

Statement of Financial Position

As at 30 June 2022

	Note	2022 \$	2021 \$
INVESTMENTS			
OTHER ASSETS			
Other Assets	4	38,407 71	-
Cash at Bank	5	147,230 71	-
		185,637	-
TOTAL ASSETS		185,637	-
LIABILITIES			
Provisions for Tax - Fund	6	1,408 71	-
		1,408	-
TOTAL LIABILITIES		1,408	-
NET ASSETS AVAILABLE TO PAY BENEFITS		184,229	-
REPRESENTED BY: LIABILITY FOR MEMBERS' BENEFITS			
Allocated to Members' Accounts	7	184,229 71	-
		184,229	-

This Statement is to be read in conjunction with the notes to the Financial Statements

Operating Statement

For the year ended 30 June 2022

	Note	2022 \$	2021 \$
REVENUE			
Contribution Revenue			
Employer Concessional Contributions		4,500	-
Self-Employed Concessional Contributions		10,320	-
		14,820	-
Other Revenue			
Cash at Bank	2	14 ⁷	-
		14	-
Total Revenue		14,834	-
EXPENSES			
BENEFITS ACCRUED AS A RESULT OF OPERATIONS BEFORE INCOME TAX			
		14,834	-
Tax Expense			
Fund Tax Expenses	3	2,225	-
		2,225	-
BENEFITS ACCRUED AS A RESULT OF OPERATIONS			
		12,609	-

This Statement is to be read in conjunction with the notes to the Financial Statements

Member Account Balances

For the year ended 30 June 2022

Member Accounts	Opening Balance	Transfers & Tax Free Contributions	Taxable Contributions	Transfers to Pension Membership	Less: Member Tax	Less: Member Expenses	Withdrawals	Distributions	Closing Balance
Gentile, Tina (45)									
Accumulation									
Accum (00001)	-	102,756.83	7,320.00	-	1,098.00	-	-	8.04	108,986.87
	-	102,756.83	7,320.00	-	1,098.00	-	-	8.04	108,986.87
Renda, Sam (50)									
Accumulation									
Accum (00002)	-	68,863.24	7,500.00	-	1,125.00	-	-	4.00	75,242.24
	-	68,863.24	7,500.00	-	1,125.00	-	-	4.00	75,242.24
Reserve	-	-	-	-	-	-	-	-	-
TOTALS	-	171,620.07	14,820.00	-	2,223.00	-	-	12.04	184,229.11

CALCULATED FUND EARNING RATE: 0.0408 %
 APPLIED FUND EARNING RATE: 0.0408 %

Trial Balance

As at 30 June 2022

Account Number	Account Description	Units	2022		2021	
			Debit \$	Credit \$	Debit \$	Credit \$
216	Other Assets					
216 0003	Deposit- 100 Harbour Esplanade, Docklands VIC 3008		20,940.00		-	
216 0004	Capital Improvements- 100 Harbour Esplanade		15,909.09		-	
216 0005	Capitalised Cost- 100 Harbour Esplanade		1,558.18		-	
290	Cash at Bank					
290 0001	Cash at Bank		147,230.21		-	
450	Provisions for Tax - Fund					
450 0008	Provision for GST (Fund)			(816.73)		-
450 0009	Provision for Income Tax (Fund)			2,225.10		-
690	Cash at Bank					
690 0001	Cash at Bank - Bank Interest			14.14		-
702	Employer Concessional Contributions					
702 00001	Gentile, Tina			2,000.00		-
702 00002	Renda, Sam			2,500.00		-
704	Self-Employed Concessional Contributions					
704 00001	Gentile, Tina			5,320.00		-
704 00002	Renda, Sam			5,000.00		-
705	Member Rollovers Received					
705 00001	Gentile, Tina			102,756.83		-
705 00002	Renda, Sam			68,863.24		-
860	Fund Tax Expenses					
860 0004	Income Tax Expense		2,225.10		-	
			187,862.58	187,862.58	-	-

Tax Reconciliation

For the year ended 30 June 2022

INCOME		
Gross Interest Income		14.00
Gross Dividend Income		
Imputation Credits	-	
Franked Amounts	-	
Unfranked Amounts	-	
Gross Rental Income		-
Gross Foreign Income		-
Gross Trust Distributions		-
Gross Assessable Contributions		
Employer Contributions/Untaxed Transfers	4,500.00	
Member Contributions	10,320.00	14,820.00
Gross Capital Gain		
Net Capital Gain	-	
Pension Capital Gain Revenue	-	
Non-arm's length income		-
Net Other Income		-
Gross Income		14,834.00
Less Exempt Current Pension Income		-
Total Income		14,834.00
LESS DEDUCTIONS		
Other Deduction		-
Total Deductions		-
TAXABLE INCOME		14,834.00
Gross Income Tax Expense (15% of Standard Component)		2,225.10
(45% of Non-arm's length income)		-
Less Foreign Tax Offset	-	
Less Other Tax Credit	-	
Tax Assessed		2,225.10
Less Imputed Tax Credit		-
Less Amount Already paid (for the year)		-
TAX DUE OR REFUNDABLE		2,225.10
Supervisory Levy		518.00
AMOUNT DUE OR REFUNDABLE		2,743.10

Notes to the Financial Statements

For the year ended 30 June 2022

Note 1: Summary of Significant Accounting Policies

The financial statements are special purpose financial statements that have been prepared in order to meet the requirements of the Superannuation Industry (Supervision) Act 1993 and accompanying Regulations, the trust deed of the fund and the needs of members.

The financial statements have also been prepared on a cash basis unless otherwise stated and are based on historical costs, except for investments, which have been measured at market values.

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.

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 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 their market values, which is the amount that a willing buyer of the asset could reasonably be expected to pay to acquire the asset from a willing seller if the following assumptions were made:

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

Market values have 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 trustees' assessment of their realisable value.

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

b. Cash and Cash Equivalents

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

c. Revenue

Revenue is recognised at the market value of the consideration received or receivable.

Interest revenue

GR Lifetime Super Fund

Notes to the Financial Statements

For the year ended 30 June 2022

Interest revenue is recognised in respect of fixed-interest securities, and cash and cash equivalent balances. Interest revenue is recognised upon receipt.

Dividend revenue

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

Rental revenue

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

Distribution revenue

Distributions from 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.

Contributions and Transfers

Contributions received and transfers in are recognised when the control and the benefits from the revenue is transferred to the fund. Contributions and transfers in are recognised gross of any taxes.

Remeasurement changes in market values

Remeasurement changes in the market values of assets are recognised as income and are 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 the investment was acquired during the period).

d. Expenses

Expense are recognised and reflected in the operating statement when they are incurred.

e. Benefits Paid

Benefits are recognised when a valid withdrawal notice is received and approved by the trustee(s) in accordance with the fund's Trust Deed.

f. 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.

g. Income Tax

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

Current income tax expense charged to the profit or loss is the tax payable (refundable) on taxable income. Current tax liabilities (assets) are therefore measured at the amounts expected to be paid to (refunded 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.

Except for business combinations, 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.

Notes to the Financial Statements

For the year ended 30 June 2022

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.

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

(a) a legally enforceable right of set-off exists; and

(b) the deferred tax assets and liabilities relate to income taxes levied by the same taxation authority on either the same taxable entity or different taxable entities, where it is intended that net settlement or simultaneous realisation and settlement of the respective asset and liability will occur in future periods in which significant amounts of deferred tax assets or liabilities are expected to be recovered or settled.

The rate of tax used to determine income tax expense (revenue) and current tax liabilities (assets) is 15%, the applicable rate for a complying superannuation fund. This rate is applied to taxable income, after any claim for exempt current pension income, where applicable. The top personal marginal tax rate is applied to a non-complying superannuation fund and to non-arm's length income (NALI).

h. 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.

i. Critical Accounting Estimates and Judgments

The preparation of financial statements requires the trustees to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expenses. 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.

j. Events Subsequent to Balance Date

The superannuation fund is an Accumulation fund and consequently any reduction or increment in market value of the fund is a reduction in member benefits. Any significant movement in the market value of investments after balance date has not been brought to account. Investments are in principle held for the long term and it is not appropriate to bring any subsequent reduction or increment in market values to account as at year end. Net movement in market values subsequent to balance date will be recognised in the next financial year.

In March 2020, the WHO classified the COVID-19 outbreak as a pandemic, based on the rapid increase in exposure globally. The full impact of the COVID-19 outbreak continues to evolve as of the date of this report. As such, it is uncertain as to the impact this will have on the superannuation fund.

GR Lifetime Super Fund

Notes to the Financial Statements

For the year ended 30 June 2022

	2022 \$	2021 \$
Note 2: Cash at Bank		
Cash at Bank - Bank Interest	14 ⁷	-
	<u>14</u>	-
Note 3: Fund Tax Expenses		
Income Tax Expense	2,225	-
	2,225	-
Note 4: Other Assets		
Capital Improvements- 100 Harbour Esplanade	15,909 ¹²	-
Capitalised Cost- 100 Harbour Esplande	1,558 ⁸	-
Deposit- 100 Harbour Esplanade, Docklands VIC 3008	20,940 ³⁶	-
	<u>38,407</u>	-
Note 5: Cash at Bank		
Cash at Bank	147,230	-
	<u>147,230</u> ⁷	-
Note 6: Provisions for Tax - Fund		
Provision for GST (Fund)	(817)	-
Provision for Income Tax (Fund)	2,225	-
	<u>1,408</u>	-
Note 7A: Movements in Members' Benefits		
Add: Increase (Decrease) in Members' Benefits	12,609	-
Add: Members Transfers	171,620	-
Liability for Members' Benefits End	<u>184,229</u>	-
Note 7B: Members' Other Details		
Total Unallocated Benefits	-	-
Total Forfeited Benefits	-	-
Total Preserved Benefits	184,229	-
Total Vested Benefits	184,229	-

Notes to the Tax Reconciliation

Deductions

For the year ended 30 June 2022

Account	Member	Date	Description	Transaction Amount	Deductible %	Deductible \$	Pension Exempt Apportionment	Apportionment Factor	Tagged to Member	Deduction
TOTALS				-		-				-

70

Notes to the Tax Reconciliation

Revenue Summary

For the year ended 30 June 2022

Account	Description	Date	Revenue Amount	TFN Credit	Closely Held Trusts	TFN Credit	ABN Credit	Notes
Assessable Revenue Accounts								
690 0001	Cash at Bank - Bank Interest	30/06/2022	14.14	-	-	-	-	
	Total Assessable Revenue		14.14	-	-	-	-	
Non-assessable Revenue Accounts								
	Total Non-assessable Revenue		-	-	-	-	-	
	Total Revenue		14.14	-	-	-	-	

Notes:

FMSI - Forestry Managed Investment Scheme (FMSI) income, NZL - Australian franking credits from a New Zealand company, ABIN - Payment where ABN not quoted, PARTNERSHIP - Distribution from partnership

69

Notes to the Tax Reconciliation

Non-Trust Income - Assessable Amounts

For the year ended 30 June 2022

Account	Description	Date	Rent	Unfranked	Unfranked CFI	Franked	Imputation Credit	NALI	Interest	Other Taxable	Total
690 0001	Cash at Bank - Bank Interest	30/06/2022	-	-	-	-	-	-	14.14	-	14.14
TOTALS			-	-	-	-	-	-	14.14	-	14.14

Notes to the Tax Reconciliation

Exempt Pension Income / Deduction Apportionment

For the year ended 30 June 2022

EXEMPT CURRENT PENSION INCOME

The Exempt Current Pension Income is calculated using segregation of assets and income.

The calculation is outlined below using only transactions tagged to segregated pension members:

Gross Interest Income		-
Gross Dividend Income		-
Imputation Credits	-	-
Franked Amounts	-	-
Unfranked Amounts	<u>-</u>	-
Gross Rental Income		-
Gross Foreign Income		-
Gross Trust Distributions		-
Net Capital Gains		-
Net Other Income	<u>-</u>	-
Exempt Current Pension Income		-

Notes to the Tax Reconciliation

Exempt Pension Income / Deduction Apportionment

For the year ended 30 June 2022

APPORTIONMENT FACTOR FOR GENERAL ADMINISTRATIVE EXPENSES

Fund Income:

Gross Income	14,834.00
PLUS Non-assessable Contributions	-
PLUS Rollins	<u>171,620.07</u>
	186,454.07

Reduced Fund Income:

Fund Income	186,454.07
LESS Exempt Current Pension Income	<u>-</u>
	186,454.07

Apportionment Factor:

<u>Reduced Fund Income</u>	<u>186,454.07</u>
Fund Income	186,454.07
	<u>1.0000000000</u>

APPORTIONMENT FACTOR FOR INVESTMENT EXPENSES

Assessable Investment Income:

Gross Income	14,834.00
LESS Gross Taxable Contributions	14,820.00
LESS Exempt Current Pension Income	<u>-</u>
	14.00

Total Investment Income:

Gross Income	14,834.00
LESS Gross Taxable Contributions	<u>14,820.00</u>
	14.00

Apportionment Factor:

<u>Assessable Investment Income</u>	<u>14.00</u>
Total Investment Income	14.00
	<u>1.0000000000</u>

GR Lifetime Super Fund

Accrued Capital Gains

For the year ended 30 June 2022

	Date Acquired	Units	Market Value	Cost Base Used	Cost Base Adjustment	Gain Method	Adjusted Cost	Gain/Loss
Capital Gains Tax Assets								
TOTALS			-	-	-		-	0.00
GRAND TOTAL								-

Provision for Deferred Income Tax = $0.00 \times 0.15 = 0.00$

65

GR Lifetime Super Fund

Investment Summary

As at 30 June 2022

Investment	Code	Units	Average Unit Cost \$	Market Price \$	Adjusted Cost \$	Market Value \$	Gain / Loss \$	Gain / Loss %	Portfolio Weight %
Cash									
Cash at Bank	-	-	-	-	147,230.21	147,230.21	-	-	100.00
Total Investments					147,230.21	147,230.21	-	-	100.00

Gain / Loss \$ is equal to Market Value \$ less Adjusted Cost \$
 Gain / Loss % is equal to Gain Loss \$ divided by Adjusted Cost \$, expressed as a percentage.

Norris Coates Lawyers
PO Box 16094 Collins Street West
Victoria 8007
Telephone: 0417 166 446
Email: jap@norriscoates.com.au
Ref: Joshua Pederick

**VENDORS STATEMENT TO THE PURCHASER OF REAL ESTATE
PURSUANT TO SECTION 32 OF THE SALE OF LAND ACT 1962 ("the Act")**

VENDOR: LYNETTE IRELAND, ANTONIO SMARRELLI, MURRAY JOHN ANGLIN, HELEN MAUREEN ANGLIN, SAULIUS LUKAS BALNIONIS, ALISA SMARRELLI, NGOC YEN TRUONG AND KIET NGUYEN TA TRADING AS VICTORIA POINT NEW VENTURE

PROPERTY: LOT AA3AT7 ON PROPOSED PLAN OF SUBDIVISION 509916 BEING PART OFFICE 101, 100 HARBOUR ESPLANADE, DOCKLANDS 3008 (ALSO KNOWN AS SHOP 18, 100 HARBOUR ESPLANADE, DOCKLANDS 3008) AND LOT A1R18 ON PLAN OF SUBDIVISION NO. 509916K VOLUME 11215 FOLIO 116 (CAR PARK).

IMPORTANT NOTICE TO PURCHASERS

The use to which you propose to put the Property may be prohibited by planning or building controls applying to the locality or may require the consent or permit of the municipal council or other responsible authority. It is in your interest to undertake a proper investigation of permitted land use before you commit yourself to buy.

You should check with the appropriate authorities as to the availability (and cost) of providing any essential services not connected to the Property.

The property may be located in an area where commercial agricultural production activity may affect your enjoyment of the property. It is therefore in your interest to undertake an investigation of the possible amenity and other impacts from nearby properties and the agricultural practices and processes conducted there.

You may be liable to pay a growth areas infrastructure contribution when you purchase this property. The instrument of transfer cannot be lodged for registration with the Registrar of Titles until the contribution is paid in full or an exemption from, or reduction of, the whole or part of the liability to pay the contribution is granted and any remainder of the contribution is paid or there has been a deferral of the whole or part of the liability to pay the contribution. The transfer may also be exempted from a growth areas infrastructure contribution in certain situations. It is in your interest to obtain advice as to any potential liability before you commit to buy.

1. TITLE

Attached are copies of the following documents concerning the parent title (*the title documents*):-

- 1.1 Register Search Statement Volume 12353 Folio 557 and Volume 11215 Folio 116.
- 1.2 Lot AA3 PS 509916K
- 1.3 Agreement No. AD7444421C
- 1.4 Agreement No. AD761103V
- 1.5 Agreement No. AD833761F
- 1.6 Proposed Plan of Subdivision 509916 (Surveyors Ref: 13022N/1 Version B) Lease (if applicable) as per Schedule.

2. RESTRICTIONS

Information concerning any easement, covenant or other similar restriction affecting the Property (registered or unregistered):-

2.1 Description:-

- (a) as set out in the attached copies of the title documents;
- (b) as set out in any attached public authority certificates and advices;
- (c) any sewers, drains, water pipes, electrical and telephone services or cables which are laid outside registered easements;
- (d) the Property may be subject to unregistered easements in relation to pipes, connections or structures of service supply authorities or others which may not have been disclosed to the Vendor and which may not be apparent from inspection of the Land;

2.2 Particulars of any existing failure to comply with their terms are as follows:-
None to the Vendor's knowledge.

3. PLANNING, ROAD ACCESS & BUSH-FIRE PRONE AREA

Information concerning any planning instrument is contained in the attached certificate.

There is is not access to the Property by road.

Is as follows -

- 3.1 Name –Melbourne City Council Planning Scheme
- 3.2 The responsible authority: Melbourne City Council
- 3.3 Zoning and/or Reservation – is contained in the attached certificate.

The property is not in a bushfire-prone area within the meaning of regulations made under the *Building Act 1993 (Vic)*.

4. BUILDING APPROVALS AND OWNER BUILDER INSURANCE

Particulars of any building approval granted in the past seven years under the Building Act 1993 (required where the Property includes a residence) –

- Are detailed in the attached certificate.

Particulars of any required insurance effected under the Building Act 1993 (required where the property includes a residence to which Section 137B of the Building Act 1993 applies) -

- Not applicable

5. SERVICES

Information concerning the supply of the following services:-

The services which are marked with an are NOT connected to the land

Electricity Gas Water Sewerage Telephone

The Purchaser shall be responsible for payment of any connection fees for services and should check with the relevant supplier as to the terms of connection. The Purchaser is responsible for the transfer of any services connected to the property into the Purchaser's name.

The water supply or sewerage service is not of the standard level available in the locality, particulars of the level of service provided are- Not applicable

6. OUTGOINGS & STATUTORY CHARGES

Information concerning any rates, taxes, charges or other similar outgoings AND any interest payable on any part of them is not known as the Lot sold is not separately rated and a Lot on a unregistered plan of subdivision:-

- 6.1 The outgoings payable on the parent lot are contained in the attached certificates.
- 6.2 The purchaser will be liable for that proportion of the rates, taxes, charges or other similar outgoings that relates to the purchaser's ownership and/or occupation of the property.
- 6.3 The purchaser may be liable for GST on the sale (as set out in the Contract of Sale if applicable).
- 6.4 The amount owing under any other registered or unregistered statutory charge that secures an amount due under any other legislation is - Nil to the Vendor's knowledge.

7. OWNERS CORPORATION ACT 2006

The land is is not affected by an owners corporation within the meaning of the *Owners Corporations Act 2006* and attached is an Owners Corporation Certificates in relation to Owners Corporation No.1 and No.4 which will affect the Lot sold in addition to the Owners Corporation created upon registration of the Plan. Owners Corporation fees are additional to those fees in Part 6.

