

Client Name: Gayle Williams Super Fund

Year Ended: June 30, 2020

## Audit Checklist

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### Post Audit Action

### Yes/No

Signed Audit Engagment Letter returned to Auditor	<input type="checkbox"/>
Signed Trustee Representation Letter returned to Auditor	<input type="checkbox"/>
Signed Accounts placed on File	<input type="checkbox"/>
Copy of signed Engagment Letter on File	<input type="checkbox"/>
Copy of signed Trustee Representation Letter on File	<input type="checkbox"/>
Signed Minutes on File	<input type="checkbox"/>



**PART A Electronic lodgment declaration (Form P, T, F, SMSF or EX)**

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

**Privacy**

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 However, you cannot lodge your tax return electronically if you do not quote your TFN.

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

*The Australian Business Register*

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

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

*Electronic funds transfer - direct debit*

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

Tax file number

Year

Name of partnership, trust, fund or entity

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

**Important**

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

**Declaration: I declare that:**

- the information provided to the agent for the preparation of this tax return, including any applicable schedules is true and correct, and
- the agent is authorised to lodge this tax return.

Signature of partner, trustee or director

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 lodgment channel.

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

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

Agent's reference number

Account Name

I authorise the refund to be deposited directly to the specified account.

Signature

Date

# Self-managed superannuation fund annual return

# 2020

Who should complete this annual return?

Only self-managed superannuation funds (SMSFs) can complete this annual return. All other funds must complete the Fund income tax return 2020 (NAT 71287)

Return year

The Self-managed superannuation fund annual return instructions 2020 (NAT 71606) (the instructions) can assist you to complete this annual return.

The SMSF annual return cannot be used to notify us of a change in fund membership. You must update fund details via ABR.gov.au or complete the Change of details for superannuation entities form (NAT3036).

## Section A: Fund information

1 Tax file number (TFN)

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

2 Name of self-managed superannuation fund (SMSF)

3 Australian business number (ABN)

4 Current postal address

5 Annual return status  
Is this an amendment to the SMSF's 2020 return?  A  N

Is this the first required return for a newly registered SMSF?  B  N

6 SMSF auditor  
Auditor's name  
Title   
Family name   
First given name   
Other given names

SMSF Auditor Number

Auditor's phone number

Use Agent address details?  Postal address

Date audit was completed  A

Was Part A of the audit report qualified?  B  N

Was Part B of the audit report qualified?  C  N

If Part B of the audit report was qualified, have the reported issues been rectified?  D

**7 Electronic funds transfer (EFT)**

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

**A Fund's financial institution account details**

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

Fund BSB number (must be six digits)  Fund account number

Fund account name (for example, J&Q Citizen ATF J&Q Family SF)

I would like my tax refunds made to this account.  Y  N Print Y for yes or N for no.  If Yes, Go to C.

**B Financial institution account details for tax refunds**

Use Agent Trust Account?  N

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

BSB number  Account number

Fund account name (for example, J&Q Citizen ATF J&Q Family SF)

**C Electronic service address alias**

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

**8 Status of SMSF**

Australian superannuation fund

A  Y

Fund benefit structure  B  A Code

Does the fund trust deed allow acceptance of the Government's Super Co-contribution and Low Income Super Contribution?

C  Y

**9 Was the fund wound up during the income year?**

N  Y Print Y for yes or N for no.

If yes, provide the date on which fund was wound up

Have all tax lodgment and payment obligations been met?

**10 Exempt current pension income**

Did the fund pay retirement phase superannuation income stream benefits to one or more members in the income year?  Y  N Print Y for yes or N for no.

To claim a tax exemption for current pension income, you must pay at least the minimum benefit payment under the law. Record exempt current pension income at Label A

If No, Go to Section B: Income

If Yes Exempt current pension income amount  A

Which method did you use to calculate your exempt current pension income?

Segregated assets method  B

Unsegregated assets method  C  X Was an actuarial certificate obtained?  D  Y Print Y for yes

Did the fund have any other income that was assessable?  E  Y  N Print Y for yes or N for no.

Choosing 'No' means that you do not have any assessable income, including no-TFN quoted contributions. If No - Go to Section C: Deductions and non-deductible expenses. (Do not complete Section B: Income.)

If you are entitled to claim any tax offsets, you can list these at Section D: Income tax calculation statement

**Section B: Income**

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

**11 Income**

Did you have a capital gains tax (CGT) event during the year? **G**  Y  N Print Y for yes or N for no.

Have you applied an exemption or rollover? **M**  Y  N Print Y for yes or N for no. Code

If the total capital loss or total capital gain is greater than \$10,000 or you elected to use the CGT relief in 2017 and the deferred notional gain has been realised, complete and attach a Capital Gains Tax (CGT) schedule 2020

Net capital gain **A**

Gross rent and other leasing and hiring income **B**

Gross interest **C**

Forestry managed investment scheme income **X**

Gross foreign income **D1**  Net foreign income **D**  Loss

Australian franking credits from a New Zealand company **E**

Transfers from foreign funds **F**  Number

Gross payments where ABN not quoted **H**

Gross distribution from partnerships **I**  Loss

\* Unfranked dividend amount **J**

\* Franked dividend amount **K**

\* Dividend franking credit **L**

\* Gross trust distributions **M**  Code **P**

**Calculation of assessable contributions**

Assessable employer contributions **R1**

plus Assessable personal contributions **R2**

plus #\*No-TFN-quoted contributions **R3**   
(an amount must be included even if it is zero)

less Transfer of liability to life insurance company or PST **R6**

Assessable contributions (R1 plus R2 plus R3 less R6) **R**

**Calculation of non-arm's length income**

\* Net non-arm's length private company dividends **U1**

plus \* Net non-arm's length trust distributions **U2**

plus \* Net other non-arm's length income **U3**

\* Other income **S**  Code

\*Assessable income due to changed tax status of fund **T**

Net non-arm's length income (subject to 45% tax rate) (U1 plus U2 plus U3) **U**

#This is a mandatory label  
\* If an amount is entered at this label, check the instructions to ensure the correct tax treatment has been applied.

**GROSS INCOME** **W**  Loss   
(Sum of labels A to U)

Exempt current pension income **Y**

**TOTAL ASSESSABLE INCOME** **V**  Loss   
(W less Y)

Fund's tax file number (TFN)

**Section C: Deductions and non-deductible expenses**

**12 Deductions and non-deductible expenses**

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

	DEDUCTIONS	NON-DEDUCTIBLE EXPENSES
Interest expenses within Australia	<b>A1</b> <input style="width: 100%;" type="text"/>	<b>A2</b> <input style="width: 100%;" type="text"/>
Interest expenses overseas	<b>B1</b> <input style="width: 100%;" type="text"/>	<b>B2</b> <input style="width: 100%;" type="text"/>
Capital works expenditure	<b>D1</b> <input style="width: 100%;" type="text"/>	<b>D2</b> <input style="width: 100%;" type="text"/>
Decline in value of depreciating assets	<b>E1</b> <input style="width: 100%;" type="text"/>	<b>E2</b> <input style="width: 100%;" type="text"/>
Insurance premiums – members	<b>F1</b> <input style="width: 100%;" type="text"/>	<b>F2</b> <input style="width: 100%;" type="text"/>
SMSF auditor fee	<b>H1</b> <input style="width: 100%;" type="text"/>	<b>H2</b> <input style="width: 100%;" type="text"/>
Investment expenses	<b>I1</b> <input style="width: 100%;" type="text"/>	<b>I2</b> <input style="width: 100%;" type="text"/>
Management and administration expenses	<b>J1</b> <input style="width: 100%; text-align: right; value: 6,163;" type="text"/>	<b>J2</b> <input style="width: 100%; text-align: right; value: 2,200;" type="text"/>
Forestry managed investment scheme expense	<b>U1</b> <input style="width: 100%;" type="text"/>	<b>U2</b> <input style="width: 100%;" type="text"/>
Other amounts	<b>L1</b> <input style="width: 100%;" type="text"/> <small>Code</small> <input style="width: 30px; height: 20px;" type="text"/>	<b>L2</b> <input style="width: 100%;" type="text"/> <small>Code</small> <input style="width: 30px; height: 20px;" type="text"/>
Tax losses deducted	<b>M1</b> <input style="width: 100%;" type="text"/>	
<b>TOTAL DEDUCTIONS</b> <b>N</b> <input style="width: 100%; text-align: right; value: 6,163;" type="text"/> (Total A1 to M1)		<b>TOTAL NON-DEDUCTIBLE EXPENSES</b> <b>Y</b> <input style="width: 100%; text-align: right; value: 2,200;" type="text"/> (Total A2 to L2)
<b>#TAXABLE INCOME OR LOSS</b> <b>O</b> <input style="width: 100%; text-align: right; value: 26,146;" type="text"/> <small>Loss</small> <input style="width: 30px; height: 20px;" type="text"/> <b>(TOTAL ASSESSABLE INCOME</b> <b>TOTAL DEDUCTIONS)</b> <small>less</small>		<b>TOTAL SMSF EXPENSES</b> <b>Z</b> <input style="width: 100%; text-align: right; value: 8,363;" type="text"/> (N plus Y)

#This is a mandatory label.

**Section D: Income tax calculation statement**

**#Important:**

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

**13 Calculation statement**

Please refer to the Self-managed superannuation fund annual return instructions 2020 on how to complete the calculation statement.

#Taxable income **A**   
 (an amount must be included even if it is zero)

#Tax on taxable income **T1**   
 (an amount must be included even if it is zero)

#Tax on no-TFN-quoted contributions **J**   
 (an amount must be included even if it is zero)

**Gross tax** **B**   
 (T1 plus J)

Foreign income tax offset	<b>C1</b> <input type="text" value="113.17"/>	<b>Non-refundable non-carry forward tax offsets</b>
Rebates and tax offsets	<b>C2</b> <input type="text"/>	
		<b>C</b> <input type="text" value="113.17"/> (C1 plus C2)

**SUBTOTAL 1**  
**T2**   
 (B less C –cannot be less than zero)

Early stage venture capital limited partnership tax offset	<b>D1</b> <input type="text"/>	<b>Non-refundable carry forward tax offsets</b>
Early stage venture capital limited partnership tax offset carried forward from previous year	<b>D2</b> <input type="text"/>	
Early stage investor tax offset	<b>D3</b> <input type="text"/>	
Early stage investor tax offset carried forward from previous year	<b>D4</b> <input type="text"/>	
		<b>D</b> <input type="text" value="0.00"/> (D1 plus D2 plus D3 plus D4)

**SUBTOTAL 2**  
**T3**   
 (T2 less D –cannot be less than zero)

Complying fund's franking credits tax offset	<b>E1</b> <input type="text" value="617.79"/>	<b>Refundable tax offsets</b>
No-TFN tax offset	<b>E2</b> <input type="text"/>	
National rental affordability scheme tax offset	<b>E3</b> <input type="text"/>	
Exploration credit tax offset	<b>E4</b> <input type="text"/>	
		<b>E</b> <input type="text" value="617.79"/> (E1 plus E2 plus E3 plus E4)

**#TAX PAYABLE T5**   
 (T3 less E - cannot be less than zero)

**Section 102AAM interest charge**  
**G**



Fund's tax file number (TFN)

Credit for interest on early payments – amount of interest

**H1**

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

**H2**

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

**H3**

Credit for TFN amounts withheld from payments from closely held trusts

**H5**

Credit for interest on no-TFN tax offset

**H6**

Credit for foreign resident capital gains withholding amounts

**H8**

Eligible credits

**H**

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

#Tax offset refunds

(Remainder of refundable tax offsets). **I**

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

PAYG instalments raised

**K**

Supervisory levy

**L**

Supervisory levy adjustment for wound up funds

**M**

Supervisory levy adjustment for new funds

**N**

Total amount of tax payable **S**

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

#This is a mandatory label.

Section E: Losses

14 Losses

If total loss is greater than \$100,000, complete and attach a Losses schedule 2020.

Tax losses carried forward to later income years **U**

Net capital losses carried forward to later income years **V**

Net capital losses brought forward from prior years

Non-Collectables   
Collectables

Net capital losses carried forward to later income years

Section F / Section G: **Member Information**

In Section F / G report all current members in the fund at 30 June.  
Use Section F / G to report any former members or deceased members who held an interest in the fund at any time during the income year.

		See the Privacy note in the Declaration.	Member Number
Title	Ms	Member'sTFN	1
Family name	Williams		Account status
First given name	Gayle		<input type="radio"/> Code
Other given names			
Date of birth	25/03/1955	If deceased, date of death	

**Contributions** OPENING ACCOUNT BALANCE 365,202.00

Refer to instructions for completing these labels	Proceeds from primary residence disposal
Employer contributions	<b>H</b>
<b>A</b>	Receipt date
ABN of principal employer	<b>H</b>
<b>A1</b>	Assessable foreign superannuation fund amount
Personal contributions	<b>I</b>
<b>B</b>	Non-assessable foreign superannuation fund amount
CGT small business retirement exemption	<b>J</b>
<b>C</b>	Transfer from reserve: assessable amount
CGT small business 15-year exemption amount	<b>K</b>
<b>D</b>	Transfer from reserve: non-assessable amount
Personal injury election	<b>L</b>
<b>E</b>	Contributions from non-complying funds and previously non-complying funds
Spouse and child contributions	<b>T</b>
<b>F</b>	Any other contributions (including Super Co-contributions and low Income Super Contributions)
Other third party contributions	<b>M</b>
<b>G</b>	
<b>TOTAL CONTRIBUTIONS</b>	<b>N</b> 0.00
	(Sum of labels A to M)

**Other transactions**

Accumulation phase account balance	Allocated earnings or losses	<b>O</b> 7,944.00	Loss
<b>S1</b> 0.00	Inward rollovers and transfers	<b>P</b>	<b>L</b>
Retirement phase account balance - Non CDBIS	Outward rollovers and transfers	<b>Q</b>	Code
<b>S2</b> 344,258.00	Lump Sum payment	<b>R1</b>	<input type="checkbox"/>
Retirement phase account balance - CDBIS	Income stream payment	<b>R2</b> 13,000.00	Code
<b>S3</b> 0.00			<b>M</b>
<input type="checkbox"/> TRIS Count	<b>CLOSING ACCOUNT BALANCE</b>	<b>S</b> 344,258.00	
		S1 plus S2 plus S3	
Accumulation phase value	<b>X1</b>	0.00	
Retirement phase value	<b>X2</b>	344,258.00	
Outstanding limited recourse borrowing arrangement amount	<b>Y</b>	0.00	

Section H: **Assets and liabilities**

**15 ASSETS**

15a Australian managed investments

Listed trusts	<b>A</b>	<input type="text"/>
Unlisted trusts	<b>B</b>	<input type="text"/>
Insurance policy	<b>C</b>	<input type="text"/>
Other managed investments	<b>D</b>	<input type="text" value="336,204"/>

15b Australian direct investments

Cash and term deposits	<b>E</b>	<input type="text" value="6,612"/>
Debt securities	<b>F</b>	<input type="text"/>
Loans	<b>G</b>	<input type="text"/>
Listed shares	<b>H</b>	<input type="text"/>
Unlisted shares	<b>I</b>	<input type="text"/>

<b>Limited recourse borrowing arrangements</b>	
Australian residential real property	<b>J1</b> <input type="text"/>
Australian non-residential real property	<b>J2</b> <input type="text"/>
Overseas real property	<b>J3</b> <input type="text"/>
Australian shares	<b>J4</b> <input type="text"/>
Overseas shares	<b>J5</b> <input type="text"/>
Other	<b>J6</b> <input type="text"/>
Property count	<b>J7</b> <input type="text"/>

Limited recourse borrowing arrangements	<b>J</b>	<input type="text" value="0"/>
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Non-residential real property	<b>K</b>	<input type="text"/>
Residential real property	<b>L</b>	<input type="text"/>
Collectables and personal use assets	<b>M</b>	<input type="text"/>
Other assets	<b>O</b>	<input type="text" value="3,412"/>

15c Other investments

Crypto-Currency	<b>N</b>	<input type="text"/>
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15d Overseas direct investments

Overseas shares	<b>P</b>	<input type="text"/>
Overseas non-residential real property	<b>Q</b>	<input type="text"/>
Overseas residential real property	<b>R</b>	<input type="text"/>
Overseas managed investments	<b>S</b>	<input type="text"/>
Other overseas assets	<b>T</b>	<input type="text"/>

<b>TOTAL AUSTRALIAN AND OVERSEAS ASSETS</b> (Sum of labels A to T)	<b>U</b>	<input type="text" value="346,228"/>
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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

15f Limited recourse borrowing arrangements

If the fund had an LRBA were the LRBA borrowings from a licensed financial institution? **A**  Print Y for yes or N for no.

Did the members or related parties of the fund use personal guarantees or other security for the LRBA? **B**  Print Y for yes or N for no.

16 LIABILITIES

Borrowings for limited recourse borrowing arrangements	<b>V1</b>	<input type="text"/>	
Permissible temporary borrowings	<b>V2</b>	<input type="text"/>	
Other borrowings	<b>V3</b>	<input type="text"/>	
			Borrowings <b>V</b> <input type="text" value="0"/>
Total member closing account balances (total of all CLOSING ACCOUNT BALANCES from Sections F and G)		<b>W</b>	<input type="text" value="344,258"/>
Reserve accounts		<b>X</b>	<input type="text"/>
Other liabilities		<b>Y</b>	<input type="text" value="1,970"/>
<b>TOTAL LIABILITIES</b>		<b>Z</b>	<input type="text" value="346,228"/>

Section I: Taxation of financial arrangements

17 Taxation of financial arrangements (TOFA)

Total TOFA gains	<b>H</b>	<input type="text"/>
Total TOFA losses	<b>I</b>	<input type="text"/>

Section J: Other information

Family trust election status

If the trust or fund has made, or is making, a family trust election, write the four-digit income year specified of the election (for example, for the 2019–20 income year, write 2020). **A**

If revoking or varying a family trust election, print R for revoke or print V for variation, and complete and attach the Family trust election, revocation or variation 2020. **B**

Interposed entity election status

If the trust or fund has an existing election, write the earliest income year specified. If the trust or fund is making one or more elections this year, write the earliest income year being specified and complete an Interposed entity election or revocation 2020 for each election **C**

If revoking an interposed entity election, print R, and complete and attach the Interposed entity election or revocation 2020. **D**

**Section K: Declarations**

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

**Important**

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

**Privacy**

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

Taxation law authorises the ATO to collect information and disclose it to other government agencies. For information about your privacy go to [ato.gov.au/privacy](http://ato.gov.au/privacy).

**TRUSTEE'S OR DIRECTOR'S DECLARATION:**

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

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

Date

**Preferred trustee or director contact details:**

Title

Family name

First given name

Other given names

Area code  Number

Phone number

Email address

Non-individual trustee name (if applicable)

ABN of non-individual trustee

Time taken to prepare and complete this annual return  Hrs

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

**TAX AGENT'S DECLARATION:**

I,

declare that the Self-managed superannuation fund annual return 2020 has been prepared in accordance with information provided by the trustees, that the trustees have given me a declaration stating that the information provided to me is true and correct, and that the trustees have authorised me to lodge this annual return.

Tax agent's signature  Date

**Tax agent's contact details**

Title

Family name

First given name

Other given names

Tax agent's practice

Area code  Number

Tax agent's phone number

Tax agent number  Reference number

# Capital gains tax (CGT) schedule

# 2020

Use in conjunction with company, trust, fund or self-managed superannuation fund annual return.  
For instructions on how to complete this schedule refer to the publication Guide to capital gains tax.

Tax file number (TFN)

Taxpayer's name **Gayle Williams Superannuation Fund**

Australian Business Number (ABN)

## 1 Current year capital gains and capital losses

	Capital gain
Shares in companies listed on an Australian securities exchange	<b>A \$</b> <input type="text"/>
Other shares	<b>B \$</b> <input type="text"/>
Units in unit trusts listed on an Australian securities exchange	<b>C \$</b> <input type="text"/>
Other units	<b>D \$</b> <input type="text"/>
Real estate situated in Australia	<b>E \$</b> <input type="text"/>
Other real estate	<b>F \$</b> <input type="text"/>
Amount of capital gains from a trust (including a managed fund)	<b>G \$</b> <input type="text" value="55,796"/>
Collectables	<b>H \$</b> <input type="text"/>
Other CGT assets and any other CGT events	<b>I \$</b> <input type="text"/>
Amount of capital gain previously deferred under transitional CGT relief for superannuation funds	<b>S \$</b> <input type="text"/>
<b>Total current year capital gains</b>	<b>J \$</b> <input type="text" value="55,796"/>

	Capital loss
	<b>K \$</b> <input type="text"/>
	<b>L \$</b> <input type="text"/>
	<b>M \$</b> <input type="text"/>
	<b>N \$</b> <input type="text"/>
	<b>O \$</b> <input type="text"/>
	<b>P \$</b> <input type="text"/>
	<b>Q \$</b> <input type="text"/>
	<b>R \$</b> <input type="text"/>

Add the amounts at labels K to R and write the total in item 2 label A - Total current year capital losses.

## 2 Capital losses

Total current year capital losses	<b>A \$</b> <input type="text" value="0"/>
Total current year net capital losses applied	<b>B \$</b> <input type="text" value="0"/>
Total prior year net capital losses applied	<b>C \$</b> <input type="text" value="0"/>
Total capital losses transferred in applied (only for transfers involving a foreign bank branch or permanent establishment of a foreign financial entity)	<b>D \$</b> <input type="text"/>
<b>Total capital losses applied</b>	<b>E \$</b> <input type="text"/>

Add amounts at B, C and D.

## 3 Unapplied net capital losses carried forward

Net capital losses from collectables carried forward to later income years	<b>A \$</b> <input type="text"/>
Other net capital losses carried forward to later income years	<b>B \$</b> <input type="text"/>

Add amounts at A and B and transfer the total to label V - Net capital losses carried forward to later income years on your tax return.

## 4 CGT discount

Total CGT discount applied

**A \$**

**6 Net capital gain**

Net capital gain

**A \$**

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.

**Taxpayer's declaration**

If the schedule is not lodged with the income tax return you are required to sign and date the schedule.

**Important**

Before making this declaration check to ensure that all the information required has been provided on this form and any attachments to this form, and that the information provided is true and correct in every detail. If you are in doubt about any aspect of the tax return, place all the facts before the ATO. The income tax law imposes heavy penalties for false or misleading statements.

**Privacy**

Taxation law authorises the ATO to collect information and disclose it to other government agencies. This includes personal information of the person authorised to sign the declaration. For information about your privacy go to [ato.gov.au/privacy](http://ato.gov.au/privacy)

I declare that the information on this form is true and correct.

**Signature**

**Date**

Contact person

Daytime contact number (include area code)

<input type="text"/>	<input type="text"/>
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# Capital Gains Worksheet

2020

Description

Net Capital Gains - manual entry

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BT Wrap	T	55,796	/	<input type="checkbox"/>
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**2020 Capital gains from CGT Assets/Events**

Amounts shown are PRE any applicable discount and/or losses.

	Indexation	Discountable	Other
Shares - Aust (S)	-	-	-
Shares - Other (X)	-	-	-
Units in Unit Trusts - Australia (U)	-	-	-
Units in Unit Trusts - Other (Y)	-	-	-
Real Estate - Australia (R)	-	-	-
Real Estate - Other (Z)	-	-	-
Capital gains from Trusts (T)	-	-	55,796
Collectables (C)	-	-	-
Other (O)	-	-	-
Previously Deferred (D)	-	-	-

**2020 Current year capital Losses (CYCL) from CGT Assets/Events**

Shares - Aust (S)	-
Shares - Other (X)	-
Units in Unit Trusts - Australia (U)	-
Units in Unit Trusts - Other (Y)	-
Real Estate - Australia (R)	-
Real Estate - Other (Z)	-
Capital gains from Trusts (T)	-
Collectables (C)	-
Other (O)	-
Previously Deferred (D)	-

**Applying capital losses against current year capital gains**

	Indexation	Discountable	Other
Current year capital losses applied	-	-	-
Prior year capital losses applied	-	-	-

**Current year capital gains (CYCG) after applying capital losses**

	Indexation	Discountable	Other
Totals	-	-	55,796

**2020 Capital Gains Tax Worksheet - Summary Listing**

Asset Description	Indexation	Discountable	Other	Loss	Net Cap Gain
BT Wrap	T	-	55,796	-	55,796
Rounding					(18,599)
					<u>55,796</u>



## Gayle Williams Superannuation Fund

Financial Statements  
For the year ended 30 June 2020



AR Quayle & Co  
Certified Practising Accountants  
Suite 8, 857 Doncaster Road  
Doncaster East 3109

Phone: (03) 9898 1633 Fax: (03) 9972 5156

# Gayle Williams Superannuation Fund

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Operating Statement

Statement of Financial Position

Member's Information Statement

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## **Gayle Williams Superannuation Fund**

### **Compilation Report to Gayle Williams Superannuation Fund**

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We have compiled the accompanying special purpose financial statements of Gayle Williams Superannuation Fund, which comprise the balance sheet as at 30 June 2020, the income statement for the year then ended, a summary of significant accounting policies and other explanatory notes. The specific purpose for which the special purpose financial statements have been prepared is set out in Note 1.

