Self-managed superannuation fund annual return

Who should complete this annual return?

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the Fund income tax return 2022 (NAT 71287).

1

The Self-managed superannuation fund annual return instructions 2022 (NAT 71606) (the instructions) can assist you to complete this annual return.

The SMSF annual return cannot be used to notify us of a
change in fund membership. You must update fund details
via ABR.gov.au or complete the Change of details for
superannuation entities form (NAT 3036).

To complete this annual return

- Print clearly, using a BLACK pen only.
- Use BLOCK LETTERS and print one character per box.



Place |X| in ALL applicable boxes.

Postal address for annual returns: Australian Taxation Office GPO Box 9845 [insert the name and postcode of your capital city]

> For example; Australian Taxation Office **GPO Box 9845** SYDNEY NSW 2001

Section A: Fund information

Tax file number (TFN) 936966666

To assist processing, write the fund's TFN at the top of pages 3, 5, 7 and 9.

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

2 Name of self-managed superannuation fund (SMSF)

R D & G Jagger Superannuation Fund

3 Australian business number (ABN) (if applicable)

48509932538

4 **Current postal address** C/- RBW Accountants **GPO BOX 7089** Suburb/town State/territory Postcode SYDNEY NSW 2001 5 Annual return status Is this an amendment to the SMSF's 2022 return? No Yes Is this the first required return for a newly registered SMSF? B No Yes

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Fund's tax file number (TFN) 936966666

6 SMSF auditor

Auditor's name			
Title: MR			
Family name			
Boys			
First given name	Other given names		
Anthony	William		
SMSF Auditor Number Auditor's phone	e number		
100014140 04 1071	2708		
Postal address			
PO BOX 3376			
Suburb/town		State/territory	Postcode
Rundle Mall		SA	5000
Day Month Date audit was completed	Year		
Was Part A of the audit report qualified?	B No 🗙 Yes		
· ·			
	C No \times Yes		

7 Electronic funds transfer (EFT)

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

A Fund's financial institution account details

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

Fund BSB number	Fund account number	
Fund account name		

I would like my tax refunds made to this account. \square Go to C.

B Financial institution account details for tax refunds

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

BSB number	Account number	
Account name		

C Electronic service address alias

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

smsfdataflow

	1000%-' \$' MS
	Fund's tax file number (TFN) 936966666
8	Status of SMSF Australian superannuation fund A No Yes Fund benefit structure B A Code
	Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Amounts?
9	Was the fund wound up during the income year? No X Yes) If yes, provide the date on which the fund was wound up
10	Exempt current pension income Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year?
	To claim a tax exemption for current pension income, you must pay at least the minimum benefit payment under the law. Record exempt current pension income at Label A .
	No X Go to Section B: Income.
	Yes Exempt current pension income amount A \$
	Which method did you use to calculate your exempt current pension income?
	Segregated assets method B
	Unsegregated assets method C Was an actuarial certificate obtained? D Yes
	Did the fund have any other income that was assessable?
	E Yes Go to Section B: Income.
	No Choosing 'No' means that you do not have any assessable income, including no-TFN quoted contributions. Go to Section C: Deductions and non-deductible expenses. (Do not complete Section B: Income.)
	If you are entitled to claim any tax offsets, you can list these at Section D: Income tax calculation statement.

Section E	B: Income
-----------	-----------

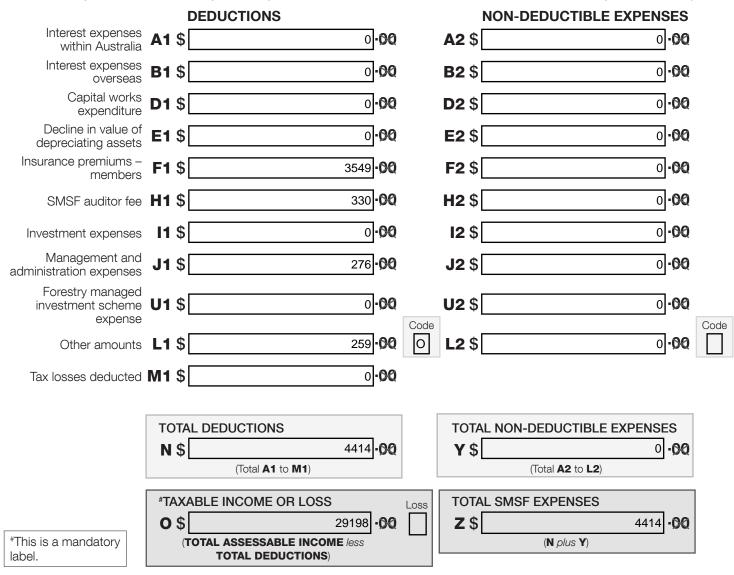
Do not complete this section if all superannuation interests in the SMSF were supporting superannuation income streams in the retirement phase for the entire year, there was no other income that was assessable, and you have not realised a deferred notional gain. If you are entitled to claim any tax offsets,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