8. NOTICES

Particulars of any notice, order, declaration, report or recommendation of a public authority or government department or approved proposal affecting the Property of which the Vendor might reasonably be expected to have knowledge, including any:-

- 8.1 notice of any current land use restriction given under the *Agricultural and Veterinary Chemicals (Control of Use) Act 1992* due to contamination; and
- 8.2 notice pursuant to section 6 of the *Land Acquisition and Compensation Act 1986*:

None to the knowledge of the Vendor and the Vendor has no means of knowing of all decisions of public authorities or government departments.

9. GROWTH AREAS INFRASTRUCTURE CONTRIBUTION

Attached is a copy of a notice or certificate issued under Subdivision 5 of Division 2 of the Planning and Environment Act 1987 in the case of land where there is a GAIC recording (within the meaning of Part 9B of the Planning and Environment Act 1987):

Not applicable.


10. DISCLOSURE OF ENERGY EFFICIENCY INFORMATION

Details of any energy efficiency information required to be disclosed regarding a disclosure affected building or disclosure area affected area of a building as defined by the Building Energy Efficiency Disclosure Act 2010 (Cth) –

- (a) to be a building or part of a building used or capable of being used as an office for administrative, clerical, professional or similar based activities including any support facilities; and
- (b) which has a net lettable area of at least 2000m²; (but does not include a building under a strata title system or if an Occupancy Permit was issued less than 2 years before the relevant date) –

Not applicable

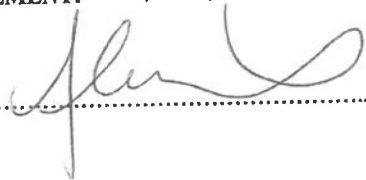
DATE OF THIS STATEMENT: 1 / 6 / 2022

Signature of the Vendor/s  Signed by Joshua Pederick under power of attorneys from the Vendors.

LYNETTE IRELAND, ANTONIO SMARRELLI, MURRAY JOHN ANGLIN, HELEN MAUREEN ANGLIN, SAULIUS LUKAS BALNIONIS, ALISA SMARRELLI, NGOC YEN TRUONG AND KIET NGUYEN TA

The Purchaser acknowledges being given a duplicate of this statement signed by the Vendor before the Purchaser signed any Contract.

DATE OF THIS ACKNOWLEDGEMENT: 6 / 6 / 22

Signature/s of the Purchaser/s 

.....

64

WARNING TO ESTATE AGENTS
DO NOT USE THIS CONTRACT FOR SALES OF 'OFF THE PLAN' PROPERTIES
UNLESS IT HAS BEEN PREPARED BY A LEGAL PRACTITIONER

Contract of Sale of Real Estate

Property address LOT AA3AT7 ON PROPOSED PLAN OF SUBDIVISION 509916 BEING PART OFFICE 101, 100 HARBOUR ESPLANADE, DOCKLANDS 3008 (ALSO KNOWN AS SHOP 18, 100 HARBOUR ESPLANADE, DOCKLANDS 3008) AND LOT A1R18 ON PLAN OF SUBDIVISION NO. 509916K VOLUME 11215 FOLIO 116 (CAR PARK).

The vendor agrees to sell and the purchaser agrees to buy the property, being the land and the goods, for the price and on the terms set out in this contract.

The terms of this contract are contained in the -

- particulars of sale; and
- special conditions, if any; and
- general conditions

in that order of priority.

SIGNING OF THIS CONTRACT

WARNING: THIS IS A LEGALLY BINDING AGREEMENT. YOU SHOULD READ THIS CONTRACT BEFORE SIGNING IT.

Purchasers should ensure that, prior to signing this contract, they have received -


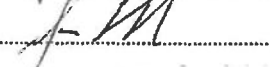
- a copy of the section 32 statement required to be given by a vendor under section 32 of the *Sale of Land Act 1962* in accordance with Division 2 of Part II of that Act; and
- a copy of the full terms of this contract.

The authority of a person signing -

- under power of attorney; or
- as director of a corporation; or
- as agent authorised in writing by one of the parties - must be noted beneath the signature.

Any person whose signature is secured by an estate agent acknowledges being given by the agent at the time of signing a copy of the terms of this contract.

SIGNED BY THE PURCHASER:

on 20.1.06 2022

Print name(s) of person(s) signing: The Trustee for GR Lifetime Super Fund. Tina Gentile

Sam Renda

State nature of authority, if applicable: Tina Gentile - Trustee

This offer will lapse unless accepted within 3 clear business days (3 clear business days if none specified)

SIGNED BY THE VENDOR: See attached signature page

on / / 2022

Print name(s) of person(s) signing: See attached signature page

State nature of authority, if applicable:

The DAY OF SALE is the date by which both parties have signed this contract.

IMPORTANT NOTICE TO PURCHASERS

Cooling-off period (Section 31 of the Sale of Land Act 1962)

You may end this contract within 3 clear business days of the day that you sign the contract if none of the exceptions listed below applies to you.

You must either give the vendor or the vendor's agent written notice that you are ending the contract or leave the notice at the address of the vendor or the vendor's agent to end this contract within this time in accordance with this cooling-off provision.

You are entitled to a refund of all the money you paid EXCEPT for \$100 or 0.2% of the purchase price (whichever is more) if you end the contract in this way.

EXCEPTIONS: The 3-day cooling-off period does not apply if:

- you bought the property at or within 3 clear business days before or after a publicly advertised auction;
- the property is used primarily for industrial or commercial purposes; or
- the property is more than 20 hectares in size and is used primarily for farming; or
- you and the vendor have previously signed a contract for the sale of the same land in substantially the same terms; or
- you are an estate agent or a corporate body.

60

CONTRACT OF SALE – SIGNATURE OF VENDOR LOT AA3AT7

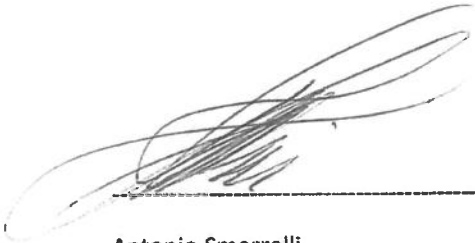
Signatures of Vendor(s):

Date:



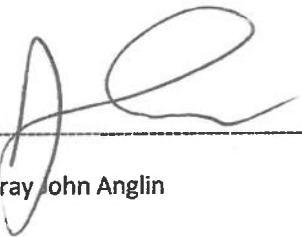
Lynette Ireland

9/5/2022



Antonio Smarrelli

9-5-2022



Murray John Anglin

17/05/2022



Helen Maureen Anglin

17/05/2022



Saul Balnionis

9/5/2022

Alisa Smarrelli

Alisa Smarrelli

9.5.2022

Kiet

Kiet Nguyen Ta

17-5-2022

Ngoc Yen

Ngoc Yen Truong

17-5-2022

NOTICE TO PURCHASERS OF PROPERTY OFF-THE-PLAN

Off-the-plan sales (Section 9AA(1A) of the Sale of Land Act 1962)

You may negotiate with the vendor about the amount of the deposit moneys payable under the contract of sale, up to 10 per cent of the purchase price.

A substantial period of time may elapse between the day on which you sign

the contract of sale and the day on which you become the registered proprietor of the lot.

The value of the lot may change between the day on which you sign the contract of sale of that lot and the day on which you become the registered proprietor.

Particulars of sale

Vendor's estate agent

Name: New Key RE Pty Ltd

Address: Suite 6, Shop 18, Level 4, 100 Harbour Esplanade, Docklands, VIC 3008

Email: l.ireland@dockland.com.au

Vendor

Lynette Ireland, Antonio Smarrelli, Murray John Anglin, Helen Maureen Anglin, Saulius Lukas Balnionis, Alisa Smarrelli, Ngoc Yen Truong and Kiet Nguyen Ta trading as Victoria Point New Venture ABN 99 267 793 306

Vendor's legal practitioner or conveyancer

Norris Coates Lawyers
Unit 3/1 Manna Gum Court, Coburg 3058

Postal: PO Box 16094, Collins Street West 8007

Email: jap@norriscoates.com.au

Tel: (03) 9620 7266

Direct: 0417 168 446

Ref: Joshua Pederick - 30750

Purchaser

Name: GR Lifetime Super Fund Pty Ltd *atf* GR Lifetime Super Fund and/or Nominee

Address: 62 Mascoma Street, Strathmore, VIC 3041

ABN/ACN: 80 590 496 141

Email: admin@bookswise.com.au

Purchaser's legal practitioner or conveyancer

Name: Orange Legal Group

Address: Suite 6, Level 2, 902 Mt Alexander Road, Essendon, VIC 3040

Email: property@orangelegalgroup.com.au

Tel: 03 8317 1070

Mob:

Fax:

Ref:

Land (general conditions 3 and 9)

The land is Lot AA3AT7 on unregistered and proposed Plan of Subdivision No. 509916 being part of the land contained in Lot AA3A more particularly described in Certificate of Title Volume 12353 Folio 557 and Lot A1R18 on Plan of Subdivision No. 509916K Volume 11215 Folio 116 (Car Park).

OR

described in the copy of the Register Search Statement and the document or part document referred to as the diagram location in the Register Search Statement, as attached to the section 32 statement if no title or plan references are recorded in the table above or as described in the section 32 statement if the land is general law land.

The land includes all fixed improvements.

Property address

The address of the land is: Part Office 101, 100 Harbour Esplanade, Docklands 3008 also known as Shop 18, 100 Harbour Esplanade 3008 and being Lot AA3A77 on unregistered Plan of Subdivision No. 509916 annexed to the Vendor Statement and Lot A1R18 on Plan of Subdivision No. 509916K Volume 11215 Folio 116 (Car Park).

Goods sold with the land (general condition 2.3(f)) (list or attach schedule)

Nil.

Payment (general condition 11)

Price	\$ 418,800.00	
Deposit	\$ 20,940.00	by 31 May 2022 (of which \$0 has been paid)
Balance	\$ 397,860.00	payable at settlement

GST (general condition 13)

The price includes GST (if any) unless the words 'plus GST' appear in this box

If this sale is a sale of land on which a 'farming business' is carried on which the parties consider meets requirements of section 38-480 of the GST Act or of a 'going concern' then add the words 'farming business' or 'going concern' in this box

Going Concern

If the margin scheme will be used to calculate GST then add the words 'margin scheme' in this box

GST – Residential Withholding Payment (special condition 33)

The Purchaser is not required to make a GST withholding payment under section 14-250 of Schedule 1 to the Taxation Administration Act 1953 (Cth) in relation to this supply of land unless the words GST withholding applies appear in this box in which case the Vendor will provide further details before settlement.

Unless the words GST withholding applies appears in this box, this section serves as a notification for the purposes of section 14-255 of Schedule 1 to the Taxation Administration Act 1953 (Cth) and the Vendor will not be required to produce a notice.

Settlement (general condition 10)

Is due on

unless the land includes a lot on an unregistered plan of subdivision, in which case settlement is due on the later of:

- the above date; and
- 14 days after the vendor gives notice in writing to the purchaser of registration of the plan of subdivision.

Lease (general condition 1.1)

At settlement the purchaser is entitled to vacant possession of the property unless the words 'subject to lease' appear in this box in which case refer to general condition 1.1.

Subject to lease to Bookwise Pty Ltd

Terms contract (general condition 23)

If this contract is intended to be a terms contract within the meaning of the Sale of Land Act 1962 then add the words 'terms contract' in this box and refer to general condition 23 and add any further provisions by way of special conditions.

56

Loan (general condition 14)

The following details apply if this contract is subject to a loan being approved.

Lender:

Loan amount

Approval date:

This contract does not include any special conditions unless the words '**special conditions**' appear in this box

Special conditions

Special Conditions

A SPECIAL CONDITION OPERATES IF THE BOX NEXT TO IT IS CHECKED OR THE PARTIES OTHERWISE AGREE IN WRITING.

Instructions: *It is recommended that when adding special conditions:*

- each special condition is numbered;
- the parties initial each page containing special conditions;
- a line is drawn through any blank space remaining on the last page; and
- attach additional pages if there is not enough space

Special condition 1 – Payment

General condition 11 is replaced with the following:

11. PAYMENT

- 11.1 The purchaser must pay the deposit:
- to the vendor's licensed estate agent; or
 - If there is no estate agent, to the vendor's legal practitioner or conveyancer; or
 - If the vendor directs, into a special purpose account in an authorised deposit-taking institution in Victoria specified by the vendor in the joint names of the purchaser and the vendor.
- 11.2 If the land sold is a lot on an unregistered plan of subdivision, the deposit:
- must not exceed 10% of the price; and
 - must be paid to the vendor's estate agent, legal practitioner or conveyancer and held by the estate agent, legal practitioner or conveyancer on trust for the purchaser until the registration of the plan of subdivision
- 11.3 The purchaser must pay all money other than the deposit:
- to the vendor, or the vendor's legal practitioner or conveyancer; or
 - in accordance with a written direction of the vendor or the vendor's legal practitioner or conveyancer.
- 11.4 Payments may be made or tendered:
- up to \$1,000 in cash; or
 - by cheque drawn on an authorised deposit taking institution; or
 - by electronic funds transfer to a recipient having the appropriate facilities for receipt.
- However, unless otherwise agreed:
- payment may not be made by credit card, debit card or any other financial transfer system that allows for any chargeback or funds reversal other than for fraud or mistaken payment, and
 - any financial transfer or similar fees or deductions from the funds transferred, other than any fees charged by the recipient's authorised deposit-taking institution, must be paid by the remitter.
- 11.5 At settlement, the purchaser must pay the fees on up to three cheques drawn on an authorised deposit taking institution. If the vendor requests that any additional cheques be drawn on an authorised deposit-taking institution, the vendor must reimburse the purchaser for the fees incurred.
- 11.6 Payment by electronic funds transfer is made when cleared funds are received in the recipient's bank account.
- 11.7 Before the funds are electronically transferred the intended recipient must be notified in writing and given sufficient particulars to readily identify the relevant transaction.
- 11.8 As soon as the funds have been electronically transferred the intended recipient must be provided with the relevant transaction number or reference details.
- 11.9 Each party must do everything reasonably necessary to assist the other party to trace and identify the recipient of any missing or mistaken payment and to recover the missing or mistaken payment.
- 11.10 For the purpose of this general condition 'authorised deposit-taking institution' means a body corporate in relation to which an authority under section 9(3) of the *Banking Act 1959 (Cth)* is in force

Special condition 2 - Acceptance of title

General condition 12.4 is added:

- 12.4 Where the purchaser is deemed by section 27(7) of the *Sale of Land Act 1962* to have given the deposit release authorisation referred to in section 27(1), the purchaser is also deemed to have accepted title in the absence of any prior express objection to title.

Special condition 3 – Tax Invoice

General condition 13.3 is replaced with the following:

- 13.3 If the vendor makes a taxable supply under this contract (that is not a margin scheme supply) and
- the price includes GST; or
 - the purchaser is obliged to pay an amount for GST in addition to the price (because the price is "plus GST" or under general condition 13.1(a), (b) or (c)),

the purchaser is not obliged to pay the GST included in the price, or the additional amount payable for GST, until a tax invoice has been provided.

Special condition 4 – Adjustments

General condition 15.3 is added:

- 15.3 The purchaser must provide copies of all certificates and other information used to calculate the adjustments under general condition 15, if requested by the vendor.

Special condition 5 – Foreign resident capital gains withholding

General condition 15A is added:

16A. FOREIGN RESIDENT CAPITAL GAINS WITHHOLDING

- 15A.1 Words defined or used in Subdivision 14-D of Schedule 1 to the *Taxation Administration Act 1953 (Cth)* have the same meaning in this special condition unless the context requires otherwise.
- 15A.2 Every vendor under this contract is a foreign resident for the purposes of this special condition unless the vendor gives the purchaser a clearance certificate issued by the Commissioner under section 14-220 (1) of Schedule 1 to the *Taxation Administration Act 1953 (Cth)*. The specified period in the clearance certificate must include the actual date of settlement.
- 15A.3 This special condition only applies if the purchaser is required to pay the Commissioner an amount in accordance with section 14-200(3) or section 14-235 of Schedule 1 to the *Taxation Administration Act 1953 (Cth)* ("the amount") because one or more of the vendors is a foreign resident, the property has or will have a market value not less than the amount set out in section 14-215 of the legislation just after the transaction, and the transaction is not excluded under section 14-215(1) of the legislation.
- 15A.4 The amount is to be deducted from the vendor's entitlement to the contract consideration. The vendor must pay to the purchaser at settlement such part of the amount as is represented by non-monetary consideration.
- 15A.5 The purchaser must:
- (a) engage a legal practitioner or conveyancer ("representative") to conduct all legal aspects of settlement, including the performance of the purchaser's obligations under the legislation and this general condition; and
 - (b) ensure that the representative does so.
- 15A.6 The terms of the representative's engagement are taken to include instructions to have regard to the vendor's interests and instructions that the representative must:
- (a) pay, or ensure payment of, the amount to the Commissioner in the manner required by the Commissioner as soon as reasonably and practicably possible, from moneys under the control or direction of the representative in accordance with this general condition if the sale of the property settles;
 - (b) promptly provide the vendor with proof of payment; and
 - (c) otherwise comply, or ensure compliance with, this general condition;
- despite:
- (d) any contrary instructions, other than from both the purchaser and the vendor; and
 - (e) any other provision in this contract to the contrary.
- 15A.7 The representative is taken to have complied with the requirements in special condition 15A.6 if:
- (a) the settlement is conducted through the electronic conveyancing system operated by Property Exchange Australia Ltd or any other electronic conveyancing system agreed by the parties; and
 - (b) the amount is included in the settlement statement requiring payment to the Commissioner in respect of this transaction.
- 15A.8 Any clearance certificate or document evidencing variation of the amount in accordance with section 14-235(2) of Schedule 1 to the *Taxation Administration Act 1953 (Cth)* must be given to the purchaser at least 5 business days before the due date for settlement.
- 15A.9 The vendor must provide the purchaser with such information as the purchaser requires to comply with the purchaser's obligation to pay the amount in accordance with section 14-200 of Schedule 1 to the *Taxation Administration Act 1953 (Cth)*. The information must be provided within 5 business days of request by the purchaser. The vendor warrants that the information the vendor provides is true and correct.
- 15A.10 The purchaser is responsible for any penalties or interest payable to the Commissioner on account of late payment of the amount.

Special condition 6 – Service

General condition 17 is replaced with the following:

17. SERVICE

- 17.1 Any document required to be served by or on any party may be served by or on the legal practitioner or conveyancer for that party.
- 17.2 A document being a cooling off notice under section 31 of the *Sale of Land Act 1962* or a notice under general condition 14.2 (ending the contract if the loan is not approved) may be served on the vendor's legal practitioner, conveyancer or estate agent even if the estate agent's authority has formally expired at the time of service.
- 17.3 A document is sufficiently served:

53

- (a) personally, or
- (b) by pre-paid post, or
- (c) in a manner authorised by law or by the Supreme Court for service of documents, including any manner authorised for service on or by legal practitioner, whether or not the person serving or receiving the document is a legal practitioner, or
- (d) by email.

- 17.4 Any document properly sent by:
- (a) express post is taken to have been served on the next business day after posting, unless proved otherwise;
 - (b) priority post is taken to have been served on the fourth business day after posting, unless proved otherwise;
 - (c) regular post is taken to have been served on the sixth business day after posting, unless proved otherwise
 - (d) email is taken to have been served at the time of receipt within the meaning of section 13A of the *Electronic Transactions (Victoria) Act 2000*.

