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 2019, 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 this financial year were reviewed and found to be within the acceptable ranges outlined in the investment strategy. After considering the risk, rate of return 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 2019.
INVESTMENT DISPOSALS:	It was resolved to ratify the investment disposals throughout the financial year ended 30 June 2019.
AUDITORS:	<p>It was resolved that</p> <p>ANTHONY BOYS</p> <p>of</p> <p>SUPER AUDITS BOX 3376, RUNDALL MALL, South Australia 5000</p> <p>act as auditors of the Fund for the next financial year.</p>
TAX AGENTS:	It was resolved that

Minutes of a meeting of the Director(s)

held on 30 June 2019 at 21 Kanofski Street, Chermside West, Queensland 4032

Cleave Accounting Pty Ltd

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.

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 –

.....

Pamela Martin

Chairperson

Pat and Pam's Retirement Fund

Pension Summary Report

As at 30/06/2019

Member Name : Martin, Patrick

Member Age : 62 (Date of Birth : 17/04/1956)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
MARPAT 00002P	Account Based Pension	01/07/2013	26.14%	4.00%	\$31,040.00	N/A	\$152,994.17	\$0.00	\$152,994.17	NIL
					\$31,040.00	\$0.00	\$152,994.17	\$0.00	\$152,994.17	\$0.00

Member Name : Martin, Pamela

Member Age : 61 (Date of Birth : 22/07/1956)

Member Code	Pension Type	Pension Start Date	Tax Free	Min / PF	Minimum	Maximum	Gross Pension Payments	PAYG	Net Pension Payment	Amount to reach Minimum
MARPAM 00002P	Account Based Pension	01/07/2011	17.29%	4.00%	\$5,690.00	N/A	\$108,800.00	\$0.00	\$108,800.00	NIL
					\$5,690.00	\$0.00	\$108,800.00	\$0.00	\$108,800.00	\$0.00

Total :

					\$36,730.00	\$0.00	\$261,794.17	\$0.00	\$261,794.17	\$0.00
--	--	--	--	--	--------------------	---------------	---------------------	---------------	---------------------	---------------

13 November 2019

ANTHONY BOYS
SUPER AUDITS BOX 3376, RUNDALL MALL, South Australia 5000

Dear Sir/Madam,

**Re: Pat and Pam's Retirement Fund
Trustee Representation Letter**

This representation letter is provided in connection with your audit of the financial report of the Pat and Pam's Retirement Fund (the Fund) and the Fund's compliance with the Superannuation Industry (Supervision) Act 1993 (SISA) and SIS Regulations (SISR), for the year ended 30/06/2019, for the purpose of you expressing an opinion as to whether the financial report is, in all material respects, presented fairly in accordance with the accounting policies adopted by the Fund and the Fund complied, in all material respects, with the relevant requirements of SISA and SISR.

The Trustees have determined that the Fund is not a reporting entity for the year ended 30/06/2019 and that the requirement to apply Australian Accounting Standards and other mandatory reporting requirements do not apply to the Fund. Accordingly, the financial report prepared is a special purpose financial report which is for distribution to members of the Fund and to satisfy the requirements of the SISA and SISR. We acknowledge our responsibility for ensuring that the financial report is in accordance with the accounting policies as selected by ourselves and requirements of the SISA and SISR, and confirm that the financial report is free of material misstatements, including omissions.

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

1. Sole Purpose Test

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

2. Trustees are not disqualified

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

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

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

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

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

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

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

The Fund has complied with the requirements of the SISA and SISR specified in the approved form auditor's report as issued by the ATO, which are sections 17A, 35AE, 35B, 35C(2), 52B(2)(d), 52B(2)(e), 62, 65, 66, 67, 67A, 67B, 69-71E, 73-75, 80-85, 103, 104A, 105, 109 and 126K of the SISA and regulations 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14 and 13.18AA of the SISR.