#### *The Responsibility of the Trustees of Gayle Williams Superannuation Fund*

The Trustees of Gayle Williams Superannuation Fund, are solely responsible for the information contained in the special purpose financial statements and have determined that the significant accounting policies adopted as set out in Note 1 to the financial statements are appropriate to meet their needs and for the purpose that the financial statements were prepared.

#### *Our Responsibility*

On the basis of the information provided by the Trustees of Gayle Williams Superannuation Fund, we have compiled the accompanying special purpose financial statements in accordance with the significant accounting policies adopted as set out in Note 1 to the financial statements and APES 315: Compilation of Financial Information.

Our procedures use accounting expertise to collect, classify and summarise the financial information, which the Trustees provided, in compiling the financial statements. Our procedures do not include verification or validation procedures. No audit or review has been performed and accordingly no assurance is expressed.

The special purpose financial statements were compiled exclusively for the benefit of the Trustees of Gayle Williams Superannuation Fund. We do not accept responsibility to any other person for the contents of the special purpose financial statements.

AR Quayle & Co  
Suite 8, 857 Doncaster Road  
Doncaster East

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28 May, 2021

## Gayle Williams Superannuation Fund Trustees' Declaration

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The trustees have determined that the fund is not a reporting entity and that the special purpose financial statements should be prepared in accordance with the accounting policies described in Note 1 to the financial statements.

In the opinion of the trustees:

- (i) the financial statements and notes to the financial statements for the year ended 30 June 2020 present fairly, in all material respects, the financial position of the Superannuation Fund at 30 June 2020 and the results of its operations for the year then ended in accordance with the accounting policies described in Note 1 to the financial statements; and
- (ii) the financial statements and notes to the financial statements have been prepared in accordance with the requirements of the trust deed; and
- (iii) the operation of the Superannuation Fund has been carried out in accordance with its trust deed and in compliance with the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations during the year ended 30 June 2020.

Signed in accordance with a resolution of the trustees by:

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Gayle Williams , (Trustee)

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Lesley Lidgerwood , (Trustee)

Date 23/05/2021

**Gayle Williams Superannuation Fund**  
**Operating Statement**  
For the year ended 30 June 2020

	Note	2020 \$	2019 \$
<hr/>			
<b>Revenue</b>			
Investment revenue		(11,171)	18,719
Other revenue		15,512	14,287
Total revenue		4,341	33,006
 <b>Expenses</b>			
General administration		8,363	11,164
Total expenses		8,363	11,164
<b>Benefits Accrued as a Result of Operations Before Income Tax</b>		<b>(4,022)</b>	<b>21,842</b>
Income tax expense		3,922	593
<b>Benefits Accrued as a Result of Operations</b>		<b>(7,944)</b>	<b>21,249</b>

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These financial statements are unaudited. They must be read in conjunction with the attached Accountant's  
Compilation Report and Notes which form part of these financial statements.

**Gayle Williams Superannuation Fund**  
**Statement of Financial Position as at 30 June 2020**

	Note	2020 \$	2019 \$
<b>Investments</b>			
Units in managed funds		336,204	339,700
Total Investments		336,204	339,700
<b>Other Assets</b>			
Macquarie Cash Account		2,475	5,469
BT Portfolio Services		4,137	11,031
Trade debtors		3,412	7,782
Total other assets		10,024	24,281
Total assets		346,228	363,981
<b>Liabilities</b>			
Income tax payable		1,970	(1,221)
Total liabilities		1,970	(1,221)
<b>Net Assets Available to Pay Benefits</b>		<b>344,258</b>	<b>365,202</b>
 Represented by:			
<b>Liability for Accrued Members' Benefits</b>			
Allocated to members' accounts		344,258	365,202
		<b>344,258</b>	<b>365,202</b>

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These financial statements are unaudited. They must be read in conjunction with the attached Accountant's Compilation Report and Notes which form part of these financial statements.



**Gayle Williams Superannuation Fund**  
**Member's Information Statement**  
**For the year ended 30 June 2020**

	2020 \$	2019 \$
<hr/>		
<b>Gayle Williams</b>		
Opening balance - Members fund	365,202	356,953
Allocated earnings	(17,022)	8,249
Income tax expense - earnings	(3,922)	
Balance as at 30 June 2020	344,258	365,202
Withdrawal benefits at the beginning of the year	365,202	356,953
Withdrawal benefits at 30 June 2020	344,258	365,202

**Withdrawal Benefit**

Your withdrawal benefit is the amount you are entitled to on resignation or retirement and represent the sum of:

- member contributions
- superannuation guarantee contributions
- award contributions
- other employer contributions made on your behalf

and earnings (after income tax) associated with the above contributions.

The preserved portion of your withdrawal benefit is the amount which cannot be paid out until you permanently retire from the workforce on or after age 55. The preservation age is to be increased from 55 to 60, on a phased in basis, by 2025.

**Contact Details**

If you require further information on your withdrawal benefit please contact Gayle Williams or write to The Trustee, Gayle Williams Superannuation Fund.

**Gayle Williams Superannuation Fund**  
**Member's Information Statement**  
**For the year ended 30 June 2020**

	<b>2020</b>	<b>2019</b>
	<b>\$</b>	<b>\$</b>
<hr/>		
<b>Amounts Allocatable to Members</b>		
Yet to be allocated at the beginning of the year		
Benefits accrued as a result of operations as per the operating statement	(7,944)	21,249
Benefits paid	(13,000)	(13,000)
Amount allocatable to members	<u>(20,944)</u>	<u>8,249</u>
<b>Allocation to members</b>		
Gayle Williams	(20,944)	8,249
Total allocation	(20,944)	8,249
Yet to be allocated	<u>(20,944)</u>	<u>8,249</u>
<b>Members Balances</b>		
Gayle Williams	344,258	365,202
Allocated to members accounts	344,258	365,202
Yet to be allocated	<u>344,258</u>	<u>365,202</u>
Liability for accrued members benefits	<u>344,258</u>	<u>365,202</u>

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These financial statements are unaudited. They must be read in conjunction with the attached Accountant's Compilation Report and Notes which form part of these financial statements.

**Gayle Williams Superannuation Fund**  
**Notes to the Financial Statements**  
**For the year ended 30 June 2020**

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**Note 1: Summary of Significant Accounting Policies**

The trustees have prepared the financial statements on the basis that the Superannuation Fund is a non-reporting entity because there are no users dependent on general purpose financial statements. The financial statements are therefore special purpose financial statements that have been prepared in order to meet the requirements of the Superannuation Industry (Supervision) Act 1993 and associated Regulations, the trust deed of the fund and the needs of members.

The financial statements have been prepared on an accrual basis and are based on historical costs, except for investments which have been measured at market value.

The following significant accounting policies, which are consistent with the policies applied in the previous period unless otherwise stated, have been adopted in the preparation of the financial statements.

The financial statements were authorised for issue on 23 May, 2021 by the trustees.

**(a) Measurement of Investments**

The Fund initially recognises:

- (i) an investment when it controls the future economic benefits expected to flow from the asset. For financial assets, the trade date is considered to be the date on which control of the future economic benefits attributable to the asset passes to the Fund; and
- (ii) a financial liability on the date it becomes a party to the contractual provisions of the instrument.

Investments of the Fund have been measured at market value, which refers to the amount that a willing buyer could reasonably be expected to pay to acquire an asset from a willing seller if the following assumptions are made:

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

Market value has been determined as follows:

- (i) shares and other securities listed on the Australian Securities Exchange by reference to the relevant market quotations at the end of the reporting period;
- (ii) units in managed funds by reference to the unit redemption price at the end of the reporting period;
- (iii) fixed-interest securities by reference to the redemption price at the end of the reporting period; and
- (iv) investment properties at the trustees' assessment of their realisable value.

**Gayle Williams Superannuation Fund**  
**Notes to the Financial Statements**  
**For the year ended 30 June 2020**

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

**(b) Cash and Cash Equivalents**

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

**(c) Revenue**

Revenue is recognised to the extent that it is probable that the economic benefits will flow to the Fund and the revenue can be reliably measured. Revenue is recognised at the fair value of the consideration received or receivable.

**Interest revenue**

Interest revenue is recognised in respect of fixed-interest securities, and cash and cash equivalent balances. Interest revenue is recognised as it accrues.

**Dividend revenue**

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

**Rental revenue**

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

**Distribution revenue**

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

**Remeasurement changes in market values**

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

**Contributions**

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

**Gayle Williams Superannuation Fund**  
**Notes to the Financial Statements**  
**For the year ended 30 June 2020**

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**(d) Liability for Accrued Benefits**

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

**(e) Income Tax**

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

Current tax and deferred tax are recognised in profit or loss. Current tax liabilities (assets) are therefore measured at the amounts expected to be paid to (recovered from) the relevant taxation authority.

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

No deferred income tax is recognised from the initial recognition of an asset or liability where there is no effect on accounting or taxable profit or loss.

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

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

**(f) Goods and Services Tax (GST)**

Revenues, expenses and assets are recognised net of the amount of GST, except where the amount of GST incurred is not recoverable from the Australian Taxation Office (ATO).

The net amount of GST recoverable from, or payable to, the ATO is included with other receivables or other payables in the statement of financial position.

**(g) Critical Accounting Estimates and Judgements**

The preparation of financial statements requires the trustee to make judgements, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. Actual results may differ from these estimates.

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

**Gayle Williams Superannuation Fund**  
**Notes to the Financial Statements**  
**For the year ended 30 June 2020**

2020

2019

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

**Gayle Williams Superannuation Fund**  
**Comparative Trial Balance as at 30 June 2020**

		2020 \$ Dr	2020 \$ Cr	2019 \$ Dr	2019 \$ Cr
<b>Income</b>					
0567	Distribution from trusts				
	Trust Distributions - BT				
0567.03	Portfolio		8,389.64		16,130.88
			8,389.64		16,130.88
0575	Interest received		10.93		165.54
0600	Profit on sale of assets		7,110.98	2,009.31	
0880	Units in managed funds				
	Change In Net Market				
0880.01	Value	11,170.91			18,718.57
		11,170.91			18,718.57
<b>Expenses</b>					
1510	Accountancy			2,453.00	
1545	Bank Fees And Charges	5.00		5.00	
1685	Filing Fees			259.00	
1798	Management fees	8,357.73		8,446.80	
	Income tax expense -				
1998	earnings				
	Income tax expense -				
1998	earnings			593.10	
	Income tax expense -				
1998.01	earnings	3,921.90			
		3,921.90		593.10	
			<u>WPREF</u>		
<b>Current Assets</b>					
2003	Macquarie Cash Account	2,474.76	7-25	5,468.83	
2005	BT Portfolio Services	4,136.95	7-29	11,030.64	
2101	Trade debtors	3,411.93	7-6	7,781.94	

These financial statements are unaudited. They must be read in conjunction with the attached Accountant's Compilation Report and Notes which form part of these financial statements.

**Gayle Williams Superannuation Fund**  
**Comparative Trial Balance as at 30 June 2020**

	2020 \$ Dr	2020 \$ Cr	2019 \$ Dr	2019 \$ Cr
<b>Non Current Assets</b>				
2640	Units in managed funds			
2640.23			46,282.12	
2640.24		<i>WRKCF</i>	91,428.76	
2640.26	25,910.65		29,470.30	
2640.27	33,601.21		34,611.90	
2640.28		<i>7-29</i>	18,100.11	
2640.29			47,477.11	
2640.30	36,157.74		41,629.20	
2640.31	234,416.83		24,441.97	
2640.32	6,117.97		6,258.21	
	<u>336,204.40</u>		<u>339,699.68</u>	
<b>Current Liabilities</b>				
3325		<i>5-1</i>	1,970.01	1,220.93
<b>Equity</b>				
4000	Opening balance - Members fund			
4000.01		365,202.02		356,953.24
		<u>365,202.02</u>		<u>356,953.24</u>
4080	Benefits paid			
4080	13,000.00		13,000.00	
	<u>13,000.00</u>		<u>13,000.00</u>	
	<u>382,683.58</u>	<u>382,683.58</u>	<u>391,968.23</u>	<u>391,968.23</u>
<b>Net Loss</b>	<b>7,943.99</b>			<b>21,248.78</b>

These financial statements are unaudited. They must be read in conjunction with the attached Accountant's Compilation Report and Notes which form part of these financial statements.



# Gayle Williams Superannuation Fund

## Ledger Entries Report for the year ending 30 June, 2020

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
<b>Account number 0567.03 - Trust Distributions - BT Portfolio</b>							
30/06/2020	000000003	J	Int Paid On BT Cash Account Per Report			60.28	(60.28)
30/06/2020	000000003	J	Distributions Paid As Per BT Report			11,968.41	(12,028.69)
30/06/2020	000000006	J	Reverse Pr Yr Unpaid Distrib		7,781.94		(4,246.75)
30/06/2020	000000007	J	Unpaid BT Distrib At Yr End			3,411.93	(7,658.68)
30/06/2020	000000008	J	Fr Cr's & FTO On BT Distrib For Year			730.96	(8,389.64)
30/06/2020	000000010	J	Year end closing entry		8,389.64		0.00
Total					<b>16,171.58</b>	<b>16,171.58</b>	
<b>Account number 0575 - Interest received</b>							
30/06/2020	000000002	J	Interest On Macq. Account For Year			10.93	(10.93)
30/06/2020	000000010	J	Year end closing entry		10.93		0.00
Total					<b>10.93</b>	<b>10.93</b>	
<b>Account number 0600 - Profit on sale of assets</b>							
30/06/2020	000000004	J	Realised Profits As Per BT Report For Yr			7,110.98	(7,110.98)
30/06/2020	000000010	J	Year end closing entry		7,110.98		0.00
Total					<b>7,110.98</b>	<b>7,110.98</b>	
<b>Account number 0880.01 - Change In Net Market Value</b>							
30/06/2020	000000004	J	Unrealised Losses Per BT Report		11,170.91		11,170.91
30/06/2020	000000010	J	Year end closing entry			11,170.91	0.00
Total					<b>11,170.91</b>	<b>11,170.91</b>	
<b>Account number 1545 - Bank Fees And Charges</b>							
30/06/2020	000000002	J	Bank Fees To Macqw Account For Year		5.00		5.00
30/06/2020	000000010	J	Year end closing entry			5.00	0.00
Total					<b>5.00</b>	<b>5.00</b>	

**Gayle Williams Superannuation Fund**  
**Ledger Entries Report for the year ending 30 June, 2020**

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
<b>Account number 1798 - Management fees</b>							
30/06/2020	000000003	J	Fees & Charges As Per BT Report For Yr		8,357.73		8,357.73
30/06/2020	000000010	J	Year end closing entry			8,357.73	0.00
Total					<b>8,357.73</b>	<b>8,357.73</b>	
<b>Account number 1998.01 - Income tax expense - earnings</b>							
30/06/2020	000000009	J	Current Yr Tax Expense		3,921.90		3,921.90
30/06/2020	000000010	J	Year end closing entry			3,921.90	0.00
Total					<b>3,921.90</b>	<b>3,921.90</b>	
<b>Account number 2003 - Macquarie Cash Account</b>							
01/07/2019	000000001	J	Opening balance		5,468.83		5,468.83
30/06/2020	000000002	J	Movement On Account For Year			2,994.07	2,474.76
Total					<b>5,468.83</b>	<b>2,994.07</b>	
<b>Account number 2005 - BT Portfolio Services</b>							
01/07/2019	000000001	J	Opening balance		11,030.64		11,030.64
30/06/2020	000000002	J	Funds Xfer To Macq. Account For Year			10,000.00	1,030.64
30/06/2020	000000003	J	Net Income Paid To BT Cash A/C For Yr		3,670.96		4,701.60
30/06/2020	000000005	J	Change In MV As Per BT Report			564.65	4,136.95
Total					<b>14,701.60</b>	<b>10,564.65</b>	
<b>Account number 2101 - Trade debtors</b>							
01/07/2019	000000001	J	Opening balance		7,781.94		7,781.94
30/06/2020	000000006	J	Reverse Pr Yr Unpaid Distrib			7,781.94	0.00
30/06/2020	000000007	J	Unpaid BT Distrib At Yr End		3,411.93		3,411.93
Total					<b>11,193.87</b>	<b>7,781.94</b>	

**Gayle Williams Superannuation Fund**  
**Ledger Entries Report for the year ending 30 June, 2020**

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
<b>Account number 2640 - Units in managed funds</b>							
30/06/2020	000000004	J	Change In MV As Per BMT Report			4,059.93	(4,059.93)
30/06/2020	000000005	J	Change In MV As Per BT Report		4,059.93		0.00
Total					<b>4,059.93</b>	<b>4,059.93</b>	
<b>Account number 2640.23 - Vanguard Int Share Index Fund</b>							
01/07/2019	000000001	J	Opening balance		46,282.12		46,282.12
30/06/2020	000000005	J	Change In MV As Per BT Report			46,282.12	0.00
Total					<b>46,282.12</b>	<b>46,282.12</b>	
<b>Account number 2640.24 - Vanguard Growth Index Fund</b>							
01/07/2019	000000001	J	Opening balance		91,428.76		91,428.76
30/06/2020	000000005	J	Change In MV As Per BT Report			91,428.76	0.00
Total					<b>91,428.76</b>	<b>91,428.76</b>	
<b>Account number 2640.26 - AMP Capital Core Property Fund</b>							
01/07/2019	000000001	J	Opening balance		29,470.30		29,470.30
30/06/2020	000000005	J	Change In MV As Per BT Report			3,559.65	25,910.65
Total					<b>29,470.30</b>	<b>3,559.65</b>	
<b>Account number 2640.27 - PIMCO WS Div.Fixed Int.</b>							
01/07/2019	000000001	J	Opening balance		34,611.90		34,611.90
30/06/2020	000000005	J	Change In MV As Per BT Report			1,010.69	33,601.21
Total					<b>34,611.90</b>	<b>1,010.69</b>	
<b>Account number 2640.28 - Perpetual W/S Industrial Fund</b>							
01/07/2019	000000001	J	Opening balance		18,100.11		18,100.11
30/06/2020	000000005	J	Change In MV As Per BT Report			18,100.11	0.00
Total					<b>18,100.11</b>	<b>18,100.11</b>	

**Gayle Williams Superannuation Fund**  
**Ledger Entries Report for the year ending 30 June, 2020**

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
<b>Account number 2640.29 - Magellan Global Fund</b>							
01/07/2019	000000001	J	Opening balance		47,477.11		47,477.11
30/06/2020	000000005	J	Change In MV As Per BT Report			47,477.11	0.00
Total					<b>47,477.11</b>	<b>47,477.11</b>	
<b>Account number 2640.30 - Spdr 50 Fund</b>							
01/07/2019	000000001	J	Opening balance		41,629.20		41,629.20
30/06/2020	000000005	J	Change In MV As Per BT Report			5,471.46	36,157.74
Total					<b>41,629.20</b>	<b>5,471.46</b>	
<b>Account number 2640.31 - BT Cap Protection Fund</b>							
01/07/2019	000000001	J	Opening balance		24,441.97		24,441.97
30/06/2020	000000005	J	Change In MV As Per BT Report		209,974.86		234,416.83
Total					<b>234,416.83</b>		
<b>Account number 2640.32 - Magellan Global Trust</b>							
01/07/2019	000000001	J	Opening balance		6,258.21		6,258.21
30/06/2020	000000005	J	Change In MV As Per BT Report			140.24	6,117.97
Total					<b>6,258.21</b>	<b>140.24</b>	
<b>Account number 3325 - Taxation</b>							
01/07/2019	000000001	J	Opening balance		1,220.93		1,220.93
30/06/2020	000000008	J	Fr Credits As Per BT Report		617.79		1,838.72
30/06/2020	000000008	J	FTO As Per BT Report		113.17		1,951.89
30/06/2020	000000009	J	Current Yr Tax Expense			3,921.90	(1,970.01)
Total					<b>1,951.89</b>	<b>3,921.90</b>	
<b>Account number 4000.01 - Opening balance - Members fund</b>							
01/07/2019	000000001	J	Opening balance			365,202.02	(365,202.02)
30/06/2020	000000011	J	Year end closing entry		20,943.99		(344,258.03)
Total					<b>20,943.99</b>	<b>365,202.02</b>	

**Gayle Williams Superannuation Fund**  
**Ledger Entries Report for the year ending 30 June, 2020**

Date	Trans No	Chq/Rec	Description	Code	Debit	Credit	Total
<b>Account number 4049.01 -</b>							
30/06/2020	000000011	J	Year end closing entry		20,943.99		20,943.99
30/06/2020	000000011	J	Year end closing entry			20,943.99	0.00
Total					<b>20,943.99</b>	<b>20,943.99</b>	
<b>Account number 4080 - Benefits paid</b>							
30/06/2020	000000002	J	Benefit Payments For Year		13,000.00		13,000.00
30/06/2020	000000010	J	Year end closing entry			13,000.00	0.00
Total					<b>13,000.00</b>	<b>13,000.00</b>	
<b>Account number 4199 - Funds yet to be allocated</b>							
30/06/2020	000000010	J	Year end closing entry		20,943.99		20,943.99
30/06/2020	000000011	J	Year end closing entry			20,943.99	0.00
Total					<b>20,943.99</b>	<b>20,943.99</b>	



# AR Quayle & Co

## Tax Reconciliation Schedule

Client Name: Gayle Williams Superannuation Fund  
 Balance Date: 30th June, 2020

Date: 28/5/21  
 Prepared: AQ

**Profit per Profit & Loss Statement - 4,022**

**Permanent Differences**

- Acctng Profit	-	7,111	
- Acctng Distribution - BT	-	8,390	
- BT Tax Distribution		43,833	
- Exempt Pension Income	-	11,535	
- Non.Ded.Pension Expenses		2,200	18,997

**Accounting Profit Adjusted for Permanent Differences 14,975**

**Timing Differences**

- Add Decrease in Market Value			11,171
--------------------------------	--	--	--------

**Taxable Income 26,146**

**Income Tax Liability 3,921.90**

**Less Tax Credits**

Dividend Imputation Credits		617.79	
TFN Withholding Credits			
Other Tax Credits( Foreign Tax )		113.17	730.96

**Less PAYG Instalments Paid**

September Qtr	-		
December Qtr	-		
March Qtr	-		
June Qtr			-

**TOTAL TAX CREDITS / INSTALMENTS 730.96**

**Net Tax Payable 3,190.94**

*Journal*

<b>Dr</b>	Income Tax Expense		3,921.90
<b>Dr</b>	Future Income Tax Benefit		
<b>Cr</b>	Prov for Income Tax		3,921.90

**Provision for Tax / Income Tax Reconciliation**

**Net Tax Payable 3,190.94**

**Tax payments not paid by 30 June**

Unpaid 2019 Refund		-1223.52
Unpaid		
Unbanked		

**Provision for Income Tax 1,967.42**

**Per Accounts 1,970.01**

**Variance (Should be Nil) - 2.59**





# Gayle Williams Super Fund

## Year Ended June 30, 2020

	<b>Accumulation</b>	<b>Pension</b>	<b>Total</b>
<b>Opening Balance</b>	\$0.00	\$365,202.00	\$365,202.00
<b>Income</b>			
<b>Contributions</b>	\$0.00	\$0.00	\$0.00
<b>Earnings</b>	\$0.00	\$4,340.64	\$4,340.64
<b>Expenses</b>	\$0.00	\$8,362.73	\$8,362.73
<b>Income Tax</b>	\$3,921.90		\$3,921.90
<b>Benefits Paid</b>	\$0.00	\$13,000.00	\$13,000.00
<b>Closing Balance</b>	-\$3,921.90	\$348,179.91	\$344,258.01





Haintz Actuarial Pty Ltd  
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 W www.haintzactuarial.com.au

**28 May 2021**

Gayle Williams Super Fund  
 c/- Andrew Quayle  
 AR Quayle & Co  
 PO Box 1300  
 Doncaster Heights VIC 3109

**Actuary's certificate of exempt income for the year ended 30 June 2020  
 for the Gayle Williams Super Fund**

This certificate has been prepared for Gayle Williams & Lesley Lidgerwood, trustee/trustees of the above Fund, to certify the exempt current pension income (ECPI) proportion in accordance with section 295.390 of the Income Tax Assessment Act (ITAA) 1997 for the 2019/2020 financial year. It complies with the relevant sections of Professional Standard 406 issued by the Institute of Actuaries of Australia and other relevant professional standards and guidance notes.

During the year, there were 2 periods in which the Fund's assets were unsegregated, i.e. there were non-pension assets in the Fund in those periods (with or without some pension assets). The results of my calculations for each of these unsegregated periods are summarised below.