17.5 The expression 'document' includes 'demand' and 'notice', and 'service' includes 'give' in this contract.

Special condition 7 – Notices

General condition 21 is replaced with the following:

21. NOTICES

- 21.1 The vendor is responsible for any notice, order, demand or levy imposing liability on the property that is issued or made before the day of sale, and does not relate to periodic outgoings.
- 21.2 The purchaser is responsible for any notice, order, demand or levy imposing liability on the property that is issued or made on or after the day of sale, and does not relate to periodic outgoings.
- 21.3 The purchaser may enter the property to comply with the responsibility where action is required before settlement.

Special condition 8 – Electronic conveyancing

- 8.1 Settlement and lodgment of the instruments necessary to record the purchaser as registered proprietor of the land will be conducted electronically in accordance with the *Electronic Conveyancing National Law*. The parties may subsequently agree in writing that this special condition 8 applies even if the box next to it is not ticked. This special condition 8 has priority over any other provision to the extent of any inconsistency.
- 8.2 A party must immediately give written notice if that party reasonably believes that settlement and lodgment can no longer be conducted electronically. Special condition 8 ceases to apply from when such a notice is given.
- 8.3 Each party must:
 - (a) be, or engage a representative who is, a subscriber for the purposes of the *Electronic Conveyancing National Law*,
 - (b) ensure that all other persons for whom that party is responsible and who are associated with this transaction are, or engage, a subscriber for the purposes of the *Electronic Conveyancing National Law*, and
 - (c) conduct the transaction in accordance with the *Electronic Conveyancing National Law*.
- 8.4 The vendor must open the Electronic Workspace ("workspace") as soon as reasonably practicable. The inclusion of a specific date for settlement in a workspace is not of itself a promise to settle on that date. The workspace is an electronic address for the service of notices and for written communications for the purposes of any electronic transactions legislation.
- 8.5 The vendor must nominate a time of the day for locking of the workspace at least 7 days before the due date for settlement.
- 8.6 Settlement occurs when the workspace records that:
 - (a) the exchange of funds or value between financial institutions in accordance with the instructions of the parties has occurred; or
 - (b) if there is no exchange of funds or value, the documents necessary to enable the purchaser to become registered proprietor of the land have been accepted for electronic lodgment.
- 8.7 The parties must do everything reasonably necessary to effect settlement:
 - (a) electronically on the next business day; or
 - (b) at the option of either party, otherwise than electronically as soon as possible – if, after the locking of the workspace at the nominated settlement time, settlement in accordance with special condition 8.6 has not occurred by 4.00 pm, or 8.00 pm if the nominated time for settlement is after 4.00 pm.
- 8.8 Each party must do everything reasonably necessary to assist the other party to trace and identify the recipient of any missing or mistaken payment and to recover the missing or mistaken payment.
- 8.9 The vendor must before settlement:
 - (a) deliver any keys, security devices and codes ("keys") to the estate agent named in the contract,
 - (b) direct the estate agent to give the keys to the purchaser or the purchaser's nominee on notification of settlement by the vendor, the vendor's subscriber or the Electronic Network Operator,
 - (c) deliver all other physical documents and items (other than the goods sold by the contract) to which the purchaser is entitled at settlement, and any keys if not delivered to the estate agent, to the vendor's subscriber or, if there is no vendor's subscriber, confirm in writing to the purchaser that the vendor holds those documents, items and keys at the vendor's address set out in the contract, and
 give, or direct its subscriber to give, all those documents and items and any such keys to the purchaser or the purchaser's nominee on notification by the Electronic Network Operator of settlement.

52

8.10 The vendor must, at least 7 days before the due date for settlement, provide the original of any document required to be prepared by the vendor in accordance with general condition 8.

Special condition 9 – Deposit bond

9.1 In this special condition:

- (a) "deposit bond" means an irrevocable undertaking by an insurer in a form satisfactory to the vendor to pay on demand an amount equal to the deposit or any unpaid part of the deposit. The deposit bond must have an expiry date at least 30 days after the agreed date for settlement.
- (b) "issuer" means an entity regulated by the Australian Prudential Regulatory Authority or the Reserve Bank of New Zealand;

9.2 The purchaser may deliver a deposit bond to the vendor's estate agent, legal practitioner or conveyancer within 7 days after the day of sale.

9.3 The purchaser may at least 30 days before a current deposit bond expires deliver a replacement deposit bond on the same terms and conditions.

9.4 Where a deposit bond is delivered, the purchaser must pay the deposit to the vendor's legal practitioner or conveyancer on the first to occur of:

- (a) settlement;
- (b) the date that is 30 days before the deposit bond expires;
- (c) the date on which this contract ends in accordance with general condition 28.2 following breach by the purchaser; and
- (d) the date on which the vendor ends this contract by accepting repudiation of it by the purchaser.

9.5 The vendor may claim on the deposit bond without prior notice if the purchaser defaults under this contract or repudiates this contract and the contract is ended. The amount paid by the issuer satisfies the obligations of the purchaser under special condition 9.4 to the extent of the payment.

9.6 Nothing in this special condition limits the rights of the vendor if the purchaser defaults under this contract or repudiates this contract, except as provided in special condition 9.5.

9.7 This special condition is subject to general condition 11.2.

Special condition 10 – Bank guarantee

10.1 In this special condition:

- (a) "bank guarantee" means an unconditional and irrevocable guarantee or undertaking by a bank in a form satisfactory to the vendor to pay on demand under this contract agreed in writing, and
- (b) "bank" means an authorised deposit-taking institution under the Banking Act 1959 (Cth).

10.2 The purchaser may deliver a bank guarantee to the vendor's legal practitioner or conveyancer.

10.3 The purchaser must pay the amount secured by the bank guarantee to the vendor's legal practitioner or conveyancer on the first to occur of:

- (a) settlement;
- (b) the date that is 30 days before the bank guarantee expires;
- (c) the date on which this contract ends in accordance with general condition 28.2 following breach by the purchaser; and
- (d) the date on which the vendor ends this contract by accepting repudiation of it by the purchaser.

10.4 The vendor must return the bank guarantee document to the purchaser when the purchaser pays the amount secured by the bank guarantee in accordance with special condition 10.3.

10.5 The vendor may claim on the bank guarantee without prior notice if the purchaser defaults under this contract or repudiates this contract and the contract is ended. The amount paid by the bank satisfies the obligations of the purchaser under special condition 10.3 to the extent of the payment.

10.6 Nothing in this special condition limits the rights of the vendor if the purchaser defaults under this contract or repudiates this contract, except as provided in special condition 10.5.

10.7 This special condition is subject to general condition 11.2.

Special condition 11 – Building report

11.1 The purchaser may end this contract within 14 days from the days of sale if the purchaser:

- (a) obtains a written report from a registered building practitioner which discloses a current defect in a structure on the land and designates it as a major building defect;
- (b) gives the vendor a copy of the report and a written notice ending this contract; and
- (c) is not in then in default.

11.2 All money paid must be immediately refunded to the purchaser if the contract ends in accordance with this special condition.

11.3 A notice under this special condition may be served on the vendor's legal practitioner, conveyancer or estate agent even if the estate agent's authority has formally expired at the time of service.

11.4 The registered building practitioner may inspect the property at any reasonable time for the purpose of preparing the report.

Special condition 12 – Pest report

- 12.1 The purchaser may end this contract within 14 days from the day of sale if the purchaser:
- (a) obtains a written report from a pest control operator licensed under Victorian law which discloses a current pest infestation on the land and designates it as a major infestation;
 - (b) gives the vendor a copy of the report and a written notice ending this contract; and
 - (c) is not in then in default.
- 12.2 All money paid must be immediately refunded to the purchaser if the contract ends in accordance with this special condition.
- 12.3 A notice under this special condition may be served on the vendor's legal practitioner, conveyancer or estate agent even if the estate agent's authority has formally expired at the time of service.
- 12.4 The pest control operator may inspect the property at any reasonable time for the purpose of preparing the report.
13. If the property is offered for sale by public Auction, then it is offered subject to the vendor's reserve price and the Rules for the conduct of the auction as set out in Schedule 1 to the Sale of Land (Public Auctions) Regulations 2014 or any rules prescribed by regulation which modify or replace those Rules.
14. If any provision of this Contract remains to be performed or is capable of having effect after the final settlement date this Contract shall remain in full force and effect notwithstanding completion of the sale and purchase of the land and that provision shall not merge in the instrument of transfer of the land.
15. Where not inconsistent with the context the expression "the Purchaser" as used in this Contract and the conditions thereof shall where there is only one purchaser mean and include the Purchaser his executors administrators and assigns and when there are two or more Purchasers mean and include the Purchasers and each and every or any of them and the executors administrators and assigns of them and each and every or any of them and the agreements and obligations of the Purchasers under this Contract and the conditions thereof shall bind any two or more of them jointly and each of them severally. Words importing the masculine gender shall extend to and include the feminine or neuter gender respectively and words importing the singular or plural number shall extend to and include the plural and singular numbers respectively as the case may require.
16. The Purchaser acknowledges that the Vendor's agent has acted as agent of the Vendor and that no information representation or warranty of the Vendor or the Vendor's agent was supplied or made with the intention or knowledge that it would be relied upon by the Purchaser and that no information representation or warranty has in fact been so relied upon and that this Contract is the sole and full repository of the agreement between the Vendor and the Vendor's agent on the one hand and the Purchaser on the other hand.
17. The Vendors Statement required by Section 32 (1) of the Sale of Land Act 1962 signed by the Vendor and acknowledged by the Purchaser is included by specific reference and forms part of this Contract.
18. If the Purchaser or the nominated purchaser is a company or body corporate every person who signs for and on behalf of the corporation or body corporate shall be personally liable for the due performance of the Purchaser's obligations under the Contract to the same extent as if he had signed as Purchaser and where any guarantee is annexed hereto or included herein shall be bound by the terms thereof whether the signatory to the Contract has executed the guarantee or not. Without derogating from the foregoing the Purchaser shall forthwith procure that the Directors (and if the Vendor so requires the principal shareholders) of the Purchaser shall at the Purchaser's cost in all things execute and deliver to the Vendor a duly executed and (if required) properly stamped guarantee of all of the obligations of the Purchaser, such guarantee to be in the form of the guarantee annexed hereto or included herein and if no such form of guarantee is so annexed or included then in the form required by the Vendor or the Vendor's Solicitors. If such Guarantee is not delivered as aforesaid the Purchaser will be deemed to be in default under the Contract of an essential term or condition and the Vendor may exercise all the Vendor's rights and remedies accordingly.
19. In the event that the Purchaser is a foreign resident or a non-resident of Australia or is otherwise required to obtain approval to enter into this Contract, the Purchaser hereby warrants that it has where required by law obtained the approval of the Treasurer of the Commonwealth and of the Reserve Bank of Australia in relation to any funding or in the case of the Treasurer has received a statement of non-objection by the Treasurer or submits herewith evidence that the Treasurer has ceased to be empowered to make an order under Part II of the Foreign Acquisitions and Takeovers Act 1975.
- The Purchaser further acknowledges that in the event that this warranty is untrue in any respect the Purchaser hereby indemnifies the Vendor against any loss which the Vendor suffers as a result of the Vendor have relied on this warranty when entering into this Contract including any consequential loss.
20. (a) If there is more than one purchaser, it is the purchaser's responsibility to ensure the Contract correctly records at the date of sale the proportions in which they are buying the property ("the proportions").
- (b) If the proportions recorded in the transfer differ from those recorded in the Contract, it is the purchaser's responsibility to pay any additional duty which may be assessed as a result of the variation.
- (c) The Purchasers fully indemnify the Vendor, the Vendor's agent and the Vendor's legal practitioner against any claims or demand which may be made against any or all of them in relation to any additional duty payable as a result of the proportions in the transfer differing from those in the Contract.
- (d) This Special Condition will not merge on completion.
21. If there are or have been tenants in the property this sale does not include any items in the nature of tenant's fixtures and fittings which (without limiting the generality of any reference to chattels appearing in the Particulars of Sale) any tenant may be entitled to remove pursuant to the terms of any lease or other agreement made with such tenant.
22. The land is sold subject to but with the benefit of any Lease/s described in the Particulars of Sale. The Purchaser shall from the Settlement Date observe and perform all the obligations of the Lessor contained and implied in the Lease/s and shall indemnify the Vendor from all damages costs expenses and liabilities which the Vendor may incur or suffer as a result of any breach thereof after the Settlement Date. The Purchaser shall accept copies of lease documents at settlement and shall make no requisition or requirements arising from the Vendor's inability to hand over originals at settlement.
23. There shall be no adjustment of rates and taxes and outgoings which are payable by a Lessee direct to the assessing authority or

otherwise payable by a Lessee pursuant to the terms of the Lease/s and the Vendor shall not be called upon to pay any such rates, taxes or outgoings which may be unpaid at the Settlement Date.

24. Notwithstanding the provisions of Section 141(1) of the *Property Law Act 1958* the Vendor shall retain all rights to recover rent, rates, taxes and other outgoings which relate to any period prior to the Settlement Date and the extent that such retention is ineffective the Purchaser shall at the request and expense of the Vendor exercise its rights under Section 141(2) of the said Act for the benefit of the Vendor.

25. General Conditions 24.4, 24.5, 24.6 and 26 shall not apply.

26. If the Purchaser defaults in payment of any money under this Contract then interest at a rate being the higher of SIXTEEN PERCENTUM (16%) per annum or the rate per annum equal to FOUR PERCENTUM (4%) more than the rate for the time being fixed under Section 2 of the *Penalty Interest Rates Act 1963* shall be paid on demand by the Purchaser to the Vendor computed upon the money overdue until such moneys are paid and shall be payable without the necessity for any notice in writing. The exercise of the Vendor's rights hereunder shall be without prejudice to any other rights powers and remedies of the Vendor under this Contract or otherwise.

27. If the Vendor is required to provide at settlement any release of property from any registered charge lodged under the *Corporations Act 2001 (Cth)* or registered under the *Personal Property Securities Act 2009 (Cth)* then the Purchaser must pay the registration fee if either party requires registration of that release. The obligation to provide any release does not apply if the charges or the Secured Party is or was the proprietor of a registered mortgage over the land.

28. Each of the Vendor and the Purchaser acknowledge and agree that their respective legal representatives whether those mentioned in this Contract or as may be subsequently advised are hereby authorised to negotiate variations to this Contract as may be instructed by them and bind their respective clients.

29. If the land comprises vacant residential land or land on which there is a residence the Purchaser hereby acknowledges that a due diligence check list as required by Section 33 of the *Sale of Land Act 1962* was made available by the Vendor or the Vendor's Agent (as the case may be) to the Purchaser from the time the land was offered for sale to the Purchaser.

30. This Contract constitutes the entire agreement of the parties and supersedes and extinguishes all prior agreements representations, promises, undertakings, arrangements, understandings and negotiations, in respect of the matters dealt with in this Contract.

31. Any part of this Contract which is or becomes invalid, unenforceable, illegal or void will be severed from this Contract but such severance will not affect the validity or enforceability of the other parts of this Contract.

32. In this Special Condition 32:

Amended DDF means a DDF which has been amended by either the Purchaser or Vendor at the request of the other party;
DDF means any digital form issued and/or used by the State Revenue Office of Victoria for the purpose of assessing the duty payable on the transfer of property;
Electronic Settlement means settlement of a conveyance transaction by the use of an Electronic Lodgement Network within the meaning of the ECNL operated by an ELNO;
ENCL means the Electronic Conveyancing National Law Victoria;
ELNO means the Electronic Lodgement Network Operator within the meaning of the ECNL;
Purchasers DDF means the parts of the DDF which are required to be completed by or on behalf of the Purchaser;
SRO Settlement Statement means a digital document which is issued by the State Revenue Office of Victoria that is issued following the successful lodgement of a DDF; and
Vendors DDF means that parts of the DDF which are required to be completed by or on behalf of the Vendor.

32.1 Vendor's obligations:

The Vendor must or, alternatively the Vendor must instruct the Vendors Legal Practitioner or Conveyancer, to:

- (a) complete or to complete the Vendors DDF;
- (b) send to the Purchaser's Legal Practitioner or Conveyancer or, if the Purchaser has not appointed one then the Purchaser, the completed Vendors DDF at least 3 Business Days prior to the Settlement Date; and
- (c) if the Purchaser has complied with Special Condition 32.2, sign or approve the DDF prior to Settlement, unless there is manifest error in which case the Vendor must notify the Purchaser of the error and request the Purchaser to amend it.

32.2 Purchaser's obligations:

The Purchaser must or, alternatively the Purchaser must promptly instruct the Purchasers Legal Practitioner or Conveyancer, to:

- (a) complete the Purchasers DDF at least fourteen (14) days prior to the Settlement Date; and
- (b) sign or approve the DDF at least 2 Business Days prior to the Settlement Date, unless there is a manifest error in which case they must promptly notify the Vendor of the error and request the Vendor amend it;
- (c) make any changes to the DDF requested by the Vendor or the Vendors Legal Practitioner or Conveyancer and sign or approve an Amended DDF within 1 Business Day of being requested to do so; and
- (d) prior to the Settlement Date:
 - (i) generate a SRO Settlement Statement in respect of the sale of the Property under this Contract; and
 - (ii) deliver to the Vendor or the Vendors Legal Practitioner or Conveyancer, the SRO Settlement Statement in respect of the sale of the Property under this Contract.

32.3 No Objection:

The Purchaser may not make any requisition or objection, rescind or terminate this Contract claim compensation or delay completion if the Vendor or the Vendors Legal Practitioner has requested an amendment to the DDF at any time prior to Settlement.

Special condition 33 GST withholding:

- 33.1 In this special condition, section references are to Schedule 1 of the Taxation Administration Act 1953 (Cwth) as amended by Treasury Laws Amendment (2018 Measures No.1) Act 2018 (Cwth) and asterisked terms have the same meanings as when used in that schedule.
- 33.2 If section 14-255(1) applies to the supply of the property, the vendor must give the purchaser the written notice required by that section at least seven days before settlement.
- 33.3 If section 14-250 requires the recipient of supply to withhold an amount ('withholding sum') from the consideration payable to the vendor and pay it to the Commissioner, the purchaser must:
- a. complete and lodge such online notification forms as the Commissioner may require to enable payment of the withholding sum and
 - b. at settlement, comply with section 16-30(3) by giving the vendor a bank cheque payable to the Commissioner for the withholding sum or
 - c. on the settlement date or within such further period (if any) as may be allowed by the Commissioner, pay the withholding sum to the Commissioner.
- except where the purchaser has complied with sub-paragraph b. or settlement has occurred using an electronic lodgement network operator, the purchaser must provide the vendor with evidence of payment of the withholding sum as soon as practicable after payment.
- 33.4 If the purchaser gives to the vendor at settlement a bank cheque payable to the Commissioner for the withholding sum, the vendor must, on the settlement date or within such further period (if any) as may be allowed by the Commissioner, pay the bank cheque to the Commissioner.
- 33.5 An amount withheld and paid as required by section 14-250 or applied as described in section 16-30(3) is treated as having been paid to the vendor.
- 33.6 Except as expressly set out in this special condition, the rights and obligations of the parties under this contract including, without restriction, any obligation of the vendor to apply the margin scheme, are unchanged.
- 33.7 In this special condition, 'settlement' means the time when the first *consideration for the supply (other than consideration provided as a deposit) is first provided.

Special condition 34 Electronic Signature

- 34.1 In this general condition "electronic signature" means a digital signature or a visual representation of a person's handwritten signature or mark which is placed on a physical or electronic copy of this contract by electronic or mechanical means, and "electronically signed" has a corresponding meaning.
- 34.2 The parties consent to this contract being signed by or on behalf of a party by an electronic signature.
- 34.3 Where this contract is electronically signed by or on behalf of a party, the party warrants and agrees that the electronic signature has been used to identify the person signing and to indicate that the party intends to be bound by the electronic signature.
- 34.4 This contract may be electronically signed in any number of counterparts which together will constitute the one document.
- 34.5 Each party consents to the exchange of counterparts of this contract by delivery by email or such other electronic means as may be agreed in writing.
- 34.6 Each party must upon request promptly deliver a physical counterpart of this contract with the handwritten signature or signatures of the party and all written evidence of the authority of a person signing on their behalf, but a failure to comply with the request does not affect the validity of this contract.