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

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

4. Investment Strategy

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

5. Accounting Policies

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

6. Fund Books and Records

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

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

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

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

Information retention obligations have been complied with, including:

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

7. Fraud, error and non-compliance

There have been no:

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

8. Asset Form and Valuation

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

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

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

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

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

9. Safeguarding Assets

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

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

10. Significant Assumptions

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

11. Uncorrected misstatements

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

12. Ownership and Pledging of Assets

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

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

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

13. Payment of benefits

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

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

14. Related Parties

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

[Delete this paragraph if not applicable]

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

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

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

15. Acquisitions from related parties

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

16. Borrowings

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

17. Subsequent Events

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

18. Outstanding Legal Action

[Delete this paragraph if not applicable]

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

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

19. Going Concern

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

20. Residency

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

21. Investment Returns

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

22. Insurance

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

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

23. Limiting powers of Trustees

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

24. Collectables and Personal Use Assets

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

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

Yours sincerely,

For and on behalf of the Trustee(s)

.....
Patrick Martin
Pat And Pam Pty Ltd
Director
13 November 2019

.....
Pamela Martin
Pat And Pam Pty Ltd
Director
13 November 2019

13/11/2019

To the trustee of the
Pat and Pam's Retirement Fund
21 Kanofski Street,
Chermside West
Queensland, 4032

Dear Trustee,

The Objective and Scope of the Audit

You have requested that we audit the Pat and Pam's Retirement Fund (the Fund):

1. financial report, which comprises the statement of financial position, as at 30/06/2019 and the operating statement for the year then ended and the notes to the financial statements; and
2. compliance during the same period with the requirements of the Superannuation Industry (Supervision) Act 1993 (SISA) and SIS Regulations (SISR) specified in the approved form auditor's report as issued by the ATO, which are sections 17A, 35AE, 35B, 35C(2), 62, 65, 66, 67, 67A, 67B, 82-85, 103, 104, 104A, 105, 109 and 126K of the SISA and regulations 1.06(9A), 4.09, 4.09A, 5.03, 5.08, 6.17, 7.04, 8.02B, 13.12, 13.13, 13.14 and 13.18AA of the SISR.

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

The Responsibilities of the Auditor

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

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

Financial Audit

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

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

Compliance Engagement

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

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

The Responsibilities of the Trustees

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

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

- Establishing and maintaining controls relevant to the preparation of a financial report that is free from misstatement, whether due to fraud or error. The system of accounting and internal control should be adequate in ensuring that all transactions are recorded and that the recorded transactions are valid, accurate, authorised, properly classified and promptly recorded, so as to facilitate the preparation of reliable financial information. This responsibility to maintain adequate internal controls also extends to the Fund's compliance with SIS including any Circulars and Guidelines issued by a relevant regulator to the extent applicable. The internal controls should be sufficient to prevent and/or detect material non-compliance with such legislative requirements.
- Selecting and applying appropriate accounting policies.
- Making accounting estimates that are reasonable in the circumstances; and
- Making available to us all the books of the Funds, including any registers and general documents, minutes and other relevant papers of all Trustee meetings and giving us any information, explanations and assistance we require for the purposes of our audit. Section 35C(2) of SIS requires that Trustees must give to the auditor any document that the auditor requests in writing within 14 days of the request.

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

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

Our audit report should not be used in determining the amount to pay member's benefits. The Trustee should calculate the amount of the benefit payment based on the market value (if applicable) of Fund assets at the date of payment provided this is consistent with the Fund's trust deed, SISA, SISR, or any agreement reached with the member.

Independence

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

Report on Matters Identified

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

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

Compliance Program

The conduct of our engagement in accordance with Australian Auditing Standards and applicable Standards on Assurance Engagements means that information acquired by us in the course of our engagement is subject to strict confidentiality requirements. Information will not be disclosed by us to other parties except as required or allowed for by law or professional standards, or with your express consent. Our audit files may, however, be subject to review as part of the compliance program of a professional accounting body or the ATO. We advise you that by signing this letter you acknowledge that, if requested, our audit files relating to this audit will be made available under these programs. Should this occur, we will advise you. The same strict confidentiality requirements apply under these programs as apply to us as your auditor.

Limitation of Liability

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

Fees

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

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

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

We would appreciate if you could sign and return the attached copy of this letter to indicate that it is in accordance with your understanding of the arrangements for our financial audit and compliance engagement of the Fund.

Yours sincerely

ANTHONY BOYS

Acknowledged on behalf of the Trustee of the Pat and Pam's Retirement Fund by:

(Signed)
(dated) / /

Cannot generate Projected Pension Calculation report. ERROR - There is no data. Projected Pension Calculation Report cannot be displayed.