11 Income Did you have a capit (CGT) event durin	al gains tax G N o	o Yes X	\$10,000 or y 2017 and the	pital loss or total capital gain is you elected to use the transition e deferred notional gain has be d attach a <i>Capital gains tax (</i> CC	al CGT relief in en realised,
	applied an or rollover?	o 🗙 Yes 🗌	Code		
		Net capital gain	A \$	4778 - (90
Gross rer	nt and other leasing a	and hiring income	в \$	0-0	00
		Gross interest	c \$	49	90
	Forestry mar	naged investment scheme income	X \$	0-0	90
Gross foreign inc		et foreign income	D \$	0.	
Australian franking	credits from a New Z	Zealand company	E \$	0.	30
		Transfers from foreign funds	F \$	0.6	Number
	Gross	payments where ABN not quoted	Н\$	-(
Calculation of assessable of Assessable employer co		Gross distribution from partnerships	I \$		
R1 \$	27318 -90 *Ur	nfranked dividend amount	J \$	200	90
plus Assessable personal co		Franked dividend	к \$	859	90
plus ^{#*} No-TFN-quoted con		amount Dividend franking	L \$	368 •	
R3 \$ (an amount must be include	0-00	credit *Gross trust			Code
less Transfer of liability to life	insurance	distributions	M \$	40]•(30
company or PS	·00	Assessable contributions (R1 plus R2 plus R3 less R6)	R \$	27318	00
Calculation of non-arm's le *Net non-arm's length private co	<u> </u>	*Other income	S \$	0-(
plus *Net non-arm's length trus	t distributions du	sessable income to changed tax status of fund	т \$	0-0	00
U2 \$ plus *Net other non-arm's len		Net non-arm's			
U3 \$	0-00 (sub (L	length income ject to 45% tax rate) J1 plus U2 plus U3)	U \$	0-(90
#This is a mandatory label.	G (Sur	ROSS INCOME n of labels A to U)	w \$	33612	
*If an amount is entered at this label,	Exempt current	t pension income	Y \$	-(90
check the instructions to ensure the correct tax treatment has been applied.	TOTAL ASSES INCOME (33612	

Section C: Deductions and non-deductible expenses

12 Deductions and non-deductible expenses

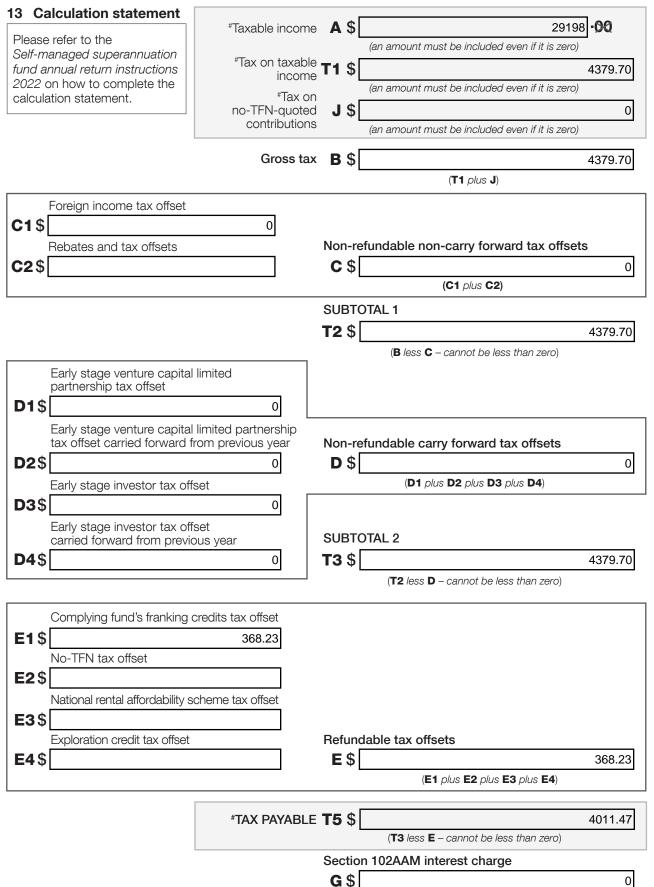
Under 'Deductions' list all expenses and allowances you are entitled to claim a deduction for. Under 'Non-deductible expenses', list all other expenses or normally allowable deductions that you cannot claim as a deduction (for example, all expenses related to exempt current pension income should be recorded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