Special condition 35 Plan of Subdivision

- 35.1 Settlement of this Contract is subject to the condition subsequent that the Plan in the Vendor Statement (or as subsequently amended as the case may be) is registered by the Registrar of Titles by the Plan Registration Date (sunset clause). The Vendor will at its own expense use reasonable endeavours to have the Plan registered by the Plan Registration Date which is 18 months from the Day of Sale.
- 35.2 In the event that the Plan is not registered by the Registration Date the provisions of section 10B of the *Sale of Land Act* apply and before rescinding this contract under the sunset clause, the vendor must obtain the written consent of each purchaser to the rescission after giving each purchaser, at least 28 days before the proposed rescission, written notice setting out:
- 35.2.1 the reason why the vendor is proposing to rescind the contract; and
 - 35.2.2 the reason for the delay in the registration of the plan of subdivision; and
 - 35.2.3 that the purchaser is not obliged to consent to the proposed rescission
- 35.3 If the Plan is not registered by the Plan Registration Date the provisions of section 10F of the *Sale of Land Act* also apply and:

- 35.3.1 the vendor is required to give notice of a proposed rescission of the contract under the sunset clause to the Purchaser; and
 - 35.3.2 the purchaser has the right to consent to the proposed rescission of the contract but is not obliged to consent; and
 - 35.3.3 the vendor has the right to apply to the Supreme Court for an order permitting the vendor to rescind the contract; and
 - 35.3.4 the Supreme Court may make an order permitting the rescission of the contract if satisfied that making the order is just and equitable in all the circumstances.
- 35.4 Subject to section BAC of the Act, the Vendor may amend the Plan if necessary to:
- 35.4.1 procure certification by Council, registration by the Registrar of Titles or to comply with any requirement, recommendation or requisition of the Vendor's surveyor or other consultant of the Vendor;
 - 35.4.2 facilitate alteration and completion of the land contained within the Plan, including structural changes, installation or relocation of services or any requirements of the Council, Registrar of Titles, Vendor's builder, surveyor or other consultant.
- 35.5 The Purchaser must not make any claim of whatsoever kind if the Plan is amended under special condition 35.4 and there are minor variations or discrepancies between the proposed Plan in this Contract and the Plan as ultimately registered, unless the amendment materially affects the Purchaser's lot in which case the Purchaser may rescind this Contract within 14 days of being advised of the amendment by the Vendor.
- 35.6 For the purposes of special condition 35.5 the Purchaser agrees that an amendment to the Plan which results in a change to the area of the Property of less than 5% is a minor variation or discrepancy and does not materially or detrimentally affect the Purchaser's interest in the Property.
- 35.7 The Purchaser acknowledges that this contract is subject to planning consent from the Council and the Vendor may be required or may wish to create easements, enter into covenants or grant or create other like restrictions which effect the Property, including pursuant to agreements under section 173 of the *Planning and Environment Act 1987*, to enable either or both certification and registration of the Plan or pursuant to any council or statutory authority requirement and the Purchaser must not make any claim of whatsoever kind in respect of such matters.
- 35.8 The Purchaser must not lodge nor allow any person claiming through the Purchaser to lodge any caveat over the Land until the Plan has been registered (and then only over the certificate of title for the Purchaser's lot) and the Purchaser further acknowledges and agrees that the Vendor is entitled to claim compensation from the Purchaser in the event that the Purchaser breaches this condition and the Vendor suffers any Loss as a consequence of settlement being delayed. The Purchaser irrevocably appoints the Vendor as its attorney to sign any withdrawal of the Purchaser's caveat. This clause is an essential term of this Contract.
- 35.9 All rates, taxes, assessments and other outgoings including all fees, levies and other charges payable in respect of the Property shall be borne and paid by the Purchaser as from the date on which the Purchaser becomes entitled to possession of the Property or to the receipt of rents and profits (or with the consent of the Vendor goes into occupation of the Property) and all such outgoings paid or payable shall be apportioned between the Vendor and the Purchaser.
- 35.10 Any such outgoings which are not separately assessed against the Property shall be adjusted on the basis that the Property is liable for a share of the relevant outgoing in proportion to the area that it bears to the total areas of all lots on the Plan.
- 35.11 The Vendor may but is not required to arrange for connection of electricity and/or other services to the Property prior to settlement and if it does so, the Purchaser must reimburse the Vendor by way of an adjustment at settlement any connection, disconnection and metering fees incurred by the Vendor and as soon as practicable after settlement transfer the relevant service(s) into the Purchaser's own name.
- 35.12 The Purchaser admits that the Land is sold subject to:
- 35.12.1 the lot entitlement and lot liability and all other information set out in the Plan; and
 - 35.12.2 the provisions of the Subdivision Act 1988 and the regulations made thereunder, the Owners Corporation Act 2006 and the regulations made thereunder and the Owners Corporations and Other Acts Amendment Act 2021.
 - 35.12.3 the easements (expressed and implied) affecting the land by virtue of the Subdivision Act 1988.
 - 35.12.4 the Rules of the Owners Corporation applying in respect of the Property forming part of the Plan and in the absence of any Rules having been made then the Model Rules under the Owners Corporation Act 2006 shall apply.
- 35.13 The Purchaser acknowledges and admits that:
- 35.13.1 on registration of the Plan the Owners Corporation will commence.
 - 35.13.2 the Purchaser will become a member of the Owners Corporation after settlement.

- 35.13.3 the Purchaser will be required to pay levies to the Owners Corporation for recovery of general administration maintenance, insurance, rates and taxes and other recurrent obligations to the Owners Corporation and which will be adjusted between the Vendor and Purchaser in accordance with Special Conditions 35.9 and 35.10.
- 35.13.4 the Purchaser buys subject to the Owners Corporation Rules which may be amended by the Vendor prior to the Settlement Date to facilitate the requirements of any responsible authority and the quality of the land and buildings of which the Lot forms part.
- 35.13.5 the Purchaser shall not make any requisition or claim any compensation or rescind, terminate or delay completion of this Contract as a result of any variation to the Owners Corporation Rules.
- 35.13.6 If requested by the Purchaser and if the Plan is registered the Vendor will procure for the Purchaser at the Purchaser's cost at settlement a certificate from the Owners Corporation pursuant to the Regulations.
- 35.14 On the registration of the Plan the Vendor may appoint a managing agent for the Owners Corporation.
- 35.15 On the registration of the Plan the Vendor will cause the Owners Corporation to insure the buildings in accordance with or otherwise comply with the insurance provisions of the Owners Corporation Act 2006.
- 35.16 Prior to Settlement the Vendor may cause the Owners Corporation (and to pass the necessary resolution or resolutions where it is necessary to do so) to enter into an agreement with utility and services providers

GUARANTEE AND INDEMNITY

TO: The withinnamed and described Vendor
(hereinafter called "the Vendor")

IN CONSIDERATION of the Vendor having at the request of the person whose name address and description are set forth in the Schedule hereto (hereinafter called "the Guarantor") agreed to sell the land described in the within Contract of Sale to the withinnamed Purchaser (hereinafter called "the Purchaser") the Guarantor HEREBY GUARANTEES to the Vendor the due and punctual payment by the Purchaser of the purchase money and interest payable thereon as detailed in the said Contract of Sale and all other monies that are payable or may become payable pursuant thereto (hereinafter called "the monies hereby secured") AND ALSO the due performance and observance by the Purchaser of all and singular the covenants provisions and stipulations contained or implied in the said Contract of Sale and on the part of the Purchaser to be performed and observed AND THE GUARANTOR HEREBY EXPRESSLY ACKNOWLEDGES AND DECLARES that it has examined the said Contract of Sale and has access to a copy thereof and further that this Guarantee is given upon and subject to the following conditions:-

- A. THAT in the event of the Purchaser failing to pay the Vendor as and when due the monies referred to in the within Contract the Guarantor will immediately pay such monies to the Vendor.
- B. THAT in the event of the Purchaser failing to carry out or perform any of its obligations under the said Contract the Guarantor will immediately carry out and perform the same.
- C. THE Guarantor shall be deemed to be jointly and severally liable with the Purchaser (in lieu of being merely a surety for it) for the payment of the purchase moneys interest and all other monies if any payable pursuant to the within Contract in the performance of the obligations herein contained and it shall not be necessary for the Vendor to make any claim or demand on or to take any action or proceedings against the Purchaser before calling on the Guarantor to pay the moneys or to carry out and perform the obligations herein contained.
- D. THAT no time or other indulgence whatsoever that may be granted by the Vendor to the Purchaser shall in any manner whatsoever affect a liability of the Guarantor hereunder and the liability of the Guarantor shall continue to remain in full force and effect until all monies owing to the Vendor have been paid and all obligations have been performed.

SCHEDULE

Vendor:

Purchaser:

Guarantor:

IN WITNESS WHEREOF the said Guarantors have set their hands and seals
this _____ day of _____

2022.

SIGNED SEALED AND DELIVERED by)
the said Guarantor/s)
in Victoria in the presence of.)

General Conditions

Part 2 being Form 2 prescribed by the *Estate Agents (Contracts) Regulations 2008*

Title

1. ENCUMBRANCES

- 1.1 The purchaser buys the property subject to:
- (a) any encumbrance shown in the section 32 statement other than mortgages or caveats; and
 - (b) any reservations in the crown grant; and
 - (c) any lease referred to in the particulars of sale.
- 1.2 The purchaser indemnifies the vendor against all obligations under any lease that are to be performed by the landlord after settlement.
- 1.3 In this general condition 'section 32 statement' means a statement required to be given by a vendor under section 32 of the *Sale of Land Act 1962* in accordance with Division 2 of Part II of that Act.

2. VENDOR WARRANTIES

- 2.1 The vendor warrants that these general conditions 1 to 28 are identical to the general conditions 1 to 28 in the standard form of contract of sale of real estate prescribed by the *Estate Agents (Contracts) Regulations 2008* for the purposes of section 53A of the *Estate Agents Act 1980*.
- 2.2 The warranties in general conditions 2.3 and 2.4 replace the purchaser's right to make requisitions and inquiries.
- 2.3 The vendor warrants that the vendor:
- (a) has, or by the due date for settlement will have, the right to sell the land; and
 - (b) is under no legal disability; and
 - (c) is in possession of the land, either personally or through a tenant; and
 - (d) has not previously sold or granted any option to purchase, agreed to lease or granted a pre-emptive right which is current over the land and which gives another party rights which have priority over the interest of the purchaser; and
 - (e) will at settlement be the holder of an unencumbered estate in fee simple in the land; and
 - (f) will at settlement be the unencumbered owner of any improvements, fixtures, fittings and goods sold with the land.
- 2.4 The vendor further warrants that the vendor has no knowledge of any of the following:
- (a) public rights of way over the land;
 - (b) easements over the land;
 - (c) lease or other possessory agreement affecting the land;
 - (d) notice or order affecting the land which will not be dealt with at settlement, other than the usual rate notices and any land tax notices;
 - (e) legal proceedings which would render the sale of the land void or voidable or capable of being set aside.
- 2.5 The warranties in general conditions 2.3 and 2.4 are subject to any contrary provisions in this contract and disclosures in the section 32 statement required to be given by the vendor under section 32 of the *Sale of Land Act 1962* in accordance with Division 2 of Part II of that Act.
- 2.6 If sections 137B and 137C of the *Building Act 1993* apply to this contract, the vendor warrants that:
- (a) all domestic building work carried out in relation to the construction by or on behalf of the vendor of the home was carried out in a proper and workmanlike manner; and
 - (b) all materials used in that domestic building work were good and suitable for the purpose for which they were used and that, unless otherwise stated in the contract, those materials were new; and
 - (c) domestic building work was carried out in accordance with all laws and legal requirements, including, without limiting the generality of this warranty, the *Building Act 1993* and regulations made under the *Building Act 1993*.
- 2.7 Words and phrases used in general condition 2.6 which are defined in the *Building Act 1993* have the same meaning in general condition 2.6.

3. IDENTITY OF THE LAND

- 3.1 An omission or mistake in the description of the property or any deficiency in the area, description or measurements of the land does not invalidate the sale.
- 3.2 The purchaser may not:

- (a) make any objection or claim for compensation for any alleged misdescription of the property or any deficiency in its area or measurements; or
- (b) require the vendor to amend title or pay any cost of amending title.

4. SERVICES

- 4.1 The vendor does not represent that the services are adequate for the purchaser's proposed use of the property and the vendor advises the purchaser to make appropriate inquiries. The condition of the services may change between the day of sale and settlement and the vendor does not promise that the services will be in the same condition at settlement as they were on the day of sale.
- 4.2 The purchaser is responsible for the connection of all services to the property after settlement and the payment of any associated cost.

5. CONSENTS

The vendor must obtain any necessary consent or licence required for the sale. The contract will be at an end and all money paid must be refunded if any necessary consent or licence is not obtained by settlement.

6. TRANSFER

The transfer of land document must be prepared by the purchaser and delivered to the vendor at least 10 days before settlement. The delivery of the transfer of land document is not acceptance of title. The vendor must prepare any document required for assessment of duty on this transaction relating to matters that are or should be within the knowledge of the vendor and, if requested by the purchaser, must provide a copy of that document at least 3 days before settlement.

7. RELEASE OF SECURITY INTEREST

- 7.1 This general condition applies if any part of the property is subject to a security interest to which the *Personal Property Securities Act 2009* (Cth) applies.
- 7.2 For the purposes of enabling the purchaser to search the Personal Property Securities Register for any security interests affecting any personal property for which the purchaser may be entitled to a release, statement, approval or correction in accordance with general condition 7.4, the purchaser may request the vendor to provide the vendor's date of birth to the purchaser. The vendor must comply with a request made by the purchaser under this condition if the purchaser makes the request at least 21 days before the due date for settlement.
- 7.3 If the purchaser is given the details of the vendor's date of birth under condition 7.2, the purchaser must
 - (a) only use the vendor's date of birth for the purposes specified in condition 7.2; and
 - (b) keep the date of birth of the vendor secure and confidential.
- 7.4 The vendor must ensure that at or before settlement, the purchaser receives –
 - (a) a release from the secured party releasing the property from the security interest; or
 - (b) a statement in writing in accordance with section 275(1)(b) of the *Personal Property Securities Act 2009* (Cth) setting out that the amount or obligation that is secured is nil at settlement; or
 - (c) a written approval or correction in accordance with section 275(1)(c) of the *Personal Property Securities Act 2009* (Cth) indicating that, on settlement, the personal property included in the contract is not or will not be property in which the security interest is granted.
- 7.5 Subject to general condition 7.6, the vendor is not obliged to ensure that the purchaser receives a release, statement, approval or correction in respect of personal property –
 - (a) that –
 - (i) the purchaser intends to use predominately for personal, domestic or household purposes; and
 - (ii) has a market value of not more than \$5000 or, if a greater amount has been prescribed for the purposes of section 47(1) of the *Personal Property Securities Act 2009* (Cth), not more than that prescribed amount; or
 - (b) that is sold in the ordinary course of the vendor's business of selling personal property of that kind.
- 7.6 The vendor is obliged to ensure that the purchaser receives a release, statement, approval or correction in respect of personal property described in general condition 7.5 if –
 - (a) the personal property is of a kind that may be described by a serial number in the Personal Property Securities Register; or
 - (b) the purchaser has actual or constructive knowledge that the sale constitutes a breach of the security agreement that provides for the security interest.
- 7.7 A release for the purposes of general condition 7.4(a) must be in writing.
- 7.8 A release for the purposes of general condition 7.4(a) must be effective in releasing the goods from the security interest and be in a form which allows the purchaser to take title to the goods free of that security interest.

- 7.9 If the purchaser receives a release under general condition 7.4(a) the purchaser must provide the vendor with a copy of the release at or as soon as practicable after settlement.
- 7.10 In addition to ensuring a release is received under general condition 7.4(a), the vendor must ensure that at or before settlement the purchaser receives a written undertaking from a secured party to register a financing change statement to reflect that release if the property being released includes goods of a kind that are described by serial number in the Personal Property Securities Register.
- 7.11 The purchaser must advise the vendor of any security interest that is registered on or before the day of sale on the Personal Property Securities Register, which the purchaser reasonably requires to be released, at least 21 days before the due date for settlement.
- 7.12 The vendor may delay settlement until 21 days after the purchaser advises the vendor of the security interests that the purchaser reasonably requires to be released if the purchaser does not provide an advice under general condition 7.11
- 7.13 If settlement is delayed under general condition 7.12, the purchaser must pay the vendor -
- (a) interest from the due date for settlement until the date on which settlement occurs or 21 days after the vendor receives the advice, whichever is the earlier; and
 - (b) any reasonable costs incurred by the vendor as a result of the delay -
- as though the purchaser was in default.
- 7.14 The vendor is not required to ensure that the purchaser receives a release in respect of the land. This general condition 7.14 applies despite general condition 7.1.
- 7.15 Words and phrases which are defined in the *Personal Property Securities Act 2009* (Cth) have the same meaning in general condition 7 unless the context requires otherwise.

8. BUILDING WARRANTY INSURANCE

The vendor warrants that the vendor will provide at settlement details of any current builder warranty insurance in the vendor's possession relating to the property if requested in writing to do so at least 21 days before settlement.

9. GENERAL LAW LAND

- 9.1 This general condition only applies if any part of the land is not under the operation of the *Transfer of Land Act 1958*.
- 9.2 The vendor is taken to be the holder of an unencumbered estate in fee simple in the land if there is an unbroken chain of title starting at least 30 years before the day of sale proving on the face of the documents the ownership of the entire legal and equitable estate without the aid of other evidence.
- 9.3 The purchaser is entitled to inspect the vendor's chain of title on request at such place in Victoria as the vendor nominates.
- 9.4 The purchaser is taken to have accepted the vendor's title if:
- (a) 21 days have elapsed since the day of sale; and
 - (b) the purchaser has not reasonably objected to the title or reasonably required the vendor to remedy a defect in the title.
- 9.5 The contract will be at an end if:
- (a) the vendor gives the purchaser a notice that the vendor is unable or unwilling to satisfy the purchaser's objection or requirement and that the contract will end if the objection or requirement is not withdrawn within 14 days of the giving of the notice; and
 - (b) the objection or requirement is not withdrawn in that time.
- 9.6 If the contract ends in accordance with general condition 9.5, the deposit must be returned to the purchaser and neither party has a claim against the other in damages.
- 9.7 General condition 10.1 should be read, in respect of that part of the land which is not under the operation of the *Transfer of Land Act 1958*, as if the reference to 'registered proprietor' is a reference to 'owner'.

Money

10. SETTLEMENT

- 10.1 At settlement:
- (a) the purchaser must pay the balance; and
 - (b) the vendor must:
 - (i) do all things necessary to enable the purchaser to become the registered proprietor of the land; and

- (ii) give either vacant possession or receipt of rents and profits in accordance with the particulars of sale.
- 10.2 The vendor's obligations under this general condition continue after settlement.
- 10.3 Settlement must be conducted between the hours of 10.00 a.m. and 4.00 p.m. unless the parties agree otherwise.