**First Unsegregated period - 01 July 2019 to 24 March 2020 (268 days)**

	<b>Start of Period</b>	<b>End of Period</b>	<b>Average</b>
<b>Unsegregated Current Pension Liabilities (UCPL)</b>	\$0	\$0	\$0
<b>Unsegregated Superannuation Liabilities (USL)</b>	\$365,202	\$353,021	\$360,847
<b>ECPI (= ratio of UCPL to USL)</b>			0.00%

**Second Unsegregated period - 25 March 2020 to 30 June 2020 (98 days)**

	<b>Start of Period</b>	<b>End of Period</b>	<b>Average</b>
<b>Unsegregated Current Pension Liabilities (UCPL)</b>	\$353,021	\$348,180	\$352,314
<b>Unsegregated Superannuation Liabilities (USL)</b>	\$353,021	\$348,180	\$352,314
<b>ECPI (= ratio of UCPL to USL)</b>			100.00%

A single average ECPI for all unsegregated periods has been determined by weighting the ECPI for each period by the superannuation liability for that period. As a result, for the year ended 30 June 2020 the average proportion of the income arising in all unsegregated periods that should be exempt from tax is 26.31%.

The income derived in the periods other than these unsegregated periods should be totally exempt from tax, because the assets were then solely supporting retirement pensions. A single average ECPI for the Fund as a whole for all periods (segregated and unsegregated) has been found using the above ECPIs and the Fund's average liability in each period; the resultant average proportion of the Fund's income that should be exempt from tax for the year ended 30 June 2020 is 26.31%.

I have been advised that all pensions payable from the Fund are account based income stream benefits, i.e. allocated pensions, market linked pensions, and transition to retirement income streams, and that such benefits have and will be paid at or within the limits prescribed in the SIS Regulations. It has been assumed that the data excludes all superannuation liabilities supported by segregated pension assets.

Assumptions about the Fund's expected rate of earnings are not necessary, because the value of the pension liabilities is the balance of the pension accounts, and the value of the superannuation liabilities is the sum of the pension and non-pension accounts. I am therefore satisfied that the value of the assets as at 30 June 2020 is sufficient to enable the Fund to meet in full its liabilities as they fall due.



Alan Haintz BSc, FAICD, FFA, FIAA

30 September 2020

G Williams & L Liderwood ATF Gayle  
Williams Superannuation Fund  
7 Eildon St  
FERNTREE GULLY VIC 3156

**Investor name**  
G Williams & L Liderwood ATF Gayle

**Investor number**  
M03994047

**Product type**  
Investment

**Adviser name**  
TONINA CIARROCCHI LONSDALE FINANCIAL  
GROUP

**Adviser phone number**  
03 98543517

#### **Portfolio Administrator - Investment Tax Statement for 2019-2020**

We are pleased to enclose your Tax Statement information for the period 1 July 2019 to 30 June 2020.

The **Tax Statement** should assist you to complete your 2019 - 2020 tax return and includes:

- Summary Tax Statement
- Supporting schedules providing more detailed information on the amounts shown on the Summary Tax Statement
- Details of the premiums paid if you hold insurance

Please note the following points:

- The enclosed reports only contain information regarding assets held within this Wrap Service.
- All tax guides are available at <https://www.investorwrap.com.au/wrap/taxguides> or by contacting your financial adviser.
- If you held warrants throughout the financial year please refer to the tax guide under the "Additional information (including specific security treatment)" for further information on how these are to be treated when completing your tax return.
- The tax guide and application of taxation law depends on your individual circumstances. We recommend seeking your own tax advice to ensure that the tax policies adopted are applicable to your circumstances.
- Your financial adviser can provide you with any Quarterly Reports upon request.

If you have any questions regarding the enclosed information, please contact your financial adviser.

#### **Portfolio Administrator - Investment**

## Portfolio Administrator - Investment Tax Statement Year ended 30-Jun-2020

G Williams & L Liederwood ATF Gayle  
Williams Superannuation Fund  
7 Eildon St  
FERNTREE GULLY VIC 3156

**Investor name**  
G Williams & L Liederwood ATF Gayle  
**Investor number**  
M03994047  
**Product type**  
Investment  
**Adviser name**  
TONINA CIARROCCHI LONSDALE FINANCIAL GROUP  
**Adviser phone number**  
03 98543517

This statement is designed to assist you in preparing your 2019-2020 Australian tax return. You should read the guide to your tax statement and the tax policy guide in conjunction with your tax statement and supporting schedules.

### SUMMARY

Account Type	Superfund	
Item	Amount (\$)	Tax Return Reference
Gross interest	60.28	11-C
Unfranked dividends	0.00	11-J
Franked dividends	0.00	11-K
Franking credits	0.00	11-L
Distributions from trusts	5,419.79	11-M
Foreign income	1,156.03	11-D and 11-D1
Aust. franking credits from a NZ company	0.00	11-E
Net capital gain	37,196.97	11-A
Other income	0.00	11-S
<b>Total assessable income</b>	<b>43,833.07</b>	
Total deductions	6,824.88	12-I1
<b>Total taxable income from investment assets</b>	<b>37,008.19</b>	

### Tax Credits

TFN amounts withheld from interest	0.00	Calculation Statement H3
Franking credits from direct shares (after 45 day rule)	0.00	Calculation Statement E1
Franking credits from trust distributions (after 45 day rule)	617.79 ✓	Calculation Statement E1
Aust. franking credits from a NZ company (after 45 day rule)	0.00	Calculation Statement E1
Foreign income tax offset	113.17 ✓	Calculation Statement C1
MIT withholding tax	0.00	N/A
TFN withholding from trust distributions	0.00	Calculation Statement H3
Infrastructure bond rebate	0.00	Calculation Statement C2

### TAX STATEMENT

	Credits	Credits (\$)	Income (\$)	Income total (\$)	Tax guide reference
<b>Interest - Schedule A</b>				<b>60.28</b>	<b>1</b>
	TFN Credits	0.00			2
<b>Dividends - Schedule B</b>					
Unfranked amount			0.00		3
Franked amount			0.00		4
Franking credits (after 45 day rule)			0.00		5
<b>Total dividends</b>				<b>0.00</b>	

	Credits	Credits	Income	Income total	Tax guide
		(\$)	(\$)	(\$)	reference
<b>Trust distributions - Schedule C</b>					
Interest - Australian			1,631.88		6
Infrastructure bond interest			0.00		6
Foreign trust and CFC income			0.00		7
FIF or FLP income			0.00		7
Foreign income			1,156.03		7
New Zealand Dividends					
- Aust. franking credits from a NZ company (before 45 day rule)			0.00		14
- Less: Aust. franking credits from a NZ company denied			-0.00		15
Australian Dividends					
- Unfranked amount			176.30		6
- Franked amount			1,243.85		6
- Franking credits (before 45 day rule)			618.74		6
Other Australian income			1,749.02		6
<b>Total trust distributions</b>				<b>6,575.82</b>	
	Foreign income tax offset	113.17			8
	Foreign income tax offset -	0.00			8
	Capital gain				
	MIT withholding tax	0.00			9
	TFN credits	0.00			10
<b>Net capital gains - Schedule D</b>					
				<b>37,196.97</b>	<b>11</b>
<b>Foreign income - Schedule E</b>					
Dividends			0.00		7
Interest			0.00		7
Disposal of revenue assets			0.00		7
Miscellaneous			0.00		7
<b>Total foreign income</b>				<b>0.00</b>	
<b>Aust. franking credits from a NZ company</b>				<b>0.00</b>	
	Foreign income tax offset	0.00			8
	Aust. franking credits from a NZ company (after 45 day rule)	0.00			16

	Credits	Credits	Income	Income total	Tax guide
		(\$)	(\$)	(\$)	reference
<b>Other Australian income - Schedule F</b>					
Disposal of revenue assets			0.00		12
Miscellaneous			0.00		12
<b>Total other Australian income</b>				<b>0.00</b>	
<b>TOTAL INCOME FROM INVESTMENT ASSETS</b>				<b>43,833.07</b>	
<b>Less allowable deductions</b>					
Expenses - Schedule G			6,823.93		13
Franking credits denied from trust distributions			0.95		13
<b>Total allowable deductions</b>				<b>6,824.88</b>	
<b>NET INCOME FROM INVESTMENT ASSETS</b>				<b>37,008.19</b>	

This document may not be copied, reproduced or otherwise distributed or circulated without the express permission of BT Portfolio Services Ltd ABN 73 095 055 208 ('BTPS'). This statement is designed to assist you in preparing your Self Managed Super Fund 2019-2020 Australian Tax Return. It is provided for the use of investors in Wrap and is based on current taxation laws and their interpretation.

Please note that information contained in this statement will be incorrect if either the purchase date or original cost of any parcel supplied to us is incorrect. Due to the nature of taxation law, a number of assumptions have been made in the preparation of this statement and these are disclosed in the Wrap Tax Policy Guide. You can obtain copies of this guide via the Investor Wrap Desktop at [www.investorwrap.com.au](http://www.investorwrap.com.au). Alternatively, you can access these at the public site <https://www.investorwrap.com.au/wrap/taxguides> or by contacting your financial adviser. The application of tax laws depends upon an investor's specific circumstances and our assumptions may not be relevant to you. You should therefore seek professional advice on the taxation implications of your investments and should not rely on the information contained in this statement which should be used as a guide only. In addition, if a parcel reset has occurred the information in this report may not be accurate and you should not rely on it without professional taxation advice.

The information contained in this statement is given in good faith and has been derived from sources believed to be accurate at the report request date. However, it is general information only and should not be considered a comprehensive statement on any matter nor relied upon as such. No company in the Westpac Group nor any of their related entities, employees or directors gives any warranty of reliability or accuracy or accepts any responsibility arising in any other way including by reason of negligence for errors or omissions. This disclaimer is subject to any requirement of the law.



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**Portfolio Administrator - Investment  
Interest - Schedule A  
Year ended 30-Jun-2020**

**Investor number**  
M03994047  
**Investor name**  
G Williams & L Linderwood ATF Gayle

<b>Source</b>	<b>Date for tax purposes</b>	<b>Infrastructure bond interest not assessable (\$)</b>	<b>Amount (\$)</b>	<b>TFN deducted (\$)</b>
WRAPWCA: Wrap - Working Account	1/07/2019	0.00	14.46	0.00
WRAPWCA: Wrap - Working Account	1/10/2019	0.00	21.14	0.00
WRAPWCA: Wrap - Working Account	1/01/2020	0.00	12.71	0.00
WRAPWCA: Wrap - Working Account	1/04/2020	0.00	11.97	0.00
<b>TOTAL (\$)</b>		<b>0.00</b>	<b>60.28</b>	<b>0.00</b>

7.6

**Portfolio Administrator - Investment  
Trust Distributions Summary - Schedule C  
Year ended 30-Jun-2020**

**Investor number**  
M03994047  
**Investor name**  
G Williams & L Liederwood ATF Gayle

Security	Security name	Income distributed in financial year (\$)	Less 2019 entitlement <sup>1</sup> (\$)	Add 2020 entitlement <sup>2</sup> (\$)	Total distribution <sup>3</sup> (\$)	Tax adjustments <sup>4</sup> (\$)	Distributions from trusts <sup>5</sup> (\$)
AMP1015AU	AMP Capital Core Property Fund Class A	1,395.28	-479.94	311.68	1,227.02	-936.69	290.33
BTA0494AU	BT Cap Protection Fund - Bond Class 2026	209.28	0.00	2,066.97	2,276.25	0.00	2,276.25
BTA0435AU	BT Cap Protection Fund - Cash Class 2020	137.41	-94.68	0.00	42.73	-1.26	41.47
BTA0500AU	BT Cap Protection Fund - Cash Class 2026	217.97	0.00	0.00	217.97	0.00	217.97
MGG	Magellan Glob Trust	220.88	-105.18	120.61	236.31	-236.31	0.00
MGE0001AU	Magellan Global Fund	2,216.55	-2,216.55	0.00	0.00	0.00	0.00
PER0046AU	Perpetual Wholesale Industrial Share	474.32	-414.39	0.00	59.93	18.62	78.55
ETL0016AU	PIMCO Div Fixed Interest Fund - W/S Cls	2,084.91	-1,682.47	651.50	1,053.94	-555.05	498.89
SFY	Spdr 50 Fund	1,813.85	-488.88	261.17	1,586.14	249.46	1,835.60
VAN0110AU	Vanguard Growth Index Fund	1,813.45	-1,234.03	0.00	579.42	-399.58	179.84
VAN0003AU	Vanguard International Share Index Fund	1,465.03	-1,065.82	0.00	399.21	-398.31	0.90
<b>TOTAL (\$)</b>		<b>12,048.93</b>	<b>-7,781.94</b>	<b>3,411.93</b>	<b>7,678.92</b>	<b>-2,259.12</b>	<b>5,419.80</b>

<sup>1</sup> Income you received during the year ended 30 June 2020 but included in your 30 June 2019 tax return.

<sup>2</sup> Income you received during the year ended 30 June 2021 but is required to be included in your 30 June 2020 tax return.

<sup>3</sup> Total distribution amount shown in the Trust distributions detail - Schedule C.

<sup>4</sup> This amount includes franking credits, capital gains, foreign income and foreign income tax offset shown separately in the Tax statement summary.

<sup>5</sup> See 'Franked distributions from trusts' and 'Distributions from trusts' in the Tax statement summary.

Please refer to "Trust distributions detail - Schedule C" on the following pages for more detailed information by security.

**Portfolio Administrator - Investment  
Trust Distributions Detail - Schedule C  
Year ended 30-Jun-2020**

Investor number  
M03994047  
Investor name  
G Williams & L Liderwood ATF Gayle

Security	GRAND TOTAL	AMP1015AU 30/09/2019	AMP1015AU 31/12/2019	AMP1015AU 31/03/2020
Net CPU Quantity		1.441450 20,707.62	1.489708 20,707.41	1.489157 20,707.69
<b>TOTAL DISTRIBUTION (\$)</b>	<b>7,678.92</b>	<b>298.49</b>	<b>308.48</b>	<b>308.37</b>
Interest - Australian	1,631.88	5.77	5.96	5.96
Infrastructure bond interest	0.00	0.00	0.00	0.00
Gains not eligible for discount				
-Undisclosed	0.00	0.00	0.00	0.00
-TARP	0.00	0.00	0.00	0.00
-NTARP	0.00	0.00	0.00	0.00
Discounted capital gains*				
-Undisclosed	0.00	0.00	0.00	0.00
-TARP	34.48	4.83	4.99	4.99
-NTARP	474.41	0.56	0.58	0.58
Foreign trust & CFC income	0.00	0.00	0.00	0.00
FIF or FLP income	0.00	0.00	0.00	0.00
Foreign Income	1,156.03	80.32	83.02	82.99
New Zealand Dividends				
- Aust. franking credits from a NZ company**	0.00	0.00	0.00	0.00
- Aust. franking credits from a NZ company denied**	0.00	0.00	0.00	0.00
Australian Dividends				
- Unfranked amount	50.99	0.00	0.00	0.00
- Unfranked CFI amount	125.31	0.00	0.00	0.00
- Franked amount	1,243.85	6.18	6.39	6.38
- Franking credits**	618.74	3.72	3.84	3.84
- Franking credits denied**	0.95	0.00	0.00	0.00
Other Australian Income	1,749.02	54.96	56.80	56.78
CGT concession	365.49	5.39	5.57	5.57
Tax free	0.00	0.00	0.00	0.00
Tax deferred	0.00	0.00	0.00	0.00
Tax exempt	960.62	160.57	165.94	165.88
<b>Less</b>				
Foreign income tax offset	113.17	20.09	20.77	20.76
Foreign income tax offset - Capital gain	0.00	0.00	0.00	0.00
TFN tax withheld by BT**	0.00	0.00	0.00	0.00
TFN tax withheld by Fund Manager**	0.00	0.00	0.00	0.00
Non cash attributions	0.00	0.00	0.00	0.00
AMIT Cost base increase / decrease	-817.00	-160.57	-165.94	-165.88

All information on this schedule is provided by the relevant fund manager.

\* The optimum capital gain eligible for discount shown on Schedule D is twice the amount shown here.

\*\* Not included when calculating the Total distribution.

This information has been prepared according to the assumptions and limitations disclosed in the footnote of your Tax Statement. Please refer to your Tax Statement, Tax Policy Guide and Guide to your Self Managed Super Fund 2019 - 2020 Tax Return for further information.

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Security	AMP1015AU 30/06/2020	AMP1015AU Annual Total	BTA0435AU 30/09/2019	BTA0435AU Annual Total
Net CPU	1.505166	5.925481	0.220000	0.220000
Quantity	20,707.35		19,422.73	
<b>TOTAL DISTRIBUTION (\$)</b>	<b>311.68</b>	<b>1,227.02</b>	<b>42.73</b>	<b>42.73</b>
Interest - Australian	6.03	23.72	41.47	41.47
Infrastructure bond interest	0.00	0.00	0.00	0.00
Gains not eligible for discount				
-Undisclosed	0.00	0.00	0.00	0.00
-TARP	0.00	0.00	0.00	0.00
-NTARP	0.00	0.00	0.00	0.00
Discounted capital gains*				
-Undisclosed	0.00	0.00	0.00	0.00
-TARP	5.04	19.85	0.00	0.00
-NTARP	0.59	2.31	0.00	0.00
Foreign trust & CFC income	0.00	0.00	0.00	0.00
FIF or FLP income	0.00	0.00	0.00	0.00
Foreign Income	83.87	330.20	0.00	0.00
New Zealand Dividends				
- Aust. franking credits from a NZ company**	0.00	0.00	0.00	0.00
- Aust. franking credits from a NZ company denied**	0.00	0.00	0.00	0.00
Australian Dividends				
- Unfranked amount	0.00	0.00	0.00	0.00
- Unfranked CFI amount	0.00	0.00	0.00	0.00
- Franked amount	6.45	25.40	0.00	0.00
- Franking credits**	3.88	15.28	0.00	0.00
- Franking credits denied**	0.00	0.00	0.00	0.00
Other Australian Income	57.39	225.93	0.00	0.00
CGT concession	5.63	22.16	0.00	0.00
Tax free	0.00	0.00	0.00	0.00
Tax deferred	0.00	0.00	0.00	0.00
Tax exempt	167.66	660.05	1.26	1.26
<b>Less</b>				
Foreign income tax offset	20.98	82.60	0.00	0.00
Foreign income tax offset - Capital gain	0.00	0.00	0.00	0.00
TFN tax withheld by BT**	0.00	0.00	0.00	0.00
TFN tax withheld by Fund Manager**	0.00	0.00	0.00	0.00
Non cash attributions	0.00	0.00	0.00	0.00
AMIT Cost base increase / decrease	-167.66	-660.05	-1.26	-1.26

All information on this schedule is provided by the relevant fund manager.

\* The optimum capital gain eligible for discount shown on Schedule D is twice the amount shown here.

\*\* Not included when calculating the Total distribution.

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Security	BTA0494AU 31/12/2019	BTA0494AU 30/06/2020	BTA0494AU Annual Total	BTA0500AU 31/12/2019
Net CPU	0.700000	0.935626	1.635626	0.150000
Quantity	29,897.14	220,918.40		145,313.33
<b>TOTAL DISTRIBUTION (\$)</b>	<b>209.28</b>	<b>2,066.97</b>	<b>2,276.25</b>	<b>217.97</b>
Interest - Australian	94.68	935.10	1,029.78	217.97
Infrastructure bond interest	0.00	0.00	0.00	0.00
Gains not eligible for discount				
-Undisclosed	0.00	0.00	0.00	0.00
-TARP	0.00	0.00	0.00	0.00
-NTARP	0.00	0.00	0.00	0.00
Discounted capital gains*				
-Undisclosed	0.00	0.00	0.00	0.00
-TARP	0.00	0.00	0.00	0.00
-NTARP	0.00	0.00	0.00	0.00
Foreign trust & CFC income	0.00	0.00	0.00	0.00
FIF or FLP income	0.00	0.00	0.00	0.00
Foreign Income	0.00	0.00	0.00	0.00
New Zealand Dividends				
- Aust. franking credits from a NZ company**	0.00	0.00	0.00	0.00
- Aust. franking credits from a NZ company denied**	0.00	0.00	0.00	0.00
Australian Dividends				
- Unfranked amount	0.00	0.00	0.00	0.00
- Unfranked CFI amount	0.00	0.00	0.00	0.00
- Franked amount	0.00	0.00	0.00	0.00
- Franking credits**	0.00	0.00	0.00	0.00
- Franking credits denied**	0.00	0.00	0.00	0.00
Other Australian Income	114.60	1,131.87	1,246.47	0.00
CGT concession	0.00	0.00	0.00	0.00
Tax free	0.00	0.00	0.00	0.00
Tax deferred	0.00	0.00	0.00	0.00
Tax exempt	0.00	0.00	0.00	0.00
<b>Less</b>				
Foreign income tax offset	0.00	0.00	0.00	0.00
Foreign income tax offset - Capital gain	0.00	0.00	0.00	0.00
TFN tax withheld by BT**	0.00	0.00	0.00	0.00
TFN tax withheld by Fund Manager**	0.00	0.00	0.00	0.00
Non cash attributions	0.00	0.00	0.00	0.00
AMIT Cost base increase / decrease	0.00	0.00	0.00	0.00

All information on this schedule is provided by the relevant fund manager.

\* The optimum capital gain eligible for discount shown on Schedule D is twice the amount shown here.

\*\* Not included when calculating the Total distribution.

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7.10

Security	BTA0500AU Annual Total	ETL0016AU 30/09/2019	ETL0016AU 31/12/2019	ETL0016AU 31/03/2020
Net CPU Quantity	0.150000	0.765121 33,137.24	0.399811 33,138.16	0.049515 33,141.47
<b>TOTAL DISTRIBUTION (\$)</b>	<b>217.97</b>	<b>253.54</b>	<b>132.49</b>	<b>16.41</b>
Interest - Australian	217.97	65.61	34.28	4.25
Infrastructure bond interest	0.00	0.00	0.00	0.00
Gains not eligible for discount				
-Undisclosed	0.00	0.00	0.00	0.00
-TARP	0.00	0.00	0.00	0.00
-NTARP	0.00	0.00	0.00	0.00
Discounted capital gains*				
-Undisclosed	0.00	0.00	0.00	0.00
-TARP	0.00	0.00	0.00	0.00
-NTARP	0.00	0.64	0.34	0.04
Foreign trust & CFC income	0.00	0.00	0.00	0.00
FIF or FLP income	0.00	0.00	0.00	0.00
Foreign Income	0.00	132.25	69.11	8.56
New Zealand Dividends				
- Aust. franking credits from a NZ company**	0.00	0.00	0.00	0.00
- Aust. franking credits from a NZ company denied**	0.00	0.00	0.00	0.00
Australian Dividends				
- Unfranked amount	0.00	0.00	0.00	0.00
- Unfranked CFI amount	0.00	0.00	0.00	0.00
- Franked amount	0.00	0.00	0.00	0.00
- Franking credits**	0.00	0.00	0.00	0.00
- Franking credits denied**	0.00	0.00	0.00	0.00
Other Australian Income	0.00	54.41	28.43	3.52
CGT concession	0.00	0.64	0.34	0.04
Tax free	0.00	0.00	0.00	0.00
Tax deferred	0.00	0.00	0.00	0.00
Tax exempt	0.00	0.00	0.00	0.00
<b>Less</b>				
Foreign income tax offset	0.00	0.01	0.01	0.00
Foreign income tax offset - Capital gain	0.00	0.00	0.00	0.00
TFN tax withheld by BT**	0.00	0.00	0.00	0.00
TFN tax withheld by Fund Manager**	0.00	0.00	0.00	0.00
Non cash attributions	0.00	0.00	0.00	0.00
AMIT Cost base increase / decrease	0.00	0.00	0.00	0.00

All information on this schedule is provided by the relevant fund manager.

\* The optimum capital gain eligible for discount shown on Schedule D is twice the amount shown here.

\*\* Not included when calculating the Total distribution.