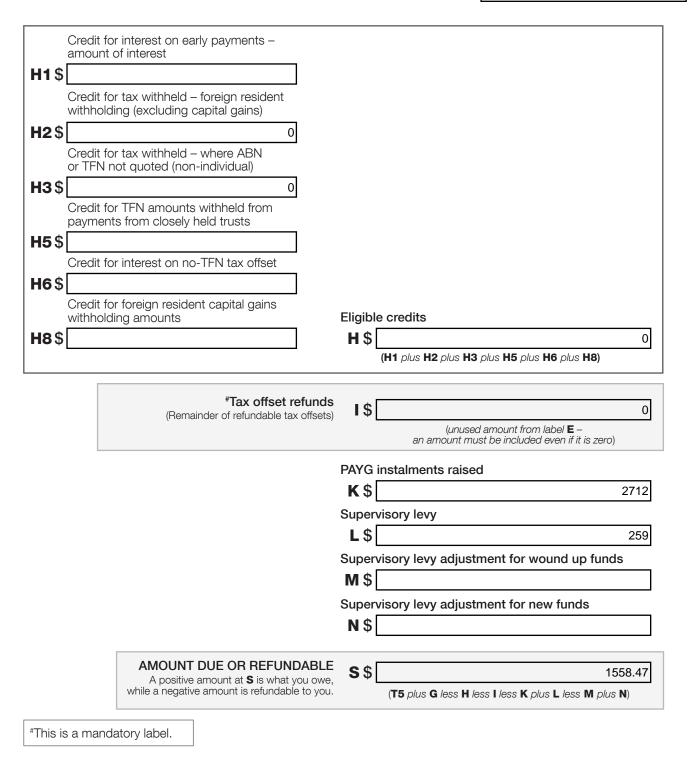
Section D: Income tax calculation statement

#Important:

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



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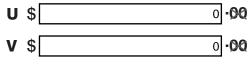


Section E: Losses

14 Losses

If total loss is greater than \$100,000, complete and attach a *Losses* schedule 2022.

Tax losses carried forward to later income years Net capital losses carried forward to later income years



Section F: Member information

MEMBER 1

Title: MRS				
Family name				
Jagger				
First given name	Other given r	names		
Gillian				
Member's TFN			Day Month	Year
arrity name Other given names Geger is given names Gillian is given names Gellian is given names Gellian is given names Contributions OPENING ACCOUNT BALANCE \$ Imployer contributions is given names ABN of principal employer A \$ A1				
				 ¬
Contributions OPENING ACCO	UNT BALANCE	\$	131033.47	
mile_name Other given names illian				
Family name Jagger First given name Other given names Gillian		_		
		Н\$	0	
Employer contributions		Receipt	date _{Day} Month Year	
A \$ 4	953.29	H1		
ABN of principal employer		Assessa	able foreign superannuation fund amount	
A1		I \$	0	
Personal contributions		Non-as	sessable foreign superannuation fund amo	unt
B \$	0	J \$	0	
		Transfei	r from reserve: assessable amount	
C \$	0	К \$	0	
	nount	Transfei	r from reserve: non-assessable amount	
D \$	0	L \$	0	
		Contrib	utions from non-complying funds	
E \$	0		viously non-complying funds	
		Ŧ	0	
F \$	0	Any oth (includir	er contributions og Super Co-contributions and	
		Low Inc	come Super Amounts)	
G \$	0	M \$	0	
TOTAL CONTRIBUTION				
	(Sum c	of labels A	to M)	
Other transactions	ocated earnings	• •		
			4082.95	JĿ
			Γ	1
			0]
S1 \$ 131903.81				
	rollovers and	Q \$	0	
				Code
S2 \$ 0	Lump Sum	R1 \$		
				Code
		B2 \$		
S3 \$ 0	payments	ΠÆΨ		
				_
0 TRIS Count CLOSING ACCO	OUNT BALANCI	E S \$	131903.81	1
		-	(S1 plus S2 plus S3)	1
L			,	
Accumula	tion phase value	X1 \$		1
				ر ۲
Retirem	ent phase value	X2 \$		J
Outstanding	limited recourse	Y \$	[1
borrowing arran	gement amount	- 4	L	1