11. PAYMENT

- 11.1 The purchaser must pay the deposit:
 - (a) to the vendor's licensed estate agent; or
 - (b) if there is no estate agent, to the vendor's legal practitioner or conveyancer; or
 - (c) if the vendor directs, into a special purpose account in an authorised deposit-taking institution in Victoria specified by the vendor in the joint names of the purchaser and the vendor.
- 11.2 If the land is sold on an unregistered plan of subdivision, the deposit:
 - (a) must not exceed 10% of the price; and
 - (b) must be paid to the vendor's estate agent, legal practitioner or conveyancer and held by the estate agent, legal practitioner or conveyancer on trust for the purchaser until registration of the plan of subdivision.
- 11.3 The purchaser must pay all money other than the deposit:
 - (a) to the vendor, or the vendor's legal practitioner or conveyancer; or
 - (b) in accordance with a written direction of the vendor or the vendor's legal practitioner or conveyancer.
- 11.4 At settlement, payments may be made or tendered:
 - (a) in cash; or
 - (b) by cheque drawn on an authorised deposit-taking institution; or
 - (c) if the parties agree, by electronically transferring the payment in the form of cleared funds.
- 11.5 For the purpose of this general condition 'authorised deposit-taking institution' means a body corporate in relation to which an authority under section B(3) of the *Banking Act 1959 (Cth)* is in force.
- 11.8 At settlement, the purchaser must pay the fees on up to three cheques drawn on authorised deposit-taking institution. If the vendor requests than any additional cheques be drawn on an authorised deposit-taking institution, the vendor must reimburse the purchaser for the fees incurred.

12. STAKEHOLDING

- 12.1 The deposit must be released to the vendor if:
 - (a) the vendor provides particulars, to the satisfaction of the purchaser, that either -
 - (i) there are no debts secured against the property; or
 - (ii) if there are any debts, the total amount of those debts does not exceed 80% of the sale price; and
 - (b) at least 28 days have elapsed since the particulars were given to the purchaser under paragraph (a); and
 - (c) all conditions of section 27 of the *Sale of Land Act 1962* have been satisfied.
- 12.2 The stakeholder must pay the deposit and any interest to the party entitled when the deposit is released, the contract is settled, or the contract is ended.
- 12.3 The stakeholder may pay the deposit and any interest into court if it is reasonable to do so.

13. GST

- 13.1 The purchaser does not have to pay the vendor any GST payable by the vendor in respect of a taxable supply made under this contract in addition to the price unless the particulars of sale specify that the price is 'plus GST'. However the purchaser must pay to the vendor any GST payable by the vendor:
 - (a) solely as a result of any action taken or intended to be taken by the purchaser after the day of sale, including a change of use; or
 - (b) if the particulars of sale specify that the supply made under this contract is of land on which a 'farming business' is carried on and the supply (or a part of it) does not satisfy the requirements of section 38-480 of the GST Act; or
 - (c) if the particulars of sale specify that the supply made under this contract is of a going concern and the supply (or a part of it) does not satisfy the requirements of section 38-325 of the GST Act.
- 13.2 The purchaser must pay to the vendor any GST payable by the vendor in respect of a taxable supply made under this contract in addition to the price if the particulars of sale specify that the price is 'plus GST'.
- 13.3 If the purchaser is liable to pay GST, the purchaser is not required to make payment until provided with a tax invoice, unless the margin scheme applies.
- 13.4 If the particulars of sale specify that the supply made under this contract is of land on which a 'farming business' is carried on:

- (a) the vendor warrants that the property is land on which a farming business has been carried on for the period of 5 years preceding the date of supply; and
 - (b) the purchaser warrants that the purchaser intends that a farming business will be carried on after settlement on the property.
- 13.5 If the particulars of sale specify that the supply made under this contract is a 'going concern':
- (a) the parties agree that this contract is for the supply of a going concern; and
 - (b) the purchaser warrants that the purchaser is, or prior to settlement will be, registered for GST; and
 - (c) the vendor warrants that the vendor will carry on the going concern until the date of supply.
- 13.6 If the particulars of sale specify that the supply made under this contract is a 'margin scheme' supply, the parties agree that the margin scheme applies to this contract.
- 13.7 This general condition will not merge on either settlement or registration.
- 13.8 In this general condition:
- (a) 'GST Act' means *A New Tax System (Goods and Services Tax) Act 1999* (Cth); and
 - (b) 'GST' includes penalties and interest.

14. LOAN

- 14.1 If the particulars of sale specify that this contract is subject to a loan being approved, this contract is subject to the lender approving the loan on the security of the property by the approval date or any later date allowed by the vendor.
- 14.2 The purchaser may end the contract if the loan is not approved by the approval date, but only if the purchaser:
- (a) immediately applied for the loan; and
 - (b) did everything reasonably required to obtain approval of the loan; and
 - (c) serves written notice ending the contract on the vendor within 2 clear business days after the approval date or any later date allowed by the vendor; and
 - (d) is not in default under any other condition of this contract when the notice is given.
- 14.3 All money must be immediately refunded to the purchaser if the contract is ended.

15. ADJUSTMENTS

- 15.1 All periodic outgoings payable by the vendor, and any rent and other income received in respect of the property must be apportioned between the parties on the settlement date and any adjustment paid and received as appropriate.
- 15.2 The periodic outgoings and rent and other income must be apportioned on the following basis:
- (a) the vendor is liable for the periodic outgoings and entitled to the rent and other income up to and including the day of settlement; and
 - (b) the land is treated as the only land of which the vendor is owner (as defined in the *Land Tax Act 2005*); and
 - (c) the vendor is taken to own the land as a resident Australian beneficial owner; and
 - (d) any personal statutory benefit available to each party is disregarded in calculating apportionment.

Transactional

16. TIME

- 16.1 Time is of the essence of this contract.
- 16.2 Time is extended until the next business day if the time for performing any action falls on a Saturday, Sunday or bank holiday.

17. SERVICE

- 17.1 Any document sent by –
- (a) post is taken to have been served on the next business day after posting, unless proved otherwise;
 - (b) email is taken to have been served at the time of receipt within the meaning of section 13A of the *Electronic Transactions (Victoria) Act 2000*.
- 17.2 Any demand, notice, or document required to be served by or on any party may be served by or on the legal practitioner or conveyancer for that party. It is sufficiently served if served on the party or on the legal practitioner or conveyancer:
- (a) personally; or
 - (b) by pre-paid post; or
 - (c) in any manner authorised by law or the Supreme Court for service of documents, including any manner authorised for service on or by a legal practitioner; or

(d) by email.

17.3 This general condition applies to the service of any demand, notice or document by or on any party, whether the expression 'give' or 'serve' or any other expression is used.

18. NOMINEE

The purchaser may nominate a substitute or additional transferee, but the named purchaser remains personally liable for the due performance of all the purchaser's obligations under this contract.

19. LIABILITY OF SIGNATORY

Any signatory for a proprietary limited company purchaser is personally liable for the due performance of the purchaser's obligations as if the signatory were the purchaser in the case of a default by a proprietary limited company purchaser.

20. GUARANTEE

The vendor may require one or more directors of the purchaser to guarantee the purchaser's performance of this contract if the purchaser is a proprietary limited company.

21. NOTICES

The purchaser is responsible for any notice, order, demand or levy imposing liability on the property that is issued or made on or after the day of sale that does not relate to periodic outgoings. The purchaser may enter the property to comply with that responsibility where action is required before settlement.

22. INSPECTION

The purchaser and/or another person authorised by the purchaser may inspect the property at any reasonable time during the 7 days preceding and including the settlement day.

23. TERMS CONTRACT

23.1 If this is a 'terms contract' as defined in the *Sale of Land Act 1962*:

- (a) any mortgage affecting the land sold must be discharged as to that land before the purchaser becomes entitled to possession or to the receipt of rents and profits unless the vendor satisfies section 29M of the *Sale of Land Act 1962*; and
- (b) the deposit and all other money payable under the contract (other than any money payable in excess of the amount required to so discharge the mortgage) must be paid to a legal practitioner or conveyancer or a licensed estate agent to be applied in or towards discharging the mortgage.

23.2 While any money remains owing each of the following applies:

- (a) the purchaser must maintain full damage and destruction insurance of the property and public risk insurance noting all parties having an insurable interest with an insurer approved in writing by the vendor;
- (b) the purchaser must deliver copies of the signed insurance application forms, the policies and the insurance receipts to the vendor not less than 10 days before taking possession of the property or becoming entitled to receipt of the rents and profits;
- (c) the purchaser must deliver copies of any amendments to the policies and the insurance receipts on each amendment or renewal as evidence of the status of the policies from time to time;
- (d) the vendor may pay any renewal premiums or take out the insurance if the purchaser fails to meet these obligations;
- (e) insurance costs paid by the vendor under paragraph (d) must be refunded by the purchaser on demand without affecting the vendor's other rights under this contract;
- (f) the purchaser must maintain and operate the property in good repair (fair wear and tear excepted) and keep the property safe, lawful, structurally sound, weatherproof and free from contaminations and dangerous substances;
- (g) the property must not be altered in any way without the written consent of the vendor which must not be unreasonably refused or delayed;
- (h) the purchaser must observe all obligations that affect owners or occupiers of land;
- (i) the vendor and/or other person authorised by the vendor may enter the property at any reasonable time to inspect it on giving 7 days written notice, but not more than twice in a year.

24. LOSS OR DAMAGE BEFORE SETTLEMENT

- 24.1 The vendor carries the risk of loss or damage to the property until settlement.
- 24.2 The vendor must deliver the property to the purchaser at settlement in the same condition it was in on the day of sale, except for fair wear and tear.
- 24.3 The purchaser must not delay settlement because one or more of the goods is not in the condition required by general condition 24.2, but may claim compensation from the vendor after settlement.
- 24.4 The purchaser may nominate an amount not exceeding \$5,000 to be held by a stakeholder to be appointed by the parties if the property is not in the condition required by general condition 24.2 at settlement.

- 24.5 The nominated amount may be deducted from the amount due to the vendor at settlement and paid to the stakeholder, but only if the purchaser also pays an amount equal to the nominated amount to the stakeholder.
- 24.6 The stakeholder must pay the amounts referred to in general condition 24.5 in accordance with the determination of the dispute, including any order for payment of the costs of the resolution of the dispute.

25. BREACH

A party who breaches this contract must pay to the other party on demand:

- (a) compensation for any reasonably foreseeable loss to the other party resulting from the breach; and
- (b) any interest due under this contract as a result of the breach.

Default

26. INTEREST

Interest at a rate of 2% per annum plus the rate for the time being fixed by section 2 of the *Penalty Interest Rates Act 1983* is payable on any money owing under the contract during the period of default, without affecting any other rights of the offended party.

27. DEFAULT NOTICE

27.1 A party is not entitled to exercise any rights arising from the other party's default, other than the right to receive interest and the right to sue for money owing, until the other party is given and fails to comply with a written default notice.

27.2 The default notice must:

- (a) specify the particulars of the default; and
- (b) state that it is the offended party's intention to exercise the rights arising from the default unless, within 14 days of the notice being given-
 - (i) the default is remedied; and
 - (ii) the reasonable costs incurred as a result of the default and any interest payable are paid.

28. DEFAULT NOT REMEDIED

28.1 All unpaid money under the contract becomes immediately payable to the vendor if the default has been made by the purchaser and is not remedied and the costs and interest are not paid.

28.2 The contract immediately ends if:

- (a) the default notice also states that unless the default is remedied and the reasonable costs and interest are paid, the contract will be ended in accordance with this general condition; and
- (b) the default is not remedied and the reasonable costs and interest are not paid by the end of the period of the default notice.

28.3 If the contract ends by a default notice given by the purchaser:

- (a) the purchaser must be repaid any money paid under the contract and be paid any interest and reasonable costs payable under the contract; and
- (b) all those amounts are a charge on the land until payment; and
- (c) the purchaser may also recover any loss otherwise recoverable.

28.4 If the contract ends by a default notice given by the vendor:

- (a) the deposit up to 10% of the price is forfeited to the vendor as the vendor's absolute property, whether the deposit has been paid or not; and
- (b) the vendor is entitled to possession of the property; and
- (c) in addition to any other remedy, the vendor may within one year of the contract ending either:
 - (i) retain the property and sue for damages for breach of contract; or
 - (ii) resell the property in any manner and recover any deficiency in the price on the resale and any resulting expenses by way of liquidated damages; and
- (d) the vendor may retain any part of the price paid until the vendor's damages have been determined and may apply that money towards those damages; and
- (e) any determination of the vendor's damages must take into account the amount forfeited to the vendor.

28.5 The ending of the contract does not affect the rights of the offended party as a consequence of the default.



New Key RE Pty Ltd
Shop 18, Level 4, 100 Harbour Esplanade
Docklands VIC 3008
Tel: 03 9602 1375
Mob: 0423 041 791

ABN: 73 614 906 302

TRUST ACCOUNT RECEIPT

CUSTOMER DETAILS:

Name:	GR Lifetime Super Fund Pty Ltd	Receipt No:	573
Address:	Suite 7, Shop 18, Level 4, 100 Harbour Esplanade, Docklands VIC 3008	Date:	21/06/2022
		Prop Ref:	NKRE009

PROPERTY: Suite 7, Shop 18, Level 4, 100 Harbour Esplanade, Docklands, VIC 3008 5% Deposit on above named property as per Contract of Sale agreement	\$20,940.00
Subtotal: \$ 20,940.00	
GST: \$ 0.00	
TOTAL: \$ 20,940.00	

PAYMENT METHOD: EFT

Received by:



Rollover Benefit Statement

The original of this form has been sent to your rollover institution. Please keep this copy for your records.

SECTION A: RECEIVING FUND'S DETAILS

Australian business number (ABN):	<input type="text" value="80590496141"/>
Name:	<input type="text" value="GR Lifetime Super Fund"/>
Address:	<input type="text" value="wrkrSMSF"/> <input type="text" value="0"/>
Unique Superannuation Identifier (USI) or Member client identifier:	<input type="text"/> <input type="text"/>

SECTION B: MEMBER DETAILS

Tax file number:	<input type="text" value="168122817"/>
Title:	<input type="text" value="Mr"/>
Family name:	<input type="text" value="Renda"/>
Given name:	<input type="text" value="Sam John"/>
Other given names:	<input type="text"/>
Postal address:	<input type="text" value="62 Mascoma St"/> <input type="text" value="STRATHMORE VIC 3041"/>
Date of birth:	<input type="text" value="03/02/1972"/>
Sex:	F <input type="checkbox"/> M <input checked="" type="checkbox"/>
Daytime phone number (include area code):	<input type="text"/>
Email address (if applicable):	<input type="text"/>

SECTION C: ROLLOVER TRANSACTION DETAILS

1. Service period start date	<input type="text" value="19/12/1988"/>
2. Tax components	
• Tax - free component	<input type="text" value="40,595.68"/>
• KiwiSaver Tax-free component	<input type="text" value="0.00"/>

SECTION C: ROLLOVER TRANSACTION DETAILS (CONT)

- Taxable component
 - Element taxed in the fund, and
 - Element untaxed in the fund

TOTAL Tax Components

3. Preservation amounts

- Preserved amount
- KiwiSaver preserved amount
- Restricted non-preserved amount
- Unrestricted non-preserved amount

TOTAL Preservation Amounts

SECTION D: NON-COMPLYING FUNDS

Contributions made to a non-complying fund on or after 10 May 2006

SECTION E: TRANSFERRING FUND

ABN:

Fund's name:

Contact name:

Email address (if applicable):

Daytime phone number (including area code):

SECTION F: DECLARATION

I declare that:

- I have prepared the statement with the information supplied by the superannuation provider.
- I have received a declaration made by the superannuation provider that the information provided to me for the preparation of this statement is true and correct.
- I am authorised by the superannuation provider to give the information in the statement to the ATO.

Signature of authorised person:

Date:

34



28 August 2021



Mr Sam John Renda
62 Mascoma St
STRATHMORE VIC 3041

Your contacts

AMP phone-based advice
1300 366 510
phoneadvice@amp.com.au

E askamp@amp.com.au

W amp.com.au

T 131 267 F 1300 301 267

AMP Limited
PO Box 300 PARRAMATTA NSW 2124

Your details

ACCOUNT NAME
Sam John Renda

ACCOUNT NUMBER	TAX FILE NUMBER (TFN)
945353035	Supplied

Dear Mr Renda,

Your annual statement and other information

AMP Flexible Super® – Super

We've enclosed your **2021 annual statement** for your account with us. We've also set out below some key things that affect your account which you may already know about. If not, then here's a quick summary.

We've made your fees and costs clearer

New laws aim to make it clearer for you to see the fees and costs you pay so we've changed the way the fees and costs are shown. We'd like you to know that **we haven't increased your fees and costs or charged any new ones**—we've just set out your existing fees and costs more clearly. Please refer to the **additional information** section for more details.

We've removed exit fees

From 1 July 2019, exit fees no longer apply when you withdraw part or all of your super from your account. If you're charged an exit fee, we'll refund it to your account.

We've capped fees for low balance accounts

From 1 July 2019, if your balance in the AMP MySuper investment option or your total investment in choice investment options is less than \$6,000 at 30 June each year, we'll cap or limit your fees to 3% of the investment option balance. The capped fees include the total of your combined administration fees, investment fees and indirect costs charged. A proportional fee cap will apply if you exit or make an investment switch and your remaining investment option balance is zero during the year. We'll refund any amount charged over this cap.

Transferring low balance accounts to the ATO

From 30 June 2019, we'll need to transfer your account to the ATO if the balance is less than \$6,000 and we haven't received any contributions or rollovers for 16 months. Some exceptions apply. If we need to transfer your account to the ATO, we won't charge any exit fees. The ATO will try to transfer any of your money that it holds to your active super account. At any time, you'll be able to reclaim your super from the ATO. For more details please visit ato.gov.au.

cancelling insurance in inactive accounts

From 1 July 2019, unless you've told us in writing that you want to keep your insurance, we must cancel your insurance cover in your super account if we haven't received any contributions or rollovers for 16 months. You can make an election to keep your insurance online at amp.com.au/keepmyinsurance.

Before we cancel your insurance, we'll send you a notice which tells you what you need to do to keep your cover.

Please see **your insurance details** in your statement to see if you're still covered.

We're here to help

If you have any questions, please contact your financial adviser or call us.

Yours sincerely,



Steve Vaid
Director Client Services

What you need to know

This document does not take into account your financial situation, objectives and needs. Before you make any investment decision, it is important that you consider these matters and read the **product disclosure statement**.

Any advice in this document is provided by N.M. Superannuation Proprietary Limited (N.M. Super), ABN 31 008 428 322, AFSL No. 234654.

N.M. Super is the trustee of the Super Directions Fund, ABN 78 421 957 449.

Financial advice for your super

Not sure what's happening with your super? If you'd like help understanding your insurance cover, contributions to your account or investment options, we have a team of advisers on hand who can provide you with phone-based advice at no extra cost. Visit amp.com.au/simpleadvice for more information. Available to members of the Super Directions Fund and limited to advice on your super within the fund.



28 August 2021



Mr Sam John Renda
62 Mascoma St
STRATHMORE VIC 3041

Your contacts

AMP phone-based advice
1300 366 510
phoneadvice@amp.com.au
E askamp@amp.com.au
W amp.com.au
T 131 267 F 1300 301 267
AMP Limited
PO Box 300 PARRAMATTA NSW 2124

Your details

ACCOUNT NAME
Sam John Renda
ACCOUNT NUMBER 945353035 TAX FILE NUMBER (TFN)
Supplied

AMP Flexible Super[®] – Super
Member statement 1 July 2020 to 30 June 2021

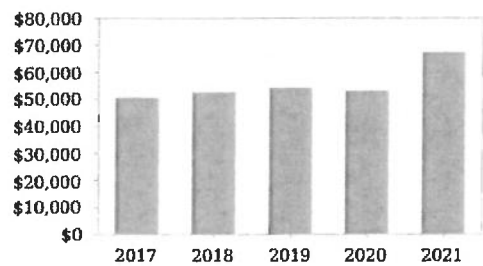
ACCOUNT BALANCE AT 30 JUNE 2020	FUNDS IN*	NET INVESTMENT EARNINGS	FUNDS OUT* (includes Govt Taxes and Fees)	ACCOUNT BALANCE AT 30 JUNE 2021
\$53,019.17	\$2,850.00	\$12,011.65	\$556.50	\$67,324.32

*Refer to the **transaction summary** for the breakdown of these amounts.