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Security	ETL0016AU 30/06/2020	ETL0016AU Annual Total	MGG 02/01/2020	MGG 30/06/2020
Net CPU	1.966069	3.180516	3.300000	3.440000
Quantity	33,137.19		3,506.00	3,506.00
<b>TOTAL DISTRIBUTION (\$)</b>	<b>651.50</b>	<b>1,053.94</b>	<b>115.70</b>	<b>120.61</b>
Interest - Australian	168.59	272.73	0.00	0.00
Infrastructure bond interest	0.00	0.00	0.00	0.00
Gains not eligible for discount				
-Undisclosed	0.00	0.00	0.00	0.00
-TARP	0.00	0.00	0.00	0.00
-NTARP	0.00	0.00	0.00	0.00
Discounted capital gains*				
-Undisclosed	0.00	0.00	0.00	0.00
-TARP	0.00	0.00	0.00	0.00
-NTARP	1.65	2.67	0.00	0.00
Foreign trust & CFC income	0.00	0.00	0.00	0.00
FIF or FLP income	0.00	0.00	0.00	0.00
Foreign Income	339.85	549.77	0.00	0.00
New Zealand Dividends				
- Aust. franking credits from a NZ company**	0.00	0.00	0.00	0.00
- Aust. franking credits from a NZ company denied**	0.00	0.00	0.00	0.00
Australian Dividends				
- Unfranked amount	0.00	0.00	0.00	0.00
- Unfranked CFI amount	0.00	0.00	0.00	0.00
- Franked amount	0.00	0.00	0.00	0.00
- Franking credits**	0.00	0.00	0.00	0.00
- Franking credits denied**	0.00	0.00	0.00	0.00
Other Australian Income	139.80	226.16	0.00	0.00
CGT concession	1.65	2.67	0.00	0.00
Tax free	0.00	0.00	0.00	0.00
Tax deferred	0.00	0.00	0.00	0.00
Tax exempt	0.00	0.00	115.70	120.61
<b>Less</b>				
Foreign income tax offset	0.04	0.06	0.00	0.00
Foreign income tax offset - Capital gain	0.00	0.00	0.00	0.00
TFN tax withheld by BT**	0.00	0.00	0.00	0.00
TFN tax withheld by Fund Manager**	0.00	0.00	0.00	0.00
Non cash attributions	0.00	0.00	0.00	0.00
AMIT Cost base increase / decrease	0.00	0.00	-115.70	-120.61

All information on this schedule is provided by the relevant fund manager.

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\*\* Not included when calculating the Total distribution.

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7-12

Security	MGG Annual Total	PER0046AU 30/09/2019	PER0046AU Annual Total	SFY 27/09/2019
Net CPU Quantity	6.740000	0.353089 16,973.06	0.353089	91.463100 678.00
<b>TOTAL DISTRIBUTION (\$)</b>	<b>236.31</b>	<b>59.93</b>	<b>59.93</b>	<b>620.12</b>
Interest - Australian	0.00	0.89	0.89	0.65
Infrastructure bond interest	0.00	0.00	0.00	0.00
Gains not eligible for discount				
-Undisclosed	0.00	0.00	0.00	0.00
-TARP	0.00	0.00	0.00	0.00
-NTARP	0.00	0.00	0.00	0.00
Discounted capital gains*				
-Undisclosed	0.00	0.00	0.00	0.00
-TARP	0.00	0.00	0.00	0.00
-NTARP	0.00	0.00	0.00	0.00
Foreign trust & CFC income	0.00	0.00	0.00	0.00
FIF or FLP income	0.00	0.00	0.00	0.00
Foreign Income	0.00	7.35	7.35	7.84
New Zealand Dividends				
- Aust. franking credits from a NZ company**	0.00	0.00	0.00	0.00
- Aust. franking credits from a NZ company denied**	0.00	0.00	0.00	0.00
Australian Dividends				
- Unfranked amount	0.00	0.86	0.86	21.11
- Unfranked CFI amount	0.00	7.23	7.23	23.75
- Franked amount	0.00	43.54	43.54	549.58
- Franking credits**	0.00	24.78	24.78	247.31
- Franking credits denied**	0.00	0.00	0.00	0.00
Other Australian Income	0.00	1.24	1.24	10.10
CGT concession	0.00	0.00	0.00	0.00
Tax free	0.00	0.00	0.00	0.00
Tax deferred	0.00	0.00	0.00	0.00
Tax exempt	236.31	0.00	0.00	7.10
<b>Less</b>				
Foreign income tax offset	0.00	1.19	1.19	0.01
Foreign income tax offset - Capital gain	0.00	0.00	0.00	0.00
TFN tax withheld by BT**	0.00	0.00	0.00	0.00
TFN tax withheld by Fund Manager**	0.00	0.00	0.00	0.00
Non cash attributions	0.00	0.00	0.00	0.00
AMIT Cost base increase / decrease	-236.31	0.00	0.00	-7.10

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\*\* Not included when calculating the Total distribution.

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Security	SFY 30/12/2019	SFY 30/03/2020	SFY 29/06/2020	SFY Annual Total
Net CPU Quantity	58.711000 678.00	45.248600 678.00	38.520600 678.00	233.943300
<b>TOTAL DISTRIBUTION (\$)</b>	<b>398.06</b>	<b>306.79</b>	<b>261.17</b>	<b>1,586.14</b>
Interest - Australian	15.77	0.00	0.00	16.42
Infrastructure bond interest	0.00	0.00	0.00	0.00
Gains not eligible for discount				
-Undisclosed	0.00	0.00	0.00	0.00
-TARP	0.00	0.00	0.00	0.00
-NTARP	0.00	0.00	0.00	0.00
Discounted capital gains*				
-Undisclosed	0.00	0.00	0.00	0.00
-TARP	0.00	0.00	14.63	14.63
-NTARP	0.00	0.00	88.55	88.55
Foreign trust & CFC income	0.00	0.00	0.00	0.00
FIF or FLP income	0.00	0.00	0.00	0.00
Foreign Income	6.97	5.16	2.43	22.40
New Zealand Dividends				
- Aust. franking credits from a NZ company**	0.00	0.00	0.00	0.00
- Aust. franking credits from a NZ company denied**	0.00	0.00	0.00	0.00
Australian Dividends				
- Unfranked amount	7.17	15.87	1.12	45.27
- Unfranked CFI amount	69.78	1.78	13.31	108.62
- Franked amount	248.74	270.45	24.97	1,093.74
- Franking credits**	115.98	133.43	42.90	539.62
- Franking credits denied**	0.00	0.00	0.00	0.00
Other Australian Income	21.58	0.21	0.04	31.93
CGT concession	0.00	0.00	103.18	103.18
Tax free	0.00	0.00	0.00	0.00
Tax deferred	0.00	0.00	0.00	0.00
Tax exempt	28.05	14.91	12.94	63.00
<b>Less</b>				
Foreign income tax offset	0.00	1.59	0.00	1.60
Foreign income tax offset - Capital gain	0.00	0.00	0.00	0.00
TFN tax withheld by BT**	0.00	0.00	0.00	0.00
TFN tax withheld by Fund Manager**	0.00	0.00	0.00	0.00
Non cash attributions	0.00	0.00	0.00	0.00
AMIT Cost base increase / decrease	-28.05	-14.90	-12.74	-62.79

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7.14

Security	VAN0003AU 30/09/2019	VAN0003AU 31/12/2019	VAN0003AU Annual Total	VAN0110AU 30/09/2019
Net CPU	1.672124	1.660068	3.332192	0.842906
Quantity	19,602.61	4,302.84		62,086.40
<b>TOTAL DISTRIBUTION (\$)</b>	<b>327.78</b>	<b>71.43</b>	<b>399.21</b>	<b>523.33</b>
Interest - Australian	0.04	0.01	0.05	26.06
Infrastructure bond interest	0.00	0.00	0.00	0.00
Gains not eligible for discount				
-Undisclosed	0.00	0.00	0.00	0.00
-TARP	0.00	0.00	0.00	0.00
-NTARP	0.00	0.00	0.00	0.00
Discounted capital gains*				
-Undisclosed	0.00	0.00	0.00	0.00
-TARP	0.00	0.00	0.00	0.00
-NTARP	126.85	27.64	154.49	204.47
Foreign trust & CFC income	0.00	0.00	0.00	0.00
FIF or FLP income	0.00	0.00	0.00	0.00
Foreign Income	123.58	26.93	150.51	86.52
New Zealand Dividends				
- Aust. franking credits from a NZ company**	0.00	0.00	0.00	0.00
- Aust. franking credits from a NZ company denied**	0.00	0.00	0.00	0.00
Australian Dividends				
- Unfranked amount	0.00	0.00	0.00	4.39
- Unfranked CFI amount	0.00	0.00	0.00	8.54
- Franked amount	0.00	0.00	0.00	73.31
- Franking credits**	0.00	0.00	0.00	35.28
- Franking credits denied**	0.00	0.00	0.00	0.00
Other Australian Income	0.70	0.15	0.85	14.85
CGT concession	91.77	20.00	111.77	113.54
Tax free	0.00	0.00	0.00	0.00
Tax deferred	0.00	0.00	0.00	0.00
Tax exempt	0.00	0.00	0.00	0.00
<b>Less</b>				
Foreign income tax offset	15.16	3.30	18.46	8.36
Foreign income tax offset - Capital gain	0.00	0.00	0.00	0.00
TFN tax withheld by BT**	0.00	0.00	0.00	0.00
TFN tax withheld by Fund Manager**	0.00	0.00	0.00	0.00
Non cash attributions	0.00	0.00	0.00	0.00
AMIT Cost base increase / decrease	35.08	7.64	42.72	90.94

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\*\* Not included when calculating the Total distribution.

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7-15

Security	VAN0110AU 31/12/2019	VAN0110AU Annual Total
Net CPU	0.852054	1.694960
Quantity	6,582.92	
<b>TOTAL DISTRIBUTION (\$)</b>	<b>56.09</b>	<b>579.42</b>
Interest - Australian	2.79	28.85
Infrastructure bond interest	0.00	0.00
Gains not eligible for discount		
-Undisclosed	0.00	0.00
-TARP	0.00	0.00
-NTARP	0.00	0.00
Discounted capital gains*		
-Undisclosed	0.00	0.00
-TARP	0.00	0.00
-NTARP	21.92	226.39
Foreign trust & CFC income	0.00	0.00
FIF or FLP income	0.00	0.00
Foreign Income	9.28	95.80
New Zealand Dividends		
- Aust. franking credits from a NZ company**	0.00	0.00
- Aust. franking credits from a NZ company denied**	0.00	0.00
Australian Dividends		
- Unfranked amount	0.47	4.86
- Unfranked CFI amount	0.92	9.46
- Franked amount	7.86	81.17
- Franking credits**	3.78	39.06
- Franking credits denied**	0.95	0.95
Other Australian Income	1.59	16.44
CGT concession	12.17	125.71
Tax free	0.00	0.00
Tax deferred	0.00	0.00
Tax exempt	0.00	0.00
<b>Less</b>		
Foreign income tax offset	0.90	9.26
Foreign income tax offset - Capital gain	0.00	0.00
TFN tax withheld by BT**	0.00	0.00
TFN tax withheld by Fund Manager**	0.00	0.00
Non cash attributions	0.00	0.00
AMIT Cost base increase / decrease	9.75	100.69

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7.16

**Portfolio Administrator - Investment  
Net Capital Gains - Schedule D  
Year ended 30-Jun-2020**

**Investor number**  
M03994047  
**Investor name**  
G Williams & L Linderwood ATF Gayle

Date of disposal for tax purposes	Quantity	Proceeds (\$)	Date of acquisition for tax purposes	Original cost (\$)	Cost base adjustments (\$)	Reduction factor (\$)	Capital losses (\$)	Optimal capital gains position	
								Gains not eligible for discount (\$)	Gains eligible for discount (\$)
<b>Source : BTA0413AU: BT Cap Protection - Bond Class 2020</b>									
16/12/2019	2,663	2,676.56	28/11/2019	2,673.63	0.00	0.00	0.00	2.93	0.00
16/12/2019	7,680	7,719.09	29/11/2019	7,736.75	0.00	0.00	-17.66	0.00	0.00
16/12/2019	18,841	18,937.19	29/11/2019	18,980.52	0.00	0.00	-43.33	0.00	0.00
16/12/2019	1,516	1,523.37	06/12/2019	1,523.37	0.00	0.00	0.00	0.00	0.00
	30,700	30,856.21		30,914.27	0.00	0.00	-60.99	2.93	0.00
<b>Source : BTA0435AU: BT Cap Protection Fund - Cash Class 2020</b>									
25/11/2019	3,336	3,383.04	02/05/2014	3,375.03	0.22	0.00	0.00	0.00	8.22
25/11/2019	11	11.25	01/07/2014	11.22	0.00	0.00	0.00	0.00	0.03
25/11/2019	20	20.12	01/10/2014	20.08	0.00	0.00	0.00	0.00	0.04
25/09/2019	510	517.50	22/10/2014	516.84	0.00	0.00	0.00	0.00	0.66
25/09/2019	565	573.08	22/10/2014	572.35	0.00	0.00	0.00	0.00	0.73
25/11/2019	369	374.24	22/10/2014	374.13	0.02	0.00	0.00	0.00	0.13
25/11/2019	84	85.26	01/01/2015	85.22	0.01	0.00	0.00	0.00	0.04
25/11/2019	175	177.95	01/04/2016	177.88	0.01	0.00	0.00	0.00	0.09
25/09/2019	71	72.24	01/04/2017	72.17	0.00	0.00	0.00	0.00	0.07
25/11/2019	69	70.27	01/07/2017	70.24	0.00	0.00	0.00	0.00	0.03
25/11/2019	63	63.54	01/10/2017	63.52	0.00	0.00	0.00	0.00	0.03
25/11/2019	72	72.66	01/01/2018	72.60	0.00	0.00	0.00	0.00	0.06
25/11/2019	61	62.28	01/04/2018	62.23	0.00	0.00	0.00	0.00	0.05
25/11/2019	70	71.05	01/07/2018	70.98	0.00	0.00	0.00	0.00	0.07
25/11/2019	64	64.54	01/10/2018	64.48	0.00	0.00	0.00	0.00	0.06
25/11/2019	5,768	5,849.77	23/10/2018	5,850.35	0.38	0.00	-0.20	0.00	0.00
25/09/2019	3,564	3,618.15	06/11/2018	3,617.08	0.00	0.00	0.00	1.07	0.00
25/11/2019	119	120.38	01/01/2019	120.32	0.01	0.00	0.00	0.07	0.00
25/11/2019	315	318.95	03/01/2019	318.83	0.02	0.00	0.00	0.15	0.00
25/11/2019	7,854	7,964.33	03/01/2019	7,961.18	0.51	0.00	0.00	3.66	0.00
25/11/2019	786	796.76	15/01/2019	796.84	0.05	0.00	-0.03	0.00	0.00
25/11/2019	95	95.87	01/04/2019	95.78	0.01	0.00	0.00	0.10	0.00
25/11/2019	93	94.81	01/07/2019	94.68	0.01	0.00	0.00	0.13	0.00
25/11/2019	42	42.77	01/10/2019	42.73	0.00	0.00	0.00	0.04	0.00
	24,176	24,520.81		24,506.76	1.25	0.00	-0.23	5.22	10.31
<b>Source : BTA0500AU: BT Cap Protection Fund - Cash Class 2026</b>									
02/03/2020	990	996.50	29/11/2019	996.20	0.00	0.00	0.00	0.30	0.00
02/03/2020	5,102	5,133.60	29/11/2019	5,132.07	0.00	0.00	0.00	1.53	0.00
02/03/2020	10,942	11,010.17	29/11/2019	11,006.89	0.00	0.00	0.00	3.29	0.00
02/03/2020	30,125	30,311.51	29/11/2019	30,302.47	0.00	0.00	0.00	9.04	0.00
02/03/2020	67,364	67,781.25	29/11/2019	67,761.04	0.00	0.00	0.00	20.21	0.00
23/12/2019	1,098	1,104.96	02/12/2019	1,104.52	0.00	0.00	0.00	0.44	0.00
23/12/2019	3,047	3,066.42	02/12/2019	3,065.20	0.00	0.00	0.00	1.22	0.00
07/02/2020	2,997	3,014.22	02/12/2019	3,015.12	0.00	0.00	-0.90	0.00	0.00
02/03/2020	27,795	27,967.08	02/12/2019	27,961.53	0.00	0.00	0.00	5.56	0.00
11/12/2019	51	51.24	09/12/2019	51.24	0.00	0.00	0.00	0.00	0.00
11/12/2019	2,515	2,530.52	09/12/2019	2,530.52	0.00	0.00	0.00	0.00	0.00
11/12/2019	6,637	6,677.85	09/12/2019	6,677.85	0.00	0.00	0.00	0.00	0.00
11/12/2019	7,984	8,032.23	10/12/2019	8,032.23	0.00	0.00	0.00	0.00	0.00
20/12/2019	8,667	8,721.38	10/12/2019	8,719.65	0.00	0.00	0.00	1.74	0.00
20/12/2019	9,335	9,394.09	10/12/2019	9,392.23	0.00	0.00	0.00	1.86	0.00
23/12/2019	1,972	1,984.30	10/12/2019	1,983.71	0.00	0.00	0.00	0.59	0.00

Please refer to your Wrap Tax Guide for further information.

Date of disposal for tax purposes	Quantity	Proceeds (\$)	Date of acquisition for tax purposes	Original cost (\$)	Cost base adjustments (\$)	Reduction factor (\$)	Capital losses (\$)	Optimal capital gains position	
								Gains not eligible for discount (\$)	Gains eligible for discount (\$)
20/12/2019	473	476.41	12/12/2019	476.32	0.00	0.00	0.00	0.09	0.00
20/12/2019	1,011	1,017.51	12/12/2019	1,017.31	0.00	0.00	0.00	0.20	0.00
09/03/2020	217	218.28	01/01/2020	217.97	0.00	0.00	0.00	0.31	0.00
02/03/2020	1,895	1,907.24	05/02/2020	1,906.30	0.00	0.00	0.00	0.95	0.00
02/03/2020	2,931	2,949.20	05/02/2020	2,947.74	0.00	0.00	0.00	1.46	0.00
09/03/2020	2,471	2,486.56	05/02/2020	2,484.83	0.00	0.00	0.00	1.73	0.00
09/03/2020	3,012	3,031.15	05/02/2020	3,029.05	0.00	0.00	0.00	2.10	0.00
02/03/2020	2,471	2,486.07	28/02/2020	2,486.07	0.00	0.00	0.00	0.00	0.00
02/03/2020	3,229	3,248.79	28/02/2020	3,248.79	0.00	0.00	0.00	0.00	0.00
	204,331	205,598.53		205,546.85	0.00	0.00	-0.90	52.62	0.00

Source : MGE0001AU: Magellan Global Fund

25/11/2019	4,693	12,195.89	22/08/2013	7,463.00	-0.79	0.00	0.00	0.00	4,732.10
25/11/2019	997	2,592.40	23/08/2013	1,588.76	-0.17	0.00	0.00	0.00	1,003.48
25/11/2019	2,300	5,977.10	26/08/2013	3,645.60	-0.39	0.00	0.00	0.00	2,331.12
25/11/2019	701	1,821.22	27/08/2013	1,102.26	-0.12	0.00	0.00	0.00	718.84
03/12/2019	922	2,366.74	27/08/2013	1,449.66	-0.15	0.00	0.00	0.00	916.92
03/12/2019	2,322	5,964.03	30/08/2013	3,642.84	-0.39	0.00	0.00	0.00	2,320.80
05/12/2019	563	1,460.14	30/08/2013	882.34	-0.09	0.00	0.00	0.00	577.71
02/03/2020	506	1,392.10	30/08/2013	794.06	-0.09	0.00	0.00	0.00	597.96
09/03/2020	405	1,013.50	30/08/2013	635.25	-0.07	0.00	0.00	0.00	378.18
25/11/2019	51	133.51	01/07/2014	84.08	-0.01	0.00	0.00	0.00	49.42
25/11/2019	1,191	3,095.83	01/07/2016	2,050.47	-0.20	0.00	0.00	0.00	1,045.16
25/11/2019	3,881	10,086.36	25/11/2016	7,084.51	-0.65	0.00	0.00	0.00	3,001.19
25/11/2019	267	693.47	05/05/2017	545.72	-0.04	0.00	0.00	0.00	147.70
03/12/2019	561	1,439.47	02/12/2019	1,449.40	0.00	0.00	-9.93	0.00	0.00
02/03/2020	195	537.60	09/12/2019	510.63	0.00	0.00	0.00	26.97	0.00
27/02/2020	53	141.87	11/12/2019	139.74	0.00	0.00	0.00	2.14	0.00
02/03/2020	505	1,389.96	11/12/2019	1,320.40	0.00	0.00	0.00	69.56	0.00
29/01/2020	659	1,845.64	20/12/2019	1,749.32	0.00	0.00	0.00	96.32	0.00
21/02/2020	96	276.63	20/12/2019	254.04	0.00	0.00	0.00	22.59	0.00
21/02/2020	118	340.70	23/12/2019	312.07	0.00	0.00	0.00	28.64	0.00
25/02/2020	412	1,130.65	23/12/2019	1,090.28	0.00	0.00	0.00	40.36	0.00
27/02/2020	372	985.47	24/12/2019	981.64	0.00	0.00	0.00	3.83	0.00
25/02/2020	322	882.98	27/12/2019	850.18	0.00	0.00	0.00	32.81	0.00
26/02/2020	512	1,415.54	27/12/2019	1,354.56	0.00	0.00	0.00	60.98	0.00
27/02/2020	32	86.07	27/12/2019	85.77	0.00	0.00	0.00	0.30	0.00
02/03/2020	1,184	3,257.21	31/12/2019	3,089.26	0.00	0.00	0.00	167.95	0.00
21/02/2020	647	1,868.74	07/02/2020	1,845.64	0.00	0.00	0.00	23.10	0.00
	24,467	64,390.82		46,001.48	-3.16	0.00	-9.93	575.55	17,820.58

Source : PER0046AU: Perpetual Wholesale Industrial Share

25/11/2019	2,491	3,399.85	01/09/2015	3,220.00	0.00	0.00	0.00	0.00	179.85
25/11/2019	69	94.77	01/10/2015	88.71	0.00	0.00	0.00	0.00	6.06
25/11/2019	67	92.04	01/04/2016	87.00	0.00	0.00	0.00	0.00	5.04
25/11/2019	1,558	2,125.83	24/06/2016	1,983.31	0.00	0.00	0.00	0.00	142.52
25/11/2019	719	981.26	01/07/2016	867.17	0.00	0.00	0.00	0.00	114.09
25/11/2019	66	90.06	01/10/2016	83.79	0.00	0.00	0.00	0.00	6.27
25/11/2019	3,783	5,162.72	21/10/2016	4,848.75	0.00	0.00	0.00	0.00	313.97
25/11/2019	872	1,189.86	15/12/2016	1,136.68	0.00	0.00	0.00	0.00	53.18
25/11/2019	48	65.56	25/01/2019	59.77	0.00	0.00	0.00	5.80	0.00
29/11/2019	1,103	1,523.37	25/01/2019	1,371.75	0.00	0.00	0.00	151.62	0.00
25/11/2019	2,713	3,702.14	11/03/2019	3,490.29	0.00	0.00	0.00	211.85	0.00
22/11/2019	1,962	2,673.63	30/09/2019	2,692.86	0.00	0.00	-19.23	0.00	0.00
25/11/2019	1,521	2,076.41	30/09/2019	2,088.12	0.00	0.00	-11.71	0.00	0.00

Please refer to your Wrap Tax Guide for further information.