1000%+' \$' MS

Fund's tax file number (TFN) 936966666

Μ	EN	ЛB	E	R	2	

Title: MR	
Family name	
Jagger	
First given name	Other given names
Richard	Derrick
Member's TFN See the Privacy note in the Declaration, 380889482	Day Month Year Date of birth 29/10/1976 100/1976
See the Privacy note in the Declaration. [380889482	
Contributions OPENING ACCOUN	IT BALANCE \$ 353457.95
Refer to instructions for completing these labels	s. Proceeds from primary residence disposal
Employer contributions	Receipt date Day Month Year
A \$ 22365.58	H1
ABN of principal employer	Assessable foreign superannuation fund amount
A1	
Personal contributions	Non-assessable foreign superannuation fund amount
B \$ 0	J \$ 0
CGT small business retirement exemption	Transfer from reserve: assessable amount
C \$ 0	K \$ 0
CGT small business 15-year exemption amount	Transfer from reserve: non-assessable amount
D \$ 0	L \$ 0
Personal injury election	Contributions from non-complying funds
E \$ 0	and previously non-complying funds
Spouse and child contributions	
F \$0	Any other contributions (including Super Co-contributions and
Other third party contributions	Low Income Super Amounts)
G \$0	Μ \$0
TOTAL CONTRIBUTIONS N \$	22365.58
	(Sum of labels A to M)
Other transactions Alloca	ated earnings or losses 4249.84
Accumulation phase account balance	rollovers and P\$ 0
S1 \$ 371573.69	transfers
	Outward rollovers and Q\$ 0
– Non CDBIS	transfers
S2 \$0	Lump Sum payments R1 \$
Retirement phase account balance – CDBIS	Income Code
S3 \$ 0	stream R2 \$
0 TRIS Count CLOSING ACCOUN	NT BALANCE S \$ 371573.69 (S1 plus S2 plus S3)
Accumulation	n phase value X1 \$
Retirement	t phase value X2 \$
Outstanding lim borrowing arranger	nited recourse V C

46190 -00

160501 **-60**

0.00

Section H:	Assets	and	liabilities
AOOFTO			

15	ASSETS			
15a	Australian managed investments		Listed trusts	A \$
			Unlisted trusts	в\$[
			Insurance policy	c \$[
		Other	r managed investments	D \$[
15b	Australian direct investments	(Cash and term deposits	E \$[
	Limited recourse borrowing arrange	ements	Debt securities	F \$[
	Australian residential real property J1 \$	0 .00	Loans	G \$[
	Australian non-residential real propert	y 0 -00	Listed shares	Н\$[
	Overseas real property		Unlisted shares	I \$
	J3 \$ Australian shares	0 0.00 o	Limited recourse orrowing arrangements	J \$[
	J4 \$	0 .00	Non-residential real property	K \$[
	Overseas shares		Residential	

	Other	managed investments	D	\$ 0	00
15b	Australian direct investments	Cash and term deposits	Е	\$ 83847	00
	Limited recourse borrowing arrangements Australian residential real property	Debt securities	F	\$ 0	00
	J1 \$00	Loans	G	\$ 0	00
	Australian non-residential real property	Listed shares	Н	\$ 208942	00
	J2 \$0 •00 Overseas real property	Unlisted shares	I	\$ 7500	-00
	J3 \$ 0·00	Limited recourse orrowing arrangements	J	\$ 0	·00
	J4 \$O.00	Non-residential real property	K	\$ 0	.00
		Residential real property	L	\$ 0	00
	Other	Collectables and personal use assets	M	\$ 0	00
	J6 \$0 •00	Other assets		 	00
	J7 0				
15c	Other investments	Crypto-Currency	N	\$ 0	00
15d	Overseas direct investments	Overseas shares	Ρ	\$ 0	00
	Overseas non-	residential real property	Q	\$ 0	00
	Overseas	residential real property	R	\$ 0	00
	Overseas	managed investments	S	\$ 0	-00
		Other overseas assets	т	\$ 0	00
	TOTAL AUSTRALIAN AND (Sum of labels		U	\$ 507971	00
15e	In-house assets Did the fund have a loan to, lease to or investment in, related parties (known as in-house assets) at the end of the income year?	No 🗙 Yes 🗍		\$	•00