Account summary

Account start date	11/11/2010
Death cover	\$0.00
Permanent incapacity cover	\$0.00
Temporary incapacity cover (monthly)	\$0.00
Your personal net rate of return (annual)	21.95%

Change in your account balance



Annual product update

Your AMP Flexible Super[®] **annual product update** contains important information including the changes we've made or will make to the insurance, investment options or other features of your product. From 1 October, you can access this update online at amp.com.au/flexiblesuper. For more details see **additional information** in this statement.

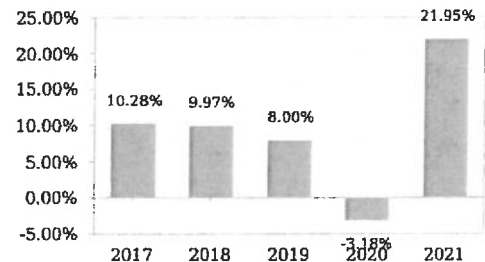
31

Your personal return

Transaction	Value \$
Net investment earnings	12,011.65
Member fee (after tax)	-129.00
Personal net return	\$11,882.65
Personal net rate of return (annual)	21.95%

- Your **personal net rate of return** for your account is different to the investment return shown in the section **long term investment option returns**. Your **personal net rate of return** is based on your **net investment earnings** which take into account the timing and size of transactions (ie contributions, switches or withdrawals) that you've made over the reporting period and any direct fees and rebates charged to your account after any tax deductions.

Your investment performance



Your Choice Investments summary at 30 June 2021

Investment option	Allocation %		No. of units	Unit price \$	Investment value \$
	Current	Future			
Choice options					
AMP Australian Bond	6.62	8.00	2,939.72	1.51571	4,455.76
AMP Capital Global Infrastructure Securities (Hedged)	2.82	3.00	1,109.17	1.71481	1,902.02
BlackRock Scientific International Share	12.21	12.00	2,556.75	3.21291	8,214.60
Super Easy Australian Share	13.39	13.00	3,858.52	2.33679	9,016.55
Future Directions International Bond	5.71	7.00	2,684.69	1.43190	3,844.21
Specialist Property & Infrastructure	7.86	8.00	2,387.14	2.21899	5,297.04
Zurich American Century Global Growth	12.27	12.00	2,518.16	3.27834	8,255.38
Super Easy International Share	11.76	11.00	2,329.91	3.40008	7,921.88
Perennial Value Australian Share	13.67	13.00	4,404.77	2.08853	9,199.49
Pendal Australian Equity	13.69	13.00	3,626.08	2.54197	9,217.39
Total	100%	100%			\$67,324.32

- MySuper is an investment option available for people who don't make an investment choice or are seeking a cost effective solution for their super needs. MySuper has its own set of fees that are charged against the MySuper investment option. For further information about MySuper, please refer to the **PDS** and amp.com.au/mysuper. Your MySuper investment option will be referred to as your **MySuper option**.
- Any investment options you have that are not MySuper (including the previous default investment option for your plan), are referred to as **choice options**. Your choice options have specific fees, charges and rebates that may differ to MySuper. Please refer to the **PDS** and **fact sheets** for further information.

Long term investment option returns at 30 June 2021

Investment option	Inception date	Investment option returns % pa		
		Since inception ¹	5 years	10 years
Choice options				
AMP Australian Bond	24/05/2010	-	2.04	3.58
AMP Capital Global Infrastructure Securities (Hedged)	01/07/2013	6.96	6.14	-
BlackRock Scientific International Share	24/05/2010	-	12.96	12.68

Investment option	Inception date	Investment option returns % pa		
		Since inception [‡]	5 years	10 years
Super Easy Australian Share	15/11/2010	-	10.57	8.60
Future Directions International Bond	24/05/2010	-	1.42	3.01
Specialist Property & Infrastructure	24/05/2010	-	5.04	7.21
Zurich American Century Global Growth	24/05/2010	-	16.07	12.99
Super Easy International Share	15/11/2010	-	13.00	12.89
Perennial Value Australian Share	24/05/2010	-	8.95	7.54
Pendal Australian Equity	24/05/2010	-	11.81	9.40

- [‡]Investment option returns for periods that are less than one year, except for crediting rate options (including cash) are not annualised.
- Past performance is not an indication of future performance. The investment option returns shown are not the returns of your own personal investment.
- The investment option returns shown are after the deduction of any tax and fees, other than advice fees.
- Investment option returns assume a sum of money is invested at the beginning of the time period and neither drawn upon nor added to throughout the period. They are not the returns of your own personal investment, which take into account your transactions (and their timings), including any fees directly deducted from your account. You should consider the impact of these fees prior to making any investment decisions.
- Investment option returns are not the same as the returns shown on any corresponding MySuper or choice product dashboard. The returns on product dashboards relate to the financial year ending 30 June, and are based on a member with an account balance of \$50,000 throughout the period, and may include other fees as applicable.
- Further information on investment options for your product is available at amp.com.au/performance or contact your financial adviser.

Benefit details

Withdrawal benefit

Withdrawal benefit details	Amount \$
Previous withdrawal benefit at 30 June 2020	53,019.17
Account balance at 30 June 2021	67,324.32
Withdrawal benefit—made up of:	67,324.32
• Preserved*	67,324.32
• Restricted non-preserved*	0.00
• Unrestricted non-preserved*	0.00
Withdrawal value at 30 June 2021	\$67,324.32

- *See your **PDS** and **fact sheets** for an explanation of these terms.
- You can only access your super after you reach preservation age and retire, or in other special circumstances. Please refer to **When can you access your super** in your **Getting to know your AMP Flexible Super** fact sheet for further details on when you can access your super.

Death benefit

Benefit details	Amount \$
Account balance at 30 June 2021	67,324.32
Total death benefit	\$67,324.32

Your insurance details at 30 June 2021

You do not have the Death cover on your account to insure you against death. So, if you die, we only pay the withdrawal benefit. If you did have the Death cover we would pay an extra amount on top of your withdrawal benefit in the event of your death.

For more details about the insurance options that may be available to you, speak to your financial adviser or contact us.

Your beneficiaries

Non-binding beneficiary	Proportion of benefit %
Lucas Renda	100.00
Total	100%

- You currently have a non-binding beneficiary nomination. To provide you with greater certainty over who'll receive your death benefit when you die, you may wish to consider making a binding beneficiary nomination—you can do this by completing a **beneficiary nomination form** (available from amp.com.au/forms).
- You can confirm, change or cancel your non-binding nomination details at any time online—simply log in to your account at amp.com.au to manage your beneficiary nominations. Or call us and we'll set it up over the phone for you.

Transactions



Payments received

Payment type	Description	Date	Amount \$
Employer contributions	Employer - MELBOURNE BUILDING COMPANY PTY LTD	15/10/2020	950.00
	Employer - MELBOURNE BUILDING COMPANY PTY LTD	25/01/2021	950.00
	Employer - MELBOURNE BUILDING COMPANY PTY LTD	27/04/2021	950.00
	Total employer contributions		\$2,850.00
Total payments received			\$2,850.00




- The contribution date on this statement is the date we purchased investment units for your account. This may be different to the date we received your contribution if we did not have all the necessary information to complete the transaction. **Note:** For Superannuation Contribution reporting purposes, we report contribution information to the Australian Taxation Office using the date the contribution was received.
- If you have made any member contributions and want to claim a personal tax deduction on your member contributions, send us a completed ATO **notice of intent to claim or vary a tax deduction for personal contributions** form. You can go to amp.com.au/forms to download a form—alternatively, call us for a copy.

28

Making additional contributions

Payment type	Payment details										
BPAY 	<p>Additional contributions may be made to your account (where eligible) using BPAY®.</p> <p>Note: We can only accept BPAY payments from a Cheque or Savings account. We do not accept BPAY payments from a Credit Card account.</p> <p>When making your payment, use the applicable biller code (below) and your Customer Reference Number (CRN): 9453530355</p> <table border="1"> <thead> <tr> <th>Contribution type</th> <th>Biller code</th> </tr> </thead> <tbody> <tr> <td>• Member</td> <td>879080</td> </tr> <tr> <td>• Spouse</td> <td>879098</td> </tr> <tr> <td>• Super Guarantee (SG) and Award</td> <td>879072</td> </tr> <tr> <td>• Salary sacrifice and additional employer</td> <td>443721</td> </tr> </tbody> </table>	Contribution type	Biller code	• Member	879080	• Spouse	879098	• Super Guarantee (SG) and Award	879072	• Salary sacrifice and additional employer	443721
Contribution type	Biller code										
• Member	879080										
• Spouse	879098										
• Super Guarantee (SG) and Award	879072										
• Salary sacrifice and additional employer	443721										
InvestEasy	<p>InvestEasy makes adding to your super even easier. By providing us with your bank account details, you can make additional contributions to your account without having to complete more forms.</p> <p>You can then make ad-hoc direct debit contributions by phone or log in at amp.com.au to make an online contribution.</p>										
Cheque	<p>Make your cheque payable to: N.M. Superannuation Pty Ltd AMP Flexible Super. Post your cheque payment to: AMP Limited PO Box 300 PARRAMATTA NSW 2124.</p> <p>Note: Please include your name, member number, type of contribution and any other relevant details with your payment.</p>										
Credit Card	<p>You and/or your spouse can make an adhoc one-off additional contribution via credit card. Contributions made using a credit card will incur a processing fee of 0.88%. This processing fee will be applied each time a credit card contribution is made.</p> <p>Adhoc contributions may be made by calling us on 131 267</p> <p>Note: Acceptable credit cards are Visa or MasterCard only.</p>										
Australia Post 	<p>Pay in person by cash, eftpos or cheque at any Australia Post Office with the payment slip on your payment notice.</p> <p>To request a monthly or quarterly payment notice containing the payment slip and nominated payment allocation details, please contact us.</p> <p>Note: Please allow up to 5 working days for payments made at Australia Post to reach us. This is most important when payments need to be received by a cut-off date.</p>										

Transaction summary

Transaction type	Amount \$	Tax deduction \$	Amount after tax \$
Opening balance at 1 July 2020			\$53,019.17
 Funds in			
Contributions - MELBOURNE BUILDING COMPANY PTY LTD	2,850.00	-	2,850.00
Total			\$2,850.00
 Net investment earnings			12,011.65
 Funds out			
Member fee	-151.84	22.84	-129.00

Transaction type	Amount \$	Tax deduction \$	Amount after tax \$
Government contributions tax	-427.50	-	-427.50
Total			-\$556.50

Closing balance at 30 June 2021 **\$67,324.32**

- **15% government contributions tax** applies to any employer, salary sacrifice and personal member contributions you've advised will be claimed as a tax deduction. This is charged as a separate transaction at the end of each month and summarised above under **funds out**.
- A 15% tax deduction applies to any fees you pay. The amount of any tax deduction is shown above.
- For details of your individual transactions, please login to My AMP at amp.com.au or on the app. Once you're in, select your account and go to **transaction history**. If you're not registered, simply visit amp.com.au/registernow.




Unused concessional contributions cap details – guide only

These details apply if this is your **only** super account. This table shows the employer contributions made to your account – it doesn't include any personal (member) contributions. If you've made any personal contributions and claimed a tax deduction for them, **your estimated unused cap shown below will be reduced by the amount you've claimed**. For the latest details of your super contributions made to all your super accounts and what you've claimed as a tax deduction, visit my.gov.au.

Financial year	Closing balance at 30 June \$	Employer contributions made \$	Concessional contributions cap \$	Estimated unused cap \$	Estimated unused cap carried forward \$
2018-2019	54,248.80	0.00	25,000.00	25,000.00	25,000.00
2019-2020	53,019.17	600.00	25,000.00	24,400.00	49,400.00
2020-2021	67,324.32	2,850.00	25,000.00	22,150.00	71,550.00

- **The employer contributions made** include Superannuation Guarantee, additional employer contributions, salary sacrifice contributions and any employer paid fees and premiums (if applicable).
- **You can only contribute up to the estimated unused cap** if the total balance of **all** your super accounts (with us or other providers) at 30 June of the previous financial year is **less than \$500,000**.
- **It's up to you to keep track of all contributions made to your super accounts**—we don't take any responsibility for any action you take by relying on these details.

Fee and cost summary

Fee/cost type	Amount \$	Tax deduction \$	Amount after tax \$
 Rebates	0.00	0.00	0.00
Paid directly into your account. See the transaction summary for details.			
 Fees deducted directly from your account	-151.84	22.84	-129.00
This amount has been deducted directly from your account (reflected in the transactions listed on this statement). See the transaction summary for details.			
 Fees and costs deducted from your investment			
Investment fees and costs	-445.94	64.97	-380.97
Administration fees	-493.40	74.01	-419.39
Transaction costs	-77.07	—	-77.07
Transaction cost allowance	-5.24	—	-5.24
Total	-1,021.65	138.98	-882.67

These approximate amounts have been deducted from your investment and cover amounts that have reduced the return on your investment and that are not reflected as transactions listed on this statement.

Fee/cost type	Amount \$	Tax deduction \$	Amount after tax \$
Total fees and costs you paid	-\$1,173.49	\$161.82	-\$1,011.67

This approximate amount includes all the fees and costs that affected your investment during the period.

- **Fees and costs deducted from your investment** are deducted from the unit price or crediting rate of your investment option(s) and form part of your net investment earnings.
- A 15% tax deduction applies to any fees you pay. The amount of any tax deduction is shown above.
- For information on the full range of fees, costs and rebates that apply, see the product disclosure statement and applicable fact sheets.

Flexible bonus

Account type	Account name	Account number
Flexible Lifetime - Investments (Series	MS CARMELINA CUDA	0211304
AMP Flexible Super - Super account	Mr Sam John Renda	945353035

- These accounts are linked under the **flexible bonus** facility. If the total value of these accounts is \$100,000 or more at the end of each month, each of these accounts may receive an administration fee rebate on the 15th of the following month.

Employer details

Employers for your account

Employer	Employer plan number	Relationship
MELBOURNE BUILDING COMPANY PTY LTD	906143386	Supporting

Are your contact details correct?

Make sure you don't miss out on important information and updates that may affect your account – like changes to super laws and tax requirements.

Updating your details is easy:

Register or log into My AMP at amp.com.au. Click on the drop-down arrow next to your name. Choose **update details** and enter your changes into the section provided

Important

We are required to provide you with the information you need to understand your account and benefit entitlements. The additional information below supports and explains the details contained in your annual statement.

If you have any questions about any aspect of your account, including investment performance, benefits (including insurance benefits), costs that apply or how to make contributions to your account, please call your financial adviser, refer to amp.com.au/statements, refer to your **product disclosure statement (PDS)** on our website at amp.com.au/pds or contact us.

Please note that some of the information below may not apply to your account.

Statement notes

The following topics are referenced in your statement:

Your fees and costs are now clearer

We've updated your statement to make it clearer for you to see your existing fees and costs. In the **transaction summary** and **your fee and cost summary** sections, we've shown fee and rebate amounts before and after any tax deductions that apply, and the tax deduction amount.

In the **your fees and cost summary** section, we've combined the previously shown fees and costs into two groups:

- **fees deducted directly from your account** which are also shown in the **transaction summary** section
- **fees and costs deducted from your investment** which have been deducted from the unit price or crediting rate of your investment option(s) and form part of your net investment earnings.

See amp.com.au/feesandcosts for more details about the fees and costs that apply to each investment option.

How to find the latest fees and costs

You can access the latest information on your product's fees and costs in 3 easy steps:

1. Visit amp.com.au/feesandcosts
2. elect your AMP product from the dropdown menu
3. Click on 'Fees and Costs'. This will direct you to the latest available fees and cost information for your investment options. You should read this information together with the PDS and any product updates for your product for details of any other fees and costs that may apply.

Beneficiaries

For the trustee to pay your benefit to your beneficiary, your nomination must be valid and your beneficiary must be your legal personal representative (or qualify as a dependant under superannuation law).

You can confirm, change or cancel your nomination details at any time. Log into **My AMP** at amp.com.au to update your non-binding beneficiary nomination online or download and complete a **beneficiary nomination form**.

Insurance cover

If you have been approved for insurance cover, your cover amount and monthly insurance charges are listed in the **your insurance details** section. For more information and definitions, please refer to the **PDS**.

Change your cover— If you would like to increase or change your insurance cover, please refer to the **PDS** for the application requirements, or contact us.

Monthly charge - The monthly charge for your insurance is deducted from your account. Your account balance may decrease if you do not have sufficient contributions paid into your account during the year.

Investment options

You can invest in the investment options available for your product at any time. You can also switch between investment options or levels at any time.

For more information on investment features, or other investment options that may be available to you, please refer to the **PDS**.

Investment allocation

The **allocation %** shows how your current investments have been allocated and how your future contributions or transfers will be allocated across your investment options (current as at 30 June 2021).

Withdrawal benefit

Your withdrawal benefit may be made up of one (or both) of the following amounts:

- i. for non-unitised investment options (if applicable), the balance of these options, including net investment earnings
- ii. for other investment options (if applicable), the number of units you have, multiplied by their unit price.

Your withdrawal benefit amount may change as a result of any transactions after the statement date—eg contributions, withdrawals, fees and costs, insurance premiums, and earnings (which may be positive or negative). Before leaving this account, you should seek an up-to-date benefit value by contacting your financial adviser or by contacting us.

How to raise a complaint

Complaints are very important to us and we are committed to resolving them as quickly as possible.

If you wish to make a complaint you can contact us by phone, in writing (email or send us a letter) or via our website, which also contains our Complaint Policy. Please refer to the **Your Contacts** details on the front page of your statement for these contact details.

Resolving your Complaint

If your complaint is resolved within five (5) business days, you can request for a response to be provided in writing.

If your complaint cannot be resolved within five (5) business days, we will resolve it through our complaint resolution process. We will provide you with:

- a name and contact information of the Customer Resolution Team responsible for handling your complaint,
- provide you with the reasons for the delay,
- provide you with regular updates on the progress of your complaint, and
- specify a date when the investigation into complaint is likely to be resolved.

When we complete our investigation, we will contact you to discuss our decision and then provide you with a written response including the outcome of the investigation and the reasons for our decision.

If you are not satisfied with the outcome of the complaint, you can refer your complaint to the Australian Financial Complaints Authority (AFCA). AFCA is an independent body that provides a free complaint resolution service for complaints made to financial firms. The contact details for AFCA are:

Australian Financial Complaints Authority

GPO Box 3
MELBOURNE VIC 3001, Australia
Phone: 1800 931 678
Email: info@afca.org.au
Website: afca.org.au

There may be a time limit for referring your complaint to AFCA. You should contact them or visit their website for more details.

If you need support or help to make a complaint you can ask an authorised representative, family member or friend to contact us on your behalf. We need your permission to speak with anyone else about your complaint, this can be verbally or in writing. If you have a hearing or speech impairment you can use the National Relay Service as per the following:

- TTY (Text Telephone) users - phone 133 677 then ask for the AMP telephone number you wish to contact.
- Speak and Listen (speech to speech relay) users - phone 1300 555 727 then ask for the AMP telephone number you wish to contact.
- Internet relay users - visit the National Relay Service website <https://www.communications.gov.au/what-we-do/phone/services-people-disability/accesshub/national-relay-service>.

The Translating and Interpreting Service (TIS National) provides interpreting services to people who do not speak English and to agencies and businesses that need to communicate with their non-English speaking clients. TIS National can be contacted on 131 450.

Personal details

If any of your details in this statement are incorrect or missing, you can update them online at amp.com.au—log in or register today. Alternatively, you can contact us—our details are in the **your contacts** box.