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Date of disposal for tax purposes	Quantity	Proceeds (\$)	Date of acquisition for tax purposes	Original cost (\$)	Cost base adjustments (\$)	Reduction factor (\$)	Capital losses (\$)	Optimal capital gains position	
								Gains not eligible for discount (\$)	Gains eligible for discount (\$)
	16,972	23,177.50		22,018.20	0.00	0.00	-30.94	369.27	820.98

**Source : VAN0003AU: Vanguard International Share Index Fund**

25/11/2019	5,260	13,236.32	22/08/2013	7,463.00	-13.59	0.00	0.00	0.00	5,759.72
25/11/2019	790	1,987.86	23/08/2013	1,125.26	-2.04	0.00	0.00	0.00	860.56
25/11/2019	2,572	6,472.52	26/08/2013	3,645.60	-6.65	0.00	0.00	0.00	2,820.27
03/12/2019	389	957.20	27/08/2013	548.07	-1.00	0.00	0.00	0.00	408.13
04/12/2019	193	476.32	27/08/2013	271.58	-0.50	0.00	0.00	0.00	204.24
05/12/2019	409	1,017.31	27/08/2013	577.03	-1.06	0.00	0.00	0.00	439.22
02/03/2020	538	1,355.54	27/08/2013	758.11	-2.35	0.00	0.00	0.00	595.09
09/03/2020	282	627.26	27/08/2013	397.13	-1.23	0.00	0.00	0.00	228.91
25/11/2019	1,142	2,873.37	29/08/2013	1,616.69	-2.95	0.00	0.00	0.00	1,253.73
03/12/2019	3,064	7,543.27	29/08/2013	4,337.79	-7.92	0.00	0.00	0.00	3,197.56
09/03/2020	82	182.20	01/10/2013	114.61	-0.36	0.00	0.00	0.00	67.23
25/11/2019	2,091	5,261.80	23/02/2016	3,689.01	-5.40	0.00	0.00	0.00	1,567.39
25/11/2019	74	185.94	01/04/2016	130.48	-0.19	0.00	0.00	0.00	55.27
25/11/2019	312	786.26	01/07/2016	564.85	-0.81	0.00	0.00	0.00	220.60
25/11/2019	2,406	6,055.58	15/01/2019	4,987.64	-7.99	0.00	0.00	1,059.95	0.00
03/12/2019	565	1,390.97	29/11/2019	1,425.10	0.00	0.00	-34.13	0.00	0.00
02/03/2020	199	502.40	10/12/2019	499.21	-0.35	0.00	0.00	2.83	0.00
29/01/2020	957	2,493.35	20/12/2019	2,425.04	-1.70	0.00	0.00	66.61	0.00
29/01/2020	174	454.39	23/12/2019	441.43	-0.31	0.00	0.00	12.65	0.00
21/02/2020	86	232.11	23/12/2019	218.78	-0.15	0.00	0.00	13.17	0.00
25/02/2020	410	1,043.51	23/12/2019	1,037.31	-0.73	0.00	0.00	5.47	0.00
25/02/2020	220	559.25	27/12/2019	554.06	-0.39	0.00	0.00	4.79	0.00
26/02/2020	110	281.35	27/12/2019	277.73	-0.20	0.00	0.00	3.42	0.00
26/02/2020	336	859.73	27/12/2019	848.67	-0.60	0.00	0.00	10.47	0.00
27/02/2020	135	330.37	27/12/2019	339.60	-0.24	0.00	-9.47	0.00	0.00
02/03/2020	774	1,951.91	30/12/2019	1,940.84	-1.38	0.00	0.00	9.69	0.00
27/02/2020	385	944.44	02/01/2020	966.90	0.00	0.00	-22.46	0.00	0.00
02/03/2020	835	2,105.88	02/01/2020	2,099.52	0.00	0.00	0.00	6.36	0.00
21/02/2020	1,123	3,016.68	14/02/2020	3,014.22	0.00	0.00	0.00	2.46	0.00
	25,913	65,185.09		46,315.26	-60.09	0.00	-66.06	1,197.87	17,677.92

**Source : VAN0110AU: Vanguard Growth Index Fund**

25/11/2019	912	1,382.87	22/08/2013	1,112.62	-13.16	0.00	0.00	0.00	257.09
03/12/2019	12,941	19,454.52	22/08/2013	15,789.00	-186.78	0.00	0.00	0.00	3,478.74
05/12/2019	1,235	1,860.45	22/08/2013	1,506.40	-17.82	0.00	0.00	0.00	336.23
02/03/2020	2,490	3,728.25	22/08/2013	3,037.92	-39.62	0.00	0.00	0.00	650.71
09/03/2020	735	1,023.78	22/08/2013	897.06	-11.70	0.00	0.00	0.00	115.02
25/11/2019	9,907	15,023.00	23/08/2013	12,144.03	-142.99	0.00	0.00	0.00	2,735.99
25/11/2019	6,252	9,480.76	27/08/2013	7,655.76	-90.24	0.00	0.00	0.00	1,734.76
25/11/2019	14,613	22,159.79	29/08/2013	17,863.44	-210.91	0.00	0.00	0.00	4,085.44
25/11/2019	553	838.27	01/07/2016	733.40	-10.06	0.00	0.00	0.00	94.81
25/11/2019	12,448	18,876.36	21/02/2019	17,342.75	-41.88	0.00	0.00	1,491.73	0.00
02/03/2020	475	711.25	10/12/2019	718.94	-0.70	0.00	-8.40	0.00	0.00
02/03/2020	1,230	1,841.63	12/12/2019	1,860.45	-1.82	0.00	-20.64	0.00	0.00
27/02/2020	22	32.87	20/12/2019	33.52	-0.03	0.00	-0.69	0.00	0.00
28/02/2020	1,584	2,353.59	20/12/2019	2,424.39	-2.34	0.00	-73.14	0.00	0.00
02/03/2020	47	71.02	20/12/2019	72.61	-0.07	0.00	-1.66	0.00	0.00
02/03/2020	3,879	5,807.58	02/01/2020	5,882.82	0.00	0.00	-75.24	0.00	0.00
24/02/2020	298	464.82	14/01/2020	461.12	0.00	0.00	0.00	3.70	0.00
27/02/2020	2,367	3,551.78	14/01/2020	3,656.85	0.00	0.00	-105.07	0.00	0.00
29/01/2020	4,762	7,420.18	15/01/2020	7,372.56	0.00	0.00	0.00	47.62	0.00
24/02/2020	1,444	2,249.48	15/01/2020	2,236.05	0.00	0.00	0.00	13.43	0.00

Please refer to your Wrap Tax Guide for further information.

Date of disposal for tax purposes	Quantity	Proceeds (\$)	Date of acquisition for tax purposes	Original cost (\$)	Cost base adjustments (\$)	Reduction factor (\$)	Capital losses (\$)	Optimal capital gains position	
								Gains not eligible for discount (\$)	Gains eligible for discount (\$)
	78,194	118,332.25		102,801.69	-770.12	0.00	-284.84	1,556.48	13,488.79
<b>Subtotal</b>		532,061.21		478,104.51	-832.12	0.00	-453.89	3,759.94	49,818.58
<b>Net capital gains from distributions</b>									
- TARP								0.00	68.96
- NTARP								0.00	948.82
<b>TOTAL CAPITAL GAINS/LOSSES</b>							-453.89	3,759.94	50,836.36
<b>Application of losses</b>							453.89	-453.89	0.00
<b>Subtotal</b>							0.00	3,306.05	50,836.36
<b>Concession (33.33%)</b>									16,945.44
<b>Subtotal</b>								3,306.05	33,890.92
<b>TOTAL NET CAPITAL GAIN/LOSS</b>									<b>37,196.97</b>

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**Portfolio Administrator - Investment  
Miscellaneous expenses - Schedule G  
Year ended 30-Jun-2020**

**Investor number**  
M03994047  
**Investor name**  
G Williams & L Liderwood ATF Gayle

Details ^	Payment date	Deductible (\$)	Not deductible (\$)
Working Cash Account: Fee - Account Keeping Fee	1/07/2019	148.17	0.00
Working Cash Account: Fee - Ongoing Adviser Fee	1/07/2019	355.16	0.00
Working Cash Account: Fee - Protection Issuer Fee	1/07/2019	90.71	0.00
Working Cash Account: Fee - Account Keeping Fee	1/08/2019	154.12	0.00
Working Cash Account: Fee - Ongoing Adviser Fee	1/08/2019	374.25	0.00
Working Cash Account: Fee - Protection Issuer Fee	1/08/2019	95.30	0.00
Working Cash Account: Fee - Expense Recovery - Legislative	20/08/2019	34.04	0.00
Working Cash Account: Fee - Account Keeping Fee	2/09/2019	154.50	0.00
Working Cash Account: Fee - Ongoing Adviser Fee	2/09/2019	378.91	0.00
Working Cash Account: Fee - Protection Issuer Fee	2/09/2019	95.42	0.00
Working Cash Account: Fee - Account Keeping Fee	1/10/2019	150.02	0.00
Working Cash Account: Fee - Ongoing Adviser Fee	1/10/2019	367.92	0.00
Working Cash Account: Fee - Protection Issuer Fee	1/10/2019	93.09	0.00
Working Cash Account: Fee - Account Keeping Fee	1/11/2019	155.08	0.00
Working Cash Account: Fee - Ongoing Adviser Fee	1/11/2019	375.42	0.00
Working Cash Account: Fee - Protection Issuer Fee	1/11/2019	96.47	0.00
Working Cash Account: Fee - Account Keeping Fee	2/12/2019	127.28	0.00
Working Cash Account: Fee - Ongoing Adviser Fee	2/12/2019	361.85	0.00
Working Cash Account: Fee - Protection Issuer Fee	2/12/2019	57.88	0.00
Working Cash Account: Fee - Account Keeping Fee	2/01/2020	148.01	0.00
Working Cash Account: Fee - Ongoing Adviser Fee	2/01/2020	375.16	0.00
Working Cash Account: Fee - Protection Issuer Fee	2/01/2020	16.07	0.00
Working Cash Account: Fee - Account Keeping Fee	3/02/2020	153.64	0.00
Working Cash Account: Fee - Ongoing Adviser Fee	3/02/2020	371.85	0.00
Working Cash Account: Fee - Protection Issuer Fee	3/02/2020	17.71	0.00
Working Cash Account: Fee - Account Keeping Fee	2/03/2020	143.64	0.00
Working Cash Account: Fee - Ongoing Adviser Fee	2/03/2020	347.48	0.00
Working Cash Account: Fee - Protection Issuer Fee	2/03/2020	16.57	0.00
Working Cash Account: Fee - Account Keeping Fee	1/04/2020	151.42	0.00
Working Cash Account: Fee - Ongoing Adviser Fee	1/04/2020	359.19	0.00
Working Cash Account: Fee - Protection Issuer Fee	1/04/2020	17.84	0.00
Working Cash Account: Fee - Account Keeping Fee	1/05/2020	146.94	0.00
Working Cash Account: Fee - Ongoing Adviser Fee	1/05/2020	344.88	0.00
Working Cash Account: Fee - Protection Issuer Fee	1/05/2020	17.79	0.00



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Details ^	Payment date	Deductible (\$)	Not deductible (\$)
Working Cash Account: Fee - Account Keeping Fee	1/06/2020	152.62	0.00
Working Cash Account: Fee - Ongoing Adviser Fee	1/06/2020	359.10	0.00
Working Cash Account: Fee - Protection Issuer Fee	1/06/2020	18.43	0.00
<b>TOTAL (\$)</b>		<b>6,823.93</b>	<b>0.00</b>

<sup>\*</sup>Adviser Initial Establishment Fee, Additional Deposit Fee, Regular Savings Fee are collectively referred to as Adviser Contribution Fees in the Investor Guide.

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**Portfolio Administrator - Investment  
Summary of Foreign Income Tax Offsets  
Year ended 30-Jun-2020**

**Investor number**  
M03994047  
**Investor name**  
G Williams & L Liederwood ATF Gayle

<b>Schedule</b>	<b>TOTAL (\$)</b>
Trust distributions	113.17
Net capital gains	0.00
Foreign revenue profits	0.00
Foreign dividends	0.00
Foreign interest	0.00
Foreign other / miscellaneous	0.00
<b>TOTAL (\$)</b>	<b>113.17</b>

**Portfolio Administrator - Investment  
Unrealised Gains / Losses  
Year ended 30-Jun-2020**

**Investor number**  
M03994047  
**Investor name**  
G Williams & L Liderwood ATF Gayle

Date of valuation	Quantity	Ex distribution value (\$)	Date of acquisition for tax purposes	Original cost (\$)	Cost base adjustments (\$)	Reduction factor (\$)	Capital losses (\$)	Optimal capital gains position	
								Gains not eligible for discount (\$)	Gains eligible for discount (\$)
<b>Source : AMP1015AU: AMP Capital Core Property Fund Class A</b>									
30/06/2020	20,708	25,599.00	22/08/2013	19,863.00	502.27	0.00	0.00	0.00	6,238.27
	20,708	25,599.00		19,863.00	502.27	0.00	0.00	0.00	6,238.27
<b>Source : BTA0417AU: BT Capital Protection Fund</b>									
30/06/2020	1	0.00	21/08/2013	1,402.65	0.00	0.00	-1,402.65	0.00	0.00
30/06/2020	1	0.00	21/08/2013	1,720.84	0.00	0.00	-1,720.84	0.00	0.00
30/06/2020	1	0.00	21/08/2013	1,813.03	0.00	0.00	-1,813.03	0.00	0.00
30/06/2020	1	0.00	21/08/2013	4,456.37	0.00	0.00	-4,456.37	0.00	0.00
	4	0.00		9,392.89	0.00	0.00	-9,392.89	0.00	0.00
<b>Source : BTA0494AU: BT Cap Protection Fund - Bond Class 2026</b>									
30/06/2020	29,897	31,443.38	20/12/2019	30,856.21	0.00	0.00	0.00	587.17	0.00
30/06/2020	205	215.69	01/01/2020	209.28	0.00	0.00	0.00	6.41	0.00
30/06/2020	2,551	2,682.77	02/03/2020	2,714.30	0.00	0.00	-31.53	0.00	0.00
30/06/2020	1,506	1,583.55	03/03/2020	1,602.76	0.00	0.00	-19.21	0.00	0.00
30/06/2020	1,892	1,989.49	03/03/2020	2,013.63	0.00	0.00	-24.14	0.00	0.00
30/06/2020	1,070	1,124.97	04/03/2020	1,141.08	0.00	0.00	-16.11	0.00	0.00
30/06/2020	1,327	1,395.55	04/03/2020	1,415.54	0.00	0.00	-19.99	0.00	0.00
30/06/2020	1,200	1,261.78	05/03/2020	1,274.81	0.00	0.00	-13.03	0.00	0.00
30/06/2020	3,373	3,548.01	05/03/2020	3,584.65	0.00	0.00	-36.64	0.00	0.00
30/06/2020	1,136	1,194.38	06/03/2020	1,213.41	0.00	0.00	-19.03	0.00	0.00
30/06/2020	2,203	2,316.67	06/03/2020	2,353.59	0.00	0.00	-36.92	0.00	0.00
30/06/2020	5,518	5,803.92	09/03/2020	5,915.72	0.00	0.00	-111.80	0.00	0.00
30/06/2020	6,135	6,452.57	09/03/2020	6,576.87	0.00	0.00	-124.30	0.00	0.00
30/06/2020	11,343	11,929.91	09/03/2020	12,159.72	0.00	0.00	-229.81	0.00	0.00
30/06/2020	32,368	34,042.67	09/03/2020	34,698.44	0.00	0.00	-655.77	0.00	0.00
30/06/2020	32,806	34,503.30	09/03/2020	35,167.95	0.00	0.00	-664.65	0.00	0.00
30/06/2020	78,288	82,338.89	09/03/2020	83,925.02	0.00	0.00	-1,586.13	0.00	0.00
30/06/2020	961	1,010.66	13/03/2020	1,013.50	0.00	0.00	-2.84	0.00	0.00
30/06/2020	767	806.50	16/03/2020	809.46	0.00	0.00	-2.96	0.00	0.00
30/06/2020	970	1,020.04	16/03/2020	1,023.78	0.00	0.00	-3.74	0.00	0.00
30/06/2020	2,343	2,464.16	26/03/2020	2,486.56	0.00	0.00	-22.40	0.00	0.00
30/06/2020	3,062	3,220.16	26/03/2020	3,249.43	0.00	0.00	-29.27	0.00	0.00
	220,921	232,349.02		235,405.71	0.00	0.00	-3,650.27	593.58	0.00
<b>Source : ETL0016AU: PIMCO Div Fixed Interest Fund - W/S CIs</b>									
30/06/2020	33,137	32,949.73	22/08/2013	32,345.41	6.98	0.00	0.00	0.00	611.29
	33,137	32,949.73		32,345.41	6.98	0.00	0.00	0.00	611.29
<b>Source : MGG: Magellan Glob Trust</b>									
30/06/2020	3,506	6,117.97	12/10/2017	4,950.00	342.68	0.00	0.00	0.00	1,510.65
	3,506	6,117.97		4,950.00	342.68	0.00	0.00	0.00	1,510.65
<b>Source : SFY: Spdr 50 Fund</b>									
30/06/2020	678	36,157.74	21/08/2013	34,709.26	356.45	0.00	0.00	0.00	1,804.93
	678	36,157.74		34,709.26	356.45	0.00	0.00	0.00	1,804.93
<b>Subtotal</b>		333,173.46		336,666.27	1,208.38	0.00	-13,043.16	593.58	10,165.14

Please note this statement uses post distribution prices (also known as "Ex" prices) which will vary from the Portfolio Valuation Report which uses pre-distribution prices (also known as "Cum" prices).  
Please refer to your Wrap Tax Guide for further information.

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Date of valuation	Quantity	Ex distribution value (\$)	Date of acquisition for tax purposes	Original cost (\$)	Cost base adjustments (\$)	Reduction factor (\$)	Capital losses (\$)	Optimal capital gains position	
								Gains not eligible for discount (\$)	Gains eligible for discount (\$)
<b>Application of losses</b>							10,758.72	-593.58	-10,165.14
<b>Subtotal</b>							-2,284.44	0.00	0.00
Concession (33.33%)									0.00
<b>Subtotal</b>								0.00	0.00
<b>TOTAL NET UNREALISED CAPITAL GAIN/LOSS</b>									<b>-2,284.44</b>

Please note this statement uses post distribution prices (also known as "Ex" prices) which will vary from the Portfolio Valuation Report which uses pre-distribution prices (also known as "Cum" prices).  
Please refer to your Wrap Tax Guide for further information.

BSB Account Number Account Name  
 182-512 960855633 GAYLE PATRICIA WILLIAMS & LESLEY T  
 LIDGERWOOD ATF GAYLE WILLIAMS  
 SUPERANNUATION FUND



## Cash Management Account Transaction Listing

From 01/07/2019 to 30/06/2020

Date	Category	Details	Debit (\$)	Credit (\$)	Balance (\$)
<b>Jun 2020</b>					
Jun 30		MACQUARIE CMA INTEREST PAID		0.04	2,474.76
Jun 19		R/P TO CBA G WILLIAMS	500.00		2,474.72
Jun 05		R/P TO CBA G WILLIAMS	500.00		2,974.72
<b>May 2020</b>					
May 29		MACQUARIE CMA INTEREST PAID		0.20	3,474.72
May 22		R/P TO CBA G WILLIAMS	500.00		3,474.52
May 08		R/P TO CBA G WILLIAMS	500.00		3,974.52
<b>Apr 2020</b>					
Apr 30		MACQUARIE CMA INTEREST PAID		0.25	4,474.52
Apr 24		R/P TO CBA G WILLIAMS	500.00		4,474.27
Apr 09		R/P TO CBA G WILLIAMS	500.00		4,974.27
<b>Mar 2020</b>					
Mar 31		MACQUARIE CMA INTEREST PAID		0.34	5,474.27
Mar 27		R/P TO CBA G WILLIAMS	500.00		5,473.93
Mar 13		R/P TO CBA G WILLIAMS	500.00		5,973.93
<b>Feb 2020</b>					
Feb 28		R/P TO CBA G WILLIAMS	500.00		6,473.93

Feb 28	MACQUARIE CMA INTEREST PAID	0.97	6,973.93
Feb 14	R/P TO CBA G WILLIAMS	500.00 /	6,972.96
<b>Jan 2020</b>			
Jan 31	R/P TO CBA G WILLIAMS	500.00 /	7,472.96
Jan 31	MACQUARIE CMA INTEREST PAID	1.47	7,972.96
Jan 17	R/P TO CBA G WILLIAMS	500.00 /	7,971.49
Jan 03	R/P TO CBA G WILLIAMS	500.00 /	8,471.49
Jan 02	PAPER STATEMENT FEE	2.50 /	8,971.49
<b>Dec 2019</b>			
Dec 31	MACQUARIE CMA INTEREST PAID	2.03	8,973.99
Dec 20	R/P TO CBA G WILLIAMS	500.00 /	8,971.96
Dec 06	R/P TO CBA G WILLIAMS	500.00 /	9,471.96
<b>Nov 2019</b>			
Nov 29	MACQUARIE CMA INTEREST PAID	2.42	9,971.96
Nov 22	R/P TO CBA G WILLIAMS	500.00 /	9,969.54
Nov 08	R/P TO CBA G WILLIAMS	500.00 /	10,469.54
<b>Oct 2019</b>			
Oct 31	MACQUARIE CMA INTEREST PAID	3.17	10,969.54
Oct 25	R/P TO CBA G WILLIAMS	500.00 /	10,966.37
Oct 11	R/P TO CBA G WILLIAMS	500.00 /	11,466.37
Oct 01	BTISS M03994047	10,000.00	11,966.37
<b>Sep 2019</b>			

Sep 27	R/P TO CBA G WILLIAMS	500.00 ↙		1,966.37
Sep 13	R/P TO CBA G WILLIAMS	500.00 ↙		2,466.37
<b>Aug 2019</b>				
Aug 30	R/P TO CBA G WILLIAMS	500.00 ↙		2,966.37
Aug 16	R/P TO CBA G WILLIAMS	500.00 ↙		3,466.37
Aug 02	R/P TO CBA G WILLIAMS	500.00 ↙		3,966.37
<b>Jul 2019</b>				
Jul 31	MACQUARIE CMA INTEREST PAID		0.04	4,466.37
Jul 19	R/P TO CBA G WILLIAMS	500.00 ↙		4,466.33
Jul 05	R/P TO CBA G WILLIAMS	500.00 ↙		4,966.33
Jul 01	PAPER STATEMENT FEE	2.50 ↙		5,466.33
<b>TOTALS</b>		<b>13,005.00</b>	<b>10,010.93</b>	

This transaction list isn't a statement. We recommend you review all your transactions to ensure they're accurate.





15 September 2020

G Williams & L Liderwood ATF Gayle  
Williams Superannuation Fund  
7 Eildon St  
FERNTREE GULLY VIC 3156

**Investor name**  
G Williams & L Liderwood ATF Gayle  
**Investor number**  
M03994047  
**Product type**  
Investment  
**Adviser name**  
TONINA CIARROCCHI LONSDALE FINANCIAL  
GROUP  
**Adviser phone number**  
03 98543517

**Portfolio Administrator - Investment Annual Investor Statement for 2019-2020**

We are pleased to enclose your Annual Investor Statement. This Statement provides information for the period 1 July 2019 to 30 June 2020.

The **Annual Investor Statement** includes the following information:

- Portfolio Valuation
- Cash Account Summary - summarising movements into and out of your Cash Account
- Transaction History - summarising each investment transaction
- Annual Income and Expense report - detailing income and expenses for the year including interest, dividends and distributions, fees, charges and taxes
- Details of your insurance cover if you hold insurance
- Capital Protection Details.

Please note the following points:

- The opening and closing balances shown in your Annual Statement may differ from those shown in your Quarterly Reports. This is due to updated unit prices and transactions that settled after the Quarterly Reports were issued.
- Your financial adviser can provide you with any Quarterly Reports upon request.
- All Annual guides are available at <https://www.investorwrap.com.au/wrap/taxguides> or by contacting your financial adviser.

*We are still waiting to receive tax information for some of the investments you have held this financial year and therefore cannot as yet provide the Tax Statement for this account. We will forward the Tax Statement to you as soon as possible after receiving the outstanding information.*

If you have any questions regarding the enclosed information, please contact your financial adviser.

**Portfolio Administrator - Investment**

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**Portfolio Administrator - Investment  
Portfolio Valuation  
As at 30-Jun-2020**

G Williams & L Liderwood ATF Gayle  
Williams Superannuation Fund  
7 Eildon St  
FERNTREE GULLY VIC 3156

**Investor name**  
G Williams & L Liderwood ATF Gayle  
**Investor number**  
M03994047  
**Product type**  
Investment  
**Adviser name**  
TONINA CIARROCCHI LONSDALE FINANCIAL GROUP  
**Adviser phone number**  
03 98543517

Investor HIN: 0063663085

Investment Category	Quantity	Market Price (\$)	Market Price Effective Date	Market Value (\$)	% of Portfolio
<b>Australian Fixed Interest</b>					
BT Cap Protection Fund - Bond Class 2026	220,918.70	1.0611	30-Jun-2020	234,416.83	68.88
<b>Sub Total</b>				<b>234,416.83</b>	<b>68.88</b>
<b>Australian Shares</b>					
Perpetual Wholesale Industrial Share Spdr 50 Fund	0.00	1.1430	30-Jun-2020	0.00	0.00
	678.00	53.3300	30-Jun-2020	36,157.74	10.62
<b>Sub Total</b>				<b>36,157.74</b>	<b>10.62</b>
<b>Cash</b>					
Working Cash Account	4,136.94	1.0000	30-Jun-2020	4,136.94	1.22
<b>Sub Total</b>				<b>4,136.94</b>	<b>1.22</b>
<b>Direct Property</b>					
AMP Capital Core Property Fund Class A	20,707.65	1.2513	30-Jun-2020	25,910.65	7.61
<b>Sub Total</b>				<b>25,910.65</b>	<b>7.61</b>
<b>Growth</b>					
Vanguard Growth Index Fund	0.00	1.4293	30-Jun-2020	0.00	0.00
<b>Sub Total</b>				<b>0.00</b>	<b>0.00</b>
<b>International Fixed Interest</b>					
PIMCO Div Fixed Interest Fund - W/S Cls	33,137.29	1.0140	30-Jun-2020	33,601.21	9.87
<b>Sub Total</b>				<b>33,601.21</b>	<b>9.87</b>
<b>International Shares</b>					
Magellan Glob Trust	3,506.00	1.7450	30-Jun-2020	6,117.97	1.80
Magellan Global Fund	0.00	2.6236	30-Jun-2020	0.00	0.00
Vanguard International Share Index Fund	0.00	2.3707	30-Jun-2020	0.00	0.00
<b>Sub Total</b>				<b>6,117.97</b>	<b>1.80</b>

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**Portfolio Administrator - Investment  
Portfolio Valuation  
As at 30-Jun-2020**

<b>TOTAL</b>	<b>340,341.34</b>	<b>100.00</b>
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<sup>1</sup>The market price is the latest available exit price for unlisted managed funds, and the latest closing price for listed securities, for the report request date.

<sup>2</sup>The percentage of portfolio value is rounded to two decimal places.