					100	<u>0%</u> +' \$' Mŝ
	Fund	's tax file number (TFI	N) 936966666		
5f	Limited recourse borrowing arrangements If the fund had an LRBA were the LRBA borrowings from a licensed financial institution?	No Yes				
	Did the members or related parties of the fund use personal guarantees or other security for the LRBA?	No Yes				
6	LIABILITIES					
	Borrowings for limited recourse borrowing arrangements					
	V1 \$					
	Permissible temporary borrowings					
	V2 \$					
	Other borrowings					
	V3 \$	Borrowings	V	\$	0 -	00
	Total member closin total of all CLOSING ACCOUNT BALANCEs fror		w	\$	503477	00
		Reserve accounts	Χ	\$	0	00
		Other liabilities	Y	\$	4494	00
		TOTAL LIABILITIES	Z	\$	507971	00

Section I: Taxation of financial arrangements

17]	Taxation	of financial	arrangements	(TOFA)
------	-----------------	--------------	--------------	--------

Total TOFA gains	Н\$	-00
Total TOFA losses	Ι\$	-00

Section J: Other information

Family trust election status

If the trust or fund has made, or is making, a family trust election, write the four-digit income yea	
specified of the election (for example, for the 2021–22 income year, write 2022)	A

If revoking or varying a family trust election, print **R** for revoke or print **V** for variation, and complete and attach the *Family trust election, revocation or variation 2022.*

Interposed entity election status

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an *Interposed entity election or revocation 2022* for each election.

If revoking an interposed entity election, print **R**, and complete and attach the *Interposed entity election or revocation 2022*.

D	

Section K: Declarations

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

Important

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

Privacy

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

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

TRUSTEE'S OR DIRECTOR'S DECLARATION:

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

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

		Date	Day	Month	Y.	éar
Preferred trustee or director contact details:		2010		7	!	
Title: MR						
Family name						
Jagger						
First given name	Other given names					
Richard	Derrick					
Phone number 02 92993603 Email address						
Non-individual trustee name (if applicable)						
Girich Pty Ltd						
ABN of non-individual trustee Time taken to prepare and The Commissioner of Taxation, as Registrar of the Au provide on this annual return to maintain the integrity	I complete this annual return	e the ABN	and b	usiness de	ails which	you
TAX AGENT'S DECLARATION: I declare that the <i>Self-managed superannuation fund and</i> provided by the trustees, that the trustees have given me correct, and that the trustees have authorised me to lode Tax agent's signature	e a declaration stating that the inf	formation p			true and	<i>'</i> ear
		Date		/	1	
Tax agent's contact details Title: MR Family name Image: Contact details						
Lam						
	Other given names					
Alan						
Tax agent's practice						
Rigney Bolton Woodward Pty Ltd						
	erence number			ent numbe	r	
02 92993603 SS	JAGGER		25968	780		

100017303BW

Capital gains tax (CGT) schedule 2022

■ Use in conjunction with company, trust, fund

■ Refer to the *Guide to capital gains tax 2022*

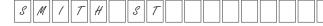
available on our website at **ato.gov.au** for instructions on how to complete this schedule.

income tax return or the self-managed

superannuation fund annual return.

When completing this form

- Print clearly, using a black or dark blue pen only.
- Use BLOCK LETTERS and print one character in each box.



- Do not use correction fluid or covering stickers.
- Sign next to any corrections with your **full signature** (not initials).

Tax file number (TFN) 936966666

We are authorised by law to request your TFN. You do not have to quote your TFN. However, if you don't it could increase the chance of delay or error in processing your form.

Australian business number (ABN) 48509932538

932538

Taxpayer's name

R D & G Jagger Superannuation Fund

1 Current year capital gains and capital losses

Shares in companies		Capital gain		C	Capital loss
listed on an Australian securities exchange	Α	\$ 7186 •	00	К\$	20 -00
Other shares	В	\$ 0	00	L \$	0 -00 -
Units in unit trusts listed on an Australian securities exchange	С	\$ 0.	00	М\$	0 0- 00
Other units	D	\$ 0	00	N \$	0 -00
Real estate situated in Australia	E	\$ 0	00	O \$	0 -90
Other real estate	F	\$ 0 -	00	Р\$	0 0-00
Amount of capital gains from a trust (including a managed fund)	G	\$ 0	00		
Collectables	Н	\$ 0	00	Q \$	0 -00
Other CGT assets and any other CGT events	I	\$ 0	00	R \$	0 0- 00
Amount of capital gain previously deferred under transitional CGT relief for superannuation funds	S	\$ 0 -	00		labels K to R and write bel A – Total current year
Total current year capital gains	J	\$ 7186	00		