How we handle privacy

It's important you can trust us with your personal information. We take your privacy and security very seriously. We'll only ask you for the information we need to help you build and protect your wealth. Our privacy policy is in line with current Australian privacy legislation and covers:

- why we need personal information and what types we collect
- how we protect your personal information
- who can access your personal information
- how you can contact us to find out more about your personal information, and
- what to do if you have concerns about your privacy.

You can access the privacy policy at the following location on our website amp.com.au/privacy.

How we'll deliver your annual product update

From 1 October, you can access your **annual product update** online at amp.com.au/flexiblesuper.

If you want to receive a hard copy of your **annual product update**, you can send an email to askamp@amp.com.au and we'll post you a copy free of charge.

Want to receive other communications electronically?

If you would like to receive other communications electronically, simply visit amp.com.au to register for, or login to **My AMP**. You just need your member number to get started. You can check or update your email address in **My AMP**, from the 'I want to' menu and choose 'update my personal details'.

What type of communications can I receive electronically?

If you provide your email address to us, you may receive the following documents electronically: product disclosure statements, statements and notices, product updates, financial services guides, statements of advice and any other communications required or permitted by law. If you'd prefer to receive communications by post, you can change your preferences any time in **My AMP**.

What you need to know

This document does not take into account your financial situation, objectives and needs. Before you make any investment decision, it is important that you consider these matters and read the **PDS**.

Any advice in this document is provided by N.M. Superannuation Proprietary Limited (N.M. Super) ABN 31 008 428 322, AFSL No. 234654. (N.M. Super) is the trustee of the Super Directions Fund, ABN 78 421 957 449.

Rollover benefits statement

Section A: Receiving fund

1 Australian business number (ABN)

2 Fund Name

3 Postal address

Suburb/town/locality	State/territory	Postcode
<input type="text" value="STRATHMORE"/>	<input type="text" value="VIC"/>	<input type="text" value="3041"/>

Country if other than Australia

4 (a) Unique Superannuation Identifier (USI)

(b) Member Client Identifier

Section B: Member's details

5 Tax file number (TFN)

6 Full name
Title
Family name
First given name Other given names

7 Residential address

Suburb/town/locality	State/territory	Postcode
<input type="text" value="MOONEE PONDS"/>	<input type="text" value="VIC"/>	<input type="text" value="3039"/>

Country if other than Australia

8 Date of birth Day/Month/Year

9 Sex Male Female

10 Daytime phone number (include area code)

11 Email address (if applicable)

Section C: Rollover transaction details

	Day/Month/Year	
12	Service period start date	15 / 10 / 2002
13	Tax components:	
	Tax-free component	\$ 31,945.55
	KiwiSaver tax-free component	\$ 0.00
	Taxable component:	
	Element taxed in the fund	\$ 70,811.28
	Element untaxed in the fund	\$ 0.00
	TOTAL Tax components	\$ 102,756.83
14	Preservation amounts:	
	Preserved amount	\$ 102,756.83
	KiwiSaver preserved amount	\$ 0.00
	Restricted non-preserved amount	\$ 0.00
	Unrestricted non-preserved amount	\$ 0.00
	TOTAL Preservation Amounts	\$ 102,756.83

Section D: Non-complying funds

15	Contributions made to a non-complying fund on or after 10 May 2006	\$ 0.00
----	--	---------

Section E: Transferring fund

16	Fund's ABN	62 653 671 394
17	Fund's name	Retail Employees Superannuation Trust
18	Contact name	Retail Employees Superannuation Trust Contact Centre
19	Daytime phone number (include area Code)	1300 300 778
20	Email address (if applicable)	

Section F: Declaration

AUTHORISED REPRESENTATIVE DECLARATION:

Complete this declaration if you are an authorised representative of the superannuation fund or other provider shown in section E.

I declare that:

- I have prepared the statement with the information supplied by the superannuation provider
- I have received a declaration made by the superannuation provider that the information provided to me for the preparation of this statement is true and correct
- I am authorised by the superannuation provider to give the information in the statement to the ATO.

Name

JOE NEKIC

Authorised representative signature

JOE NEKIC

Day / Month / Year

Date

22 / 04 / 2022



Retail Employees Superannuation Trust

1A Homebush Bay Drive
Rhodes NSW 2138

P O Box 350
PARRAMATTA NSW 2124

Tel 1300 300 778
Fax 1300 363 070

22 APR 2022

Telephone : 1300 300 778

Membership Number: 712304623



Ms T Gentile
Po Box 927
MOONEE PONDS VIC 3039

023 163

Dear Ms Gentile,

RE : Retail Employees Superannuation Trust

We are pleased to advise that we have completed the transfer of your benefit in accordance with your instructions, and would like you to be aware of the following important information regarding your termination of membership of this Fund:

Your benefit has been calculated as follows:

Gross Benefit	:	\$102,756.83
Net Benefit Transferred	:	\$102,756.83

Documents enclosed with this letter

- * *Rollover Benefit Statement*
- * *Member Statement*

If you require further information, please call 1300 300 778.

Peter Johnson
Head of Service Delivery
REST Industry Super



Your REST Member Statement
For the period 1 July 2021 to 22 April 2022
 Your statement consists of two parts:
 Part 1 - Member Statement
 Part 2 - Additional Information

Issue Date: 23 April 2022
Member number: 712304623
Age: 45
Tax File Number: Provided
Date joined fund: 8 February 2018
Beneficiaries: 100% Maryanne Gentile

Ms Tina Gentile
 Po Box 927
 MOONEE PONDS VIC 3039

Your transaction summary

Withdrawal benefit as at 1 July 2021	\$96,942.62
Plus Employer contributions	\$2,475.00
Member Direct Contribution(s)	\$840.00
Other Contributions	\$500.00
Transfers/Rollovers	\$213.75
Investment earnings	\$3,092.46
Less Tax	-\$371.25
Insurance fee	-\$770.71
Administration fee	-\$64.50
Asset based administration fee	-\$100.54
Withdrawal benefit at 22 April 2022 (prior to payment)	\$102,756.83
Less Benefit(s) paid	-\$102,756.83
Withdrawal Benefit at 22 April 2022 (after payment)	\$0.00

Your benefit summary

Withdrawal benefit at 1 July 2021	\$96,942.62
Withdrawal benefit at 22 April 2022	\$102,756.83
The withdrawal benefit at 22 April 2022 was made up of the following amounts:	
The amount available after you retire on or after preservation age (preserved)	\$102,756.83
The amount available after you leave your employer (restricted non-preserved)	\$0.00
The amount currently available as cash (unrestricted non-preserved)	\$0.00
Death Benefit at 22 April 2022	\$102,756.83
Your insured death cover	\$368,500.00
Total and Permanent Disability (TPD) Benefit at 22 April 2022	\$102,756.83
Your insured TPD cover	\$28,600.00
Income Protection (IP) insured cover	up to \$2,250.00 per month

Important Note: Your insurance cover, if any, ceased on the date you closed your REST account. Please refer to the Additional Information section at the end of this Statement for an explanation of the benefits reported above.

Please see over page for additional information

19

continued (from previous page)

Contribution details for the period	Contributions	Federal Government Tax	Net amount
Total	\$840.00		\$840.00
Other contributions			
Govt co-contribution received 12/08/21	\$500.00		\$500.00
Total	\$500.00		\$500.00
Total contributions	\$3,815.00	-\$371.25	\$3,443.75

The table above shows all contributions received during the period. It also shows the corresponding gross dollar amount of the Federal Government tax on your contributions and the final net contribution amount. Please refer to 'Your Transaction Summary' on page 1 of this statement to see the total amount of tax deducted from your account during the period.

Rollovers or transfers from other funds

The amounts listed below were credited to your account between 1 July 2021 and 22 April 2022.

Date Received	Fund	Amount	Federal Government tax	Net amount
26/08/2021	Low Income Super Tax Offset Remittance	\$213.75	\$0.00	\$213.75
Total		\$213.75	\$0.00	\$213.75

Withdrawals

The amounts listed below have been withdrawn from your account between 1 July 2021 and 22 April 2022.

Date	Payee	Gross withdrawal amount	Withdrawal fee	Tax	Net withdrawal amount
22/04/2022	GR Lifetime Super Fund	\$102,756.83	\$0.00	\$0.00	-\$102,756.83

Fees

Description	Gross Amount	Effect of Federal Government Tax	Net Amount
Insurance fee	-\$770.71		-\$770.71
Administration fee	-\$64.50		-\$64.50
Asset based administration fee	-\$100.54		-\$100.54
Total	-\$935.75	\$0.00	-\$935.75

Please refer to 'Your Transaction Summary' on page 1 to see how much tax was deducted from your account during the period.

Please see over page for additional information

18

Additional Information for the period 1 July 2021 to 22 April 2022

This Additional Information section forms part two of the member statement for the period 1 July 2021 to 22 April 2022. Your statement consists of two parts: Part 1 – Member Statement and Part 2 – Additional Information.

Additional explanation of fees and costs

This section provides further explanation on how fees and costs may affect the transactions that may appear on this statement.

Administration fee The fee for administering your account. It is deducted from your account at the end of each month.

From 1 July 2020 to 27 November 2020 the administration fee is \$1.30 per week plus an asset-based fee of 0.10% pa on your account balance up to \$800,000. The yearly asset-based fee is capped at \$800.

From 28 November 2020 the administration fee is \$1.50 per week plus an asset-based fee of 0.12% pa on your account balance. The asset based fee is capped at \$300 pa.

Administration and Investment fee cap If your account balance is less than \$6,000 on 30 June, or the day you leave the fund, certain fees and costs charged to you for administration and investment are capped at 3% of the account balance on the date you exit the fund. Any amount charged in excess of that cap will be refunded.

Benefit of tax deduction Where the Fund receives a tax deduction in respect of a fee or cost, the benefit of that tax deduction is not passed directly to members in the form of a reduced fee or cost. Instead, this benefit is used by Rest to support the delivery of products and services to members. Where a tax deduction is available in relation to investment fees and costs, the benefit of that tax deduction is included in the pool of assets supporting the relevant investment option and reduces the overall cost of managing that investment option.

Buy/Sell Spread The buy/sell spread represents the estimated transaction costs incurred when buying or selling underlying assets in relation to each investment option.

Contributions tax A contributions tax of 15% deducted from your pre-tax contributions (such as employer and salary sacrifice contributions). Additional tax may be incurred in respect of contributions made on your behalf if you exceed a contribution cap that applies to you or your income is above a certain threshold. Please see rest.com.au/facts for more information.

Insurance premium The amount deducted from your account to pay for your insurance cover. With flexible insurance, you can change your cover to suit your needs. It's a good idea to review it as your life changes. If you want to increase, decrease, change or cancel your cover you can either go online at rest.com.au/memberaccess and select the insurance tab or call 1300 300 778. If you decide to reduce or cancel your cover now and decide that you want it back in the future, you will need to provide medical evidence and be assessed by the insurer (this is known as underwriting).

No Tax File Number (TFN) contribution tax If you have not supplied us with your TFN, contributions an employer makes for you, including salary sacrifice contributions will be taxed at a higher rate. In addition, Rest will be unable to accept your personal contributions.

Investment fee The annual percentage fees for managing your investments, including any performance fees, custody fees, investment adviser fees and other investment related costs. The investment fees shown in member statements have been calculated using estimates and are deducted from the fund's investment earnings before the unit price is determined.

The investment fee is expressed as an annual percentage of each investment option. Actual fees may be different (ie higher or lower) from the estimate, and will not be the exact fee that applies to your account in the future. The investment fees may change each year and vary for each investment option.

These are estimated costs and will vary from year to year. This fee is not deducted directly from your account.

Superannuation surcharge Any payment(s) made following an assessment by the Australian Taxation Office (ATO).

Product Dashboard

A product dashboard provides key information about products to allow consumers to easily compare products and make informed choices. The latest MySuper (Core Strategy investment option) product dashboard is available at rest.com.au/governance.

Glossary

Account adjustment Transactions processed to correct an error and restore your account balance to the correct value. Where a correction has been made it will show as an 'adjustment' in your member statement.

Beneficiaries Your beneficiaries are people you nominate to receive your benefits (if any) if you die. Your nominated beneficiaries must either be your dependants or your estate. You can make either a binding or non-binding nomination. If you make a valid binding nomination and a death benefit becomes payable, the Trustee will generally pay the beneficiaries set out in your binding nomination in accordance with the proportion of the benefit you have nominated for each eligible dependant. Each nominated beneficiary is either your legal personal representative or an eligible dependant.

If you decide to make a binding nomination, it is your responsibility to keep the nomination up to date. Binding nominations lapse after three years, so a valid nomination must be renewed within the three years to remain binding. If you do not renew your binding nomination within 3 years, it will be treated as a non-binding nomination. You may confirm, amend or revoke your binding nomination by written notice to the Trustee by completing the nomination of beneficiary form and provide it to the Trustee. A non-binding nomination gives the Rest Trustee the final say in determining who your benefits will be paid to when you die, using your non-binding nomination as a guide. For further information regarding nominating a beneficiary, please refer to rest.com.au/beneficiaries.

Insured benefits The insurance information contained in your statement reflects our most recent record of your insurance cover. Things that can impact your insurance cover include:

- whether you were at work when your cover commenced or recommenced with Rest
- your employment status.

If you are no longer employed, or weren't in Active Employment when your cover commenced, it's important you let us know as this can impact your eligibility to retain your insurance cover and claim on the policy. Being in Active Employment when your cover commenced includes a requirement that you had eligible employment, you weren't restricted by sickness or injury from attending employment.

To lodge a claim under the policy, you will need to be eligible under the relevant policy terms for Death, Terminal Illness, TPD or Income Protection. Our Insurance Guide (rest.com.au/pds) contains all the relevant terms and conditions of your policy and some helpful information should you need to lodge a claim. If you have any questions chat with us online via Live Chat at rest.com.au.

LESS FREQUENT TRANSACTIONS THAT MAY APPEAR ON THE STATEMENT

CGT Exempt Contribution

is an amount contributed from the sale of certain business assets exempt from capital gains tax. These contributions are subject to a lifetime CGT cap amount. Any amounts above this cap are subject to the Government's excess contributions tax.

Directed Termination Payment (DTP)

is an amount payable on termination of employment that the individual directs be paid into a superannuation fund or RSA. Such payments are only accepted by the fund if they have been made under an employment contract or enterprise agreement that existed at 9 May 2006. A DTP is considered to be a member contribution and the fund deducts no tax on receipt.

Interest on No-TFN Tax reversal

is interest on a reversal of no-TFN contributions tax.

No-TFN Contribution Refund

represents the return by the superannuation fund of a member's personal (after-tax) contribution because it did not hold the member's Tax File Number (TFN).

No-TFN Contributions Tax

is the tax levied at 30 June each year or at date of claim (if earlier) on concessional* contributions where the superannuation fund does not hold the member's Tax File Number (TFN).

No-TFN Contributions Tax Adjustment

is an adjustment of the amount of tax previously deducted from concessional* contributions when a member's superannuation fund did not hold their Tax File Number (TFN).

No-TFN Refund Fee

is a fee covering administrative costs associated with processing and refunding contributions where a member's TFN is not provided.

No-TFN Tax reversal

is a reversal of the excess contributions tax levied on concessional* contributions when a superannuation fund does not hold the member's Tax File Number (TFN). Reversal generally occurs when the member later provides the fund with their TFN within a specified time period.

Personal injury settlement

is an amount contributed from certain compensation payments for personal injury.

Withdrawal - Excess contributions tax

is a partial withdrawal for either:

- the amount of tax payable on personal (after-tax) contributions in excess of the Government's cap following presentation of a Compulsory Release Authority issued by the Tax Office.
- Or
- the amount of tax payable on concessional* contributions in excess of the Government's cap following presentation of a Voluntary Release Authority issued by the Tax Office.

*Concessional contributions are, generally, employer contributions, including any salary sacrifice contributions, and any member contributions where a tax deduction is claimed.



ASIC

Australian Securities & Investments Commission

Gr Lifetime Super Pty Ltd
62 Mascoma Street
STRATHMORE VIC 3041

14 - 22 Grey Street, Traralgon
PO Box 4000
Gippsland Mail Centre VIC 3841

Customer Inquiries: 1300 300 630

Facsimile: (03) 5177 3999

ASIC website: www.asic.gov.au

12/05/2022

Dear Company Officeholder

GR LIFETIME SUPER PTY LTD
ACN 659 371 418

IMPORTANT INFORMATION

Corporate Key 77227394

We are writing to notify you that a corporate key has been issued for this company. A corporate key is an 8-digit number that is similar to the PIN on a bank account and is used to keep your company information secure.

The corporate key can be used to register for online access to manage your company details. This will allow you to quickly and easily check and update your company details on our records. For further information on how to register for online access see www.asic.gov.au/register-for-access.

If you are lodging forms with us in paper rather than online, some of our forms will require you to provide the corporate key on the form. If the corporate key is not provided, we will not be able to update the company record.

It is your responsibility to keep the corporate key number in a safe and secure location. This is important so that unauthorised persons cannot alter your company details. If at any time you feel that the security of the corporate key has been compromised, company officeholders or authorised registered agents can request a new corporate key. For further information on this process, see www.asic.gov.au/corporatekey.

The corporate key also appears on the top right hand corner of the annual company statement we send on your company's review date (usually the anniversary of your company's registration).

If you require further assistance or information, please visit our website at www.asic.gov.au, or telephone ASIC on 1300 300 630.

Yours faithfully

Margaret Boothman
Assistant Commissioner, Registry Operations
Australian Business Registry Services

Page 1 of 1

15



ASIC

Australian Securities & Investments Commission

Gr Lifetime Custodian Pty Ltd
62 Mascoma Street
STRATHMORE VIC 3041

14 - 22 Grey Street, Traralgon
PO Box 4000
Gippsland Mail Centre VIC 3841

Customer Inquiries: 1300 300 630
Facsimile: (03) 5177 3999
ASIC website: www.asic.gov.au

12/05/2022

Dear Company Officeholder

GR LIFETIME CUSTODIAN PTY LTD
ACN 659 371 445

IMPORTANT INFORMATION
Corporate Key 82876217

We are writing to notify you that a corporate key has been issued for this company. A corporate key is an 8-digit number that is similar to the PIN on a bank account and is used to keep your company information secure.

The corporate key can be used to register for online access to manage your company details. This will allow you to quickly and easily check and update your company details on our records. For further information on how to register for online access see www.asic.gov.au/register-for-access.

If you are lodging forms with us in paper rather than online, some of our forms will require you to provide the corporate key on the form. If the corporate key is not provided, we will not be able to update the company record.

It is your responsibility to keep the corporate key number in a safe and secure location. This is important so that unauthorised persons cannot alter your company details. If at any time you feel that the security of the corporate key has been compromised, company officeholders or authorised registered agents can request a new corporate key. For further information on this process, see www.asic.gov.au/corporatekey.

The corporate key also appears on the top right hand corner of the annual company statement we send on your company's review date (usually the anniversary of your company's registration).

If you require further assistance or information, please visit our website at www.asic.gov.au, or telephone ASIC on 1300 300 630.