Information contained in this report excludes external assets / liabilities.

If you have transacted in a managed fund, this amount may be outstanding from your portfolio reports until confirmed by the fund manager. Issued by BT Portfolio Services Ltd ABN 73 095 055 208 ('BTPS'). The information contained in this statement is given in good faith and has been derived from sources believed to be accurate at the report request date. However, it is general information only and should not be considered a comprehensive statement on any matter nor relied upon as such. No company in the Westpac Group nor any of their related entities, employees or directors gives any warranty of reliability or accuracy or accepts any responsibility arising in any other way including by reason of negligence for errors or omissions. This disclaimer is subject to any requirement of the law.

**Portfolio Administrator - Investment  
Annual Income & Expense  
1-Jul-2019 to 30-Jun-2020**

G Williams & L Liderwood ATF Gayle  
Williams Superannuation Fund  
7 Eildon St  
FERNTREE GULLY VIC 3156

**Investor name**  
G Williams & L Liderwood ATF Gayle  
**Investor number**  
M03994047  
**Product type**  
Investment  
**Adviser name**  
TONINA CIARROCCHI LONSDALE FINANCIAL GROUP  
**Adviser phone number**  
03 98543517

	Amount (\$)	Total (\$)
<b>Portfolio Opening Value as at 1-Jul-2019</b>		<b>350,730.31</b>
Deposits to Cash Account	0.00	
Withdrawals from Cash Account	-10,000.00 ✓	
Asset transfers including new assets from corporate actions	0.00	
Net income (expense)	3,670.96	
Less investment income paid to external accounts/add dividends received from non Wrap holdings *	0.00	
Change in market value	-4,059.93	
Outstanding cash movements - unsettled managed fund trades	0.00	
<b>Total movements for the period</b>		<b>-10,388.97</b>
<b>Portfolio Closing Value as at 30-Jun-2020</b>		<b>340,341.34</b>
<b>Income and expenses</b>		
Interest received	60.28	
Dividends received *	0.00	
Distributions received *	11,968.41	
Fees, charges and taxes	-8,357.73	
Wrap Advantage Fee Rebate	0.00	
<b>Net income/expense</b>		<b>3,670.96</b> ✓
<b>Change in market value</b>		
Current assets	-11,170.91	
Disposed assets	7,110.98	
<b>Net change in market value</b>		<b>-4,059.93</b> ✓
<b>Total gain after fees</b>		<b>-388.97</b>
<b>Indirect costs of your investment**</b>		<b>183.77</b>

\*Direct equity dividend income is reported on an entitlements basis and may vary from the amount paid into the Cash Account. Distribution income is recorded on a cash basis. Where distributions have not been received at period end, investments in managed funds reflected in the portfolio valuation are valued using the cum distribution exit price.

The Income and Expense Report has been prepared on a cash basis, unless otherwise stated. Changes in market value exclude any gains or losses arising from assets held outside the service. This report does not provide the gain or loss on disposal for tax purposes and should not be relied upon in making decisions about your tax position. You should seek professional advice regarding your tax position. The information contained in this statement is given in good faith and has been derived from sources believed to be accurate at the report request date. However, it is general information only and should not be considered a comprehensive statement on any matter nor relied upon as such. No company in the Westpac Group nor any of their related entities, employees or directors gives any warranty of reliability or accuracy or accepts any responsibility arising in any other way including by reason of negligence for errors or omissions. This disclaimer is subject to any requirement of the law.

**\*\*Indirect costs**

This approximate amount has been deducted from your Investment and covers amounts that have reduced the return on your investment but are not charged as a fee. This indirect cost is the Cash Account Fee only.

**Portfolio Administrator - Investment  
Annual Income & Expense  
1-Jul-2019 to 30-Jun-2020**

The "Fees, charges and taxes" total on the previous page may not include all the fees and costs in relation to your underlying investments. For further information regarding the fees and costs of the underlying investment options available through the Product, please refer to the relevant product disclosure document for each underlying investment.

**Example of total fees and costs<sup>1</sup>**

The following example illustrates the combined effect of the fees and costs of your product and an investment in the Advance Balanced Multi-Blend Fund through the product over a 1 year period.

**This example is illustrative only and the fees and costs will vary depending on your actual investment:**

- **Cost of Product:**

If you had an investment of \$50,000 at the beginning of the year and you invested an additional \$5,000 at the end of the year, you would be charged fees of \$520.75<sup>2</sup>.

- **PLUS fees and costs for an investment in Advance Balanced Multi-Blend Fund:**

0.79%<sup>3</sup> (Management costs)

And for every \$50,000 you have in Advance Balanced Multi-Blend Fund you will be charged \$395.00 each year.

**EQUALS \$915.75<sup>^^</sup>**, being the total fees and costs of investing in the Advance Balanced Multi-Blend Fund through Wrap.

<sup>1</sup> The example above assumes that \$50,000 is invested in the Advance Balanced Multi-Blend Fund through Wrap (with an additional \$2,500 held in the cash account) for the entire year, the value of the investment is constant over the year and that the additional \$5,000 is invested at the end of the year.

<sup>2</sup> This amount is based on the management costs for Wrap, assuming all investments are in the Advance Balanced Multi-Blend Fund with an additional \$2,500 retained in the Cash Account. Please refer to the 'Fees and costs' section of the Investor Short Guide for the amount of each of these fees and costs. Management costs include the Account keeping fee, Cash Account fee and Expense recovery and do not include transaction fees, the custodial holdings option fee or the portfolio facility fee. It does not take into account costs incurred for investments that may be accessed through Wrap, such as management fees and indirect costs relating to underlying managed investments. **The Cost of Product amount shown above has been calculated based on the Account keeping fee rates set out in the current Investor Short Guide. The Cost of Product amount may be different (and potentially higher) if you are subject to different Account keeping fee rates.**

<sup>3</sup> This amount includes management fees charged by the Advance Balanced Multi-Blend Fund and estimated indirect costs, such as performance-related fees and other indirect costs, incurred in managing the underlying investments but not directly charged by the Advance Balanced Multi-Blend Fund. The indirect costs are an estimate in relation to the year ended 30 June 2020. For more information regarding the fees and costs applicable to underlying investment options, please refer to 'Fees and costs of underlying investments' in the Investor Short Guide.

<sup>^^</sup> Additional fees may apply. Refer to 'Additional explanation of fees and costs' in the Investor Short Guide for more information.

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**Portfolio Administrator - Investment  
Cash Account Statement  
1-Jul-2019 to 30-Jun-2020**

G Williams & L Liderwood ATF Gayle  
Williams Superannuation Fund  
7 Eildon St  
FERNTREE GULLY VIC 3156

**Investor name**  
G Williams & L Liderwood ATF Gayle  
**Investor number**  
M03994047  
**Product type**  
Investment  
**Adviser name**  
TONINA CIARROCCHI LONSDALE FINANCIAL GROUP  
**Adviser phone number**  
03 98543517

**Investment Summary**

Opening balance as at 1-Jul-2019	\$ 11,030.64
Closing balance as at 30-Jun-2020	\$ 4,136.94

**Transaction Details**

Effective Date	Transaction Type ^	Transaction Details	Deposits (\$)	Withdrawals (\$)	Balance (\$)
<b>1-Jul-2019</b>	<b>Opening Balance</b>				<b>11,030.64</b>
1 Jul 2019	Interest		14.46		11,045.10
1 Jul 2019	Account Keeping Fee	for the period 01 Jun 2019 to 30 Jun 2019		-148.17	10,896.93
1 Jul 2019	Protection Acquisition Cost	for the period 01 Jun 2019 to 30 Jun 2019		-128.57	10,768.36
1 Jul 2019	Protection Issuer Fee	for the period 01 Jun 2019 to 30 Jun 2019		-90.71	10,677.65
1 Jul 2019	Ongoing Adviser Fee	for the period 01 Jun 2019 to 30 Jun 2019		-355.16	10,322.49
5 Jul 2019	Distribution	Vanguard Grwth Index Fd VAN0110AU	1,234.03		11,556.52
5 Jul 2019	Distribution	Vanguard Intl Shrs Index Fd VAN0003AU	1,065.82		12,622.34
8 Jul 2019	Distribution	AMP Core Property Cls A AMP1015AU	399.42		13,021.76
8 Jul 2019	Distribution	Perpetual W/S Industrial Fd PER0046AU	414.39		13,436.15
9 Jul 2019	Distribution	EQT PIMCO W/S Divers F/Int ETL0016AU	1,682.47		15,118.62
11 Jul 2019	Dividend	SFY DST	488.88		15,607.50
12 Jul 2019	Distribution	Magellan Gbl Fd MGE0001AU	2,216.55		17,824.05

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**Portfolio Administrator - Investment  
Cash Account Statement  
1-Jul-2019 to 30-Jun-2020**

**Transaction Details**

Effective Date	Transaction Type ^	Transaction Details	Deposits (\$)	Withdrawals (\$)	Balance (\$)
29 Jul 2019	Dividend	MAGELLAN GLOBALT	105.18		17,929.23
1 Aug 2019	Account Keeping Fee	for the period 01 Jul 2019 to 31 Jul 2019		-154.12	17,775.11
1 Aug 2019	Protection Acquisition Cost	for the period 01 Jul 2019 to 31 Jul 2019		-135.08	17,640.03
1 Aug 2019	Protection Issuer Fee	for the period 01 Jul 2019 to 31 Jul 2019		-95.30	17,544.73
1 Aug 2019	Ongoing Adviser Fee	for the period 01 Jul 2019 to 31 Jul 2019		-374.25	17,170.48
20 Aug 2019	Expense Recovery - Legislative			-34.04	17,136.44
2 Sep 2019	Account Keeping Fee	for the period 01 Aug 2019 to 31 Aug 2019		-154.50	16,981.94
2 Sep 2019	Protection Acquisition Cost	for the period 01 Aug 2019 to 31 Aug 2019		-135.24	16,846.70
2 Sep 2019	Protection Issuer Fee	for the period 01 Aug 2019 to 31 Aug 2019		-95.42	16,751.28
2 Sep 2019	Ongoing Adviser Fee	for the period 01 Aug 2019 to 31 Aug 2019		-378.91	16,372.37
26 Sep 2019	CapP Rebalance Trade	Partial Redemption of 4709.86 units of BT Cap Protection Fund - Cash Class 2020 @ \$1.0151	4,780.98		21,153.35
30 Sep 2019	CapP Rebalance Trade	Application of 3483.41 units of Perpetual Wholesale Industrial Share @ \$1.3725		-4,780.98	16,372.37
1 Oct 2019	Partial Bank Direct			-10,000.00	6,372.37
1 Oct 2019	Interest		21.14		6,393.51
1 Oct 2019	Account Keeping Fee	for the period 01 Sep 2019 to 30 Sep 2019		-150.02	6,243.49
1 Oct 2019	Protection Acquisition Cost	for the period 01 Sep 2019 to 30 Sep 2019		-131.94	6,111.55
1 Oct 2019	Protection Issuer Fee	for the period 01 Sep 2019 to 30 Sep 2019		-93.09	6,018.46
1 Oct 2019	Ongoing Adviser Fee	for the period 01 Sep 2019 to 30 Sep 2019		-367.92	5,650.54
3 Oct 2019	Distribution	EQT PIMCO W/S Divers F/Int ETL0016AU	253.54		5,904.08
8 Oct 2019	Distribution	Vanguard Intl Shrs Index Fd VAN0003AU	327.78		6,231.86

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**Portfolio Administrator - Investment  
Cash Account Statement  
1-Jul-2019 to 30-Jun-2020**

**Transaction Details**

Effective Date	Transaction Type ^	Transaction Details	Deposits (\$)	Withdrawals (\$)	Balance (\$)
8 Oct 2019	Distribution	Vanguard Grwth Index Fd VAN0110AU	523.33		6,755.19
11 Oct 2019	Dividend	SFY DST	620.12		7,375.31
11 Oct 2019	Distribution	AMP Core Property Cls A AMP1015AU	298.49		7,673.80
14 Oct 2019	Distribution	Perpetual W/S Industrial Fd PER0046AU	59.93		7,733.73
1 Nov 2019	Account Keeping Fee	for the period 01 Oct 2019 to 31 Oct 2019		-155.08	7,578.65
1 Nov 2019	Protection Acquisition Cost	for the period 01 Oct 2019 to 31 Oct 2019		-136.74	7,441.91
1 Nov 2019	Protection Issuer Fee	for the period 01 Oct 2019 to 31 Oct 2019		-96.47	7,345.44
1 Nov 2019	Ongoing Adviser Fee	for the period 01 Oct 2019 to 31 Oct 2019		-375.42	6,970.02
25 Nov 2019	CapP Rebalance Trade	Partial Redemption of 1962.01 units of Perpetual Wholesale Industrial Share @ \$1.3627	2,673.63		9,643.65
26 Nov 2019	CapP Rebalance Trade	Partial Redemption of 7629.18 units of BT Cap Protection Fund - Cash Class 2020 @ \$1.0141	7,736.75		17,380.40
26 Nov 2019	Trade	Partial Redemption of 11836.20 units of BT Cap Protection Fund - Cash Class 2020 @ \$1.0141	12,003.09		29,383.49
26 Nov 2019	CapP Rebalance Trade	Partial Redemption of 13907.18 units of Perpetual Wholesale Industrial Share @ \$1.3648	18,980.52		48,364.01
27 Nov 2019	CapP Rebalance Trade	Partial Redemption of 44685.47 units of Vanguard Growth Index Fund @ \$1.5164	67,761.04		116,125.05
27 Nov 2019	CapP Rebalance Trade	Partial Redemption of 14647.18 units of Vanguard International Share Index Fund @ \$2.5165	36,859.64		152,984.69
27 Nov 2019	CapP Rebalance Trade	Partial Redemption of 14080.71 units of Magellan Global Fund @ \$2.5990	36,595.77		189,580.46



**Portfolio Administrator - Investment  
Cash Account Statement  
1-Jul-2019 to 30-Jun-2020**

**Transaction Details**

Effective Date	Transaction Type ^	Transaction Details	Deposits (\$)	Withdrawals (\$)	Balance (\$)
28 Nov 2019	CapP Rebalance Trade	Application of 2662.98 units of BT Cap Protection - Bond Class 2020 @ \$1.0040		-2,673.63	186,906.83
29 Nov 2019	CapP Rebalance Trade	Application of 564.93 units of Vanguard International Share Index Fund @ \$2.5226		-1,425.10	185,481.73
29 Nov 2019	CapP Rebalance Trade	Application of 7679.92 units of BT Cap Protection - Bond Class 2020 @ \$1.0074		-7,736.75	177,744.98
29 Nov 2019	CapP Rebalance Trade	Application of 18841.10 units of BT Cap Protection - Bond Class 2020 @ \$1.0074		-18,980.52	158,764.46
29 Nov 2019	Trade	Application of 11932.69 units of BT Cap Protection Fund - Cash Class 2026 @ \$1.0059		-12,003.09	146,761.37
29 Nov 2019	CapP Rebalance Trade	Application of 67363.59 units of BT Cap Protection Fund - Cash Class 2026 @ \$1.0059		-67,761.04	79,000.33
29 Nov 2019	CapP Rebalance Trade	Application of 35226.70 units of BT Cap Protection Fund - Cash Class 2026 @ \$1.0059		-35,434.54	43,565.79
2 Dec 2019	Account Keeping Fee	for the period 01 Nov 2019 to 30 Nov 2019		-127.28	43,438.51
2 Dec 2019	Protection Acquisition Cost	for the period 01 Nov 2019 to 30 Nov 2019		-82.02	43,356.49
2 Dec 2019	Protection Issuer Fee	for the period 01 Nov 2019 to 30 Nov 2019		-57.88	43,298.61
2 Dec 2019	Ongoing Adviser Fee	for the period 01 Nov 2019 to 30 Nov 2019		-361.85	42,936.76
2 Dec 2019	CapP Rebalance Trade	Full Redemption of 1102.61 units of Perpetual Wholesale Industrial Share @ \$1.3816	1,523.37		44,460.13
2 Dec 2019	CapP Rebalance Trade	Application of 560.52 units of Magellan Global Fund @ \$2.5858		-1,449.40	43,010.73
2 Dec 2019	CapP Rebalance Trade	Application of 34936.75 units of BT Cap Protection Fund - Cash Class 2026 @ \$1.0060		-35,146.37	7,864.36
5 Dec 2019	CapP Rebalance Trade	Partial Redemption of 3804.46 units of Magellan Global Fund @ \$2.5681	9,770.24		17,634.60

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**Portfolio Administrator - Investment  
Cash Account Statement  
1-Jul-2019 to 30-Jun-2020**

**Transaction Details**

Effective Date	Transaction Type ^	Transaction Details	Deposits (\$)	Withdrawals (\$)	Balance (\$)
6 Dec 2019	CapP Rebalance Trade	Partial Redemption of 4017.32 units of Vanguard International Share Index Fund @ \$2.4622	9,891.44		27,526.04
6 Dec 2019	CapP Rebalance Trade	Partial Redemption of 12941.21 units of Vanguard Growth Index Fund @ \$1.5033	19,454.52		46,980.56
6 Dec 2019	CapP Rebalance Trade	Application of 1515.64 units of BT Cap Protection - Bond Class 2020 @ \$1.0051		-1,523.37	45,457.19
9 Dec 2019	CapP Rebalance Trade	Partial Redemption of 562.50 units of Magellan Global Fund @ \$2.5958	1,460.14		46,917.33
9 Dec 2019	CapP Rebalance Trade	Partial Redemption of 192.64 units of Vanguard International Share Index Fund @ \$2.4726	476.32		47,393.65
9 Dec 2019	CapP Rebalance Trade	Application of 195.49 units of Magellan Global Fund @ \$2.6121		-510.63	46,883.02
9 Dec 2019	CapP Rebalance Trade	Application of 9203.47 units of BT Cap Protection Fund - Cash Class 2026 @ \$1.0061		-9,259.61	37,623.41
10 Dec 2019	CapP Rebalance Trade	Partial Redemption of 409.30 units of Vanguard International Share Index Fund @ \$2.4855	1,017.31		38,640.72
10 Dec 2019	CapP Rebalance Trade	Partial Redemption of 1234.70 units of Vanguard Growth Index Fund @ \$1.5068	1,860.45		40,501.17
10 Dec 2019	CapP Rebalance Trade	Application of 199.30 units of Vanguard International Share Index Fund @ \$2.5048		-499.21	40,001.96
10 Dec 2019	CapP Rebalance Trade	Application of 475.02 units of Vanguard Growth Index Fund @ \$1.5135		-718.94	39,283.02
10 Dec 2019	CapP Rebalance Trade	Application of 18621.99 units of BT Cap Protection Fund - Cash Class 2026 @ \$1.0061		-18,735.58	20,547.44
10 Dec 2019	CapP Rebalance Trade	Application of 9335.28 units of BT Cap Protection Fund - Cash Class 2026 @ \$1.0061		-9,392.23	11,155.21

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**Portfolio Administrator - Investment  
Cash Account Statement  
1-Jul-2019 to 30-Jun-2020**

**Transaction Details**

Effective Date	Transaction Type ^	Transaction Details	Deposits (\$)	Withdrawals (\$)	Balance (\$)
11 Dec 2019	CapP Rebalance Trade	Application of 558.93 units of Magellan Global Fund @ \$2.6124		-1,460.14	9,695.07
12 Dec 2019	CapP Rebalance Trade	Application of 1229.97 units of Vanguard Growth Index Fund @ \$1.5126		-1,860.45	7,834.62
12 Dec 2019	CapP Rebalance Trade	Partial Redemption of 6637.36 units of BT Cap Protection Fund - Cash Class 2026 @ \$1.0061	6,677.85		14,512.47
12 Dec 2019	CapP Rebalance Trade	Partial Redemption of 2515.18 units of BT Cap Protection Fund - Cash Class 2026 @ \$1.0061	2,530.52		17,042.99
12 Dec 2019	CapP Rebalance Trade	Partial Redemption of 8034.46 units of BT Cap Protection Fund - Cash Class 2026 @ \$1.0061	8,083.47		25,126.46
12 Dec 2019	CapP Rebalance Trade	Application of 473.43 units of BT Cap Protection Fund - Cash Class 2026 @ \$1.0061		-476.32	24,650.14
12 Dec 2019	CapP Rebalance Trade	Application of 1011.14 units of BT Cap Protection Fund - Cash Class 2026 @ \$1.0061		-1,017.31	23,632.83
17 Dec 2019	Trade	Full Redemption of 30699.64 units of BT Cap Protection - Bond Class 2020 @ \$1.0051	30,856.21		54,489.04
20 Dec 2019	CapP Rebalance Trade	Application of 956.70 units of Vanguard International Share Index Fund @ \$2.5348		-2,425.04	52,064.00
20 Dec 2019	CapP Rebalance Trade	Application of 1653.07 units of Vanguard Growth Index Fund @ \$1.5308		-2,530.52	49,533.48
20 Dec 2019	CapP Rebalance Trade	Application of 754.85 units of Magellan Global Fund @ \$2.6540		-2,003.36	47,530.12
20 Dec 2019	Trade	Application of 29896.53 units of BT Cap Protection Fund - Bond Class 2026 @ \$1.0321		-30,856.21	16,673.91
23 Dec 2019	CapP Rebalance Trade	Application of 670.46 units of Vanguard International Share Index Fund @ \$2.5319		-1,697.53	14,976.38

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**Portfolio Administrator - Investment  
Cash Account Statement  
1-Jul-2019 to 30-Jun-2020**

**Transaction Details**

Effective Date	Transaction Type ^	Transaction Details	Deposits (\$)	Withdrawals (\$)	Balance (\$)
23 Dec 2019	CapP Rebalance Trade	Partial Redemption of 19486.63 units of BT Cap Protection Fund - Cash Class 2026 @ \$1.0063	19,609.40		34,585.78
23 Dec 2019	CapP Rebalance Trade	Application of 529.77 units of Magellan Global Fund @ \$2.6471		-1,402.35	33,183.43
24 Dec 2019	CapP Rebalance Trade	Partial Redemption of 3069.61 units of BT Cap Protection Fund - Cash Class 2026 @ \$1.0064	3,089.26		36,272.69
24 Dec 2019	CapP Rebalance Trade	Partial Redemption of 3046.92 units of BT Cap Protection Fund - Cash Class 2026 @ \$1.0064	3,066.42		39,339.11
24 Dec 2019	CapP Rebalance Trade	Application of 371.55 units of Magellan Global Fund @ \$2.6420		-981.64	38,357.47
24 Dec 2019	CapP Rebalance Trade	Application of 470.90 units of Vanguard International Share Index Fund @ \$2.5234		-1,188.27	37,169.20
27 Dec 2019	CapP Rebalance Trade	Application of 329.63 units of Vanguard International Share Index Fund @ \$2.5234		-831.79	36,337.41
27 Dec 2019	CapP Rebalance Trade	Application of 866.60 units of Magellan Global Fund @ \$2.6431		-2,290.50	34,046.91
30 Dec 2019	CapP Rebalance Trade	Application of 774.32 units of Vanguard International Share Index Fund @ \$2.5065		-1,940.84	32,106.07
31 Dec 2019	CapP Rebalance Trade	Application of 1184.44 units of Magellan Global Fund @ \$2.6082		-3,089.26	29,016.81
31 Dec 2019	CapP Rebalance Trade	Application of 1220.13 units of Vanguard International Share Index Fund @ \$2.5132		-3,066.42	25,950.39
31 Dec 2019	CapP Rebalance Trade	Application of 3878.70 units of Vanguard Growth Index Fund @ \$1.5167		-5,882.82	20,067.57
1 Jan 2020	Interest		12.71		20,080.28
2 Jan 2020	Account Keeping Fee	for the period 01 Dec 2019 to 31 Dec 2019		-148.01	19,932.27
2 Jan 2020	Protection Acquisition Cost	for the period 01 Dec 2019 to 31 Dec 2019		-120.71	19,811.56