	Fund's tax file nu	mhe	r	100017303BW
_		mbe	71	
2	Capital losses		. г	
	Total current year capital losses	Α \$	5	20 ·00
	Total current year capital losses applied	В	5	20 -00
			· L	
	Total prior year net capital losses applied	C	\$	0 -00
	Total capital losses transferred in applied (only for transfers involving a foreign bank branch or permanent establishment of a foreign financial entity)	DS	\$[-00
	Total capital losses applied	ES	5 [20 .00
				mounts at B , C and D .
3	Unapplied net capital losses carried forward			
	Net capital losses from collectables carried forward to later income years	A \$	\$[0 -00
	Other net capital losses carried forward to later income years	BS	\$	0 -00
		to la	abe	mounts at A and B and transfer the total el V – Net capital losses carried forward er income years on your tax return.
4	CGT discount			
	Total CGT discount applied	A \$	\$[2388 -00
5	CGT concessions for small business			
	Small business active asset reduction	A \$	\$[-00
	Small business retirement exemption			
	Small business rollover	CS	5 [
			_	
	Total small business concessions applied	DS	5 <u> </u>	00
6	Net capital gain			
	Net capital gain	A \$	\$	4778 -00

1J less **2E** less **4A** less **5D** (cannot be less than zero). Transfer the amount at **A** to label **A** – **Net capital gain** on your tax return.

	100017303	3BW
	Fund's tax file number (TFN) 9369666666	
7	Earnout arrangements	
	Are you a party to an earnout arrangement? A Yes, as a buyer Yes, as a seller N (Print χ in the appropriate box.)	lo
	If you are a party to more than one earnout arrangement, copy and attach a separate sheet to this schedule providing details requested here for each additional earnout arrangement.	ı the
	How many years does the earnout arrangement run for?	
	What year of that arrangement are you in?	
	If you are the seller, what is the total estimated capital proceeds from the earnout arrangement? D \$	
	Amount of any capital gain or loss you made under your non-qualifying arrangement in the income year.	/
	Request for amendment If you received or provided a financial benefit under a look-through earnout right created in an earlier income year and wish to seek an amendment to that earlier income year, complete the following:	you
	Income year earnout right created F	
	Amended net capital gain or capital losses carried forward G	/
8	Other CGT information required (if applicable)	CODE
	Small business 15 year exemption – exempt capital gains A \$	/
	Capital gains disregarded by a foreign resident B \$	
	Capital gains disregarded as a result of a scrip for scrip rollover C\$	
	Capital gains disregarded as a result of an inter-company asset rollover D \$	
	Capital gains disregarded by a demerging entity E \$	

Electronic lodgment declaration (Form MS)

(for self-managed superannuation funds)

Part A: Taxpayer's declaration

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

Privacy

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

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

The Australian Business Register

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

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

Electronic funds transfer - direct debit

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

Tax file number	Fund name	Year of return	
936966666	R D & G Jagger Superannuation Fund	2022	

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

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

Declaration

- I declare that:
 - all of the information I have provided to the agent for the preparation of this document is true and correct
 - I authorise the agent to give this document to the Commissioner of Taxation

trustee or	
director Date	

Part B: Electronic funds transfer consent

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

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

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

Agent's reference number	Account name	
25968780		
I authorise the refund to be depos	ited directly to the specified account.	
Signature of]
trustee or		
director		Data

Part D: Tax agent's certificate (shared facility users only)

Declaration: I declare that:

- I have prepared this tax return in accordance with the information supplied by the trustees;
- I have received a declaration by the trustees that the information provided to me for the preparation of this tax return is true and correct, and;
- I am authorised by the trustees to lodge this tax return, including any applicable schedules.

Signature of tax agent				Date	
Agent's contact name	Ager	nt's phone	Agent's refer		Client's reference
MR Alan Lam	02	92993603	25968780		SSJAGGER

R D & G Jagger Superannuation Fund Scope of Work

This Return has been prepared based on the records and information supplied by you. Therefore, the accuracy of the return depends on these records. Whilst we have exercised due care and skill in compiling the return, the responsibility for the contents of the return rests with you. Accordingly, will you please check the return to satisfy yourself that it is correct. Significant penalties can be applied for understating tax payable. Upon signing the relevant pages, you will be certifying that you have authorised Rigney Bolton Woodward Pty Ltd to lodge the return and declare that any information you have provided to us for purposes of preparing this return is true, correct and complete.

Mr Richard Jagger Director - Girich Pty Ltd

Mrs Gillian Jagger Director - Girich Pty Ltd