Yours faithfully

Margaret Boothman
Assistant Commissioner, Registry Operations
Australian Business Registry Services

Page 1 of 1

14

ASHEETA GLASS & ALUMINIUM
 16 TICHBOURNE PLACE ,SOUTH MELBOURNE 3205
 Ph: 0418505436,
 ABN 77962617423

Date 12/04/2022

INVOICE : 1204

JOB @ SUITE 7 LEVEL 4 100 HARBOUR ESPLANADE DOCKLAND

ORDER TINA

Qty	Description	Amount
	INVOICE PAYMENT TO GR LIFETIME SUPER FUND	
	SUPPLY AND FIT 300 SERIES NATURAL ANODISED ALUMINIUM FRAMES WITH 10.38 CLEAR LAMINATED GLASS AND TWO ALUMINIUM FULL GLASS DOORS WITH ALL HARDWARE AS PER QUOTE	\$ 8,800.00
	NOTE EXTRA COST FOR EXTENSION OF BOTH OFFICES GLASS AND ALUMINIUM	\$ 700.00
	BALNCE INC GST	\$ 9,500.00

✘-----✘-----
 -----DIRECT FUND TRANSFER Account Details for Deposit : **BSB 193-879 ACC 448316071**

MELBOURNE BUILDING COMPANY Pty Ltd

DB-U: 36280

A.B.N. 60 108 961 299

Tax Invoice

PO Box 927
Moonee Ponds Victoria 3039
M: 0418 380 520
E: sam.melbournebuildingco@outlook.com

Invoice No.: 00000401

Date: 20/06/2022

Bill To:

The Trustee for GR Lifetime Superfund
Shop 18
Suite 7
Lv14
100 Harbour Esplanade

Site Address:

The Trustee for GR Lifetime Superfund
Shop 18
Suite 7
Lv14
100 Harbour Esplanade

DESCRIPTION	AMOUNT	CODE
Commercial Building Works		
Internal Works Completed		
Supply & install Timber clad wall to east side of office suite 10.5 x2700 includes full height battening system / includes total cover and protect to all areas- floors and walls to facilitate completion of works		
Supply and install custom Black kitchen joinery including overheads		
Supply and install custom Black office stationary joinery		
Supply and install custom Black buffet overhead fixed joinery		
All work Labour and Materials	\$17,500.00	GST

Please note, Terms: Payment On Completion

Please make all payments to
Melbourne Building Company Pty Ltd
BSB: 063 153
Account Number: 1033 0271

GST: \$1,590.91
Total Inc GST: \$17,500.00
Amount Applied: \$17,500.00
Balance Due: \$0.00

Net Capital improvements: \$17,500 - \$1,590.91
= \$15,909.09

Page 1 of 1



Australian Government
Australian Taxation Office

Agent FERRAS MERHI
Client THE TRUSTEE FOR GR LIFETIME
SUPER FUND
ABN 80 590 496 141
TFN 523 485 506

Income tax 002

Date generated	08 March 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

0 results found - from **08 March 2021** to **08 March 2023** sorted by **processed date** ordered **newest to oldest**



Australian Government
Australian Taxation Office

Agent FERRAS MERHI
Client THE TRUSTEE FOR GR LIFETIME
SUPER FUND
ABN 80 590 496 141
TFN 523 485 506

Activity statement 004

Date generated	08 March 2023
Overdue	\$0.00
Not yet due	\$0.00
Balance	\$0.00

Transactions

12 results found - from 08 March 2021 to 08 March 2023 sorted by processed date ordered newest to oldest

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
3 Oct 2022	21 Oct 2022	Original Activity Statement for the period ending 30 Sep 22 - GST		\$276.00	\$0.00
3 Oct 2022	6 Oct 2022	Refund	\$393.00		\$276.00 DR
3 Oct 2022	21 Sep 2022	Original Activity Statement for the period ending 31 Aug 22 - GST		\$117.00	\$117.00 CR
18 Aug 2022	23 Aug 2022	EFT refund for GST for the period from 01 Jul 22 to 31 Jul 22	\$864.00		\$0.00
16 Aug 2022	22 Aug 2022	Original Activity Statement for the period ending 31 Jul 22 - GST		\$864.00	\$864.00 CR
7 Jul 2022	12 Jul 2022	EFT refund for GST for the period from 01 Jun 22 to 30 Jun 22	\$1,591.00		\$0.00
5 Jul 2022	21 Jul 2022	Original Activity Statement for the period ending 30 Jun 22 - GST		\$1,591.00	\$1,591.00 CR
3 Jun 2022	8 Jun 2022	EFT refund for GST for the period from 01 May 22 to 31 May 22	\$926.00		\$0.00

Processed date	Effective date	Description	Debit (DR)	Credit (CR)	Balance
1 Jun 2022	21 Jun 2022	Original Activity Statement for the period ending 31 May 22 - GST		\$926.00	\$926.00 CR
31 May 2022	3 Jun 2022	EFT refund for GST for the period from 01 Apr 22 to 30 Apr 22	\$4.00		\$0.00
30 May 2022	23 May 2022	Original Activity Statement for the period ending 30 Apr 22 - GST		\$4.00	\$4.00 CR
21 Apr 2022	21 Apr 2022	Original Activity Statement for the period ending 31 Mar 22		\$0.00	\$0.00



Macquarie Cash Management Account

MACQUARIE BANK LIMITED
ABN 46 008 583 542 AFSL 237502

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

GPO Box 2520
Sydney, NSW 2001



MS T GENTILE & MR S RENDA
PO BOX 927
MOONEE PONDS VIC 3039

1 Shelley Street
Sydney, NSW 2000

account balance **\$147,230.21**
as at 30 Jun 22

account name T GENTILE & S RENDA ATF GR LIFETIME
SUPER FUND
account no. 970274007

transaction	description	debits	credits	balance
15.03.22	OPENING BALANCE			0.00
26.04.22	Deposit REST 100000003149318850		102,756.83	102,756.83
06.05.22	Deposit CBA GR Lifetime Super		40.00	102,796.83
09.05.22	Deposit ATO ATO006000016156658		1,000.00	103,796.83
10.05.22	Deposit Nm Superannuatio 784219574499744992		68,863.24	172,660.07
13.05.22	Deposit CBA GR Lifetime Super		40.00	172,700.07
13.05.22	Funds transfer TRANSACT FUNDS TFR TO NEW LINE STRUCTURE	1,714.00		170,986.07
17.05.22	Deposit ATO ATO007000015972294		1,250.00	172,236.07
20.05.22	Deposit CBA GR Lifetime Super		40.00	172,276.07
27.05.22	Deposit CBA GR Lifetime Super		40.00	172,316.07
03.06.22	Deposit CBA GR Lifetime Super		40.00	172,356.07
03.06.22	Deposit ATO ATO805904961411004		4.00	172,360.07

Capitalised costs \$ 1714/11 = \$ 155.8

Net = \$ 1558.2

how to make a transaction

online
Log in to www.macquarie.com.au/personal

by phone
Call 133 275 to make a phone transaction

transfers from another bank account
Transfer funds from another bank to this account:
BSB 182 512
ACCOUNT NO. 970274007

deposits using BPay
From another bank



Bill code: 667022
Ref: 970 274 007

continued on next



Macquarie Cash Management Account

enquiries 1800 806 310

account name T GENTILE & S RENDA ATF GR LIFETIME
SUPER FUND
account no. 970274007

transaction	description	debits	credits	balance
08.06.22	Deposit	ATO ATO805904961411004	926.00	173,286.07
10.06.22	Deposit	CBA GR Lifetime Super	40.00	173,326.07
17.06.22	Deposit	CBA GR Lifetime Super	40.00	173,366.07
21.06.22	Funds transfer	TRANSACT FUNDS TFR TO NEW KEY TRUST	20,940.00	152,426.07
21.06.22	Funds transfer	TRANSACT FUNDS TFR TO T GENTILE	9,500.00	142,926.07
21.06.22	Funds transfer	TRANSACT FUNDS TFR TO MELB BUILDING CO	17,500.00	125,426.07
22.06.22	Dishonour	RETURNED TRANSFER ASHETTA GLASS	9,500.00	134,926.07
24.06.22	Deposit	CBA GR Lifetime Super	40.00	134,966.07
27.06.22	Deposit	ATO ATO003000016393967	6,000.00	140,966.07
30.06.22	Interest	MACQUARIE CMA INTEREST PAID*	14.14	140,980.21
30.06.22	Deposit	ATO ATO007000016083263	6,250.00	147,230.21
CLOSING BALANCE AS AT 30 JUN 22		49,654.00	196,884.21	147,230.21

* Stepped interest rates for the period 16 March to 16 June: balances \$0.00 to \$4,999.99 earned 0.00%
balances \$5,000.00 and above earned 0.00% pa (93 days); 17 June to 30 June: balances \$0.00 to \$4,999.99
earned 0.25% balances \$5,000.00 and above earned 0.25% pa (14 days)

annual interest summary 2021/2022

INTEREST PAID	14.14
TOTAL INCOME PAID	14.14

40.00 Tina Gentile

\$9,500 gets paid again next financial year.

continued on next



Macquarie Cash Management Account

enquiries 1800 806 310

account name T GENTILE & S RENDA ATF GR LIFETIME
SUPER FUND
account no. 970274007

We offer several options that allow you to make payments and view transactions free of charge

- Electronic funds transfers up to \$5,000 a day using online banking.
- Increase your limit to \$100,000 using the Macquarie Authenticator App or nominate an account for unlimited transfers by contacting us.
- BPAY payments (subject to BPAY biller code limits) free of charge via online and mobile banking.
- Make the switch to free online statements by updating your preference online.

About your account

- Interest is calculated on daily balances and paid monthly. The interest rate is variable and may change at any time without prior notice.
- For more information about your account including fees and charges, mistaken payments or unauthorised transactions, please read the terms and conditions for your product, available at macquarie.com.au or by contacting us. If you have a complaint about our service, or to find out more about our dispute resolution procedures, please refer to macquarie.com.au/feedback-and-complaints.

Protect your account

- Please check each entry on this statement. If you think there is an error or unauthorised transaction, please contact us right away.
- If you have new contact details, please contact us to update them.
- This statement should be kept in a safe place at all times. Please read the Product Information Statement for more details about keeping your account secure.

Access to and sharing your data

- We may provide access to or share an electronic copy of your data (account details, balance, transaction history and personal information) with other parties at your or your Financial Services Professional's request. This includes people who work with or for your Financial Services Professional such as accountants, consultants, technology platform owner/operators and others, some of whom may not be in Australia.
- Please refer to the current offer document for more information and speak with your Financial Services Professional if you have questions about how your data may be used, disclosed and/or protected.

Visit our Help Centre

- Here you'll find answers to common questions about your account. For more information, please visit help.macquarie.com

Download the Macquarie Mobile Banking app

- The Macquarie Mobile Banking app makes managing your money simple and convenient.



The Apple logo is a trademark of Apple Inc., registered in the U.S. and other countries.
App Store is a service mark of Apple Inc. Google Logo is a trademark of Google LLC.

Search for transactions, accounts, reports and more...

Everything 1

TINA

Log out

GRLO1

Accounts

Cash Management Account

I want to...

\$139,219.47

\$139,219.47

182-512 | 000970274007 | T GENTILE & S RENDA ATF GR LIFETIME SUPER FUND

Available

Balance

Insights

Pay

Transactions for all



Feedback

Date	Category	Description	Amount	Balance
4 Nov	↔	Cba Gr Lifetime Super	40.00	139,219.47
31 Oct	%	Macquarie Cma Interest Paid	163.81	139,179.47
28 Oct	↔	Cba Gr Lifetime Super	40.00	139,015.66
21 Oct	↔	Cba Gr Lifetime Super	40.00	138,975.66
14 Oct	↔	Cba Gr Lifetime Super	40.00	138,935.66
12 Oct	↔	Ato Ato001000017619878	1,050.00	138,895.66
11 Oct	↔	Ato Ato002000017449536	1,312.50	137,845.66
7 Oct	↔	Cba Gr Lifetime Super	40.00	136,533.16

Research

Help

15

Date Search for transactions, accounts, reports and more...



Everything



Amount

Balance

Log out

Accounts

6 Oct		Transact Funds Trf To Melb Building Co	-580.00	136,493.16
6 Oct		Ato Ato805904961411004	393.00	137,073.16

Insights



Pay

30 Sep		Cba Gr Lifetime Super	40.00	136,680.16
30 Sep		Macquarie Cma Interest Paid	120.53	136,640.16
23 Sep		Cba Gr Lifetime Super	40.00	136,519.63

Research

Help

16 Sep		Cba Gr Lifetime Super	40.00	136,479.63
9 Sep		Cba Gr Lifetime Super	40.00	136,439.63
2 Sep		Cba Gr Lifetime Super	40.00	136,399.63

1 Sep		Mic Limited R28283078	-3,032.46	136,359.63
-------	--	-----------------------	-----------	------------

Sains Insurance

31 Aug		Macquarie Cma Interest Paid	93.51	139,392.09
--------	--	-----------------------------	-------	------------

26 Aug		Cba Gr Lifetime Super	40.00	139,298.58
--------	--	-----------------------	-------	------------

23 Aug		Ato Ato805904961411004	864.00	139,258.58
--------	--	------------------------	--------	------------

22 Aug		Neos Life 112758688/10363345	-1,289.78	138,394.58
--------	--	------------------------------	-----------	------------

Neos Insurance

Feedback

Accounts

Insights



Research

Help

Date	Category	Description	Amount	Balance
19 Aug	↔	Cba Gr Lifetime Super	40.00	139,684.36
12 Aug	↔	Cba Gr Lifetime Super	40.00	139,644.36
5 Aug	↔	Cba Gr Lifetime Super	40.00	139,604.36
29 Jul	↔	Cba Gr Lifetime Super	40.00	139,564.36
29 Jul	%	Macquarie Cma Interest Paid	43.15	139,524.36
22 Jul	↔	Cba Gr Lifetime Super	40.00	139,481.21
15 Jul	↔	Cba Gr Lifetime Super	40.00	139,441.21
12 Jul	↔	Ato Ato805904961411004	1,591.00	139,401.21
8 Jul	↔	Cba Gr Lifetime Super	40.00	137,810.21
6 Jul	↔	Transact Funds Tfr To T Gentile	-9,500.00	137,770.21
1 Jul	↔	Cba Gr Lifetime Super	40.00	147,270.21
30 Jun	↔	Ato Ato0007000016083263	6,250.00	147,230.21
30 Jun	%	Macquarie Cma Interest Paid	14.14	140,980.21

1250.5000 S
 Any cut from Cmas
 Ban



Feedback

Date Category Description Account Search for transactions, accounts, reports and more... Q Everything Amcrt Balance Log out

Accounts

27 Jun	↔	Ato Ato0030000016393967	1000 £. incl	6,000.00	140,966.07
24 Jun	↔	Cba Gr Lifetime Super	5000 Volunteer <i>Mon Cars</i>	40.00	134,966.07
22 Jun	↔	Returned Transfer Ashetta Glass		9,500.00	134,926.07



Pay

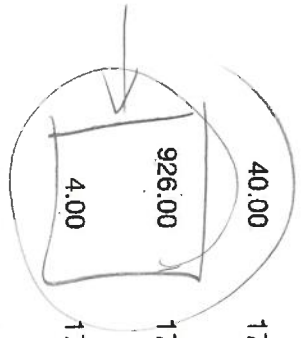
21 Jun	↔	Transact Funds Tfr To Melb Building Co Melbourne Building	<i>Rem work B Suite</i>	-17,500.00	125,426.07
21 Jun	↔	Transact Funds Tfr To T Gentile Ashetta Glass		-9,500.00	142,926.07
21 Jun	↔	Transact Funds Tfr To New Key Trust Deposit Suite 5%		-20,940.00	152,426.07

Research

17 Jun	↔	Cba Gr Lifetime Super		40.00	173,366.07
10 Jun	↔	Cba Gr Lifetime Super		40.00	173,326.07

Help

8 Jun	↔	Ato Ato805904961411004		926.00	173,286.07
3 Jun	↔	Ato Ato805904961411004		4.00	172,360.07
3 Jun	↔	Cba Gr Lifetime Super		40.00	172,356.07
27 May	↔	Cba Gr Lifetime Super		40.00	172,316.07
20 May	↔	Cba Gr Lifetime Super		40.00	172,276.07



Mon Cars

Feedback

Date Category Description

Search for transactions, accounts, reports and more... Q Everything

Amcunt

Balance

Log out

Accounts

Insights



Pay

Research

Help

Date	Category	Description	Amcunt	Balance
17 May	↔	Ato Ato007000015972294	1,250.00	172,236.07
13 May	↔	Transact Funds Tir To New Line Structure Bare Trust Set Up (GST \$62.73)	-1,714.00	170,986.07
13 May	↔	Cba Gr Lifetime Super	40.00	172,700.07
10 May	↔	Nm Superannuatio 784219574499744992 AMP Super Roll over Sam Randa	68,863.24	172,660.07
9 May	↔	Ato Ato006000016156658 SG Tina Gentile Mar 22 Qtr	1,000.00	103,796.83
6 May	↔	Cba Gr Lifetime Super TG Contributions	40.00	102,796.83
26 Apr	↔	Rest 100000003149318850 Rest Rollover TG	102,756.83	102,756.83

* All \$40.00 Contributions - Tina Gentile

There are no more transactions to display

Feedback

Audit Trail

As at 30 June 2022

Date	Account Number	Cash/ Journal	Batch	Details	Debit \$	Credit \$
22/04/2022	705 00001	C	18	Rollin	-	102,756.83
10/05/2022	705 00002	C	10	Rollin	-	68,863.24
30/06/2022	290 0001	C	1	GST	-	1,746.73
30/06/2022	290 0001	C	2	Tina ROLLIN	102,756.83	-
30/06/2022	290 0001	C	3	Sam Renda ROLLIN	68,863.24	-
30/06/2022	290 0001	C	4	ATO- EMP CONT TINA	2,000.00	-
30/06/2022	290 0001	C	5	TG MEM CONC CONT	320.00	-
30/06/2022	290 0001	C	6	INTEREST INCOME	14.14	-
30/06/2022	290 0001	C	7	Suite deposit	-	20,940.00
30/06/2022	290 0001	C	8	Renovation work	-	15,909.09
30/06/2022	290 0001	C	9	Bare Trust set up	-	1,558.18
30/06/2022	690 0001	C	11	INTEREST INCOME	-	14.14
30/06/2022	704 00001	C	14	Contribution Self-Employed Concessional Con	-	320.00
30/06/2022	216 0003	C	15	Suite deposit	20,940.00	-
30/06/2022	216 0004	C	16	Renovation work	15,909.09	-
30/06/2022	216 0005	C	17	Bare Trust set up	1,558.18	-
30/06/2022	290 0001	C	20	ATO - EMP CONT SAM	2,500.00	-
30/06/2022	290 0001	C	21	MEM CON CONT 1/2 EACH	10,000.00	-
30/06/2022	290 0001	C	24	BAS REFUNDS	930.00	-
30/06/2022	704 00001	C	26	Contribution Self-Employed Concessional Con	-	5,000.00
30/06/2022	704 00002	C	26	Contribution Self-Employed Concessional Con	-	5,000.00
30/06/2022	702 00001	C	27	Contribution Employer Concessional Contribu	-	2,000.00
30/06/2022	702 00002	C	28	Contribution Employer Concessional Contribu	-	2,500.00
30/06/2022	450 0008	C	30	BAS REFUNDS	-	930.00
30/06/2022	450 0008	C	31	GST	1,746.73	-
30/06/2022	860 0004	J	19	Current year tax expense	2,225.10	-
30/06/2022	450 0009	J	19	Current year tax expense	-	2,225.10

page 9 and 10

Transactions that have been reconciled to each other within the Master Clearing Account in the selected report period have not been included in this report.

$$\$ 1746.73 - 930 = \$ 816.73$$

GR Lifetime Super Fund
Capital Gains Analysis (2017)

For the year ended 30 June 2017

Account Number	Account Description	Investment Code	Date Acquired	Units	Highest Price	Highest Market Value	Highest Price Date	Purchase/Sale	Adjusted Cost	Gain/Loss
TOTALS										
					0.00					
					0.00					
					0.00					

The Capital Gains Tax Relief measures allow an unsegregated super fund with members affected by the transfer balance cap or TRIS pension integrity measures, to apply CGT relief to all eligible assets as at 30 June 2017.
 This fund does not contain any active pensioners as at 30 June 2017.