**Portfolio Administrator - Investment  
Cash Account Statement  
1-Jul-2019 to 30-Jun-2020**

**Transaction Details**

Effective Date	Transaction Type ^	Transaction Details	Deposits (\$)	Withdrawals (\$)	Balance (\$)
2 Jan 2020	Protection Issuer Fee	for the period 01 Dec 2019 to 31 Dec 2019		-16.07	19,795.49
2 Jan 2020	Ongoing Adviser Fee	for the period 01 Dec 2019 to 31 Dec 2019		-375.16	19,420.33
6 Jan 2020	Distribution	EQT PIMCO W/S Divers F/Int ETL0016AU	132.49		19,552.82
9 Jan 2020	Distribution	Vanguard Intl Shrs Index Fd VAN0003AU	71.43		19,624.25
9 Jan 2020	Distribution	Vanguard Grwth Index Fd VAN0110AU	56.09		19,680.34
9 Jan 2020	Distribution	AMP Core Property Cls A AMP1015AU	308.48		19,988.82
13 Jan 2020	Dividend	SFY DST	398.06		20,386.88
14 Jan 2020	CapP Rebalance Trade	Application of 2665.01 units of Vanguard Growth Index Fund @ \$1.5452		-4,117.97	16,268.91
15 Jan 2020	CapP Rebalance Trade	Application of 6205.91 units of Vanguard Growth Index Fund @ \$1.5483		-9,608.61	6,660.30
16 Jan 2020	Dividend	MAGELLAN GLOBALT	115.70		6,776.00
31 Jan 2020	CapP Rebalance Trade	Partial Redemption of 659.13 units of Magellan Global Fund @ \$2.8001	1,845.64		8,621.64
3 Feb 2020	Account Keeping Fee	for the period 01 Jan 2020 to 31 Jan 2020		-153.64	8,468.00
3 Feb 2020	Protection Acquisition Cost	for the period 01 Jan 2020 to 31 Jan 2020		-133.07	8,334.93
3 Feb 2020	Protection Issuer Fee	for the period 01 Jan 2020 to 31 Jan 2020		-17.71	8,317.22
3 Feb 2020	Ongoing Adviser Fee	for the period 01 Jan 2020 to 31 Jan 2020		-371.85	7,945.37
3 Feb 2020	CapP Rebalance Trade	Partial Redemption of 4761.71 units of Vanguard Growth Index Fund @ \$1.5583	7,420.18		15,365.55
3 Feb 2020	CapP Rebalance Trade	Partial Redemption of 1131.05 units of Vanguard International Share Index Fund @ \$2.6062	2,947.74		18,313.29
5 Feb 2020	CapP Rebalance Trade	Application of 7378.12 units of BT Cap Protection Fund - Cash Class 2026 @ \$1.0057		-7,420.18	10,893.11

**Portfolio Administrator - Investment  
Cash Account Statement  
1-Jul-2019 to 30-Jun-2020**

**Transaction Details**

Effective Date	Transaction Type ^	Transaction Details	Deposits (\$)	Withdrawals (\$)	Balance (\$)
5 Feb 2020	CapP Rebalance Trade	Application of 2931.03 units of BT Cap Protection Fund - Cash Class 2026 @ \$1.0057		-2,947.74	7,945.37
7 Feb 2020	CapP Rebalance Trade	Application of 646.62 units of Magellan Global Fund @ \$2.8543		-1,845.64	6,099.73
10 Feb 2020	CapP Rebalance Trade	Partial Redemption of 2997.14 units of BT Cap Protection Fund - Cash Class 2026 @ \$1.0057	3,014.22		9,113.95
14 Feb 2020	CapP Rebalance Trade	Application of 1123.07 units of Vanguard International Share Index Fund @ \$2.6839		-3,014.22	6,099.73
25 Feb 2020	CapP Rebalance Trade	Partial Redemption of 860.23 units of Magellan Global Fund @ \$2.8900	2,486.07		8,585.80
26 Feb 2020	CapP Rebalance Trade	Partial Redemption of 1209.48 units of Vanguard International Share Index Fund @ \$2.6861	3,248.79		11,834.59
27 Feb 2020	CapP Rebalance Trade	Partial Redemption of 1742.62 units of Vanguard Growth Index Fund @ \$1.5576	2,714.30		14,548.89
27 Feb 2020	CapP Rebalance Trade	Partial Redemption of 733.54 units of Magellan Global Fund @ \$2.7451	2,013.63		16,562.52
28 Feb 2020	CapP Rebalance Trade	Partial Redemption of 629.27 units of Vanguard International Share Index Fund @ \$2.5470	1,602.76		18,165.28
28 Feb 2020	CapP Rebalance Trade	Partial Redemption of 512.49 units of Magellan Global Fund @ \$2.7621	1,415.54		19,580.82
28 Feb 2020	CapP Rebalance Trade	Application of 2470.75 units of BT Cap Protection Fund - Cash Class 2026 @ \$1.0062		-2,486.07	17,094.75
28 Feb 2020	CapP Rebalance Trade	Application of 3228.77 units of BT Cap Protection Fund - Cash Class 2026 @ \$1.0062		-3,248.79	13,845.96
2 Mar 2020	Account Keeping Fee	for the period 01 Feb 2020 to 29 Feb 2020		-143.64	13,702.32
2 Mar 2020	Protection Acquisition Cost	for the period 01 Feb 2020 to 29 Feb 2020		-124.40	13,577.92

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**Portfolio Administrator - Investment  
Cash Account Statement  
1-Jul-2019 to 30-Jun-2020**

**Transaction Details**

Effective Date	Transaction Type ^	Transaction Details	Deposits (\$)	Withdrawals (\$)	Balance (\$)
2 Mar 2020	Protection Issuer Fee	for the period 01 Feb 2020 to 29 Feb 2020		-16.57	13,561.35
2 Mar 2020	Ongoing Adviser Fee	for the period 01 Feb 2020 to 29 Feb 2020		-347.48	13,213.87
2 Mar 2020	CapP Rebalance Trade	Partial Redemption of 446.38 units of Vanguard International Share Index Fund @ \$2.5563	1,141.08		14,354.95
2 Mar 2020	CapP Rebalance Trade	Partial Redemption of 457.49 units of Magellan Global Fund @ \$2.6523	1,213.41		15,568.36
2 Mar 2020	CapP Rebalance Trade	Application of 2550.79 units of BT Cap Protection Fund - Bond Class 2026 @ \$1.0641		-2,714.30	12,854.06
3 Mar 2020	CapP Rebalance Trade	Partial Redemption of 2388.49 units of Vanguard Growth Index Fund @ \$1.5008	3,584.65		16,438.71
3 Mar 2020	CapP Rebalance Trade	Partial Redemption of 519.31 units of Vanguard International Share Index Fund @ \$2.4548	1,274.81		17,713.52
3 Mar 2020	CapP Rebalance Trade	Application of 1891.62 units of BT Cap Protection Fund - Bond Class 2026 @ \$1.0645		-2,013.63	15,699.89
3 Mar 2020	CapP Rebalance Trade	Application of 1505.65 units of BT Cap Protection Fund - Bond Class 2026 @ \$1.0645		-1,602.76	14,097.13
4 Mar 2020	CapP Rebalance Trade	Partial Redemption of 1583.74 units of Vanguard Growth Index Fund @ \$1.4861	2,353.59		16,450.72
4 Mar 2020	CapP Rebalance Trade	Partial Redemption of 34484.64 units of BT Cap Protection Fund - Cash Class 2026 @ \$1.0062	34,698.44		51,149.16
4 Mar 2020	CapP Rebalance Trade	Partial Redemption of 83407.89 units of BT Cap Protection Fund - Cash Class 2026 @ \$1.0062	83,925.02		135,074.18
4 Mar 2020	CapP Rebalance Trade	Full Redemption of 34951.25 units of BT Cap Protection Fund - Cash Class 2026 @ \$1.0062	35,167.95		170,242.13

**Portfolio Administrator - Investment  
Cash Account Statement  
1-Jul-2019 to 30-Jun-2020**

**Transaction Details**

Effective Date	Transaction Type ^	Transaction Details	Deposits (\$)	Withdrawals (\$)	Balance (\$)
4 Mar 2020	CapP Rebalance Trade	Partial Redemption of 2391.59 units of Magellan Global Fund @ \$2.7500	6,576.87		176,819.00
4 Mar 2020	CapP Rebalance Trade	Application of 1069.63 units of BT Cap Protection Fund - Bond Class 2026 @ \$1.0668		-1,141.08	175,677.92
4 Mar 2020	CapP Rebalance Trade	Application of 1326.90 units of BT Cap Protection Fund - Bond Class 2026 @ \$1.0668		-1,415.54	174,262.38
5 Mar 2020	CapP Rebalance Trade	Partial Redemption of 2346.76 units of Vanguard International Share Index Fund @ \$2.5208	5,915.72		180,178.10
5 Mar 2020	CapP Rebalance Trade	Partial Redemption of 8121.10 units of Vanguard Growth Index Fund @ \$1.4973	12,159.72		192,337.82
5 Mar 2020	CapP Rebalance Trade	Application of 3373.47 units of BT Cap Protection Fund - Bond Class 2026 @ \$1.0626		-3,584.65	188,753.17
5 Mar 2020	CapP Rebalance Trade	Application of 1199.71 units of BT Cap Protection Fund - Bond Class 2026 @ \$1.0626		-1,274.81	187,478.36
6 Mar 2020	CapP Rebalance Trade	Application of 1135.62 units of BT Cap Protection Fund - Bond Class 2026 @ \$1.0685		-1,213.41	186,264.95
6 Mar 2020	CapP Rebalance Trade	Application of 2202.70 units of BT Cap Protection Fund - Bond Class 2026 @ \$1.0685		-2,353.59	183,911.36
9 Mar 2020	CapP Rebalance Trade	Application of 32367.95 units of BT Cap Protection Fund - Bond Class 2026 @ \$1.0720		-34,698.44	149,212.92
9 Mar 2020	CapP Rebalance Trade	Application of 6135.14 units of BT Cap Protection Fund - Bond Class 2026 @ \$1.0720		-6,576.87	142,636.05
9 Mar 2020	CapP Rebalance Trade	Application of 78288.26 units of BT Cap Protection Fund - Bond Class 2026 @ \$1.0720		-83,925.02	58,711.03
9 Mar 2020	CapP Rebalance Trade	Application of 11343.02 units of BT Cap Protection Fund - Bond Class 2026 @ \$1.0720		-12,159.72	46,551.31
9 Mar 2020	CapP Rebalance Trade	Application of 32805.92 units of BT Cap Protection Fund - Bond Class 2026 @ \$1.0720		-35,167.95	11,383.36



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**Portfolio Administrator - Investment  
Cash Account Statement  
1-Jul-2019 to 30-Jun-2020**

**Transaction Details**

Effective Date	Transaction Type ^	Transaction Details	Deposits (\$)	Withdrawals (\$)	Balance (\$)
9 Mar 2020	CapP Rebalance Trade	Application of 5518.40 units of BT Cap Protection Fund - Bond Class 2026 @ \$1.0720		-5,915.72	5,467.64
11 Mar 2020	CapP Rebalance Trade	Full Redemption of 404.98 units of Magellan Global Fund @ \$2.5026	1,013.50		6,481.14
12 Mar 2020	CapP Rebalance Trade	Full Redemption of 363.51 units of Vanguard International Share Index Fund @ \$2.2268	809.46		7,290.60
12 Mar 2020	CapP Rebalance Trade	Full Redemption of 735.26 units of Vanguard Growth Index Fund @ \$1.3924	1,023.78		8,314.38
13 Mar 2020	CapP Rebalance Trade	Application of 960.94 units of BT Cap Protection Fund - Bond Class 2026 @ \$1.0547		-1,013.50	7,300.88
16 Mar 2020	CapP Rebalance Trade	Application of 969.86 units of BT Cap Protection Fund - Bond Class 2026 @ \$1.0556		-1,023.78	6,277.10
16 Mar 2020	CapP Rebalance Trade	Application of 766.82 units of BT Cap Protection Fund - Bond Class 2026 @ \$1.0556		-809.46	5,467.64
23 Mar 2020	CapP Rebalance Trade	Partial Redemption of 2470.75 units of BT Cap Protection Fund - Cash Class 2026 @ \$1.0064	2,486.56		7,954.20
23 Mar 2020	CapP Rebalance Trade	Partial Redemption of 3228.77 units of BT Cap Protection Fund - Cash Class 2026 @ \$1.0064	3,249.43		11,203.63
26 Mar 2020	CapP Rebalance Trade	Application of 2342.94 units of BT Cap Protection Fund - Bond Class 2026 @ \$1.0613		-2,486.56	8,717.07
26 Mar 2020	CapP Rebalance Trade	Application of 3061.75 units of BT Cap Protection Fund - Bond Class 2026 @ \$1.0613		-3,249.43	5,467.64
1 Apr 2020	Interest		11.97		5,479.61
1 Apr 2020	Account Keeping Fee	for the period 01 Mar 2020 to 31 Mar 2020		-151.42	5,328.19
1 Apr 2020	Protection Acquisition Cost	for the period 01 Mar 2020 to 31 Mar 2020		-133.91	5,194.28
1 Apr 2020	Protection Issuer Fee	for the period 01 Mar 2020 to 31 Mar 2020		-17.84	5,176.44

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**Portfolio Administrator - Investment  
Cash Account Statement  
1-Jul-2019 to 30-Jun-2020**

**Transaction Details**

Effective Date	Transaction Type ^	Transaction Details	Deposits (\$)	Withdrawals (\$)	Balance (\$)
1 Apr 2020	Ongoing Adviser Fee	for the period 01 Mar 2020 to 31 Mar 2020		-359.19	4,817.25
3 Apr 2020	Distribution	EQT PIMCO W/S Divers F/Int ETL0016AU	16.41		4,833.66
9 Apr 2020	Distribution	AMP Core Property Cls A AMP1015AU	308.37		5,142.03
14 Apr 2020	Dividend	SFY DST	306.79		5,448.82
1 May 2020	Account Keeping Fee	for the period 01 Apr 2020 to 30 Apr 2020		-146.94	5,301.88
1 May 2020	Protection Acquisition Cost	for the period 01 Apr 2020 to 30 Apr 2020		-133.67	5,168.21
1 May 2020	Protection Issuer Fee	for the period 01 Apr 2020 to 30 Apr 2020		-17.79	5,150.42
1 May 2020	Ongoing Adviser Fee	for the period 01 Apr 2020 to 30 Apr 2020		-344.88	4,805.54
1 Jun 2020	Account Keeping Fee	for the period 01 May 2020 to 31 May 2020		-152.62	4,652.92
1 Jun 2020	Protection Acquisition Cost	for the period 01 May 2020 to 31 May 2020		-138.45	4,514.47
1 Jun 2020	Protection Issuer Fee	for the period 01 May 2020 to 31 May 2020		-18.43	4,496.04
1 Jun 2020	Ongoing Adviser Fee	for the period 01 May 2020 to 31 May 2020		-359.10	4,136.94
<b>30-Jun-2020</b>	<b>Closing Balance</b>				<b>4,136.94</b>

^Adviser Initial Establishment Fee, Additional Deposit Fee, Regular Savings Fee are collectively referred to as Adviser Contribution Fees in the Investor Guide.

Please note:

If you have elected to receive cash distributions, they will be credited to your Cash Account once they are received from the fund manager. This statement may not include recent transactions that have not been processed. Issued by BT Portfolio Services Ltd ABN 73 095 055 208 ('BTPS'). The information contained in this statement is given in good faith and has been derived from sources believed to be accurate at the report request date. However, it is general information only and should not be considered a comprehensive statement on any matter nor relied upon as such. No company in the Westpac Group nor any of their related entities, employees or directors gives any warranty of reliability or accuracy or accepts any responsibility arising in any other way including by reason of negligence for errors or omissions. This disclaimer is subject to any requirement of the law.

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### Portfolio Administrator - Investment Transaction History 1-Jul-2019 to 30-Jun-2020

G Williams & L Liderwood ATF Gayle  
Williams Superannuation Fund  
7 Eildon St  
FERNTREE GULLY VIC 3156

**Investor name**  
G Williams & L Liderwood ATF Gayle  
**Investor number**  
M03994047  
**Product type**  
Investment  
**Adviser name**  
TONINA CIARROCCHI LONSDALE FINANCIAL GROUP  
**Adviser phone number**  
03 98543517

#### Summary

Withdrawal Total	-\$532,061.20
Application Total	\$532,625.86
<b>Net Total</b>	<b>\$564.66</b>
<b>Absolute Movement</b>	<b>\$1,064,687.06</b>

Transaction Date	Description	Transaction Type	Quantity	Market Price (\$) <sup>1</sup>	Market Value (\$)
1 Jul 2019	BT Cap Protection Fund - Cash Class 2020	Reinvestment	93.49	1.0127	94.68
25 Sep 2019	BT Cap Protection Fund - Cash Class 2020	CapP Rebalance Red	-4,709.86	1.0151	-4,780.98
30 Sep 2019	Perpetual Wholesale Industrial Share	CapP Rebalance App	3,483.41	1.3725	4,780.98
1 Oct 2019	BT Cap Protection Fund - Cash Class 2020	Reinvestment	42.18	1.0130	42.73
22 Nov 2019	Perpetual Wholesale Industrial Share	CapP Rebalance Red	-1,962.01	1.3627	-2,673.63
25 Nov 2019	BT Cap Protection Fund - Cash Class 2020	CapP Rebalance Red	-7,629.18	1.0141	-7,736.75
25 Nov 2019	Perpetual Wholesale Industrial Share	CapP Rebalance Red	-13,907.18	1.3648	-18,980.52
25 Nov 2019	Magellan Global Fund	CapP Rebalance Red	-14,080.71	2.5990	-36,595.77
25 Nov 2019	Vanguard International Share Index Fund	CapP Rebalance Red	-14,647.18	2.5165	-36,859.64
25 Nov 2019	Vanguard Growth Index Fund	CapP Rebalance Red	-44,685.47	1.5164	-67,761.04
25 Nov 2019	BT Cap Protection Fund - Cash Class 2020	Partial Redemption	-11,836.20	1.0141	-12,003.09

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**Portfolio Administrator - Investment  
Transaction History  
1-Jul-2019 to 30-Jun-2020**

Transaction Date	Description	Transaction Type	Quantity	Market Price (\$) <sup>1</sup>	Market Value (\$)
28 Nov 2019	BT Cap Protection - Bond Class 2020	CapP Rebalance App	2,662.98	1.0040	2,673.63
29 Nov 2019	BT Cap Protection Fund - Cash Class 2026	Application	11,932.69	1.0059	12,003.09
29 Nov 2019	Vanguard International Share Index Fund	CapP Rebalance App	564.93	2.5226	1,425.10
29 Nov 2019	BT Cap Protection - Bond Class 2020	CapP Rebalance App	7,679.92	1.0074	7,736.75
29 Nov 2019	BT Cap Protection - Bond Class 2020	CapP Rebalance App	18,841.10	1.0074	18,980.52
29 Nov 2019	BT Cap Protection Fund - Cash Class 2026	CapP Rebalance App	35,226.70	1.0059	35,434.54
29 Nov 2019	BT Cap Protection Fund - Cash Class 2026	CapP Rebalance App	67,363.59	1.0059	67,761.04
29 Nov 2019	Perpetual Wholesale Industrial Share	CapP Rebalance Red	-1,102.61	1.3816	-1,523.37
2 Dec 2019	Magellan Global Fund	CapP Rebalance App	560.52	2.5858	1,449.40
2 Dec 2019	BT Cap Protection Fund - Cash Class 2026	CapP Rebalance App	34,936.75	1.0060	35,146.37
3 Dec 2019	Magellan Global Fund	CapP Rebalance Red	-3,804.46	2.5681	-9,770.24
3 Dec 2019	Vanguard International Share Index Fund	CapP Rebalance Red	-4,017.32	2.4622	-9,891.44
3 Dec 2019	Vanguard Growth Index Fund	CapP Rebalance Red	-12,941.21	1.5033	-19,454.52
4 Dec 2019	Vanguard International Share Index Fund	CapP Rebalance Red	-192.64	2.4726	-476.32
5 Dec 2019	Vanguard International Share Index Fund	CapP Rebalance Red	-409.30	2.4855	-1,017.31
5 Dec 2019	Magellan Global Fund	CapP Rebalance Red	-562.50	2.5958	-1,460.14
5 Dec 2019	Vanguard Growth Index Fund	CapP Rebalance Red	-1,234.70	1.5068	-1,860.45
6 Dec 2019	BT Cap Protection - Bond Class 2020	CapP Rebalance App	1,515.64	1.0051	1,523.37
9 Dec 2019	Magellan Global Fund	CapP Rebalance App	195.49	2.6121	510.63
9 Dec 2019	BT Cap Protection Fund - Cash Class 2026	CapP Rebalance App	9,203.47	1.0061	9,259.61
10 Dec 2019	Vanguard International Share Index Fund	CapP Rebalance App	199.30	2.5048	499.21

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**Portfolio Administrator - Investment  
Transaction History  
1-Jul-2019 to 30-Jun-2020**

Transaction Date	Description	Transaction Type	Quantity	Market Price (\$) <sup>1</sup>	Market Value (\$)
10 Dec 2019	Vanguard Growth Index Fund	CapP Rebalance App	475.02	1.5135	718.94
10 Dec 2019	BT Cap Protection Fund - Cash Class 2026	CapP Rebalance App	9,335.28	1.0061	9,392.23
10 Dec 2019	BT Cap Protection Fund - Cash Class 2026	CapP Rebalance App	18,621.99	1.0061	18,735.58
11 Dec 2019	Magellan Global Fund	CapP Rebalance App	558.93	2.6124	1,460.14
11 Dec 2019	BT Cap Protection Fund - Cash Class 2026	CapP Rebalance Red	-2,515.18	1.0061	-2,530.52
11 Dec 2019	BT Cap Protection Fund - Cash Class 2026	CapP Rebalance Red	-6,637.36	1.0061	-6,677.85
11 Dec 2019	BT Cap Protection Fund - Cash Class 2026	CapP Rebalance Red	-8,034.46	1.0061	-8,083.47
12 Dec 2019	BT Cap Protection Fund - Cash Class 2026	CapP Rebalance App	473.43	1.0061	476.32
12 Dec 2019	BT Cap Protection Fund - Cash Class 2026	CapP Rebalance App	1,011.14	1.0061	1,017.31
12 Dec 2019	Vanguard Growth Index Fund	CapP Rebalance App	1,229.97	1.5126	1,860.45
16 Dec 2019	BT Cap Protection - Bond Class 2020	Full Redemption	-30,699.64	1.0051	-30,856.21
20 Dec 2019	BT Cap Protection Fund - Bond Class 2026	Application	29,896.53	1.0321	30,856.21
20 Dec 2019	Magellan Global Fund	CapP Rebalance App	754.85	2.6540	2,003.36
20 Dec 2019	Vanguard International Share Index Fund	CapP Rebalance App	956.70	2.5348	2,425.04
20 Dec 2019	Vanguard Growth Index Fund	CapP Rebalance App	1,653.07	1.5308	2,530.52
20 Dec 2019	BT Cap Protection Fund - Cash Class 2026	CapP Rebalance Red	-19,486.63	1.0063	-19,609.40
23 Dec 2019	Magellan Global Fund	CapP Rebalance App	529.77	2.6471	1,402.35
23 Dec 2019	Vanguard International Share Index Fund	CapP Rebalance App	670.46	2.5319	1,697.53
23 Dec 2019	BT Cap Protection Fund - Cash Class 2026	CapP Rebalance Red	-3,046.92	1.0064	-3,066.42
23 Dec 2019	BT Cap Protection Fund - Cash Class 2026	CapP Rebalance Red	-3,069.61	1.0064	-3,089.26
24 Dec 2019	Magellan Global Fund	CapP Rebalance App	371.55	2.6420	981.64

**Portfolio Administrator - Investment  
Transaction History  
1-Jul-2019 to 30-Jun-2020**

Transaction Date	Description	Transaction Type	Quantity	Market Price (\$) <sup>1</sup>	Market Value (\$)
27 Dec 2019	Vanguard International Share Index Fund	CapP Rebalance App	329.63	2.5234	831.79
27 Dec 2019	Vanguard International Share Index Fund	CapP Rebalance App	470.90	2.5234	1,188.27
27 Dec 2019	Magellan Global Fund	CapP Rebalance App	866.60	2.6431	2,290.50
30 Dec 2019	Vanguard International Share Index Fund	CapP Rebalance App	774.32	2.5065	1,940.84
31 Dec 2019	Magellan Global Fund	CapP Rebalance App	1,184.44	2.6082	3,089.26
1 Jan 2020	BT Cap Protection Fund - Bond Class 2026	Reinvestment	205.08	1.0205	209.28
1 Jan 2020	BT Cap Protection Fund - Cash Class 2026	Reinvestment	216.89	1.0050	217.97
2 Jan 2020	Vanguard International Share Index Fund	CapP Rebalance App	1,220.13	2.5132	3,066.42
2 Jan 2020	Vanguard Growth Index Fund	CapP Rebalance App	3,878.70	1.5167	5,882.82
14 Jan 2020	Vanguard Growth Index Fund	CapP Rebalance App	2,665.01	1.5452	4,117.97
15 Jan 2020	Vanguard Growth Index Fund	CapP Rebalance App	6,205.91	1.5483	9,608.61
29 Jan 2020	Magellan Global Fund	CapP Rebalance Red	-659.13	2.8001	-1,845.64
29 Jan 2020	Vanguard International Share Index Fund	CapP Rebalance Red	-1,131.05	2.6062	-2,947.74
29 Jan 2020	Vanguard Growth Index Fund	CapP Rebalance Red	-4,761.71	1.5583	-7,420.18
5 Feb 2020	BT Cap Protection Fund - Cash Class 2026	CapP Rebalance App	2,931.03	1.0057	2,947.74
5 Feb 2020	BT Cap Protection Fund - Cash Class 2026	CapP Rebalance App	7,378.12	1.0057	7,420.18
7 Feb 2020	Magellan Global Fund	CapP Rebalance App	646.62	2.8543	1,845.64
7 Feb 2020	BT Cap Protection Fund - Cash Class 2026	CapP Rebalance Red	-2,997.14	1.0057	-3,014.22
14 Feb 2020	Vanguard International Share Index Fund	CapP Rebalance App	1,123.07	2.6839	3,014.22
21 Feb 2020	Magellan Global Fund	CapP Rebalance Red	-860.23	2.8900	-2,486.07
21 Feb 2020	Vanguard International Share Index Fund	CapP Rebalance Red	-1,209.48	2.6861	-3,248.79

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**Portfolio Administrator - Investment  
Transaction History  
1-Jul-2019 to 30-Jun-2020**

Transaction Date	Description	Transaction Type	Quantity	Market Price (\$) <sup>1</sup>	Market Value (\$)
24 Feb 2020	Vanguard Growth Index Fund	CapP Rebalance Red	-1,742.62	1.5576	-2,714.30
25 Feb 2020	Vanguard International Share Index Fund	CapP Rebalance Red	-629.27	2.5470	-1,602.76
25 Feb 2020	Magellan Global Fund	CapP Rebalance Red	-733.54	2.7451	-2,013.63
26 Feb 2020	Vanguard International Share Index Fund	CapP Rebalance Red	-446.38	2.5563	-1,141.08
26 Feb 2020	Magellan Global Fund	CapP Rebalance Red	-512.49	2.7621	-1,415.54
27 Feb 2020	Magellan Global Fund	CapP Rebalance Red	-457.49	2.6523	-1,213.41
27 Feb 2020	Vanguard International Share Index Fund	CapP Rebalance Red	-519.31	2.4548	-1,274.81
27 Feb 2020	Vanguard Growth Index Fund	CapP Rebalance Red	-2,388.49	1.5008	-3,584.65
28 Feb 2020	BT Cap Protection Fund - Cash Class 2026	CapP Rebalance App	2,470.75	1.0062	2,486.07
28 Feb 2020	BT Cap Protection Fund - Cash Class 2026	CapP Rebalance App	3,228.77	1.0062	3,248.79
28 Feb 2020	Vanguard Growth Index Fund	CapP Rebalance Red	-1,583.74	1.4861	-2,353.59
2 Mar 2020	BT Cap Protection Fund - Bond Class 2026	CapP Rebalance App	2,550.79	1.0641	2,714.30
2 Mar 2020	Vanguard International Share Index Fund	CapP Rebalance Red	-2,346.76	2.5208	-5,915.72
2 Mar 2020	Magellan Global Fund	CapP Rebalance Red	-2,391.59	2.7500	-6,576.87
2 Mar 2020	Vanguard Growth Index Fund	CapP Rebalance Red	-8,121.10	1.4973	-12,159.72
2 Mar 2020	BT Cap Protection Fund - Cash Class 2026	CapP Rebalance Red	-34,484.64	1.0062	-34,698.44
2 Mar 2020	BT Cap Protection Fund - Cash Class 2026	CapP Rebalance Red	-34,951.25	1.0062	-35,167.95
2 Mar 2020	BT Cap Protection Fund - Cash Class 2026	CapP Rebalance Red	-83,407.89	1.0062	-83,925.02
3 Mar 2020	BT Cap Protection Fund - Bond Class 2026	CapP Rebalance App	1,505.65	1.0645	1,602.76
3 Mar 2020	BT Cap Protection Fund - Bond Class 2026	CapP Rebalance App	1,891.62	1.0645	2,013.63
4 Mar 2020	BT Cap Protection Fund - Bond Class 2026	CapP Rebalance App	1,069.63	1.0668	1,141.08

**Portfolio Administrator - Investment  
Transaction History  
1-Jul-2019 to 30-Jun-2020**

Transaction Date	Description	Transaction Type	Quantity	Market Price (\$) <sup>1</sup>	Market Value (\$)
4 Mar 2020	BT Cap Protection Fund - Bond Class 2026	CapP Rebalance App	1,326.90	1.0668	1,415.54
5 Mar 2020	BT Cap Protection Fund - Bond Class 2026	CapP Rebalance App	1,199.71	1.0626	1,274.81
5 Mar 2020	BT Cap Protection Fund - Bond Class 2026	CapP Rebalance App	3,373.47	1.0626	3,584.65
6 Mar 2020	BT Cap Protection Fund - Bond Class 2026	CapP Rebalance App	1,135.62	1.0685	1,213.41
6 Mar 2020	BT Cap Protection Fund - Bond Class 2026	CapP Rebalance App	2,202.70	1.0685	2,353.59
9 Mar 2020	BT Cap Protection Fund - Bond Class 2026	CapP Rebalance App	5,518.40	1.0720	5,915.72
9 Mar 2020	BT Cap Protection Fund - Bond Class 2026	CapP Rebalance App	6,135.14	1.0720	6,576.87
9 Mar 2020	BT Cap Protection Fund - Bond Class 2026	CapP Rebalance App	11,343.02	1.0720	12,159.72
9 Mar 2020	BT Cap Protection Fund - Bond Class 2026	CapP Rebalance App	32,367.95	1.0720	34,698.44
9 Mar 2020	BT Cap Protection Fund - Bond Class 2026	CapP Rebalance App	32,805.92	1.0720	35,167.95
9 Mar 2020	BT Cap Protection Fund - Bond Class 2026	CapP Rebalance App	78,288.26	1.0720	83,925.02
9 Mar 2020	Vanguard International Share Index Fund	CapP Rebalance Red	-363.51	2.2268	-809.46
9 Mar 2020	Magellan Global Fund	CapP Rebalance Red	-404.98	2.5026	-1,013.50
9 Mar 2020	Vanguard Growth Index Fund	CapP Rebalance Red	-735.26	1.3924	-1,023.78
9 Mar 2020	BT Cap Protection Fund - Cash Class 2026	CapP Rebalance Red	-2,470.75	1.0064	-2,486.56
9 Mar 2020	BT Cap Protection Fund - Cash Class 2026	CapP Rebalance Red	-3,228.77	1.0064	-3,249.43
13 Mar 2020	BT Cap Protection Fund - Bond Class 2026	CapP Rebalance App	960.94	1.0547	1,013.50
16 Mar 2020	BT Cap Protection Fund - Bond Class 2026	CapP Rebalance App	766.82	1.0556	809.46
16 Mar 2020	BT Cap Protection Fund - Bond Class 2026	CapP Rebalance App	969.86	1.0556	1,023.78
26 Mar 2020	BT Cap Protection Fund - Bond Class 2026	CapP Rebalance App	2,342.94	1.0613	2,486.56



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**Portfolio Administrator - Investment  
Transaction History  
1-Jul-2019 to 30-Jun-2020**

Transaction Date	Description	Transaction Type	Quantity	Market Price (\$)¹	Market Value (\$)
26 Mar 2020	BT Cap Protection Fund - Bond Class 2026	CapP Rebalance App	3,061.75	1.0613	3,249.43

¹The market price is the actual price that applied when your transaction was settled.

Unsettled trades are not reflected in this report. If you are reinvesting your distributions in a managed fund, this amount may be outstanding from your reports until the distributions are confirmed by the fund manager and credited to your portfolio. Issued by BT Portfolio Services Ltd ABN 73 095 055 208 ('BTPS'). The information contained in this statement is given in good faith and has been derived from sources believed to be accurate at the report request date. However, it is general information only and should not be considered a comprehensive statement on any matter nor relied upon as such. No company in the Westpac Group nor any of their related entities, employees or directors gives any warranty of reliability or accuracy or accepts any responsibility arising in any other way including by reason of negligence for errors or omissions. This disclaimer is subject to any requirement of the law.

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**Portfolio Administrator - Investment  
Capital Protection Details  
As at 30-Jun-2020**

**Investor name**  
G Williams & L Liderwood ATF Gayle  
**Investor number**  
M03994047  
**Product type**  
Investment  
**Adviser name**  
TONINA CIARROCCHI LONSDALE FINANCIAL GROUP  
**Adviser phone number**  
03 98543517

Investment	Investment Allocation (\$)	Protection Allocation (\$)	Combined Market Value (\$)	Minimum Outcome (\$)	Maturity Date
Magellan Global Fund	0.00	0.00	0.00	49,596.01	20-Aug-2026
Perpetual Wholesale Industrial Share	0.00	0.00	0.00	31,262.63	20-Aug-2026
Vanguard Growth Index Fund	0.00	0.00	0.00	106,560.81	20-Aug-2026
Vanguard International Share Index Fund	0.00	0.00	0.00	49,593.09	20-Aug-2026
<b>Capital Protection Total</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>237,012.54</b>	

This statement reflects settled transactions only as at the report date.

The aggregate of the Protection Allocation amount for a particular Maturity Date may not be equal to the Market Value for the corresponding class of the BT Capital Protection Fund due to rounding in the calculation process of the Protection Allocation amount.

The information contained in this statement is given in good faith and has been derived from sources believed to be accurate at the report date. However, it is general information only and should not be considered a comprehensive statement on any matter nor relied upon as such. No company in the Westpac Group nor any of their related entities, employees or directors gives any warranty of reliability or accuracy or accepts any responsibility arising in any other way including by reason of negligence for errors or omissions. This disclaimer is subject to any requirement of the law.



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**Agent** AR QUAYLE & CO  
**Client** GAYLE WILLIAMS  
SUPERANNUATION FUND  
**ABN** 57 937 964 227  
**TFN**

## Income tax 551

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<b>Date generated</b>	12/05/2021
<b>Overdue</b>	\$0.00
<b>Not yet due</b>	\$0.00
<b>Balance</b>	\$0.00

## Transactions

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2 results found - from **01 July 2019** to **12 May 2021** sorted by **processed date** ordered **newest to oldest**

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
29 Sep 2020	2 Oct 2020	EFT refund for Income Tax for the period from 01 Jul 18 to 30 Jun 19	\$964.52		\$0.00
29 Sep 2020	30 Jun 2020	Tax return Self Man Superfund - Income Tax for the period from 01 Jul 18 to 30 Jun 19		\$964.52	\$964.52 CR

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## ENGAGEMENT LETTER

To: The Trustees, Gayle Williams Super Fund

### Scope

You have requested that we audit the financial report of Gayle Williams Super Fund which comprises the balance sheet as at 30 June 2020, and the income statement for the year then ended a summary of significant accounting policies, other explanatory notes and the trustees' declaration. We are pleased to confirm our acceptance and our understanding of this engagement by means of this letter. Our audit will be conducted with the objective of expressing an opinion on the financial report and compliance with the *Superannuation Industry Supervisory Act 1993*.

We will conduct our audit in accordance with Australian Auditing Standards. Those Auditing Standards require that we comply with relevant ethical requirements relating to audit engagements and plan and perform the audit to obtain reasonable assurance whether the financial report is free from material misstatement. An audit involves performing audit procedures to obtain audit evidence about the amounts and disclosures in the financial report. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial report, whether due to fraud or error. An audit also includes evaluating the appropriateness of the financial reporting framework, accounting policies used and the reasonableness of accounting estimates made by the Trustees, as well as evaluating the overall presentation of the financial report.

Because of 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 control relevant to the entity's preparation of the financial report in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control.

We take this opportunity to remind you that the responsibility for the preparation and fair presentation of the financial report in accordance with Australian Accounting Standards (including the Australian Accounting Interpretations) and the *Superannuation Industry Supervisory Act 1993* is that of the trustees. Our auditor's report will explain that the trustees are responsible for the preparation and the fair presentation of the financial report in accordance with the applicable financial reporting framework and this responsibility includes:

- designing, implementing and maintaining internal control relevant to the preparation of a financial report that is free from misstatement, whether due to fraud or error;
- selecting and applying appropriate accounting policies; and
- making accounting estimates that are reasonable in the circumstances.

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

### **Other Matters under the *Corporations Act 2001***

#### *Independence*

We confirm that, to the best of our knowledge and belief, we currently meet the independence requirements of the *Corporations Act 2001* in relation to the audit of the financial report. In conducting our audit of the financial report, should we become aware that we have contravened the independence requirements of the *Corporations Act 2001*, we shall notify you on a timely basis.

We look forward to your full cooperation and make available to us whatever records, documentation and other information we request in connection with our audit.

Please sign and return the attached copy of this letter to indicate that it is in accordance with your understanding of the arrangements for our audit of the financial report.

Yours faithfully,

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Tony Boys  
SAN 100014140

Acknowledged on behalf of Gayle Williams Super Fund by

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Gayle Williams ( Trustee )  
23 May 2021

**Audit Representation Letter from Trustee(s)****Gayle Williams Super Fund****Year ended 30 June 2020**

To the auditor,

Dear Sir,

With respect to the audit of the financial statements of the above mentioned fund for the year ended stated, the following representations are made which are true and correct to the best of my (our) knowledge and belief that will address the necessary compliance requirements of the *Superannuation Industry (Supervision) Act 1993*.

**Preparation of the ATO Income Tax & Regulatory Return**

The information disclosed in the annual return is complete and accurate.

**Sole Purpose of the Fund**

The sole purpose of the Fund is to provide retirement and/or death benefits to its members and/or beneficiaries.

**Accounting Policies**

All the significant accounting policies of the Fund are adequately described in the Financial Statements and the Notes thereto. These policies are consistently applied unless specifically noted in the Financial Statements and Notes.

**Fund Books/Records/Minutes**

All financial books, records and relevant material relating to the transactions and activities of the Fund have been made available to you, including minutes of the Trustees' meetings, the Trust Deed (as amended) and the Rules of the Fund. The Financial Statements accurately disclose the Revenue and Expenses and the full extent of the Assets and Liabilities of the Fund.

**Asset Form**

The assets of the Fund are being held in an acceptable form suitable for the benefit of the members of the Fund, and have been stated at their net market value.

**Ownership and Pledging of Assets**

1. The Fund has satisfactory title to all assets shown in the Financial Statements
2. Investments are registered in the name of Gayle Williams Super Fund
3. No assets of the Fund have been pledged to secure liabilities of the Fund or of any other fund or entity.

**Investments**

1. Investments are carried in the books at their net market value.

2. Amounts stated are considered reasonable in the current market condition, and there has not been any permanent diminution in their value below the amounts recorded in the Financial Statements.
3. There are no commitments, fixed or contingent, for the purchase or sale of long term investments.
4. Investment transactions and investments held are in accordance with the Investment Strategy, which has been determined with due regard to risk, return, liquidity and diversity.
5. The Trustee(s) have complied with all the Investment Standards stipulated in the Regulations relating to the SIS Act as amended.

### **Trust Deed Amendments**

All amendments (if any) to the Trust Deed were made in order for the Fund to comply with the SIS Act, Regulations and any other applicable legislation relating to the operation and governance of the Fund.

### **Governing Rules**

The Fund is being conducted in accordance with its Trust Deed and Governing Rules.

### **Legislative Requirements**

The Fund is being conducted in accordance with the *Superannuation Industry (Supervision) Act 1993*, and the Regulations of the said Act. Including minimum pension payments to members entitled to receive a pension.

### **Contributions**

The Trustees confirm the contributions, if any, received by the fund are within the limits imposed by the legislation, taking into account contributions paid by the members to other superannuation funds. Correspondence from the member(s) has been received and recorded by the trustees for all contributions from the member(s).

### **Use of Assets**

All assets of the Fund have been acquired and used for the sole purpose of generating retirement benefits in accordance with the *Superannuation Industry (Supervision) Act 1993*, the Trust Deed of the Fund and the Investment Strategy of the Fund.

### **Pension Payments and Withdrawal of Funds**

All pension payments (if any) and all withdrawal of funds from the accounts of the Fund have been made in accordance with statutory limitations imposed by legislation governing the Fund and all withdrawals of funds have been in accordance with the *Superannuation (Supervision) Act 1993*.

### **Trustee Responsibilities**

The Trustees are aware of their responsibilities and obligations to the Members and the various regulatory bodies that govern, administer and enforce respective applicable legislation.



**Trustee Covenants**

The Trustee(s) have complied with all the Trustee Covenants set out in section 52 of the *Superannuation (Supervision) Act 1993*.

**Legal Matters**

The Trustees confirm you have been advised of all significant legal matters, and that the probability of any material revenue or expenses arising from such legal matters has been adequately accounted for, and been appropriately disclosed in the financial report.

**Related Parties**

All related party transactions have been brought to your attention.

**Disqualified person not to act as a Trustee**

There is no reason why any Trustee should be prohibited from acting as a Trustee of this Superannuation Fund.

**Information to Members**

Information relating to the transactions and activities of the Fund has been supplied in a timely manner.

**Meetings**

Meetings have been conducted in accordance with the Trust Deed and the requirements of the SIS Act. Resolutions and issues on which the Trustee(s) have voted, or on which they were required to vote have been passed by at least a 2/3rds majority of the Trustees.

**Subsequent Events**

Since the end of the financial year stated in the Financial Statements till the date of this letter, there have been no events or transactions that would have a material effect upon the Fund either financially or operationally.

Yours faithfully

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Gayle Williams

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Lesley Lidgerwood



**MINUTES OF A MEETING OF TRUSTEES OF THE GAYLE WILLIAMS SUPER FUND, HELD AT 7 EILDON STREET, FERNTREE GULLY, VIC. 3156 ON THE 23<sup>RD</sup> MAY 2021.**

**PRESENT:** Gayle Williams (Chairperson)  
Lesley Lidgerwood

**MINUTES:** The minutes of the previous trustee meeting were read and confirmed as being a true and accurate record of that meeting.

**ANNUAL ACCOUNTS:** The following were tabled:

- (a) The Special Purpose Financial Statement for the year ended 30<sup>th</sup> June 2020,
- (b) Trustees Statement with respect to the results of the fund for the year ended 30<sup>th</sup> June 2020 and the state of affairs at that date, and
- (c) Statement of Members Funds as at 30<sup>th</sup> June 2020.

After full consideration, the Trustees formed the opinion that the requirements of the Superannuation Industry (Supervision) Act 1993, hereafter referred to as SIS, regarding the preparation of accounts of the fund, the Trustees Statement and reporting of members funds had been complied with.

It was resolved that the Trustees Statement submitted to the meeting be approved and signed by the Trustees.

**INVESTMENT STRATEGY:** The investment strategy as previously formulated was reviewed and the Trustees agreed that it still suited the Fund's position and investment requirements. It was therefore agreed that no change was necessary to the Investment Strategy.

**ANNUAL AUDIT:** It was resolved to appoint Super Audits Pty Ltd as the auditors of the fund for the 2020 financial year.

**CLOSURE:** There being no further business, the Meeting then closed.

Confirmed as a correct record

\_\_\_\_\_  
Gayle Williams  
(Chairperson)



**MINUTES OF A MEETING OF TRUSTEES OF THE GAYLE WILLIAMS SUPER FUND HELD AT 7 EILDON STREET, FERNTREE GULLY, VIC. 3156 ON THE 29<sup>TH</sup> MAY 2021.**

**PRESENT:** Gayle Williams (Chairperson)  
Lesley Lidgerwood

**MINUTES:** The minutes of the previous trustee meeting were read and confirmed as being a true and accurate record of that meeting.

**ANNUAL ACCOUNTS:** The following were tabled:  
  
(a) Audit Certificate from Super Audits Pty Ltd for the year ended 30<sup>th</sup> June 2020, and

After full consideration, the Trustees formed the opinion that the requirements of the Superannuation Industry (Supervision) Act 1993, hereafter referred to as SIS, regarding the audit of financial accounts and operations of the fund had been complied with.

**CLOSURE:** There being no further business, the Meeting then closed.

Confirmed as a correct record

\_\_\_\_\_  
Gayle Williams  
(Chairperson)



**MINUTES OF A MEETING OF TRUSTEES OF THE GAYLE WILLIAMS SUPER FUND, HELD AT 7 EILDON STREET, FERNTREE GULLY, VIC. 3156 ON THE 25<sup>TH</sup> MARCH 2021.**

**PRESENT:** Gayle Williams (Chairperson)  
Lesley Lidgerwood

**MINUTES:** The minutes of the previous trustee meeting were read and confirmed as being a true and accurate record of that meeting.

**MEMBER ACCOUNT:** A letter was received from Ms Gayle Williams advising that she has now reached Age 65. As such, her current TRAP balance will now convert to an Account Based Pension to be held within the Fund.

**CLOSURE:** There being no further business, the Meeting then closed.

Confirmed as a correct record

\_\_\_\_\_  
Gayle Williams  
(Chairperson)





July 4, 2020

Ms Gayle Williams  
7 Eildon Street  
Ferntree Gully Vic. 3156

Dear Gayle

We write to confirm that we have paid you a total of \$13,000.00 in Pension payments in respect of the financial year ended June 30, 2020

Should you have any queries in regards to this, please do not hesitate to contact us.

Yours sincerely

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***Gayle Williams Super Fund***

*Gayle Williams – Trustee*



# The Gayle Williams Super Fund

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## Investment Strategy

### Objectives

The objectives of the fund are to:

- Provide superannuation benefits to members and their dependants to meet their retirement needs.
- Ensure that appropriate mixes of investments are held by the fund to support these needs.
- Ensure the fund has sufficient liquidity at all times to meet all commitments.
- Maximise the tax effectiveness of fund investments thereby delivering the best long term after tax return for members.

The Investment objective of the trustees is to aim to achieve real medium to longer-term growth. In recognition of the 10 year investment time frame of members the fund will have a high proportion of growth assets in the portfolio.

### Investment Choice

The Trustees have determined the fund’s investments may include but not be limited to all or one of the following:

- Direct equities, stocks and derivatives including participation in dividend reinvestment programs and right issues, including the use of geared instalment warrants:
- Property trusts and associated investments:
- Managed investments and associated products:
- Direct residential, industrial and commercial property investment [including geared property investments purchased using allowable limited recourse borrowing arrangements]:
- Deposits and investments with banks and other financial institution securities including Term Deposits, Debentures, Secured and Unsecured Notes and Bonds:
- Any other investment that the trustees may feel prudent to achieve the objective of the fund.

The Trustee may from time to time decide to seek professional advice from Accountants, Solicitors or Financial Planners in the formulation or implementation of this or any future investment strategy.

In formulating this strategy the trustees have taken into consideration relevant features of the various investments in accordance with both the fund’s objectives and appropriate legislation.

In drafting this investment strategy, the trustees have taken into account all of the circumstances of the fund, including:

- the risks and likely return associated with each investment;
- the range and diversity of investments held by the fund;
- any risks coming from limited diversification;

# The Gayle Williams Super Fund

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- the liquidity of the fund's investments;
- the ages and preferences of its members;
- expected cash flow requirements; and
- the ability of the fund to meet its existing and prospective liabilities such as paying benefits to its members.

## Policies

The policies adopted by the Trustees in order to achieve these objectives are:

- Regular monitoring of the performance of the fund's investments, the overall investment mix and the expected cash flow requirements of the fund.
- Re-balancing the fund's investment portfolio due to changes in market conditions through asset sales and new investments as appropriate.

The Trustees will aim to follow the investment strategy, however, they will at all times reserve the right to change the investment mix depending on the market situation and opportunities available to better meet the objectives of the fund.

A copy of the Investment Strategy of the fund will be available to members of the fund on request.

## Risk profile and risk tolerance

The Fund has long time horizon. Further the members are prepared to endure a reasonable level of volatility of returns in expectation of long term growth. The members have existing equity and property investments outside superannuation and are familiar with the variability of both returns and capital values which are associated with such investments.

Members understand

- the trade-off between investment risk and long term capital and income growth and have indicated asset growth is a priority
- Investment risk is borne by the members, as fluctuations in investment returns will affect the level of benefits available to members.

## Insurance

The Trustees have considered whether the Fund should hold a contract of insurance for its members and concluded that:

- Insurance is not appropriate as the member is at an age such that insurance is not available on a cost effective basis

## Liquidity

As the fund is currently in Pension mode the Trustees are mindful of the fact that sufficient funds need to be available in order to meet current pension payments. Therefore, an element of Cash will be held in order to meet expected Pension payments as and when they fall due.

## The Gayle Williams Super Fund

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### Asset Allocation

The targeted asset allocation will recognise the need to have a diversified asset mix, however, given the long term investment horizon of the members and the significant assets outside of superannuation, the allocation will have a strong growth bias and be focused on maximising capital growth.

The Trustees recognise the higher risk in investing predominantly in growth assets and the volatility associated with shares and property. The volatility will be compensated by the prospect of achieving higher returns and growth in the longer term. In order to minimise this risk Trustees will consider investing in different industries and sectors where possible.

The final targeted asset allocation will be in the following ranges:

<b>Growth Assets</b>	<b>Long term range</b>	<b>Current target</b>
• Managed Funds	60%-90%	90%
<b>Defensive assets</b>		
• Cash and term deposits	10%-30%	10%
		<b>100%</b>

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Gayle Williams  
July 10, 2019

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Lesley Lidgerwood  
July 10, 2019

